

zenly

Zenly[®] 3.4

User Guide



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Change Table

The following table contains an overview of changes made to this document for the 3.4 release of Zenly.

Table 1: Change Table

Version	Section Impacted	Change(s)
3.4	Global Email Settings	Email settings are configurable globally, allowing the admin to input STMP server information.
	Configuring Email Settings	Users can change Global Email Settings by overriding their own Email Settings using the User Profile.
	Sending an Email	A feature allows users to send emails from open Lead or Loan files.
	History	Users can view the History of a Lead. The History tab also allows using to link and copy associated Loan files.
	Adding Conditions	The Add Conditions dialog fields are rearranged.
	Email Templates	The Templates tab contains an option for setting up Email Templates.

Table of Contents

Chapter 1: Document Overview	16	Alerts	39
Preface	16	Creating an Alert.....	39
Documentation Accessibility	16	Leads/Loan Search.....	41
Access Zenly	17	New File	41
Forgot Password (Request Password Reset) ..	17	Chapter 3: Leads.....	42
Mobile Access.....	19	Creating a New Lead.....	42
Home Screen (Mobile).....	20	Lead Status	42
User Profile for Mobile Users.....	20	Lead Tracking.....	43
Zenly Mobile Icons	21	Summary Info.....	43
Chapter 2: Zenly Home Screen.....	22	Lead Tracking Status.....	43
Filtering	23	Alerts (Leads).....	46
Copy File	23	Conversation Log (Leads)	48
Archiving Files.....	25	Contact Information.....	48
Viewing Archived Files.....	26	Telephone (Leads).....	50
Reactivating Archived Files.....	26	Address (Leads)	51
Deleting Files	27	Loan Information (Leads).....	54
User Profile	28	Note Details (Leads)	54
Contact Information.....	28	Subordinate Financing (Leads)	55
State License.....	29	Proposed Housing (Leads).....	57
Appearance.....	30	Primary Housing (Leads).....	59
Services Settings.....	30	Income (Leads)	60
Alerts Configuration.....	31	Liabilities (Leads).....	61
Configuring Email Settings.....	32	Other Expenses.....	62
Test Email	32	Additional Information (Leads).....	64
Accessing the Interview Portal.....	32	Contacts (Leads).....	64
Settings	32	Additional Details.....	65
Global Email Settings	33	Adding Contacts Using the Directory	66
Server Information.....	34	History.....	67
Login Credentials.....	34	Linking a Loan file.....	67
Test Email	36	Copying a Loan from the History Table.....	68
SMTP Server Examples.....	36	Unlinking Loan File.....	69
White Labeling	36	Qualification	69
Web Address.....	37	Loan Comparisons.....	69
Logo	37	Copying a Loan Scenario.....	70
Display Logo Toggle.....	38	Drag & Dropping Scenarios	71
Load Default Button.....	38	Generated Loan Scenario Documents	72
		Creating Loan Scenarios.....	72
		Loan Information.....	73
		Proposed Housing Expenses	76
		Estimated Closing Cost.....	76
		Deleting a Loan Scenario	77

Documents Stored (Leads).....	77	Unmarried Addendum.....	113
Uploading a PDF	77	Telephone	114
Searching for Lead Documents	78	Addresses	115
Previewing, Downloading, and Deleting	79	Employment	117
Documents Generate (Leads).....	79	Income.....	118
Document Request (Leads)	80	Assets.....	121
Pending.....	81	Gifts or Grants.....	123
Review	82	Liabilities	125
Completed	82	Alimony, Child Support, Other Expenses.....	126
Run Pricing	83	Delete Alimony, Child Support, and Other Expenses	127
Availability Screen.....	83	Real Estate	128
Eligibility Screen	84	Unmatched Mortgage Liabilities.....	129
Pricing Screen	84	Primary Housing	130
Eligible Product.....	85	Declarations	131
Ineligible Product.....	86	Ethnicity and Gender.....	133
Sending an Email.....	87	Identifying Documentation.....	134
Creating a Lead Invite.....	87	Nearest Relative	135
Initiate Loan	89	Additional Information.....	137
Chapter 4: Loans.....	91	Application Loan.....	137
New Loans	91	Loan Overview	137
Creating a New Loan File	91	Loan Information	138
Importing Loan Files.....	92	Note Details.....	139
Drag & Drop Import	93	Rental Income on Subject Property	140
Run Pricing (Loans).....	93	If Construction Loan.....	140
Ineligible Product.....	96	PMI/MIP/VA/USDA.....	141
Loan Status	97	Rate Adjustment.....	141
Loan Export	97	Payment Adjustment.....	142
Status Tracking.....	98	Buydown Mortgage.....	143
Track Loan Status.....	98	Loan Features.....	144
Add Status.....	98	Payment Schedule	144
Edit Loan Status	100	Subject Property.....	145
Alerts.....	100	Subject Property Address.....	146
Status Contacts	102	Property Information	146
Add Contact.....	102	Proposed Housing Expenses	147
Edit Contacts List	104	Subordinate Financing.....	148
Delete Contact	105	Title.....	149
Adding Contact Using the Directory.....	105	If Refinancing Loan.....	150
Status Conversations.....	106	Names on Title.....	150
Loan Application	107	Energy Improvements	151
Application - Borrower	107	Initial Fees Worksheet	153
Borrowers.....	108	Fees Template	153
Borrower/Co-Borrower Information.....	112	Origination Charges	154

Services Borrower Can't Shop For	155	Credit Scores	188
Services Borrower Can Shop For	156	Alternate Creditor Names	190
Total Loan Costs	156	Credit Score Details	191
Additional Fee Tables	156	Tax Return Requests	192
Total Other Costs	156	Request Transcript	192
Total Closing Costs	157	Line 5a – IVES	194
Closing Costs Service Providers Borrower Can't Shop For	157	Line 5d – Client	195
Closing Costs Service Providers Borrower Can Shop For	158	Line 5 – Return To	195
Change of Circumstance	158	Tax Request – ID Number & Certification (W-9)	196
Estimated Cash-to-Close	159	Tax Authorization 8821	198
Standard Form	159	Designees	198
Alternative Form	167	Tax Matters	200
Loan Estimate	169	Title Commitment Request	201
Initial Fields	169	Verification Certification	202
Remaining Fields	170	Verification of Benefits	202
Fannie Mae Addendum	171	Verification of Employment	204
Property	171	Verification of Deposit	206
Loan Application Information	171	Verification of Loan	208
Community Lending	172	Verification of Mortgage and Rent	210
FHA	173	Social Security Number Verification (SSA-89)	213
VA	173	VA Verification and Certification	213
Validation Service Providers	173	Military Service	214
Total Taxes and Deductions	175	Indicate How You Will Use Your Certificate of Eligibility	215
Freddie Mac Addendum	176	VA Property Address	216
Loan Program	176	FHA	218
FHA/VA	177	FHA/VA Loan Purpose	218
Property	177	Addendum to Uniform Residential Loan Application	219
Transaction Detail	178	Property Improvements (HUD-56001)	220
Validation Service Providers	178	Bank Accounts	222
Negative Amortization	179	DE Statement of Appraised Value (HUD-92800.5B)	223
Anti-Steering Disclosure	179	Energy-Efficient Mortgage Fact Sheet	225
Escrow Account	180	Housing Counseling Lender Certification of Completion	225
Initial ARM Disclosure	182	Affiliated Business	225
How Your Interest Rate is Determined	183	Option A	226
Important Loan Information	184	Option B	227
Worst Case Scenario	184	Underwriting	227
HOEPA Counseling List	184	Transmittal Summary	227
Generate Counseling List	184	Project Classification	227
Homeownership Education	187		
Housing Counseling	188		
Loan Processing	188		
Credit Information	188		

Qualifying Ratios.....	228	Credit Order.....	253
Risk Management.....	228	Results.....	255
Escrow Account and Funds to Close.....	229	Industry Connect.....	256
Mortgage Originator and Level of Property.....	229	Wholesaler Status and Received Documents.....	257
Conditions.....	230	Run Market Pricing.....	258
Adding Conditions.....	230	Desktop Originator.....	258
Notice of Action Taken.....	231	Loan Product Advisor.....	259
Add Reasons of Denial.....	232	Results Table.....	260
Part II.....	233	Error Messages Table.....	260
Credit Information.....	233	Settings.....	260
Factors.....	233	User Access.....	260
Credit Agency.....	234	Add User Access.....	260
Reporting.....	234	Edit User Access.....	261
Mortgage Call Report 2024.....	235	Delete User Access.....	261
Origination Information.....	235	Document Defaults.....	261
Loan Information.....	235	Status Defaults.....	261
Subject Property Information.....	236	Application Privacy Settings.....	263
Loan Originator Information.....	236	ECOA Processing Settings.....	265
Profit & Loss Information.....	236	Chapter 5: Reports Tab.....	267
HMDA.....	237	Status Dropdown Menu.....	268
Underwriting (HMDA).....	238	Generating a Report.....	268
Automated Underwriting.....	238	Exporting Generated Report.....	270
Reason for Denial.....	239	Mortgage Call Report.....	271
Closing.....	241	Exporting.....	273
Documents.....	241	Chapter 6: USERS.....	274
Stored.....	241	User Information.....	274
Document Search.....	242	Add User.....	274
Upload Documents.....	242	User Status and Contact.....	274
View Documents.....	243	Loan Access.....	275
Download Documents.....	244	Document Management Access.....	275
Generate.....	245	Menu Loan Access.....	276
Generate Application.....	245	Directory Access.....	276
Generate Processing Document List.....	246	User Profile.....	276
Generate Underwriting Documents.....	246	Administrator Access.....	277
Request.....	246	State Licenses.....	277
Pending.....	247	Modify User.....	278
Review.....	248	Reset User Password.....	278
Completed.....	249	Delete User.....	278
eSign.....	249	User Search.....	279
Add Signature Fields.....	251	Activate/Inactivate User.....	279
Request Signatures.....	252	Services Settings.....	279
Services.....	253	Add User Services Credentials.....	280
Credit Reporting.....	253		

Pricing Service.....	281	Calculators.....	319
Edit Provider.....	282	Products.....	320
Delete Provider.....	283	Product Introduction.....	320
Alerts Configuration.....	283	Product Details.....	320
Alerts & Notifications.....	283	Borrower Interview.....	322
Access.....	283	Configuration.....	322
Configuring Email Settings (Users).....	284	Disclaimer/eConsent/Result.....	322
Test Email.....	284	Terms of Use/Privacy Policy.....	324
Chapter 7: TEMPLATE Tab.....	285	Retention Policy.....	326
Fee Templates.....	285	Notifications.....	326
Update Standard Fee Template.....	285	Email Settings.....	326
Create New Fees Template.....	287	Edit Emails.....	327
Create from Copy.....	287	Edit Reminders.....	331
Create a New Template.....	288	Reports.....	335
Loan Program.....	290	Borrower Interview Report.....	335
Creating a Loan Program Template.....	290	Billing Statement Report.....	335
Document Packages.....	292	Borrower Statistics.....	336
Directory.....	293	Settings.....	337
Importing Contacts.....	293	Google Analytics.....	337
Global Services Settings.....	294	Document Template.....	338
Company Information.....	296	Security.....	339
Dropdown Lists.....	297	Payment Management.....	339
Select List Items.....	297	Chapter 9: Acronyms.....	340
Add List Items.....	298	Appendix A: Loan Estimate Mapping Tables.....	341
Leads Status Dropdown.....	298	341
Leads Documents Dropdown.....	298	Loan Terms.....	341
Application Dropdown.....	299	Projected Payments.....	341
Documents Dropdown.....	300		
Document Settings.....	301		
Application Privacy Settings.....	301		
ECOA Processing Settings.....	303		
Escrow Account Setup.....	304		
Email Templates.....	305		
Chapter 8: Zip.....	307		
Interview Portal.....	307		
Company Site.....	308		
Company Main.....	308		
Set Loan Originators List.....	311		
Borrower Portal.....	311		
Default Information.....	312		
Banner and Colors.....	313		
Loan Originators.....	317		

List of Tables

Table 1: Change Table.....	3
Table 2: Product Assistance.....	16
Table 3: Zenly Home Screen Icons.....	21
Table 4: Acronyms.....	340
Table 5: Loan Terms Mapped Fields.....	341
Table 6: Project Payments Mapped Fields.....	341

List of Figures

Figure 1: Zenly Log In.....	17
Figure 2: Forgot Your Password?.....	18
Figure 3: Request Password Request.....	18
Figure 4: Access Code.....	18

Figure 5: Zenly Mobile View	19	Figure 48: Edit Active Alerts.....	47
Figure 6: Home Screen (Mobile).....	20	Figure 49: Clear Alerts	47
Figure 7: Zenly Main Page.....	22	Figure 50: Add Conversation Log.....	48
Figure 8: Home Table Icons.....	22	Figure 51: Add Conversation Log Dialog	48
Figure 9: Filtering.....	23	Figure 52: Contact Information	49
Figure 10: File Select	23	Figure 53: Add Telephone.....	50
Figure 11: Copy Button	24	Figure 54: Add Telephone Dialog	50
Figure 12: Copy Files Dialog	24	Figure 55: Edit Telephone	51
Figure 13: Copy Files (Complete).....	25	Figure 56: Delete Telephone Number	51
Figure 14: Archiving Files.....	25	Figure 57: Add Address.....	52
Figure 15: Viewing Archived Files.....	26	Figure 58: Add Address Dialog.....	53
Figure 16: Select Button.....	26	Figure 59: Loan Information.....	54
Figure 17: Activate Button.....	27	Figure 60: Note Details	55
Figure 18: Selecting Files (Deleting)	27	Figure 61: Subordinate Financing (Leads).....	55
Figure 19: Confirm Delete File.....	28	Figure 62: Add Subordinate Financing.....	56
Figure 20: User Profile	28	Figure 63: Edit Subordinate Financing (Leads)	57
Figure 21: Loan Originator Contact Information	29	Figure 64: Delete Subordinate Financing Information	57
Figure 22: Dark/Light Modes.....	30	Figure 65: Proposed Housing	57
Figure 23: Add Login Credentials	30	Figure 66: Add Proposed Housing Expenses.....	58
Figure 24: Add Login Credentials Dialog	31	Figure 67: Primary Housing	59
Figure 25: Alerts Configuration.....	31	Figure 68: Add Primary Housing Dialog	59
Figure 26: Email Settings.....	32	Figure 69: Income.....	60
Figure 27: Email Settings	33	Figure 70: Add Income Dialog	60
Figure 28: Login Credentials IDs	35	Figure 71: Liabilities	61
Figure 29: Certificates & Secrets	35	Figure 72: Add Liability Dialog.....	61
Figure 30: User Profile Settings	37	Figure 73: Other Expenses	63
Figure 31: Web Address.....	37	Figure 74: Other Expenses Dialog	63
Figure 32: Logo Upload	38	Figure 75: Additional Information	64
Figure 33: Favicon Text.....	38	Figure 76: Contacts (Leads).....	64
Figure 34: Alerts.....	39	Figure 77: Add Contacts Dialog (Leads)	65
Figure 35: Add Alerts.....	40	Figure 78: Additional Details.....	65
Figure 36: Add Alert Dialog	40	Figure 79: Edit Detail Dialog.....	66
Figure 37: Loan Search	41	Figure 80: Add from Directory	66
Figure 38: Search Results.....	41	Figure 81: Contact Through Directory	67
Figure 39: New File	41	Figure 82: History.....	67
Figure 40: Creating a New Lead.....	42	Figure 83: Link Loan	68
Figure 41: Lead Status	42	Figure 84: Copy History Entry.....	68
Figure 42: Summary Info (Desktop/Mobile)	43	Figure 85: Copy Loan	68
Figure 43: Add Status.....	44	Figure 86: Unlink Loan	69
Figure 44: Add Tracking	44	Figure 87: Loan Comparison	69
Figure 45: Edit Status.....	45	Figure 88: Months to Compare	70
Figure 46: Alerts (Leads).....	46	Figure 89: Compare Scenarios	70
Figure 47: Add Alerts	46		

Figure 90: Copy Loan Scenario	71	Figure 132: Import Loans	92
Figure 91: Drag & Drop Scenario	71	Figure 133: Run Pricing (Loans).....	93
Figure 92: Scenarios	72	Figure 134: Select Run Pricing.....	94
Figure 93: Loan Scenario	72	Figure 135: Advanced Search	94
Figure 94: Create Scenario	73	Figure 136: Required Fields.....	95
Figure 95: Loan Information.....	73	Figure 137: Eligible Loan Products	95
Figure 96: Note Details	74	Figure 138: Calculation Table	96
Figure 97: PMI/MIP/VA/USDA.....	74	Figure 139: Save Pricing Scenario	96
Figure 98: Subordinate Financing (Loan Scenario)	75	Figure 140: Ineligible Loan Products.....	96
Figure 99: Rate Adjustment Scenario	75	Figure 141: Export File	97
Figure 100: Housing Expenses Scenario	76	Figure 142: Export Options	97
Figure 101: Estimated Closing Costs.....	76	Figure 143: Update Status.....	98
Figure 102: Deleting Loan Scenario	77	Figure 144: Add Loan Status	99
Figure 103: Lead Documents	77	Figure 145: Add Status Dialog.....	99
Figure 104: Upload Dialog	78	Figure 146: New Application Status.....	99
Figure 105: Table Functions.....	79	Figure 147: Edit Status.....	100
Figure 106: Documents Generate	79	Figure 148: Alerts (Loans).....	100
Figure 107: Store Document.....	80	Figure 149: Add Alerts.....	101
Figure 108: Documents Request (Leads).....	80	Figure 150: Edit Active Alerts	101
Figure 109: Add Document Request Dialog (Leads)	81	Figure 151: Clearing Alerts	102
Figure 110: Send Document Request (Leads).....	81	Figure 152: Add Contact.....	102
Figure 111: Send Document Request.....	82	Figure 153: Add Contacts Dialog	103
Figure 112: Review Received Documents.....	82	Figure 154: Additional Contacts Details.....	103
Figure 113: Completed Document Requests.....	82	Figure 155: Loan Contacts List.....	104
Figure 114: Run Pricing	83	Figure 156: Edit Contacts Dialog	104
Figure 115: Choose a Loan Program.....	83	Figure 157: Delete Contact.....	105
Figure 116: Select Products.....	84	Figure 158: Add from Directory	105
Figure 117: Eligible Products.....	85	Figure 159: Contact Through Directory	106
Figure 118: Save Pricing Scenario.....	86	Figure 160: Loan Conversations	106
Figure 119: Ineligible Products.....	86	Figure 161: Add Item Dialog	107
Figure 120: Email Button.....	87	Figure 162: Application Borrowers.....	107
Figure 121: Send Email.....	87	Figure 163: Add Borrower.....	108
Figure 122: Invite Lead Button.....	88	Figure 164: Adding a Borrower	108
Figure 123: Lead Invite Dialog.....	88	Figure 165: Import from Leads.....	109
Figure 124: Initiate Loan Button.....	89	Figure 166: Searching Leads.....	109
Figure 125: Initiate Loan Screen.....	89	Figure 167: Select Documents.....	110
Figure 126: Selected Documents	90	Figure 168: Summary	110
Figure 127: Summary	90	Figure 169: Delete Borrower	111
Figure 128: Leads/Loans.....	91	Figure 170: Edit Borrower	111
Figure 129: Create New Loan.....	91	Figure 171: Swap Primary Borrower	111
Figure 130: Create Loan Dialog	92	Figure 172: Separate Borrowers.....	112
Figure 131: Create New Loan	92	Figure 173: Merge Borrowers.....	112
		Figure 174: Borrower/Co-Borrower Information....	113

Figure 175: Unmarried Addendum.....	113	Figure 216: PMI/MIP/VA/USDA Section.....	141
Figure 176: Add/Edit Telephone Number.....	114	Figure 217: Rate Adjustment.....	142
Figure 177: Add Telephone Dialog.....	114	Figure 218: Payment Adjustments.....	142
Figure 178: Delete Confirmation.....	115	Figure 219: Buydown Mortgage.....	143
Figure 179: Add/Edit Current Address.....	116	Figure 220: Add Buydown Mortgage Dialog.....	144
Figure 180: Add Address Dialog.....	116	Figure 221: Loan Features.....	144
Figure 181: Add/Edit Employment History.....	117	Figure 222: Add Loan Features Dialog.....	144
Figure 182: Add Employer Dialog.....	117	Figure 223: View Payment Schedule.....	145
Figure 183: Gross Monthly Income.....	120	Figure 224: Payment Schedule.....	145
Figure 184: Add Income Dialog.....	120	Figure 225: Subject Property Details.....	146
Figure 185: Combined Borrower/Co-Borrower Assets.....	121	Figure 226: Property Information.....	146
Figure 186: Add Asset Dialog.....	121	Figure 227: Proposed Housing Expenses.....	147
Figure 187: Add New Account Dialog.....	122	Figure 228: Add Proposed Housing Expenses Dialog.....	148
Figure 188: Added Asset Account.....	122	Figure 229: Subordinate Financing.....	148
Figure 189: Gifts or Grants Received.....	123	Figure 230: Add Subordinate Financing.....	149
Figure 190: Add Account.....	124	Figure 231: Property Title Details.....	149
Figure 191: Gifts or Grants Received.....	124	Figure 232: If Refinancing Loan.....	150
Figure 192: Liabilities List.....	125	Figure 233: Names on Title.....	150
Figure 193: Add Liability Dialog.....	125	Figure 234: Add Names on Title Dialog.....	150
Figure 194: Alimony, Child Support, Other Expenses.....	127	Figure 235: Energy Improvements.....	151
Figure 195: Add Expense Type.....	127	Figure 236: Energy Improvements Dialog.....	151
Figure 196: Existing Real Estate.....	128	Figure 237: Add Subordinate Financing Dialog.....	152
Figure 197: Add Real Estate Dialog.....	128	Figure 238: Initial Fees Worksheet.....	153
Figure 198: Unmatched Mortgage Liabilities.....	130	Figure 239: Select Template Dialog.....	153
Figure 199: Primary Housing.....	130	Figure 240: Origination Charges.....	154
Figure 200: Add Primary Housing Dialog.....	131	Figure 241: Edit Origination Charges Dialog.....	154
Figure 201: Borrower/Co-Borrower Declarations.....	132	Figure 242: Non Shopped Services.....	155
Figure 202: Bankruptcy Details.....	132	Figure 243: Total Closing Costs.....	157
Figure 203: Bankruptcy Dialog.....	132	Figure 244: Update Closing Cost Total Dialog.....	157
Figure 204: Military Service.....	133	Figure 245: Closing Cost Services.....	157
Figure 205: Military Service Dialog.....	133	Figure 246: Add Changed Date Dialog.....	158
Figure 206: Add/Edit Ethnicity.....	133	Figure 247: Standard Estimate/Closing Disclosure.....	159
Figure 207: Add Ethnicity Dialog.....	134	Figure 248: Add Due from Borrower Dialog.....	160
Figure 208: Add Identifying Documentation Dialog.....	135	Figure 249: Due To Seller.....	161
Figure 209: FHA/VA Nearest Relative.....	136	Figure 250: Add Due To Seller.....	161
Figure 210: Add (FHA) Nearest Relative.....	136	Figure 251: Paid For/By Borrower.....	162
Figure 211: Loan Overview.....	138	Figure 252: Add Paid For/By Borrower.....	162
Figure 212: Loan Information.....	138	Figure 253: Add Due From Seller Dialog.....	163
Figure 213: Note Details.....	139	Figure 254: Source of Down Payment.....	164
Figure 214: Rental Income.....	140	Figure 255: Add Down Payment Source.....	165
Figure 215: If Construction Loan.....	140	Figure 256: Details of Transaction.....	166
		Figure 257: Cash From Borrower Dialog.....	166

Figure 258: Add Cash To Borrower Dialog.....	167	Figure 300: Add Alternate Creditor Names.....	190
Figure 259: Alternate Estimate/Closing Disclosure	168	Figure 301: Add Credit Under Alternate Name	191
Figure 260: Add Payoffs and Payments Dialog.....	168	Figure 302: Credit Score Details	191
Figure 261: Loan Estimate Tab.....	169	Figure 303: Request Transcripts.....	192
Figure 262: Remaining Loan Estimate Fields.....	170	Figure 304: Add Transcript Details	193
Figure 263: Fannie Mae Property Details	171	Figure 305: Borrower/Spouse Information	193
Figure 264: Loan Application Information.....	172	Figure 306: Line 5a – IVES Dialog	194
Figure 265: Community Lending.....	172	Figure 307: Client.....	195
Figure 266: FHA Fields.....	173	Figure 308: Return To Dialog	196
Figure 267: VA Fields.....	173	Figure 309: Tax Request – ID & Certification (W-9)	196
Figure 268: Borrower/Co-Borrower Fields	174	Figure 310: Accounts (optional)	197
Figure 269: Add Validation Service Providers	174	Figure 311: Add Accounts.....	197
Figure 270: Total Taxes and Deductions.....	175	Figure 312: Tax Authorization (8821)	198
Figure 271: Add Total Taxes and Deductions	175	Figure 313: Designees and Tax Matters.....	199
Figure 272: Freddie Mac Addendum.....	176	Figure 314: Add Designee Dialog	199
Figure 273: Loan Program (Freddie Mac).....	176	Figure 315: Add Tax Matters Dialog	200
Figure 274: Add Loan Program.....	177	Figure 316: Request Title Commitment.....	201
Figure 275: FHA/VA	177	Figure 317: Verification/Certification	202
Figure 276: Property (Freddie Mac)	177	Figure 318: Copy Income.....	202
Figure 277: Transaction Detail.....	178	Figure 319: Add Verification of Benefits	203
Figure 278: Validation Service Providers.....	178	Figure 320: Add Account Verification Dialog	203
Figure 279: Add Validation Service Providers	179	Figure 321: Verification of Employment.....	204
Figure 280: Negative Amortization	179	Figure 322: Copy Employer Dialog.....	205
Figure 281: Anti-Steering	180	Figure 323: Add Employment Verification Dialog	205
Figure 282: Escrow Account.....	181	Figure 324: Verification of Deposit.....	206
Figure 283: Escrow Account Setup.....	181	Figure 325: Copy Asset Dialog.....	206
Figure 284: Escrow Disbursements	182	Figure 326: Add Verification of Deposit Dialog.....	207
Figure 285: Initial ARM Disclosure.....	182	Figure 327: Add Account Verification Dialog.....	207
Figure 286: Index Type	183	Figure 328: Verification of Loan	208
Figure 287: Index Option.....	183	Figure 329: Copy Liabilities Dialog.....	208
Figure 288: Important Loan Information	184	Figure 330: Add Loan Verification Dialog.....	209
Figure 289: Worst Case Scenario	184	Figure 331: Add Account Verification Dialog	209
Figure 290: HOEPA Counseling List	185	Figure 332: Rental Verification	210
Figure 291: Counselor List	185	Figure 333: Copy Rental Dialog.....	211
Figure 292: Add Counseling List.....	186	Figure 334: Copy REOs.....	211
Figure 293: Add Languages Provided	186	Figure 335: Add Mortgage or Rent Verification.....	212
Figure 294: Add Counseling Services Provided.....	187	Figure 336: Social Security Number Verification	213
Figure 295: Homeownership Education.....	187	Figure 337: VA Verification of Benefits	214
Figure 296: Add Credit Score.....	189	Figure 338: VA Certification of Eligibility & Status	214
Figure 297: Add Credit Bureau Dialog.....	189	Figure 339: Military Service	214
Figure 298: Add Factor Dialog	190	Figure 340: Add Military Service Dialog	215
Figure 299: Minimum FICO Score.....	190	Figure 341: Certificate of Eligibility Indicator.....	215

Figure 342: Use of Certificate.....	215	Figure 384: Underwriting (HMDA)	238
Figure 343: Military Service Options	216	Figure 385: Automated Underwriting Section.....	238
Figure 344: Copy REO (VA Property Address).....	216	Figure 386: Add Automated Underwriting Dialog.....	239
Figure 345: Add VA Property Address.....	217	Figure 387: Reasons for Denial Section.....	240
Figure 346: Add VA Property Dialog	217	Figure 388: Add Reasons for Denial Dialog.....	240
Figure 347: Certification of Eligibility Address.....	217	Figure 389: Closing	241
Figure 348: FHA/VA Loan Purpose	218	Figure 390: Disclosed Fees.....	241
Figure 349: FHA/VA Loan Purpose Dialog.....	218	Figure 391: Search Documents	242
Figure 350: FHA/VA Loan Purpose Table.....	219	Figure 392: Upload Documents.....	243
Figure 351: HUD-92900-A	219	Figure 393: Upload Dialog.....	243
Figure 352: HUD-92900-A Fields.....	220	Figure 394: View Document	244
Figure 353: HUD-56001 Options.....	220	Figure 395: Document Browser View	244
Figure 354: Select Property to be Improved	221	Figure 396: Download Document.....	244
Figure 355: Property to be Improved Dialog	221	Figure 397: Open File	245
Figure 356: Property to be Improved Options.....	221	Figure 398: Generate Application.....	245
Figure 357: Mortgage or Deed of Trust Details	222	Figure 399: Set Package.....	246
Figure 358: Bank Account Details	222	Figure 400: Document Request	247
Figure 359: HUD-92800.5B Options	223	Figure 401: Add Document Request Dialog.....	247
Figure 360: HUD-92800.5B Selections	224	Figure 402: Send Document Request.....	248
Figure 361: Conditions Dialog	224	Figure 403: Send To	248
Figure 362: Energy-Efficient Mortgage Fact Sheet	225	Figure 404: Review Received Document.....	248
Figure 363: Counseling Cert. of Completion.....	225	Figure 405: Completed Document Requests.....	249
Figure 364: Affiliated Business.....	226	Figure 406: eSign Application	249
Figure 365: Add Service Provider.....	226	Figure 407: Retrieve Document List.....	249
Figure 366: Add Service.....	226	Figure 408: Selected Documents	250
Figure 367: Transmittal Summary	227	Figure 409: Document Packages	250
Figure 368: Project Classification	227	Figure 410: Add Signature	251
Figure 369: Qualifying Ratios	228	Figure 411: Position Signers Dialog.....	251
Figure 370: Risk Management.....	228	Figure 412: Position Signature Block.....	252
Figure 371: Escrow Account and Funds to Close	229	Figure 413: Complete eSignature Request.....	252
Figure 372: Mortgage Originator/Level of Property	230	Figure 414: Send eSignature Request.....	253
Figure 373: Conditions	230	Figure 415: Borrower Credit Reporting.....	253
Figure 374: Add Condition.....	231	Figure 416: Credit PIN Dialog	254
Figure 375: Notice of Action Taken.....	231	Figure 417: Pay with Credit Card Dialog	254
Figure 376: Principal Reasons of Action.....	232	Figure 418: Credit Agency Login Information	255
Figure 377: Add Reason of Denial.....	233	Figure 419: Credit Report Results List.....	255
Figure 378: Factors.....	233	Figure 420: Copy to Liabilities Dialog	256
Figure 379: Credit Agency	234	Figure 421: MME	256
Figure 380: Mortgage Call Report.....	235	Figure 422: MME.....	257
Figure 381: Subject Property/Loan Originator.....	236	Figure 423: Status and Received Document.....	257
Figure 382: Profit & Loss Information.....	236	Figure 424: LoanScoreCard.....	258
Figure 383: HMDA Application.....	237	Figure 425: Desktop Originator Submission Info	258
		Figure 426: Loan Product Advisor.....	259

Figure 427: Loan User Access Settings	260	Figure 470: Standard Fee Template	285
Figure 428: Set Loan User Access	261	Figure 471: Origination Charges	286
Figure 429: Document Defaults	262	Figure 472: Edit Origination Charges Dialog	286
Figure 430: Default Company Information	262	Figure 473: Add Origination Charges Dialog	287
Figure 431: Add State Dialog	262	Figure 474: Copy Fees Template	288
Figure 432: Loan Application Privacy Settings	263	Figure 475: Copied Template	288
Figure 433: Add Personal Information Sharing	263	Figure 476: Rename Fees Template	288
Figure 434: Document Type List	264	Figure 477: Add New Fees Template	289
Figure 435: Reasons to Share Personal Info.	264	Figure 478: Add Charges Dialog	289
Figure 436: Opt-out Methods	265	Figure 479: Template Name	290
Figure 437: Opt-out Choices Dialog	265	Figure 480: Loan Information Template	290
Figure 438: ECOA Form Statement	266	Figure 481: Rate Adjustment	291
Figure 439: Reports Tab	267	Figure 482: Payment Adjustment	291
Figure 440: Active Pipeline/Closed	267	Figure 483: Document Packages	292
Figure 441: Status	268	Figure 484: Directory	293
Figure 442: Status Dropdown	269	Figure 485: Contact Type (Directory)	293
Figure 443: Status/Current Status	269	Figure 486: Use Directory Icon	294
Figure 444: Select Dates	270	Figure 487: Import Directory	294
Figure 445: Generated Report	270	Figure 488: Stored Credit Card	295
Figure 446: Export to CSV	271	Figure 489: Add Login Credentials Dialog	295
Figure 447: Mortgage Call Report	271	Figure 490: Company Information	296
Figure 448: MCR Date Interval	272	Figure 491: Status Dropdown Lists	297
Figure 449: Generated MCR	272	Figure 492: Select List Option	297
Figure 450: View Data	272	Figure 493: Leads Status Dropdown	298
Figure 451: Resubmission Status	273	Figure 494: Leads Documents Dropdown	299
Figure 452: New User	274	Figure 495: Initial & Closing Fees Dropdown	299
Figure 453: New User Contact Details	274	Figure 496: Application Select Dropdown List	300
Figure 454: User Loan Access	275	Figure 497: Select Document Pending Option	300
Figure 455: Select User	278	Figure 498: Loan Application Privacy Settings	301
Figure 456: Reset Password	278	Figure 499: Add Personal Information Sharing	301
Figure 457: Delete User	279	Figure 500: Document Type List	302
Figure 458: User Search	279	Figure 501: Reasons to Share Personal Info	302
Figure 459: Activate/Deactivate User	279	Figure 502: Opt-out Methods	303
Figure 460: Select User	280	Figure 503: Opt-out Choices Dialog	303
Figure 461: Add Service	280	Figure 504: ECOA Form Statement	304
Figure 462: Add Login Credentials	280	Figure 505: Escrow Account Setup	304
Figure 463: Add Pricing Credentials	281	Figure 506: Editing Escrow Fees	305
Figure 464: Enter Credentials	281	Figure 507: Email Templates	305
Figure 465: Add Login Credentials	282	Figure 508: Compose Email	306
Figure 466: Modify Provider	282	Figure 509: User Profile (Zip)	307
Figure 467: Edit Login Credentials Dialog	282	Figure 510: Company Main Page Setup	308
Figure 468: Alerts Configuration	283	Figure 511: Company URL	308
Figure 469: Email Settings (Users)	284	Figure 512: Zip Main Page Layout	309

Figure 513: Zip Main Page Image.....	309	Figure 538: Terms of Use Statement.....	324
Figure 514: Edit Zip Main Page Contents.....	310	Figure 539: Privacy Policy.....	325
Figure 515: Edit Links.....	310	Figure 540: Zip Retention Policy.....	326
Figure 516: Set Originators List.....	311	Figure 541: Zip Email Preferences.....	327
Figure 517: Borrower Portal Image.....	312	Figure 542: Edit Emails.....	327
Figure 518: Borrower Portal Welcome Message...	312	Figure 543: Email Template.....	328
Figure 519: Borrower Portal Logo.....	313	Figure 544: Insert Merge Fields.....	328
Figure 520: Banner Options.....	313	Figure 545: Placing a Merge Field.....	329
Figure 521: Edit Banner and Colors.....	314	Figure 546: Send Sample Email.....	329
Figure 522: Edit Banner.....	315	Figure 547: Email Signature.....	330
Figure 523: Text Banner Options.....	315	Figure 548: Use HTML.....	331
Figure 524: <i>Image Banner Options</i>	316	Figure 549: Email Signature Appearance.....	331
Figure 525: Text Colors.....	317	Figure 550: Edit Reminder.....	332
Figure 526: Color Palette.....	317	Figure 551: Copy Setting.....	332
Figure 527: Borrower Portal Font.....	317	Figure 552: Document/eSign Reminder.....	333
Figure 528: Loan Originators.....	318	Figure 553: Loan Interview Reminder.....	334
Figure 529: Calculators.....	319	Figure 554: Run Borrower Interview Report.....	335
Figure 530: Zip Site Link.....	319	Figure 555: Billing Statement Report.....	336
Figure 531: Production Introduction.....	320	Figure 556: Borrower Statistics.....	336
Figure 532: Product Details.....	321	Figure 557: Registered Borrowers.....	337
Figure 533: Loan Product Information.....	321	Figure 558: Google Analytics.....	338
Figure 534: Set Loan Interview Configurations.....	322	Figure 559: Document Template.....	338
Figure 535: Zip Disclaimer/eConsent/Result.....	323	Figure 560: Security Login.....	339
Figure 536: Zip Thank You Message.....	323	Figure 561: Payment Method.....	339
Figure 537: Terms of Use/Privacy Policy.....	324	Figure 562: Payment Management Credit Card....	340

Chapter 1: DOCUMENT OVERVIEW

Preface

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

See the following table for product assistance details.

Table 2: Product Assistance

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

Documentation Accessibility

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

Access Zenly

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

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

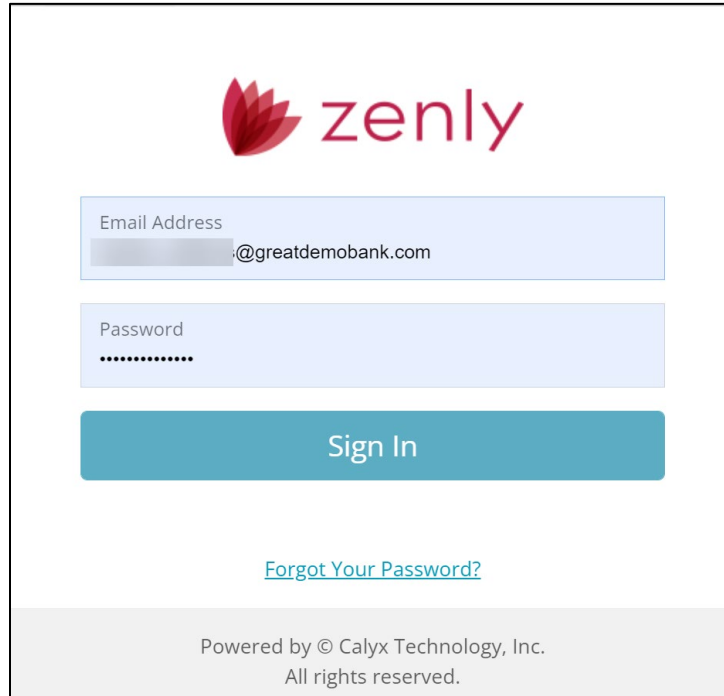
The image shows the Zenly login interface. At the top is the Zenly logo, which consists of a red stylized flower icon followed by the word "zenly" in a lowercase, sans-serif font. Below the logo are two input fields. The first field is labeled "Email Address" and contains the text ".@greatdemobank.com".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

Figure 1: Zenly Log In

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

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

Forgot Password (Request Password Reset)

Users needing to renew or to replace forgotten passwords 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**.

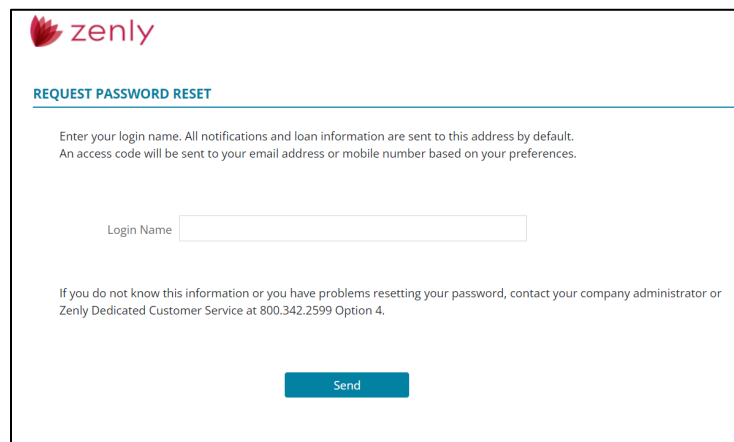

 A screenshot of the 'REQUEST PASSWORD RESET' page. It has the Zenly logo at the top. Below the title, there is a paragraph: 'Enter your login name. All notifications and loan information are sent to this address by default. An access code will be sent to your email address or mobile number based on your preferences.' This is followed by a 'Login Name' input field. Below that, a note states: 'If you do not know this information or you have problems resetting your password, contact your company administrator or Zenly Dedicated Customer Service at 800.342.2599 Option 4.' At the bottom is a blue 'Send' button.

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.

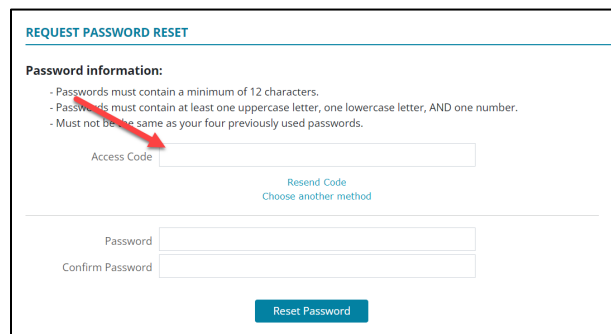

 A screenshot of the 'REQUEST PASSWORD RESET' page, showing the next step. It includes the title and a 'Password information:' section with three bullet points: 'Passwords must contain a minimum of 12 characters.', 'Passwords must contain at least one uppercase letter, one lowercase letter, AND one number.', and 'Must not be the same as your four previously used passwords.' Below this is an 'Access Code' input field. A red arrow points to this field. To the right of the field are links for 'Resend Code' and 'Choose another method'. Below the access code field are 'Password' and 'Confirm Password' input fields. At the bottom is a blue 'Reset Password' button.

Figure 4: Access Code

Note: 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**.

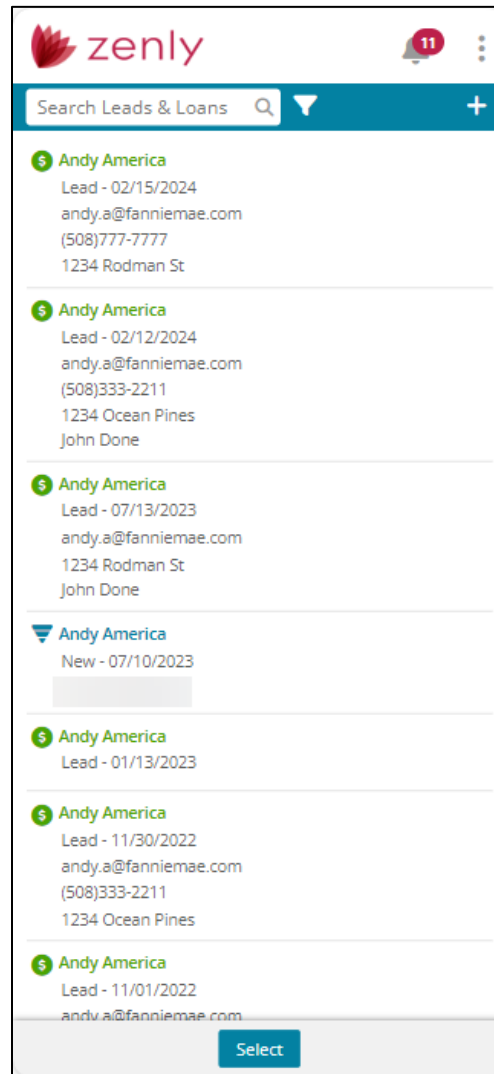


Figure 5: Zenly Mobile View

Home Screen (Mobile)

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

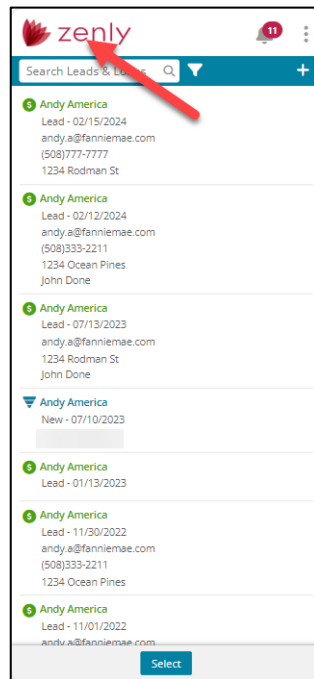


Figure 6: Home Screen (Mobile)

User Profile for Mobile Users

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

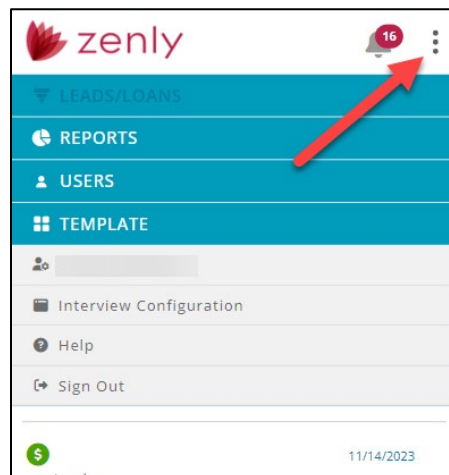













Figure: User Profile (Mobile)

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

Zenly Mobile Icons

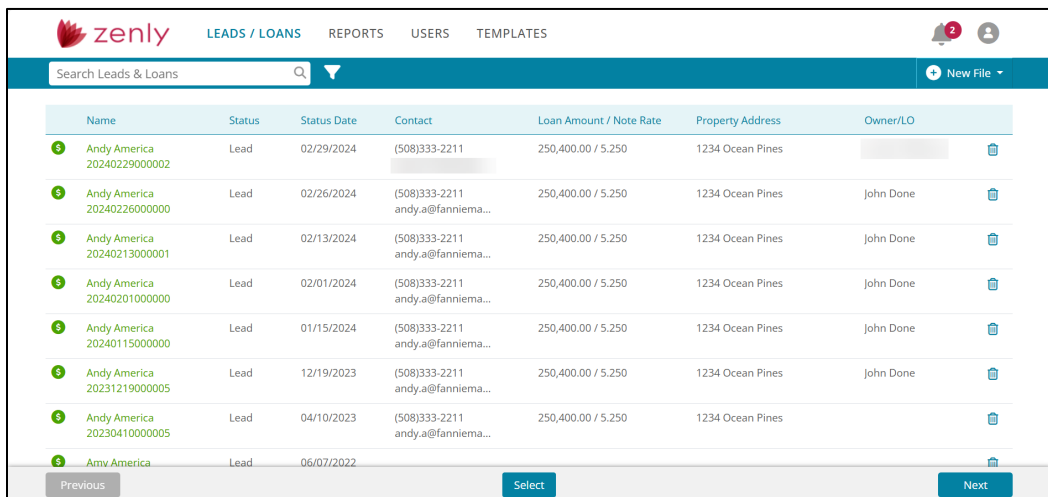
Table 3: Zenly Home Screen Icons

Icons	Function
	Tapping the icon allows the user to return to the Zenly <i>Home</i> screen.
	Tapping on the 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 Main Menu button to access the main menu. The <i>User Profile</i> , <i>Interview Portal</i> , <i>Settings</i> , <i>Reports</i> , <i>Users</i> , and <i>Template</i> screens are accessed in the main menu.
	Tap on the Expand (chevron) icon to expand the table to view the entries.
	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.
	Tap on the Add button to insert an entry to a table.
	Tapping on this button displays the Summary Info popup screen (Leads Only).
	Tap on the Primary Dropdown Menu button to navigate throughout other Loan screens.
	Tap on the Secondary Dropdown Menu button to navigate within the Loan screen.

* - The *Settings* option appears for accounts with a retail flag.

Chapter 2: ZENLY HOME SCREEN

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



Name	Status	Status Date	Contact	Loan Amount / Note Rate	Property Address	Owner/LO
Andy America 20240229000002	Lead	02/29/2024	(508)333-2211	250,400.00 / 5.250	1234 Ocean Pines	
Andy America 20240226000000	Lead	02/26/2024	(508)333-2211 andy.a@fanniema...	250,400.00 / 5.250	1234 Ocean Pines	John Done
Andy America 20240213000001	Lead	02/13/2024	(508)333-2211 andy.a@fanniema...	250,400.00 / 5.250	1234 Ocean Pines	John Done
Andy America 20240201000000	Lead	02/01/2024	(508)333-2211 andy.a@fanniema...	250,400.00 / 5.250	1234 Ocean Pines	John Done
Andy America 20240115000000	Lead	01/15/2024	(508)333-2211 andy.a@fanniema...	250,400.00 / 5.250	1234 Ocean Pines	John Done
Andy America 20231219000005	Lead	12/19/2023	(508)333-2211 andy.a@fanniema...	250,400.00 / 5.250	1234 Ocean Pines	John Done
Andy America 20230410000005	Lead	04/10/2023	(508)333-2211 andy.a@fanniema...	250,400.00 / 5.250	1234 Ocean Pines	
Amv America	Lead	06/07/2022				

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](#).



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*.

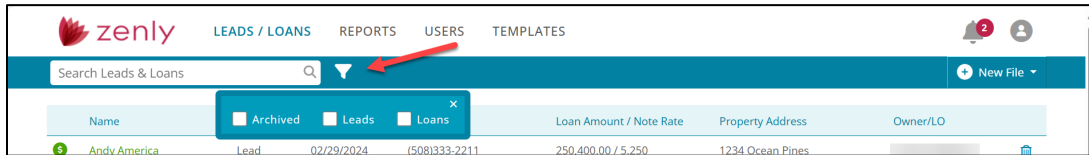


Figure 9: Filtering

Copy File

This function allows the user to copy loan or lead files.

To copy a file:

1. Click the **Select** button.

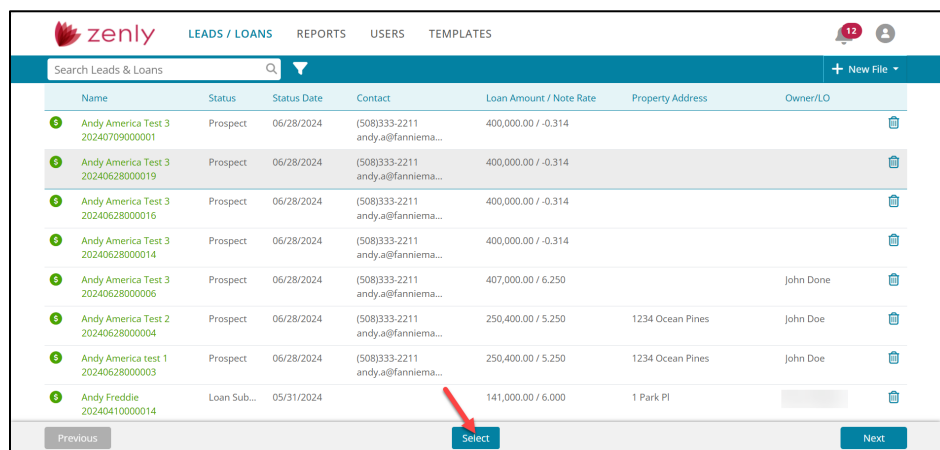


Figure 10: File Select

2. Select the desired **Loan/Lead** file.

3. Select the **Copy** button.

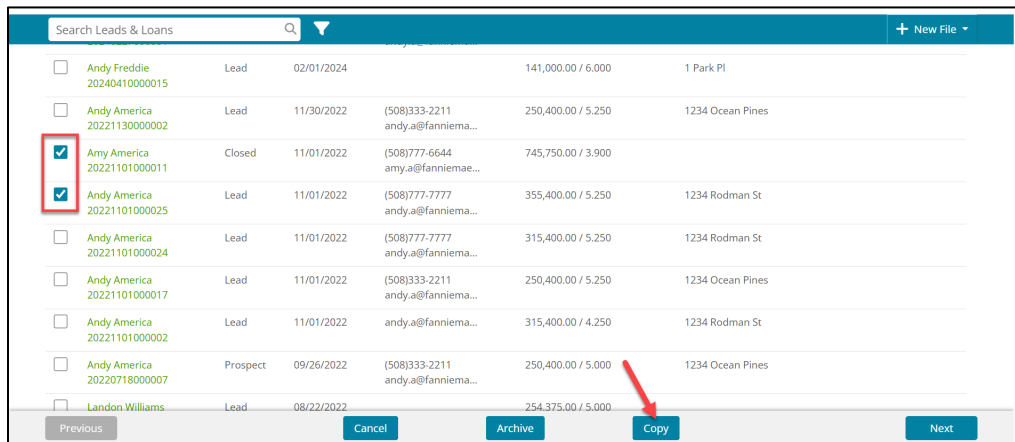


Figure 11: Copy Button

4. Select the **Copy** button.
5. Select **Copy** to confirm the desired file(s).

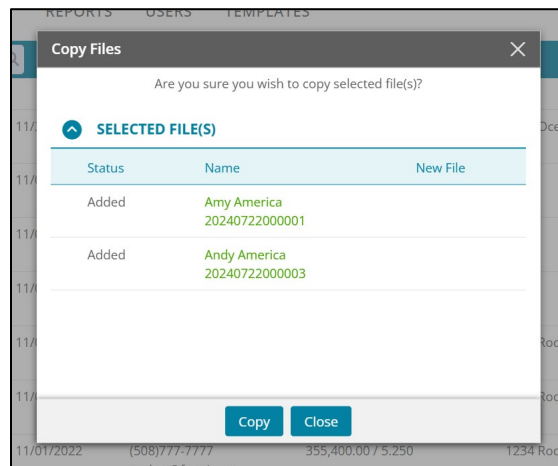


Figure 12: Copy Files Dialog

- Once the progress bar reaches 100%, close the dialog.

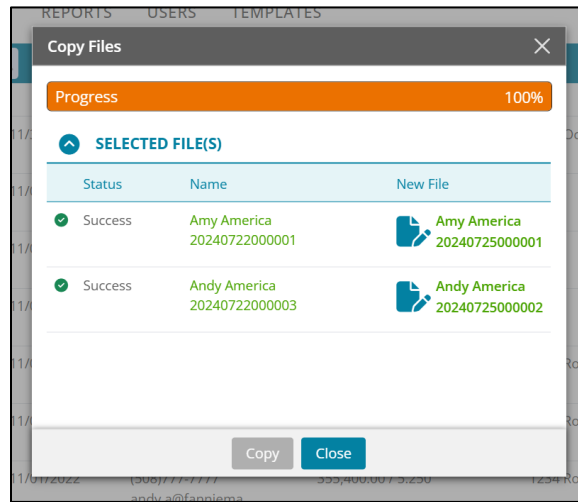


Figure 13: Copy Files (Complete)

Archiving Files

Files located on the *Leads/Loans* table are archivable.

To archive a file:

- Click on the **Select** button. See Figure 10.
- Select the desired files.
- Select the **Archive** button.

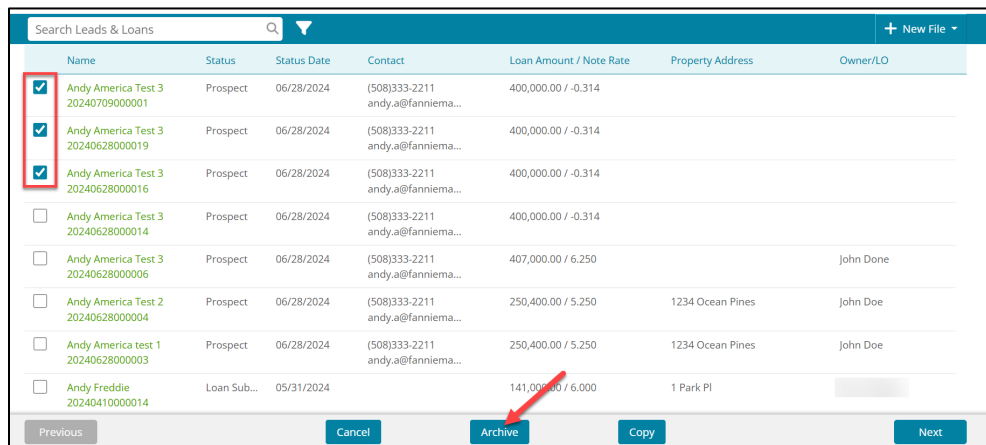


Figure 14: Archiving Files

- 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 the archived files:

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

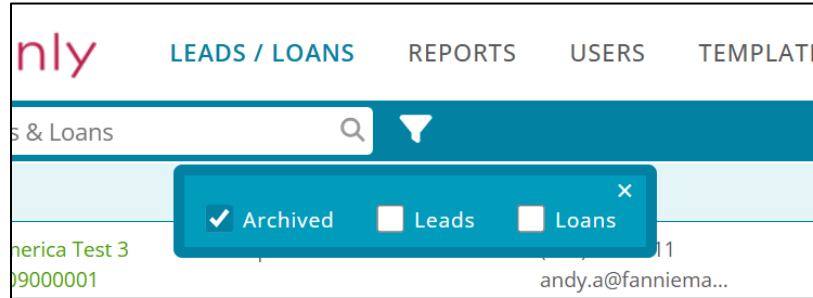



Figure 15: Viewing Archived Files

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.

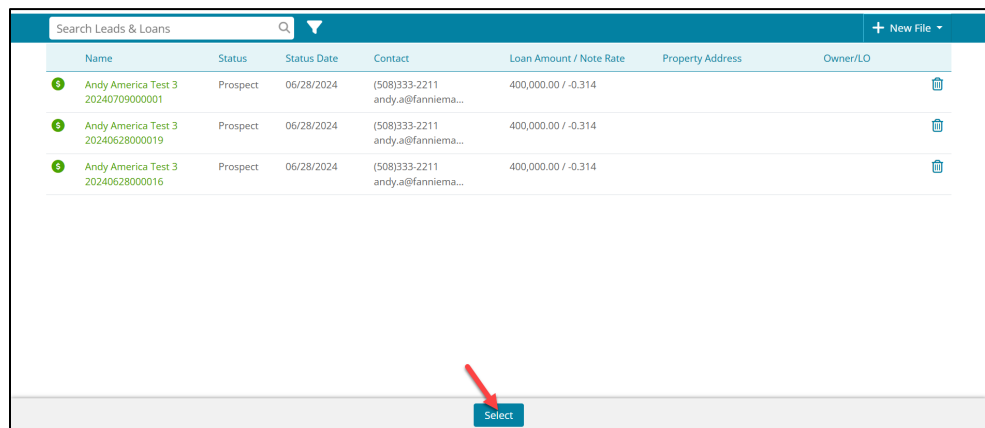


Figure 16: Select Button

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

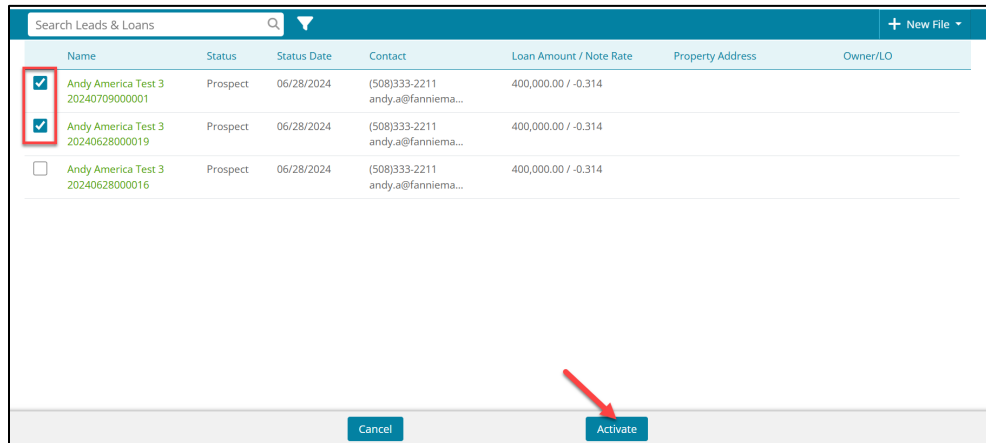



Figure 17: Activate Button

Deleting Files

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

To delete files:

1. Click the  icon for the undesired *Loan/Lead* file.

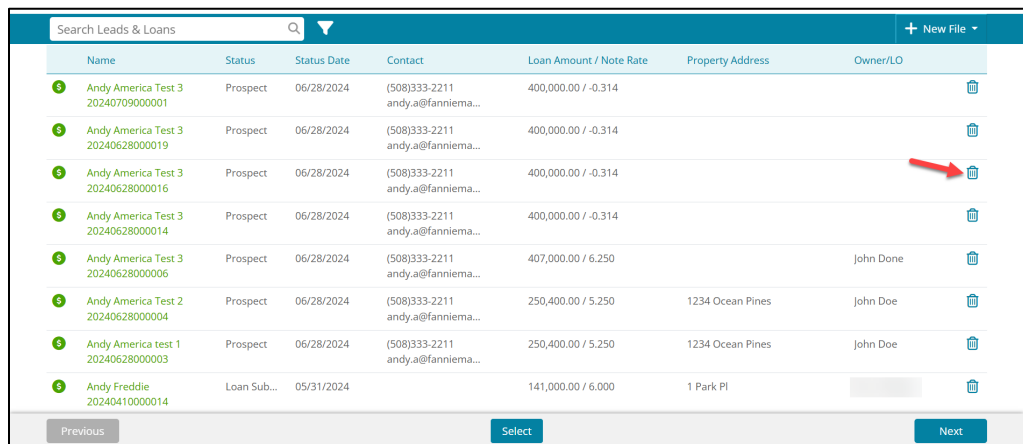


Figure 18: Selecting Files (Deleting)

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

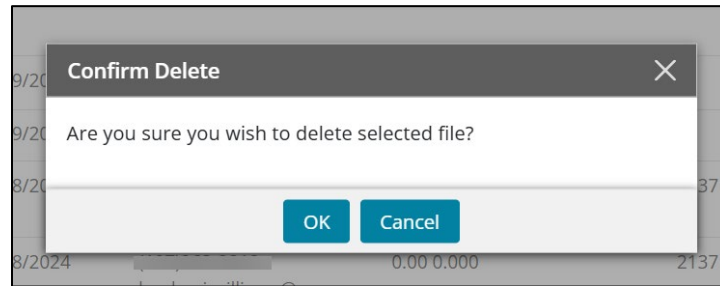


Figure 19: Confirm Delete File

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*), *Settings* (specific accounts only), *Help*, and *Sign Out* links.

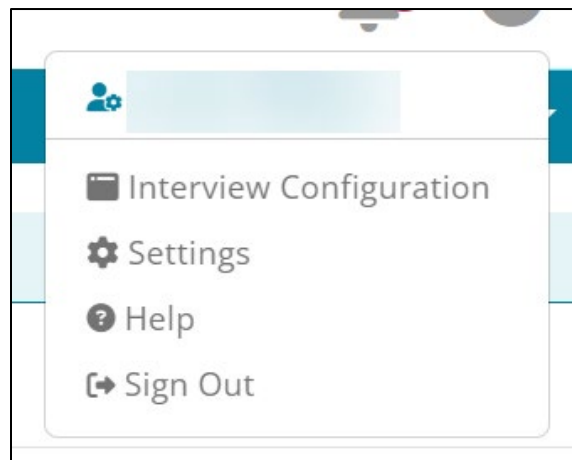


Figure 20: User Profile

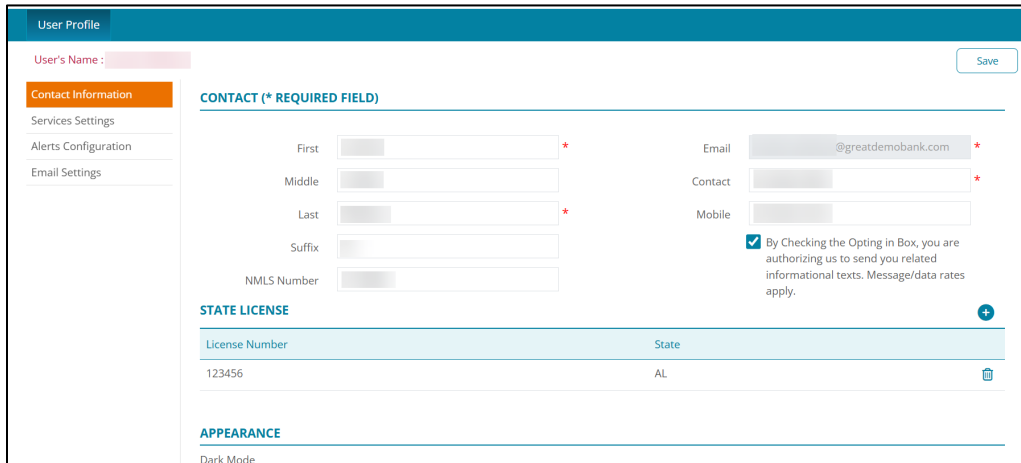
Contact Information

Set the user contact information and state licensing options.

To add *User Profile* information.

1. Select the **User Profile**  icon.

2. Click on the profile name.



The screenshot shows the 'User Profile' form. At the top, there's a 'User's Name' field with a 'Save' button. Below this is a sidebar with 'Contact Information' selected. The main form is divided into three sections: 'CONTACT (* REQUIRED FIELD)', 'STATE LICENSE', and 'APPEARANCE'. The 'CONTACT' section has fields for First, Middle, Last, Suffix, NMLS Number, Email, Contact, and Mobile. The 'STATE LICENSE' section has a table with columns for License Number and State. The 'APPEARANCE' section has a 'Dark Mode' toggle. A checkbox is checked for 'By Checking the Opting in Box, you are authorizing us to send you related informational texts. Message/data rates apply.'

Figure 21: Loan Originator Contact Information

Note: Asterisks indicate required fields.

1. Enter Originator's **First** and **Last** name.
2. Enter the **Middle** name if applicable.
3. Add a **Suffix** if applicable.
4. Enter the user's **NMLS Number**.
5. Add a **Login Name** if applicable.
6. Enter **Email**.
7. Enter **Contact** number.
8. Enter **Mobile** number.
9. 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.

State License

This section allows the user to view licenses associated with the current account.

To add a license:

1. Click the *State License* **Add +** button.
2. Enter **State License** information.
3. Click **Save & Close**.

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

Appearance

Dark Mode allows the user to darken the Zenly screen. To change the screen modes, select the button with the desired appearance.

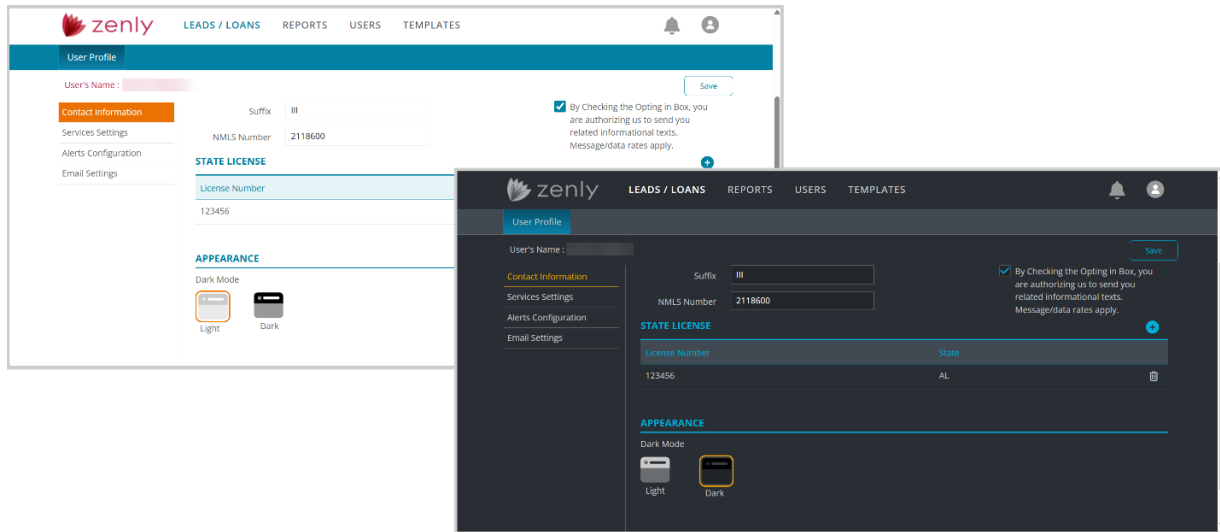


Figure 22: Dark/Light Modes

Services Settings

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

1. Select **Services Settings**.

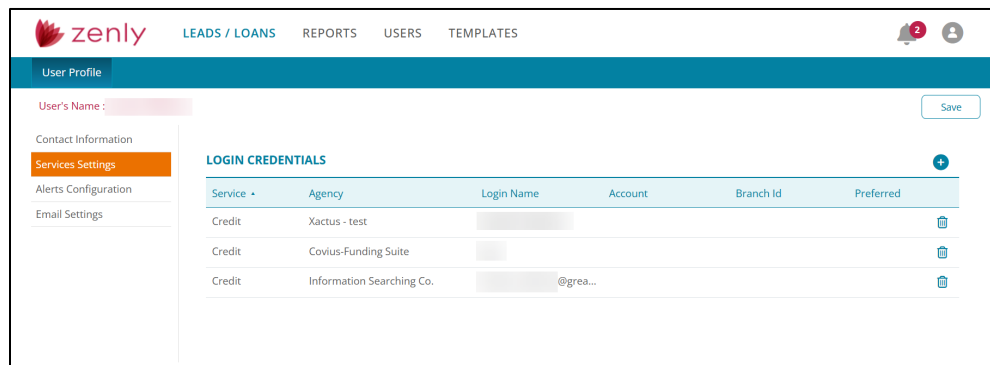
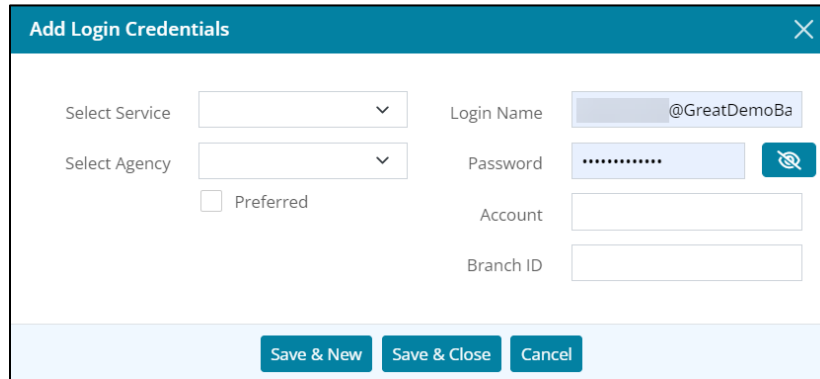


Figure 23: Add Login Credentials

2. Click on the **Add**  icon.

3. Select the appropriate **Service**.



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

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

Figure 24 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**.

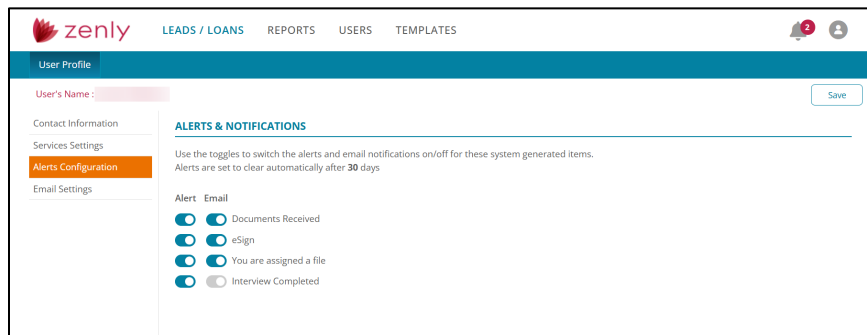
Note: The *Fannie Mae* fields only appear for credit vendors that require different authentication credentials for Fannie Mae vendors.

12. Click **Save & Close**.

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

Alerts Configuration

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



The screenshot shows the "zenly" user interface with the "Alerts Configuration" section active. The left sidebar lists "User Profile", "Contact Information", "Services Settings", "Alerts Configuration" (highlighted), and "Email Settings". The main content area is titled "ALERTS & NOTIFICATIONS" and includes instructions: "Use the toggles to switch the alerts and email notifications on/off for these system generated items. Alerts are set to clear automatically after 30 days". Below this, there are four toggle switches for "Alert" and "Email" notifications:

- Alert:** Documents Received (on), eSign (on), You are assigned a file (on), Interview Completed (off).
- Email:** Documents Received (on), eSign (on), You are assigned a file (on), Interview Completed (off).

Figure 25: Alerts Configuration

Configuring Email Settings

The *Email Settings* screen provides the user with fields for overriding default *Global Email Settings* for their profile.

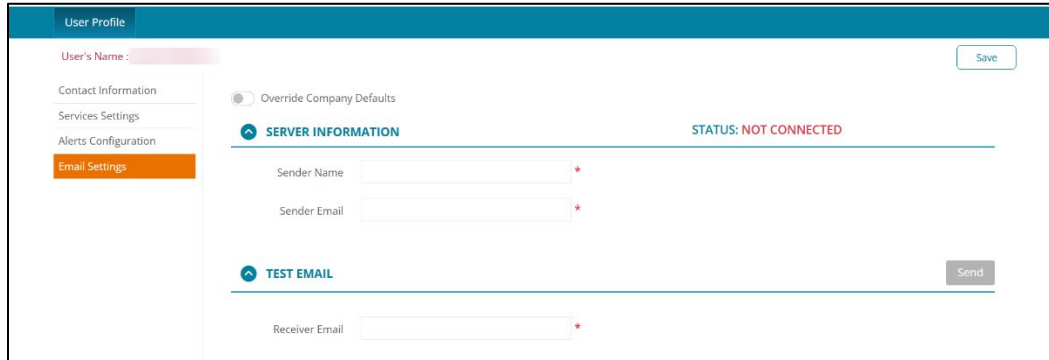


Figure 26: Email Settings

To override the company's default email settings:

1. Select the Username from the **User Profile** menu.
2. Select **Email Settings**.
3. To enable the override, select the **Override Company Defaults** toggle.
4. Update the desired server information. See [Global Email Settings](#).
5. Click **Save**.

Test Email

Enter the *Sender Email* into the *Receiver Email* field before clicking the *Send* button. If the email is valid the *Status* will change to *Connected*.

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.

Settings

Settings contain the option to configure email settings.

Global Email Settings

Global Email Settings allow admins, or users with permission, the ability to configure email server settings for all users. *Email Settings* allows the user to add SMTP server information to connect Zenly with the user's chosen emailing service,

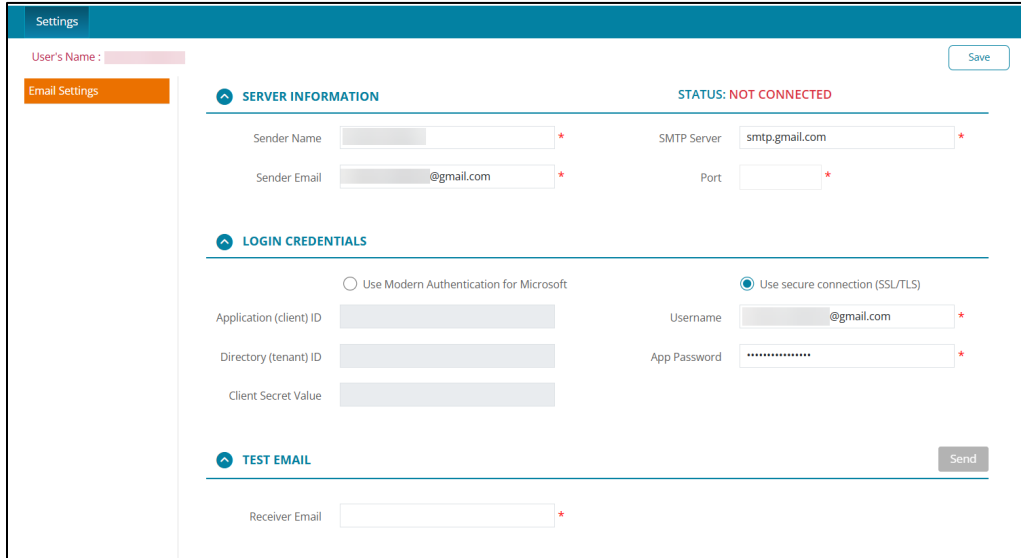


Figure 27: Email Settings

To open the *Global Email Settings* screen:

1. Click on the **User Profile**.
2. Click **Settings**.
3. Enter Sender Name.
This name will appear in the "From" line next to the user's email address.
4. Enter the Sender Email.
5. Enter the SMTP Server name. See [SMTP Server Examples](#).
6. Enter the provider's Port number for the SMTP server.
7. Enter Login Credentials.
8. For Modern Authentication:
 - Enter the Application (client) ID.
 - Enter the Directory (tenant) ID.
 - Enter Client Secret Value.
9. For Secure Connection (SSL/TLS):
 - Enter the User Name. The User Name is the email address used for the chosen provider.

- Enter the App Password.
10. To test the connection, enter an email address.

Server Information

Use these fields to add the name and server port.

Sender Name: Enter the name of the email account.

Sender Email: Enter the email used for the *Username* if using an SSL/TLS connection. Enter Microsoft Outlook® if using Microsoft Authentication.

SMTP Server: Use the chosen email service providers server name. See [SMTP Server Examples](#).

Port: The Port number assigned to the specific SMTP server.

Login Credentials

Zenly provides two options to connect to the SMTP server. Outlook accounts should use the Modern Authentication option.

Modern Authentication for Microsoft

For Modern Authentication for Microsoft:

1. Paste the **Application (client) ID**.
2. Paste the **Directory (tenant) ID**.
3. Paste the **Client Secret Value**.
4. To test the connection, enter the email address in the *Receiver Email* field.
5. Click the **Send** button.

A successful connection will change the *Status* from **Disconnected** to **Connected**.

Locating Azure IDs

To locate the required IDs:

1. Go to **Azure Portal** > **App Registrations**.

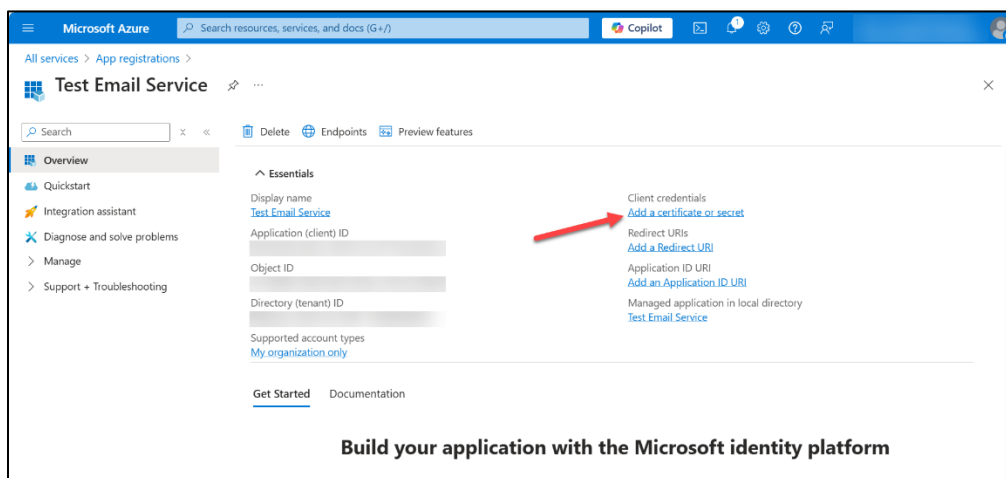


Figure 28: Login Credentials IDs

2. To view the Client Secret Value, click the **Add a certificate or secret** link.

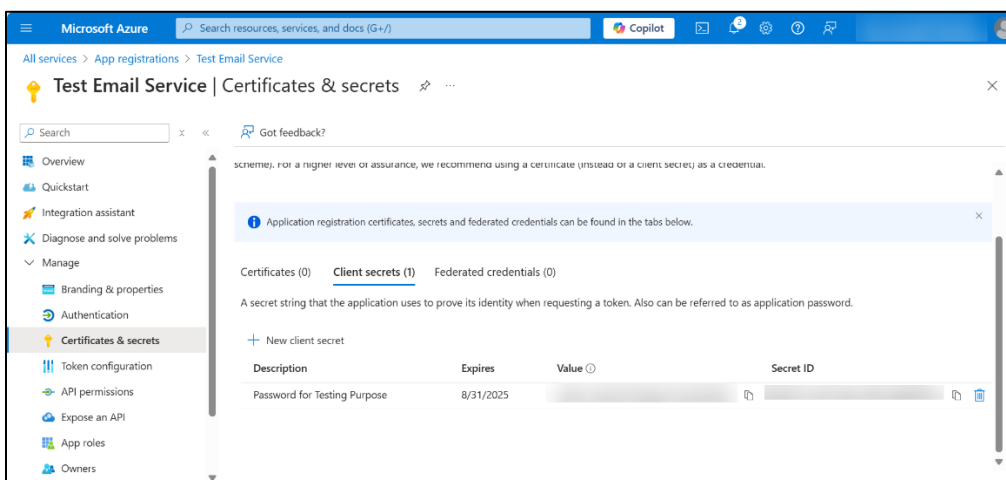


Figure 29: Certificates & Secrets

Secure Connection (SSL/TLS)

For a secure connection:

1. Enter the desired email address in the **User Name** field.
2. Enter **Password**.
Insert the App-specific password in the field generated by the desired email service. See [SMTP Server Examples](#).
3. Click **Save**.
4. To test the connection, enter the email address in the **Receiver Email** field.
5. Click the **Send** button.

Test Email

Use the *Receiver Email* field to enter where to send an email.

SMTP Server Examples

The following table contains SMTP server information.

- *Gmail:*
 - **Server:** smtp.gmail.com
 - **Port:** 464 (SSL) or 587 (TLS)
 - **App Password information:** <https://support.google.com/mail/answer/185833?hl=en>
- *iCloud Mail:*
 - **Server:** smtp.mail.me.com
 - **Port:** 587
 - **App Password information:** <https://support.apple.com/en-us/102654>
- *Outlook:*
 - **Server:** smtp-mail.outlook.com
 - **Port:** 587
 - **App Password information:** <https://support.microsoft.com/en-us/account-billing/how-to-get-and-use-app-passwords-5896ed9b-4263-e681-128a-a6f2979a7944>
- *Yahoo Mail:*
 - **Server:** smtp.mail.yahoo.com
 - **Port:** 465 or 587
 - **App Password information:** <https://help.yahoo.com/kb/SLN15241.html>

White Labeling

Users can change certain aspects of Zenly from the Business Configuration screen. The alterations can be made by opening the *Settings* from the *User Profile* dropdown menu.

This function is only available for certain types of Zenly accounts.

To open the *Business Configuration* screen:

1. Select the **User Profile** dropdown menu.

2. Select **Settings** ⚙️.

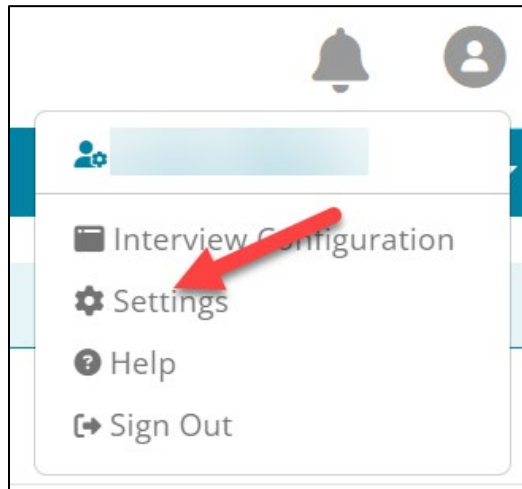


Figure 30: User Profile Settings

Web Address

Use the *Web Address* field to enter a custom sub-domain.

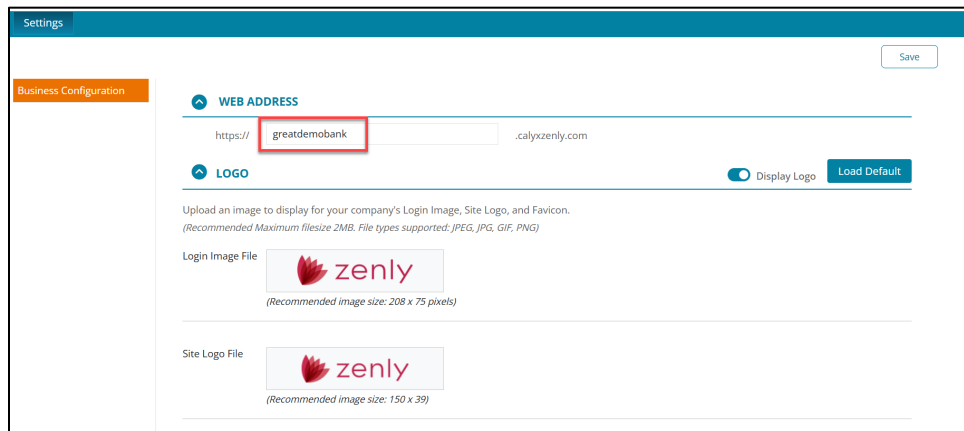


Figure 31: Web Address

Logo

Read the recommendations on the screen to ensure that the image file is supported. Use the *Logo* section to add personalized images to the following locations:

- **Login Image** – Recommended image size: 208 x 75 px.
- **Site Logo** – Recommended image size: 150 x 39 px.
- **Favicon** - Recommended image size: 32 x 32 px.

To change the image (from desktop):

1. Select the box associated with the desired location.

Upload an image to display for your company's Login Image, Site Logo, and Favicon.
(Recommended Maximum filesize 2MB. File types supported: JPEG, JPG, GIF, PNG)

Login Image File 
(Recommended image size: 208 x 75 pixels)


Site Logo File 
(Recommended image size: 150 x 39)

Favicon File 
(Recommended image size: 32 x 32 pixels. File types supported: ICO & PNG)

Enter the text to display in Favicon tab.
Zenly

Figure 32: Logo Upload

2. Browse to the desired image.
3. Select **Open**.
An image thumbnail display as a preview in the upload box.
4. If a *Favicon* is used, enter the desired text to display in the tab.

Favicon File 
(Recommended image size: 32 x 32 pixels. File types supported: ICO & PNG)

Enter the text to display in Favicon tab.
Great Demo Bank

Figure 33: Favicon Text

5. Click **Save**.

Display Logo Toggle

Use the *Display Logo* toggle to hide or show all the logos in Zenly.

Load Default Button

The *Load Default* button resets the image by replacing custom logos with the default Zenly screen logos

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.

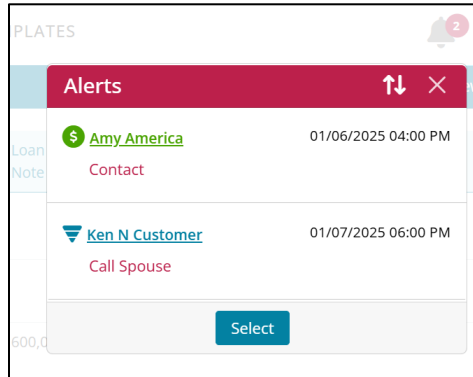


Figure 34: Alerts

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

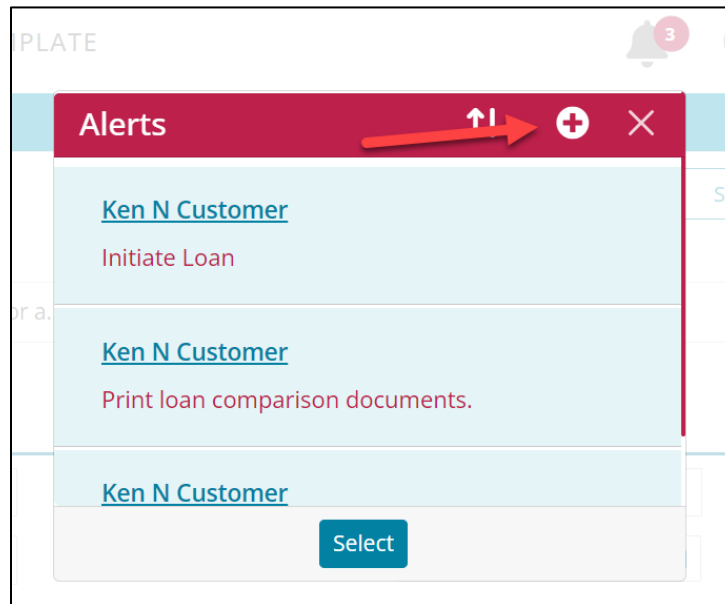


Figure 35: Add Alerts

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

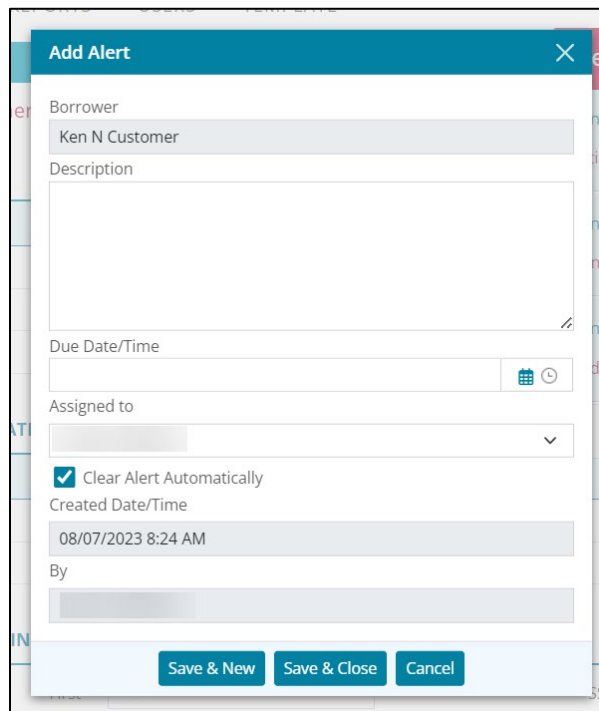


Figure 36: Add Alert Dialog

Leads/Loan Search

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

Note: Zenly allows partial text searches.

1. Enter the **Search** criteria.

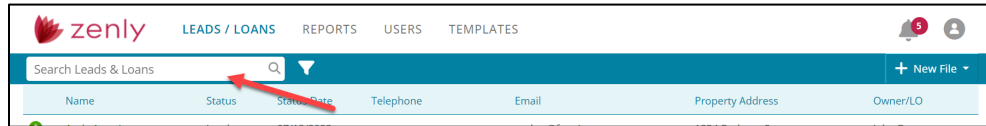


Figure 37: Loan Search

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

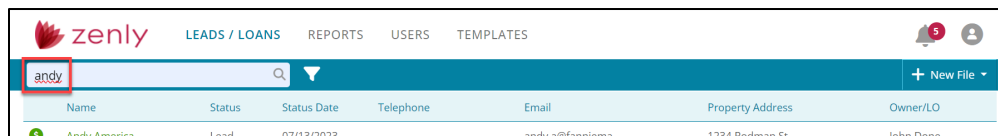


Figure 38: Search Results

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](#).

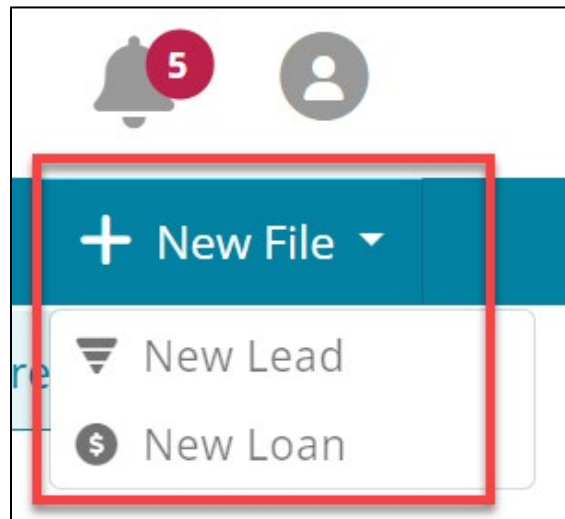


Figure 39: New File

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](#).

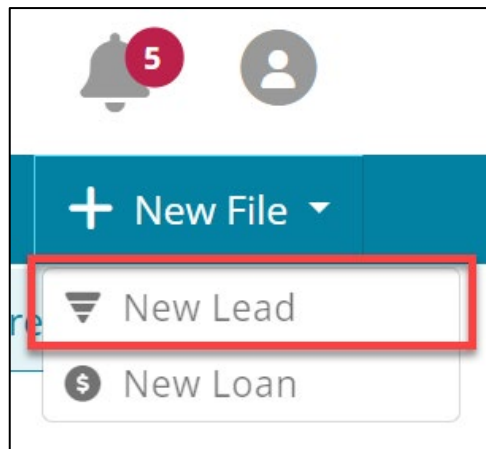


Figure 40: Creating a New Lead

Lead Status

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

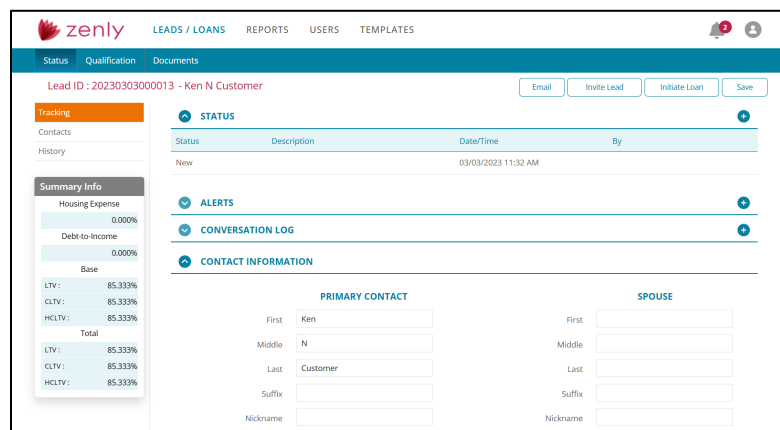

 A screenshot of the Zenly web application showing the 'Lead Status' screen for Lead ID 20230303000013 - Ken N Customer. The interface includes a top navigation bar with 'zenly' logo and tabs for 'LEADS / LOANS', 'REPORTS', 'USERS', and 'TEMPLATES'. Below the navigation bar, there are tabs for 'Status', 'Qualification', and 'Documents'. The 'Status' tab is active, showing a table with columns 'Status', 'Description', 'Date/Time', and 'By'. The table contains one row with 'New' status, 'Ken N Customer' description, and '03/03/2023 11:32 AM' date/time. To the left of the table is a 'Summary Info' section with various financial metrics like 'Housing Expense', 'Debt-to-Income', 'Base', 'LTV', 'CLTV', and 'HCLTV'. To the right of the table are sections for 'ALERTS', 'CONVERSATION LOG', and 'CONTACT INFORMATION'. The 'CONTACT INFORMATION' section is further divided into 'PRIMARY CONTACT' and 'SPOUSE' fields, each with input boxes for First, Middle, Last, Suffix, and Nickname.


Figure 41: 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*.

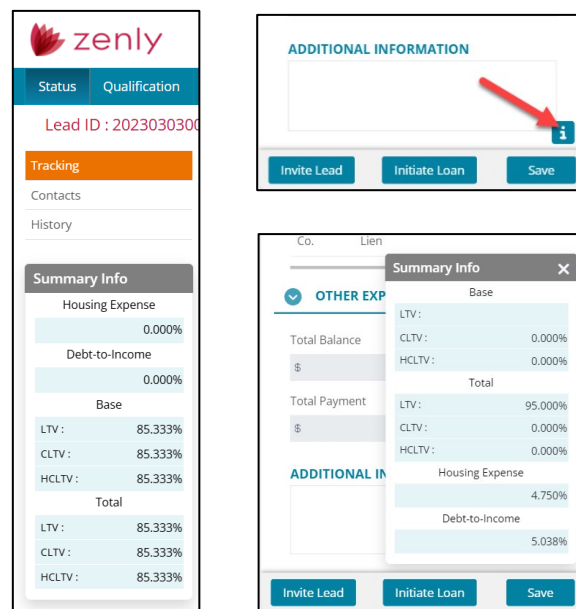


Figure 42: Summary Info (Desktop/Mobile)

Lead Tracking Status

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



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

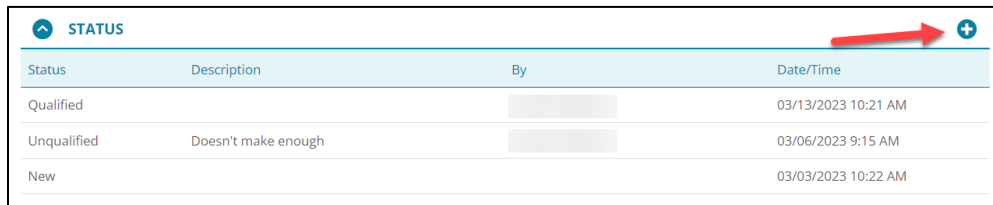
The user can create additional statuses by using the *Template* > [Dropdown Lists](#) screen.

Adding a Lead Status

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

To add a status to a lead:

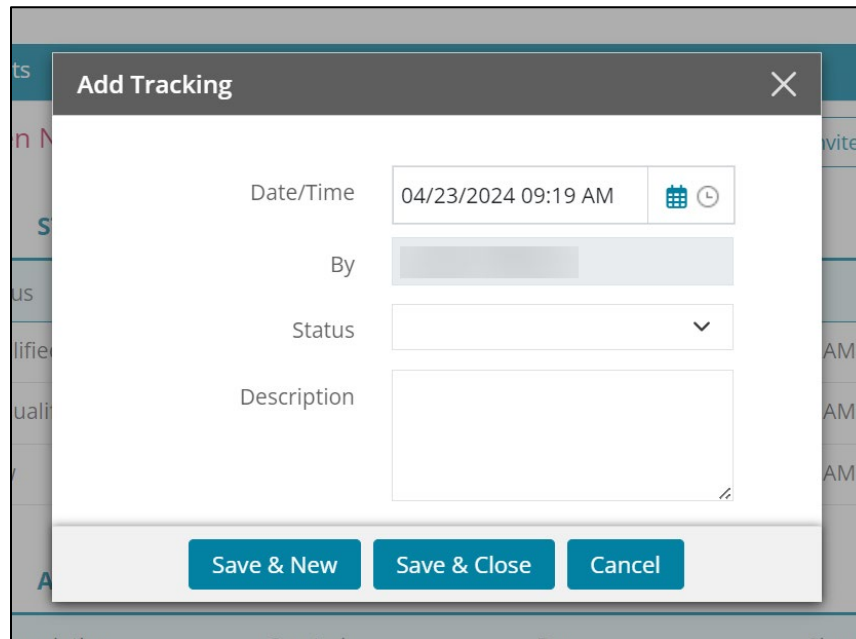
1. Expand  the **Status** table.
2. Click on the **Add**  button.



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

Figure 43: Add Status



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



Add Tracking


Date/Time

04/23/2024 09:19 AM

By

Status



Description

Save & New

Save & Close

Cancel

Figure 44: Add Tracking

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

Editing Lead Status

To edit a status entry:

1. Select the desired entry from the *Status* table to open the *Edit Tracking* dialog.
2. Select the **Calendar** icon to change the date or the **Clock** icon to change the time.
3. Click on the **Status** dropdown menu to change the status.
4. If needed, edit the **Description**.

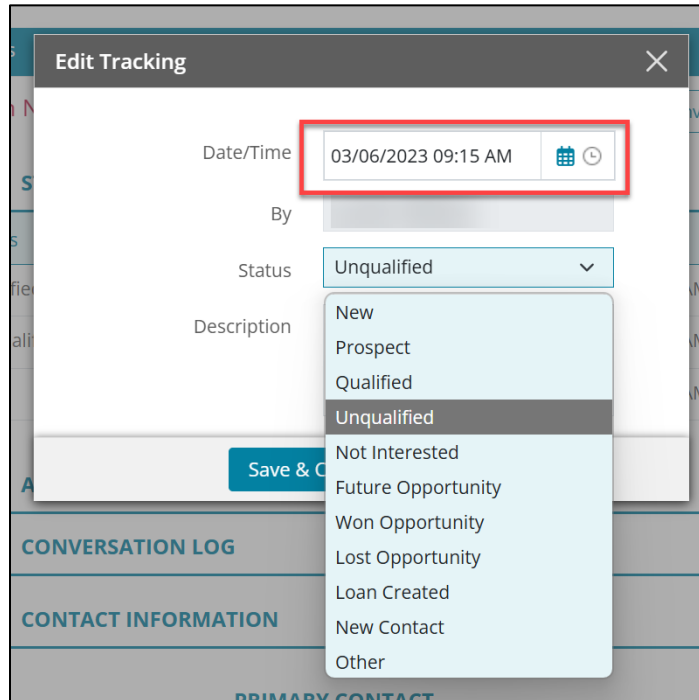

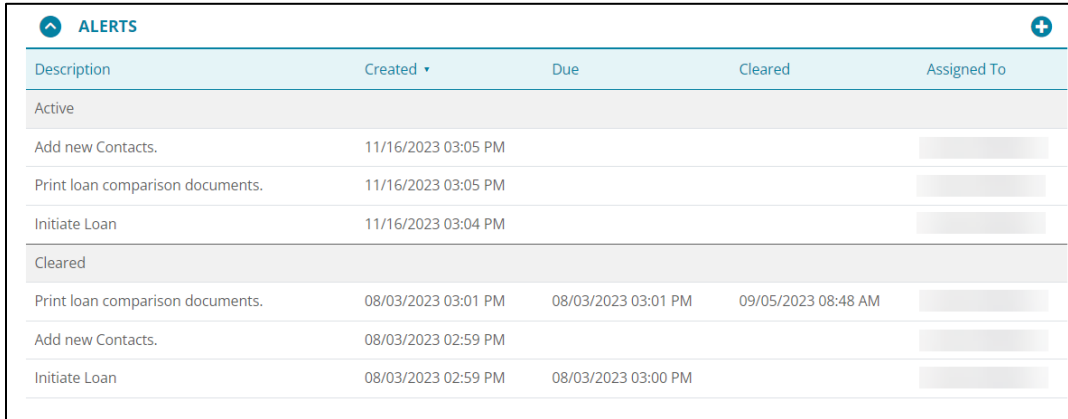


Figure 45: Edit Status

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.



Description	Created ▾	Due	Cleared	Assigned To
Active				
Add new Contacts.	11/16/2023 03:05 PM			
Print loan comparison documents.	11/16/2023 03:05 PM			
Initiate Loan	11/16/2023 03:04 PM			
Cleared				
Print loan comparison documents.	08/03/2023 03:01 PM	08/03/2023 03:01 PM	09/05/2023 08:48 AM	
Add new Contacts.	08/03/2023 02:59 PM			
Initiate Loan	08/03/2023 02:59 PM	08/03/2023 03:00 PM		

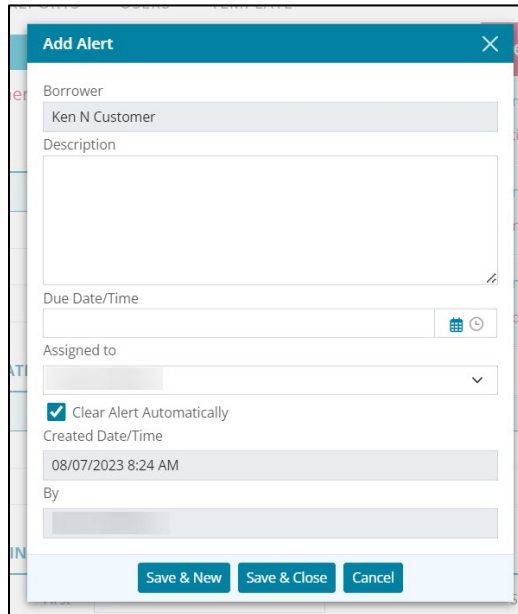
Figure 46: Alerts (Leads)

Note: Alerts CANNOT be deleted.

Add Alerts

To add an alert for the lead:

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



Add Alert

Borrower
Ken N Customer

Description

Due Date/Time

Assigned to

☒ Clear Alert Automatically

Created Date/Time
08/07/2023 8:24 AM

By

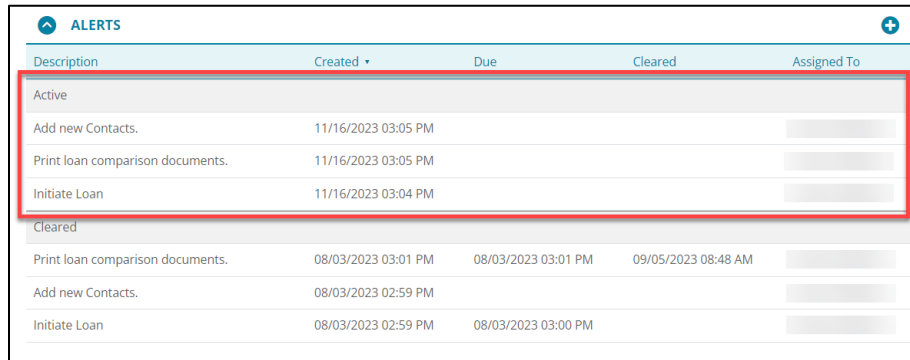
Save & New Save & Close Cancel

Figure 47: Add Alerts

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



Description	Created	Due	Cleared	Assigned To
Active				
Add new Contacts.	11/16/2023 03:05 PM			
Print loan comparison documents.	11/16/2023 03:05 PM			
Initiate Loan	11/16/2023 03:04 PM			
Cleared				
Print loan comparison documents.	08/03/2023 03:01 PM	08/03/2023 03:01 PM	09/05/2023 08:48 AM	
Add new Contacts.	08/03/2023 02:59 PM			
Initiate Loan	08/03/2023 02:59 PM	08/03/2023 03:00 PM		

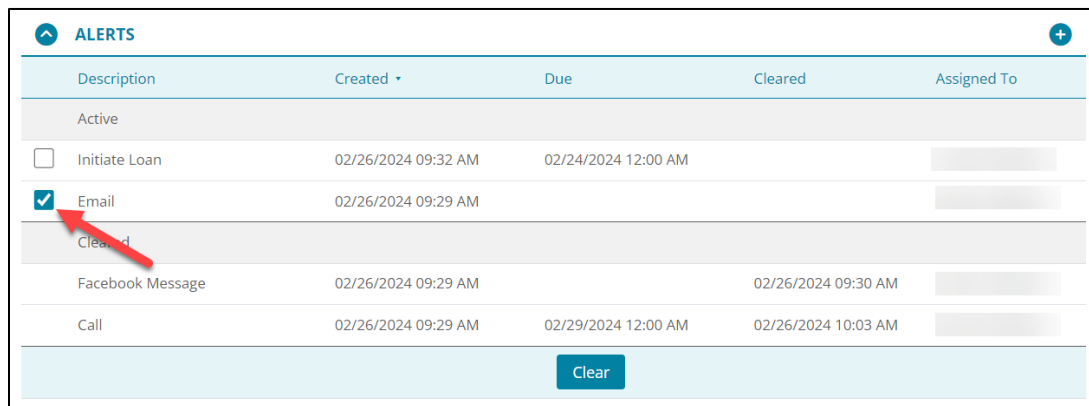
Figure 48: Edit Active Alerts

Clearing Alerts

Even if *Alerts* can't be deleted, alerts can be cleared.

To clear an alert:

1. Select the checkbox for the undesired alert.



Description	Created	Due	Cleared	Assigned To
Active				
<input type="checkbox"/> Initiate Loan	02/26/2024 09:32 AM	02/24/2024 12:00 AM		
<input checked="" type="checkbox"/> Email	02/26/2024 09:29 AM			
Cleared				
Facebook Message	02/26/2024 09:29 AM		02/26/2024 09:30 AM	
Call	02/26/2024 09:29 AM	02/29/2024 12:00 AM	02/26/2024 10:03 AM	

Clear

Figure 49: Clear Alerts

2. Select the **Clear** button.



The undesired alerts will move to the *Cleared* section of the table.

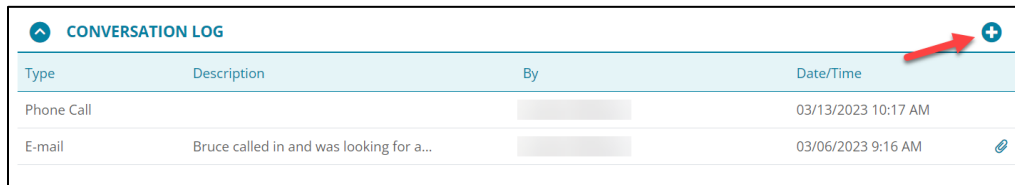
Conversation Log (Leads)

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

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

To add an entry:

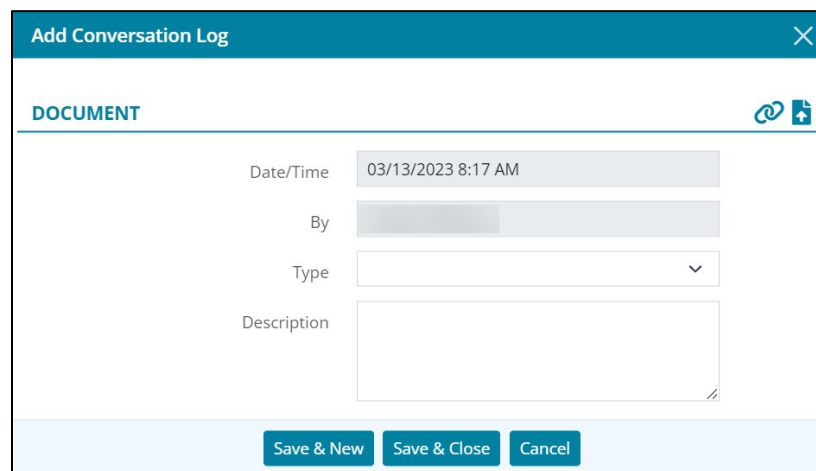
1. Expand  the **Conversation Log** table.
2. Select the **Add**  button.






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

Figure 50: Add Conversation Log

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



Add Conversation Log 

DOCUMENT  

Date/Time

03/13/2023 8:17 AM

By

Type

Description

Save & New

Save & Close

Cancel

Figure 51: 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, as well as spouse's, information.

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

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

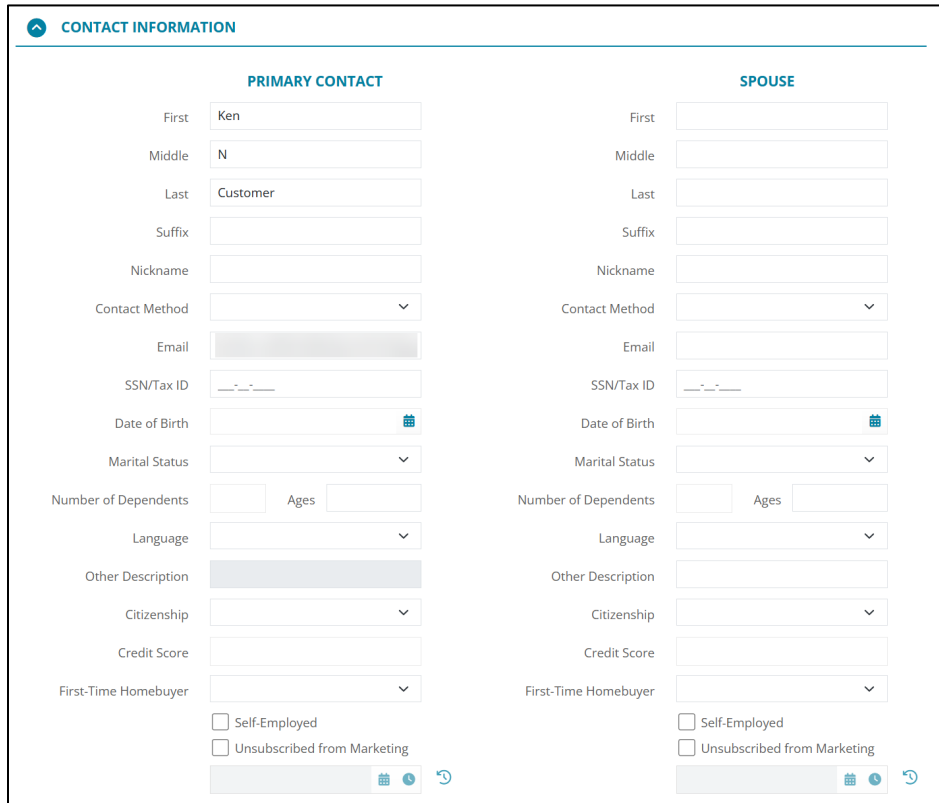


Figure 52: Contact Information

3. If needed, add the **Middle** name.
4. If needed, add a **Suffix**.
5. Add a **Nickname** if applicable.
6. If needed, 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 lead's **Citizenship** status.
14. Enter the lead's **Credit Score**.
15. Select whether the lead is a **First-Time Homebuyer**.

16. Enter the **Spouse's** information if applicable.
17. Select the **Save** button at the top of the screen.

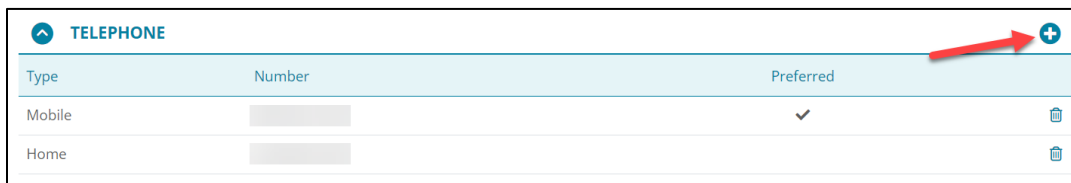
Telephone (Leads)

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.





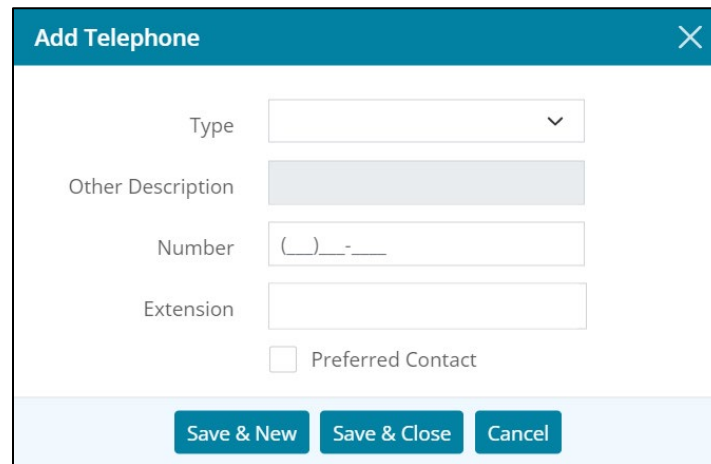
Type	Number	Preferred	
Mobile		✓	
Home			

Figure 53: Add Telephone

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



Add Telephone

Type

Other Description

Number

() - -

Extension

☐ Preferred Contact

Save & New

Save & Close


Cancel

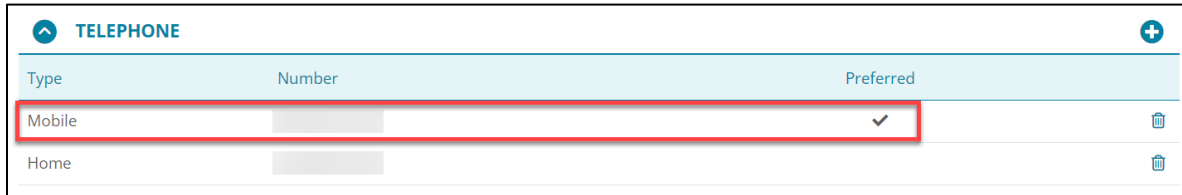
Figure 54: Add Telephone Dialog

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.




Type	Number	Preferred
Mobile		✓
Home		

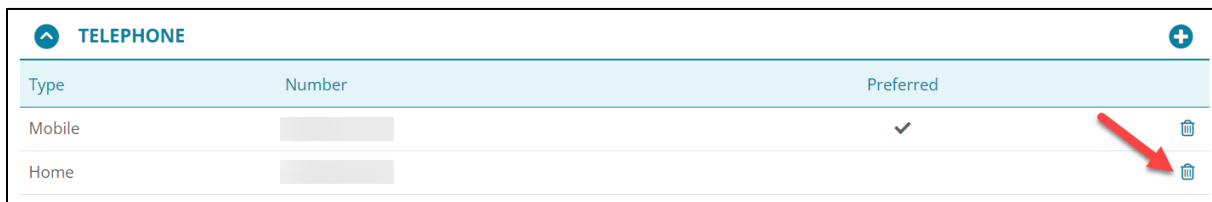
Figure 55: Edit Telephone

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.



Type	Number	Preferred
Mobile		✓
Home		

Figure 56: Delete Telephone Number

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

Address (Leads)

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

Adding an Address

To add an *Address*:

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



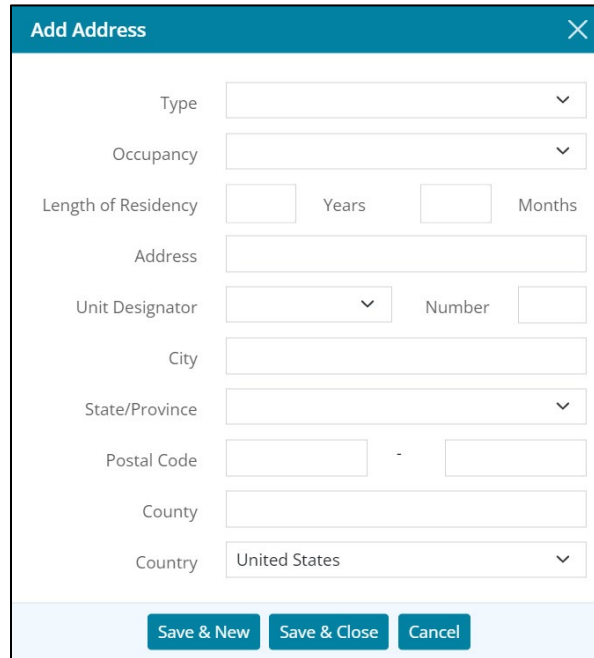
ADDRESS 						
Type	Length of Residency	Occupancy	Street Address	City	State	Zip
Current	10 years 6 months	Own	10655 Birch St	Burbank	CA	91502 

Figure 57: Add Address

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



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

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


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

Figure 58: 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.

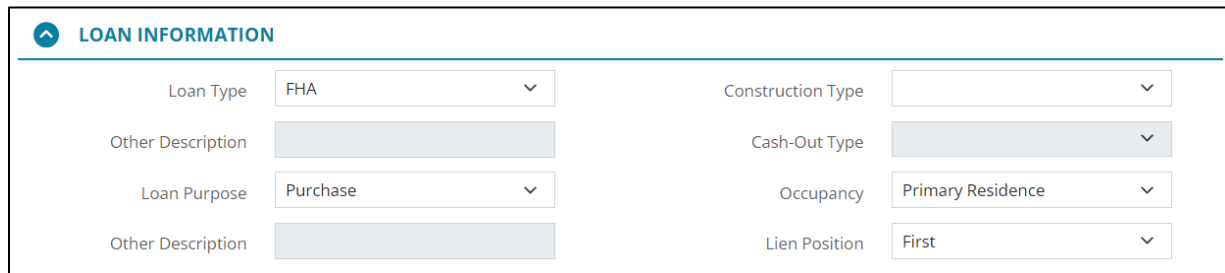


Figure 59: Loan Information

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.

 **NOTE DETAILS**


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

Figure 60: 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.

Subordinate Financing (Leads)

User the *Subordinate Financing* section to enter additional financing information for the Lead.






 SUBORDINATE FINANCING 			
Loan Position	Loan Amount	Credit Limit	Payment
Second	100,000.00	100,000.00	700.24 
Total	100,000.00	100,000.00	700.24

Figure 61:Subordinate Financing (Leads)

Adding Subordinate Financing Information

To add loan information:

1. Expand 
2. Click on the  icon.

3. Select the **Loan Position**.

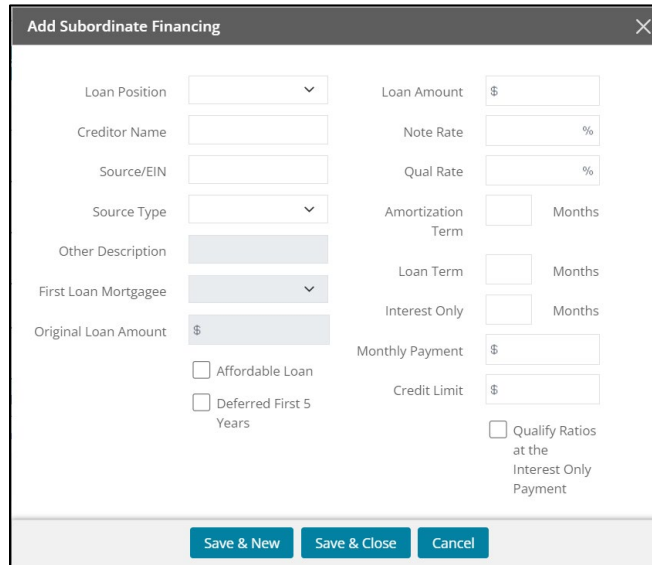


Figure 62: Add Subordinate Financing

4. Enter the **Creditor Name**.
5. Enter the **Source/EIN**.
6. Select the **Source Type** from the dropdown menu.

Note: If Other was selected, add a description (*Other Description*).

7. If needed, select an option for the **First Loan Mortgagee**.
8. If needed, enter the **Original Loan Amount**.
9. Select the **Affordable Loan checkbox** if applicable.
10. Enter the **Loan Amount**.
11. Enter the **Note Rate**.
12. Enter the **Qual Rate**.
13. Enter the **Amortization Terms** in months.
14. Enter the **Loan Terms** in months.
15. Enter the **Interest Only** months if applicable.
16. The *Monthly Payment* field is calculated automatically. Edit the payment amount if needed.
17. Enter the **Credit Limit** if applicable.
18. Select the **Qualify Ratios at the interest Only Payment** checkbox if applicable.


Editing Subordinate Financing Information

Select the desired entry from the table to open the *Add Subordinate Financing* dialog to edit the information.

SUBORDINATE FINANCING			
Loan Position	Loan Amount	Credit Limit	Payment
Second	100,000.00	100,000.00	700.24
Total	100,000.00	100,000.00	700.24

Figure 63: Edit Subordinate Financing (Leads)

Deleting Subordinate Financing Information

Select  icon delete the loan information.

SUBORDINATE FINANCING			
Loan Position	Loan Amount	Credit Limit	Payment
Second	100,000.00	100,000.00	700.24
Total	100,000.00	100,000.00	700.24

Figure 64: Delete Subordinate Financing Information

Proposed Housing (Leads)

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

Adding Proposed Housing

To add an expense:

1. Expand  the **Proposed Housing** section.
2. Click on the **Add**  button.

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

Figure 65: Proposed Housing

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

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

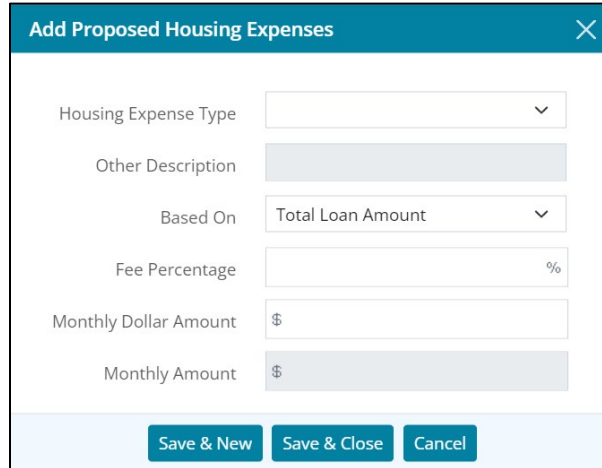



Figure 66: Add Proposed Housing Expenses

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


Editing Proposed Housing Expenses

To edit an expense:

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

Deleting Proposed Housing Expenses

To delete an expense:

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

Primary Housing (Leads)

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

Adding Primary Housing Expenses

To add a *Primary Housing* expense:

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





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

Figure 67: Primary Housing

3. Select a **Type**.

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

Add Primary Housing 

Type

Other Description

Amount \$


Save & New Save & Close Cancel

Figure 68: 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.

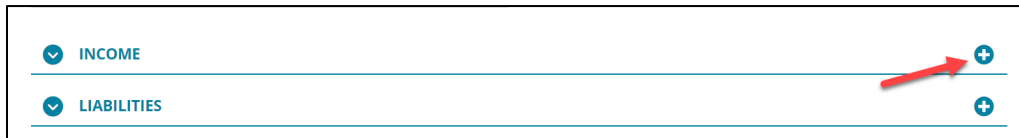


Figure 69: Income

3. Select the **Source**.

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

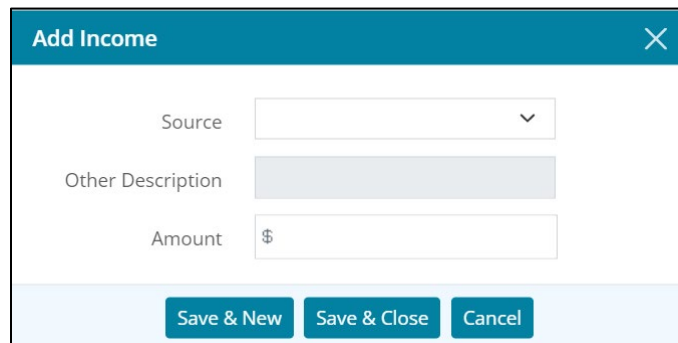



Figure 70: Add Income Dialog

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.

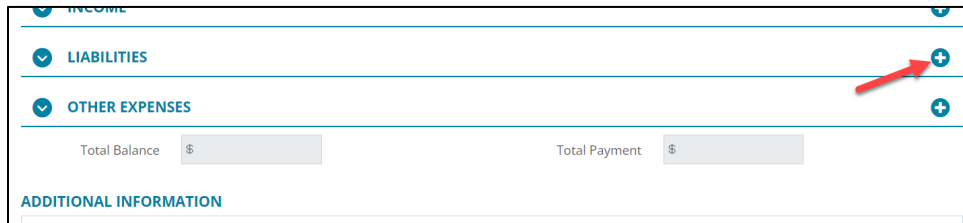


Figure 71: Liabilities

3. Add the **Company Name**.

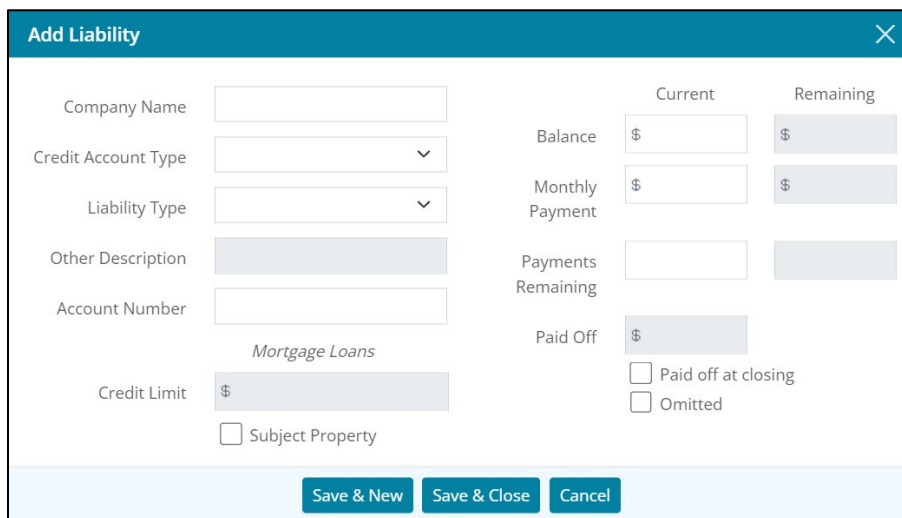


Figure 72: Add Liability Dialog


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.

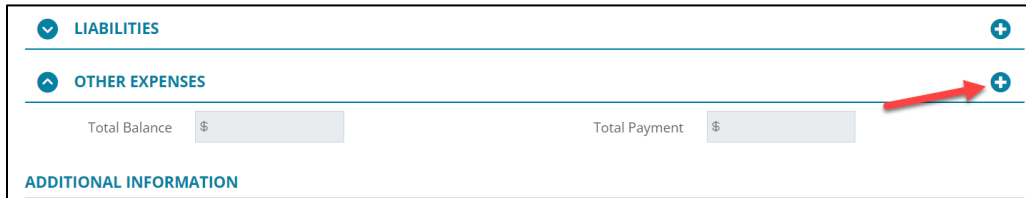


Figure 73: Other Expenses

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

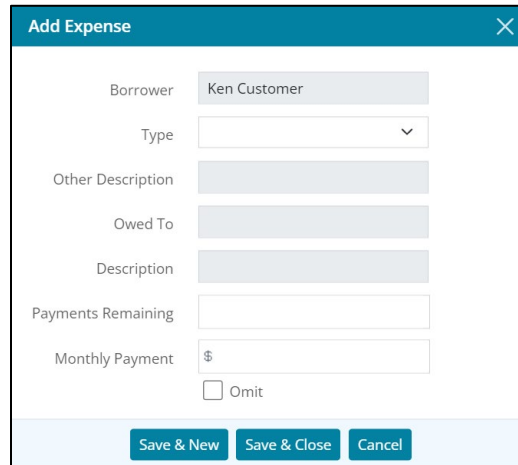



Figure 74: Other Expenses Dialog

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.

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.

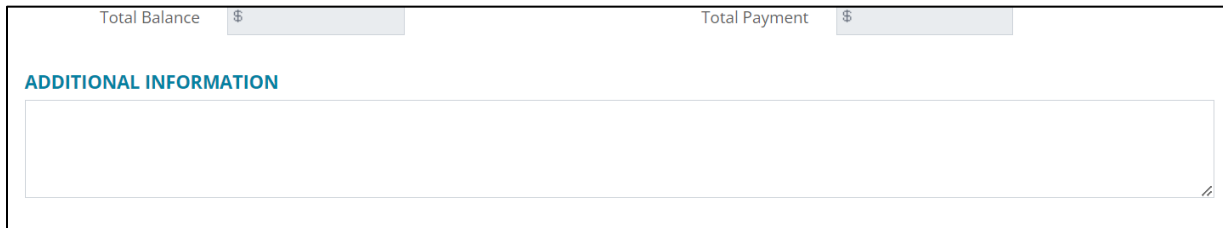



Figure 75: Additional Information

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.

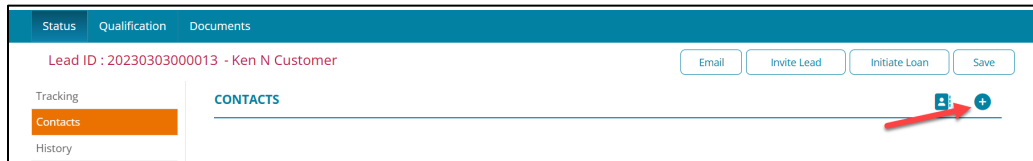
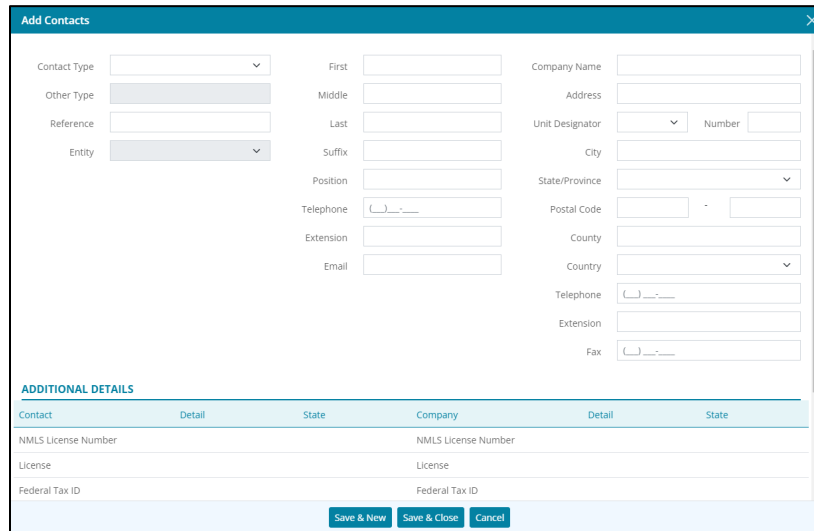


Figure 76: Contacts (Leads)

2. Select a **Contact Type**.



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

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

ADDITIONAL DETAILS

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

Buttons: Save & New, Save & Close, Cancel

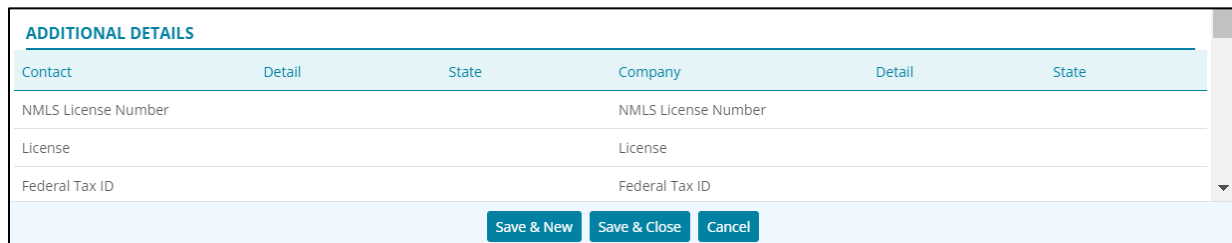
Figure 77: Add Contacts Dialog (Leads)

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

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

Additional Details

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



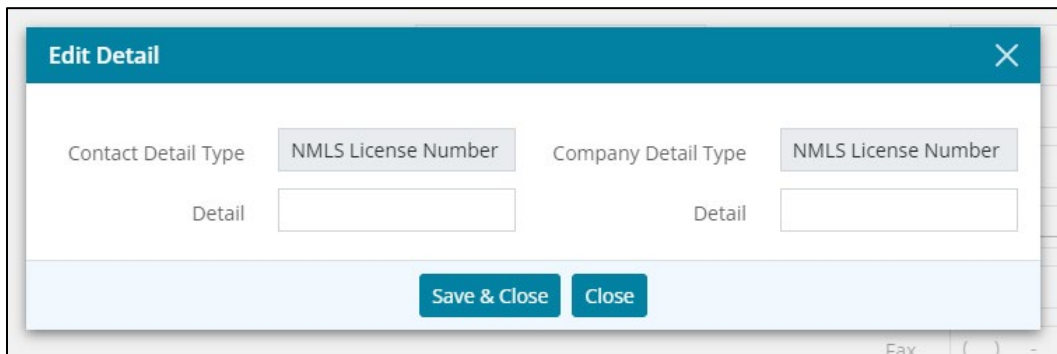
ADDITIONAL DETAILS

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

Buttons: Save & New, Save & Close, Cancel

Figure 78: Additional Details


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



The 'Edit Detail' dialog box contains two columns. The left column has 'Contact Detail Type' and 'Detail' (with a text input field). The right column has 'Company Detail Type' and 'Detail' (with a text input field). Both columns have a dropdown menu currently showing 'NMLS License Number'. At the bottom are 'Save & Close' and 'Close' buttons.

Figure 79: Edit Detail Dialog

Adding Contacts Using the Directory

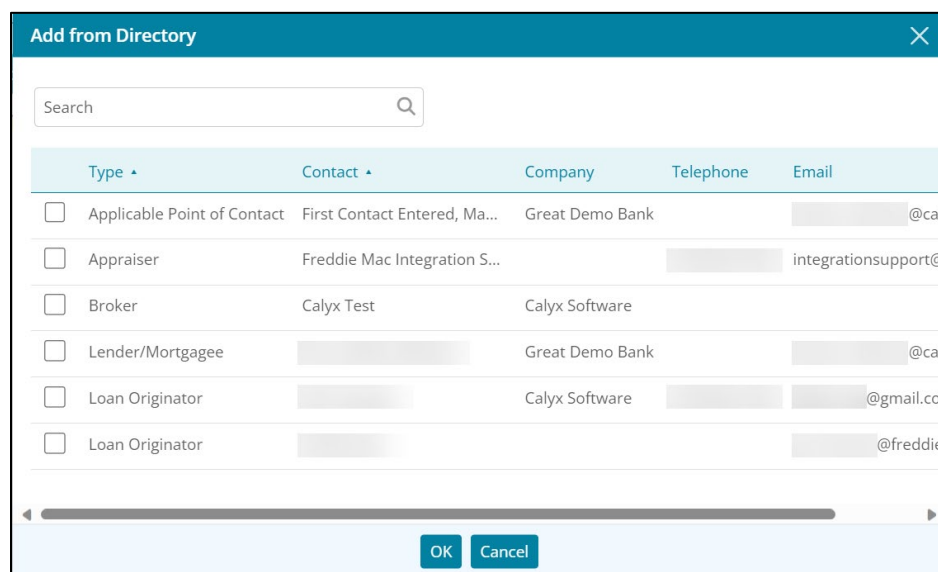
Use the *Directory*  icon to add contacts from the *Directory*. For more information about the Directory see [Directory](#).

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.



The 'Add from Directory' dialog box features a search bar at the top. Below it is a table with columns: Type, Contact, Company, Telephone, and Email. The table lists several contact types with checkboxes for selection. At the bottom are 'OK' and 'Cancel' buttons.

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

Figure 80: Add from Directory

4. Click **OK**.





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

Figure 81: 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.

History

The *History* table shows the loans initiated from the opened Lead file. Loans are manually linked by using the *Link*  icon.

Status

Qualification

Documents

Lead ID : 20230303000013 - Ken N Customer

Email

Invite Lead

Initiate Loan

Save

Tracking

Contacts

History

Summary Info

Housing Expense

0.000%

Debt-to-Income

0.000%

Base

LTV : 85.333%

CLTV : 85.333%

HCLTV : 85.333%

Total

LTV : 85.333%

CLTV : 85.333%

HISTORY

Loan ID	Status	Status Date	Purpose	Loan Amount	Rate	Property Address	
20250319000003	Prospect	03/19/2025	Purchase	384,000.00	4.790		<div><div></div><div></div></div>

Figure 82: History

Linking a Loan file

To manually link a loan to the Lead file:

1. Select the **Link**  icon.

- Choose the desired loan file.
If needed, search for a specific Loan file using the *Search Bar*.

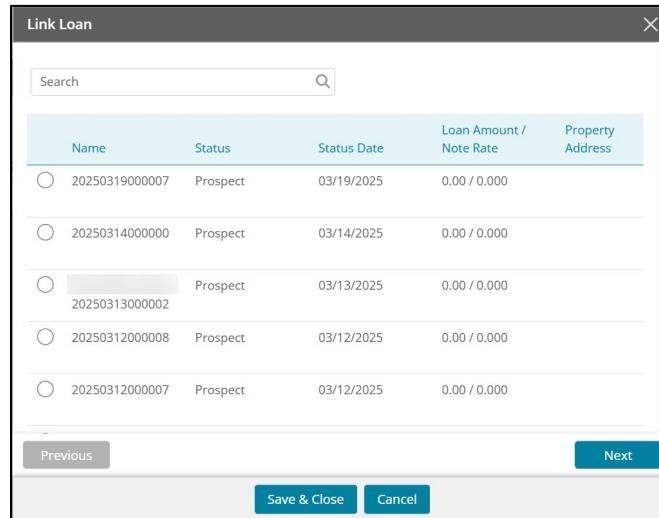


Figure 83: Link Loan

- Click **Save & Close**.

Copying a Loan from the History Table

The option to copy the Loan file is available if needed. Select the Copy  icon.

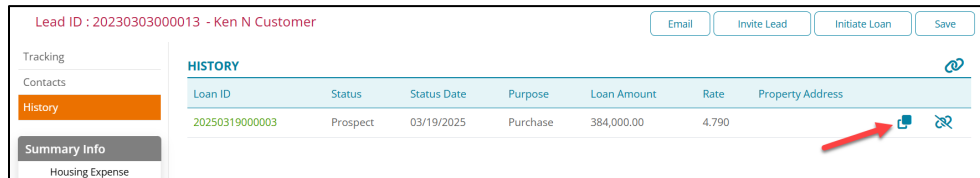



Figure 84: Copy History Entry

To copy a *History* entry:

- Select the **Copy**  button.
- Choose **1003 Only** or **Full Loan** to copy.

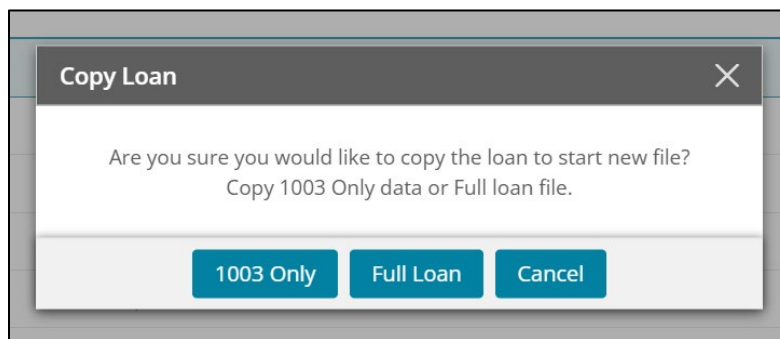



Figure 85: Copy Loan

Unlinking Loan File

To unlink any undesired Loan files to the Lead, click on the *Unlink*  icon to remove the loan from the *History* table.

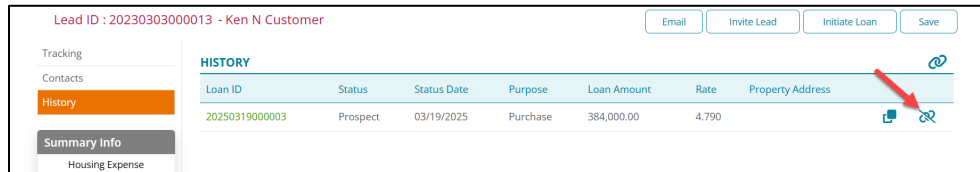


Figure 86: Unlink Loan

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, copy, delete, and compare loan scenarios. Use the Loan Scenario tables to create and arrange loan scenarios.

A default loan scenario entry, containing the information from the Status screen, appears as the first loan scenario at the top of the table. This scenario CANNOT be deleted.

Note: Dragging and dropping a loan scenario to the top of the table will prompt Zenly to sync the scenario with the Lead file. Information contained in the scenario will transfer to the *Leads Status* screen.

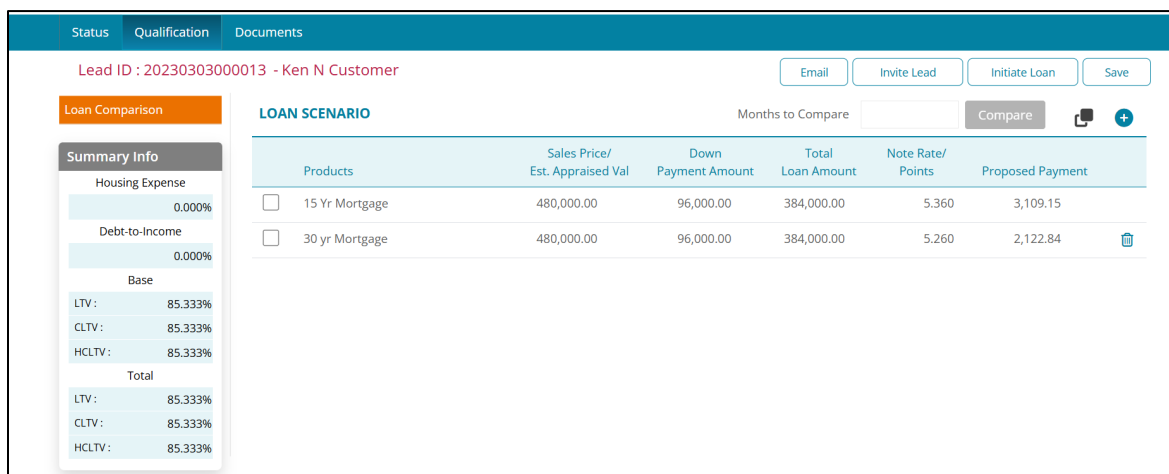


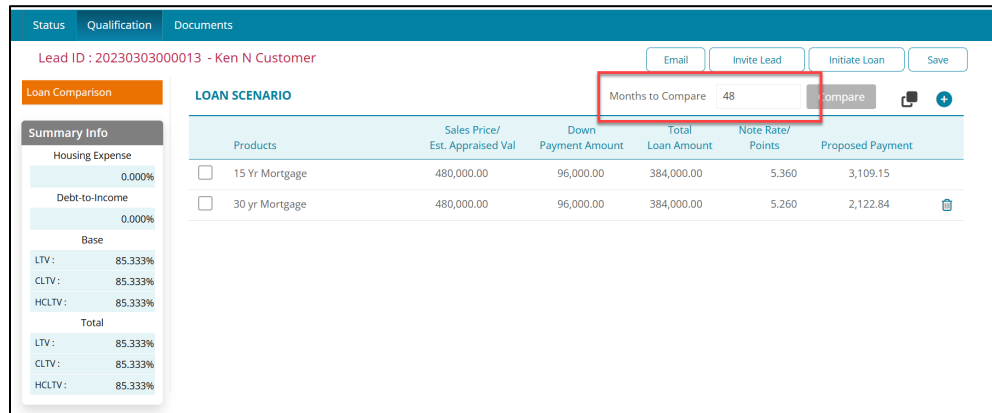
Figure 87: Loan Comparison

To compare loan scenarios:

1. Select the desired 2 or 3 scenarios in the table.

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

2. Enter how many months to compare.



Lead ID : 20230303000013 - Ken N Customer

Loan Comparison

Summary Info

Housing Expense: 0.000%

Debt-to-Income: 0.000%

Base

LTV: 85.333%

CLTV: 85.333%

HCLTV: 85.333%

Total

LTV: 85.333%

CLTV: 85.333%

HCLTV: 85.333%

LOAN SCENARIO

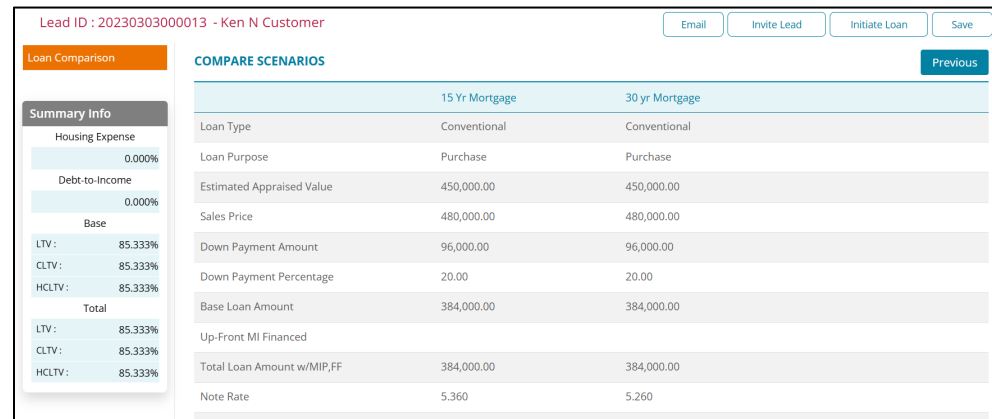
Months to Compare: 48

Compare

Products	Sales Price/ Est. Appraised Val	Down Payment Amount	Total Loan Amount	Note Rate/ Points	Proposed Payment
<input type="checkbox"/> 15 Yr Mortgage	480,000.00	96,000.00	384,000.00	5.360	3,109.15
<input type="checkbox"/> 30 yr Mortgage	480,000.00	96,000.00	384,000.00	5.260	2,122.84

Figure 88: Months to Compare

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



Lead ID : 20230303000013 - Ken N Customer

Loan Comparison

Summary Info

Housing Expense: 0.000%

Debt-to-Income: 0.000%

Base

LTV: 85.333%

CLTV: 85.333%

HCLTV: 85.333%

Total

LTV: 85.333%

CLTV: 85.333%

HCLTV: 85.333%

COMPARE SCENARIOS

Previous

	15 Yr Mortgage	30 yr Mortgage
Loan Type	Conventional	Conventional
Loan Purpose	Purchase	Purchase
Estimated Appraised Value	450,000.00	450,000.00
Sales Price	480,000.00	480,000.00
Down Payment Amount	96,000.00	96,000.00
Down Payment Percentage	20.00	20.00
Base Loan Amount	384,000.00	384,000.00
Up-Front MI Financed		
Total Loan Amount w/MIP,FF	384,000.00	384,000.00
Note Rate	5.360	5.260

Figure 89: Compare Scenarios

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

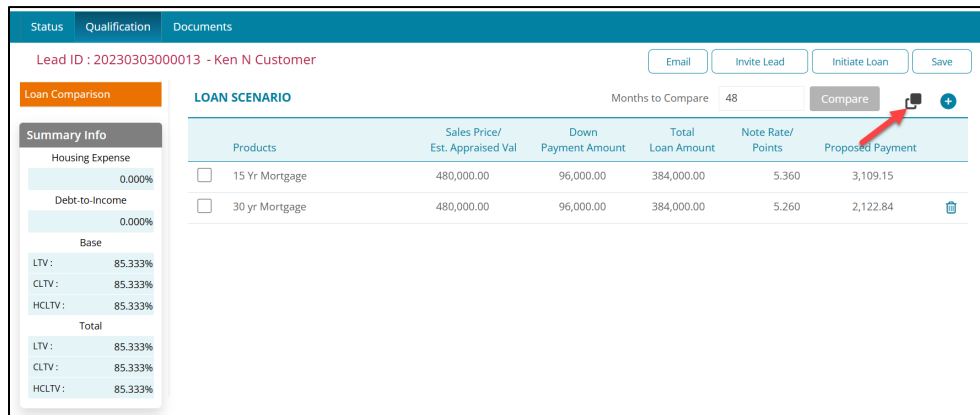
Copying a Loan Scenario

Select the **Copy** icon to replicate the desired loan scenario. A maximum of one loan scenario can be copied.

To copy a loan scenario:


1. Select the desired loan scenario.

2. Select the **Copy** icon.



Lead ID : 20230303000013 - Ken N Customer

Buttons: Email, Invite Lead, Initiate Loan, Save

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

Products	Sales Price/ Est. Appraised Val	Down Payment Amount	Total Loan Amount	Note Rate/ Points	Proposed Payment
<input type="checkbox"/> 15 Yr Mortgage	480,000.00	96,000.00	384,000.00	5.360	3,109.15
<input type="checkbox"/> 30 yr Mortgage	480,000.00	96,000.00	384,000.00	5.260	2,122.84

Summary Info

Housing Expense: 0.000%

Debt-to-Income: 0.000%

Base

LTV: 85.333%

CLTV: 85.333%

HCLTV: 85.333%

Total

LTV: 85.333%

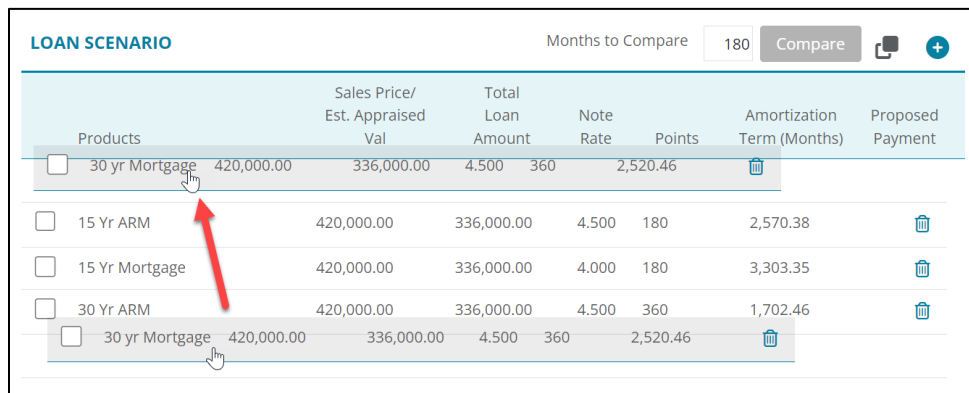
CLTV: 85.333%


HCLTV: 85.333%

Figure 90: Copy Loan Scenario

Drag & Dropping Scenarios

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



LOAN SCENARIO Months to Compare: 180 Compare  +






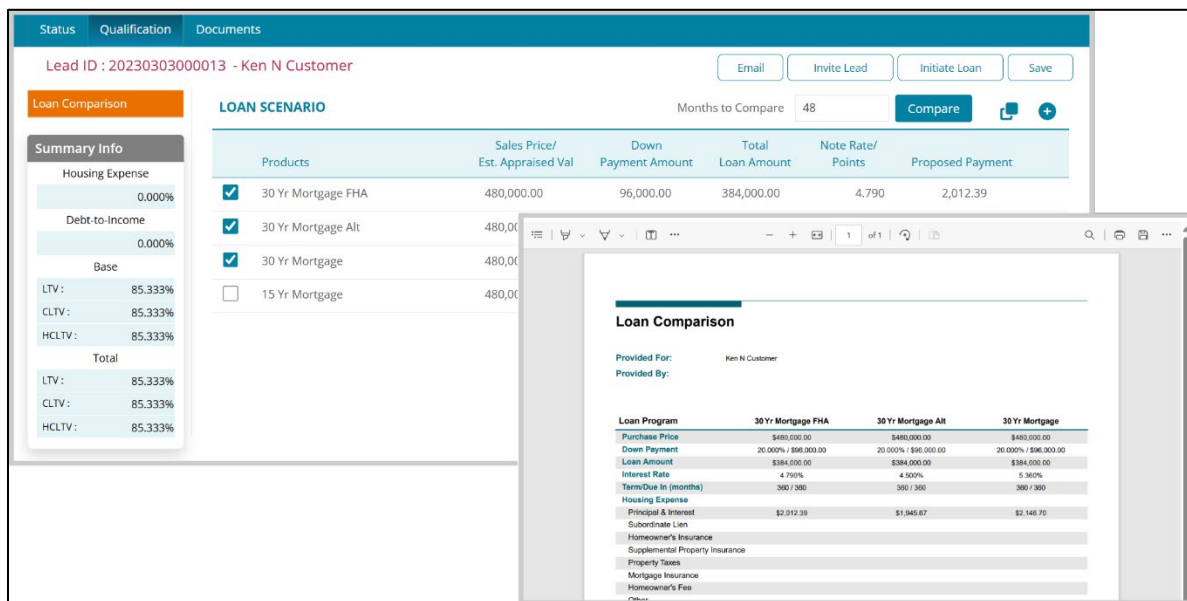
Products	Sales Price/ Est. Appraised Val	Total Loan Amount	Note Rate	Points	Amortization Term (Months)	Proposed Payment
<input type="checkbox"/> 30 yr Mortgage	420,000.00	336,000.00	4.500	360	2,520.46	
<input type="checkbox"/> 15 Yr ARM	420,000.00	336,000.00	4.500	180	2,570.38	
<input type="checkbox"/> 15 Yr Mortgage	420,000.00	336,000.00	4.000	180	3,303.35	
<input type="checkbox"/> 30 Yr ARM	420,000.00	336,000.00	4.500	360	1,702.46	
<input type="checkbox"/> 30 yr Mortgage	420,000.00	336,000.00	4.500	360	2,520.46	

Figure 91: Drag & Drop Scenario

Generated Loan Scenario Documents

When generating a printable *Loan Comparison* document, ensure that the desired scenarios are selected. The selected loan scenarios appear in the printed Loan Comparison. A maximum of 3 scenarios will appear in the printed document.



Lead ID : 20230303000013 - Ken N Customer

Buttons: Email, Invite Lead, Initiate Loan, Save

Loan Comparison

Summary Info

Housing Expense: 0.000%

Debt-to-Income: 0.000%

Base

LTV : 85.333%

CLTV : 85.333%

HCLTV : 85.333%

Total

LTV : 85.333%

CLTV : 85.333%

HCLTV : 85.333%

LOAN SCENARIO

Months to Compare: 48

Compare

Products	Sales Price/ Est. Appraised Val	Down Payment Amount	Total Loan Amount	Note Rate/ Points	Proposed Payment
<input checked="" type="checkbox"/> 30 Yr Mortgage FHA	480,000.00	96,000.00	384,000.00	4.790	2,012.39
<input checked="" type="checkbox"/> 30 Yr Mortgage Alt	480,000.00	96,000.00	384,000.00	4.790	2,012.39
<input checked="" type="checkbox"/> 30 Yr Mortgage	480,000.00	96,000.00	384,000.00	4.790	2,012.39
<input type="checkbox"/> 15 Yr Mortgage	480,000.00	96,000.00	384,000.00	4.790	2,012.39

Loan Comparison

Provided For: Ken N Customer

Provided By:

Loan Program	30 Yr Mortgage FHA	30 Yr Mortgage Alt	30 Yr Mortgage
Purchase Price	\$480,000.00	\$480,000.00	\$480,000.00
Down Payment	20.000% / \$96,000.00	20.000% / \$96,000.00	20.000% / \$96,000.00
Loan Amount	\$384,000.00	\$384,000.00	\$384,000.00
Interest Rate	4.790%	4.790%	4.790%
Term/Due In (months)	360 / 360	360 / 360	360 / 360
Housing Expense			
Principal & Interest	\$2,012.39	\$1,945.67	\$2,146.70
Subordinate Lien			
Homeowner's Insurance			
Supplemental Property Insurance			
Property Taxes			
Mortgage Insurance			
Homeowner's Fee			

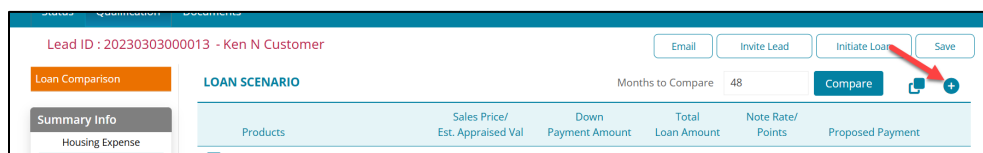
Figure 92: Scenarios

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.



Lead ID : 20230303000013 - Ken N Customer

Buttons: Email, Invite Lead, Initiate Loan, Save

Loan Comparison

Summary Info

Housing Expense

LOAN SCENARIO

Months to Compare: 48

Compare

Products	Sales Price/ Est. Appraised Val	Down Payment Amount	Total Loan Amount	Note Rate/ Points	Proposed Payment
<input type="checkbox"/> 30 Yr Mortgage FHA	480,000.00	96,000.00	384,000.00	4.790	2,012.39
<input type="checkbox"/> 30 Yr Mortgage Alt	480,000.00	96,000.00	384,000.00	4.790	2,012.39
<input type="checkbox"/> 30 Yr Mortgage	480,000.00	96,000.00	384,000.00	4.790	2,012.39
<input type="checkbox"/> 15 Yr Mortgage	480,000.00	96,000.00	384,000.00	4.790	2,012.39

Figure 93: Loan Scenario

2. Enter a **Product** name.

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

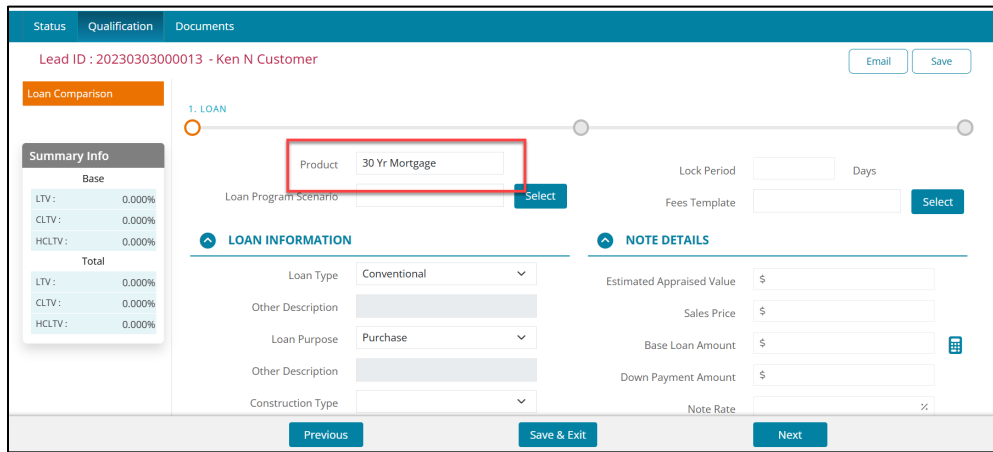


Figure 94: Create Scenario

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 selected template.

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. Fields will auto-populate if a *Loan Program* is chosen.

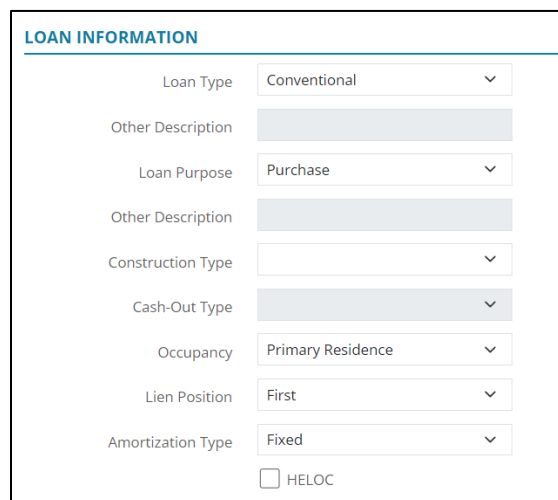


Figure 95: Loan Information

Note Details

Enter *Note Details* to add the mortgage value and expected monthly payment to the scenario.

NOTE DETAILS


Estimated Appraised Value	\$	
Sales Price	\$	
Base Loan Amount	\$	
Down Payment Amount	\$	
Note Rate		%
Amortization Term		Months
Loan Term		Months
Interest-Only		Months
Total Loan Amount w/MIP.FF	\$	
Monthly Payment	\$	

Figure 96: Note Details

PMI/MIP/VA/USDA

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

PMI/MIP/VA/USDA

Up-Front		Monthly		
		PMI/MIP/VA/USDA	PMI Renewal 1	PMI Renewal 2
PMI/MIP/VA/USDA	%	Rate Percentage	%	%
PMI/MIP/VA/USDA Amount	\$	Monthly Dollar Amount	\$	\$
Additional Amount Paid in Cash	\$	Monthly Amount	\$	\$
Up-Front MIP/PMI/VA Funding Fee Financed	\$	Months		
Calculation Based on		Base Loan Amount		

Figure 97: PMI/MIP/VA/USDA

Subordinate Financing (Loan Scenario)

Select the  icon to add *Subordinate Financing* information if applicable.

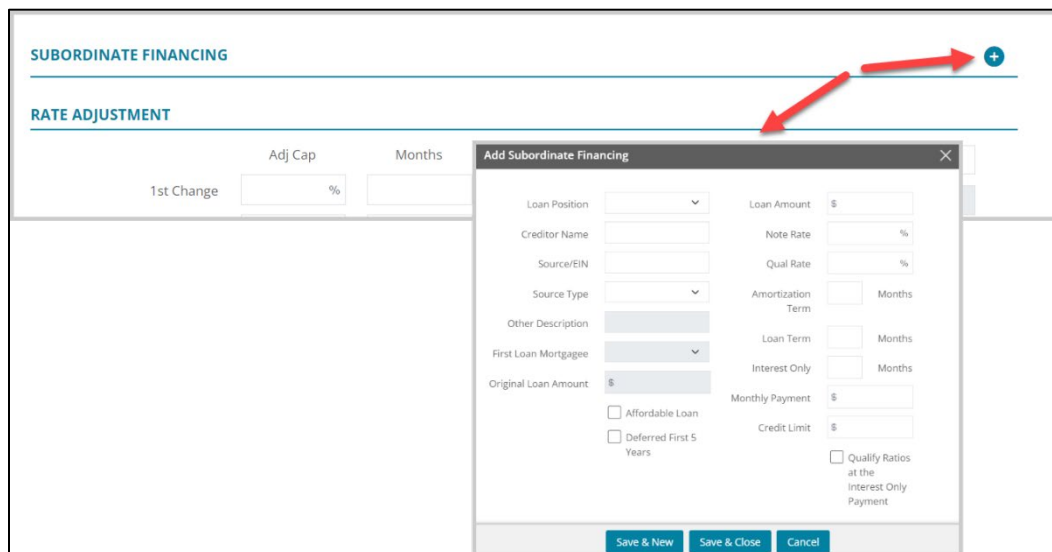


Figure 98: Subordinate Financing (Loan Scenario)

Rate Adjustment

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

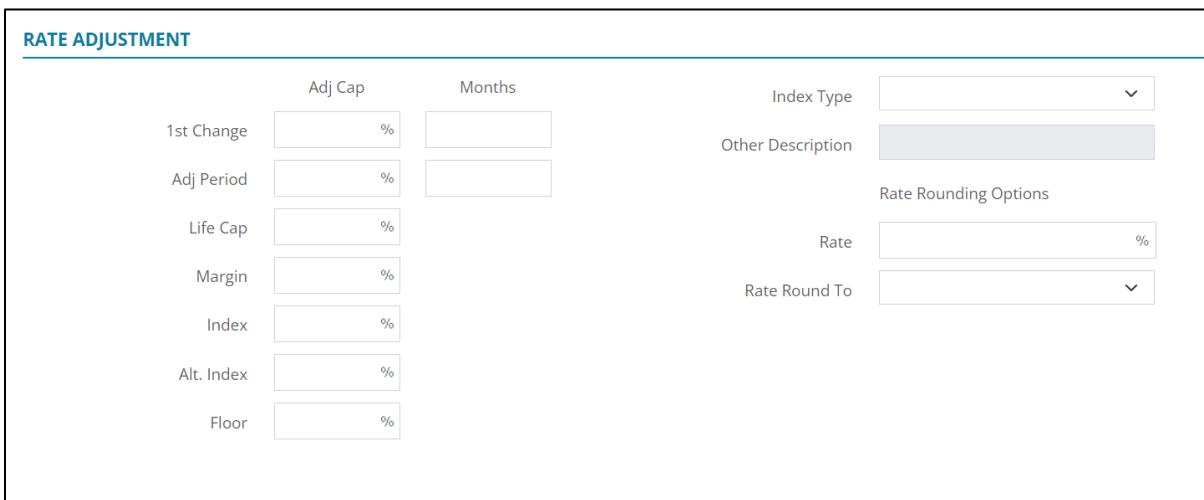


Figure 99: Rate Adjustment Scenario

Proposed Housing Expenses

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

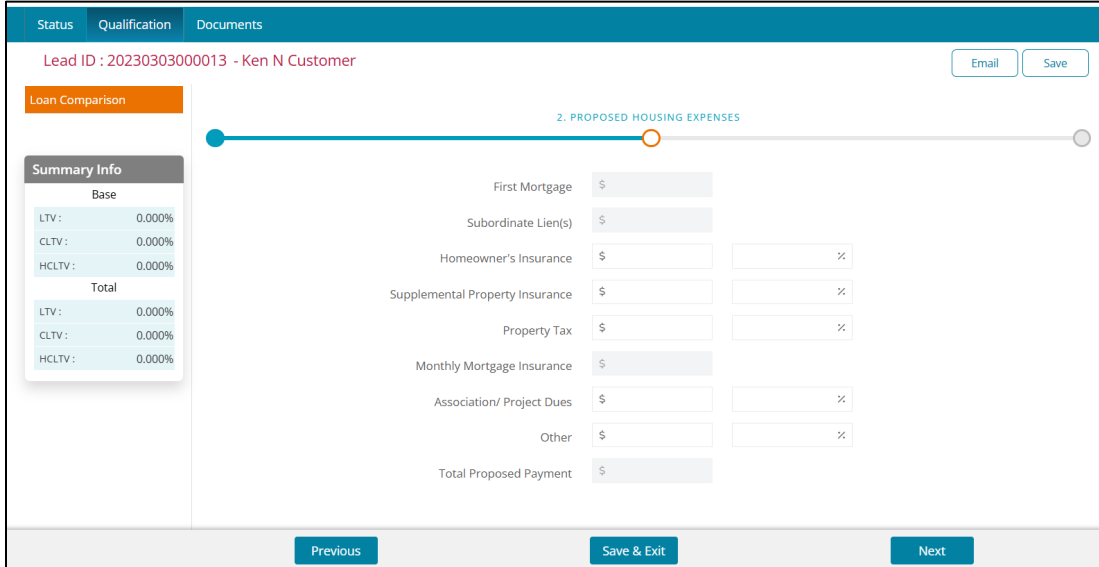


Figure 100: Housing Expenses Scenario

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.

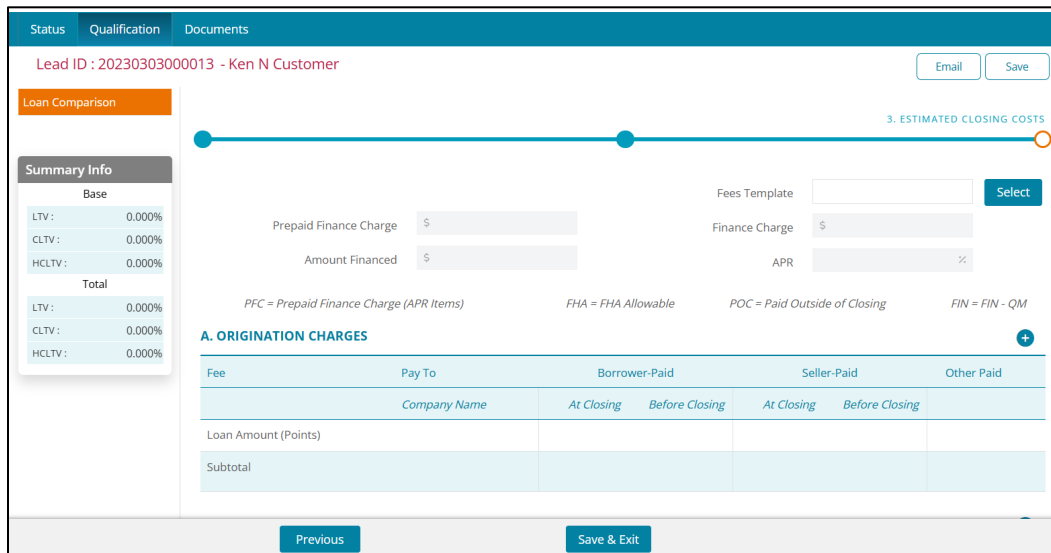
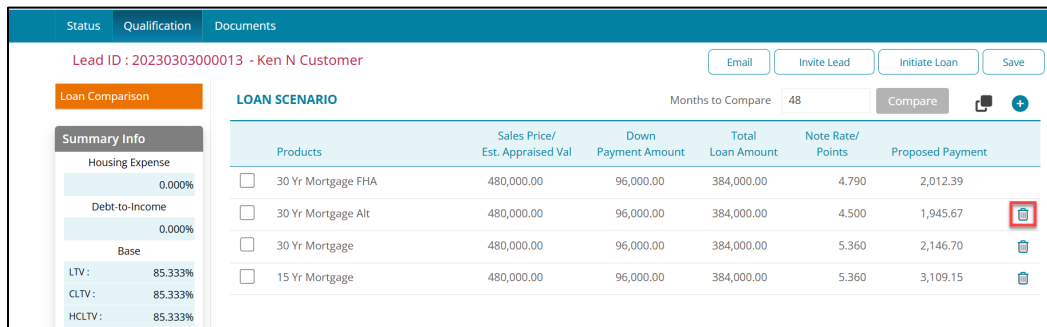


Figure 101: Estimated Closing Costs


Deleting a Loan Scenario

To delete a loan scenario, select the  icon.



Lead ID : 20230303000013 - Ken N Customer

Buttons: Email, Invite Lead, Initiate Loan, Save

Loan Comparison: Months to Compare: 48, Compare, 

Summary Info:

- Housing Expense: 0.000%
- Debt-to-Income: 0.000%
- Base: 85.333%
- LTV: 85.333%
- CLTV: 85.333%
- HCLTV: 85.333%

LOAN SCENARIO





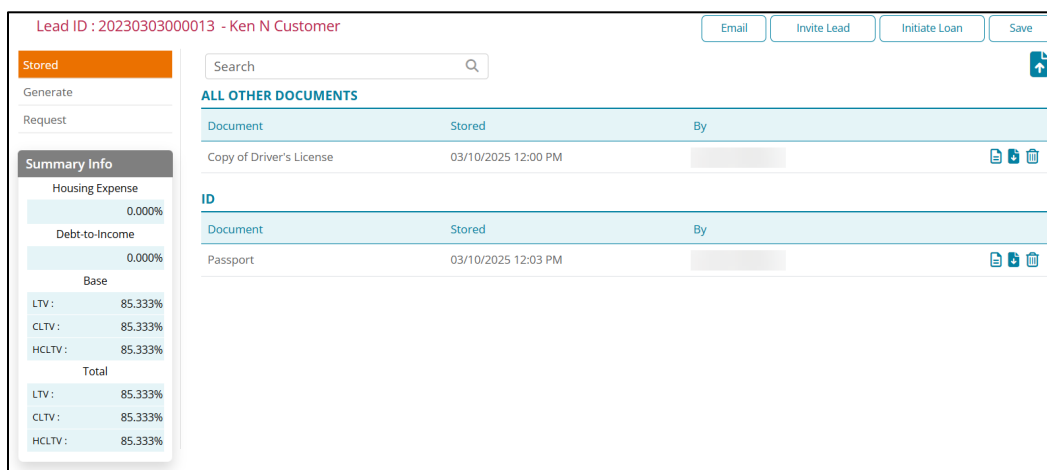
Products	Sales Price/ Est. Appraised Val	Down Payment Amount	Total Loan Amount	Note Rate/ Points	Proposed Payment	
<input type="checkbox"/> 30 Yr Mortgage FHA	480,000.00	96,000.00	384,000.00	4.790	2,012.39	
<input type="checkbox"/> 30 Yr Mortgage Alt	480,000.00	96,000.00	384,000.00	4.500	1,945.67	
<input type="checkbox"/> 30 Yr Mortgage	480,000.00	96,000.00	384,000.00	5.360	2,146.70	
<input type="checkbox"/> 15 Yr Mortgage	480,000.00	96,000.00	384,000.00	5.360	3,109.15	

Figure 102: 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.



Lead ID : 20230303000013 - Ken N Customer


Buttons: Email, Invite Lead, Initiate Loan, Save

Stored: Generate, Request

Summary Info:

- Housing Expense: 0.000%
- Debt-to-Income: 0.000%
- Base: 85.333%
- LTV: 85.333%
- CLTV: 85.333%
- HCLTV: 85.333%
- Total: 85.333%

ALL OTHER DOCUMENTS

Document	Stored	By	
Copy of Driver's License	03/10/2025 12:00 PM		

ID


Document	Stored	By	
Passport	03/10/2025 12:03 PM		

Figure 103: 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**.

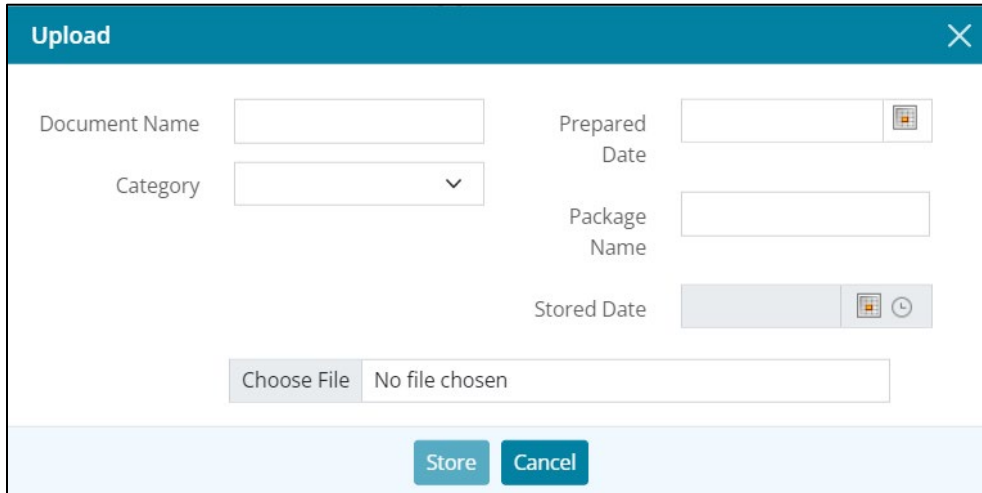


Figure 104: Upload Dialog

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.

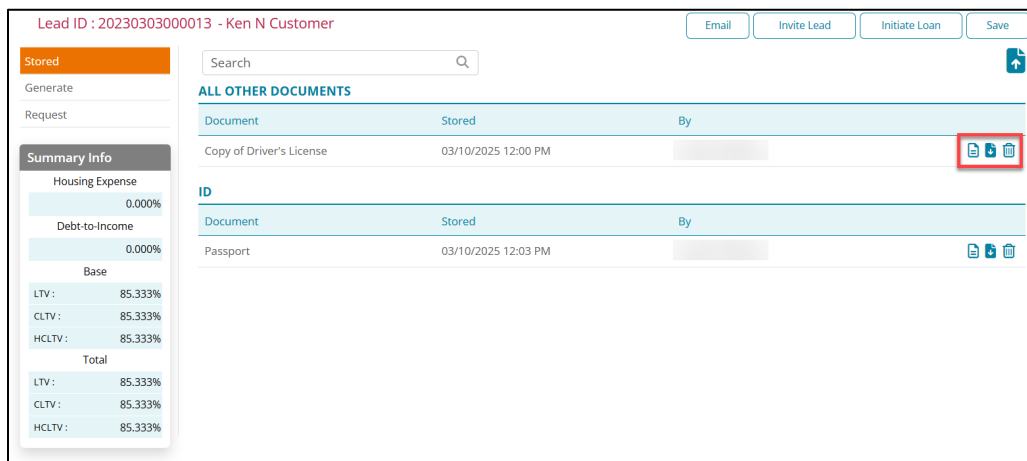


Figure 105: Table Functions

Documents Generate (Leads)

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

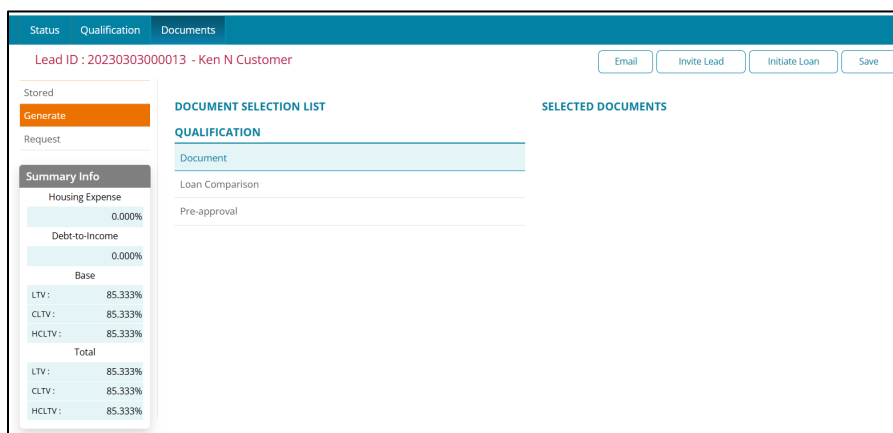


Figure 106: Documents Generate

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.

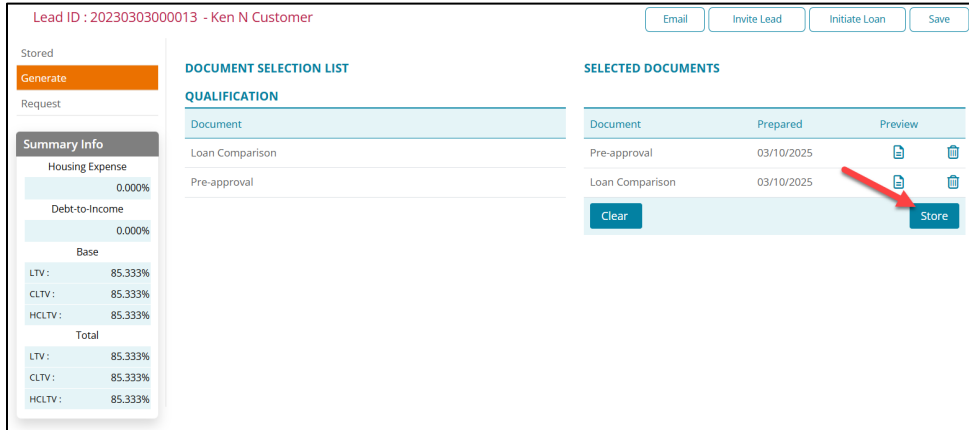


Figure 107: Store Document

5. Enter **Package Name** or use the *Skip* button to progress.
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**.

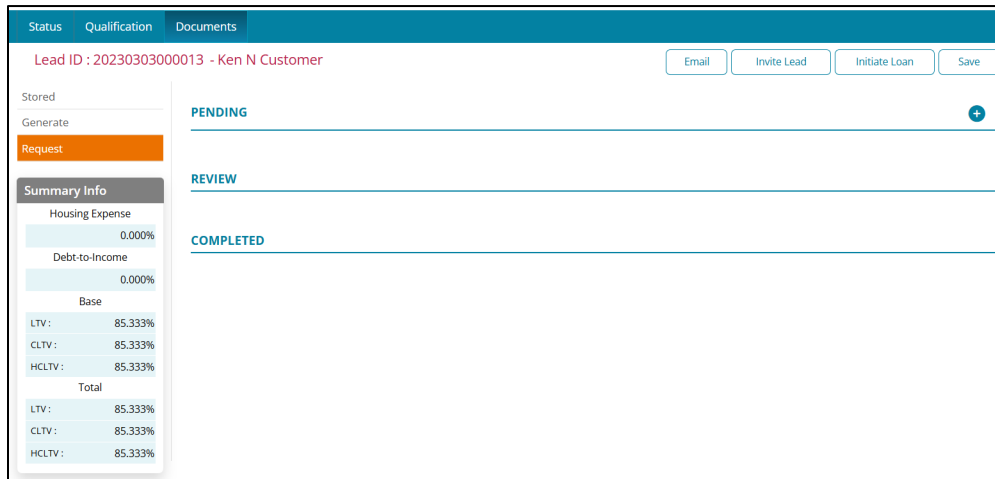
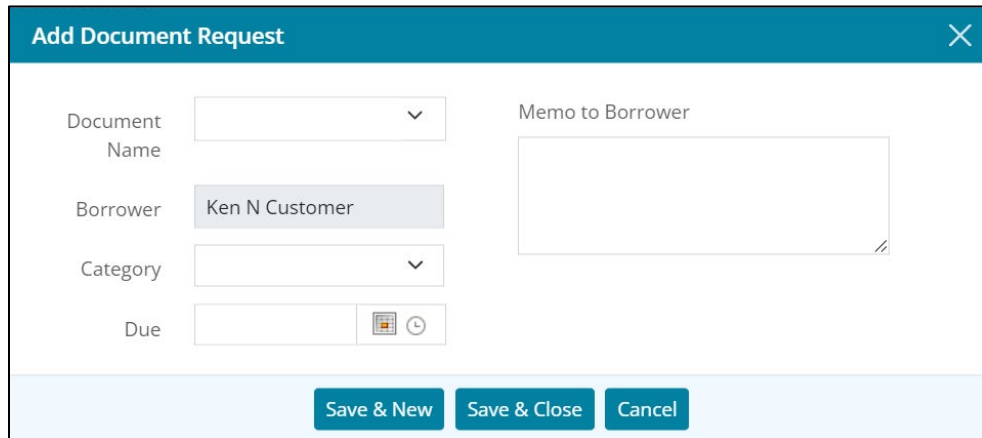


Figure 108: Documents Request (Leads)

Pending

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

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



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

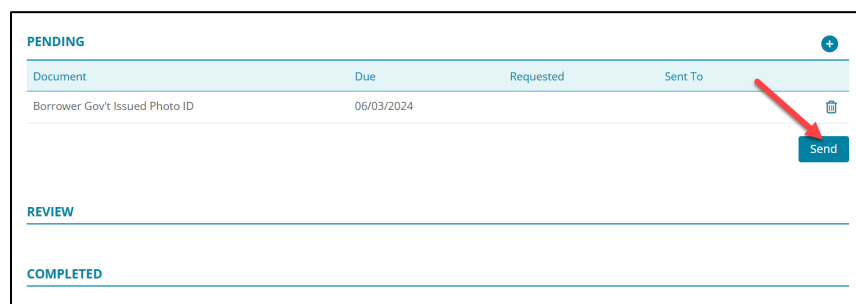
- Document Name:** A dropdown menu.
- Borrower:** A text field containing "Ken N Customer".
- Category:** A dropdown menu.
- Due:** A date and time picker.
- Memo to Borrower:** A large text area for entering a memo.
- Buttons:** "Save & New", "Save & Close", and "Cancel" at the bottom.

Figure 109: Add Document Request Dialog (Leads)

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

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

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



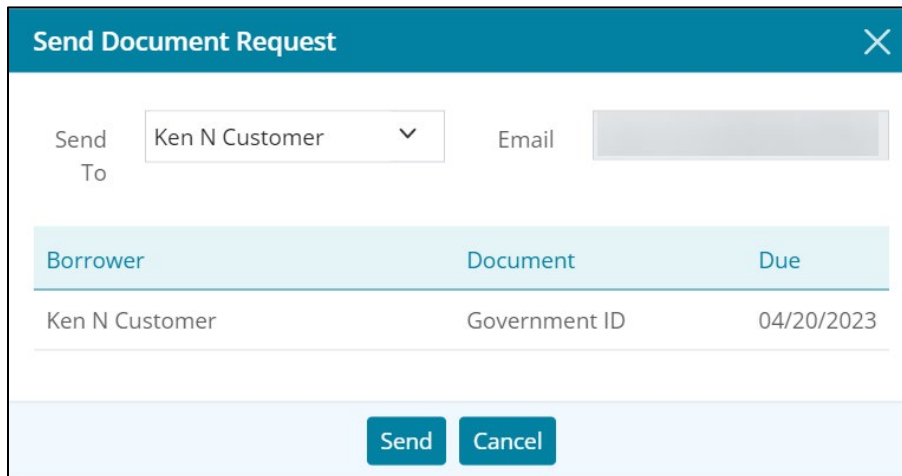
The screenshot shows a table with the following structure:

Document	Due	Requested	Sent To
Borrower Gov't Issued Photo ID	06/03/2024		

Below the table, there are three sections: **PENDING**, **REVIEW**, and **COMPLETED**. A red arrow points to a "Send" button located to the right of the first row in the table.

Figure 110: Send Document Request (Leads)

8. Click **Send To**.



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

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

At the bottom, there are "Send" and "Cancel" buttons.

Figure 111: Send Document Request

Review

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

1. Click the **Preview** icon.



The table is titled "REVIEW" and has the following columns: Borrower, Document Name, Requested, Received, Preview, and buttons for Accept and Reject. A red arrow points to the Preview icon in the Preview column.

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

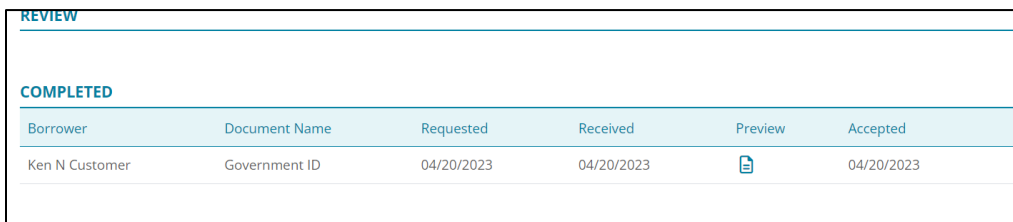
Figure 112: Review Received Documents

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 the document to the requestor.

Completed

Accepted documents move to the *Completed List*.



The table is titled "COMPLETED" and has the following columns: Borrower, Document Name, Requested, Received, Preview, and Accepted. It shows the same document as the Review table, but with an "Accepted" date of 04/20/2023.


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

Figure 113: Completed Document Requests

Run Pricing

The *Run Pricing* function for leads works to find a suitable loan product for the lead. Use this screen to filter through the available loan products and select eligible products for the lead.

To use the *Run Pricing* function:

1. Open the desired **Lead** file.
2. Enter applicable information for the **Status** screen.
3. Select **Run Pricing**.

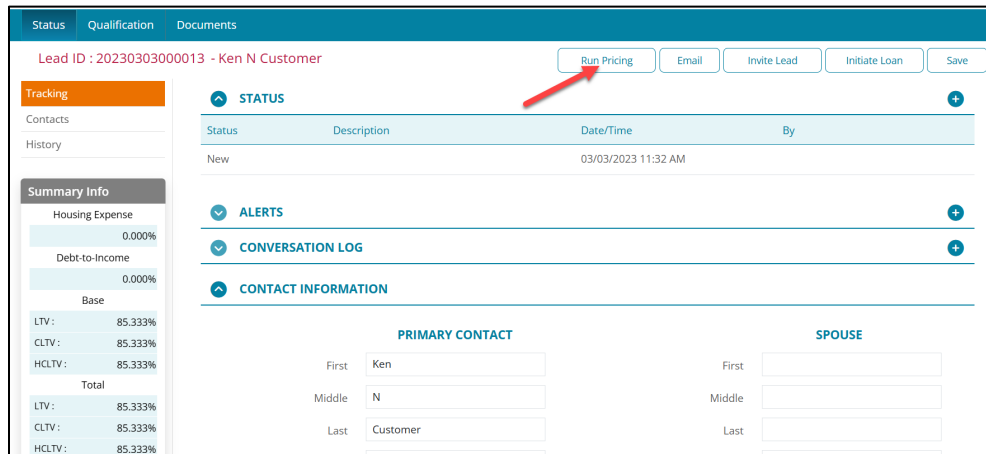


Figure 114: Run Pricing

Availability Screen

1. Ensure that the **Availability Search** table contains the correct information.

Note: Values in the *Availability Search* table are auto-populated from the *Status* screen.

OR

2. Click on the **Select** button to choose a *Loan Program Scenario*. See [Loan Program](#).

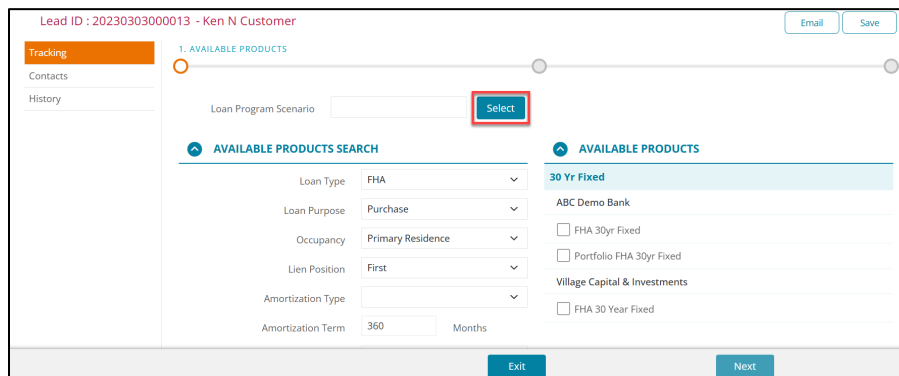


Figure 115: Choose a Loan Program

3. If needed, use the **Advanced Search** fields to enter more values.

Note: If no lead information is added to the *Availability Search* table, all loan products will appear on the *Available Products* table.

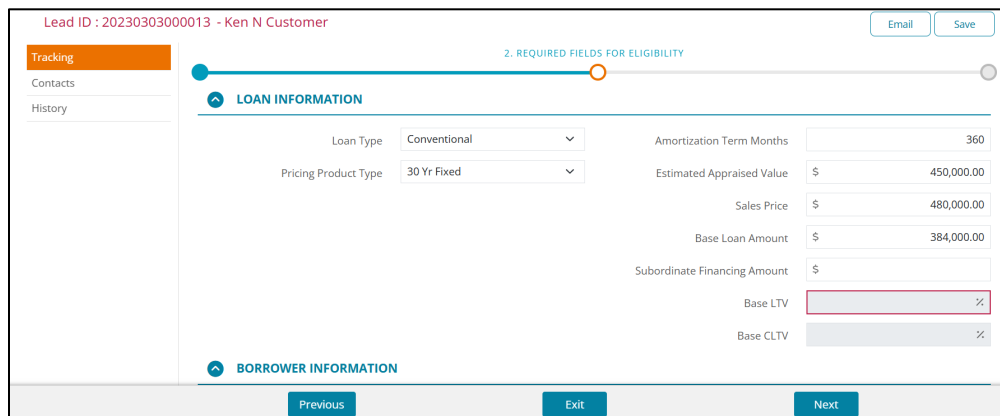
4. Select the desired **Group ID** from the dropdown menu. For more information about creating a *Group ID*, see [Pricing Service](#).
5. Select the desired product(s) from the investor.
6. Click **Save**.
7. Click **Next**.

Eligibility Screen

Review the information in the *Eligibility* screen.

1. Edit or enter **Loan Information** if applicable.

Note: Select a single product from the *Showing Eligibility for* dropdown menu to show eligibility parameters for that one product.



Lead ID : 20230303000013 - Ken N Customer

Email Save

2. REQUIRED FIELDS FOR ELIGIBILITY

Tracking
Contacts
History

LOAN INFORMATION

Loan Type	Conventional	Amortization Term Months	360
Pricing Product Type	30 Yr Fixed	Estimated Appraised Value	\$ 450,000.00
		Sales Price	\$ 480,000.00
		Base Loan Amount	\$ 384,000.00
		Subordinate Financing Amount	\$
		Base LTV	%
		Base CLTV	%

BORROWER INFORMATION

Previous Exit Next

Figure 116: Select Products

2. Edit or enter **Borrower Information** if applicable.
3. If needed, select **Product Features**.
4. Edit or select **Property Information**.
5. Click **Save**.
6. Click **Next**.

Pricing Screen


The Pricing screen will populate products that are eligible and ineligible for the lead. Expand the table to see all loan products that fit or don't fit the lead's criteria.

Eligible Product

Expand the *Eligible Products* table to view all loan products to view all loan products that fit the lead's criteria.

Select the **Calendar**  icon to view the *Interest Rate* table for the selected loan product. *Rate Adjustments* and *Price Adjustments* appear below the table.

ELIGIBLE PRODUCTS

Investor	30 Yr Fixed					Rate	Points	Payment	Lock Period		
Central Pacific Bank											
<input type="checkbox"/>	FHLMC LP 30 Yr Fixed					7.250	-0.500	5,087.33	30 		
Rate	20 Days	30 Days	45 Days	60 Days	75 Days	90 Days	120 Days	180 Days	270 Days	360 Days	
6.000%	2.625	2.875	3.000	3.125	3.625	3.250	2.875				
6.125%	2.125	2.375	2.500	2.625	3.125	2.750	2.375				
6.250%	2.000	2.250	2.375	2.500	3.000	2.625	2.250	3.125			
6.375%	1.375	1.625	1.750	1.875	2.375	2.000	1.625	2.625	3.125		
6.500%	0.875	1.125	1.250	1.375	1.875	1.500	1.125	2.500	2.625	3.125	
6.625%	0.375	0.625	0.750	0.875	1.375	1.000	0.625	1.875	2.500	2.625	
6.750%	0.500	0.750	0.875	1.000	1.500	1.125	0.750	1.375	1.875	2.500	
6.875%		0.250	0.375	0.500	1.000	0.625	0.250	0.875	1.375	1.875	
7.000%	-0.500	-0.250	-0.125		0.500	0.125	-0.250	1.000	0.875	1.375	
7.125%	-0.625	-0.375	-0.250	-0.125	0.375		-0.375	0.500	1.000	0.875	
7.250%	-0.750	-0.500	-0.375	-0.250	0.250	-0.125	-0.500		0.500	1.000	
7.375%								-0.125		0.500	
7.500%								-0.250	-0.125		
7.625%									-0.250	-0.125	
7.750%										-0.250	

Rate Adjustments

Base Rate


7.250

Note Rate

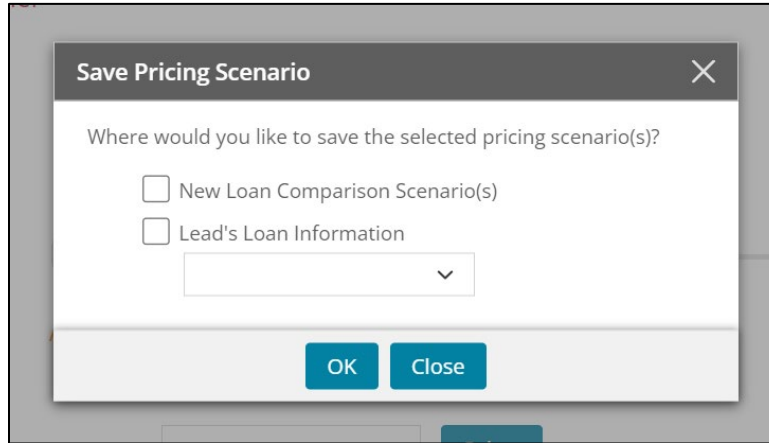
7.250

Figure 117: Eligible Products

To choose the *Eligible Products*:

1. Expand  the **Eligible Products** table.
2. Select the desired loan products.
3. Select **Save Scenario**.

4. Select either or both to save as a **New Loan Comparison Scenario(s)** and/or to the Lead's *Loan Information* table.



The dialog box titled "Save Pricing Scenario" contains the following elements:

- Header: "Save Pricing Scenario" with a close button (X).
- Text: "Where would you like to save the selected pricing scenario(s)?"
- Two checkboxes:
 - ☐ New Loan Comparison Scenario(s)
 - ☐ Lead's Loan Information
- A dropdown menu below the checkboxes.
- Two buttons at the bottom: "OK" and "Close".

Figure 118: Save Pricing Scenario

5. Use the dropdown menu to select the desired product.
6. Click **OK**.

To view this *Pricing Scenario(s)*, see [Loan Comparisons](#).

Ineligible Product

Expand the *Ineligible Products* table to view all loan products that don't fit the lead's criteria.

The table lists the ineligible products as well as the cause for ineligibility.

INELIGIBLE PRODUCTS			Results as of 02/27/2024 8:28 AM
Investor	30 Yr Fixed	Reasons	
Central Pacific Bank	FHLMC LP 30 Yr Fixed No...	Occupancy Statuses = Investment	
	FHLMC LP 30 Yr Fixed Re...	Loan Purpose Types = Refinance	
	FNMA DU 30 Yr Fixed No...	Occupancy Statuses = Investment	
	FNMA DU 30 Yr Fixed Re...	Loan Purpose Types = Refinance	
	Portfolio 30 Yr Fixed	Max LTV = 80.000%	
	Portfolio Condotel 30 Yr ...	Min Loan Amount = \$1,149,826 Max LTV = 70.000%	
	Portfolio Foreign Nationa...	Max LTV = 70.000%	
	Portfolio Jumbo 30yr	Min Loan Amount = \$1,149,826 Max LTV = 80.000%	
	Portfolio LLC/Trust 30 Yr ...	Max LTV = 70.000%	
	Portfolio PB Asset Based ...	Max LTV = 70.000%	

Figure 119: Ineligible Products

Sending an Email

Use the Email button to send emails through Zenly.

Note: Email Settings must be configured before using this function. See [Global Email Settings](#).

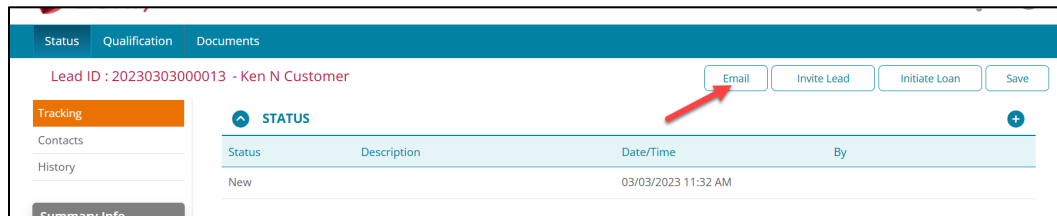


Figure 120: Email Button

If needed, select the *Send Individually* checkbox or choose a template. Attach documents to the email by selecting the Upload icon (Upload PDF) or by linking a stored document in Zenly.

Send Email

To

Cc

☐ Send Individually

Template

Select

Subject

Body

B I U abc [list icons] [link icon] [image icon] [undo icon] [redo icon]

(inherit...) x v (inherit...) x v [undo icon] [redo icon] [insert icon]

ATTACHED DOCUMENTS

BorrowerDocumentStored

Figure 121: Send Email

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.

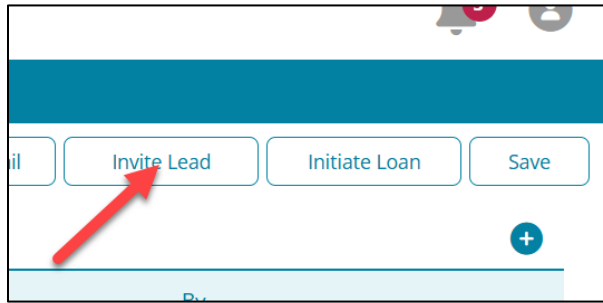


Figure 122: Invite Lead Button

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

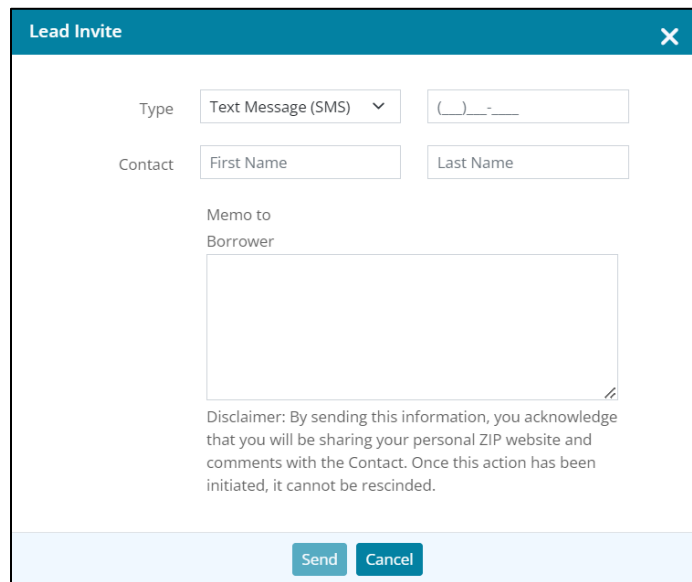


Figure 123: Lead Invite Dialog

4. Enter contact 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*.

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.

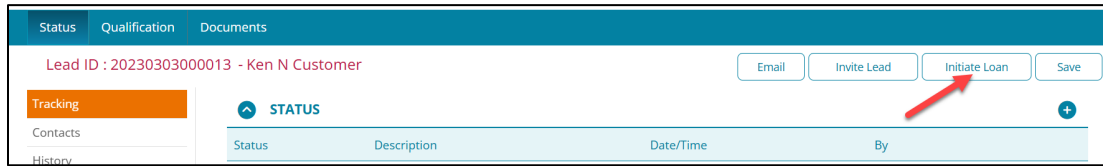


Figure 124: Initiate Loan Button

To initiate a loan:

1. Select the **Initiate Loan** button.
2. Select **File Contact** or **Import Data from ZIP Interview** if applicable. Borrower information will import from *Zip* if the Import Data option is selected.

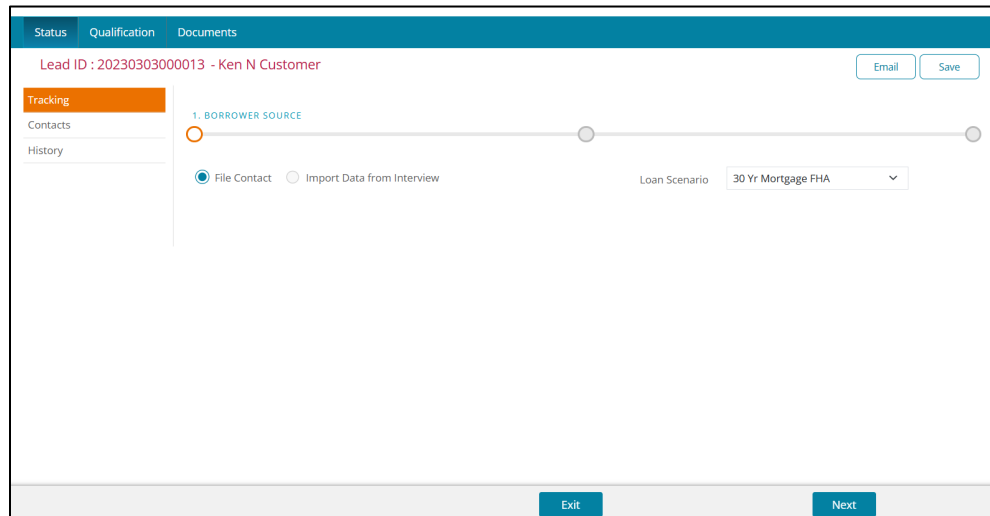


Figure 125: Initiate Loan Screen

3. If needed, use the **Loan Scenario** drop-down menu to select a stored scenario.

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

4. If documents are stored, select the desired PDFs to copy over to the loan file. Use the icons associated with the documents to preview or delete the selected PDF.

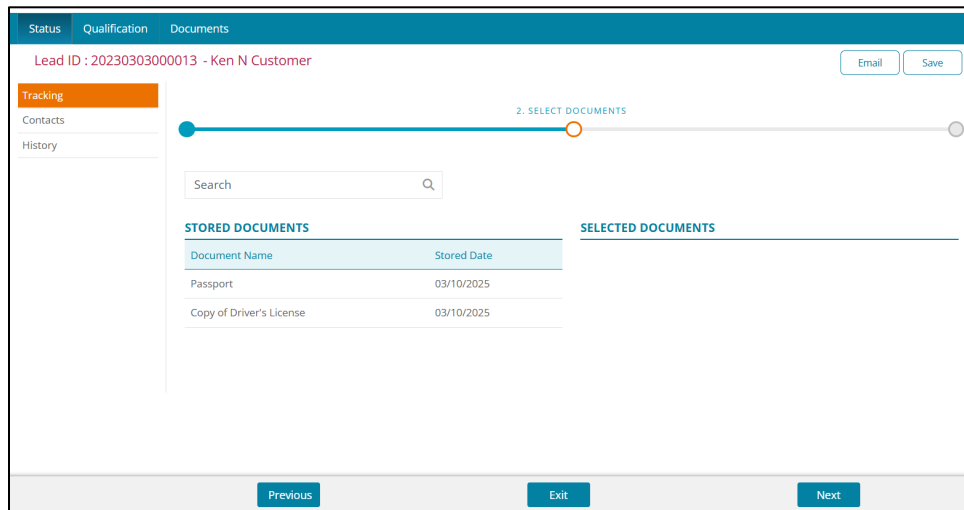


Figure 126: Selected Documents

5. Click **Next**.
6. Review the **Summary**.
7. Click on the **Create Loan** button to complete the initialization.

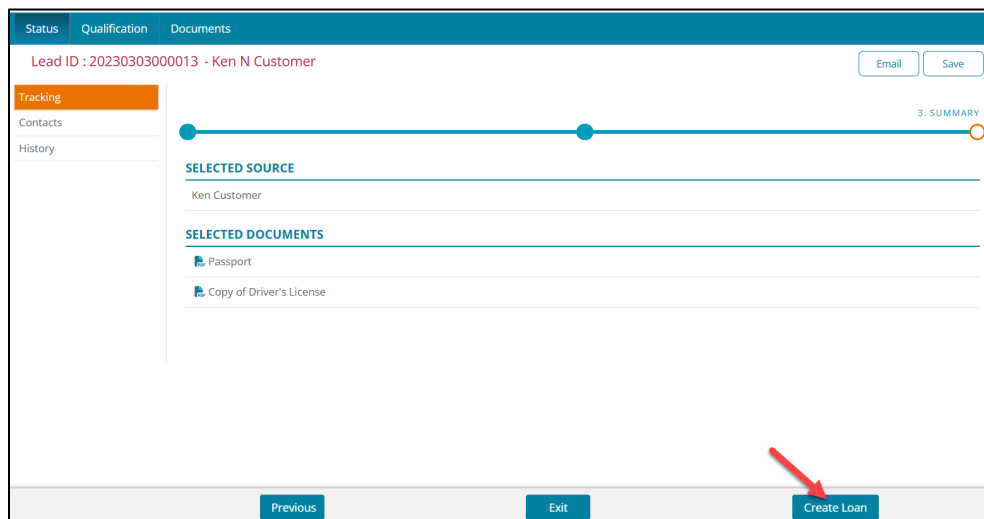

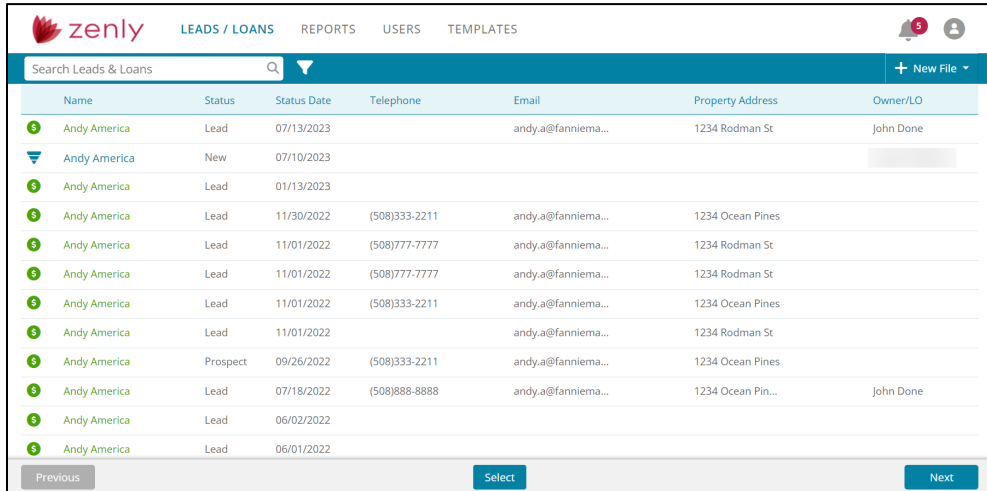


Figure 127: Summary

Chapter 4: LOANS

Accessing Loan files are performed Home and the Leads/Loans contain the loan files the user has available. The user can identify a Loan file by the icon . Use either a screen to create a new loan file or open an existing loan.



Name	Status	Status Date	Telephone	Email	Property Address	Owner/LO
Andy America	Lead	07/13/2023		andy.a@fanniema...	1234 Rodman St	John Done
Andy America	New	07/10/2023				
Andy America	Lead	01/13/2023				
Andy America	Lead	11/30/2022	(508)333-2211	andy.a@fanniema...	1234 Ocean Pines	
Andy America	Lead	11/01/2022	(508)777-7777	andy.a@fanniema...	1234 Rodman St	
Andy America	Lead	11/01/2022	(508)777-7777	andy.a@fanniema...	1234 Rodman St	
Andy America	Lead	11/01/2022	(508)333-2211	andy.a@fanniema...	1234 Ocean Pines	
Andy America	Lead	11/01/2022		andy.a@fanniema...	1234 Rodman St	
Andy America	Prospect	09/26/2022	(508)333-2211	andy.a@fanniema...	1234 Ocean Pines	
Andy America	Lead	07/18/2022	(508)888-8888	andy.a@fanniema...	1234 Ocean Pin...	John Done
Andy America	Lead	06/02/2022				
Andy America	Lead	06/01/2022				

Figure 128: 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.

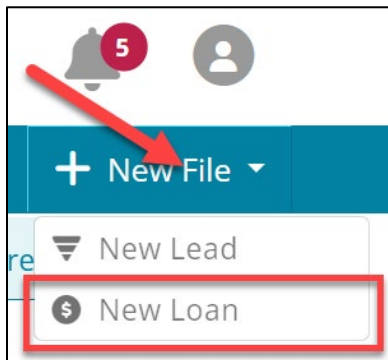


Figure 129: Create New Loan

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

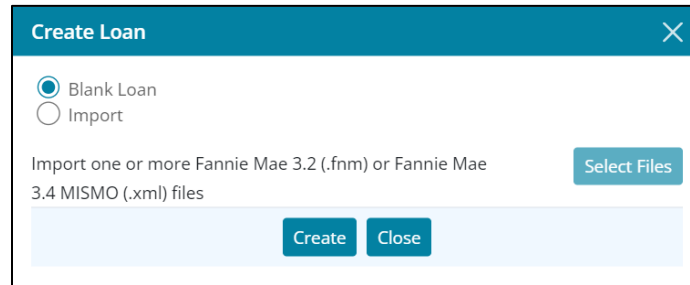


Figure 130: Create Loan Dialog

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**.

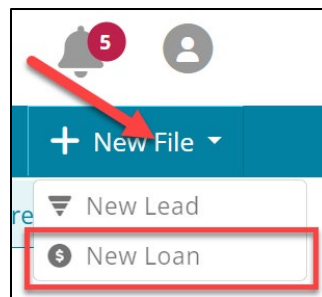


Figure 131: Create New Loan

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

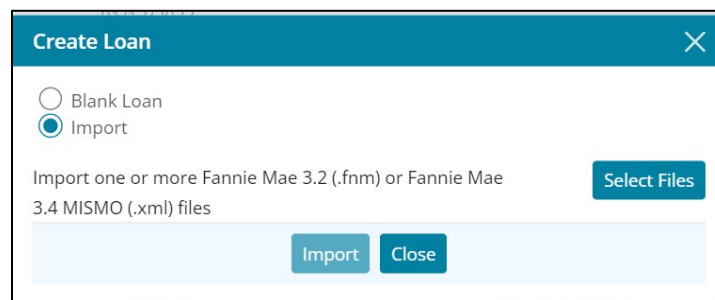


Figure 132: Import Loans

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.

Run Pricing (Loans)

The *Run Pricing* function allows the user to compare loan prices from different products. Zenly will display which loan products the borrower is eligible or ineligible for. Ensure that the information is correct, and the required fields are filled.

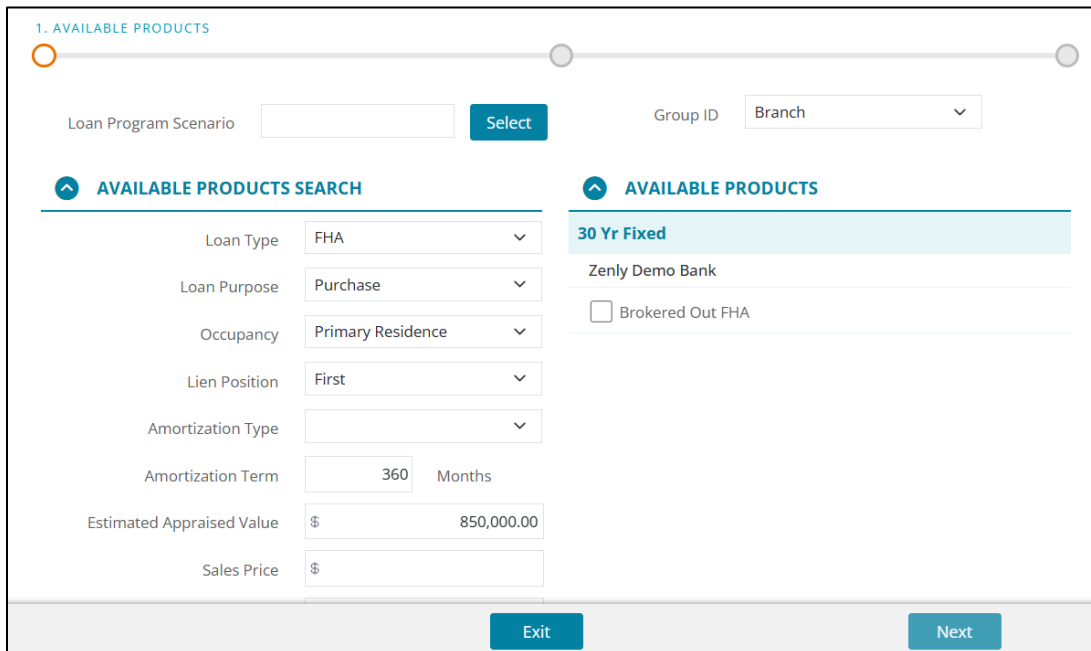


Figure 133: Run Pricing (Loans)

To run the pricing function:

1. Select the **Run Pricing** button.

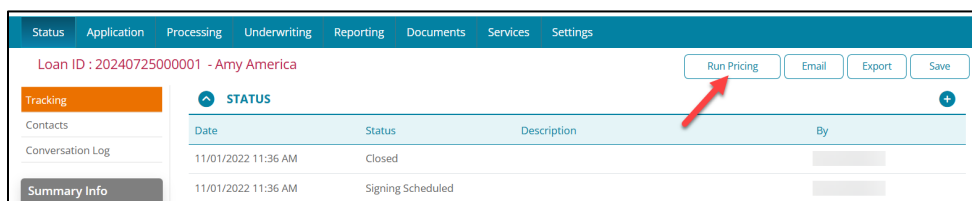


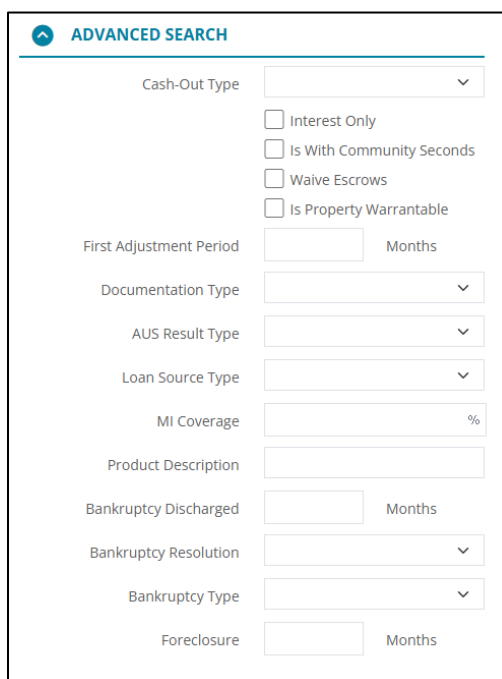
Figure 134: Select Run Pricing

2. Review the information on the **Available Products Search** table.
The table auto-populates borrower information from the *Loan Application* screen.

OR

Select a **Loan Program Scenario**.

3. If needed, use the **Advanced Search** table for a more detailed search.



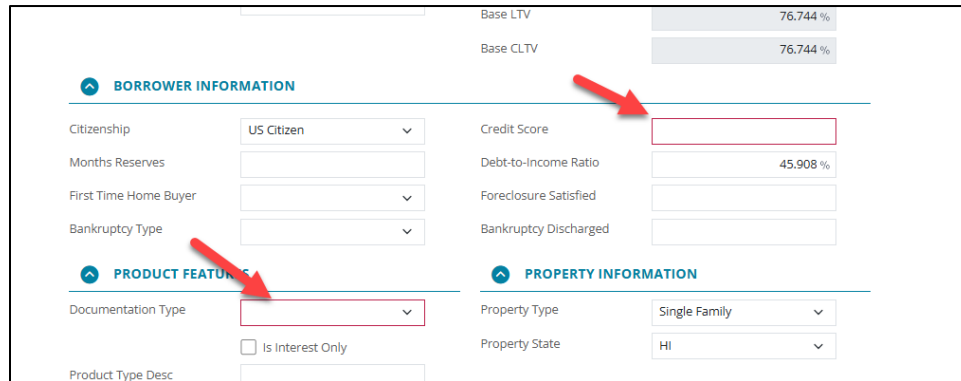
The screenshot shows the 'Advanced Search' form. It includes several filters: 'Cash-Out Type' (a dropdown menu), 'Interest Only' (checkbox), 'Is With Community Seconds' (checkbox), 'Waive Escrows' (checkbox), 'Is Property Warrantable' (checkbox), 'First Adjustment Period' (a text input field followed by 'Months'), 'Documentation Type' (a dropdown menu), 'AUS Result Type' (a dropdown menu), 'Loan Source Type' (a dropdown menu), 'MI Coverage' (a text input field followed by '%'), 'Product Description' (a text input field), 'Bankruptcy Discharged' (a text input field followed by 'Months'), 'Bankruptcy Resolution' (a dropdown menu), 'Bankruptcy Type' (a dropdown menu), and 'Foreclosure' (a text input field followed by 'Months').

Figure 135: Advanced Search

4. If needed, select the desired branch from the **Group ID** drop-down menu.
5. Check the desired **Products** from the *Available Products* table.
6. Click **Next**.
7. If needed, use the **Show Eligibility** for the drop-down menu to select the desired product.
8. Review the **Loan Information** section.
9. Review the **Borrower Information** section.
10. Review the **Product Features** section.

11. Review **Property Information**.
12. If needed, add additional information.

Note: Red-bordered fields are required to be filled.



Base LTV 76.744 %

Base CLTV 76.744 %

BORROWER INFORMATION

Citizenship US Citizen

Months Reserves

First Time Home Buyer

Bankruptcy Type

Credit Score

Debt-to-Income Ratio 45.908 %

Foreclosure Satisfied

Bankruptcy Discharged

PRODUCT FEATURES

Documentation Type

Is Interest Only

Product Type Desc

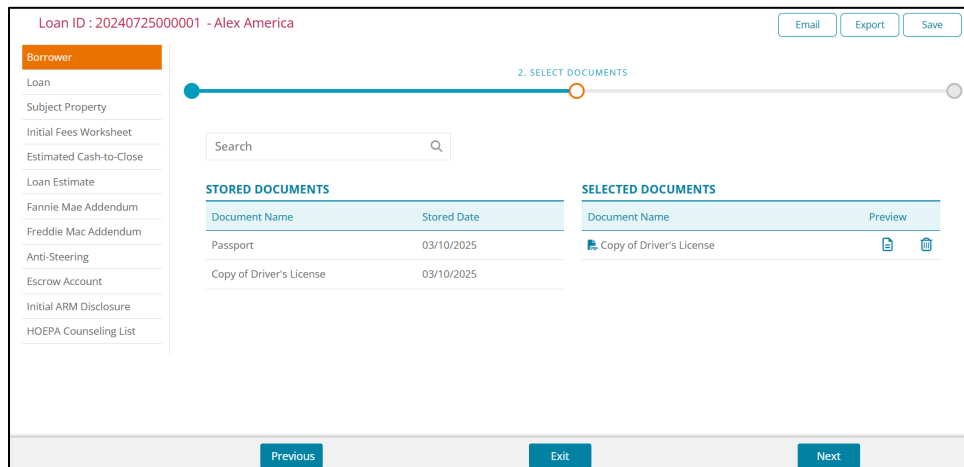
PROPERTY INFORMATION

Property Type Single Family

Property State HI

Figure 136: Required Fields

13. Click **Next**.
14. Review the **Eligible Products** from the table.



Loan ID : 20240725000001 - Alex America

Email Export Save

Borrower

Loan

Subject Property

Initial Fees Worksheet

Estimated Cash-to-Close

Loan Estimate

Fannie Mae Addendum

Freddie Mac Addendum

Anti-Steering

Escrow Account

Initial ARM Disclosure

HOEPA Counseling List



2. SELECT DOCUMENTS

Search

STORED DOCUMENTS


Document Name	Stored Date
Passport	03/10/2025
Copy of Driver's License	03/10/2025

SELECTED DOCUMENTS

Document Name	Preview
Copy of Driver's License	 

Previous Exit Next

Figure 137: Eligible Loan Products

15. Click on the **Calculator**  icon to open the calculation table to the loan product.

Investor	30 Yr Fixed					Rate	Points	Payment	Lock Period	
Zenly Demo Bank										
<div><div></div><div></div></div>	Brokered Out Conv 30					0.000	0.000	0.00	30 Days	<div><div></div><div></div></div>
Rate	20 Days	30 Days	45 Days	60 Days	75 Days	90 Days	120 Days	180 Days	270 Days	360 Days
0.000%	-0.250	0.000	0.125	0.250	0.750	0.375	0.000			
0.250%										
0.375%										
0.500%										
Rate Adjustments										
Base Rate:										0.000
Note Rate:										0.000
<div><div>Previous</div><div>Exit</div><div>Save Scenario</div></div>										

Figure 138: Calculation Table

16. Select an **Eligible Product**.
17. Click **Save Scenario**.
18. Read the **Save Pricing Scenario** dialog.

Save Pricing Scenario

Are you sure you wish to overwrite existing loan information with the selected product and pricing information?

Save & Close

Cancel

Figure 139: Save Pricing Scenario

Click **Save & Close**.

Ineligible Product

All ineligible products will appear on this table with the reason for the products ineligibility.

INELIGIBLE PRODUCTS		
Investor	30 Yr Fixed	Reasons
Zenly Demo Bank	FNMA DU 30 FTHB <=10...	Missing: Property Types = Single Family, Low-Rise Condo, PUD-Detached, 2-Unit, 3-Unit, 4-Unit, Detached Condo, PUD-Attached, Townhouse Missing: FTHB = Yes
	FNMA DU 30 Yr Fixed No...	Missing: Property Types = Single Family, Low-Rise Condo, PUD-Detached, 2-Unit, 3-Unit, 4-Unit, Detached Condo, PUD-Attached, Townhouse Occupancy Statuses = Investment

Figure 140: Ineligible Loan Products

Loan Status

The *Status* tab enables loan progress tracking from prequalification to closing. 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.

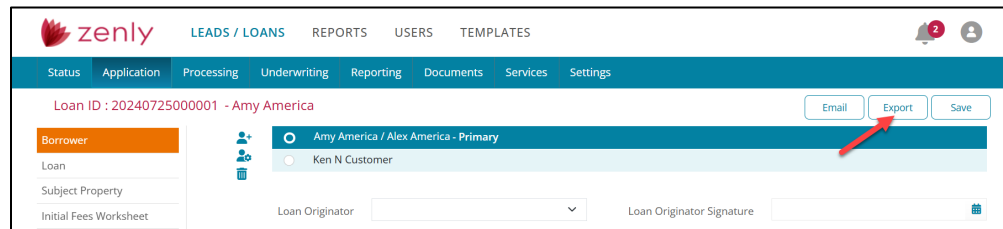


Figure 141: Export File

2. Click **Export**.
3. Click **Open File** to view the exported file.
4. Click the **Ellipse** to view export options.

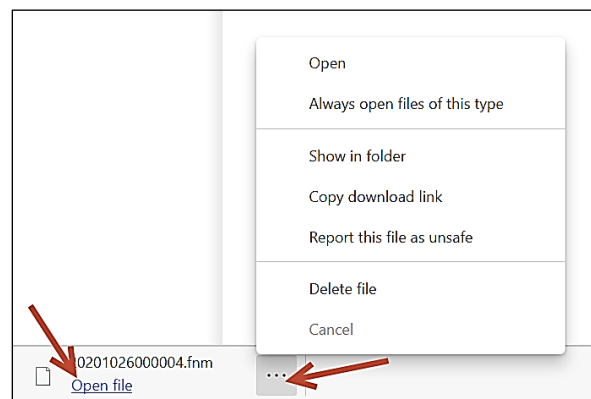


Figure 142: Export Options

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 [Industry Connect](#) 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*. The Status as well as the Date/Time synch with the *Closed Date* and the *Application Date* for the *Mortgage Call Report*. See [Mortgage Call Report 2024](#).

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

1. Select the **Status**.
2. Select **Tracking**. (See [Figure 140](#).)
3. Click current **Status** to edit.
4. Update the **Description**.

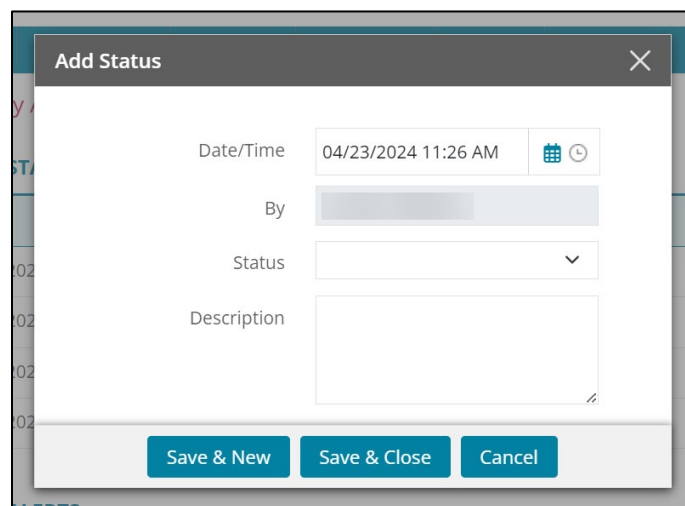


Figure 143: Update Status

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: To change the Status of the loan file, use *Add Status* to change a loan "Lead" to a loan "Application".

1. Click **Add**.

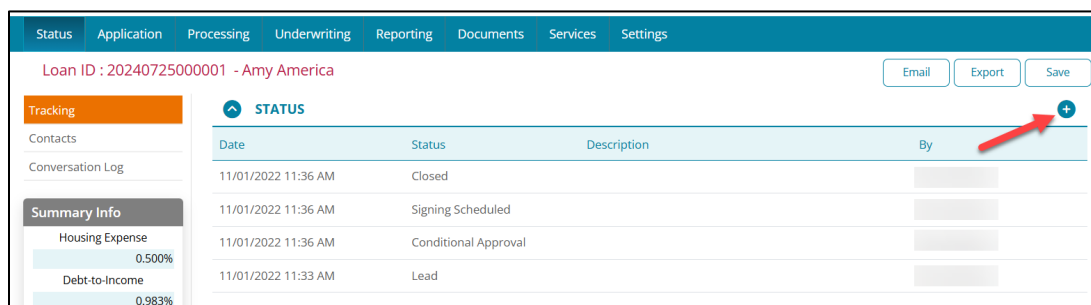


Figure 144: Add Loan Status

2. Select the appropriate status from the dropdown.

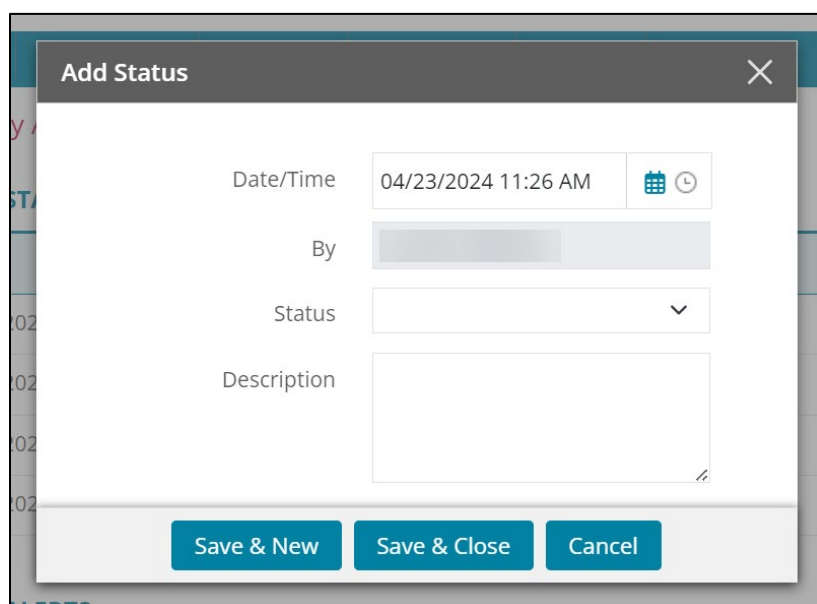


Figure 145: Add Status Dialog

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

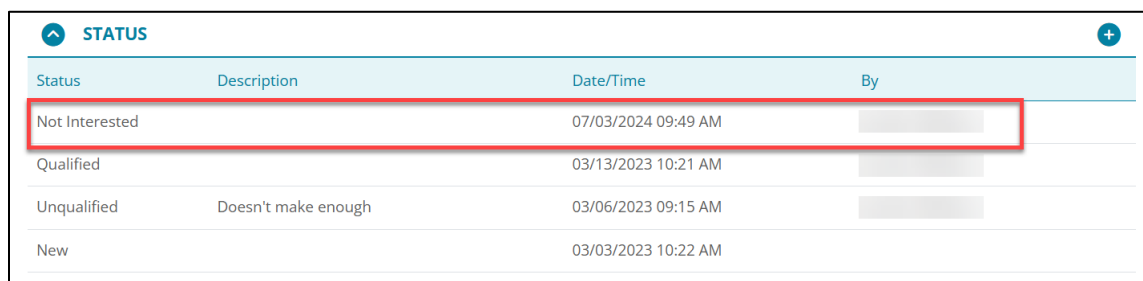


Figure 146: New Application Status

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

Edit Loan Status

To edit a status entry:

1. Select the desired entry from the *Status* table to open the *Edit Tracking* dialog.
2. Select the **Calendar** icon to change the date or the **Clock** icon to change the time.
3. Click on the **Status** dropdown menu to change the status.
4. Use the **Description** textbox to edit any text.

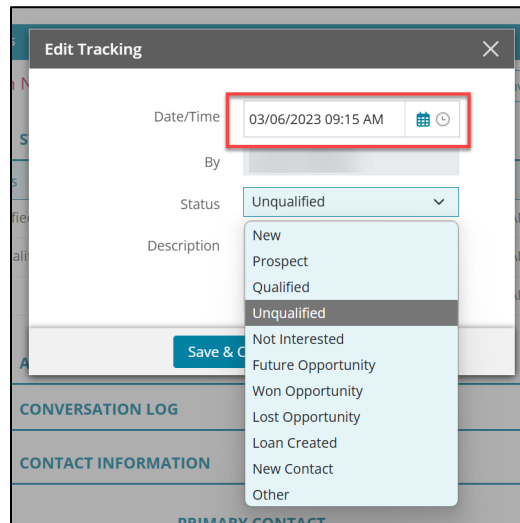



Figure 147: Edit Status

5. Click **Save & Close**.

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.


ALERTS 				
Description	Created	Due	Cleared	Assigned To
Active				
Add new Contacts.	11/16/2023 03:05 PM			
Print loan comparison documents.	11/16/2023 03:05 PM			
Initiate Loan	11/16/2023 03:04 PM			
Cleared				
Print loan comparison documents.	08/03/2023 03:01 PM	08/03/2023 03:01 PM	09/05/2023 08:48 AM	
Add new Contacts.	08/03/2023 02:59 PM			
Initiate Loan	08/03/2023 02:59 PM	08/03/2023 03:00 PM		

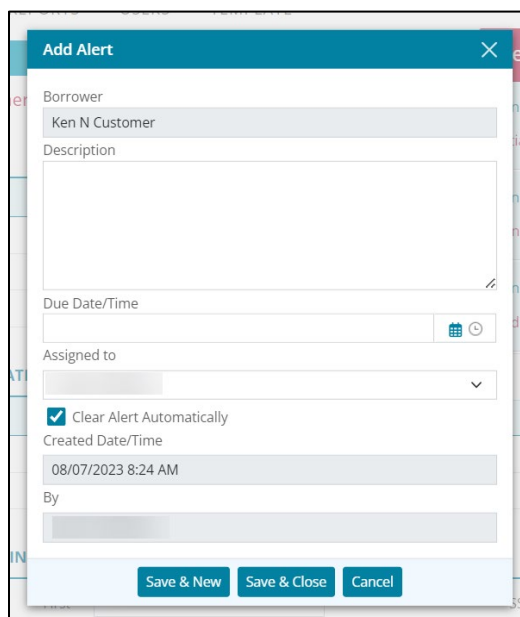
Figure 148: Alerts (Loans)

Note: Alerts CANNOT be deleted.

Add Alerts

To add an alert for the loan file:

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



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

- Borrower:** Ken N Customer
- Description:** A large text area for entering the alert description.
- Due Date/Time:** A date and time picker with a calendar icon.
- Assigned to:** A dropdown menu.
- Clear Alert Automatically:** A checked checkbox.
- Created Date/Time:** 08/07/2023 8:24 AM
- By:** A text field for the user's name.
- Buttons:** Save & New, Save & Close, and Cancel.

Figure 149: Add Alerts

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

ALERTS				
Description	Created	Due	Cleared	Assigned To
Active				
Add new Contacts.	11/16/2023 03:05 PM			
Print loan comparison documents.	11/16/2023 03:05 PM			
Initiate Loan	11/16/2023 03:04 PM			
Cleared				
Print loan comparison documents.	08/03/2023 03:01 PM	08/03/2023 03:01 PM	09/05/2023 08:48 AM	
Add new Contacts.	08/03/2023 02:59 PM			
Initiate Loan	08/03/2023 02:59 PM	08/03/2023 03:00 PM		

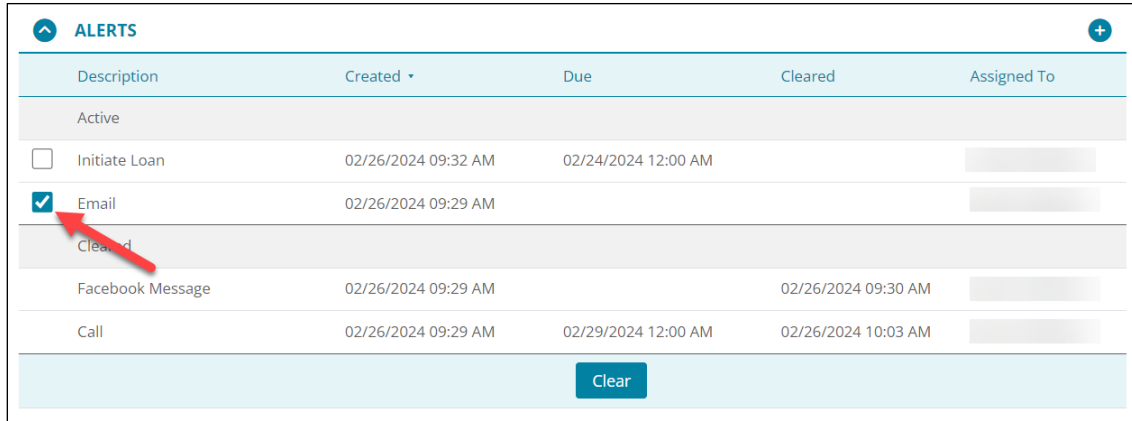
Figure 150: Edit Active Alerts

Clearing Alerts

Even if Alerts can't be deleted, alerts can be cleared.

To clear an alert:

1. Select the checkbox for the undesired alert.



ALERTS				
Description	Created	Due	Cleared	Assigned To
Active				
<input type="checkbox"/> Initiate Loan	02/26/2024 09:32 AM	02/24/2024 12:00 AM		
<input checked="" type="checkbox"/> Email	02/26/2024 09:29 AM			
Cleared				
Facebook Message	02/26/2024 09:29 AM		02/26/2024 09:30 AM	
Call	02/26/2024 09:29 AM	02/29/2024 12:00 AM	02/26/2024 10:03 AM	
Clear				

Figure 151: Clearing Alerts

2. Select the **Clear** button.

The undesired alerts will move to the *Cleared* section of the table.

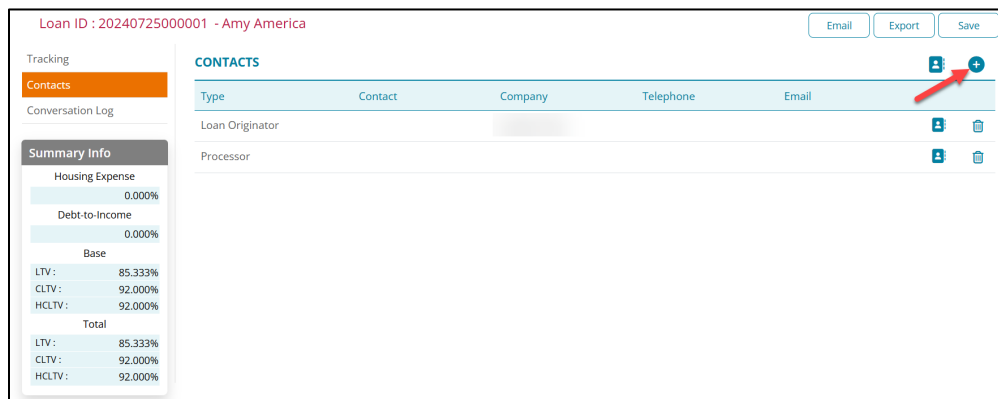
Status Contacts

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.







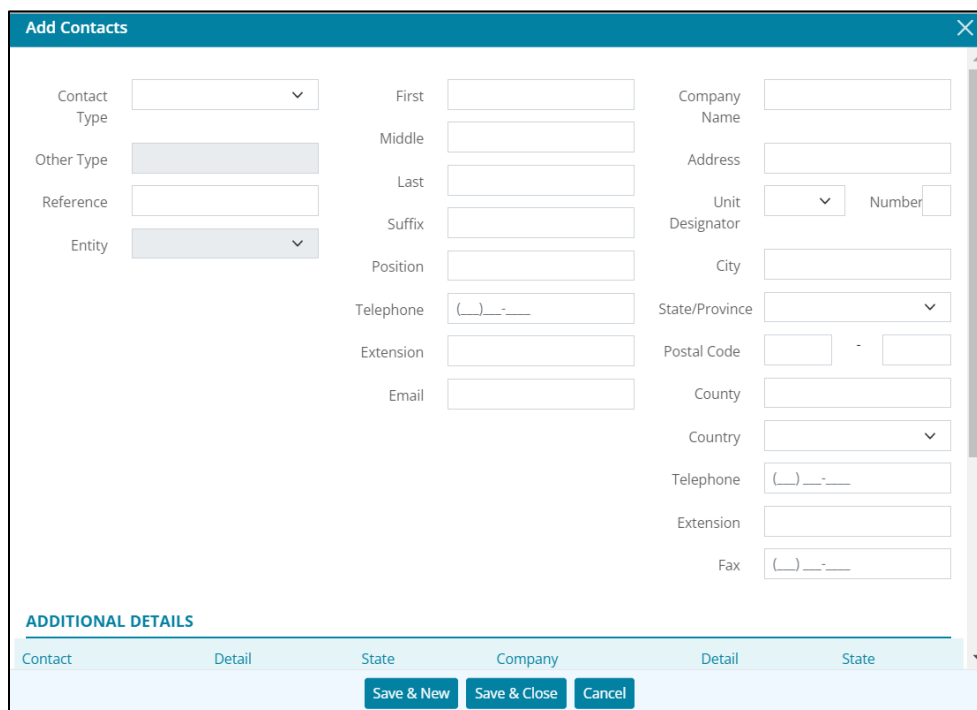
Loan ID : 20240725000001 - Amy America					
CONTACTS					
Type	Contact	Company	Telephone	Email	
Loan Originator					 
Processor					 

Figure 152: Add Contact

2. Enter **Contact** details.



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

- Contact Type (dropdown)
- Other Type (text input)
- Reference (text input)
- Entity (dropdown)
- First (text input)
- Middle (text input)
- Last (text input)
- Suffix (text input)
- Position (text input)
- Telephone (text input with format () - -)
- Extension (text input)
- Email (text input)
- Company Name (text input)
- Address (text input)
- Unit (dropdown) and Number (text input)
- Designator (text input)
- City (text input)
- State/Province (dropdown)
- Postal Code (text input with format -)
- County (text input)
- Country (dropdown)
- Telephone (text input with format () - -)
- Extension (text input)
- Fax (text input with format () - -)

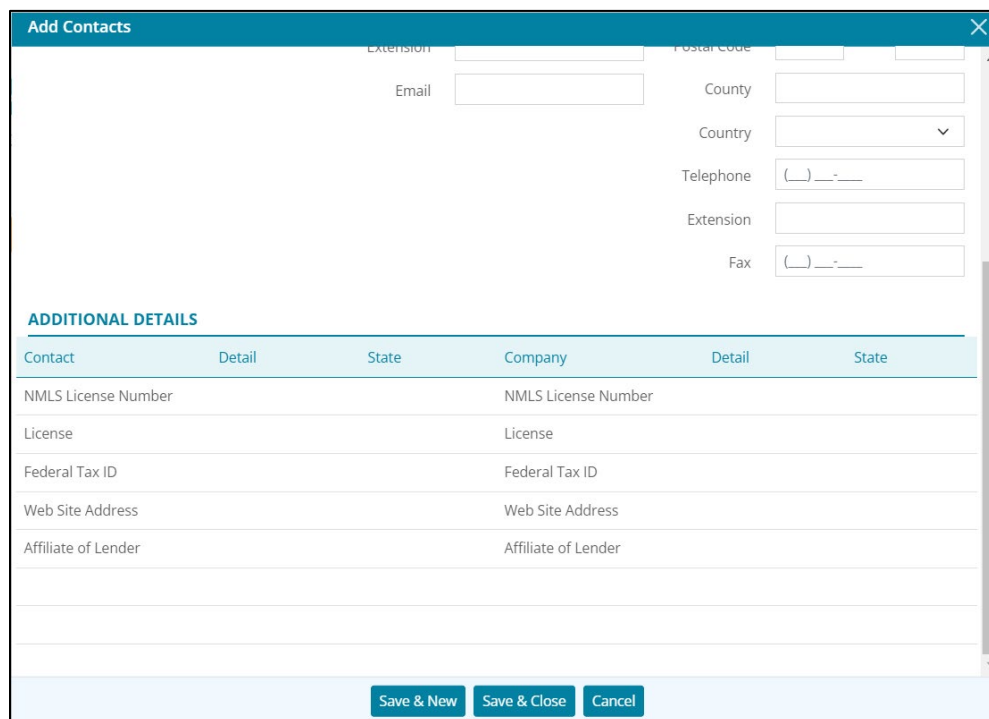
ADDITIONAL DETAILS

Contact	Detail	State	Company	Detail	State

Buttons: Save & New, Save & Close, Cancel

Figure 153: Add Contacts Dialog

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



The 'Additional Details' section of the 'Add Contacts' dialog box contains the following fields:

- Extension (text input)
- Postal Code (text input)
- Email (text input)
- County (text input)
- Country (dropdown)
- Telephone (text input with format () - -)
- Extension (text input)
- Fax (text input with format () - -)

ADDITIONAL DETAILS

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

Buttons: Save & New, Save & Close, Cancel

Figure 154: Additional Contacts Details

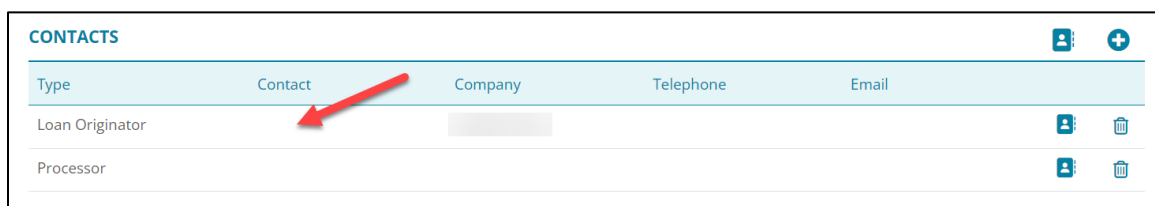
4. Click **Save & Close**.

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

Edit Contacts List

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

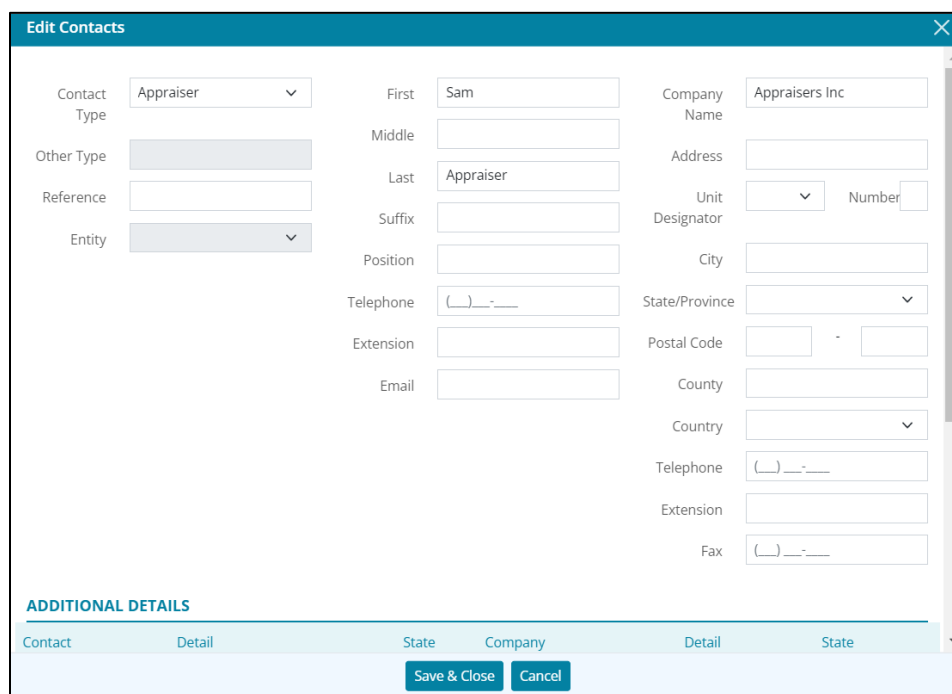
1. Select the **Status**.
2. Select the **Contacts** tab.
3. Click a **Contact** entry to edit.



CONTACTS						
Type	Contact	Company	Telephone	Email		
Loan Originator						
Processor						

Figure 155: Loan Contacts List

4. Make appropriate contact information changes.



Contact Type

Appraiser

Other Type

Reference

Entity

First

Sam

Middle

Last

Appraiser

Suffix

Position

Telephone

() - -

Extension

Email

Company Name

Appraisers Inc

Address

Unit

Designator

City

State/Province

Postal Code

County

Country

Telephone

() - -

Extension

Fax

() - -

ADDITIONAL DETAILS

Contact	Detail	State	Company	Detail	State

Save & Close

Cancel

Figure 156: Edit Contacts Dialog

5. Select **Additional Details** fields to edit information if required. (See [Figure 153](#).)
6. Click **Save & Close**.

Delete Contact

Delete contacts that are no longer required.

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

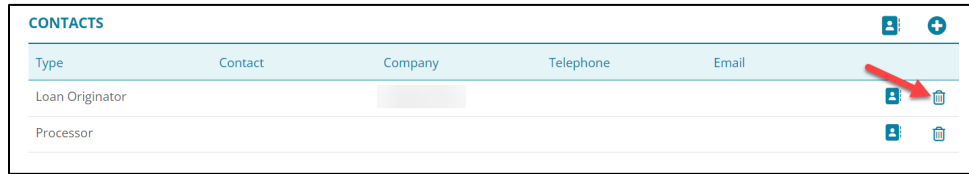



Figure 157: Delete Contact

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

Adding Contact Using the Directory

Use the *Directory*  icon to add 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.

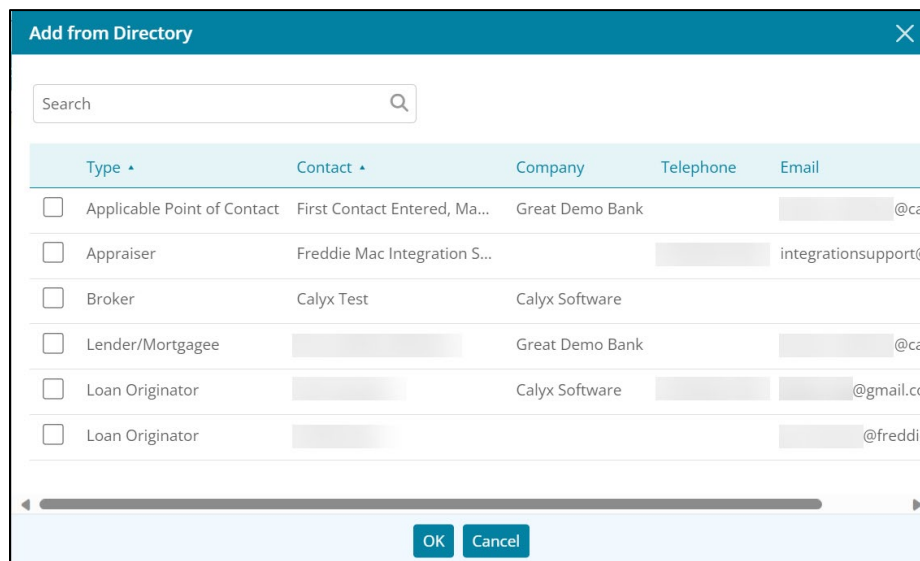



Figure 158: Add from Directory

4. Click **OK**.

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

Figure 159: 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**.

StatusApplicationProcessingUnderwritingReportingDocumentsServicesSettings

Loan ID : 20240725000001 - Amy America

EmailExportSave

Tracking

Contacts

Conversation Log

Summary Info

Housing Expense

0.000%

Debt-to-Income

0.000%

Base

LTV : 85.333%

CLTV : 92.000%

HCLTV : 92.000%

Total

LTV : 85.333%

CLTV : 92.000%

HCLTV : 92.000%

CONVERSATION LOG

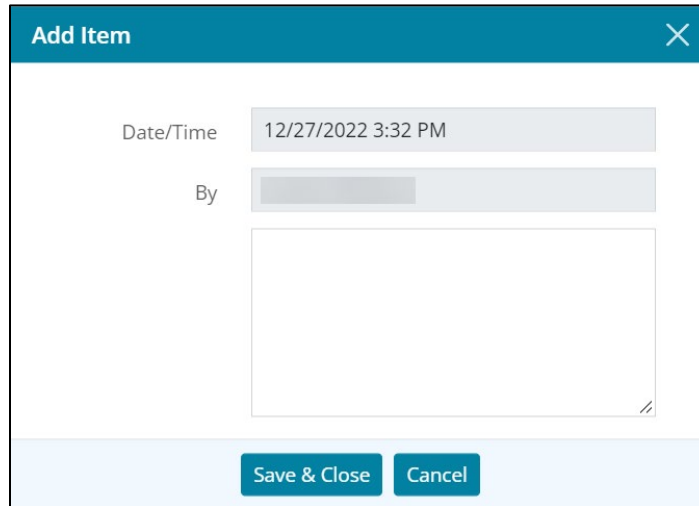
Date/TimeByNotes

03/10/2025 3:27PMAsked about services

Figure 160: Loan Conversations

3. Click **Add**.

4. Enter conversation details.



The 'Add Item' dialog box has a title bar with a close button (X). It contains two input fields: 'Date/Time' with the value '12/27/2022 3:32 PM' and 'By' with a greyed-out field. Below these is a large text area for notes. At the bottom are two buttons: 'Save & Close' and 'Cancel'.

Figure 161: Add Item Dialog

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

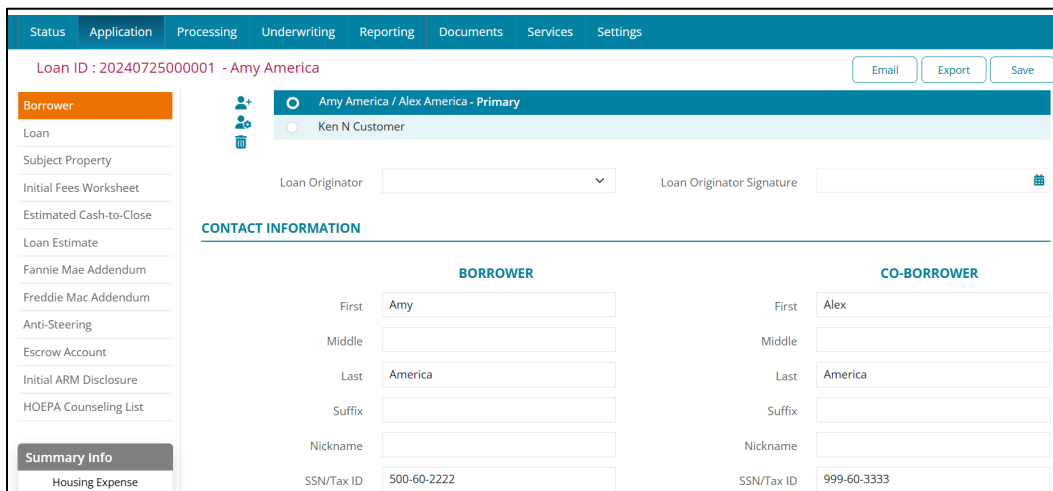
Loan Application

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.



The 'Application Borrowers' screen shows a loan application for 'Amy America'. The top navigation bar includes tabs: Status, Application (selected), Processing, Underwriting, Reporting, Documents, Services, and Settings. The loan ID is '20240725000001 - Amy America'. On the left is a sidebar with a 'Borrower' section containing links to Loan, Subject Property, Initial Fees Worksheet, Estimated Cash-to-Close, Loan Estimate, Fannie Mae Addendum, Freddie Mac Addendum, Anti-Steering, Escrow Account, Initial ARM Disclosure, and HOEPA Counseling List. Below this is a 'Summary Info' section with a 'Housing Expense' link. The main content area shows the borrower selection (Amy America / Alex America - Primary, Ken N Customer), loan originator, and originator signature. Below is a 'CONTACT INFORMATION' section with fields for Borrower and Co-Borrower details: First, Middle, Last, Suffix, Nickname, and SSN/Tax ID.

Figure 162: 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 on the 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.

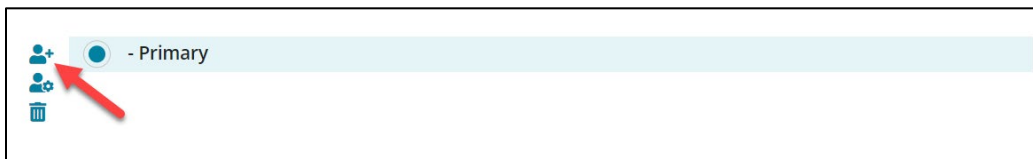


Figure 163: Add Borrower

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.

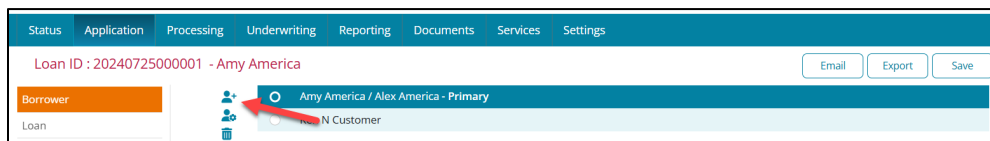
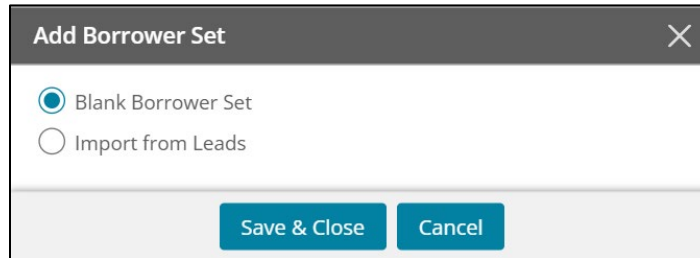


Figure 164: Adding a Borrower

2. Choose **Import from Leads**.

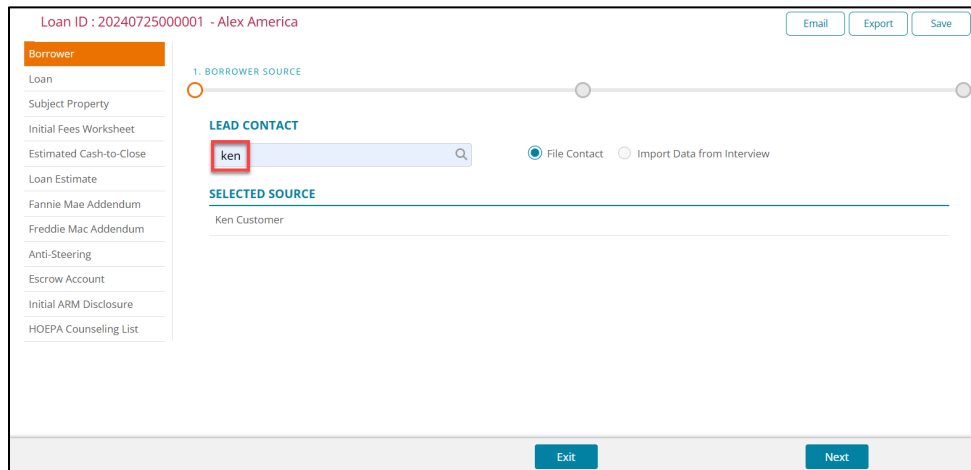


The dialog box titled "Add Borrower Set" has a close button (X) in the top right corner. It contains two radio button options: "Blank Borrower Set" (which is selected) and "Import from Leads". At the bottom, there are two buttons: "Save & Close" and "Cancel".

Figure 165: 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.



The interface shows a loan summary for "Loan ID : 20240725000001 - Alex America" with buttons for "Email", "Export", and "Save". A sidebar on the left lists document types under the "Borrower" section. The main area is titled "1. BORROWER SOURCE" and contains a "LEAD CONTACT" section with a search bar containing the text "ken" and a magnifying glass icon. Below the search bar are two radio button options: "File Contact" (selected) and "Import Data from Interview". A "SELECTED SOURCE" section below shows "Ken Customer". At the bottom, there are "Exit" and "Next" buttons.

Figure 166: 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.

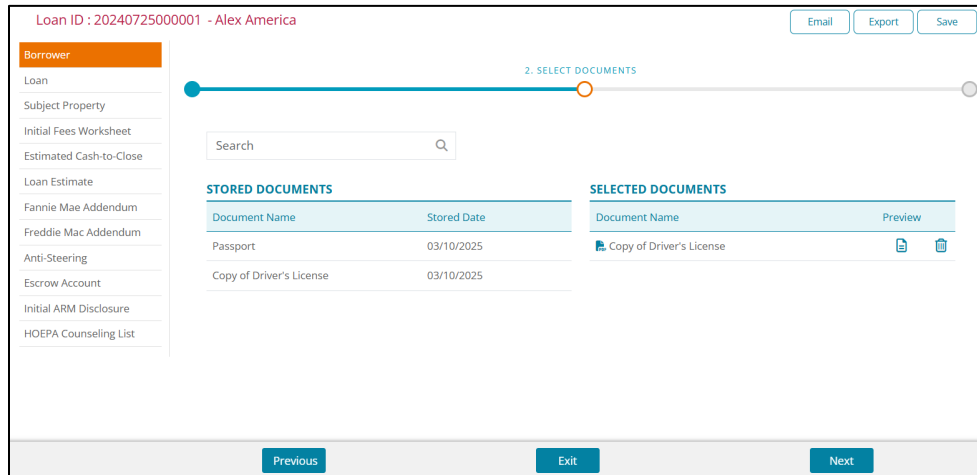


Figure 167: Select Documents

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

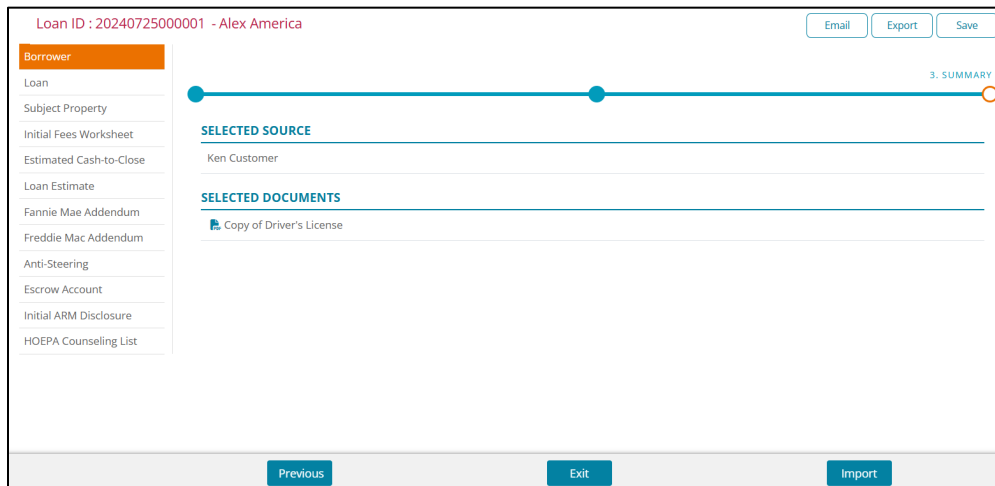


Figure 168: Summary

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 169: 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.

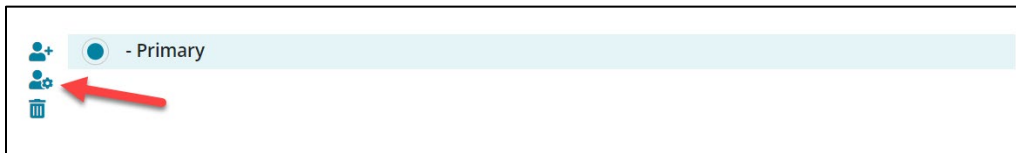


Figure 170: Edit Borrower

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

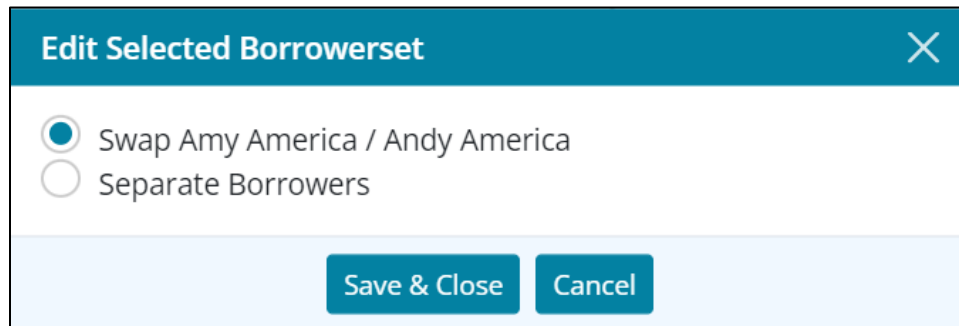


Figure 171: Swap Primary Borrower

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 into the same borrower set. Separate 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 169](#).)

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

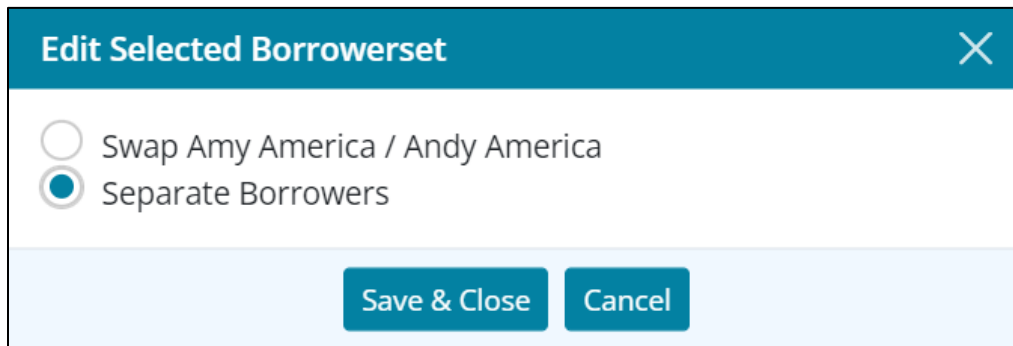


Figure 172: Separate Borrowers

4. Click **Save & Close**.

Merge Borrowers

Use the following steps to merge borrowers.

1. Select one of the borrowers to **Merge**. (See [Figure 169](#).)
2. Click **Edit Borrower**.
3. Select the appropriate **Merge As** option.

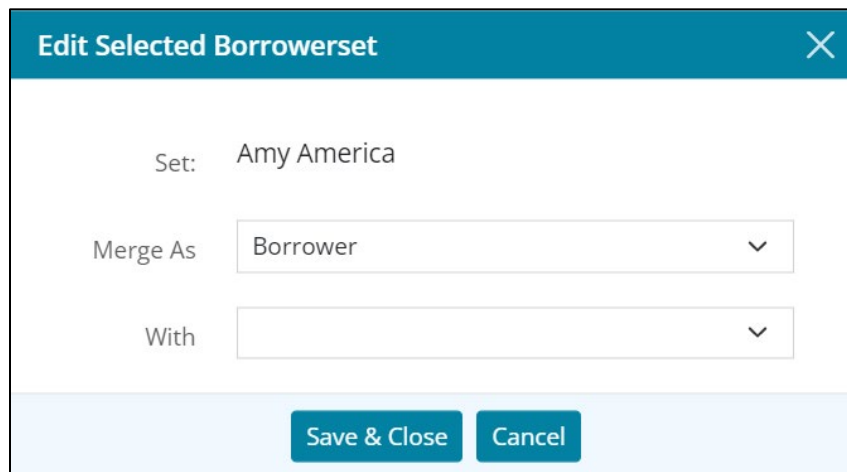


Figure 173: Merge Borrowers

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

Borrower/Co-Borrower Information

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

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

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

Figure 174: Borrower/Co-Borrower Information

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

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

Unmarried Addendum

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

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

UNMARRIED ADDENDUM	
Shared Property Rights	
Domestic Relationship	
Other Description	
State	

Figure 175: Unmarried Addendum

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

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

4. Select the appropriate **State**.

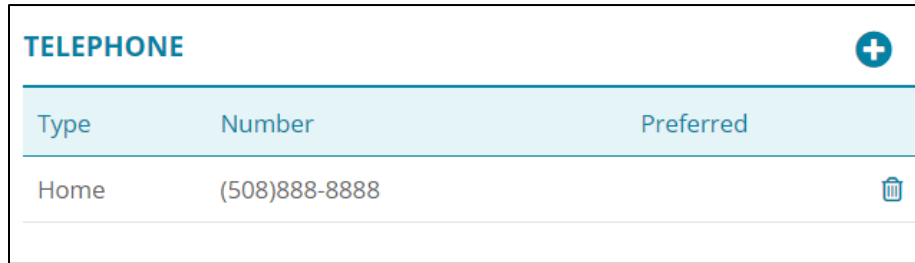
Telephone

Contact telephone numbers are required for all borrowers.

Add Telephone

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

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




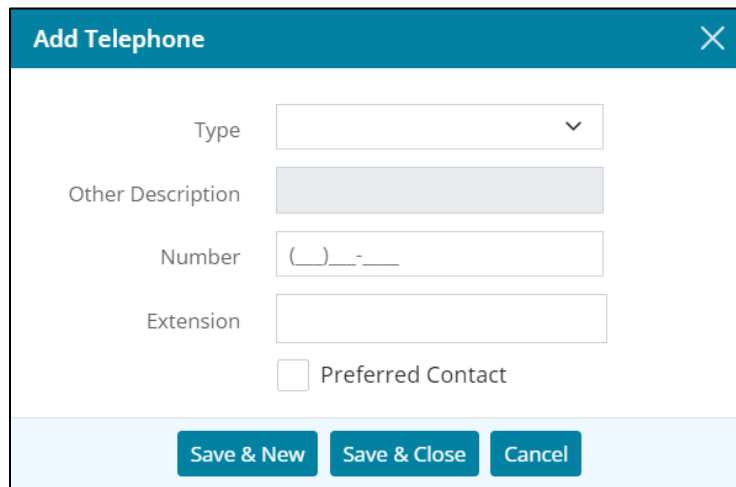
Type	Number	Preferred
Home	(508)888-8888	

Figure 176: Add/Edit Telephone Number

2. Select **Telephone Type**.



Add Telephone

Type

Other Description

Number

() -

Extension

☐

Preferred Contact

Save & New

Save & Close

Cancel

Figure 177: 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 175](#).)
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 175](#).)

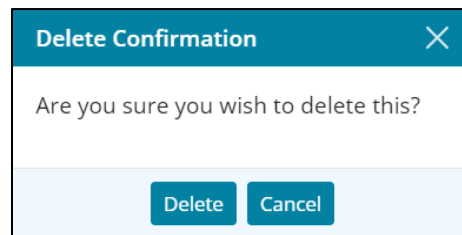


Figure 178: Delete Confirmation

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

Addresses

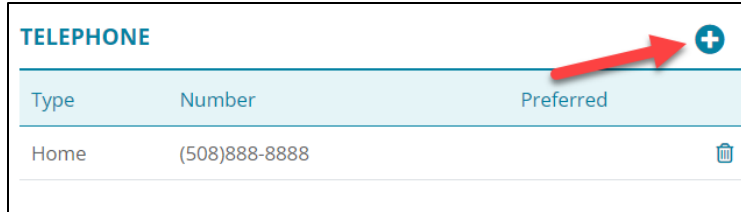
Enter borrower/co-borrower current address information. Important selections for the **Add Address** dialog entries include:

- 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.



Type	Number	Preferred
Home	(508)888-8888	

Figure 179: Add/Edit Current Address

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

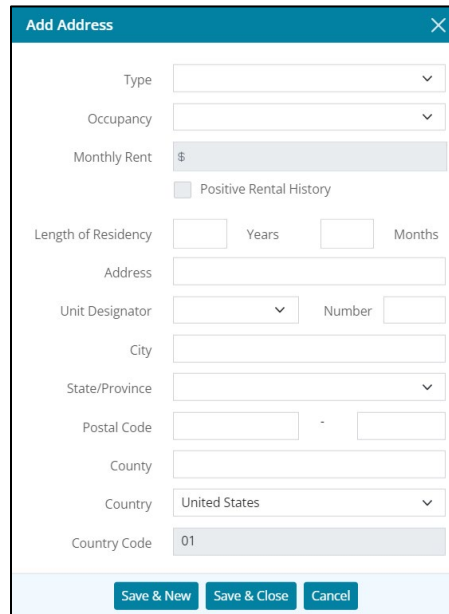


Figure 180: Add Address Dialog

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 178](#).)

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 178](#).)
2. Click **Delete** on the *Delete Confirmation* dialog.

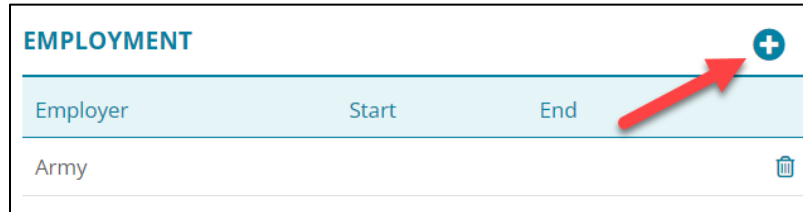
Employment

A minimum of two years' employment history is required.

Add Employment

Enter employment information for the borrower/co-borrower.

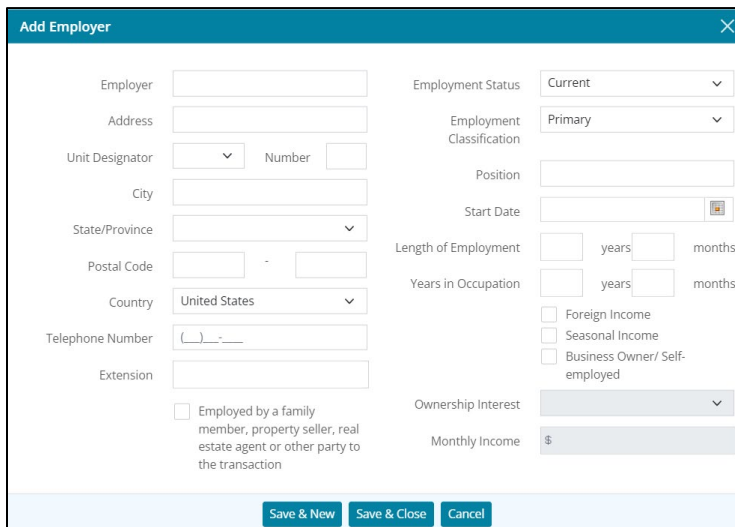
1. Click the **Borrower Add** button.



Employer	Start	End
Army		

Figure 181: Add/Edit Employment History

2. Enter **Employer** name.



Employer
Address
Unit Designator
City
State/Province
Postal Code
Country
Telephone Number
Extension

Employment Status
Employment Classification
Position
Start Date
Length of Employment
Years in Occupation
Ownership Interest
Monthly Income

☐ Employed by a family member, property seller, real estate agent or other party to the transaction

Figure 182: 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's information.

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 180](#).)
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 180](#).)
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 183: Gross Monthly Income

2. Select the appropriate **Section**.

Add Income ×

Section

Source

Other Description

Amount \$

Save & New

Save & Close

Cancel

Figure 184: 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 182](#).)
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 182.](#))
2. Click **Delete** on the *Delete Confirmation*.

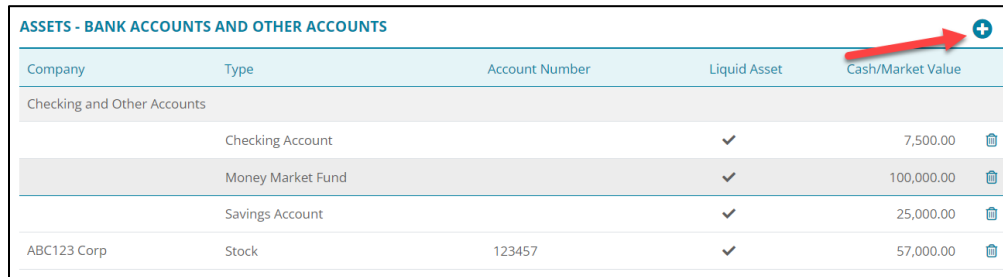
Assets

Borrower/co-borrower assets are combined.

Add Assets

Use the following steps to add assets.

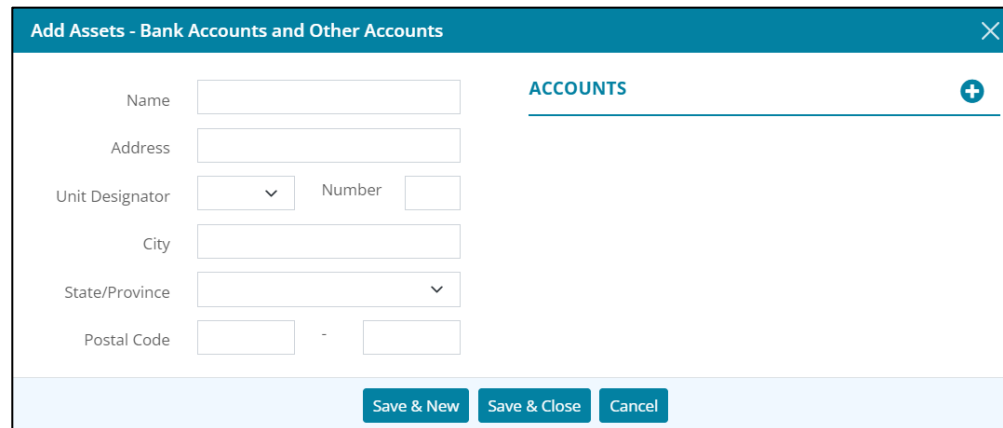
1. Click the **Assets Add** button.



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

Figure 185: Combined Borrower/Co-Borrower Assets

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



Add Assets - Bank Accounts and Other Accounts

Name

Address

Unit Designator

Number

City

State/Province

Postal Code

ACCOUNTS

Save & New

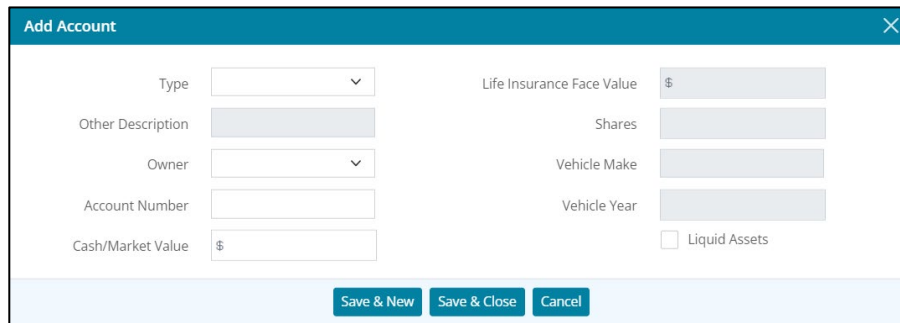
Save & Close

Cancel

Figure 186: Add Asset Dialog

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

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

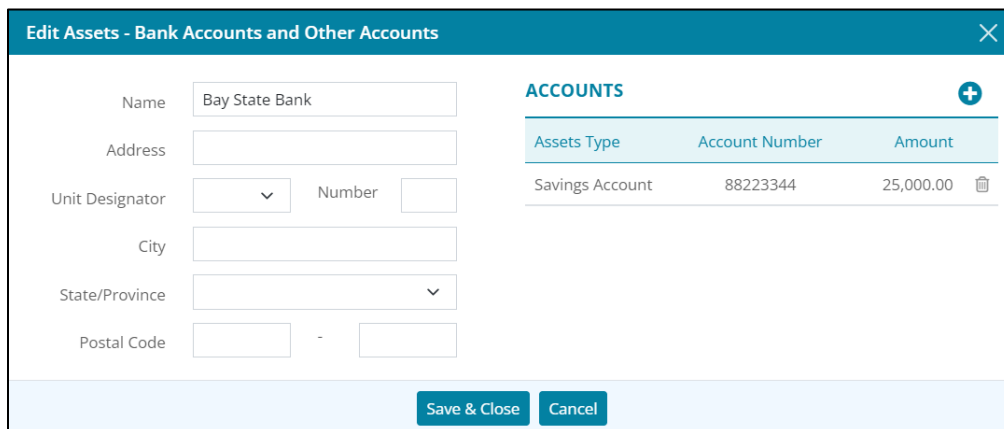


The 'Add Account' dialog box contains the following fields and controls:

- Type:** A dropdown menu.
- Other Description:** A text input field.
- Owner:** A dropdown menu.
- Account Number:** A text input field.
- Cash/Market Value:** A text input field with a dollar sign prefix.
- Life Insurance Face Value:** A text input field with a dollar sign prefix.
- Shares:** A text input field.
- Vehicle Make:** A text input field.
- Vehicle Year:** A text input field.
- Liquid Assets:** A checkbox.
- Buttons:** 'Save & New', 'Save & Close', and 'Cancel'.

Figure 187: Add New Account Dialog

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



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

- Name:** A text input field with 'Bay State Bank' entered.
- Address:** A text input field.
- Unit Designator:** A dropdown menu and a 'Number' text input field.
- City:** A text input field.
- State/Province:** A dropdown menu.
- Postal Code:** A text input field with a hyphen separator.
- ACCOUNTS Table:**


Assets Type	Account Number	Amount	
Savings Account	88223344	25,000.00	
- Buttons:** 'Save & Close' and 'Cancel'.

Figure 188: 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 184.](#))

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 184](#).)
2. Select the Account to edit. (See [Figure 187](#).)
3. Update the account information. (See [Figure 185](#).)
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 184](#).)
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 184](#).)
2. Select the account to delete. (See [Figure 187](#).)
3. Click **Delete** on the *Delete Confirmation* dialog.
4. Click **Save & Close** on the *Edit Asset* dialog.

Gifts or Grants

Enter all gifts or grants being applied to the loan.

Add Gifts or Grants

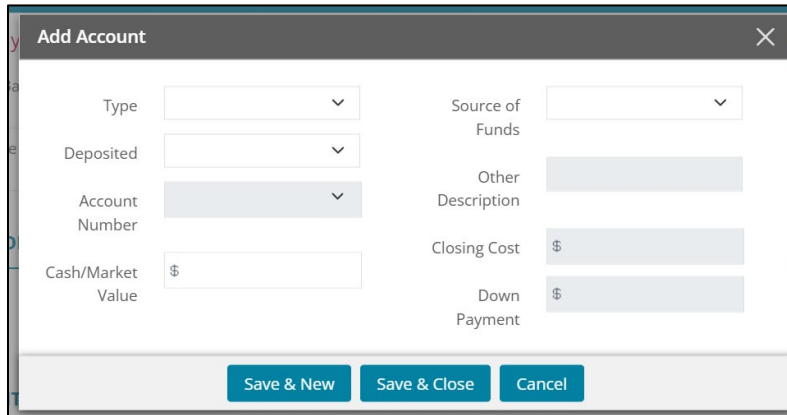
Use the following steps to complete the **Gifts or Grants Received** fields.

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

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

Figure 189: Gifts or Grants Received

2. Select the **Type**.



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

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

Figure 190: 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. If *Lender* or *Non-Originating Lender* options are selected, add a **Closing Cost** and **Down Payment**.

Note: *Closing Cost* plus the *Down Payment* must equal the *Cash/Market Value* amount.

7. Enter **Other Description** when selecting *Other* from *Source of Funds* dropdown.
8. Enter **Cash/Market Value**.
9. 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 191: 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 190](#).)
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 192: 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.

Company Name

Address

Unit Designator Number

City

State/Province

Postal Code

Credit Account Type

Liability Type

Other Description

Account Number

(FHA) Original Debt Amount

(FHA) Automobile Make Year

Current

Balance \$

Monthly Payment \$

Payments Remaining

Paid Off \$

☐ Paid off at closing
 ☐ Paid off before closing
 ☐ Resubordinated
 ☐ Omitted

Mortgage Loans

Mortgage Type

Credit Limit \$

☐ Payment Includes Ins/Tax
 ☐ Property Assessed Clean Energy

Remaining

\$

\$

\$

\$

\$

\$

\$

\$

Save & New

Save & Close

Cancel

Figure 193: 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 191](#).)
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 191](#).)
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 194: Alimony, Child Support, Other Expenses

2. Select the expense **Type**.

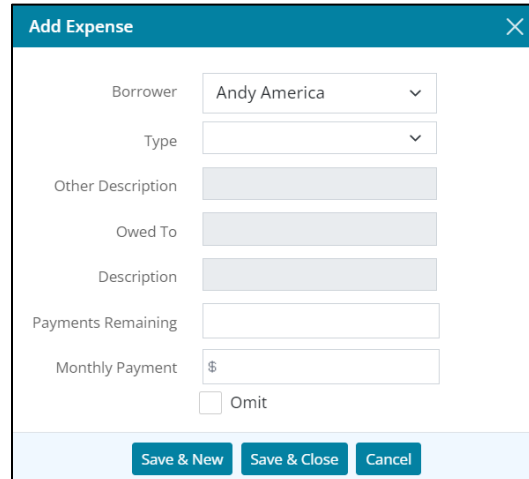


Figure 195: Add Expense Type

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 193](#).)
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 193](#).)

- 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.

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

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

Figure 196: Existing Real Estate

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

☐ Subject Property

Address

Unit Designator

City

State/Province

Postal Code

Country

Number of Units

Acc. Dwelling Units

Property Type

Status

Intended Occupancy

Current Occupancy

Market Value

Mortgage Balance

Gross Rent

Monthly Payment

Ins/Tax/Misc

☐ Omitted Ins/Tax/Misc

Occupancy Rate

Net Rent

Acc. Dwelling Net Rent

MATCHED MORTGAGES

Select

Save & New

Save & Close

Cancel

Figure 197: Add Real Estate Dialog

- Complete the **Address** fields.
- Enter the **Number of Units**.
- Enter the **Acc. (Accessory) Dwelling Units** if applicable.
- Select the **Property Type**.
- Select the appropriate **Status** from the dropdown.
- Select **Intended Occupancy** from the dropdown.
- 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 195](#).)
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 195](#).)
2. Click **Delete** on the *Delete Confirmation* dialog.

Unmatched Mortgage Liabilities

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

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

REAL ESTATE							
Address	Occupancy	Status	Market Value	Payment	Ins/Tax/Misc	Gross Rent	Net Rent
▶ 4321 Cul de Sac Str...		Pending Sale	600,000.00	3,362.00	700.00		
Total			600,000.00	3,362.00	700.00	0.00	0.00
UNMATCHED MORTGAGE LIABILITIES							
Company	Liability Type	Account Number	Balance	Payment	At Closing	Before Closing	Ins/Tax
AAA	Mortgage Loan		500,000.00	3,250.00			

Figure 198: Unmatched Mortgage Liabilities

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

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

Primary Housing

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

Add Primary Housing

Use the following steps to add primary housing expenses.

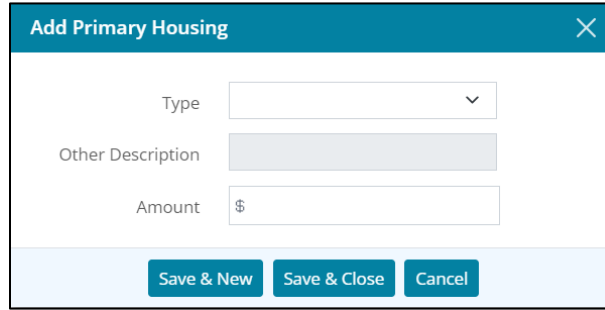
1. Click the **Primary Housing Add** button.

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

Figure 199: Primary Housing

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

2. Select the expense **Type**.



The dialog box titled "Add Primary Housing" contains three input fields: "Type" (a dropdown menu), "Other Description" (a text input field), and "Amount" (a text input field with a dollar sign prefix). At the bottom, there are three buttons: "Save & New", "Save & Close", and "Cancel".

Figure 200: 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 198](#).)
2. Update the **Address Information** on the *Edit Address* dialog. (See [Add Primary Housing](#) for details.)
3. Click **Save & Close**.

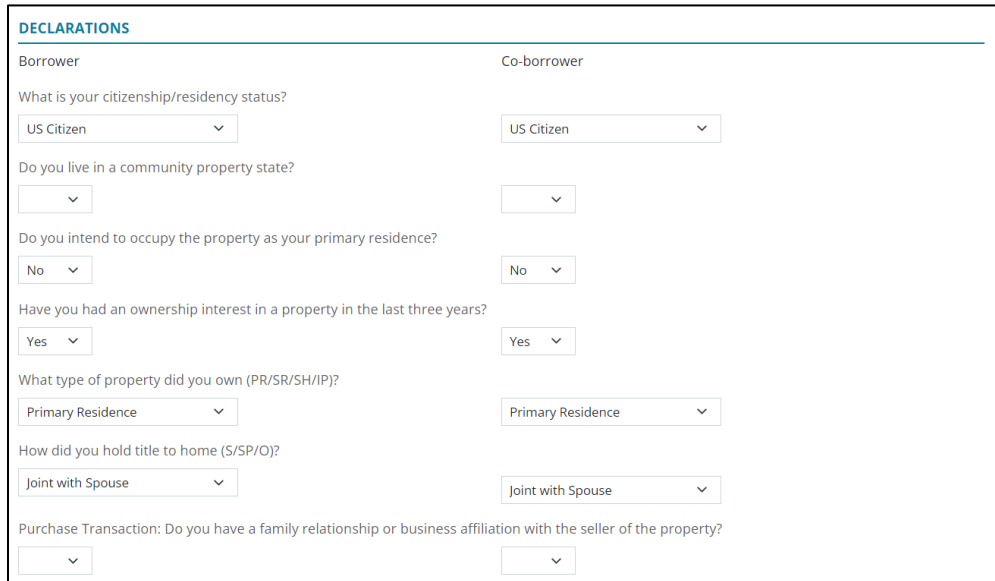
Delete Primary Housing Expenses

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

Declarations

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

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

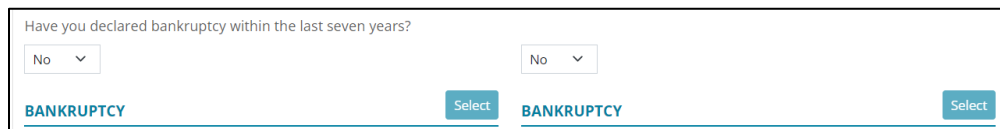


The form is titled "DECLARATIONS" and is split into two columns: "Borrower" and "Co-borrower". Each column contains a series of questions with dropdown menus for answers.

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

Figure 201: Borrower/Co-Borrower Declarations

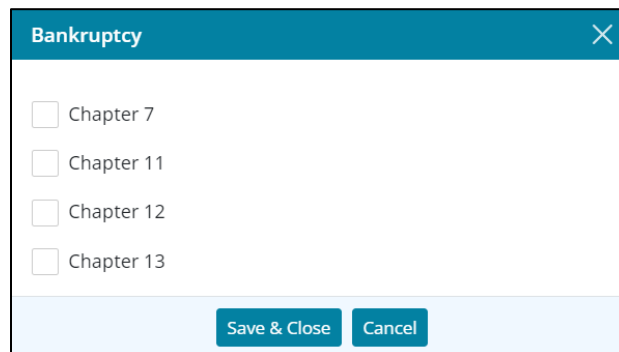
2. Enter a **Description** when selecting **Yes**.
3. Click the **Bankruptcy Select** button when **Yes** is selected for the **Bankruptcy** question.



The form is titled "BANKRUPTCY" and contains a single question: "Have you declared bankruptcy within the last seven years?". Below the question are two dropdown menus, both set to "No". At the bottom of the form, there are two "Select" buttons, one for each dropdown menu.

Figure 202: Bankruptcy Details

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



The dialog is titled "Bankruptcy" and contains four radio button options: Chapter 7, Chapter 11, Chapter 12, and Chapter 13. At the bottom of the dialog, there are two buttons: "Save & Close" and "Cancel".

Figure 203: Bankruptcy Dialog

5. Click **Save & Close**.

6. Select **Yes** or **No** appropriately for **Military Service**.

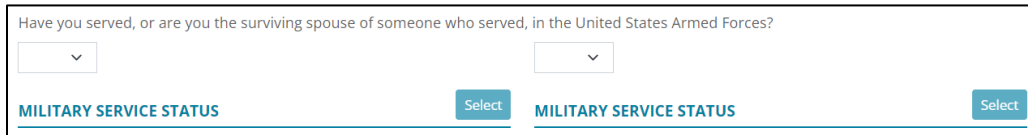


Figure 204: Military Service

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

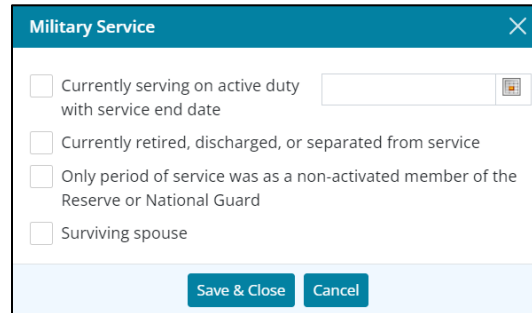


Figure 205: Military Service Dialog

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.

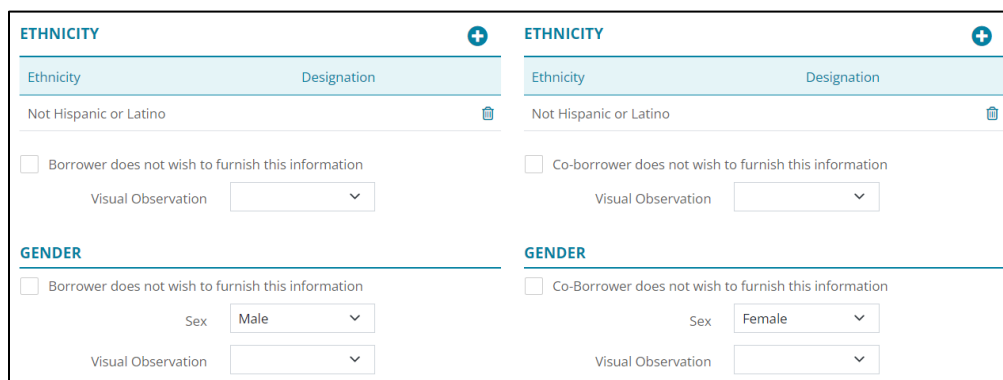
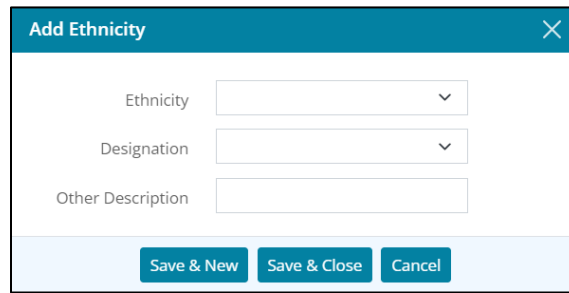


Figure 206: Add/Edit Ethnicity

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

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



The dialog box titled "Add Ethnicity" contains three input fields: "Ethnicity" (a dropdown menu), "Designation" (a dropdown menu), and "Other Description" (a text input field). At the bottom of the dialog are three buttons: "Save & New", "Save & Close", and "Cancel".

Figure 207: Add Ethnicity Dialog

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

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

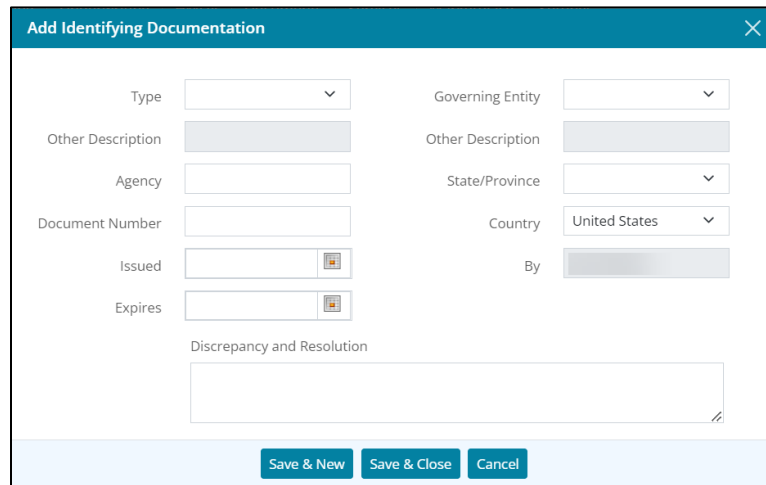
7. Select the appropriate **Gender Visual Observation** option.
8. Select the **Gender Borrower does not wish to furnish this information** checkbox when the borrower declines to provide information.
9. Select the appropriate **Sex** option.
10. Select the appropriate **Visual Observation** option.
11.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

Identifying Documentation

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

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

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



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

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

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

Figure 208: Add Identifying Documentation Dialog

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

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

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

Nearest Relative

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

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

Add Nearest Relative

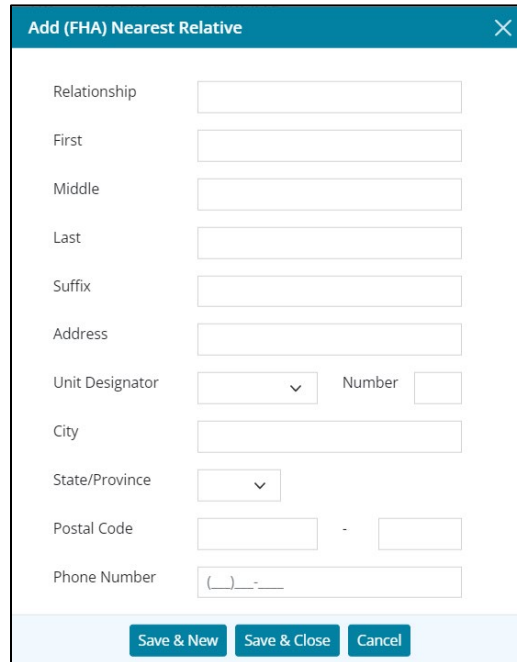
1. Click the **Add** button.



The screenshot shows a form titled "(FHA/VA) NEAREST RELATIVE". Below the title is a statement: "(FHA) I certify that I was a resident of the following states in the past 10 years." Below this statement is a section labeled "STATES" with a plus sign icon to its right, indicating where to click to add a new state.

Figure 209: FHA/VA Nearest Relative

2. Enter the **Relationship** status.



The screenshot shows a form titled "Add (FHA) Nearest Relative". The form contains the following fields: Relationship, First, Middle, Last, Suffix, Address, Unit Designator (a dropdown menu), Number, City, State/Province (a dropdown menu), Postal Code, and Phone Number. At the bottom of the form are three buttons: "Save & New", "Save & Close", and "Cancel".

Figure 210: 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 208](#).)
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 208](#).)
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**.

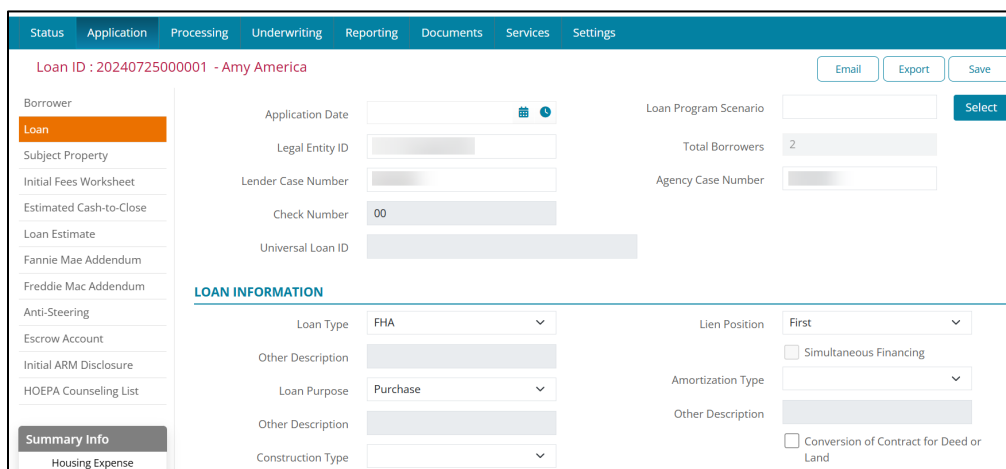


Figure 211: Loan Overview

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**.

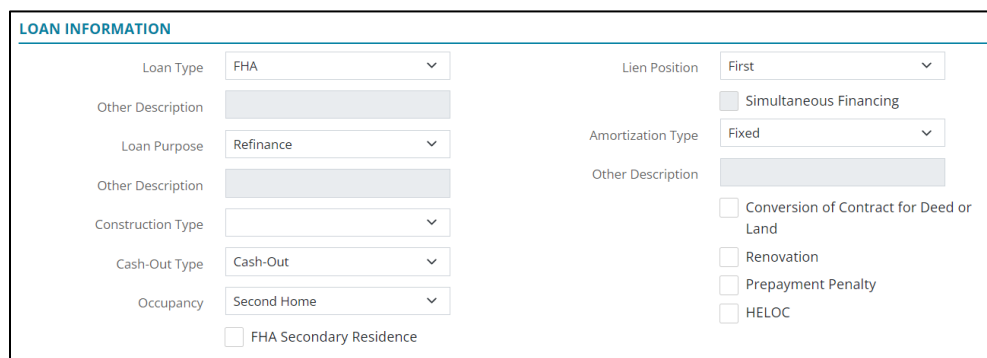


Figure 212: Loan Information

2. Enter **Other Description** when selecting **Other Loan Type**.
3. Select the **Loan Purpose**.
4. Enter **Other Description** when selecting **Other Loan Purpose**.

5. Select the **Construction Type** option if applicable.
6. Select the **Cash-Out Type** when *Refinance* is selected for **Loan Purpose**.
7. Select the **Occupancy**.
8. Select the **FHA Secondary Residents** checkbox if applicable.
9. Select the **Lien Position**.
10. Select the **Simultaneous Financing** checkbox if applicable.

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

11. Select the **Amortization Type**.

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

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

Note Details

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

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

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

Figure 213: 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.

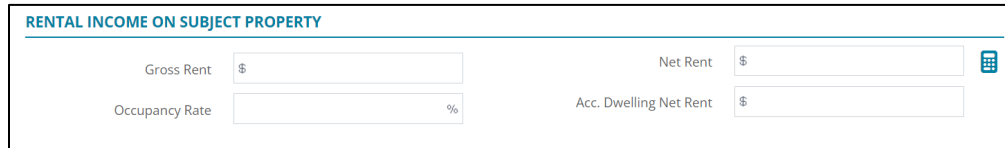


Figure 214: Rental Income

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**.

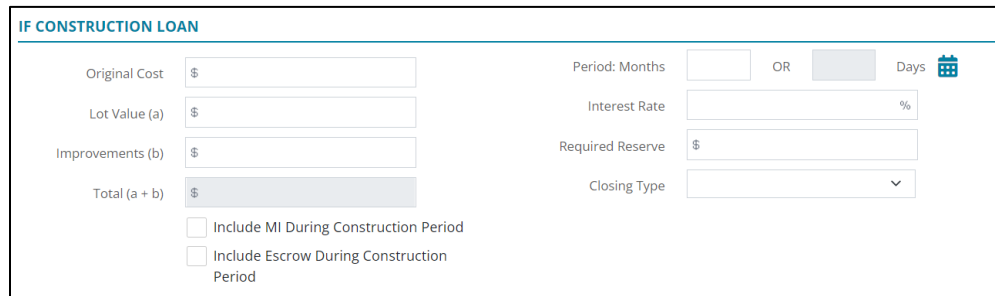


Figure 215: If Construction Loan

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

Note: *Lot Value + Improvements = Total*.

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

9. Select the **Closing Type** from the dropdown.

PMI/MIP/VA/USDA

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

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

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

Up-Front		Monthly		
		PMI/MIP/VA/USDA	PMI Renewal 1	PMI Renewal 2
PMI/MIP/VA/USDA	<input type="text"/> %	Rate Percentage	<input type="text"/> %	<input type="text"/> %
PMI/MIP/VA/USDA Amount	<input type="text"/> \$	Monthly Dollar Amount	<input type="text"/> \$	<input type="text"/> \$
Additional Amount Paid in Cash	<input type="text"/> \$ 0.00	Monthly Amount	<input type="text"/> \$	<input type="text"/> \$
Up-Front MIP/PMI/VA Funding Fee Financed	<input type="text"/> \$	Months	<input type="text"/>	<input type="text"/>
		Calculation Based on	<input type="text"/>	
		Cancel at	<input type="text"/> %	
		<input type="checkbox"/> Calculate based on remaining balance <input type="checkbox"/> Midpoint Payment cancellation		

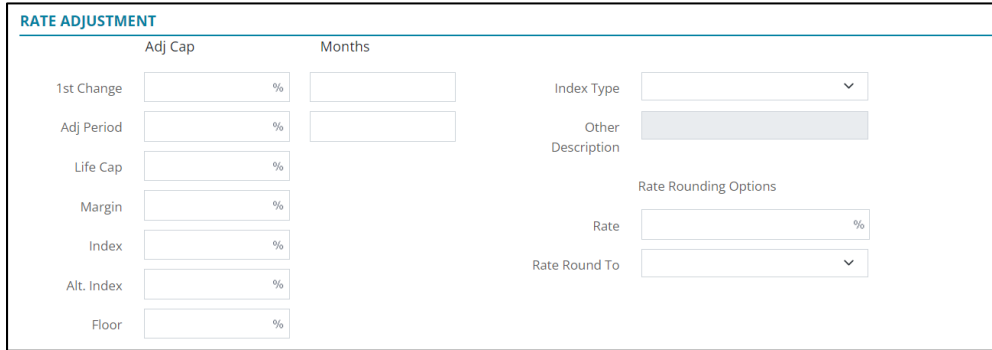
Figure 216: PMI/MIP/VA/USDA Section

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** the 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.



The form is titled "RATE ADJUSTMENT". It contains two main columns of input fields. The left column is headed "Adj Cap" and includes fields for "1st Change", "Adj Period", "Life Cap", "Margin", "Index", "Alt. Index", and "Floor", each followed by a percentage sign. The right column is headed "Months" and includes a field for "Index Type" with a dropdown arrow, a field for "Other Description", a field for "Rate" with a percentage sign, and a field for "Rate Round To" with a dropdown arrow. There is also a "Rate Rounding Options" label above the "Rate" field.

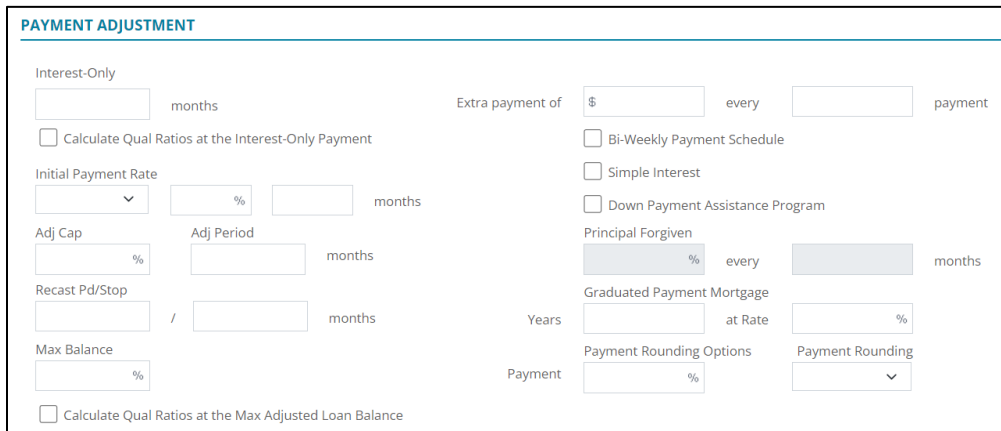
Figure 217: Rate Adjustment

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**.



The form is titled "PAYMENT ADJUSTMENT". It contains several sections of input fields. The "Interest-Only" section includes a field for "Interest-Only" with a dropdown arrow, a field for "months", a checkbox for "Calculate Qual Ratios at the Interest-Only Payment", and a field for "Initial Payment Rate" with a dropdown arrow, a percentage sign, and a field for "months". The "Adj Cap" section includes a field for "Adj Cap" with a percentage sign, a field for "Adj Period" with a percentage sign, and a field for "months". The "Recast Pd/Stop" section includes a field for "Recast Pd/Stop" with a percentage sign, a field for "months", and a field for "months". The "Max Balance" section includes a field for "Max Balance" with a percentage sign, a checkbox for "Calculate Qual Ratios at the Max Adjusted Loan Balance", and a field for "months". The "Extra payment of" section includes a field for "Extra payment of" with a dollar sign, a field for "every", a field for "payment", and a checkbox for "Bi-Weekly Payment Schedule". The "Principal Forgiven" section includes a field for "Principal Forgiven" with a percentage sign, a field for "every", a field for "months", and a checkbox for "Simple Interest". The "Graduated Payment Mortgage" section includes a field for "Graduated Payment Mortgage" with a percentage sign, a field for "at Rate", a field for "years", and a checkbox for "Down Payment Assistance Program". The "Payment Rounding Options" section includes a field for "Payment Rounding Options" with a percentage sign, a field for "Payment Rounding" with a dropdown arrow, and a field for "years".

Figure 218: 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**.

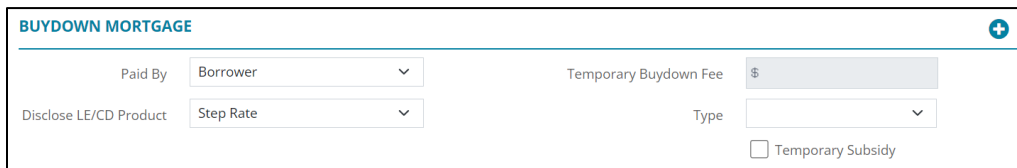
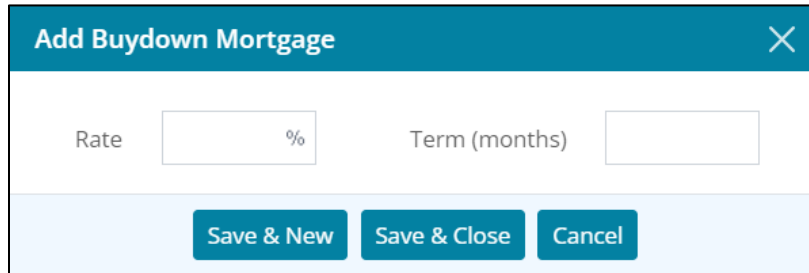


Figure 219: Buydown Mortgage

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



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

Figure 220: 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*.

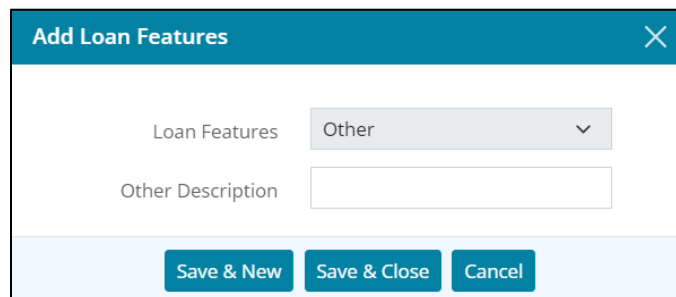
1. Click **Add**.



The image shows a horizontal bar with the text "LOAN FEATURES" on the left and a blue plus icon (+) on the right. A red arrow points from the text towards the plus icon.

Figure 221: Loan Features

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



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

Figure 222: 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.

- | 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 | | |

2. Review **Payment Schedule**.

Figure 224: Payment Schedule

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

- Calyx Software: 6475 Camden Avenue, Suite 207 San Jose CA 95120
3500 Maple Ave, Suite 500 Dallas, TX 75219 Calyxcds@calyxsoftware.com
www.calyxsoftware.com

Subject Property Address

1. Verify the auto populated fields.

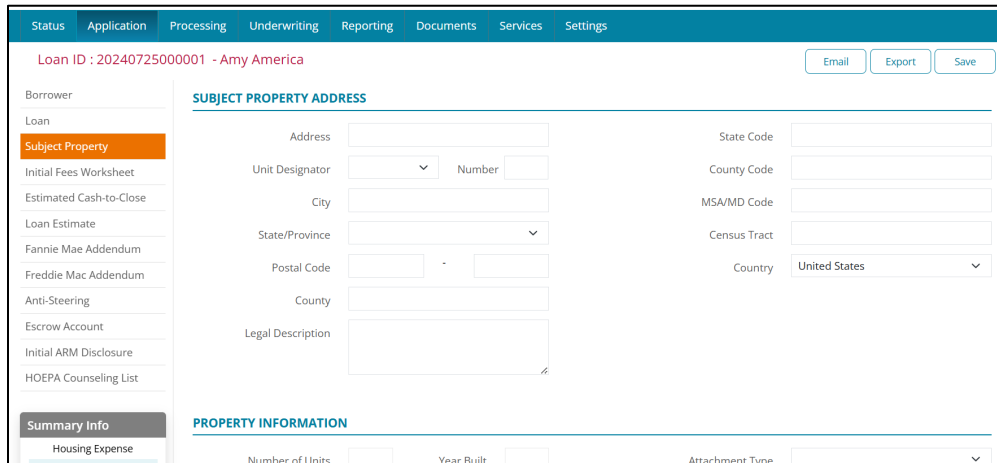


Figure 225: Subject Property Details

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**.

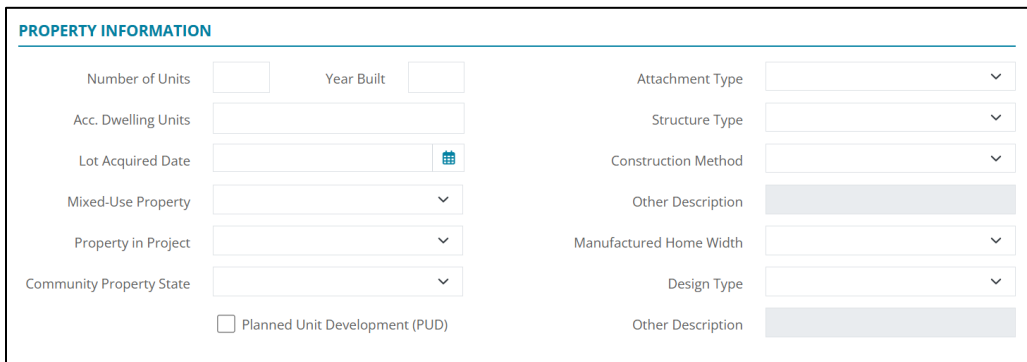


Figure 226: Property Information

2. If needed, enter the **Acc. (Accessory) Dwelling Units**.
3. For classic loan applications, 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

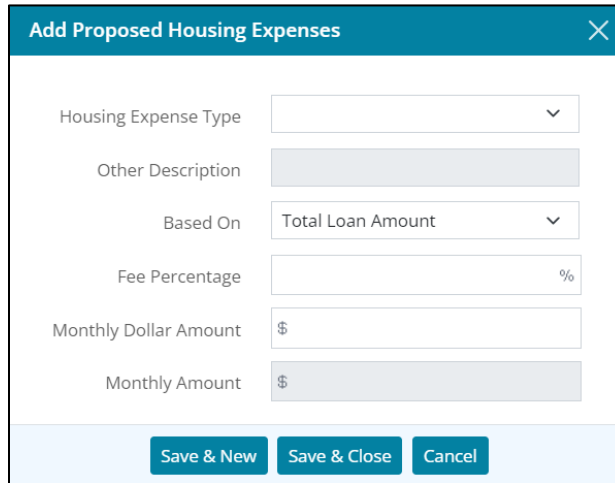
Enter the borrower/co-borrower disclosed housing expenses.

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

PROPOSED HOUSING EXPENSES	
Expense Type	Amount
First Mortgage	1,763.42
Hazard Insurance	65.00
County Property Tax	205.00
Homeowners' Assoc. Dues	400.00
Total	2,433.42

Figure 227: Proposed Housing Expenses

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



The dialog box is titled "Add Proposed Housing Expenses" and contains the following fields:

- Housing Expense Type:** A dropdown menu.
- Other Description:** A text input field.
- Based On:** A dropdown menu with "Total Loan Amount" selected.
- Fee Percentage:** A text input field with a percentage symbol (%) on the right.
- Monthly Dollar Amount:** A text input field with a dollar sign (\$) on the left.
- Monthly Amount:** A text input field with a dollar sign (\$) on the left.

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

Figure 228: 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.

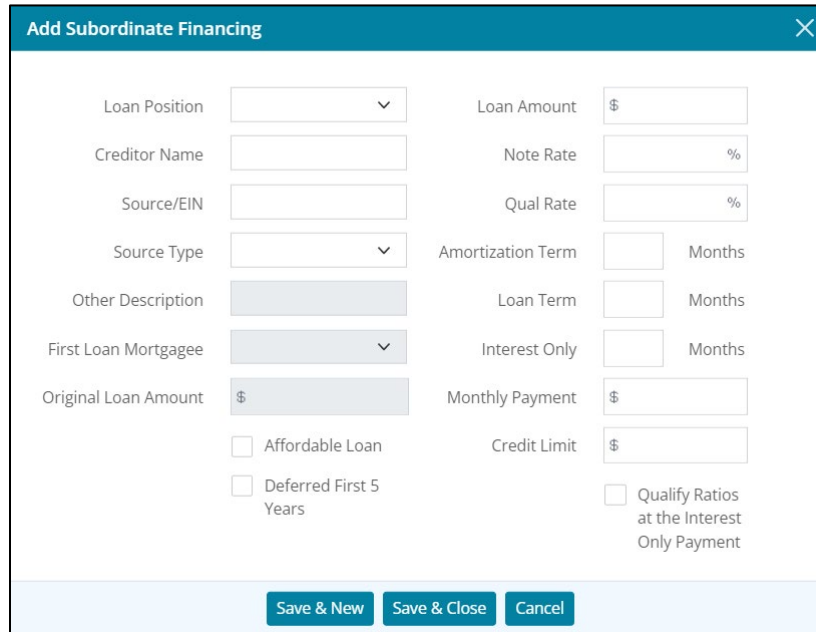
1. Click **Subordinate Financing Add** button.



The image shows a horizontal bar with the text "SUBORDINATE FINANCING" on the left. On the right side of the bar, there is a red arrow pointing to a blue circular button with a white plus sign (+).

Figure 229: Subordinate Financing

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



The **Add Subordinate Financing** dialog box contains the following fields:

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

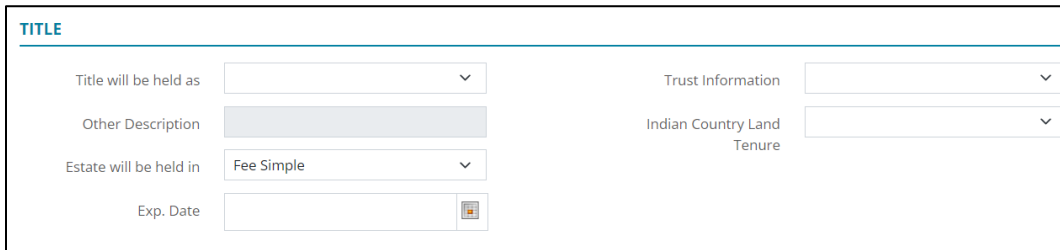
At the bottom, there are three buttons: **Save & New**, **Save & Close**, and **Cancel**.

Figure 230: Add Subordinate Financing

Title

Enter the information to include in the new title.

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



The **TITLE** form contains the following fields:

- Title will be held as:** Dropdown menu.
- Trust Information:** Dropdown menu.
- Other Description:** Text field.
- Indian Country Land Tenure:** Dropdown menu.
- Estate will be held in:** Dropdown menu (currently showing "Fee Simple").
- Exp. Date:** Text field with a calendar icon.

Figure 231: 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.

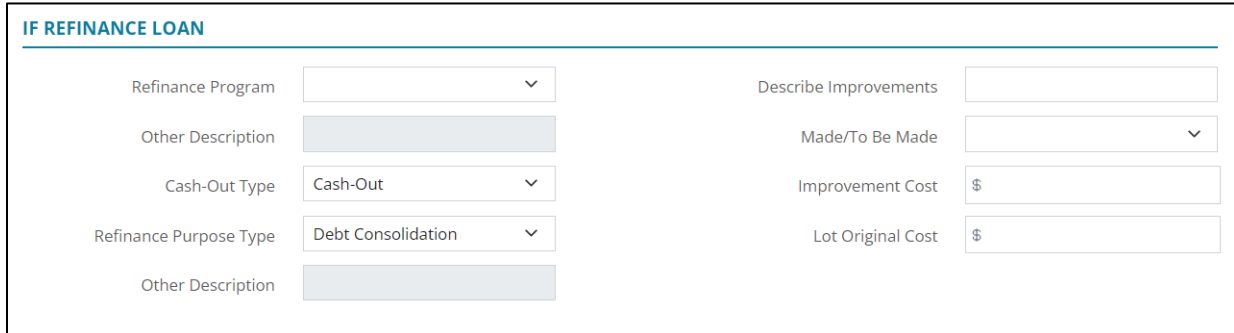


Figure 232: If Refinancing Loan

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**.

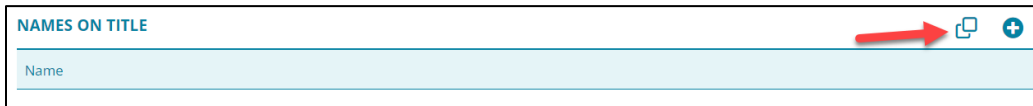


Figure 233: Names on Title

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

Add Name

1. Click the **Add** button. (See [Figure 232](#).)

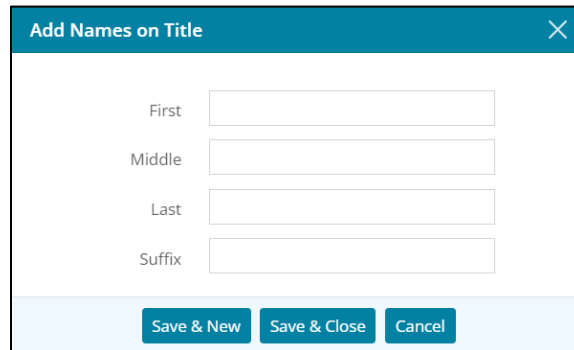


Figure 234: Add Names on Title Dialog

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 232](#).)
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 232](#).)
2. Click **Delete** on the *Delete Confirmation* dialog.

Energy Improvements

Select the appropriate energy improvements.

1. Click **Select**.



Figure 235: Energy Improvements

2. Select the appropriate checkbox.

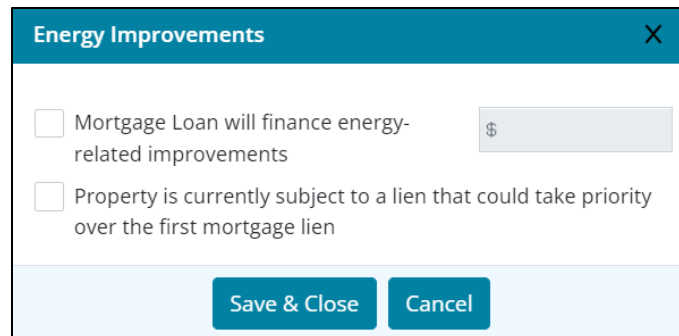
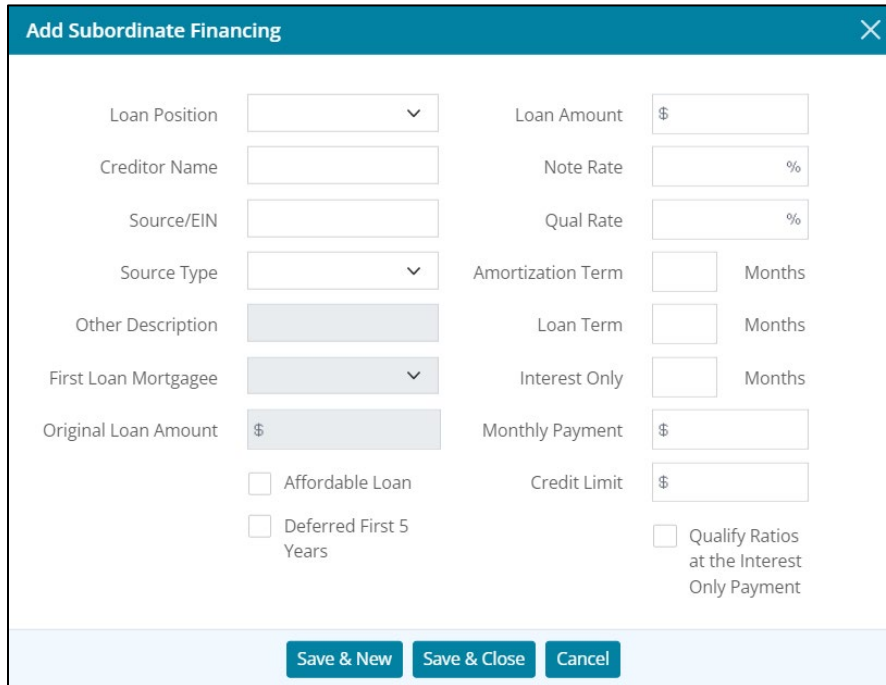


Figure 236: Energy Improvements Dialog

3. Click **Save & Close**.

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

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



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

- Loan Position:** A dropdown menu.
- Loan Amount:** A text input field with a dollar sign prefix.
- Creditor Name:** A text input field.
- Note Rate:** A text input field with a percentage suffix.
- Source/EIN:** A text input field.
- Qual Rate:** A text input field with a percentage suffix.
- Source Type:** A dropdown menu.
- Amortization Term:** A text input field followed by "Months".
- Other Description:** A text input field.
- Loan Term:** A text input field followed by "Months".
- First Loan Mortgagee:** A dropdown menu.
- Interest Only:** A text input field followed by "Months".
- Original Loan Amount:** A text input field with a dollar sign prefix.
- Monthly Payment:** A text input field with a dollar sign prefix.
- Credit Limit:** A text input field with a dollar sign prefix.
- Affordable Loan:** A checkbox.
- Deferred First 5 Years:** A checkbox.
- Qualify Ratios at the Interest Only Payment:** A checkbox.

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

Figure 237: 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**.

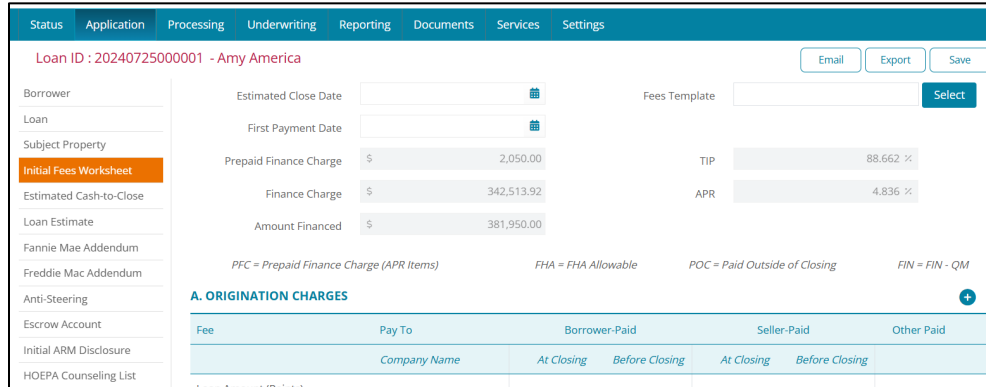
8. Enter **Loan Amount**.
9. Enter **Note Rate** percentage.
10. Enter **Qual Rate** percentage.
11. Enter **Amortization Term Months**.
12. Enter **Loan Term Months**.
13. Enter **Interest Only Months**.
14. Enter **Monthly Payment**.
15. Enter **Credit Limit**.
16. Select the **Quality Ratios** checkbox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



Loan ID : 20240725000001 - Amy America

Estimated Close Date: [Calendar Icon] Fees Template: [Select]

First Payment Date: [Calendar Icon]

Prepaid Finance Charge \$ 2,050.00 TIP 88.662 %

Finance Charge \$ 342,513.92 APR 4.836 %

Amount Financed \$ 381,950.00

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

A. ORIGINATION CHARGES

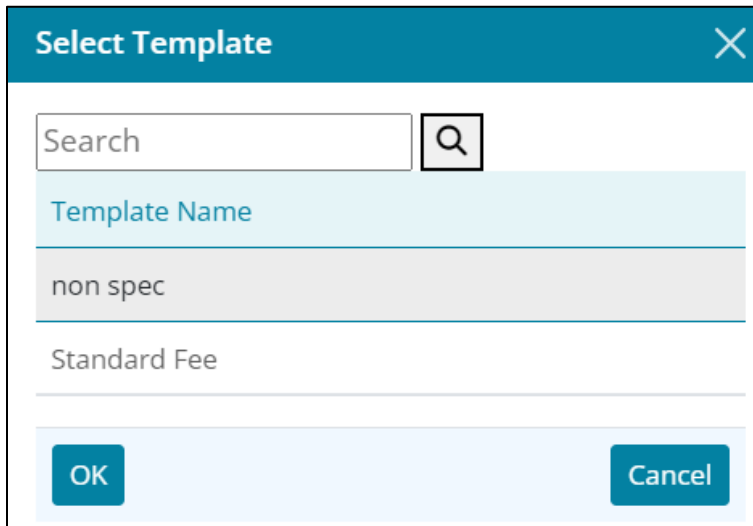
Fee	Pay To	Borrower-Paid		Seller-Paid		Other Paid
		At Closing	Before Closing	At Closing	Before Closing	
Loan Amount (Points)	Company Name					

Figure 238: 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.



Select Template

Search [Q]

Template Name

non spec

Standard Fee

OK Cancel

Figure 239: Select Template Dialog

2. Select the **Template Name**.

Note: Use *Search* to browse stored templates.

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

Origination Charges

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

Add Origination Charges

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

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

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

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

Figure 240: Origination Charges

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

Add Origination Charges

Fee Name

Company Name

Other Description

Responsible Party

Borrower

Paid To

Based On

Total Loan Amount

Qualified Mortgage

Exclude from Tolerance

Paid By:

Fee Percentage

Fee Dollar Amount

Total Fee Amount

Paid Before Closing

PFC

FHA

FIN

Borrower

%

\$

\$

Seller

%

\$

\$

Lender

%

\$

\$

Broker

%

\$

\$

Third Party

%

\$

\$

Correspondent

%

\$

\$

Total Amount

\$

Save & New

Save & Close

Cancel

Figure 241: 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 239](#).)
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 239](#).)
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 242: 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 243: Total Closing Costs

2. Update the fields as required.

Lender Credits

Fee Name

Lender Credit

Non-Specific Amount

Fee Specific Amount

Total Fee Amount

\$

\$

\$ 0.00

Save & Close

Cancel

Figure 244: 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.

SERVICE PROVIDERS BORROWER CAN'T SHOP FOR

SERVICE PROVIDERS BORROWER CAN SHOP FOR

☐ Print Confirm Receipt

CHANGE OF CIRCUMSTANCE

Figure 245: 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 244](#).)

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 244](#).
2. Select the **Changed Date**.

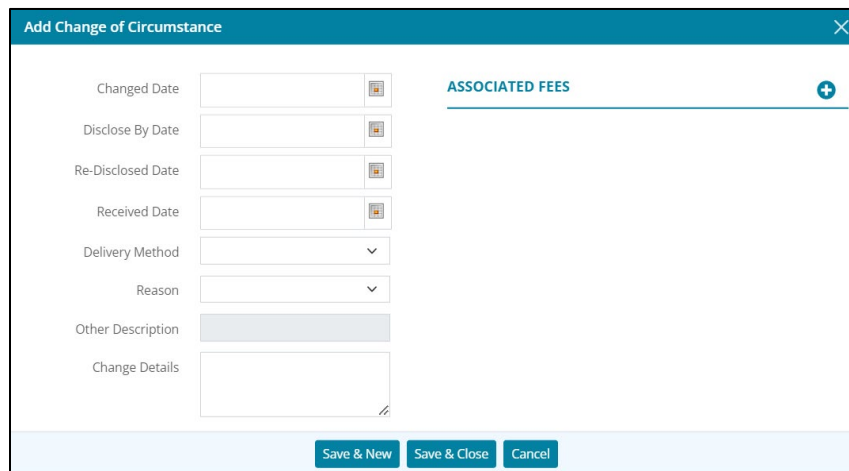


Figure 246: Add Changed Date Dialog

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.

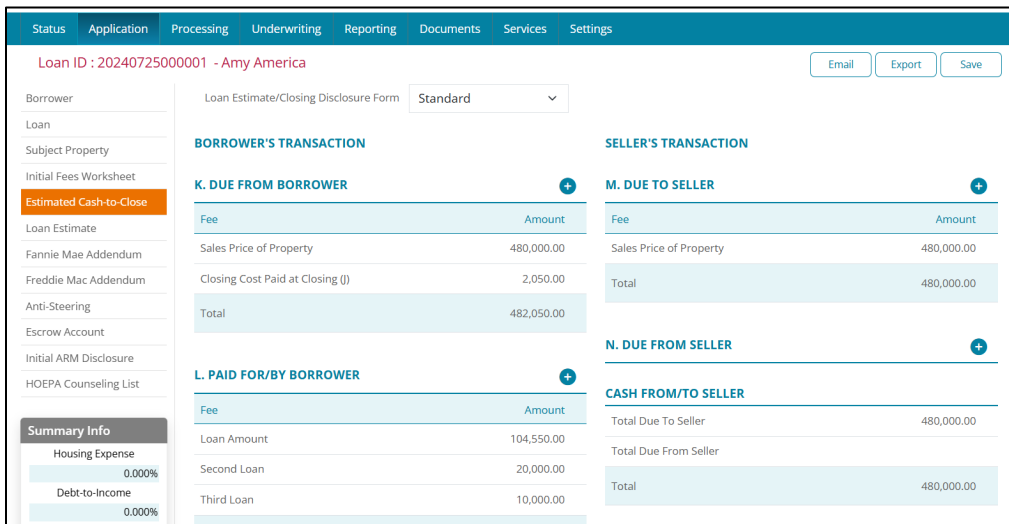


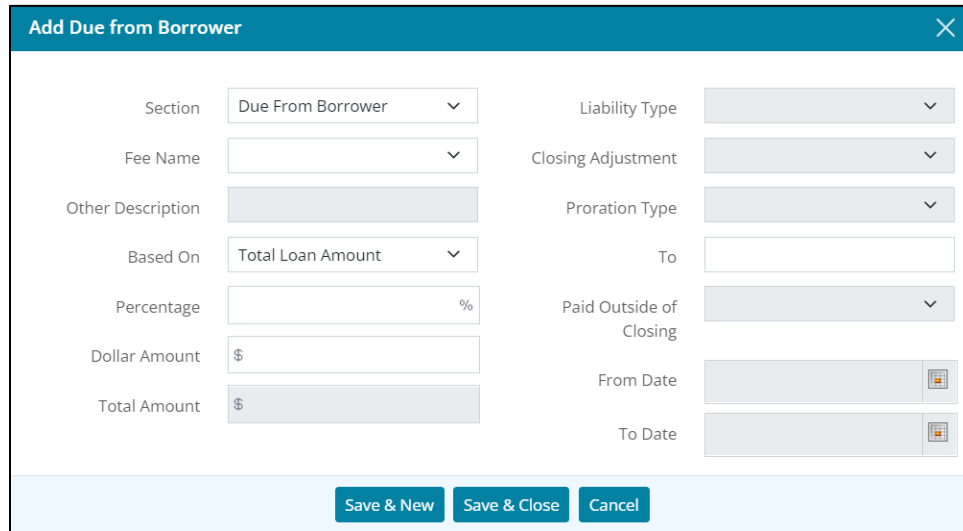
Figure 247: Standard Estimate/Closing Disclosure

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 246](#).)
2. Select the appropriate **Section** from the dropdown.



The dialog box titled "Add Due from Borrower" contains the following fields:

- Section:** Dropdown menu with "Due From Borrower" selected.
- Liability Type:** Dropdown menu.
- Fee Name:** Dropdown menu.
- Closing Adjustment:** Dropdown menu.
- Other Description:** Text input field.
- Proration Type:** Dropdown menu.
- Based On:** Dropdown menu with "Total Loan Amount" selected.
- To:** Text input field.
- Percentage:** Text input field with a "%" symbol.
- Paid Outside of Closing:** Dropdown menu.
- Dollar Amount:** Text input field with a "\$" symbol.
- From Date:** Date picker field.
- Total Amount:** Text input field with a "\$" symbol.
- To Date:** Date picker field.

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

Figure 248: 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 246](#).)
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.

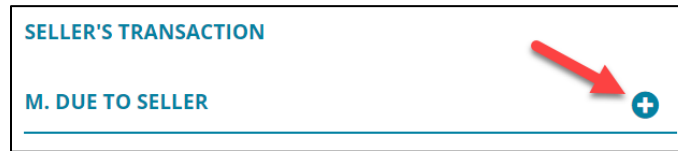


Figure 249: Due To Seller

2. Select the **Fee Name**.

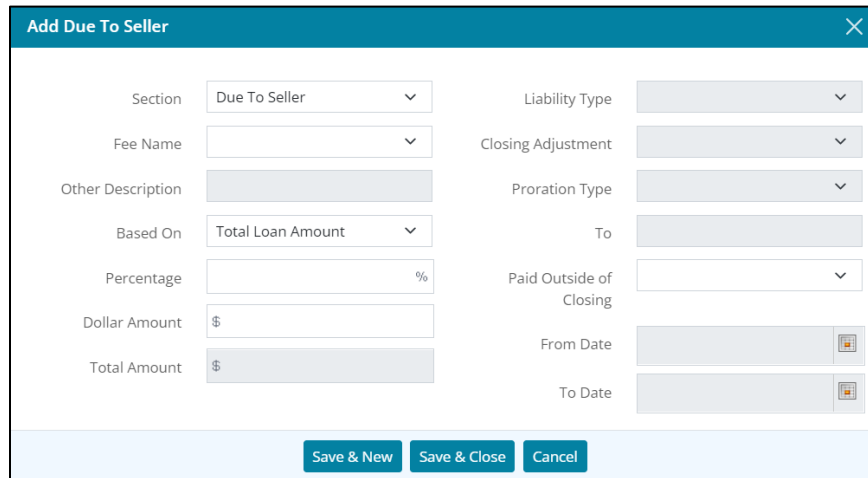


Figure 250: Add Due To Seller

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 248](#).)
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 255](#).)
2. Click **Delete** on the *Delete Confirmation* screen.

Add Paid For/By Borrower

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

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

L. PAID FOR/BY BORROWER	
Fee	Amount
Loan Amount	250,400.00
Total	250,400.00

Figure 251: Paid For/By Borrower

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

Add Paid For/By Borrower

Section
Paid For/By Borrower

Liability Type

Fee Name

Closing Adjustment

Other Description

Proration Type

Based On
Total Loan Amount

To

Percentage
%

Paid Outside of Closing

Dollar Amount
\$

From Date

Total Amount
\$

To Date

Save & New
Save & Close
Cancel

Figure 252: 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 250](#).)
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 246](#).)
2. Select the appropriate **Section** from the dropdown.

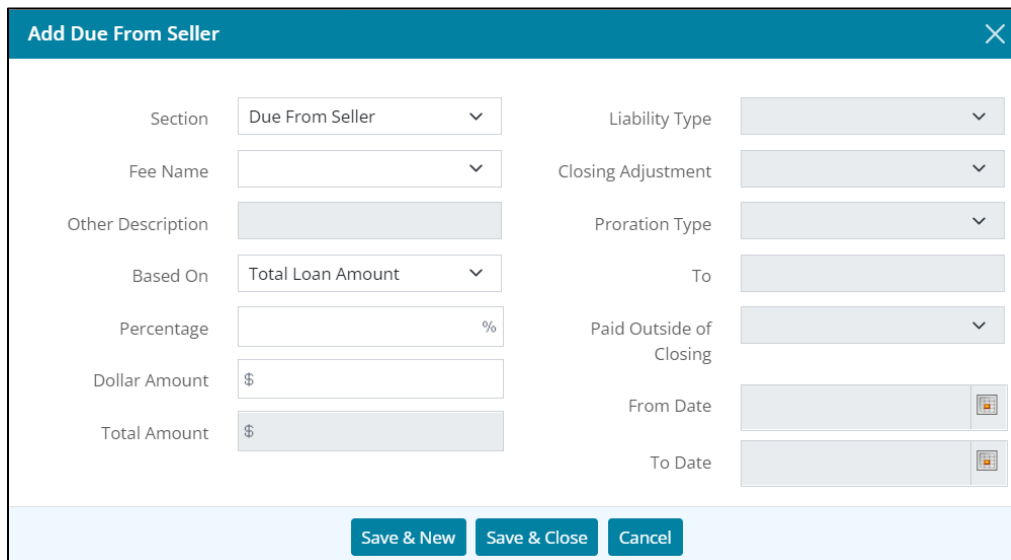


Figure 253: Add Due From Seller Dialog

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 246](#).)
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 255](#).)
2. Click **Delete** on the *Delete Confirmation* screen.

Add Source of Down Payment

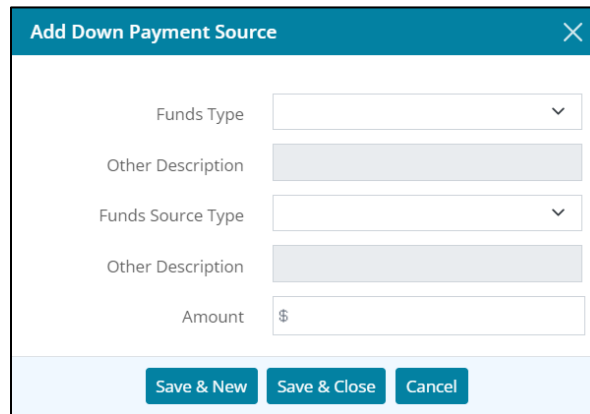
Use the following steps to update the *Source of Down Payment* section when required.

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



Figure 254: Source of Down Payment

2. Select **Funds Type**.



The dialog box titled "Add Down Payment Source" contains the following fields and buttons:

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

Figure 255: 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 253](#).)
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 253](#).)
2. Click **Delete** on the *Delete Confirmation* dialog.

Add Cash From Borrower

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

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

Subject Property	DETAILS OF TRANSACTION (1003)	
Initial Fees Worksheet		
Estimated Cash-to-Close		
Loan Estimate		
Fannie Mae Addendum		
Freddie Mac Addendum		
Anti-Steering		
Escrow Account		
Initial ARM Disclosure		
HOEPA Counseling List		

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

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

Figure 256: Details of Transaction

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

Add Cash From Borrower

Cash From Borrower Type

Amount

Save & New

Save & Close

Cancel

Figure 257: 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 255](#).)
2. Update the *Edit Cash From Borrower* dialog. (See [Add Cash To Borrower](#) for details.)
3. Click **Save & Close**.

Delete Cash From Borrower

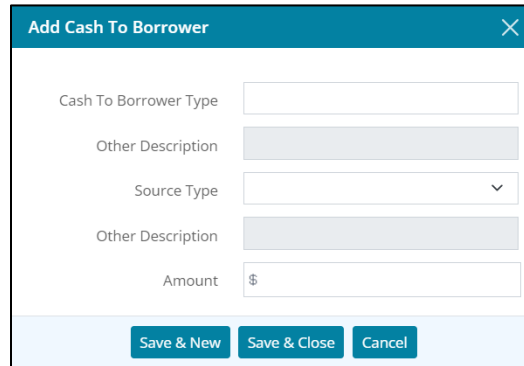
Use the following steps to delete cash from borrower.

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

Add Cash To Borrower

1. Click the **Cash to Borrower Add** button. (See [Figure 255](#).)

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



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

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

Figure 258: 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 255](#).)
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.

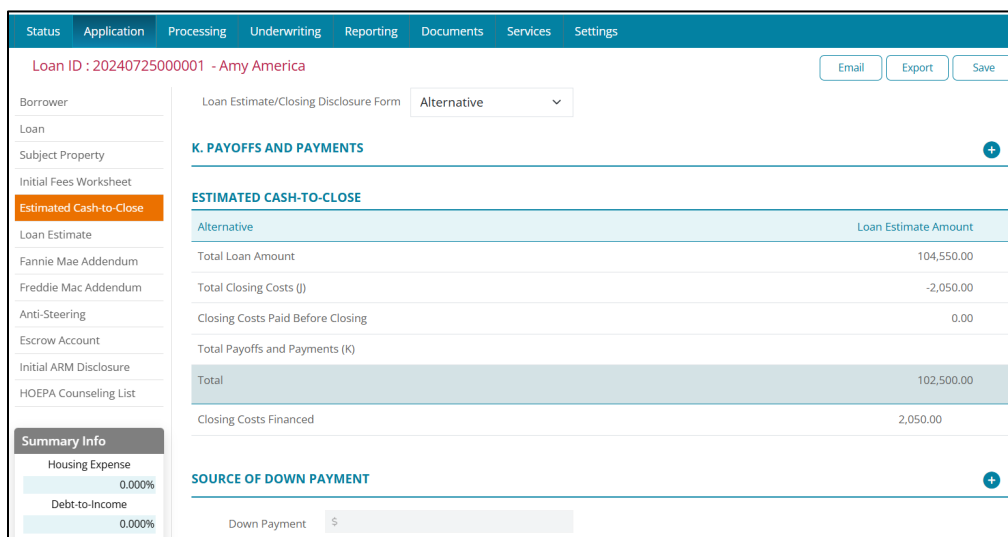
1. Click the **Delete** icon. (See [Figure 255](#).)
2. Click **Delete** on the *Delete Confirmation* dialog.

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.



Loan ID : 20240725000001 - Amy America

Loan Estimate/Closing Disclosure Form: Alternative

K. PAYOFFS AND PAYMENTS

ESTIMATED CASH-TO-CLOSE

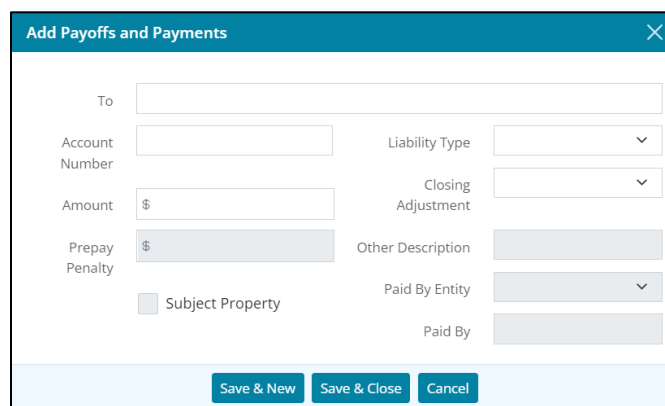
Alternative	Loan Estimate Amount
Total Loan Amount	104,550.00
Total Closing Costs (J)	-2,050.00
Closing Costs Paid Before Closing	0.00
Total Payoffs and Payments (K)	
Total	102,500.00
Closing Costs Financed	2,050.00

SOURCE OF DOWN PAYMENT

Down Payment \$

Figure 259: Alternate Estimate/Closing Disclosure

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



Add Payoffs and Payments

To:

Account Number: Liability Type:

Amount: \$ Closing Adjustment:

Prepay Penalty: \$ Other Description:

☐ Subject Property Paid By Entity:

Paid By:

Save & New Save & Close Cancel

Figure 260: 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**.

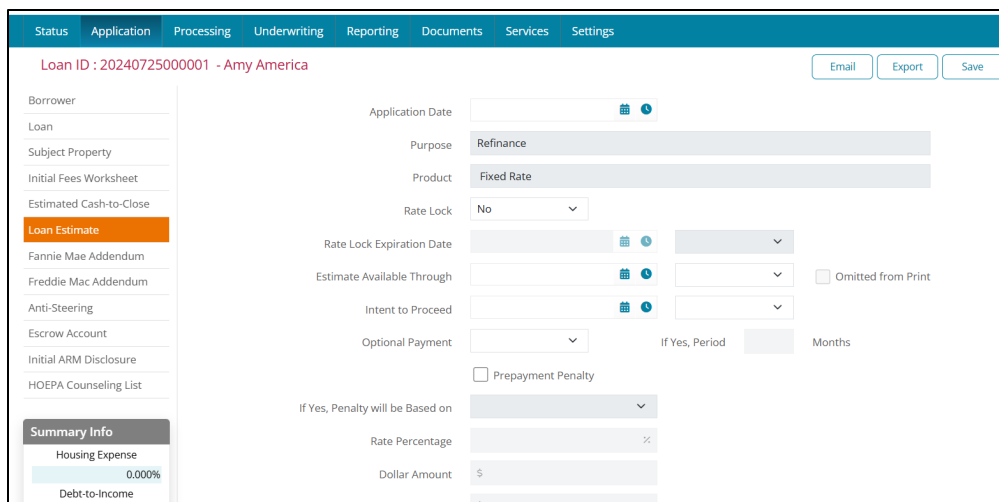


Figure 261: Loan Estimate Tab

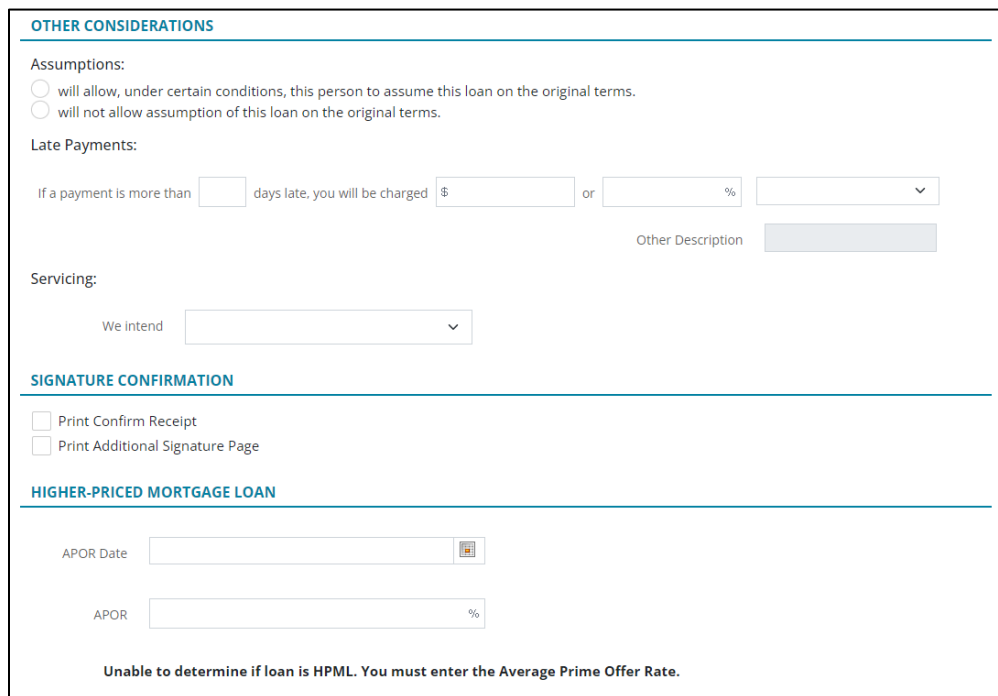
3. Select **Yes** from the *Rate Lock* dropdown to lock the interest rate.
4. Use the **Calendar** to select the *Rate Lock Expiration Date* if applicable.
5. Use the **Clock** and **Time Zone** dropdown to set the *Rate Lock* time.
6. Use the **Calendar** to select the *Estimate Available Through* date.
7. Use the **Clock** and **Time Zone** dropdown to set the *Estimate Available Through* time.

8. Use the **Calendar** to select the **Intent to Proceed** date after receiving notification from the borrower to move forward with the loan.
9. Use the **Clock** and **Time Zone** dropdown to set the **Intent to Proceed** time.
10. Select **Yes** from the **Optional Payment** dropdown if borrower elects to make optional payments.
11. Enter the **Months** value if selecting **Yes**.
12. Select the **Prepayment Penalty** checkbox if applicable.
13. Complete the **Prepayment Penalty** fields if applicable.

Remaining Fields

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

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



OTHER CONSIDERATIONS

Assumptions:

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

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

Late Payments:

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

Other Description

Servicing:

We intend

SIGNATURE CONFIRMATION

☐ Print Confirm Receipt

☐ Print Additional Signature Page

HIGHER-PRICED MORTGAGE LOAN

APOR Date

APOR %

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

Figure 262: 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.

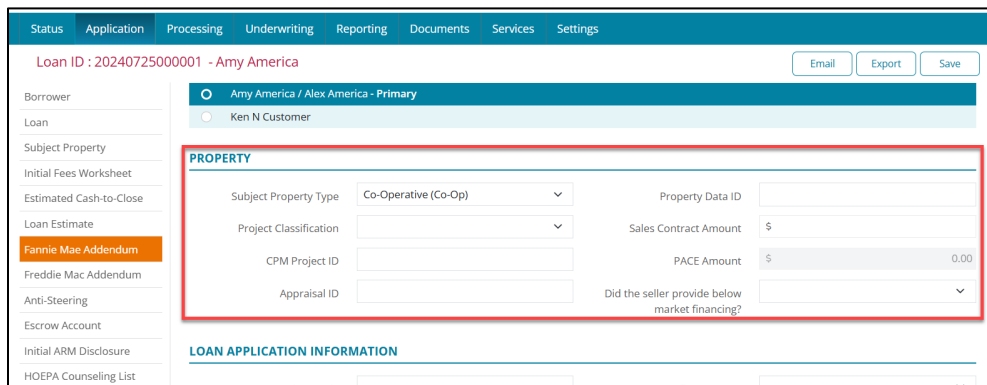


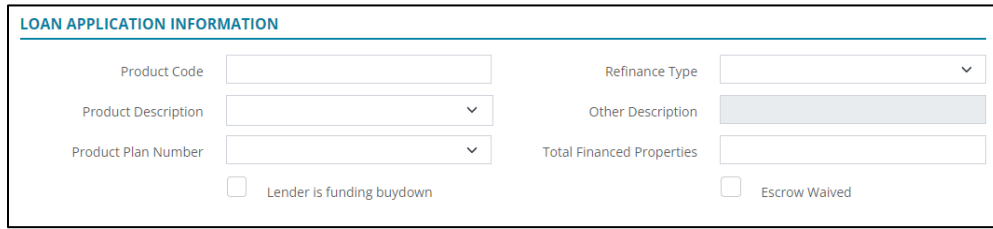
Figure 263: Fannie Mae Property Details

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

Loan Application Information

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

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



The form is titled "LOAN APPLICATION INFORMATION". It contains the following fields:

- Product Code: Text input field.
- Product Description: Dropdown menu.
- Product Plan Number: Dropdown menu.
- Refinance Type: Dropdown menu.
- Other Description: Text input field.
- Total Financed Properties: Text input field.
- Lender is funding buydown: Checkbox.
- Escrow Waived: Checkbox.

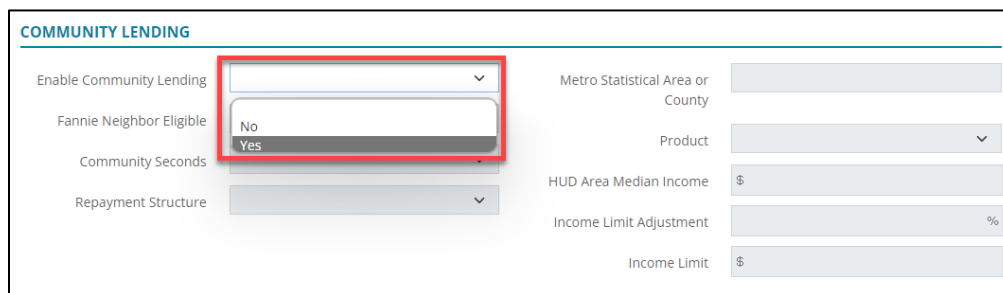
Figure 264: Loan Application Information

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

Community Lending

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

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



The form is titled "COMMUNITY LENDING". It contains the following fields:

- Enable Community Lending: Dropdown menu (highlighted with a red box, showing "No" and "Yes" options).
- Fannie Neighbor Eligible: Dropdown menu.
- Community Seconds: Dropdown menu.
- Repayment Structure: Dropdown menu.
- Metro Statistical Area or County: Text input field.
- Product: Dropdown menu.
- HUD Area Median Income: Text input field with a dollar sign.
- Income Limit Adjustment: Text input field with a percentage sign.
- Income Limit: Text input field with a dollar sign.

Figure 265: 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 to.

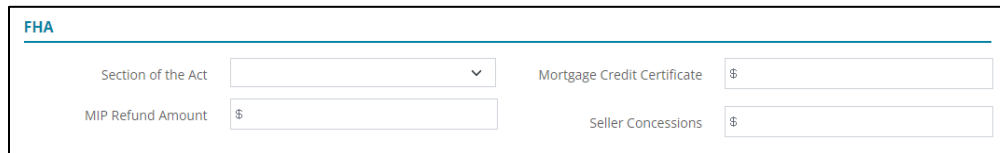


Figure 266: FHA Fields

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.

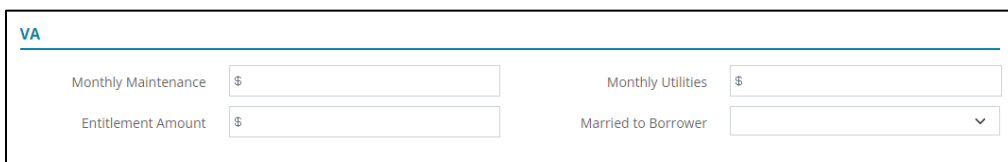


Figure 267: VA Fields

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.

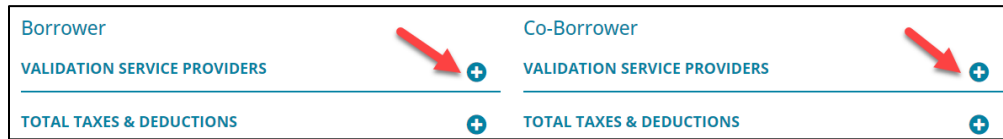


Figure 268: Borrower/Co-Borrower Fields

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

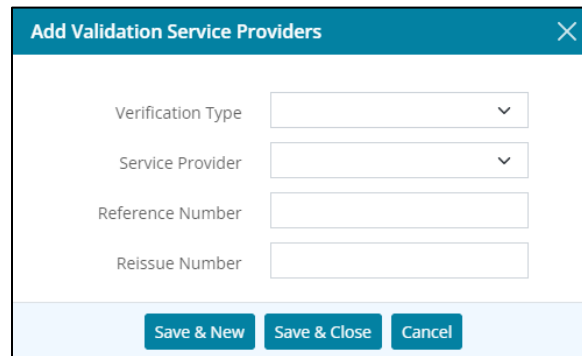


Figure 269: Add Validation Service Providers

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 267](#).)
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 267](#).)
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.

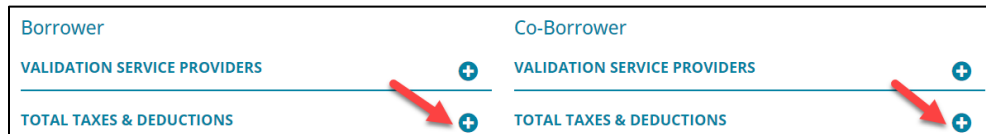


Figure 270: Total Taxes and Deductions

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

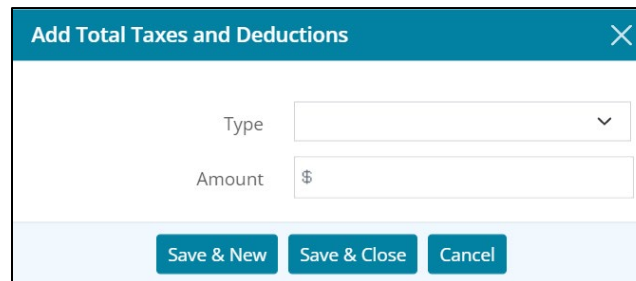


Figure 271: Add Total Taxes and Deductions

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

Note: Click *Save & New* to add more 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 269](#).)
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 269](#).)
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.

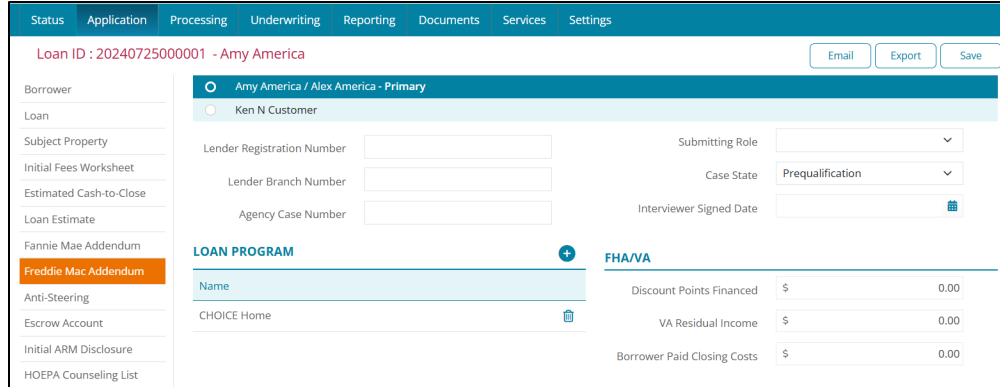


Figure 272: Freddie Mac Addendum

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.

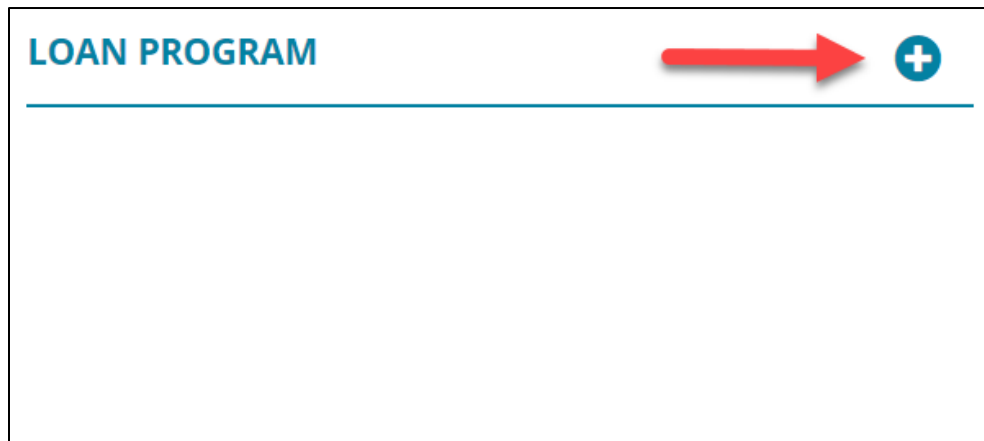
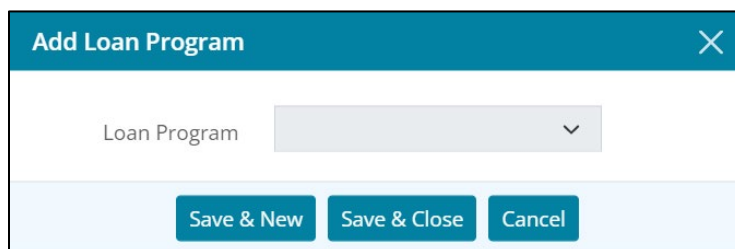


Figure 273: Loan Program (Freddie Mac)

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



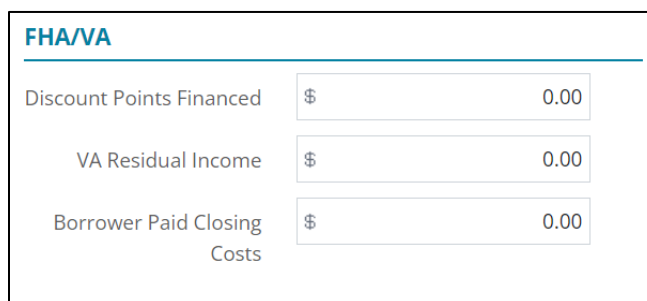
The dialog box titled "Add Loan Program" has a close button (X) in the top right corner. It contains a "Loan Program" label followed by a dropdown menu. At the bottom, there are three buttons: "Save & New", "Save & Close", and "Cancel".

Figure 274: Add Loan Program

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

FHA/VA

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



The form titled "FHA/VA" has three input fields, each with a dollar sign (\$) on the left and a numeric value on the right:

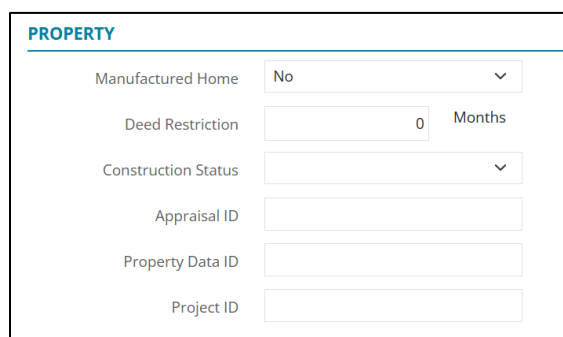
Discount Points Financed	\$	0.00
VA Residual Income	\$	0.00
Borrower Paid Closing Costs	\$	0.00

Figure 275: 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*.



The form titled "PROPERTY" has several input fields:

Manufactured Home	No	▼
Deed Restriction	0	Months
Construction Status		▼
Appraisal ID		
Property Data ID		
Project ID		

Figure 276: Property (Freddie Mac)

2. If needed, enter months of **Deed Restriction**.
3. If *Construction* was selected for *Construction Type* (*Application > Loan > Loan Information*), select the **Construction Status**.
4. Enter **Appraisal ID** if applicable.
5. Enter the **Property Data ID** if applicable.
6. Enter the **Project ID** if applicable.
7. Select the **Save** button at the top of the screen.

Transaction Detail

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

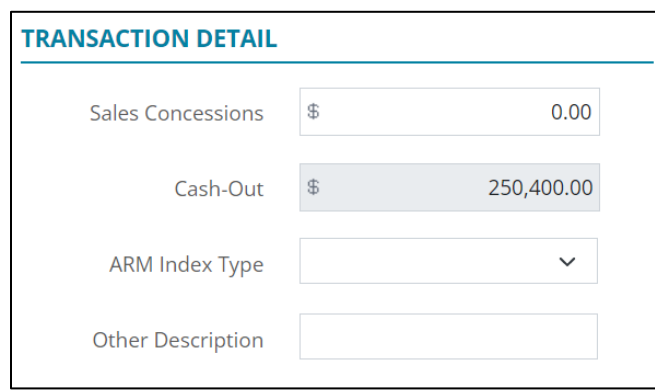


Figure 277: Transaction Detail

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

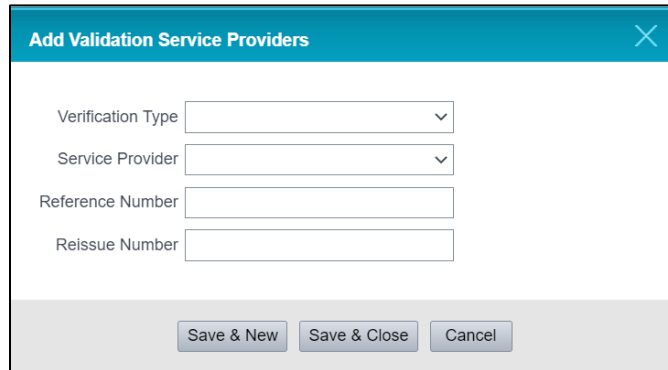
Add *Validation Service Providers* for the Borrower/Co-Borrowers.

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



Figure 278: Validation Service Providers

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



The dialog box titled "Add Validation Service Providers" contains the following fields and buttons:

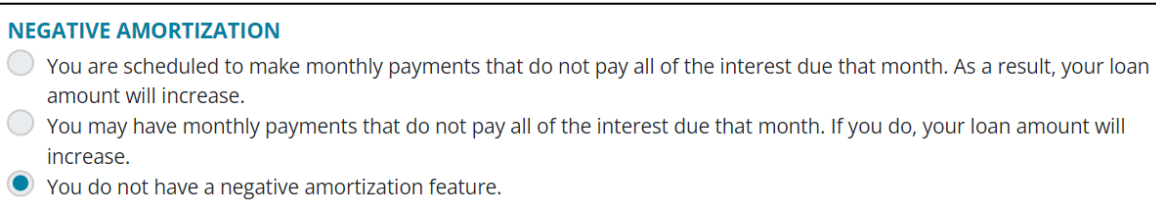
- Verification Type**: A dropdown menu.
- Service Provider**: A dropdown menu.
- Reference Number**: A text input field.
- Reissue Number**: A text input field.
- Buttons**: "Save & New", "Save & Close", and "Cancel".

Figure 279: 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.



NEGATIVE AMORTIZATION

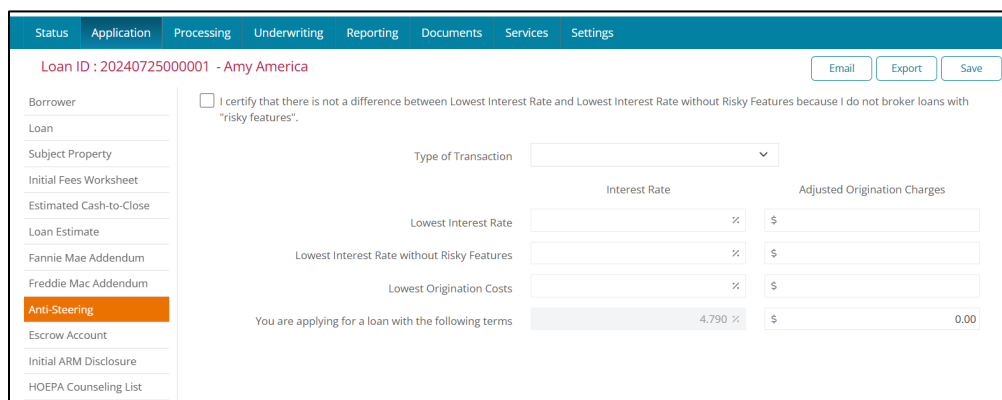
- ☐ You are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase.
- ☐ You may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase.
- ☒ You do not have a negative amortization feature.

Figure 280: 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 options available for each loan type in which the borrower has expressed an interest.

1. Select **Application** tab.



The screenshot shows the Zenly Application tab interface. The top navigation bar includes tabs: Status, Application (selected), Processing, Underwriting, Reporting, Documents, Services, and Settings. Below the navigation bar, the loan ID is 20240725000001 - Amy America. On the left, a sidebar lists various sections: Borrower, Loan, Subject Property, Initial Fees Worksheet, Estimated Cash-to-Close, Loan Estimate, Fannie Mae Addendum, Freddie Mac Addendum, **Anti-Steering** (highlighted in orange), Escrow Account, Initial ARM Disclosure, and HOEPA Counseling List. The main content area for the Anti-Steering section includes a checkbox for certification, a dropdown for Type of Transaction, and input fields for Interest Rate, Lowest Interest Rate, Lowest Interest Rate without Risky Features, Lowest Origination Costs, and Adjusted Origination Charges. The current values shown are 4.790% for the lowest interest rate and 0.00 for adjusted origination charges.

Figure 281: 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.

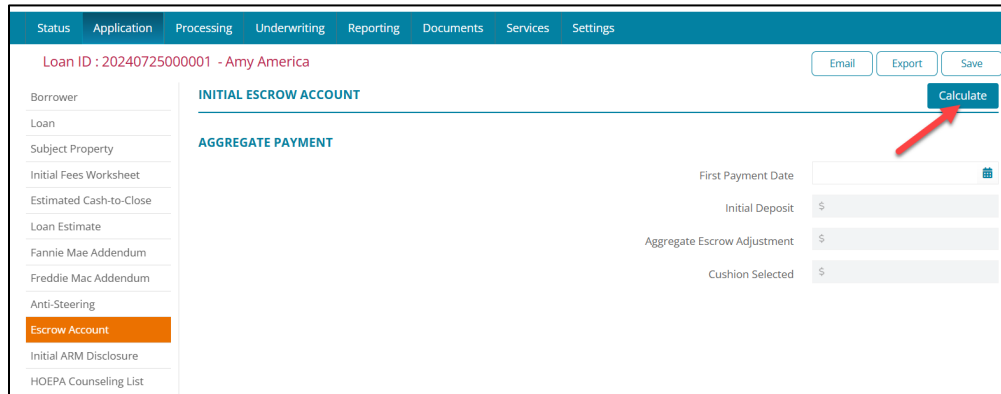
Escrow Account

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.



Loan ID : 20240725000001 - Amy America

Email Export Save Calculate

Borrower

Loan

Subject Property

Initial Fees Worksheet

Estimated Cash-to-Close

Loan Estimate

Fannie Mae Addendum

Freddie Mac Addendum

Anti-Steering

Escrow Account

Initial ARM Disclosure

HOEPA Counseling List

INITIAL ESCROW ACCOUNT

AGGREGATE PAYMENT

First Payment Date

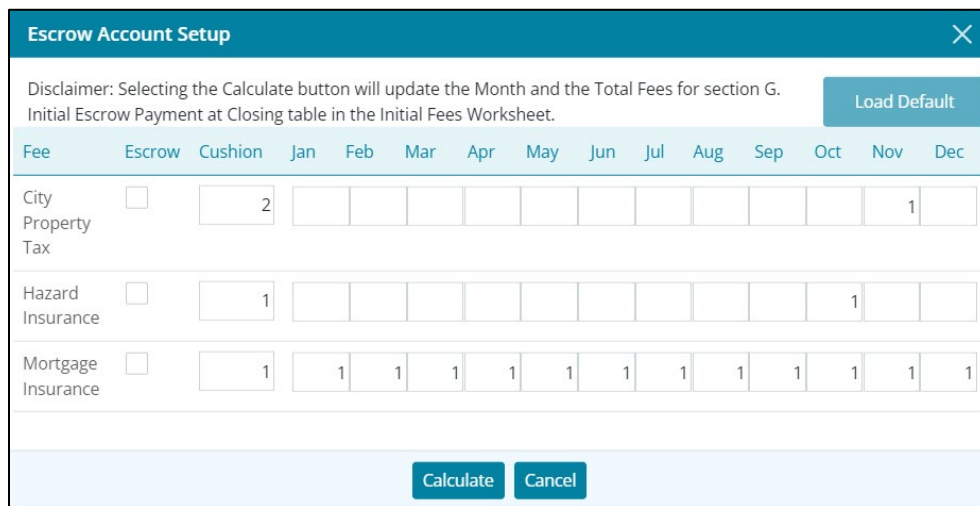
Initial Deposit \$

Aggregate Escrow Adjustment \$

Cushion Selected \$

Figure 282: Escrow Account

3. Review the *Escrow Account Setup*.



Escrow Account Setup

Disclaimer: Selecting the Calculate button will update the Month and the Total Fees for section G. Initial Escrow Payment at Closing table in the Initial Fees Worksheet.

Load Default

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

Calculate Cancel

Figure 283: 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.

INITIAL ESCROW ACCOUNT				Calculate
Month	Descriptions	Escrow Account		Balance
		Payment To	Payment From	
	Initial Deposit			638.00
▶ January, 2023	Mortgage Insurance	403.00	123.00	918.00
▶ February, 2023	Mortgage Insurance	403.00	123.00	1,198.00
▶ March, 2023	Mortgage Insurance	403.00	123.00	1,478.00
▶ April, 2023	Mortgage Insurance	403.00	123.00	1,758.00
▶ May, 2023	Mortgage Insurance	403.00	123.00	2,038.00
▶ June, 2023	Mortgage Insurance	403.00	123.00	2,318.00
▶ July, 2023	Mortgage Insurance	403.00	123.00	2,598.00
▶ August, 2023	Mortgage Insurance	403.00	123.00	2,878.00

Figure 284: 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**.

<div> <div>Status</div> <div>Application</div> <div>Processing</div> <div>Underwriting</div> <div>Reporting</div> <div>Documents</div> <div>Services</div> <div>Settings</div> </div> <div> <div>Loan ID : 20240725000001 - Amy America</div> <div>Email</div> <div>Export</div> <div>Save</div> </div> <div> <div>Borrower</div> <div>Loan</div> <div>Subject Property</div> <div>Initial Fees Worksheet</div> <div>Estimated Cash-to-Close</div> <div>Loan Estimate</div> <div>Fannie Mae Addendum</div> <div>Freddie Mac Addendum</div> <div>Anti-Steering</div> <div>Escrow Account</div> <div>Initial ARM Disclosure</div> <div>HOEPA Counseling List</div> </div>	<div>HOW YOUR INTEREST RATE IS DETERMINED</div> <div> <div>Program Name</div> <div>Index Type</div> <div>Other Description</div> <div>Information about the index available in/at</div> </div> <div> <div>Your index is based on:</div> <div> <div>the index value plus a margin rounded to the nearest</div> <div>Other:</div> <div>Interest Rate changes are subject to lender's discretion.</div> <div>Initial Interest Rate Discount</div> <div>Initial Interest Rate Premium</div> </div> </div>
---	---

Figure 285: 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*.

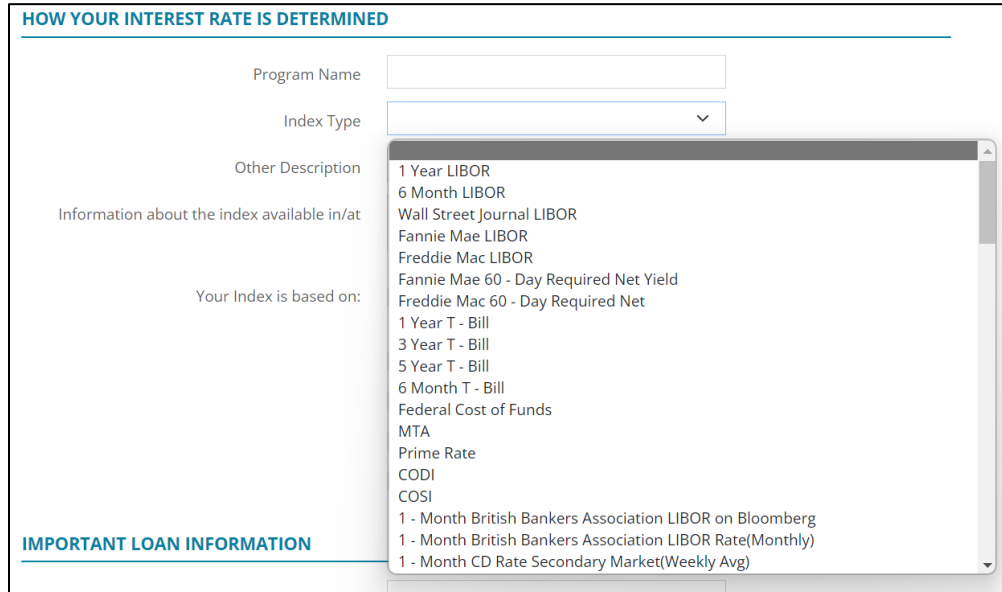


Figure 286: Index Type

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.

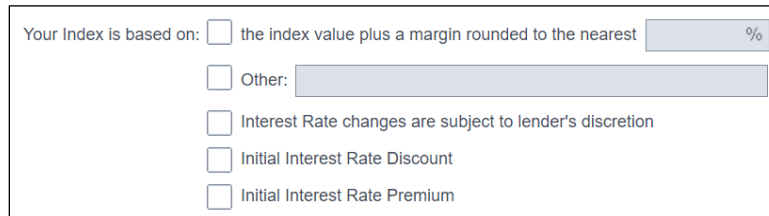


Figure 287: Index Option

Important Loan Information

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

IMPORTANT LOAN INFORMATION

Demand Feature,

☐ Prepayment Penalty

Figure 288: Important Loan Information

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

Worst Case Scenario

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

WORST CASE SCENARIO (BASED ON A LOAN AMOUNT OF \$10,000)

The payment can rise from a first year payment of \$ 55.22 to a maximum of \$ 55.65 in the 30.00 year.

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

\$60,000 divided by \$10,000 = 6; 6 x \$ 55.22 = \$ 331.32 per month.

Figure 289: Worst Case Scenario

HOEPA Counseling List

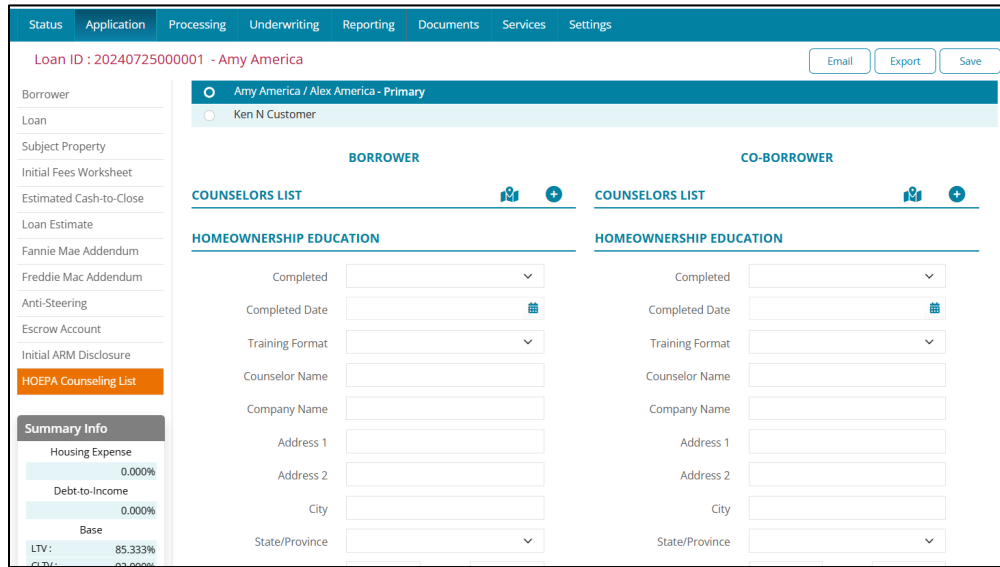
Complete *Homeownership and Equity Protection Act (HOEPA)* options when home ownership counseling is required.

Generate Counseling List

Generate a list of available homeownership counselors.

1. Select **Application** tab.

2. Select **HOEPA Counseling List**.



Loan ID : 20240725000001 - Amy America

Borrower: Amy America / Alex America - Primary

Ken N Customer

BORROWER

COUNSELORS LIST

HOMEOWNERSHIP EDUCATION

Completed: [Dropdown]

Completed Date: [Calendar]

Training Format: [Dropdown]

Counselor Name: [Text]

Company Name: [Text]

Address 1: [Text]

Address 2: [Text]

City: [Text]

State/Province: [Dropdown]

CO-BORROWER

COUNSELORS LIST

HOMEOWNERSHIP EDUCATION

Completed: [Dropdown]

Completed Date: [Calendar]

Training Format: [Dropdown]

Counselor Name: [Text]

Company Name: [Text]

Address 1: [Text]

Address 2: [Text]

City: [Text]

State/Province: [Dropdown]

Summary Info

Housing Expense: 0.000%

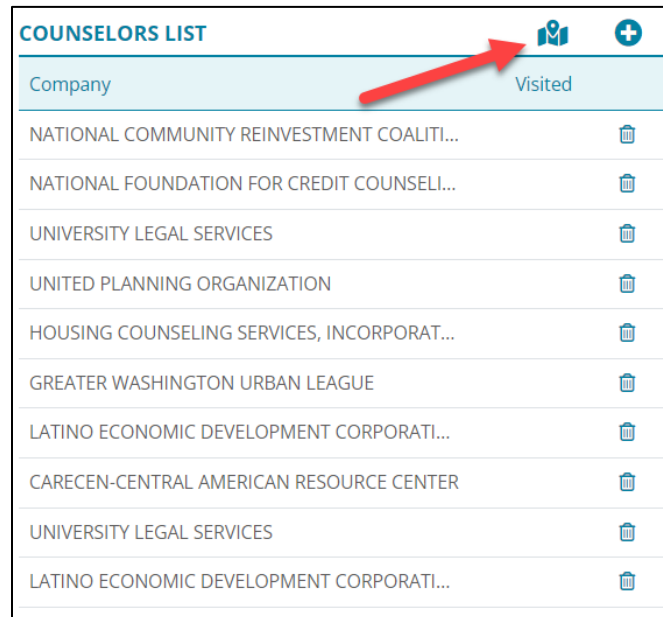
Debt-to-Income: 0.000%

Base: [Text]

LTV: 85.333%

Figure 290: HOEPA Counseling List

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



Company	Generated
NATIONAL COMMUNITY REINVESTMENT COALITI...	[Icon]
NATIONAL FOUNDATION FOR CREDIT COUNSEL...	[Icon]
UNIVERSITY LEGAL SERVICES	[Icon]
UNITED PLANNING ORGANIZATION	[Icon]
HOUSING COUNSELING SERVICES, INCORPORAT...	[Icon]
GREATER WASHINGTON URBAN LEAGUE	[Icon]
LATINO ECONOMIC DEVELOPMENT CORPORATI...	[Icon]
CARECEN-CENTRAL AMERICAN RESOURCE CENTER	[Icon]
UNIVERSITY LEGAL SERVICES	[Icon]
LATINO ECONOMIC DEVELOPMENT CORPORATI...	[Icon]

Figure 291: Counselor List

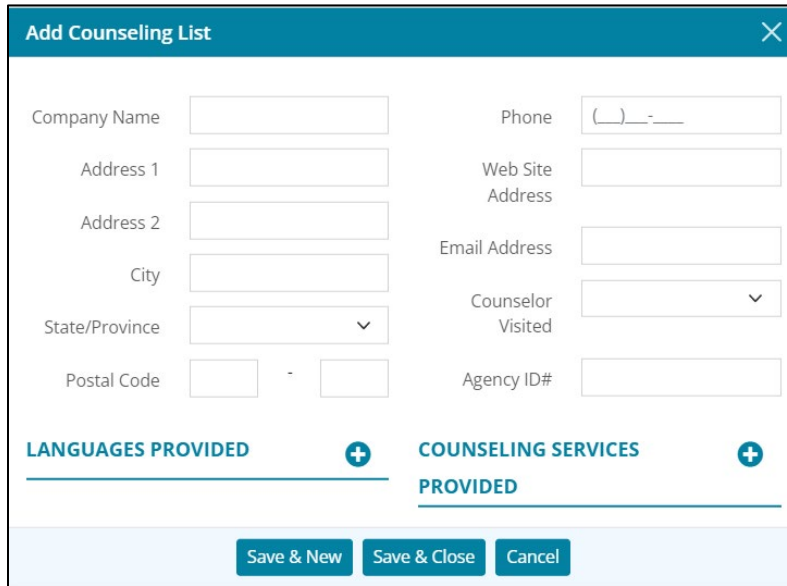
4. Repeat Steps 1 – 13 for the co-borrower.

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 289](#).)

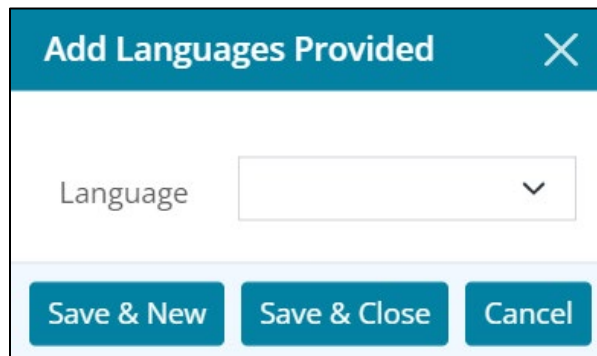
2. Enter the **Company Name**.



The 'Add Counseling List' form is a modal window with a blue header and a close button (X) in the top right corner. It contains two columns of input fields. The left column includes: 'Company Name' (text box), 'Address 1' (text box), 'Address 2' (text box), 'City' (text box), 'State/Province' (dropdown menu), and 'Postal Code' (two text boxes separated by a hyphen). The right column includes: 'Phone' (text box with a format guide '() - -'), 'Web Site Address' (text box), 'Email Address' (text box), 'Counselor Visited' (dropdown menu), and 'Agency ID#' (text box). Below the input fields, there are two sections: 'LANGUAGES PROVIDED' and 'COUNSELING SERVICES PROVIDED', each with a blue header and a plus sign icon. At the bottom of the form are three buttons: 'Save & New', 'Save & Close', and 'Cancel'.

Figure 292: Add Counseling List

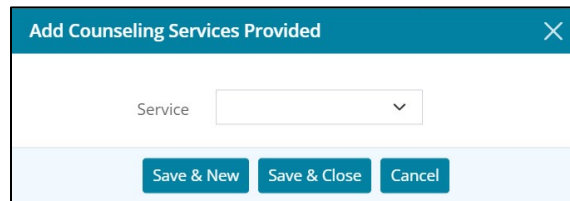
3. Enter **Address** information.
4. Enter **Phone number**.
5. Enter **Web Site Address**.
6. Enter **Email Address**.
7. Select **Counselor Visited** from the dropdown.
8. Enter **Agency ID#**.
9. Click the **Languages Provided Add** button to select the preferred language.



The 'Add Languages Provided' form is a modal window with a blue header and a close button (X) in the top right corner. It contains a single input field labeled 'Language' with a dropdown arrow. At the bottom of the form are three buttons: 'Save & New', 'Save & Close', and 'Cancel'.

Figure 293: Add Languages Provided

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



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

Figure 294: Add Counseling Services Provided

- Click **Save & Close**.

Edit HOEPA Counseling List

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

- Select the service provider to edit. (See [Figure 290](#).)
- Update the *Edit Counseling List* dialog. (See [Add HOEPA Counseling List](#) for details.)
- Click **Save & Close**.

Delete HOEPA Counseling List

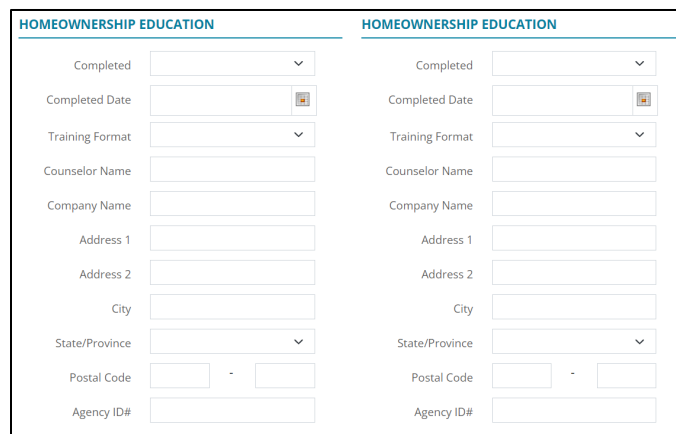
Use the following steps to delete a listed HOEPA counseling service provider.

- Select the service provider to delete. (See [Figure 290](#).)
- Click **Delete** on the *Delete Confirmation* dialog.

Homeownership Education

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

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



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

Figure 295: Homeownership Education

2. Select the **Completion Date**.
3. Select the **Training Format** option.
4. Enter **Counselor Name**.
5. Enter the **Company Name** and **Address**.

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

6. Enter **Agency ID#** the borrower received after education completion.
7. Repeat Steps 1 – 6 for the co-borrower.

Housing Counseling

Use the **Housing Counseling** section to track the completion status of the borrower/co-borrower housing counseling.

1. Select **Yes** from the **Completed** dropdown when borrower finishes the required housing counseling.
2. See [Homeownership Education](#) for completion details.
3. Repeat Steps 1 – 2 for the co-borrower when appropriate.

Loan Processing

Use the *Loan Processing* screens to prepare for form printing.

Note: Printing is performed from the *Documents* screen. (See [Documents](#) for additional information.)

Credit Information

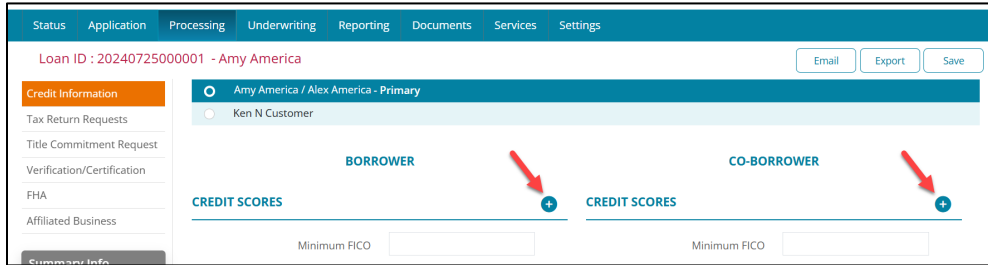
Use the *Credit Information* screen to prepare for *Credit Report* requests.

Credit Scores

Complete the following section to request *Credit Reports*.

1. Select the **Processing** tab.
2. Select **Credit Information**.

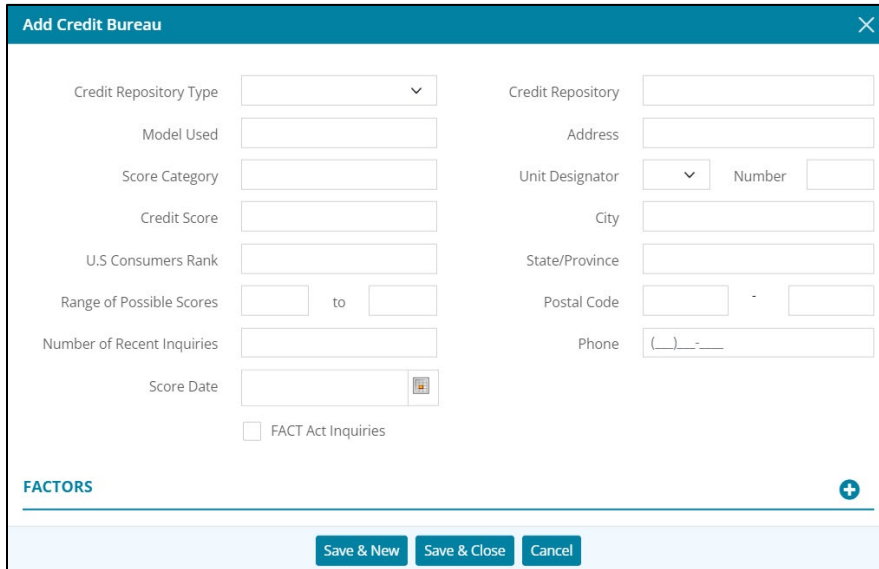
3. Click the Borrower *Credit Scores* **Add** button.



The screenshot shows the Zenly User Guide interface. The top navigation bar includes tabs for Status, Application, Processing, Underwriting, Reporting, Documents, Services, and Settings. Below the navigation bar, the loan ID is 20240725000001 - Amy America. The left sidebar contains a list of items: Credit Information (highlighted), Tax Return Requests, Title Commitment Request, Verification/Certification, FHA, and Affiliated Business. The main content area shows the 'Amy America / Alex America - Primary' section. Under the 'BORROWER' tab, there is a 'CREDIT SCORES' section with an 'Add' button (indicated by a red arrow). Similarly, under the 'CO-BORROWER' tab, there is a 'CREDIT SCORES' section with an 'Add' button (indicated by a red arrow). The 'Add' buttons are represented by a plus sign in a circle.

Figure 296: Add Credit Score

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



The screenshot shows the 'Add Credit Bureau' dialog box. It contains the following fields and controls:

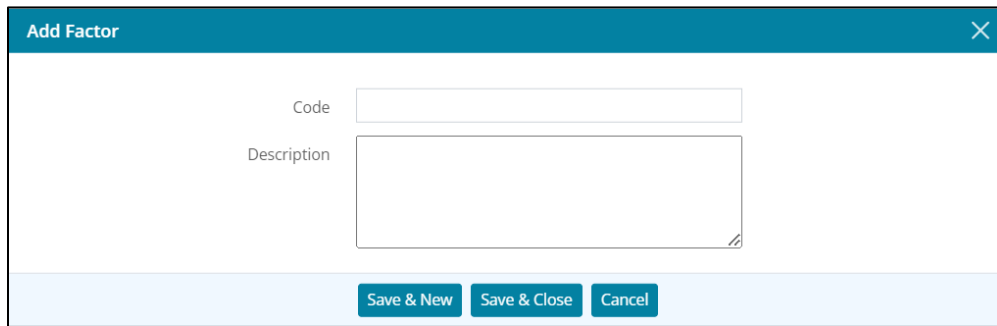
- Credit Repository Type:** A dropdown menu.
- Model Used:** A text input field.
- Score Category:** A text input field.
- Credit Score:** A text input field.
- U.S Consumers Rank:** A text input field.
- Range of Possible Scores:** Two text input fields separated by 'to'.
- Number of Recent Inquiries:** A text input field.
- Score Date:** A date picker (calendar icon).
- FACT Act Inquiries:** A checkbox.
- Credit Repository:** A text input field.
- Address:** A text input field.
- Unit Designator:** A dropdown menu.
- Number:** A text input field.
- City:** A text input field.
- State/Province:** A text input field.
- Postal Code:** A text input field.
- Phone:** A text input field with a format guide () - - .

At the bottom of the dialog, there is a 'FACTORS' section with a plus sign icon. Below the dialog, there are three buttons: 'Save & New', 'Save & Close', and 'Cancel'.

Figure 297: Add Credit Bureau Dialog

5. Enter the **Model Used**.
6. Enter the **Score Category**.
7. Enter the **U.S Consumers Rank**.
8. Enter the **Range of Possible Scores**.
9. Enter the **Number of Recent Inquiries**.
10. Use the **Calendar** to enter the **Score Date**.
11. Select the **FACT Act Inquiries** checkbox if appropriate.
12. Enter the **Credit Repository**.
13. Complete the **Address** fields.

14. Click **Add** if additional factors are required.



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

Figure 298: Add Factor Dialog

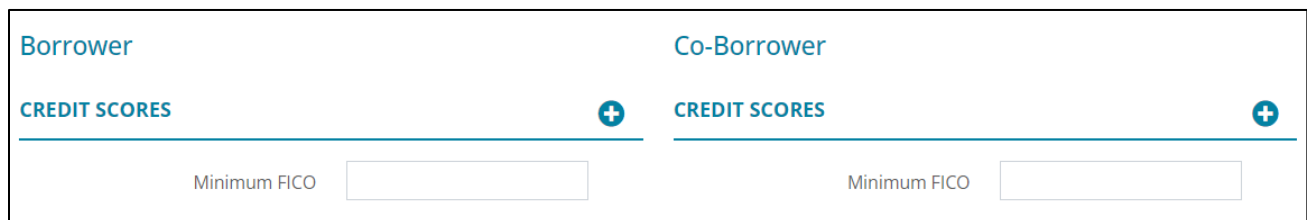
15. Enter the **Code**.
16. Enter code **Description**.
17. Click **Save & Close** on the *Add Factor* dialog.

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

18. Click **Save & Close** on the *Add Credit Bureau* dialog.

Note: Click **Save & New** to add another credit bureau.

19. Enter **Minimum FICO** score.



The form shows two columns: 'Borrower' and 'Co-Borrower'. Each column has a 'CREDIT SCORES' section with a plus icon. Below this, there is a 'Minimum FICO' label and an input field for each column.

Figure 299: Minimum FICO Score

20. Repeat steps 1 – 19 for co-borrower.

Alternate Creditor Names

Complete the following section when the borrower/co-borrower has obtained credit under a different name.

1. Click the **Borrower Alternate Creditor Names Add** button.



The 'Add Alternate Creditor Names' button is a rectangular button with the text 'ALTERNATE CREDITOR NAMES' and a plus icon in a circle on the right.

Figure 300: Add Alternate Creditor Names

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

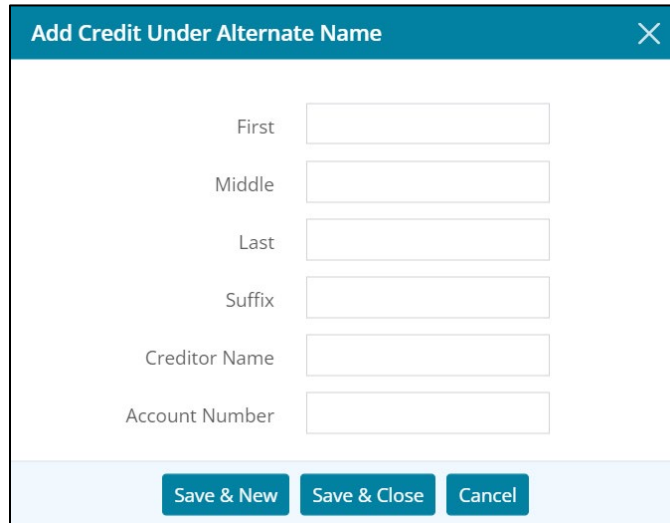


Figure 301: Add Credit Under Alternate Name

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.

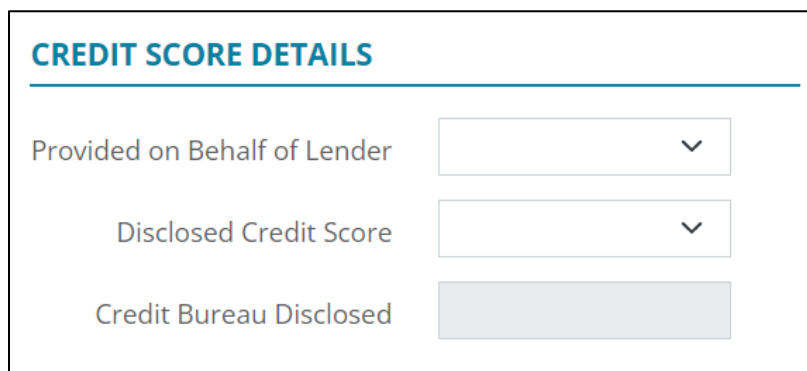


Figure 302: Credit Score Details

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 requests for each borrower.

1. Select the **Processing** tab.
2. Select **Tax Return Requests**.
3. Click **Add**.

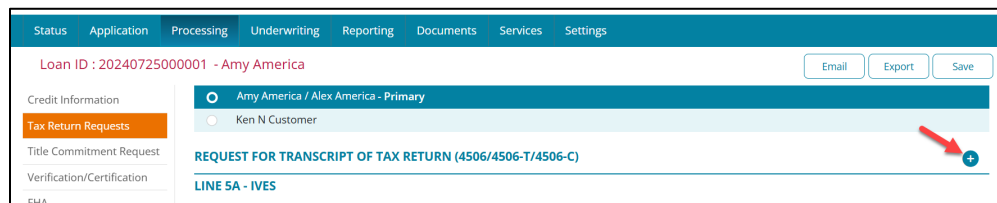
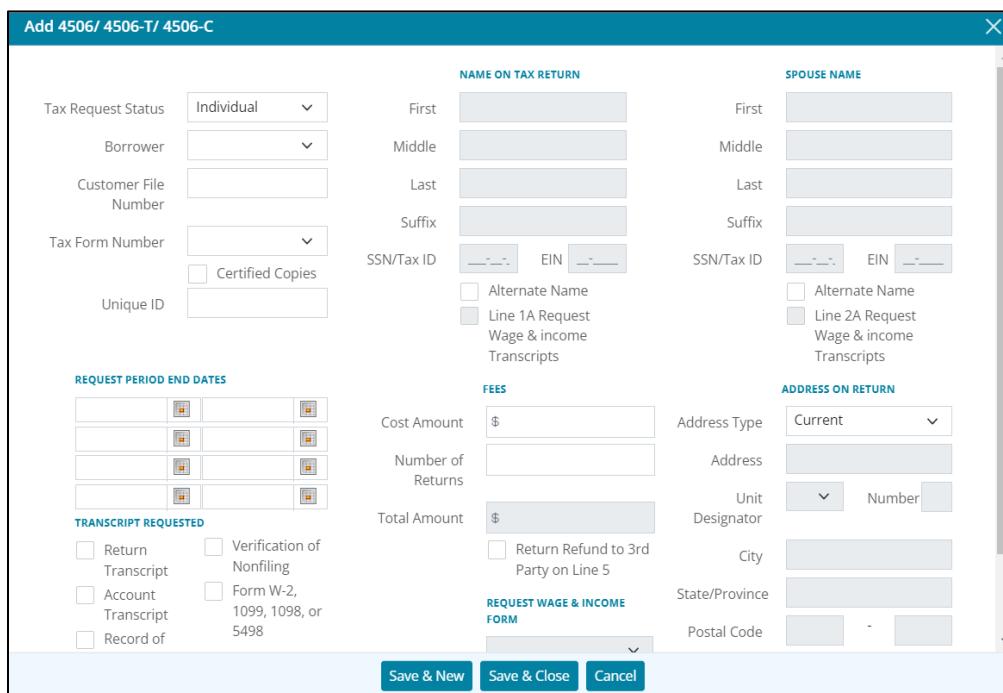


Figure 303: Request Transcripts

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



The screenshot shows a form titled "Add 4506/ 4506-T/ 4506-C". It contains several sections:

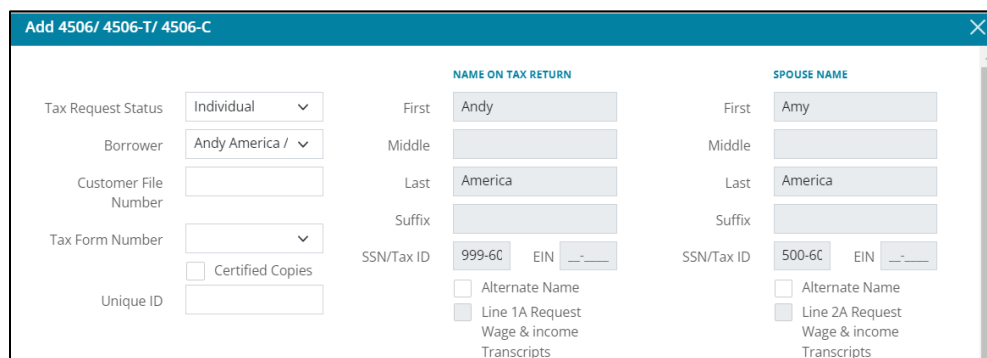
- Tax Request Status:** A dropdown menu set to "Individual".
- Borrower:** A dropdown menu.
- Customer File Number:** A text input field.
- Tax Form Number:** A dropdown menu.
- Certified Copies:** A checkbox.
- Unique ID:** A text input field.
- NAME ON TAX RETURN:** Fields for First, Middle, Last, and Suffix names, and SSN/Tax ID (with a sub-field for EIN).
- SPOUSE NAME:** Fields for First, Middle, Last, and Suffix names, and SSN/Tax ID (with a sub-field for EIN).
- REQUEST PERIOD END DATES:** A section with three rows of date pickers.
- TRANSCRIPT REQUESTED:** Checkboxes for "Return Transcript", "Account Transcript", "Record of", "Verification of Nonfiling", and "Form W-2, 1099, 1098, or 5498".
- FEES:** Fields for "Cost Amount", "Number of Returns", and "Total Amount".
- ADDRESS ON RETURN:** Fields for "Address Type" (set to "Current"), "Address", "Unit Designator", "City", "State/Province", and "Postal Code".
- REQUEST WAGE & INCOME FORM:** A dropdown menu.

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

Figure 304: 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.



This screenshot shows the same form as Figure 304, but with data populated:

- Tax Request Status:** "Individual"
- Borrower:** "Andy America /"
- Customer File Number:** (empty)
- Tax Form Number:** (empty)
- Certified Copies:** (unchecked)
- Unique ID:** (empty)
- NAME ON TAX RETURN:** First: "Andy", Middle: (empty), Last: "America", Suffix: (empty), SSN/Tax ID: "999-60", EIN: (empty).
- SPOUSE NAME:** First: "Amy", Middle: (empty), Last: "America", Suffix: (empty), SSN/Tax ID: "500-60", EIN: (empty).
- REQUEST PERIOD END DATES:** (empty)
- TRANSCRIPT REQUESTED:** (all unchecked)
- FEES:** (empty)
- ADDRESS ON RETURN:** (empty)
- REQUEST WAGE & INCOME FORM:** (empty)

Figure 305: 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**.

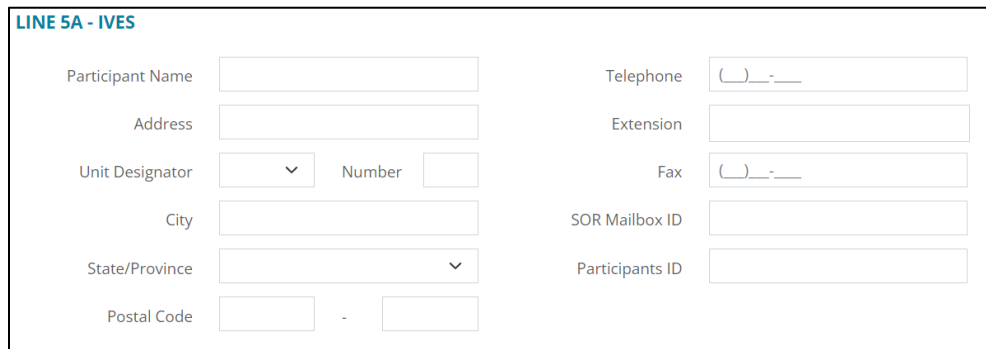


Figure 306: Line 5a – IVES Dialog

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.

LINE 5D - CLIENT

☐ Same as IVES

Client Name

Address

Unit Designator

▼

Number

City

State/Province

▼

Postal Code

-

Telephone

Extension

Figure 307: 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**.

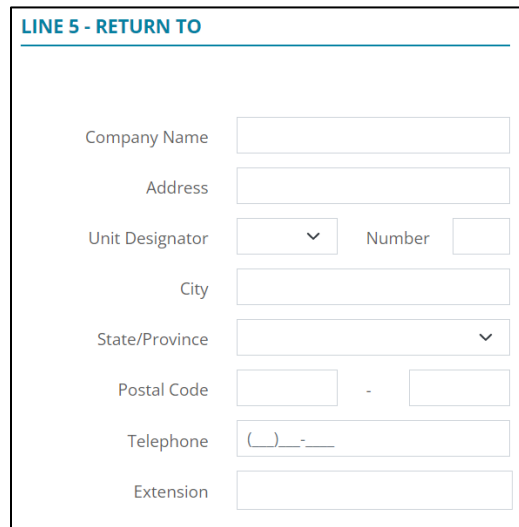


Figure 308 is a dialog box titled "LINE 5 - RETURN TO". It contains the following fields:

- Company Name: Text input field.
- Address: Text input field.
- Unit Designator: Dropdown menu.
- Number: Text input field.
- City: Text input field.
- State/Province: Dropdown menu.
- Postal Code: Text input field with a hyphen separator.
- Telephone: Text input field with a country code dropdown and hyphen separator.
- Extension: Text input field.

Figure 308: Return To Dialog

2. Complete the **Company Address** field.
3. Enter **Company Telephone Number**.
4. Enter **Extension** if applicable.

Tax Request – ID Number & Certification (W-9)

Complete these fields to verify company ID and W-9 certification if applicable.

1. Select the **Borrower Alternate Name** checkbox if applicable.

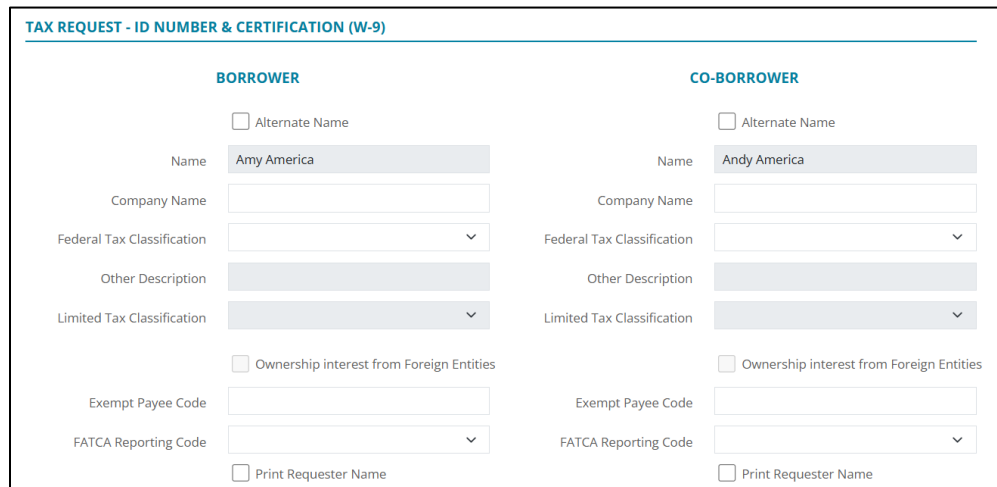


Figure 309 is a form titled "TAX REQUEST - ID NUMBER & CERTIFICATION (W-9)". It is divided into two columns: "BORROWER" and "CO-BORROWER".

BORROWER:

- ☐ Alternate Name
- Name: Text input field (pre-filled with "Amy America").
- Company Name: Text input field.
- Federal Tax Classification: Dropdown menu.
- Other Description: Text input field.
- Limited Tax Classification: Dropdown menu.
- ☐ Ownership interest from Foreign Entities
- Exempt Payee Code: Text input field.
- FATCA Reporting Code: Dropdown menu.
- ☐ Print Requester Name

CO-BORROWER:

- ☐ Alternate Name
- Name: Text input field (pre-filled with "Andy America").
- Company Name: Text input field.
- Federal Tax Classification: Dropdown menu.
- Other Description: Text input field.
- Limited Tax Classification: Dropdown menu.
- ☐ Ownership interest from Foreign Entities
- Exempt Payee Code: Text input field.
- FATCA Reporting Code: Dropdown menu.
- ☐ Print Requester Name

Figure 309: 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. Select the **Owner interest from Foreign Entities** checkbox if applicable.
7. Enter the **Exempt Payee Code** if applicable.
8. Select the **FATCA Reporting Code** option.
9. Select the **Print Requester Name** to include the requester name.
10. 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**.

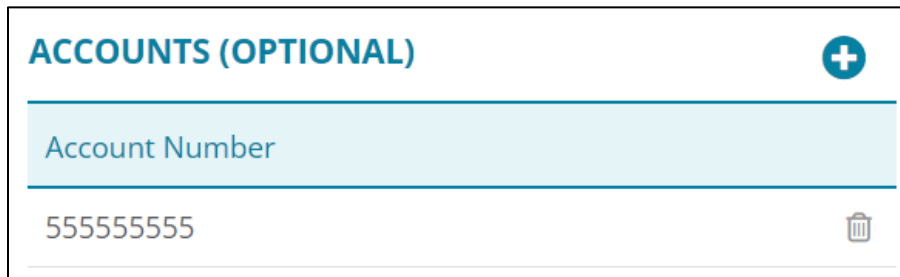


Figure 310: Accounts (optional)

2. Enter **Account Number**.

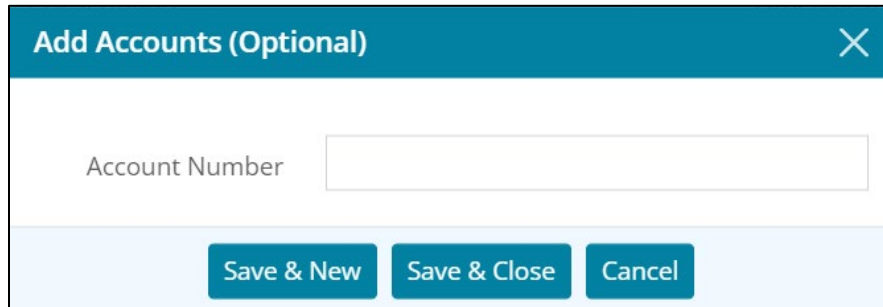


Figure 311: Add Accounts

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 309](#).)
2. Change the Account Number as applicable. (See [Add Tax Account](#) for details.)

3. Click **Save & Close**.

Delete Tax Account

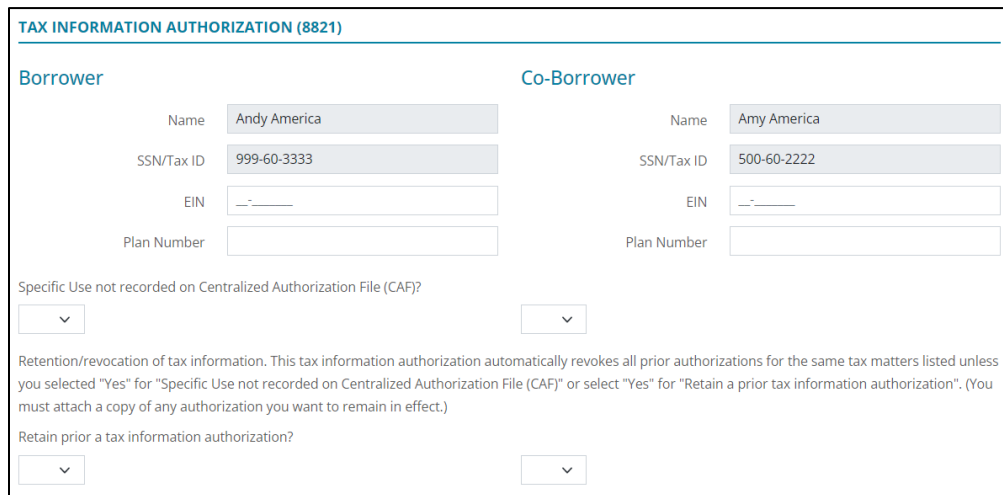
Use the following steps to delete a tax account.

1. Click the **Delete** icon. (See [Figure 309](#).)
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.



TAX INFORMATION AUTHORIZATION (8821)

Borrower	Co-Borrower
Name: Andy America	Name: Amy America
SSN/Tax ID: 999-60-3333	SSN/Tax ID: 500-60-2222
EIN: _____	EIN: _____
Plan Number: _____	Plan Number: _____

Specific Use not recorded on Centralized Authorization File (CAF)?

Retention/revocation of tax information. This tax information authorization automatically revokes all prior authorizations for the same tax matters listed unless you selected "Yes" for "Specific Use not recorded on Centralized Authorization File (CAF)" or select "Yes" for "Retain a prior tax information authorization". (You must attach a copy of any authorization you want to remain in effect.)

Retain prior a tax information authorization?

Figure 312: 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 313: Designees and Tax Matters

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

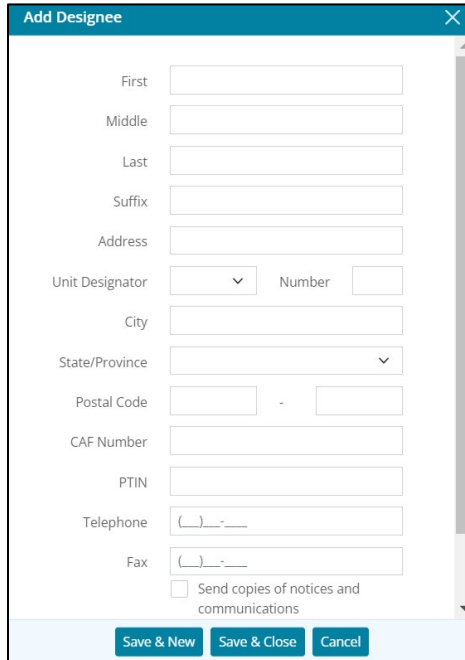


Figure 314: Add Designee Dialog

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 312.](#))
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 312.](#))
2. Click **Delete** on the *Delete Confirmation* dialog.

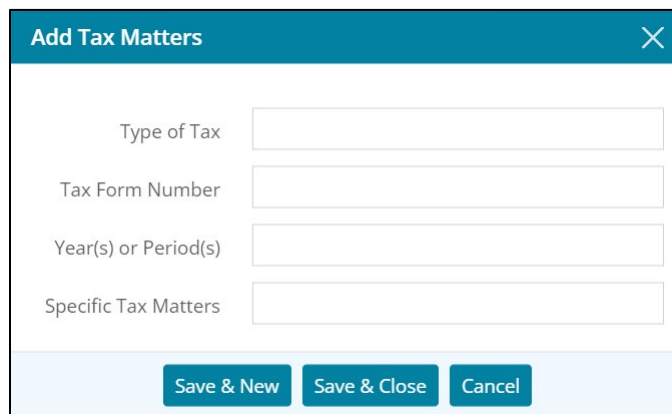
Tax Matters

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 312.](#))
2. Enter **Type of Tax**.



The image shows a dialog box titled "Add Tax Matters" with a close button (X) in the top right corner. The dialog contains four text input fields with labels: "Type of Tax", "Tax Form Number", "Year(s) or Period(s)", and "Specific Tax Matters". At the bottom of the dialog, there are three buttons: "Save & New", "Save & Close", and "Cancel".

Figure 315: 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 312.](#))
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 312.](#))
5. Click **Delete** on the *Delete Confirmation* dialog.

Title Commitment Request

Use this screen to add information for title commitment requests.

1. Enter the name and address of the requester.

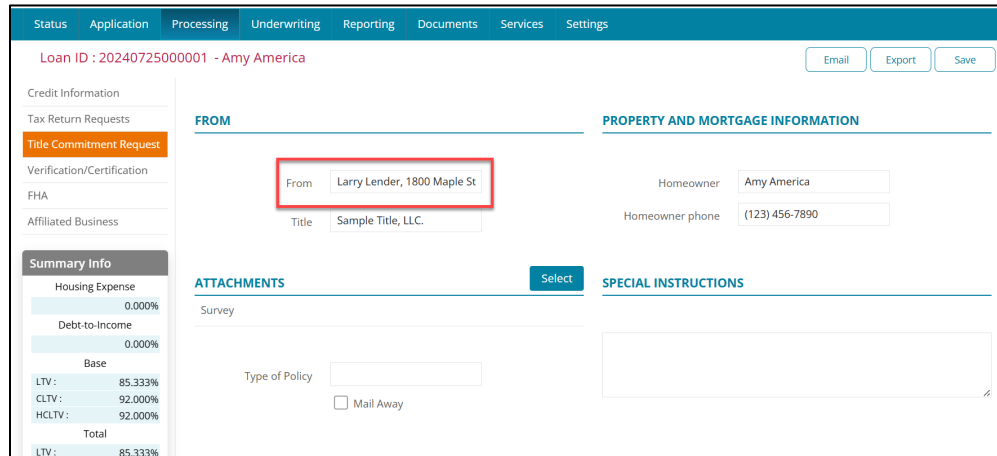


Figure 316: Request Title Commitment

2. Enter the name of the **Title** company.
3. Enter the name of the **Homeowner**.
4. Enter the homeowner's phone number.
5. Add any **Attachments** if applicable.
6. Enter the **Type of Policy**.
7. If needed, select the **Mail Away** option.
8. If needed, add **Special Instructions**.
9. Click **Save**. See [Generate Processing Document List](#).

Verification Certification

The **Verification Certification** options enable printing forms to verify borrower/co-borrower provided information. Verification must be completed for the 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**.

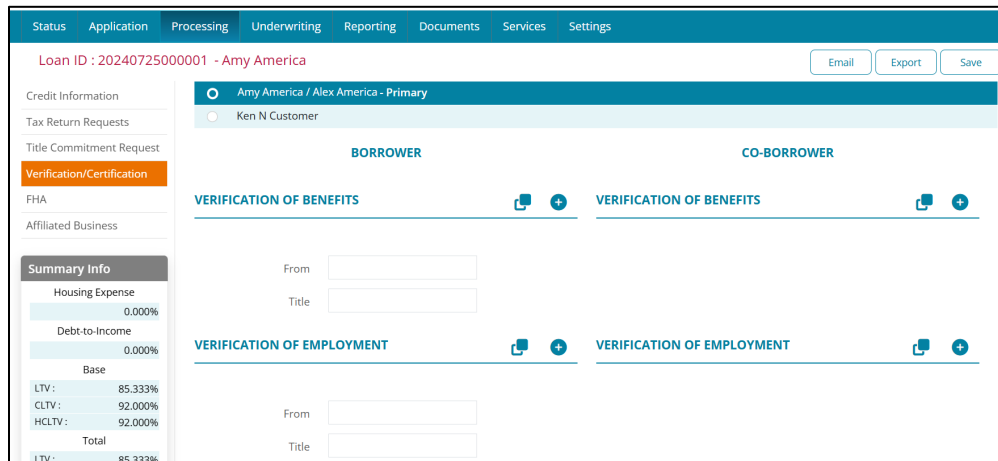
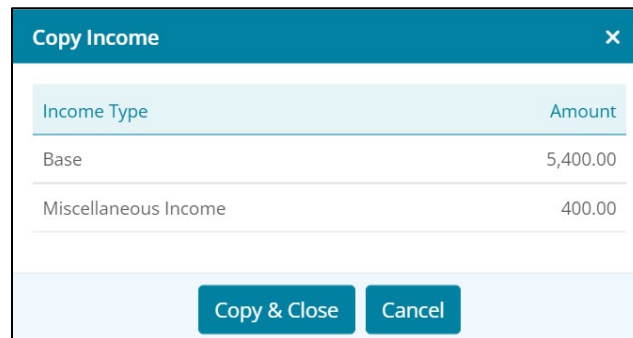


Figure 317: Verification/Certification

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



Income Type	Amount
Base	5,400.00
Miscellaneous Income	400.00

Figure 318: Copy Income

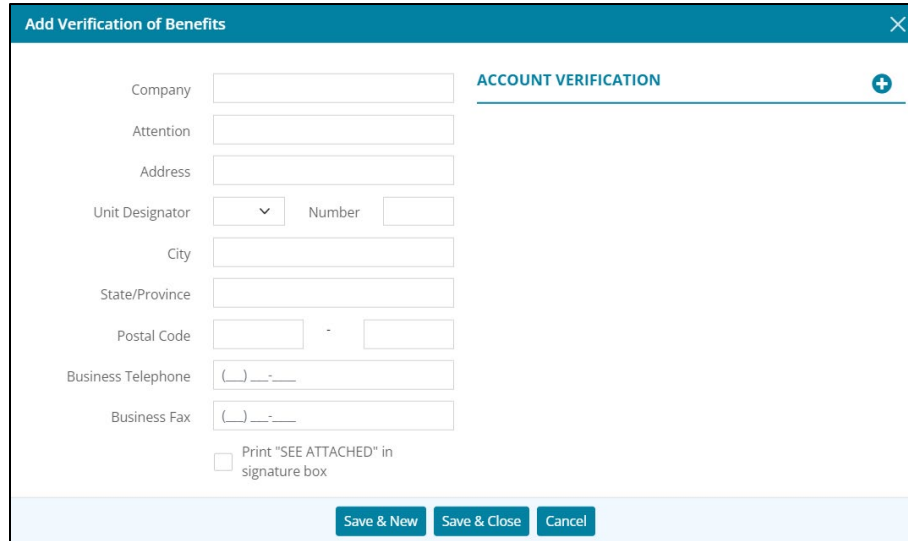
4. Select **Income Type** form(s) to print on the *Copy Income* dialog.
5. Click **Copy & Close**.

6. Enter the form requestor name in **From** field. (See [Figure 316.](#))
7. Enter the 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 316.](#))



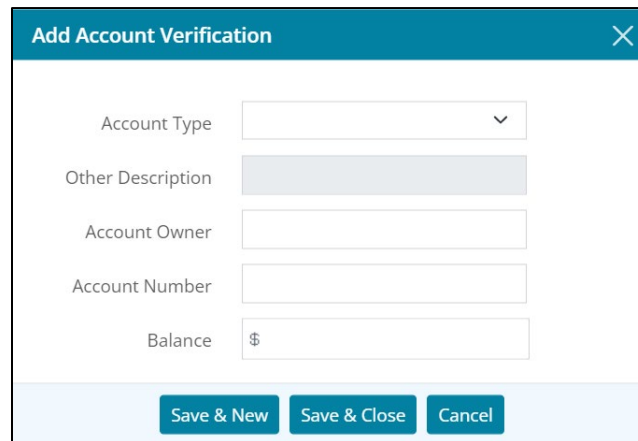
The dialog box is titled "Add Verification of Benefits" and has a close button (X) in the top right corner. It contains the following fields:

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

At the bottom right, there is a tab labeled "ACCOUNT VERIFICATION" with a plus icon (+). At the bottom of the dialog, there are three buttons: "Save & New", "Save & Close", and "Cancel".

Figure 319: Add Verification of Benefits

2. Complete the *Add Verification of Benefits* dialog fields.
3. Click **Add** to add another account for new income source.



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

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

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

Figure 320: 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 316](#).)
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 316](#).)
2. Click **Delete** on the *Delete Confirmation* dialog.

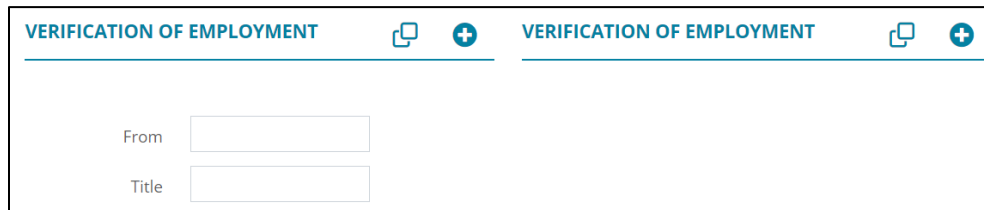
Verification of Employment

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

Copy VOE

Copy VOE before adding another employer.

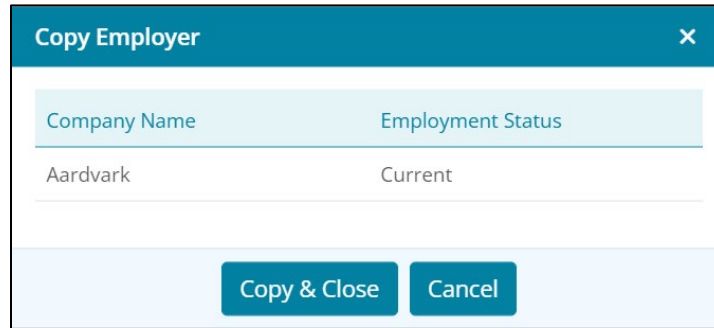
1. Click **Copy Employer**.



VERIFICATION OF EMPLOYMENT	
From	<input type="text"/>
Title	<input type="text"/>

Figure 321: Verification of Employment

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



The dialog box titled "Copy Employer" has a close button (X) in the top right corner. It contains two columns: "Company Name" and "Employment Status". Under "Company Name" is the text "Aardvark". Under "Employment Status" is the text "Current". At the bottom are two buttons: "Copy & Close" and "Cancel".

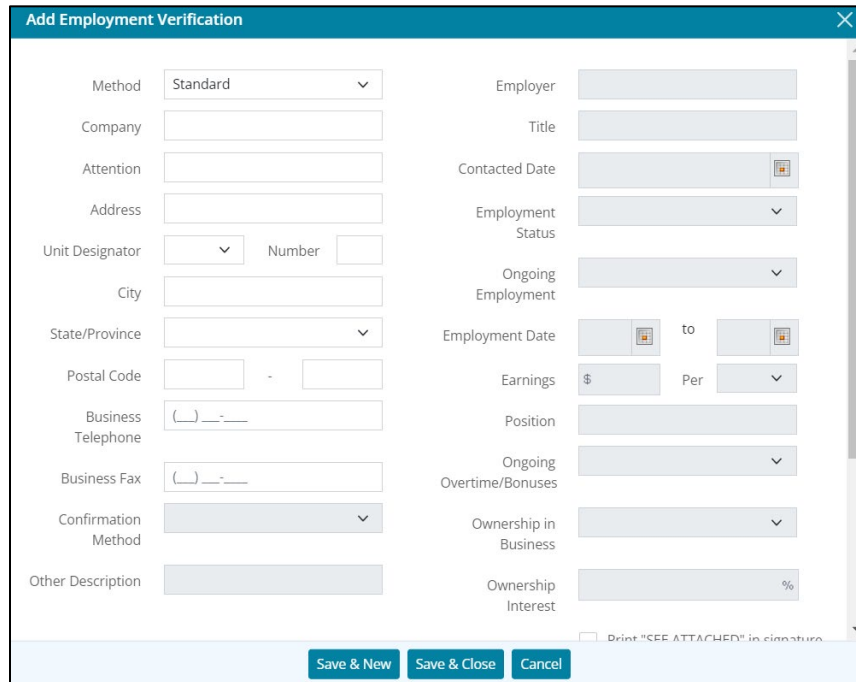
Figure 322: Copy Employer Dialog

3. Click **Copy & Close**.
4. Enter form requester name in **From** field. (See Figure 320.)
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 320.)
2. Complete the *Add Employment Verification* dialog fields.



The dialog box titled "Add Employment Verification" has a close button (X) in the top right corner. It contains two columns of fields. The left column includes: Method (Standard), Company, Attention, Address, Unit Designator (dropdown), Number, City, State/Province (dropdown), Postal Code, Business Telephone, Business Fax, Confirmation Method (dropdown), and Other Description. The right column includes: Employer, Title, Contacted Date (calendar icon), Employment Status (dropdown), Ongoing Employment (dropdown), Employment Date (calendar icon to calendar icon), Earnings (\$), Per (dropdown), Position, Ongoing Overtime/Bonuses (dropdown), Ownership in Business (dropdown), and Ownership Interest (%). At the bottom are three buttons: "Save & New", "Save & Close", and "Cancel". There is also a checkbox labeled "Print 'SEE ATTACHED' in signature" at the bottom right.

Figure 323: Add Employment Verification Dialog

3. Select the **Print "SEE ATTACHED" in signature box** checkbox to include the statement on the verification form.

- 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.

- Select the **VOE** to edit. (See [Figure 320.](#))
- Edit the **VOE** as applicable. (See [Add VOE](#) for details.)
- Click **Save & Close**.

Delete VOE

Use the following steps to delete employment.

- Select the **VOE** to **Delete**. (See [Figure 320.](#))
- 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.

- Click **Copy Assets**.

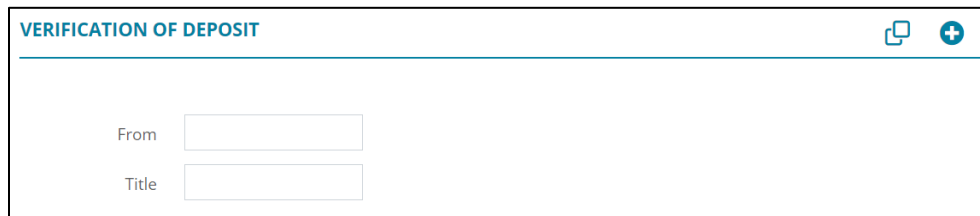
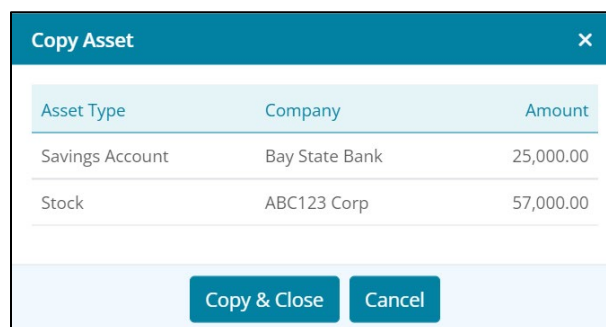


Figure 324: Verification of Deposit

- Select the **Asset** to copy.



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

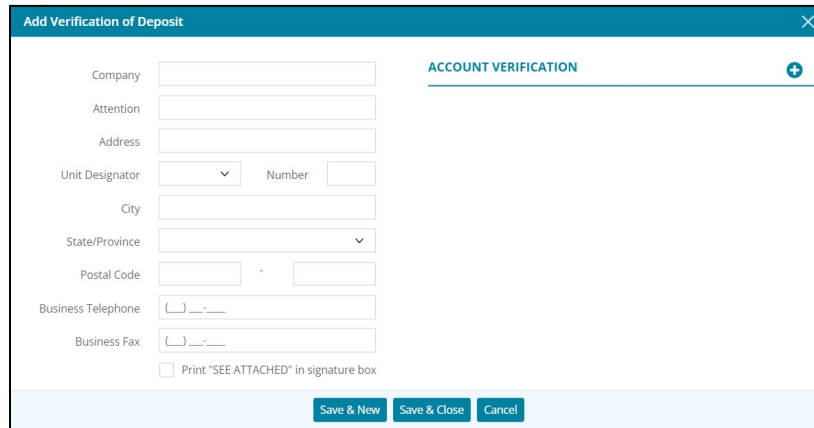
Figure 325: Copy Asset Dialog

3. Click **Copy & Close**.
4. Enter form requester name in **From** field. (See [Figure 323.](#))
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 323.](#))
2. Complete the **Add Verification Deposit** dialog fields.

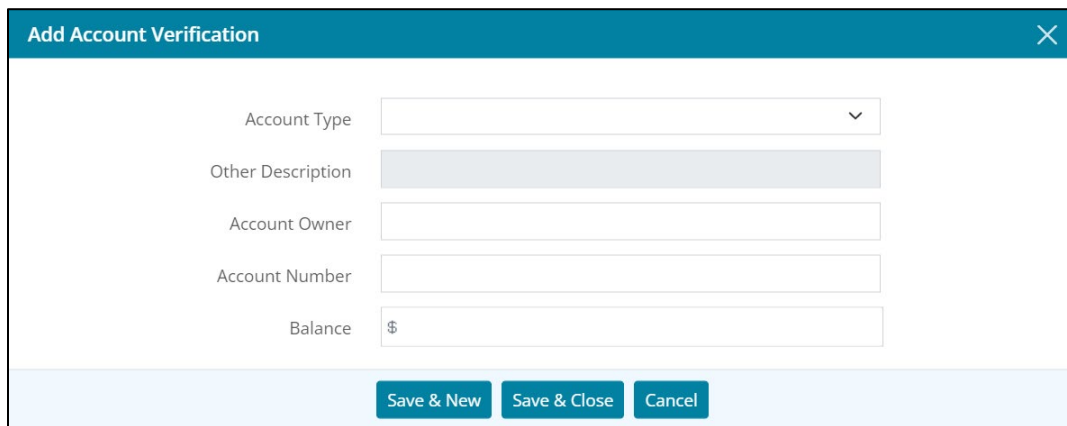


The dialog box is titled "Add Verification of Deposit" and has a close button (X) in the top right corner. It contains the following fields and controls:

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

Figure 326: Add Verification of Deposit Dialog

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



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

- Account Type: Dropdown menu
- Other Description: Text input field
- Account Owner: Text input field
- Account Number: Text input field
- Balance: Text input field with a dollar sign prefix
- Buttons at the bottom: Save & New, Save & Close, Cancel

Figure 327: 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 323](#).)
9. Enter form requester **Title**.

Edit VOD

Use the following steps to edit deposits.

1. Select the **VOD** to edit. (See [Figure 323](#).)
2. Edit the **VOD** as applicable. (See [Add VOD](#) for details.)
3. Click **Save & Close**.

Delete VOD

Use the following steps to delete a deposit.

1. Select the **Delete** icon. (See [Figure 323](#).)
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 328: Verification of Loan

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

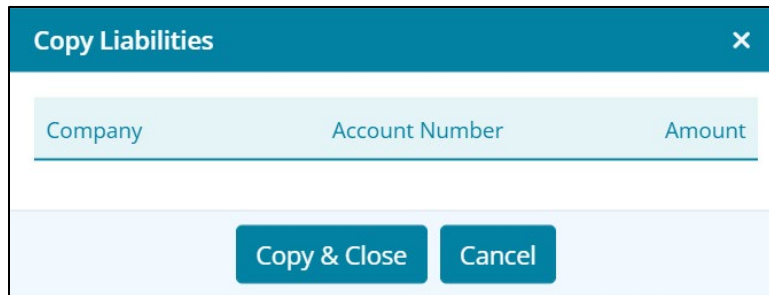


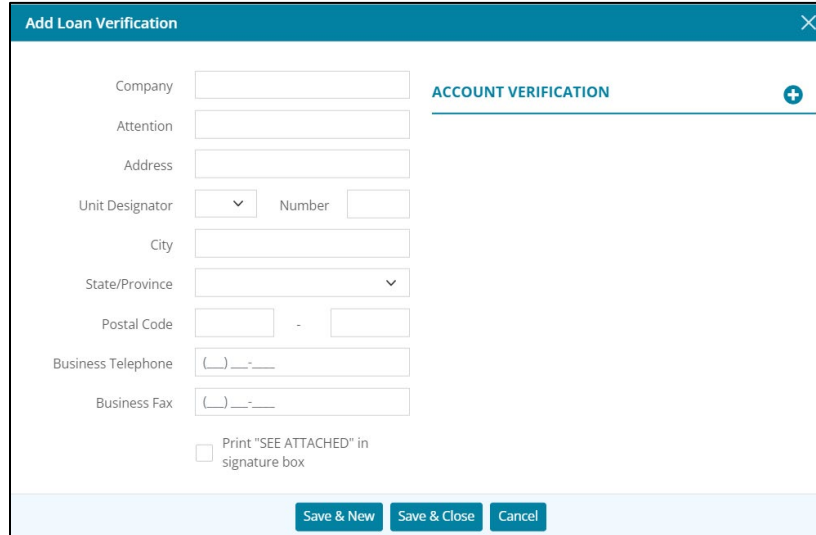
Figure 329: Copy Liabilities Dialog

3. Click **Copy & Close**.
4. Enter form requester name in **From field**. (See [Figure 327.](#))
5. Enter form requester **Title**.

Add VOL

Use the following steps to add VOL.

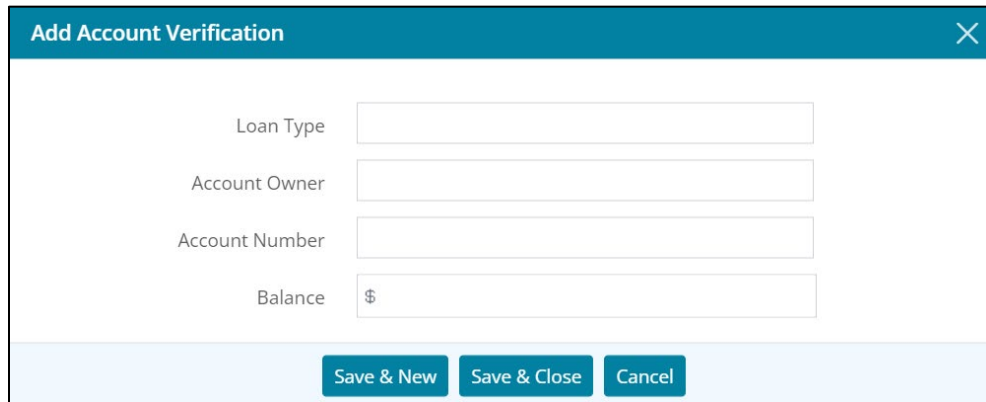
1. Click **Add** to add another liability account. (See [Figure 327.](#))
2. Complete the *Add Loan Verification* dialog fields.



The dialog box is titled "Add Loan Verification" and features a close button (X) in the top right corner. It contains several input fields for company information: Company, Attention, Address, Unit Designator (a dropdown menu), Number, City, State/Province (a dropdown menu), Postal Code (split into two boxes with a hyphen), Business Telephone, and Business Fax. To the right of these fields is a section titled "ACCOUNT VERIFICATION" with a plus icon (+). Below the input fields is a checkbox labeled "Print 'SEE ATTACHED' in signature box". At the bottom of the dialog are three buttons: "Save & New", "Save & Close", and "Cancel".

Figure 330: Add Loan Verification Dialog

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



The dialog box is titled "Add Account Verification" and features a close button (X) in the top right corner. It contains four input fields: Loan Type, Account Owner, Account Number, and Balance (with a dollar sign (\$) icon). At the bottom of the dialog are three buttons: "Save & New", "Save & Close", and "Cancel".

Figure 331: 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 327](#).)
9. Enter form requester **Title**.

Edit VOL

Use the following steps to edit a loan.

1. Select the **VOL** to edit. (See [Figure 327](#).)
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 327](#).)
2. Click **Delete** on the *Delete Confirmation* dialog.

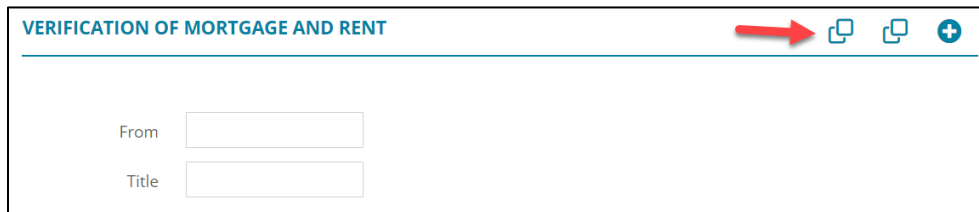
Verification of Mortgage and Rent

Complete the appropriate **Verification of Mortgage and Rent (VOM/R)** fields in preparation for printing.

Rental Verification

Complete the **Rental Verification** fields if borrower/co-borrower currently rents.

1. Click **Copy Rentals**.



VERIFICATION OF MORTGAGE AND RENT

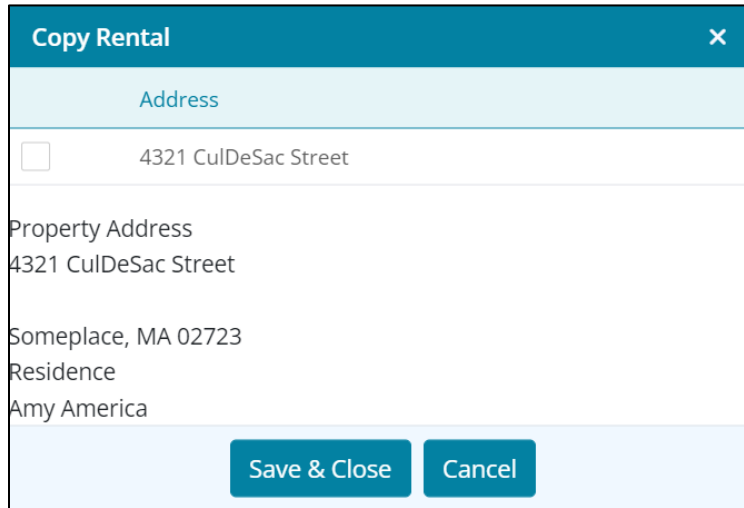
From

Title

Figure 332: Rental Verification

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

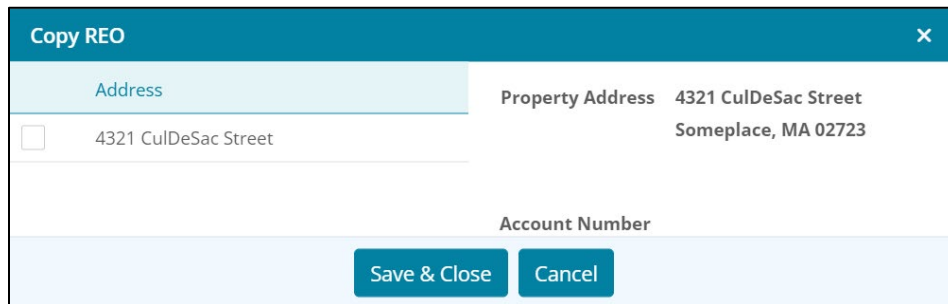
2. Select the **Address** checkbox.



The dialog box is titled "Copy Rental" with a close button (X) in the top right corner. It features a light blue header bar. Below the header, there is a section labeled "Address" in light blue. Under this section, there is a checkbox that is currently unchecked, followed by the text "4321 CulDeSac Street". Below this, the text "Property Address" is displayed, followed by "4321 CulDeSac Street". Further down, the text "Someplace, MA 02723" is shown, followed by "Residence" and "Amy America". At the bottom of the dialog, there are two buttons: "Save & Close" and "Cancel".

Figure 333: Copy Rental Dialog

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



The dialog box is titled "Copy REO" with a close button (X) in the top right corner. It features a light blue header bar. Below the header, there is a section labeled "Address" in light blue. Under this section, there is a checkbox that is currently unchecked, followed by the text "4321 CulDeSac Street". To the right of this section, the text "Property Address" is displayed, followed by "4321 CulDeSac Street" and "Someplace, MA 02723". Below this, the text "Account Number" is shown. At the bottom of the dialog, there are two buttons: "Save & Close" and "Cancel".

Figure 334: Copy REOs

6. Click **Save & Close**.
7. Enter requestor name in **From** field. (See [Figure 331](#).)
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 331](#).)
2. Select the **Address** checkbox.
3. Click **Save & Close**.

- Complete the **From** and **Title** fields. (See [Figure 331.](#))

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

Add Mortgage or Rent Account

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

- Click the **Add** button. (See [Figure 331.](#))
- Complete the **Add Mortgage or Rent Verification** dialog fields to verify landlord or mortgage holder details.

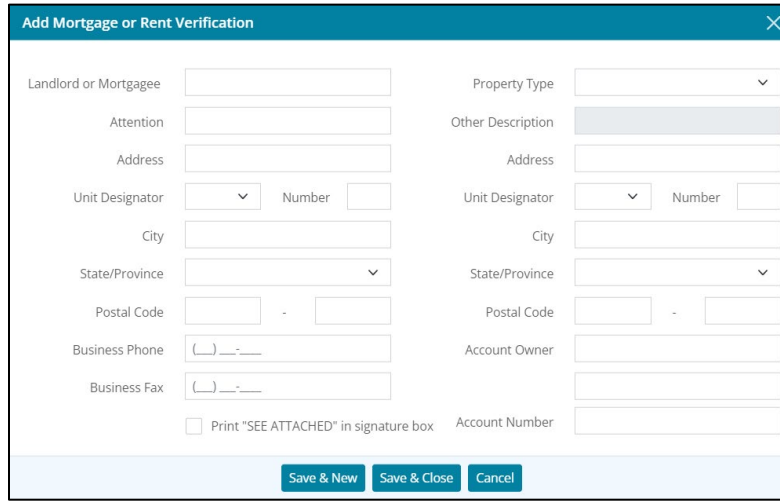


Figure 335: Add Mortgage or Rent Verification

- Click **Save & Close**.

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

- Complete the **From** and **Title** fields. (See [Figure 331.](#))

Edit VOM/R

Use the following steps to edit mortgage/rent.

- Select the **VOM/R** to edit. (See [Figure 331.](#))
- Edit the **VOM/R** as applicable. (See [Add Mortgage or Rent Account](#) for details.)
- Click **Save & Close**.

Delete VOM/R

Use the following steps to delete a mortgage/rent.

- Select the **Delete** icon. (See [Figure 331.](#))
- 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.

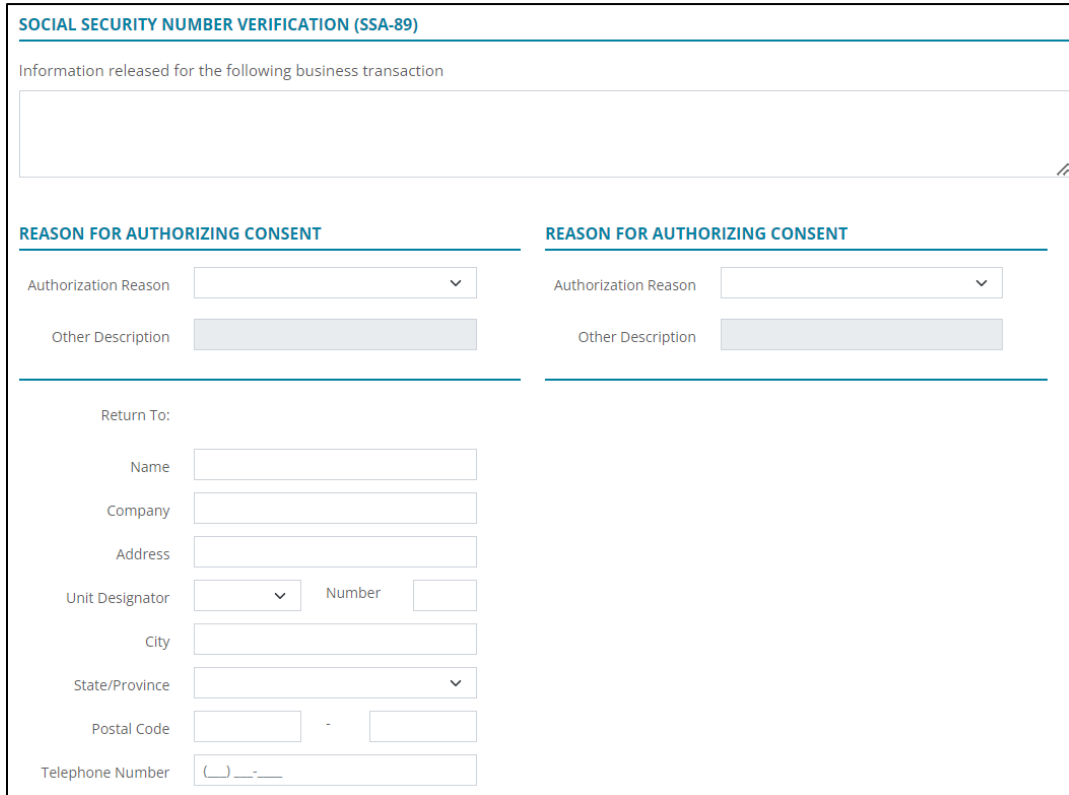


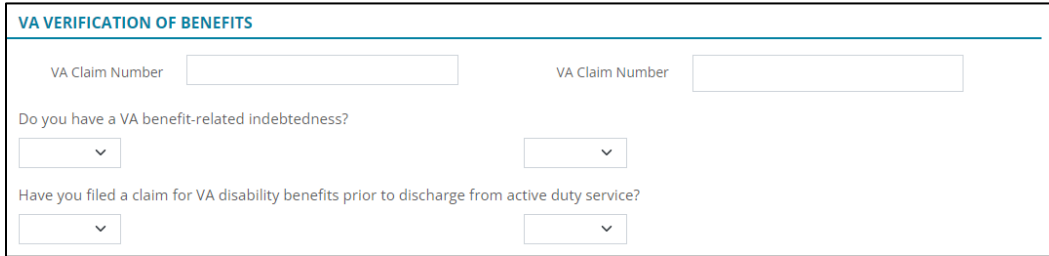
Figure 336: Social Security Number Verification

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

VA Verification and Certification

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

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



VA VERIFICATION OF BENEFITS

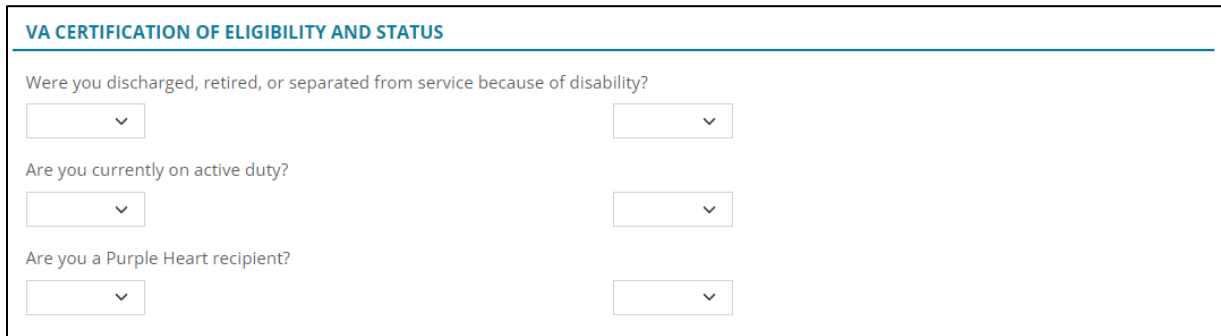
VA Claim Number VA Claim Number

Do you have a VA benefit-related indebtedness?

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

Figure 337: VA Verification of Benefits

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



VA CERTIFICATION OF ELIGIBILITY AND STATUS

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

Are you currently on active duty?

Are you a Purple Heart recipient?

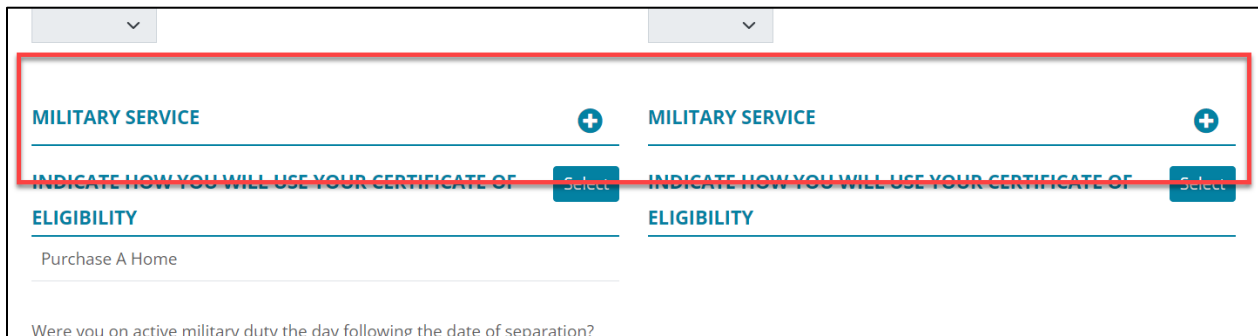
Figure 338: VA Certification of Eligibility & Status

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

Military Service

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

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



MILITARY SERVICE

MILITARY SERVICE

INDICATE HOW YOU WILL USE YOUR CERTIFICATE OF ELIGIBILITY

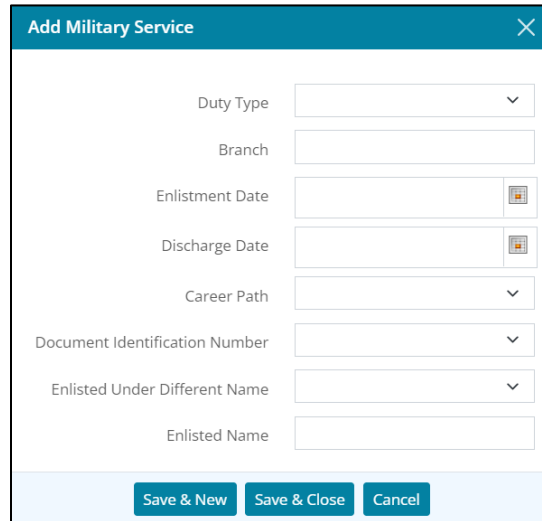
INDICATE HOW YOU WILL USE YOUR CERTIFICATE OF ELIGIBILITY

Purchase A Home

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

Figure 339: Military Service

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



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

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

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

Figure 340: Add Military Service Dialog

3. Click **Save & Close**.

Note: Click *Save & New* to add additional military service.

Indicate How You Will Use Your Certificate of Eligibility

Use this section to indicate how the Certificate of Eligibility will be used for either the borrower or the co-borrower.

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

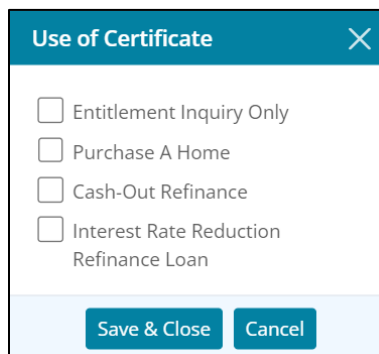


The **Certificate of Eligibility Indicator** shows two identical sections:

- INDICATE HOW YOU WILL USE YOUR CERTIFICATE OF ELIGIBILITY** (text)
- Select** (button)

Figure 341: Certificate of Eligibility Indicator

2. Select the desired options.



The **Use of Certificate** dialog box contains the following options:

- ☐ Entitlement Inquiry Only
- ☐ Purchase A Home
- ☐ Cash-Out Refinance
- ☐ Interest Rate Reduction Refinance Loan

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

Figure 342: Use of Certificate

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

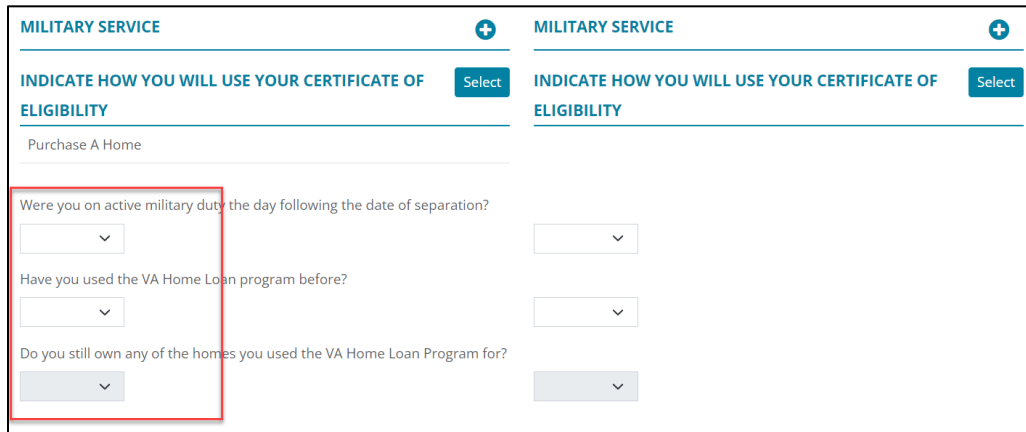



Figure 343: Military Service Options

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 342](#).

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

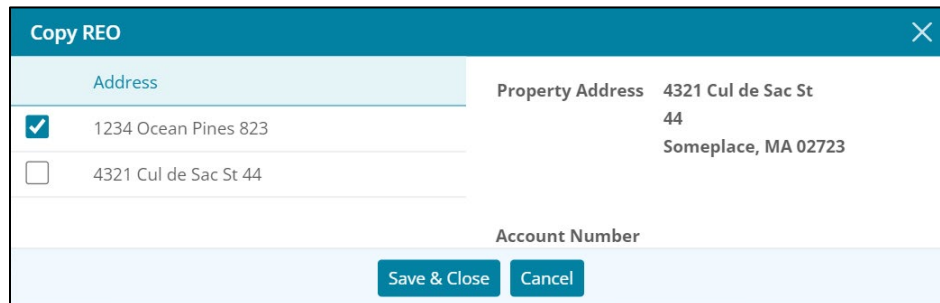
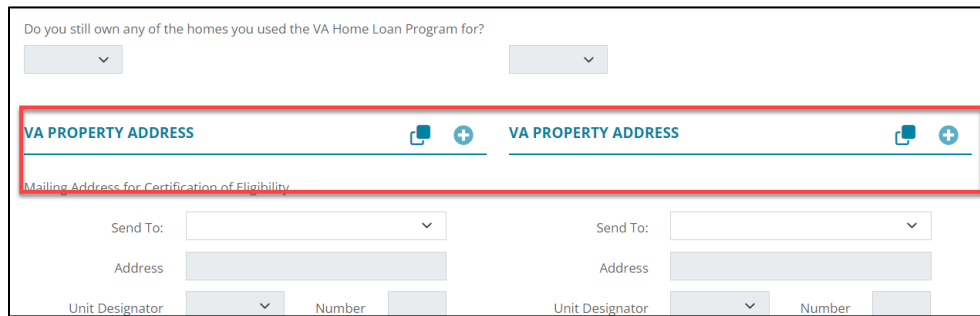


Figure 344: Copy REO (VA Property Address)

3. Click **Save & Close**.

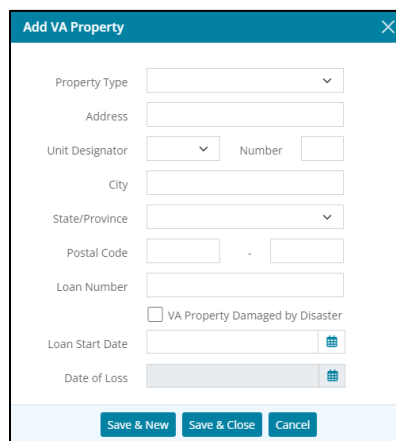
4. Click the **VA Property Address Add** button.



The screenshot shows a web interface with a header bar. Below the header, there are two tabs labeled "VA PROPERTY ADDRESS". The first tab is highlighted with a red border. Below the tabs, there are two columns of form fields. Each column has a "Send To:" dropdown, an "Address" text field, and a "Unit Designator" dropdown followed by a "Number" text field.

Figure 345: Add VA Property Address

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



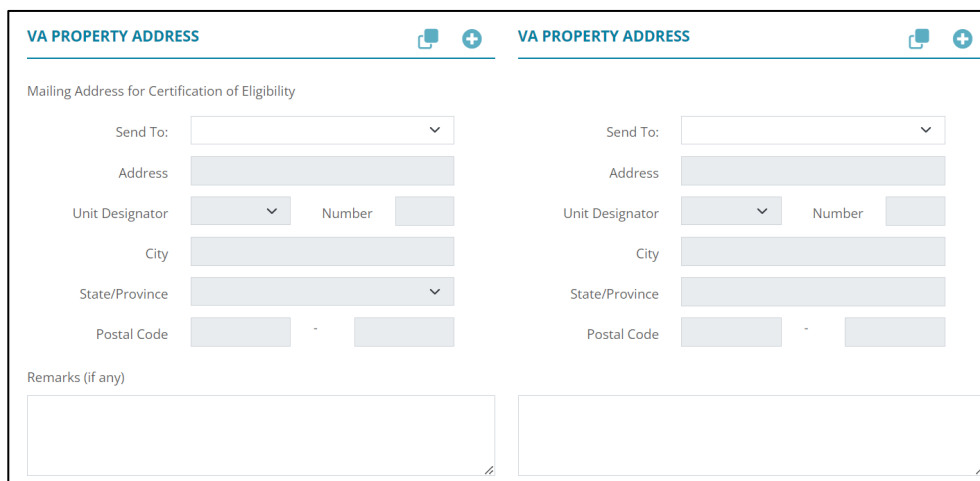
The screenshot shows a modal dialog box titled "Add VA Property". It contains the following fields: "Property Type" (dropdown), "Address" (text field), "Unit Designator" (dropdown) and "Number" (text field), "City" (text field), "State/Province" (dropdown), "Postal Code" (text field with a hyphen separator), "Loan Number" (text field), a checkbox for "VA Property Damaged by Disaster", "Loan Start Date" (calendar icon), and "Date of Loss" (calendar icon). At the bottom, there are three buttons: "Save & New", "Save & Close", and "Cancel".

Figure 346: 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*.



The screenshot shows a web interface with a header bar. Below the header, there are two tabs labeled "VA PROPERTY ADDRESS". The first tab is highlighted. Below the tabs, there are two columns of form fields. Each column has a "Send To:" dropdown, an "Address" text field, and a "Unit Designator" dropdown followed by a "Number" text field. Below these are "City", "State/Province", and "Postal Code" fields. At the bottom, there are two large text areas labeled "Remarks (if any)".

Figure 347: 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**.

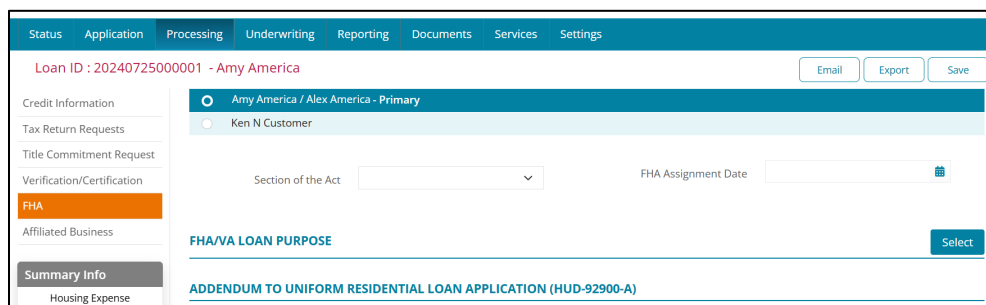


Figure 348: FHA/VA Loan Purpose

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.

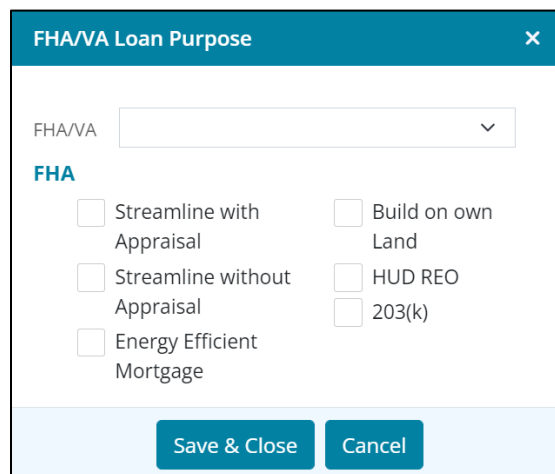


Figure 349: FHA/VA Loan Purpose Dialog

7. Select applicable checkboxes.

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

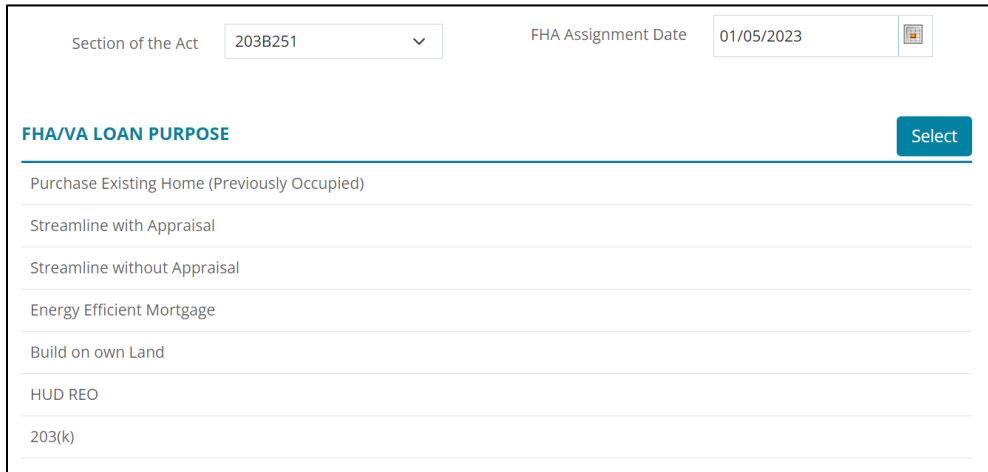


Figure 350: FHA/VA Loan Purpose Table

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.

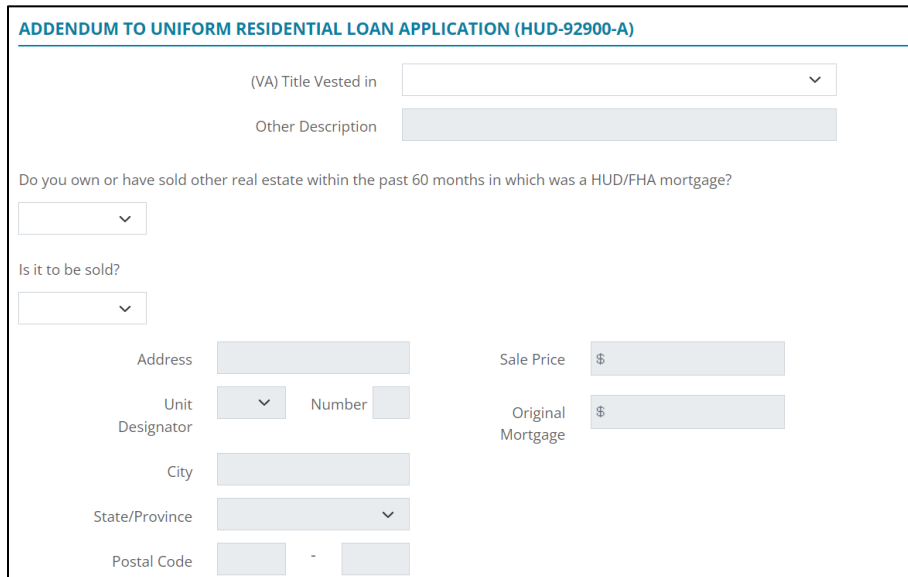


Figure 351: HUD-92900-A

2. Enter **Other Description** when selecting other as the **(VA) Title Vested in** option.
3. Select the appropriate **HUD/FHA mortgage** option.
4. Select the appropriate **To be sold** option.
5. Complete the **To Be Sold** fields when selecting **Yes**.

6. Complete the remaining **HUD-92900-A** fields appropriately.

If the dwelling to be covered by this mortgage is to be rented, is it a part of, adjacent or contiguous to any project subdivision or group of concentrated rental properties involving eight or more dwelling units in which you have any financial interest?

Have you ever had a VA home Loan?

Will the Borrower or Co-Borrower occupy the property within 60 days of signing the security instrument, and intend to continue occupancy for at least one year?

Property Value \$

Property value derived from:

☐ The reasonable value of the property as determined by VA

☐ The Statement of appraised value as determined by HUD FHA

Note: If the contract price or cost exceeds the VA "Reasonable Value" or HUD/FHA "Statement of Appraised Value", mark either item (a) or item (b), whichever is applicable.

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

Figure 352: HUD-92900-A Fields

Property Improvements (HUD-56001)

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

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

PROPERTY IMPROVEMENTS (HUD-56001)

Do you have any past due obligations owned to or insured by any agency of the Federal Government?

Do you have any other applications for an FHA Title I loan pending at this time?

With whom?

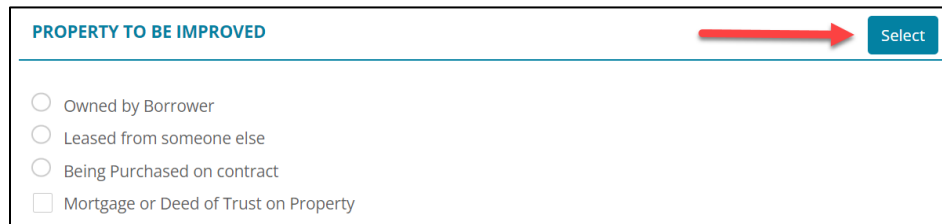
Are you refinancing a Title I loan?

Loan Number Current Balance \$

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

Figure 353: HUD-56001 Options

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



PROPERTY TO BE IMPROVED

☐ Owned by Borrower

☐ Leased from someone else

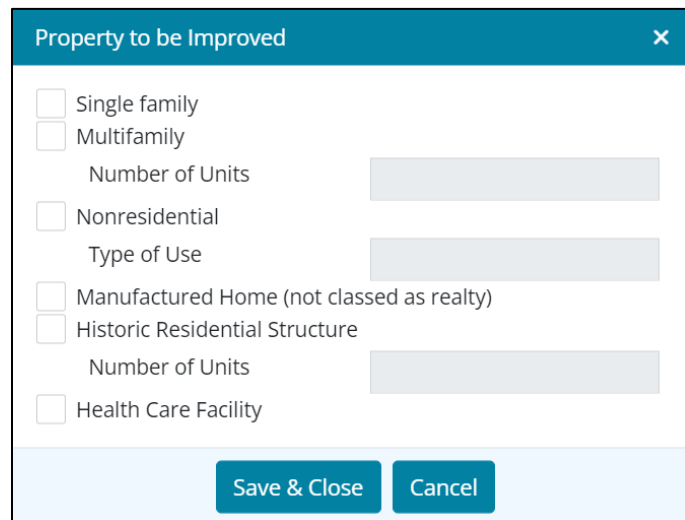
☐ Being Purchased on contract

☐ Mortgage or Deed of Trust on Property

Select

Figure 354: Select Property to be Improved

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



Property to be Improved ×

☐ Single family

☐ Multifamily

Number of Units

☐ Nonresidential

Type of Use

☐ Manufactured Home (not classed as realty)

☐ Historic Residential Structure

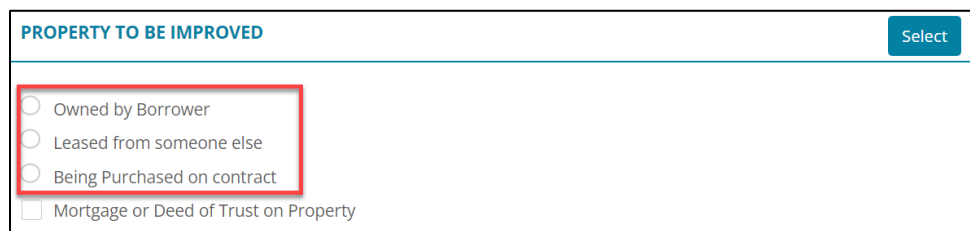
Number of Units

☐ Health Care Facility

Save & Close **Cancel**

Figure 355: Property to be Improved Dialog

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



PROPERTY TO BE IMPROVED **Select**

☐ Owned by Borrower

☐ Leased from someone else

☐ Being Purchased on contract

☐ Mortgage or Deed of Trust on Property

Figure 356: Property to be Improved Options

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

☐ Mortgage or Deed of Trust on Property


Property Owner	<input type="text"/>	Lease Payment	\$ <input type="text"/>
Address	<input type="text"/>	Lease Expiration	<input type="text"/> 
Unit Designator	<input type="text"/> <input type="text"/>		
City	<input type="text"/>		
State/Province	<input type="text"/>		
Postal Code	<input type="text"/> <input type="text"/>		

Figure 357: Mortgage or Deed of Trust Details

7. Complete the **Mortgage or Deed of Trust** details.

Bank Accounts

The displayed borrower/co-borrower Bank Account information is transferred from **Assets List** on the *Application Borrower* screen.

Note: Separate processing forms are required for each account.

1. Select the **Account Type** to process for printing.
2. Enter missing borrower **Bank Account** details.

BORROWER BANK ACCOUNT	CO-BORROWER BANK ACCOUNT
Account Type <input type="text"/>	Account Type <input type="text"/>
Company Name <input type="text"/>	Company Name <input type="text"/>
Address <input type="text"/>	Address <input type="text"/>
Unit Designator <input type="text"/> Number <input type="text"/>	Unit Designator <input type="text"/> Number <input type="text"/>
City <input type="text"/>	City <input type="text"/>
State/Province <input type="text"/>	State/Province <input type="text"/>
Postal Code <input type="text"/> - <input type="text"/>	Postal Code <input type="text"/> - <input type="text"/>

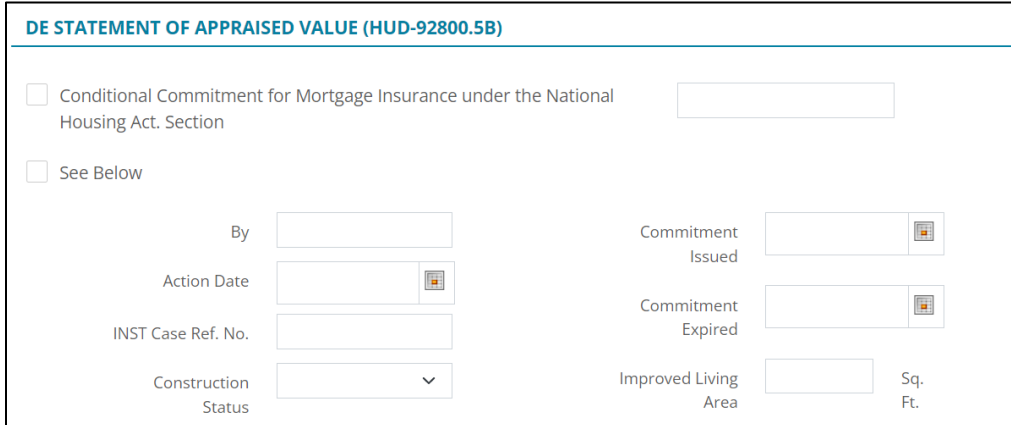
Figure 358: Bank Account Details

3. Enter the co-borrower **Bank Account** details.

DE Statement of Appraised Value (HUD-92800.5B)

Complete the **HUD-92800.5B** fields to process the *Direct Endorsement (DE) Statement of Appraised Value* form for printing.

1. Select the **Conditional Commitment to Mortgage Insurance** checkbox when appropriate.



DE STATEMENT OF APPRAISED VALUE (HUD-92800.5B)

☐ Conditional Commitment for Mortgage Insurance under the National Housing Act. Section

☐ See Below

By

Action Date

INST Case Ref. No.

Construction Status

Commitment Issued

Commitment Expired

Improved Living Area Sq. Ft.

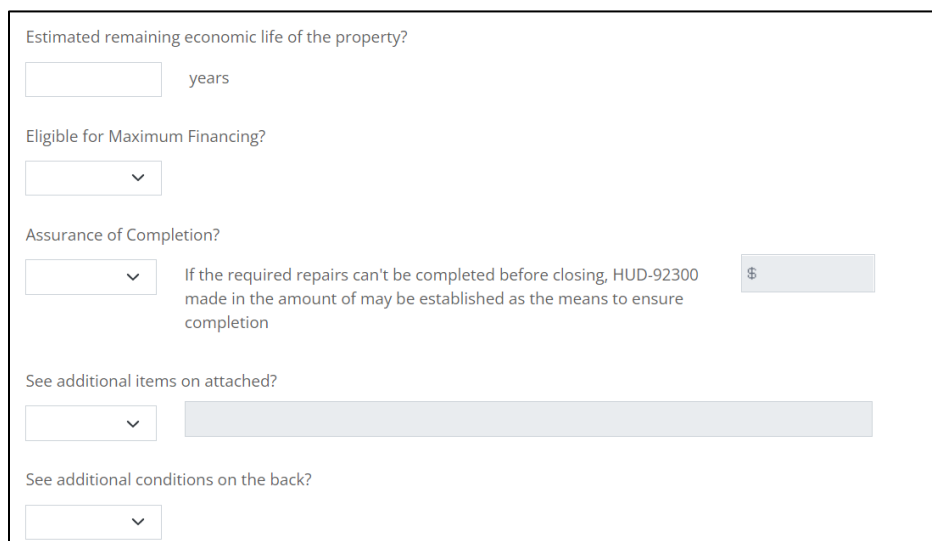
Figure 359: HUD-92800.5B Options

2. Select the **See Below** checkbox to mark the **See Below** checkbox on the printed *HUD-92800.5B* form.

Note: The *See Below* form checkbox indicates additional form fields to complete.

3. Enter the appraiser's name in the **By** field.
4. Use the **Calendars** to enter the appropriate appraisal dates.
5. Enter the assigned lender case number in the **INST Case Ref. No.** field.
6. Enter the home square footage value in the **Improved Living Area** field.
7. Select the appropriate **Construction Status**.

8. Complete the remaining selections.



Estimated remaining economic life of the property?

years

Eligible for Maximum Financing?

Assurance of Completion?

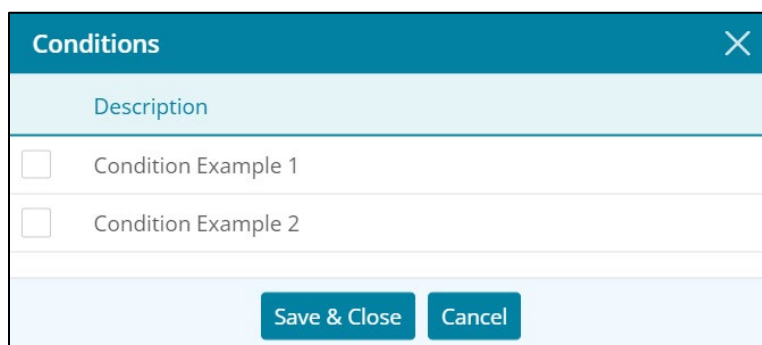
If the required repairs can't be completed before closing, HUD-92300 made in the amount of may be established as the means to ensure completion

See additional items on attached?

See additional conditions on the back?

Figure 360: HUD-92800.5B Selections

9. Click **Select** to review the **Condition Statements** entered on the *Underwriting Conditions* screen. (See [Underwriting](#) for details.)
10. Select the **Conditions** to include on the form.



Conditions	
Description	
<input type="checkbox"/>	Condition Example 1
<input type="checkbox"/>	Condition Example 2

Save & Close Cancel

Figure 361: Conditions Dialog

11. Click **Save & Close**.

Energy-Efficient Mortgage Fact Sheet

Enter the Maximum Mortgage Amount value in preparation for printing the *FHA Energy Efficient Mortgage Fact Sheet*.

ENERGY-EFFICIENT MORTGAGE FACT SHEET		
Maximum mortgage amount for a single-family unit is	\$ <input type="text"/>	plus the cost of the eligible energy-efficient improvements.

Figure 362: Energy-Efficient Mortgage Fact Sheet

Housing Counseling Lender Certification of Completion

Complete the fields in preparation for printing the verification of *Housing Counseling* form.

1. Select the appropriate **Delivery Method** party.

HOUSING COUNSELING LENDER CERTIFICATION OF COMPLETION	
Delivery Method	<input type="text"/>
Training Format	<input type="text"/>

Figure 363: 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.

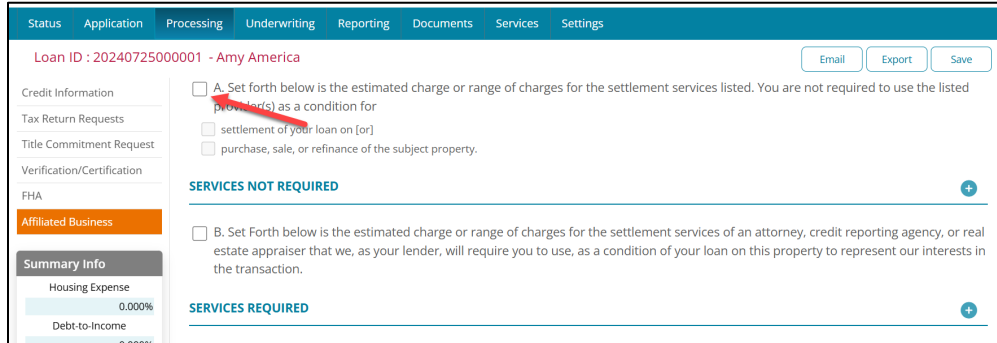


Figure 364: Affiliated Business

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

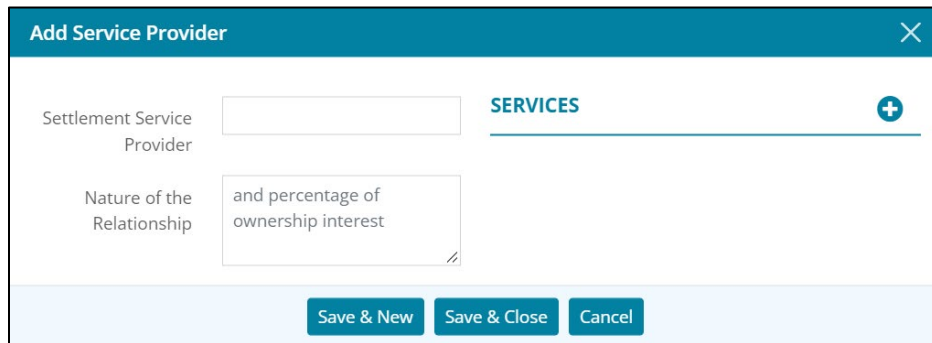


Figure 365: Add Service Provider

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

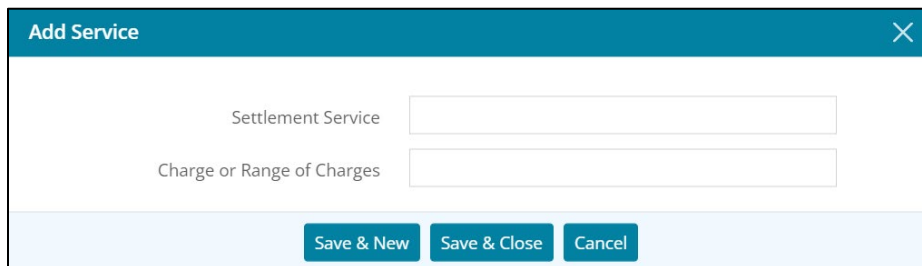


Figure 366: Add Service

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

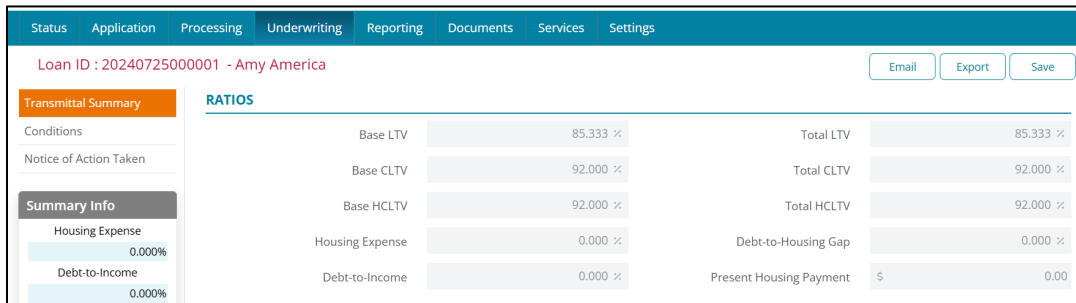
1. Select option **B** if a service is required to be used.
2. Click the **Add** button to list any affiliated businesses.
3. Repeat *Option A* steps 4-10 to list any affiliated businesses.

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.



Loan ID : 20240725000001 - Amy America			
Transmittal Summary		RATIOS	
Conditions	Base LTV	85.333	Total LTV
Notice of Action Taken	Base CLTV	92.000	Total CLTV
	Base HCLTV	92.000	Total HCLTV
Summary Info	Housing Expense	0.000	Debt-to-Housing Gap
	Debt-to-Income	0.000	Present Housing Payment

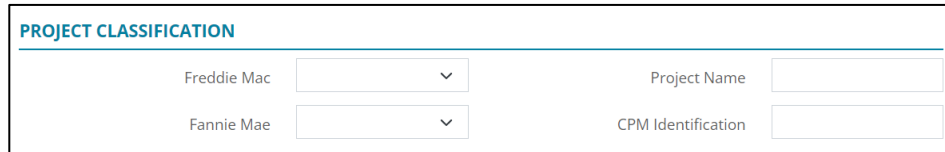
Figure 367: Transmittal Summary

Note: The *Ratios*, *Stable Monthly Income*, and *Total Monthly Payments* tables are auto populated.

Project Classification

The *Project Classification* fields are displayed on the *Project Classification* section of the *Uniform Underwriting and Transmittal Summary* form for Freddie Mac or Fannie Mae submittals.

1. Select the **Freddie Mac** option if appropriate.



PROJECT CLASSIFICATION	
Freddie Mac	Project Name
Fannie Mae	CPM Identification

Figure 368: Project Classification

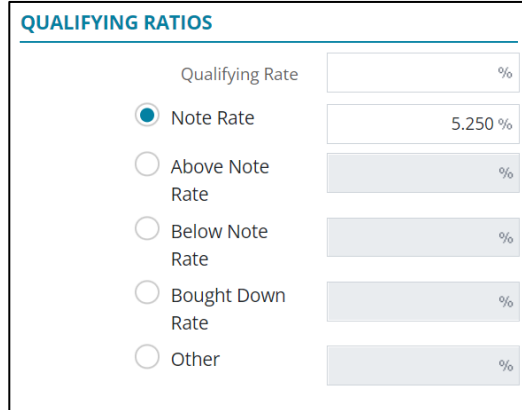
2. Select **Fannie Mae** option if appropriate.

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**.



The form titled "QUALIFYING RATIOS" contains the following fields:

- Qualifying Rate: A text input field followed by a percentage sign (%).
- Note Rate: A radio button (selected) followed by a text input field containing "5.250 %".
- Above Note Rate: A radio button followed by a text input field.
- Below Note Rate: A radio button followed by a text input field.
- Bought Down Rate: A radio button followed by a text input field.
- Other: A radio button followed by a text input field.

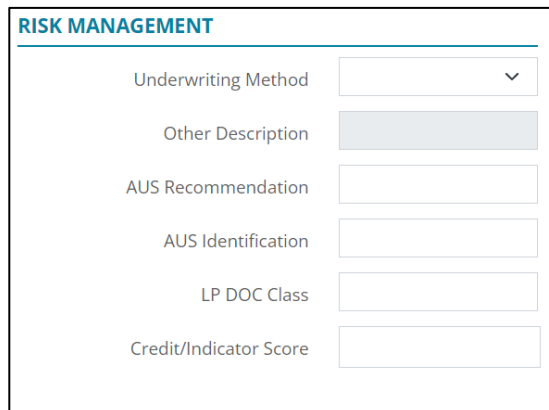
Figure 369: Qualifying Ratios

2. Select the **Note Rate** radio button if appropriate.
3. Enter the **Note Rate**.

Risk Management

Complete the fields for the *Uniform Underwriting and Transmittal Summary* form **Risk Assessment** fields.

1. Select the **Underwriting Method** option.



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

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

Figure 370: Risk Management

2. Enter **Other Description** when selecting **Other** from the **Underwriting Method** dropdown.
3. Enter the **Automated Underwriting System (AUS) Recommendation**.
4. Enter the AUS identifier in the **AUS Identification** field.
5. Enter the Loan Prospector (LP) document class in the **LP DOC Class** field.
6. Enter the **Credit/Indicator Score**.

Escrow Account and Funds to Close

Complete the fields for the *Uniform Underwriting and Transmittal Summary* form **Escrow** and **Borrower Funds to Close** fields.

1. Select the appropriate **Escrow Account** radio button.

ESCROW ACCOUNT	FUNDS TO CLOSE
<input type="radio"/> Will have an Escrow Account	Funds Required \$ <input type="text"/>
<input type="radio"/> Your Loan will not have an Escrow account	Verified Assets \$ <input type="text"/>
	Source <input type="text"/>
	Months in Reserve <input type="text"/>
	Interested Party Contribution <input type="text"/> %

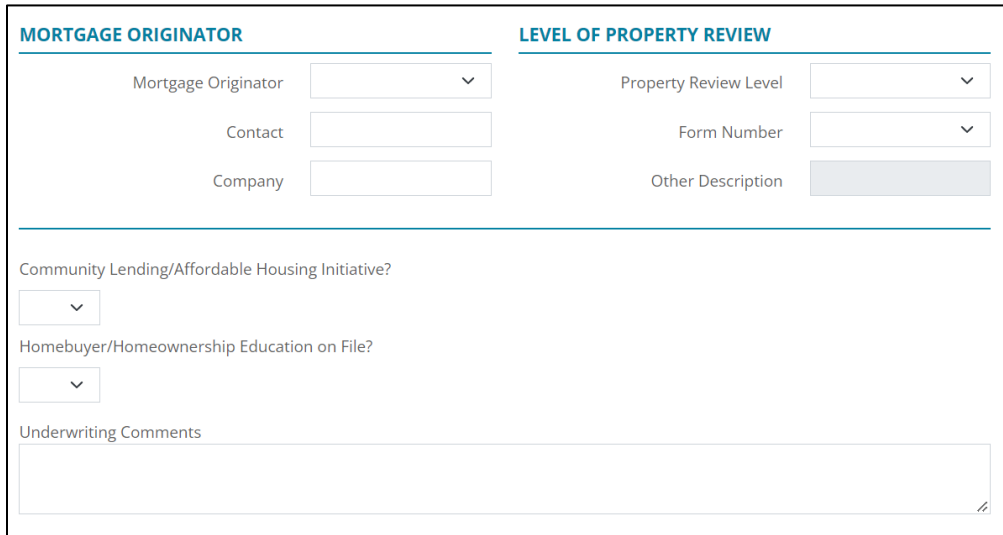
Figure 371: Escrow Account and Funds to Close

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.



The form is divided into two main sections: **MORTGAGE ORIGINATOR** and **LEVEL OF PROPERTY REVIEW**.

MORTGAGE ORIGINATOR section includes:

- Mortgage Originator (dropdown menu)
- Contact (text input field)
- Company (text input field)

LEVEL OF PROPERTY REVIEW section includes:

- Property Review Level (dropdown menu)
- Form Number (dropdown menu)
- Other Description (text input field)

Below these sections are two more dropdown menus:

- Community Lending/Affordable Housing Initiative?
- Homebuyer/Homeownership Education on File?

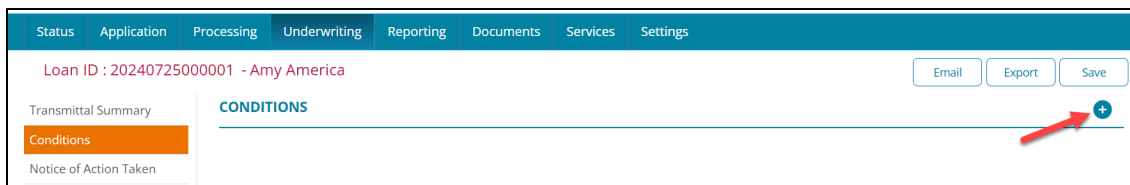
At the bottom is a large text area for **Underwriting Comments**.

Figure 372: 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.



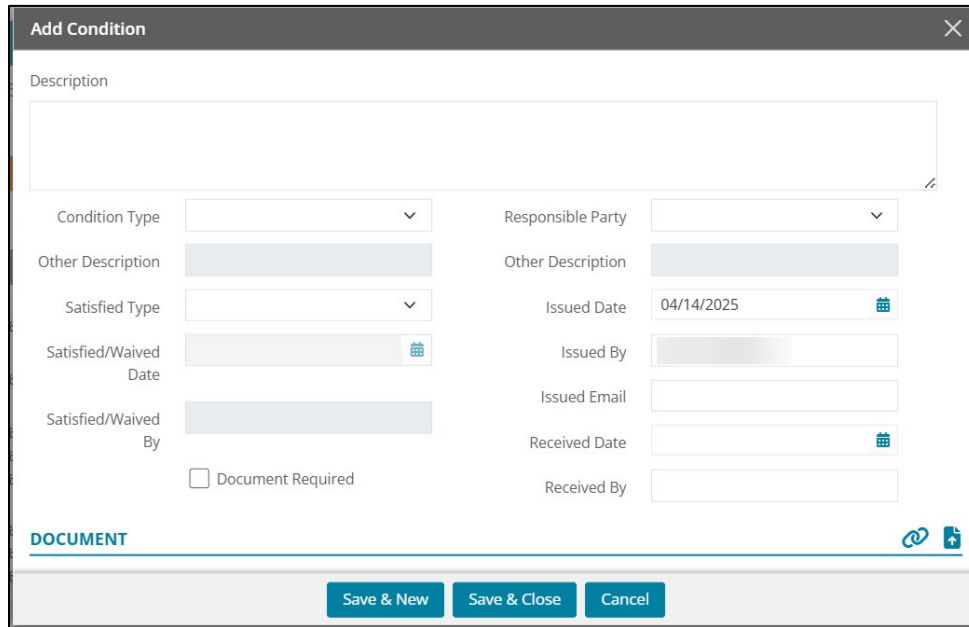
The screenshot shows the application interface with the **Underwriting** tab selected. The **CONDITIONS** section is visible, and a red arrow points to a **+** button in the top right corner, indicating where to click to add a new condition.

Figure 373: Conditions

Adding Conditions

To add an *Underwriting* condition:

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



The **Add Condition** dialog box contains the following fields:

- Description**: A large text area for entering the condition description.
- Condition Type**: A dropdown menu.
- Responsible Party**: A dropdown menu.
- Other Description**: A text field.
- Satisfied Type**: A dropdown menu.
- Issued Date**: A date field with a calendar icon, showing 04/14/2025.
- Satisfied/Waived Date**: A date field with a calendar icon.
- Issued By**: A text field.
- Satisfied/Waived By**: A text field.
- Issued Email**: A text field.
- Received Date**: A date field with a calendar icon.
- Received By**: A text field.
- Document Required**: A checkbox.

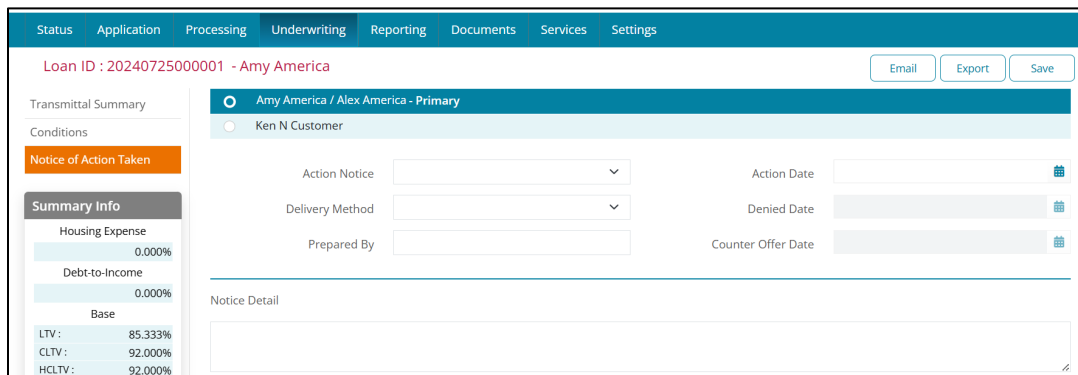
At the bottom, there are three buttons: **Save & New**, **Save & Close**, and **Cancel**. A **DOCUMENT** section at the bottom right includes a link icon and an upload icon.

Figure 374: 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.



The **Notice of Action Taken** screen displays the following information:

- Loan ID**: 20240725000001 - Amy America
- Summary Info**:
 - Housing Expense: 0.000%
 - Debt-to-Income: 0.000%
 - Base:
 - LTV: 85.333%
 - CLTV: 92.000%
 - HCLTV: 92.000%
- Action Notice**: A dropdown menu.
- Delivery Method**: A dropdown menu.
- Prepared By**: A text field.
- Action Date**: A date field with a calendar icon.
- Denied Date**: A date field with a calendar icon.
- Counter Offer Date**: A date field with a calendar icon.
- Notice Detail**: A large text area for entering the notice details.

At the top right, there are buttons for **Email**, **Export**, and **Save**.

Figure 375: Notice of Action Taken

To fill out the notice:

1. Select the **Action Notice** dropdown and select an appropriate option.
2. Select a **Delivery Method** for the dropdown menu.
3. Enter who the notice was **Prepared By**.
4. Select an **Action Date**.
5. If the *Credit Denial* action was selected, add a **Denied Date**.
6. If the *Counter Offer* action was selected, add the **Counter Offer Date**.
7. If the *Incomplete Application* was selected, add **Provide Missing Information By** date.
8. Type a **Notice Detail** to explain in-depth the reason for the notice.
9. If needed, select the **If checked...** checkbox.

Note: The *If checked...* checkbox only applies to the Counter Offer Action.

☐ If checked, our principal reasons for denying your original request are indicated below

PART I - PRINCIPAL REASON(S) FOR CREDIT DENIAL, TERMINATION, OR OTHER ACTION TAKEN CONCERNING CREDIT

PART II - DISCLOSURE OF USE OF INFORMATION OBTAINED FROM AN OUTSIDE SOURCE

☐ Information obtained in a report from a consumer reporting agency

BORROWER

CO-BORROWER

CREDIT INFORMATION

CREDIT INFORMATION

Score Date
Inquiries
Credit Score
Range of Scores

Score Date
Inquiries
Credit Score
Range of Scores

Figure 376: 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.

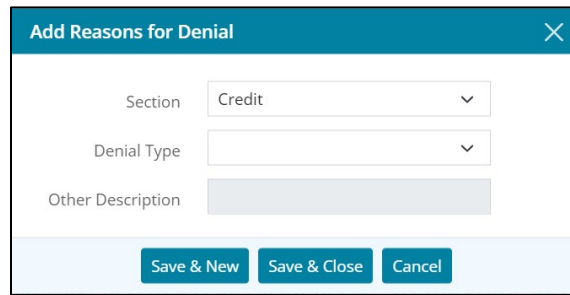


Figure 377: Add Reason of Denial

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.

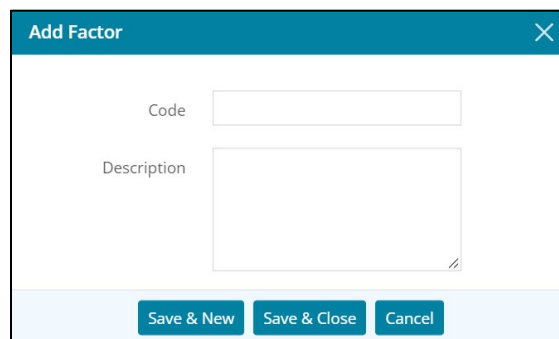


Figure 378: Factors

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 more information. Click *Save* when this section is complete.

CREDIT AGENCY

Credit Agency	<input type="text"/>	<input type="checkbox"/>	Information obtained from outside sources other than a consumer reporting agency. You have the right to request, in writing, a disclosure of the nature of this information
Address	<input type="text"/>	<input type="checkbox"/>	Additional Statement
Unit Designator	<input type="text" value="v"/>	Number	<input type="text"/>
City	<input type="text"/>		
State/Province	<input type="text" value="v"/>		
Postal Code	<input type="text"/>	-	<input type="text"/>
Phone	<input type="text" value="() -"/>		

Figure 379: Credit Agency

Reporting

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

Mortgage Call Report 2024

The *Mortgage Call Report 2024* (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 that the tab is enabled in the *User Information* screen. See [Add User](#).

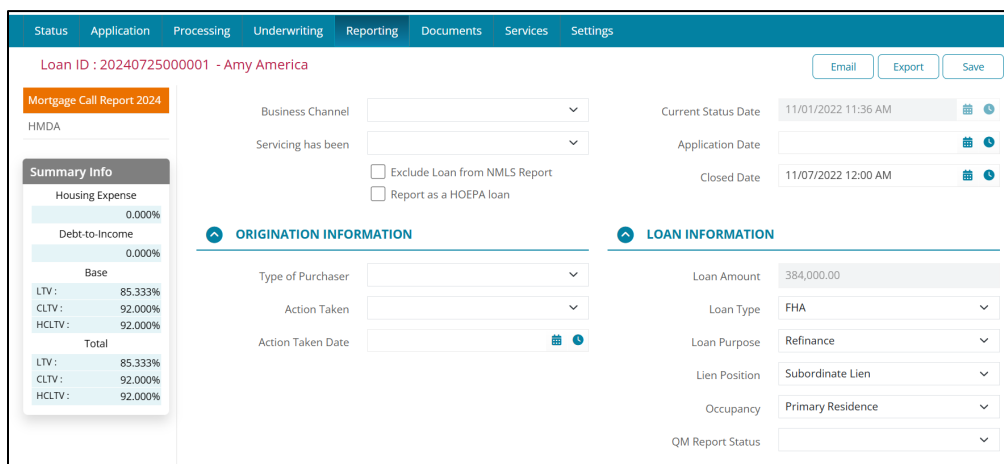


Figure 380: Mortgage Call Report

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 **Closed Date**.

Note: Setting a Closed Date will synch and update the Status in the *Status > Tracking* screen.

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 from the Loan Application screen. 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.

SUBJECT PROPERTY INFORMATION		LOAN ORIGINATOR INFORMATION	
Address	1234 Ocean Pines	Loan Originator	
Unit Designator	<input type="text"/>	NMLS License Number	
City	Rehobeth	License	
State/Province	MD	Email	
Postal Code	21857	Phone	
Property Type	<input type="text"/>		

Figure 381: Subject Property/Loan Originator

Loan Originator Information

This section auto-populates the assigned Loan Originators' information from the *Status > Contacts* screen.

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).

PROFIT & LOSS INFORMATION					
Origination Points	\$	+ Lender Comp.	\$ 650.00	+ Broker Charges	\$ 500.00
- Commissions Paid	\$ 410.00	- Lender Charge	\$ 53.00	- Other Costs	\$ 100.00
					= Net Profit \$ 587.00
Origination Points	\$	+ Gain/Loss on Sale	\$	+ Lender Charges	\$
- Commissions Paid	\$	- Warehouse Costs	\$	- Other Costs	\$
					= Net Profit \$ 0.00

Figure 382: 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**.

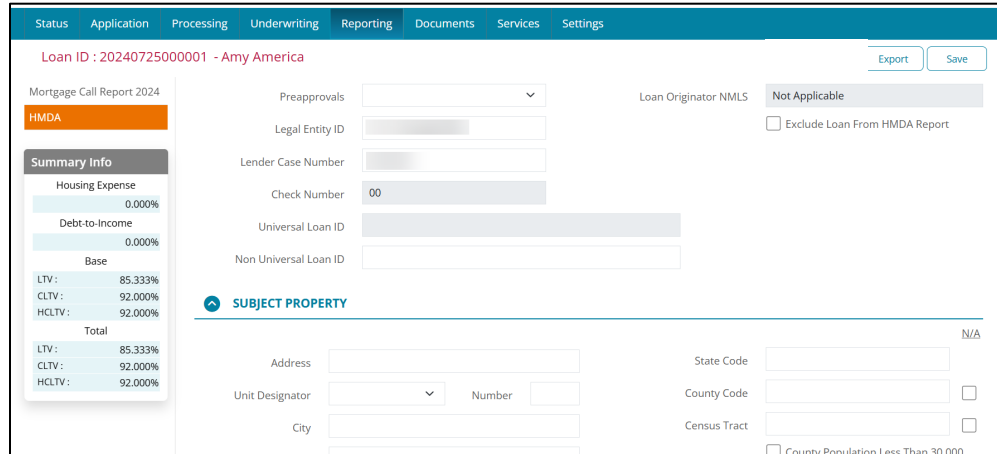


Figure 383: HMDA Application

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.

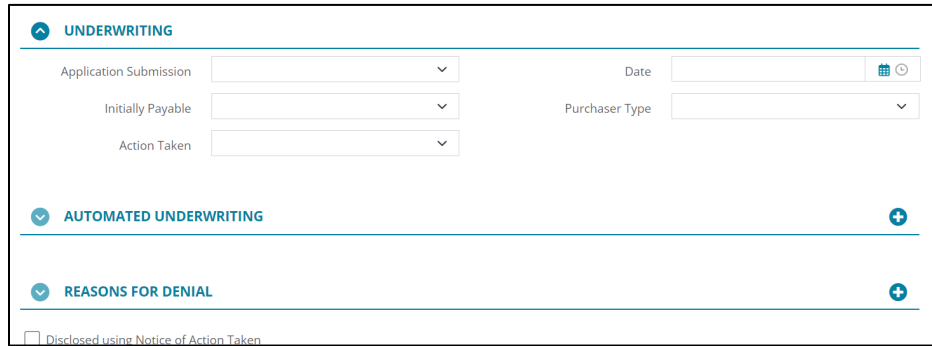


Figure 384: Underwriting (HMDA)

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.

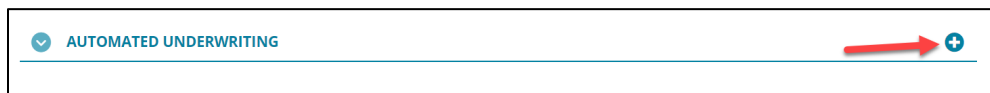
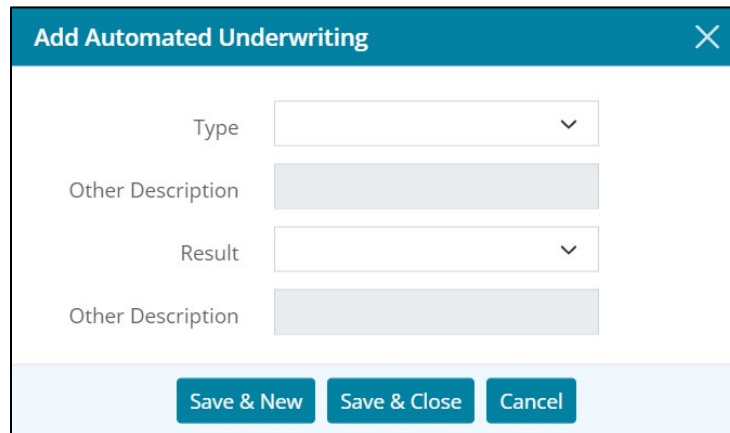


Figure 385: Automated Underwriting Section

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



The dialog box titled "Add Automated Underwriting" contains the following fields:

- Type**: A dropdown menu.
- Other Description**: A text input field.
- Result**: A dropdown menu.
- Other Description**: A text input field.

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

Figure 386: 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 384](#).)
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.

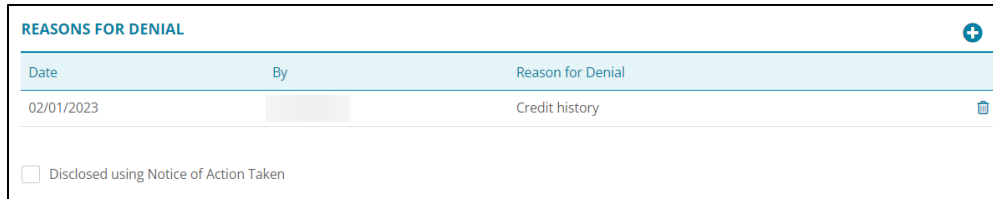
1. Select the **Delete** icon. (See [Figure 384](#).)
2. Click **Delete** on the *Delete Confirmation* dialog.

Reason for Denial

Use the reason for denial to select the *Reason for Denial Service (US)* details.

Add Denial Reason

1. Click **Reasons for Denial Add** button to enter loan denial information.



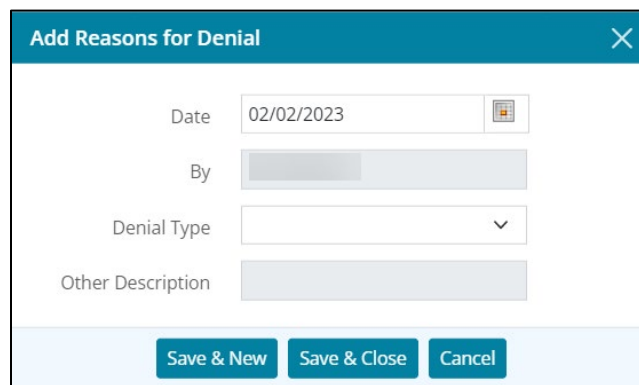
Date	By	Reason for Denial
02/01/2023		Credit history

☐ Disclosed using Notice of Action Taken

Figure 387: Reasons for Denial Section

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

Note: The *Date* field auto populates.



Add Reasons for Denial

Date: 02/02/2023

By:

Denial Type:

Other Description:

Save & New Save & Close Cancel

Figure 388: 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 386](#).)
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 386](#).)
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.

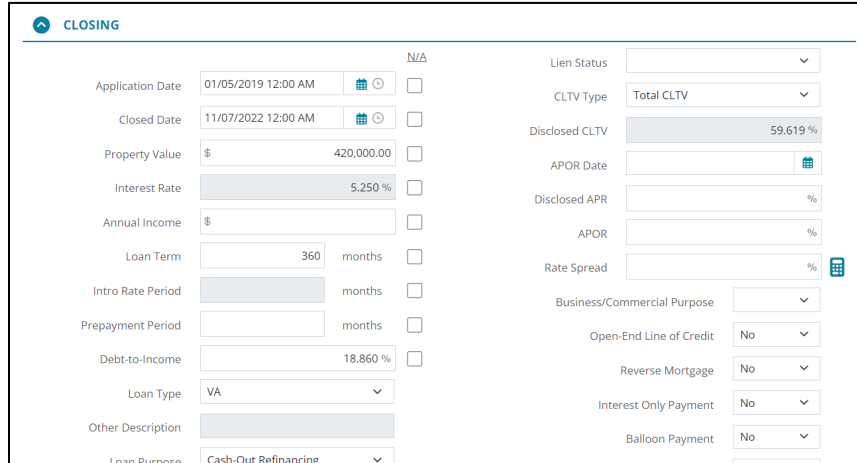


Figure 389: Closing

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

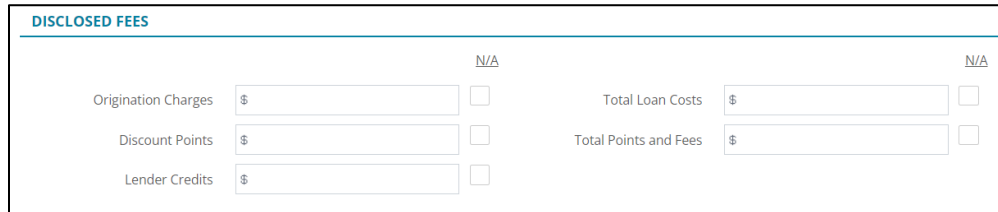


Figure 390: Disclosed Fees

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**.

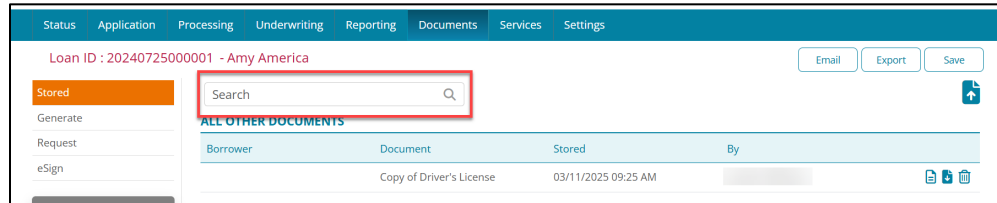


Figure 391: Search Documents

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.

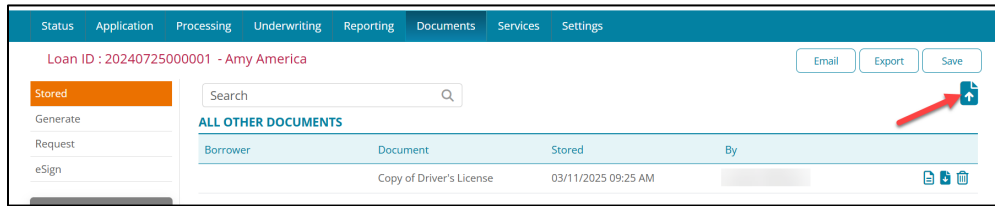


Figure 392: Upload Documents

2. Enter the **Document Name**.

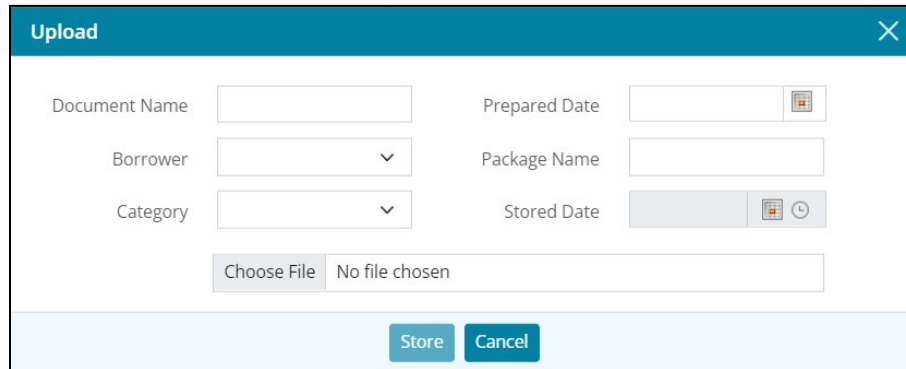


Figure 393: Upload Dialog

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 downloading. The document opens in PDF when PDF is installed on the computer.

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

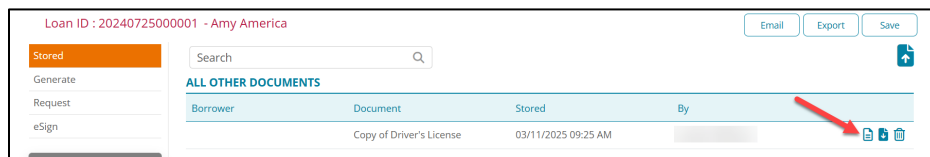


Figure 394: View Document

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

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

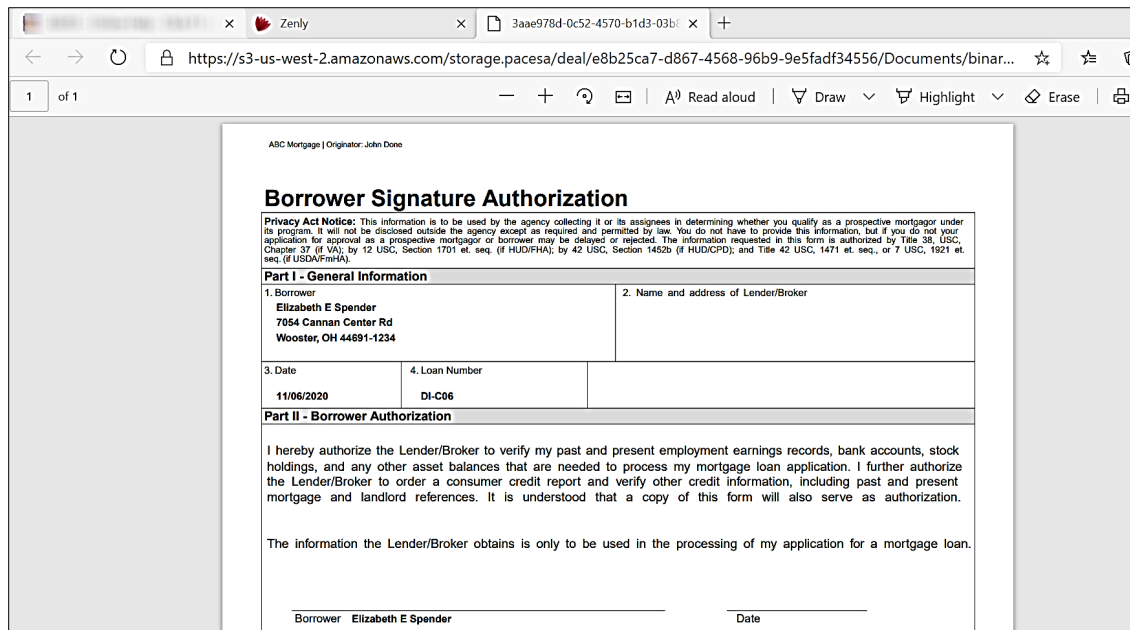


Figure 395: Document Browser View

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.

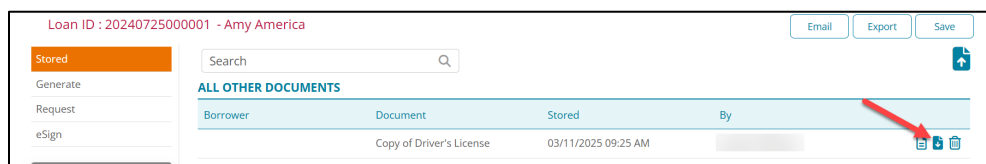


Figure 396: Download Document

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



Figure 397: 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.

- Select **Document**.
- Select **Generate**.

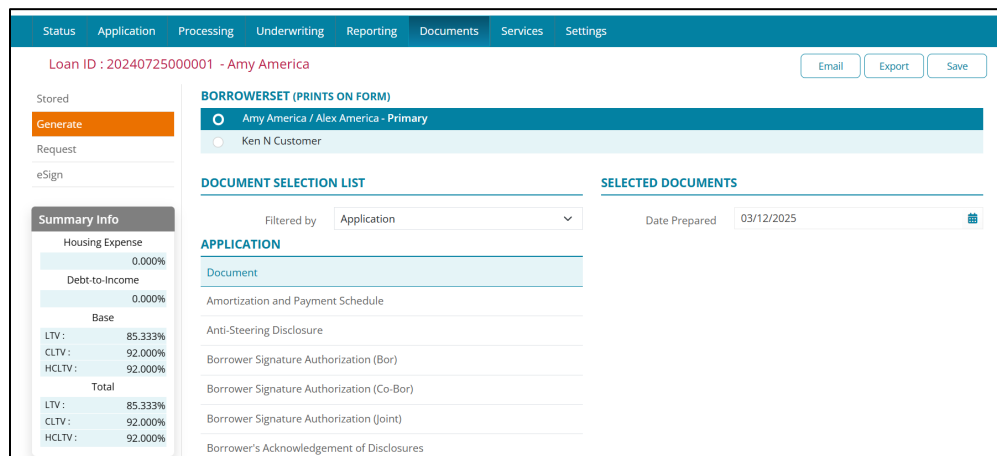
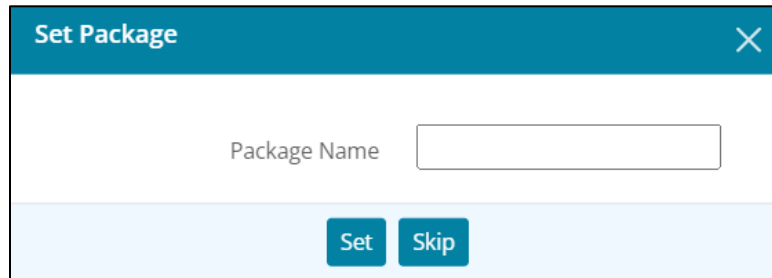


Figure 398: Generate Application

- Select the **Borrower** radio button.
- Select **Application** from the dropdown.
- Enter **Date Prepared**.

6. Select the documents from the **Application List** to store for loan application submittal.
7. Click **Store**.



The image shows a 'Set Package' dialog box with a blue header bar containing a close button (X). Below the header, there is a text input field labeled 'Package Name'. At the bottom of the dialog, there are two buttons: 'Set' and 'Skip'.

Figure 399: Set Package

8. Enter the **Package Name** when prompted.
9. Click **Set**. View document in the *Document > Stored* menu option.

Generate Processing Document List

Use the following steps to generate the processing document list.

1. Select the appropriate borrower radio button. (See [Figure 397](#).)
2. Select the **Processing** from the dropdown.
3. Enter **Date Prepared**.
4. Select the processing documents to generate.
5. Click **Store**. View document in the *Document > Stored* menu option.

Generate Underwriting Documents

Use the following steps to generate the processing document list.

1. Select the appropriate borrower radio button. (See [Figure 397](#).)
2. Select the **Underwriting** from the dropdown.
3. Enter **Date Prepared**.
4. Select the processing documents to generate.
5. Click **Store**. View document in the *Document > Stored* menu option.

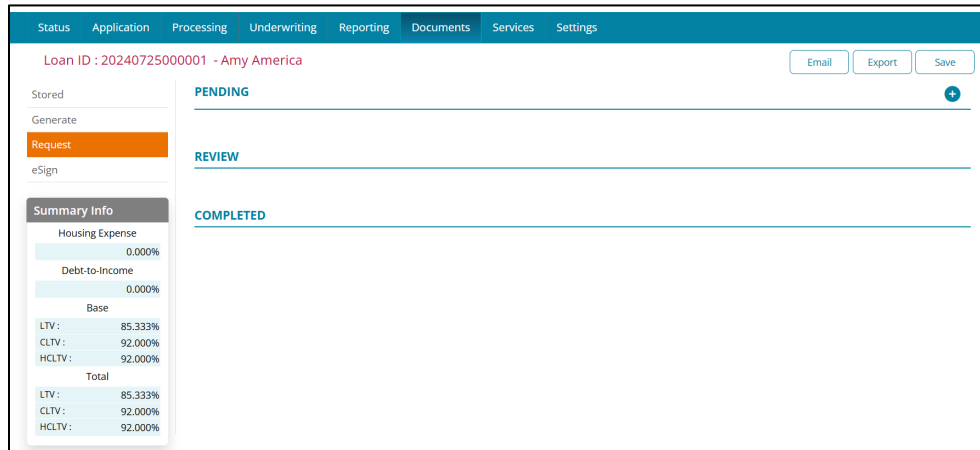
Request

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**.



Summary Info	
Housing Expense	0.000%
Debt-to-Income	0.000%
Base	
LTV :	85.333%
CLTV :	92.000%
HCLTV :	92.000%
Total	
LTV :	85.333%
CLTV :	92.000%
HCLTV :	92.000%

Figure 400: Document Request

Pending

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

1. Click the **Add** button. (See [Figure 399](#).)
2. Select or enter the **Document Name**.

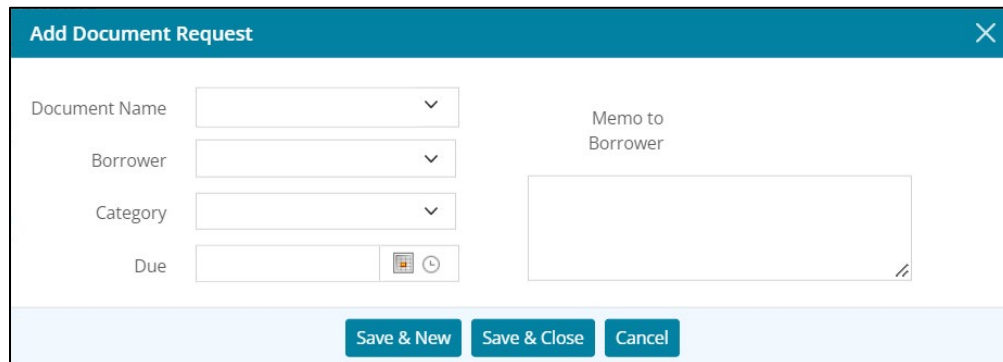


Figure 401: Add Document Request Dialog

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.

PENDING				
Borrower	Document Name	Due	Requested	Sent To
Andy America	Bankruptcy Debt Schedule			
<div>Send</div>				

Figure 402: Send Document Request

9. Click **Send To**.

Send Document Request

Send To

Email

Borrower	Document	Due
Andy America	Bankruptcy Debt Schedule	

Send

Cancel

Figure 403: Send To

Review

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

1. Click the **Preview** icon.


REVIEW					
Borrower	Document Name	Requested	Received	Preview	
Andy America	Bank Statements	02/01/2023	02/01/2023		<div>Accept</div> <div>Reject</div>

Figure 404: 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* and returns to the requestor.

Completed

Accepted documents move to the **Completed List**.


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

Figure 405: 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**.

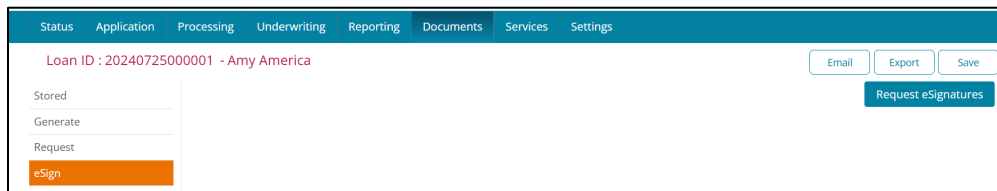


Figure 406: eSign Application

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

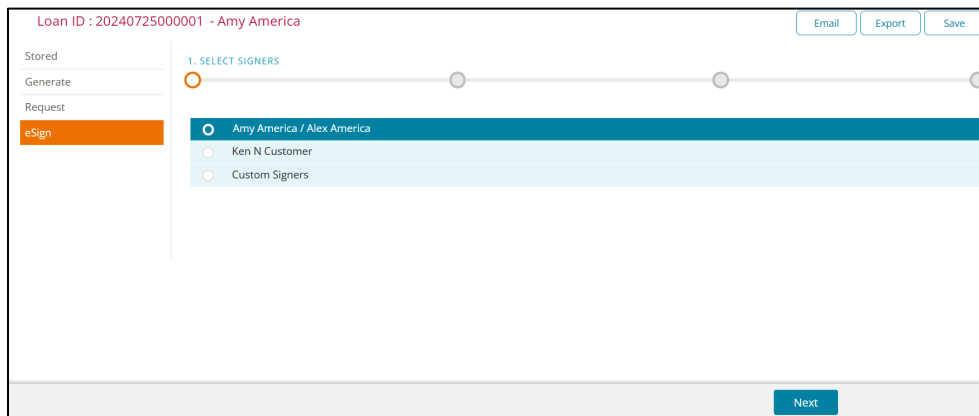
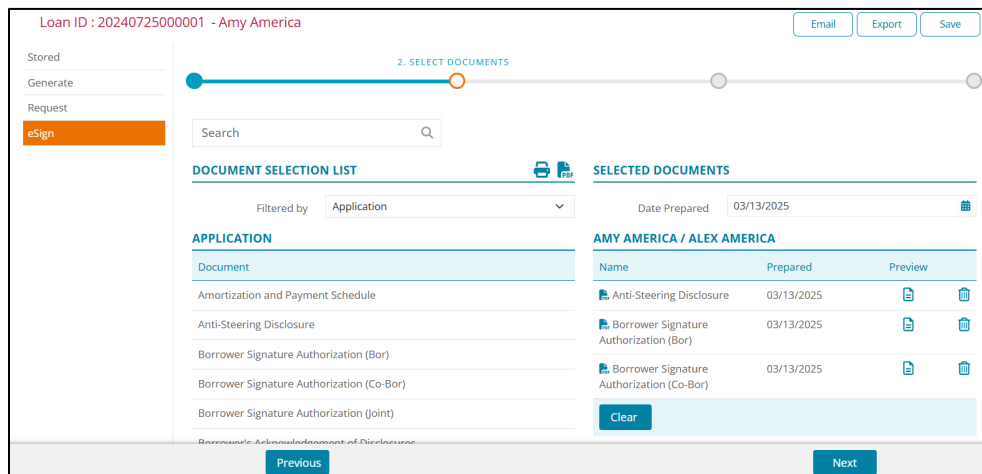


Figure 407: Retrieve Document List

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*.



Loan ID : 20240725000001 - Amy America

Stored
Generate
Request
eSign

2. SELECT DOCUMENTS

Search

DOCUMENT SELECTION LIST

Filtered by Application







APPLICATION

Document
Amortization and Payment Schedule
Anti-Steering Disclosure
Borrower Signature Authorization (Bor)
Borrower Signature Authorization (Co-Bor)
Borrower Signature Authorization (Joint)

SELECTED DOCUMENTS

Date Prepared 03/13/2025

AMY AMERICA / ALEX AMERICA

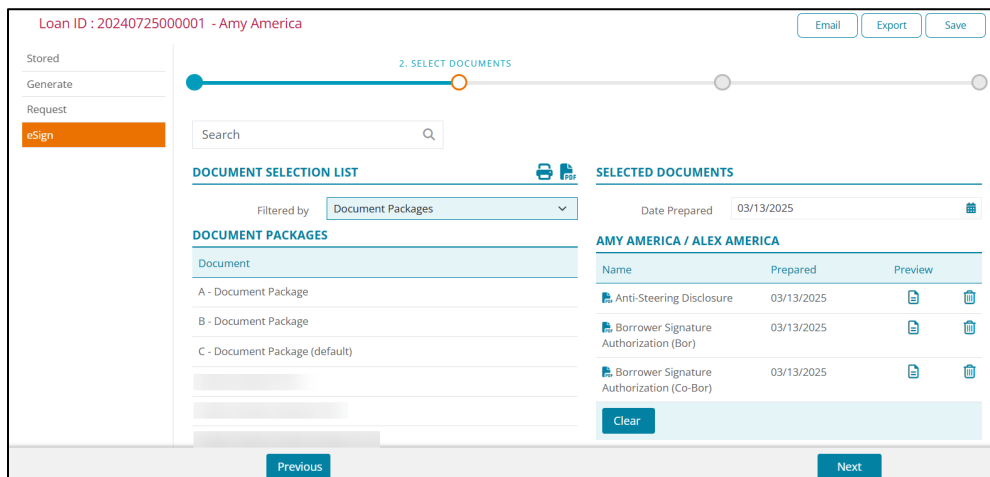
Name	Prepared	Preview
Anti-Steering Disclosure	03/13/2025	 
Borrower Signature Authorization (Bor)	03/13/2025	 
Borrower Signature Authorization (Co-Bor)	03/13/2025	 

Clear

Previous Next

Figure 408: 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.



Loan ID : 20240725000001 - Amy America

Stored
Generate
Request
eSign

2. SELECT DOCUMENTS

Search

DOCUMENT SELECTION LIST

Filtered by Document Packages







DOCUMENT PACKAGES

Document
A - Document Package
B - Document Package
C - Document Package (default)

SELECTED DOCUMENTS

Date Prepared 03/13/2025

AMY AMERICA / ALEX AMERICA

Name	Prepared	Preview
Anti-Steering Disclosure	03/13/2025	 
Borrower Signature Authorization (Bor)	03/13/2025	 
Borrower Signature Authorization (Co-Bor)	03/13/2025	 

Clear

Previous Next

Figure 409: 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 upload documents.

1. Select the **Read Receipt** checkbox to receive an email when the document is delivered.

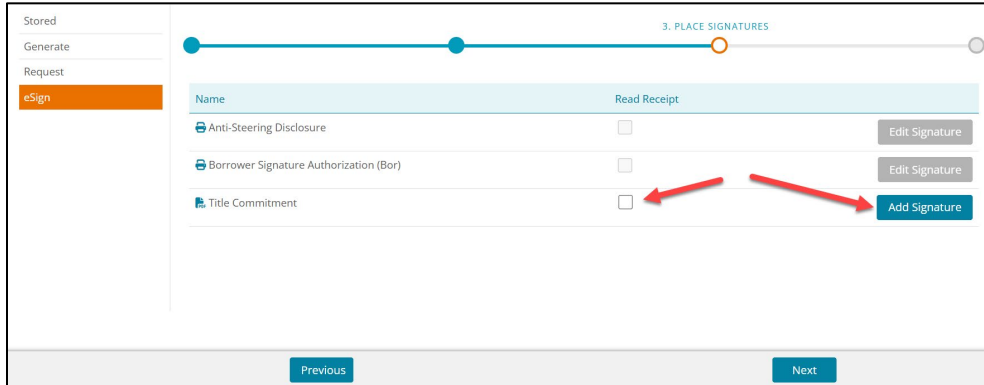


Figure 410: Add Signature

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

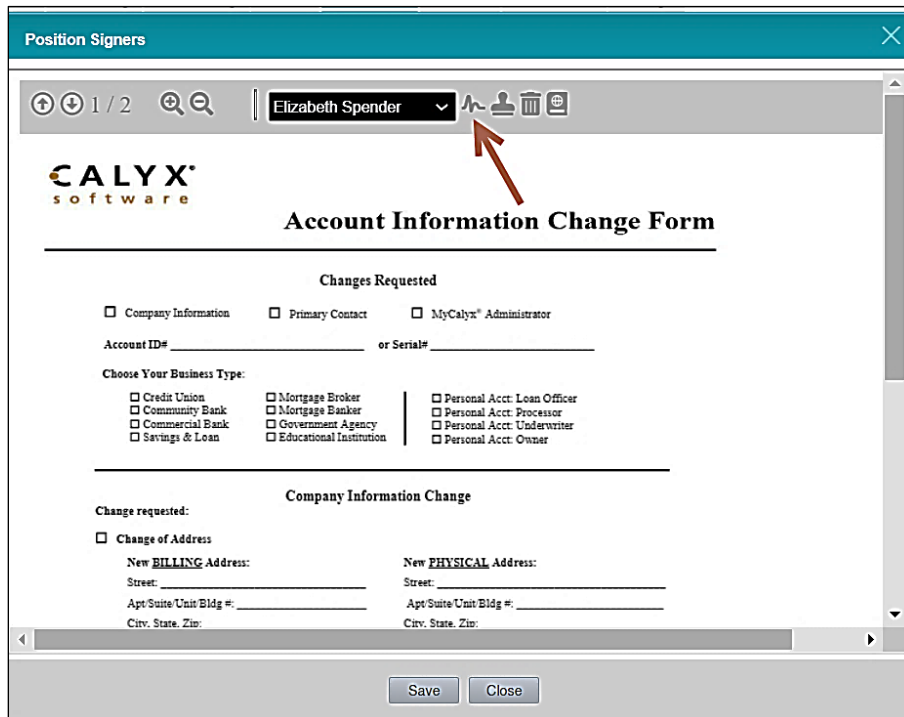
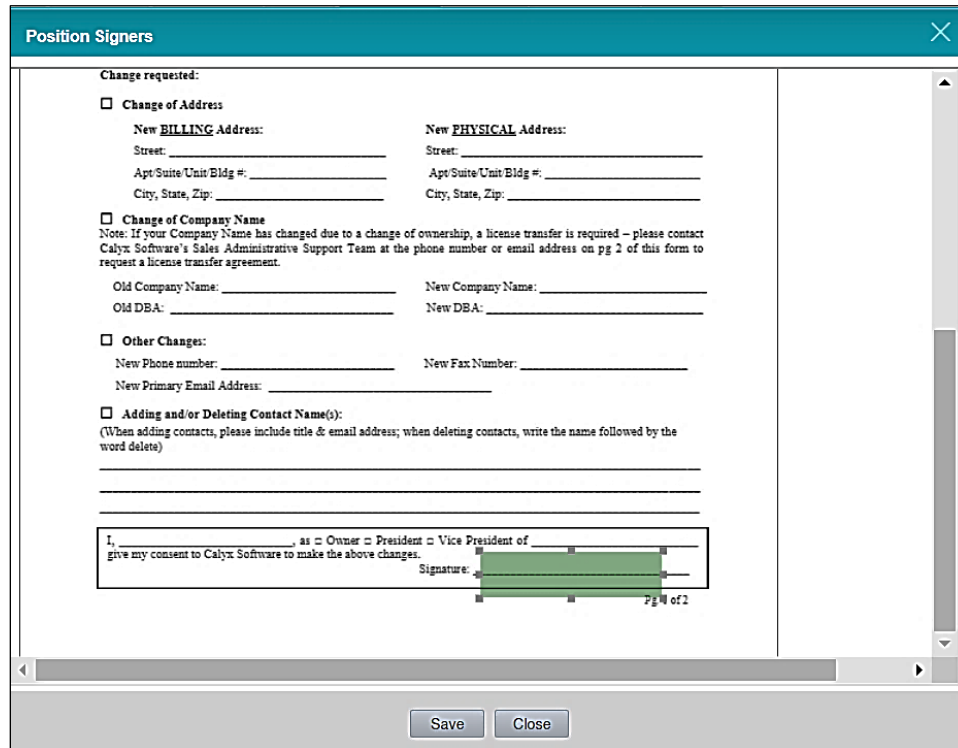


Figure 411: Position Signers Dialog

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



Position Signers

Change requested:

☐ **Change of Address**

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

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

☐ **Change of Company Name**

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

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

☐ **Other Changes:**

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

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

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

Signature: _____

Page 1 of 2

Save Close

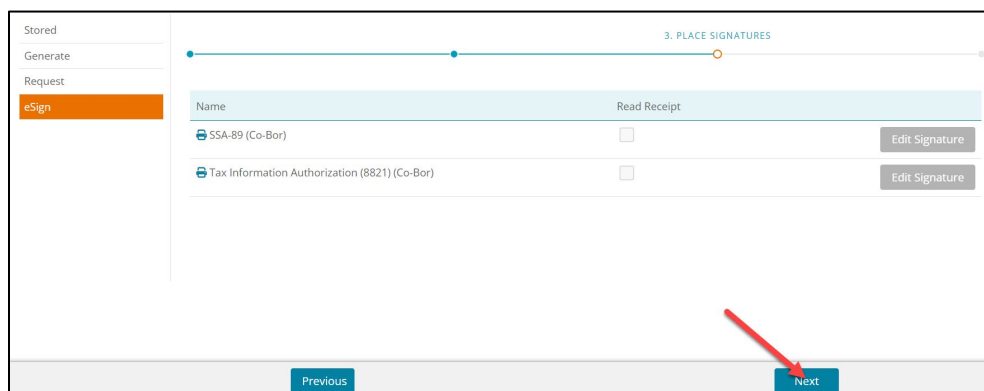
Figure 412: Position Signature Block

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**.



Stored
Generate
Request
eSign

3. PLACE SIGNATURES

Name	Read Receipt	
SSA-89 (Co-Bor)	<input type="checkbox"/>	Edit Signature
Tax Information Authorization (8821) (Co-Bor)	<input type="checkbox"/>	Edit Signature

Previous Next

Figure 413: Complete eSignature Request

2. Enter a **Package Name**.

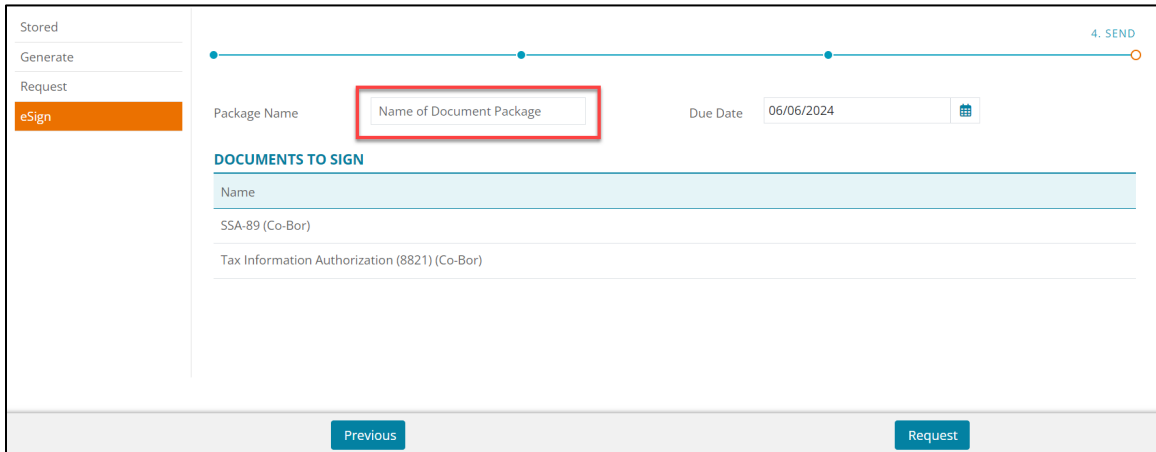


Figure 414: Send eSignature Request

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**.

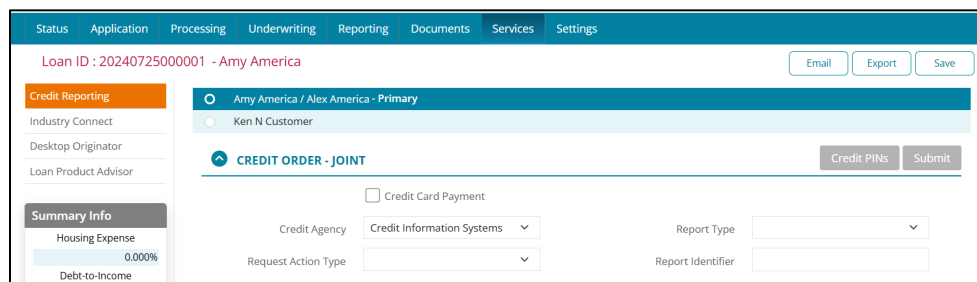
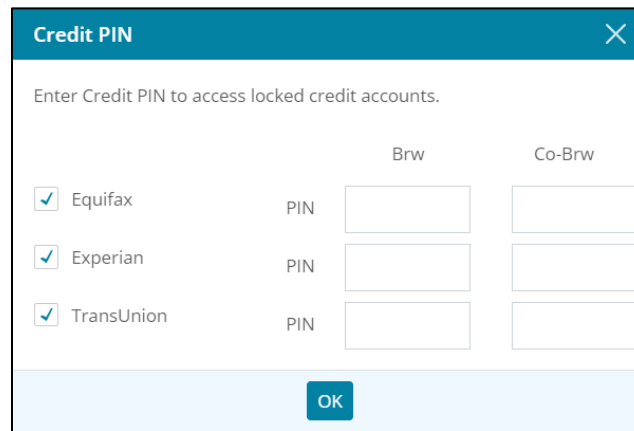


Figure 415: Borrower Credit Reporting

3. Check the **Credit Card Payment** checkbox if appropriate.

Note: Leave the **Credit Card Payment** checkbox blank to use credit card information stored on the *Services Settings* screen. (See [Services Settings](#).)

4. Enter the **Credit Agency** from the dropdown.
5. Enter the **Request Action Type** from the dropdown.
6. Enter the **Report Type** from the dropdown.
7. Enter the **Report Identifier** if applicable.
8. Click **Credit PINs** to enter the borrower-provided credit report **PIN** number.
9. Enter the appropriate **Credit PIN**.



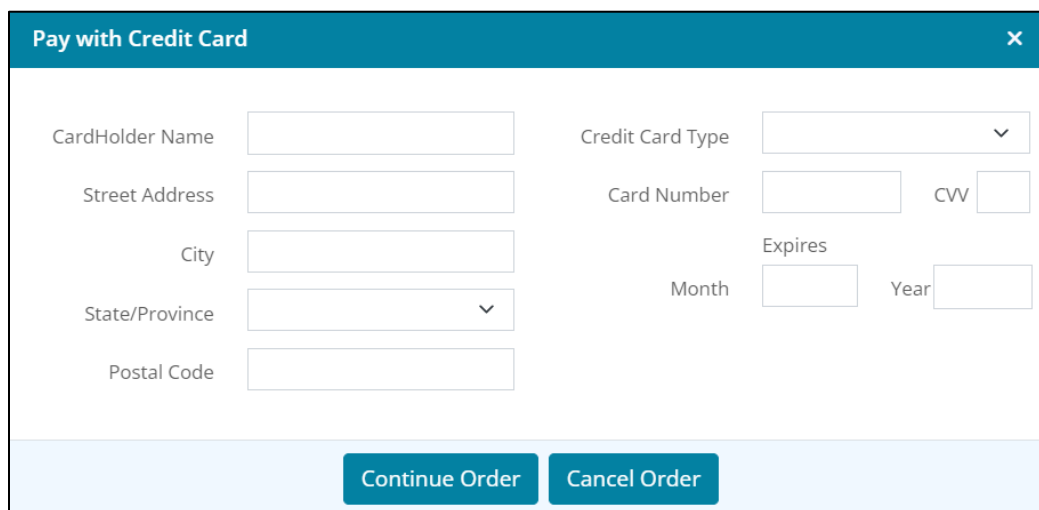
The **Credit PIN** dialog box has a title bar with a close button (X). Below the title bar is the instruction "Enter Credit PIN to access locked credit accounts." The main area contains a table with three columns: a checkbox column, a "Brw" (Borrower) column, and a "Co-Brw" (Co-Borrower) column. The rows are for Equifax, Experian, and TransUnion. Each row has a "PIN" label next to the input fields. At the bottom right is an "OK" button.

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

Figure 416: Credit PIN Dialog

10. Click **OK** on the *Credit PIN* dialog.
11. Click **Submit** to submit the *Credit Report Request*.

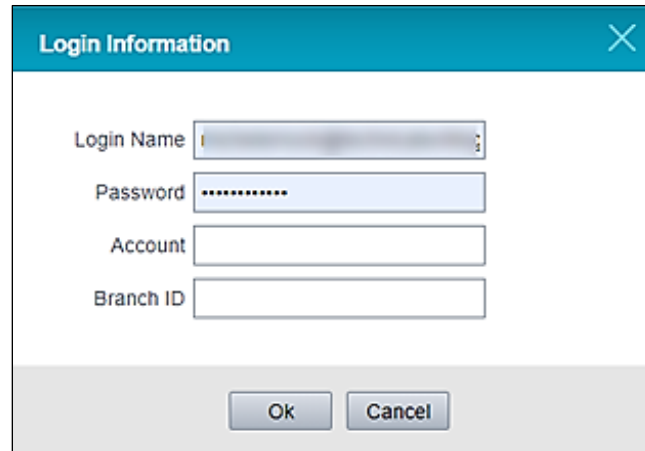
If the *Credit Card Payment* checkbox is selected the image below displays.



The **Pay with Credit Card** dialog box has a title bar with a close button (X). The main area contains two columns of input fields. The left column includes CardHolder Name, Street Address, City, State/Province (dropdown), and Postal Code. The right column includes Credit Card Type (dropdown), Card Number, CW (checkbox), Expires (Month and Year dropdowns), and Year (dropdown). At the bottom are "Continue Order" and "Cancel Order" buttons.

Figure 417: Pay with Credit Card Dialog

12. Enter credit card information in the *Pay with Credit Card* dialog.
13. Click **Continue Order** on the *Pay with Credit Card* dialog.
14. Enter credit agency **Login Information** in the *Login Information* dialog.



The dialog box titled "Login Information" has a close button (X) in the top right corner. It contains four input fields: "Login Name", "Password" (masked with dots), "Account", and "Branch ID". At the bottom, there are "Ok" and "Cancel" buttons.

Figure 418: Credit Agency Login Information

15. Click **OK** on the *Login Information* dialog.
16. Repeat Steps 1 – 13 for co-borrower.

Results

The **Results List** auto populates when the requested credit report is returned.

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




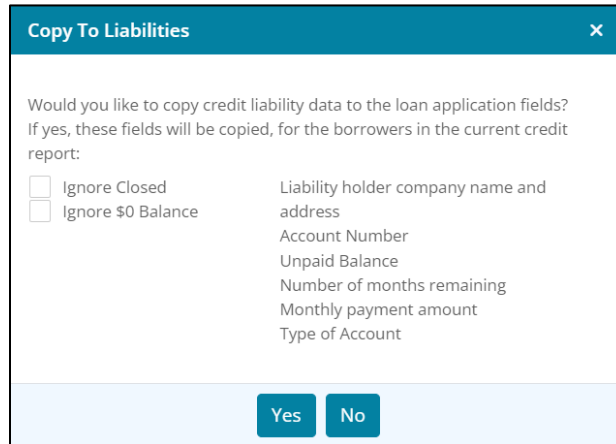
RESULTS					
Response Date/Time	User	Report Type	Import Liabilities	Credit Alerts	Report
01/19/2023 11:52:04 AM		5004549			
Credit Bureau		Calyx Demo			
Credit Technology Provider					

Figure 419: Credit Report Results List

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

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



Copy To Liabilities [X]

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

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

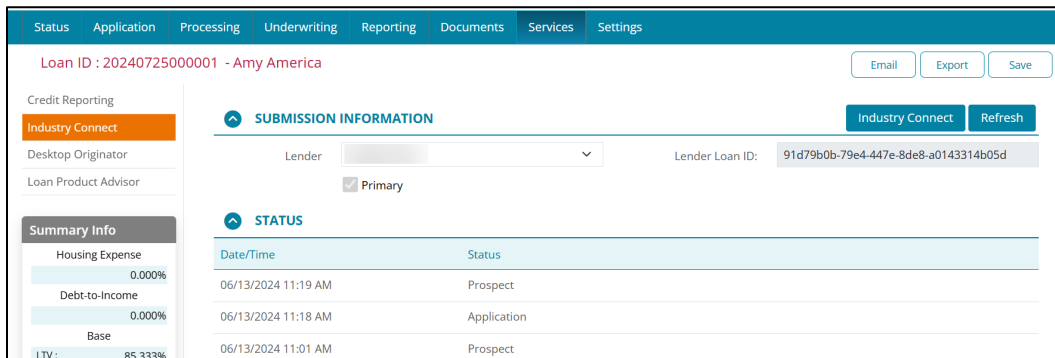
Yes **No**

Figure 420: Copy to Liabilities Dialog

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

Industry Connect

The *Industry Connect* allows the user to submit the loan to multiple available wholesalers. This screen displays the status of the loan submission and all documents sent by the mortgage wholesaler.



Loan ID : 20240725000001 - Amy America

Buttons: Email, Export, Save

Left Sidebar: Credit Reporting, **Industry Connect**, Desktop Originator, Loan Product Advisor

Summary Info: Housing Expense 0.000%, Debt-to-Income 0.000%, Base, LTV: 85.333%

SUBMISSION INFORMATION

Lender: [Dropdown] Lender Loan ID: 91d79b0b-79e4-447e-8de8-a0143314b05d

☒ Primary

STATUS

Date/Time	Status
06/13/2024 11:19 AM	Prospect
06/13/2024 11:18 AM	Application
06/13/2024 11:01 AM	Prospect

Buttons: Industry Connect, Refresh

Figure 421: MME

To run pricing options:

- Select the **Services** tab.
- Select **Industry Connect**.
- Select an option from the dropdown menu.

4. Select a wholesaler from the **Industry Connect**.

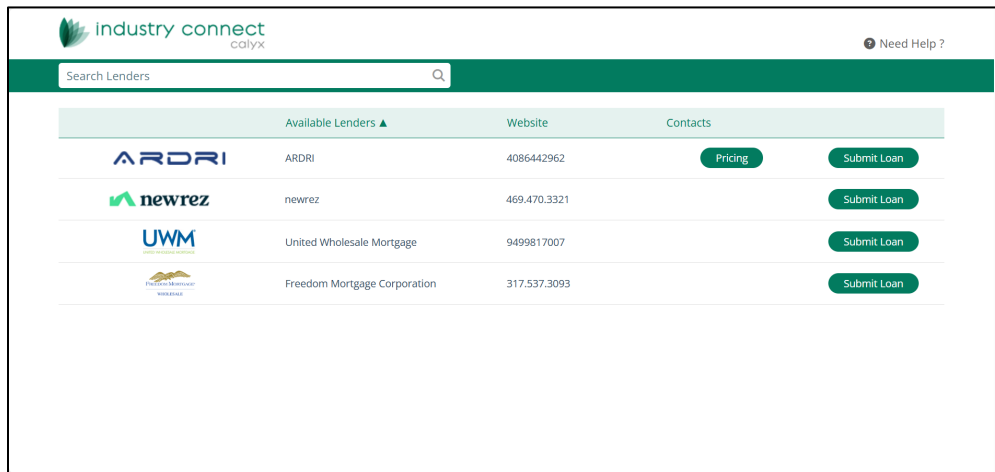


Figure 422: MME

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.

STATUS

Date/Time	Status
06/13/2024 11:19 AM	Prospect
06/13/2024 11:18 AM	Application
06/13/2024 11:01 AM	Prospect
06/12/2024 10:22 AM	Prospect
06/11/2024 04:06 PM	Prospect

RECEIVED DOCUMENTS

Document	Category	Stored	
Transmittal Summary	Disclosure	06/14/2024 04:35 PM	<div><div></div><div></div></div>
Transmittal Summary	Disclosure	06/17/2024 08:30 AM	<div><div></div><div></div></div>

Figure 423: Status and Received Document

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

Run Market Pricing

For New Requests, users have the option to select the Run Market Pricing. Selecting that button opens *LoanScoreCard*[®]. *LoanScoreCard*[®] is a service that allows for loan eligibility checking as well as searching for an available loan product.

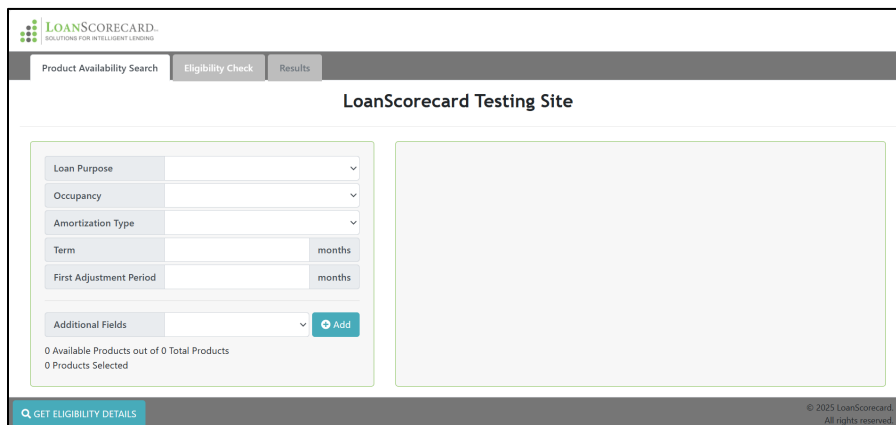


Figure 424: LoanScoreCard

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**.

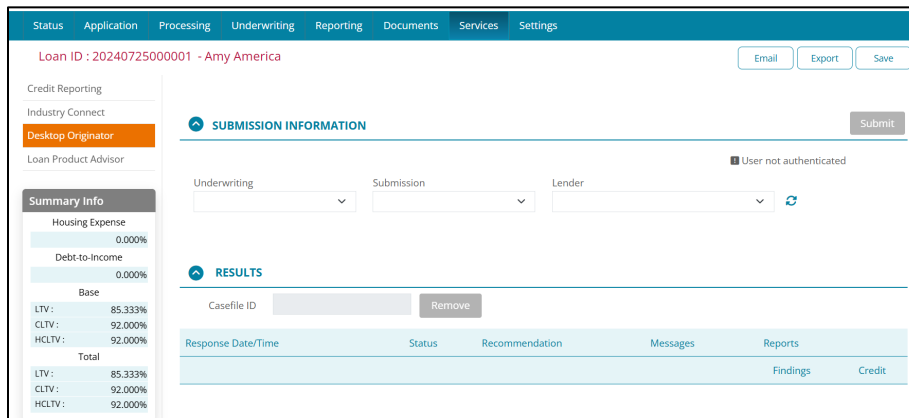


Figure 425: Desktop Originator Submission Info

2. Select **Credit & Underwriting** from the *Underwriting* dropdown.

Note: Select *Underwriting* from the *Underwriting* dropdown when re-submitting the loan 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 the *Submit* button 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**.

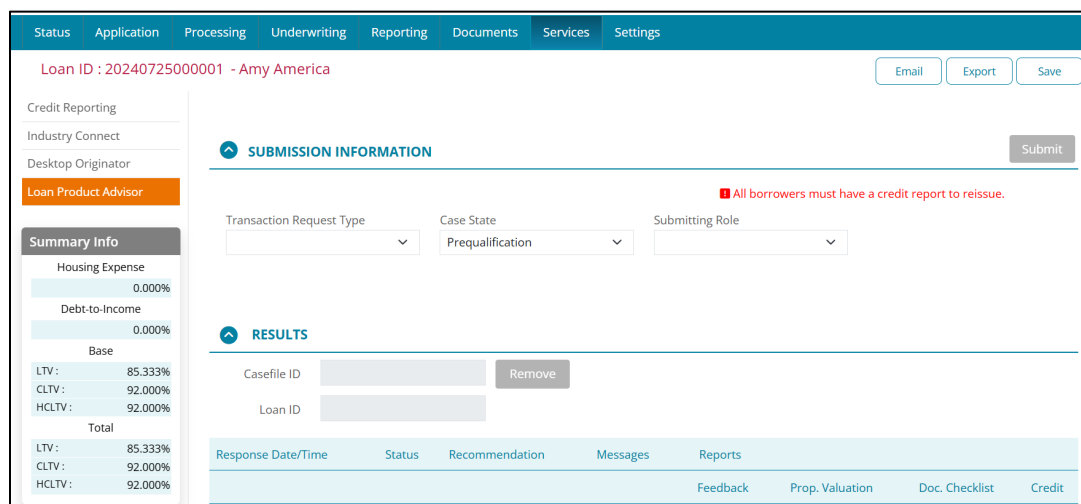
Note: The *Results List* populates after submittal.

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.



The screenshot displays the 'Loan Product Advisor' interface. At the top, a navigation bar includes tabs for Status, Application, Processing, Underwriting, Reporting, Documents, Services, and Settings. Below this, a header shows 'Loan ID : 20240725000001 - Amy America' with buttons for Email, Export, and Save. A sidebar on the left contains links for Credit Reporting, Industry Connect, Desktop Originator, and Loan Product Advisor (which is highlighted). The main content area is divided into two sections: 'SUBMISSION INFORMATION' and 'RESULTS'. The 'SUBMISSION INFORMATION' section includes a 'Transaction Request Type' dropdown, a 'Case State' dropdown (set to 'Prequalification'), and a 'Submitting Role' dropdown. A red warning message states: 'All borrowers must have a credit report to reissue.' The 'RESULTS' section shows a 'Casefile ID' with a 'Remove' button and a 'Loan ID' field. Below these, a table lists various metrics: Housing Expense (0.000%), Debt-to-Income (0.000%), Base LTV (85.333%), CLTV (92.000%), HCLTV (92.000%), and Total LTV (85.333%), CLTV (92.000%), HCLTV (92.000%). At the bottom, a table with columns for Response Date/Time, Status, Recommendation, Messages, Reports, Feedback, Prop. Valuation, Doc. Checklist, and Credit is partially visible.

Figure 426: 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.

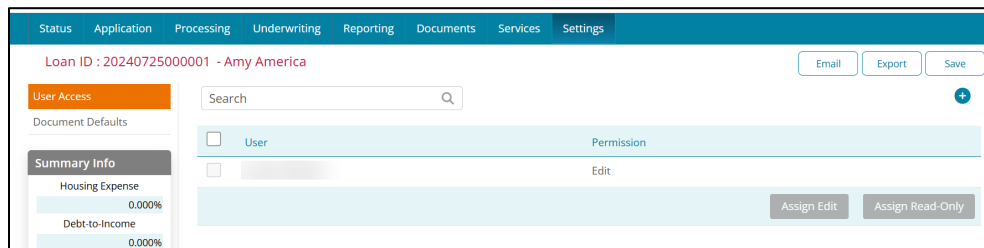


Figure 427: Loan User Access Settings

2. Click **Add** to add another user to the loan.

- Enter the user in the **Search** field.

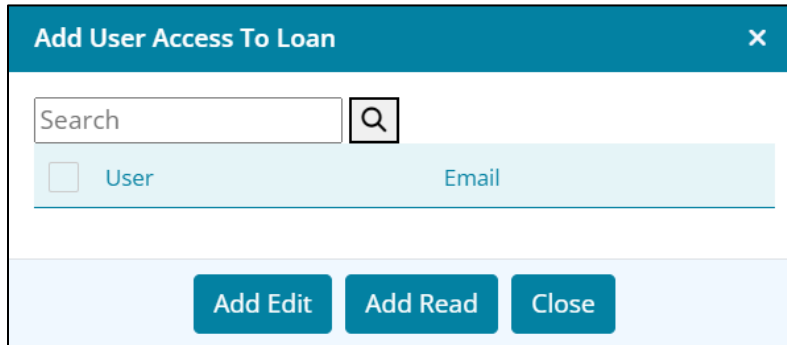


Figure 428: Set Loan User Access

- Click the **Search** icon.
- Click **Add Edit** to enable edit functionality.

Note: Click *Add Read* to enable read functionality.

- Click **Close**.

Edit User Access

Use the following steps to edit loan user access.

- Select **User Access** from the *Settings* tab. (See [Figure 426](#).)
- Update the *Edit User Access To Loan* dialog. (See [Add User Access](#) for details.)
- Click **Save & Close**.

Delete User Access

Use the following steps to delete loan user access.

- Select the **Delete** icon. (See [Figure 426](#).)
- 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.

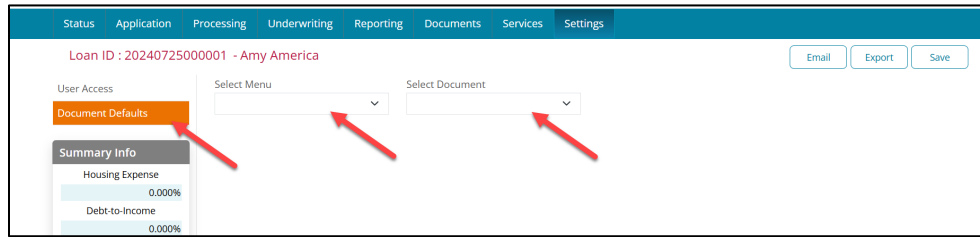


Figure 429: Document Defaults

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

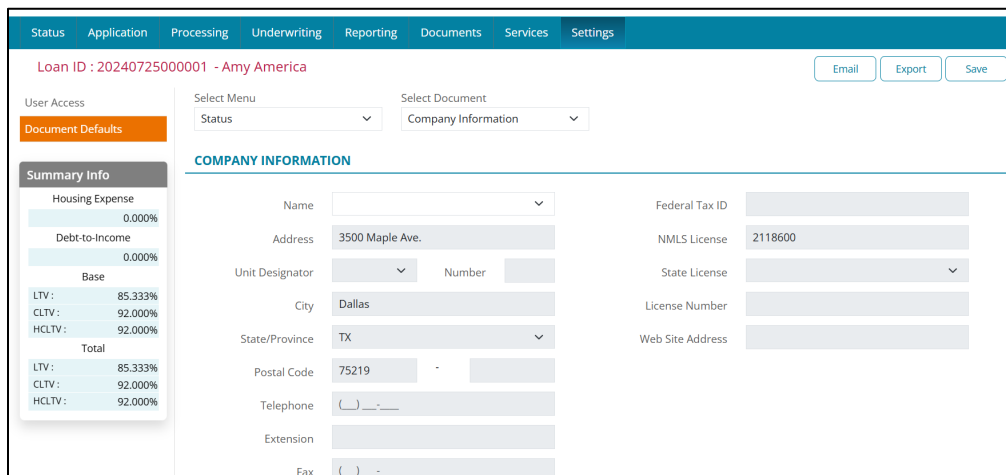


Figure 430: Default Company Information

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

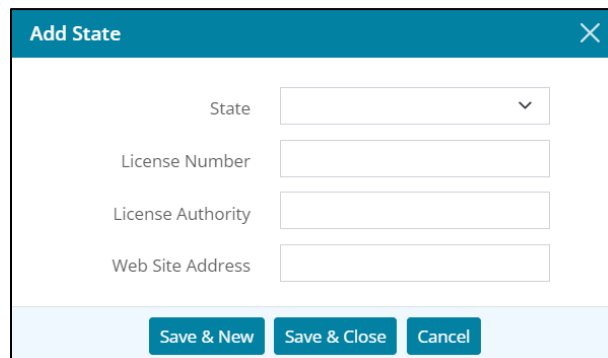


Figure 431: Add State Dialog

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*.

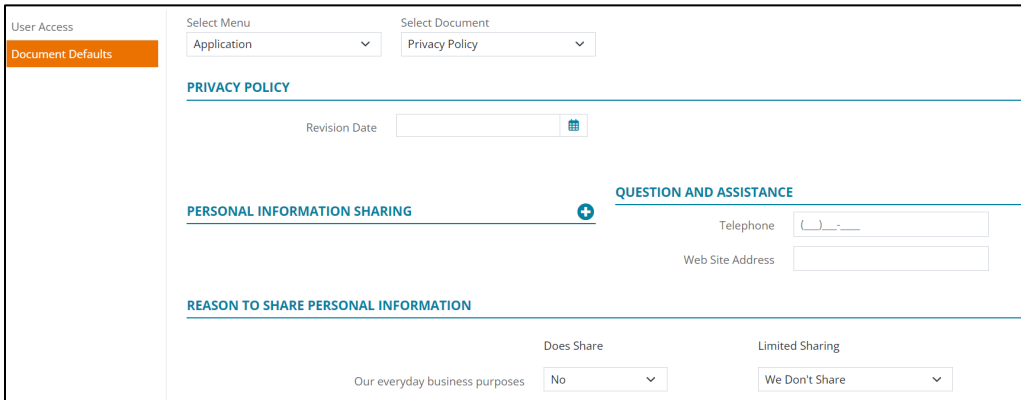


Figure 432: Loan Application Privacy Settings

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.

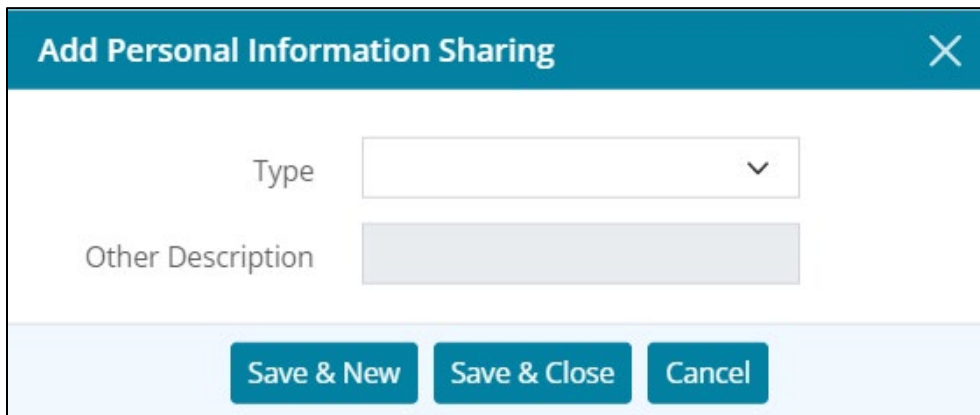


Figure 433: Add Personal Information Sharing

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**.

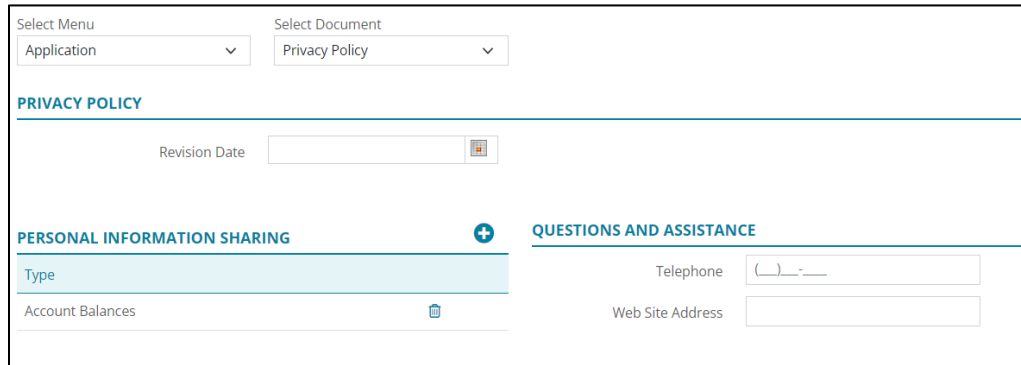
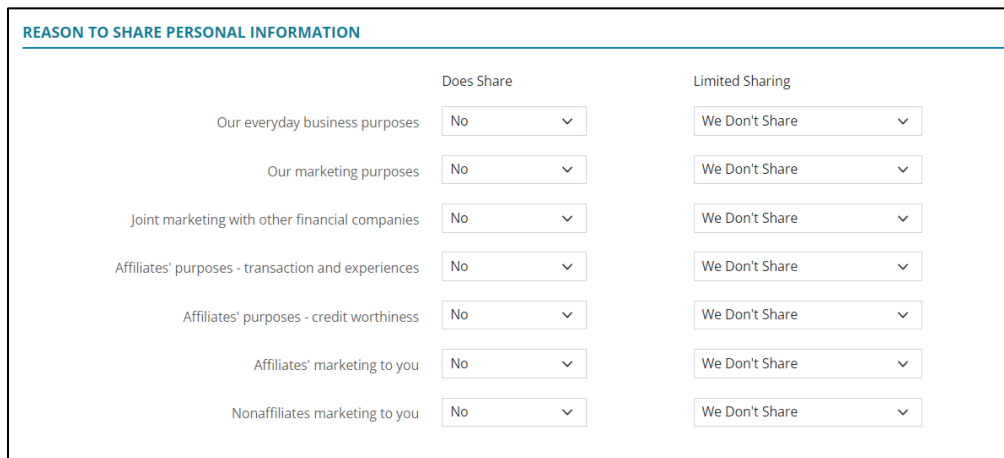


Figure 434: Document Type List

Note: Select **Save & New** to add another document type.

7. Enter **Questions** and **Assistance Telephone** and **Web Site Address** to which the borrower/co-borrower can refer when questions arise.
8. Select **Yes** for the **Reason to Share Personal Information** statements to appear on the form.

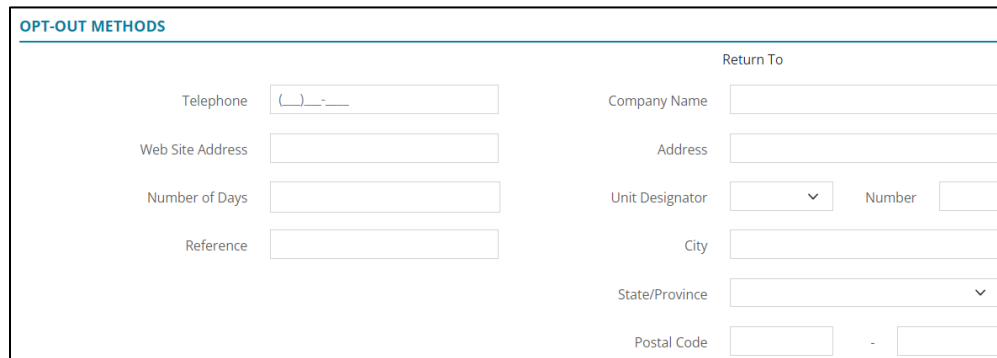


	Does Share	Limited Sharing
Our everyday business purposes	No	We Don't Share
Our marketing purposes	No	We Don't Share
Joint marketing with other financial companies	No	We Don't Share
Affiliates' purposes - transaction and experiences	No	We Don't Share
Affiliates' purposes - credit worthiness	No	We Don't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

Figure 435: Reasons to Share Personal Info.

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

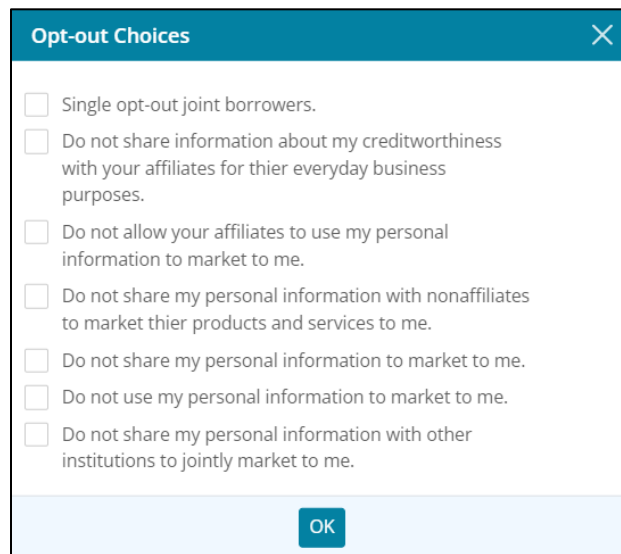
10. Select the appropriate **Opt-out Methods** details.



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

Figure 436: Opt-out Methods

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



The dialog is titled "Opt-out Choices" and has a close button (X) in the top right corner. It contains a list of seven checkboxes, each followed by a statement:

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

 At the bottom right of the dialog is an "OK" button.

Figure 437: 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 in the *Equal Credit Opportunity Act (ECOA) Form*.

1. Select **Processing** from the *Select Menu* dropdown.

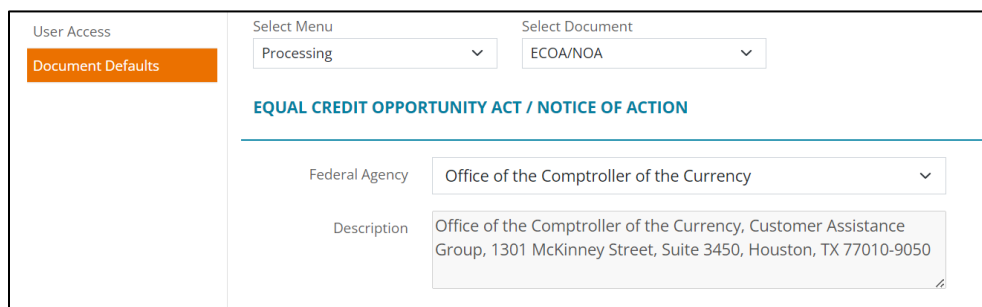


Figure 438: ECOA Form Statement

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.

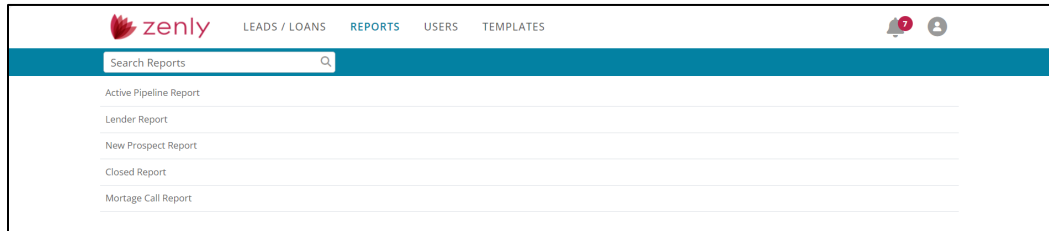


Figure 439: Reports Tab

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

Active Pipeline Report											
<input type="checkbox"/> Leads <input checked="" type="checkbox"/> Loans Current Status											
Loan Originator			Status	Prospect		is between			and		
Loan Number	Borrower Name	Property Address	Unit Designator	Unit Number	City	State	Postal Code	Status	Status Date	Application Date	Purpose
20220718000007	Andy America	San Pines		823	Rehobeth	MD	21857	Prospect	09/26/2022	10/05/2019	Refinance
20230306000006	Ken N Customer	Rich St			Burbank	CA	91502	Prospect	03/13/2023		Refinance
20240409000000	Loan Status, Check							Application	04/10/2024		Purchase

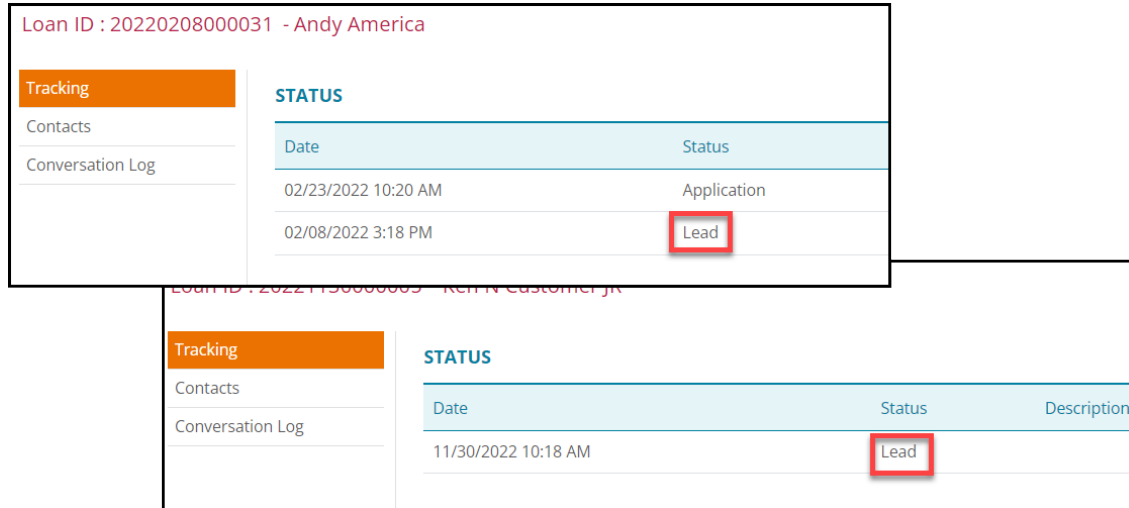
Closed Report											
<input type="checkbox"/> Leads <input checked="" type="checkbox"/> Loans Current Status											
Loan Originator			Status	Prospect		is between			and		
Loan Number	Borrower Name	Property Address	Unit Designator	Unit Number	City	State	Postal Code	Loan Amount	Loan Type	Note Rate	Loan Term
20220718000007	Andy America	San Pines		823	Rehobeth	MD	21857	250,400.00	Conventional	5.000	360
20230306000006	Ken N Customer	Rich St			Burbank	CA	91502	500,000.00	Conventional	6.000	360
20240409000000	Loan Status, Check							803,000.00	Conventional		

Figure 440: Active Pipeline/Closed

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 a Lead or was Lead.



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

Loan ID : 20221130000003 - KENNY Customer JN		
Tracking	STATUS	
Contacts		
Conversation Log		
Date	Status	Description
11/30/2022 10:18 AM	Lead	

Figure 441: Status

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 438](#).
3. Click on the **Current Status** button.

4. Select or unselect desired **Statuses**.
Click on the **All** checkbox to unselect the other checkboxes.

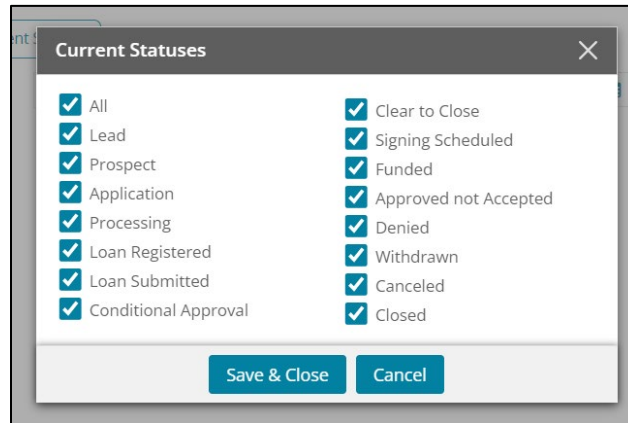


Figure 442: Status Dropdown

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*.

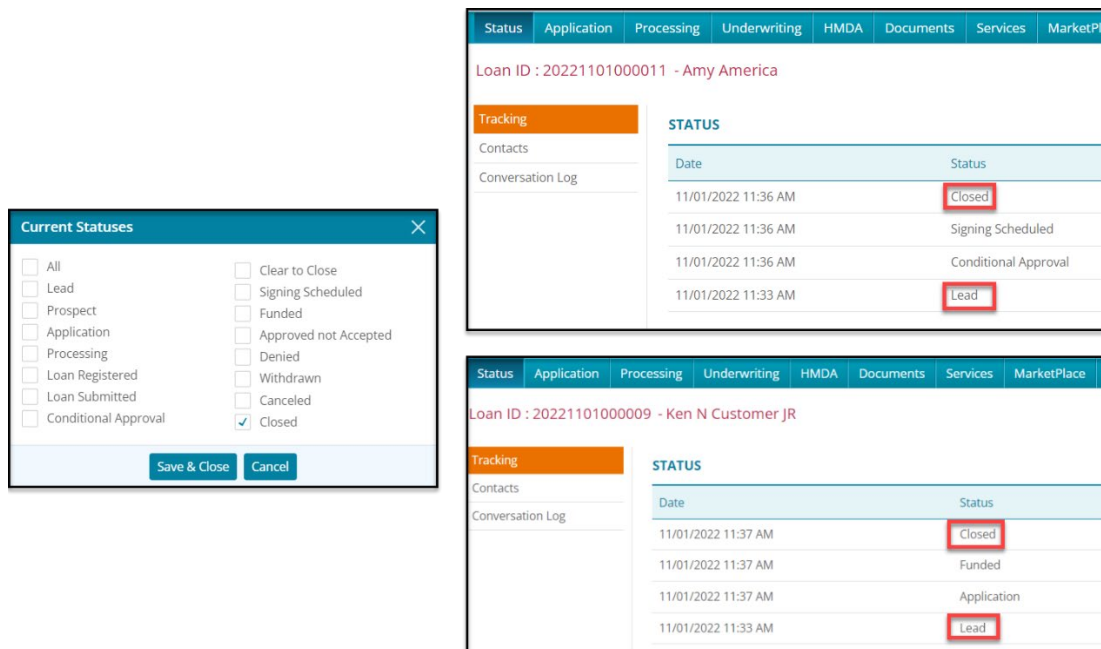
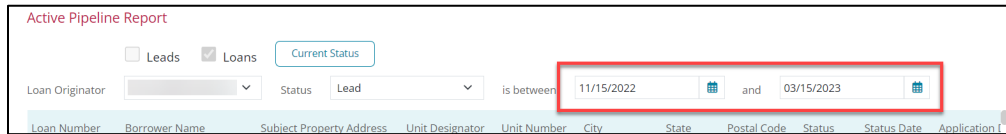


Figure 443: Status/Current Status

5. If needed, select the **Loan Originator** dropdown menu, and select the desired option.
6. Select a **Status** dropdown menu to select an option.
7. Select the **Calendar** icon to select the date interval.



Active Pipeline Report

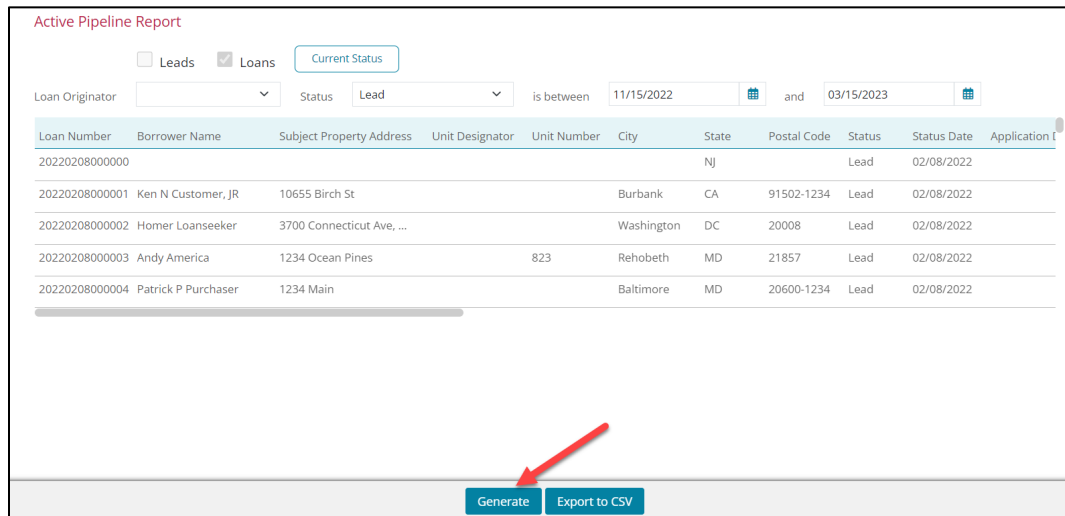
☐ Leads ☒ Loans Current Status

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

Loan Number	Borrower Name	Subject Property Address	Unit Designator	Unit Number	City	State	Postal Code	Status	Status Date	Application I
-------------	---------------	--------------------------	-----------------	-------------	------	-------	-------------	--------	-------------	---------------

Figure 444: Select Dates

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



Active Pipeline Report

☐ Leads ☒ Loans Current Status

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

Loan Number	Borrower Name	Subject Property Address	Unit Designator	Unit Number	City	State	Postal Code	Status	Status Date	Application I
20220208000000						NJ		Lead	02/08/2022	
20220208000001	Ken N Customer, JR	10655 Birch St			Burbank	CA	91502-1234	Lead	02/08/2022	
20220208000002	Homer Loanseeker	3700 Connecticut Ave, ...			Washington	DC	20008	Lead	02/08/2022	
20220208000003	Andy America	1234 Ocean Pines		823	Rehobeth	MD	21857	Lead	02/08/2022	
20220208000004	Patrick P Purchaser	1234 Main			Baltimore	MD	20600-1234	Lead	02/08/2022	

Generate Export to CSV

Figure 445: 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.

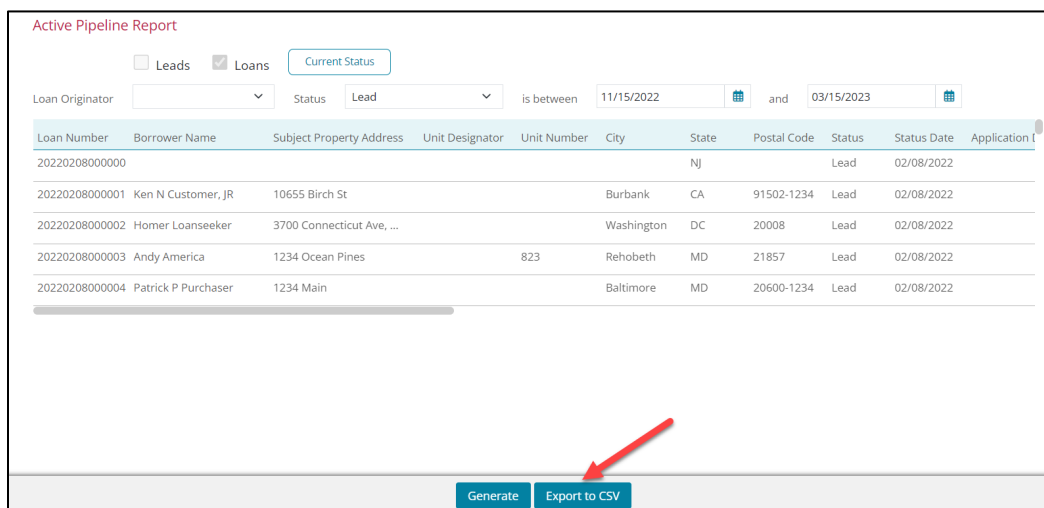


Figure 446: Export to CSV

2. Once the file is downloaded, click on **Open File**.
3. Save the report to the desired location.

Mortgage Call Report

The *Mortgage Call Report (MCR)* contains features to generate a report for all the loan files. The data generated from the *Mortgage Call Report 2024* screen, located in the *Reporting* tab within a loan file. The generated MCR report contains fields specific to this report with the ability to export to an XML file.

To generate the MCR:

1. Click the **Reports** tab.
2. Select **Mortgage Call Report**.
3. Choose a **State** from the dropdown menu.

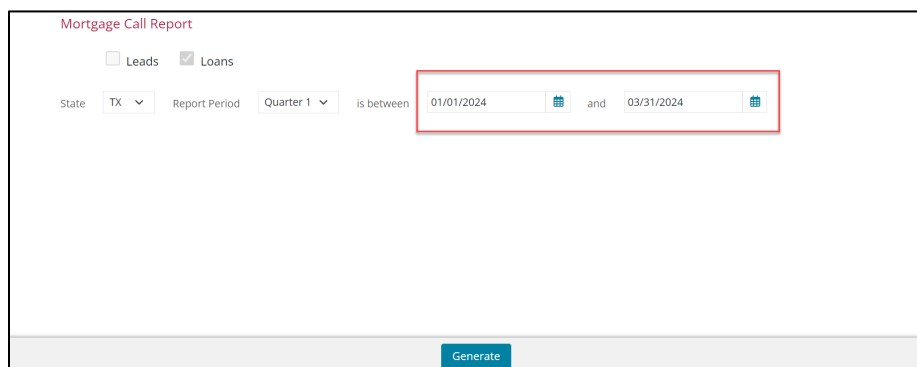


Figure 447: Mortgage Call Report

4. Select a quarter from the **Report Period** dropdown.

Note: Using the *Report Period* dropdown auto-populates the dates fields with the correct quarter interval.

- Click on the **Calendar** icon to choose a date interval.



Mortgage Call Report

☐ Leads ☒ Loans

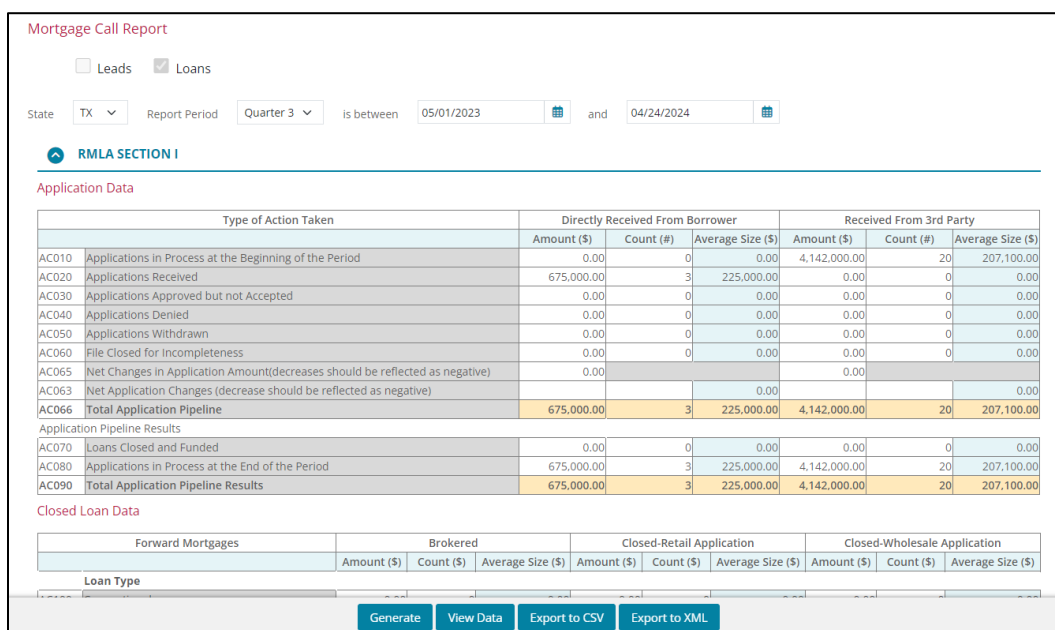
State: TX Report Period: Quarter 1 is between 01/01/2024 and 03/31/2024

Generate

Figure 448: MCR Date Interval

- Click **Generate**.

The report generated displays a familiar view to the user that can be exported.



Mortgage Call Report

☐ Leads ☒ Loans

State: TX Report Period: Quarter 3 is between 05/01/2023 and 04/24/2024

RMLA SECTION I

Application Data

Type of Action Taken	Directly Received From Borrower			Received From 3rd Party		
	Amount (\$)	Count (#)	Average Size (\$)	Amount (\$)	Count (#)	Average Size (\$)
AC010 Applications in Process at the Beginning of the Period	0.00	0	0.00	4,142,000.00	20	207,100.00
AC020 Applications Received	675,000.00	3	225,000.00	0.00	0	0.00
AC030 Applications Approved but not Accepted	0.00	0	0.00	0.00	0	0.00
AC040 Applications Denied	0.00	0	0.00	0.00	0	0.00
AC050 Applications Withdrawn	0.00	0	0.00	0.00	0	0.00
AC060 File Closed for Incompleteness	0.00	0	0.00	0.00	0	0.00
AC065 Net Changes in Application Amount(decreases should be reflected as negative)	0.00			0.00		
AC063 Net Application Changes (decrease should be reflected as negative)			0.00			0.00
AC066 Total Application Pipeline	675,000.00	3	225,000.00	4,142,000.00	20	207,100.00
Application Pipeline Results						
AC070 Loans Closed and Funded	0.00	0	0.00	0.00	0	0.00
AC080 Applications in Process at the End of the Period	675,000.00	3	225,000.00	4,142,000.00	20	207,100.00
AC090 Total Application Pipeline Results	675,000.00	3	225,000.00	4,142,000.00	20	207,100.00

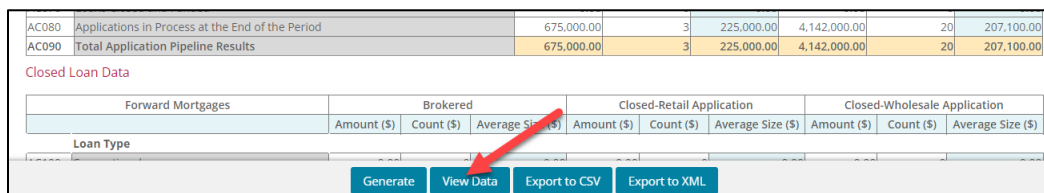
Closed Loan Data

Forward Mortgages	Brokered			Closed-Retail Application			Closed-Wholesale Application		
	Amount (\$)	Count (\$)	Average Size (\$)	Amount (\$)	Count (\$)	Average Size (\$)	Amount (\$)	Count (\$)	Average Size (\$)
Loan Type									

Generate View Data Export to CSV Export to XML

Figure 449: Generated MCR

To view the report's data, click on the **View Data** button at the bottom of the screen.



AC080 Applications in Process at the End of the Period

AC090 Total Application Pipeline Results

Closed Loan Data

Forward Mortgages	Brokered			Closed-Retail Application			Closed-Wholesale Application		
	Amount (\$)	Count (\$)	Average Size (\$)	Amount (\$)	Count (\$)	Average Size (\$)	Amount (\$)	Count (\$)	Average Size (\$)
Loan Type									

Generate View Data Export to CSV Export to XML

Figure 450: View Data

Note: Line items AC063 and AC1100 are user-defined. Those items are editable after the XML submission.

Exporting

The *Mortgage Call Report (MCR)* allows the user to choose between two options; via CSV (See [Exporting Generated Report](#)), and via XML.

Use the CSV file to assist in cleaning up the data prior to submitting the report as an XML.

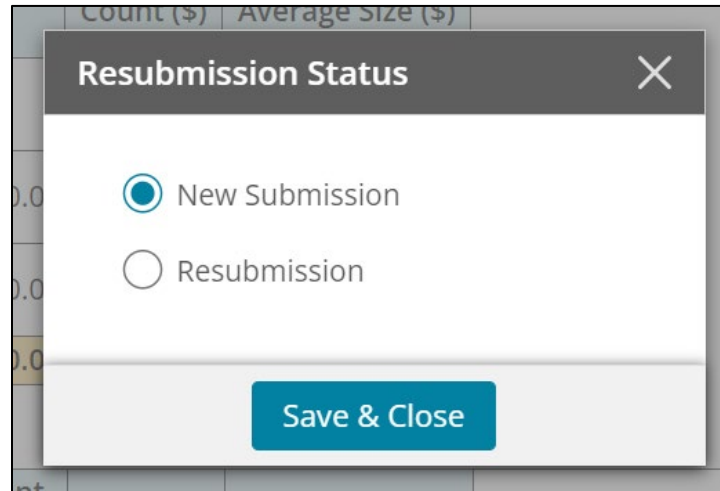


Figure 451: Resubmission Status

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**.

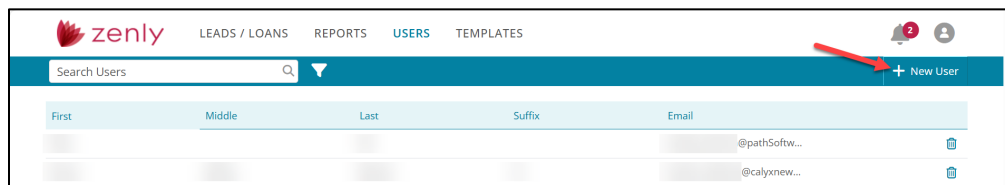


Figure 452: New User

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

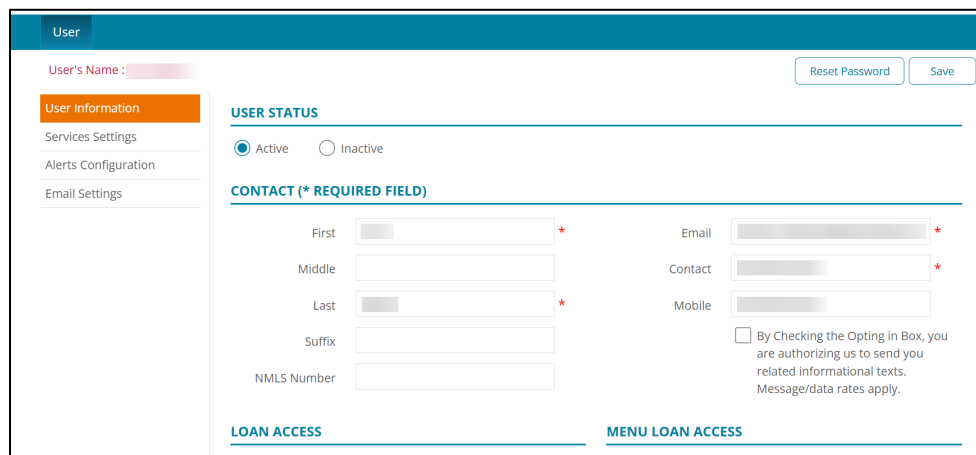

 A screenshot of the 'New User' form in the Zenly application. The form is titled 'User' and has a 'User's Name' field at the top. Below this, there are tabs for 'User Information', 'Services Settings', 'Alerts Configuration', and 'Email Settings'. The 'User Information' tab is selected. Under 'USER STATUS', there are radio buttons for 'Active' (selected) and 'Inactive'. Below this is the 'CONTACT (* REQUIRED FIELD)' section, which includes input fields for First, Middle, Last, Suffix, and NMLS Number. There are also input fields for Email, Contact, and Mobile. A checkbox at the bottom right allows users to opt-in for informational texts. At the bottom of the form, there are sections for 'LOAN ACCESS' and 'MENU LOAN ACCESS'.

Figure 453: New User Contact Details

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

4. Enter **First** name.

5. Enter **Last** name.
6. Enter the **Loan Name** if applicable.
7. Enter **Email**.
8. Enter **Phone** number.
9. Enter **Mobile** number.
10. Enter **NMLS Number** if applicable.
11. If needed, select the **By Checking the Opting in Box....**

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

Loan Access

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

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

LOAN ACCESS	MENU LOAN ACCESS
View: <input type="text" value="All/Read Only"/>	Status: <input type="text" value="Edit"/>
<input type="checkbox"/> Create New Loans	Application: <input type="text" value="Edit"/>
<input type="checkbox"/> Delete Existing Loans	Processing: <input type="text" value="Edit"/>
Underwriting: <input type="text" value="Edit"/>	
Reporting: <input type="text" value="Edit"/>	
Services: <input type="text" value="Edit"/>	
Settings: <input type="text" value="Edit"/>	
DOCUMENT MANAGEMENT ACCESS	
<input type="checkbox"/> Upload Documents <input type="checkbox"/> Delete Documents <input type="checkbox"/> eSignature	
DIRECTORY ACCESS	
Contacts: <input type="text" value="Edit"/>	

Figure 454: 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 users 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.

1. Select the **Delete Uploaded Documents** to enable users to delete documents from Zenly.
2. Select the **eSignature** checkbox to enable users 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 a user's 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 453](#).)
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.

User

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

Settings

This permission is available only for specific accounts.

Settings option include:

- **No Access:** Prevents the user from seeing or interacting with the *Settings* option form the *User Profile* dropdown menu.
- **Read Only:** Enables the user to see *Settings* option.
- **Edit:** Enables the user to access the *Settings* option open the *Business Configuration* screen.

Template

Template options include:

- **No Access:** Prevents users 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 **Settings** option if applicable.
 3. 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.

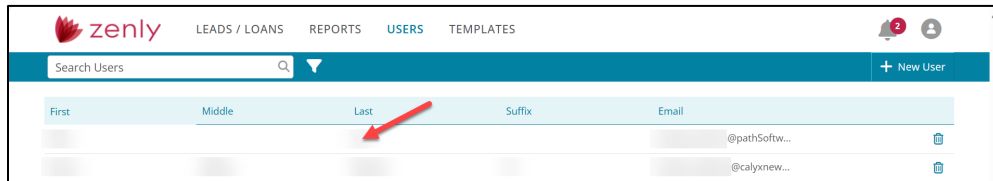


Figure 455: Select User

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 454](#).)
2. Click **Reset Password**.

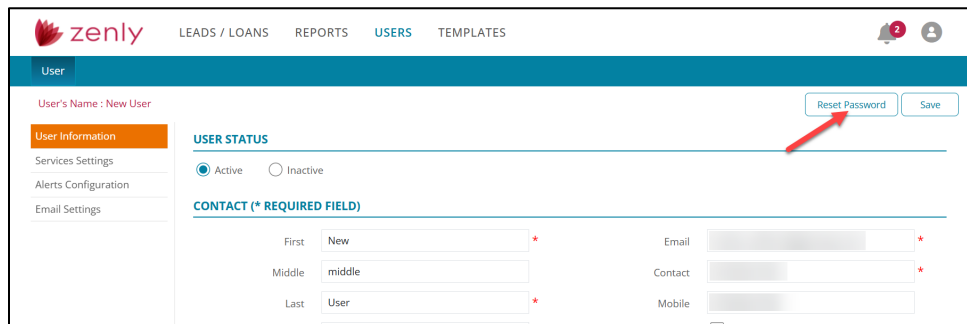


Figure 456: Reset Password

Delete User

Delete users that no longer require Zenly access.

1. Select the user to delete.

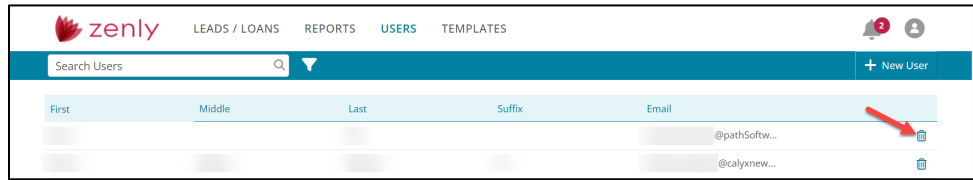


Figure 457: Delete User

2. Click the **Delete** icon.

User Search

Enter search criteria to locate a Zenly user.

1. Enter the **Search** criteria.

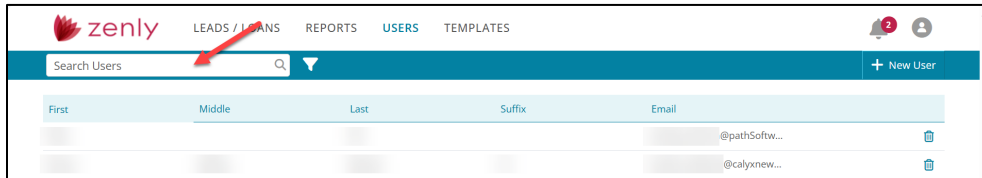


Figure 458: User Search

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**.

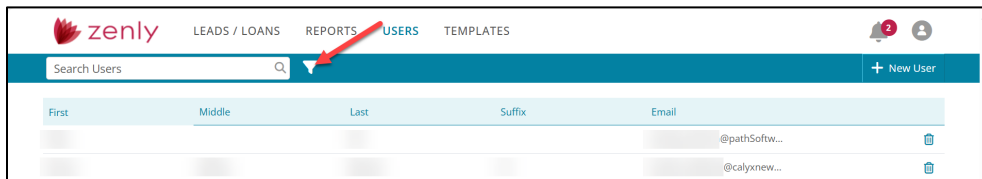


Figure 459: Activate/Deactivate User

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**.

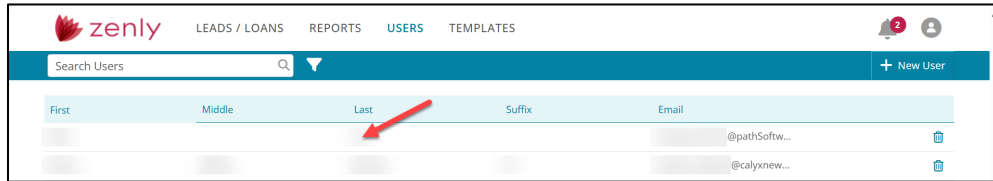


Figure 460: Select User

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

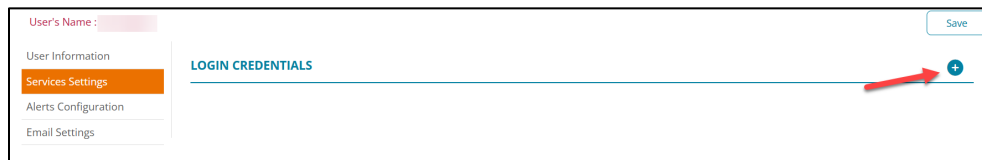


Figure 461: Add Service

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

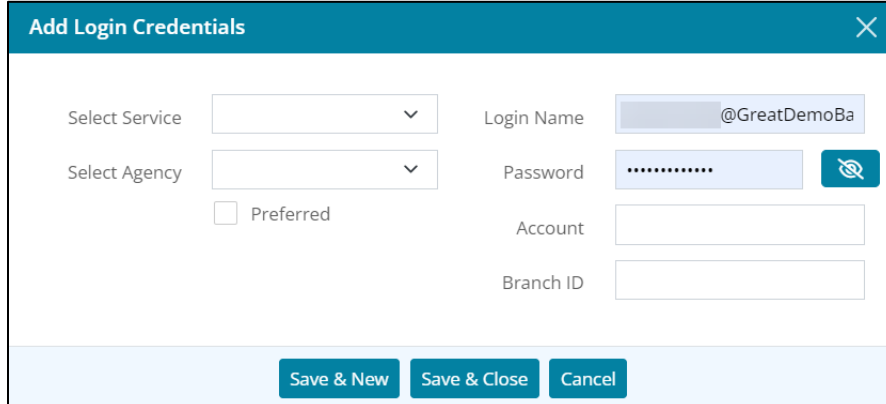


Figure 462: Add Login Credentials

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.

Pricing Service

Adding login credentials for *Pricing* reveals the *Pricing Group ID* table. Configure the dialog to enable the *Pricing Group IDs* for Pricing. See [Run Pricing](#).

To add login credentials for Pricing.

1. Select the **USERS** tab.
2. Select **Service Settings**.
3. Click on the **+** icon.

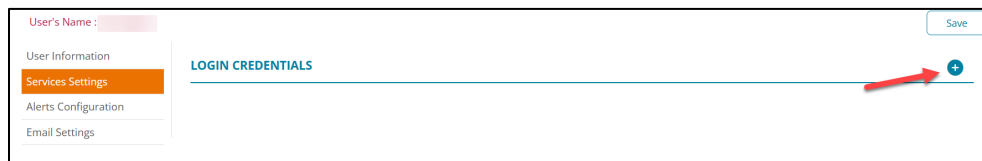


Figure 463: Add Pricing Credentials

4. For the *Select Service* dropdown menu, select **Pricing**.

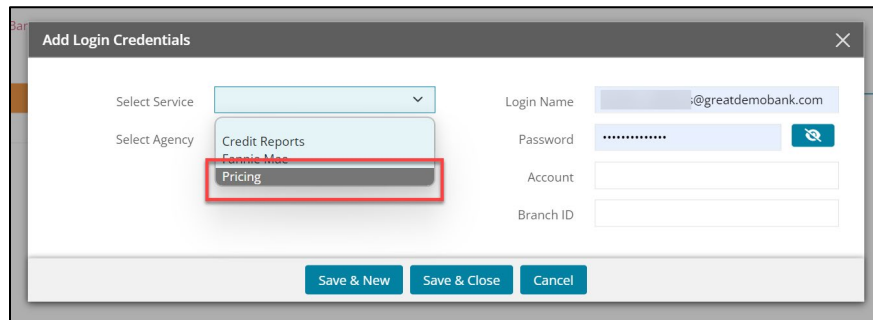
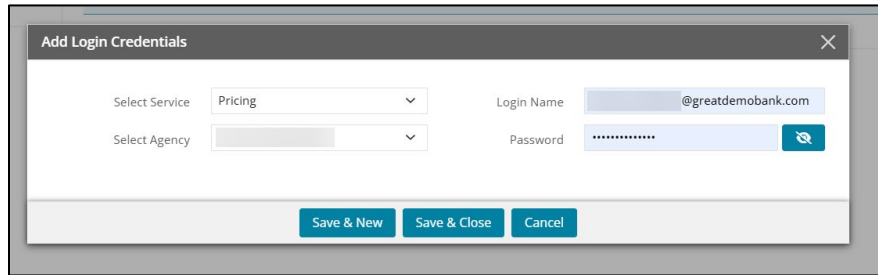


Figure 464: Enter Credentials

5. Select the desired agency (**Select Agency**).
6. Ensure that the **Login Name** is correct.

7. Ensure that the **Password** is correct.



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

- Select Service:** A dropdown menu with "Pricing" selected.
- Select Agency:** A dropdown menu that is currently empty.
- Login Name:** A text input field containing "@greatdemobank.com".
- Password:** A text input field with masked characters (dots) and a toggle icon to show/hide the password.
- Buttons:** "Save & New", "Save & Close", and "Cancel" at the bottom.

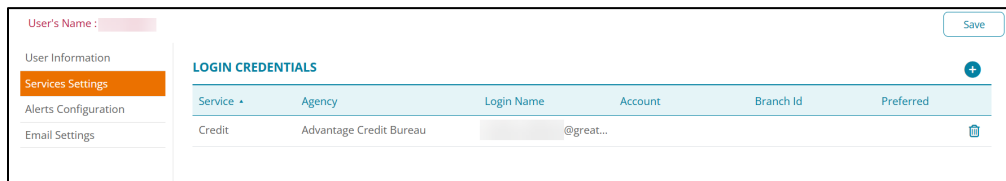
Figure 465: Add Login Credentials

8. Click **Save**.
9. Review the added information.
10. Click **Save & Close** or **Save & New** to add additional credentials.

Edit Provider

Use the following steps to edit a provider.

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



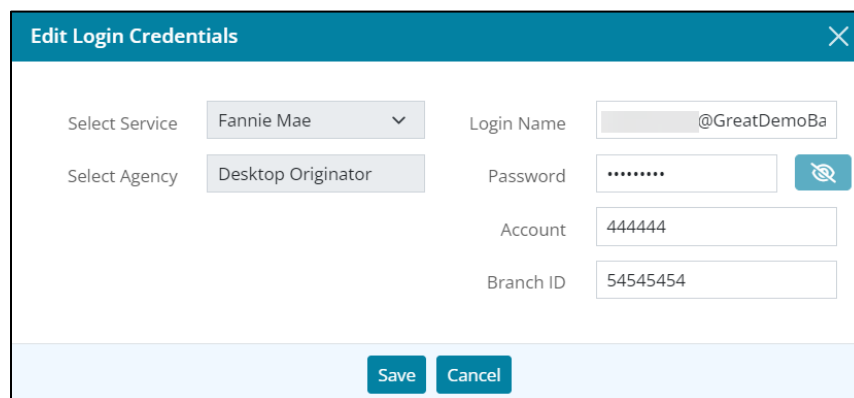
The dialog box titled "User's Name" shows the "Services Settings" tab selected in the left sidebar. The main content area displays a table of login credentials:

Service	Agency	Login Name	Account	Branch Id	Preferred
Credit	Advantage Credit Bureau	@great...			

Buttons for "Save" and a "+" icon are visible in the top right corner.

Figure 466: Modify Provider

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



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

- Select Service:** A dropdown menu with "Fannie Mae" selected.
- Select Agency:** A dropdown menu with "Desktop Originator" selected.
- Login Name:** A text input field containing "@GreatDemoBa".
- Password:** A text input field with masked characters (dots) and a toggle icon to show/hide the password.
- Account:** A text input field containing "444444".
- Branch ID:** A text input field containing "54545454".
- Buttons:** "Save" and "Cancel" at the bottom.

Figure 467: 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 465](#).)
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.

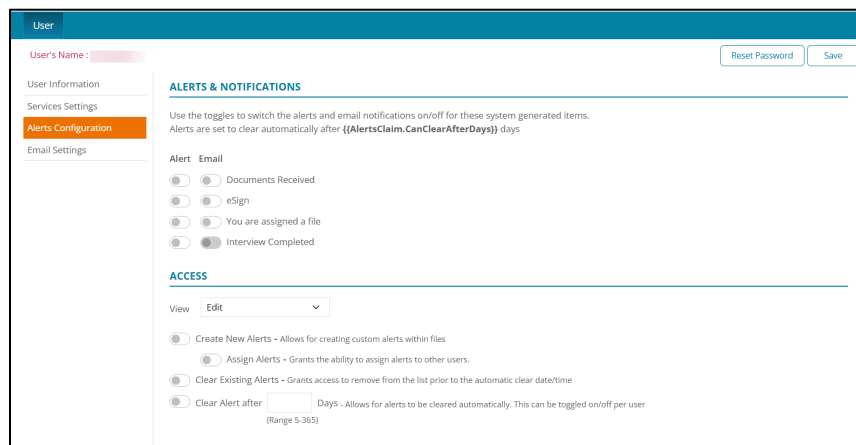



Figure 468: Alerts Configuration

Alerts & Notifications

Two types of notifications are available: *Alerts* and *Email* (See [Figure 467](#)). 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.

Configuring Email Settings (Users)

The *Email Settings* screen provides the user with fields for overriding default *Global Email Settings* for their profile.

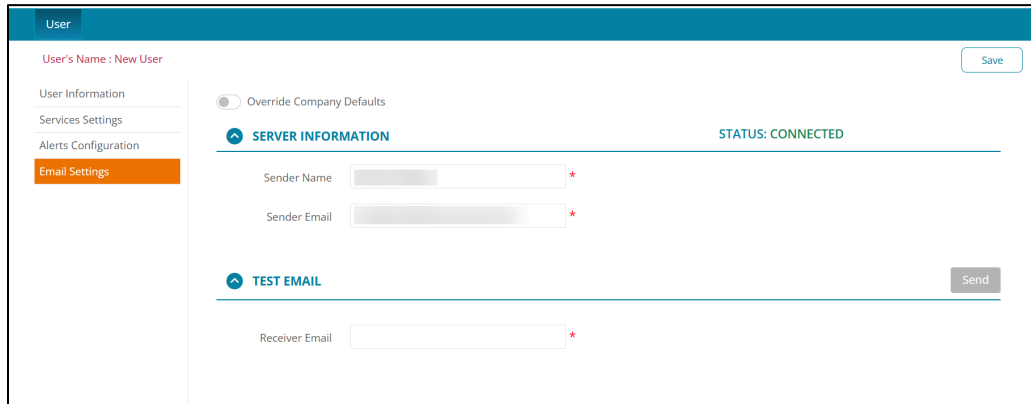


Figure 469: Email Settings (Users)

To override the company's default email settings:

1. Select the Username from the **User Profile** menu.
2. Select **Email Settings**.
3. To enable the override, select the **Override Company Defaults** toggle.
4. Update the desired server information. See [Global Email Settings](#).
5. Click **Save**.

Test Email

Enter the *Sender Email* into the *Receiver Email* field before clicking the *Send* button. If the email is valid the *Status* will change to *Connected*.

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.

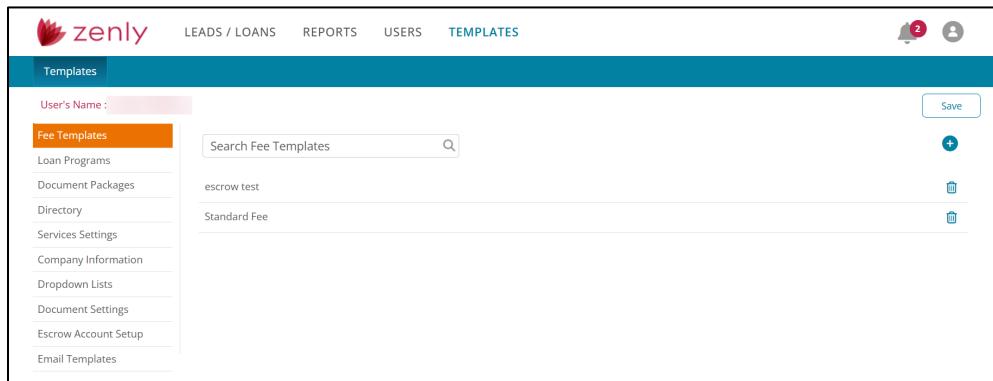
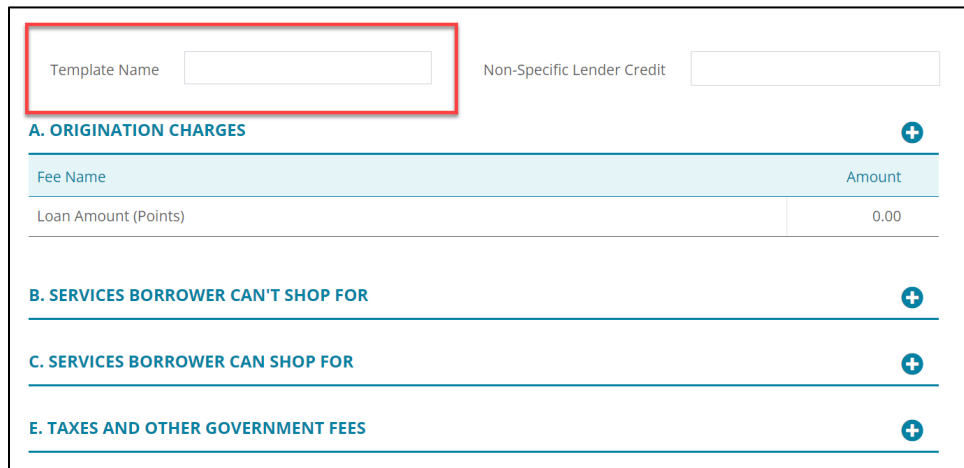


Figure 470: Standard Fee Template

2. Select the **Add**  button.

3. Enter the **Template Name**.



Template Name Non-Specific Lender Credit

A. ORIGATION CHARGES +

Fee Name	Amount
Loan Amount (Points)	0.00

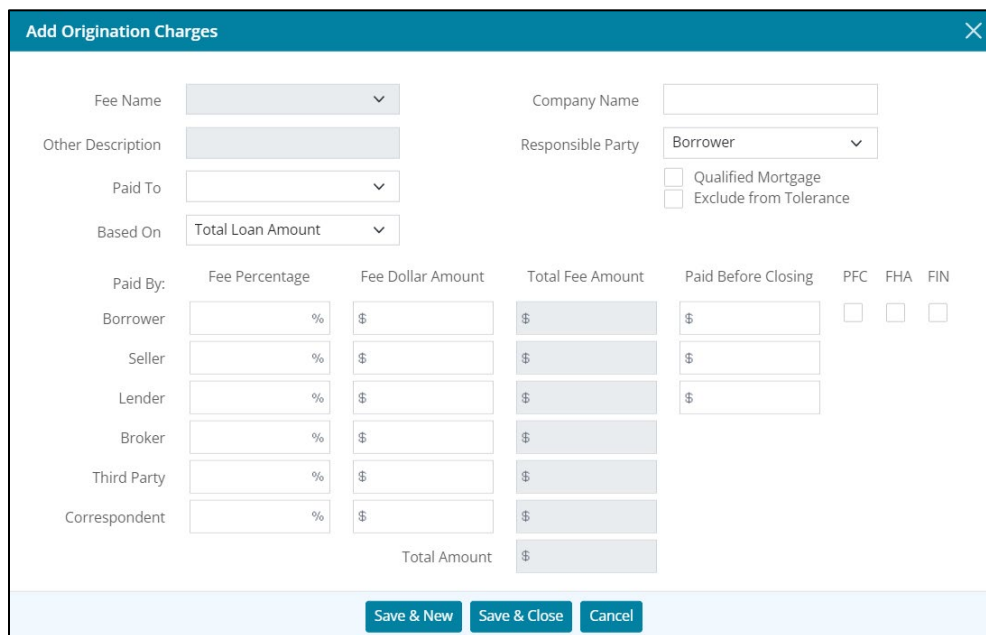
B. SERVICES BORROWER CAN'T SHOP FOR +

C. SERVICES BORROWER CAN SHOP FOR +

E. TAXES AND OTHER GOVERNMENT FEES +

Figure 471: Origination Charges

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



Add Origination Charges ✕

Fee Name Company Name

Other Description Responsible Party

Paid To ☐ Qualified Mortgage ☐ Exclude from Tolerance

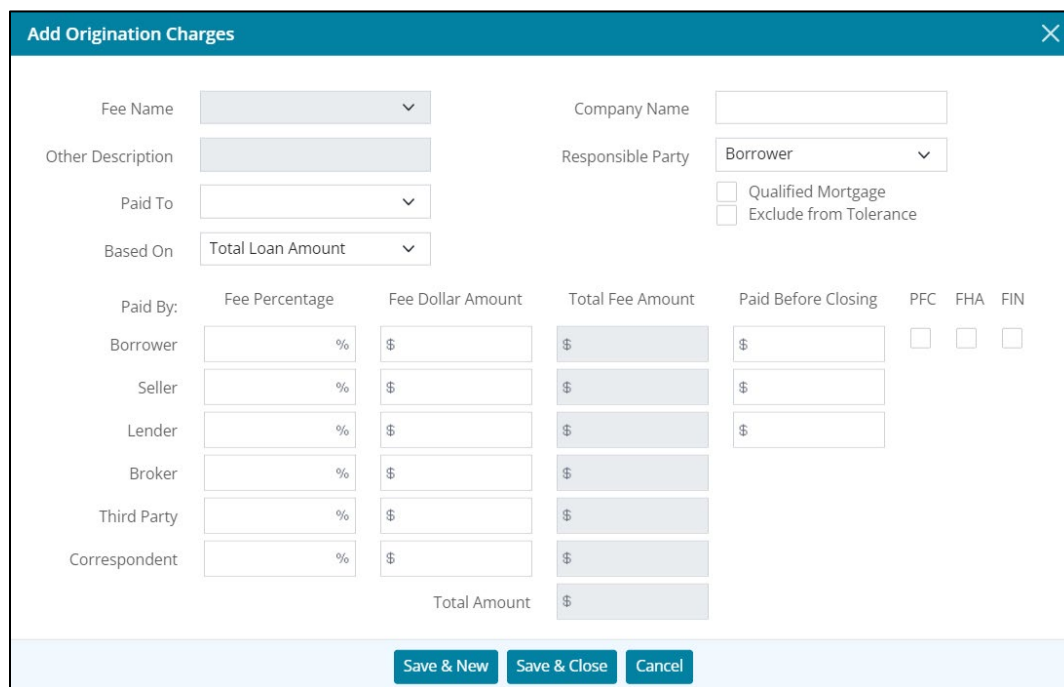
Based On

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

Figure 472: 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 469](#).)

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



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

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

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

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

Figure 473: Add Origination Charges Dialog

11. Click **Save & Close**.

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

12. Repeat Steps 1 – 10 for the following Standard Fees:

- Services Borrower Can't Shop For
- Services Borrower Can Shop For
- Taxes and Other Government Fees
- Prepays
- Initial Escrow Payment at Closing
- Other

Create New Fees Template

Create a new Fees Template by copying the *Standard Fee Template* or by using specific **Add** buttons.

Create from Copy

Create a new *Fees Template* with different names to enable different fees for different loans and loan types.

1. Click and hold the **Template Name** to copy until the **Add** button changes to **Drag & Drop** here to Copy.

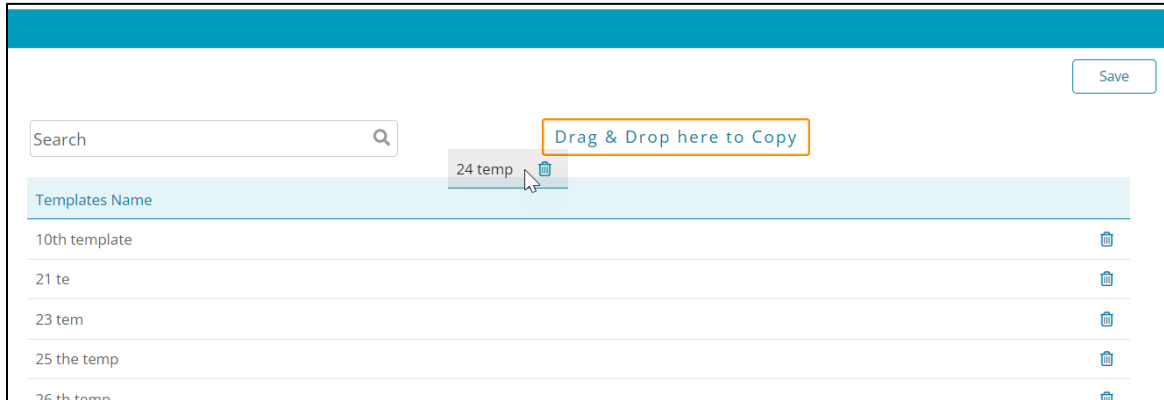


Figure 474: Copy Fees Template

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

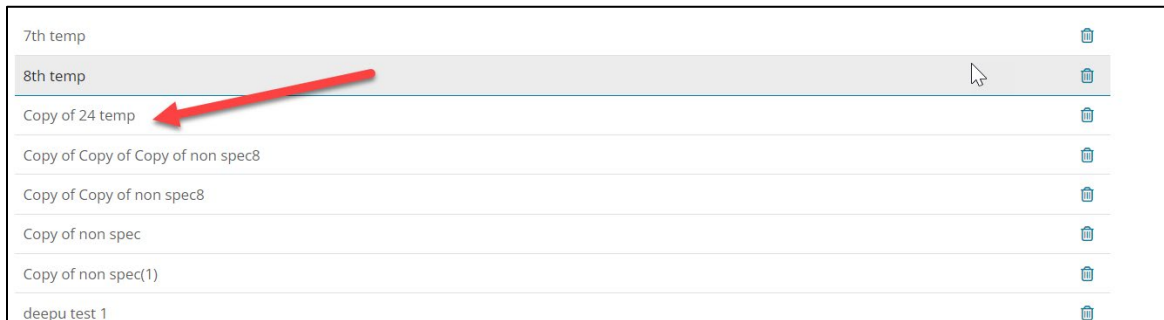


Figure 475: Copied Template

3. Rename the template appropriately.

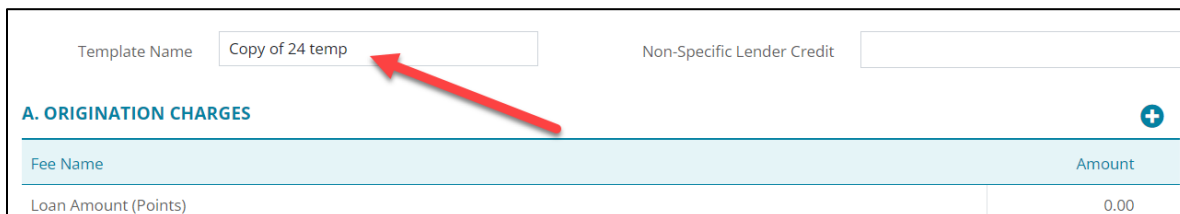


Figure 476: Rename Fees Template

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** button to create a new template.

1. Click the **Add** button.

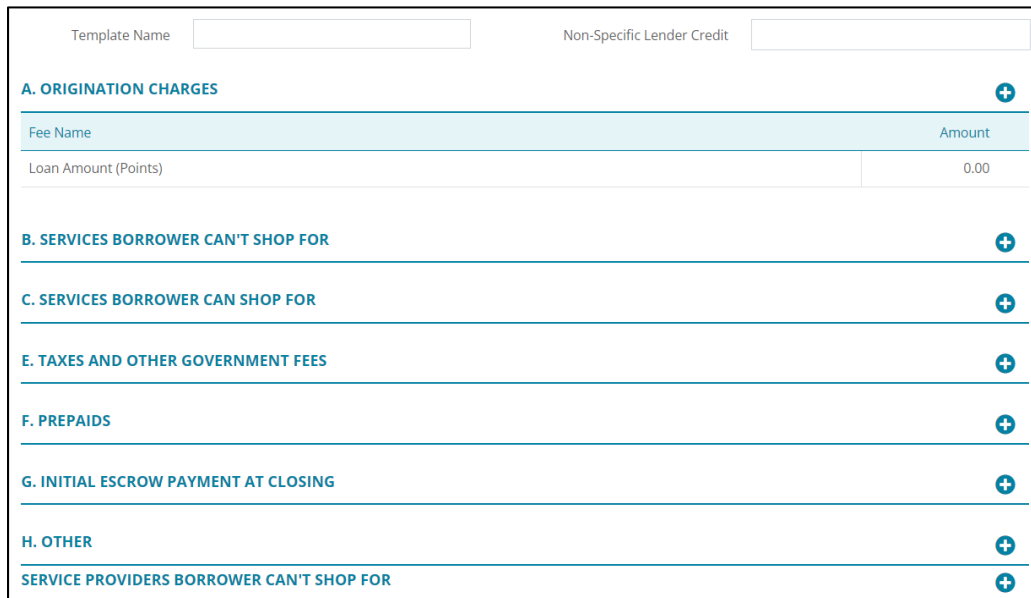


Figure 477: Add New Fees Template

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.

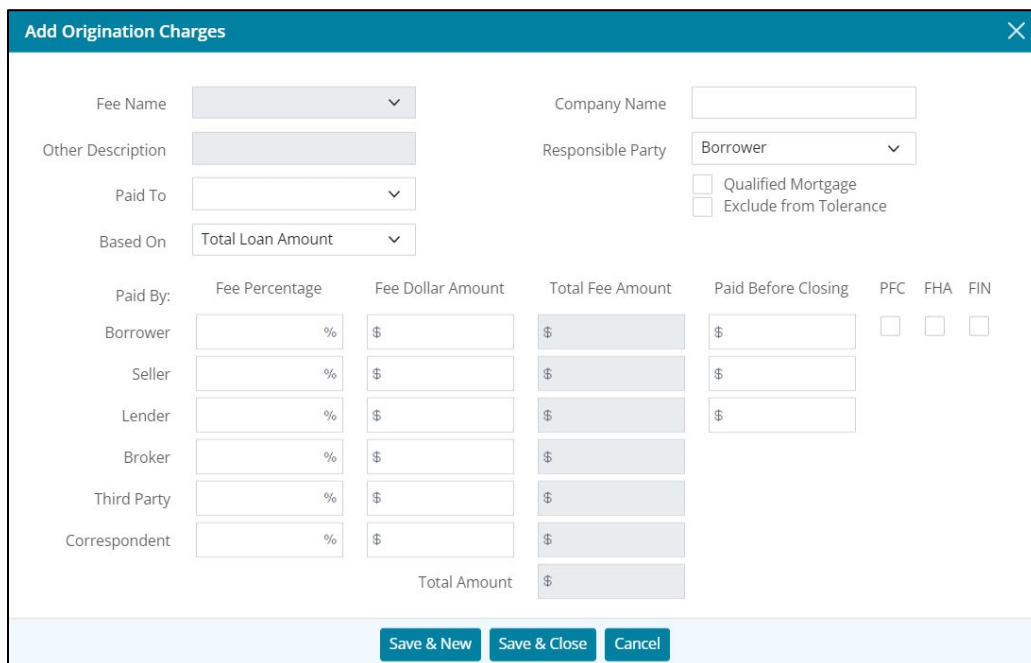


Figure 478: Add Charges Dialog

6. Click **Save & Close**.

Note: Click *Save & New* to add another new charge for the selected list.

7. Repeat Steps 4 – 6 for each charge type to add to the new template.
8. Click **Save** when complete.

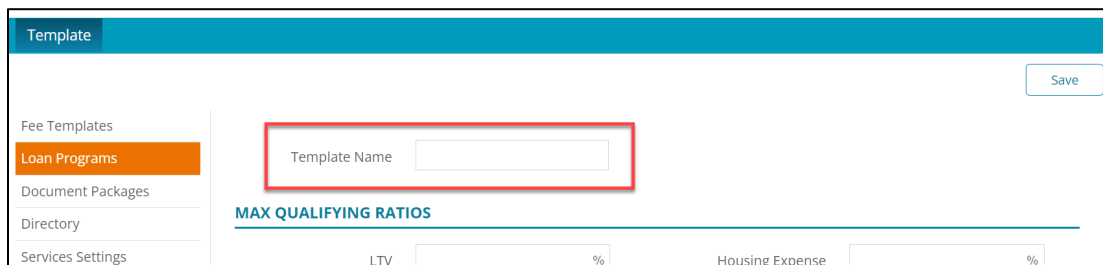
Loan Program

This section allows the user to create, edit, or delete templates for loan programs that will auto-populate to a loan file. See [Application Loan](#).

Creating a Loan Program Template

To create a new template:

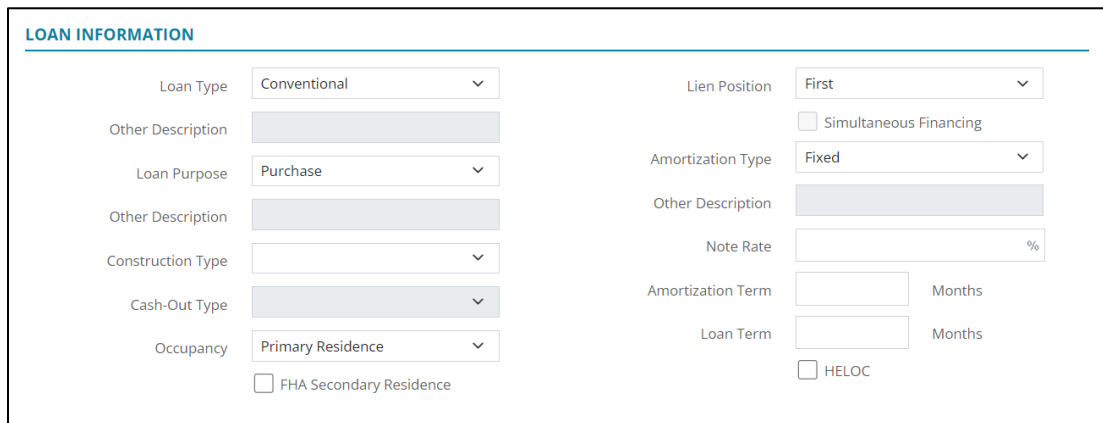
1. Select the **Add +** icon to add a template.
2. Enter the **Template Name**.



The screenshot shows the 'Template' section of the application. On the left, there is a sidebar with 'Loan Programs' highlighted. The main area has a 'Template Name' input field, which is highlighted with a red box. Below the input field, there is a section titled 'MAX QUALIFYING RATIOS' with fields for 'LTV' and 'Housing Expense', both followed by percentage signs. A 'Save' button is located in the top right corner.

Figure 479: Template Name

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



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

Figure 480: Loan Information Template

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

RATE ADJUSTMENT

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

Figure 481: Rate Adjustment

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

PAYMENT ADJUSTMENT

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

BUYDOWN MORTGAGE

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

Figure 482: 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](#).

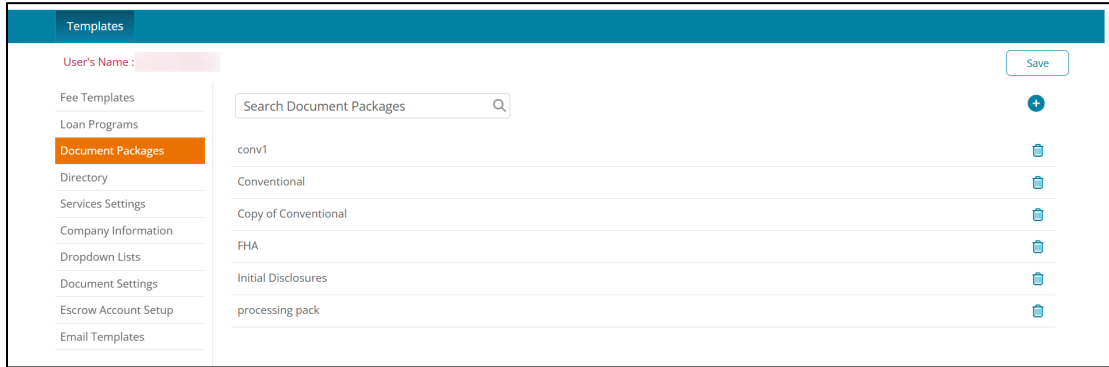


Figure 483: Document Packages

To create a *Document Package*:

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

Directory

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

To add a contact:

1. Select the **Add** button.

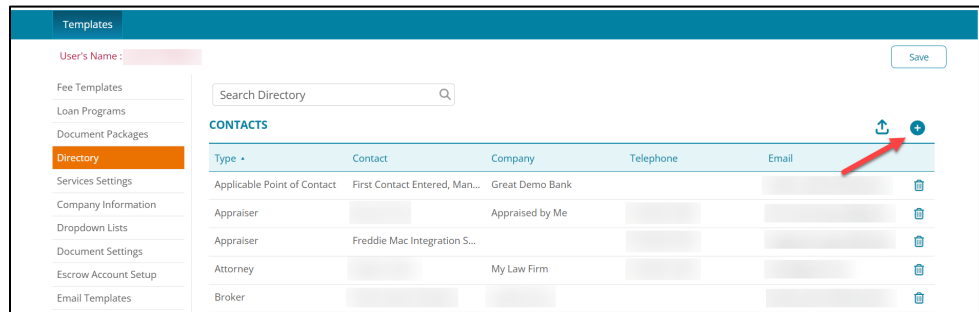


Figure 484: Directory

2. Select a **Contact Type**.

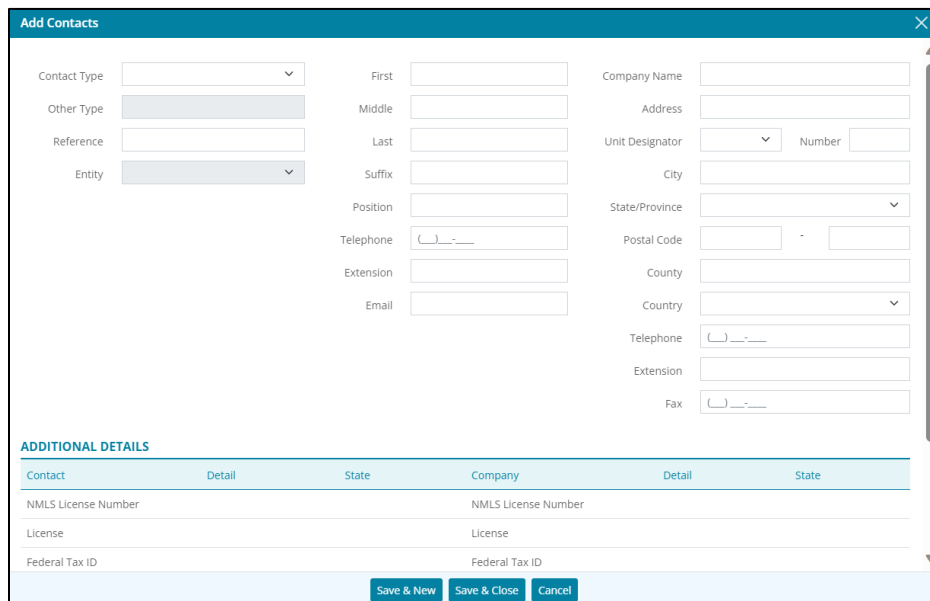


Figure 485: Contact Type (Directory)

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.

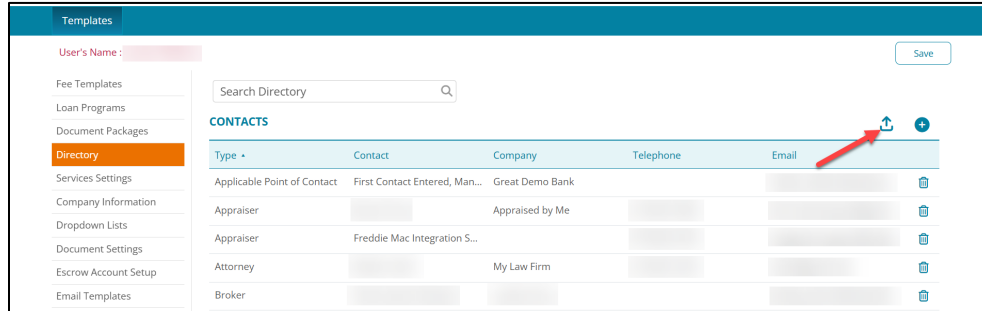


Figure 486: Use Directory Icon

2. Select **Choose File**.

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

3. Select the desired CSV file.

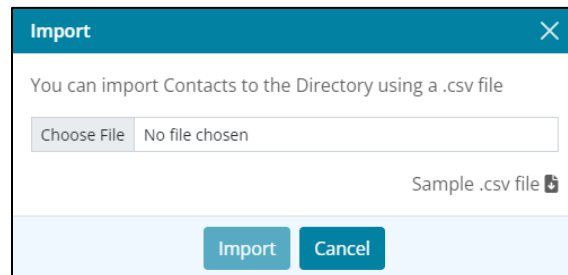


Figure 487: Import Directory

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.

Templates						
User's Name : <input type="text"/> Save						
Fee Templates	LOGIN CREDENTIALS +					
Loan Programs	Service	Agency	Login Name	Account	Branch Id	Preferred
Document Packages	Credit	Calyx DO Demo	1			
Directory	Credit	Factual Data by CBC				
Services Settings	Credit	Information Searching Co.	@great...			
Company Information	Credit	Credit Information Systems				✓
Dropdown Lists	Credit	Equifax Mortgage Web Services -...				
Document Settings	Credit	Covius-Funding Suite				
Escrow Account Setup	Credit	Lenders One				
Email Templates	Credit	Informative Research Inc. (Test e...				
	Credit	Accurate Financial Services	@great...			
	Fannie Mae	Desktop Originator				

Figure 488: Stored Credit Card

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

Add Login Credentials

Select Service
Credit Reports

Select Agency
Advantage Credit Bure

☐ Preferred

Login Name
@GreatDemoBank

Password
.....

Account

Branch ID

Fannie Mae

Account Number

Password

Save & New
Save & Close
Cancel

Figure 489: 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**.

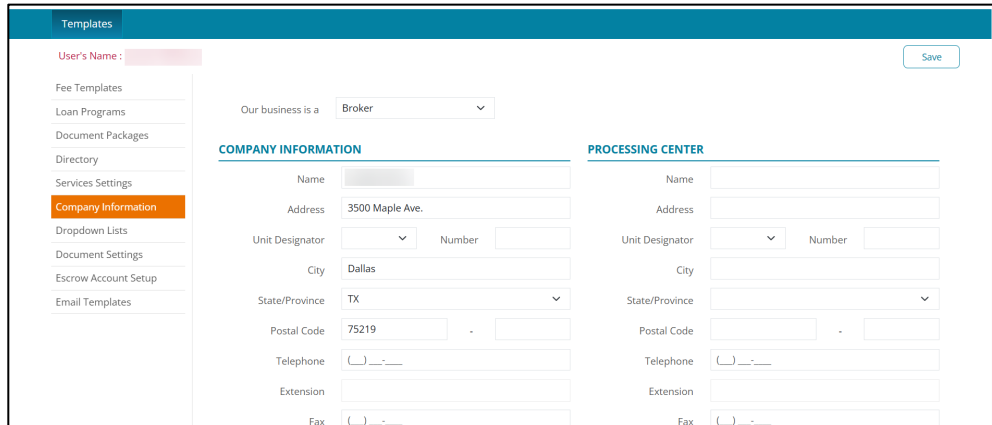


Figure 490: Company Information

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**.

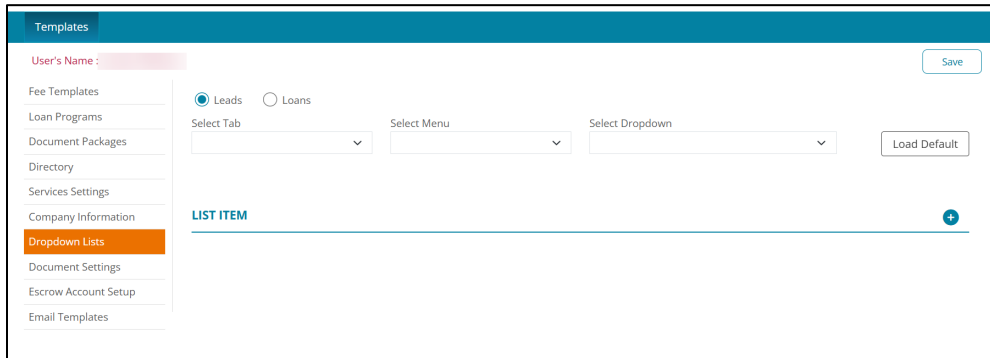


Figure 491: Status Dropdown Lists

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 492: Select List Option

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

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

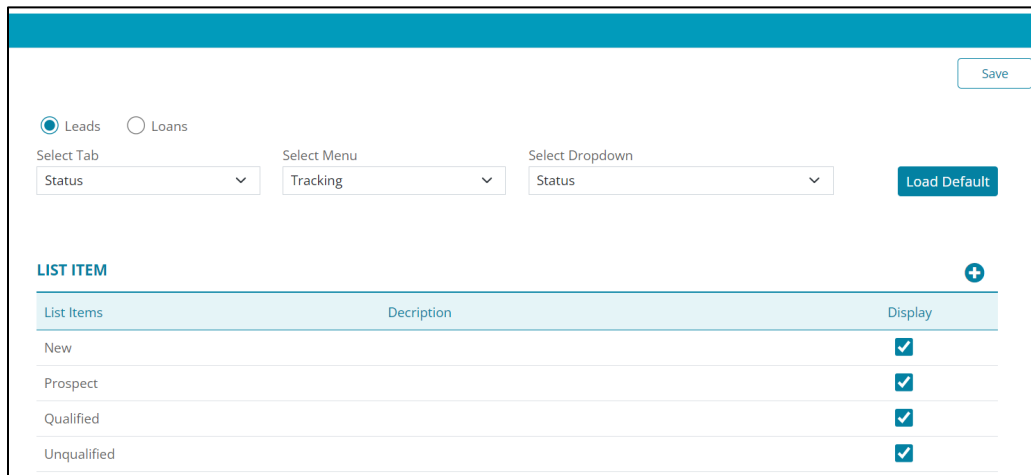
Add List Items

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

Leads Status Dropdown

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

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



Save

☒ Leads ☐ Loans

Select Tab: Status

Select Menu: Tracking

Select Dropdown: Status

Load Default

LIST ITEM +

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

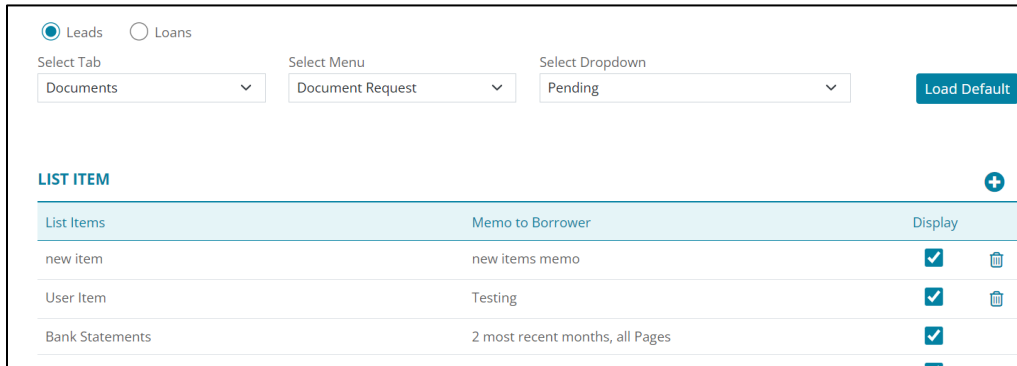
Figure 493: Leads Status Dropdown

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

Leads Documents Dropdown

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

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



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

Figure 494: Leads Documents Dropdown

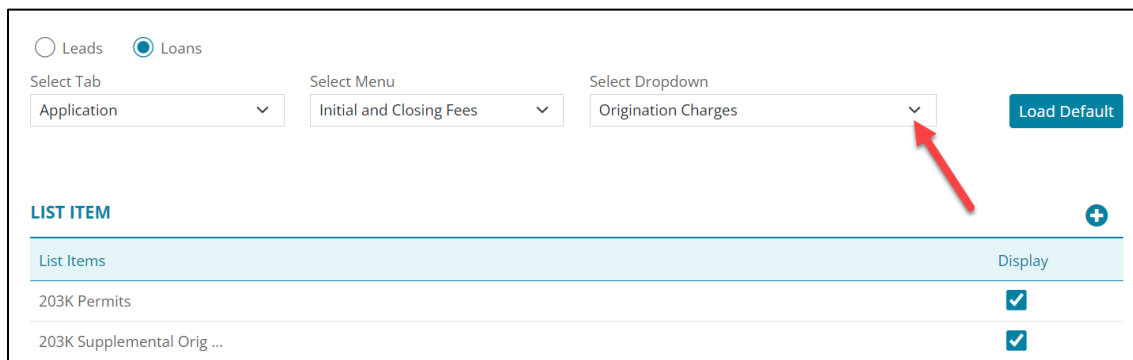
2. Select **Document Request** from *Select Menu*.
3. Select **Pending** from *Select Dropdown*.
4. Click **Add** to add a new dropdown menu item.
5. Repeat steps for additional **Select Dropdown** options as required.

Application Dropdown

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

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

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

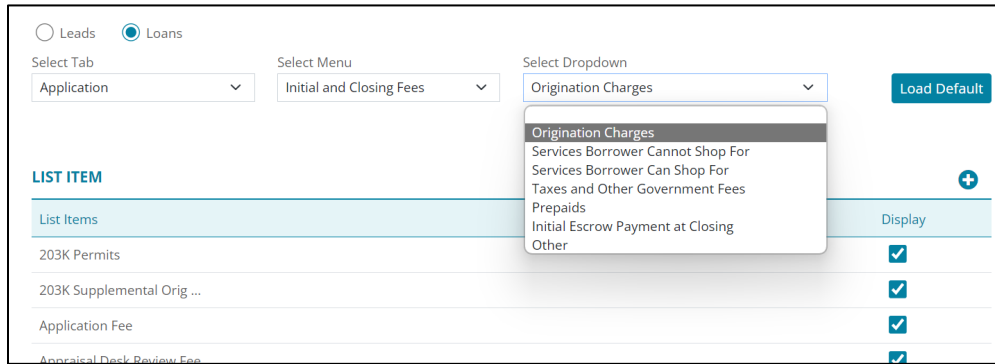


List Items	Display
203K Permits	<input checked="" type="checkbox"/>
203K Supplemental Orig ...	<input checked="" type="checkbox"/>

Figure 495: Initial & Closing Fees Dropdown

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

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



LIST ITEM	Display
List Items	
203K Permits	<input checked="" type="checkbox"/>
203K Supplemental Orig ...	<input checked="" type="checkbox"/>
Application Fee	<input checked="" type="checkbox"/>
Appraisal Desk Review Fee	<input checked="" type="checkbox"/>

Figure 496: Application Select Dropdown List

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

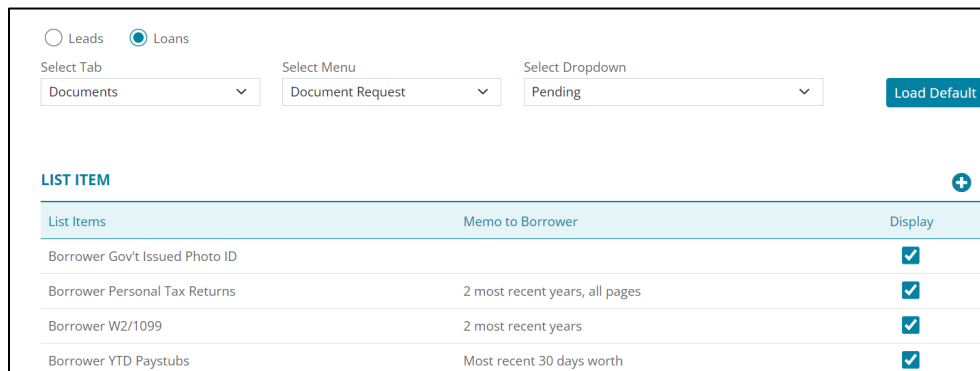
Note: See steps 5 -8 in Leads Documents Dropdown.

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*.



LIST ITEM	Memo to Borrower	Display
Borrower Gov't Issued Photo ID		<input checked="" type="checkbox"/>
Borrower Personal Tax Returns	2 most recent years, all pages	<input checked="" type="checkbox"/>
Borrower W2/1099	2 most recent years	<input checked="" type="checkbox"/>
Borrower YTD Paystubs	Most recent 30 days worth	<input checked="" type="checkbox"/>

Figure 497: 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*.

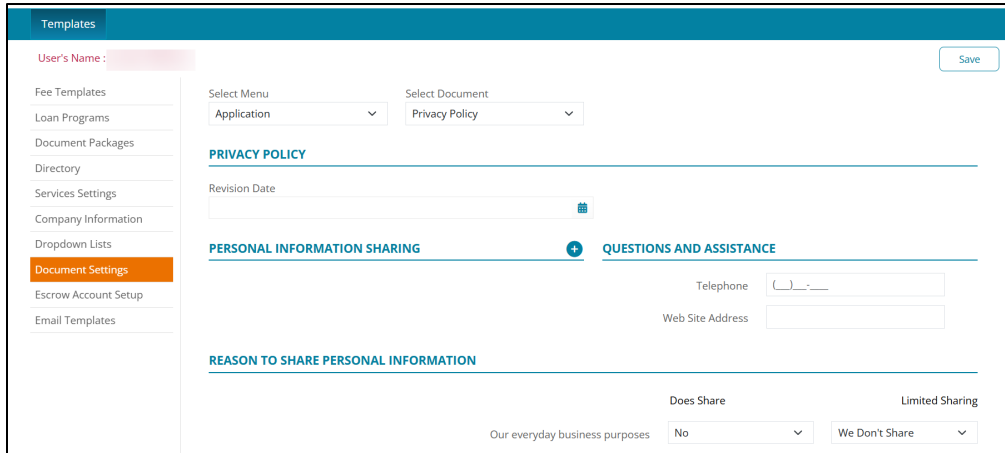


Figure 498: Loan Application Privacy Settings

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.

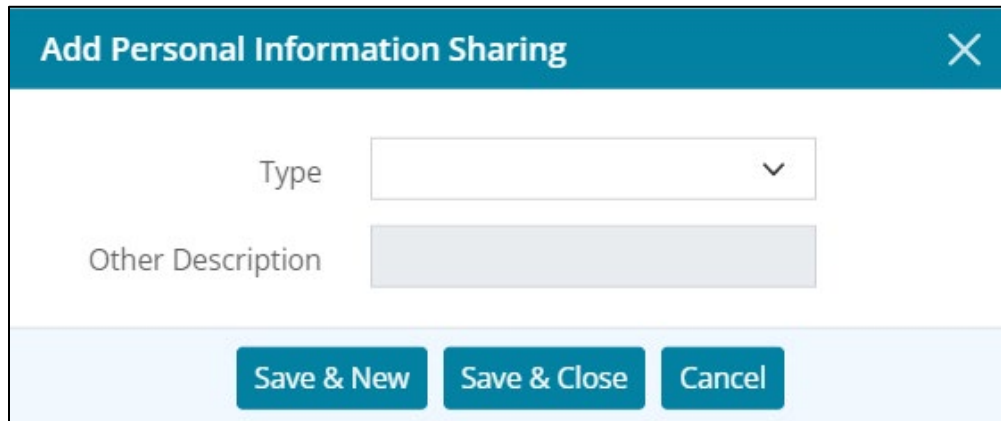


Figure 499: Add Personal Information Sharing

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**.

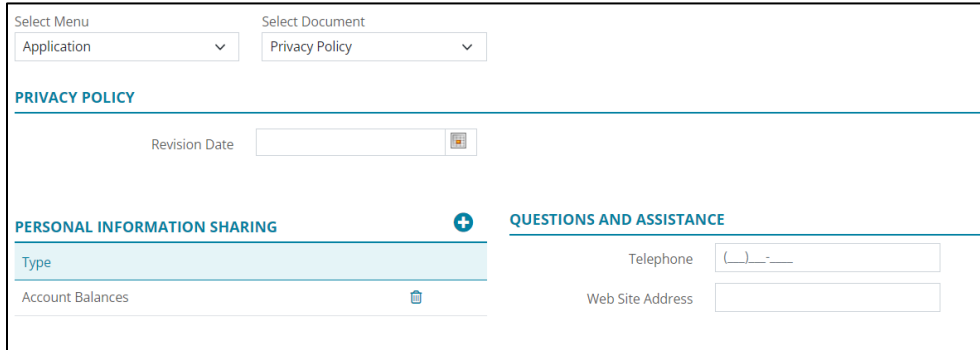
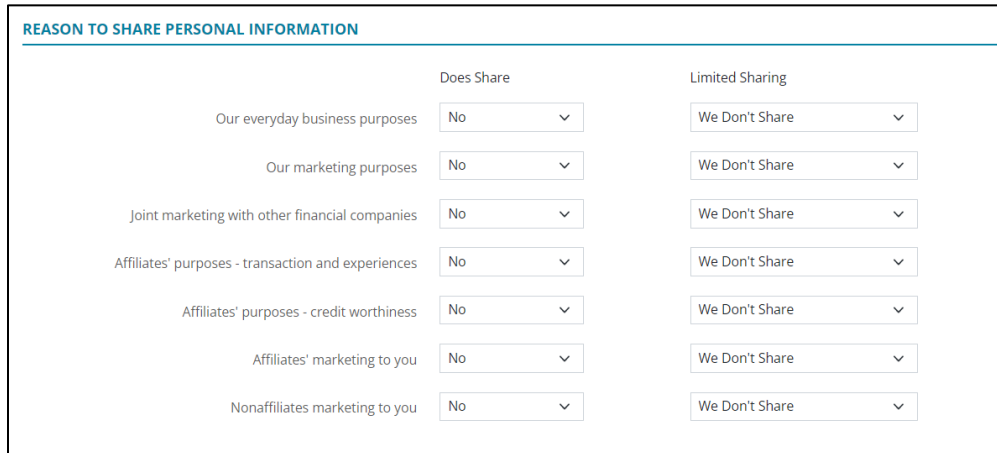


Figure 500: Document Type List

Note: Select *Save & New* to add another document type.

7. Enter **Questions** and **Assistance Telephone** and **Web Site Address** to which the borrower/co-borrower can refer when questions arise.
8. Select **Yes** for the **Reason to Share Personal Information** statements to appear on the form.

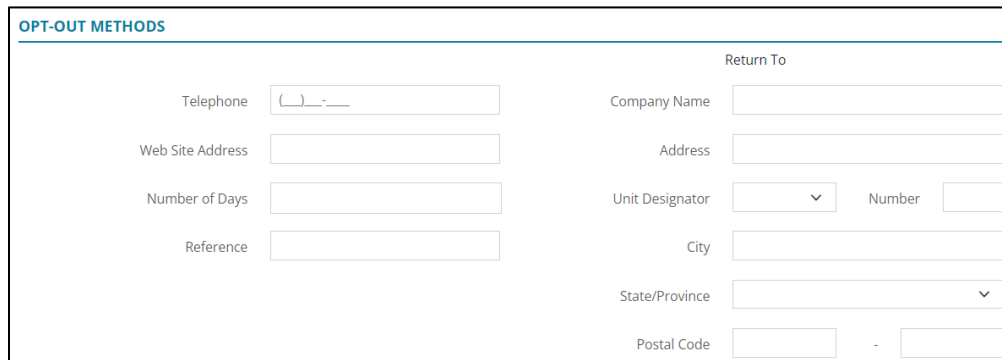


	Does Share	Limited Sharing
Our everyday business purposes	No	We Don't Share
Our marketing purposes	No	We Don't Share
Joint marketing with other financial companies	No	We Don't Share
Affiliates' purposes - transaction and experiences	No	We Don't Share
Affiliates' purposes - credit worthiness	No	We Don't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

Figure 501: Reasons to Share Personal Info.

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

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

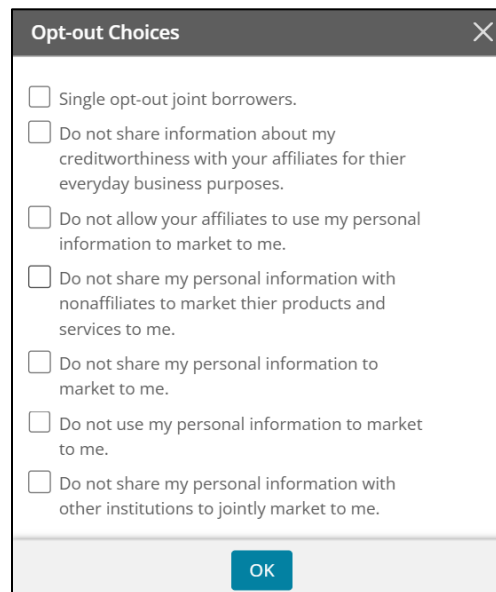


The form is titled "OPT-OUT METHODS" and contains the following fields:

- Telephone: () - -
- Web Site Address:
- Number of Days:
- Reference:
- Company Name:
- Address:
- Unit Designator: (dropdown menu) Number:
- City:
- State/Province: (dropdown menu)
- Postal Code: -

Figure 502: Opt-out Methods

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



The dialog is titled "Opt-out Choices" and contains the following checkboxes:

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

At the bottom of the dialog is an "OK" button.

Figure 503: 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 in the *Equal Credit Opportunity Act (ECOA) Form*.

1. Select **Processing** from the *Select Menu* dropdown.

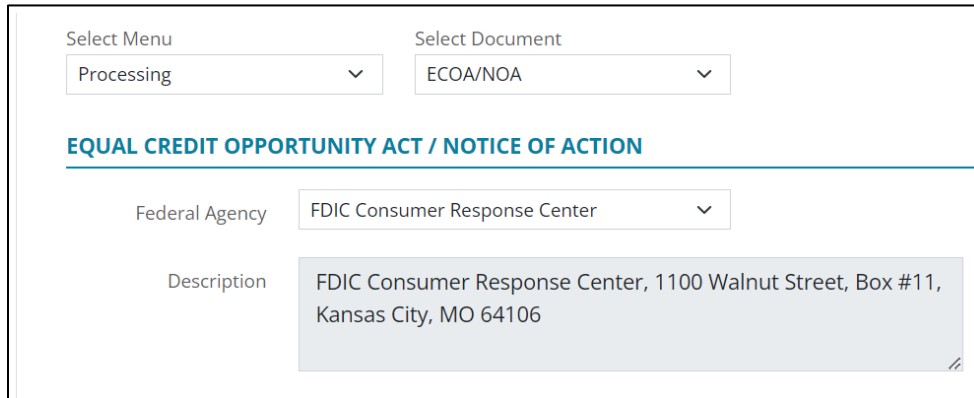


Figure 504: ECOA Form Statement

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.

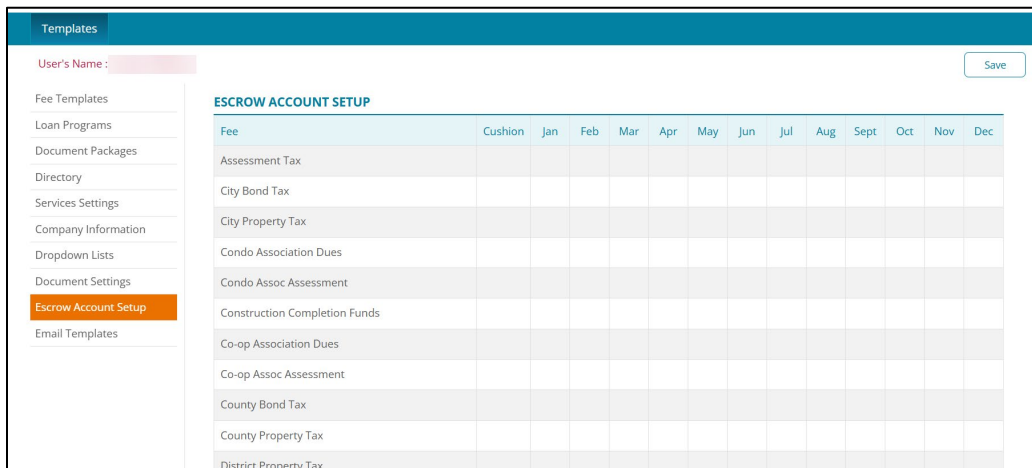
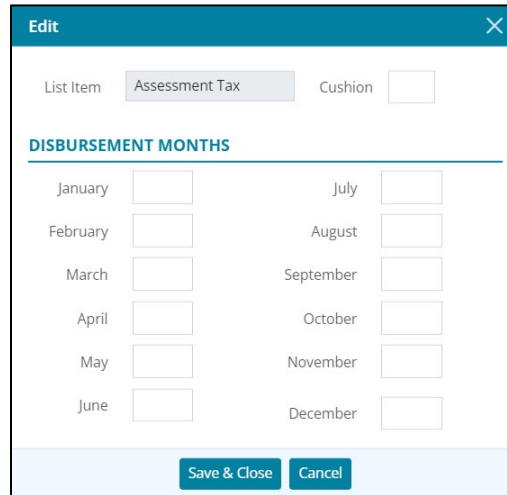


Figure 505: Escrow Account Setup

To edit a fee:

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

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



The screenshot shows an 'Edit' window for 'Assessment Tax'. At the top, there is a 'List Item' dropdown set to 'Assessment Tax' and a 'Cushion' input field. Below this is a section titled 'DISBURSEMENT MONTHS' with a grid of input fields for each month from January to December. At the bottom of the window are 'Save & Close' and 'Cancel' buttons.

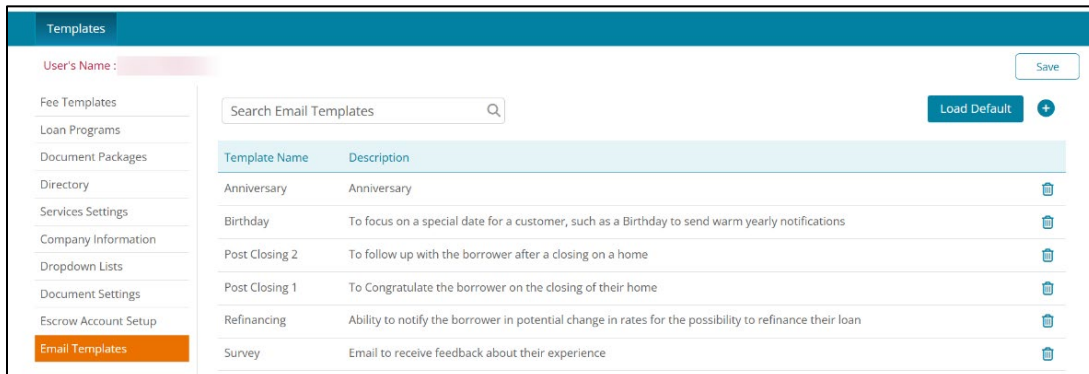
Figure 506: Editing Escrow Fees

4. Enter the desired value for each month.
5. Enter **Save & Close**.

Email Templates

This screen allows the user to create and store custom email templates. Created templates are available to use when starting a new email.

Zenly provides some default email templates. Use the Load Default button to populate the table with pre-typed email samples.



The screenshot shows the 'Email Templates' screen. On the left is a sidebar with navigation links: Fee Templates, Loan Programs, Document Packages, Directory, Services Settings, Company Information, Dropdown Lists, Document Settings, Escrow Account Setup, and Email Templates (highlighted). The main area has a 'User's Name' input field, a 'Search Email Templates' search bar, and a 'Load Default' button. Below is a table with columns 'Template Name' and 'Description'. The table lists several default templates, each with a trash icon for deletion.

Template Name	Description
Anniversary	Anniversary
Birthday	To focus on a special date for a customer, such as a Birthday to send warm yearly notifications
Post Closing 2	To follow up with the borrower after a closing on a home
Post Closing 1	To Congratulate the borrower on the closing of their home
Refinancing	Ability to notify the borrower in potential change in rates for the possibility to refinance their loan
Survey	Email to receive feedback about their experience

Figure 507: Email Templates

To create an email template:

1. Click the **Add**  icon.

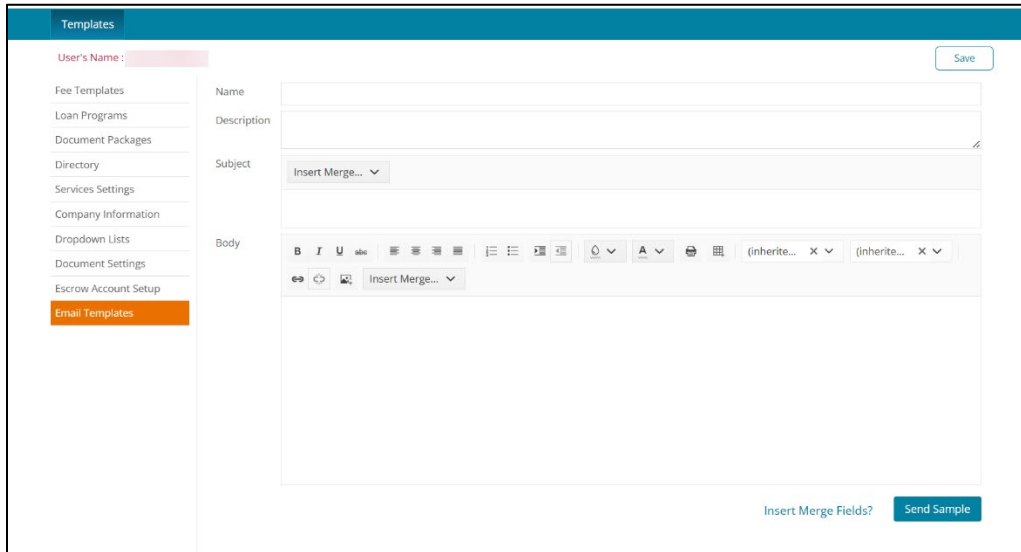


Figure 508: Compose Email

2. Enter the **Name** of the template.
3. Enter the **Description**.
4. Enter a **Subject**.
Use the *Insert Merge* drop-down menu to add an auto-populated field.
5. Type in the email.
Use the *Insert Merge* drop-down menu to add an auto-populated field.
6. If needed, send a test email by clicking the **Send Sample**.
7. Click **Save**.

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 the options described are available to all Zenly users.

To access the *Interview Portal*:

1. Open the **User Profile**.
2. Select **Interview Configuration**.

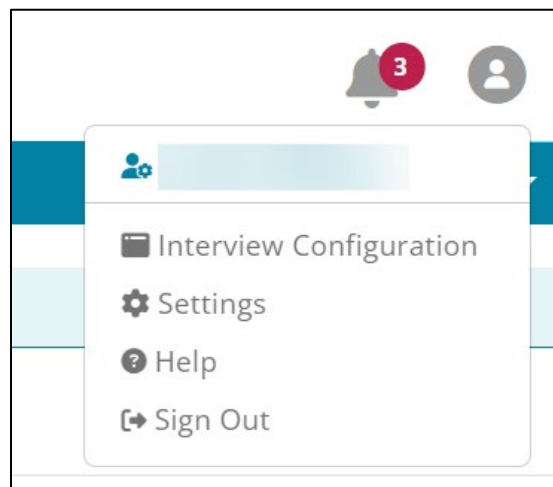


Figure 509: User Profile (Zip)

Company Site

The **Company Site** options enable selecting what appears on the company *Zip Main* page. Include which Loan Originators appear on the Zip site.

Company Main

Configure the design and layout of the landing page for the company Zip landing site.

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

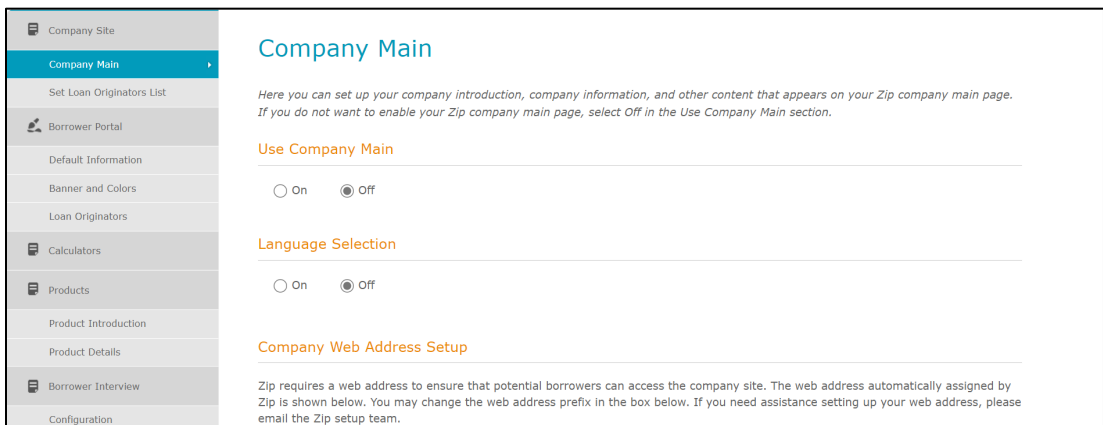


Figure 510: Company Main Page Setup

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.

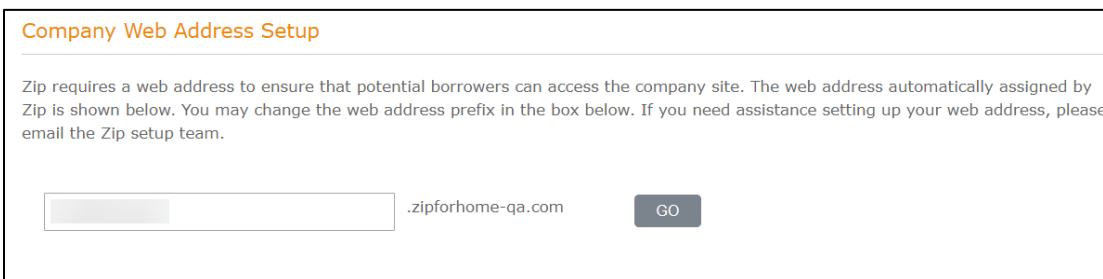


Figure 511: Company URL

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

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

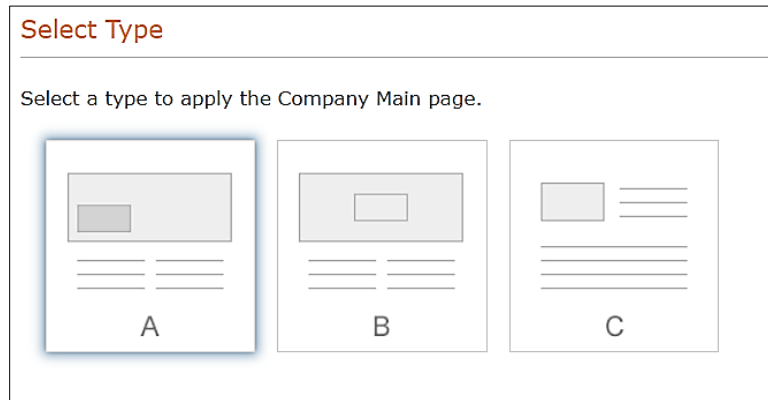


Figure 512: Zip Main Page Layout

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

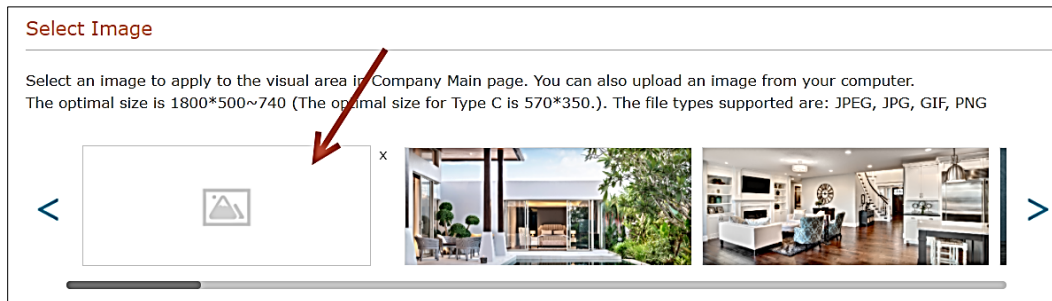


Figure 513: Zip Main Page Image

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.

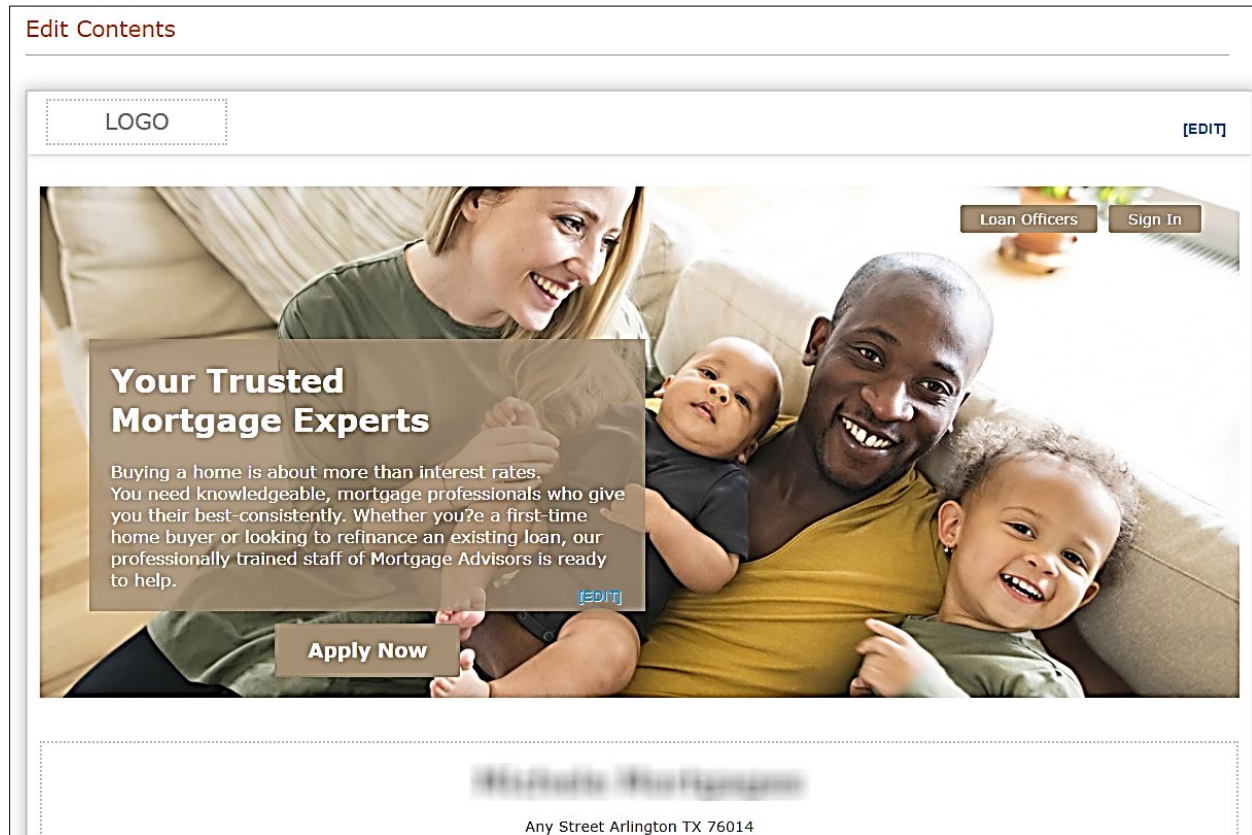


Figure 514: Edit Zip Main Page Contents

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

Purchasing a home?
The home of your dreams is waiting for you. By offering personalized service, we quickly help secure the right home loan for our clients. We make the loan process simple, straightforward, and fast. Our team of knowledgeable originators are on staff and ready to work for you, give us a call today.

Looking to refinance?
If you're considering refinancing your current mortgage, we can help you understand your options. We listen to your specific needs then present personalized mortgage options for you in real-time. Your needs can change, so can your mortgage loan. Let us help.

[EDIT]

Preview

Save

Figure 515: 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.

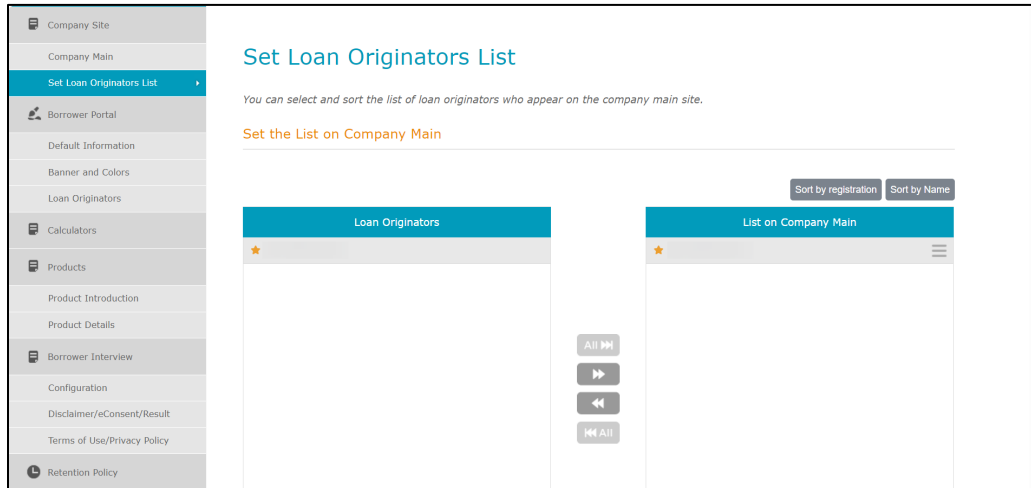


Figure 516: Set Originators List

2. Select the appropriate *Originators* from **Loan Originators** list.
3. Click the >> to move the selected Originators to the **List on Company Main** list.

Note: Select Originators from the *List on Company Main* list and use the << to move to the Loan Originators list.

4. Click **Sort by Registration** to sort Originators by registration number.
5. Click **Sort by Name** to sort Originators by name.
6. Click **Save** to save changes.

Borrower Portal

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.

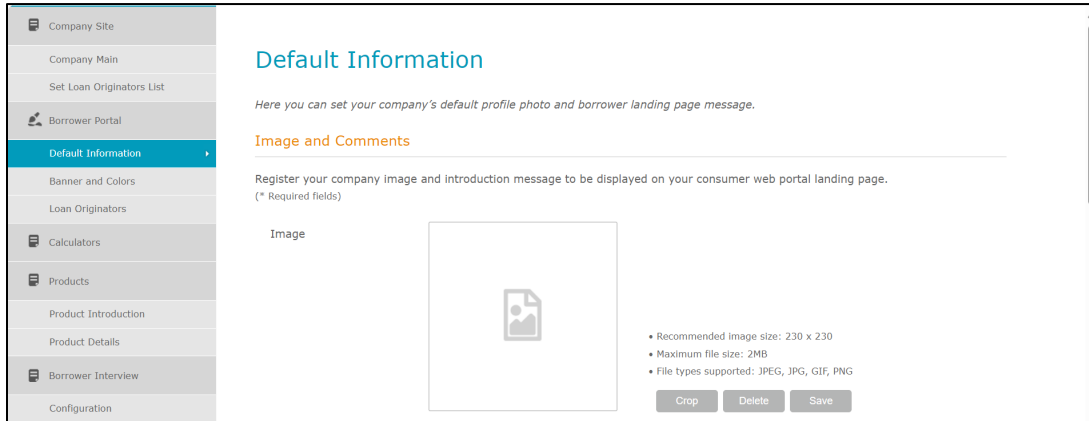


Figure 517: Borrower Portal Image

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.

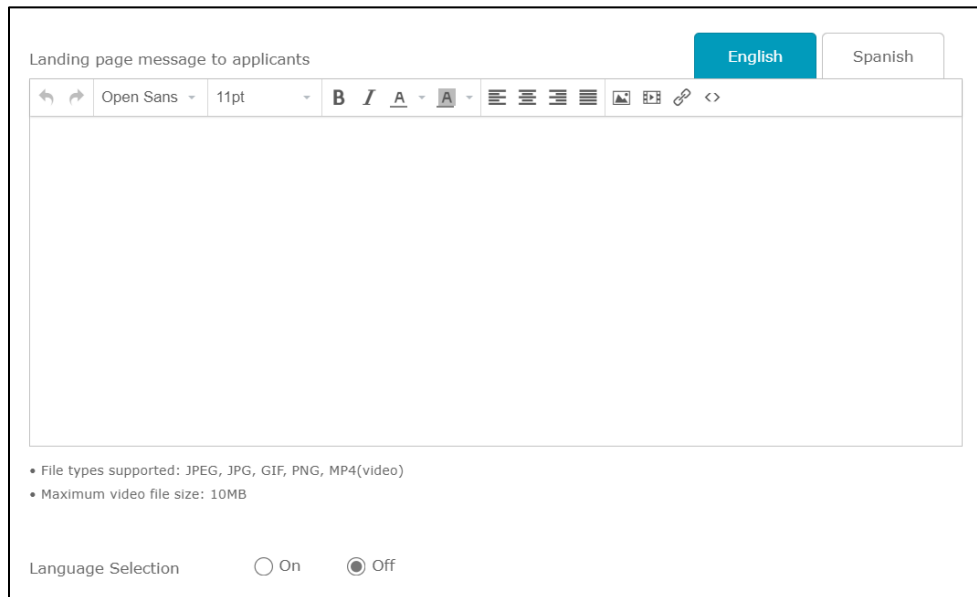


Figure 518: Borrower Portal Welcome Message

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*.

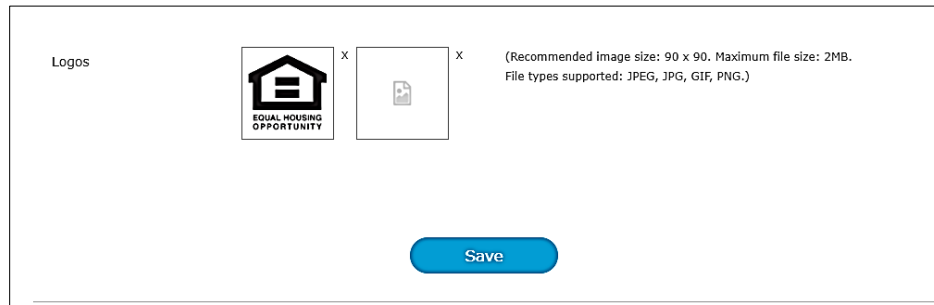


Figure 519: Borrower Portal Logo

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.

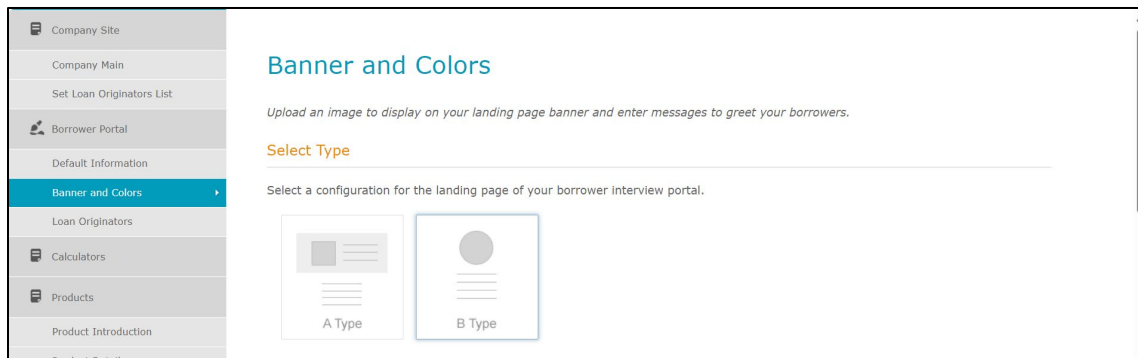


Figure 520: Banner Options

Edit Banner and Colors

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

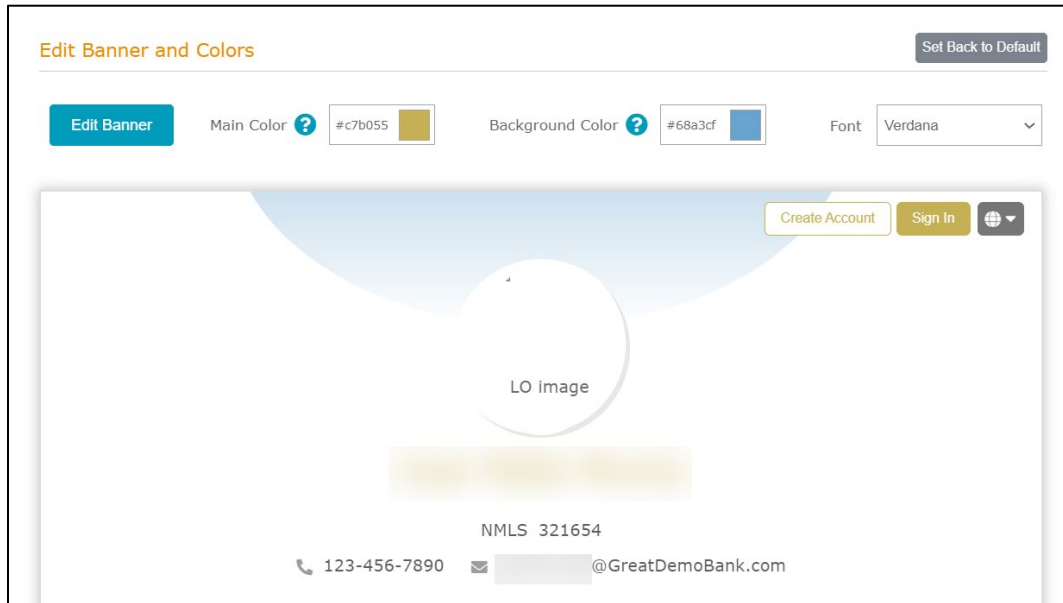


Figure 521: Edit Banner and Colors

To edit the banner:

3. Select the **Edit Banner** button to open the *Edit Banner* dialog. See [Figure 520](#).
4. Select the appropriate options. See [Figure 520](#).

Banner Options

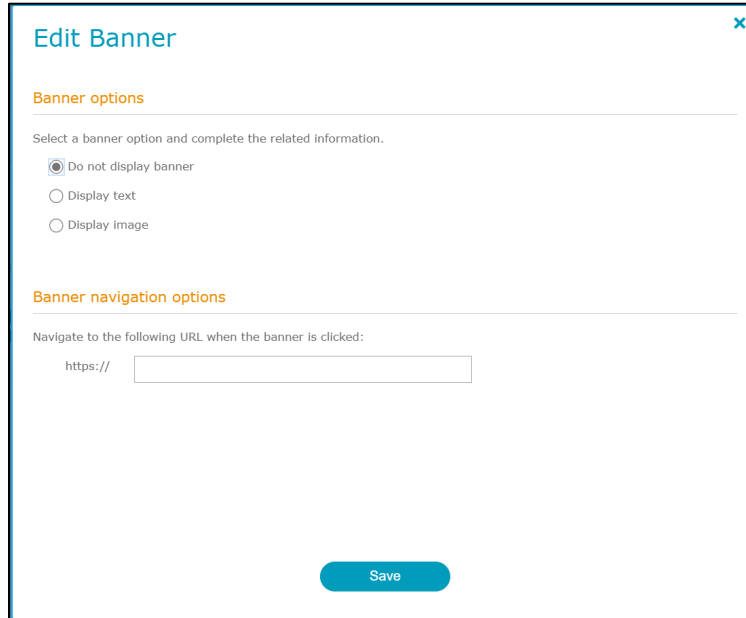
The *Edit Banner* dialog displays additional banner options that include:

- Displaying no banner.
- Displaying a text banner.
- Displaying an image banner.

Use the radio buttons to choose the desired option.

Do Not Display Banner

If no banner will be displayed, use the *Banner Navigation Options* to enter the URL.



Edit Banner

Banner options

Select a banner option and complete the related information.

☒ Do not display banner

☐ Display text

☐ Display image

Banner navigation options

Navigate to the following URL when the banner is clicked:

https://

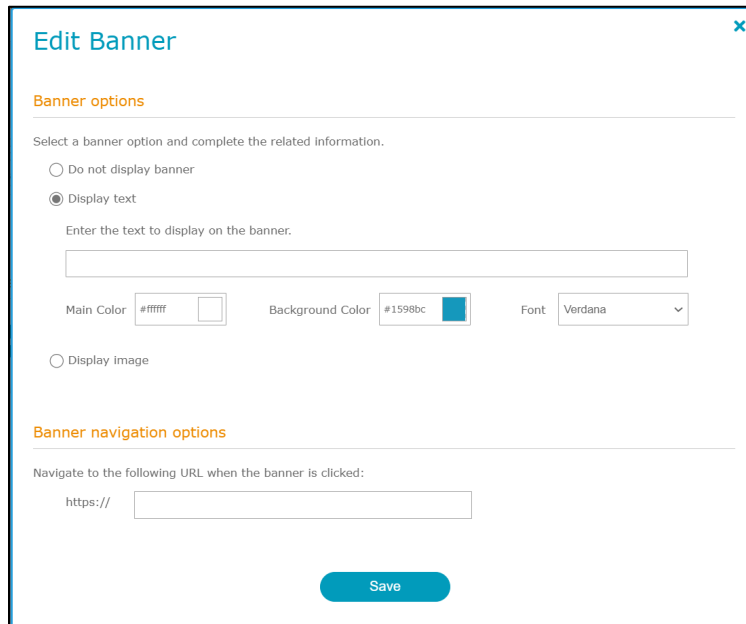
Save

Figure 522: Edit Banner

Display Text

Complete the following text options.

1. Enter the text to display on the banner.



Edit Banner

Banner options

Select a banner option and complete the related information.

☐ Do not display banner

☒ Display text

Enter the text to display on the banner.

Main Color Background Color Font

☐ Display image

Banner navigation options

Navigate to the following URL when the banner is clicked:

https://

Save

Figure 523: 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**.

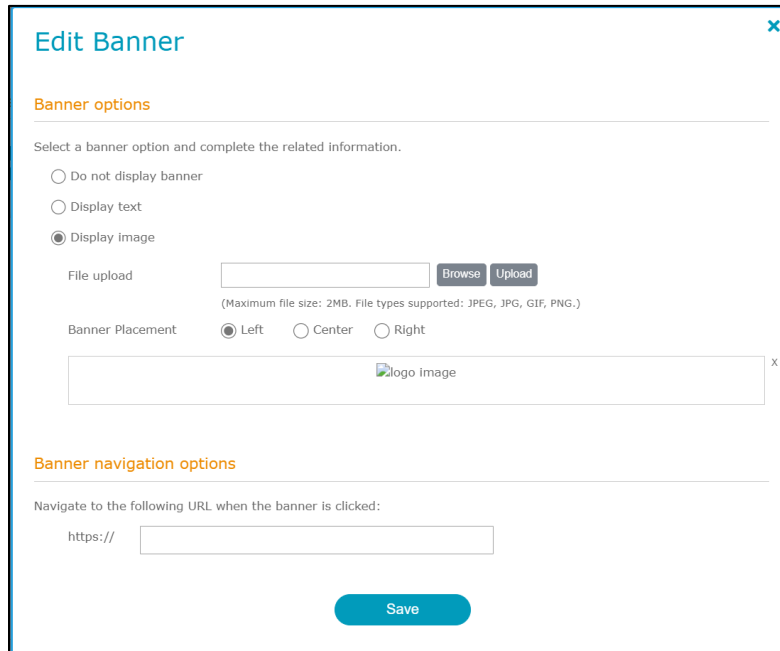


Figure 524: Image Banner Options

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.

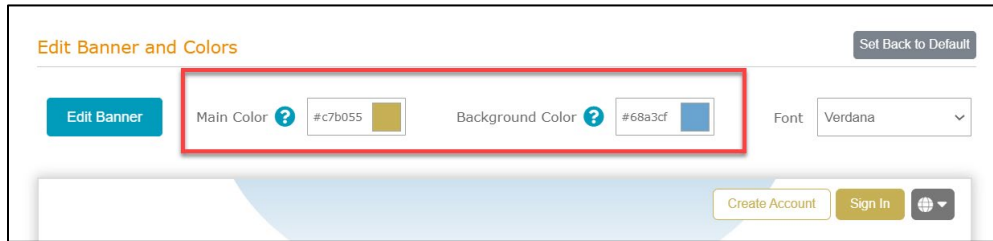


Figure 525: Text Colors

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

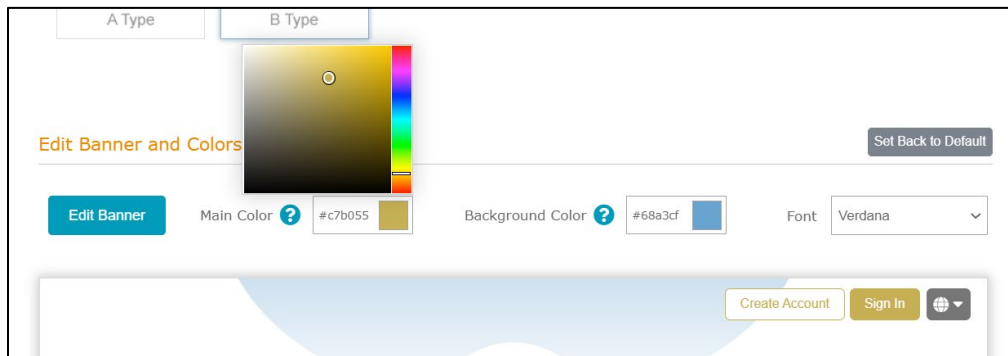


Figure 526: Color Palette

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.

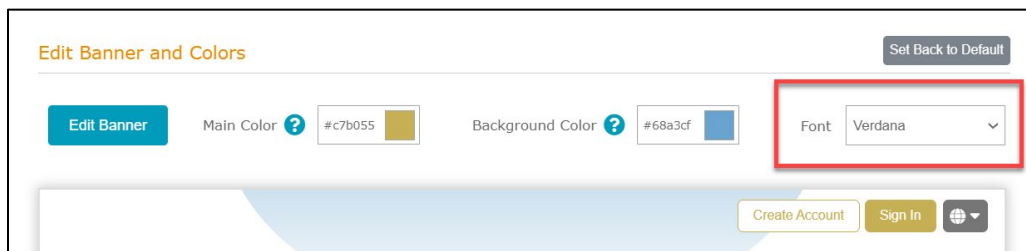


Figure 527: Borrower Portal Font

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**.

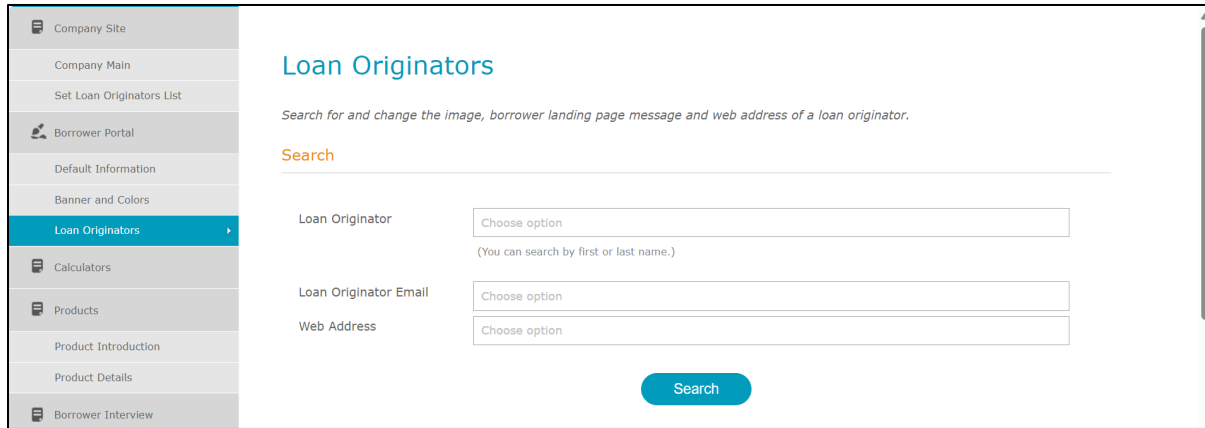


Figure 528: Loan Originators

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**.

Calculators

When borrowers visit the landing page, they can use a *Calculator* to see their expected monthly payments. As the administrator, use this screen to enable this function.

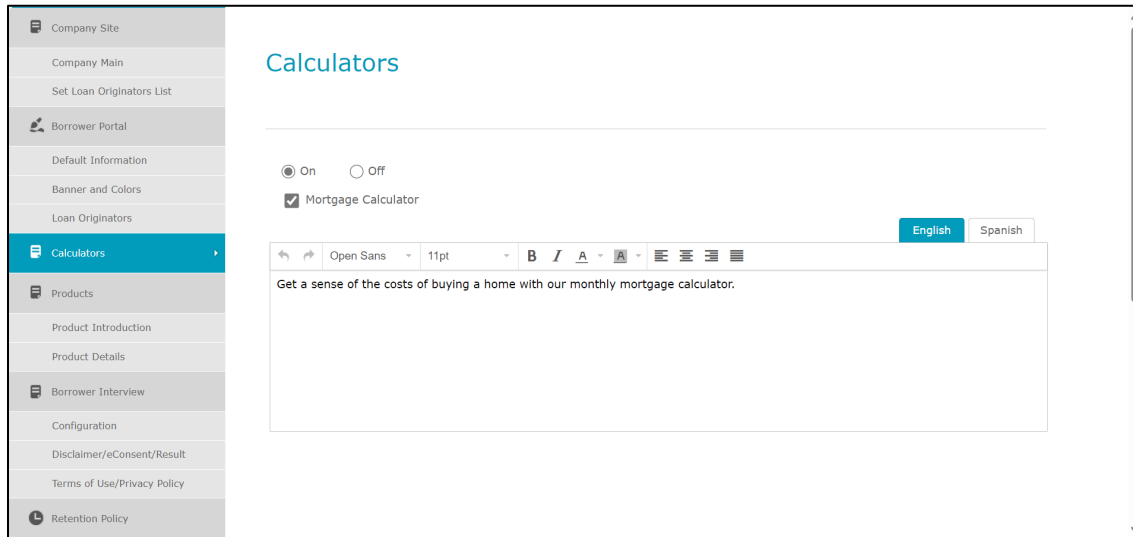


Figure 529: Calculators

1. Choose the **On** option to enable the *Calculator* for the borrowers to use.
2. Use the textbox to enter a message for the borrowers using the calculator.
3. Click on the **Spanish** to enter a message in Spanish if applicable.
4. Use the toolbar above the textbox to edit the message.
5. Click **Save**.
6. To preview the site, click on the link at the bottom of the screen.



Figure 530: Zip Site Link

Products

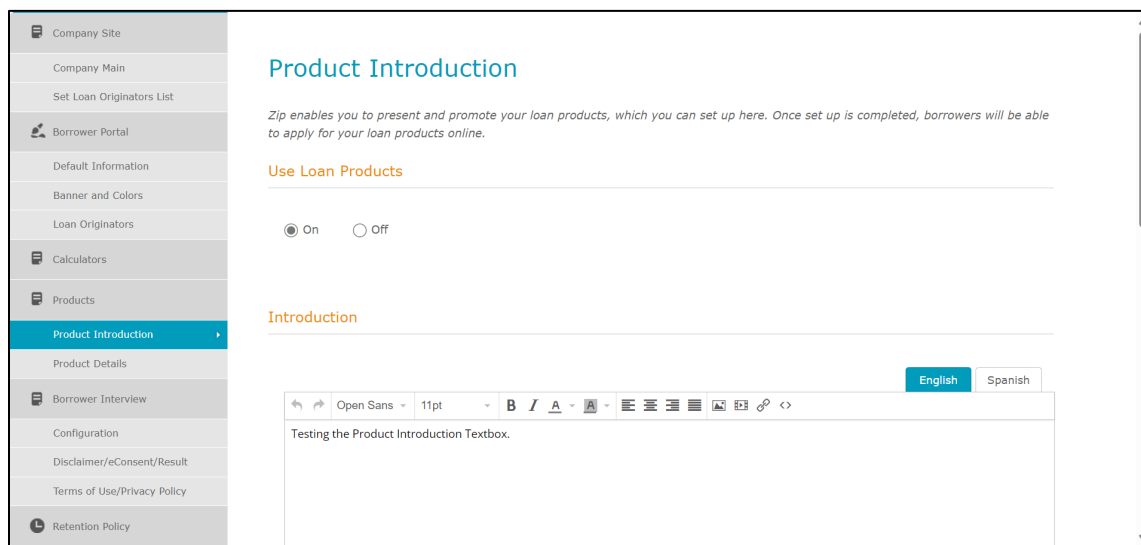
Set up loan products that borrowers can choose from the Zip portal. The menu is divided into two screens:

Product Information: Use the screen to provide borrowers with an introduction to the loan products offered.

Product Details: Use this screen to provide borrowers with details about what the loan products contain.

Product Introduction

Use this section to add information about the loan products offered.



The screenshot displays the 'Product Introduction' configuration screen. On the left is a sidebar menu with categories like 'Company Site', 'Borrower Portal', 'Calculators', and 'Products'. The 'Products' category is expanded, showing 'Product Introduction' (selected) and 'Product Details'. The main content area has a title 'Product Introduction' and a descriptive paragraph about the Zip portal. Below this is a toggle switch for 'Use Loan Products', which is currently set to 'On'. Further down is a section titled 'Introduction' containing a rich text editor with a toolbar (font, bold, italic, link, etc.) and a text area containing the placeholder text 'Testing the Product Introduction Textbox.'.

Figure 531: Production Introduction

To set up a product introduction:

1. Select the **On** option to enable the borrowers to view the offered loan products.
2. Enter an Introduction for the products offered.
3. Enter additional information in the **Footer** textbox.
Information added in the *Footer* textbox will appear below the offered products.
4. Click **Save**.
5. Use the **Preview** button to open a sample.

Product Details

The *Product Details* screen allows the user to add what loan products are offered by your company. Use the button on the table to add, delete, or copy a loan product.

1. Click on the **New Loan Product** button.

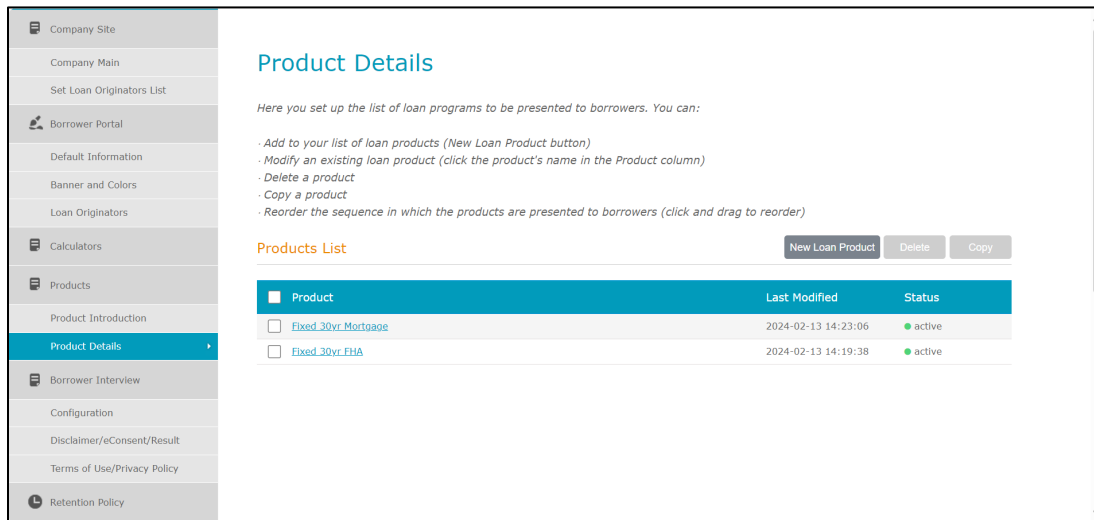


Figure 532: Product Details

2. Enter information about the product.

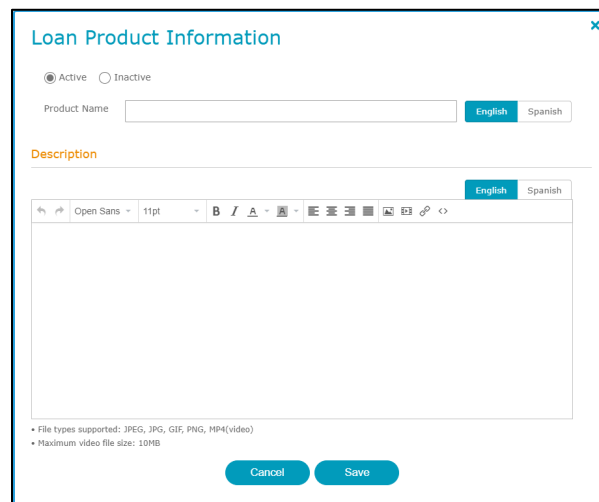


Figure 533: Loan Product Information

3. Scroll down to enter loan information for the offered product.
4. Click **Save**.
5. If needed, click the **Preview** button to view a sample of the screen.

Borrower Interview

Use the **Borrower Interview** options to customize the information collected from Zip users.

Configuration

Select the interview questions.

1. Select **Configuration**.

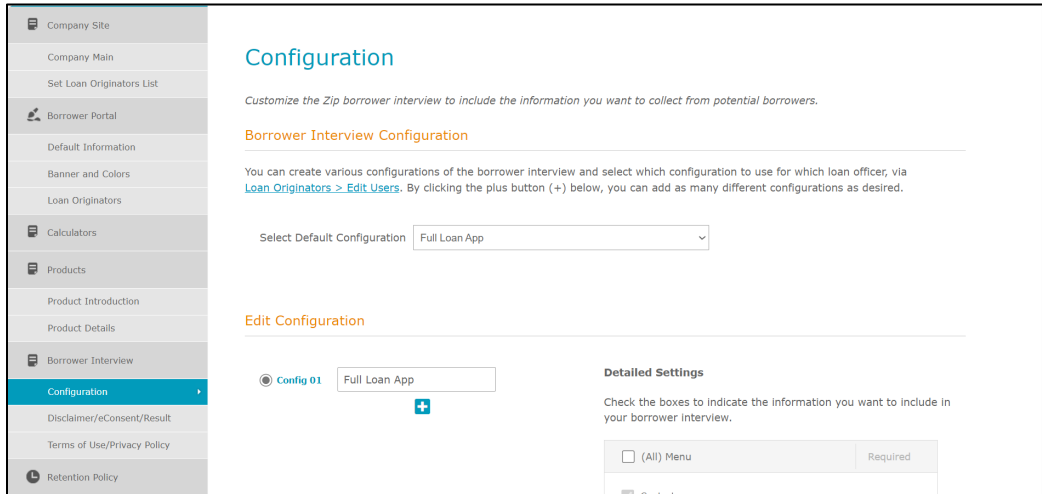


Figure 534: Set Loan Interview Configurations

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.

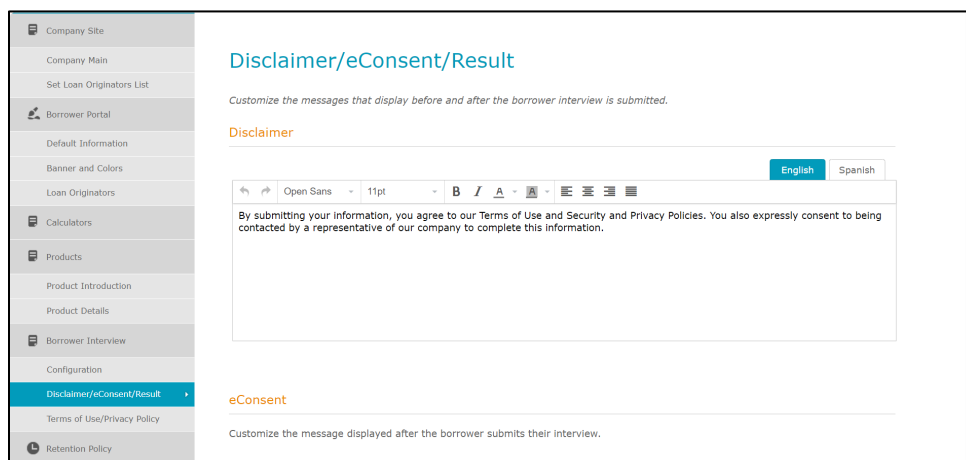


Figure 535: Zip Disclaimer/eConsent/Result

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.

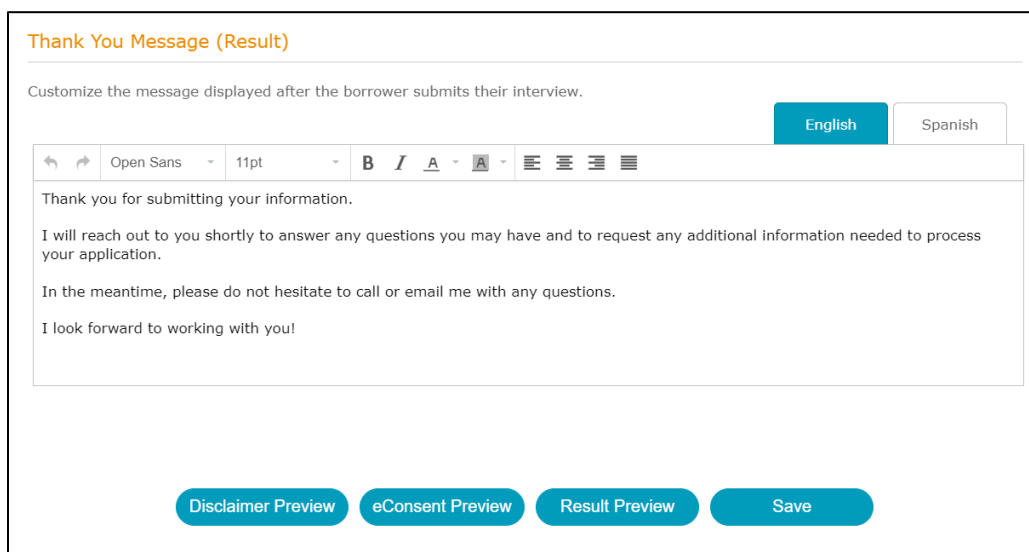


Figure 536: Zip Thank You Message

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.

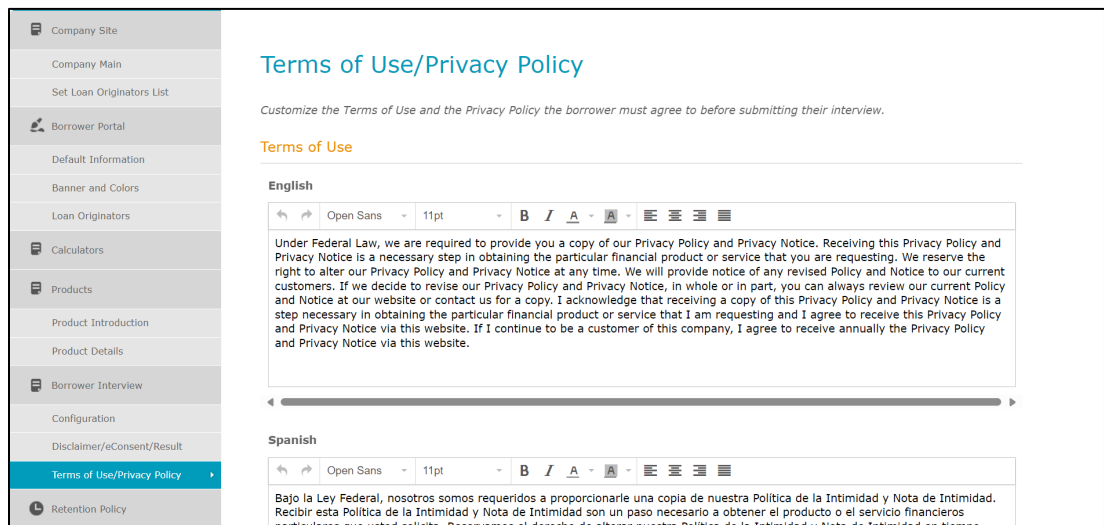


Figure 537: Terms of Use/Privacy Policy

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

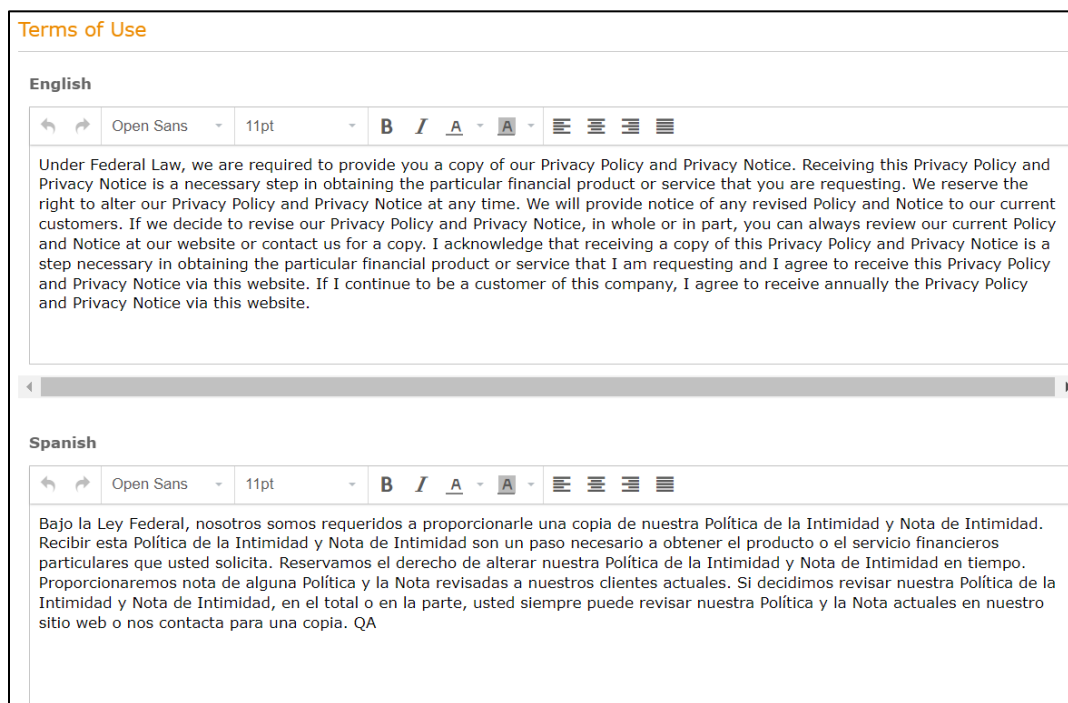


Figure 538: Terms of Use Statement.

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

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

Privacy Policy

Customize the Privacy Policy to inform visitors to your site how information collected on your website is used.

English

↶ ↷
Verdana
11pt
B *I* A □
☰ ☲ ☱ ☴

I acknowledge that receiving a copy of this Privacy Policy and Privacy Notice is a step necessary in obtaining the particular financial product or service that I am requesting and I agree to receive this Privacy Policy and Privacy Notice via this website. If I continue to be a customer of this company, I agree to receive annually the Privacy Policy and Privacy Notice via this website.

1. We collect nonpublic personal information about you from the following sources:

Spanish

↶ ↷
Verdana
11pt
B *I* A □
☰ ☲ ☱ ☴

Reconozco que eso recibiendo una copia de esta Política de la Intimidad y Nota de Intimidad es un paso necesario en obtener el producto o el servicio financieros particulares que solicito y concuerdo en recibir esta Política de la Intimidad y Nota de Intimidad vía este sitio web. Si continúo ser un cliente de esta compañía, yo concuerdo en recibir anualmente la Política de Intimidad y Nota de Intimidad vía este sitio web.

1. Recopilamos información personal no pública sobre usted de las siguientes fuentes:

Terms of Use Preview
Privacy Policy Preview
Save

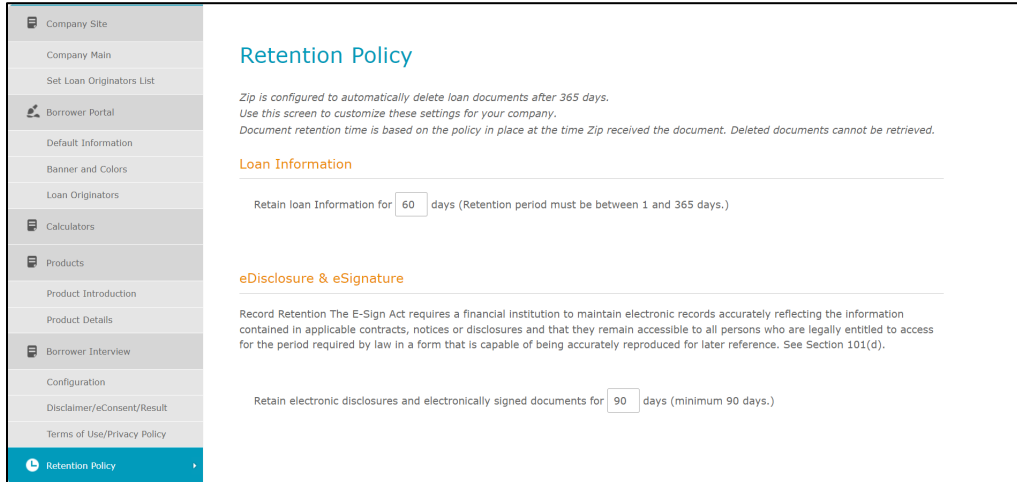
Figure 539: Privacy Policy

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.



Retention Policy

Zip is configured to automatically delete loan documents after 365 days.
Use this screen to customize these settings for your company.
Document retention time is based on the policy in place at the time Zip received the document. Deleted documents cannot be retrieved.

Loan Information

Retain loan Information for days (Retention period must be between 1 and 365 days.)

eDisclosure & eSignature

Record Retention The E-Sign Act requires a financial institution to maintain electronic records accurately reflecting the information contained in applicable contracts, notices or disclosures and that they remain accessible to all persons who are legally entitled to access for the period required by law in a form that is capable of being accurately reproduced for later reference. See Section 101(d).

Retain electronic disclosures and electronically signed documents for days (minimum 90 days.)

Figure 540: 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**.

Notifications

Use the following section to setup borrower reminders.

Email Settings

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.

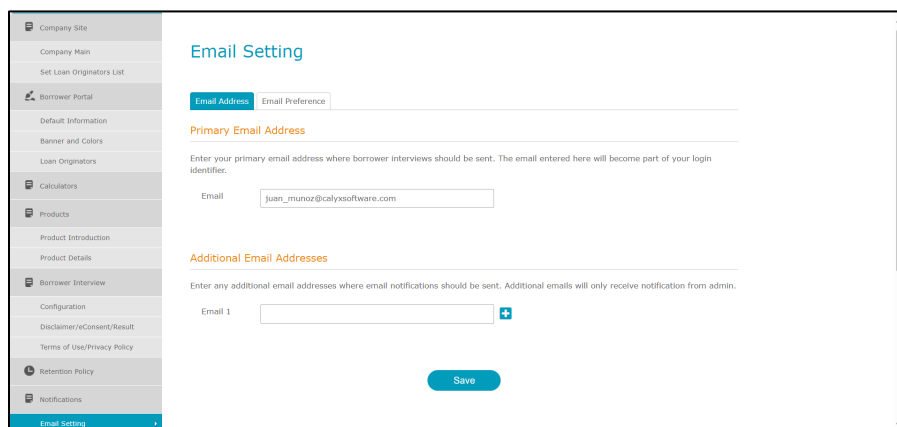


Figure 541: Zip Email Preferences

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.

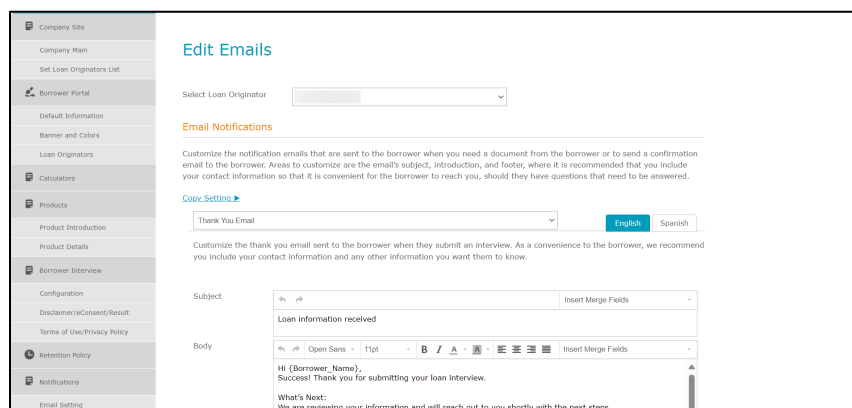


Figure 542: Edit Emails

- Click the **Select Loan Originator** dropdown and select an originator.

Email Notifications

- Select the **Copy Setting >** link if applicable.
- Select an email template from the dropdown menu.

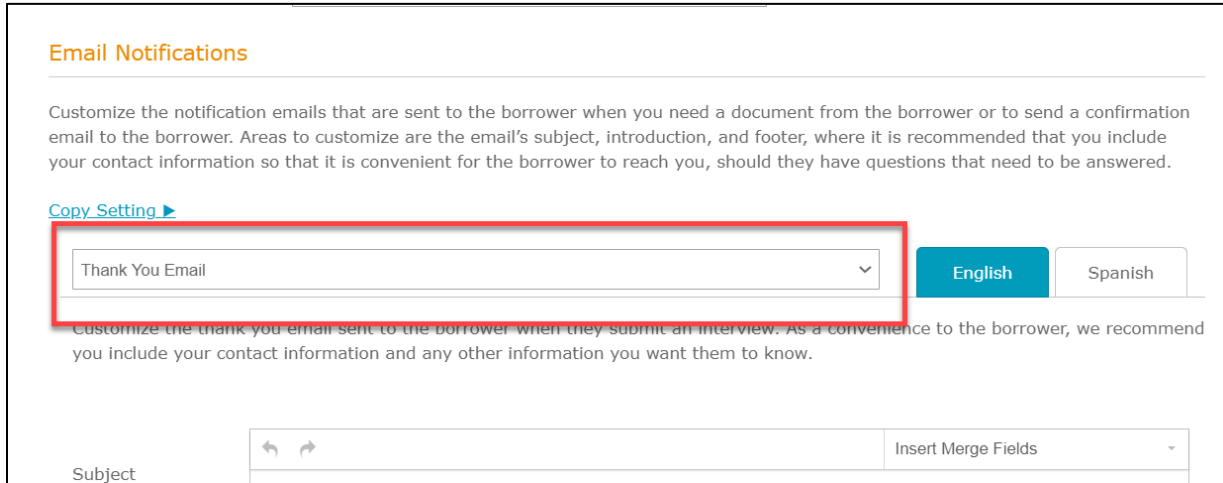


Figure 543: Email Template

- Select either **English** or **Spanish** tab.
- 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}**).

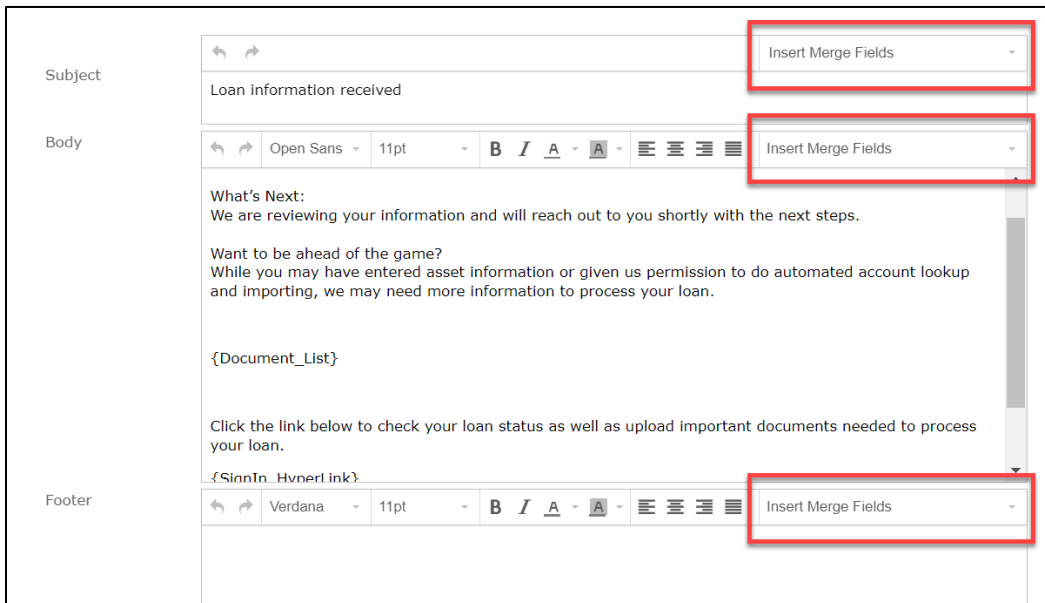


Figure 544: Insert Merge Fields

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.

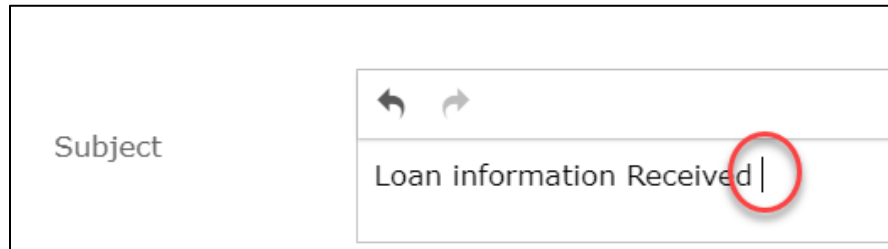


Figure 545: Placing a Merge Field

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.

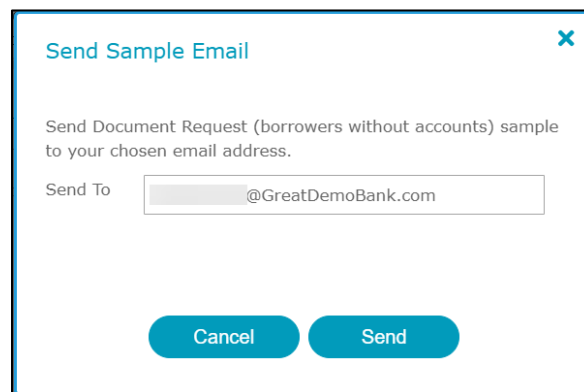


Figure 546: Send Sample Email

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.

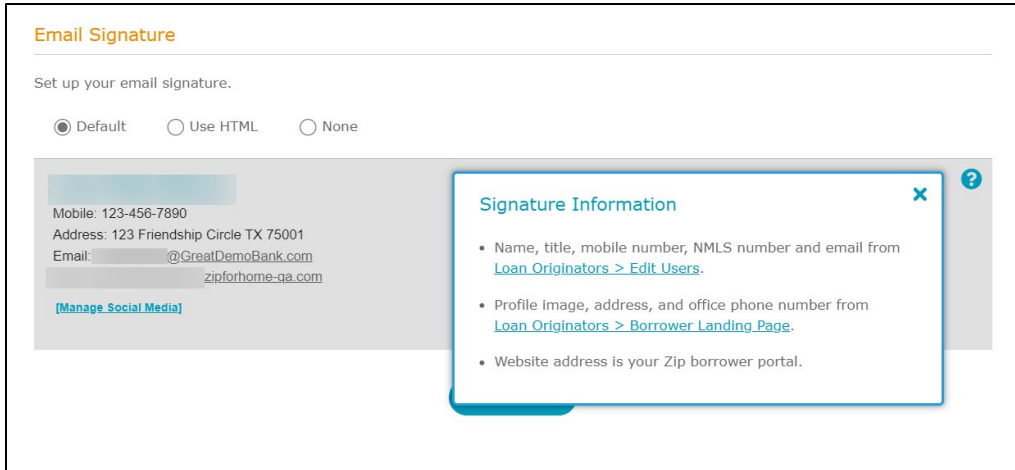


Figure 547: Email Signature

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.

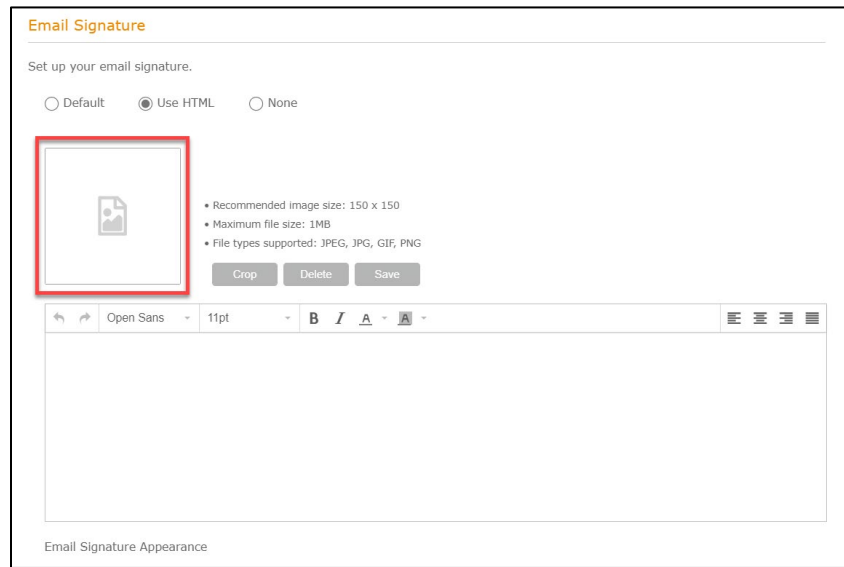


Figure 548: Use HTML

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.

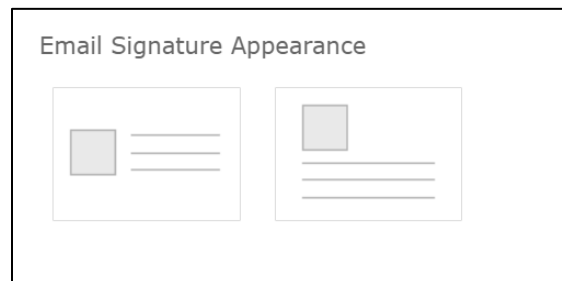


Figure 549: Email Signature Appearance

8. Click the **Save** button to save the email signature.

Edit Reminders

Use the following section to set up reminders.

1. Select **Edit Reminders**.

2. Choose a **Loan Originator**.

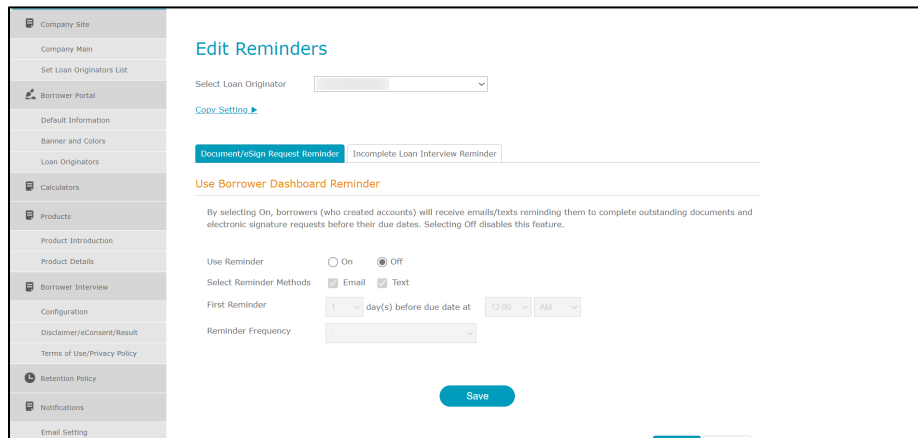


Figure 550: Edit Reminder

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.

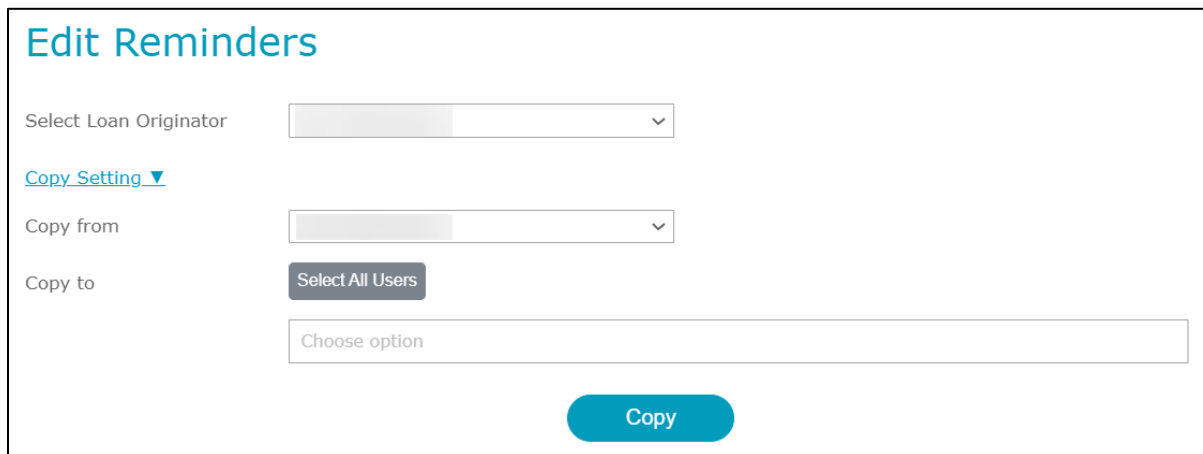


Figure 551: Copy Setting

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**.

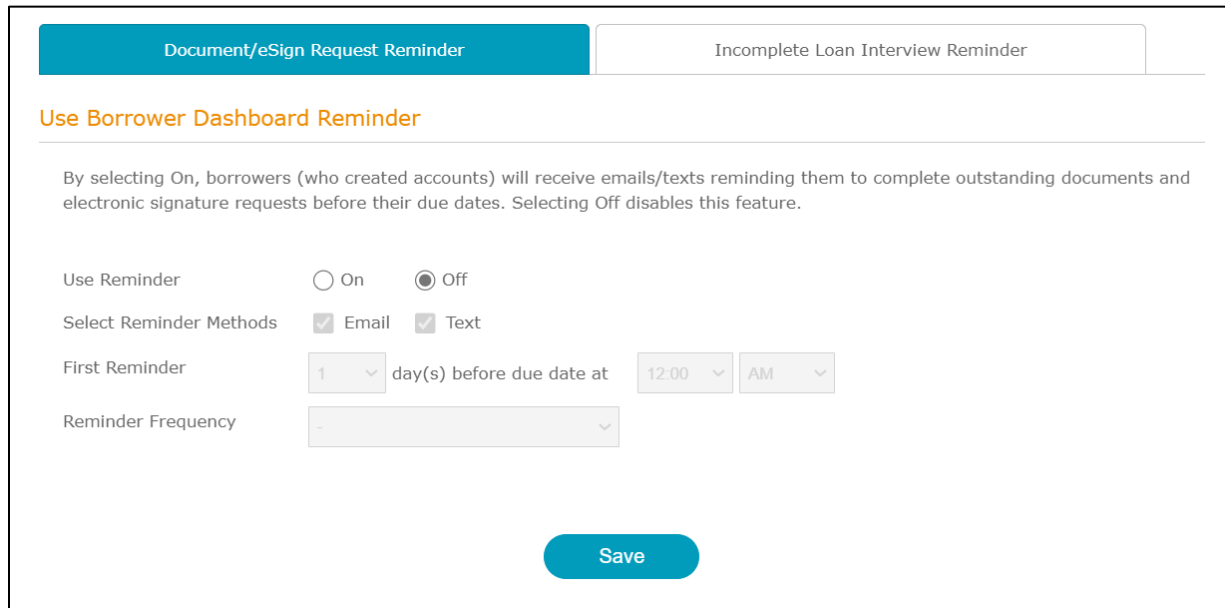


Figure 552: Document/eSign Reminder

2. Chose **Email**, **Text**, or select both options.
3. Select the number of days before the due date to remind the borrower.
4. Select the time of day.
5. Click on the **Reminder Frequency** dropdown menu and select an option.
6. Click **Save**.
7. If selected, customize the email reminder.
8. If selected, customize the text reminder.

Loan Interview Reminder

Selecting *On* will alert borrowers (with accounts created) with emails/text messages about completing loan interviews. The *Off* option disables this feature.

To set a reminder:

1. Select either **On** or **Off**.

Use Loan Interview Reminder

By selecting On, borrowers (who have not completed the interview) will receive emails/texts reminding them to complete their loan interviews. Selecting Off disables this feature.

Use Reminder

☐ On
 ☒ Off

Select Reminder Methods

☒ Email
 ☒ Text

First Reminder

1

day(s) after an unfinished interview at

12:00

AM

Reminder Frequency

-

Save

Figure 553: 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.

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.

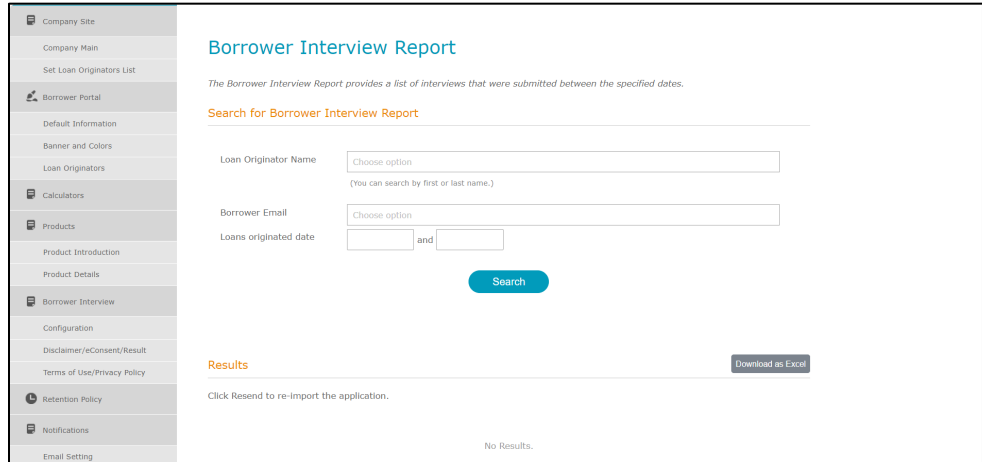


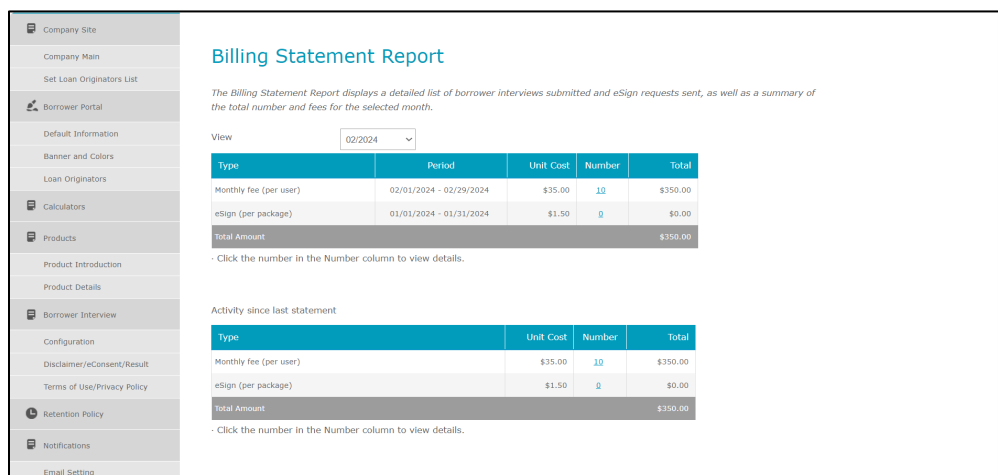
Figure 554: Run Borrower Interview Report

2. Enter **Loan Originator Name**.
3. Enter **Borrower Email**.
4. Set **Loans originated dates**.
5. Click **Search**.
6. Click **Download as Excel** 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**.



Billing Statement Report

The Billing Statement Report displays a detailed list of borrower interviews submitted and eSign requests sent, as well as a summary of the total number and fees for the selected month.

View: 02/2024

Type	Period	Unit Cost	Number	Total
Monthly fee (per user)	02/01/2024 - 02/29/2024	\$35.00	10	\$350.00
eSign (per package)	01/01/2024 - 01/31/2024	\$1.50	0	\$0.00
Total Amount				\$350.00

Click the number in the Number column to view details.

Activity since last statement

Type	Unit Cost	Number	Total
Monthly fee (per user)	\$35.00	10	\$350.00
eSign (per package)	\$1.50	0	\$0.00
Total Amount			\$350.00

Click the number in the Number column to view details.

Figure 555: 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**.

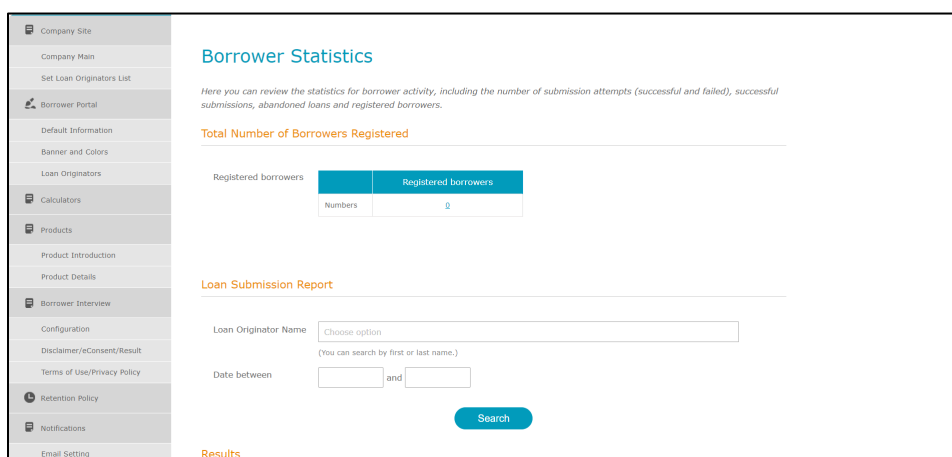
Borrower Statistics

Use the **Borrower Statistics** options to review Zip borrower activity.

Registered Borrowers

Review the Zip registered borrowers.

1. Select **Borrower Statistics** from the sidebar.



Borrower Statistics

Here you can review the statistics for borrower activity, including the number of submission attempts (successful and failed), successful submissions, abandoned loans and registered borrowers.

Total Number of Borrowers Registered

Registered borrowers	Registered borrowers
Numbers	0

Loan Submission Report

Loan Originator Name: Choose option (You can search by first or last name.)

Date between: and

Search

Results

Figure 556: Borrower Statistics

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

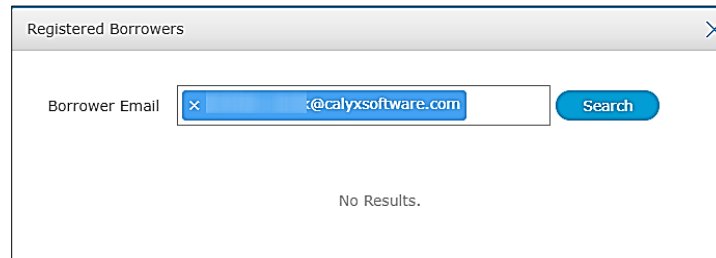


Figure 557: Registered Borrowers

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 interview portal.

To register *Google Analytics ID*:

1. Choose the **On** option.

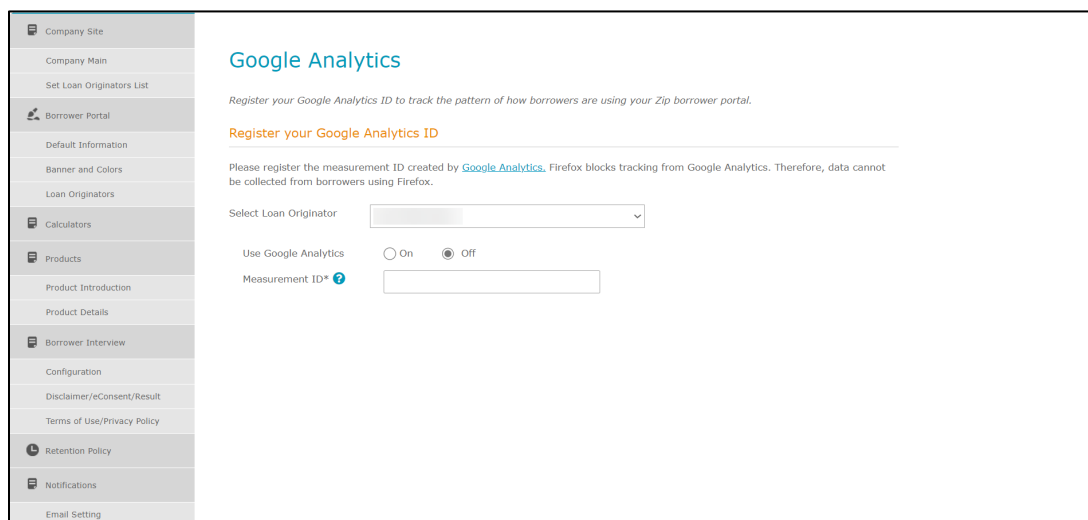


Figure 558: Google Analytics

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.

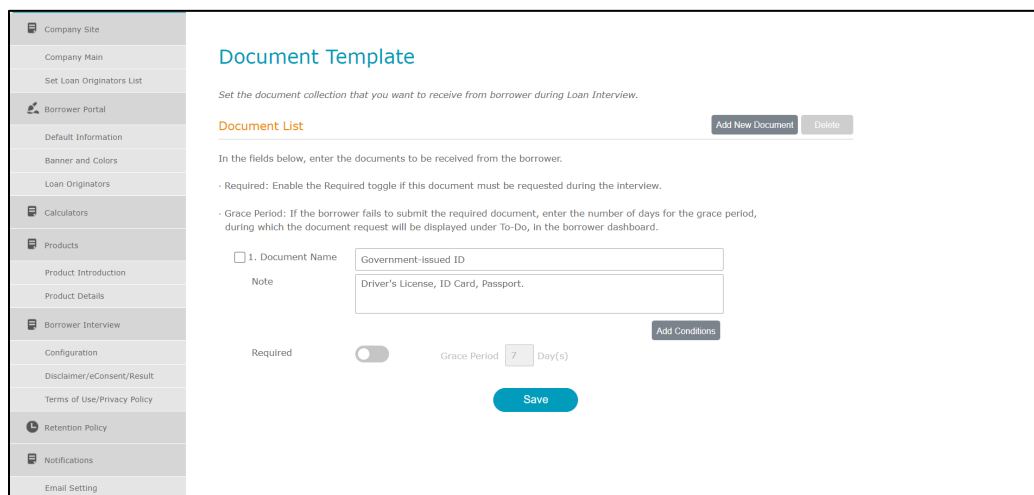


Figure 559: Document Template

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.

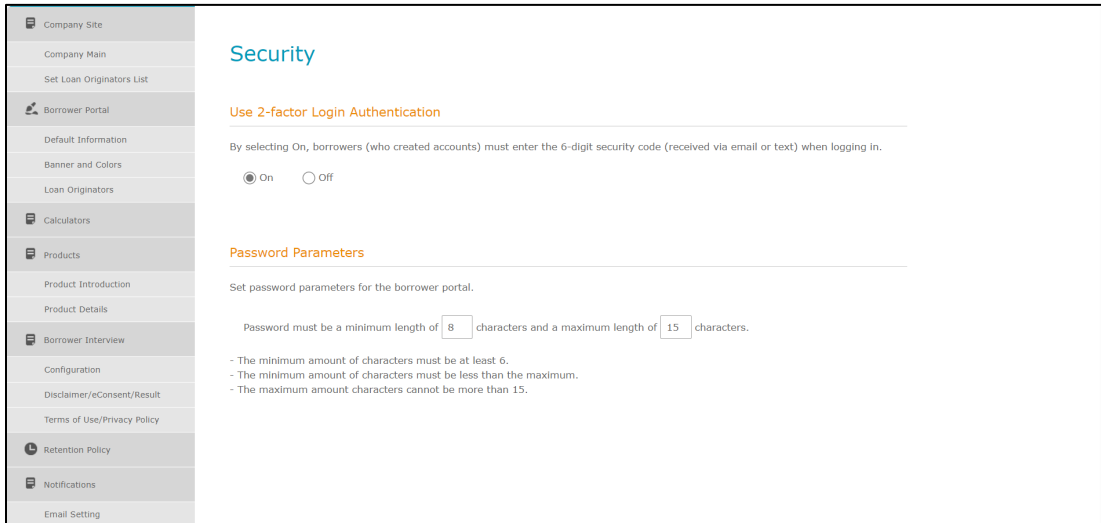


Figure 560: Security Login

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.

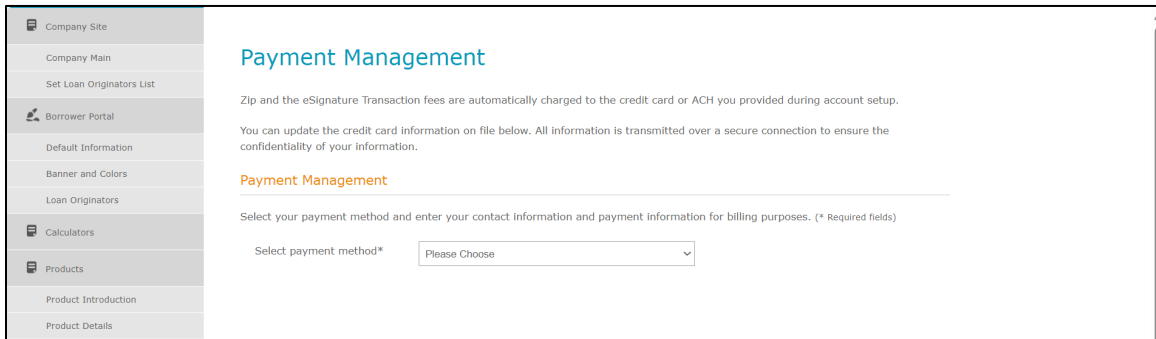
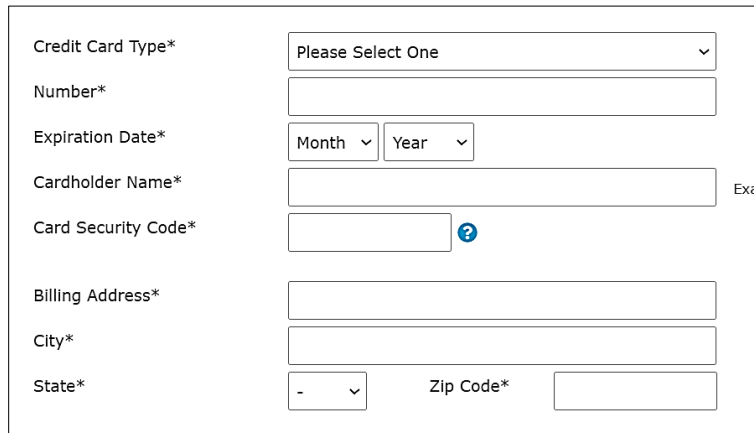


Figure 561: Payment Method

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

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



The form contains the following fields:

- Credit Card Type*: Please Select One (dropdown)
- Number*: (text input)
- Expiration Date*: Month (dropdown) Year (dropdown)
- Cardholder Name*: (text input) Exac
- Card Security Code*: (text input) ?
- Billing Address*: (text input)
- City*: (text input)
- State*: (dropdown) Zip Code*: (text input)

Figure 562: Payment Management Credit Card

4. Click **Save**.

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