LOAN OFFICER PORTAL (LOP) TRAINING GUIDE

Cornerstone®
HOME LENDING, INC.

CONTENTS

ACCESSING LO PORTAL

OBJECTIVE

The objective of this section is to define what the LO Portal is and how it functions.

What is the LO Portal?

The Loan Officer Portal, LO Portal or LOP, is the Loan Officer's side of the Borrower Portal. The tool allows the Loan Officer to do the following without being in LOS or on the network:

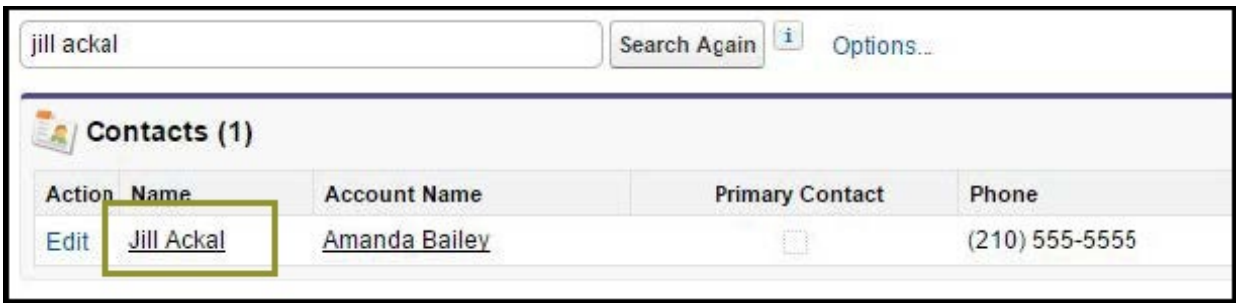
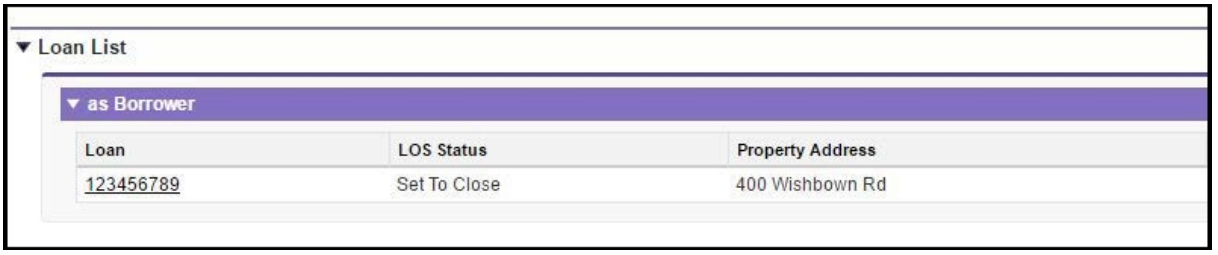
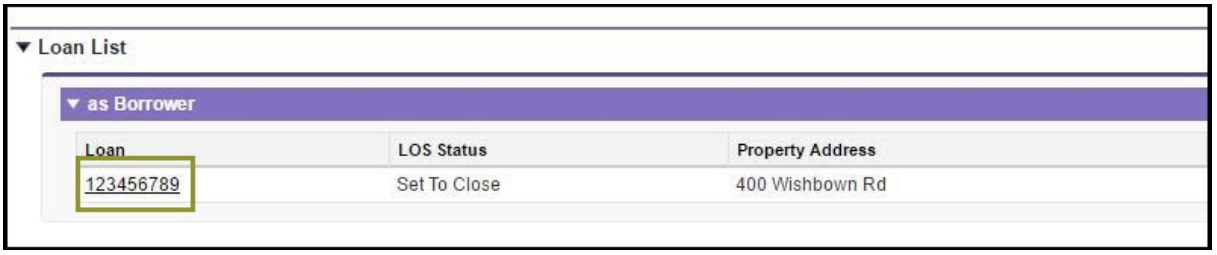
- Access documents the borrower uploaded to the Borrower Portal
    - Example: Credit Reports, Bank Statements, W2s
- Create document requests that are sent to LOS and the Borrower Portal
- View conditions associated with the loan
- View the Buyer's mobile view of Borrower Portal
- Send the Borrower Portal invite to the client
- Access the Imaging Main Menu of LOS
- View and upload files to imaging
- Access LOP from your mobile device

Accessing LOP

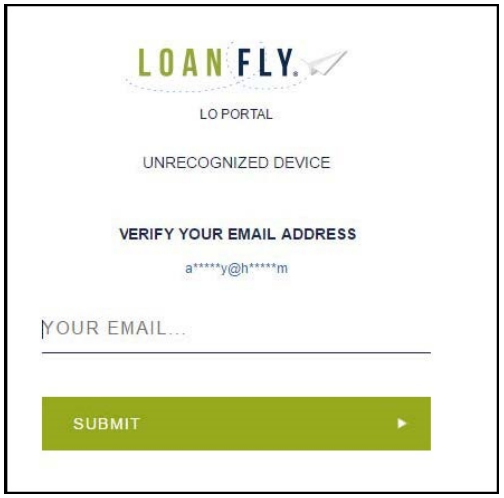
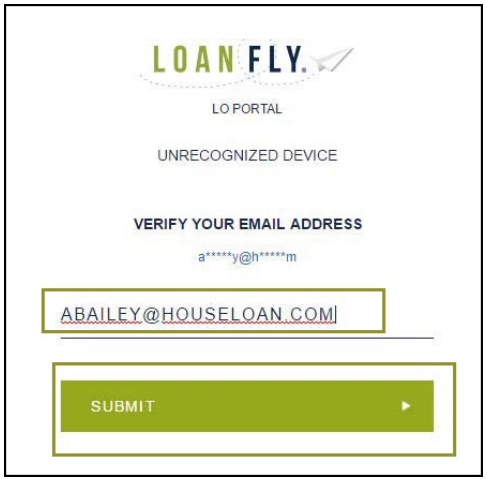
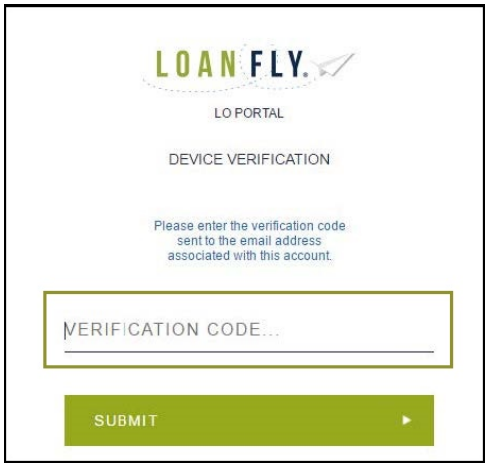
The Loan Officer Portal (LOP) is accessed through the loan in Salesforce. The LOP displays information for the specific loan you have accessed in Salesforce.

STEP	ACTION
1	In Salesforce, type the loan number or client name you want to access in the Search bar at the top of the page. 
2	Click the "Search" button or enter to search. 

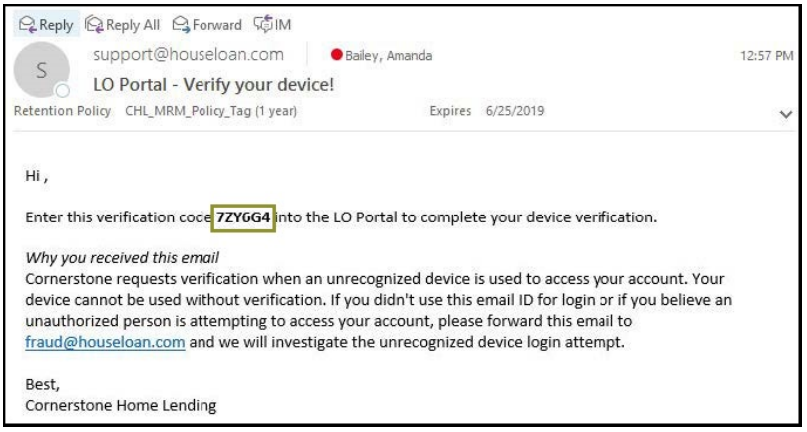
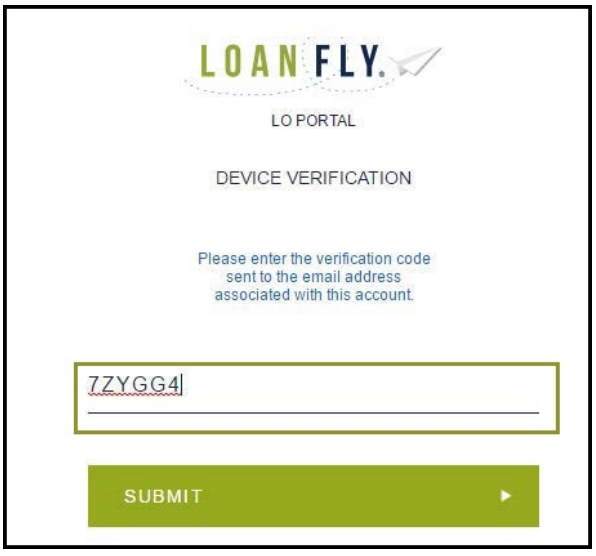
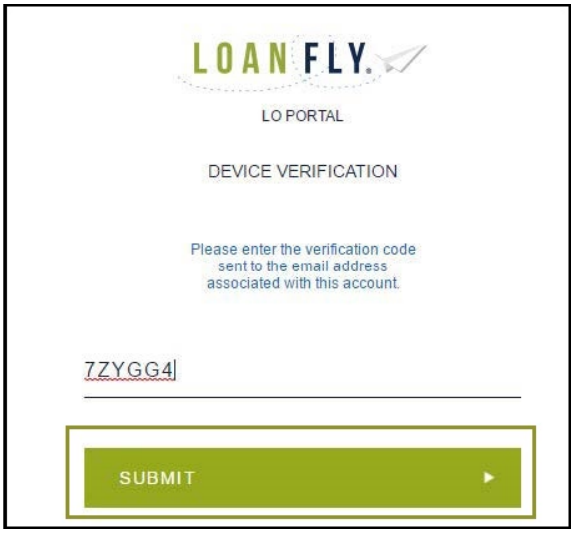
Accessing LOP cont.

STEP	ACTION
3	Click on the Contact name or Loan Number that you searched for. 
4	Scroll down to the Loan Section on the Contact (purple bar). 
5	Click on the Loan Number you want to view. 
6	When the loan opens, there will be multiple buttons at the top of the page. 
7	Click the "LO Portal" button. 

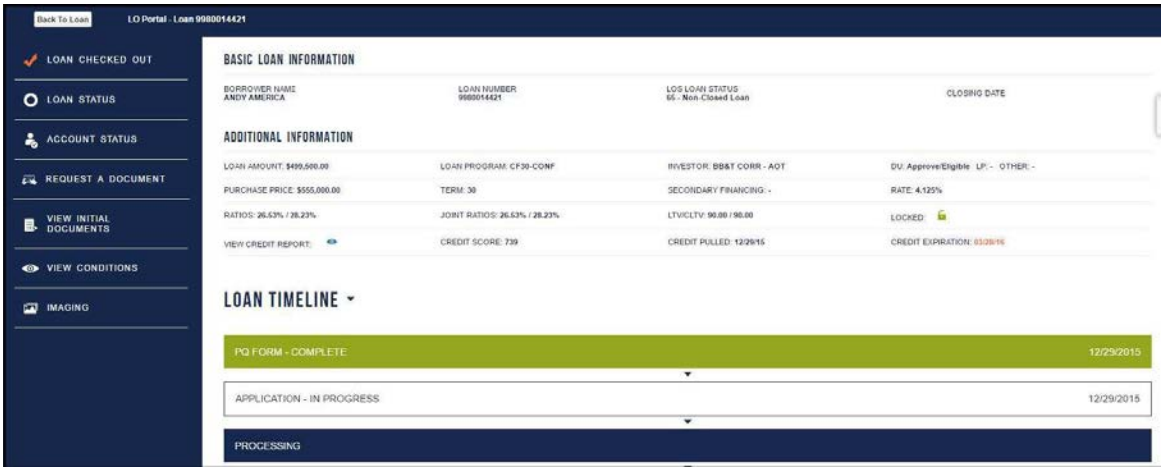
Accessing LO Portal cont.

STEP	ACTION
8	If this is the first time you are accessing LO Portal or if you are accessing LO Portal from a different device, the system will ask you to verify your email address. 
9	Type in your email address and click "Submit." 
10	LoanFly will send a verification code for security purposes to your email. 

Accessing LO Portal cont.

STEP	ACTION
11	You will receive an email from Support@houseloan.com with the verification code.  Reply Reply All Forward IM support@houseloan.com Bailey, Amanda 12:57 PM LO Portal - Verify your device! Retention Policy CHL_MRM_Policy_Tag (1 year) Expires 6/25/2019 Hi , Enter this verification code 7ZYGG4 into the LO Portal to complete your device verification. *Why you received this email* Cornerstone requests verification when an unrecognized device is used to access your account. Your device cannot be used without verification. If you didn't use this email ID for login or if you believe an unauthorized person is attempting to access your account, please forward this email to fraud@houseloan.com and we will investigate the unrecognized device login attempt. Best, Cornerstone Home Lending
12	Enter the verification code in the LO Portal screen.  LOAN FLY. LO PORTAL DEVICE VERIFICATION Please enter the verification code sent to the email address associated with this account. 7ZYGG4 SUBMIT
13	Click "Submit."  LOAN FLY. LO PORTAL DEVICE VERIFICATION Please enter the verification code sent to the email address associated with this account. 7ZYGG4 SUBMIT

Accessing LO Portal cont.

STEP	ACTION
14	The screen will display the "We are updating your loan data" screen. The LO Portal is checking the loan out to you in LOS so you can access it. 
15	The LO Portal Loan Status screen will display. You are now in the LO Portal. 

LOAN CHECKED IN/OUT

OBJECTIVE

The objective of this section is to provide an overview of the upper left indicator and the "Back To Loan" button.

DETAILS

When you access LO Portal, the system is checking the loan out to you in LoanSoft, which allows you to update LOS via LOP. In the upper left-hand corner you will see "Loan Checked Out." If the loan was successfully checked out to you, there will be a check mark next to "Loan Checked Out."

If the loan is already checked out in LoanSoft, there will be an "X" next to "Loan Checked Out." It will also display an alert box letting you know who currently has it checked out in LoanSoft.

When you are finished in LOP, click the "Back To Loan" button to check in the loan in LoanSoft.

LOAN STATUS SCREEN

OBJECTIVE

The objective of this section is to go over the capabilities and details of the Loan Status Screen.

BASIC LOAN INFORMATION

The Loan Status screen is the default screen you will see when you access LO Portal. At the top of the screen you will see **Basic Loan Information** about the borrower including Borrower Name, Loan Number, LOS Loan Status and Closing Date.

ADDITIONAL INFORMATION

The **Additional Information** section is directly below it, giving a more detailed explanation of the loan. This section is displayed on all but one of the LO Portal screens and includes the following data points:

- Loan Amount
- Purchase Price
- Ratios
- Credit Report Access
- Loan Program
- Term
- Joint Ratios
- Credit Score
- Investor
- Secondary Financing
- LTV/CLTV
- Credit Pulled
- DU
- Rate
- Locked
- Credit Expiration

The "View Credit Report" has an eye next to it that allows you to view the Credit Report at any time. Clicking the eye takes you into a new screen with the credit report:

To exit the Credit Report view, click "BACK." The system will take you back to the Loan Status screen.

Additional Information cont.

If the Credit Expiration date has passed, the Credit Expiration date will change to red. If the lock is green and open, it is not yet locked. If it is orange and closed, it is locked.

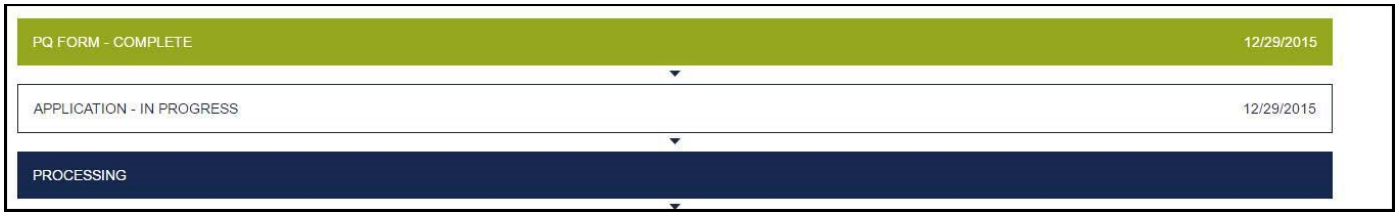
LOAN TIMELINE

The **Loan Timeline** is underneath the Additional Information section. The Loan Timeline shows the progression of the loan through the following statuses:

- PQ Form
- Application
- Processing
- Initial Underwriting
- Appraisal
- In Closing
- Closing Disclosures
- Final Approval
- Loan Funded

As the loan is moving through the stages, the color of the sections will change.

Green = Completed White = In Progress Navy Blue = Not Started



This section can be collapsed or expanded by clicking the arrow next to "LOAN TIMELINE."

If it is collapsed, you will not see any of the stages:

BUYER'S MOBILE VIEW

The Buyer's Mobile View section displays the circular status image that the Buyer sees on the Borrower Portal side. Each of the icons in the circle represents the stages listed above in the Loan Timeline. It mirrors the color statuses, changing from Navy (Not Started) to White (In Progress) and finally Green (Completed).

The Buyer's Mobile View section is also collapsible by clicking on the arrow next to the "Buyer's Mobile View" text.

ACCOUNT STATUS SCREEN

OBJECTIVE

The objective of this section is to provide the capabilities and details of the Account Status screen.

BASIC LOAN INFORMATION

The Account Status screen has the **Basic Loan Information** section described above at the top but does not have the Additional Information. This is the only screen that does not have the Additional Information section.

ACCOUNT STATUS

The section under the Basic Loan Information is the **Account Status**. This section is where you can see if a client has registered for the Borrower Portal. If they haven't registered, you can send out an invite in this screen.

If the borrower hasn't registered, the Status will state "- Invited." It will also have a link above the Status allowing you to send a quick invite to the Borrower. Unlike the Request a Document screen, when you click "Send Invite" the system automatically sends the borrower an email that cannot be edited.

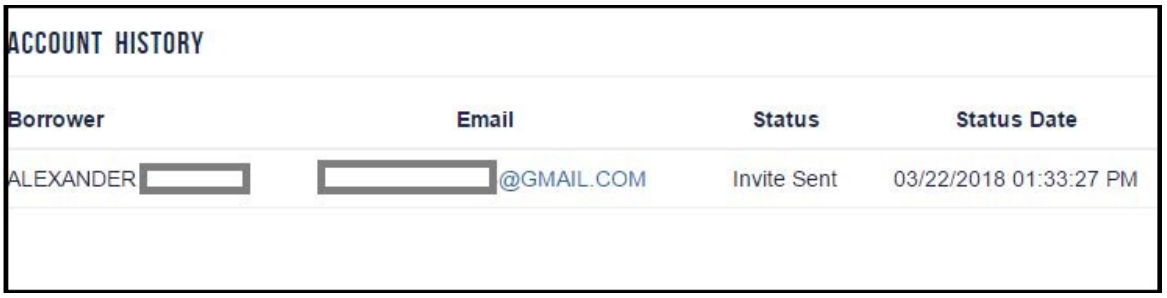
When you send out the invite, the Status Date will be updated. Every time there is an action taken, including the borrower registering, the Status Date will be updated.

There are 3 different statuses that a borrower could be in:

- Not Registered - They have not been invited to register
- Invited - Invited but have not registered yet
- Registered - Registered for Borrower Portal

ACCOUNT HISTORY

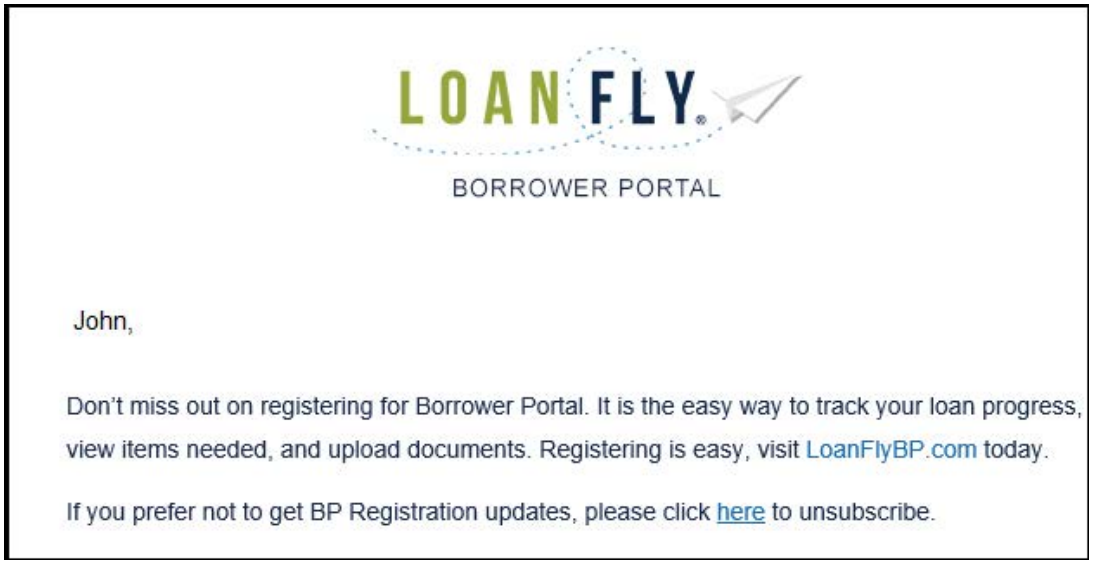
The Account History below the Account Status tracks all the dates and times the Borrower and Co-Borrower were invited to register for Borrower Portal.



ACCOUNT HISTORY

Borrower	Email	Status	Status Date
ALEXANDER [redacted]	[redacted]@GMAIL.COM	Invite Sent	03/22/2018 01:33:27 PM

If you click "Send Invite," the invite below will be displayed.



LOAN FLY

BORROWER PORTAL

John,

Don't miss out on registering for Borrower Portal. It is the easy way to track your loan progress, view items needed, and upload documents. Registering is easy, visit LoanFlyBP.com today.

If you prefer not to get BP Registration updates, please click here to unsubscribe.

REQUEST A DOCUMENT

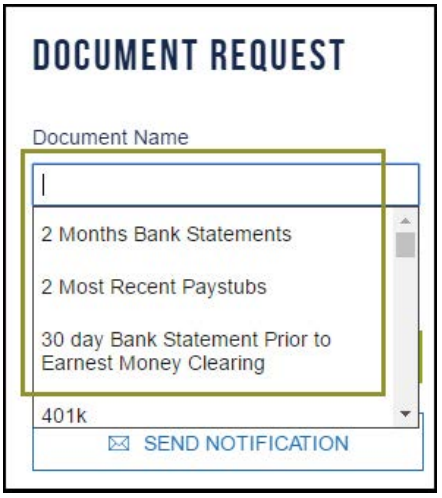
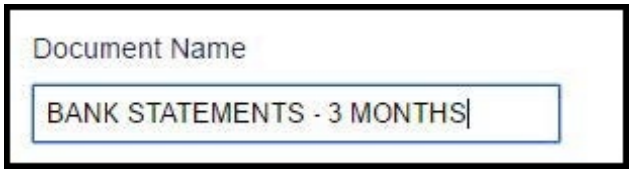
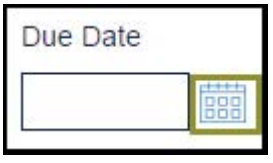
OBJECTIVE

The objective of this section is to provide the capabilities and details of the Request a Document screen. This screen allows you to create a needs list for your borrowers.

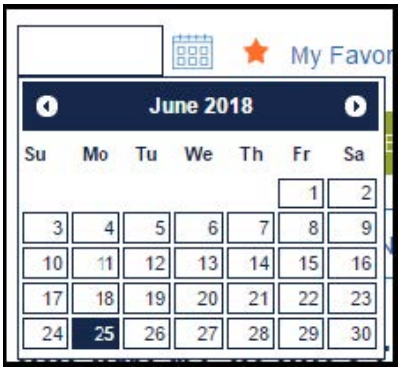
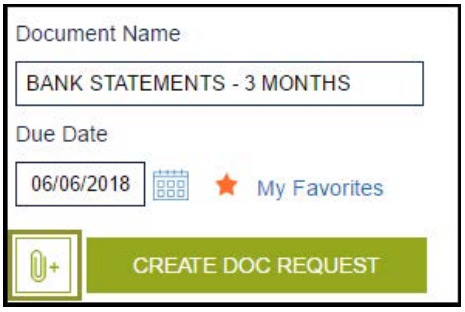
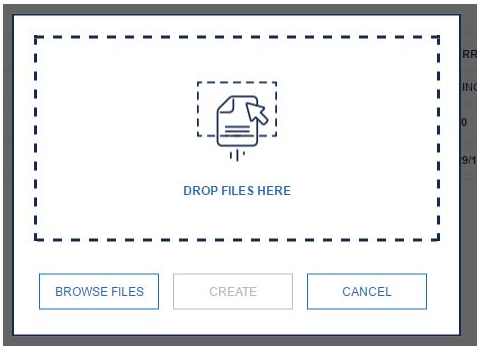
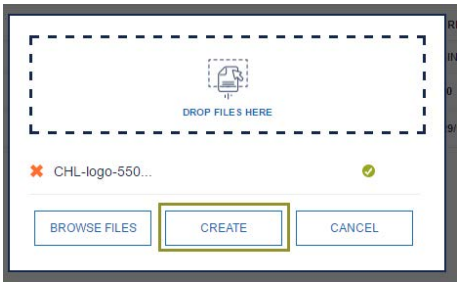
DETAILS

At the top of the Request a Document page you will see the Basic Loan Information as well as the Additional Information section.

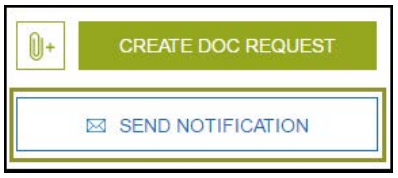
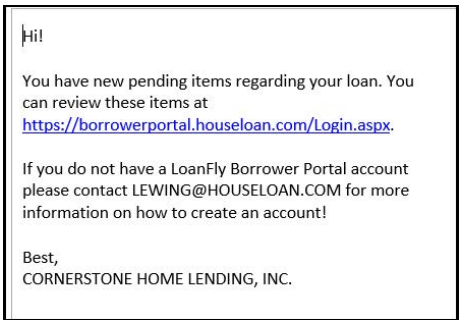
DOCUMENT REQUEST

STEP	ACTION
1	Click in the Document Name field to see the Suggested Documents dropdown.  ***Tip: If you start typing what you're looking for, the system will display documents that have similar names.***
2	You can also type in a manual Document Name as a custom request. 
3	To select a due date, click the calendar icon. 

Document Request cont.

STEP	ACTION
4	A calendar will display below the Due Date field; click on the day to choose the Due Date. 
5	If you need to send a document to Borrower Portal for them to fill out, click the paper clip icon. 
6	The "Drop Files Here" screen will display. 
7	You can either drag files into the dotted area or click "Browse Files" to select the document you want to add to the document request.
8	Once you have selected the file, click "Create." 

Document Request cont.

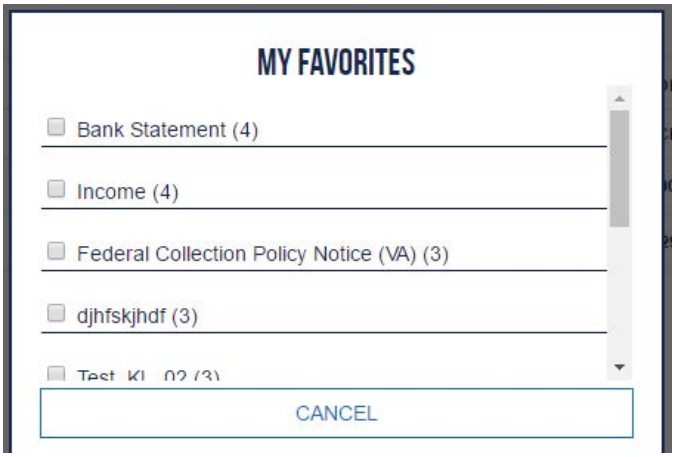
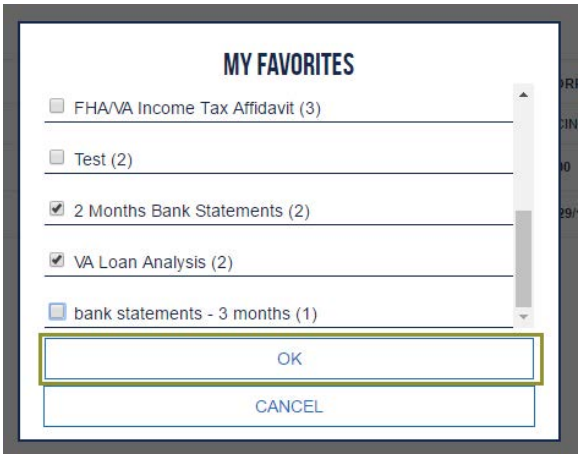
STEP	ACTION
9	Document Requests that have attachments will have a special icon next to it where you can look at the attachment. 
10	Once you have added all of the Document Requests you would like to be listed on the Borrower Portal side, you can send the borrower a notification. Click the "Send Notification" button to generate an email template. 
11	The following Outlook email will open:  ***Tip: The notification email is generated in Outlook, so you can tweak what the email says before you send it out.***
12	If the email says what you would like, click "send" in Outlook to send the email out.

MY FAVORITES

Next to the Due Date there is a link called "My Favorites." This link allows you to select from your 10 most used Document Requests. You are able to select multiple and generate all of them in one area.

STEP	ACTION
1	Click "My Favorites." 

My Favorites cont.

STEP	ACTION
2	A pop-up will display with a list of Document Request options. 
3	Check the boxes next to the ones you want to create. 
4	Once you have selected the document requests you want to generate, click "OK." 

STEP	ACTION
5	The Document Requests will then be listed in the Document Request History section.

DOCUMENT REQUEST HISTORY

	Atch	Document Requested	Due Date	Date Requested	Date Uploaded	Date Accepted
✖		FHA/VA Income Tax Affidavit		06/25/2018	-	-

DOCUMENT REQUEST HISTORY

Any documents you have requested through LO Portal will be listed below the Document Request section. You can remove them, add an attachment, view attachments you have included, see if it has been uploaded yet and if it was accepted.

DOCUMENT REQUEST HISTORY

	Atch	Document Requested	Due Date	Date Requested	Date Uploaded	Date Accepted
✖		FHA/VA Income Tax Affidavit		06/25/2018	-	-

If you added a Document Request that you didn't mean to add or no longer need, click the orange "X."

DOCUMENT REQUEST HISTORY

	Atch	Document Requested	Due Date	Date Requested	Date Uploaded	Date Accepted
✖		FHA/VA Income Tax Affidavit		06/25/2018	-	-

If you need to add an attachment to your Document Request, click the paperclip.

DOCUMENT REQUEST HISTORY

	Atch	Document Requested	Due Date	Date Requested	Date Uploaded	Date Accepted
✖		FHA/VA Income Tax Affidavit		06/25/2018	-	-

Document Request History cont.

If you need to change the Document Request Due Date or add a Due Date, click the calendar icon and select a different date.

DOCUMENT REQUEST HISTORY

	Atch	Document Requested	Due Date	Date Requested	Date Uploaded	Date Accepted
✖		FHA/VA Income Tax Affidavit		06/25/2018	-	-

The Date Uploaded will be populated when the Borrower has uploaded your requested document.

DOCUMENT REQUEST HISTORY

	Atch	Document Requested	Due Date	Date Requested	Date Uploaded	Date Accepted
✖		FHA/VA Income Tax Affidavit		06/25/2018	-	-

The Date Accepted will be populated when the uploaded document has been accepted by the Processor.

DOCUMENT REQUEST HISTORY

	Atch	Document Requested	Due Date	Date Requested	Date Uploaded	Date Accepted
✖		FHA/VA Income Tax Affidavit		06/25/2018	-	-

VIEW INITIAL DOCUMENTS

OBJECTIVE

The objective of this section is to review the details and capabilities of the View Initial Document screen. This screen works like the BP Initial Upload screen within LoanSoft. The documents listed under "Initial Upload Documents" were uploaded in the "Initial Upload" screen of the Borrower Portal.

If someone has not registered for Borrower Portal, there will not be any Initial Upload Documents. You can see the Requested Documents in the Initial Upload Documents section.

LOAN INFORMATION

At the top of the View Initial Documents screen you will see the Basic Loan Information and Additional Information sections. These contain the same information as the Loan Status and Request a Document screen. They also have the same View Credit Report capabilities.

INITIAL UPLOAD DOCUMENTS

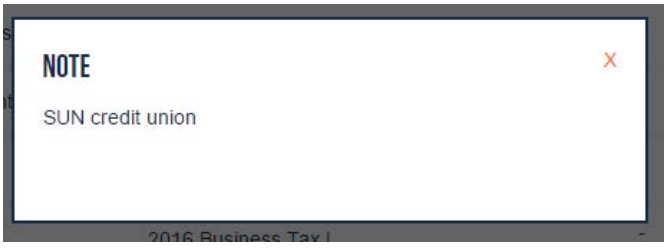
Any documents that were uploaded by the Borrower in the Initial Upload screen of Borrower Portal will be visible in this section.

Initial Upload Documents cont.

The orange "X" deletes the document from LO Portal AND LoanSoft. Prior to deleting, we recommend saving the document to the shared drive.

The **Note** column contains any notes that are entered by the Borrower in the Borrower Portal. You will see a paper icon if there is a note.

When you click the paper icon, a dialog box will appear with the note information. Click the "X" to close it.

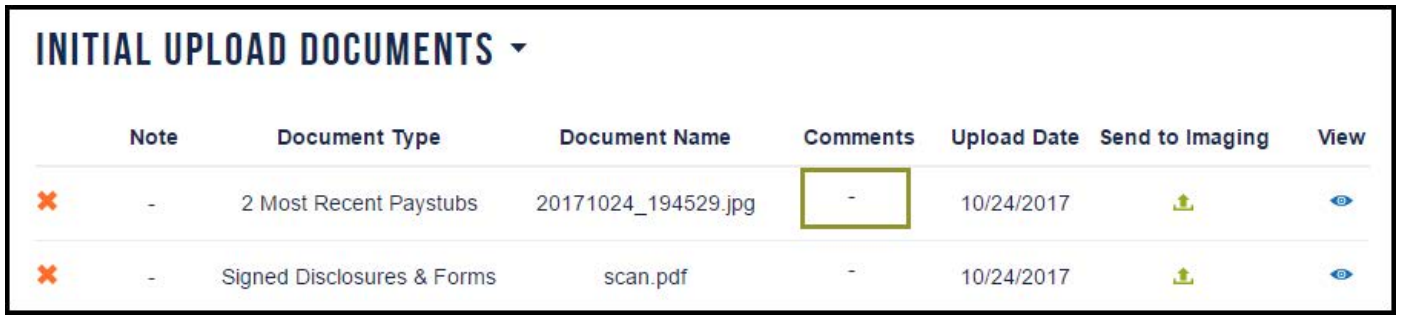


The **Document Type** column is the type of document that they selected when they initially uploaded.

The **Document Name** column lists the file name the borrower originally used to save the document on their computer.

Initial Upload Documents cont.

The **Comments** column displays any information that was uploaded in LoanSoft in the Documents Uploaded table. These comments are only visible internally and are not visible to the Borrower via the Borrower Portal.



INITIAL UPLOAD DOCUMENTS

	Note	Document Type	Document Name	Comments	Upload Date	Send to Imaging	View
✖	-	2 Most Recent Paystubs	20171024_194529.jpg	-	10/24/2017		
✖	-	Signed Disclosures & Forms	scan.pdf	-	10/24/2017		

The **Upload Date** columns shows the date that the Borrower uploaded the document.

INITIAL UPLOAD DOCUMENTS

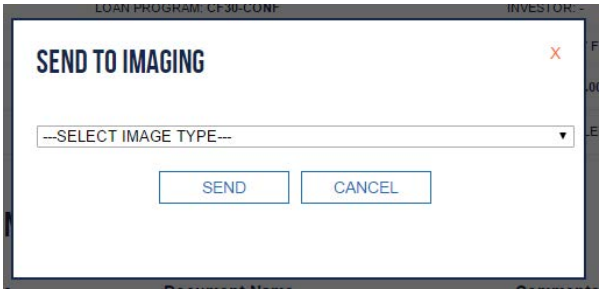
	Note	Document Type	Document Name	Comments	Upload Date	Send to Imaging	View
✖	-	2 Most Recent Paystubs	20171024_194529.jpg	-	10/24/2017		
✖	-	Signed Disclosures & Forms	scan.pdf	-	10/24/2017		

The **Sent to Imaging** column gives you the ability to upload the document to the Imaging Main Menu in LoanSoft.

INITIAL UPLOAD DOCUMENTS

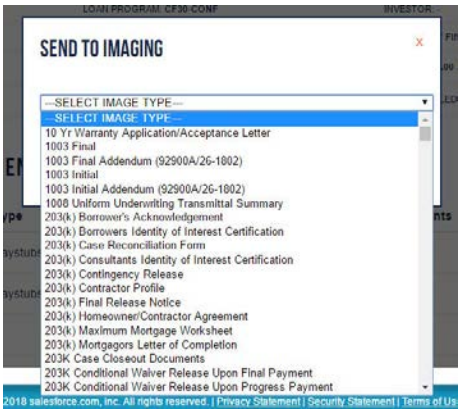
	Note	Document Type	Document Name	Comments	Upload Date	Send to Imaging	View
✖	-	2 Most Recent Paystubs	20171024_194529.jpg	-	10/24/2017		
✖	-	Signed Disclosures & Forms	scan.pdf	-	10/24/2017		

When you click the "Send to Imaging" icon, a dialog box will display asking what Image Type you would like to assign it to.



Initial Upload Documents cont.

Select the Image type from the drop-down.



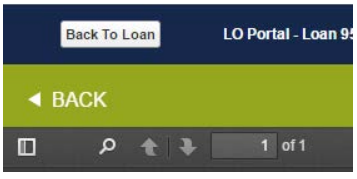
Once you've selected the Image Type, click "Send."

A dialog box will display asking if you are sure you want to send the document to Imaging. Click "OK."

The **View** column will open the document inside the LO Portal. This allows you to review the document before uploading it to Imaging.

	Note	Document Type	Document Name	Comments	Upload Date	Send to Imaging	View
✖	-	2 Most Recent Paystubs	20171024_194529.jpg	-	10/24/2017		
✖	-	Signed Disclosures & Forms	scan.pdf	-	10/24/2017		

When in the document, you can get back to the View Initial Documents screen by clicking "Back."



Initial Upload Documents cont.

If you would like to view the Requested Documents section without seeing the initially uploaded documents, you can click the drop-down arrow beside "Initial Upload Documents." This will collapse the Initial Upload Documents section.

REQUESTED DOCUMENTS

The Requested Documents section below the Initial Upload Documents has additional columns that are not visible in the Request Documents screen. This section mirrors the BP Initial Upload screen of LoanSoft. This section has similar features to the Requested Documents screen. You are able to attach documents, delete requests, add Due Dates, Send to Imaging and View the document.

An added feature in this section is the ability to filter down to Documents Received and Documents Needed.

In order to filter the Requested Documents list, click the ellipses (three dots) beside "Requested Documents."

Once you click the ellipses, the filter menu will display. Click on any of the options to filter the list down.

The **Accepted** column is also an additional column to this section. This column will be populated by a date when the Processor has accepted the Document.

VIEW CONDITIONS

OBJECTIVE

The objective of this section is to review the capabilities and details of the View Conditions screen. This screen allows you to see all of the conditions for the loan broken out into specific statuses: Open Conditions, Document Requested, Pending Review, Processor Accepted and Approved/Cleared Documents.

Each of the statuses are collapsible so you can narrow down your view.

LOAN INFORMATION

At the top of the View Conditions screen you will see the Basic Loan Information and Additional Information sections. These contain the same information as the Loan Status and Request a Document screen. They also have the same View Credit Report capabilities.

REQUESTED DOCUMENTS

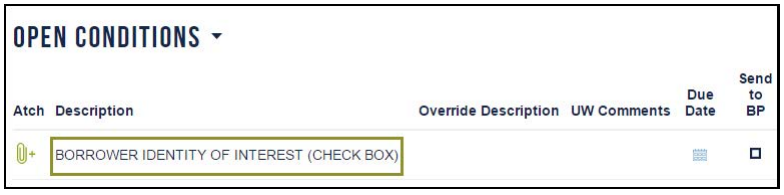
The Condition Information section is an overview of the Loan Conditions that includes the loan Disposition.

CONDITION GROUPINGS - OPEN CONDITIONS

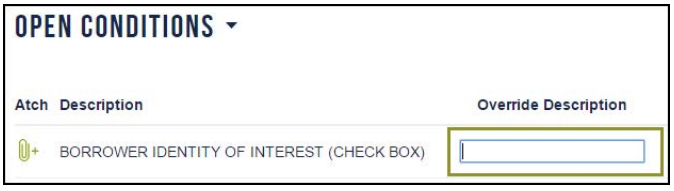
The **Open Conditions** grouping contains any condition that has not been sent to the Borrower Portal and is not cleared by the underwriter.

The Atch column allows you to attach documents to the Condition. If you need the Borrower to fill out a form for a condition, you could use the Atch paperclip to do this.

The Description column is the description of what they need or potential issue they foresee written by the Underwriter.



You can write a borrower-friendly version of the description in the "Override Description." To edit the Override Description, double-click in the blank area under the "Override Description" column. When you double-click a box will display where you can enter the new description.



The UW Comments column displays the comments that the Underwriter provided for the specific condition in LoanSoft.

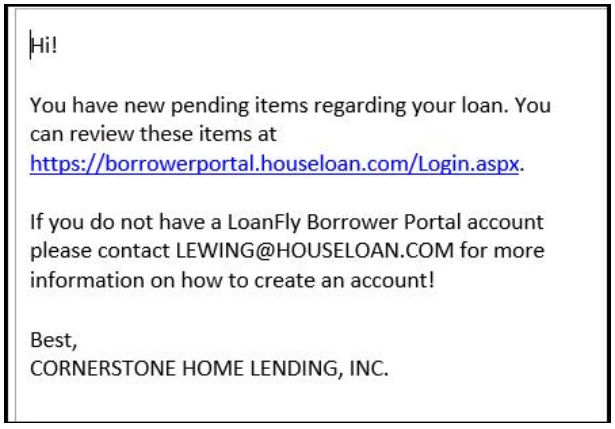
The Due Date column gives you the option to add in a Due Date if there isn't one.

Condition Groupings - Open Conditions

The final column under "Open Conditions" is the "Send to BP" check box. This check box will send the condition to the Borrower Portal as a Document Request. When you check the "Send to BP" box, the condition will move to the "Document Requested" condition grouping.

When you have sent all of the conditions you want to the Borrower Portal, you can click the "SEND NOTIFICATION" button to generate an email to the Borrower.

The same email that was generated in the Requested Document screen will display. The email will display in an Outlook message to the Borrower. You are able to edit the email.



Hi!

You have new pending items regarding your loan. You can review these items at https://borrowerportal.houseloan.com/Login.aspx.

If you do not have a LoanFly Borrower Portal account please contact LEWING@HOUSELOAN.COM for more information on how to create an account!

Best,
CORNERSTONE HOME LENDING, INC.

CONDITION GROUPINGS - DOCUMENT REQUESTED

The **Document Requested** grouping contains any condition that was sent to the Borrower Portal as a Document Requested.

You have all of the same capabilities as the Open Conditions, including the attachment, Override Description, Due Date and even the Send to BP. **If you click on the check box again, it will move it back to Open Conditions.**

Condition Groupings - Document Requested cont.

The only additional column in the Document Requested is the Date Sent to BP, which captures the date when you clicked the "Send to BP" check box.

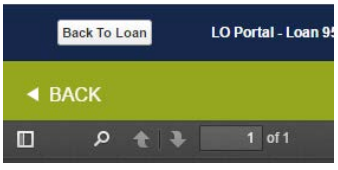
CONDITION GROUPINGS - PENDING REVIEW

The **Pending Review** grouping contains any condition where the Borrower uploaded documents. These Conditions would then be reviewed by the Processor to move into "Processor Accepted."

This grouping is slightly different because the Due Date and Override Description are no longer editable. There are also columns that have been added and removed. The "Send to BP" check box is no longer available because the Borrower has already uploaded a document to Borrower Portal for that condition. There is also an eye icon that lets you view the document and an "Upload to Conditions" column that lets the Processor decide whether to send a document to conditions or not.

The **eye icon** allows you to view the document that has been uploaded.

When you have finished reviewing the document, you can click the "Back" button to return to the View Conditions screen.



The **Atch** column allows you to review the populated document that you sent with the condition to Borrower Portal. You can also remove the document if it serves no purpose.

Condition Groupings - Pending Review cont.

The **Description** column is the original Underwriting description of the Condition.

PENDING REVIEW

	Atch	Description	Override Description	UW Comments	Due Date	Date Sent to BP	Upload to Conditions	Date Uploaded
		Bank Statement	New Item Description	UW has something to say and they have put it here.	1/6/17	2/5/17		1/6/17
		Bank Statement	New Item Description	UW has something to say and they have put it here.	1/6/17	2/5/17		1/6/17

The **Override Description** column is the Borrower-friendly version of the description that you wrote. If you didn't include one, this field will be blank.

PENDING REVIEW

	Atch	Description	Override Description	UW Comments	Due Date	Date Sent to BP	Upload to Conditions	Date Uploaded
		Bank Statement	New Item Description	UW has something to say and they have put it here.	1/6/17	2/5/17		1/6/17
		Bank Statement	New Item Description	UW has something to say and they have put it here.	1/6/17	2/5/17		1/6/17

The **UW Comments** column contains anything additional that the Underwriter wanted to include. This field could also be blank if it was not populated by the Underwriter.

PENDING REVIEW

	Atch	Description	Override Description	UW Comments	Due Date	Date Sent to BP	Upload to Conditions	Date Uploaded
		Bank Statement	New Item Description	UW has something to say and they have put it here.	1/6/17	2/5/17		1/6/17
		Bank Statement	New Item Description	UW has something to say and they have put it here.	1/6/17	2/5/17		1/6/17

The **Due Date** column will display the date you entered as the "Due Date" for the condition.

PENDING REVIEW

	Atch	Description	Override Description	UW Comments	Due Date	Date Sent to BP	Upload to Conditions	Date Uploaded
		Bank Statement	New Item Description	UW has something to say and they have put it here.	1/6/17	2/5/17		1/6/17
		Bank Statement	New Item Description	UW has something to say and they have put it here.	1/6/17	2/5/17		1/6/17

The **Date Sent to BP** column will display the date you checked the "Send to BP" box.

PENDING REVIEW

	Atch	Description	Override Description	UW Comments	Due Date	Date Sent to BP	Upload to Conditions	Date Uploaded
		Bank Statement	New Item Description	UW has something to say and they have put it here.	1/6/17	2/5/17		1/6/17
		Bank Statement	New Item Description	UW has something to say and they have put it here.	1/6/17	2/5/17		1/6/17

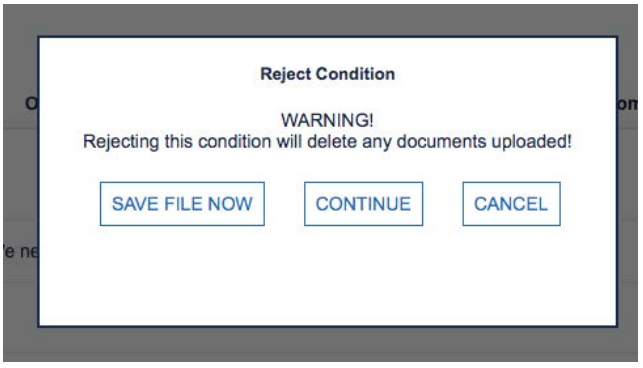
Condition Groupings - Pending Review cont.

The **Upload to Conditions** column presents two options to the Loan Officer/Processor. If the document is good and you would like to send it to Conditions, you can click the green thumbs up icon. If the document should not be uploaded to conditions, you can click the orange thumbs down icon.

Atch	Description	Override Description	UW Comments	Due Date	Date Sent to BP	Upload to Conditions	Date Uploaded
	Bank Statement	New Item Description	UW has something to say and they have put it here.	1/6/17	2/5/17		1/6/17
	Bank Statement	New Item Description	UW has something to say and they have put it here.	1/6/17	2/5/17		1/6/17

Once a document is accepted (green thumb), a dialog box will open asking if you are sure. If you choose "CONTINUE," the condition will move down to the "Processor Accepted" grouping directly below "Pending Review."

If the document is **rejected** (orange thumb), a dialog box will open allowing you to save the file, cancel or continue with rejecting the condition.



The final column is the **Date Uploaded**. The Date Uploaded is the date that the Borrower uploaded the document to Borrower Portal.

Atch	Description	Override Description	UW Comments	Due Date	Date Sent to BP	Upload to Conditions	Date Uploaded
	Bank Statement	New Item Description	UW has something to say and they have put it here.	1/6/17	2/5/17		1/6/17
	Bank Statement	New Item Description	UW has something to say and they have put it here.	1/6/17	2/5/17		1/6/17

The condition will then stay in the "Pending Review" section until the Processor has accepted the condition. Once it is accepted, it will move into the "Processor Accepted" grouping.

CONDITION GROUPINGS - PROCESSOR ACCEPTED

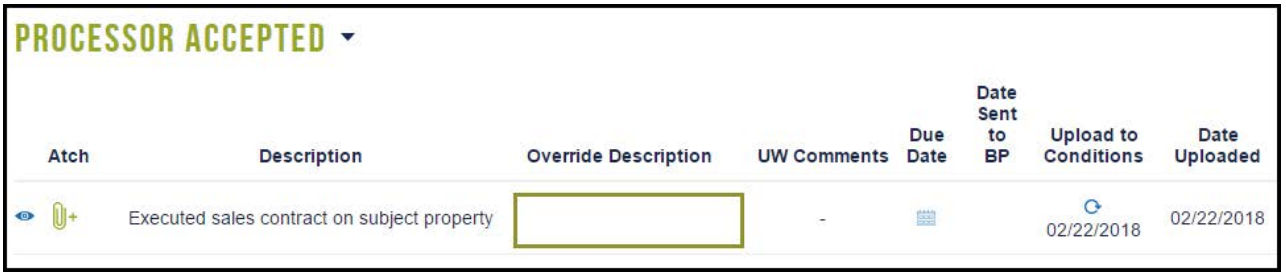
The **Processor Accepted** grouping consists of the conditions that have been accepted by the Processor.

The **eye icon** allows you to view the document that has been uploaded for the condition.

The **Atch** icon allows you to attach documents to the condition. If there is an attachment that the Borrower included when they submitted the document to Borrower Portal, you will be able to view it here.

The **Description** column is the original description that was listed by the Underwriter.

The **Override Description** column is the Borrower-friendly wording. If you didn't put a different description in the Override Description, then it will be blank.



Condition Groupings - Processor Accepted cont.

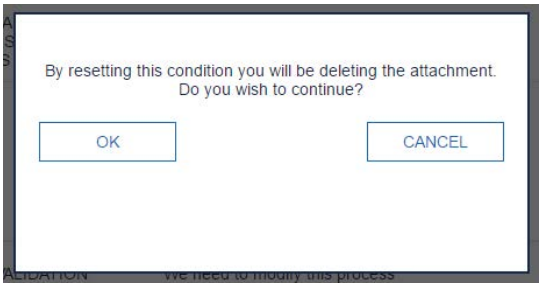
The **UW Comments** column displays any additional information the Underwriter wanted to include.

The **Due Date** column allows you to choose a Due Date or change the Due Date if there is one.

The **Date Sent to BP** column displays the date that the Loan Officer/Processor checked the "Send to BP" check box.

The **Upload to Conditions** column will display the date that the Loan Officer/Processor uploaded the condition to the Conditions Main Menu. This column also allows you to reset the condition using the circular arrow.

Clicking this icon displays a dialog box asking if you are okay with deleting the uploaded document. This will completely reset the condition and move it to "Open Conditions."



Condition Groupings - Processor Accepted cont.

The **Date Uploaded** column shows the date that the Borrower uploaded the document to the Borrower Portal.

PROCESSOR ACCEPTED

Atch	Description	Override Description	UW Comments	Due Date	Date Sent to BP	Upload to Conditions	Date Uploaded
	Executed sales contract on subject property		-			02/22/2018	02/22/2018

Conditions will stay in the Processor Accepted grouping until the Underwriter approves or rejects the condition. If it is approved, it will move to the "Approved/Cleared Documents" grouping. If it is rejected, it will be moved back to the "Open Conditions."

CONDITION GROUPINGS - APPROVED/CLEARED DOCS

The **Approved/Cleared Documents** grouping consists of all of the conditions that have been approved by Underwriting.

APPROVED/CLEARED DOCUMENTS

Atch	Description	Override Description	UW Comments	Date Uploaded	Date Cleared
	1003 AMY	-	-	05/10/2018	05/10/2018
	NET TANGIBLE BENEFIT FORM COMPLETED IN FULL AND SIGNED BY L/O AND BORROWERS	-	-	05/10/2018	05/10/2018

Click on the **eye icon** to view the document that was uploaded.

APPROVED/CLEARED DOCUMENTS

Atch	Description	Override Description	UW Comments	Date Uploaded	Date Cleared
	1003 AMY	-	-	05/10/2018	05/10/2018
	NET TANGIBLE BENEFIT FORM COMPLETED IN FULL AND SIGNED BY L/O AND BORROWERS	-	-	05/10/2018	05/10/2018

If there is an attachment that was uploaded along with the condition, it will be listed under the "**Atch**" column. Click on the paper clip to view the attachment or click the paper clip with the "x" to remove it.

APPROVED/CLEARED DOCUMENTS

Atch	Description	Override Description	UW Comments	Date Uploaded	Date Cleared
	Bank Statement	-	-	1/6/17	2/16/17
	Bank Statement	-	-	1/6/17	2/16/17
	Bank Statement	-	-	1/6/17	2/16/17

The original Underwriter description of the condition will be listed under "**Description**."

APPROVED/CLEARED DOCUMENTS

Atch	Description	Override Description	UW Comments	Date Uploaded	Date Cleared
	1003 AMY	-	-	05/10/2018	05/10/2018
	NET TANGIBLE BENEFIT FORM COMPLETED IN FULL AND SIGNED BY L/O AND BORROWERS	-	-	05/10/2018	05/10/2018

Condition Groupings - Approved/Cleared Docs cont.

If there was an alternate description entered that was more Borrower-friendly, it will be listed under the "Override Description" column.

APPROVED/CLEARED DOCUMENTS

Atch	Description	Override Description	UW Comments	Date Uploaded	Date Cleared
	1003 AMY	-	-	05/10/2018	05/10/2018
	NET TANGIBLE BENEFIT FORM COMPLETED IN FULL AND SIGNED BY L/O AND BORROWERS	-	-	05/10/2018	05/10/2018

If the Underwriter had any additional comments they wanted to provide about the condition, it would be listed in the "UW Comments" column.

APPROVED/CLEARED DOCUMENTS

Atch	Description	Override Description	UW Comments	Date Uploaded	Date Cleared
	1003 AMY	-	-	05/10/2018	05/10/2018
	NET TANGIBLE BENEFIT FORM COMPLETED IN FULL AND SIGNED BY L/O AND BORROWERS	-	-	05/10/2018	05/10/2018

The **Date Uploaded** column displays the date that the Borrower uploaded the document to the condition.

APPROVED/CLEARED DOCUMENTS

Atch	Description	Override Description	UW Comments	Date Uploaded	Date Cleared
	1003 AMY	-	-	05/10/2018	05/10/2018
	NET TANGIBLE BENEFIT FORM COMPLETED IN FULL AND SIGNED BY L/O AND BORROWERS	-	-	05/10/2018	05/10/2018

The **Date Cleared** column displays the date that the condition was cleared by the Underwriter.

APPROVED/CLEARED DOCUMENTS

Atch	Description	Override Description	UW Comments	Date Uploaded	Date Cleared
	1003 AMY	-	-	05/10/2018	05/10/2018
	NET TANGIBLE BENEFIT FORM COMPLETED IN FULL AND SIGNED BY L/O AND BORROWERS	-	-	05/10/2018	05/10/2018

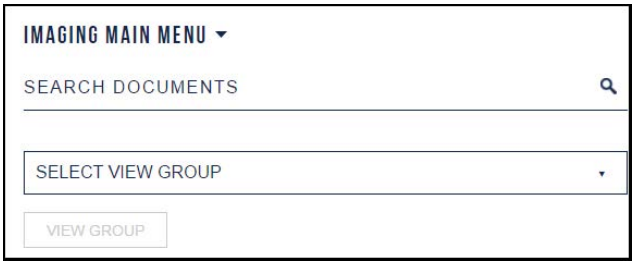
OBJECTIVE

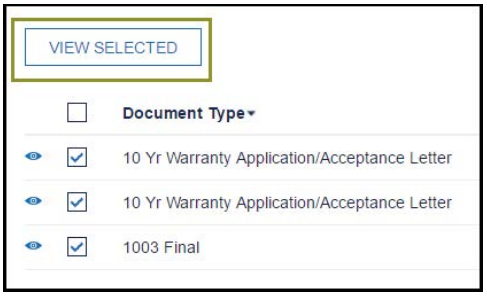
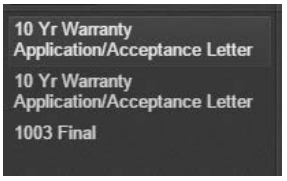
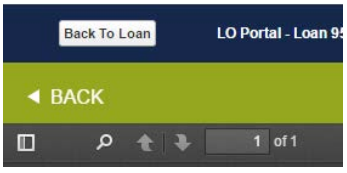
The objective of this section is to provide the details and capabilities of the Imaging screen. The Imaging Main Menu is made up of the Imaging Main Menu and the Document Upload.

LOAN INFORMATION

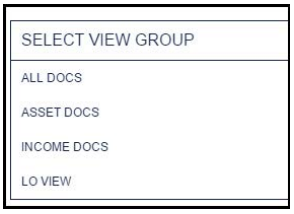
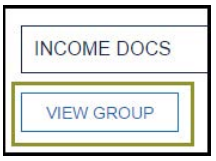
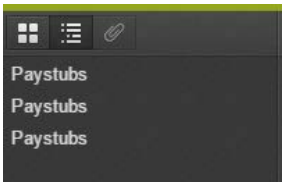
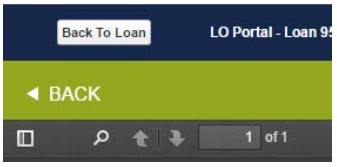
At the top of the View Conditions screen you will see the Basic Loan Information and Additional Information sections. These contain the same information as the Loan Status and Request a Document screen. They also have the same View Credit Report capabilities.

IMAGING MAIN MENU - SEARCH DOCUMENTS

STEP	ACTION
1	The Imaging Main Menu gives you access to view the documents in LoanSoft. You can search for specific documents or view documents by type. 
2	Type in the "Search Documents" field to narrow down the document list. 

STEP	ACTION
3	The document list will only display document types that have the search term in the name. 
4	Check the boxes next to the documents that you want to view. Please note that it will display all of the documents together in PDF format. 
5	Once you have selected the documents you want to view, click "VIEW SELECTED." 
6	The documents will open as a PDF. You can scroll through the documents or click on the name of the document on the left-hand side. 
7	When you are done with the document, click the "Back" button. 
8	The system will take you back to the Imaging screen.

IMAGING MAIN MENU - VIEW GROUP

STEP	ACTION
1	The "Select View Group" drop-down allows you to view groups of documents in one PDF. 
2	Click the "Select View Group" drop-down to see the different Loan Officer-centric options. 
3	Once you've clicked on the option you want to see, click "VIEW GROUP." 
4	The PDF window will open with all of the documents that match the View Group. 
5	Click "Back" to return to the Imaging screen. 

IMAGING MAIN MENU - DOCUMENT LIST

In the document list section of the page, you can view one document at a time or multiple at a time. You can also edit or remove the document. Please note that anything done in this screen is also done in LoanSoft.

	Document Type	Scan Date	Lock Status	Locked By	Scan User	Actions
	1003 Initial	6/26/2018		-	Kathy Lynn Halkins	
	Paystubs	9/19/2017		-	Kathy Lynn Halkins	

The first column is the **eye icon** that allows you to view the document.

		Document Type	Scan Date	Lock Status	Locked By	Scan User	Actions
		1003 Initial	6/26/2018		-	Kathy Lynn Halkins	
		Paystubs	9/19/2017		-	Kathy Lynn Halkins	

The second column is a **check box** that allows you to select multiple documents to view at once.

		Document Type	Scan Date	Lock Status	Locked By	Scan User	Actions
		1003 Initial	6/26/2018		-	Kathy Lynn Halkins	
		Paystubs	9/19/2017		-	Kathy Lynn Halkins	

The third column is the **Document Type** which defines what the document is.

		Document Type	Scan Date	Lock Status	Locked By	Scan User	Actions
		1003 Initial	6/26/2018		-	Kathy Lynn Halkins	
		Paystubs	9/19/2017		-	Kathy Lynn Halkins	

The fourth column is the **Scan Date**, which is the date the document was added to Imaging.

		Document Type	Scan Date	Lock Status	Locked By	Scan User	Actions
		1003 Initial	6/26/2018		-	Kathy Lynn Halkins	
		Paystubs	9/19/2017		-	Kathy Lynn Halkins	

The fifth column is the **Lock Status**. If the lock is green and open, then the document has not been locked by the Underwriter yet.

		Document Type	Scan Date	Lock Status	Locked By	Scan User	Actions
		1003 Initial	6/26/2018		-	Kathy Lynn Halkins	
		Paystubs	9/19/2017		-	Kathy Lynn Halkins	

The sixth column is the **Locked By** name. If the Underwriter has locked the document, it will have their name listed in the "Locked By" column.

		Document Type	Scan Date	Lock Status	Locked By	Scan User	Actions
		1003 Initial	6/26/2018		-	Kathy Lynn Halkins	
		Paystubs	9/19/2017		-	Kathy Lynn Halkins	

The seventh column is the **Scan User** name. This is the person who sent the document to Imaging.

	Document Type	Scan Date	Lock Status	Locked By	Scan User	Actions
	1003 Initial	6/26/2018		-	Kathy Lynn Halkins	
	Paystubs	9/19/2017		-	Kathy Lynn Halkins	

The eight and final column is the **Actions** column. This column allows you to remove a document from imaging (which also removes it from LoanSoft) or edit the name of the document.

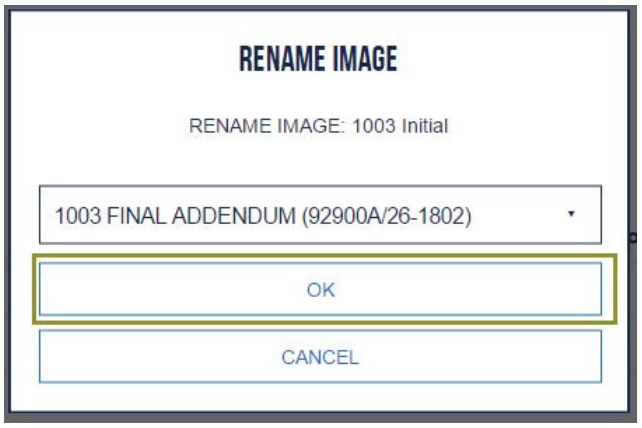
The orange "X" can be clicked to remove the document.
The blue pencil can be clicked to edit the name of the document.

	Document Type	Scan Date	Lock Status	Locked By	Scan User	Actions
	1003 Initial	6/26/2018		-	Kathy Lynn Halkins	
	Paystubs	9/19/2017		-	Kathy Lynn Halkins	

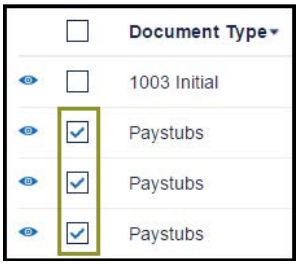
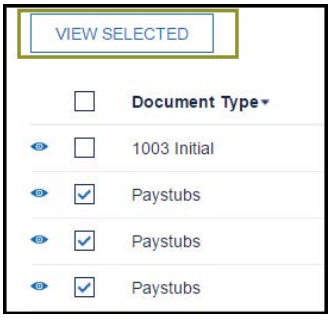
IMAGING MAIN MENU - RENAME IMAGE

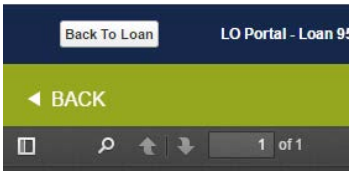
If the wrong Document Type was selected for an image, it can be changed in the Document List.

STEP	ACTION
1	Click the pencil icon next to the image you would like to change.
2	A dialog box will display asking which Document Type you would like to change the image to.
3	Select the drop-down option you would like to switch it to.

STEP	ACTION
4	Once you have selected the new Document Type click "OK." 
5	The Document Type will be updated with what you selected.

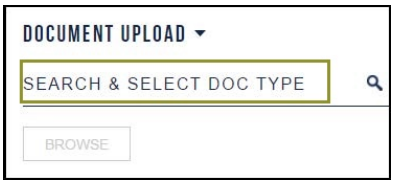
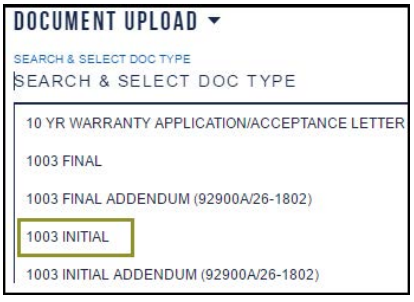
IMAGING - VIEW SELECTED

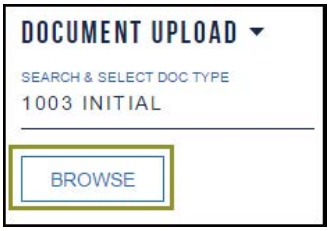
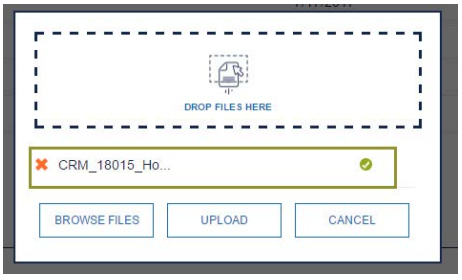
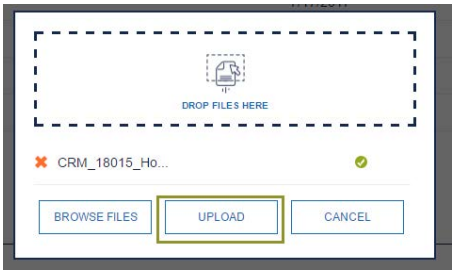
STEP	ACTION
1	Select the documents you want to view by checking the box next to the document type. 
2	Click the "VIEW SELECTED" button. 

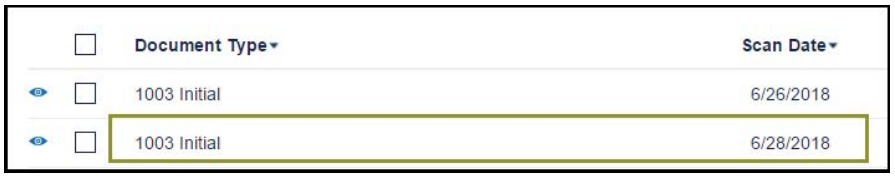
STEP	ACTION
3	The documents will open as one PDF document. 
4	Click the "Back" button to return to the Imaging screen. 

IMAGING DOCUMENT UPLOAD

At the bottom of the Imaging screen you can upload additional documents to the Imaging Main Menu. The Document Upload also allows you to merge documents.

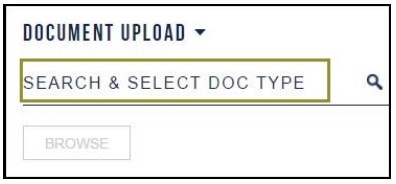
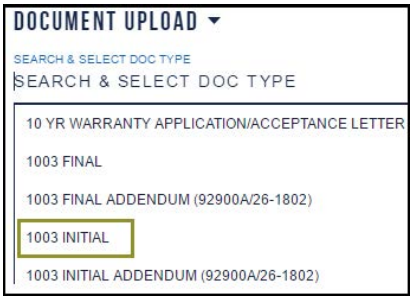
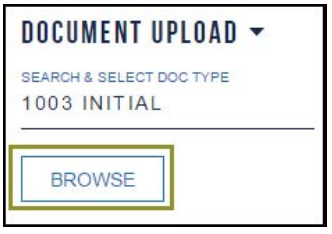
STEP	ACTION
1	Click in the "Search & Select Doc Type" field to choose the Document Type.  ***Tip: You can start typing in the Doc Type to search, the system will search the entire document name, not just the beginning.***
2	Click on the Doc Type you are going to upload. 

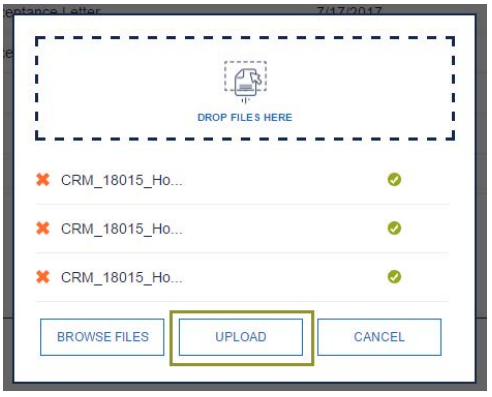
STEP	ACTION
3	Once you've selected the Doc Type, click the "Browse" button to attach the document. 
4	The "Drop Files Here" dialog box will display. 
5	Drag the files from your folder into the "Drop Files Here" section or click "Browse Files" to select them from your documents. 
6	Once you've selected your file, it will be listed under the "Drop Files Here" section. 
7	If that was the only file you wanted to upload, click "Upload." 

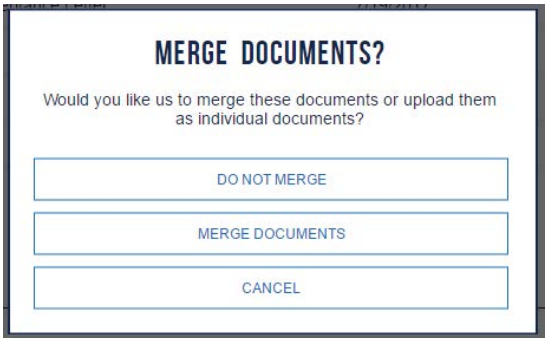
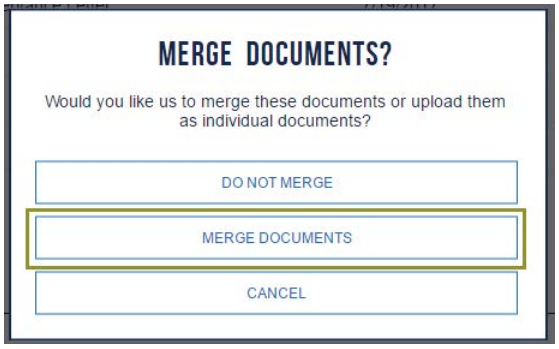
STEP	ACTION
8	Once the document is uploaded, it will be listed in the Document List. 

IMAGING DOCUMENT MERGE

If you need to upload multiple documents to one document type, you have the ability to merge the documents together.

STEP	ACTION
1	Click in the "Search & Select Doc Type" field to choose the Document Type.  ***Tip: You can start typing in the Doc Type to search.***
2	Click on the Doc Type you are going to upload. 
3	Once you've selected the Doc Type, click the "Browse" button to attach the document. 

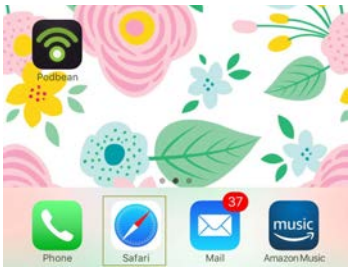
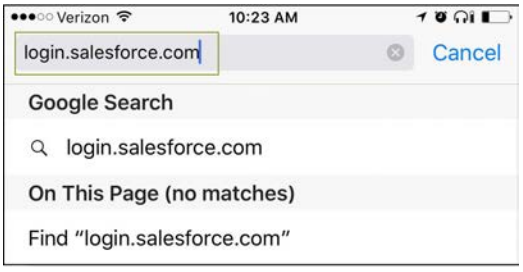
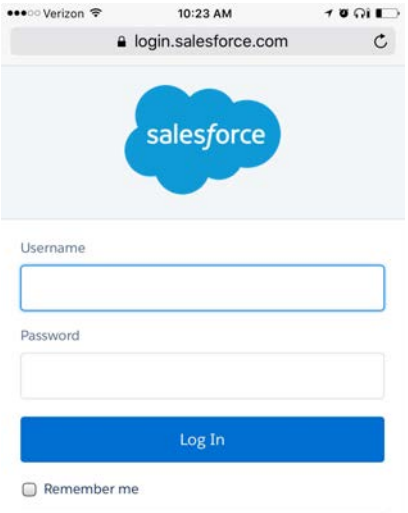
STEP	ACTION
4	The "Drop Files Here" dialog box will display. 
5	Drag the files from your folder into the "Drop Files Here" section or click "Browse Files" to select them from your documents. 
6	Once you've selected multiple documents to upload, they will be listed under the "Drop Files Here" section. 
7	If you have selected all of the documents you want to upload, click "Upload." 

STEP	ACTION
8	The "Merge Documents?" dialog box will display. 
9	If you want to merge all of the documents into one PDF, click "Merge Documents."  **Note: If you don't want to merge the documents together, you can select "Do Not Merge." This will upload each of the documents separately under that Doc Type.**
10	Once the documents are merged and uploaded, the Document will be listed in the Document List. 

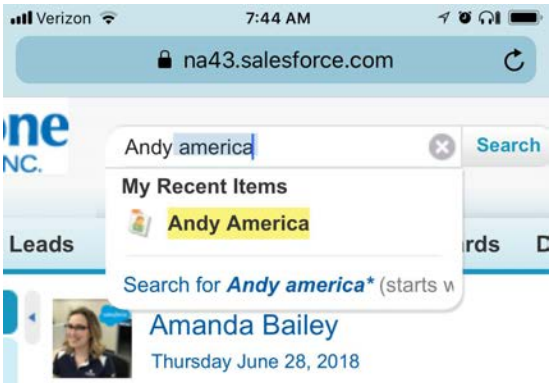
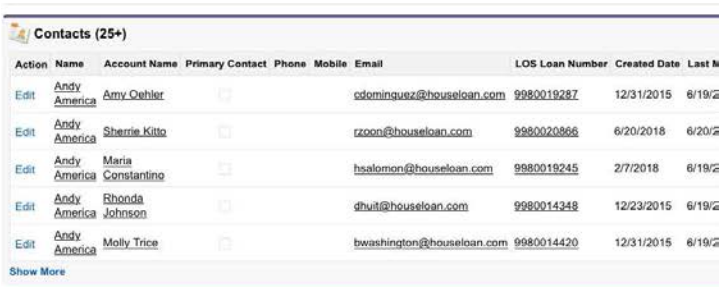
OBJECTIVE

The objective of this section is to provide directions on accessing the LO Portal from your mobile device.

It is suggested to use your device's browser and not the Salesforce App.

STEP	ACTION
1	In your phone, open your browser. 
2	In the URL bar at the top, enter "login.salesforce.com." 
3	The Salesforce login page will display. Enter your login information and click "Login." 

Mobile Access cont.

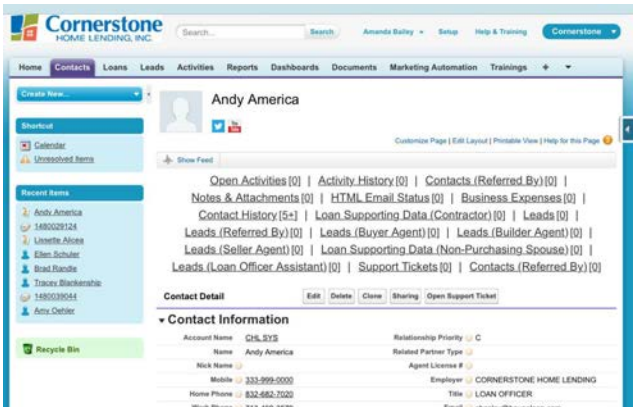
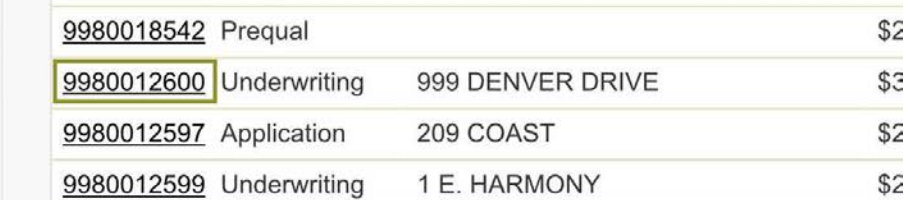
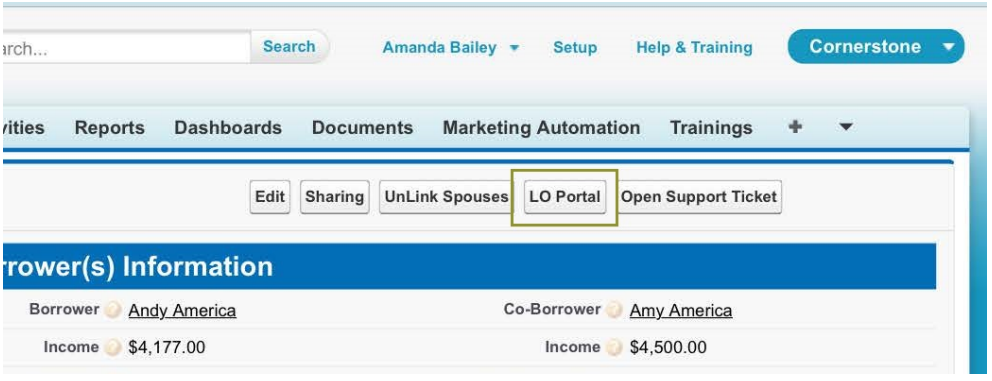
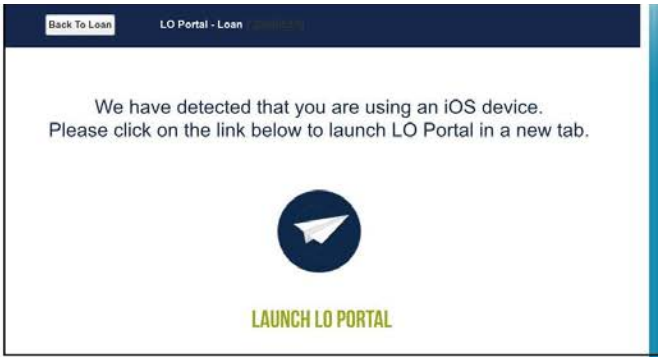
STEP	ACTION
4	The Salesforce home page will display. 
5	At the top of the screen, enter the borrower's name to get to their loan, then click "Search". 
6	The search results will display; click on your borrower's name. 

Contacts (25+)

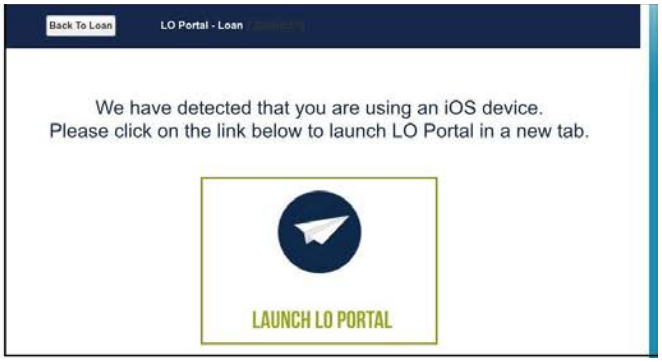
Action	Name	Account Name	Primary Contact	Phone	Mobile	Email	LOS Loan Number	Created Date	Last N
Edit	Andy America	Amy Oehler				cdominguez@houseloan.com	9980019287	12/31/2015	6/19/2
Edit	Andy America	Sherrie Kitto				rzoon@houseloan.com	9980020866	6/20/2018	6/20/2
Edit	Andy America	Maria Constantino				hsalomon@houseloan.com	9980019245	2/7/2018	6/19/2
Edit	Andy America	Rhonda Johnson				dhuit@houseloan.com	9980014348	12/23/2015	6/19/2
Edit	Andy America	Molly Trice				bwashington@houseloan.com	9980014420	12/31/2015	6/19/2

Show More

Mobile Access cont.

STEP	ACTION
7	The Contact page will display; scroll down to the Loan section. 
8	Click on the loan number. 
9	The loan will display; click "LO Portal" at the top of the page. 
10	The system will verify that you are using an appropriate device and will display the "Launch LO Portal" screen. 

Mobile Access cont.

STEP	ACTION
11	Click the words "Launch LO Portal." 
12	LO Portal will display.

Q What should I do if I get an error trying to access the LO Portal?
A You'll need to do the following:

1. Click the Marketing Automation tab
2. Click "Edit" on the Info tab
3. Add your email address into the LOP Email field
4. Click "Save."

Q I put my email address into the LOP Email Field, but I still can't access LO Portal.
A Email LoanFlyHelpDesk@houseloan.com