Zenly® 3.1 User Guide

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Change Table

The following table contains an overview of changes made to this document for the 3.1 release of Zenly.

Table 1: Change Table

Version	Section Impacted	Change(s)
3.1	Alerts (Leads) and Alerts	Add button available in the *Alerts* section to create alerts for individual leads and loan files.
	Add Real Estate, Rental Income on Subject Property, and Property information	Accessory (Acc.) Dwelling fields are available for loan applications.
	Reporting	The HMDA loan menu tab is renamed *Reporting*.
	Mortgage Call Report	Information for the new Mortgage Call Report screen is added.
	HMDA	The Application (HMDA), Underwriting (HMDA), and Closing screens are consolidated into one screen named HMDA.
	Mortgage Market Exchange	The Mortgage Market Exchange screen can now redirect the user to the MME wholesaler site. The MME now allows two-way communication between Zenly and the wholesaler.
	Menu Loan Access	The HMDA menu access is renamed to Reporting.

Table of Contents

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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 Option 1*. **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.

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Access Zenly

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

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

Figure 1: Zenly Log In

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

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

Forgot Password (Request Password Reset)

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

To change the password:

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

Figure 2: Forgot Your Password?

2. Enter the **Login Name**.

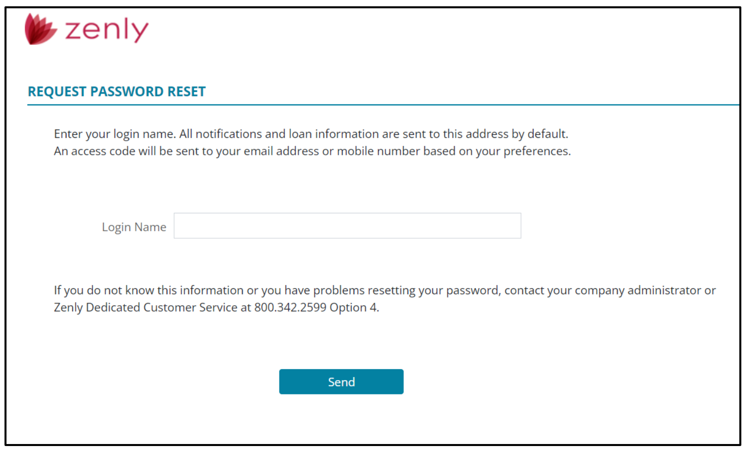


Figure 3: Request Password Request

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

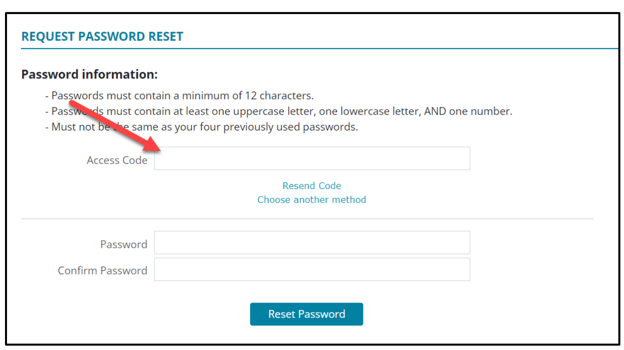


Figure 4: Access Code

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

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

Mobile Access

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

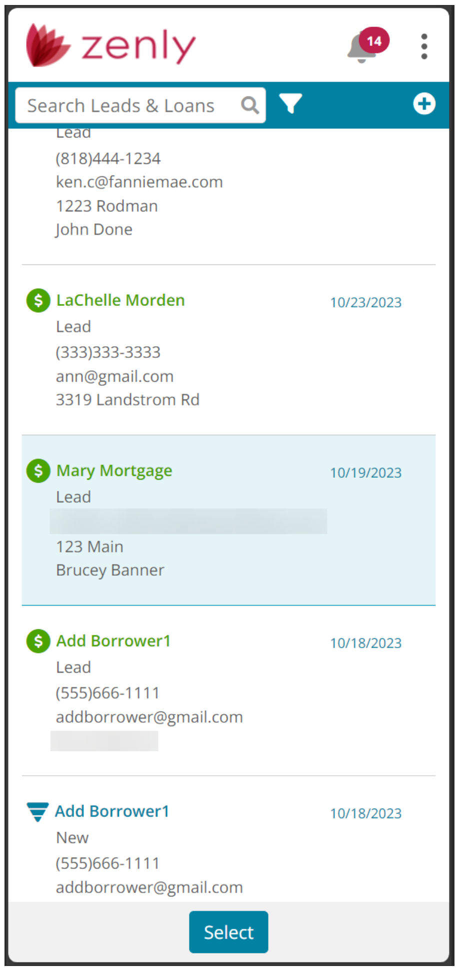


Figure 5: Zenly Mobile View

Home Screen (Mobile)

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

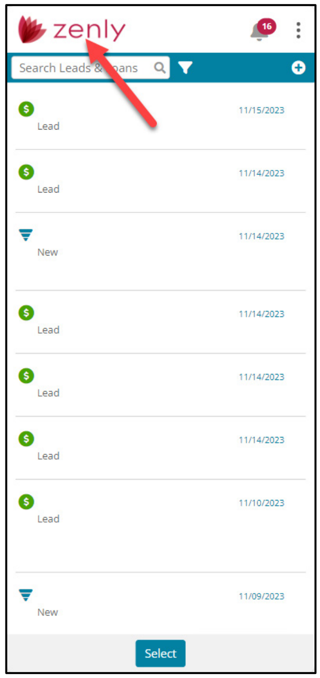


Figure 6: Home Screen (Mobile)

User Profile for Mobile Users

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

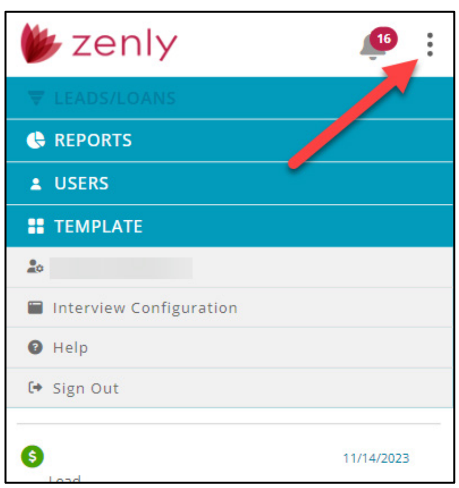


Figure: User Profile (Mobile)

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

Zenly Mobile Icons

Table 3: Zenly Home Screen Icons

Icons	Function
zenly	Tapping the icon allows the user to return to the Zenly *Home* screen.
Select	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 menu button to access the main menu. The *User Profile*, *Interview Portal*, *Reports*, *Users*, and *Template* screens are accessed in the main menu.
	Tapping on the **Filter** icon allows the user to filter between Lead, Loan, and Archived files.
	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.

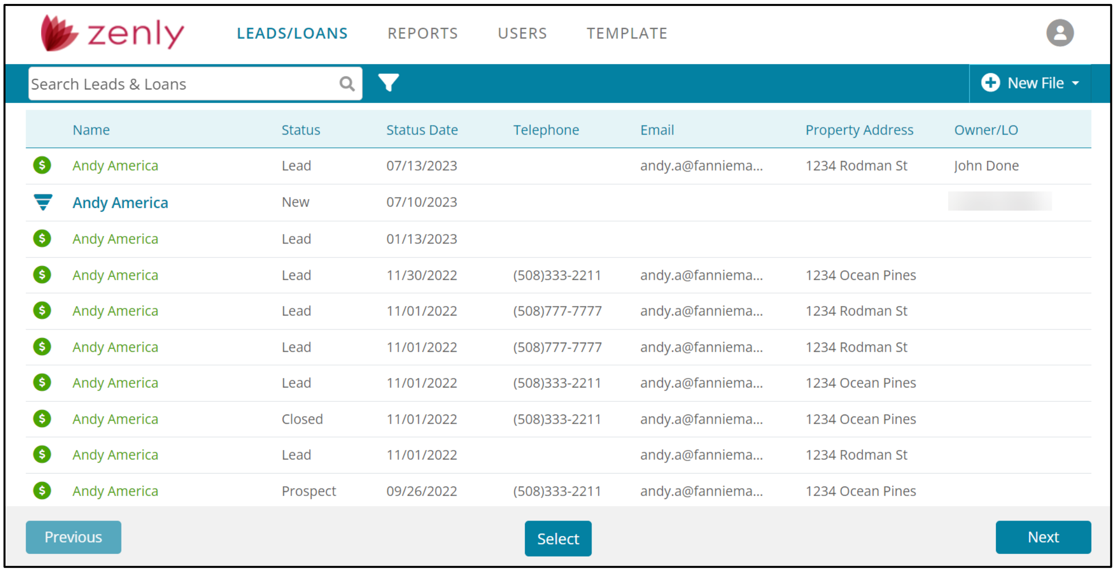


Figure 7: Zenly Main Page

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

Icons help distinguish a *Lead* from a *Loan*. See Figure 8.

Lead

Loan

Figure 8: Home Table Icons

Filtering

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

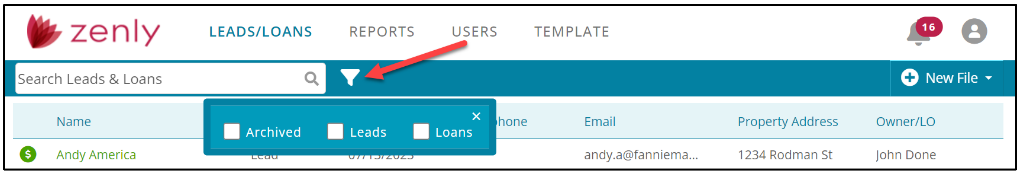


Figure 9: Filtering

Archiving Files

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

To archive a file:

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

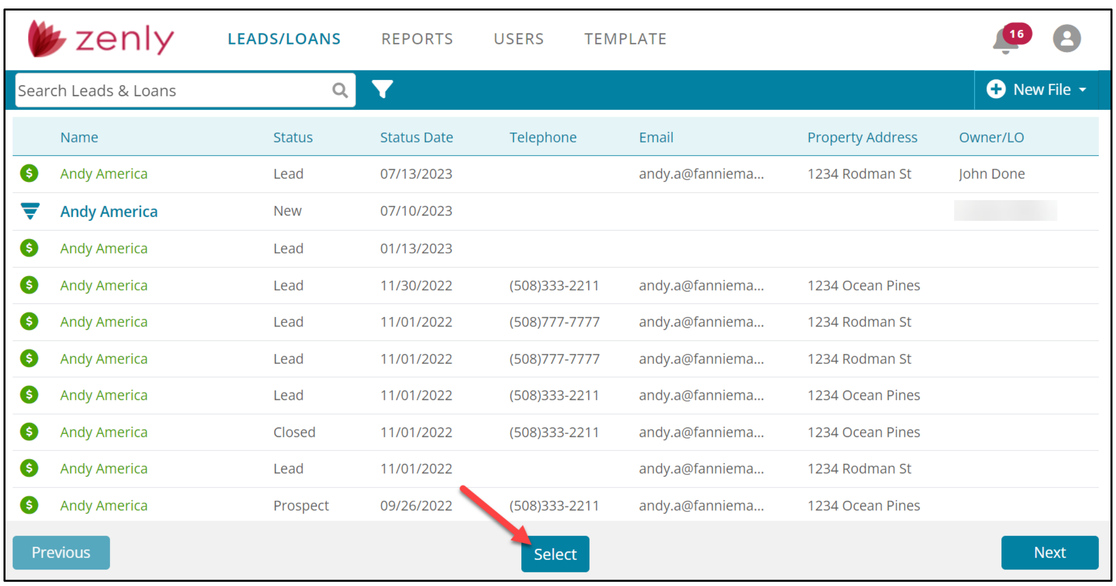


Figure 10: Selecting Files (Archives)

2. Select the desired files.

3. Select the **Archive** button.

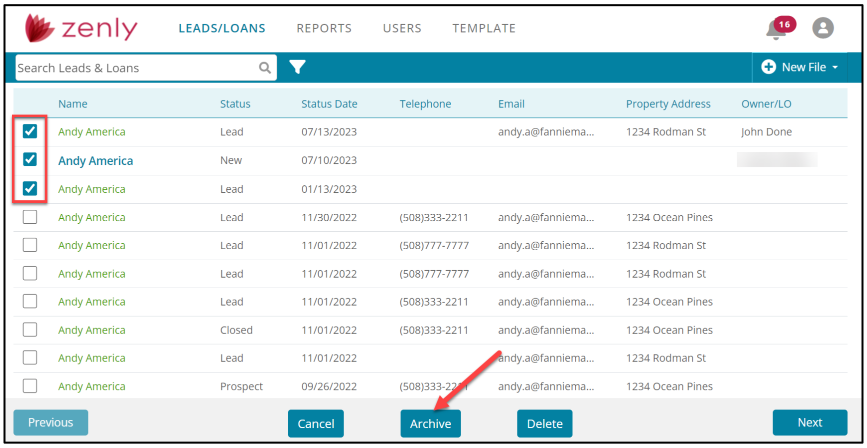


Figure 11: Archiving Files

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

Viewing Archived Files

Use the *Filter* function to view archived files.

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

To view archived files:

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

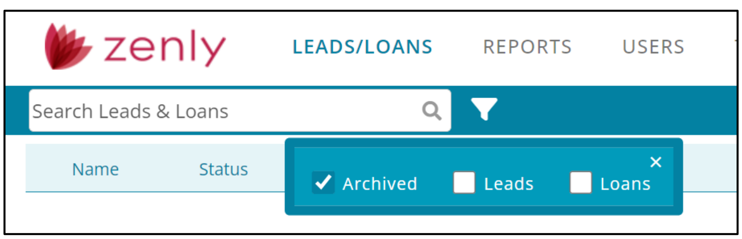


Figure 12: Viewing Archived Files

2. Select **Archived**.

Reactivating Archived Files

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

To reactivate an archived file:

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

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

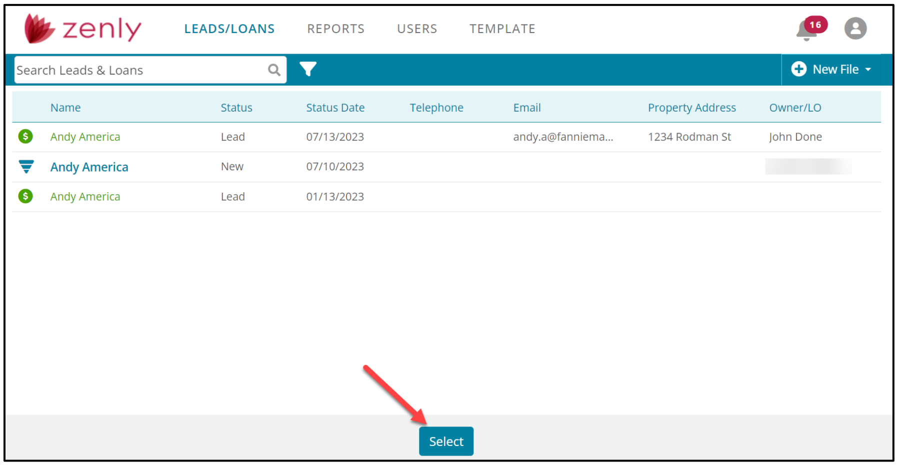


Figure 13: Select Button

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

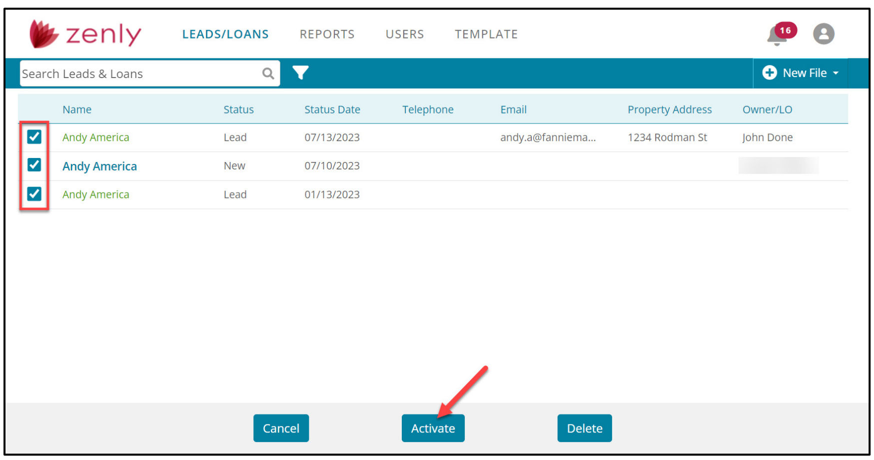


Figure 14: Activate Button

Deleting Files

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

To delete files:

1. Click the **Select** button.

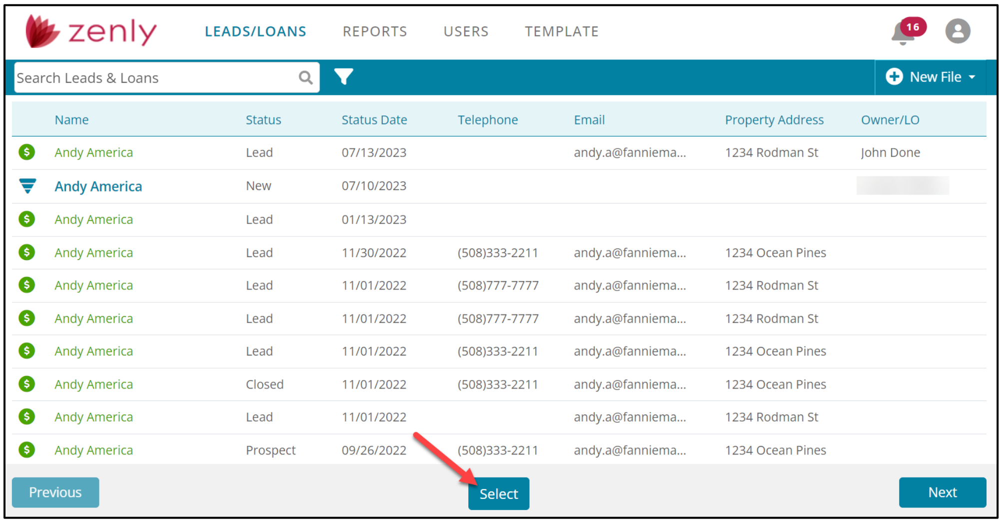


Figure 15: Selecting Files (Deleting)

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

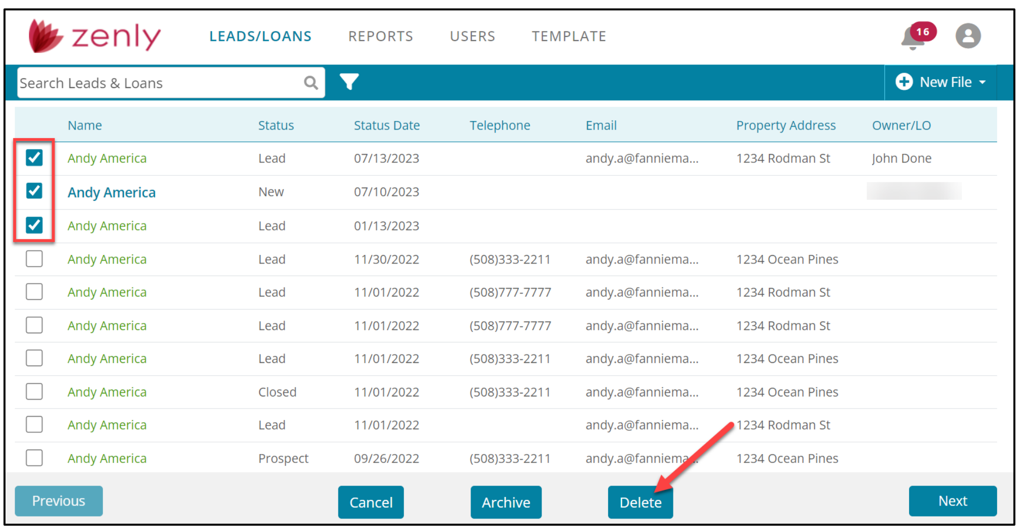


Figure 16: Deleting Files

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

User Profile

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

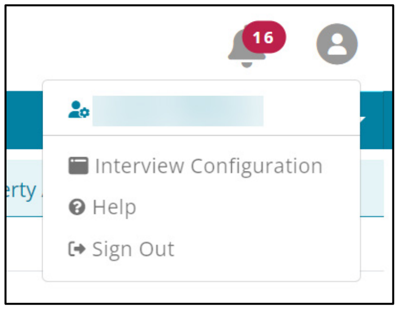


Figure 17: User Profile

Accessing the Interview Portal

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

Alerts

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

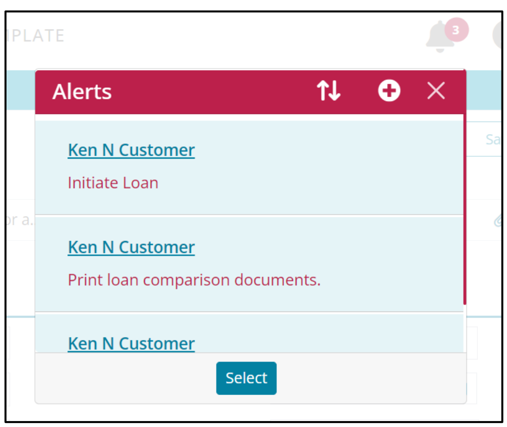


Figure 18: Alerts

Note: All notifications will appear in the Alerts window. The Alerts window inside of a file will also display all other file's notifications.

To clear an alert:

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

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

Creating an Alert

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

To create an alert:

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

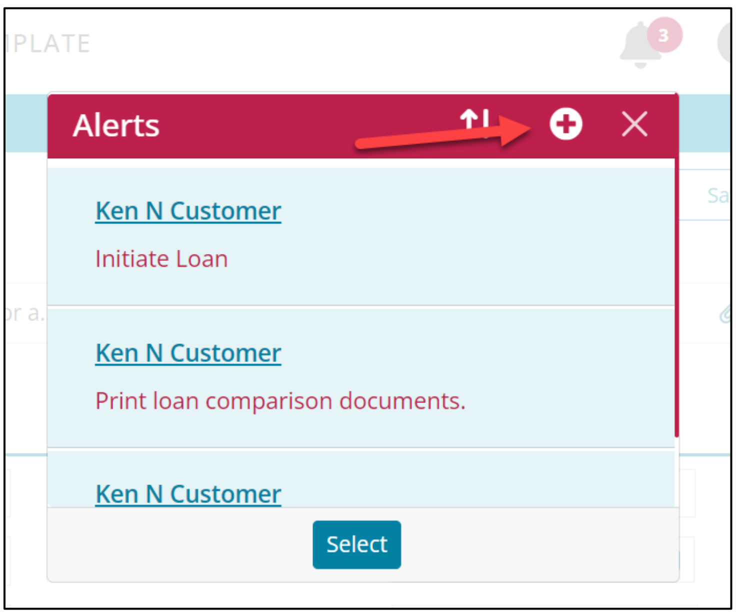


Figure 19: Add Alerts

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

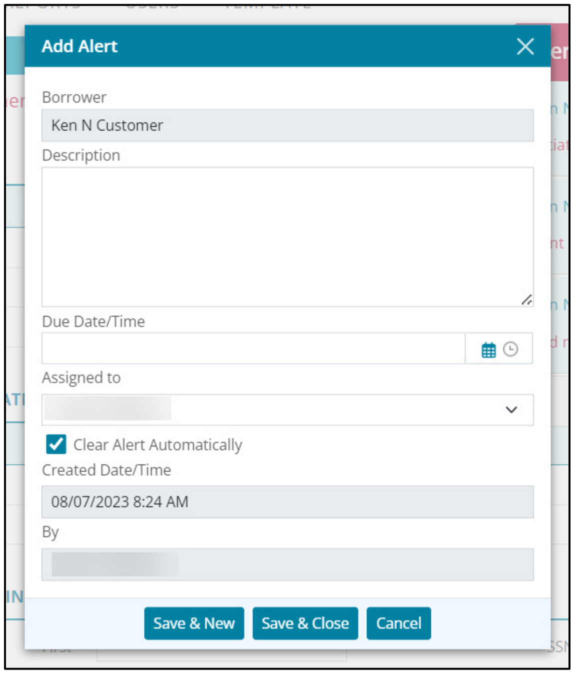


Figure 20: Add Alert Dialog

Leads/Loan Search

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

Note: Zenly allows partial text searches.

1. Enter the **Search** criteria.

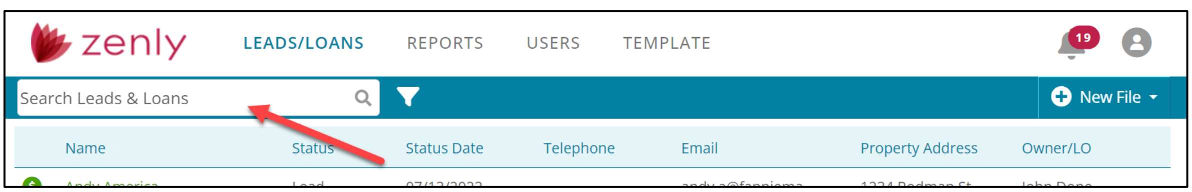


Figure 21: Loan Search

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

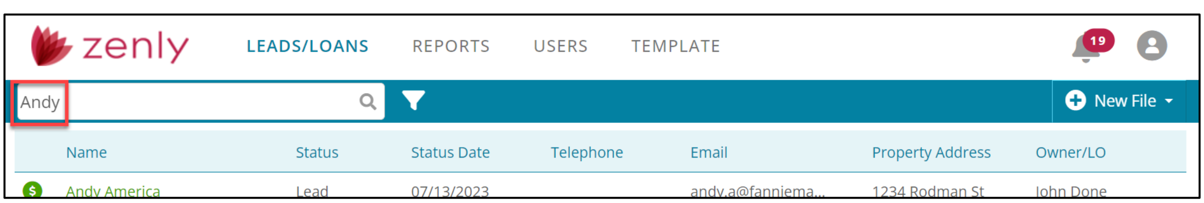


Figure 22: Search Results

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

New File

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

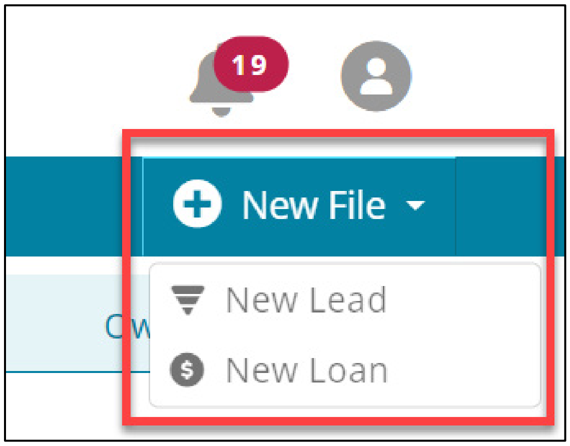


Figure 23: New File

Chapter 3: Leads

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

Creating a New Lead

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

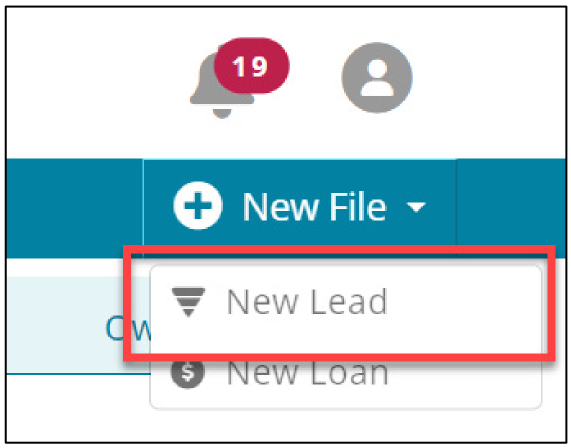


Figure 24: Creating a New Lead

Creating a Lead Invite

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

1. Open or create a new *Lead*. See Creating a New Lead.
2. Click the **Lead Invite** button.

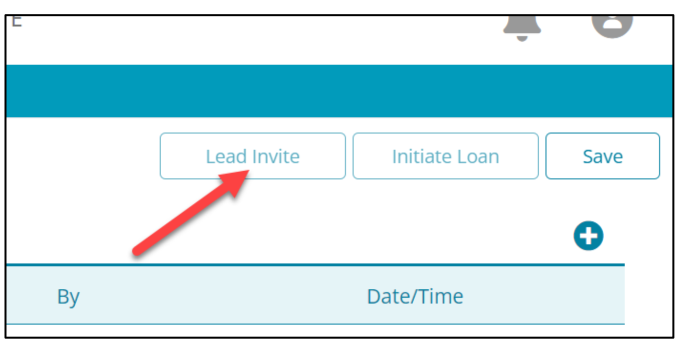


Figure 25: Leads Invite

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

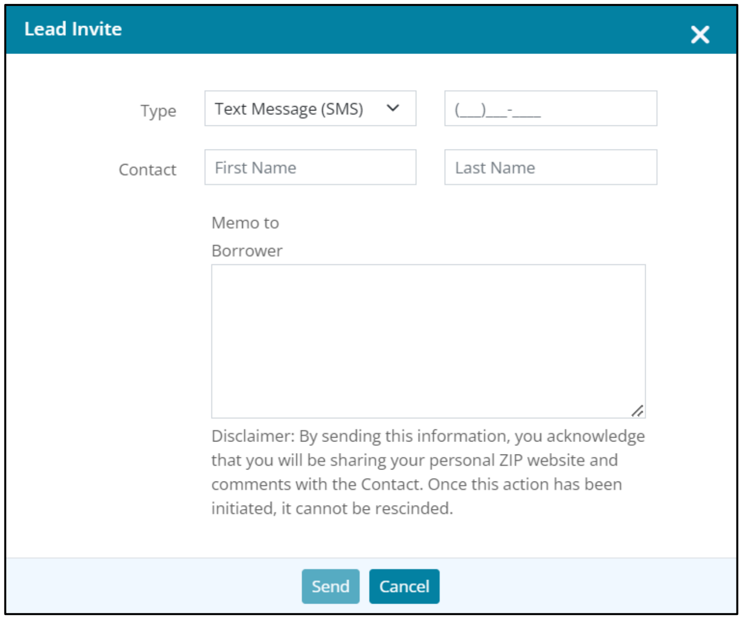


Figure 26: Lead Invite Dialog

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

Lead Status

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

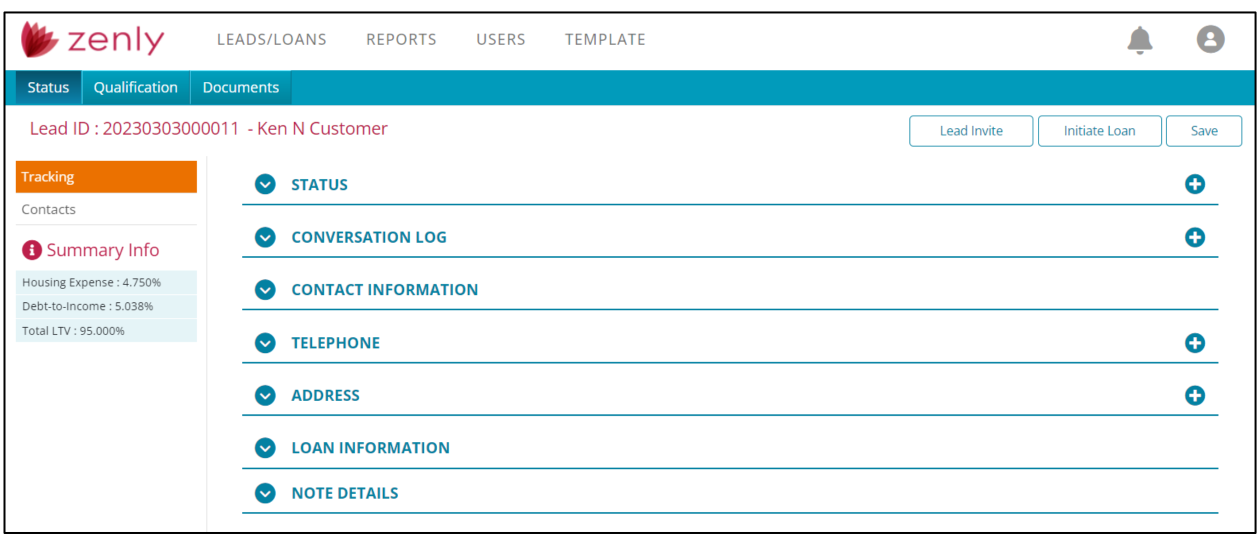


Figure 27: Lead Status

Lead Tracking

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

Summary Info

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

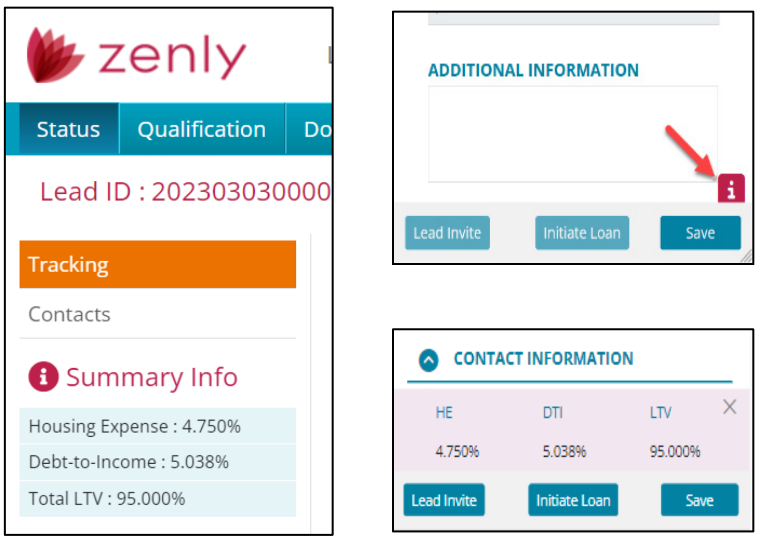


Figure 28: Summary Info (Desktop/Mobile)

Lead Tracking Status

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

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

The user can create additional statuses by using the *Template* > Dropdown Lists screen.

Adding a Lead Status

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

To add a status to a lead:

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

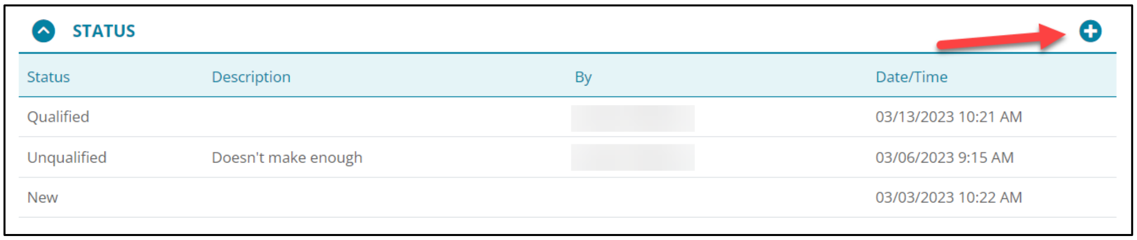


Figure 29: Add Status

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

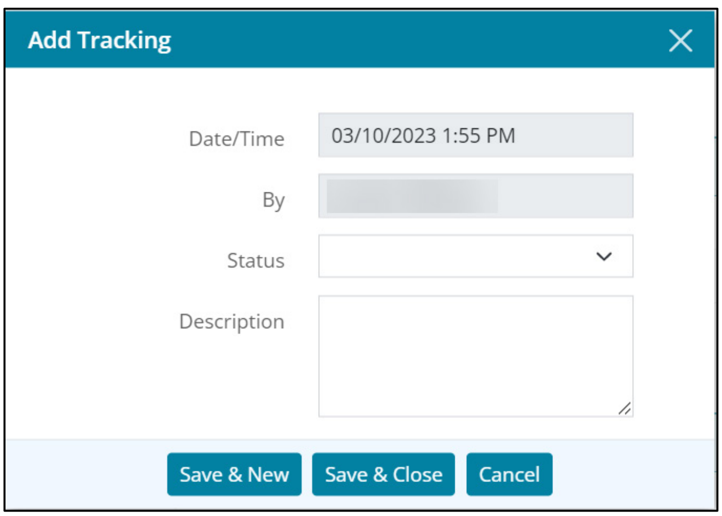


Figure 30: Add Tracking

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

Editing Lead Status

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

Conversation Log (Leads)

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

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

To add an entry:

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

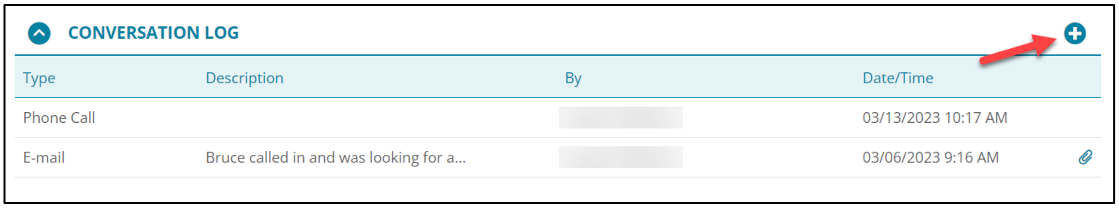


Figure 31: Add Conversation Log

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

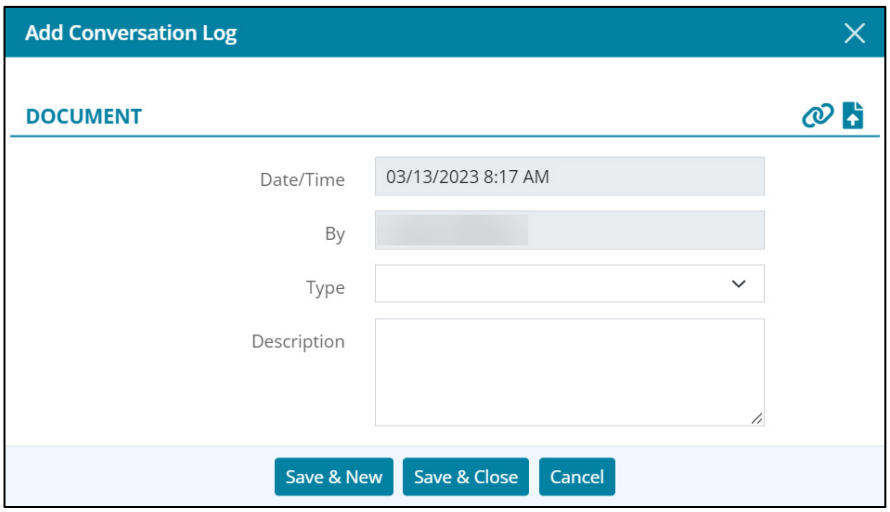


Figure 32: Add Conversation Log Dialog

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

Contact Information

Contact Information is a section to record personal information.

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

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

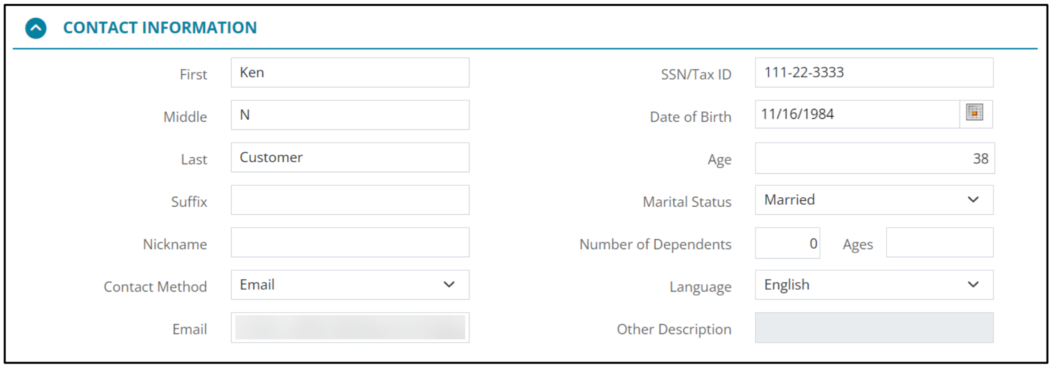


Figure 33: Contact Information

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

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

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

Telephone (Leads)

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

Adding a Telephone Number

To add a *Telephone* number:

1. Expand the **Telephone** table.

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

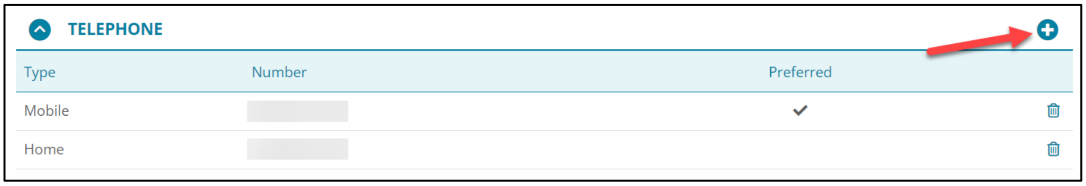


Figure 34: Add Telephone

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

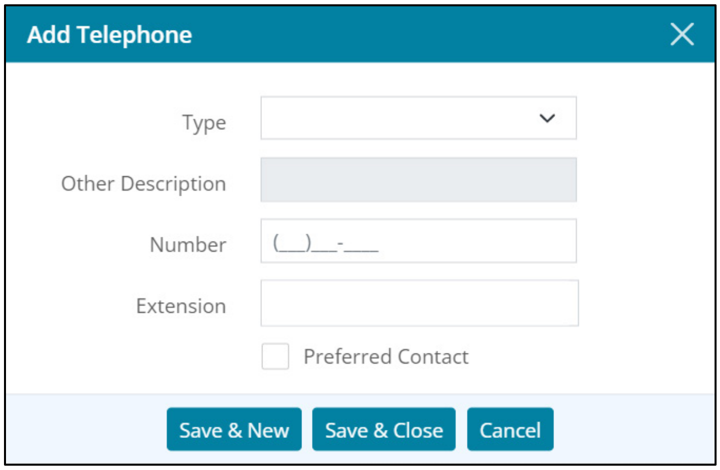


Figure 35: Add Telephone Dialog

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

Editing a Telephone Number

To edit a *Telephone* number:

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

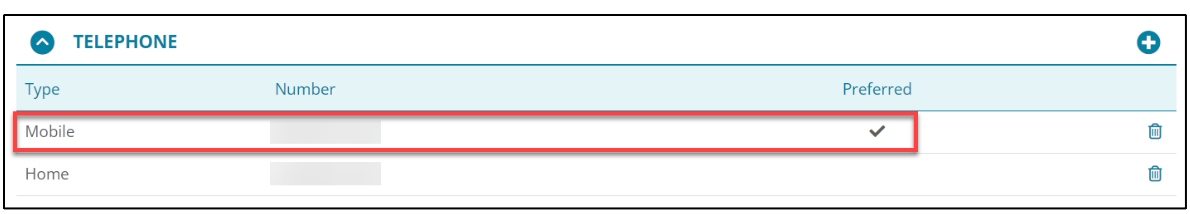


Figure 36: Edit Telephone

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

Delete a Telephone Number

To delete a phone number:

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

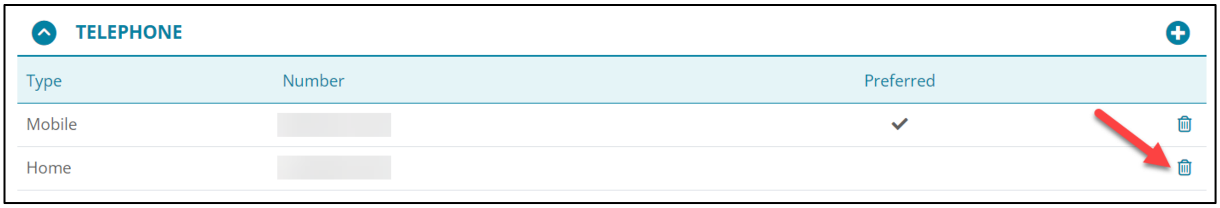


Figure 37: Delete Telephone Number

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

Address (Leads)

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

Adding an Address

To add an *Address*:

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

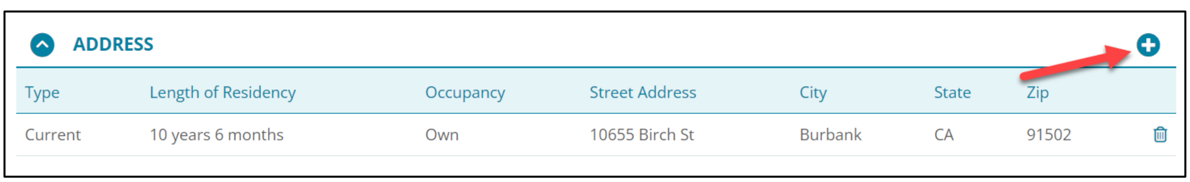


Figure 38: Add Address

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

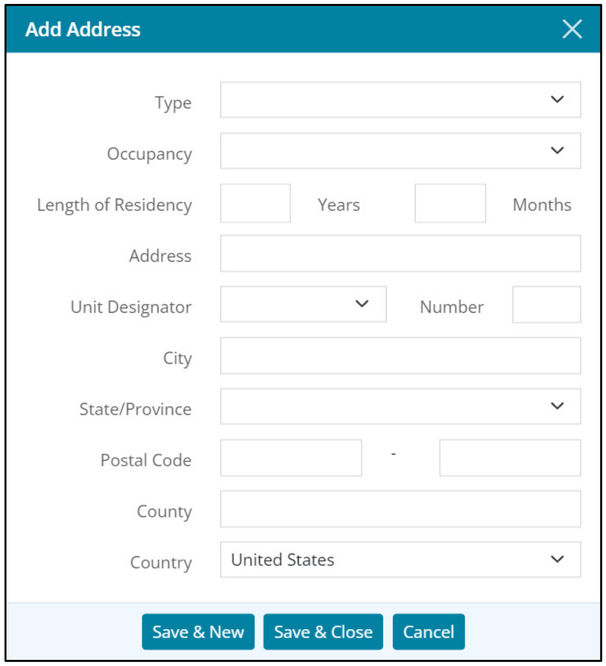


Figure 39: Add Address Dialog

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

Editing an Address

To edit an *Address*:

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

Delete an Address

To delete an *Address*:

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

Loan Information (Leads)

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

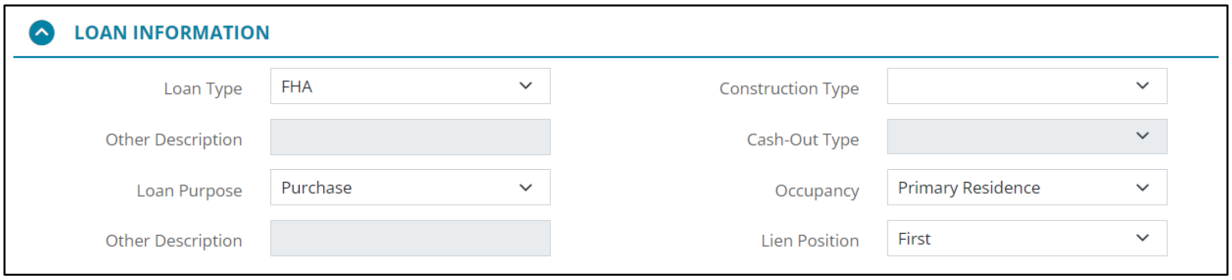


Figure 40: Loan Information

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

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

3. Choose a **Loan Purpose**.

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

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

Note Details (Leads)

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

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

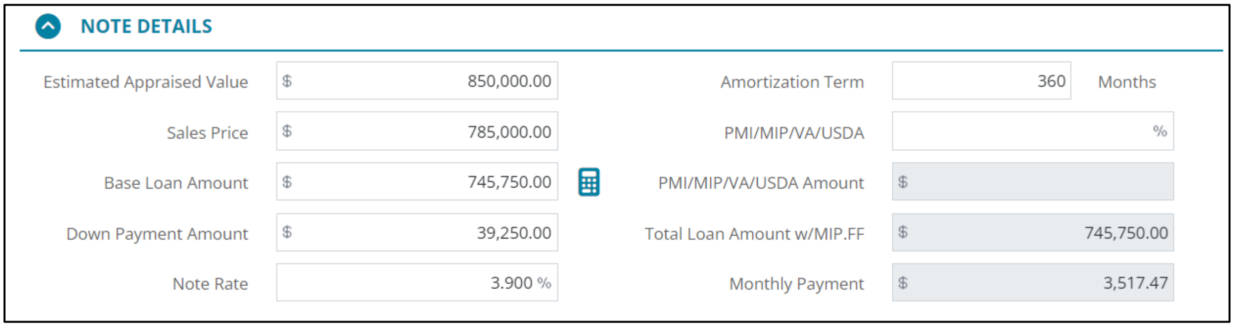


Figure 41: Note Details

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

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

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

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

Proposed Housing (Leads)

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

Adding Proposed Housing

To add an expense:

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

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

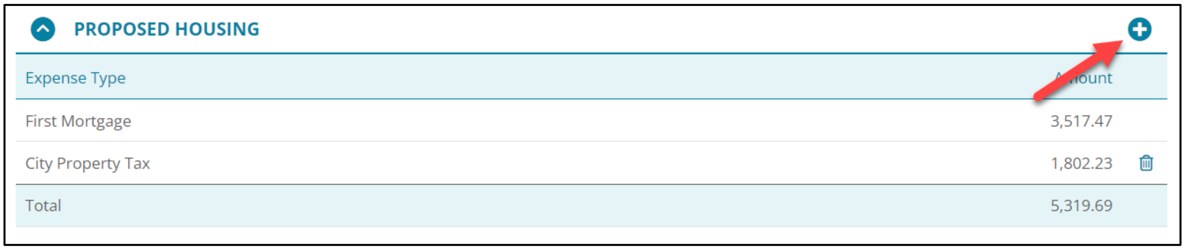


Figure 42: Proposed Housing

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

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

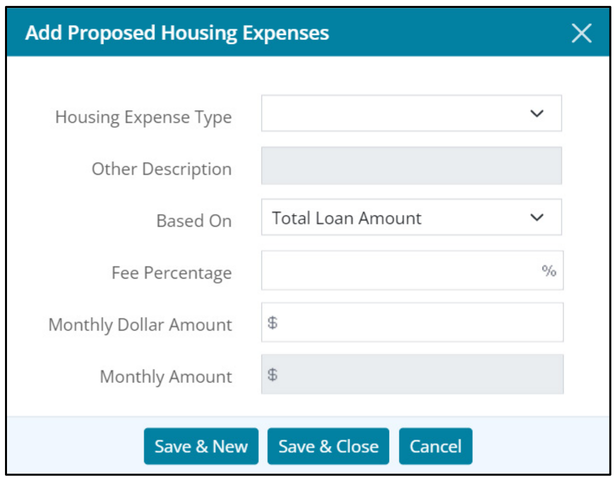


Figure 43: Add Proposed Housing Expenses

4. Select an option from **Based On** dropdown menu.
   The option determines how the expense is calculated.
5. Enter a **Fee Percentage** if applicable.
6. Enter a **Monthly Dollar Amount** if applicable.

   The **Monthly Amount** fields will auto populate based on options entered and selected in this dialog.
7. Select **Save & New** or **Save & Close**.

Editing Proposed Housing Expenses

To edit an expense:

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

Deleting Proposed Housing Expenses

To delete an expense:

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

Primary Housing (LEADS)

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

Adding Primary Housing Expenses

To add a *Primary Housing* expense:

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

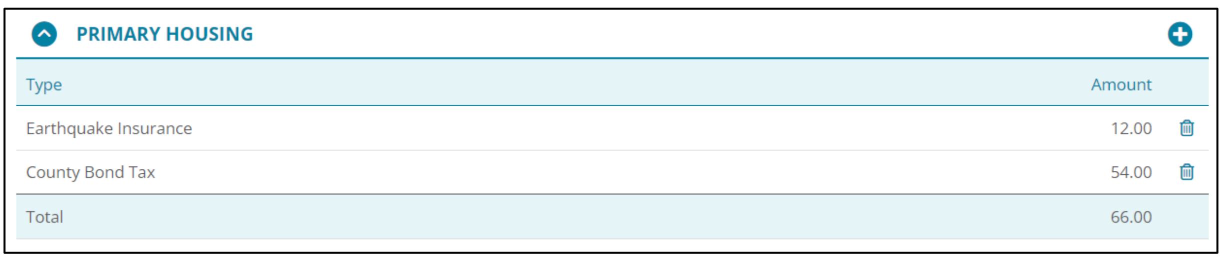


Figure 44: Primary Housing

3. Select a **Type**.

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

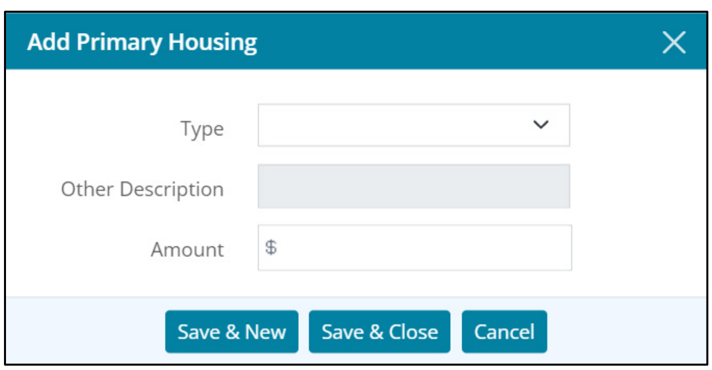


Figure 45: Add Primary Housing Dialog

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

Editing Primary Housing Expenses

To edit an expense:

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

Deleting a Primary Housing Expense

To delete an expense:

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

Income (LEADS)

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

Adding a Source of Income

To add a source of income:

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

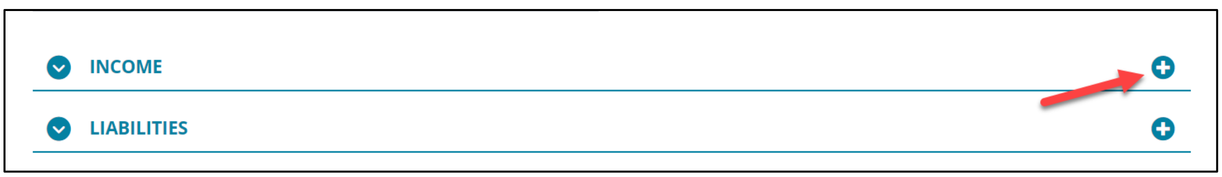


Figure 46: Income

3. Select the **Source**.

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

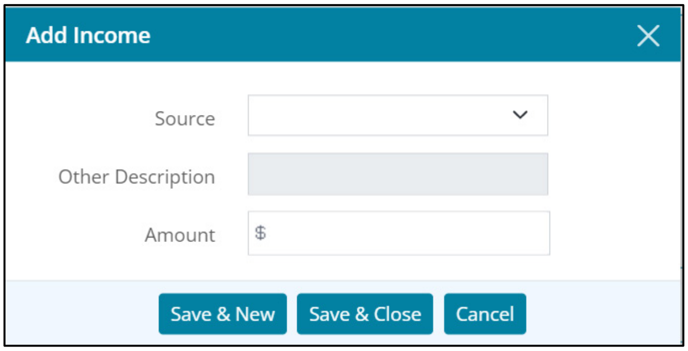


Figure 47: Add Income Dialog

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

Editing a Source of Income

To edit a source of income:

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

Deleting a Source of Income

To delete a source of income:

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

Liabilities (Leads)

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

Adding a Liability

To enter liabilities:

1. Expand the **Liabilities** section.

2. Select the **Add** ⊕ button.

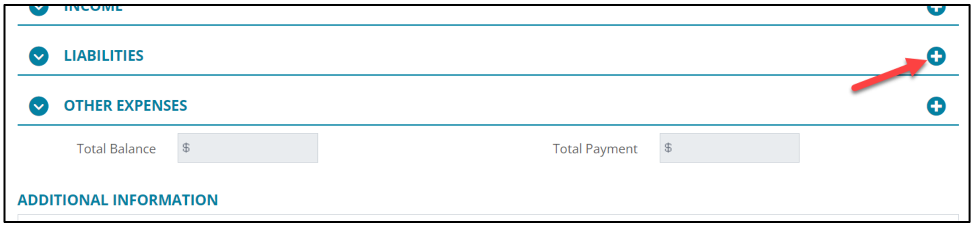


Figure 48: Liabilities

3. Add the **Company Name**.

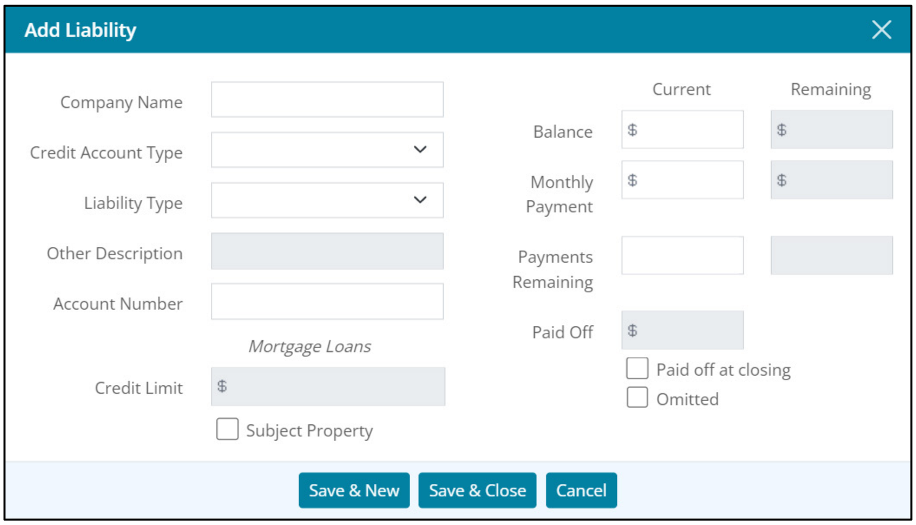


Figure 49: Add Liability Dialog

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

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

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

Editing a Liability

To edit a liability:

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

Deleting Liabilities

To delete a liability:

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

Other Expenses

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

Adding Other Expenses

To add an expense:

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

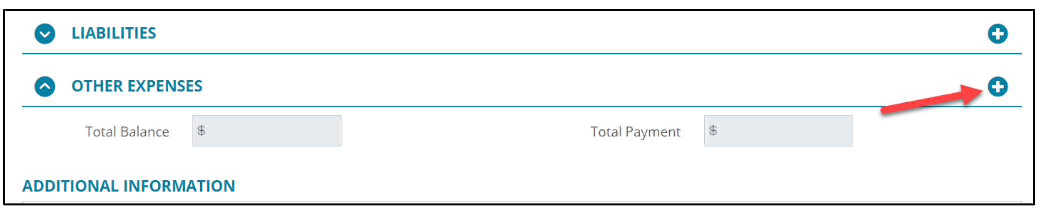


Figure 50: Other Expenses

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

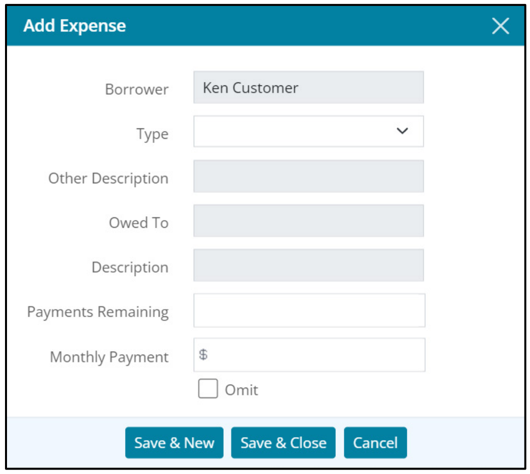


Figure 51: Other Expenses Dialog

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

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

Editing Other Expenses

To edit an expense:

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

Deleting Other Expenses

To delete an expense:

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

Alerts (Leads)

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

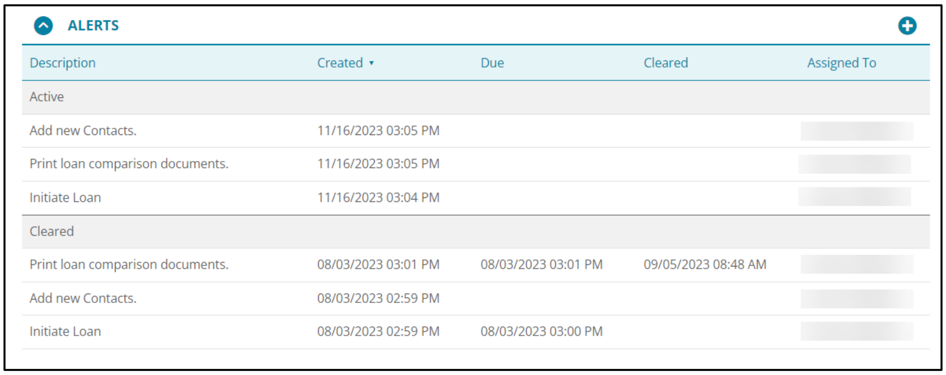


Figure 52: Alerts (Leads)

Note: Alerts CANNOT be deleted.

Add Alerts

To add an alert for the lead:

1. Click on the icon.
2. Enter a **Description**.

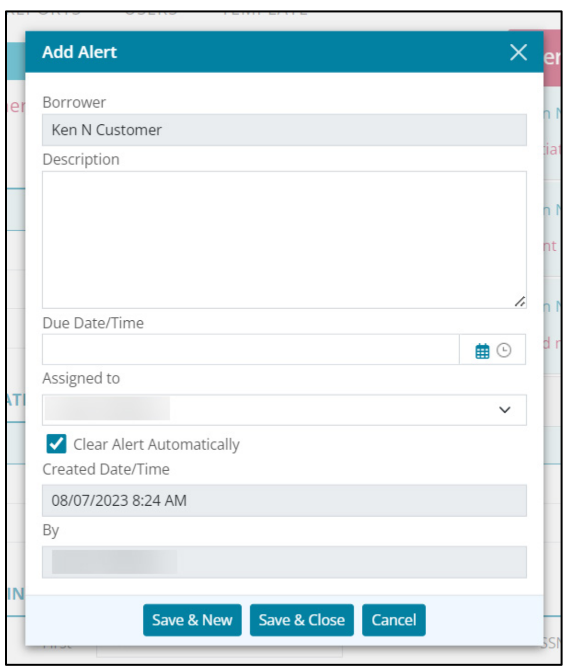


Figure 53: Add Alerts

3. Select a **Due Date/Time** for the alert to notify.
4. Select **Save & Close** to exit the window.

Edit Alerts

Only *Active* alerts are editable. Select an alert from the *Active* side of the table to open the *Edit Alerts* screen.

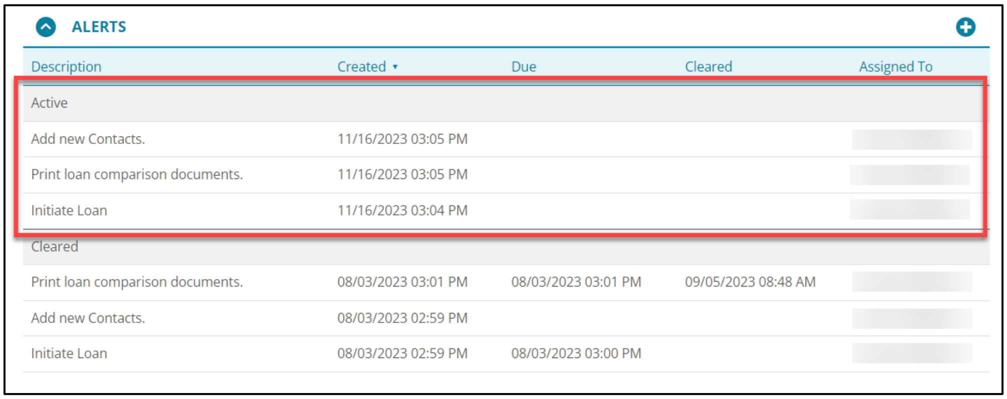


Figure 54: Edit Active Alerts

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.

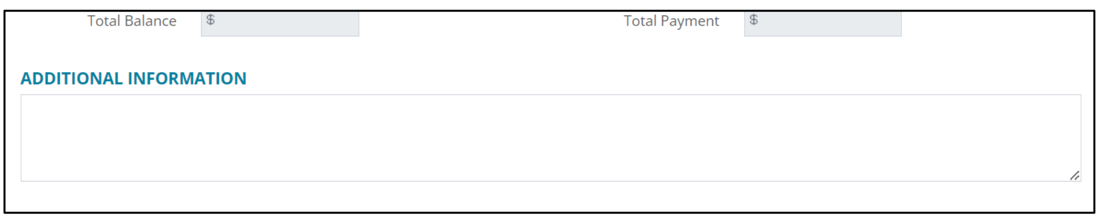


Figure 55: Additional Information

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.

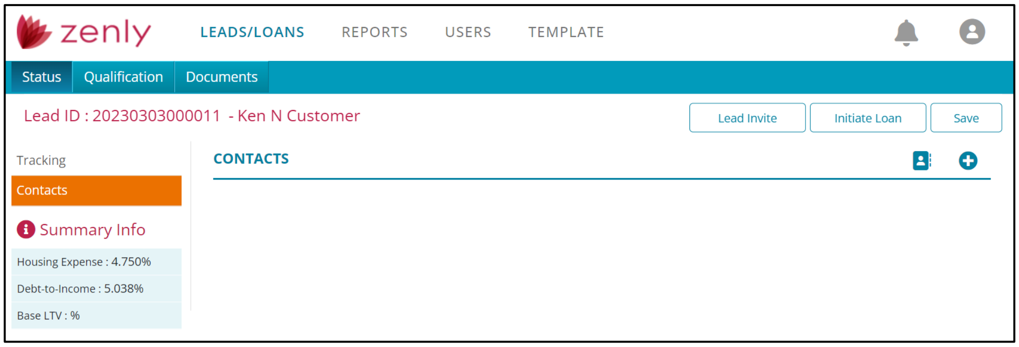


Figure 56: Contacts (Leads)

2. Select a **Contact Type.**

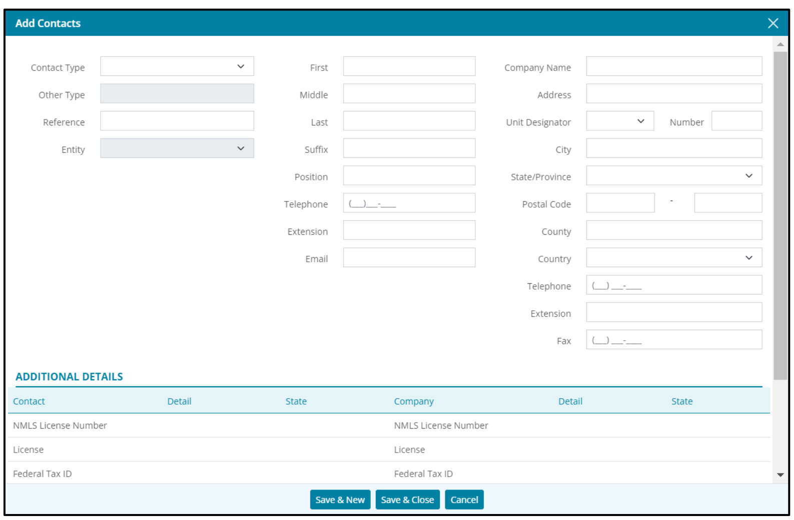


Figure 57: Add Contacts Dialog (Leads)

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

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

Additional Details

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

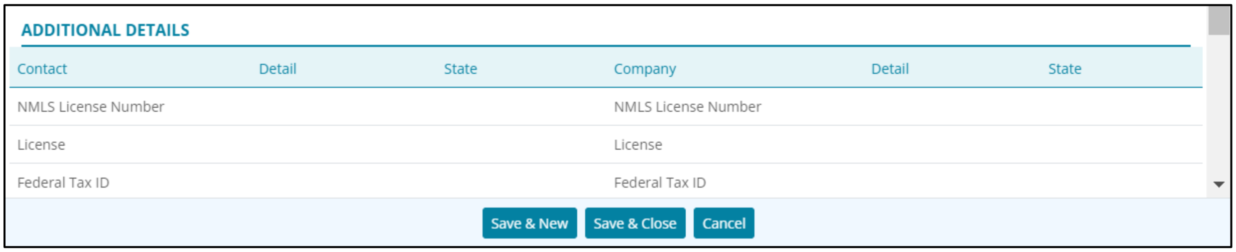


Figure 58: Additional Details

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

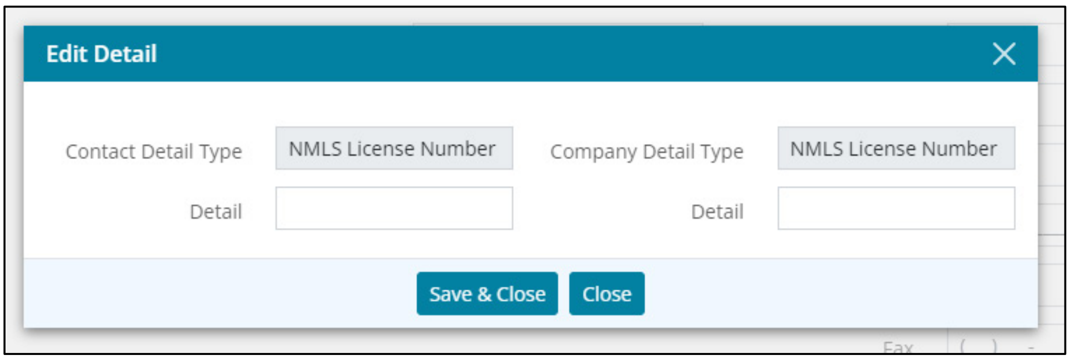


Figure 59: Edit Detail Dialog

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.

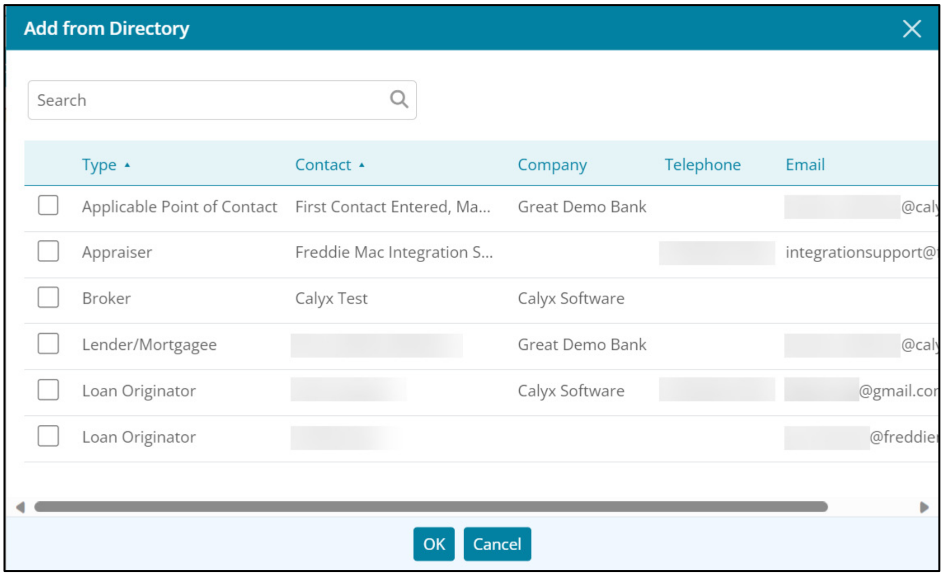


Figure 60: Add from Directory

4. Click **OK**.

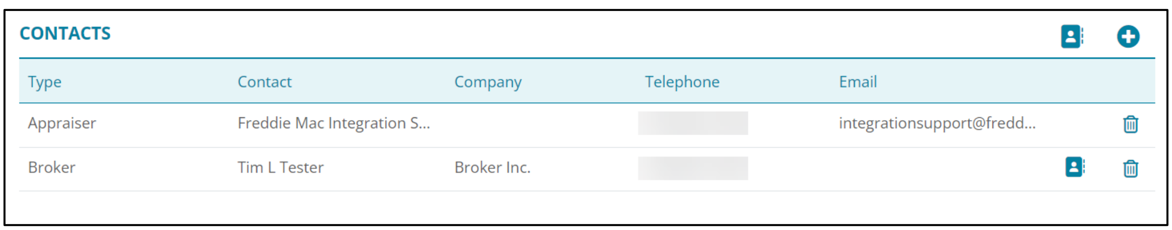


Figure 61: Contact Through Directory

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.

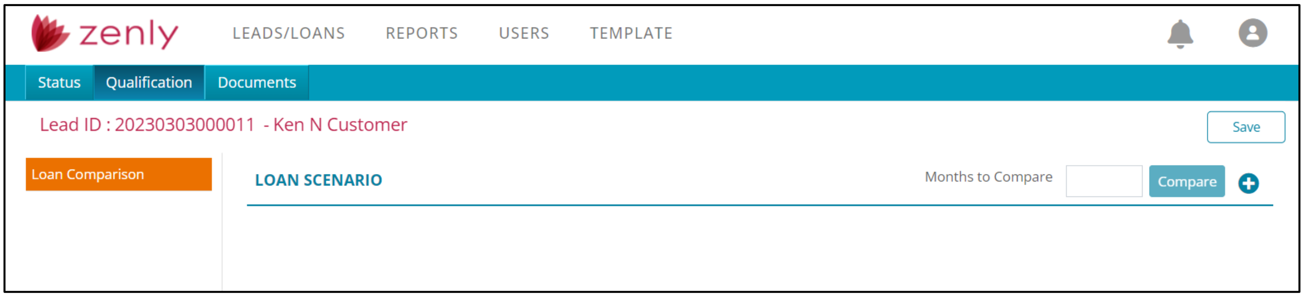


Figure 62: Loan Comparison

To compare loan scenarios:

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

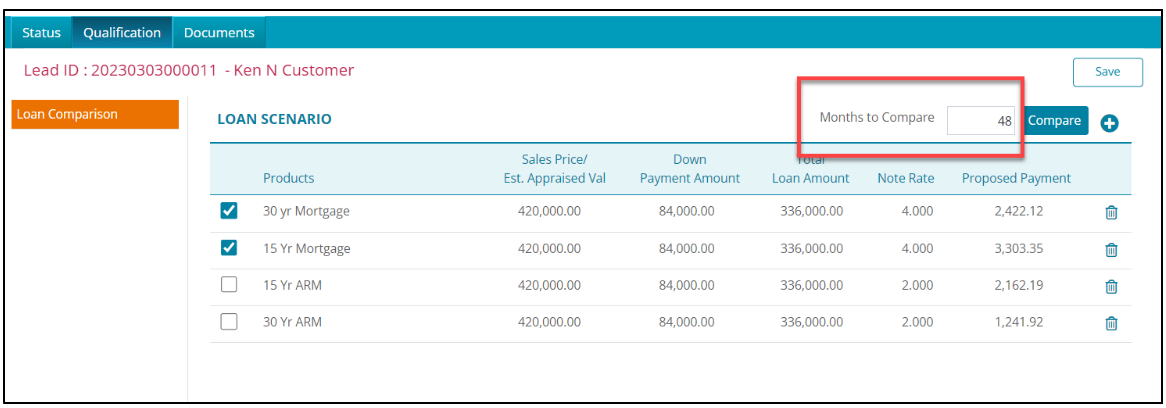


Figure 63: Months to Compare

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

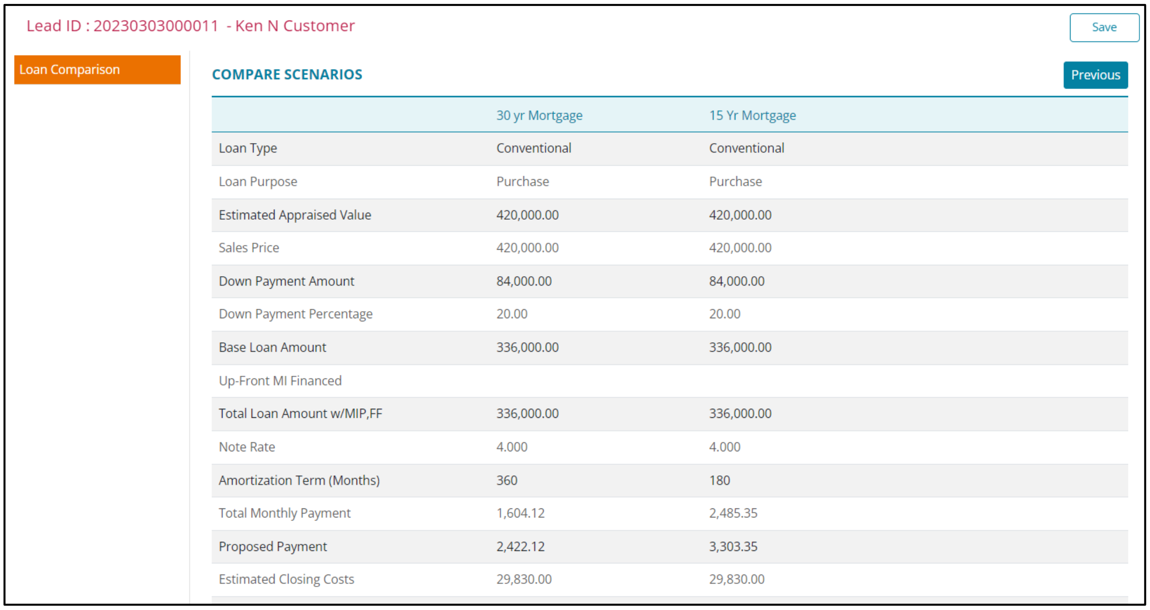


Figure 64: Compare Scenarios

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.

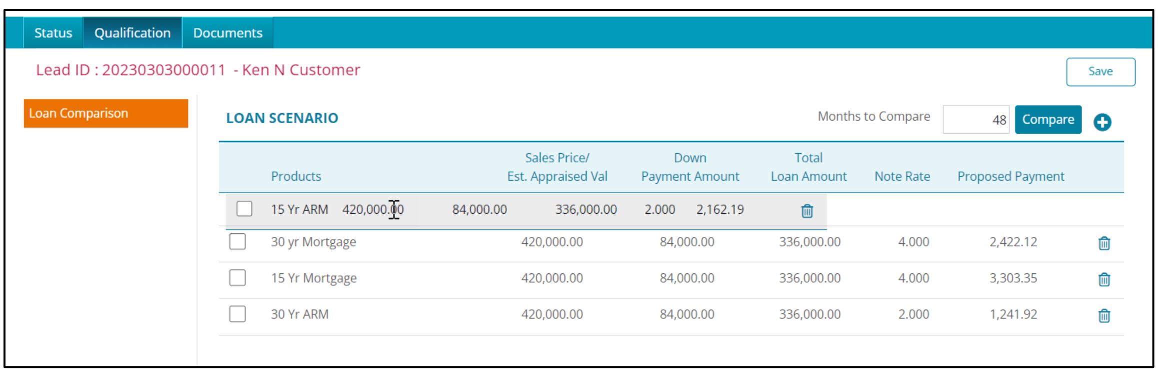


Figure 65: Drag & Drop Scenario

Generated Loan Scenario Documents

When generating a printable *Loan Comparison* document, ensure that the desired scenarios are selected. Drag and drop the scenarios into the desired order that they will appear in the Loan Comparison. If no scenarios are selected, the top three scenarios in the *Loan Scenario* table will appear in the printable loan comparison document.

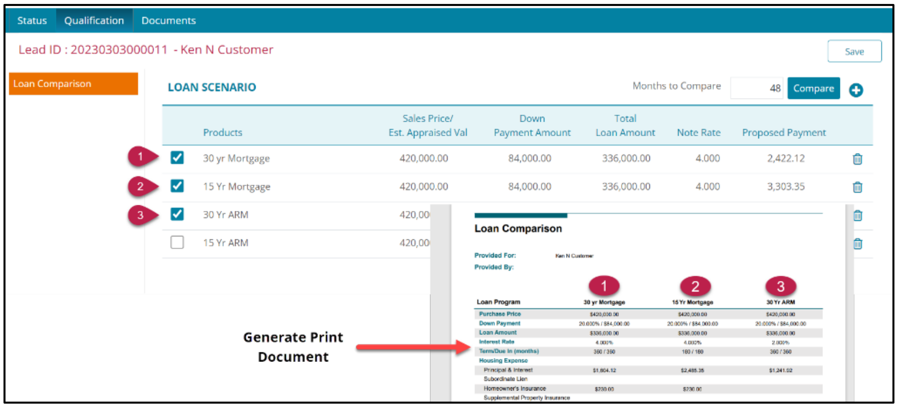


Figure 66: Scenarios

Creating Loan Scenarios

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

To create a *Loan Scenario*:

1. Select the **Add** icon.

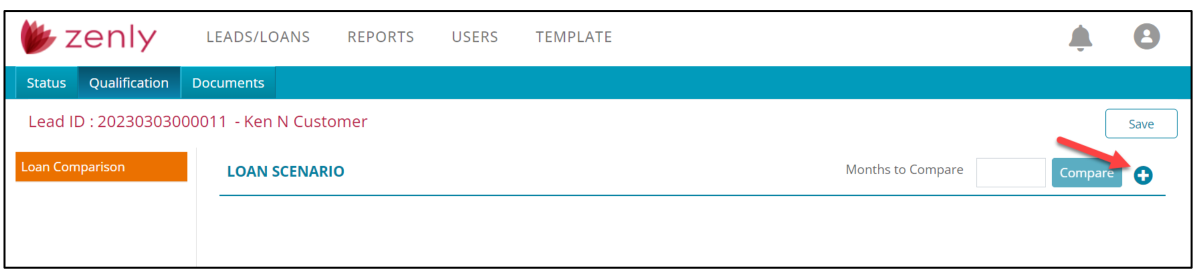


Figure 67: Loan Scenario

2. Enter a **Product** name.

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

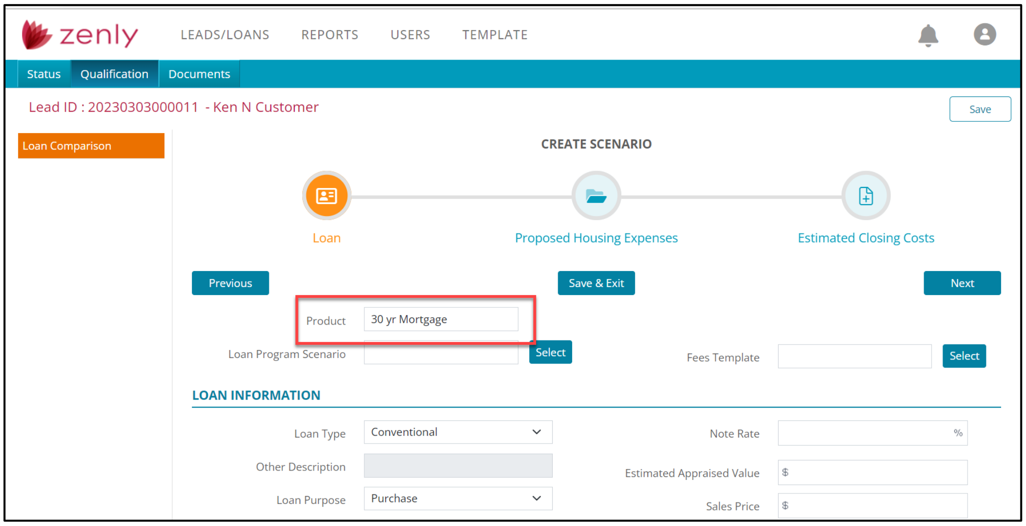


Figure 68: Create Scenario

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.

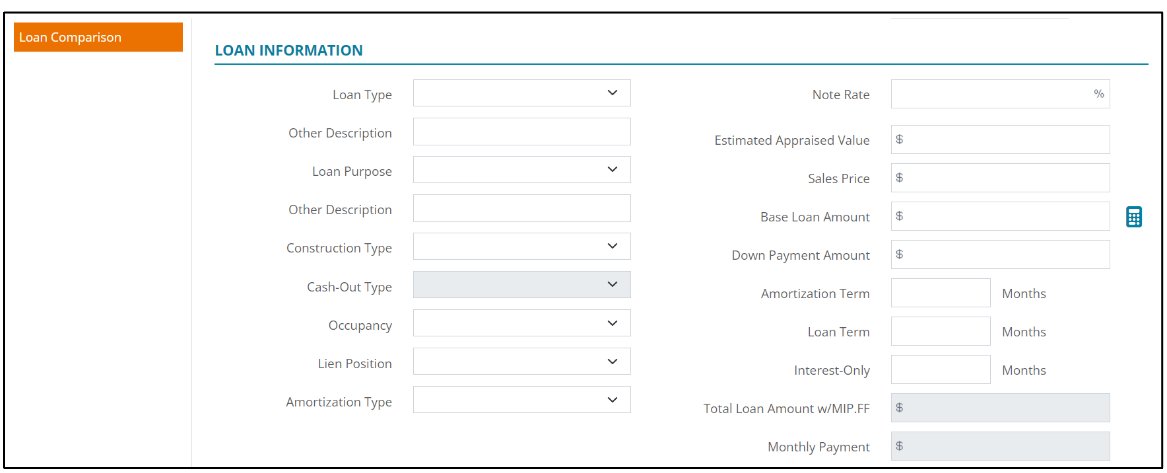


Figure 69: Loan Information

PMI/MIP/VA/USDA

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

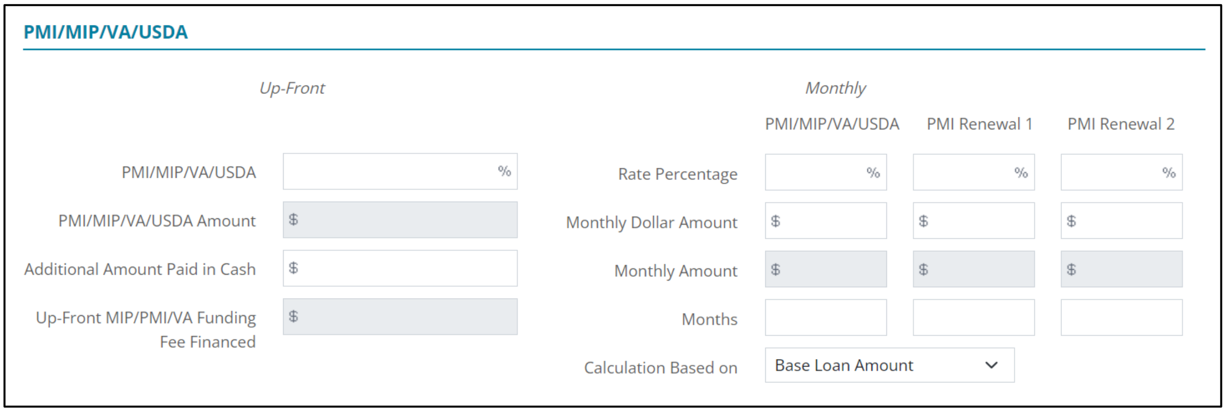


Figure 70: PMI/MIP/VA/USDA

Rate Adjustment

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

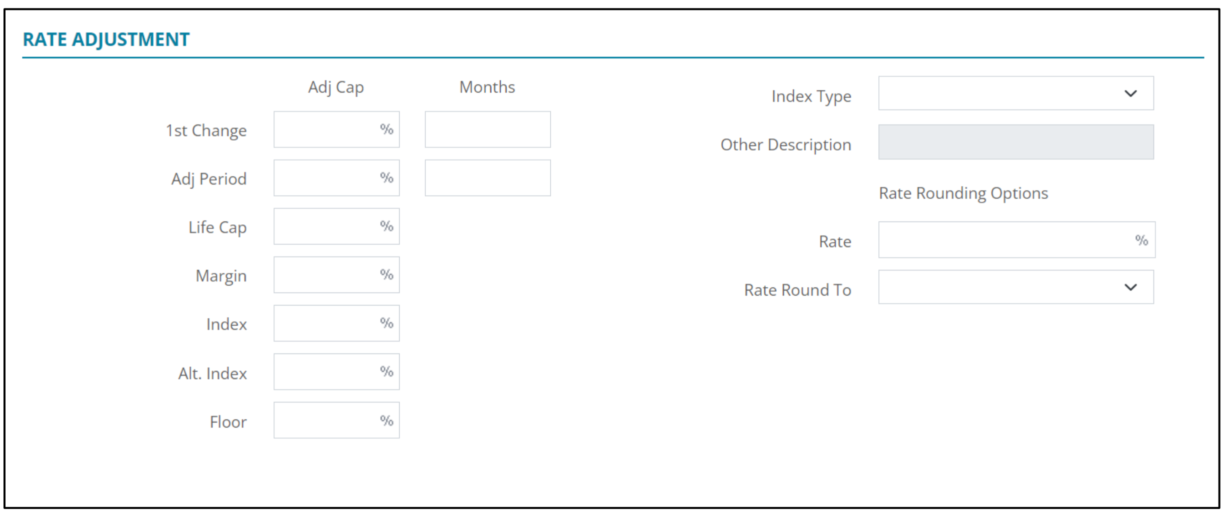


Figure 71: Rate Adjustment Scenario

Proposed Housing Expenses

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

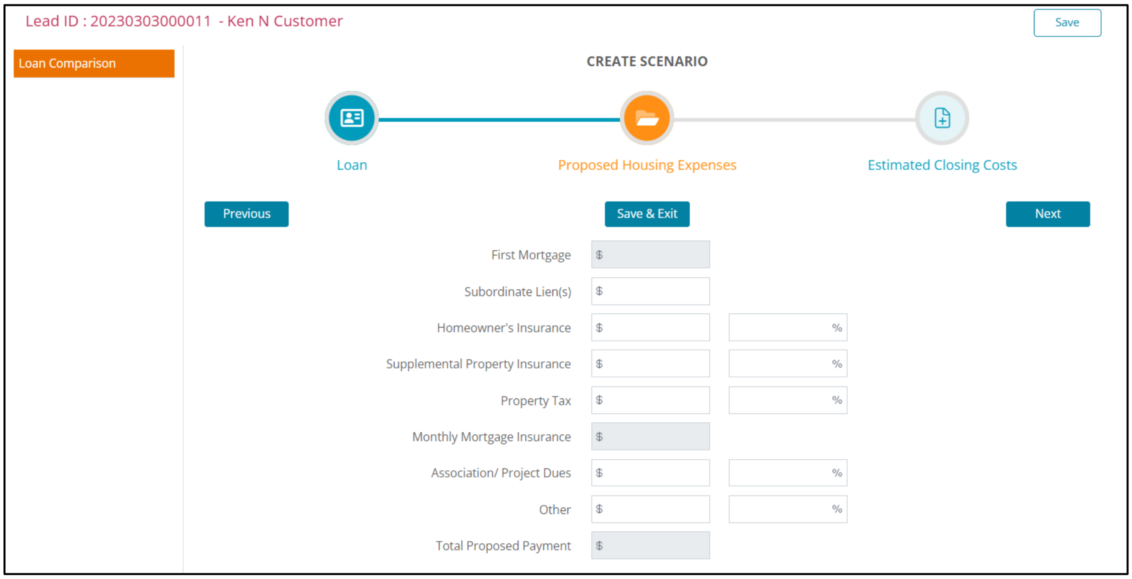


Figure 72: Housing Expenses Scenario

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.

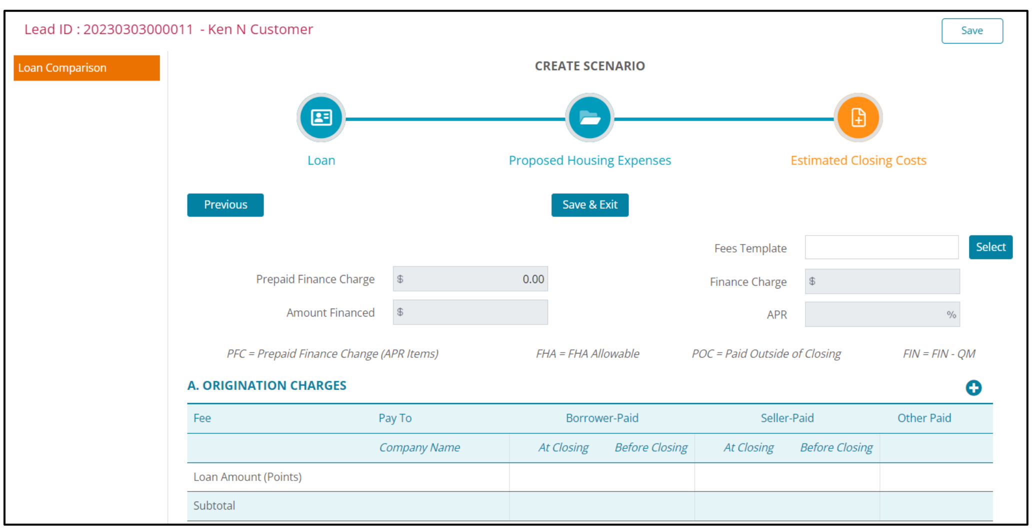


Figure 73: Estimated Closing Costs

Deleting a Loan Scenario

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

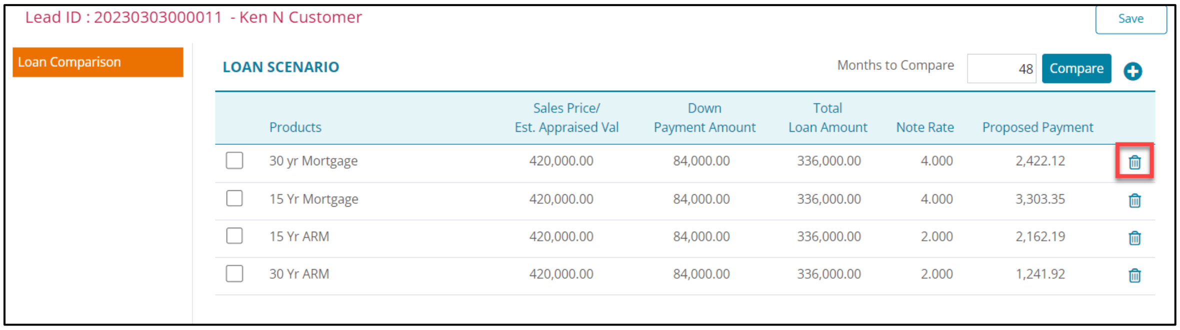


Figure 74: Deleting Loan Scenario

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.

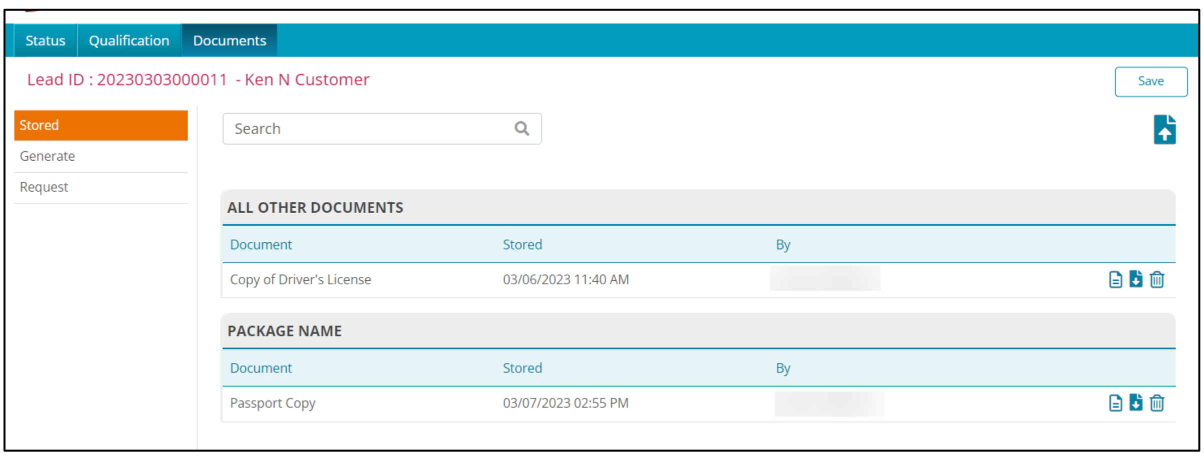


Figure 75: Lead Documents

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**.

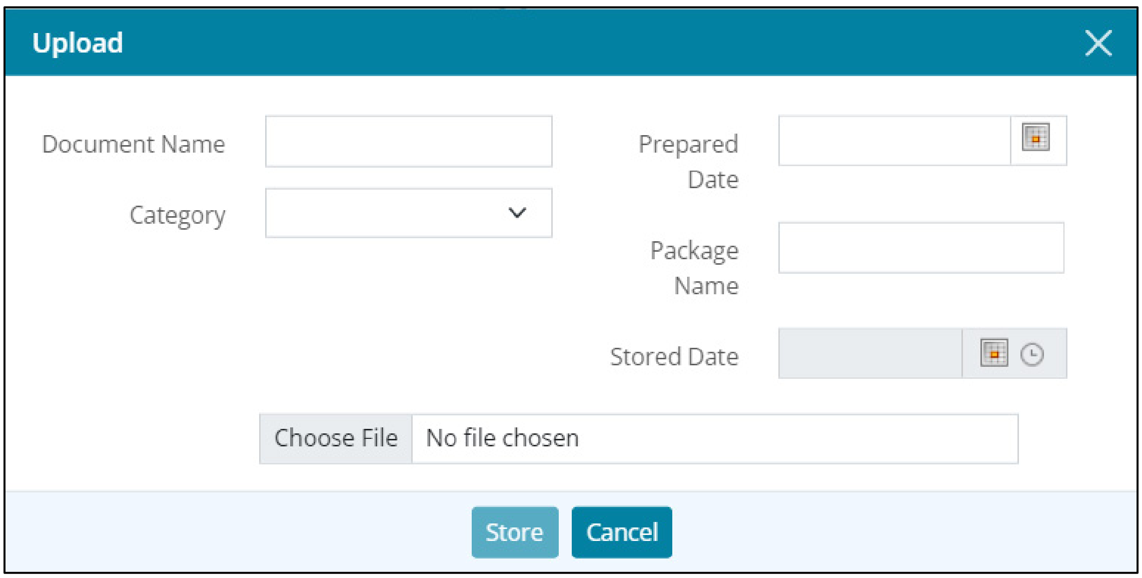


Figure 76: Upload Dialog

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.

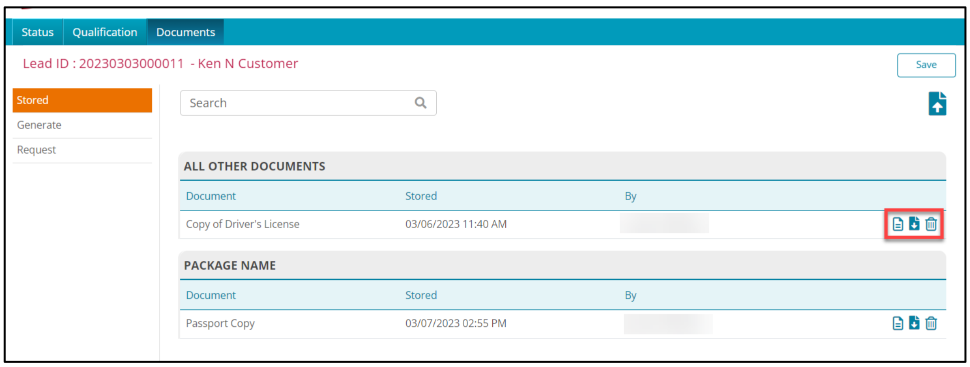


Figure 77: Table Functions

Documents Generate (Leads)

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

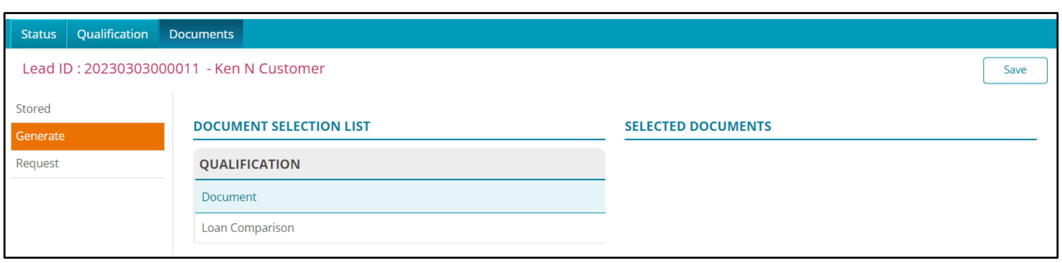


Figure 78: Documents Generate

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.

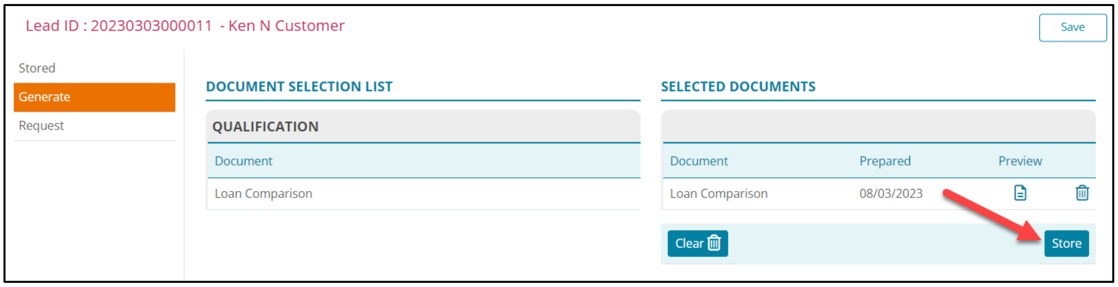


Figure 79: Store Document

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**.

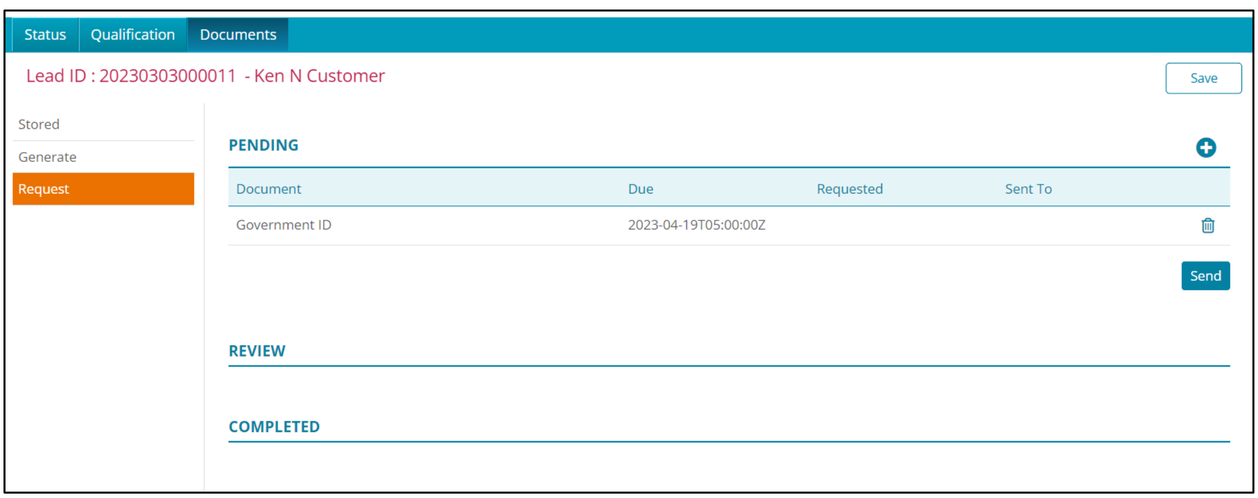


Figure 80: Documents Request (Leads)

Pending

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

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

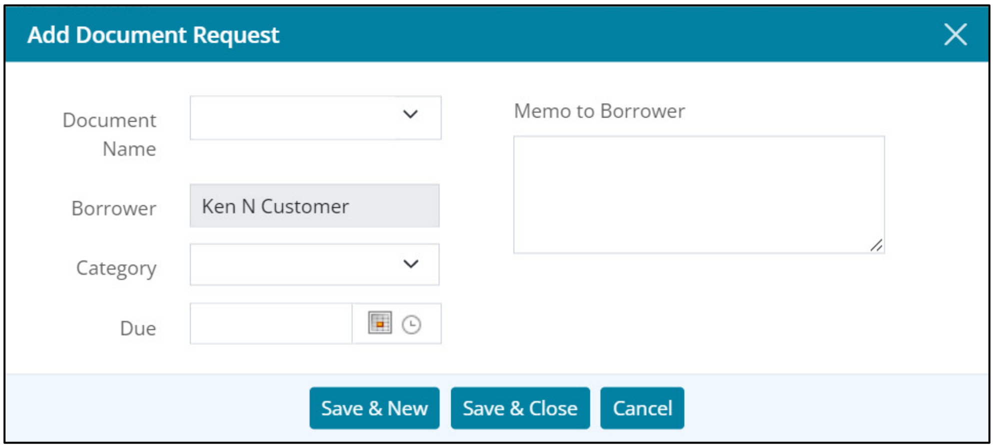


Figure 81: Add Document Request Dialog (Leads)

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.

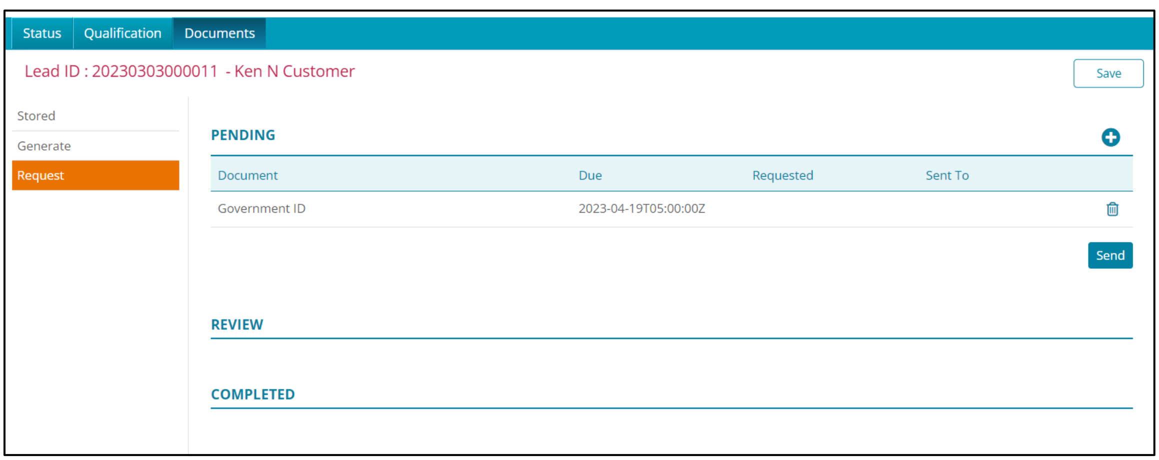


Figure 82: Send Document Request (Leads)

8. Click **Send To**.

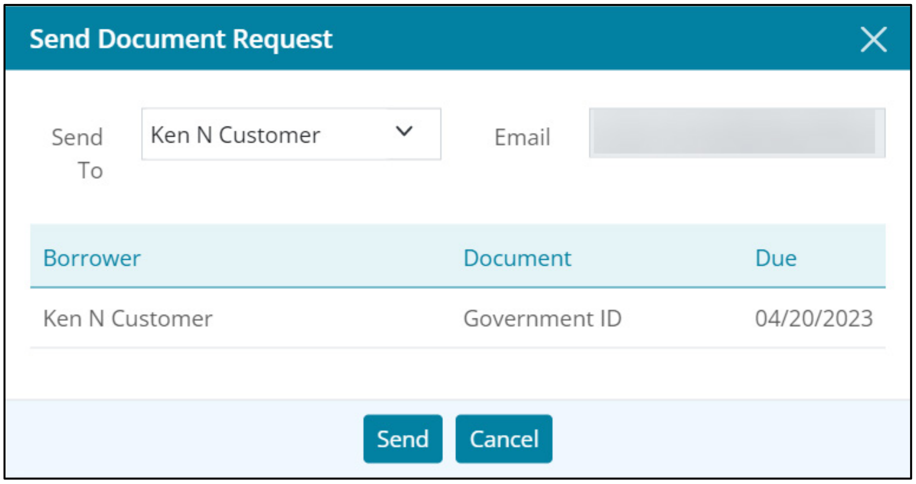


Figure 83: Send Document Request

Review

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

1. Click the **Preview** icon.

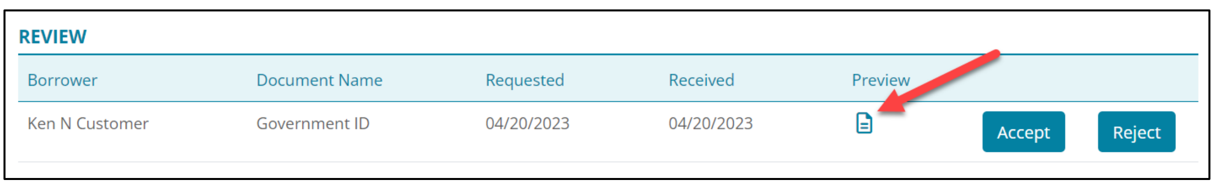


Figure 84: Review Received Documents

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*.

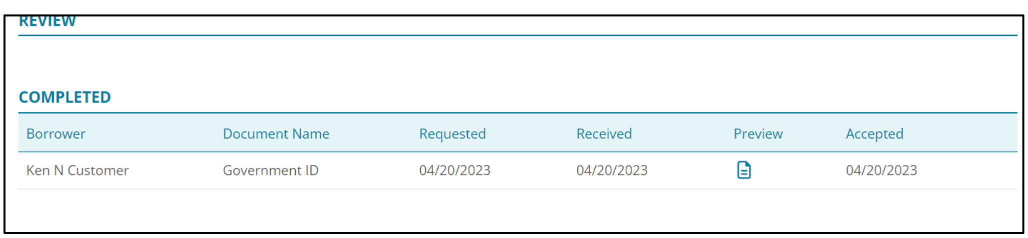


Figure 85: Completed Document Requests

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.

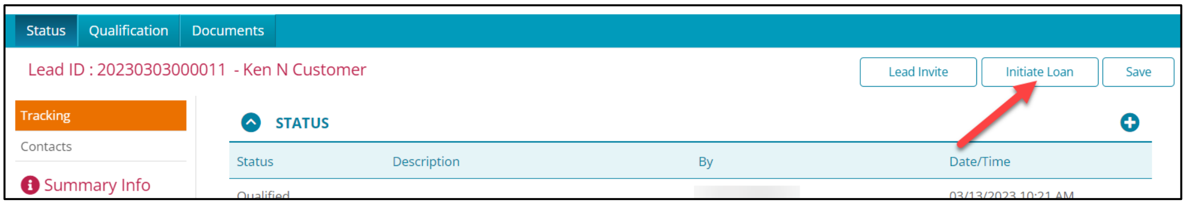


Figure 86: Initiate Loan Button

To initiate a loan:

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

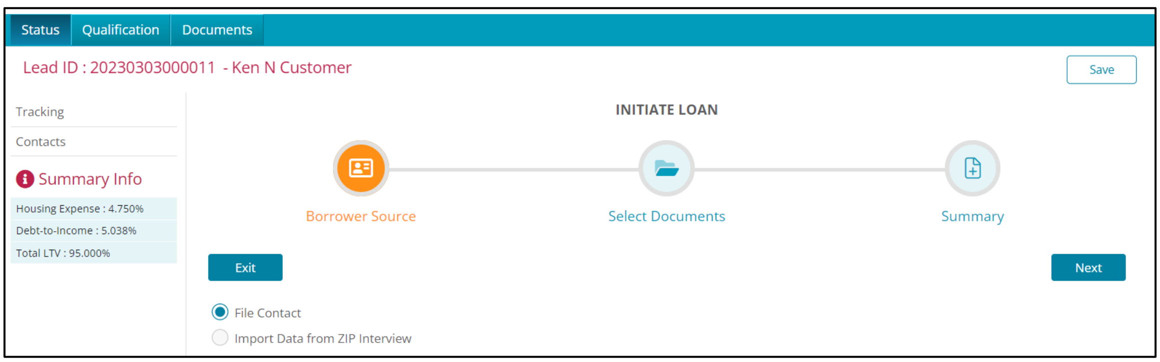


Figure 87: Initiate Loan Screen

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.

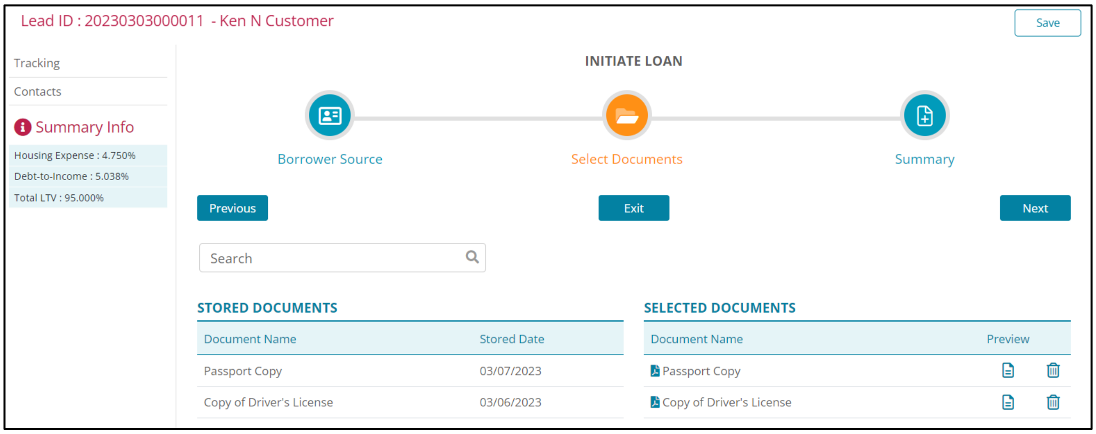


Figure 88: Selected Documents

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

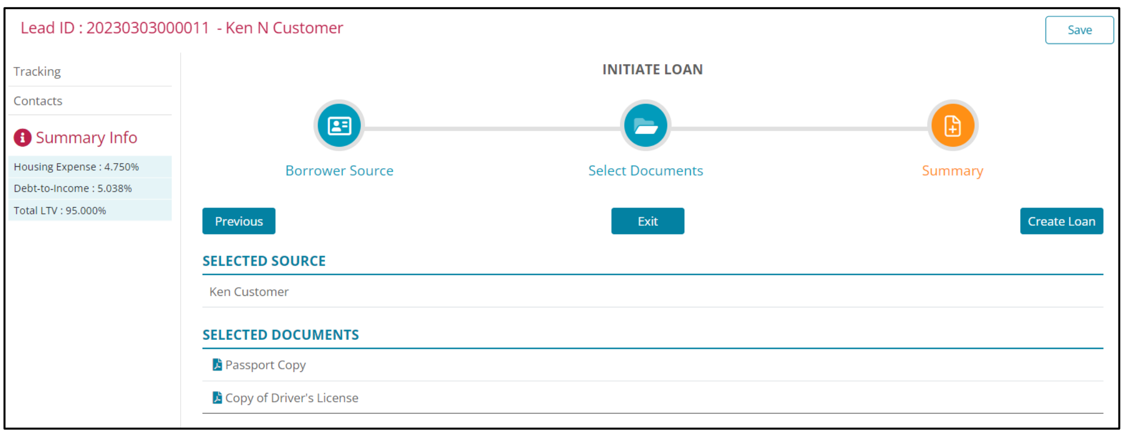


Figure 89: Summary

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 screen to create a new loan file or open an existing loan.

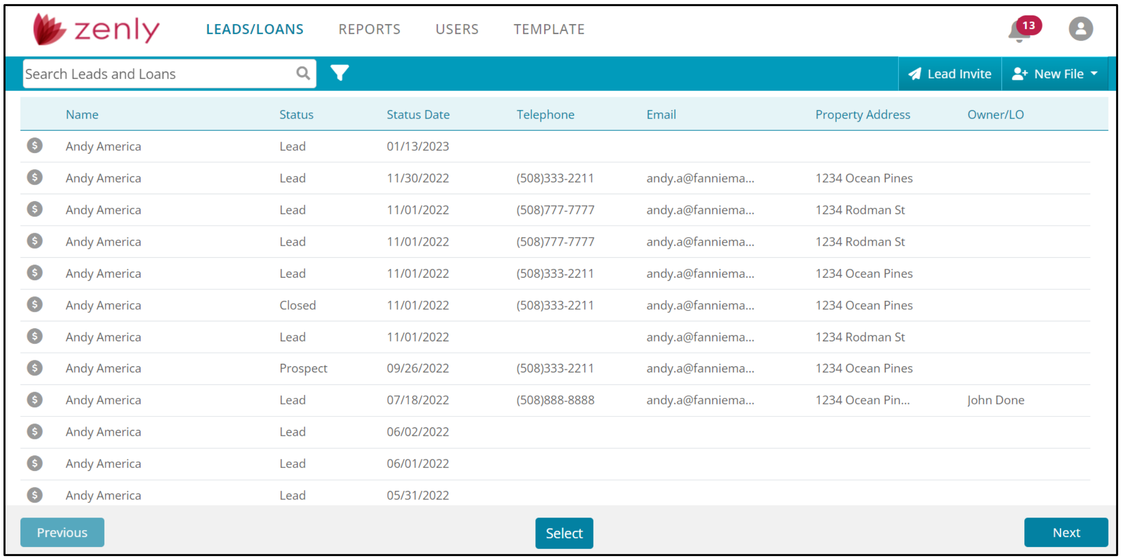


Figure 90: Leads/Loans

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.

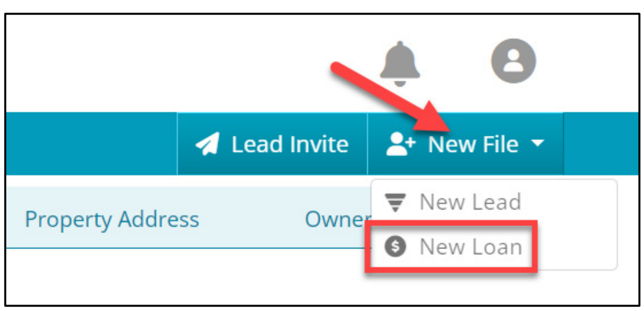


Figure 91: Create New Loan

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

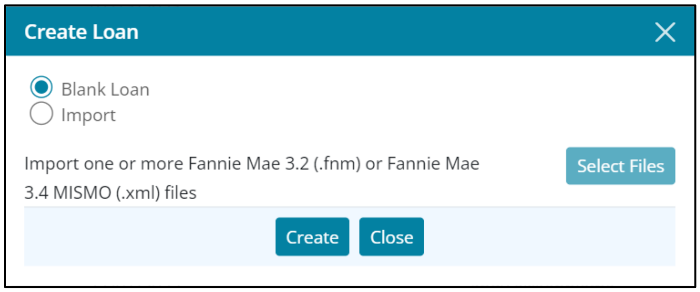


Figure 92: Create Loan Dialog

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**.

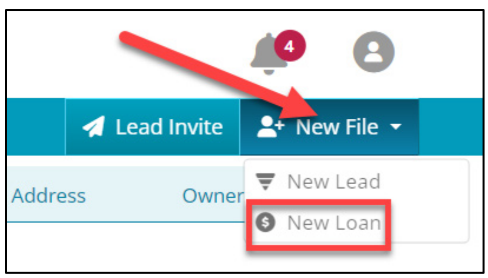


Figure 93: Create New Loan

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

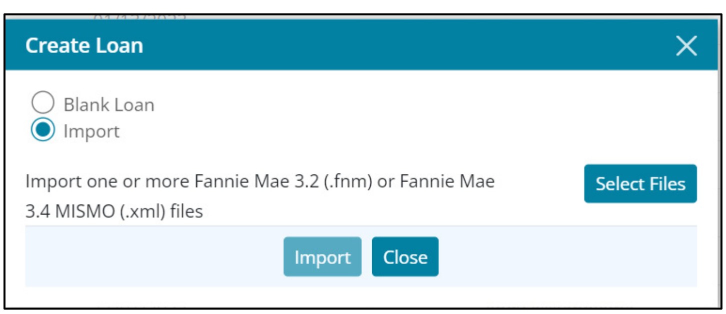


Figure 94: Import Loans

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 7.)
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.

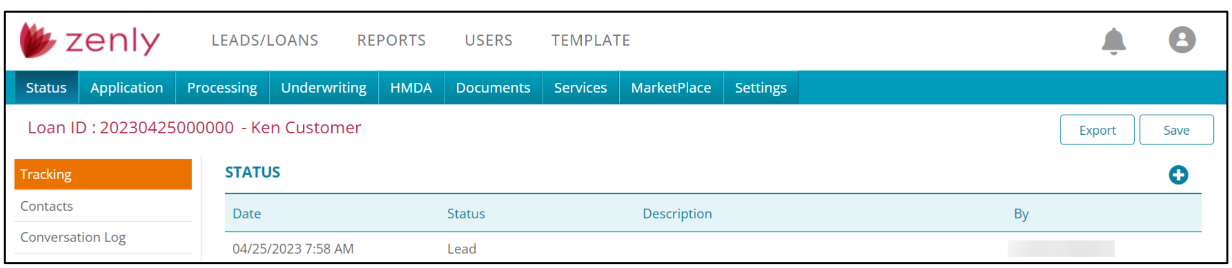


Figure 95: Export File

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

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

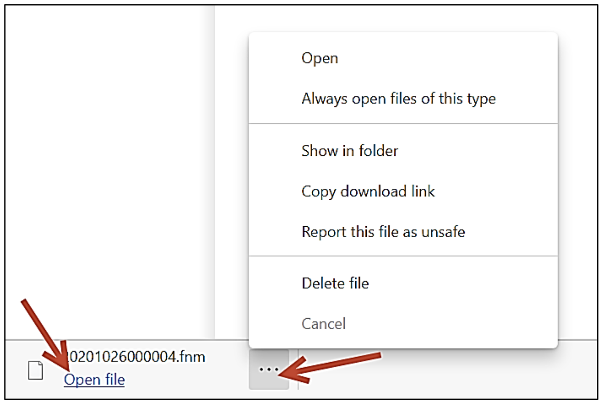


Figure 96: Export Options

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 96.)
3. Click current **Status** to edit.

4. Update the **Description**.

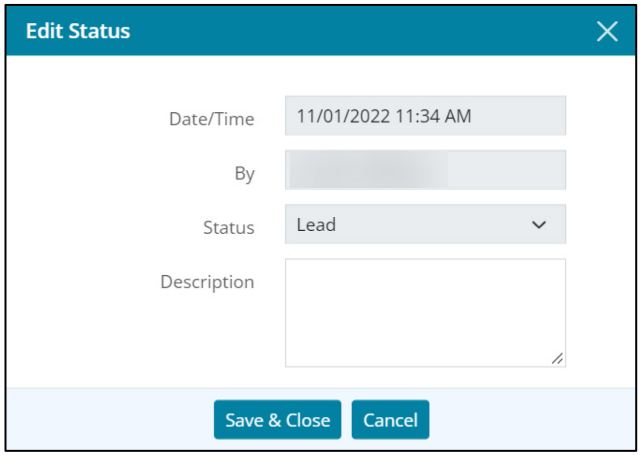


Figure 97: Update Status

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**.

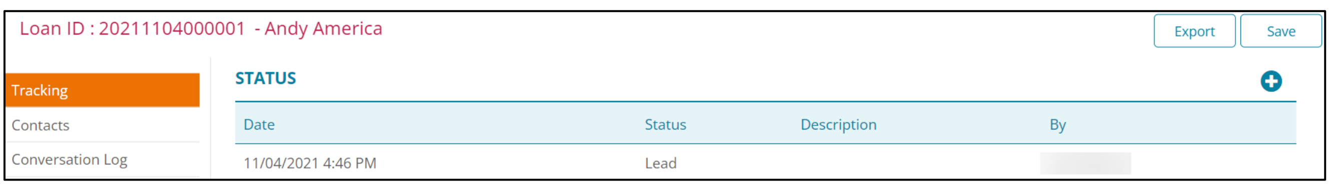


Figure 98: Add Loan Status

2. Select the appropriate status from the dropdown.

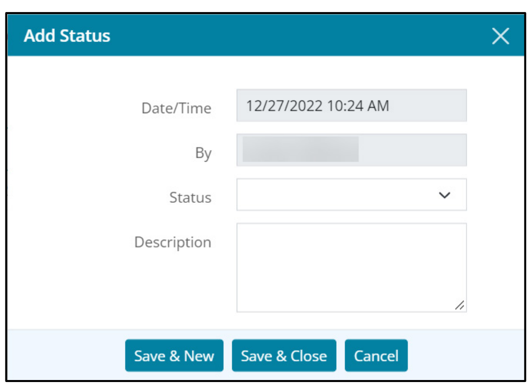


Figure 99: Add Status Dialog

3. Enter status **Description**.

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

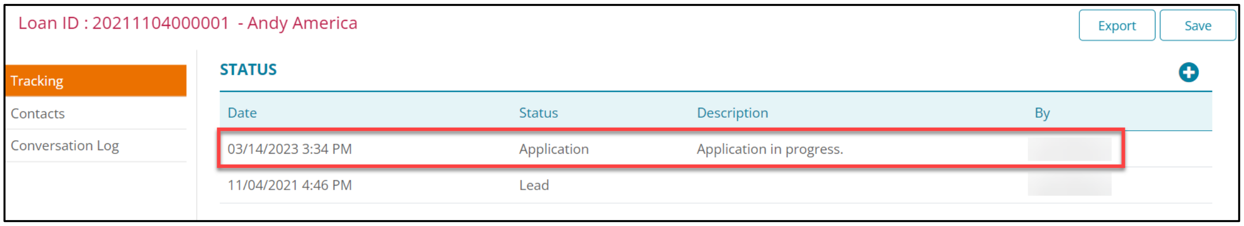


Figure 100: New Application Status

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. Use the button to add an alert for the loan.

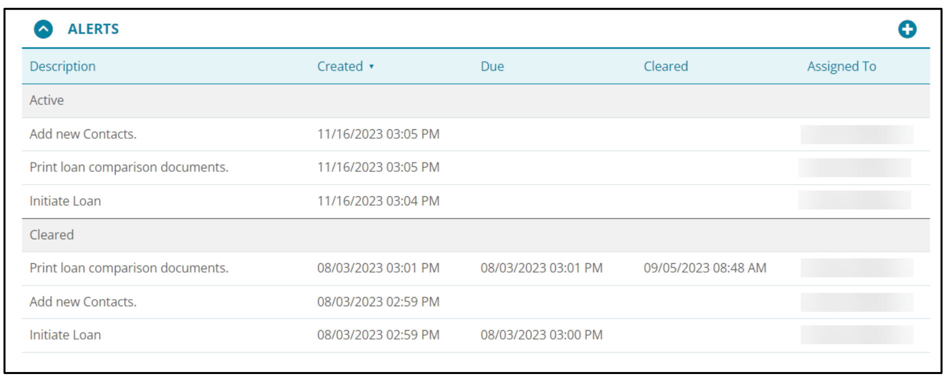


Figure 101: Alerts (Loans)

Note: Alerts CANNOT be deleted.

Add Alerts

To add an alert for the loan file:

1. Click on the icon.

2. Enter a **Description**.

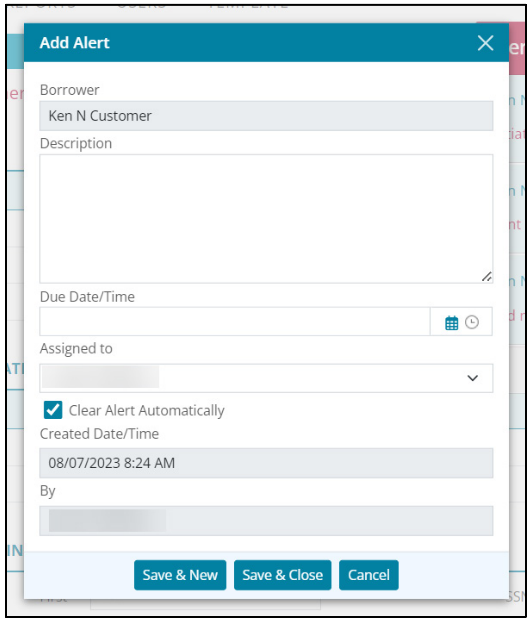


Figure 102: Add Alerts

3. Select a **Due Date/Time** for the alert to notify.
4. Select **Save & Close** to exit the window.

Edit Alerts

Only *Active* alerts are editable. Select an alert from the *Active* side of the table to open the *Edit Alerts* screen.

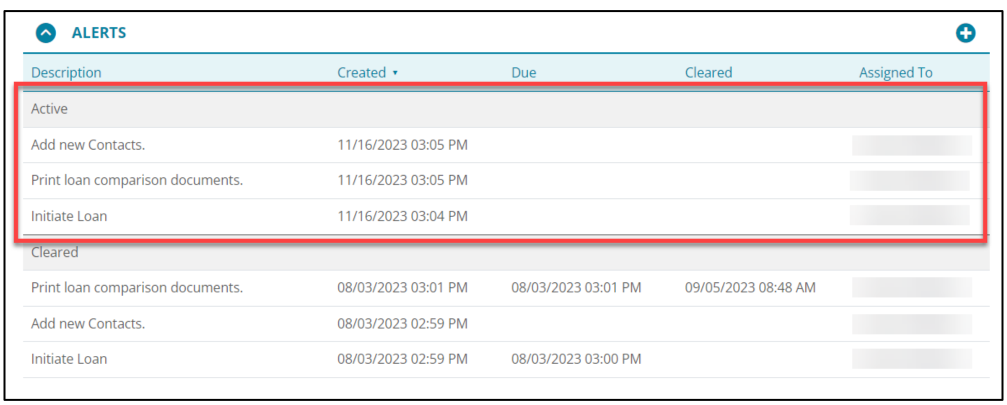


Figure 103: Edit Active Alerts

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.

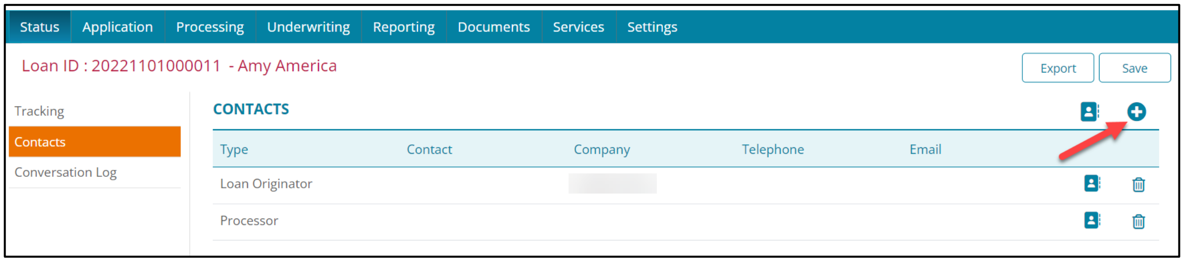


Figure 104: Add Contact

2. Enter **Contact** details.

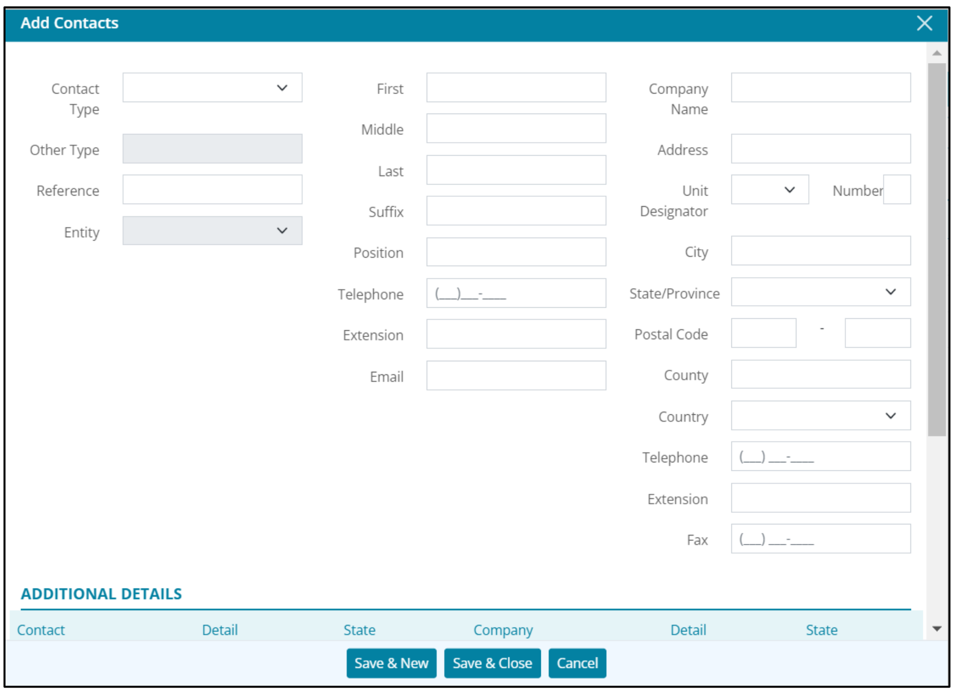


Figure 105: Add Contacts Dialog

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

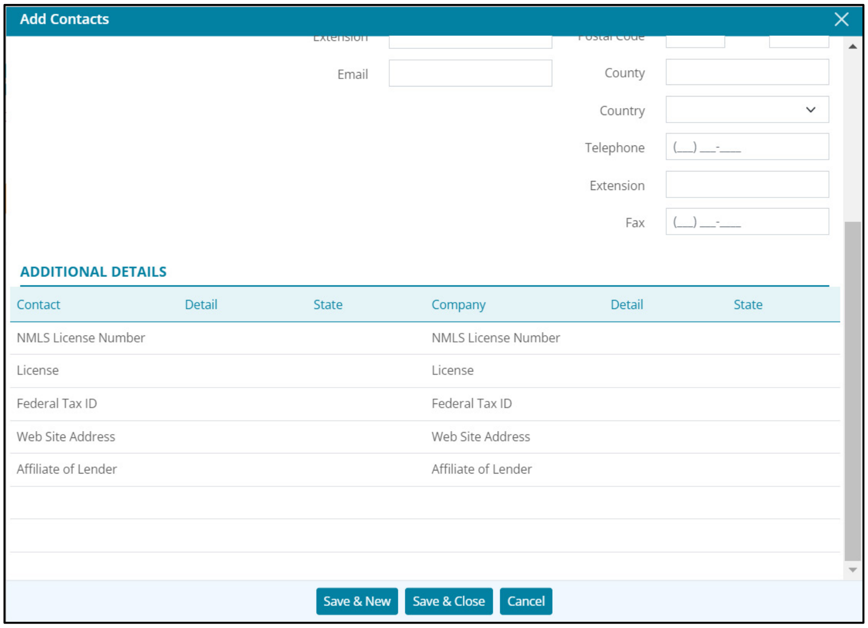


Figure 106: Additional Contacts Details

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.

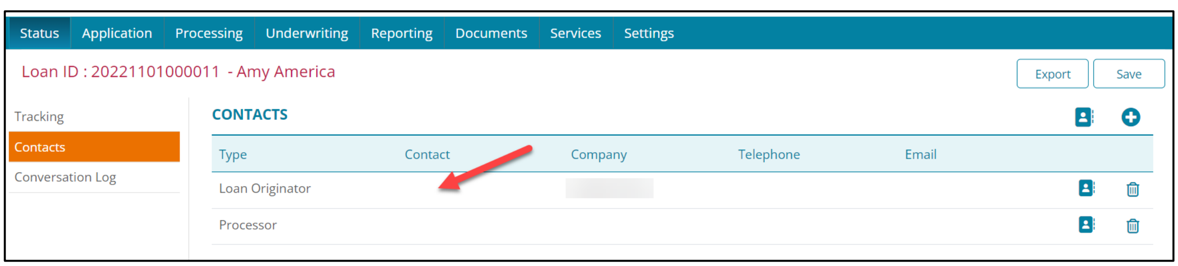


Figure 107: Loan Contacts List

4. Make appropriate contact information changes.

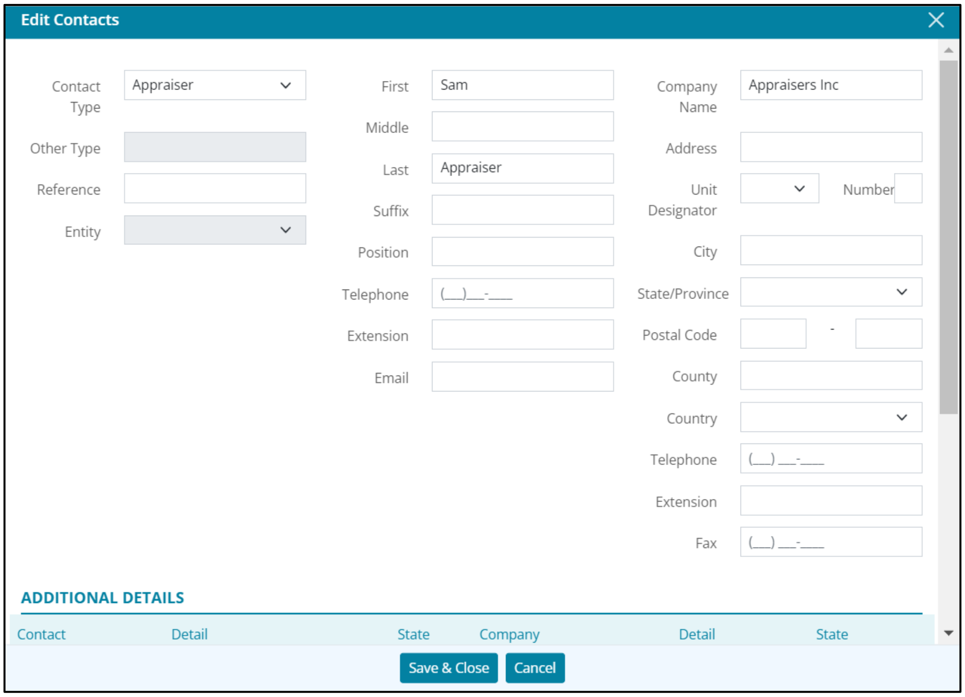


Figure 108: Edit Contacts Dialog

5. Select **Additional Details** fields to edit information if required. (See Figure 107.)
6. Click **Save & Close**.

Delete Contact

Delete contacts that are no longer required.

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

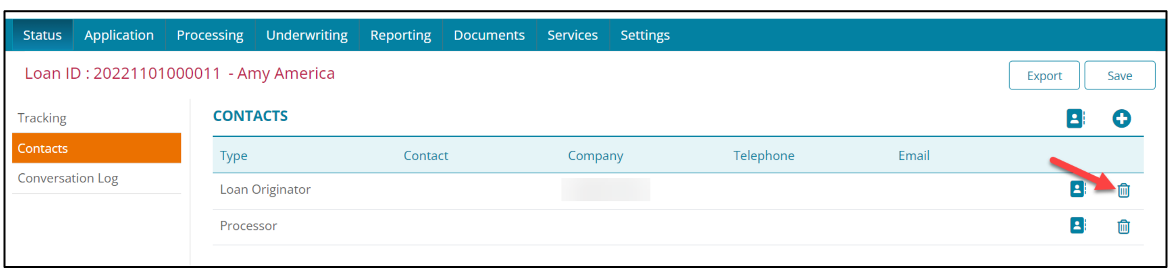


Figure 109: Delete Contact

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.

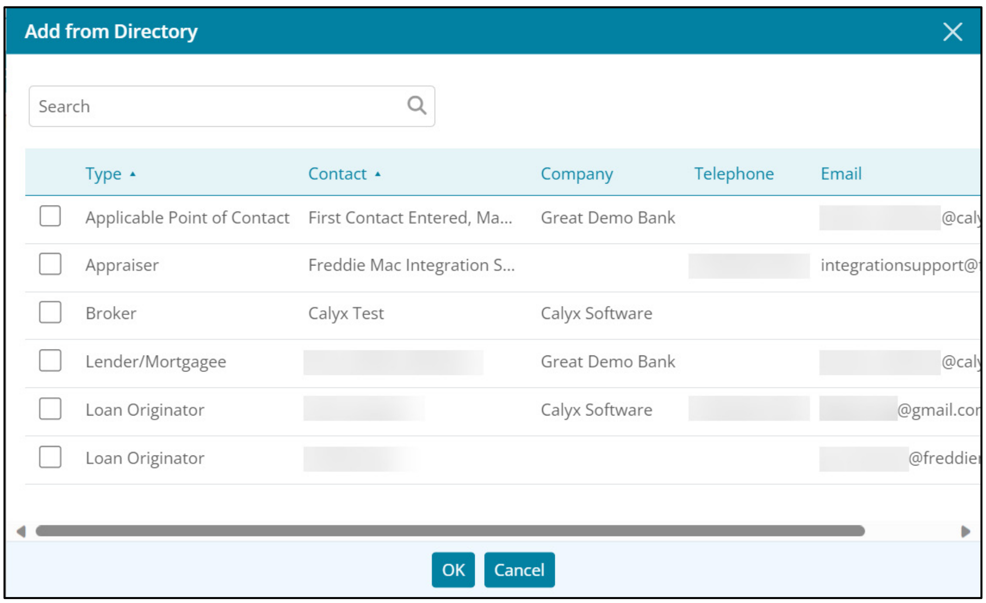


Figure 110: Add from Directory

4. Click **OK**.

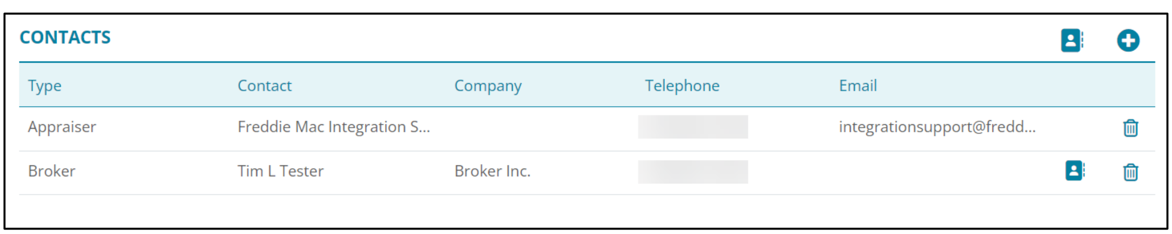


Figure 111: Contact Through Directory

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**.

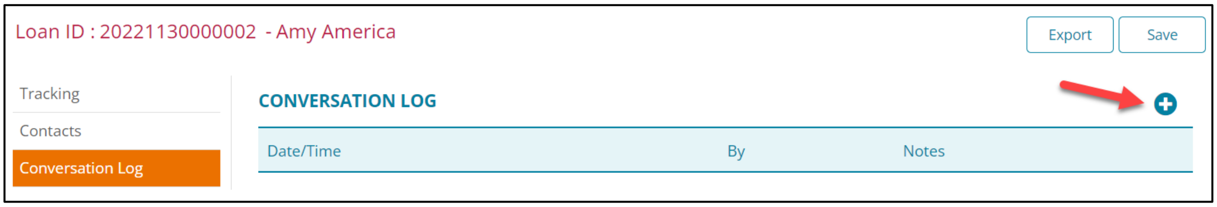


Figure 112: Loan Conversations

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

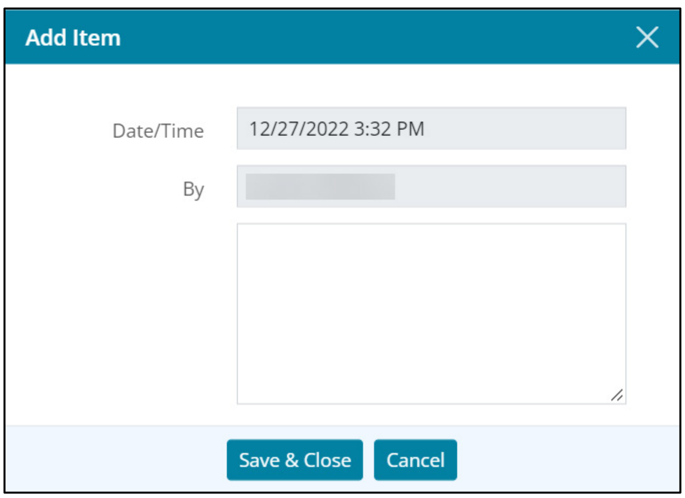


Figure 113: Add Item Dialog

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.

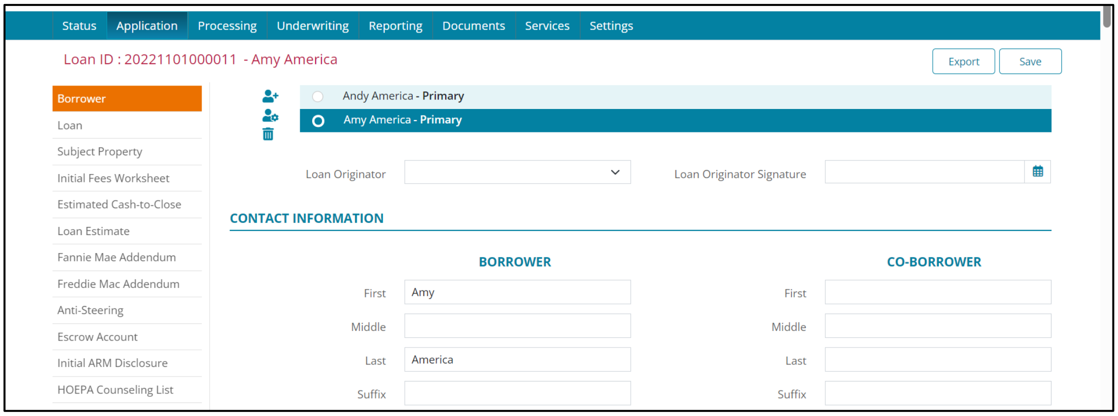


Figure 114: Application Borrowers

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.

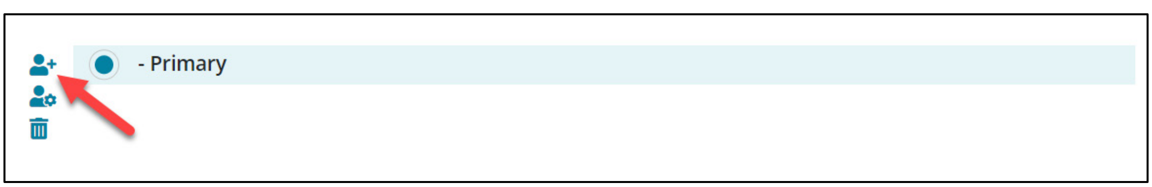


Figure 115: Add Borrower

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.

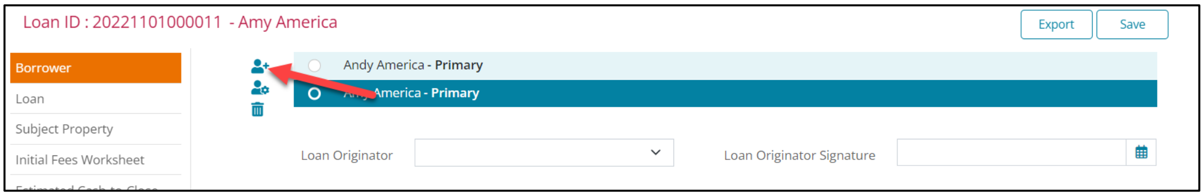


Figure 116: Adding a Borrower

2. Choose **Import from Leads**.

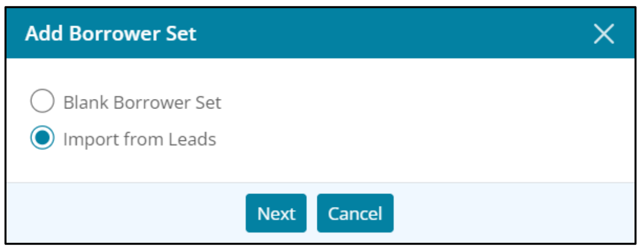


Figure 117: Import from Leads

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.

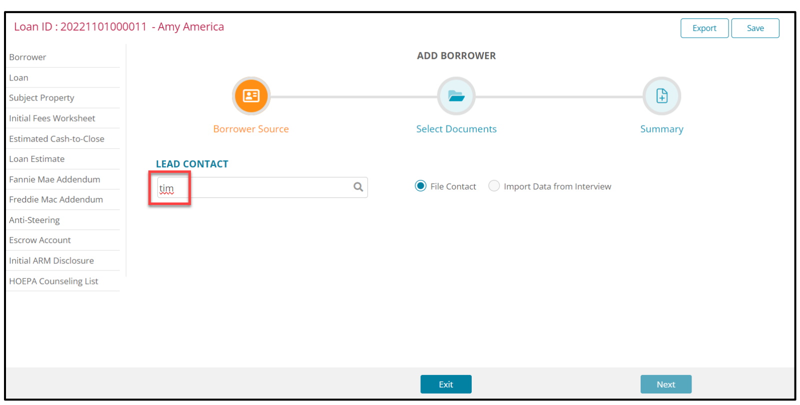


Figure 118: Searching Leads

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.

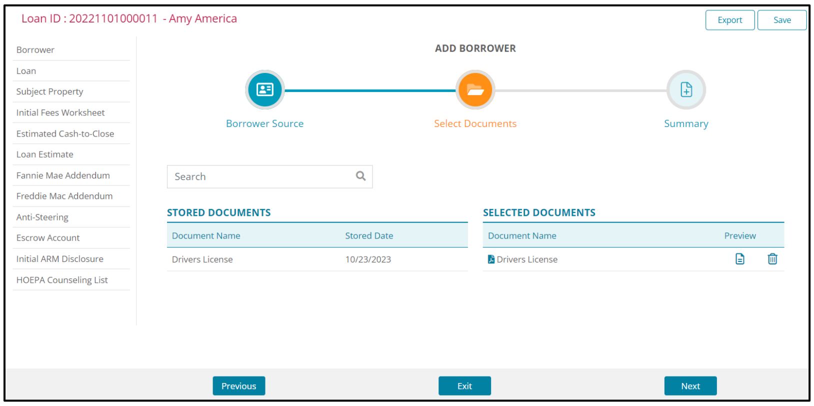


Figure 119: Select Documents

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

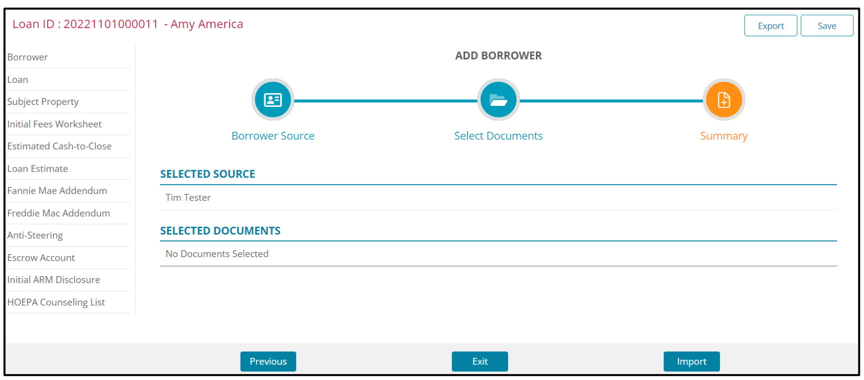


Figure 120: Summary

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.

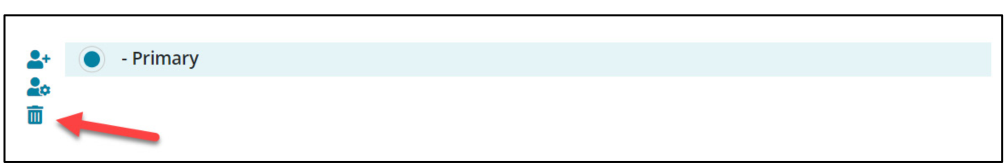


Figure 121: Delete Borrower

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

Swap Primary Borrower

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

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

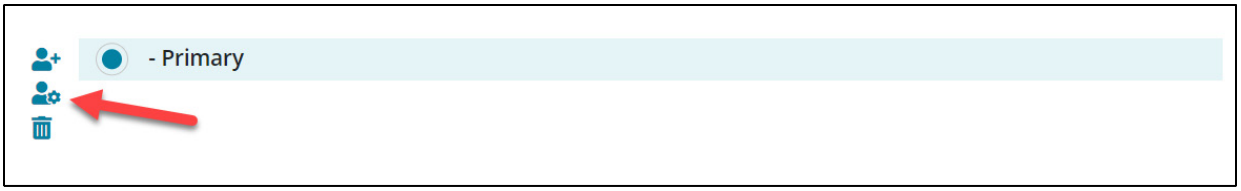


Figure 122: Edit Borrower

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

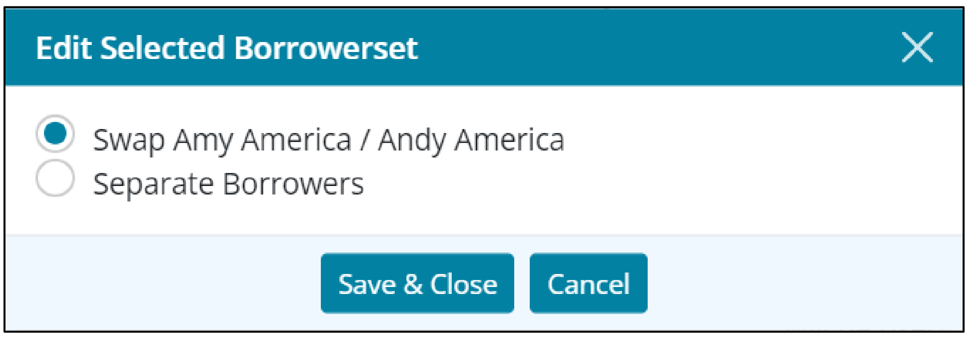


Figure 123: Swap Primary Borrower

4. Click **Save & Close**.
5. Proceed to Borrower/Co-Borrower Information to complete the borrower details.

Separate Borrowers

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

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

1. Select the **Borrower Set**. (See Figure 123.)
2. Click the **Edit Borrower** icon.

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

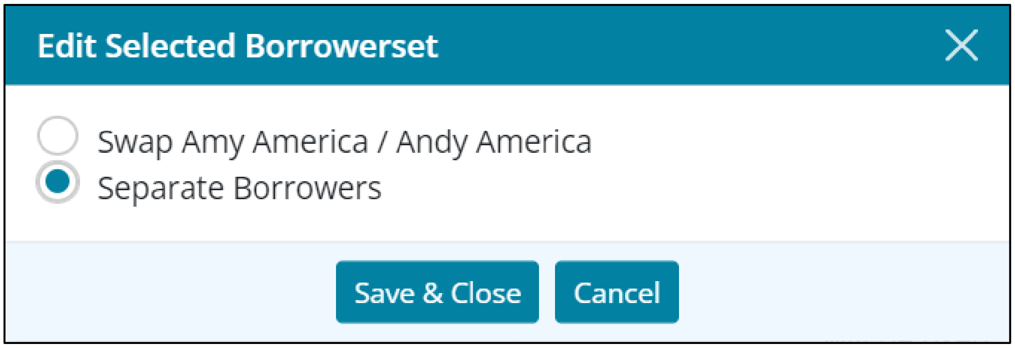


Figure 124: Separate Borrowers

4. Click **Save & Close**.

Merge Borrowers

Use the following steps to merge borrowers.

1. Select one of the borrowers to **Merge**. (See Figure 123.)
2. Click **Edit Borrower**.
3. Select the appropriate **Merge As** option.

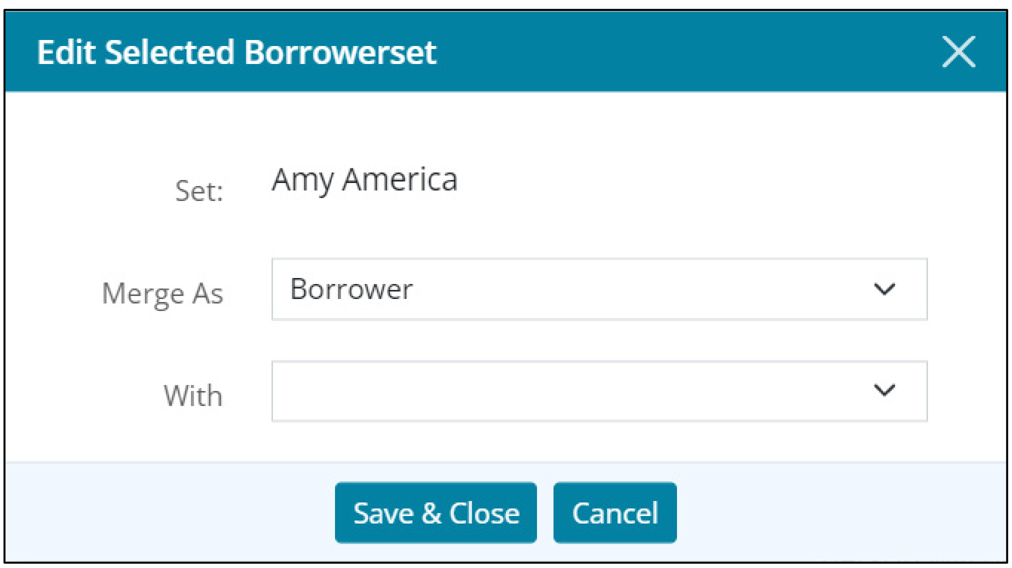


Figure 125: Merge Borrowers

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

Borrower/Co-Borrower Information

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

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

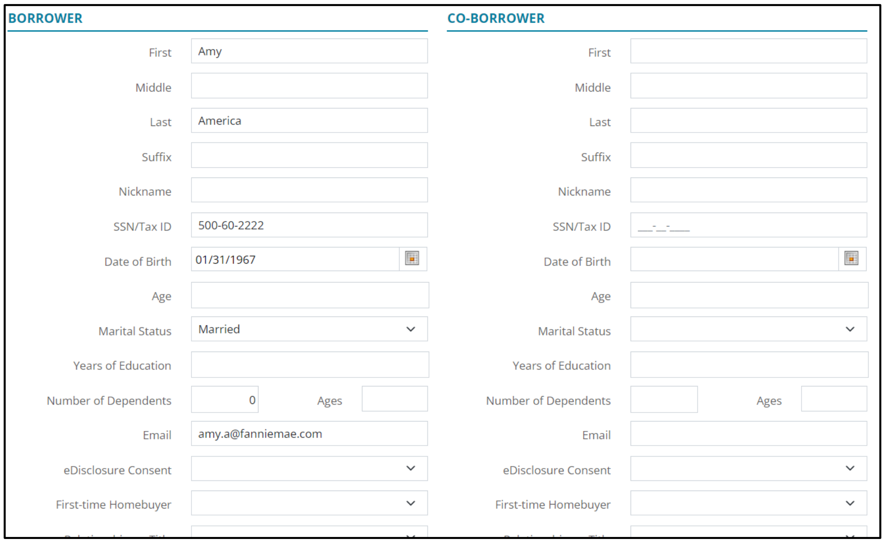


Figure 126: Borrower/Co-Borrower Information

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

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

Unmarried Addendum

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

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

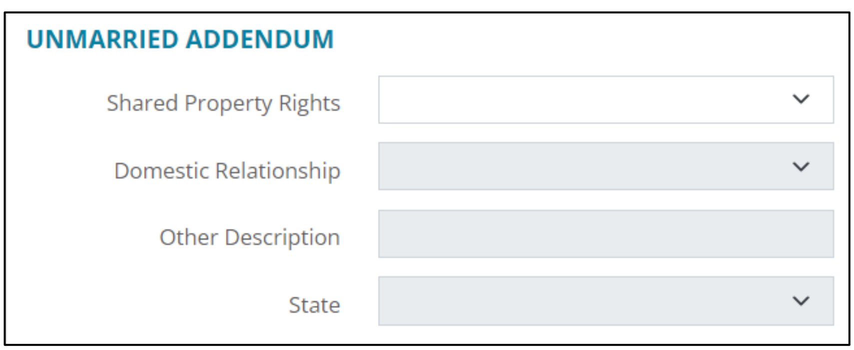


Figure 127: Unmarried Addendum

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.

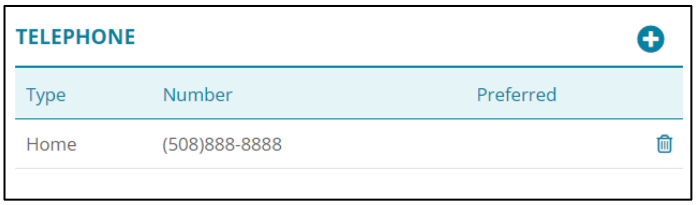


Figure 128: Add/Edit Telephone Number

2. Select **Telephone Type**.

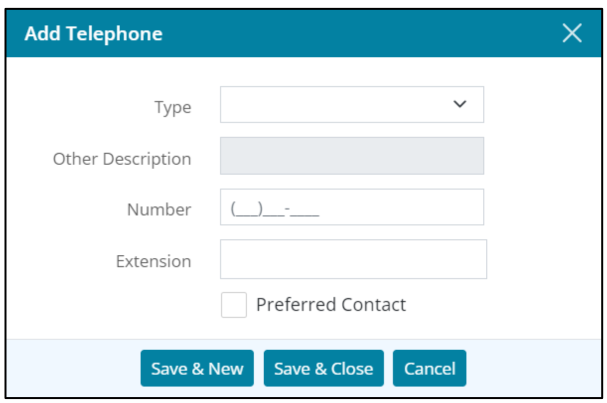


Figure 129: Add Telephone Dialog

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 129.)
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 129.)

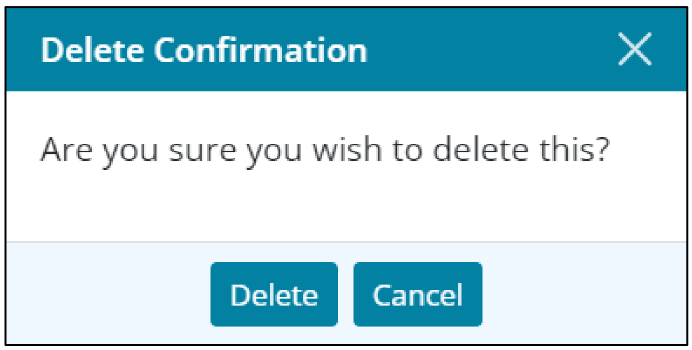


Figure 130: Delete Confirmation

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.

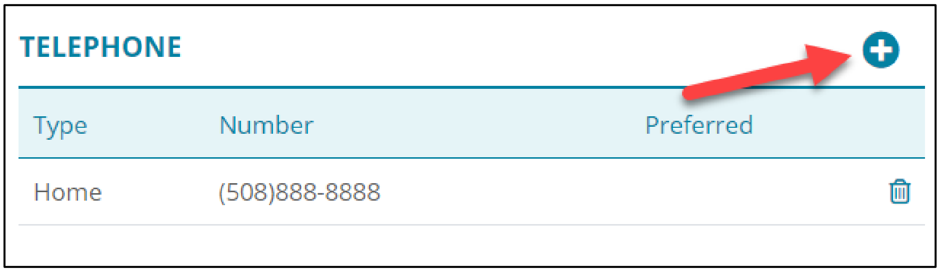


Figure 131: Add/Edit Current Address

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

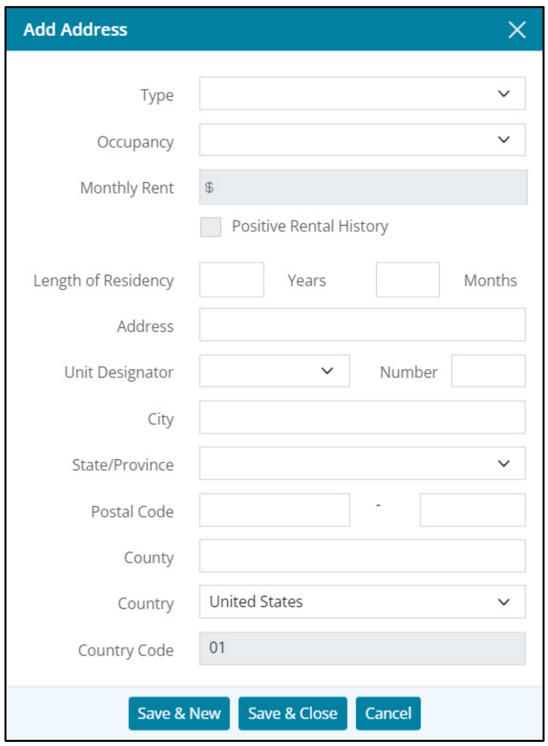


Figure 132: Add Address Dialog

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 132.)
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 132.)
2. Click **Delete** on the *Delete Confirmation* dialog.

Employment

A minimum of two years' employment history is required.

Add Employment

Enter employment information for the borrower/co-borrower.

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

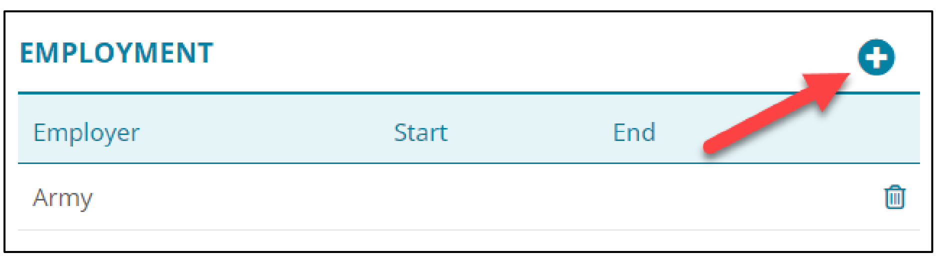


Figure 133: Add/Edit Employment History

2. Enter **Employer** name.

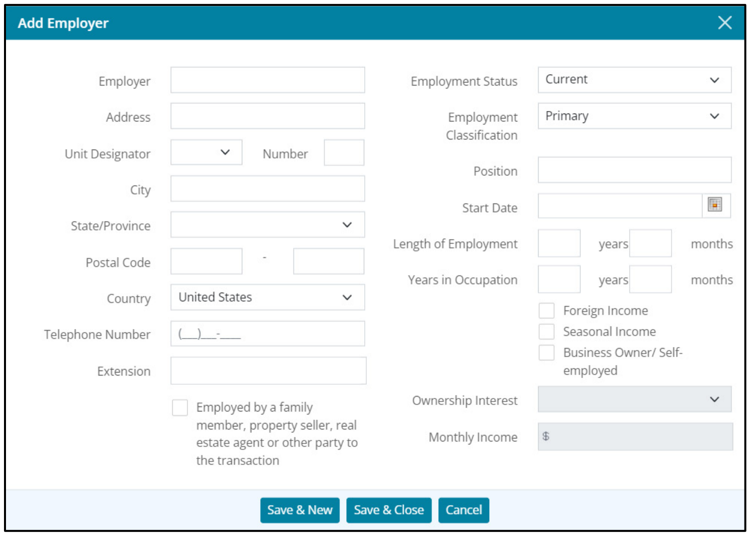


Figure 134: Add Employer Dialog

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 134.)
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 134.)
2. Click **Delete** on the *Delete Confirmation* dialog.

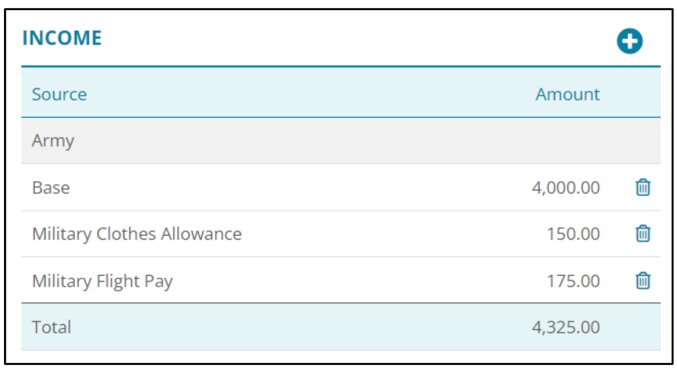
Income

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 135: Gross Monthly Income

2. Select the appropriate **Section**.

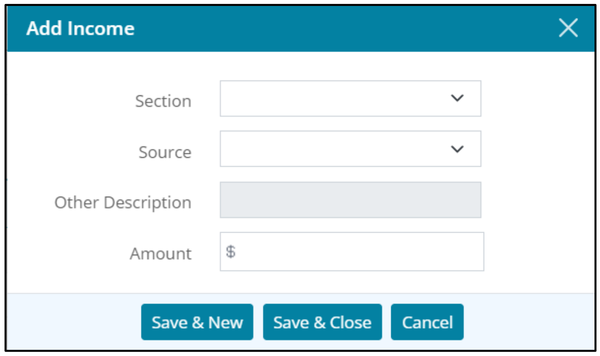


Figure 136: Add Income Dialog

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 136.)
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 136.)
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.

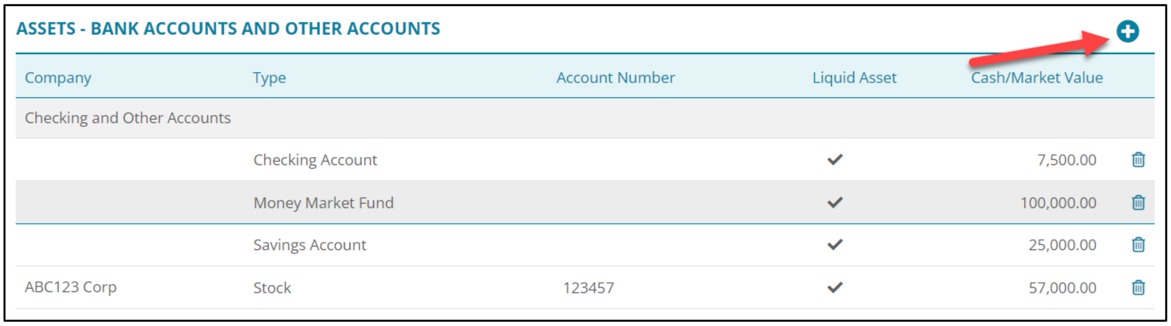


Figure 137: Combined Borrower/Co-Borrower Assets

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

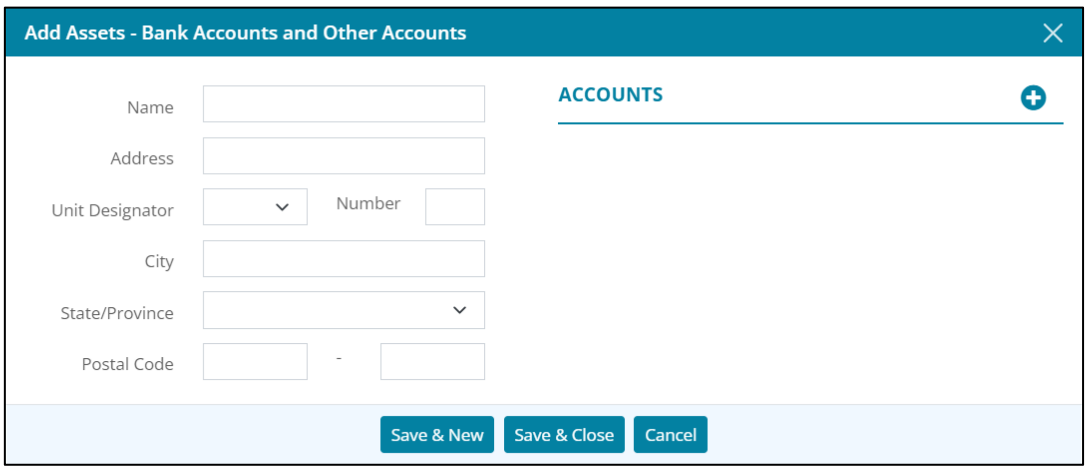


Figure 138: Add Asset Dialog

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

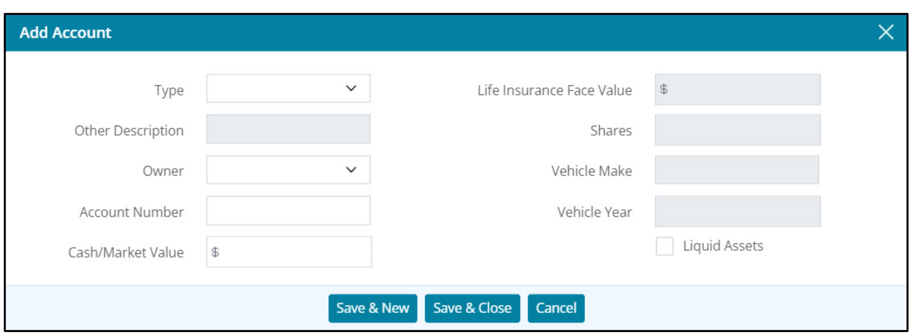


Figure 139: Add New Account Dialog

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.

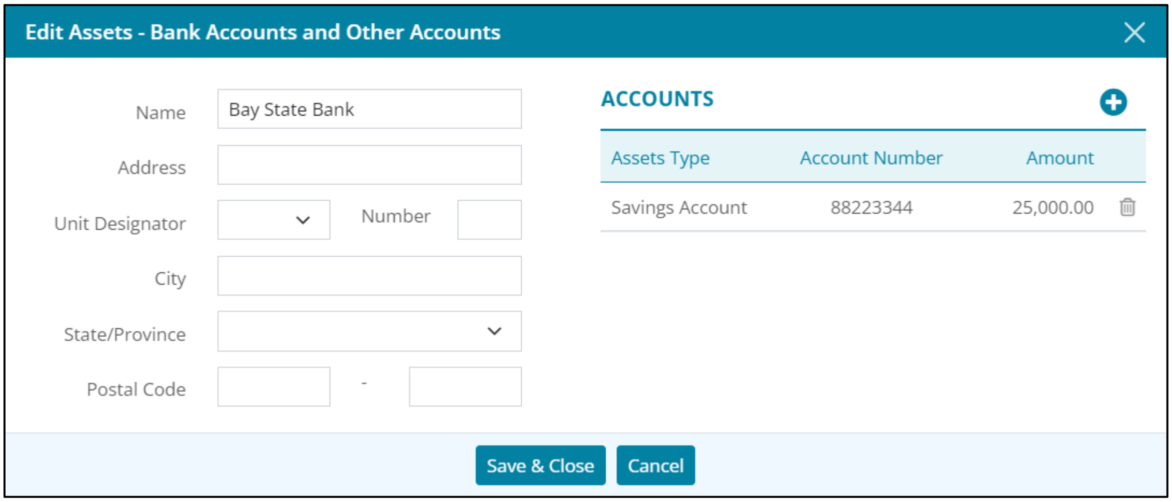


Figure 140: Added Asset Account

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 138.)
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 138.)
2. Select the Account to edit. (See Figure 141.)
3. Update the account information. (See Figure 139.)

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 138.)
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 138.)
2. Select the account to delete. (See Figure 141.)
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.

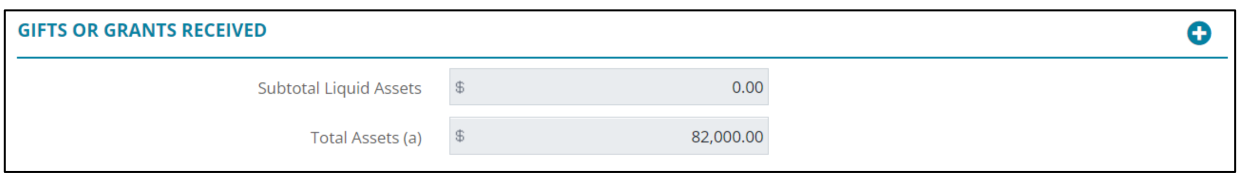


Figure 141: Gifts or Grants Received

2. Select the **Type**.

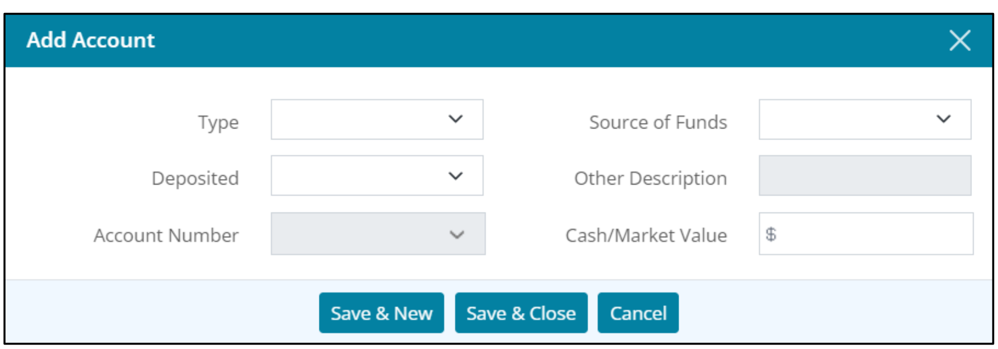


Figure 142: Add Account

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 143: 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 144.)
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 144: 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.

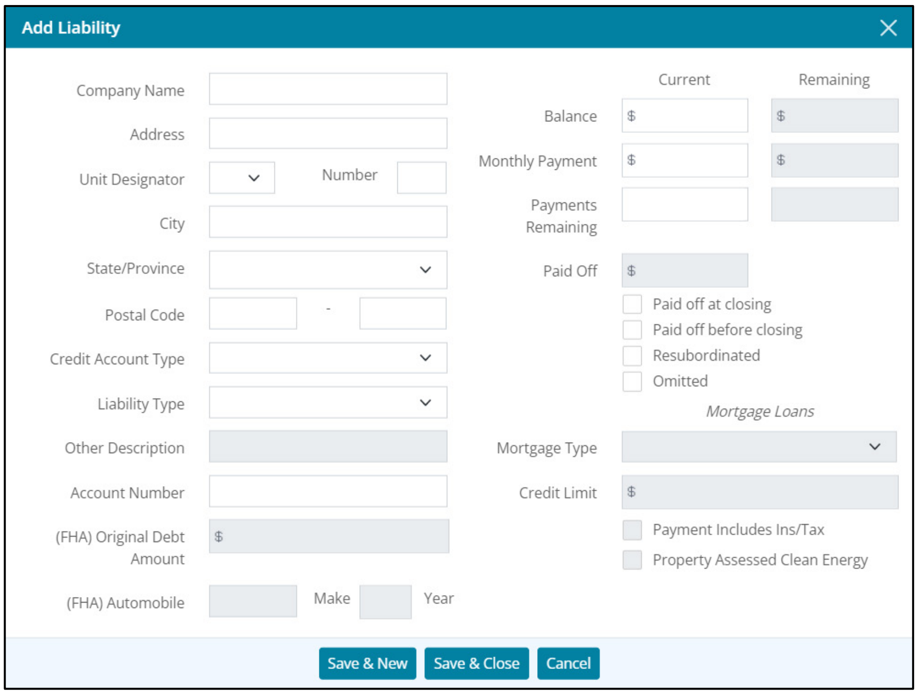


Figure 145: Add Liability Dialog

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 145.)
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 145.)
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 146: Alimony, Child Support, Other Expenses

2. Select the expense **Type**.

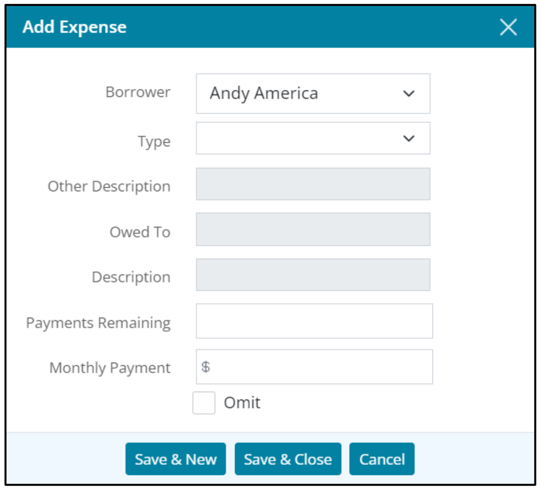


Figure 147: Add Expense Type

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 147.)
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 147.)
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.

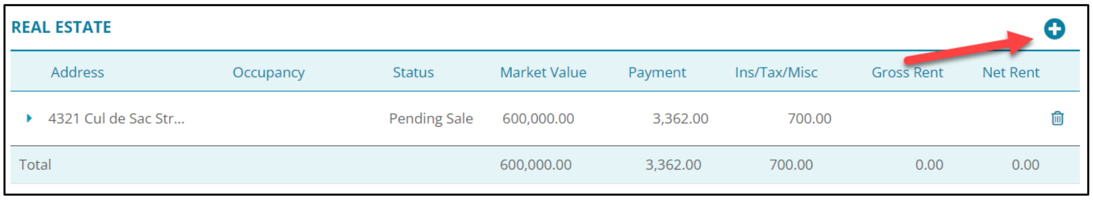


Figure 148: Existing Real Estate

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

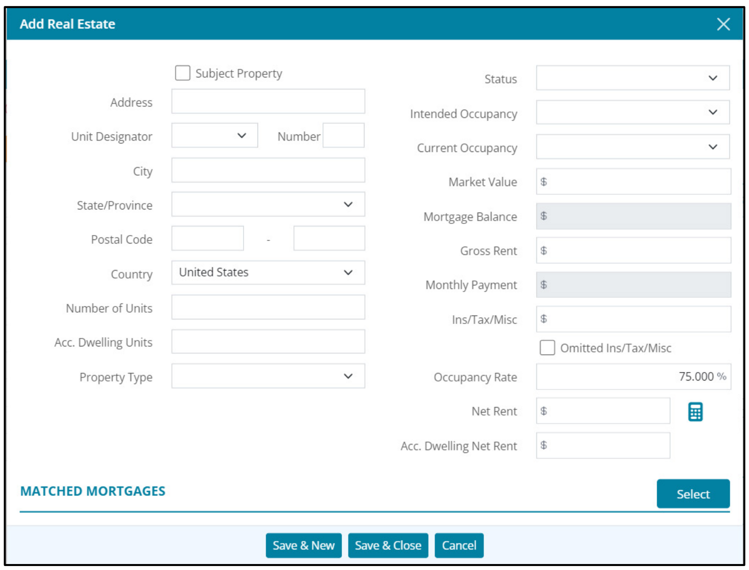


Figure 149: Add Real Estate Dialog

3. Complete the **Address** fields.
4. Enter the **Number of Units**.
5. Enter the **Acc.** (Accessory) **Dwelling Units** if applicable.
6. Select the **Property Type**.
7. Select the appropriate **Status** from the dropdown.
8. Select I**ntended Occupancy** from the dropdown.
9. Select the **Current Occupancy** from the dropdown.
10. Enter the **Market Value**.
11. Enter the **Mortgage Balance** if applicable.
12. Enter the **Gross Rent**.
13. Enter **Monthly Payment** if applicable.

14. Enter **Insurance/Tax/Miscellaneous** expenses.
15. Select the **Omitted Ins/Tax/Misc** to omit the expense from the loan application.
16. Enter the **Occupancy Rate** percentage.
17. Click **Calculate** icon to calculate the *Net Rent*.
18. If needed, enter the **Acc.** (Accessory) **Dwelling Net Rent**.
19. 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 149**.**)
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 149.)
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.**

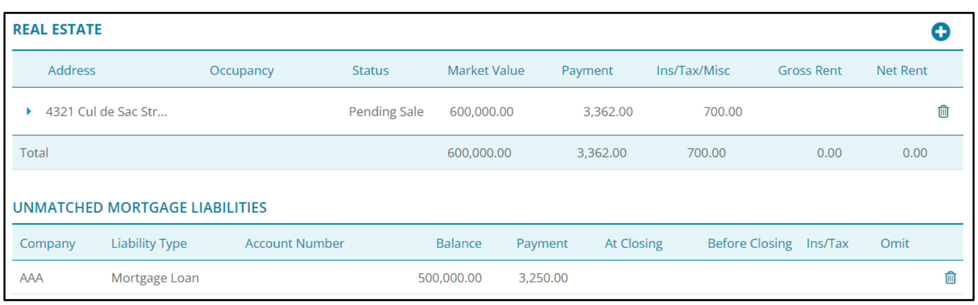


Figure 150: Unmatched Mortgage Liabilities

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.

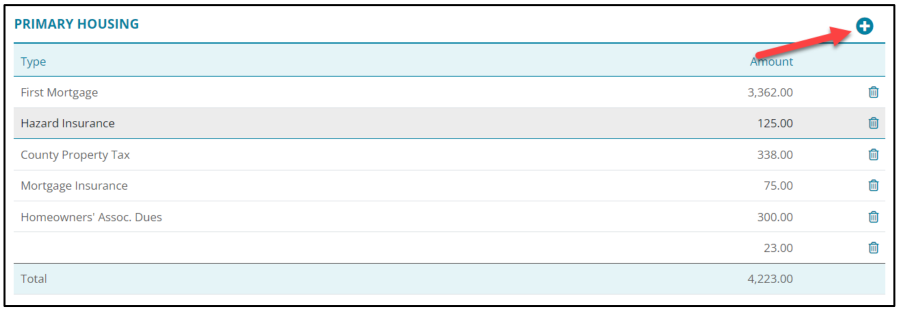


Figure 151: Primary Housing

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

2. Select the expense **Type**.

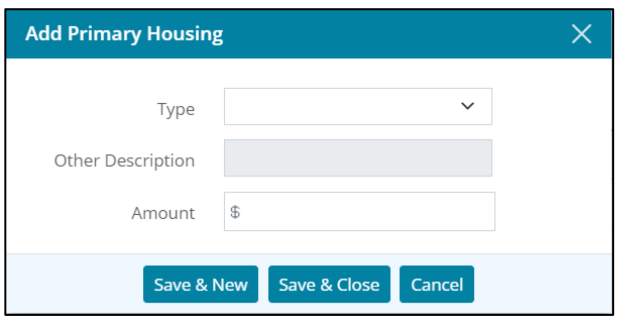


Figure 152: Add Primary Housing Dialog

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 152.)
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 152.)
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.

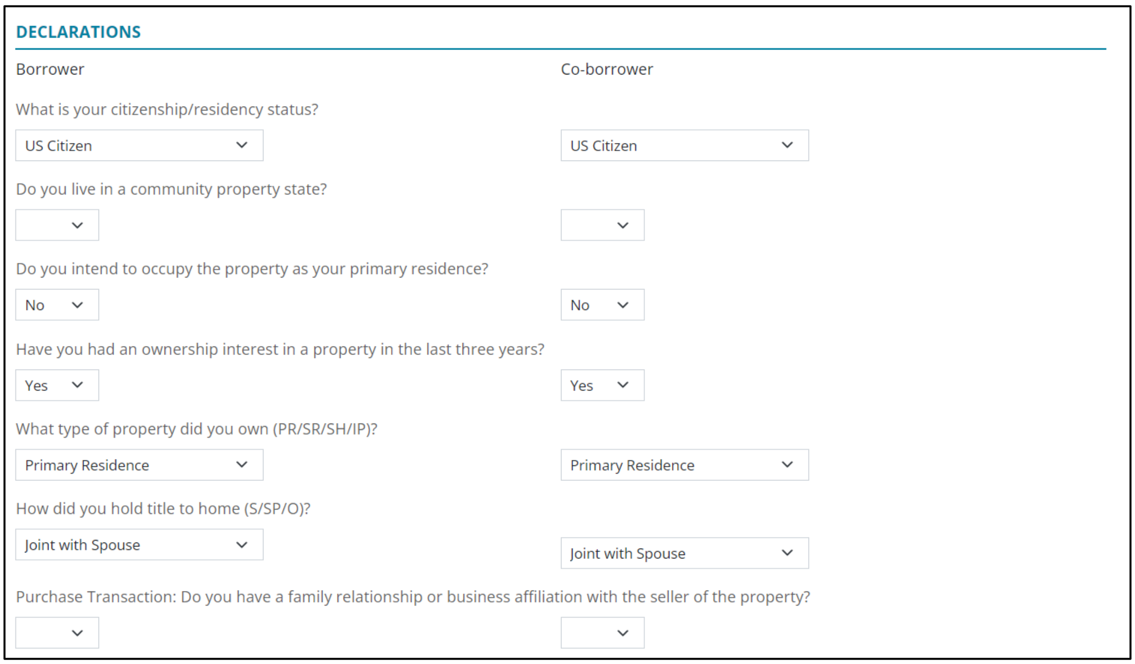


Figure 153: Borrower/Co-Borrower Declarations

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

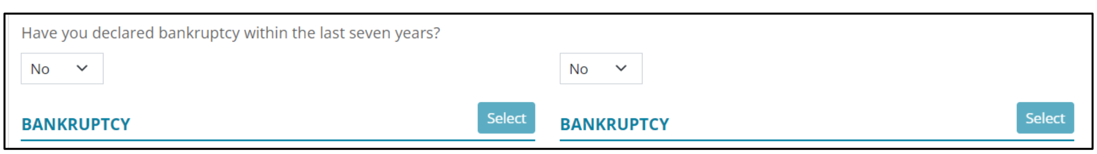


Figure 154: Bankruptcy Details

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

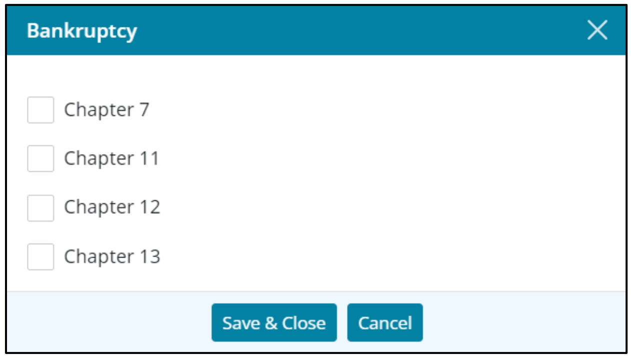


Figure 155: Bankruptcy Dialog

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

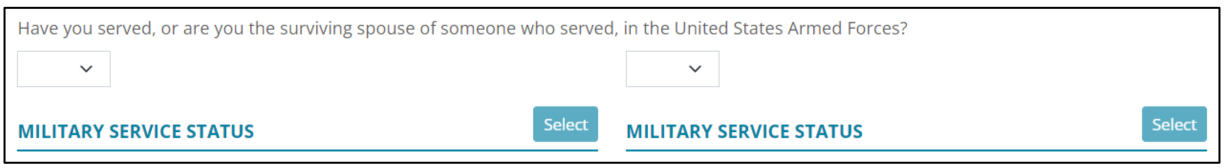


Figure 156: Military Service

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

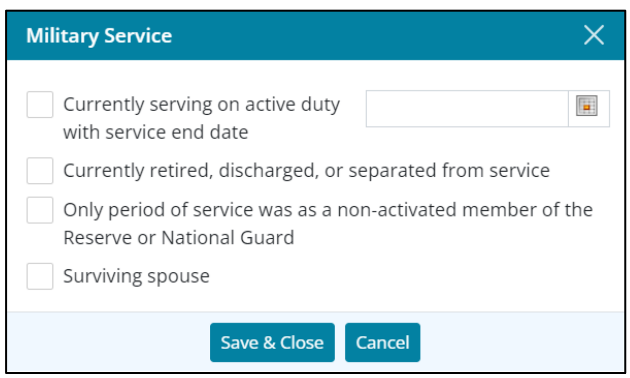


Figure 157: Military Service Dialog

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.

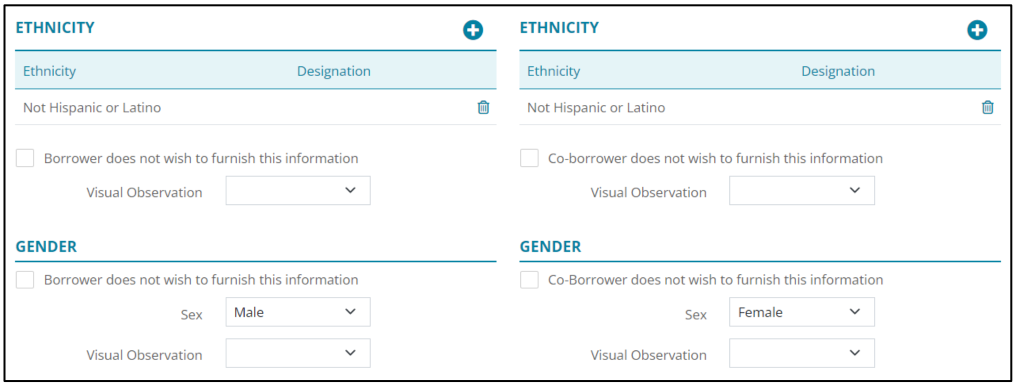


Figure 158: Add/Edit Ethnicity

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

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

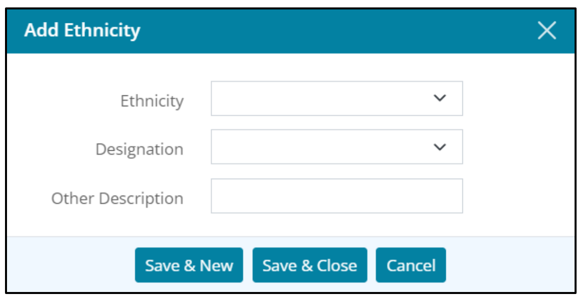


Figure 159: Add Ethnicity Dialog

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

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

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

Identifying Documentation

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

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

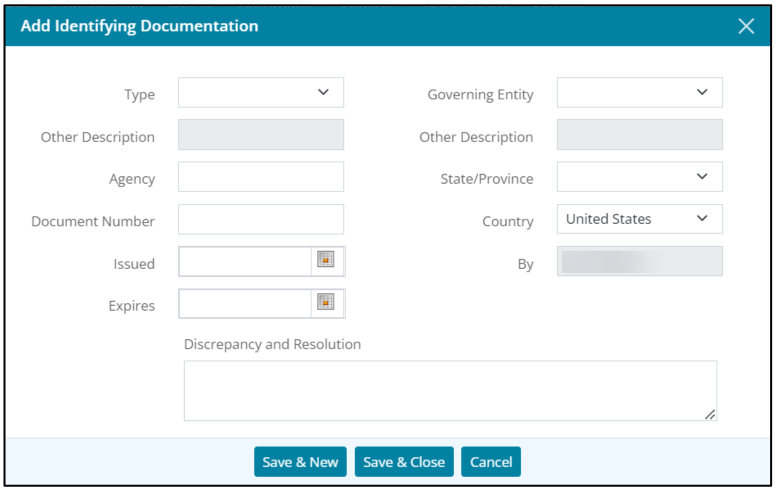


Figure 160: Add Identifying Documentation Dialog

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.

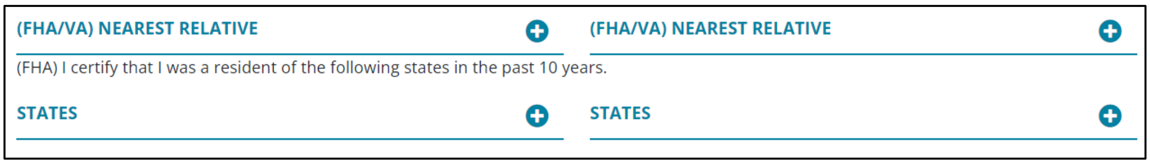


Figure 161: FHA/VA Nearest Relative

2. Enter the **Relationship** status.

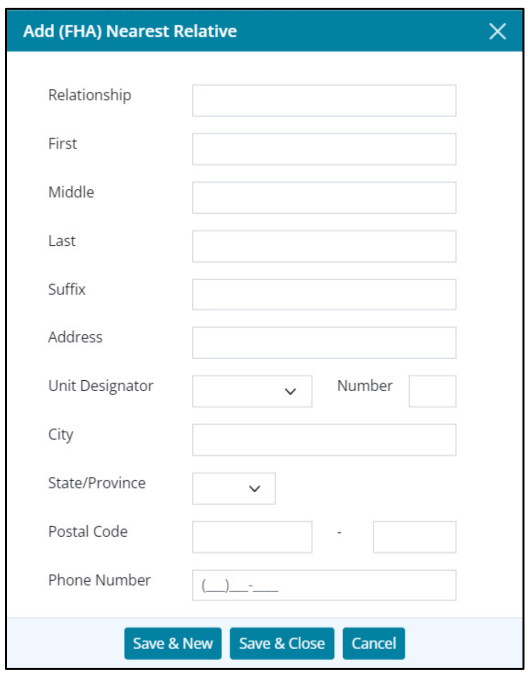


Figure 162: Add (FHA) Nearest Relative

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 162.)
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 162.)
2. Click **Delete** on the *Delete Confirmation* dialog.

Additional Information

Complete the remaining information fields if applicable.

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

Application Loan

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

Loan Overview

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

Note: Use *Loan Program* in the *Templates* tab to create loan templates. See Loan Program for details.

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

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

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

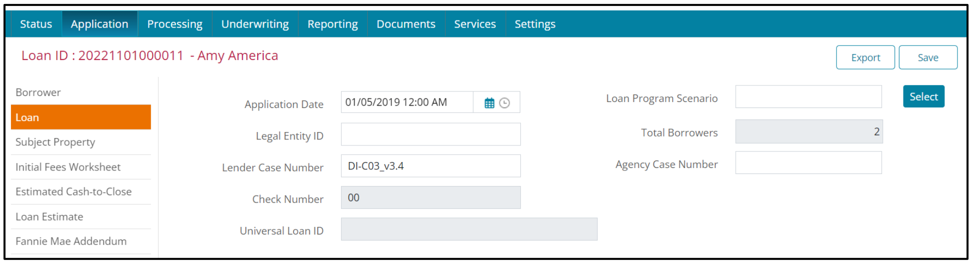


Figure 163: Loan Overview

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

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

Loan Information

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

1. Select the **Loan Type**.

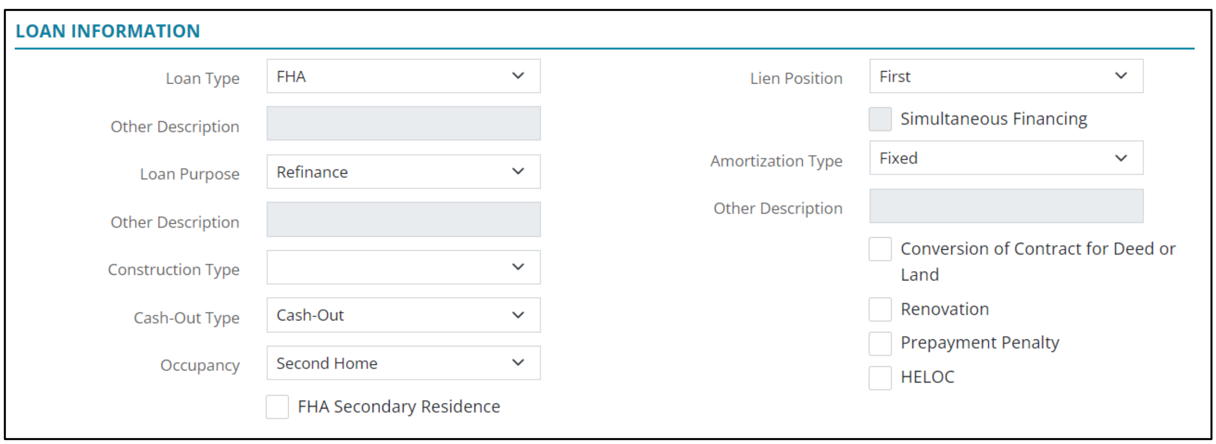


Figure 164: Loan Information

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

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

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

11. Select the **Amortization Type**.

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

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

Note Details

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

1. Enter **Estimated Appraised Value a**mount.

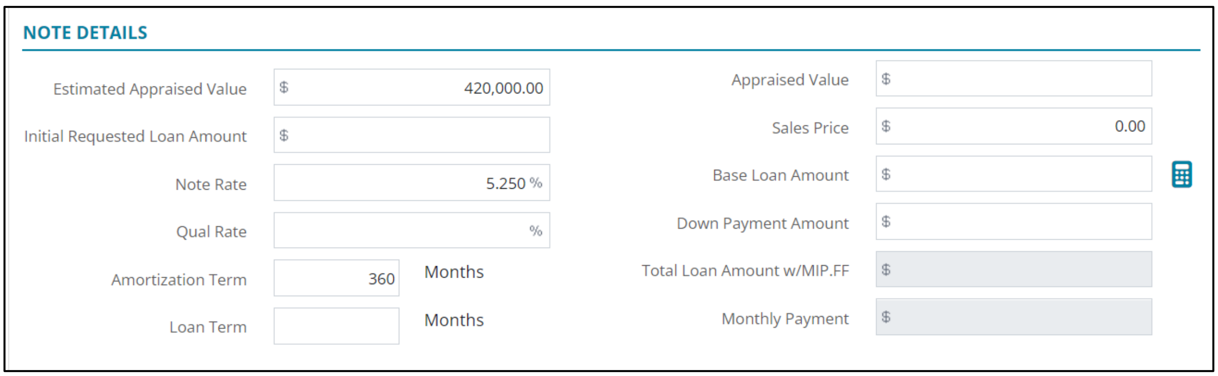


Figure 165: Note Details

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

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

Rental Income on Subject Property

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

1. Enter **Gross Rent** amount.

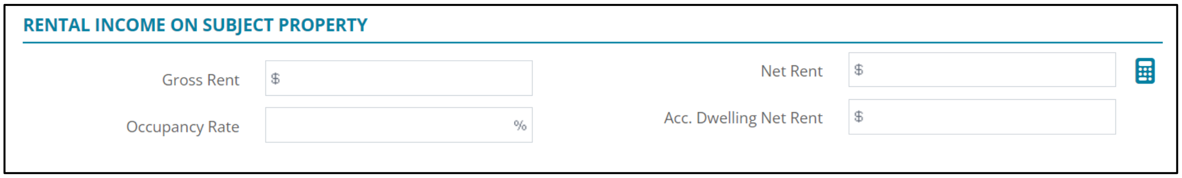


Figure 166: Rental Income

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

Note: The *Ratios* fields auto populate.

4. If needed, enter the **Acc.** (Accessory) **Dwelling Net Rent**.
5. Click on the **Save** button at the top of the screen.

If Construction Loan

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

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

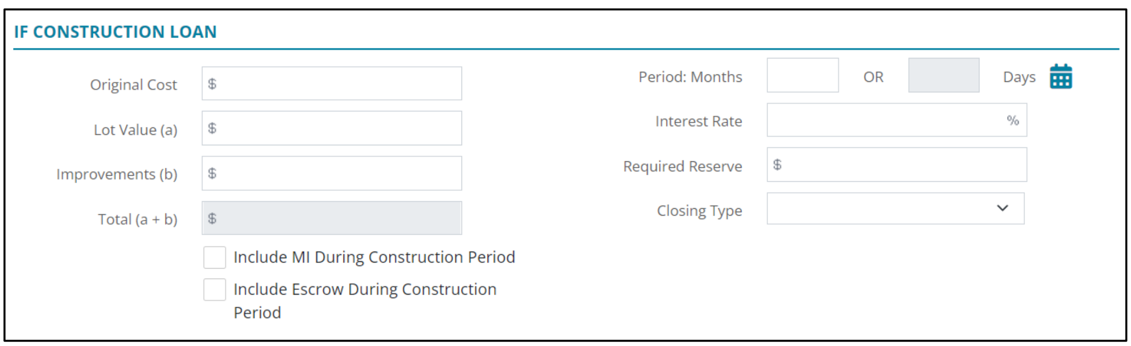


Figure 167: If Construction Loan

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

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

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

PMI/MIP/VA/USDA

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

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

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

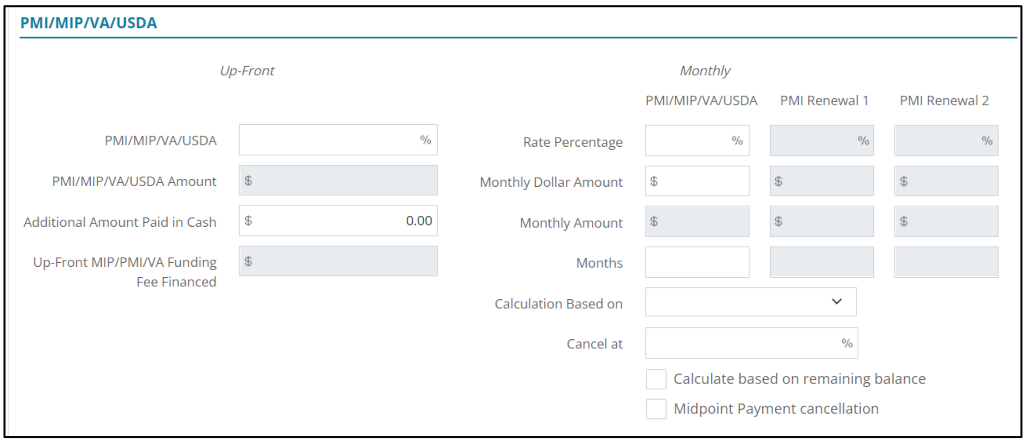


Figure 168: PMI/MIP/VA/USDA Section

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.

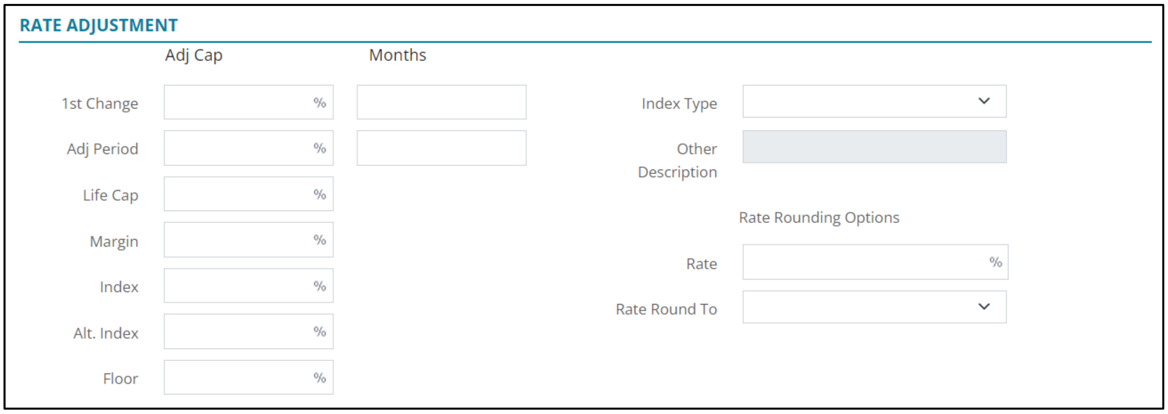


Figure 169: Rate Adjustment

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**.

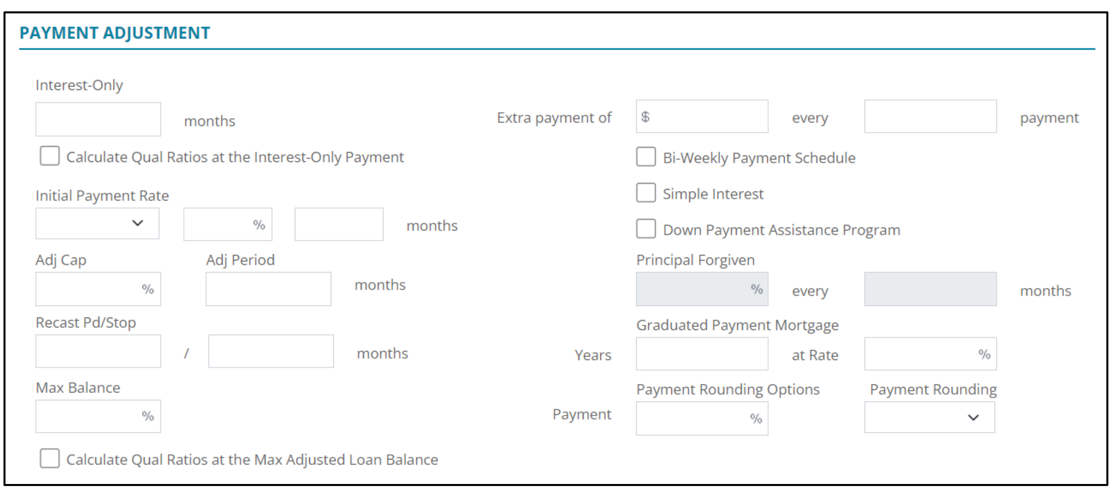


Figure 170: Payment Adjustments

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**.

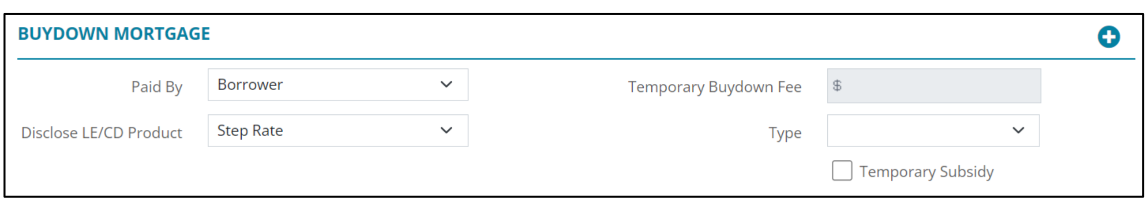


Figure 171: Buydown Mortgage

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

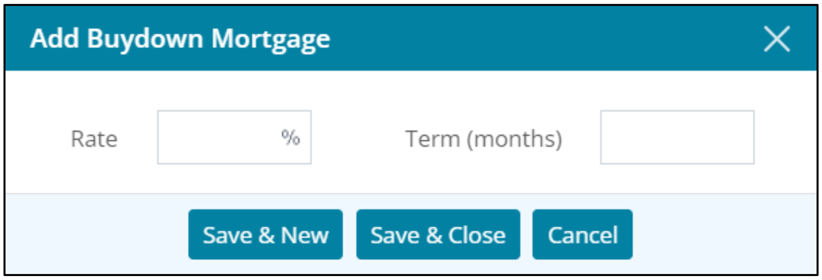


Figure 172: Add Buydown Mortgage Dialog

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**.

Figure 173: Loan Features

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

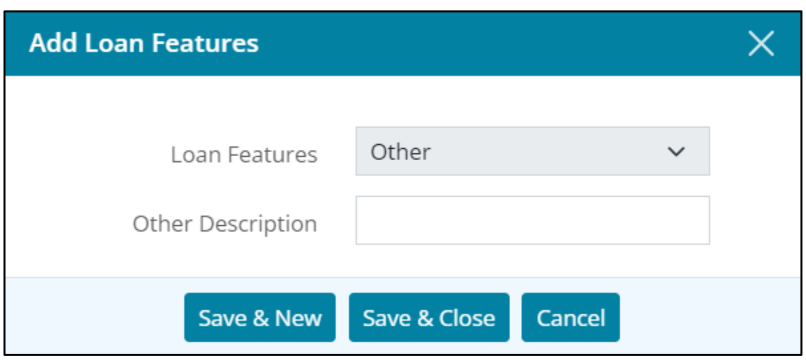


Figure 174: Add Loan Features Dialog

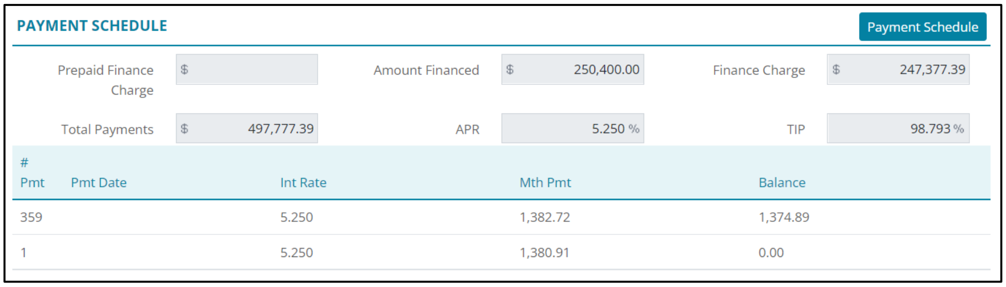
4. Click **Save & Close**.

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

Payment Schedule

The **Payment Schedule** is automatically calculated.

1. Click **Payment Schedule**.



PAYMENT SCHEDULE

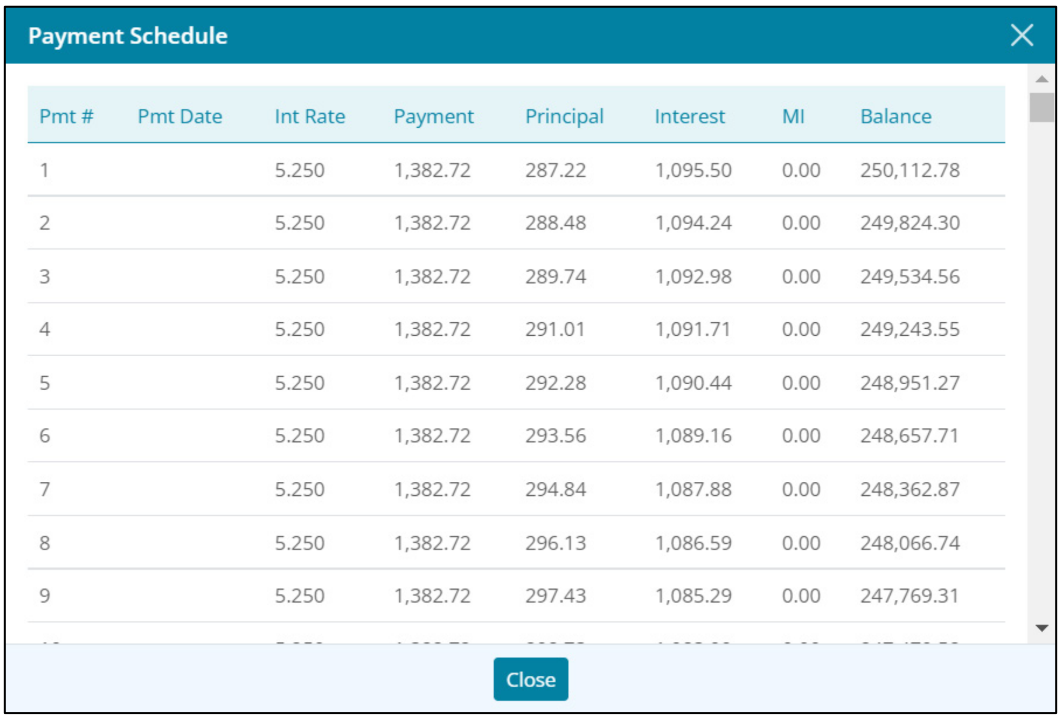
Payment Schedule

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 175: 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 176: 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.

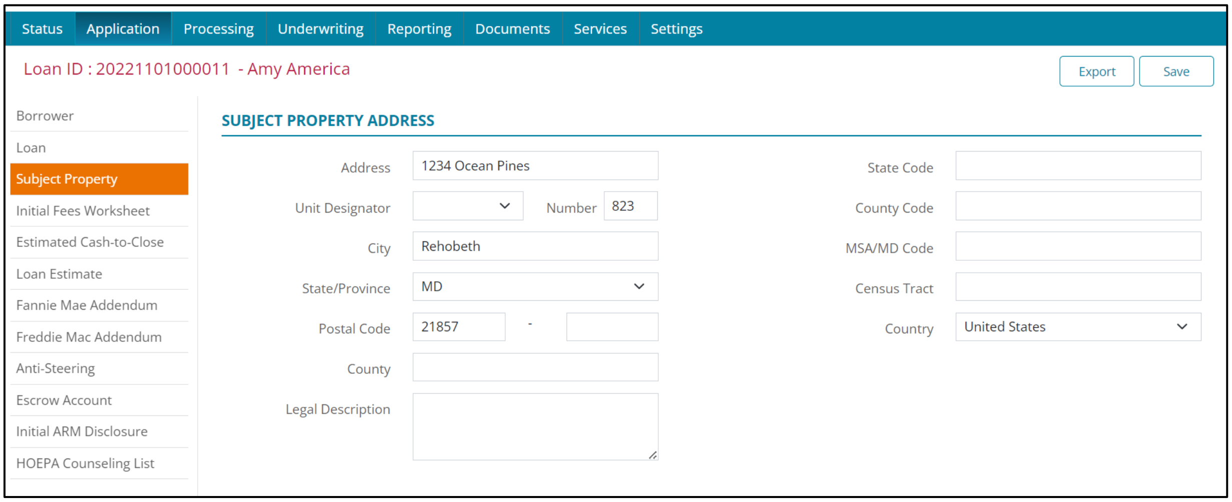


Figure 177: Subject Property Details

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**.

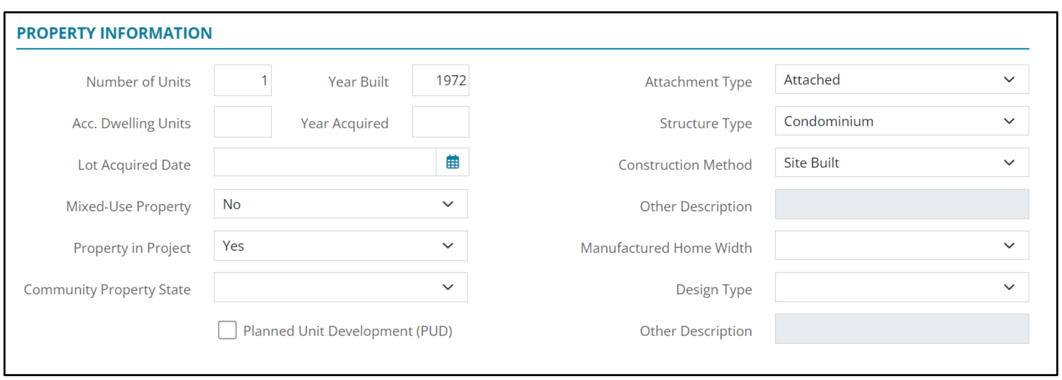


Figure 178: Property Information

2. If needed, enter the **Acc.** (Accessory) **Dwelling Units**.

3. Enter **Year Acquired** if refinancing.
4. Enter **Lot Acquired Date** if applicable.
5. Click on the **Mixed-Use Property** dropdown and select the appropriate option.
6. Click on the **Property in Project** dropdown and select the appropriate option.
7. Click on the **Community Property State** dropdown and select the appropriate option.
8. Select the **Planned Unit Development** checkbox if needed.
9. Select the **Attachment Type** from the dropdown.
10. Select **Structure Type** from the dropdown menu.
11. Select **Construction Method** if applicable.
12. Complete **Other Description** field when selecting **Other** from **Construction Method** option.
13. Select the **Manufactured Home Width** option.
14. Select **Design Type** option.
15. 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.

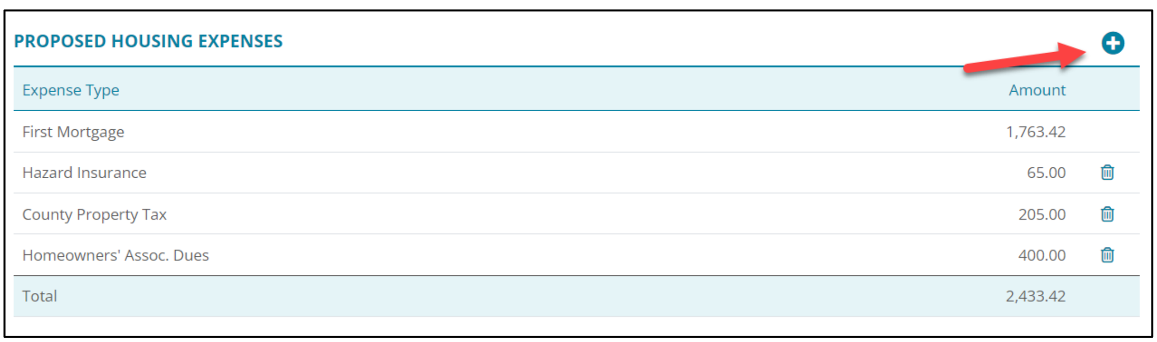


Figure 179:Proposed Housing Expenses

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

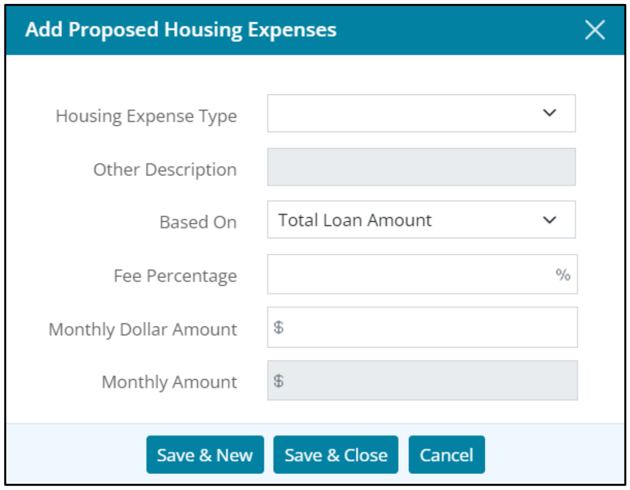


Figure 180: Add Proposed Housing Expenses Dialog

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 181: Subordinate Financing

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

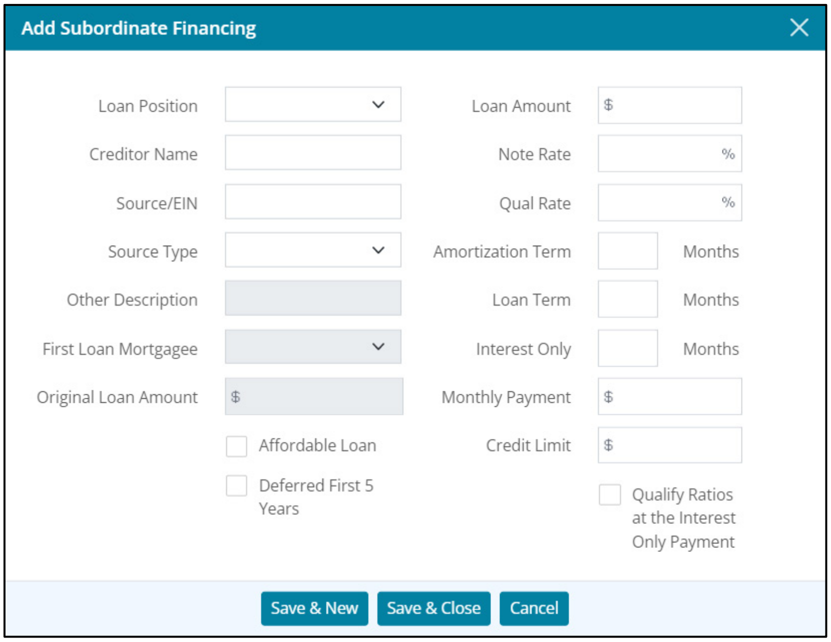


Figure 182: Add Subordinate Financing

Title

Enter the information to include in the new title.

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

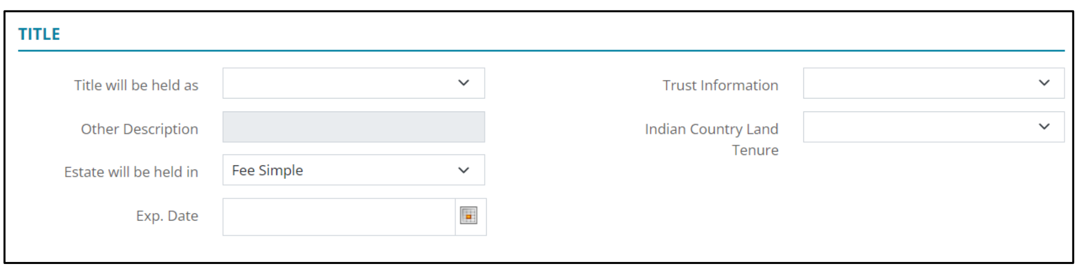


Figure 183: Property Title Details

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

If Refinancing Loan

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

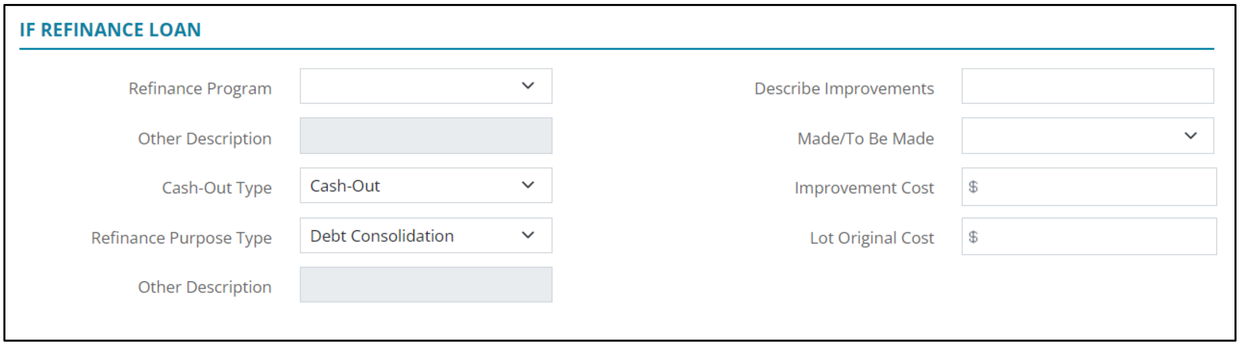


Figure 184: If Refinancing Loan

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**.

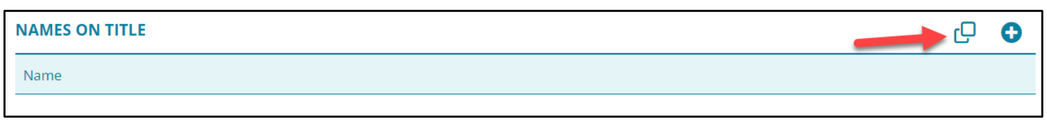


Figure 185: Names on Title

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

Add Name

1. Click the **Add** button. (See Figure 185.)

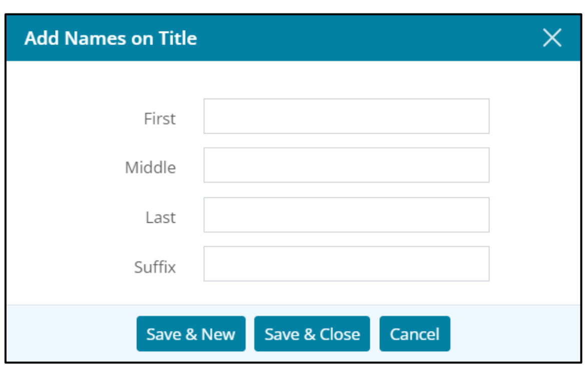


Figure 186: Add Names on Title Dialog

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 185.)
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 185.)
2. Click **Delete** on the *Delete Confirmation* dialog.

Energy Improvements

Select the appropriate energy improvements.

1. Click **Select**.

Figure 187: Energy Improvements

2. Select the appropriate checkbox.

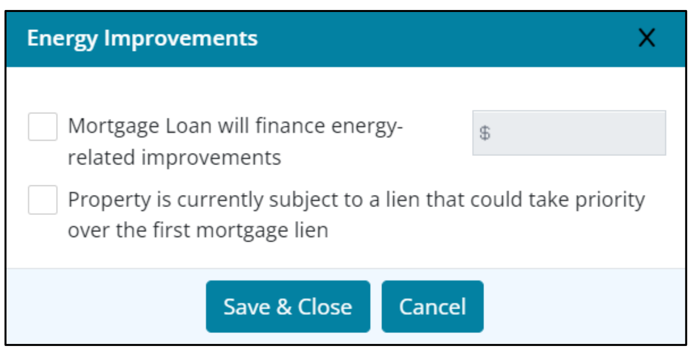


Figure 188: Energy Improvements Dialog

3. Click **Save & Close**.

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

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

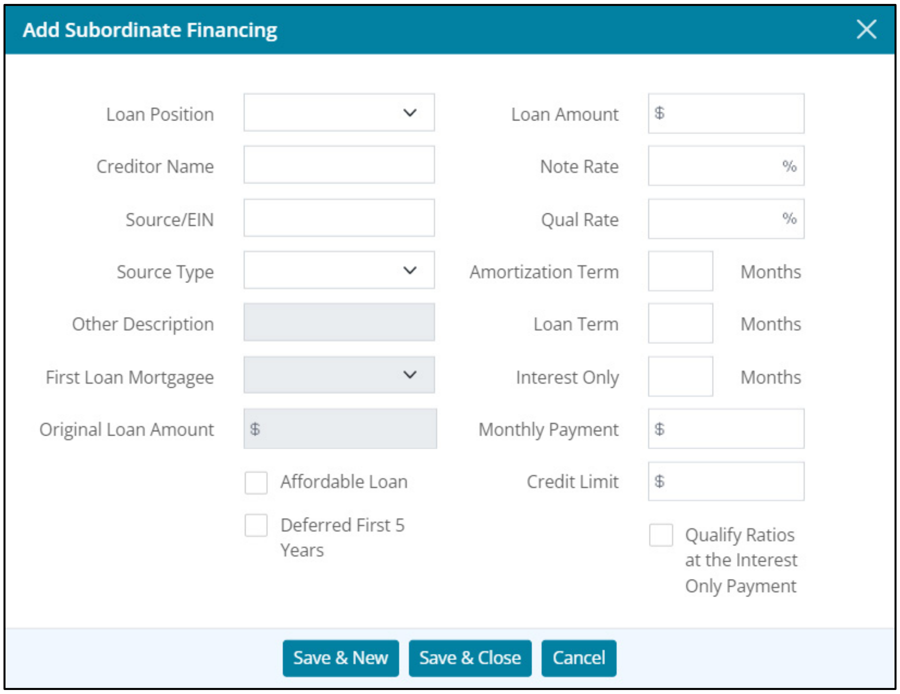


Figure 189: Add Subordinate Financing Dialog

5. Enter **Creditor Name.**
6. Enter **Source/EIN.**
7. Select **Source Type** option**.**

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

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

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

Initial Fees Worksheet

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

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

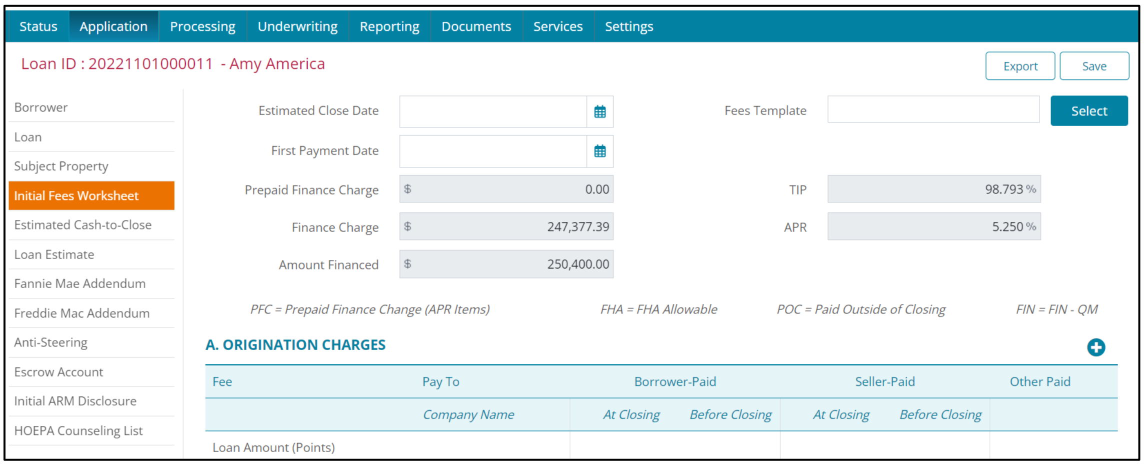


Figure 190: Initial Fees Worksheet

Fees Template

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

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

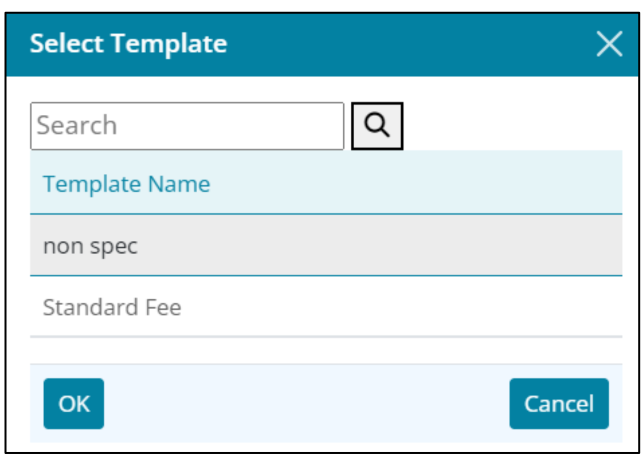


Figure 191: Select Template Dialog

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.

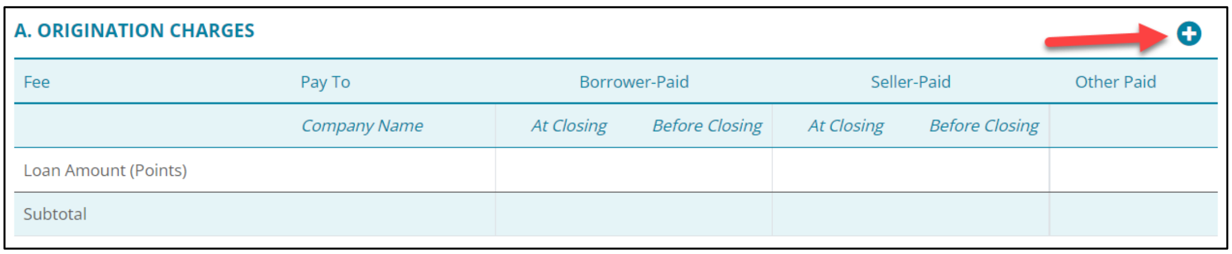


Figure 192: Origination Charges

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

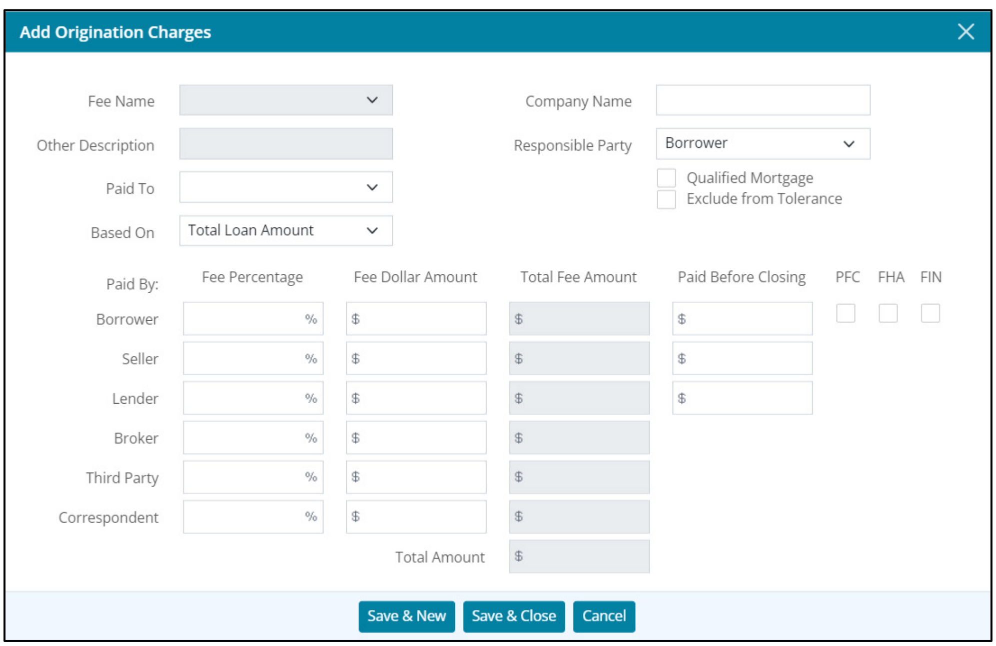


Figure 193: Edit Origination Charges Dialog

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 192.)
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 192.)
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 194: Non Shopped Services

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

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

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

See Edit Origination Charges for editing services.

See Delete Origination Charges for deleting services.

Services Borrower Can Shop For

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

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

See Edit Origination Charges for editing services.

See Delete Origination Charges for deleting services.

Total Loan Costs

Total Loan Costs fields populate from:

- Origination Charges
- Services Borrower Can't Shop For
- Services Borrower Can Shop For

Additional Fee Tables

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

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

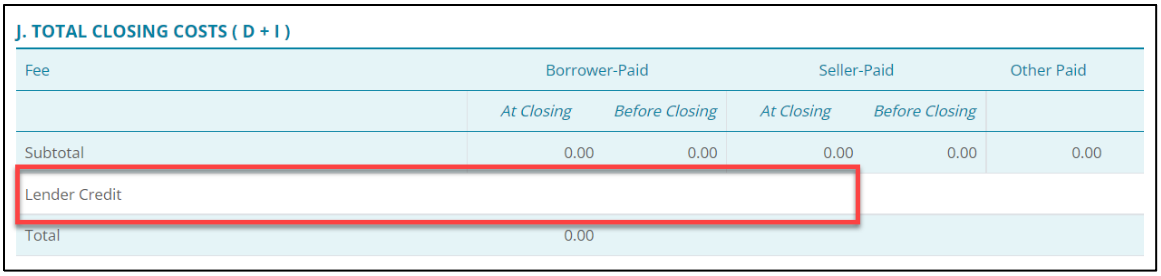
Total Other Costs

Total Other Costs fields populate from the Additional Fee Tables.

Total Closing Costs

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

1. Click **Lender Credit**.


J. TOTAL CLOSING COSTS (D + I)

Fee	Borrower-Paid		Seller-Paid		Other Paid
	At Closing	Before Closing	At Closing	Before Closing	
Subtotal	0.00	0.00	0.00	0.00	0.00
Lender Credit					
Total	0.00				

Figure 195: Total Closing Costs

2. Update the fields as required.

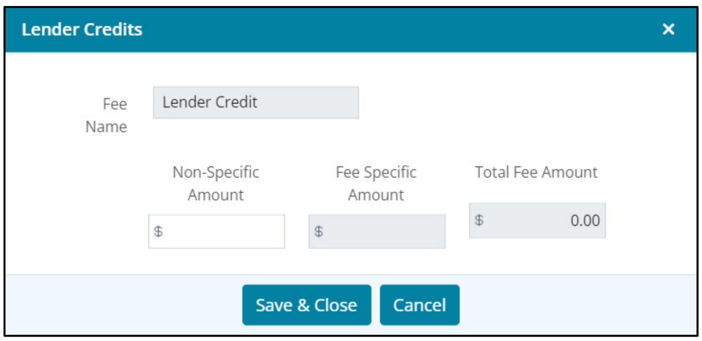


Figure 196: Update Closing Cost Total Dialog

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.

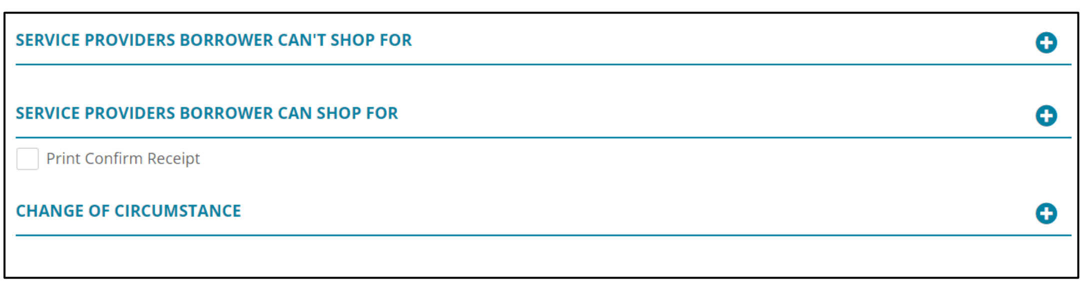


Figure 197: Closing Cost Services

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 197.)

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 197.
2. Select the **Changed Date**.

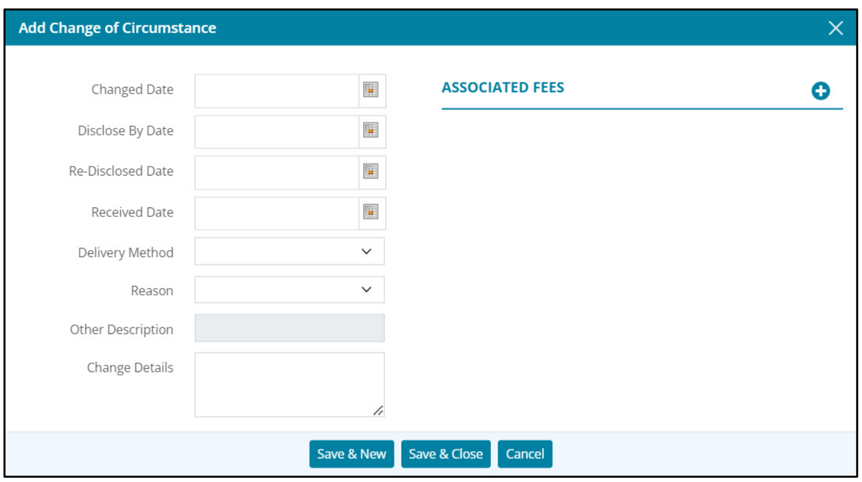


Figure 198: Add Changed Date Dialog

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.

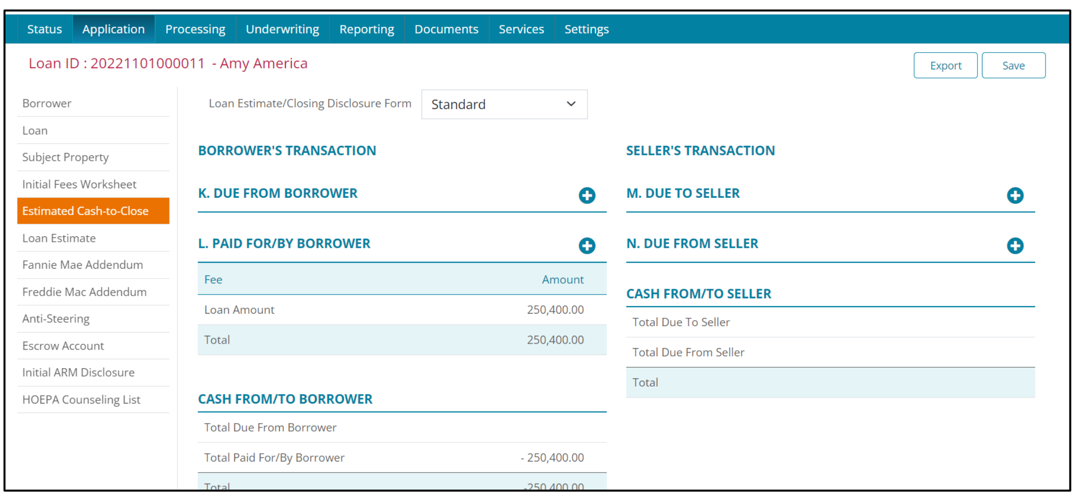


Figure 199: Standard Estimate/Closing Disclosure

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 199.)

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

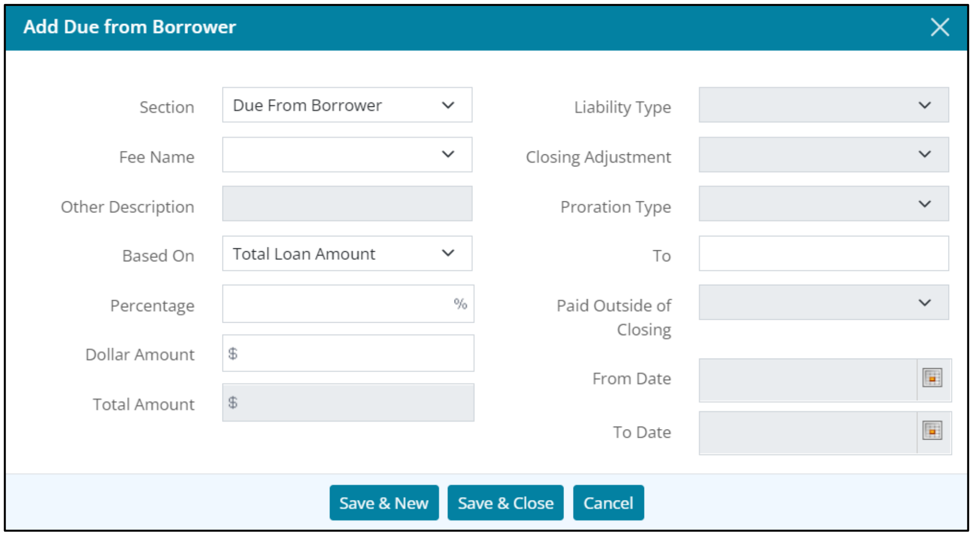


Figure 200: Add Due from Borrower Dialog

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 199.)
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 201: Due To Seller

2. Select the **Fee Name**.

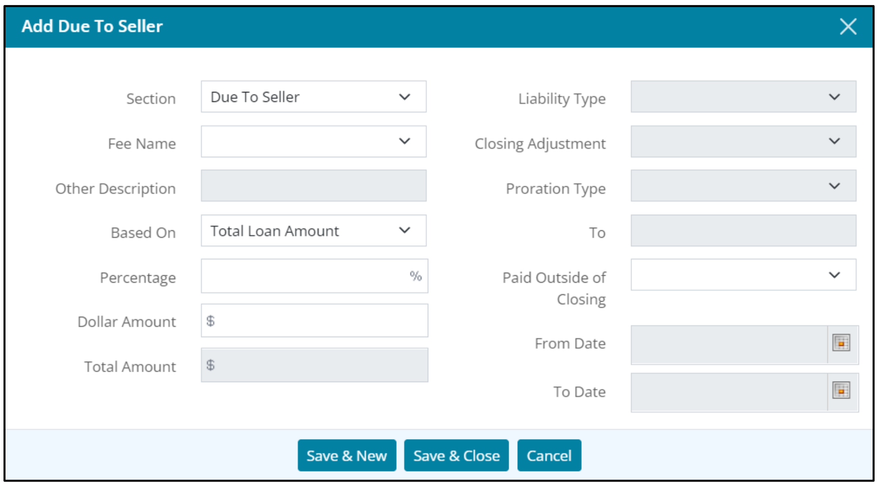


Figure 202: Add Due To Seller

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 201.)
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 208.)
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.

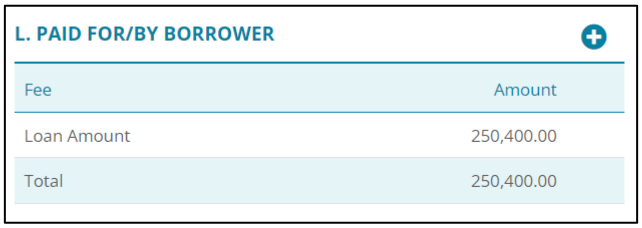


Figure 203: Paid For/By Borrower

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

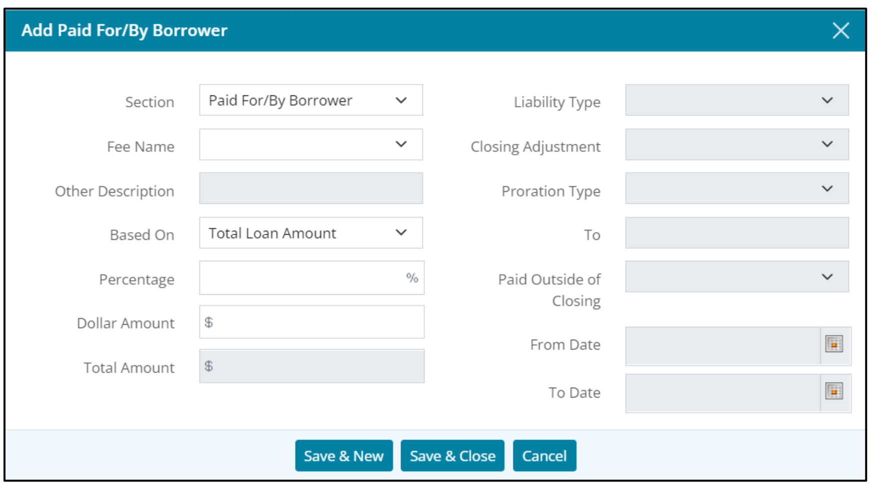


Figure 204: Add Paid For/By Borrower

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 203.)
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 199.)
2. Select the appropriate **Section** from the dropdown.

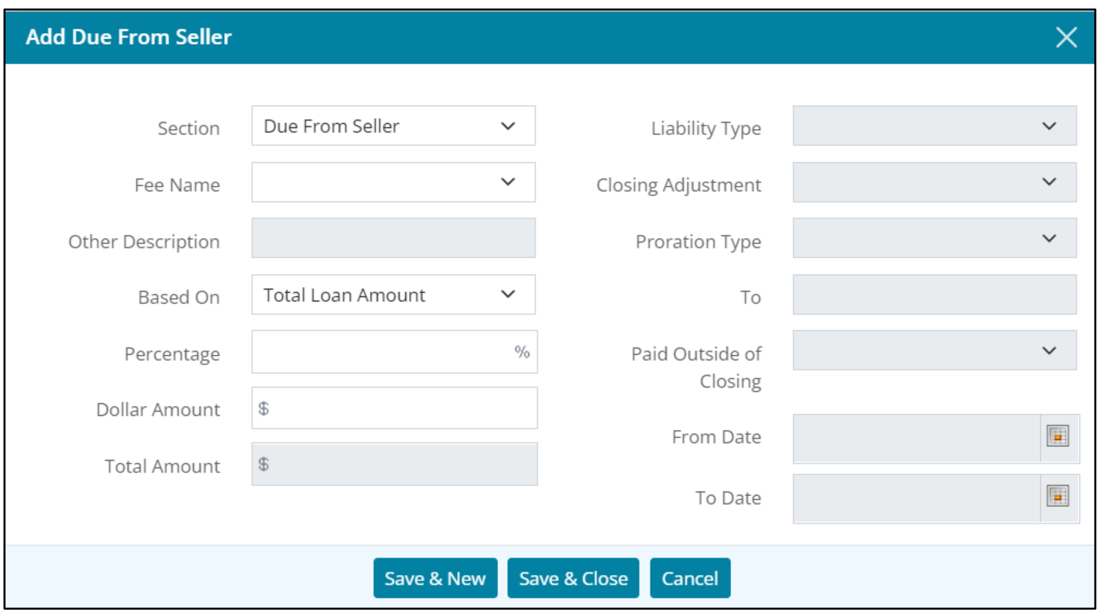


Figure 205: Add Due From Seller Dialog

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 199.)
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 208.)
2. Click **Delete** on the *Delete Confirmation* screen.

Add Source of Down Payment

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

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

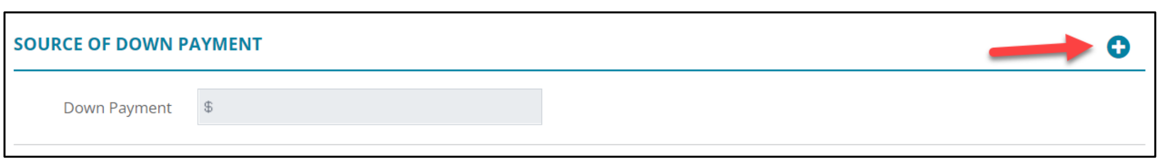


Figure 206: Source of Down Payment

2. Select **Funds Type**.

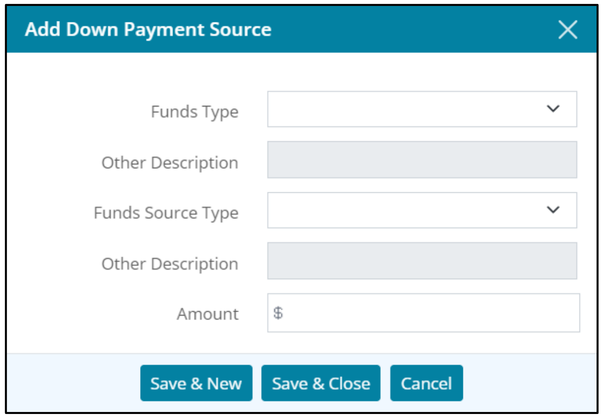


Figure 207: Add Down Payment Source

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 206.)
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 206.)
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.

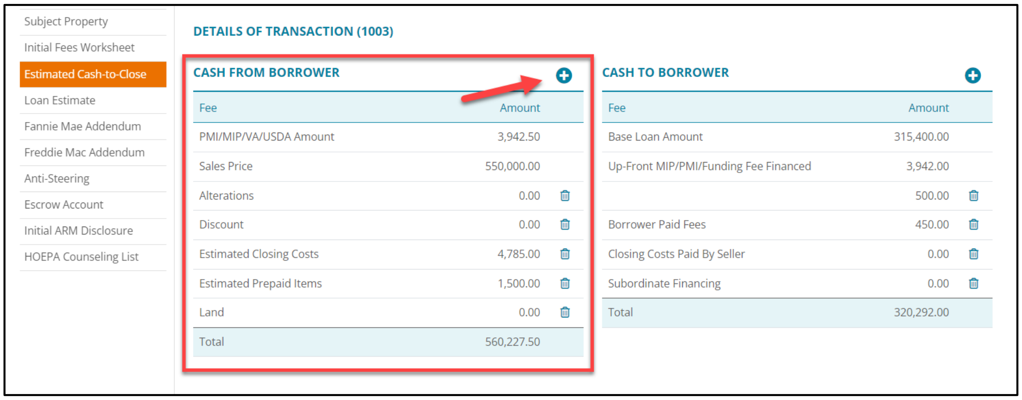


Figure 208: Details of Transaction

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

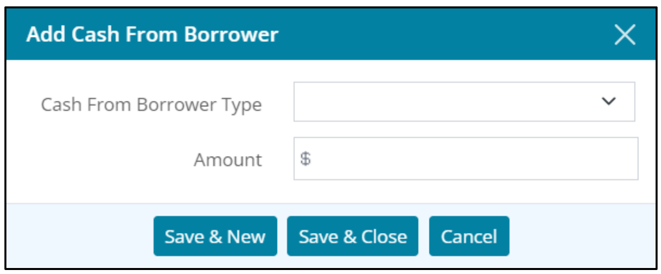


Figure 209: Cash From Borrower Dialog

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 208.)
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 208.)
2. Click the **Delete** on the *Delete Confirmation* dialog.

Add Cash To Borrower

1. Click the **Cash to Borrower Add** button. (See Figure 208.)

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

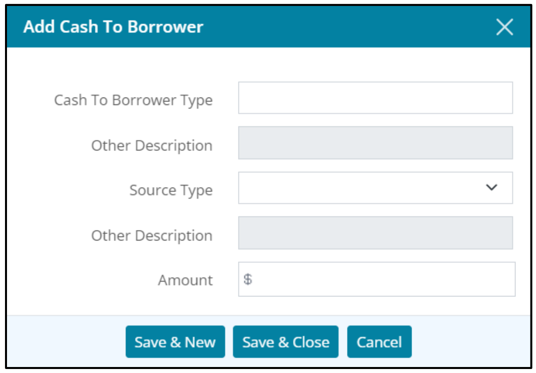


Figure 210: Add Cash To Borrower Dialog

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 208.)
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 208.)
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**.**

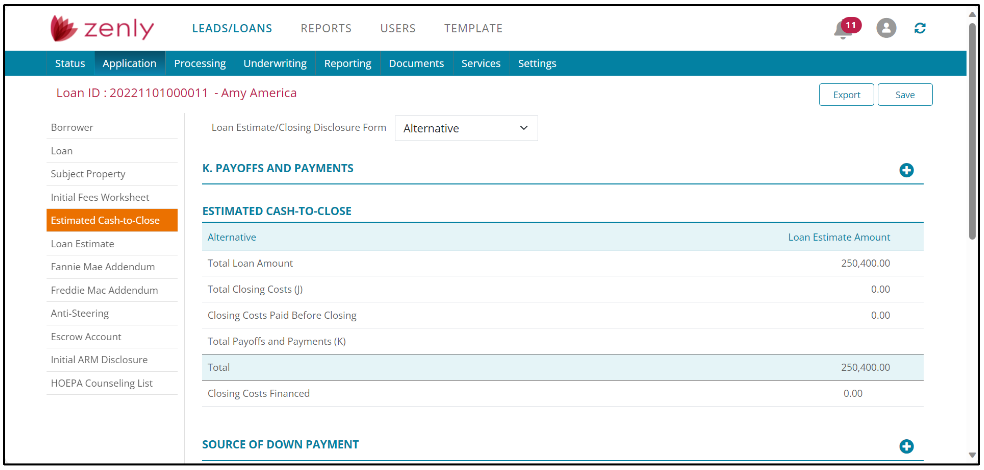


Figure 211: Alternate Estimate/Closing Disclosure

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

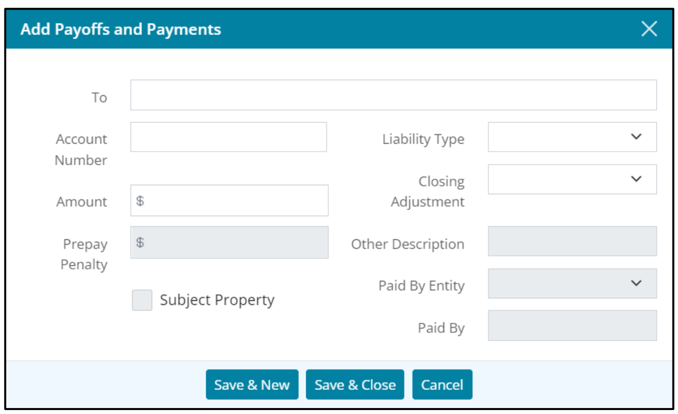


Figure 212: Add Payoffs and Payments Dialog

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**.

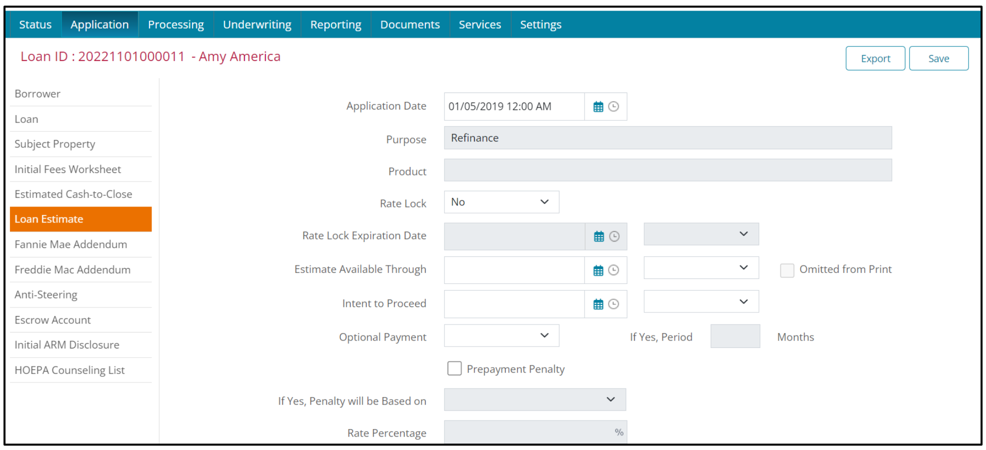


Figure 213: Loan Estimate Tab

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.

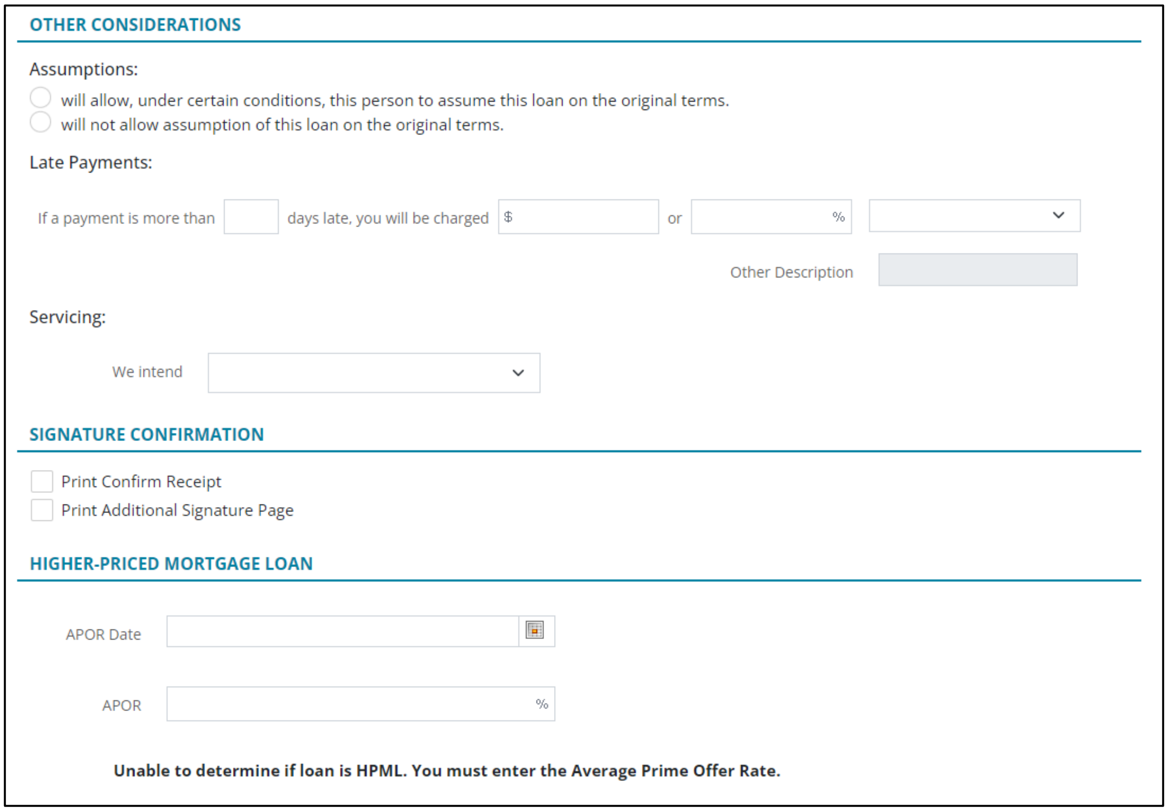


Figure 214: Remaining Loan Estimate Fields

2. Set the **Late Payments Days Late** value.
3. Enter the **Late Fee Charge** or **Percentage**.
4. Select the **Percentage Description** from the dropdown if applicable.
5. Enter **Other Description** if selecting **Other** from the **Percentage Description** dropdown.
6. Select the appropriate **Servicing** option.
7. Select the **Print Confirmation Receipt** checkbox to print the confirmation page.
8. Select the **Print Additional Signature Page** checkbox for co-borrower if applicable.
9. Complete the **Higher-Priced Mortgage Loan** fields if applicable.
10. Click **Save**.

Fannie Mae Addendum

Fannie Mae requires specific addendums for financing mortgages.

Property

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

1. Select **Application** tab.

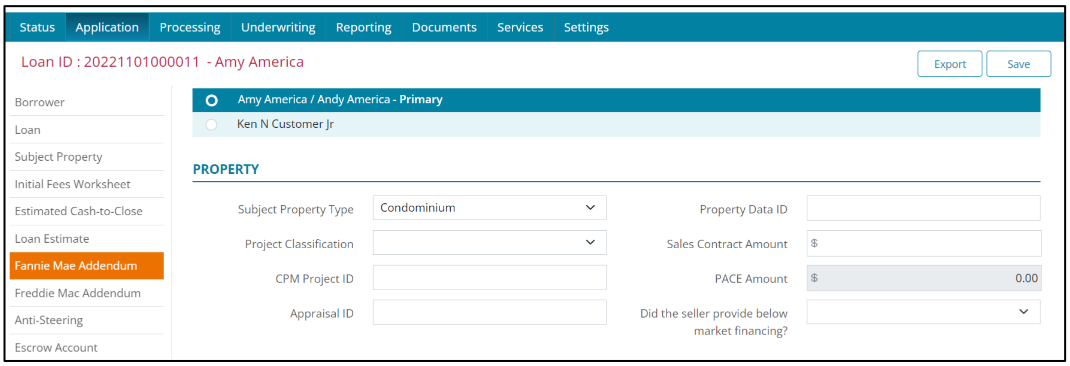


Figure 215: Fannie Mae Property Details

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.

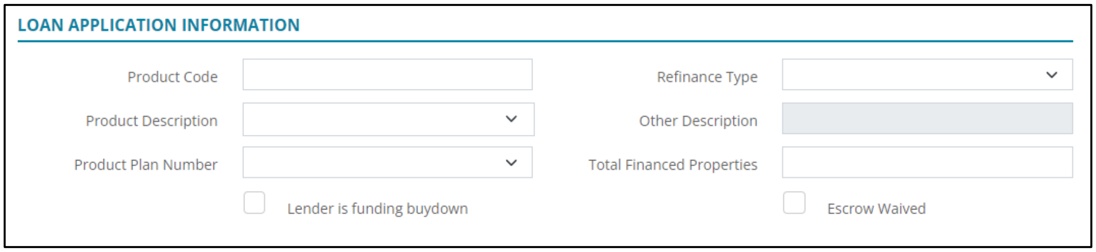


Figure 216: Loan Application Information

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.

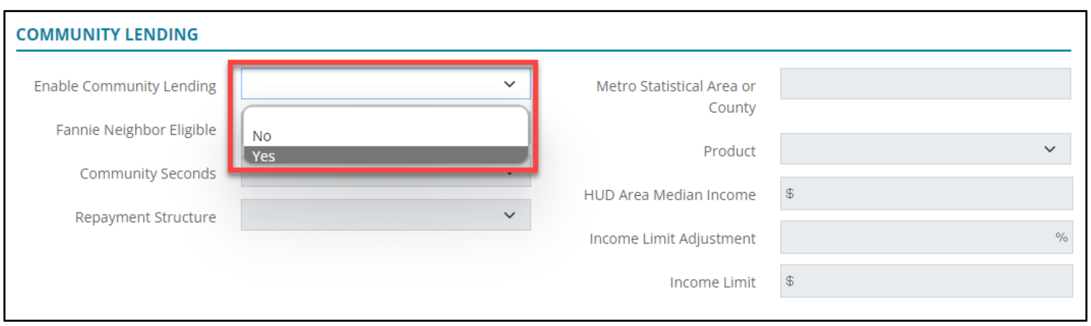


Figure 217: Community Lending

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.

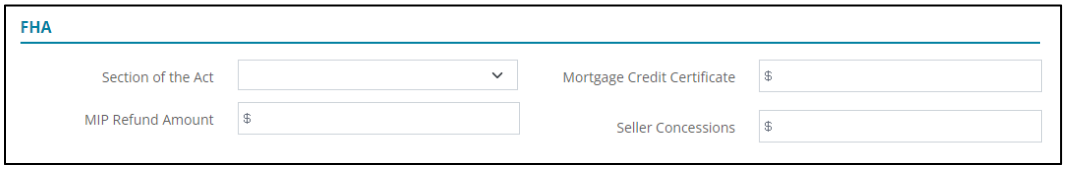


Figure 218: FHA Fields

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.

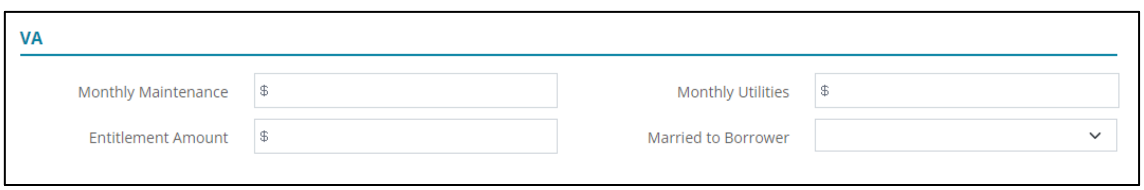


Figure 219: VA Fields

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.

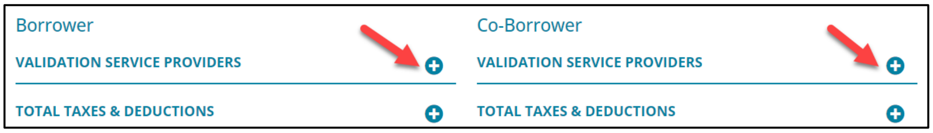


Figure 220: Borrower/Co-Borrower Fields

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

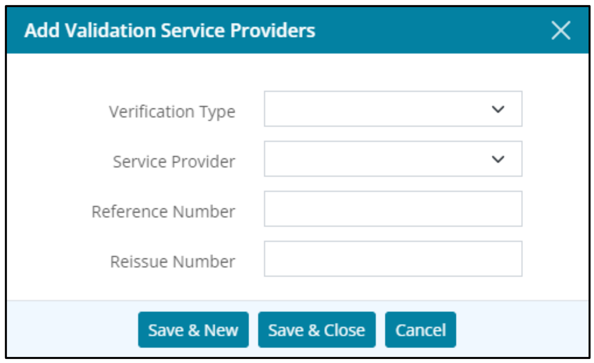


Figure 221: Add Validation Service Providers

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 220.)
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 220.)
2. Click the **Delete** on the *Delete Confirmation* dialog.

Total Taxes and Deductions

Use the following sections for validation service providers.

Note: Use the VA Loan Type to enable this section. See Loan Information.

Add Deductions

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

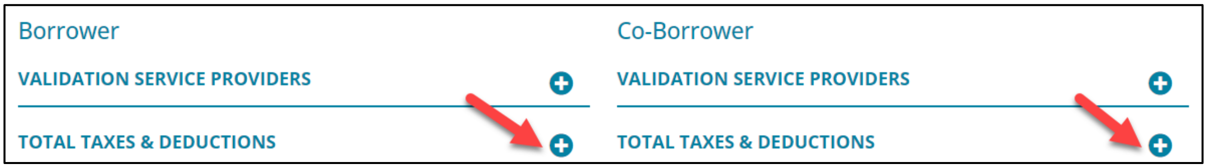


Figure 222: Total Taxes and Deductions

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

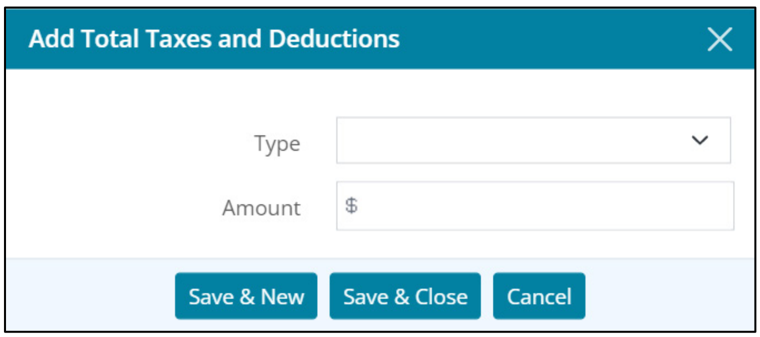


Figure 223: Add Total Taxes and Deductions

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 222.)
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 222.)

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.

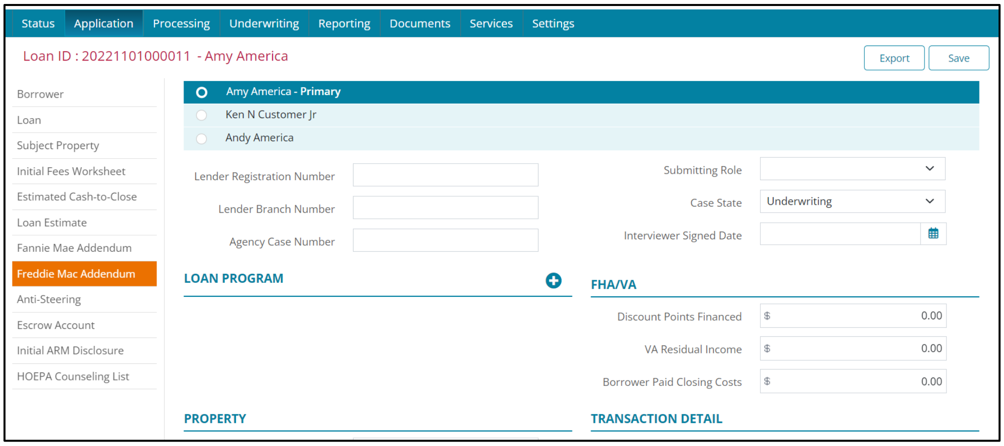


Figure 224: Freddie Mac Addendum

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.

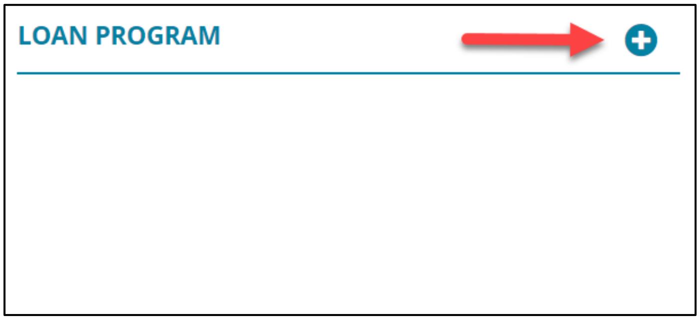


Figure 225: Loan Program (Freddie Mac)

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

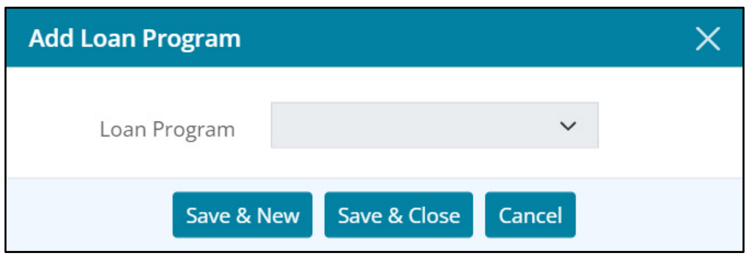


Figure 226: Add Loan Program

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.

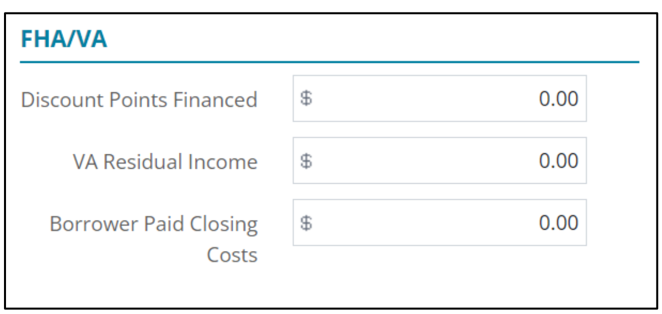


Figure 227: FHA/VA

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*.

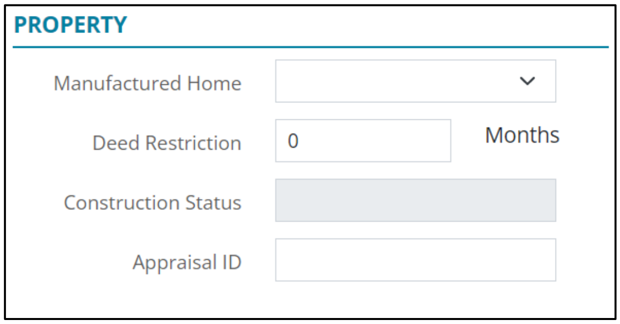


Figure 228: Property (Freddie Mac)

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.

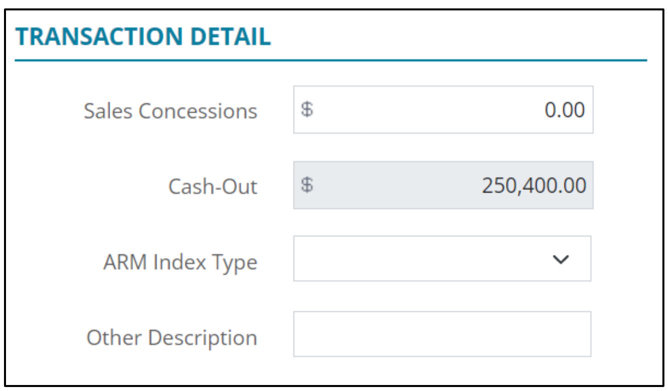


Figure 229: Transaction Detail

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 230: Validation Service Providers

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

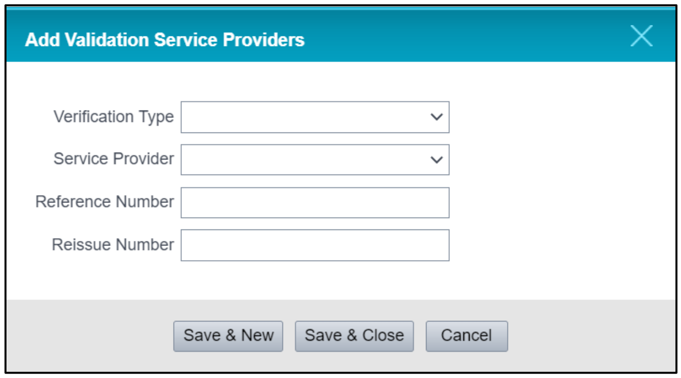


Figure 231: Add Validation Service Providers

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.

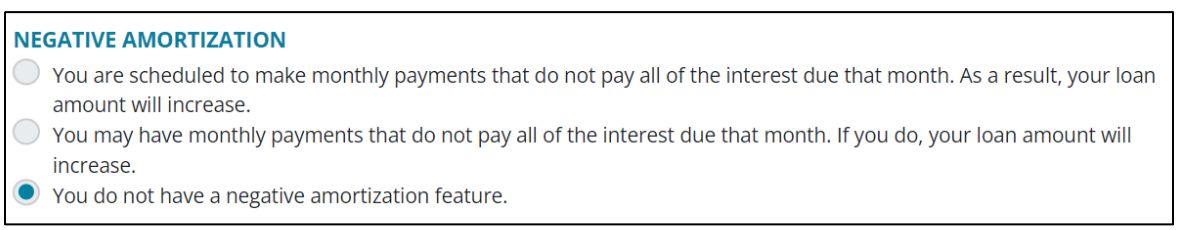


Figure 232:Negative Amortization

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.

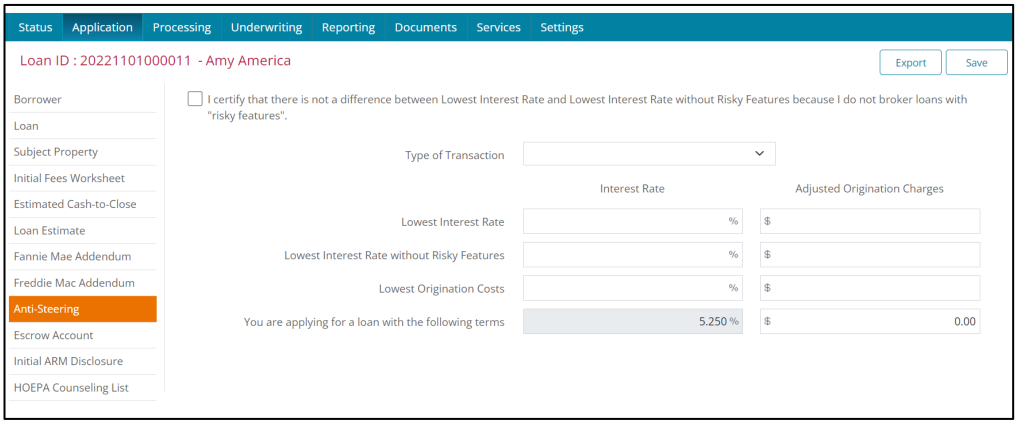


Figure 233: Anti-Steering

2. Select **Anti-Steering.**
3. Check the certification 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.

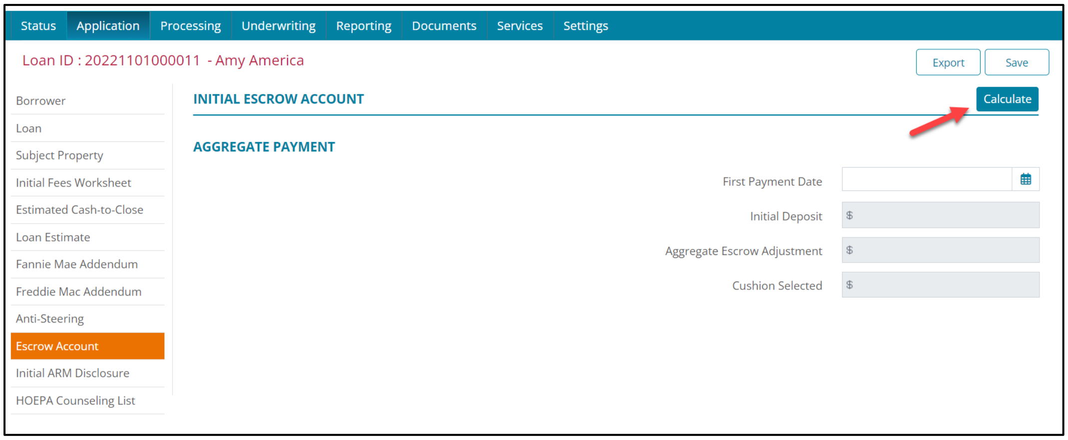


Figure 234: Escrow Account

3. Review the *Escrow Account Setup.*

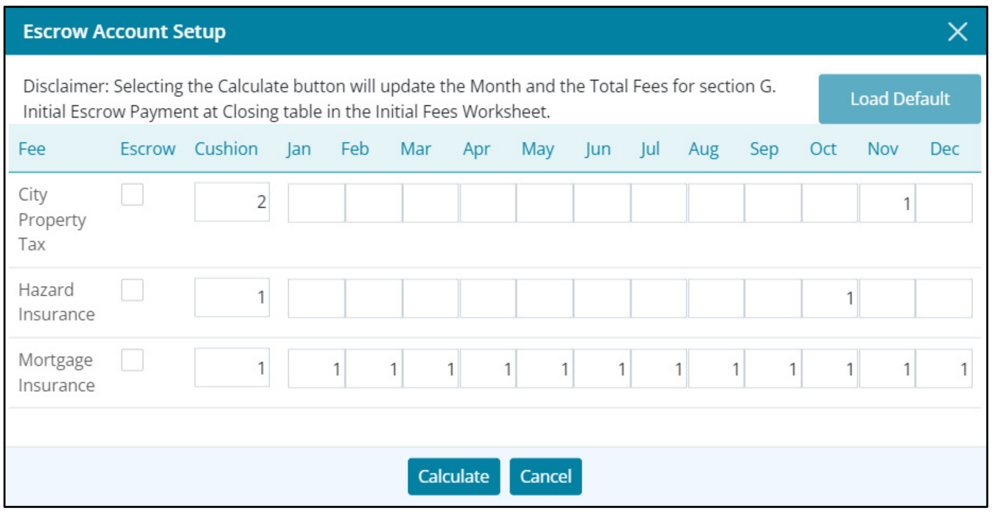


Figure 235: Escrow Account Setup

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.

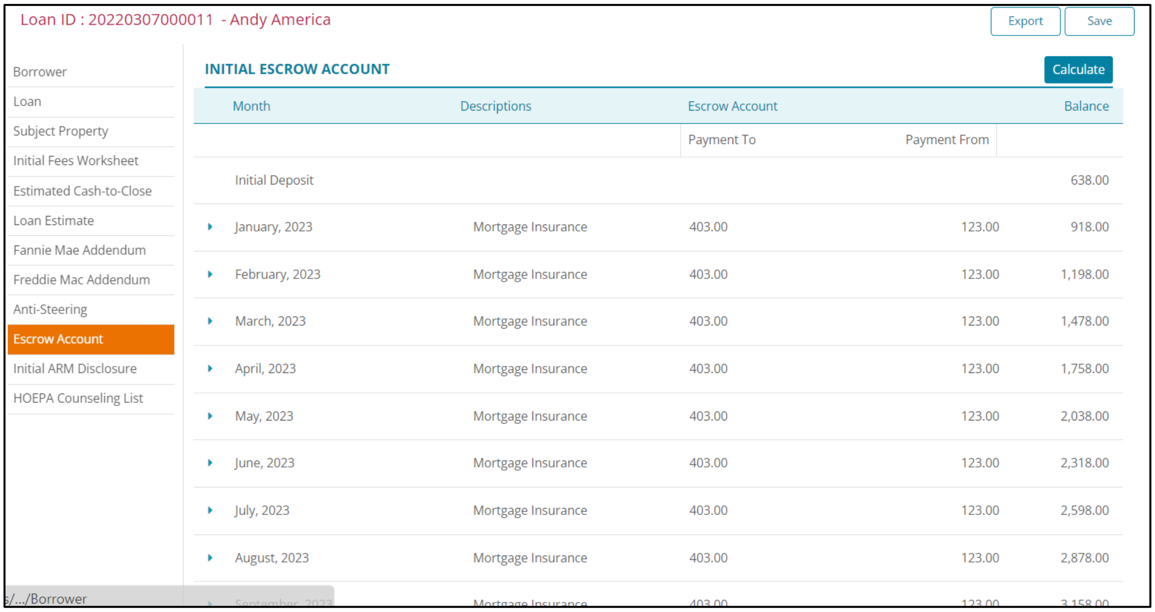


Figure 236: Escrow Disbursements

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

Initial ARM Disclosure

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

To navigate to this screen:

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

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

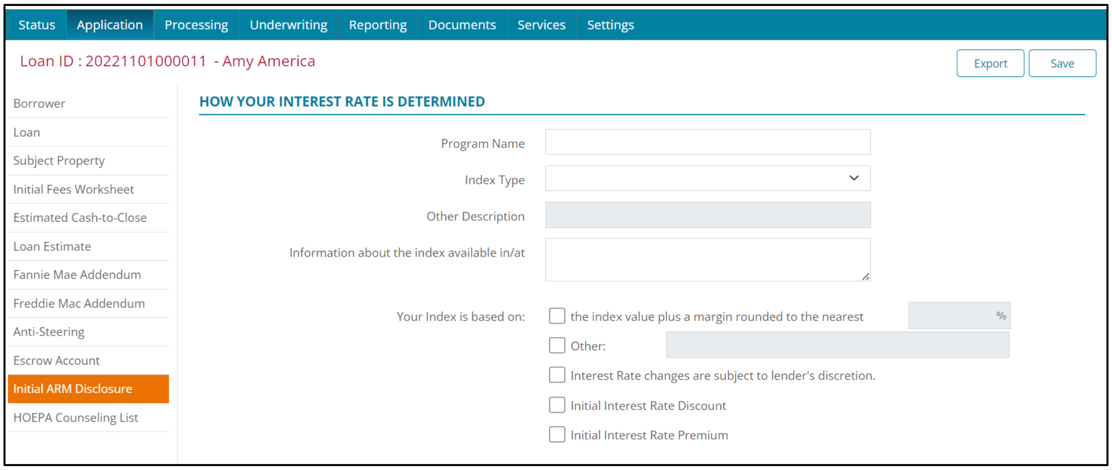


Figure 237: Initial ARM Disclosure

How Your Interest Rate is Determined

1. Enter the **Program Name**.
2. Click on the **Index Type** dropdown menu and select an *Index*.

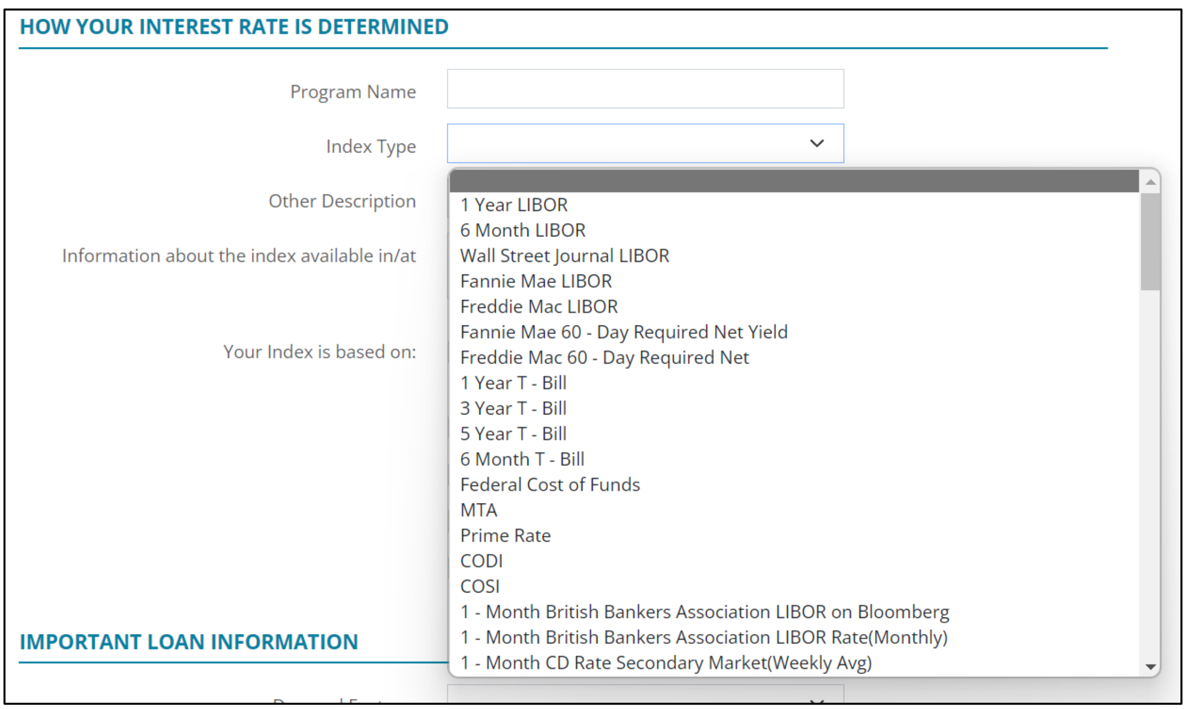


Figure 238: Index Type

3. If the user selects **Other**, enter the Index in the **Other Description** field.
4. If needed, enter information about the index availability.

5. Select an option that the *Index* is based on.

Note: Select all that apply.

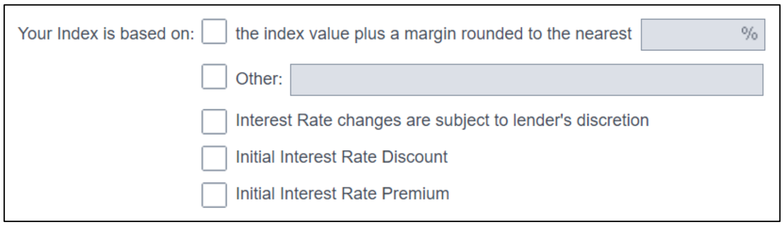


Figure 239: Index Option

Important Loan Information

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

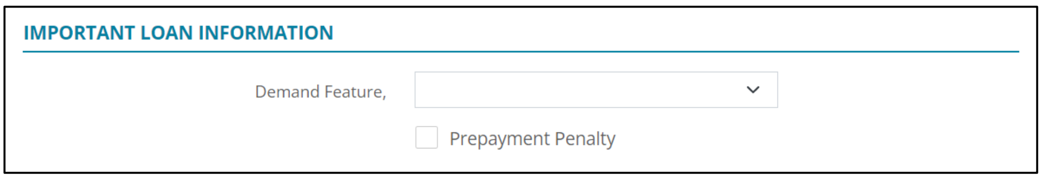


Figure 240: Important Loan Information

2. If needed, select the **Prepayment Penalty** checkbox.
3. Click on the button.

Worst Case Scenario

This section explains how the ARM payments are calculated and the maximum payment the borrower might pay.

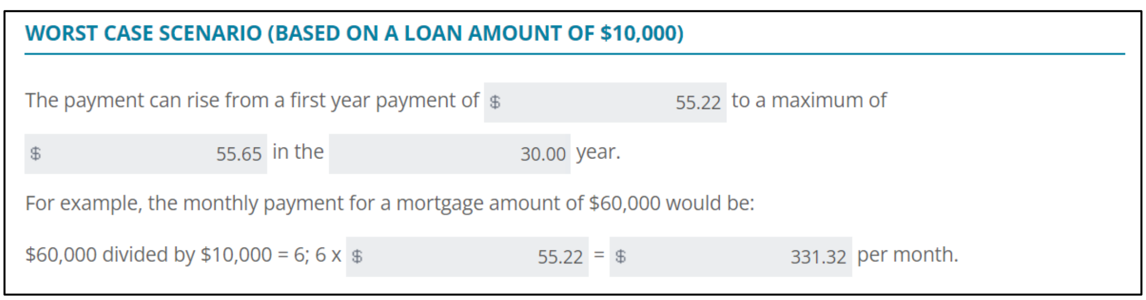


Figure 241: Worst Case Scenario

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**.

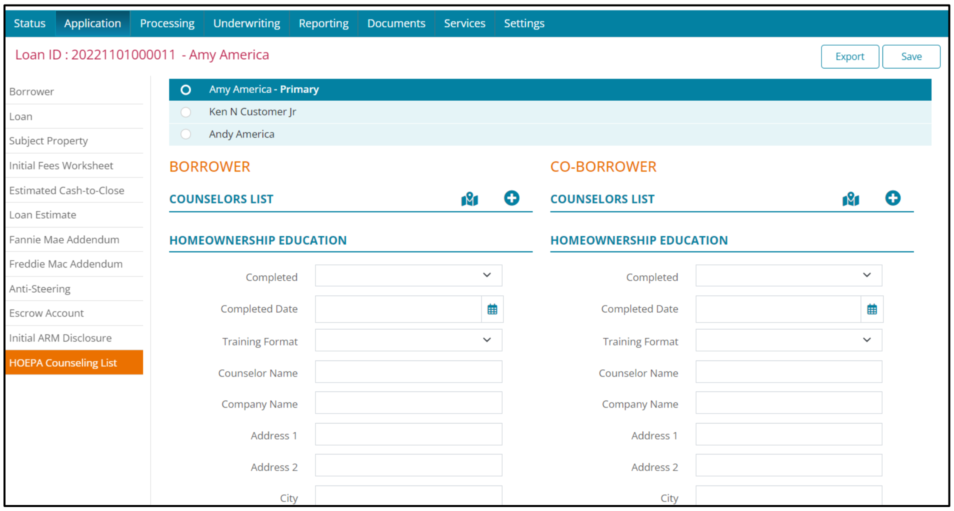


Figure 242: HOEPA Counseling List

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

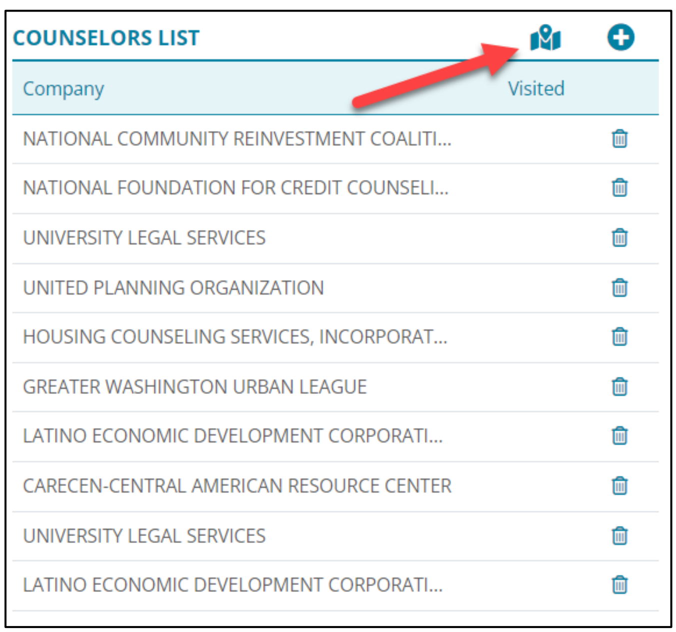


Figure 243: Counselor List

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 242.)
2. Enter the **Company Name**.

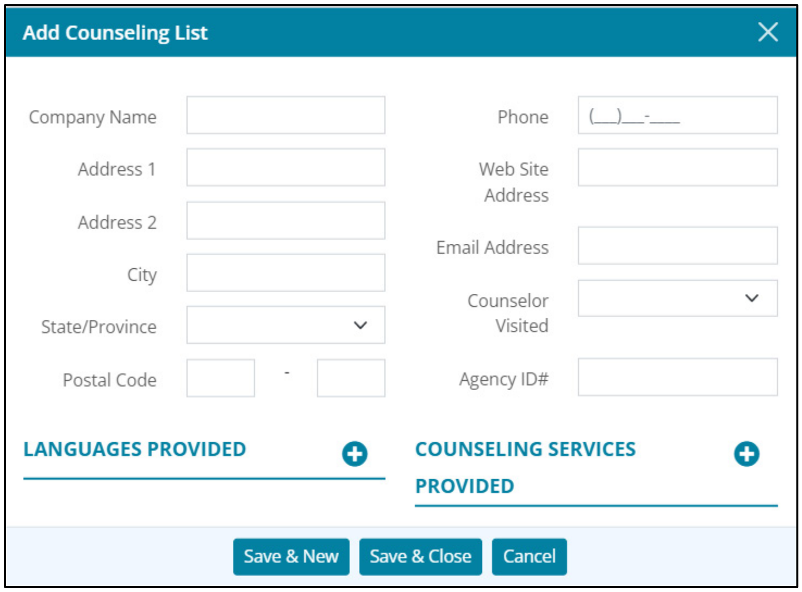


Figure 244: Add Counseling List

3. Enter **Address** information.
4. Enter **Phone number**.
5. Enter **Web Site Address**.
6. Enter **Email Address**.
7. Select **Counselor Visited** from the dropdown.
8. Enter **Agency ID#**.
9. Click the **Languages Provided Add** button to select the preferred language.

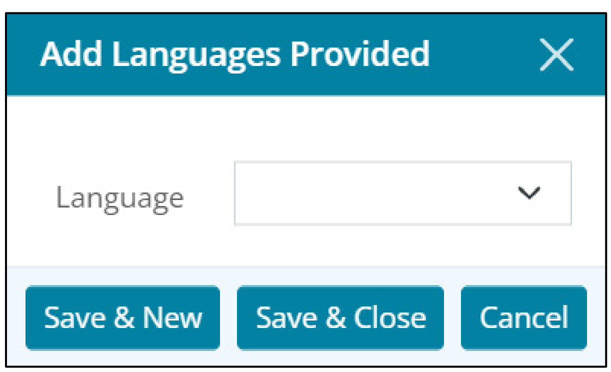


Figure 245: Add Languages Provided

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

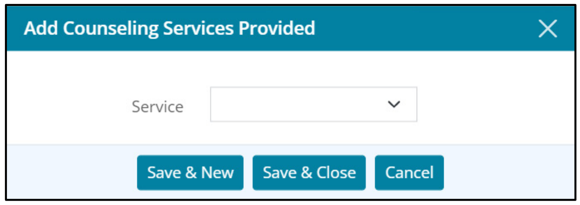


Figure 246: Add Counseling Services Provided

11. Click **Save & Close**.

Edit HOEPA Counseling List

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

1. Select the service provider to edit. (See Figure 243.)
2. Update the *Edit Counseling List* dialog. (See Add HOEPA Counseling List for details.)
3. Click **Save & Close**.

Delete HOEPA Counseling List

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

1. Select the service provider to delete. (See Figure 243.)
2. Click **Delete** on the *Delete Confirmation* dialog.

Homeownership Education

Use the **Homeownership Education** section to track the completion status of the borrower/co-borrower homeownership education.

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

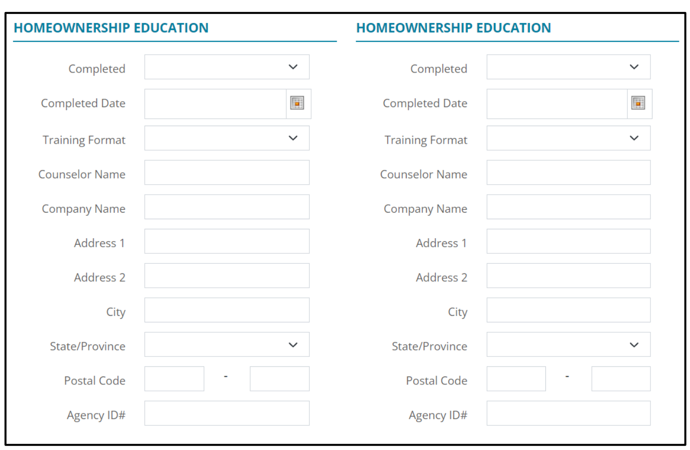


Figure 247: Homeownership Education

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.

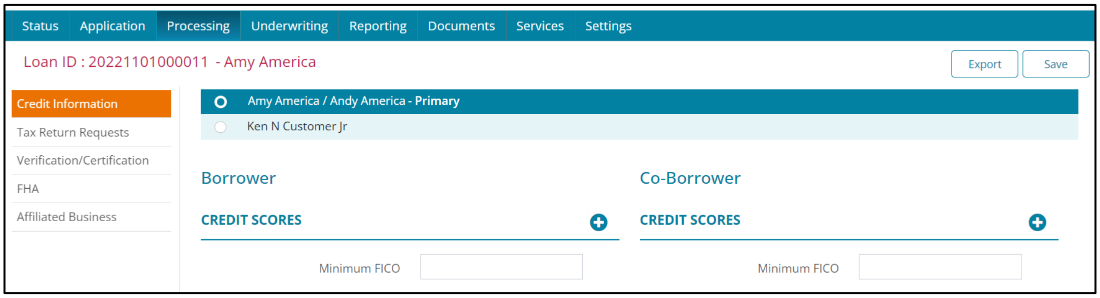


Figure 248: Add Credit Score

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

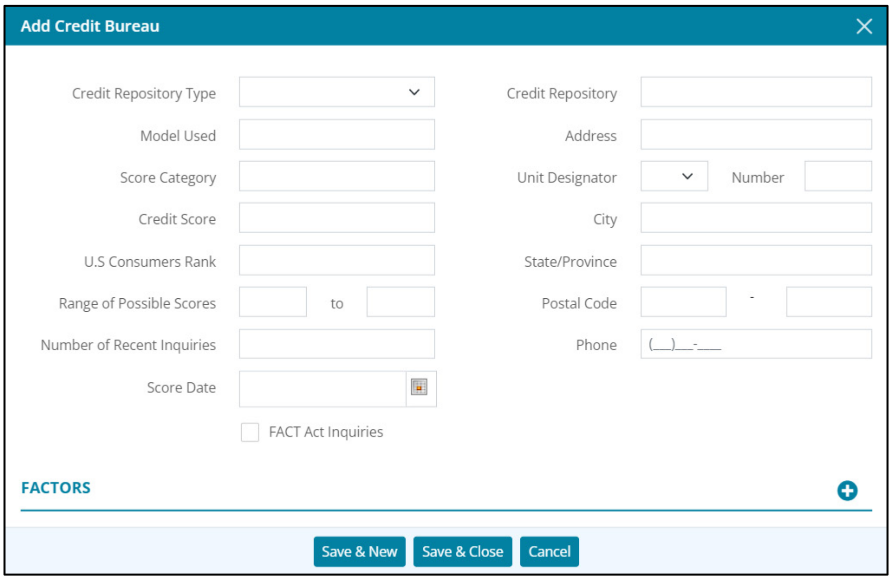


Figure 249: Add Credit Bureau Dialog

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.

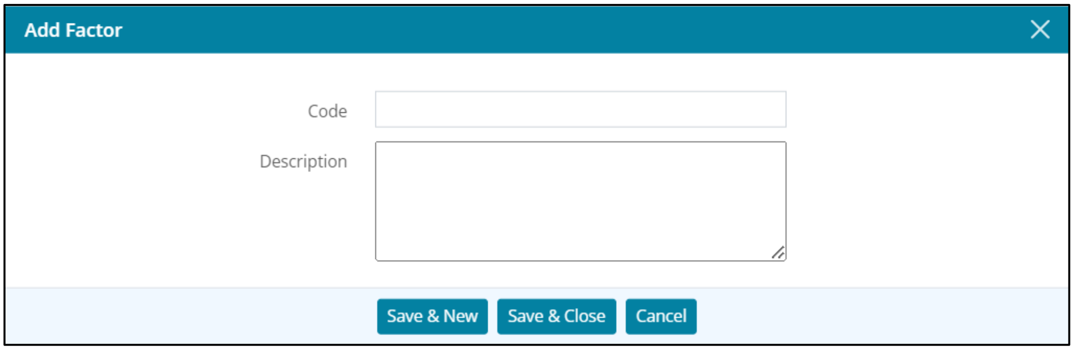


Figure 250: Add Factor Dialog

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.

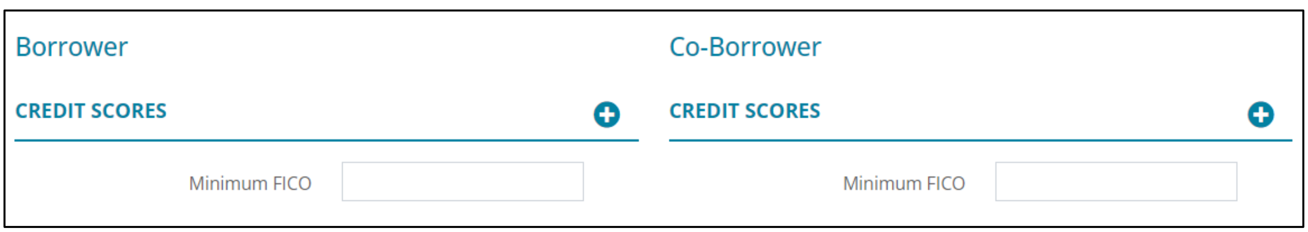


Figure 251: Minimum FICO Score

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.

Figure 252: Add Alternate Creditor Names

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

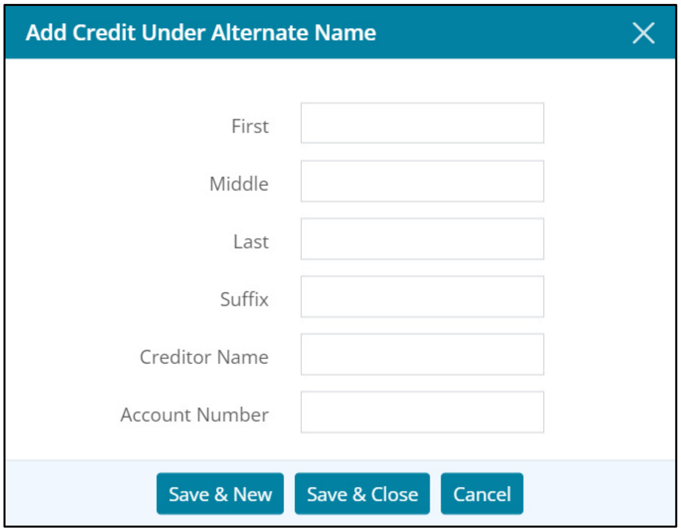


Figure 253: Add Credit Under Alternate Name

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.

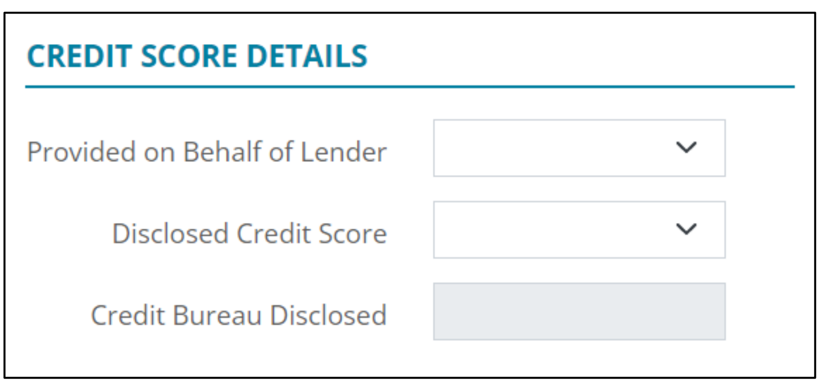


Figure 254: Credit Score Details

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**.

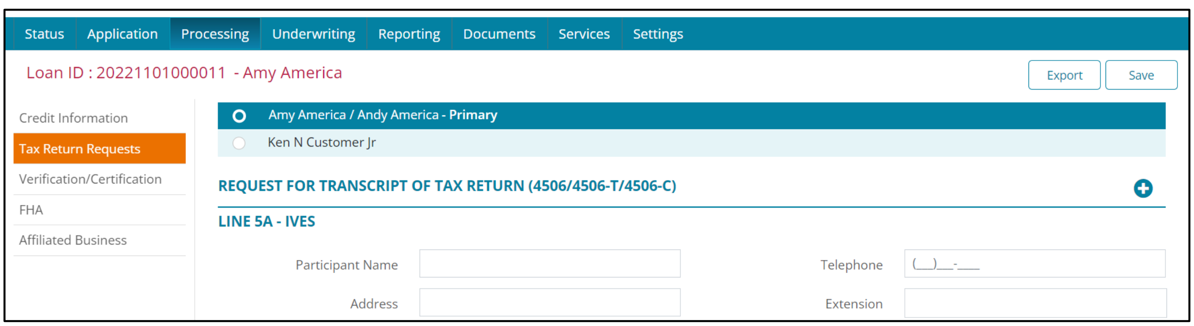


Figure 255: Request Transcripts

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

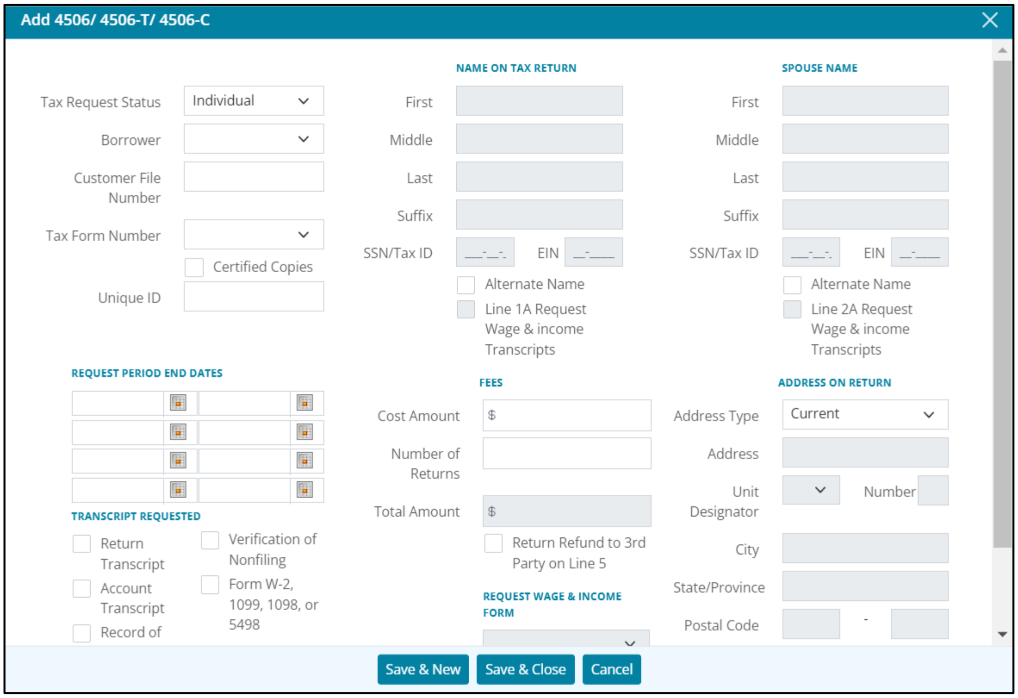


Figure 256: Add Transcript Details

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.

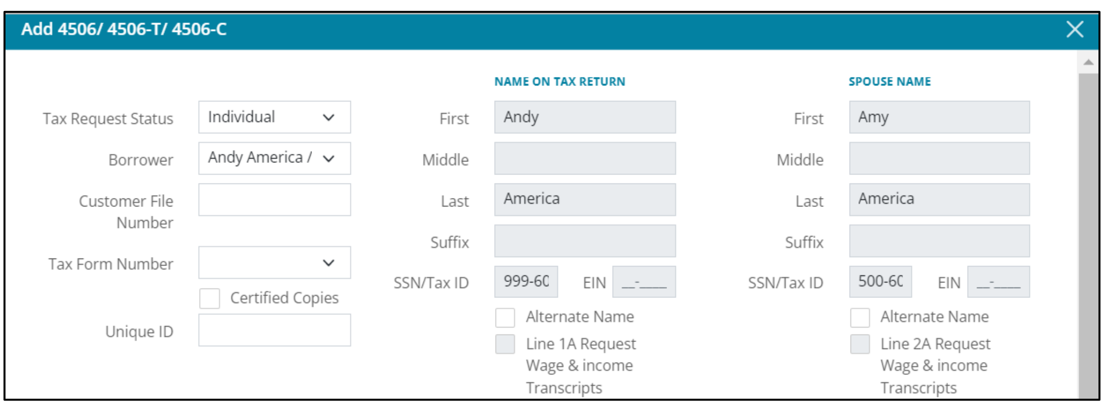


Figure 257: Borrower/Spouse Information

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**.

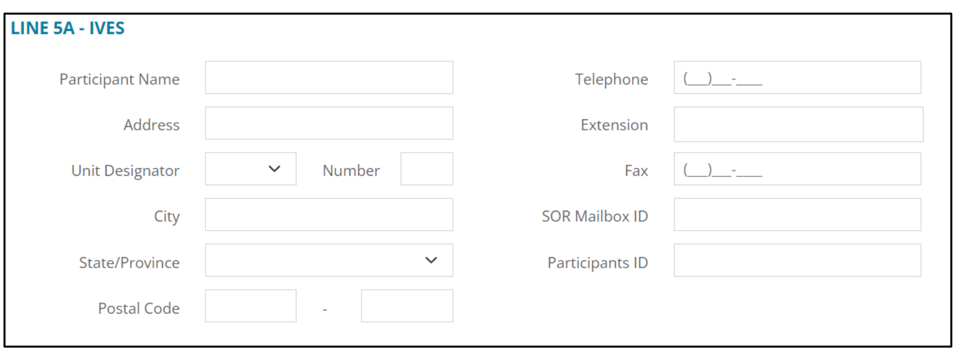


Figure 258: Line 5a – IVES Dialog

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.

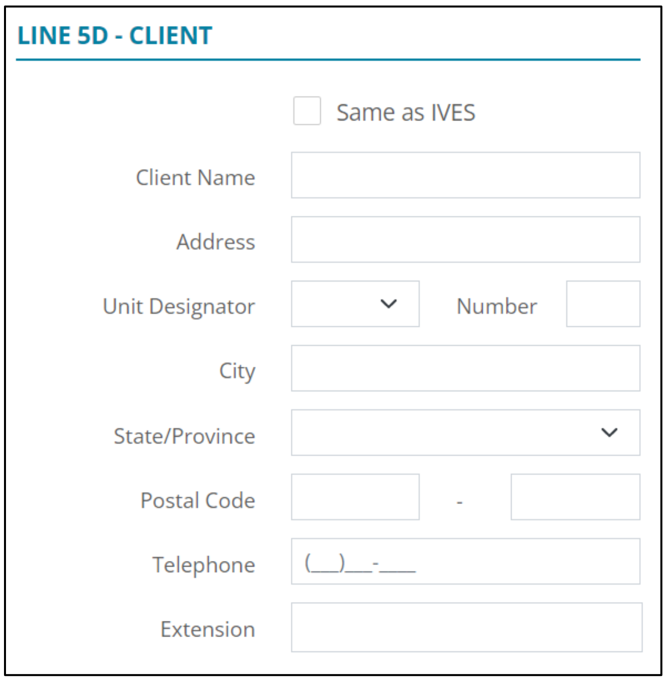


Figure 259: Client

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**.

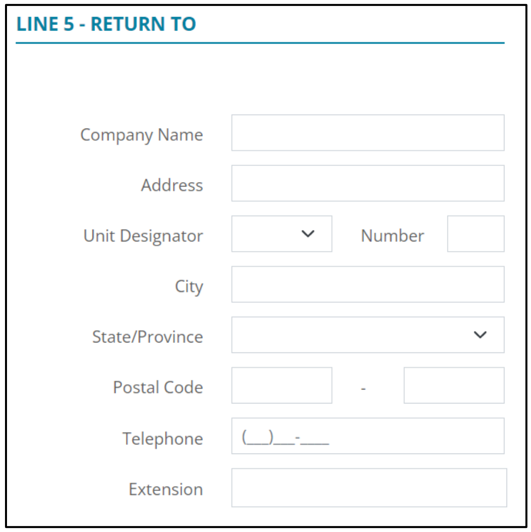


Figure 260: Return To Dialog

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.

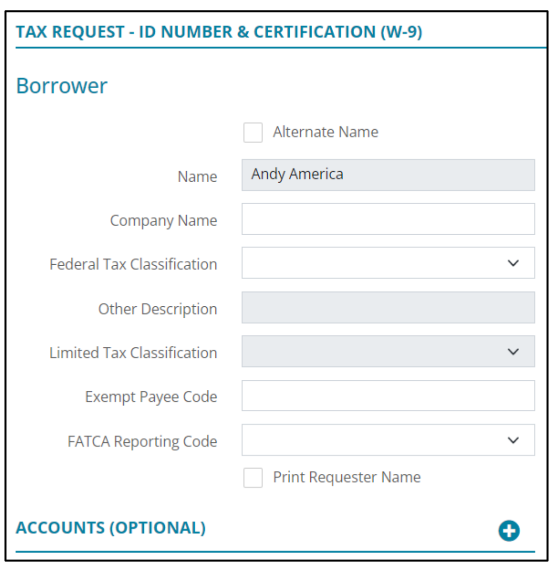


Figure 261: Tax Request – ID & Certification (W-9)

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**.

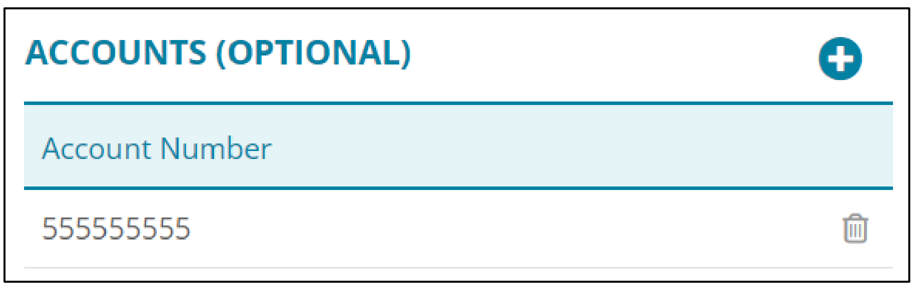


Figure 262: Accounts (optional)

2. Enter **Account Number**.

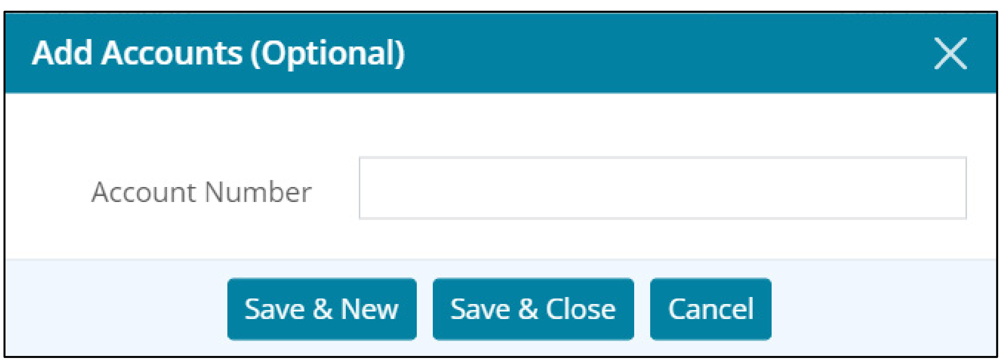


Figure 263: Add Accounts

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 262.)
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 262.)
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.

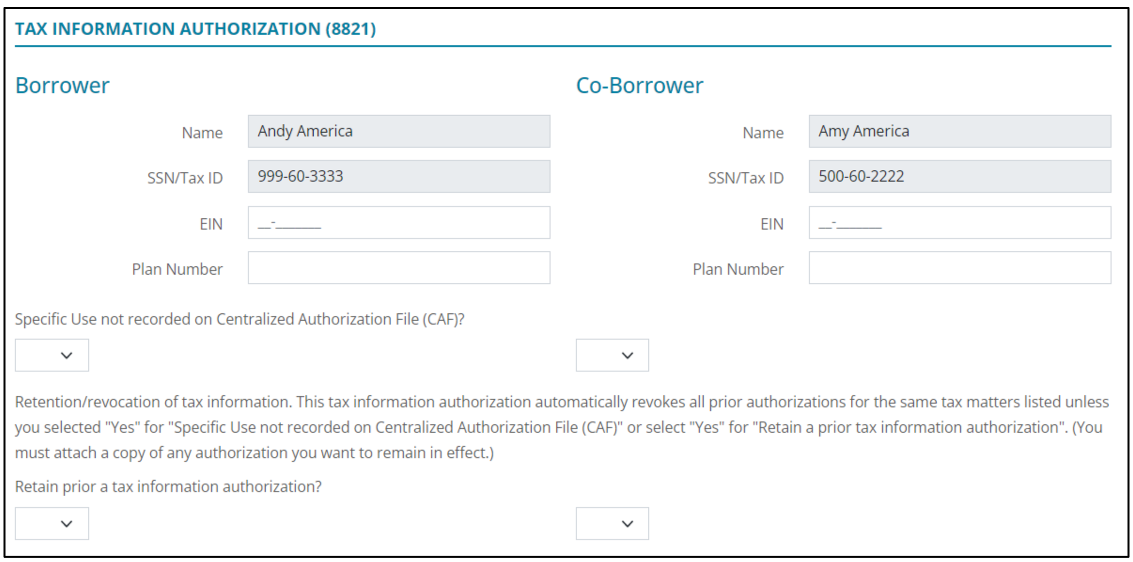


Figure 264: Tax Authorization (8821)

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.

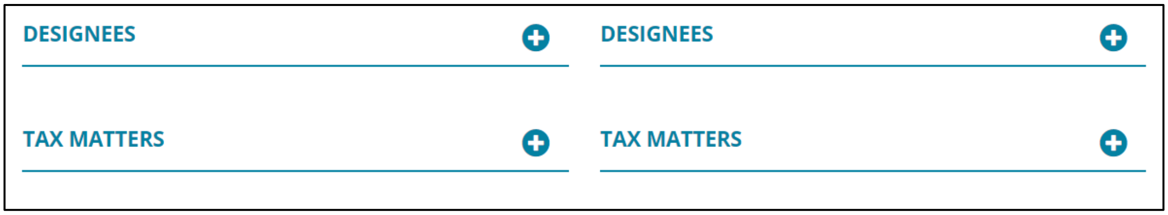


Figure 265: Designees and Tax Matters

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

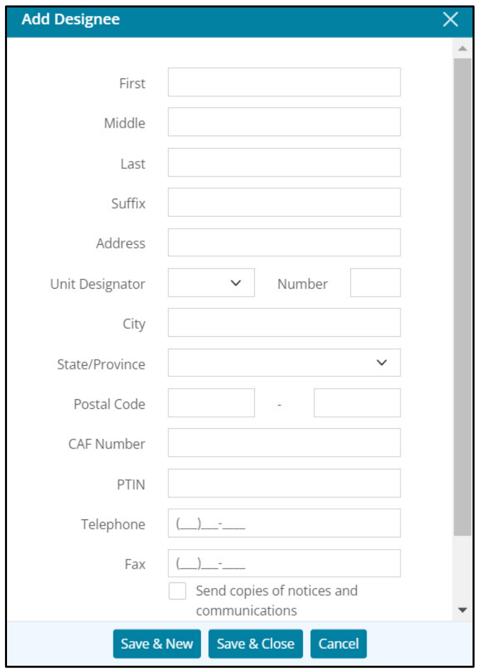


Figure 266:Add Designee Dialog

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 265.)
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 265.)
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 265.)
2. Enter **Type of Tax**.

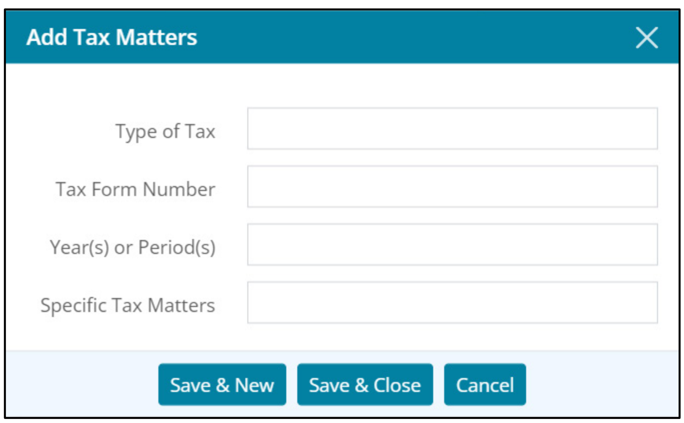


Figure 267:Add Tax Matters Dialog

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 265.)
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 265.)
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**.

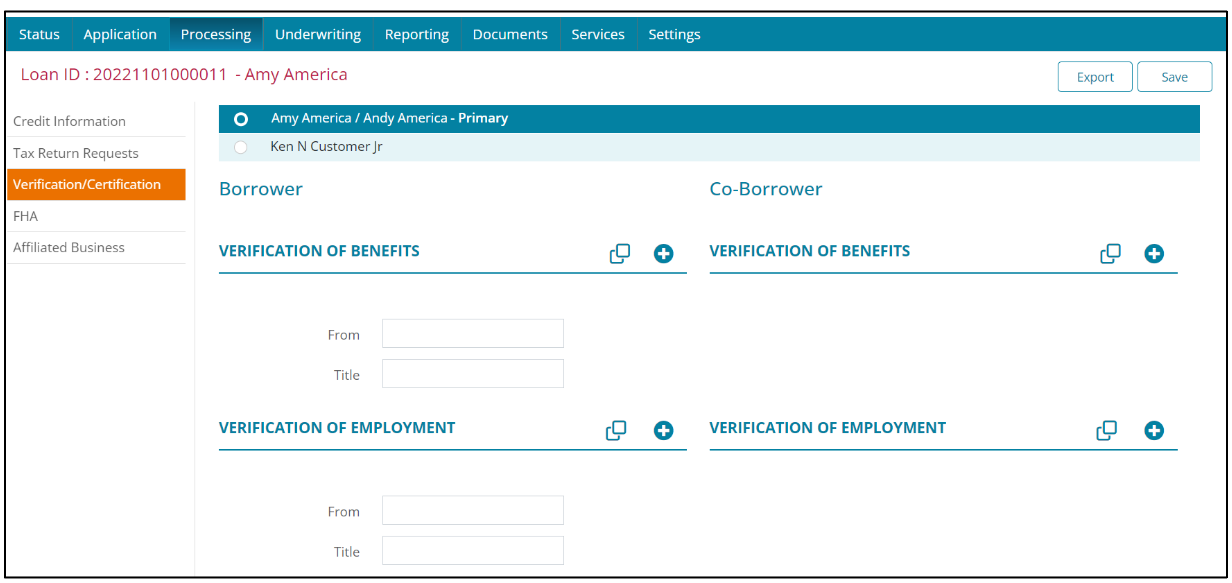


Figure 268: Verification/Certification

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

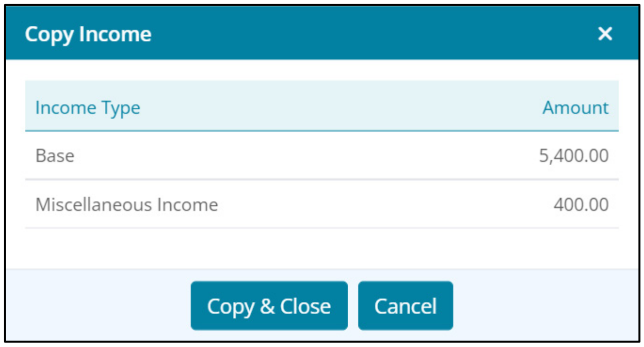


Figure 269: Copy Income

4. Select **Income Type** form(s) to print on the *Copy Income* dialog.
5. Click **Copy & Close**.
6. Enter the form requestor name in **From** field. (See Figure 268.)
7. Enter form requestor **Title**.

Add VOB

Use the following steps to add a VOB.

1. Click the **Add** button to add another income source. (See Figure 268.)

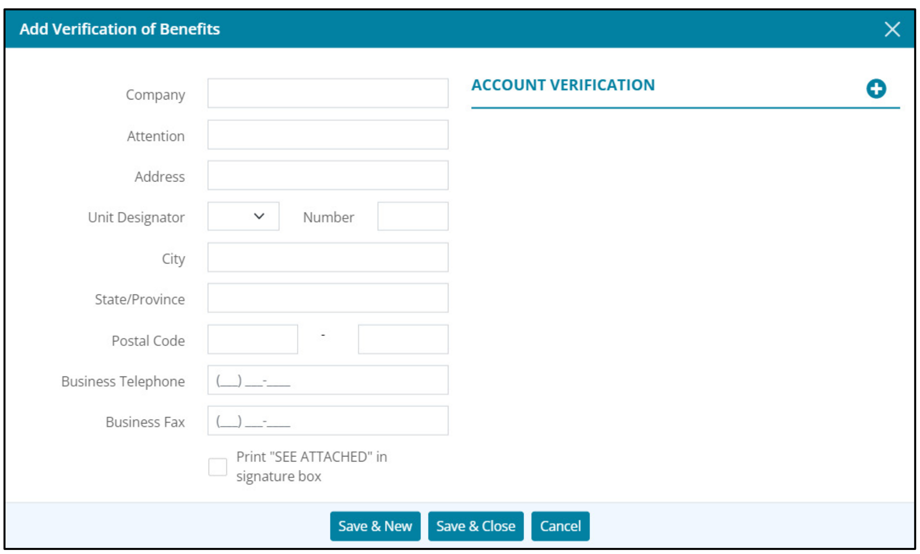


Figure 270: Add Verification of Benefits

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

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

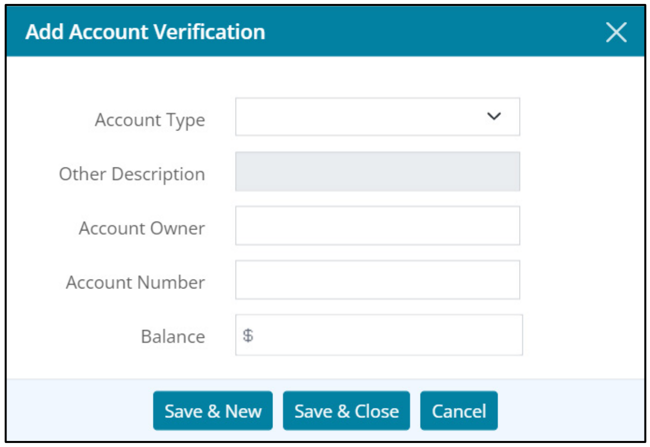


Figure 271: Add Account Verification Dialog

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 268.)
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 268.)
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**.

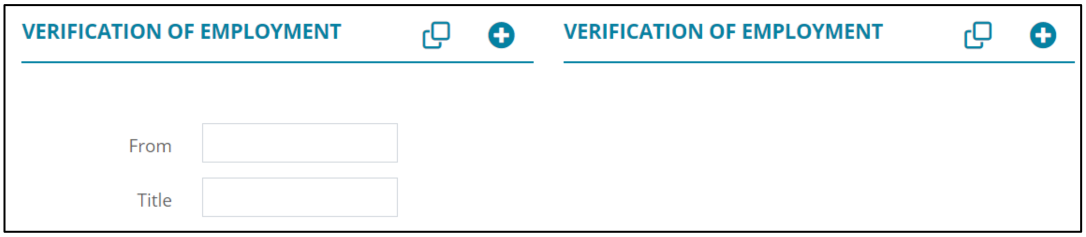


Figure 272: Verification of Employment

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

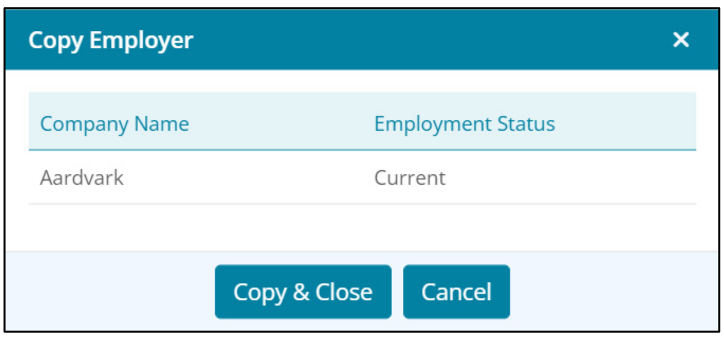


Figure 273: Copy Employer Dialog

3. Click **Copy & Close**.
4. Enter form requester name in **From** field. (See Figure 272.)
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 272.)

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

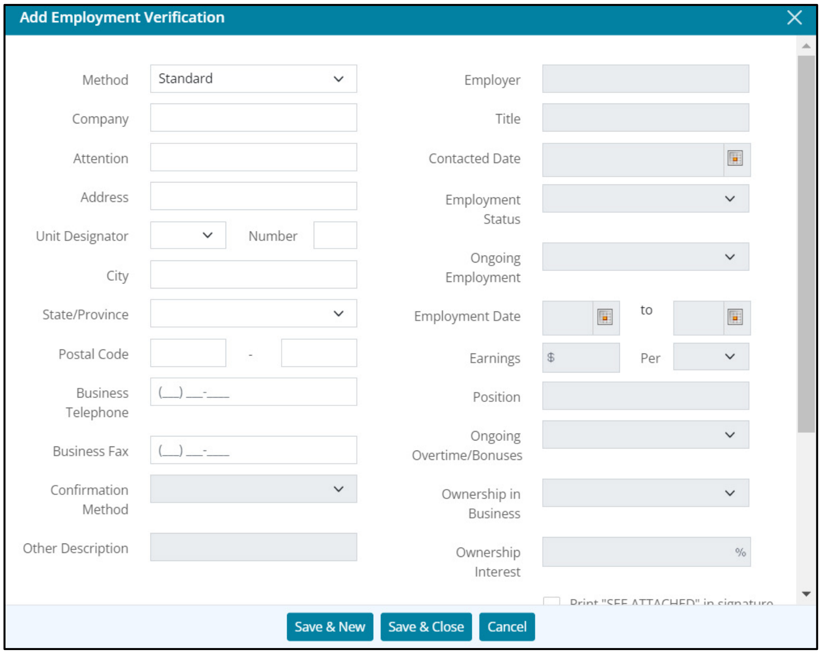


Figure 274: Add Employment Verification Dialog

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 272.)
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 272.)
2. Click **Delete** on the *Delete Confirmation* dialog.

Verification of Deposit

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

Copy VOD

Copy VOD before adding other deposits.

1. Click **Copy Assets**.

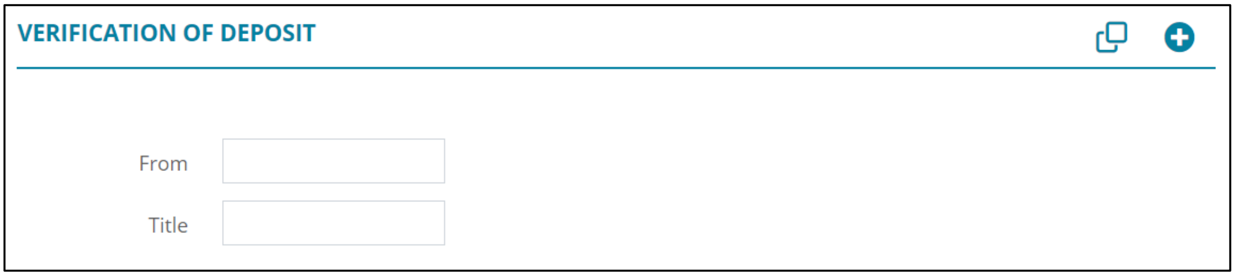


Figure 275: Verification of Deposit

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

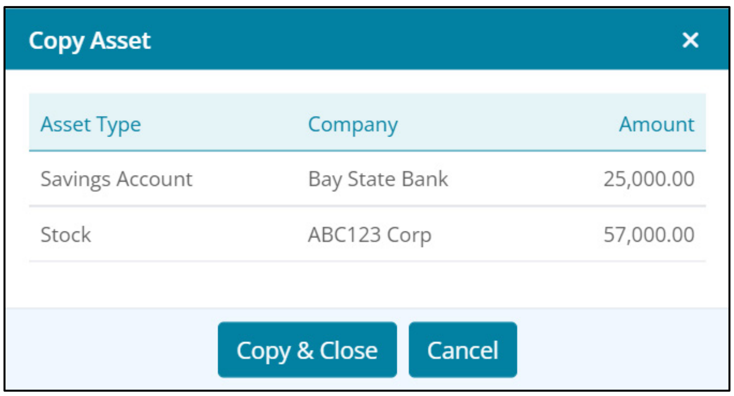


Figure 276: Copy Asset Dialog

3. Click **Copy & Close**.
4. Enter form requester name in **From** field. (See Figure 275.)
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 275.)

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

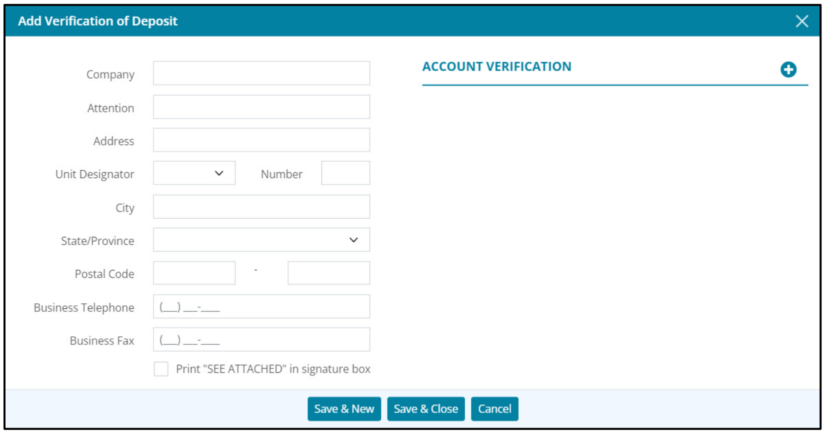


Figure 277: Add Verification of Deposit Dialog

3. Select the **Print "SEE ATTACHED" in signature box** checkbox to include the statement on the verification form.
4. Click **Add** to complete another account for the new deposit company.

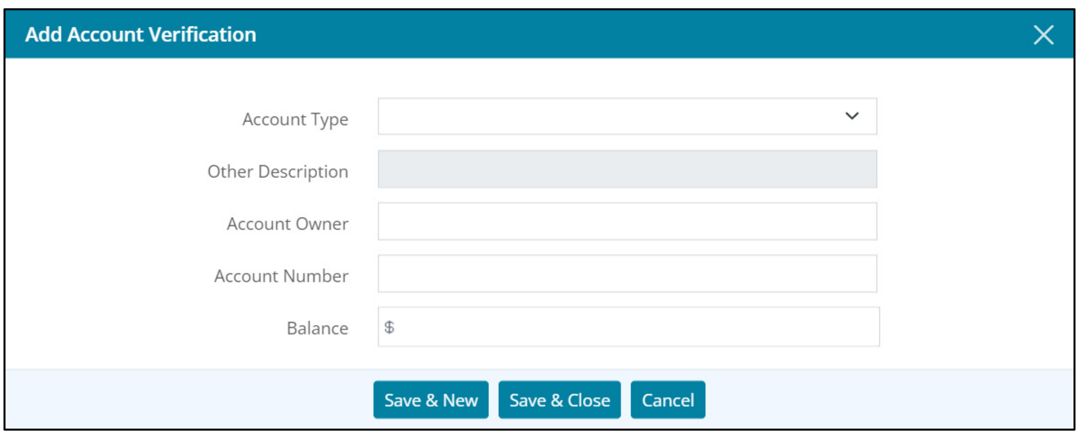


Figure 278: Add Account Verification Dialog

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

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

7. Click **Save & Close** on the *Add Verification of Deposit* dialog.

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

8. Enter form requester name in **From** field. (See Figure 275.)
9. Enter form requester **Title**.

Edit VOD

Use the following steps to edit deposits.

3. Select the **VOD** to edit. (See Figure 275.)
4. Edit the **VOD** as applicable. (See Add VOD for details.)
5. Click **Save & Close**.

Delete VOD

Use the following steps to delete a deposit.

1. Select the **Delete** icon. (See Figure 275.)
2. Click **Delete** on the *Delete Confirmation* dialog.

Verification of Loan

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

Copy Liabilities

1. Click **Copy Liabilities**.

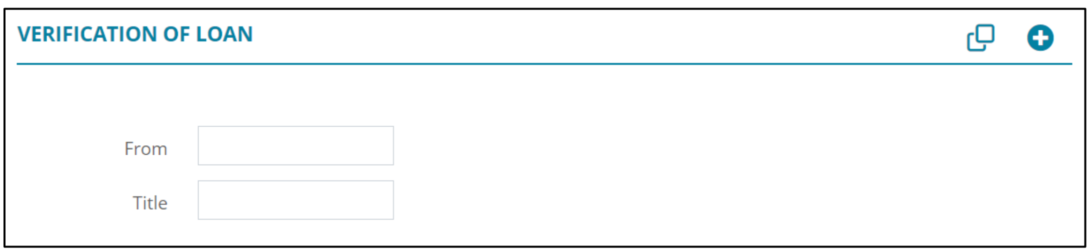


Figure 279: Verification of Loan

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

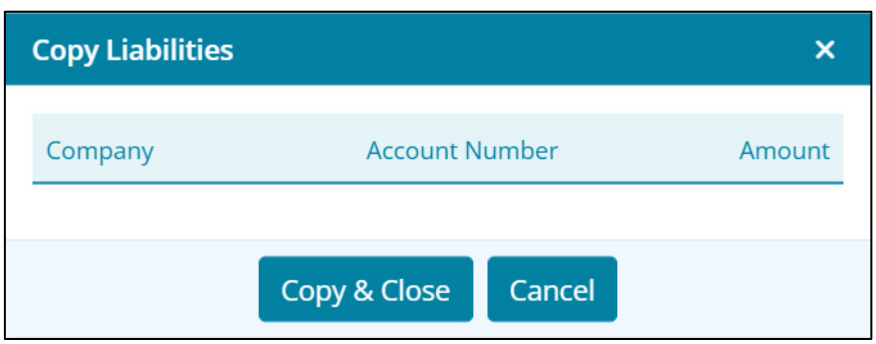


Figure 280: Copy Liabilities Dialog

3. Click **Copy & Close**.
4. Enter form requester name in **From field**. (See Figure 279.)
5. Enter form requester **Title**.

Add VOL

Use the following steps to add VOL.

1. Click **Add** to add another liability account. (See Figure 279.)
2. Complete the *Add Loan Verification* dialog fields.

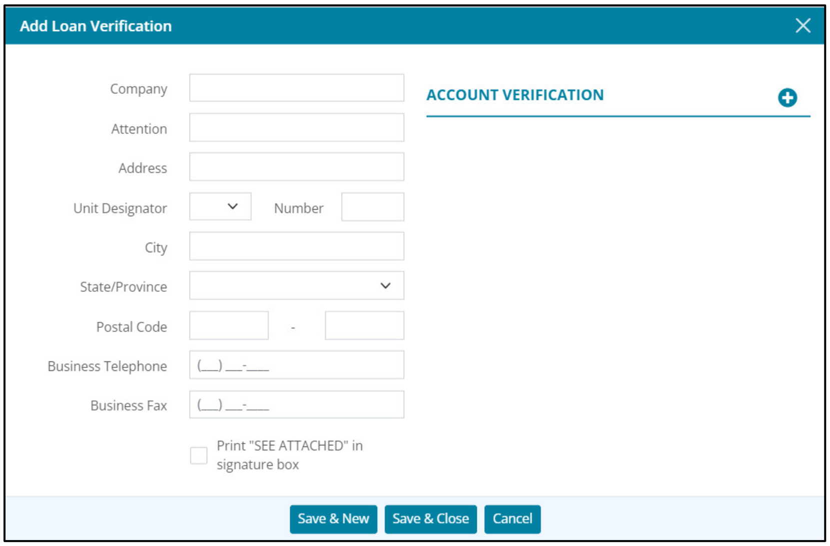


Figure 281: Add Loan Verification Dialog

3. Select the **Print "SEE ATTACHED" in signature box** checkbox to include the statement on the verification form.
4. Click **Add** to add another account to the new liability company.
5. Complete the *Add Account Verification* dialog fields.

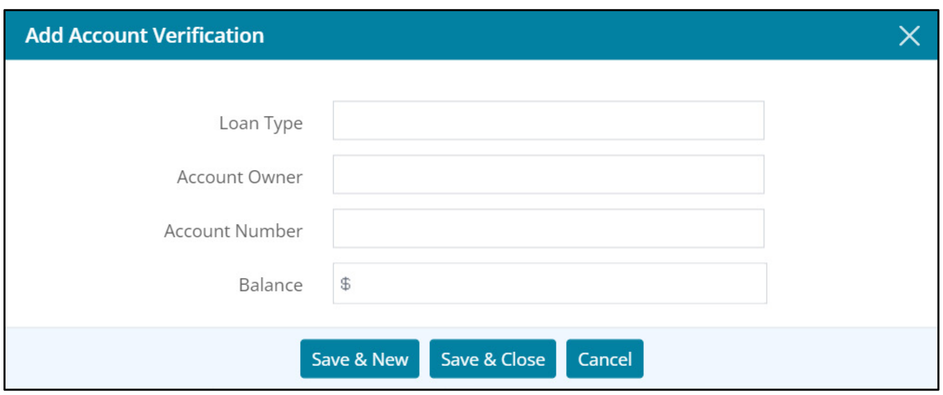


Figure 282: Add Account Verification Dialog

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 279.)
9. Enter form requester **Title**.

Edit VOL

Use the following steps to edit a loan.

1. Select the **VOL** to edit. (See Figure 279.)
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 279.)
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**.

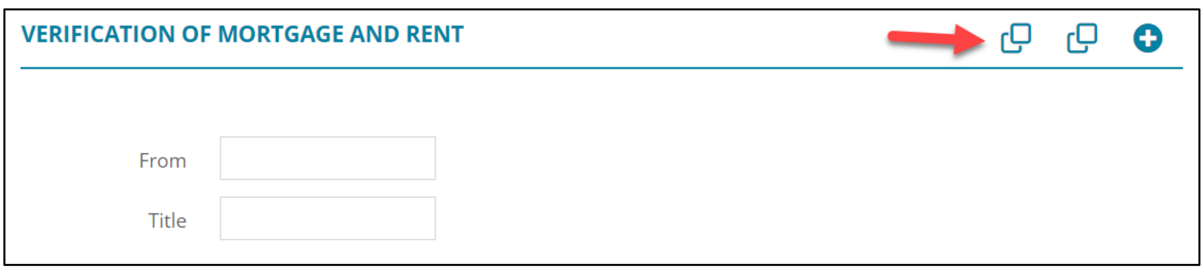


Figure 283: Rental Verification

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

2. Select the **Address** checkbox.

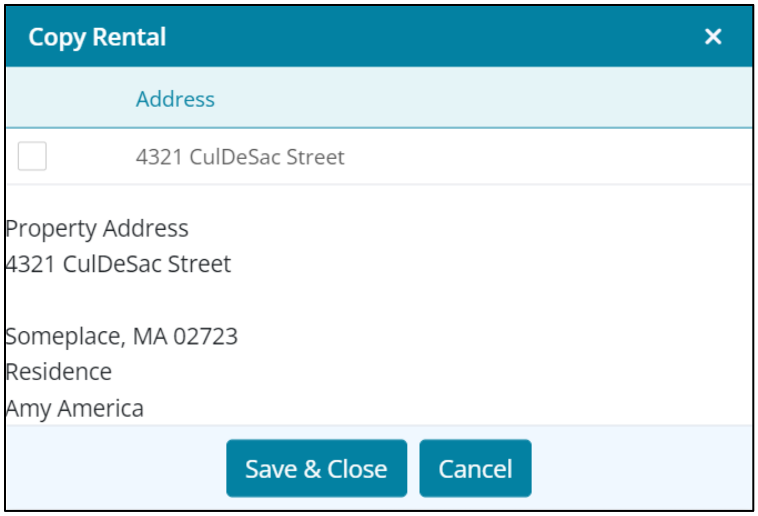


Figure 284: Copy Rental Dialog

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

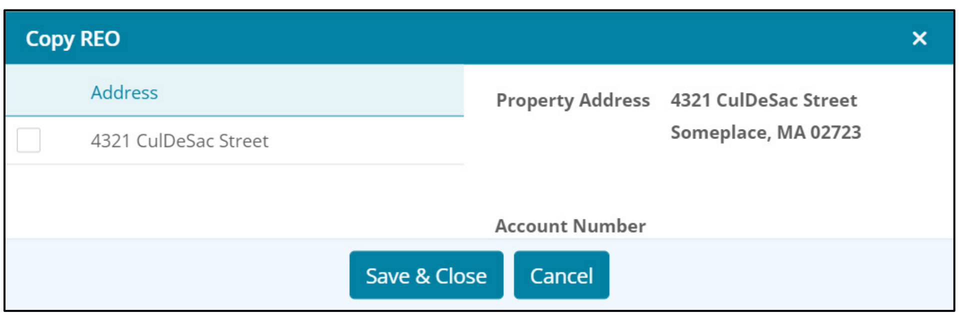


Figure 285: Copy REOs

6. Click **Save & Close**.
7. Enter requestor name in **From** field. (See Figure 283.)
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 283.)
2. Select the **Address** checkbox.
3. Click **Save & Close**.

4. Complete the **From** and **Title** fields. (See Figure 283.)

Note: Use the *Delete* icon to remove table items.

Add Mortgage or Rent Account

Use the **Add** button to add the mortgage or rent details to the *Property List* if not present.

1. Click the **Add** button. (See Figure 283.)
2. Complete the *Add Mortgage* or *Rent Verification* dialog fields to verify landlord or mortgage holder details.

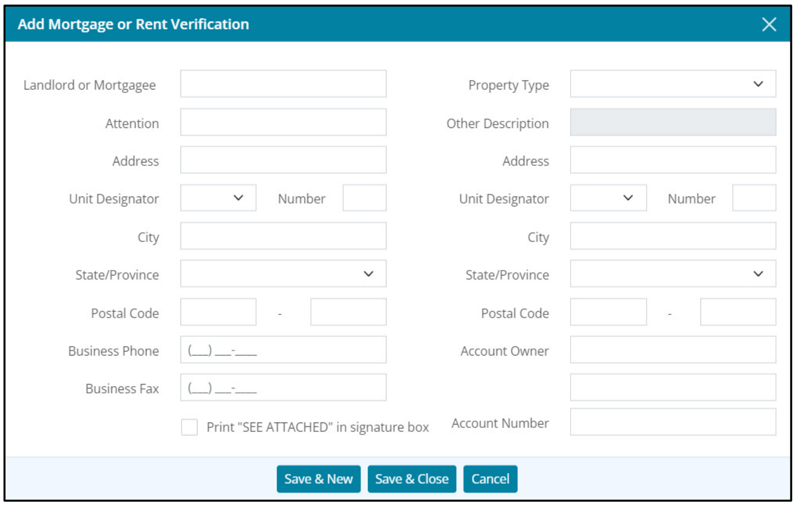


Figure 286: Add Mortgage or Rent Verification

3. Click **Save & Close**.

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

4. Complete the **From** and **Title** fields. (See Figure 283.)

Edit VOM/R

Use the following steps to edit mortgage/rent.

1. Select the **VOM/R** to edit. (See Figure 283.)
2. Edit the **VOM/R** as applicable. (See Add Mortgage or Rent Account for details.)
3. Click **Save & Close**.

Delete VOM/R

Use the following steps to delete a mortgage/rent.

1. Select the **Delete** icon. (See Figure 283.)
2. Click **Delete** on the *Delete Confirmation* dialog.

Social Security Number Verification (SSA-89)

Complete the **Social Security Number Verification (SSA-89)** fields to verify the social security number matches the borrower/co-borrower providing the documentation.

1. Enter **Information Released for the Business Transaction** details.

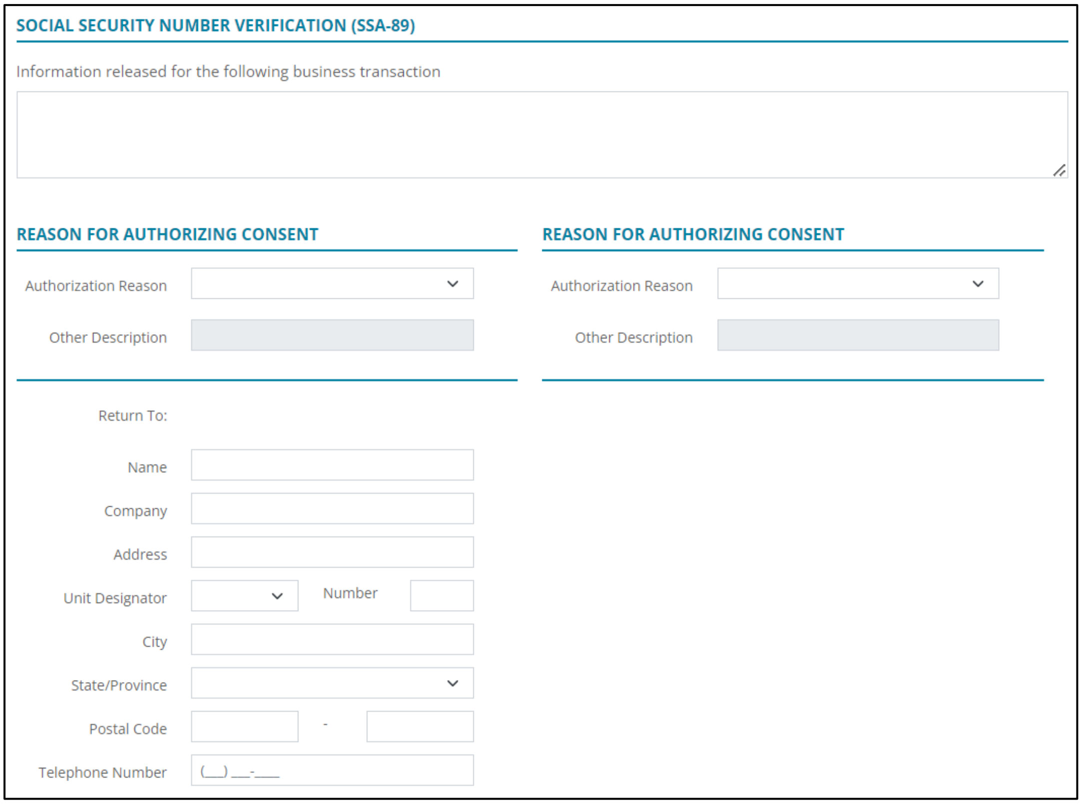


Figure 287: Social Security Number Verification

2. Select the **Borrower Reason for Authorizing Consent**.
3. Enter **Other Description** when selecting **Other** as the reason.
4. Repeat Steps 2 – 3 if applicable.
5. Enter the recipient **Name** for the returned SSA-89.
6. Enter the recipient **Address Information**.
7. Enter recipient **Telephone Number**.

VA Verification and Certification

Complete the **VA Verification and Certification** details to verify the borrower/co-borrower VA benefits.

1. Enter the borrower **VA Claim Number**.

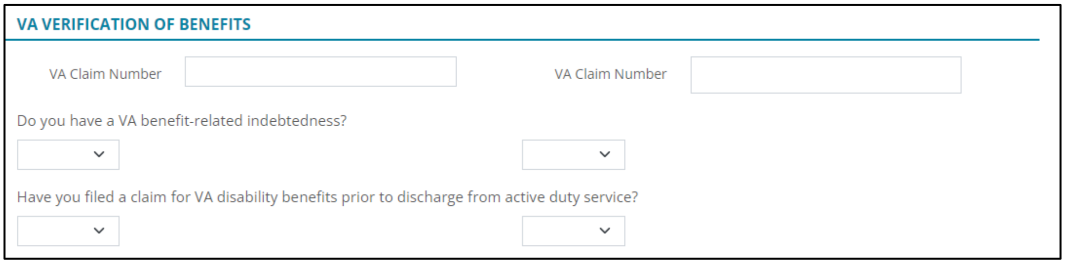


Figure 288: VA Verification of Benefits

2. Select the appropriate **VA benefit-related indebtedness** option.
3. Select the appropriate **VA disability benefits prior to discharge from active duty service** option.
4. Complete the **Certification of Eligibility and Status** options.

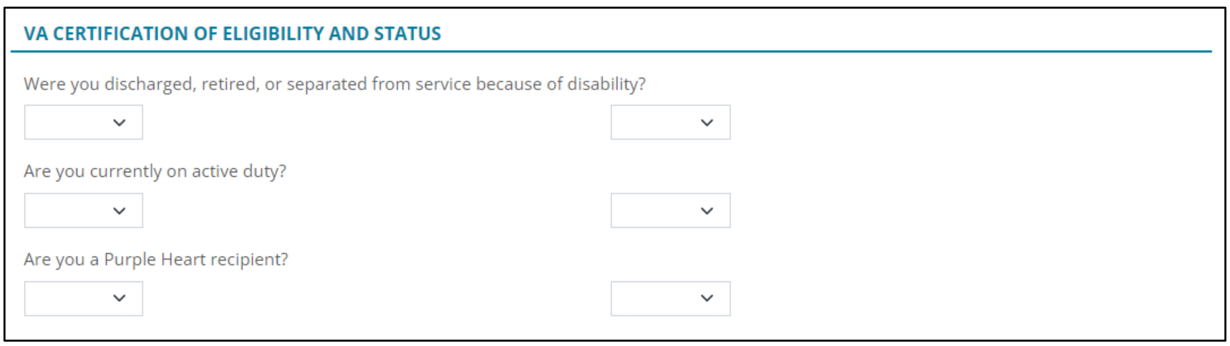


Figure 289: VA Certification of Eligibility & Status

5. Repeat Steps 1 - 4 for co-borrower.

Military Service

Complete the **Military Verification and Certification** details to verify the borrower/co-borrower military benefits.

1. Click the borrower **Add** button.

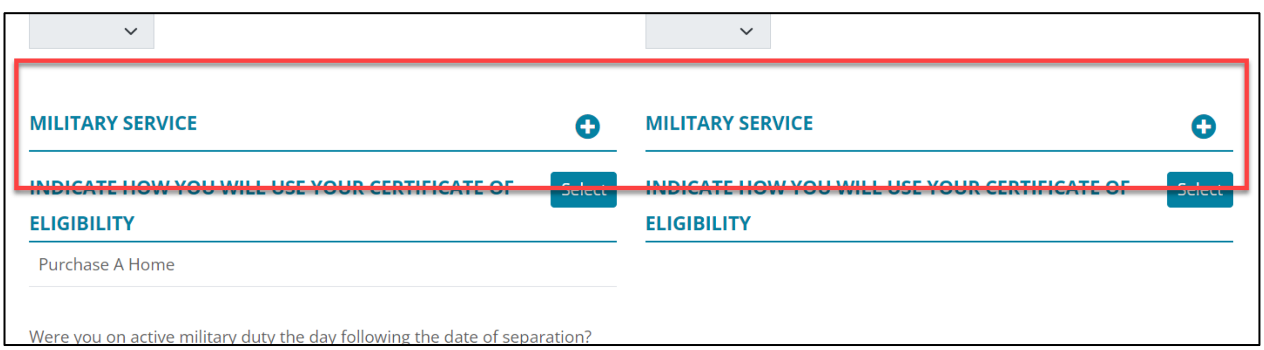


Figure 290: Military Service

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

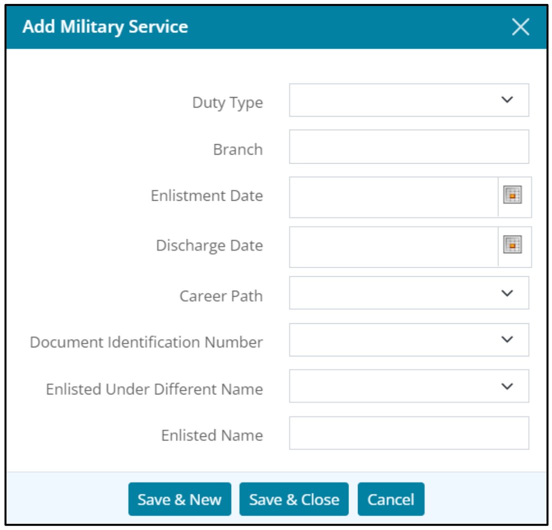


Figure 291: Add Military Service Dialog

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.

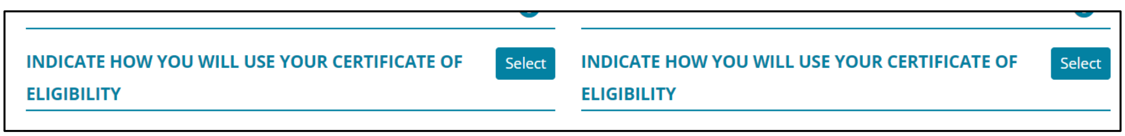


Figure 292: Certificate of Eligibility Indicator

2. Select the desired options.

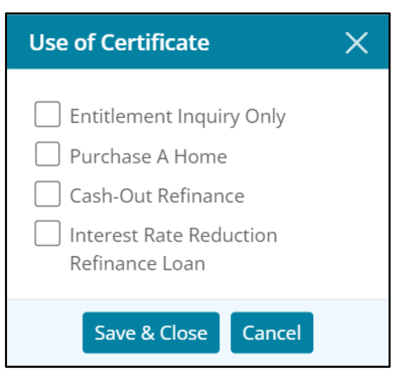


Figure 293: Use of Certificate

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

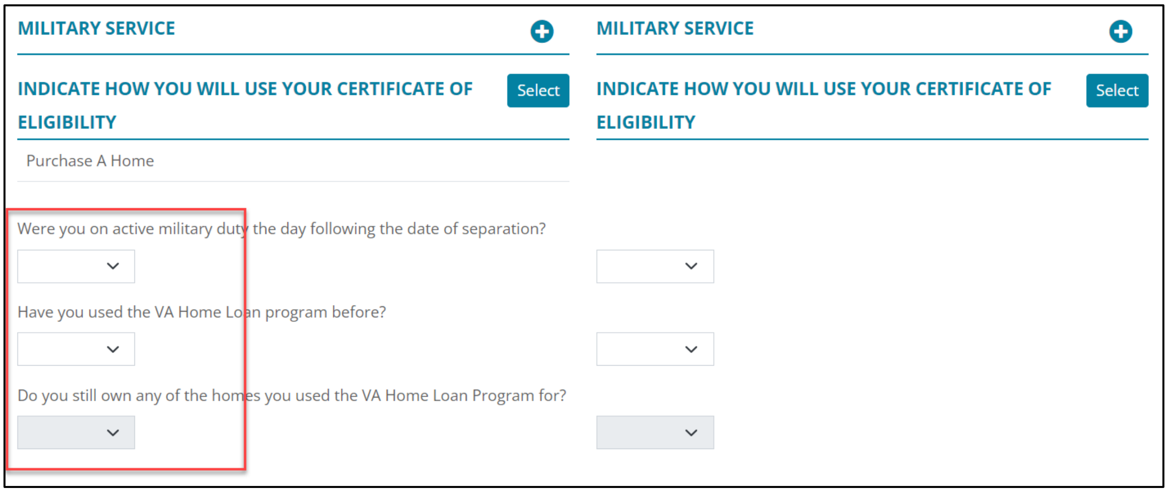


Figure 294: Military Service Options

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 294.

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

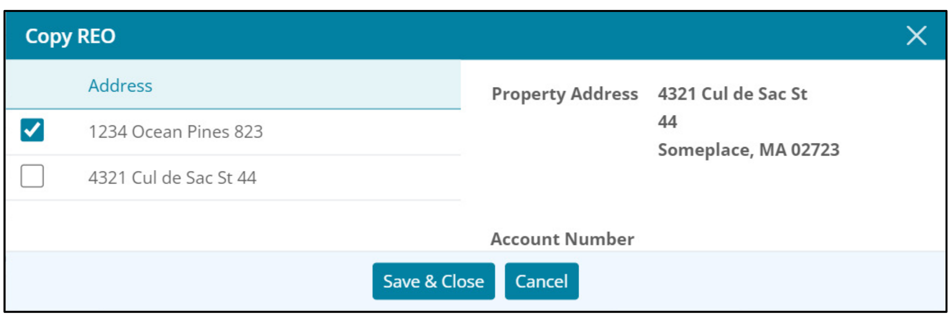


Figure 295: Copy REO (VA Property Address)

3. Click **Save & Close**.

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

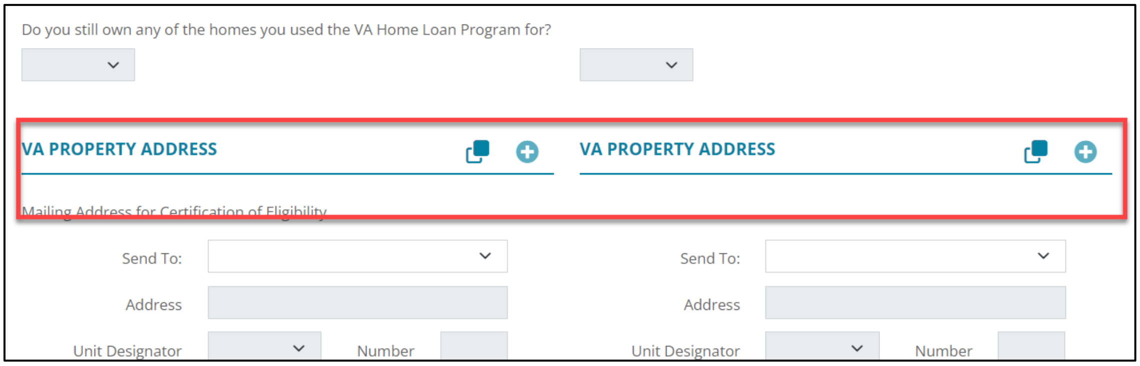


Figure 296: Add VA Property Address

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

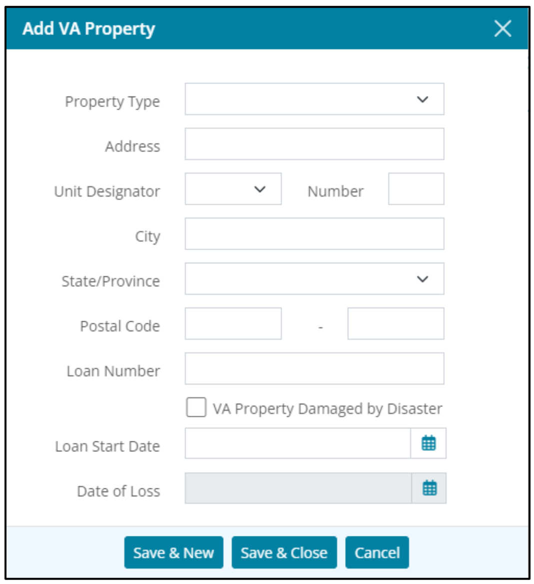


Figure 297: Add VA Property Dialog

6. Click **Save & Close**.

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

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

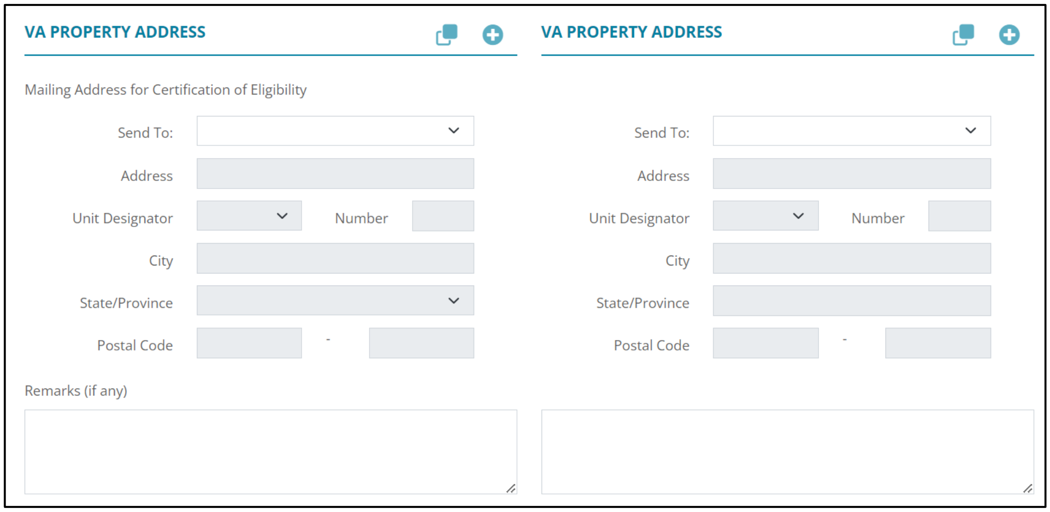


Figure 298: Certification of Eligibility Address

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**.

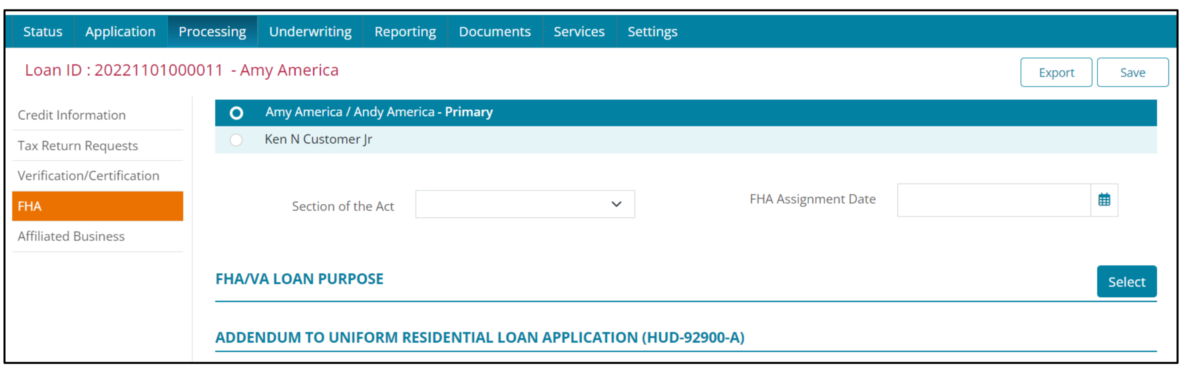


Figure 299: FHA/VA Loan Purpose

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.

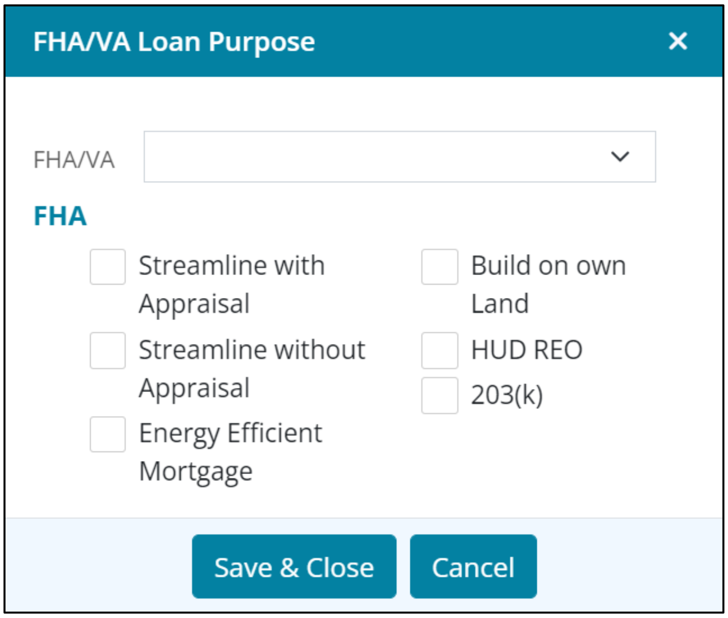


Figure 300: FHA/VA Loan Purpose Dialog

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

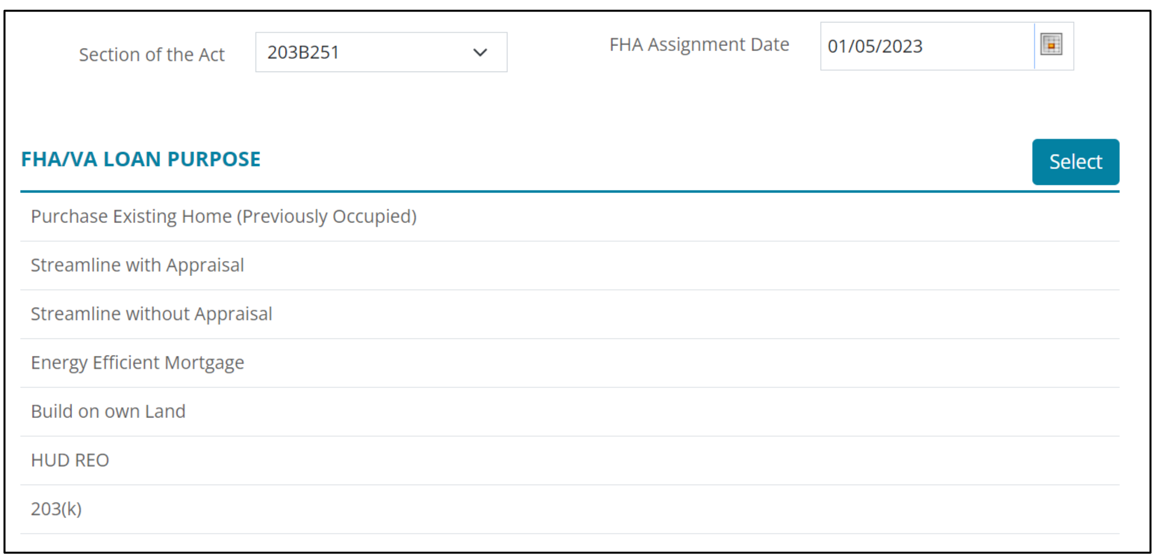


Figure 301: FHA/VA Loan Purpose Table

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.

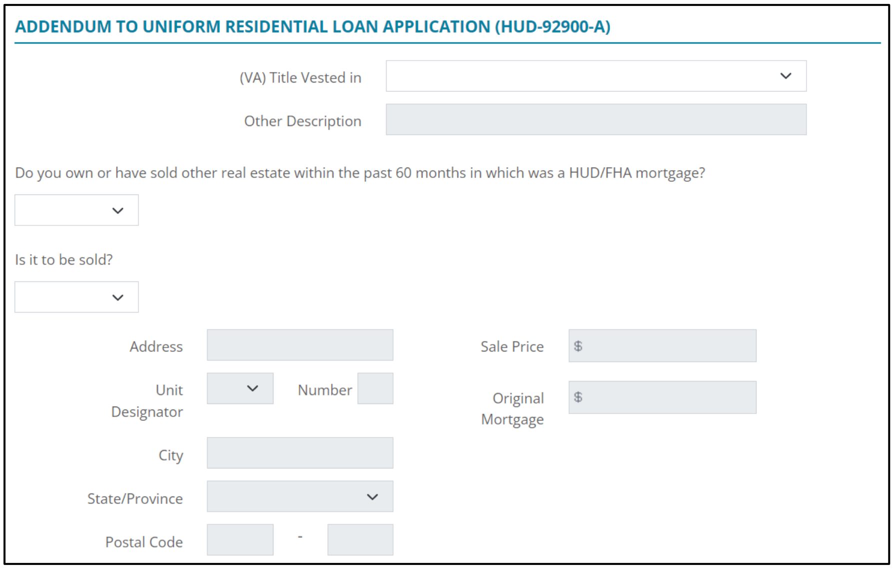


Figure 302: HUD-92900-A

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.

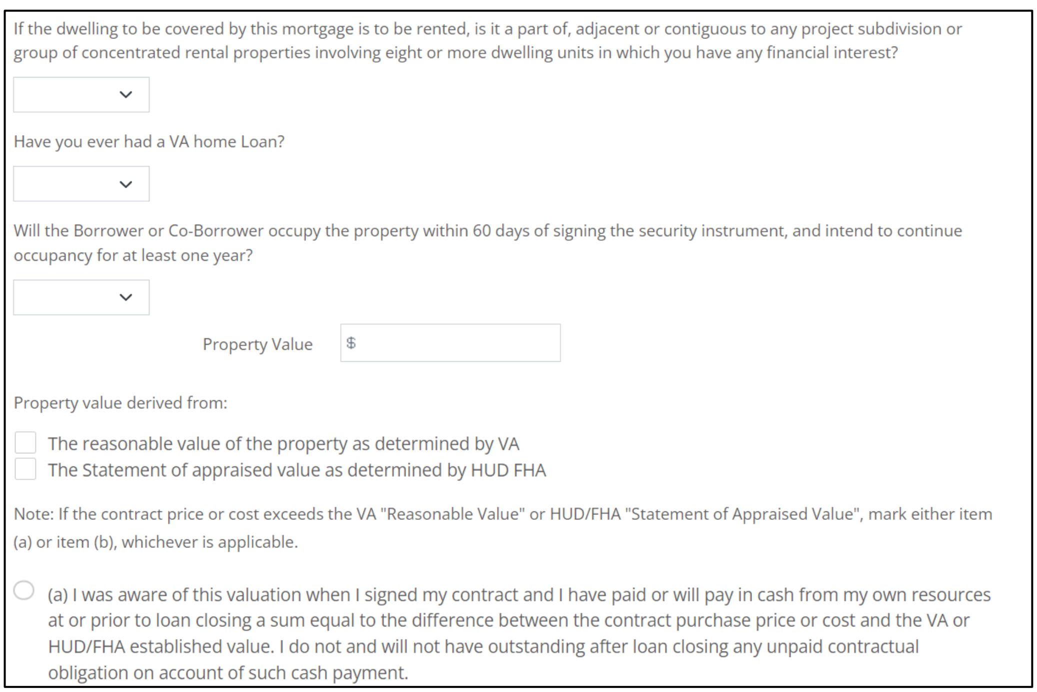


Figure 303: HUD-92900-A Fields

Property Improvements (HUD-56001)

Complete the **Property Improvements** sections if appropriate.

1. Select the appropriate answers for **HUD-56001** options.

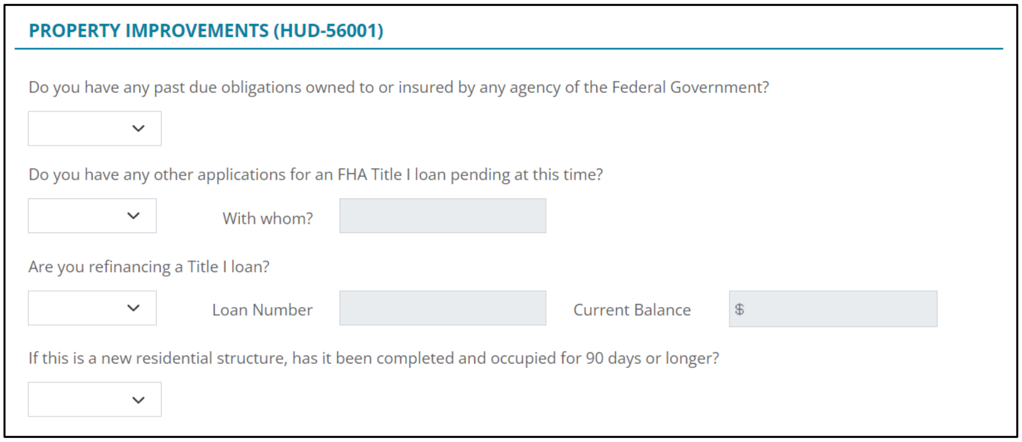


Figure 304: HUD-56001 Options

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

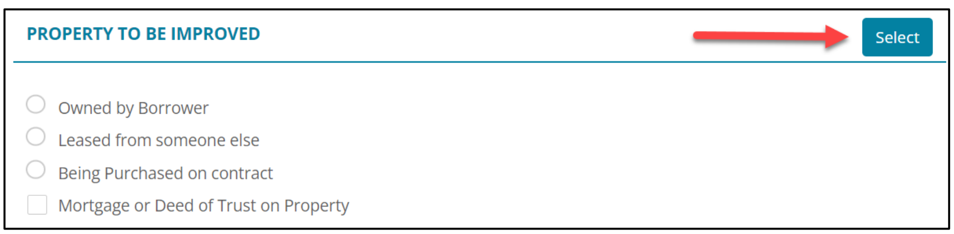


Figure 305: Select Property to be Improved

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

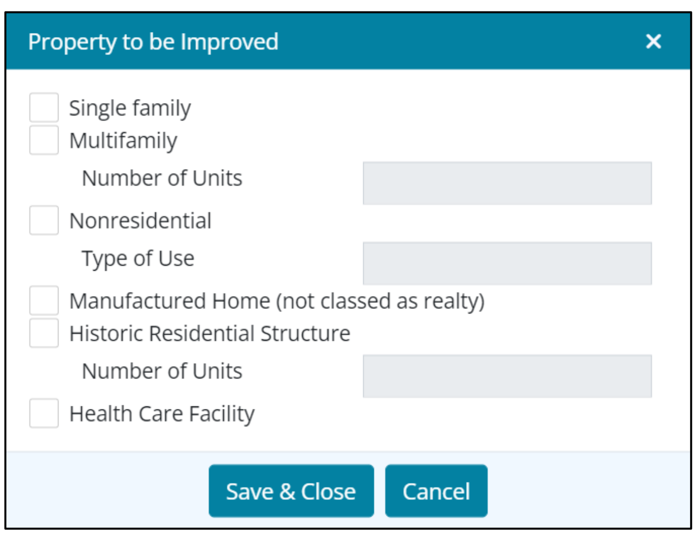


Figure 306: Property to be Improved Dialog

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

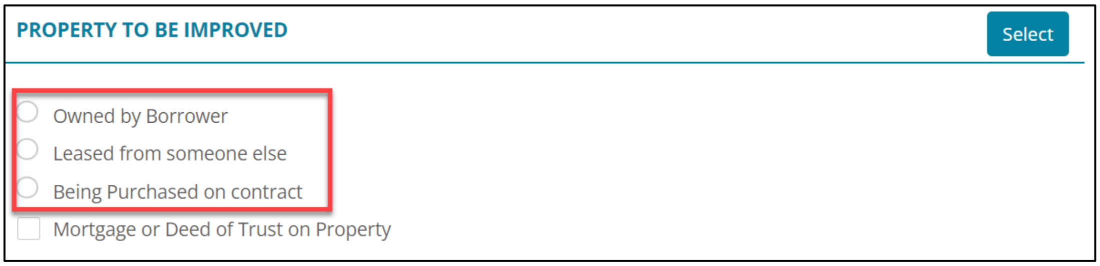


Figure 307: Property to be Improved Options

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

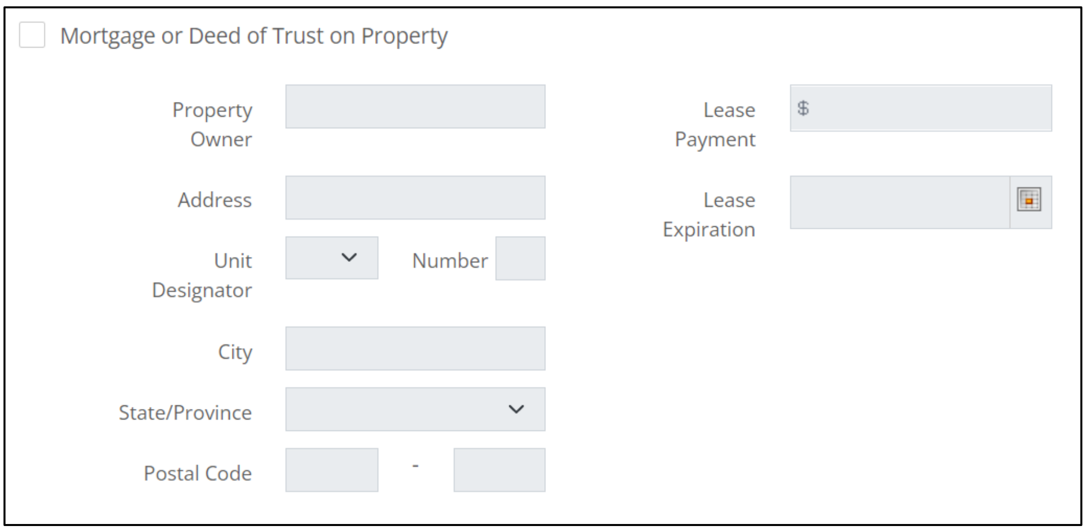


Figure 308: Mortgage or Deed of Trust Details

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.

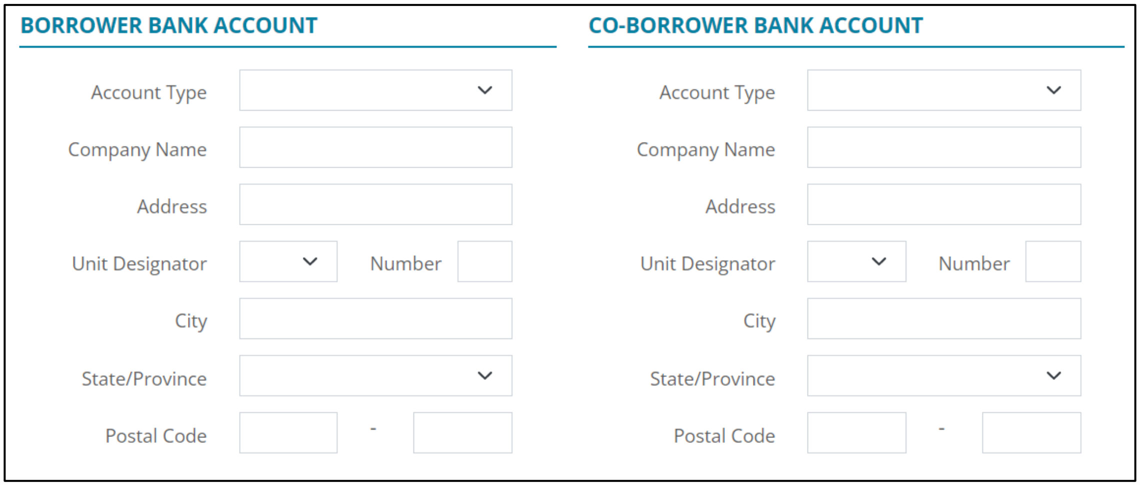


Figure 309: Bank Account Details

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.

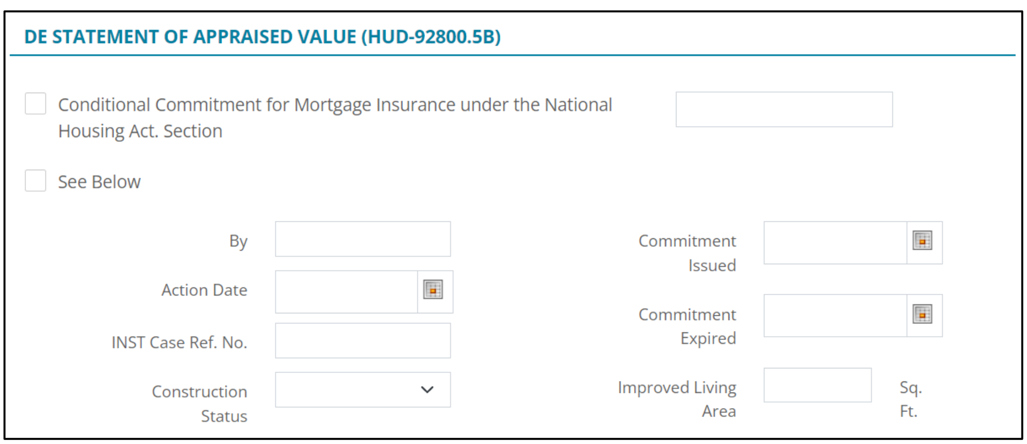


Figure 310: HUD-92800.5B Options

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.

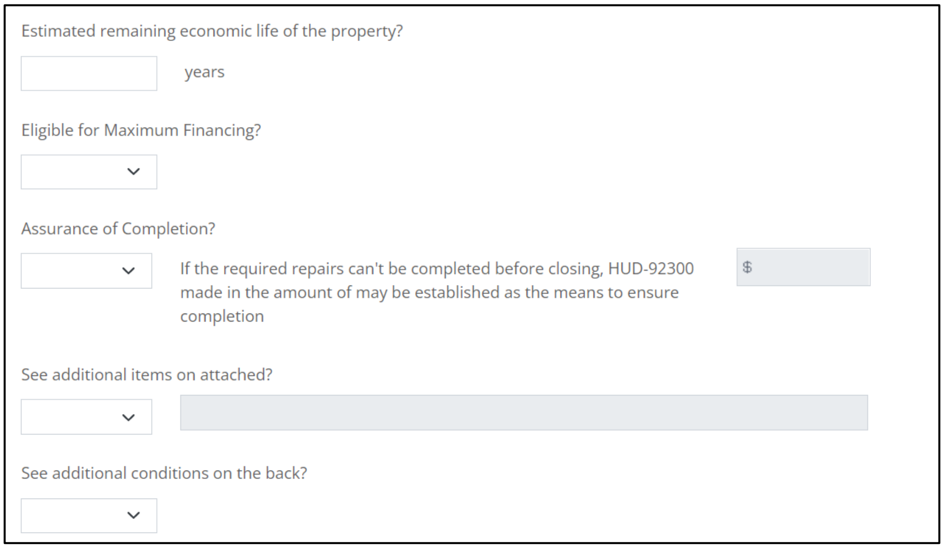


Figure 311: HUD-92800.5B Selections

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.

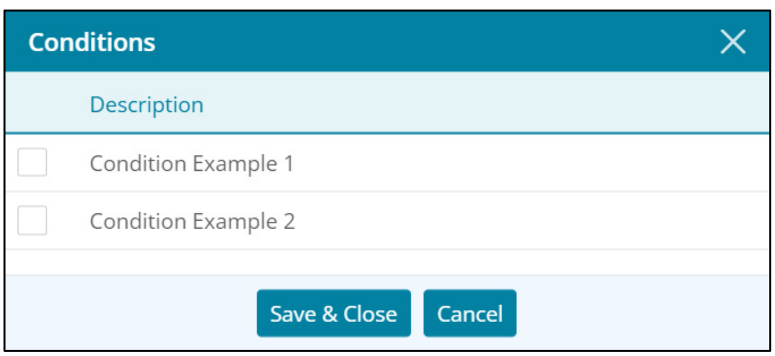


Figure 312: Conditions Dialog

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*.

Figure 313: 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.

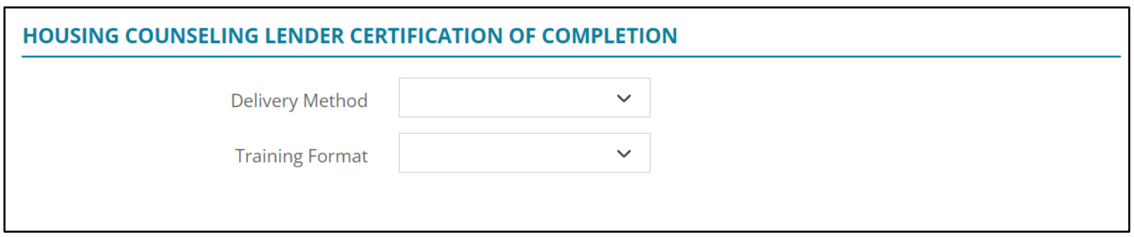


Figure 314: Counseling Cert. of Completion

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.

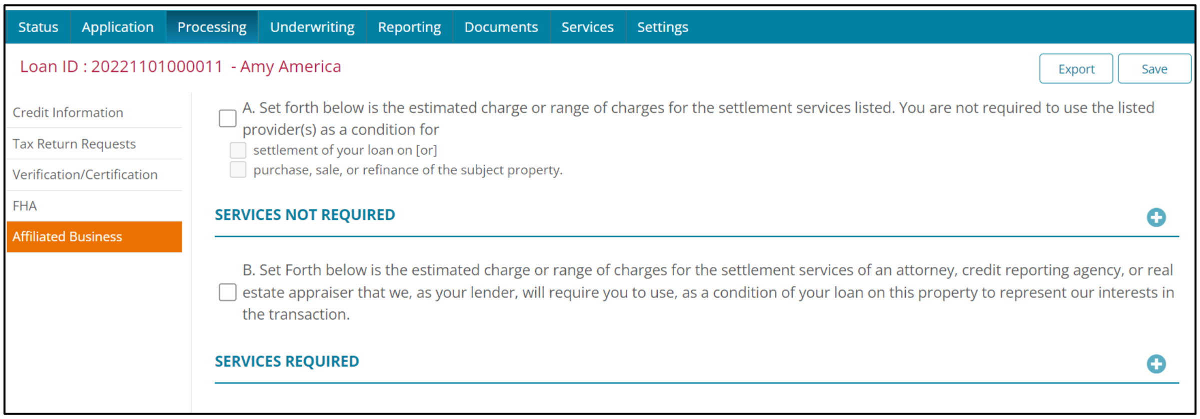


Figure 315: Affiliated Business

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

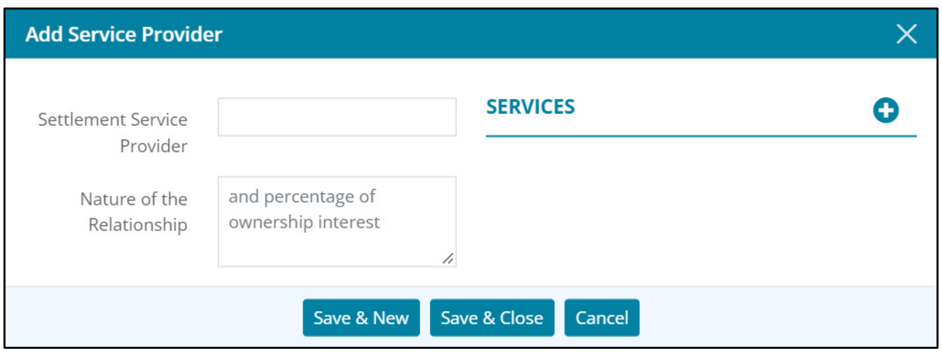


Figure 316: Add Service Provider

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

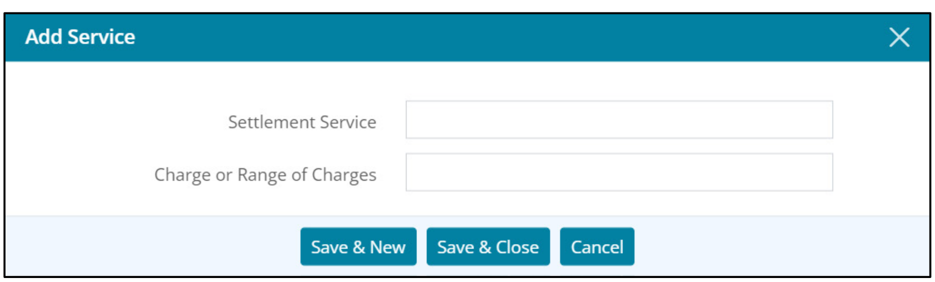


Figure 317: Add Service

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.

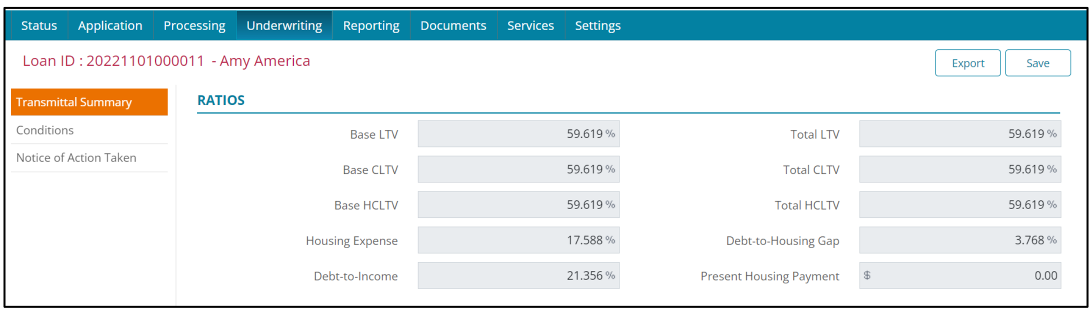


Figure 318: Transmittal Summary

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.

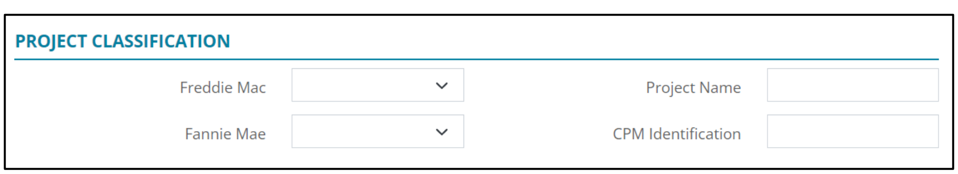


Figure 319: Project Classification

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**.

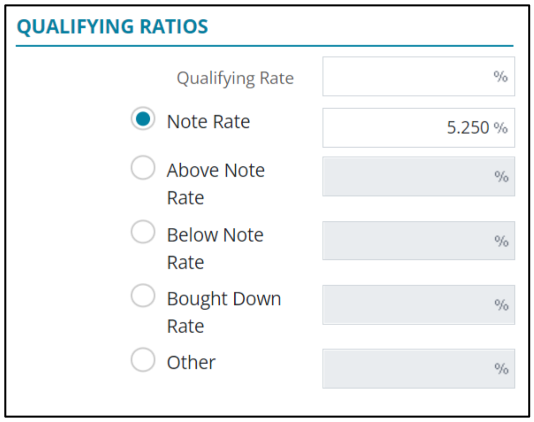


Figure 320: Qualifying Ratios

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.

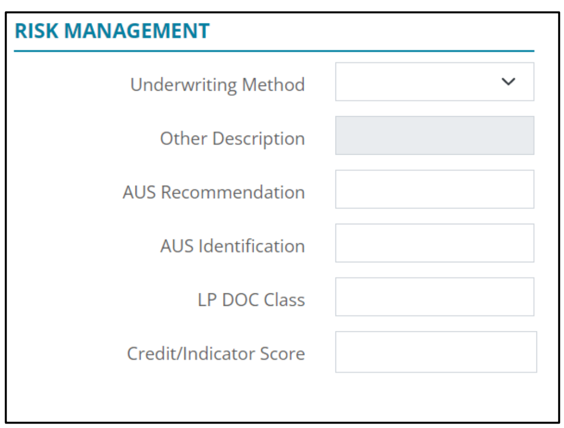


Figure 321: Risk Management

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.

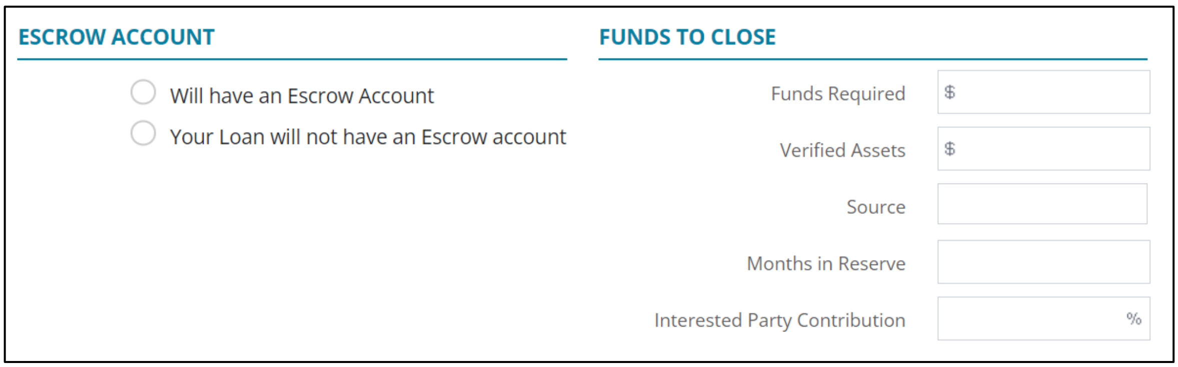


Figure 322: Escrow Account and Funds to Close

2. Enter the **Funds Required** amount.
3. Enter the **Verified Assets** amount.
4. Enter the verified assets **Source**.
5. Enter the total **Months in Reserve**.
6. Enter the **Interested Party Contribution** percentage.

Mortgage Originator and Level of Property

Use the following steps to complete the *Mortgage Originator/Level of Property* sections.

1. Select the **Mortgage Originator** from the dropdown.

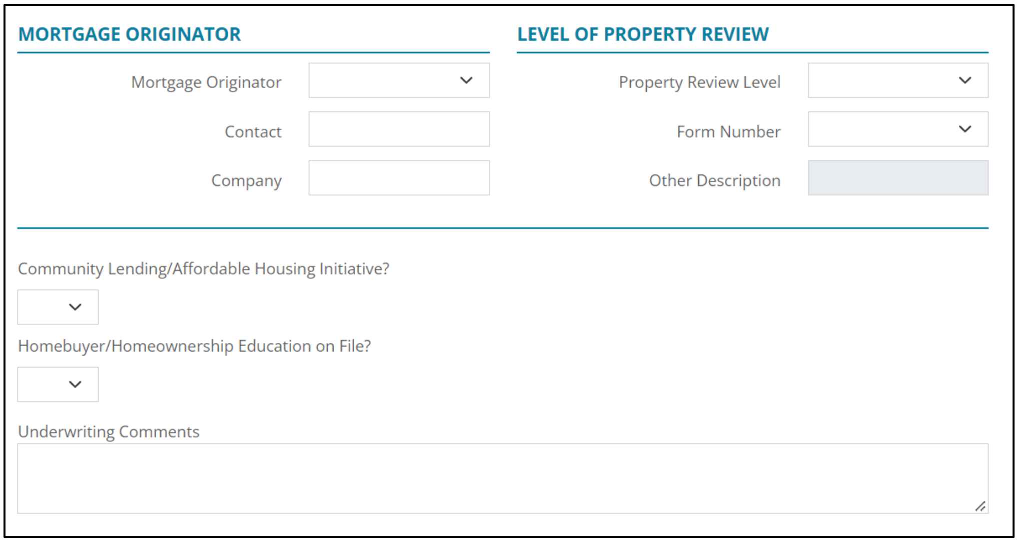


Figure 323: Mortgage Originator/Level of Property

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.

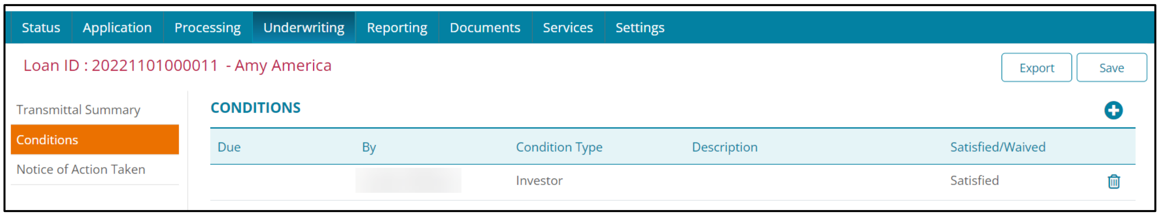


Figure 324: Conditions

Adding Conditions

To add an *Underwriting* condition:

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

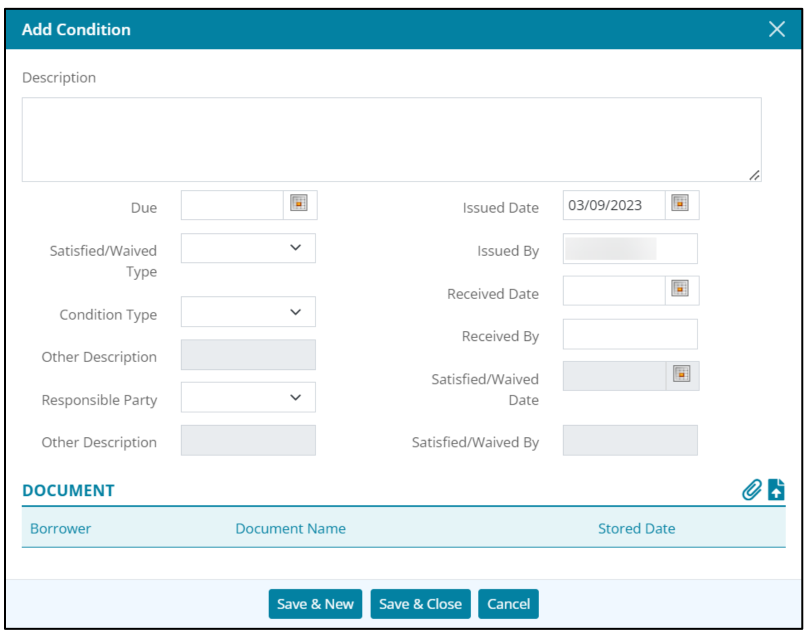


Figure 325: Add Condition

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.

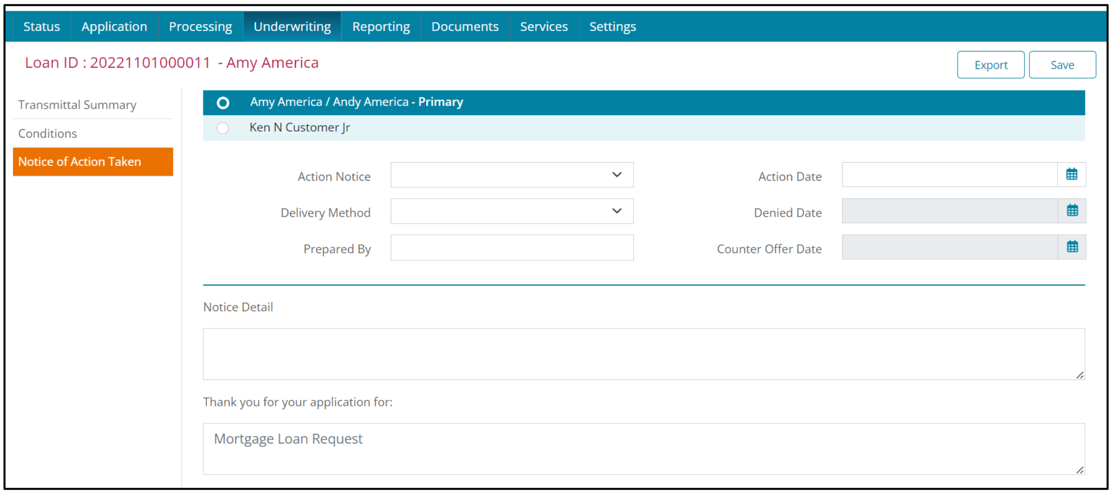


Figure 326: Notice of Action Taken

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.

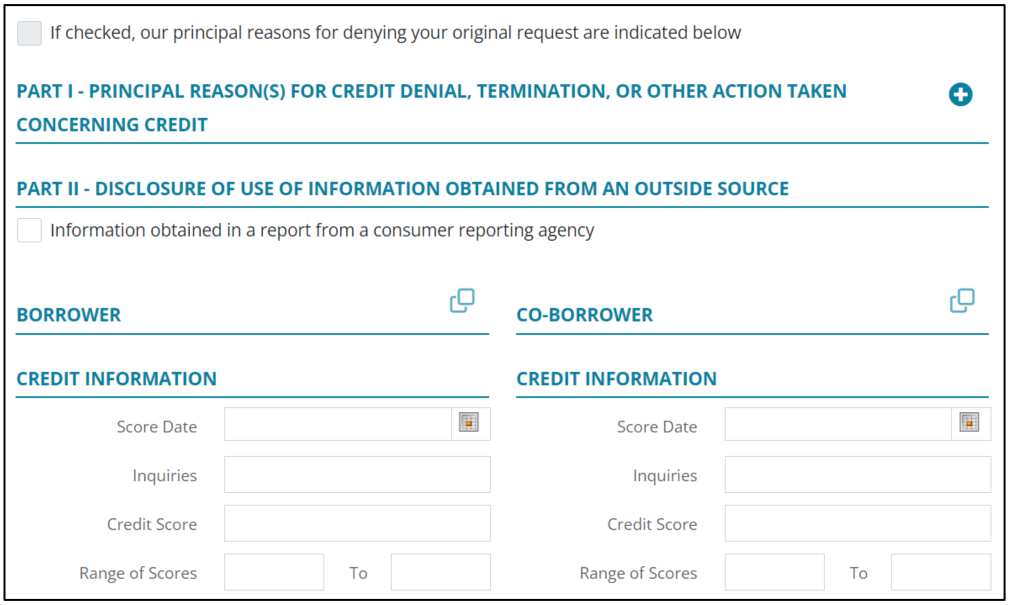


Figure 327: Principal Reasons of Action

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.

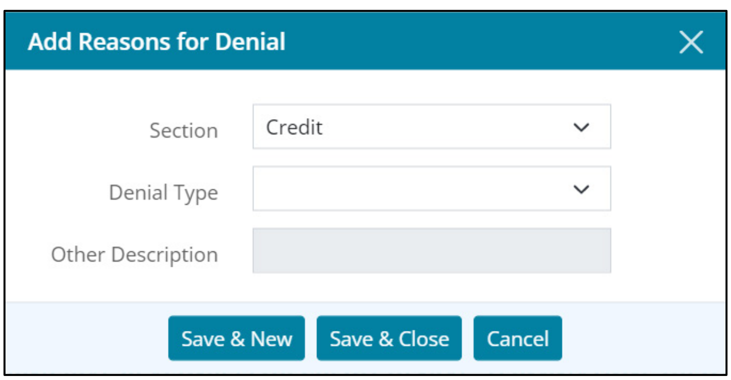


Figure 328: Add Reason of Denial

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.

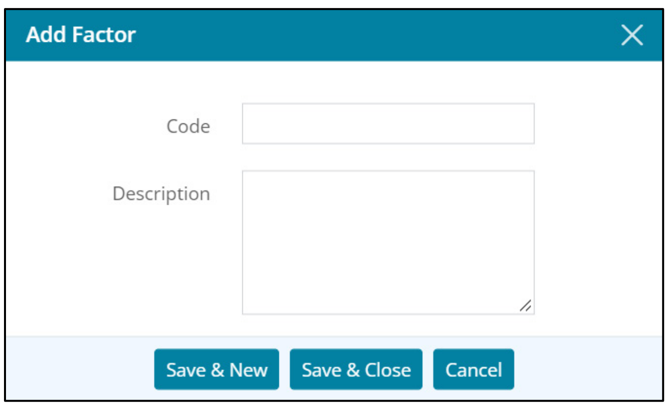


Figure 329: Factors

2. Enter a **Code** and a *Description*.
3. Click the **Save & Close** or the **Save & New** button.

Credit Agency

Enter the *Credit Agency* information and select the checkboxes if the credit information was obtained externally and/or if adding additional information. Click *Save* when this section is complete.

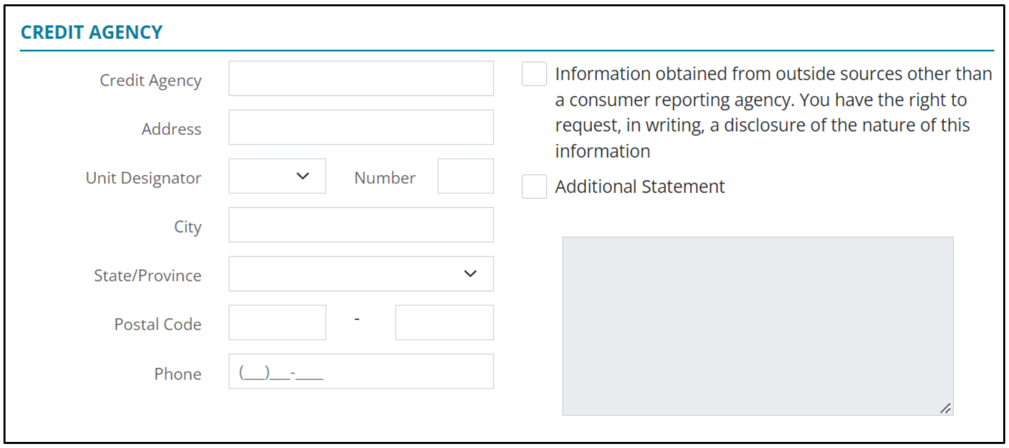


Figure 330: Credit Agency

Reporting

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

Mortgage Call Report

The *Mortgage Call Report* (MCR) screen allows the user to enter loan origination information required for the *NMLS* (Nationwide Mortgage Licensing System). The Reporting tab is hidden by default for new users. Ensure to enable the tab in the *User Information* screen. See Add User.

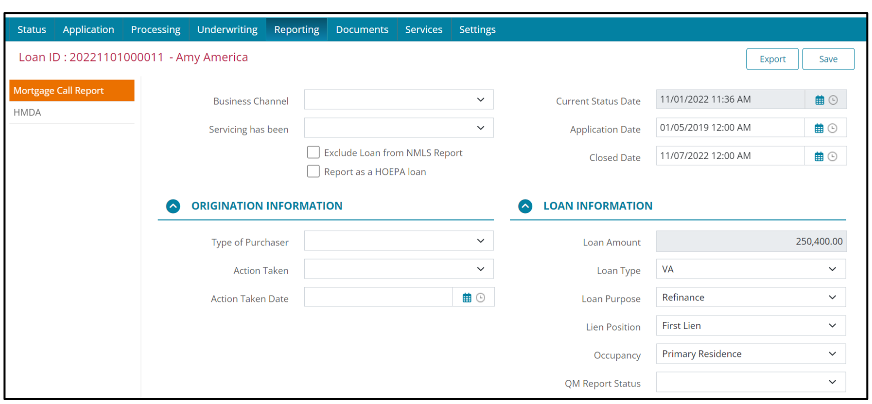


Figure 331: Mortgage Call Report

1. Select a **Business Channel**.
2. Use the **Servicing has been** dropdown menu to select a service status.
3. Select the **Exclude Loan from NMLS Report** if applicable.
4. Select the **Report as a HOEPA loan** checkbox if applicable.
5. If needed, change the **Application Date**.
6. If needed, change the **Closing Date**.

Origination Information

1. Select the **Type of Purchaser**.
2. Select the **Action Taken**.
3. Choose when the Action was taken (**Action Taken Date**).

Loan Information

The information in this section is auto-populated. Edit the fields in this section if applicable.

Subject Property Information

This section is auto-populated from the *Application* > *Subject Property* screen. Edit fields if applicable.

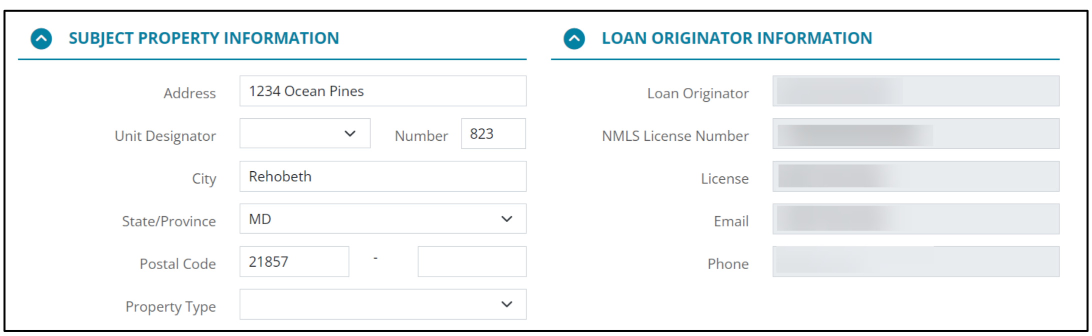


Figure 332: Subject Property/Loan Originator

Loan Originator Information

This section auto-populates the assigned Loan Originators information.

Profit & Loss Information

Use this section to enter the Profit and loss information for the loan if applicable. If needed, follow these steps for both tables.

1. Enter the **Lender Comp**. (compensation).

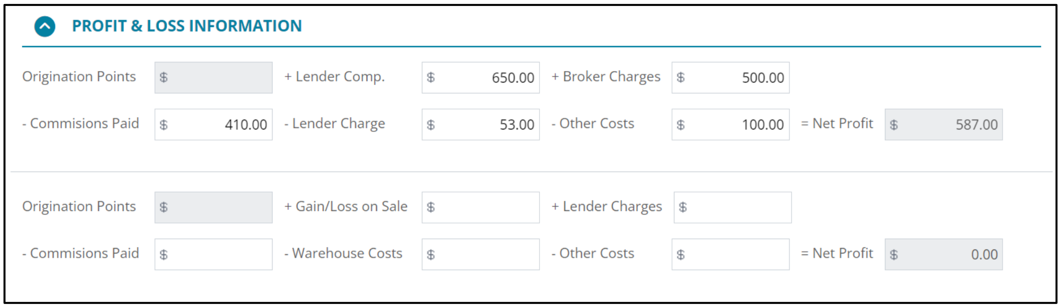


Figure 333: Profit & Loss Information

2. Enter the **Broker Charges**.
3. Enter the **Commissions Paid**.
4. Enter the **Lender Charge**.
5. If needed, enter **Other Costs**.
6. Select **Save**.

HMDA

The *HMDA* screen contains application, underwriting, and closing information for the selected loan. Most screen fields are pre-populated with data entered on other Zenly screens.

Select the **Exclude Loan from HMDA Report** checkbox to exclude the loan from the *HMDA Report*.

1. Select **HMDA**.

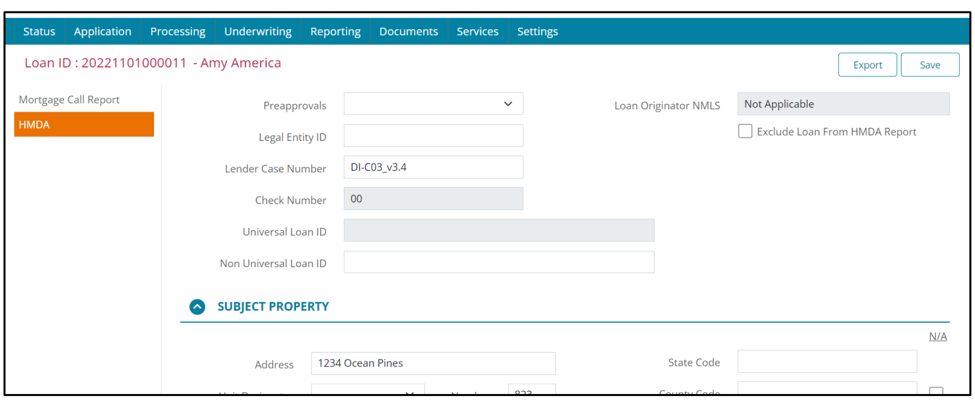


Figure 334: HMDA Application

2. Select **Application**.
3. Select the **Preapprovals** option from the dropdown.
4. Enter the **Legal Entity ID**.

5. Enter the **Non Universal Loan ID.**
6. Select the **Exclude Loan From HMDA Report** checkbox to exclude the selected loan from the yearly *HMDA Report*.

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

7. Verify the following information:
    - Subject Property
    - Applicant
    - Co-Applicant
    - Applicant & Co-Applicant Ethnicity
    - Applicant & Co-Gender
    - Race
8. Click **Save**.

Underwriting (HMDA)

Most screen fields are pre-populated with data entered on other Zenly screens.

1. Select the **Application Submission** from the dropdown**.**

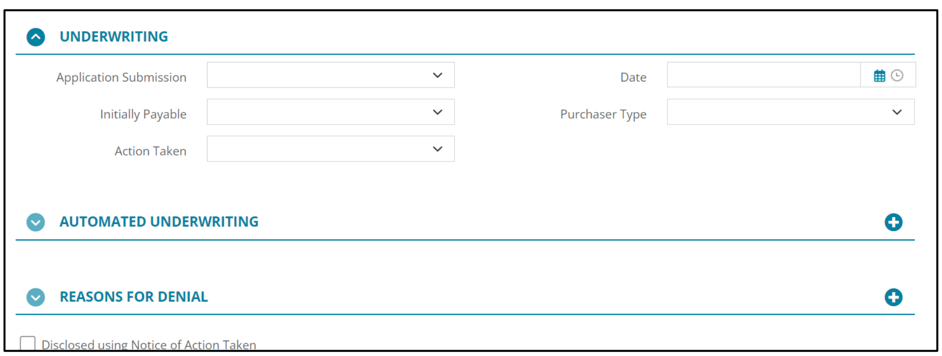


Figure 335: Underwriting (HMDA)

2. Select an **Initially Payable** option from the dropdown.
3. Select the **Action Taken** from the dropdown.
4. Select the **Date**.
5. Select the **Purchaser Type** from the dropdown.

Automated Underwriting

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

Add AUS

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

Figure 336: Automated Underwriting Section

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

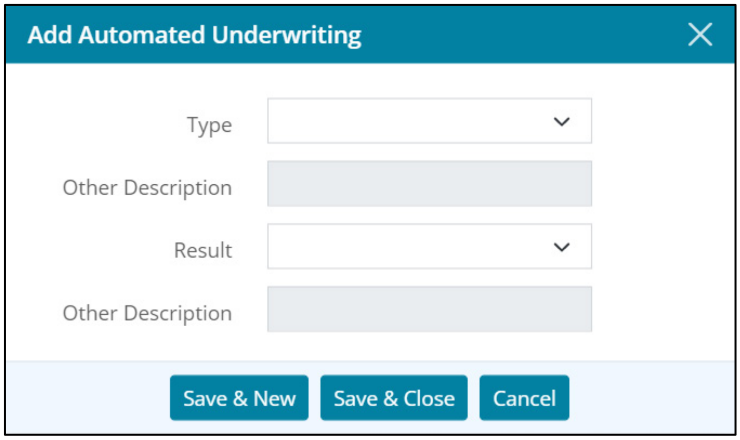


Figure 337: Add Automated Underwriting Dialog

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 333.)
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 333.)
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.

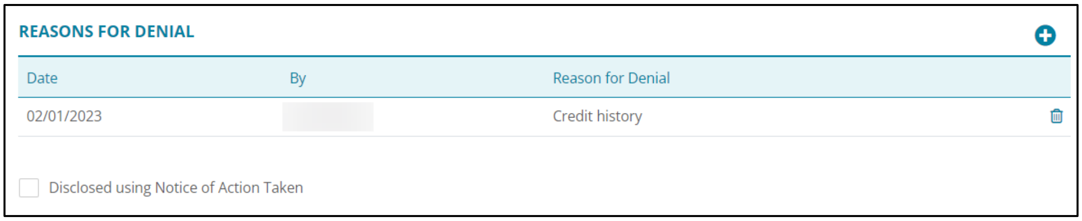


Figure 338: Reasons for Denial Section

2. Select the **Denial Type** option from the dropdown**.**

Note: The *Date* field auto populates.

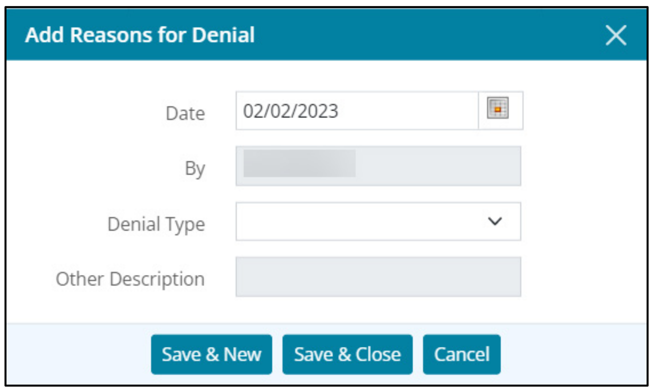


Figure 339: Add Reasons for Denial Dialog

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

3. Click **Save & Close**.

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

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

Edit Denial Reason

Use the following steps to edit denial reason.

1. Select the **Denial Reason** to edit. (See Figure 335.)
2. Edit the **Denial Reason** as applicable. (See Add Denial Reason for details.)
3. Click **Save & Close**.

Delete Denial Reason

Use the following steps to delete a denial reason.

1. Select the **Delete** icon. (See Figure 335.)
2. Click **Delete** on the *Delete Confirmation* dialog.

Closing

Most screen fields are pre-populated with data entered on other Zenly screens.

1. Review the screen fields and add missing information.

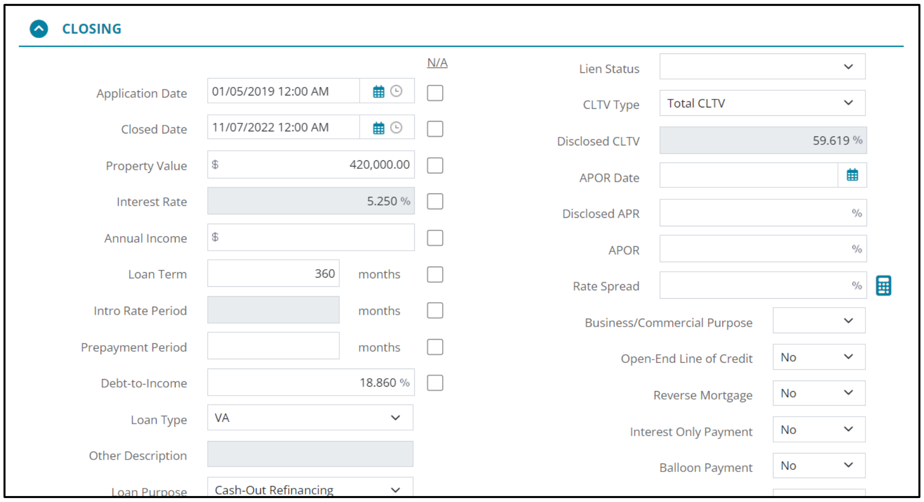


Figure 340: Closing

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

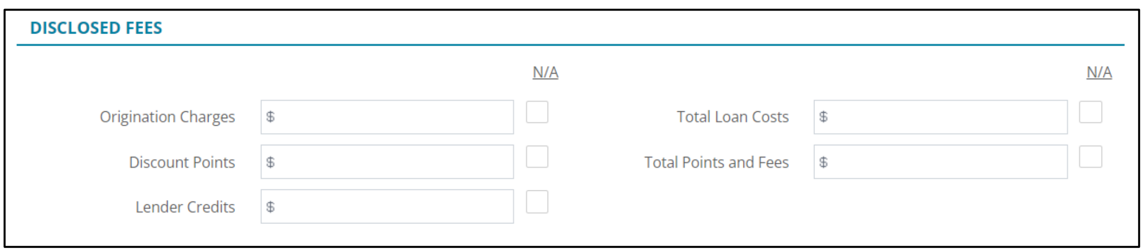


Figure 341: Disclosed Fees

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**.

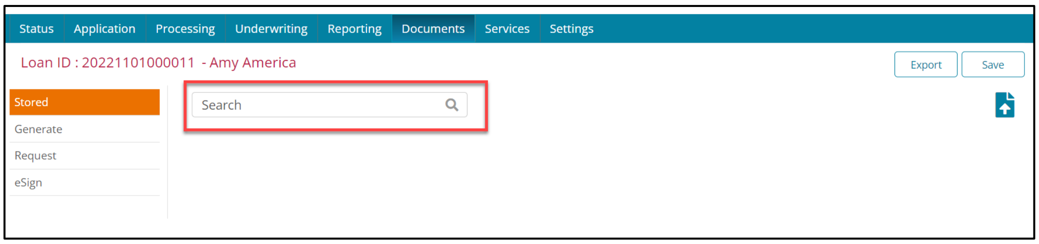


Figure 342: Search Documents

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.

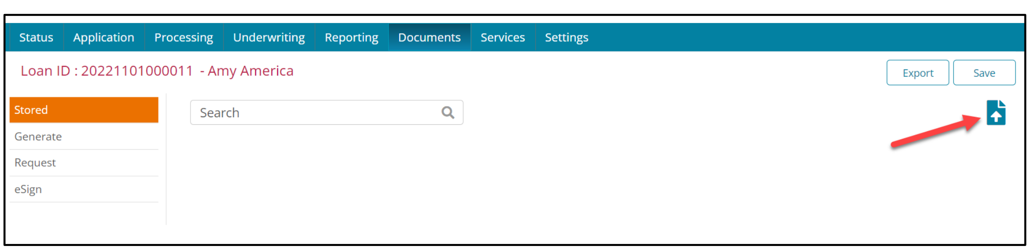


Figure 343: Upload Documents

2. Enter the **Document Name**.

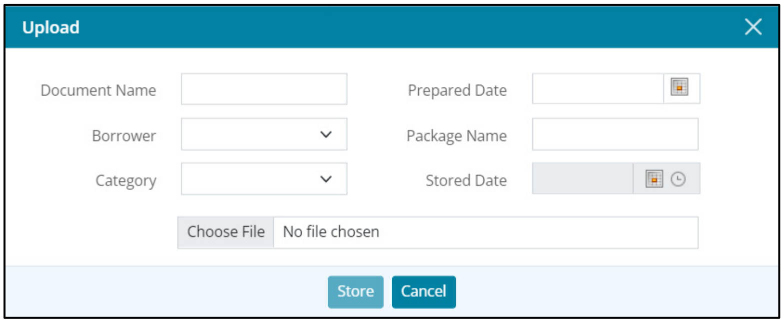


Figure 344: Upload Dialog

3. Select the appropriate **Borrower** when the document is received from a borrower.
4. Select the appropriate document type from the **Category** dropdown.
5. Click **Choose File**.
6. Use the **Calendar** to select the **Prepared Date**.
7. Enter the **Package Name** if the document is part of a package.
8. Use the *Calendar* to select the **Stored Date** if applicable.
9. Browse to the file location and upload.
10. Click **Store**.

View Documents

View stored documents for accuracy and details in the Zenly application prior to download. The document opens in PDF when PDF is installed on the computer.

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

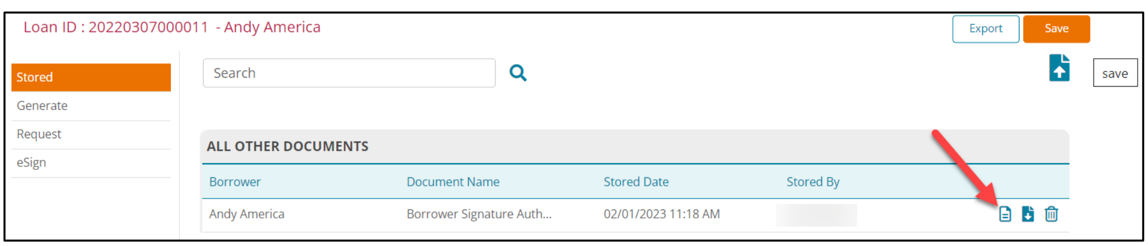


Figure 345: View Document

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

2. Perform one of the following for the open document.

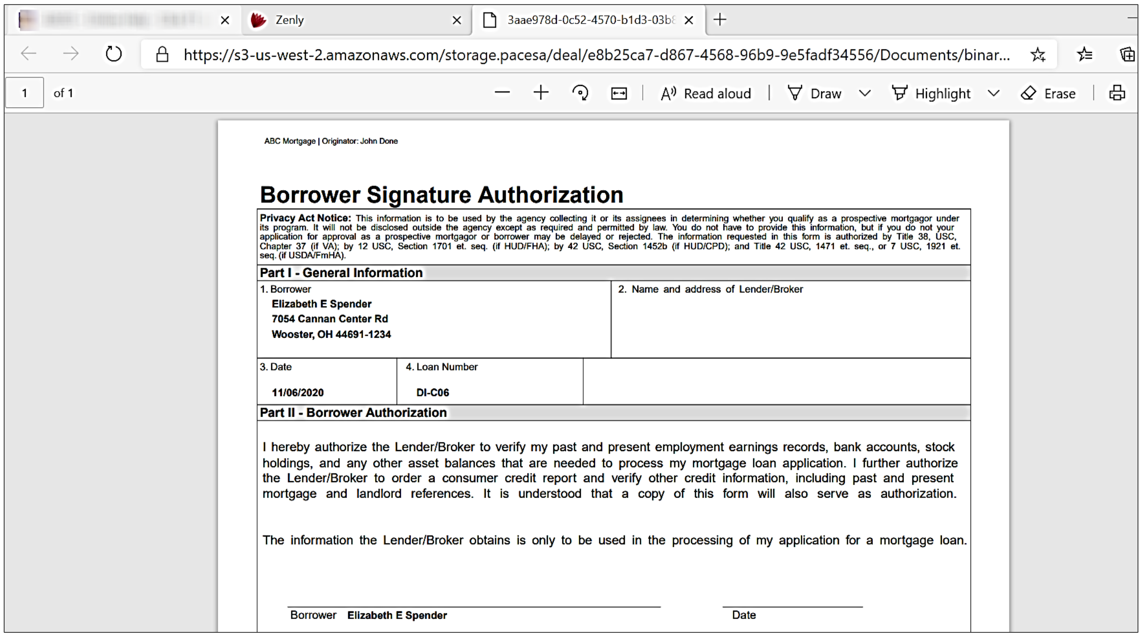


Figure 346: Document Browser View

3. Click **Save** to save the document locally.
4. Click **Print** to print the document.

Download Documents

Download multiple documents to perform batch printing.

1. Click the **Download** icon.

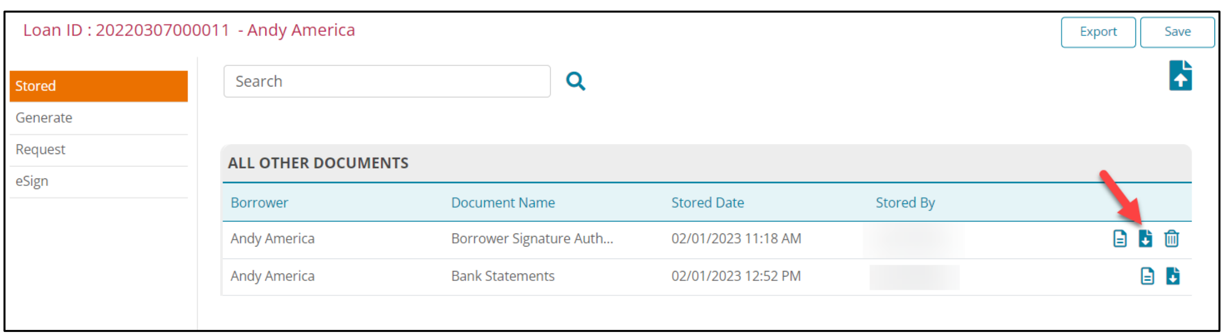


Figure 347: Download Document

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

Figure 348: 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**.

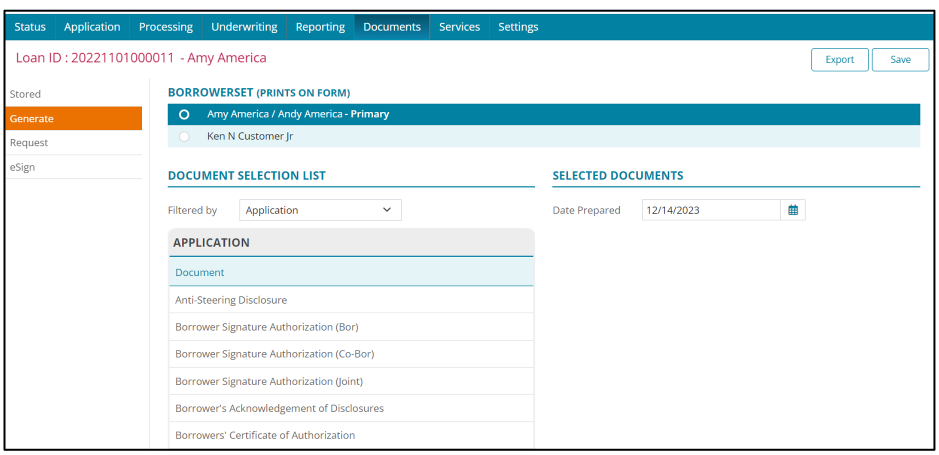


Figure 349: Generate Application

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**.

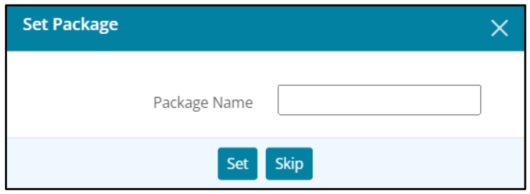


Figure 350: Set Package

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 346.)
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 346.)
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.**

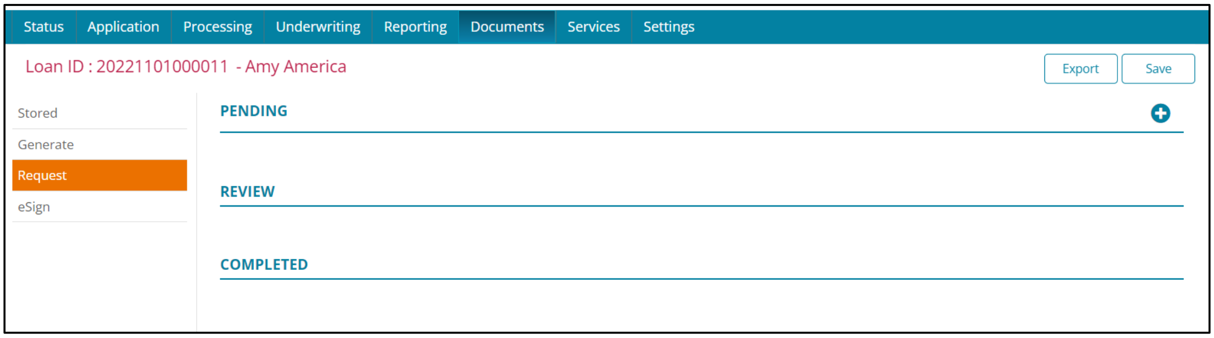


Figure 351: Document Request

Pending

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

1. Click the **Add** button. (See Figure 348.)
2. Select or enter the **Document Name**.

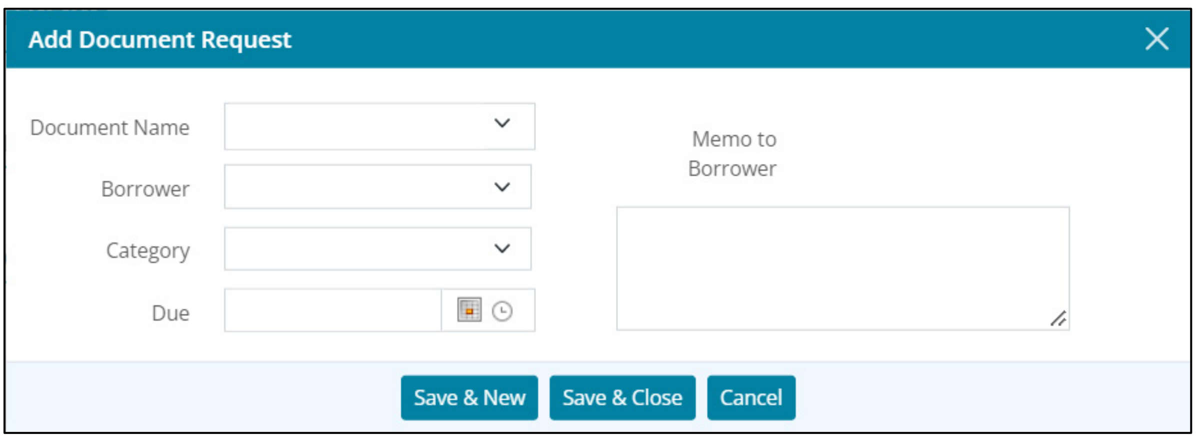


Figure 352: Add Document Request Dialog

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.

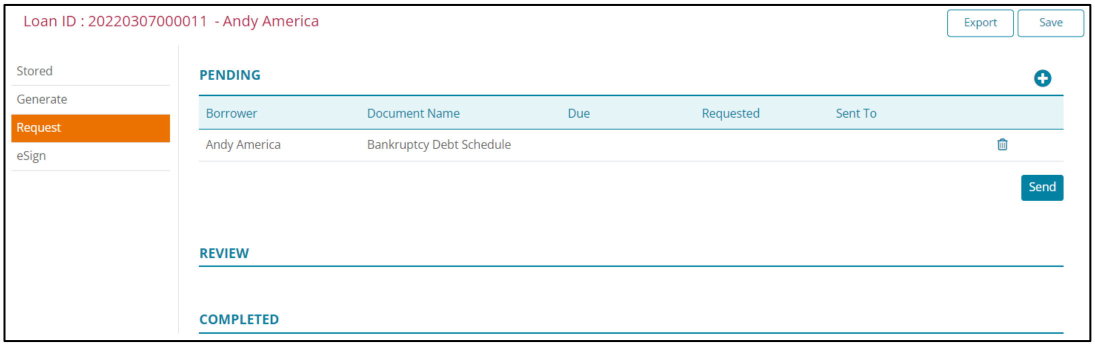


Figure 353: Send Document Request

9. Click **Send To**.

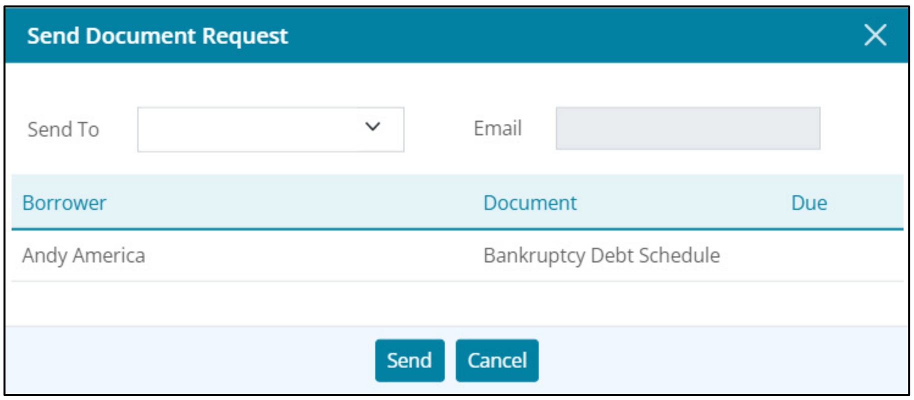


Figure 354: Send To

Review

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

1. Click the **Preview** icon.

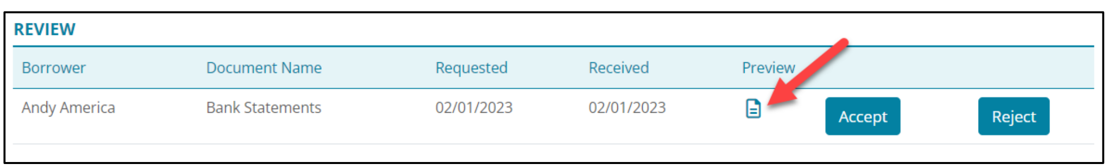


Figure 355: Review Received Document

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**.

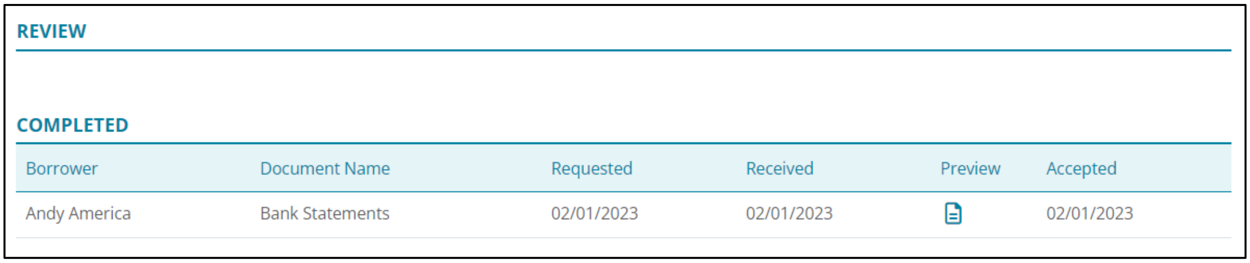


Figure 356: Completed Document Requests

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.**

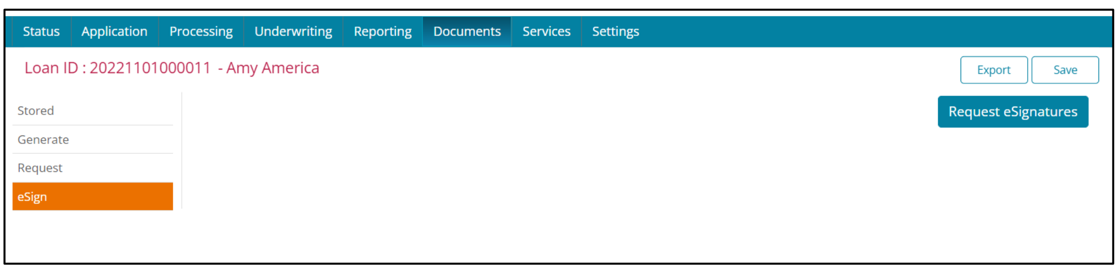


Figure 357: eSign Application

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

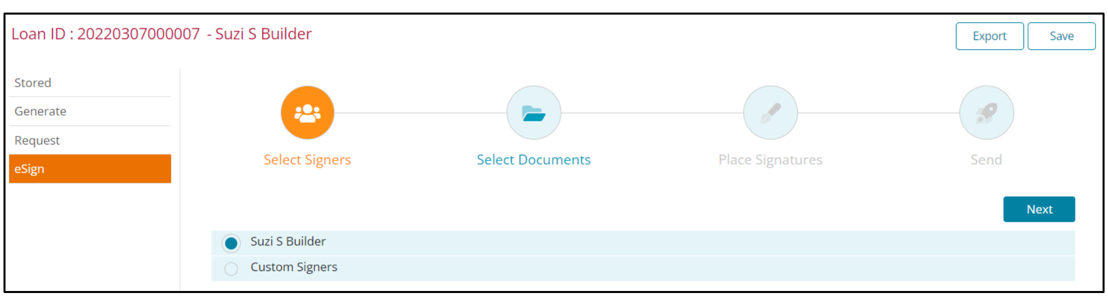


Figure 358: Retrieve Document List

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*.

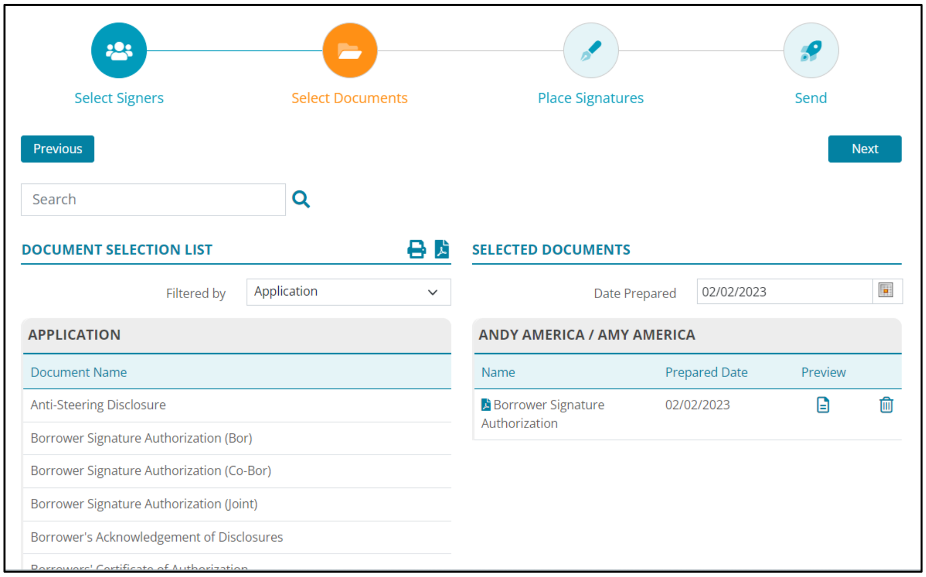


Figure 359: Selected Documents

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.

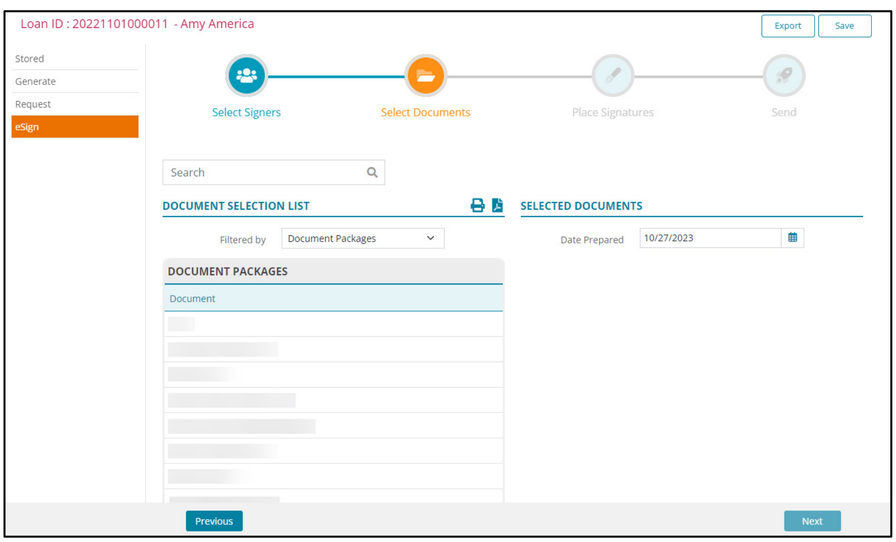


Figure 360: Document Packages

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.

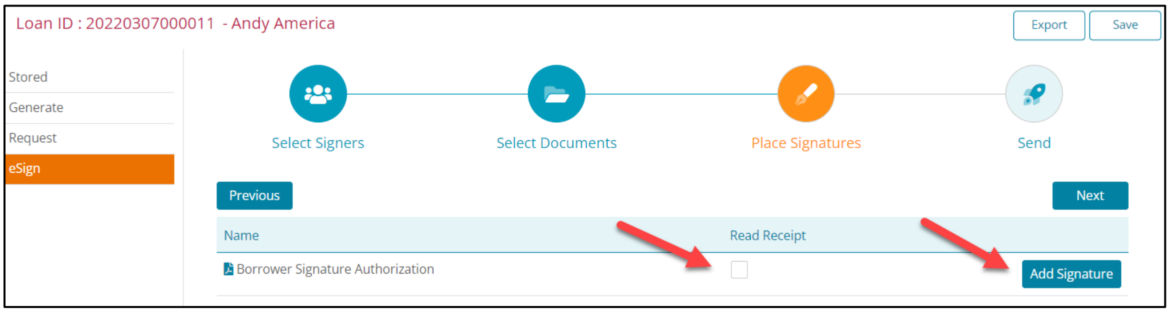


Figure 361: Add Signature

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

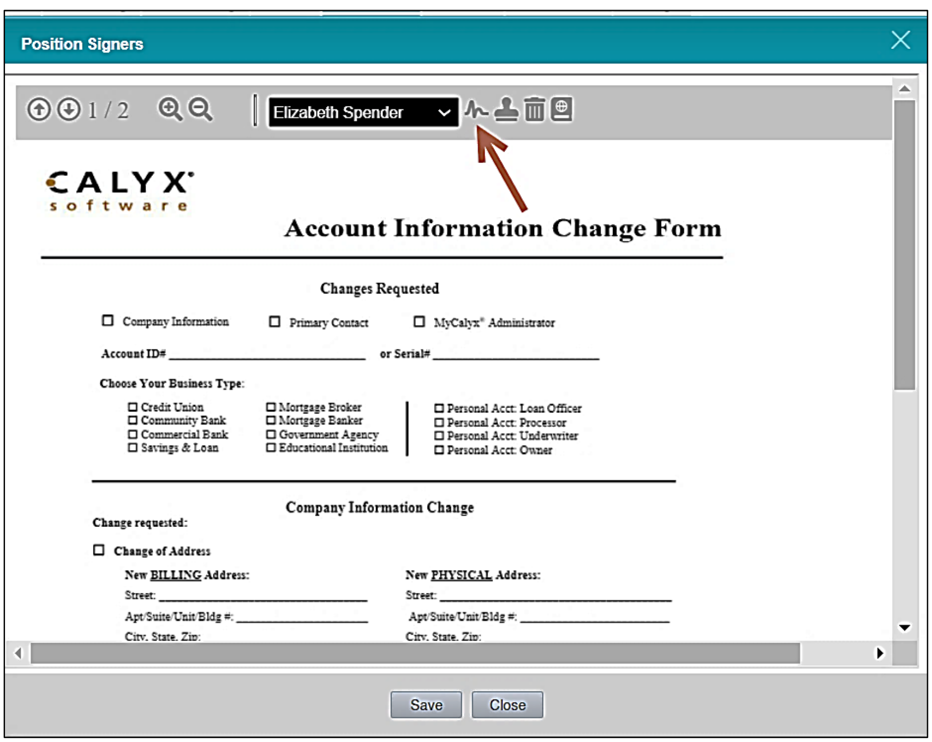


Figure 362: Position Signers Dialog

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

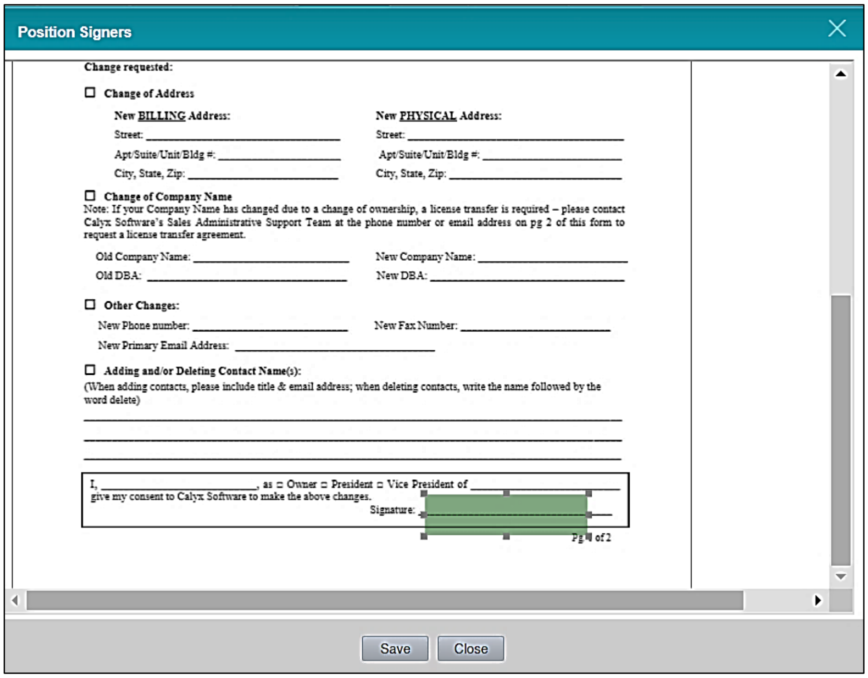


Figure 363: Position Signature Block

5. Resize the **Signature Block**.
6. Click **Save**.
7. Proceed to Request Signatures.

Request Signatures

Use the following steps to complete the eSignature request.

1. Click **Next**.

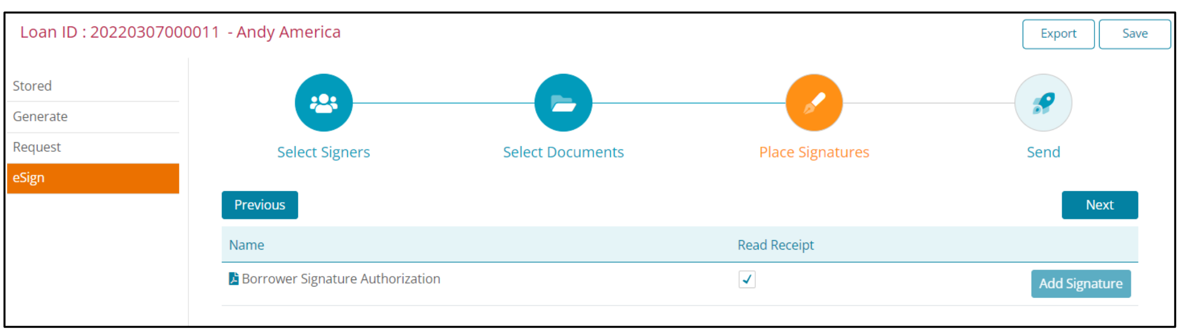


Figure 364: Complete eSignature Request

2. Enter a **Package Name**.

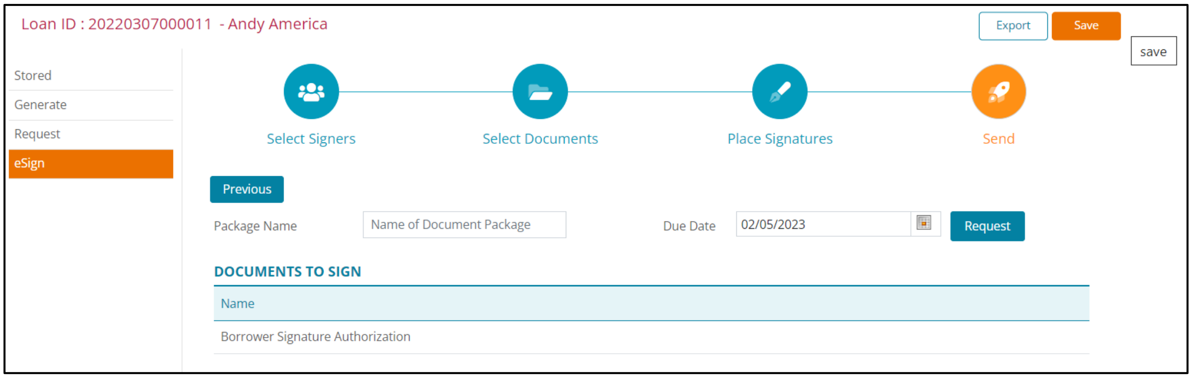


Figure 365: Send eSignature Request

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.**

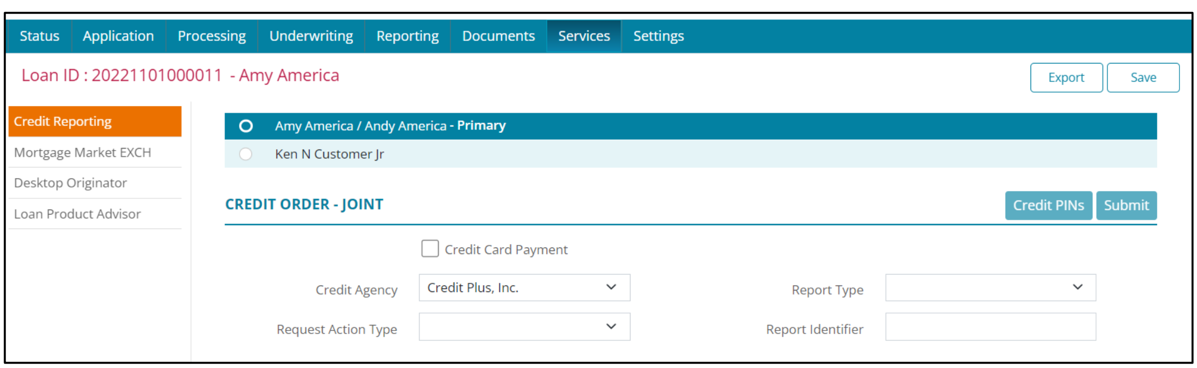


Figure 366: Borrower Credit Reporting

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**.

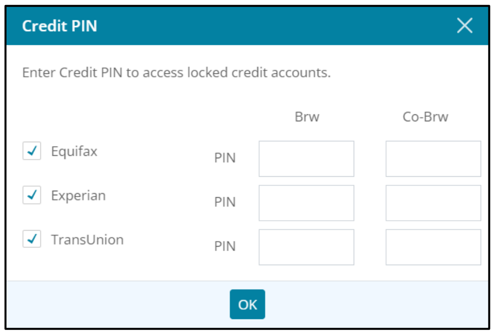


Figure 367: Credit PIN Dialog

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.

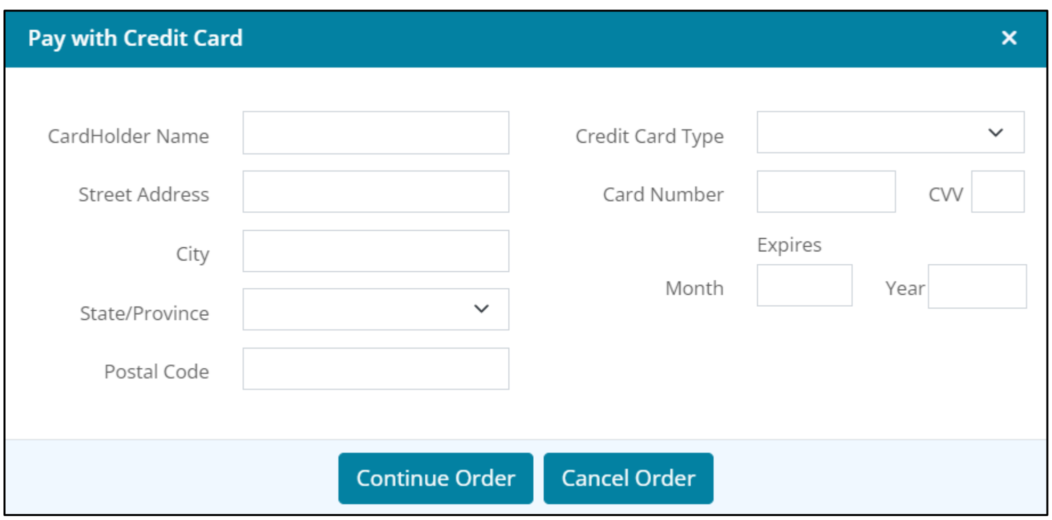


Figure 368: Pay with Credit Card Dialog

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.

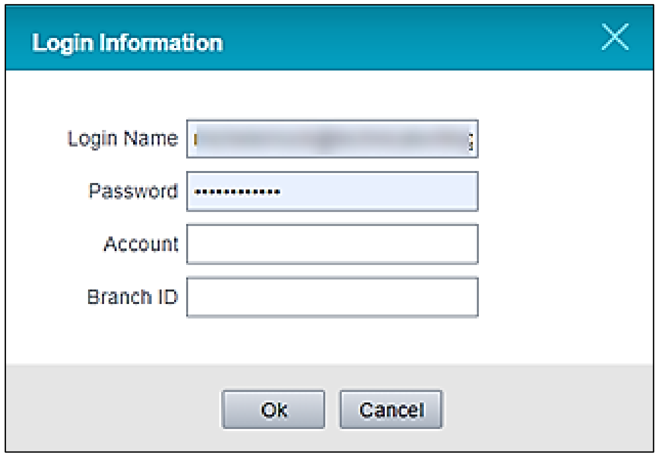


Figure 369: Credit Agency Login Information

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.

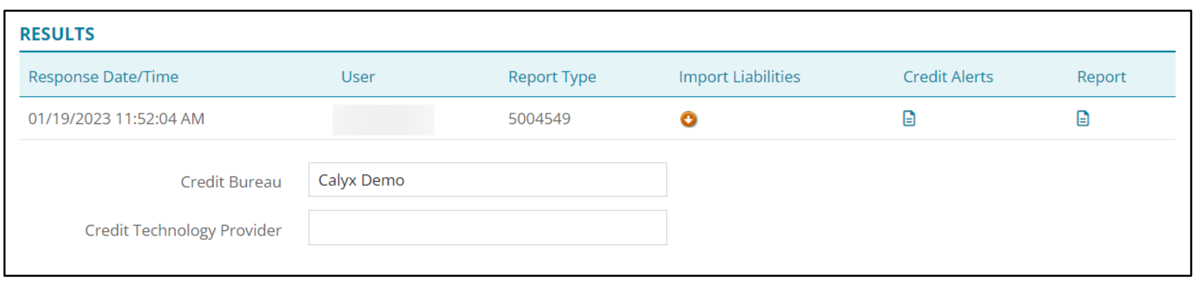


Figure 370: Credit Report Results List

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

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

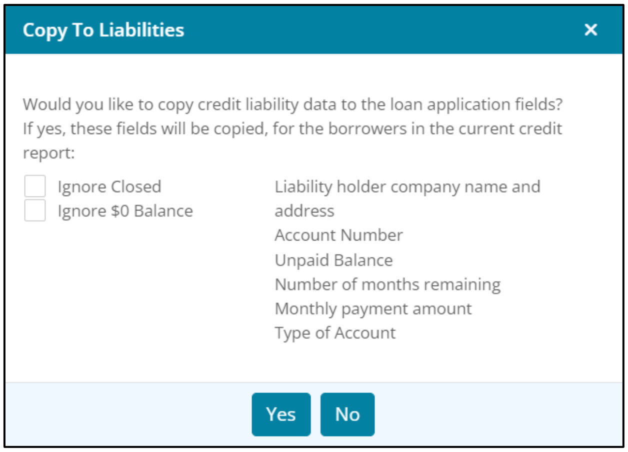


Figure 371: Copy to Liabilities Dialog

4. Select the appropriate checkboxes.
5. Click **Yes** to import the liabilities to the *Application Borrower* screen.

Mortgage Market Exchange

The *Mortgage Market Exchange (MME)* allows the user to submit the loan to multiple available wholesalers.

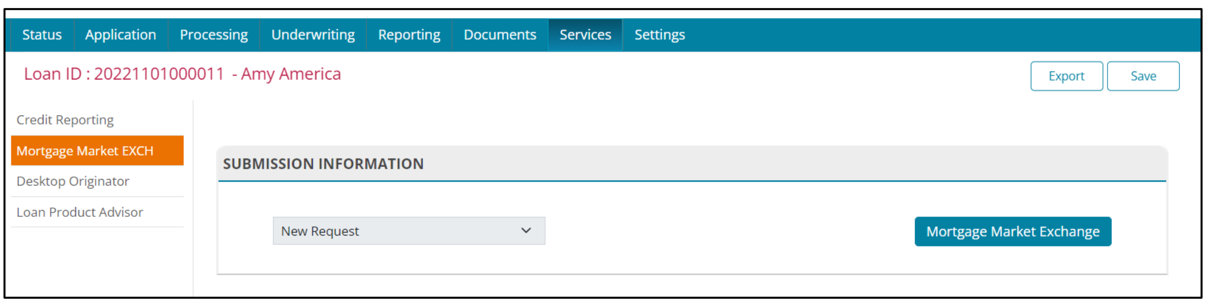


Figure 372: MME

To run pricing options:

1. Select the **Services** tab.
2. Select **Mortgage Market EXCH**.
3. Select an option from the dropdown menu.

4. Select a wholesaler from the **Mortgage Market Exchange**.

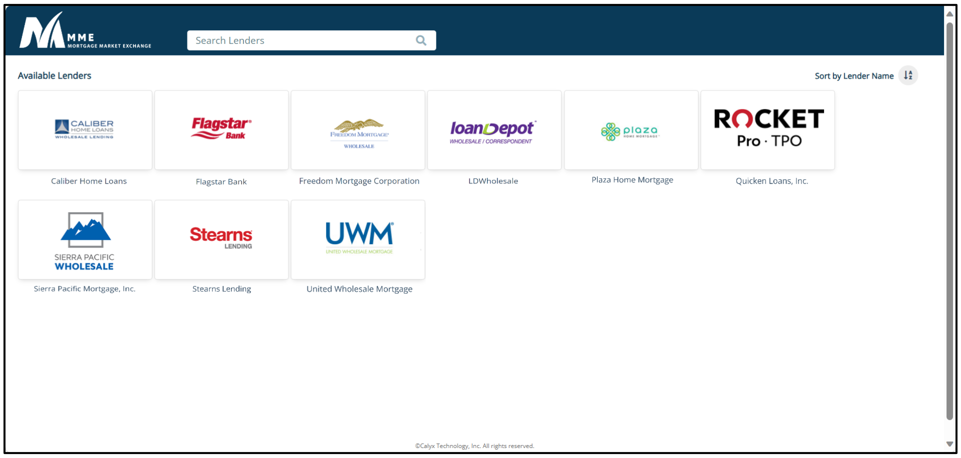


Figure 373: MME

5. Complete the wholesaler's requirements.

Wholesaler Status and Received Documents

After a new request submission, the user may receive a status or documents from the wholesale. Those items will appear in the tables below the *Submission Information* section.

To view the status or documents received:

1. In the *Submission Information* section, select the dropdown menu and select the wholesaler.

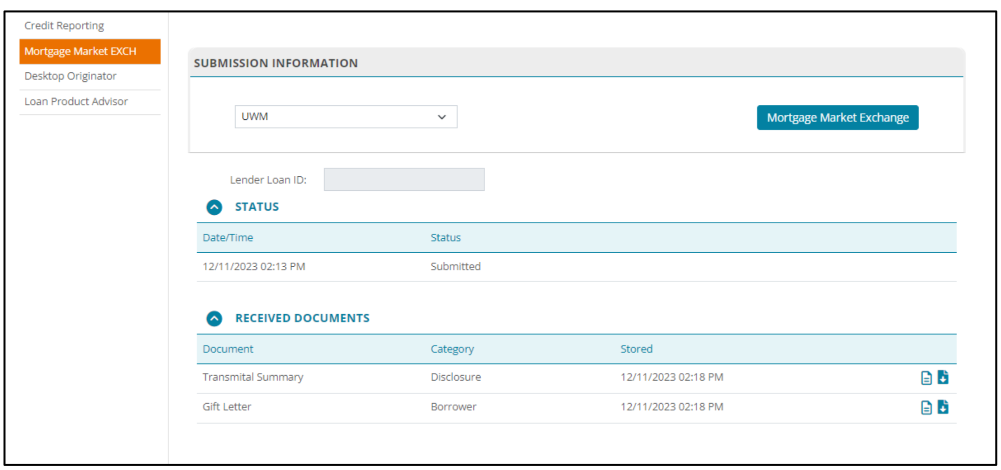


Figure 374: Status and Received Document

2. Preview or download any documents received by selecting the icons.
3. Click **Save**.

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**.

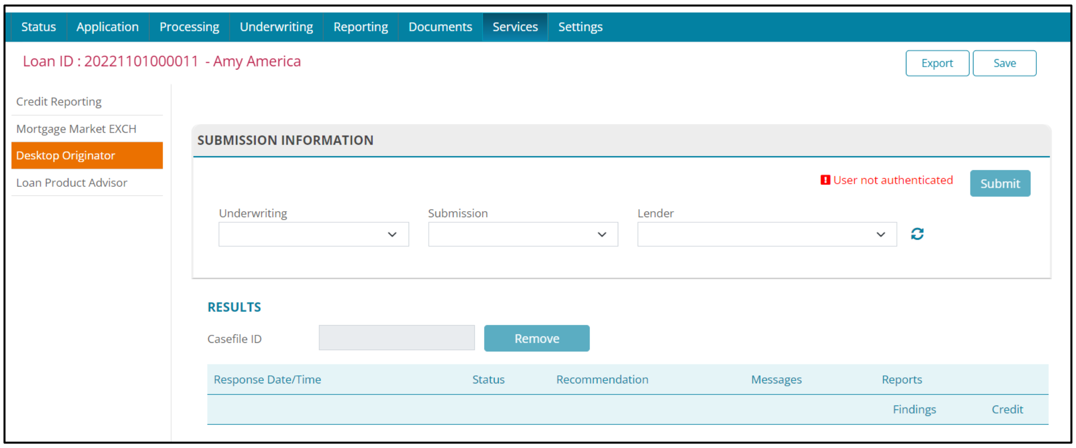


Figure 375: Desktop Originator Submission Info

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.

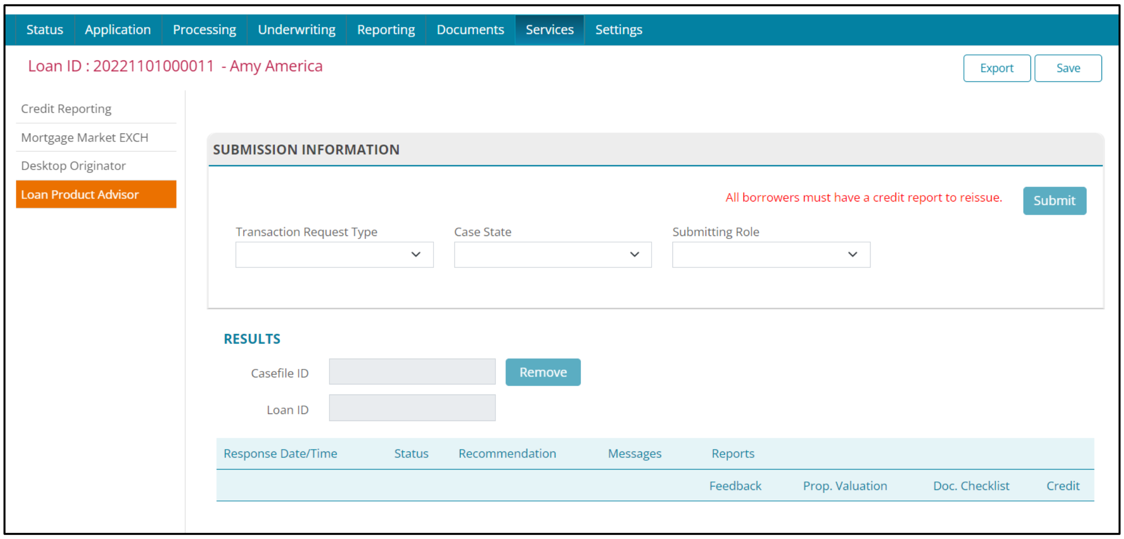


Figure 376: Loan Product Advisor

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.

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.

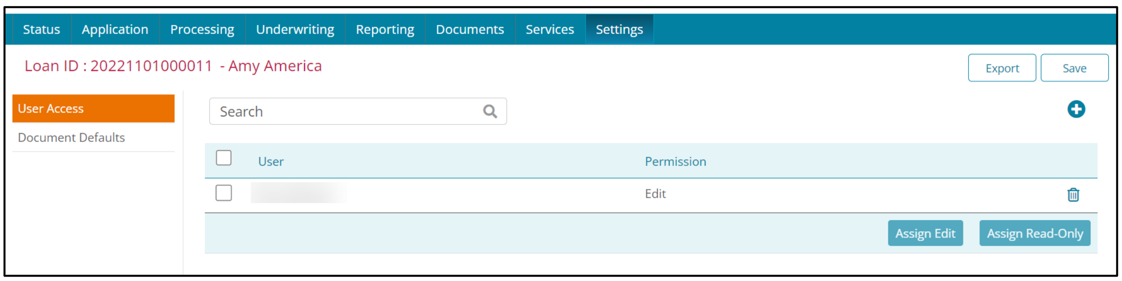


Figure 377: Loan User Access Settings

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

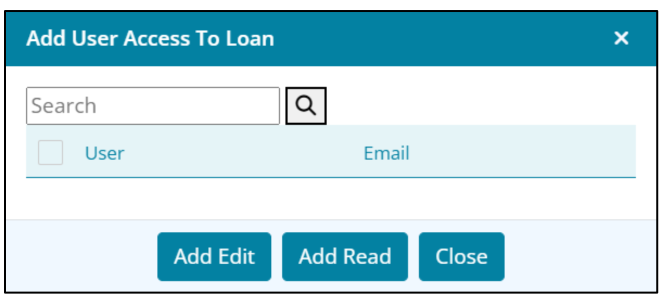


Figure 378: Set Loan User Access

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 374.)
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 374.)
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.

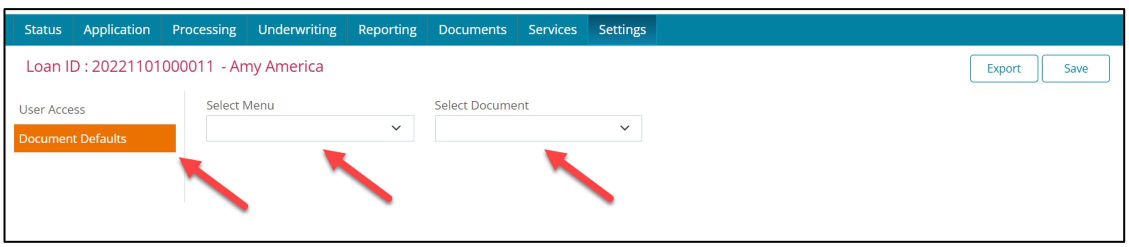


Figure 379: Document Defaults

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

4. Enter **Company Information**.

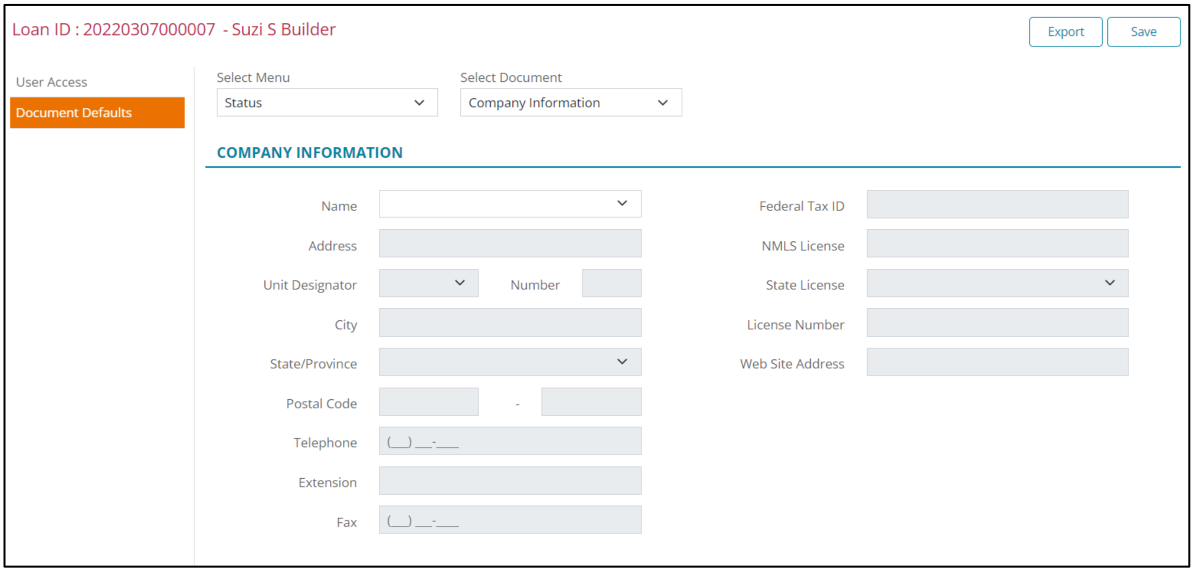


Figure 380: Default Company Information

5. Click the **State License Add** button to automatically add state license information to documents.
6. Enter the licensed **State** from the dropdown menu.

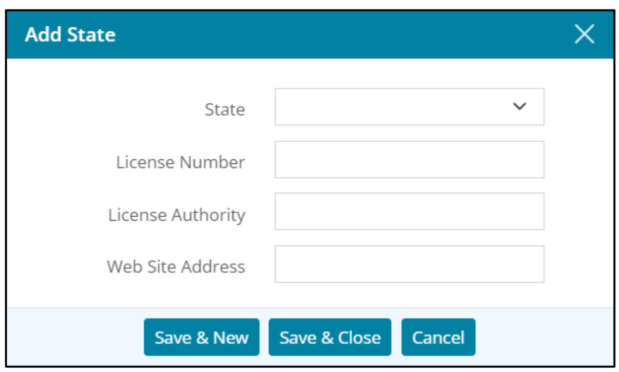


Figure 381: Add State Dialog

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*.

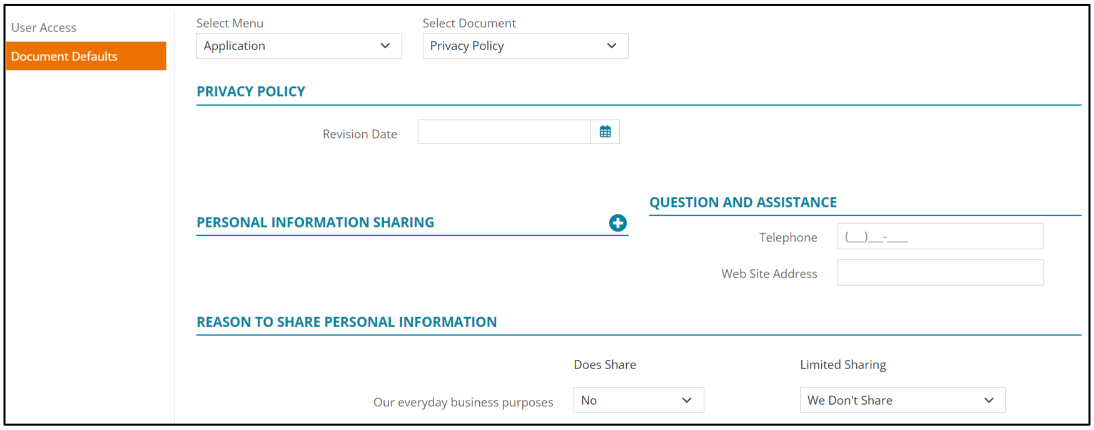


Figure 382: Loan Application Privacy Settings

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.

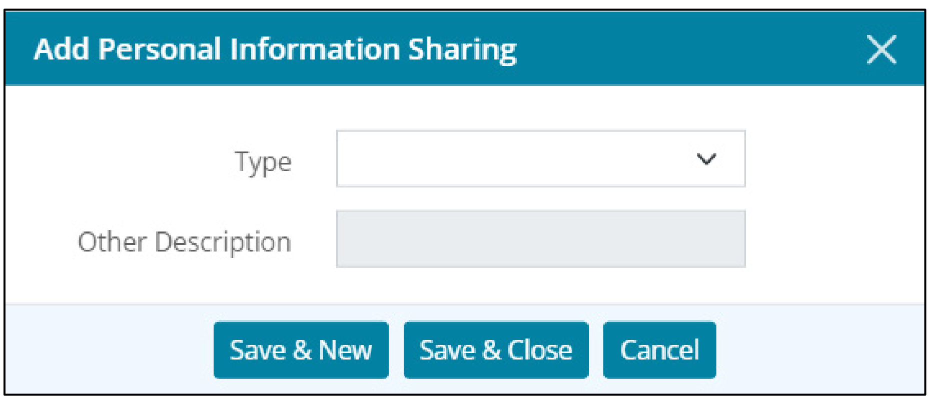


Figure 383: Add Personal Information Sharing

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**.

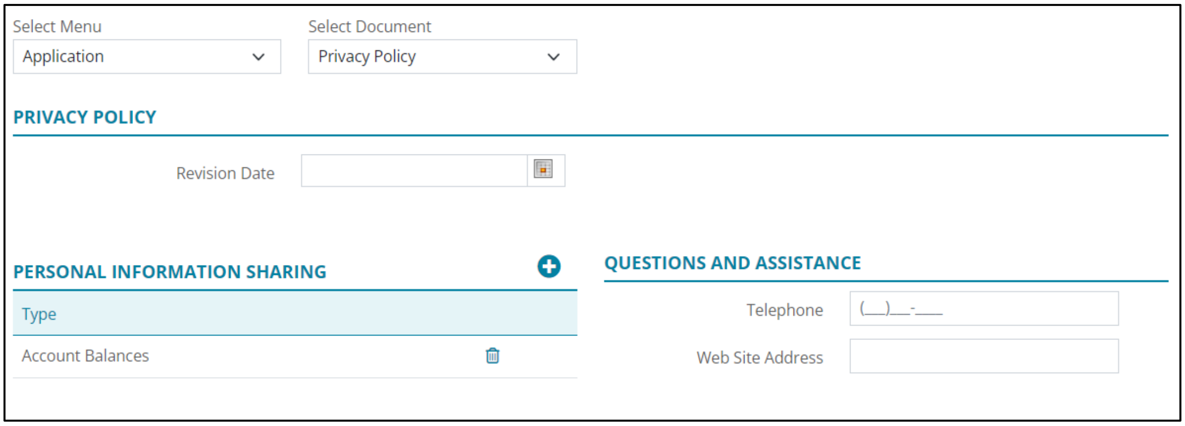


Figure 384: Document Type List

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.

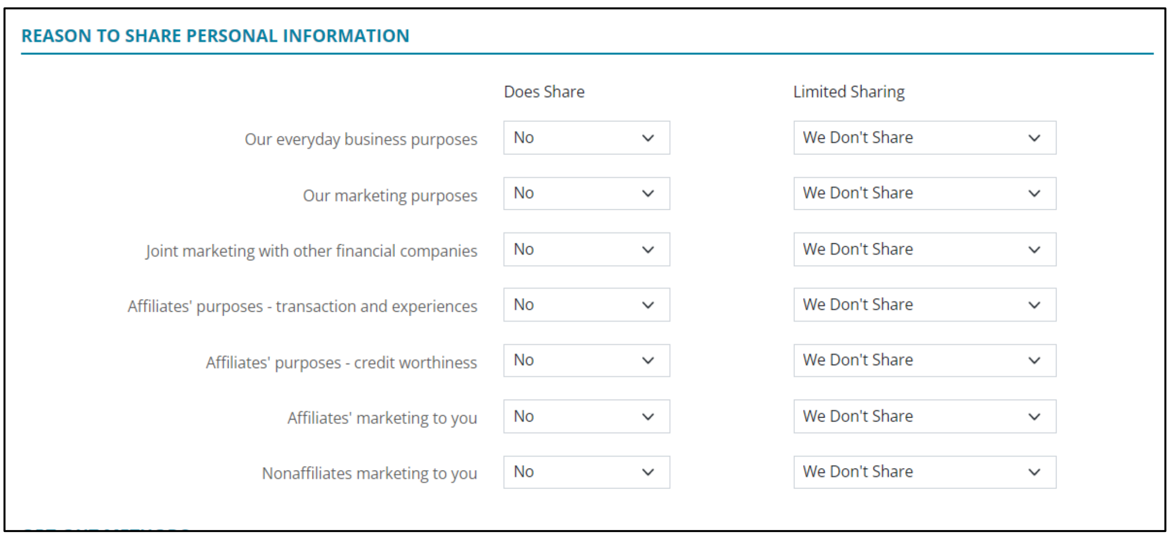


Figure 385: Reasons to Share Personal Info.

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

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

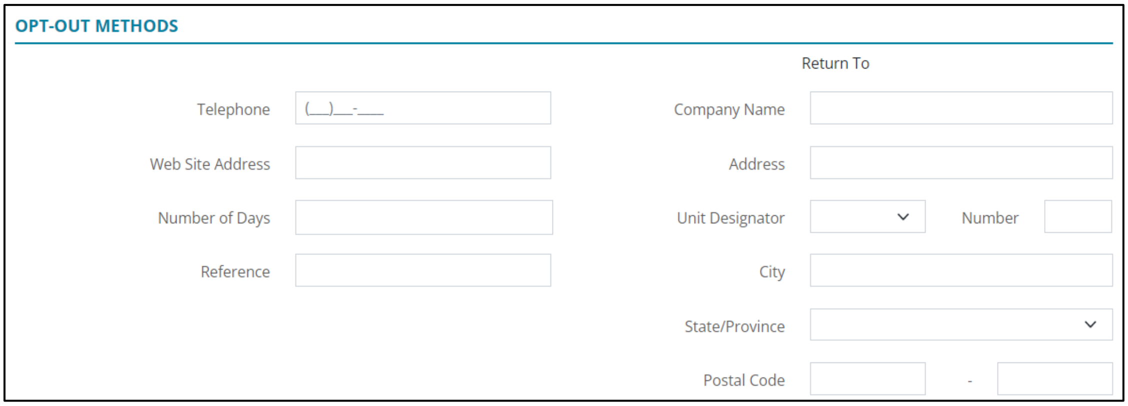


Figure 386: Opt-out Methods

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

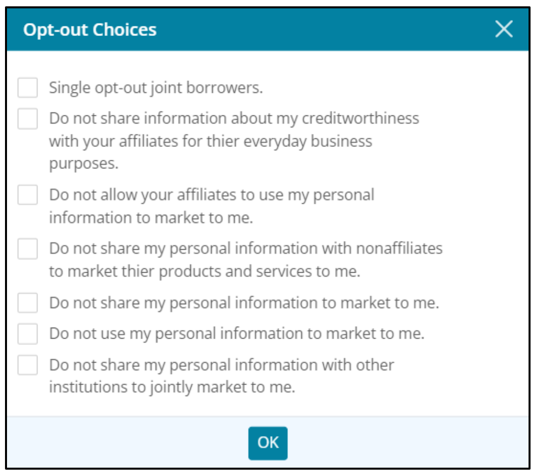


Figure 387: Opt-out Choices Dialog

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.

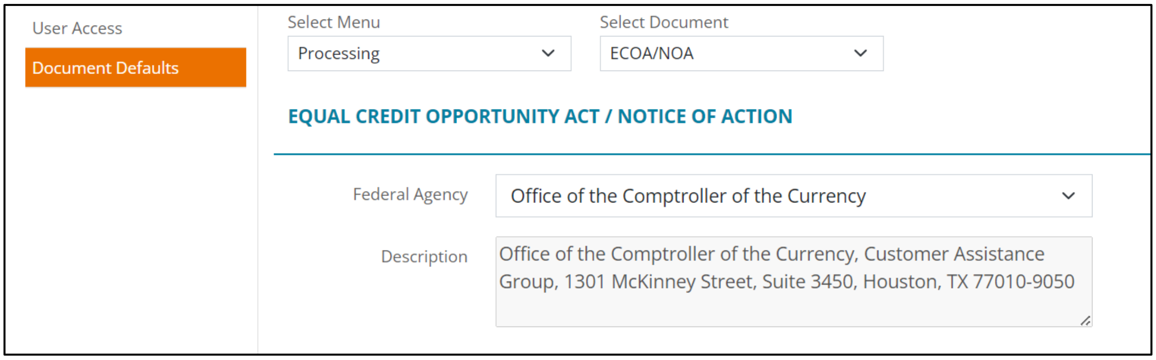


Figure 388: ECOA Form Statement

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.

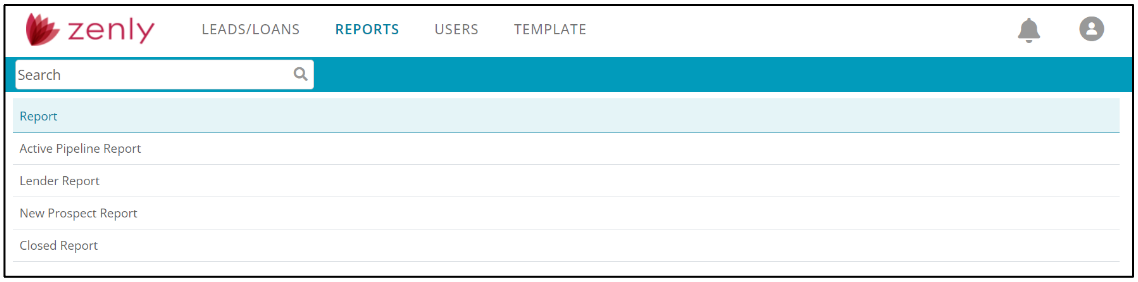


Figure 389: Reports Tab

The reporting options available in this tab function similarly to each other. The difference is the data generated in the report. See the figure below.

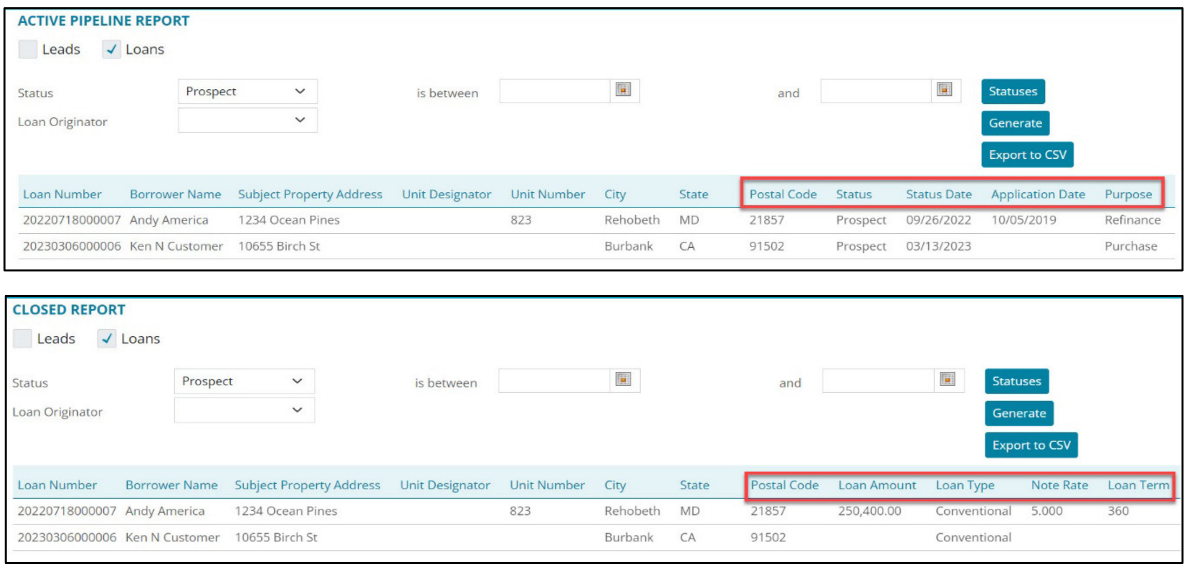


Figure 390: Active Pipeline/Closed

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 386.

Status Dropdown Menu

The user can use the *Status* dropdown menu to generate a report based on the *Status* of the loan files. Any loans labeled with the selected *Status* at any point will populate the table/report.

Example: The figure below shows that the loans are either currently leads or were leads.

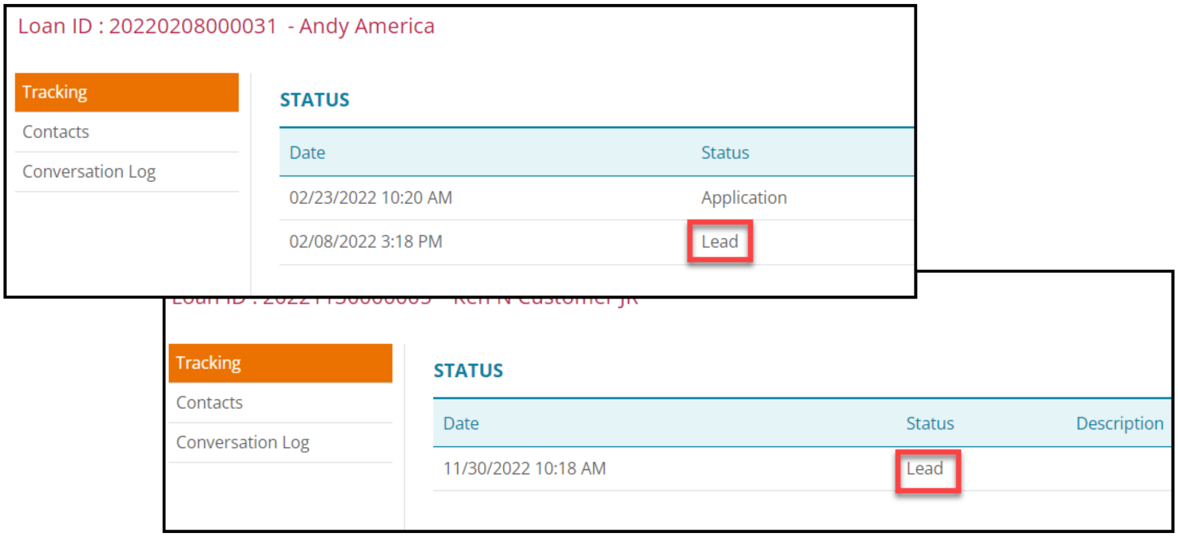


Figure 391: Status

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

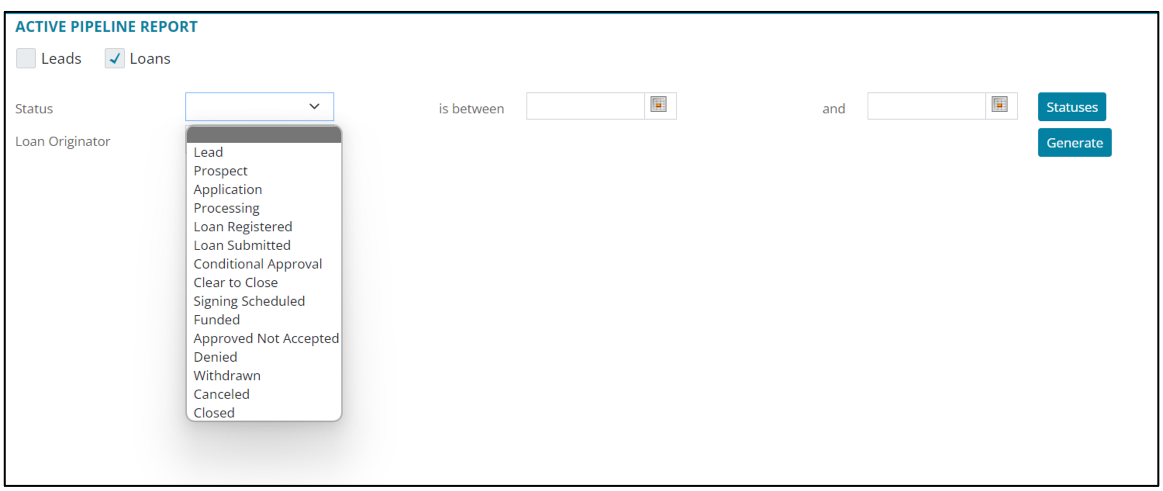


Figure 392: Status Dropdown

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 393: 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 394: Statuses Button

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

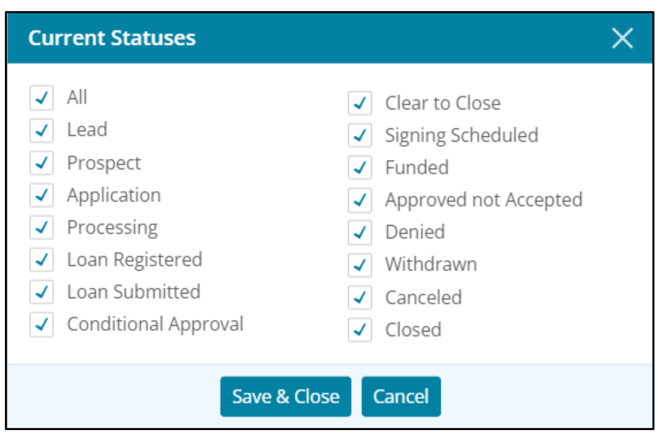


Figure 395: Current Statuses

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*.

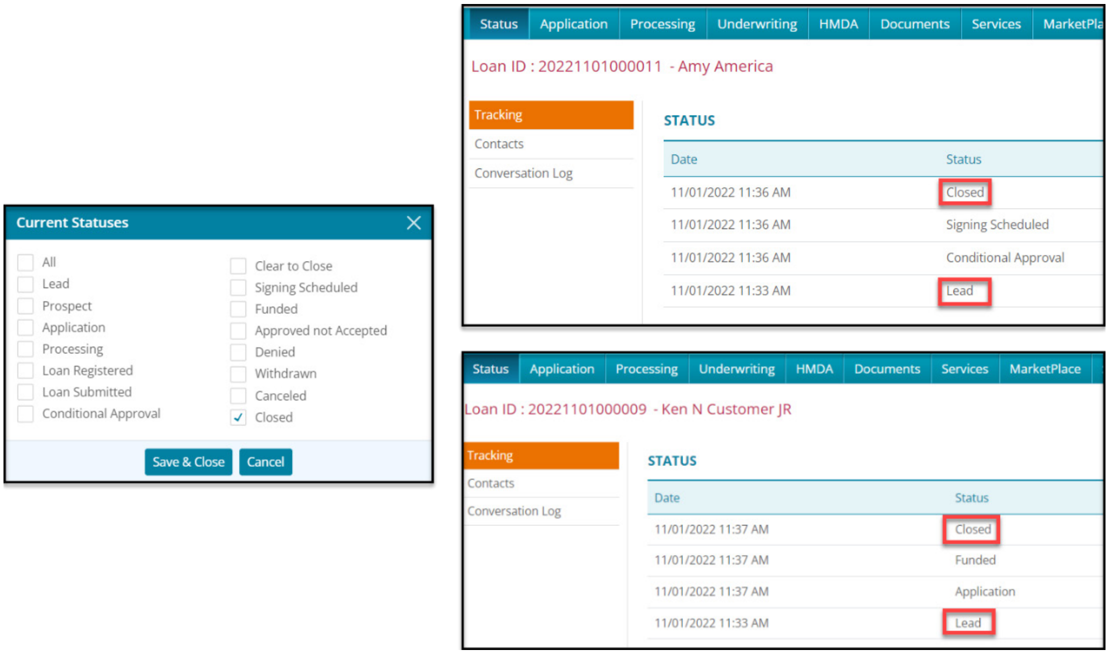


Figure 396: Status/Current Status

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

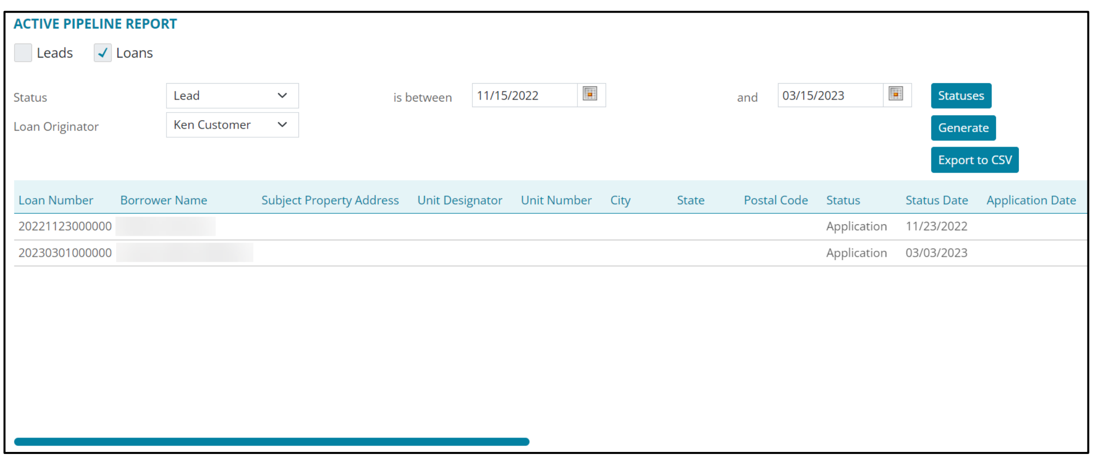


Figure 397: Generated Report

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.

Figure 398: 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**.

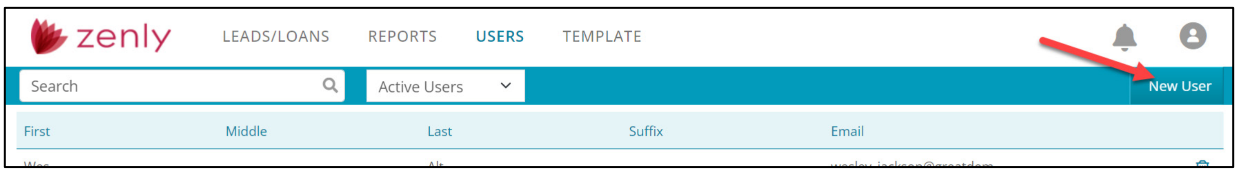


Figure 399: New User

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

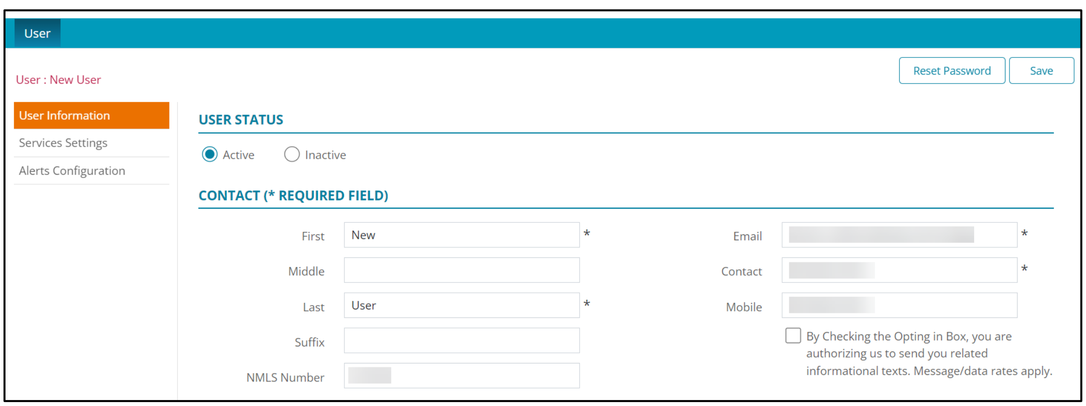


Figure 400: New User Contact Details

Note: Select Inactive to establish the user without activating user ability to access Zenly.

4. Enter **Contact First** name.
5. Enter **Contact Last** name.
6. Enter **Contact Email**.

7. Enter **Contact Phone** number.
8. Enter **Contact Mobile** number.
9. Enter **Contact NMLS Number** if applicable.
10. If needed, select the **By Checking the Opting in Box…**.

Note: By opting into the informational texts, the user is provided with an additional method for sending password change requests.

Loan Access

Set the options for determining which loans to which the user has access and the type of access granted.

1. Select the appropriate **Loan Access View** option.

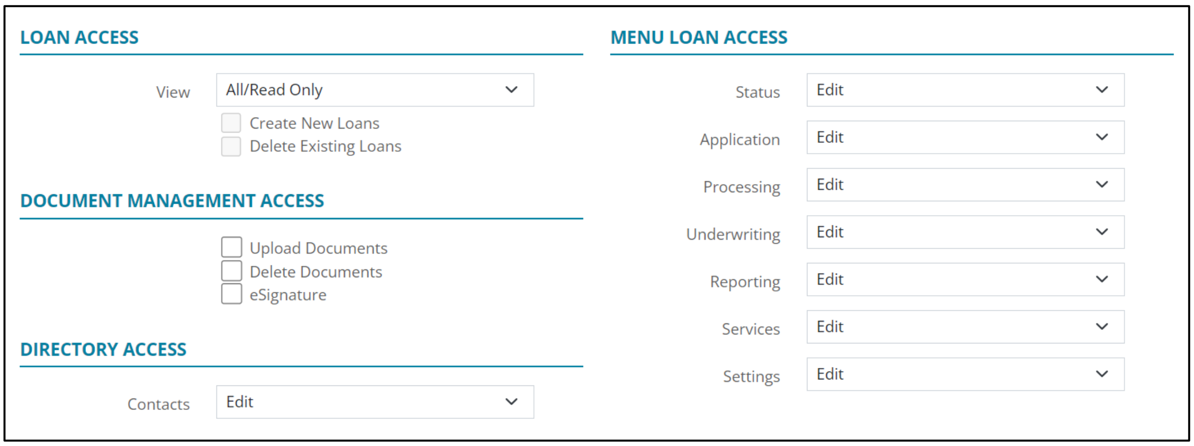


Figure 401: User Loan Access

- **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 398.)
2. Select the appropriate **Application** option.
3. Select the appropriate **Processing** option.
4. Select the appropriate **Underwriting** option.
5. Select the appropriate **Reporting** option.
6. Select the appropriate **Services** option.
7. Select the appropriate **Settings** option.

Directory Access

Enable or disable the user's ability to edit contacts.

- **Read Only:** Enables information viewing without editing capabilities.
- **Edit:** Enables user to make changes to tab information.

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.

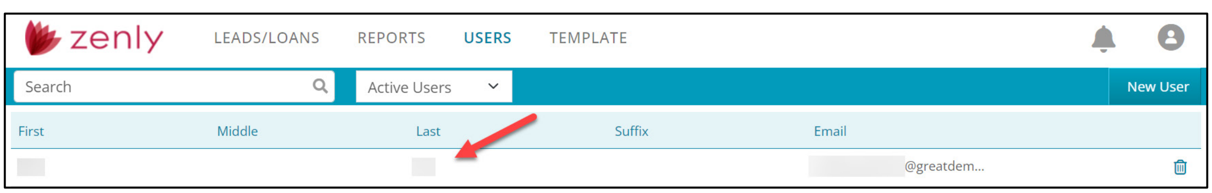


Figure 402: Select User

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 399.)
2. Click **Reset Password**.

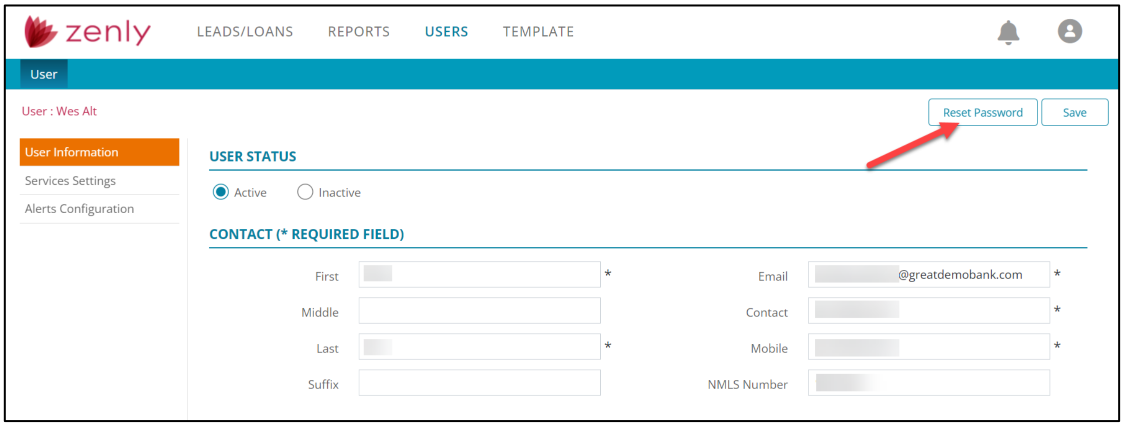


Figure 403: Reset Password

Delete User

Delete users that no longer require Zenly access.

1. Select the user to delete.

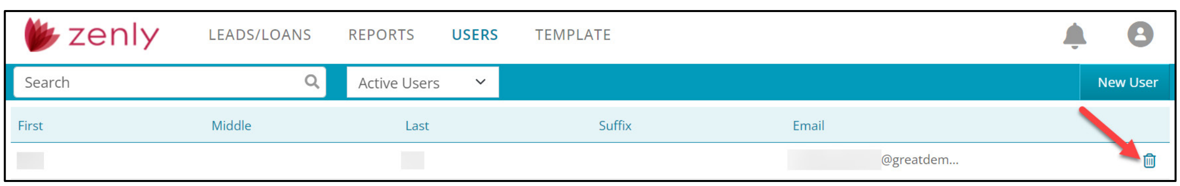


Figure 404: Delete User

2. Click the **Delete** icon.

User Search

Enter search criteria to locate a Zenly user.

1. Enter the **Search** criteria.

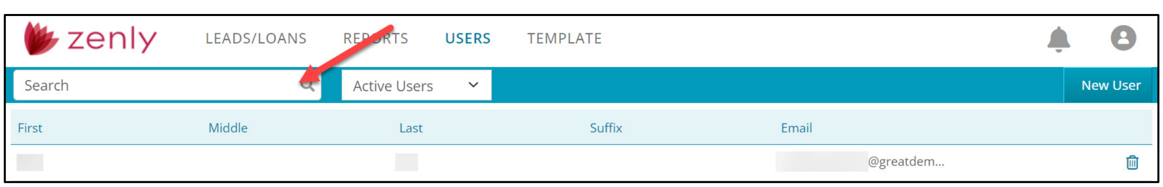


Figure 405: User Search

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**.

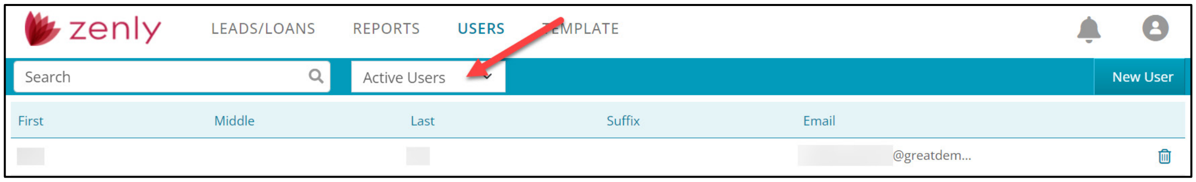


Figure 406: Activate/Deactivate User

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**.

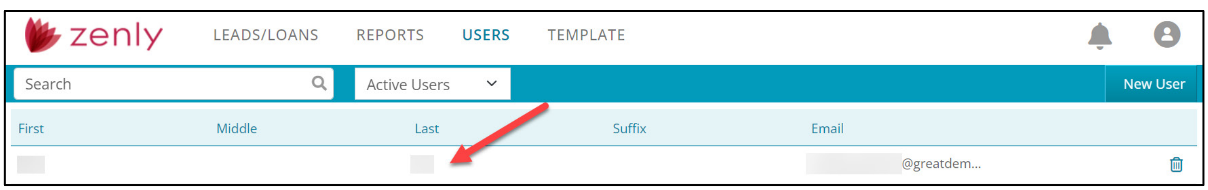


Figure 407: Select User

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

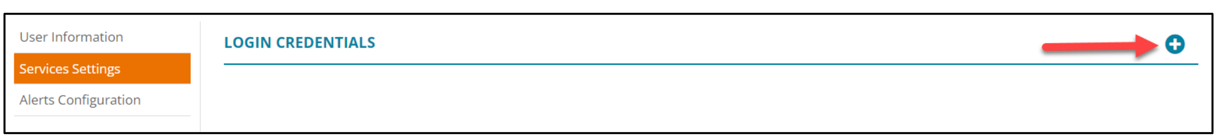


Figure 408: Add Service

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

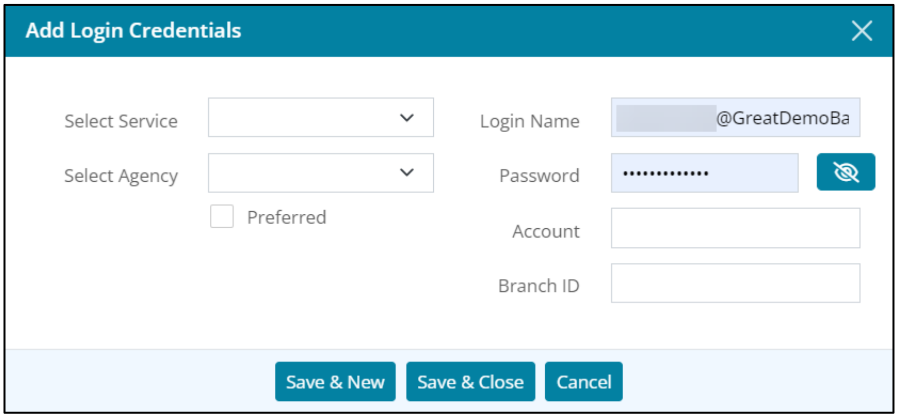


Figure 409: Add Login Credentials

6. Select the desired **Agency** from the dropdown.
7. Select the **Preferred** checkbox to set the agency as a preferred provider.
8. Enter the **Login Name**.
9. Enter the **Password**.
10. Enter the **Account Number**.
11. Enter the user **Branch ID**.
12. Enter the **Fannie Mae Account Number**.
13. Enter the **Fannie Mae Password**.

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

14. Click **Save & Close**.

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

Edit Provider

Use the following steps to edit a provider.

1. Access **Service Settings**.
2. Click the provider to edit.

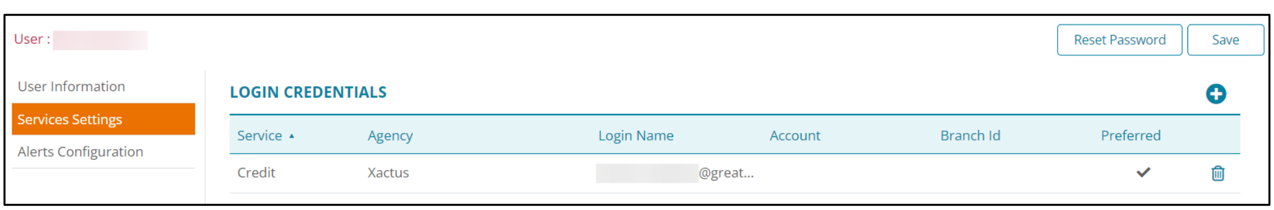


Figure 410: Modify Provider

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

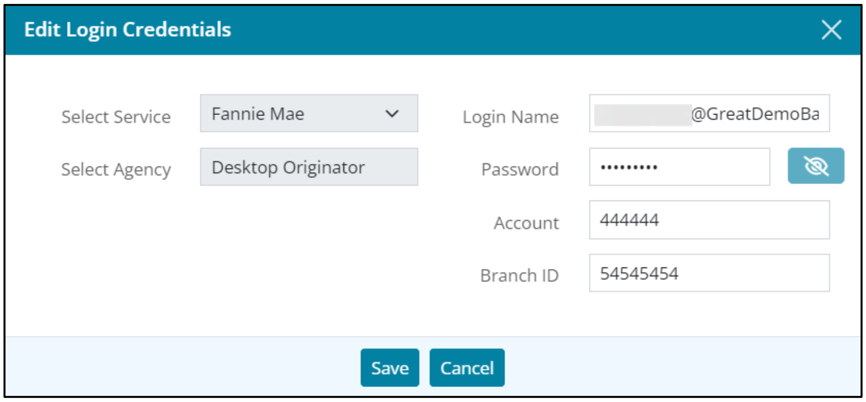


Figure 411: Edit Login Credentials Dialog

4. Click **Save & Close**.

Delete Provider

Use the following steps to delete a provider.

1. Access **Service Settings**.
2. Click the **Delete** icon. (See Figure 407.)
3. Click **Delete** on the *Delete Confirmation* dialog.

Alerts Configuration

The *Alerts Configuration* screen allows the user to adjust the notifications that appear in Zenly. Use the toggles to select the notification types and access.

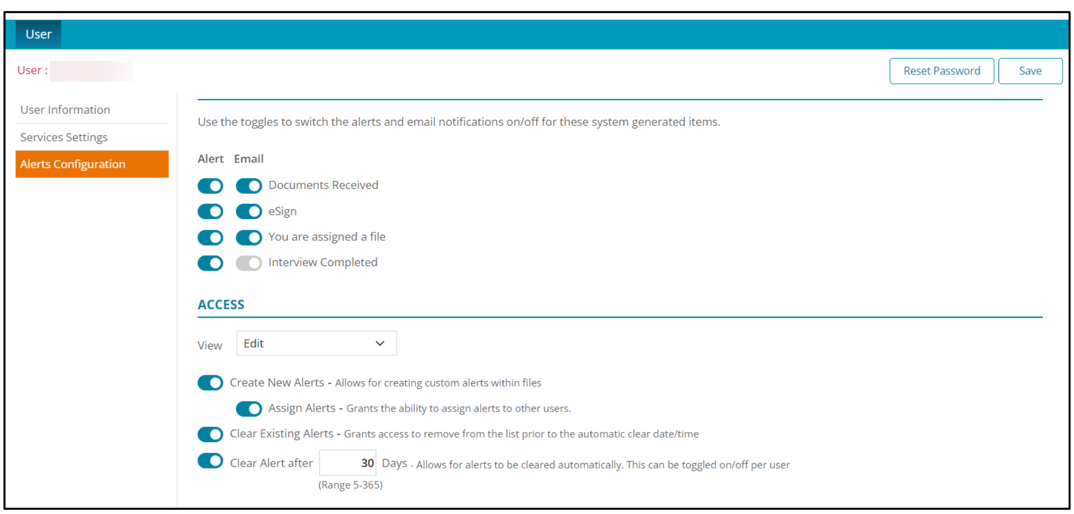


Figure 412: Alerts Configuration

Alerts & Notifications

Two types of notifications are available: *Alerts* and *Email* (See Figure 409). 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.

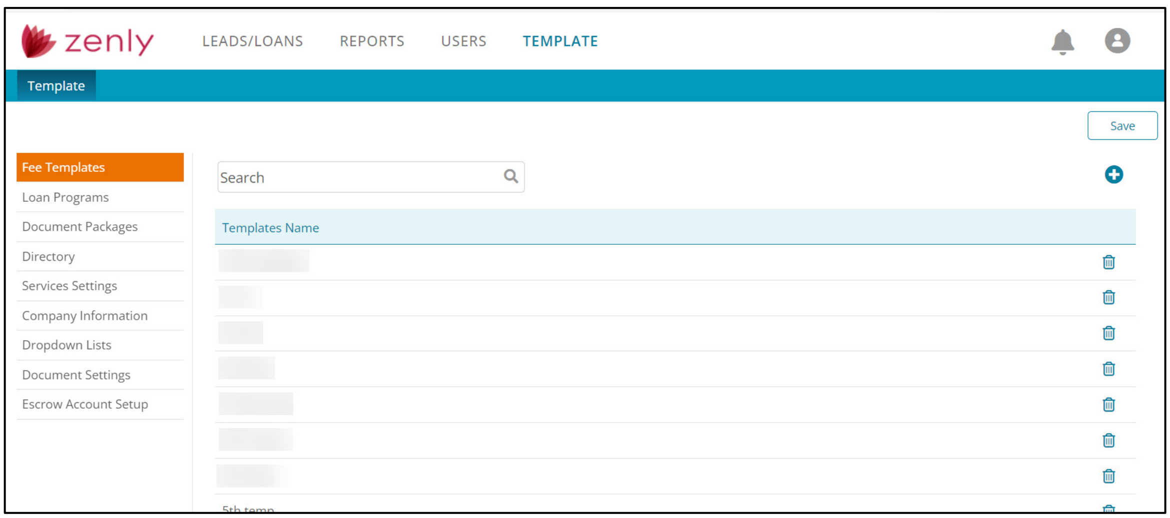


Figure 413: Standard Fee Template

2. Select the **Add** button.

3. Enter the **Template Name**.

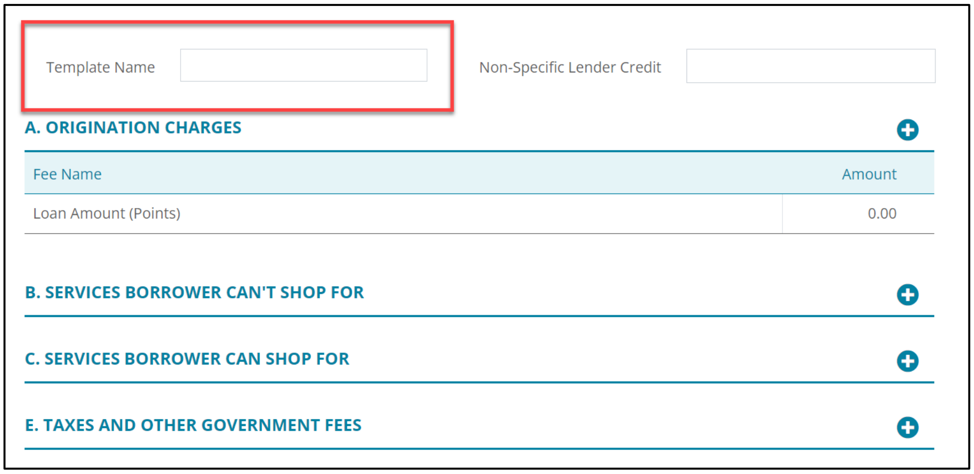


Figure 414: Origination Charges

4. Enter the **Non-Specific Lender Credit** code if applicable.
5. Click the **Amount** field.

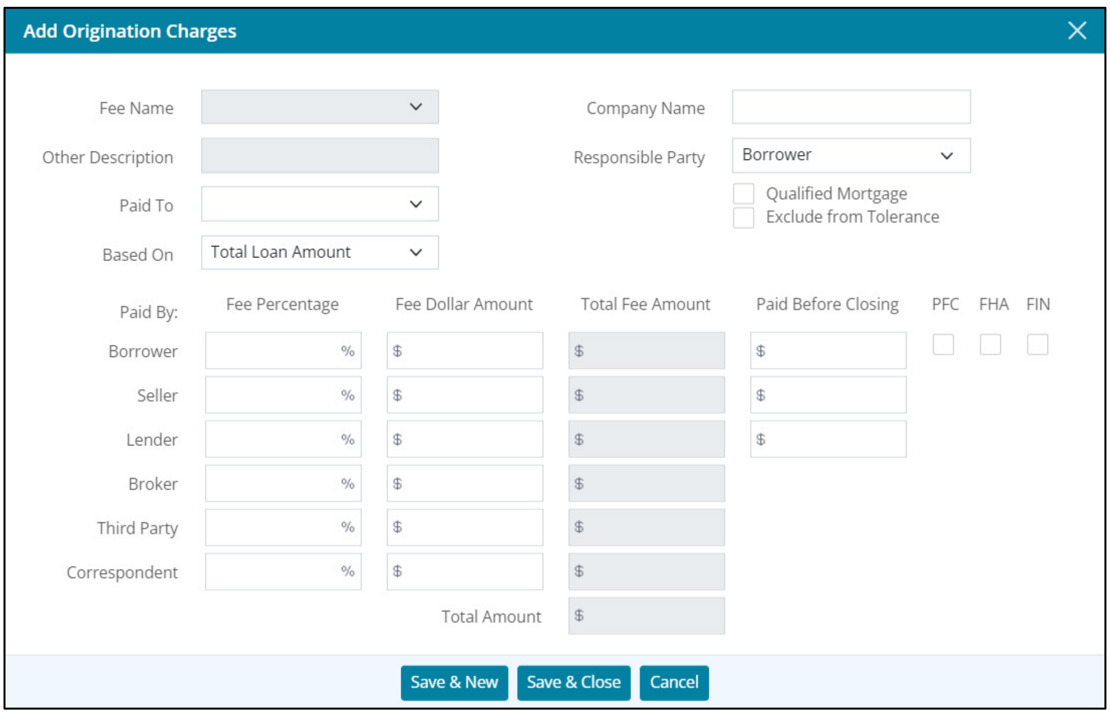


Figure 415: Edit Origination Charges Dialog

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 411.)
10. Enter the new **Origination Charge** details in the *Add Origination Charges* dialog.

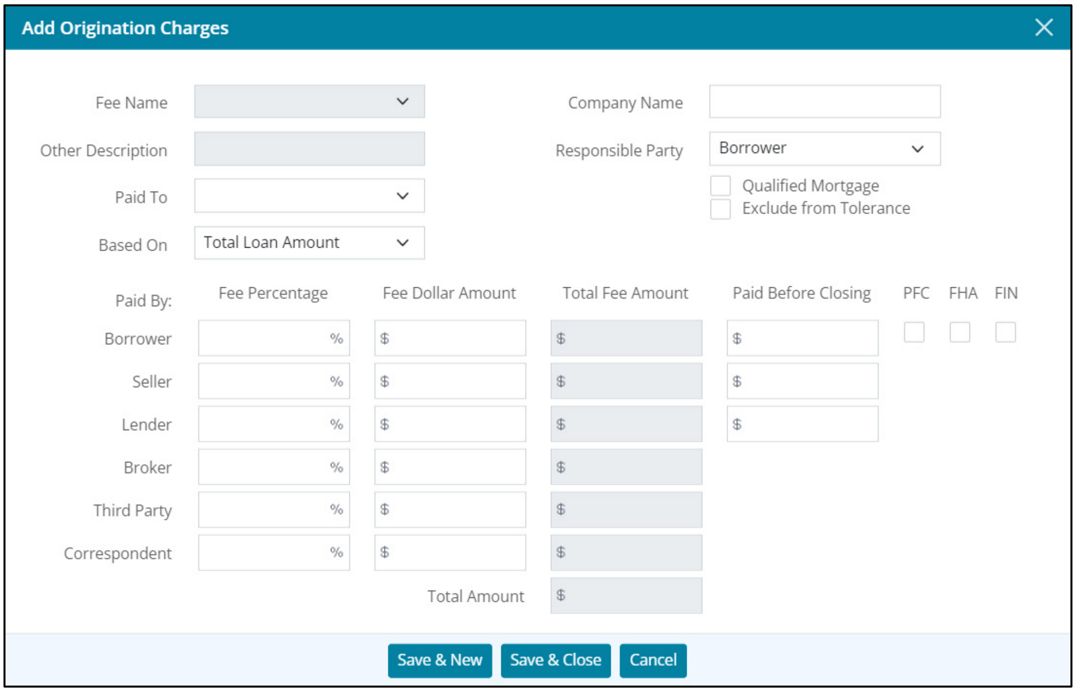


Figure 416: Add Origination Charges Dialog

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.

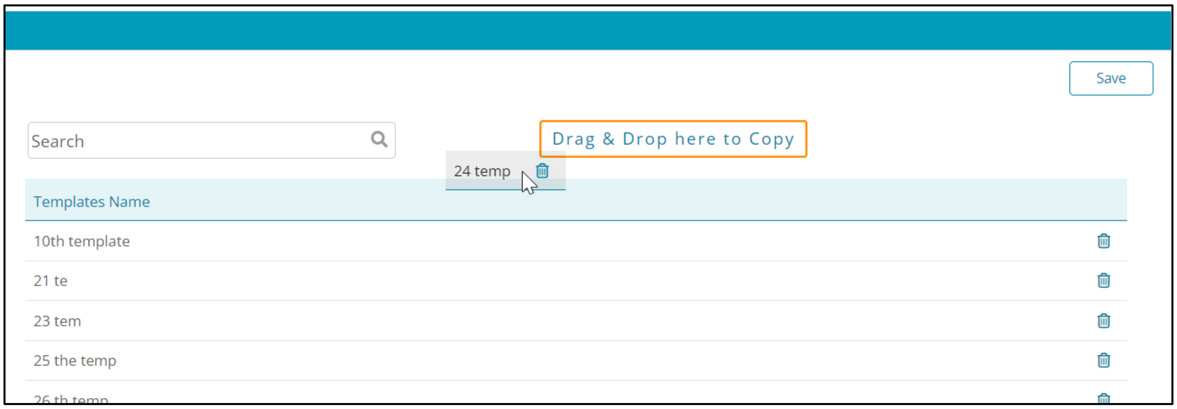


Figure 417: Copy Fees Template

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

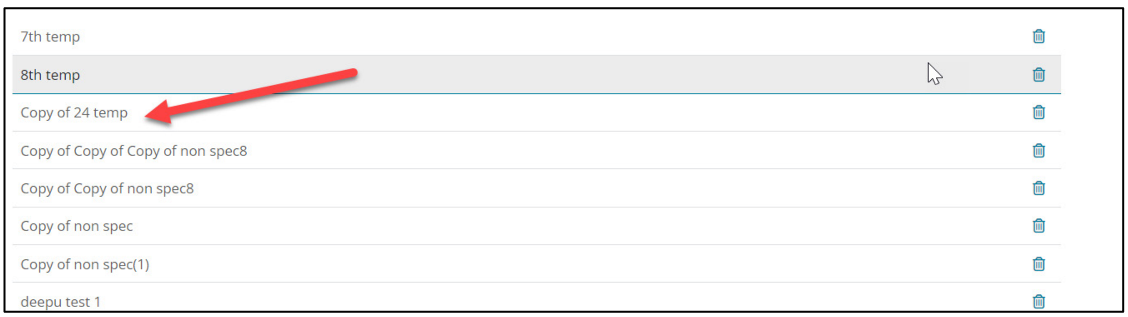


Figure 418: Copied Template

3. Rename the template appropriately.

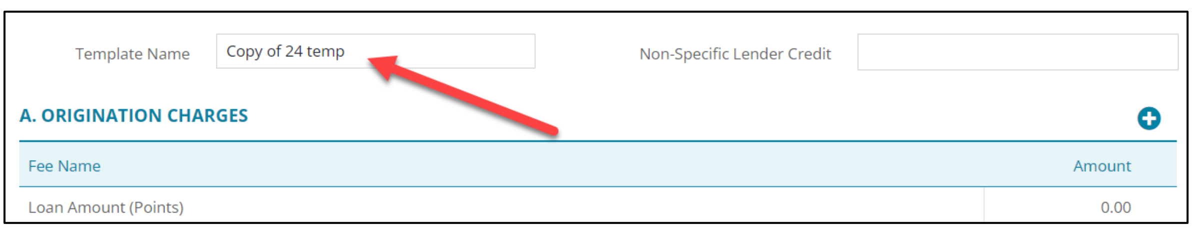


Figure 419: Rename Fees Template

4. Enter the **Non-Specific Lender Credit Identifier** if appropriate.
5. Use Steps 3 – 10 in Update Standard Fee Template to update the appropriate charges.

Create a New Template

Use the appropriate **Add** buttons to create a new template.

1. Click the **Add** button.

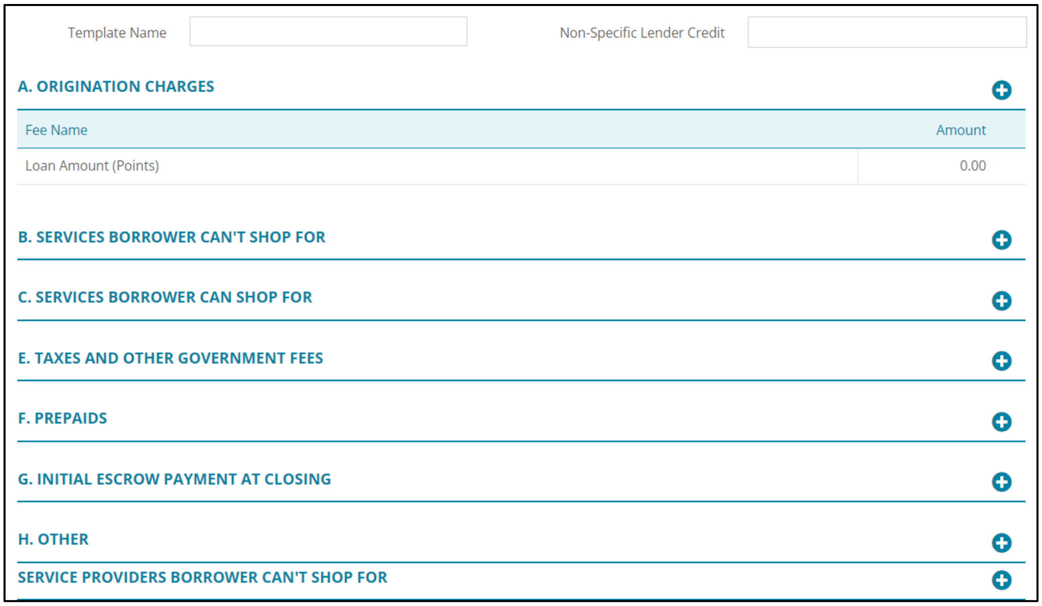


Figure 420: Add New Fees Template

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.

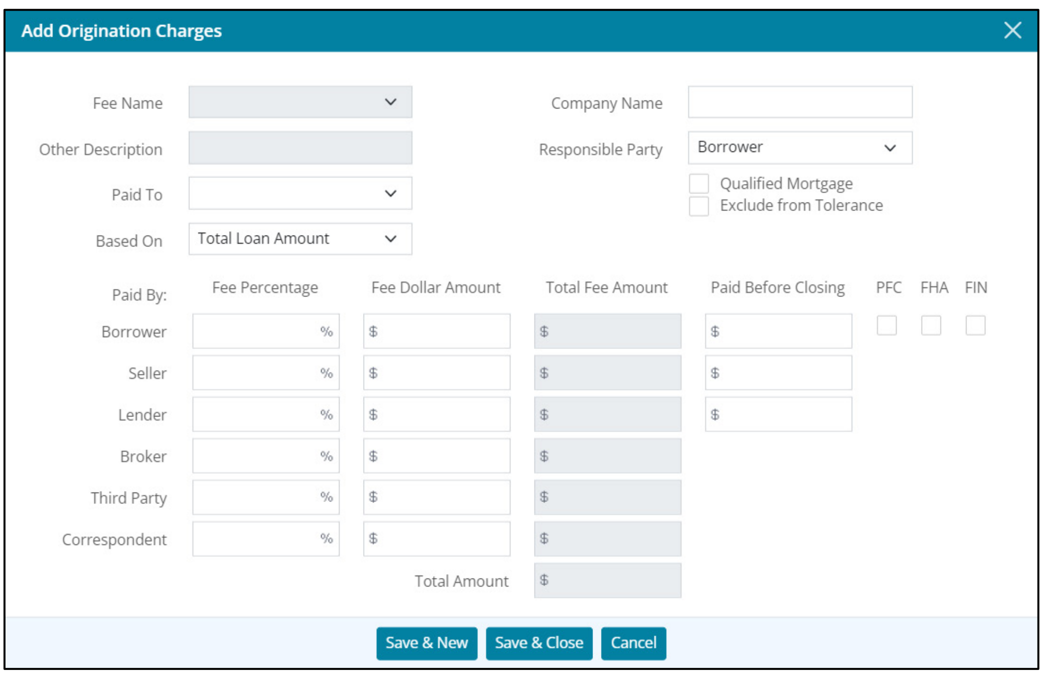


Figure 421: Add Charges Dialog

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**.

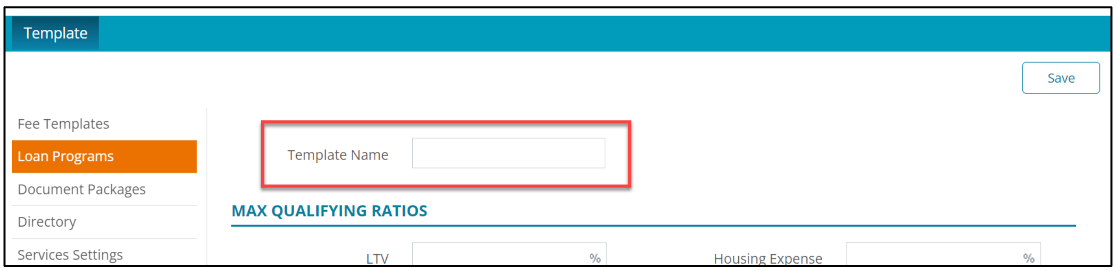


Figure 422: Template Name

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

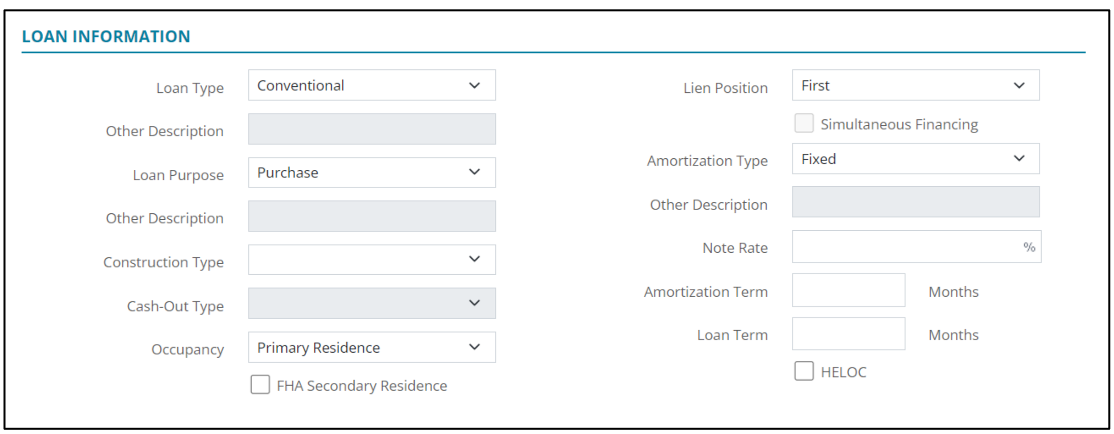


Figure 423: Loan Information Template

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

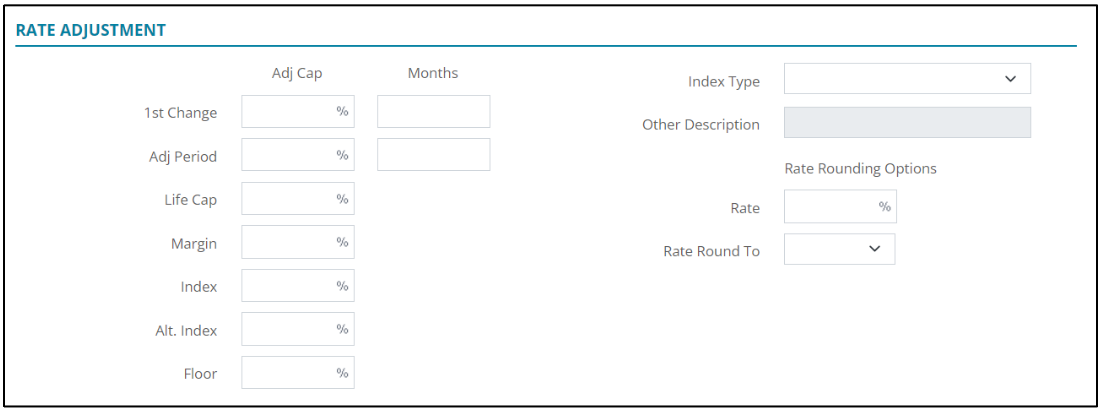


Figure 424: Rate Adjustment

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

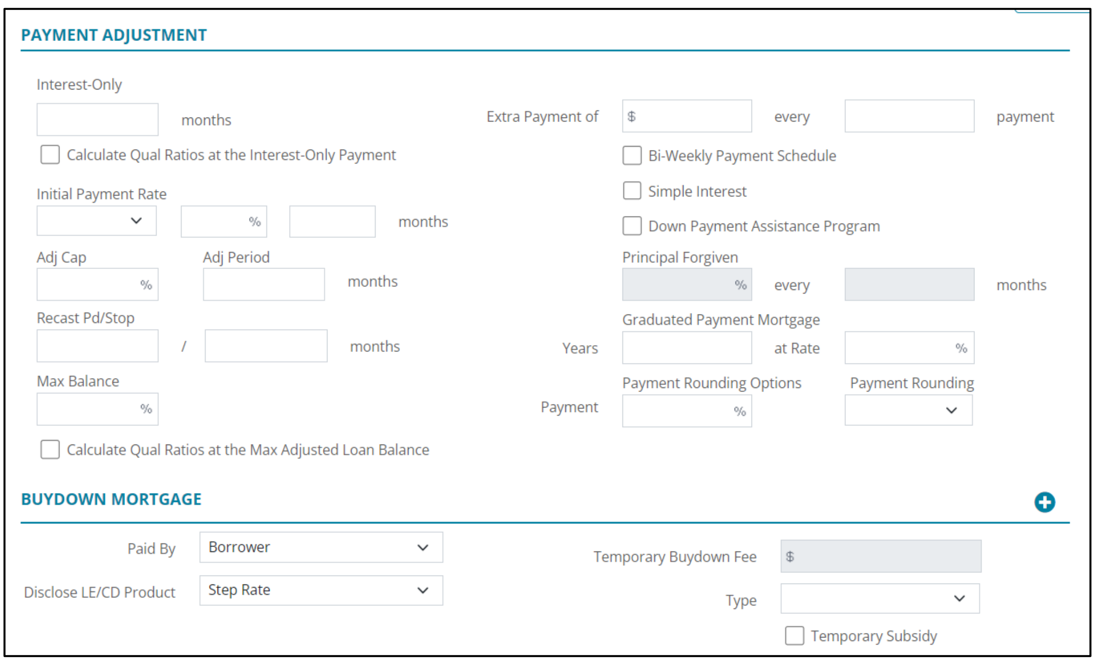


Figure 425: Payment Adjustment

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.

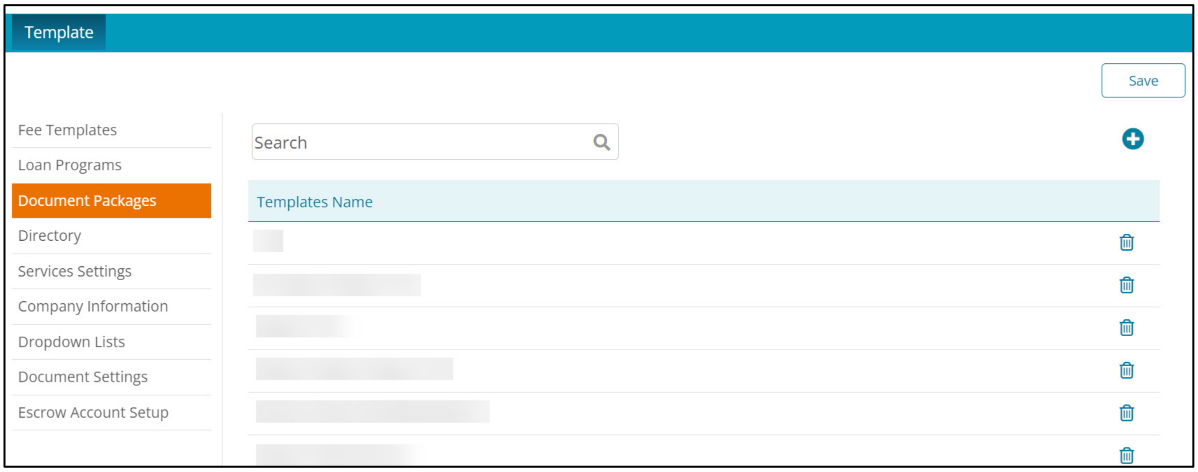


Figure 426: Document Packages

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.

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Interfaces: 3500 Maple Ave, Suite 500 Dallas, TX 75219 interfacesupport@calyxsoftware.com (214) 252-5610
www.calyxsoftware.com

Directory

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

To a contact:

1. Select the **Add** button.

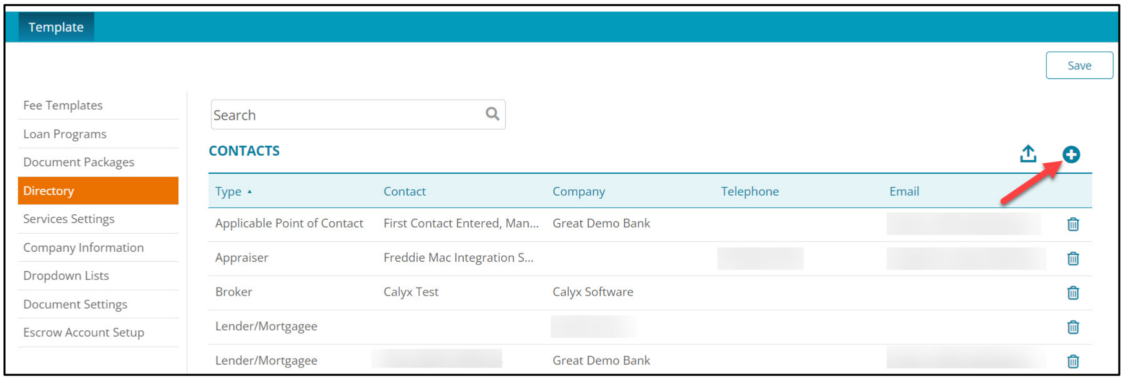

Figure 427: Directory

2. Select a **Contact Type**.

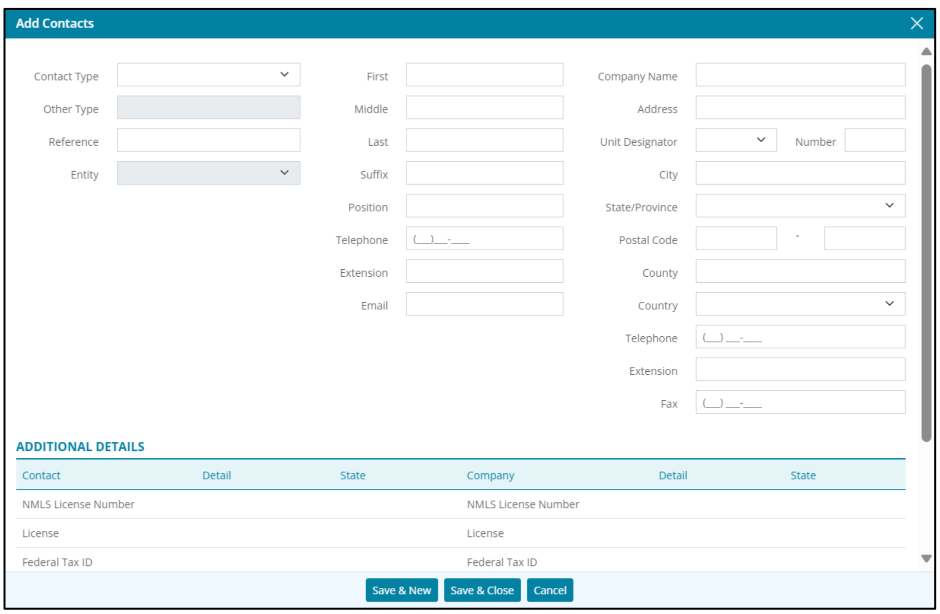

Figure 428: Contact Type (Directory)

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.

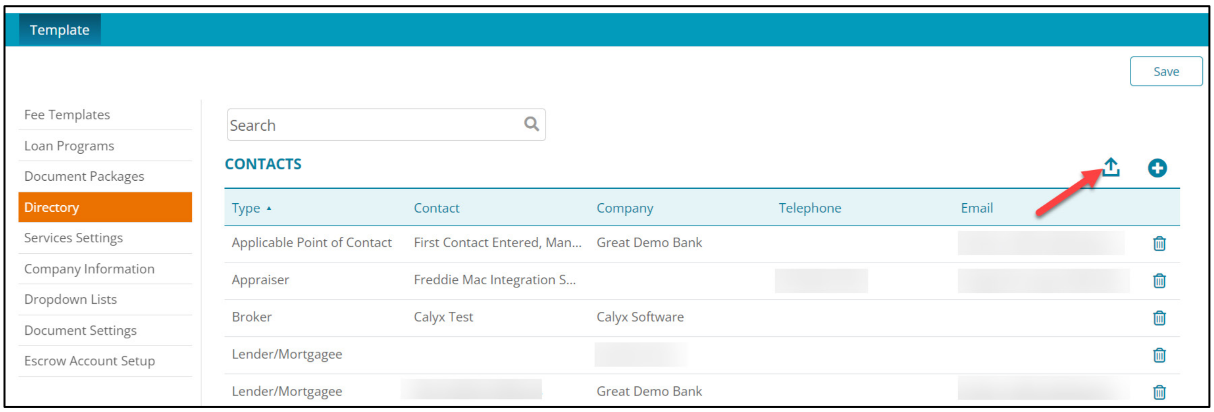

Figure 429: Use Directory Icon

2. Select **Choose File**.

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

3. Select the desired CSV file.

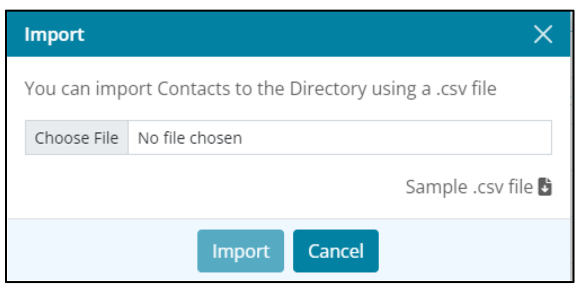

Figure 430: Import Directory

4. Ensure the format is correct.
5. Select **Open**.
6. Select **Import**.

Global Services Settings

Use the *Services Settings* screen to set global service credentials for users.

1. Select the **TEMPLATES** tab.

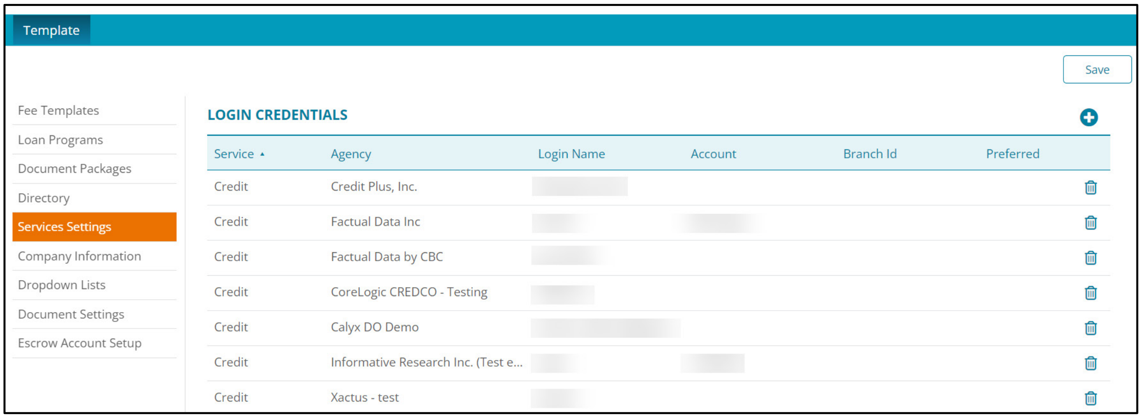

Figure 431: Stored Credit Card

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

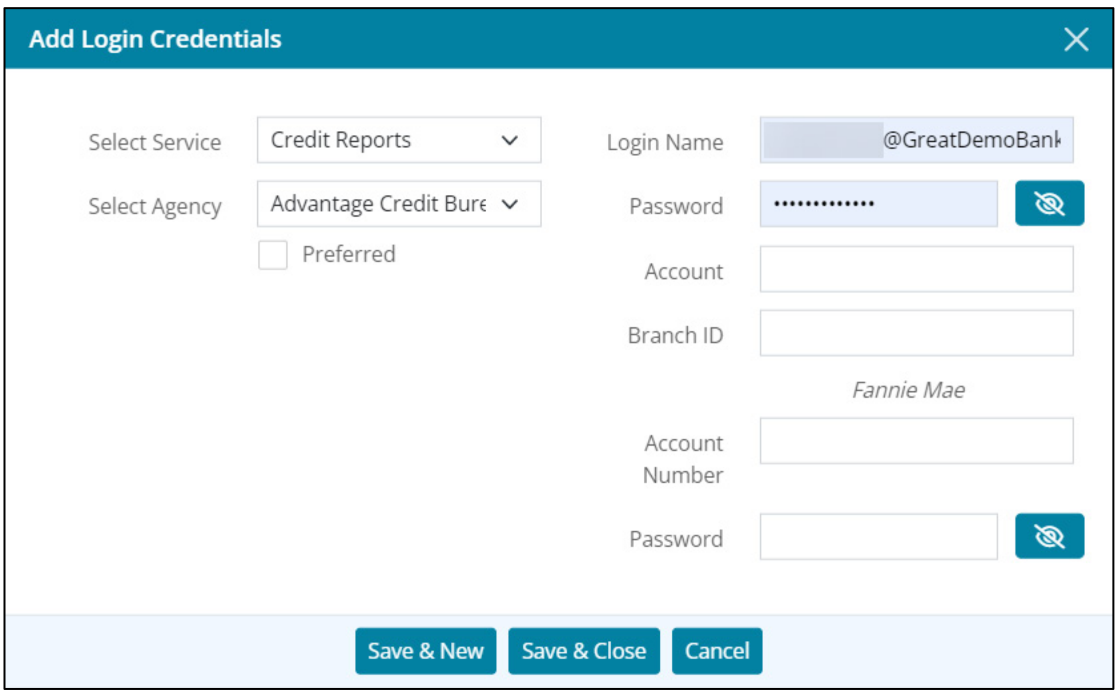

Figure 432: Add Login Credentials Dialog

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**.

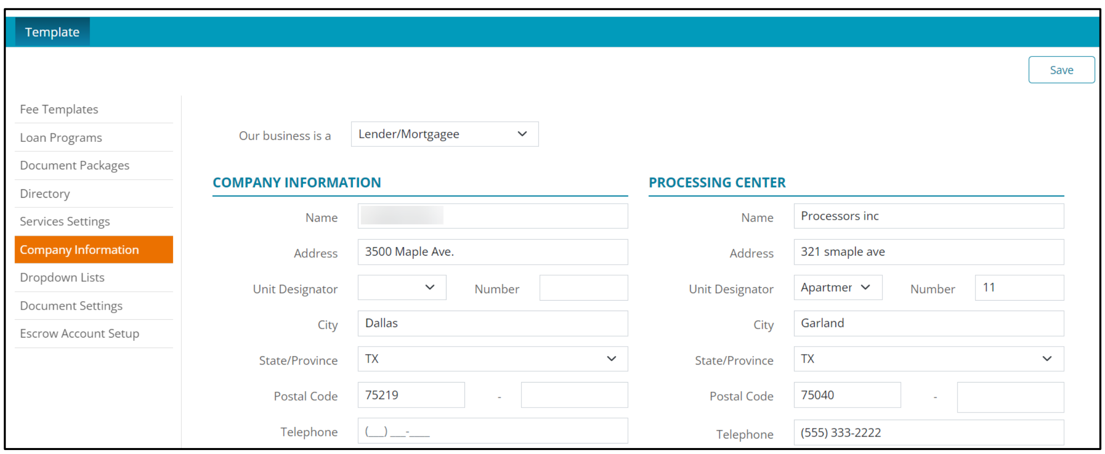

Figure 433: Company Information

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**.

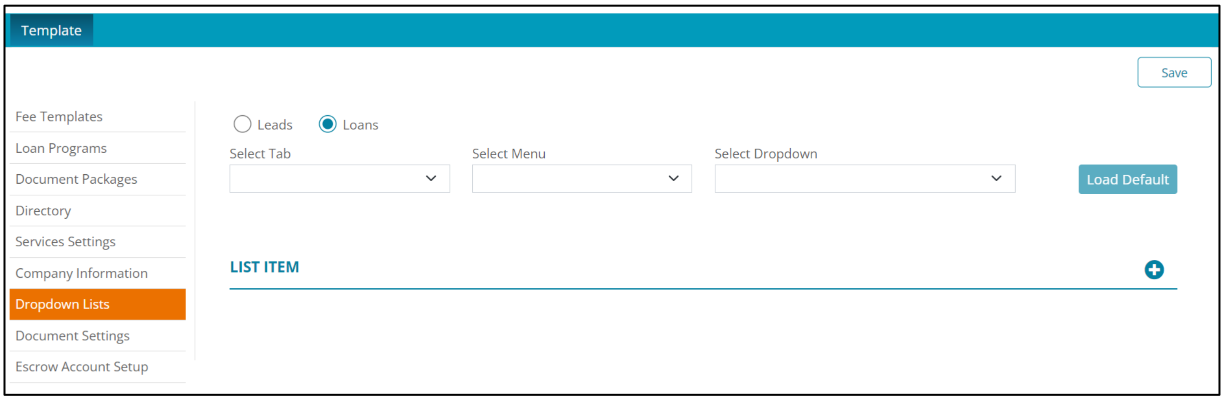

Figure 434: Status Dropdown Lists

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 435: Select List Option

7. Click **Add**.
8. Click **Load Default** to add the option to the **Default List**.
9. Click **Log Out** to save the change.

Note: *Log Out* is required to save the default selection.

Add List Items

Use the following sections to add custom items to dropdown lists.

Leads Status Dropdown

Use the following steps to add list items to the Leads *Tracking* screen.

1. Select **Dropdown Lists**.
2. Select **Leads**.
3. Select the **Status** option in the *Select Tab* menu.
4. Select the **Tracking** option from the *Select Menu*.
5. Select the **Status** option from the *Select Dropdown* menu.

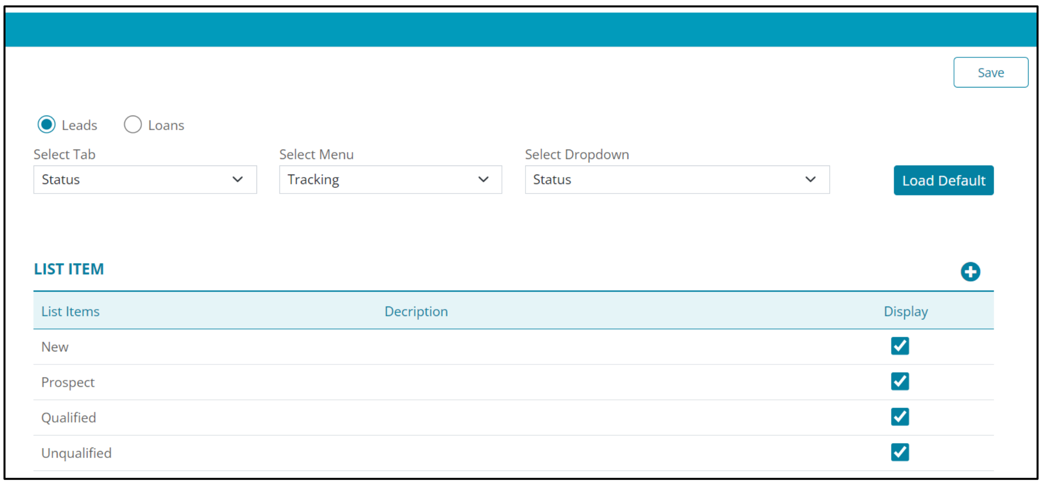

Figure 436: Leads Status Dropdown

6. Click on the **Add** ⊕ icon to create a *Status* for a lead.

Leads Documents Dropdown

Use the following steps to add list items to the *Documents Request* screen *Pending* options.

1. Select **Documents** from the *Select Tab* dropdown menu.

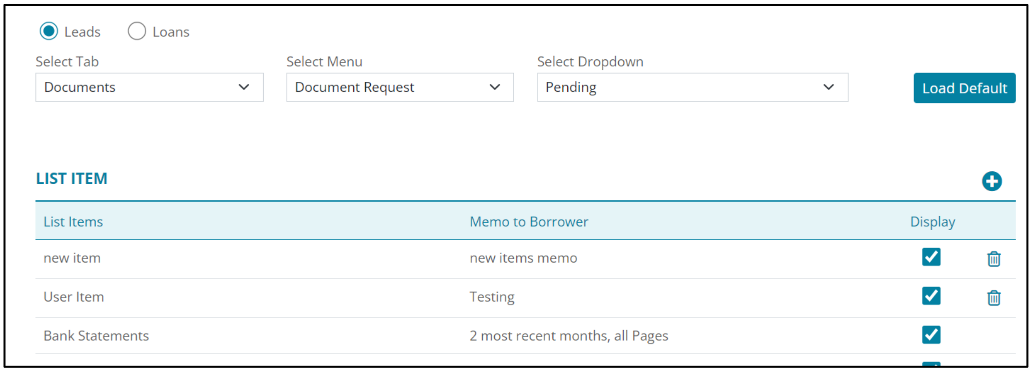

Figure 437: Leads Documents Dropdown

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

Application Dropdown

New *Fees* must be added to the *Application* dropdown before the *Fees* are available on the *Application* screens.

Use the following steps to add list items to the *Application* screen *Initial* and *Closing fees* options.

1. Select **Application** from *Select Tab* menu.

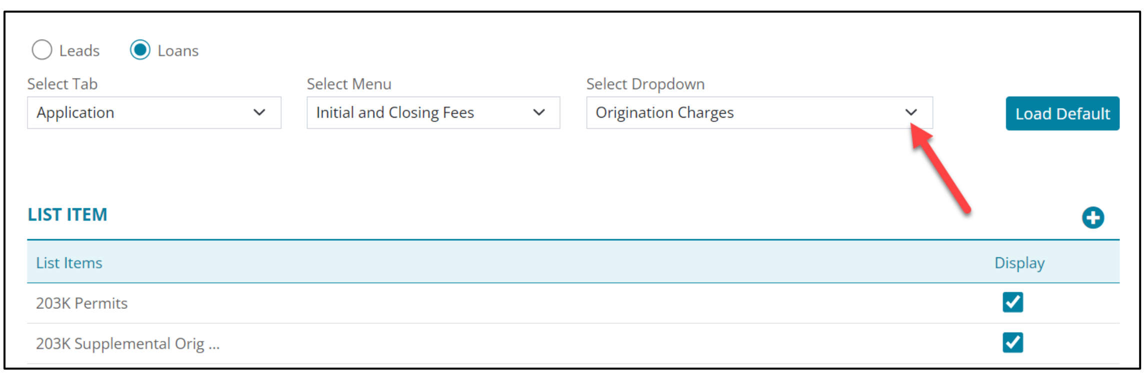

Figure 438: Initial & Closing Fees Dropdown

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

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

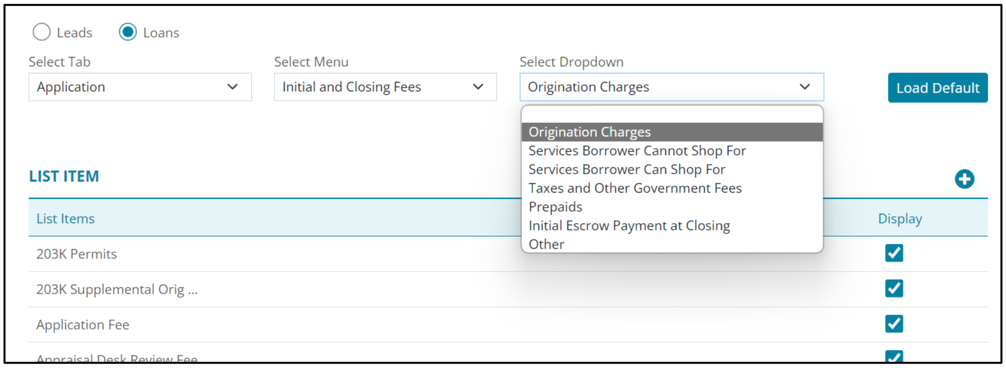

Figure 439: Application Select Dropdown List

4. Click **Add** to and a new dropdown menu item.

Note: See steps 5 -8 in Leads Documents Dropdown.

5. Repeat these steps to add additional Dropdown options.

Documents Dropdown

Use the following steps to add list items to the *Documents Request* screen **Pending** options.

1. Select **Documents** from *Select Tab*.

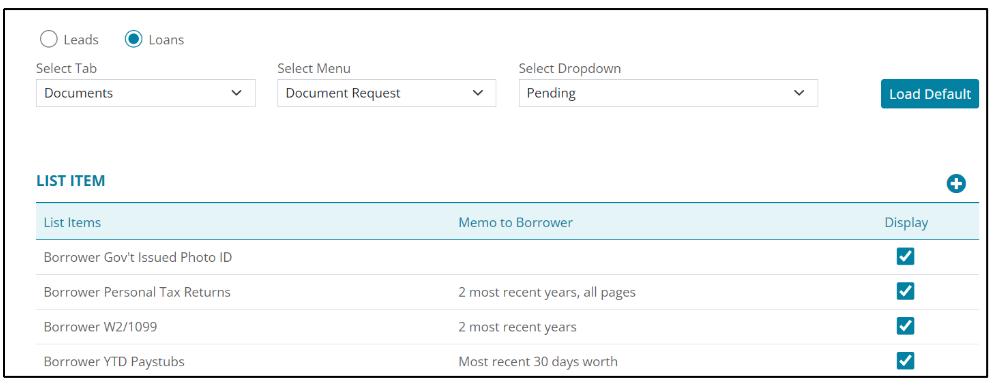

Figure 440: Select Document Pending Option

2. Select **Document Request** from *Select Menu*.
3. Select **Pending** from *Select Dropdown*.
4. Click **Add** to and a new dropdown menu item.

Note: See steps 5-8 in the Leads *Documents Dropdown*.

5. Repeat these steps for additional dropdown options.

Document Settings

Use the following sections to set *Application* and *Processing* document settings.

Application Privacy Settings

Select the information to appear on the *Privacy Statement Form*.

1. Select **Application** from *Select Menu*.

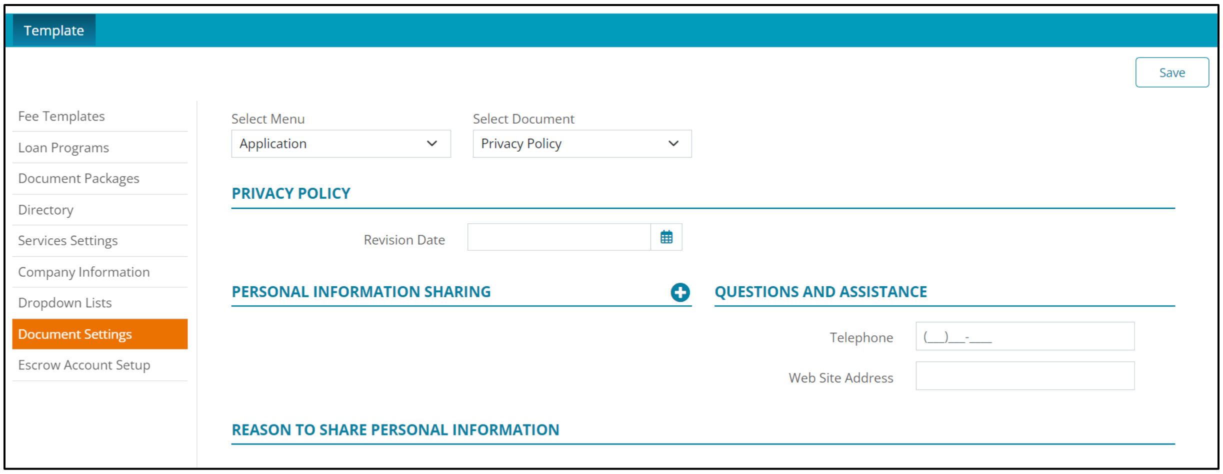

Figure 441: Loan Application Privacy Settings

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.

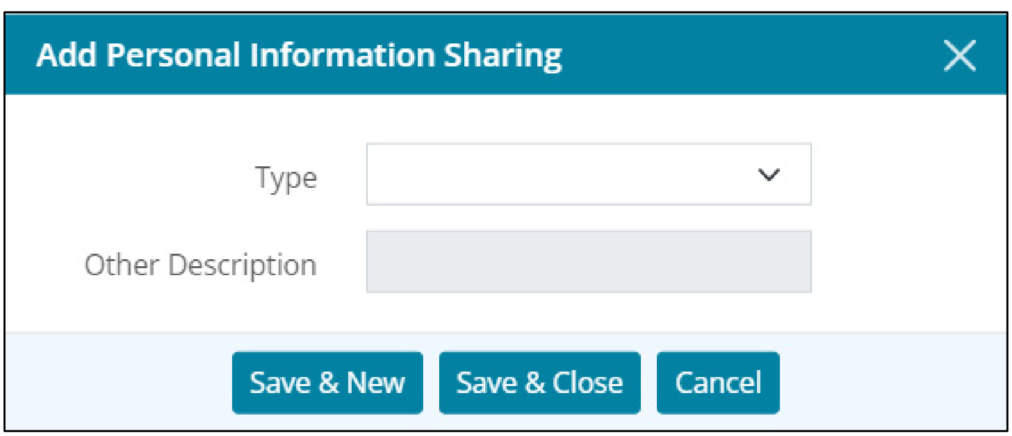

Figure 442: Add Personal Information Sharing

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**.

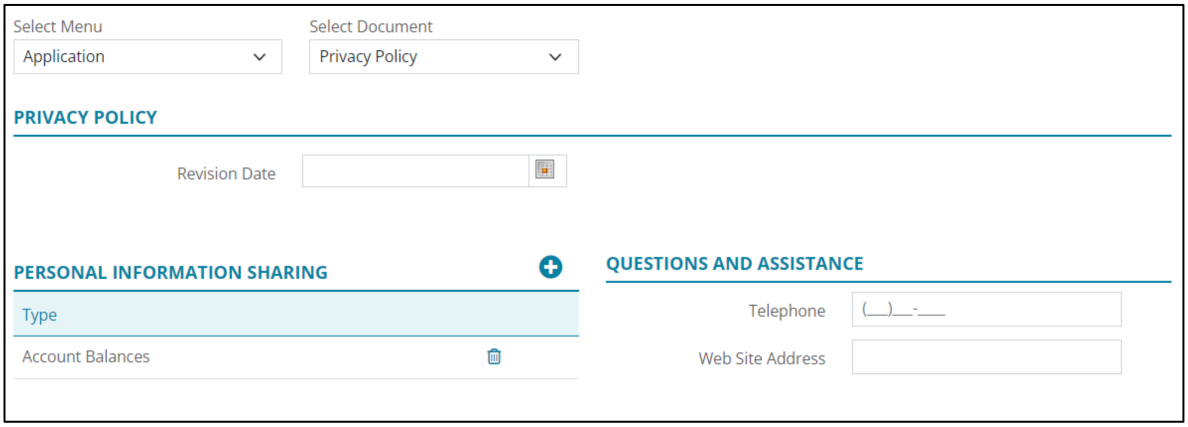

Figure 443: Document Type List

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.

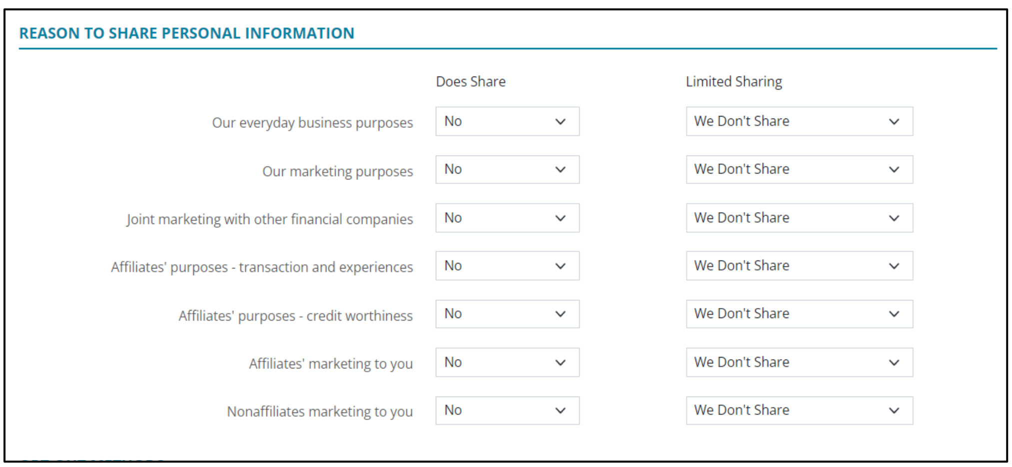

Figure 444: Reasons to Share Personal Info.

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

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

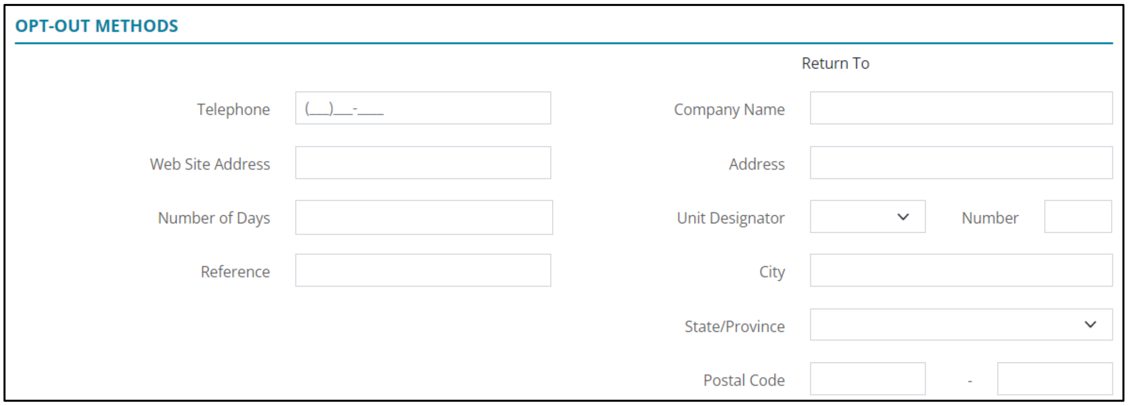

Figure 445: Opt-out Methods

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

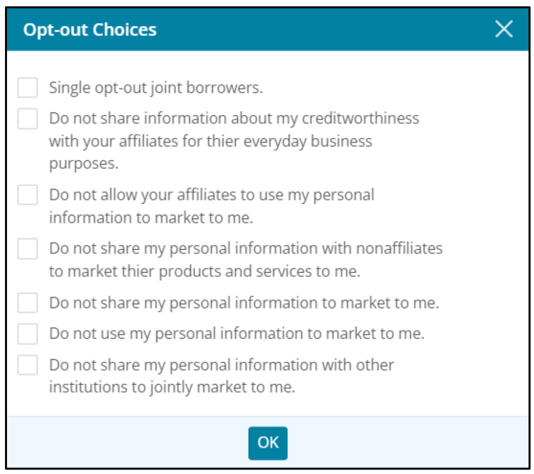

Figure 446: Opt-out Choices Dialog

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.

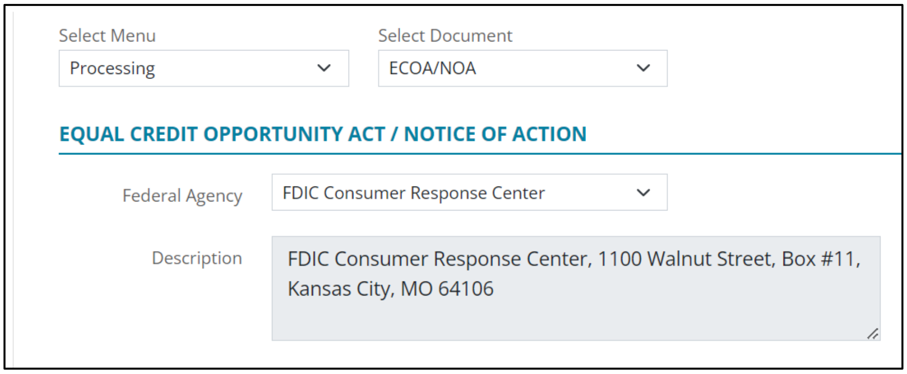

Figure 447: ECOA Form Statement

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.

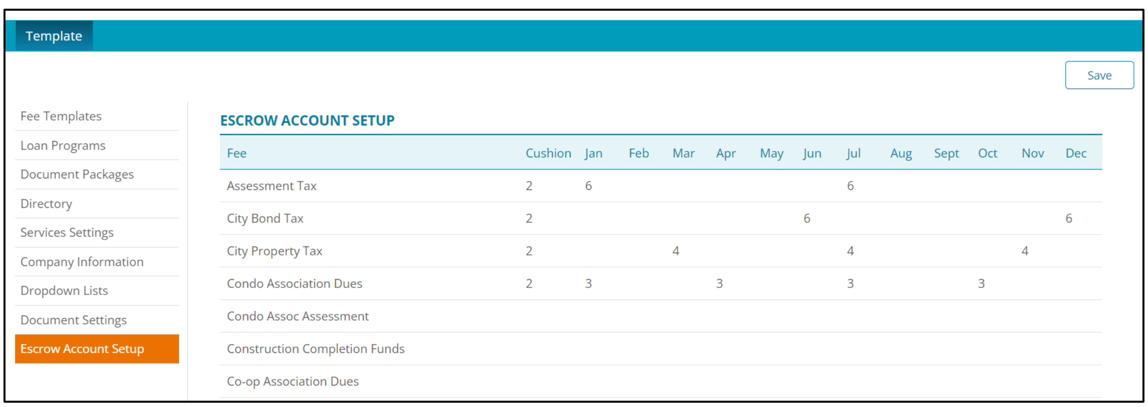

Figure 448: Escrow Account Setup

To edit a fee:

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

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

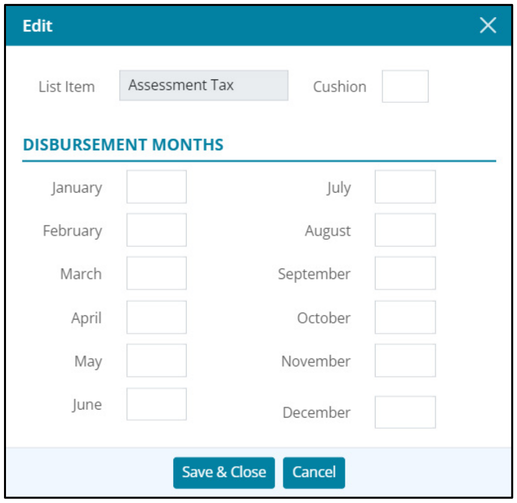

Figure 449: Editing Escrow Fees

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**.

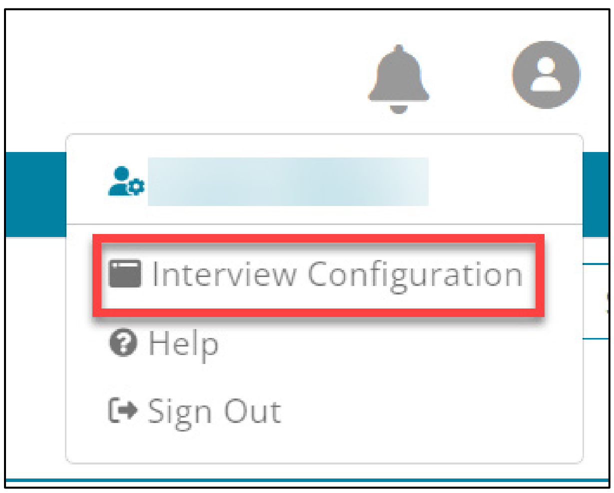

Figure 450: User Profile (Zip)

Company Site Options

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

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

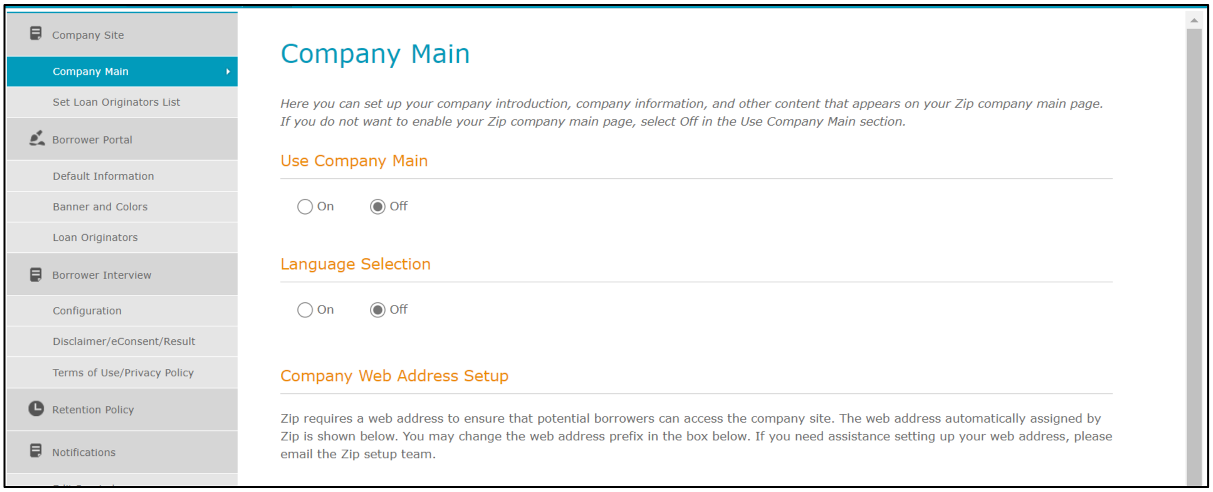

Figure 451: Company Main Page Setup

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.

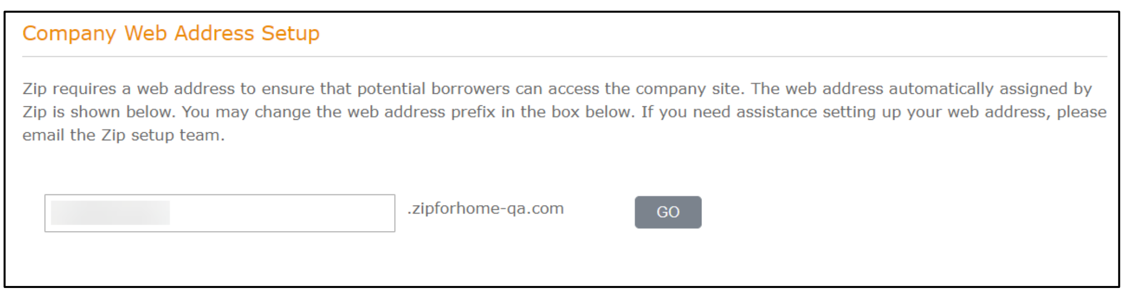

Figure 452: Company URL

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

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

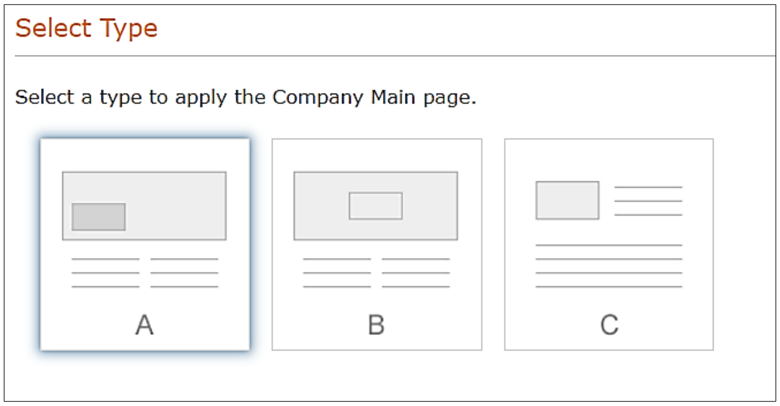

Figure 453: Zip Main Page Layout

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

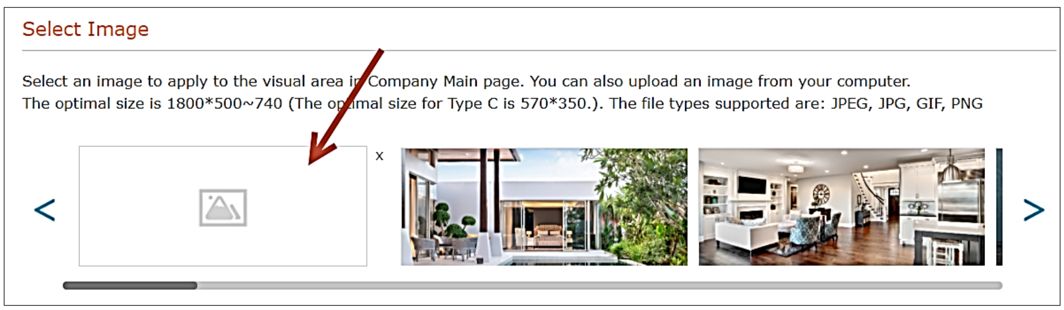

Figure 454: Zip Main Page Image

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.

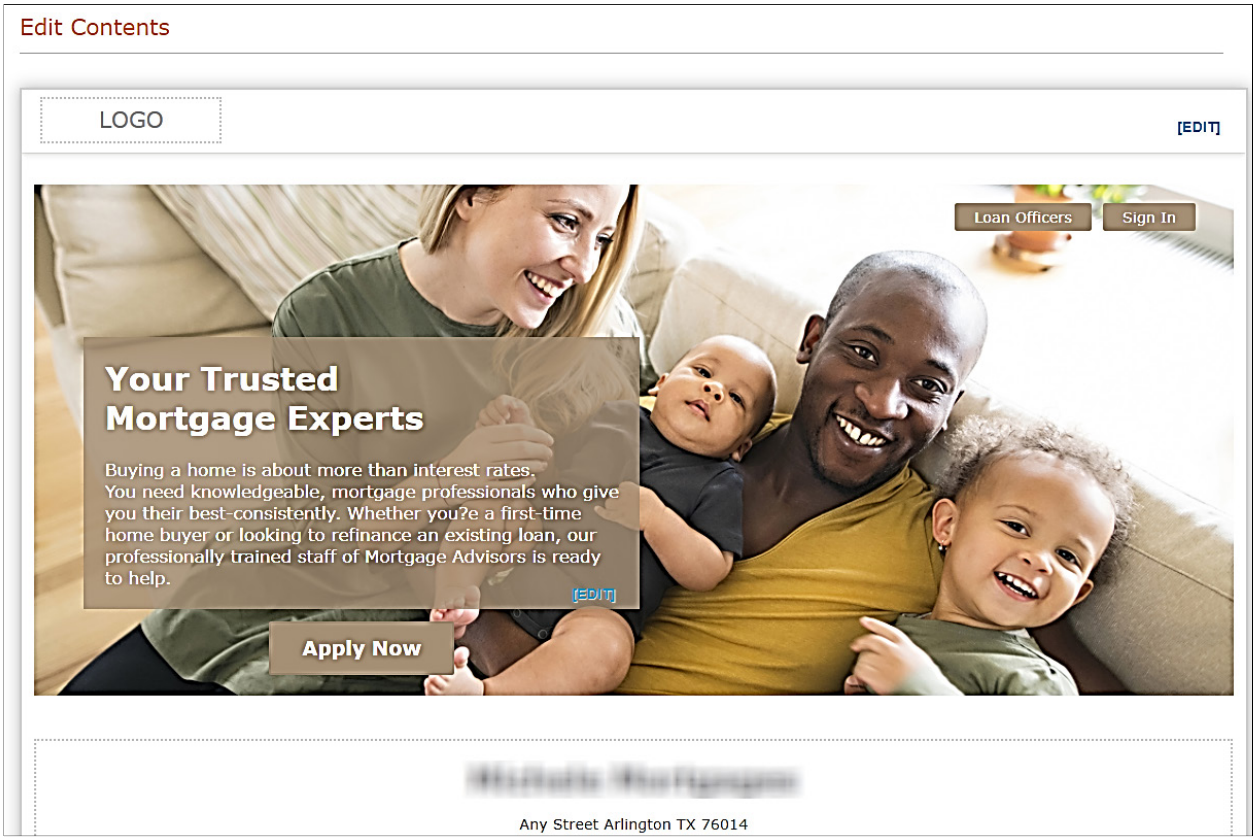

Figure 455: Edit Zip Main Page Contents

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

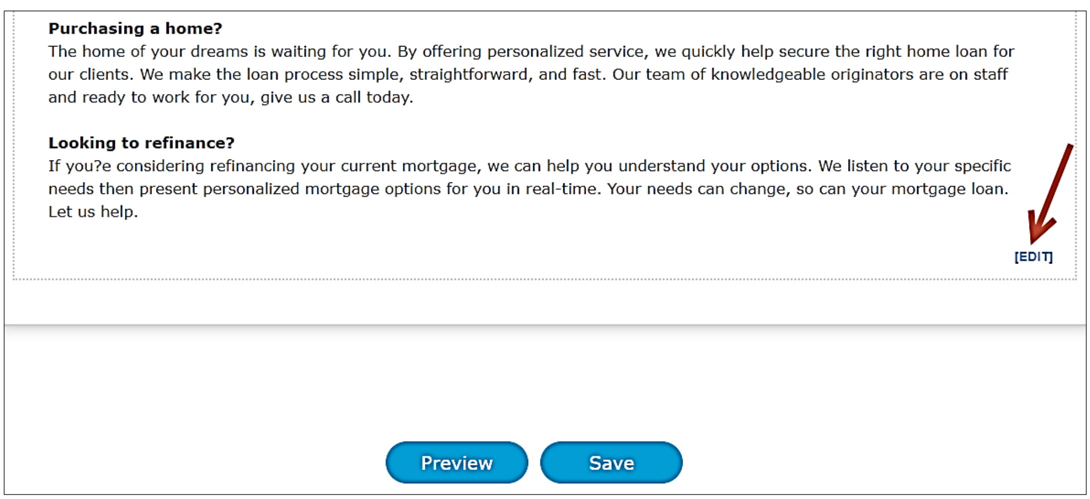

Figure 456: Edit Links

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.

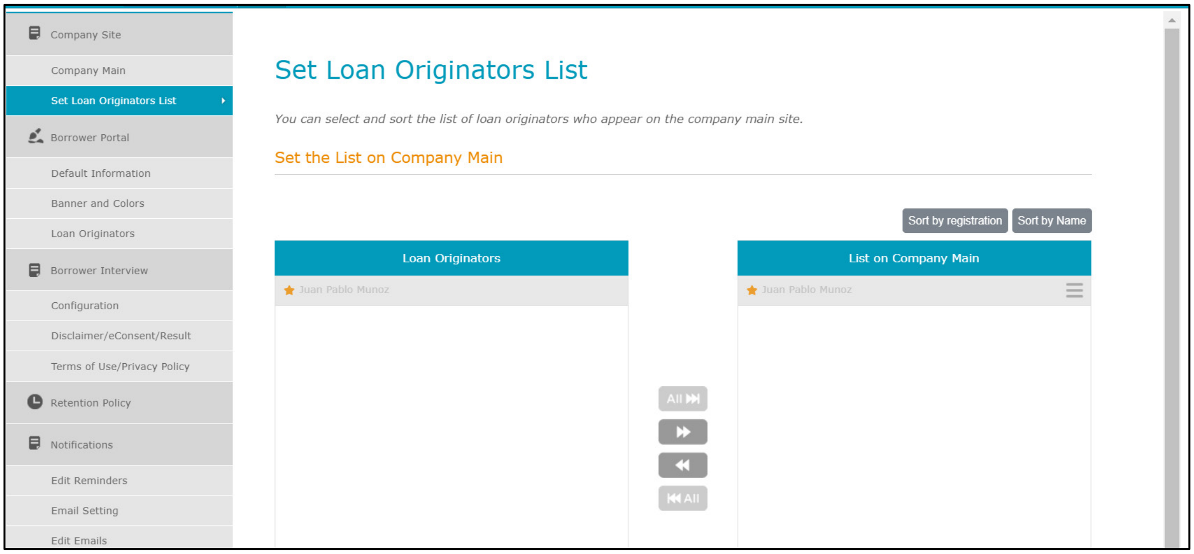

Figure 457: Set Originators List

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 us 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.

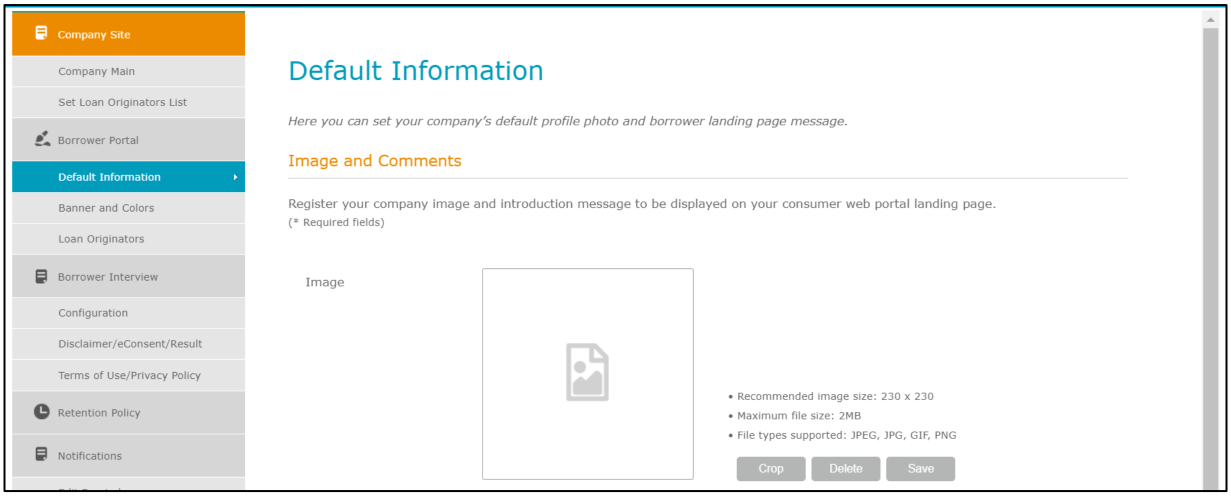

Figure 458: Borrower Portal Image

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.

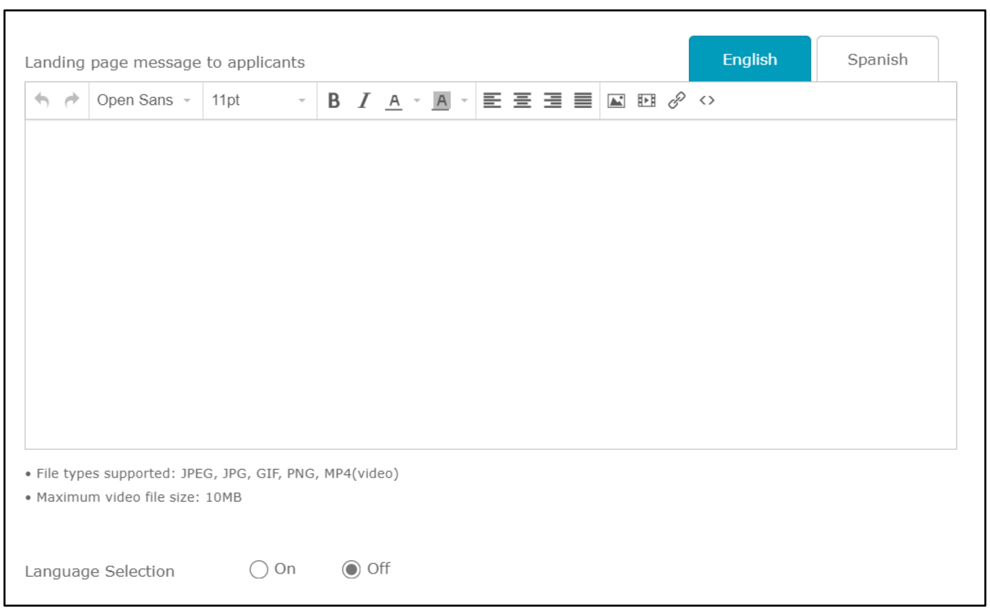

Figure 459: Borrower Portal Welcome Message

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*.

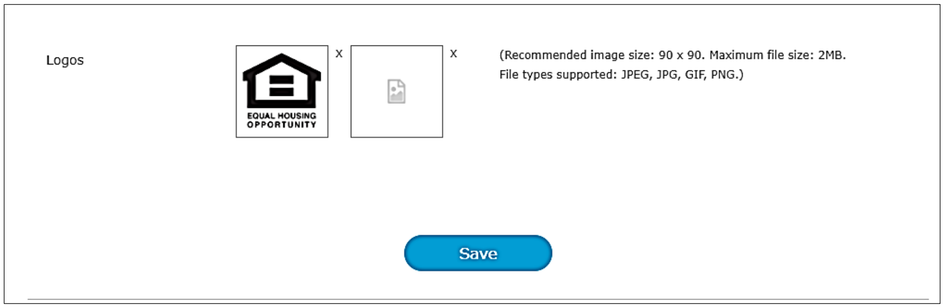

Figure 460: Borrower Portal Logo

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.

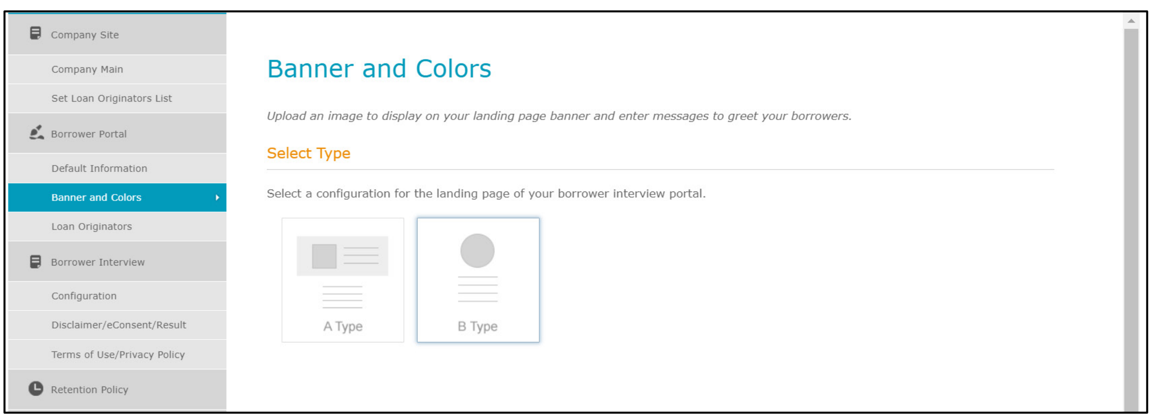

Figure 461: Banner Options

Edit Banner and Colors

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

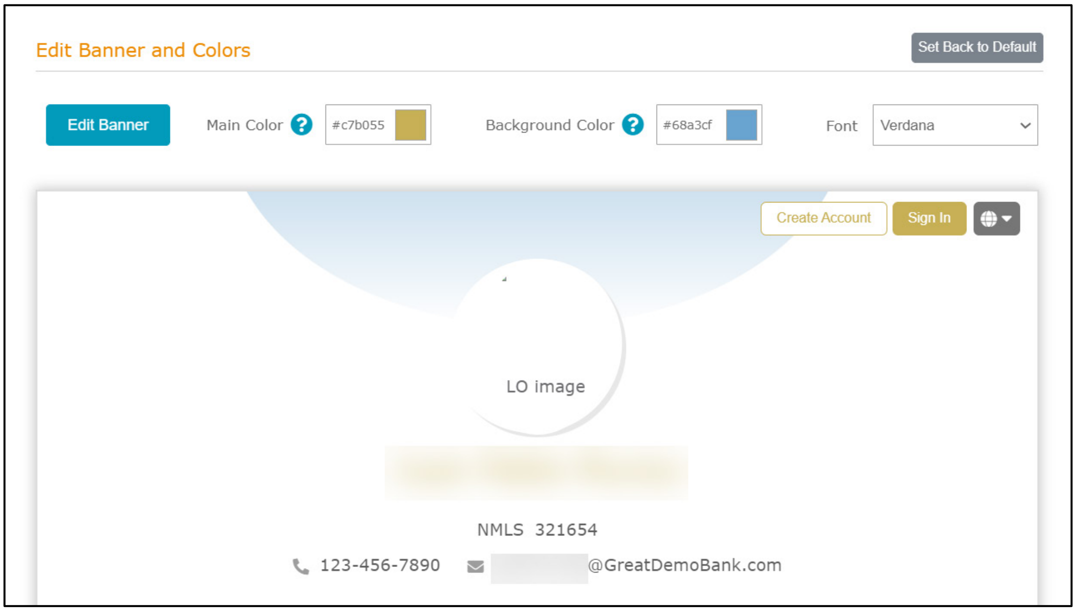

Figure 462: Edit Banner and Colors

To edit the banner:

3. Select the **Edit Banner** button to open the *Edit Banner* dialog. See Figure 460.
4. Select the appropriate options. See Figure 460.

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.

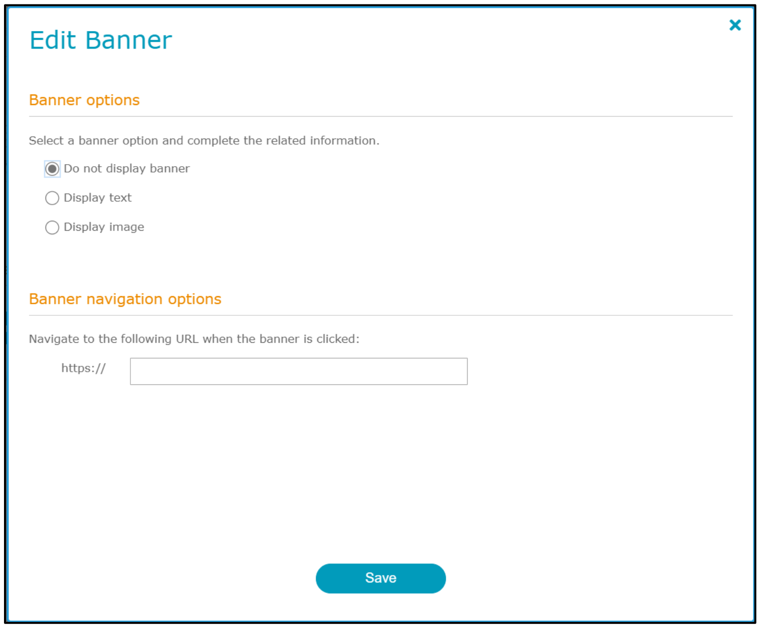

Figure 463: Edit Banner

Display Text

Complete the following text options.

1. Enter the text to display on the banner.

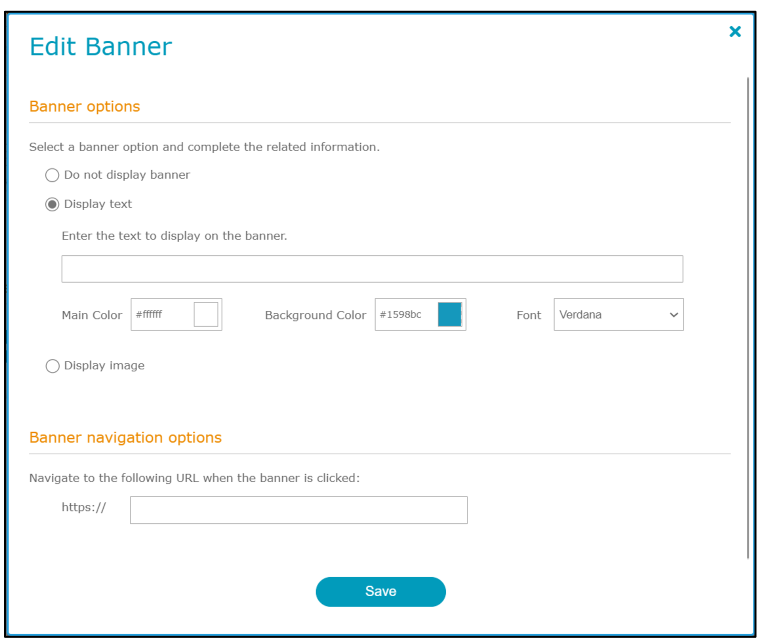

Figure 464: Text Banner Options

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**.

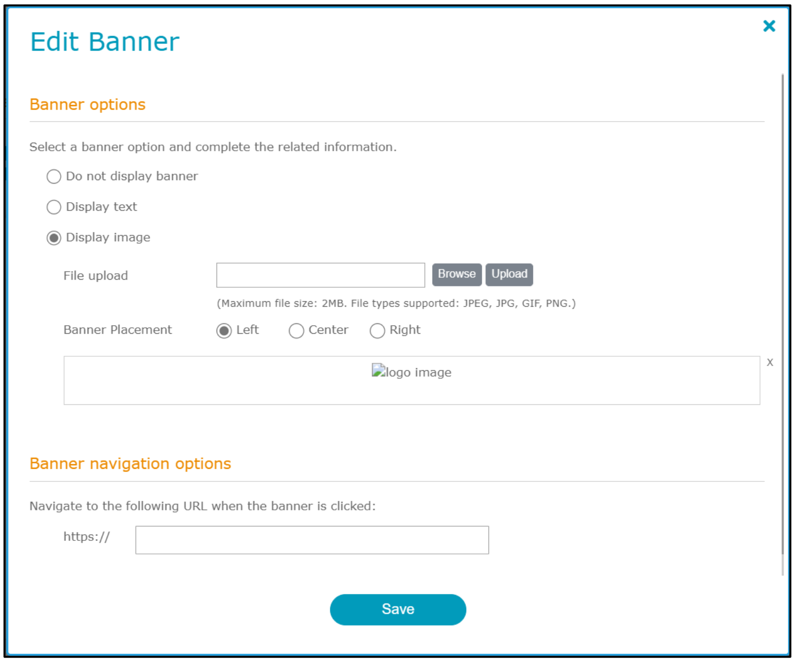

Figure 465: ***Image Banner Options***

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.

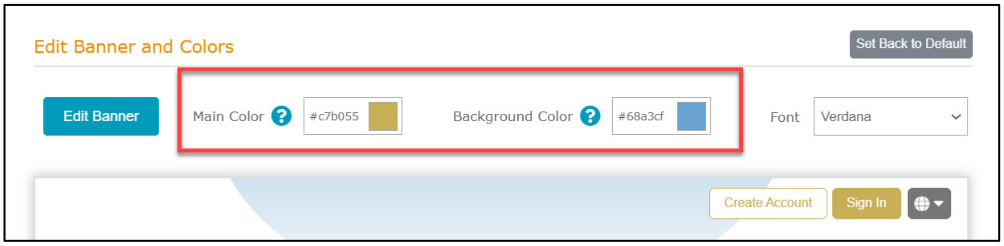

Figure 466: Text Colors

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

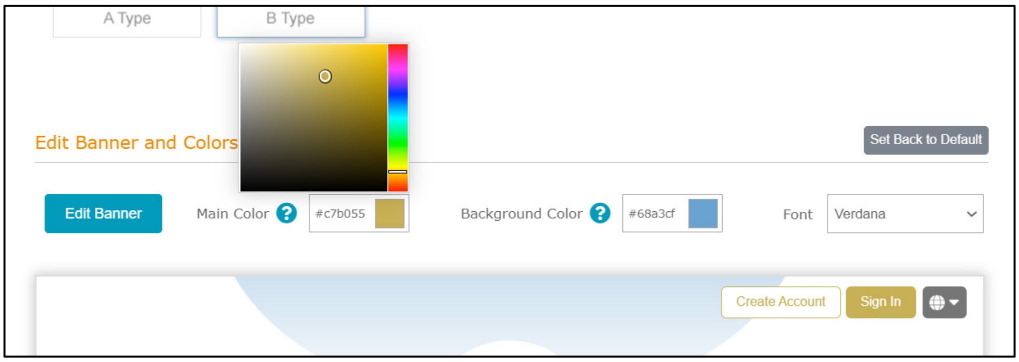

Figure 467: Color Palette

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.

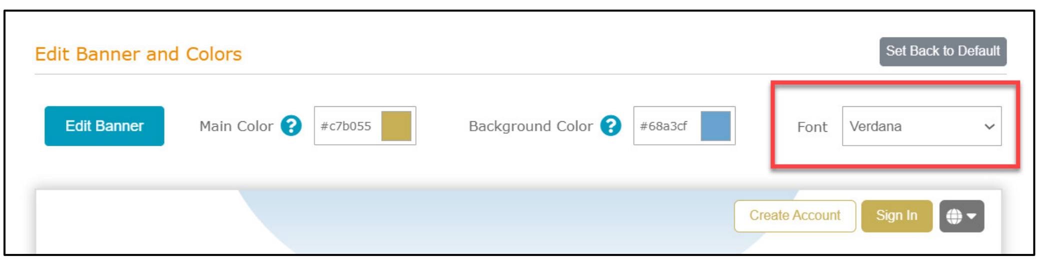

Figure 468: Borrower Portal Font

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**.

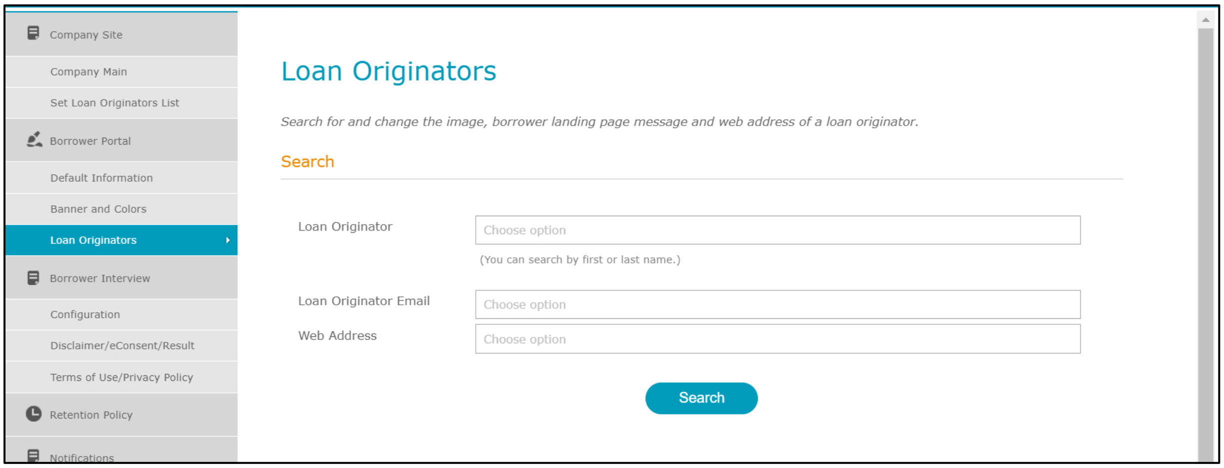

Figure 469: Loan Originators

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**.

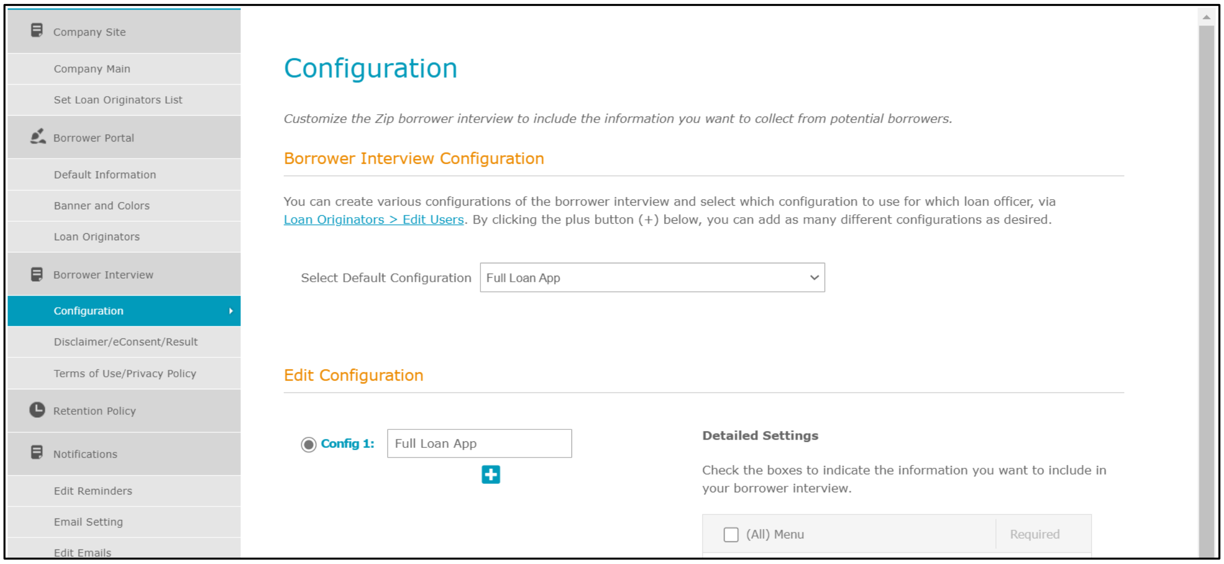

Figure 470: Set Loan Interview Configurations

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.

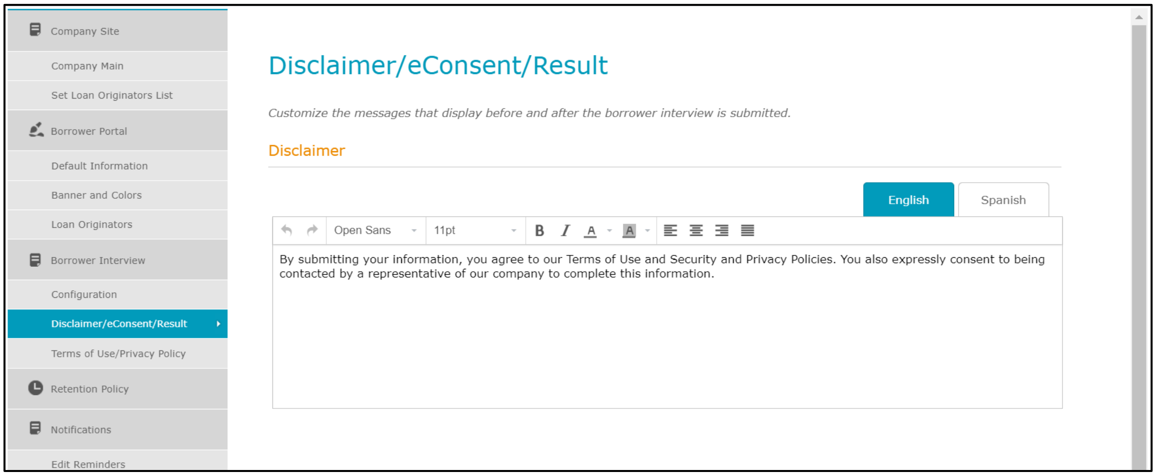

Figure 471: Zip Disclaimer/eConsent/Result

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.

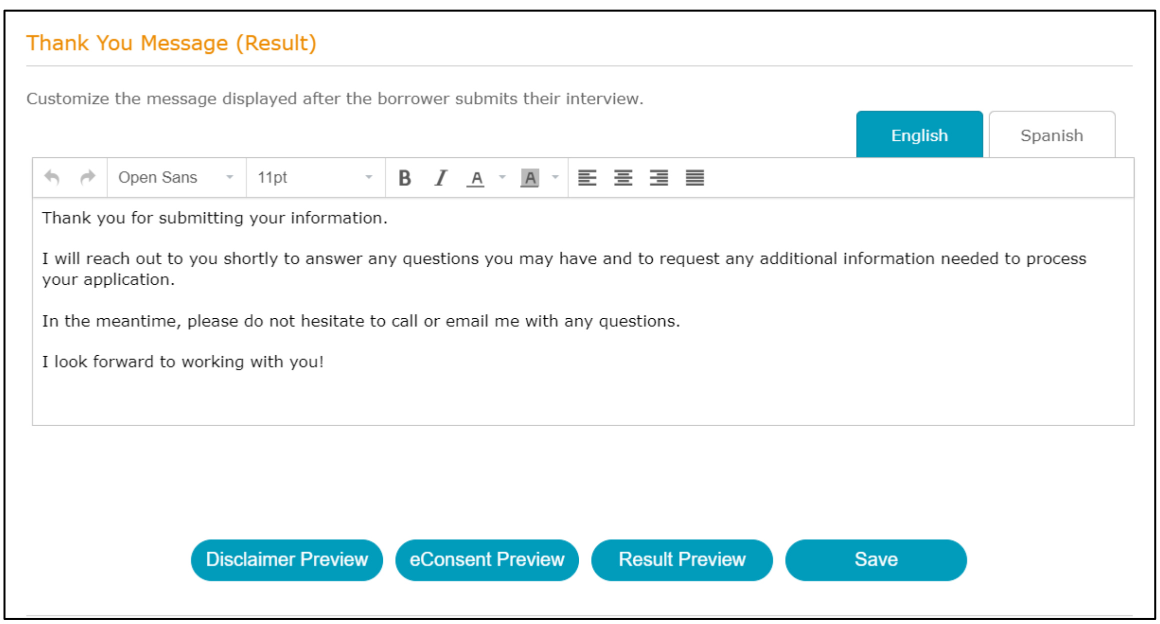

Figure 472: Zip Thank You Message

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 473: Terms of Use/Privacy Policy

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

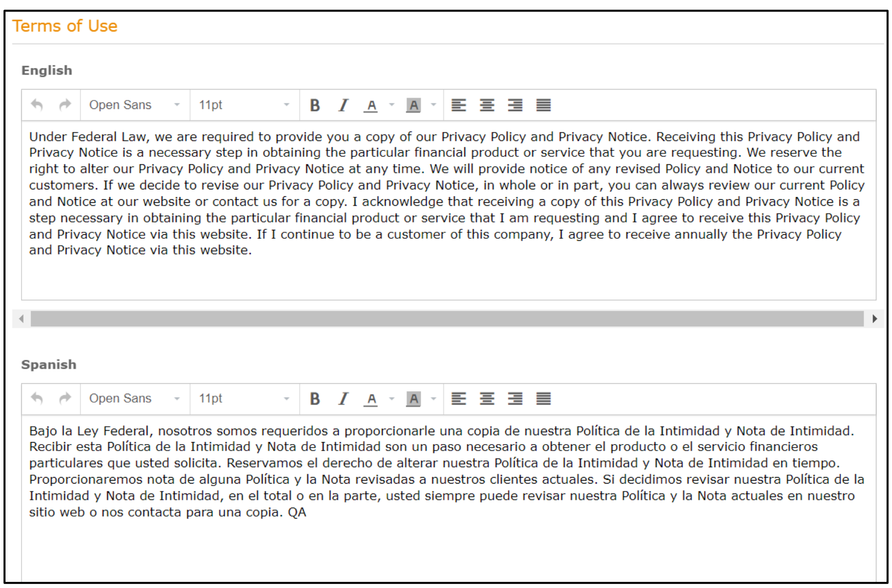

Figure 474: Terms of Use Statement.

3. Enter the **Terms of Use** in **Spanish** if required.

4. Enter the **Privacy Policy** in **English**.

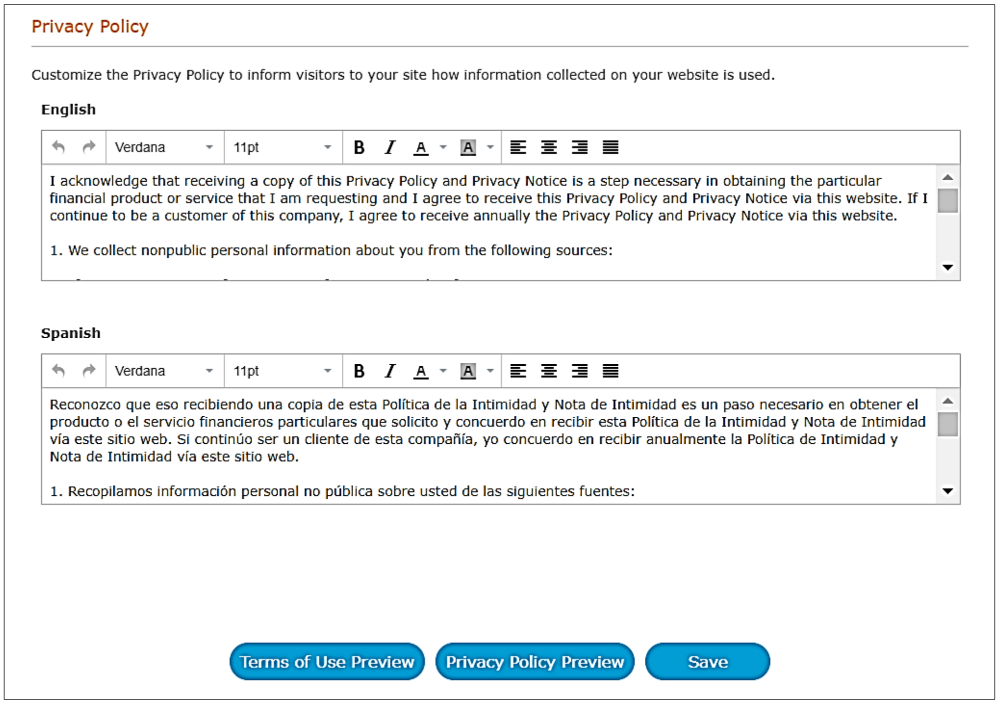

Figure 475: Privacy Policy

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.

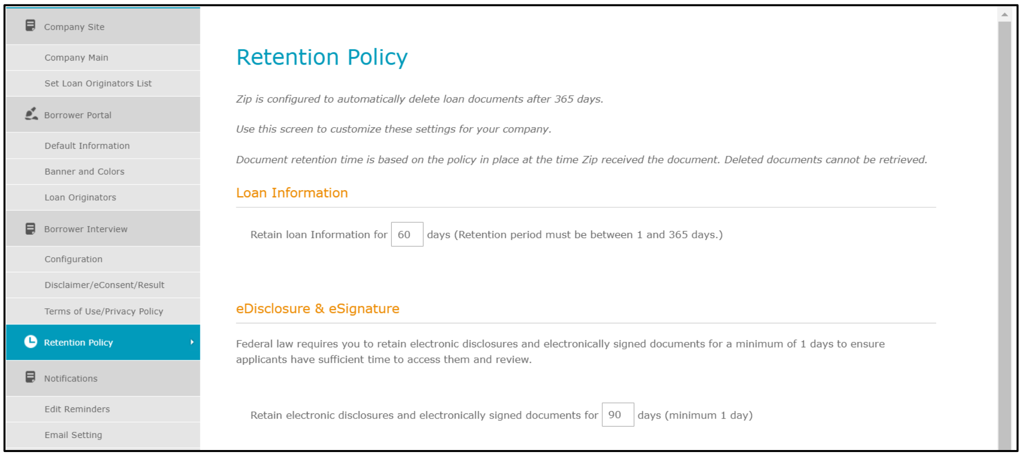

Figure 476: Zip Retention Policy

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**.

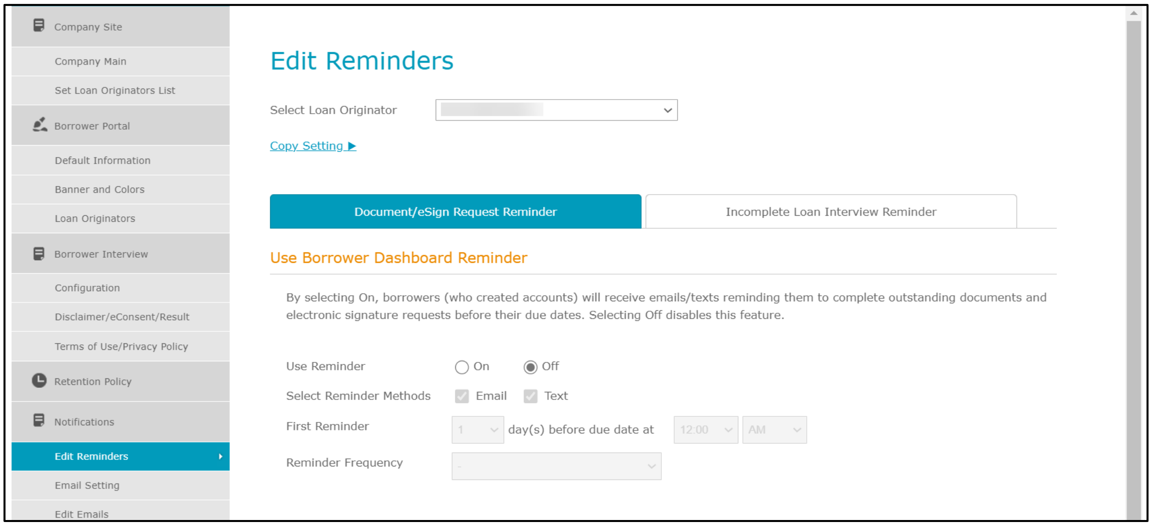

Figure 477: Edit Reminder

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.

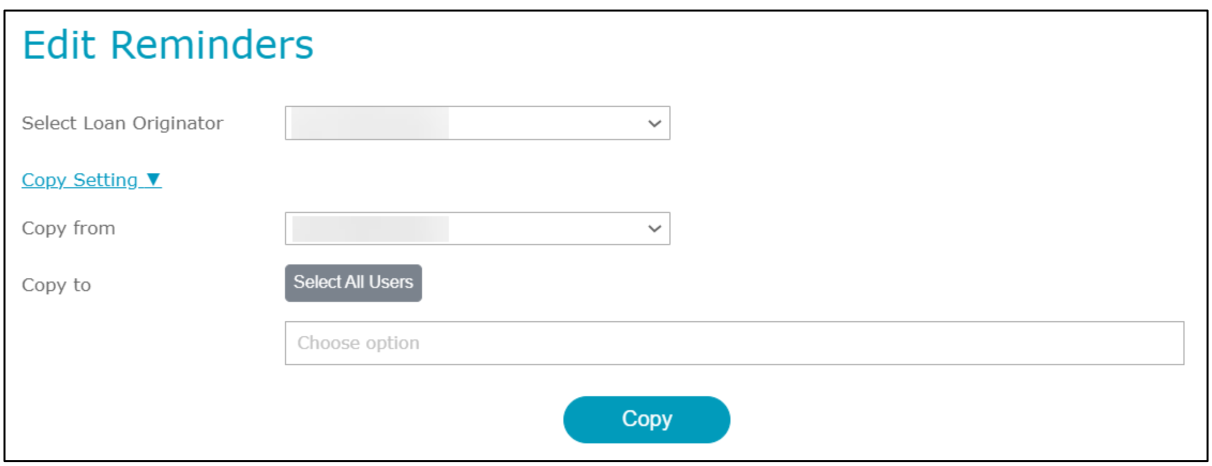

Figure 478: Copy Setting

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**.

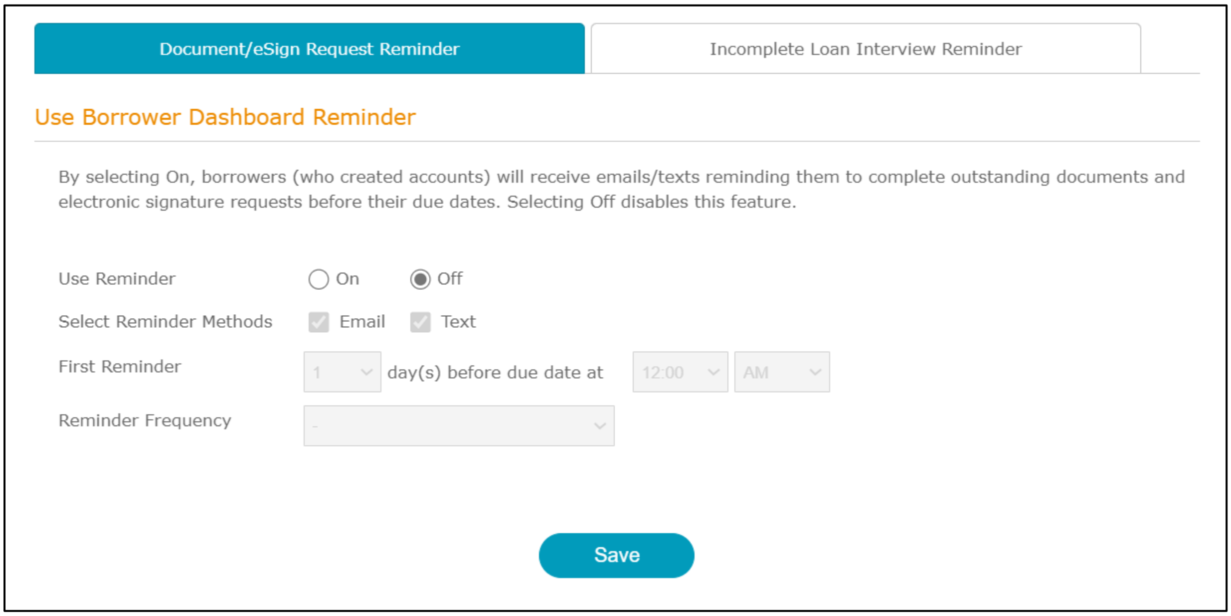

Figure 479: Document/eSign Reminder

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**.

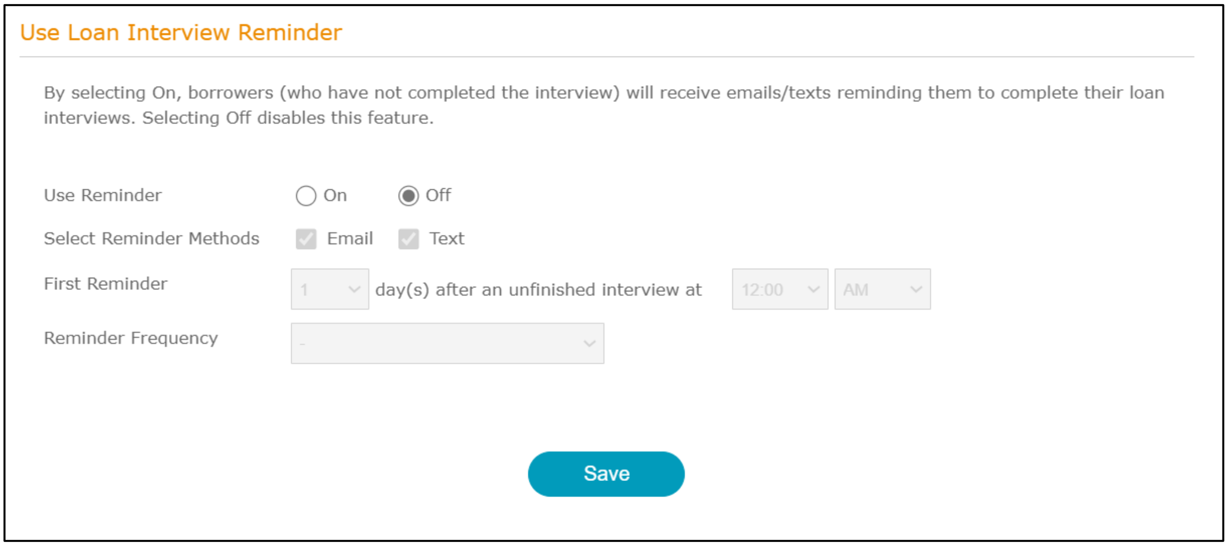

Figure 480: Loan Interview Reminder

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.

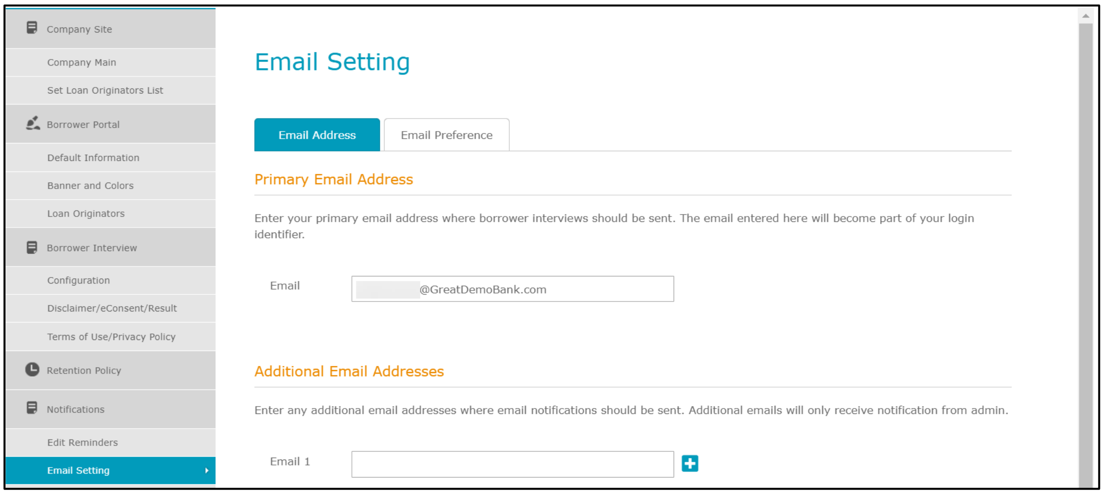

Figure 481: Zip Email Preferences

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.

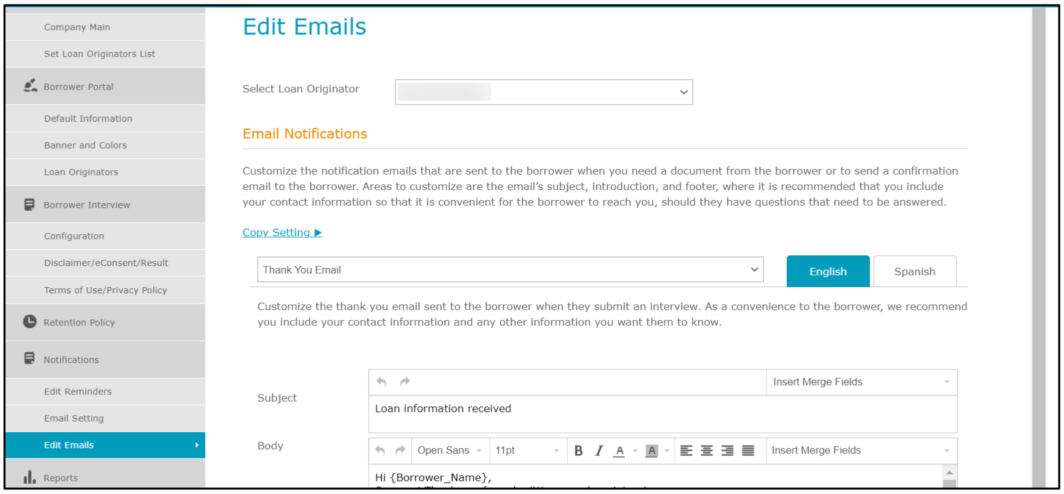

Figure 482: Edit Emails

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.

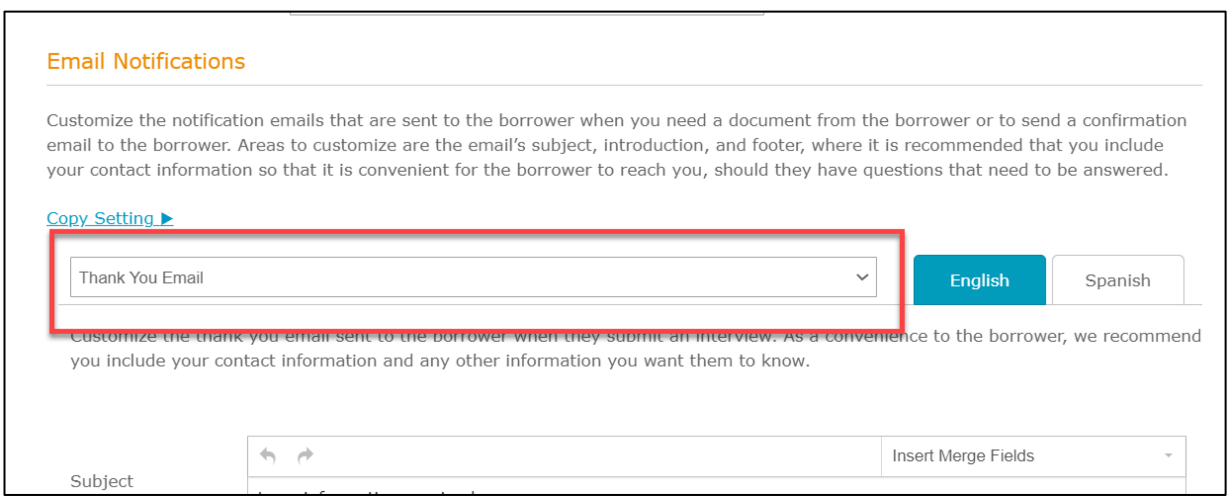

Figure 483: Email Template

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}**).

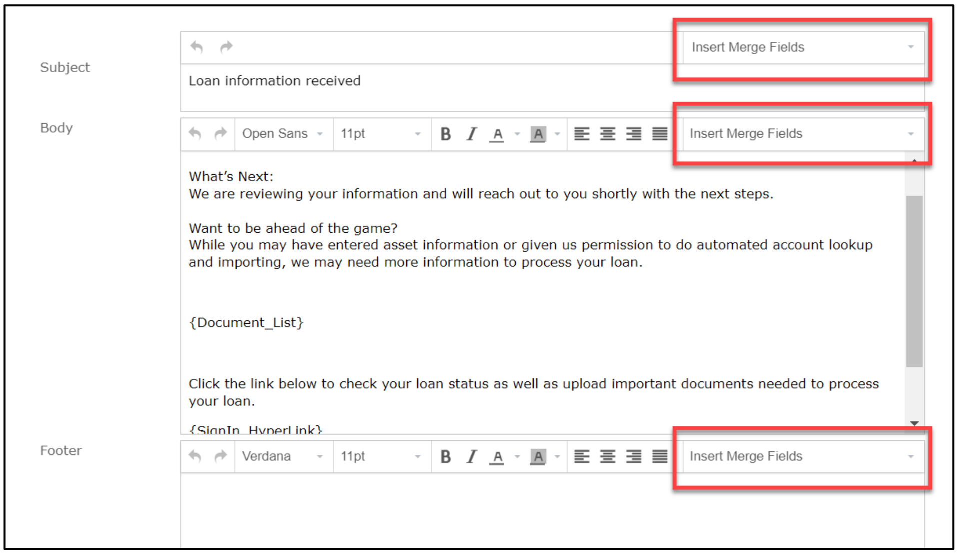

Figure 484: Insert Merge Fields

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.

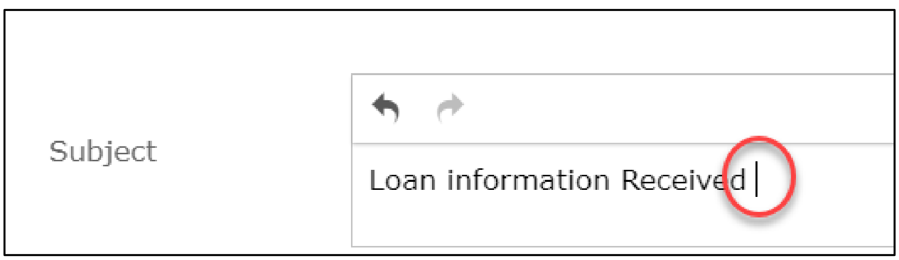

Figure 485: Placing a Merge Field

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

Set Back to Default

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

1. Select the **Set Back to Default** button.
2. Click on **Yes** to reset the email.

Send Sample

Use the *Send Sample* button to send a sample of the modified email to the desired email address.

1. Click the **Send Sample** button.
2. Enter an email address in the **Send To** field.

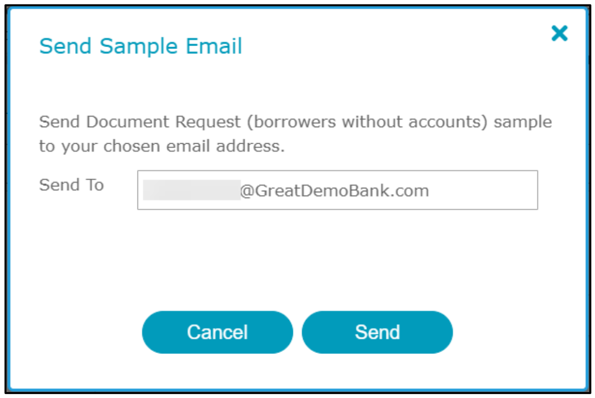

Figure 486: Send Sample Email

3. Click **Send**.

Email Signature

Use this section to create an *Email Signature.* Choose between *Default*, *Use HTML*, or *None*.

1. Select a signature option.

   The *Default* option will apply a signature with the loan originators information set in Loan Originators.

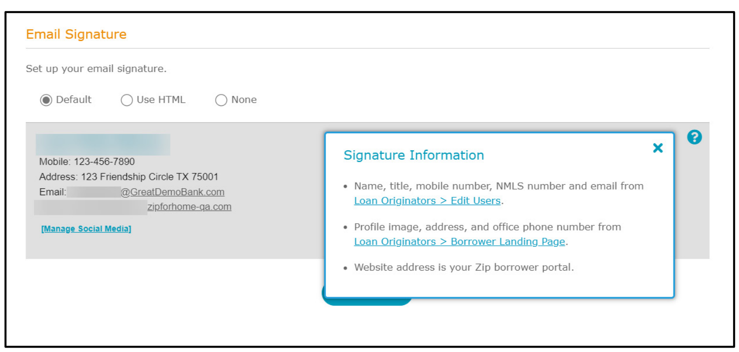

Figure 487: Email Signature

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.

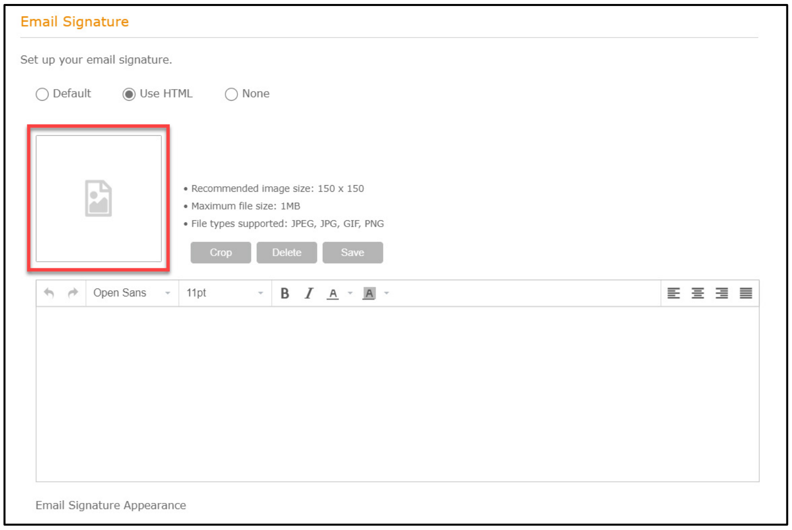

Figure 488: Use HTML

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.

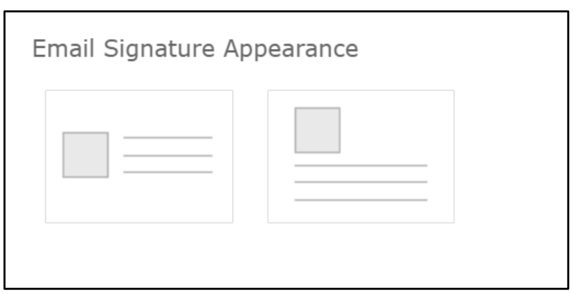

Figure 489: Email Signature Appearance

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.

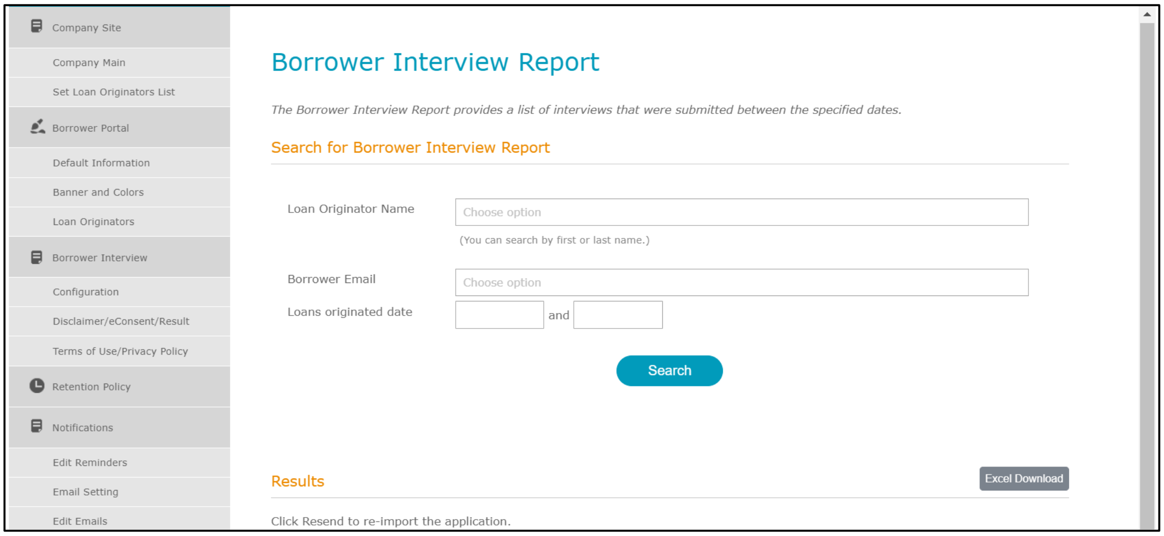

Figure 490: Run Borrower Interview Report

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.

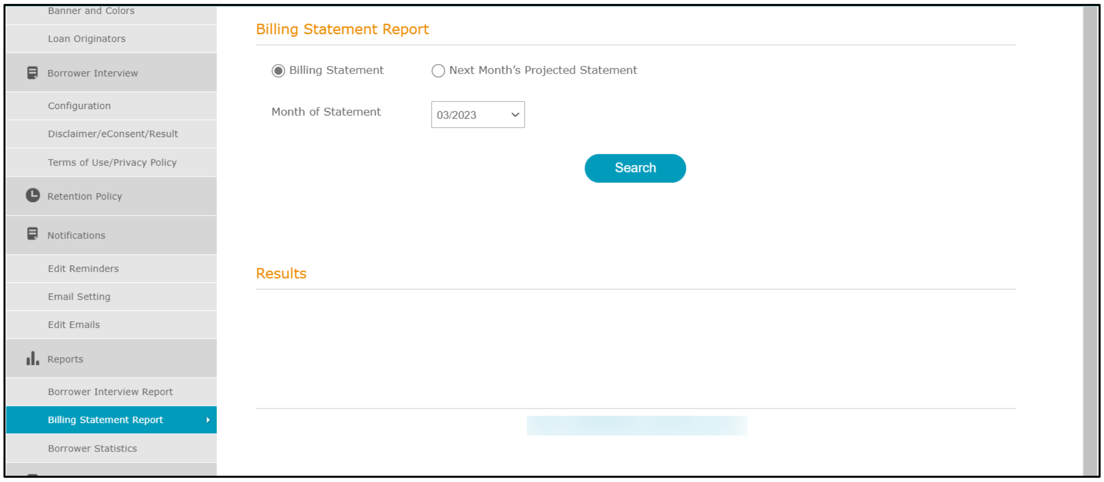

Figure 491: Billing Statement Report

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.

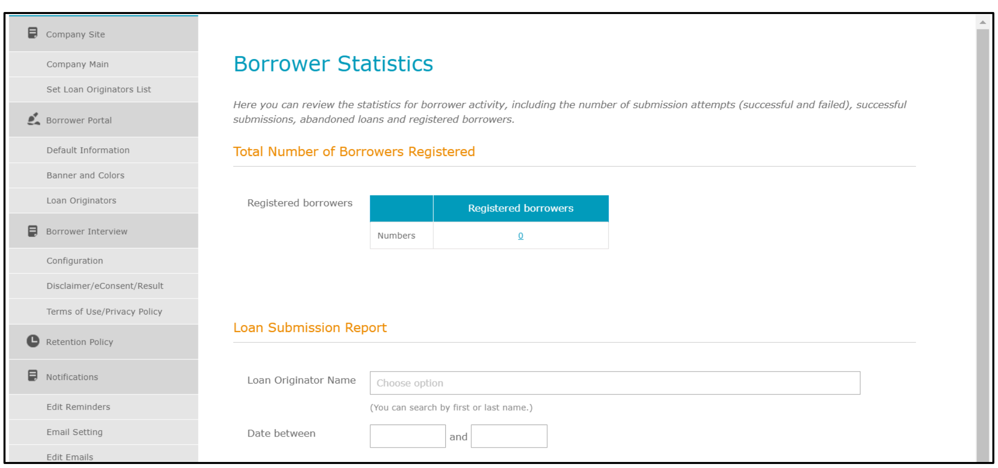

Figure 492: Borrower Statistics

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

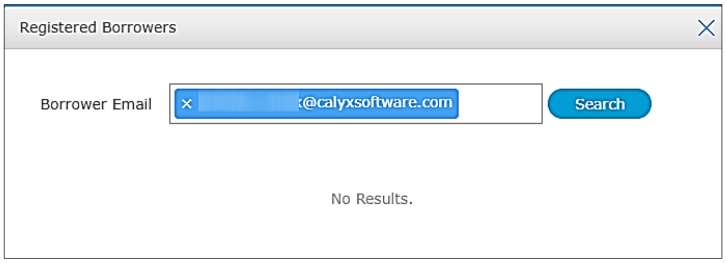

Figure 493: Registered Borrowers

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.

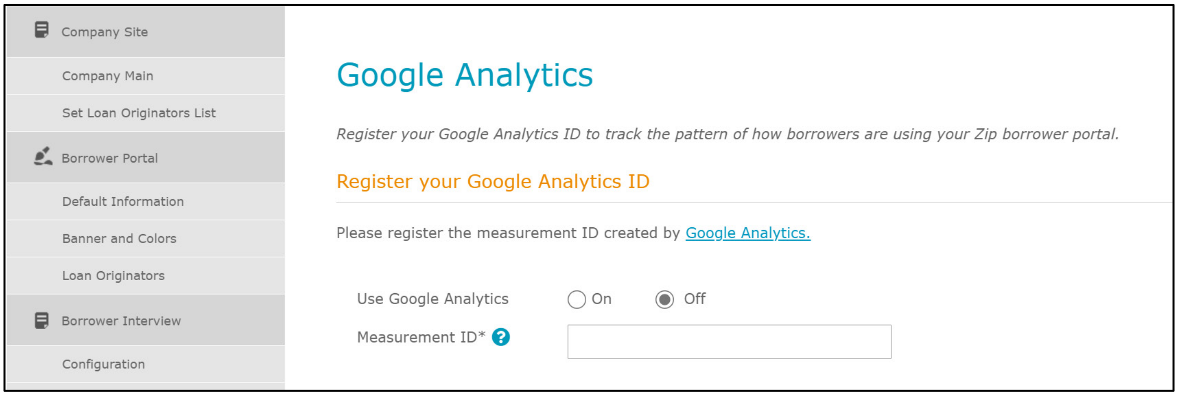

Figure 494: Google Analytics

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.

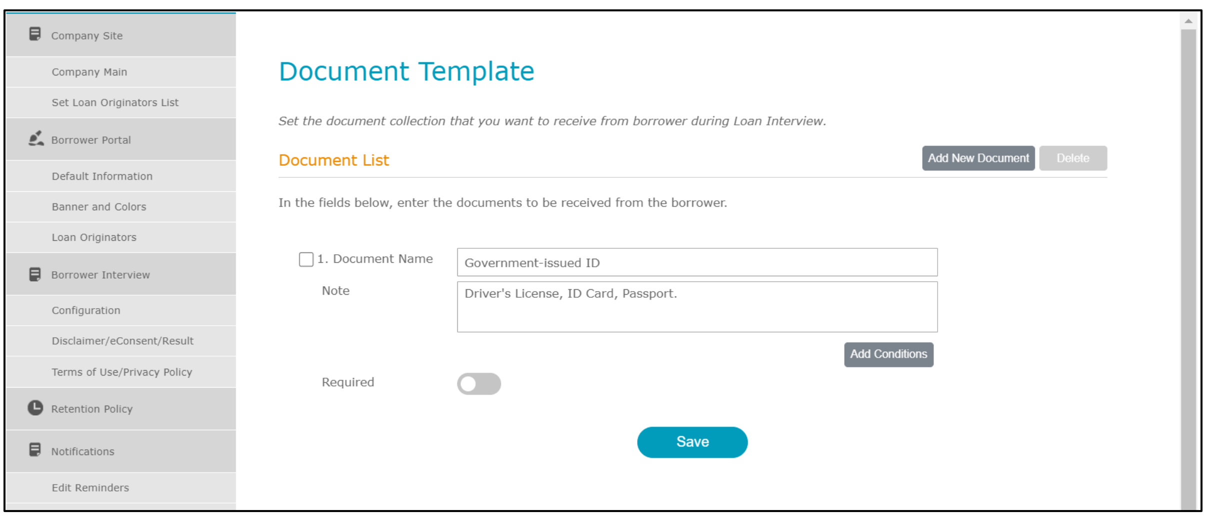

Figure 495: Document Template

2. Enter **Document 1** name.
3. Enter description in the **Note** field.
4. Click **+** to add additional documents.
5. Click **Save**.

Security

1. Select the **2-factor Login Authentication** option.

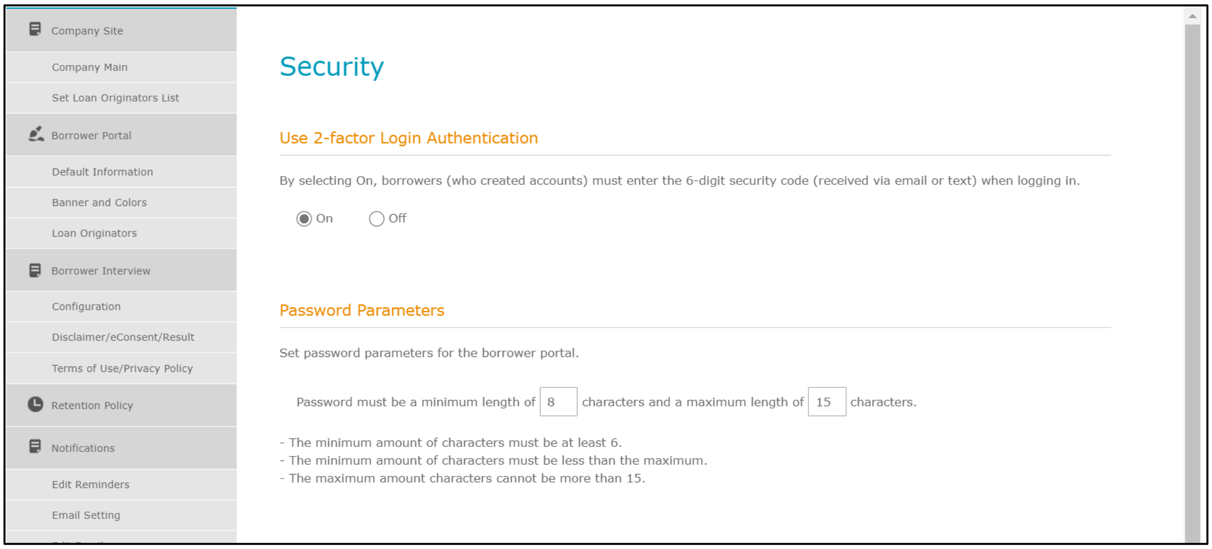

Figure 496: Security Login

2. If needed, set **Password Parameters**.
3. Click **Save**.

Payment Management

Use the *Payment Management* screen to update the credit card information used for Zip and eSignature transactions.

1. Select **Payment Method** from the sidebar.

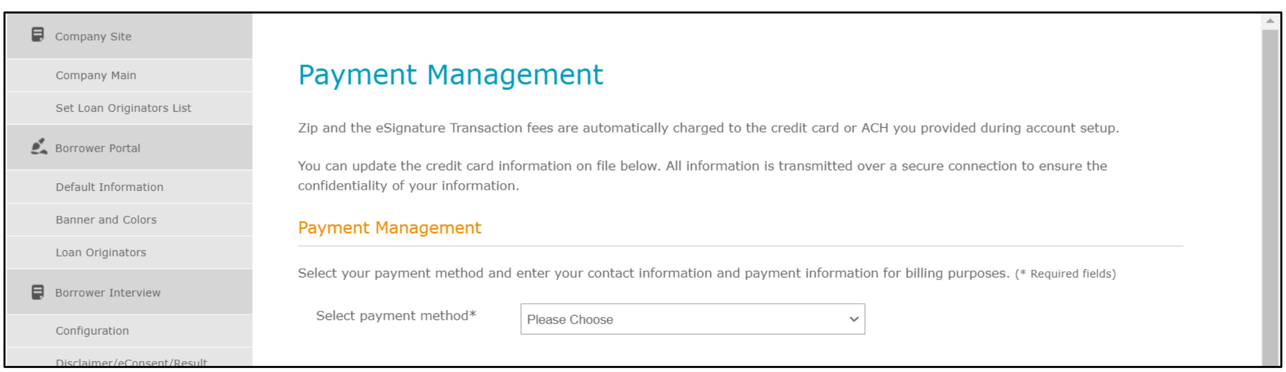

Figure 497: Payment Method

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

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

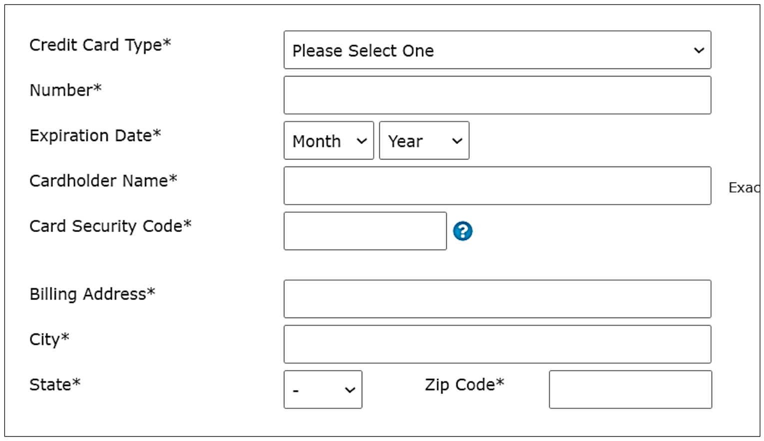

Figure 498: Payment Management Credit Card

4. Click **Save**.

User Profile

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

To access the *User Profile Settings*:

1. Open the **User Profile**.
2. Select the username.

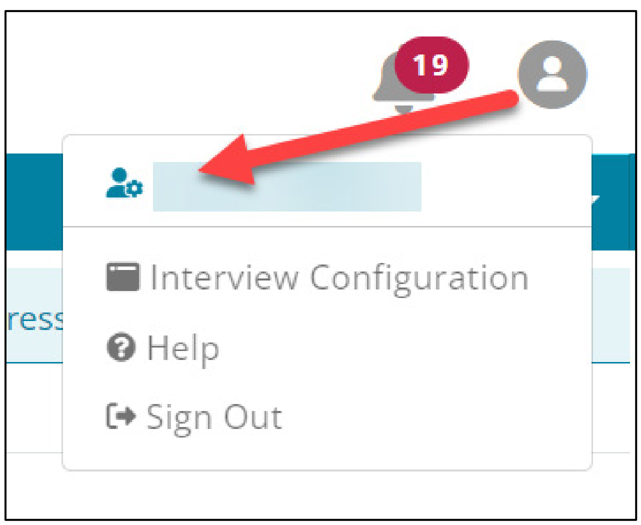

Figure 499: Access User Settings

Contact Information

Set the user contact information and state licensing options.

1. Select the **User Profile.**
2. Enter **Loan Originator First** name.

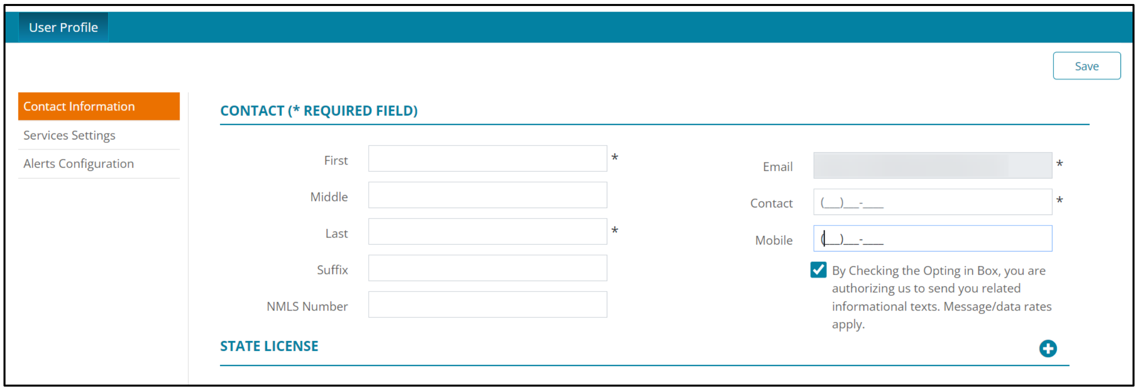

Figure 500: Loan Originator Contact Information

Note: Asterisks indicate required fields.

3. Enter Loan Originator **First** and **Last** name.
4. Enter Middle name if applicable.
5. Enter Loan Originator **Email**.
6. Enter Loan Originator **Contact** number.
7. Enter Loan Originator **Mobile** number.
8. If needed, select the **By Checking the Opting in Box…**.

Note: By opting into the informational texts, the user is provided with an additional method for sending password change requests.

9. Click the *State License* **Add** button.
10. Enter **State License** information.
11. Click **Save & Close**.

Note: Click *Save & New* to add additional licenses.

Services Settings

Use the *Services Settings* to create *Loan Originator Login* credentials.

1. Select **Services Settings**.

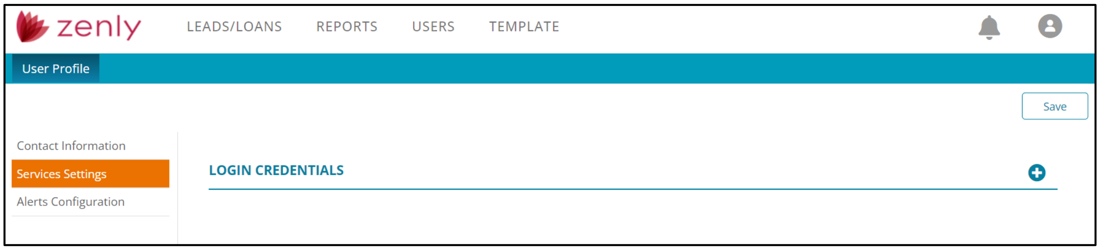

Figure 501: Add Login Credentials

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

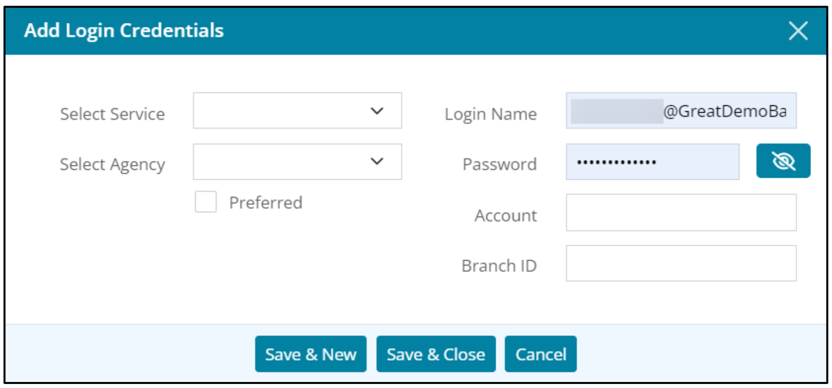

Figure 502: Add Login Credentials Dialog

4. Select the appropriate **Agency**.
5. Select the **Preferred** checkbox to save settings as preferred.
6. Enter **Login Name**.
7. Enter the login **Password**.
8. Enter the **Account number**.
9. Enter the company **Branch ID** if appropriate.
10. Enter the **Fannie Mae Account Number**.
11. Enter the **Fannie Mae Password**.

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

12. Click **Save & Close**.

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

Alerts Configuration (User Profile)

Use the *Alerts Configuration* to set notifications. Toggle the switches for the desired alerts.

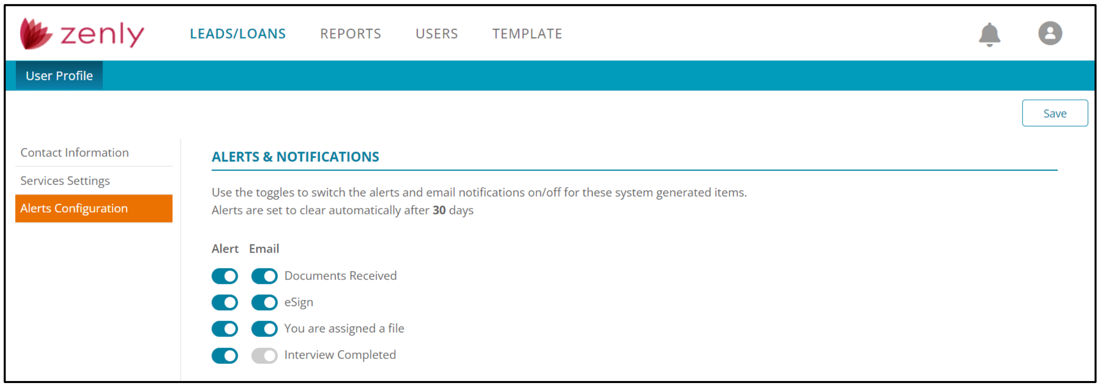

Figure 503: Alerts Configuration (Zip)

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