



# Zenly<sup>®</sup> 3.0 User Guide



calyx

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## Change Table

The following table contains an overview of changes made to this document for the 3.0 release of Zenly.

**Table 1: Change Table**

| Version | Section Impacted   | Change(s)  |
|---------|--|--|
| 3.0     | <a href="#">Forgot Password (Request Password Reset)</a> | Section added for password reset requests. New method of receiving Access Codes available.                                     |
|         | <a href="#">Mobile Access</a>                            | Mobile features available under the Menu icon.   |
|         | Lead Invite  | Lead Invite button removed from the Home screen. Lead Invite section deleted.  |
|         | Entire Guide   | Images updated to reflect UI changes.  |
|         | <a href="#">User Information and User Profile</a>        | The User Information and User Profile screens contain a text message Opt in checkbox to allow Zenly to send message to a user. |

## Table of Contents

|   |    |  |    |
|---|----|--|----|
| Chapter 1: Document Overview .....            | 15 | Income (LEADS) .....                       | 43 |
| Preface .....                                 | 15 | Liabilities (Leads).....                   | 44 |
| Documentation Accessibility .....             | 15 | Other Expenses .....                       | 46 |
| Access Zenly .....                            | 16 | Alerts (Leads).....                        | 48 |
| Forgot Password (Request Password Reset)..... | 16 | Additional Information (Leads).....        | 48 |
| Mobile Access.....                            | 18 | Contacts (Leads).....                      | 48 |
| Home Screen (Mobile).....                     | 19 | Additional Details.....                    | 49 |
| User Profile for Mobile Users.....            | 19 | Adding Contacts Using the Directory.....   | 50 |
| Zenly Mobile Icons .....                      | 20 | Qualification .....                        | 51 |
| Chapter 2: Zenly Home Screen.....             | 21 | Loan Comparisons.....                      | 51 |
| Filtering .....                               | 22 | Drag & Dropping Scenarios .....            | 52 |
| Archiving Files.....                          | 22 | Generated Loan Scenario Documents.....     | 52 |
| Viewing Archived Files.....                   | 23 | Creating Loan Scenarios.....               | 53 |
| Reactivating Archived Files.....              | 23 | Loan Information.....                      | 54 |
| Deleting Files .....                          | 24 | PMI/MIP/VA/USDA.....                       | 55 |
| User Profile .....                            | 26 | Rate Adjustment.....                       | 55 |
| Accessing the Interview Portal.....           | 26 | Proposed Housing Expenses.....             | 56 |
| Alerts .....                                  | 26 | Estimated Closing Cost.....                | 56 |
| Creating an Alert.....                        | 27 | Deleting a Loan Scenario .....             | 57 |
| Leads/Loan Search.....                        | 28 | Documents Stored (Leads).....              | 57 |
| New File .....                                | 29 | Uploading a PDF .....                      | 58 |
| Chapter 3: Leads.....                         | 30 | Searching for Lead Documents.....          | 59 |
| Creating a New Lead .....                     | 30 | Previewing, Downloading, and Deleting..... | 59 |
| Creating a Lead Invite.....                   | 30 | Documents Generate (Leads) .....           | 59 |
| Lead Status .....                             | 31 | Document Request (Leads) .....             | 60 |
| Lead Tracking.....                            | 32 | Pending.....                               | 60 |
| Summary Info.....                             | 32 | Review .....                               | 62 |
| Lead Tracking Status.....                     | 32 | Completed .....                            | 62 |
| Conversation Log (Leads) .....                | 33 | Initiate Loan.....                         | 63 |
| Contact Information.....                      | 34 | Chapter 4: Loans.....                      | 65 |
| Telephone (Leads).....                        | 35 | New Loans .....                            | 65 |
| Address (Leads).....                          | 37 | Creating a New Loan File.....              | 65 |
| Loan Information (Leads).....                 | 39 | Importing Loan Files.....                  | 66 |
| Note Details.....                             | 40 | Drag & Drop Import .....                   | 67 |
| Proposed Housing (Leads).....                 | 40 | Loan Status .....                          | 67 |
| Primary Housing (LEADS).....                  | 42 | Loan Export .....                          | 67 |
|   |    | Status Tracking.....                       | 68 |
|   |    | Track Loan Status.....                     | 68 |
|   |    | Add Status.....                            | 69 |
|   |    | Edit Status.....                           | 70 |
|   |    | Alerts.....                                | 70 |



|  |     |   |     |
|--|-----|---|-----|
| Status Contacts .....                                      | 70  | Property information .....                                      | 114 |
| Add Contact .....  | 70  | Proposed Housing Expenses .....                                 | 115 |
| Edit Contacts List .....                                   | 72  | Subordinate Financing.....                                      | 116 |
| Delete Contact.....  | 73  | Title.....  | 116 |
| Adding Contact Using the Directory.....                    | 74  | If Refinancing Loan.....  | 117 |
| Status Conversations.....                                  | 75  | Names on Title.....   | 117 |
| Loan Application .....                                     | 76  | Energy Improvements .....                                       | 118 |
| Application Borrower .....                                 | 76  | Initial Fees Worksheet .....                                    | 120 |
| Borrowers.....   | 77  | Fees Template .....   | 120 |
| Borrower/Co-Borrower Information.....                      | 82  | Origination Charges .....                                       | 121 |
| Unmarried Addendum.....                                    | 82  | Services Borrower Can't Shop For .....                          | 123 |
| Telephone .....  | 83  | Services Borrower Can Shop For .....                            | 123 |
| Addresses .....  | 84  | Total Loan Costs.....   | 124 |
| Employment.....  | 86  | Additional Fee Tables .....                                     | 124 |
| Income.....  | 88  | Total Other Costs .....   | 124 |
| Assets.....  | 89  | Total Closing Costs.....  | 124 |
| Gifts or Grants.....                                       | 92  | Closing Costs Service Providers Borrower<br>Can't Shop For..... | 125 |
| Liabilities .....  | 94  | Closing Costs Service Providers Borrower Can<br>Shop For.....   | 125 |
| Alimony, Child Support, Other Expenses.....                | 95  | Change of Circumstance .....                                    | 126 |
| Delete Alimony, Child Support, and Other<br>Expenses ..... | 96  | Estimated Cash-to-Close.....                                    | 127 |
| Real Estate .....  | 97  | Standard Form .....   | 127 |
| Unmatched Mortgage Liabilities.....                        | 98  | Alternative Form .....  | 135 |
| Primary Housing .....                                      | 99  | Loan Estimate.....  | 136 |
| Declarations .....   | 100 | Initial Fields.....   | 137 |
| Ethnicity and Gender.....                                  | 101 | Remaining Fields.....   | 138 |
| Identifying Documentation.....                             | 103 | Fannie Mae Addendum.....  | 139 |
| Nearest Relative .....                                     | 104 | Property.....   | 139 |
| Additional Information.....                                | 105 | Loan Application Information.....                               | 139 |
| Application Loan.....                                      | 105 | Community Lending.....  | 140 |
| Loan Overview .....  | 105 | FHA.....  | 141 |
| Loan Information .....                                     | 106 | VA.....   | 141 |
| Note Details.....  | 107 | Validation Service Providers .....                              | 141 |
| Rental Income on Subject Property.....                     | 107 | Total Taxes and Deductions .....                                | 143 |
| If Construction Loan.....                                  | 108 | Freddie Mac Addendum.....                                       | 144 |
| PMI/MIP/VA/USDA.....                                       | 109 | Loan Program .....  | 145 |
| Rate Adjustment.....                                       | 109 | FHA/VA.....   | 145 |
| Payment Adjustment.....                                    | 110 | Property.....   | 146 |
| Buydown Mortgage.....                                      | 111 | Transaction Detail.....   | 146 |
| Loan Features.....   | 112 | Validation Service Providers .....                              | 146 |
| Payment Schedule .....                                     | 112 | Negative Amortization .....                                     | 147 |
| Subject Property.....                                      | 113 | Anti-Steering Disclosure.....                                   | 147 |
| Subject Property Address.....                              | 114 | Escrow Account.....   | 148 |

|   |     |   |     |
|---|-----|---|-----|
| Initial ARM Disclosure.....                                     | 150 | Housing Counseling Lender Certification of Completion ..... | 194 |
| How Your Interest Rate is Determined.....                       | 151 | Affiliated Business.....                                    | 194 |
| Important Loan Information.....                                 | 152 | Option A.....   | 195 |
| Worst Case Scenario.....  | 152 | Option B.....   | 196 |
| HOEPA Counseling List.....                                      | 152 | Underwriting .....  | 196 |
| Generate Counseling List.....                                   | 153 | Transmittal Summary.....                                    | 196 |
| Homeownership Education.....                                    | 155 | Project Classification.....                                 | 196 |
| Housing Counseling.....   | 156 | Qualifying Ratios.....                                      | 197 |
| Loan Processing .....   | 156 | Risk Management.....  | 197 |
| Credit Information .....  | 156 | Escrow Account and Funds to Close.....                      | 198 |
| Credit Scores .....   | 156 | Mortgage Originator and Level of Property .....             | 199 |
| Alternate Creditor Names.....                                   | 158 | Conditions.....   | 200 |
| Credit Score Details .....                                      | 159 | Adding Conditions.....                                      | 200 |
| Tax Return Requests.....  | 160 | Notice of Action Taken.....                                 | 201 |
| Request Transcript .....  | 160 | Add Reasons of Denial .....                                 | 202 |
| Line 5a - IVES .....  | 162 | Part II .....   | 203 |
| Line 5d - Client.....   | 163 | Credit Information.....                                     | 203 |
| Line 5 - Return To.....   | 164 | Factors.....  | 203 |
| Tax Request - ID & W-9.....                                     | 164 | Credit Agency.....  | 204 |
| Tax Authorization 8821.....                                     | 167 | HMDA .....  | 204 |
| Designees .....   | 167 | Application.....  | 204 |
| Tax Matters .....   | 169 | Underwriting (HMDA).....                                    | 205 |
| Verification Certification .....                                | 170 | Automated Underwriting.....                                 | 206 |
| Verification of Benefits .....                                  | 170 | Reason for Denial.....                                      | 207 |
| Verification of Employment.....                                 | 173 | Closing.....  | 208 |
| Verification of Deposit.....                                    | 174 | Documents .....   | 209 |
| Verification of Loan .....                                      | 177 | Stored.....   | 209 |
| Verification of Mortgage and Rent.....                          | 179 | Document Search.....  | 209 |
| Social Security Number Verification (SSA-89) .....              | 182 | Upload Documents .....                                      | 210 |
| VA Verification and Certification.....                          | 182 | View Documents.....   | 211 |
| Military Service.....   | 183 | Download Documents.....                                     | 211 |
| Indicate How You Will Use Your Certificate of Eligibility ..... | 184 | Generate .....  | 212 |
| VA Property Address .....                                       | 185 | Generate Application.....                                   | 212 |
| FHA.....  | 187 | Generate Processing Document List.....                      | 213 |
| FHA/VA Loan Purpose .....                                       | 187 | Generate Underwriting Documents.....                        | 214 |
| Addendum to Uniform Residential Loan Application .....          | 188 | Request.....  | 214 |
| Property Improvements (HUD-56001).....                          | 190 | Pending.....  | 214 |
| Bank Accounts .....   | 191 | Review .....  | 216 |
| DE Statement of Appraised Value (HUD-92800.5B).....             | 192 | Completed .....   | 216 |
| Energy-Efficient Mortgage Fact Sheet.....                       | 194 | eSign .....   | 217 |
|   |     | Add Signature Fields.....                                   | 218 |
|   |     | Request Signatures.....                                     | 220 |

|  |     |  |     |
|--|-----|--|-----|
| Services .....                             | 221 | Edit Provider.....                     | 246 |
| Credit Reporting .....                     | 221 | Delete Provider.....                   | 247 |
| Credit Order .....                         | 221 | Alerts Configuration.....              | 247 |
| Results .....                              | 223 | Alerts & Notifications .....           | 248 |
| MTG Market EXCH.....                       | 224 | Access .....                           | 248 |
| Desktop Originator.....                    | 225 | Chapter 7:  TEMPLATE Tab.....          | 249 |
| Loan Product Advisor.....                  | 225 | Fee Templates .....                    | 249 |
| Results Table.....                         | 226 | Update Standard Fee Template.....      | 249 |
| Error Messages Table .....                 | 226 | Create New Fees Template .....         | 251 |
| MarketPlace .....                          | 227 | Create from Copy .....                 | 251 |
| Settings .....                             | 227 | Create a New Template .....            | 252 |
| User Access.....                           | 228 | Loan Program .....                     | 254 |
| Add User Access.....                       | 228 | .....                                  | 254 |
| Edit User Access.....                      | 228 | Creating a Loan Program Template ..... | 254 |
| Delete User Access.....                    | 229 | Document Packages.....                 | 256 |
| Document Defaults.....                     | 229 | Directory .....                        | 257 |
| Status Defaults.....                       | 229 | Importing Contacts.....                | 258 |
| Application Privacy Settings .....         | 230 | Global Services Settings .....         | 258 |
| ECOA Processing Settings.....              | 233 | Company Information .....              | 260 |
| Chapter 5:  Reports Tab .....              | 235 | Dropdown Lists.....                    | 261 |
| Generating a Report.....                   | 235 | Select List Items .....                | 261 |
| Status Dropdown Menu.....                  | 236 | Add List Items.....                    | 262 |
| Filtering Loans Using Specified Dates..... | 237 | Leads Status Dropdown.....             | 262 |
| Statuses.....                              | 237 | Leads Documents Dropdown .....         | 262 |
| Exporting Generated Report .....           | 239 | Application Dropdown.....              | 263 |
| Chapter 6:  USERS.....                     | 240 | Documents Dropdown.....                | 264 |
| User Information.....                      | 240 | Document Settings .....                | 265 |
| Add User .....                             | 240 | Application Privacy Settings .....     | 265 |
| User Status and Contact .....              | 240 | ECOA Processing Settings.....          | 267 |
| Loan Access.....                           | 241 | Escrow Account Setup.....              | 268 |
| Document Management Access.....            | 241 | Chapter 8:  Zip.....                   | 270 |
| Menu Loan Access .....                     | 242 | Interview Portal.....                  | 270 |
| User Profile .....                         | 242 | Company Site Options.....              | 271 |
| Administrator Access.....                  | 242 | Set Loan Originators List.....         | 274 |
| State Licenses.....                        | 243 | Borrower Portal Options.....           | 274 |
| Modify User .....                          | 243 | Default Information.....               | 275 |
| Reset User Password .....                  | 243 | Banner and Colors.....                 | 276 |
| Delete User.....                           | 244 | Loan Originators .....                 | 280 |
| User Search.....                           | 244 | Add Loan Originators.....              | 281 |
| Activate/Inactivate User.....              | 245 | Edit Loan Originators.....             | 281 |
| Services Settings.....                     | 245 | Borrower Interview .....               | 281 |
| Add User Services Credentials.....         | 245 | Configuration.....                     | 281 |

|   |     |   |    |
|---|-----|---|----|
| Disclaimer/eConsent/Result.....               | 283 | Figure 4: Access Code.....                    | 17 |
| Terms of Use/Privacy Policy.....              | 284 | Figure 5: Zenly Mobile View.....              | 18 |
| Retention Policy.....                         | 286 | Figure 6: Home Screen (Mobile).....           | 19 |
| Edit Reminders.....                           | 286 | Figure 7: Zenly Main Page.....                | 21 |
| Copy Setting.....                             | 287 | Figure 8: Home Table Icons.....               | 21 |
| Document/eSign Dashboard Reminder.....        | 288 | Figure 9: Filtering.....                      | 22 |
| Loan Interview Reminder.....                  | 288 | Figure 10: Selecting Files (Archives).....    | 22 |
| Emails.....                                   | 290 | Figure 11: Archiving Files.....               | 23 |
| Set Email Address.....                        | 290 | Figure 12: Viewing Archived Files.....        | 23 |
| Edit Emails.....                              | 291 | Figure 13: Select Button.....                 | 24 |
| Reports.....                                  | 295 | Figure 14: Activate Button.....               | 24 |
| Borrower Interview Report.....                | 295 | Figure 15: Selecting Files (Deleting).....    | 25 |
| Billing Statement Report.....                 | 295 | Figure 16: Deleting Files.....                | 25 |
| Borrower Statistics.....                      | 296 | Figure 17: User Profile.....                  | 26 |
| Settings.....                                 | 297 | Figure 18: Alerts.....                        | 26 |
| Google Analytics.....                         | 297 | Figure 19: Add Alerts.....                    | 27 |
| Document Template.....                        | 298 | Figure 20: Add Alert Dialog.....              | 28 |
| Security.....                                 | 299 | Figure 21: Loan Search.....                   | 28 |
| Payment Management.....                       | 299 | Figure 22: Search Results.....                | 28 |
| User Profile 300                              |     | Figure 23: New File.....                      | 29 |
| Contact Information.....                      | 301 | Figure 24: Creating a New Lead.....           | 30 |
| Services Settings.....                        | 301 | Figure 25: Leads Invite.....                  | 30 |
| Alerts Configuration (User Profile).....      | 302 | Figure 26: Lead Invite Dialog.....            | 31 |
| Chapter 9: Acronyms.....                      | 303 | Figure 27: Lead Status.....                   | 31 |
| Appendix A: Loan Estimate Mapping Tables..... | 304 | Figure 28: Summary Info (Desktop/Mobile)..... | 32 |
| Loan Terms.....                               | 304 | Figure 29: Add Status.....                    | 33 |
| Projected Payments.....                       | 304 | Figure 30: Add Tracking.....                  | 33 |
|   |     | Figure 31: Add Conversation Log.....          | 34 |
|   |     | Figure 32: Add Conversation Log Dialog.....   | 34 |
|   |     | Figure 33: Contact Information.....           | 35 |
|   |     | Figure 34: Add Telephone.....                 | 36 |
|   |     | Figure 35: Add Telephone Dialog.....          | 36 |
|   |     | Figure 36: Edit Telephone.....                | 36 |
|   |     | Figure 37: Delete Telephone Number.....       | 37 |
|   |     | Figure 38: Add Address.....                   | 37 |
|   |     | Figure 39: Add Address Dialog.....            | 38 |
|   |     | Figure 40: Loan Information.....              | 39 |
|   |     | Figure 41: Note Details.....                  | 40 |
|   |     | Figure 42: Proposed Housing.....              | 41 |
|   |     | Figure 43: Add Proposed Housing Expenses..... | 41 |
|   |     | Figure 44: Primary Housing.....               | 42 |
|   |     | Figure 45: Add Primary Housing Dialog.....    | 42 |
|   |     | Figure 46: Income.....                        | 43 |

### List of Tables

|  |     |
|--|-----|
| Table 1: Change Table.....                   | 3   |
| Table 2: Product Assistance.....             | 15  |
| Table 3: Zenly Home Screen Icons.....        | 20  |
| Table 4: Acronyms.....                       | 303 |
| Table 5: Loan Terms Mapped Fields.....       | 304 |
| Table 6: Project Payments Mapped Fields..... | 304 |

### List of Figures

|   |    |
|---|----|
| Figure 1: Zenly Log In.....             | 16 |
| Figure 2: Forgot Your Password?.....    | 17 |
| Figure 3: Request Password Request..... | 17 |



|   |    |   |    |
|---|----|---|----|
| Figure 47: Add Income Dialog.....                   | 44 | Figure 90: Create New Loan .....                  | 65 |
| Figure 48: Liabilities.....                         | 45 | Figure 91: Create Loan Dialog .....               | 66 |
| Figure 49: Add Liability Dialog.....                | 45 | Figure 92: Create New Loan.....                   | 66 |
| Figure 50: Other Expenses.....                      | 46 | Figure 93: Import Loans .....                     | 66 |
| Figure 51: Other Expenses Dialog .....              | 47 | Figure 94: Export File.....                       | 67 |
| Figure 52: Alerts (Leads).....                      | 48 | Figure 95: Export Options .....                   | 68 |
| Figure 53: Additional Information .....             | 48 | Figure 96: Update Status .....                    | 69 |
| Figure 54: Contacts (Leads).....                    | 48 | Figure 97: Add Loan Status .....                  | 69 |
| Figure 55: Add Contacts Dialog (Leads).....         | 49 | Figure 98: Add Status Dialog .....                | 69 |
| Figure 56: Additional Details.....                  | 49 | Figure 99: New Application Status.....            | 70 |
| Figure 57: Edit Detail Dialog.....                  | 49 | Figure 100: Alerts (Loans).....                   | 70 |
| Figure 58: Add from Directory .....                 | 50 | Figure 101: Add Contact .....                     | 71 |
| Figure 59: Contact Through Directory .....          | 50 | Figure 102: Add Contacts Dialog.....              | 71 |
| Figure 60: Loan Comparison.....                     | 51 | Figure 103: Additional Contacts Details.....      | 72 |
| Figure 61: Months to Compare .....                  | 51 | Figure 104: Loan Contacts List.....               | 72 |
| Figure 62: Compare Scenarios .....                  | 52 | Figure 105: Edit Contacts Dialog .....            | 73 |
| Figure 63: Drag & Drop Scenario.....                | 52 | Figure 106: Delete Contact.....                   | 73 |
| Figure 64: Scenarios.....                           | 52 | Figure 107: Add from Directory .....              | 75 |
| Figure 65: Top Three Scenarios.....                 | 53 | Figure 108: Contact Through Directory .....       | 75 |
| Figure 66: Loan Scenario .....                      | 53 | Figure 109: Loan Conversations .....              | 76 |
| Figure 67: Create Scenario .....                    | 54 | Figure 110: Add Item Dialog.....                  | 76 |
| Figure 68: Loan Information.....                    | 54 | Figure 111: Application Borrowers .....           | 77 |
| Figure 69: PMI/MIP/VA/USDA .....                    | 55 | Figure 112: Add Borrower .....                    | 77 |
| Figure 70: Rate Adjustment Scenario.....            | 55 | Figure 113: Adding a Borrower.....                | 78 |
| Figure 71: Housing Expenses Scenario .....          | 56 | Figure 114: Import from Leads.....                | 78 |
| Figure 72: Estimated Closing Costs .....            | 56 | Figure 115: Searching Leads .....                 | 78 |
| Figure 73: Deleting Loan Scenario.....              | 57 | Figure 116: Select Documents .....                | 79 |
| Figure 74: Lead Documents.....                      | 57 | Figure 117: Summary.....                          | 79 |
| Figure 75: Upload Dialog.....                       | 58 | Figure 118: Delete Borrower .....                 | 79 |
| Figure 76: Table Functions .....                    | 59 | Figure 119: Edit Borrower .....                   | 80 |
| Figure 77: Documents Generate .....                 | 59 | Figure 120: Swap Primary Borrower .....           | 80 |
| Figure 78: Store Document .....                     | 60 | Figure 121: Separate Borrowers .....              | 81 |
| Figure 79: Documents Request (Leads).....           | 60 | Figure 122: Merge Borrowers .....                 | 81 |
| Figure 80: Add Document Request Dialog (Leads)..... | 61 | Figure 123: Borrower/Co-Borrower Information..... | 82 |
| Figure 81: Send Document Request (Leads).....       | 61 | Figure 124: Unmarried Addendum .....              | 82 |
| Figure 82: Send Document Request.....               | 62 | Figure 125: Add/Edit Telephone Number .....       | 83 |
| Figure 83: Review Received Documents.....           | 62 | Figure 126: Add Telephone Dialog.....             | 83 |
| Figure 84: Completed Document Requests.....         | 62 | Figure 127: Delete Confirmation .....             | 84 |
| Figure 85: Initiate Loan Button.....                | 63 | Figure 128: Add/Edit Current Address.....         | 85 |
| Figure 86: Initiate Loan Screen.....                | 63 | Figure 129: Add Address Dialog .....              | 85 |
| Figure 87: Selected Documents.....                  | 64 | Figure 130: Add/Edit Employment History .....     | 86 |
| Figure 88: Summary.....                             | 64 | Figure 131: Add Employer Dialog.....              | 87 |
| Figure 89: Leads/Loans .....                        | 65 | Figure 132: Gross Monthly Income .....            | 88 |

|   |     |  |     |
|---|-----|--|-----|
| Figure 133: Add Income Dialog.....                      | 89  | Figure 174: Subject Property Details.....              | 114 |
| Figure 134: Combined Borrower/Co-Borrower Assets.....   | 90  | Figure 175: Proposed Housing Expenses.....             | 115 |
| Figure 135: Add Asset Dialog.....                       | 90  | Figure 176: Add Proposed Housing Expenses Dialog.....  | 115 |
| Figure 136: Add New Account Dialog.....                 | 91  | Figure 177: Subordinate Financing.....                 | 116 |
| Figure 137: Added Asset Account.....                    | 91  | Figure 178: Add Subordinate Financing.....             | 116 |
| Figure 138: Gifts or Grants Received.....               | 92  | Figure 179: Property Title Details.....                | 117 |
| Figure 139: Add Account.....                            | 93  | Figure 180: If Refinancing Loan.....                   | 117 |
| Figure 140: Gifts or Grants Received.....               | 93  | Figure 181: Names on Title.....                        | 118 |
| Figure 141: Liabilities List.....                       | 94  | Figure 182: Add Names on Title Dialog.....             | 118 |
| Figure 142: Add Liability Dialog.....                   | 94  | Figure 183: Energy Improvements.....                   | 119 |
| Figure 143: Alimony, Child Support, Other Expenses..... | 96  | Figure 184: Energy Improvements Dialog.....            | 119 |
| Figure 144: Add Expense Type.....                       | 96  | Figure 185: Add Subordinate Financing Dialog.....      | 119 |
| Figure 145: Existing Real Estate.....                   | 97  | Figure 186: Initial Fees Worksheet.....                | 120 |
| Figure 146: Add Real Estate Dialog.....                 | 97  | Figure 187: Select Template Dialog.....                | 121 |
| Figure 147: Unmatched Mortgage Liabilities.....         | 98  | Figure 188: Origination Charges.....                   | 121 |
| Figure 148: Primary Housing.....                        | 99  | Figure 189: Edit Origination Charges Dialog.....       | 122 |
| Figure 149: Add Primary Housing Dialog.....             | 99  | Figure 190: Non Shopped Services.....                  | 123 |
| Figure 150: Borrower/Co-Borrower Declarations.....      | 100 | Figure 191: Total Closing Costs.....                   | 124 |
| Figure 151: Bankruptcy Details.....                     | 100 | Figure 192: Update Closing Cost Total Dialog.....      | 125 |
| Figure 152: Bankruptcy Dialog.....                      | 101 | Figure 193: Closing Cost Services.....                 | 125 |
| Figure 153: Military Service.....                       | 101 | Figure 194: Add Changed Date Dialog.....               | 126 |
| Figure 154: Military Service Dialog.....                | 101 | Figure 195: Standard Estimate/Closing Disclosure.....  | 127 |
| Figure 155: Add/Edit Ethnicity.....                     | 102 | Figure 196: Add Due from Borrower Dialog.....          | 128 |
| Figure 156: Add Ethnicity Dialog.....                   | 102 | Figure 197: Due To Seller.....                         | 129 |
| Figure 157: Add Identifying Documentation Dialog.....   | 103 | Figure 198: Add Due To Seller.....                     | 129 |
| Figure 158: FHA/VA Nearest Relative.....                | 104 | Figure 199: Paid For/By Borrower.....                  | 130 |
| Figure 159: Add (FHA) Nearest Relative.....             | 104 | Figure 200: Add Paid For/By Borrower.....              | 130 |
| Figure 160: Loan Overview.....                          | 106 | Figure 201: Add Due From Seller Dialog.....            | 131 |
| Figure 161: Loan Information.....                       | 106 | Figure 202: Source of Down Payment.....                | 132 |
| Figure 162: Note Details.....                           | 107 | Figure 203: Add Down Payment Source.....               | 133 |
| Figure 163: Rental Income.....                          | 108 | Figure 204: Details of Transaction.....                | 134 |
| Figure 164: If Construction Loan.....                   | 108 | Figure 205: Cash From Borrower Dialog.....             | 134 |
| Figure 165: PMI/MIP/VA/USDA Section.....                | 109 | Figure 206: Add Cash To Borrower Dialog.....           | 135 |
| Figure 166: Rate Adjustment.....                        | 110 | Figure 207: Alternate Estimate/Closing Disclosure..... | 136 |
| Figure 167: Payment Adjustments.....                    | 110 | Figure 208: Add Payoffs and Payments Dialog.....       | 136 |
| Figure 168: Buydown Mortgage.....                       | 111 | Figure 209: Loan Estimate Tab.....                     | 137 |
| Figure 169: Add Buydown Mortgage Dialog.....            | 112 | Figure 210: Remaining Loan Estimate Fields.....        | 138 |
| Figure 170: Loan Features.....                          | 112 | Figure 211: Fannie Mae Property Details.....           | 139 |
| Figure 171: Add Loan Features Dialog.....               | 112 | Figure 212: Loan Application Information.....          | 140 |
| Figure 172: View Payment Schedule.....                  | 113 | Figure 213: Community Lending.....                     | 140 |
| Figure 173: Payment Schedule.....                       | 113 | Figure 214: FHA Fields.....                            | 141 |

|  |     |   |     |
|--|-----|---|-----|
| Figure 215: VA Fields.....                         | 141 | Figure 257: Tax Request – ID & Certification (W-9)    | 165 |
| Figure 216: Borrower/Co-Borrower Fields.....       | 142 | Figure 258: Accounts (optional) .....                 | 165 |
| Figure 217: Add Validation Service Providers ..... | 142 | Figure 259: Add Accounts.....                         | 166 |
| Figure 218: Total Taxes and Deductions.....        | 143 | Figure 260: Tax Authorization (8821).....             | 167 |
| Figure 219: Add Total Taxes and Deductions.....    | 143 | Figure 261: Designees and Tax Matters .....           | 167 |
| Figure 220: Freddie Mac Addendum.....              | 144 | Figure 262:Add Designee Dialog .....                  | 168 |
| Figure 221: Loan Program (Freddie Mac).....        | 145 | Figure 263:Add Tax Matters Dialog.....                | 169 |
| Figure 222: Add Loan Program.....                  | 145 | Figure 264: Verification/Certification .....          | 170 |
| Figure 223: FHA/VA .....                           | 145 | Figure 265: Copy Income .....                         | 171 |
| Figure 224: Property (Freddie Mac).....            | 146 | Figure 266: Add Verification of Benefits .....        | 171 |
| Figure 225: Transaction Detail.....                | 146 | Figure 267: Add Account Verification Dialog .....     | 172 |
| Figure 226: Validation Service Providers .....     | 147 | Figure 268: Verification of Employment .....          | 173 |
| Figure 227: Add Validation Service Providers.....  | 147 | Figure 269: Copy Employer Dialog .....                | 173 |
| Figure 228:Negative Amortization .....             | 147 | Figure 270: Add Employment Verification Dialog .....  | 174 |
| Figure 229: Anti-Steering.....                     | 148 | Figure 271: Verification of Deposit.....              | 175 |
| Figure 230: Escrow Account.....                    | 149 | Figure 272: Copy Asset Dialog .....                   | 175 |
| Figure 231: Escrow Account Setup.....              | 149 | Figure 273: Add Verification of Deposit Dialog .....  | 176 |
| Figure 232: Escrow Disbursements.....              | 150 | Figure 274: Add Account Verification Dialog.....      | 176 |
| Figure 233: Initial ARM Disclosure .....           | 151 | Figure 275: Verification of Loan.....                 | 177 |
| Figure 234: Index Type.....                        | 151 | Figure 276: Copy Liabilities Dialog.....              | 177 |
| Figure 235: Index Option.....                      | 152 | Figure 277: Add Loan Verification Dialog.....         | 178 |
| Figure 236: Important Loan Information .....       | 152 | Figure 278: Add Account Verification Dialog .....     | 178 |
| Figure 237: Worst Case Scenario.....               | 152 | Figure 279: Rental Verification.....                  | 179 |
| Figure 238: HOEPA Counseling List.....             | 153 | Figure 280: Copy Rental Dialog .....                  | 180 |
| Figure 239: Counselor List.....                    | 153 | Figure 281: Copy REOs.....                            | 180 |
| Figure 240: Add Counseling List .....              | 154 | Figure 282: Add Mortgage or Rent Verification.....    | 181 |
| Figure 241: Add Languages Provided .....           | 154 | Figure 283: Social Security Number Verification ..    | 182 |
| Figure 242: Add Counseling Services Provided.....  | 155 | Figure 284: VA Verification of Benefits.....          | 183 |
| Figure 243: Homeownership Education.....           | 155 | Figure 285: VA Certification of Eligibility & Status  | 183 |
| Figure 244: Add Credit Score .....                 | 157 | Figure 286: Military Service.....                     | 183 |
| Figure 245: Add Credit Bureau Dialog .....         | 157 | Figure 287: Add Military Service Dialog.....          | 184 |
| Figure 246: Add Factor Dialog .....                | 158 | Figure 288: Certificate of Eligibility Indicator..... | 184 |
| Figure 247: Minimum FICO Score.....                | 158 | Figure 289: Use of Certificate .....                  | 184 |
| Figure 248: Add Alternate Creditor Names .....     | 158 | Figure 290: Military Service Options.....             | 185 |
| Figure 249: Add Credit Under Alternate Name.....   | 159 | Figure 291: Copy REO (VA Property Address) .....      | 185 |
| Figure 250: Credit Score Details .....             | 159 | Figure 292: Add VA Property Address.....              | 186 |
| Figure 251: Request Transcripts.....               | 160 | Figure 293: Add VA Property Dialog .....              | 186 |
| Figure 252: Add Transcript Details.....            | 161 | Figure 294: Certification of Eligibility Address..... | 187 |
| Figure 253: Borrower/Spouse Information.....       | 161 | Figure 295: FHA/VA Loan Purpose .....                 | 187 |
| Figure 254: Line 5a – IVES Dialog .....            | 163 | Figure 296: FHA/VA Loan Purpose Dialog.....           | 188 |
| Figure 255: Client.....                            | 163 | Figure 297: FHA/VA Loan Purpose Table.....            | 188 |
| Figure 256: Return To Dialog .....                 | 164 | Figure 298: HUD-92900-A .....                         | 189 |

|  |     |   |     |
|--|-----|---|-----|
| Figure 299: HUD-92900-A Fields.....                    | 189 | Figure 341: Open File.....                          | 212 |
| Figure 300: HUD-56001 Options.....                     | 190 | Figure 342: Generate Application.....               | 213 |
| Figure 301: Select Property to be Improved.....        | 190 | Figure 343: Set Package.....                        | 213 |
| Figure 302: Property to be Improved Dialog.....        | 190 | Figure 344: Document Request.....                   | 214 |
| Figure 303: Property to be Improved Options.....       | 191 | Figure 345: Add Document Request Dialog.....        | 215 |
| Figure 304: Mortgage or Deed of Trust Details.....     | 191 | Figure 346: Send Document Request.....              | 215 |
| Figure 305: Bank Account Details.....                  | 192 | Figure 347: Send To.....                            | 216 |
| Figure 306: HUD-92800.5B Options.....                  | 192 | Figure 348: Review Received Document.....           | 216 |
| Figure 307: HUD-92800.5B Selections.....               | 193 | Figure 349: Completed Document Requests.....        | 216 |
| Figure 308: Conditions Dialog.....                     | 193 | Figure 350: eSign Application.....                  | 217 |
| Figure 309: Energy-Efficient Mortgage Fact Sheet.....  | 194 | Figure 351: Retrieve Document List.....             | 217 |
| Figure 310: Counseling Cert. of Completion.....        | 194 | Figure 352: Selected Documents.....                 | 218 |
| Figure 311: Affiliated Business.....                   | 195 | Figure 353: Document Packages.....                  | 218 |
| Figure 312: Add Service Provider.....                  | 195 | Figure 354: Add Signature.....                      | 219 |
| Figure 313: Add Service.....                           | 195 | Figure 355: Position Signers Dialog.....            | 219 |
| Figure 314: Transmittal Summary.....                   | 196 | Figure 356: Position Signature Block.....           | 220 |
| Figure 315: Project Classification.....                | 197 | Figure 357: Complete eSignature Request.....        | 220 |
| Figure 316: Qualifying Ratios.....                     | 197 | Figure 358: Send eSignature Request.....            | 221 |
| Figure 317: Risk Management.....                       | 198 | Figure 359: Borrower Credit Reporting.....          | 221 |
| Figure 318: Escrow Account and Funds to Close.....     | 198 | Figure 360: Credit PIN Dialog.....                  | 222 |
| Figure 319: Mortgage Originator/Level of Property..... | 199 | Figure 361: Pay with Credit Card Dialog.....        | 222 |
| Figure 320: Conditions.....                            | 200 | Figure 362: Credit Agency Login Information.....    | 223 |
| Figure 321: Add Condition.....                         | 200 | Figure 363: Credit Report Results List.....         | 223 |
| Figure 322: Notice of Action Taken.....                | 201 | Figure 364: Copy to Liabilities Dialog.....         | 224 |
| Figure 323: Principal Reasons of Action.....           | 202 | Figure 365: MME.....                                | 224 |
| Figure 324: Add Reason of Denial.....                  | 202 | Figure 366: Desktop Originator Submission Info..... | 225 |
| Figure 325: Factors.....                               | 203 | Figure 367: Loan Product Advisor.....               | 226 |
| Figure 326: Credit Agency.....                         | 204 | Figure 368: Select Wholesaler.....                  | 227 |
| Figure 327: HMDA Application.....                      | 204 | Figure 369: Wholesaler Login.....                   | 227 |
| Figure 328: HMDA Underwriting.....                     | 205 | Figure 370: Loan User Access Settings.....          | 228 |
| Figure 329: Automated Underwriting Section.....        | 206 | Figure 371: Set Loan User Access.....               | 228 |
| Figure 330: Add Automated Underwriting Dialog.....     | 206 | Figure 372: Document Defaults.....                  | 229 |
| Figure 331: Reasons for Denial Section.....            | 207 | Figure 373: Default Company Information.....        | 230 |
| Figure 332: Add Reasons for Denial Dialog.....         | 207 | Figure 374: Add State Dialog.....                   | 230 |
| Figure 333: HMDA Closing Fields.....                   | 208 | Figure 375: Loan Application Privacy Settings.....  | 231 |
| Figure 334: Disclosed Fees.....                        | 209 | Figure 376: Add Personal Information Sharing.....   | 231 |
| Figure 335: Search Documents.....                      | 209 | Figure 377: Document Type List.....                 | 232 |
| Figure 336: Upload Documents.....                      | 210 | Figure 378: Reasons to Share Personal Info.....     | 232 |
| Figure 337: Upload Dialog.....                         | 210 | Figure 379: Opt-out Methods.....                    | 233 |
| Figure 338: View Document.....                         | 211 | Figure 380: Opt-out Choices Dialog.....             | 233 |
| Figure 339: Document Browser View.....                 | 211 | Figure 381: ECOA Form Statement.....                | 234 |
| Figure 340: Download Document.....                     | 212 | Figure 382: Reports Tab.....                        | 235 |
|  |     | Figure 383: Active Pipeline/Closed.....             | 235 |



|  |     |  |     |
|--|-----|--|-----|
| Figure 384: Status.....                          | 236 | Figure 427: Status Dropdown Lists.....             | 261 |
| Figure 385: Status Dropdown.....                 | 236 | Figure 428: Select List Option .....               | 261 |
| Figure 386: Choosing Date Interval .....         | 237 | Figure 429: Leads Status Dropdown.....             | 262 |
| Figure 387: Statuses Button.....                 | 237 | Figure 430: Leads Documents Dropdown.....          | 263 |
| Figure 388: Current Statuses.....                | 237 | Figure 431: Initial & Closing Fees Dropdown.....   | 263 |
| Figure 389: Status/Current Status.....           | 238 | Figure 432: Application Select Dropdown List.....  | 264 |
| Figure 390: Generated Report.....                | 238 | Figure 433: Select Document Pending Option .....   | 264 |
| Figure 391: Export to CSV .....                  | 239 | Figure 434: Loan Application Privacy Settings..... | 265 |
| Figure 392: New User.....                        | 240 | Figure 435: Add Personal Information Sharing ..... | 265 |
| Figure 393: New User Contact Details .....       | 240 | Figure 436: Document Type List.....                | 266 |
| Figure 394: User Loan Access.....                | 241 | Figure 437: Reasons to Share Personal Info.....    | 266 |
| Figure 395: Select User .....                    | 243 | Figure 438: Opt-out Methods .....                  | 267 |
| Figure 396: Reset Password.....                  | 244 | Figure 439: Opt-out Choices Dialog.....            | 267 |
| Figure 397: Delete User.....                     | 244 | Figure 440: ECOA Form Statement.....               | 268 |
| Figure 398: User Search.....                     | 244 | Figure 441: Escrow Account Setup.....              | 268 |
| Figure 399: Activate/Deactivate User.....        | 245 | Figure 442: Editing Escrow Fees .....              | 269 |
| Figure 400: Select User.....                     | 245 | Figure 443: User Profile (Zip) .....               | 270 |
| Figure 401: Add Service.....                     | 245 | Figure 444: Company Main Page Setup.....           | 271 |
| Figure 402: Add Login Credentials.....           | 246 | Figure 445: Company URL .....                      | 271 |
| Figure 403: Modify Provider.....                 | 246 | Figure 446: Zip Main Page Layout .....             | 272 |
| Figure 404: Edit Login Credentials Dialog .....  | 247 | Figure 447: Zip Main Page Image .....              | 272 |
| Figure 405: Alerts Configuration.....            | 247 | Figure 448: Edit Zip Main Page Contents.....       | 273 |
| Figure 406: Standard Fee Template.....           | 249 | Figure 449: Edit Links .....                       | 273 |
| Figure 407: Origination Charges .....            | 250 | Figure 450: Set Originators List .....             | 274 |
| Figure 408: Edit Origination Charges Dialog..... | 250 | Figure 451: Borrower Portal Image.....             | 275 |
| Figure 409: Add Origination Charges Dialog.....  | 251 | Figure 452: Borrower Portal Welcome Message..      | 275 |
| Figure 410: Copy Fees Template.....              | 252 | Figure 453: Borrower Portal Logo.....              | 276 |
| Figure 411: Copied Template .....                | 252 | Figure 454: Banner Options.....                    | 276 |
| Figure 412: Rename Fees Template.....            | 252 | Figure 455: Edit Banner and Colors.....            | 277 |
| Figure 413: Add New Fees Template .....          | 253 | Figure 456: Edit Banner .....                      | 278 |
| Figure 414: Add Charges Dialog .....             | 253 | Figure 457: Text Banner Options.....               | 278 |
| Figure 415: Template Name.....                   | 254 | Figure 458: <i>Image Banner Options</i> .....      | 279 |
| Figure 416: Loan Information Template .....      | 254 | Figure 459: Text Colors.....                       | 280 |
| Figure 417: Rate Adjustment.....                 | 255 | Figure 460: Color Palette .....                    | 280 |
| Figure 418: Payment Adjustment .....             | 255 | Figure 461: Borrower Portal Font.....              | 280 |
| Figure 419: Document Packages .....              | 256 | Figure 462: Loan Originators .....                 | 281 |
| Figure 420: Directory .....                      | 257 | Figure 463: Set Loan Interview Configurations..... | 282 |
| Figure 421: Contact Type (Directory).....        | 257 | Figure 464: Zip Disclaimer/eConsent/Result.....    | 283 |
| Figure 422: Use Directory Icon.....              | 258 | Figure 465: Zip Thank You Message.....             | 283 |
| Figure 423: Import Directory .....               | 258 | Figure 466: Terms of Use/Privacy Policy.....       | 284 |
| Figure 424: Stored Credit Card .....             | 259 | Figure 467: Terms of Use Statement .....           | 284 |
| Figure 425: Add Login Credentials Dialog.....    | 259 | Figure 468: Privacy Policy .....                   | 285 |
| Figure 426: Company Information .....            | 260 | Figure 469: Zip Retention Policy .....             | 286 |

|  |     |   |     |
|--|-----|---|-----|
| Figure 470: Edit Reminder.....                 | 287 | Figure 484: Billing Statement Report.....         | 296 |
| Figure 471: Copy Setting.....                  | 287 | Figure 485: Borrower Statistics.....              | 296 |
| Figure 472: Document/eSign Reminder.....       | 288 | Figure 486: Registered Borrowers.....             | 297 |
| Figure 473: Loan Interview Reminder.....       | 289 | Figure 487: Google Analytics.....                 | 298 |
| Figure 474: Zip Email Preferences.....         | 290 | Figure 488: Document Template.....                | 298 |
| Figure 475: Edit Emails.....                   | 291 | Figure 489: Security Login.....                   | 299 |
| Figure 476: Email Template.....                | 291 | Figure 490: Payment Method.....                   | 299 |
| Figure 477: Insert Merge Fields.....           | 292 | Figure 491: Payment Management Credit Card....    | 300 |
| Figure 478: Placing a Merge Field.....         | 292 | Figure 492: Access User Settings.....             | 300 |
| Figure 479: Send Sample Email.....             | 293 | Figure 493: Loan Originator Contact Information . | 301 |
| Figure 480: Email Signature.....               | 293 | Figure 494: Add Login Credentials.....            | 302 |
| Figure 481: Use HTML.....                      | 294 | Figure 495: Add Login Credentials Dialog.....     | 302 |
| Figure 482: Email Signature Appearance.....    | 294 | Figure 496: Alerts Configuration (Zip).....       | 303 |
| Figure 483: Run Borrower Interview Report..... | 295 |   |     |

# Chapter 1: DOCUMENT OVERVIEW

## Preface

Zenly is a full web-based loan origination solution. Zenly requires no installs and is securely accessed from multiple platforms on any computer or mobile device.

See the following table for product assistance details.

**Table 2: Product Assistance**

|                     |   |
|---------------------|---|
| Knowledge Base      | <p>Access the online Knowledge Base Articles</p> <p><b>Visit:</b> <a href="#">Zenly Knowledge Base Articles</a></p>   |
| Product Information | <p>General product information and links to product support pages and the user guide are available at Calyx Support.</p> <p><b>Email:</b> <a href="mailto:Zenly@calyxsoftware.com">Zenly@calyxsoftware.com</a></p> <p><b>Email:</b> <a href="mailto:DCSZIP@calyxsoftware.com">DCSZIP@calyxsoftware.com</a></p>  |
| Training            | <p>Attend paid online cases delivered by a Certified Calyx Consultant by contacting <a href="mailto:PSG@calyxsoftware.com">PSG@calyxsoftware.com</a> or call 1-800-362-2599 <i>Option 1</i>.</p> <p><b>Online:</b> Go to the <a href="#">Calyx Customer Portal</a></p> <p><b>Email:</b> <a href="mailto:training@calyxsoftware.com">training@calyxsoftware.com</a></p> <p><b>Toll Free:</b> 800-362-2599.</p> |

## Documentation Accessibility

The goal is to make Calyx products, services, and supporting documentation accessible. This document focuses on usability for the disabled community. The documentation includes features that make information available to users of assistive technology and conforms with Americans with Disabilities Act (ADA) compliance standards. Documentation is available in HTML format and contains markup to facilitate access by the disabled community. Accessibility standards continue to evolve over time, and Calyx Software is actively engaged with other market-leading technology vendors to address technical obstacles so documentation can be accessible to all customers.

## Access Zenly

Use <https://www.calyxzenly.com/> link to access Zenly.

1. Click the **Calyx Zenly** link.
2. Enter **User Email Address**.

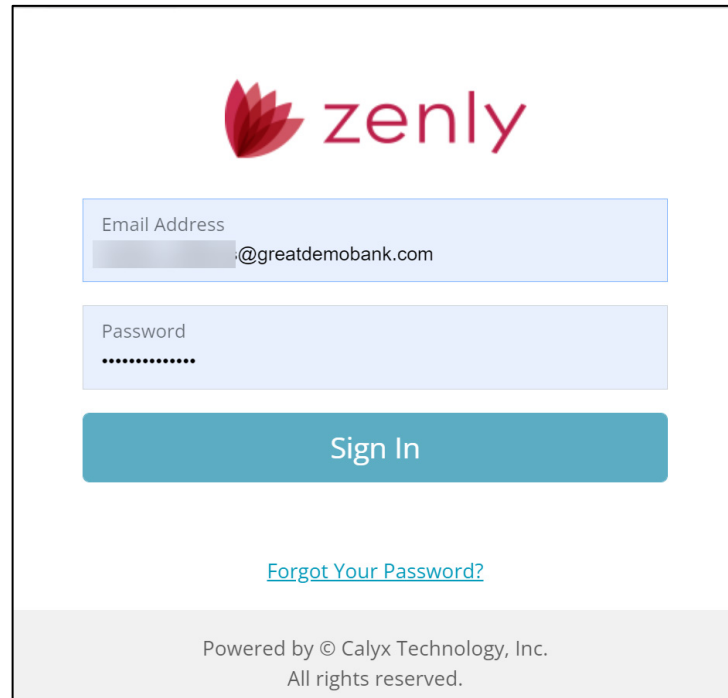


Figure 1: Zenly Log In

3. Enter the 14-digit **Password**.

**Note:** Zenly requires a combination of alpha-numeric characters along with at least one special character. At least one alpha character must be capitalized.

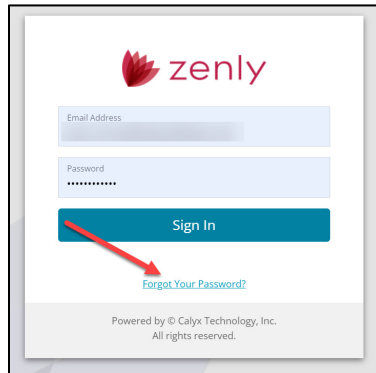
## Forgot Password (Request Password Reset)

Users needing to renew or to replace forgotten password can use the link to reset the password.

To change the password:

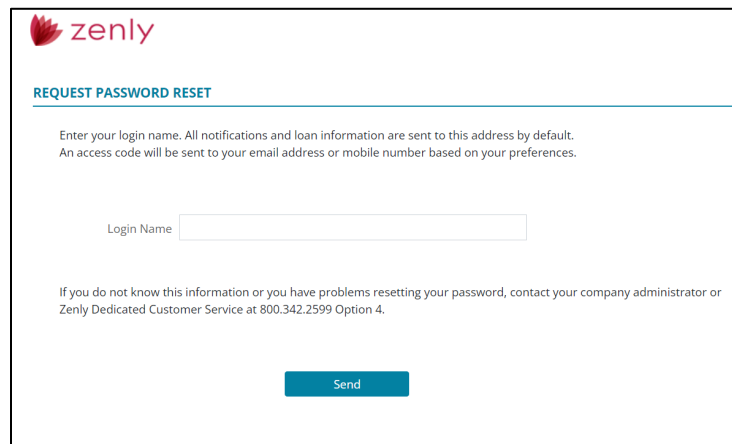


1. Click on the **Forgot Your Password?** link in the sign in screen.



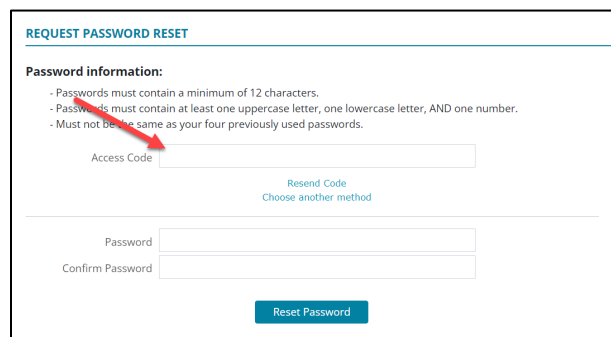
**Figure 2: Forgot Your Password?**

2. Enter the **Login Name**.



**Figure 3: Request Password Request**

3. Click the **Send** button to request the password change.
4. After receiving the code, type **Access Code** in the field.



**Figure 4: Access Code**

**Note:** The *Choose another method* allows the user to send the password request through a different method. See [User Information](#).

5. Enter a new **Password**.
6. Enter the same password again to confirm.

## Mobile Access

The mobile view of Zenly functions identically to the desktop view. The standard menu items are available by expanding the *Menu* button  located at the top of the screen. For information about the buttons, See **Zenly Mobile Icons**.

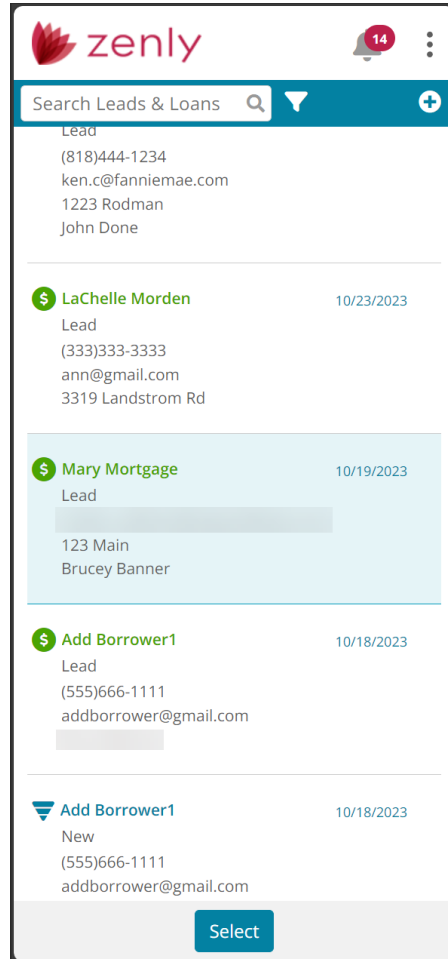


Figure 5: Zenly Mobile View

## Home Screen (Mobile)

The user can return to the *Home* screen by tapping on the Zenly logo.

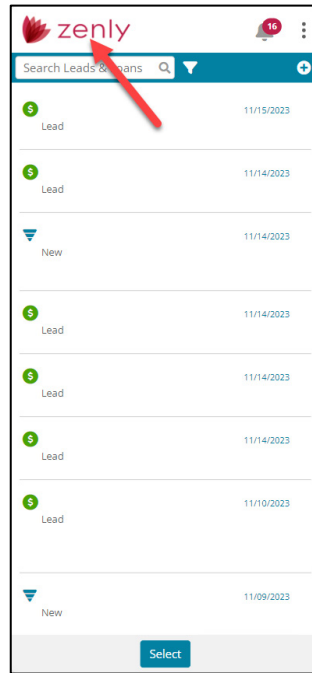


Figure 6: Home Screen (Mobile)

## User Profile for Mobile Users

Selecting the *Menu* icon display's all Zenly features including the *User Profile*, *Interview Portal*, *Support*, *Help*, and the *Sign Out* functions.

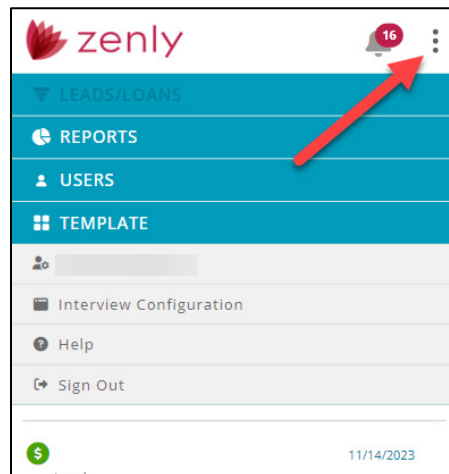








Figure: User Profile (Mobile)

The *Home* screen allows the user to search for both *Leads* or *Loan* files.

## Zenly Mobile Icons

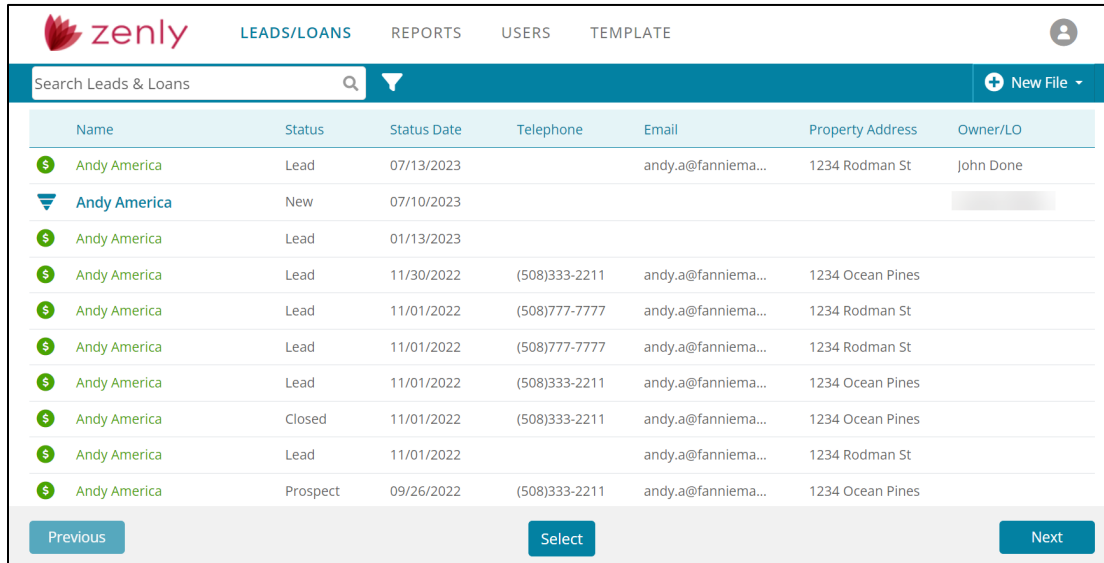
Table 3: Zenly Home Screen Icons

| Icons   | Function   |
|---|--|
|  | Tapping the icon allows the user to return to the Zenly <i>Home</i> screen.  |
|  | Tapping on the <b>Select</b> button allows the user to choose files to delete or archive.  |
|  | The <b>Alerts</b> icon displays unread notifications. Select the icon to view notifications.   |
|  | Tap on the menu button to access the main menu. The <i>User Profile</i> , <i>Interview Portal</i> , <i>Reports</i> , <i>Users</i> , and <i>Template</i> screens are accessed in the main menu. |
|  | Tapping on the <b>Filter</b> icon allows the user to filter between Lead, Loan, and Archived files.  |
|  | The <b>New File</b> icon allows the user to create new loans or lead files.  |



## Chapter 2: ZENLY HOME SCREEN

Zenly opens to the *Home Screen* after successful login. This screen provides access to existing leads and loan options. Click on the **Zenly logo** to return to the *Home* screen.



| Name         | Status   | Status Date | Telephone     | Email              | Property Address | Owner/LO  |
|--------------|----------|-------------|---------------|--------------------|------------------|-----------|
| Andy America | Lead     | 07/13/2023  |               | andy.a@fanniema... | 1234 Rodman St   | John Done |
| Andy America | New      | 07/10/2023  |               |                    |                  |           |
| Andy America | Lead     | 01/13/2023  |               |                    |                  |           |
| Andy America | Lead     | 11/30/2022  | (508)333-2211 | andy.a@fanniema... | 1234 Ocean Pines |           |
| Andy America | Lead     | 11/01/2022  | (508)777-7777 | andy.a@fanniema... | 1234 Rodman St   |           |
| Andy America | Lead     | 11/01/2022  | (508)777-7777 | andy.a@fanniema... | 1234 Rodman St   |           |
| Andy America | Lead     | 11/01/2022  | (508)333-2211 | andy.a@fanniema... | 1234 Ocean Pines |           |
| Andy America | Closed   | 11/01/2022  | (508)333-2211 | andy.a@fanniema... | 1234 Ocean Pines |           |
| Andy America | Lead     | 11/01/2022  |               | andy.a@fanniema... | 1234 Rodman St   |           |
| Andy America | Prospect | 09/26/2022  | (508)333-2211 | andy.a@fanniema... | 1234 Ocean Pines |           |

Figure 7: Zenly Main Page


**Note:** The *User List* displays only the registered user when logging into Zenly the first time. Use the *New* button to add users or select a *Main* tab to add loans or set up the administration options (See [Add User](#) for details).

Icons help distinguish a *Lead* from a *Loan*. See [Figure 7](#).



Figure 8: Home Table Icons

## Filtering

The filtering  icon allows the user to display the desired file type. The options include *Archived*, *Leads*, and *Loans*.

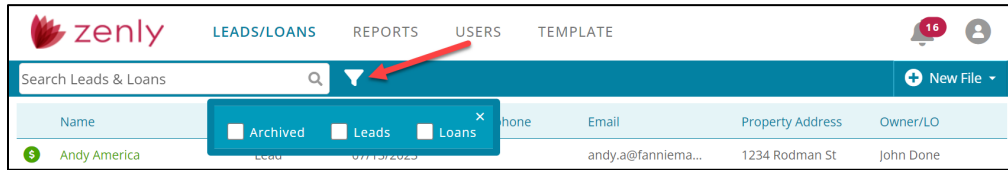


Figure 9: Filtering

## Archiving Files

Files located on the *Home* screen or in the *Leads/Loans* table are archivable.

To archive a file:

1. Click on the **Select** button.

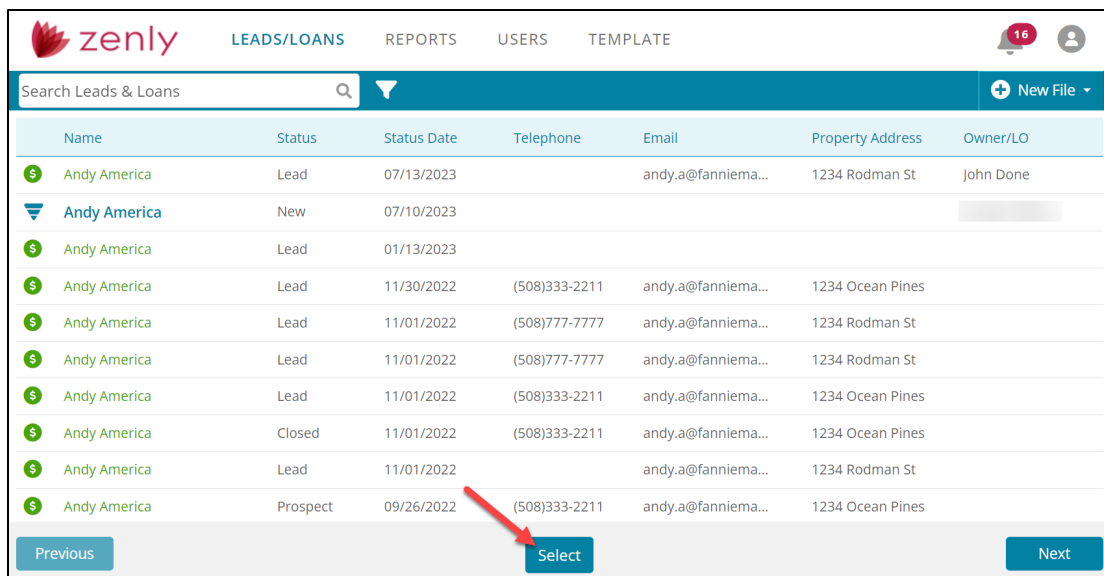


Figure 10: Selecting Files (Archives)

2. Select the desired files.

3. Select the **Archive** button.

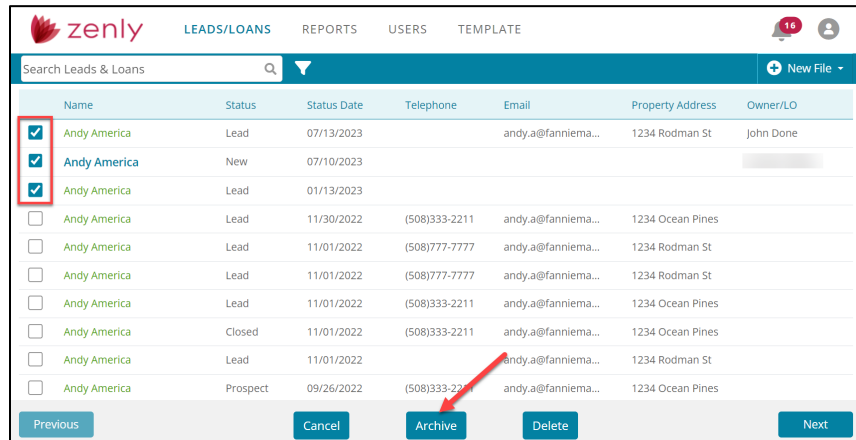


Figure 11: Archiving Files

7. Click **Ok** on the *Confirm Archive* dialog.

## Viewing Archived Files

Use the *Filter* function to view archived files.

**Note:** Viewing archived files while archived are read-only. Ensure that the file is reactivated before opening.

To view archived files:

1. Click on the **Filter**  icon.

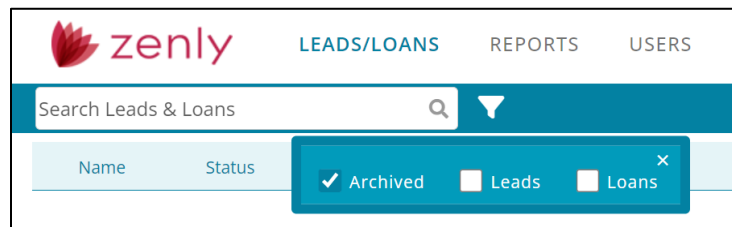


Figure 12: Viewing Archived Files

2. Select **Archived**.

## Reactivating Archived Files

Archived files required reactivation before adding additional information. Opening an archived file will function in read-only mode.

To reactivate an archived file:

1. Click on the **Filter**  icon.
2. Select **Archived**.

- Click on the **Select** button.

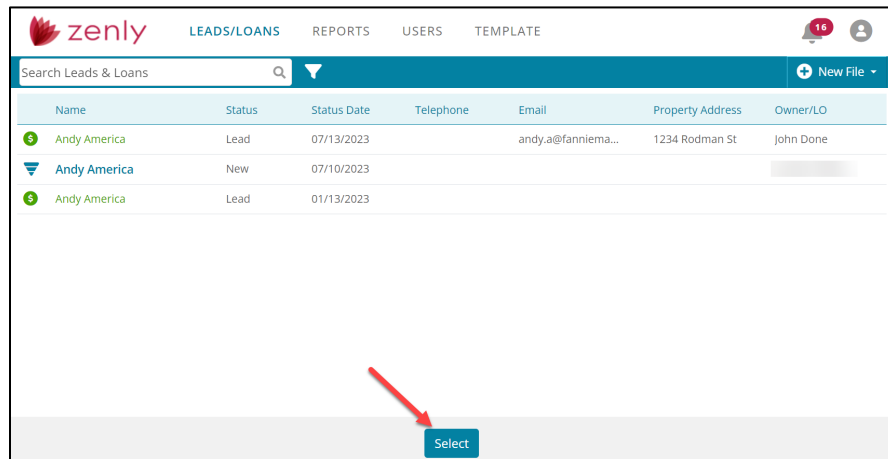


Figure 13: Select Button

- Choose the desired files.
- Select **Activate**.

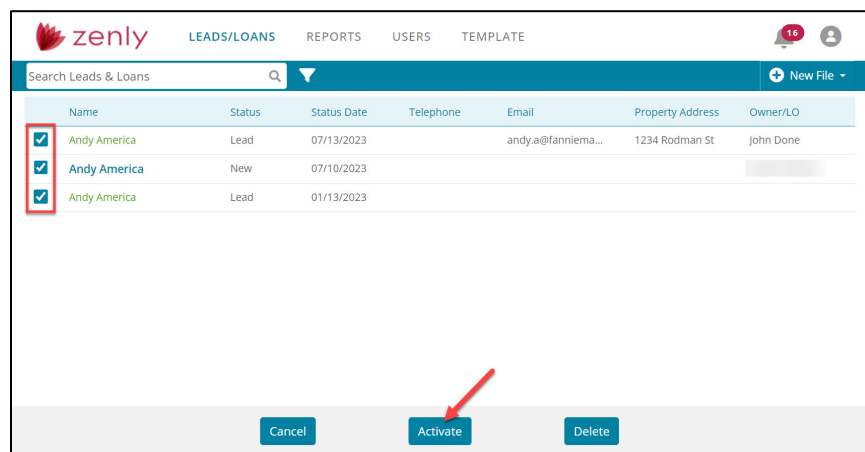


Figure 14: Activate Button

## Deleting Files

Delete files through the *Home* and *Leads/Loan* tables.

To delete files:

1. Click the **Select** button.

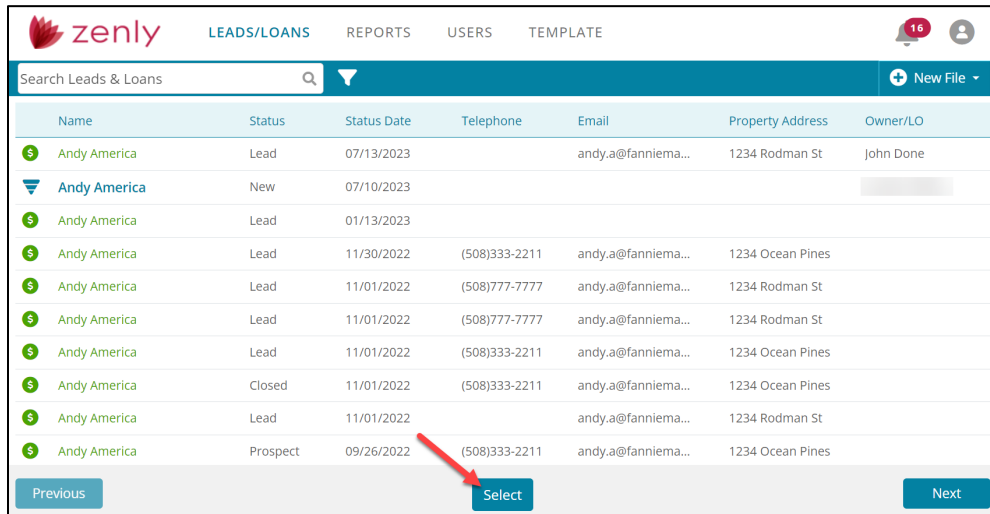


Figure 15: Selecting Files (Deleting)

2. Choose the desired files.
3. Select the **Delete** button.

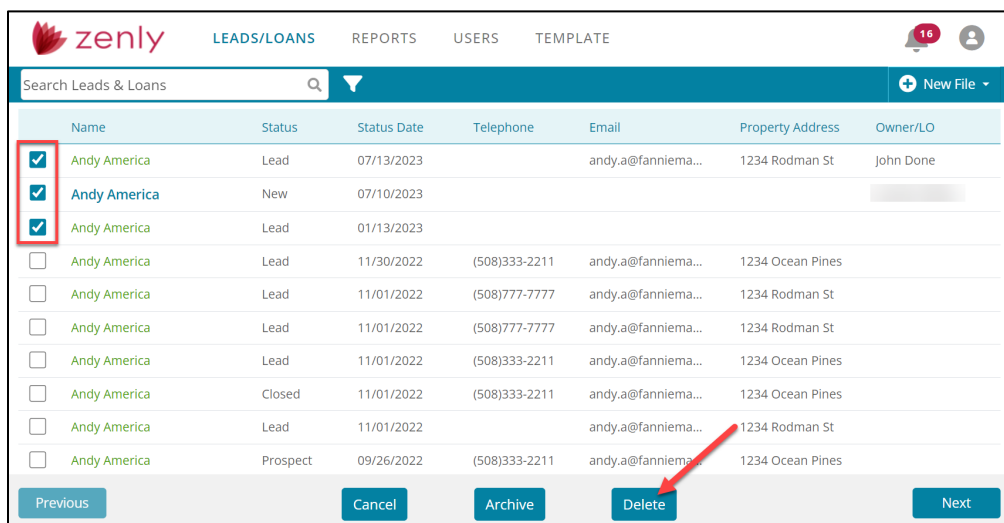


Figure 16: Deleting Files

4. Click **OK** in the *Confirm Delete* dialog.

## User Profile

The User Profile's location is at the top-right corner of the screen. Selecting the button allows the user to access the Interview Portal (*Interview Configuration*), *Help*, and *Sign Out* links.

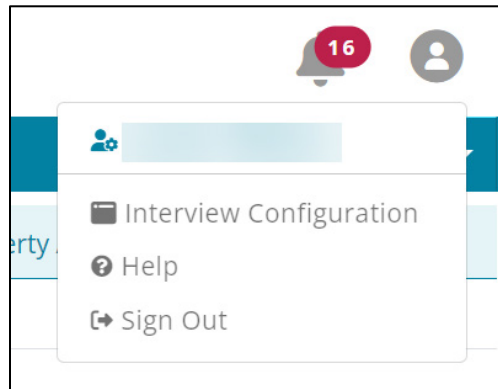


Figure 17: User Profile

## Accessing the Interview Portal

Use the *User Profile* to access the *Interview Portal* and the *User Profile settings*. See [Chapter 8: Zip](#) for more information.

## Alerts

The *Alerts* feature displays notifications set by the user. Alerts appear in the bell icon at the top of the screen. Select the icon to view the queue. See [Alerts Configuration](#) for information about managing alerts.

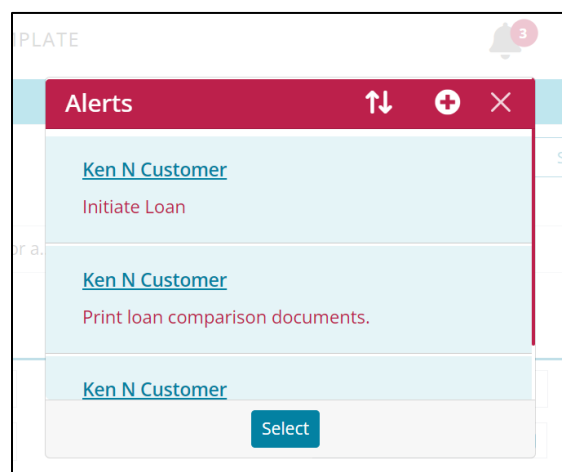


Figure 18: Alerts

To clear an alert:



1. Click on the **Select** button.
2. Select the desired alert(s).
3. Select **Clear**.
4. Select **Delete** in the *Delete Confirmation* dialog.

**Note:** The *Mark as Unread* button allows read alerts to become re-highlighted and cause the alerts counter to increase.

## Creating an Alert

The user can create alerts by selecting the bell icon in an open lead/loan file.

To create an alert:

1. Select the desired **Lead/Loan** file.
2. Select the **Alerts**  icon.
3. Select the **Add**  icon.

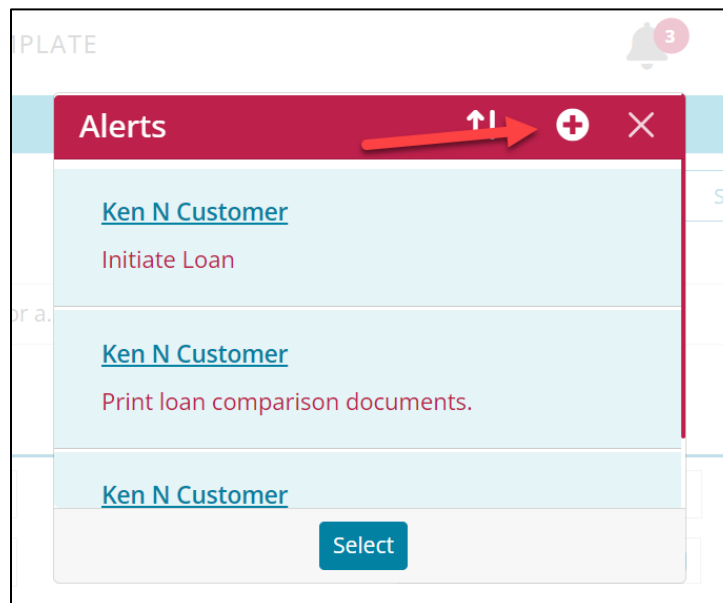


Figure 19: Add Alerts



4. Add the notification information in the **Add Alerts** dialog.

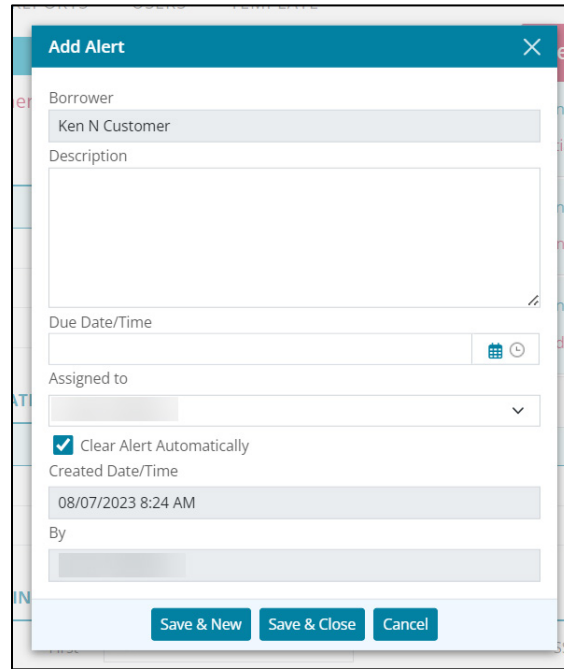


Figure 20: Add Alert Dialog

## Leads/Loan Search

Use the *Search* field to locate existing leads or loans.

**Note:** Zenly allows partial text searches.

1. Enter the **Search** criteria.

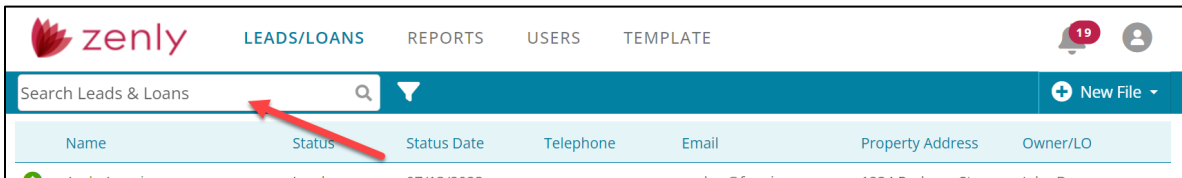


Figure 21: Loan Search

2. Press **Enter** to obtain search results.

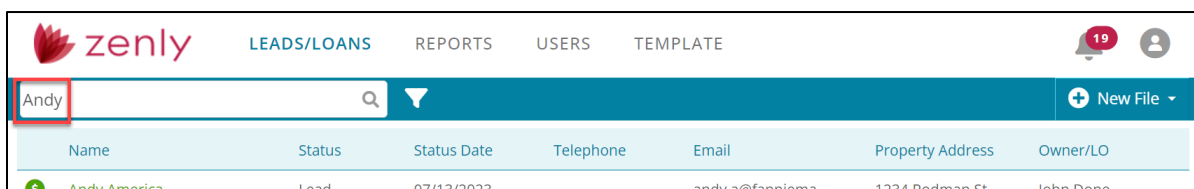


Figure 22: Search Results

3. Clear the **Search** field and press **Enter** to return to the full list.

## New File

The *New File* button allows the user to create a *New Lead* or a *New Loan* file. For more information on creating a Lead see [Creating a New Lead](#). For more information on creating a loan file see [Creating a New Loan File](#).

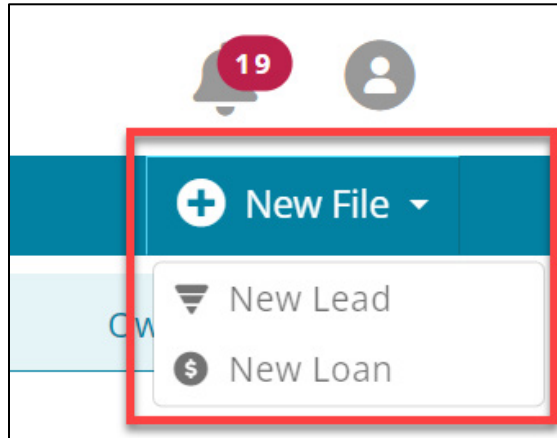


Figure 23: New File

## Chapter 3: LEADS

A *Lead* is a person interested in the products or services of a company in any way. The *Tracking* screen allows the user to insert information about the lead. Once the lead chooses to continue, the user can initiate the loan process through the *Status* screen.

### Creating a New Lead

Use the *New Lead* button to create a new lead. Selecting the button opens the *Lead Status* screen, where the user can insert information about the lead. For information on archiving and deleting lead files, see [Archiving Files](#) or [Deleting Files](#).

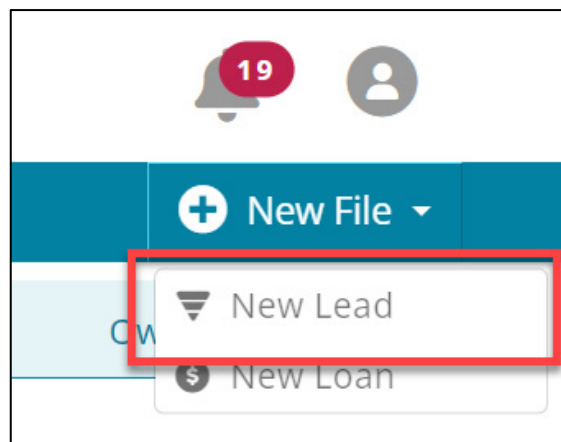


Figure 24: Creating a New Lead

### Creating a Lead Invite

Use the *Lead Invite* option to send an existing or potential customer a link. The link provides customers with access to a personal Point of Sale (POS) website.

1. Open or create a new Lead. See [Creating a New Lead](#).
2. Click the **Lead Invite** button.

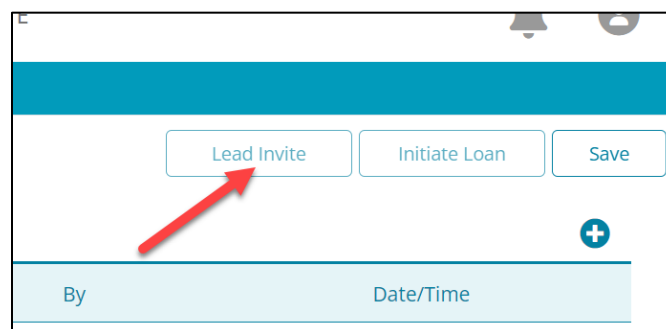
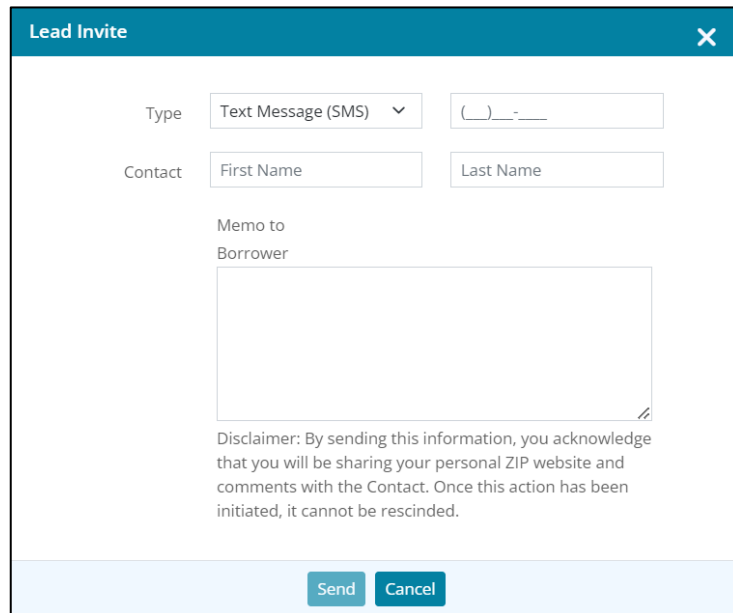


Figure 25: Leads Invite

3. Select the invitation **Type** from the dropdown.



The 'Lead Invite' dialog box contains the following fields and elements:

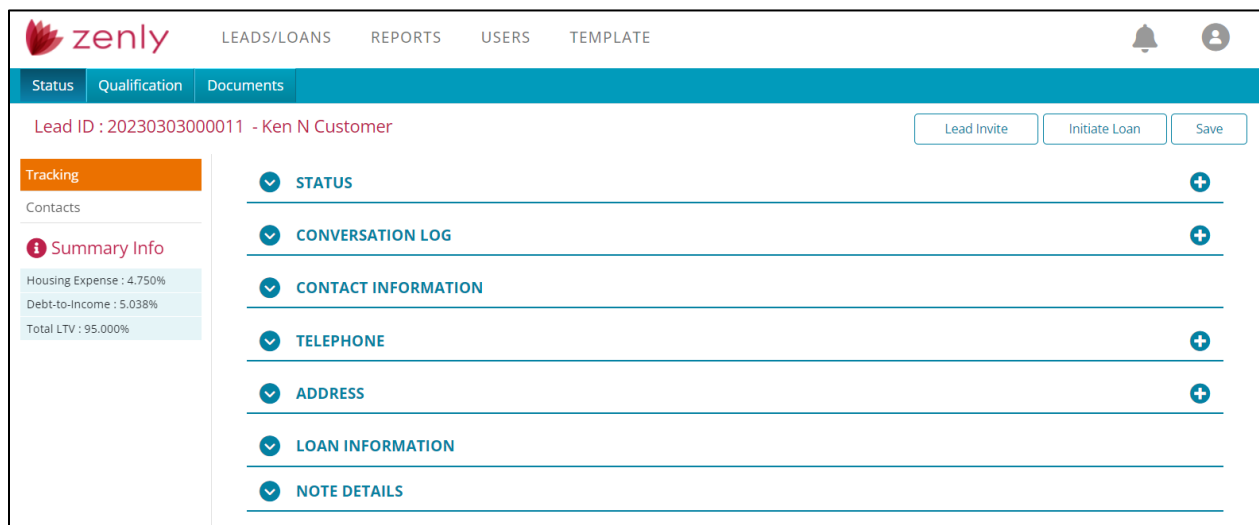
- Type:** A dropdown menu currently set to 'Text Message (SMS)' and a phone number input field with a placeholder '( ) - -'.
- Contact:** Two input fields for 'First Name' and 'Last Name'.
- Memo to Borrower:** A large text area for entering a message.
- Disclaimer:** A text block stating: "Disclaimer: By sending this information, you acknowledge that you will be sharing your personal ZIP website and comments with the Contact. Once this action has been initiated, it cannot be rescinded."
- Buttons:** 'Send' and 'Cancel' buttons at the bottom.

**Figure 26: Lead Invite Dialog**

4. Enter contact type details. (phone number or email address).
5. Enter the **Contact First** and **Last Names**.
6. Enter a memo to introduce the borrower to the link for the *Interview portal*.

## Lead Status

The *Status* tab contains sections for the user to record information about the lead. Use the *Contact* screen to add desired contacts for the lead.



The 'Lead Status' interface in Zenly shows the following components:


- Navigation:** 'zenly' logo, 'LEADS/LOANS', 'REPORTS', 'USERS', 'TEMPLATE' tabs, and user profile icons.
- Sub-tabs:** 'Status', 'Qualification', 'Documents'.
- Lead Information:** 'Lead ID : 20230303000011 - Ken N Customer' and buttons for 'Lead Invite', 'Initiate Loan', and 'Save'.
- Tracking Section:** A sidebar with 'Tracking' (highlighted), 'Contacts', and 'Summary Info' (with a red info icon).
- Summary Info:** 'Housing Expense : 4.750%', 'Debt-to-Income : 5.038%', 'Total LTV : 95.000%'.
- Main Content Area:** A list of expandable sections: 'STATUS', 'CONVERSATION LOG', 'CONTACT INFORMATION', 'TELEPHONE', 'ADDRESS', 'LOAN INFORMATION', and 'NOTE DETAILS'. Each section has a dropdown arrow and a '+' icon.

**Figure 27: Lead Status**

## Lead Tracking

Lead information added to the *Tracking* screen is transferable to a loan file (See [Initiate Loan](#)). The user can also select the *Lead Invite* button to send an interview request to the lead (See [Creating a Lead Invite](#)).

### Summary Info

The *Summary Info* allows the user to see *Housing Expense*, *Debt-to-Income*, and the *Total LTV* ratios on the *Tracking* screen. For mobile users, select the Information icon  to open the *Summary Info*.

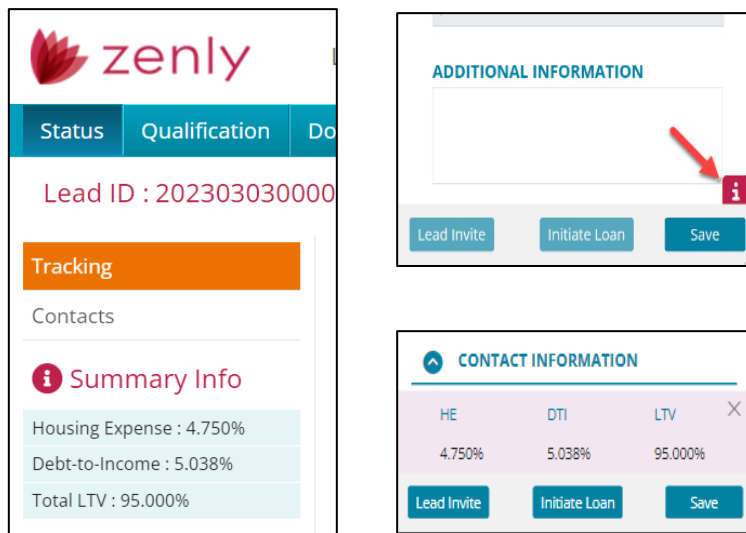


Figure 28: Summary Info (Desktop/Mobile)

### Lead Tracking Status

Use the *Status* options to track and update the status of the lead. The following statuses are provided by default:



- New
- Prospect
- Qualified
- Unqualified
- Not Interested
- Future Opportunity
- Won Opportunity
- Lost Opportunity
- Loan Created
- Other

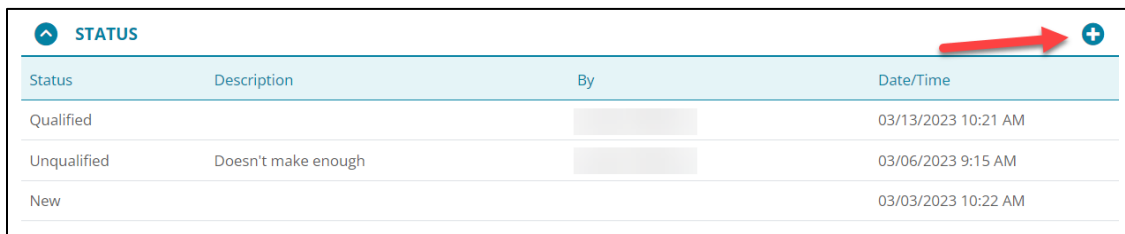
The user can create additional statuses by using the *Template* > [Dropdown Lists](#) screen.

### Adding a Lead Status

Add a new status to show the progress of the lead. A new status will populate the table without overwriting an existing status.

To add a status to a lead:

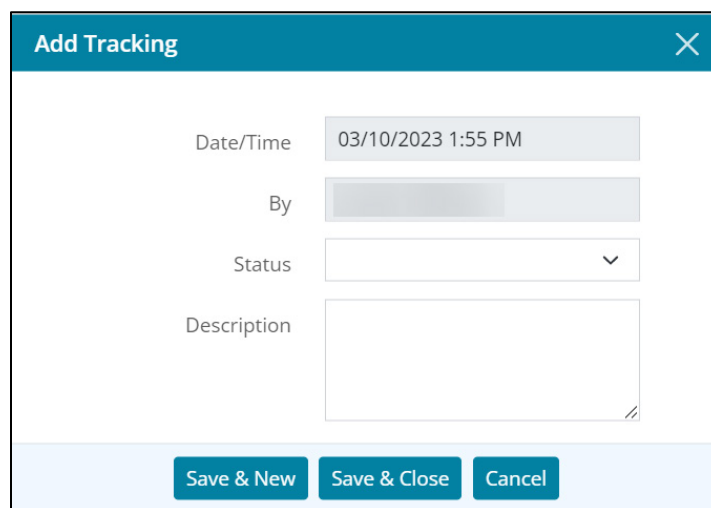
1. Expand  the **Status** table.
2. Click on the **Add**  button.



| Status      | Description         | By | Date/Time           |
|-------------|---------------------|----|---------------------|
| Qualified   |                     |    | 03/13/2023 10:21 AM |
| Unqualified | Doesn't make enough |    | 03/06/2023 9:15 AM  |
| New         |                     |    | 03/03/2023 10:22 AM |

Figure 29: Add Status

3. Choose an option from the **Status** dropdown menu.



Add Tracking
✕

Date/Time

By

Status

Description

Save & New
Save & Close
Cancel

Figure 30: Add Tracking

4. If needed, add a **Description**.
5. Click **Save & Close** or **Save & New**.

### Editing Lead Status



The user cannot edit statuses. To change the condition of the lead, add a new status.

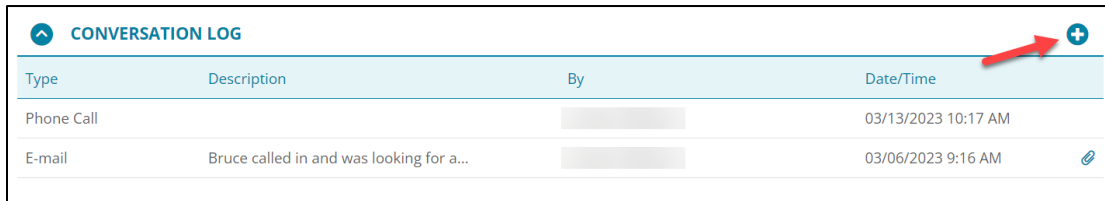
### Conversation Log (Leads)

Use the *Conversation Log* to track communications with the lead.

**Note:** *Conversation Log* entries cannot be altered or deleted after saving, adding, or removing documents are the only modifications a user can make.

To add an entry:

1. Expand  the **Conversation Log** table.
2. Select the **Add**  button.





| CONVERSATION LOG  |  |    |  |
|--|--|----|--|
| Type   | Description                              | By | Date/Time  |
| Phone Call   |  |    | 03/13/2023 10:17 AM  |
| E-mail   | Bruce called in and was looking for a... |    | 03/06/2023 9:16 AM  |

Figure 31: Add Conversation Log

3. If needed, link a stored document by selecting the **Link** icon.

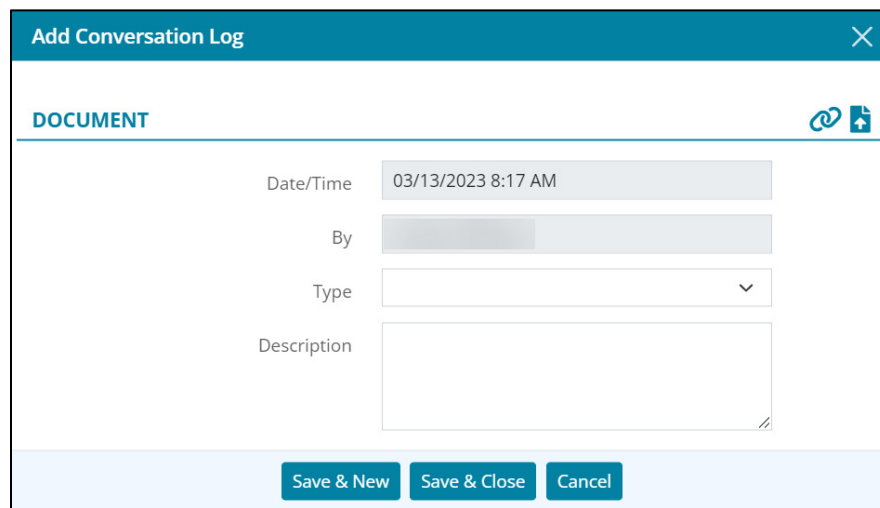


Figure 32: Add Conversation Log Dialog

4. If needed, select the **Upload PDF** icon to upload a pdf document into the *Conversation Log* entry.
5. Select an option from the **Type** dropdown menu.
6. If needed, add a **Description**.
7. Click **Save & Close** or **Save & New**.

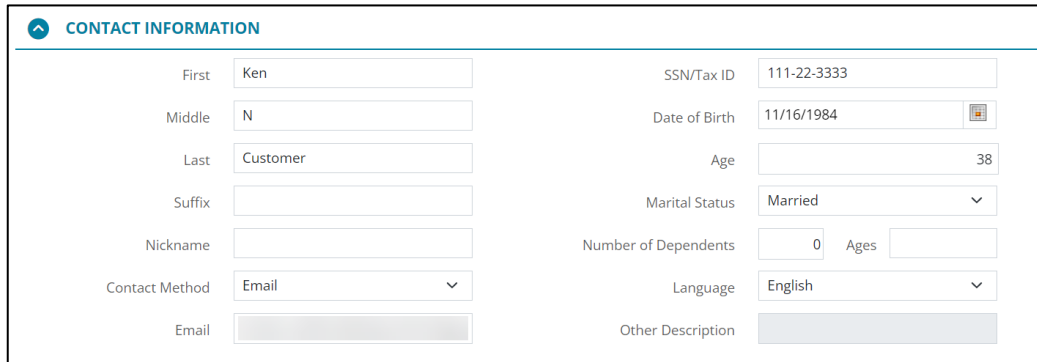
## Contact Information

*Contact Information* is a section to record personal information.

1. Expand  the **Contact Information** section.



2. Enter the lead's **First** name and **Last** name.



The screenshot shows a form titled "CONTACT INFORMATION" with the following fields and values:

|                |          |                      |             |
|----------------|----------|----------------------|-------------|
| First          | Ken      | SSN/Tax ID           | 111-22-3333 |
| Middle         | N        | Date of Birth        | 11/16/1984  |
| Last           | Customer | Age                  | 38          |
| Suffix         |          | Marital Status       | Married     |
| Nickname       |          | Number of Dependents | 0           |
| Contact Method | Email    | Ages                 |             |
| Email          |          | Language             | English     |
|                |          | Other Description    |             |

Figure 33: Contact Information

3. If needed, add the **Middle** name.
4. If needed, add a **Suffix**.
5. Add a **Nickname** if applicable.
6. Add the lead's **Email Address**.
7. Select the lead's preferred **Contact Method**.
8. Add **SSN/Tax ID** of the lead.
9. Enter **Date of Birth**.  
*Age* will populate automatically.
10. Enter **Martial Status**.
11. Enter the **Number of Dependents** and the **Ages** if applicable (**Ex. 2,5**).
12. Enter the Lead's desired **Language**.

**Note:** If Other was selected, enter the desired language in the *Other Description* field.

13. Select the **Save** button at the top of the screen.

## Telephone (Leads)

Use this section to add any telephone numbers associated with the lead.

### Adding a Telephone Number

To add a *Telephone* number:

1. Expand  the **Telephone** table.

2. Click on the **Add +** button.

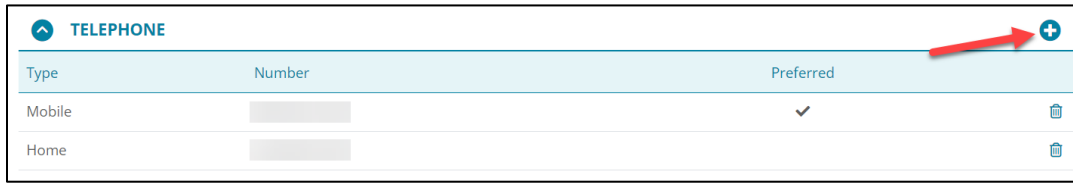


Figure 34: Add Telephone

3. Click on the **Type** dropdown menu and select an option.

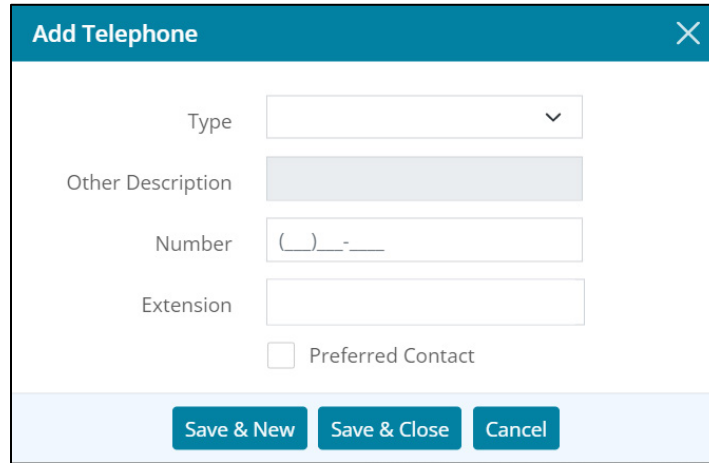


Figure 35: Add Telephone Dialog

4. Add a description if **Other** was selected in the *Type* dropdown menu.
5. Enter the phone **Number**.
6. Enter the **Extension** if applicable.
7. If the number entered is preferred by the lead, select the **Preferred Contact** checkbox.
8. Click on **Save & Close** or **Save & New**.

### Editing a Telephone Number

To edit a *Telephone* number:

1. Expand **▼** the *Telephone* section.
2. Select the desired number from the table.

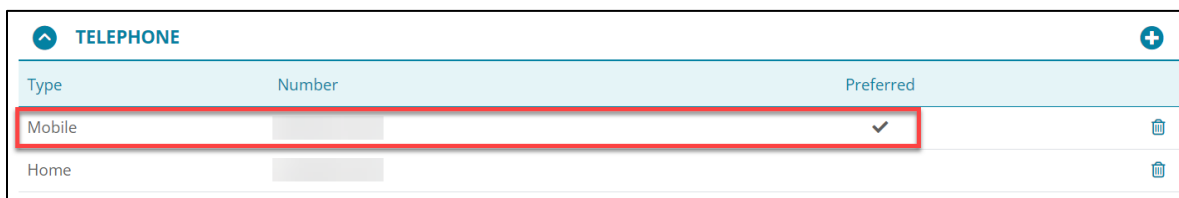



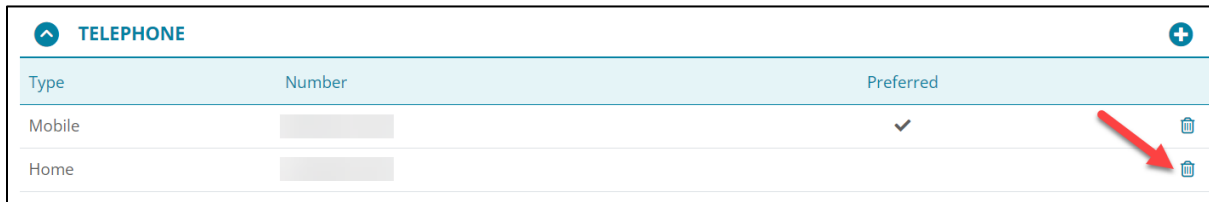
Figure 36: Edit Telephone

3. Update the desired fields.
4. Click **Save & Close**.

### Delete a Telephone Number

To delete a phone number:

1. Expand  the Telephone section.
2. Click on the **Delete** icon associated with the undesired number.






| TELEPHONE  |                      |   |
|---|----------------------|---|
| Type  | Number               | Preferred   |
| Mobile  | <input type="text"/> | ✓  |
| Home  | <input type="text"/> |    |

Figure 37: Delete Telephone Number

3. Select **Delete** on the *Delete Confirmation* dialog.

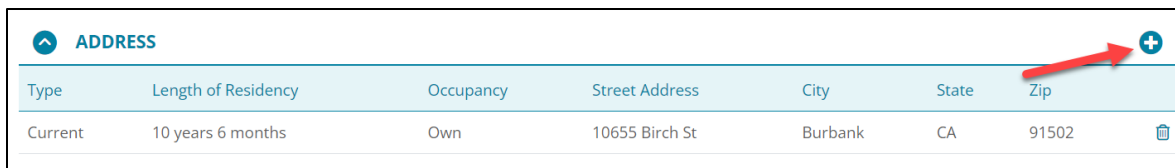
### Address (Leads)

The *Address* table displays addresses associated with the lead. The user can add, edit, or delete an address.

#### Adding an Address

To add an *Address*:

1. Expand  the **Address** table.
2. Select the **Add**  button.




| ADDRESS  |                     |           |                |         |       |       |
|---|---------------------|-----------|----------------|---------|-------|-------|
| Type  | Length of Residency | Occupancy | Street Address | City    | State | Zip   |
| Current   | 10 years 6 months   | Own       | 10655 Birch St | Burbank | CA    | 91502 |

Figure 38: Add Address

3. Select an option from the **Type** dropdown menu.

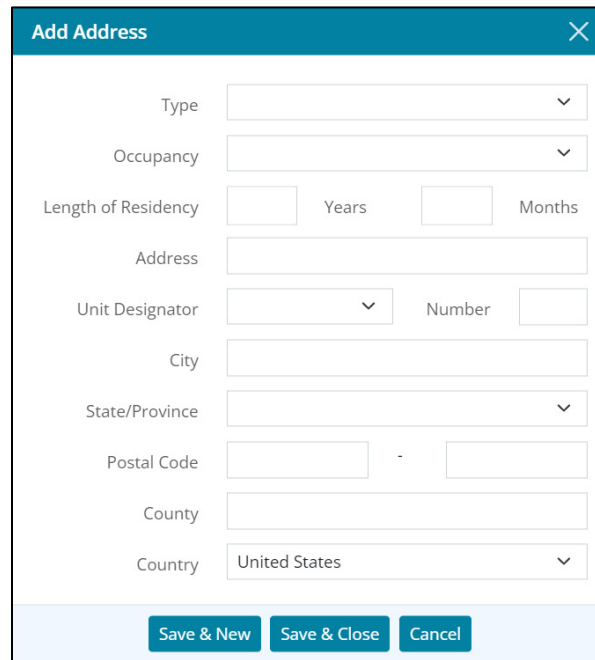



Figure 39: Add Address Dialog

4. Select an **Occupancy** option.
5. Enter the **Length of Residency**.
6. Enter the **Address**.
7. Select a **Unit Designator** if applicable.
8. Enter the **Number** of the unit if applicable.
9. Enter the **City** name.
10. Select the **State** the address resides in.
11. Enter the address' **Postal Code**.
12. Enter the **County**
13. Select the **Country**.
14. Click on **Save & Close** or **Save & New**.


### Editing an Address

To edit an *Address*:

1. Expand  the **Address** section.
2. Click on the desired address in the table.
3. Update the desired fields.
4. Click **Save & Close**.

## Delete an Address

To delete an *Address*:

1. Expand  the **Address** section.
2. Select the **Delete** icon associated with the undesired address.
3. Select **Delete** on the *Delete Confirmation* dialog.

## Loan Information (Leads)

The user can enter loan information of the lead in this section.

| LOAN INFORMATION  |                   |
|-------------------|-------------------|
| Loan Type         | FHA               |
| Other Description |                   |
| Loan Purpose      | Purchase          |
| Other Description |                   |
| Construction Type |                   |
| Cash-Out Type     |                   |
| Occupancy         | Primary Residence |
| Lien Position     | First             |

Figure 40: Loan Information

1. Expand  the **Loan Information** section.
2. Select the **Loan Type**.

**Note:** If *Other* is selected, enter a description in the *Other Description* field.

3. Choose a **Loan Purpose**.

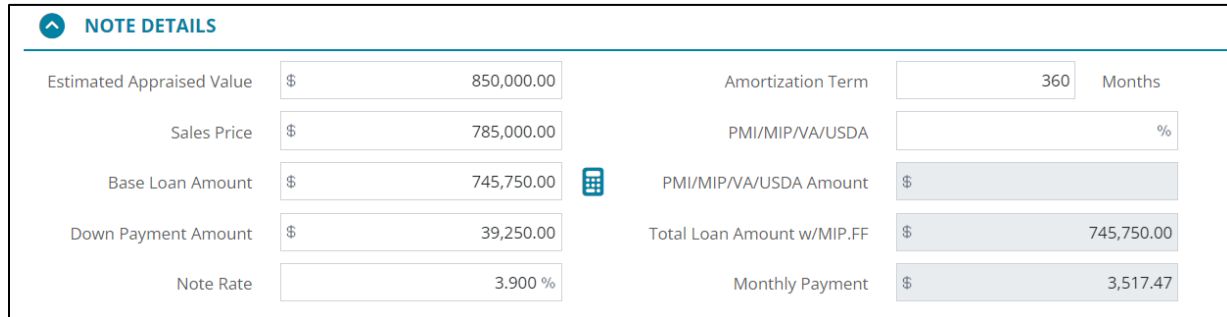
**Note:** If *Other* is selected, enter a description in the *Other Description* field.

4. Select the **Construction Type** if applicable.
5. If *Refinance* was selected in the *Loan Purpose* dropdown menu, select a **Cash-Out Type**.
6. Select the type of **Occupancy**.
7. Select the **Lien Position**.

## Note Details

The user can enter *Note Details* in this section.

1. Expand  the **Note Details** section.




| NOTE DETAILS              |   |                            |               |
|---------------------------|---|----------------------------|---------------|
| Estimated Appraised Value | \$ 850,000.00   | Amortization Term          | 360 Months    |
| Sales Price               | \$ 785,000.00   | PMI/MIP/VA/USDA            | %             |
| Base Loan Amount          | \$ 745,750.00  | PMI/MIP/VA/USDA Amount     | \$            |
| Down Payment Amount       | \$ 39,250.00  | Total Loan Amount w/MIP.FF | \$ 745,750.00 |
| Note Rate                 | 3.900 %   | Monthly Payment            | \$ 3,517.47   |

Figure 41: Note Details

2. Enter the **Estimated Appraised Value**.
3. Enter the **Sales Price**.
4. Enter the **Base Loan Amount**.
5. Enter the **Down Payment Amount**.

**Note:** Selecting the *Calculator* icon opens the *Down Payment* dialog that allows the user to enter the down payment percentage.

6. Enter the **Note Rate**.
7. Enter the **Amortization Term** in **Months**.
8. Enter the **PMI/MIP/VA/USDA** percentage if applicable.

**Note:** The *PMI/MIP/VA/USDA Amount*, *Total Loan Amount w/MIP.FF*, and *Monthly Payment* fields are auto populated.

## Proposed Housing (Leads)

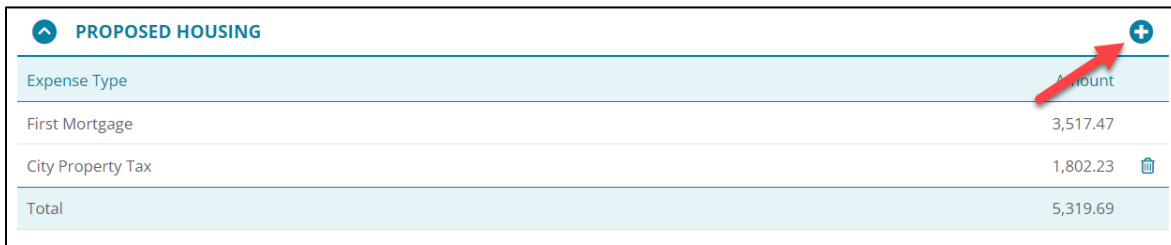
This section allows the user to enter proposed housing expenses. If the Loan Information and *Note Details* section were completed, the mortgage would populate in this section. If needed the user can add additional proposed housing expenses.

### Adding Proposed Housing

To add an expense:

1. Expand  the **Proposed Housing** section.

2. Click on the **Add +** button.

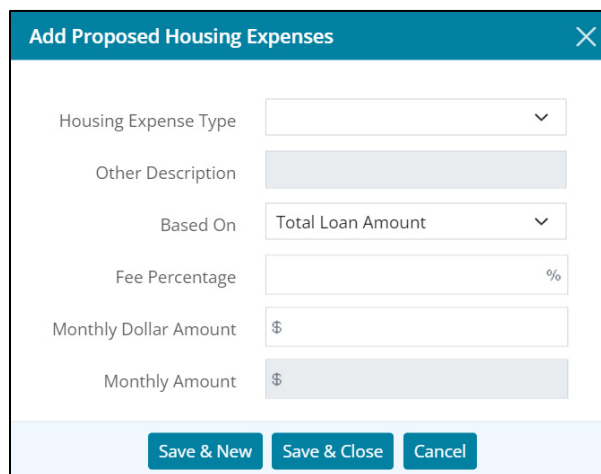


| PROPOSED HOUSING  |          |
|-------------------|----------|
| Expense Type      | Amount   |
| First Mortgage    | 3,517.47 |
| City Property Tax | 1,802.23 |
| Total             | 5,319.69 |

Figure 42: Proposed Housing

3. Select a **Housing Expense Type**.

**Note:** If *Other* was selected, enter the *Other Description*.



**Add Proposed Housing Expenses** ✕

Housing Expense Type

Other Description

Based On

Fee Percentage  %

Monthly Dollar Amount


Monthly Amount

Figure 43: Add Proposed Housing Expenses

4. Select an option from **Based On** dropdown menu. The option determines how the expense is calculated.
5. Enter a **Fee Percentage** if applicable.
6. Enter a **Monthly Dollar Amount** if applicable. The **Monthly Amount** fields will auto populate based on options entered and selected in this dialog.
7. Select **Save & New** or **Save & Close**.

### Editing Proposed Housing Expenses


To edit an expense:

1. Expand  the **Proposed Housing** section.
2. Select the desired expense.
3. Update the desired fields.
4. Select **Save & Close**.



### Deleting Proposed Housing Expenses

To delete an expense:

1. Expand  the **Proposed Housing** section.
2. Select the **Delete** icon associated with the undesired expense.
3. Select **Delete** in the *Delete Confirmation* dialog.

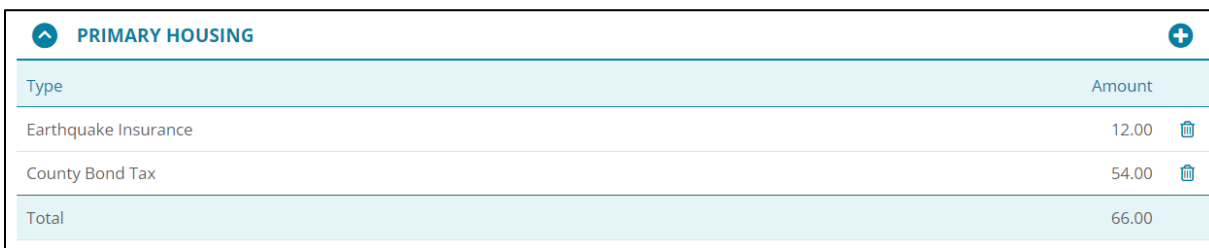
### Primary Housing (LEADS)

The *Primary Housing* expense section allows the user to enter the lead's current housing expenses.

### Adding Primary Housing Expenses

To add a *Primary Housing* expense:

1. Expand  the **Primary Housing** section.
2. Select the **Add**  button.






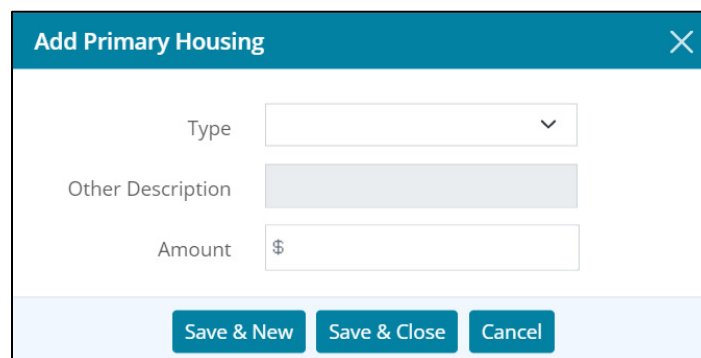
| PRIMARY HOUSING  |   |
|---|---|
| Type  | Amount  |
| Earthquake Insurance  | 12.00    |
| County Bond Tax   | 54.00  |
| Total   | 66.00   |

Figure 44: Primary Housing

3. Select a **Type**.

**Note:** If the *Other* option was selected, enter *Other Description*.



Add Primary Housing
✕

Type

Other Description

Amount \$


Save & New
Save & Close
Cancel

Figure 45: Add Primary Housing Dialog

4. Enter the **Amount**.
5. Click **Save & New** or **Save & Close**.


### Editing Primary Housing Expenses

To edit an expense:

1. Expand  the **Primary Housing** section.
2. Select the desired expense.
3. Update the desired fields.
4. Click **Save & Close**.

### Deleting a Primary Housing Expense

To delete an expense:

1. Expand  the **Primary Housing** section.
2. Select the **Delete** icon on the undesired expense.
3. Click **Delete** on the *Delete Confirmation* dialog.

### Income (LEADS)

The Income section allows the user to enter the lead's sources of income.

#### Adding a Source of Income

To add a source of income:

1. Expand  the **Income** section.
2. Select the **Add**  button.

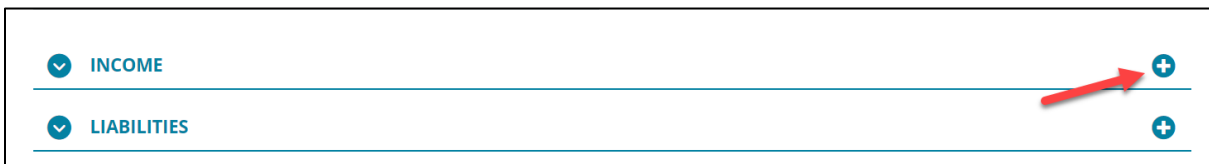


Figure 46: Income

3. Select the **Source**.

**Note:** If *Other* was selected, enter an *Other Description*.

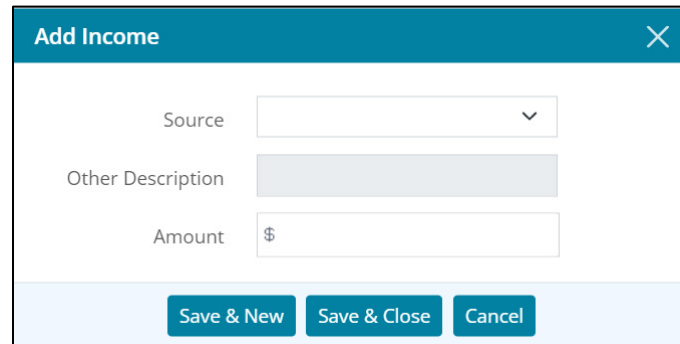



Figure 47: Add Income Dialog

4. Enter the **Amount**.
5. Click **Save & New** or **Save & Close**.


### **Editing a Source of Income**

To edit a source of income:

1. Expand  the Income section.
2. Select the source of income.
3. Update the desired fields.
4. Select **Save & Close**.

### **Deleting a Source of Income**

To delete a source of income:

1. Expand  the Income section.
2. Select the **Delete** icon associated with the undesired income source.
3. Select **Delete** in the *Delete Confirmation* dialog.

## **Liabilities (Leads)**

This section allows the user to pre-emptively add liabilities that the lead holds.

### **Adding a Liability**

To enter liabilities:

1. Expand  the **Liabilities** section.

2. Select the **Add +** button.

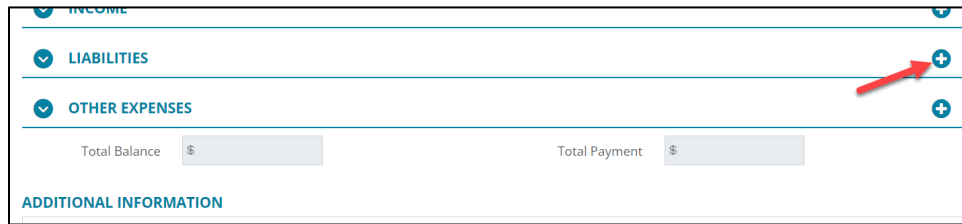


Figure 48: Liabilities

3. Add the **Company Name**.

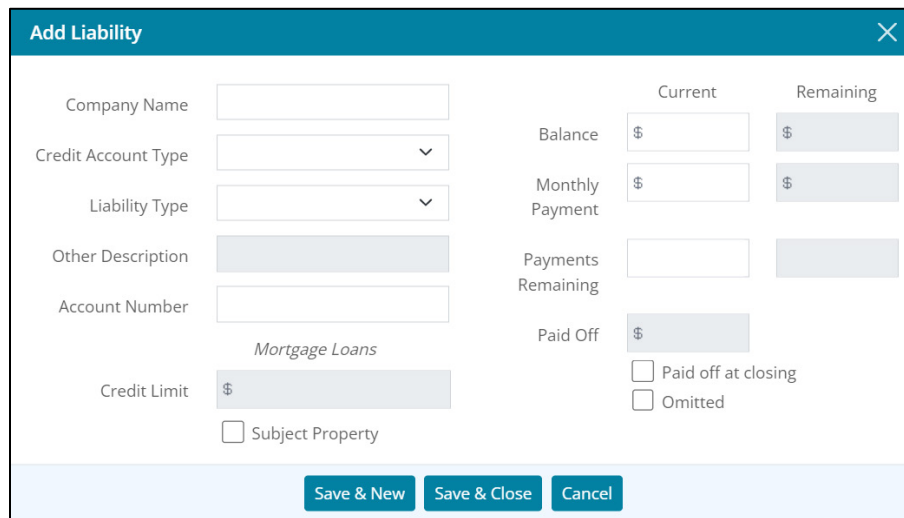


Figure 49: Add Liability Dialog


4. Select an option from the **Credit Account Type** dropdown.
5. Select a **Liability Type**.

**Note:** If *Other* was selected, enter an *Other Description*.

6. Enter the **Account Number**.
7. For *Mortgage Loans*, enter the **Credit Limit** if applicable.
8. Select the **Subject Property** checkbox if applicable.
9. Enter the **Current Balance**.
10. Enter the **Remaining Balance** if applicable.
11. Enter the **Payments Remaining**.
12. Select the **Paid off at closing** checkbox if applicable.
13. Select the **Omitted** checkbox if applicable.
14. Select **Save & New** or **Save & Close**.


### Editing a Liability

To edit a liability:

1. Expand  the **Liabilities** section.
2. Select the desired liability.
3. Update the desired fields.
4. Select **Save & Close**.

### Deleting Liabilities

To delete a liability:

1. Expand  the **Liabilities** section.
2. Select the **Delete** icon associated with the undesired liability.
3. Select **Delete** in the *Delete Confirmation* dialog.

### Other Expenses

All additional expenses that the lead wants to disclose are added to this section.

### Adding Other Expenses

To add an expense:

1. Expand  the **Other Expenses** section.
2. Select the **Add**  button.

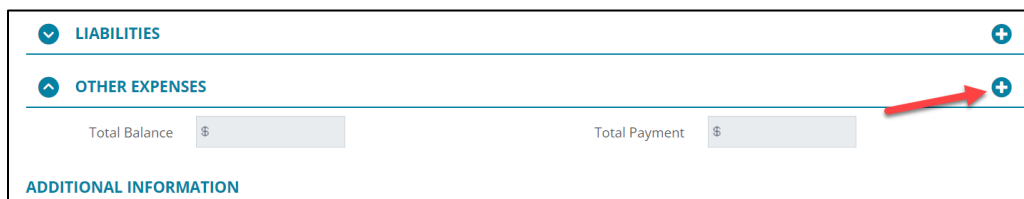
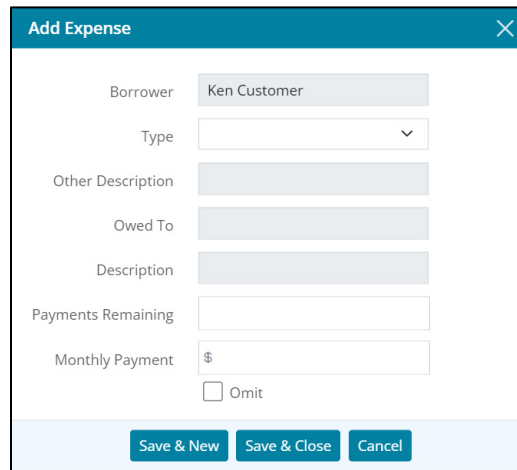


Figure 50: Other Expenses

3. Select an option from the **Type** dropdown menu.




**Figure 51: Other Expenses Dialog**

**Note:** If *Other* was selected, enter an *Other Description*.

4. Enter who the expense is **Owed To** if applicable.
5. Enter a **Description** if applicable.
6. Enter the remaining payments (*Payments Remaining*).
7. Enter the **Monthly Payment**.
8. Select the **Omit** checkbox if applicable.
9. Select the **Save & New** or **Save & Close**.


### **Editing Other Expenses**

To edit an expense:

1. Expand  the **Other Expenses** section.
2. Select the desired expense.
3. Update the desired fields.
4. Click **Save & Close**.

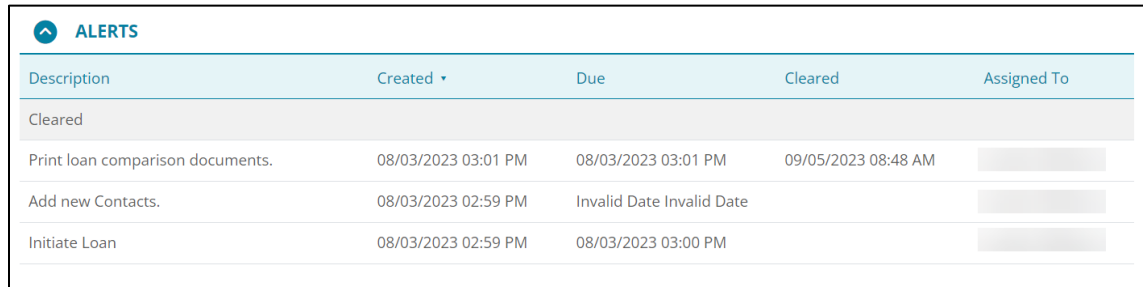
### **Deleting Other Expenses**

To delete an expense:

1. Expand  the **Other Expenses** section.
2. Select the **Delete** icon associated with the undesired expense.
3. Select **Delete** in the *Delete Confirmation* dialog.

## Alerts (Leads)

The *Alerts* section allows the user to view active and cleared alerts for the Lead. Users can view the alert by selecting an item from the table.

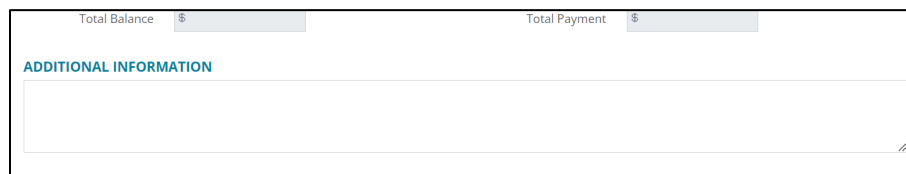


| Description                      | Created             | Due                       | Cleared             | Assigned To |
|----------------------------------|---------------------|---------------------------|---------------------|-------------|
| Cleared                          |                     |                           |                     |             |
| Print loan comparison documents. | 08/03/2023 03:01 PM | 08/03/2023 03:01 PM       | 09/05/2023 08:48 AM |             |
| Add new Contacts.                | 08/03/2023 02:59 PM | Invalid Date Invalid Date |                     |             |
| Initiate Loan                    | 08/03/2023 02:59 PM | 08/03/2023 03:00 PM       |                     |             |

Figure 52: Alerts (Leads)

## Additional Information (Leads)

Use the *Additional Information* field to add any notes about the lead. The expansion icon at the bottom-right corner can increase or decrease the size of the text box.



Total Balance \$  Total Payment \$

**ADDITIONAL INFORMATION**

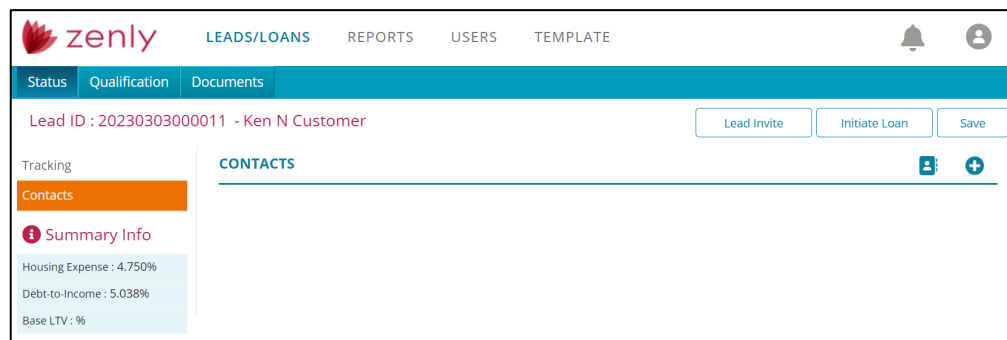
Figure 53: Additional Information

## Contacts (Leads)

The *Contacts* screen provides a location for entering information about people of interest (**Ex.:** *Appraiser, Broker, Doc Preparer*).

To add a contact:

1. Select the **Add +** icon.



zenly LEADS/LOANS REPORTS USERS TEMPLATE

Status Qualification Documents

Lead ID : 20230303000011 - Ken N Customer

Lead Invite Initiate Loan Save

Tracking

**CONTACTS**

Summary Info

Housing Expense : 4.750%

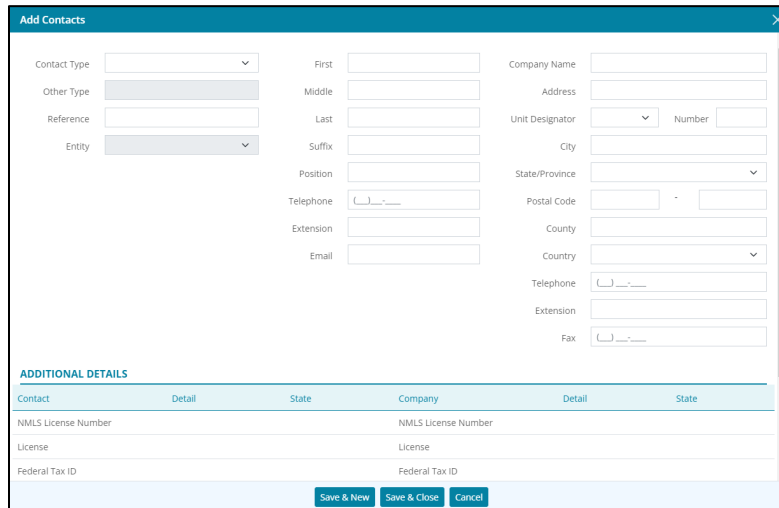
Debt-to-Income : 5.038%

Base LTV : %

Figure 54: Contacts (Leads)



2. Select a **Contact Type**.



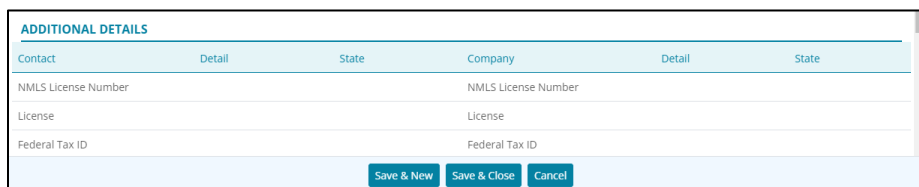
**Figure 55: Add Contacts Dialog (Leads)**

**Note:** If the *Other* was selected, enter a label for the *Other Type*.

3. If needed, enter a **Reference**.
4. If Seller #1, 2, 3, 4 are selected, ensure that an option was selected from the Entity dropdown menu.
5. Enter contact information of the individual or the entity.

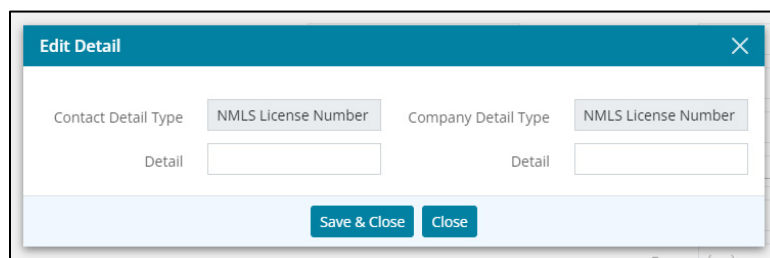
## Additional Details

Add additional information about the contact's licenses or identification.



**Figure 56: Additional Details**

Select a license/identification in the list to add details.



**Figure 57: Edit Detail Dialog**

## Adding Contacts Using the Directory

Use the *Directory*  icon to added contacts from the *Directory*. For more information about the Directory see [Document Packages](#).

To add contacts:

1. On the **Status** screen.
2. Select the **Directory**  icon.
3. Choose the desired contact(s) or use the *Search* bar to enter a contact parameter.

**Note:** Only one of each *Contact Type* is allowed per *Lead* if multiple contacts are selected from the *Directory*.

**Note:** If a contact of the same type was selected, Zenly will prompt the user to overwrite the prior contact.

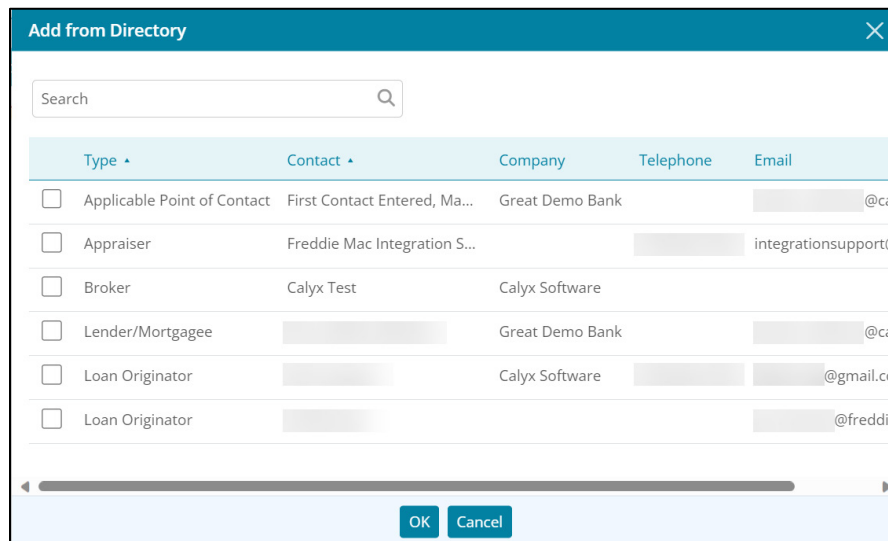


Figure 58: Add from Directory

4. Click **OK**.

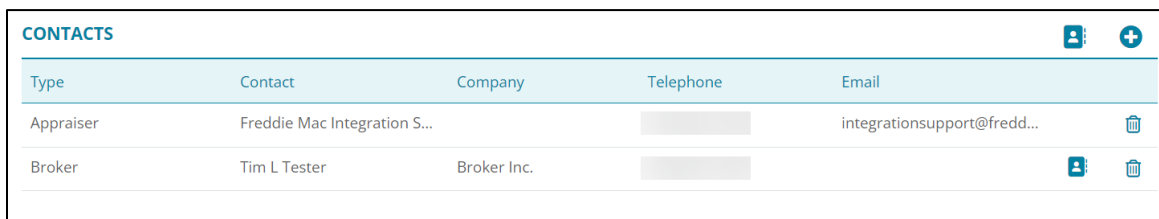


Figure 59: Contact Through Directory

**Note:** Contacts that are added from the *Contacts* screens can be added to the Zenly *Directory* by selecting the icon displayed next to the *Delete*  icon.

## Qualification

The *Qualification* screen allows the user to provide *Loan Comparisons* for the lead.

## Loan Comparisons

The *Loan Comparisons* screen allows the user to swiftly create loan scenarios and compare loan possibilities. Use the *Loan Comparisons* screen to create loan scenarios for more information.

**Note:** The user can select a *maximum* of three (3) loan scenarios to compare.

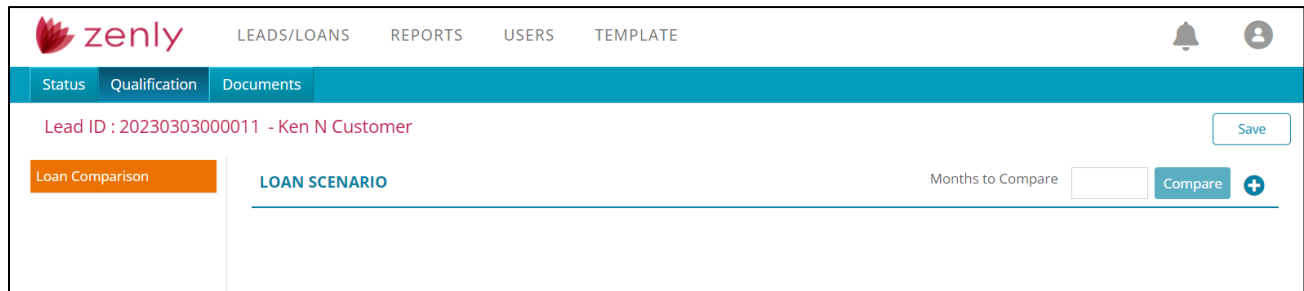


Figure 60: Loan Comparison

To compare loan scenarios:

1. Select the desired 2 or 3 scenarios in the table.
2. Enter how many months to compare.

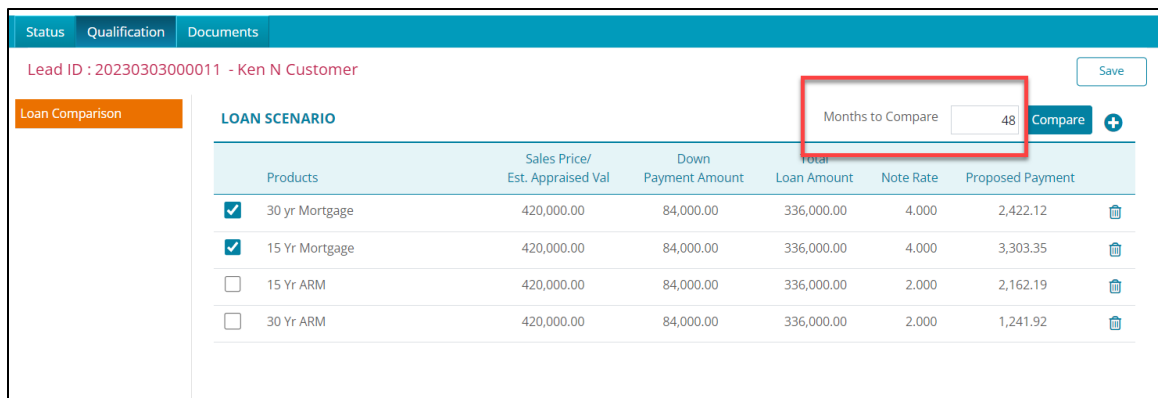


Figure 61: Months to Compare

3. Click on the **Compare** button.

Lead ID : 20230303000011 - Ken N Customer Save

**COMPARE SCENARIOS** Previous

|                            | 30 yr Mortgage | 15 Yr Mortgage |
|----------------------------|----------------|----------------|
| Loan Type                  | Conventional   | Conventional   |
| Loan Purpose               | Purchase       | Purchase       |
| Estimated Appraised Value  | 420,000.00     | 420,000.00     |
| Sales Price                | 420,000.00     | 420,000.00     |
| Down Payment Amount        | 84,000.00      | 84,000.00      |
| Down Payment Percentage    | 20.00          | 20.00          |
| Base Loan Amount           | 336,000.00     | 336,000.00     |
| Up-Front MI Financed       |                |                |
| Total Loan Amount w/MIP,FF | 336,000.00     | 336,000.00     |
| Note Rate                  | 4.000          | 4.000          |
| Amortization Term (Months) | 360            | 180            |
| Total Monthly Payment      | 1,604.12       | 2,485.35       |
| Proposed Payment           | 2,422.12       | 3,303.35       |
| Estimated Closing Costs    | 29,830.00      | 29,830.00      |

**Figure 62: Compare Scenarios**

**Note:** The scenarios are available in print form through the *Documents* tab.

## Drag & Dropping Scenarios

Users can arrange loan scenarios by dragging & dropping them in the desired order.

Status Qualification Documents Save

Lead ID : 20230303000011 - Ken N Customer

**LOAN SCENARIO** Months to Compare: 48 Compare +

| Products                                | Sales Price/<br>Est. Appraised Val | Down<br>Payment Amount | Total<br>Loan Amount | Note Rate | Proposed Payment |
|---|------------------------------------|------------------------|----------------------|-----------|------------------|
| <input type="checkbox"/> 15 Yr ARM      | 420,000.00                         | 84,000.00              | 336,000.00           | 2.000     | 2,162.19         |
| <input type="checkbox"/> 30 yr Mortgage | 420,000.00                         | 84,000.00              | 336,000.00           | 4.000     | 2,422.12         |
| <input type="checkbox"/> 15 Yr Mortgage | 420,000.00                         | 84,000.00              | 336,000.00           | 4.000     | 3,303.35         |
| <input type="checkbox"/> 30 Yr ARM      | 420,000.00                         | 84,000.00              | 336,000.00           | 2.000     | 1,241.92         |

**Figure 63: Drag & Drop Scenario**

## Generated Loan Scenario Documents

Generated loan scenario *Documents* display the top 3 scenarios in the table.

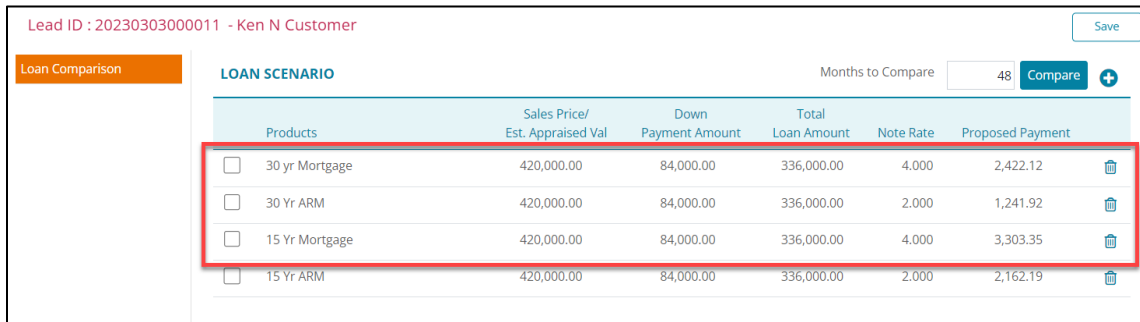
Lead ID : 20230303000011 - Ken N Customer Save

**LOAN SCENARIO** Months to Compare: 48 Compare +

| Products                                | Sales Price/<br>Est. Appraised Val | Down<br>Payment Amount | Total<br>Loan Amount | Note Rate | Proposed Payment |
|---|------------------------------------|------------------------|----------------------|-----------|------------------|
| <input type="checkbox"/> 30 yr Mortgage | 420,000.00                         | 84,000.00              | 336,000.00           | 4.000     | 2,422.12         |
| <input type="checkbox"/> 15 Yr Mortgage | 420,000.00                         | 84,000.00              | 336,000.00           | 4.000     | 3,303.35         |
| <input type="checkbox"/> 15 Yr ARM      | 420,000.00                         | 84,000.00              | 336,000.00           | 2.000     | 2,162.19         |
| <input type="checkbox"/> 30 Yr ARM      | 420,000.00                         | 84,000.00              | 336,000.00           | 2.000     | 1,241.92         |

**Figure 64: Scenarios**

Use the drag & drop function to move the desired scenarios to the top of the table. Then select the *Documents > Generate* screen to generate a printable document with the top three scenarios. See [Documents Generate](#).



Lead ID : 20230303000011 - Ken N Customer

Loan Comparison

LOAN SCENARIO

Months to Compare: 48 Compare + Save

| Products                                | Sales Price/<br>Est. Appraised Val | Down<br>Payment Amount | Total<br>Loan Amount | Note Rate | Proposed Payment |  |
|---|------------------------------------|------------------------|----------------------|-----------|------------------|--|
| <input type="checkbox"/> 30 yr Mortgage | 420,000.00                         | 84,000.00              | 336,000.00           | 4.000     | 2,422.12         |  |
| <input type="checkbox"/> 30 Yr ARM      | 420,000.00                         | 84,000.00              | 336,000.00           | 2.000     | 1,241.92         |  |
| <input type="checkbox"/> 15 Yr Mortgage | 420,000.00                         | 84,000.00              | 336,000.00           | 4.000     | 3,303.35         |  |
| <input type="checkbox"/> 15 Yr ARM      | 420,000.00                         | 84,000.00              | 336,000.00           | 2.000     | 2,162.19         |  |

Figure 65: Top Three Scenarios

## Creating Loan Scenarios

Before loans can be compared, create, and add loan scenarios to the table.

To create a *Loan Scenario*:

1. Select the **Add** + icon.

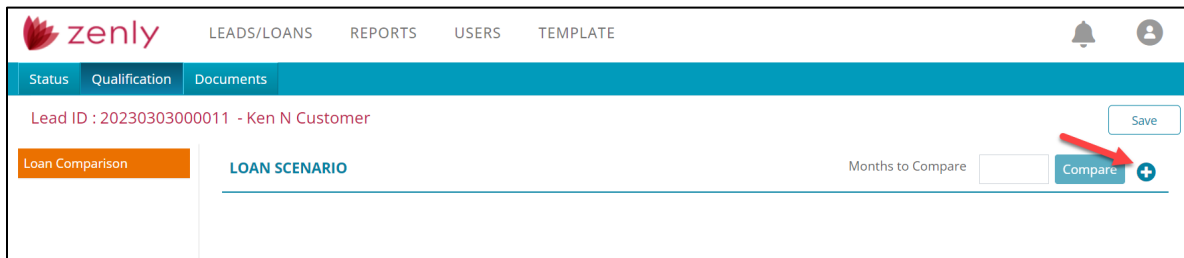
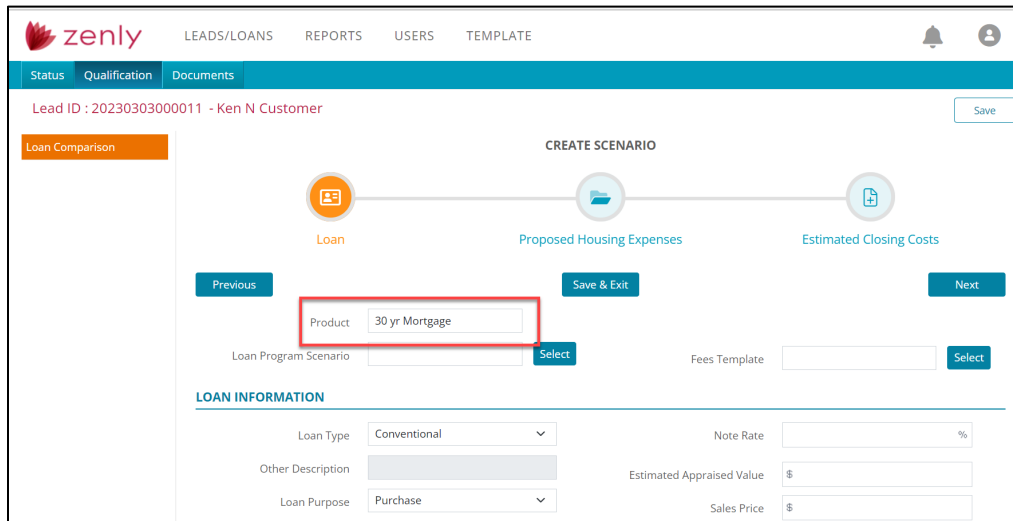


Figure 66: Loan Scenario

2. Enter a **Product** name.

**Note:** A *Product* name is required before saving and exiting.



**Figure 67: Create Scenario**

3. If needed, click the **Select** button to choose a *Loan Program Scenario*.

**Note:** The tables will auto-populate based on the scenario selected.

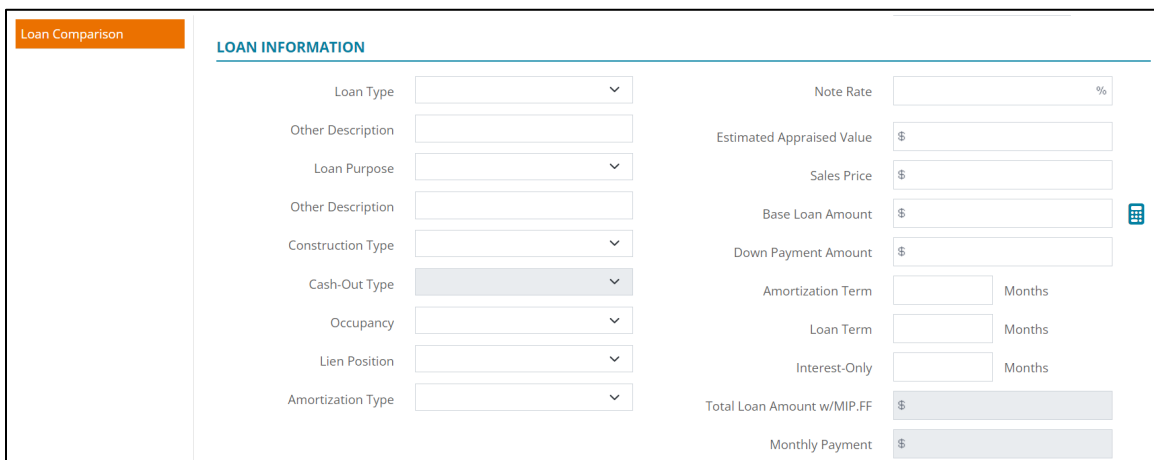
4. If needed, click the **Select** button to choose a *Fees Template*.

**Note:** The tables will auto-populate based on the template selected.

5. Adjust the desired values in the *Loan Information* section.

## Loan Information

Use the Loan Information section to add or adjust the fields to the desired values. *Save* after adding or adjusting values before continuing to the next step.



**Figure 68: Loan Information**

## PMI/MIP/VA/USDA

If needed, add information for mortgage insurance. Save after adding or adjusting values before continuing to the next step.

**PMI/MIP/VA/USDA**

| <i>Up-Front</i>                          |                         | <i>Monthly</i>        |   |                         |
|--|-------------------------|-----------------------|---|-------------------------|
|  |                         | PMI/MIP/VA/USDA       | PMI Renewal 1                                 | PMI Renewal 2           |
| PMI/MIP/VA/USDA                          | <input type="text"/> %  | Rate Percentage       | <input type="text"/> %                        | <input type="text"/> %  |
| PMI/MIP/VA/USDA Amount                   | <input type="text"/> \$ | Monthly Dollar Amount | <input type="text"/> \$                       | <input type="text"/> \$ |
| Additional Amount Paid in Cash           | <input type="text"/> \$ | Monthly Amount        | <input type="text"/> \$                       | <input type="text"/> \$ |
| Up-Front MIP/PMI/VA Funding Fee Financed | <input type="text"/> \$ | Months                | <input type="text"/>                          | <input type="text"/>    |
|  |                         | Calculation Based on  | <input type="text" value="Base Loan Amount"/> |                         |

Figure 69: PMI/MIP/VA/USDA

## Rate Adjustment

If needed add any rate adjustment to the scenario. Save after adding or adjusting values before continuing to the next step.

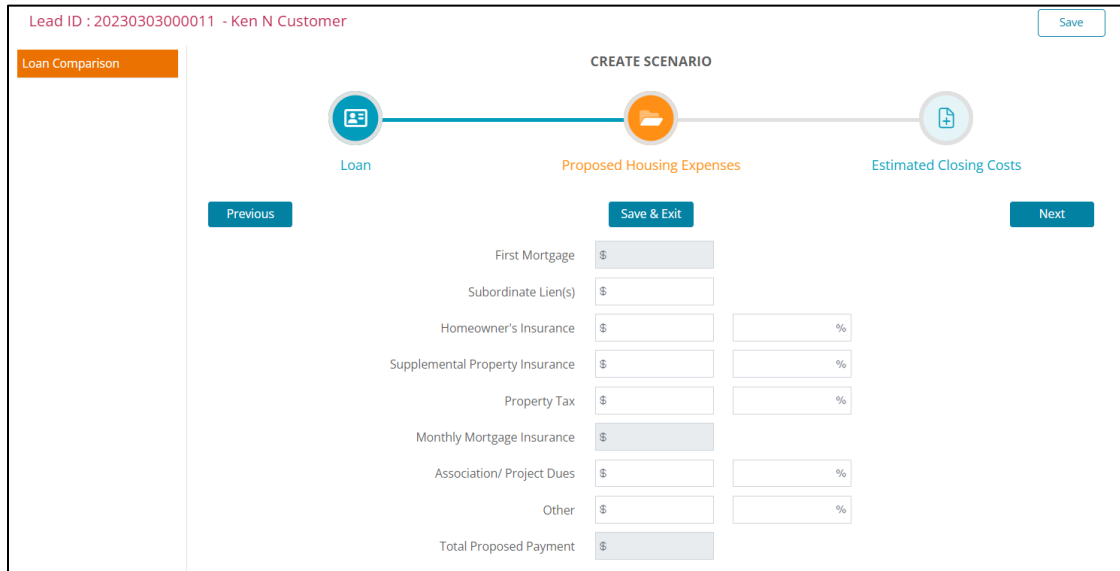
**RATE ADJUSTMENT**

|            | Adj Cap                | Months               |  |
|------------|------------------------|----------------------|--|
| 1st Change | <input type="text"/> % | <input type="text"/> | Index Type <input type="text"/>        |
| Adj Period | <input type="text"/> % | <input type="text"/> | Other Description <input type="text"/> |
| Life Cap   | <input type="text"/> % |                      | Rate Rounding Options                  |
| Margin     | <input type="text"/> % |                      | Rate <input type="text"/> %            |
| Index      | <input type="text"/> % |                      | Rate Round To <input type="text"/>     |
| Alt. Index | <input type="text"/> % |                      |  |
| Floor      | <input type="text"/> % |                      |  |

Figure 70: Rate Adjustment Scenario

## Proposed Housing Expenses

Use this section to include any housing expenses to the loan scenario. Once satisfied with the added expenses, click *Next*.



Lead ID : 20230303000011 - Ken N Customer

Loan Comparison

CREATE SCENARIO

Loan | Proposed Housing Expenses | Estimated Closing Costs

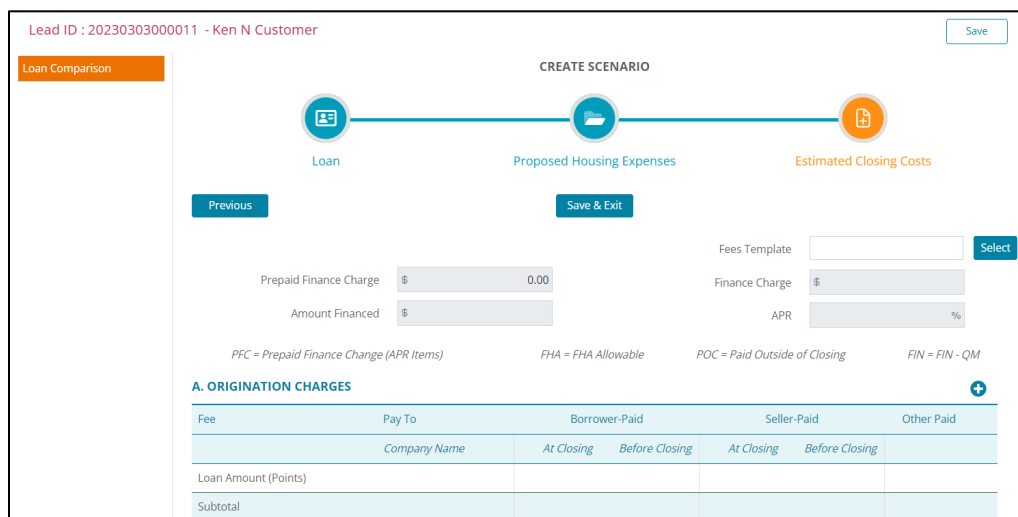
Previous | Save & Exit | Next

|                                 |    |   |
|---------------------------------|----|---|
| First Mortgage                  | \$ |   |
| Subordinate Lien(s)             | \$ |   |
| Homeowner's Insurance           | \$ | % |
| Supplemental Property Insurance | \$ | % |
| Property Tax                    | \$ | % |
| Monthly Mortgage Insurance      | \$ |   |
| Association/ Project Dues       | \$ | % |
| Other                           | \$ | % |
| Total Proposed Payment          | \$ |   |

Figure 71: Housing Expenses Scenario

## Estimated Closing Cost

Use this section to include any closing costs to the scenario. Use the *Fee Template* dropdown menu to auto-populate the table. Adjust any desired value and select the *Save & Exit* button.



Lead ID : 20230303000011 - Ken N Customer

Loan Comparison

CREATE SCENARIO

Loan | Proposed Housing Expenses | Estimated Closing Costs

Previous | Save & Exit | Next

Prepaid Finance Charge \$ 0.00

Amount Financed \$

Fees Template [Select]

Finance Charge \$

APR %

*PFC = Prepaid Finance Charge (APR Items)    FHA = FHA Allowable    POC = Paid Outside of Closing    FIN = FIN - QM*

**A. ORIGATION CHARGES**

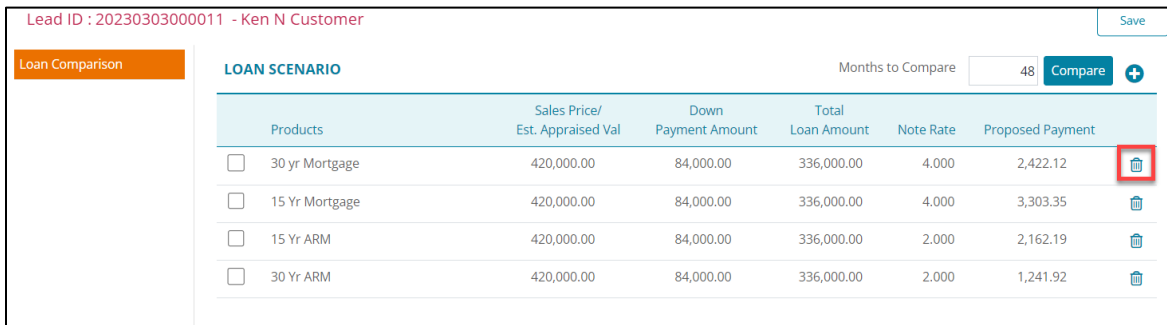
| Fee | Pay To               | Borrower-Paid |                | Seller-Paid |                | Other Paid |
|-----|----------------------|---------------|----------------|-------------|----------------|------------|
|     |                      | At Closing    | Before Closing | At Closing  | Before Closing |            |
|     | Company Name         |               |                |             |                |            |
|     | Loan Amount (Points) |               |                |             |                |            |
|     | Subtotal             |               |                |             |                |            |

Figure 72: Estimated Closing Costs



## Deleting a Loan Scenario

To delete a loan scenario, select the *Trash* icon.



Lead ID : 20230303000011 - Ken N Customer

Loan Comparison

LOAN SCENARIO

Months to Compare: 48





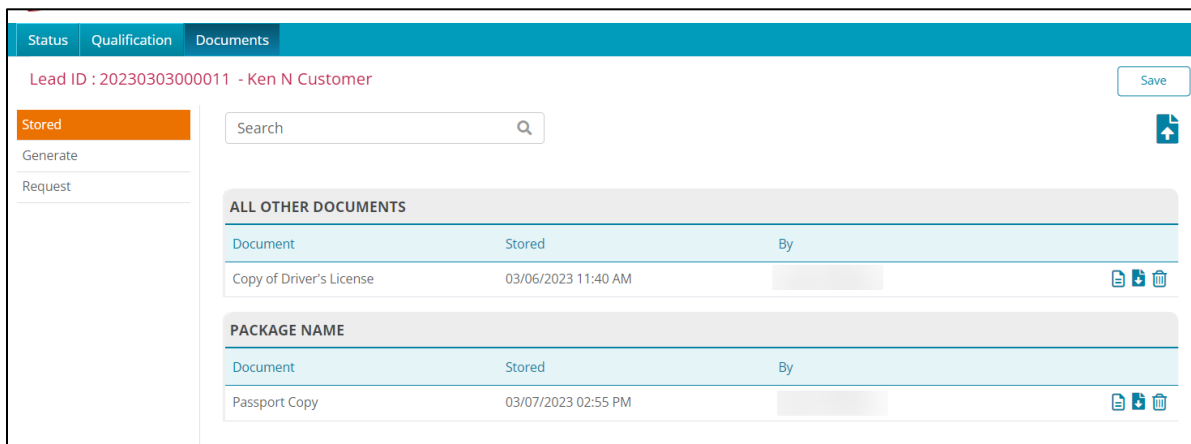
| Products                                | Sales Price/ Est. Appraised Val | Down Payment Amount | Total Loan Amount | Note Rate | Proposed Payment |   |
|---|---------------------------------|---------------------|-------------------|-----------|------------------|---|
| <input type="checkbox"/> 30 yr Mortgage | 420,000.00                      | 84,000.00           | 336,000.00        | 4.000     | 2,422.12         |  |
| <input type="checkbox"/> 15 Yr Mortgage | 420,000.00                      | 84,000.00           | 336,000.00        | 4.000     | 3,303.35         |  |
| <input type="checkbox"/> 15 Yr ARM      | 420,000.00                      | 84,000.00           | 336,000.00        | 2.000     | 2,162.19         |  |
| <input type="checkbox"/> 30 Yr ARM      | 420,000.00                      | 84,000.00           | 336,000.00        | 2.000     | 1,241.92         |  |

Figure 73: Deleting Loan Scenario

## Documents Stored (Leads)

The *Stored* screen allows the user to upload PDFs and store them. Use this screen to view any stored documents or delete unnecessary ones.



Status | Qualification | Documents

Lead ID : 20230303000011 - Ken N Customer



Stored

Generate

Request

Search

ALL OTHER DOCUMENTS

| Document                 | Stored              | By |   |
|--------------------------|---------------------|----|---|
| Copy of Driver's License | 03/06/2023 11:40 AM |    |   |

PACKAGE NAME



| Document      | Stored              | By |   |
|---------------|---------------------|----|---|
| Passport Copy | 03/07/2023 02:55 PM |    |   |


Figure 74: Lead Documents

## Uploading a PDF

To upload a PDF:

File Types allowed:

- TXT
- MSG
- PDF
- PNG
- JPEG
- JPG
- GIF
- DOCX
- BMP
- RTF
- HTML
- TIFF
- XML

1. Select the **Upload**  icon.
2. Enter a **Document Name**.

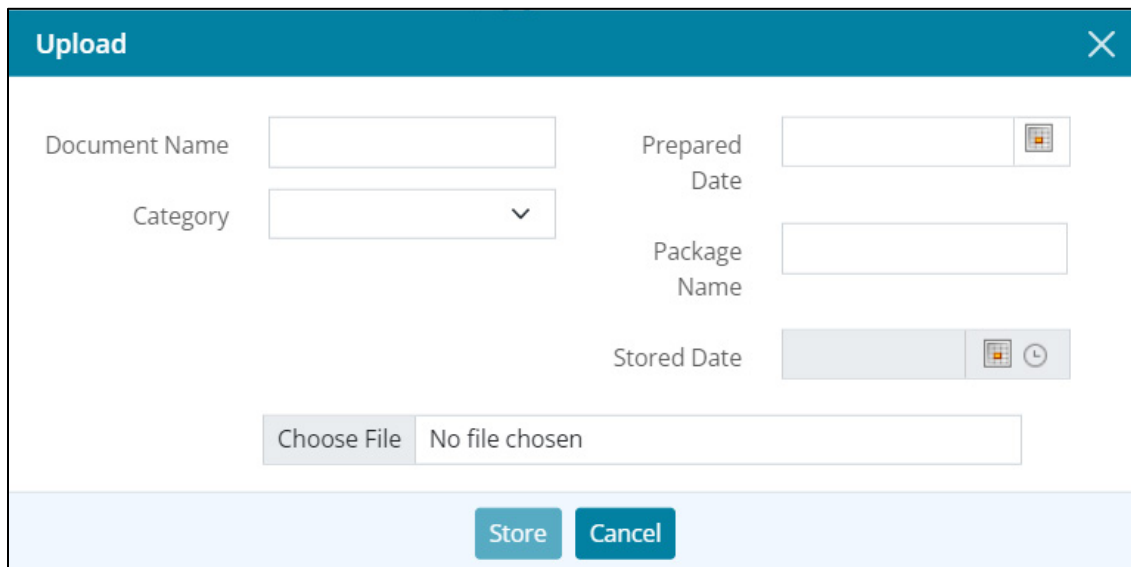


Figure 75: Upload Dialog

3. Choose a **Category** for the document.
4. Select a **Prepared Date**.
5. Enter a **Package Name**.
6. Click the **Choose File** button to browse for the desired PDF.
7. After the PDF is chosen, select **Open**.
8. Click on the **Store** button to complete the upload.

## Searching for Lead Documents

Use the *Search Bar* to locate a specific PDF.

To search for a PDF:

1. Click inside the text field.
2. Enter the name of the document.
3. Press **Enter** or click on the magnifying glass icon.

## Previewing, Downloading, and Deleting

The entries contain functions for each uploaded. The user can preview, download, or delete the desired PDF.

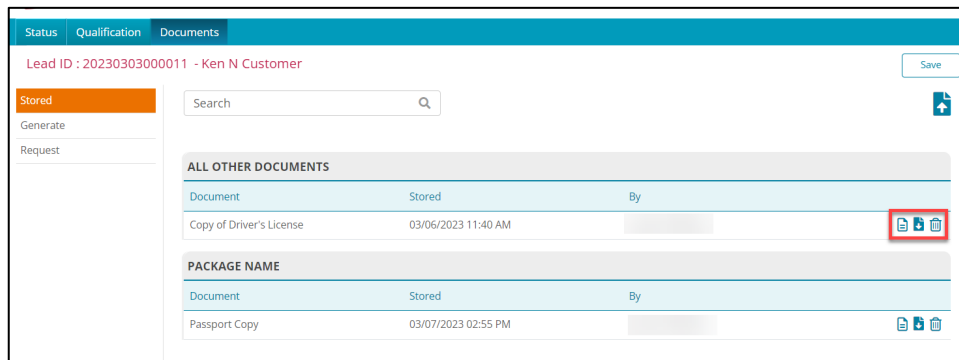


Figure 76: Table Functions

## Documents Generate (Leads)

Generate printed loan comparisons. *Preview* the generated document by selecting the associated icon when selecting *Loan Comparison*.

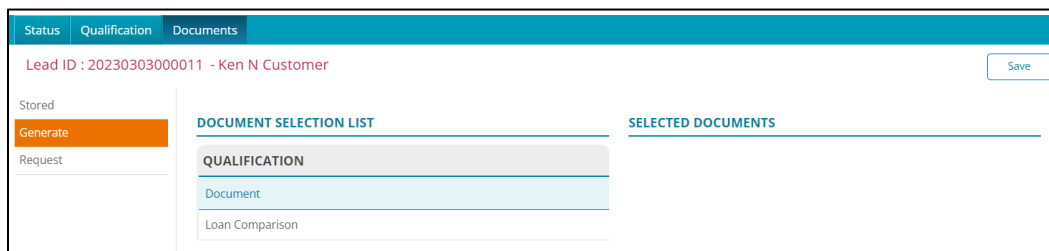


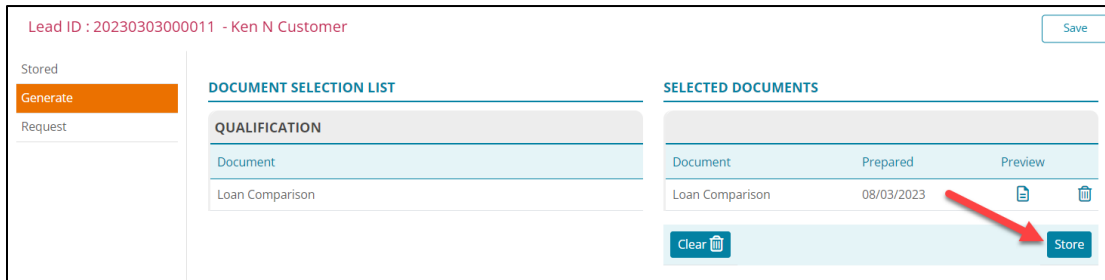
Figure 77: Documents Generate

To generate a printable loan comparison document:

1. Ensure that the desired loan scenarios are arranged at the top of the Loan Comparison table. See [Generated Loan Scenario Documents](#).
2. Select **Documents > Generate**.

3. Select **Loan Comparison**.
4. Select **Store**.

**Note:** Stored loan comparisons are available in *Documents > Stored* for leads.



**Figure 78: Store Document**

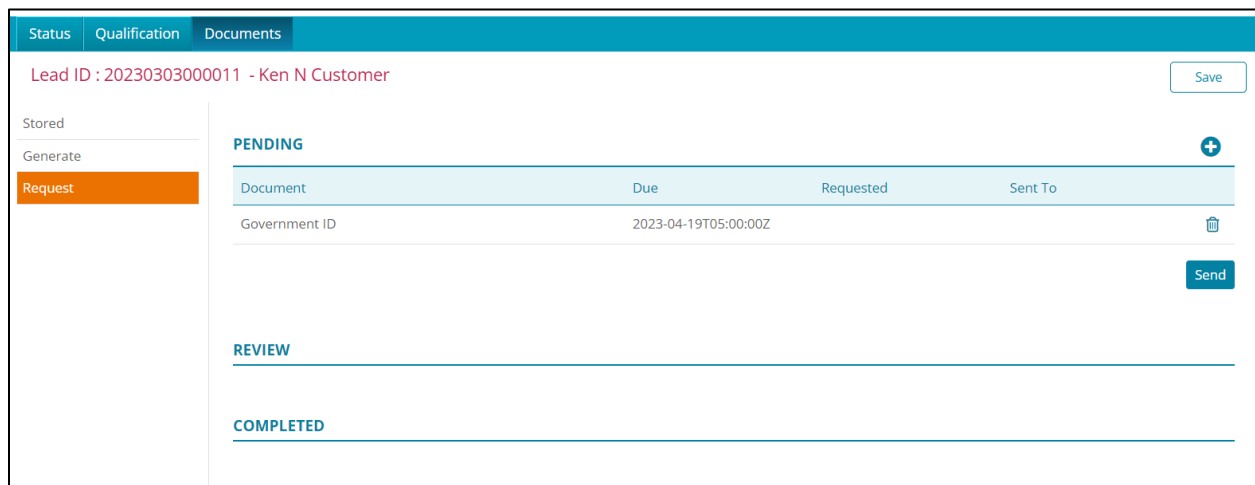
5. Enter **Package Name** or the **Skip** button.
6. Click **Set**.

## Document Request (Leads)

The *Document Request* screen allows the user to request documents from the lead.

**Note:** Document request recipients must have a valid email address on file.

1. Select **Documents**.
2. Select **Request**.

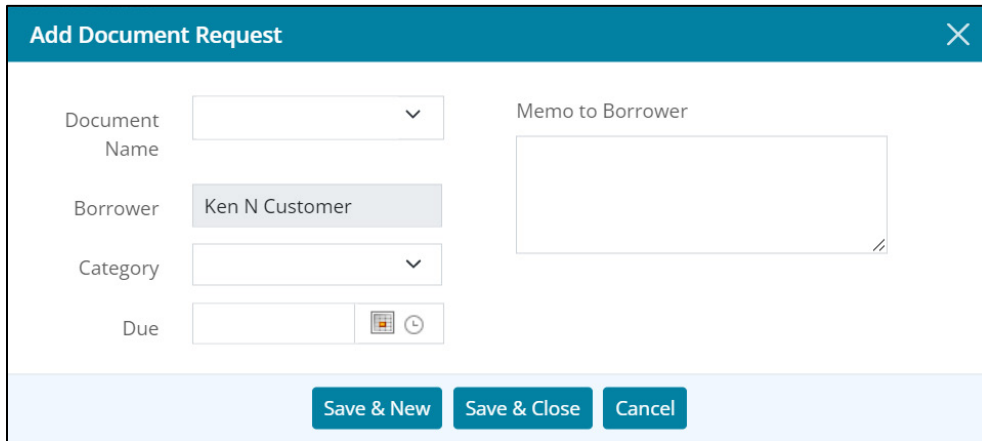


**Figure 79: Documents Request (Leads)**

## Pending

Use the *Pending* options to request missing documents from appropriate parties.

1. Click the **Add +** button.
2. Select or enter the **Document Name**.

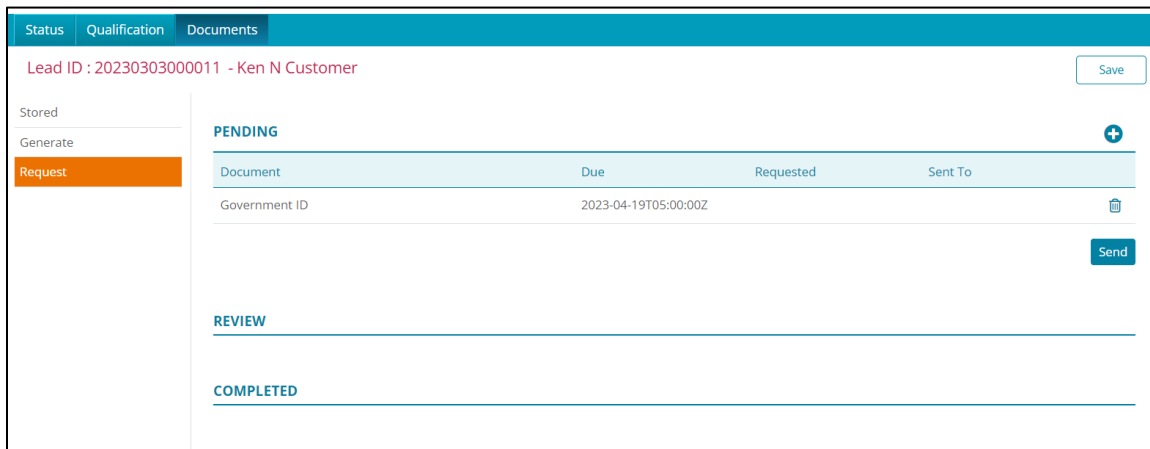


**Figure 80: Add Document Request Dialog (Leads)**

3. Select the document **Category** from the dropdown.

**Note:** Leave *Category* blank when the document category is not listed.

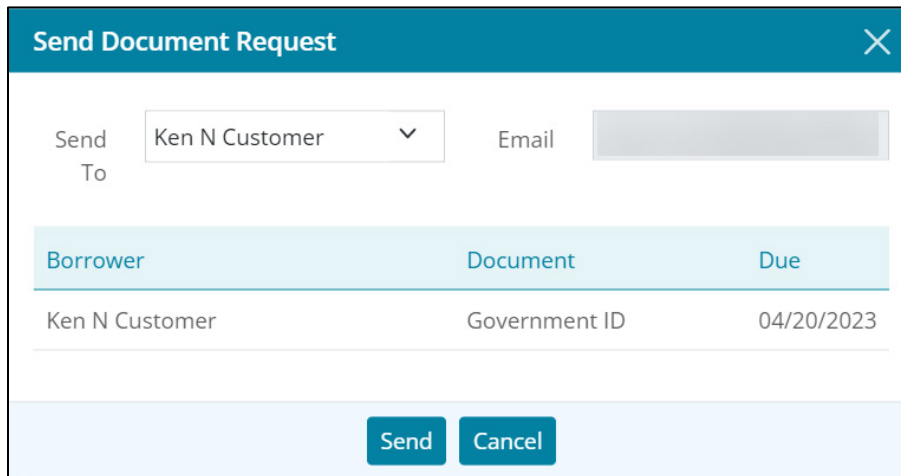
4. Use the *Calendar* to select the **Due** date and **Time**.
5. Enter a memo to the request recipient if **Memo to Borrower** does not auto populate.
6. Click **Save & Close** or **Save & New**.
7. Click **Send** when requested documents are listed.



| Document      | Due                  | Requested | Sent To |
|---------------|----------------------|-----------|---------|
| Government ID | 2023-04-19T05:00:00Z |           |         |

**Figure 81: Send Document Request (Leads)**

- Click **Send To**.



The dialog box titled "Send Document Request" has a close button (X) in the top right corner. It contains a "Send To" dropdown menu with "Ken N Customer" selected, and an "Email" input field. Below this is a table with the following data:

| Borrower       | Document      | Due        |
|----------------|---------------|------------|
| Ken N Customer | Government ID | 04/20/2023 |

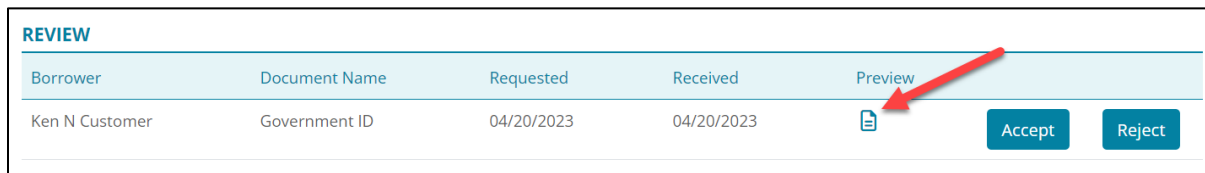
At the bottom of the dialog are "Send" and "Cancel" buttons.

Figure 82: Send Document Request

## Review

Document requested appear in the *Review List* after return from requestor.

- Click the **Preview** icon.



The "REVIEW" section shows a table with the following data:

| Borrower       | Document Name | Requested  | Received   | Preview   | Accept                                | Reject                                |
|----------------|---------------|------------|------------|---|---------------------------------------|---------------------------------------|
| Ken N Customer | Government ID | 04/20/2023 | 04/20/2023 |  | <input type="button" value="Accept"/> | <input type="button" value="Reject"/> |

A red arrow points to the "Preview" icon in the table row.

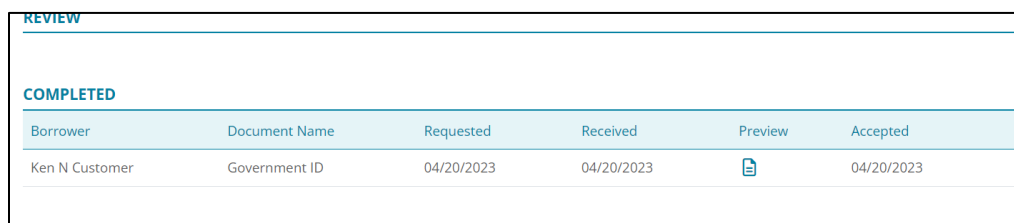
Figure 83: Review Received Documents

- Click **Accept** to approve the received document.
- Click **Reject** to reject the document.

**Note:** The rejected document moves back to the *Pending List* to return to the requestor.

## Completed

Accepted documents move to the *Completed List*.



The "COMPLETED" section shows a table with the following data:


| Borrower       | Document Name | Requested  | Received   | Preview   | Accepted   |
|----------------|---------------|------------|------------|---|------------|
| Ken N Customer | Government ID | 04/20/2023 | 04/20/2023 |  | 04/20/2023 |

Figure 84: Completed Document Requests

## Initiate Loan

The *Initiate Loan* button allows the user to start the loan process by creating a loan file from the lead. Zenly will use the available information in the lead.

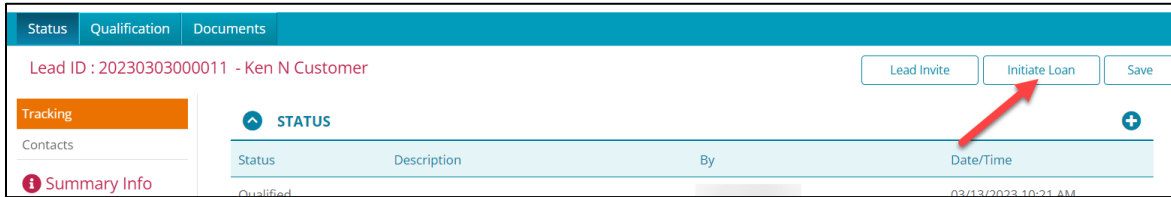


Figure 85: Initiate Loan Button

To initiate a loan:

1. Select the **Initiate Loan** button.
2. Select **Import Data from ZIP Interview** if applicable.
3. Click **Next**.

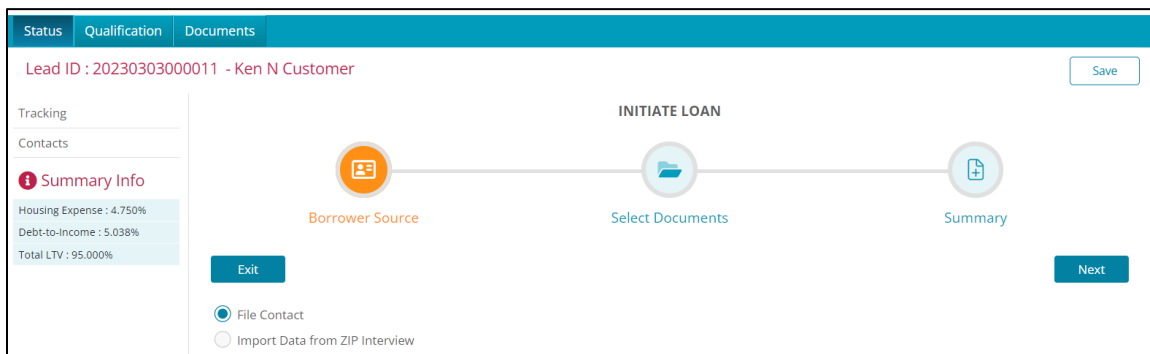


Figure 86: Initiate Loan Screen

**Note:** If there are no documents uploaded for the lead, the *Select Document* step will not appear.

4. If documents are stored, select the desired PDFs to copy over to the loan file.

- Use the icons associated with the documents to preview or delete the selected PDF.

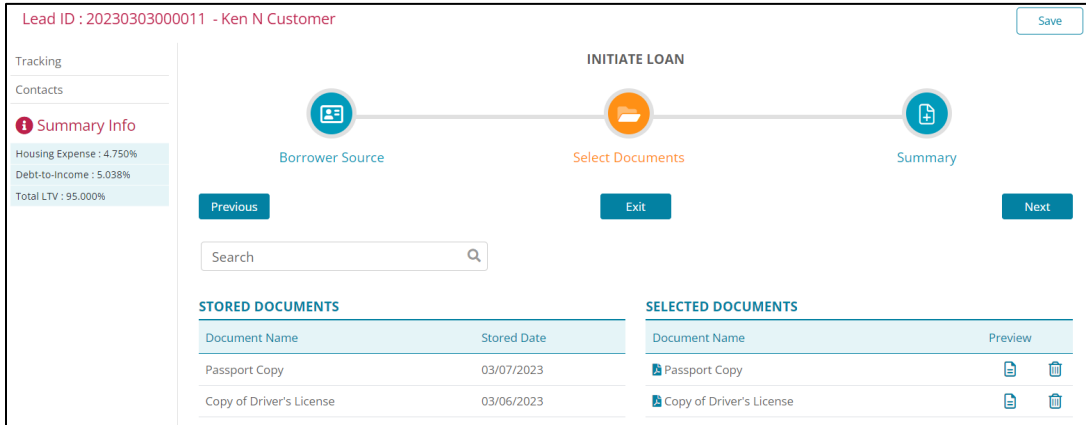


Figure 87: Selected Documents

- Click **Next**.
- Review the **Summary**.

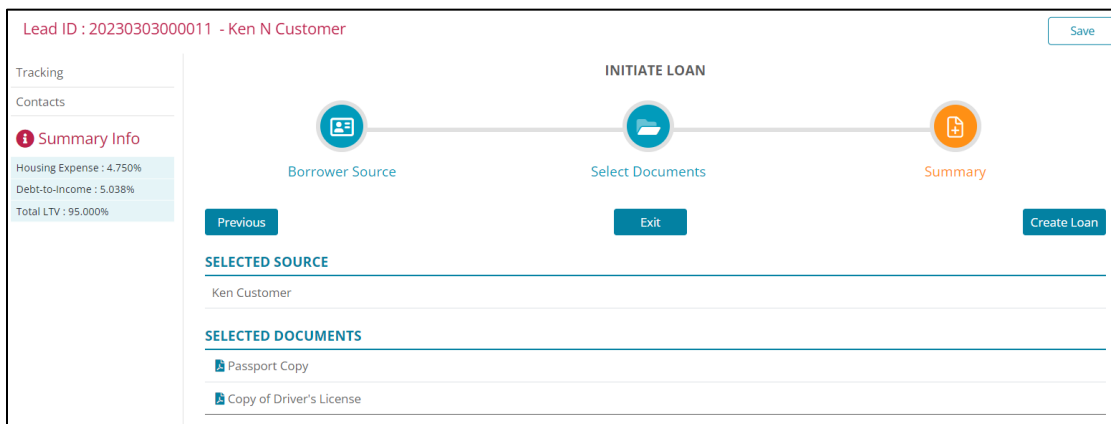



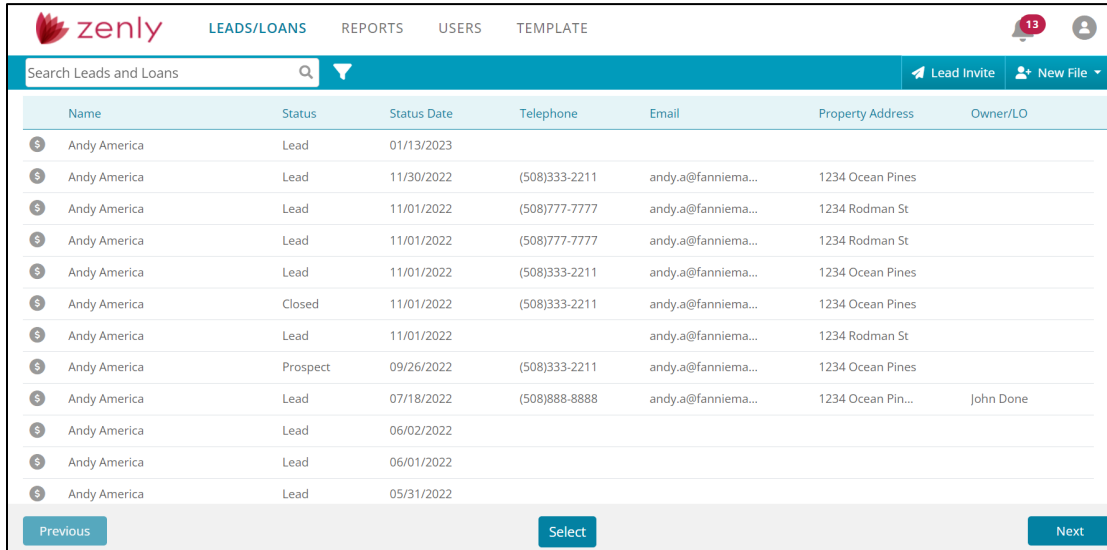
Figure 88: Summary

- Click on the **Create Loan** button to complete the initialization.



# Chapter 4: LOANS

The *Home* and the *Leads/Loans* contains the loan files the user has available. The user can identify a Loan file by the icon . Use either screens to create a new loan file or open an existing loan.



| Name         | Status   | Status Date | Telephone     | Email              | Property Address  | Owner/LO  |
|--------------|----------|-------------|---------------|--------------------|-------------------|-----------|
| Andy America | Lead     | 01/13/2023  |               |                    |                   |           |
| Andy America | Lead     | 11/30/2022  | (508)333-2211 | andy.a@fanniema... | 1234 Ocean Pines  |           |
| Andy America | Lead     | 11/01/2022  | (508)777-7777 | andy.a@fanniema... | 1234 Rodman St    |           |
| Andy America | Lead     | 11/01/2022  | (508)777-7777 | andy.a@fanniema... | 1234 Rodman St    |           |
| Andy America | Lead     | 11/01/2022  | (508)333-2211 | andy.a@fanniema... | 1234 Ocean Pines  |           |
| Andy America | Closed   | 11/01/2022  | (508)333-2211 | andy.a@fanniema... | 1234 Ocean Pines  |           |
| Andy America | Lead     | 11/01/2022  |               | andy.a@fanniema... | 1234 Rodman St    |           |
| Andy America | Prospect | 09/26/2022  | (508)333-2211 | andy.a@fanniema... | 1234 Ocean Pines  |           |
| Andy America | Lead     | 07/18/2022  | (508)888-8888 | andy.a@fanniema... | 1234 Ocean Pin... | John Done |
| Andy America | Lead     | 06/02/2022  |               |                    |                   |           |
| Andy America | Lead     | 06/01/2022  |               |                    |                   |           |
| Andy America | Lead     | 05/31/2022  |               |                    |                   |           |

Figure 89: Leads/Loans

## New Loans

Create new loans by completing the Zenly screens during a borrower interview or using the import function. Users can import single or batch loan files.

### Creating a New Loan File

Use the *New File* button to create a new loan file during a borrower interview.

1. Click **New File**.
2. Select the **New Loan** option.

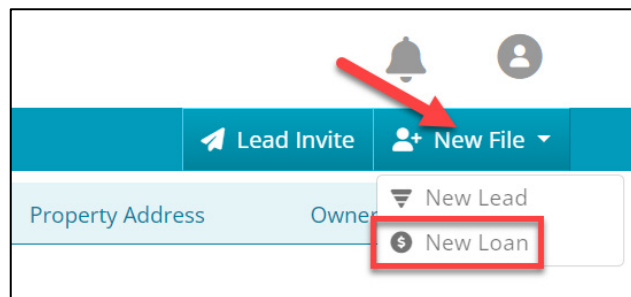


Figure 90: Create New Loan

3. Select the **Blank Loan** option.
4. Click **Create**.

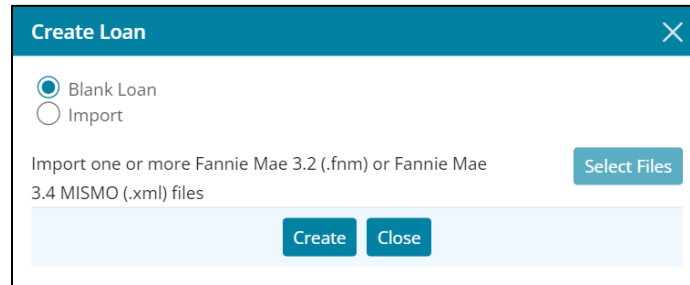


Figure 91: Create Loan Dialog

5. Proceed to [Application Borrower](#).

## Importing Loan Files

Use the import function to import *Fannie Mae 3.2 (FNM)* and *Fannie Mae MISMO 3.4 (XML)* files.

To import loan files:

1. Select **New File**.
2. Select **New Loan**.

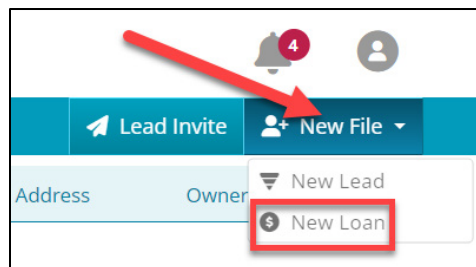


Figure 92: Create New Loan

3. Select the **Import** option.
4. Click **Select Files**.

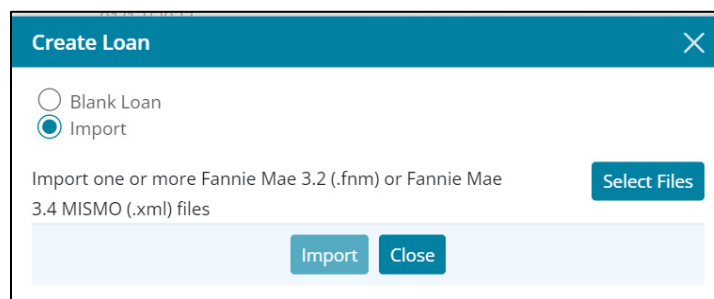


Figure 93: Import Loans

5. Browse to the stored **FNM/XML** files.
6. Highlight the file.
7. Click **Open**.

## Drag & Drop Import

Use the drag and drop import feature to drag FNM/XML files to Zenly instead of browsing to the file(s).

1. Access the **Zenly Loan List**. (See [Figure 6](#).)
2. Browse to the stored **FNM** and/or **XML** files.
3. Select the files.
4. Drag the files to the loan list.
5. Click **Import**.
6. Click **Close** when import is complete.

## Loan Status

The **Status** tab enables loan progress tracking from prequalification to close. The *Loans Status* screens provide status information for the selected loan. The following options are available for loan status.

## Loan Export

Use the loan **Export** option to select and export files from Zenly to a designated location. Zenly exports the loan application as an XML file.

1. Select a file.

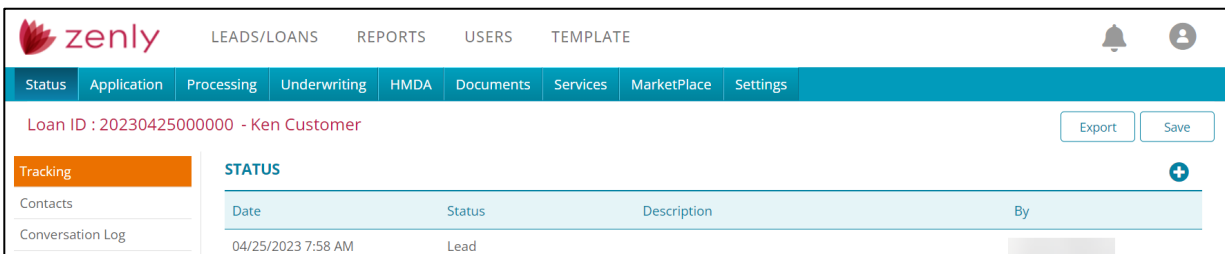
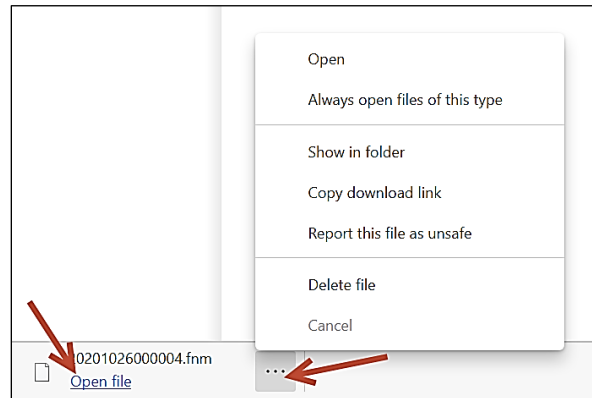


Figure 94: Export File

2. Click **Export**
3. Click **Open File** to view the exported file.

4. Click the **Ellipse** to view export options.



**Figure 95: Export Options**

**Note:** The exported file is an XML file when exporting the *Loan Application*.

5. Select the appropriate **Export** option.
6. Browse to the appropriate folder and save the export.

**Note:** See [MarketPlace](#) for sending exported files to third-party vendors.

## Status Tracking

The *Status Tracking* screen opens by default after selecting a loan. Use the **Tracking** options to track and update loan application/processing status.

### Track Loan Status

Review and update loan status information. Only the **Status Description** can be updated from the **Status List**.

**Note:** See [Add Status](#) to enter a new loan status.

1. Select the **Status**.
2. Select **Tracking**. (See [Figure 93](#).)
3. Click current **Status** to edit.

- Update the **Description**.

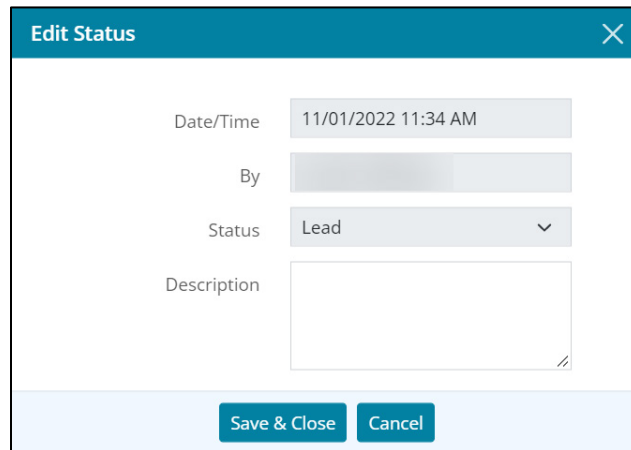


Figure 96: Update Status

- Click **Save & Close**.

## Add Status

Add new loan statuses as the application progresses. The new status populates in the Status list without overwriting existing statuses.

**Note:** Use *Add Status* to change a loan lead to a loan application.

- Click **Add**.

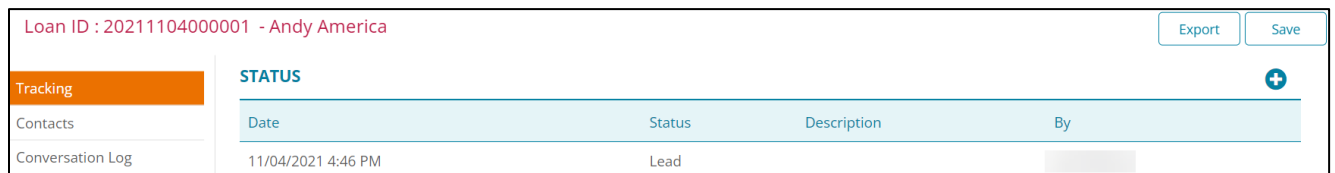


Figure 97: Add Loan Status

- Select the appropriate status from the dropdown.

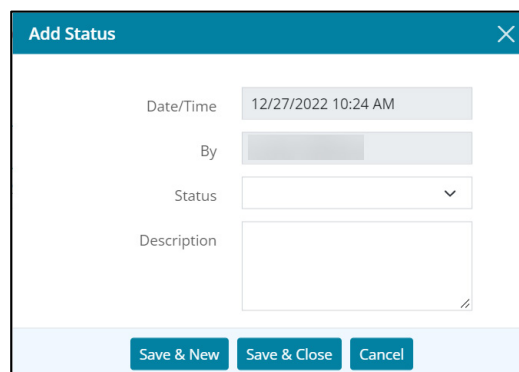
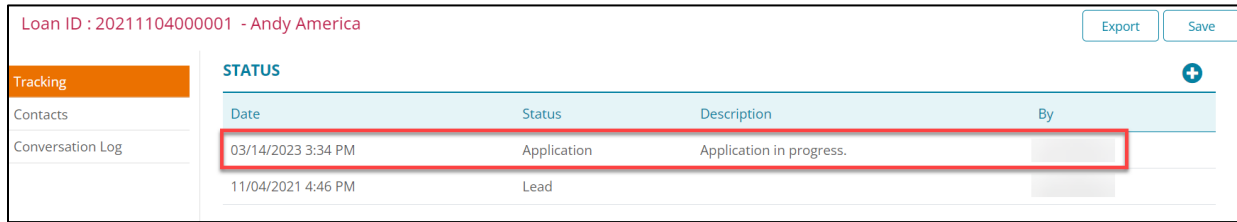


Figure 98: Add Status Dialog

- Enter status **Description**.

4. Click **Save & Close** to add the status to the **Status List**.



| Date               | Status      | Description              | By |
|--------------------|-------------|--------------------------|----|
| 03/14/2023 3:34 PM | Application | Application in progress. |    |
| 11/04/2021 4:46 PM | Lead        |                          |    |

**Figure 99: New Application Status**

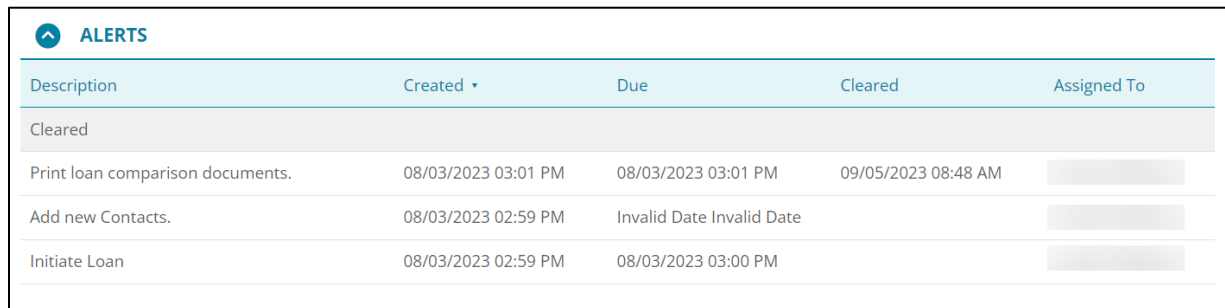
**Note:** Use *Save & New* to add another status.

## Edit Status

Listed statuses cannot be edited. Use the *Add* button to add a new status to the borrower.

## Alerts

The *Alerts* section allows the user to view active and cleared alerts for the loan. Users can view the alert by selecting an item from the table.



| Description                      | Created             | Due                       | Cleared             | Assigned To |
|----------------------------------|---------------------|---------------------------|---------------------|-------------|
| Cleared                          |                     |                           |                     |             |
| Print loan comparison documents. | 08/03/2023 03:01 PM | 08/03/2023 03:01 PM       | 09/05/2023 08:48 AM |             |
| Add new Contacts.                | 08/03/2023 02:59 PM | Invalid Date Invalid Date |                     |             |
| Initiate Loan                    | 08/03/2023 02:59 PM | 08/03/2023 03:00 PM       |                     |             |

**Figure 100: Alerts (Loans)**

## Status Contacts

The **Status Contacts List** provides a location to save contact information for relevant loan contacts.

## Add Contact

Add additional loan *Contacts* to the *Contact List*.

1. Select the **Add +** button.

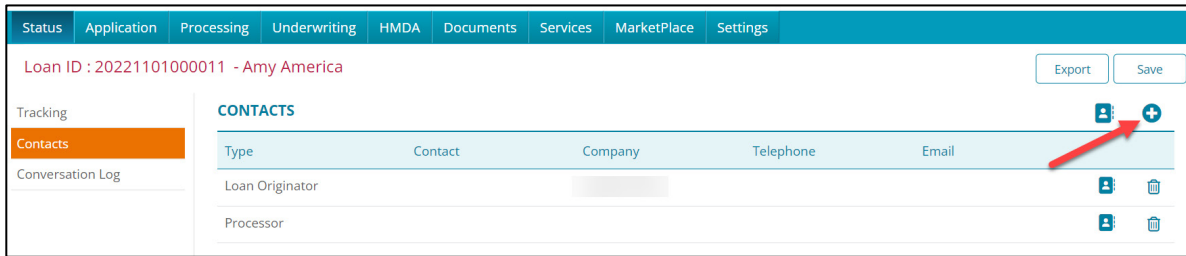


Figure 101: Add Contact

2. Enter **Contact** details.

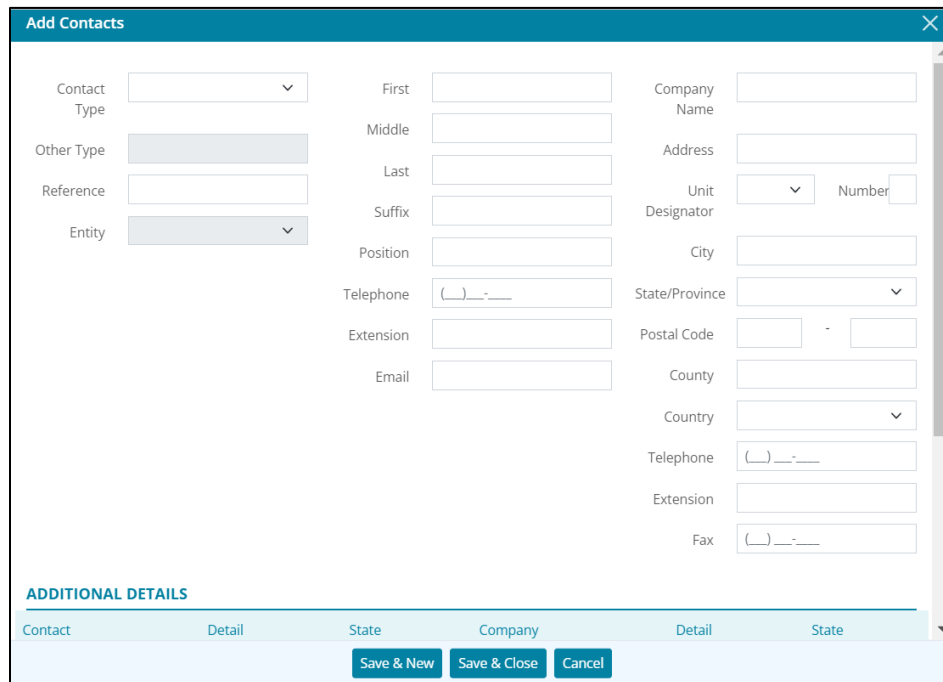
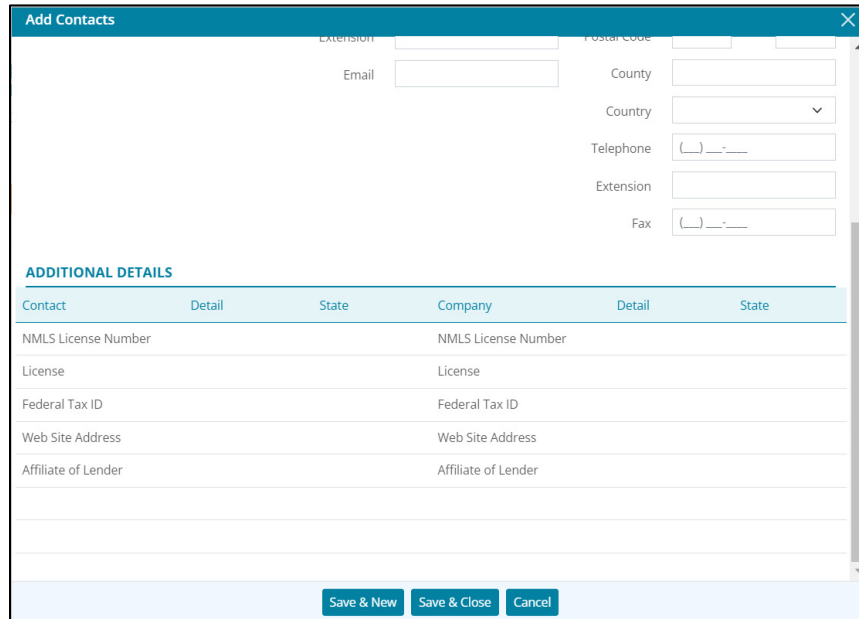


Figure 102: Add Contacts Dialog

3. Select **Additional Details** fields to add information if required.



**ADDITIONAL DETAILS**

| Contact | Detail              | State | Company             | Detail | State |
|---------|---------------------|-------|---------------------|--------|-------|
|         | NMLS License Number |       | NMLS License Number |        |       |
|         | License             |       | License             |        |       |
|         | Federal Tax ID      |       | Federal Tax ID      |        |       |
|         | Web Site Address    |       | Web Site Address    |        |       |
|         | Affiliate of Lender |       | Affiliate of Lender |        |       |

Figure 103: Additional Contacts Details

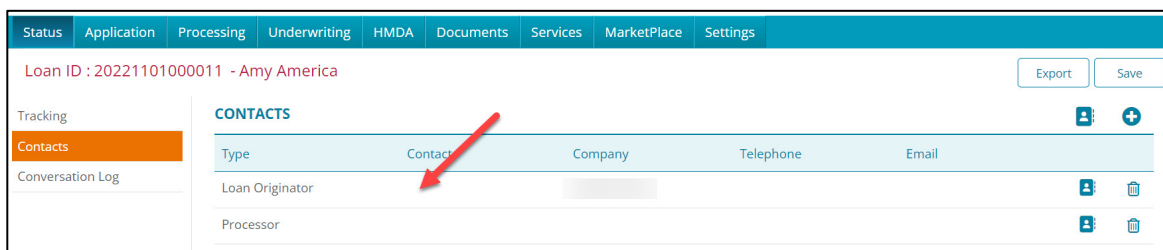
4. Click **Save & Close**.

**Note:** Click *Save & New* to add another contact.

## Edit Contacts List

Use the following steps to edit the loan **Contacts List**.

1. Select the **Status**.
2. Select the **Contacts** tab.
3. Click a **Contact** entry to edit.



Loan ID : 20221101000011 - Amy America

Tracking

**Contacts**

Conversation Log

**CONTACTS**

| Type            | Contact | Company | Telephone | Email |
|-----------------|---------|---------|-----------|-------|
| Loan Originator |         |         |           |       |
| Processor       |         |         |           |       |

Figure 104: Loan Contacts List



4. Make appropriate contact information changes.

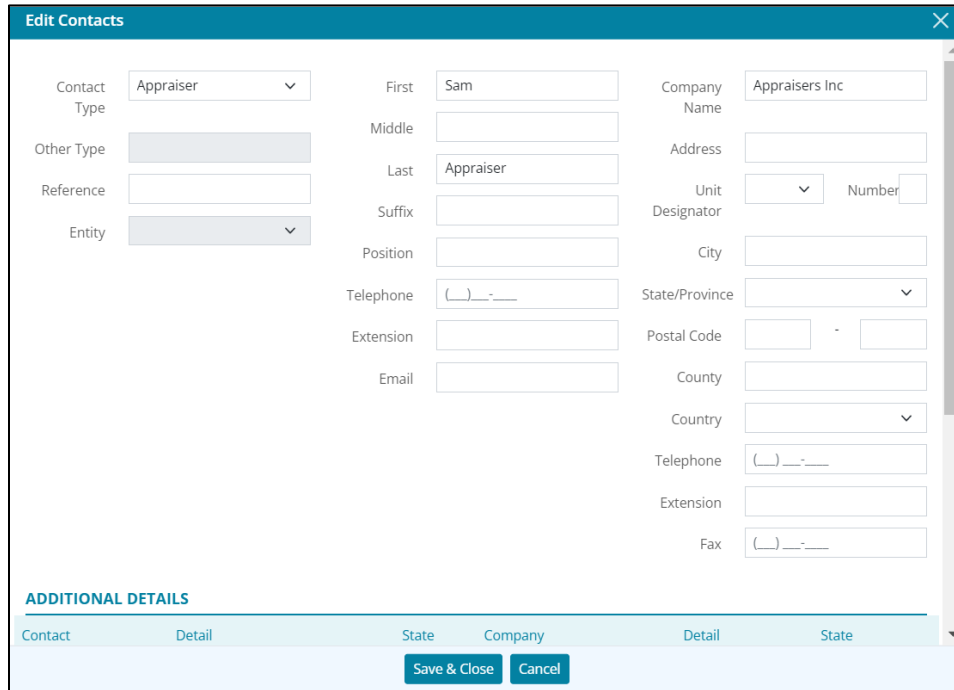


Figure 105: Edit Contacts Dialog

5. Select **Additional Details** fields to edit information if required. (See Figure 102.)
6. Click **Save & Close**.

## Delete Contact

Delete contacts that are no longer required.

1. Click the **Delete** icon for the contact to delete.

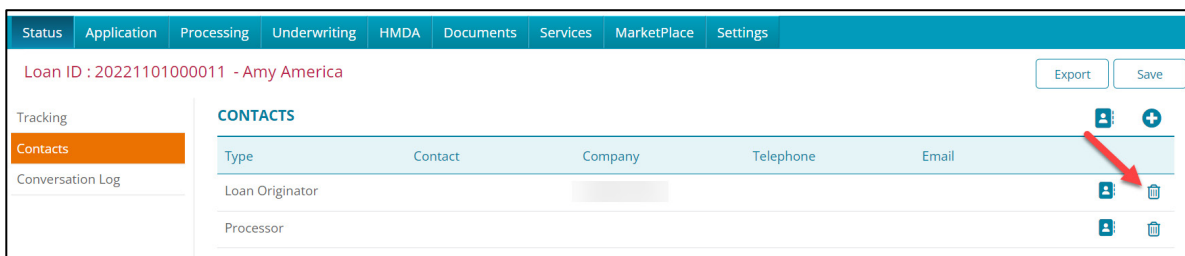


Figure 106: Delete Contact

2. Click **Delete** on the *Delete Confirmation* dialog.

## Adding Contact Using the Directory

Use the *Directory*  icon to added contacts from the *Directory*. For more information about the Directory see [Document Packages](#)

Use this section to create templates for print documents. The *Document Package* will appear when generating documents for a borrower. See [Generate](#).

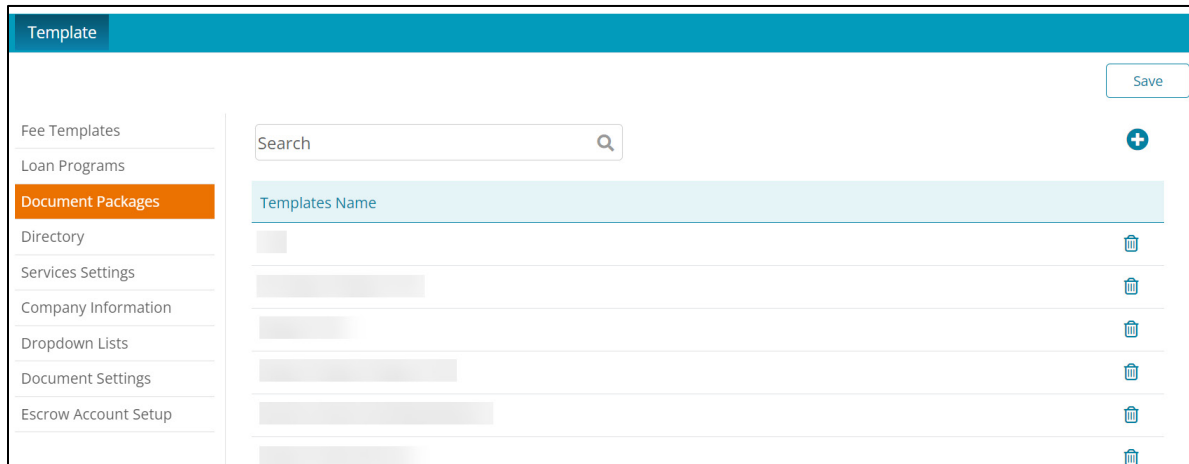


Figure 418: Document Packages

To create a *Document Package*:

1. Select the **TEMPLATE** tab.
2. Select **Document Packages**.
3. Click on the **Add** icon.
4. Create a name for the template using the **Template Name** field.
5. In the **Filtered by** dropdown, select the desired document type.
6. Choose the desired document(s).
7. Select the **Save** button.

Directory.

To add contacts:

1. On the **Status** screen.
2. Select the **Directory**  icon.
3. Choose the desired contact(s) or use the *Search* bar to enter a contact parameter.

**Note:** Only one of each *Contact Type* is allowed per *Loan* if multiple contacts are selected from the *Directory*.

**Note:** If a contact of the same type was selected, Zenly will prompt the user to overwrite the prior contact.

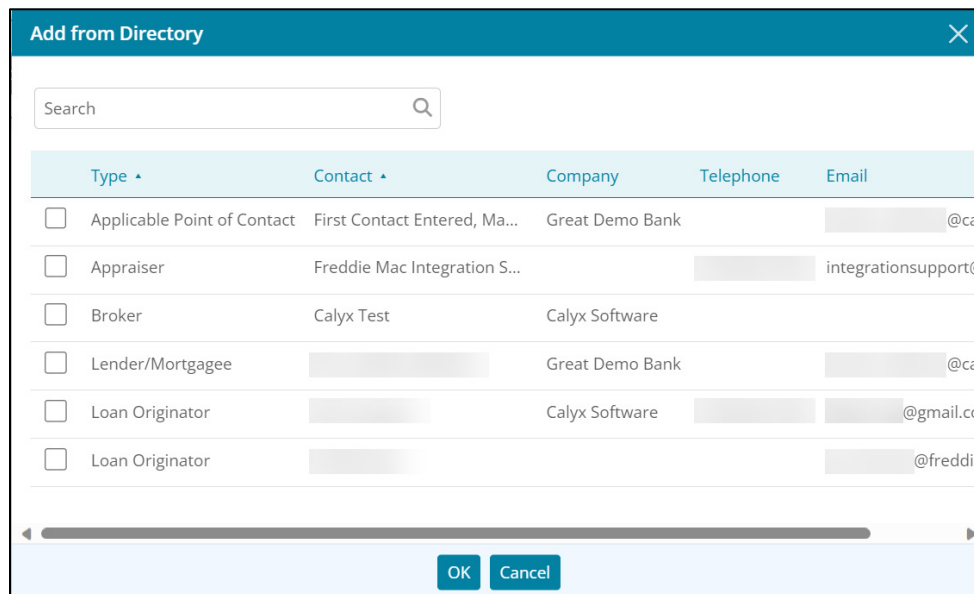


Figure 107: Add from Directory

4. Click **OK**.

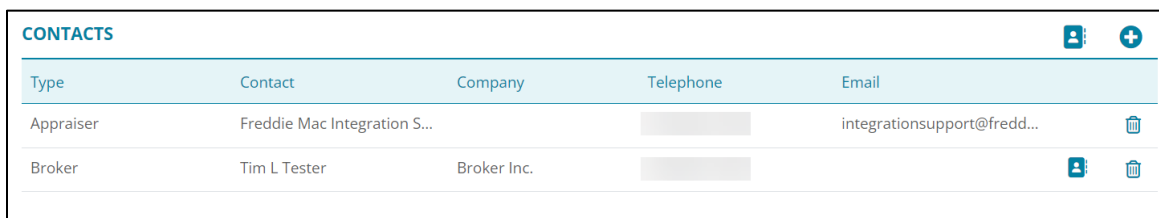


Figure 108: Contact Through Directory

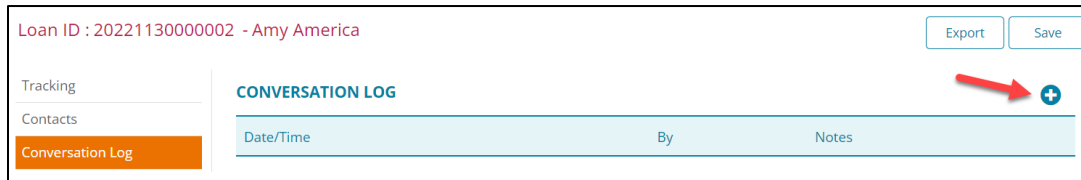
**Note:** Contacts that are added from the *Contacts* screens can be added to the Zenly *Directory* by selecting the icon displayed next to the *Delete*  icon.

## Status Conversations

Use *Status Conversations* to track communications with borrowers and loan contacts.

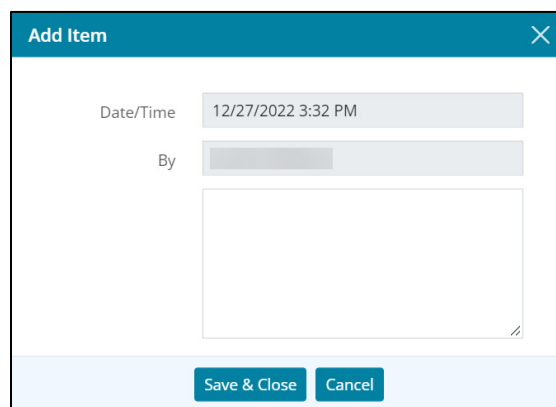
**Note:** *Conversation Log* entries cannot be altered or deleted after saving.

1. Select the **Status** tab.
2. Select **Conversation Log**.



**Figure 109: Loan Conversations**

3. Click **Add**.
4. Enter conversation details.



**Figure 110: Add Item Dialog**

5. Click **Save & Close** to add the item to the *Conversation Log*.

## Loan Application

Use the *Loan Application* screens to enter/update borrower and loan information details.

### Application Borrower

The *Application Borrower* screen contains options for capturing borrower details. Enter initial borrower information and return to update as additional information is provided.

1. Select the **Application** tab.

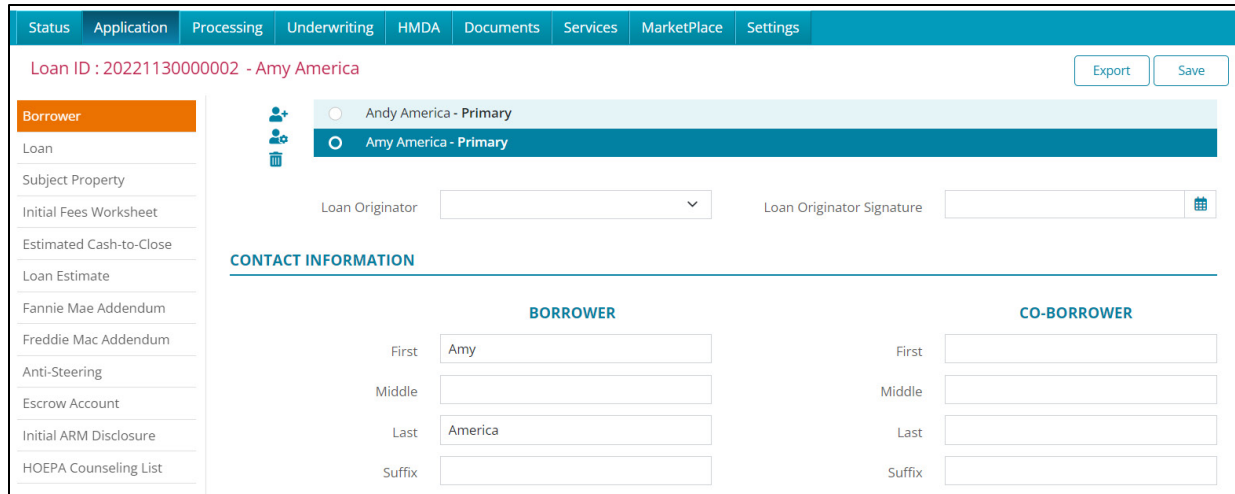


Figure 111: Application Borrowers

2. Select **Borrower**.

**Note:** The *Borrower* radio button title populates with the primary borrower's name after completing the *Borrower Information*. (See [Borrowers](#) for details.)

3. Select the radio button for a listed borrower to view an overview of the selected borrower.
4. Drag and drop the desired borrower to the top of the table to make them the Primary borrower.
5. Use the **Loan Originator** dropdown menu to select the desired contact.

**Note:** The selected loan originator will auto-populate in the *Status Contacts* screen. Selecting a new loan originator from the dropdown menu will replace the existing one.

6. Select the **Loan Originator Signature Date**.

## Borrowers

Borrowers may be added to the loan throughout the loan process.

### Add Borrower

Use the following steps to add a borrower other than co-borrower to the loan.

1. Click the **Add Borrower** icon.

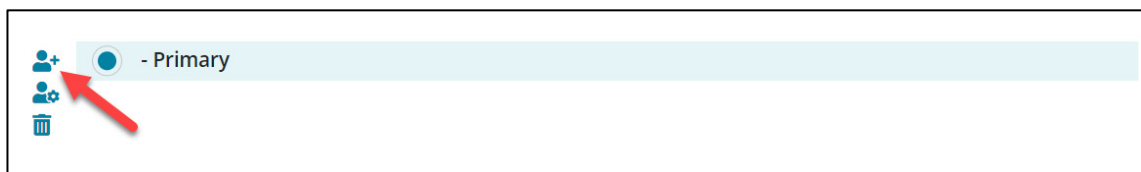


Figure 112: Add Borrower

2. Proceed to [Borrower/Co-Borrower Information](#) to complete the borrower details.

## Import From Leads

The user can import a borrower by using leads.

To Import from Leads:

1. Select the **Add Borrower** icon.

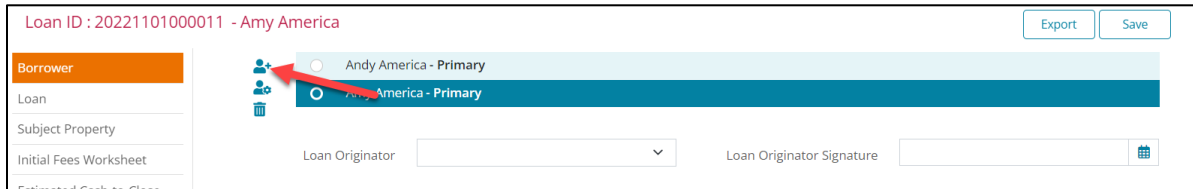


Figure 113: Adding a Borrower

2. Choose **Import from Leads**.

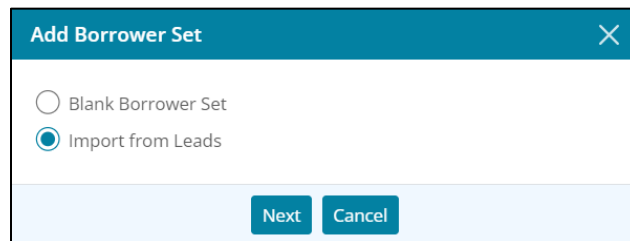


Figure 114: Import from Leads

3. Click **Next**.
4. Search for the desired **Lead Contact** using the search bar.

**Note:** If the Lead contains no stored documents, the screen will skip to the *Summary* step.

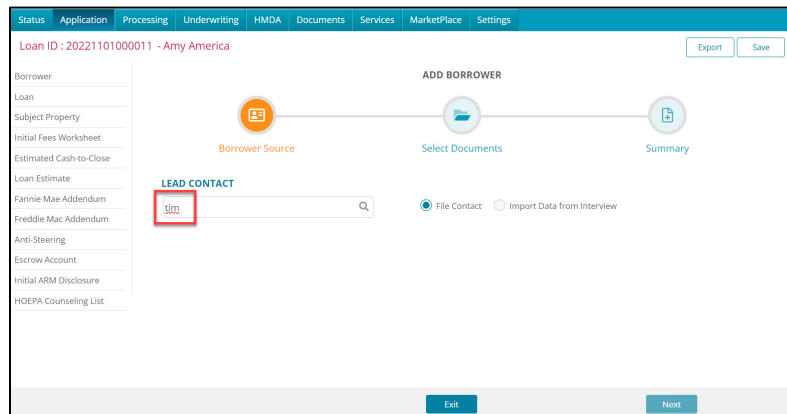


Figure 115: Searching Leads

5. Click on the magnifying glass icon or press Enter.
6. Select a lead from the results table.
7. Select either **File Contact** or **Import Data from Interview**.
8. Click **Next**.

- Select the desired stored documents to move the items to the **Selected Documents** table.

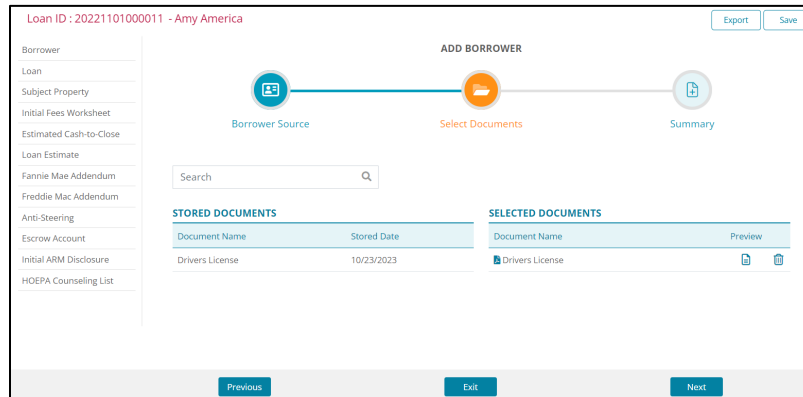


Figure 116: Select Documents

- Click **Next**.
- Review the **Summary**.

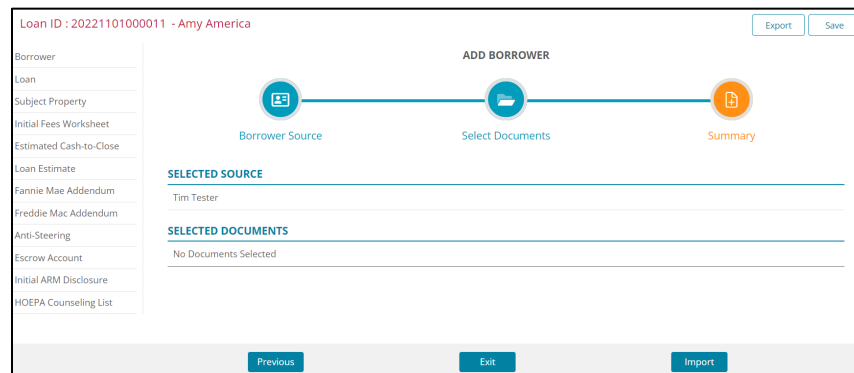


Figure 117: Summary

- Click **Import**.

### Delete Borrower

Use the following steps to delete a borrower from the loan.

**Note:** The primary borrower cannot be deleted if other borrowers are not listed on the loan.

- Select the borrower to delete.

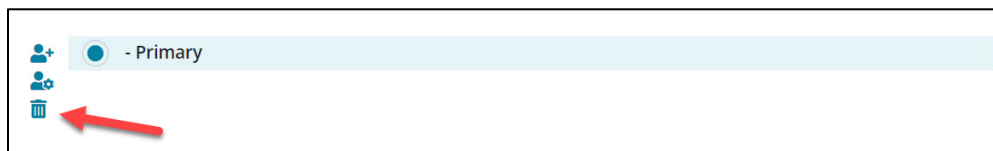


Figure 118: Delete Borrower

- Click **Delete Borrower**.
- Click **Delete** on the *Delete Confirmation* dialog.

### Swap Primary Borrower

Use the following steps to swap the primary borrower and co-borrower. Information automatically updates to match the new primary borrower when the swap is complete.

1. Click the **Primary Borrower** set.

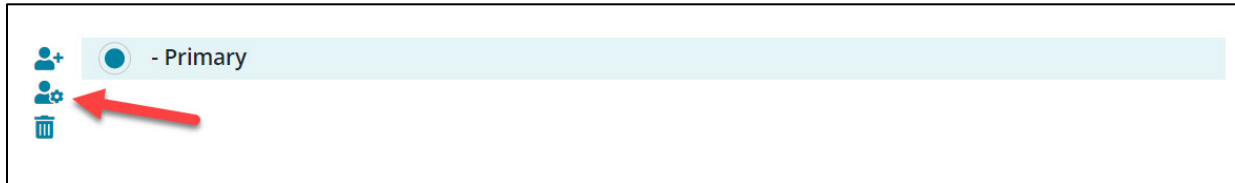


Figure 119: Edit Borrower

2. Click the **Edit Borrower** icon.
3. Select the **Swap** radio button.

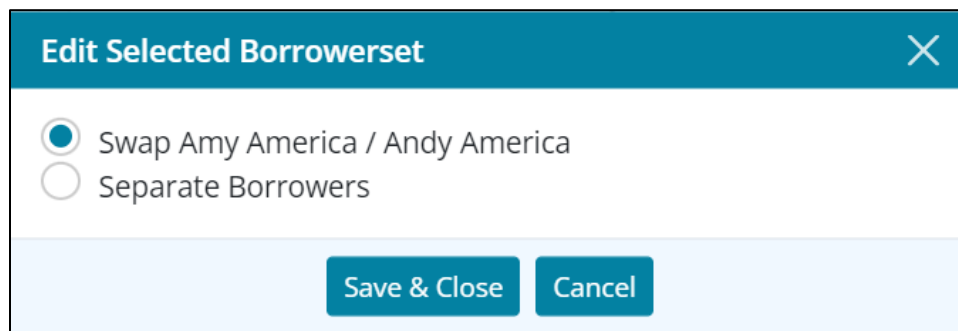


Figure 120: Swap Primary Borrower

4. Click **Save & Close**.
5. Proceed to [Borrower/Co-Borrower Information](#) to complete the borrower details.

### Separate Borrowers

Use the following steps to separate borrowers in the same borrower set. The separated borrowers become single borrowers in the Borrower List.

**Note:** Separate a borrower set to enable deleting a borrower from the loan.

1. Select the **Borrower Set**. (See [Figure 118](#).)
2. Click the **Edit Borrower** icon.



3. Select the **Separate Borrower** radio button.

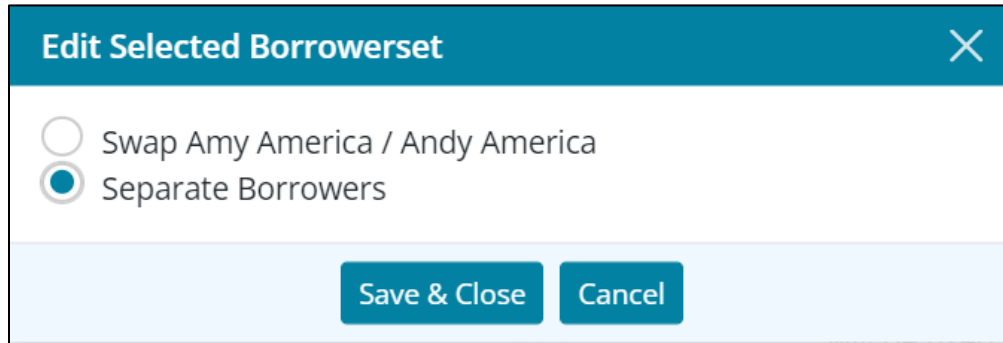


Figure 121: Separate Borrowers

4. Click **Save & Close**.

### Merge Borrowers

Use the following steps to merge borrowers.

1. Select one of the borrowers to **Merge**. (See [Figure 118](#).)
2. Click **Edit Borrower**.
3. Select the appropriate **Merge As** option.

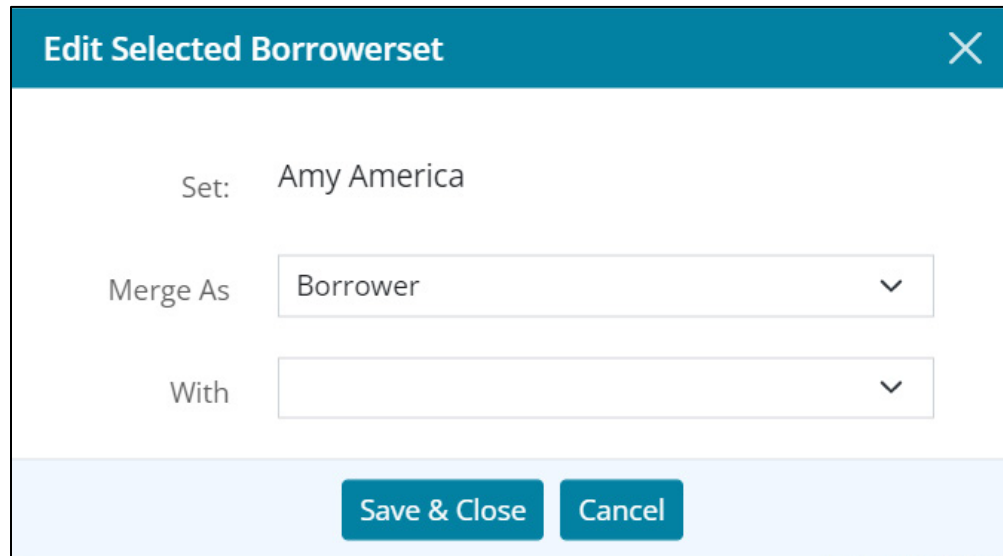


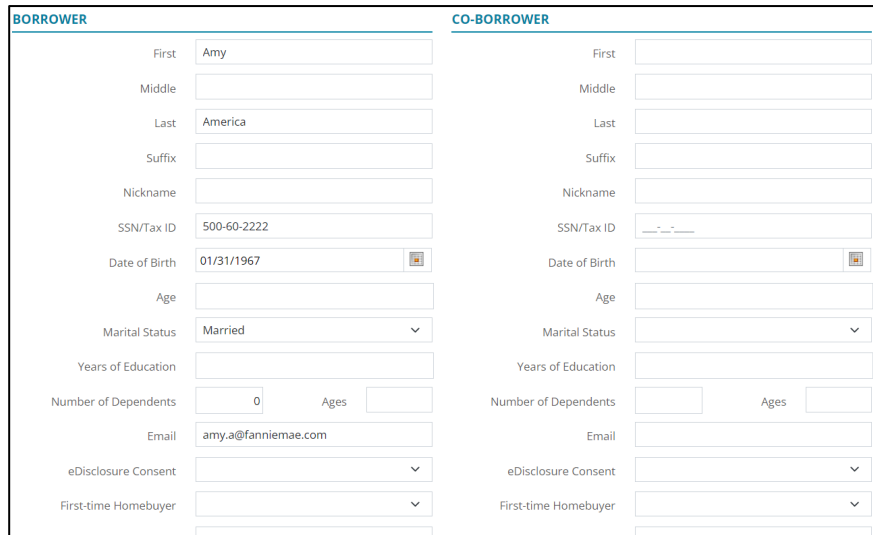
Figure 122: Merge Borrowers

4. Select the borrower to merge **With**.
5. Click **Save & Close**.

## Borrower/Co-Borrower Information

Complete the screen details with as much information as possible. Return to the **Borrower** and **Co-Borrower** fields to update as additional information becomes available.

1. Select **Borrower** from the *Application* tab.



**Figure 123: Borrower/Co-Borrower Information**

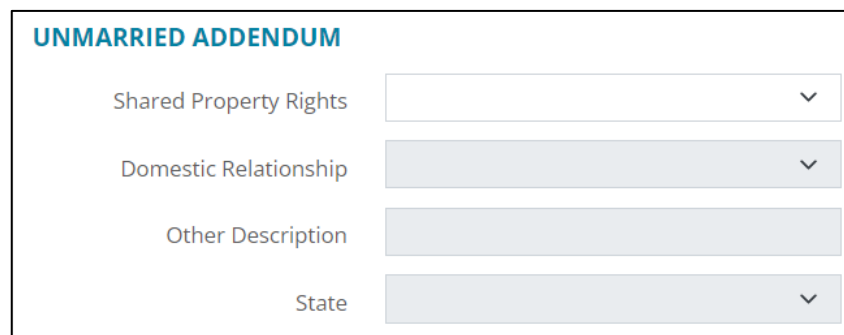
**Note:** Select *Unmarried* from the *Marital Status* dropdown to enable the *Unmarried Addendum* fields.

2. Complete the **Borrower** and **Co-Borrower** fields with available information.

## Unmarried Addendum

Use the **Unmarried Addendum** when the borrower resides in a state that recognizes civil unions, domestic partnerships, or registered reciprocal beneficiary relationships.

1. Select the appropriate **Shared Property Rights** option.



**Figure 124: Unmarried Addendum**

**Note:** Proceed to [Telephone](#) if answering *No* in Step 1.

2. Select appropriate **Domestic Relationship** option.
3. Enter **Other Description** when selecting **Other** for **Domestic Relationship**.
4. Select the appropriate **State**.

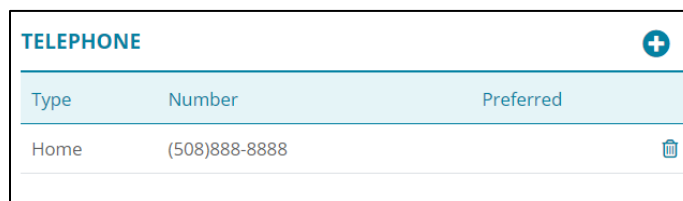
## Telephone

Contact telephone numbers are required for all borrowers.

### Add Telephone

Use the following steps to complete the borrower/co-borrower *Telephone* fields.

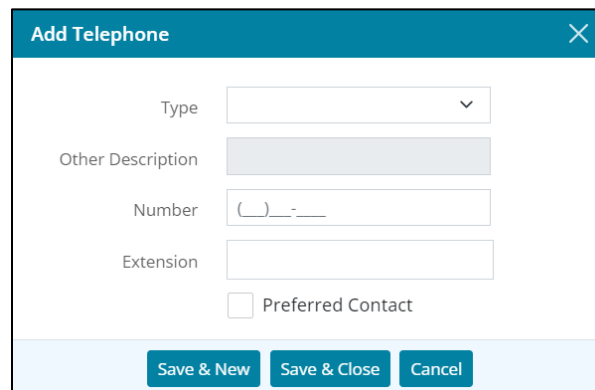
1. Click the **Borrower Telephone Add** button.



| TELEPHONE <span style="float: right;">+</span> |               |           |
|--|---------------|-----------|
| Type   | Number        | Preferred |
| Home   | (508)888-8888 | 🗑️        |

Figure 125: Add/Edit Telephone Number

2. Select **Telephone Type**.



**Add Telephone** ✕

Type

Other Description

Number

Extension

Preferred Contact

Figure 126: Add Telephone Dialog

3. Enter the **Other Description** when **Other** is selected from the **Type** dropdown.
4. Enter the **Telephone Number**.
5. Enter an **Extension** when appropriate.
6. Select the **Preferred Contact** checkbox if the entered number is the preferred contact type.
7. Click **Save & Close**.

**Note:** Click **Save & New** to add another telephone number.

8. Repeat Steps 1 – 7 for the **Co-Borrower**.

### Edit Telephone

Use the following steps to edit a listed telephone number.

1. Click the phone **Number** to edit. (See [Figure 124](#).)
2. Update the **Telephone Information** on the *Edit Telephone* dialog. (See [Add Telephone](#) for details.)
3. Click **Save & Close**.

### Delete Telephone

Use the following steps to delete a listed telephone number.

1. Click the **Delete** icon. (See [Figure 124](#).)

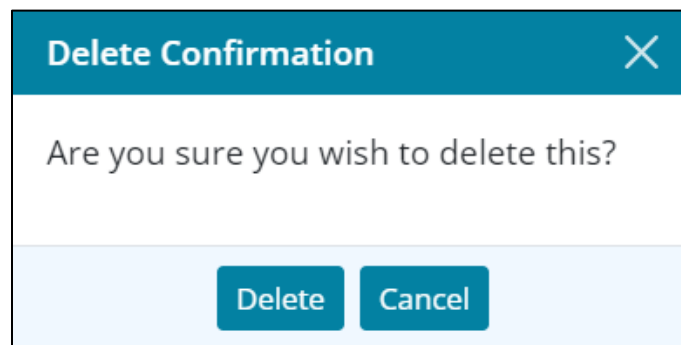


Figure 127: Delete Confirmation

2. Click **Delete** on the *Delete Confirmation* dialog.

### Addresses

Enter borrower/co-borrower current address information. Important selections for the **Add Address** dialog entries include:

- Select **Previous** from the **Type** dropdown list and add addresses to cover the required timeframe.
- Select **Current** from the **Type** dropdown list where the address listed is also the mailing address.
- Enter the **Postal Code** to auto-populate the **City and State/Providence** fields.

## Add Address

Use the following steps to add borrower addresses.

1. Click the **Borrower Address Add** button.

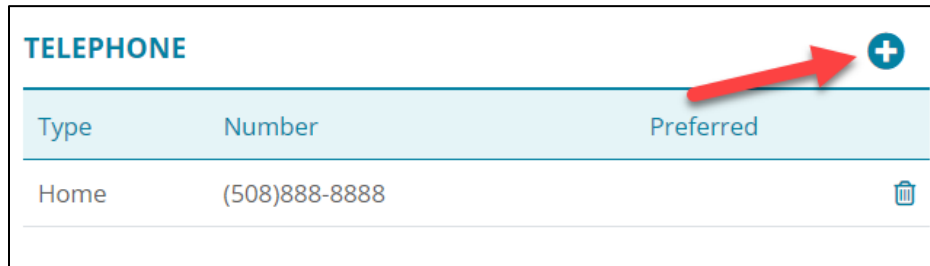


Figure 128: Add/Edit Current Address

2. Select the appropriate **Type** from the dropdown.

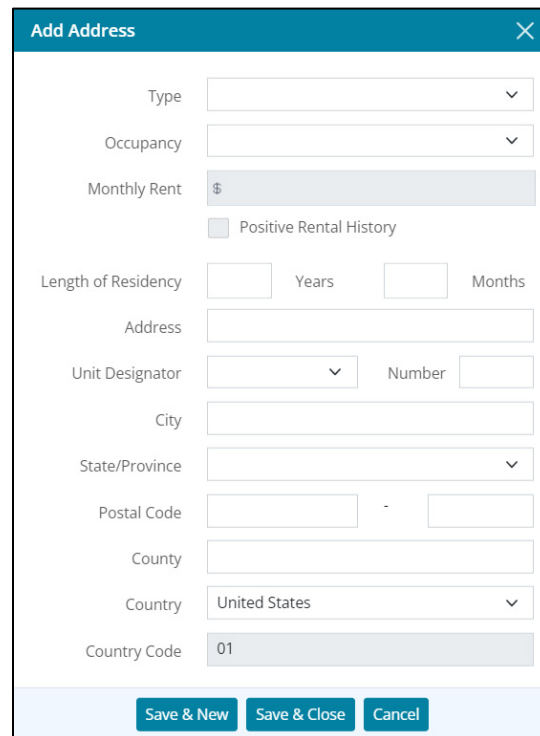


Figure 129: Add Address Dialog

3. Select the **Occupancy** from the dropdown.

**Note:** Monthly rent amount is added from the *Monthly Housing Expenses* section. If the borrower has a *Positive Rental History*, select the checkbox.

4. Enter **Length of Residency**.
5. Enter the **borrower Address Information**.

**Note:** The *Country Code* auto-populates based on the *Country* selected.

6. Click **Save & Close**.

**Note:** Click **Save & New** to add another address.

7. Repeat Steps 1 – 6 for the co-borrower when appropriate.

### Edit Address

Use the following steps to edit a listed address.

1. Click the **Borrower Address** to edit. (See [Figure 127](#).)
2. Update the **Address Information** on the *Edit Address* dialog. (See [Add Address](#) for details.)
3. Click **Save & Close**.

### Delete Address

Use the following steps to delete a listed address.

1. Click the **Delete** icon. (See [Figure 127](#).)
2. Click **Delete** on the *Delete Confirmation* dialog.

## Employment

A minimum of two years' employment history is required.

### Add Employment

Enter employment information for the borrower/co-borrower.

1. Click the **Borrower Add** button.

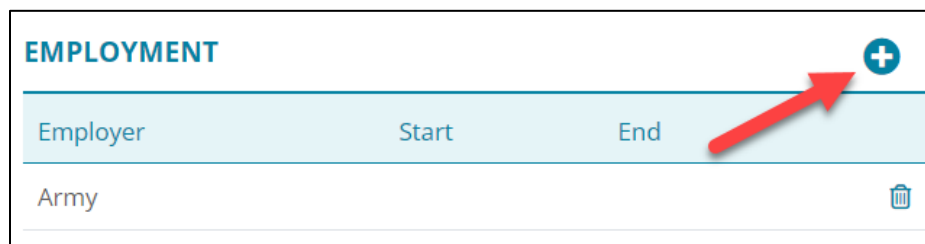


Figure 130: Add/Edit Employment History

2. Enter **Employer** name.

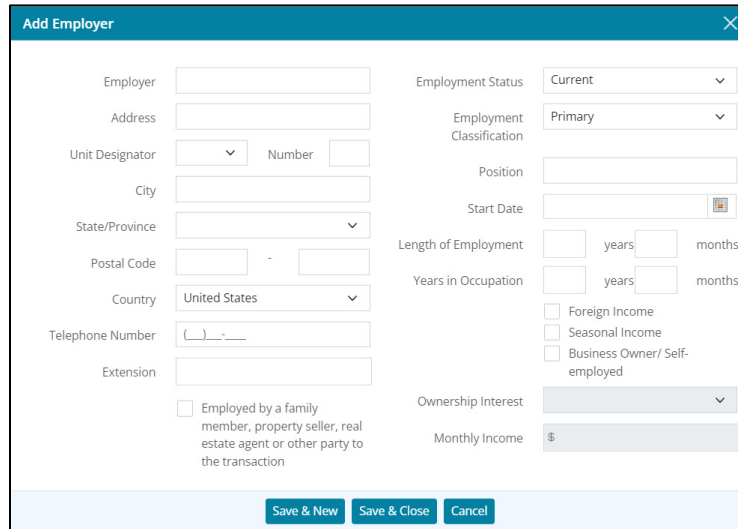


Figure 131: Add Employer Dialog

3. Complete the **Employer Address** fields.

**Note:** Enter the *Postal Code* to auto-populate the *City and State* fields.

4. Select the **Country**.
5. Enter employer contact **Telephone Number**.
6. Enter an **Extension** if appropriate.
7. Select the **Employed by family** checkbox when appropriate.
8. Select the appropriate **Employment Status**.
9. Select the **Employment Classification**.
10. Enter the **Employer Position**.
11. Use the **Calendar** to select the **Start Date**.
12. Complete the **Length of Employment** fields.
13. Complete the **Years in Occupation** fields.
14. Select the **Foreign Income** checkbox if applicable.
15. Select the **Seasonal Income** checkbox if applicable.
16. Select the **Business Owner/Self-employed** checkbox if appropriate.
17. Complete the **Ownership Interest** and **Monthly Income** fields when selecting the checkbox.
18. Click **Save & Close**.

**Note:** Click *Save & New* to add another employer.

19. Repeat Steps 1 – 13 for co-borrower **Employment History**.

### Edit Employment

Use the following steps to edit a listed employer.

1. Click the **Employer** name. (See [Figure 129](#).)
2. Update the **Employer Information** on the *Edit Employer* dialog. (See [Add Employment](#) for details.)
3. Click **Save & Close**.

### Delete Employment

Use the following steps to delete a listed employer.

1. Click the **Delete** icon. (See [Figure 129](#).)
2. Click **Delete** on the *Delete Confirmation* dialog.

### Income

Individual gross income details are required for the borrower/co-borrower.

#### Add Income

Use the following steps to add income.

1. Click the **Borrower Add** button.

| INCOME <span style="float: right;">+</span> |  |
|---|--|
| Source                                      | Amount   |
| Army  |  |
| Base  | 4,000.00 <span style="float: right;">🗑️</span> |
| Military Clothes Allowance                  | 150.00 <span style="float: right;">🗑️</span>   |
| Military Flight Pay                         | 175.00 <span style="float: right;">🗑️</span>   |
| <b>Total</b>                                | <b>4,325.00</b>                                |

**Figure 132: Gross Monthly Income**



2. Select the appropriate **Section**.

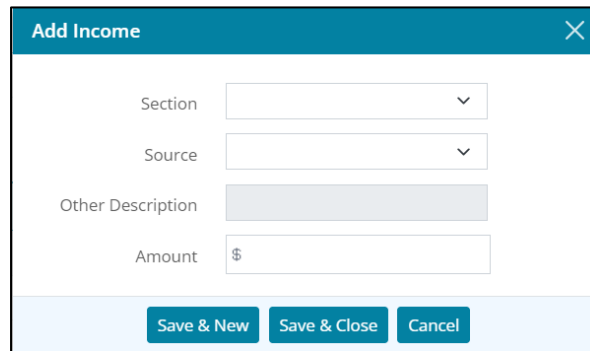


Figure 133: Add Income Dialog

3. Select the appropriate **Source**.
4. Enter **Other Description** when **Other** is selected from the **Source** dropdown.
5. Enter the **Amount**.
6. Click **Save & Close**.

**Note:** Click **Save & New** to add another income source.

7. Repeat Steps 1 – 6 for co-borrower.

### Edit Income

Use the following steps to edit a listed income.

1. Click the **income** to **edit**. (See [Figure 131](#).)
2. Update the **Income Information** on the *Edit Income* dialog. (See [Add Income](#) for details.)
3. Click **Save & Close**.

### Delete Income

Use the following steps to delete a listed income.

1. Click the income to delete. (See [Figure 131](#).)
2. Click **Delete** on the *Delete Confirmation*.

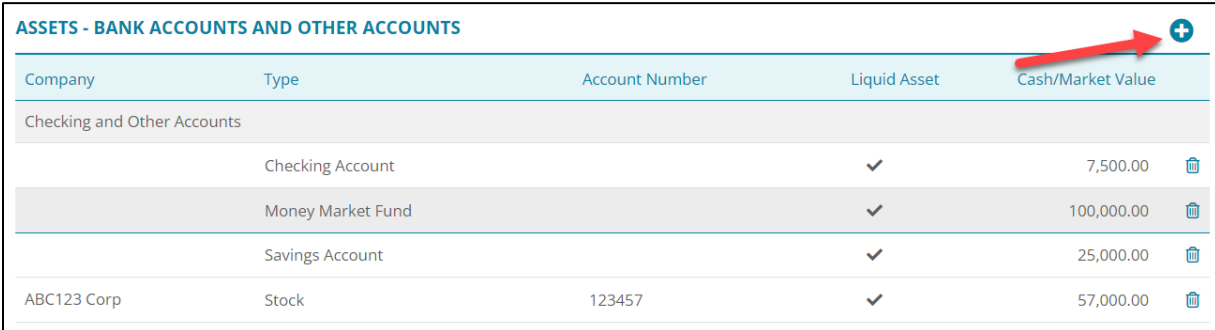
### Assets

Borrower/co-borrower assets are combined.

## Add Assets

Use the following steps to add assets.

1. Click the **Assets Add** button.



| ASSETS - BANK ACCOUNTS AND OTHER ACCOUNTS |                   |                |              |                   |
|---|-------------------|----------------|--------------|-------------------|
| Company                                   | Type              | Account Number | Liquid Asset | Cash/Market Value |
| Checking and Other Accounts               |                   |                |              |                   |
|   | Checking Account  |                | ✓            | 7,500.00          |
|   | Money Market Fund |                | ✓            | 100,000.00        |
|   | Savings Account   |                | ✓            | 25,000.00         |
| ABC123 Corp                               | Stock             | 123457         | ✓            | 57,000.00         |

Figure 134: Combined Borrower/Co-Borrower Assets

2. Enter **Company Name** for the asset.

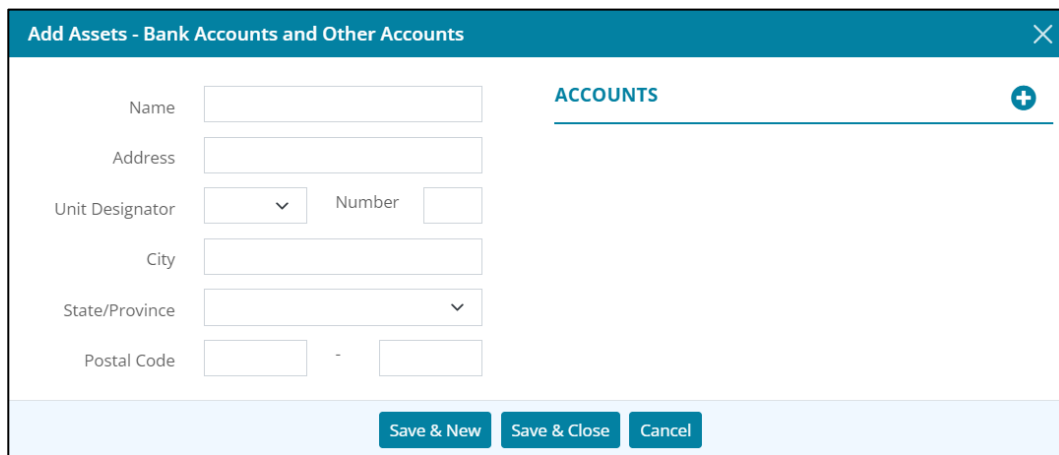
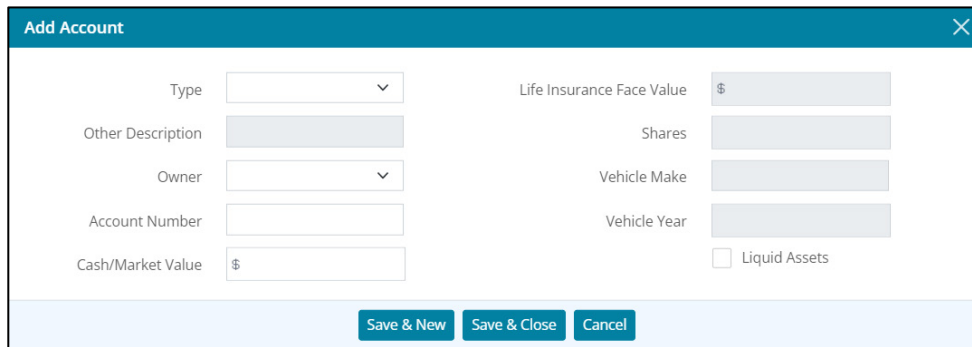


Figure 135: Add Asset Dialog

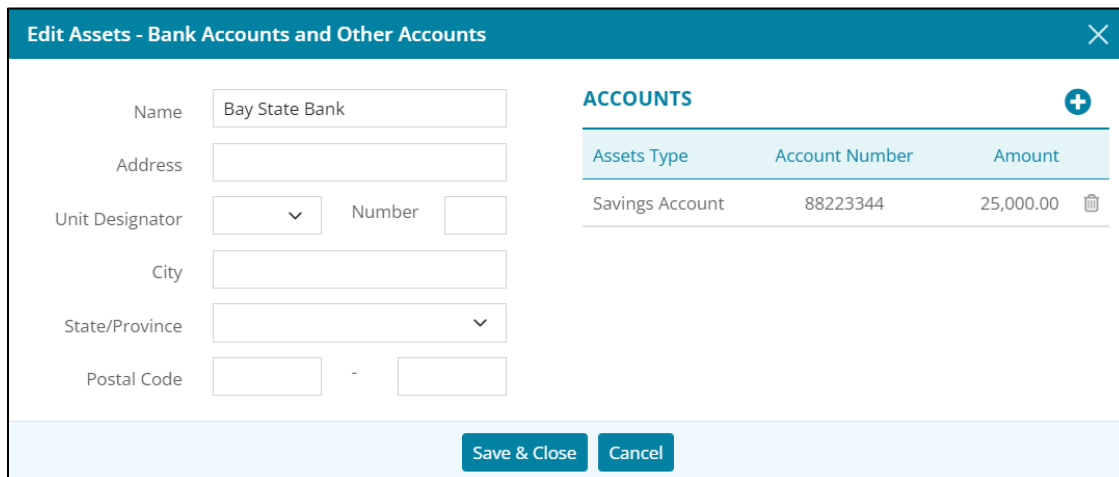
3. Complete the remaining *Add Asset* dialog fields.
4. Click the **Add** button to add a new account on the *Add Account* dialog.

5. Select the **Account Type** from the dropdown.



**Figure 136: Add New Account Dialog**

6. Enter **Other Description** if applicable.
7. Select **Owner** from the dropdown.
8. Enter **Account Number**.
9. Enter **Cash/Market Value**.
10. Complete the remaining *Add Account* dialog fields as applicable.
11. Click **Save & Close** on the *Add New Account* dialog to list the account on the *Add Asset* dialog.



| Assets Type     | Account Number | Amount    |
|-----------------|----------------|-----------|
| Savings Account | 88223344       | 25,000.00 |

**Figure 137: Added Asset Account**

**Note:** Click *Save & New* to add another new account.

12. Click **Save & Close** on the *Add Asset* dialog.

**Note:** Click *Save & New* to add another new account.

### **Edit Assets**

Use the following steps to edit a listed asset.

1. Select the **Asset** to edit. (See [Figure 133.](#))

2. Update the **Assets Information** on the *Edit Assets* dialog. (See [Add Assets](#) for details.)
3. Click **Save & Close**.

### Edit Asset Account

Use the following steps to edit a listed asset account.

1. Select the Asset with the account to edit. (See [Figure 133](#).)
2. Select the Account to edit. (See [Figure 136](#).)
3. Update the account information. (See [Figure 134](#).)
4. Click **Save & Close** on the *Add New Account* dialog.
5. Click **Save & Close** on the *Add Asset* dialog.

### Delete Assets

Use the following steps to delete a listed asset.

1. Select the **Delete** icon next to the desired Asset. (See [Figure 133](#).)
2. Click **Delete** on the *Delete Confirmation* dialog.

### Delete Asset Account

Use the following steps to delete a listed asset account.

1. Select the asset with the account to delete. (See [Figure 133](#).)
2. Select the account to delete. (See [Figure 136](#).)
3. Click **Delete** on the *Delete Confirmation* dialog.
4. Click **Save & Close** on the *Edit Asset* dialog.

## Gifts or Grants

Enter all gifts or grants being applied to the loan.

### Add Gifts or Grants

Use the following steps to complete the **Gifts or Grants Received** fields.

1. Click the **Gifts or Grants Received Add** button.

| GIFTS OR GRANTS RECEIVED |    | +         |
|--------------------------|----|-----------|
| Subtotal Liquid Assets   | \$ | 0.00      |
| Total Assets (a)         | \$ | 82,000.00 |

Figure 138: Gifts or Grants Received

2. Select the **Type**.

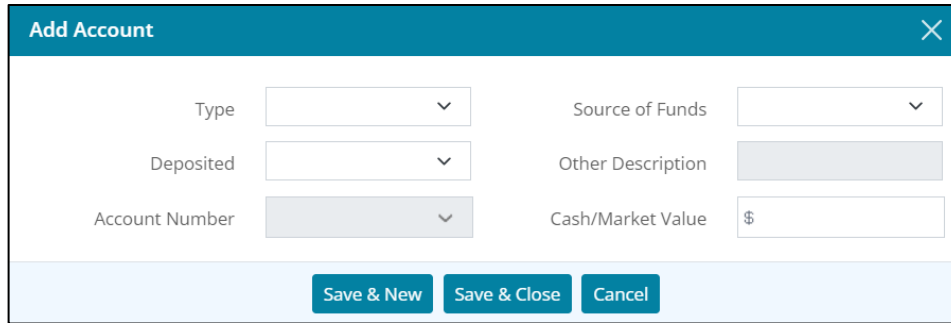


Figure 139: Add Account

3. Click **Yes** from the **Deposited** dropdown if the gift/grant is deposited.

**Note:** Click *No* if the gift/grant is not deposited.

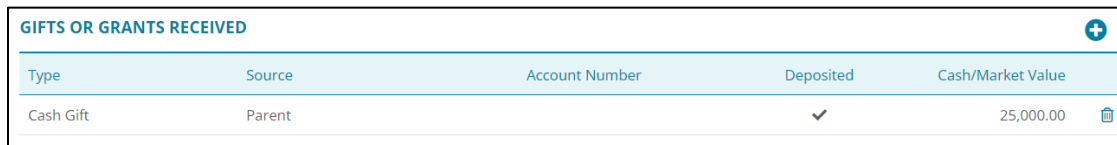
4. Enter **Account Number** if deposited.
5. Select **Source of Funds**.
6. Enter **Other Description** when selecting **Other** from **Source of Funds** dropdown.
7. Enter **Cash/Market Value**.
8. Click **Save & Close**.

**Note:** Click *Save & New* to add another account.

### Edit Gifts or Grants

Use the following steps to edit a listed gift/grant.

1. Select the gift/grant to edit.



| GIFTS OR GRANTS RECEIVED |        |                |           |                   |
|--------------------------|--------|----------------|-----------|-------------------|
| Type                     | Source | Account Number | Deposited | Cash/Market Value |
| Cash Gift                | Parent |                | ✓         | 25,000.00         |

Figure 140: Gifts or Grants Received

2. Update the **Income Information** on the *Edit Account* dialog. (See [Add Gifts or Grants\\_details](#).)
3. Click **Save & Close**.

### Delete Gifts or Grants

Use the following steps to delete a listed gift/grant.

1. Click the **Delete** icon. (See [Figure 139](#).)
2. Click **Delete** on the *Delete Confirmation* dialog.

## Liabilities

Enter the borrower/co-borrower combined liabilities. Entered mortgage liabilities populate the **Unmatched Mortgage Liabilities** table.

### Add Liabilities

Use the following steps to add liabilities.

1. Click the **Liabilities Add** button.

| LIABILITIES <span style="float: right;">+</span> |                |          |         |            |                |       |      |
|--|----------------|----------|---------|------------|----------------|-------|------|
| Company  | Liability Type | Balance  | Payment | At Closing | Before Closing | Resub | Omit |
| RELENTLESS BANK                                  | Installments   | 1,554.00 | 46.22   |            |                |       |      |
| ALLEN BANK CARD                                  | Revolving      | 4,665.00 | 133.00  |            |                |       |      |
| BURSTING CREDIT                                  | Revolving      | 1,357.00 | 27.00   |            |                |       |      |
| CAPITAL BANK                                     | Revolving      | 29.00    | 10.00   |            |                |       |      |
| PRIME VISA                                       | Revolving      | 450.00   | 40.00   |            |                |       |      |

Figure 141: Liabilities List

**Note:** Click an existing liability and use the *Edit Liability* dialog to update.

2. Enter the **Company Name** and the company's *Address* information for the liability.

Add Liability
✕

Company Name

Address

Unit Designator  Number

City

State/Province

Postal Code  -

Credit Account Type

Liability Type

Other Description

Account Number

(FHA) Original Debt Amount

(FHA) Automobile  Make  Year

Balance  Current  Remaining

Monthly Payment  Current  Remaining

Payments Remaining

Paid Off

Paid off at closing

Paid off before closing

Resubordinated

Omitted

Mortgage Loans

Mortgage Type

Credit Limit

Payment Includes Ins/Tax

Property Assessed Clean Energy

Save & New
Save & Close
Cancel

Figure 142: Add Liability Dialog

3. Select the **Credit Account Type** from the dropdown menu.
4. Select the **Liability Type** from the dropdown.

5. Enter **Other Description** when selecting **Other** from the **Liability Type** dropdown.
6. Enter the liability **Account Number**.
7. Enter **(FHA) Original Debt Amount** if appropriate.
8. Enter **(FHA) Automobile information** if appropriate.
9. Enter **Current Balance** and **Payment** details.
10. Enter **Remaining** amount if applicable.
11. Complete the **Paid Off** amount if applicable.
12. Check the appropriate checkbox.
13. Enter the **Mortgage Type** from the dropdown if applicable.
14. Enter the **Credit Limit** amount if applicable.
15. Check the appropriate checkbox if applicable.
16. Click **Save & Close**.

**Note:** Click *Save & New* to add another liability.

### **Edit Liabilities**

Use the following steps to edit liabilities in one of the liability tables.

1. Click the liability to edit. (See [Figure 140](#).)
2. Update the information for the liability as applicable. (See [Add Liabilities](#) for details.)
3. Click **Save & Close**.

**Note:** The *Real Estate* table updates automatically when changes are made to a real estate owned liability.

### **Delete Liabilities**

Use the following steps to delete liabilities in one of the liability tables.

1. Click on the **Delete** icon to remove the liability. (See [Figure 140](#).)
2. Click **Delete** on the *Delete Confirmation* dialog.

## **Alimony, Child Support, Other Expenses**

Enter alimony, child support, and other expenses for borrower/co-borrower.

### **Add Expenses**

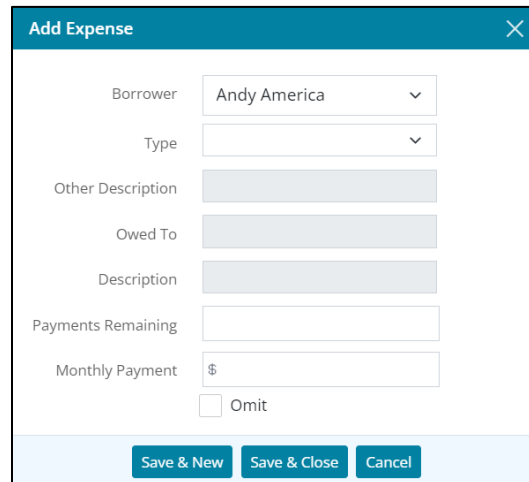
Use the following steps to *Add Alimony, Child Support, and Other Expenses*.

1. Click the **Add** button.



**Figure 143: Alimony, Child Support, Other Expenses**

2. Select the expense **Type**.



**Figure 144: Add Expense Type**

3. Enter **Other Description** when **Other** is selected from the **Type** dropdown.
4. Enter number of **Payments Remaining**.
5. Enter **Monthly Payment** amount.
6. Select the **Omit** checkbox if applicable.
7. Click **Save & Close**.

**Note:** Click *Save & New* to add another expense.

### **Edit Alimony, Child Support, and Other Expenses**

Use the following steps to Edit Alimony, Child Support, and Other Expenses.

1. Select the desired expense to **Edit**. (See [Figure 142](#).)
2. In the *Edit Expense* dialog, update the desired information.
3. Click **Save & Close**.

### **Delete Alimony, Child Support, and Other Expenses**

Use the following steps to delete a listed expense.

1. Click the **Delete** icon on the desired expense. (See [Figure 142](#).)
2. Click **Delete** on the *Delete Confirmation* dialog.



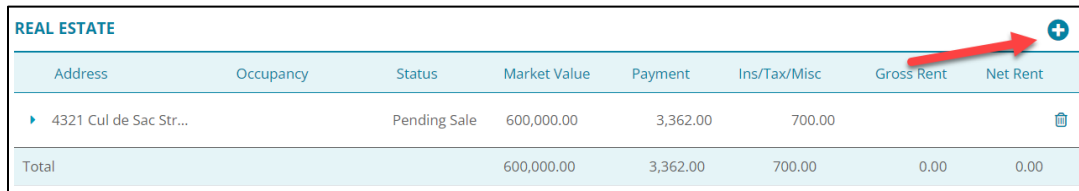
## Real Estate

Use the following sections to complete the **Real Estate** section.

### Add Real Estate

Use the following steps to add real estate.

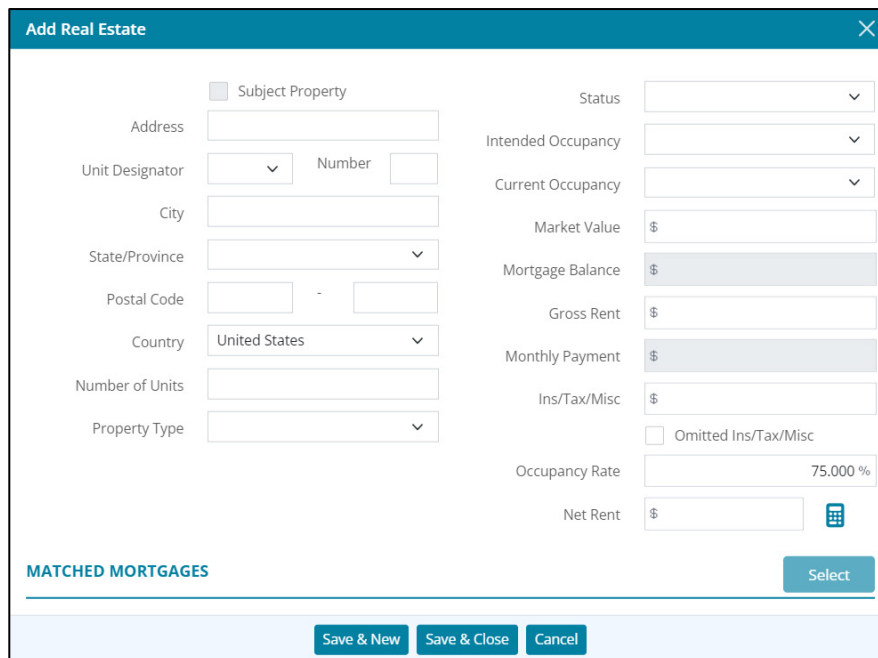
1. Click the **Real Estate Add** button.



| REAL ESTATE              |           |              |              |          |              |            |          |
|--------------------------|-----------|--------------|--------------|----------|--------------|------------|----------|
| Address                  | Occupancy | Status       | Market Value | Payment  | Ins/Tax/Misc | Gross Rent | Net Rent |
| ▶ 4321 Cul de Sac Str... |           | Pending Sale | 600,000.00   | 3,362.00 | 700.00       |            |          |
| Total                    |           |              | 600,000.00   | 3,362.00 | 700.00       | 0.00       | 0.00     |

Figure 145: Existing Real Estate

2. Select the **Subject Property** checkbox if applicable.



**Add Real Estate** [Close]

Subject Property

Address:

Unit Designator:  Number:

City:

State/Province:

Postal Code:  -

Country:

Number of Units:

Property Type:

Status:

Intended Occupancy:

Current Occupancy:

Market Value: \$

Mortgage Balance: \$

Gross Rent: \$

Monthly Payment: \$

Ins/Tax/Misc: \$

Omitted Ins/Tax/Misc

Occupancy Rate:

Net Rent: \$

**MATCHED MORTGAGES**

Figure 146: Add Real Estate Dialog

3. Complete the **Address** fields.
4. Enter the **Number of Units**.
5. Select the **Property Type**.
6. Select the appropriate **Status** from the dropdown.
7. Select **Intended Occupancy** from the dropdown.
8. Select the **Current Occupancy** from the dropdown.

9. Enter the **Market Value**.
10. Enter the **Mortgage Balance** if applicable.
11. Enter the **Gross Rent**.
12. Enter **Monthly Payment** if applicable.
13. Enter **Insurance/Tax/Miscellaneous** expenses.
14. Select the **Omitted Ins/Tax/Misc** to omit the expense from the loan application.
15. Enter the **Occupancy Rate** percentage.
16. Click **Calculate** to calculate the *Net Rent*.
17. Click **Save & Close**.

**Note:** Click *Save & New* to add another real estate property.

### Edit Real Estate

Use the following steps to edit **Real Estate** section.

1. Click the **Real Estate** to edit. (See [Figure 144](#).)
2. Update the desired information on the *Edit Real Estate* dialog. (See [Add Real Estate](#) for details.)
3. Click **Save & Close**.

### Delete Real Estate

Use the following steps to delete a listed real estate item.

1. Click the **Delete** icon. (See [Figure 144](#).)
2. Click **Delete** on the *Delete Confirmation* dialog.

### Unmatched Mortgage Liabilities

Use the following steps to match the table items to the **Real Estate** table items. This table populates when a Liability is an unmatched mortgage. See [Liabilities](#).

1. Select the **Unmatched Mortgage Liability**.

| REAL ESTATE              |           |              |              |          |              |            |          |
|--------------------------|-----------|--------------|--------------|----------|--------------|------------|----------|
| Address                  | Occupancy | Status       | Market Value | Payment  | Ins/Tax/Misc | Gross Rent | Net Rent |
| ▶ 4321 Cul de Sac Str... |           | Pending Sale | 600,000.00   | 3,362.00 | 700.00       |            |          |
| Total                    |           |              | 600,000.00   | 3,362.00 | 700.00       | 0.00       | 0.00     |

| UNMATCHED MORTGAGE LIABILITIES |                |                |            |          |            |                |         |
|--------------------------------|----------------|----------------|------------|----------|------------|----------------|---------|
| Company                        | Liability Type | Account Number | Balance    | Payment  | At Closing | Before Closing | Ins/Tax |
| AAA                            | Mortgage Loan  |                | 500,000.00 | 3,250.00 |            |                |         |

**Figure 147: Unmatched Mortgage Liabilities**

2. Drag and drop the liability to the matching item on the **Real Estate** table item.

**Note:** The selected item is removed from the **Unmatched Mortgage Liabilities** table. Matched liabilities can be updated on either the **Real Estate** table or the **Liabilities** table.

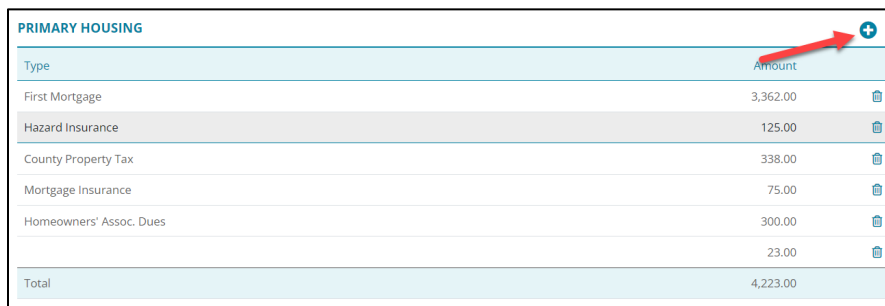
## Primary Housing

Complete the **Primary Housing** section with current housing expenses.

### Add Primary Housing

Use the following steps to add primary housing expenses.

1. Click the **Primary Housing Add** button.

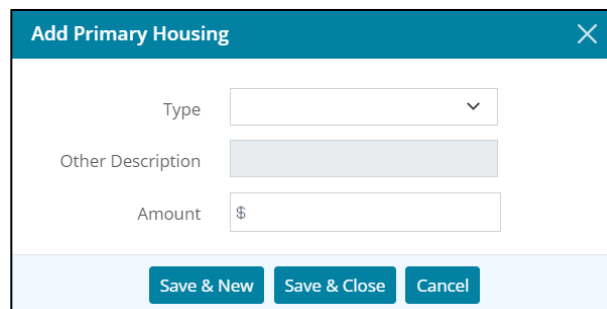


| PRIMARY HOUSING         |                 |  | +  |
|-------------------------|-----------------|--|----|
| Type                    | Amount          |  |    |
| First Mortgage          | 3,362.00        |  | 🗑️ |
| Hazard Insurance        | 125.00          |  | 🗑️ |
| County Property Tax     | 338.00          |  | 🗑️ |
| Mortgage Insurance      | 75.00           |  | 🗑️ |
| Homeowners' Assoc. Dues | 300.00          |  | 🗑️ |
|                         | 23.00           |  | 🗑️ |
| <b>Total</b>            | <b>4,223.00</b> |  |    |

**Figure 148: Primary Housing**

**Note:** Click an existing expense and use the *Edit Primary Housing* dialog to update.

2. Select the expense **Type**.



**Add Primary Housing** ✕

Type

Other Description

Amount

**Figure 149: Add Primary Housing Dialog**

3. Enter **Other Description** when **Other** is selected from the **Type** dropdown.
4. Enter expense **Amount**.
5. Click **Save & Close**.

**Note:** Click **Save & New** to add another expense.

6. Repeat Steps 8 – 12 for co-borrower.

### Edit Primary Housing Expenses

Use the following steps to edit a listed primary housing expense.

1. Click the **Expense** to edit. (See [Figure 147](#).)
2. Update the **Address Information** on the *Edit Address* dialog. (See [Add Primary Housing](#) for details.)
3. Click **Save & Close**.

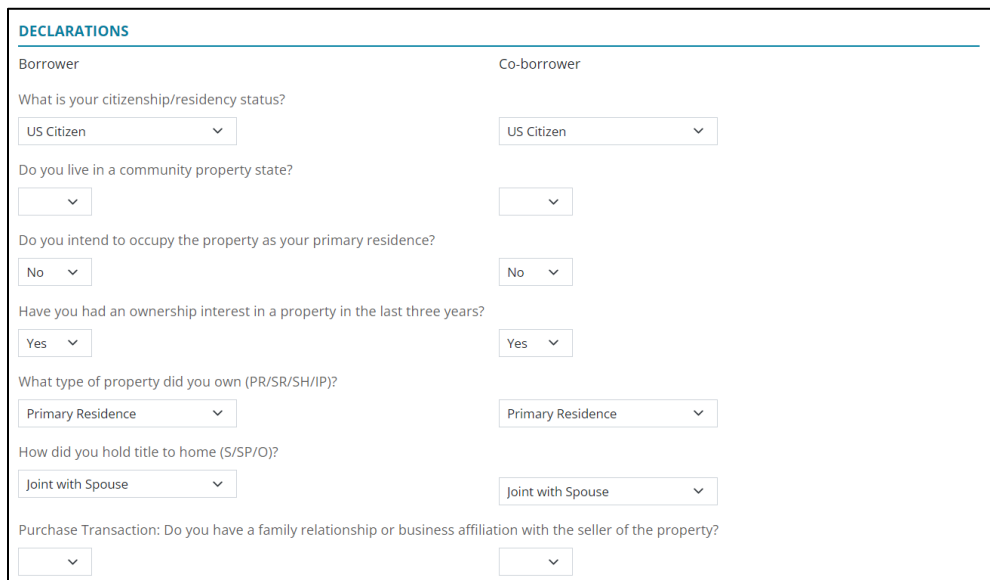
### Delete Primary Housing Expenses

1. Click the **Delete** icon. (See [Figure 147](#).)
2. Click **Delete** on the *Delete Confirmation* dialog.

## Declarations

Complete the *Declarations* for the borrower/co-borrower as appropriate.

1. Select **Yes** or **No** appropriately for each borrower question.

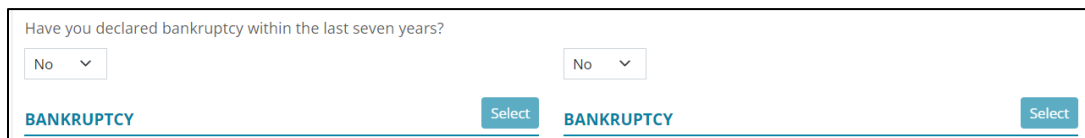


The screenshot shows a form titled "DECLARATIONS" with two columns: "Borrower" and "Co-borrower". Each column contains several questions with dropdown menus for answers. The questions and their current selections are as follows:

| Question   | Borrower Selection | Co-borrower Selection |
|--|--------------------|-----------------------|
| What is your citizenship/residency status?   | US Citizen         | US Citizen            |
| Do you live in a community property state?   | [Dropdown]         | [Dropdown]            |
| Do you intend to occupy the property as your primary residence?  | No                 | No                    |
| Have you had an ownership interest in a property in the last three years?  | Yes                | Yes                   |
| What type of property did you own (PR/SR/SH/IP)?   | Primary Residence  | Primary Residence     |
| How did you hold title to home (S/SP/O)?   | Joint with Spouse  | Joint with Spouse     |
| Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property? | [Dropdown]         | [Dropdown]            |

Figure 150: Borrower/Co-Borrower Declarations

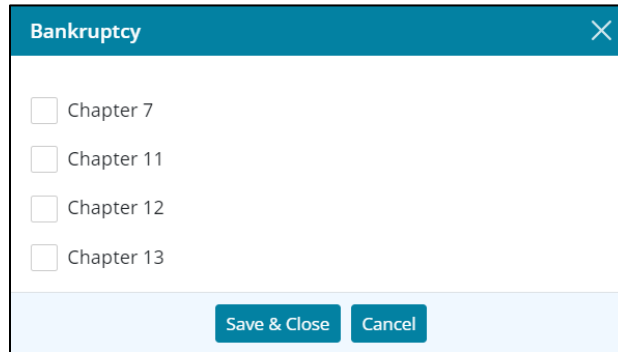
2. Enter a **Description** when selecting **Yes**.
3. Click the **Bankruptcy Select** button when **Yes** is selected for the **Bankruptcy** question.



The screenshot shows a form titled "BANKRUPTCY" with a question: "Have you declared bankruptcy within the last seven years?". There are two "No" dropdown menus. Below the question, there are two "BANKRUPTCY" labels, each with a "Select" button next to it.

Figure 151: Bankruptcy Details

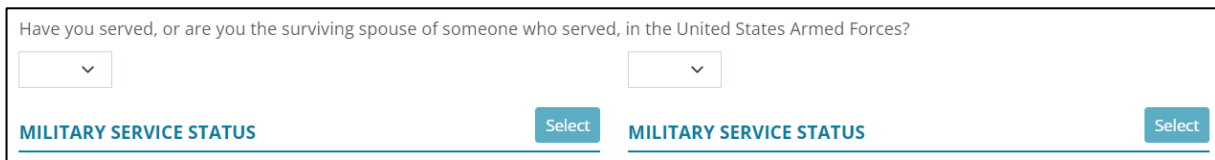
- Select the appropriate **Bankruptcy** type.



The dialog box titled "Bankruptcy" contains four checkboxes: Chapter 7, Chapter 11, Chapter 12, and Chapter 13. At the bottom, there are two buttons: "Save & Close" and "Cancel".

Figure 152: Bankruptcy Dialog

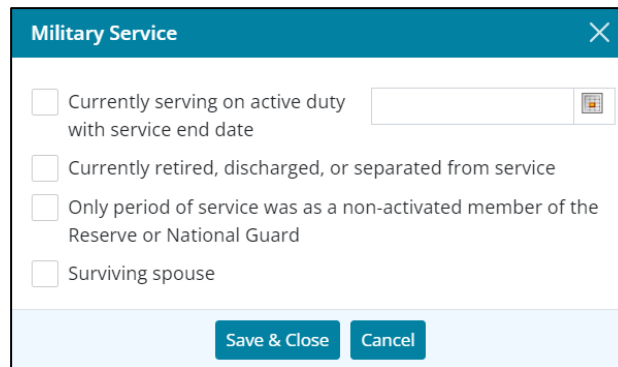
- Click **Save & Close**.
- Select **Yes** or **No** appropriately for **Military Service**.



The form asks "Have you served, or are you the surviving spouse of someone who served, in the United States Armed Forces?". It features two dropdown menus, one on each side. Below each dropdown is a "Select" button. The text "MILITARY SERVICE STATUS" is displayed below each dropdown.

Figure 153: Military Service

- Click **Select** when **Yes** is selected.
- Select the appropriate **Military Service** checkbox.



The dialog box titled "Military Service" contains four checkboxes with corresponding text: "Currently serving on active duty with service end date" (with a date input field and calendar icon), "Currently retired, discharged, or separated from service", "Only period of service was as a non-activated member of the Reserve or National Guard", and "Surviving spouse". At the bottom, there are two buttons: "Save & Close" and "Cancel".

Figure 154: Military Service Dialog

- Use the **Calendar** to select the **Active Duty Service End Date** when the checkbox is selected.
- Repeat Steps 1 – 9 for the co-borrower.

## Ethnicity and Gender

Ethnicity and gender information is optional. Use the checkboxes when borrower/co-borrower decline to provide the information.

1. Select the **Ethnicity Borrower does not wish to furnish this information** checkbox when the borrower declines to provide information.
2. Select the **Borrower Ethnicity Add** button.

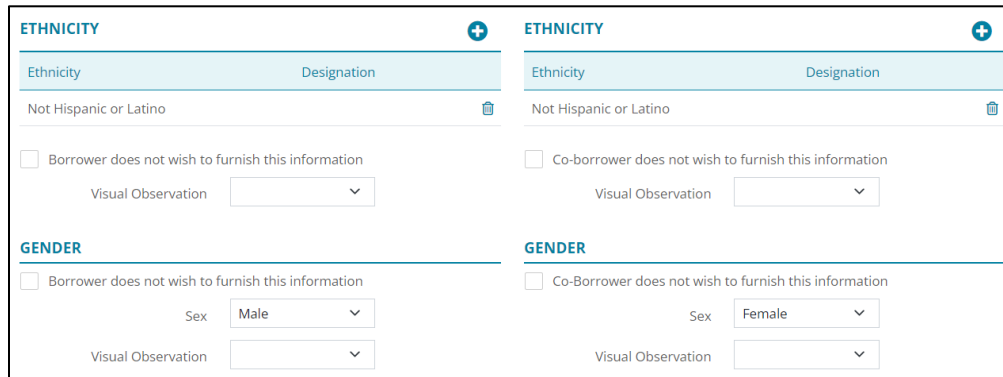


Figure 155: Add/Edit Ethnicity

**Note:** Click the displayed ethnicity and use the *Edit Ethnicity* dialog to update.

3. Select the borrower's **Ethnicity** from the dropdown.

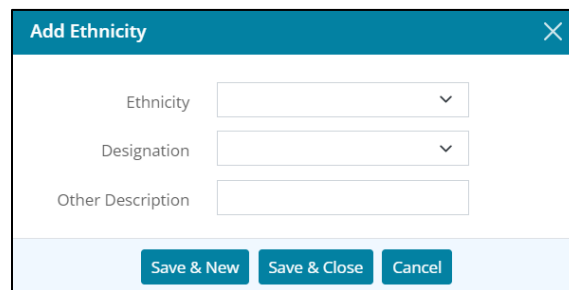


Figure 156: Add Ethnicity Dialog

4. Select the **Designation** when appropriate.
5. Enter **Other Description** when **Other** is selected from the *Designation* dropdown.
6. Click **Save & Close**.

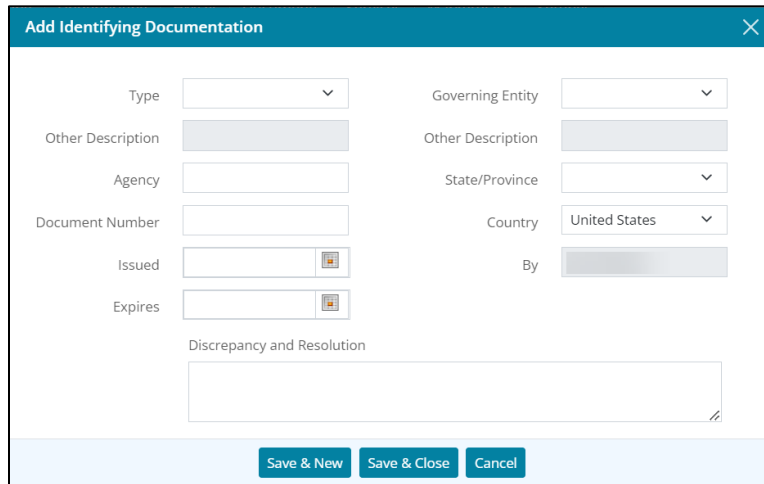
**Note:** Click **Save & New** to add another ethnicity.

7. Select the appropriate **Gender Visual Observation** option.
8. Select the **Gender Borrower does not wish to furnish this information** checkbox when the borrower declines to provide information.
9. Select the appropriate **Sex** option.
10. Select the appropriate **Visual Observation** option.
11. Select the appropriate **Race Visual Observation** option.
12. Repeat Steps 1 – 11 for the co-borrower.

## Identifying Documentation

Enter details for identifying documentation provided by the borrower/co-borrower.

1. Click the **Borrower Identifying Documentation Add** button.
2. Select the documentation **Type** from the dropdown.



**Figure 157: Add Identifying Documentation Dialog**

3. Enter **Other Description** when **Other** is selected from the **Type** dropdown.
4. Select the **Governing Entity** for the documentation from the dropdown.
5. Enter **Other Description** when **Other** is selected from the **Governing Entity** dropdown.
6. Enter the identification issuing **Agency**.
7. Select the **State/Province**.
8. Enter the identifying **Document Number**.
9. Select the **Country** from which the document originated.
10. Use the **Calendar** to select the **Issued** date.
11. Enter the verifying party name in the **By** field.
12. Use the **Calendar** to select the **Expires** date.
13. Enter **Discrepancy and Resolution** details when the identification documentation contains discrepancies.
14. Click **Save & Close**.

**Note:** Click *Save & New* to add another identifying document.

15. Repeat Steps 1 – 14 for the co-borrower.

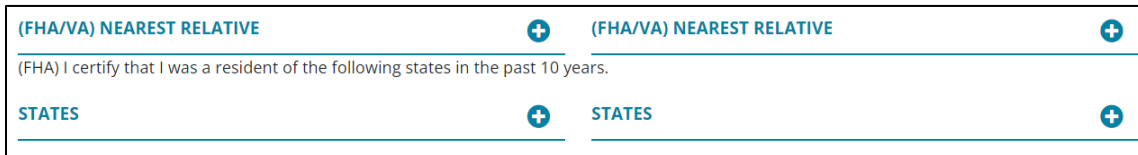
## Nearest Relative

Nearest relative details are required for *Federal Housing Administration (FHA)* or *Veteran Affairs (VA)* loans.

Note: **(FHA/VA) Nearest Relative** fields are required when FHA or VA is selected for **Loan Type** on the *Loan* screen.

### Add Nearest Relative

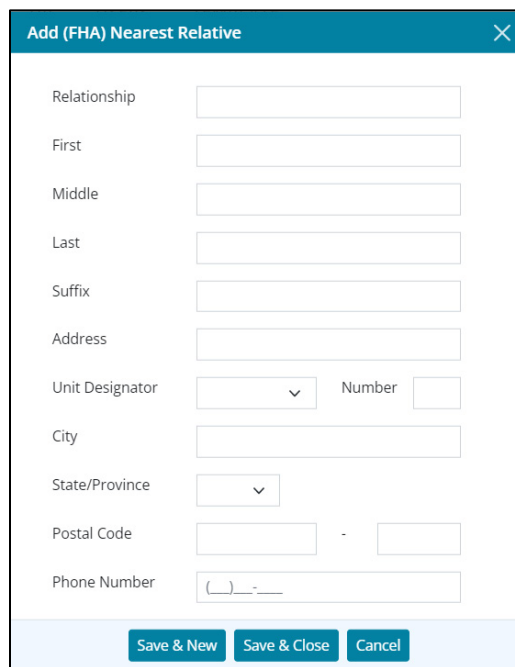
1. Click the **Add** button.



The screenshot shows a table with two columns, both titled '(FHA/VA) NEAREST RELATIVE'. Each column has a plus sign icon in a blue circle. Below the table, there is a text input field containing '(FHA) I certify that I was a resident of the following states in the past 10 years.' Below this text, there are two columns labeled 'STATES', each with a plus sign icon in a blue circle.

Figure 158: FHA/VA Nearest Relative

2. Enter the **Relationship** status.



The screenshot shows a form titled 'Add (FHA) Nearest Relative' with a close button (X) in the top right corner. The form contains the following fields: Relationship, First, Middle, Last, Suffix, Address, Unit Designator (a dropdown menu), Number, City, State/Province (a dropdown menu), Postal Code (two input boxes separated by a dash), and Phone Number (an input box with a format guide '( ) - -'). At the bottom of the form are three buttons: 'Save & New', 'Save & Close', and 'Cancel'.

Figure 159: Add (FHA) Nearest Relative

3. Complete the **Name** and **Address** fields.

**Note:** Enter the **Postal Code** to auto-populate the **City** and **State** fields.

4. Enter the contact **Phone Number**.
5. Click **Save & Close**.

**Note:** Click *Save & New* to add another relative.



6. Click the **States Add** button.
7. Select the appropriate **State**.
8. Click **Save & Close**.

**Note:** Click *Save & New* to add another state.

9. Repeat Steps 1 – 8 for co-borrower.

### **Edit Nearest Relative**

Use the following steps to edit a listed nearest relative.

1. Click the **Expense** to edit. (See [Figure 157](#).)
2. Update the **Address Information** on the *Edit Address* dialog. (See [Add Nearest Relative](#) for details.)
3. Click **Save & Close**.

### **Delete Nearest Relative**

1. Click the **Delete** icon. (See [Figure 157](#).)
2. Click **Delete** on the *Delete Confirmation* dialog.

### **Additional Information**

Complete the remaining information fields if applicable.

1. Enter additional relevant **Borrower Information**.
2. Enter additional relevant **Co-Borrower Information**.

## **Application Loan**

The *Application Loan* screen contains options for capturing the loan details.

### **Loan Overview**

Enter initial loan details or use **Select** to import a pre-defined template.

**Note:** Use *Loan Program* in the *Templates* tab to create loan templates. See [Loan Program](#) for details.

Options on the *Application Loan* screen vary depending on the initial loan details selected.

1. Select **Application** tab.
2. Select **Loan**.

3. Use the *Calendar* to select **Application Date**.

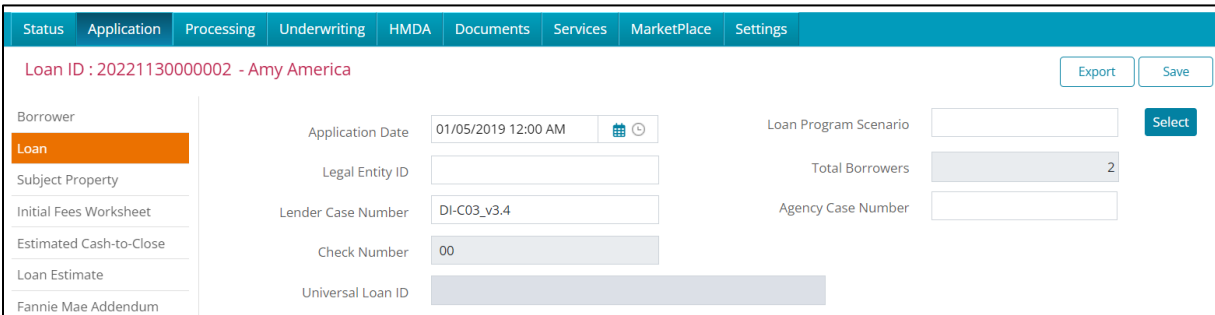


Figure 160: Loan Overview

4. Enter the **Legal Entity ID**.
5. Click the **Loan Program Scenario Select** button.
6. Enter the number of **Total Borrowers**.
7. Enter **Agency Case Number**.

**Note:** The *Universal Loan Information* field is ungrayed for users that are operating as a Broker. This functions same for HMDA applications.

## Loan Information

Complete the *Loan Information* options as they pertain to the loan.

1. Select the **Loan Type**.

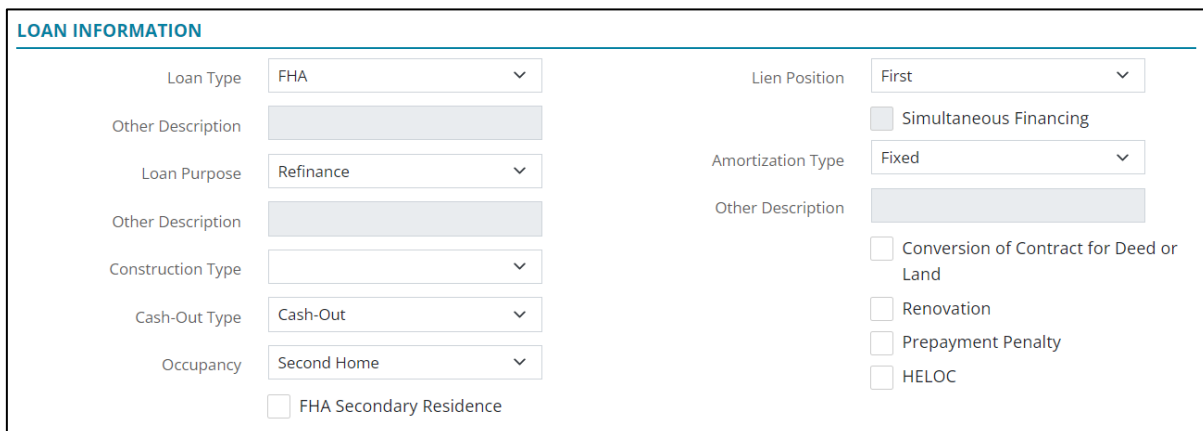


Figure 161: Loan Information

2. Enter **Other Description** when selecting **Other Loan Type**.
3. Select the **Loan Purpose**.
4. Enter **Other Description** when selecting **Other Loan Purpose**.
5. Select the **Construction Type** option if applicable.
6. Select the **Cash-Out Type** when *Refinance* is selected for **Loan Purpose**.

7. Select the **Occupancy**.
8. Select the **FHA Secondary Residents** checkbox if applicable.
9. Select the **Lien Position**.
10. Select the **Simultaneous Financing** checkbox if applicable.

**Note:** Checkbox is not available for **First Lien Position**.

11. Select the **Amortization Type**.

**Note:** Enter the **Other Amortization Description** if applicable.

12. Select the appropriate **Loan Information** checkboxes.

## Note Details

Use the following steps to complete the **Note Details** section.

1. Enter **Estimated Appraised Value** amount.

| NOTE DETAILS                  |    |            |                            |    |      |
|-------------------------------|----|------------|----------------------------|----|------|
| Estimated Appraised Value     | \$ | 420,000.00 | Appraised Value            | \$ |      |
| Initial Requested Loan Amount | \$ |            | Sales Price                | \$ | 0.00 |
| Note Rate                     |    | 5.250 %    | Base Loan Amount           | \$ |      |
| Qual Rate                     |    | %          | Down Payment Amount        | \$ |      |
| Amortization Term             |    | 360 Months | Total Loan Amount w/MIP,FF | \$ |      |
| Loan Term                     |    | Months     | Monthly Payment            | \$ |      |

Figure 162: Note Details

2. Enter **Initial Requested Loan** amount.
3. Enter the **Note Rate** percentage.
4. Enter the **Qual Rate** percentage if different than **Note Rate**.
5. Enter the **Amortization Term**.
6. Enter **Loan Term** if different than **Amortization Term**.
7. Enter **Appraised Value** amount.
8. Enter **Sales Price** amount.
9. Enter **Base Loan Amount**.
10. Enter **Down Payment Amount**.

**Note:** Click %*Cal* to calculate a percentage down payment.

## Rental Income on Subject Property

Complete the Rental Income on *Subject Property* if the property is a rental.

1. Enter **Gross Rent** amount.

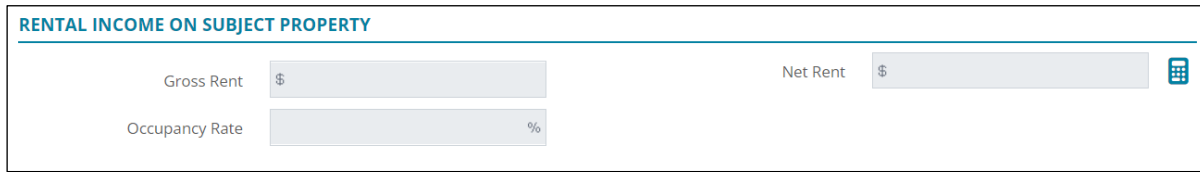


Figure 163: Rental Income

2. Enter **Occupancy Rate** percentage.
3. Click **Calculate** to calculate **Net Rent** amount.

**Note:** The *Ratios* fields auto populate.

## If Construction Loan

The *If Construction Loan* fields are required if a *Construction* option is selected from the **Construction Type** dropdown.

1. Enter the property **Original Cost**.

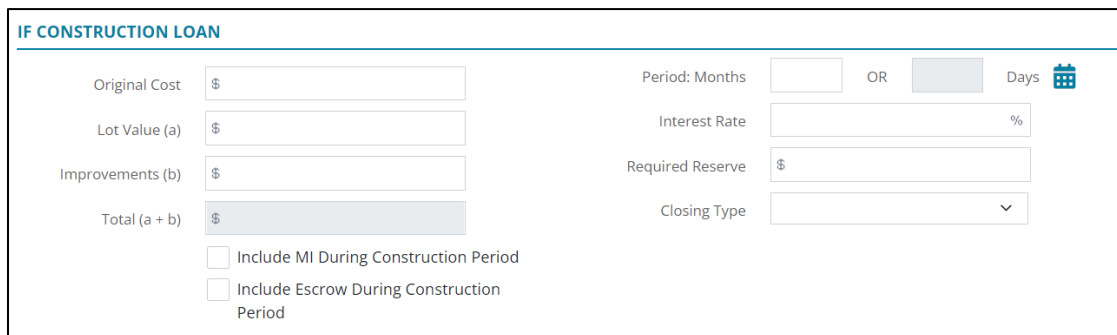


Figure 164: If Construction Loan

2. Enter the **Lot Value**.
3. Enter the **Improvements** estimate.

**Note:** *Lot Value + Improvements = Total*.

4. Select the **Include MI During Construction Period** checkbox if applicable.
5. Select the **Include Escrow During Construction Period** checkbox if applicable.
6. Enter the construction loan **Period**.
7. Enter the loan **Interest Rate** percentage.
8. Enter **Required Reserve** if applicable.
9. Select the **Closing Type** from the dropdown.

## PMI/MIP/VA/USDA

Complete the *PMI/MIP/VA/USDA* details for the loan when the following details are required:

- Private Mortgage Insurance (PMI)
- Mortgage Insurance Premium (MIP)
- Veterans Affairs (VA)
- United States Department of Agriculture (USDA)

1. Enter the **PMI/MIP/VA/USDA Up-Front** percentage requirements.

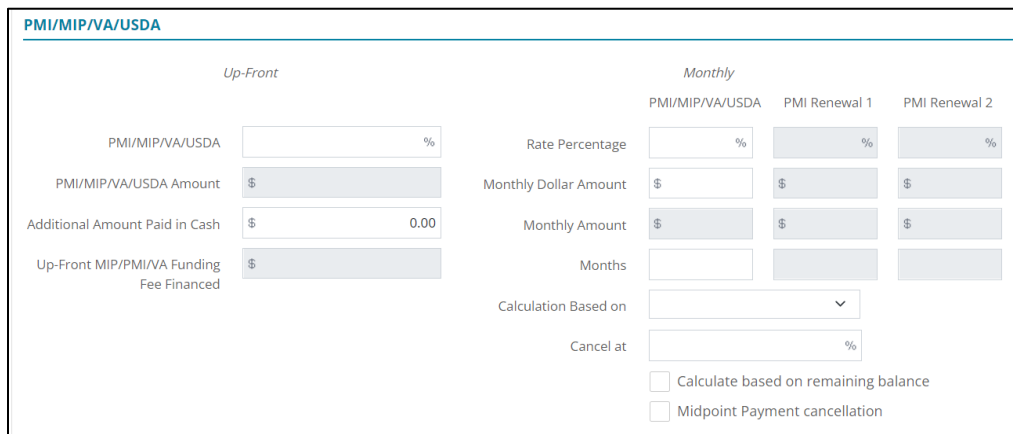


Figure 165: PMI/MIP/VA/USDA Section

2. Enter **Additional Amount Paid in Cash**.
3. Enter the **Monthly Percentage** rates.
4. Enter the **Monthly Dollar Amount**.
5. Enter the **Months** for the loan term.
6. Select the appropriate **Calculation Based on** option.
7. Enter the **Cancel at** percentage.
8. Select the **Calculate based on** remaining balance checkbox if applicable.
9. Select the **Midpoint Payment cancellation** checkbox if applicable.

## Rate Adjustment

Complete the **Rate Adjustment** fields when the **Amortization Type** is ARM.

1. Enter the **1<sup>st</sup> Change Adjustable Cap** percentage.

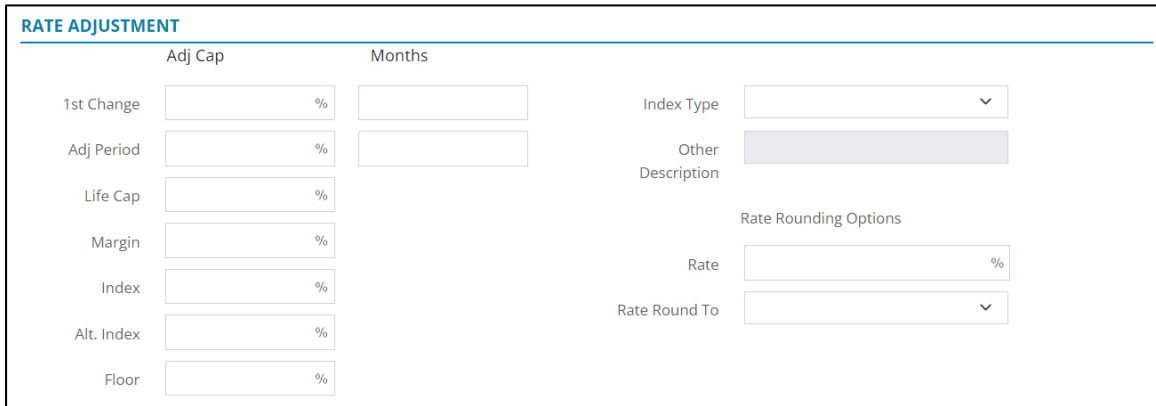


Figure 166: Rate Adjustment

2. Enter the **1<sup>st</sup> Change Months** at which the percentage changes.
3. Enter the **Adjustment Period** percentage.
4. Enter the **Adjustment Period** months.
5. Complete the remaining percentages.
6. Select the appropriate **Index Type** from the dropdown.
7. Complete the **Other Description** when selecting **Other** for the **Index Type**.
8. Enter the **Rate Percentage Rounding Options** if appropriate.
9. Select the appropriate **Rate Round To** option.

## Payment Adjustment

Enter payment adjustment information for loans.

1. Enter **Interest-Only Months**.

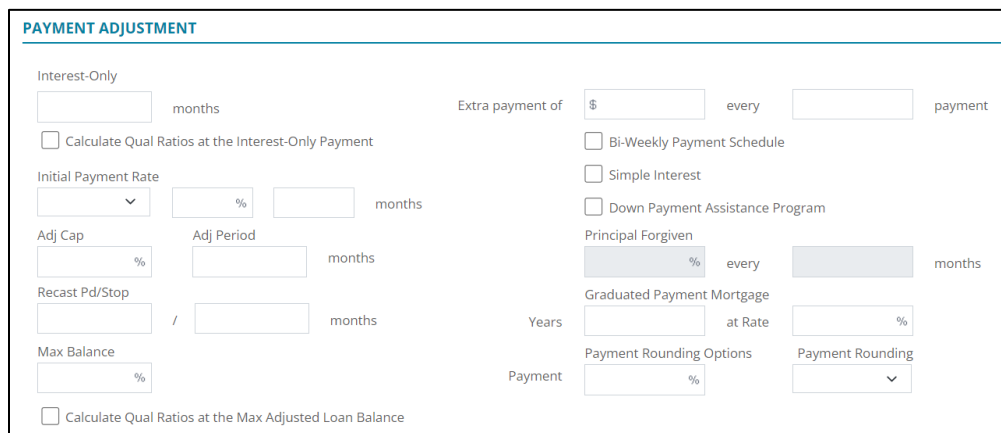


Figure 167: Payment Adjustments

2. Select the **Calculate Qual Ratios at the Interest-Only Payment** checkbox if applicable.
3. Select the appropriate **Initial Payment Rate** option.
4. Enter the **Initial Payment Rate** percentage.
5. Enter the **Adj Cap** percentage.
6. Enter the **Adj Period** months.
7. Enter the **Recast Pd/Stop** values.
8. Enter the **Max Balance** percentage.
9. Select the **Calculate Qual Ratios at the Max Adjustment Loan Balance** checkbox if applicable.
10. Enter extra payment amount.
11. Enter payment frequency.
12. Select the **Bi-Weekly Payment Schedule** checkbox if applicable.
13. Select the **Simple Interest** checkbox if applicable.
14. Select the **Down Payment Assistance Program** checkbox if applicable.
15. Enter the **Principal Forgive** amount and complete the months field.
16. Enter the **Graduated Payment Mortgage** details.
17. Enter the appropriate **Payment Rounding %**.
18. Select the appropriate **Payment Rounding** option.

## Buydown Mortgage

Complete the *Buydown Mortgage* dialog when the buydown mortgage option is available.

1. Use the **Paid By** dropdown menu to select the responsible party for the *Buydown*.
2. Select the desired option from the **Disclose LE/CD Product**.
3. Click on the **Type** dropdown menu and select the desired option.
4. If needed, select the **Temporary Subsidy** checkbox.
5. Click **Add**.

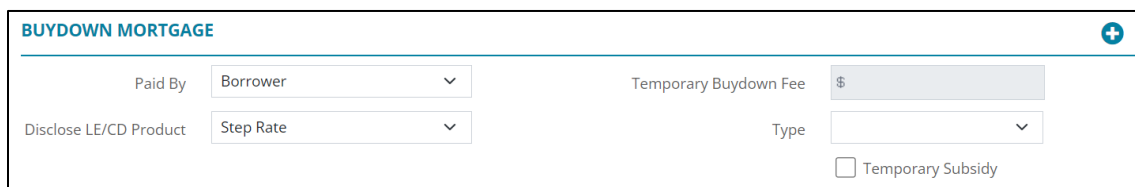
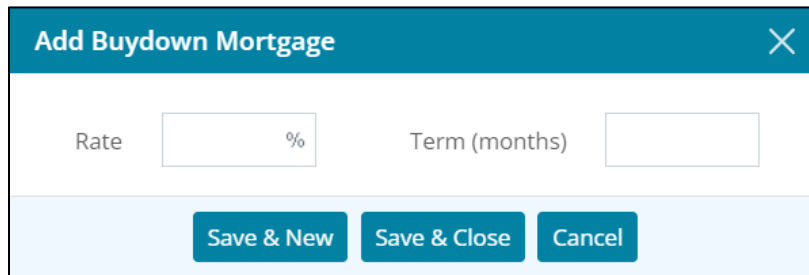


Figure 168: Buydown Mortgage

6. Enter the buydown mortgage **Rate** percentage.



The dialog box titled "Add Buydown Mortgage" has a close button (X) in the top right corner. It contains two input fields: "Rate" followed by a percentage sign (%) and "Term (months)". At the bottom, there are three buttons: "Save & New", "Save & Close", and "Cancel".

Figure 169: Add Buydown Mortgage Dialog

7. Enter the **Term** in months.
8. Click **Save & Close**.

**Note:** Click *Save & New* to add another buydown mortgage option.

## Loan Features

A balloon payment is required when the *Loan Term* is lower than *Amortization Term*.

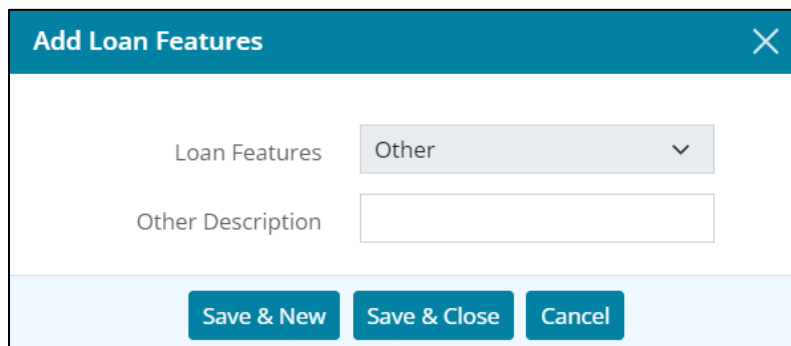
1. Click **Add**.



A horizontal toolbar with the text "LOAN FEATURES" on the left and a plus sign (+) icon on the right. A red arrow points to the plus sign icon.

Figure 170: Loan Features

2. Select the appropriate **Loan Feature**.
3. Complete **Other Description** field when selecting **Other** from the **Loan Feature** dropdown.



The dialog box titled "Add Loan Features" has a close button (X) in the top right corner. It contains a "Loan Features" dropdown menu with "Other" selected and a downward arrow. Below it is an "Other Description" text input field. At the bottom, there are three buttons: "Save & New", "Save & Close", and "Cancel".

Figure 171: Add Loan Features Dialog

4. Click **Save & Close**.

**Note:** Click *Save & New* to add another loan feature.

## Payment Schedule

The **Payment Schedule** is automatically calculated.



1. Click **Payment Schedule**.

| PAYMENT SCHEDULE       |               |                 |               |                | Payment Schedule |
|------------------------|---------------|-----------------|---------------|----------------|------------------|
| Prepaid Finance Charge | \$            | Amount Financed | \$ 250,400.00 | Finance Charge | \$ 247,377.39    |
| Total Payments         | \$ 497,777.39 | APR             | 5.250 %       | TIP            | 98.793 %         |
| #                      | Pmt           | Pmt Date        | Int Rate      | Mth Pmt        | Balance          |
| 359                    |               |                 | 5.250         | 1,382.72       | 1,374.89         |
| 1                      |               |                 | 5.250         | 1,380.91       | 0.00             |

Figure 172: View Payment Schedule

2. Review **Payment Schedule**.

| Payment Schedule |          |          |          |           |          |      |            | × |
|------------------|----------|----------|----------|-----------|----------|------|------------|---|
| Pmt #            | Pmt Date | Int Rate | Payment  | Principal | Interest | MI   | Balance    |   |
| 1                |          | 5.250    | 1,382.72 | 287.22    | 1,095.50 | 0.00 | 250,112.78 |   |
| 2                |          | 5.250    | 1,382.72 | 288.48    | 1,094.24 | 0.00 | 249,824.30 |   |
| 3                |          | 5.250    | 1,382.72 | 289.74    | 1,092.98 | 0.00 | 249,534.56 |   |
| 4                |          | 5.250    | 1,382.72 | 291.01    | 1,091.71 | 0.00 | 249,243.55 |   |
| 5                |          | 5.250    | 1,382.72 | 292.28    | 1,090.44 | 0.00 | 248,951.27 |   |
| 6                |          | 5.250    | 1,382.72 | 293.56    | 1,089.16 | 0.00 | 248,657.71 |   |
| 7                |          | 5.250    | 1,382.72 | 294.84    | 1,087.88 | 0.00 | 248,362.87 |   |
| 8                |          | 5.250    | 1,382.72 | 296.13    | 1,086.59 | 0.00 | 248,066.74 |   |
| 9                |          | 5.250    | 1,382.72 | 297.43    | 1,085.29 | 0.00 | 247,769.31 |   |

**Close**

Figure 173: Payment Schedule

## Subject Property

Use the following sections to complete subject property details. Complete the *Subject Property* screen fields not auto populated from previous screens.

1. Select **Application** tab.
2. Select **Subject Property**.

## Subject Property Address

1. Verify the auto populated fields.

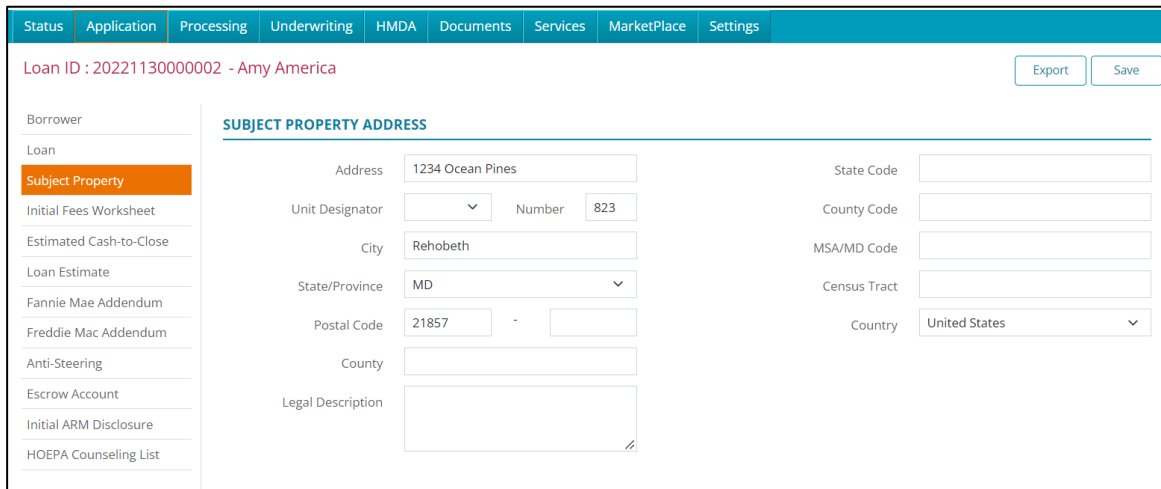


Figure 174: Subject Property Details

2. Enter the **County** if applicable.
3. If needed, enter a **Legal Description**.
4. Enter the following codes:
  - State Code
  - County Code
  - MSA/MD Code
5. If applicable, enter the **Census Tact**.

## Property information

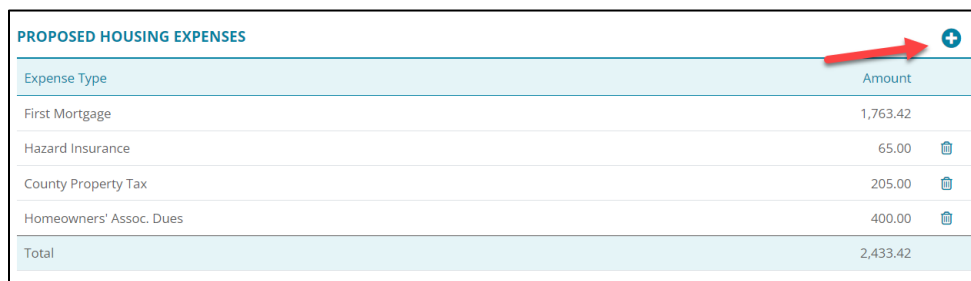
1. Enter the **Number of Units** and the **Year Built**.
2. Enter **Year Acquired** if refinancing.
3. Enter **Lot Acquired Date** if applicable.
4. Click on the **Mixed-Use Property** dropdown and select the appropriate option.
5. Click on the **Property in Project** dropdown and select the appropriate option.
6. Click on the **Community Property State** dropdown and select the appropriate option.
7. Select the **Planned Unit Development** checkbox if needed.
8. Select the **Attachment Type** from the dropdown.
9. Select **Structure Type** from the dropdown menu.
10. Select **Construction Method** if applicable.

11. Complete **Other Description** field when selecting **Other** from **Construction Method** option.
12. Select the **Manufactured Home Width** option.
13. Select **Design Type** option.
14. Complete **Other Description** field when selecting **Other** from the **Design Type** option.

## Proposed Housing Expenses

Enter the borrower/co-borrower disclosed housing expenses.

1. Click **Add** in **Proposed Housing Expenses** section.






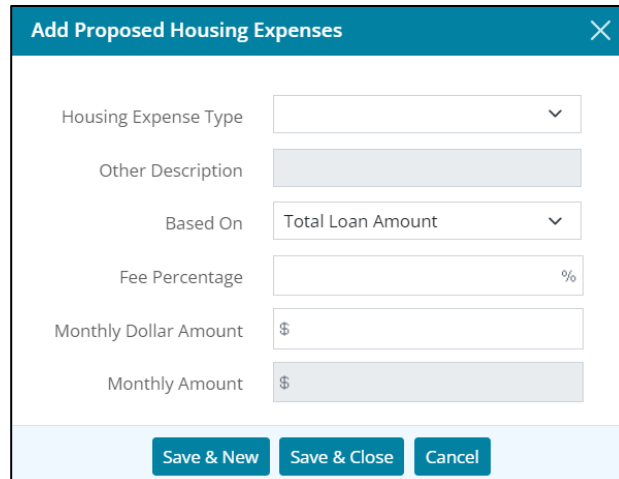
| PROPOSED HOUSING EXPENSES |  | +  |
|---------------------------|--|--|
| Expense Type              |  | Amount   |
| First Mortgage            |  | 1,763.42   |
| Hazard Insurance          |  | 65.00   |
| County Property Tax       |  | 205.00  |
| Homeowners' Assoc. Dues   |  | 400.00  |
| <b>Total</b>              |  | <b>2,433.42</b>  |

Figure 175: Proposed Housing Expenses

2. Select **Housing Expense Type** option.



**Add Proposed Housing Expenses** ✕

Housing Expense Type

Other Description

Based On

Fee Percentage  %

Monthly Dollar Amount

Monthly Amount

Figure 176: Add Proposed Housing Expenses Dialog

**Note:** Enter *Other Description* when selecting *Other* for *Housing Expense Type*.

3. Select appropriate **Based On** option.
4. Enter **Fee Percentage**.
5. Enter **Monthly Dollar Amount**.
6. Enter **Monthly Amount** if applicable.

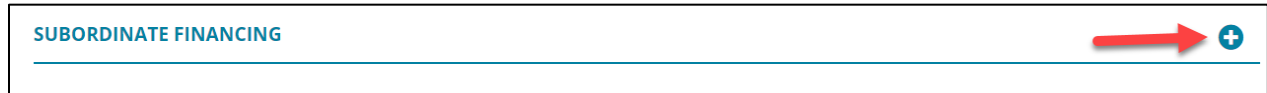
- Click **Save & Close**.

**Note:** Click **Save & New** to add other expenses.

## Subordinate Financing

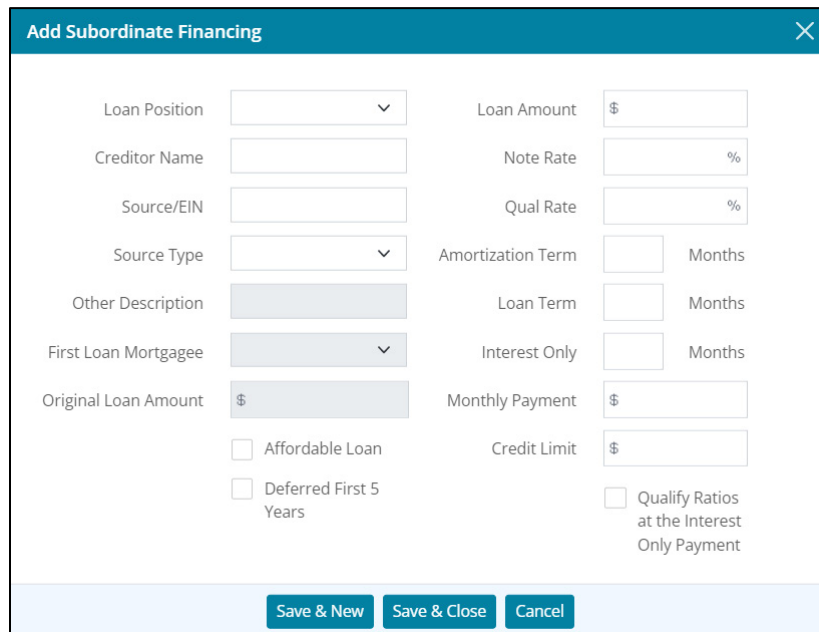
Enter subordinate financing when the borrower/co-borrower is receiving subordinate financing.

- Click **Subordinate Financing Add** button.



**Figure 177: Subordinate Financing**

- Enter the desired information in the *Add Subordinate Financing* dialog.



**Figure 178: Add Subordinate Financing**

## Title

Enter the information to include in the new title.

1. Select the appropriate **Title will be held as** option.

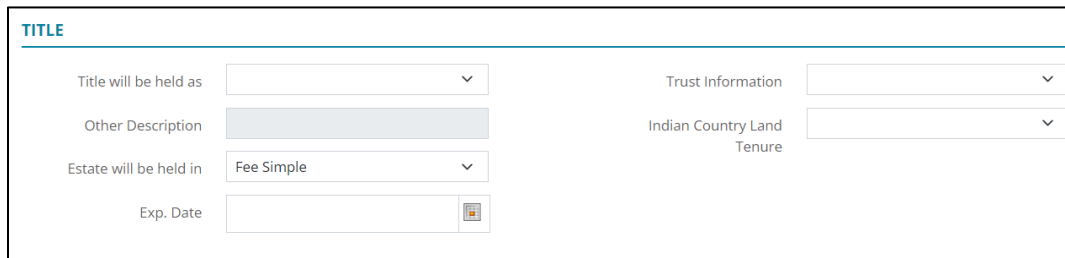


Figure 179: Property Title Details

2. Select the **Other Description** if applicable.
3. Select the appropriate **Estate will be held in** option.
4. Use the **Calendar** to select the title **Expiration Date**.
5. Select the appropriate **Trust Information** option.
6. Select the appropriate **Indian Country Land Tenure** option.
7. Select the appropriate **(VA) Type of Ownership** option.

## If Refinancing Loan

Select the appropriate option if the loan is being refinanced. Some fields may auto populate.

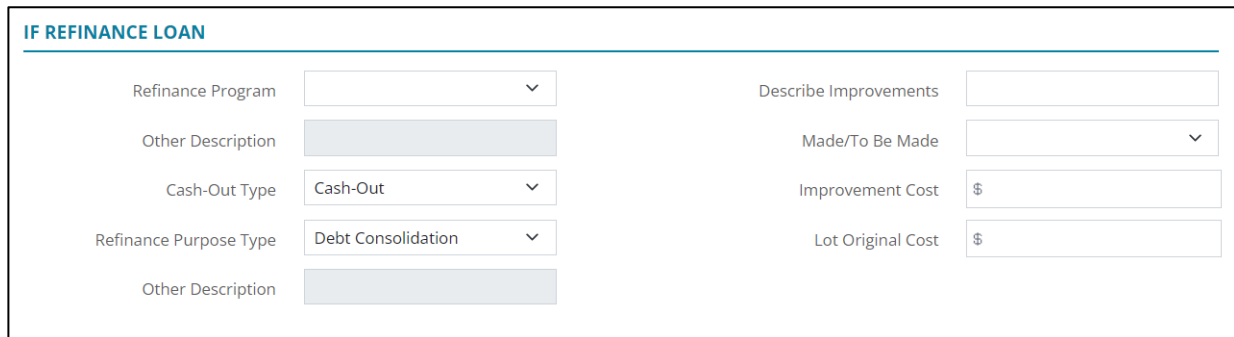


Figure 180: If Refinancing Loan

## Names on Title

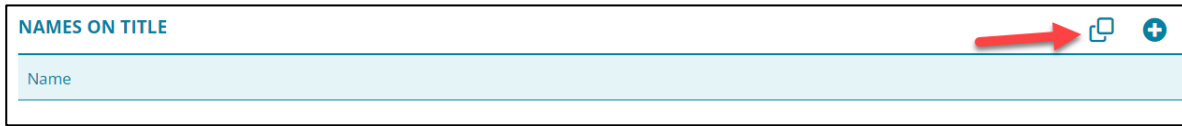
Use the following sections to add the names on the title.

### Copy Borrower

Use the following to add borrower name to the title.

**Note:** Copy borrower overwrites existing names.

1. Click **Copy Borrower**.

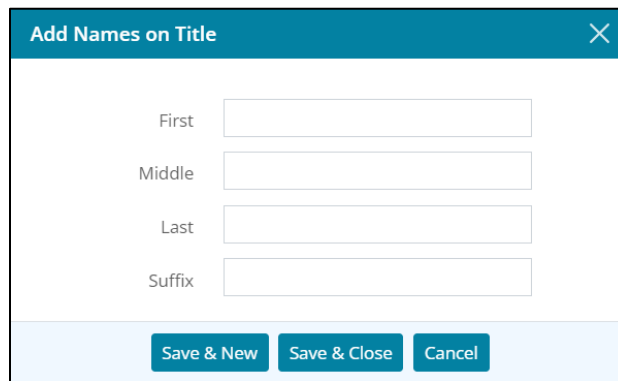


**Figure 181: Names on Title**

2. Click **Delete** on the *Delete Confirmation* dialog.

### Add Name

1. Click the **Add** button. (See [Figure 180](#).)



**Figure 182: Add Names on Title Dialog**

2. Complete the *Add Names on Title* dialog.
3. Click **Save & Close**.

**Note:** Click **Save & New** to add another name to the title.

### Edit Name

Use the following steps to edit a name.

1. Click the name to edit. (See [Figure 180](#).)
2. Update the *Edit Names on Title* dialog as applicable. (See [Add Name](#) for details.)
3. Click **Save & Close**.

### Delete Name

Use the following steps to delete a name.

1. Click the name to **Delete** icon. (See [Figure 180](#).)
2. Click **Delete** on the *Delete Confirmation* dialog.

## Energy Improvements

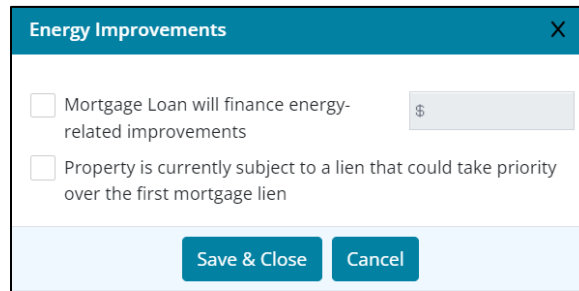
Select the appropriate energy improvements.

1. Click **Select**.



**Figure 183: Energy Improvements**

2. Select the appropriate checkbox.

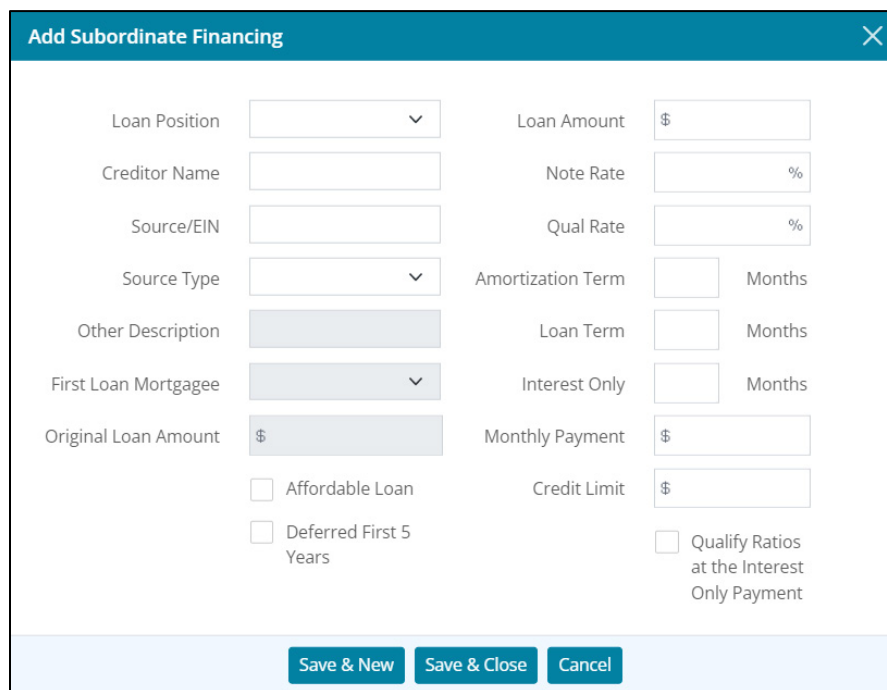


**Figure 184: Energy Improvements Dialog**

3. Click **Save & Close**.

**Note:** Checking *Mortgage Loan will finance energy-related improvements* requires an amount.

4. Select the **Loan Position** option.



**Figure 185: Add Subordinate Financing Dialog**

5. Enter **Creditor Name**.
6. Enter **Source/EIN**.

7. Select **Source Type** option.

**Note:** Enter **Other Description** when selecting **Other** for **Source Type**.

8. Enter **Loan Amount**.
9. Enter **Note Rate** percentage.
10. Enter **Qual Rate** percentage.
11. Enter **Amortization Term Months**.
12. Enter **Loan Term Months**.
13. Enter **Interest Only Months**.
14. Enter **Monthly Payment**.
15. Enter **Credit Limit**.
16. Select the **Quality Ratios** checkbox if appropriate.
17. Click **Save & Close**.

**Note:** Use *Save & New* to add other subordinate financing.

## Initial Fees Worksheet

Complete the *Initial Fees Worksheet* fields not auto populated from previous screens.

1. Select **Application** tab.
2. Select **Initial Fees Worksheet**.
3. Use the **Calendar** to select the **Estimated Close Date**.
4. Use the **Calendar** to select the **First Payment Date**.

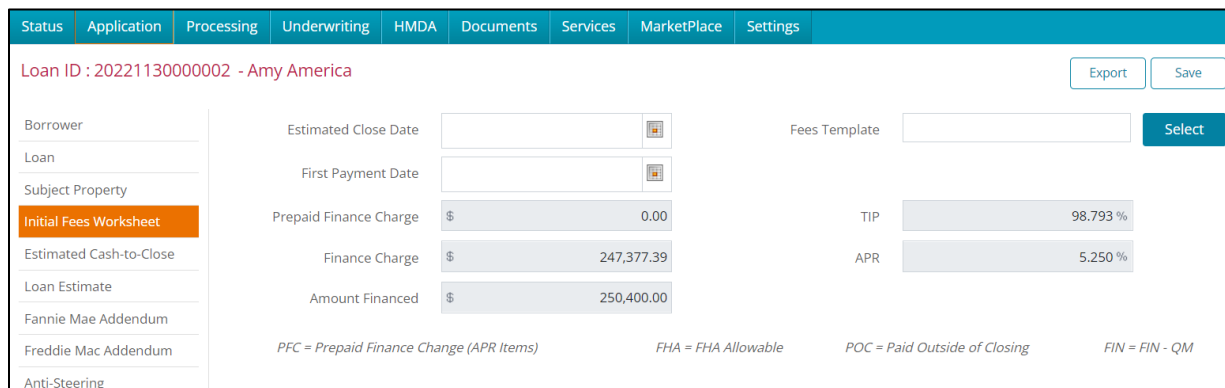


Figure 186: Initial Fees Worksheet

## Fees Template

. Use the *Fees Template* to populate the *Initial Fees Worksheet* screen or enter the values when not provided on the *Fees Template*. To import a Fees Template:



1. Click the **Select** button near the *Fees Template* field to browse templates.

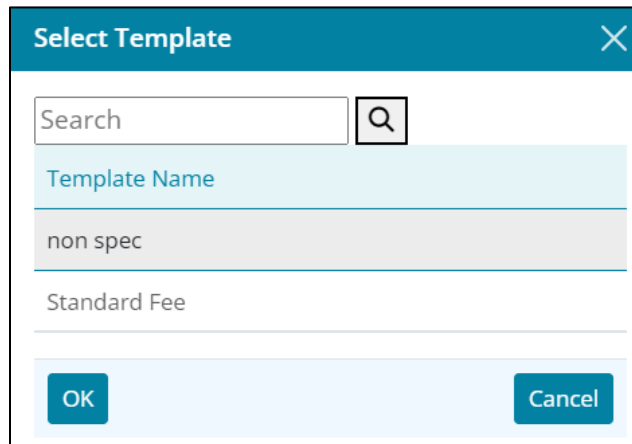


Figure 187: Select Template Dialog

2. Select the **Template Name**.

**Note:** Use *Search* to browse stored templates.

3. Click **OK** to import the **Template Fees**.

## Origination Charges

Use the fees template created on the **TEMPLATE** tab to populate the **Fee** fields in the worksheet when a template was created.

### Add Origination Charges

Use the following steps to add additional **Origination Charges** to the imported template or to manually build fees.

**Note:** See [Dropdown Lists](#) to build the *Fees Template*.

1. Click **Origination Charges Add** button.

| A. ORIGINATION CHARGES |                      |               |                |             |                |            |
|------------------------|----------------------|---------------|----------------|-------------|----------------|------------|
| Fee                    | Pay To               | Borrower-Paid |                | Seller-Paid |                | Other Paid |
|                        |                      | At Closing    | Before Closing | At Closing  | Before Closing |            |
|                        | Company Name         |               |                |             |                |            |
|                        | Loan Amount (Points) |               |                |             |                |            |
|                        | Subtotal             |               |                |             |                |            |

Figure 188: Origination Charges

2. Select the **Fee Name** to add a new fee type option.

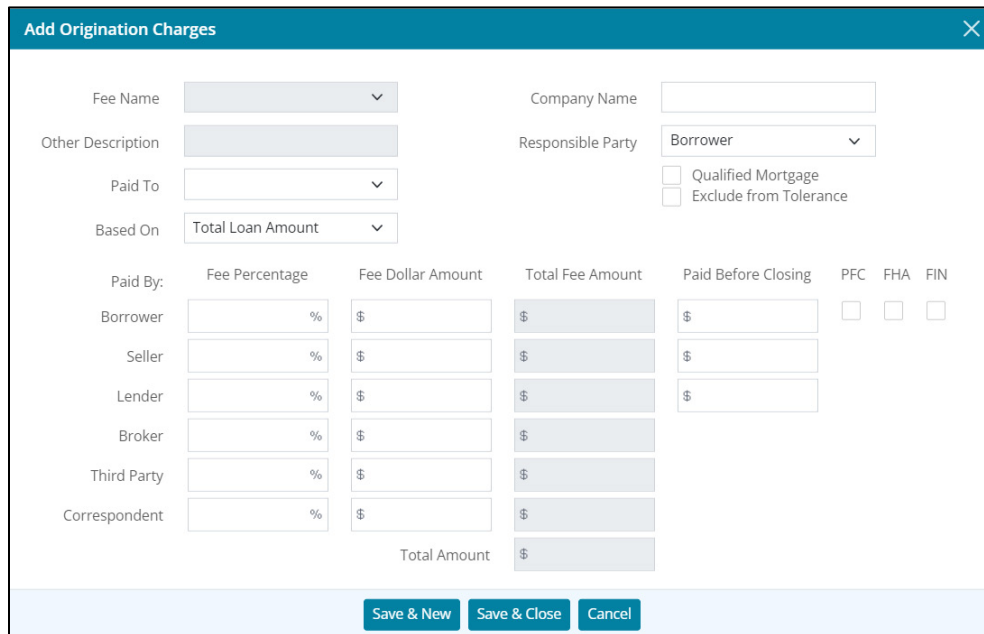


Figure 189: Edit Origination Charges Dialog

3. Enter **Other Description** if selecting **Other Fee Name**.
4. Select the **Paid To** option.
5. Select the **Based On** option.
6. Enter **Company Name**.
7. Select **Responsible Party** option.

**Note:** Select *Blank* and enter the fee distribution on the *Fees Distribution* table.

8. Select the **Qualified Mortgage** checkbox if applicable.
9. Select the **Exclude from Tolerance** checkbox if applicable.
10. Complete the **Fees Distribution** table to distribute fees as applicable if **Blank** is selected for **Responsible Party**.
11. Click **Save & Close**.

**Note:** Use *Save & New* to add other origination fees.

12. Select the **Print additional fees on addendum** checkbox if applicable.

### Edit Origination Charges

Use the following steps to complete the **Edit Origination** charges.

1. Select the charge to edit. (See [Figure 187](#).)
2. Update the **Address Information** on the *Edit Address* dialog. (See [Add Origination Charges](#) for details.)

3. Click **Save & Close**.

### Delete Origination Charges

Use the following steps to delete a listed real estate item.

1. Click the **Delete** icon. (See [Figure 187](#).)
2. Click **Delete** on the *Delete Confirmation* dialog.

### Services Borrower Can't Shop For

The **Origination Charges Services Borrower Can't Shop For** list contains the loan origination agents and services that are pre-selected and cannot be changed.

#### Add Services

Use the following steps to create the list.

1. Click the **Service Providers Borrower Can't Shop for Add** button.

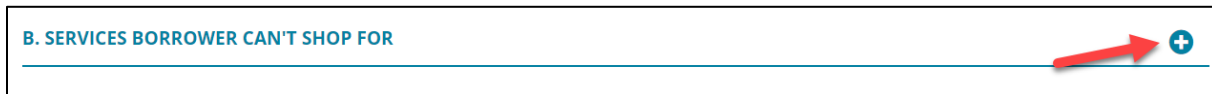


Figure 190: Non Shopped Services

2. Complete the **Add Services Borrower Can't Shop** for dialog fields. (See [Add Origination Charges](#) for details.)
3. Click **Save & Close**.

**Note:** Use **Save & New** to add other origination fees.

4. Select the **Print additional fees on addendum** checkbox if applicable.

See [Edit Origination Charges](#) for editing services.

See [Delete Origination Charges](#) for deleting services.

### Services Borrower Can Shop For

The **Origination Charges Services Borrower Can Shop For** list contains the loan origination services that have multiple providers from which the borrower can select. Use the following steps to create the list.

1. Use the steps in [Services Borrower Can't Shop For](#) to build the **Services Borrower Can Shop For** list.
2. Select the **Print Confirm Receipt** checkbox to request a **Confirmation Receipt** when the Borrower receives the list.

See [Edit Origination Charges](#) for editing services.

See [Delete Origination Charges](#) for deleting services.

## Total Loan Costs

**Total Loan Costs** fields populate from:

- [Origination Charges](#)
- [Services Borrower Can't Shop For](#)
- [Services Borrower Can Shop For](#)

## Additional Fee Tables

Use the steps provided in [Add Origination Charges](#) for assistance with completing appropriate the sections under **Total Loan Costs**. Sections include:

- Taxes and Other Government Fees
- Prepaids
- Initial Escrow payment at Closing
- Other

## Total Other Costs

Total Other Costs fields populate from the [Additional Fee Tables](#).

## Total Closing Costs

The **Total Closing Costs** table populates based upon the **Fees** selected while completing the above **Fees** tables. Use the following steps to add Lender Credits.

1. Click **Lender Credit**.

| J. TOTAL CLOSING COSTS ( D + I ) |               |                |             |                |            |
|----------------------------------|---------------|----------------|-------------|----------------|------------|
| Fee                              | Borrower-Paid |                | Seller-Paid |                | Other Paid |
|                                  | At Closing    | Before Closing | At Closing  | Before Closing |            |
| Subtotal                         | 0.00          | 0.00           | 0.00        | 0.00           | 0.00       |
| Lender Credit                    |               |                |             |                |            |
| Total                            | 0.00          |                |             |                |            |

Figure 191: Total Closing Costs

- Update the fields as required.

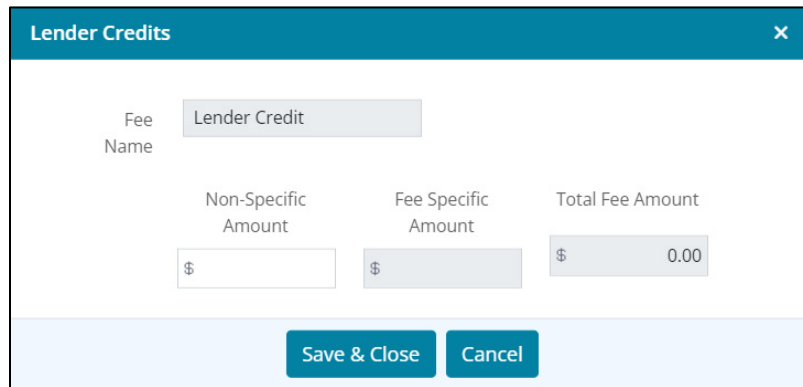


Figure 192: Update Closing Cost Total Dialog

- Click **Save & Close**.

## Closing Costs Service Providers Borrower Can't Shop For

The **Closing Costs Service Providers Borrower Can't Shop For** list contains the closing costs agents and services that are pre-selected and cannot be changed. Use the following steps to create the list. See [Services Borrower Can't Shop For](#) details about building the list.

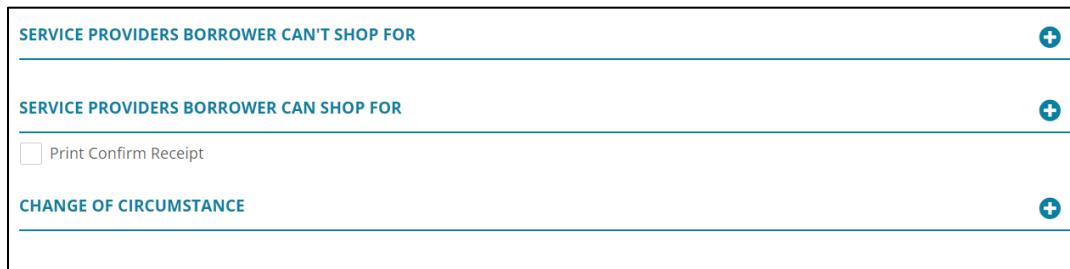


Figure 193: Closing Cost Services

**Note:** See [Edit Origination Charges](#) for details on editing a listed fee.

## Closing Costs Service Providers Borrower Can Shop For

The **Closing Costs Services Providers Borrower Can Shop For** list contains the closing costs services that have multiple providers from which the Borrower can select. Use the following steps to create the list. See [Services Borrower Can Shop For](#) details about building the list. (See [Figure 192](#).)

**Note:** See [Edit Origination Charges](#) for details on editing a listed fee.

Select the **Print Confirmation Receipt** checkbox to request confirmation when Borrower receives the information.

## Change of Circumstance

Complete the Change of Circumstance fields when the Borrower experiences a change of circumstance the impacts the loan process.

1. Click the **Change of Circumstance Add** button. See [Figure 192](#).
2. Select the **Changed Date**.

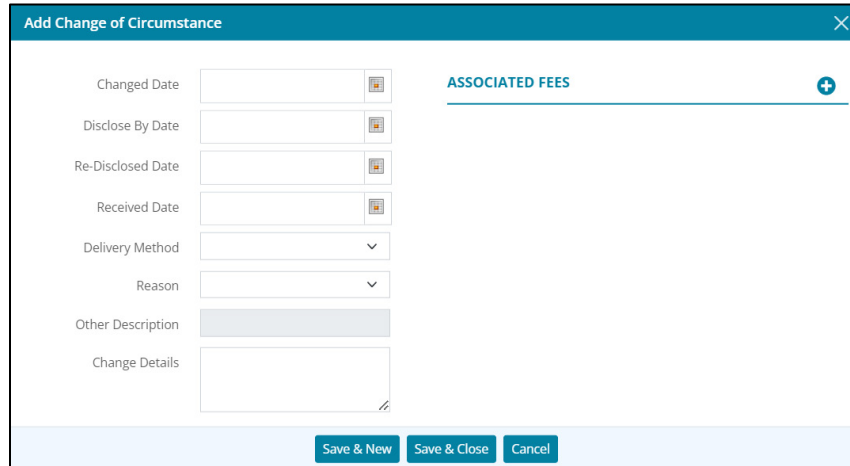


Figure 194: Add Changed Date Dialog

3. Enter the **Disclose By Date**.
4. Enter the **Re-Disclosed Date** if applicable.
5. Enter the **Received Date**.
6. Select the **Delivery Method**.
7. Select the **Reason**.
8. Enter the **Other Description** when selecting **Other Reason**.
9. Enter **Change Details**.
10. Click **Add**.
11. Select the associated loan section from the **Select Section** dropdown.
12. Select the **Fee Name**.
13. Enter the **Previous Fee Amount**.
14. Enter the **New Fee Amount**.
15. Click **Save & Close**.

**Note:** Click **Save & New** to add another associated fee.

16. Click **Save & Close** on the *Add Change of Circumstance* dialog.

**Note:** Click **Save & New** to add another change of circumstance.

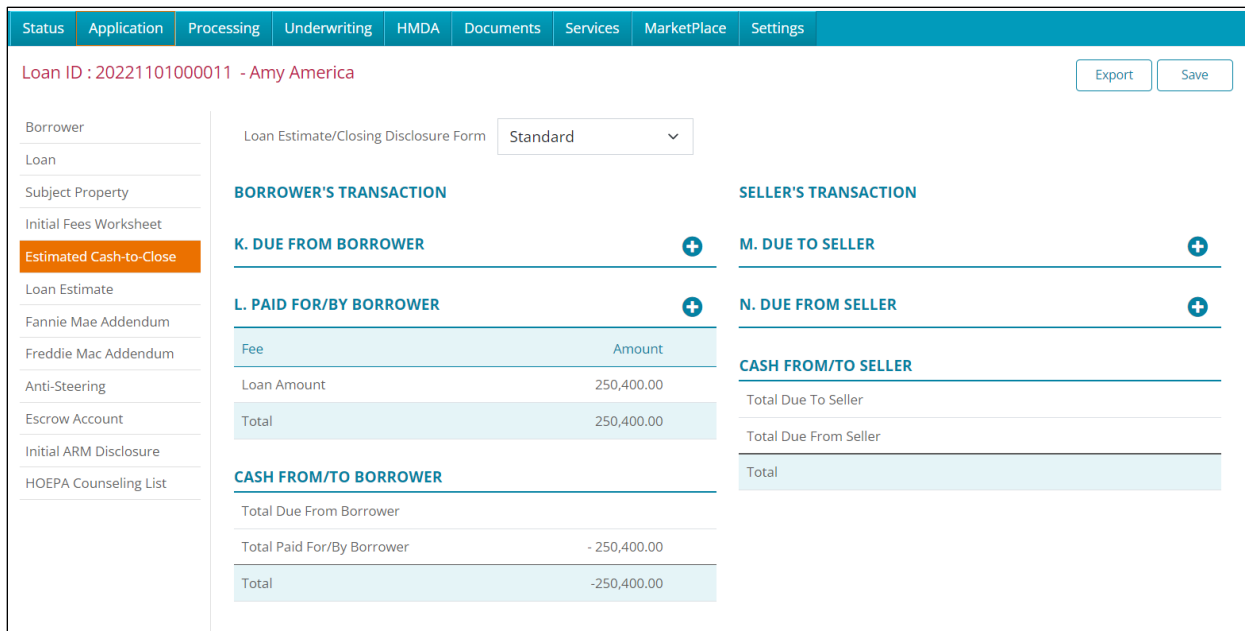
## Estimated Cash-to-Close

The *Loan Estimate/Closing Disclosure Form* dropdown allows the user to select the **Standard** or an **Alternate** form to allow selecting the printed form. The fields depend on the selected form.

### Standard Form

Use the following steps to select the *Standard* print form output and the loan application type.

1. Select **Application** tab.



Loan ID : 20221101000011 - Amy America

Export Save

Borrower  
Loan  
Subject Property  
Initial Fees Worksheet  
**Estimated Cash-to-Close**  
Loan Estimate  
Fannie Mae Addendum  
Freddie Mac Addendum  
Anti-Steering  
Escrow Account  
Initial ARM Disclosure  
HOEPA Counseling List

Loan Estimate/Closing Disclosure Form Standard

| BORROWER'S TRANSACTION           |             | SELLER'S TRANSACTION        |  |
|----------------------------------|-------------|-----------------------------|--|
| <b>K. DUE FROM BORROWER</b> +    |             | <b>M. DUE TO SELLER</b> +   |  |
| <b>L. PAID FOR/BY BORROWER</b> + |             | <b>N. DUE FROM SELLER</b> + |  |
| Fee                              | Amount      | <b>CASH FROM/TO SELLER</b>  |  |
| Loan Amount                      | 250,400.00  | Total Due To Seller         |  |
| Total                            | 250,400.00  | Total Due From Seller       |  |
| <b>CASH FROM/TO BORROWER</b>     |             | Total                       |  |
| Total Due From Borrower          |             |                             |  |
| Total Paid For/By Borrower       |             |                             |  |
| Total                            |             |                             |  |
|                                  | -250,400.00 |                             |  |
|                                  | -250,400.00 |                             |  |

Figure 195: Standard Estimate/Closing Disclosure

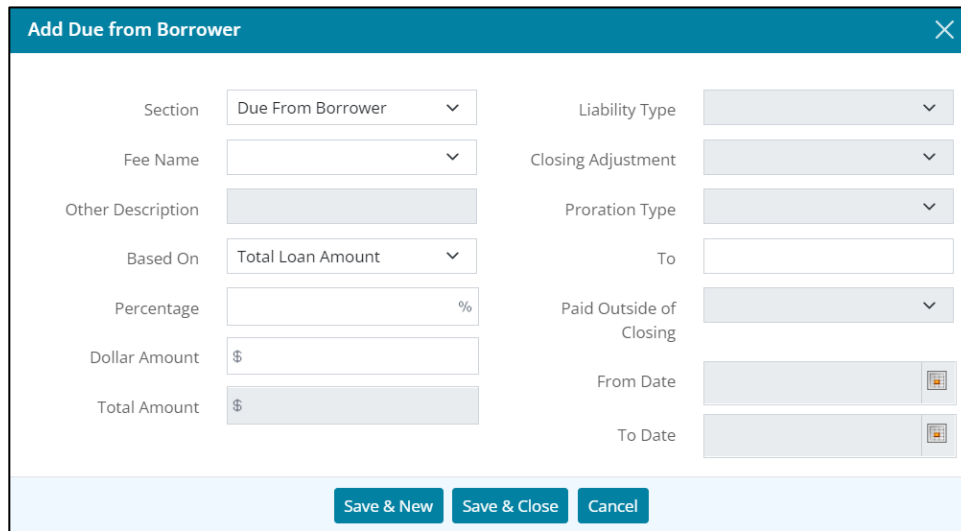
2. Select **Estimated Cash-to-Close**.
3. Select the **Standard Loan Estimate/Closing Disclosure Form** from the dropdown.

### Add Due from Borrower

Use the following steps to add due from borrower fees.

1. Click the **Due from Borrower Add** button to add additional fees. (See [Figure 194](#).)

2. Select the appropriate **Section** from the dropdown.



**Figure 196: Add Due from Borrower Dialog**

3. Select the appropriate **Fee Name** dropdown.

**Note:** Enter a description when selecting **Other** from **Fee Name**. The selected **Fee Name** populates the liability fields as required.

4. Select the appropriate **Based On** option.
5. Enter the **Percentage** or **Dollar Amount** as appropriate.
6. Complete the **To** field.

**Note:** The **To** field is not required when the **Adjustments for Items Paid by seller in Advance** is selected.

7. Select **Yes** from the **Paid Outside Closing** dropdown if applicable.
8. Enter the **From** and **To Dates** if applicable.
9. Click **Save & Close**.

**Note:** Select **Save & New** to add another fee.

### **Edit Due from Borrower**

Use the following steps to edit a listed due from borrower fee.

1. Click the fee to update. (See [Figure 194](#).)
2. Complete the changes in the *Edit Due from Borrower* dialog. (See [Add Due from Borrower](#) for details.)
3. Click **Save & Close**.



### Add Due To Seller

Use the following steps to complete the **Due To Seller** section.

1. Click the **Due To Seller Add** button.

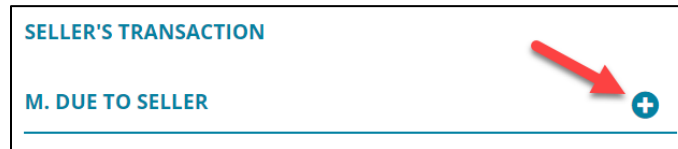


Figure 197: Due To Seller

2. Select the **Fee Name**.

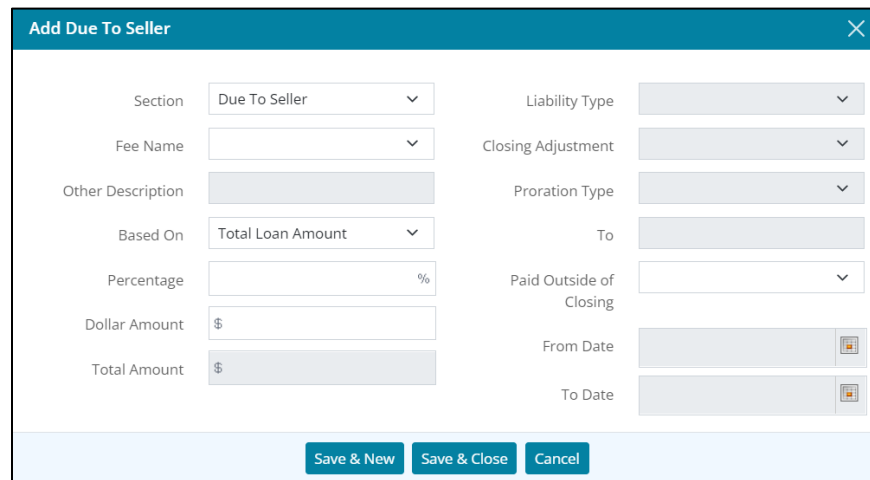


Figure 198: Add Due To Seller

3. Select **Other Description** when selecting **Other** for the **Fee Name**. See [Add Due To Seller](#) for details.
4. Enter the **Percentage**.
5. Enter the **Dollar Amount**.
6. Complete the remaining fields if available.
7. Click **Save & Close**.

**Note:** Click **Save & New** to add another fee due to seller.

### Edit Due To Seller

Use the following steps to edit a listed due to seller fee.

1. Select the **Fee** to edit. (See [Figure 196](#).)
2. Update the fee to edit on the *Edit Due To Seller* dialog. (See [Add Due To Seller](#) for details.)

### Delete Due to Seller

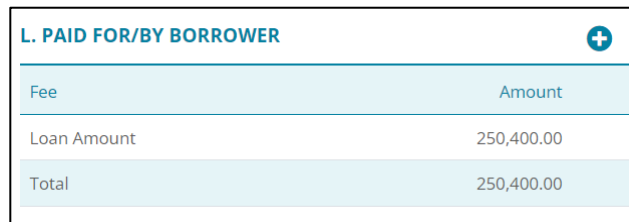
Use the following steps to delete due to seller fee.

1. Click the **Delete** icon. (See [Figure 203](#).)
2. Click **Delete** on the *Delete Confirmation* screen.

### Add Paid For/By Borrower

Use the following steps to complete the **Paid For/By Borrower** section.

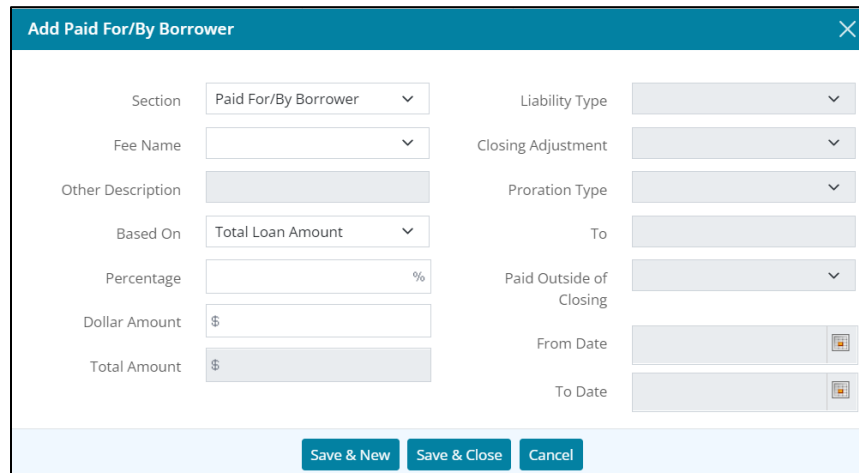
1. Click the **Paid For/By Borrower Add** button.



| L. PAID FOR/BY BORROWER |                   |
|-------------------------|-------------------|
| Fee                     | Amount            |
| Loan Amount             | 250,400.00        |
| <b>Total</b>            | <b>250,400.00</b> |

Figure 199: Paid For/By Borrower

2. Select the appropriate **Section** from the dropdown.



**Add Paid For/By Borrower**

Section: Paid For/By Borrower (dropdown)      Liability Type: (dropdown)

Fee Name: (dropdown)      Closing Adjustment: (dropdown)

Other Description: (text field)      Proration Type: (dropdown)

Based On: Total Loan Amount (dropdown)      To: (text field)

Percentage: (text field) %      Paid Outside of Closing: (dropdown)

Dollar Amount: (\$) (text field)

Total Amount: (\$) (text field)      From Date: (calendar icon)

To Date: (calendar icon)

Buttons: Save & New, Save & Close, Cancel

Figure 200: Add Paid For/By Borrower

3. Select the appropriate **Fee Name** from the dropdown.

**Note:** Enter a description when selecting *Other* from *Fee Name*. The selected *Fee Name* populates the liability fields as required.

4. Select the appropriate **Based On** option.
5. Enter the **Percentage** or **Dollar Amount** as appropriate.
6. Complete the **To** field.

**Note:** The *To* field is not required when the *Adjustments for Items Paid by seller in Advance* is selected.

7. Select **Yes** from the **Paid Outside Closing** dropdown if applicable.
8. Enter the **From** and **To Dates** if applicable.
9. Click **Save & Close**.

**Note:** Select **Save & New** to add another fee.

### Edit Paid For/By Borrower

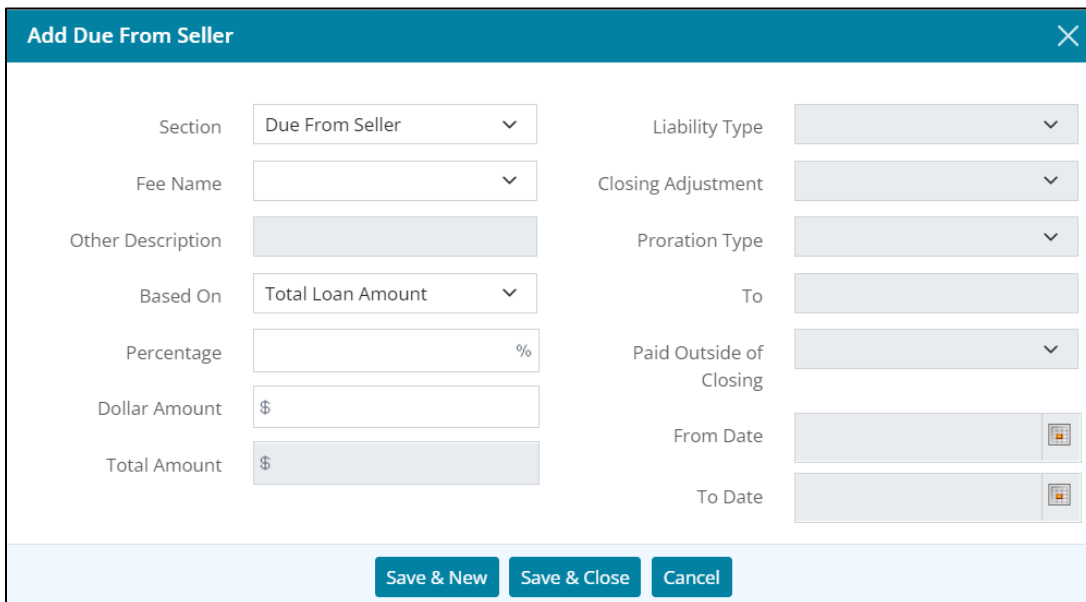
Use the following steps to edit a listed **Paid For/By Borrower** fee.

1. Click the fee to update. (See [Figure 198](#).)
2. Complete the changes in the *Edit Paid For/By Borrower* dialog. (See [Add Paid For/By Borrower](#) for details.)
3. Click **Save & Close**.

### Add Due From Seller

Use the following steps to complete the **Due To Seller** section.

1. Click the **Due To Seller Add** button. (See [Figure 194](#).)
2. Select the appropriate **Section** from the dropdown.



**Figure 201: Add Due From Seller Dialog**

3. Select the appropriate **Fee Name** from the dropdown.

**Note:** Enter a description when selecting *Other* from *Fee Name*. The selected *Fee Name* populates the liability fields as required.

4. Select the appropriate **Based On** option.
5. Enter the **Percentage** or **Dollar Amount** as appropriate.

6. Complete the **To** field.

**Note:** The *To* field is not required when the *Adjustments for Items Paid by seller in Advance* is selected.

7. Select **Yes** from the **Paid Outside Closing** dropdown if applicable.
8. Enter the **From** and **To Dates** if applicable.
9. Click **Save & Close**.

**Note:** Select *Save & New* to add another fee.

### Edit Due From Seller

Use the following steps to edit a listed *Due from Seller* fee.

1. Click the fee to update. (See [Figure 194](#).)
2. Complete the changes in the *Edit Due from Seller* dialog. (See [Add Due From Seller](#) for details.)
3. Click **Save & Close**.

### Delete Due From Seller

Use the following steps to delete a listed due from seller fee.

1. Click the **Delete** icon. (See [Figure 203](#).)
2. Click **Delete** on the *Delete Confirmation* screen.

### Add Source of Down Payment

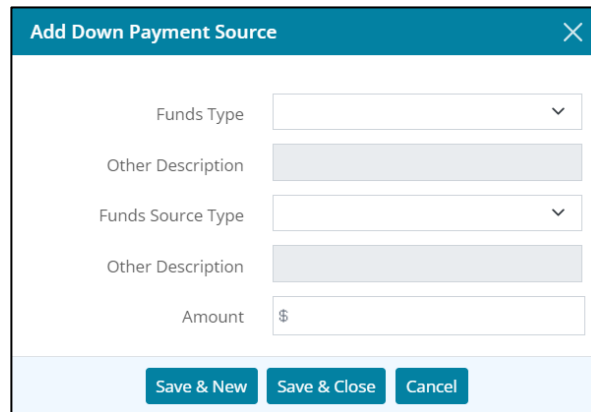
Use the following steps to update the *Source of Down Payment* section when required.

1. Click the **Source of Down Payment Add** button.



Figure 202: Source of Down Payment

2. Select **Funds Type**.



**Figure 203: Add Down Payment Source**

3. Enter **Other Description** when selecting **Other Funds Type**.
4. Select **Funds Source Type**.
5. Enter **Other Description** when selecting **Funds Source Type**.
6. Enter **Amount**.
7. Click **Save & Close**.

**Note:** Select *Save & New* to add another down payment source.

### **Edit Source of Down Payment**

Use the following steps to *Edit Source of Down Payment*.

1. Click the **Funds Type** to edit. (See [Figure 201](#).)
2. Update the *Edit Down Payment Source* dialog. (See [Add Source of Down Payment](#) for details.)
3. Click **Save & Close**.

### **Delete Source of Down Payment**

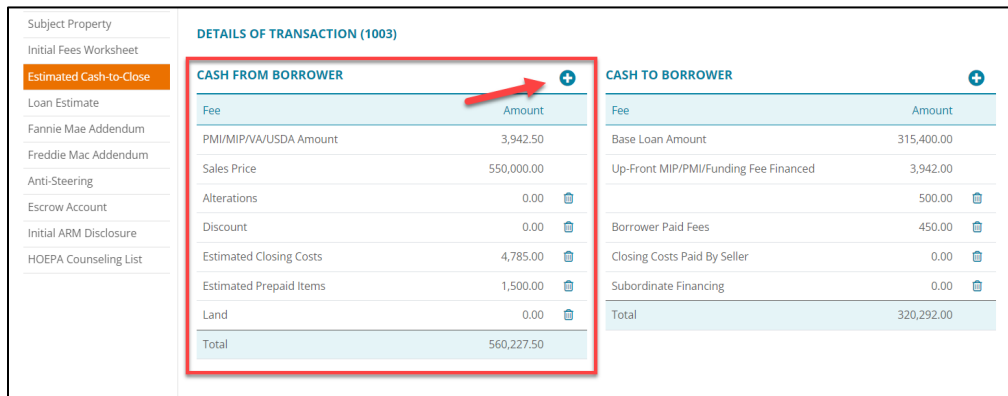
Use the following steps to *Delete Source of Down Payment*.

1. Click the **Delete** icon. (See [Figure 201](#).)
2. Click **Delete** on the *Delete Confirmation* dialog.

### **Add Cash From Borrower**

Use the following steps to complete the **Details of Transaction (1003)** section.

1. Click the **Cash From Borrower Add** button.



| DETAILS OF TRANSACTION (1003) |            | CASH TO BORROWER                      |            |
|-------------------------------|------------|---------------------------------------|------------|
| <b>CASH FROM BORROWER</b>     |            | <b>CASH TO BORROWER</b>               |            |
| Fee                           | Amount     | Fee                                   | Amount     |
| PMI/MIP/VA/USDA Amount        | 3,942.50   | Base Loan Amount                      | 315,400.00 |
| Sales Price                   | 550,000.00 | Up-Front MIP/PMI/Funding Fee Financed | 3,942.00   |
| Alterations                   | 0.00       |                                       | 500.00     |
| Discount                      | 0.00       | Borrower Paid Fees                    | 450.00     |
| Estimated Closing Costs       | 4,785.00   | Closing Costs Paid By Seller          | 0.00       |
| Estimated Prepaid Items       | 1,500.00   | Subordinate Financing                 | 0.00       |
| Land                          | 0.00       | Total                                 | 320,292.00 |
| Total                         | 560,227.50 |                                       |            |

Figure 204: Details of Transaction

2. Select the **Cash From Borrower Type** option.

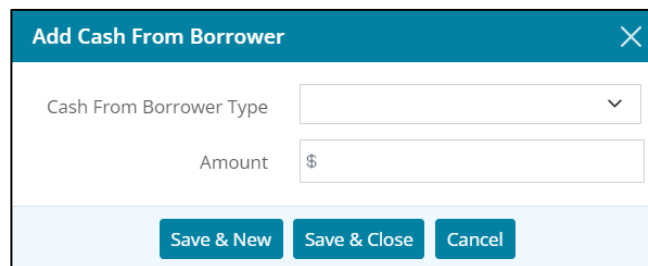


Figure 205: Cash From Borrower Dialog

3. Enter the **Amount**.
4. Click **Save & Close**.

**Note:** Select **Save & New** to add another down payment source.

### Edit Cash From Borrower

Use the following steps to edit cash from borrower.

1. Select the **Fee** to edit. (See [Figure 203](#).)
2. Update the *Edit Cash From Borrower* dialog. (See [Add Cash To Borrower](#) for details.)
3. Click **Save & Close**.

### Delete Cash From Borrower

Use the following steps to delete cash from borrower.

1. Click the **Delete** icon. (See [Figure 203](#).)
2. Click the **Delete** on the *Delete Confirmation* dialog.

### Add Cash To Borrower

1. Click the **Cash to Borrower Add** button. (See [Figure 203](#).)

2. Select the **Cash To Borrower Type** from the dropdown.

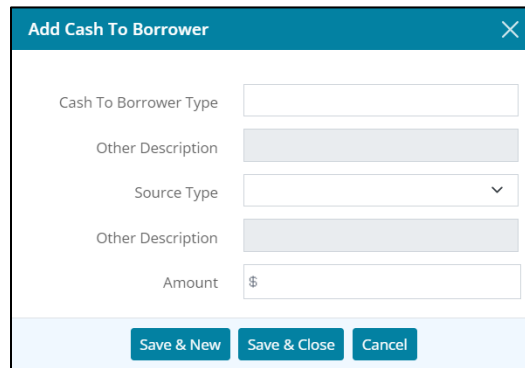


Figure 206: Add Cash To Borrower Dialog

3. Enter **Other Description** when selecting **Other Cash To Borrower Type**.
4. Enter the **Amount**.
5. Click **Save & Close**.

**Note:** Select *Save & New* to add another down payment source.

### **Edit Cash To Borrower**

Use the following steps to edit cash to borrower.

1. Select the **Fee** to edit. (See [Figure 203](#).)
2. Complete the changes in the *Edit Cash To Borrower* dialog. (See [Add Cash To Borrower](#) for details.)
3. Click **Save & Close**.

### **Delete Cash To Borrower**

Use the following steps to delete cash to borrower entries.

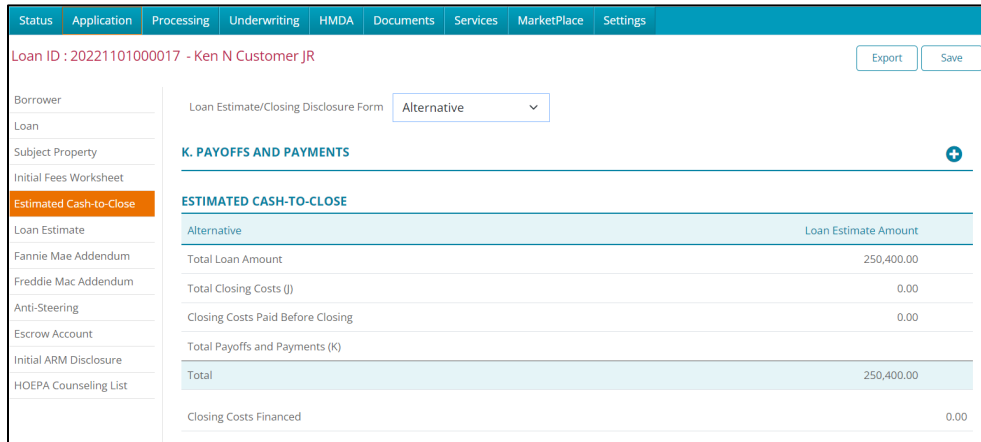
1. Click the **Delete** icon. (See [Figure 203](#).)
2. Click **Delete** on the *Delete Confirmation* dialog.

### **Alternative Form**

Use the following steps when completing the alternative *Cash-to-Close* form fields.

**Note:** The *Alternative* form is typically used for refinanced loans.

1. Select **Alternative** from the *Loan Estimate/Closing Disclosure Form* dropdown.



| ESTIMATED CASH-TO-CLOSE           |                      |
|-----------------------------------|----------------------|
| Alternative                       | Loan Estimate Amount |
| Total Loan Amount                 | 250,400.00           |
| Total Closing Costs (J)           | 0.00                 |
| Closing Costs Paid Before Closing | 0.00                 |
| Total Payoffs and Payments (K)    |                      |
| <b>Total</b>                      | <b>250,400.00</b>    |
| Closing Costs Financed            | 0.00                 |

Figure 207: Alternate Estimate/Closing Disclosure

2. Click the **Payoffs and Payment Add** button.
3. Complete the **Add Payoffs and Payment** fields.

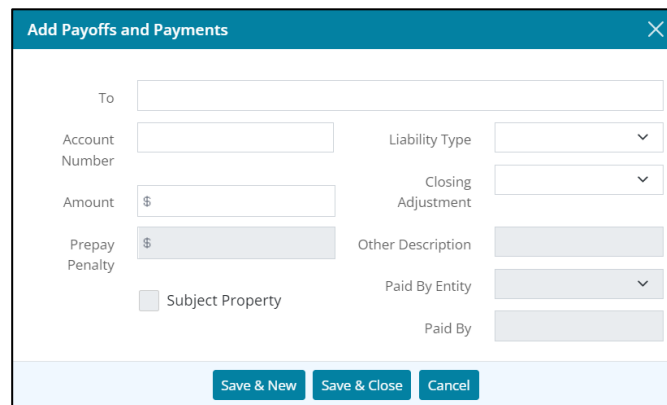


Figure 208: Add Payoffs and Payments Dialog

4. Click **Save & Close**.

**Note:** Select **Save & New** to add another down payment source.

5. Complete the **Source of Down Payment**. (See [Add Source of Down Payment](#) for details.)
6. Complete the **Cash From Borrower** fields. (See [Add Cash From Borrower](#).)
7. Complete the **Add Cash To Borrower** fields. (See [Add Cash To Borrower](#).)

## Loan Estimate

The Loan Estimate screen discloses the TRID 2.0 compliance requirements for the following loan types:

- Purchase



- Refinance
- Construction

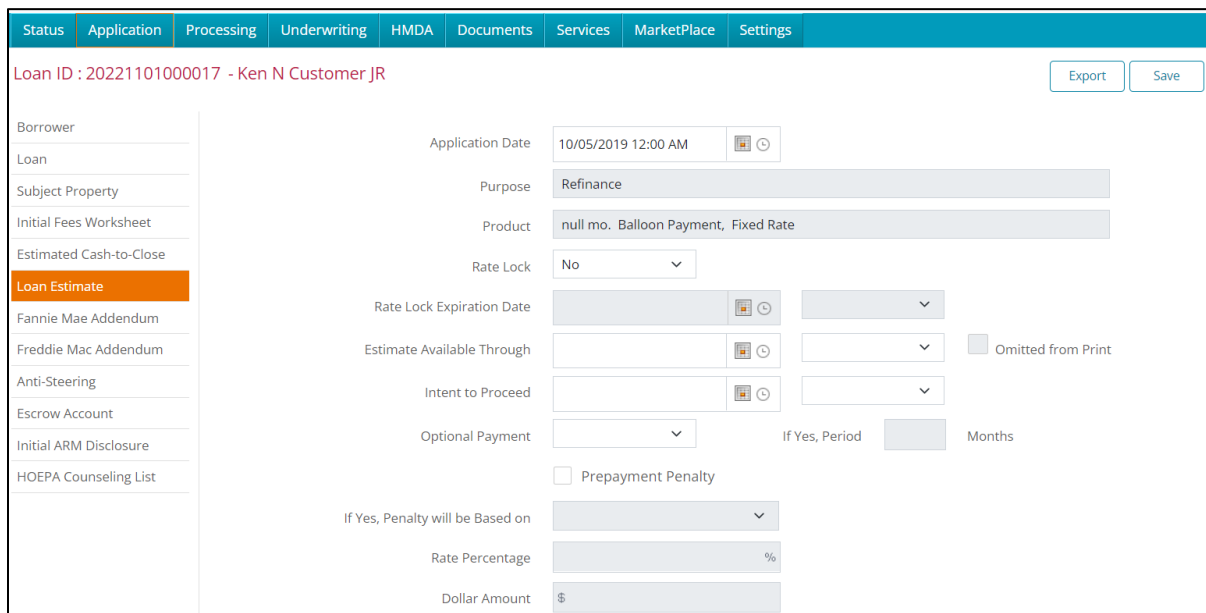
Some screen fields are populated from the *Loan* screen and *Initial Fees Worksheet*. Use the following sections to complete the fields that are not populated.

**Note:** Make changes to populated fields on the *Loan* screen and *Initial Fees Worksheet*.

## Initial Fields

Use the following steps to complete the *Loan Estimate*. The initial fields are not auto populated.

1. Select the **Application** tab.
2. Select **Loan Estimate**.



**Figure 209: Loan Estimate Tab**

3. Select **Yes** from the **Rate Lock** dropdown to lock the interest rate.
4. Use the **Calendar** to select the **Rate Lock Expiration Date** if applicable.
5. Use the **Clock** and **Time Zone** dropdown to set the **Rate Lock** time.
6. Use the **Calendar** to select the **Estimate Available Through** date.
7. Use the **Clock** and **Time Zone** dropdown to set the **Estimate Available Through** time.
8. Use the **Calendar** to select the **Intent to Proceed** date after receiving notification from the borrower to move forward with the loan.
9. Use the **Clock** and **Time Zone** dropdown to set the **Intent to Proceed** time.

10. Select **Yes** from the **Optional Payment** dropdown if borrower elects to make optional payments.
11. Enter the **Months** value if selecting **Yes**.
12. Select the **Prepayment Penalty** checkbox if applicable.
13. Complete the **Prepayment Penalty** fields if applicable.

## Remaining Fields

Complete the remaining fields that are not populated from the *Loan Screen* and *Initial Fees Worksheet*.

1. Select the appropriate **Assumptions** radio button.

**OTHER CONSIDERATIONS**

---

Assumptions:

will allow, under certain conditions, this person to assume this loan on the original terms.

will not allow assumption of this loan on the original terms.

Late Payments:

If a payment is more than  days late, you will be charged \$  or  %

Other Description

Servicing:

We intend

---

**SIGNATURE CONFIRMATION**

Print Confirm Receipt

Print Additional Signature Page

---

**HIGHER-PRICED MORTGAGE LOAN**

APOR Date

APOR  %

Unable to determine if loan is HPML. You must enter the Average Prime Offer Rate.

Figure 210: Remaining Loan Estimate Fields

2. Set the **Late Payments Days Late** value.
3. Enter the **Late Fee Charge** or **Percentage**.
4. Select the **Percentage Description** from the dropdown if applicable.
5. Enter **Other Description** if selecting **Other** from the **Percentage Description** dropdown.
6. Select the appropriate **Servicing** option.
7. Select the **Print Confirmation Receipt** checkbox to print the confirmation page.

8. Select the **Print Additional Signature Page** checkbox for co-borrower if applicable.
9. Complete the **Higher-Priced Mortgage Loan** fields if applicable.
10. Click **Save**.

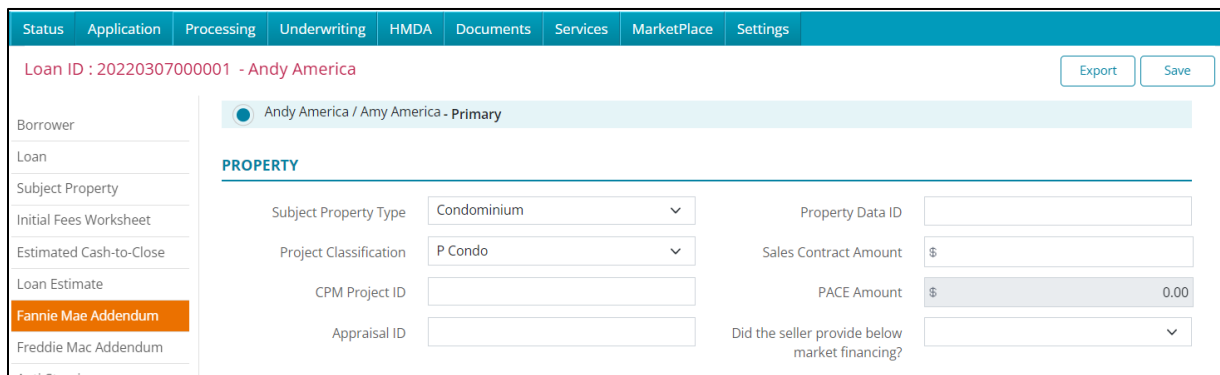
## Fannie Mae Addendum

Fannie Mae requires specific addendums for financing mortgages.

### Property

Complete the Fannie Mae **Property Addendum** information not auto populated from other screens.

1. Select **Application** tab.



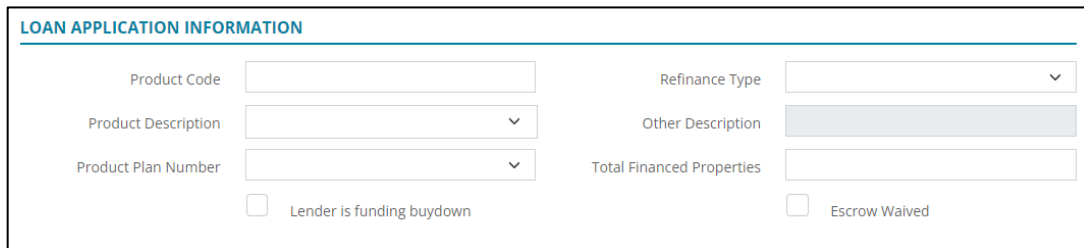
**Figure 211: Fannie Mae Property Details**

2. Select **Fannie Mae Addendum**.
3. Verify the **Subject Property Type** from the dropdown.
4. Select the **Project Classification** from the dropdown.
5. Enter the **CPM Project ID**.
6. Enter the **Appraisal ID**.
7. Enter **Property Data ID**.
8. Enter the **Sales Contract Amount**.
9. Select the **Did seller provide below market financing?** checkbox if applicable.

## Loan Application Information

The **Loan Application Information Addendum** information includes loan application details required by Fannie Mae.

1. Verify the **Product Code** is correct.



**LOAN APPLICATION INFORMATION**

Product Code  Refinance Type

Product Description  Other Description

Product Plan Number  Total Financed Properties

Lender is funding buydown  Escrow Waived

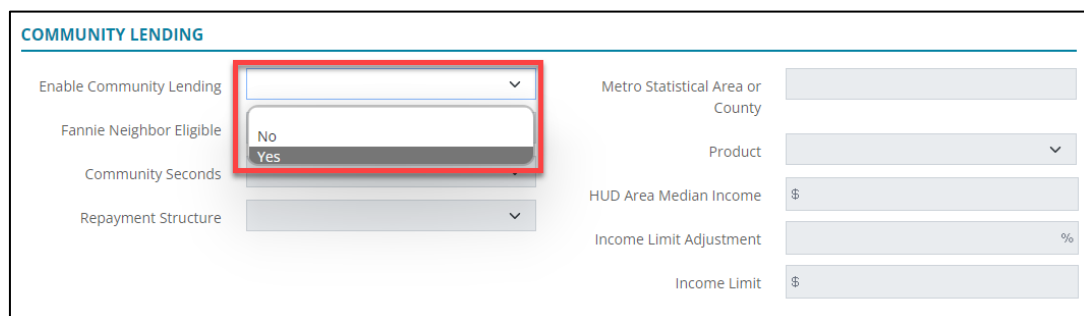
**Figure 212: Loan Application Information**

2. Select the **Product Description** option.
3. Select the **Product Plan Number** option.
4. Select the **Lender is funding buydown** checkbox if applicable.
5. Select the **ARM Index Type** option.
6. Select the **Refinance Type** option.
7. Enter Other **Description** if applicable.
8. Enter the **Total Financed Properties**.
9. Select the **Escrow Waived** checkbox if appropriate.

## Community Lending

The **Community Lending Addendum** information includes community details in which the property resides.

1. Select the **Enable Community Lending Yes** option to access the remaining **Community Lending** fields if applicable.



**COMMUNITY LENDING**

Enable Community Lending

Fannie Neighbor Eligible

Community Seconds

Repayment Structure

Metro Statistical Area or County

Product

HUD Area Median Income

Income Limit Adjustment

Income Limit

**Figure 213: Community Lending**

**Note:** Proceed to [FHA](#) when selecting **No**.

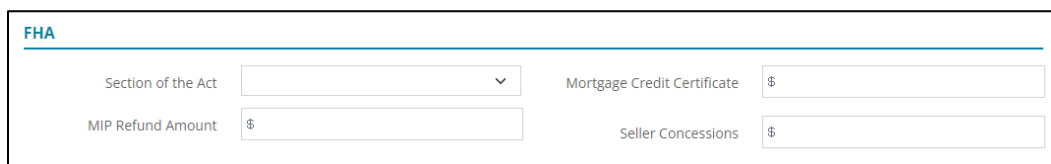
2. Select the appropriate **Fannie Neighbor Eligibility** option.
3. Select the appropriate **Community Seconds** option.
4. Select the appropriate **Repayment Structure** option if Yes is selected for **Community Seconds**.

5. Enter **Metro Statistical Area or County** if applicable.
6. Select the appropriate **Product**.
7. Enter **Housing and Urban Development (HUD) Area Median Income** if applicable.
8. Enter **Income Limit Adjustment** percentage if applicable.
9. Enter **Income Limit** amount if applicable.

## FHA

The **FHA Addendum** information includes information required for FHA loans through Fannie Mae.

1. Select the **Section of the Act** to which the loan pertains option.



The screenshot shows the 'FHA' section of a form with four input fields: 'Section of the Act' (a dropdown menu), 'Mortgage Credit Certificate' (a text box with a '\$' symbol), 'MIP Refund Amount' (a text box with a '\$' symbol), and 'Seller Concessions' (a text box with a '\$' symbol).

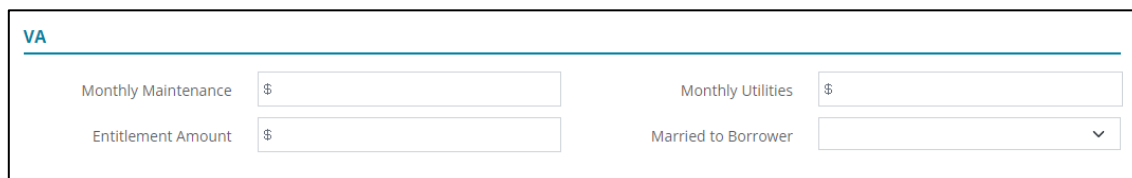
Figure 214: FHA Fields

2. Enter **Mortgage Credit Certificate** amount.
3. Enter **Mortgage Insurance Premium (MIP) Refund Amount**.
4. Enter **Mortgage Credit Certificate** amount.
5. Enter **Sellers Concessions** amount.

## VA

The **VA Addendum** information includes information required for VA loans through Fannie Mae.

1. Enter **Monthly Maintenance** amount.



The screenshot shows the 'VA' section of a form with four input fields: 'Monthly Maintenance' (a text box with a '\$' symbol), 'Monthly Utilities' (a text box with a '\$' symbol), 'Entitlement Amount' (a text box with a '\$' symbol), and 'Married to Borrower' (a dropdown menu).

Figure 215: VA Fields

2. Enter **Entitlement Amount**.
3. Enter **Monthly Utilities** amount.
4. Select **Married to Borrower** option.

## Validation Service Providers

Use the following sections for validation service providers.

### Add Provider

Use the following to add a service provider.

1. Click the **Borrower Validation Service Providers Add** button.

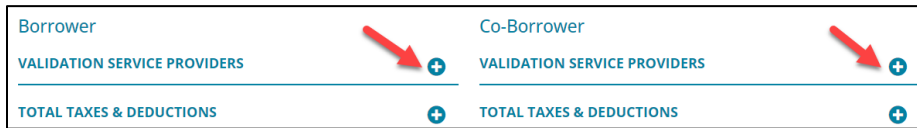


Figure 216: Borrower/Co-Borrower Fields

2. Select the **Verification Type** option.

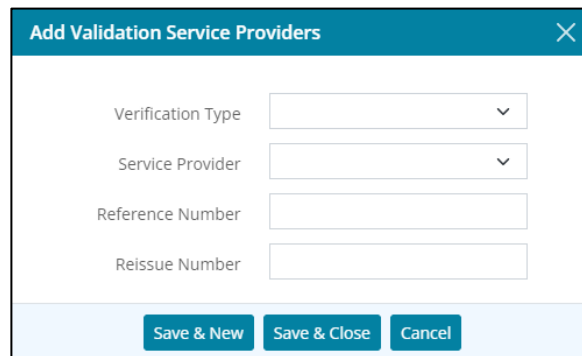


Figure 217: Add Validation Service Providers

3. Select the **Service Provider** option.
4. Enter **Reference Number**.
5. Enter **Reissue Number**.
6. Click **Save & Close**.

**Note:** Click **Save & New** to add another validation service provider.

7. Repeat Steps 1 – 6 to add **Co-Borrower Validation Service Providers**.

### Edit Provider

Use the following steps to edit provider.

1. Select the **Service Provider** to edit. (See [Figure 215](#).)
2. Update the **Edit Validation Service Providers** dialog. (See [Add Provider](#) for details.)
3. Click **Save & Close**.

### Delete Provider

Use the following steps to delete cash to borrower.

1. Click the **Delete** icon. (See [Figure 215](#).)
2. Click the **Delete** on the *Delete Confirmation* dialog.

## Total Taxes and Deductions

Use the following sections for validation service providers.

**Note:** Use the VA Loan Type to enable this section. See [Loan Information](#).

### Add Deductions

1. Click the **Total Taxes and Deductions Add** button.

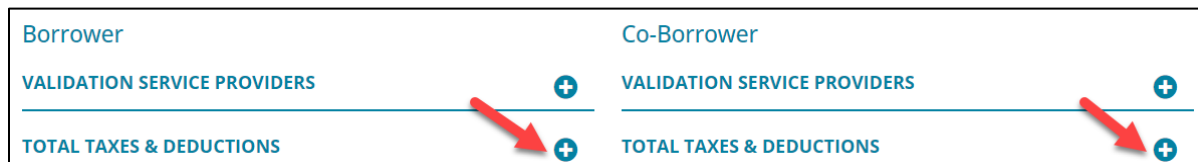


Figure 218: Total Taxes and Deductions

2. Select the **Deductions Type** option.

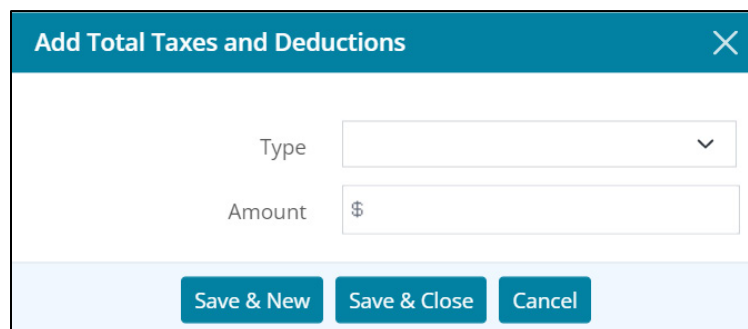


Figure 219: Add Total Taxes and Deductions

3. Select the **Amount**.
4. Click **Save & Close**.

**Note:** Click *Save & New* to add another total taxes and deductions.

5. Repeat Steps 1 – 4 for **Co-Borrower Total Taxes and Deductions**.

### Edit Deductions

Use the following steps to edit deductions.

1. Select the **Taxes and Deductions** to edit. (See [Figure 217](#).)
2. Update the *Edit Total Taxes and Deductions* dialog. (See [Add Deductions](#) for details.)
3. Click **Save & Close**.

### Delete Deductions

Use the following steps to delete deductions.

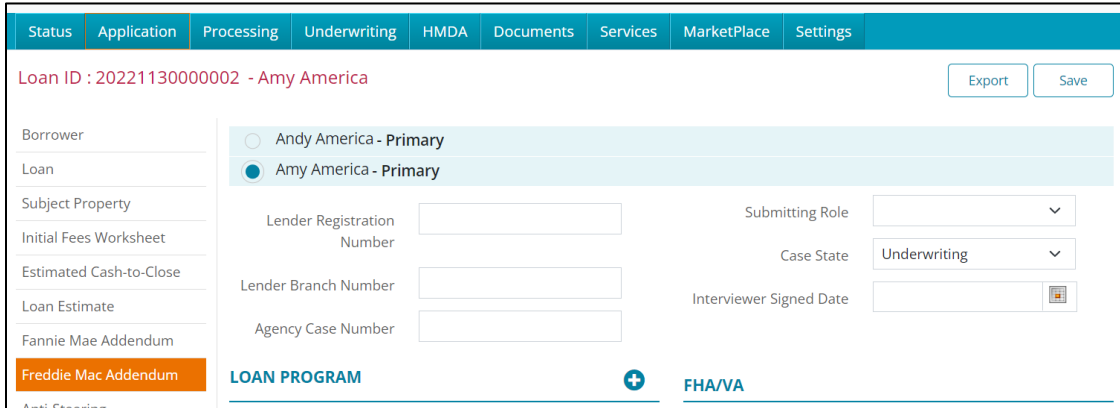
1. Click the **Delete** icon. (See [Figure 217](#).)

2. Click the **Delete** on the *Delete Confirmation* dialog.

## Freddie Mac Addendum

Freddie Mac requires specific addendums for financing mortgages.

1. Enter the **Lender Registration Number** if applicable.



The screenshot shows a web application interface for a loan. At the top, there is a navigation bar with tabs: Status, Application, Processing, Underwriting, HMDA, Documents, Services, MarketPlace, and Settings. Below the navigation bar, the loan ID is displayed as 'Loan ID : 20221130000002 - Amy America'. There are 'Export' and 'Save' buttons in the top right corner. On the left side, there is a sidebar menu with options: Borrower, Loan, Subject Property, Initial Fees Worksheet, Estimated Cash-to-Close, Loan Estimate, Fannie Mae Addendum, and Freddie Mac Addendum (which is highlighted in orange). The main content area shows a form for the Freddie Mac Addendum. It has two radio buttons for 'Andy America - Primary' (unselected) and 'Amy America - Primary' (selected). Below these are three input fields: 'Lender Registration Number', 'Lender Branch Number', and 'Agency Case Number'. To the right of these fields are two dropdown menus: 'Submitting Role' (set to 'Underwriting') and 'Case State' (set to 'Underwriting'). There is also an 'Interviewer Signed Date' field with a calendar icon. At the bottom of the form, there are two tabs: 'LOAN PROGRAM' (selected) and 'FHA/VA'. A plus sign icon is visible between the tabs.

Figure 220: Freddie Mac Addendum

2. Enter the **Lender Branch Number** if applicable.
3. Enter the **Agency Case Number** if applicable.
4. Select the appropriate **Submitting Role** option from the dropdown menu.
5. Select the **Interviewer Signed Date**.
6. Select the **Save** button at the top of the screen.



## Loan Program

Choose the desired **Loan Program** if applicable for *Freddie Mac*.

1. Click the **Add** button.

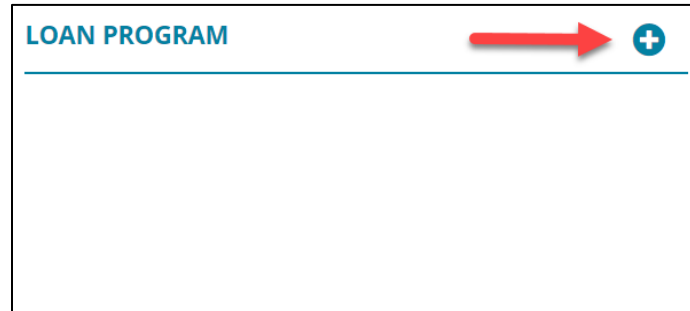


Figure 221: Loan Program (Freddie Mac)

2. Select the desired option from the **Loan Program** dropdown menu.

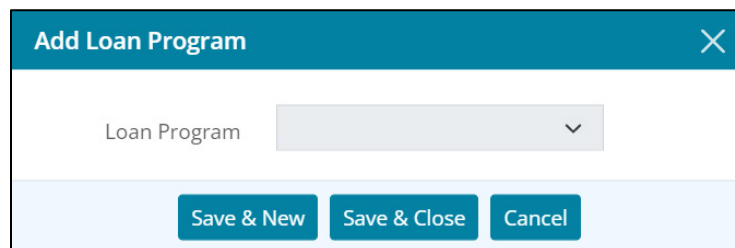
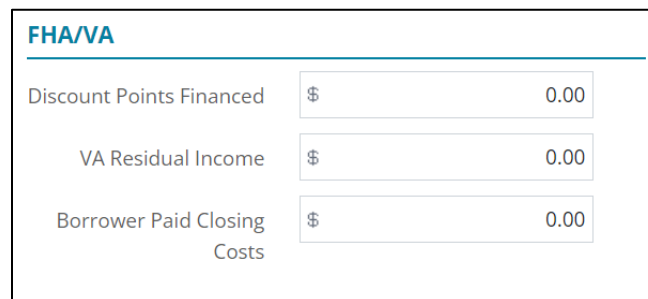


Figure 222: Add Loan Program

3. Select **Save & Close** or **Save & New** to add another *Loan Program*.
4. Select the **Save** button at the top of the screen.

## FHA/VA

1. Enter **Discount Points Financed** if applicable.



The screenshot shows a form titled "FHA/VA" with three input fields, each with a dollar sign and a value of 0.00:

|                             |    |      |
|-----------------------------|----|------|
| Discount Points Financed    | \$ | 0.00 |
| VA Residual Income          | \$ | 0.00 |
| Borrower Paid Closing Costs | \$ | 0.00 |

Figure 223: FHA/VA

2. Enter **VA Residual Income** if applicable.
3. Enter **Borrower Paid Closing Costs** if applicable.
4. Select the **Save** button at the top of the screen.

## Property

1. Select **Yes** or **No** whether the property is a *Manufactured Home*.

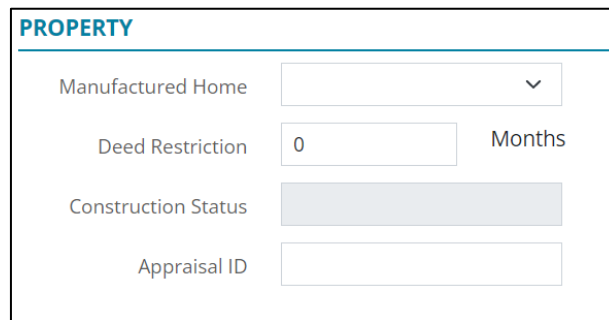


Figure 224: Property (Freddie Mac)

2. If needed, enter months of **Deed Restriction**.
3. Select a **Construction Status** option if applicable.
4. Enter **Appraisal ID**.
5. Select the **Save** button at the top of the screen.

## Transaction Detail

1. Enter **Sales Concessions** if applicable.

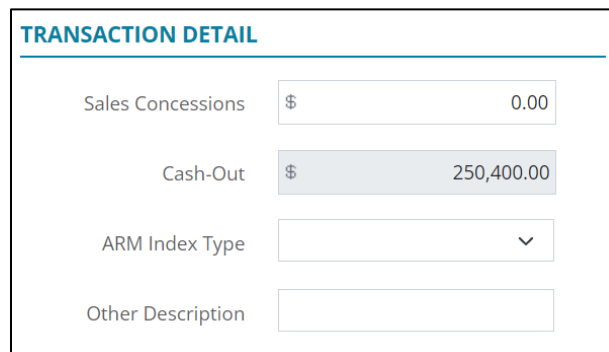


Figure 225: Transaction Detail

2. Enter a **Cash-Out** if applicable.
3. Select the **ARM Index Type** dropdown, choose the desired option.
4. If the **Other** option was selected for the *ARM Index Type*, enter an *Other Description*.
5. Select the **Save** button at the top of the screen.

## Validation Service Providers

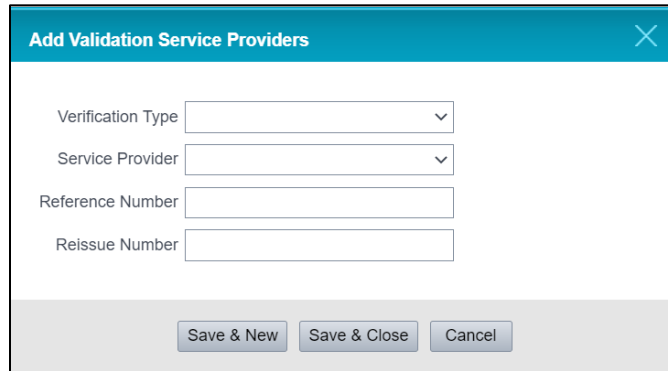
Add *Validation Service Providers* for the Borrower/Co-Borrowers.

1. Click on the **Add** button.



**Figure 226: Validation Service Providers**

2. Select the desired option for the **Verification Type** dropdown menu.

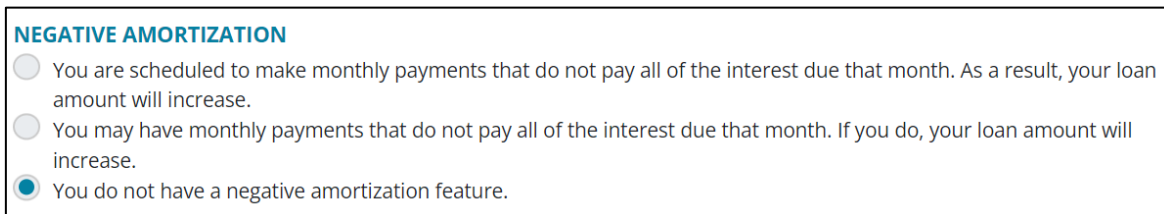


**Figure 227: Add Validation Service Providers**

3. Select the desired option for the **Service Provider** dropdown menu.
4. Enter the **Reference Number**.
5. Enter **Reissue Number**.
6. Select **Save & Close** or **Save & New** to another *Validation Service Provider*.

## Negative Amortization

These radio buttons are read only and will be automatically selected based on loan information that was entered on the loan file.

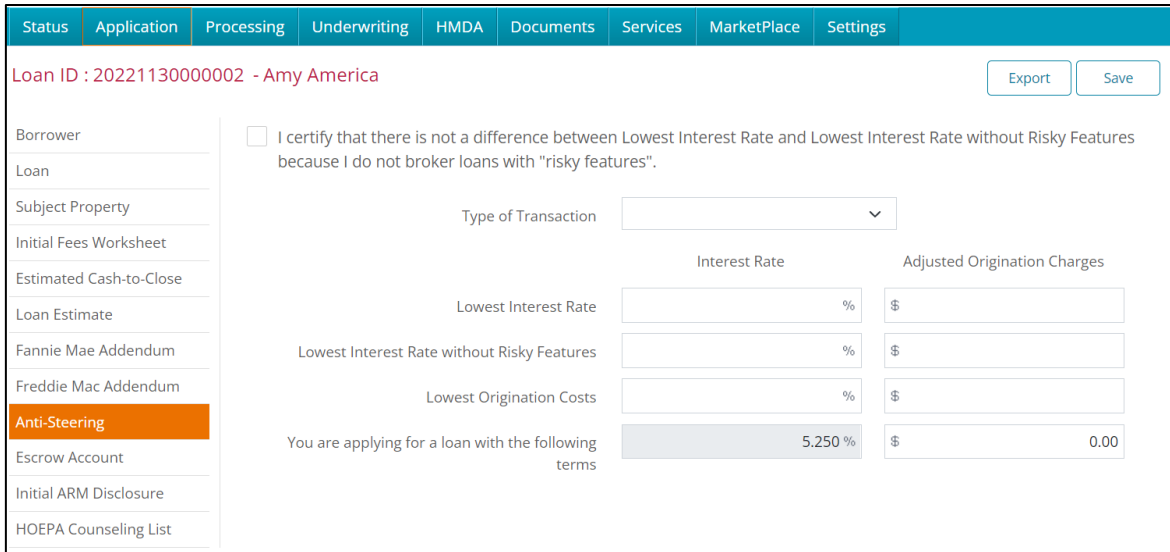


**Figure 228: Negative Amortization**

## Anti-Steering Disclosure

Loan originators are required to present an *Anti-Steering Disclosure* to borrowers to comply with the *Federal Truth-In-Lending Act (TILA)* and *Regulation Z (Reg Z)*. The disclosure includes the available options for each loan type in which the borrower has expressed an interest.

1. Select **Application** tab.



Loan ID : 20221130000002 - Amy America

I certify that there is not a difference between Lowest Interest Rate and Lowest Interest Rate without Risky Features because I do not broker loans with "risky features".

Type of Transaction: [Dropdown]

|  | Interest Rate | Adjusted Origination Charges |
|--|---------------|------------------------------|
| Lowest Interest Rate                                 | [Input] %     | \$ [Input]                   |
| Lowest Interest Rate without Risky Features          | [Input] %     | \$ [Input]                   |
| Lowest Origination Costs                             | [Input] %     | \$ [Input]                   |
| You are applying for a loan with the following terms | 5.250 %       | \$ 0.00                      |

Figure 22g: Anti-Steering

2. Select **Anti-Steering**.
3. Check the checkbox if applicable.
4. Select the **Type of Transaction** from the dropdown.
5. Enter the **Lowest Interest Rate** percentage available.
6. Enter the **Lowest Interest Rate without Risky Features** percentage available.
7. Enter the **Lowest Origination Costs** percentage available.
8. Enter **Adjusted Origination Charges** for each field as applicable.

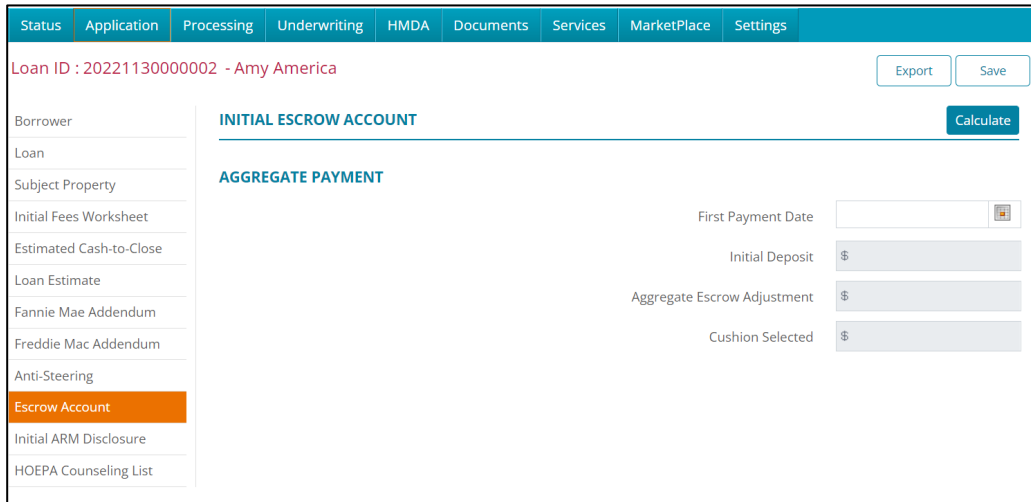
## Escrow Account

Fees checked as Escrow in Section **G.** of the *Initial Fees Worksheet* will populate the *Escrow Account* section. The *Escrow Account* allows the user to calculate the disbursement for escrow fees.

To generate Escrow payments:

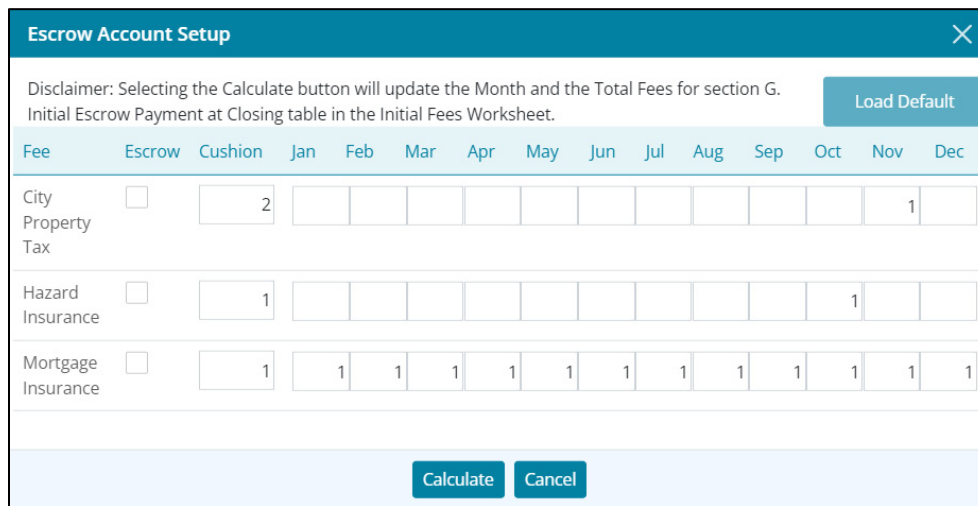
1. Enter a **First Payment Date**.

2. Select the **Calculate** button.



**Figure 230: Escrow Account**

3. Review the *Escrow Account Setup*.



| Fee                | Escrow                   | Cushion | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
|--------------------|--------------------------|---------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| City Property Tax  | <input type="checkbox"/> | 2       |     |     |     |     |     |     |     |     |     |     |     | 1   |
| Hazard Insurance   | <input type="checkbox"/> | 1       |     |     |     |     |     |     |     |     |     |     | 1   |     |
| Mortgage Insurance | <input type="checkbox"/> | 1       | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   | 1   |

**Figure 231: Escrow Account Setup**

4. If needed, adjust the information.

**Note:** Selecting the *Calculate* button will update the Month, Escrow Indicator, and the Total Fees for section G. Initial Escrow Payment at Closing table in the Initial Fees Worksheets. The status of the Escrow indicator will determine whether a Fee is included in the calculation.

5. Select the **Calculate** button.

Loan ID : 20220307000011 - Andy America Export Save

| Borrower                | INITIAL ESCROW ACCOUNT <span style="float: right;">Calculate</span> |                    |                |              |          |
|-------------------------|---|--------------------|----------------|--------------|----------|
|                         | Month   | Descriptions       | Escrow Account |              | Balance  |
|                         |   |                    | Payment To     | Payment From |          |
| Initial Fees Worksheet  | Initial Deposit   |                    |                |              | 638.00   |
| Estimated Cash-to-Close | ▶ January, 2023   | Mortgage Insurance | 403.00         | 123.00       | 918.00   |
| Loan Estimate           | ▶ February, 2023  | Mortgage Insurance | 403.00         | 123.00       | 1,198.00 |
| Fannie Mae Addendum     | ▶ March, 2023   | Mortgage Insurance | 403.00         | 123.00       | 1,478.00 |
| Freddie Mac Addendum    | ▶ April, 2023   | Mortgage Insurance | 403.00         | 123.00       | 1,758.00 |
| Anti-Steering           | ▶ May, 2023   | Mortgage Insurance | 403.00         | 123.00       | 2,038.00 |
| <b>Escrow Account</b>   | ▶ June, 2023  | Mortgage Insurance | 403.00         | 123.00       | 2,318.00 |
| Initial ARM Disclosure  | ▶ July, 2023  | Mortgage Insurance | 403.00         | 123.00       | 2,598.00 |
| HOEPA Counseling List   | ▶ August, 2023  | Mortgage Insurance | 403.00         | 123.00       | 2,878.00 |

**Figure 232: Escrow Disbursements**

6. Review the disbursement and re-calculate if needed.
7. Click the **Save** button at the top of the screen after reviewing the generated information.

## Initial ARM Disclosure

Users may need to complete this screen to issue an initial Adjustable-Rate Mortgage Disclosure.

To navigate to this screen:

1. Click on the **Application** tab.

2. Click on **Initial ARM Disclosure**.

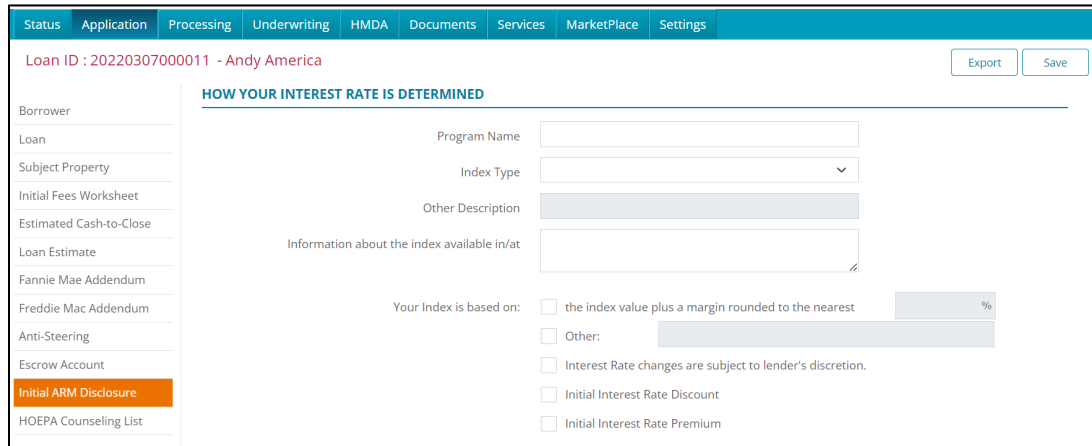


Figure 233: Initial ARM Disclosure

## How Your Interest Rate is Determined

1. Enter the **Program Name**.
2. Click on the **Index Type** dropdown menu and select an *Index*.

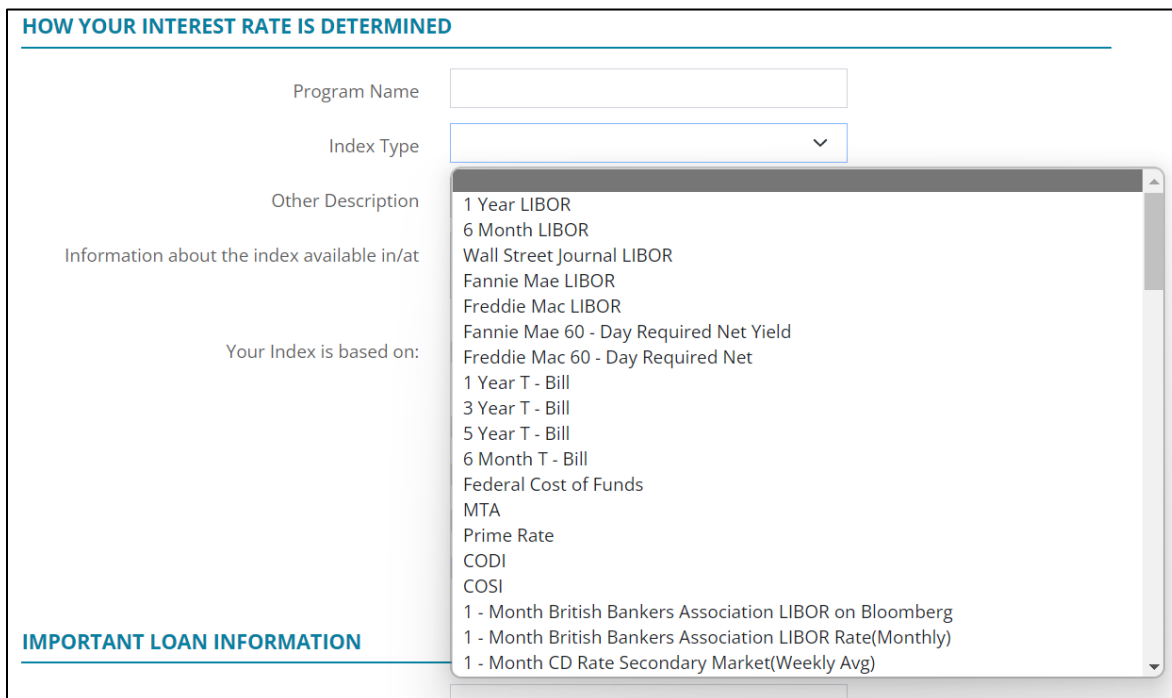


Figure 234: Index Type

3. If the user selects **Other**, enter the Index in the **Other Description** field.
4. If needed, enter information about the index availability.
5. Select an option that the *Index* is based on.

**Note:** Select all that apply.

Your Index is based on:  the index value plus a margin rounded to the nearest  %

Other:

Interest Rate changes are subject to lender's discretion

Initial Interest Rate Discount

Initial Interest Rate Premium

**Figure 235: Index Option**

## Important Loan Information

1. Click on the dropdown menu to select if the loan has a **Demand Feature**.

**IMPORTANT LOAN INFORMATION**

---

Demand Feature,

Prepayment Penalty

**Figure 236: Important Loan Information**

2. If needed, select the **Prepayment Penalty** checkbox.
3. Click on the button.

## Worst Case Scenario

This section explains how the ARM payments are calculated and the maximum payment the borrower might pay.

**WORST CASE SCENARIO (BASED ON A LOAN AMOUNT OF \$10,000)**

---

The payment can rise from a first year payment of \$  to a maximum of \$  in the  year.

For example, the monthly payment for a mortgage amount of \$60,000 would be:

\$60,000 divided by \$10,000 = 6; 6 x \$  = \$  per month.

**Figure 237: Worst Case Scenario**

## HOEPA Counseling List

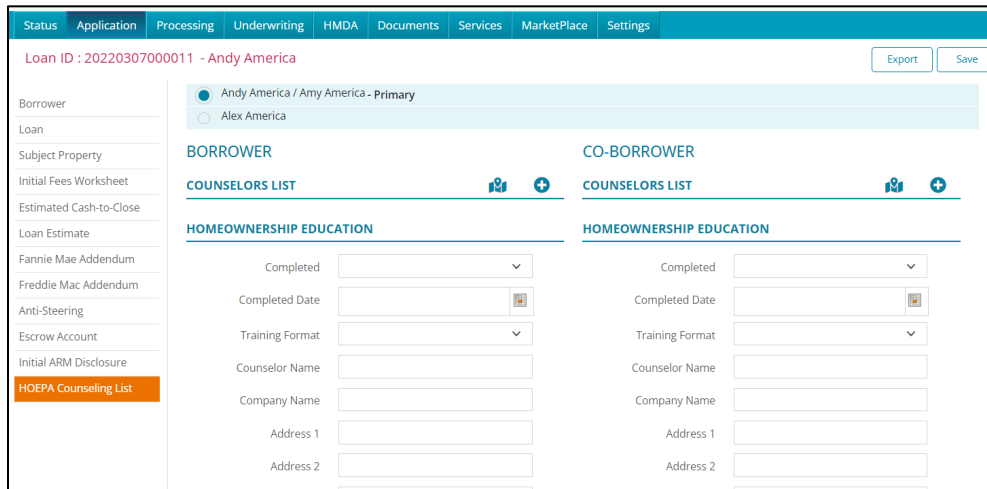
Complete *Homeownership and Equity Protection Act (HOEPA)* options when home ownership counseling is required.



## Generate Counseling List

Generate a list of available homeownership counselors.

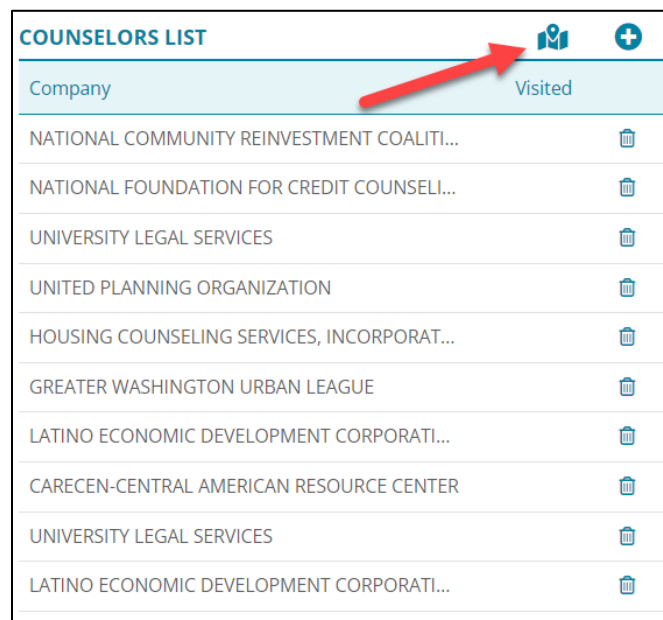
1. Select **Application** tab.
2. Select **HOEPA Counseling List**.



The screenshot shows the application interface for generating a HOEPA Counseling List. The top navigation bar includes tabs for Status, Application, Processing, Underwriting, HMDA, Documents, Services, MarketPlace, and Settings. The main content area is titled "Loan ID : 20220307000011 - Andy America" and includes "Export" and "Save" buttons. Below this, there are radio buttons for "Andy America / Amy America - Primary" (selected) and "Alex America". The interface is divided into two columns: "BORROWER" and "CO-BORROWER". Each column has a "COUNSELORS LIST" section with a plus icon and a person icon. Below these are "HOMEOWNERSHIP EDUCATION" sections for both borrower and co-borrower, each containing fields for "Completed", "Completed Date", "Training Format", "Counselor Name", and "Company Name". At the bottom of each education section are fields for "Address 1" and "Address 2". A sidebar on the left lists various application components, with "HOEPA Counseling List" highlighted in orange.

Figure 238: HOEPA Counseling List

3. Click **Generate List** to create the **Counselors List**.



The screenshot shows a table titled "COUNSELORS LIST" with a plus icon and a person icon in the top right corner. A red arrow points to the plus icon. The table has a header row with "Company" and "Visited". Below the header are several rows of company names, each with a trash icon in the "Visited" column.











| Company                                    | Visited   |
|--|---|
| NATIONAL COMMUNITY REINVESTMENT COALITI... |  |
| NATIONAL FOUNDATION FOR CREDIT COUNSELI... |  |
| UNIVERSITY LEGAL SERVICES                  |  |
| UNITED PLANNING ORGANIZATION               |  |
| HOUSING COUNSELING SERVICES, INCORPORAT... |  |
| GREATER WASHINGTON URBAN LEAGUE            |  |
| LATINO ECONOMIC DEVELOPMENT CORPORATI...   |  |
| CARECEN-CENTRAL AMERICAN RESOURCE CENTER   |  |
| UNIVERSITY LEGAL SERVICES                  |  |
| LATINO ECONOMIC DEVELOPMENT CORPORATI...   |  |

Figure 239: Counselor List

4. Repeat Steps 1 – 13 for the co-borrower.

### Add HOEPA Counseling List

Use the **Add** option to create a **HOEPA Counseling List** or add to the generated list.

1. Click the **Counselors List Add** button. (See [Figure 237](#).)
2. Enter the **Company Name**.

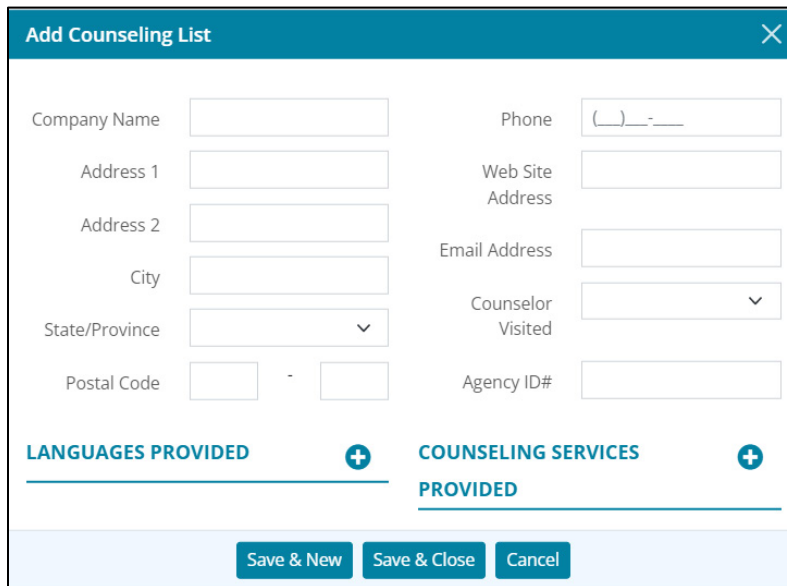


Figure 240: Add Counseling List

3. Enter **Address** information.
4. Enter **Phone number**.
5. Enter **Web Site Address**.
6. Enter **Email Address**.
7. Select **Counselor Visited** from the dropdown.
8. Enter **Agency ID#**.
9. Click the **Languages Provided Add** button to select the preferred language.

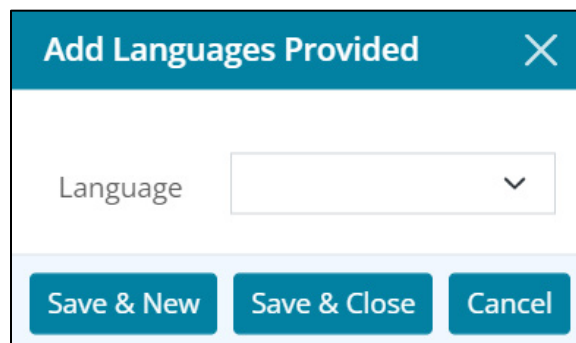


Figure 241: Add Languages Provided

10. Click the **Counseling Services Provided Add** button to select the service.

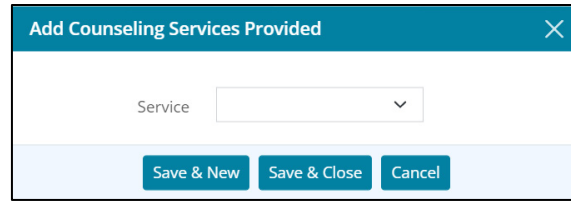


Figure 242: Add Counseling Services Provided

11. Click **Save & Close**.

### Edit HOEPA Counseling List

Use the following steps to edit a listed HOEPA counseling service provider.

1. Select the service provider to edit. (See [Figure 238](#).)
2. Update the *Edit Counseling List* dialog. (See [Add HOEPA Counseling List](#) for details.)
3. Click **Save & Close**.

### Delete HOEPA Counseling List

Use the following steps to delete a listed HOEPA counseling service provider.

1. Select the service provider to delete. (See [Figure 238](#).)
2. Click **Delete** on the *Delete Confirmation* dialog.

## Homeownership Education

Use the **Homeownership Education** section to track the completion status of the borrower/co-borrower homeownership education.

1. Select **Yes** from the *Completed* dropdown when borrower finishes the required education.

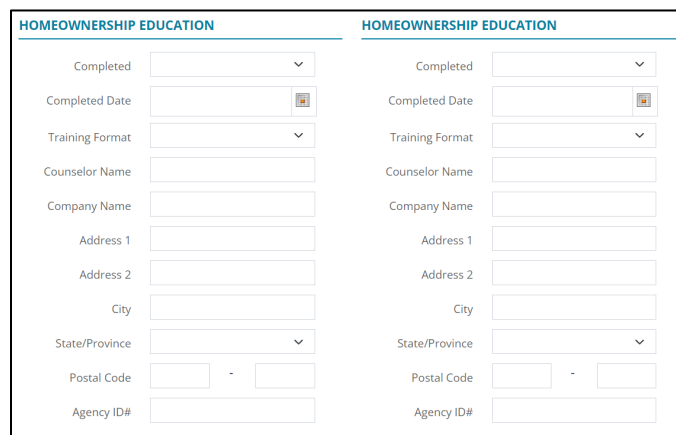


Figure 243: Homeownership Education

2. Select the **Completion Date**.
3. Select the **Training Format** option.

4. Enter **Counselor Name**.
5. Enter the **Company Name** and **Address**.

**Note:** Enter the **Postal Code** to auto-populate the **City** and **State**.

6. Enter **Agency ID#** the borrower received after education completion.
7. Repeat Steps 1 – 6 for the co-borrower.

## Housing Counseling

Use the **Housing Counseling** section to track the completion status of the borrower/co-borrower housing counseling.

1. Select **Yes** from the **Completed** dropdown when borrower finishes the required housing counseling.
2. See [Homeownership Education](#) for completion details.
3. Repeat Steps 1 – 2 for the co-borrower when appropriate.

## Loan Processing

Use the *Loan Processing* screens to prepare for form printing.

**Note:** Printing is performed from the *Documents* screen. (See [Documents](#) for additional information.)

## Credit Information

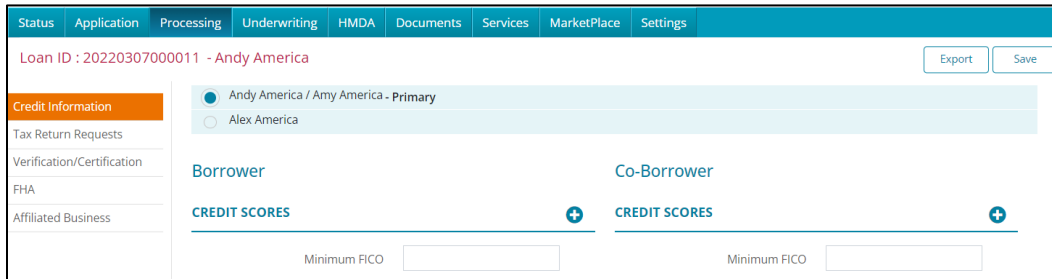
Use the *Credit Information* screen to prepare for *Credit Report* requests.

### Credit Scores

Complete the following section to request *Credit Reports*.

1. Select the **Processing** tab.
2. Select **Credit Information**.

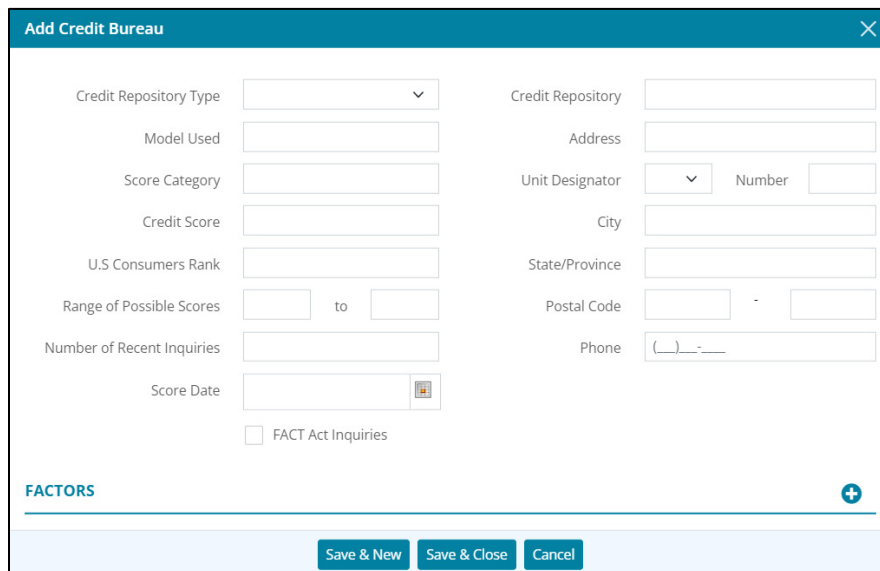
3. Click the Borrower Credit Scores **Add** button.



The screenshot shows a web application interface with a top navigation bar containing tabs: Status, Application, Processing, Underwriting, HMDA, Documents, Services, MarketPlace, and Settings. Below the navigation bar, the loan ID is displayed as '20220307000011 - Andy America'. On the left, there is a sidebar menu with options: Credit Information (selected), Tax Return Requests, Verification/Certification, FHA, and Affiliated Business. The main content area shows a form for 'Andy America / Amy America - Primary' with radio buttons for 'Borrower' (selected) and 'Co-Borrower'. Under the 'Borrower' section, there are two 'CREDIT SCORES' labels, each with a blue plus sign (+) button. Below these labels are input fields for 'Minimum FICO'.

Figure 244: Add Credit Score

4. Select the **Credit Repository Type** from the dropdown menu.

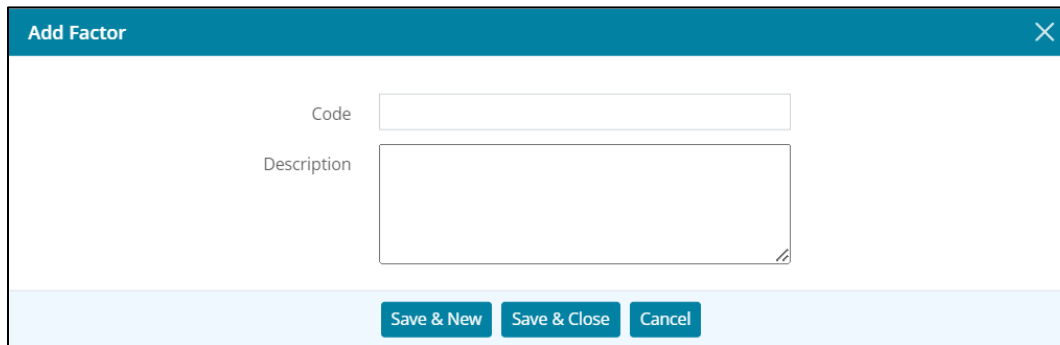


The screenshot shows a dialog box titled 'Add Credit Bureau' with a close button (X) in the top right corner. The dialog contains several input fields: 'Credit Repository Type' (dropdown), 'Model Used', 'Score Category', 'Credit Score', 'U.S Consumers Rank', 'Range of Possible Scores' (with 'to' separator), 'Number of Recent Inquiries', 'Score Date' (with a calendar icon), 'FACT Act Inquiries' (checkbox), 'Credit Repository', 'Address', 'Unit Designator' (dropdown), 'Number' (input), 'City', 'State/Province', 'Postal Code' (with hyphen separator), and 'Phone' (with area code and hyphen separators). At the bottom, there is a 'FACTORS' section with a plus sign (+) and three buttons: 'Save & New', 'Save & Close', and 'Cancel'.

Figure 245: Add Credit Bureau Dialog

5. Enter the **Model Used**.
6. Enter the **Score Category**.
7. Enter the **U.S Consumers Rank**.
8. Enter the **Range of Possible Scores**.
9. Enter the **Number of Recent Inquiries**.
10. Use the **Calendar** to enter the **Score Date**.
11. Select the **FACT Act Inquiries** checkbox if appropriate.
12. Enter the **Credit Repository**.
13. Complete the **Address** fields.

14. Click **Add** if additional factors are required.



The 'Add Factor' dialog box contains two input fields: 'Code' and 'Description'. The 'Code' field is a single-line text box, and the 'Description' field is a larger multi-line text box. At the bottom of the dialog, there are three buttons: 'Save & New', 'Save & Close', and 'Cancel'.

Figure 246: Add Factor Dialog

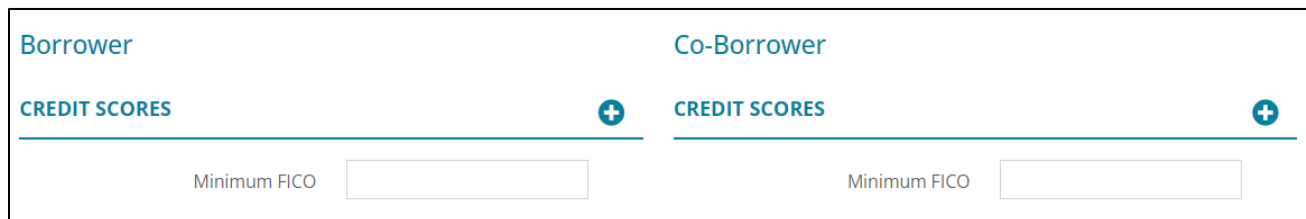
- 15. Enter the **Code**.
- 16. Enter code **Description**.
- 17. Click **Save & Close** on the *Add Factor* dialog.

**Note:** Click **Save & New** to add additional factors.

18. Click **Save & Close** on the *Add Credit Bureau* dialog.

**Note:** Click **Save & New** to add another credit bureau.

19. Enter **Minimum FICO** score.



The 'Minimum FICO Score' section shows two columns: 'Borrower' and 'Co-Borrower'. Each column has a 'CREDIT SCORES' header with a plus icon to its right. Below the header, there is a 'Minimum FICO' label and an empty input field.


Figure 247: Minimum FICO Score

20. Repeat steps 1 – 19 for co-borrower.

## Alternate Creditor Names

Complete the following section when the borrower/co-borrower has obtained credit under a different name.

- 1. Click the **Borrower Alternate Creditor Names Add** button.



The 'Add Alternate Creditor Names' button is a wide rectangular button with the text 'ALTERNATE CREDITOR NAMES' in blue and a plus icon on the right side.

Figure 248: Add Alternate Creditor Names

2. Enter the name the **Borrower Name** previously used for credit.

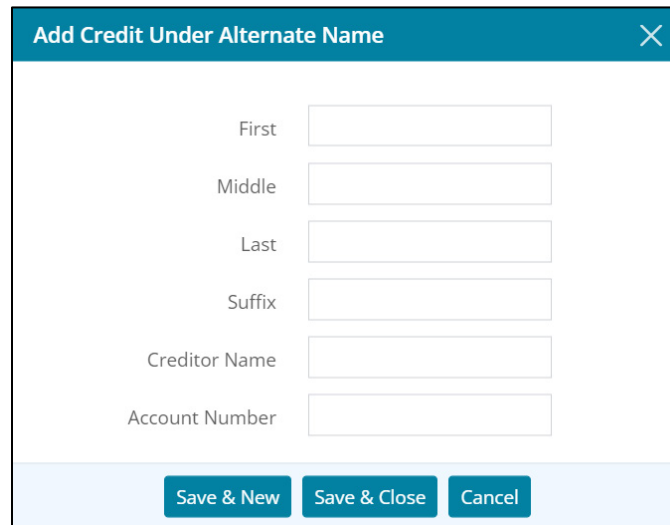


Figure 249: Add Credit Under Alternate Name

3. Enter **Creditor Name**.
4. Enter **Account Number** under which the credit was obtained.
5. Click **Save & Close**.

**Note:** Click **Save & New** to add another previous name.

6. Repeat Steps 1 – 5 for co-borrower.

## Credit Score Details

Enter the credit score details for the borrower and co-borrower.

1. Select the appropriate borrower **Provided on Behalf of Lender** option.

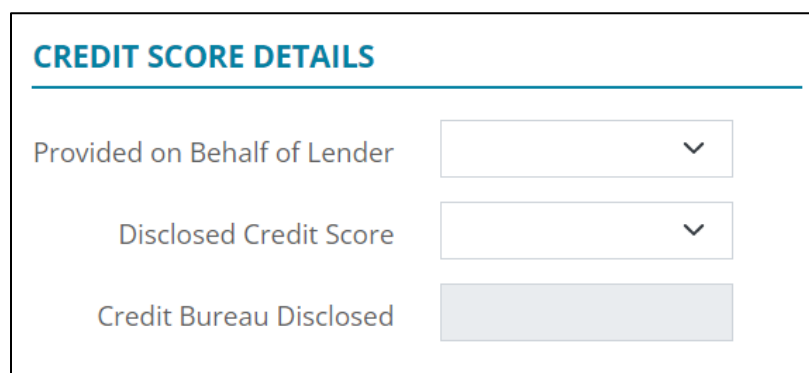


Figure 250: Credit Score Details

2. Select the appropriate borrower **Disclosed Credit Score** option.
3. Repeat Steps 1 – 2 for the co-borrower.

## Tax Return Requests

Use the **Tax Return Requests** tab to provide the borrower authorization to verify tax information with the Internal Revenue Service (IRS).

- Form 4506 orders copies of tax returns.
- Form 4506-T orders transcripts of tax returns.
- Form 4506-C enables Income Verification Express Service (IVES) participants to order tax transcript records electronically for a third-party.

**Note:** Zenly creates a clean version of Form 4506-C that is compatible with OCR (Optical Character Recognition) technology.

### Request Transcript

Use the following steps to request *Tax Return Transcripts*.

**Note:** Complete separate request for each borrower.

1. Select the **Processing** tab.
2. Select **Tax Return Requests**.
3. Click **Add**.

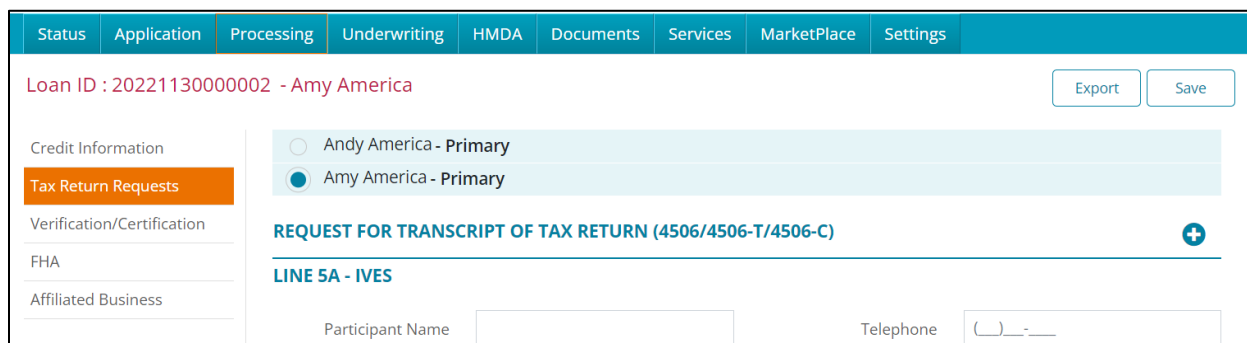
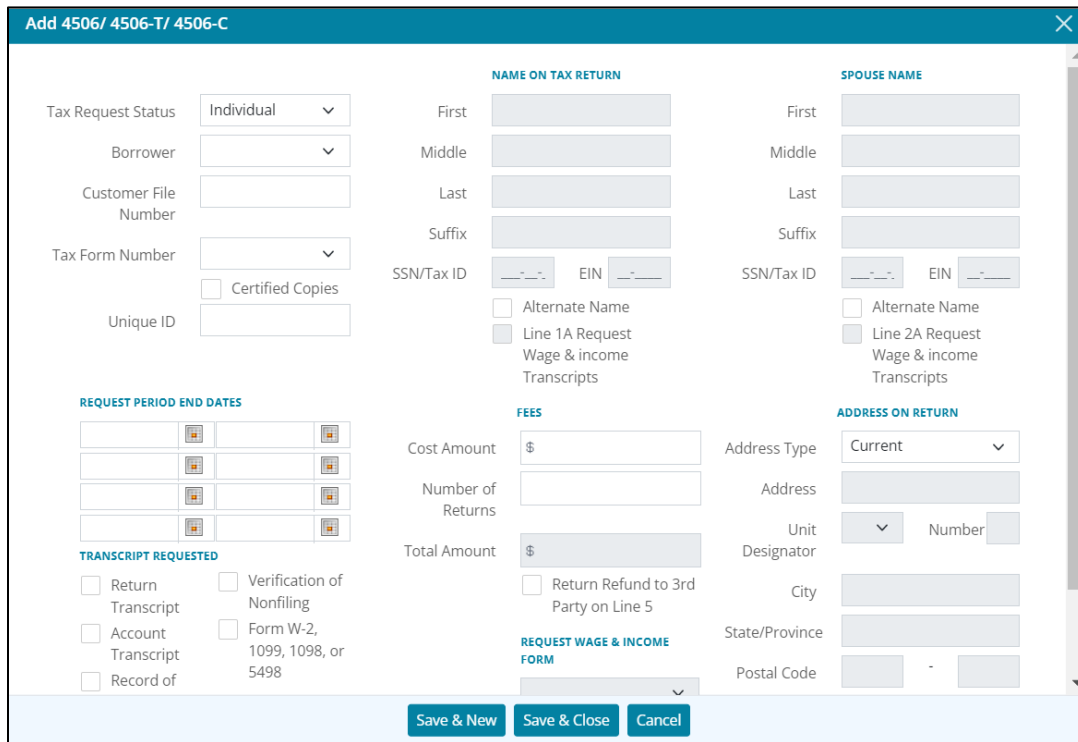


Figure 251: Request Transcripts



- Select the **Tax Request Status** option.



The screenshot shows a form titled "Add 4506/ 4506-T/ 4506-C". It is divided into several sections:

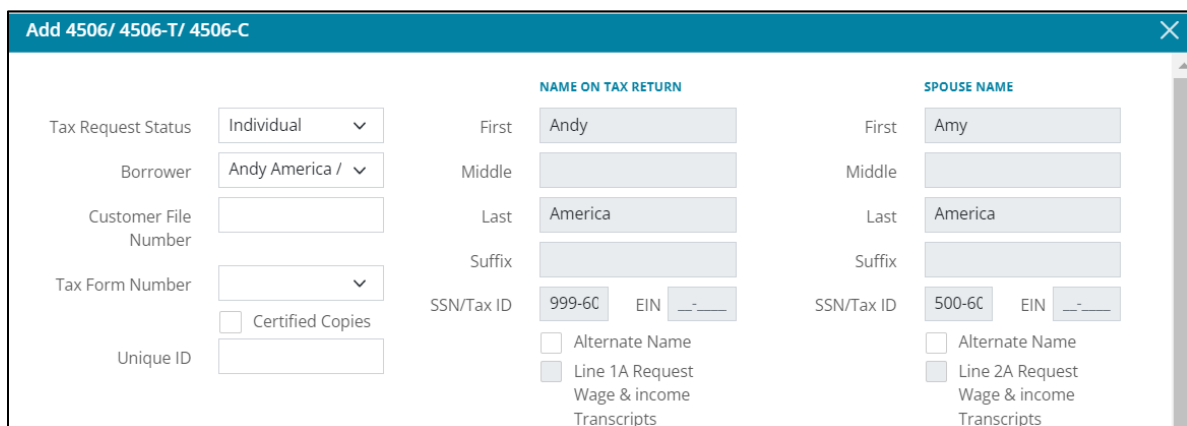
- Tax Request Status:** A dropdown menu set to "Individual".
- Borrower:** A dropdown menu.
- Customer File Number:** An empty text input field.
- Tax Form Number:** A dropdown menu.
- Unique ID:** A text input field with a "Certified Copies" checkbox.
- NAME ON TAX RETURN:** Fields for First, Middle, Last, and Suffix names, and SSN/Tax ID (with sub-fields for SSN and EIN). There are checkboxes for "Alternate Name" and "Line 1A Request Wage & income Transcripts".
- SPOUSE NAME:** Similar fields to the Name on Tax Return section.
- REQUEST PERIOD END DATES:** A grid of date selection buttons.
- TRANSCRIPT REQUESTED:** Checkboxes for "Return Transcript", "Account Transcript", "Record of", "Verification of Nonfiling", and "Form W-2, 1099, 1098, or 5498".
- FEES:** Fields for "Cost Amount", "Number of Returns", and "Total Amount". A checkbox for "Return Refund to 3rd Party on Line 5".
- ADDRESS ON RETURN:** Fields for "Address Type" (set to "Current"), "Address", "Unit Designator", "City", "State/Province", and "Postal Code".

At the bottom, there are three buttons: "Save & New", "Save & Close", and "Cancel".

Figure 252: Add Transcript Details

- Select the appropriate **Borrower** option.

**Note:** The **Borrower's** information auto-populates into the **Name on Tax Return** fields. The spouse's information auto-populates if the Borrower dropdown menu contains both the Borrower and Co-Borrower. See the figure below.



This screenshot shows the same form as Figure 252, but with the following fields populated:

- Borrower:** "Andy America /"
- NAME ON TAX RETURN:** First: "Andy", Last: "America", SSN/Tax ID: "999-6C".
- SPOUSE NAME:** First: "Amy", Last: "America", SSN/Tax ID: "500-6C".

Figure 253: Borrower/Spouse Information

- Enter the **Customer File Number**.
- Select the **Tax Form Number** option.
- If needed, select the **Certified Copies** checkbox.

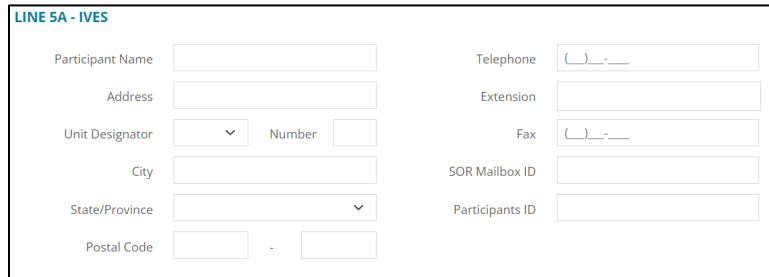
9. Enter a **Unique ID**.
  10. Complete the **Request Period End Dates**.
  11. Select the appropriate checkboxes for **Transcript Requested**.  
Selecting the *Form W-2, 1099, 1098, or 5498* checkbox will enable the **Request Wage & Income Form**.
  12. Select the **Alternate Name** checkbox if applicable.
  13. Select the **Line 1A Request Wage & Income Transcripts** if applicable.  
This checkbox is unavailable by default.
  14. Enter the **Cost Amount**.
  15. Enter **Number of Returns**.
  16. Select the **Return Refund to 3<sup>rd</sup> Party on Line 5** if applicable.
  17. Use the dropdown menus to select which forms to request in the **Request Wage & Income Form** section.  
This section is unavailable by default.
  18. For the **Spouse Name** section, select the **Alternate Name/Joint Return** checkbox if applicable.
  19. Select the **Line 2B Request Wage & Income Transcripts** if applicable.  
This checkbox is unavailable by default. See step 11 of the **Request Transcript** section.
  20. Select the **Address Type**.
- Note:** The *Address* fields populate for the selected address.
21. Click **Save & Close**.

**Note:** Click **Save & New** to request additional returns.

## Line 5a – IVES

Complete **IVES** fields to order tax transcript records for a third-party.

1. Enter **Participant Name**.



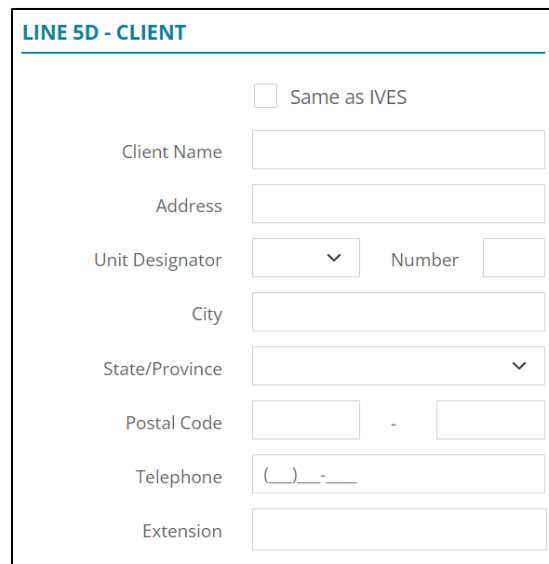
**Figure 254: Line 5a – IVES Dialog**

2. Complete the **Address** fields.
3. Enter **Telephone** number.
4. Enter **Extension** if applicable.
5. Enter **Fax** number.
6. Enter **SOR Mailbox ID**.
7. Enter **Participants ID**.

## Line 5d – Client

Use the fields in this section to enter the client's information.

1. If needed, select the **Same as IVES** checkbox.



**Figure 255: Client**

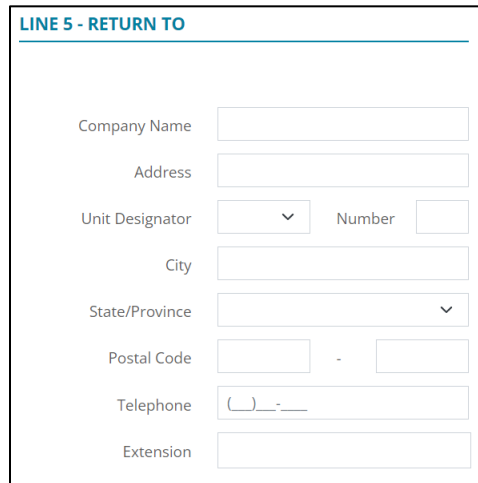
2. Enter the Client's name.
3. Complete the **Address** fields.
4. Enter **Telephone** number.

5. Enter telephone **Extension** if applicable.

## Line 5 – Return To

Use the **Return To** fields to indicate where the requested returns should be sent.

1. Enter the **Company Name**.



**Figure 256: Return To Dialog**

2. Complete the **Company Address** fields.
3. Enter **Company Telephone Number**.
4. Enter **Extension** if applicable.

## Tax Request - ID & W-9

Complete the **Tax Request - ID & W-9 Borrower** fields to verify company ID and W-9 certification if applicable.

1. Select the **Borrower Alternate Name** checkbox if applicable.

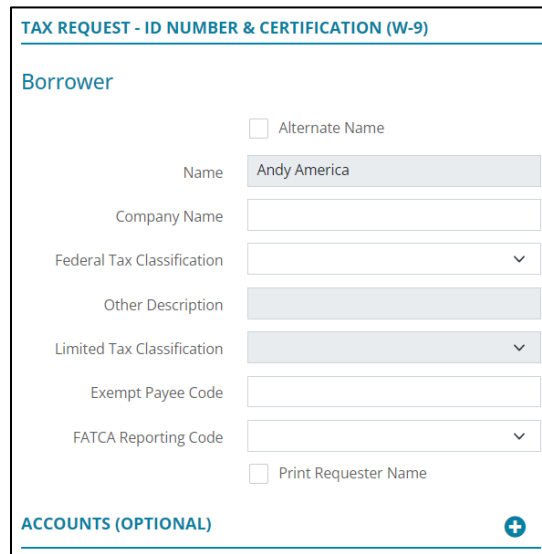


Figure 257: Tax Request – ID & Certification (W-9)

2. Enter **Borrower Name**.
3. Enter the **Company Name**.
4. Select the **Federal Tax Classification** option.

**Note:** Enter **Other Description** when selecting **Other Federal Tax Classification**.

5. Select the appropriate **Limited Tax Classification** option if applicable.
6. Enter the **Exempt Payee Code** if applicable.
7. Select the **FATCA Reporting Code** option.
8. Select the **Print Requester Name** to include the requester name.
9. Repeat Steps 1 – 8 for the co-borrower if applicable.

### Add Tax Account

Use the following steps to add a tax account.

1. Click the **Accounts (optional) Add** button to enter an **Account Number**.

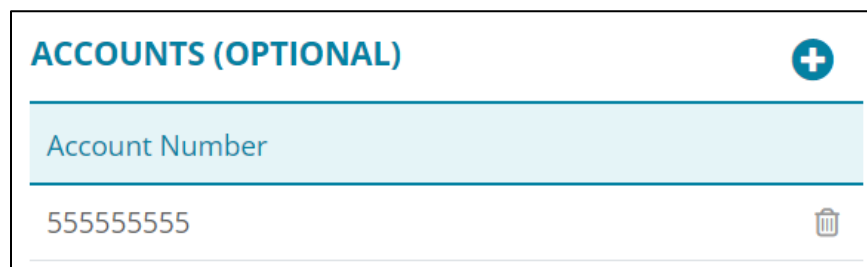


Figure 258: Accounts (optional)

2. Enter **Account Number**.

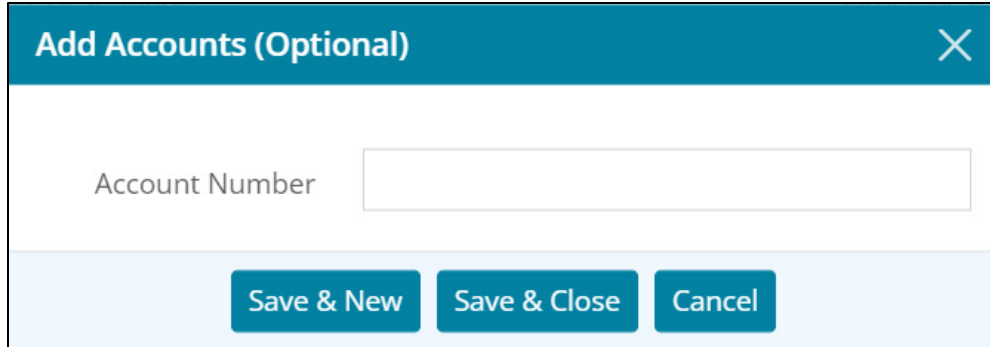


Figure 259: Add Accounts

3. Click **Save & Close**.

**Note:** Click *Save & New* to add another account.

### **Edit Tax Account**

Use the following steps to edit a tax account.

1. Click the **Account Number** to edit. (See [Figure 257](#).)
2. Change the Account Number as applicable. (See [Add Tax Account](#) for details.)
3. Click **Save & Close**.

### **Delete Tax Account**

Use the following steps to delete a tax account.

1. Click the **Delete** icon. (See [Figure 257](#).)
2. Click **Delete** on the *Delete Confirmation* dialog.

## Tax Authorization 8821

Complete the **Tax Authorization (8821)** fields to provide taxpayer authorization for personal taxes to be reviewed.

1. Enter the **Borrower SSN/Tax ID** if applicable.

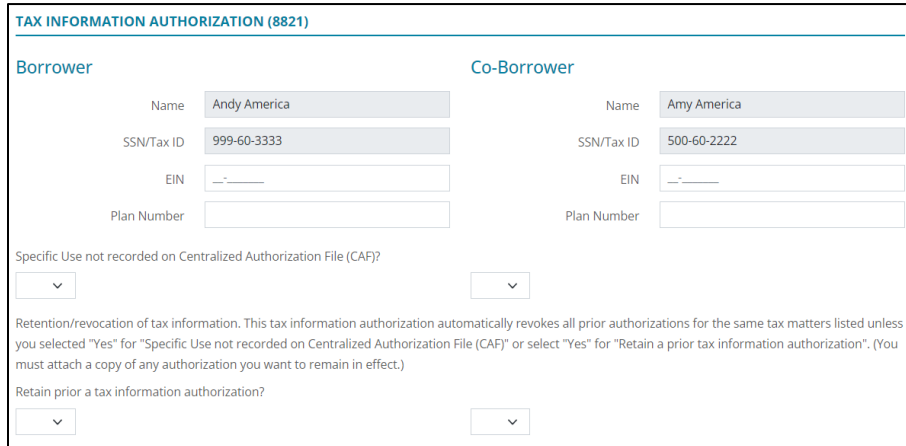


Figure 260: Tax Authorization (8821)

2. Enter the **Borrower EIN** if applicable.
3. Enter the **Borrower Plan Number**.
4. Select **Yes** or **No** appropriately for **Centralized Authorization File (CAF)** question.
5. Select **Yes** or **No** appropriately for prior tax information authorization question.
6. Repeat Steps 1 – 5 for co-borrower if applicable.

## Designees

Use the following sections to complete **Borrower/Co-Borrower Designees**.

### Add Designees

1. Click the **Borrower Designees Add** button.



Figure 261: Designees and Tax Matters

- Complete the **Designee Name** fields.

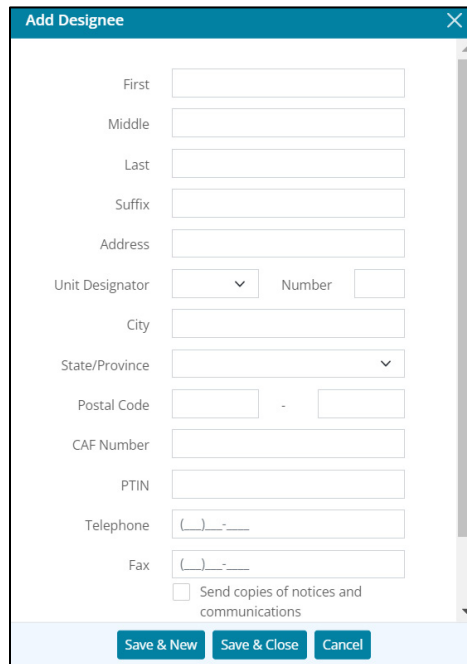


Figure 262: Add Designee Dialog

- Complete the **Designee Address** fields.

**Note:** Entering **Postal Code** populates the **City & State/Province**.

- Enter **Designee CAF Number**.
- Enter **Designee PTIN**.
- Enter **Designee Telephone**.
- Enter **Designee Fax**.
- Select the appropriate checkboxes.
- Click **Save & Close**.

**Note:** Click **Save & New** to add another Designee.

- Repeat Steps 1 - 9 for co-borrower if applicable.

### Edit Designees

Use the following steps to edit a designee.

- Click the **Designee** to edit. (See [Figure 260](#).)
- Update the designee details on the *Edit Designee* dialog. (See [Add Designees](#) for details.)
- Click **Save & Close**.



### Delete Designees

1. Click the **Delete** icon. (See [Figure 260.](#))
2. Click **Delete** on the *Delete Confirmation* dialog.

### Tax Matters

Use the following steps for borrower/co-borrower **Tax Matters** information.

#### Add Tax Matters

Use the following steps to add additional tax information.

1. Click the **Borrower Tax Matters Add** button. (See [Figure 260.](#))
2. Enter **Type of Tax**.

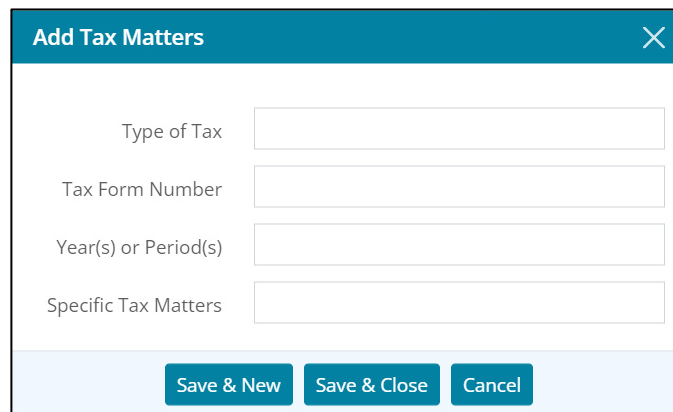


Figure 263: Add Tax Matters Dialog

3. Enter **Tax Form Number**.
4. Enter **Year(s) or Period(s)**.
5. Enter **Specific Tax Matters**.
6. Click **Save & Close**.

**Note:** Click **Save & New** to add other **Tax Matters**.

7. Repeat Steps 1 – 6 for co-borrower if applicable.

#### Edit Tax Matters

Use the following steps to edit tax matters.

1. Click the **Tax Matters** to edit. (See [Figure 260.](#))
2. Edit the **Designee** as applicable. (See [Add Tax Matters](#) for details.)
3. Click **Save & Close**.

## Delete Tax Matters

4. Click the **Delete** icon. (See [Figure 260.](#))
5. Click **Delete** on the *Delete Confirmation* dialog.

## Verification Certification

The **Verification Certification** options enable printing forms to verify borrower/co-borrower provided information. Verification must be completed for borrower and co-borrower.

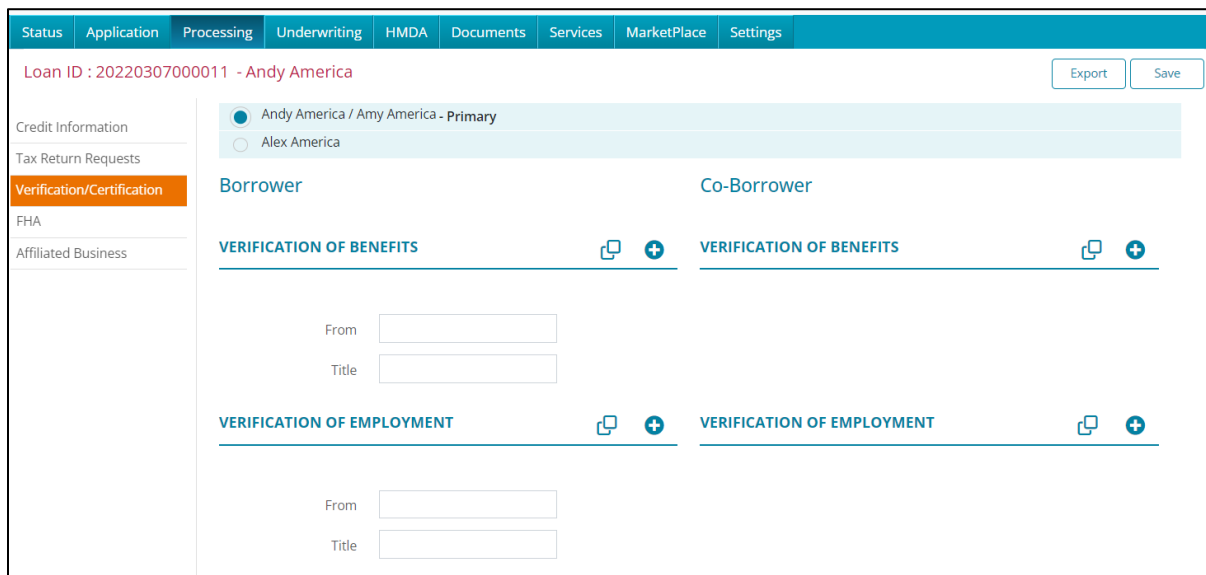
### Verification of Benefits

Complete the **Verification of Benefits (VOB)** fields in preparation for printing.

### Copy VOB

Copy VOB before adding other income.

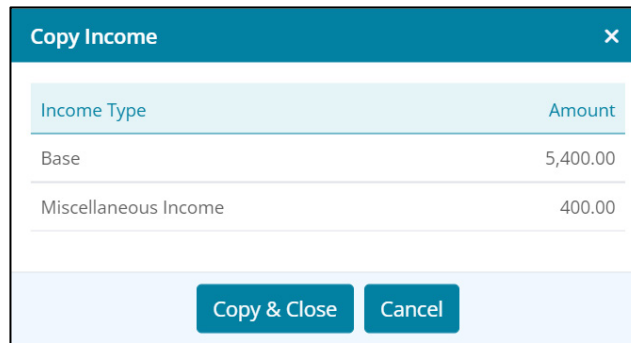
1. Select the **Processing** tab.
2. Select **Verification/Certification**.



The screenshot shows the 'Verification/Certification' interface for a loan with ID 20220307000011. The 'Processing' tab is active, and the 'Verification/Certification' section is selected in the left-hand menu. The interface is split into two columns: 'Borrower' and 'Co-Borrower'. Each column contains two sections: 'VERIFICATION OF BENEFITS' and 'VERIFICATION OF EMPLOYMENT'. Each section has a copy icon and a plus sign. The 'VERIFICATION OF BENEFITS' section includes 'From' and 'Title' input fields. The 'VERIFICATION OF EMPLOYMENT' section also includes 'From' and 'Title' input fields. At the top right, there are 'Export' and 'Save' buttons. The loan information 'Loan ID : 20220307000011 - Andy America' is displayed at the top left.

Figure 264: Verification/Certification

3. Click the **Borrower Copy Income** button to copy the income from the application.



The 'Copy Income' dialog box displays a table with the following data:

| Income Type          | Amount   |
|----------------------|----------|
| Base                 | 5,400.00 |
| Miscellaneous Income | 400.00   |

At the bottom of the dialog are two buttons: 'Copy & Close' and 'Cancel'.

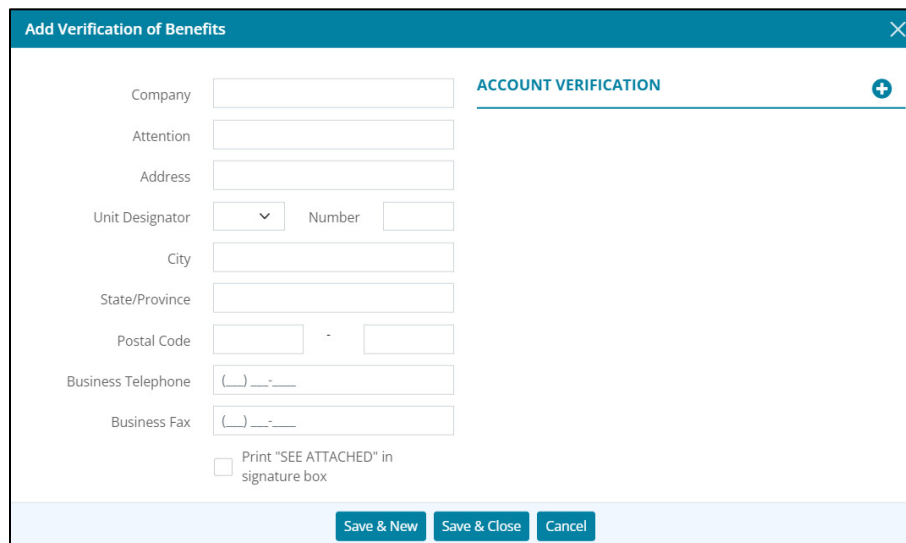
**Figure 265: Copy Income**

4. Select **Income Type** form(s) to print on the *Copy Income* dialog.
5. Click **Copy & Close**.
6. Enter the form requestor name in **From** field. (See [Figure 263](#).)
7. Enter form requestor **Title**.

### Add VOB

Use the following steps to add a VOB.

1. Click the **Add** button to add another income source. (See [Figure 263](#).)



The 'Add Verification of Benefits' dialog box contains the following fields and options:

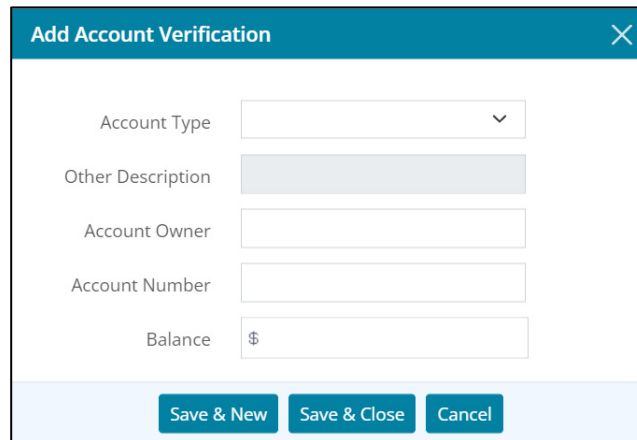
- Company: [Text Field]
- Attention: [Text Field]
- Address: [Text Field]
- Unit Designator: [Dropdown] Number: [Text Field]
- City: [Text Field]
- State/Province: [Text Field]
- Postal Code: [Text Field] - [Text Field]
- Business Telephone: [Text Field]
- Business Fax: [Text Field]
- Print "SEE ATTACHED" in signature box

At the bottom are three buttons: 'Save & New', 'Save & Close', and 'Cancel'. A sub-section titled 'ACCOUNT VERIFICATION' with a '+' icon is visible on the right side.

**Figure 266: Add Verification of Benefits**

2. Complete the *Add Verification of Benefits* dialog fields.

3. Click **Add** to add another account for new income source.



**Figure 267: Add Account Verification Dialog**

4. Complete the *Add Account Verification* dialog fields.
5. Click **Save & Close** on the *Add Account Verification* dialog.

**Note:** Click **Save & New** to add another account.

6. Click **Save & Close** on the *Add Verification of Benefits* dialog.

**Note:** Click **Save & New** to add another account.

7. Enter form requester name in **From** field.
8. Enter form requester **Title**.
9. Repeat Steps 1 – 8 for co-borrower.

### **Edit VOB**

Use the following steps to edit a VOB.

1. Select the **VOB** to **Edit**. (See [Figure 263](#).)
2. Edit the **VOB** as applicable. (See [Add VOB](#) for details.)
3. Click **Save & Close**.

### **Delete VOB**

Use the following steps to delete a VOB.

1. Select the **Delete** icon. (See [Figure 263](#).)
2. Click **Delete** on the *Delete Confirmation* dialog.

## Verification of Employment

Complete the **Verification of Employment** fields in preparation for printing.

### Copy VOE

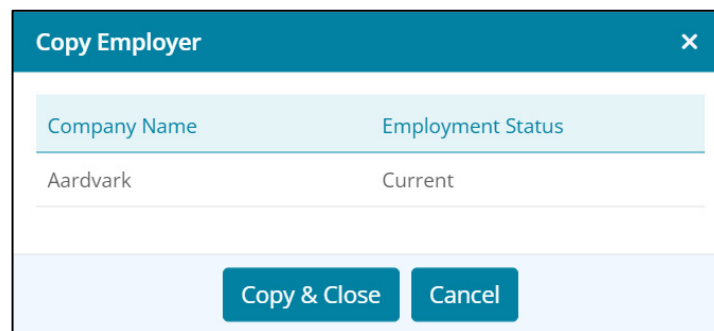
Copy VOE before adding another employer.

1. Click **Copy Employer**.



Figure 268: Verification of Employment

2. Select **Employment Verification** form(s) to print.



| Company Name | Employment Status |
|--------------|-------------------|
| Aardvark     | Current           |

Figure 269: Copy Employer Dialog

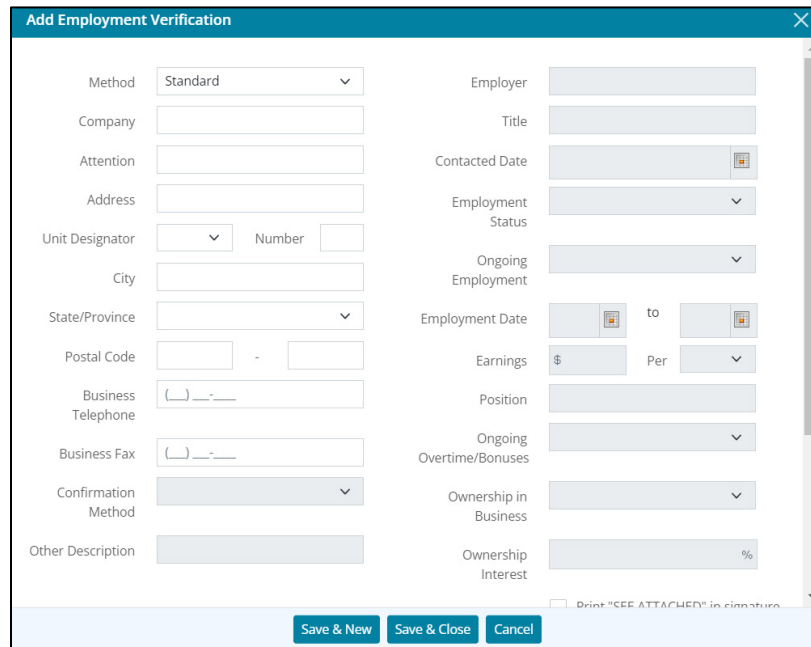
3. Click **Copy & Close**.
4. Enter form requester name in **From** field. (See [Figure 267](#).)
5. Enter form requester **Title**.

### Add VOE

Use the following steps to add employment.

1. Click the **Add** button to add another employer. (See [Figure 267](#).)

2. Complete the *Add Employment Verification* dialog fields.



**Figure 270: Add Employment Verification Dialog**

3. Select the **Print “SEE ATTACHED” in signature box** checkbox to include the statement on the verification form.
4. Click **Save & Close** to add the employment verification information.

**Note:** Click *Save & New* to add another employment verification.

### Edit VOE

Use the following steps to edit employment.

1. Select the **VOE** to edit. (See [Figure 267](#).)
2. Edit the **VOE** as applicable. (See [Add VOE](#) for details.)
3. Click **Save & Close**.

### Delete VOE

Use the following steps to delete employment.

1. Select the **VOE** to **Delete**. (See [Figure 267](#).)
2. Click **Delete** on the *Delete Confirmation* dialog.

## Verification of Deposit

Complete the **Verification of Deposit** fields in preparation for printing.

### Copy VOD

Copy VOD before adding other deposits.

1. Click **Copy Assets**.

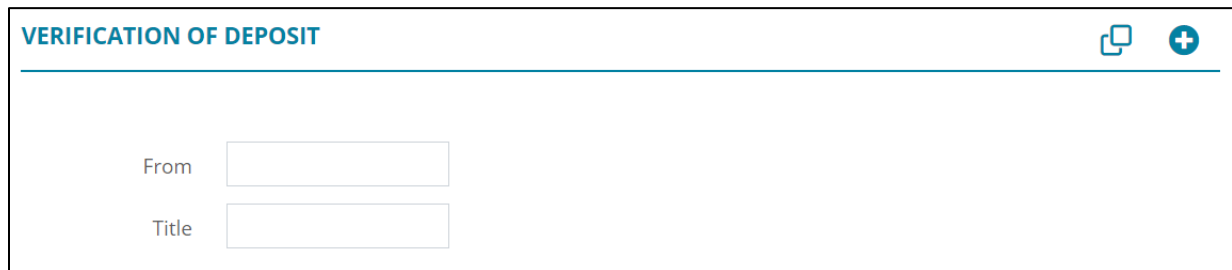
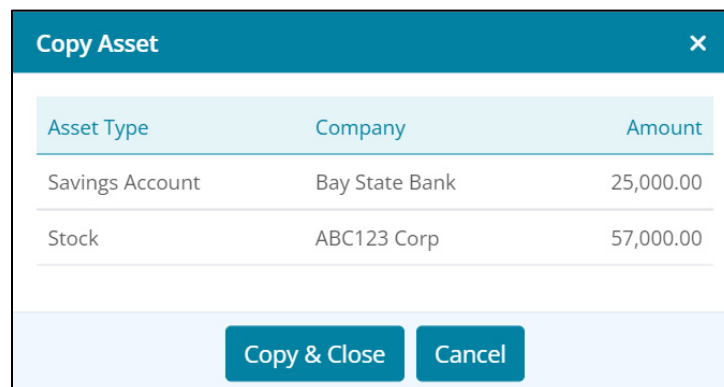


Figure 271: Verification of Deposit

2. Select the **Asset** to copy.



| Asset Type      | Company        | Amount    |
|-----------------|----------------|-----------|
| Savings Account | Bay State Bank | 25,000.00 |
| Stock           | ABC123 Corp    | 57,000.00 |

Figure 272: Copy Asset Dialog

3. Click **Copy & Close**.
4. Enter form requester name in **From** field. (See [Figure 270](#).)
5. Enter form requester **Title**.

### Add VOD

Use the following steps to add deposits.

1. Click the **Add** button to add another deposit. (See [Figure 270](#).)

2. Complete the **Add Verification Deposit** dialog fields.

**Figure 273: Add Verification of Deposit Dialog**

3. Select the **Print "SEE ATTACHED" in signature box** checkbox to include the statement on the verification form.
4. Click **Add** to complete another account for the new deposit company.

**Figure 274: Add Account Verification Dialog**

5. Complete the fields.
6. Click **Save & Close** on the *Add Account Verification* dialog.

**Note:** Click *Save & New* to add another deposit account.

7. Click **Save & Close** on the *Add Verification of Deposit* dialog.

**Note:** Click **Save & New** to add another deposit account.

8. Enter form requester name in **From** field. (See [Figure 270](#).)
9. Enter form requester **Title**.

### Edit VOD

Use the following steps to edit deposits.



1. Select the **VOD** to edit. (See [Figure 270](#).)
2. Edit the **VOD** as applicable. (See [Add VOD](#) for details.)
3. Click **Save & Close**.

### Delete VOD

Use the following steps to delete a deposit.

1. Select the **Delete** icon. (See [Figure 270](#).)
2. Click **Delete** on the *Delete Confirmation* dialog.

### Verification of Loan

Complete the **Verification of Loan** (VOL) fields in preparation for printing.

### Copy Liabilities

1. Click **Copy Liabilities**.

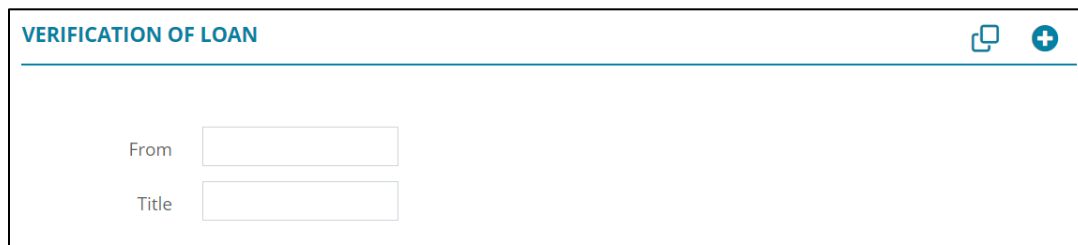
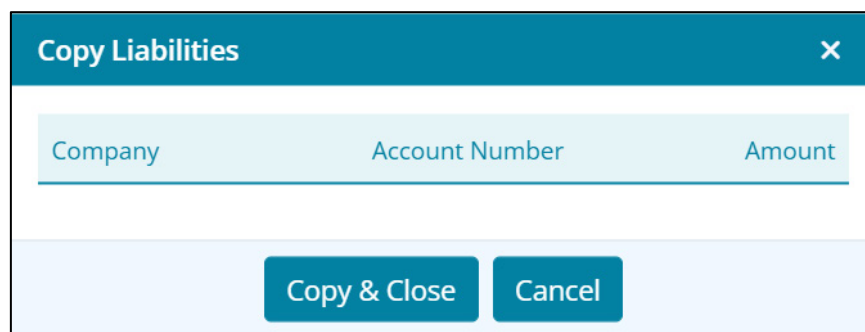


Figure 275: Verification of Loan

2. Select **Liability** form(s) to print.



| Company | Account Number | Amount |
|---------|----------------|--------|
|         |                |        |

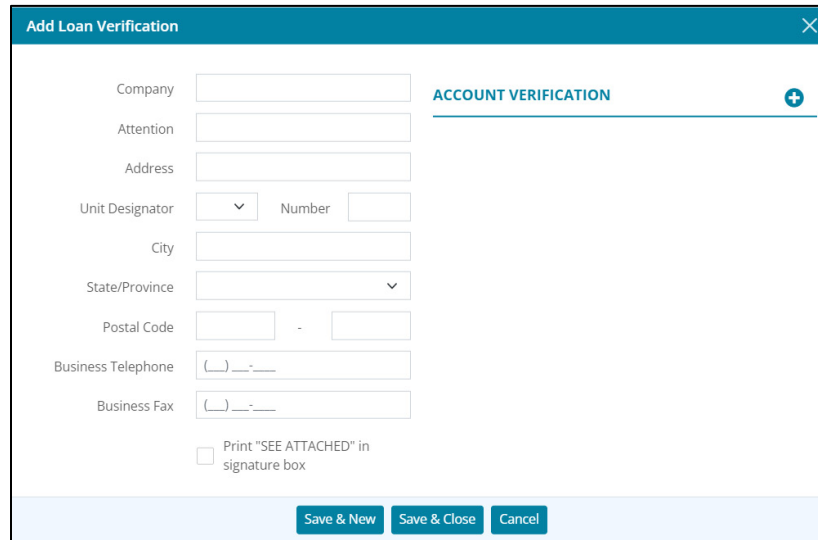
Figure 276: Copy Liabilities Dialog

3. Click **Copy & Close**.
4. Enter form requester name in **From field**. (See [Figure 274](#).)
5. Enter form requester **Title**.

### Add VOL

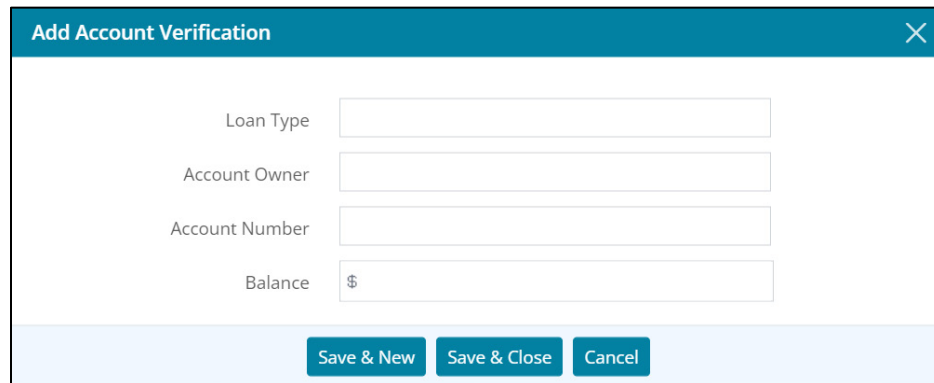
Use the following steps to add VOL.

1. Click **Add** to add another liability account. (See [Figure 274.](#))
2. Complete the *Add Loan Verification* dialog fields.



**Figure 277: Add Loan Verification Dialog**

3. Select the **Print "SEE ATTACHED" in signature box** checkbox to include the statement on the verification form.
4. Click **Add** to add another account to the new liability company.
5. Complete the *Add Account Verification* dialog fields.



**Figure 278: Add Account Verification Dialog**

6. Click **Save & Close** on the *Add Account Verification* dialog.

**Note:** Click **Save & New** to add another liability account to the new liability company.

7. Click **Save & Close** on the *Add Loan Verification* dialog.

**Note:** Click **Save & New** to add another loan account.

8. Enter form requester name in **From** field. (See [Figure 274.](#))
9. Enter form requester **Title**.

### Edit VOL

Use the following steps to edit a loan.

1. Select the **VOL** to edit. (See [Figure 274](#).)
2. Edit the **VOL** as applicable. (See [Copy Liabilities](#) for details.)
3. Click **Save & Close**.

### Delete VOL

Use the following steps to delete a loan.

1. Select the **Delete** icon. (See [Figure 274](#).)
2. Click **Delete** on the *Delete Confirmation* dialog.

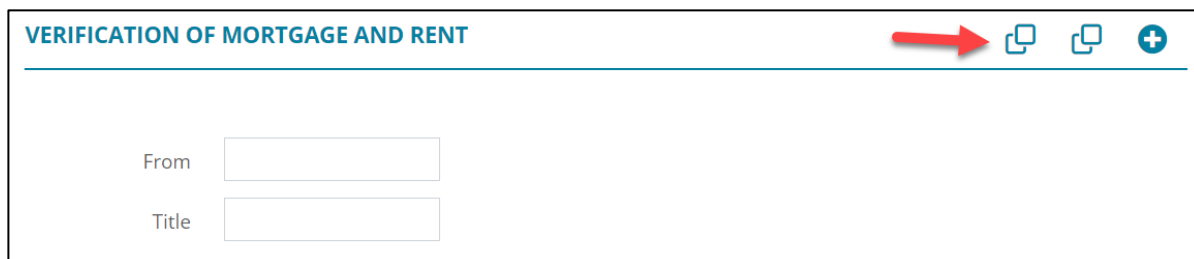
## Verification of Mortgage and Rent

Complete the appropriate **Verification of Mortgage and Rent (VOM/R)** fields in preparation for printing.

### Rental Verification

Complete the **Rental Verification** fields if borrower/co-borrower currently rents.

1. Click **Copy Rentals**.



The screenshot shows a form titled "VERIFICATION OF MORTGAGE AND RENT". The title bar contains the text "VERIFICATION OF MORTGAGE AND RENT" and three icons: a red arrow pointing right, a copy icon, and a plus icon. Below the title bar are two input fields: "From" and "Title".

Figure 279: Rental Verification

**Note:** Proceed to Step 4 if borrower/co-borrower currently owns property.

2. Select the **Address** checkbox.

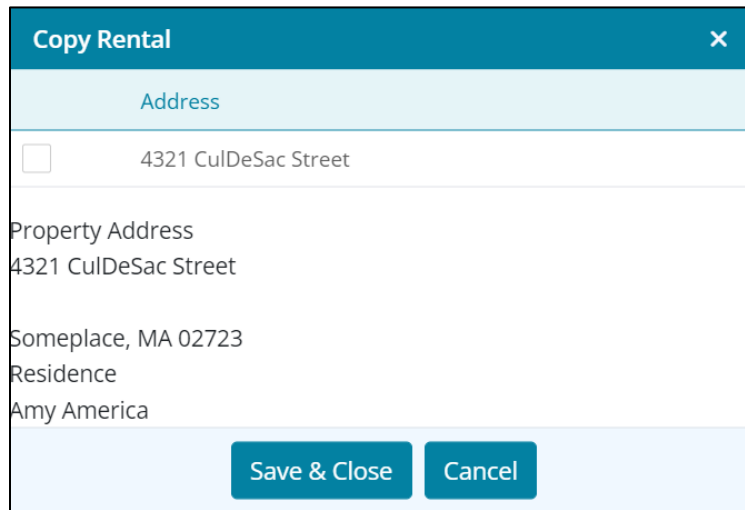


Figure 280: Copy Rental Dialog

3. Click **Save & Close**.
4. Click **Copy REOs** when borrower/co-borrower currently owns property.
5. Select the **Address** checkbox.

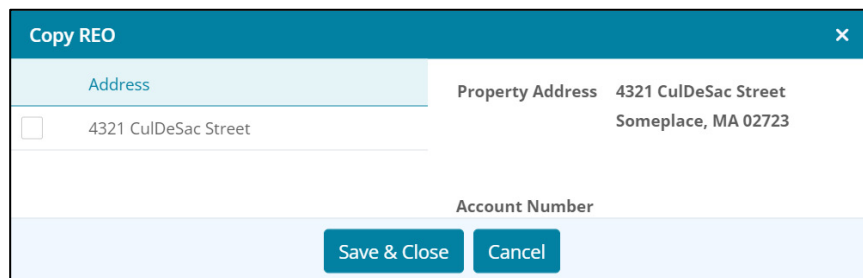


Figure 281: Copy REOs

6. Click **Save & Close**.
7. Enter requestor name in **From** field. (See [Figure 278](#).)
8. Enter requestor **Title**.

**Note:** Use the *Delete* icon to remove table items.

### **Mortgage Verification**

Complete the **Mortgage Verification** fields if borrower/co-borrower currently falls into the Real Estate Owned (REO) category.

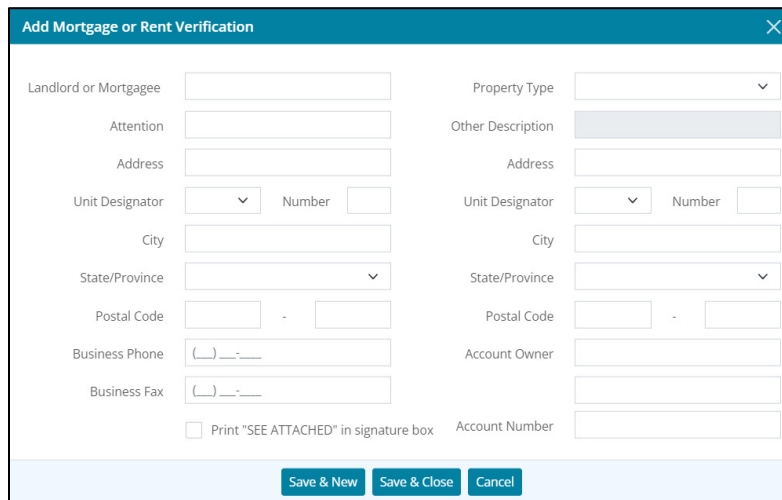
1. Click **Copy REOs**. (See [Figure 278](#).)
2. Select the **Address** checkbox.
3. Click **Save & Close**.
4. Complete the **From** and **Title** fields. (See [Figure 278](#).)

**Note:** Use the *Delete* icon to remove table items.

### Add Mortgage or Rent Account

Use the **Add** button to add the mortgage or rent details to the *Property List* if not present.

1. Click the **Add** button. (See [Figure 278](#).)
2. Complete the *Add Mortgage or Rent Verification* dialog fields to verify landlord or mortgage holder details.



**Figure 282: Add Mortgage or Rent Verification**

3. Click **Save & Close**.

**Note:** Click *Save & New* to add another mortgage or rent verification.

4. Complete the **From** and **Title** fields. (See [Figure 278](#).)

### Edit VOM/R

Use the following steps to edit mortgage/rent.

1. Select the **VOM/R** to edit. (See [Figure 278](#).)
2. Edit the **VOM/R** as applicable. (See [Add Mortgage or Rent Account](#) for details.)
3. Click **Save & Close**.

### Delete VOM/R

Use the following steps to delete a mortgage/rent.

1. Select the **Delete** icon. (See [Figure 278](#).)
2. Click **Delete** on the *Delete Confirmation* dialog.

## Social Security Number Verification (SSA-89)

Complete the **Social Security Number Verification (SSA-89)** fields to verify the social security number matches the borrower/co-borrower providing the documentation.

1. Enter **Information Released for the Business Transaction** details.

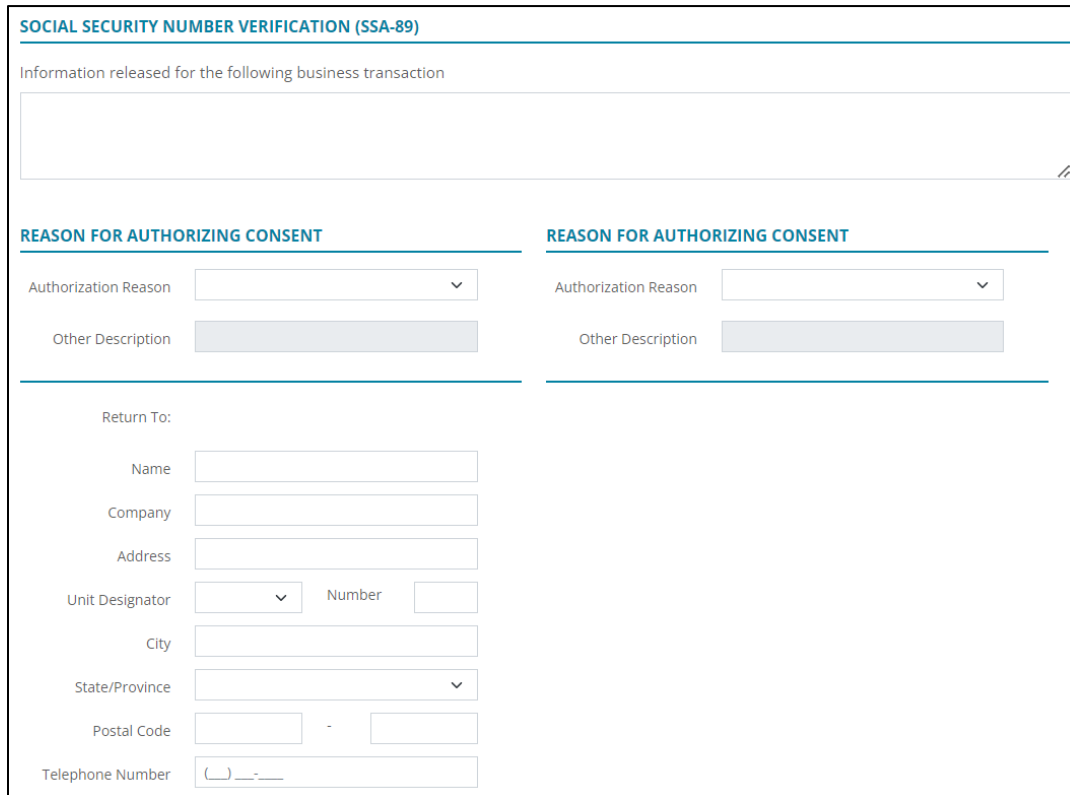


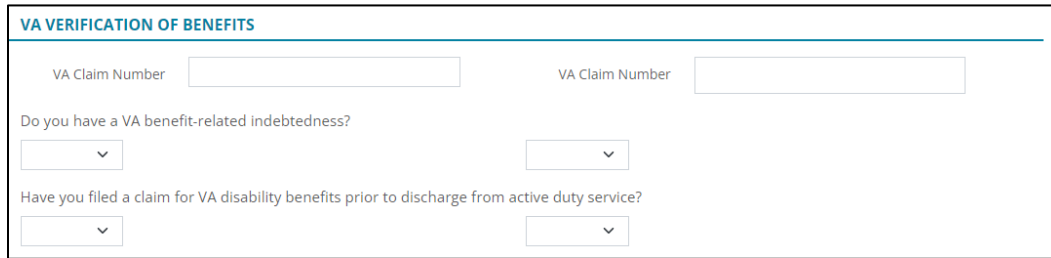
Figure 283: Social Security Number Verification

2. Select the **Borrower Reason for Authorizing Consent**.
3. Enter **Other Description** when selecting **Other** as the reason.
4. Repeat Steps 2 – 3 if applicable.
5. Enter the recipient **Name** for the returned SSA-89.
6. Enter the recipient **Address Information**.
7. Enter recipient **Telephone Number**.

## VA Verification and Certification

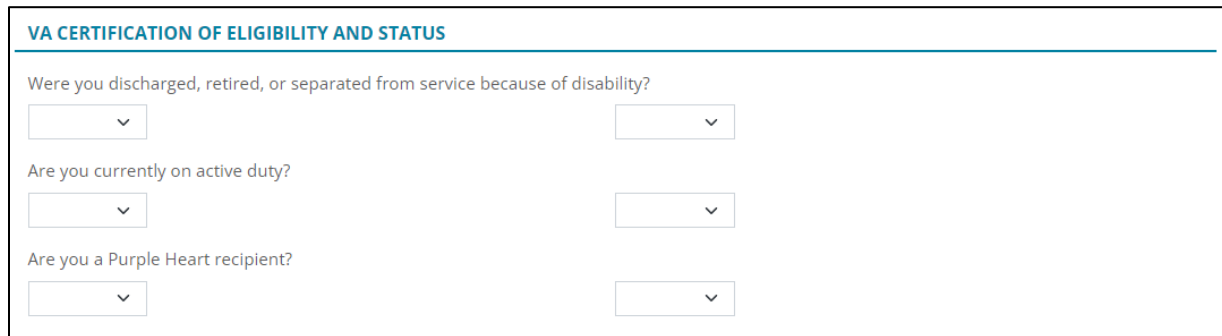
Complete the **VA Verification and Certification** details to verify the borrower/co-borrower VA benefits.

1. Enter the borrower **VA Claim Number**.



**Figure 284: VA Verification of Benefits**

2. Select the appropriate **VA benefit-related indebtedness** option.
3. Select the appropriate **VA disability benefits prior to discharge from active duty service** option.
4. Complete the **Certification of Eligibility and Status** options.



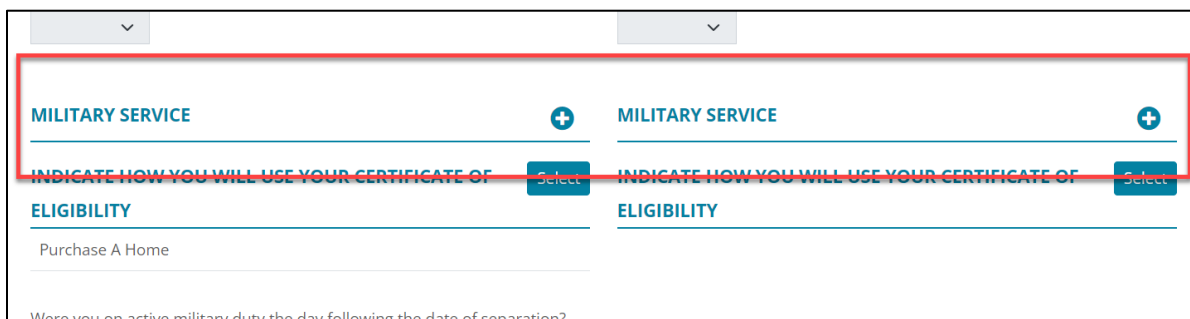
**Figure 285: VA Certification of Eligibility & Status**

5. Repeat Steps 1 - 4 for co-borrower.

## Military Service

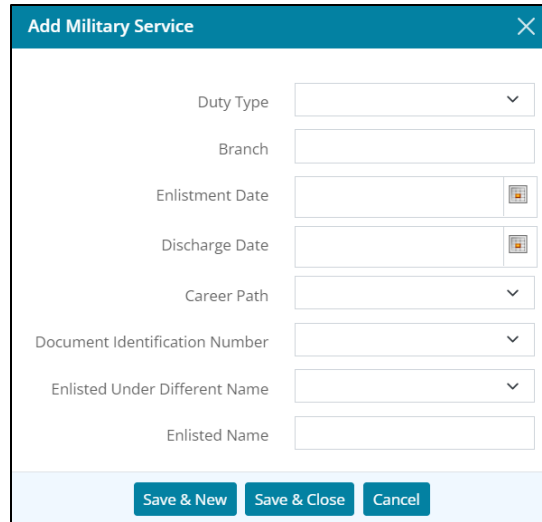
Complete the **Military Verification and Certification** details to verify the borrower/co-borrower military benefits.

1. Click the borrower **Add** button.



**Figure 286: Military Service**

2. Complete the **Add Military Service** dialog fields.



The dialog box titled "Add Military Service" contains the following fields:

- Duty Type: dropdown menu
- Branch: text input field
- Enlistment Date: date picker
- Discharge Date: date picker
- Career Path: dropdown menu
- Document Identification Number: dropdown menu
- Enlisted Under Different Name: dropdown menu
- Enlisted Name: text input field

Buttons at the bottom: Save & New, Save & Close, Cancel

Figure 287: Add Military Service Dialog

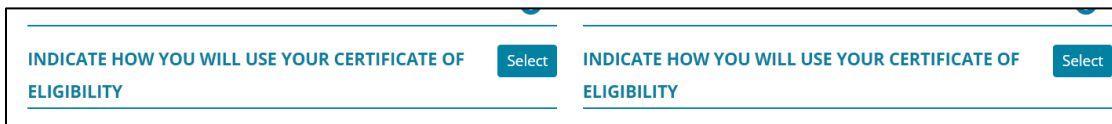
3. Click **Save & Close**.

**Note:** Click **Save & New** to add additional military service.

## Indicate How You Will Use Your Certificate of Eligibility

Use this section to indicate how the Certificate of Eligibility will be used for either the borrower or the co-borrower.

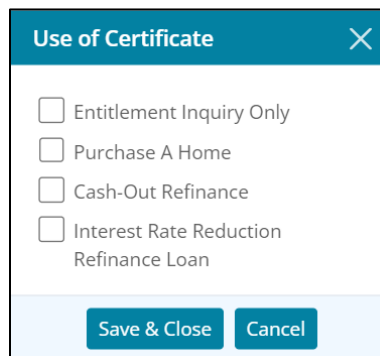
1. Click on the **Select** button.



The indicator shows two identical sections, each with the text "INDICATE HOW YOU WILL USE YOUR CERTIFICATE OF ELIGIBILITY" and a "Select" button.

Figure 288: Certificate of Eligibility Indicator

2. Select the desired options.



The dialog box titled "Use of Certificate" contains the following options:

- Entitlement Inquiry Only
- Purchase A Home
- Cash-Out Refinance
- Interest Rate Reduction Refinance Loan

Buttons at the bottom: Save & Close, Cancel

Figure 289: Use of Certificate

3. Click **Save & Close**.



4. Complete the **Military Service** options.

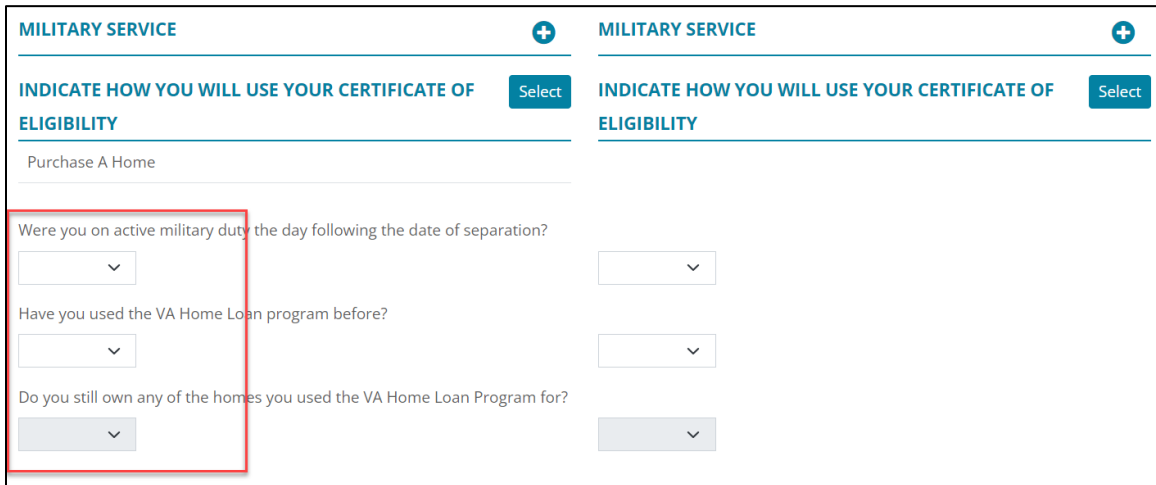



Figure 290: Military Service Options

4. Repeat Steps 1 – 4 for co-borrower.

## VA Property Address

The *VA Property Address* options are available when *Yes* is selected for the borrower or co-borrower questions: *Have you used the VA Home Loan program before?*, *Do you still own any of the homes you used the VA Home Loan Program for?*. See [Figure 289](#).

1. If applicable, use the **Copy REO**  button to auto-populate property information.
2. Select the desired **Address**.

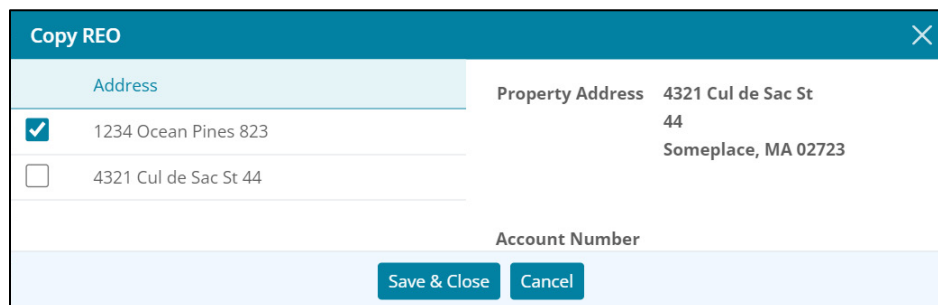
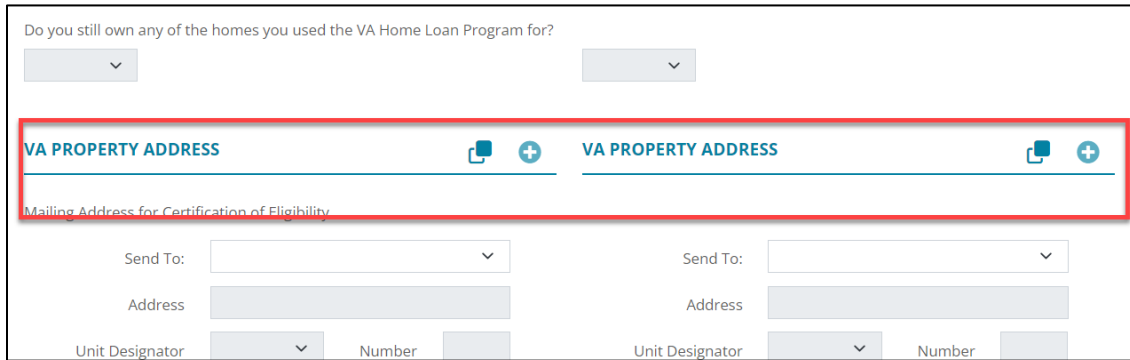


Figure 291: Copy REO (VA Property Address)

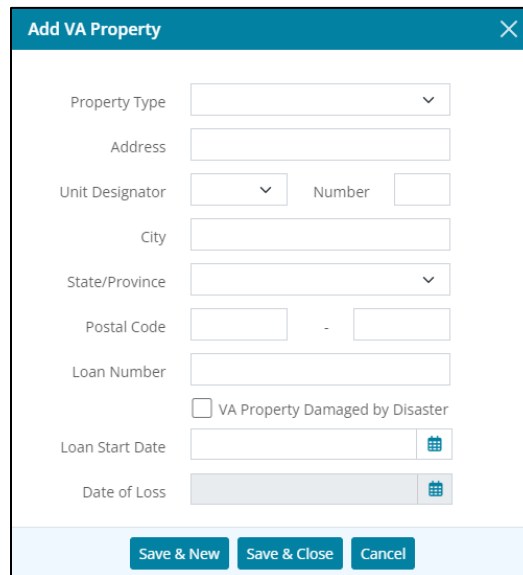
3. Click **Save & Close**.

4. Click the *VA Property Address* **Add** button.



**Figure 292: Add VA Property Address**

5. Complete the **Add VA Property** dialog fields.

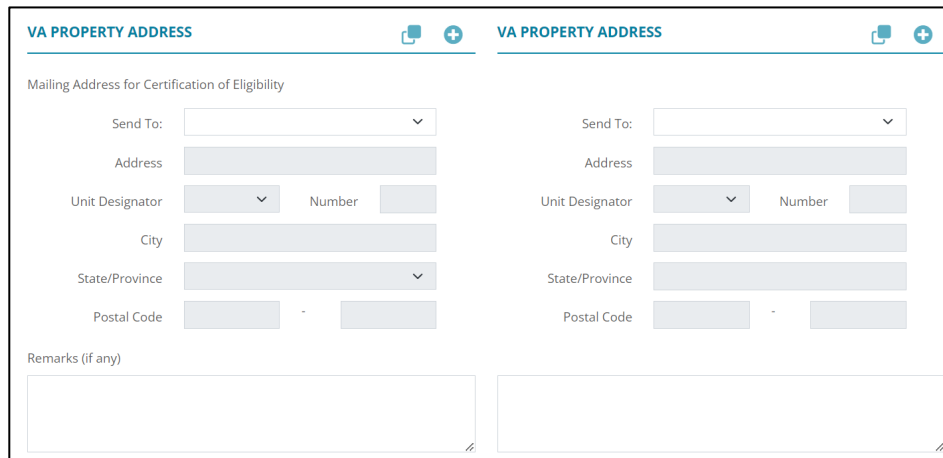


**Figure 293: Add VA Property Dialog**

6. Click **Save & Close**.

**Note:** Click *Save & New* to add another property.

- Enter the **Mailing Address** details for the returned *Certification of Eligibility*.



**Figure 294: Certification of Eligibility Address**

- If needed, add any **Remarks**.
- Repeat Steps 1 – 4 for Co-borrower.

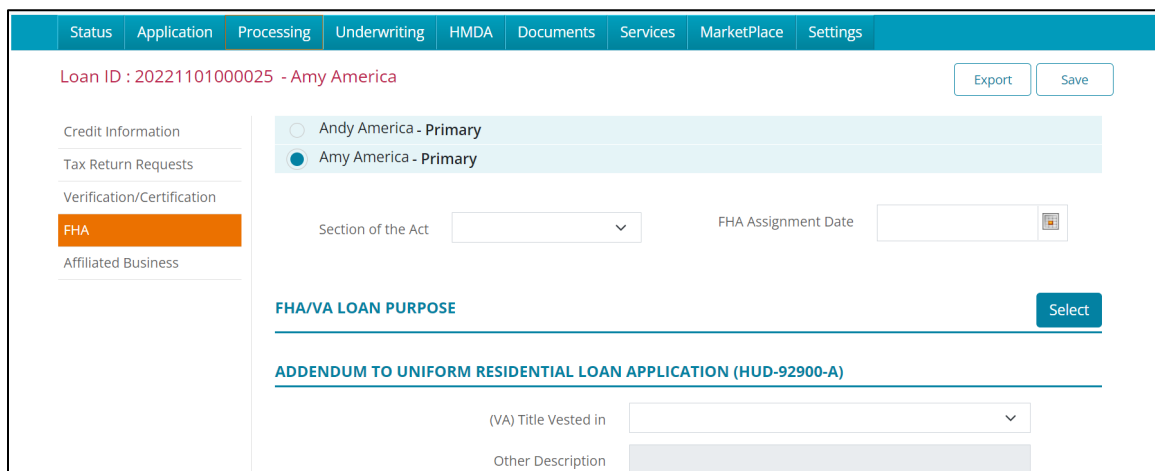
## FHA

Complete the **FHA** options for FHA loans.

### FHA/VA Loan Purpose

Complete the **FHA/VA Loan Purpose** section for an FHA or VA loan.

- Select the **Processing** tab.
- Select **FHA**.



**Figure 295: FHA/VA Loan Purpose**

- Select the appropriate **Section of the Act** option.

4. Use the **Calendar** to select the **FHA Assignment Date**.
5. Click the **Select** button.
6. Select the **FHA/VA Loan Purpose** from the dropdown.

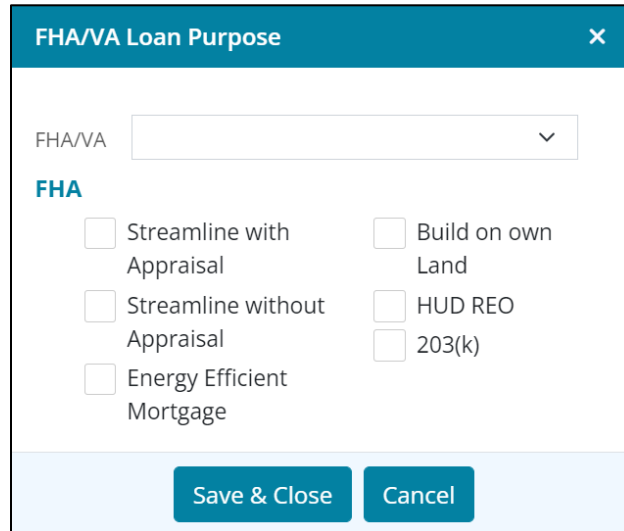


Figure 296: FHA/VA Loan Purpose Dialog

7. Select applicable checkboxes.
8. Click **Save & Close** to add to the **FHA/VA Loan Purpose** table.

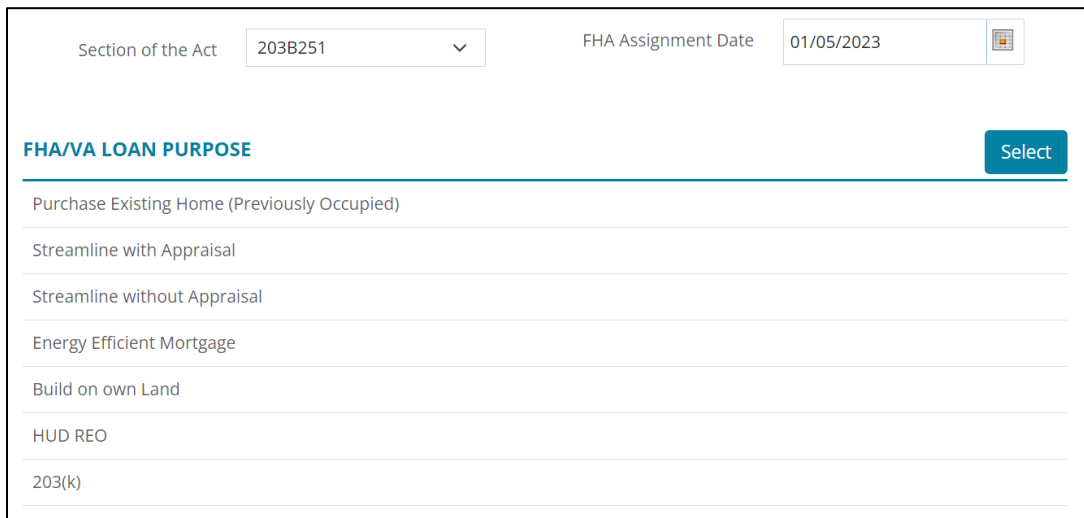


Figure 297: FHA/VA Loan Purpose Table

## Addendum to Uniform Residential Loan Application

Complete the **HUD-92900-A** fields for an FHA or VA loan.

1. Select the appropriate **(VA) Title Vested in** option.

**ADDENDUM TO UNIFORM RESIDENTIAL LOAN APPLICATION (HUD-92900-A)**

(VA) Title Vested in

Other Description

Do you own or have sold other real estate within the past 60 months in which was a HUD/FHA mortgage?

Is it to be sold?

Address  Sale Price \$

Unit Designator  Number  Original Mortgage \$

City

State/Province

Postal Code  -

**Figure 298: HUD-92900-A**

2. Enter **Other Description** when selecting other as the **(VA) Title Vested in** option.
3. Select the appropriate **HUD/FHA mortgage** option.
4. Select the appropriate **To be sold** option.
5. Complete the **To Be Sold** fields when selecting **Yes**.
6. Complete the remaining **HUD-92900-A** fields appropriately.

If the dwelling to be covered by this mortgage is to be rented, is it a part of, adjacent or contiguous to any project subdivision or group of concentrated rental properties involving eight or more dwelling units in which you have any financial interest?

Have you ever had a VA home Loan?

Will the Borrower or Co-Borrower occupy the property within 60 days of signing the security instrument, and intend to continue occupancy for at least one year?

Property Value \$

Property value derived from:

The reasonable value of the property as determined by VA  
 The Statement of appraised value as determined by HUD FHA

Note: If the contract price or cost exceeds the VA "Reasonable Value" or HUD/FHA "Statement of Appraised Value", mark either item (a) or item (b), whichever is applicable.

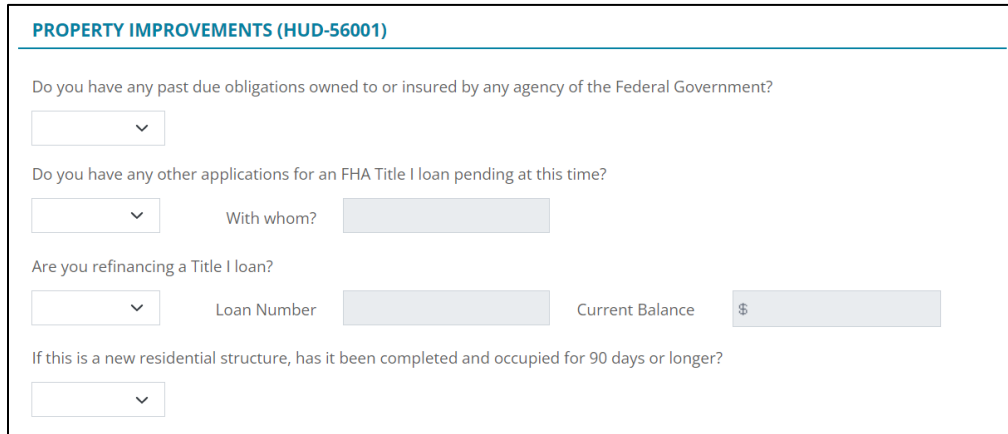
(a) I was aware of this valuation when I signed my contract and I have paid or will pay in cash from my own resources at or prior to loan closing a sum equal to the difference between the contract purchase price or cost and the VA or HUD/FHA established value. I do not and will not have outstanding after loan closing any unpaid contractual obligation on account of such cash payment.

**Figure 299: HUD-92900-A Fields**

## Property Improvements (HUD-56001)

Complete the **Property Improvements** sections if appropriate.

1. Select the appropriate answers for **HUD-56001** options.



**PROPERTY IMPROVEMENTS (HUD-56001)**

Do you have any past due obligations owned to or insured by any agency of the Federal Government?

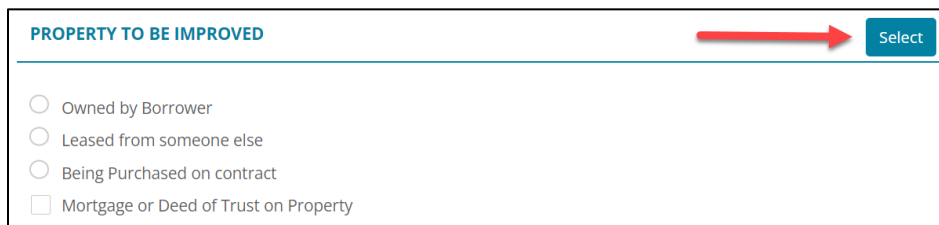
Do you have any other applications for an FHA Title I loan pending at this time?  
 With whom?

Are you refinancing a Title I loan?  
 Loan Number  Current Balance \$

If this is a new residential structure, has it been completed and occupied for 90 days or longer?

**Figure 300: HUD-56001 Options**

2. Click the **Property to be Improved Select** button.

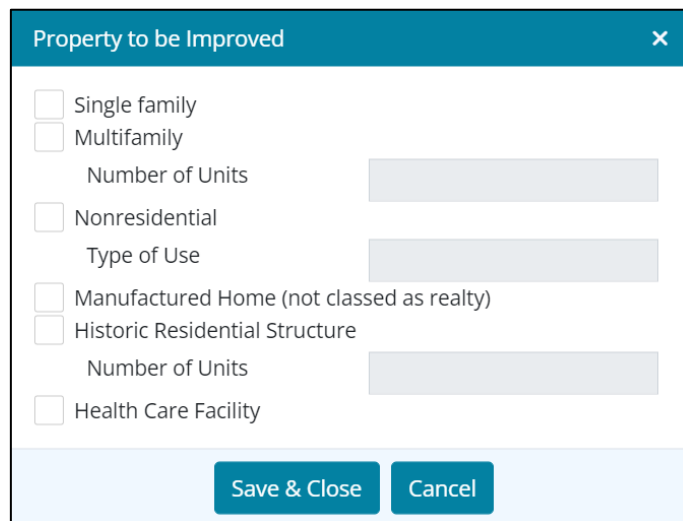


**PROPERTY TO BE IMPROVED**

Owned by Borrower  
 Leased from someone else  
 Being Purchased on contract  
 Mortgage or Deed of Trust on Property

**Figure 301: Select Property to be Improved**

3. Select the appropriate checkboxes on the *Property to be Improved* dialog.



**Property to be Improved** [X]

Single family  
 Multifamily  
 Number of Units

Nonresidential  
 Type of Use

Manufactured Home (not classed as realty)  
 Historic Residential Structure  
 Number of Units

Health Care Facility

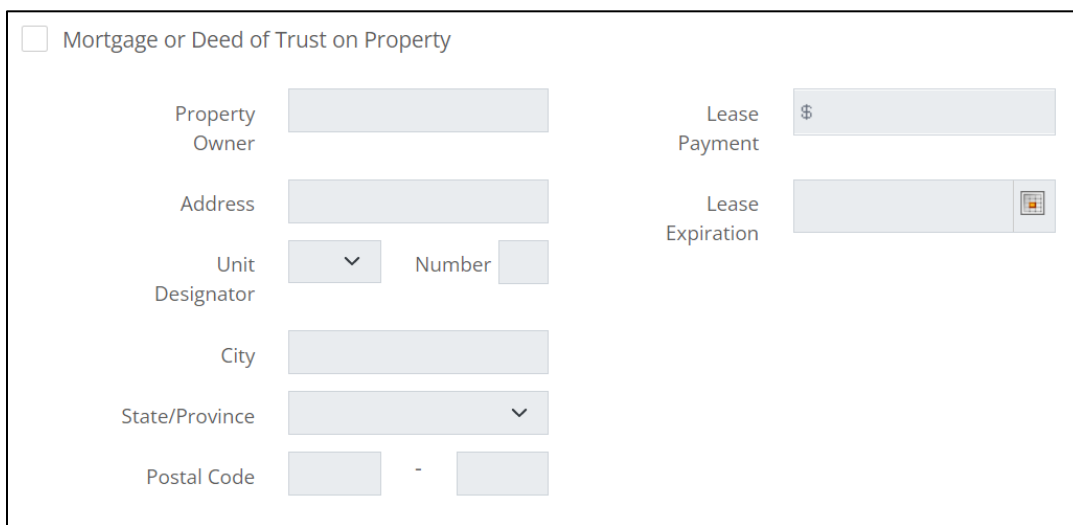
**Figure 302: Property to be Improved Dialog**

- Click **Save & Close**.
- Select the applicable radio button.



**Figure 303: Property to be Improved Options**

- Select the **Mortgage or Deed of Trust on Property** checkbox if appropriate.



**Figure 304: Mortgage or Deed of Trust Details**

- Complete the **Mortgage or Deed of Trust** details.

## Bank Accounts

The displayed borrower/co-borrower Bank Account information is transferred from **Assets List** on the *Application Borrower* screen.

**Note:** Separate processing forms are required for each account.

- Select the **Account Type** to process for printing.

2. Enter missing borrower **Bank Account** details.

| BORROWER BANK ACCOUNT |  | CO-BORROWER BANK ACCOUNT |  |
|-----------------------|--|--------------------------|--|
| Account Type          | <input type="text" value="v"/>                             | Account Type             | <input type="text" value="v"/>                             |
| Company Name          | <input type="text"/>                                       | Company Name             | <input type="text"/>                                       |
| Address               | <input type="text"/>                                       | Address                  | <input type="text"/>                                       |
| Unit Designator       | <input type="text" value="v"/> Number <input type="text"/> | Unit Designator          | <input type="text" value="v"/> Number <input type="text"/> |
| City                  | <input type="text"/>                                       | City                     | <input type="text"/>                                       |
| State/Province        | <input type="text" value="v"/>                             | State/Province           | <input type="text" value="v"/>                             |
| Postal Code           | <input type="text"/> - <input type="text"/>                | Postal Code              | <input type="text"/> - <input type="text"/>                |

Figure 305: Bank Account Details

3. Enter the co-borrower **Bank Account** details.

## DE Statement of Appraised Value (HUD-92800.5B)

Complete the **HUD-92800.5B** fields to process the *Direct Endorsement (DE) Statement of Appraised Value* form for printing.

1. Select the **Conditional Commitment to Mortgage Insurance** checkbox when appropriate.




| DE STATEMENT OF APPRAISED VALUE (HUD-92800.5B)   |   |
|--|---|
| <input type="checkbox"/> Conditional Commitment for Mortgage Insurance under the National Housing Act. Section       | <input type="text"/>  |
| <input type="checkbox"/> See Below   |   |
| By <input type="text"/>  | Commitment Issued <input type="text"/>   |
| Action Date <input type="text"/>  | Commitment Expired <input type="text"/>  |
| INST Case Ref. No. <input type="text"/>  |   |
| Construction Status <input type="text" value="v"/>   | Improved Living Area <input type="text"/> Sq. Ft.   |

Figure 306: HUD-92800.5B Options

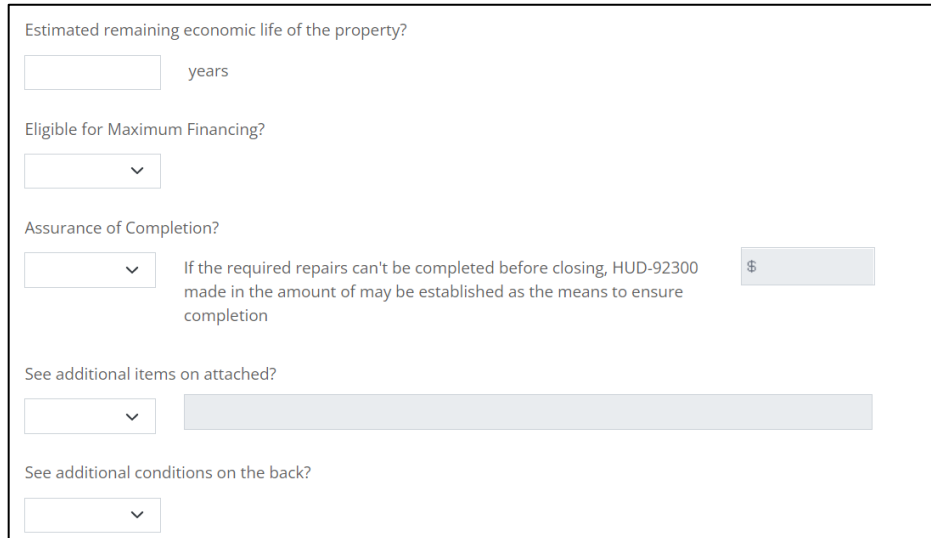
2. Select the **See Below** checkbox to mark the **See Below** checkbox on the printed *HUD-92800.5B* form.

**Note:** The *See Below* form checkbox indicates additional form fields to complete.

3. Enter the appraiser's name in the **By** field.
4. Use the **Calendars** to enter the appropriate appraisal dates.



5. Enter the assigned lender case number in the **INST Case Ref. No.** field.
6. Enter the home square footage value in the **Improved Living Area** field.
7. Select the appropriate **Construction Status**.
8. Complete the remaining selections.



Estimated remaining economic life of the property?  
 years

Eligible for Maximum Financing?

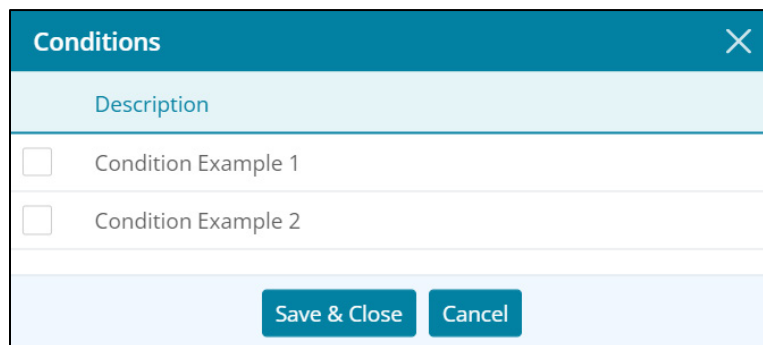
Assurance of Completion?  
 If the required repairs can't be completed before closing, HUD-92300 made in the amount of may be established as the means to ensure completion

See additional items on attached?

See additional conditions on the back?

**Figure 307: HUD-92800.5B Selections**

9. Click **Select** to review the **Condition Statements** entered on the *Underwriting Conditions* screen. (See [Underwriting](#) for details.)
10. Select the **Conditions** to include on the form.



**Conditions** [X]

| Description              |                     |
|--------------------------|---------------------|
| <input type="checkbox"/> | Condition Example 1 |
| <input type="checkbox"/> | Condition Example 2 |

Save & Close    Cancel

**Figure 308: Conditions Dialog**

11. Click **Save & Close**.

## Energy-Efficient Mortgage Fact Sheet

Enter the Maximum Mortgage Amount value in preparation for printing the *FHA Energy Efficient Mortgage Fact Sheet*.

**ENERGY-EFFICIENT MORTGAGE FACT SHEET**

---

Maximum mortgage amount for a single-family unit is  \$  plus the cost of the eligible energy-efficient improvements.

Figure 309: Energy-Efficient Mortgage Fact Sheet

## Housing Counseling Lender Certification of Completion

Complete the fields in preparation for printing the verification of *Housing Counseling* form.

1. Select the appropriate **Delivery Method** party.

**HOUSING COUNSELING LENDER CERTIFICATION OF COMPLETION**

---

Delivery Method

Training Format

Figure 310: Counseling Cert. of Completion

2. Select the appropriate **Training Format**.

## Affiliated Business

Complete this screen if there are any business relationships with service provider(s) that offer services for the loan.

## Option A

1. Select option **A** if services are NOT required to be used.

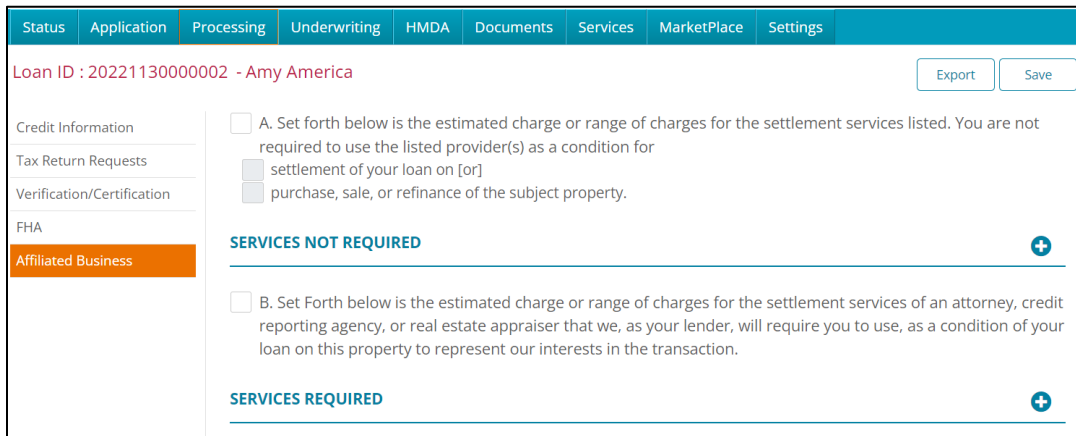


Figure 311: Affiliated Business

2. Select the appropriate condition.
3. Click on the **Add** button to list any affiliated business.

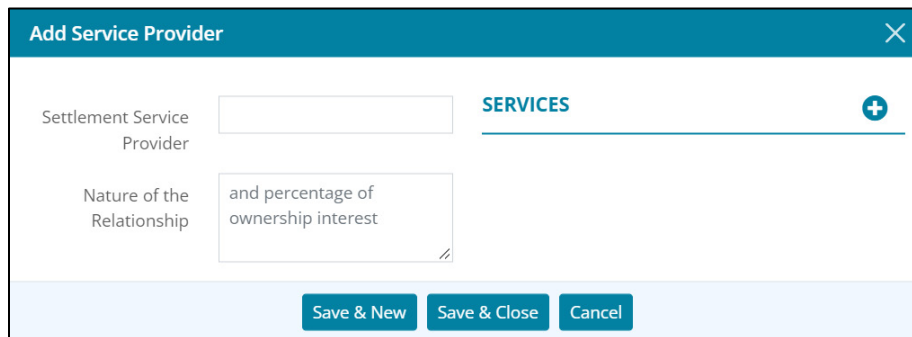


Figure 312: Add Service Provider

4. Enter the **Settlement Service Provider**.
5. Enter the **Nature of the Relationship**.
6. Click the **Add** button to list the service(s).

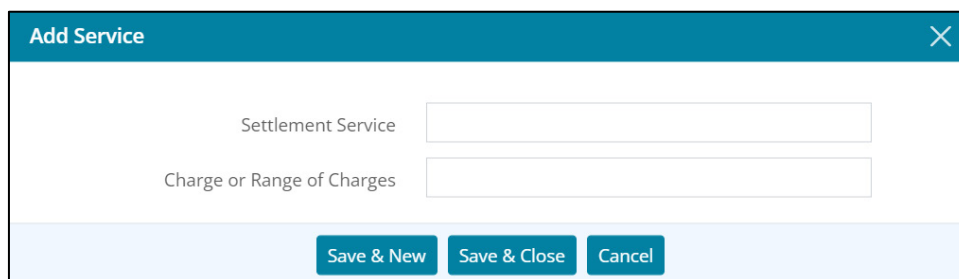


Figure 313: Add Service

7. Enter the **Settlement Service**.

8. Enter the **Charge or Range of Charges**.
9. Select **Save & Close** or **Save & New** for both the Service and the provider screens.

### Option B

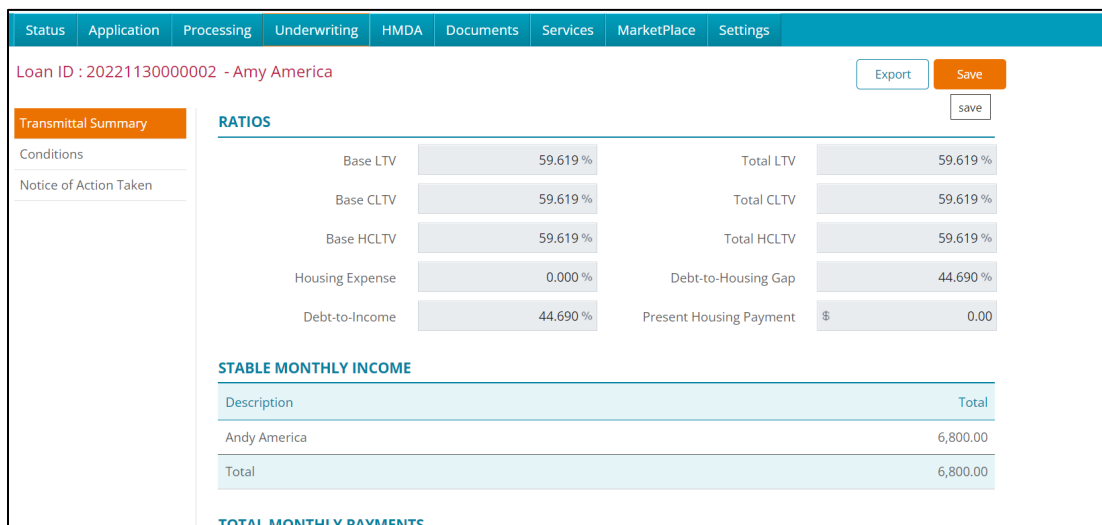
1. Select option **B** if a service is required to be used.
2. Click the **Add** button to list any affiliated businesses.
3. Repeat *Option A* steps 4-10 to list any affiliated businesses.

## Underwriting

Complete the required fields in preparation for printing the *Uniform Underwriting and Transmittal Summary* form and *Property Conditions* form.

## Transmittal Summary

Many of the *Underwriting Transmittal* screen fields are auto populated and non-editable.



| RATIOS                  |          |
|-------------------------|----------|
| Base LTV                | 59.619 % |
| Total LTV               | 59.619 % |
| Base CLTV               | 59.619 % |
| Total CLTV              | 59.619 % |
| Base HCLTV              | 59.619 % |
| Total HCLTV             | 59.619 % |
| Housing Expense         | 0.000 %  |
| Debt-to-Housing Gap     | 44.690 % |
| Debt-to-Income          | 44.690 % |
| Present Housing Payment | \$ 0.00  |

| STABLE MONTHLY INCOME |                 |
|-----------------------|-----------------|
| Description           | Total           |
| Andy America          | 6,800.00        |
| <b>Total</b>          | <b>6,800.00</b> |

**Figure 314: Transmittal Summary**

**Note:** The *Ratios*, *Stable Monthly Income*, and *Total Monthly Payments* tables are auto populated.

## Project Classification

The *Project Classification* fields are displayed on the *Project Classification* section of the *Uniform Underwriting and Transmittal Summary* form for Freddie Mac or Fannie Mae submittals.

1. Select the **Freddie Mac** option if appropriate.

**PROJECT CLASSIFICATION**

---

|             |                      |                    |                      |
|-------------|----------------------|--------------------|----------------------|
| Freddie Mac | <input type="text"/> | Project Name       | <input type="text"/> |
| Fannie Mae  | <input type="text"/> | CPM Identification | <input type="text"/> |

**Figure 315: Project Classification**

2. Select **Fannie Mae** option if appropriate.
3. Enter the assigned **Project Name**.
4. Enter the **Constant Payment Mortgage (CPM) Identification** number.

## Qualifying Ratios

Complete the fields for the *Uniform Underwriting and Transmittal Summary* form **Qualifying Ratios** fields.

1. Enter the **Qualifying Interest Rate**.

**QUALIFYING RATIOS**

---

|  |   |
|--|---|
| Qualifying Rate                            | <input type="text"/>                                    |
| <input checked="" type="radio"/> Note Rate | <input type="text" value="5.250 %"/>                    |
| <input type="radio"/> Above Note Rate      | <input style="background-color: #cccccc;" type="text"/> |
| <input type="radio"/> Below Note Rate      | <input style="background-color: #cccccc;" type="text"/> |
| <input type="radio"/> Bought Down Rate     | <input style="background-color: #cccccc;" type="text"/> |
| <input type="radio"/> Other                | <input style="background-color: #cccccc;" type="text"/> |

**Figure 316: Qualifying Ratios**

2. Select the **Note Rate** radio button if appropriate.
3. Enter the **Note Rate**.

## Risk Management

Complete the fields for the *Uniform Underwriting and Transmittal Summary* form **Risk Assessment** fields.

1. Select the **Underwriting Method** option.

**RISK MANAGEMENT**

---

Underwriting Method

Other Description

AUS Recommendation

AUS Identification

LP DOC Class

Credit/Indicator Score

**Figure 317: Risk Management**

2. Enter **Other Description** when selecting **Other** from the **Underwriting Method** dropdown.
3. Enter the **Automated Underwriting System (AUS) Recommendation**.
4. Enter the AUS identifier in the **AUS Identification** field.
5. Enter the Loan Prospector (LP) document class in the **LP DOC Class** field.
6. Enter the **Credit/Indicator Score**.

## Escrow Account and Funds to Close

Complete the fields for the *Uniform Underwriting and Transmittal Summary* form **Escrow** and **Borrower Funds to Close** fields.

1. Select the appropriate **Escrow Account** radio button.

| ESCROW ACCOUNT   | FUNDS TO CLOSE  |
|--|---|
| <input type="radio"/> Will have an Escrow Account<br><input type="radio"/> Your Loan will not have an Escrow account | <p>Funds Required <input style="width: 100%;" type="text" value="\$"/></p> <p>Verified Assets <input style="width: 100%;" type="text" value="\$"/></p> <p>Source <input style="width: 100%;" type="text"/></p> <p>Months in Reserve <input style="width: 100%;" type="text"/></p> <p>Interested Party Contribution <input style="width: 100%;" type="text" value=""/></p> |

**Figure 318: Escrow Account and Funds to Close**

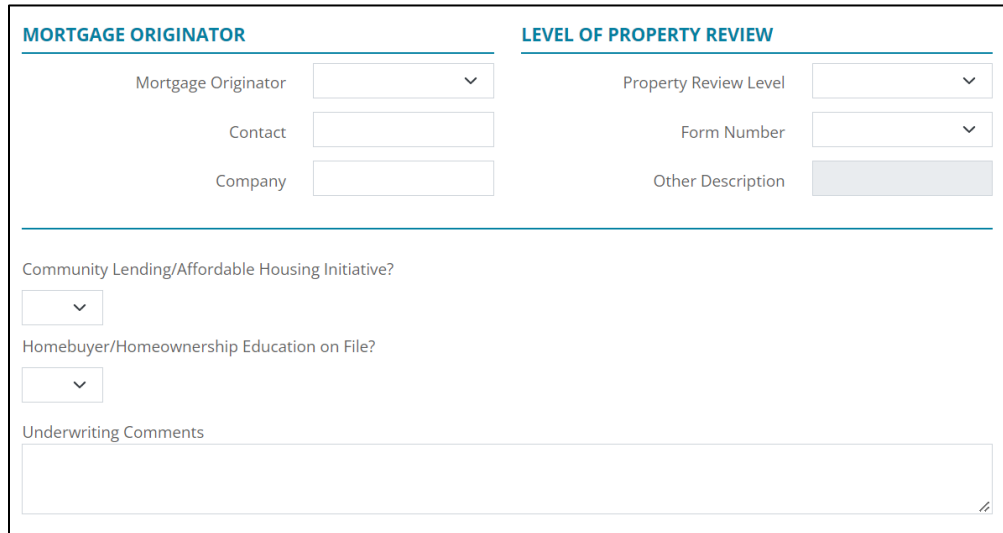
2. Enter the **Funds Required** amount.
3. Enter the **Verified Assets** amount.
4. Enter the verified assets **Source**.
5. Enter the total **Months in Reserve**.

6. Enter the **Interested Party Contribution** percentage.

## Mortgage Originator and Level of Property

Use the following steps to complete the *Mortgage Originator/Level of Property* sections.

1. Select the **Mortgage Originator** from the dropdown.



**Figure 319: Mortgage Originator/Level of Property**

2. Enter the **Mortgage Contact** name.
3. Enter the **Mortgage Company** name.
4. Select the **Property Review Level** from the dropdown.
5. Enter the **Form Number** from the dropdown.
6. Enter **Other Description** if selecting **Other** from **Form Number** option.
7. Select **Yes** or **No** for **Community Lending/Affordable Housing Initiative?**
8. Select **Yes** or **No** for **Homebuyer/Homeownership Education on File?**
9. Enter **Underwriting Comments** if applicable.
10. Click **Save**.

## Conditions

Add an *Underwriting* condition by selecting the *Add* button.

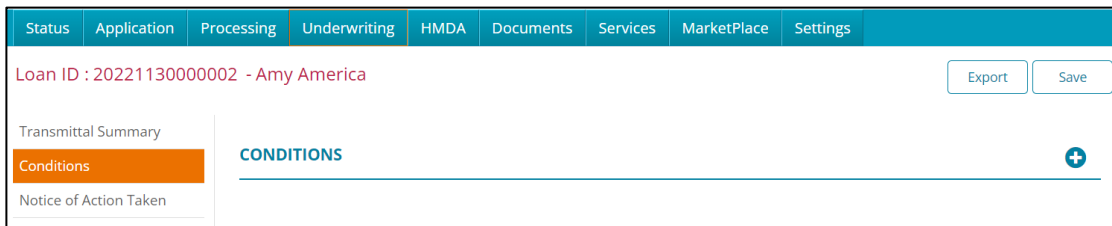


Figure 320: Conditions

## Adding Conditions

To add an *Underwriting* condition:

1. Select the **Add +** button.
2. Add a **Description** to the *Condition*.

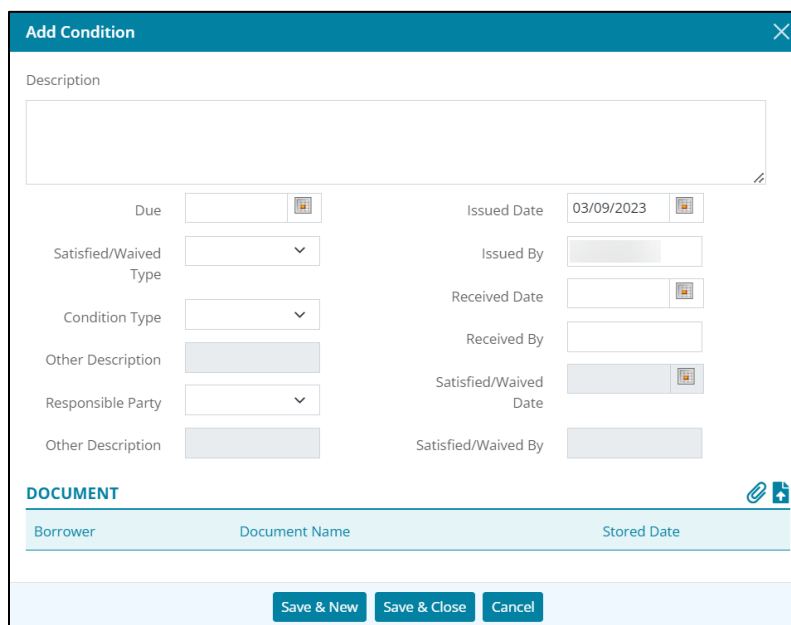


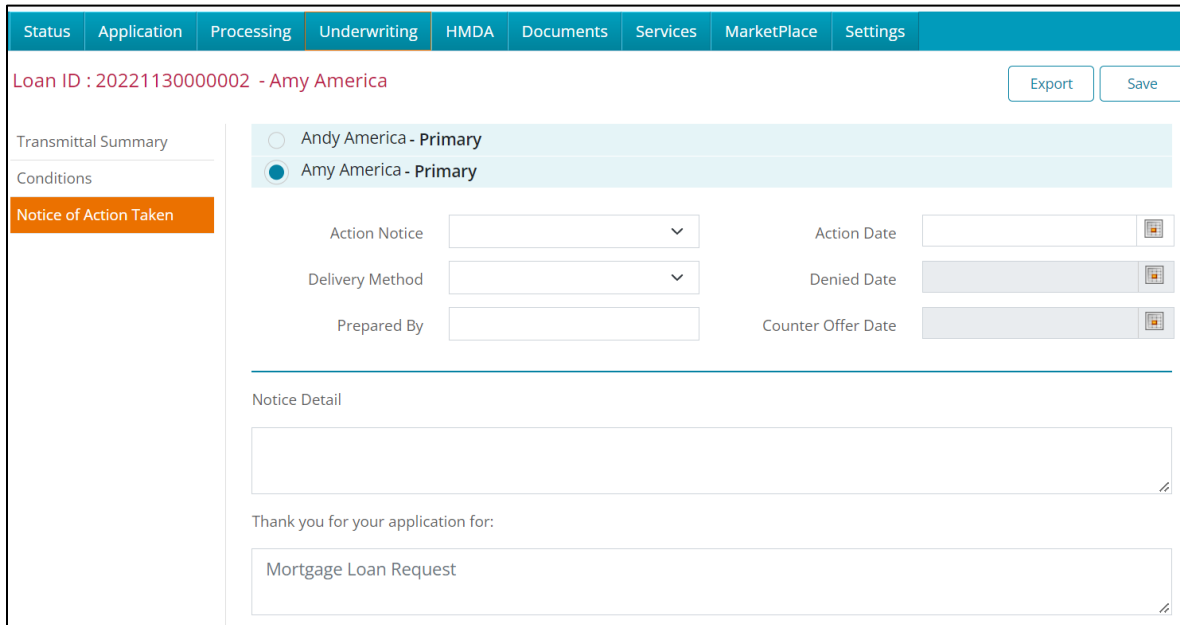
Figure 321: Add Condition

3. Enter the desired information in the fields on the *Add Condition* dialog.
4. If needed, select the paper clip icon to link stored documents.
5. If needed, select the upload icon to upload a PDF.
6. Select the **Save & Close** button to complete the Condition.



## Notice of Action Taken

The *Notice of Action Taken* allows the user to generate an action notice.



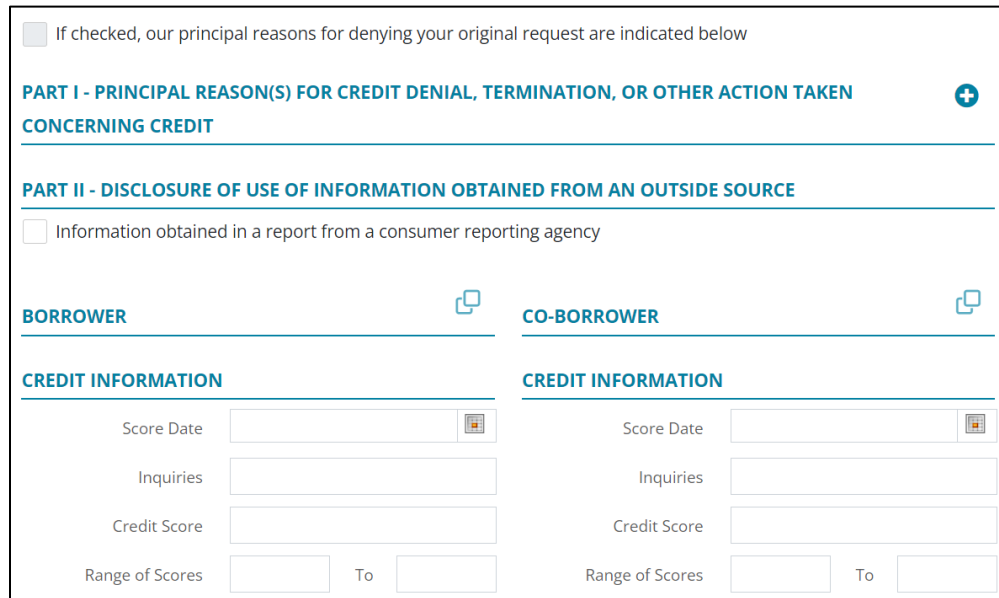
**Figure 322: Notice of Action Taken**

To fill out the notice:

1. Select the **Action Notice** dropdown and select an appropriate option.
2. Select a **Delivery Method** for the dropdown menu.
3. Enter who the notice was **Prepared By**.
4. Select an **Action Date**.
5. If the *Credit Denial* action was selected, add a **Denied Date**.
6. If the *Counter Offer* action was selected, add the **Counter Offer Date**.
7. If the *Incomplete Application* was selected, add **Provide Missing Information By** date.
8. Type a **Notice Detail** to explain in-depth the reason for the notice.

9. If needed, select the **If checked...** checkbox.

**Note:** The **If checked...** checkbox only applies to the Counter Offer Action.



If checked, our principal reasons for denying your original request are indicated below

**PART I - PRINCIPAL REASON(S) FOR CREDIT DENIAL, TERMINATION, OR OTHER ACTION TAKEN CONCERNING CREDIT** +

---

**PART II - DISCLOSURE OF USE OF INFORMATION OBTAINED FROM AN OUTSIDE SOURCE**

Information obtained in a report from a consumer reporting agency

**BORROWER** + **CO-BORROWER** +

---

**CREDIT INFORMATION** + **CREDIT INFORMATION** +

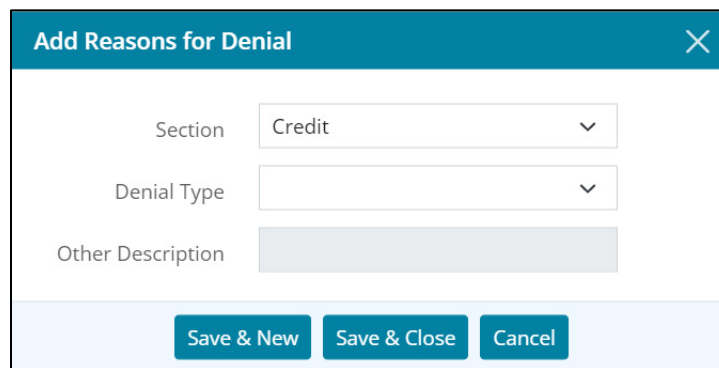
|  |  |
|--|--|
| Score Date <input type="text"/>                              | Score Date <input type="text"/>                              |
| Inquiries <input type="text"/>                               | Inquiries <input type="text"/>                               |
| Credit Score <input type="text"/>                            | Credit Score <input type="text"/>                            |
| Range of Scores <input type="text"/> To <input type="text"/> | Range of Scores <input type="text"/> To <input type="text"/> |

**Figure 323: Principal Reasons of Action**

## Add Reasons of Denial

For *Part 1 – Principal Reason(s) for Credit Denial, Termination, or Other Action Taken*, to add a reason:

1. Click on the **Add** button.



**Add Reasons for Denial** ✕

Section

Denial Type

Other Description

**Figure 324: Add Reason of Denial**

2. Click on the **Section** dropdown menu and select the desired option.
3. Click on the **Denial Type** dropdown menu and select the desired option.
4. If *Other* was selected, enter a description in the **Other Description** field.
5. Select **Save & Close**.

## Part II

Select the check box if the information was obtained in a report from a consumer *Reporting* agency.

### Credit Information

1. If needed, click the **Copy Credit Information** button for *Borrower* and/or *Co-Borrower*.  
OR
2. Enter the *Borrower's* and, or *Co-Borrower's Credit Information* manually.

### Factors

To add Factors:

1. Click on the **Add** button.

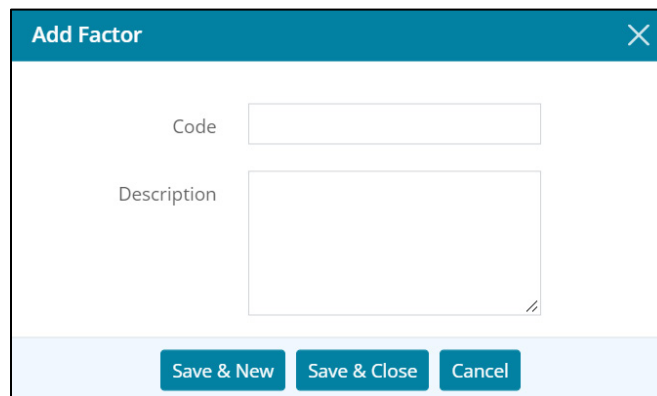


Figure 325: Factors

2. Enter a **Code** and a *Description*.
3. Click the **Save & Close** or the **Save & New** button.

## Credit Agency

Enter the *Credit Agency* information and select the checkboxes if the credit information was obtained externally and/or if adding additional information. Click *Save* when this section is complete.

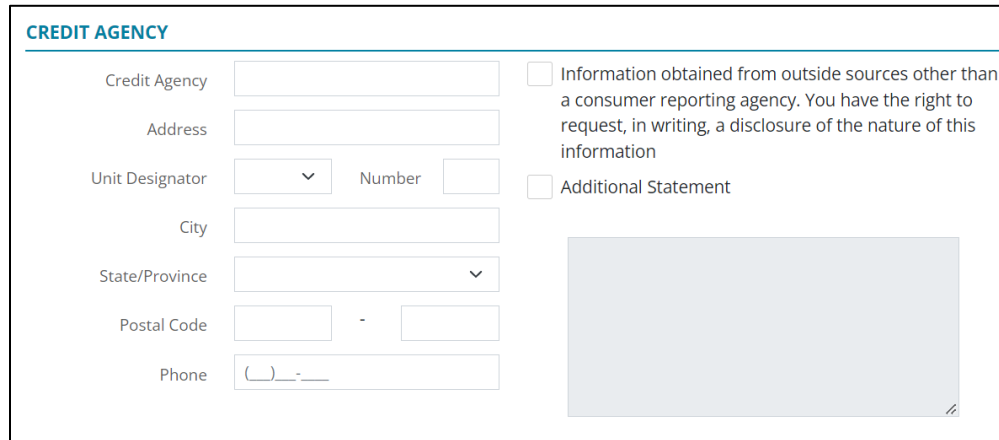


Figure 326: Credit Agency

## HMDA

Use the *HMDA* screens for setting the information that will appear on the yearly *Home Mortgage Disclosure Act (HMDA) Report*.

## Application

The *Application* screen contains the HMDA information for the selected loan. Most screen fields are pre-populated with data entered on other Zenly screens.

Select the **Exclude Loan from HMDA Report** checkbox to exclude the loan from the *HMDA Report*.

1. Select **HMDA**.

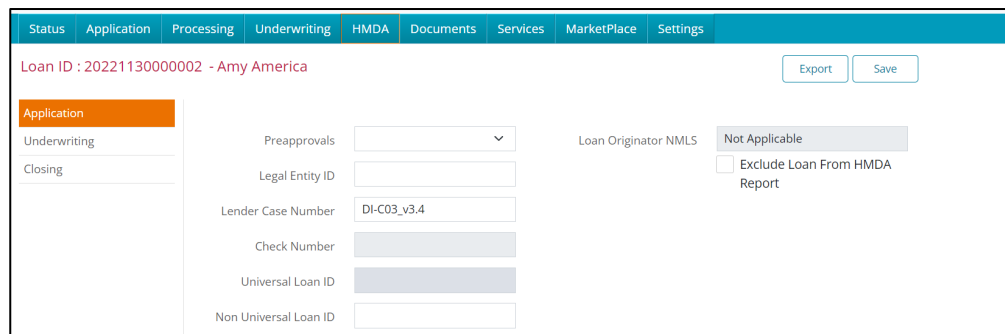


Figure 327: HMDA Application

2. Select **Application**.
3. Select the **Preapprovals** option from the dropdown.
4. Enter the **Legal Entity ID**.
5. Enter the **Non Universal Loan ID**.
6. Select the **Exclude Loan From HMDA Report** checkbox to exclude the selected loan from the yearly *HMDA Report*.

**Note:** The *Universal Loan Information* field is ungrayed for users that are operating as a Broker. This functions the same for Loan Application screen.

7. Verify the following information:
  - Subject Property
  - Applicant
  - Co-Applicant
  - Applicant & Co-Applicant Ethnicity
  - Applicant & Co-Gender
  - Race
8. Click **Save**.

## Underwriting (HMDA)

The *Underwriting* screen contains the HMDA underwriting settings for the selected loan. Most screen fields are pre-populated with data entered on other Zenly screens.

Select the **Exclude Loan from HMDA Report** checkbox to exclude the loan from the *HMDA Report*.

1. Select **HMDA**.

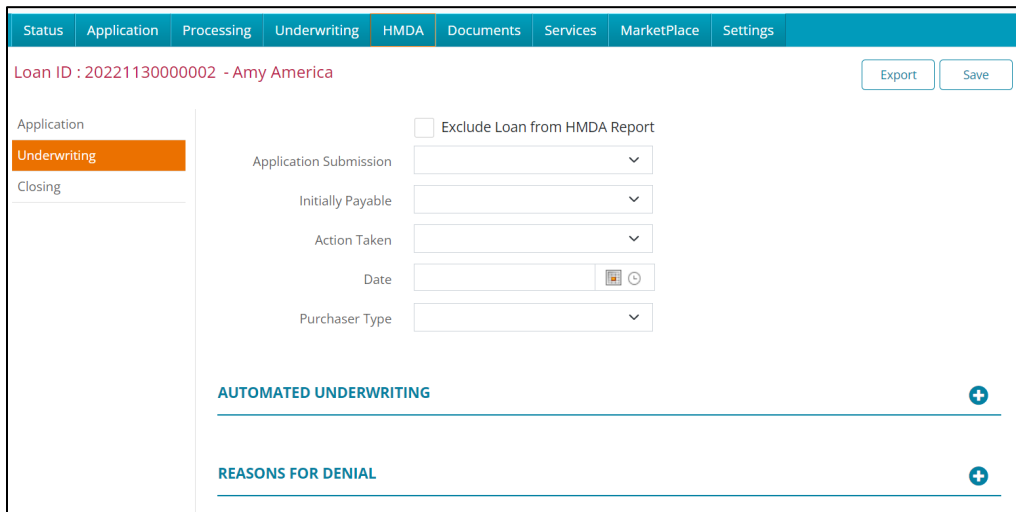


Figure 328: HMDA Underwriting

2. Select **Underwriting**.
3. Check the **Exclude Loan from HMDA Report** checkbox if applicable.
4. Select the **Application Submission** from the dropdown.
5. Select an **Initially Payable** option from the dropdown.
6. Select the **Action Taken** from the dropdown.
7. Select the **Date**.
8. Select the **Purchaser Type** from the dropdown.

## Automated Underwriting

Use the automated underwriting options to select the *Automated Underwriting Service (AUS)* details.

### Add AUS

1. Click the **Automated Underwriting Add** button to select the AUS options.

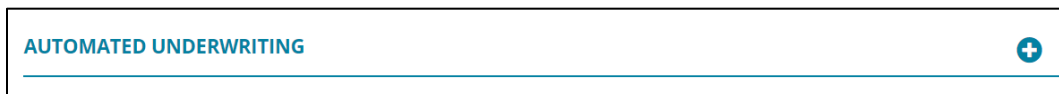


Figure 329: Automated Underwriting Section

2. Select the **Add Automated Underwriting** system from the **Type** dropdown.

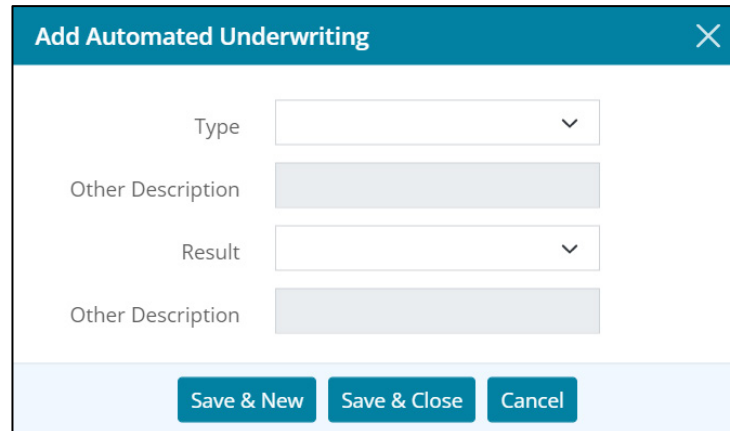


Figure 330: Add Automated Underwriting Dialog

**Note:** Enter *Other Description* when selecting *Other* from *Type* dropdown.

3. Select the appropriate **Result**.

**Note:** Enter *Other Description* when selecting *Other* from *Result* dropdown.

4. Click **Save & Close**.

## Edit AUS

Use the following steps to edit an AUS.

1. Select the **AUS** to edit. (See [Figure 328](#).)
2. Edit the **AUS** as applicable. (See [Add AUS](#) for details.)
3. Click **Save & Close**.

## Delete AUS

Use the following steps to delete an AUS.

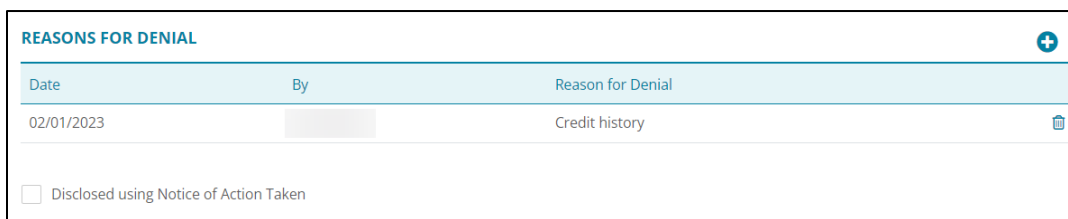
1. Select the **Delete** icon. (See [Figure 328](#).)
2. Click **Delete** on the *Delete Confirmation* dialog.

## Reason for Denial

Use the reason for denial to select the Reason for Denial Service (US) details.

### Add Denial Reason

1. Click **Reasons for Denial Add** button to enter loan denial information.



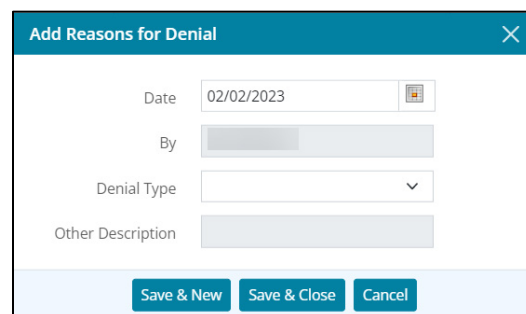
| REASONS FOR DENIAL |    |                   |
|--------------------|----|-------------------|
| Date               | By | Reason for Denial |
| 02/01/2023         |    | Credit history    |

Disclosed using Notice of Action Taken

**Figure 331: Reasons for Denial Section**

2. Select the **Denial Type** option from the dropdown.

**Note:** The *Date* field auto populates.



**Add Reasons for Denial**

Date: 02/02/2023

By: [Redacted]

Denial Type: [Dropdown]

Other Description: [Text Area]

Save & New Save & Close Cancel

**Figure 332: Add Reasons for Denial Dialog**

**Note:** Enter *Other Description* when selecting *Other* from *Denial Type* dropdown.

3. Click **Save & Close**.

**Note:** Click *Save & New* to add another reason for denial.

4. Select the **Disclosed using Notice of Action Taken** checkbox if appropriate.

### Edit Denial Reason

Use the following steps to edit denial reason.

1. Select the **Denial Reason** to edit. (See [Figure 330](#).)
2. Edit the **Denial Reason** as applicable. (See [Add Denial Reason](#) for details.)
3. Click **Save & Close**.

### Delete Denial Reason

Use the following steps to delete a denial reason.

1. Select the **Delete** icon. (See [Figure 330](#).)
2. Click **Delete** on the *Delete Confirmation* dialog.

## Closing

The *Closing* screen contains the HMDA closing settings for the selected loan if the loan was closed. Most screen fields are pre-populated with data entered on other Zenly screens.

1. Review the screen fields and add missing information.

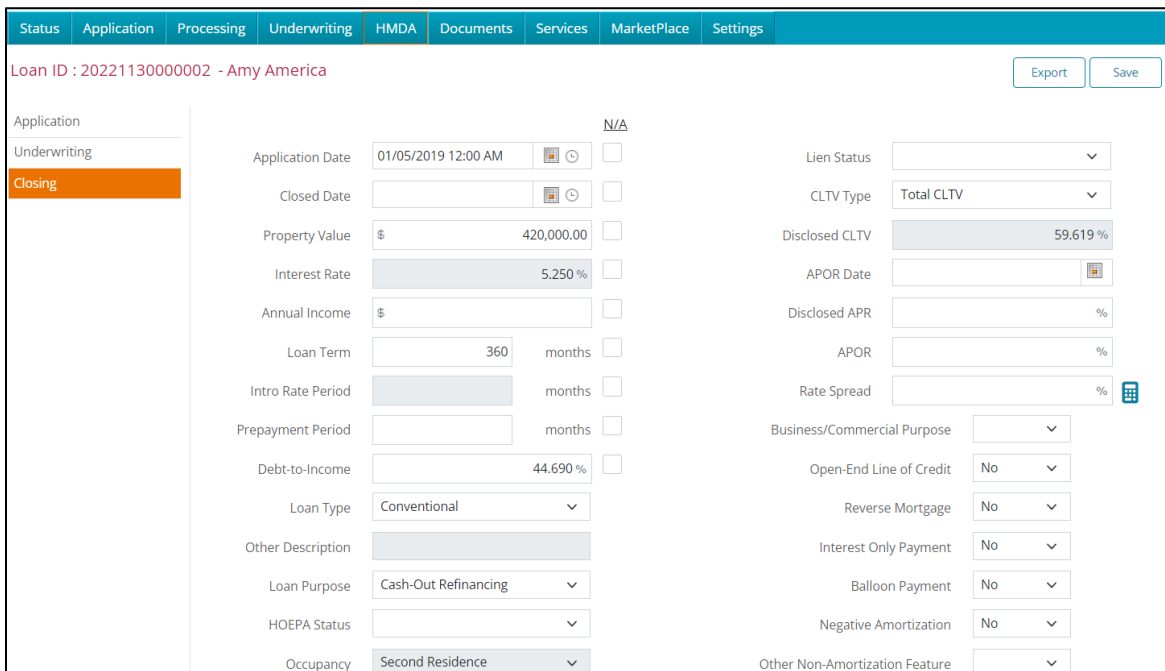


Figure 333: HMDA Closing Fields

2. Enter the **Origination Charges** in the **Disclosed Fees** section.



| DISCLOSED FEES      |                         |                          |                       |
|---------------------|-------------------------|--------------------------|-----------------------|
|                     |                         | N/A                      | N/A                   |
| Origination Charges | \$ <input type="text"/> | <input type="checkbox"/> | Total Loan Costs      |
| Discount Points     | \$ <input type="text"/> | <input type="checkbox"/> | Total Points and Fees |
| Lender Credits      | \$ <input type="text"/> | <input type="checkbox"/> |                       |

Figure 334: Disclosed Fees

3. Enter the **Discount Points**.
4. Enter the **Lender Credits**.
5. Enter the **Total Loan Cost**.
6. Enter the **Total Points and Fees**.
7. Check **NA** checkbox when applicable.

## Documents

The *Documents* screens provide management options for loan associated documents.

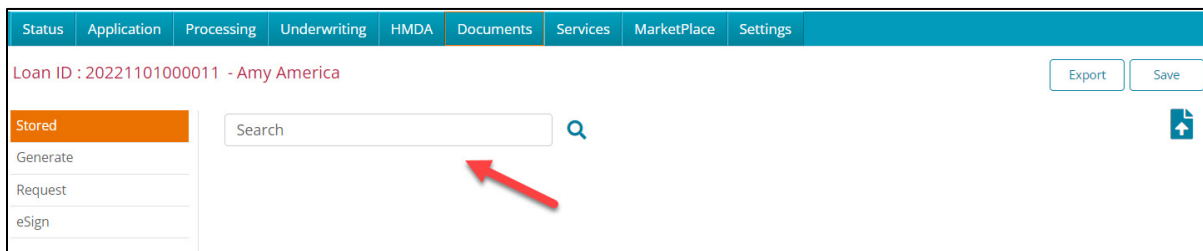
### Stored

Generated documents are moved to the *Stored* page after clicking the **Generate Store** button.

### Document Search

Use the Document Search feature to quickly locate stored documents in a long list.

1. Select **Documents**.
2. Select **Stored**.



The screenshot shows the Zenly application interface. At the top, there is a navigation bar with tabs: Status, Application, Processing, Underwriting, HMDA, Documents, Services, MarketPlace, and Settings. The 'Documents' tab is selected. Below the navigation bar, the page title is 'Loan ID : 20221101000011 - Amy America'. On the right side, there are 'Export' and 'Save' buttons. On the left side, there is a sidebar menu with options: Stored, Generate, Request, and eSign. The 'Stored' option is highlighted. In the main content area, there is a search bar with the text 'Search' and a magnifying glass icon. A red arrow points to the search bar.

Figure 335: Search Documents

3. Enter the **Search** criteria.
4. Press **Enter**.

## Upload Documents

Upload locally saved documents.

File Types allowed:

- TXT
- MSG
- PDF
- PNG
- JPEG
- JPG
- GIF
- DOCX
- BMP
- RTF
- HTML
- TIFF
- XML

1. Click the **Upload** icon.

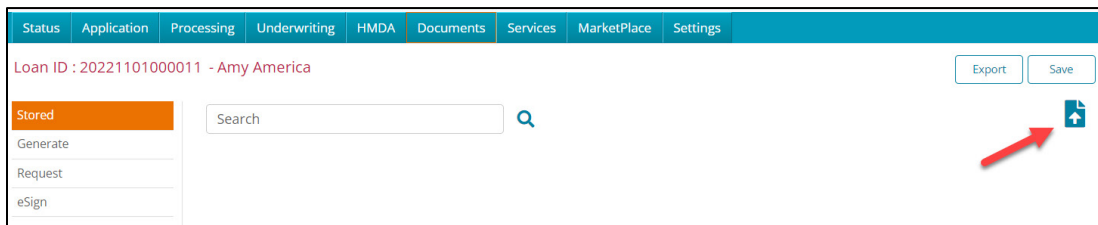


Figure 336: Upload Documents

2. Enter the **Document Name**.

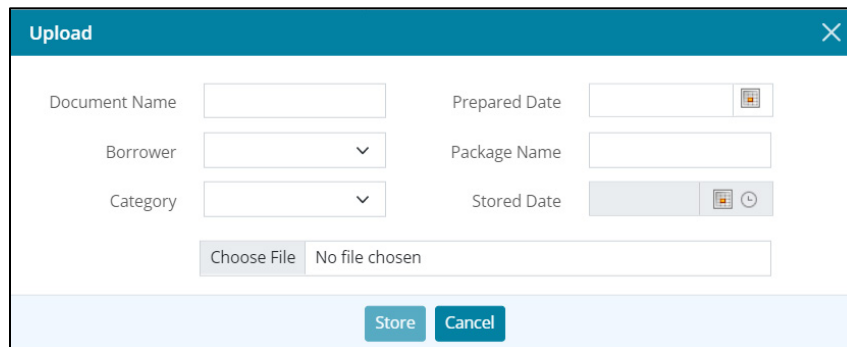


Figure 337: Upload Dialog

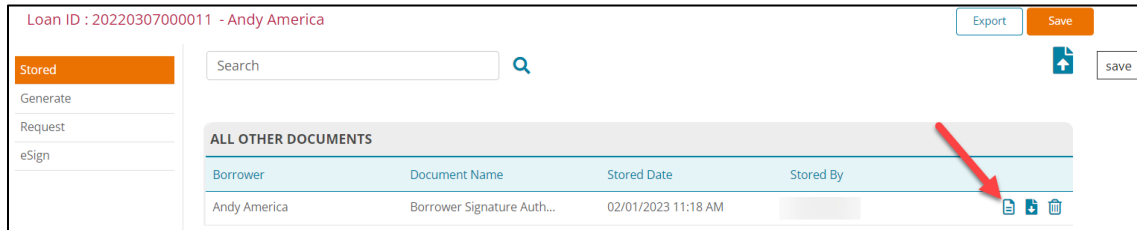
3. Select the appropriate **Borrower** when the document is received from a borrower.
4. Select the appropriate document type from the **Category** dropdown.
5. Click **Choose File**.
6. Use the **Calendar** to select the **Prepared Date**.
7. Enter the **Package Name** if the document is part of a package.
8. Use the *Calendar* to select the **Stored Date** if applicable.
9. Browse to the file location and upload.

10. Click **Store**.

## View Documents

View stored documents for accuracy and details in the Zenly application prior to download. The document opens in PDF when PDF is installed on the computer.

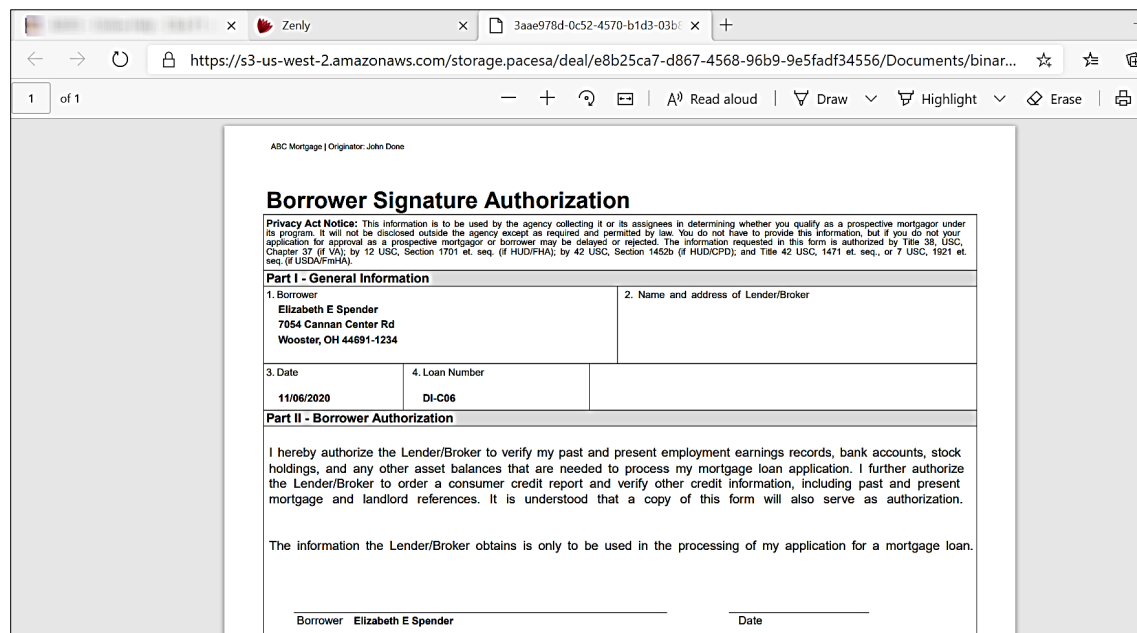
1. Select the **View** icon for the document to view.



**Figure 338: View Document**

**Note:** The document opens in a *Browser* window.

2. Perform one of the following for the open document.



**Figure 339: Document Browser View**

3. Click **Save** to save the document locally.
4. Click **Print** to print the document.

## Download Documents

Download multiple documents to perform batch printing.

1. Click the **Download** icon.

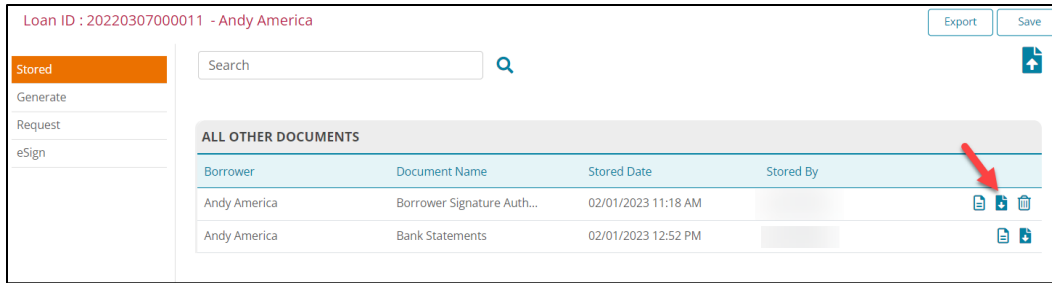


Figure 340: Download Document

2. Click **Open File** to view the document.



Figure 341: Open File

## Generate

Generate the files created on the following screens:

- Application
- Processing
- Underwriting

Generated documents display with a **DRAFT** watermark. Save them to **Storage** to remove the watermark in preparation for printing.

## Generate Application

Use the following steps to generate the Loan Application.

1. Select **Document**.

2. Select **Generate**.

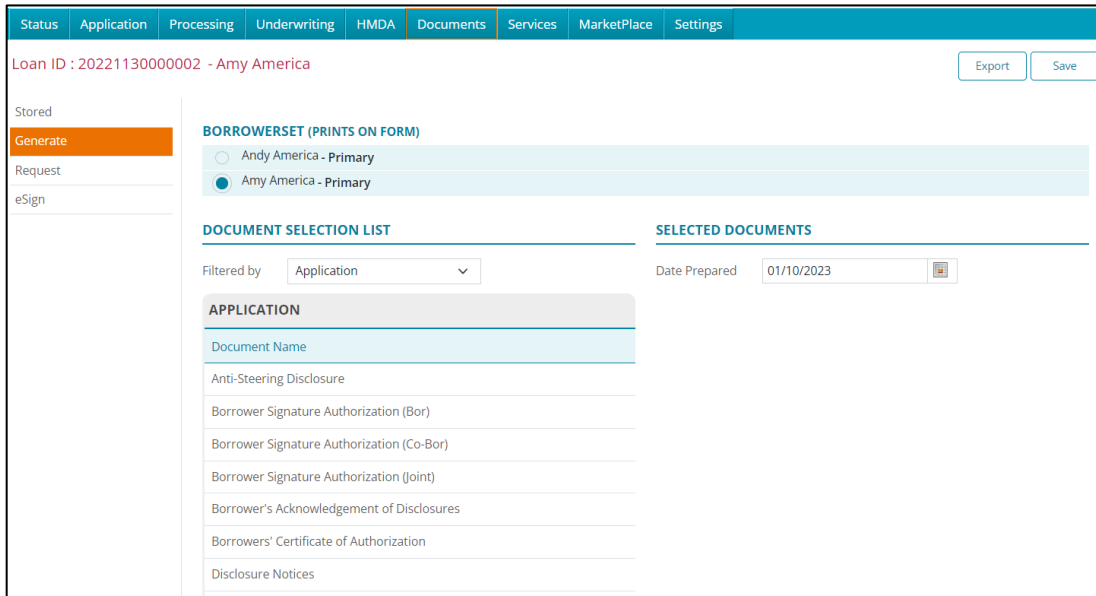


Figure 342: Generate Application

3. Select the **Borrower** radio button.
4. Select **Application** from the dropdown.
5. Enter **Date Prepared**.
6. Select the documents from the **Application List** to store for loan application submittal.
7. Click **Store**.

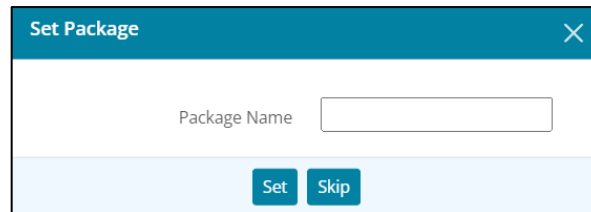


Figure 343: Set Package

8. Enter the **Package Name** when prompted.
9. Click **Set**.

## Generate Processing Document List

Use the following steps to generate the processing document list.

1. Select the appropriate borrower radio button. (See [Figure 341](#).)
2. Select the **Processing** from the dropdown.
3. Enter **Date Prepared**.

4. Select the processing documents to generate.
5. Click **Store**.

## Generate Underwriting Documents

Use the following steps to generate the processing document list.

1. Select the appropriate borrower radio button. (See [Figure 341.](#))
2. Select the **Underwriting** from the dropdown.
3. Enter **Date Prepared**.
4. Select the processing documents to generate.
5. Click **Store**.

## Request

The *Request* screen has options to request and track requested documents.

**Note:** Document request recipients must have a valid email address on file.

1. Select **Document**.
2. Select **Request**.

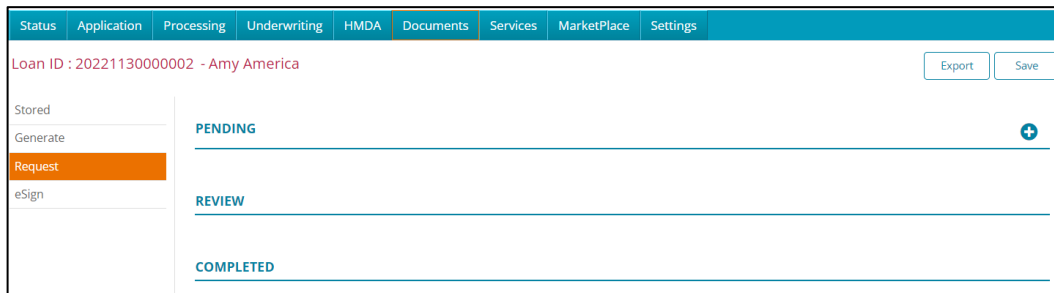


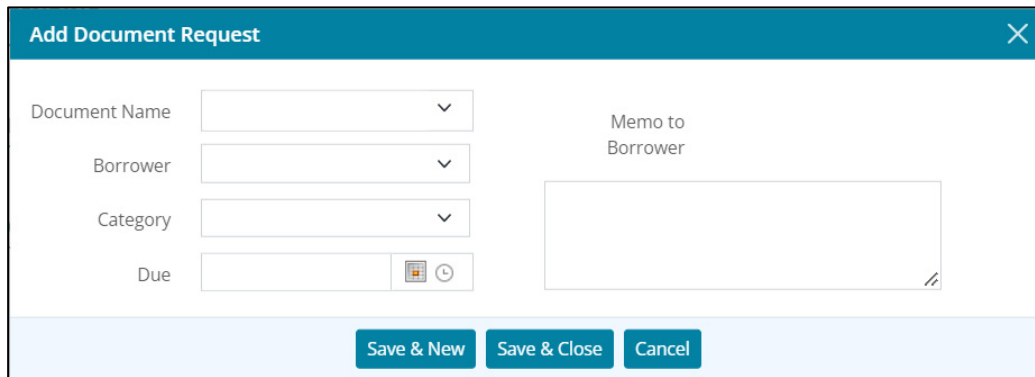
Figure 344: Document Request

## Pending

Use the **Pending** options to request missing documents from appropriate parties.

1. Click the **Add** button. (See [Figure 343.](#))

2. Select or enter the **Document Name**.



**Figure 345: Add Document Request Dialog**

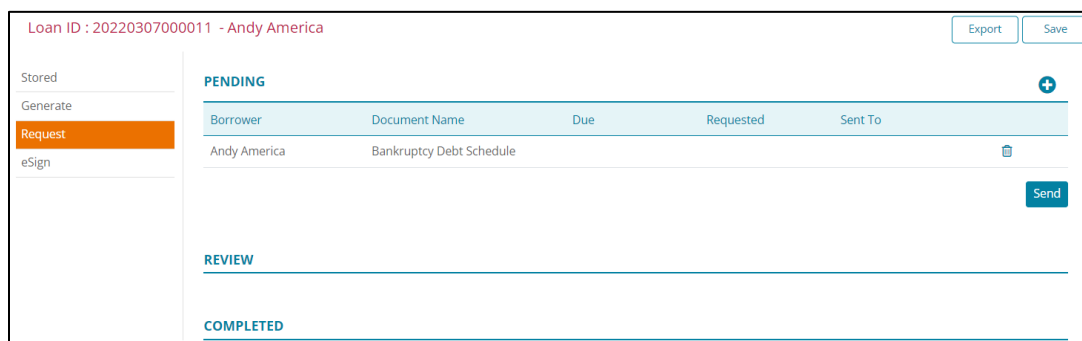
3. Select the request recipient from the **Borrower** dropdown.
4. Select the document **Category** from the dropdown.

**Note:** Leave **Category** blank when the document category is not listed.

5. Use the **Calendar** to select the **Due Date** and **Time**.
6. Enter a memo to the request recipient if **Memo to Borrower** does not auto populate.
7. Click **Save & Close**.

**Note:** Click **Save & New** to add another document request.

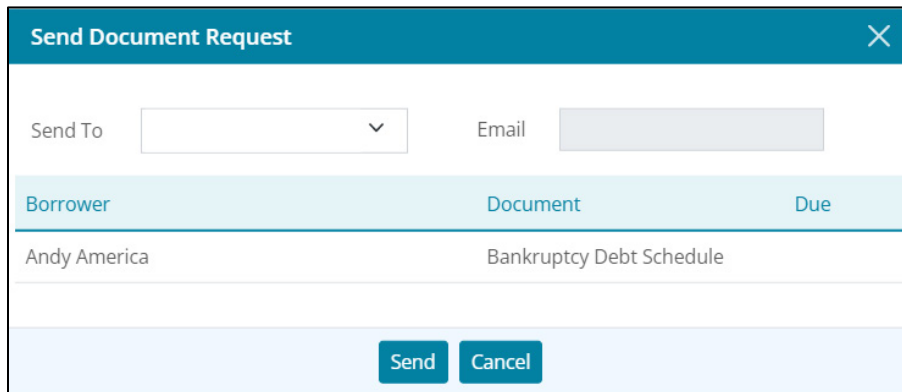
8. Click **Send** when requested documents are listed.



| Borrower     | Document Name            | Due | Requested | Sent To |
|--------------|--------------------------|-----|-----------|---------|
| Andy America | Bankruptcy Debt Schedule |     |           |         |

**Figure 346: Send Document Request**

- Click **Send To**.



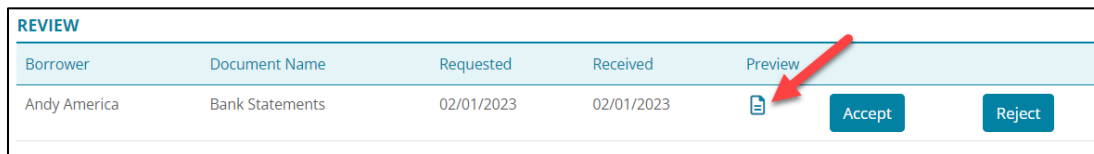
The dialog box titled "Send Document Request" contains a "Send To" dropdown menu and an "Email" text input field. Below these is a table with columns "Borrower", "Document", and "Due". The table contains one row with "Andy America" as the borrower and "Bankruptcy Debt Schedule" as the document. At the bottom of the dialog are "Send" and "Cancel" buttons.

Figure 347: Send To

## Review

Documents requested appear in the **Review List** after return from requestor.

- Click the **Preview** icon.



The table shows a document in the "REVIEW" state. A red arrow points to the "Preview" icon in the "Preview" column.


| Borrower     | Document Name   | Requested  | Received   | Preview   | Accept | Reject |
|--------------|-----------------|------------|------------|---|--------|--------|
| Andy America | Bank Statements | 02/01/2023 | 02/01/2023 |  | Accept | Reject |

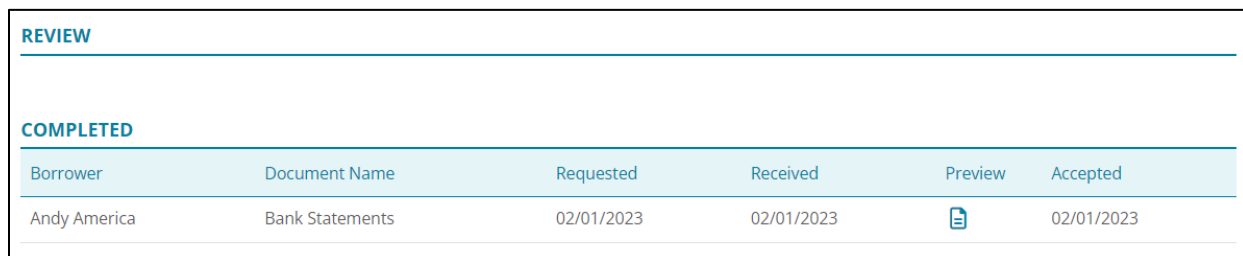
Figure 348: Review Received Document

- Click **Accept** to approve the received document.
- Click **Reject** to reject the document.

**Note:** The rejected document moves back to the **Pending List** to return to the requestor.

## Completed

Accepted documents move to the **Completed List**.



The table shows a document in the "COMPLETED" state. The "Preview" column contains a document icon.


| Borrower     | Document Name   | Requested  | Received   | Preview   | Accepted   |
|--------------|-----------------|------------|------------|---|------------|
| Andy America | Bank Statements | 02/01/2023 | 02/01/2023 |  | 02/01/2023 |

Figure 349: Completed Document Requests

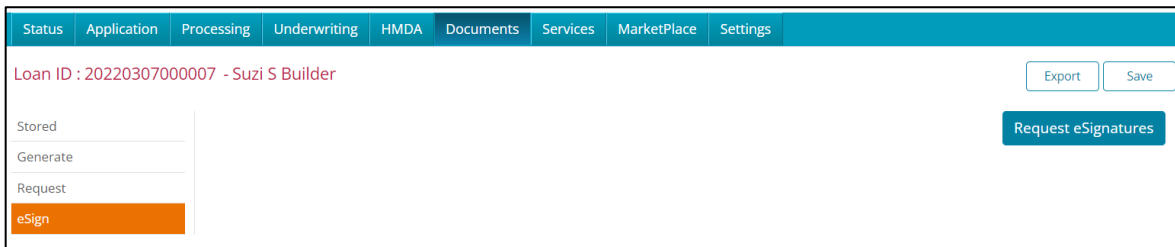


## eSign

eSign documents are available from the **Stored Documents List**. Upload documents not auto generated and save to the **Stored Documents List** that require eSignatures.

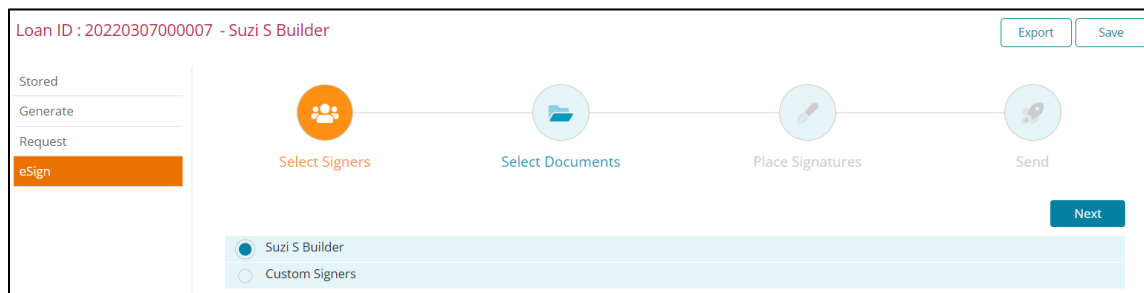
Use the *eSign* screen to request electronic signatures.

1. Select **Documents**.
2. Select **eSign**.
3. Click **Request eSignatures**.



**Figure 350: eSign Application**

4. Select the appropriate signee radio button.
5. Click **Next**.



**Figure 351: Retrieve Document List**

6. Select the appropriate **Filtered by** option to return the appropriate **Stored Documents List**.

**Note:** Select the *Uploaded PDF* icon to display uploaded documents.

- Select the document from the **Document Name List** to place in the **Selected Documents List**.

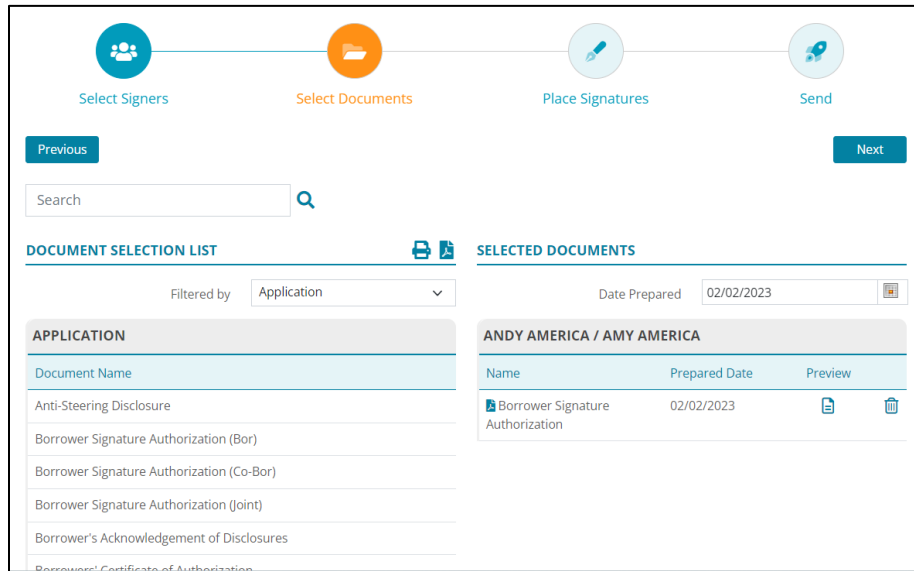


Figure 352: Selected Documents

- Repeat Steps 7 – 8 until all documents requiring eSignatures are in the **Selected Documents List**.
- If *Document Packages* is selected, choose the desired package.

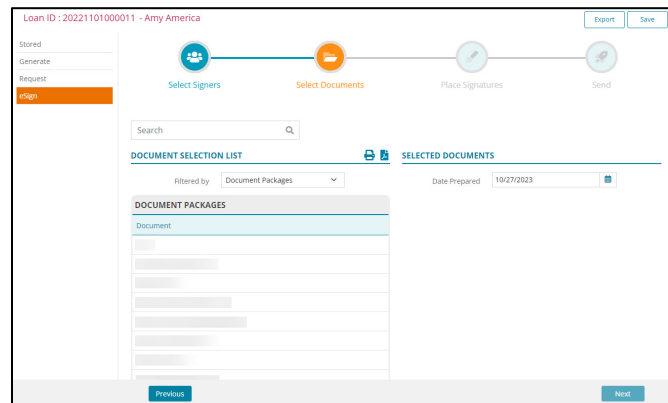


Figure 353: Document Packages

- Click **Next**.
- Select the appropriate link to continue:
  - [Add Signature Fields](#)
  - [Request Signatures](#)

## Add Signature Fields

Use the **Add Signature** option to add signature fields to uploaded documents.

1. Select the **Read Receipt** checkbox to receive an email when the document is delivered.

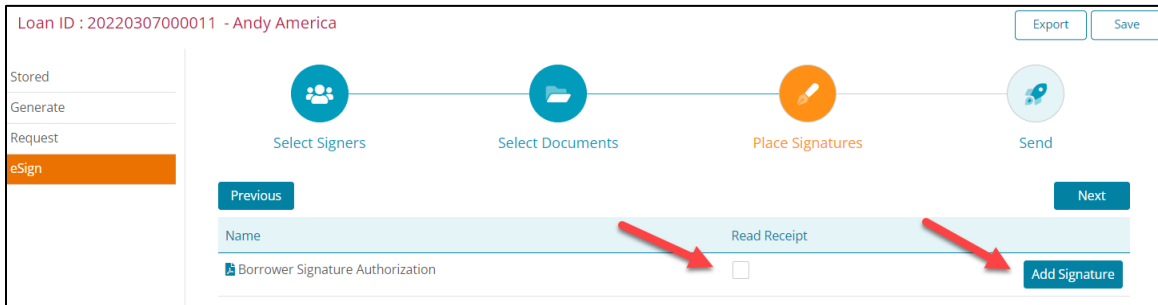


Figure 354: Add Signature

2. Click **Add Signature**.
3. Click the **Add Signature Block** icon.

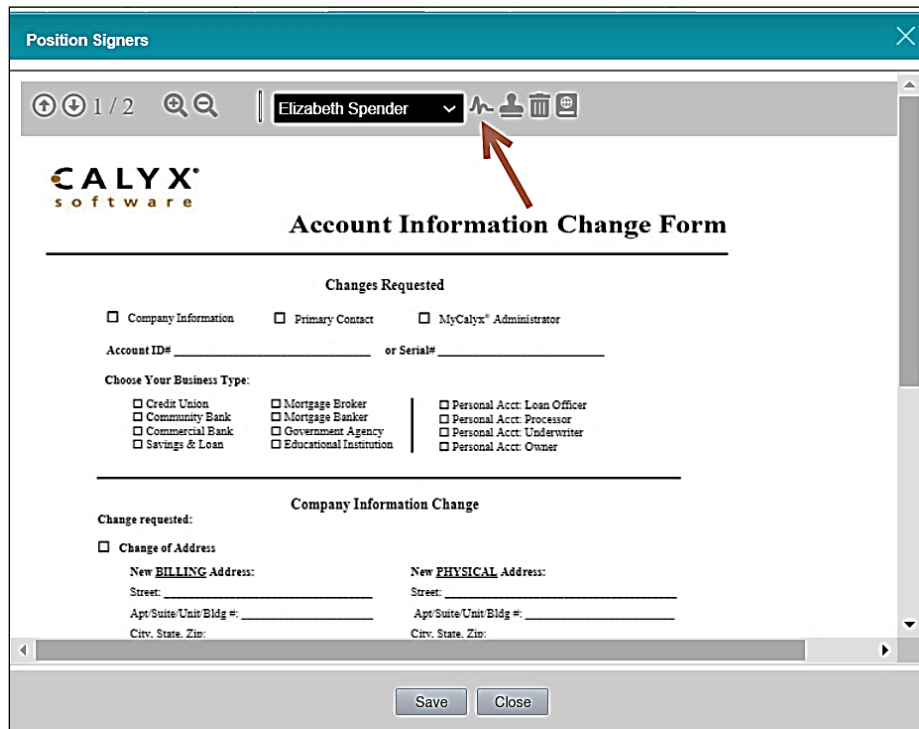


Figure 355: Position Signers Dialog

4. Drag the **Signature Block** to the appropriate location.

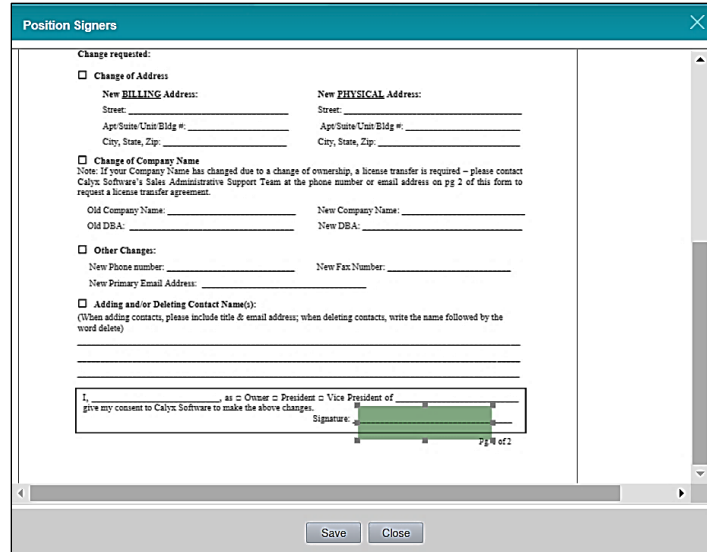


Figure 356: Position Signature Block

5. Resize the **Signature Block**.
6. Click **Save**.
7. Proceed to [Request Signatures](#).

## Request Signatures

Use the following steps to complete the eSignature request.

1. Click **Next**.

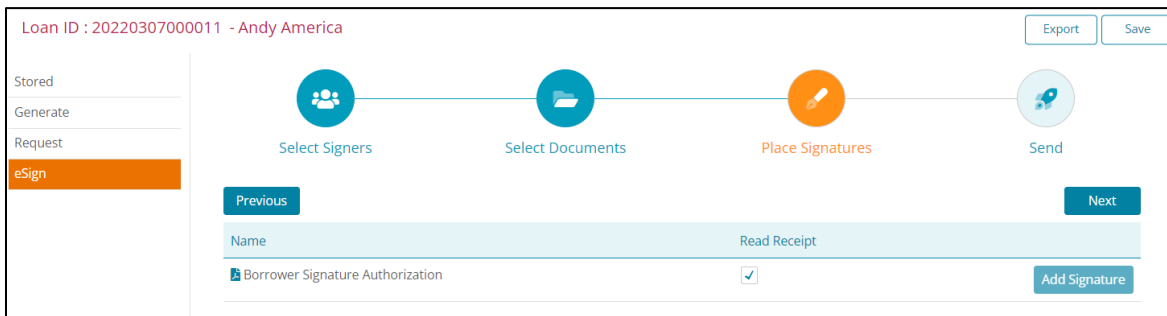
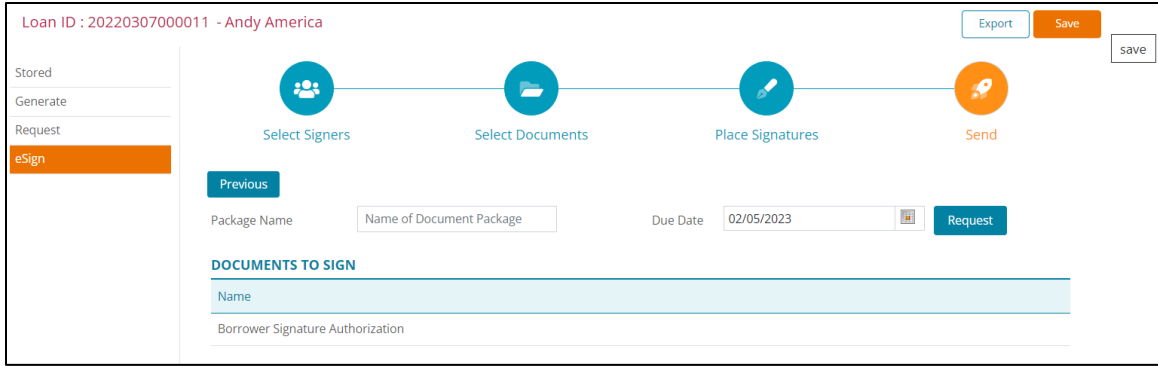


Figure 357: Complete eSignature Request

2. Enter a **Package Name**.



**Figure 358: Send eSignature Request**

3. Use the **Calendar** to select the **Due Date**.
4. Click **Request** to submit.
5. Use the **Resend Email** option on the **eSign Pending List** to resend documents.

## Services

Use **Services** options order credit reports and Automated Underwriting Services (AUS).

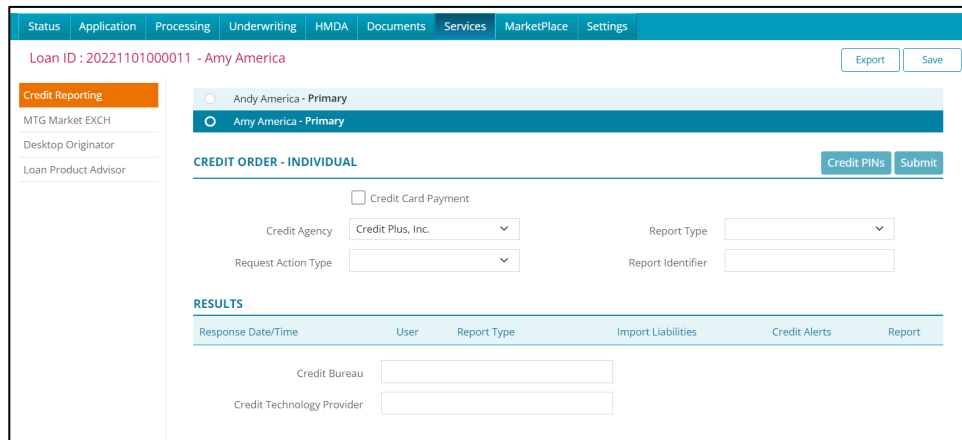
## Credit Reporting

Use the *Credit Reporting* screen to order borrower/co-borrower credit reports.

## Credit Order

Complete the individual credit report request for borrower and co-borrower.

1. Select **Services**.
2. Select **Credit Reporting**.

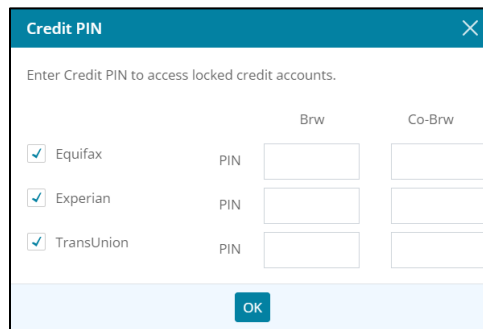


**Figure 359: Borrower Credit Reporting**

3. Check the **Credit Card Payment** checkbox if appropriate.

**Note:** Leave the **Credit Card Payment** checkbox blank to use credit card information stored on the *Services Settings* screen. (See [Services Settings](#).)

4. Enter the **Credit Agency** from the dropdown.
5. Enter the **Request Action Type** from the dropdown.
6. Enter the **Report Type** from the dropdown.
7. Enter the **Report Identifier** if applicable.
8. Click **Credit PINs** to enter the borrower-provided credit report **PIN** number.
9. Enter the appropriate **Credit PIN**.

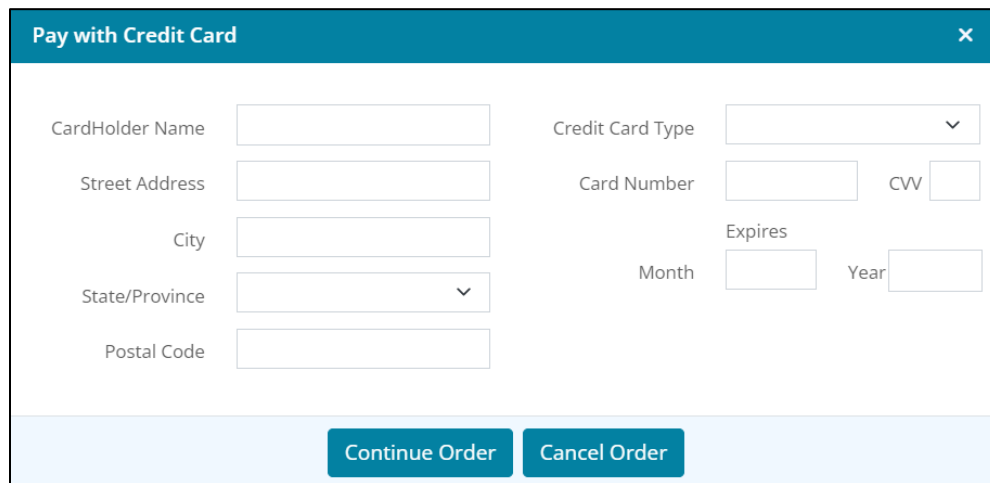


The image shows a dialog box titled "Credit PIN" with a close button (X) in the top right corner. The main text reads "Enter Credit PIN to access locked credit accounts." Below this, there are two columns of input fields: "Brw" and "Co-Brw". Under the "Brw" column, there are three rows, each with a checked checkbox and a "PIN" label followed by an input field. The checkboxes are labeled "Equifax", "Experian", and "TransUnion". Under the "Co-Brw" column, there are three corresponding empty input fields. At the bottom center of the dialog is an "OK" button.

**Figure 360: Credit PIN Dialog**

10. Click **OK** on the *Credit PIN* dialog.
11. Click **Submit** to submit the *Credit Report Request*.

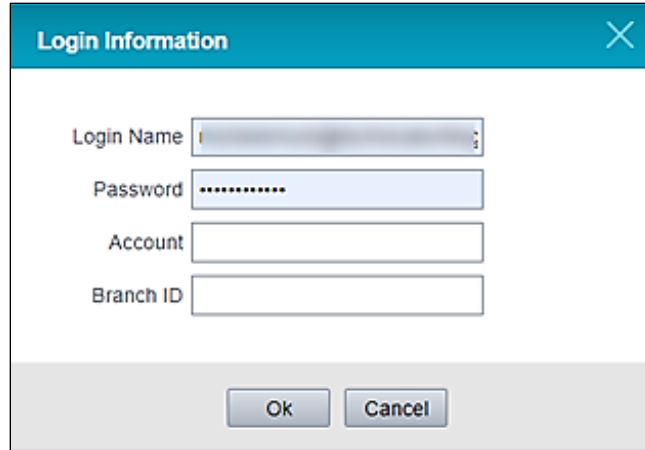
If the *Credit Card Payment* checkbox is selected the image below displays.



The image shows a dialog box titled "Pay with Credit Card" with a close button (X) in the top right corner. The form contains several input fields: "CardHolder Name", "Street Address", "City", "State/Province" (a dropdown menu), and "Postal Code" on the left side. On the right side, there are "Credit Card Type" (a dropdown menu), "Card Number", "CVV", "Expires" (with "Month" and "Year" sub-labels and input fields), and "Card Number" (a separate input field). At the bottom of the dialog are two buttons: "Continue Order" and "Cancel Order".

**Figure 361: Pay with Credit Card Dialog**

12. Enter credit card information in the *Pay with Credit Card* dialog.
13. Click **Continue Order** on the *Pay with Credit Card* dialog.
14. Enter credit agency **Login Information** in the *Login Information* dialog.



The dialog box titled "Login Information" contains the following fields and buttons:

- Login Name:
- Password:
- Account:
- Branch ID:
- Buttons: OK, Cancel

**Figure 362: Credit Agency Login Information**

15. Click **OK** on the *Login Information* dialog.
16. Repeat Steps 1 – 13 for co-borrower.

## Results

The **Results List** auto populates when the requested credit report is returned.

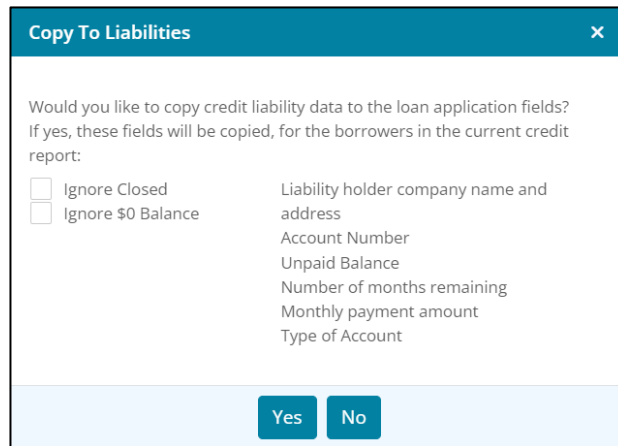
1. Click **Credit Alerts** to review credit report alerts.

| RESULTS                |                            |   |                    |               |        |
|------------------------|----------------------------|---|--------------------|---------------|--------|
| Response Date/Time     | User                       | Report Type                             | Import Liabilities | Credit Alerts | Report |
| 01/19/2023 11:52:04 AM |                            | 5004549                                 |                    |               |        |
|                        | Credit Bureau              | <input type="text" value="Calyx Demo"/> |                    |               |        |
|                        | Credit Technology Provider | <input type="text"/>                    |                    |               |        |

**Figure 363: Credit Report Results List**

2. Click **Report** to review the full credit report.

3. Click the **Import Liabilities** icon to copy credit liabilities to Zenly.

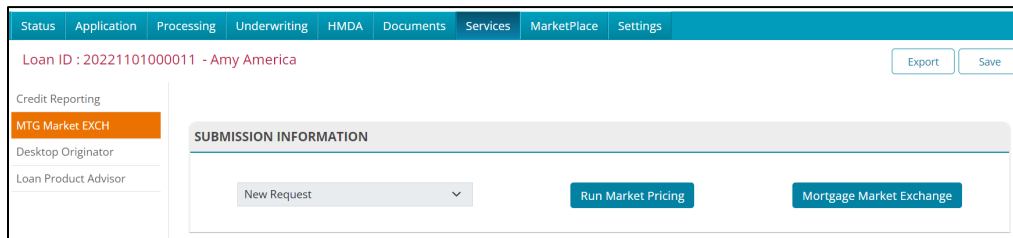


**Figure 364: Copy to Liabilities Dialog**

4. Select the appropriate checkboxes.
5. Click **Yes** to import the liabilities to the *Application Borrower* screen.

## MTG Market EXCH

The *Mortgage Market Exchange (MME)* allows the user to run the daily market pricing and the ability to submit the loan to multiple available wholesalers.



**Figure 365: MME**

To run pricing options:

1. Select the **Services** tab.
2. Select **MTG Market EXCH**.
3. Select the **Run Market Pricing** button.
4. Choose the desired parameters to run pricing.

Use the *Mortgage Market Exchange* button if price searching is not required and you're ready to submit the loan to a wholesaler.



## Desktop Originator

The **Desktop Originator** settings determine how Zenly interacts with Fannie Mae Desktop Originator.

Fannie Mae *DO* and *Credit Logins* must be set up to submit to *Underwriting*.

**Note:** Proceed to [Services Settings](#) to set up Fannie Mae credentials.

1. Select **Desktop Originator**.

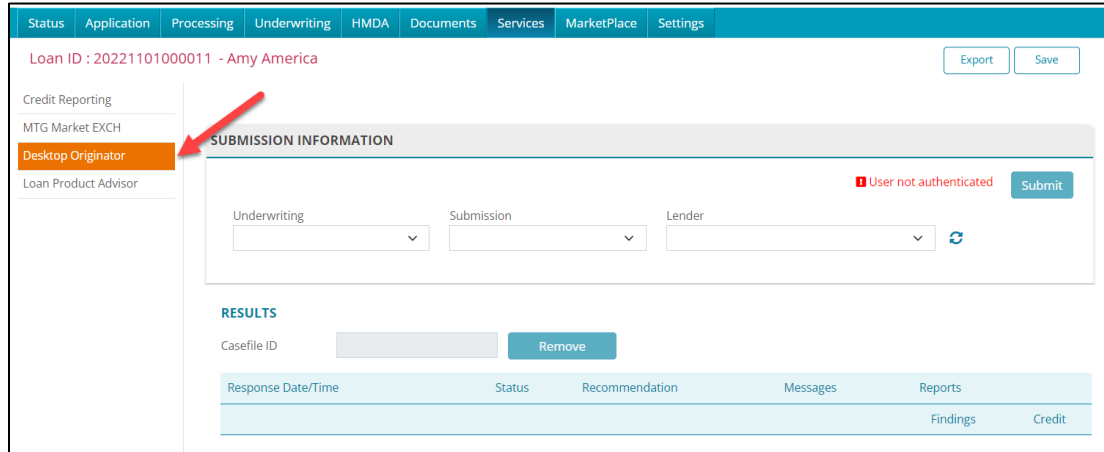


Figure 366: Desktop Originator Submission Info

2. Select **Credit & Underwriting** from the **Underwriting** dropdown.

**Note:** Select *Underwriting* from the *Underwriting* dropdown when re-submitting to *Desktop Originator*.

3. Select the appropriate **Submission** option.
4. Select the appropriate **Lender** option.

**Note:** Selecting a *Lender* is not required when the *Preliminary Submission* option is selected.

5. Click the **Lender Refresh** icon to refresh the **Lender** dropdown.
6. Click **Submit**.

**Note:** A red warning displays by **Submit** when a **Credit Reissue** is not attached.

7. Click the **Remove** button to remove the Fannie Mae assigned **Casefile ID** and the **Results List** information to resubmit and receive a new **Casefile ID**.

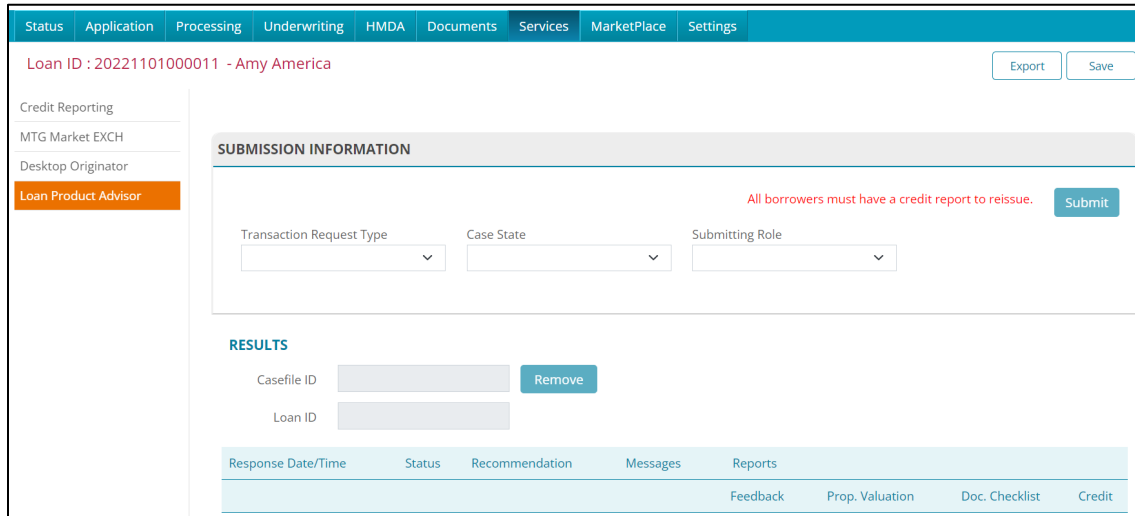
**Note:** The **Results List** populates after submittal.

## Loan Product Advisor

Freddie Mac's *Loan Product Advisor* (LPA) allows the user to access Freddie Mac credit requirements and view credit risks as well as the loan's overall underwriting risk.

Before submitting an LPA request. Ensure that the following is completed:

- LPA credentials are added to Zenly.
- The borrower's credit is pulled through Zenly.
- The loan application is reviewed.



**Figure 367: Loan Product Advisor**

To submit an LPA request:

1. For the **Transaction Request Type** dropdown menu, select the desired option.
2. Enter the desired **Case State** option.
3. Enter the desired **Submitting Role**.
4. Click the **Submit** button.

The *Submit* button will change to a *Refresh* button after an *LPA is Processing* message appears.

5. To retrieve a result, select the **Refresh** button.

**Note:** Allow the screen a few seconds to process before selecting the *Refresh* button.

## Results Table

The *Results* table contains LPA information for submitted requests. Errors messages are views by selecting the icon in the *Messages* column. The LPA report is viewed by selecting the icon in the *Reports* column.

## Error Messages Table

The *Error Messages* table is a hidden table below the *Results* table and becomes visible if the LPA submission contains errors.

## MarketPlace

Use the **MarketPlace** tab to submit loans directly to preferred wholesalers.

1. Select **Wholesalers** from the **MarketPlace** tab.

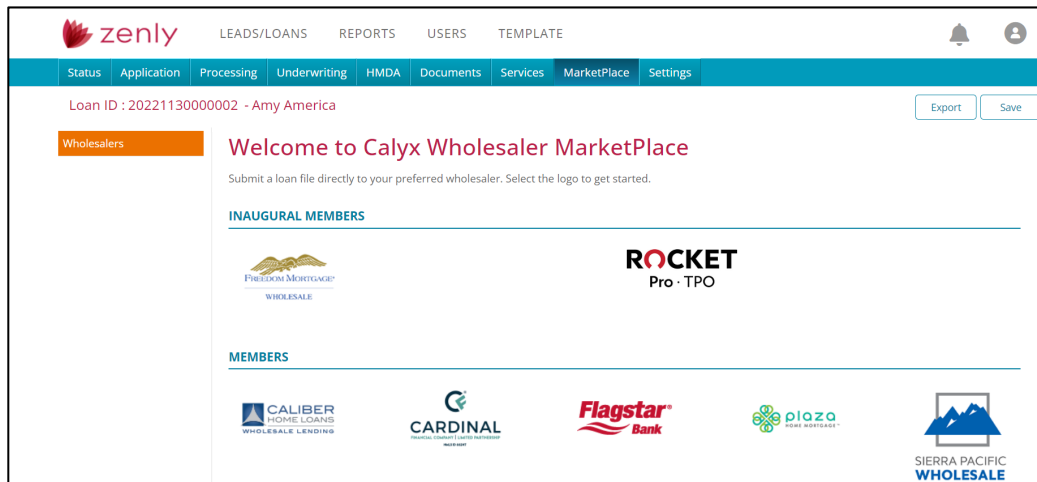


Figure 368: Select Wholesaler

2. Click the preferred **Wholesaler** icon.
3. Log into **Wholesaler** website and submit the loan.

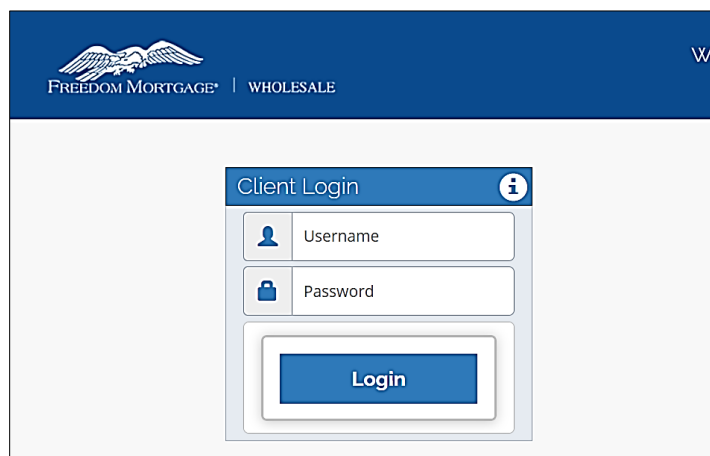


Figure 369: Wholesaler Login

**Note:** Login and loan submittal varies by **Wholesaler**.

## Settings

Use the *Settings* tab to apply conditions for the selected loan. The *Settings* tab options override the *USER* tab selections.

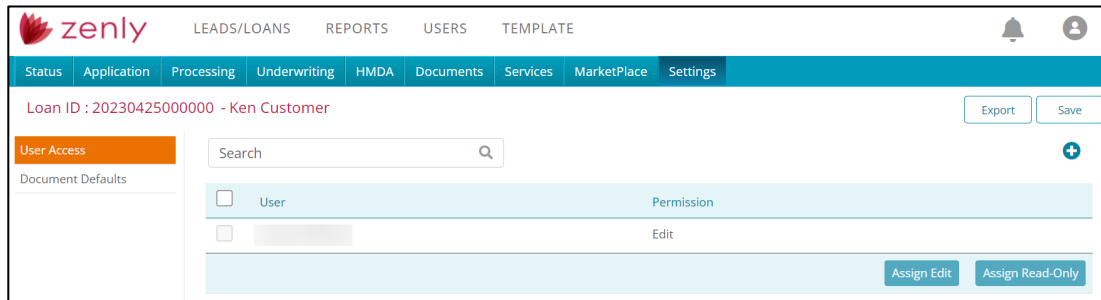
## User Access

Apply **User Access** settings to the selected loan.

### Add User Access

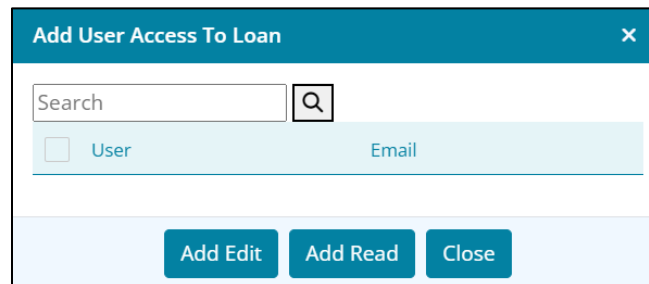
Use the following steps to add user access to the loan.

1. Select **User Access** from the *Settings* tab.



**Figure 370: Loan User Access Settings**

2. Click **Add** to add another user to the loan.
3. Enter the user in the **Search** field.



**Figure 371: Set Loan User Access**

4. Click the **Search** icon.
5. Click **Add Edit** to enable edit functionality.

**Note:** Click **Add Read** to enable read functionality.

6. Click **Close**.

### Edit User Access

Use the following steps to edit loan user access.

1. Select **User Access** from the *Settings* tab. (See [Figure 369](#).)
2. Update the *Edit User Access To Loan* dialog. (See [Add User Access](#) for details.)
3. Click **Save & Close**.

## Delete User Access

Use the following steps to delete loan user access.

1. Select the **Delete** icon. (See [Figure 369](#).)
2. Click **Delete** on the *Delete Confirmation* dialog.

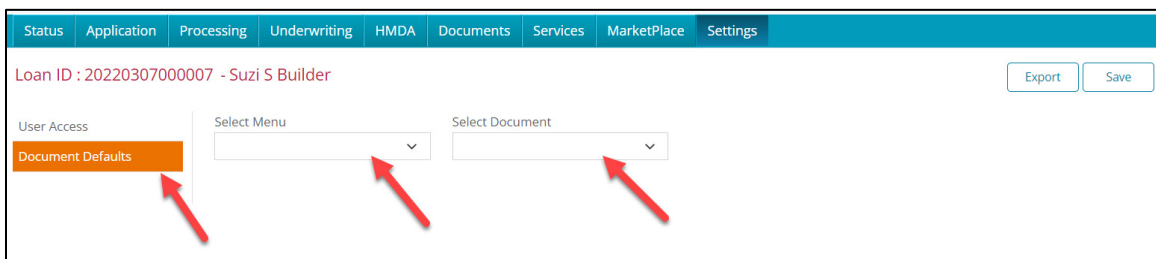
## Document Defaults

Use *Document Defaults* settings to set up the default information for specific documents.

## Status Defaults

Use the Status Defaults to set the company defaults to automatically print on forms.

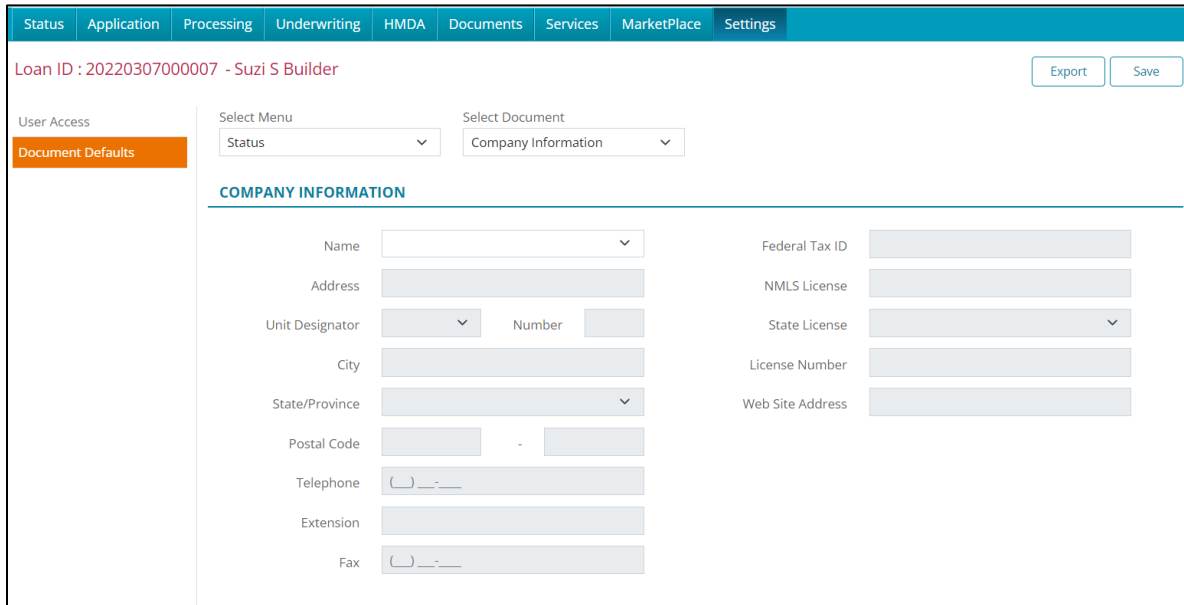
1. Select **Document Defaults** from the *Settings* tab.



**Figure 372: Document Defaults**

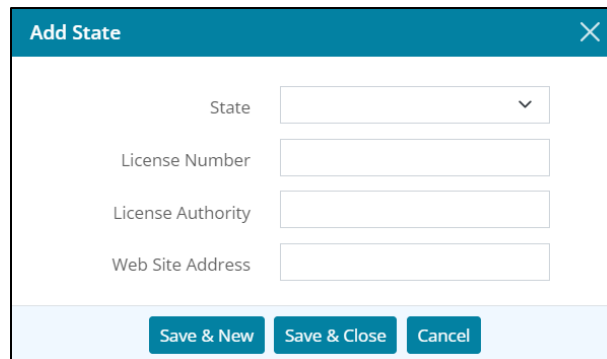
2. Select **Status** from the *Select Menu* dropdown.
3. Select **Company Information** from the *Select Document* dropdown.

4. Enter **Company Information**.



**Figure 373: Default Company Information**

5. Click the **State License Add** button to automatically add state license information to documents.
6. Enter the licensed **State** from the dropdown menu.



**Figure 374: Add State Dialog**

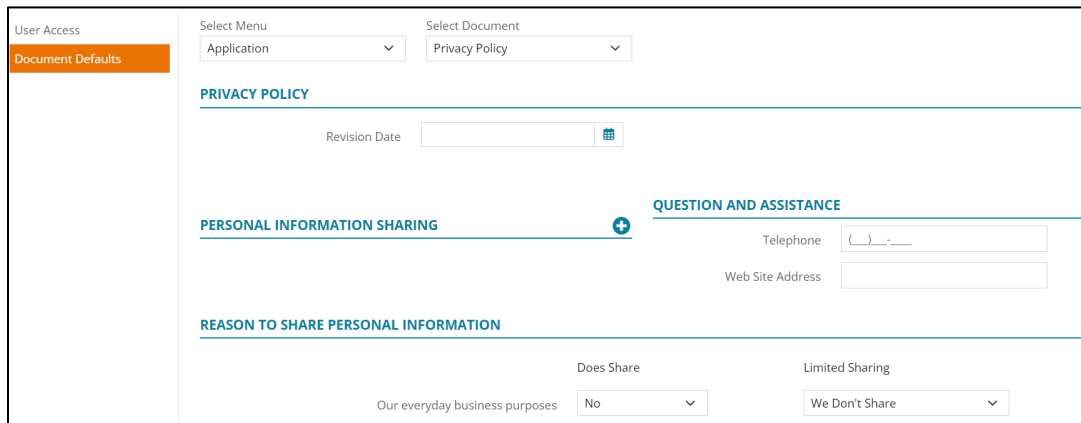
7. Enter **License number**.
8. Enter **License Authority**.
9. Enter **Web Site Address**.
10. Click **Save & Close**.

**Note:** Click *Save & New* to add additional licenses.

## Application Privacy Settings

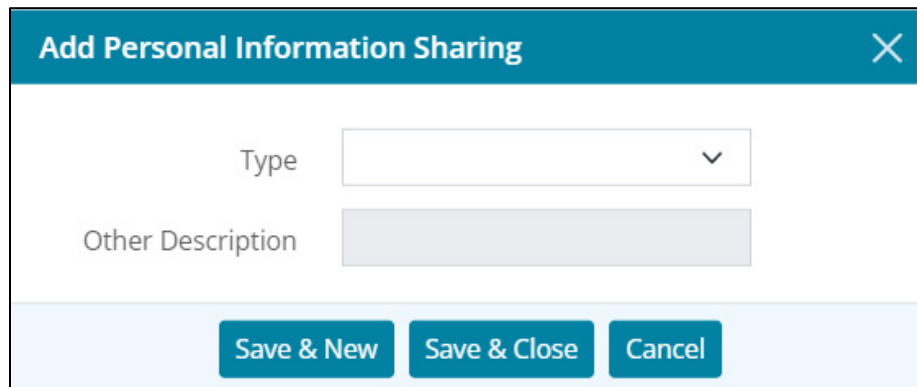
Select the information to appear on the *Privacy Statement Form*.

1. Select **Application** from *Select Menu*.



**Figure 375: Loan Application Privacy Settings**

2. Select **Privacy Policy** from *Select Document*.
3. Select the **Calendar** to set *Privacy Policy Revision Date*.
4. Click the **Personal Information Sharing Add** button to select document types impacted by personal sharing.

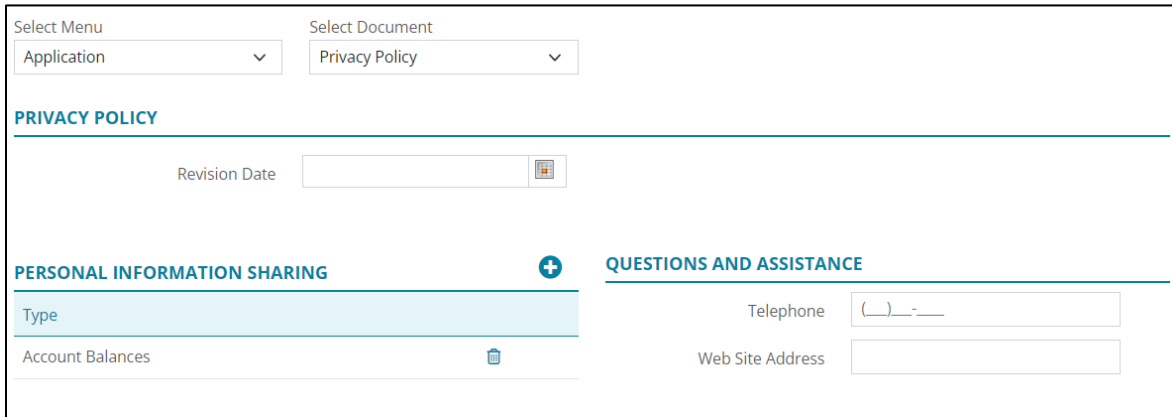


**Figure 376: Add Personal Information Sharing**

5. Select the appropriate **Type**.

**Note:** Enter *Other Description* when selecting *Other* from the *Type* dropdown.

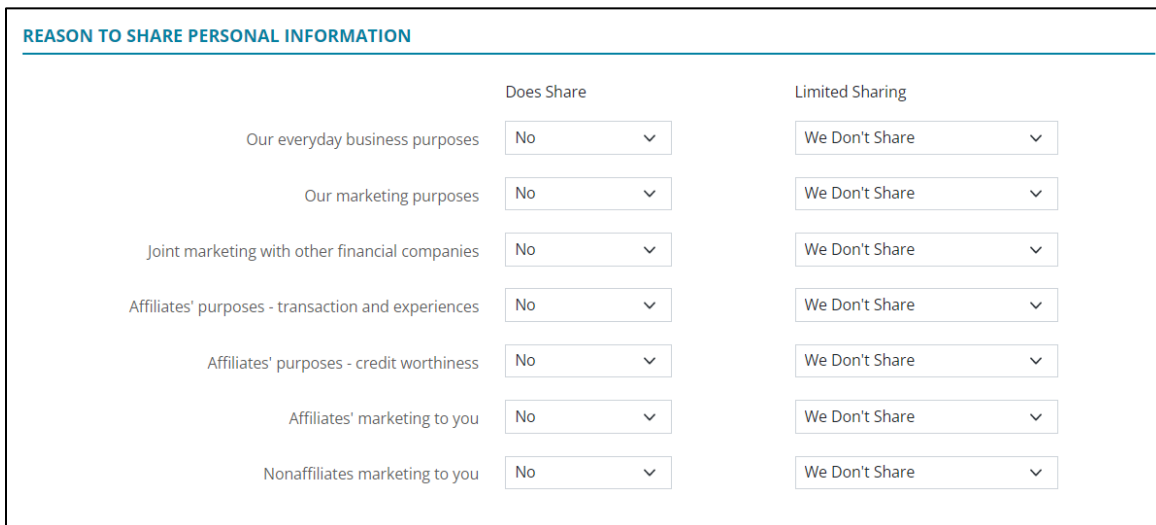
6. Select **Save & Close** to add the document type to the **Personal Information List**.



**Figure 377: Document Type List**

**Note:** Select *Save & New* to add another document type.

7. Enter **Questions** and **Assistance Telephone** and **Web Site Address** to which the borrower/co-borrower can refer when questions arise.
8. Select **Yes** for the **Reason to Share Personal Information** statements to appear on the form.



|  | Does Share | Limited Sharing |
|--|------------|-----------------|
| Our everyday business purposes                     | No         | We Don't Share  |
| Our marketing purposes                             | No         | We Don't Share  |
| Joint marketing with other financial companies     | No         | We Don't Share  |
| Affiliates' purposes - transaction and experiences | No         | We Don't Share  |
| Affiliates' purposes - credit worthiness           | No         | We Don't Share  |
| Affiliates' marketing to you                       | No         | We Don't Share  |
| Nonaffiliates marketing to you                     | No         | We Don't Share  |

**Figure 378: Reasons to Share Personal Info.**

9. Select the appropriate corresponding **Limited Sharing** option.



10. Select the appropriate **Opt-out Methods** details.

**Figure 379: Opt-out Methods**

11. Click **Select** to add **Opt-out Choices**.
12. Select the checkboxes to include the information on the form.

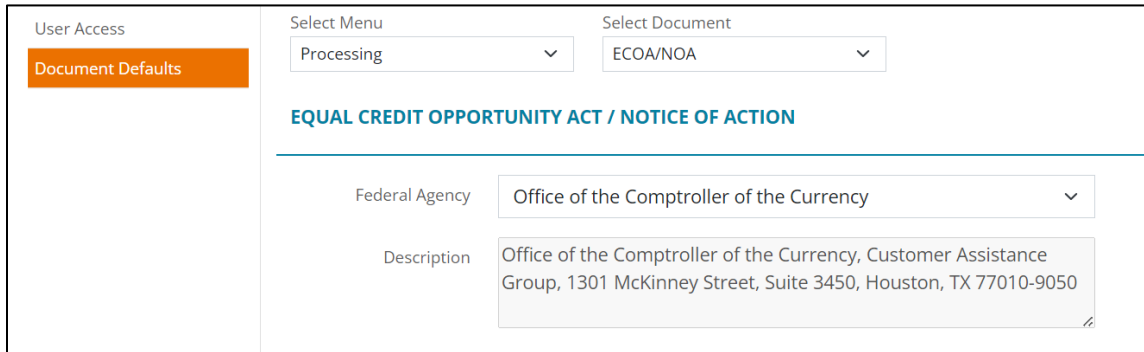
**Figure 380: Opt-out Choices Dialog**

13. Complete the remaining form fields.
14. Click **Save** to save the selections.

## ECOA Processing Settings

Select the statement to include on the *Equal Credit Opportunity Act (ECOA) Form*.

1. Select **Processing** from the *Select Menu* dropdown.



The screenshot shows a software interface with a sidebar on the left containing 'User Access' and 'Document Defaults'. The main area has two dropdown menus: 'Select Menu' (set to 'Processing') and 'Select Document' (set to 'ECO/NOA'). Below these is a section titled 'EQUAL CREDIT OPPORTUNITY ACT / NOTICE OF ACTION'. Under this section, there are two fields: 'Federal Agency' (set to 'Office of the Comptroller of the Currency') and 'Description' (set to 'Office of the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney Street, Suite 3450, Houston, TX 77010-9050').

**Figure 381: ECOA Form Statement**

2. Select **ECO/NOA** from the **Select Document** dropdown.
3. Select the appropriate **Federal Agency** from the dropdown.
4. Review the **Description** to ensure the correct one is selected.

## Chapter 5: REPORTS TAB

The *Reports* tab allows users to generate reports with loan data from loan files in Zenly. Each *Report* has the export function to let the user download a CSV file of the loan data.

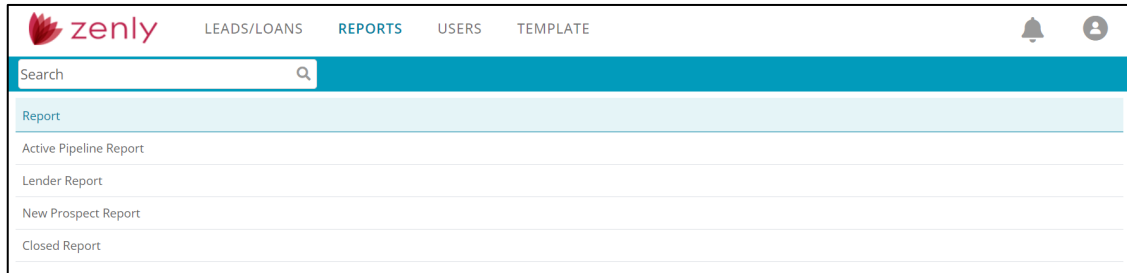


Figure 382: Reports Tab

The reporting options available in this tab function similarly to each other. The difference is the data generated in the report. See the figure below.

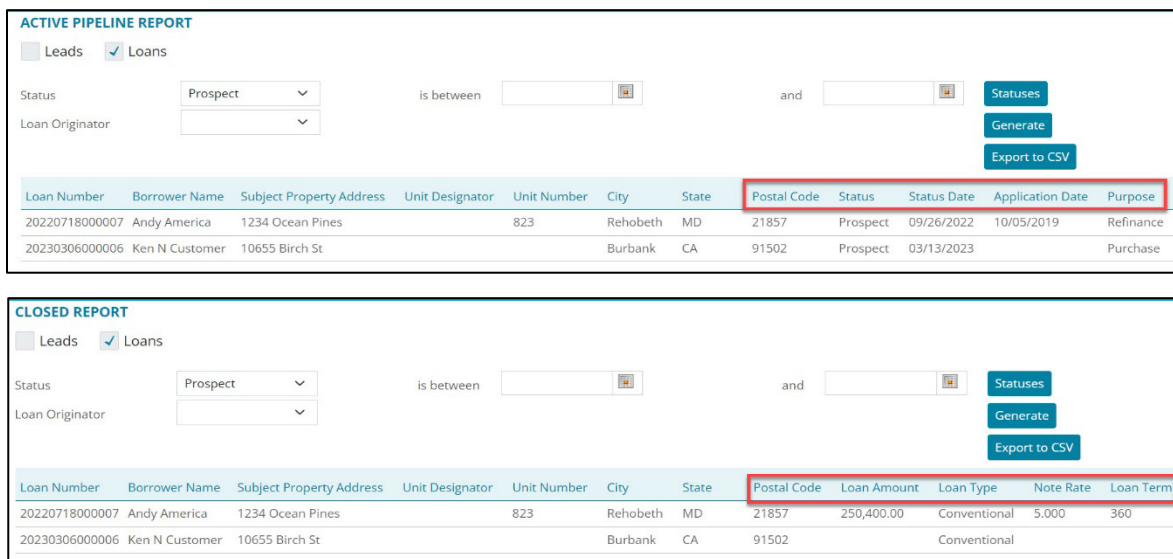


Figure 383: Active Pipeline/Closed

## Generating a Report

Follow the steps below to generate a report. Use one or all the functions to specify which loans appear in the table.

To generate a report:

1. Select the **Reports** tab.
2. Select the desired report (**Example:** *Active Pipeline Report*). See [Figure 381](#).

## Status Dropdown Menu

The user can use the *Status* dropdown menu to generate a report based on the *Status* of the loan files. Any loans labeled with the selected *Status* at any point will populate the table/report.

**Example:** The figure below shows that the loans are either currently leads or were leads.

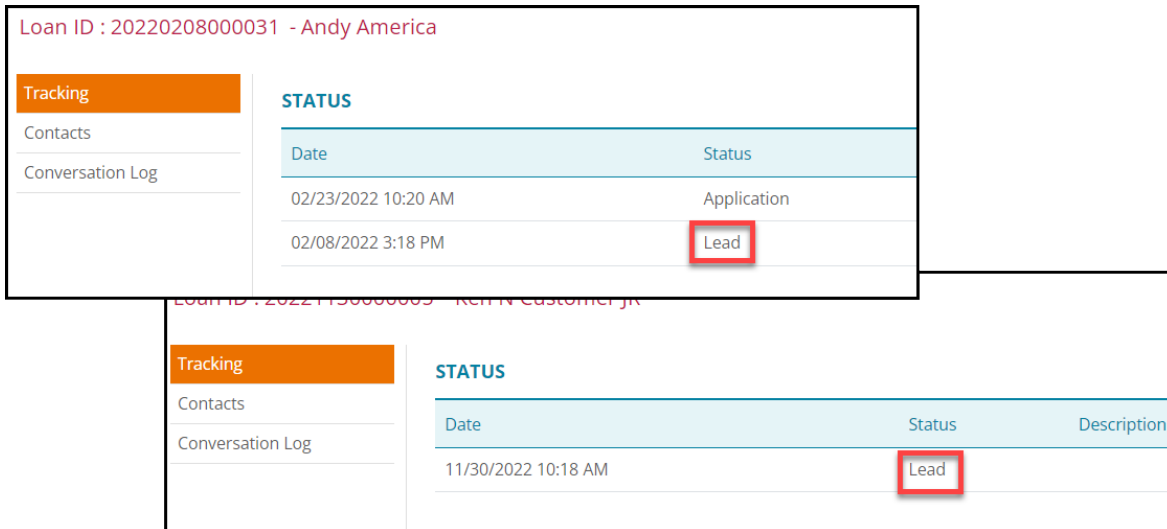


Figure 384: Status

3. Select **Leads** or **Loans**.
4. For the **Status** dropdown menu, select the desired option.

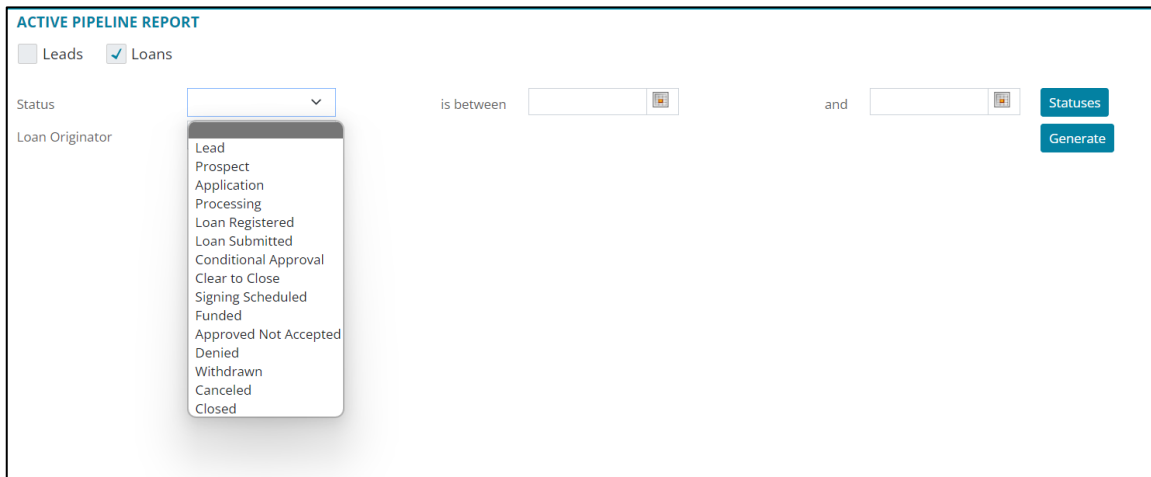


Figure 385: Status Dropdown

## Filtering Loans Using Specified Dates

This function allows the user to filter loans between two specified dates.

1. Click on the **Calendar** icons to select the desired dates.




The screenshot shows the 'ACTIVE PIPELINE REPORT' interface. At the top, there are radio buttons for 'Leads' (unchecked) and 'Loans' (checked). Below this, there are dropdown menus for 'Status' (set to 'Lead') and 'Loan Originator'. The central part of the interface features a date filter: 'is between' followed by two empty date input fields, each with a calendar icon. This entire date filter section is highlighted with a red rectangular box. To the right of the date fields are two buttons: 'Statuses' and 'Generate'.

Figure 386: Choosing Date Interval

2. If needed, select the **Loan Originator** dropdown menu, and select the desired option.

## Statuses

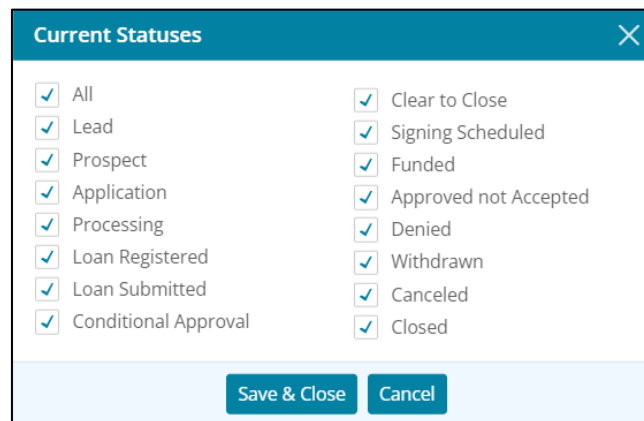
The *Statuses* button allows the user to filter loans based on the current *Status* of the loan.



This screenshot is similar to Figure 386, showing the 'ACTIVE PIPELINE REPORT' interface. In this view, a red arrow points to the 'Statuses' button located to the right of the date filter section. The 'Generate' button is also visible below it.

Figure 387: Statuses Button

1. Click on the **Statuses** button.
2. Select or unselect desired **Statuses**.  
Click on the **All** checkbox to unselect the other checkboxes.



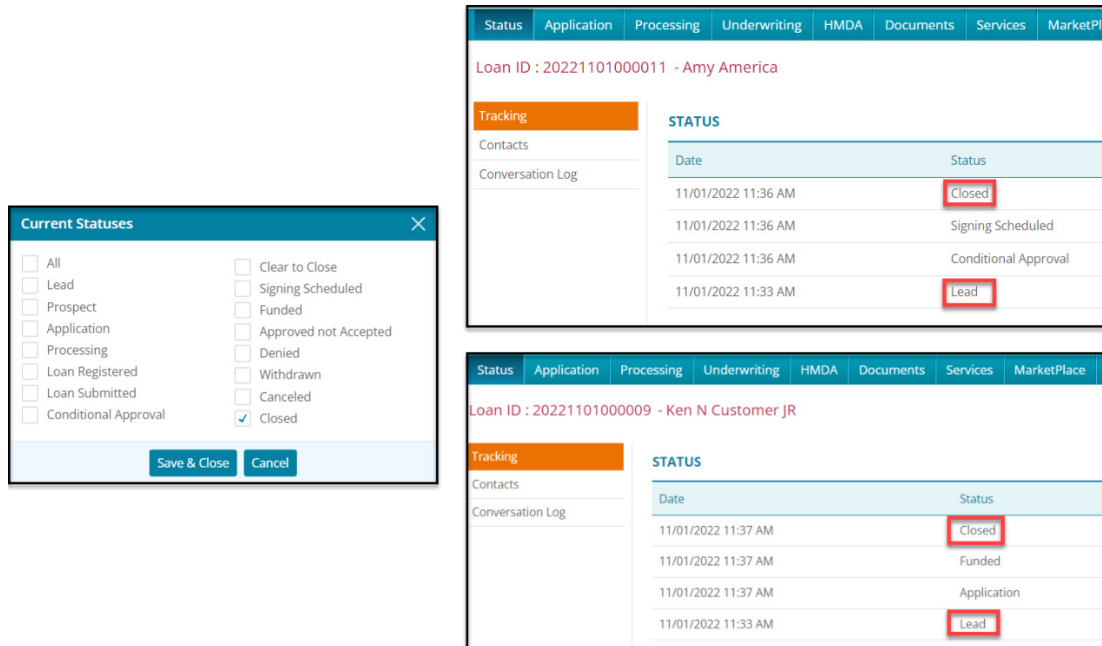
The screenshot shows a dialog box titled 'Current Statuses' with a close button (X) in the top right corner. The dialog contains a list of 14 status options, each with a checked checkbox: All, Lead, Prospect, Application, Processing, Loan Registered, Loan Submitted, Conditional Approval, Clear to Close, Signing Scheduled, Funded, Approved not Accepted, Denied, Withdrawn, Canceled, and Closed. At the bottom of the dialog are two buttons: 'Save & Close' and 'Cancel'.

Figure 388: Current Statuses

3. Select **Save & Close**.

**Note:** Using both the *Status* dropdown menu and the *Statuses* button allows the user to pull loans that have had the same status and are at the same current *Status*. See the example below.

**Example:** Both loan files previously had the *Lead* status assigned, and both are currently *Closed*.



The figure shows a 'Current Statuses' dialog box on the left and two loan status tracking tables on the right. The dialog box has a list of status options with checkboxes, and 'Closed' is selected. The two tables show the status history for two different loans, with 'Closed' and 'Lead' statuses highlighted in red boxes.

**Current Statuses Dialog:**

- All
- Lead
- Prospect
- Application
- Processing
- Loan Registered
- Loan Submitted
- Conditional Approval
- Clear to Close
- Signing Scheduled
- Funded
- Approved not Accepted
- Denied
- Withdrawn
- Canceled
- Closed

**Loan ID : 20221101000011 - Amy America**

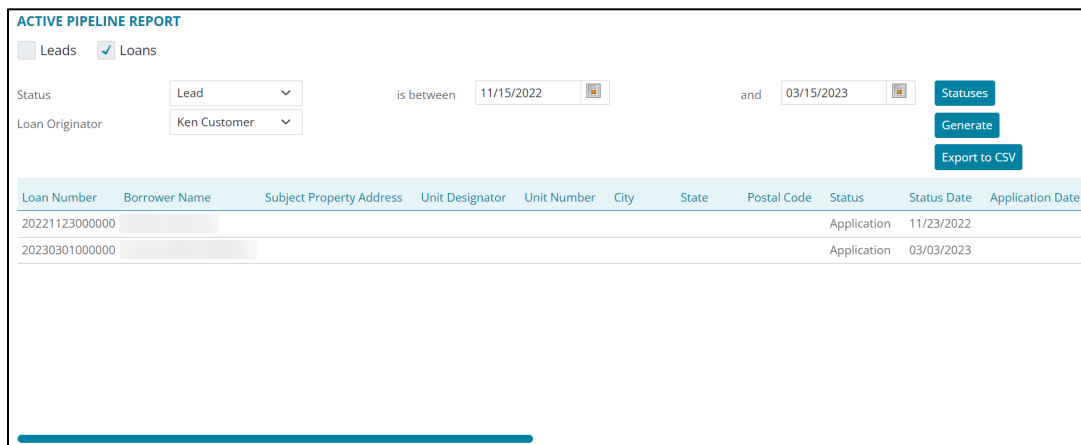
| Date                | Status               |
|---------------------|----------------------|
| 11/01/2022 11:36 AM | Closed               |
| 11/01/2022 11:36 AM | Signing Scheduled    |
| 11/01/2022 11:36 AM | Conditional Approval |
| 11/01/2022 11:33 AM | Lead                 |

**Loan ID : 20221101000009 - Ken N Customer JR**

| Date                | Status      |
|---------------------|-------------|
| 11/01/2022 11:37 AM | Closed      |
| 11/01/2022 11:37 AM | Funded      |
| 11/01/2022 11:37 AM | Application |
| 11/01/2022 11:33 AM | Lead        |

Figure 389: Status/Current Status

4. Click the **Generate** button to populate the table.



The figure shows the 'ACTIVE PIPELINE REPORT' interface. It includes filters for 'Leads' (unchecked) and 'Loans' (checked), a status dropdown set to 'Lead', a date range from 11/15/2022 to 03/15/2023, and a loan originator dropdown set to 'Ken Customer'. There are buttons for 'Statuses', 'Generate', and 'Export to CSV'. Below the filters is a table with columns for Loan Number, Borrower Name, Subject Property Address, Unit Designator, Unit Number, City, State, Postal Code, Status, Status Date, and Application Date.

**ACTIVE PIPELINE REPORT**

Leads  Loans

Status: Lead is between 11/15/2022 and 03/15/2023

Loan Originator: Ken Customer

Buttons: Statuses, Generate, Export to CSV

| Loan Number    | Borrower Name | Subject Property Address | Unit Designator | Unit Number | City | State | Postal Code | Status      | Status Date | Application Date |
|----------------|---------------|--------------------------|-----------------|-------------|------|-------|-------------|-------------|-------------|------------------|
| 20221123000000 |               |                          |                 |             |      |       |             | Application | 11/23/2022  |                  |
| 20230301000000 |               |                          |                 |             |      |       |             | Application | 03/03/2023  |                  |

Figure 390: Generated Report

## Exporting Generated Report

Once generated, the user can export and download the report as a .csv file.

To export the report:

1. Select the **Export to CSV** button.



The screenshot shows the 'ACTIVE PIPELINE REPORT' interface. At the top, there are checkboxes for 'Leads' (unchecked) and 'Loans' (checked). Below this, there are filter fields: 'Status' set to 'Lead', 'Loan Originator' set to 'Ken Customer', and a date range 'is between' from '11/15/2022' to '03/15/2023'. To the right of these filters are three buttons: 'Statuses', 'Generate', and 'Export to CSV'. A red arrow points to the 'Export to CSV' button. Below the filters is a table with the following data:

| Loan Number    | Borrower Name | Subject Property Address | Unit Designator | Unit Number | City | State | Postal Code | Status      | Status Date | Application Date |
|----------------|---------------|--------------------------|-----------------|-------------|------|-------|-------------|-------------|-------------|------------------|
| 20221123000000 |               |                          |                 |             |      |       |             | Application | 11/23/2022  |                  |
| 20230301000000 |               | lliams                   |                 |             |      |       |             | Application | 03/03/2023  |                  |

**Figure 391: Export to CSV**

2. Once the file is downloaded, click on **Open File**.
3. Save the report to the desired location.

# Chapter 6: USERS

The **USERS** tab contains administrative options for Zenly user setup and maintenance.

## User Information

Access the *User Information* screen to view and update current user statuses.

## Add User

Use the following sections to create a new Zenly user.

### User Status and Contact

Setup the user status and contact information.

1. Select the **USERS** tab.
2. Click **New**.

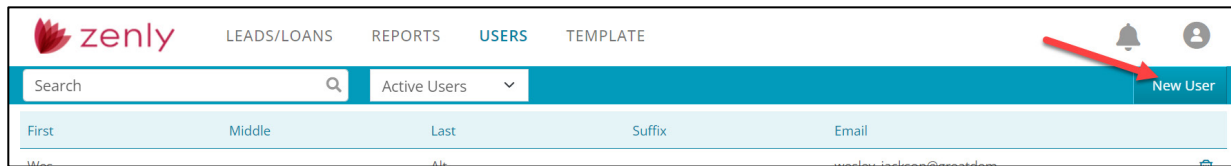


Figure 392: New User

3. Select the **Active** radio button to activate the new user.

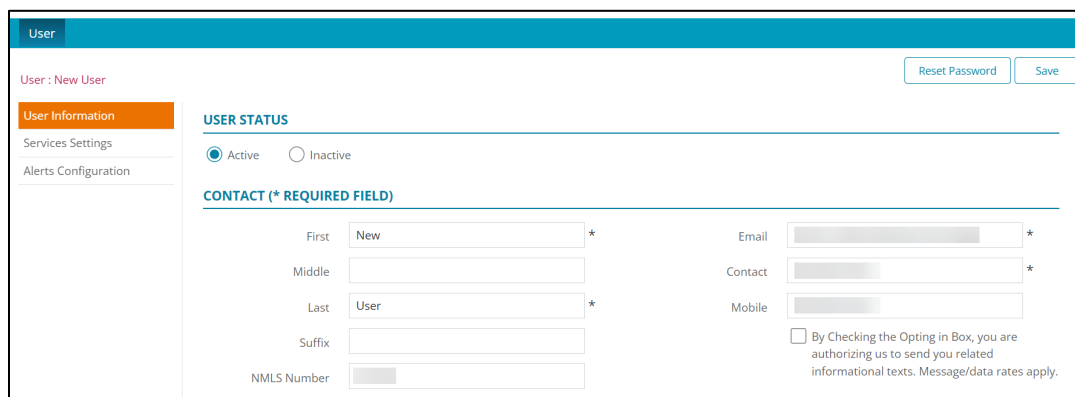


Figure 393: New User Contact Details

**Note:** Select Inactive to establish the user without activating user ability to access Zenly.

4. Enter **Contact First** name.
5. Enter **Contact Last** name.
6. Enter **Contact Email**.



7. Enter **Contact Phone** number.
8. Enter **Contact Mobile** number.
9. Enter **Contact NMLS Number** if applicable.
10. If needed, select the **By Checking the Opting in Box...**

**Note:** By opting into the informational texts, the user is provided with an additional method for sending password change requests.

## Loan Access

Set the options for determining which loans to which the user has access and the type of access granted.

1. Select the appropriate **Loan Access View** option.

| LOAN ACCESS  | MENU LOAN ACCESS                                     |
|--|--|
| View: <input type="text" value="User's Only/Edit"/>  | Status: <input type="text" value="Edit"/>            |
| <input checked="" type="checkbox"/> Create New Loans | Application: <input type="text" value="Edit"/>       |
| <input type="checkbox"/> Delete Existing Loans       | Processing: <input type="text" value="Edit"/>        |
| <b>DOCUMENT MANAGEMENT ACCESS</b>                    | Underwriting: <input type="text" value="No Access"/> |
| <input checked="" type="checkbox"/> Upload Documents | HMDA: <input type="text" value="No Access"/>         |
| <input type="checkbox"/> Delete Documents            | Services: <input type="text" value="Edit"/>          |
| <input checked="" type="checkbox"/> eSignature       | Settings: <input type="text" value="No Access"/>     |

**Figure 394: User Loan Access**

- **All/Edit:** Select to enable user to view and edit all loans.
  - **All/Read Only:** Select to enable user to view all loans.
  - **User's Only/Edit:** Select to enable user to view and edit assigned loans.
2. Select the **Create New Loans** checkbox to enable the user to create new loans.
  3. Select the **Delete Existing Loans** checkbox to enable user to delete loans from Zenly.

## Document Management Access

Set the user document management options.

1. Select the **Upload Documents** checkbox to enable the user to upload documents to Zenly.
2. Select the **Delete Uploaded Documents** to enable user to delete documents from Zenly.
3. Select the **eSignature** checkbox to enable user to capture borrower/co-borrower electronic signatures.

## Menu Loan Access

The options selected for **Menu Loan Access** determine the Zenly tabs to which the user has access and the level of assigned access. Different access options may be set for different tabs. Options include:

**No Access:** Removes the tab from user view and prevents the user from performing the action.

**Read Only:** Enables information viewing without editing capabilities.

**Edit:** Enables user to make changes to tab information

1. Select the appropriate **Status** option. (See [Figure 393](#).)
2. Select the appropriate **Application** option.
3. Select the appropriate **Processing** option.
4. Select the appropriate **Underwriting** option.
5. Select the appropriate **HMDA** option.
6. Select the appropriate **Services** option.
7. Select the appropriate **Settings** option.

## User Profile

Admins can configure User Profiles to allow or disallow functions in the menu and for the *Interview Portal*.

For the *User* dropdown menu:

- **No Access:** Users will not have access to the user profile.
- **Read Only:** Users can view the User Profile, but not the ability to edit.
- **Edit:** Users have full access to the User Profile.

For the *Interview Portal* dropdown menu:

- **Disable Site:** This option prevents the user from accessing the *Interview Portal*.
- **Company Managed:** This option disables the site for the user.
- **Read Only/Limited Access:** This option allows the user to only view the *Interview Portal*, but not have any editing access.
- **Edit/User Configurable:** This option allows the user to have full access to the site.

## Administrator Access

**Administrator Access** options determine the administrative actions the user may access. Template options determine how the user interacts with the **TEMPLATE** tab.

Administrator User options include:

- **No Access:** Prevents user from seeing or interacting with administrative options.
- **Read Only:** Enables the user to see administrative options.
- **Edit:** Enables the user to modify administrative options

Template options include:

- **No Access:** Prevents user from using templates.
  - **Read Only:** Enables the user to access and use templates as-is.
  - **Edit:** Enables the user to modify and use templates
1. Select the appropriate **Administrator Users** option.
  2. Select the appropriate **Templates** option.

## State Licenses

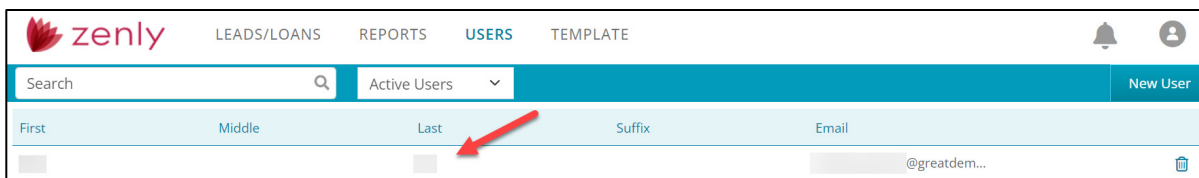
Use the **State License Add** option to upload and add state licenses by the user.

1. Click **Add**.
2. See [Status Defaults](#) for details.
3. Repeat Steps 1 – 2 for additional user state licenses.

## Modify User

Modify access levels for existing Zenly users.

1. Select a user from the **User** table.



**Figure 395: Select User**

2. Update **User** fields as required.
3. Click **Save**.

## Reset User Password

Use the following steps to reset a user password.

1. Select a user from the **User** table. (See [Figure 394](#).)

2. Click **Reset Password**.

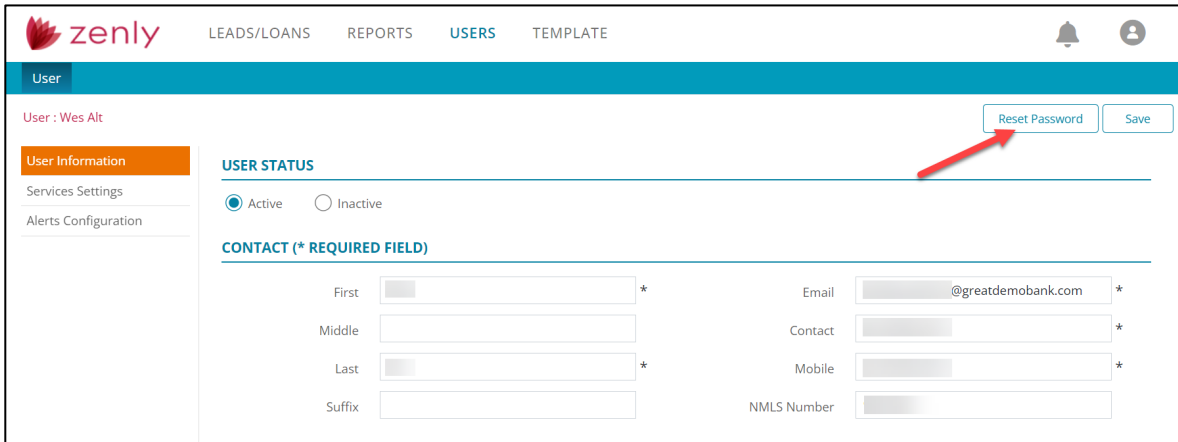


Figure 396: Reset Password

## Delete User

Delete users that no longer require Zenly access.

1. Select the user to delete.

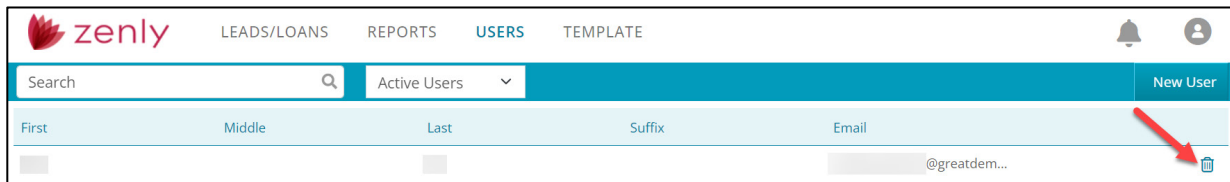


Figure 397: Delete User

2. Click the **Delete** icon.

## User Search

Enter search criteria to locate a Zenly user.

1. Enter the **Search** criteria.

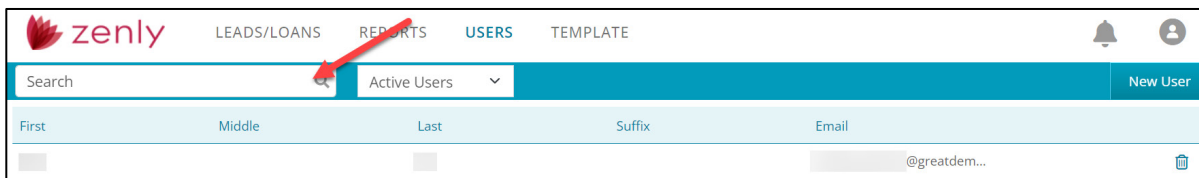


Figure 398: User Search

2. Press **Enter** to search.

## Activate/Inactivate User

Activate or deactivate users without removing them from Zenly.

1. Select the appropriate user from the **User List**.

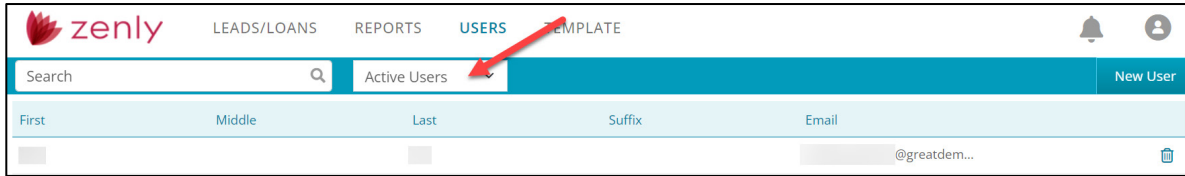


Figure 399: Activate/Deactivate User

2. Select **Active** User to enable *Zenly* access.
3. Select **Inactive** to remove *Zenly* access.

## Services Settings

Use the *Services Settings* screen to setup user credentials for selected service providers.

## Add User Services Credentials

Use the following steps to add user credentials to selected services.

1. Select the **USERS** tab.
2. Select the **User**.

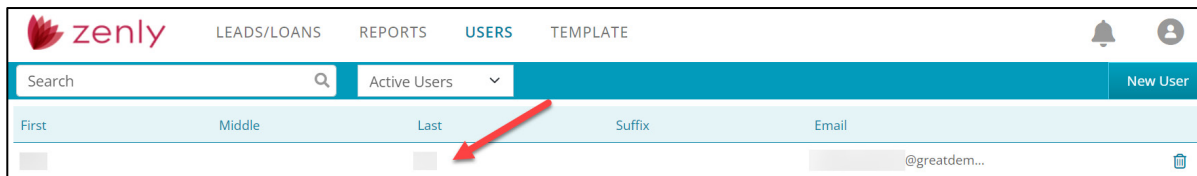


Figure 400: Select User

3. Select **Service Settings**.
4. Click **Add**.

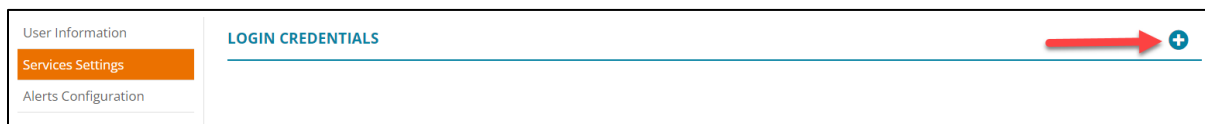


Figure 401: Add Service

5. Select the desired **Service** from the dropdown.

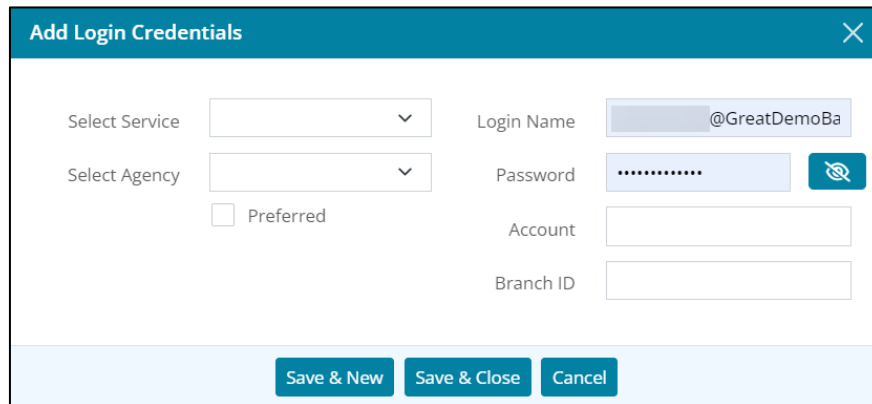


Figure 402: Add Login Credentials

6. Select the desired **Agency** from the dropdown.
7. Select the **Preferred** checkbox to set the agency as a preferred provider.
8. Enter the **Login Name**.
9. Enter the **Password**.
10. Enter the **Account Number**.
11. Enter the user **Branch ID**.
12. Enter the **Fannie Mae Account Number**.
13. Enter the **Fannie Mae Password**.

**Note:** The *Fannie Mae* fields only appear for credit vendors that require different authentication credentials for Fannie Mae vendors.

14. Click **Save & Close**.

**Note:** Click *Save & New* to add another provider.

## Edit Provider

Use the following steps to edit a provider.

1. Access **Service Settings**.
2. Click the provider to edit.

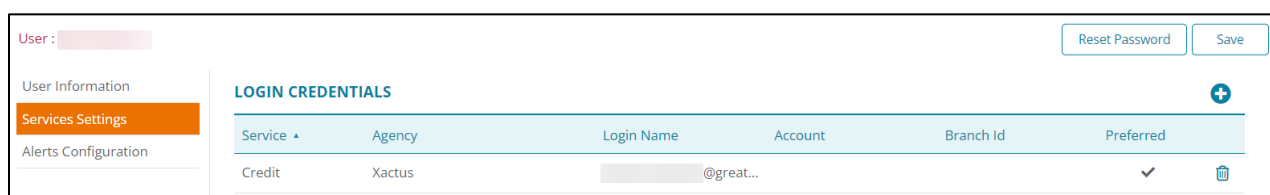


Figure 403: Modify Provider

3. Update the *Edit Login Credentials* dialog as appropriate.

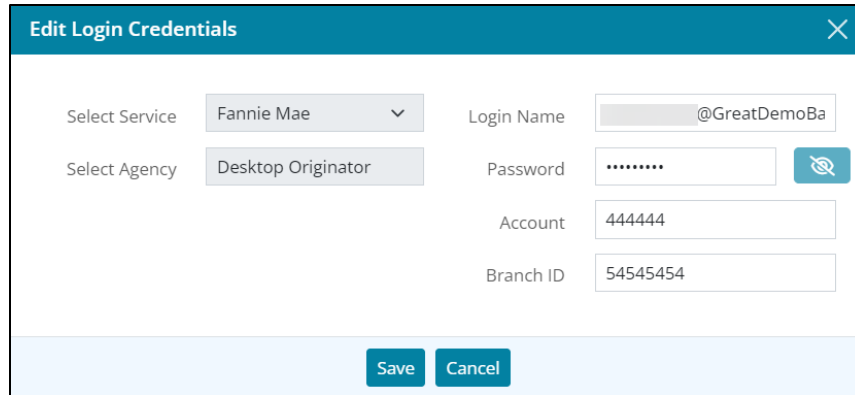


Figure 404: Edit Login Credentials Dialog

4. Click **Save & Close**.

## Delete Provider

Use the following steps to delete a provider.

1. Access **Service Settings**.
2. Click the **Delete** icon. (See [Figure 402](#).)
3. Click **Delete** on the *Delete Confirmation* dialog.

## Alerts Configuration

The *Alerts Configuration* screen allows the user to adjust the notifications that appear in Zenly. Use the toggles to select the notification types and access.

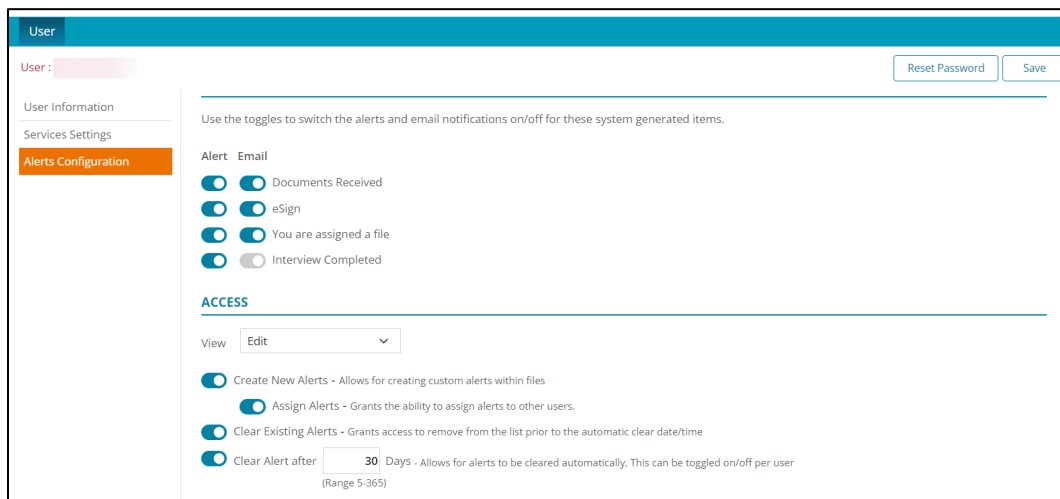


Figure 405: Alerts Configuration

## Alerts & Notifications

Two types of notifications are available: *Alerts* and *Email* (See [Figure 404](#)). Alerts appear in the bell icon 🔔 at the top of the screen. The three criteria for triggering a notification are:

- Document Received
- eSign Package Received
- Being assigned a file.
- New Lead from Interview

## Access

In the *Access* section, adjust the user's level of access by selecting an option from the *View* dropdown menu. Grant the user the ability to Edit alert configurations. The admin can remove that ability by choosing the *No Access* option.



# Chapter 7: TEMPLATE TAB

Use the **TEMPLATE** tab options to customize and manage templates.

## Fee Templates

Set up the *Fee Templates* used to populate loan fees. The set fees auto populate the Zenly corresponding fields.

## Update Standard Fee Template

The *Standard Fee Template* is a canned template used to populate the *Initial Fees Worksheet*.

**Note:** Use the *Add* button to create a new template. See [Create New Fees Template](#) for details.

1. Click **Fee Template** on the *Template* tab.

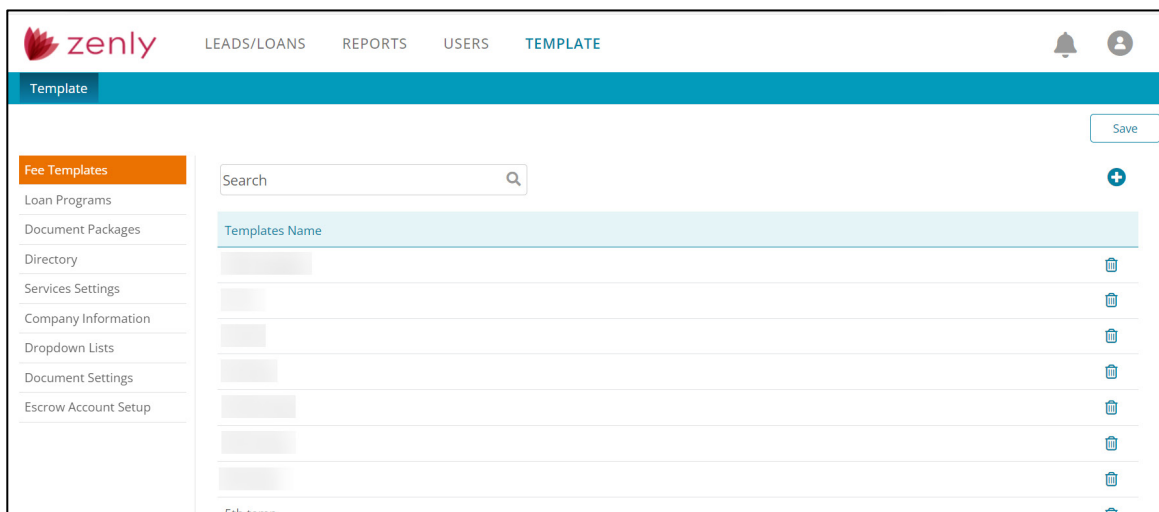
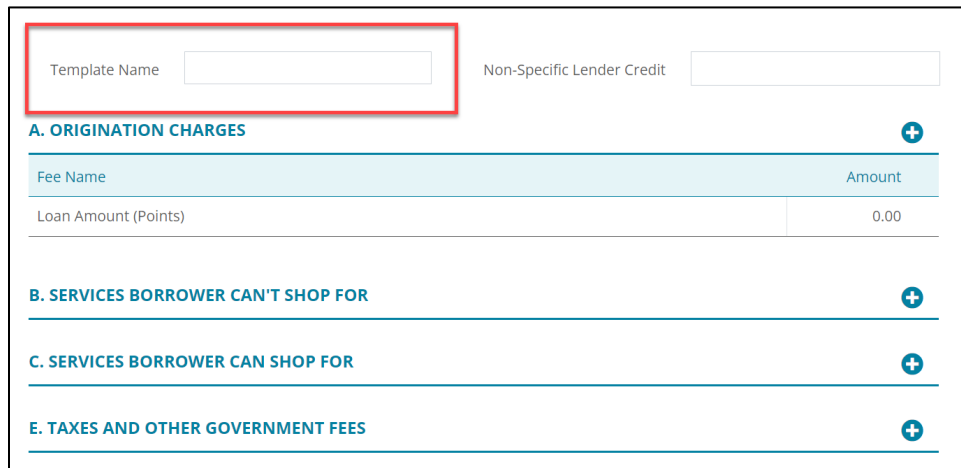


Figure 406: Standard Fee Template

2. Select the **Add**  button.

3. Enter the **Template Name**.



Template Name  Non-Specific Lender Credit

**A. ORIGINATION CHARGES** +

| Fee Name             | Amount |
|----------------------|--------|
| Loan Amount (Points) | 0.00   |

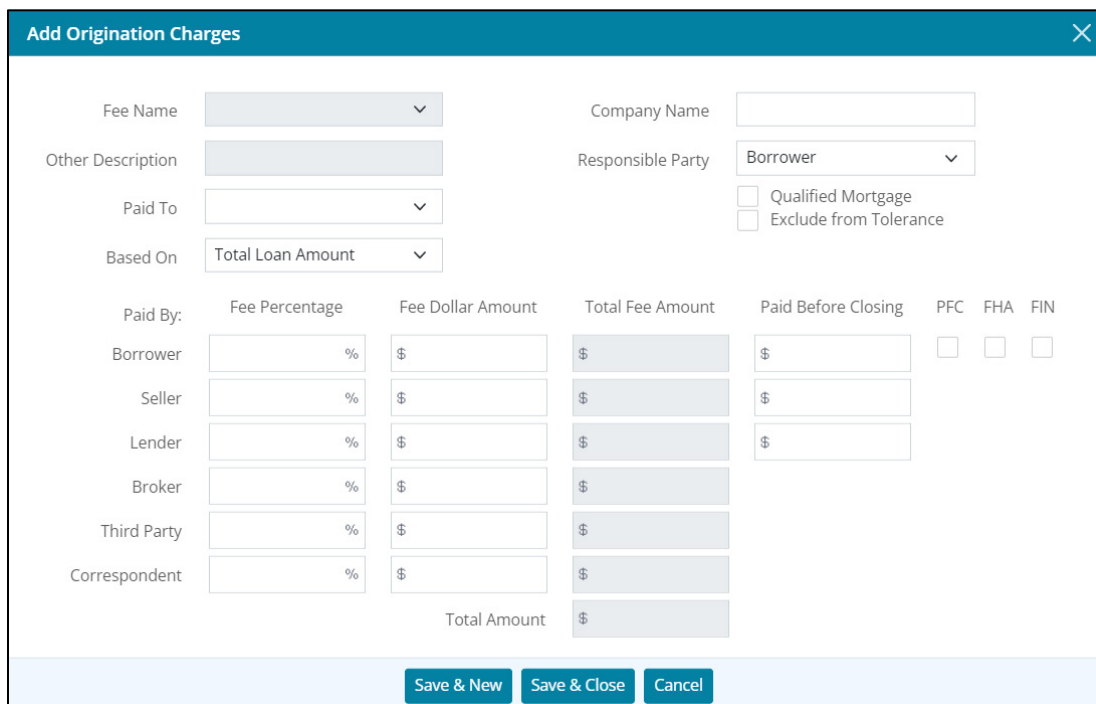
**B. SERVICES BORROWER CAN'T SHOP FOR** +

**C. SERVICES BORROWER CAN SHOP FOR** +

**E. TAXES AND OTHER GOVERNMENT FEES** +

Figure 407: Origination Charges

4. Enter the **Non-Specific Lender Credit** code if applicable.
5. Click the **Amount** field.



**Add Origination Charges** ✕

Fee Name  Company Name

Other Description  Responsible Party

Paid To   Qualified Mortgage  
 Exclude from Tolerance

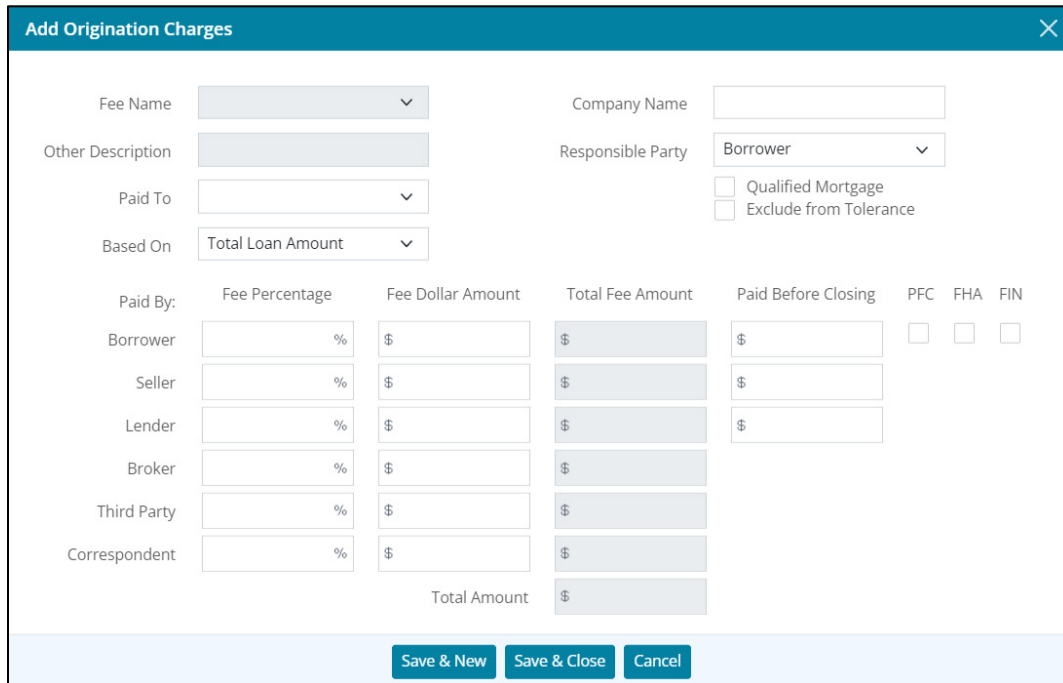
Based On

| Paid By:      | Fee Percentage         | Fee Dollar Amount       | Total Fee Amount        | Paid Before Closing     | PFC                      | FHA                      | FIN                      |
|---------------|------------------------|-------------------------|-------------------------|-------------------------|--------------------------|--------------------------|--------------------------|
| Borrower      | <input type="text"/> % | \$ <input type="text"/> | \$ <input type="text"/> | \$ <input type="text"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Seller        | <input type="text"/> % | \$ <input type="text"/> | \$ <input type="text"/> | \$ <input type="text"/> |                          |                          |                          |
| Lender        | <input type="text"/> % | \$ <input type="text"/> | \$ <input type="text"/> | \$ <input type="text"/> |                          |                          |                          |
| Broker        | <input type="text"/> % | \$ <input type="text"/> | \$ <input type="text"/> | \$ <input type="text"/> |                          |                          |                          |
| Third Party   | <input type="text"/> % | \$ <input type="text"/> | \$ <input type="text"/> | \$ <input type="text"/> |                          |                          |                          |
| Correspondent | <input type="text"/> % | \$ <input type="text"/> | \$ <input type="text"/> | \$ <input type="text"/> |                          |                          |                          |
| Total Amount  |                        |                         |                         | \$ <input type="text"/> |                          |                          |                          |

Figure 408: Edit Origination Charges Dialog

6. Enter the **Origination Charges** details in the *Edit Origination Charges* dialog.
7. Click **Save & Close**.
8. Repeat Steps 3 – 4 for remaining **Origination Charge** additions.

9. Click **Origination Charges Add** to add additional origination charges. (See [Figure 406](#).)
10. Enter the new **Origination Charge** details in the *Add Origination Charges* dialog.



**Figure 409: Add Origination Charges Dialog**

11. Click **Save & Close**.

**Note:** Click *Save & New* to add another new *Origination Charge*.

12. Repeat Steps 1 – 10 for the following Standard Fees:
  - Services Borrower Can't Shop For
  - Services Borrower Can Shop For
  - Taxes and Other Government Fees
  - Prepays
  - Initial Escrow Payment at Closing
  - Other

## Create New Fees Template

Create a new Fees Template by copying the *Standard Fee Template* or by using specific **Add** buttons.

### Create from Copy

Create a new *Fees Template* with different names to enable different fees for different loans and loan types.

1. Click and hold the **Template Name** to copy until the **Add** button changes to **Drag & Drop** here to Copy.

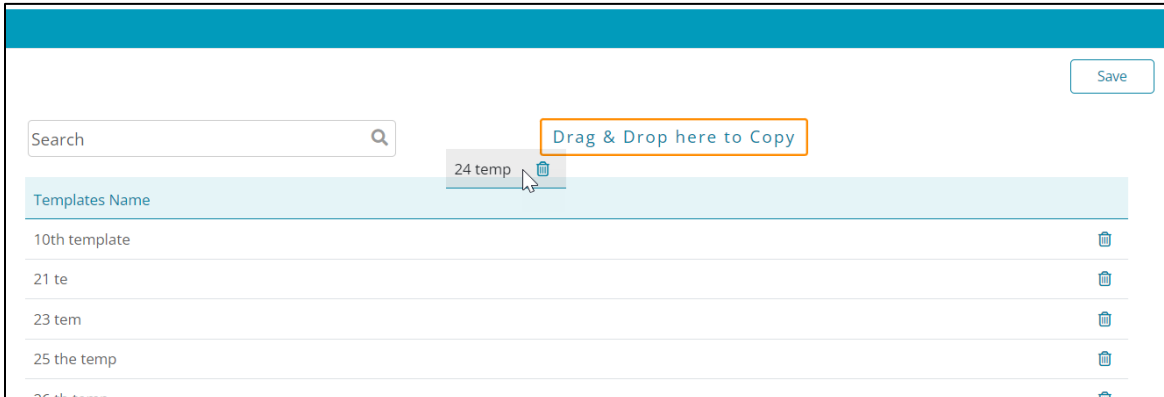


Figure 410: Copy Fees Template

2. Drag the selected template to the **Drag & Drop here to Copy** button to create a copy.

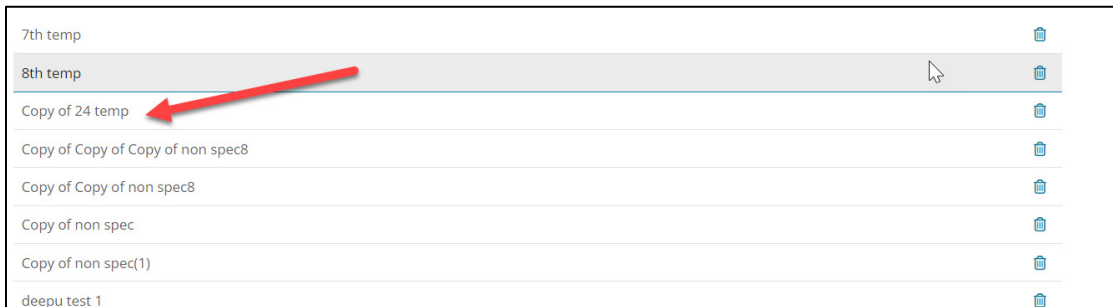


Figure 411: Copied Template

3. Rename the template appropriately.

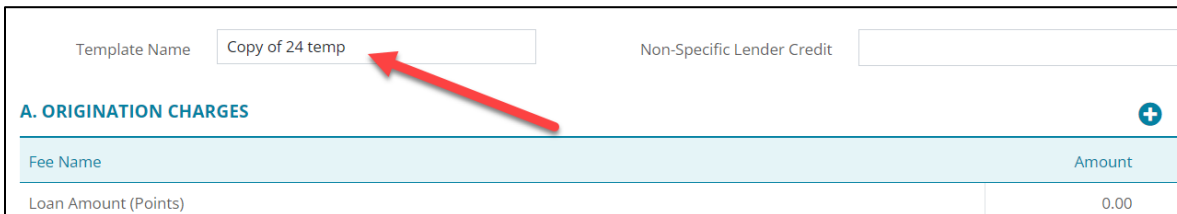


Figure 412: Rename Fees Template

4. Enter the **Non-Specific Lender Credit Identifier** if appropriate.
5. Use Steps 3 – 10 in [Update Standard Fee Template](#) to update the appropriate charges.

## Create a New Template

Use the appropriate **Add** buttons to create a new template.

1. Click the **Add** button.

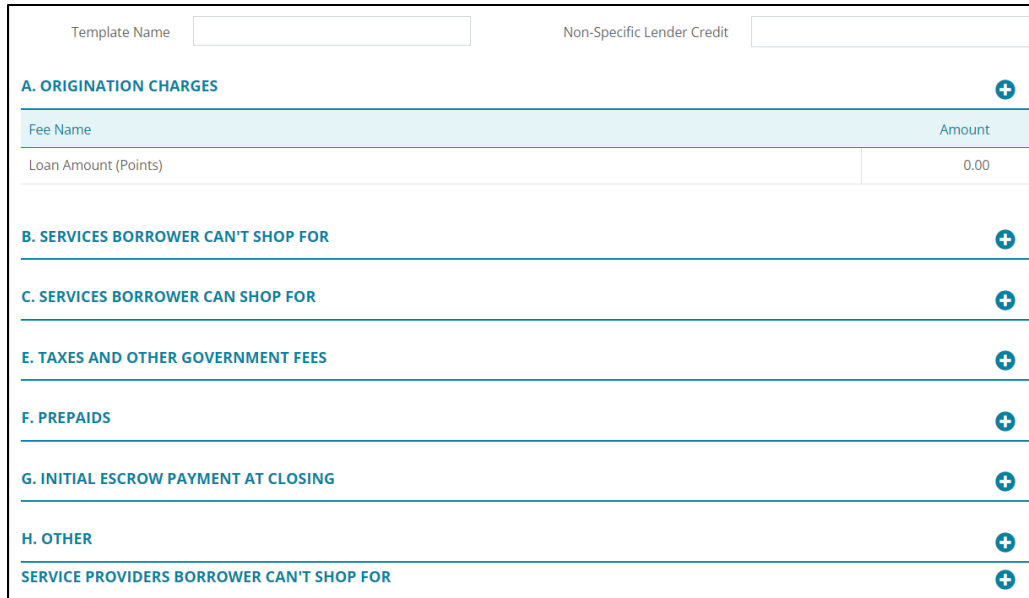


Figure 413: Add New Fees Template

2. Enter the **Template Name**.
3. Enter the **Non-Specific Lender Credit Identifier** if appropriate.
4. Click **Add** for the first type of charge to enter in the template.
5. Complete the appropriate **Add Charges** dialog fields.

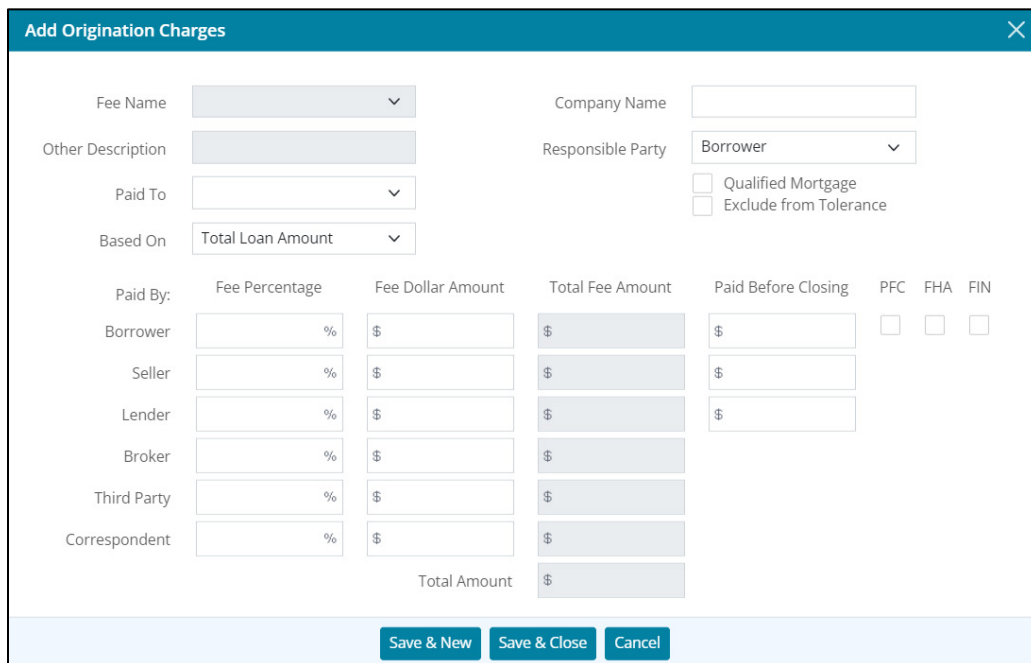


Figure 414: Add Charges Dialog

6. Click **Save & Close**.

**Note:** Click *Save & New* to add another new charge for the selected list.

7. Repeat Steps 4 – 6 for each charge type to add to the new template.
8. Click **Save** when complete.

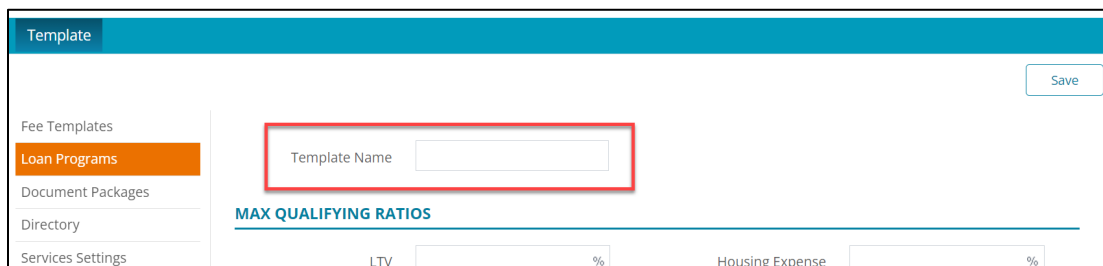
## Loan Program

This section allows the user to create, edit, or delete templates for loan programs that will auto-populate to a loan file. See [Application Loan](#).

### Creating a Loan Program Template

To create a new template:

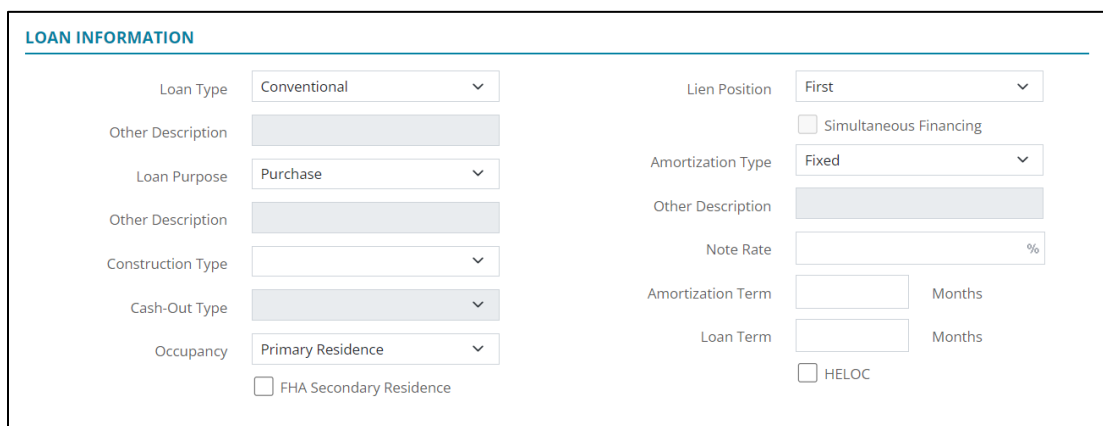
1. Select the **Add +** icon to add a template.
2. Enter the **Template Name**.



The screenshot shows a web interface for creating a template. On the left is a sidebar menu with options: Fee Templates, Loan Programs (highlighted in orange), Document Packages, Directory, and Services Settings. The main area has a header 'Template' and a 'Save' button in the top right. A red box highlights the 'Template Name' input field. Below this is a section titled 'MAX QUALIFYING RATIOS' with two input fields: 'LTV' and 'Housing Expense', both followed by a percentage sign.

**Figure 415: Template Name**

3. Adjust the desired fields in the **Loan Information** section.



The screenshot shows the 'LOAN INFORMATION' section of the form. It contains two columns of fields. The left column includes: Loan Type (Conventional), Other Description (text input), Loan Purpose (Purchase), Other Description (text input), Construction Type (dropdown), Cash-Out Type (dropdown), and Occupancy (Primary Residence, with an unchecked checkbox for FHA Secondary Residence). The right column includes: Lien Position (First), Simultaneous Financing (unchecked checkbox), Amortization Type (Fixed), Other Description (text input), Note Rate (text input with %), Amortization Term (text input with Months), Loan Term (text input with Months), and HELOC (unchecked checkbox).

**Figure 416: Loan Information Template**

- If needed, enter **Rate Adjustments**.

**RATE ADJUSTMENT**

|            |                        |                      |                       |                        |
|------------|------------------------|----------------------|-----------------------|------------------------|
|            | Adj Cap                | Months               |                       |                        |
| 1st Change | <input type="text"/> % | <input type="text"/> | Index Type            | <input type="text"/>   |
| Adj Period | <input type="text"/> % | <input type="text"/> | Other Description     | <input type="text"/>   |
| Life Cap   | <input type="text"/> % |                      | Rate Rounding Options |                        |
| Margin     | <input type="text"/> % |                      | Rate                  | <input type="text"/> % |
| Index      | <input type="text"/> % |                      | Rate Round To         | <input type="text"/>   |
| Alt. Index | <input type="text"/> % |                      |                       |                        |
| Floor      | <input type="text"/> % |                      |                       |                        |

Figure 417: Rate Adjustment

- If needed, enter **Payment Adjustments**.
- If needed, enter the **Buydown Mortgage**.

**PAYMENT ADJUSTMENT**

|  |   |
|--|---|
| <p>Interest-Only<br/><input type="text"/> months</p> <p><input type="checkbox"/> Calculate Qual Ratios at the Interest-Only Payment</p> <p>Initial Payment Rate<br/><input type="text"/> % <input type="text"/> months</p> <p>Adj Cap <input type="text"/> %    Adj Period <input type="text"/> months</p> <p>Recast Pd/Stop<br/><input type="text"/> / <input type="text"/> months</p> <p>Max Balance <input type="text"/> %</p> <p><input type="checkbox"/> Calculate Qual Ratios at the Max Adjusted Loan Balance</p> | <p>Extra Payment of \$ <input type="text"/> every <input type="text"/> payment</p> <p><input type="checkbox"/> Bi-Weekly Payment Schedule</p> <p><input type="checkbox"/> Simple Interest</p> <p><input type="checkbox"/> Down Payment Assistance Program</p> <p>Principal Forgiven <input type="text"/> % every <input type="text"/> months</p> <p>Graduated Payment Mortgage<br/>Years <input type="text"/> at Rate <input type="text"/> %</p> <p>Payment Rounding Options    Payment Rounding<br/>Payment <input type="text"/> %    <input type="text"/></p> |
|--|---|

**BUYDOWN MORTGAGE** +

|   |   |
|---|---|
| <p>Paid By <input type="text" value="Borrower"/></p> <p>Disclose LE/CD Product <input type="text" value="Step Rate"/></p> | <p>Temporary Buydown Fee \$ <input type="text"/></p> <p>Type <input type="text"/></p> <p><input type="checkbox"/> Temporary Subsidy</p> |
|---|---|

Figure 418: Payment Adjustment

- Click on **Save**.

## Document Packages

Use this section to create templates for print documents. The *Document Package* will appear when generating documents for a borrower. See [Generate](#).

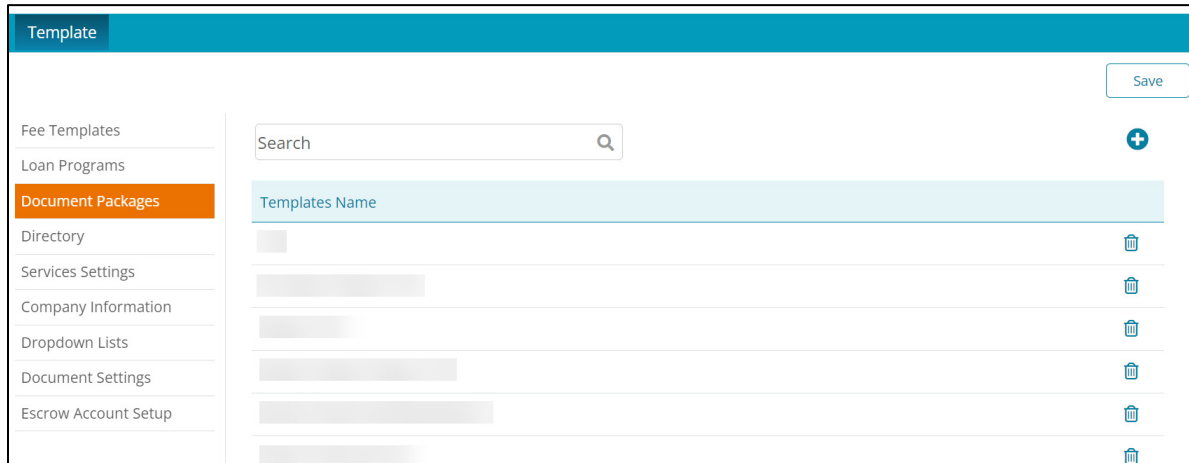


Figure 419: Document Packages

To create a *Document Package*:

9. Select the **TEMPLATE** tab.
10. Select **Document Packages**.
11. Click on the **Add** icon.
12. Create a name for the template using the **Template Name** field.
13. In the **Filtered by** dropdown, select the desired document type.
14. Choose the desired document(s).
15. Select the **Save** button.



# Directory

The *Directory* allows the user to add or import contact information to Zenly.

To a contact:

1. Select the **Add** button.

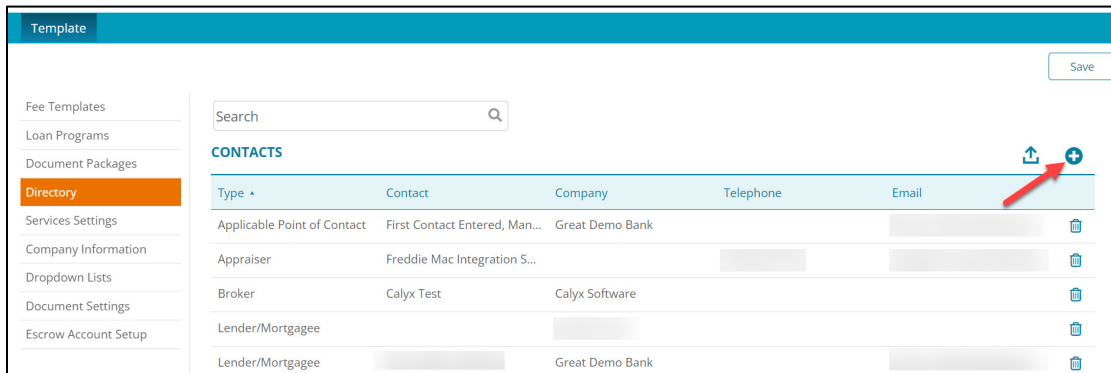


Figure 420: Directory

2. Select a **Contact Type**.

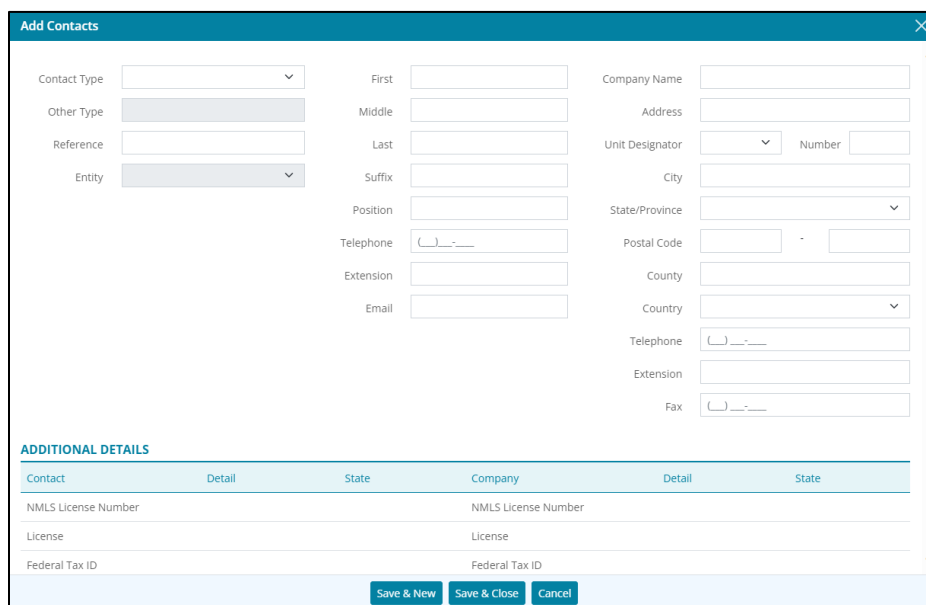


Figure 421: Contact Type (Directory)

3. Enter the desired contact information.
4. Select **Save & Close**.

## Importing Contacts

Import contacts using the import icon. A Sample CSV file is provided to assist with the importation of a directory.

**Note:** Use the headers from the Sample CSV file to format the desired directory CSV file before importing.

To import contacts:

1. Select the **Import** icon.

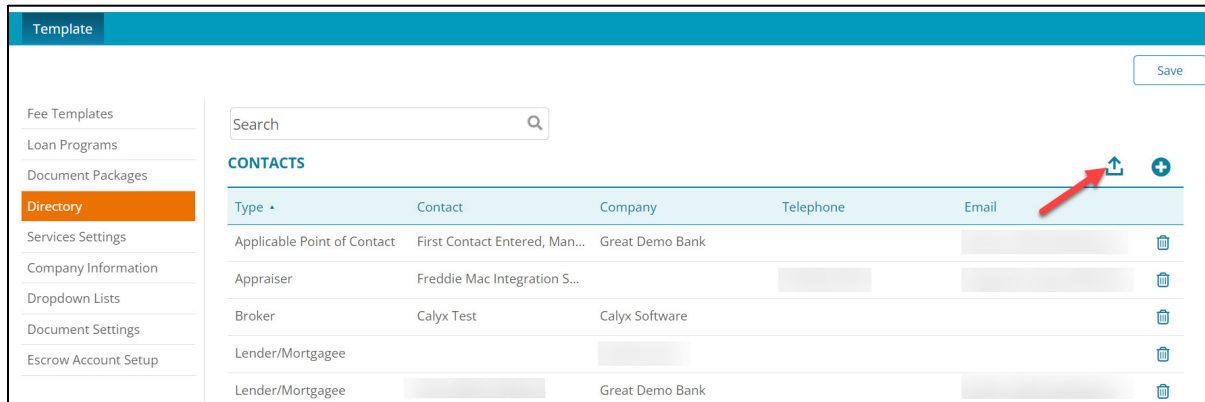


Figure 422: Use Directory Icon

2. Select **Choose File**.

**Note:** Click on the Sample .csv file link to open the CSV sample file.

3. Select the desired CSV file.

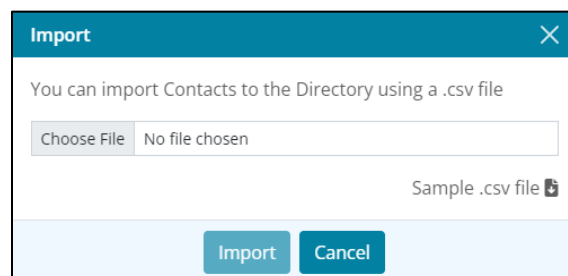


Figure 423: Import Directory

4. Ensure the format is correct.
5. Select **Open**.
6. Select **Import**.

## Global Services Settings

Use the *Services Settings* screen to set global service credentials for users.

1. Select the **TEMPLATES** tab.

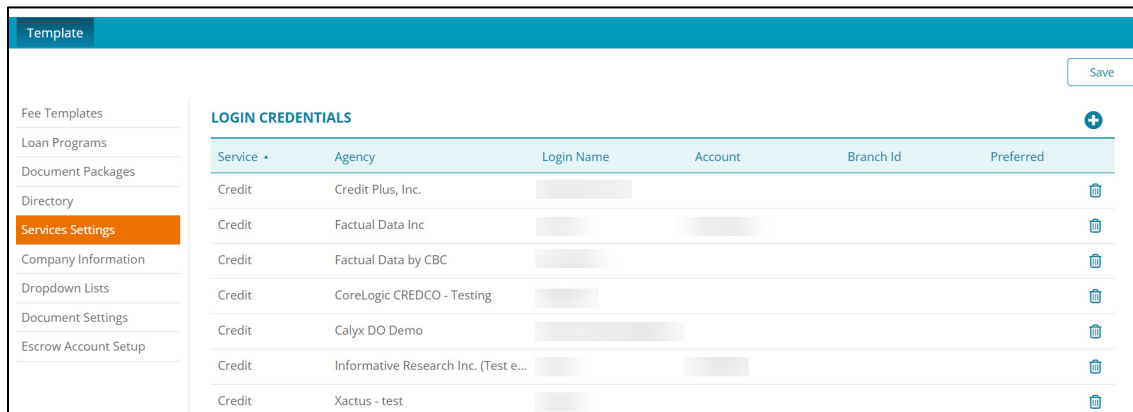


Figure 424: Stored Credit Card

2. Select **Services Settings**.
3. Click **Add**.
4. Select the appropriate **Service**.

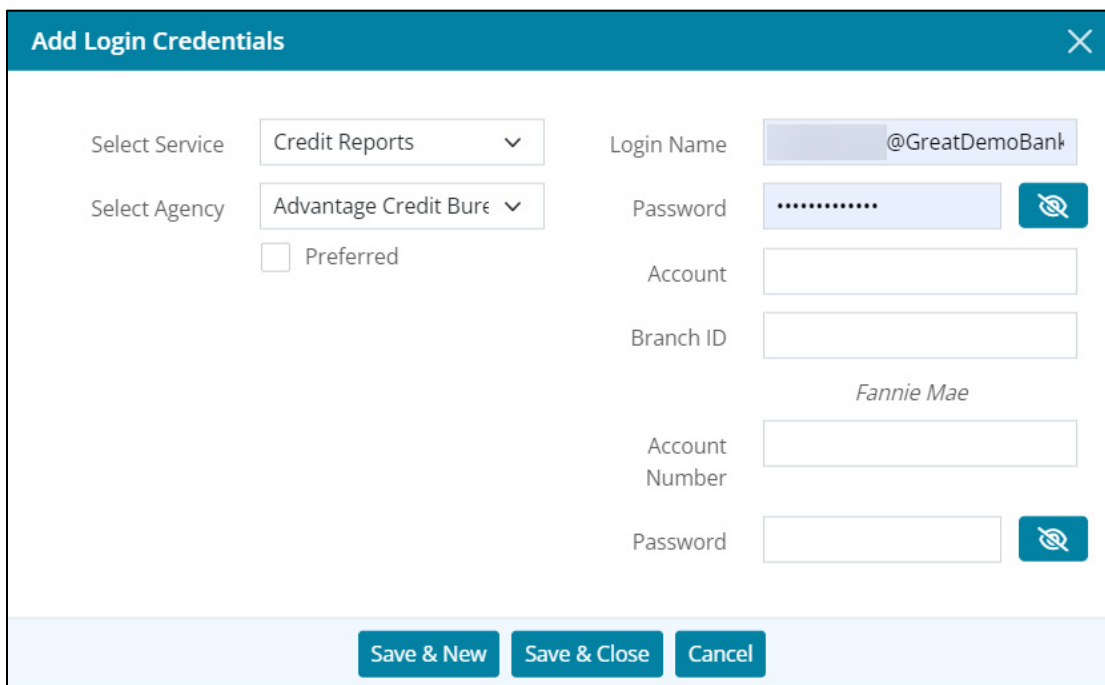


Figure 425: Add Login Credentials Dialog

5. Select the appropriate **Agency**.
6. Select the **Preferred** checkbox to save settings as preferred.
7. Enter **Login Name**.

**Note:** The *Login Name* for the *Loan Product Advisor Agency* is given by Freddie Mac.

8. Enter the login **Password**.

9. Enter the **Account number**.
10. Enter the company **Branch ID** if appropriate.
11. Enter the **Fannie Mae Account Number**.
12. Enter the **Fannie Mae Password**.

**Note:** The *Fannie Mae* fields only appear for credit vendors that require different authentication credentials for Fannie Mae vendors.

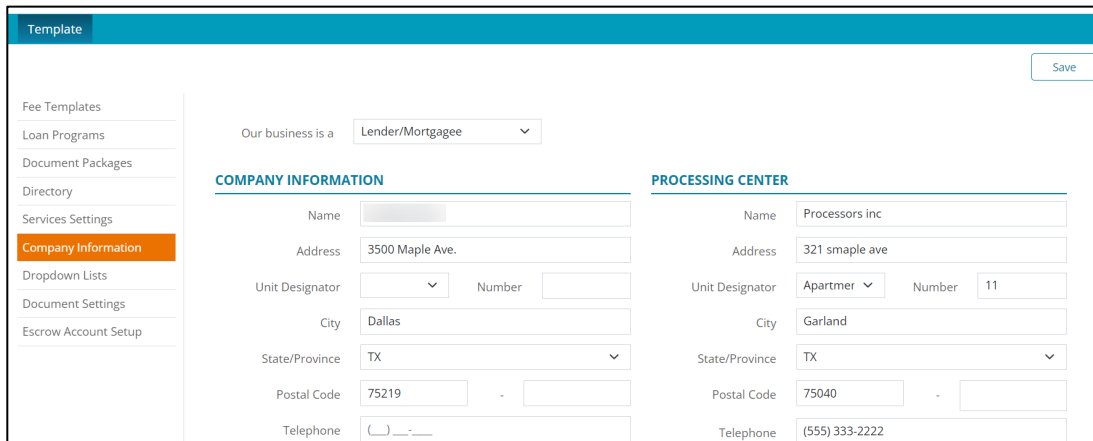
13. If needed, enter **TPO/NOTP** (*Freddie Mac*).
14. If needed, enter **Seller Servicer** number (*Freddie Mac*).
15. Click **Save & Close**.

**Note:** Click *Save & New* to add another service setting.

## Company Information

Set company information defaults that will appear on all printed documents.

1. Select **Company Information**.



**Figure 426: Company Information**

2. Select the business type from the **Our business is a** dropdown.
3. Enter **Company Information**.
4. Enter **Processing Center** information if required.
5. Click the **Company Information State License Add** button.
6. Complete the *Add State* dialog fields.
7. Click the **Processing Center State License Add** button.
8. Complete the *Add State* dialog fields.

## Dropdown Lists

Use the **Dropdown List** options to customize dropdown lists on some Zenly screens. Choose either *Leads* or the *Loans* option to add list items to the selected location.

### Select List Items

Use the following steps to select a listed item not included in a dropdown.

1. Select **Dropdown Lists**.

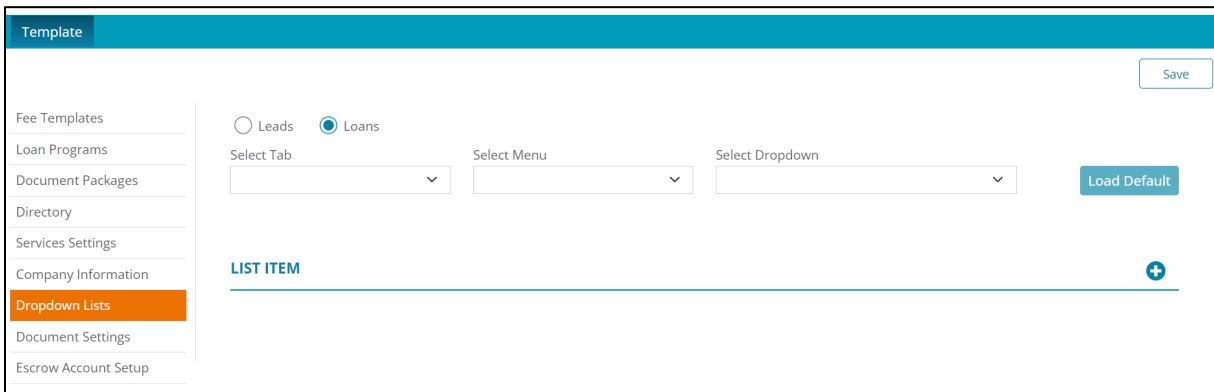


Figure 427: Status Dropdown Lists

2. Select either the **Leads** or the **Loans** option.
3. Select the **Tab** option.
4. Select the **Menu** option.
5. Select the **Dropdown** option.
6. Select the required option.

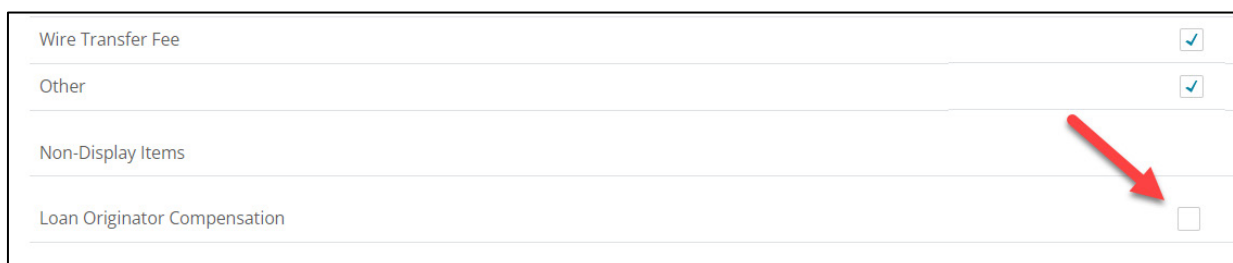


Figure 428: Select List Option

7. Click **Add**.
8. Click **Load Default** to add the option to the **Default List**.
9. Click **Log Out** to save the change.

**Note:** *Log Out* is required to save the default selection.

## Add List Items

Use the following sections to add custom items to dropdown lists.

### Leads Status Dropdown

Use the following steps to add list items to the Leads *Tracking* screen.

1. Select **Dropdown Lists**.
2. Select **Leads**.
3. Select the **Status** option in the *Select Tab* menu.
4. Select the **Tracking** option from the *Select Menu*.
5. Select the **Status** option from the *Select Dropdown* menu.

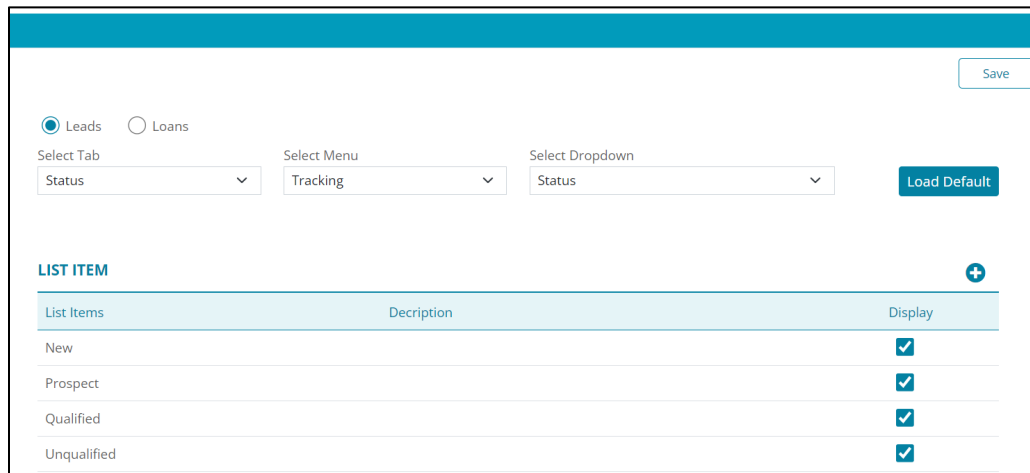



Figure 429: Leads Status Dropdown

6. Click on the **Add**  icon to create a *Status* for a lead.

### Leads Documents Dropdown

Use the following steps to add list items to the *Documents Request* screen *Pending* options.

1. Select **Documents** from the *Select Tab* dropdown menu.

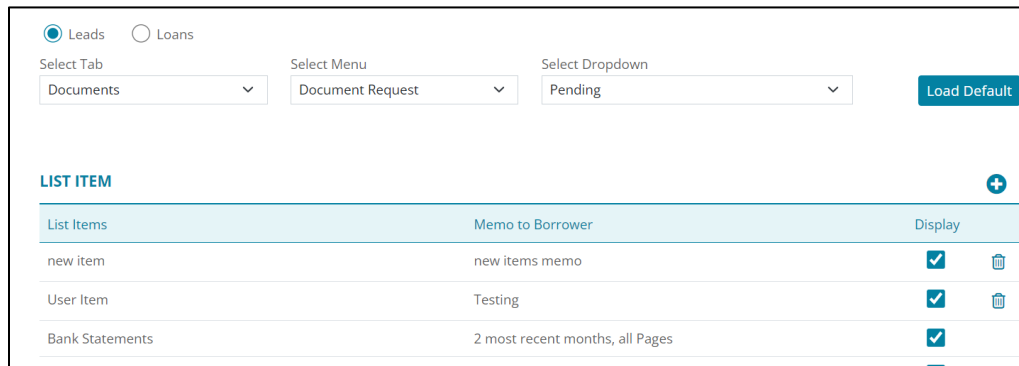


Figure 430: Leads Documents Dropdown

2. Select **Document Request** from *Select Menu*.
3. Select **Pending** from *Select Dropdown*.
4. Click **Add** to add a new dropdown menu item.
5. Repeat steps for additional **Select Dropdown** options as required.

## Application Dropdown

New *Fees* must be added to the *Application* dropdown before the *Fees* are available on the *Application* screens.

Use the following steps to add list items to the *Application* screen *Initial* and *Closing fees* options.

1. Select **Application** from *Select Tab* menu.

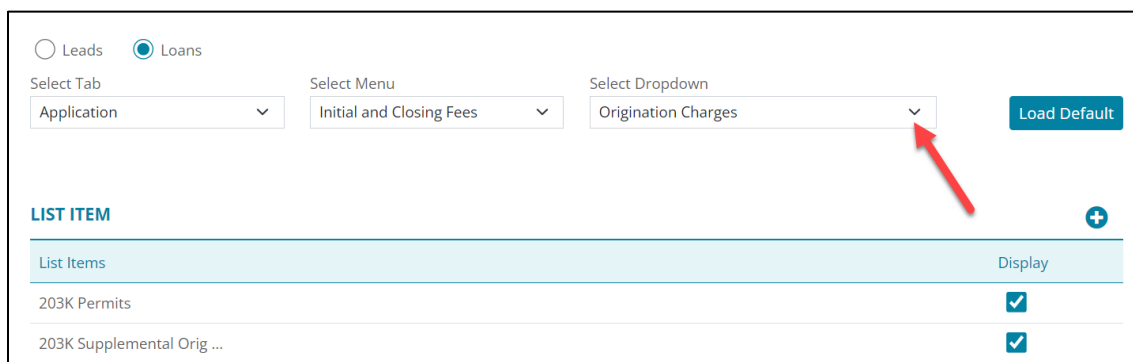
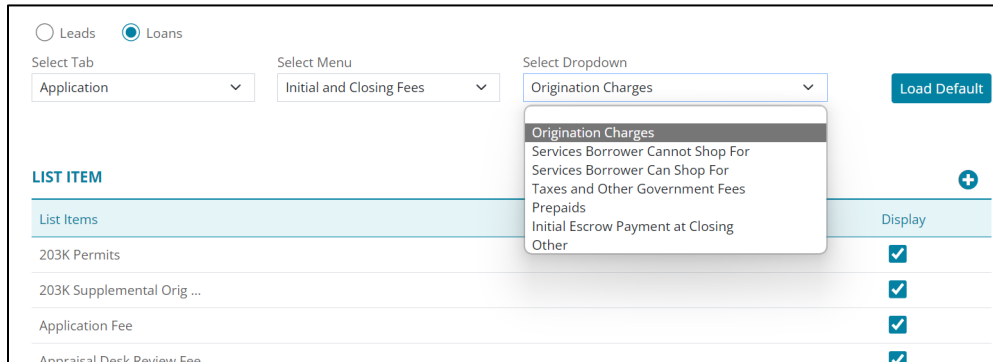


Figure 431: Initial & Closing Fees Dropdown

2. Select **Initial and Closing Fees** from *Select Menu*.

3. Select the appropriate **Select Dropdown** option.



**Figure 432: Application Select Dropdown List**

4. Click **Add** to and a new dropdown menu item.

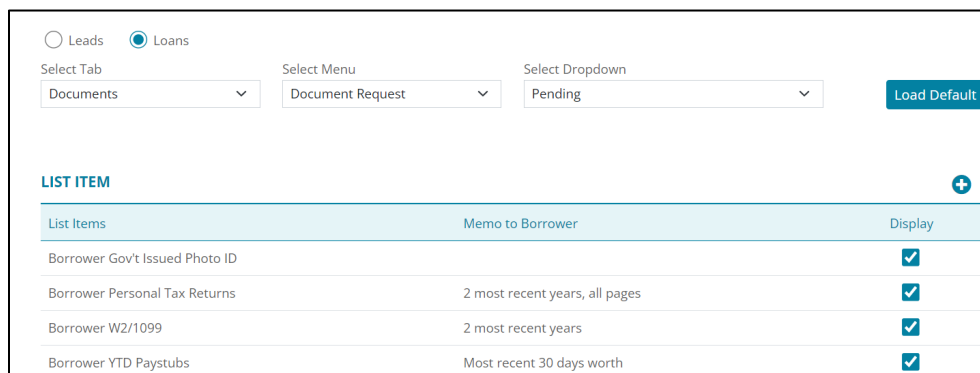
**Note:** See steps 5 -8 in Leads Documents Dropdown.

5. Repeat these steps to add additional Dropdown options.

## Documents Dropdown

Use the following steps to add list items to the *Documents Request* screen **Pending** options.

1. Select **Documents** from *Select Tab*.



**Figure 433: Select Document Pending Option**

2. Select **Document Request** from *Select Menu*.
3. Select **Pending** from *Select Dropdown*.
4. Click **Add** to and a new dropdown menu item.

**Note:** See steps 5-8 in the Leads *Documents Dropdown*.

5. Repeat these steps for additional dropdown options.



## Document Settings

Use the following sections to set *Application* and *Processing* document settings.

### Application Privacy Settings

Select the information to appear on the *Privacy Statement Form*.

1. Select **Application** from *Select Menu*.

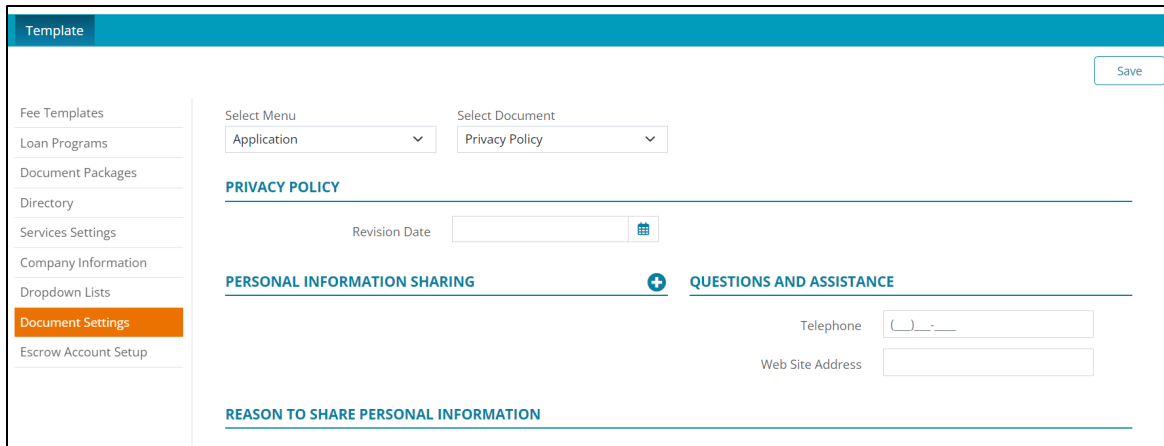


Figure 434: Loan Application Privacy Settings

2. Select **Privacy Policy** from *Select Document*.
3. Select the **Calendar** to set *Privacy Policy Revision Date*.
4. Click the **Personal Information Sharing Add** button to select document types impacted by personal sharing.

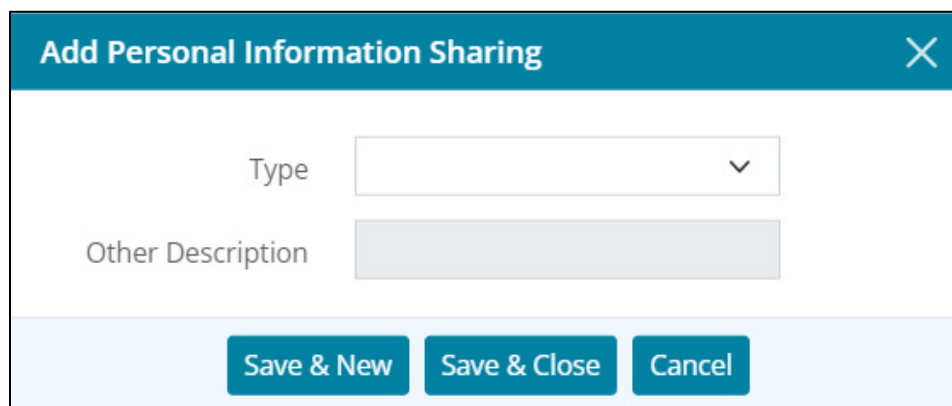
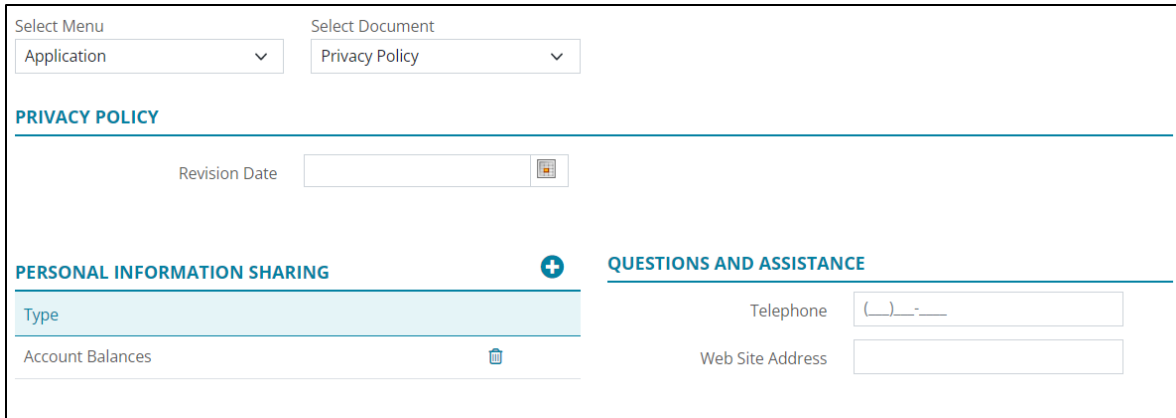


Figure 435: Add Personal Information Sharing

5. Select the appropriate **Type**.

**Note:** Enter **Other Description** when selecting **Other** from the **Type** dropdown.

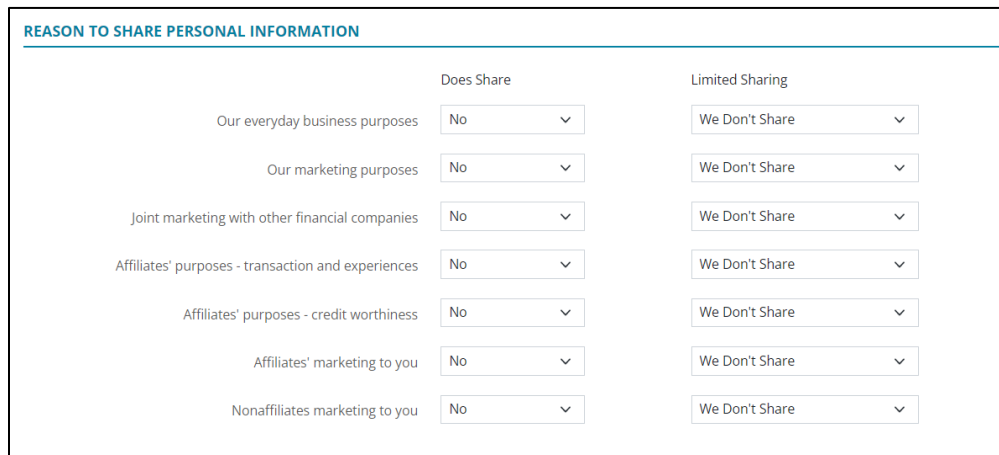
6. Select **Save & Close** to add the document type to the **Personal Information List**.



**Figure 436: Document Type List**

**Note:** Select *Save & New* to add another document type.

7. Enter **Questions** and **Assistance Telephone** and **Web Site Address** to which the borrower/co-borrower can refer when questions arise.
8. Select **Yes** for the **Reason to Share Personal Information** statements to appear on the form.



|  | Does Share | Limited Sharing |
|--|------------|-----------------|
| Our everyday business purposes                     | No         | We Don't Share  |
| Our marketing purposes                             | No         | We Don't Share  |
| Joint marketing with other financial companies     | No         | We Don't Share  |
| Affiliates' purposes - transaction and experiences | No         | We Don't Share  |
| Affiliates' purposes - credit worthiness           | No         | We Don't Share  |
| Affiliates' marketing to you                       | No         | We Don't Share  |
| Nonaffiliates marketing to you                     | No         | We Don't Share  |

**Figure 437: Reasons to Share Personal Info.**

9. Select the appropriate corresponding **Limited Sharing** option.

10. Select the appropriate **Opt-out Methods** details.

**Figure 438: Opt-out Methods**

11. Click **Select** to add **Opt-out Choices**.
12. Select the checkboxes to include the information on the form.

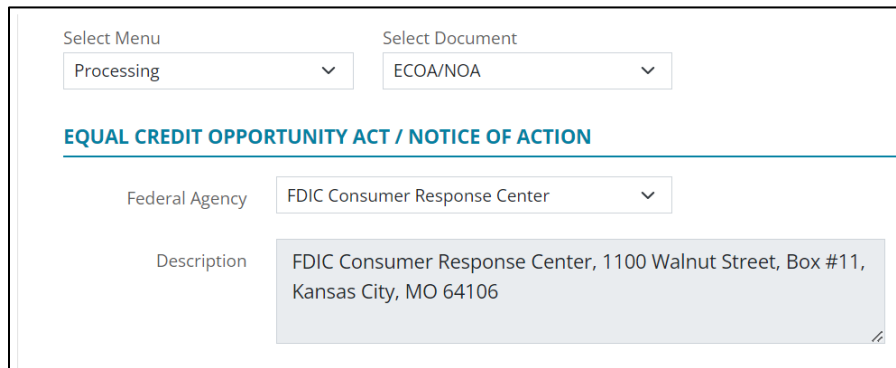
**Figure 439: Opt-out Choices Dialog**

13. Complete the remaining form fields.
14. Click **Save** to save the selections.

## ECOA Processing Settings

Select the statement to include on the *Equal Credit Opportunity Act (ECOA) Form*.

1. Select **Processing** from the *Select Menu* dropdown.



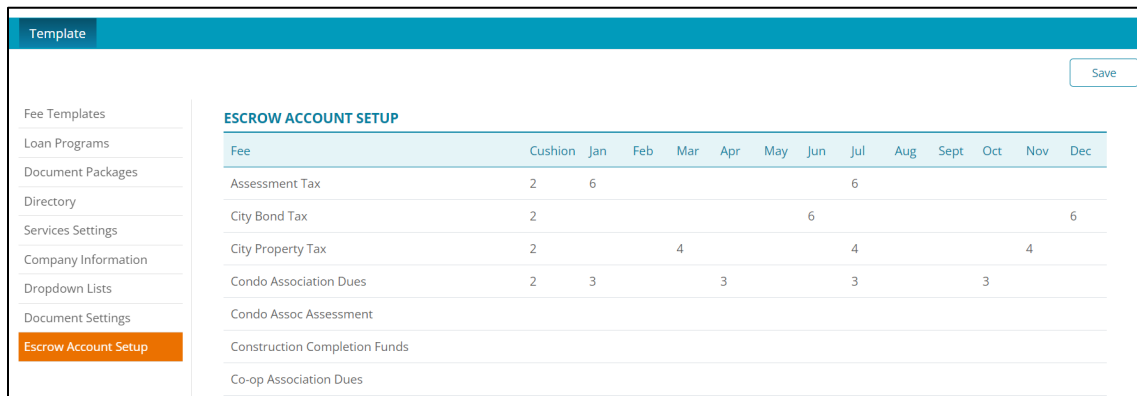
**Figure 440: ECOA Form Statement**

2. Select **ECO/NOA** from the **Select Document** dropdown.
3. Select the appropriate **Federal Agency** from the dropdown.
4. Review the **Description** to ensure the correct one is selected.

## Escrow Account Setup

Use this section to set up Escrow account fees.

**Note:** The user can customize what fees/items are shown on *Escrow Account Setup* screen by using the [Dropdown Lists](#) screen.



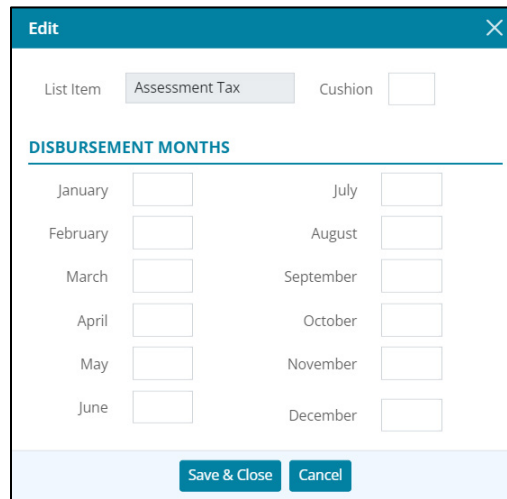
| Fee                           | Cushion | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sept | Oct | Nov | Dec |
|-------------------------------|---------|-----|-----|-----|-----|-----|-----|-----|-----|------|-----|-----|-----|
| Assessment Tax                | 2       | 6   |     |     |     |     |     | 6   |     |      |     |     |     |
| City Bond Tax                 | 2       |     |     |     |     |     | 6   |     |     |      |     |     | 6   |
| City Property Tax             | 2       |     |     | 4   |     |     |     | 4   |     |      |     | 4   |     |
| Condo Association Dues        | 2       | 3   |     |     | 3   |     |     | 3   |     |      |     | 3   |     |
| Condo Assoc Assessment        |         |     |     |     |     |     |     |     |     |      |     |     |     |
| Construction Completion Funds |         |     |     |     |     |     |     |     |     |      |     |     |     |
| Co-op Association Dues        |         |     |     |     |     |     |     |     |     |      |     |     |     |

**Figure 441: Escrow Account Setup**

To edit a fee:

1. Locate the desired fee.
2. Click on the fee.

- If needed, enter a **Cushion**.



The screenshot shows a dialog box titled "Edit" with a close button (X) in the top right corner. Inside the dialog, there is a "List Item" dropdown menu currently set to "Assessment Tax". To the right of this is a "Cushion" label followed by an empty input box. Below this is a section titled "DISBURSEMENT MONTHS" with a horizontal line underneath. This section contains two columns of month names, each followed by an empty input box: January, February, March, April, May, June in the first column; and July, August, September, October, November, December in the second column. At the bottom of the dialog are two buttons: "Save & Close" and "Cancel".

**Figure 442: Editing Escrow Fees**

- Enter the desired value for each month.
- Enter **Save & Close**.

## Chapter 8: ZIP

The **Interview Portal** provides options for setting up Zip users. To access the Zip user settings, select on the Users name in the User Profile.

### Interview Portal

Use the *Interview Portal* to customize and manage Zip information. The options enable design and message configuration for the company *Zip* website used to introduce the borrower to organizations and loan officers. Borrowers may apply for loans and select specific loan officers via the company *Zip* website.

**Note:** Not all described options are available to all Zenly users.

To access the *Interview Portal*:

1. Open the **User Profile**.
2. Select **Interview Configuration**.

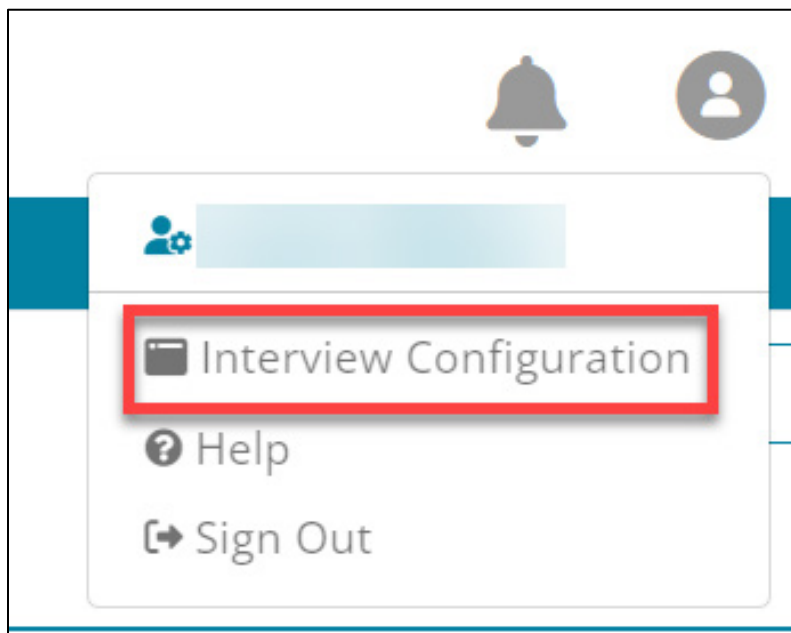
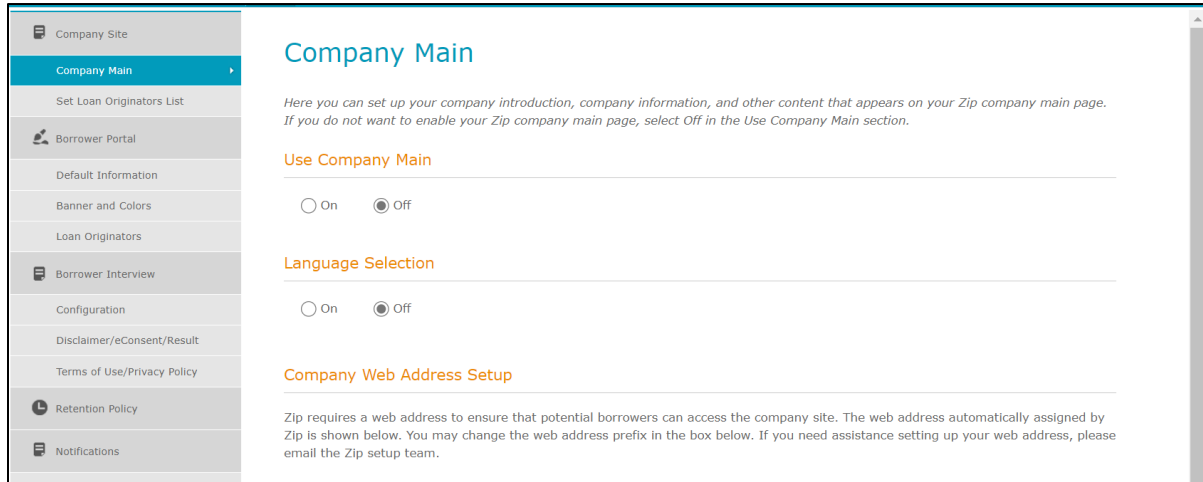


Figure 443: User Profile (Zip)

## Company Site Options

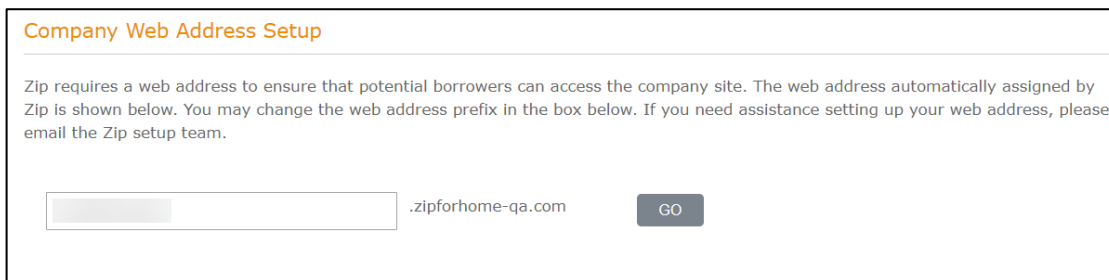
The **Company Site** options enables selecting what appears on the company *Zip Main* page.

1. Select **Company Main** from the sidebar.



**Figure 444: Company Main Page Setup**

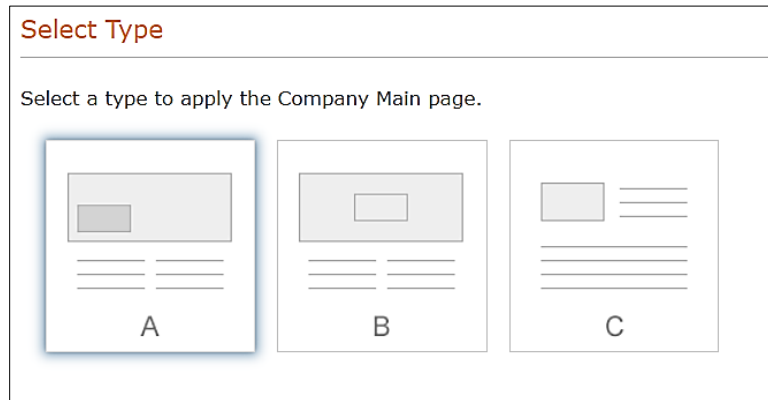
2. Select the **Use Company Main On** radio button to enable the company *Zip Main* page.
3. Select the **Language Selection On** radio button to enable language selection on the company *Zip Main* page.
4. Enter the company website **URL** in the field to enable access to the company site.



**Figure 445: Company URL**

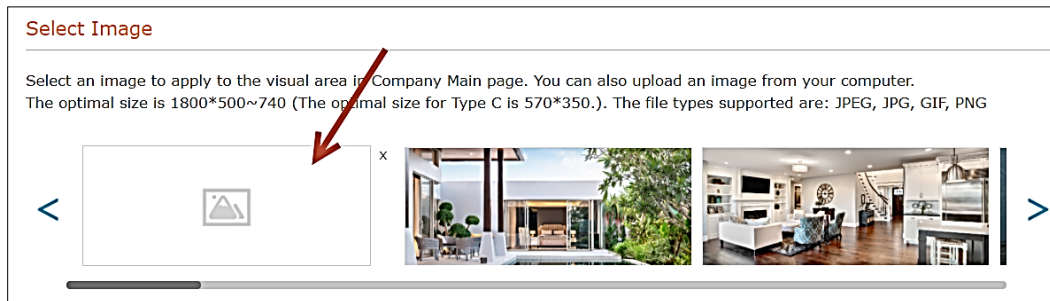
5. Select **GO** to test the **URL**.

6. Select the *Zip Main* page layout design.



**Figure 446: Zip Main Page Layout**

7. Click the **Blank** image to browse to the stored **Company** image to use on the *Zip Main* page.



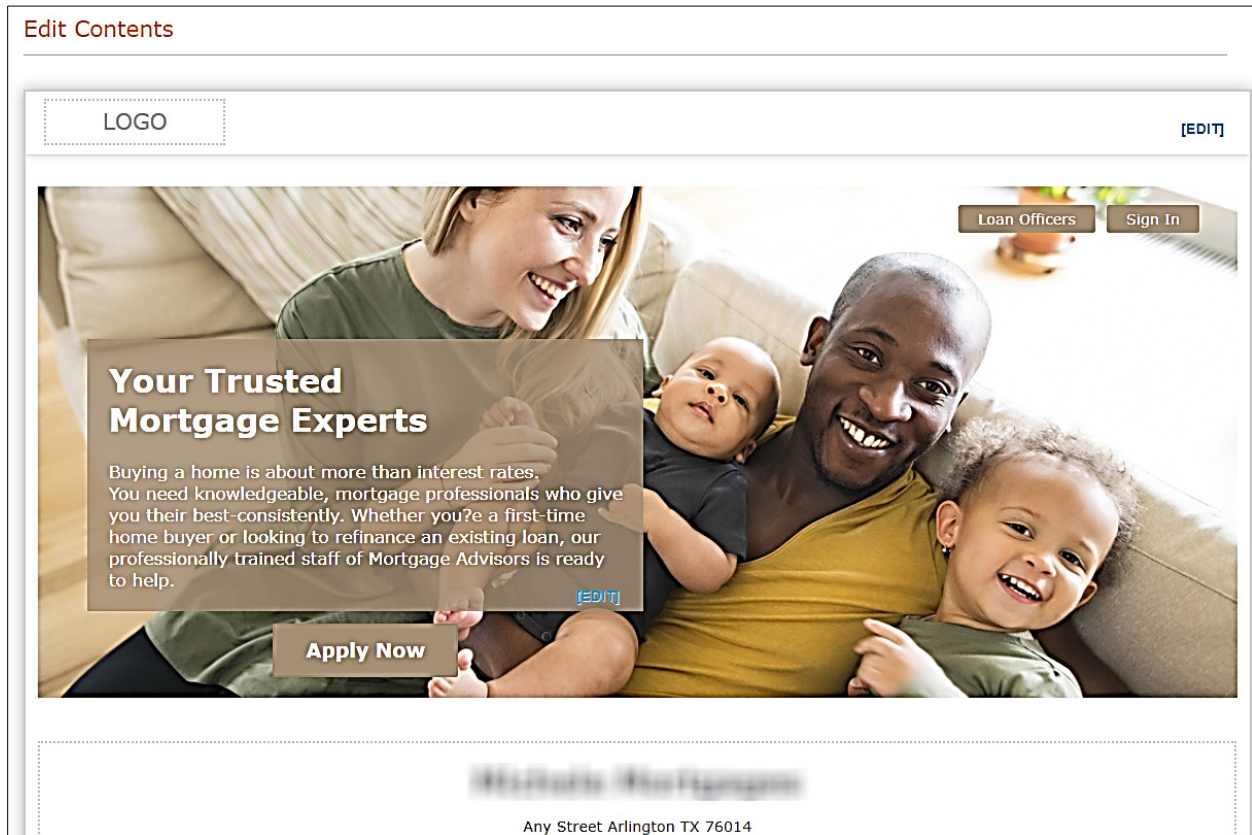
**Figure 447: Zip Main Page Image**

**Note:** Select a provided image when electing to not use a stored image. Use the **Arrows** to browse all available provided images.

8. Browse to and upload the image.

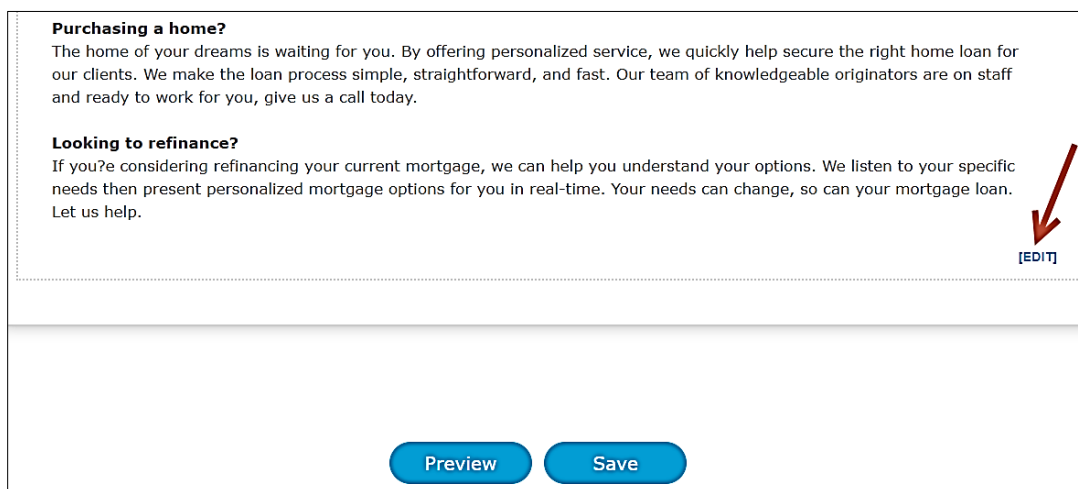


- Make changes to the **Edit Contents** section as appropriate.



**Figure 448: Edit Zip Main Page Contents**

- Click the **EDIT** links to change the text.



**Figure 449: Edit Links**

- Click **Preview** to view the updates.
- Click **Save**.

## Set Loan Originators List

Select the Loan Originators to list on the company *Zip Main* page.

1. Select **Set Loan Originators List** from the sidebar.

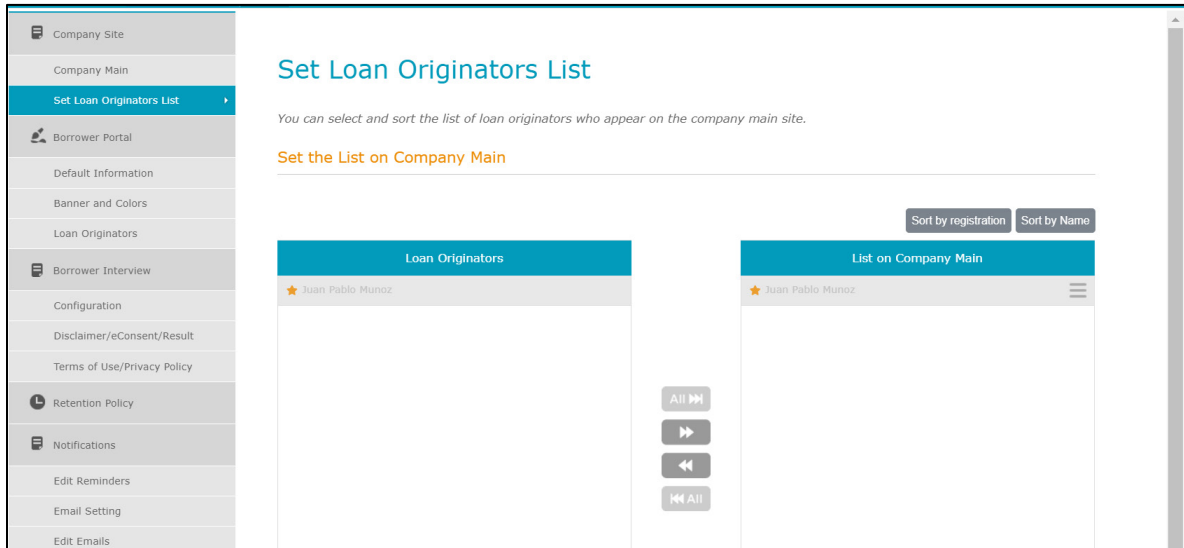


Figure 450: Set Originators List

2. Select the appropriate *Originators* from **Loan Originators** list.
3. Click the >> to move the selected Originators to the **List on Company Main** list.

**Note:** Select Originators from the *List on Company Main* list and use the << to move to the Loan Originators list.

4. Click **Sort by Registration** to sort Originators by registration number.
5. Click **Sort by Name** to sort Originators by name.
6. Click **Save** to save changes.

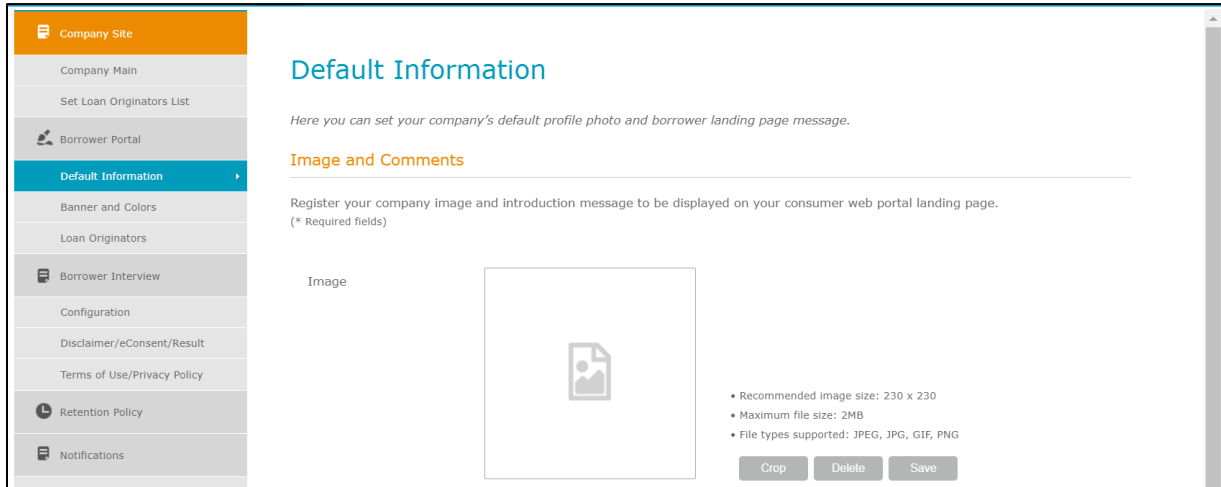
## Borrower Portal Options

Use the **Borrower Portal** options to set up *Borrower Portal* page.

## Default Information

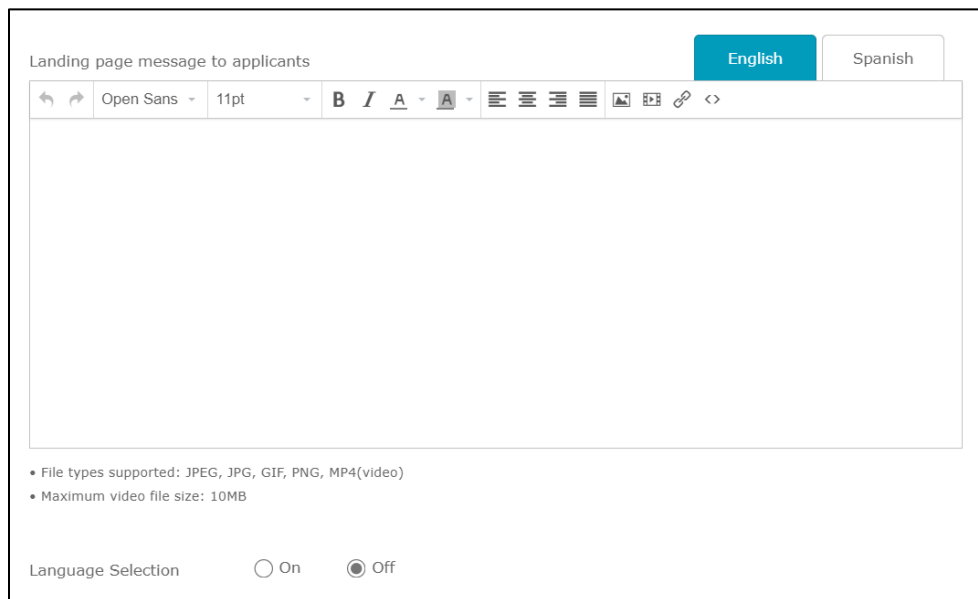
Use the following options to set the *Borrower Portal* images and comments the borrower will see.

1. Click **Default Information** from the sidebar.



**Figure 451: Borrower Portal Image**

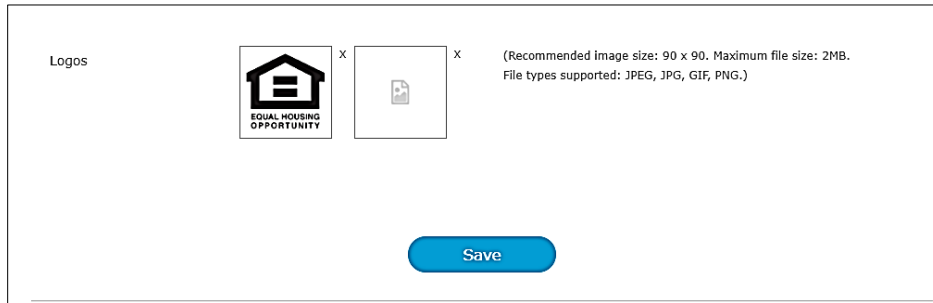
2. Click the **Image** field to browse to and upload a stored image.
3. Below the company image registry, enter the company's information.
4. Enter a **Borrower Portal Welcome** message.



**Figure 452: Borrower Portal Welcome Message**

5. Enter the message in **Spanish** if appropriate.

6. Select the **Language Select On** radio button when using the Spanish message option, if not selected.
7. Select the provided **Logo** to display on the *Borrower Portal*.



**Figure 453: Borrower Portal Logo**

**Note:** Select the *Blank Logo* to browse to and upload a stored logo image.

8. Click **Save** to save the **Default Information**.

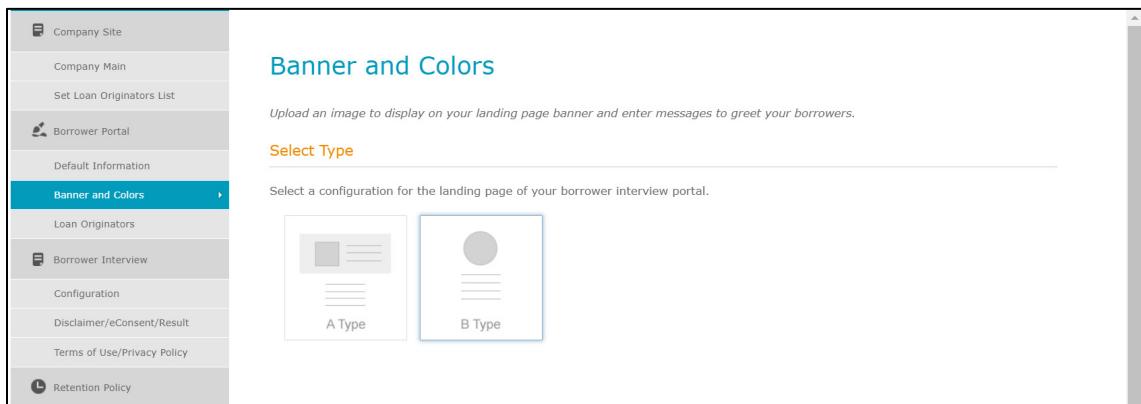
## Banner and Colors

Set the banner and colors options to display on the **Borrower Portal**.

### Banner Types

Two banner type configurations are available for the user.

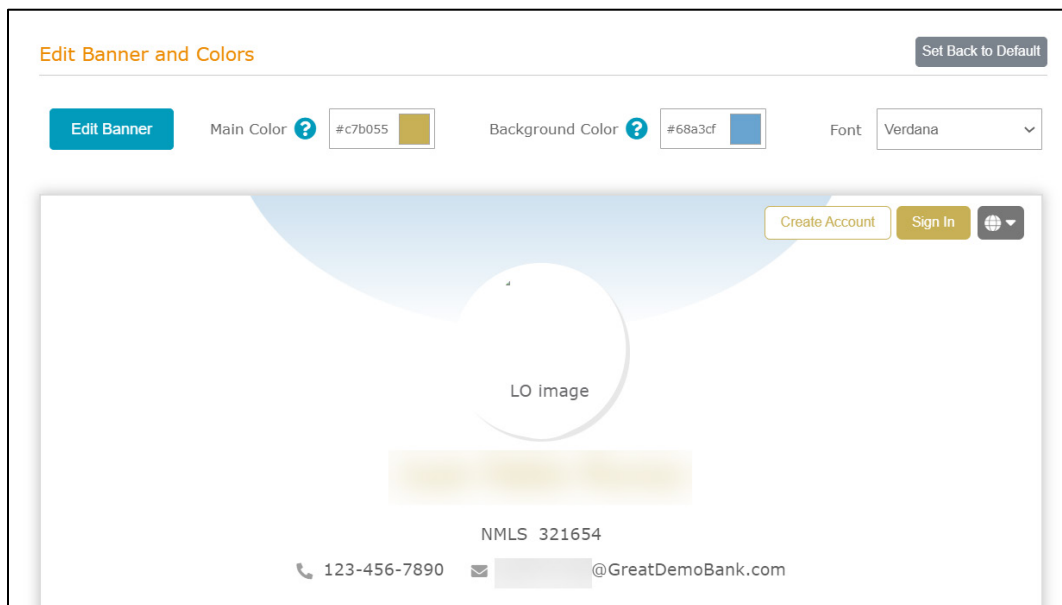
1. Select **Banner and Colors**.
2. Select the **A Type** or the **B Type** configuration.



**Figure 454: Banner Options**

## Edit Banner and Colors

This section of *Banners and Colors* allows the user to customize the banner.



**Figure 455: Edit Banner and Colors**

To edit the banner:

3. Select the **Edit Banner** button to open the *Edit Banner* dialog. See [Figure 455](#).
4. Select the appropriate options. See [Figure 455](#).

## Banner Options

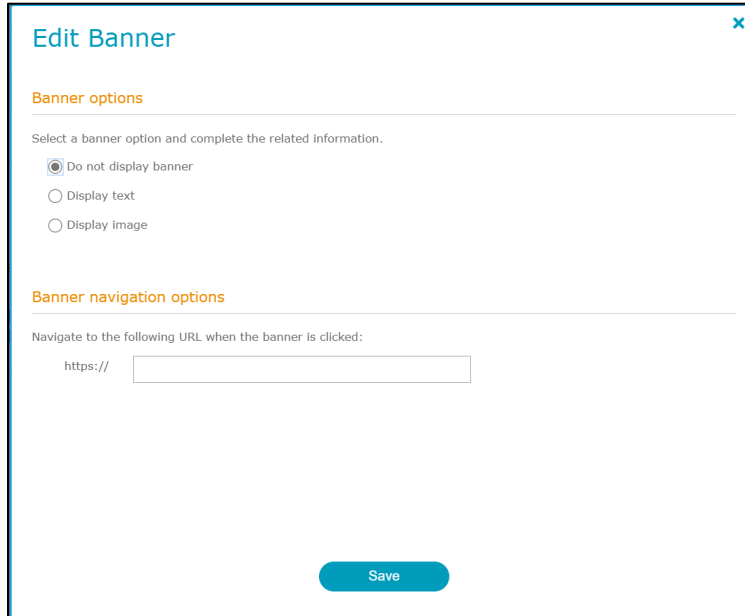
The *Edit Banner* dialog displays additional banner options that include:

- Displaying no banner.
- Displaying a text banner.
- Displaying an image banner.

Use the radio buttons to choose the desired option.

## Do Not Display Banner

If no banner will be displayed, use the *Banner Navigation Options* to enter the URL.



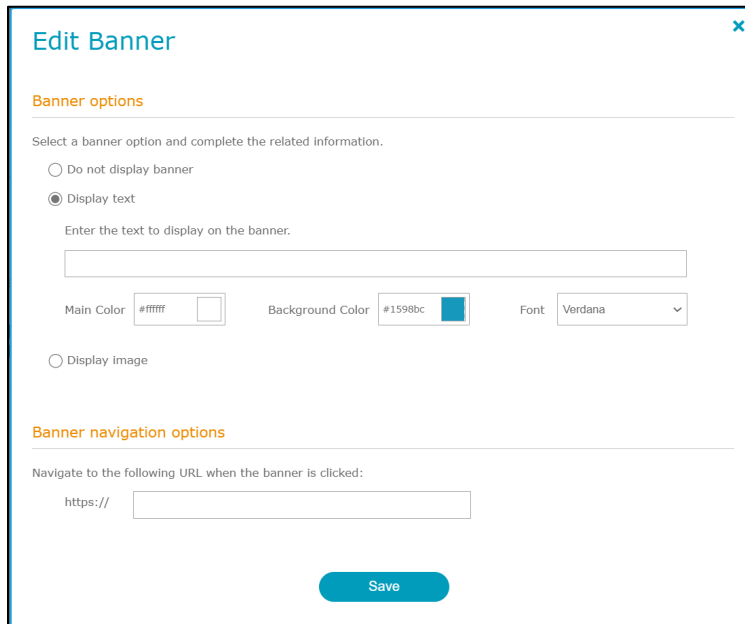
The screenshot shows the 'Edit Banner' dialog box. Under the 'Banner options' section, the radio button for 'Do not display banner' is selected. The 'Banner navigation options' section contains a text input field with 'https://' and a 'Save' button at the bottom.

Figure 456: Edit Banner

## Display Text

Complete the following text options.

1. Enter the text to display on the banner.



The screenshot shows the 'Edit Banner' dialog box with 'Display text' selected. Below this, there is a text input field for the banner text. Further down, there are styling options: 'Main Color' (set to #ffffff), 'Background Color' (set to #1598bc), and 'Font' (set to Verdana). The 'Banner navigation options' section is also visible at the bottom.

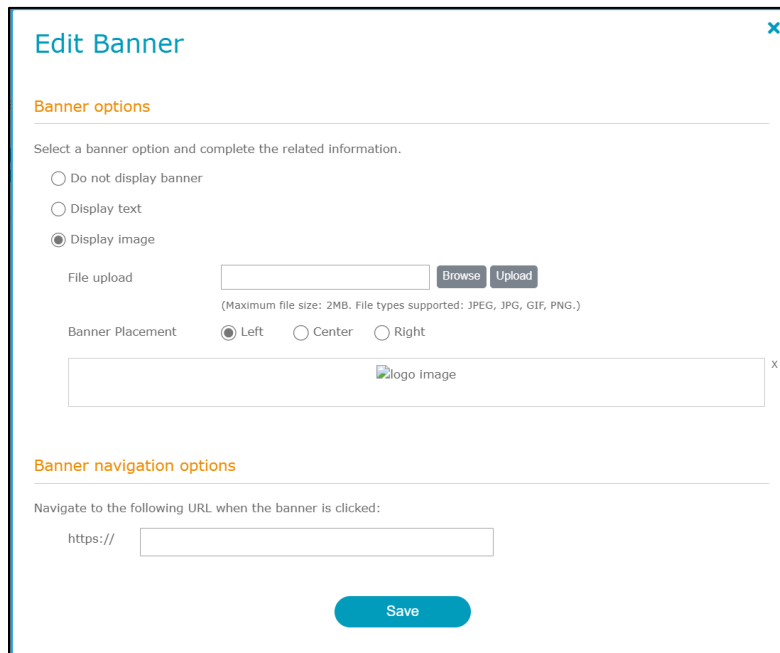
Figure 457: Text Banner Options

2. Select the **Text Color**.
3. Select the banner **Background Color**.
4. Select the text **Font**.
5. Proceed to **Color Settings** and **Font** to select the *Borrower Portal* color options.

## Display Image

Complete the following image options.

1. Click **Browse** to browse to and upload the stored **Banner Image**.



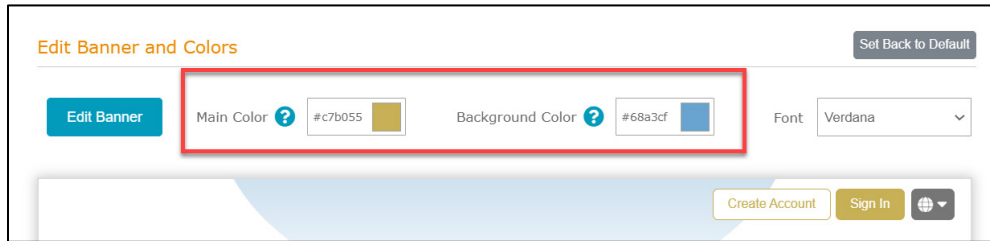
**Figure 458: Image Banner Options**

2. Select the appropriate **Banner Placement** radio button.
3. Enter the **URL** the banner opens when clicked on the *Borrower Portal*.
4. Proceed to **Color Settings** and **Font** to select the *Borrower Portal* color options.

## Color Settings and Font

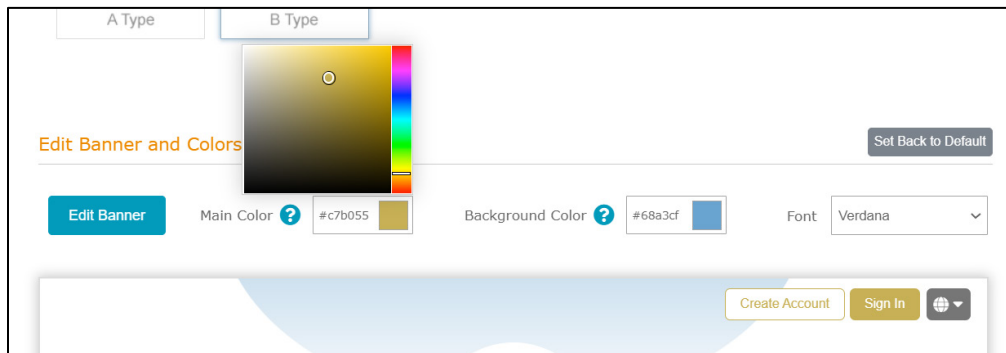
Two *Borrower Portal* colors are allowed. The selected *Font* overrides the **Display Text** selected above.

1. Click the **Hex Color Code** for page titles and buttons on the active page.



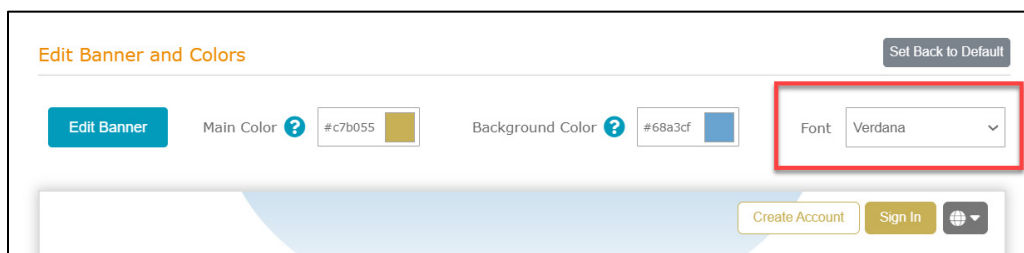
**Figure 459: Text Colors**

2. Select the appropriate color from the **Color Palette**.



**Figure 460: Color Palette**

3. Click the **Hex Color Code** for completed pages, background text, tooltip buttons, etc.
4. Select the appropriate color from the **Color Palette**.
5. Select the appropriate **Font** from the dropdown.



**Figure 461: Borrower Portal Font**

**Note:** Font selection supersedes font selected in *Display Text* section.

6. Click **Preview** to view selections.
7. Click **Save** to save **Borrower Portal** selections.

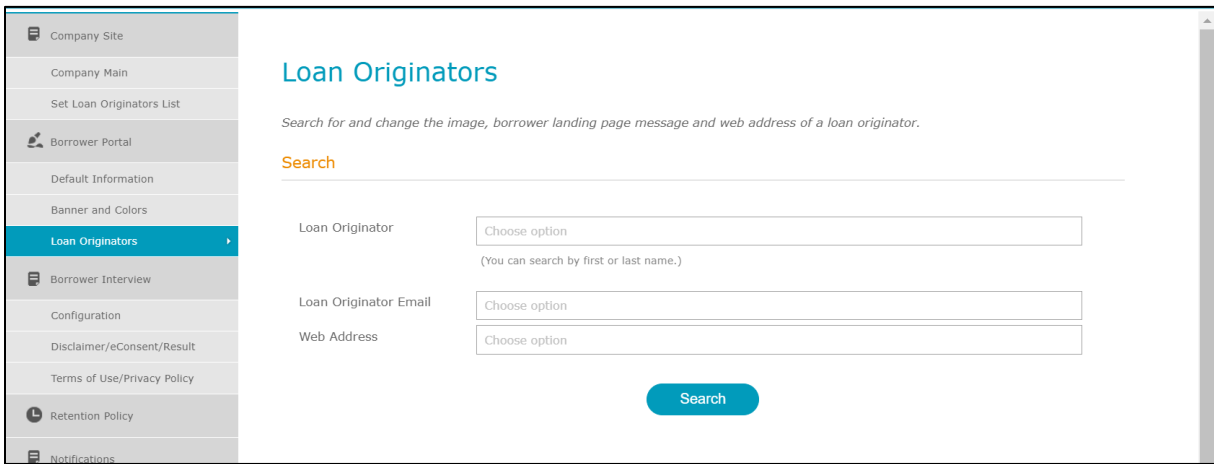
## Loan Originators

The Loan Originators search for and change the image, borrower landing page message and web address of a loan originator.



## Add Loan Originators

1. Select **Loan Originators**.



The screenshot shows the 'Loan Originators' configuration page. On the left is a sidebar menu with items like 'Company Site', 'Borrower Portal', and 'Loan Originators' (which is highlighted). The main area has a title 'Loan Originators' and a search section. The search section includes a 'Search' label, a search bar, and three dropdown menus labeled 'Loan Originator', 'Loan Originator Email', and 'Web Address'. A blue 'Search' button is at the bottom of the search section.

Figure 462: Loan Originators

2. Choose the **Loan Originator** option.
3. Choose the **Loan Originator Email**.
4. Choose the **Loan Originator Web Address**.
5. Click **Search**.
6. Verify the search **Results**.

## Edit Loan Originators

Use the following steps to edit a user.

1. Select **Edit User** from the *Results* table.
2. Enter the user **Email Address**.
3. Enter the user **Password**.
4. Enter the user **Website Number**.
5. Select the **Checkbox** if appropriate.
6. Click **Login**.

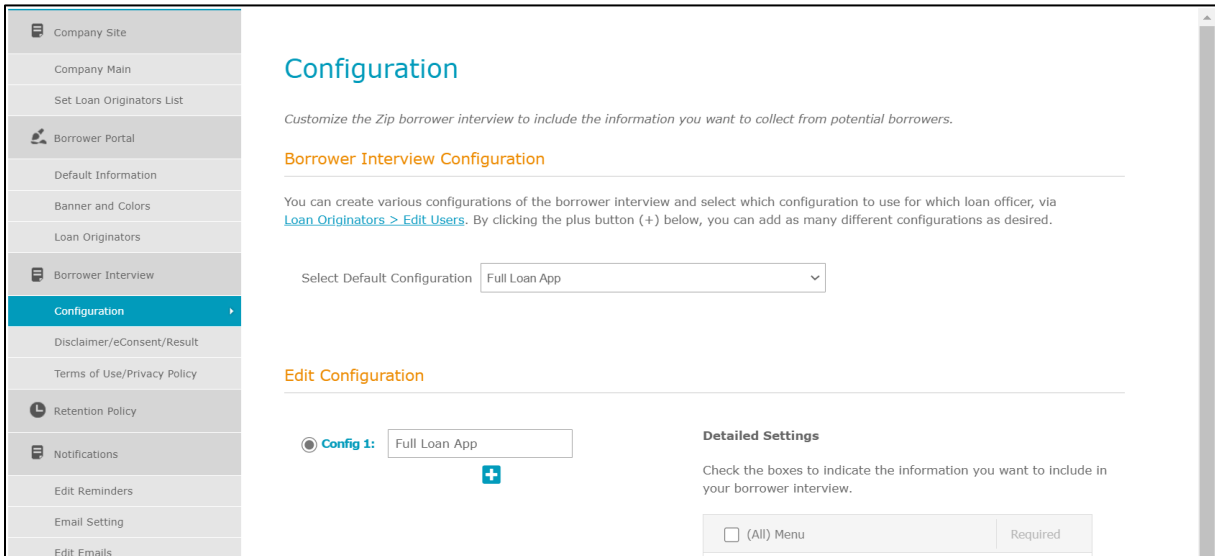
## Borrower Interview

Use the **Borrower Interview** options to customize the information collected from Zip users.

## Configuration

Select the interview questions.

1. Select **Configuration**.



**Figure 463: Set Loan Interview Configurations**

2. Select the **Default Configuration** from the dropdown when more than one configuration is available.
3. Select the appropriate **Config** radio button when more than one is available.
4. Select the appropriate **Detailed Settings**.
5. Select the **Classic** or **New** radio button.
6. Click **Save**.

## Disclaimer/eConsent/Result

Set the **Disclaimer** and **Thank you** statements.

1. Select **Disclaimer/eConsent/Result** from the sidebar.

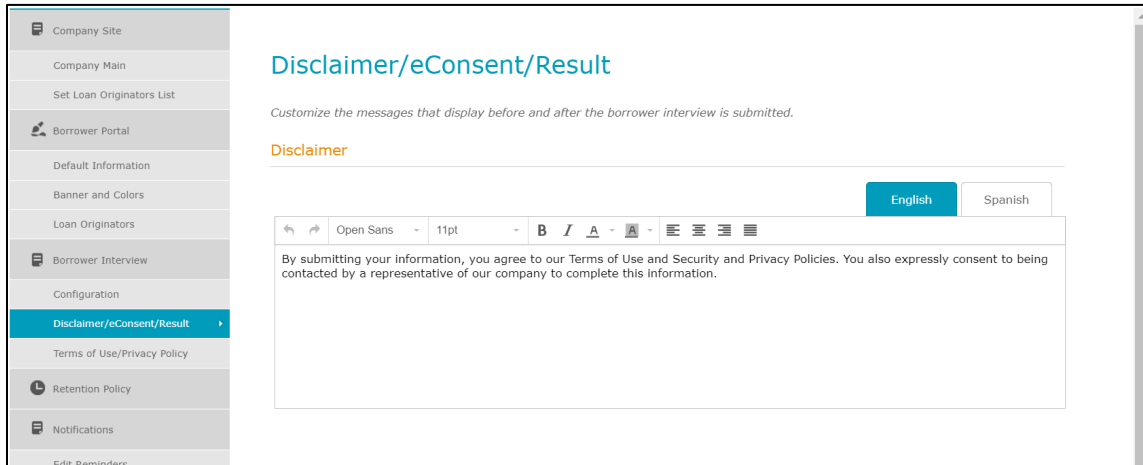


Figure 464: Zip Disclaimer/eConsent/Result

2. Enter the Zip **Disclaimer** in English.
3. Enter the Zip **Disclaimer** in Spanish if required.
4. Enter the Zip **eConsent** if required.
5. Enter the Zip **Thank You Message** in English.

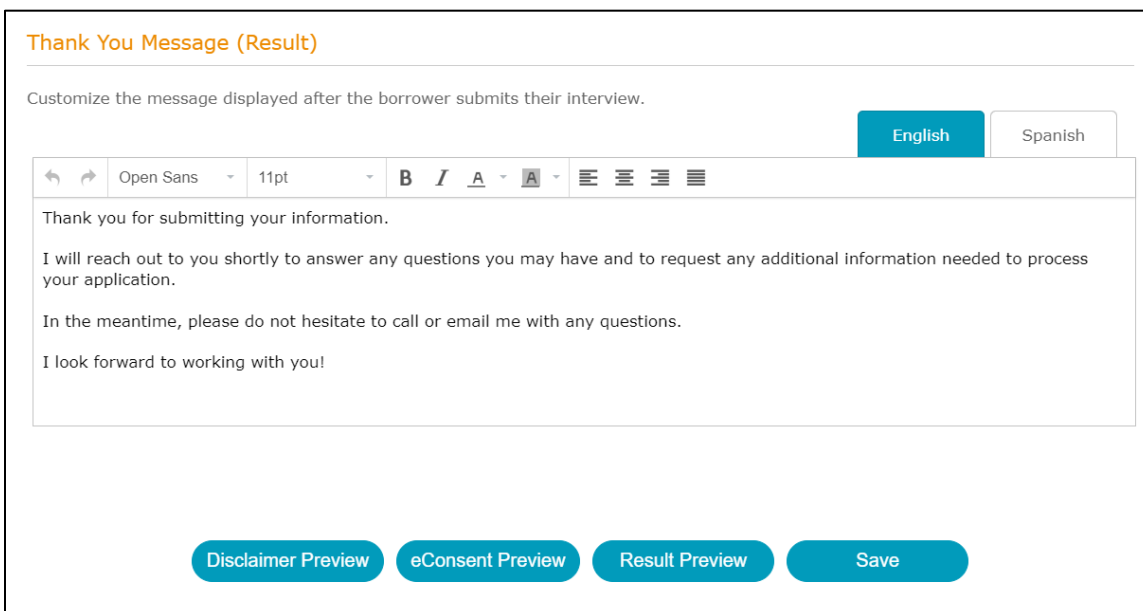


Figure 465: Zip Thank You Message

6. Enter the **Zip Thank You Message** in Spanish if required.

7. Click **Disclaimer Preview** to review.
8. Click **eConsent Preview** to review.
9. Click **Result Preview** to review.
10. Click **Save** to save the Zip messages.

## Terms of Use/Privacy Policy

Set the **Terms of Use** and **Privacy Policy** statements.

1. Select **Terms of Use/Privacy Policy** from the sidebar.

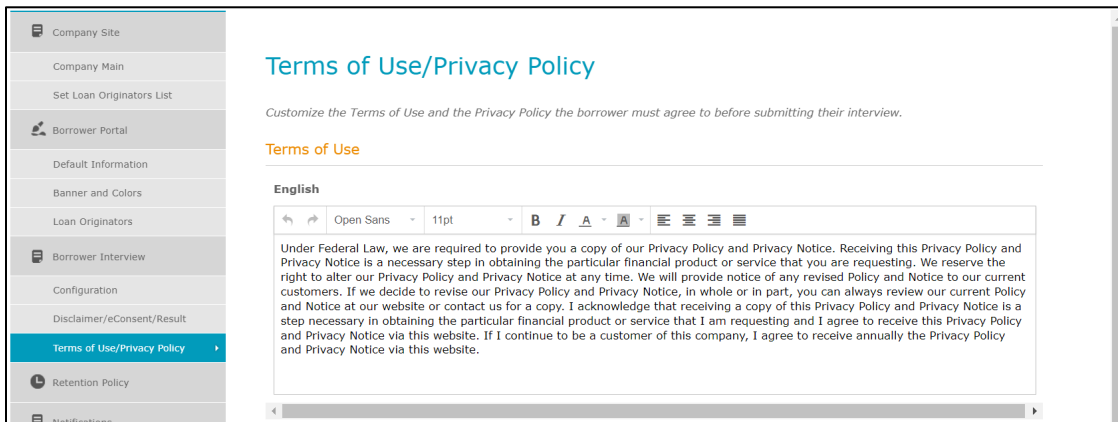


Figure 466: Terms of Use/Privacy Policy

2. Enter the **Terms of Use** in **English**.

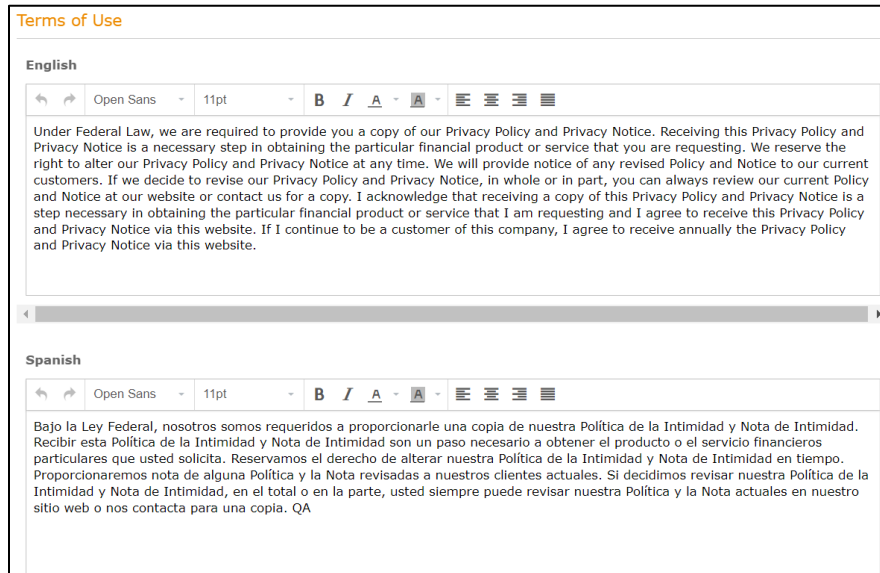


Figure 467: Terms of Use Statement.

3. Enter the **Terms of Use** in **Spanish** if required.

4. Enter the **Privacy Policy** in **English**.

**Privacy Policy**

---

Customize the Privacy Policy to inform visitors to your site how information collected on your website is used.

**English**

↶ ↷ Verdana 11pt **B I A** A ☰ ☰ ☰ ☰

I acknowledge that receiving a copy of this Privacy Policy and Privacy Notice is a step necessary in obtaining the particular financial product or service that I am requesting and I agree to receive this Privacy Policy and Privacy Notice via this website. If I continue to be a customer of this company, I agree to receive annually the Privacy Policy and Privacy Notice via this website.

1. We collect nonpublic personal information about you from the following sources:

---

**Spanish**

↶ ↷ Verdana 11pt **B I A** A ☰ ☰ ☰ ☰

Reconozco que eso recibiendo una copia de esta Política de la Intimidad y Nota de Intimidad es un paso necesario en obtener el producto o el servicio financieros particulares que solicito y concuerdo en recibir esta Política de la Intimidad y Nota de Intimidad vía este sitio web. Si continúo ser un cliente de esta compañía, yo concuerdo en recibir anualmente la Política de Intimidad y Nota de Intimidad vía este sitio web.

1. Recopilamos información personal no pública sobre usted de las siguientes fuentes:

---

Terms of Use Preview
Privacy Policy Preview
Save

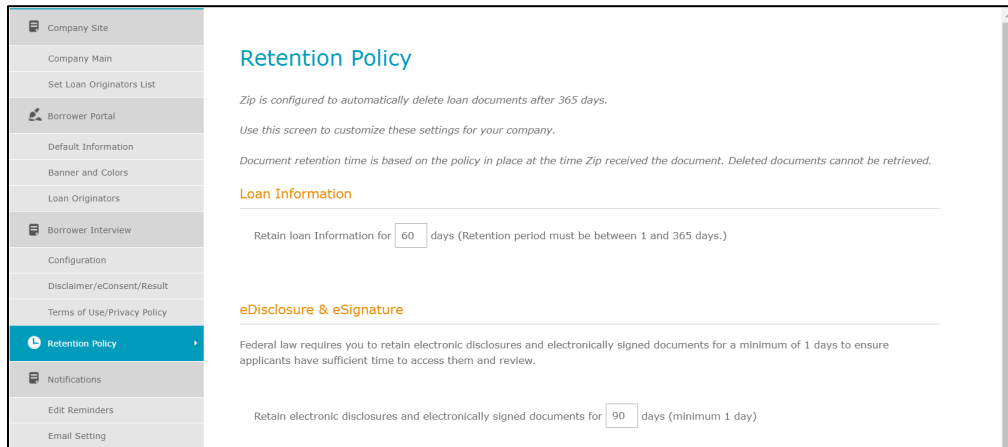
**Figure 468: Privacy Policy**

5. Enter the **Privacy Policy** in **Spanish** if required.
6. Click **Terms of Use Preview** to review.
7. Click **Privacy Policy Preview** to review.
8. Click **Save** to save the Zip statements.

## Retention Policy

Use the **Retention Policy** options to change the default Zip loan document and eSignature retention settings.

1. Select **Retention Policy** from the sidebar.



**Figure 46g: Zip Retention Policy**

2. Change the **Loan Information** retention setting to modify the retention length.
3. Change the **eDisclosure & eSignature** retention setting to modify the retention length.
4. Click **Save**.

## Edit Reminders

Use the following section to set up reminders.

1. Select **Edit Reminders**.

2. Choose a **Loan Originator**.

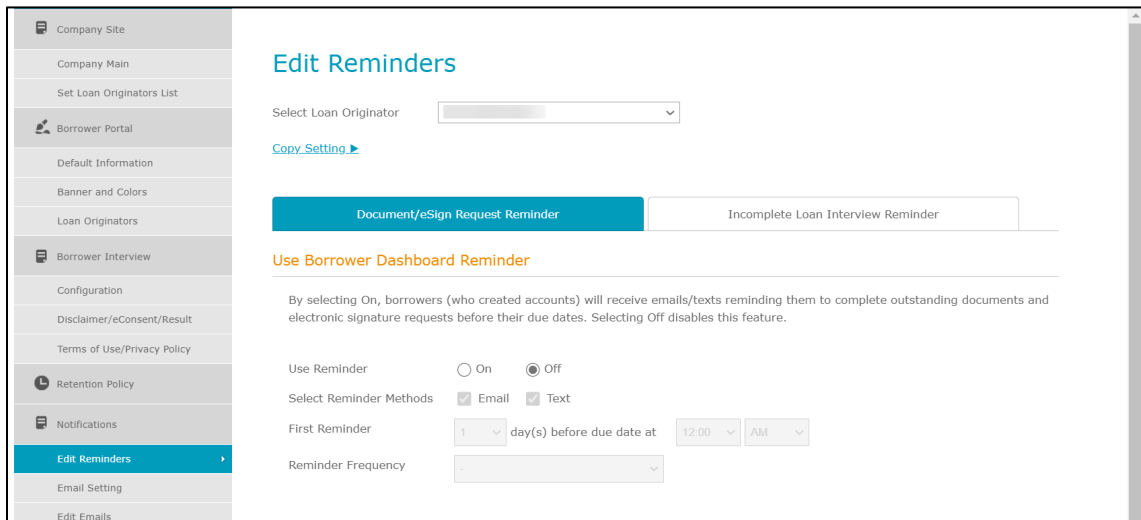


Figure 470: Edit Reminder

## Copy Setting

Use the Copy Setting > link to copy the settings from a chosen loan originator and apply them to other loan originators.

After selecting the link:

1. Select the **Copy from** dropdown menu and chose whose settings to copy.

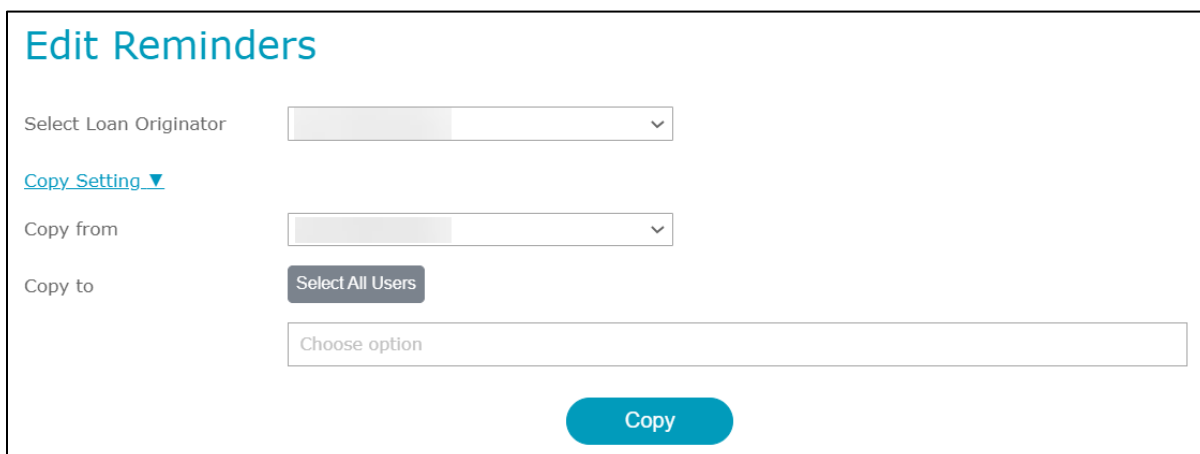


Figure 471: Copy Setting

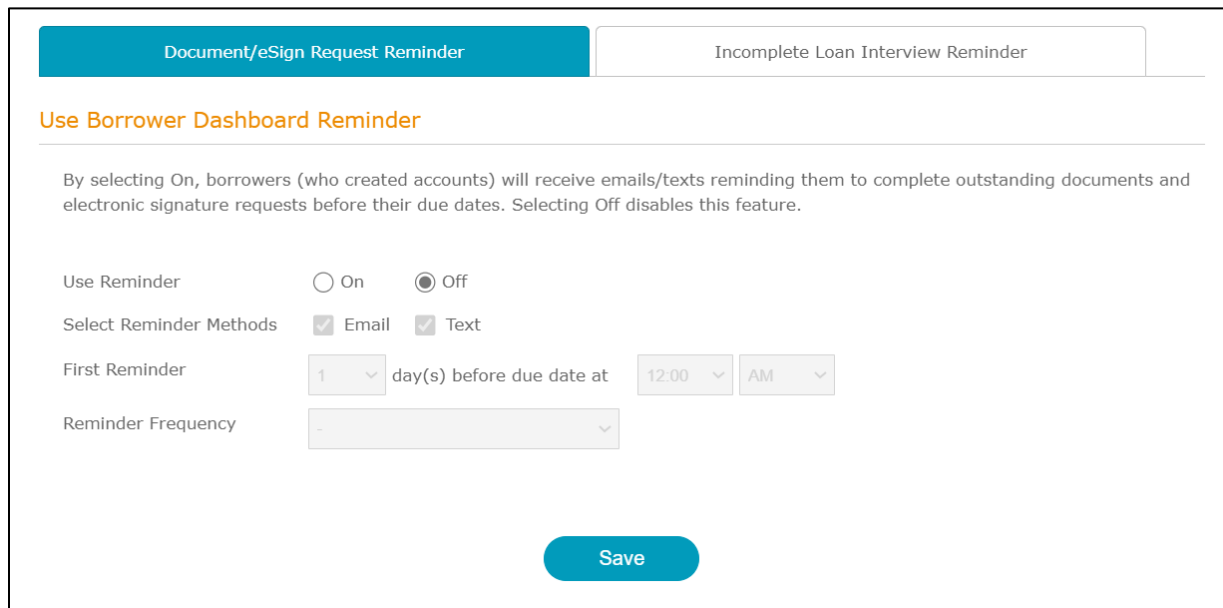
2. If needed, click on the **Select All Users** button.
3. Or enter which originators to apply the settings to.
4. Click on the **Copy** button.

## Document/eSign Dashboard Reminder

Selecting *On* will alert borrowers (with accounts created) with emails/text messages about completing any outstanding documents or electronic signature requests before their due dates. The *Off* option disables this feature.

To set a reminder:

1. Select either **On** or **Off**.



The screenshot shows a configuration window for the 'Document/eSign Request Reminder'. At the top, there are two tabs: 'Document/eSign Request Reminder' (active) and 'Incomplete Loan Interview Reminder'. Below the tabs, the section is titled 'Use Borrower Dashboard Reminder'. A descriptive paragraph explains that selecting 'On' will send reminders to borrowers. The configuration options include:
 

- Use Reminder:** Radio buttons for 'On' and 'Off', with 'Off' selected.
- Select Reminder Methods:** Checkboxes for 'Email' and 'Text', both of which are checked.
- First Reminder:** A dropdown menu set to '1', followed by the text 'day(s) before due date at', a time dropdown set to '12:00', and an AM/PM dropdown set to 'AM'.
- Reminder Frequency:** A dropdown menu currently showing a hyphen '-'.

 A blue 'Save' button is positioned at the bottom center of the form.

Figure 472: Document/eSign Reminder

2. Chose **Email**, **Text**, or select both options.
3. Select the number of days before the due date to remind the borrower.
4. Select the time of day.
5. Click on the **Reminder Frequency** dropdown menu and select an option.
6. Click **Save**.
7. If selected, customize the email reminder.
8. If selected, customize the text reminder.

## Loan Interview Reminder

Selecting *On* will alert borrowers (with accounts created) with emails/text messages about completing loan interviews. The *Off* option disables this feature.



To set a reminder:

1. Select either **On** or **Off**.

**Use Loan Interview Reminder**

By selecting On, borrowers (who have not completed the interview) will receive emails/texts reminding them to complete their loan interviews. Selecting Off disables this feature.

Use Reminder  On  Off

Select Reminder Methods  Email  Text

First Reminder  day(s) after an unfinished interview at

Reminder Frequency

[Save](#)

**Figure 473: Loan Interview Reminder**

2. Chose **Email**, **Text**, or select both options.
3. Select the number of days after an unfinished interview before notifying the borrower.
4. Select the time of day.
5. Click on the **Reminder Frequency** dropdown menu and select an option.
6. Click **Save**.
7. If selected, customize the email reminder.
8. If selected, customize the text reminder.

## Emails

Use the following sections to set up email addresses and email preferences.

### Set Email Address

Use the *Set Email Address* to set email preferences.

1. Select **Set Email Address** from the sidebar.

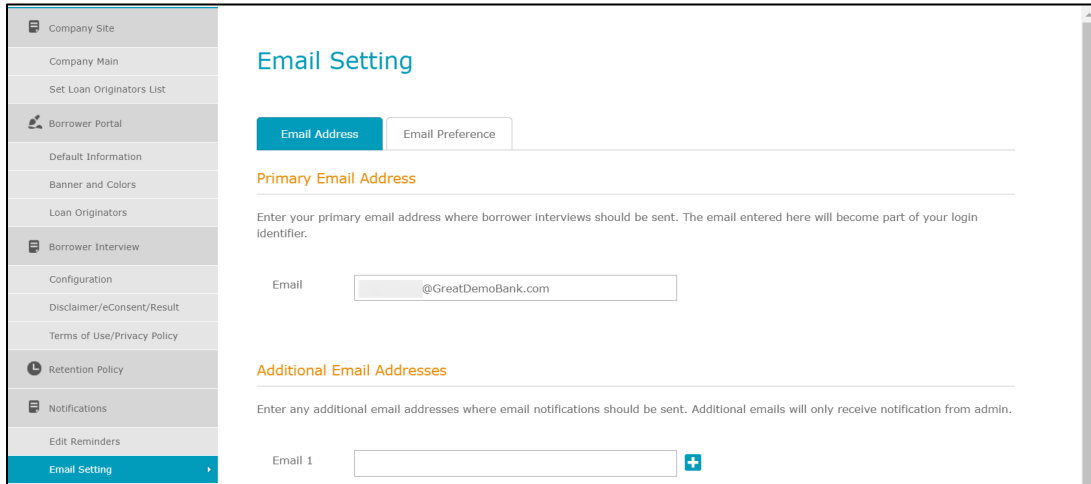


Figure 474: Zip Email Preferences

2. Enter the **Primary Email** address.
3. Use the **+** to add **Additional Email Addresses**.
4. Click **Save**.
5. Select the **On** radio button to receive the **Loan Officer (LO) Notifications Emails** when borrowers interact with **Zip**.
6. Enter the email to **Receive Notification Email with Borrower Contact Information**.
7. Click **Save**.

## Edit Emails

Use *Edit Emails* screen to customize email notifications sent to the borrowers after submitting a loan.

Use the following steps to customize email notifications.

1. Select **Edit Emails** from the sidebar.

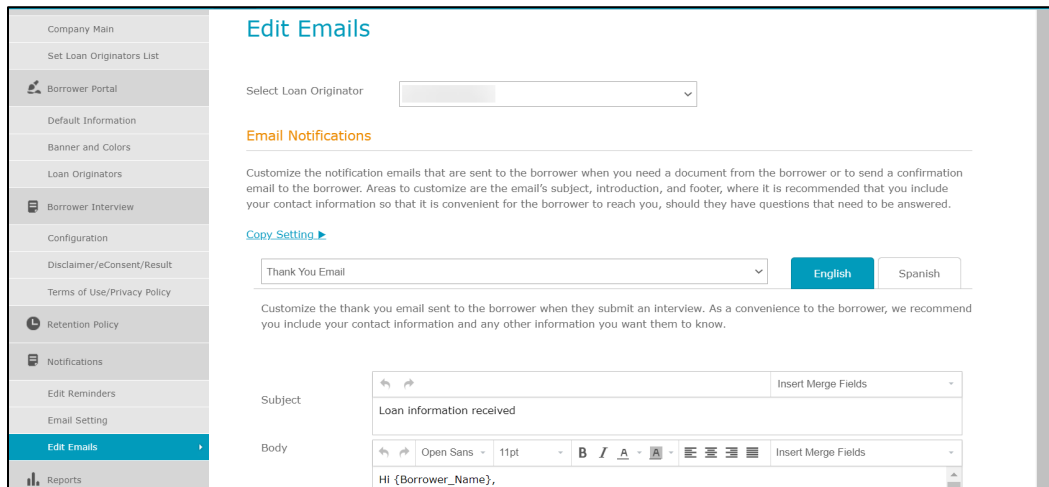


Figure 475: Edit Emails

2. Click the **Select Loan Originator** dropdown and select an originator.

## Email Notifications

1. Select the **Copy Setting** > link if applicable.
2. Select an email template from the dropdown menu.

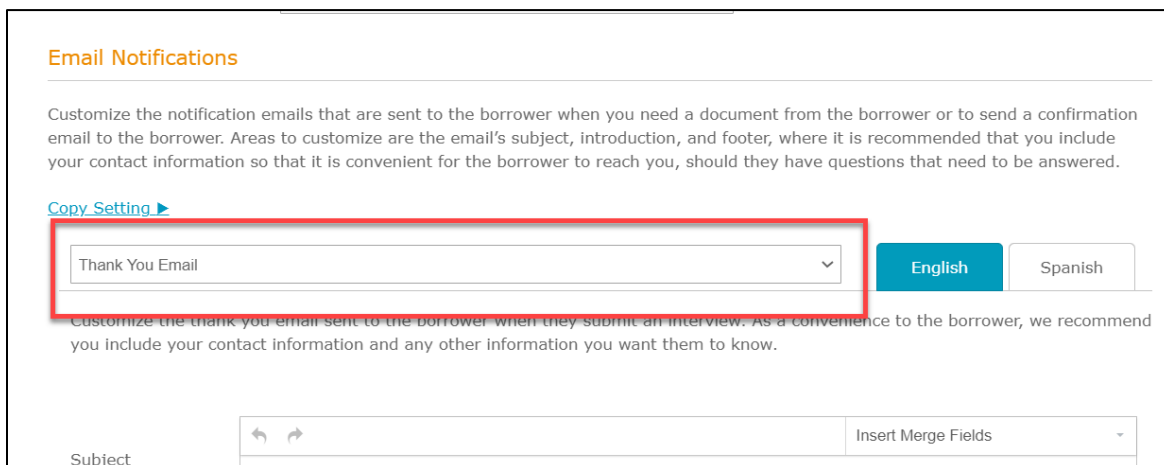
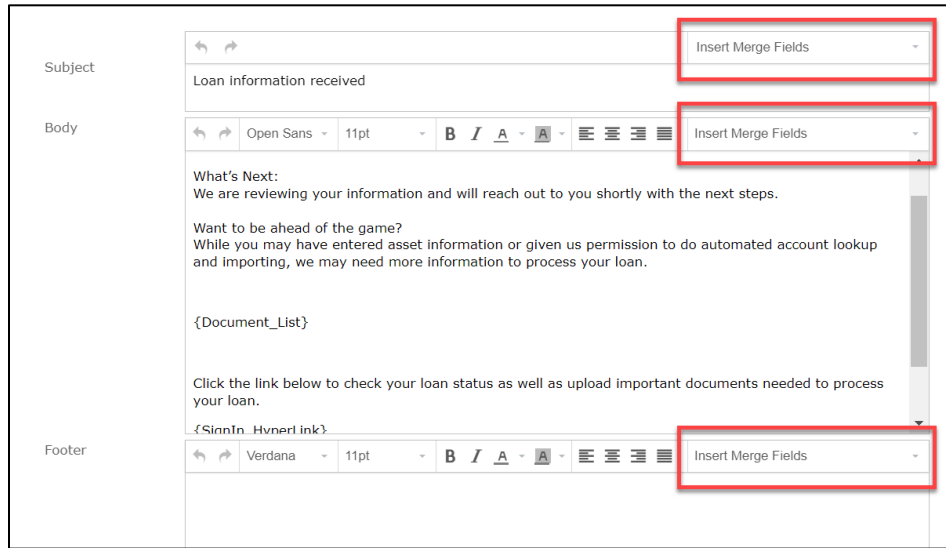


Figure 476: Email Template

3. Select either **English** or **Spanish** tab.
4. Use the **Insert Merge Fields** dropdown to add automation to the email.

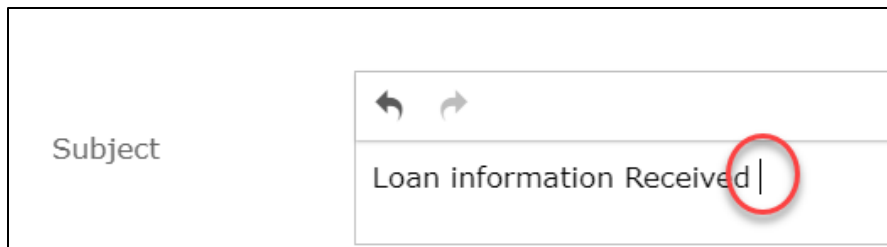
**Note:** The default email template contains bracketed tags (merged fields) that autofill common elements within the email (Ex. **{Sender\_Name}**).



**Figure 477: Insert Merge Fields**

5. Customize the **Subject** content.

**Note:** Before entering a *Merge Field*, place the insertion mark at the desired location. The Merge Field will appear wherever the user places the insertion mark. See the image below.



**Figure 478: Placing a Merge Field**

6. Customize the **Body** content.
7. Customize the **Footer** content.
8. Select the **Save** button.

### Set Back to Default

Use the *Set Back to Default* button to reset the *Subject*, *Body*, and *Footer* to the email's original format.

1. Select the **Set Back to Default** button.
2. Click on **Yes** to reset the email.

## Send Sample

Use the *Send Sample* button to send a sample of the modified email to the desired email address.

1. Click the **Send Sample** button.
2. Enter an email address in the **Send To** field.

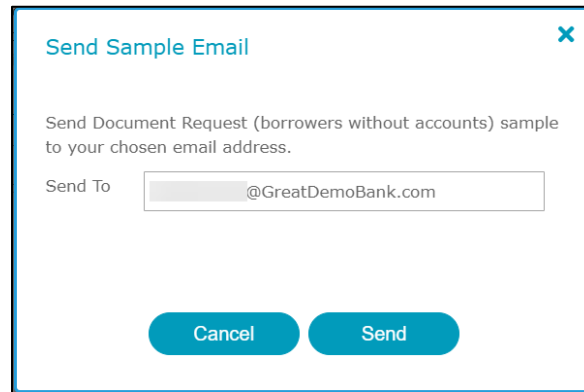


Figure 479: Send Sample Email

3. Click **Send**.

## Email Signature

Use this section to create an *Email Signature*. Choose between *Default*, *Use HTML*, or *None*.

1. Select a signature option.

The *Default* option will apply a signature with the loan originators information set in Loan Originators.

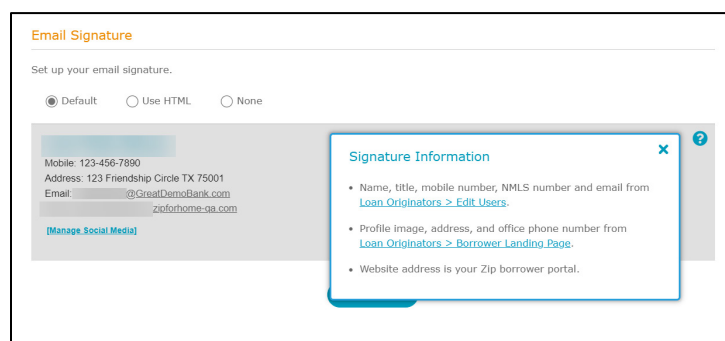


Figure 480: Email Signature

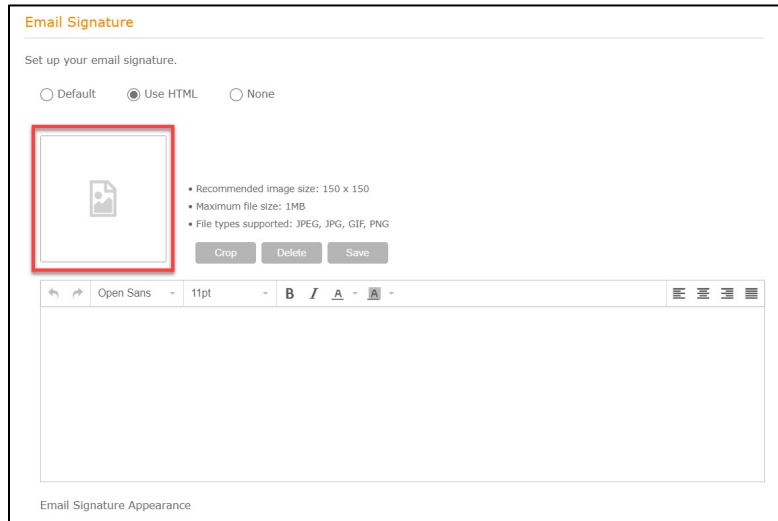
2. Select the **Manage Social Media** link.
3. In the **Manage Social Media** dialog, add the desired social media URLs.
4. Click **Save**.
5. After adding social media accounts, click the **Save** button to complete the signature setup.

## Use HTML

The user can design their own signature by selecting the *Use HTML* option. If the user prefers not assigning a signature, the *None* option is available.

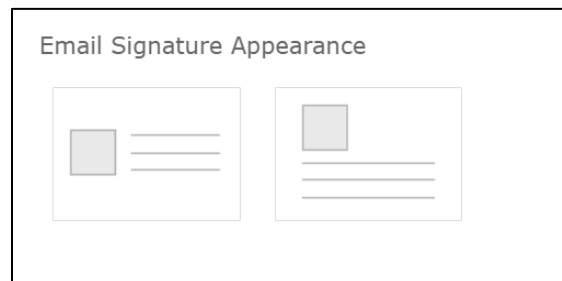
If the *Use HTML* option is selected:

1. Click on the blank image field to add an image to the signature.



**Figure 481: Use HTML**

2. Browse to the desired image.
3. Select **Open** to upload the image.
4. Click on the **Crop** button to edit the image.
5. Click **Save** to keep the crop.  
Use the **Delete** button to remove the uploaded image.
6. Enter the signature information in the text box.  
Use the functions for the text box to design the signature.
7. Select an appearance for the signature.



**Figure 482: Email Signature Appearance**

8. Click the **Save** button to save the email signature.

## Reports

Use the **Reports** options to run *Zip Reports*.

### Borrower Interview Report

Set the *Borrower Interview Report* options to retrieve the list of borrower interviews for a specified timeframe.

1. Select **Borrow Interview Report** from the sidebar.

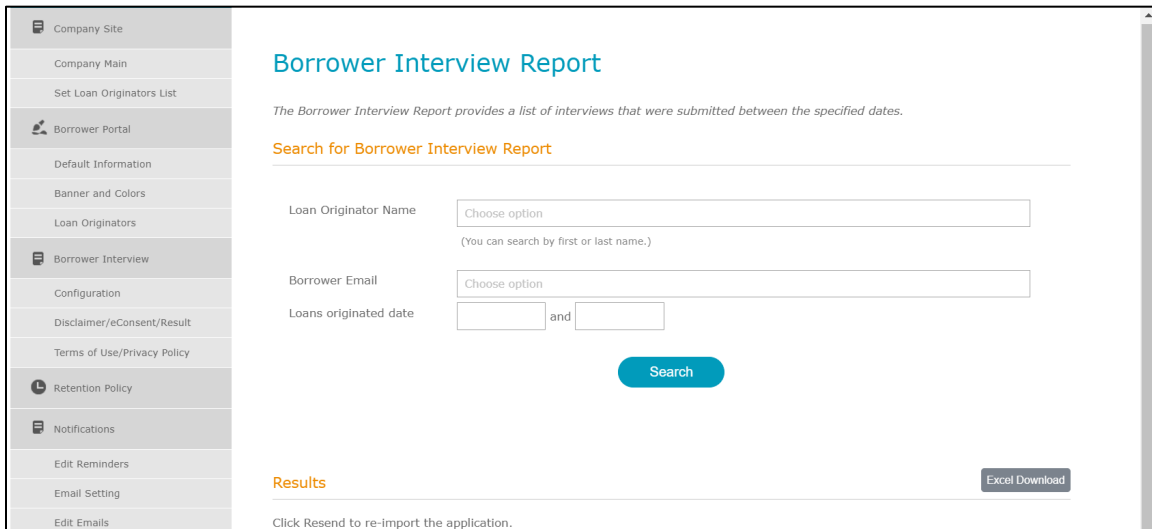


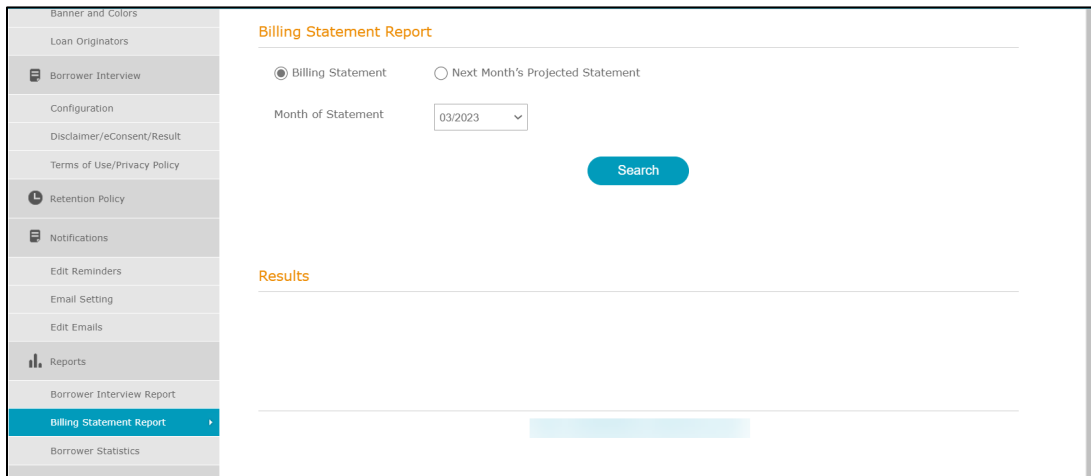
Figure 483: Run Borrower Interview Report

2. Enter **Loan Originator Name**.
3. Enter **Borrower Email**.
4. Set **Loans originated dates**.
5. Click **Search**.
6. Click **Excel Download** to download the results in an Excel spreadsheet.

### Billing Statement Report

Use the **Billing Statement Report** options to run billing reports for a selected month.

1. Select **Billing Statement Report** from the *ZIP* tab.



**Figure 484: Billing Statement Report**

2. Enter the **Loan Originator Name**.
3. Select the **Month** for the report.
4. Click **Search**.

**Note:** Results display in the **Results List**.

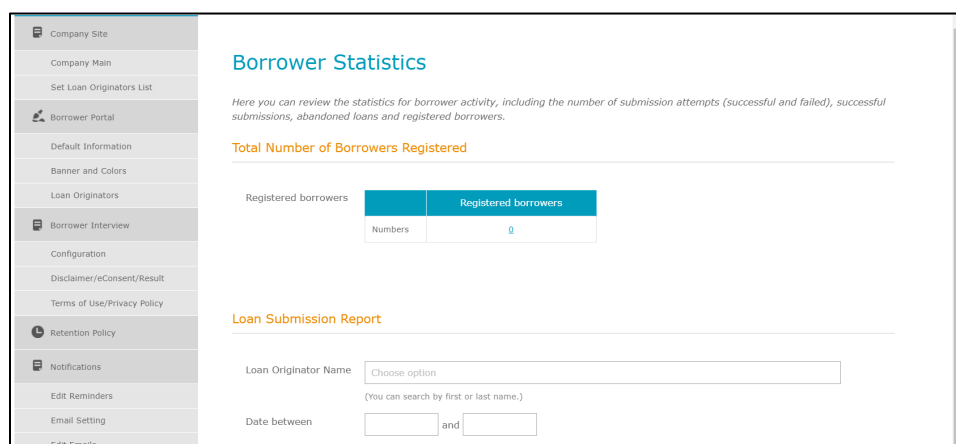
## Borrower Statistics

Use the **Borrower Statistics** options to review Zip borrower activity.

### Registered Borrowers

Review the Zip registered borrowers.

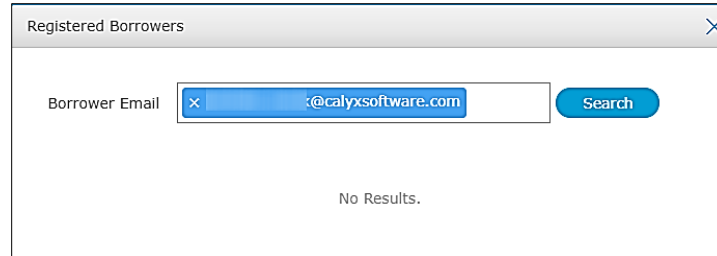
1. Select **Borrower Statistics** from the sidebar.



**Figure 485: Borrower Statistics**

2. Click the **Registered Borrowers** link to review the registered borrowers.





**Figure 486: Registered Borrowers**

3. Click **Search** to locate a borrower when the registered borrowers appear in a list.

### **Loan Submission Report**

Use the **Loan Submission Report** options to return a report containing the Zip submitted loans.

1. Select **Borrower Statistics**.
2. Enter the **Loan Originator Name**.
3. Enter the **Date Between** range to include in the report.
4. Click **Search**.

**Note:** The results display in a **Results List**.

## **Settings**

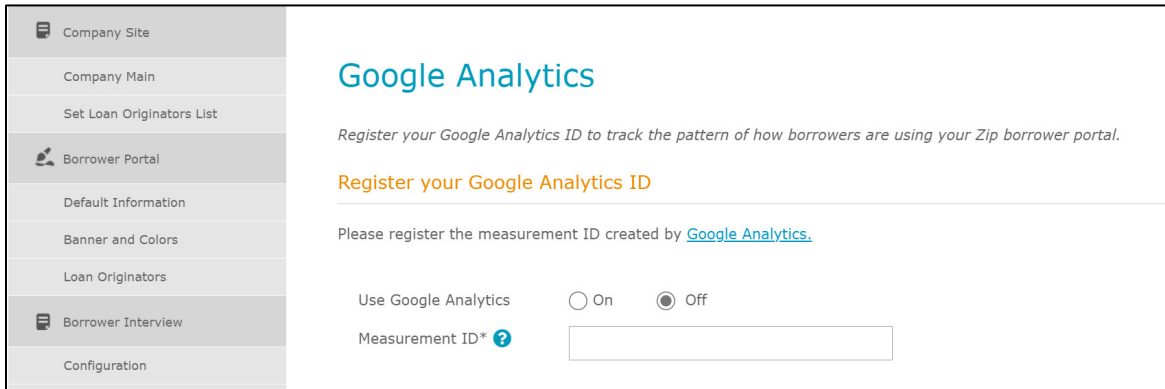
As the administrator, configure the settings for document collection and VOA (verification of asset) via the *Settings* menu.

### **Google Analytics**

From the *Google Analytics* screen, the user can register *Google Analytics ID* to track the pattern on how borrowers use the Zip borrower portal.

To register *Google Analytics ID*:

1. Choose the **On** option.



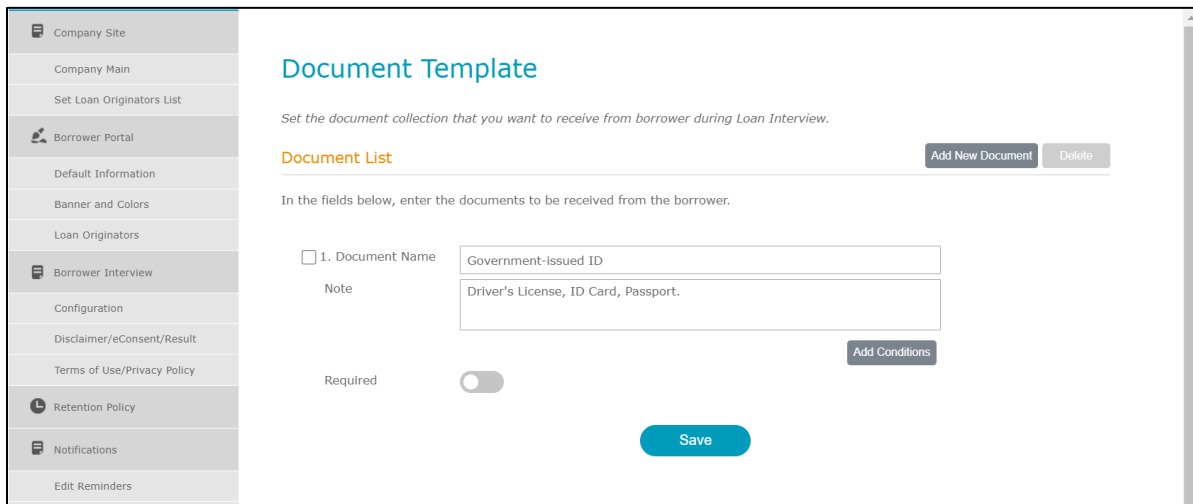
**Figure 487: Google Analytics**

2. Enter the **Google Analytics ID** into *Measurement ID* field.

## Document Template

Use the *Document Template* screen to Set the document collection that you want to receive from borrower during Loan Interview.

1. Select **Document Template** from the sidebar.



**Figure 488: Document Template**

2. Enter **Document 1** name.
3. Enter description in the **Note** field.
4. Click **+** to add additional documents.
5. Click **Save**.

## Security

1. Select the **2-factor Login Authentication** option.

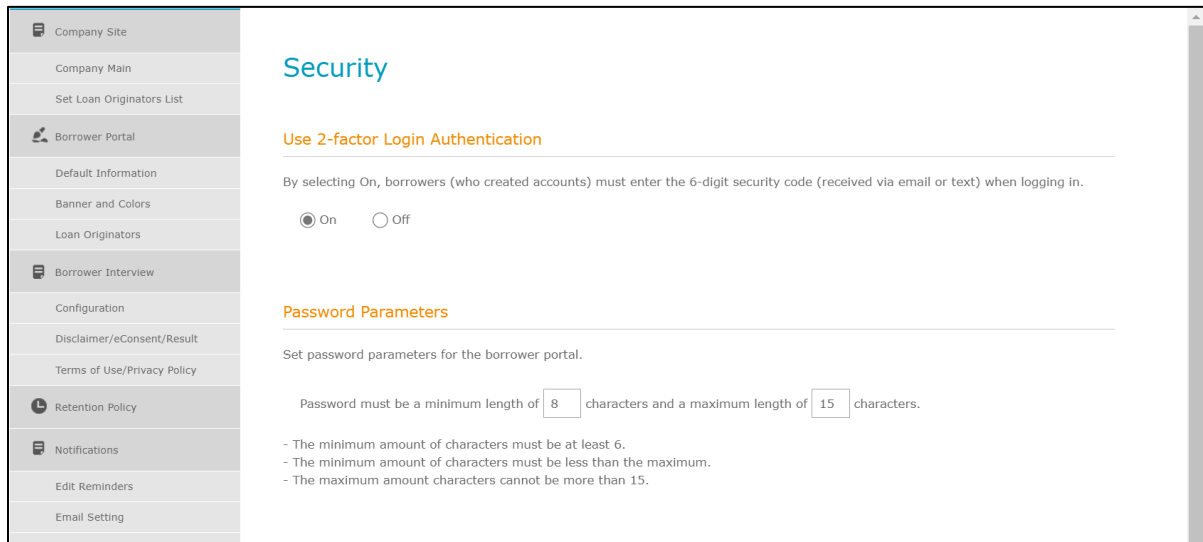


Figure 489: Security Login

2. If needed, set **Password Parameters**.
3. Click **Save**.

## Payment Management

Use the *Payment Management* screen to update the credit card information used for Zip and eSignature transactions.

1. Select **Payment Method** from the sidebar.

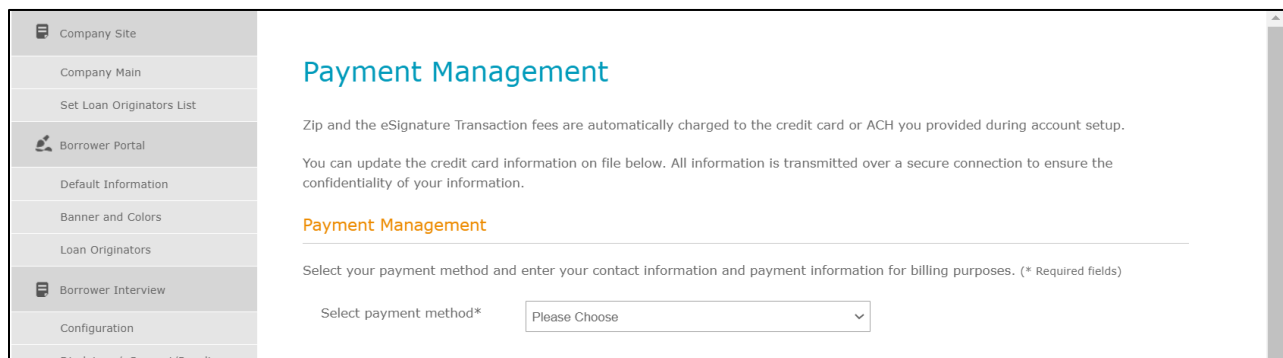


Figure 490: Payment Method

2. Select the appropriate **Payment Method**.

3. Enter **Credit Card** or **Automatic Clearing House (ACH)** information.

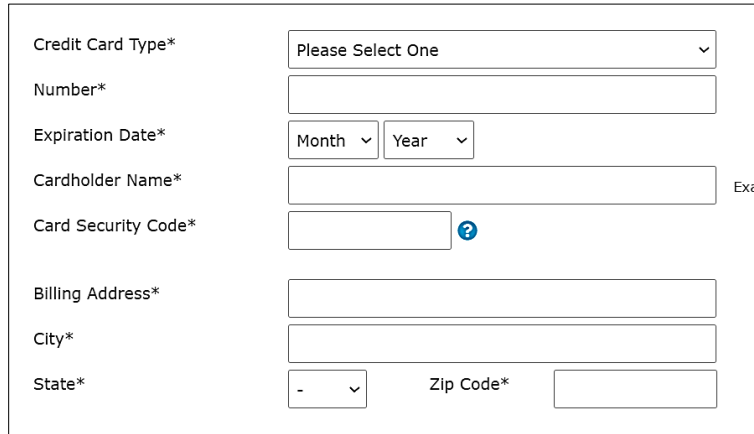


Figure 491: Payment Management Credit Card

4. Click **Save**.

## User Profile

User Settings determine the *Loan Originator* information to display on the *Zip Borrower Dashboard*.

To access the *User Profile Settings*:

1. Open the **User Profile**.
2. Select the username.

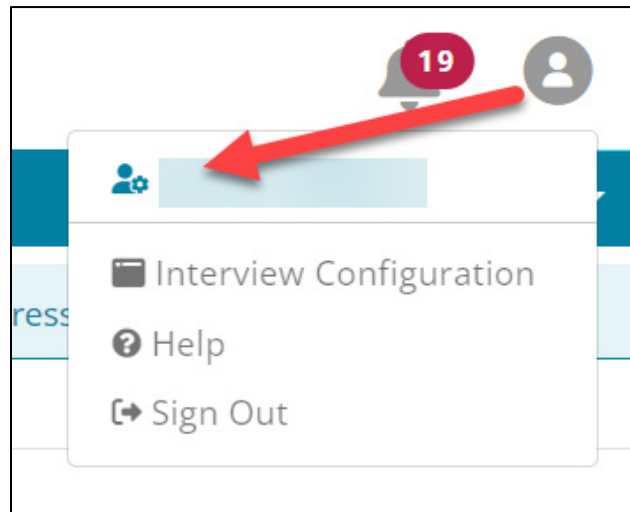
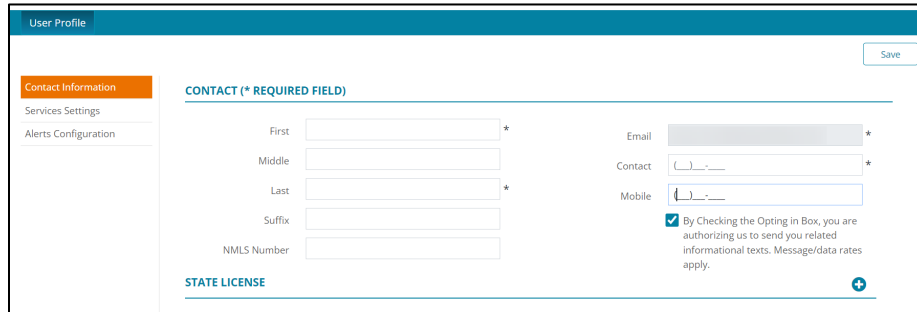


Figure 492: Access User Settings

## Contact Information

Set the user contact information and state licensing options.

1. Select the **User Profile**.
2. Enter **Loan Originator First** name.



The screenshot shows the 'User Profile' form with a 'Contact Information' tab selected. The form includes a 'Save' button in the top right corner. Under the 'CONTACT (\* REQUIRED FIELD)' section, there are input fields for 'First', 'Middle', 'Last', 'Suffix', and 'NMLS Number', each with an asterisk indicating it is a required field. To the right, there are input fields for 'Email', 'Contact', and 'Mobile', also with asterisks. Below these fields is a checkbox labeled 'By Checking the Opting in Box, you are authorizing us to send you related informational texts. Message/data rates apply.' which is checked. At the bottom of the form, there is a 'STATE LICENSE' section with an 'Add +' button.

**Figure 493: Loan Originator Contact Information**

**Note:** Asterisks indicate required fields.

3. Enter Loan Originator **First** and **Last** name.
4. Enter Middle name if applicable.
5. Enter Loan Originator **Email**.
6. Enter Loan Originator **Contact** number.
7. Enter Loan Originator **Mobile** number.
8. If needed, select the **By Checking the Opting in Box....**

**Note:** By opting into the informational texts, the user is provided with an additional method for sending password change requests.

9. Click the *State License* **Add +** button.
10. Enter **State License** information.
11. Click **Save & Close**.

**Note:** Click *Save & New* to add additional licenses.

## Services Settings

Use the *Services Settings* to create *Loan Originator Login* credentials.

1. Select **Services Settings**.

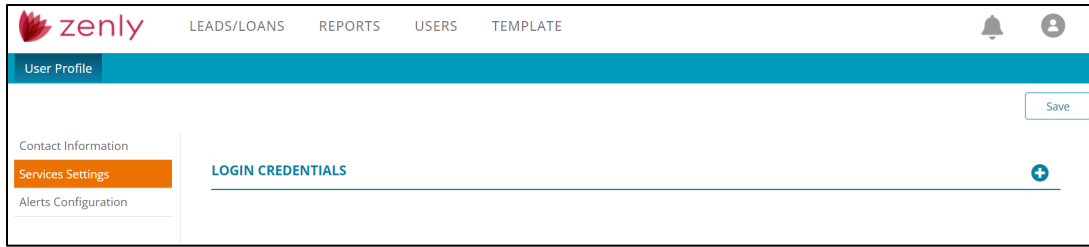


Figure 494: Add Login Credentials

2. Click on the **Add +** icon.
3. Select the appropriate **Service**.

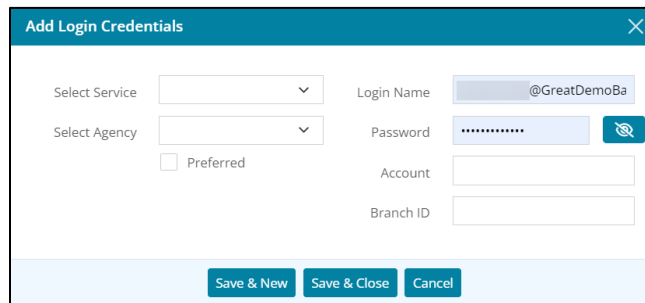


Figure 495: Add Login Credentials Dialog

4. Select the appropriate **Agency**.
5. Select the **Preferred** checkbox to save settings as preferred.
6. Enter **Login Name**.
7. Enter the login **Password**.
8. Enter the **Account number**.
9. Enter the company **Branch ID** if appropriate.
10. Enter the **Fannie Mae Account Number**.
11. Enter the **Fannie Mae Password**.

**Note:** The *Fannie Mae* fields only appear for credit vendors that require different authentication credentials for Fannie Mae vendors.

12. Click **Save & Close**.

**Note:** Click *Save & New* to add another service setting.

## Alerts Configuration (User Profile)

Use the *Alerts Configuration* to set notifications. Toggle the switches for the desired alerts.

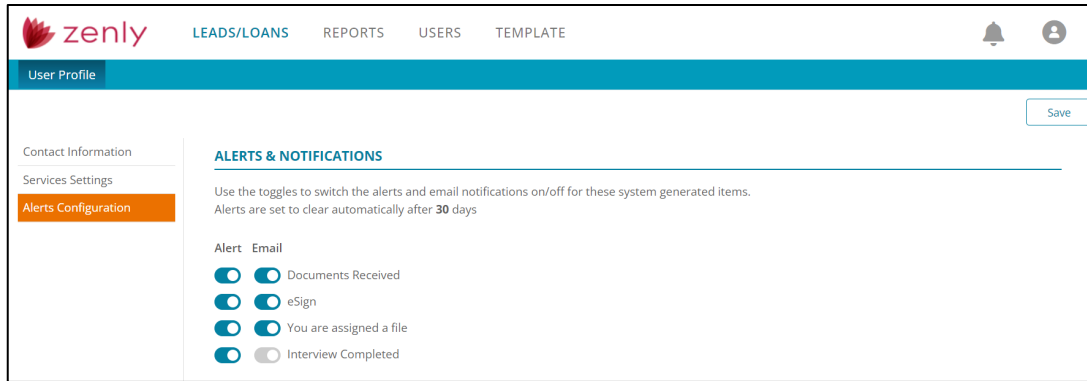


Figure 496: Alerts Configuration (Zip)

## Chapter 9: ACRONYMS

The following tables contain acronym definitions used in this document.

Table 4: Acronyms

| Acronym | Definition  |
|---------|---|
| ADA     | Americans with Disabilities Act                   |
| ARM     | Adjustable-Rate Mortgage                          |
| CBSV    | Consent Based Social Security Number Verification |
| FHA     | Federal Housing Administration                    |
| HMDA    | Home Mortgage Disclosure Act                      |
| FNM     | Fannie Mae Data file developed by Calyx.          |
| HTML    | Hyper Text Markup Language                        |
| HOEPA   | Homeownership and Equity Protection Act           |
| MIP     | Mortgage Insurance Premium                        |
| PMI     | Private Mortgage Insurance                        |
| POS     | Point of Sale                                     |
| SCIF    | Supplemental Consumer Information Form            |
| USDA    | United States Department of Agriculture           |
| URLA    | Uniform Residential Loan Application (Form 1003)  |
| VA      | Veterans Affairs                                  |
| XML     | Extensible Markup Language                        |

# APPENDIX A: LOAN ESTIMATE MAPPING TABLES

See Loan Estimate.

## Loan Terms

Table 5: Loan Terms Mapped Fields

| Loan Estimate Field(s)                  | Mapped from Screen | Mapped from Section/Field                                      |
|---|--------------------|--|
| Loan Amount                             | Loan Application   | Summary of Total Loan Amount                                   |
| Can this amount increase after closing? | Loan Application   | Determine by various loan data and loan terms.                 |
| Interest Rate                           | Loan Application   | Payment Schedule   |
| Monthly Principal & Interest            | Loan Application   | Payment Schedule   |
| Prepayment Penalty                      | Loan Estimate      | Prepayment Penalty Checkbox and the fields below the checkbox. |
| Balloon Payment                         | Loan Application   | Loan Features  |

## Projected Payments

Table 6: Project Payments Mapped Fields

| Loan Estimate Field(s)         | Mapped from Screen     | Mapped from Section/Field            |
|--------------------------------|------------------------|--------------------------------------|
| Principal & Interest (MIN/MAX) | Loan Application       | Payment Schedule – Mth Pmt column    |
| Mortgage Insurance (MI)        | Loan Application       | Payment Schedule – MI                |
| Escrow                         | Initial Fees Worksheet | G. Initial Escrow Payment at Closing |