



Zenly[®] 2.9 User Guide



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Change Table

The following table contains an overview of changes made to this document for the 2.9 release of Zenly.

Table 1: Change Table

Version	Section Impacted	Change(s)
2.9	Import From Leads	Added information on how to import Lead contact to a borrower set for a loan application.
	MTG Market EXCH	Added information about the MTG Marketplace for running pricing options for mortgage wholesalers.
	Document Packages and Generate From Document Packages	Added information about creating a template with preselected documents to generate for a borrower.

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

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**.

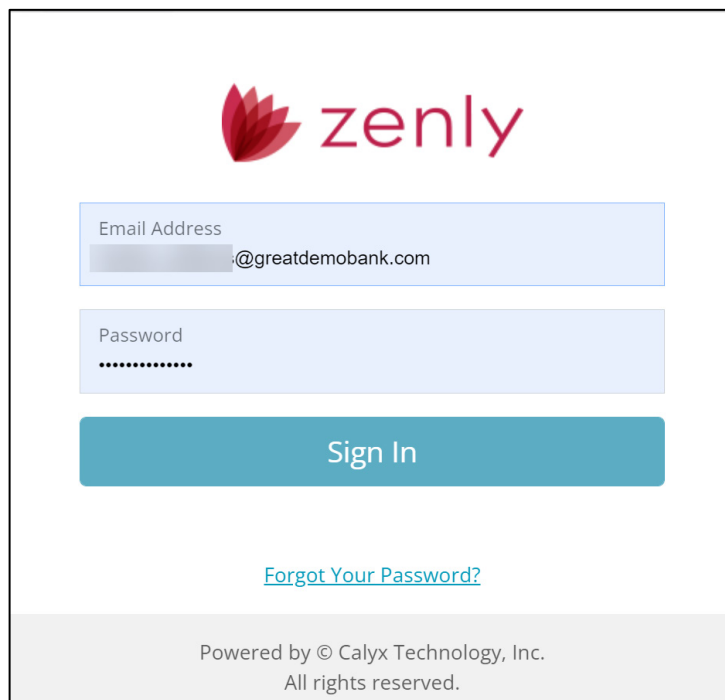
The image shows the Zenly login interface. At the top is the Zenly logo, which consists of a red stylized flower icon followed by the word "zenly" in a lowercase, sans-serif font. Below the logo are two input fields. The first field is labeled "Email Address" and contains the text ".....@greatdemobank.com". The second field is labeled "Password" and contains a series of dots. Below these fields is a large blue button with the text "Sign In". Underneath the button is a link that says "Forgot Your Password?". At the bottom of the form, there is a footer that reads "Powered by © Calyx Technology, Inc. All rights reserved."

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.

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**.

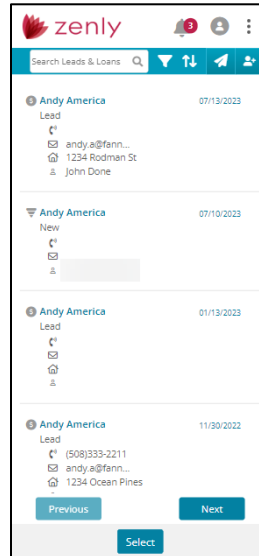


Figure 2: Zenly Mobile View

Home Screen (Mobile)

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

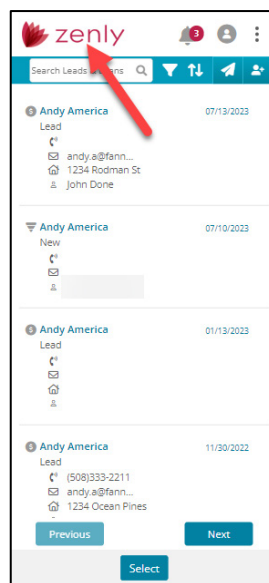


Figure 3: Home Screen (Mobile)

User Profile for Mobile Users

The *User Profile* has access to the *Interview Portal*, *Support*, *Help*, and the *Sign Out* functions.

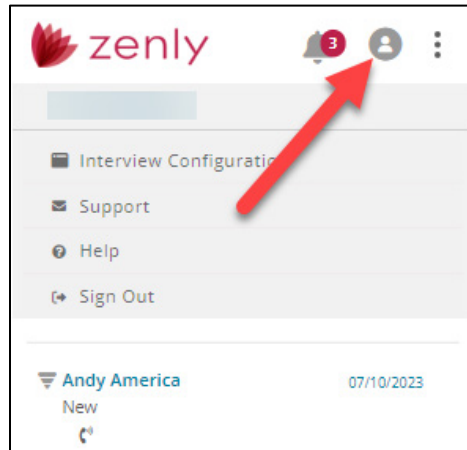










Figure 4: User Profile (Mobile)

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

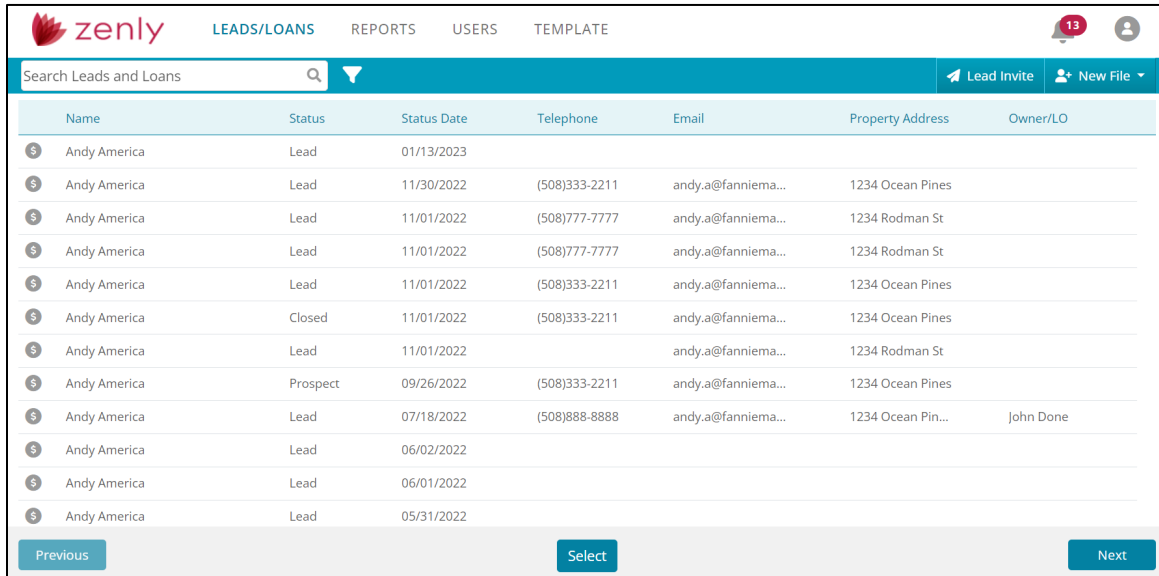
Zenly Mobile Icons

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 Select button allows the user to choose files to delete or archive.
	The Alerts icon displays unread notifications. Select the icon to view notifications.
	Tap on the User Profile icon to access the <i>Interview Portal</i> , <i>Support</i> , <i>Help</i> , and <i>Sign Out</i> functions.
	Tap on the menu button to access the main menu. The <i>Interview Portal</i> , <i>Users</i> , and <i>Template</i> screens are accessed in the main menu.
	Tapping on the Filter icon allows the user to filter between Lead, Loan, and Archived files.
	Tapping on the Create Lead Invite icon allows the user to invite the lead to the Interview Portal.
	The New File 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	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 5: 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 6](#).

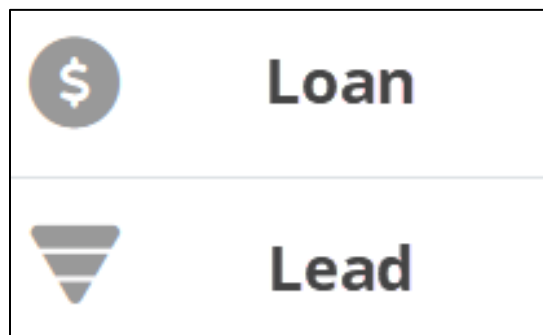



Figure 6: Home Table Icons

Filtering

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

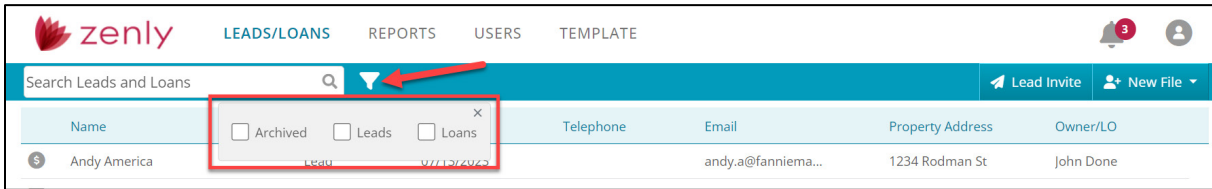


Figure 7: Filtering

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.

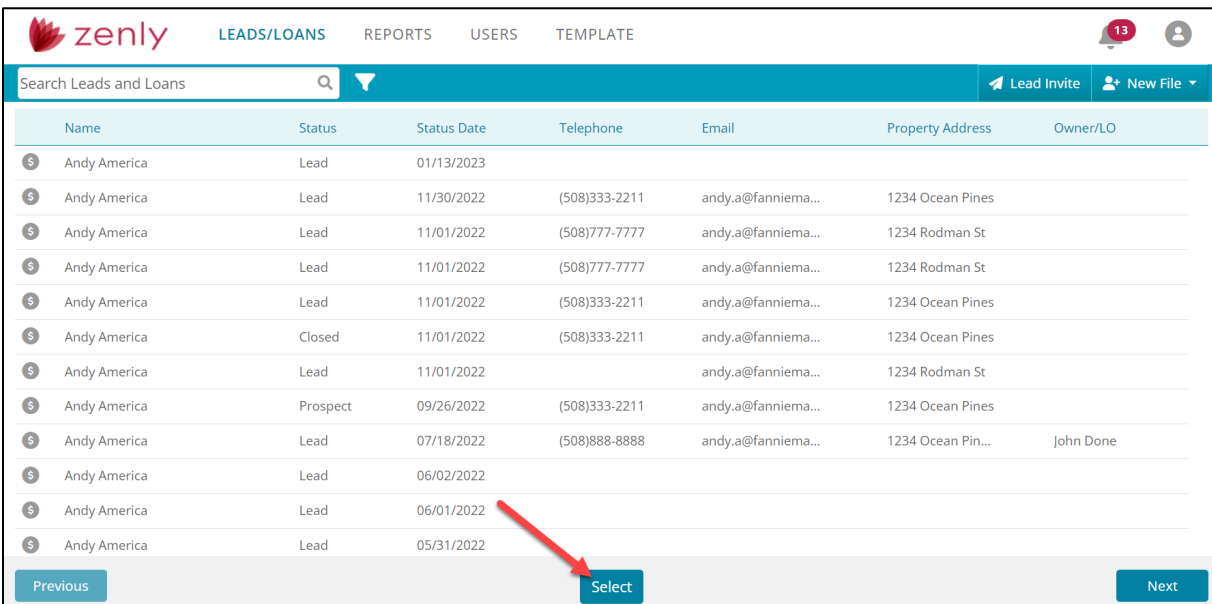


Figure 8: Selecting Files (Archives)

2. Select the desired files.

3. Select the **Archive** button.

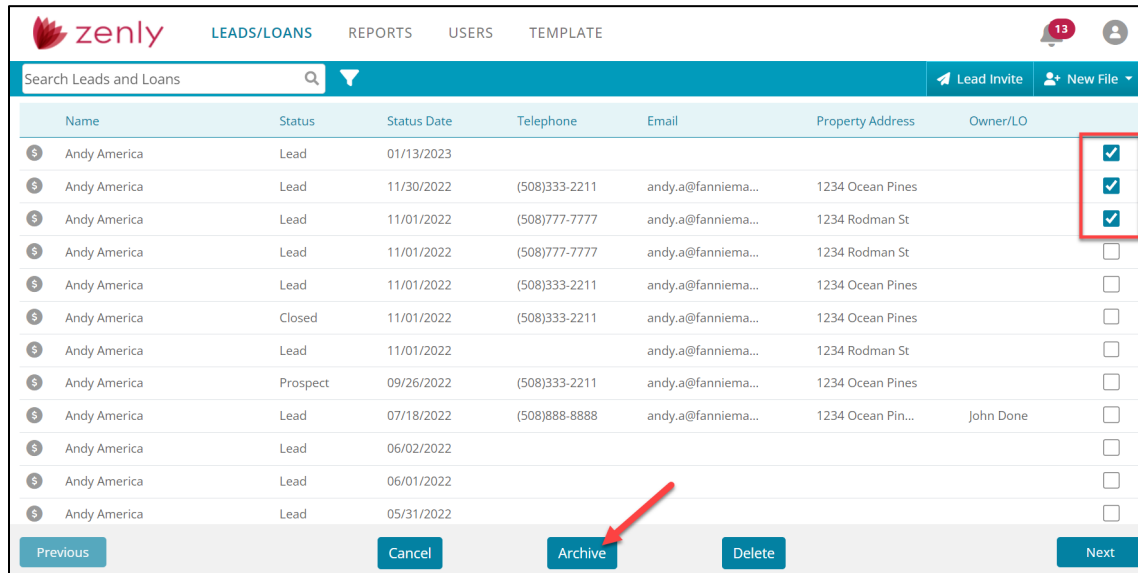


Figure 9: Archiving Files

4. 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.

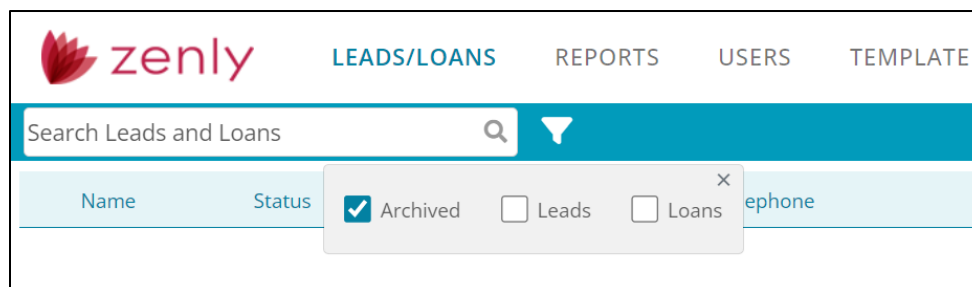



Figure 10: Viewing Archived Files

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**.
3. Click on the **Select** button.

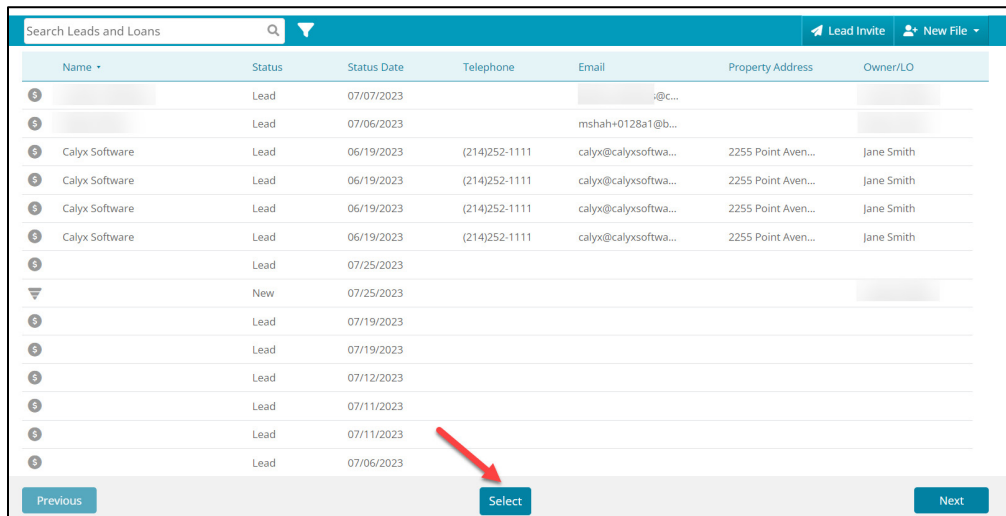


Figure 11: Select Button

4. Choose the desired files.
5. Select **Activate**.

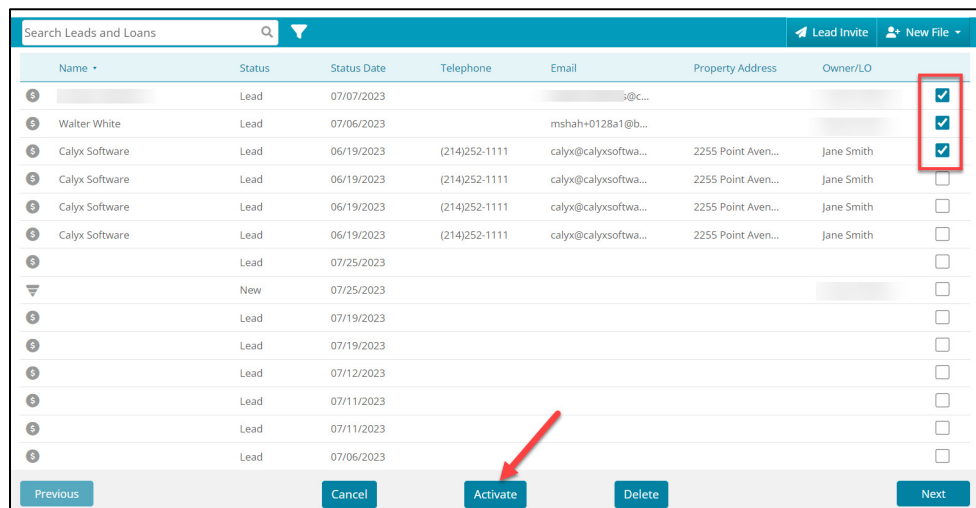


Figure 12: Activate Button

Deleting Files

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

To delete files:

1. Click the **Select** button.

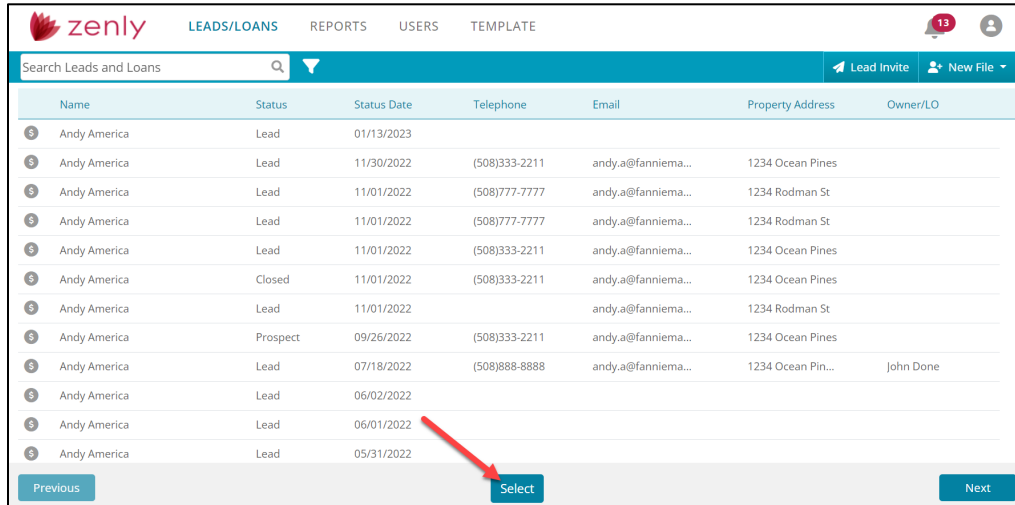


Figure 13: Selecting Files (Deleting)

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

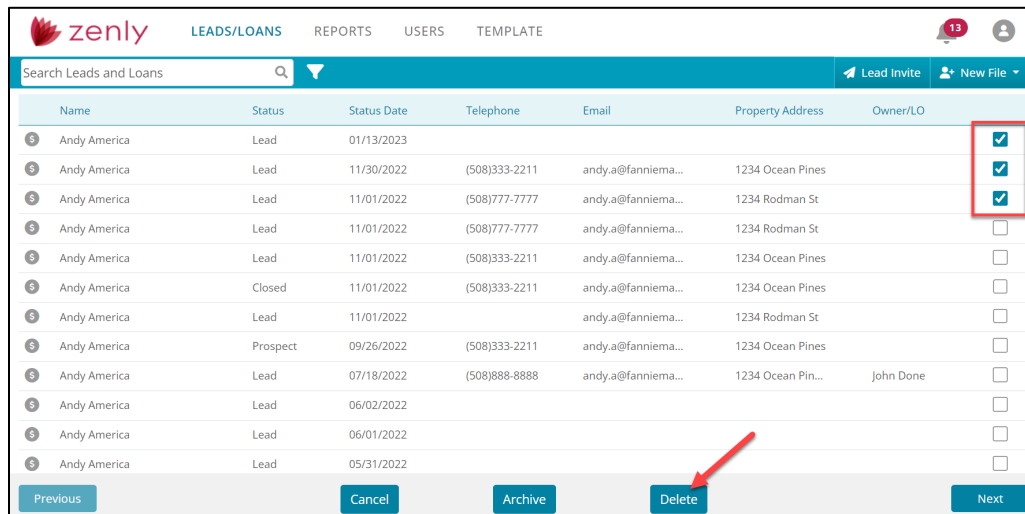


Figure 14: Deleting Files

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*) and the *Help*, and *Sign Out* links.

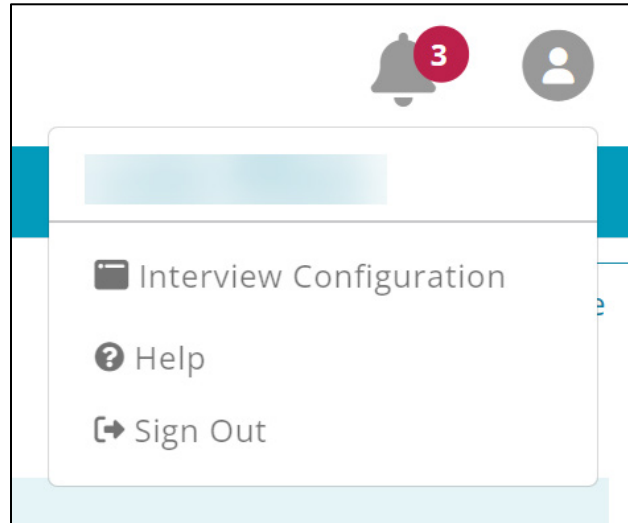


Figure 15: User Profile

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.

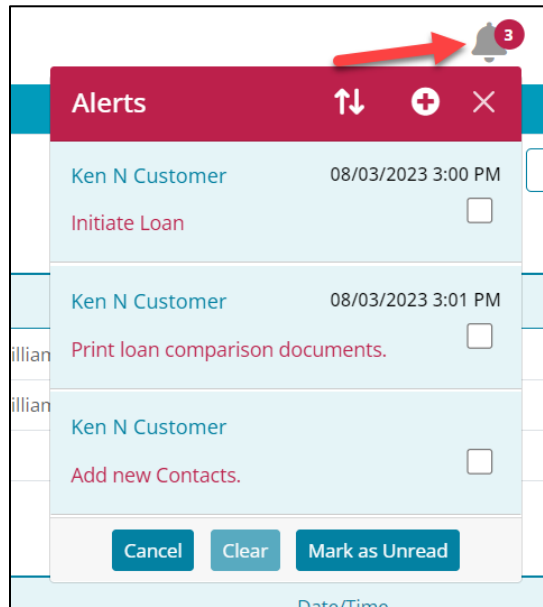


Figure 16: Alerts

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.

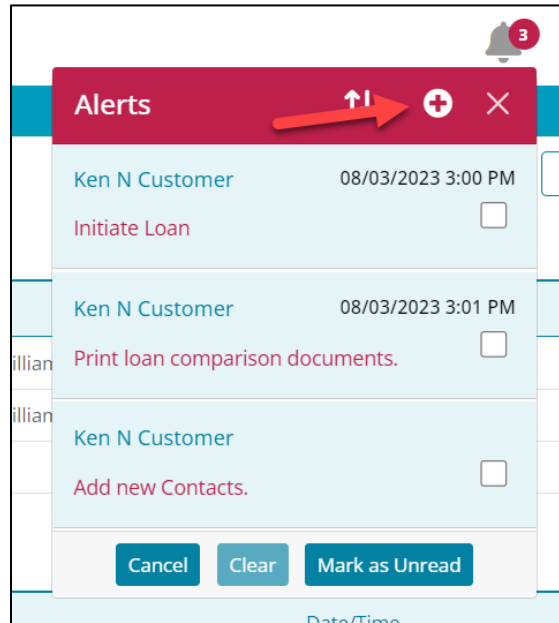


Figure 17: Add Alerts

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

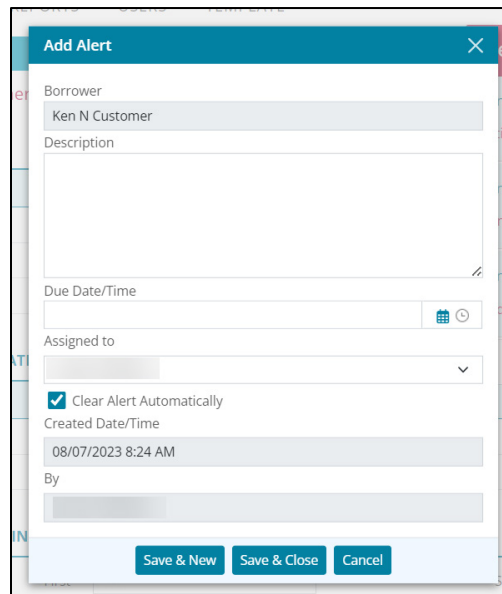


Figure 18: Add Alert Dialog

Leads/Loan Search

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

Note: Zenly allows partial text searches.

1. Enter the **Search** criteria.

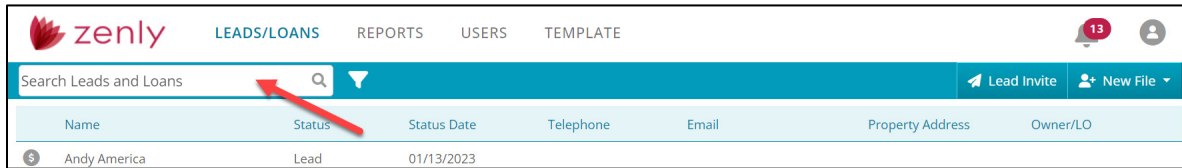


Figure 19: Loan Search

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

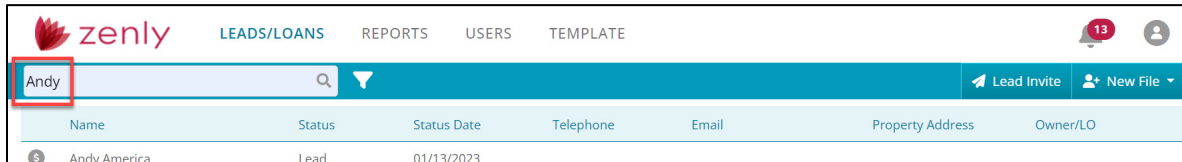


Figure 20: Search Results

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

Lead Invite

The *Lead Invite* button allows the user to start the borrower interview process. For more information see [Creating a Lead Invite](#).

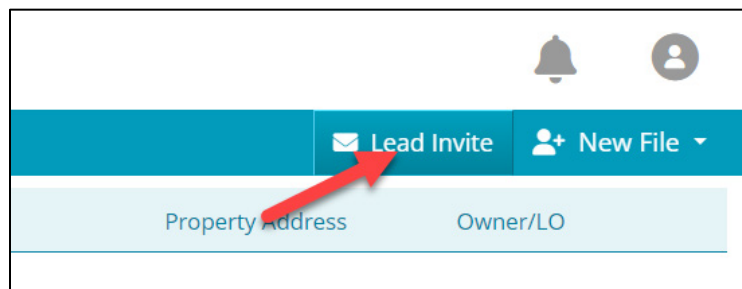


Figure 21: Lead Invite Button

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](#).

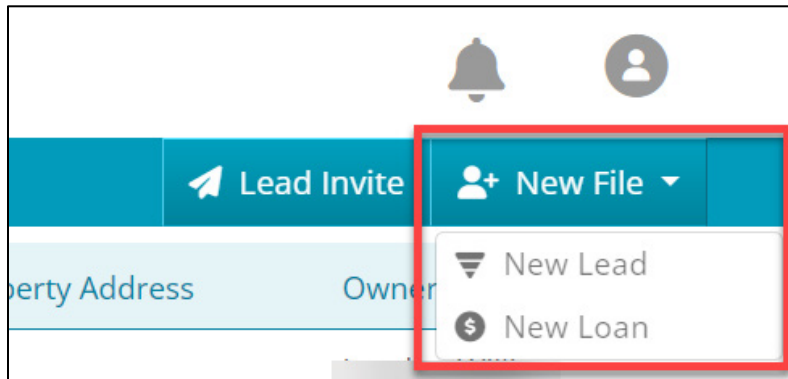


Figure 22: New File

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 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. Click the **Lead Invite** button.

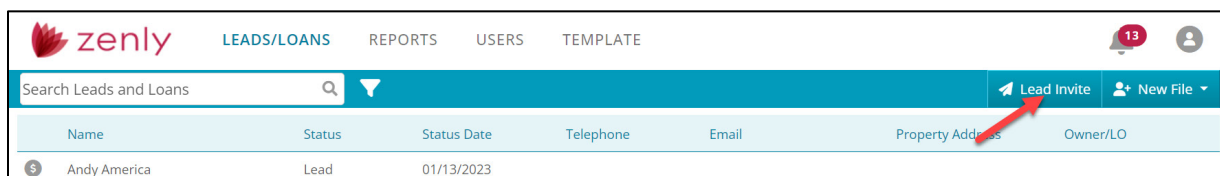
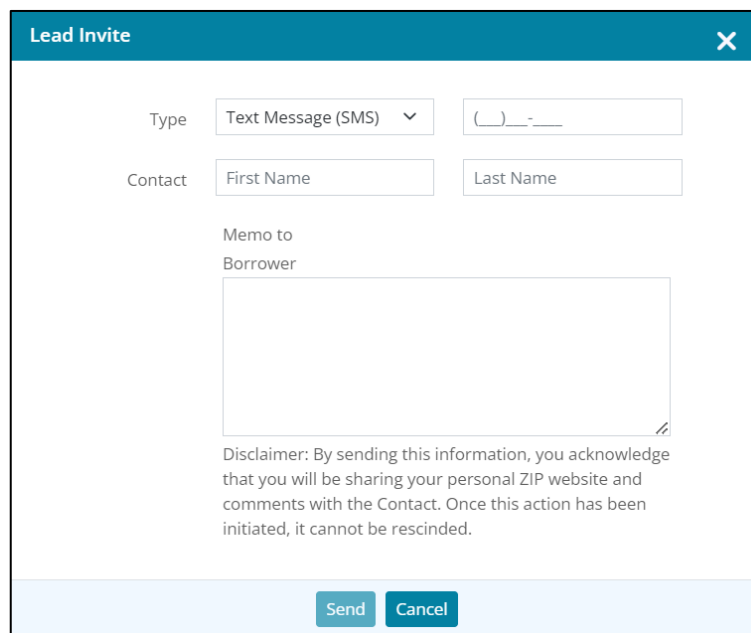


Figure 23: Leads Invite

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



The 'Lead Invite' dialog box is shown. It has a title bar with 'Lead Invite' and a close button. Inside the dialog, there are several input fields: 'Type' (a dropdown menu currently showing 'Text Message (SMS)'), a phone number field with a placeholder '() - -', 'Contact' (a label for the next two fields), 'First Name' (a text input field), 'Last Name' (a text input field), and 'Memo to Borrower' (a large text area). Below the text area is a disclaimer: '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.' At the bottom of the dialog are two buttons: 'Send' and 'Cancel'.

Figure 24: Lead Invite Dialog

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

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](#).

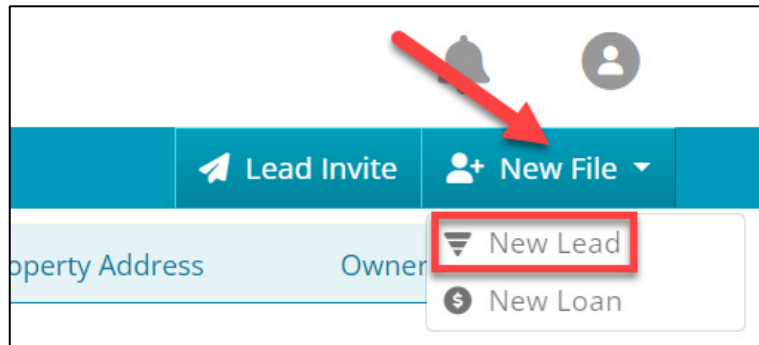


Figure 25: Creating a New Lead

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.

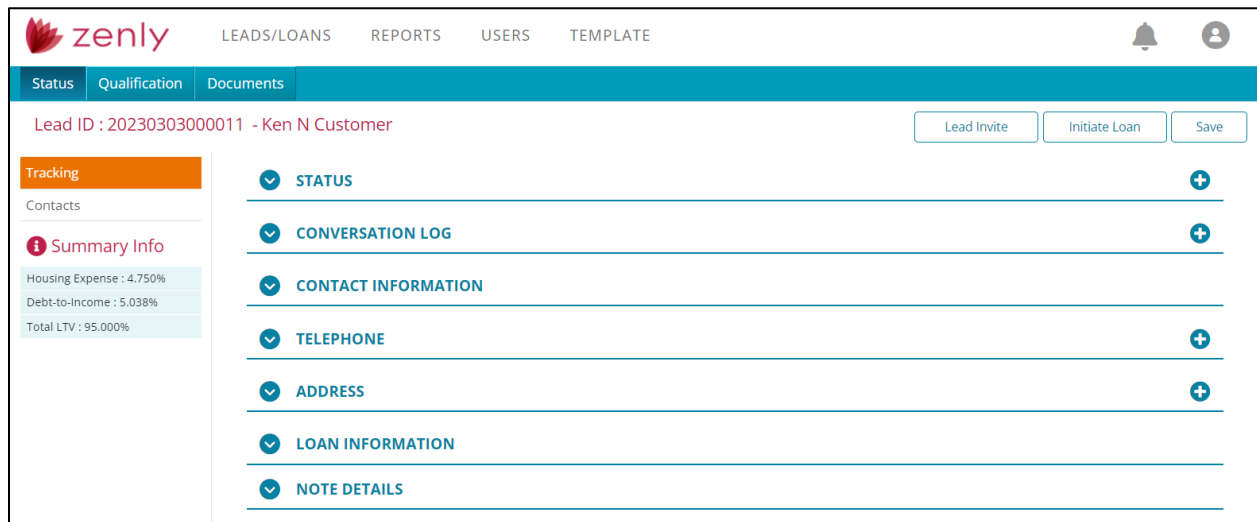



Figure 26: Lead Status

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*.

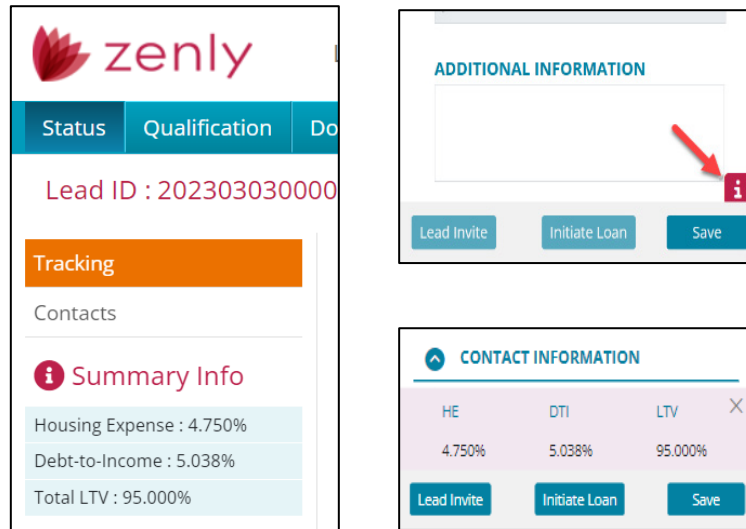


Figure 27: Summary Info (Desktop/Mobile)

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.

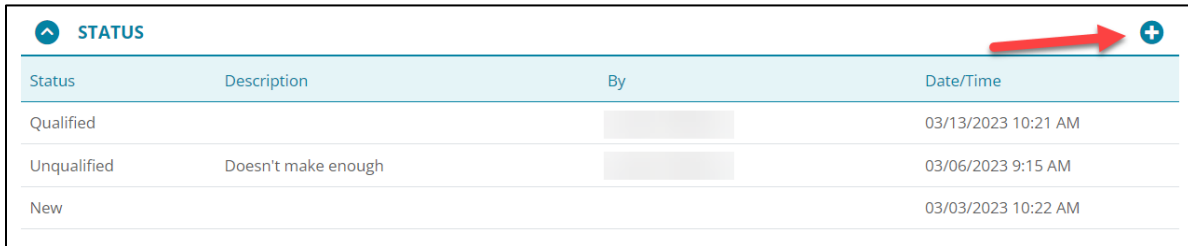
Adding a Lead Status

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.

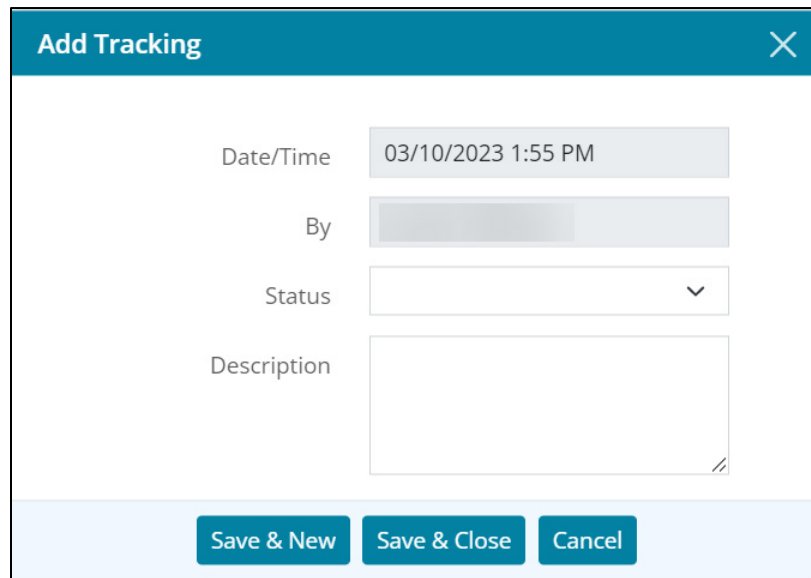
- Click on the **Add +** button.



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 28: Add Status

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



Add Tracking

Date/Time

03/10/2023 1:55 PM

By

Status

Description

Save & New

Save & Close

Cancel

Figure 29: Add Tracking

- If needed, add a **Description**.
- 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)

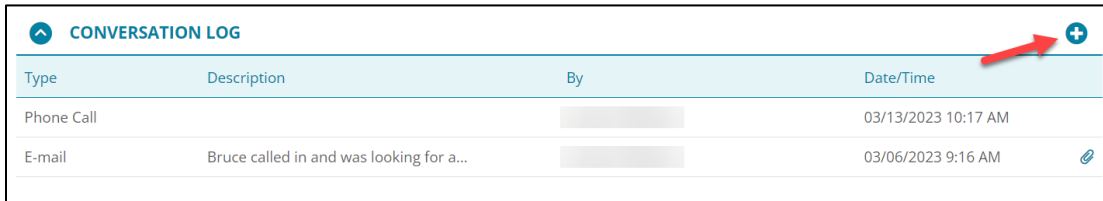
Use the *Conversation Log* to track communications with the lead.

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:

- Expand  the **Conversation Log** table.

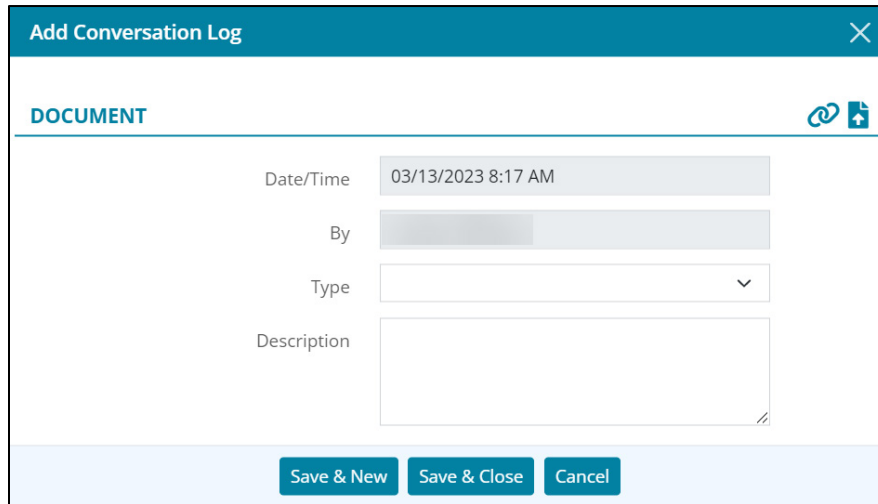
2. Select the **Add**  button.



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 30: Add Conversation Log

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



Add Conversation Log

DOCUMENT

Date/Time

03/13/2023 8:17 AM

By

Type

Description

Save & New

Save & Close

Cancel

Figure 31: 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.

Figure 32: 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)

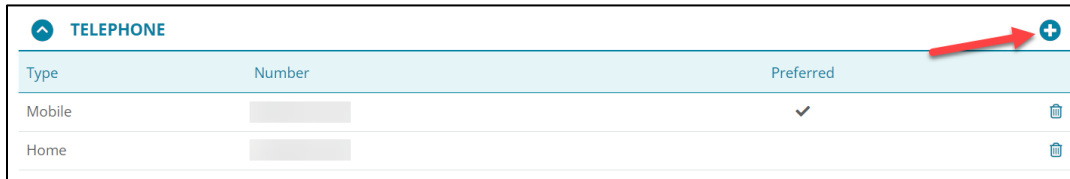
Use this section to add any telephone numbers associated with the lead.

Adding a Telephone Number

To add a *Telephone* number:

1. Expand  the **Telephone** table.

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



Type	Number	Preferred	
Mobile		✓	
Home			

Figure 33: Add Telephone

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

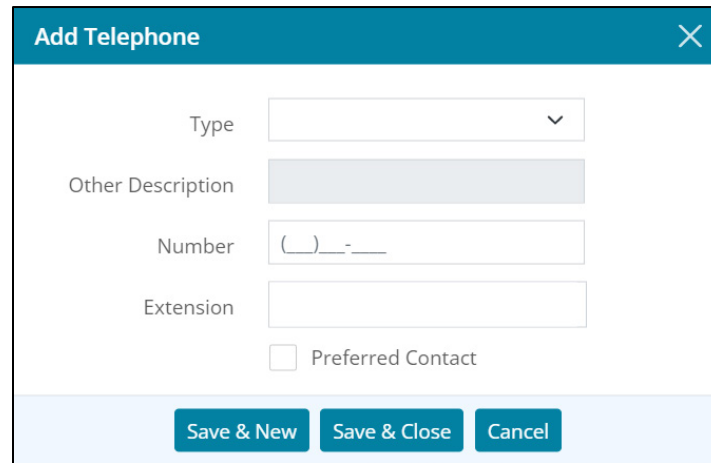



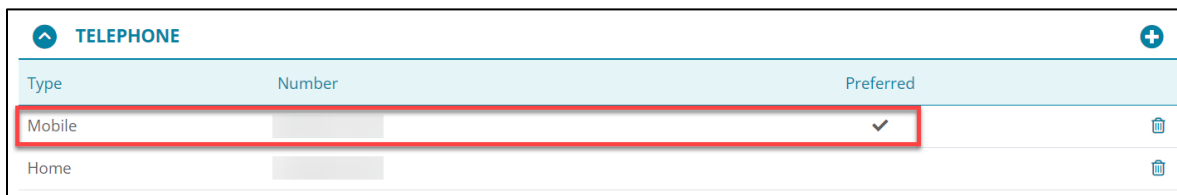
Figure 34: Add Telephone Dialog

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

Editing a Telephone Number

To edit a *Telephone* number:

- Expand  the *Telephone* section.
- Select the desired number from the table.




Type	Number	Preferred	
Mobile		✓	
Home			

Figure 35: 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			Preferred	
Type	Number			
Mobile			✓	
Home				

Figure 36: 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.


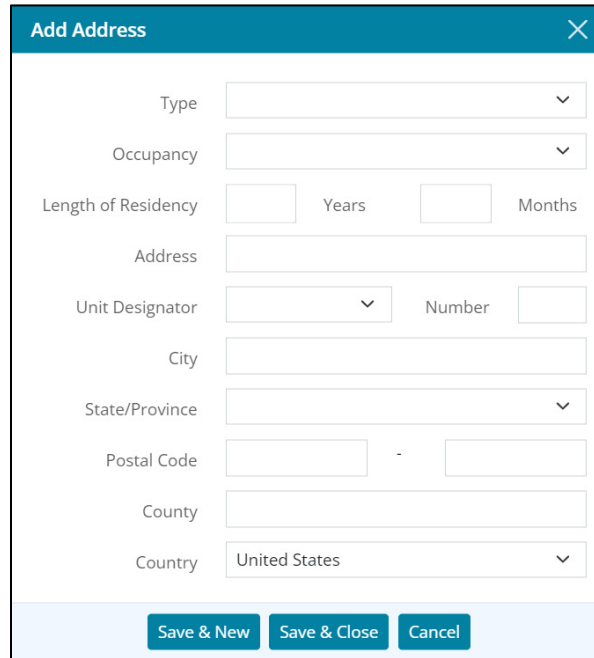
ADDRESS							
Type	Length of Residency	Occupancy	Street Address	City	State	Zip	
Current	10 years 6 months	Own	10655 Birch St	Burbank	CA	91502	

Figure 37: Add Address

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



The 'Add Address' dialog box contains the following fields:

- Type**: Dropdown menu.
- Occupancy**: Dropdown menu.
- Length of Residency**: Two input fields for 'Years' and 'Months'.
- Address**: Text input field.
- Unit Designator**: Dropdown menu.
- Number**: Text input field.
- City**: Text input field.
- State/Province**: Dropdown menu.
- Postal Code**: Two input fields separated by a hyphen.
- County**: Text input field.
- Country**: Dropdown menu (currently showing 'United States').


At the bottom are three buttons: 'Save & New', 'Save & Close', and 'Cancel'.

Figure 38: 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**.

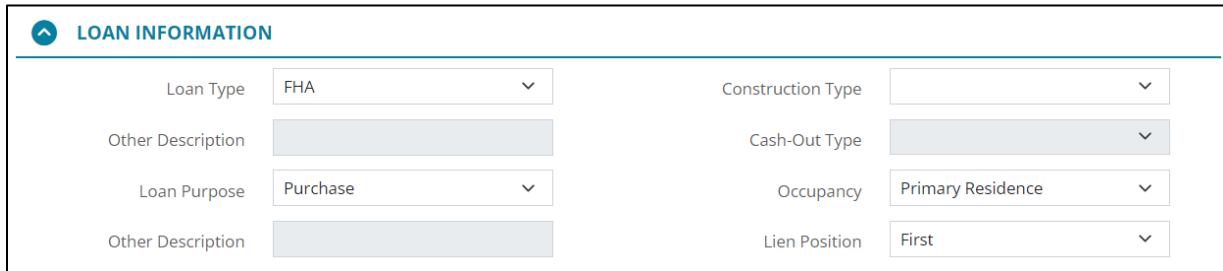
Delete an Address

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.



The screenshot shows a form titled "LOAN INFORMATION" with a blue header and an expand/collapse icon. The form contains several fields arranged in two columns:

- Loan Type:** A dropdown menu with "FHA" selected.
- Construction Type:** A dropdown menu.
- Other Description:** A text input field.
- Cash-Out Type:** A dropdown menu.
- Loan Purpose:** A dropdown menu with "Purchase" selected.
- Occupancy:** A dropdown menu with "Primary Residence" selected.
- Other Description:** A text input field.
- Lien Position:** A dropdown menu with "First" selected.

Figure 39: 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 40: 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)

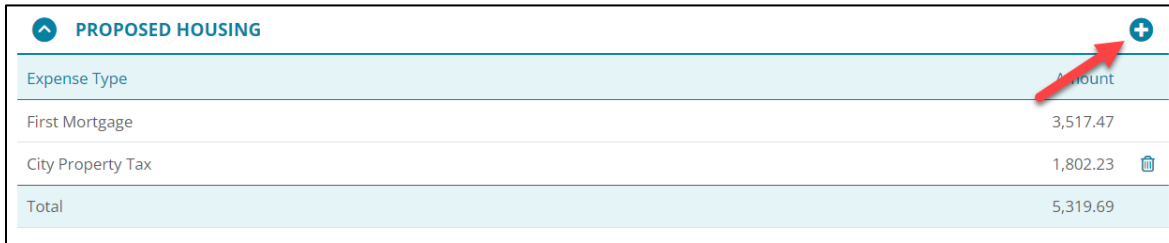
This section allows the user to enter proposed housing expenses. If the Loan Information and *Note Details* section were completed, the mortgage would populate in this section. If needed the user can add additional proposed housing expenses.

Adding Proposed Housing

To add an expense:

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

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

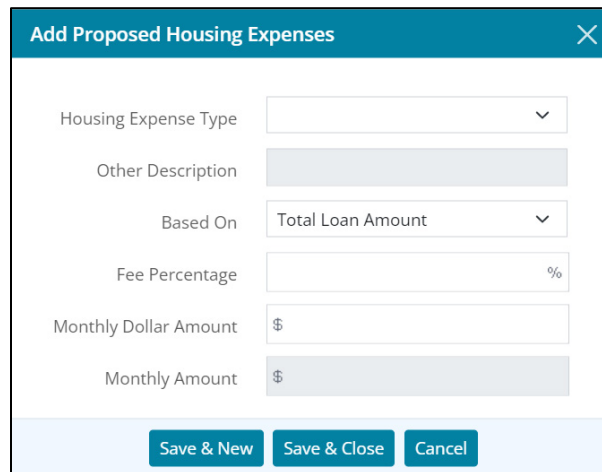


PROPOSED HOUSING	
Expense Type	Amount
First Mortgage	3,517.47
City Property Tax	1,802.23
Total	5,319.69

Figure 41: Proposed Housing

- 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

Total Loan Amount

Fee Percentage

Monthly Dollar Amount

\$

Monthly Amount

\$

Save & New

Save & Close

Cancel

Figure 42: Add Proposed Housing Expenses

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


Editing Proposed Housing Expenses

To edit an expense:

- Expand the **Proposed Housing** section.
- Select the desired expense.
- Update the desired fields.
- 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 43: 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 44: 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.

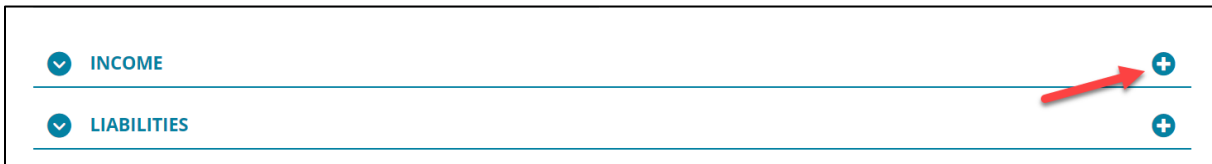
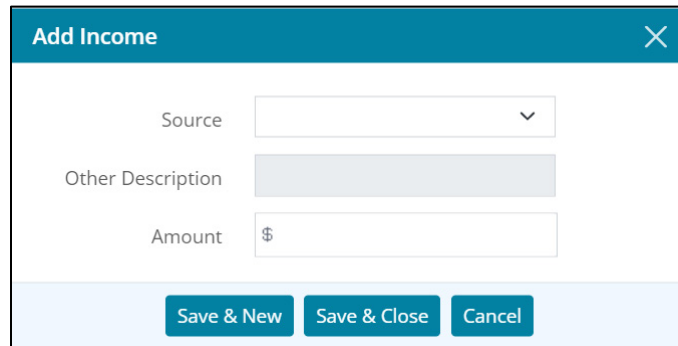


Figure 45: Income

3. Select the **Source**.

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




The 'Add Income' dialog box features a teal header with a close button (X). It contains three input fields: 'Source' (a dropdown menu), 'Other Description' (a text area), and 'Amount' (a text field with a dollar sign icon). At the bottom, there are three buttons: 'Save & New', 'Save & Close', and 'Cancel'.

Figure 46: 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.

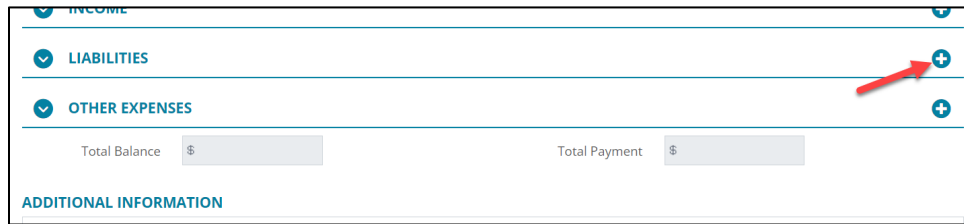


Figure 47: Liabilities

3. Add the **Company Name**.

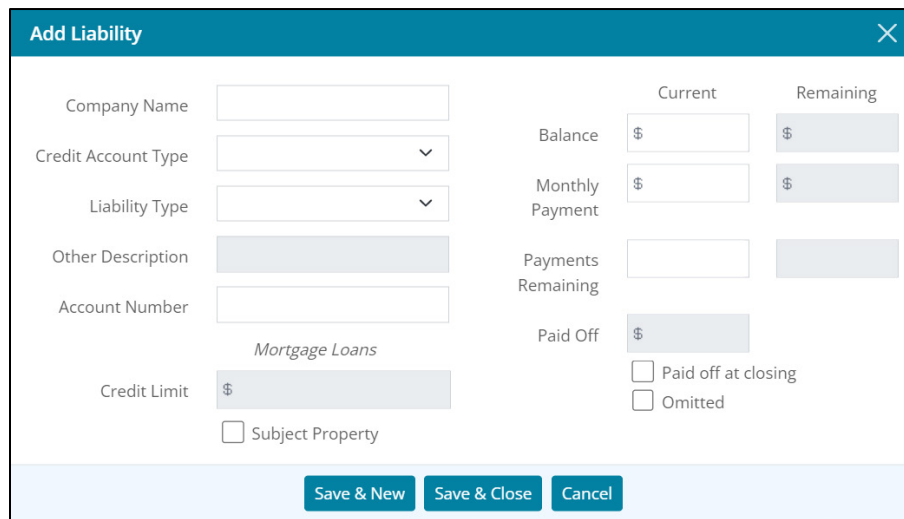


Figure 48: Add Liability Dialog


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.

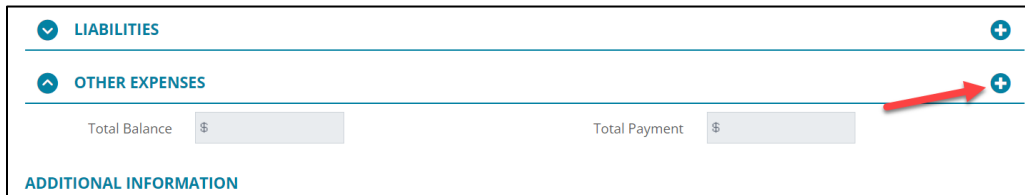
Other Expenses

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

Adding Other Expenses

To add an expense:

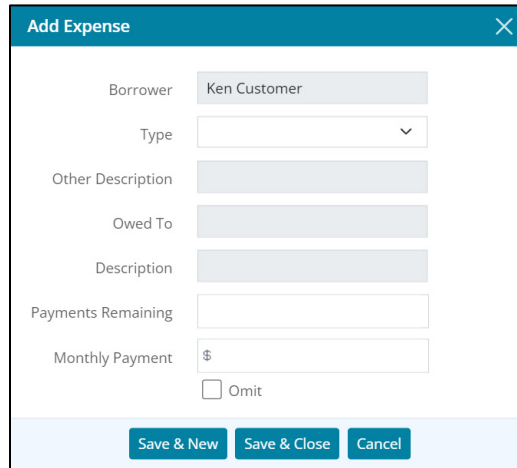
1. Expand  the **Other Expenses** section.
2. Select the **Add**  button.



The screenshot shows a user interface for managing expenses. It features two main sections: 'LIABILITIES' and 'OTHER EXPENSES'. The 'OTHER EXPENSES' section is currently expanded, revealing input fields for 'Total Balance' and 'Total Payment', each preceded by a dollar sign. Below these fields is a section titled 'ADDITIONAL INFORMATION'. A red arrow points to a plus icon (+) located in the top right corner of the 'OTHER EXPENSES' section, indicating the button used to add new expenses.

Figure 49: Other Expenses

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



The 'Add Expense' dialog box contains the following fields and controls:

- Borrower:** A text field with the value 'Ken Customer'.
- Type:** A dropdown menu with a downward arrow.
- Other Description:** A text field.
- Owed To:** A text field.
- Description:** A text field.
- Payments Remaining:** A text field.
- Monthly Payment:** A text field with a dollar sign icon.
- Omit:** A checkbox.
- Buttons:** 'Save & New', 'Save & Close', and 'Cancel'.


Figure 50: 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.

ALERTS				
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 51: 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 52: 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

Contacts

Summary Info

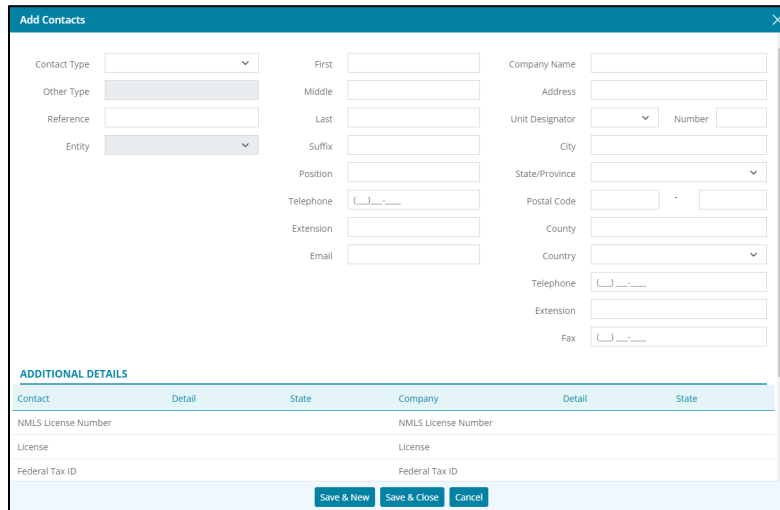
Housing Expense : 4.750%

Debt-to-Income : 5.038%

Base LTV : %

Figure 53: Contacts (Leads)

2. Select a **Contact Type**.



The 'Add Contacts' dialog box contains the following fields:

- Contact Type:** A dropdown menu.
- Other Type:** A text input field.
- Reference:** A text input field.
- Entity:** A dropdown menu.
- First:** A text input field.
- Middle:** A text input field.
- Last:** A text input field.
- Suffix:** A text input field.
- Position:** A text input field.
- Telephone:** A text input field with a country code dropdown.
- Extension:** A text input field.
- Email:** A text input field.
- Company Name:** A text input field.
- Address:** A text input field.
- Unit Designator:** A dropdown menu.
- Number:** A text input field.
- City:** A text input field.
- State/Province:** A dropdown menu.
- Postal Code:** A text input field.
- County:** A text input field.
- Country:** A dropdown menu.
- Telephone:** A text input field with a country code dropdown.
- Extension:** A text input field.
- Fax:** A text input field with a country code dropdown.

ADDITIONAL DETAILS

Contact	Detail	State	Company	Detail	State
	NMLS License Number			NMLS License Number	
	License			License	
	Federal Tax ID			Federal Tax ID	

Buttons: Save & New, Save & Close, Cancel

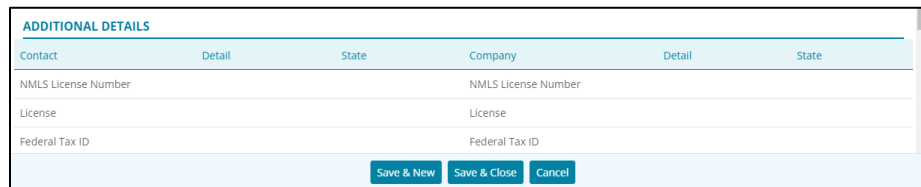
Figure 54: Add Contacts Dialog (Leads)

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

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

Additional Details

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



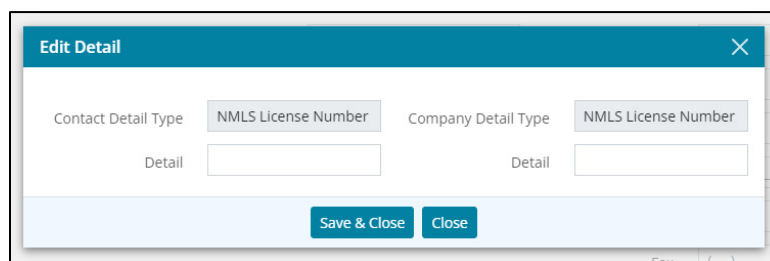
The 'ADDITIONAL DETAILS' section contains the following table:

Contact	Detail	State	Company	Detail	State
	NMLS License Number			NMLS License Number	
	License			License	
	Federal Tax ID			Federal Tax ID	

Buttons: Save & New, Save & Close, Cancel

Figure 55: Additional Details

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



The 'Edit Detail' dialog box contains the following fields:

- Contact Detail Type:** A dropdown menu with 'NMLS License Number' selected.
- Detail:** A text input field.
- Company Detail Type:** A dropdown menu with 'NMLS License Number' selected.
- Detail:** A text input field.

Buttons: Save & Close, Close

Figure 56: Edit Detail Dialog

Adding Contacts Using the Directory

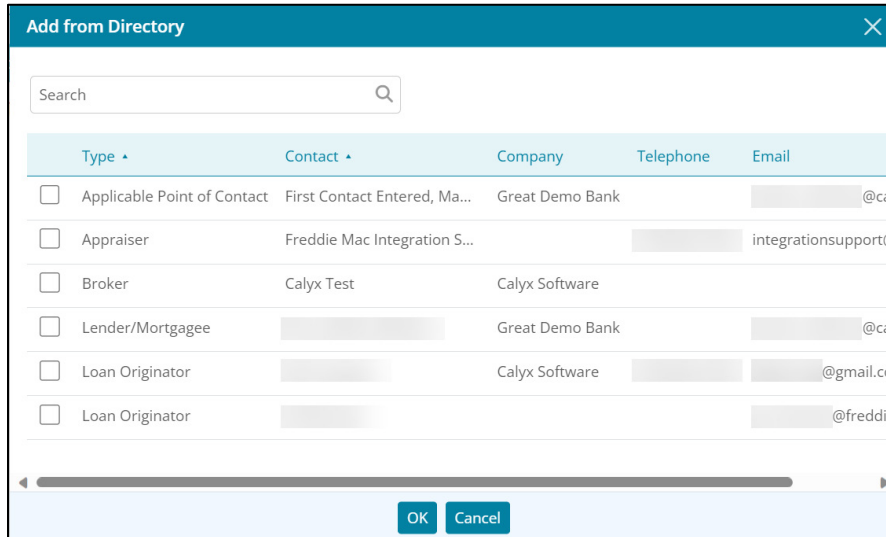
Use the *Directory*  icon to added contacts from the *Directory*. For more information about the Directory see [Directory](#).

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 *Lead* if multiple contacts are selected from the *Directory*.

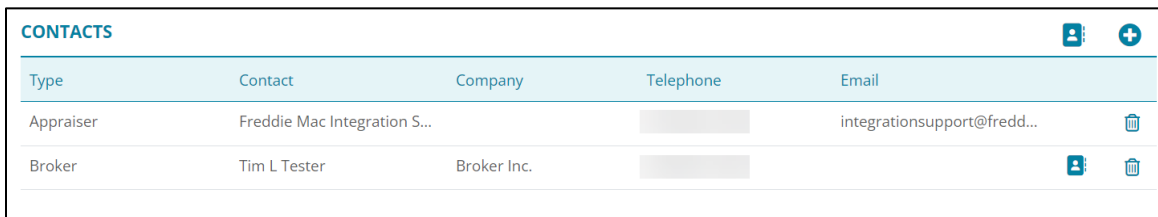
Note: If a contact of the same type was selected, Zenly will prompt the user to overwrite the prior contact.



Type	Contact	Company	Telephone	Email
<input type="checkbox"/> Applicable Point of Contact	First Contact Entered, Ma...	Great Demo Bank		@cal
<input type="checkbox"/> Appraiser	Freddie Mac Integration S...			integrationsupport@
<input type="checkbox"/> Broker	Calyx Test	Calyx Software		
<input type="checkbox"/> Lender/Mortgagee		Great Demo Bank		@cal
<input type="checkbox"/> Loan Originator		Calyx Software		@gmail.com
<input type="checkbox"/> Loan Originator				@freddie

Figure 57: Add from Directory

4. Click **OK**.



Type	Contact	Company	Telephone	Email
Appraiser	Freddie Mac Integration S...			integrationsupport@fredd...
Broker	Tim L Tester	Broker Inc.		

Figure 58: 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.

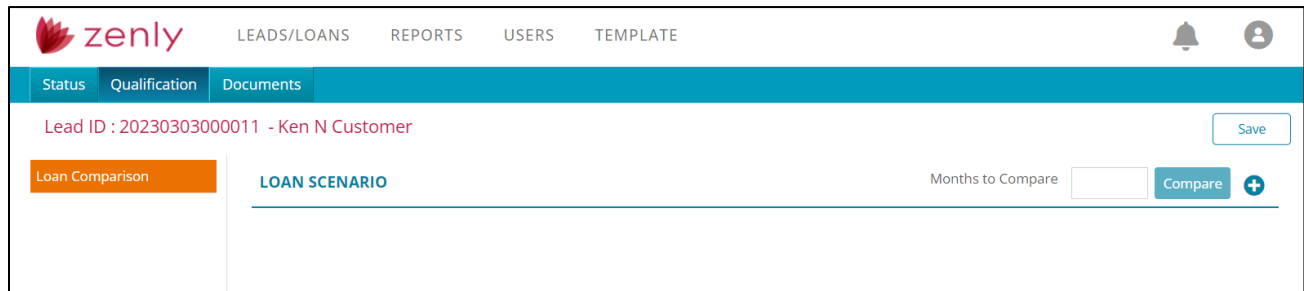
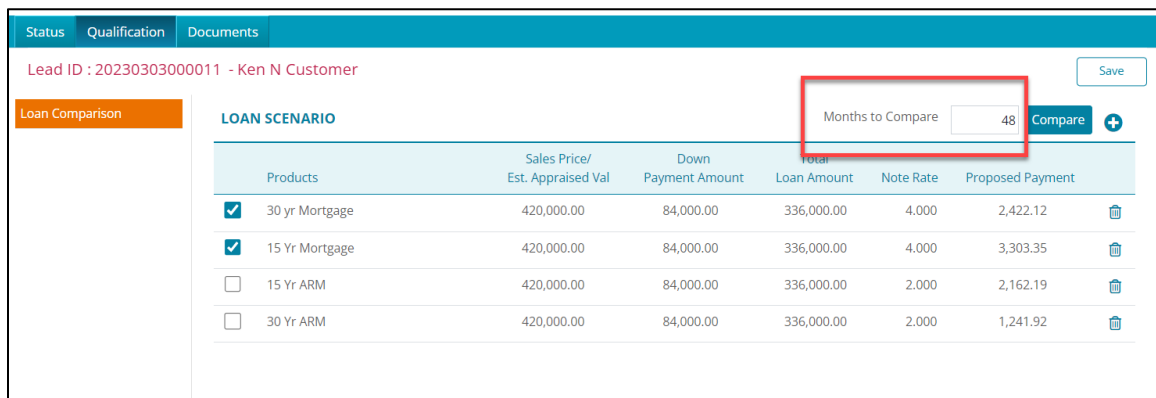


Figure 59: Loan Comparison

To compare loan scenarios:

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



Products	Sales Price/ Est. Appraised Val	Down Payment Amount	Total Loan Amount	Note Rate	Proposed Payment
<input checked="" type="checkbox"/> 30 yr Mortgage	420,000.00	84,000.00	336,000.00	4.000	2,422.12
<input checked="" 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 60: Months to Compare

- Click on the **Compare** button.

Lead ID : 20230303000011 - Ken N Customer

Save

Loan Comparison

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 61: 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

Lead ID : 20230303000011 - Ken N Customer

Save

Loan Comparison

LOAN SCENARIO

Months to Compare 48 Compare +

Products	Sales Price/ Est. Appraised Val	Down Payment Amount	Total 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 62: 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 Comparison

LOAN SCENARIO

Months to Compare 48 Compare +

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 63: 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 Save

Loan Comparison LOAN SCENARIO Months to Compare 48 Compare +





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"/> 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 64: 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.

zenly LEADS/LOANS REPORTS USERS TEMPLATE 🔔 👤

Status Qualification Documents

Lead ID : 20230303000011 - Ken N Customer Save

Loan Comparison LOAN SCENARIO Months to Compare Compare +

Figure 65: Loan Scenario

2. Enter a **Product** name.

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

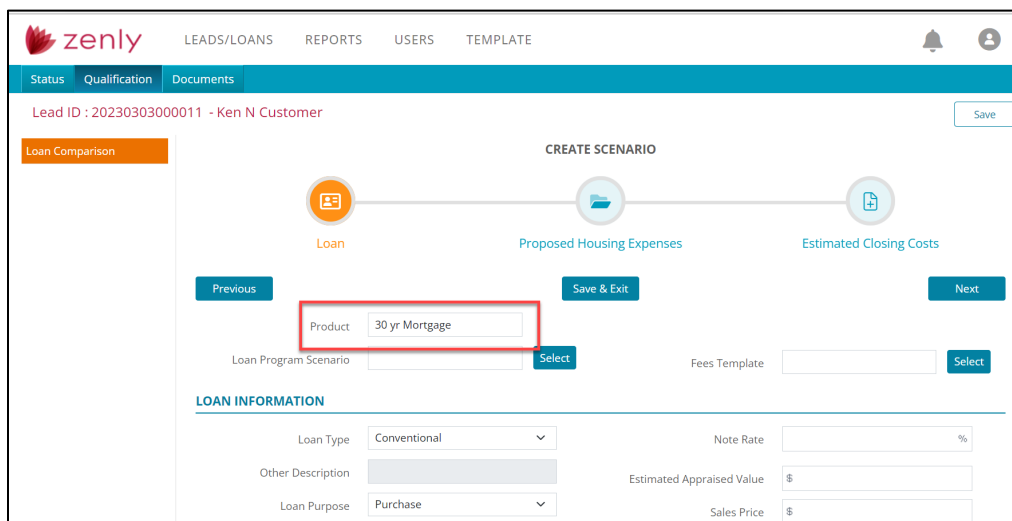


Figure 66: Create Scenario

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.

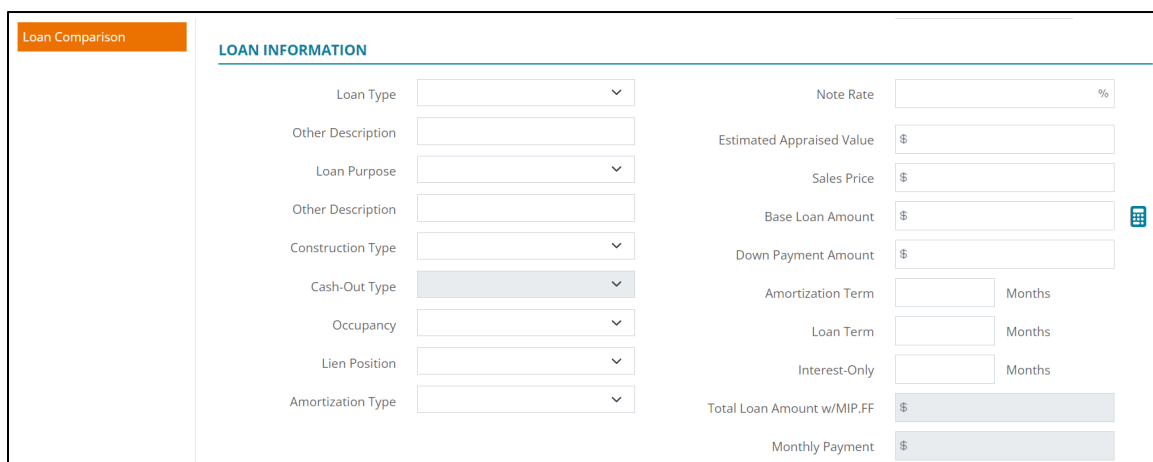


Figure 67: Loan Information

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

Up-Front

PMI/MIP/VA/USDA

%

PMI/MIP/VA/USDA Amount

\$

Additional Amount Paid in Cash

\$

Up-Front MIP/PMI/VA Funding Fee Financed

\$

Monthly

PMI/MIP/VA/USDA

%

Rate Percentage

%

Monthly Dollar Amount

\$

Monthly Amount

\$

Months

Calculation Based on

Base Loan Amount

▼

PMI Renewal 1

%

PMI Renewal 2

%

Figure 68: 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

1st Change

%

Adj Period

%

Life Cap

%

Margin

%

Index

%

Alt. Index

%

Floor

%

Months

Index Type

▼

Other Description

Rate Rounding Options

Rate

%

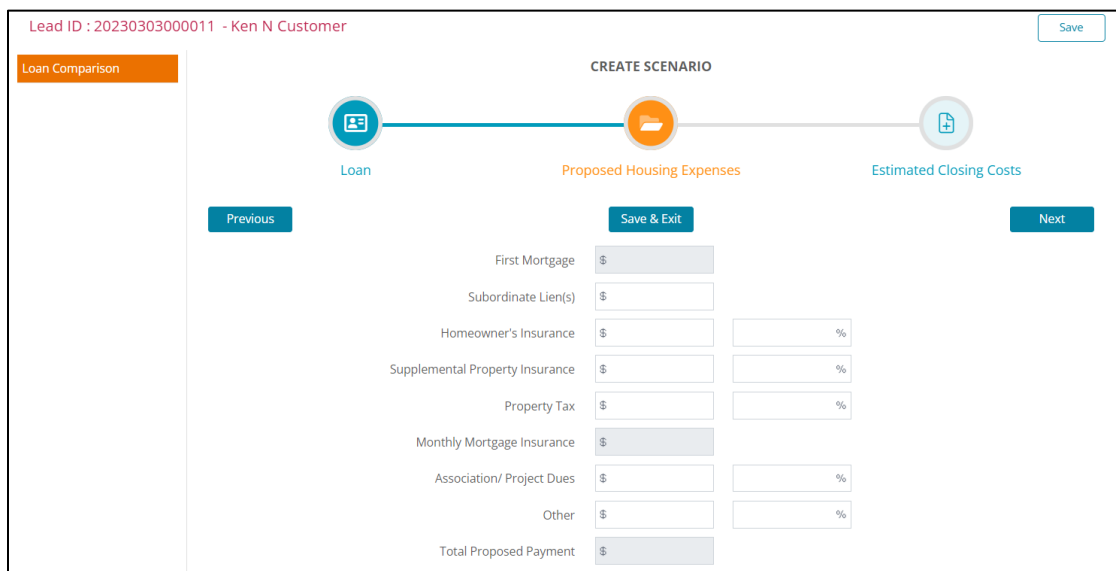
Rate Round To

▼

Figure 69: 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 \$ %

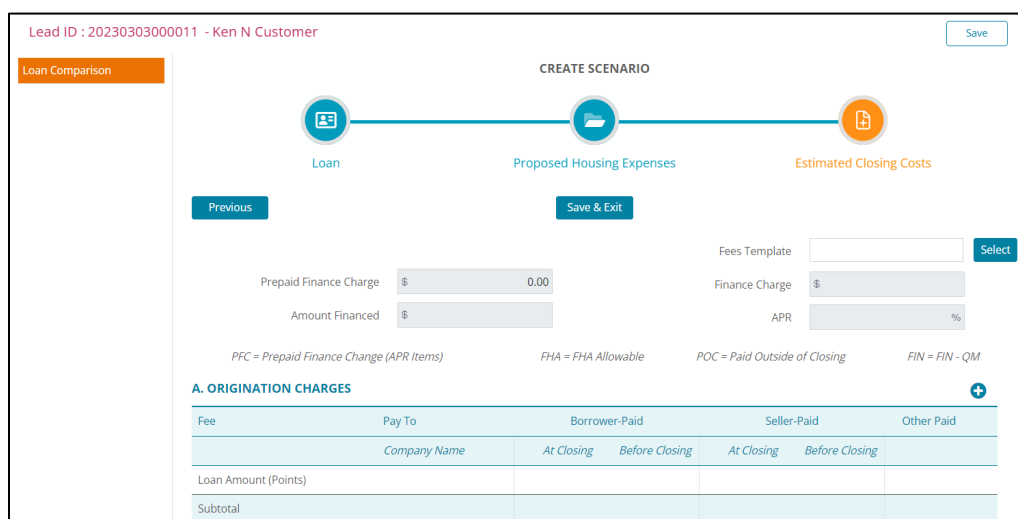
Other \$ %

Total Proposed Payment \$

Figure 70: 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

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

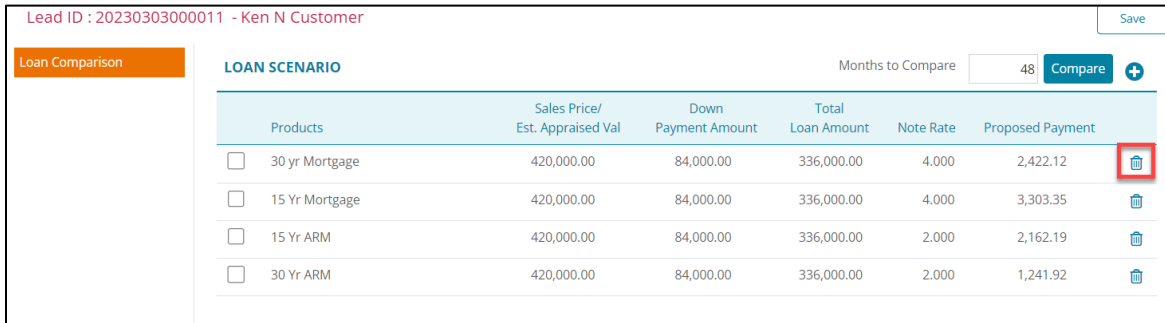
A. ORIGINATION CHARGES

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

Figure 71: 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





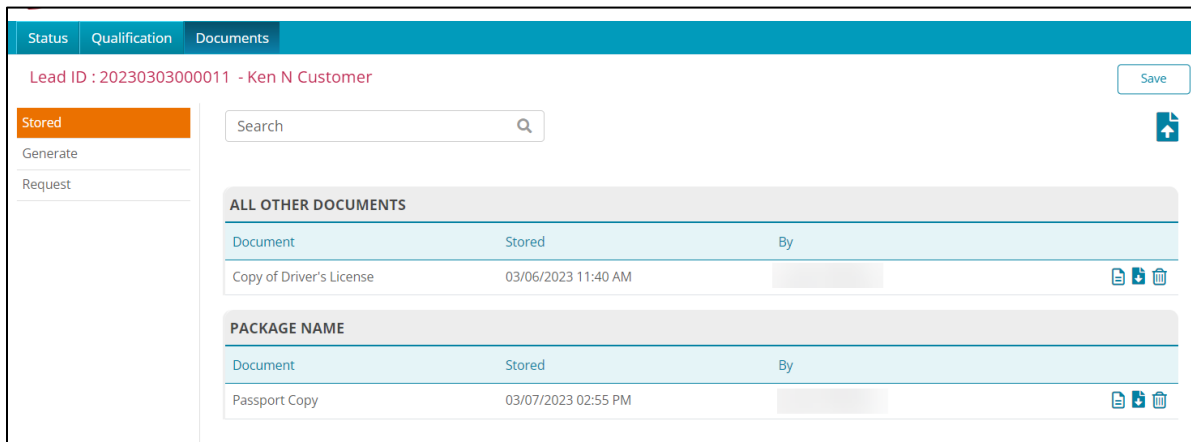
Products	Sales Price/ Est. Appraised Val	Down Payment Amount	Total Loan Amount	Note Rate	Proposed Payment	
<input type="checkbox"/> 30 yr Mortgage	420,000.00	84,000.00	336,000.00	4.000	2,422.12	
<input type="checkbox"/> 15 Yr Mortgage	420,000.00	84,000.00	336,000.00	4.000	3,303.35	
<input type="checkbox"/> 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 72: 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 73: 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**.

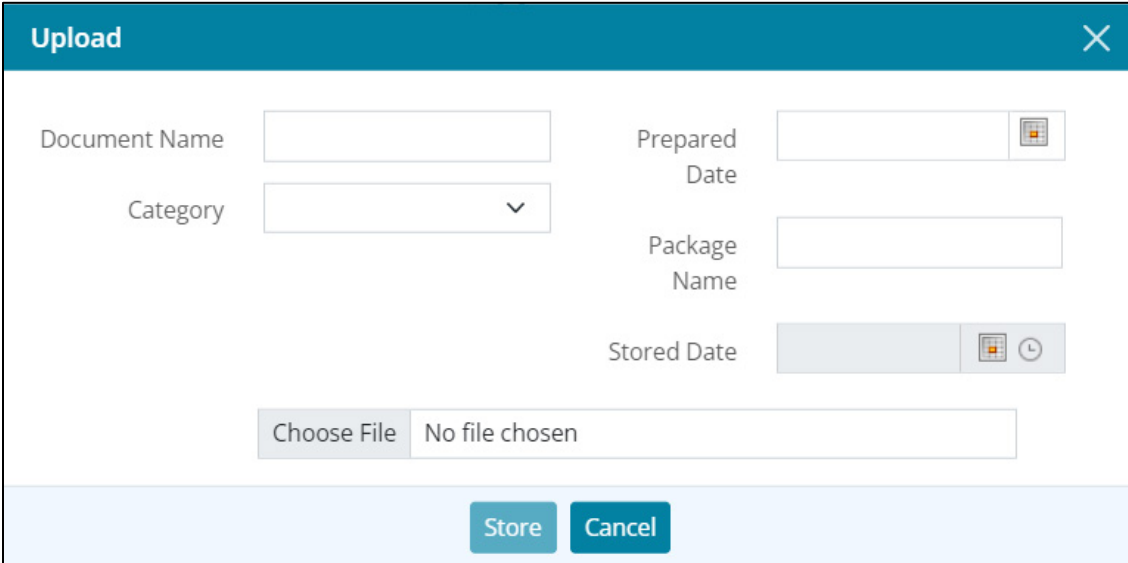


Figure 74: Upload Dialog

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.

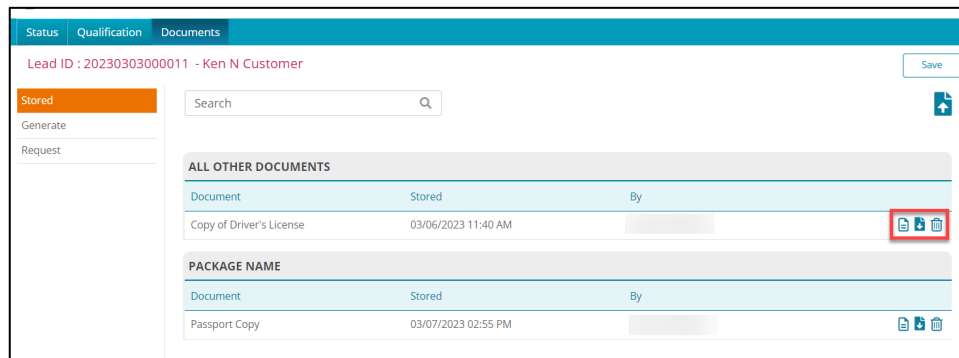


Figure 75: Table Functions

Documents Generate (Leads)

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

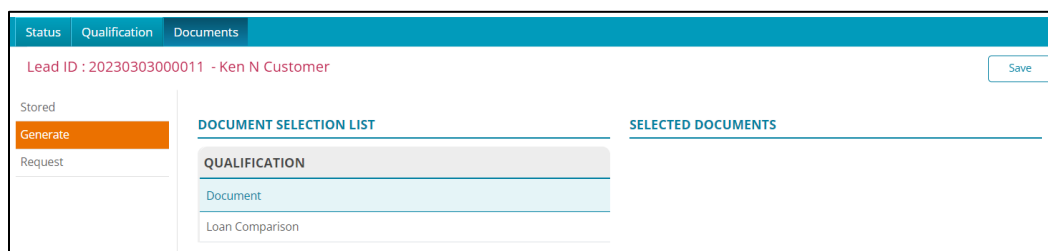


Figure 76: Documents Generate

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.

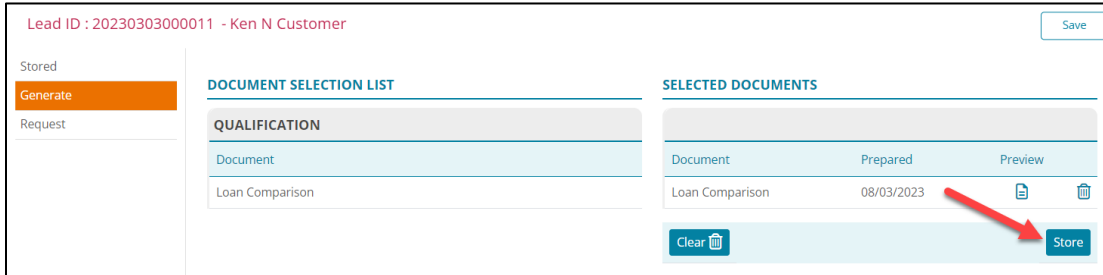


Figure 77: Store Document

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**.

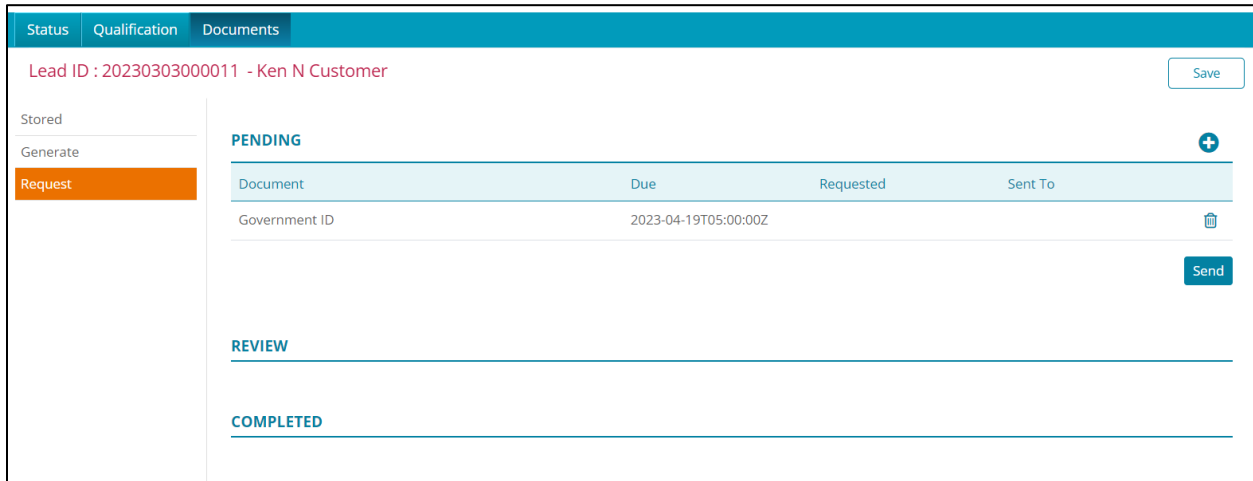
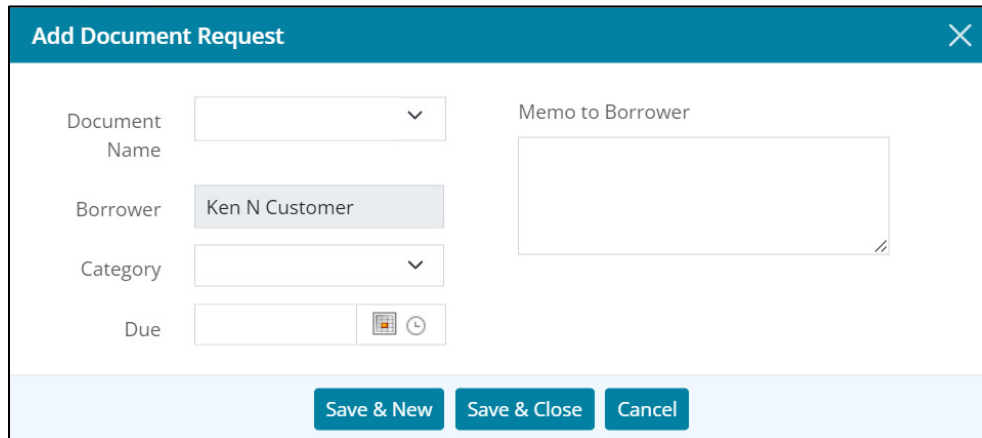


Figure 78: Documents Request (Leads)

Pending

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

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



The screenshot shows a dialog box titled "Add Document Request" with a close button (X) in the top right corner. The dialog contains the following fields and controls:

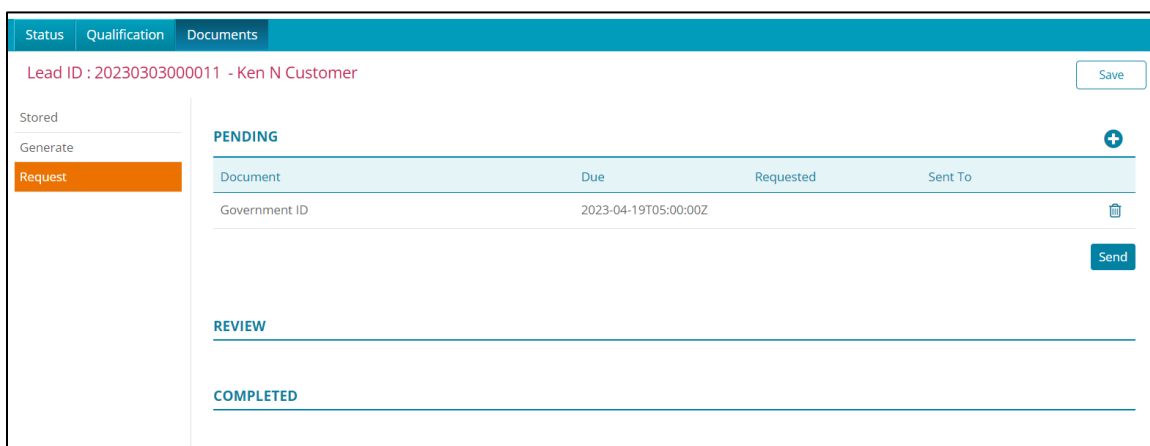
- Document Name:** A dropdown menu.
- Borrower:** A dropdown menu with "Ken N Customer" selected.
- Category:** A dropdown menu.
- Due:** A date and time picker.
- Memo to Borrower:** A text area for entering a memo.
- Buttons:** "Save & New", "Save & Close", and "Cancel" at the bottom.

Figure 79: 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.



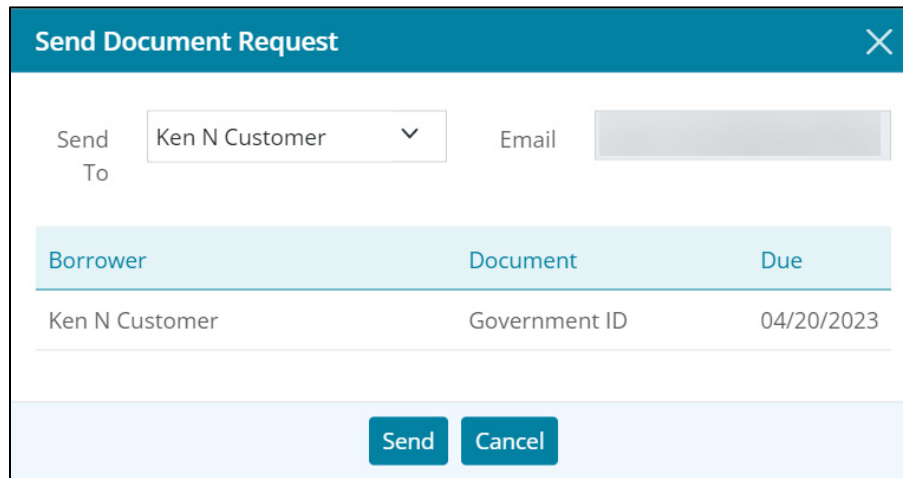
The screenshot shows the "Documents" tab in the Zenly interface for a lead with ID 20230303000011 - Ken N Customer. The interface includes a sidebar with "Stored", "Generate", and "Request" (highlighted in orange) options. The main area shows a "PENDING" section with a table of requested documents:

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

Below the table, there are sections for "REVIEW" and "COMPLETED". A "Send" button is located at the bottom right of the "PENDING" section.

Figure 80: Send Document Request (Leads)

8. Click **Send To**.



Send Document Request [X]

Send To: Ken N Customer [v] Email: []

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

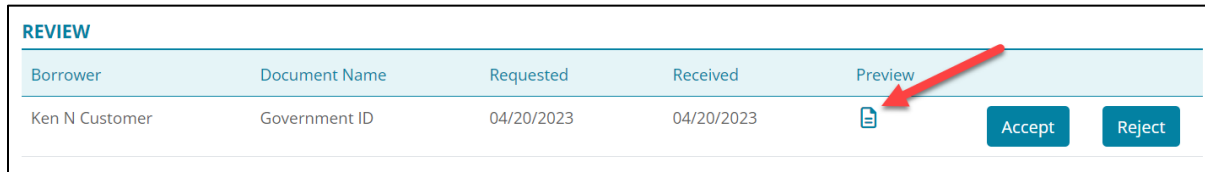
[Send] [Cancel]

Figure 81: Send Document Request

Review

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

1. Click the **Preview** icon.




REVIEW					
Borrower	Document Name	Requested	Received	Preview	
Ken N Customer	Government ID	04/20/2023	04/20/2023		<div>Accept</div> <div>Reject</div>

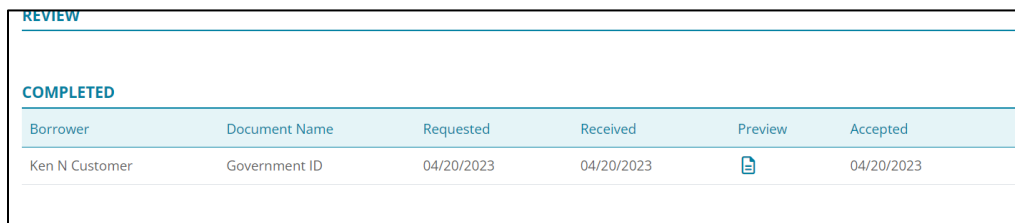
Figure 82: Review Received Documents

2. Click **Accept** to approve the received document.
3. 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*.




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

Figure 83: 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.

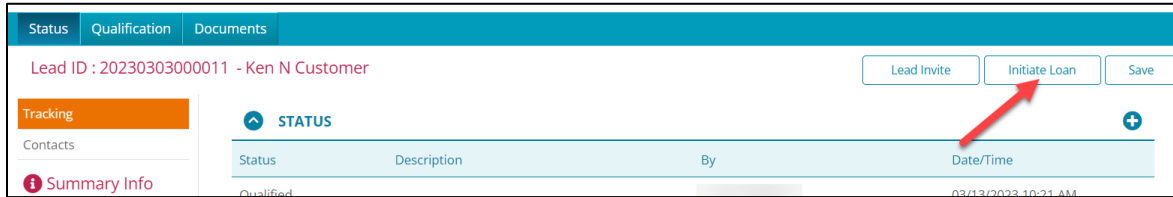


Figure 84: Initiate Loan Button

To initiate a loan:

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

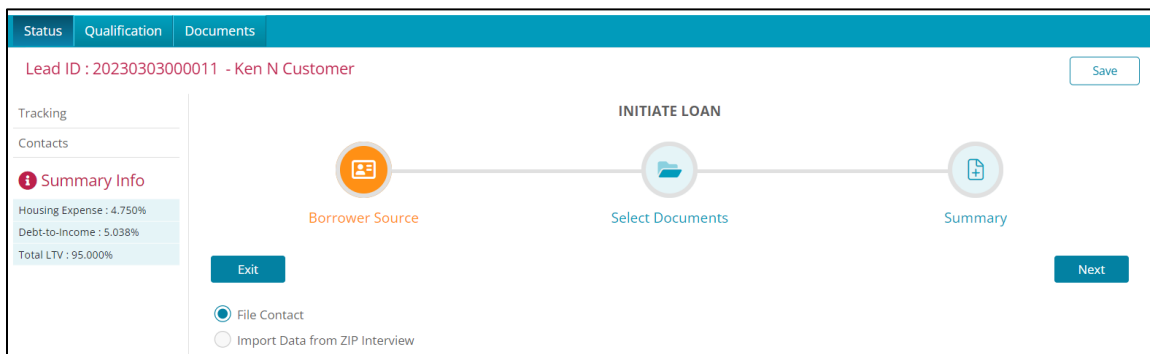
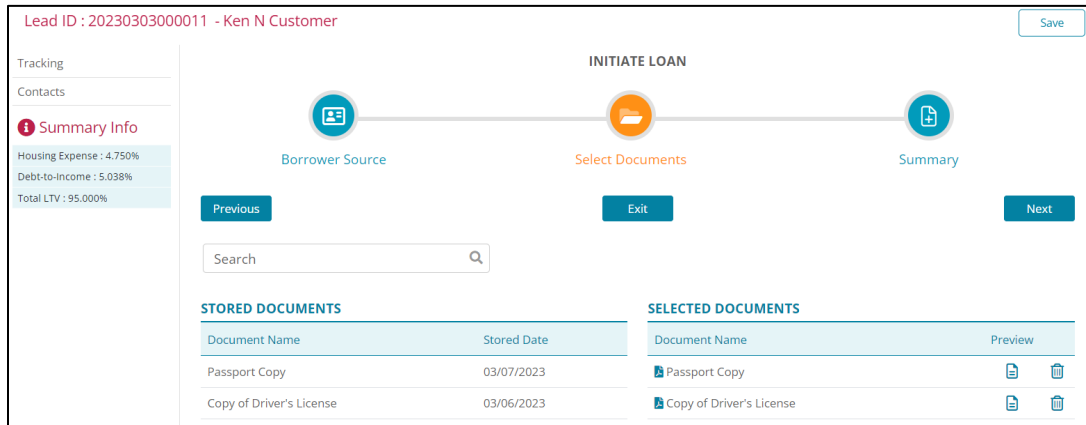


Figure 85: Initiate Loan Screen

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.

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



Lead ID : 20230303000011 - Ken N Customer

Tracking

Contacts

Summary Info

Housing Expense : 4.750%

Debt-to-Income : 5.038%

Total LTV : 95.000%

Previous

Search

INITIATE LOAN

Borrower Source

Select Documents

Summary

Exit

Next

Save

STORED DOCUMENTS

Document Name	Stored Date
Passport Copy	03/07/2023
Copy of Driver's License	03/06/2023

SELECTED DOCUMENTS





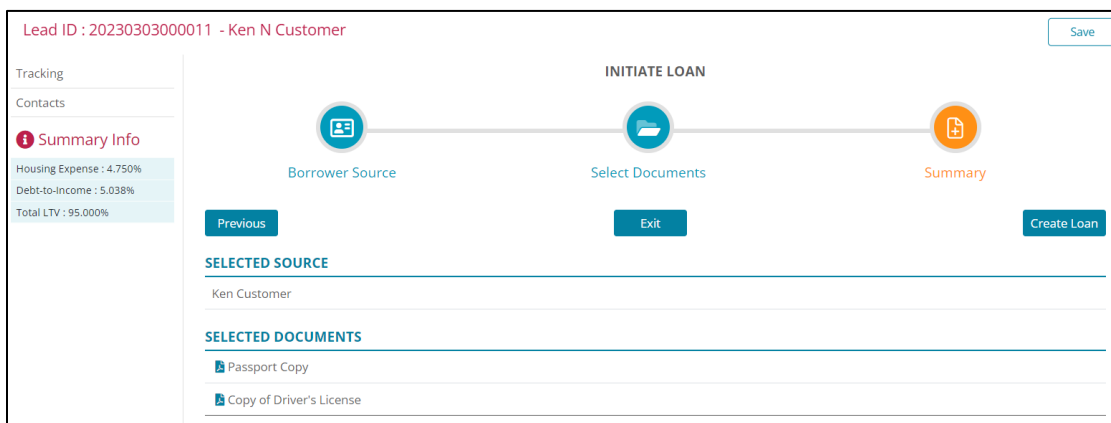
Document Name	Preview
Passport Copy	 
Copy of Driver's License	 

Figure 86: Selected Documents

6. Click **Next**.
7. Review the **Summary**.



Lead ID : 20230303000011 - Ken N Customer

Tracking

Contacts

Summary Info

Housing Expense : 4.750%

Debt-to-Income : 5.038%

Total LTV : 95.000%

Previous

INITIATE LOAN

Borrower Source

Select Documents

Summary

Exit

Create Loan

Save

SELECTED SOURCE

Ken Customer

SELECTED DOCUMENTS


Passport Copy

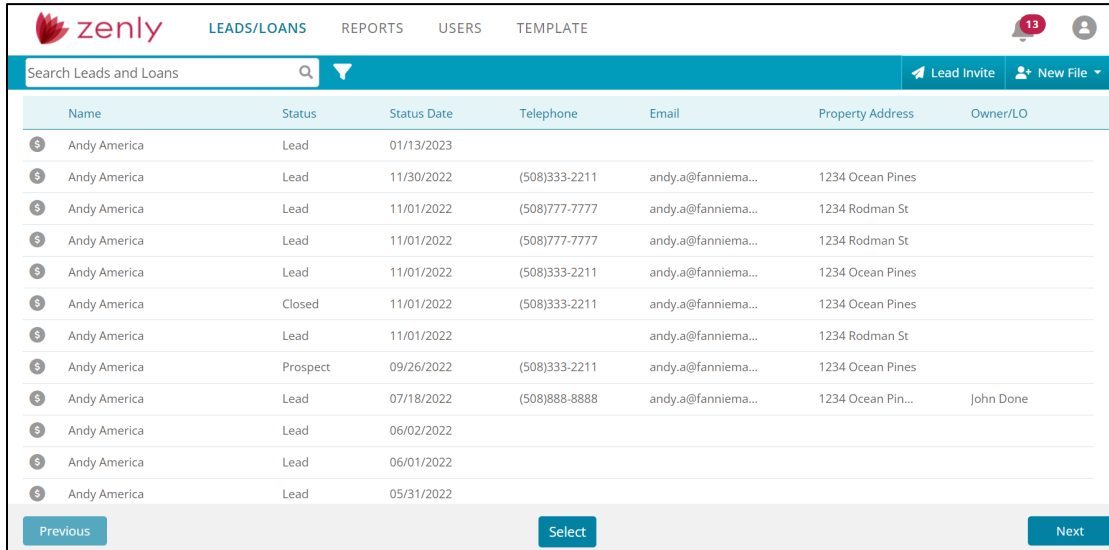
Copy of Driver's License

Figure 87: Summary

8. 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 88: 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.

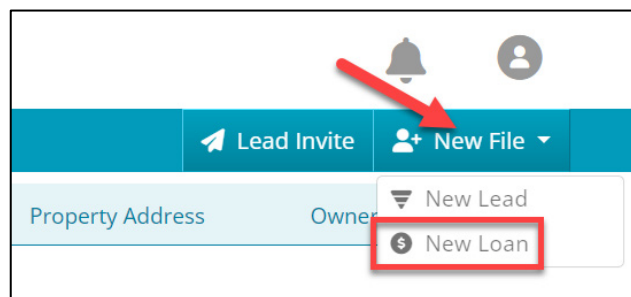


Figure 89: Create New Loan

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

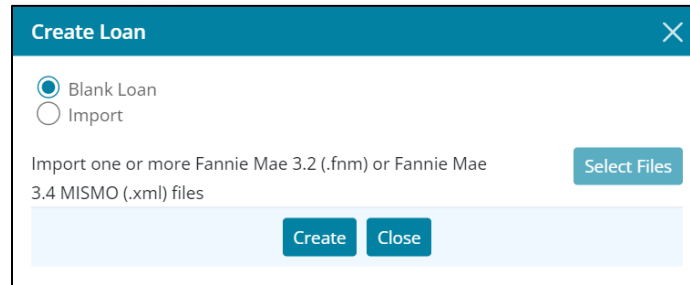


Figure 90: Create Loan Dialog

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**.

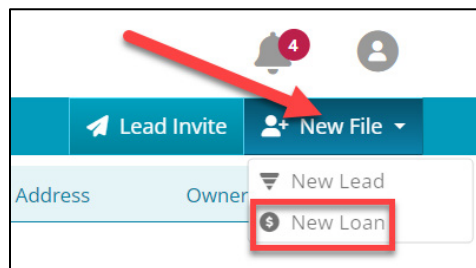


Figure 91: Create New Loan

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

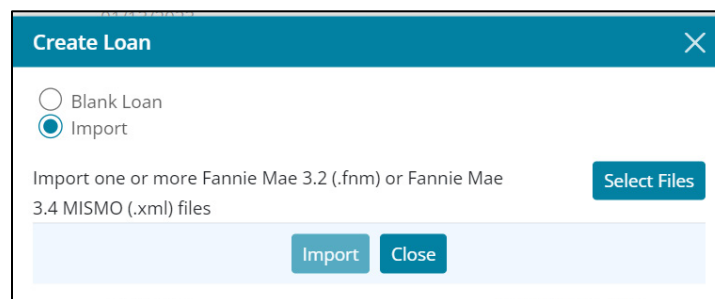


Figure 92: Import Loans

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 5](#).)
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.

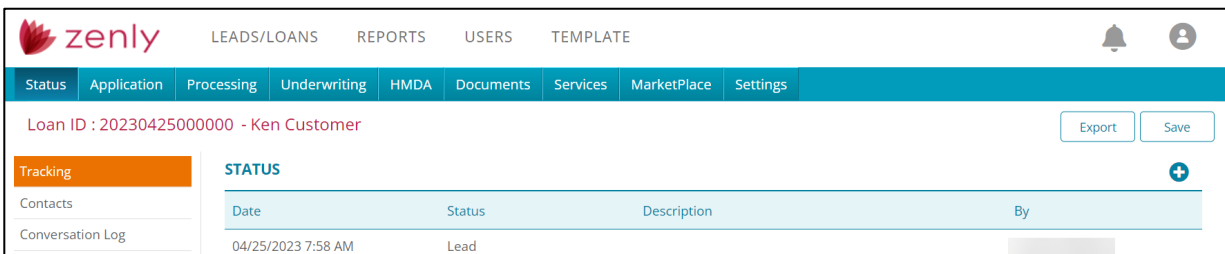


Figure 93: Export File

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

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

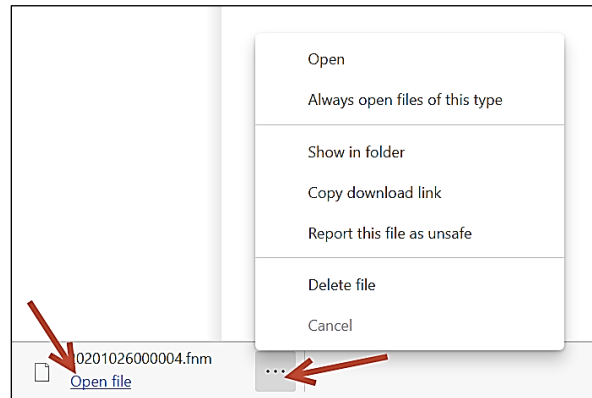


Figure 94: Export Options

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.

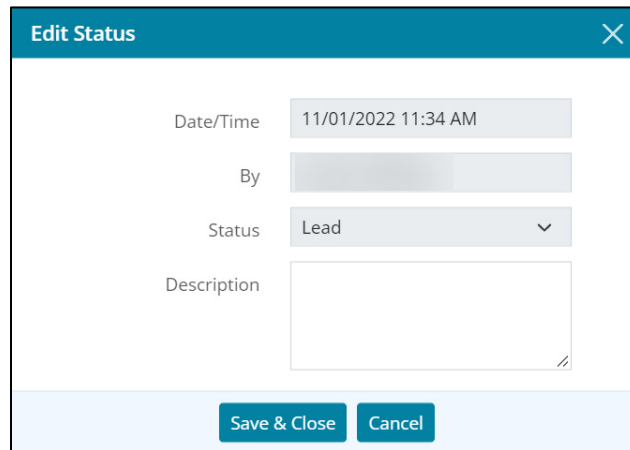
Track Loan Status

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.

4. Update the **Description**.



The 'Edit Status' dialog box contains the following fields and controls:

- Date/Time:** 11/01/2022 11:34 AM
- By:** [Empty text field]
- Status:** Lead (dropdown menu)
- Description:** [Empty text area]
- Buttons:** Save & Close, Cancel

Figure 95: Update Status

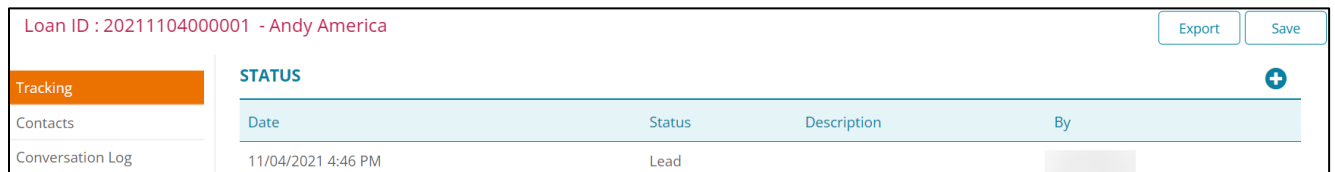
5. Click **Save & Close**.

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.

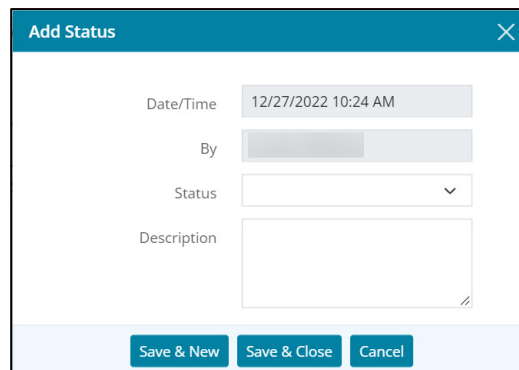
1. Click **Add**.



The interface shows a loan status list for 'Loan ID : 20211104000001 - Andy America'. The list has columns: Date, Status, Description, and By. The first entry is dated 11/04/2021 4:46 PM with status 'Lead'. A '+ Add' button is visible in the top right corner of the list area.

Figure 96: Add Loan Status

2. Select the appropriate status from the dropdown.



The 'Add Status' dialog box contains the following fields and controls:

- Date/Time:** 12/27/2022 10:24 AM
- By:** [Empty text field]
- Status:** [Empty dropdown menu]
- Description:** [Empty text area]
- Buttons:** Save & New, Save & Close, Cancel

Figure 97: Add Status Dialog

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

Loan ID : 20211104000001 - Andy America			Export	Save
Tracking	STATUS			
Contacts				
Conversation Log				

Figure 98: 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.

ALERTS				
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 99: 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.

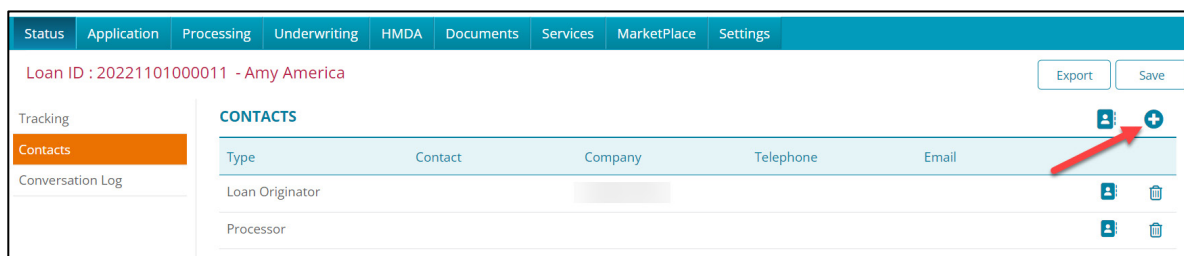
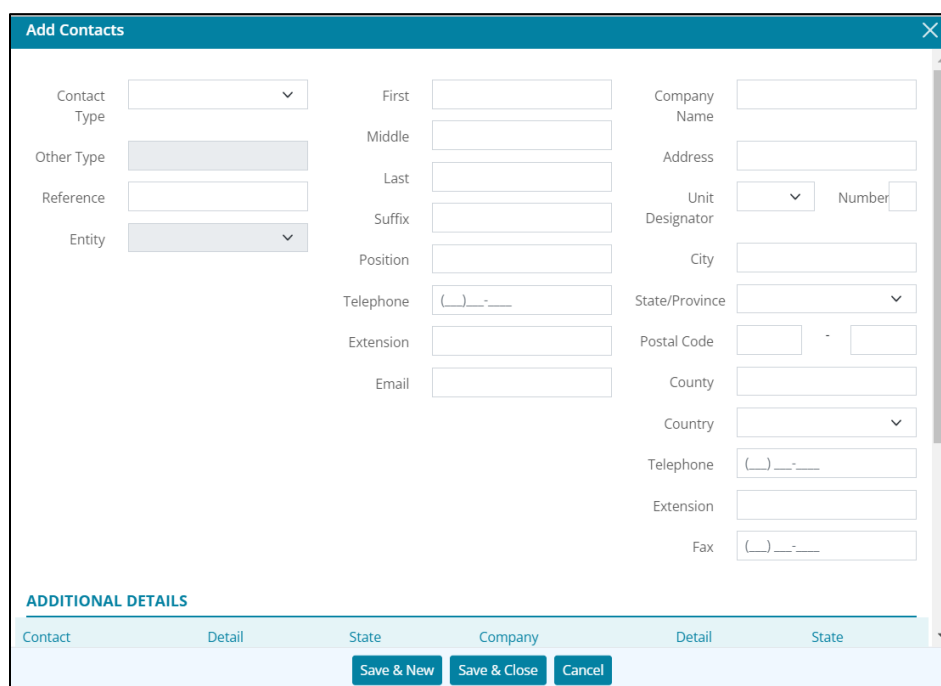


Figure 100: Add Contact

2. Enter **Contact** details.



The screenshot shows the 'Add Contacts' dialog box. It has a title bar with 'Add Contacts' and a close button. The dialog is divided into two main sections: 'Contact' and 'Company'. The 'Contact' section includes fields for 'Contact Type' (a dropdown), 'Other Type' (a text field), 'Reference' (a text field), 'Entity' (a dropdown), 'First' (a text field), 'Middle' (a text field), 'Last' (a text field), 'Suffix' (a text field), 'Position' (a text field), 'Telephone' (a text field with a placeholder '() - -'), 'Extension' (a text field), and 'Email' (a text field). The 'Company' section includes fields for 'Company Name' (a text field), 'Address' (a text field), 'Unit Designator' (a dropdown), 'Number' (a text field), 'City' (a text field), 'State/Province' (a dropdown), 'Postal Code' (a text field), 'County' (a text field), 'Country' (a dropdown), 'Telephone' (a text field with a placeholder '() - -'), 'Extension' (a text field), and 'Fax' (a text field with a placeholder '() - -'). At the bottom, there is a section titled 'ADDITIONAL DETAILS' with a table that has columns: Contact, Detail, State, Company, Detail, and State. Below the table are three buttons: 'Save & New', 'Save & Close', and 'Cancel'.

Figure 101: Add Contacts Dialog

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

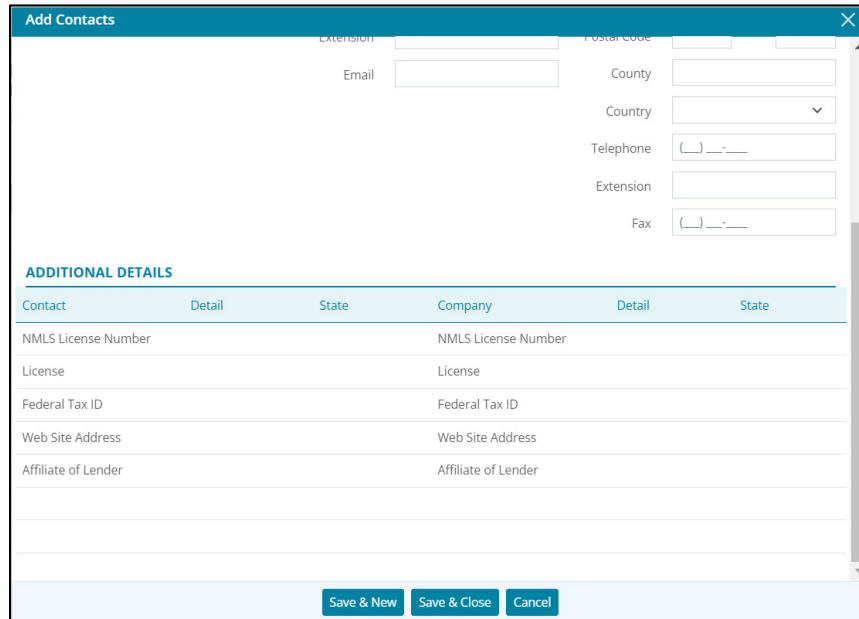


Figure 102: Additional Contacts Details

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.

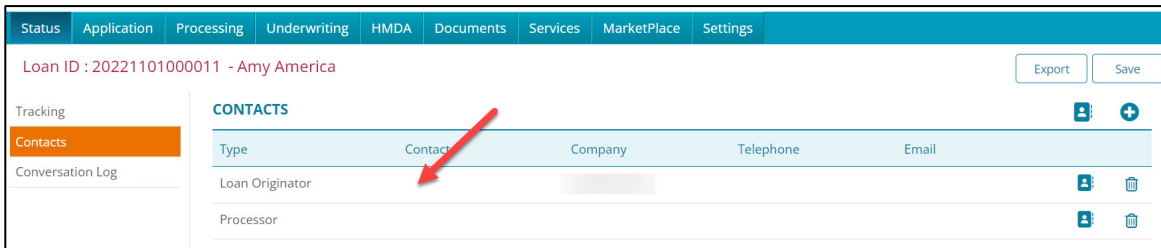
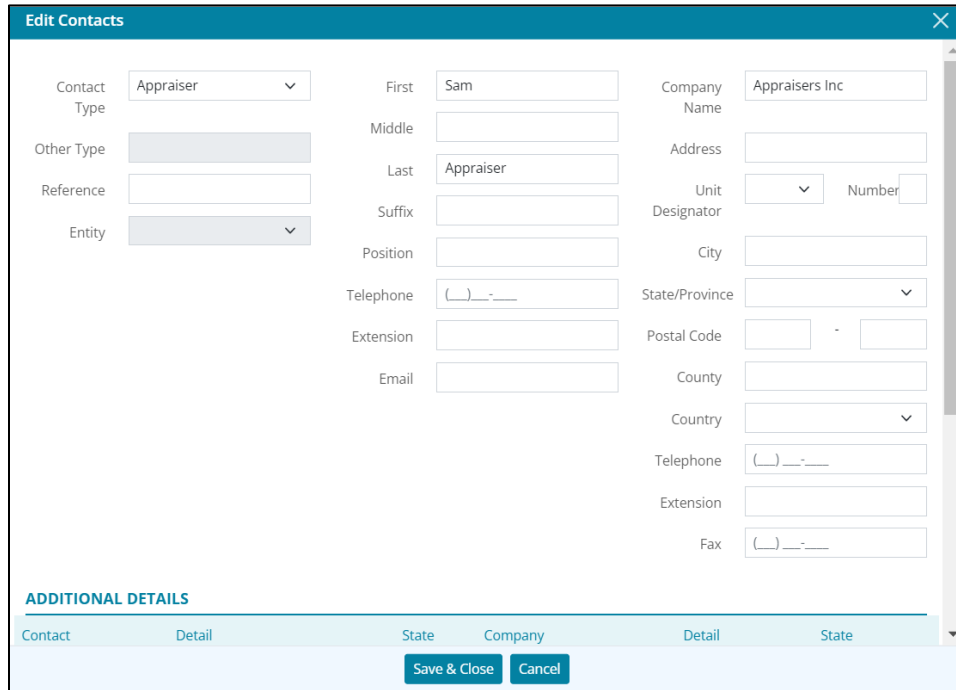


Figure 103: Loan Contacts List

4. Make appropriate contact information changes.



The **Edit Contacts** dialog box contains the following fields:

- Contact Type:** Appraiser (dropdown)
- Other Type:** (empty text field)
- Reference:** (empty text field)
- Entity:** (empty dropdown)
- First:** Sam
- Middle:** (empty text field)
- Last:** Appraiser
- Suffix:** (empty text field)
- Position:** (empty text field)
- Telephone:** () - -
- Extension:** (empty text field)
- Email:** (empty text field)
- Company Name:** Appraisers Inc
- Address:** (empty text field)
- Unit Designator:** (empty dropdown)
- Number:** (empty text field)
- City:** (empty text field)
- State/Province:** (empty dropdown)
- Postal Code:** (empty text field)
- County:** (empty text field)
- Country:** (empty dropdown)
- Telephone:** () - -
- Extension:** (empty text field)
- Fax:** () - -

ADDITIONAL DETAILS

Contact	Detail	State	Company	Detail	State

Buttons: **Save & Close**, **Cancel**

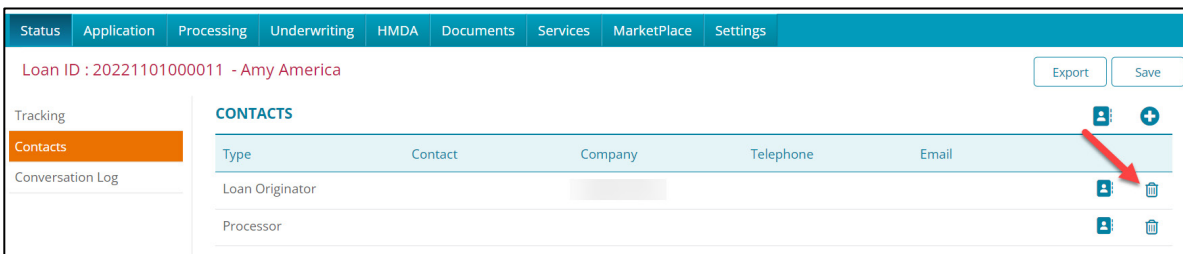
Figure 104: Edit Contacts Dialog

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.



The screenshot shows the **CONTACTS** section of the application. The **Loan ID : 20221101000011 - Amy America** is displayed at the top. The **CONTACTS** table has the following columns: Type, Contact, Company, Telephone, and Email. The table contains two rows: **Loan Originator** and **Processor**. A red arrow points to the **Delete** icon (trash can) in the rightmost column of the **Processor** row.

Figure 105: Delete Contact

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

Adding Contact Using the Directory

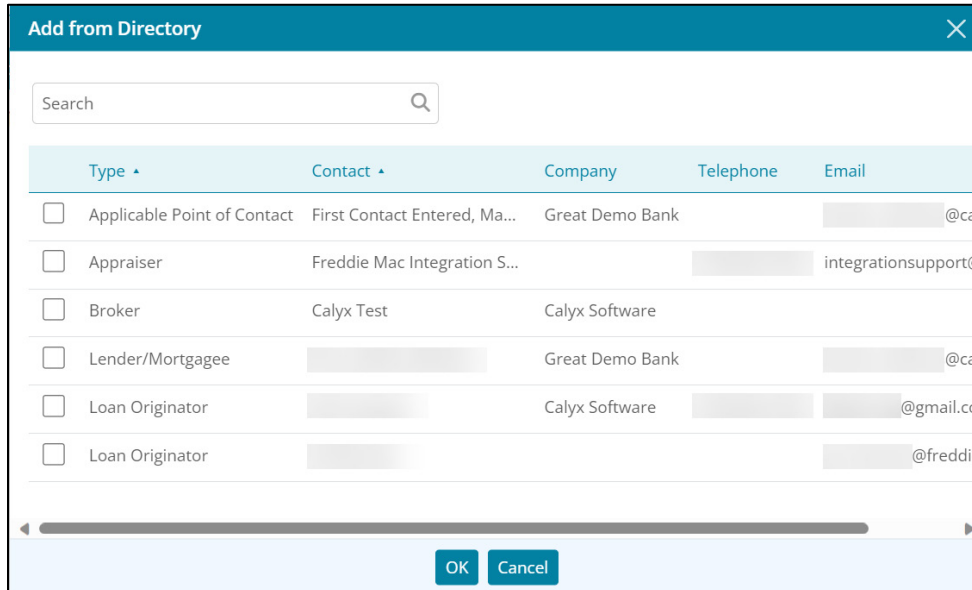
Use the *Directory*  icon to added contacts from the *Directory*. For more information about the Directory see [Directory](#).

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*.

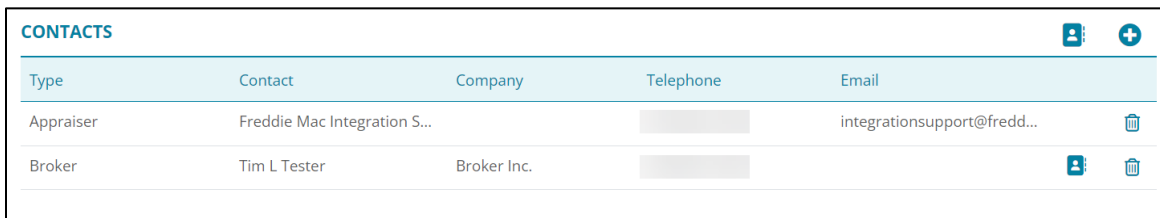
Note: If a contact of the same type was selected, Zenly will prompt the user to overwrite the prior contact.



Type	Contact	Company	Telephone	Email
<input type="checkbox"/> Applicable Point of Contact	First Contact Entered, Ma...	Great Demo Bank		@caly
<input type="checkbox"/> Appraiser	Freddie Mac Integration S...			integrationsupport@
<input type="checkbox"/> Broker	Calyx Test	Calyx Software		
<input type="checkbox"/> Lender/Mortgagee		Great Demo Bank		@caly
<input type="checkbox"/> Loan Originator		Calyx Software		@gmail.com
<input type="checkbox"/> Loan Originator				@freddie

Figure 106: Add from Directory

4. Click **OK**.



Type	Contact	Company	Telephone	Email
Appraiser	Freddie Mac Integration S...			integrationsupport@fredd...
Broker	Tim L Tester	Broker Inc.		

Figure 107: 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**.

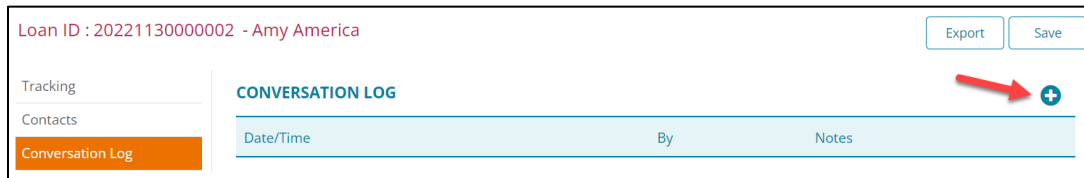


Figure 108: Loan Conversations

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

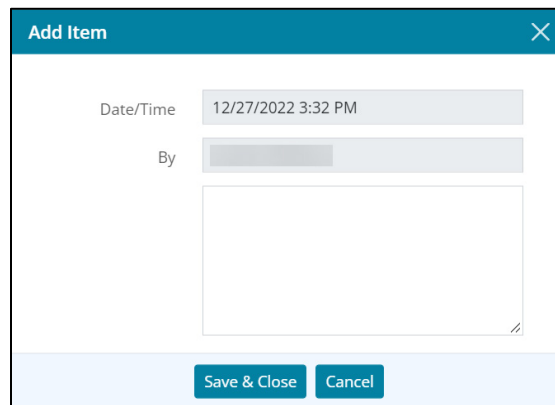


Figure 109: Add Item Dialog

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.

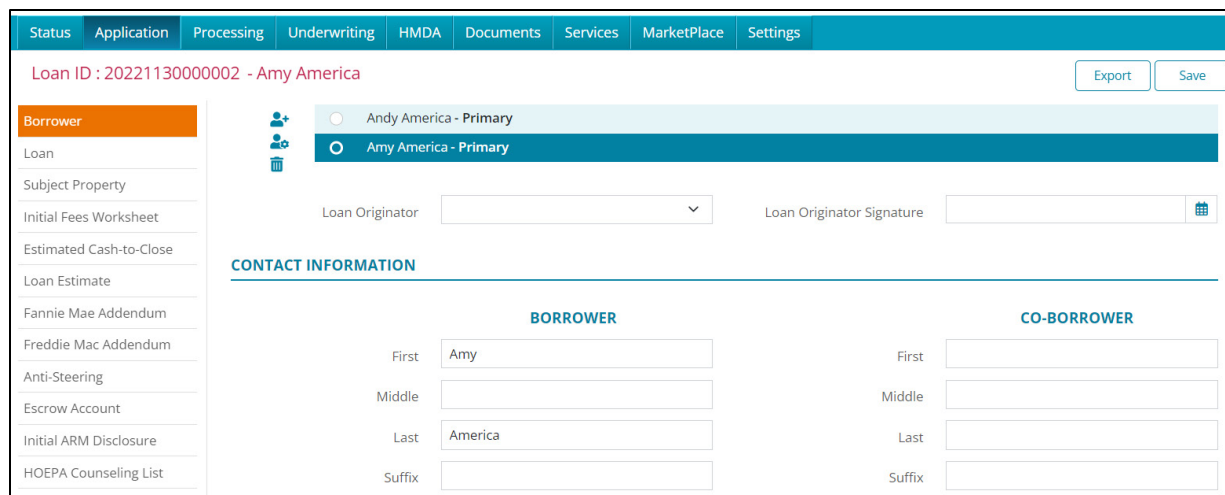


Figure 110: Application Borrowers

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.

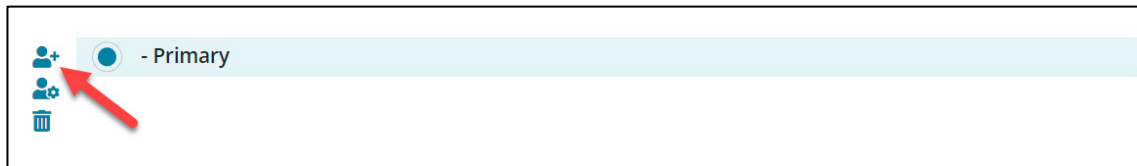


Figure 111: Add Borrower

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.

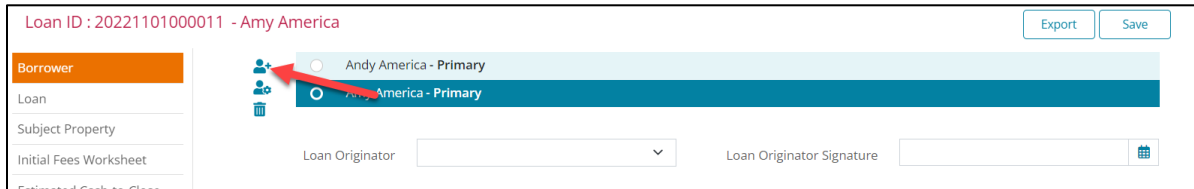


Figure 112: Adding a Borrower

2. Choose **Import from Leads**.

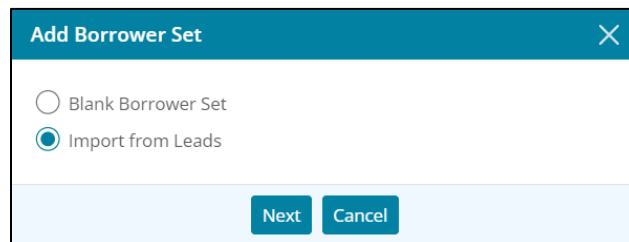


Figure 113: Import from Leads

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.

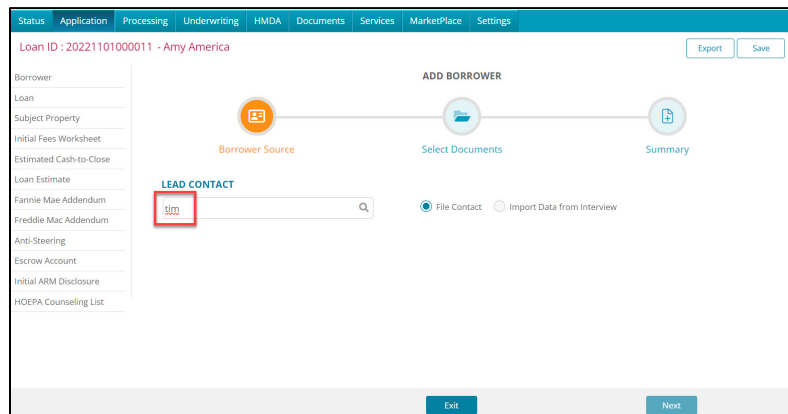


Figure 114: Searching Leads

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**.

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

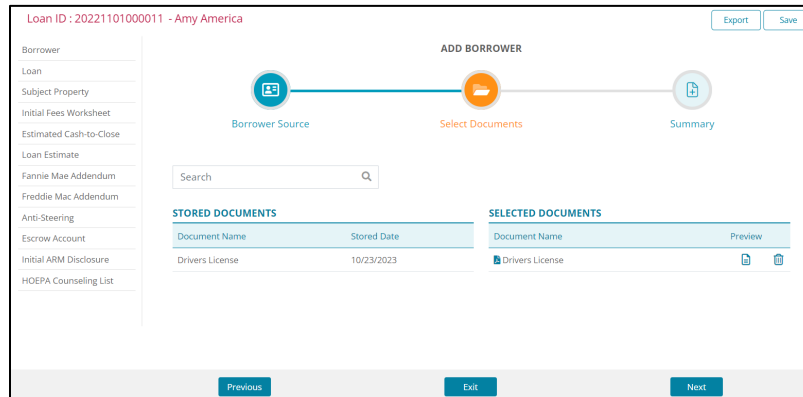


Figure 115: Select Documents

10. Click **Next**.
11. Review the **Summary**.

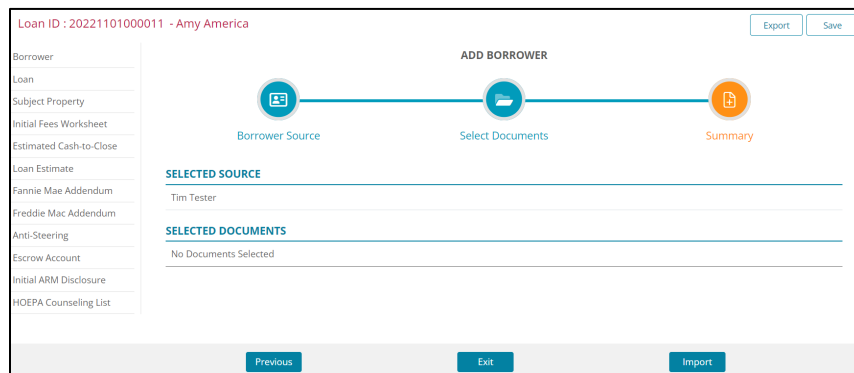


Figure 116: Summary

12. 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.

1. Select the borrower to delete.

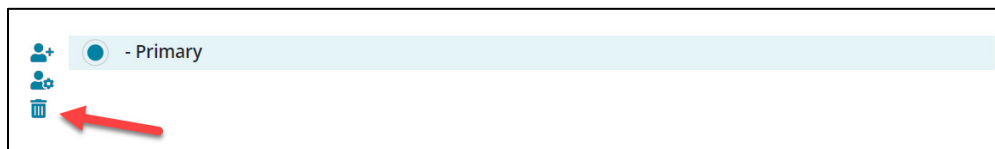


Figure 117: Delete Borrower

2. 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.

- Click the **Primary Borrower** set.

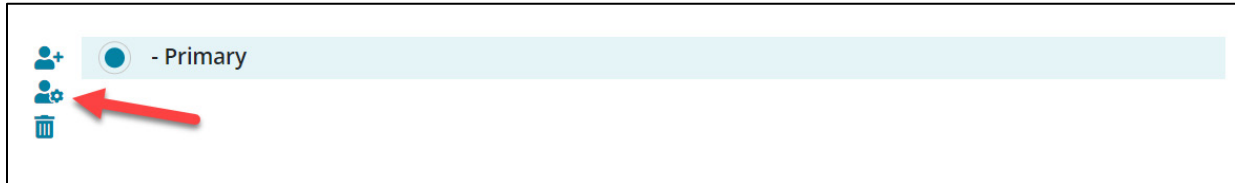


Figure 118: Edit Borrower

- Click the **Edit Borrower** icon.
- Select the **Swap** radio button.

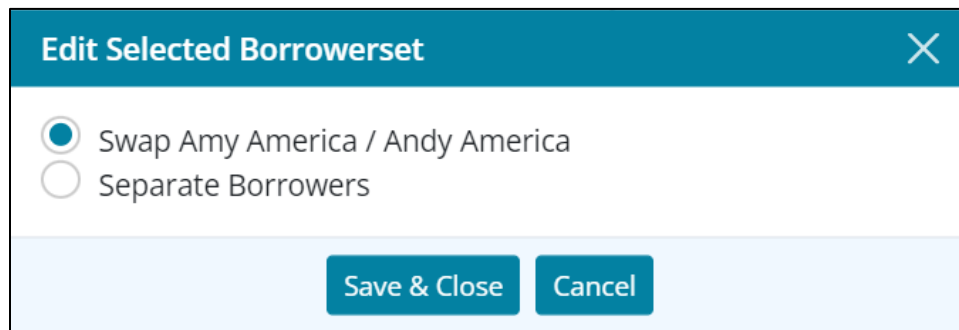


Figure 119: Swap Primary Borrower

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

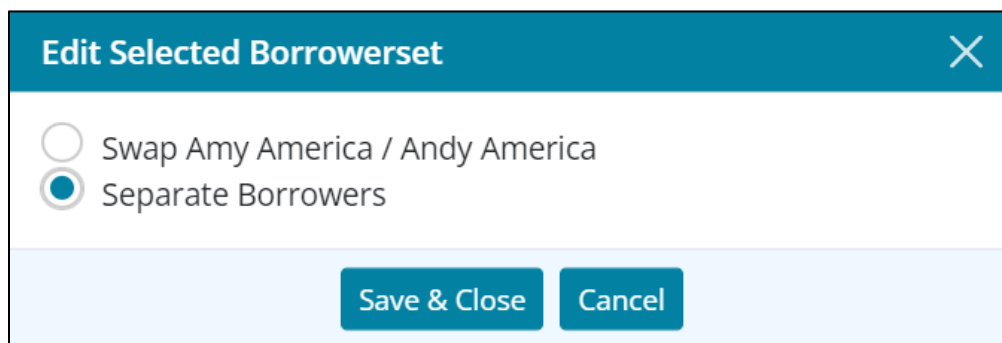
Separate Borrowers

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.

- Select the **Borrower Set**. (See [Figure 113](#).)
- Click the **Edit Borrower** icon.

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



The dialog box is titled "Edit Selected Borrowerset" and has a close button (X) in the top right corner. It contains two radio buttons: "Swap Amy America / Andy America" and "Separate Borrowers". The "Separate Borrowers" option is selected. At the bottom, there are two buttons: "Save & Close" and "Cancel".

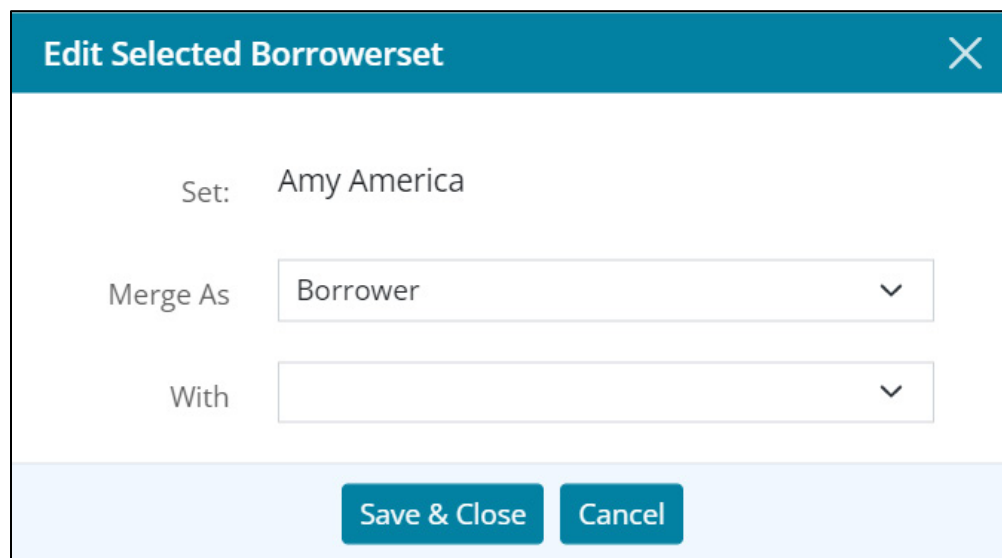
Figure 120: Separate Borrowers

4. Click **Save & Close**.

Merge Borrowers

Use the following steps to merge borrowers.

1. Select one of the borrowers to **Merge**. (See [Figure 113](#).)
2. Click **Edit Borrower**.
3. Select the appropriate **Merge As** option.



The dialog box is titled "Edit Selected Borrowerset" and has a close button (X) in the top right corner. It contains a "Set:" label followed by the text "Amy America". Below this, there is a "Merge As" label followed by a dropdown menu showing "Borrower". Below that, there is a "With" label followed by an empty dropdown menu. At the bottom, there are two buttons: "Save & Close" and "Cancel".

Figure 121: 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.



BORROWER	CO-BORROWER
First <input type="text" value="Amy"/>	First <input type="text"/>
Middle <input type="text"/>	Middle <input type="text"/>
Last <input type="text" value="America"/>	Last <input type="text"/>
Suffix <input type="text"/>	Suffix <input type="text"/>
Nickname <input type="text"/>	Nickname <input type="text"/>
SSN/Tax ID <input type="text" value="500-60-2222"/>	SSN/Tax ID <input type="text"/>
Date of Birth <input type="text" value="01/31/1967"/> 	Date of Birth <input type="text"/> 
Age <input type="text"/>	Age <input type="text"/>
Marital Status <input type="text" value="Married"/>	Marital Status <input type="text"/>
Years of Education <input type="text"/>	Years of Education <input type="text"/>
Number of Dependents <input type="text" value="0"/> Ages <input type="text"/>	Number of Dependents <input type="text"/> Ages <input type="text"/>
Email <input type="text" value="amy.a@fanniemae.com"/>	Email <input type="text"/>
eDisclosure Consent <input type="text"/>	eDisclosure Consent <input type="text"/>
First-time Homebuyer <input type="text"/>	First-time Homebuyer <input type="text"/>

Figure 122: 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.

UNMARRIED ADDENDUM

Shared Property Rights	<input type="text"/>
Domestic Relationship	<input type="text"/>
Other Description	<input type="text"/>
State	<input type="text"/>

Figure 123: 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**.

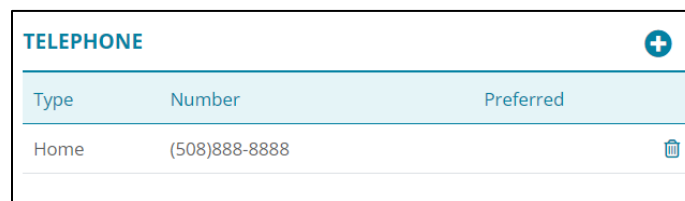
Telephone

Contact telephone numbers are required for all borrowers.

Add Telephone

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

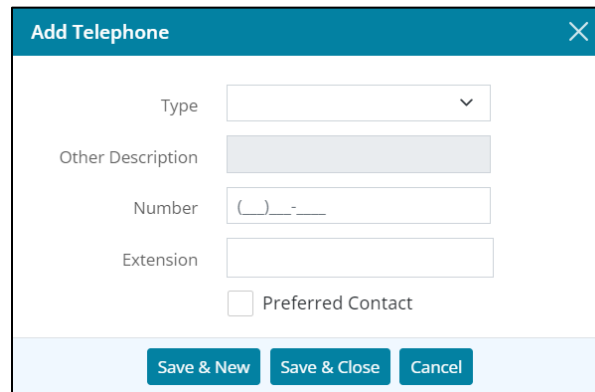
1. Click the **Borrower Telephone Add** button.



Type	Number	Preferred
Home	(508)888-8888	

Figure 124: Add/Edit Telephone Number

2. Select **Telephone Type**.



Add Telephone

Type

Other Description

Number

() - -

Extension

Preferred Contact

☐

Save & New

Save & Close

Cancel

Figure 125: 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 119](#).)
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 119](#).)

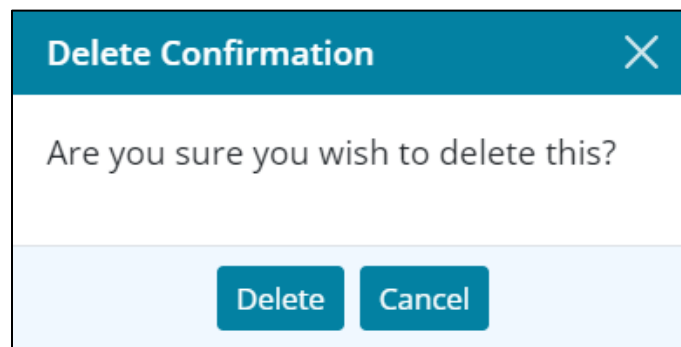


Figure 126: Delete Confirmation

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.

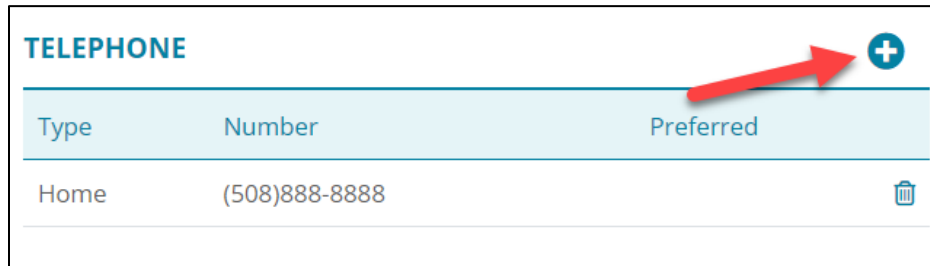


Figure 127: Add/Edit Current Address

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

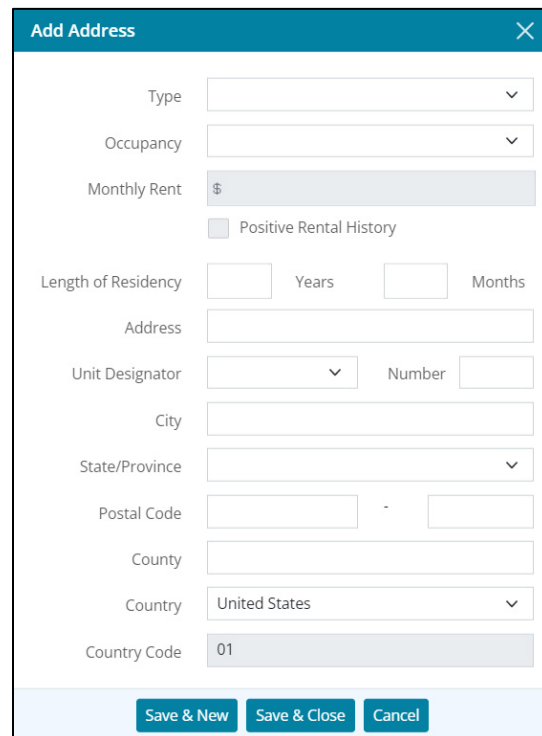


Figure 128: Add Address Dialog

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 122](#).)
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 122](#).)
2. Click **Delete** on the *Delete Confirmation* dialog.

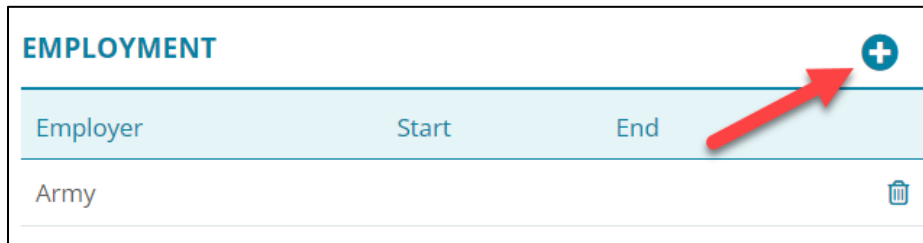
Employment

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.



EMPLOYMENT			
Employer	Start	End	
Army			

Figure 129: Add/Edit Employment History

2. Enter **Employer** name.

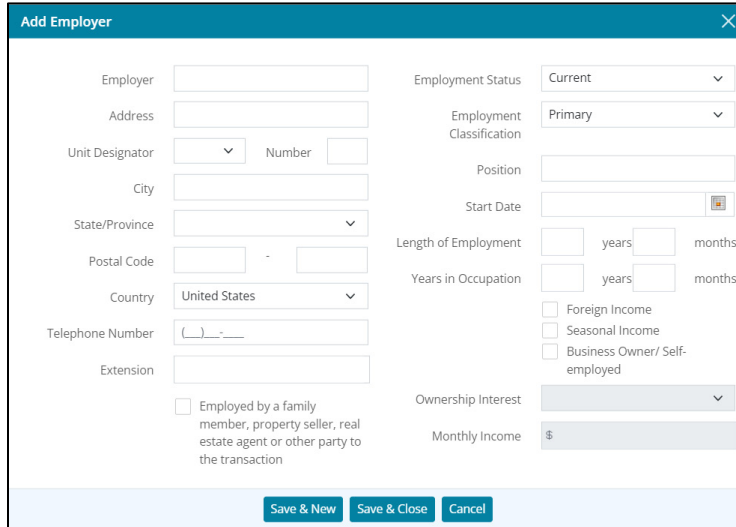


Figure 130: Add Employer Dialog

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 124.](#))
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 124.](#))
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.




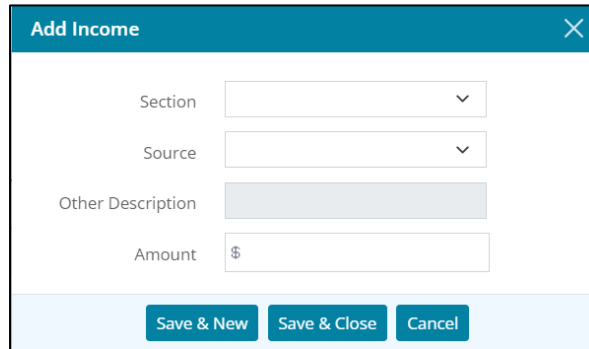
INCOME +	
Source	Amount
Army	
Base	4,000.00 
Military Clothes Allowance	150.00 
Military Flight Pay	175.00 
Total	4,325.00

Figure 131: Gross Monthly Income

2. Select the appropriate **Section**.



The 'Add Income' dialog box contains the following fields and buttons:

- Section:** A dropdown menu.
- Source:** A dropdown menu.
- Other Description:** A text input field.
- Amount:** A text input field with a dollar sign (\$).
- Buttons:** 'Save & New', 'Save & Close', and 'Cancel'.

Figure 132: 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 126](#).)
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 126](#).)
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 133: Combined Borrower/Co-Borrower Assets

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

Add Assets - Bank Accounts and Other Accounts

Name

Address

Unit Designator

Number

City

State/Province

Postal Code

-

ACCOUNTS

Save & New

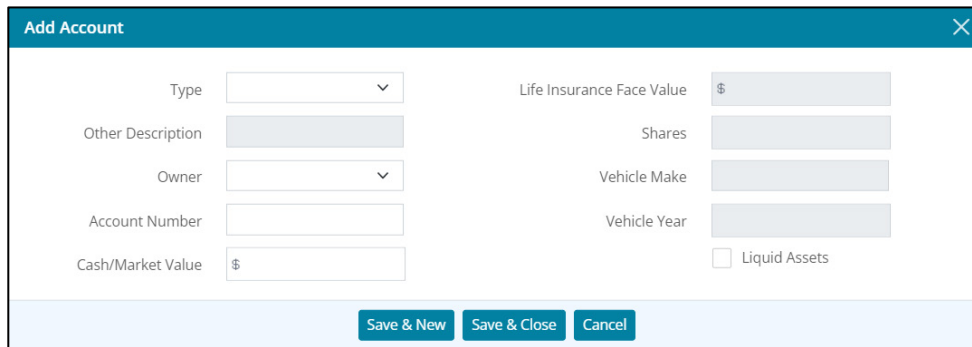
Save & Close

Cancel

Figure 134: 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.



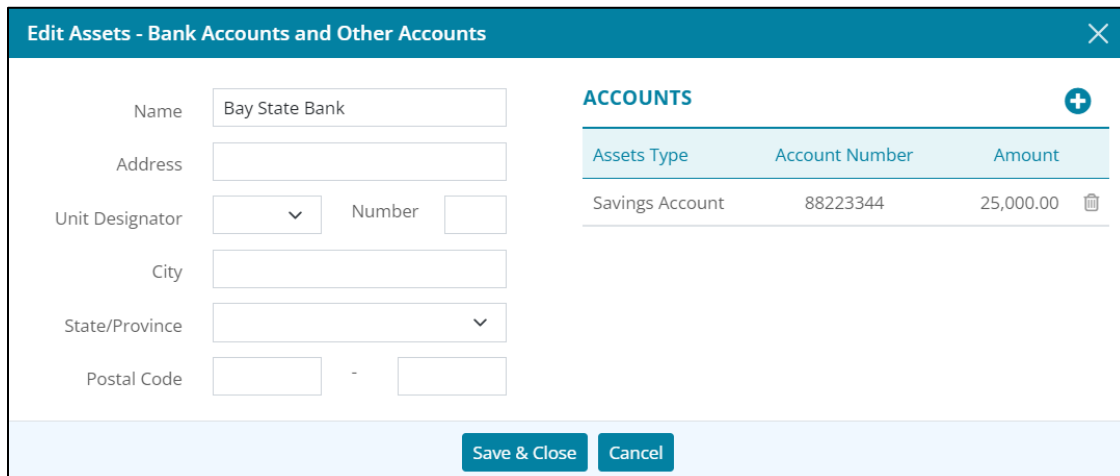
The 'Add Account' dialog box contains the following fields:

- Type: dropdown menu
- Other Description: text input
- Owner: dropdown menu
- Account Number: text input
- Cash/Market Value: text input with a dollar sign prefix
- Life Insurance Face Value: text input with a dollar sign prefix
- Shares: text input
- Vehicle Make: text input
- Vehicle Year: text input
- Liquid Assets: checkbox

Buttons at the bottom: Save & New, Save & Close, Cancel.

Figure 135: 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.



The 'Edit Assets - Bank Accounts and Other Accounts' dialog box contains the following fields:

- Name: text input (pre-filled with 'Bay State Bank')
- Address: text input
- Unit Designator: dropdown menu
- Number: text input
- City: text input
- State/Province: dropdown menu
- Postal Code: text input with a hyphen separator

On the right, there is an 'ACCOUNTS' section with a table:

Assets Type	Account Number	Amount
Savings Account	88223344	25,000.00

Buttons at the bottom: Save & Close, Cancel.

Figure 136: 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 128.](#))
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 128.](#))
2. Select the Account to edit. (See [Figure 131.](#))
3. Update the account information. (See [Figure 129.](#))
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 128.](#))
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 128.](#))
2. Select the account to delete. (See [Figure 131.](#))
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

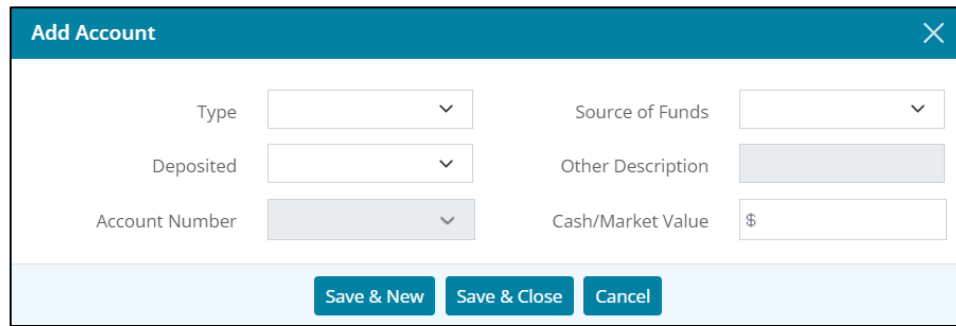
Use the following steps to complete the **Gifts or Grants Received** fields.

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 137: Gifts or Grants Received

2. Select the **Type**.



The 'Add Account' dialog box contains the following fields and buttons:

- Type**: Dropdown menu
- Source of Funds**: Dropdown menu
- Deposited**: Dropdown menu
- Other Description**: Text input field
- Account Number**: Text input field
- Cash/Market Value**: Text input field with a dollar sign prefix
- Buttons**: 'Save & New', 'Save & Close', and 'Cancel'

Figure 138: 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 139: 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 134.](#))
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 +							
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 140: 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

Current

Balance \$

Monthly Payment \$

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

Remaining

Save & New

Save & Close

Cancel

Figure 141: 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 135](#).)
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 135](#).)
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.

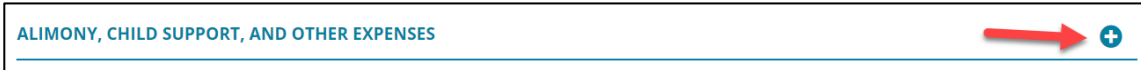


Figure 142: Alimony, Child Support, Other Expenses

2. Select the expense **Type**.

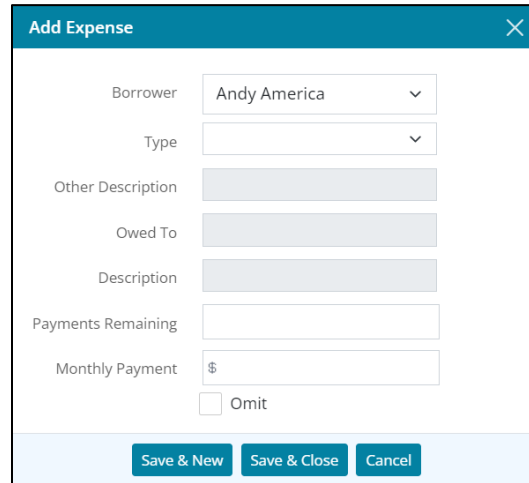


Figure 143: Add Expense Type

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 137](#).)
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 137](#).)
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 144: Existing Real Estate

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

☐ Subject Property

Address

Unit Designator

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

Select

Save & New

Save & Close

Cancel

Figure 145: 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 139](#).)
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 139](#).)
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 146: 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.

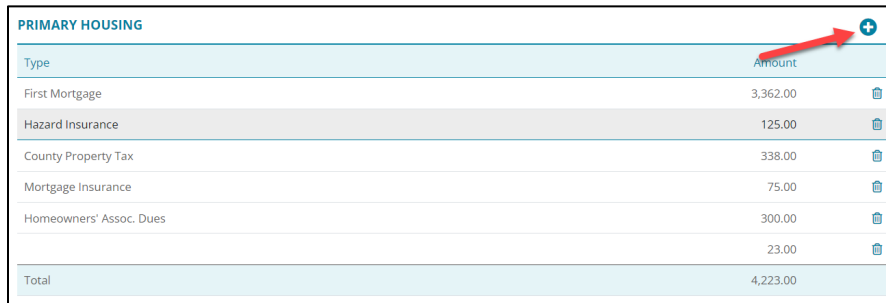
Primary Housing

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.

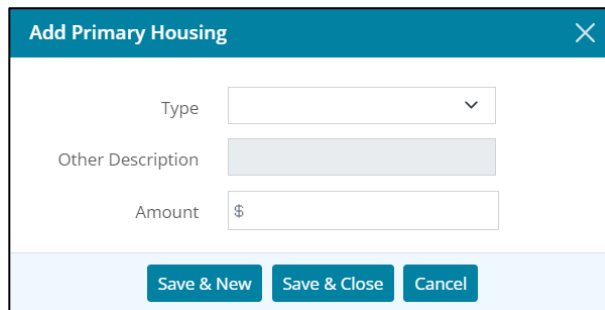


PRIMARY HOUSING		
Type	Amount	
First Mortgage	3,362.00	
Hazard Insurance	125.00	
County Property Tax	338.00	
Mortgage Insurance	75.00	
Homeowners' Assoc. Dues	300.00	
	23.00	
Total	4,223.00	

Figure 147: 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

\$

Save & New

Save & Close

Cancel

Figure 148: 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 142](#).)
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 142](#).)
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.

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

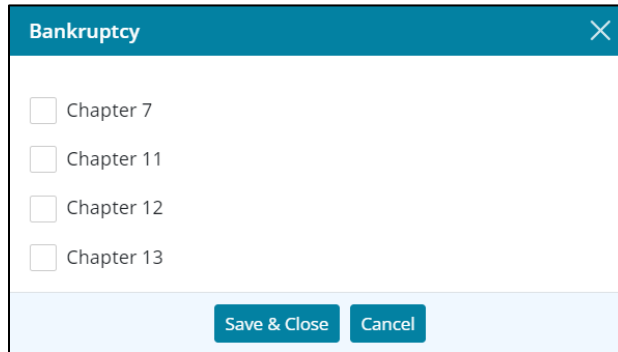
Figure 149: Borrower/Co-Borrower Declarations

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

Have you declared bankruptcy within the last seven years?	
<input type="text" value="No"/>	<input type="text" value="No"/>
BANKRUPTCY	BANKRUPTCY
Select	Select

Figure 150: Bankruptcy Details

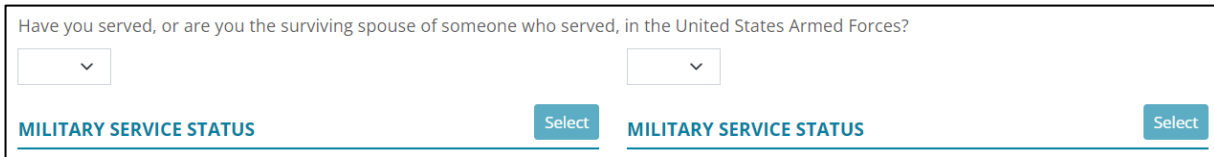
4. Select the appropriate **Bankruptcy** type.



A dialog box titled "Bankruptcy" with a close button (X) in the top right corner. It contains four checkboxes, each followed by a label: "Chapter 7", "Chapter 11", "Chapter 12", and "Chapter 13". At the bottom of the dialog, there are two buttons: "Save & Close" and "Cancel".

Figure 151: Bankruptcy Dialog

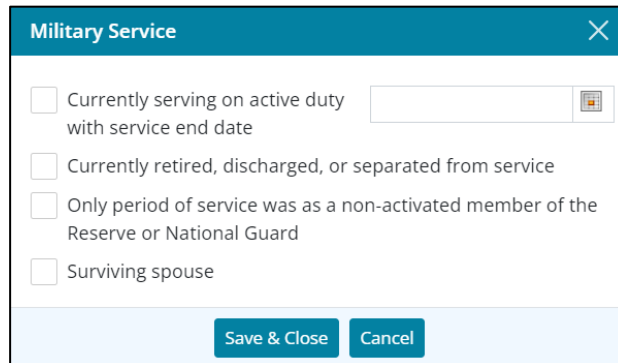
5. Click **Save & Close**.
6. Select **Yes** or **No** appropriately for **Military Service**.



A form section titled "MILITARY SERVICE STATUS" with a subtitle "Have you served, or are you the surviving spouse of someone who served, in the United States Armed Forces?". It features two dropdown menus, each with a downward arrow. Below each dropdown is a "Select" button. The entire section is enclosed in a light blue border.

Figure 152: Military Service

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



A dialog box titled "Military Service" with a close button (X) in the top right corner. It contains four checkboxes, each followed by a label: "Currently serving on active duty with service end date", "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". To the right of the first checkbox is a date input field with a calendar icon. At the bottom of the dialog, there are two buttons: "Save & Close" and "Cancel".

Figure 153: Military Service Dialog

9. Use the **Calendar** to select the **Active Duty Service End Date** when the checkbox is selected.
10. 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.

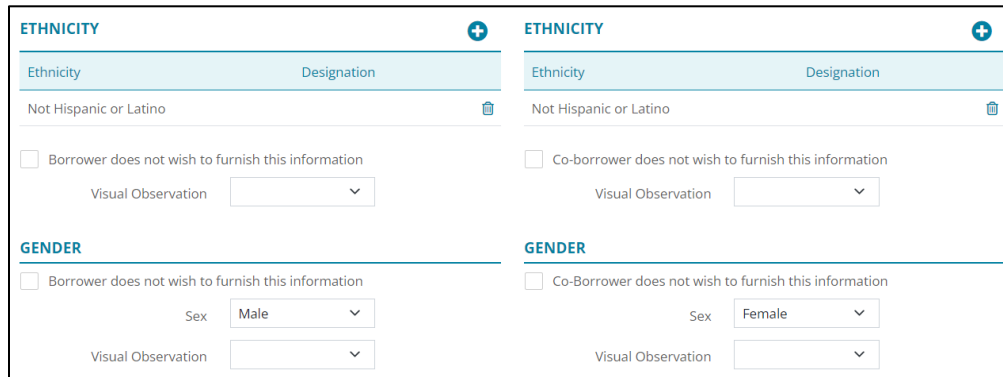


Figure 154: Add/Edit Ethnicity

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

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

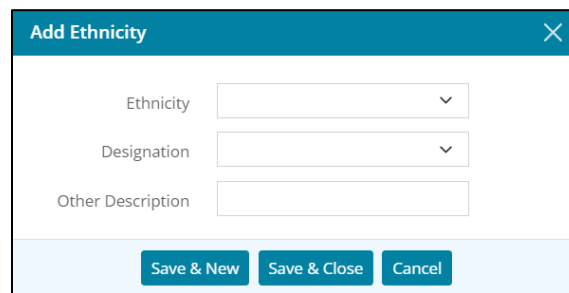


Figure 155: Add Ethnicity Dialog

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

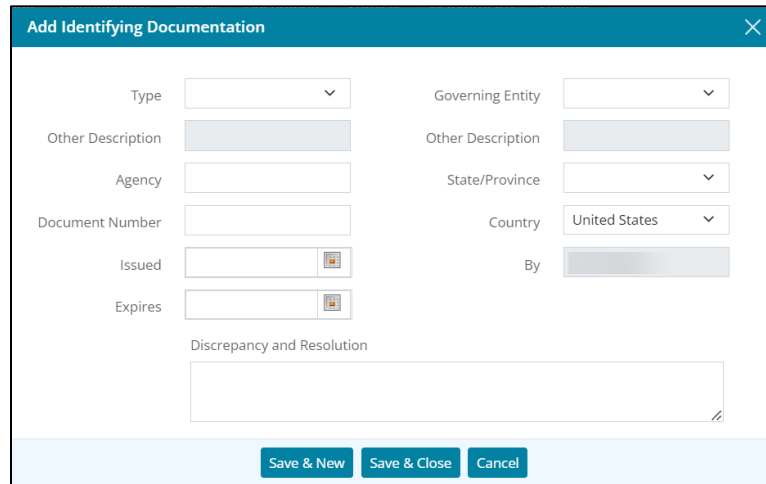
Note: Click **Save & New** to add another ethnicity.

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.



The dialog box titled "Add Identifying Documentation" contains the following fields:

- Type**: A dropdown menu.
- Governing Entity**: A dropdown menu.
- Other Description**: A text input field.
- Agency**: A text input field.
- State/Province**: A dropdown menu.
- Document Number**: A text input field.
- Country**: A dropdown menu, currently showing "United States".
- Issued**: A date picker field.
- By**: A text input field.
- Expires**: A date picker field.
- Discrepancy and Resolution**: A large text area.

At the bottom of the dialog are three buttons: "Save & New", "Save & Close", and "Cancel".

Figure 156: 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.

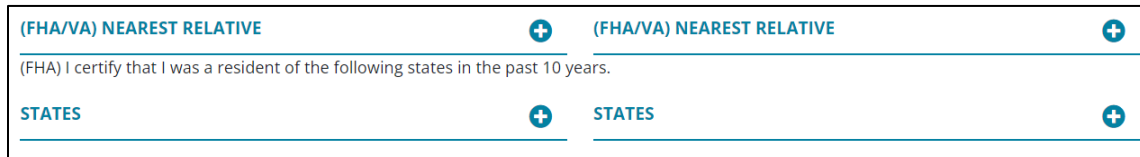


Figure 157: FHA/VA Nearest Relative

2. Enter the **Relationship** status.

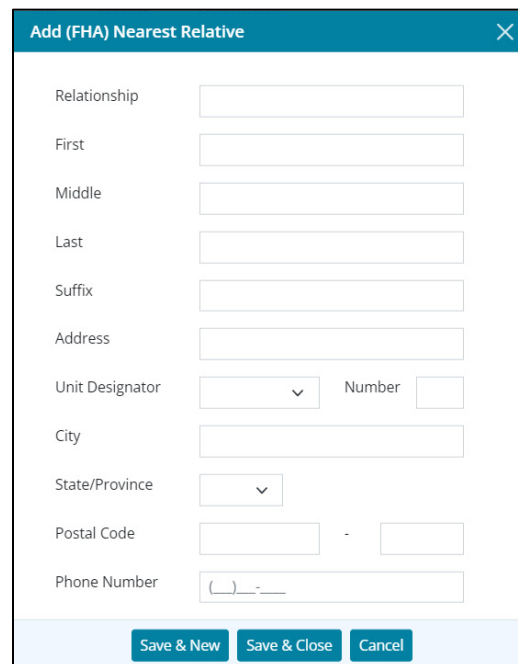


Figure 158: Add (FHA) Nearest Relative

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 152](#).)
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 152](#).)
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

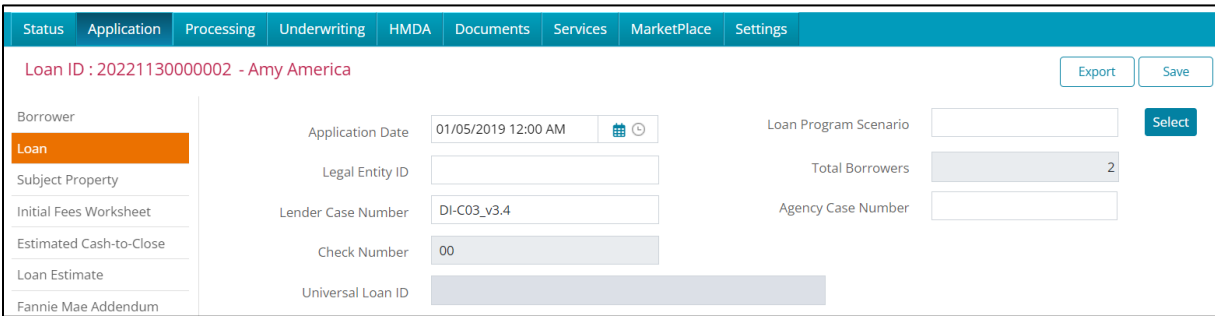
Enter initial loan details or use **Select** to import a pre-defined template.

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**.

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



The screenshot shows the 'Loan Overview' page in the Zenly application. 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'. To the right of the loan ID are 'Export' and 'Save' buttons. On the left side, there is a sidebar menu with options: Borrower, Loan (selected), Subject Property, Initial Fees Worksheet, Estimated Cash-to-Close, Loan Estimate, and Fannie Mae Addendum. The main content area contains several input fields and buttons: 'Application Date' (01/05/2019 12:00 AM) with a calendar icon, 'Legal Entity ID' (empty), 'Lender Case Number' (DI-C03_v3.4), 'Check Number' (00), 'Universal Loan ID' (empty), 'Loan Program Scenario' (empty) with a 'Select' button, 'Total Borrowers' (2), and 'Agency Case Number' (empty). There are also 'Export' and 'Save' buttons at the top right.

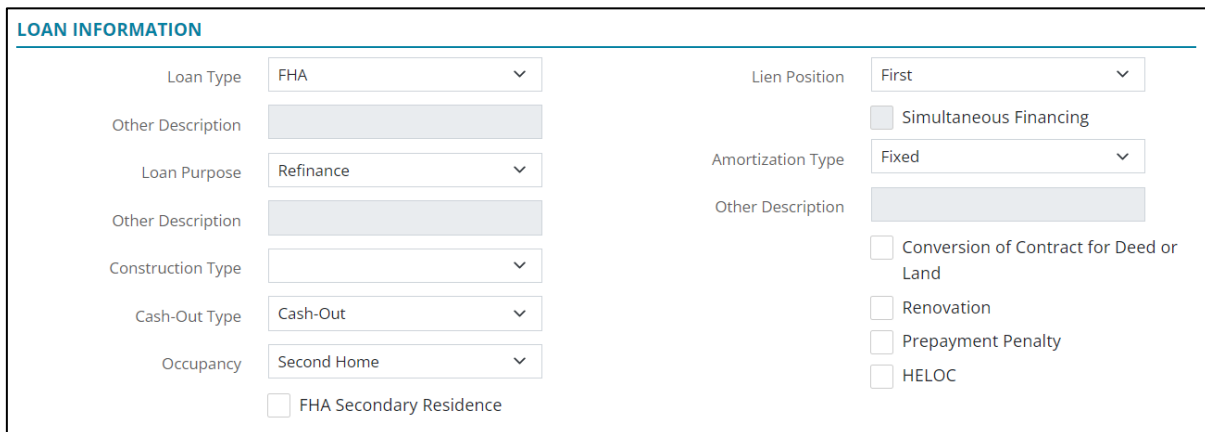
Figure 159: Loan Overview

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

Loan Information

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

- Select the **Loan Type**.



The screenshot shows the 'Loan Information' page. The title 'LOAN INFORMATION' is at the top left. The page is divided into two columns. The left column contains: 'Loan Type' (FHA), 'Other Description' (empty), 'Loan Purpose' (Refinance), 'Other Description' (empty), 'Construction Type' (empty), 'Cash-Out Type' (Cash-Out), 'Occupancy' (Second Home), and a checkbox for 'FHA Secondary Residence'. The right column contains: 'Lien Position' (First), 'Simultaneous Financing' (checkbox), 'Amortization Type' (Fixed), 'Other Description' (empty), 'Conversion of Contract for Deed or Land' (checkbox), 'Renovation' (checkbox), 'Prepayment Penalty' (checkbox), and 'HELOC' (checkbox).

Figure 160: Loan Information

- Enter **Other Description** when selecting **Other Loan Type**.
- Select the **Loan Purpose**.
- Enter **Other Description** when selecting **Other Loan Purpose**.
- Select the **Construction Type** option if applicable.
- Select the **Cash-Out Type** when *Refinance* is selected for **Loan Purpose**.
- 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 161: 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.

RENTAL INCOME ON SUBJECT PROPERTY			
Gross Rent	\$	Net Rent	\$
Occupancy Rate			%

Figure 162: 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**.

IF CONSTRUCTION LOAN			
Original Cost	\$	Period: Months	
Lot Value (a)	\$	OR	
Improvements (b)	\$	Days	
Total (a + b)	\$	Interest Rate	%
		Required Reserve	\$
		Closing Type	
<input type="checkbox"/> Include MI During Construction Period <input type="checkbox"/> Include Escrow During Construction Period			

Figure 163: 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.

Up-Front		Monthly		
		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"/> \$ 0.00	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"/>	
		Cancel at	<input type="text"/> %	
		<input type="checkbox"/> Calculate based on remaining balance <input type="checkbox"/> Midpoint Payment cancellation		

Figure 164: 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 **1st Change Adjustable Cap** percentage.

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"/> %		
Margin	<input type="text"/> %		Rate Rounding Options
Index	<input type="text"/> %		Rate <input type="text"/> %
Alt. Index	<input type="text"/> %		Rate Round To <input type="text"/>
Floor	<input type="text"/> %		

Figure 165: Rate Adjustment

2. Enter the **1st 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**.

PAYMENT ADJUSTMENT			
Interest-Only	<input type="text"/> months	Extra payment of \$ <input type="text"/> every <input type="text"/> payment	
<input type="checkbox"/> Calculate Qual Ratios at the Interest-Only Payment		<input type="checkbox"/> Bi-Weekly Payment Schedule	
Initial Payment Rate	<input type="text"/> % <input type="text"/> months	<input type="checkbox"/> Simple Interest	
Adj Cap	<input type="text"/> %	<input type="checkbox"/> Down Payment Assistance Program	
Adj Period	<input type="text"/> months	Principal Forgiven <input type="text"/> % every <input type="text"/> months	
Recast Pd/Stop	<input type="text"/> / <input type="text"/> months	Graduated Payment Mortgage	
Max Balance	<input type="text"/> %	Years <input type="text"/> at Rate <input type="text"/> %	
<input type="checkbox"/> Calculate Qual Ratios at the Max Adjusted Loan Balance		Payment Rounding Options	Payment Rounding <input type="text"/>

Figure 166: 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**.

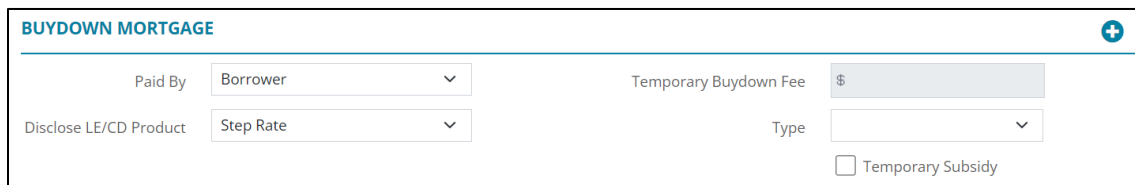
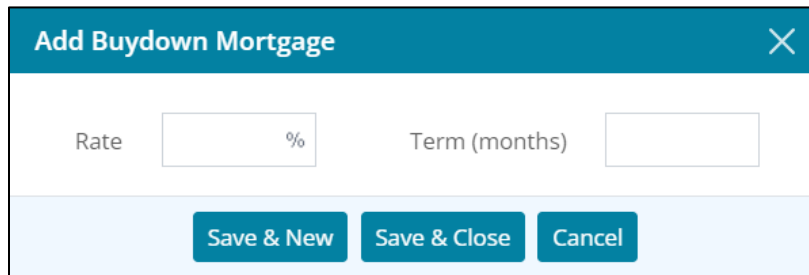


Figure 167: Buydown Mortgage

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 symbol (%) and "Term (months)". At the bottom, there are three buttons: "Save & New", "Save & Close", and "Cancel".

Figure 168: 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*.

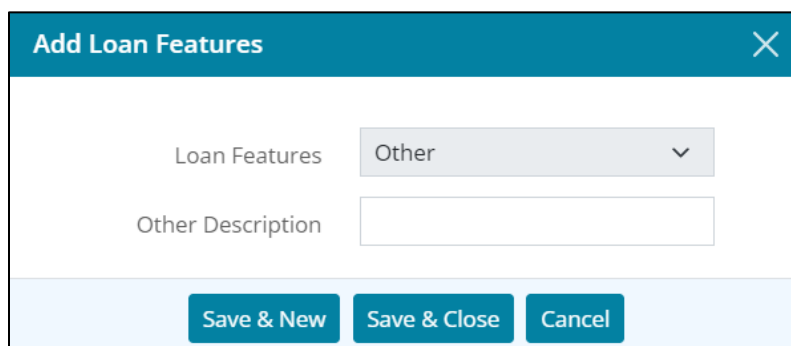
1. Click **Add**.



A horizontal bar with the text "LOAN FEATURES" on the left and a red arrow pointing to a blue plus icon (+) on the right.

Figure 169: 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 an "Other Description" input field below it. At the bottom, there are three buttons: "Save & New", "Save & Close", and "Cancel".

Figure 170: 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 171: 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 172: 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.

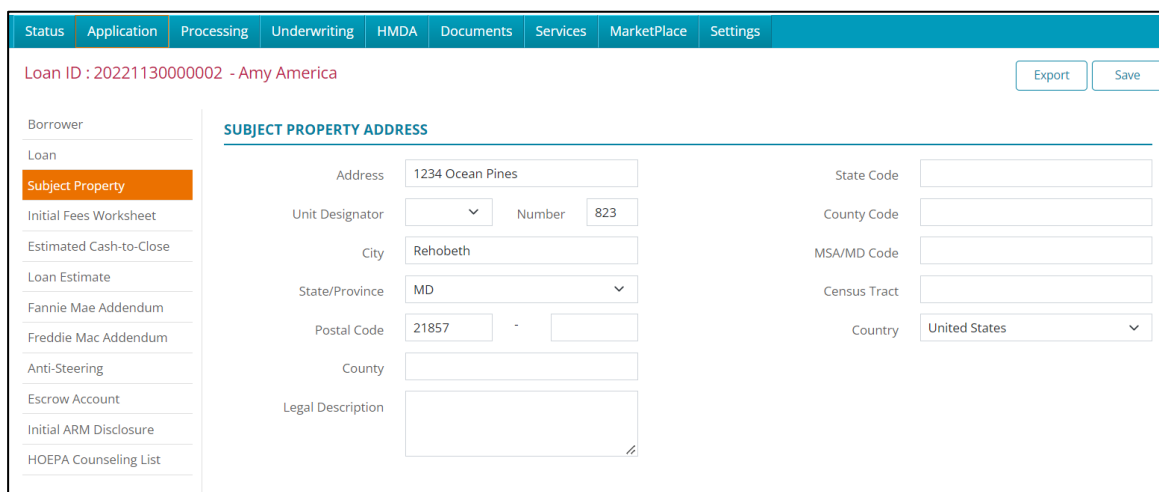


Figure 173: Subject Property Details

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
Total	2,433.42

Figure 174: 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

Save & New
Save & Close
Cancel

Figure 175: 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.

7. 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.

1. Click **Subordinate Financing Add** button.

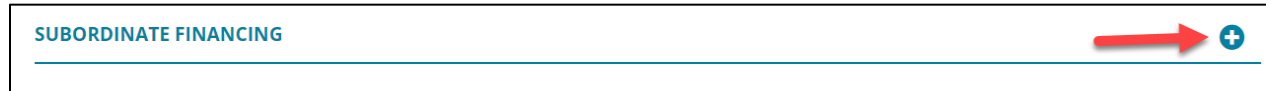
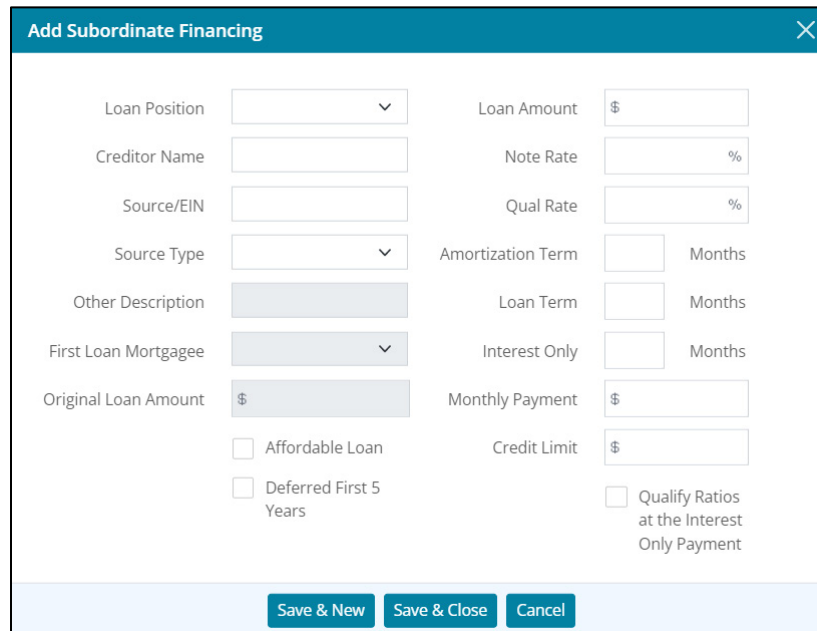


Figure 176: Subordinate Financing

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



The dialog box titled "Add Subordinate Financing" contains the following fields and options:

- Loan Position: Dropdown menu
- Loan Amount: Text input with dollar sign (\$)
- Creditor Name: Text input
- Note Rate: Text input with percent sign (%)
- Source/EIN: Text input
- Qual Rate: Text input with percent sign (%)
- Source Type: Dropdown menu
- Amortization Term: Text input with "Months" label
- Other Description: Text input
- Loan Term: Text input with "Months" label
- First Loan Mortgagee: Dropdown menu
- Interest Only: Text input with "Months" label
- Original Loan Amount: Text input with dollar sign (\$)
- Monthly Payment: Text input with dollar sign (\$)
- ☐ Affordable Loan
- Credit Limit: Text input with dollar sign (\$)
- ☐ Deferred First 5 Years
- ☐ Qualify Ratios at the Interest Only Payment

At the bottom of the dialog are three buttons: "Save & New", "Save & Close", and "Cancel".

Figure 177: Add Subordinate Financing

Title

Enter the information to include in the new title.

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

TITLE	
Title will be held as	<input type="text"/>
Other Description	<input type="text"/>
Estate will be held in	Fee Simple <input type="text"/>
Exp. Date	<input type="text"/>
Trust Information	<input type="text"/>
Indian Country Land Tenure	<input type="text"/>

Figure 178: 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.

IF REFINANCE LOAN	
Refinance Program	<input type="text"/>
Other Description	<input type="text"/>
Cash-Out Type	Cash-Out <input type="text"/>
Refinance Purpose Type	Debt Consolidation <input type="text"/>
Other Description	<input type="text"/>
Describe Improvements	<input type="text"/>
Made/To Be Made	<input type="text"/>
Improvement Cost	\$ <input type="text"/>
Lot Original Cost	\$ <input type="text"/>

Figure 179: 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**.

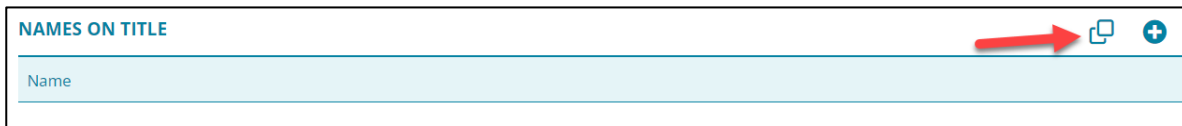


Figure 180: Names on Title

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

Add Name

1. Click the **Add** button. (See [Figure 175](#).)

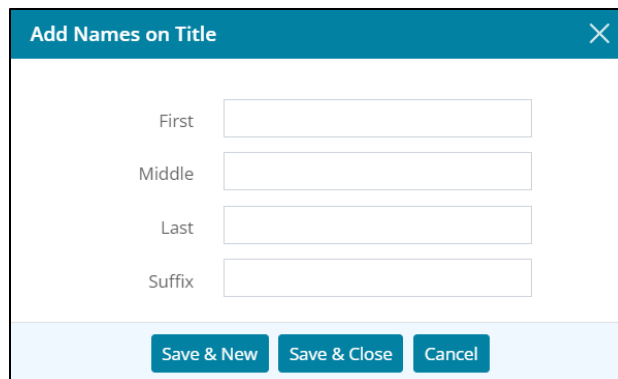


Figure 181: Add Names on Title Dialog

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 175](#).)
2. Update the *Edit Names on Title* dialog as applicable. (See [Add Name](#) for details.)
3. Click **Save & Close**.

Delete Name

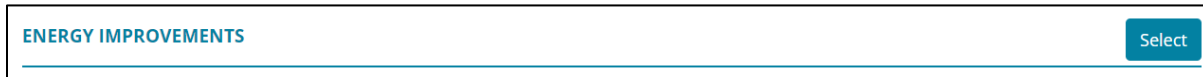
Use the following steps to delete a name.

1. Click the name to **Delete** icon. (See [Figure 175](#).)
2. Click **Delete** on the *Delete Confirmation* dialog.

Energy Improvements

Select the appropriate energy improvements.

1. Click **Select**.

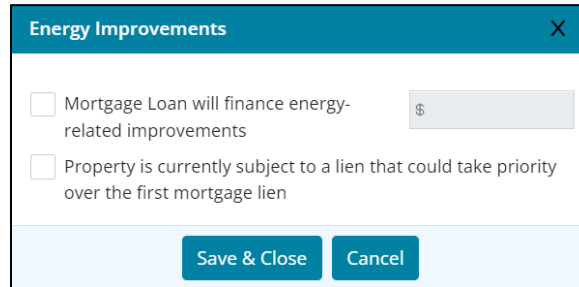


ENERGY IMPROVEMENTS

Select

Figure 182: Energy Improvements

2. Select the appropriate checkbox.



Energy Improvements

☐ Mortgage Loan will finance energy-related improvements

☐ Property is currently subject to a lien that could take priority over the first mortgage lien

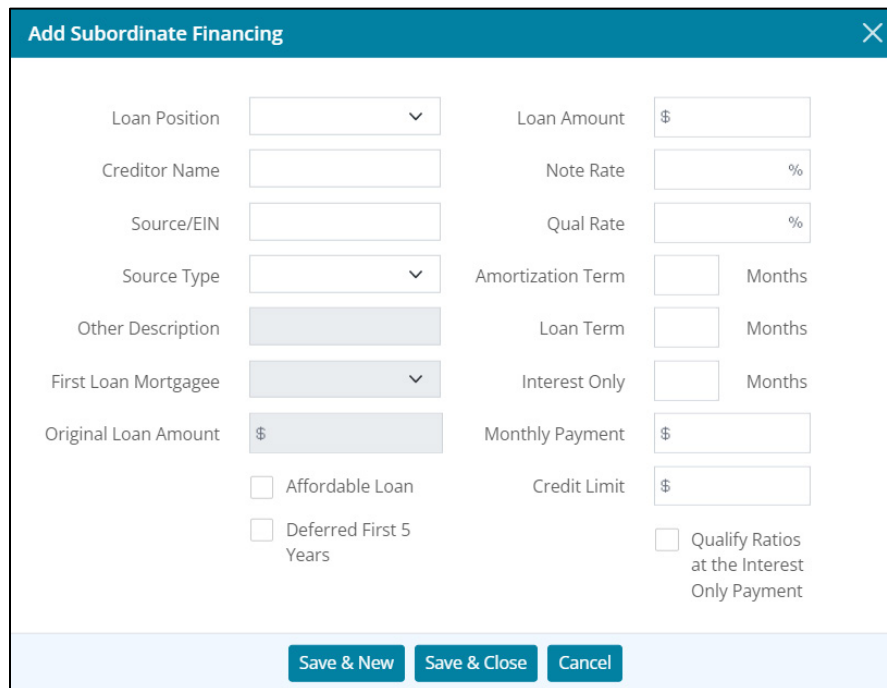
Save & Close Cancel

Figure 183: 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.



Add Subordinate Financing

Loan Position Loan Amount \$

Creditor Name Note Rate %

Source/EIN Qual Rate %

Source Type Amortization Term Months

Other Description Loan Term Months

First Loan Mortgagee Interest Only Months

Original Loan Amount \$ Monthly Payment \$

☐ Affordable Loan Credit Limit \$

☐ Deferred First 5 Years ☐ Qualify Ratios at the Interest Only Payment

Save & New Save & Close Cancel

Figure 184: 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**.

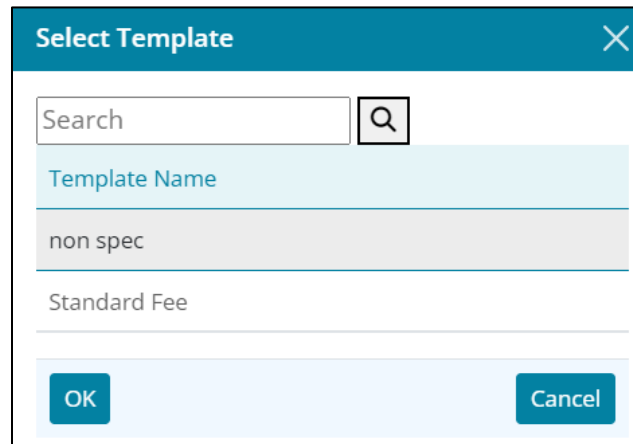
Status	Application	Processing	Underwriting	HMDA	Documents	Services	MarketPlace	Settings
Loan ID : 20221130000002 - Amy America								
<div>Export</div> <div>Save</div>								
Borrower	Estimated Close Date				Fees Template			
Loan	First Payment Date				Select			
Subject Property	Prepaid Finance Charge		\$ 0.00		TIP		98.793 %	
Initial Fees Worksheet	Finance Charge		\$ 247,377.39		APR		5.250 %	
Estimated Cash-to-Close	Amount Financed		\$ 250,400.00					
Loan Estimate	<div>PFC = Prepaid Finance Change (APR Items)</div> <div>FHA = FHA Allowable</div> <div>POC = Paid Outside of Closing</div> <div>FIN = FIN - QM</div>							
Fannie Mae Addendum								
Freddie Mac Addendum								
Anti-Steering								

Figure 185: 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.



The dialog box titled "Select Template" has a search bar at the top with a magnifying glass icon. Below the search bar, there is a list of templates. The first template is "non spec" under the "Template Name" header. Below this, there is a "Standard Fee" field. At the bottom, there are two buttons: "OK" and "Cancel".

Figure 186: 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 red arrow points to a blue plus icon in a circle, which is the "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 187: Origination Charges

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

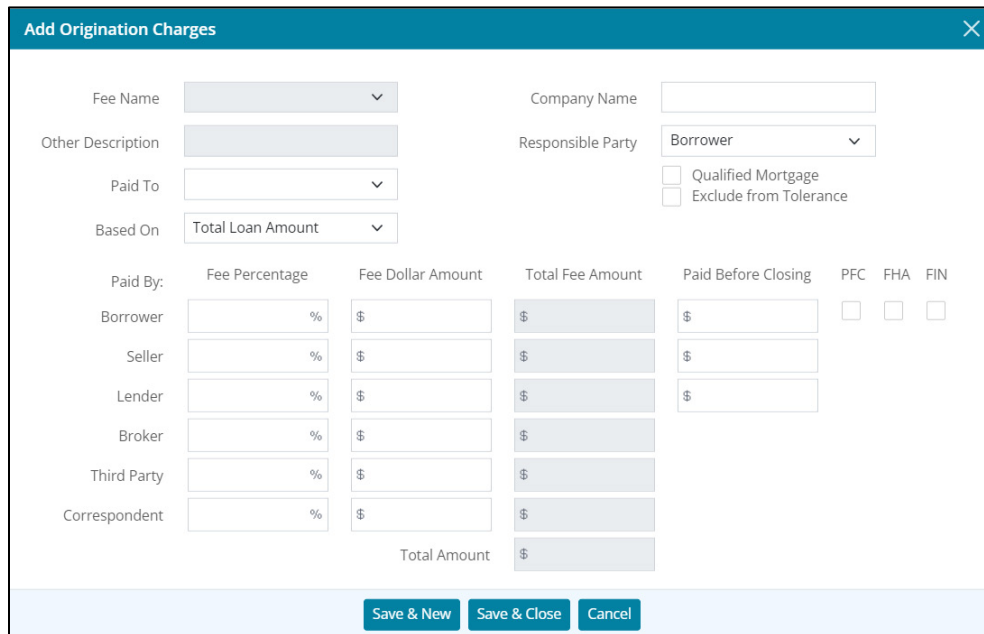


Figure 188: Edit Origination Charges Dialog

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 182](#).)
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 182](#).)
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.

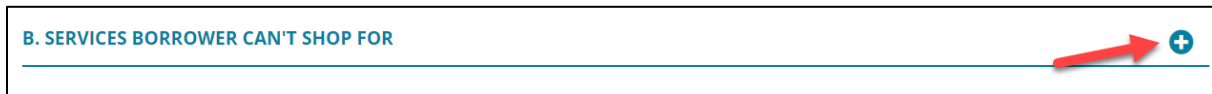


Figure 189: Non Shopped Services

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

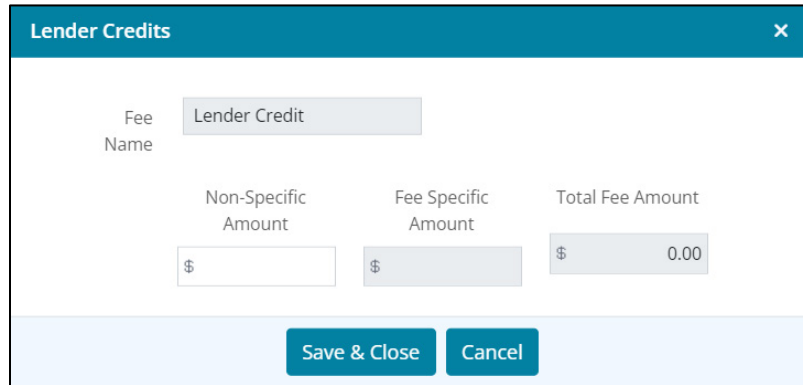
The **Total Closing Costs** table populates based upon the **Fees** selected while completing the above **Fees** tables. Use the following steps to add Lender Credits.

1. Click **Lender Credit**.

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

Figure 190: Total Closing Costs

2. Update the fields as required.



The dialog box titled "Lender Credits" contains the following fields:

- Fee Name:** A text field containing "Lender Credit".
- Non-Specific Amount:** A text field with a dollar sign prefix and an empty input area.
- Fee Specific Amount:** A text field with a dollar sign prefix and an empty input area.
- Total Fee Amount:** A text field containing "0.00".

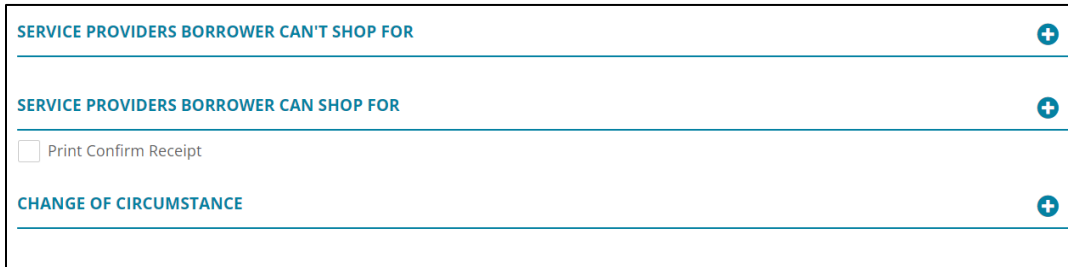
At the bottom of the dialog are two buttons: "Save & Close" and "Cancel".

Figure 191: Update Closing Cost Total Dialog

3. 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.



The list titled "CLOSING COST SERVICES" contains the following items:

- SERVICE PROVIDERS BORROWER CAN'T SHOP FOR** (with a plus icon)
- SERVICE PROVIDERS BORROWER CAN SHOP FOR** (with a plus icon)
- ☐ Print Confirm Receipt
- CHANGE OF CIRCUMSTANCE** (with a plus icon)

Figure 192: 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 187](#).)

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 187](#).
2. Select the **Changed Date**.

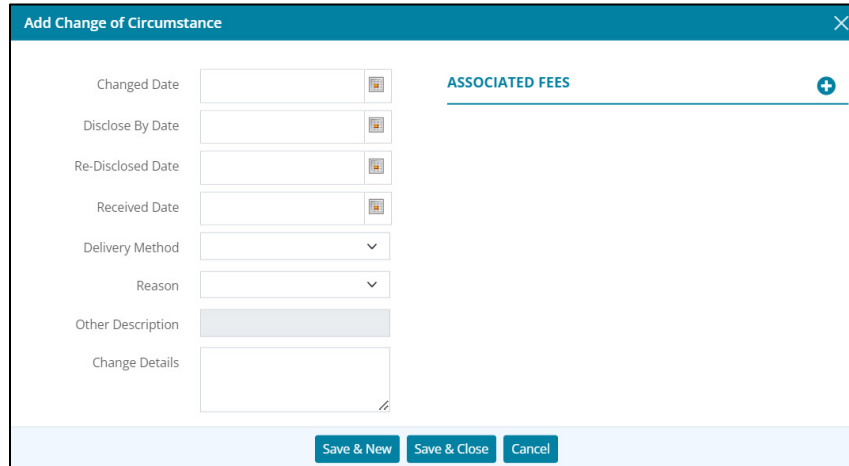


Figure 193: Add Changed Date Dialog

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.

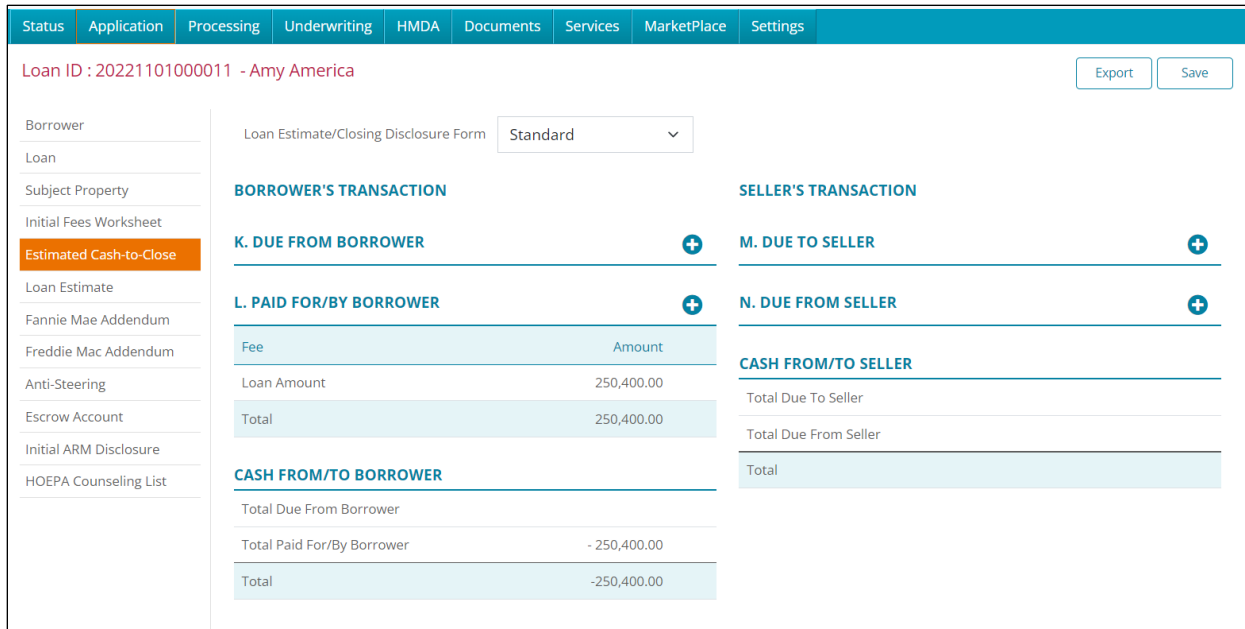
Estimated Cash-to-Close

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

K. DUE FROM BORROWER +

L. PAID FOR/BY BORROWER +

Fee	Amount
Loan Amount	250,400.00
Total	250,400.00

CASH FROM/TO BORROWER

Total Due From Borrower	
Total Paid For/By Borrower	- 250,400.00
Total	-250,400.00

SELLER'S TRANSACTION

M. DUE TO SELLER +

N. DUE FROM SELLER +

CASH FROM/TO SELLER

Total Due To Seller	
Total Due From Seller	
Total	

Figure 194: 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 189](#).)

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

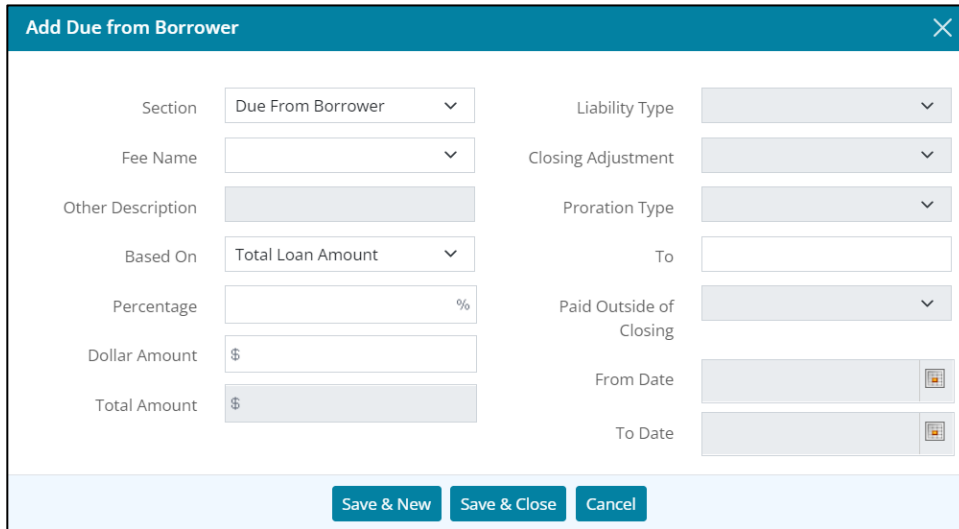


Figure 195: Add Due from Borrower Dialog

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 189](#).)
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.

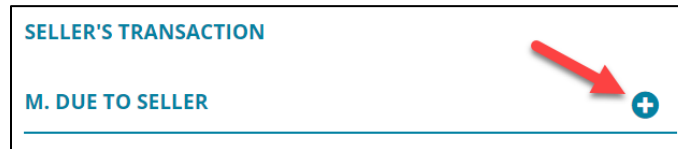
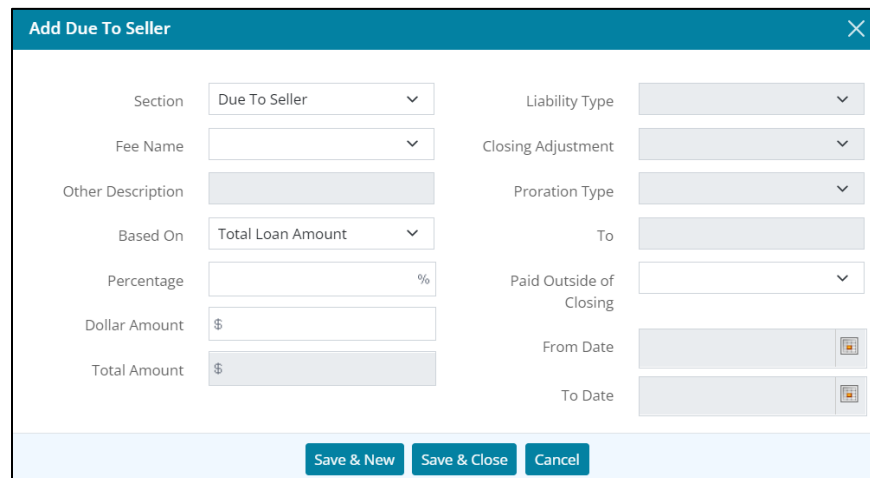


Figure 196: Due To Seller

2. Select the **Fee Name**.



The 'Add Due To Seller' dialog box contains the following fields:

- Section:** Due To Seller (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 with % symbol)
- Paid Outside of Closing:** (dropdown)
- Dollar Amount:** (\$) (text field)
- From Date:** (calendar icon)
- Total Amount:** (\$) (text field)
- To Date:** (calendar icon)

Buttons at the bottom: Save & New, Save & Close, Cancel.

Figure 197: 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 191](#).)
2. Update the fee to edit on the *Edit Due To Seller* dialog. (See [Add Due To Seller](#) for details.)

Delete Due to Seller

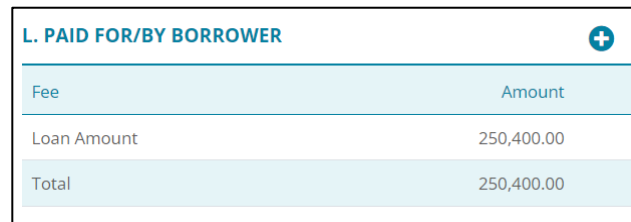
Use the following steps to delete due to seller fee.

1. Click the **Delete** icon. (See [Figure 198](#).)
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
Total	250,400.00

Figure 198: Paid For/By Borrower

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

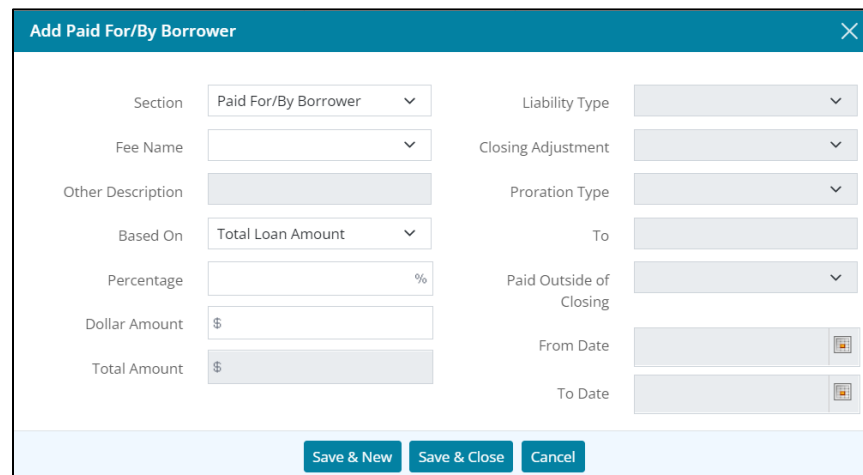


Figure 199: Add Paid For/By Borrower

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 193](#).)
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 189](#).)
2. Select the appropriate **Section** from the dropdown.

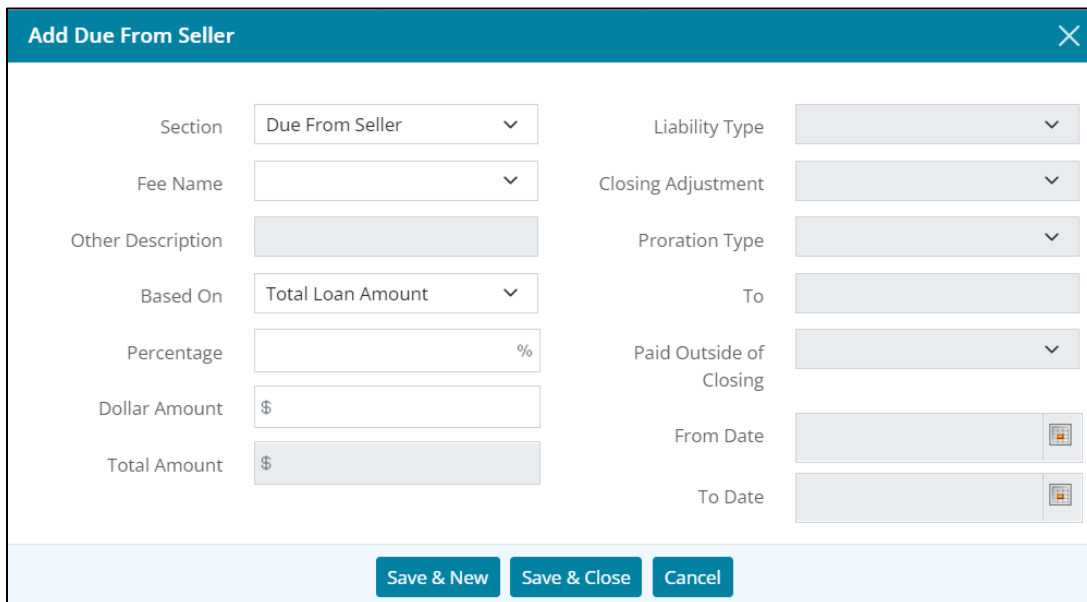


Figure 200: Add Due From Seller Dialog

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 189](#).)
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 198](#).)
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.



SOURCE OF DOWN PAYMENT	
Down Payment	\$

Figure 201: Source of Down Payment

2. Select **Funds Type**.

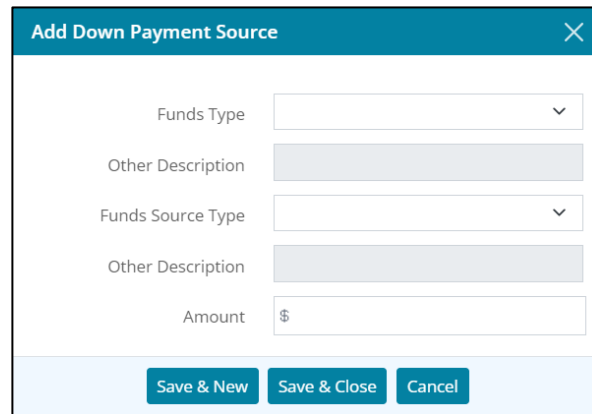


Figure 202: Add Down Payment Source

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 196](#).)
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 196](#).)
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.

Subject Property	DETAILS OF TRANSACTION (1003)	
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		

CASH FROM BORROWER		+
Fee	Amount	
PMI/MIP/VA/USDA Amount	3,942.50	
Sales Price	550,000.00	
Alterations	0.00	
Discount	0.00	
Estimated Closing Costs	4,785.00	
Estimated Prepaid Items	1,500.00	
Land	0.00	
Total	560,227.50	

CASH TO BORROWER		+
Fee	Amount	
Base Loan Amount	315,400.00	
Up-Front MIP/PMI/Funding Fee Financed	3,942.00	
	500.00	
Borrower Paid Fees	450.00	
Closing Costs Paid By Seller	0.00	
Subordinate Financing	0.00	
Total	320,292.00	

Figure 203: Details of Transaction

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

Add Cash From Borrower

Cash From Borrower Type

Amount

Save & New

Save & Close

Cancel

Figure 204: 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 198](#).)
2. Update the *Edit Cash From Borrower* dialog. (See [Add Cash To Borrower](#) for details.)
3. Click **Save & Close**.

Delete Cash From Borrower

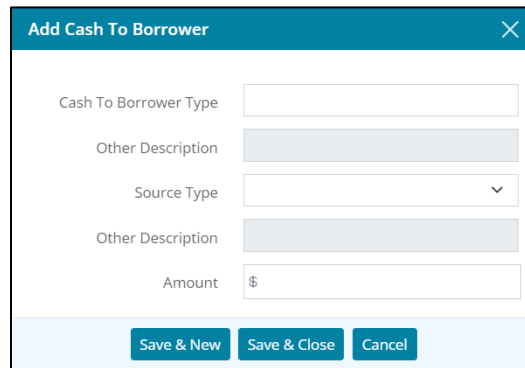
Use the following steps to delete cash from borrower.

1. Click the **Delete** icon. (See [Figure 198](#).)
2. Click the **Delete** on the *Delete Confirmation* dialog.

Add Cash To Borrower

1. Click the **Cash to Borrower Add** button. (See [Figure 198](#).)

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



The dialog box titled "Add Cash To Borrower" contains the following fields and buttons:

- Cash To Borrower Type:** A text input field.
- Other Description:** A text input field.
- Source Type:** A dropdown menu.
- Other Description:** A text input field.
- Amount:** A text input field with a dollar sign (\$).
- Buttons:** "Save & New", "Save & Close", and "Cancel".

Figure 205: 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 198](#).)
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.

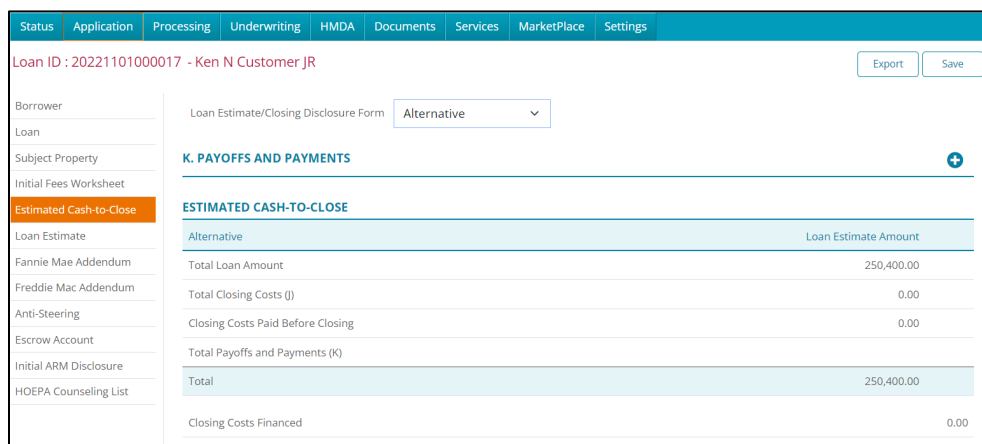
1. Click the **Delete** icon. (See [Figure 198](#).)
2. Click **Delete** on the *Delete Confirmation* dialog.

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)	
Total	250,400.00
Closing Costs Financed	0.00

Figure 206: Alternate Estimate/Closing Disclosure

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

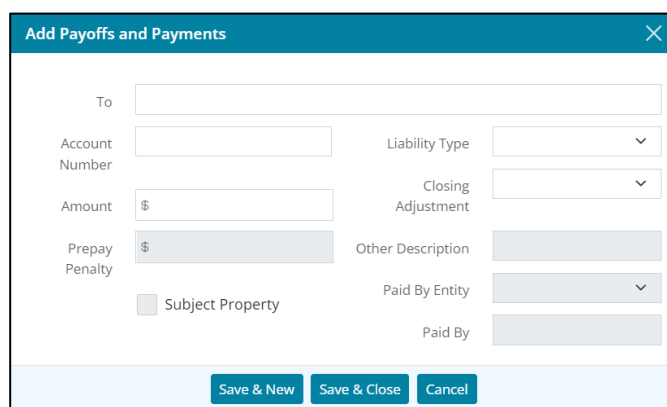


Figure 207: Add Payoffs and Payments Dialog

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**.

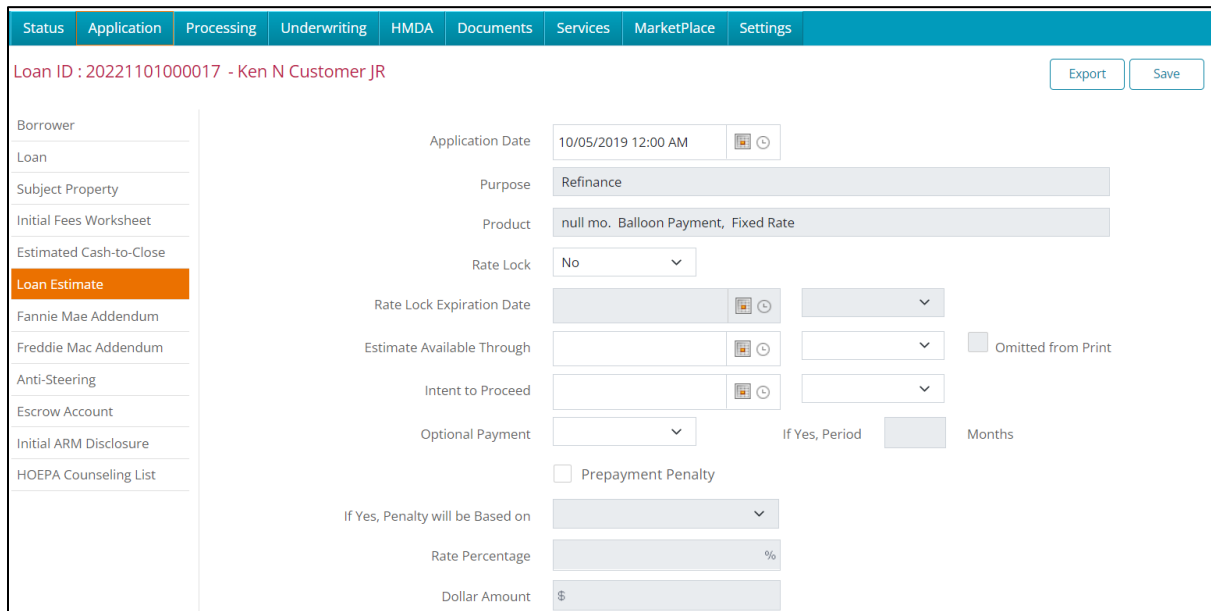


Figure 208: Loan Estimate Tab

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 209: 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**.

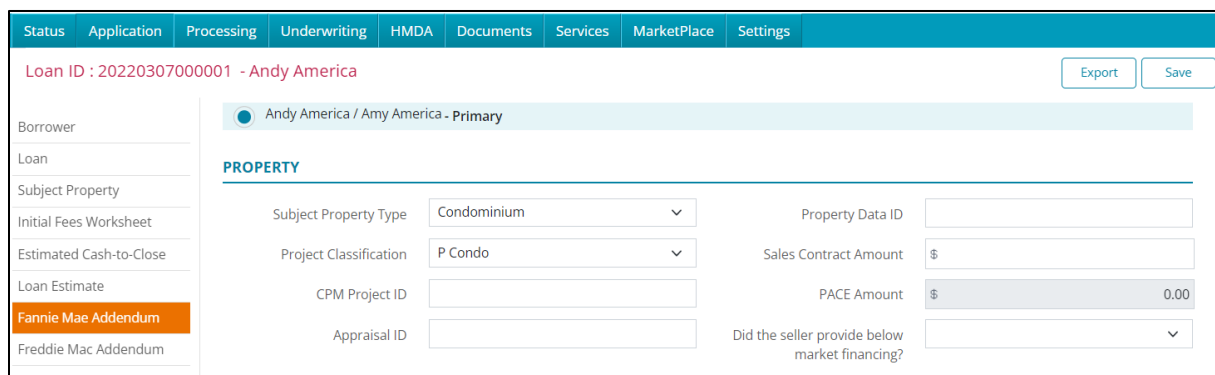
Fannie Mae Addendum

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.



The screenshot shows the 'Application' tab selected in the top navigation bar. The loan ID is 20220307000001 for Andy America. The 'Borrower' section shows 'Andy America / Amy America - Primary'. The 'PROPERTY' section contains the following fields:

Field	Value
Subject Property Type	Condominium
Project Classification	P Condo
CPM Project ID	
Appraisal ID	
Property Data ID	
Sales Contract Amount	\$
PACE Amount	\$ 0.00
Did the seller provide below market financing?	

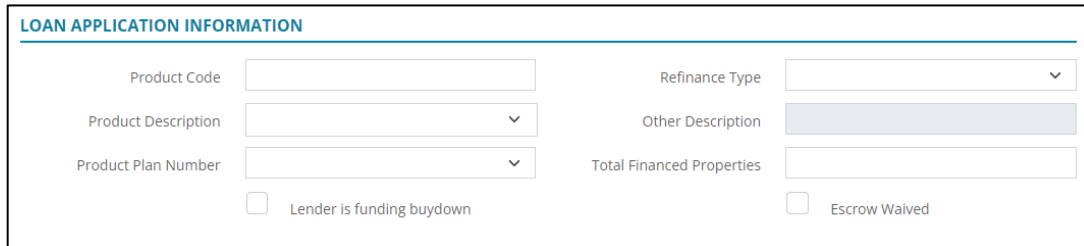
Figure 210: Fannie Mae Property Details

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.



The form is titled "LOAN APPLICATION INFORMATION". It contains several input fields and checkboxes. On the left, there are three dropdown menus: "Product Code", "Product Description", and "Product Plan Number". On the right, there are two dropdown menus: "Refinance Type" and "Other Description", and one text input field: "Total Financed Properties". At the bottom, there are two checkboxes: "Lender is funding buydown" and "Escrow Waived".

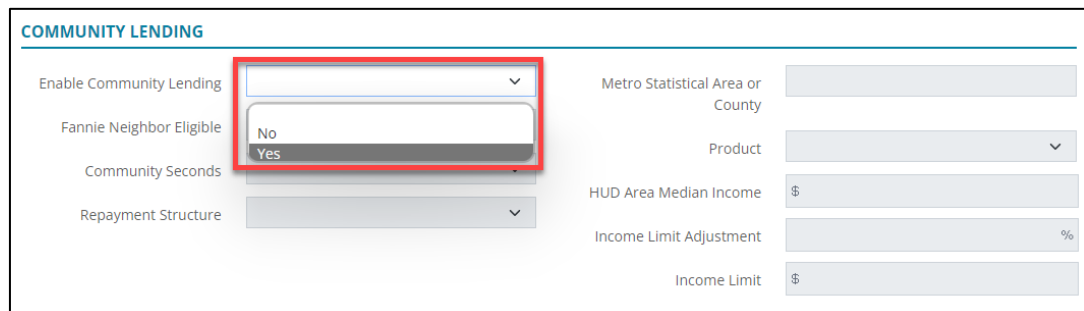
Figure 211: Loan Application Information

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.



The form is titled "COMMUNITY LENDING". It contains several input fields and dropdown menus. On the left, there are four dropdown menus: "Enable Community Lending", "Fannie Neighbor Eligible", "Community Seconds", and "Repayment Structure". On the right, there are four text input fields: "Metro Statistical Area or County", "Product", "HUD Area Median Income", and "Income Limit". There are also two checkboxes: "Income Limit Adjustment" and "Income Limit". The "Enable Community Lending" dropdown menu is highlighted with a red box, showing the "Yes" option selected.

Figure 212: 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.

FHA			
Section of the Act	<input type="text"/>	Mortgage Credit Certificate	\$ <input type="text"/>
MIP Refund Amount	\$ <input type="text"/>	Seller Concessions	\$ <input type="text"/>

Figure 213: 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.

VA			
Monthly Maintenance	\$ <input type="text"/>	Monthly Utilities	\$ <input type="text"/>
Entitlement Amount	\$ <input type="text"/>	Married to Borrower	<input type="text"/>

Figure 214: 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.

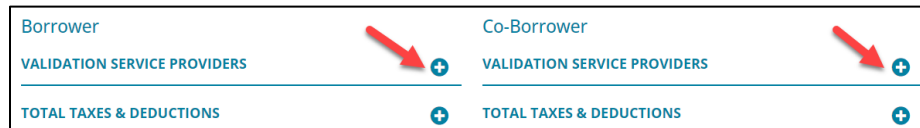


Figure 215: Borrower/Co-Borrower Fields

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

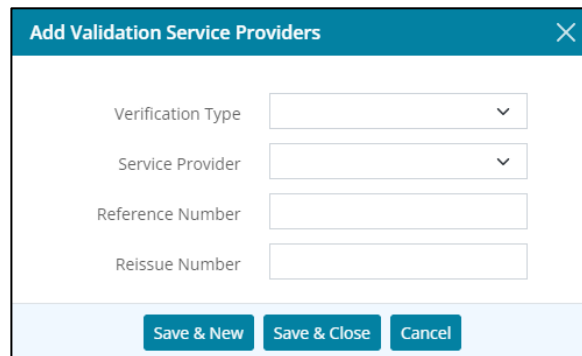


Figure 216: Add Validation Service Providers

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 210](#).)
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 210](#).)
2. Click the **Delete** on the *Delete Confirmation* dialog.

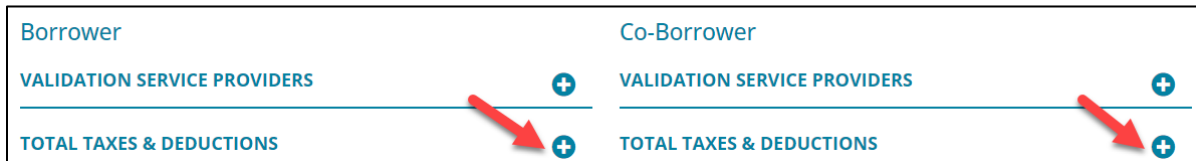
Total Taxes and Deductions

Use the following sections for validation service providers.

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

Add Deductions

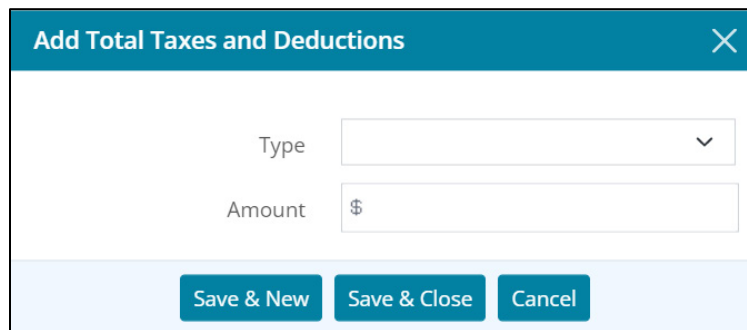
1. Click the **Total Taxes and Deductions Add** button.



The screenshot shows two side-by-side panels for 'Borrower' and 'Co-Borrower'. Each panel has a 'VALIDATION SERVICE PROVIDERS' section and a 'TOTAL TAXES & DEDUCTIONS' section. Red arrows point to the '+' icons next to the 'TOTAL TAXES & DEDUCTIONS' section in both panels.

Figure 217: Total Taxes and Deductions

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



The screenshot shows a dialog box titled 'Add Total Taxes and Deductions'. It contains a 'Type' dropdown menu and an 'Amount' input field with a '\$' symbol. At the bottom, there are three buttons: 'Save & New', 'Save & Close', and 'Cancel'.

Figure 218: 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 212](#).)
2. Update the *Edit Total Taxes and Deductions* dialog. (See [Add Deductions](#) for details.)
3. Click **Save & Close**.

Delete Deductions

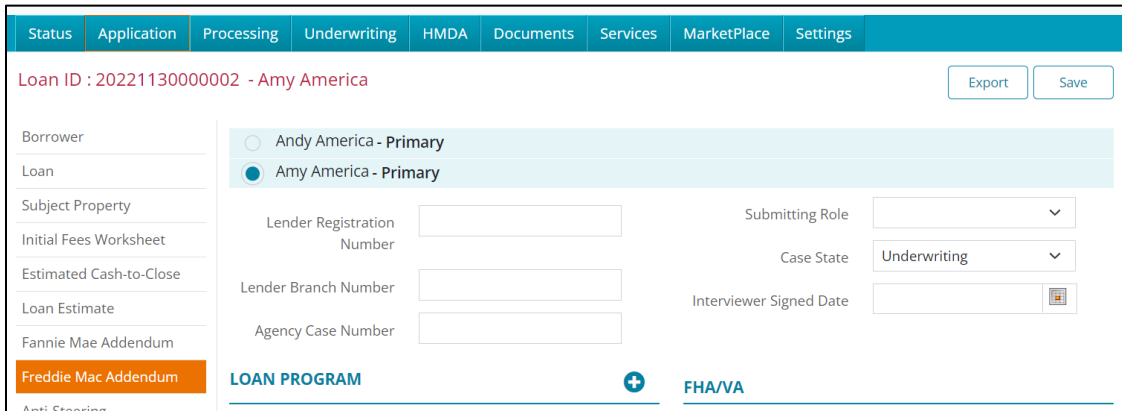
Use the following steps to delete deductions.

1. Click the **Delete** icon. (See [Figure 212.](#))
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 the 'Freddie Mac Addendum' form within the Zenly application. The top navigation bar includes tabs for Status, Application, Processing, Underwriting, HMDA, Documents, Services, MarketPlace, and Settings. The 'Application' tab is active. Below the navigation bar, the 'Loan ID : 20221130000002 - Amy America' is displayed, along with 'Export' and 'Save' buttons. On the left, a sidebar lists various sections: Borrower, Loan, Subject Property, Initial Fees Worksheet, Estimated Cash-to-Close, Loan Estimate, Fannie Mae Addendum, and Freddie Mac Addendum (which is highlighted). The main form area contains two radio buttons for 'Andy America - Primary' and 'Amy America - Primary', with 'Amy America - Primary' selected. Below these are input fields for 'Lender Registration Number', 'Lender Branch Number', and 'Agency Case Number'. To the right of these fields are dropdown menus for 'Submitting Role' (set to 'Underwriting') and 'Case State' (set to 'Underwriting'), and a date picker for 'Interviewer Signed Date'. At the bottom of the form, there are two tabs: 'LOAN PROGRAM' and 'FHA/VA', with 'LOAN PROGRAM' currently selected.

Figure 219: 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.

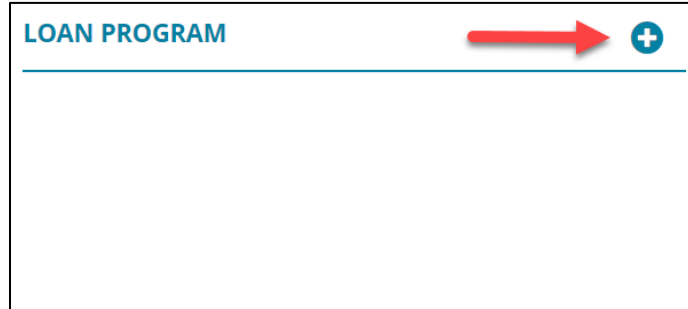


Figure 220: Loan Program (Freddie Mac)

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

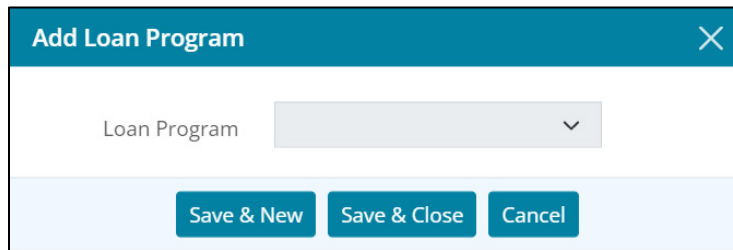


Figure 221: Add Loan Program

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.

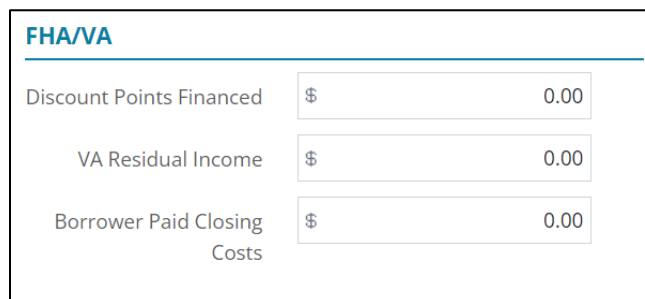


Figure 222: FHA/VA

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*.

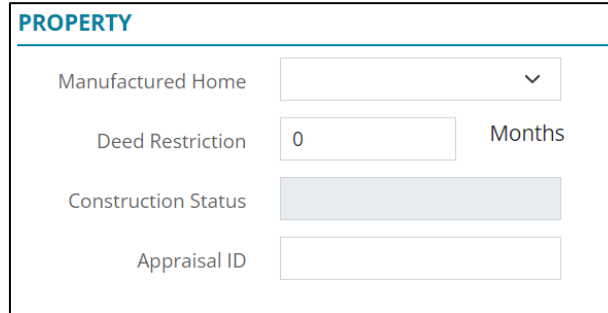


Figure 223: Property (Freddie Mac)

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.

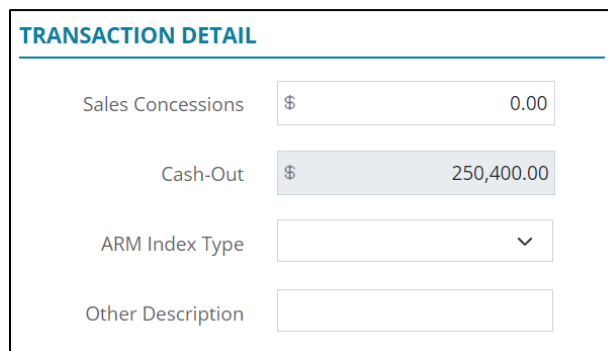


Figure 224: Transaction Detail

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 225: Validation Service Providers

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

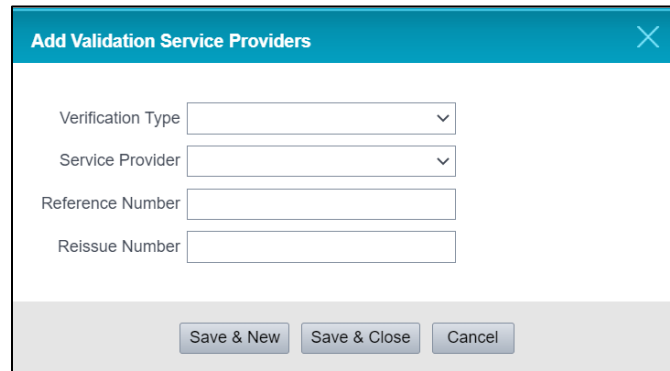


Figure 226: Add Validation Service Providers

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.

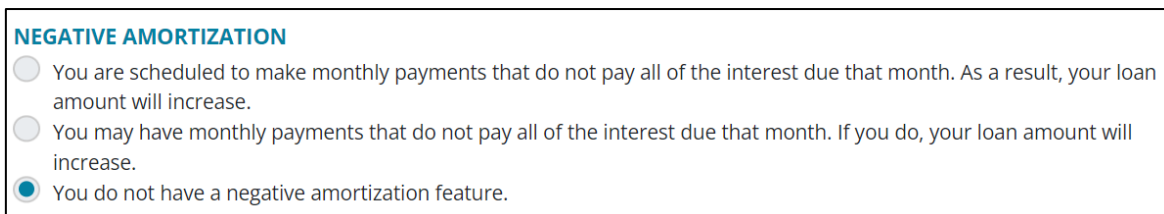
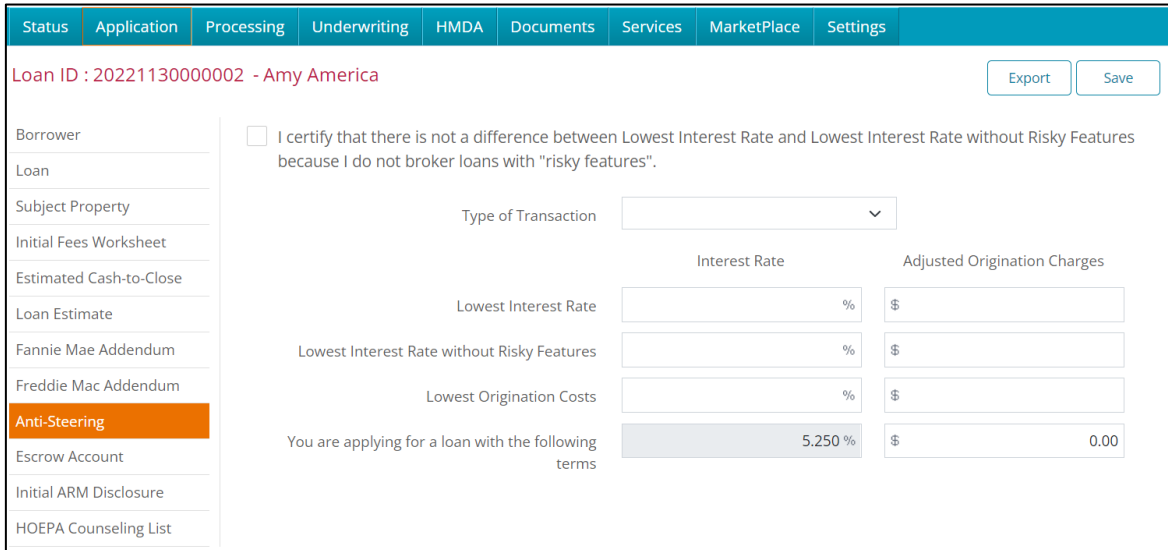


Figure 227: Negative Amortization

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.



The screenshot shows the 'Application' tab selected in the top navigation bar. The loan ID is 20221130000002 - Amy America. The form includes a checkbox for certification, a dropdown for 'Type of Transaction', and input fields for 'Lowest Interest Rate', 'Lowest Interest Rate without Risky Features', 'Lowest Origination Costs', and 'Adjusted Origination Charges'. The 'Anti-Steering' option is highlighted in the left sidebar.

Figure 228: 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.

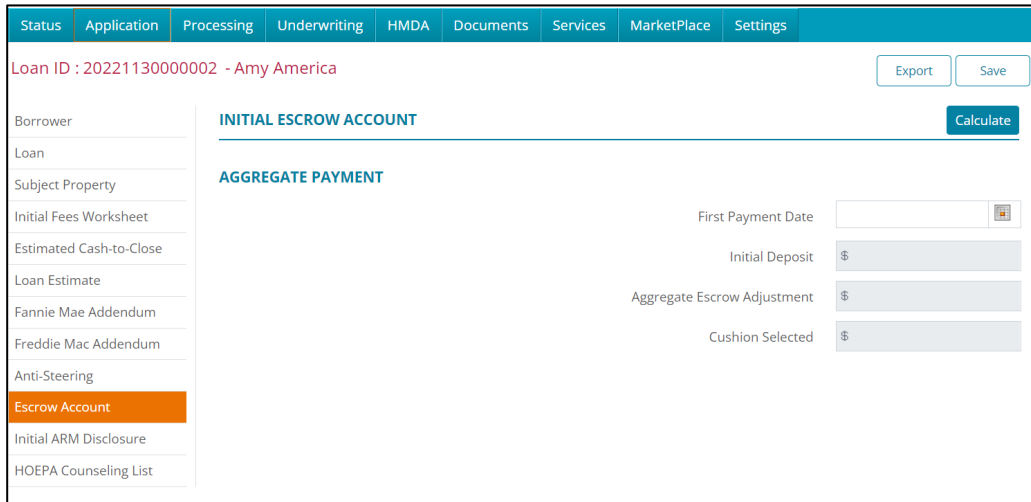
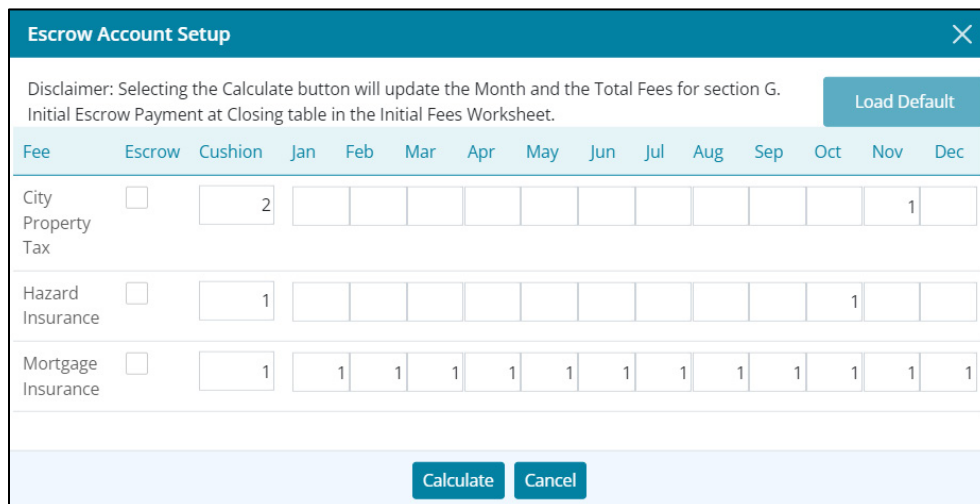


Figure 229: Escrow Account

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 230: 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 Calculate				
Loan	Month	Descriptions	Escrow Account		Balance
Subject Property			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
Escrow Account	▶ 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
Borrower	▶ September, 2023	Mortgage Insurance	403.00	123.00	3,158.00

Figure 231: 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.

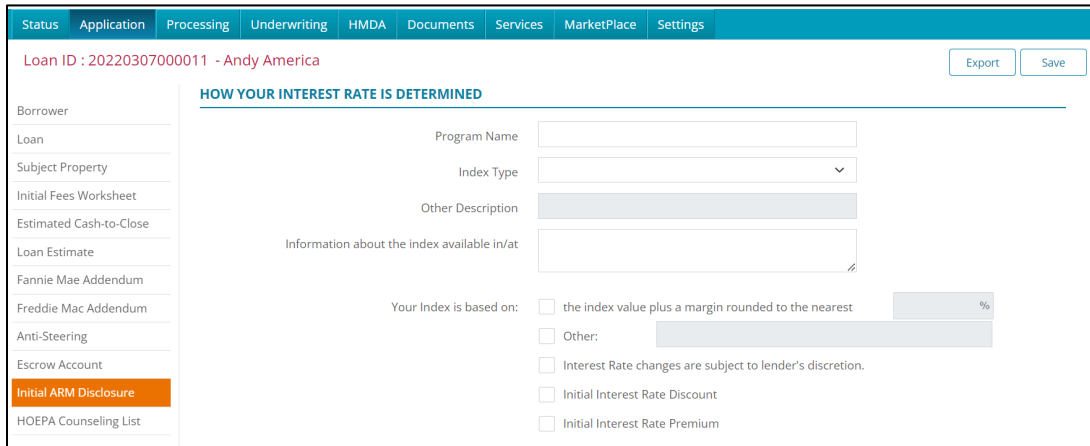
Initial ARM Disclosure

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**.



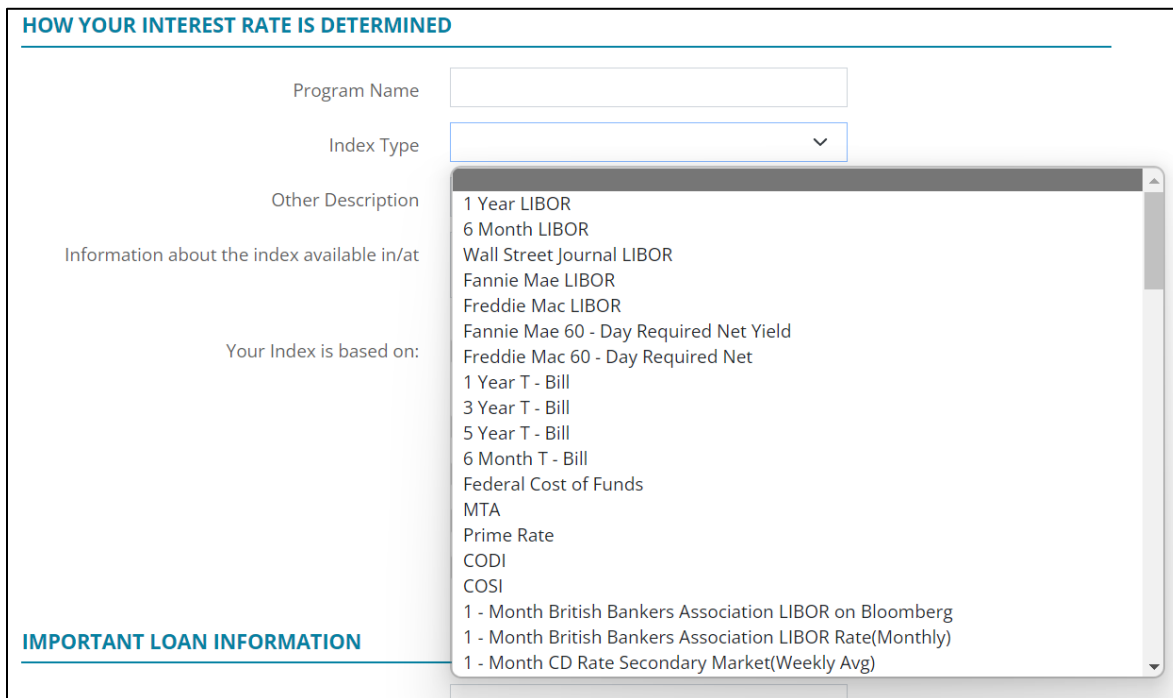
The screenshot shows the 'Initial ARM Disclosure' form within the Calyx software interface. The top navigation bar includes tabs for Status, Application, Processing, Underwriting, HMDA, Documents, Services, MarketPlace, and Settings. The main header displays 'Loan ID : 20220307000011 - Andy America' with 'Export' and 'Save' buttons. A sidebar on the left lists various document types, with 'Initial ARM Disclosure' highlighted in orange. The main content area is titled 'HOW YOUR INTEREST RATE IS DETERMINED' and contains the following fields and options:

- Program Name:** A text input field.
- Index Type:** A dropdown menu.
- Other Description:** A text input field.
- Information about the index available in/at:** A text input field.
- Your Index is based on:** A section with several checkboxes:
 - ☐ 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 232: 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*.



This screenshot shows the 'Index Type' dropdown menu open, displaying a list of available index options. The form fields are partially visible in the background. The dropdown list includes the following options:

- 1 Year LIBOR
- 6 Month LIBOR
- Wall Street Journal LIBOR
- Fannie Mae LIBOR
- Freddie Mac LIBOR
- Fannie Mae 60 - Day Required Net Yield
- Freddie Mac 60 - Day Required Net
- 1 Year T - Bill
- 3 Year T - Bill
- 5 Year T - Bill
- 6 Month T - Bill
- Federal Cost of Funds
- MTA
- Prime Rate
- CODI
- COSI
- 1 - Month British Bankers Association LIBOR on Bloomberg
- 1 - Month British Bankers Association LIBOR Rate(Monthly)
- 1 - Month CD Rate Secondary Market(Weekly Avg)

Figure 233: 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.

- 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 234: Index Option

Important Loan Information

- Click on the dropdown menu to select if the loan has a **Demand Feature**.

IMPORTANT LOAN INFORMATION

 Demand Feature,

☐ Prepayment Penalty

Figure 235: Important Loan Information

- If needed, select the **Prepayment Penalty** checkbox.
- 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 \$ 55.22 to a maximum of \$ 55.65 in the 30.00 year.

 For example, the monthly payment for a mortgage amount of \$60,000 would be:

$$\$60,000 \text{ divided by } \$10,000 = 6; 6 \times \$ \text{ 55.22 } = \$ \text{ 331.32 } \text{ per month.}$$

Figure 236: Worst Case Scenario

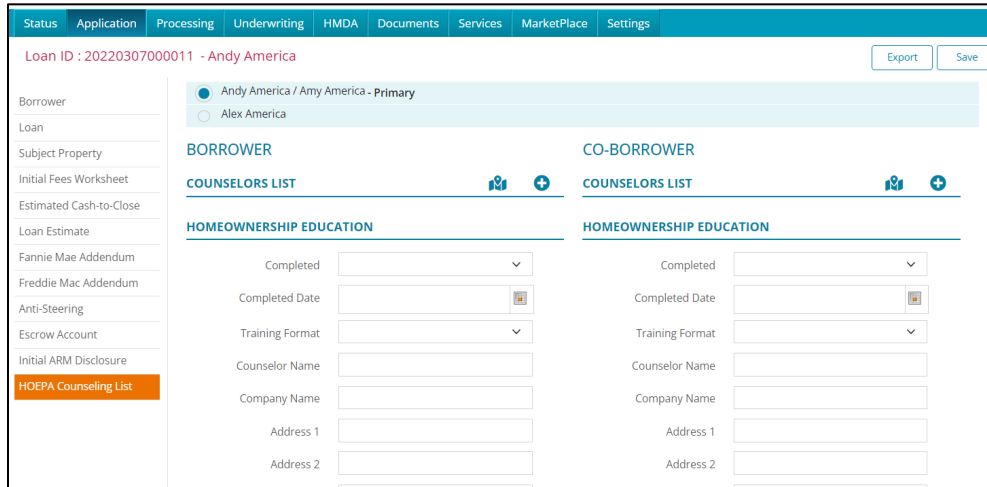
HOEPA Counseling List

Complete *Homeownership and Equity Protection Act (HOEPA)* options when home ownership counseling is required.

Generate Counseling List

Generate a list of available homeownership counselors.

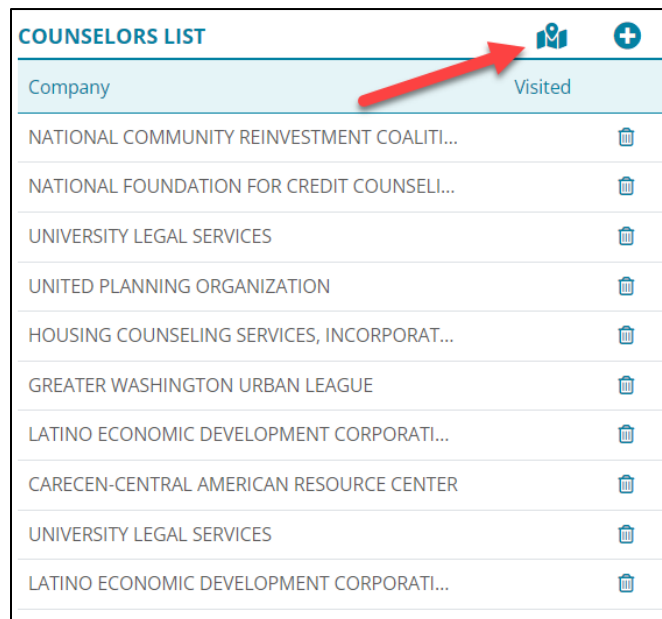
1. Select **Application** tab.
2. Select **HOEPA Counseling List**.



The screenshot shows the 'Application' tab in the software interface. The 'HOEPA Counseling List' is selected in the left sidebar. The main area is divided into two columns: 'BORROWER' and 'CO-BORROWER'. Each column has a 'COUNSELORS LIST' section with a '+', a 'HOMEOWNERSHIP EDUCATION' section, and a 'Completed' dropdown menu. The 'BORROWER' section also includes fields for 'Completed Date', 'Training Format', 'Counselor Name', 'Company Name', 'Address 1', and 'Address 2'. The 'CO-BORROWER' section has similar fields. The 'Completed' dropdown menu is currently set to 'Completed'.

Figure 237: HOEPA Counseling List

3. Click **Generate List** to create the **Counselors List**.













COUNSELORS LIST	
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...	

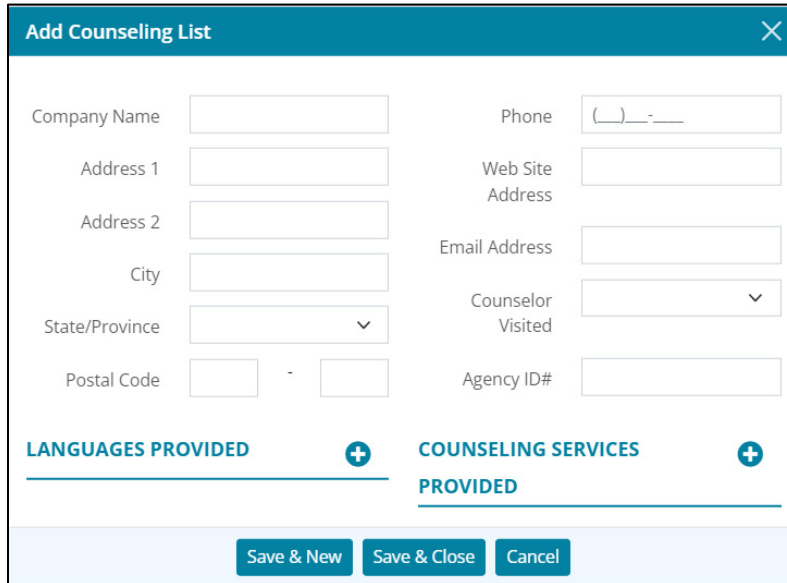
Figure 238: Counselor List

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 232.](#))
2. Enter the **Company Name**.



The form is titled "Add Counseling List" and contains the following fields:

- Company Name
- Address 1
- Address 2
- City
- State/Province (dropdown)
- Postal Code
- Phone
- Web Site Address
- Email Address
- Counselor Visited (dropdown)
- Agency ID#


Below the fields are two sections with plus icons:

- LANGUAGES PROVIDED**
- COUNSELING SERVICES PROVIDED**

At the bottom are three buttons: **Save & New**, **Save & Close**, and **Cancel**.

Figure 239: 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.



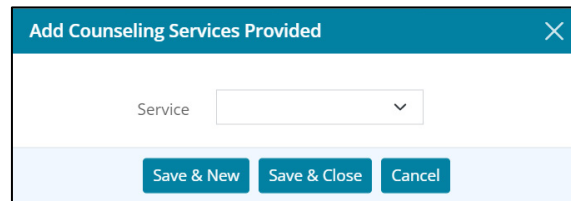
The form is titled "Add Languages Provided" and contains the following field:

- Language (dropdown)

At the bottom are three buttons: **Save & New**, **Save & Close**, and **Cancel**.

Figure 240: Add Languages Provided

- Click the **Counseling Services Provided Add** button to select the service.



The dialog box titled "Add Counseling Services Provided" has a close button (X) in the top right corner. It contains a "Service" dropdown menu. At the bottom, there are three buttons: "Save & New", "Save & Close", and "Cancel".

Figure 241: Add Counseling Services Provided

- Click **Save & Close**.

Edit HOEPA Counseling List

Use the following steps to edit a listed HOEPA counseling service provider.

- Select the service provider to edit. (See [Figure 233](#).)
- Update the *Edit Counseling List* dialog. (See [Add HOEPA Counseling List](#) for details.)
- Click **Save & Close**.

Delete HOEPA Counseling List

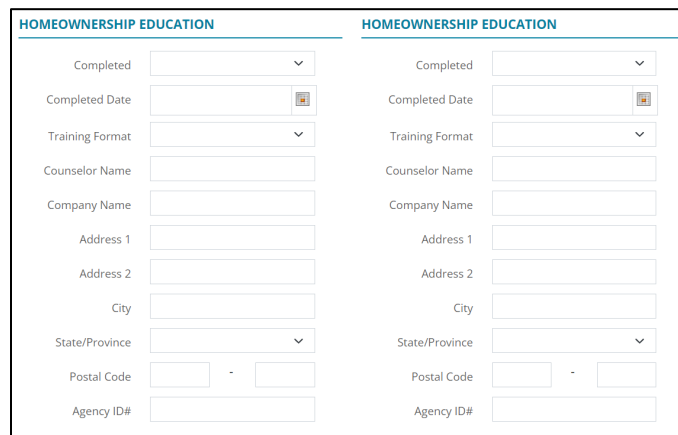
Use the following steps to delete a listed HOEPA counseling service provider.

- Select the service provider to delete. (See [Figure 233](#).)
- 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.

- Select **Yes** from the *Completed* dropdown when borrower finishes the required education.



The form is titled "HOMEOWNERSHIP EDUCATION" and is divided into two identical columns. Each column contains the following fields: "Completed" (dropdown menu), "Completed Date" (text field with a calendar icon), "Training Format" (dropdown menu), "Counselor Name" (text field), "Company Name" (text field), "Address 1" (text field), "Address 2" (text field), "City" (text field), "State/Province" (dropdown menu), "Postal Code" (text field with a hyphen separator), and "Agency ID#" (text field).

Figure 242: 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.

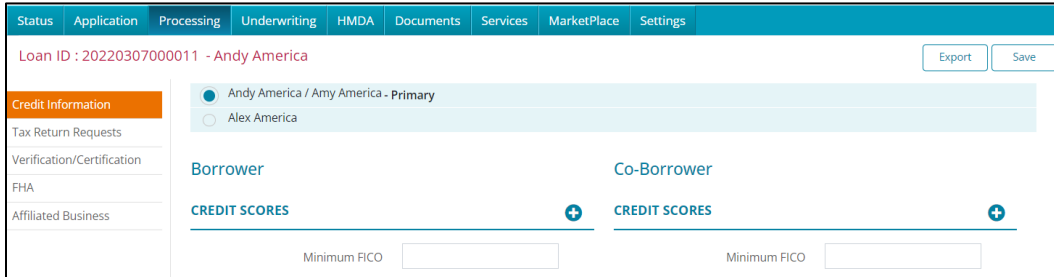


Figure 243: Add Credit Score

4. Select the **Credit Repository Type** from the dropdown menu.

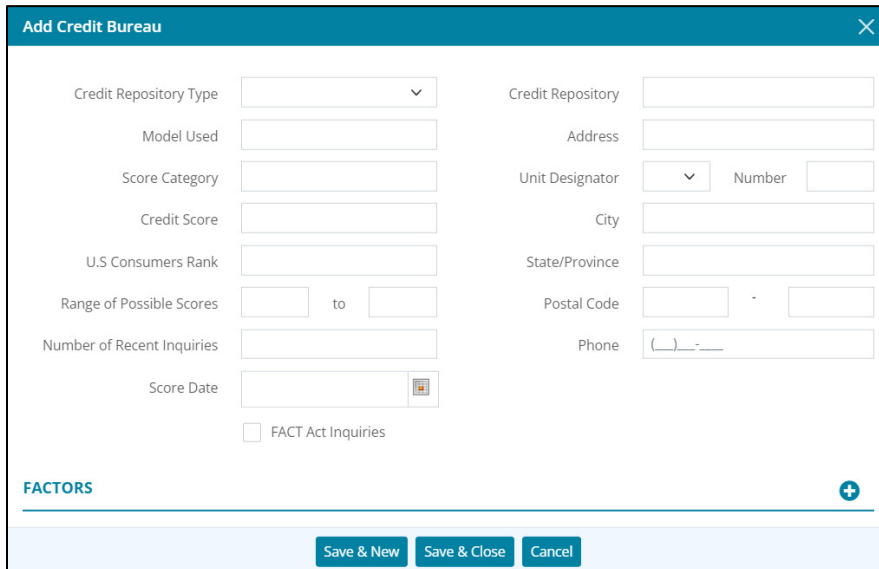
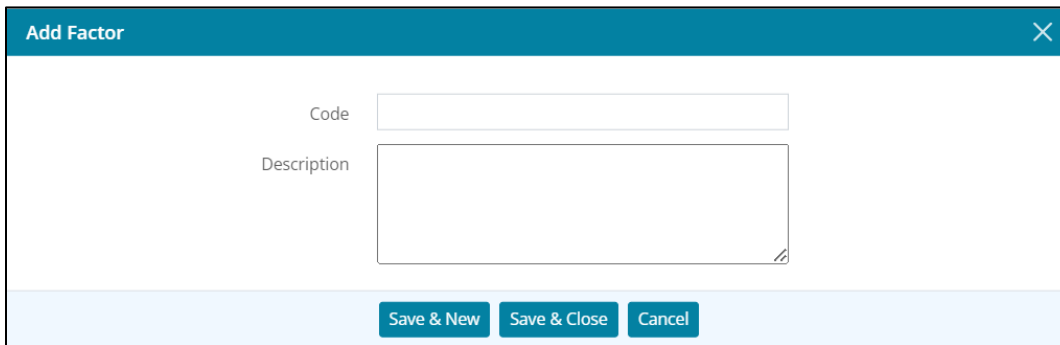


Figure 244: Add Credit Bureau Dialog

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 has a title bar with a close button. It contains two input fields: 'Code' and 'Description'. The 'Description' field is a larger text area. At the bottom, there are three buttons: 'Save & New', 'Save & Close', and 'Cancel'.

Figure 245: Add Factor Dialog

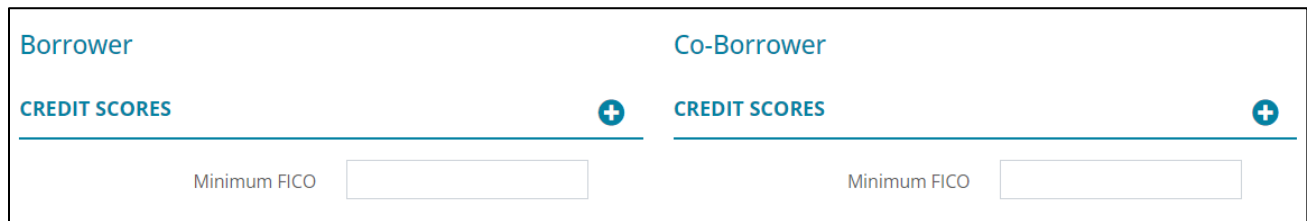
15. Enter the **Code**.
16. Enter code **Description**.
17. Click **Save & Close** on the *Add Factor* dialog.

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 is divided into two columns: 'Borrower' and 'Co-Borrower'. Each column has a 'CREDIT SCORES' header with a plus icon. Below the header, there is a 'Minimum FICO' label and an input field.

Figure 246: 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' section has a header 'ALTERNATE CREDITOR NAMES' and a plus icon in a circle.

Figure 247: Add Alternate Creditor Names

2. Enter the name the **Borrower Name** previously used for credit.

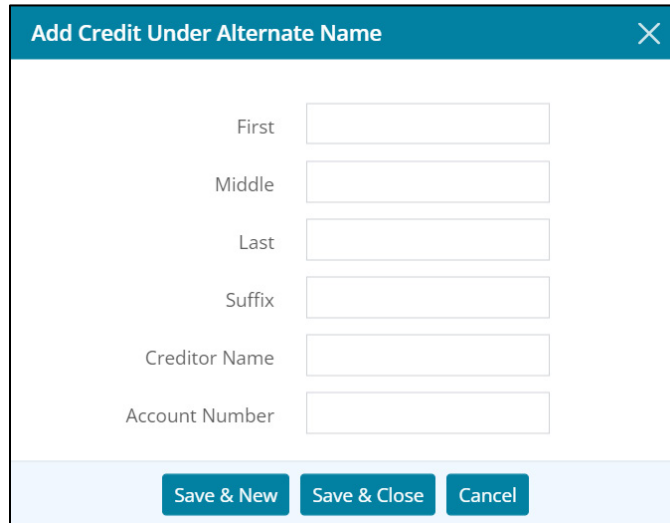


Figure 248: Add Credit Under Alternate Name

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.

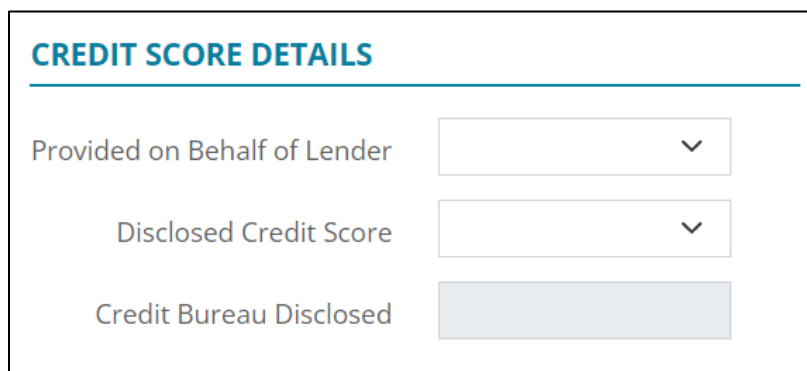


Figure 249: Credit Score Details

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**.

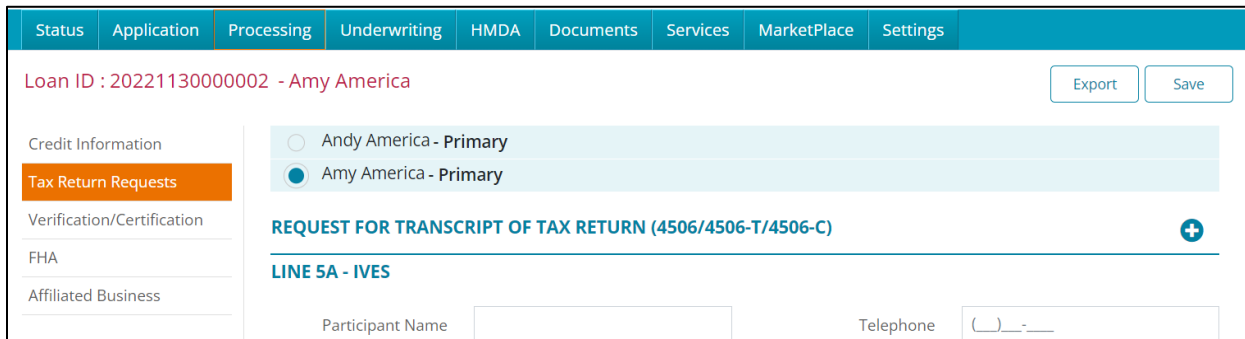
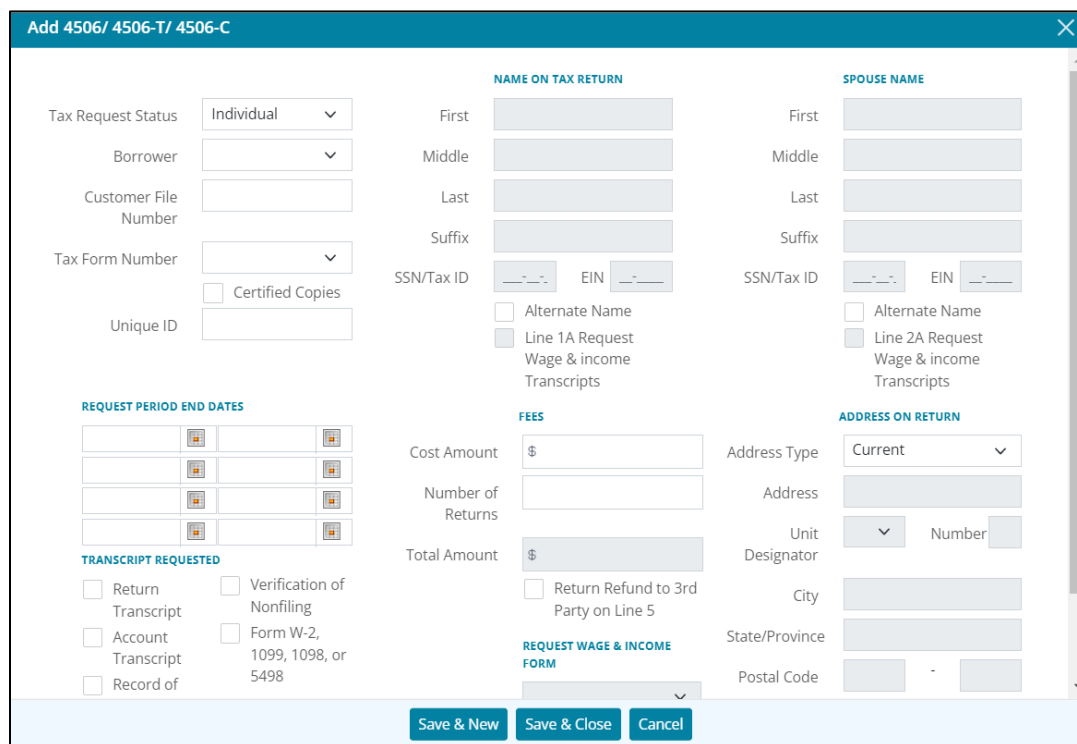


Figure 250: Request Transcripts

4. Select the **Tax Request Status** option.

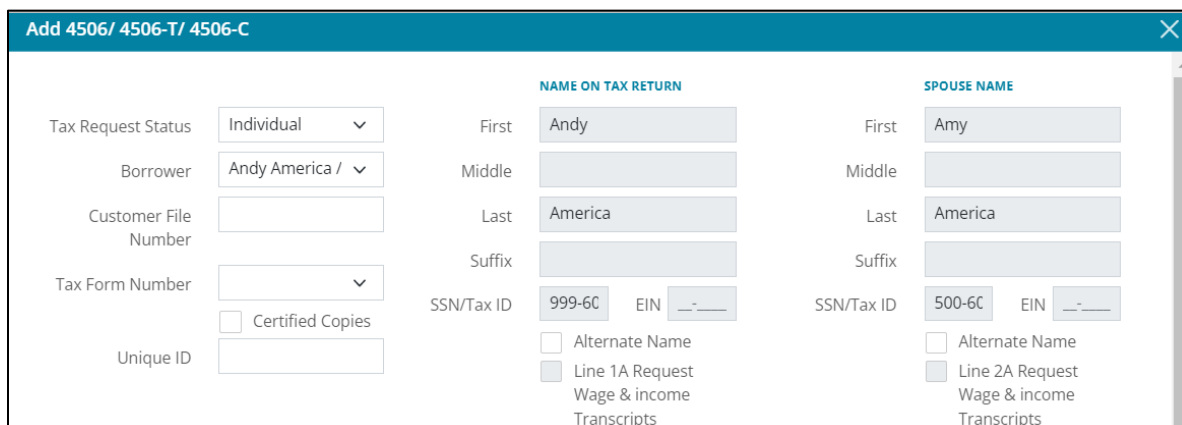


The screenshot shows the 'Add 4506/ 4506-T/ 4506-C' form. The 'Tax Request Status' dropdown is set to 'Individual'. Other fields include 'Borrower', 'Customer File Number', 'Tax Form Number', 'Unique ID', 'NAME ON TAX RETURN' (First, Middle, Last, Suffix, SSN/Tax ID, EIN), 'SPOUSE NAME' (First, Middle, Last, Suffix, SSN/Tax ID, EIN), 'REQUEST PERIOD END DATES', 'TRANSCRIPT REQUESTED' (Return Transcript, Account Transcript, Record of, Verification of Nonfiling, Form W-2, 1099, 1098, or 5498), 'FEES' (Cost Amount, Number of Returns, Total Amount), 'ADDRESS ON RETURN' (Address Type, Address, Unit Designator, City, State/Province, Postal Code), and 'REQUEST WAGE & INCOME FORM'. Buttons at the bottom are 'Save & New', 'Save & Close', and 'Cancel'.

Figure 251: Add Transcript Details

5. 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.



The screenshot shows the 'Add 4506/ 4506-T/ 4506-C' form. The 'Borrower' dropdown is set to 'Andy America /'. The 'NAME ON TAX RETURN' fields are populated with 'Andy America' (First, Last) and '999-60' (SSN/Tax ID). The 'SPOUSE NAME' fields are populated with 'Amy America' (First, Last) and '500-60' (SSN/Tax ID). Other fields are the same as in Figure 251.

Figure 252: Borrower/Spouse Information

6. Enter the **Customer File Number**.
7. Select the **Tax Form Number** option.

8. 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 3rd 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**.

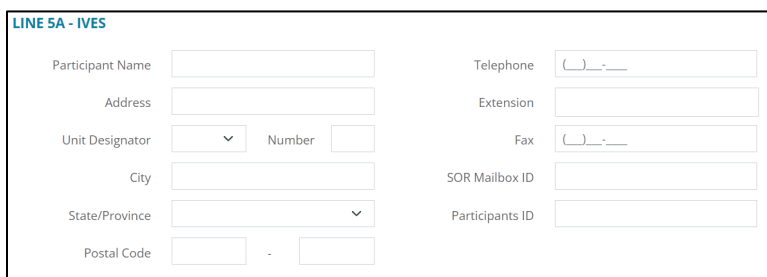


Figure 253: Line 5a – IVES Dialog

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.

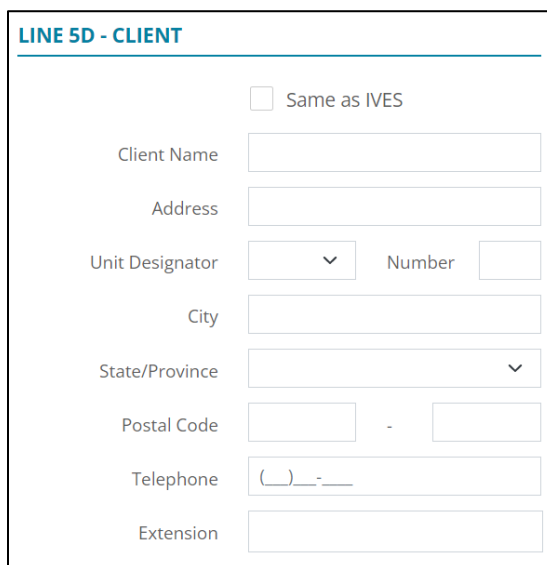


Figure 254: Client

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**.

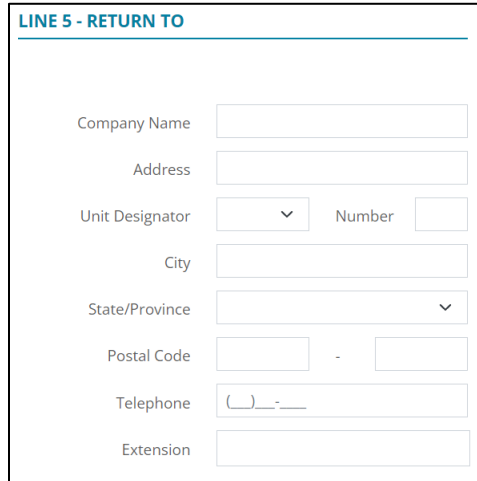


Figure 255: Return To Dialog

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.

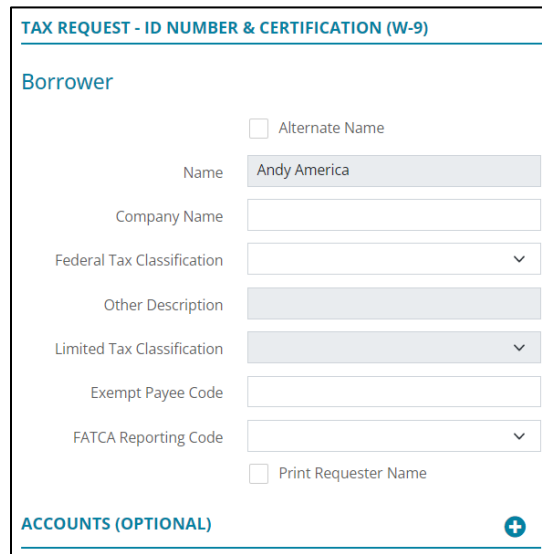


Figure 256: Tax Request – ID & Certification (W-9)

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**.

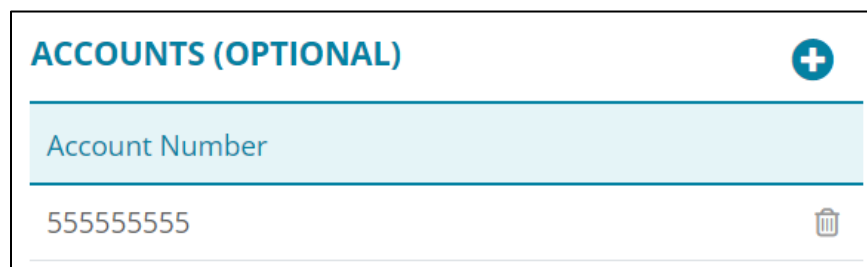


Figure 257: Accounts (optional)

2. Enter **Account Number**.

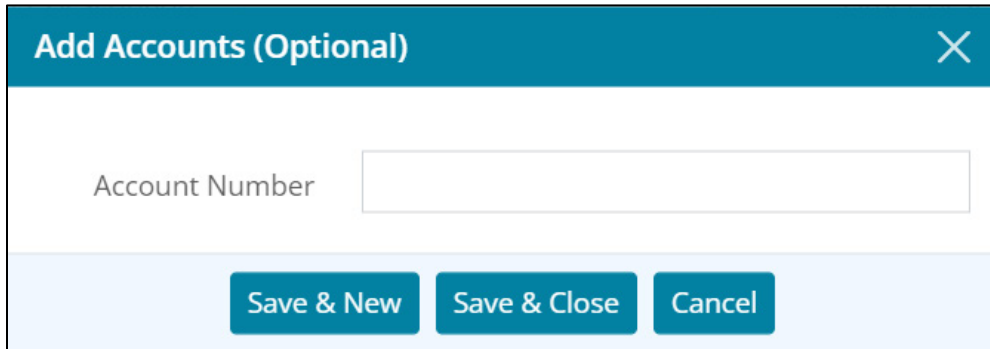


Figure 258: Add Accounts

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 252](#).)
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 252](#).)
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.

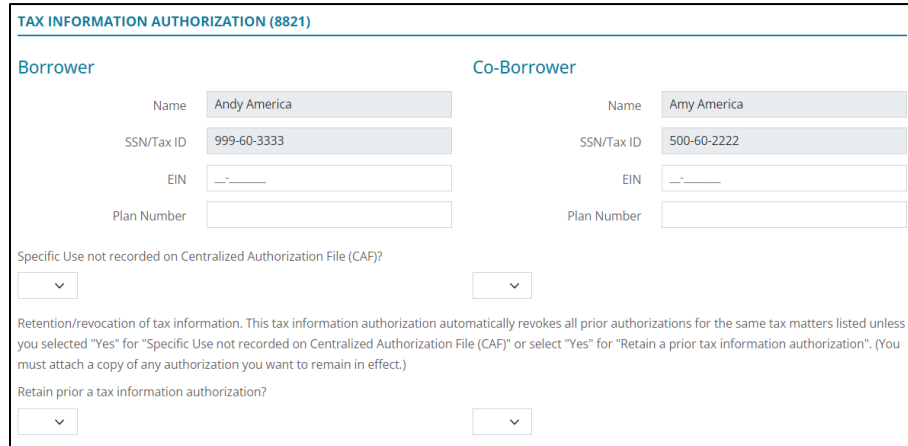


Figure 259: Tax Authorization (8821)

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.

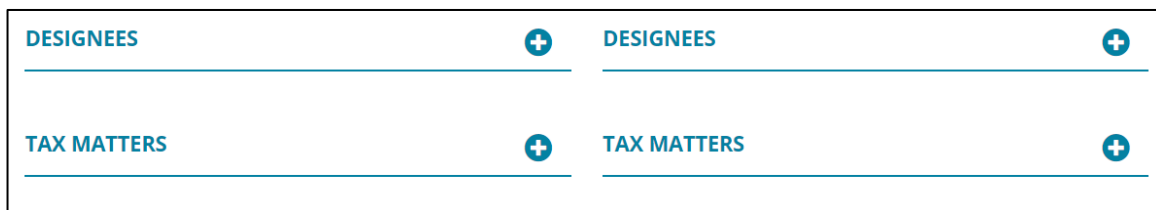
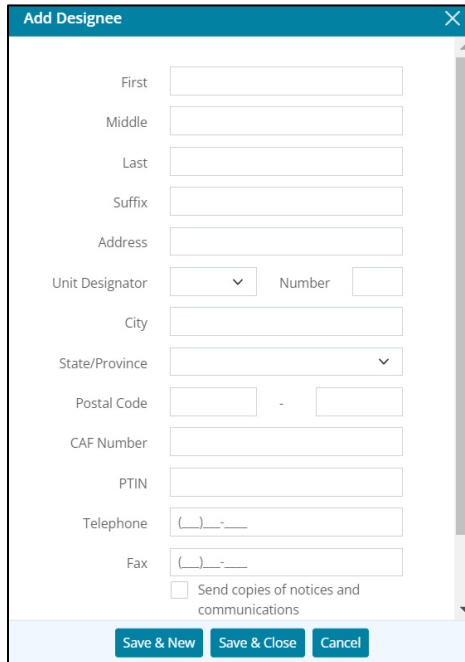


Figure 260: Designees and Tax Matters

2. Complete the **Designee Name** fields.



The 'Add Designee' dialog box contains the following fields and controls:

- First: Text input field
- Middle: Text input field
- Last: Text input field
- Suffix: Text input field
- Address: Text input field
- Unit Designator: Dropdown menu
- Number: Text input field
- City: Text input field
- State/Province: Dropdown menu
- Postal Code: Text input field with a hyphen separator
- CAF Number: Text input field
- PTIN: Text input field
- Telephone: Text input field with a hyphen separator
- Fax: Text input field with a hyphen separator
- ☐ Send copies of notices and communications
- Buttons: Save & New, Save & Close, Cancel

Figure 261: Add Designee Dialog

3. Complete the **Designee Address** fields.

Note: Entering **Postal Code** populates the **City & State/Province**.

4. Enter **Designee CAF Number**.
5. Enter **Designee PTIN**.
6. Enter **Designee Telephone**.
7. Enter **Designee Fax**.
8. Select the appropriate checkboxes.
9. Click **Save & Close**.

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

10. Repeat Steps 1 - 9 for co-borrower if applicable.

Edit Designees

Use the following steps to edit a designee.

1. Click the **Designee** to edit. (See [Figure 255](#).)
2. Update the designee details on the *Edit Designee* dialog. (See [Add Designees](#) for details.)
3. Click **Save & Close**.

Delete Designees

1. Click the **Delete** icon. (See [Figure 255.](#))
2. Click **Delete** on the *Delete Confirmation* dialog.

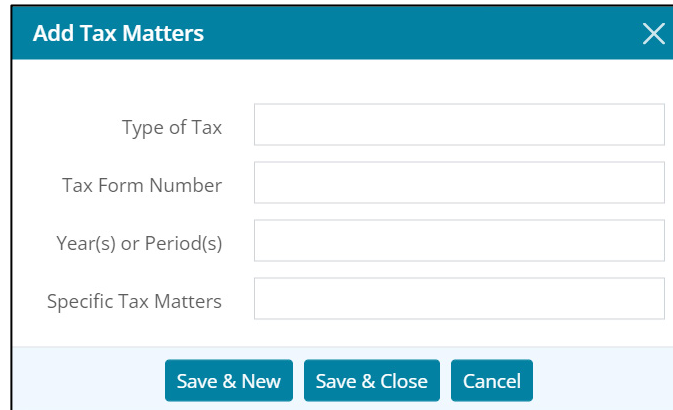
Tax Matters

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 255.](#))
2. Enter **Type of Tax**.



The dialog box titled "Add Tax Matters" contains four text input fields: "Type of Tax", "Tax Form Number", "Year(s) or Period(s)", and "Specific Tax Matters". At the bottom, there are three buttons: "Save & New", "Save & Close", and "Cancel".

Figure 262: 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 255.](#))
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 255.](#))
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**.

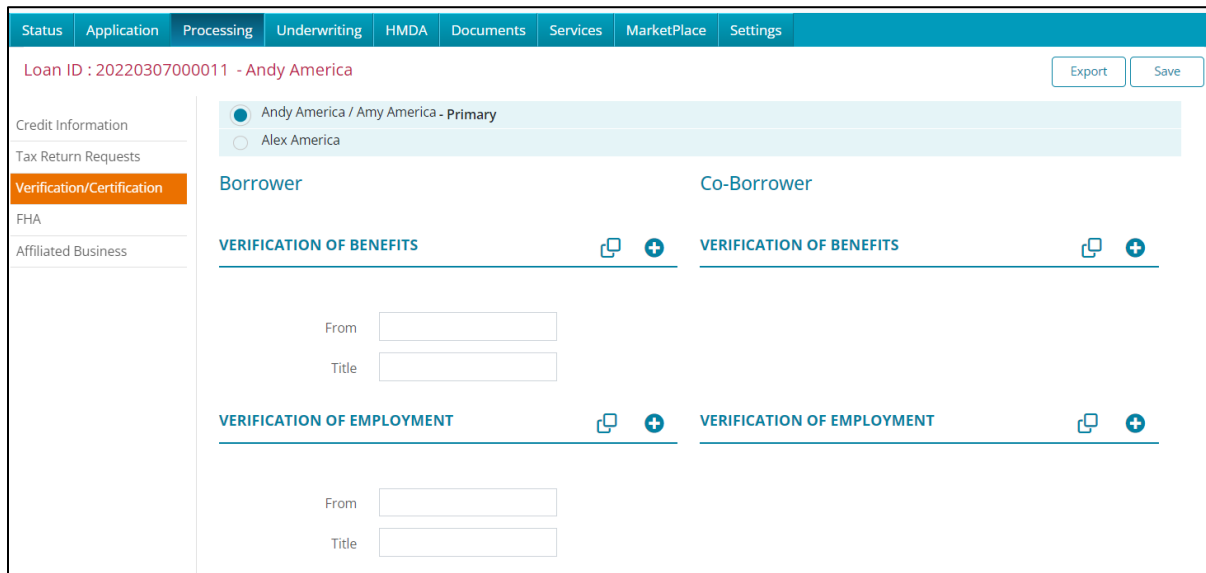
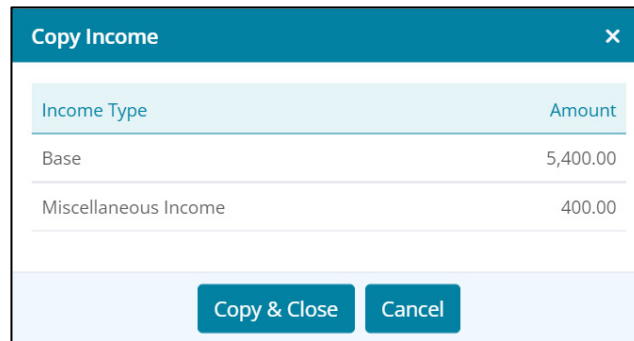


Figure 263: Verification/Certification

- Click the **Borrower Copy Income** button to copy the income from the application.



Income Type	Amount
Base	5,400.00
Miscellaneous Income	400.00

Copy & Close Cancel

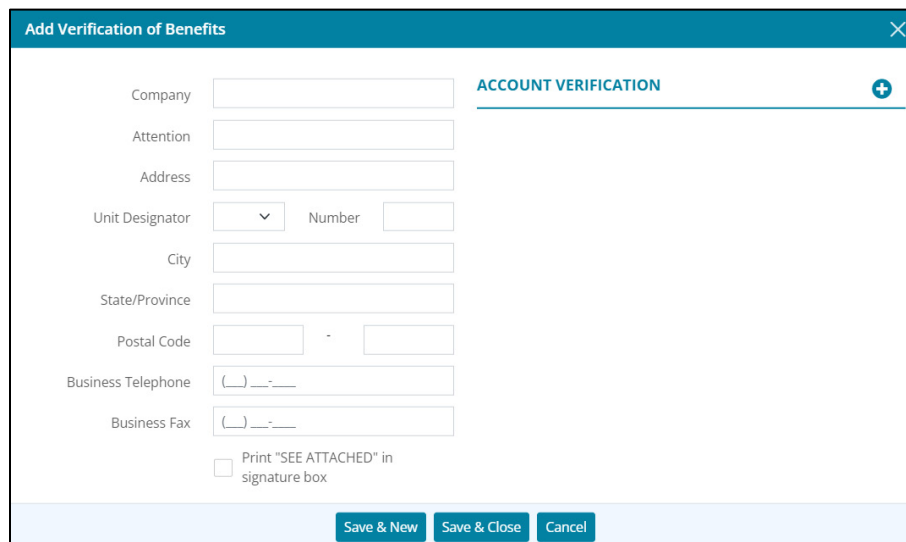
Figure 264: Copy Income

- Select **Income Type** form(s) to print on the *Copy Income* dialog.
- Click **Copy & Close**.
- Enter the form requestor name in **From** field. (See [Figure 258](#).)
- Enter form requestor **Title**.

Add VOB

Use the following steps to add a VOB.

- Click the **Add** button to add another income source. (See [Figure 258](#).)



Add Verification of Benefits

Company ACCOUNT VERIFICATION +

Attention

Address

Unit Designator Number

City

State/Province

Postal Code -

Business Telephone () - -

Business Fax () - -

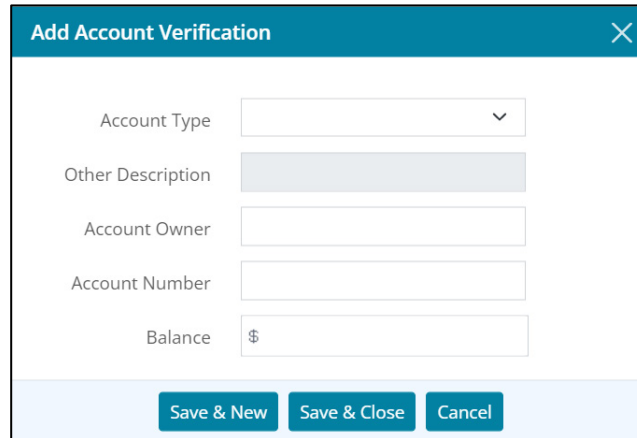
☐ Print "SEE ATTACHED" in signature box

Save & New Save & Close Cancel

Figure 265: Add Verification of Benefits

- Complete the *Add Verification of Benefits* dialog fields.

3. Click **Add** to add another account for new income source.



The dialog box titled "Add Account Verification" contains the following fields:

- Account Type: A dropdown menu.
- Other Description: A text input field.
- Account Owner: A text input field.
- Account Number: A text input field.
- Balance: A text input field with a dollar sign (\$).

At the bottom of the dialog box are three buttons: "Save & New", "Save & Close", and "Cancel".

Figure 266: 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 258](#).)
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 258](#).)
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 267: Verification of Employment

2. Select **Employment Verification** form(s) to print.

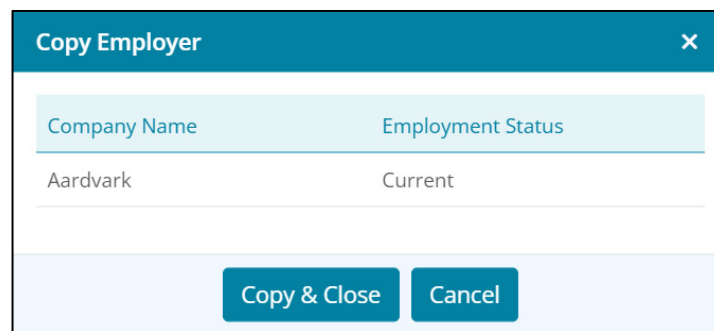


Figure 268: Copy Employer Dialog

3. Click **Copy & Close**.
4. Enter form requester name in **From** field. (See [Figure 262](#).)
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 262](#).)

2. Complete the *Add Employment Verification* dialog fields.

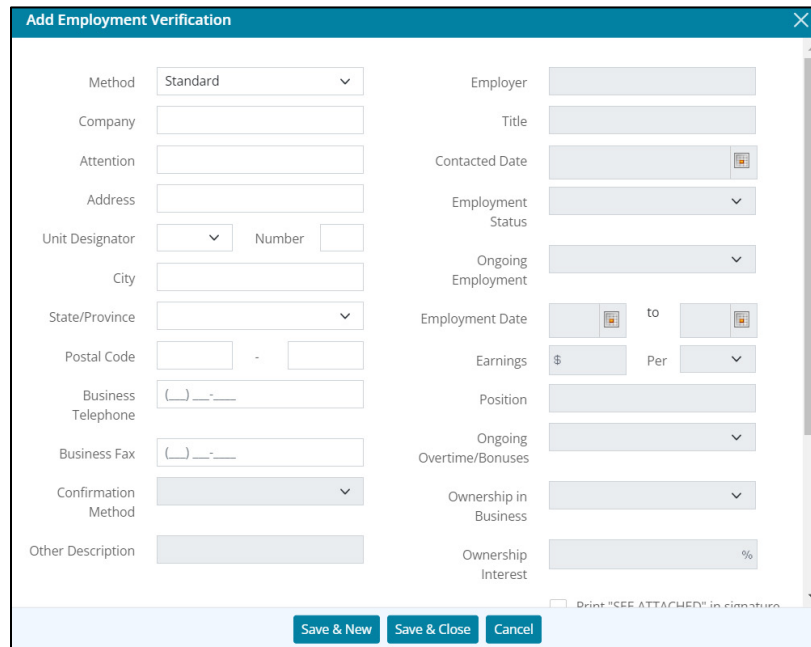


Figure 269: Add Employment Verification Dialog

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 262.](#))
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 262.](#))
2. Click **Delete** on the *Delete Confirmation* dialog.

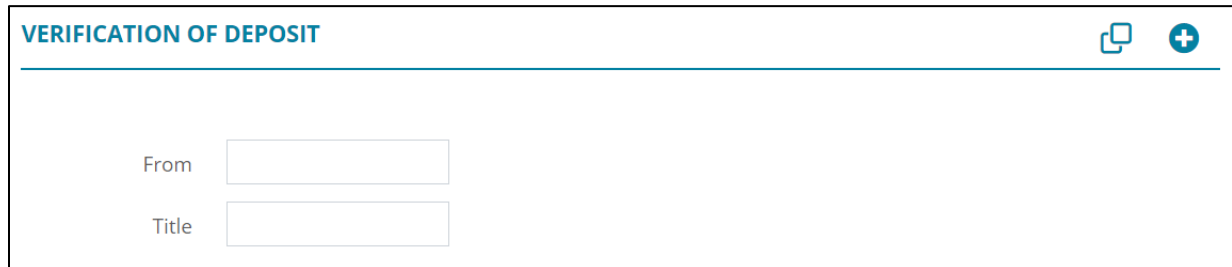
Verification of Deposit

Complete the **Verification of Deposit** fields in preparation for printing.

Copy VOD

Copy VOD before adding other deposits.

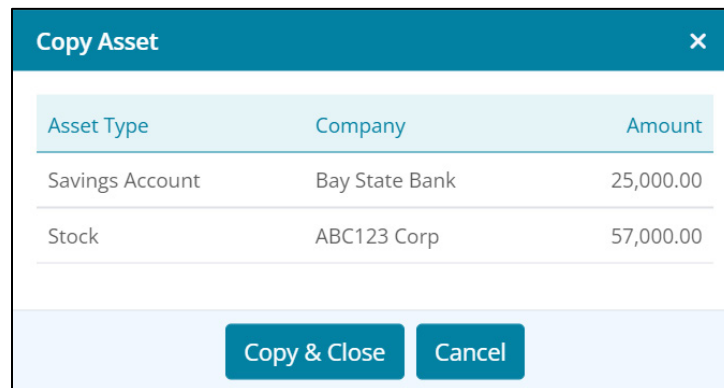
1. Click **Copy Assets**.



The form is titled "VERIFICATION OF DEPOSIT" and includes a copy icon and a plus icon in the top right corner. It contains two input fields: "From" and "Title".

Figure 270: Verification of Deposit

2. Select the **Asset** to copy.



The dialog box is titled "Copy Asset" and contains a table with the following data:

Asset Type	Company	Amount
Savings Account	Bay State Bank	25,000.00
Stock	ABC123 Corp	57,000.00

At the bottom of the dialog box are two buttons: "Copy & Close" and "Cancel".

Figure 271: Copy Asset Dialog

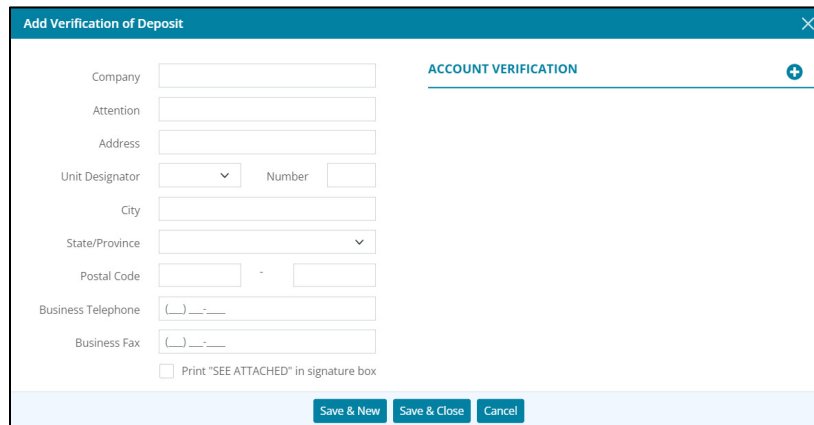
3. Click **Copy & Close**.
4. Enter form requester name in **From** field. (See [Figure 265](#).)
5. Enter form requester **Title**.

Add VOD

Use the following steps to add deposits.

1. Click the **Add** button to add another deposit. (See [Figure 265](#).)

2. Complete the *Add Verification Deposit* dialog fields.



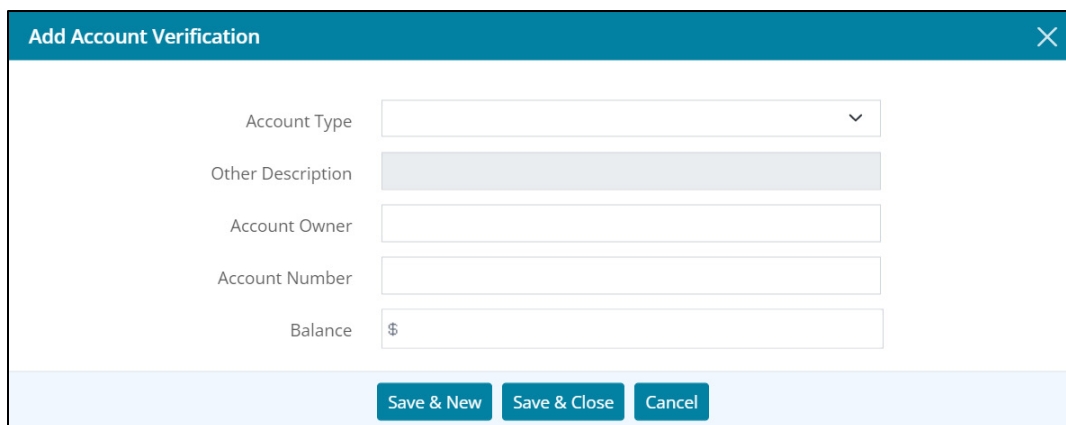
The dialog box is titled "Add Verification of Deposit" and has a close button (X) in the top right corner. It contains the following fields:

- Company: Text input field
- Attention: Text input field
- Address: Text input field
- Unit Designator: Dropdown menu
- Number: Text input field
- City: Text input field
- State/Province: Dropdown menu
- Postal Code: Text input field with a hyphen separator
- Business Telephone: Text input field with area code and number fields
- Business Fax: Text input field with area code and number fields
- Print "SEE ATTACHED" in signature box: Checkbox

At the bottom, there are three buttons: "Save & New", "Save & Close", and "Cancel".

Figure 272: 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.



The dialog box is titled "Add Account Verification" and has a close button (X) in the top right corner. It contains the following fields:

- Account Type: Dropdown menu
- Other Description: Text input field
- Account Owner: Text input field
- Account Number: Text input field
- Balance: Text input field with a dollar sign prefix

At the bottom, there are three buttons: "Save & New", "Save & Close", and "Cancel".

Figure 273: Add Account Verification Dialog

5. Complete the fields.
6. Click **Save & Close** on the *Add Account Verification* dialog.
7. Click **Save & Close** on the *Add Verification of Deposit* dialog.

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

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

8. Enter form requester name in **From** field. (See [Figure 265](#).)
9. Enter form requester **Title**.

Edit VOD

Use the following steps to edit deposits.

1. Select the **VOD** to edit. (See [Figure 265](#).)
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.

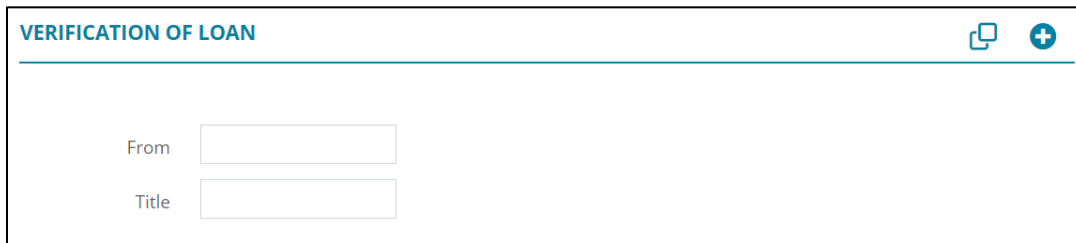
1. Select the **Delete** icon. (See [Figure 265](#).)
2. Click **Delete** on the *Delete Confirmation* dialog.

Verification of Loan

Complete the **Verification of Loan** (VOL) fields in preparation for printing.

Copy Liabilities

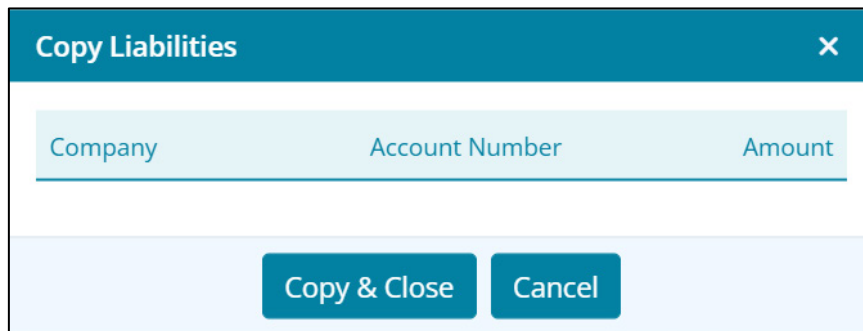
1. Click **Copy Liabilities**.



The image shows a web form titled "VERIFICATION OF LOAN". It has two input fields: "From" and "Title". There are icons for a document and a plus sign in the top right corner.

Figure 274: Verification of Loan

2. Select **Liability** form(s) to print.



The image shows a dialog box titled "Copy Liabilities". It has a table with three columns: "Company", "Account Number", and "Amount". Below the table are two buttons: "Copy & Close" and "Cancel".

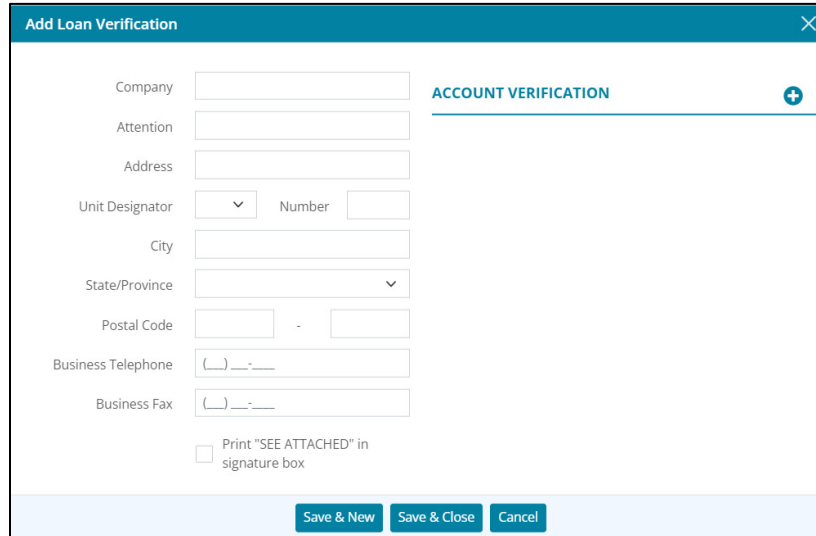
Figure 275: Copy Liabilities Dialog

3. Click **Copy & Close**.
4. Enter form requester name in **From** field. (See [Figure 269](#).)
5. Enter form requester **Title**.

Add VOL

Use the following steps to add VOL.

1. Click **Add** to add another liability account. (See [Figure 269](#).)
2. Complete the *Add Loan Verification* dialog fields.

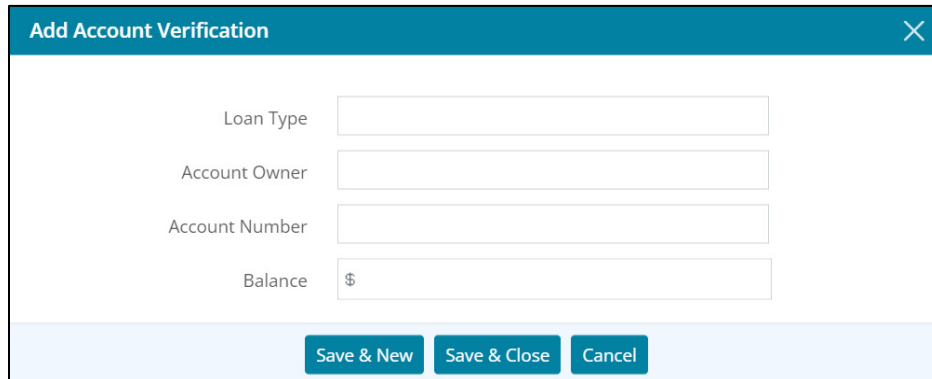


The **Add Loan Verification** dialog box contains the following fields and controls:

- Company**: Text input field.
- Attention**: Text input field.
- Address**: Text input field.
- Unit Designator**: Dropdown menu.
- Number**: Text input field.
- City**: Text input field.
- State/Province**: Dropdown menu.
- Postal Code**: Text input field with a hyphen separator.
- Business Telephone**: Text input field with area code and number separators.
- Business Fax**: Text input field with area code and number separators.
- Print "SEE ATTACHED" in signature box**: Checkbox.
- ACCOUNT VERIFICATION**: Section header with a plus icon.
- Buttons**: **Save & New**, **Save & Close**, and **Cancel**.

Figure 276: 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.



The **Add Account Verification** dialog box contains the following fields and controls:

- Loan Type**: Text input field.
- Account Owner**: Text input field.
- Account Number**: Text input field.
- Balance**: Text input field with a dollar sign prefix.
- Buttons**: **Save & New**, **Save & Close**, and **Cancel**.

Figure 277: 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 269](#).)
9. Enter form requester **Title**.

Edit VOL

Use the following steps to edit a loan.

1. Select the **VOL** to edit. (See [Figure 269](#).)
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 269](#).)
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**.



VERIFICATION OF MORTGAGE AND RENT

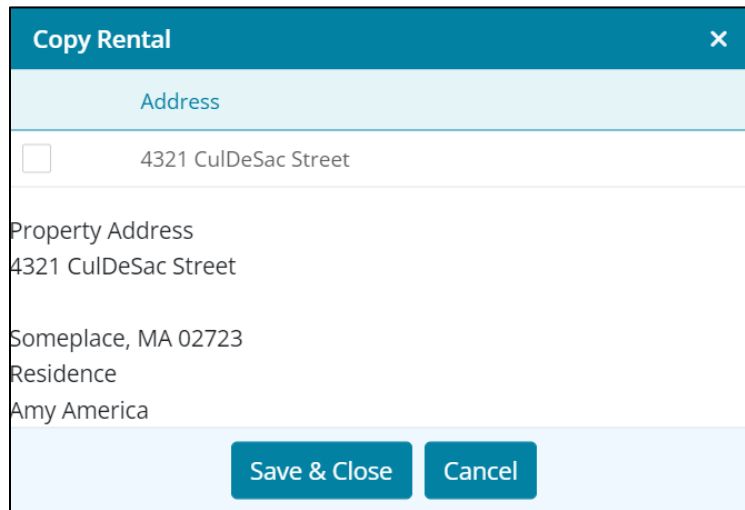
From

Title

Figure 278: Rental Verification

Note: Proceed to Step 4 if borrower/co-borrower currently owns property.

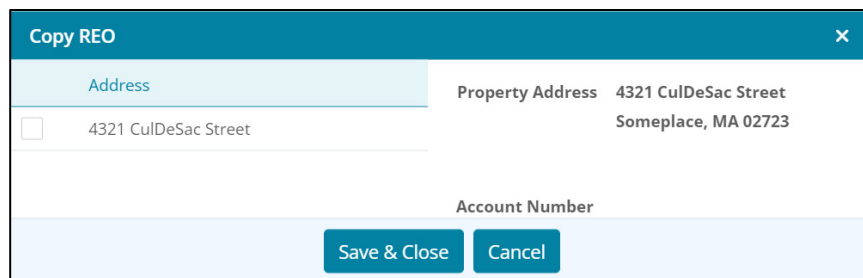
2. Select the **Address** checkbox.



The dialog box is titled "Copy Rental" with a close button (X) in the top right corner. It features a section labeled "Address" with a checkbox and the text "4321 CulDeSac Street". Below this, the "Property Address" is displayed as "4321 CulDeSac Street", "Someplace, MA 02723", "Residence", and "Amy America". At the bottom, there are two buttons: "Save & Close" and "Cancel".

Figure 279: Copy Rental Dialog

3. Click **Save & Close**.
4. Click **Copy REOs** when borrower/co-borrower currently owns property.
5. Select the **Address** checkbox.



The dialog box is titled "Copy REO" with a close button (X) in the top right corner. It features a section labeled "Address" with a checkbox and the text "4321 CulDeSac Street". To the right, the "Property Address" is displayed as "4321 CulDeSac Street" and "Someplace, MA 02723". Below this, the "Account Number" field is visible. At the bottom, there are two buttons: "Save & Close" and "Cancel".

Figure 280: Copy REOs

6. Click **Save & Close**.
7. Enter requestor name in **From** field. (See [Figure 273](#).)
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 273](#).)
2. Select the **Address** checkbox.
3. Click **Save & Close**.

- Complete the **From** and **Title** fields. (See [Figure 273.](#))

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.

- Click the **Add** button. (See [Figure 273.](#))
- Complete the *Add Mortgage or Rent Verification* dialog fields to verify landlord or mortgage holder details.

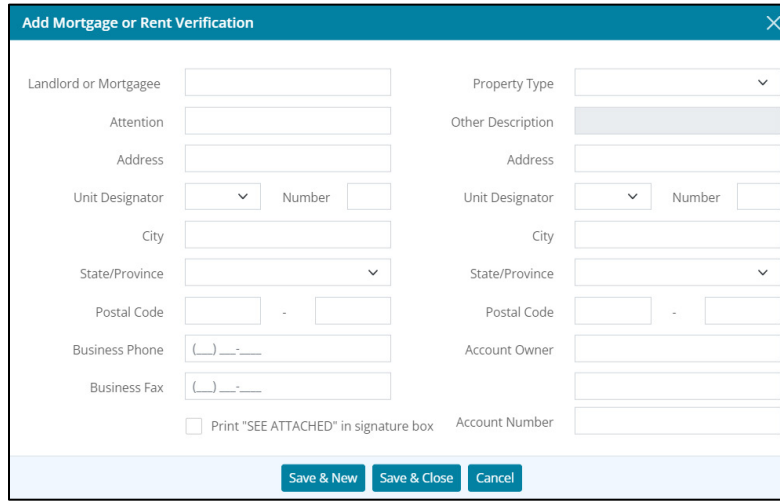


Figure 281: Add Mortgage or Rent Verification

- Click **Save & Close**.

Note: Click *Save & New* to add another mortgage or rent verification.

- Complete the **From** and **Title** fields. (See [Figure 273.](#))

Edit VOM/R

Use the following steps to edit mortgage/rent.

- Select the **VOM/R** to edit. (See [Figure 273.](#))
- Edit the **VOM/R** as applicable. (See [Add Mortgage or Rent Account](#) for details.)
- Click **Save & Close**.

Delete VOM/R

Use the following steps to delete a mortgage/rent.

- Select the **Delete** icon. (See [Figure 273.](#))
- 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.

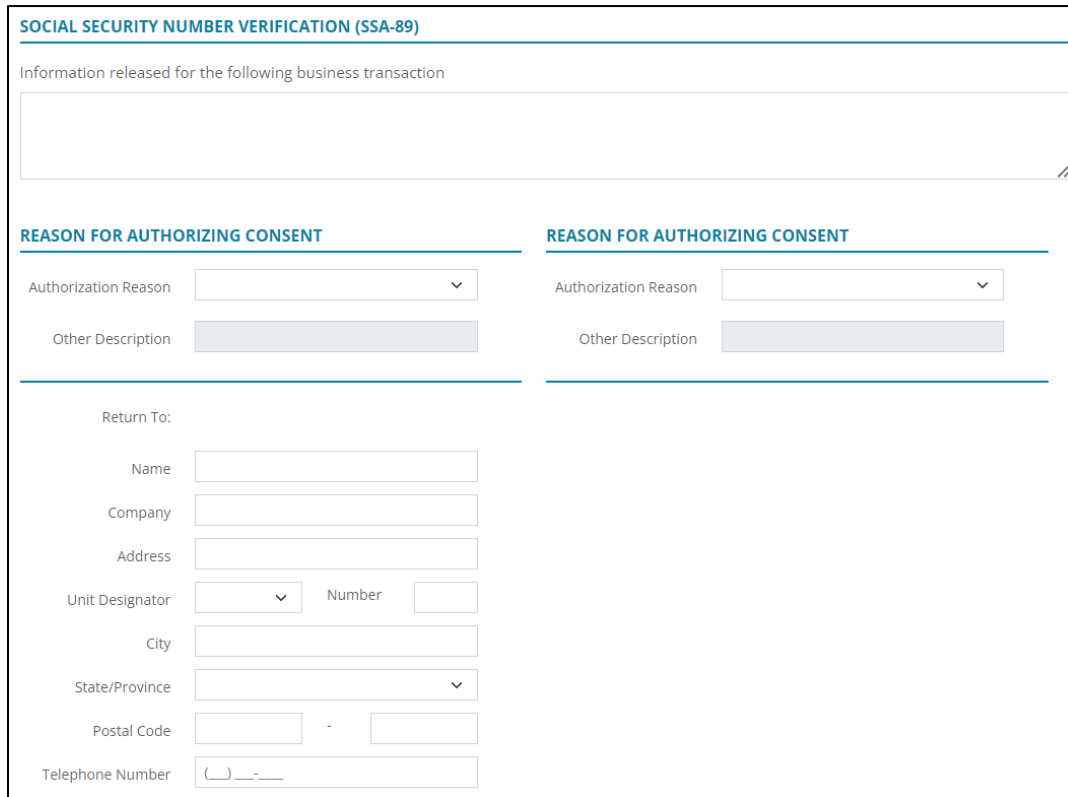


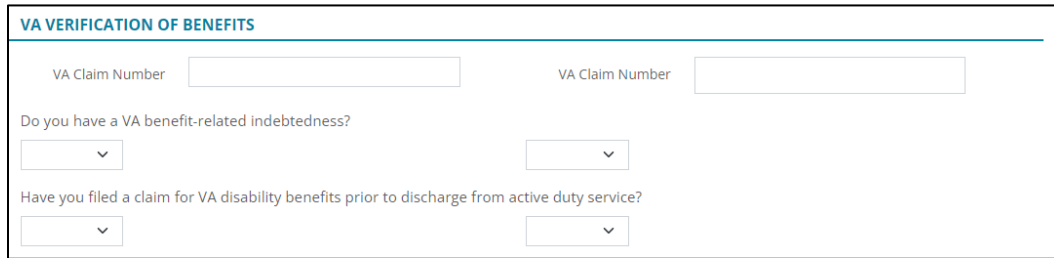
Figure 282: Social Security Number Verification

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**.



VA VERIFICATION OF BENEFITS

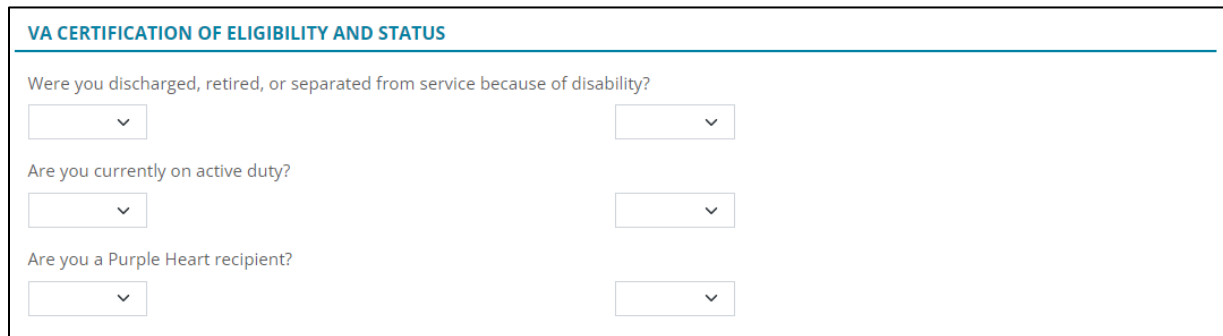
VA Claim Number VA Claim Number

Do you have a VA benefit-related indebtedness?

Have you filed a claim for VA disability benefits prior to discharge from active duty service?

Figure 283: 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.



VA CERTIFICATION OF ELIGIBILITY AND STATUS

Were you discharged, retired, or separated from service because of disability?

Are you currently on active duty?

Are you a Purple Heart recipient?

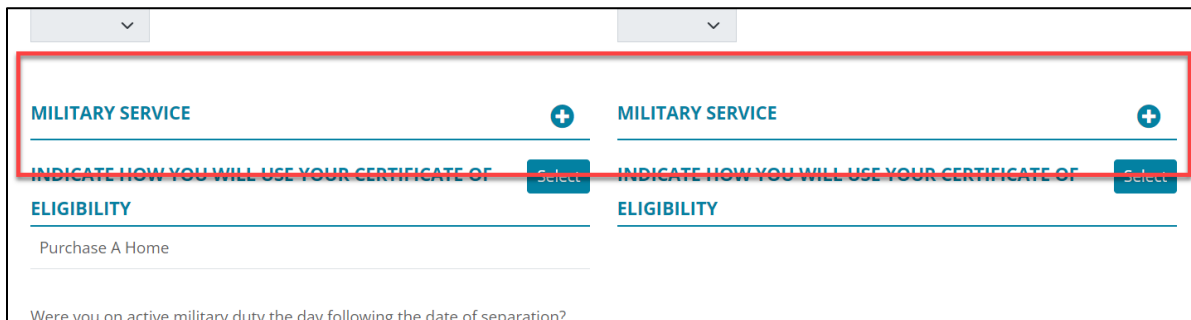
Figure 284: VA Certification of Eligibility & Status

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.



MILITARY SERVICE

MILITARY SERVICE

INDICATE HOW YOU WILL USE YOUR CERTIFICATE OF ELIGIBILITY

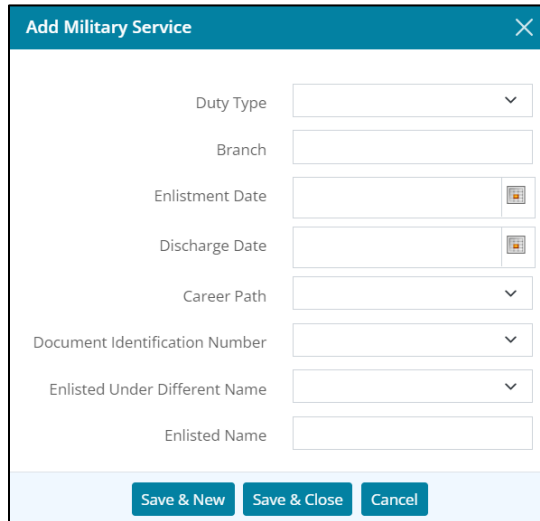
INDICATE HOW YOU WILL USE YOUR CERTIFICATE OF ELIGIBILITY

Purchase A Home

Were you on active military duty the day following the date of separation?

Figure 285: Military Service

2. Complete the **Add Military Service** dialog fields.



The **Add Military Service** dialog box contains the following fields:

- Duty Type (dropdown menu)
- Branch (text input)
- Enlistment Date (calendar icon)
- Discharge Date (calendar icon)
- Career Path (dropdown menu)
- Document Identification Number (dropdown menu)
- Enlisted Under Different Name (dropdown menu)
- Enlisted Name (text input)

Buttons at the bottom: **Save & New**, **Save & Close**, **Cancel**.

Figure 286: 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.

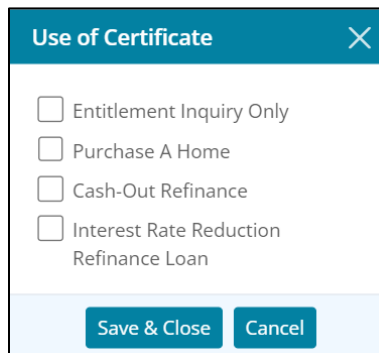
1. Click on the **Select** button.



The **Certificate of Eligibility Indicator** section shows two identical indicators side-by-side. Each indicator has the text "INDICATE HOW YOU WILL USE YOUR CERTIFICATE OF ELIGIBILITY" and a **Select** button.

Figure 287: Certificate of Eligibility Indicator

2. Select the desired options.



The **Use of Certificate** dialog box 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 288: Use of Certificate

3. Click **Save & Close**.
4. Complete the **Military Service** options.

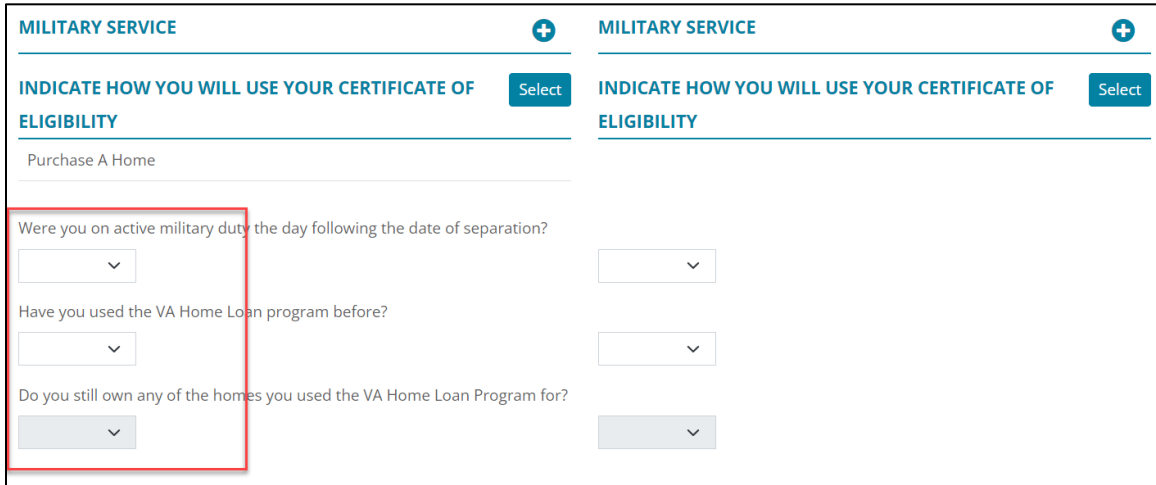



Figure 289: Military Service Options

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 284](#).

1. If applicable, use the **Copy REO**  button to auto-populate property information.
2. Select the desired **Address**.

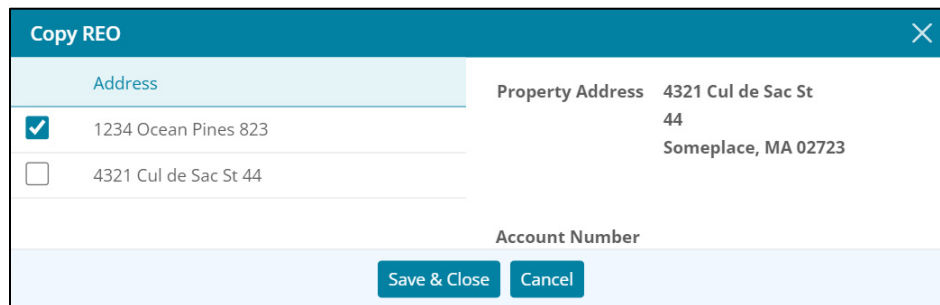


Figure 290: Copy REO (VA Property Address)

3. Click **Save & Close**.

4. Click the *VA Property Address* **Add** button.

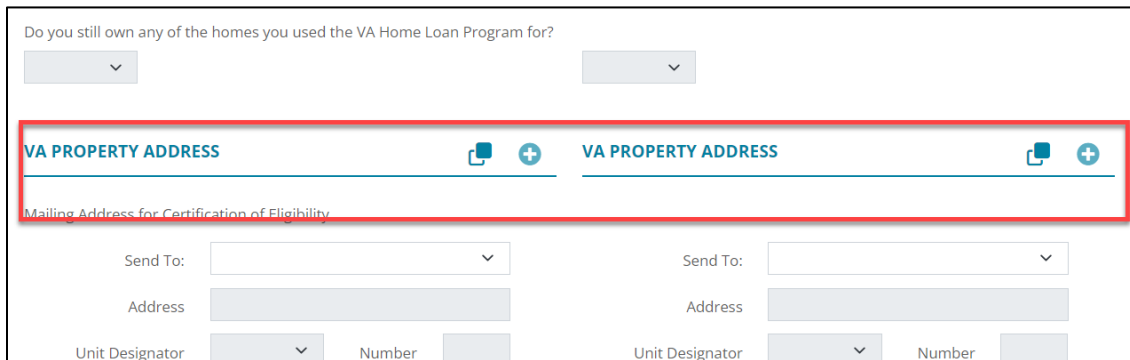


Figure 291: Add VA Property Address

5. Complete the **Add VA Property** dialog fields.

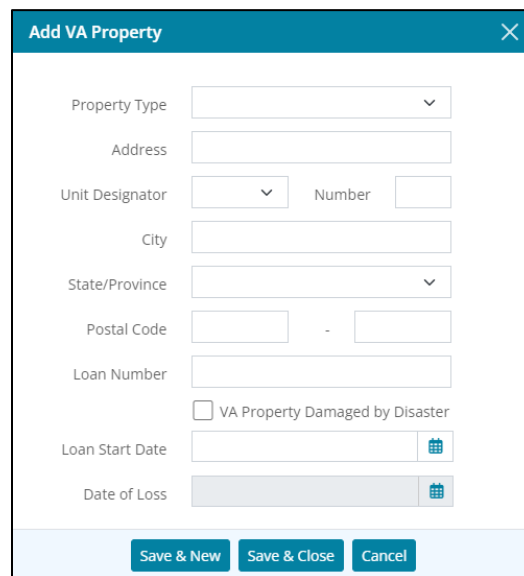


Figure 292: Add VA Property Dialog

6. Click **Save & Close**.

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

7. Enter the **Mailing Address** details for the returned *Certification of Eligibility*.

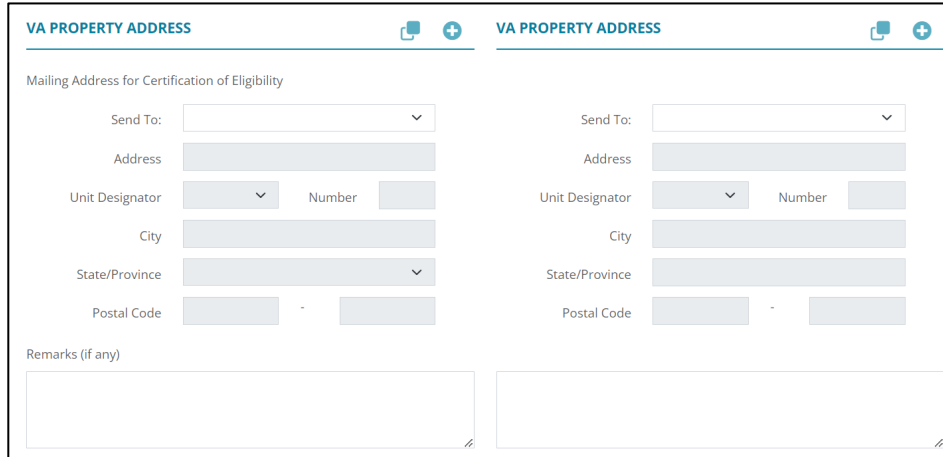


Figure 293: Certification of Eligibility Address

8. If needed, add any **Remarks**.
9. 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.

1. Select the **Processing** tab.
2. Select **FHA**.

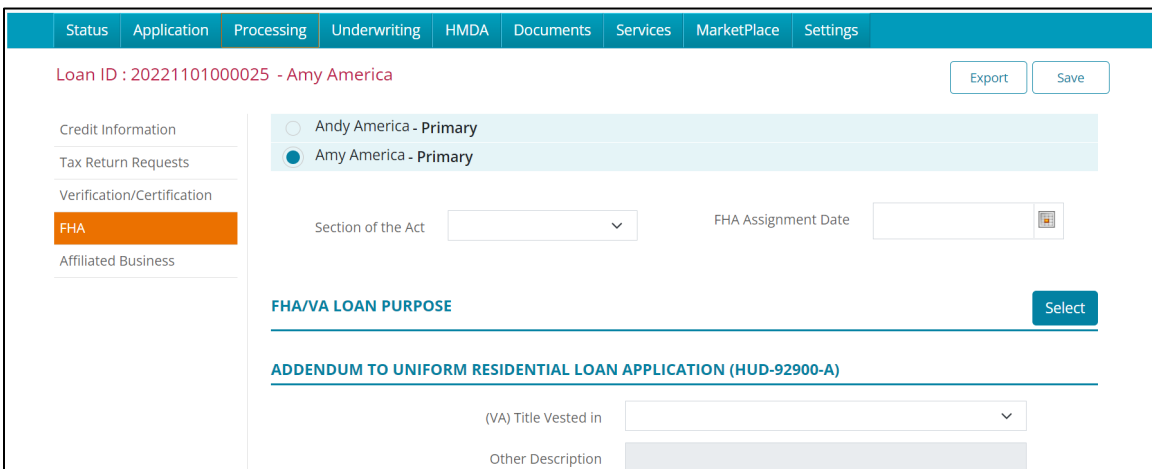
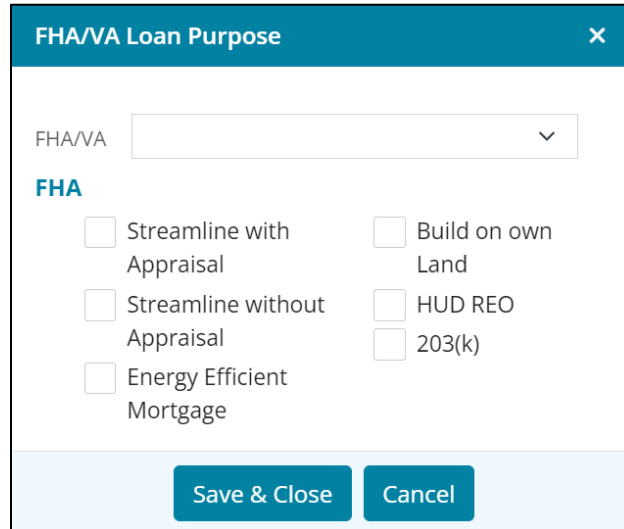


Figure 294: FHA/VA Loan Purpose

3. 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.



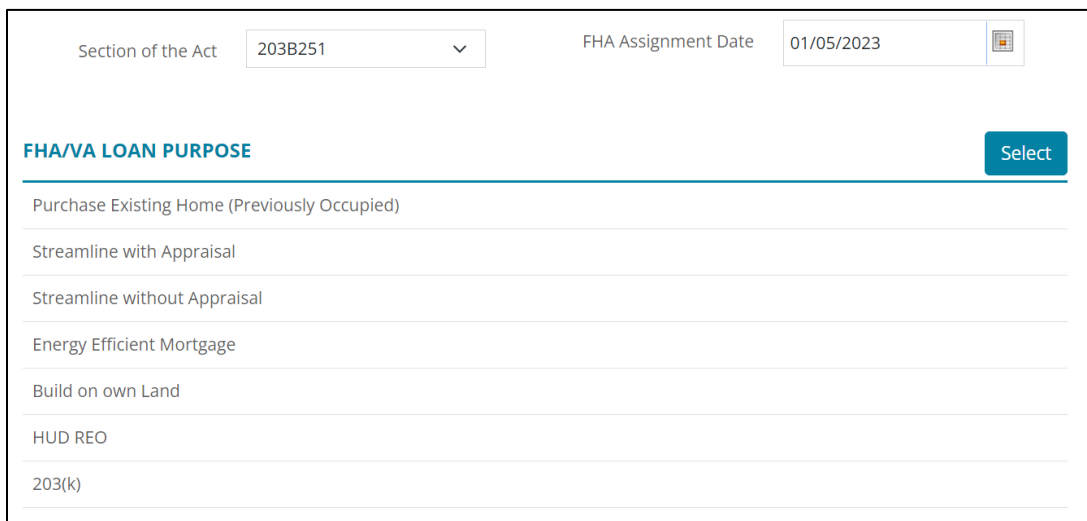
The dialog box is titled "FHA/VA Loan Purpose" and has a close button (X) in the top right corner. It contains a dropdown menu labeled "FHA/VA" with a downward arrow. Below this, under the heading "FHA", there are six checkboxes arranged in two columns:

- ☐ Streamline with Appraisal
- ☐ Streamline without Appraisal
- ☐ Energy Efficient Mortgage
- ☐ Build on own Land
- ☐ HUD REO
- ☐ 203(k)

At the bottom of the dialog are two buttons: "Save & Close" and "Cancel".

Figure 295: FHA/VA Loan Purpose Dialog

7. Select applicable checkboxes.
8. Click **Save & Close** to add to the **FHA/VA Loan Purpose** table.



The table interface shows the "Section of the Act" dropdown set to "203B251" and the "FHA Assignment Date" set to "01/05/2023". Below this, the "FHA/VA LOAN PURPOSE" section is highlighted, and a "Select" button is visible. The table lists the following loan purposes:

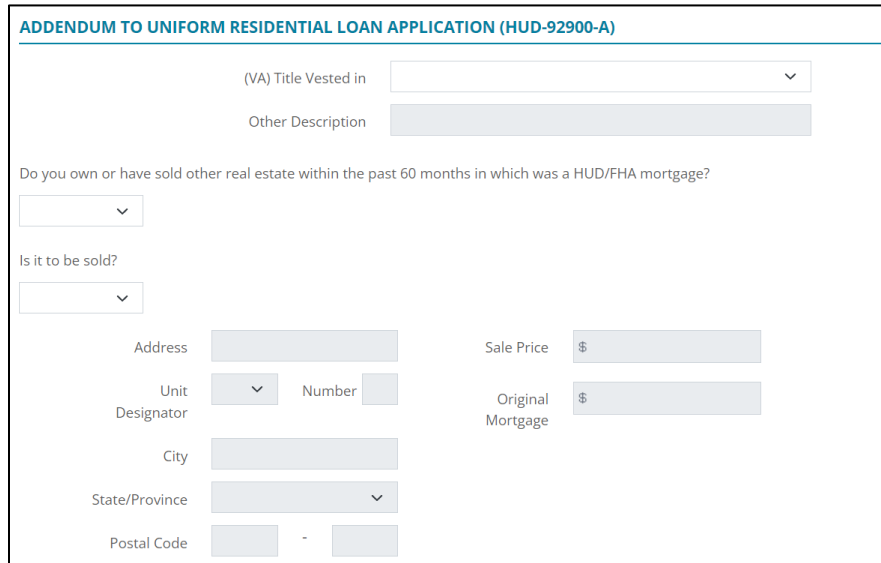
FHA/VA LOAN PURPOSE
Purchase Existing Home (Previously Occupied)
Streamline with Appraisal
Streamline without Appraisal
Energy Efficient Mortgage
Build on own Land
HUD REO
203(k)

Figure 296: 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

Unit Designator Number

City

State/Province

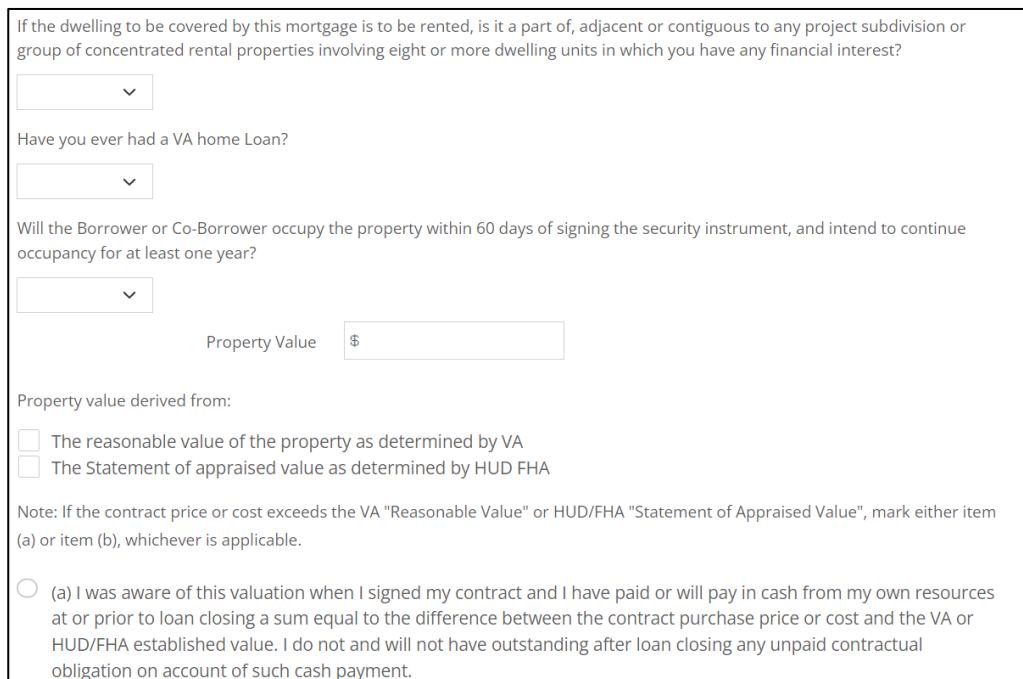
Postal Code -

Sale Price \$

Original Mortgage \$

Figure 297: 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.

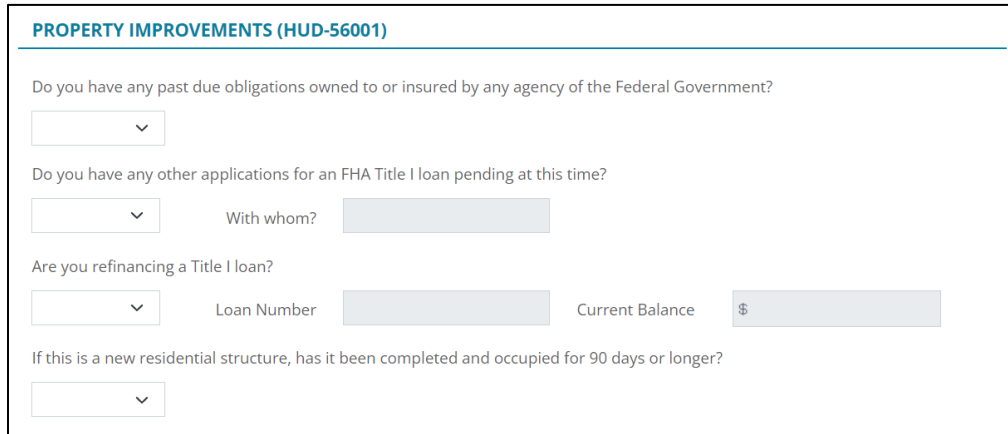
☐ (a) I was aware of this valuation when I signed my contract and I have paid or will pay in cash from my own resources at or prior to loan closing a sum equal to the difference between the contract purchase price or cost and the VA or HUD/FHA established value. I do not and will not have outstanding after loan closing any unpaid contractual obligation on account of such cash payment.

Figure 298: 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

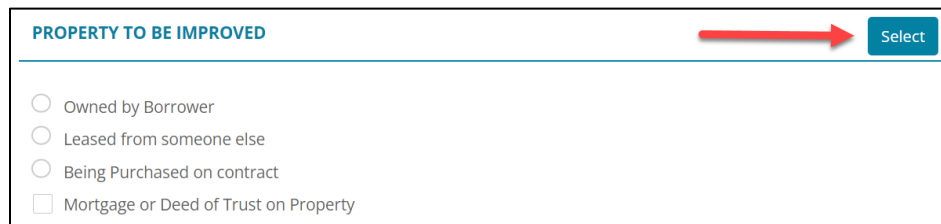
Current Balance

\$

If this is a new residential structure, has it been completed and occupied for 90 days or longer?

Figure 299: HUD-56001 Options

2. Click the **Property to be Improved Select** button.



PROPERTY TO BE IMPROVED

Select

☐ Owned by Borrower

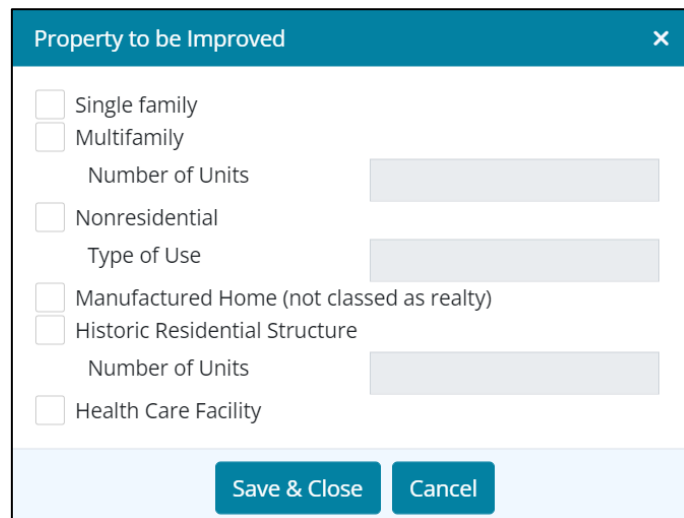
☐ Leased from someone else

☐ Being Purchased on contract

☐ Mortgage or Deed of Trust on Property

Figure 300: Select Property to be Improved

3. Select the appropriate checkboxes on the *Property to be Improved* dialog.



Property to be Improved

☐ 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

Save & Close

Cancel

Figure 301: Property to be Improved Dialog

4. Click **Save & Close**.
5. Select the applicable radio button.



Figure 302: Property to be Improved Options

6. Select the **Mortgage or Deed of Trust on Property** checkbox if appropriate.

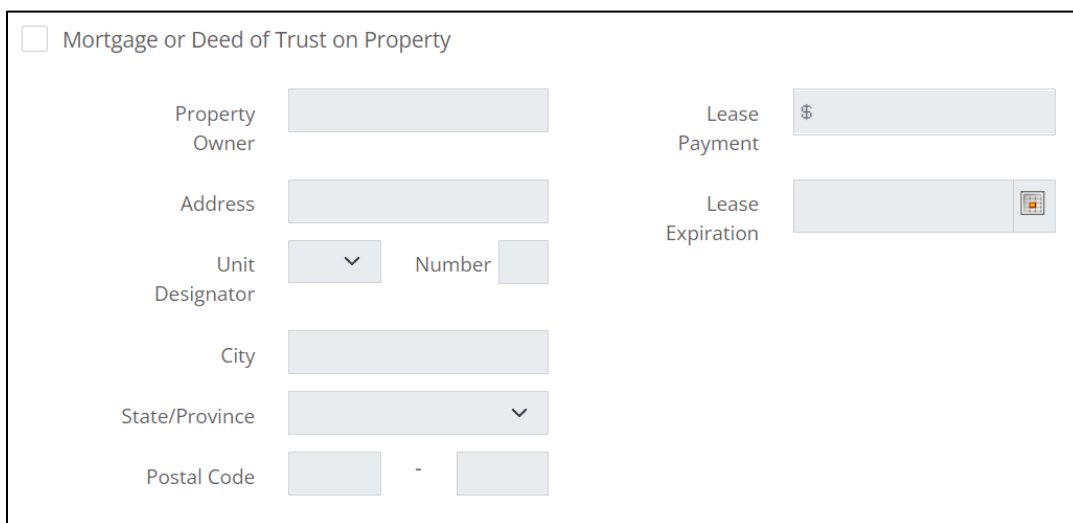


Figure 303: Mortgage or Deed of Trust Details

7. 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.

1. 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"/>	Account Type	<input type="text"/>
Company Name	<input type="text"/>	Company Name	<input type="text"/>
Address	<input type="text"/>	Address	<input type="text"/>
Unit Designator	<input type="text"/> Number <input type="text"/>	Unit Designator	<input type="text"/> Number <input type="text"/>
City	<input type="text"/>	City	<input type="text"/>
State/Province	<input type="text"/>	State/Province	<input type="text"/>
Postal Code	<input type="text"/> - <input type="text"/>	Postal Code	<input type="text"/> - <input type="text"/>

Figure 304: 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"/>	Improved Living Area <input type="text"/> Sq. Ft.
Construction Status <input type="text"/>	

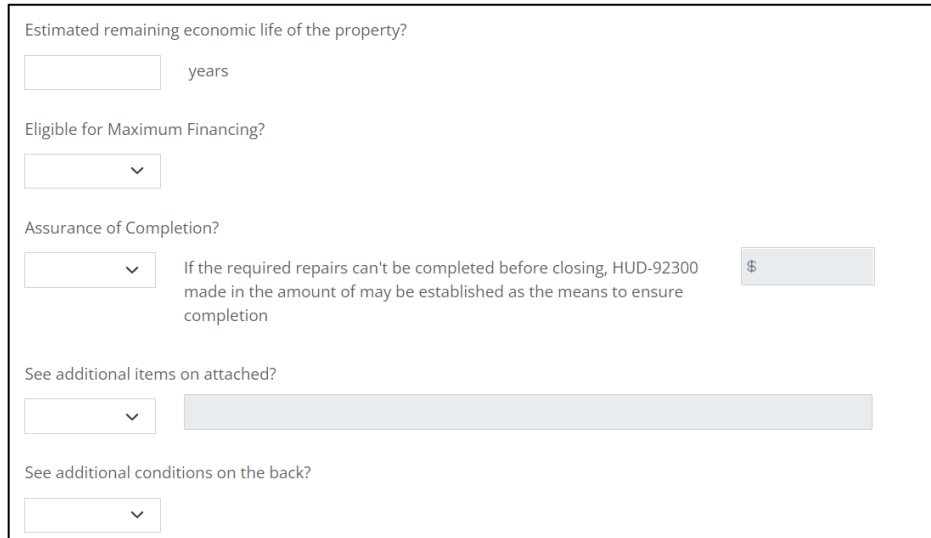
Figure 305: HUD-92800.5B Options

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?

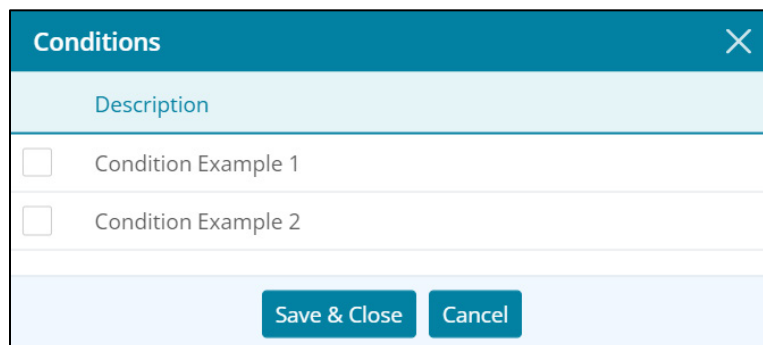
If the required repairs can't be completed before closing, HUD-92300 made in the amount of may be established as the means to ensure completion

See additional items on attached?

See additional conditions on the back?

Figure 306: 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 307: 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	\$ <input type="text"/>	plus the cost of the eligible energy-efficient improvements.

Figure 308: 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	<input type="text"/>
Training Format	<input type="text"/>

Figure 309: 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.

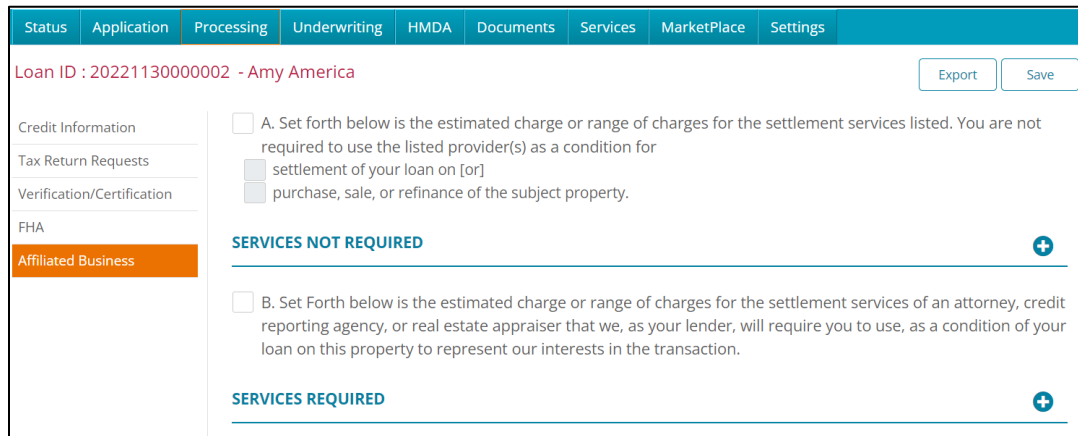


Figure 310: Affiliated Business

2. Select the appropriate condition.
3. Click on the **Add** button to list any affiliated business.

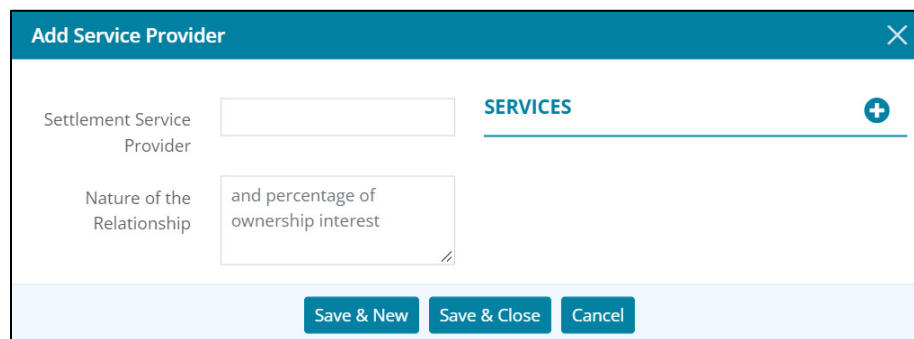


Figure 311: Add Service Provider

4. Enter the **Settlement Service Provider**.
5. Enter the **Nature of the Relationship**.
6. Click the **Add** button to list the service(s).

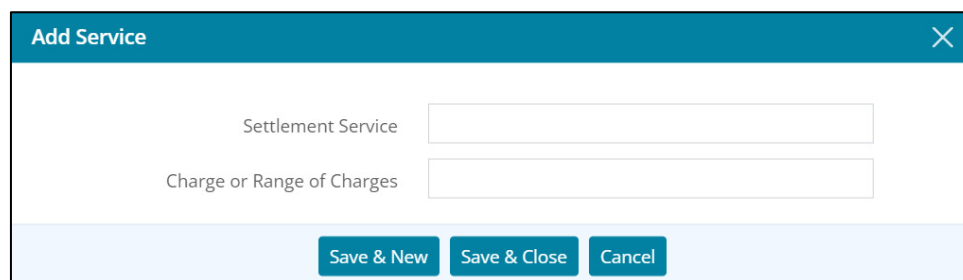


Figure 312: Add Service

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

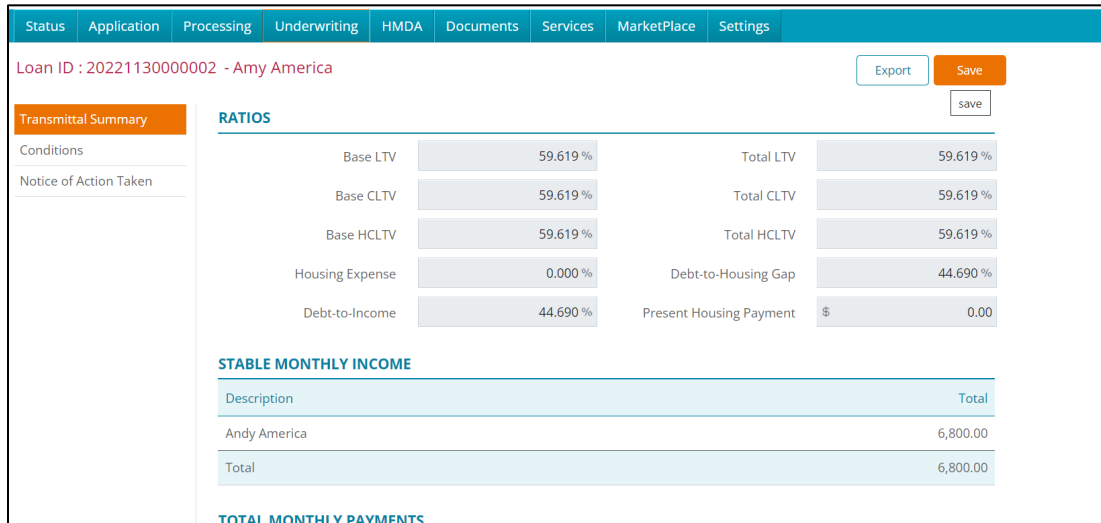
1. Select option **B** if a service is required to be used.
2. Click the **Add** button to list any affiliated businesses.
3. Repeat *Option A* steps 4-10 to list any affiliated businesses.

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.



Status	Application	Processing	Underwriting	HMDA	Documents	Services	MarketPlace	Settings																				
Loan ID : 20221130000002 - Amy America																												
<div>Export Save</div> <div>save</div>																												
<div>Transmittal Summary</div> <div>Conditions</div> <div>Notice of Action Taken</div>																												
<div>RATIOS</div> <table> <tr> <td>Base LTV</td> <td>59.619 %</td> <td>Total LTV</td> <td>59.619 %</td> </tr> <tr> <td>Base CLTV</td> <td>59.619 %</td> <td>Total CLTV</td> <td>59.619 %</td> </tr> <tr> <td>Base HCLTV</td> <td>59.619 %</td> <td>Total HCLTV</td> <td>59.619 %</td> </tr> <tr> <td>Housing Expense</td> <td>0.000 %</td> <td>Debt-to-Housing Gap</td> <td>44.690 %</td> </tr> <tr> <td>Debt-to-Income</td> <td>44.690 %</td> <td>Present Housing Payment</td> <td>\$ 0.00</td> </tr> </table>									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
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																									
<div>STABLE MONTHLY INCOME</div> <table> <tr> <th>Description</th> <th>Total</th> </tr> <tr> <td>Andy America</td> <td>6,800.00</td> </tr> <tr> <td>Total</td> <td>6,800.00</td> </tr> </table>									Description	Total	Andy America	6,800.00	Total	6,800.00														
Description	Total																											
Andy America	6,800.00																											
Total	6,800.00																											
<div>TOTAL MONTHLY PAYMENTS</div>																												

Figure 313: 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 314: 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"/> 5.250 %
<input type="radio"/> Above Note Rate	<input type="text"/> %
<input type="radio"/> Below Note Rate	<input type="text"/> %
<input type="radio"/> Bought Down Rate	<input type="text"/> %
<input type="radio"/> Other	<input type="text"/> %

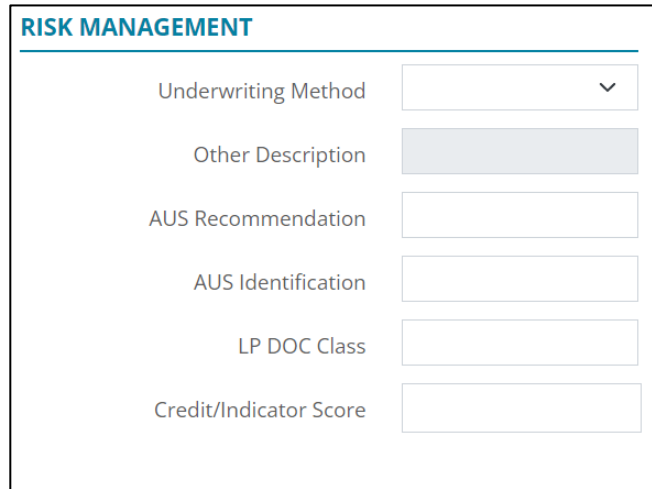
Figure 315: Qualifying Ratios

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.



The form is titled "RISK MANAGEMENT" and contains the following fields:

- Underwriting Method**: A dropdown menu with a downward arrow.
- Other Description**: A text input field.
- AUS Recommendation**: A text input field.
- AUS Identification**: A text input field.
- LP DOC Class**: A text input field.
- Credit/Indicator Score**: A text input field.

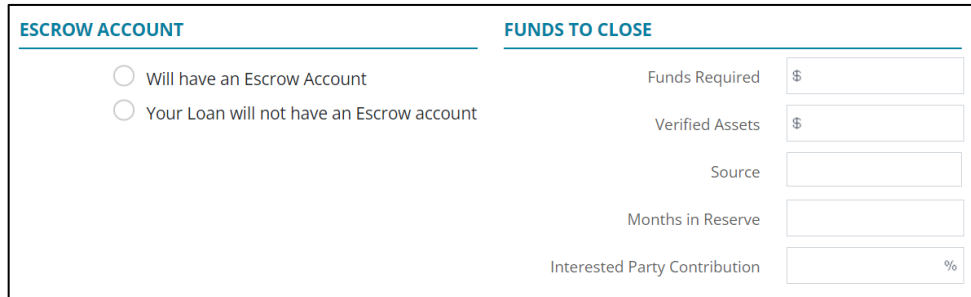
Figure 316: Risk Management

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.



The form is divided into two sections: "ESCROW ACCOUNT" and "FUNDS TO CLOSE".

ESCROW ACCOUNT

- ☐ Will have an Escrow Account
- ☐ Your Loan will not have an Escrow account

FUNDS TO CLOSE

- Funds Required**: A text input field with a dollar sign (\$).
- Verified Assets**: A text input field with a dollar sign (\$).
- Source**: A text input field.
- Months in Reserve**: A text input field.
- Interested Party Contribution**: A text input field with a percentage sign (%).

Figure 317: 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.

MORTGAGE ORIGINATOR		LEVEL OF PROPERTY REVIEW	
Mortgage Originator	<input type="text"/>	Property Review Level	<input type="text"/>
Contact	<input type="text"/>	Form Number	<input type="text"/>
Company	<input type="text"/>	Other Description	<input type="text"/>
Community Lending/Affordable Housing Initiative?			
<input type="text"/>			
Homebuyer/Homeownership Education on File?			
<input type="text"/>			
Underwriting Comments			
<input type="text"/>			

Figure 318: 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.

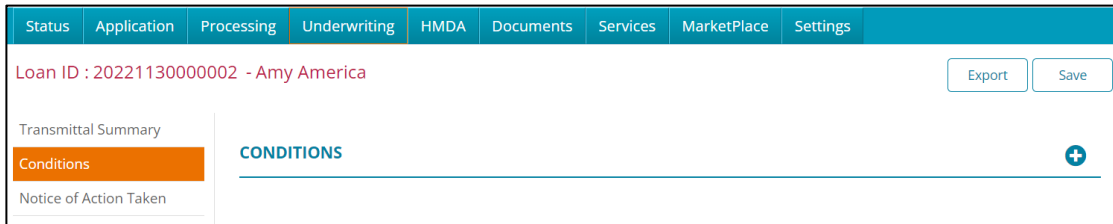


Figure 319: Conditions

Adding Conditions

To add an *Underwriting* condition:

1. Select the **Add**  button.
2. Add a **Description** to the *Condition*.

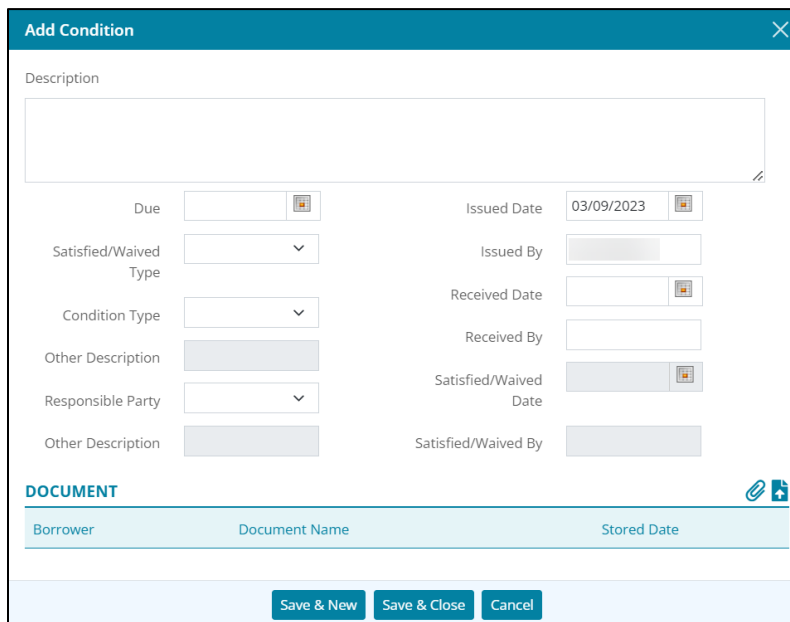


Figure 320: Add Condition

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.

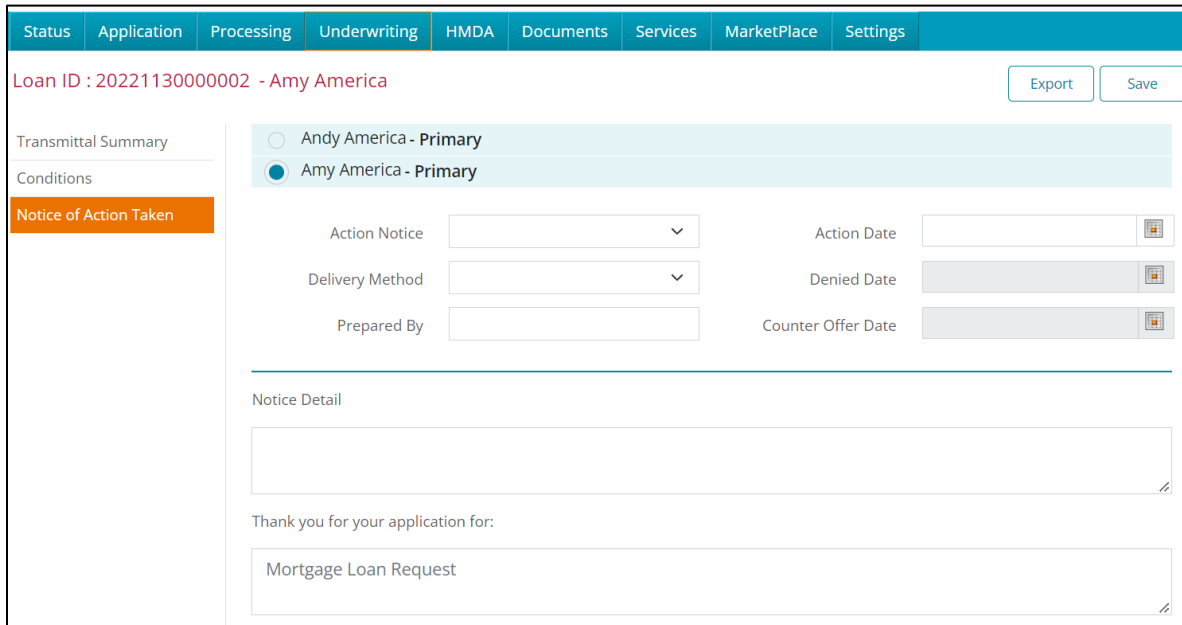


Figure 321: Notice of Action Taken

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.

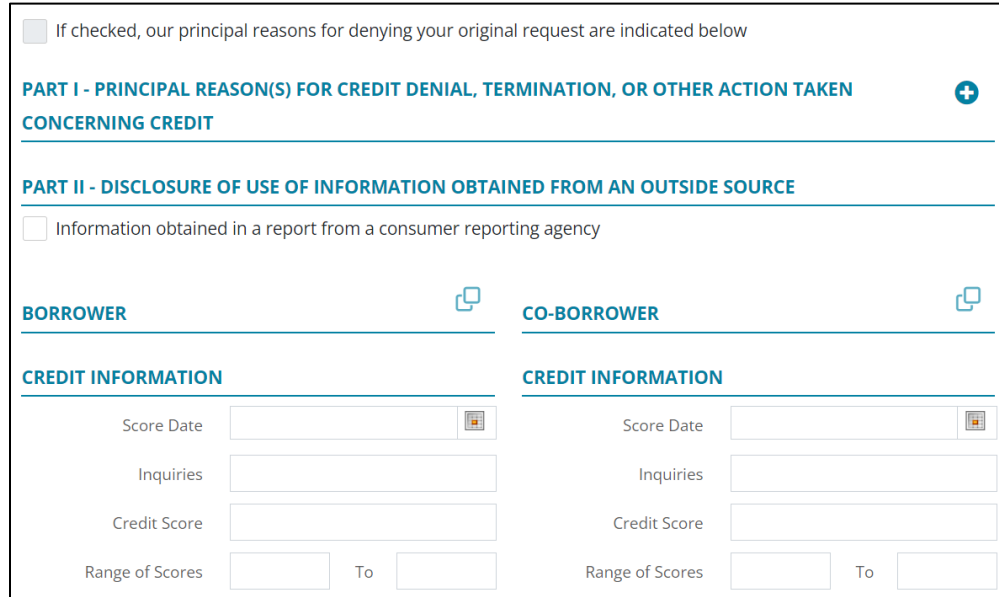


Figure 322: Principal Reasons of Action

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.

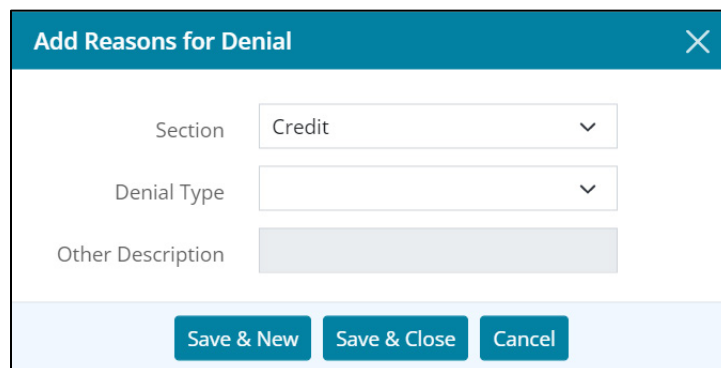


Figure 323: Add Reason of Denial

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.

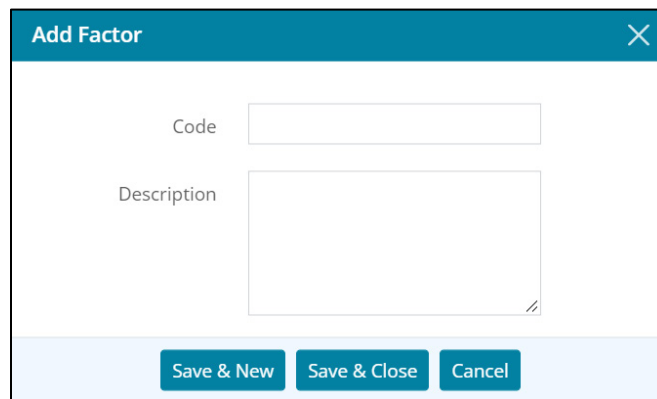
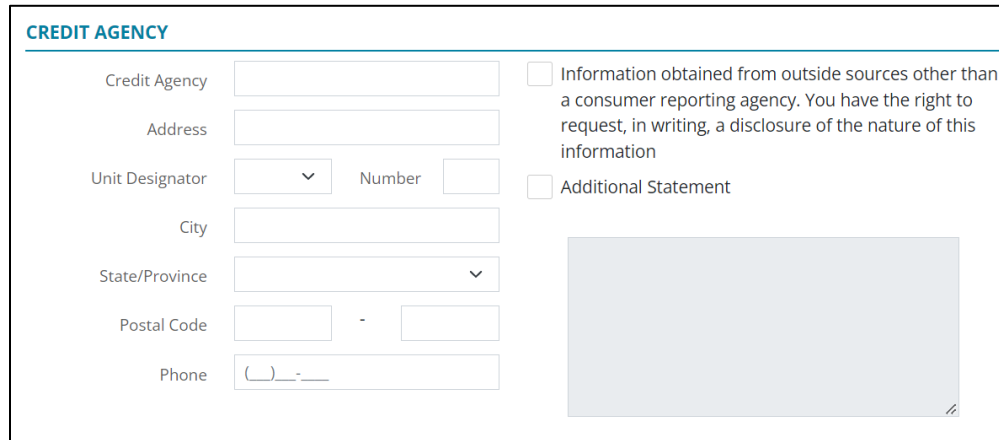


Figure 324: Factors

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.



The screenshot shows a form titled "CREDIT AGENCY". It contains several input fields: "Credit Agency", "Address", "Unit Designator" (a dropdown menu), "Number", "City", "State/Province" (a dropdown menu), "Postal Code" (two separate boxes with a hyphen between them), and "Phone" (a box with a hyphen and a small "1" in a circle). To the right of these fields are two checkboxes: "Information obtained from outside sources other than a consumer reporting agency. You have the right to request, in writing, a disclosure of the nature of this information" and "Additional Statement". Below the checkboxes is a large, empty rectangular box for a signature or stamp.

Figure 325: Credit Agency

HMDA

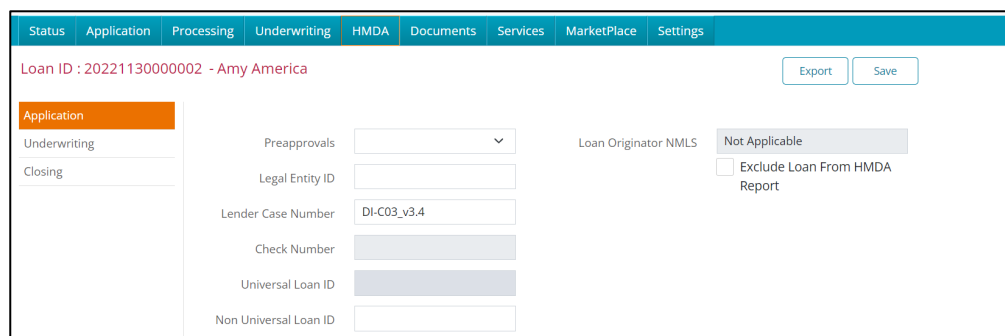
Use the *HMDA* screens for setting the information that will appear on the yearly *Home Mortgage Disclosure Act (HMDA) Report*.

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**.



The screenshot shows the "HMDA" tab selected in a navigation bar. The page displays "Loan ID : 20221130000002 - Amy America" at the top. Below this, there are several input fields: "Preapprovals" (a dropdown menu), "Legal Entity ID", "Lender Case Number" (pre-populated with "DI-C03_v3.4"), "Check Number", "Universal Loan ID", and "Non Universal Loan ID". To the right of these fields, there is a section for "Loan Originator NMLS" with a dropdown menu showing "Not Applicable". Below this, there is a checkbox labeled "Exclude Loan From HMDA Report". At the top right of the form, there are "Export" and "Save" buttons.

Figure 326: 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*.
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**.

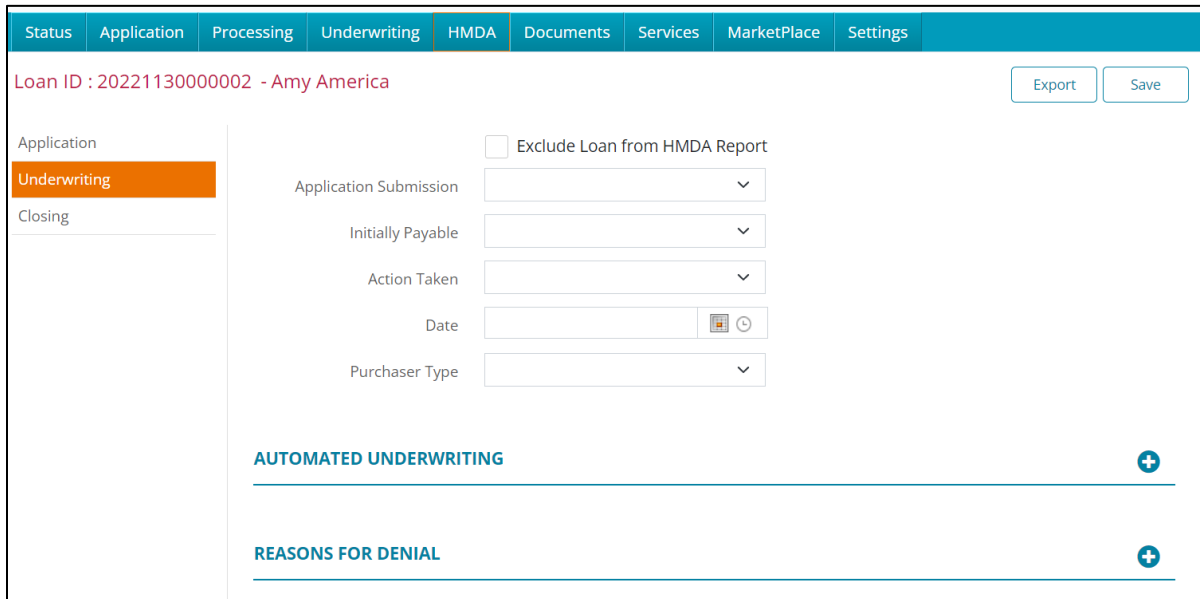


Figure 327: HMDA Underwriting

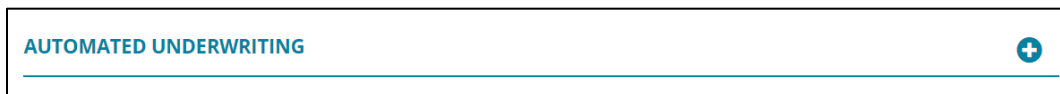
2. Select **Underwriting**.
3. Check the **Exclude Loan from HMDA Report** checkbox if applicable.
4. Select the **Application Submission** from the dropdown.
5. Select an **Initially Payable** option from the dropdown.
6. Select the **Action Taken** from the dropdown.
7. Select the **Date**.
8. Select the **Purchaser Type** from the dropdown.

Automated Underwriting

Use the automated underwriting options to select the *Automated Underwriting Service (AUS)* details.

Add AUS

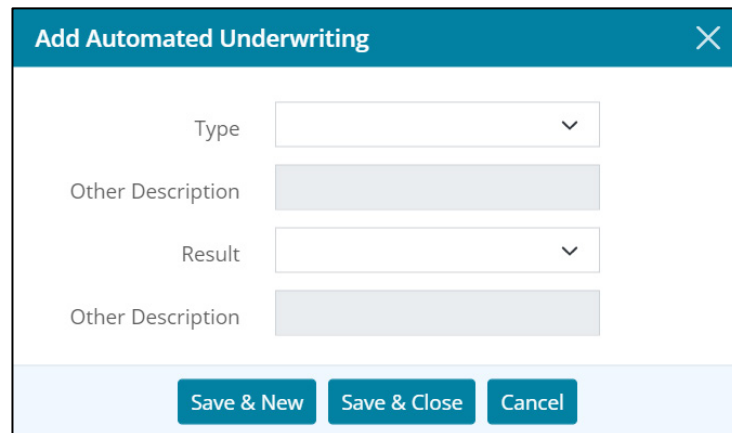
1. Click the **Automated Underwriting Add** button to select the AUS options.



A screenshot of a software interface showing a header bar with the text "AUTOMATED UNDERWRITING" in blue capital letters on the left and a blue circular button with a white plus sign on the right.

Figure 328: Automated Underwriting Section

2. Select the **Add Automated Underwriting** system from the **Type** dropdown.



A screenshot of a dialog box titled "Add Automated Underwriting" with a close button (X) in the top right corner. The dialog contains four input fields: "Type" (a dropdown menu), "Other Description" (a text input field), "Result" (a dropdown menu), and another "Other Description" (a text input field). At the bottom of the dialog, there are three buttons: "Save & New", "Save & Close", and "Cancel".

Figure 329: 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 323](#).)
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.

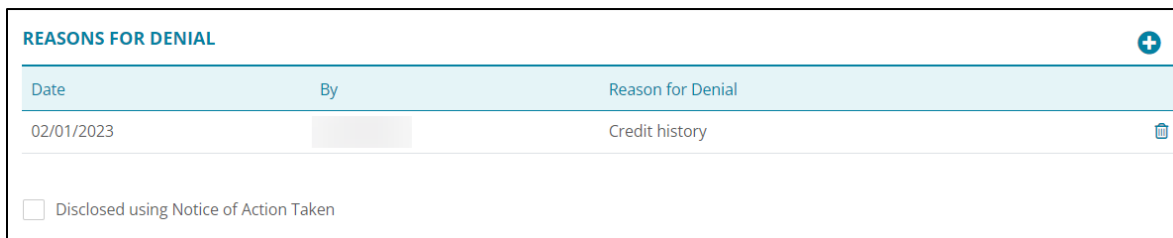
1. Select the **Delete** icon. (See [Figure 323](#).)
2. Click **Delete** on the *Delete Confirmation* dialog.

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.



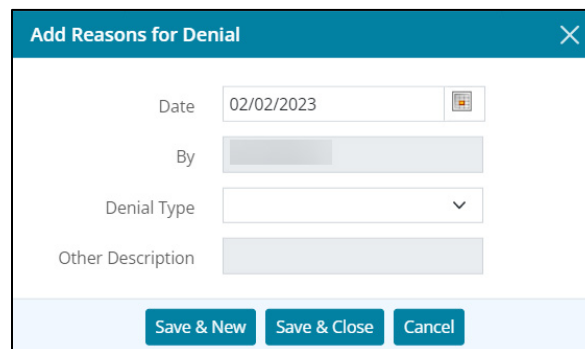
Date	By	Reason for Denial
02/01/2023		Credit history

☐ Disclosed using Notice of Action Taken

Figure 330: 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:

Denial Type:

Other Description:

Save & New Save & Close Cancel

Figure 331: Add Reasons for Denial Dialog

Note: Enter *Other Description* when selecting *Other* from *Denial Type* dropdown.

- Click **Save & Close**.

Note: Click *Save & New* to add another reason for denial.

- Select the **Disclosed using Notice of Action Taken** checkbox if appropriate.

Edit Denial Reason

Use the following steps to edit denial reason.

- Select the **Denial Reason** to edit. (See [Figure 325](#).)
- Edit the **Denial Reason** as applicable. (See [Add Denial Reason](#) for details.)
- Click **Save & Close**.

Delete Denial Reason

Use the following steps to delete a denial reason.

- Select the **Delete** icon. (See [Figure 325](#).)
- 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.

- Review the screen fields and add missing information.

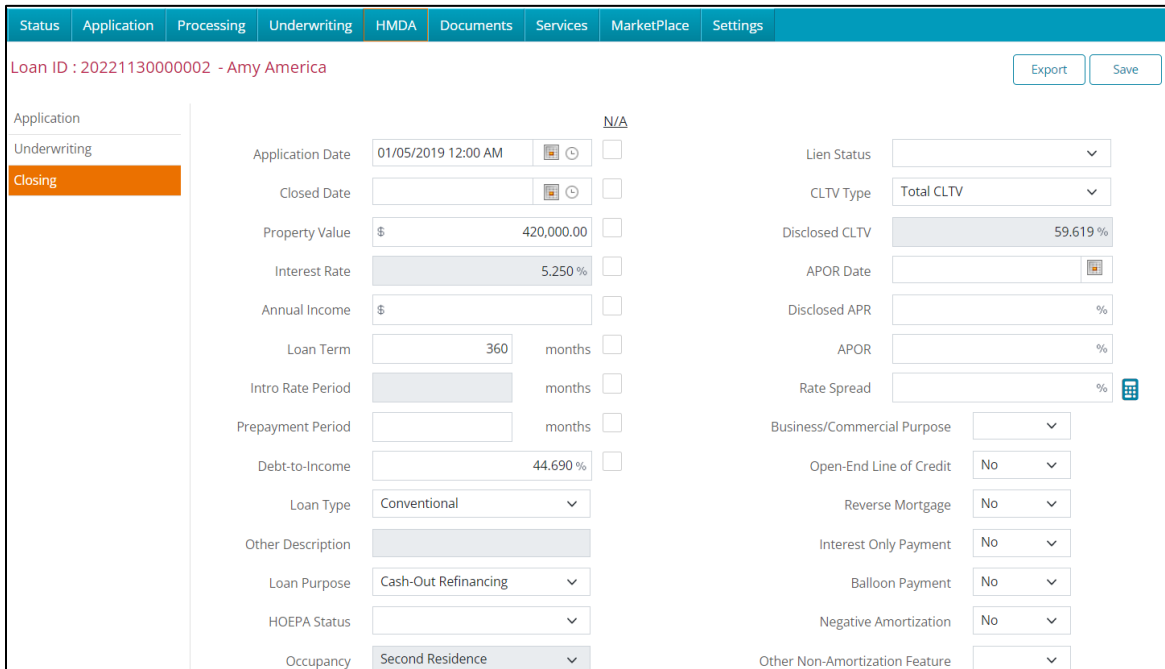


Figure 332: HMDA Closing Fields

2. Enter the **Origination Charges** in the **Disclosed Fees** section.

DISCLOSED FEES			
		N/A	N/A
Origination Charges	\$	<input type="text"/>	<input type="checkbox"/>
Discount Points	\$	<input type="text"/>	<input type="checkbox"/>
Lender Credits	\$	<input type="text"/>	<input type="checkbox"/>
Total Loan Costs	\$	<input type="text"/>	<input type="checkbox"/>
Total Points and Fees	\$	<input type="text"/>	<input type="checkbox"/>

Figure 333: 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**.

Status	Application	Processing	Underwriting	HMDA	Documents	Services	MarketPlace	Settings
Loan ID : 20221101000011 - Amy America								
<div> <div>Export</div> <div>Save</div> </div> <div> <div>Stored</div> <div>Generate</div> <div>Request</div> <div>eSign</div> </div> <div> <input type="text" value="Search"/> <input type="button" value="Q"/> </div>								

Figure 334: 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.

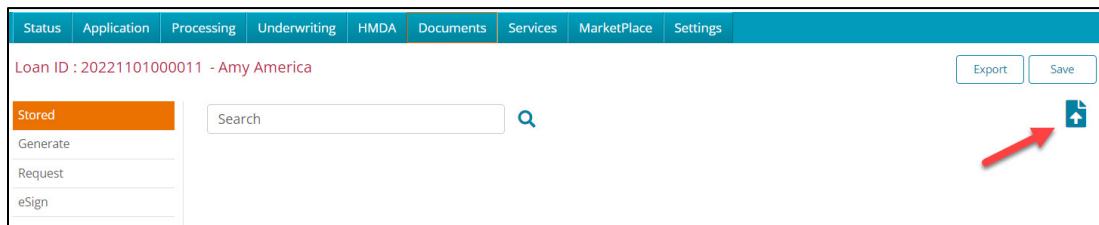


Figure 335: Upload Documents

2. Enter the **Document Name**.

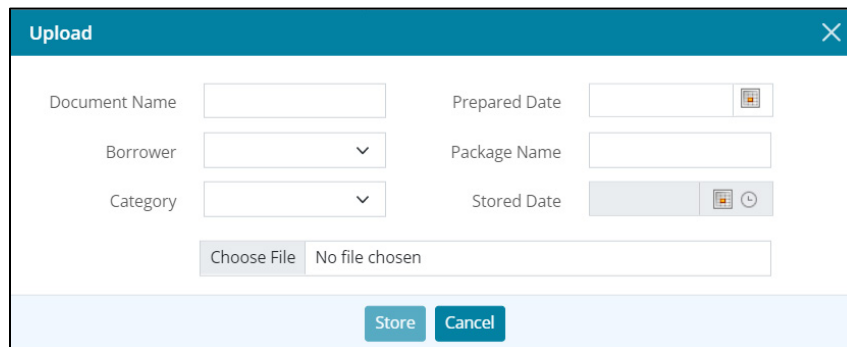


Figure 336: Upload Dialog

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.

- 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.

- Select the **View** icon for the document to view.

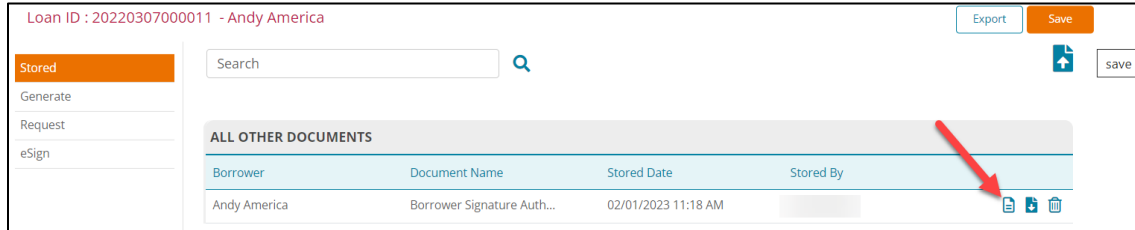


Figure 337: View Document

Note: The document opens in a *Browser* window.

- Perform one of the following for the open document.

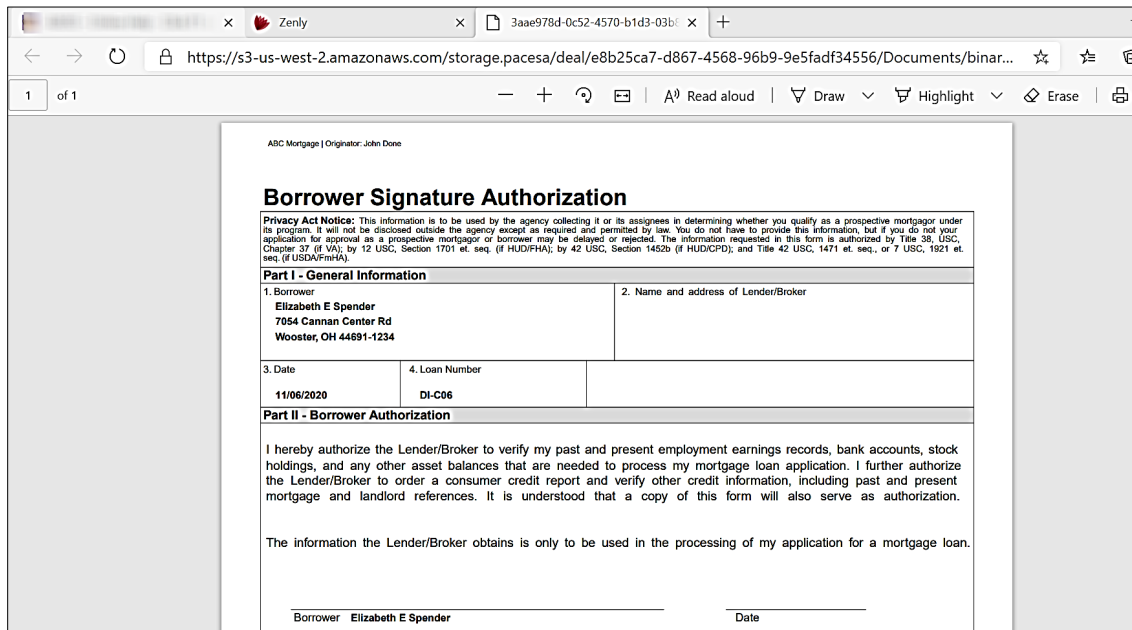


Figure 338: Document Browser View

- Click **Save** to save the document locally.
- Click **Print** to print the document.

Download Documents

Download multiple documents to perform batch printing.

1. Click the **Download** icon.

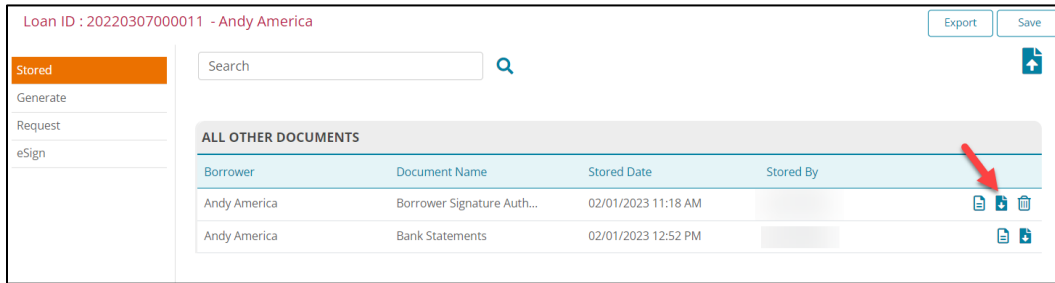


Figure 339: Download Document

2. Click **Open File** to view the document.



Figure 340: 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**.

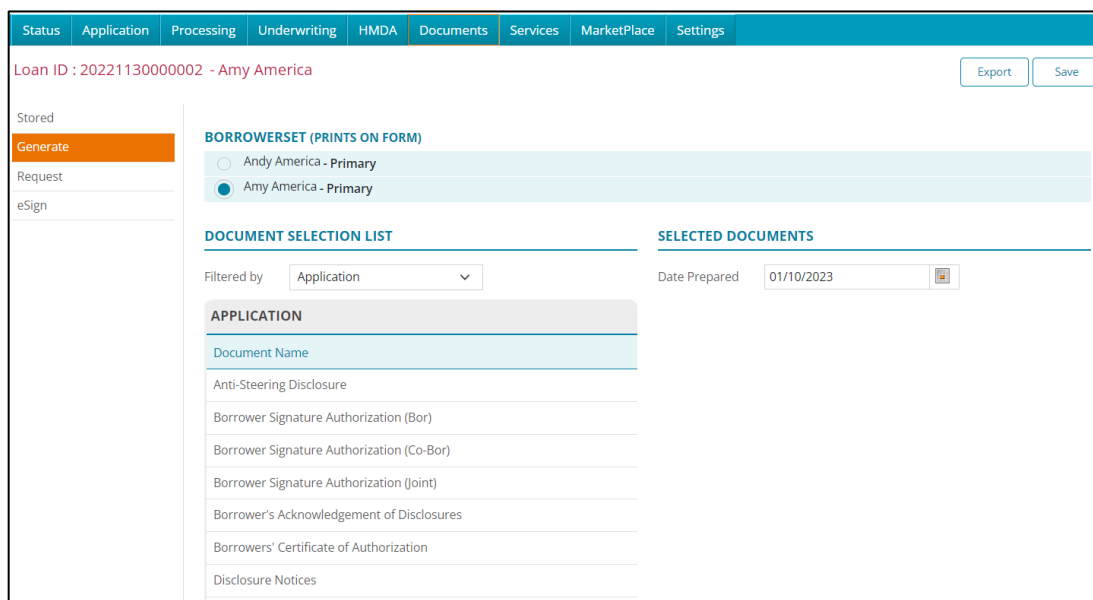


Figure 341: Generate Application

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**.

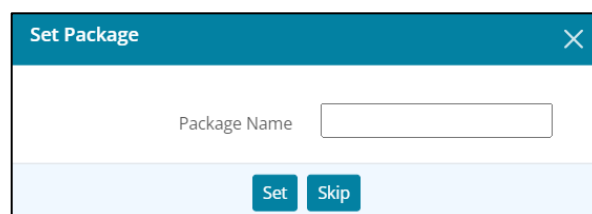


Figure 342: Set Package

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 336](#).)
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 336](#).)
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**.

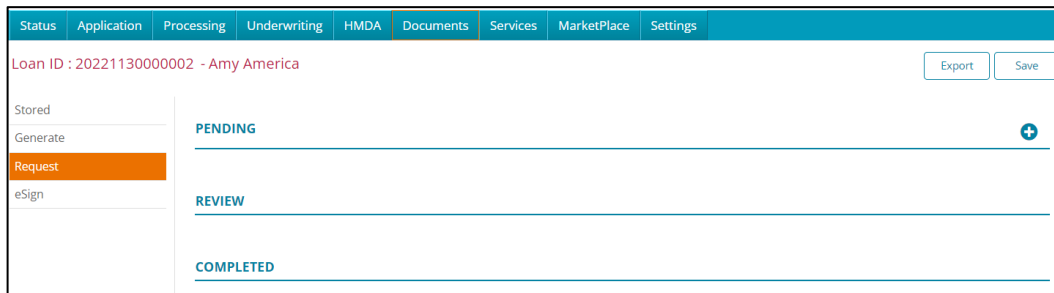


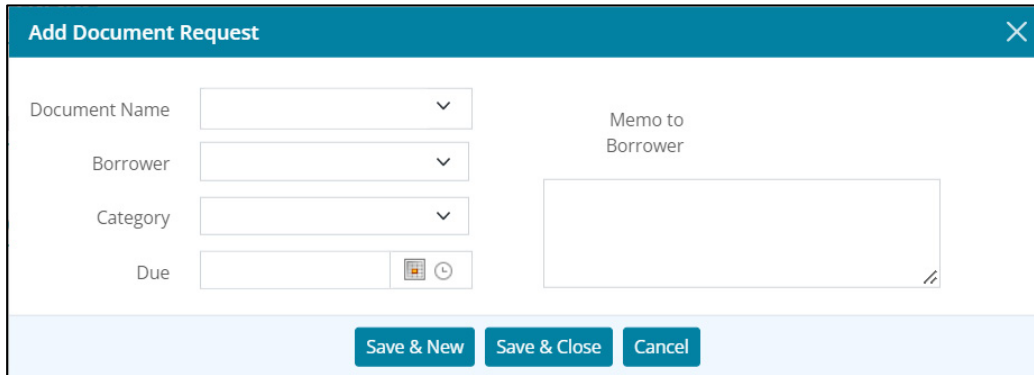
Figure 343: Document Request

Pending

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

1. Click the **Add** button. (See [Figure 338](#).)

2. Select or enter the **Document Name**.



The dialog box titled "Add Document Request" contains the following fields and controls:

- Document Name:** A dropdown menu.
- Borrower:** A dropdown menu.
- Category:** A dropdown menu.
- Due:** A date and time picker.
- Memo to Borrower:** A text area for notes.
- Buttons:** "Save & New", "Save & Close", and "Cancel".

Figure 344: Add Document Request Dialog

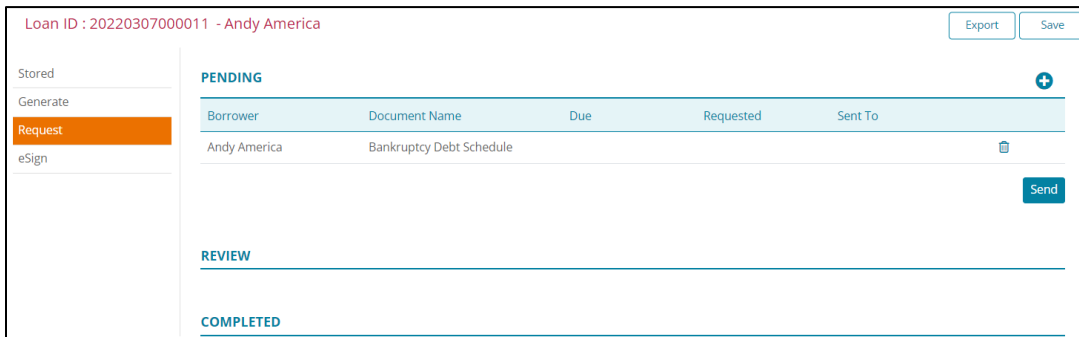
3. Select the request recipient from the **Borrower** dropdown.
4. Select the document **Category** from the dropdown.

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.



The interface shows a loan summary and a table of pending requests.

Loan ID: 20220307000011 - Andy America

Buttons: Export, Save

Left Sidebar: Stored, Generate, Request (highlighted), eSign

PENDING Table:

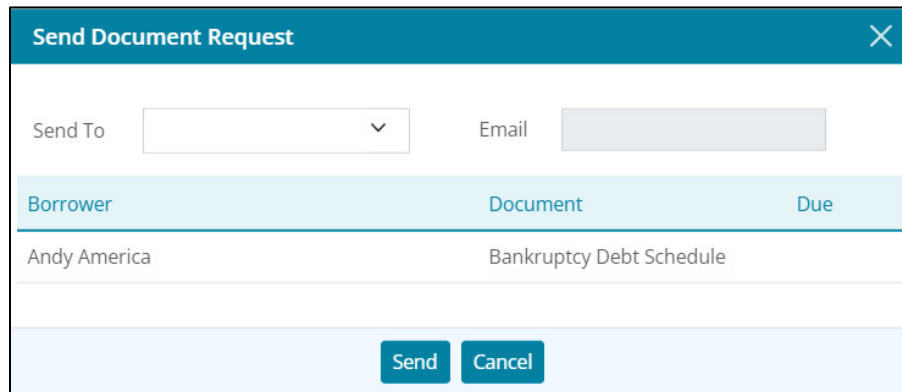
Borrower	Document Name	Due	Requested	Sent To
Andy America	Bankruptcy Debt Schedule			

Buttons: Send

Other Sections: REVIEW, COMPLETED

Figure 345: Send Document Request

9. 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 and an "Email" text input field. Below these is a table with three columns: "Borrower", "Document", and "Due". The table has one row with the data: "Andy America", "Bankruptcy Debt Schedule", and an empty "Due" field. At the bottom of the dialog are two buttons: "Send" and "Cancel".

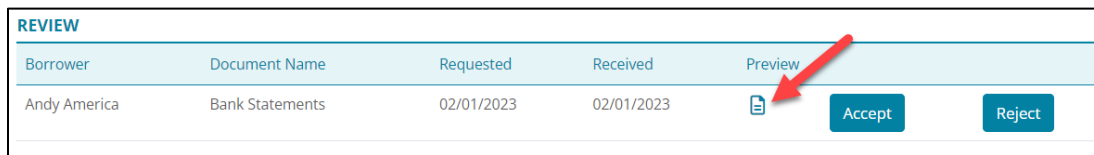
Borrower	Document	Due
Andy America	Bankruptcy Debt Schedule	

Figure 346: Send To

Review

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

1. Click the **Preview** icon.



The table is titled "REVIEW" and has five columns: "Borrower", "Document Name", "Requested", "Received", and "Preview". There is also an "Accept" button and a "Reject" button at the bottom right. A red arrow points to the "Preview" icon in the "Preview" column.


Borrower	Document Name	Requested	Received	Preview
Andy America	Bank Statements	02/01/2023	02/01/2023	

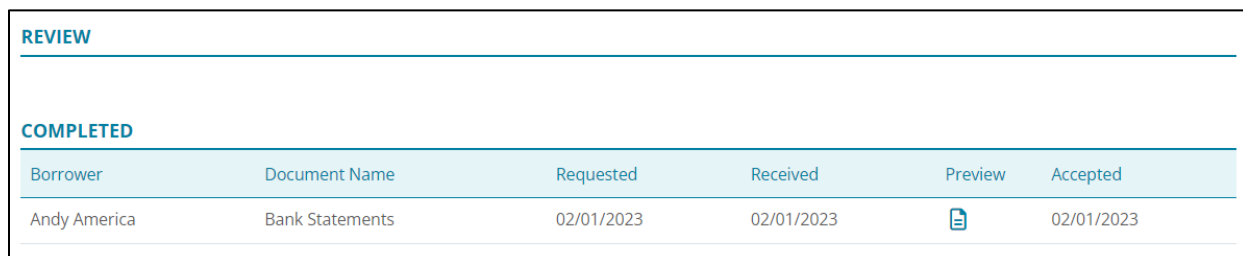
Figure 347: Review Received Document

2. Click **Accept** to approve the received document.
3. 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 is titled "COMPLETED" and has six columns: "Borrower", "Document Name", "Requested", "Received", "Preview", and "Accepted". It contains one row of data.


Borrower	Document Name	Requested	Received	Preview	Accepted
Andy America	Bank Statements	02/01/2023	02/01/2023		02/01/2023

Figure 348: 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**.

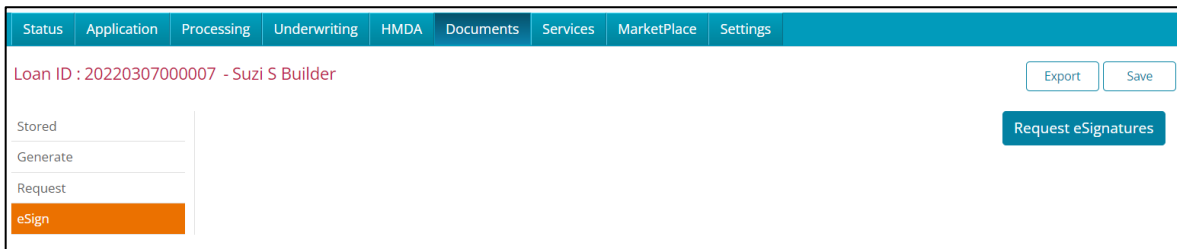


Figure 349: eSign Application

4. Select the appropriate signee radio button.
5. Click **Next**.

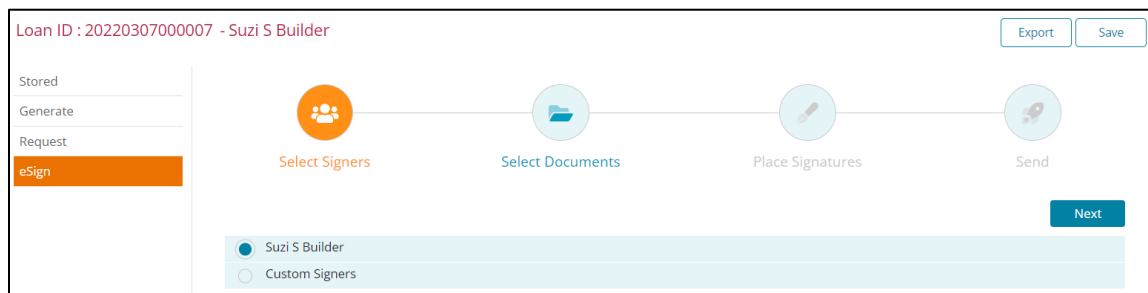
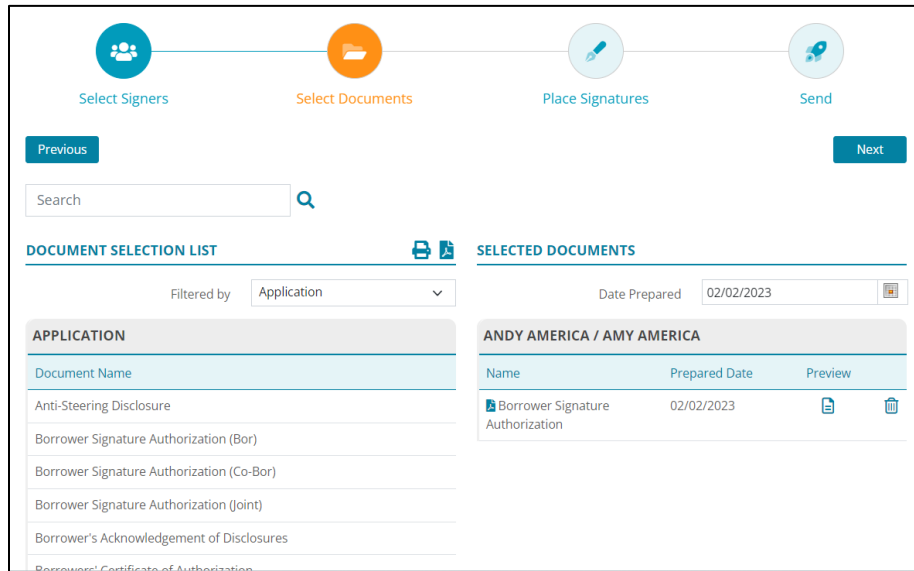


Figure 350: Retrieve Document List

6. Select the appropriate **Filtered by** option to return the appropriate **Stored Documents List**.

Note: Select the *Uploaded PDF* icon to display uploaded documents.

7. Select the document from the **Document Name List** to place in the **Selected Documents List**.



The screenshot shows the 'Select Documents' step in the Zenly workflow. At the top, there are four icons representing the steps: Select Signers, Select Documents (active), Place Signatures, and Send. Below the icons are 'Previous' and 'Next' buttons. A search bar is present. The 'DOCUMENT SELECTION LIST' is filtered by 'Application' and shows a list of documents. The 'SELECTED DOCUMENTS' list shows 'Borrower Signature Authorization' selected.

APPLICATION	Document Name
	Anti-Steering Disclosure
	Borrower Signature Authorization (Bor)
	Borrower Signature Authorization (Co-Bor)
	Borrower Signature Authorization (Joint)
	Borrower's Acknowledgement of Disclosures
	Borrower's Certificate of Authorization



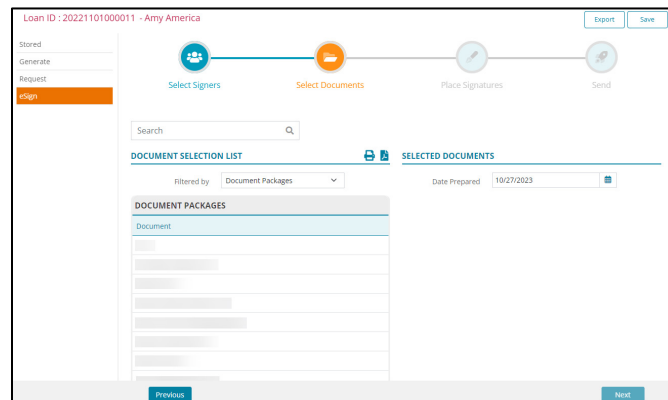
ANDY AMERICA / AMY AMERICA		
Name	Prepared Date	Preview
Borrower Signature Authorization	02/02/2023	 

Figure 351: Selected Documents

8. Repeat Steps 7 – 8 until all documents requiring eSignatures are in the **Selected Documents List**.
9. If *Document Packages* is selected, choose the desired package.



The screenshot shows the 'Select Documents' step in the Zenly workflow. At the top, there are four icons representing the steps: Select Signers, Select Documents (active), Place Signatures, and Send. Below the icons are 'Previous' and 'Next' buttons. A search bar is present. The 'DOCUMENT SELECTION LIST' is filtered by 'Document Packages' and shows a list of packages. The 'SELECTED DOCUMENTS' list is empty.

DOCUMENT PACKAGES	Document

Figure 352: Document Packages

10. Click **Next**.
11. 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.

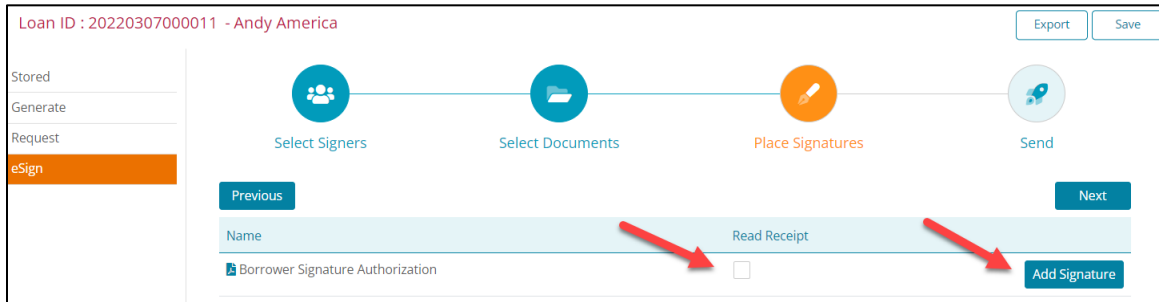


Figure 353: Add Signature

2. Click **Add Signature**.
3. Click the **Add Signature Block** icon.

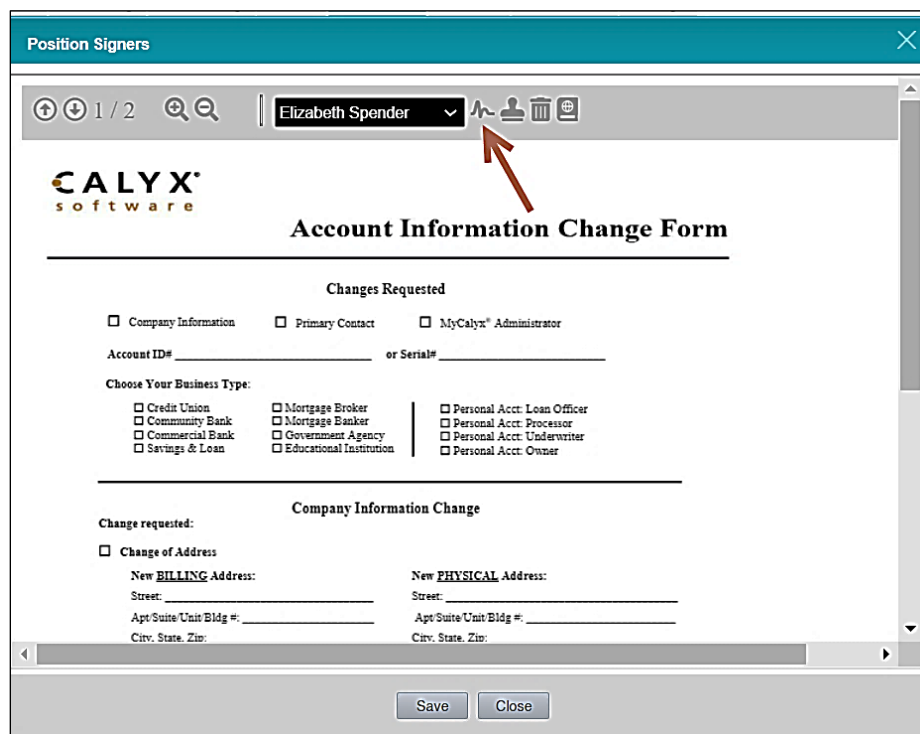
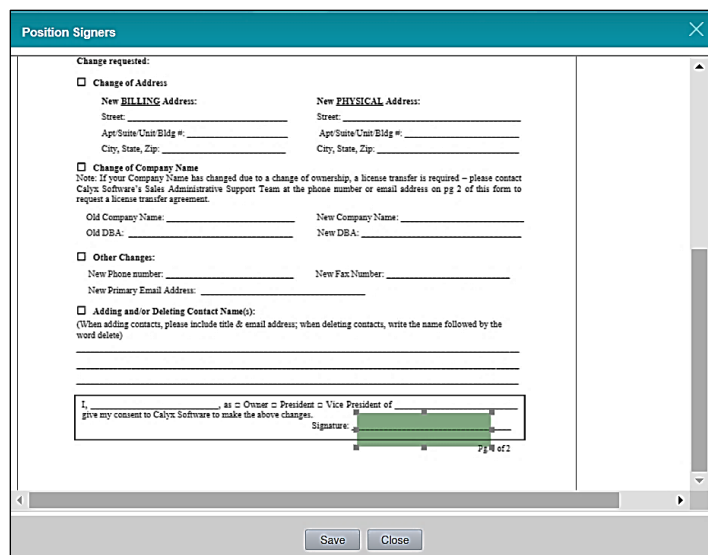


Figure 354: Position Signers Dialog

4. Drag the **Signature Block** to the appropriate location.



Position Signers

Change requested:

☐ **Change of Address**

New **BILLING** Address: Street: Apt/Suite/Unit Bldg #: City, State, Zip:

New **PHYSICAL** Address: Street: Apt/Suite/Unit Bldg #: City, State, Zip:

☐ **Change of Company Name**

Note: If your Company Name has changed due to a change of ownership, a license transfer is required – please contact Calyx Software's Sales Administrative Support Team at the phone number or email address on pg 2 of this form to request a license transfer agreement.

Old Company Name: New Company Name: Old DBA: New DBA:

☐ **Other Changes:**

New Phone number: New Fax Number: New Primary Email Address:

☐ **Adding and/or Deleting Contact Name(s):**
(When adding contacts, please include title & email address; when deleting contacts, write the name followed by the word delete)

I, _____ as ☐ Owner ☐ President ☐ Vice President of _____ give my consent to Calyx Software to make the above changes.

Signature: _____

7/14 of 2

Save Close

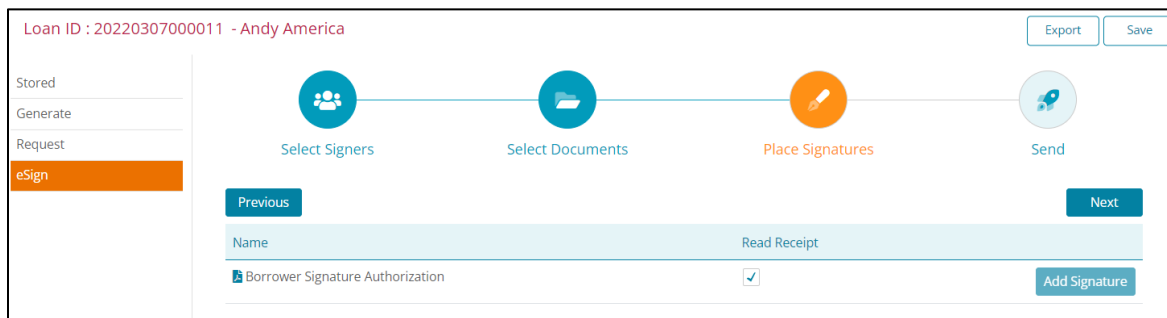
Figure 355: Position Signature Block

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**.



Loan ID : 20220307000011 - Andy America

Export Save

Stored

Generate

Request

eSign

Select Signers Select Documents Place Signatures Send

Previous Next

Name Read Receipt

Borrower Signature Authorization ☒

Add Signature

Figure 356: Complete eSignature Request

2. Enter a **Package Name**.

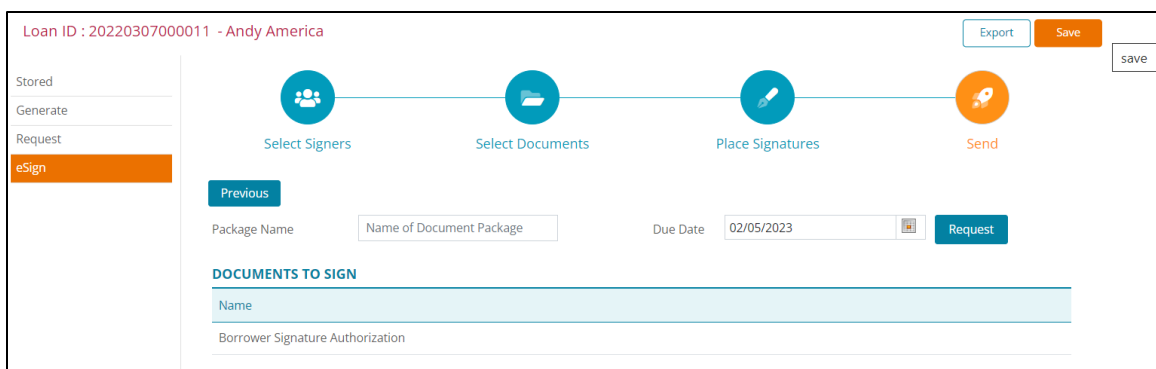


Figure 357: Send eSignature Request

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**.

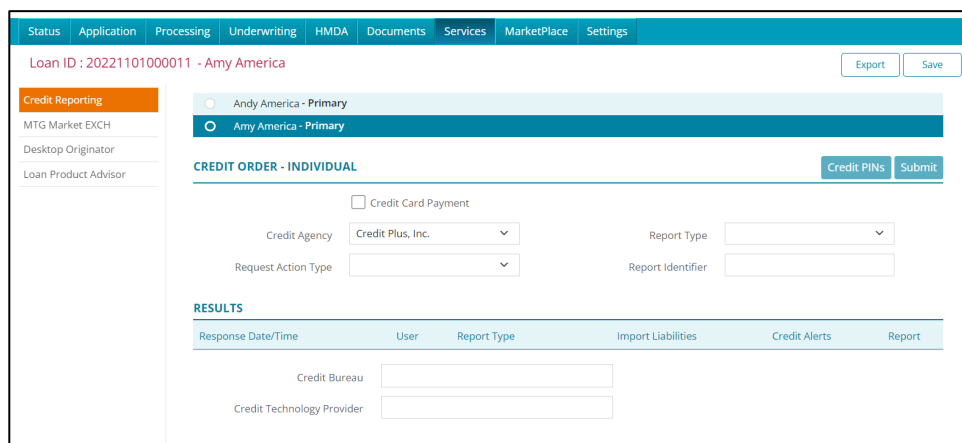
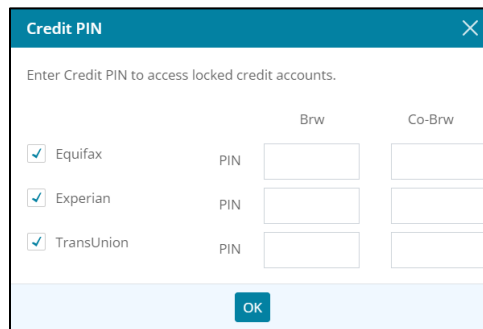


Figure 358: Borrower Credit Reporting

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**.



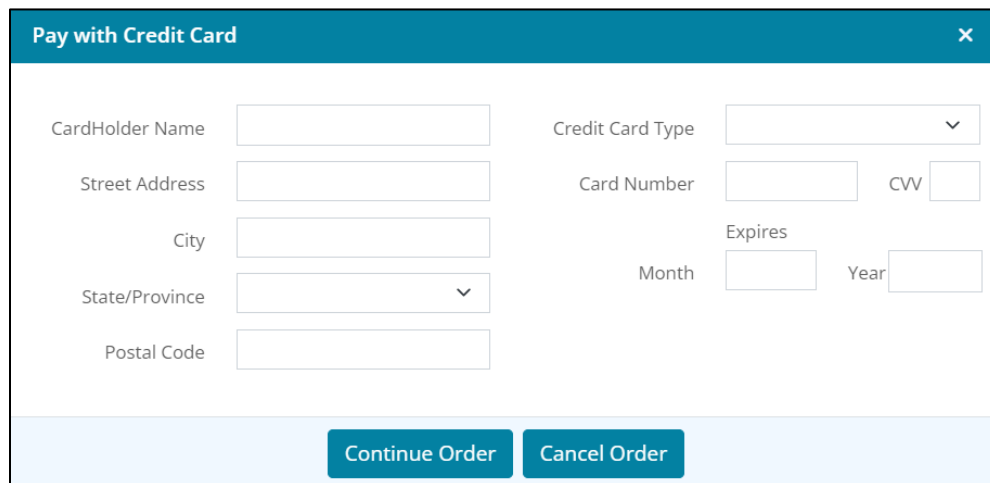
The dialog box is titled "Credit PIN" and contains the instruction "Enter Credit PIN to access locked credit accounts." It features a table with columns for "Brw" and "Co-Brw". The rows are for credit agencies: Equifax, Experian, and TransUnion. Each row has a "PIN" label and two input fields. There are checkboxes for each agency, all of which are checked. An "OK" button is at the bottom.

	Brw	Co-Brw
<input checked="" type="checkbox"/> Equifax	PIN <input type="text"/>	<input type="text"/>
<input checked="" type="checkbox"/> Experian	PIN <input type="text"/>	<input type="text"/>
<input checked="" type="checkbox"/> TransUnion	PIN <input type="text"/>	<input type="text"/>

Figure 359: 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.

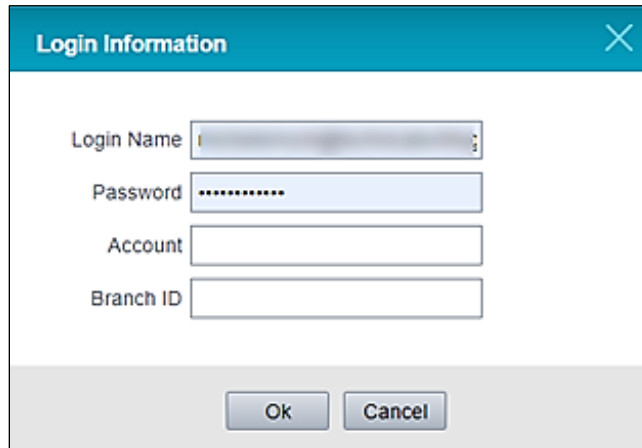


The dialog box is titled "Pay with Credit Card" and contains fields for cardholder information and payment details. It includes input fields for CardHolder Name, Street Address, City, State/Province, and Postal Code. It also includes a dropdown for Credit Card Type, input fields for Card Number, CVV, and Expires (Month and Year). There are "Continue Order" and "Cancel Order" buttons at the bottom.

Figure 360: 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 four input fields: "Login Name", "Password" (masked with dots), "Account", and "Branch ID". At the bottom are "Ok" and "Cancel" buttons.

Figure 361: 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.

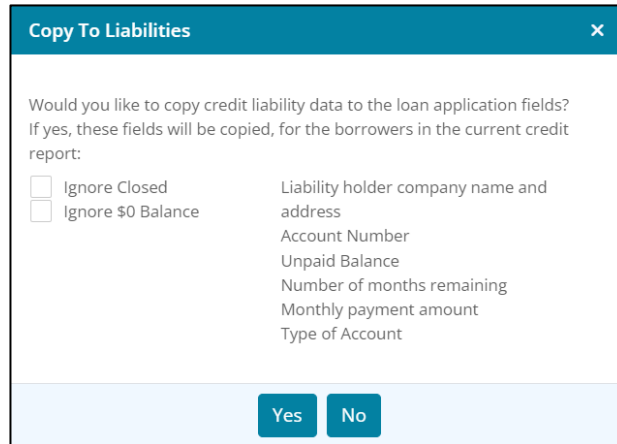
1. Click **Credit Alerts** to review credit report alerts.

RESULTS					
Response Date/Time	User	Report Type	Import Liabilities	Credit Alerts	Report
01/19/2023 11:52:04 AM		5004549	+		
<div> <div>Credit Bureau</div> <div>Calyx Demo</div> </div> <div> <div>Credit Technology Provider</div> <div></div> </div>					

Figure 362: Credit Report Results List

2. Click **Report** to review the full credit report.

- Click the **Import Liabilities** icon to copy credit liabilities to Zenly.



Copy To Liabilities [X]

Would you like to copy credit liability data to the loan application fields?
If yes, these fields will be copied, for the borrowers in the current credit report:

☐ Ignore Closed Liability holder company name and address
☐ Ignore \$0 Balance Account Number
 Unpaid Balance
 Number of months remaining
 Monthly payment amount
 Type of Account

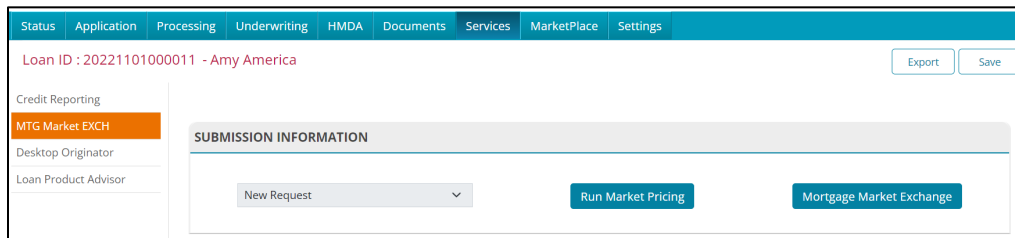
Yes No

Figure 363: Copy to Liabilities Dialog

- Select the appropriate checkboxes.
- 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.



Status Application Processing Underwriting HMDA Documents Services **MarketPlace** Settings

Loan ID : 20221101000011 - Amy America [Export] [Save]

Credit Reporting
MTG Market EXCH
 Desktop Originator
 Loan Product Advisor

SUBMISSION INFORMATION

New Request [Run Market Pricing] [Mortgage Market Exchange]

Figure 364: MME

To run pricing options:

- Select the **Services** tab.
- Select **MTG Market EXCH**.
- Select the **Run Market Pricing** button.
- 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**.

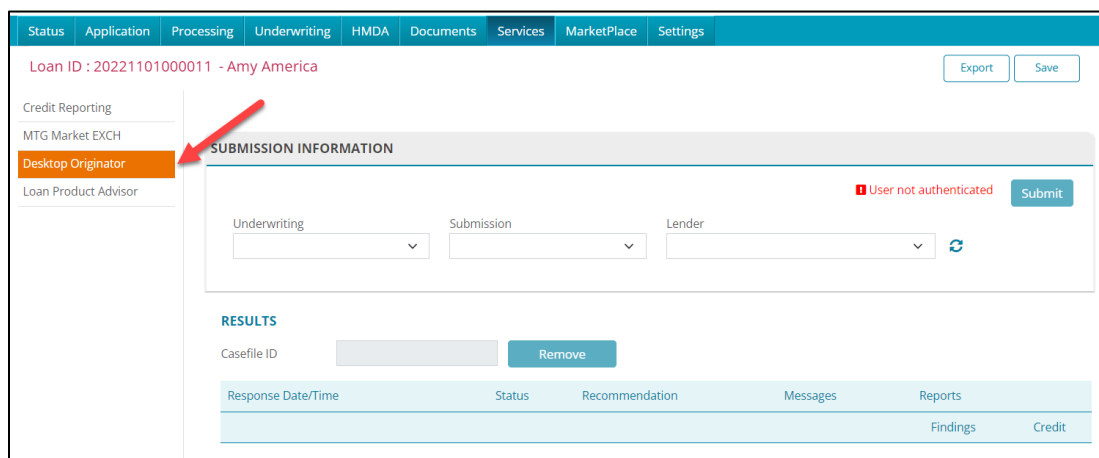


Figure 365: Desktop Originator Submission Info

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.

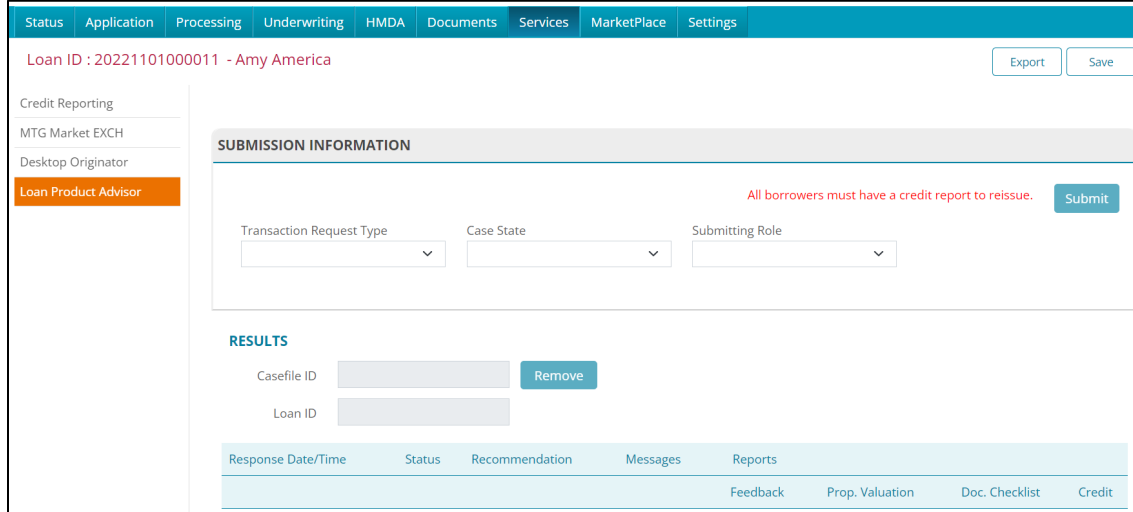


Figure 366: Loan Product Advisor

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.

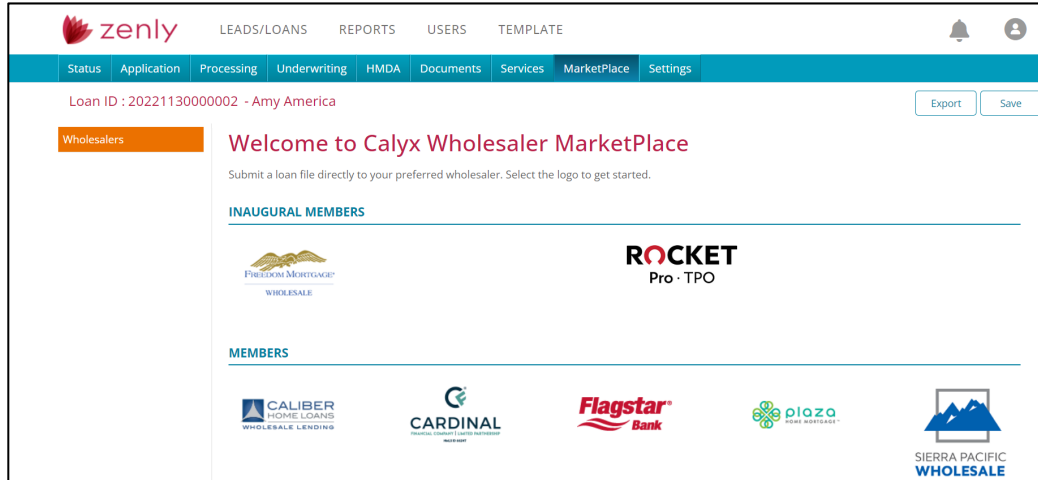


Figure 367: Select Wholesaler

2. Click the preferred **Wholesaler** icon.
3. Log into **Wholesaler** website and submit the loan.

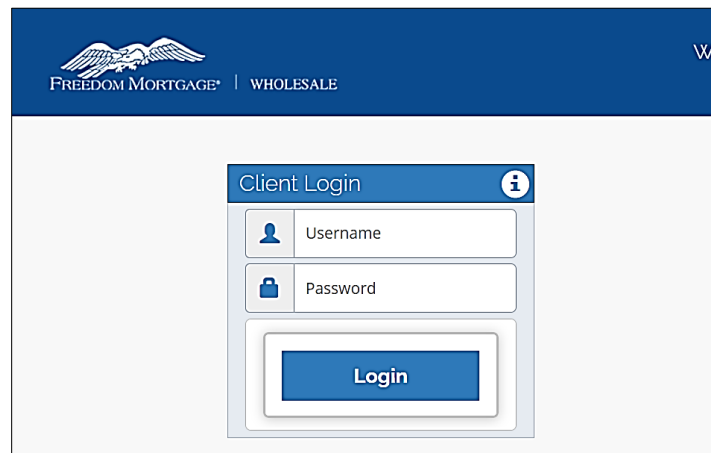


Figure 368: Wholesaler Login

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.

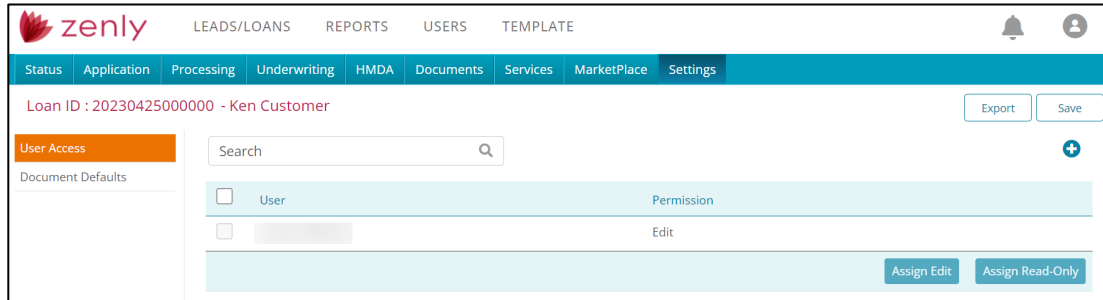


Figure 369: Loan User Access Settings

2. Click **Add** to add another user to the loan.
3. Enter the user in the **Search** field.

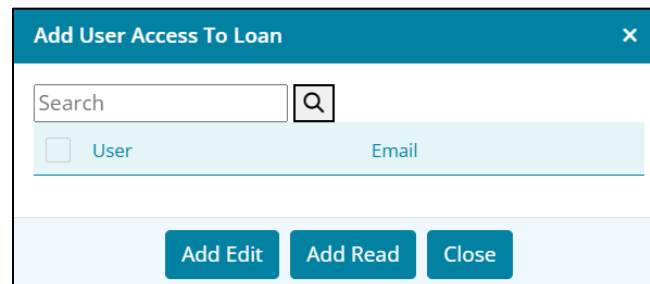


Figure 370: Set Loan User Access

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 362](#).)
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 362.](#))
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.

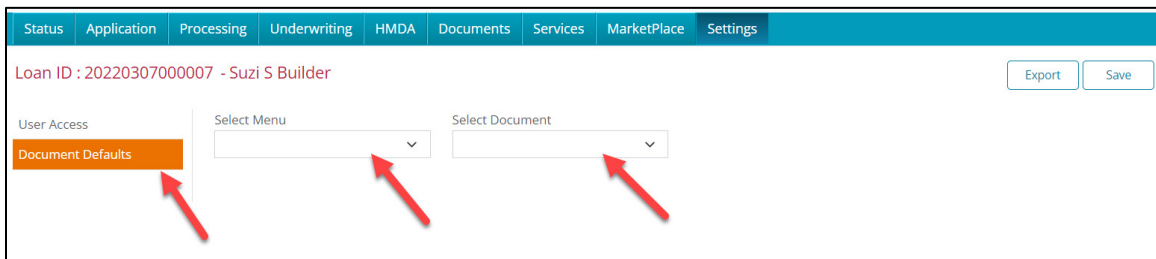
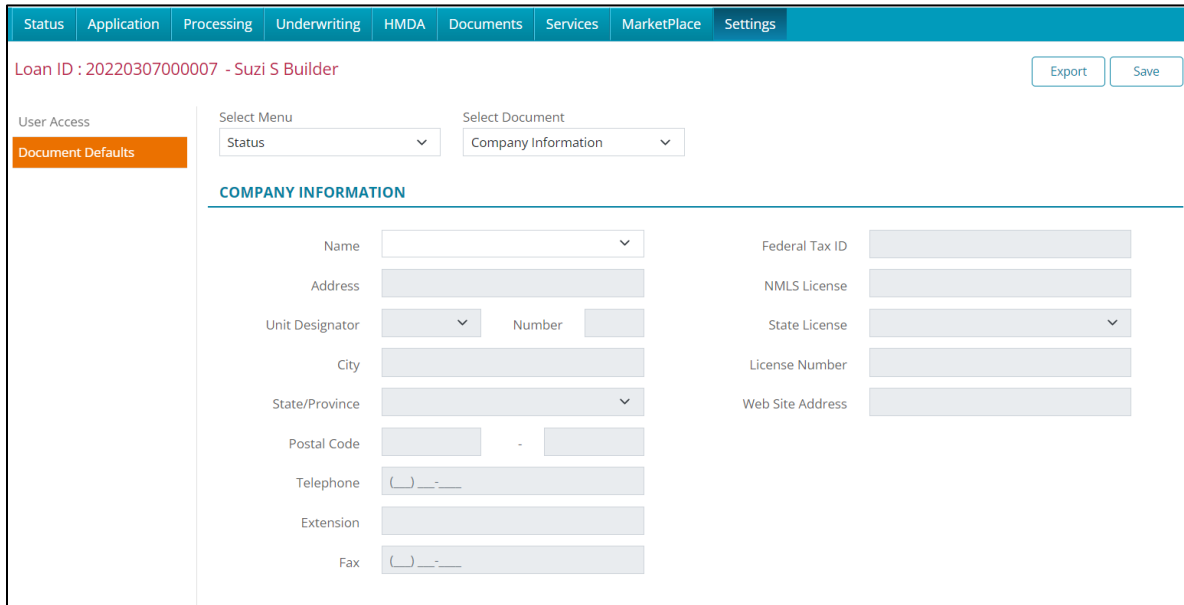


Figure 371: Document Defaults

2. Select **Status** from the *Select Menu* dropdown.
3. Select **Company Information** from the *Select Document* dropdown.

4. Enter **Company Information**.



Loan ID : 20220307000007 - Suzi S Builder

User Access: Document Defaults

Select Menu: Status

Select Document: Company Information

COMPANY INFORMATION

Name: [Dropdown]

Address: [Text]

Unit Designator: [Dropdown] Number: [Text]

City: [Text]

State/Province: [Dropdown]

Postal Code: [Text] - [Text]

Telephone: [Text] [Text] [Text]

Extension: [Text]

Fax: [Text] [Text] [Text]

Federal Tax ID: [Text]

NMLS License: [Text]

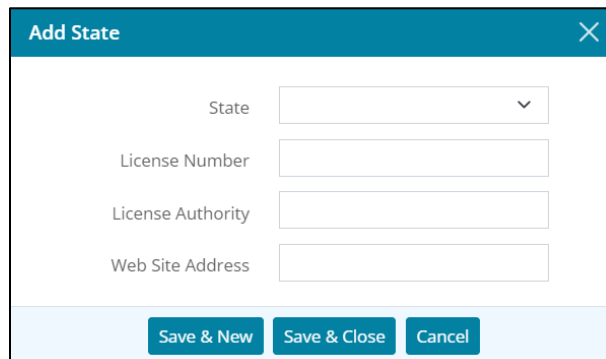
State License: [Dropdown]

License Number: [Text]

Web Site Address: [Text]

Figure 372: 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.



Add State

State: [Dropdown]

License Number: [Text]

License Authority: [Text]

Web Site Address: [Text]

Save & New Save & Close Cancel

Figure 373: 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*.

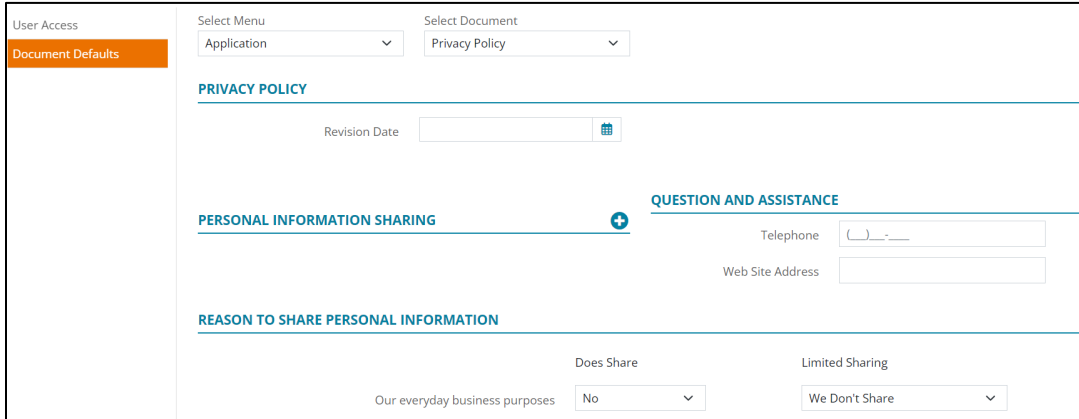


Figure 374: Loan Application Privacy Settings

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.

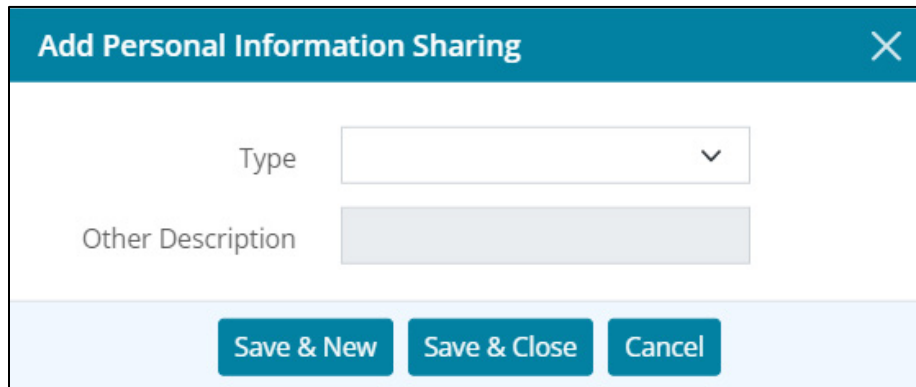


Figure 375: Add Personal Information Sharing

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**.

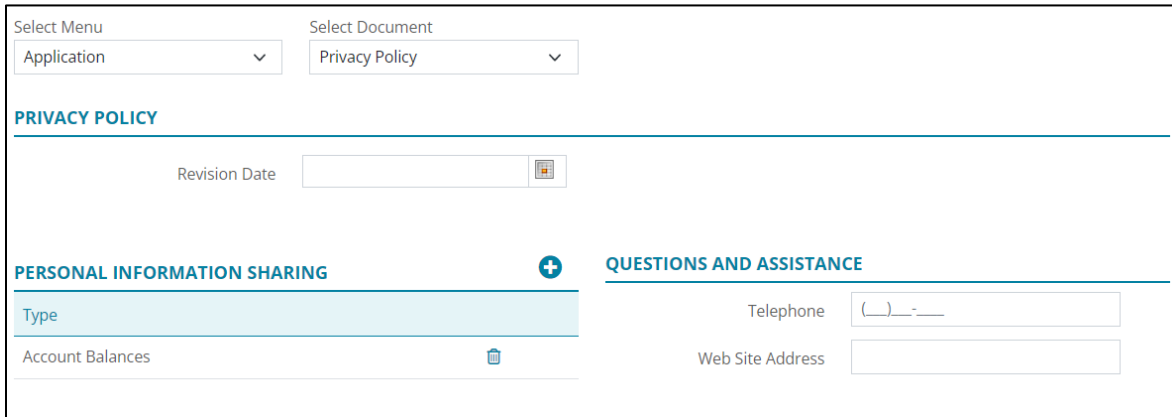
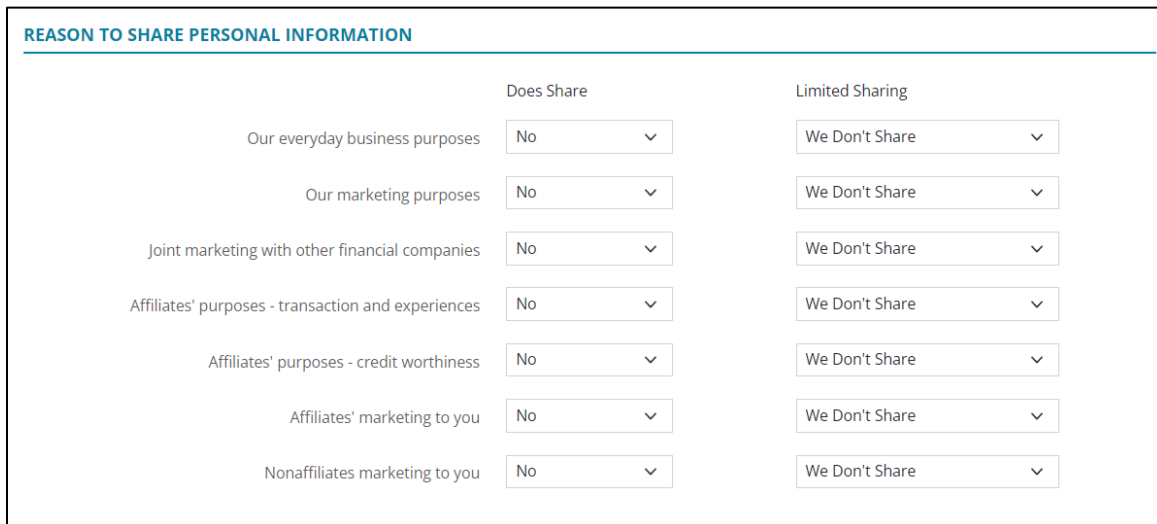


Figure 376: Document Type List

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 377: Reasons to Share Personal Info.

9. Select the appropriate corresponding **Limited Sharing** option.

10. Select the appropriate **Opt-out Methods** details.

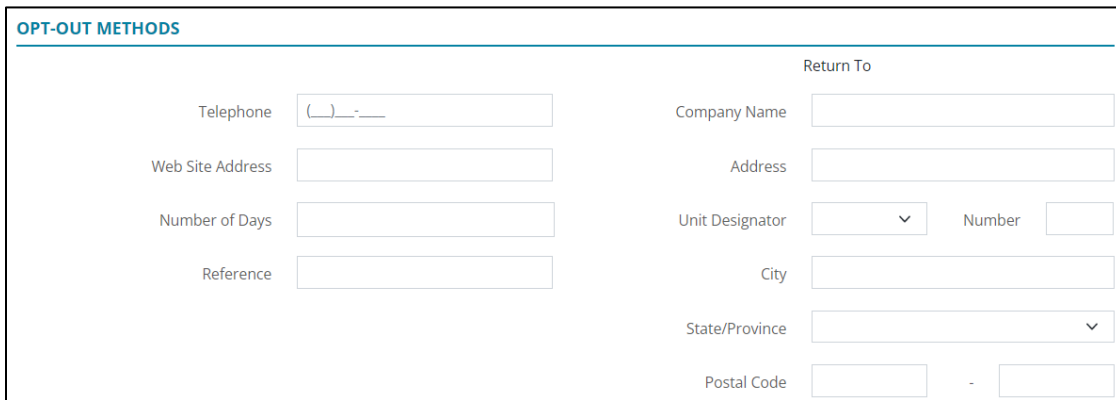


Figure 378: Opt-out Methods

11. Click **Select** to add **Opt-out Choices**.
12. Select the checkboxes to include the information on the form.

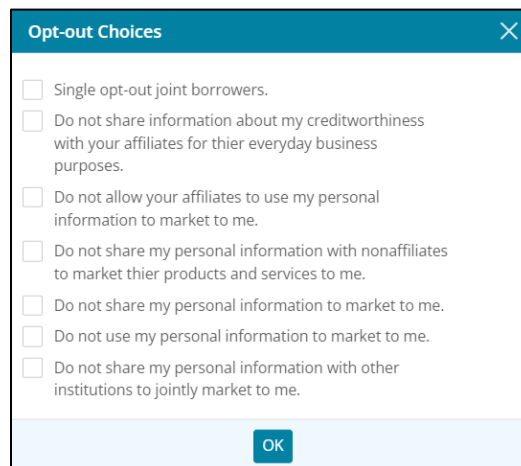


Figure 379: Opt-out Choices Dialog

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.

<p>User Access</p> <p>Document Defaults</p>	<div> <div>Select Menu</div> <div>Processing</div> </div> <div> <div>Select Document</div> <div>ECOA/NOA</div> </div> <p>EQUAL CREDIT OPPORTUNITY ACT / NOTICE OF ACTION</p> <hr/> <div> <div>Federal Agency</div> <div>Office of the Comptroller of the Currency</div> </div> <div> <div>Description</div> <div>Office of the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney Street, Suite 3450, Houston, TX 77010-9050</div> </div>
---	---

Figure 380: ECOA Form Statement

2. Select **ECOA** 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.

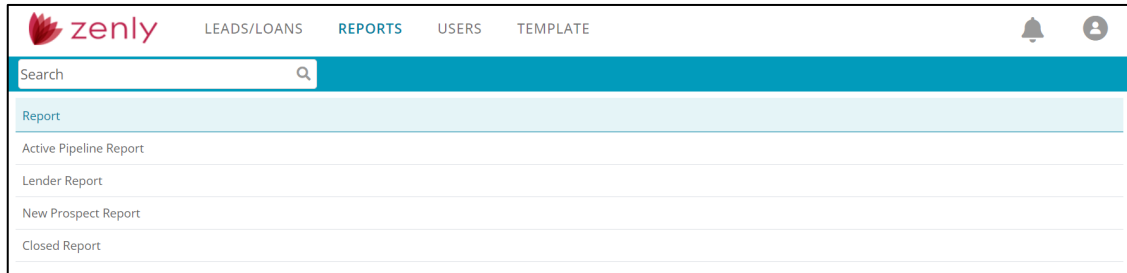


Figure 381: Reports Tab

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.

ACTIVE PIPELINE REPORT

☐ Leads
 ☒ Loans

Status: Prospect is between and

Loan Originator:

[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	Purpose
20220718000007	Andy America	1234 Ocean Pines		823	Rehobeth	MD	21857	Prospect	09/26/2022	10/05/2019	Refinance
20230306000006	Ken N Customer	10655 Birch St			Burbank	CA	91502	Prospect	03/13/2023		Purchase

CLOSED REPORT

☐ Leads
 ☒ Loans

Status: Prospect is between and

Loan Originator:

[Statuses] [Generate] [Export to CSV]

Loan Number	Borrower Name	Subject Property Address	Unit Designator	Unit Number	City	State	Postal Code	Loan Amount	Loan Type	Note Rate	Loan Term
20220718000007	Andy America	1234 Ocean Pines		823	Rehobeth	MD	21857	250,400.00	Conventional	5.000	360
20230306000006	Ken N Customer	10655 Birch St			Burbank	CA	91502		Conventional		

Figure 382: 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.

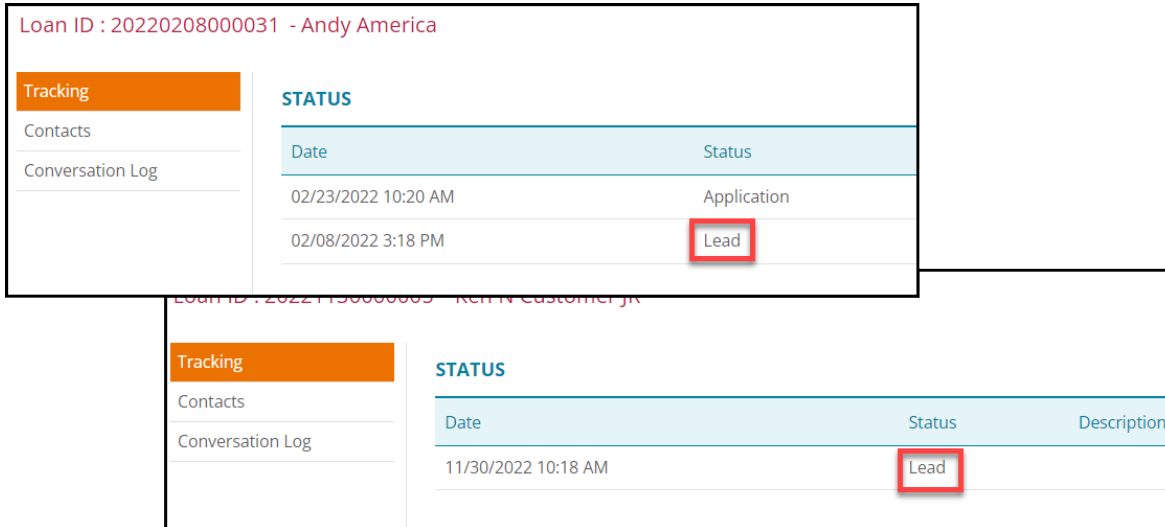
To generate a report:

1. Select the **Reports** tab.
2. Select the desired report (**Example:** *Active Pipeline Report*). See [Figure 374](#).

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.

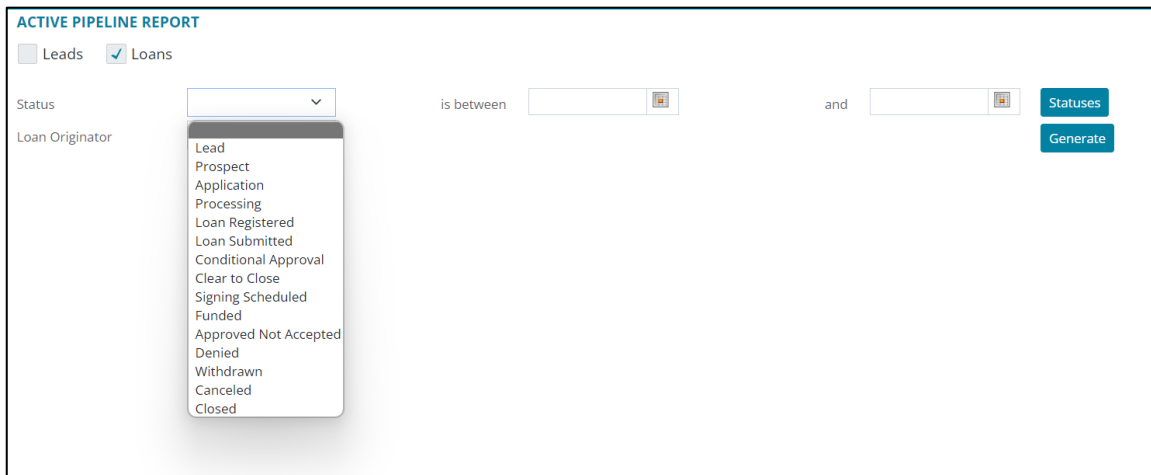


Loan ID : 20220208000031 - Andy America	
Tracking	STATUS
Contacts	
Conversation Log	
Date	Status
02/23/2022 10:20 AM	Application
02/08/2022 3:18 PM	Lead

Loan ID : 20221130000005 - Ken N Customer Jr		
Tracking	STATUS	
Contacts		
Conversation Log		
Date	Status	Description
11/30/2022 10:18 AM	Lead	

Figure 383: Status

3. Select **Leads** or **Loans**.
4. For the **Status** dropdown menu, select the desired option.



ACTIVE PIPELINE REPORT

☐ Leads ☒ Loans

Status

Loan Originator

is between and

Lead
Prospect
Application
Processing
Loan Registered
Loan Submitted
Conditional Approval
Clear to Close
Signing Scheduled
Funded
Approved Not Accepted
Denied
Withdrawn
Canceled
Closed

Figure 384: 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.



Figure 385: 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.




Figure 386: Statuses Button

1. Click on the **Statuses** button.
2. Select or unselect desired **Statuses**.
Click on the **All** checkbox to unselect the other checkboxes.

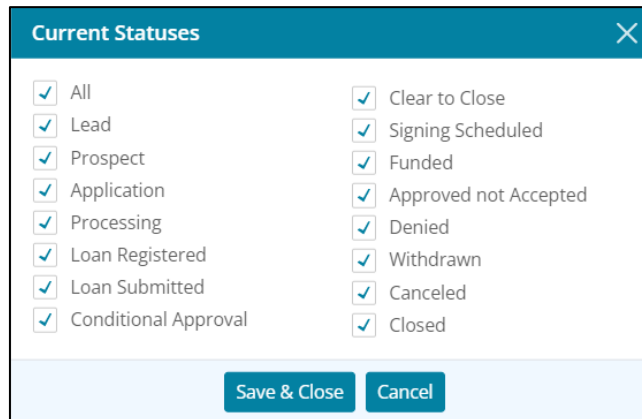
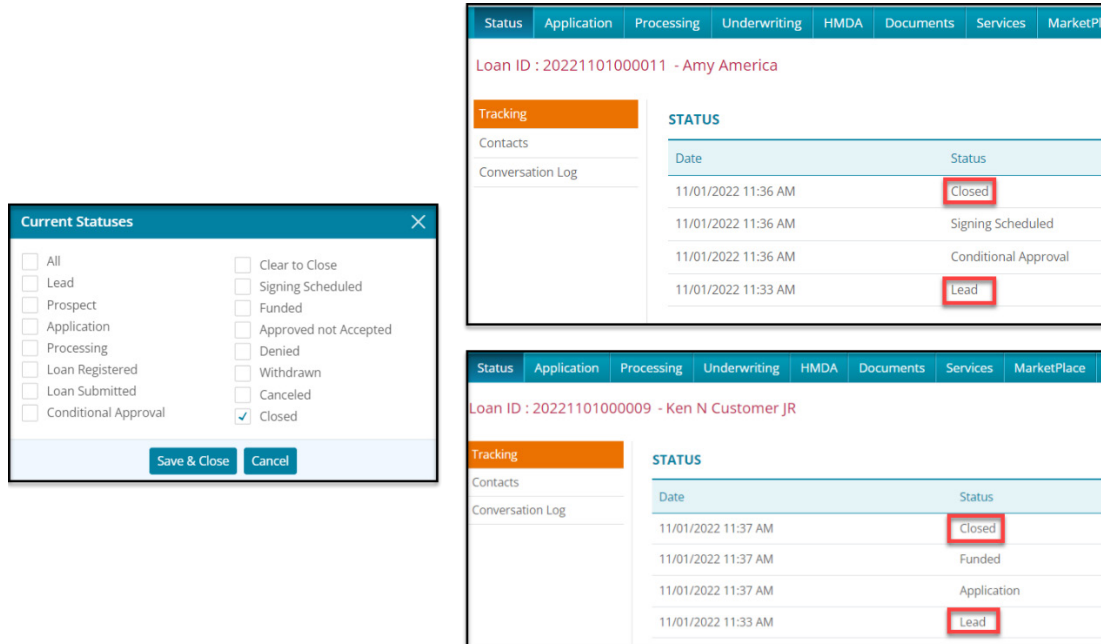


Figure 387: Current Statuses

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*.



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 1: 20221101000011 - Amy America

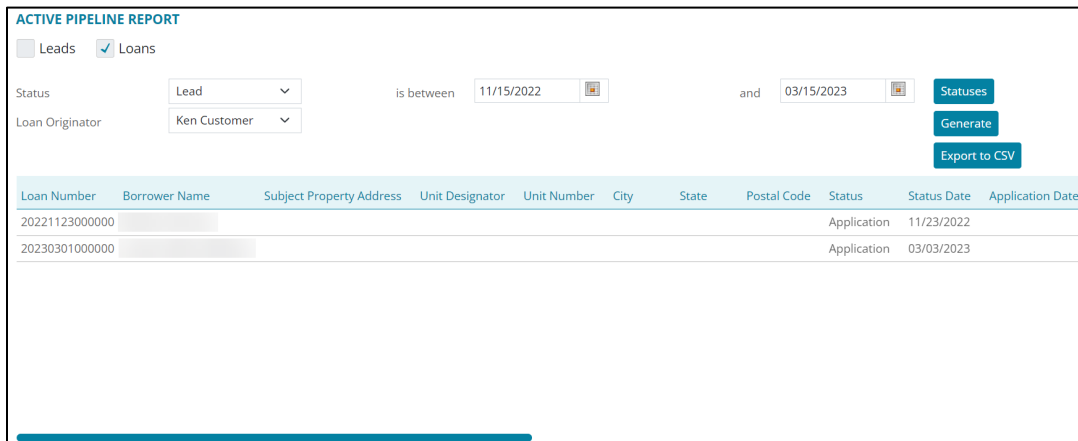
Date	Status
11/01/2022 11:36 AM	Closed
11/01/2022 11:36 AM	Signing Scheduled
11/01/2022 11:36 AM	Conditional Approval
11/01/2022 11:33 AM	Lead

Loan 2: 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 388: Status/Current Status

4. Click the **Generate** button to populate the table.



ACTIVE PIPELINE REPORT

☐ Leads ☒ Loans

Status: is between and

Loan Originator:

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 389: 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.

ACTIVE PIPELINE REPORT

☐ Leads
 ☒ Loans

Status: Lead is between 11/15/2022 and 03/15/2023

Loan Originator: Ken Customer

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	lliams							Application	03/03/2023	

Figure 390: 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**.

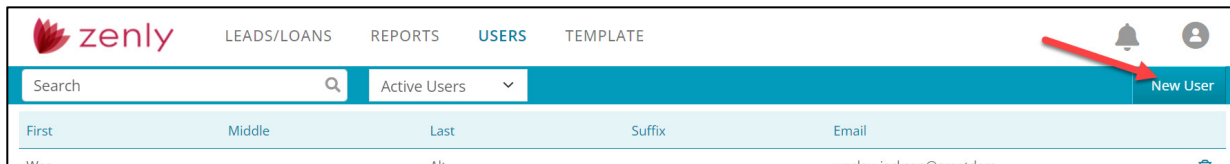


Figure 391: New User

3. Select the **Active** radio button to activate the new user.

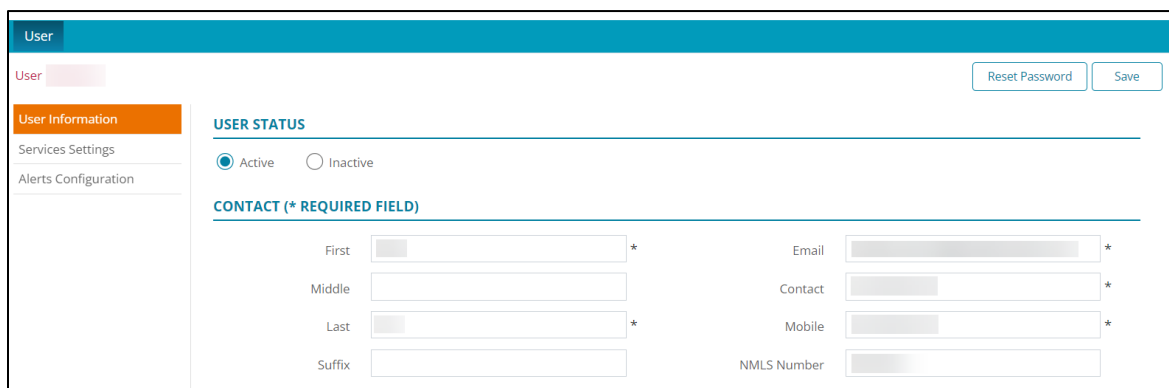


Figure 392: New User Contact Details

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.

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 <input type="checkbox"/> Delete Existing Loans	Application <input type="text" value="Edit"/>
	Processing <input type="text" value="Edit"/>
	Underwriting <input type="text" value="No Access"/>
	HMDA <input type="text" value="No Access"/>
	Services <input type="text" value="Edit"/>
	Settings <input type="text" value="No Access"/>

DOCUMENT MANAGEMENT ACCESS
<input checked="" type="checkbox"/> Upload Documents <input type="checkbox"/> Delete Documents <input checked="" type="checkbox"/> eSignature

Figure 393: 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 386](#).)
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.

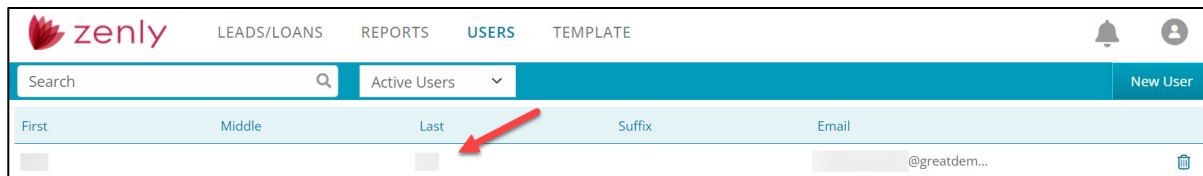


Figure 394: Select User

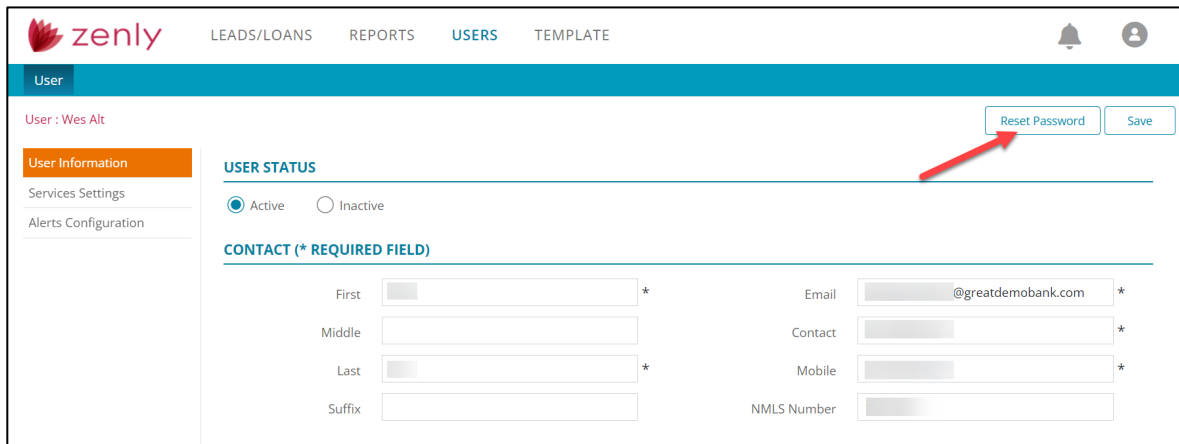
2. Update **User** fields as required.
3. Click **Save**.

Reset User Password

Use the following steps to reset a user password.

1. Select a user from the **User** table. (See [Figure 387](#).)

2. Click **Reset Password**.



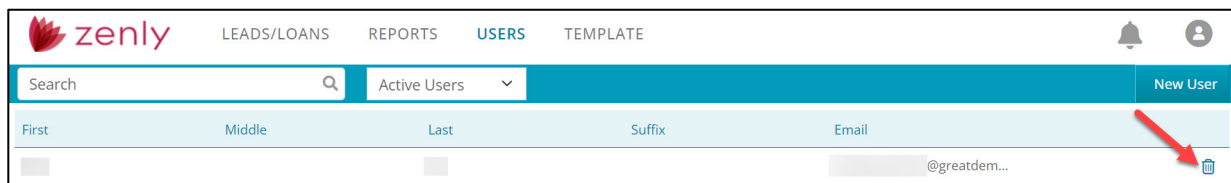
The screenshot shows the Zenly user management interface. At the top, there are tabs for LEADS/LOANS, REPORTS, **USERS**, and TEMPLATE. Below the tabs, there's a header bar with 'User' and a 'User: Wes Alt' label. On the right side of the header bar, there are 'Reset Password' and 'Save' buttons. A red arrow points to the 'Reset Password' button. The main content area is divided into two sections: 'USER STATUS' with 'Active' and 'Inactive' radio buttons, and 'CONTACT (* REQUIRED FIELD)' with input fields for First, Middle, Last, Suffix, Email, Contact, Mobile, and NMLS Number.

Figure 395: Reset Password

Delete User

Delete users that no longer require Zenly access.

1. Select the user to delete.



The screenshot shows the Zenly user management interface. At the top, there are tabs for LEADS/LOANS, REPORTS, **USERS**, and TEMPLATE. Below the tabs, there's a header bar with 'Search' and 'Active Users' dropdown. On the right side of the header bar, there are 'New User' and 'Delete' buttons. A red arrow points to the 'Delete' button. The main content area is a table with columns for First, Middle, Last, Suffix, and Email. The first row shows a user with the email '@greatdem...'. The 'Delete' button is located at the end of the first row.

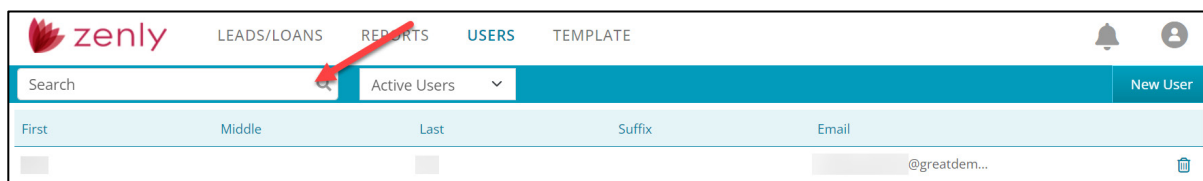
Figure 396: Delete User

2. Click the **Delete** icon.

User Search

Enter search criteria to locate a Zenly user.

1. Enter the **Search** criteria.



The screenshot shows the Zenly user management interface. At the top, there are tabs for LEADS/LOANS, REPORTS, **USERS**, and TEMPLATE. Below the tabs, there's a header bar with 'Search' and 'Active Users' dropdown. On the right side of the header bar, there are 'New User' and 'Delete' buttons. A red arrow points to the 'Search' button. The main content area is a table with columns for First, Middle, Last, Suffix, and Email. The first row shows a user with the email '@greatdem...'. The 'Search' button is located at the end of the first row.

Figure 397: 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**.

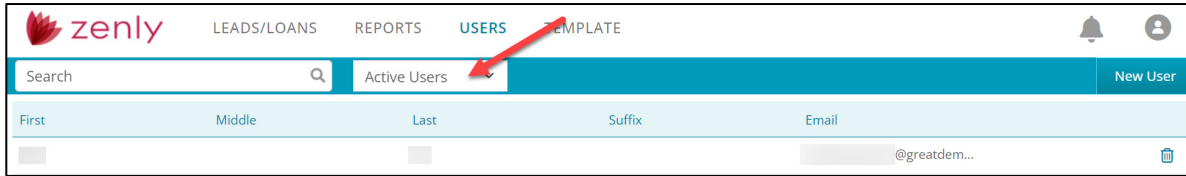


Figure 398: Activate/Deactivate User

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**.

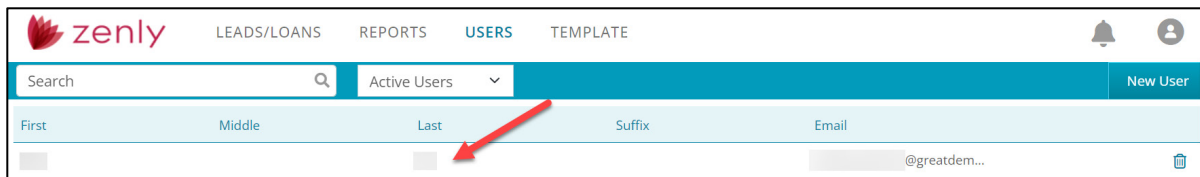


Figure 399: Select User

3. Select **Service Settings**.
4. Click **Add**.

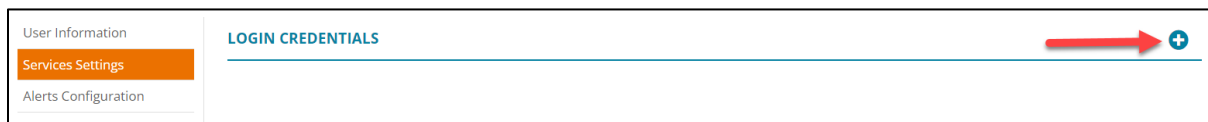
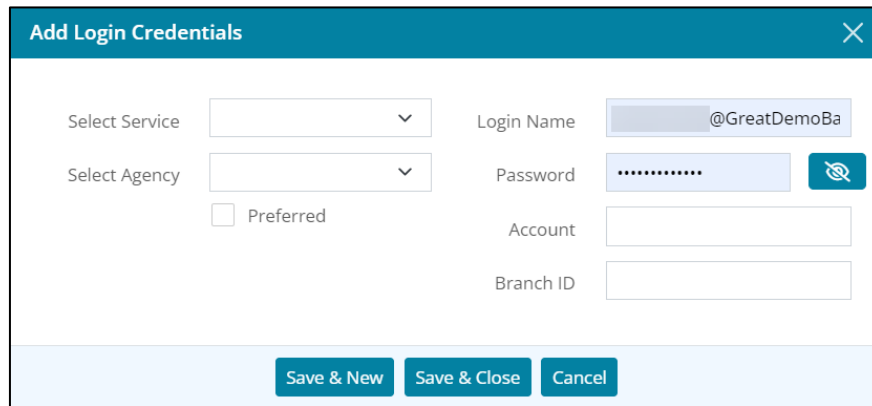


Figure 400: Add Service

5. Select the desired **Service** from the dropdown.



The dialog box titled "Add Login Credentials" contains the following fields and controls:

- Select Service:** A dropdown menu.
- Select Agency:** A dropdown menu.
- Preferred:** A checkbox.
- Login Name:** A text field with the value "@GreatDemoBa".
- Password:** A text field with masked characters "*****" and a toggle icon.
- Account:** A text field.
- Branch ID:** A text field.
- Buttons:** "Save & New", "Save & Close", and "Cancel".

Figure 401: 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.

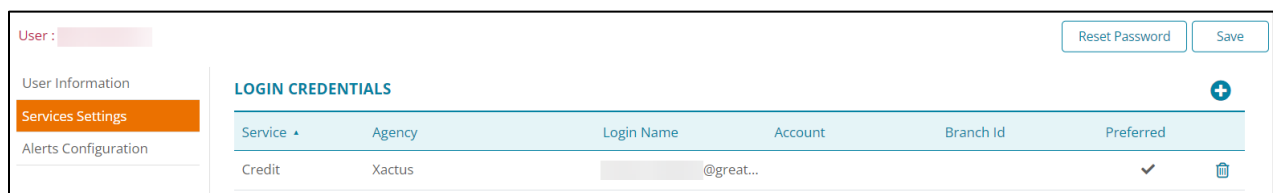
14. Click **Save & Close**.

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.

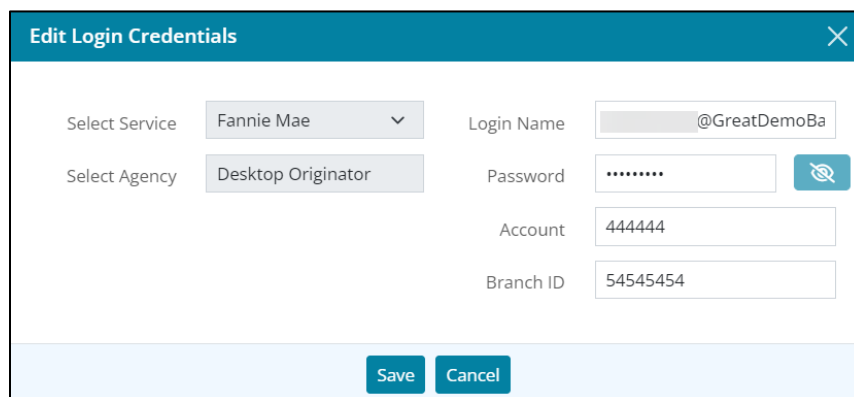


The interface shows the "Services Settings" section with a table of login credentials. The table has columns: Service, Agency, Login Name, Account, Branch Id, and Preferred. The first row shows "Credit" as the service, "Xactus" as the agency, and "@great..." as the login name. The "Preferred" checkbox is checked. There are "Reset Password" and "Save" buttons at the top right.

Service	Agency	Login Name	Account	Branch Id	Preferred
Credit	Xactus	@great...			<input checked="" type="checkbox"/>

Figure 402: Modify Provider

- Update the *Edit Login Credentials* dialog as appropriate.



The **Edit Login Credentials** dialog box contains the following fields:

- Select Service:** Fannie Mae (dropdown)
- Login Name:** @GreatDemoBa
- Select Agency:** Desktop Originator
- Password:** [masked with dots] (with a toggle icon)
- Account:** 444444
- Branch ID:** 54545454
- Buttons:** Save, Cancel

Figure 403: Edit Login Credentials Dialog

- Click **Save & Close**.

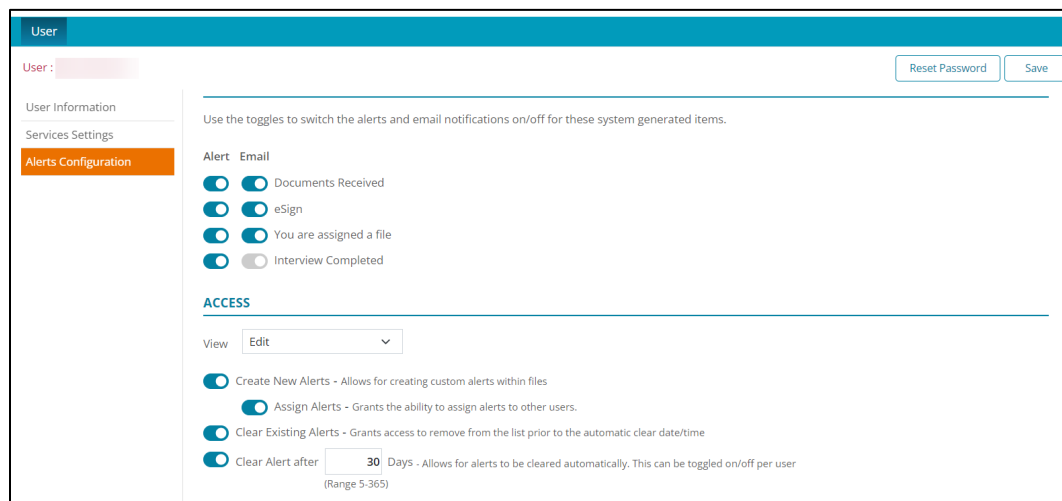
Delete Provider

Use the following steps to delete a provider.

- Access **Service Settings**.
- Click the **Delete** icon. (See [Figure 395](#).)
- 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.



The **Alerts Configuration** screen includes the following elements:

- User:** [User Name] (with **Reset Password** and **Save** buttons)
- Navigation:** User Information, Services Settings, **Alerts Configuration** (selected)
- Alert Email:**
 - ☒ Documents Received
 - ☒ eSign
 - ☒ You are assigned a file
 - ☒ Interview Completed
- ACCESS:**
 - View:** Edit (dropdown)
 - ☒ Create New Alerts - Allows for creating custom alerts within files
 - ☒ Assign Alerts - Grants the ability to assign alerts to other users.
 - ☒ Clear Existing Alerts - Grants access to remove from the list prior to the automatic clear date/time
 - ☒ Clear Alert after Days - Allows for alerts to be cleared automatically. This can be toggled on/off per user (Range 5-365)

Figure 404: Alerts Configuration

Alerts & Notifications

Two types of notifications are available: *Alerts* and *Email* (See [Figure 397](#)). 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.

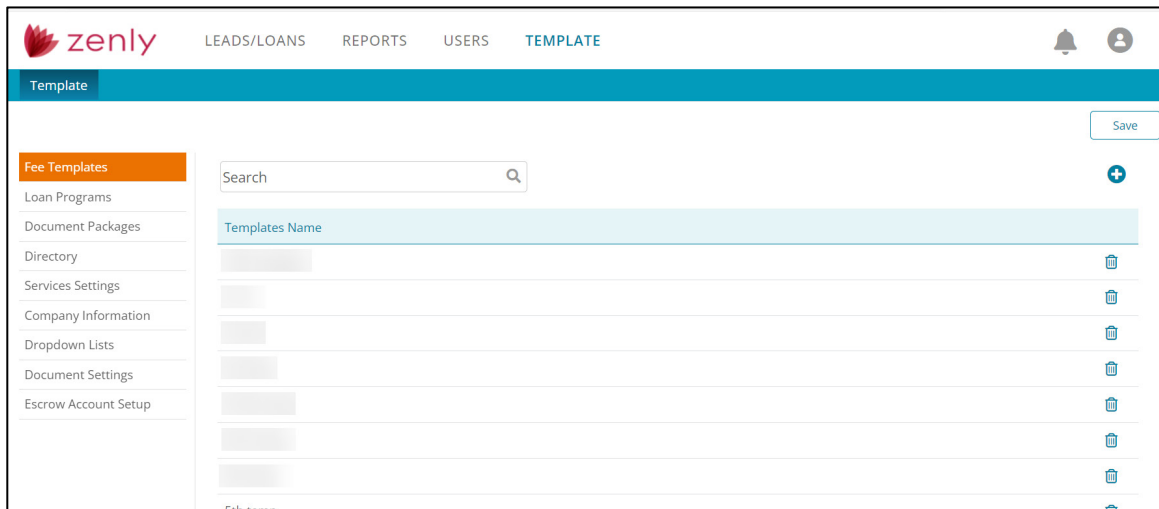
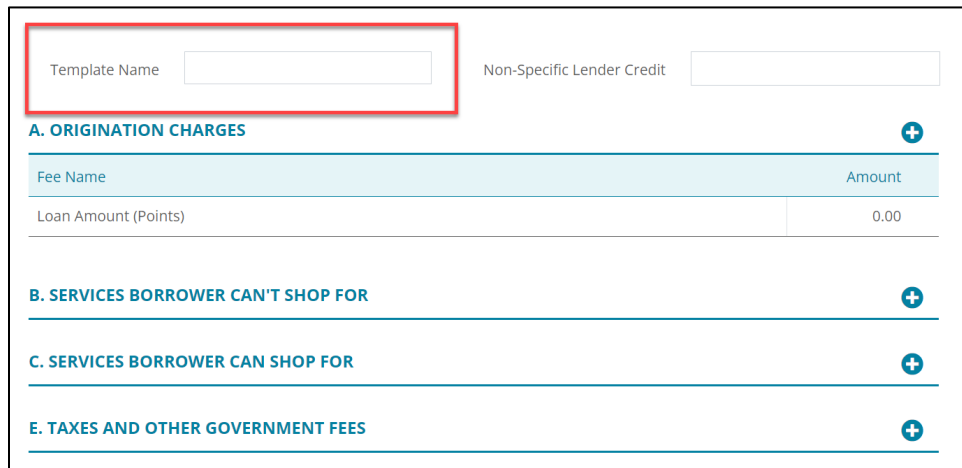


Figure 405: Standard Fee Template

2. Select the **Add**  button.

3. Enter the **Template Name**.



Template Name Non-Specific Lender Credit

A. ORIGATION CHARGES +

Fee Name	Amount
Loan Amount (Points)	0.00

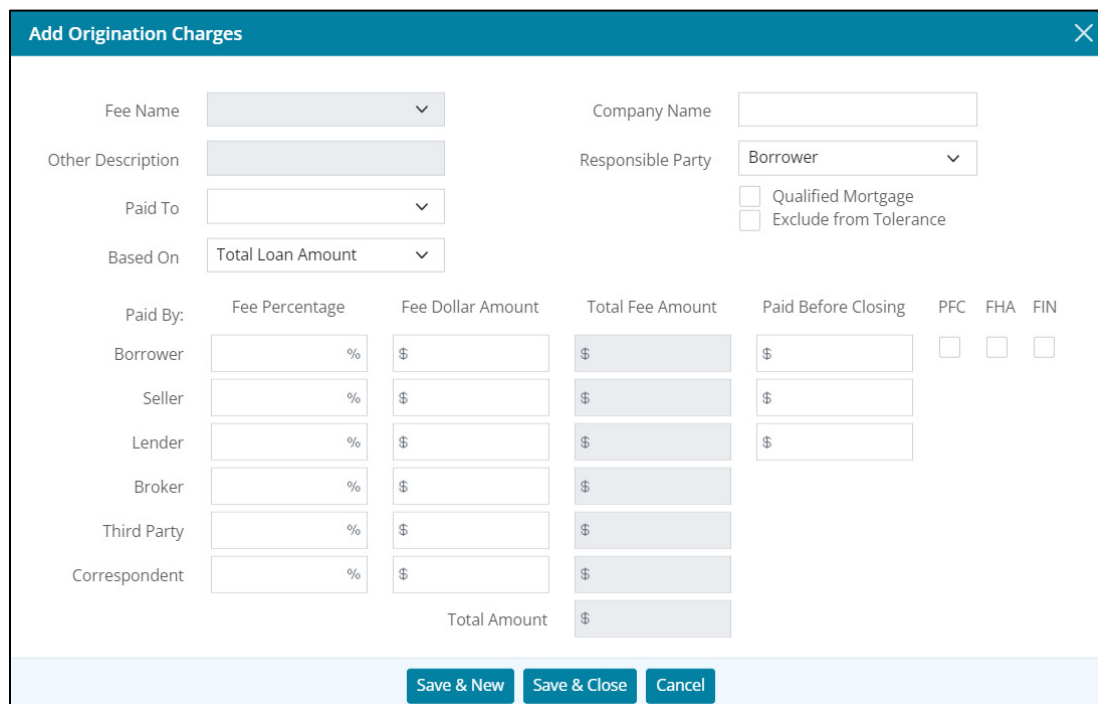
B. SERVICES BORROWER CAN'T SHOP FOR +

C. SERVICES BORROWER CAN SHOP FOR +

E. TAXES AND OTHER GOVERNMENT FEES +

Figure 406: 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

Based On ☐ Exclude from Tolerance

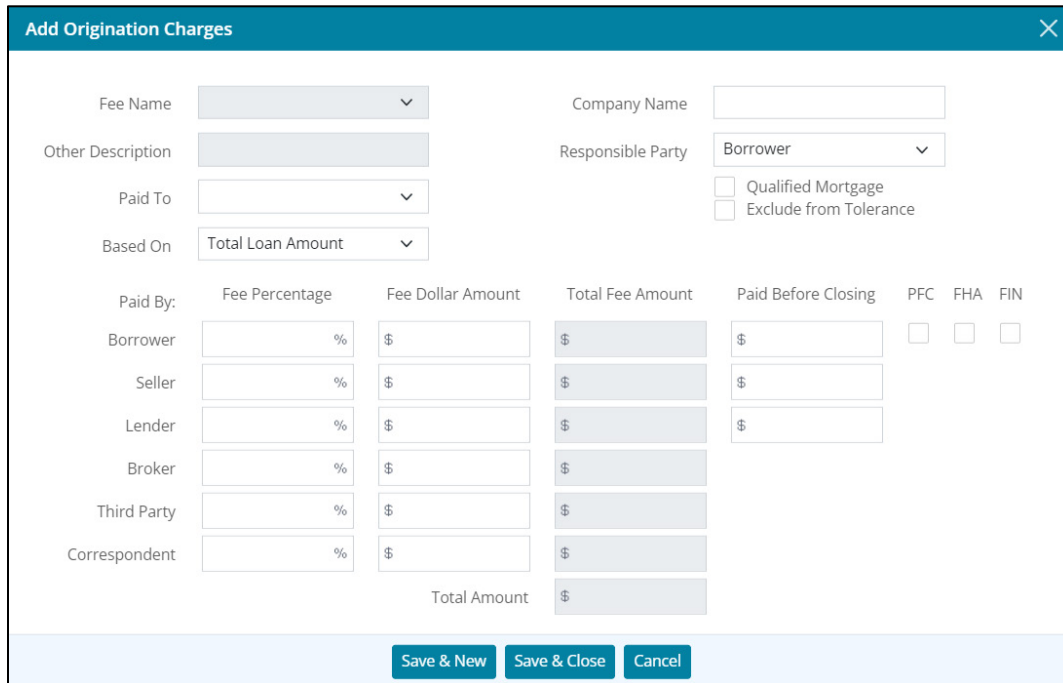
Paid By:	Fee Percentage	Fee Dollar Amount	Total Fee Amount	Paid Before Closing	PFC	FHA	FIN
Borrower	<input type="text"/> %	<input type="text"/> \$	<input type="text"/> \$	<input type="text"/> \$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Seller	<input type="text"/> %	<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"/> \$				
Third Party	<input type="text"/> %	<input type="text"/> \$	<input type="text"/> \$				
Correspondent	<input type="text"/> %	<input type="text"/> \$	<input type="text"/> \$				
Total Amount			<input type="text"/> \$				

Save & New Save & Close Cancel

Figure 407: 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 399](#).)
10. Enter the new **Origination Charge** details in the *Add Origination Charges* dialog.



The dialog box is titled "Add Origination Charges" and contains the following fields and sections:

- Fee Name:** A dropdown menu.
- Company Name:** A text input field.
- Other Description:** A text input field.
- Responsible Party:** A dropdown menu with "Borrower" selected.
- Paid To:** A dropdown menu.
- Based On:** A dropdown menu with "Total Loan Amount" selected.
- Qualification Options:** Two checkboxes: "Qualified Mortgage" and "Exclude from Tolerance".
- Paid By:** A section with a table for fee distribution.

	Fee Percentage	Fee Dollar Amount	Total Fee Amount	Paid Before Closing	PFC	FHA	FIN
Borrower	%	\$	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Seller	%	\$	\$	\$			
Lender	%	\$	\$	\$			
Broker	%	\$	\$	\$			
Third Party	%	\$	\$	\$			
Correspondent	%	\$	\$	\$			
Total Amount			\$				

At the bottom of the dialog are three buttons: "Save & New", "Save & Close", and "Cancel".

Figure 408: 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
 - Prepaids
 - 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.

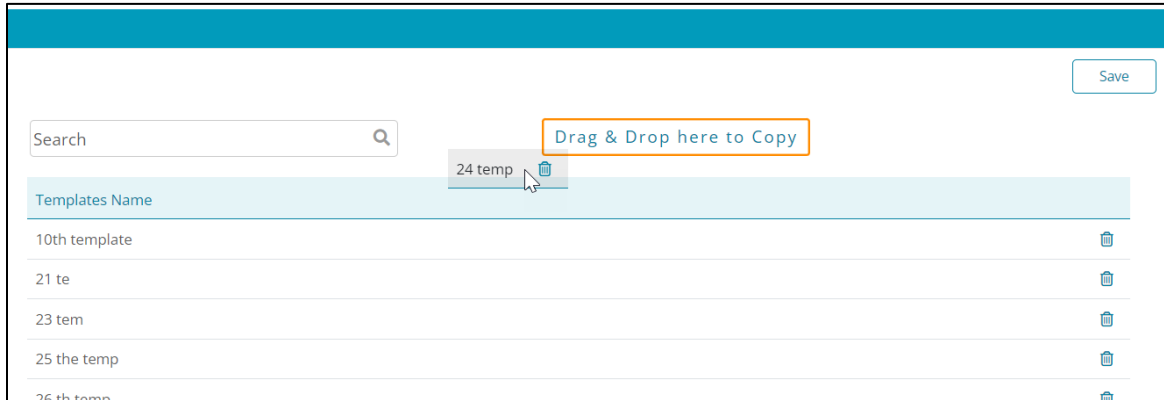


Figure 409: Copy Fees Template

2. Drag the selected template to the **Drag & Drop here to Copy** button to create a copy.

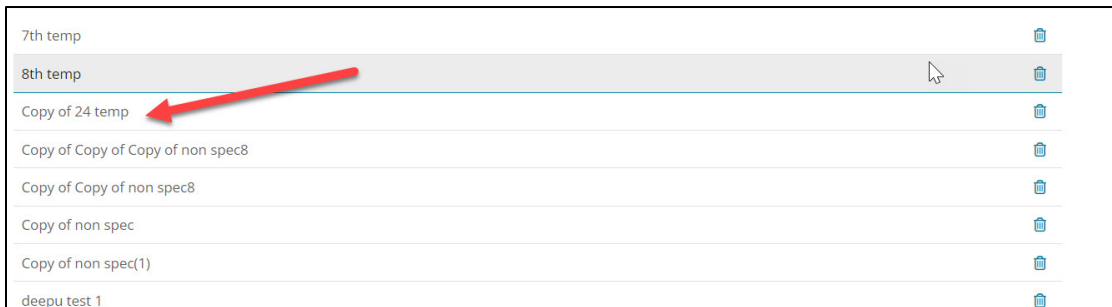


Figure 410: Copied Template

3. Rename the template appropriately.

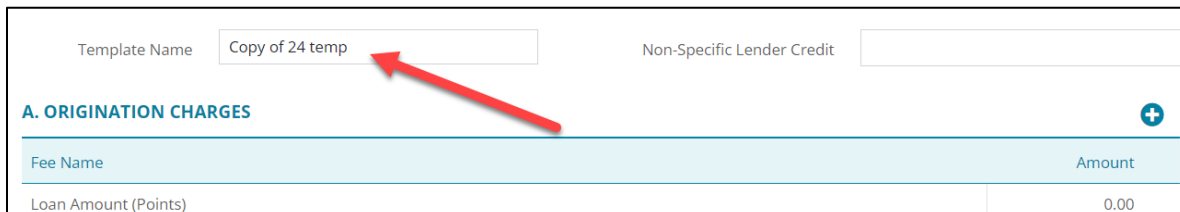


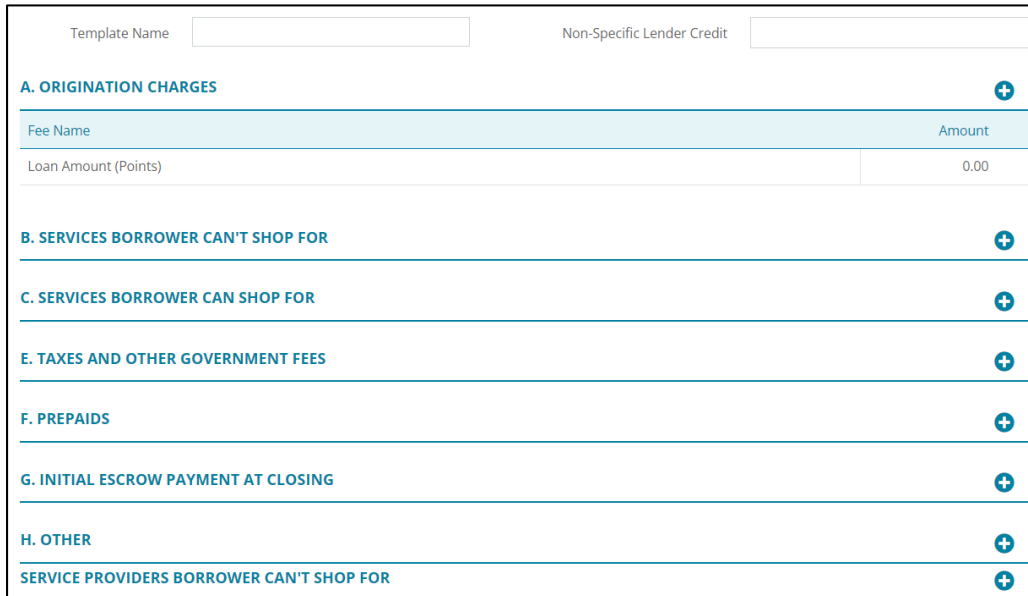
Figure 411: Rename Fees Template

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.



Fee Name	Amount
Loan Amount (Points)	0.00

Figure 412: 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.

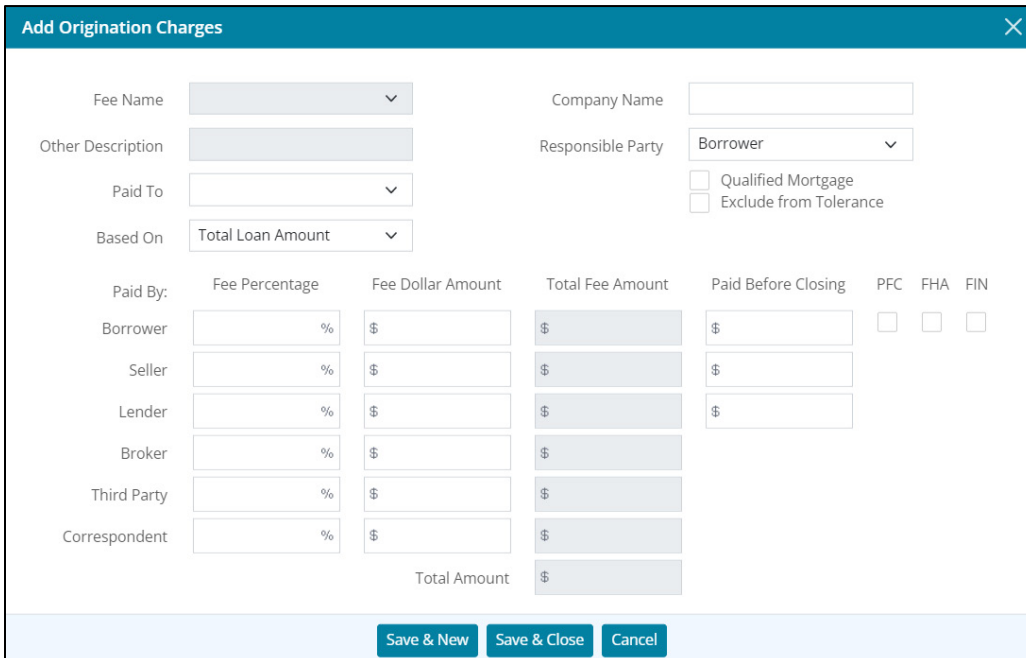


Figure 413: Add Charges Dialog

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.

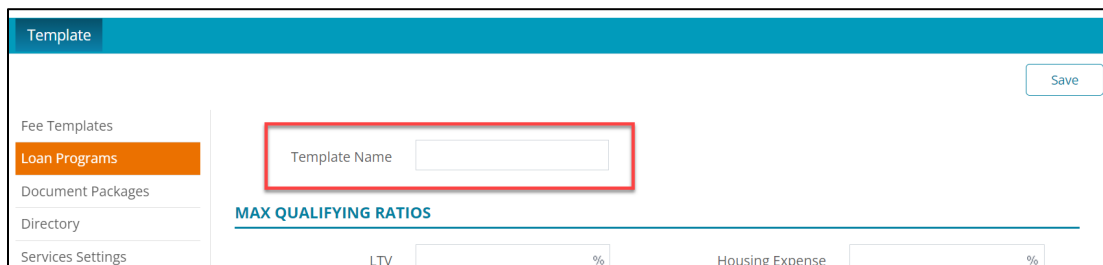
Loan Program

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:

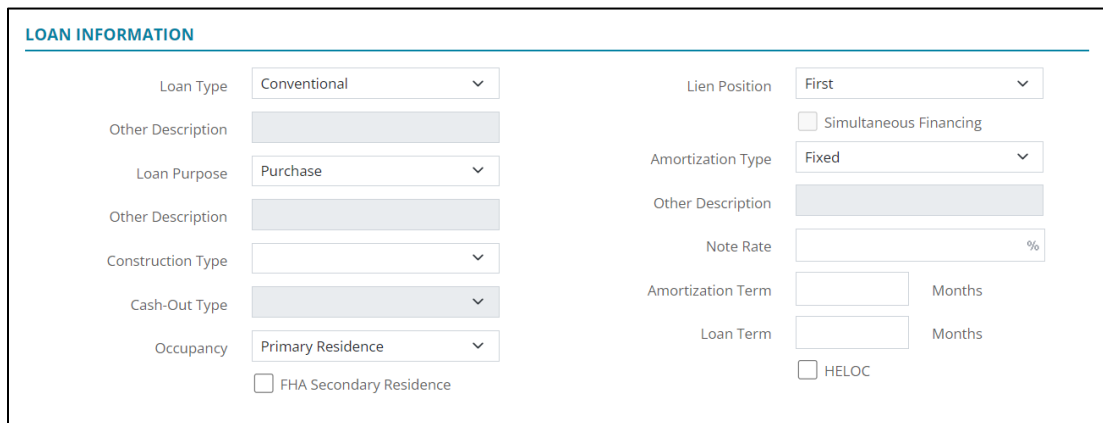
1. Select the **Add +** icon to add a template.
2. Enter the **Template Name**.



The screenshot shows the 'Template' section of the application. On the left is a sidebar with navigation links: 'Fee Templates', 'Loan Programs' (highlighted in orange), 'Document Packages', 'Directory', and 'Services Settings'. The main area has a 'Template Name' input field, which is highlighted with a red rectangle. To the right of the input field is a 'Save' button. Below the input field, there is a section titled 'MAX QUALIFYING RATIOS' with two input fields: 'LTV' and 'Housing Expense', both followed by a '%' symbol.

Figure 414: Template Name

3. Adjust the desired fields in the **Loan Information** section.



The screenshot shows the 'LOAN INFORMATION' section. It contains two columns of form fields. The left column includes: 'Loan Type' (dropdown menu with 'Conventional' selected), 'Other Description' (text input), 'Loan Purpose' (dropdown menu with 'Purchase' selected), 'Other Description' (text input), 'Construction Type' (dropdown menu), 'Cash-Out Type' (dropdown menu), 'Occupancy' (dropdown menu with 'Primary Residence' selected), and a checkbox for 'FHA Secondary Residence'. The right column includes: 'Lien Position' (dropdown menu with 'First' selected), a checkbox for 'Simultaneous Financing', 'Amortization Type' (dropdown menu with 'Fixed' selected), 'Other Description' (text input), 'Note Rate' (text input followed by '%'), 'Amortization Term' (text input followed by 'Months'), 'Loan Term' (text input followed by 'Months'), and a checkbox for 'HELOC'.

Figure 415: Loan Information Template

4. If needed, enter **Rate Adjustments**.

RATE ADJUSTMENT

	Adj Cap	Months	Index Type	
1st Change			Other Description	
Adj Period			Rate Rounding Options	
Life Cap			Rate	
Margin			Rate Round To	
Index				
Alt. Index				
Floor				

Figure 416: Rate Adjustment

5. If needed, enter **Payment Adjustments**.
6. If needed, enter the **Buydown Mortgage**.

PAYMENT ADJUSTMENT

Interest-Only		months	Extra Payment of	\$		every		payment
<input type="checkbox"/> Calculate Qual Ratios at the Interest-Only Payment			<input type="checkbox"/> Bi-Weekly Payment Schedule					
<input type="checkbox"/> Simple Interest			<input type="checkbox"/> Down Payment Assistance Program					
Initial Payment Rate			Principal Forgiven		%	every		months
Adj Cap			Graduated Payment Mortgage	Years		at Rate		%
Adj Period			Payment Rounding Options	Payment Rounding				
Recast Pd/Stop		/			%			
Max Balance		%						
<input type="checkbox"/> Calculate Qual Ratios at the Max Adjusted Loan Balance								

BUYDOWN MORTGAGE

Paid By	Borrower	Temporary Buydown Fee	\$	
Disclose LE/CD Product	Step Rate	Type		
		<input type="checkbox"/> Temporary Subsidy		

Figure 417: Payment Adjustment

7. 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](#).

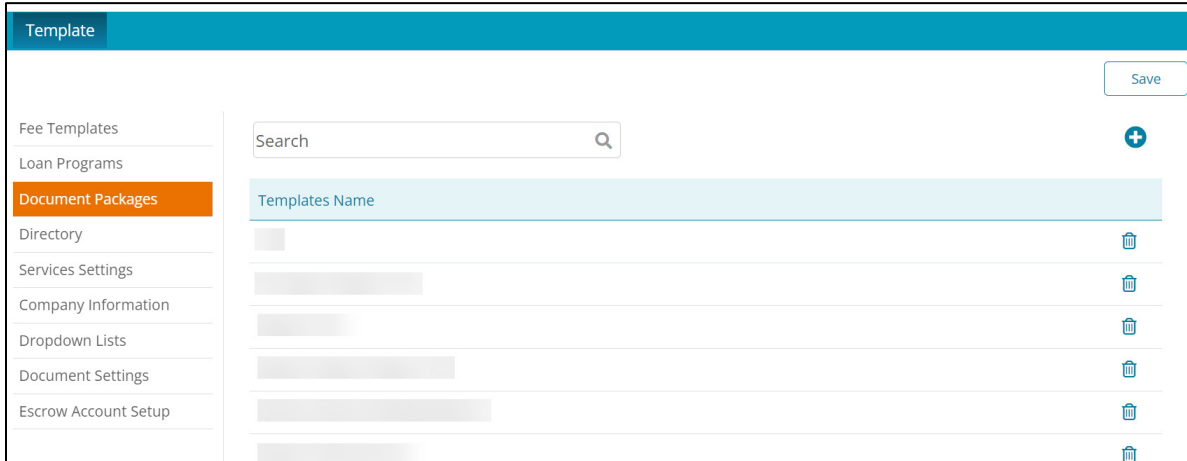


Figure 418: Document Packages

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

The *Directory* allows the user to add or import contact information to Zenly.

To a contact:

1. Select the **Add** button.

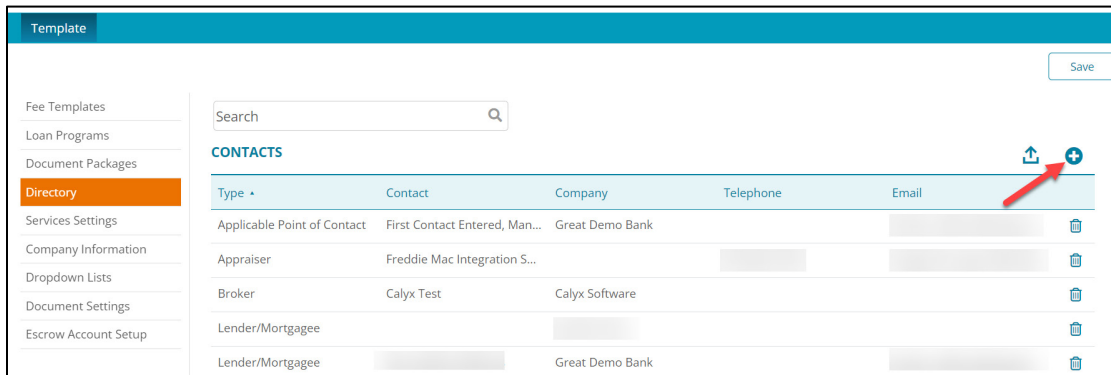
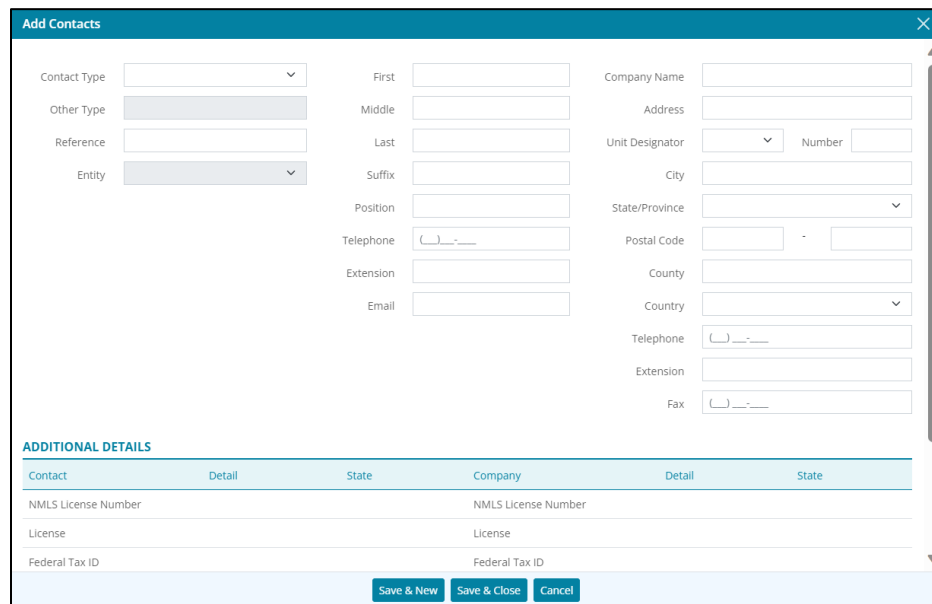


Figure 419: Directory

2. Select a **Contact Type**.



ADDITIONAL DETAILS

Contact	Detail	State	Company	Detail	State
NMLS License Number			NMLS License Number		
License			License		
Federal Tax ID			Federal Tax ID		

Figure 420: 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.

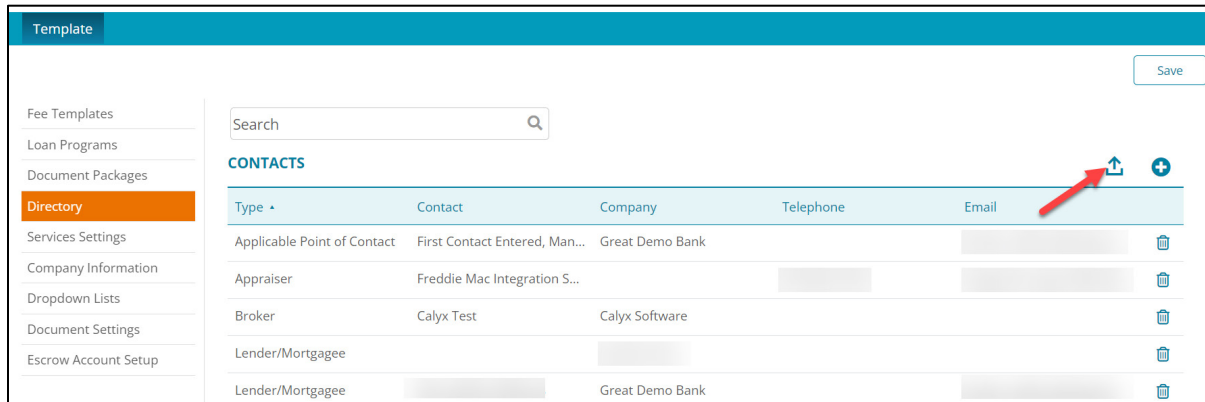


Figure 421: Use Directory Icon

2. Select **Choose File**.

Note: Click on the Sample .csv file link to open the CSV sample file.

3. Select the desired CSV file.

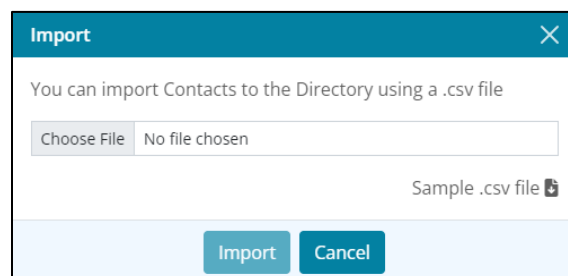


Figure 422: Import Directory

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.

Template																																																					
<div>Save</div>																																																					
<div>Fee Templates</div> <div>Loan Programs</div> <div>Document Packages</div> <div>Directory</div> <div>Services Settings</div> <div>Company Information</div> <div>Dropdown Lists</div> <div>Document Settings</div> <div>Escrow Account Setup</div>	<div>LOGIN CREDENTIALS</div> <table> <tr> <th>Service</th><th>Agency</th><th>Login Name</th><th>Account</th><th>Branch Id</th><th>Preferred</th></tr> <tr> <td>Credit</td><td>Credit Plus, Inc.</td><td></td><td></td><td></td><td></td></tr> <tr> <td>Credit</td><td>Factual Data Inc</td><td></td><td></td><td></td><td></td></tr> <tr> <td>Credit</td><td>Factual Data by CBC</td><td></td><td></td><td></td><td></td></tr> <tr> <td>Credit</td><td>CoreLogic CREDCO - Testing</td><td></td><td></td><td></td><td></td></tr> <tr> <td>Credit</td><td>Calyx DO Demo</td><td></td><td></td><td></td><td></td></tr> <tr> <td>Credit</td><td>Informative Research Inc. (Test e...</td><td></td><td></td><td></td><td></td></tr> <tr> <td>Credit</td><td>Xactus - test</td><td></td><td></td><td></td><td></td></tr> </table>					Service	Agency	Login Name	Account	Branch Id	Preferred	Credit	Credit Plus, Inc.					Credit	Factual Data Inc					Credit	Factual Data by CBC					Credit	CoreLogic CREDCO - Testing					Credit	Calyx DO Demo					Credit	Informative Research Inc. (Test e...					Credit	Xactus - test				
Service	Agency	Login Name	Account	Branch Id	Preferred																																																
Credit	Credit Plus, Inc.																																																				
Credit	Factual Data Inc																																																				
Credit	Factual Data by CBC																																																				
Credit	CoreLogic CREDCO - Testing																																																				
Credit	Calyx DO Demo																																																				
Credit	Informative Research Inc. (Test e...																																																				
Credit	Xactus - test																																																				

Figure 423: Stored Credit Card

2. Select **Services Settings**.
3. Click **Add**.
4. Select the appropriate **Service**.

Add Login Credentials

Select Service

Credit Reports

Select Agency

Advantage Credit Bure

☐ Preferred

Login Name

@GreatDemoBank

Password

.....

Account

Branch ID

Account Number

Password

Save & New

Save & Close

Cancel

Figure 424: 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**.

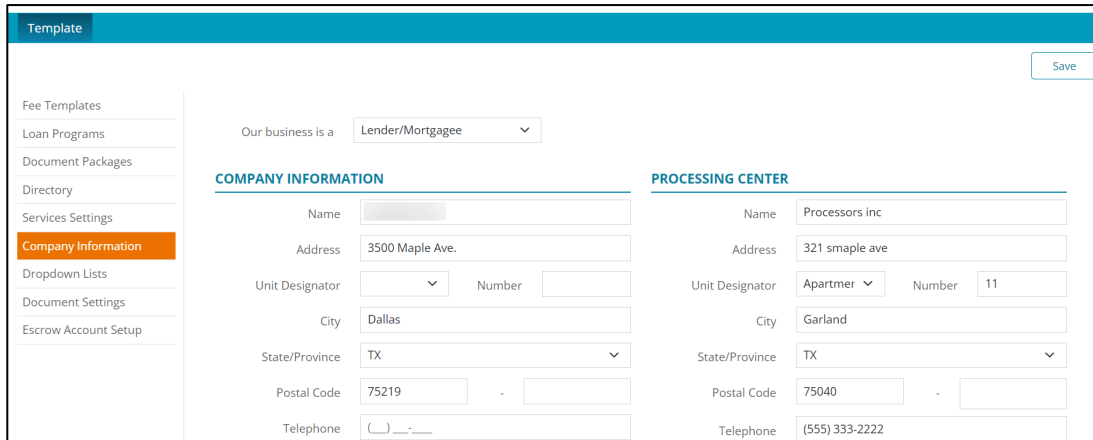


Figure 425: Company Information

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**.

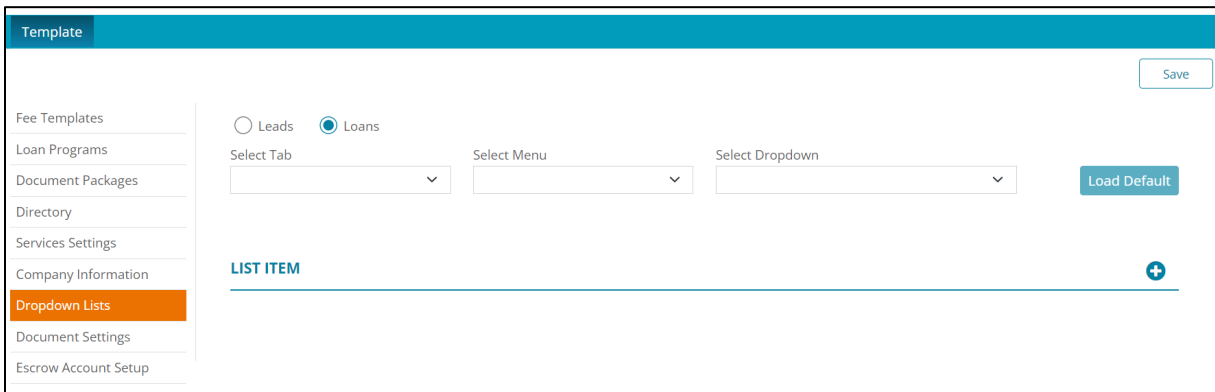


Figure 426: Status Dropdown Lists

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 427: 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.

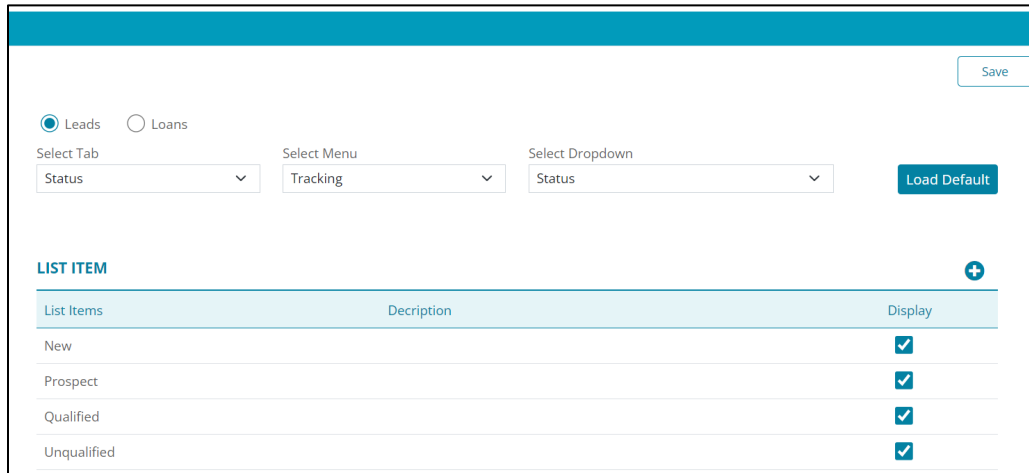
Add List Items

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.



Save

☒ Leads ☐ Loans

Select Tab: Status Select Menu: Tracking Select Dropdown: Status Load Default

LIST ITEM +

List Items	Decription	Display
New		<input checked="" type="checkbox"/>
Prospect		<input checked="" type="checkbox"/>
Qualified		<input checked="" type="checkbox"/>
Unqualified		<input checked="" type="checkbox"/>

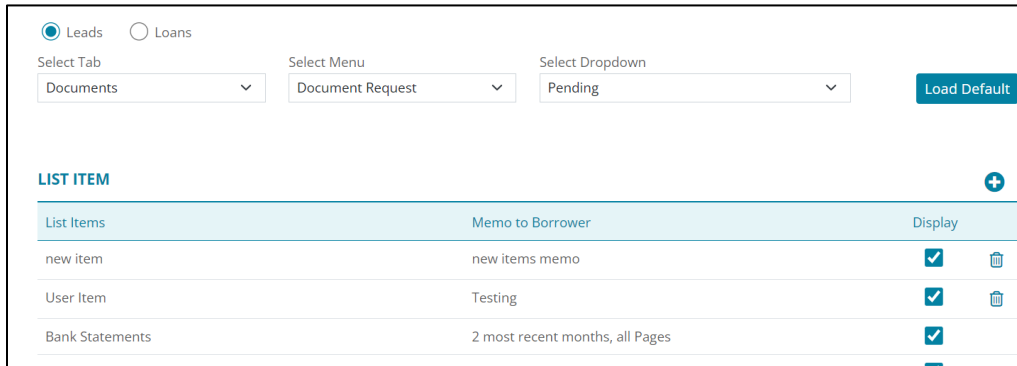
Figure 428: Leads Status Dropdown

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.



List Items	Memo to Borrower	Display
new item	new items memo	<input checked="" type="checkbox"/>
User Item	Testing	<input checked="" type="checkbox"/>
Bank Statements	2 most recent months, all Pages	<input checked="" type="checkbox"/>

Figure 429: Leads Documents Dropdown

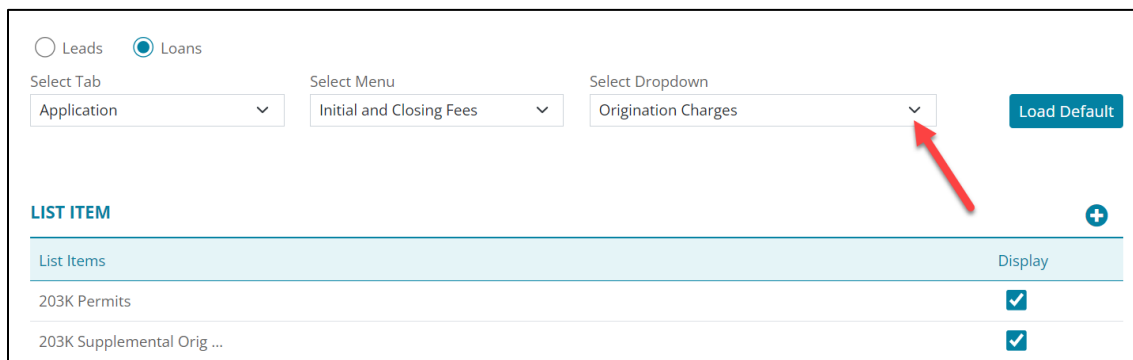
2. Select **Document Request** from *Select Menu*.
3. Select **Pending** from *Select Dropdown*.
4. Click **Add** to add a new dropdown menu item.
5. Repeat steps for additional **Select Dropdown** options as required.

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.



List Items	Display
203K Permits	<input checked="" type="checkbox"/>
203K Supplemental Orig ...	<input checked="" type="checkbox"/>

Figure 430: Initial & Closing Fees Dropdown

2. Select **Initial and Closing Fees** from *Select Menu*.

3. Select the appropriate **Select Dropdown** option.

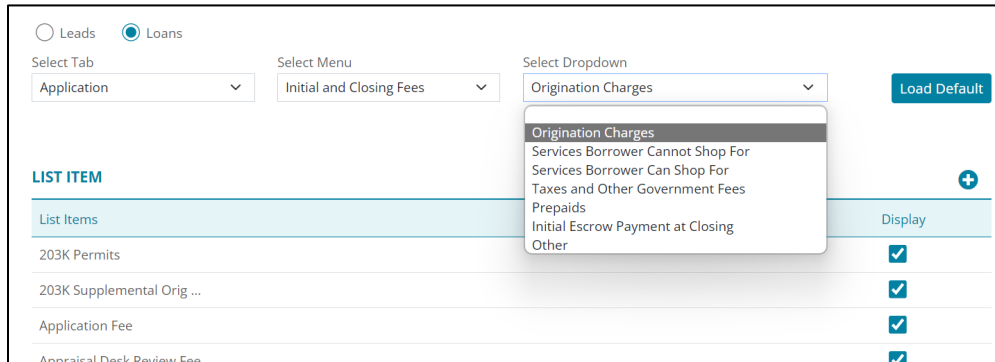


Figure 431: Application Select Dropdown List

4. Click **Add** to add 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*.

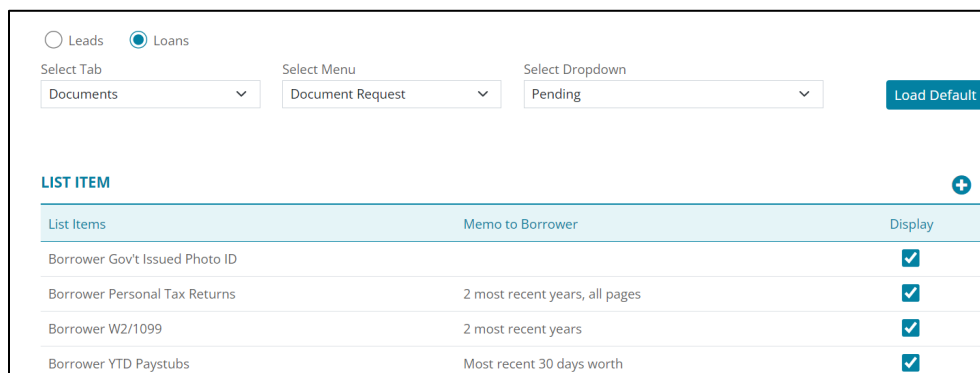


Figure 432: Select Document Pending Option

2. Select **Document Request** from *Select Menu*.
3. Select **Pending** from *Select Dropdown*.
4. Click **Add** to add 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*.

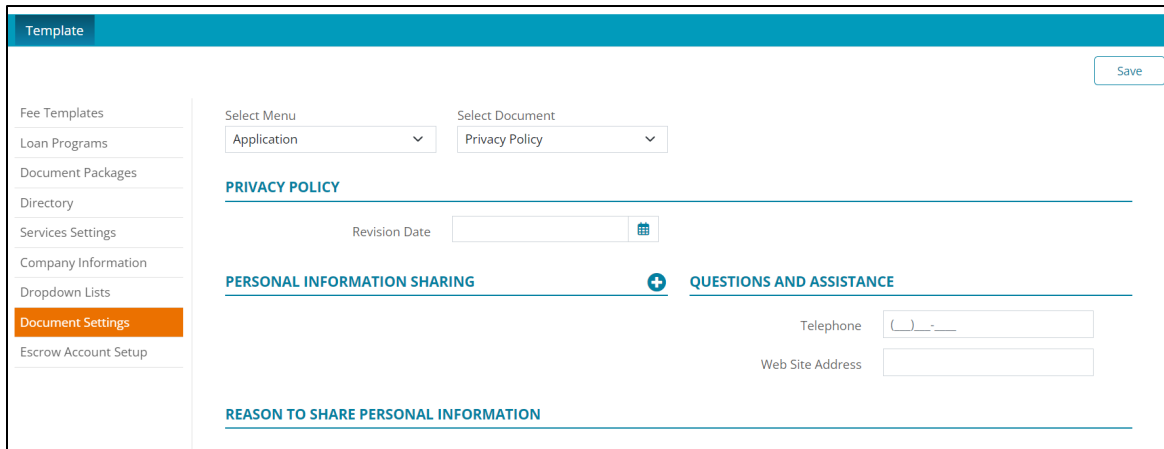


Figure 433: Loan Application Privacy Settings

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.

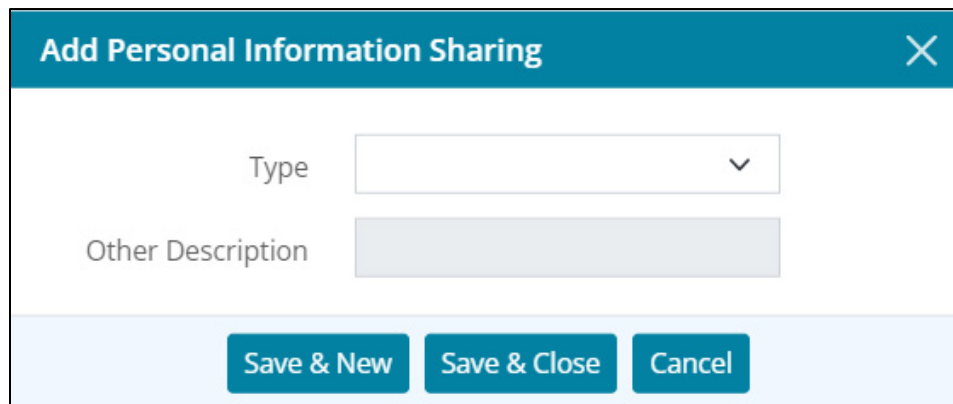


Figure 434: Add Personal Information Sharing

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**.

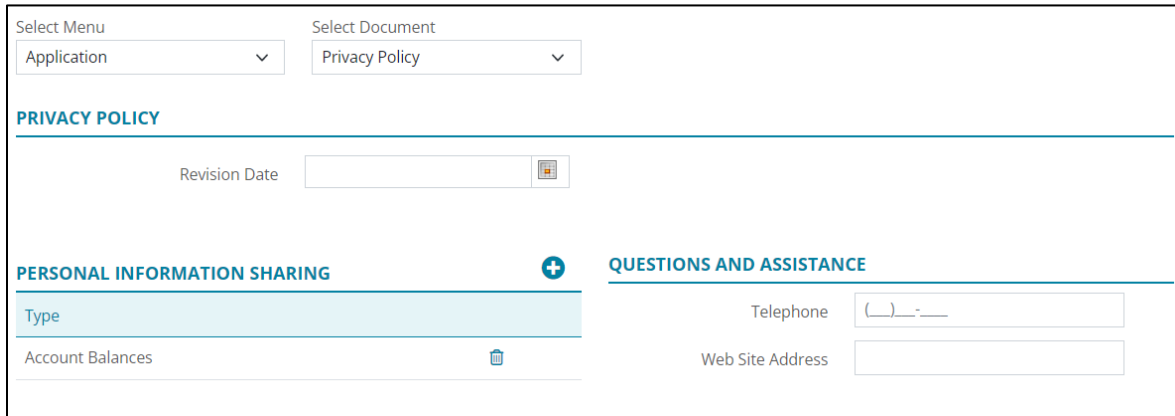
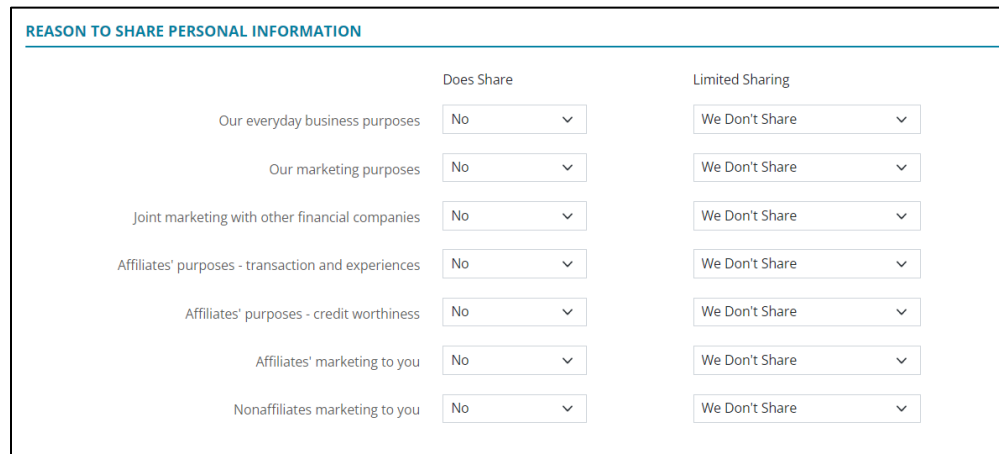


Figure 435: Document Type List

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.

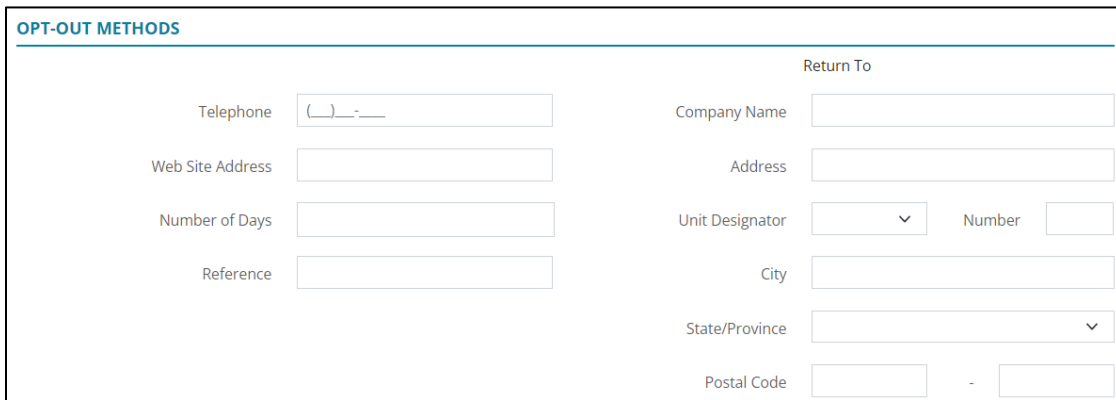


	Does Share	Limited Sharing
Our everyday business purposes	No	We Don't Share
Our marketing purposes	No	We Don't Share
Joint marketing with other financial companies	No	We Don't Share
Affiliates' purposes - transaction and experiences	No	We Don't Share
Affiliates' purposes - credit worthiness	No	We Don't Share
Affiliates' marketing to you	No	We Don't Share
Nonaffiliates marketing to you	No	We Don't Share

Figure 436: Reasons to Share Personal Info.

9. Select the appropriate corresponding **Limited Sharing** option.

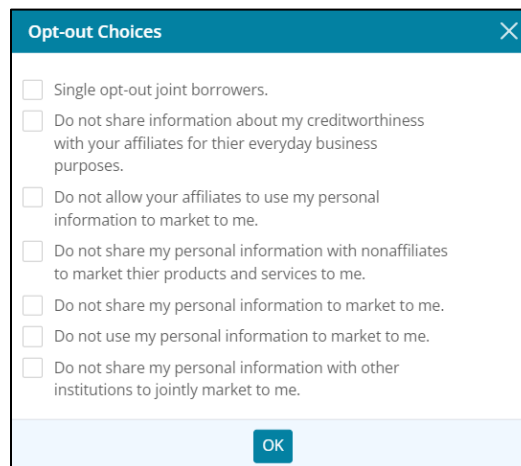
10. Select the appropriate **Opt-out Methods** details.



The form is titled "OPT-OUT METHODS" and is divided into two columns. The left column contains fields for Telephone (with a format guide () - . -), Web Site Address, Number of Days, and Reference. The right column contains fields for Company Name, Address, Unit Designator (a dropdown menu), Number (a text field), City, State/Province (a dropdown menu), and Postal Code (a text field with a hyphen separator). A "Return To" label is positioned above the right column.

Figure 437: Opt-out Methods

11. Click **Select** to add **Opt-out Choices**.
12. Select the checkboxes to include the information on the form.



The dialog is titled "Opt-out Choices" and contains a list of seven checkboxes with corresponding text:

- ☐ Single opt-out joint borrowers.
- ☐ Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- ☐ Do not allow your affiliates to use my personal information to market to me.
- ☐ Do not share my personal information with nonaffiliates to market their products and services to me.
- ☐ Do not share my personal information to market to me.
- ☐ Do not use my personal information to market to me.
- ☐ Do not share my personal information with other institutions to jointly market to me.

An "OK" button is located at the bottom right of the dialog.

Figure 438: 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.

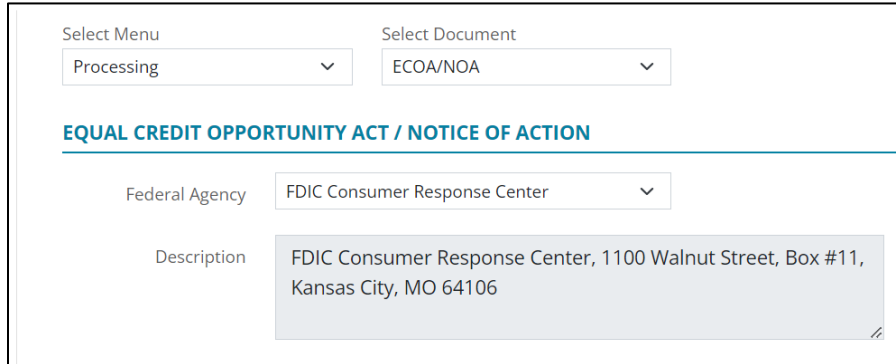


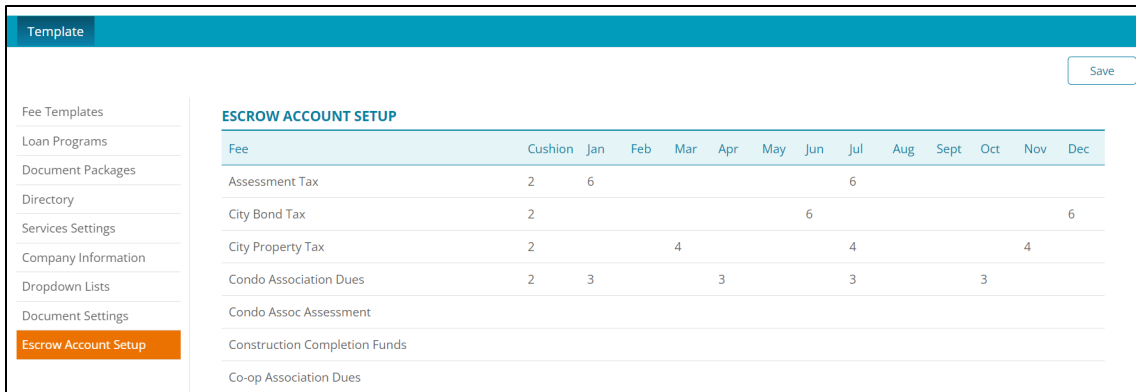
Figure 439: ECOA Form Statement

2. Select **ECOA** 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.



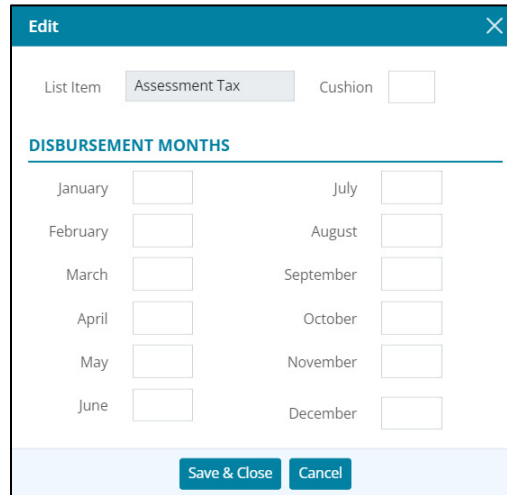
Fee	Cushion	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec
Assessment Tax	2	6						6					
City Bond Tax	2						6						6
City Property Tax	2			4				4				4	
Condo Association Dues	2	3			3			3			3		
Condo Assoc Assessment													
Construction Completion Funds													
Co-op Association Dues													

Figure 440: Escrow Account Setup

To edit a fee:

1. Locate the desired fee.
2. Click on the fee.

3. If needed, enter a **Cushion**.



The screenshot shows a window titled "Edit" with a close button (X) in the top right corner. Inside the window, there is a "List Item" dropdown menu set to "Assessment Tax" and a "Cushion" input field. 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 input field: 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 window are two buttons: "Save & Close" and "Cancel".

Figure 441: Editing Escrow Fees

4. Enter the desired value for each month.
5. 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**.

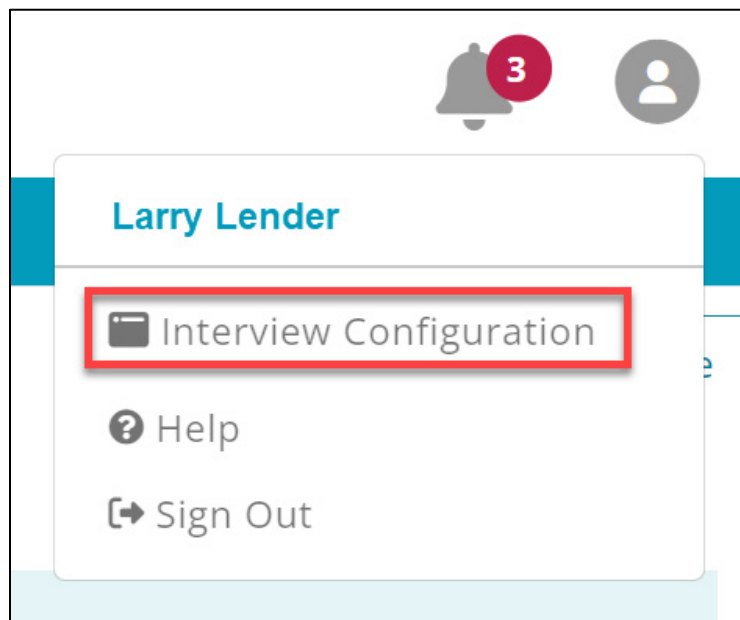


Figure 442: User Profile (Zip)

Company Site Options

The **Company Site** options enables selecting what appears on the company *Zip Main* page.

1. Select **Company Main** from the sidebar.

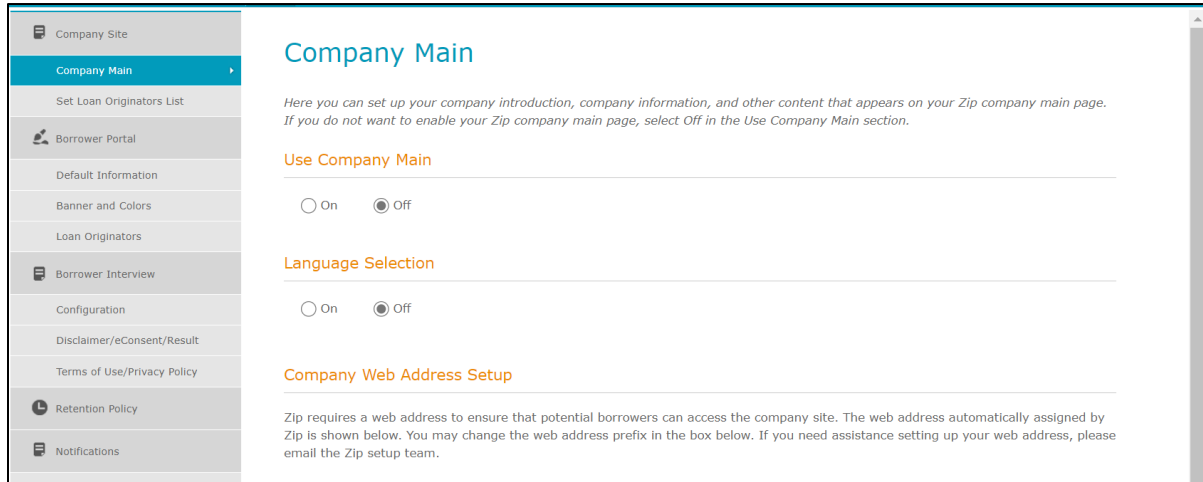


Figure 443: Company Main Page Setup

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.

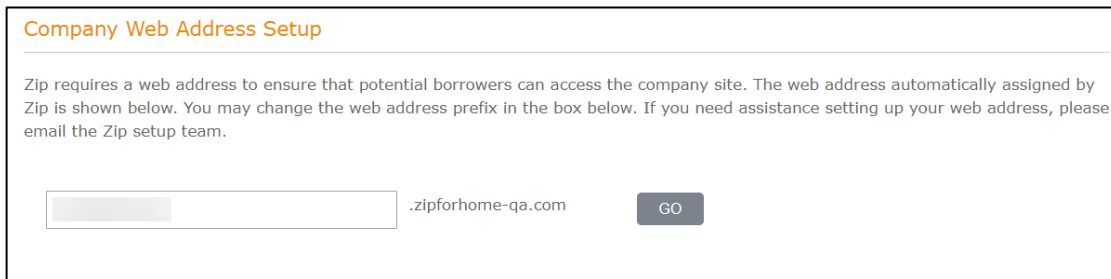


Figure 444: Company URL

5. Select **GO** to test the **URL**.

6. Select the *Zip Main* page layout design.

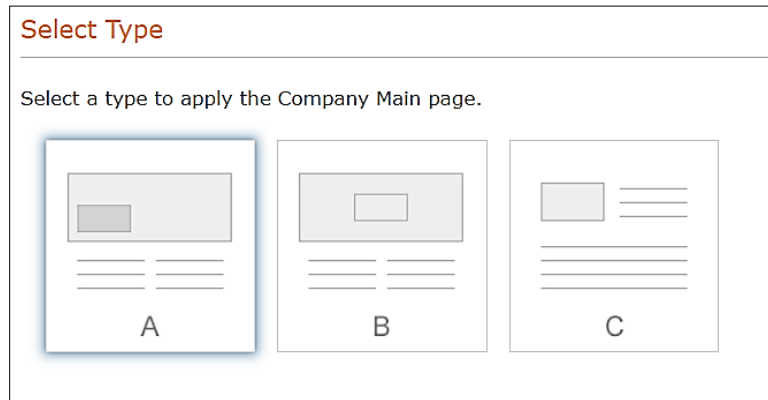


Figure 445: Zip Main Page Layout

7. Click the **Blank** image to browse to the stored **Company** image to use on the *Zip Main* page.

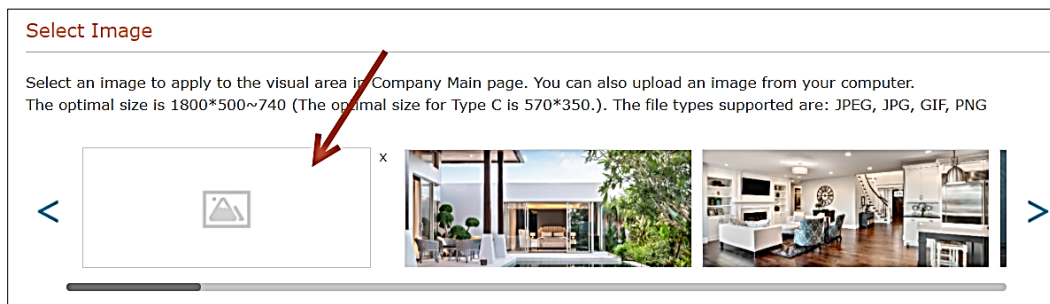


Figure 446: Zip Main Page Image

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.

9. Make changes to the **Edit Contents** section as appropriate.

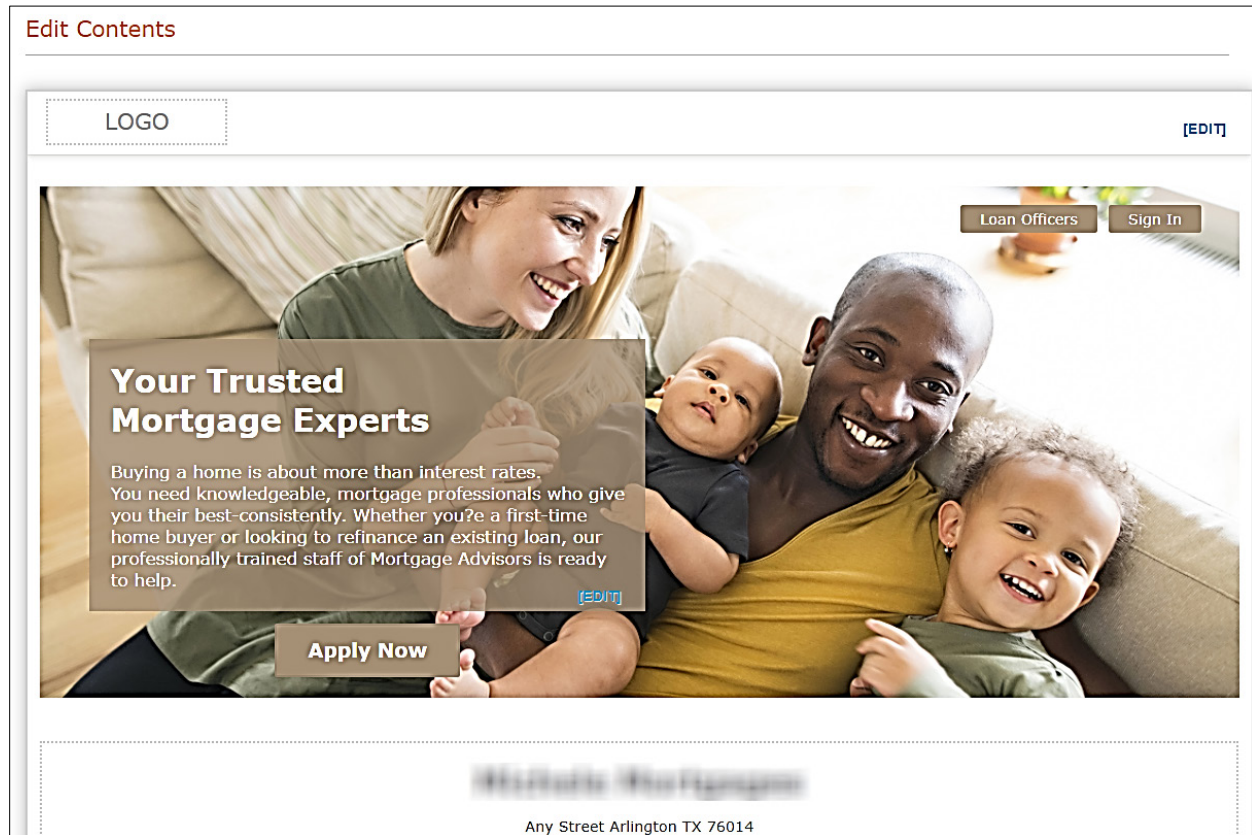


Figure 447: Edit Zip Main Page Contents

10. Click the **EDIT** links to change the text.

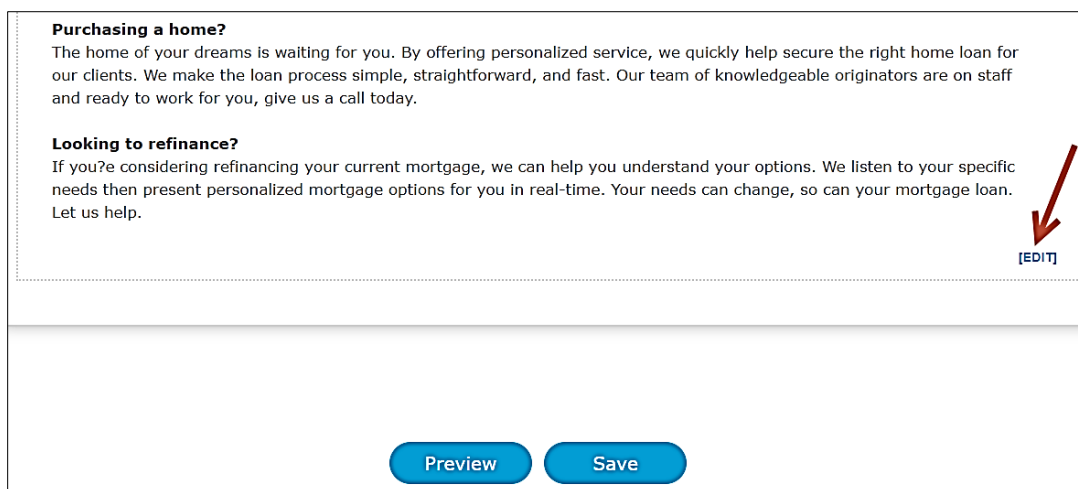


Figure 448: Edit Links

11. Click **Preview** to view the updates.
12. 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.

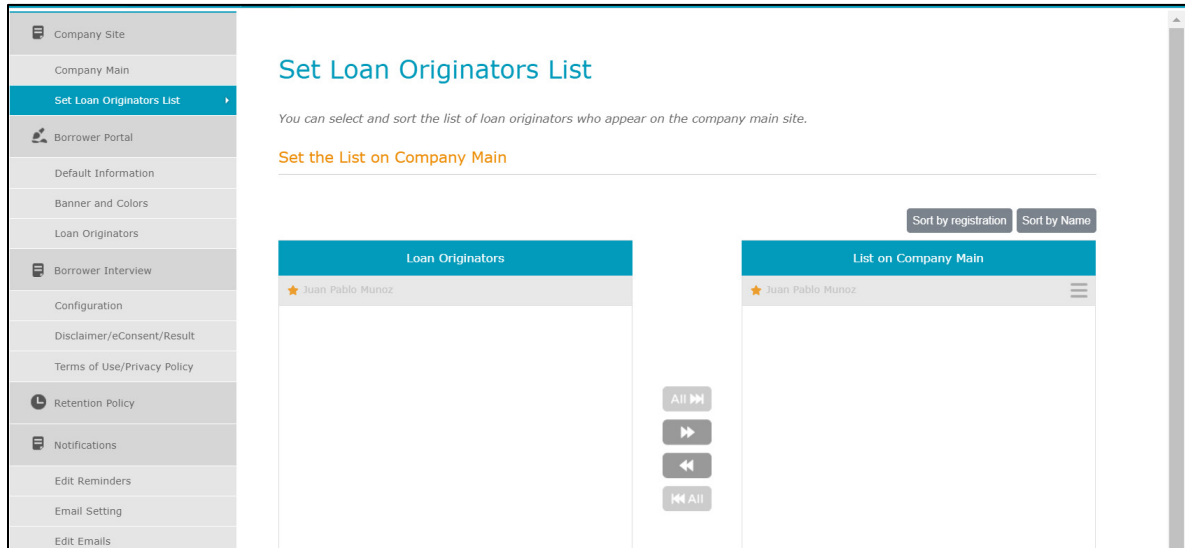


Figure 449: Set Originators List

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.

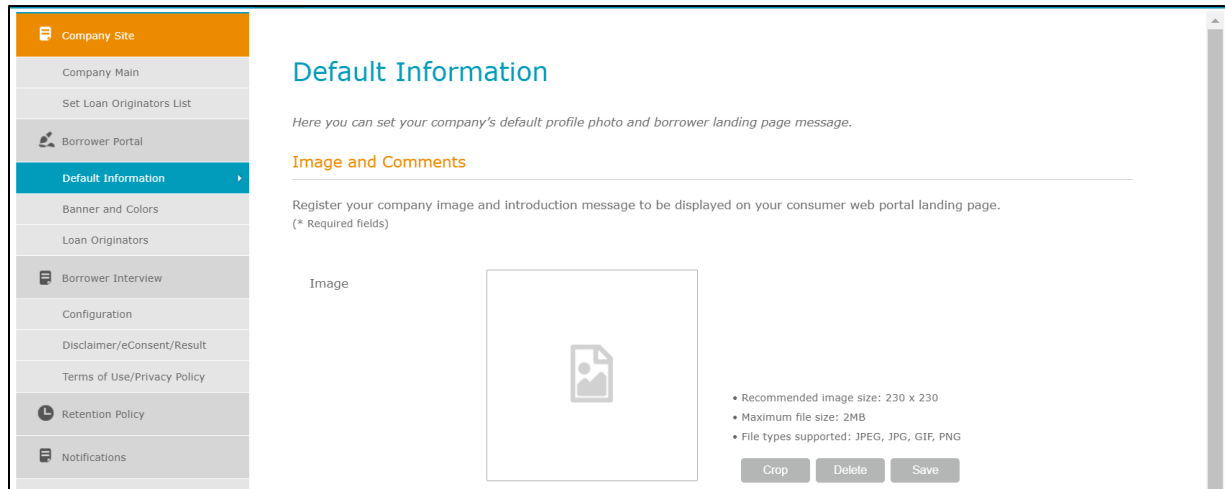


Figure 450: Borrower Portal Image

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.

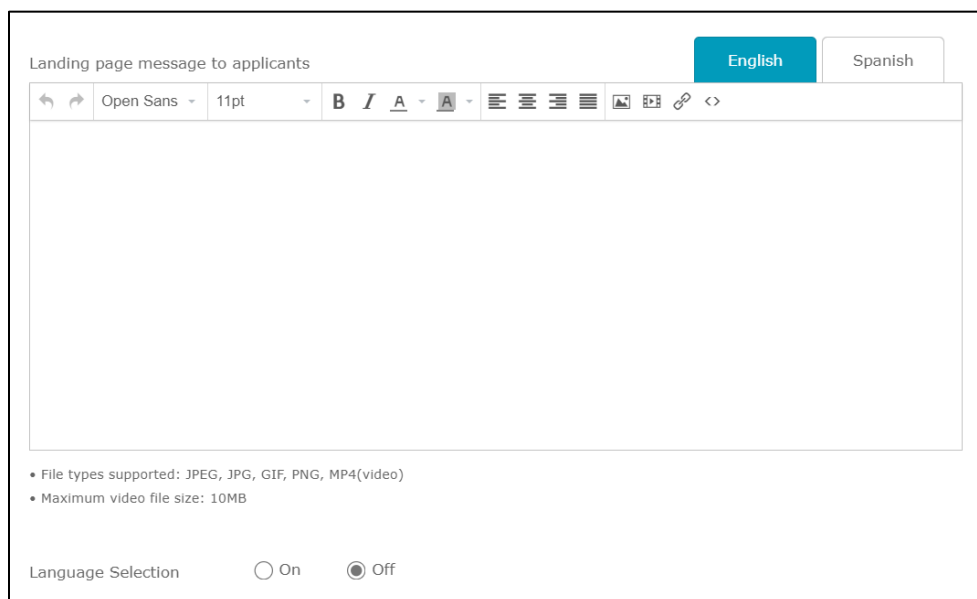


Figure 451: Borrower Portal Welcome Message

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*.

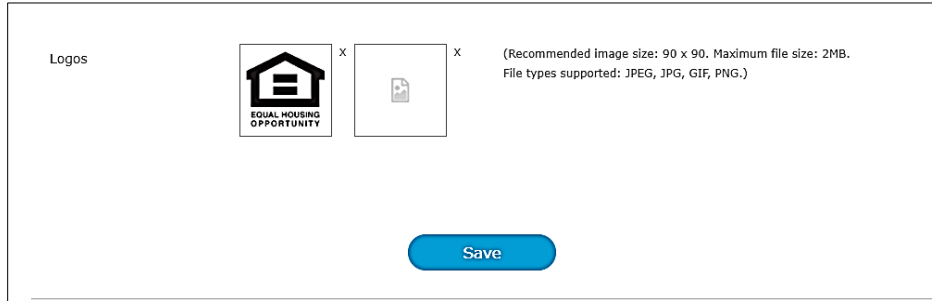


Figure 452: Borrower Portal Logo

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.

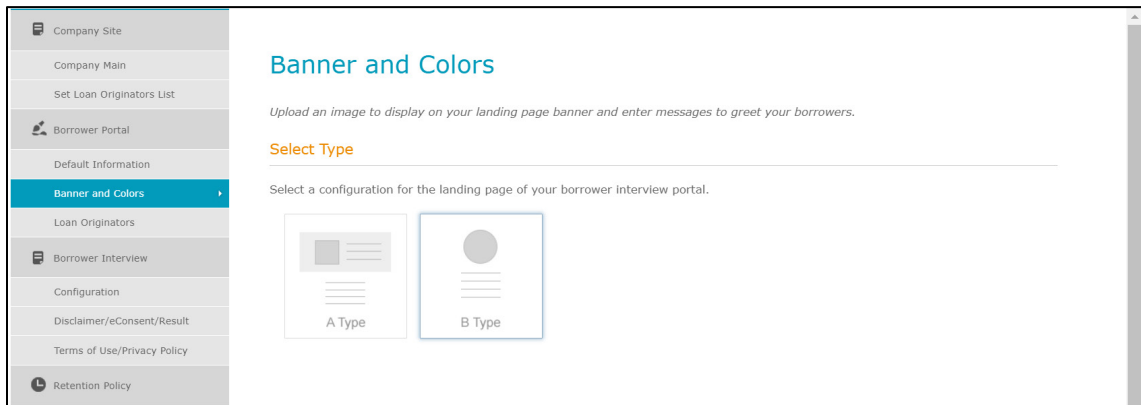


Figure 453: Banner Options

Edit Banner and Colors

This section of *Banners and Colors* allows the user to customize the banner.

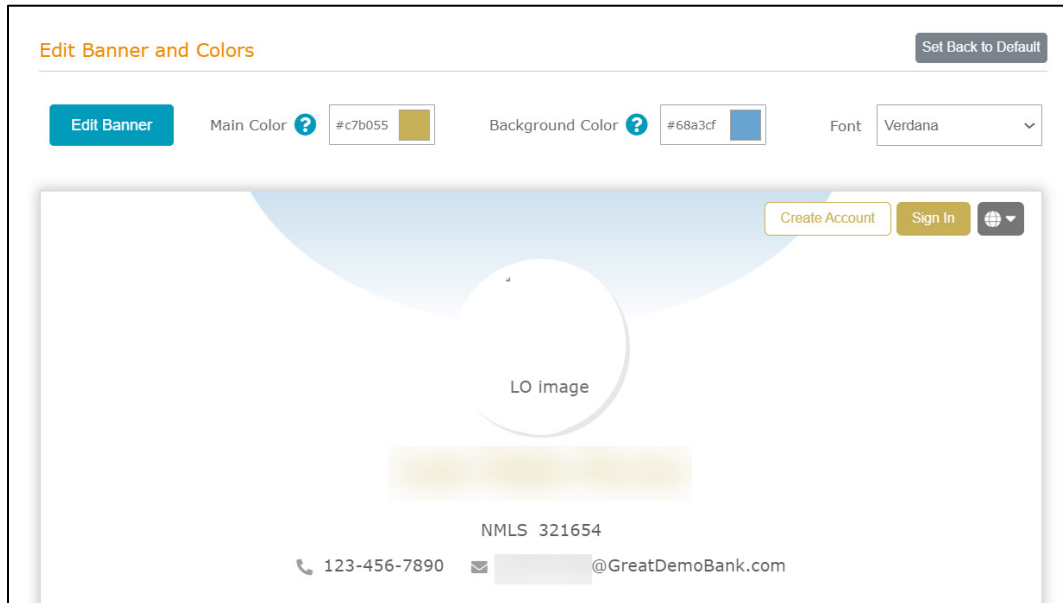


Figure 454: Edit Banner and Colors

To edit the banner:

3. Select the **Edit Banner** button to open the *Edit Banner* dialog. See [Figure 447](#).
4. Select the appropriate options. See [Figure 447](#).

Banner Options

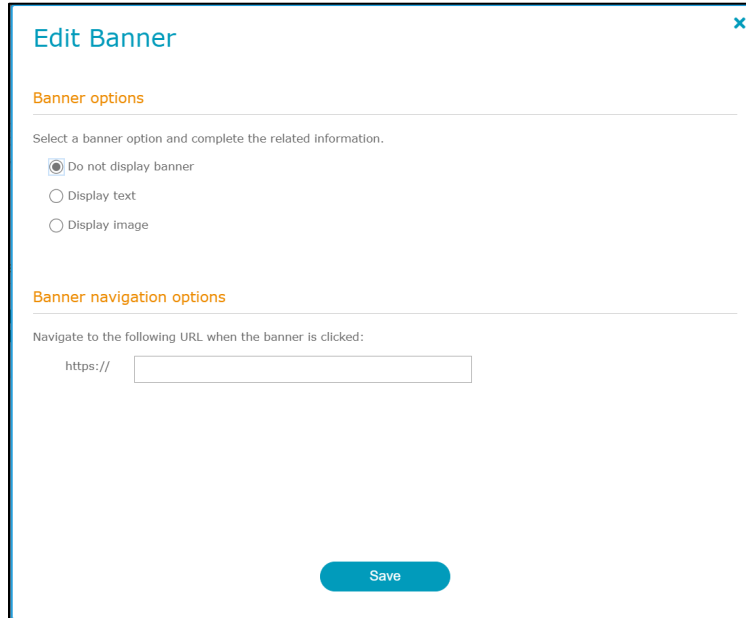
The *Edit Banner* dialog displays additional banner options that include:

- 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.



Edit Banner

Banner options

Select a banner option and complete the related information.

☒ Do not display banner

☐ Display text

☐ Display image

Banner navigation options

Navigate to the following URL when the banner is clicked:

https://

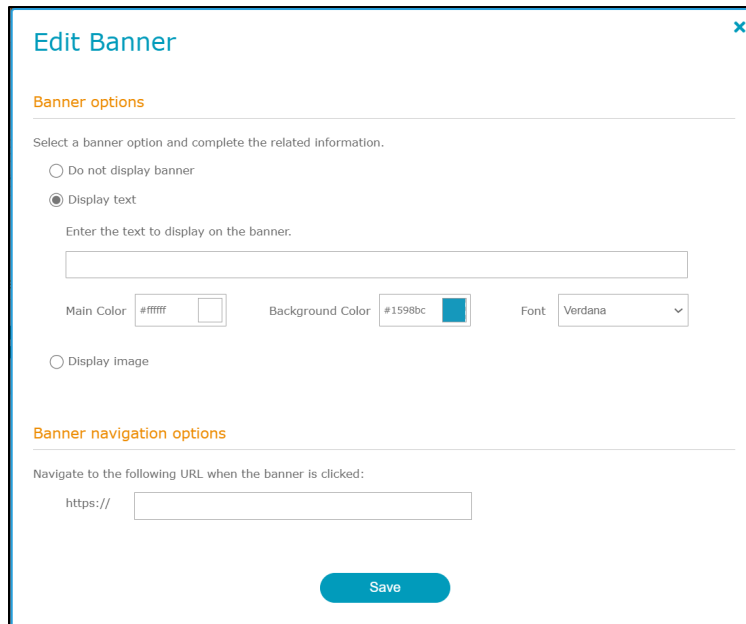
Save

Figure 455: Edit Banner

Display Text

Complete the following text options.

1. Enter the text to display on the banner.



Edit Banner

Banner options

Select a banner option and complete the related information.

☐ Do not display banner

☒ Display text

Enter the text to display on the banner.

Main Color Background Color Font

☐ Display image

Banner navigation options

Navigate to the following URL when the banner is clicked:

https://

Save

Figure 456: 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**.

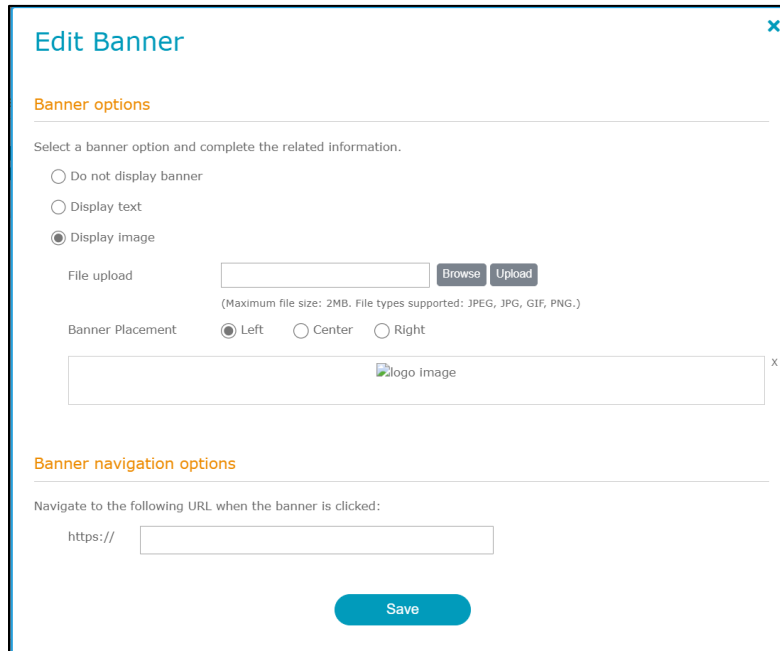


Figure 457: Image Banner Options

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.

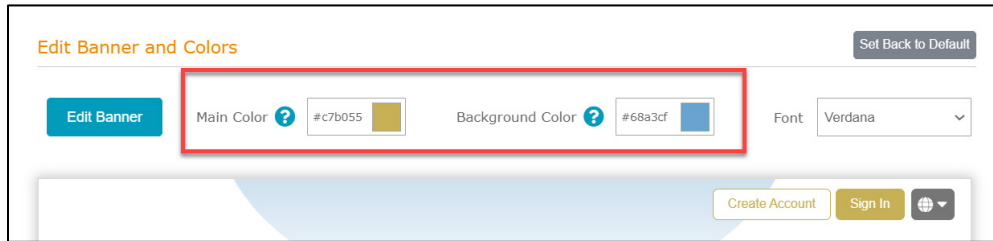


Figure 458: Text Colors

2. Select the appropriate color from the **Color Palette**.

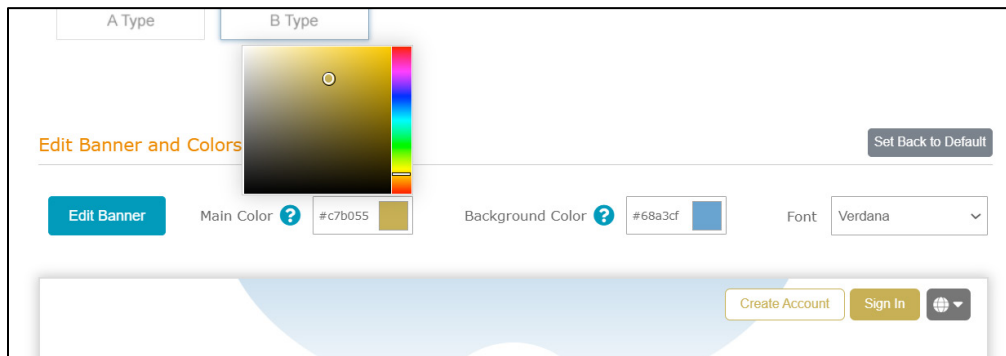


Figure 459: Color Palette

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.

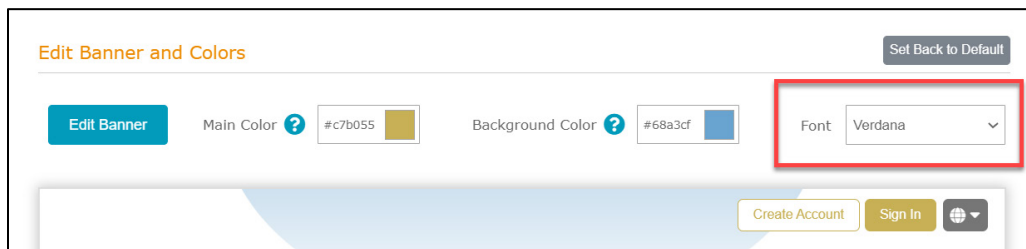


Figure 460: Borrower Portal Font

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**.

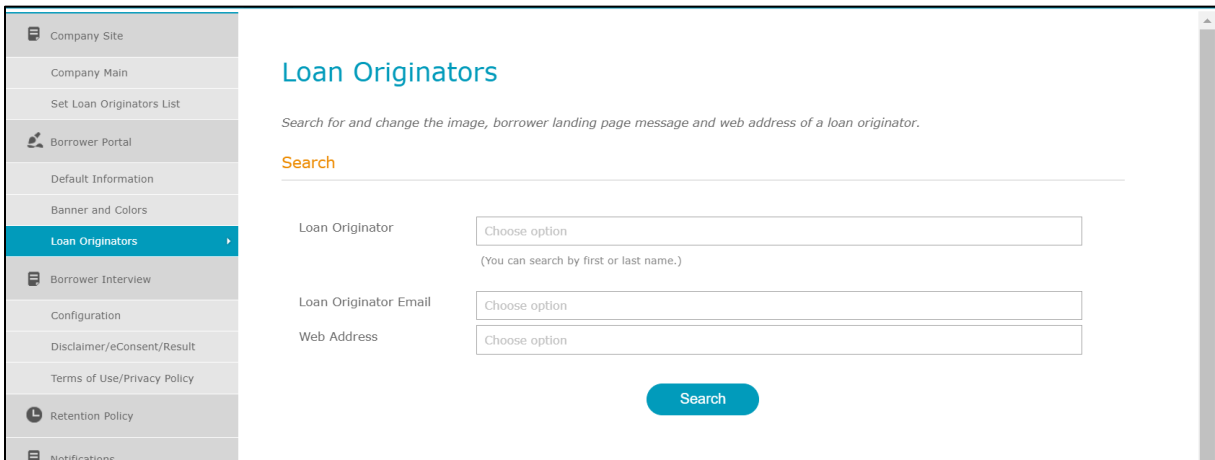


Figure 461: Loan Originators

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**.

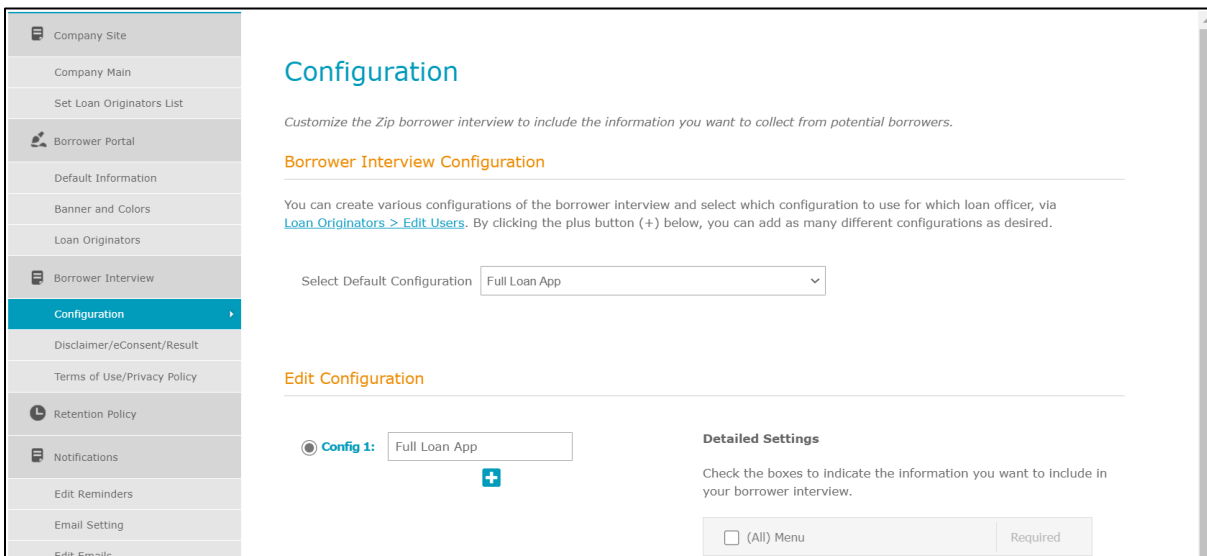


Figure 462: Set Loan Interview Configurations

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.

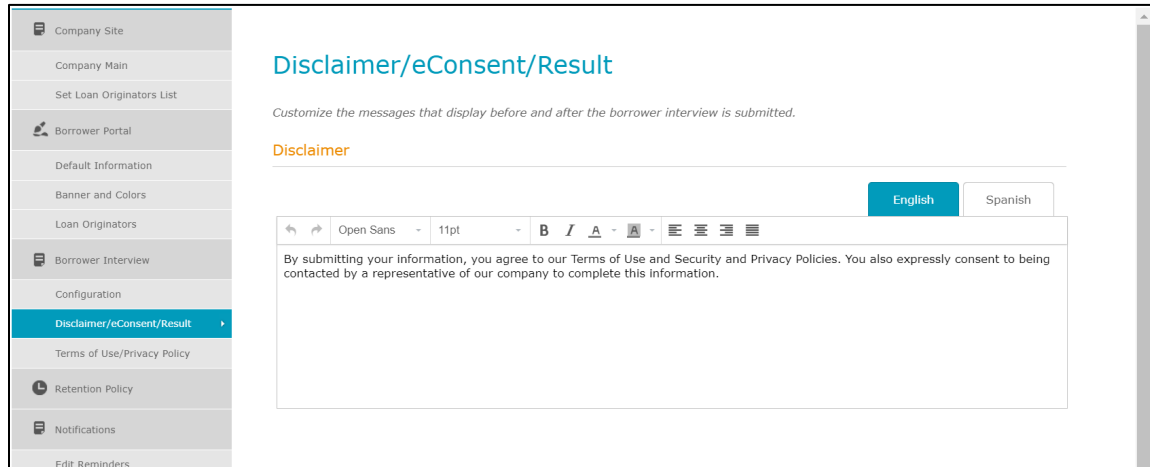


Figure 463: Zip Disclaimer/eConsent/Result

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.

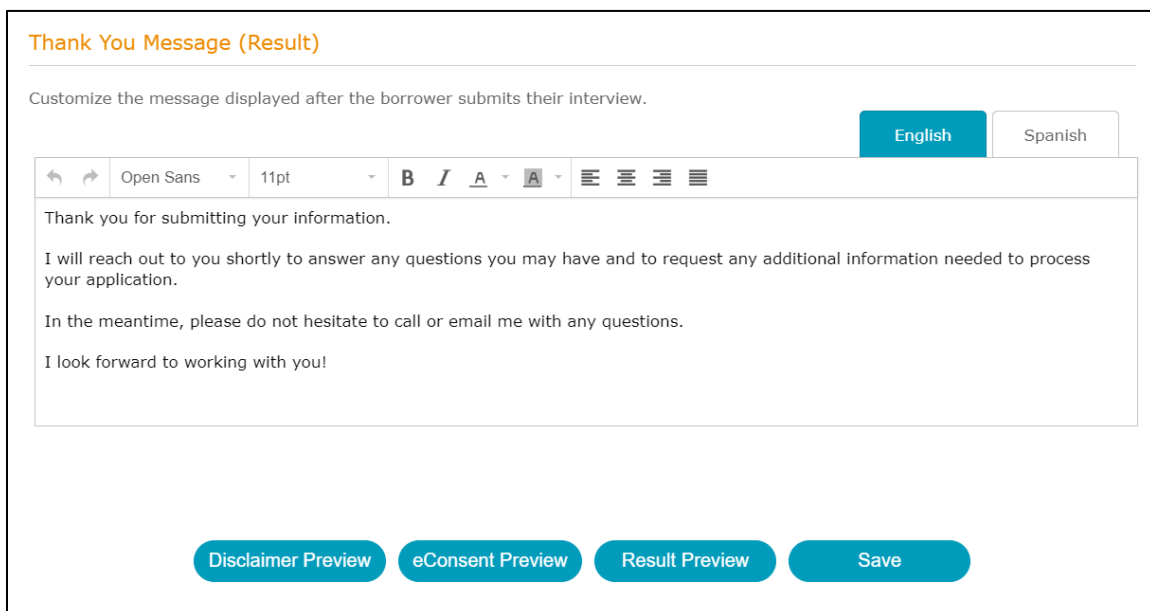


Figure 464: Zip Thank You Message

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.

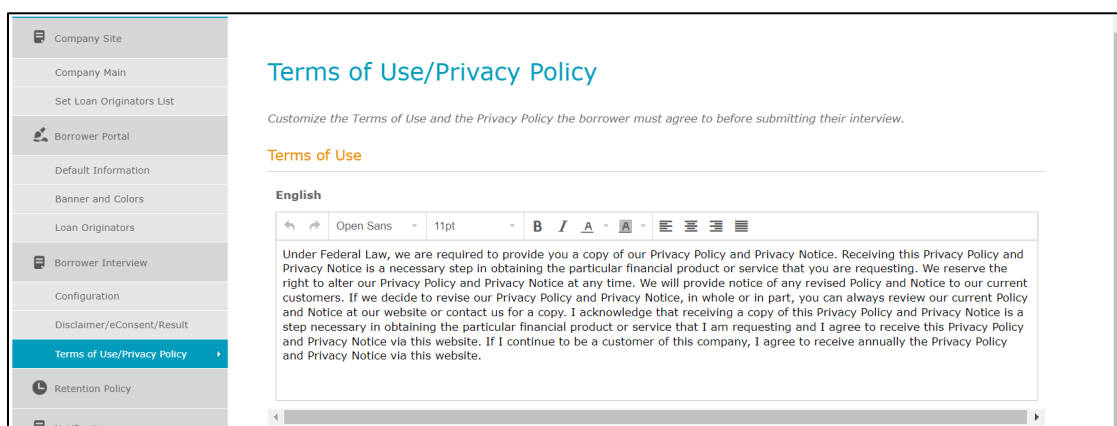


Figure 465: Terms of Use/Privacy Policy

2. Enter the **Terms of Use** in English.

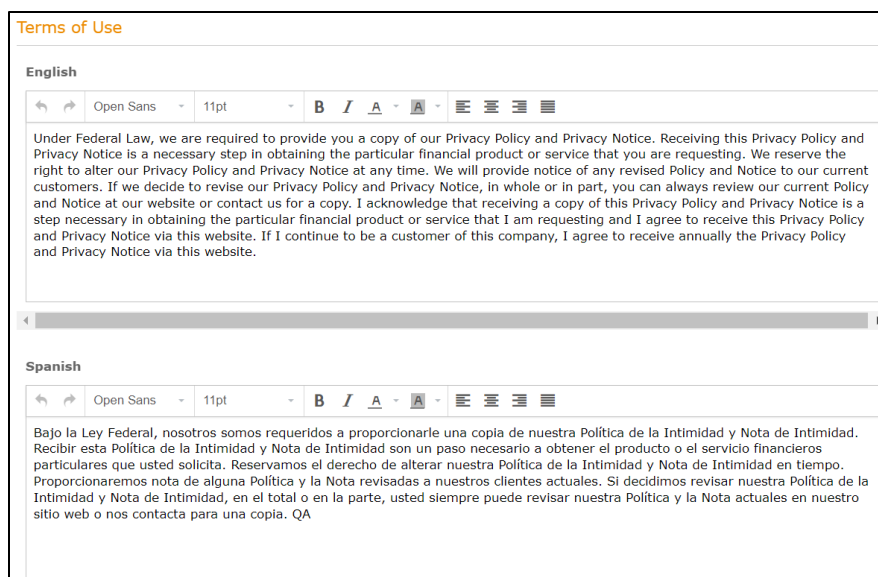


Figure 466: Terms of Use Statement.

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 467: 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.

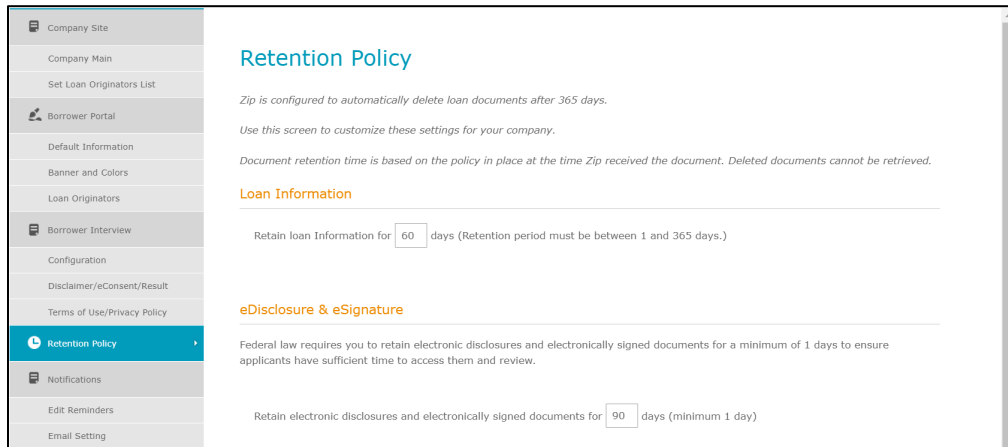


Figure 468: Zip Retention Policy

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**.

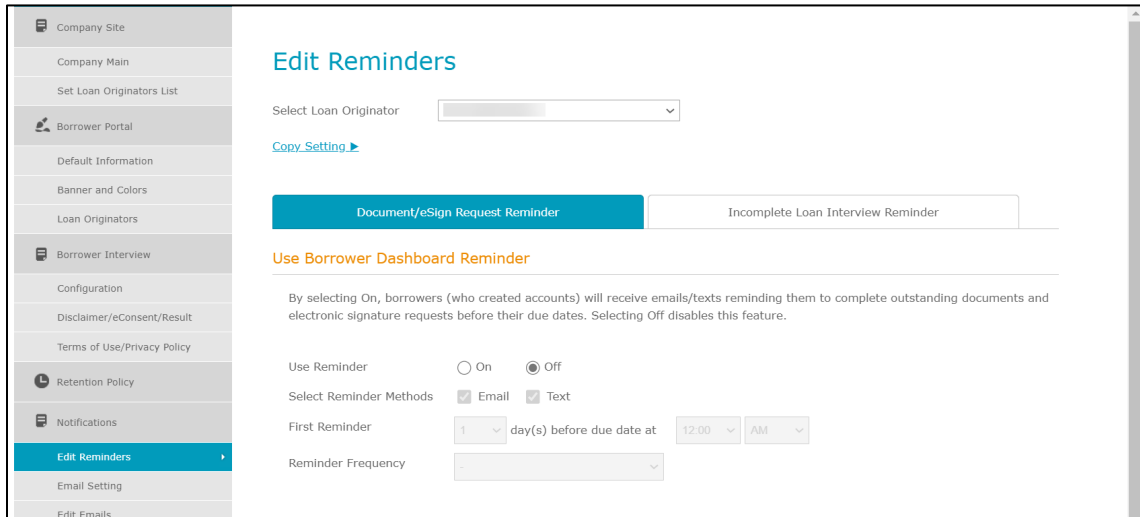


Figure 469: Edit Reminder

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.

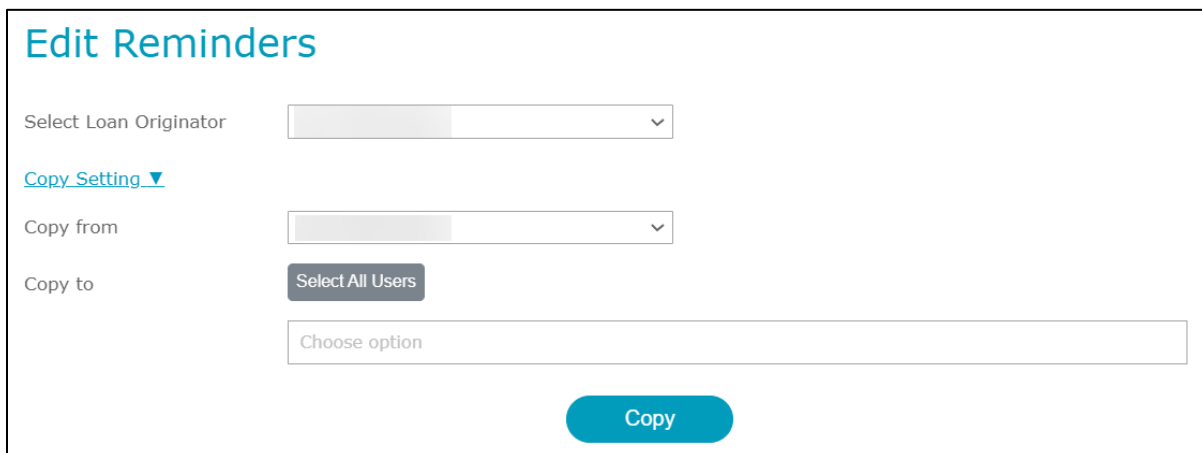


Figure 470: Copy Setting

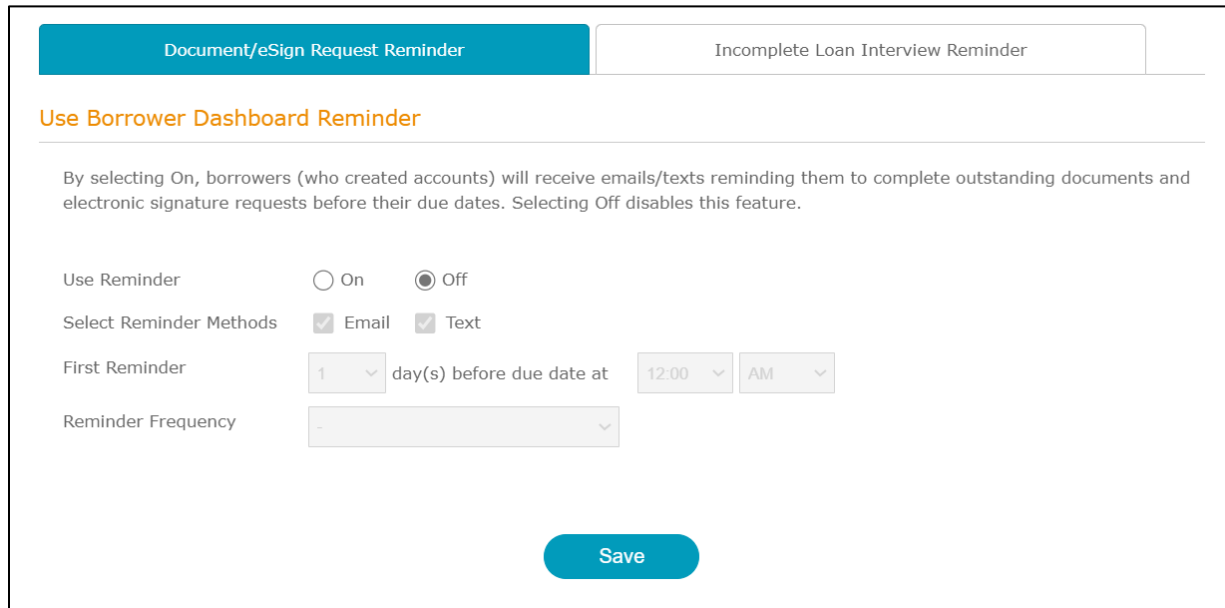
2. If needed, click on the **Select All Users** button.
3. Or enter which originators to apply the settings to.
4. Click on the **Copy** button.

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 web interface for setting reminders. At the top, there are two tabs: "Document/eSign Request Reminder" (active) and "Incomplete Loan Interview Reminder". Below the tabs, the heading "Use Borrower Dashboard Reminder" is displayed. A descriptive text states: "By selecting On, borrowers (who created accounts) will receive emails/texts reminding them to complete outstanding documents and electronic signature requests before their due dates. Selecting Off disables this feature." The form includes a "Use Reminder" section with radio buttons for "On" and "Off" (selected). Below this is a "Select Reminder Methods" section with checkboxes for "Email" and "Text" (both checked). The "First Reminder" section has a dropdown for "1" day(s) before due date at "12:00" AM. The "Reminder Frequency" section has a dropdown menu. A "Save" button is located at the bottom right of the form.

Figure 471: 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 472: 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.

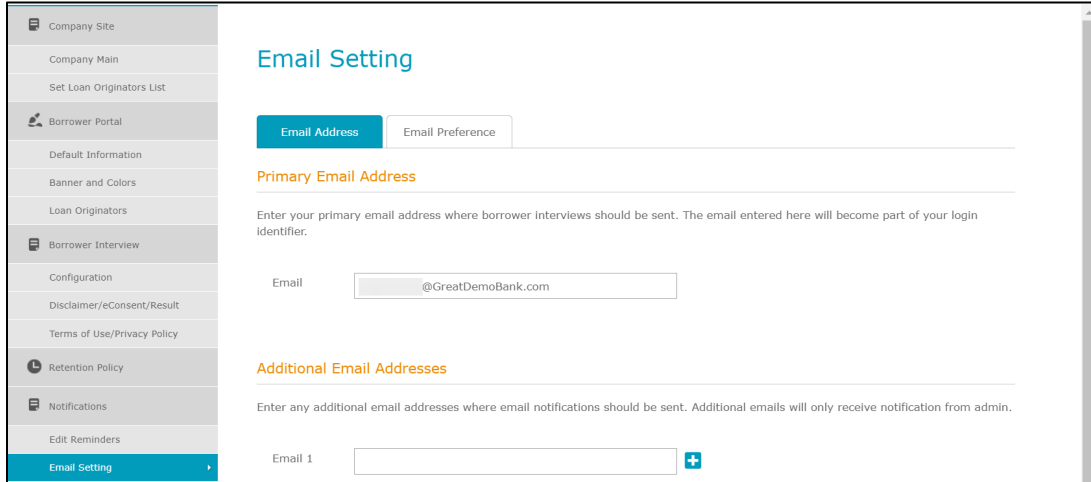


Figure 473: Zip Email Preferences

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.

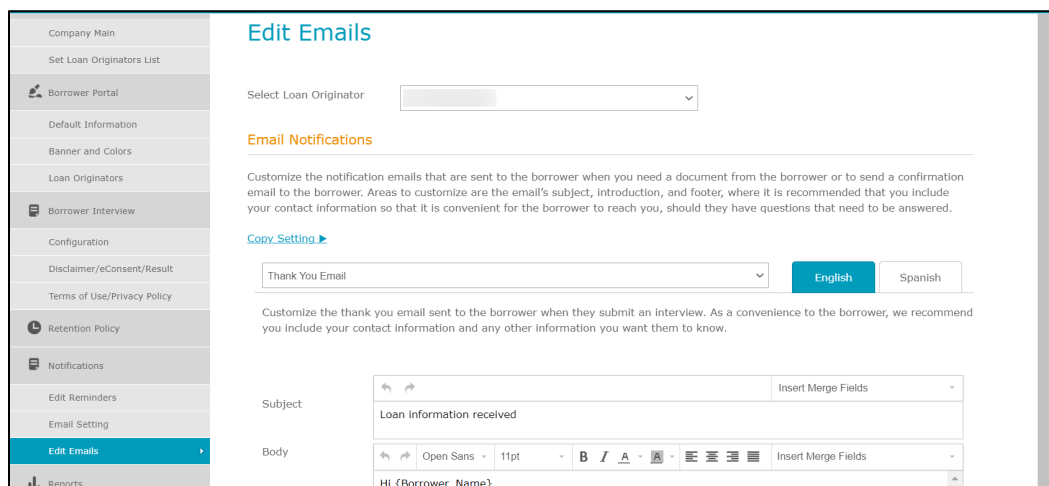


Figure 474: Edit Emails

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.

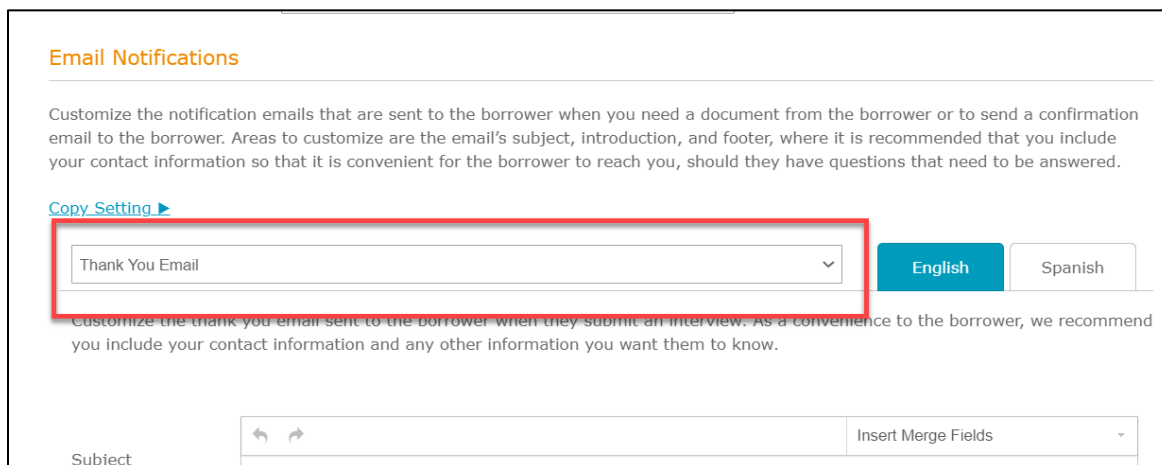


Figure 475: Email Template

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}**).

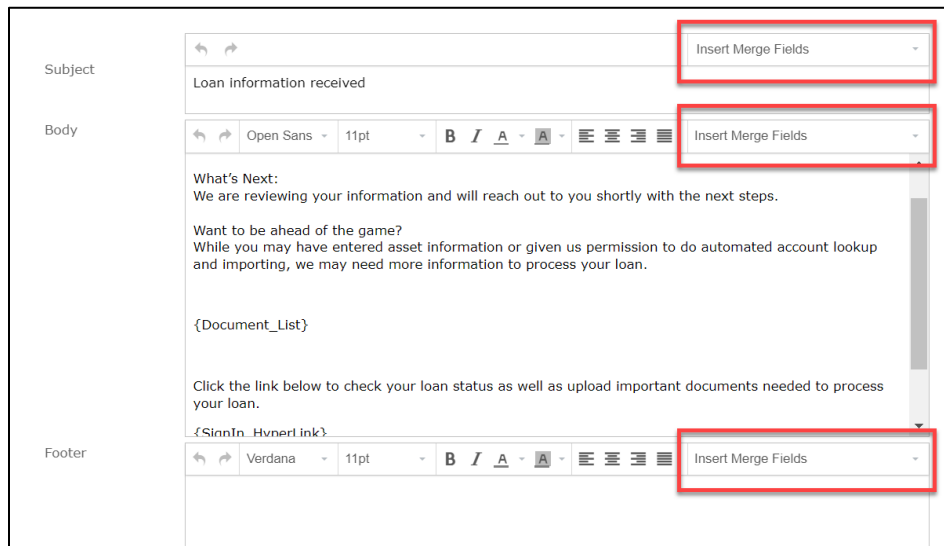


Figure 476: Insert Merge Fields

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.

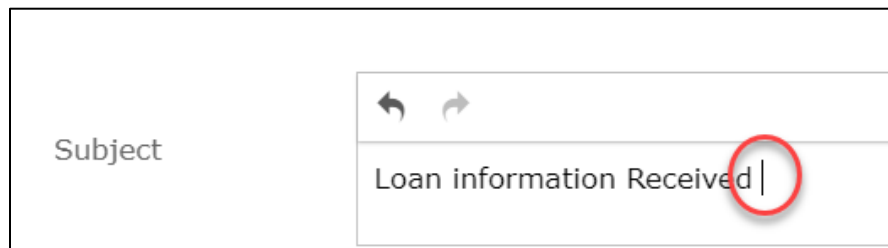


Figure 477: Placing a Merge Field

6. Customize the **Body** content.
7. Customize the **Footer** content.
8. Select the **Save** button.

Set Back to Default

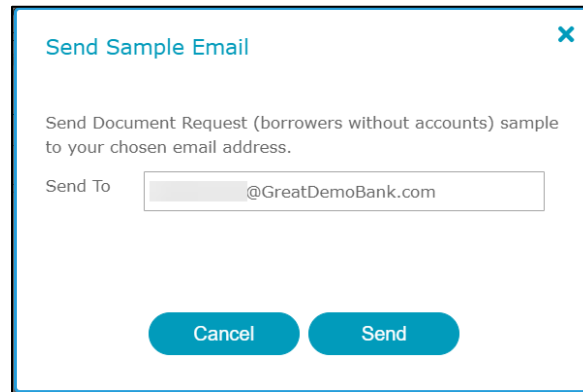
Use the *Set Back to Default* button to reset the *Subject*, *Body*, and *Footer* to the email's original format.

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.



The dialog box is titled "Send Sample Email" and has a close button (X) in the top right corner. It contains the text: "Send Document Request (borrowers without accounts) sample to your chosen email address." Below this is a "Send To" label followed by a text input field containing "@GreatDemoBank.com". At the bottom are two buttons: "Cancel" and "Send".

Figure 478: Send Sample Email

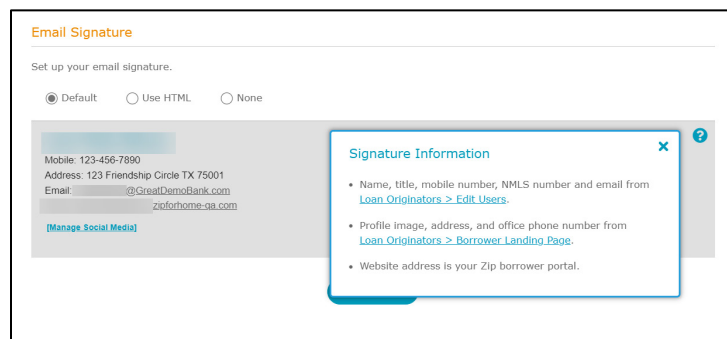
3. Click **Send**.

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.



The screen is titled "Email Signature" and has a subtitle "Set up your email signature." Below this are three radio buttons: "Default" (selected), "Use HTML", and "None". Below the radio buttons is a preview of the email signature. The preview shows: "Mobile: 123-456-7890", "Address: 123 Friendship Circle TX 75001", "Email: @GreatDemoBank.com", and "zipforhome-ga.com". There is a link "[Manage Social Media]" below the email address. A "Signature Information" dialog box is open over the preview, showing: "Name, title, mobile number, NMLS number and email from Loan Originators > Edit Users.", "Profile image, address, and office phone number from Loan Originators > Borrower Landing Page.", and "Website address is your Zip borrower portal."

Figure 479: 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.

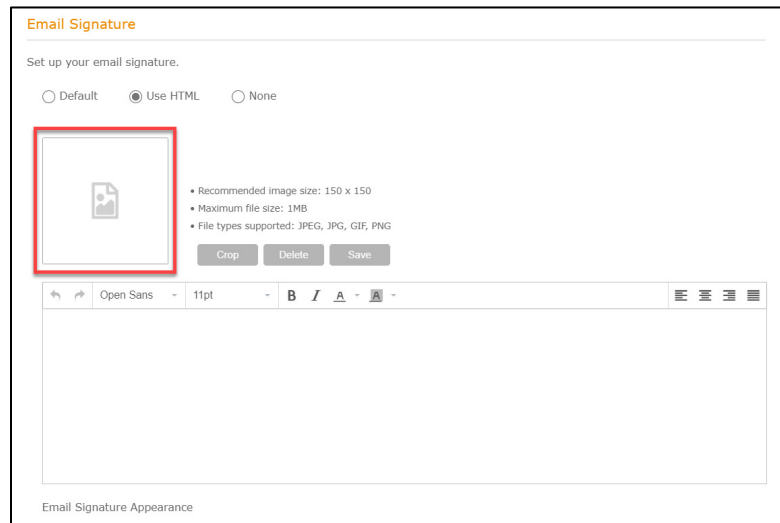


Figure 480: Use HTML

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.

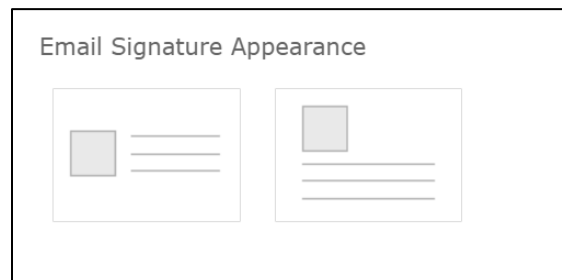


Figure 481: Email Signature Appearance

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.

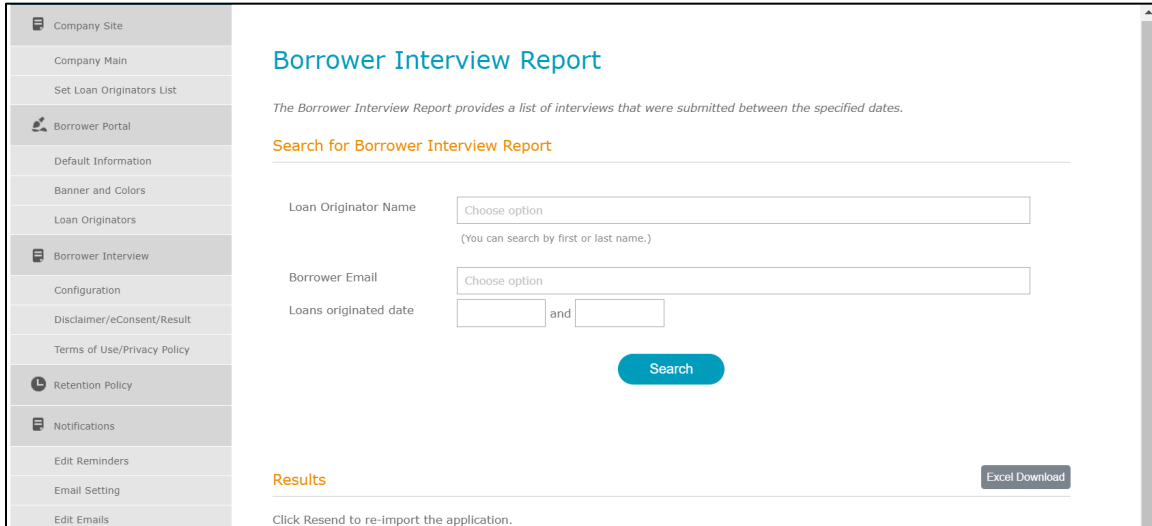


Figure 482: Run Borrower Interview Report

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.

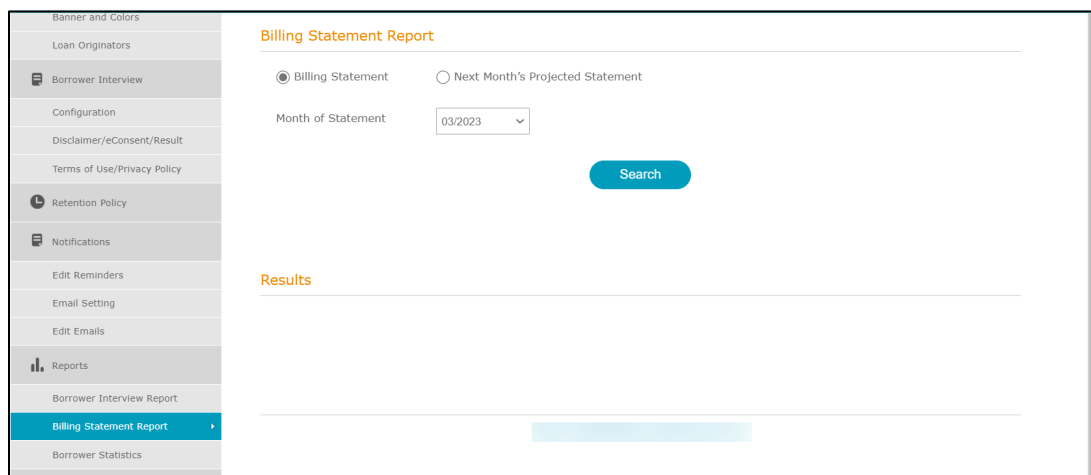


Figure 483: Billing Statement Report

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.

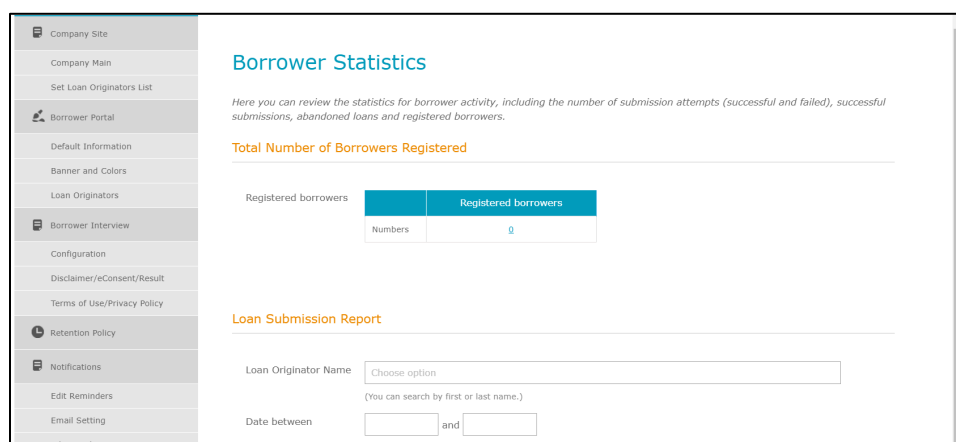


Figure 484: Borrower Statistics

2. Click the **Registered Borrowers** link to review the registered borrowers.

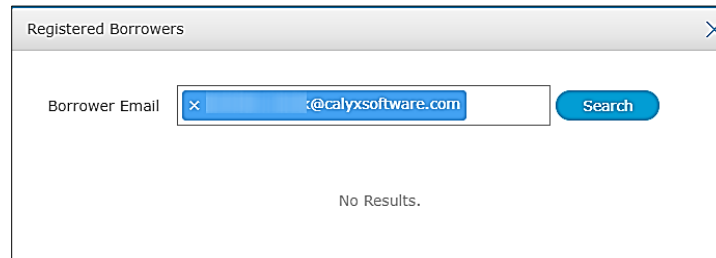


Figure 485: Registered Borrowers

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.

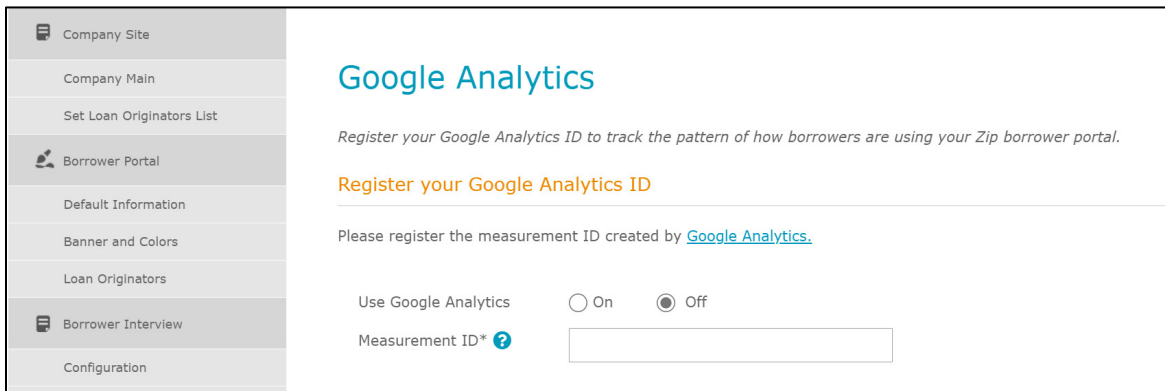


Figure 486: Google Analytics

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.

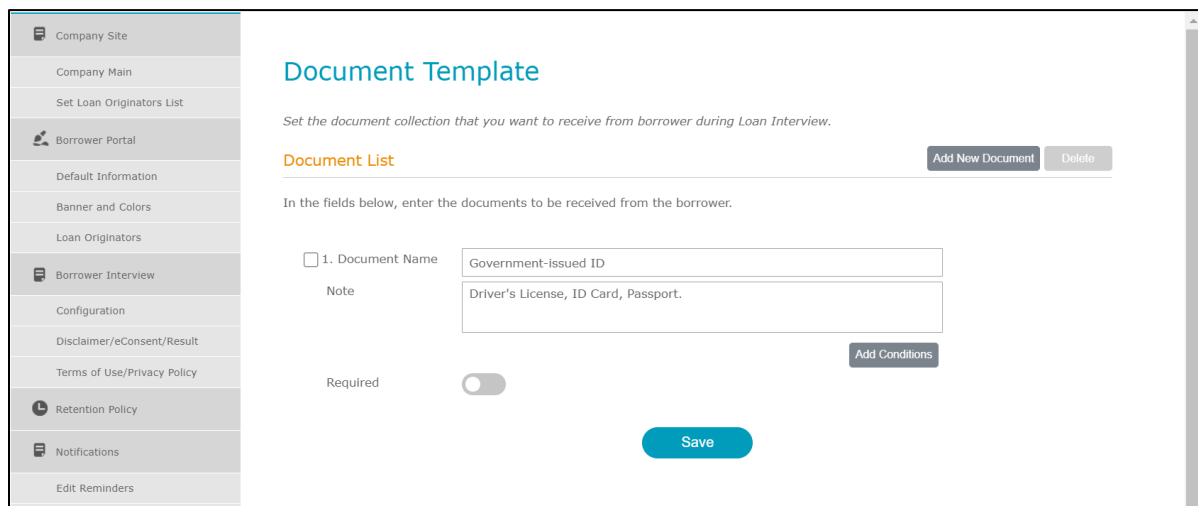
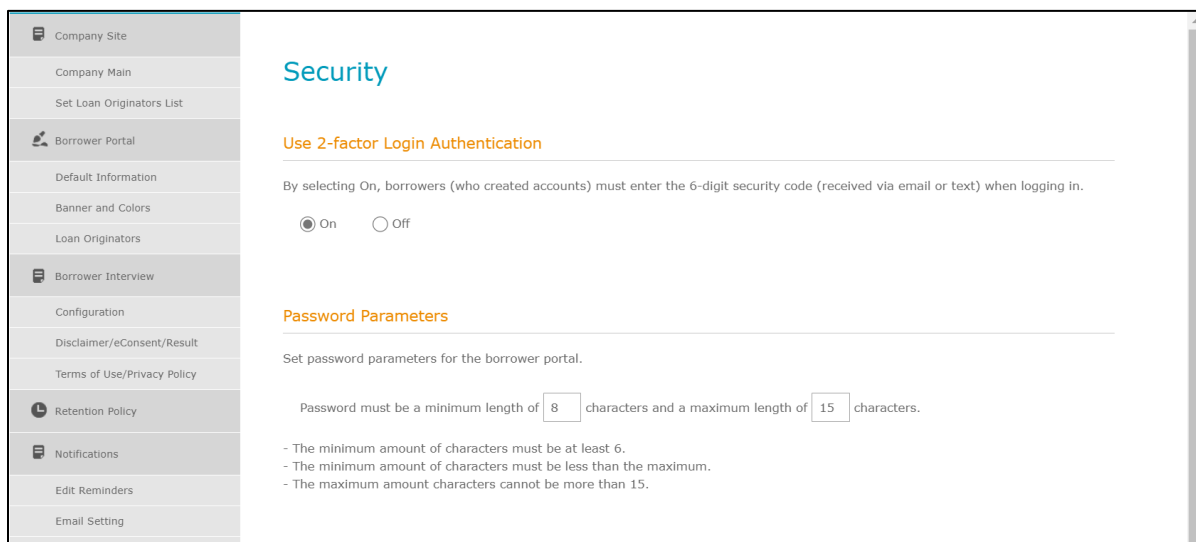


Figure 487: Document Template

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.



Security

Use 2-factor Login Authentication

By selecting On, borrowers (who created accounts) must enter the 6-digit security code (received via email or text) when logging in.

☒ On ☐ Off

Password Parameters

Set password parameters for the borrower portal.

Password must be a minimum length of characters and a maximum length of characters.

- The minimum amount of characters must be at least 6.
- The minimum amount of characters must be less than the maximum.
- The maximum amount characters cannot be more than 15.

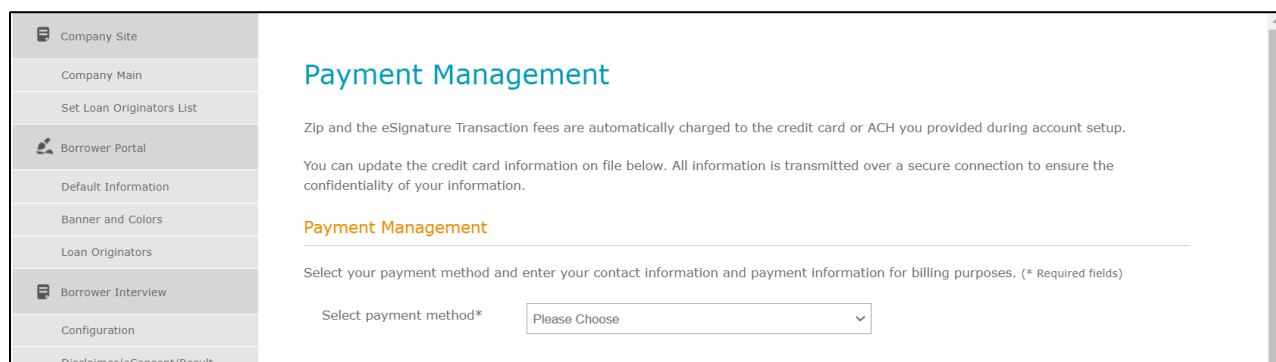
Figure 488: Security Login

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.



Payment Management

Zip and the eSignature Transaction fees are automatically charged to the credit card or ACH you provided during account setup.

You can update the credit card information on file below. All information is transmitted over a secure connection to ensure the confidentiality of your information.

Payment Management

Select your payment method and enter your contact information and payment information for billing purposes. (* Required fields)

Select payment method*

Figure 489: Payment Method

2. Select the appropriate **Payment Method**.

- Enter **Credit Card** or **Automatic Clearing House (ACH)** information.

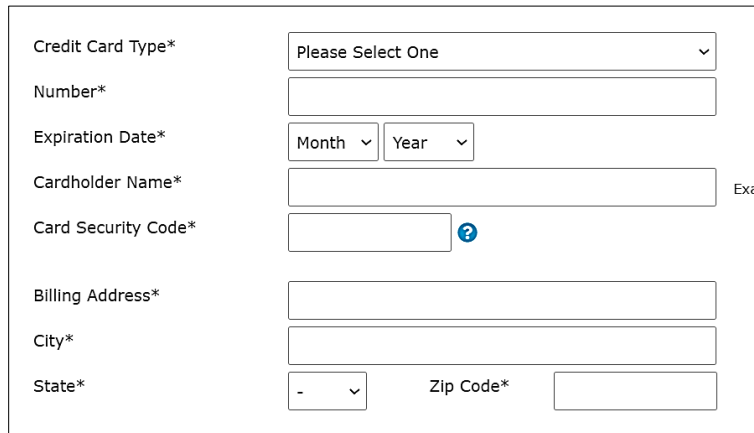


Figure 490 shows a form for entering credit card information. The form includes the following fields:

- Credit Card Type***: A dropdown menu with the text "Please Select One".
- Number***: A text input field.
- Expiration Date***: Two dropdown menus for "Month" and "Year".
- Cardholder Name***: A text input field with a small "Exact" label to its right.
- Card Security Code***: A text input field with a question mark icon to its right.
- Billing Address***: A text input field.
- City***: A text input field.
- State***: A dropdown menu with a "-" symbol.
- Zip Code***: A text input field.

Figure 490: Payment Management Credit Card

- Click **Save**.

User Settings

User Settings determine the *Loan Originator* information to display on the *Zip Borrower Dashboard*.

To access the *User Profile Settings*:

- Open the **User Profile**.
- Select the username.

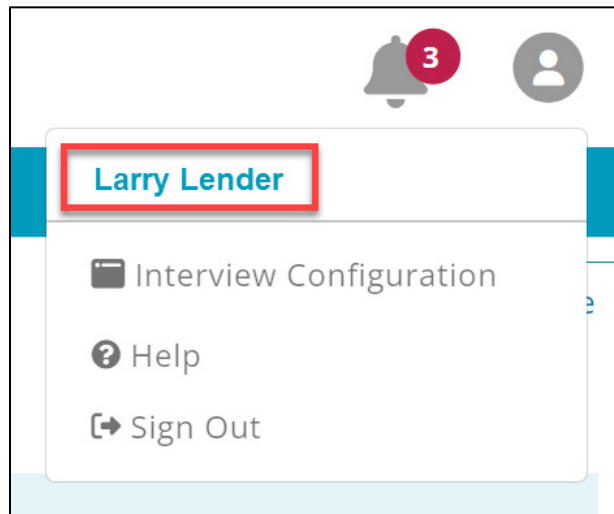


Figure 491: Access User Settings

User Information

Set the user contact information and state licensing options.

1. Select **User Information**.
2. Enter **Loan Originator First** name.

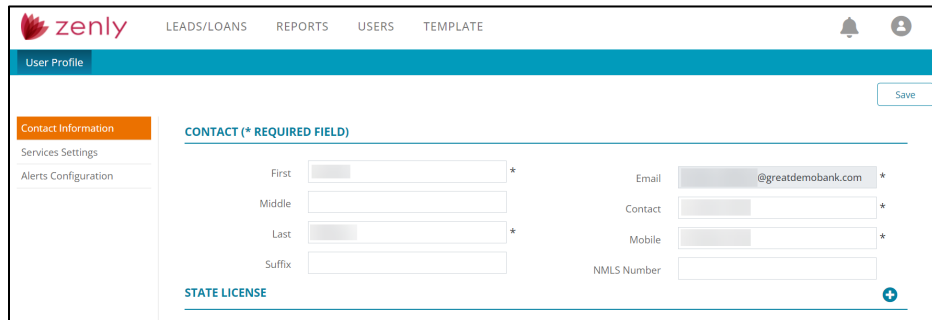


Figure 492: Loan Originator Contact Information

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. Click the *State License* **Add +** button.
9. Enter **State License** information.
10. 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**.

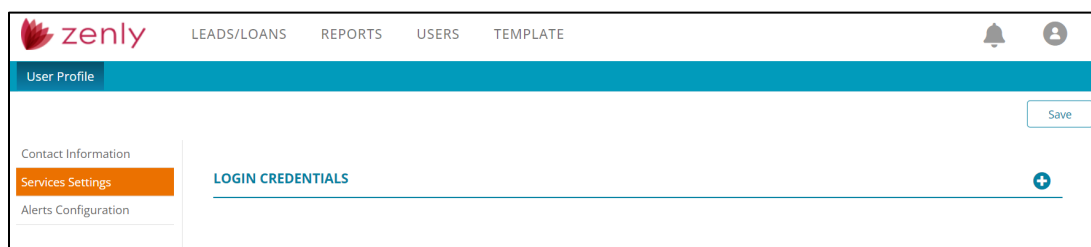
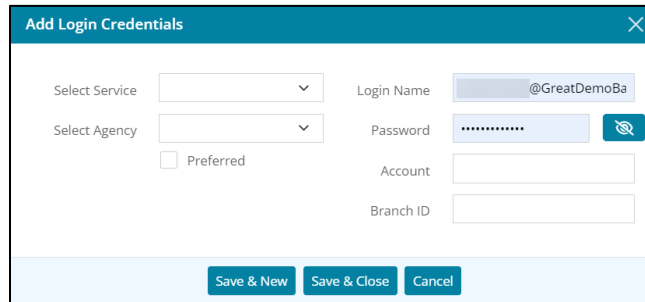


Figure 493: Add Login Credentials

2. Click on the **Add +** icon.
3. Select the appropriate **Service**.



The dialog box titled "Add Login Credentials" contains the following fields and controls:

- Select Service:** A dropdown menu.
- Select Agency:** A dropdown menu.
- Preferred:** A checkbox.
- Login Name:** A text field with the value "@GreatDemoBa".
- Password:** A text field with masked characters "*****" and a toggle icon.
- Account:** A text field.
- Branch ID:** A text field.
- Buttons:** "Save & New", "Save & Close", and "Cancel".

Figure 494: 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**.

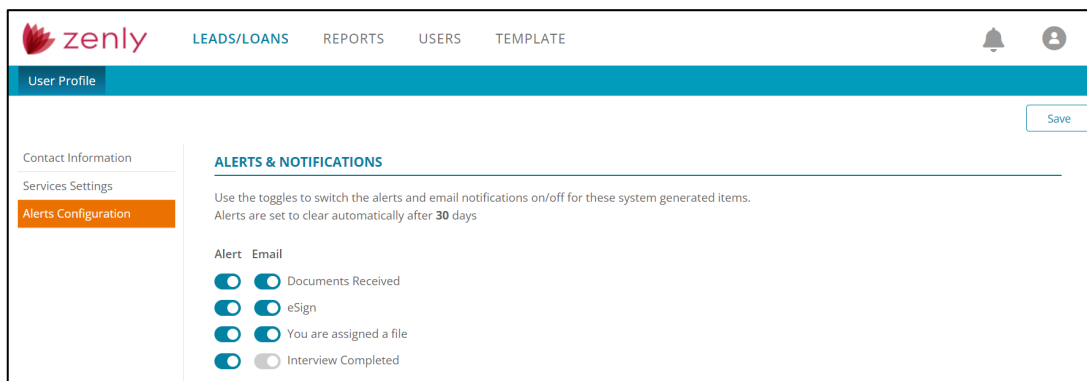
Note: The *Fannie Mae* fields only appear for credit vendors that require different authentication credentials for Fannie Mae vendors.

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.



The screenshot shows the "User Profile" page with the "Alerts Configuration" tab selected. The page includes a sidebar with "Contact Information", "Services Settings", and "Alerts Configuration". The main content area is titled "ALERTS & NOTIFICATIONS" and contains the following information:

- Alert Email:** A section with a header and a description: "Use the toggles to switch the alerts and email notifications on/off for these system generated items. Alerts are set to clear automatically after 30 days".
- Alerts:** A list of alerts with toggle switches:
 - Documents Received:** Toggle is ON.
 - eSign:** Toggle is ON.
 - You are assigned a file:** Toggle is ON.
 - Interview Completed:** Toggle is OFF.

Figure 495: 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