AVERRA
FINANCIAL INC.

TPO PORTAL

Account Setup and Login Guide

From requesting your account to your first login.

EFFECTIVE OCTOBER 5, 2026

This guide walks Averra Financial, Inc. partners through every step of getting into the Averra TPO Portal. Getting in happens in two parts with your approval in between. You request your account first, and once Averra approves it, you set your password and log in.

How It Works

PART 1

Request Your Account

Register with your individual NMLS ID.

partners.averrafi.com

IN BETWEEN

Watch for Your Approval Email

Averra reviews your request and emails your username, NMLS ID and portal link.

PART 2

Set Your Password and Log In

Create your password and sign in for the first time.

averrafi.encompasstpoconnect.com

BEFORE YOU START

You need an individual NMLS ID. Only users with an individual NMLS ID can register directly on the TPO Portal. All other users, please contact **portalsupport@averrafi.com** for help creating an account.

Note the two web addresses. You register at partners.averrafi.com. Once approved, you log in at averrafi.encompasstpoconnect.com. They are separate sites with separate jobs.

Do not check the Internal User box. When you log in in Part 2, leave the Internal User checkbox empty. It is for Averra employees only, and checking it is the single most common reason a first login fails.

Allow pop-ups for the portal. Selecting Continue on the login screen opens the sign-in screen in a second browser window. If pop-ups are blocked, the button will look like it did nothing.

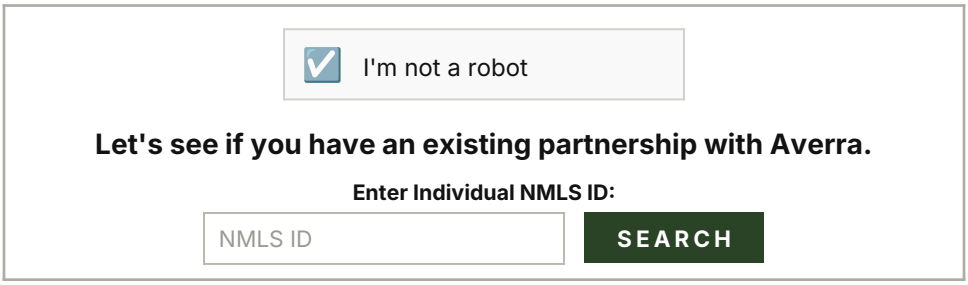
PART 1

Request Your Account

Completed at https://partners.averrafi.com/

1 Open the Registration Page and Complete the Captcha

Go to **https://partners.averrafi.com/** and complete the captcha to confirm you are not a robot.



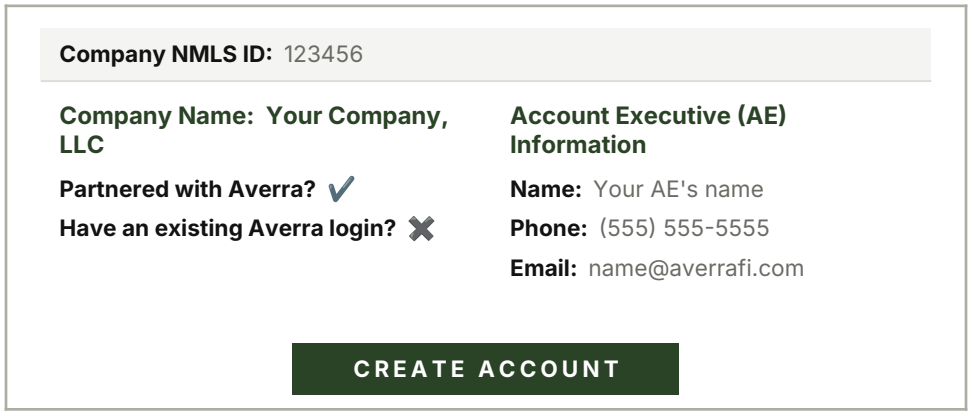
The registration page. Complete the captcha, then search by your individual NMLS ID.

2 Search by Your Individual NMLS ID

Select the **Enter Individual NMLS ID** field, enter your individual NMLS ID, and select **Search**.

3 Confirm Your Match and Select Create Account

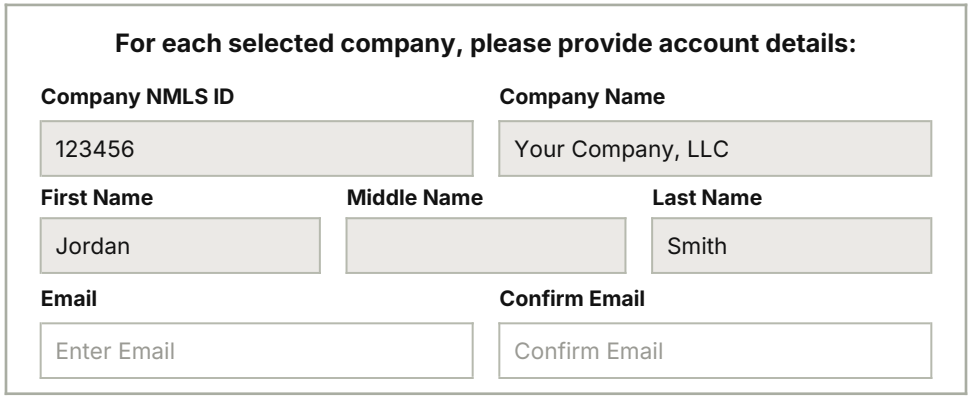
The portal displays your company and your Averra Account Executive. Confirm the details, then select **Create Account**.



Your company and Account Executive appear after the search. Select Create Account.

4 Enter Your Email Address

Your company and name details are filled in for you. Enter your preferred email address for your login and all loan correspondence, then re-enter it in the **Confirm Email** box.



Shaded fields are filled in for you. Enter and confirm your email address.

THIS EMAIL BECOMES YOUR USERNAME

Use the same email address you use with your third-party pricing engines. A valid NMLS ID and an email address that matches your external pricing engines lets us integrate you into most third-party pricing engines within 24 hours of your first login.

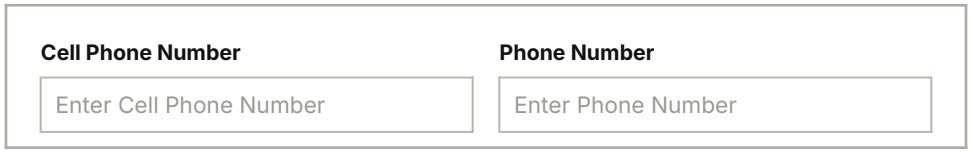
5 Select Your Role(s)

Select the role or roles that best describe your position at your company.

Select every role that applies to you.

6 Enter Your Phone Numbers

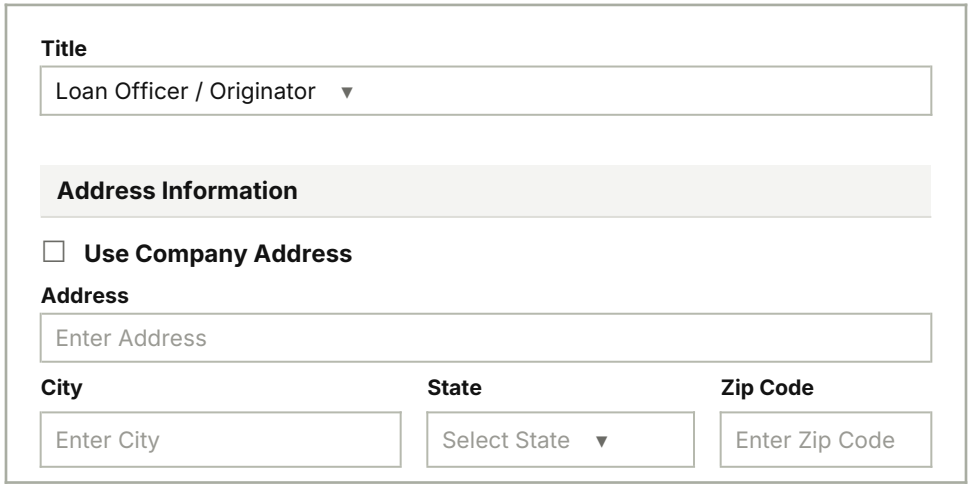
Enter both your **Cell Phone Number** and your **Phone Number**.



Both phone fields are part of your account record.

7 Select Your Title and Enter Your Address

Select your title from the dropdown menu. Then enter your address, or check **Use Company Address** to use your company's address on file.



Choose your title, then enter your address or use your company address.

8 Submit Your Request

Select **Submit Account Information** to complete your registration.

WHAT HAPPENS NEXT

Watch for your Averra approval email. Once your account is approved, Averra emails you your username, your NMLS ID and the portal link. Save that email, because it is the only place your portal account details are sent.

If you cannot find it, check your spam or junk folder, or contact **portalsupport@averrafi.com**. When it arrives, continue to Part 2.

PART 2

Set Your Password and Log In

Completed at https://averrafi.encompasstpoconnect.com

What You Need

All three items are in your Averra approval email. If you cannot find it, check your spam or junk folder, or contact Portal Support at the address at the end of this guide.

Your username	Your email address. This is your username. There is nothing separate to create.
Your NMLS ID	Listed in your approval email for your reference.
The Portal URL	Linked in your approval email and printed in the account information table there.

The Five Steps

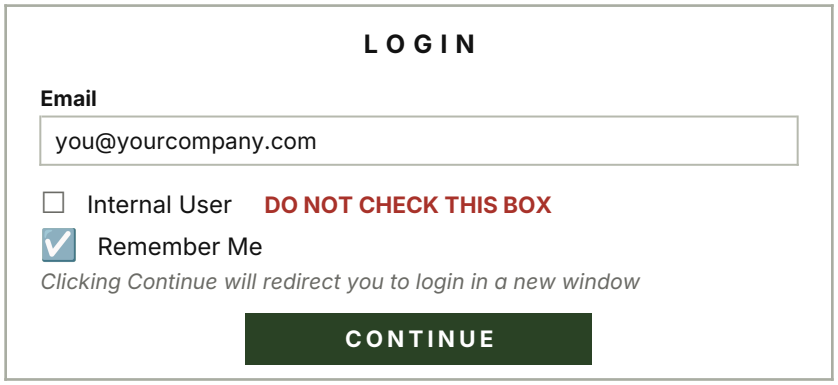
Follow these in order. Steps 1 through 3 happen in the portal, step 4 happens in your email, and step 5 brings you back to the portal.

1 Open the Portal and Select Login

Go to the Averra TPO Portal at **https://averrafi.encompasstpoconnect.com**. On the portal home page, select **Login** in the upper right corner of the screen.

2 Enter Your Email and Select Continue

Type your email address into the login box, then select **Continue**. The sign-in screen opens in a new browser window. Leave every checkbox as you found it, and read the warning directly below before you select Continue.

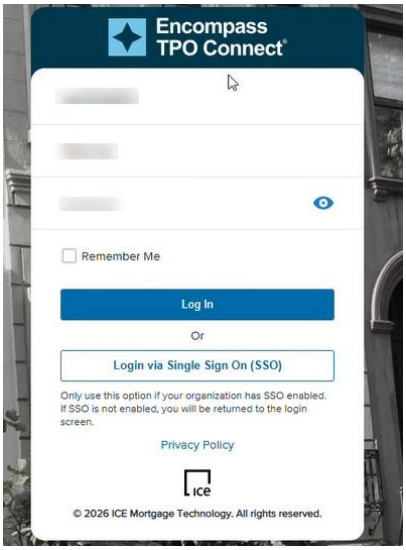


The login box. Internal User must stay unchecked.

STOP: LEAVE INTERNAL USER UNCHECKED

The **Internal User** checkbox is for Averra employees only. It is not part of the login process, and there is never a reason for a partner to select it. If it is checked, Continue sends you to the employee sign-in screen instead of yours, and your email address and password will not work.

If you land on the screen below, Internal User was checked.



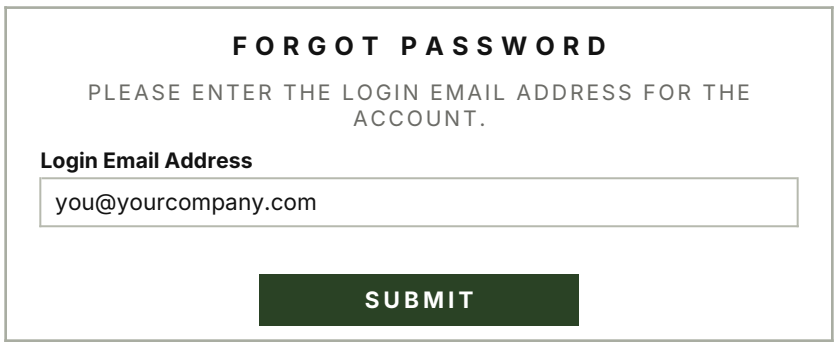
The Encompass TPO Connect employee sign-in screen. This is not your login.

HOW TO GET BACK

Close that window. Return to the Averra TPO Portal and select **Login** again. Confirm the Internal User box is empty, then select **Continue**. Nothing was broken and nothing needs to be reset. You simply took the employee door instead of the partner door.

3 Select Forgot Password

On the sign-in screen that just opened, select **Forgot Password**. Enter the same email address and select **Submit**. You will see a confirmation that a reset email has been sent to your contact email address.



Enter the same email address you used in step 2.

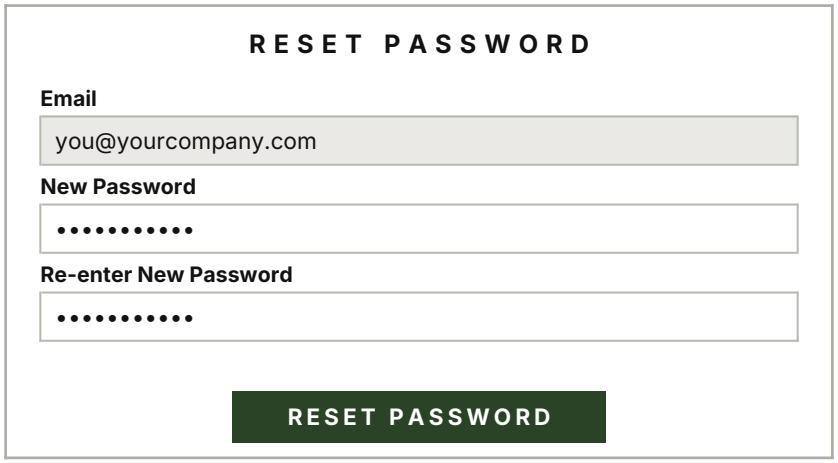
4 Find the Reset Email

Go to your inbox and look for the subject line **Reset Password**. Open it and select **Click here to access your account**. If the link does not open, copy the full URL from the email and paste it into your browser.

> **IMPORTANT: THE SENDER IS NOT AN AVERRA ADDRESS**
>
> The reset email is sent by our loan origination platform provider, so it arrives from **noreply-MortgageTech@ice.com**. Partners often search their inbox for Averra, find nothing, and assume the email never came.
>
> **Check your spam or junk folder.** Because of that sender address, the message is frequently filtered. Add the address to your safe senders list so future resets reach you.
>
> **Do not reply to that email.** The mailbox is not monitored. If you need help, use the Portal Support address at the end of this guide.

5 Set Your Password and Log In

The link opens the Reset Password page with your email address already filled in. Enter your new password, re-enter it to confirm, and select **Reset Password**. When you see **Password was reset successfully**, select **Continue**, then **Click here to Log In**, and sign in with your email address and your new password.



Your email address is filled in for you. Enter the new password twice.

> **PASSWORD REQUIREMENTS**
>
> A minimum of **8 characters**, including at least one uppercase letter, one lowercase letter, one number, and one special character (such as an exclamation point).

If Something Goes Wrong

Almost every setup problem is one of these.

WHAT YOU ARE SEEING	WHAT TO DO
PART 1: REQUESTING YOUR ACCOUNT	
I do not have an individual NMLS ID.	Only users with an individual NMLS ID can register on their own. Contact **portalsupport@averrafi.com** and the team will help you create your account.
I cannot find my approval email.	Check your spam or junk folder. If it is not there, contact Portal Support. The approval email is the only place your portal account details are sent.
PART 2: SETTING YOUR PASSWORD AND LOGGING IN	
Nothing happens when I select Continue.	The sign-in screen opens in a second window, so a pop-up blocker will swallow it. Allow pop-ups for the portal address and select Continue again.
I am told my credentials are not valid, or I landed on an Encompass TPO Connect sign-in screen asking for three fields.	The Internal User box was checked. See the Stop: Leave Internal User Unchecked warning in Part 2, step 2. Close the window, select Login again, clear that checkbox, and select Continue.
The reset email never arrived.	Search your inbox for **noreply-MortgageTech@ice.com** rather than for Averra, then check your spam or junk folder. If it is still missing after a few minutes, confirm with Portal Support that we have the right email address on file.
My new password keeps getting rejected.	It must be at least 8 characters and include an uppercase letter, a lowercase letter, a number, and a special character. Passwords that meet three of the four will be refused.
The reset link says it is expired or already used.	Return to the login box and repeat Part 2, steps 2 and 3, to request a fresh link. Each reset link works only once.

Once You Are In

From the portal you can price scenarios, submit and track files, and pull guidelines, At A Glances and pricing at any hour. With a valid NMLS ID and an email address that matches your external pricing engines, you will be integrated into most third-party pricing engines within 24 hours.

The Averra Partner Marketing Hub is separate from the portal and gives you customizable flyers, social graphics and webinar replays at no cost.

> **NEED A HAND?**
>
> **Portal Support:** portalsupport@averrafi.com
>
> Your dedicated Account Executive is listed as the primary contact on the portal Welcome page and can help with anything beyond login.