



zenly

Zenly 3.5 User Guide



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Change Table

The following table contains an overview of changes made to this document for the 3.5 release of Zenly.

Table 1: Change Table

Version	Section Impacted	Change(s)
3.5	Entire Guide	Updated screen images due to the changes of the Zenly UI. This includes the Summary Info box's move to the right side of the screen and the additional sidebar navigation function.
	Drag & Drop Feature	Information added for the new drag and drop function available for Document Stored screen on both Leads and Loans screen.
	Application Mortgage Brokerage Business Contract	Added information for the Application Mortgage Brokerage Business Contract template setting.

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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.

Note: Not all features displayed in this guide are available for every user.

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**.

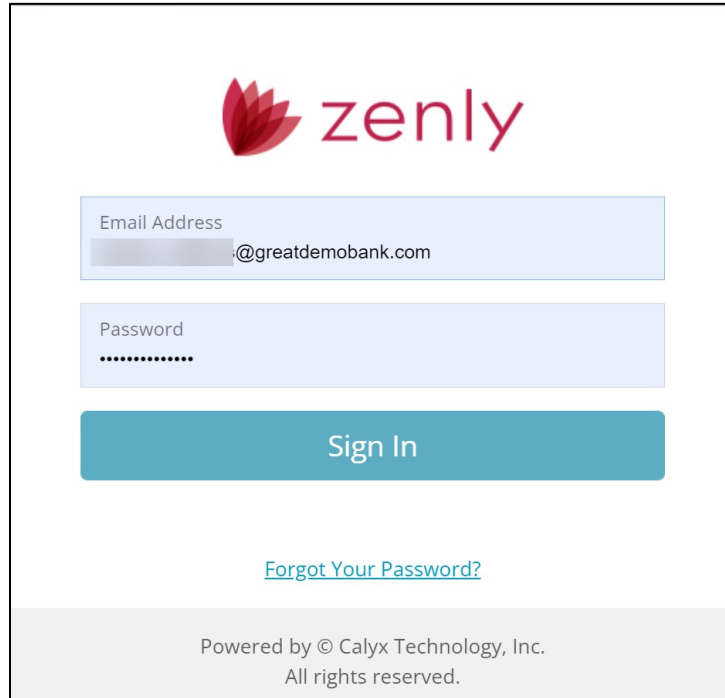
The image shows the Zenly login interface. At the top is the Zenly logo, which consists of a red stylized flower icon followed by the word "zenly" in a lowercase, sans-serif font. Below the logo are two input fields. The first field is labeled "Email Address" and contains the text "greatdemobank.com". 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**.

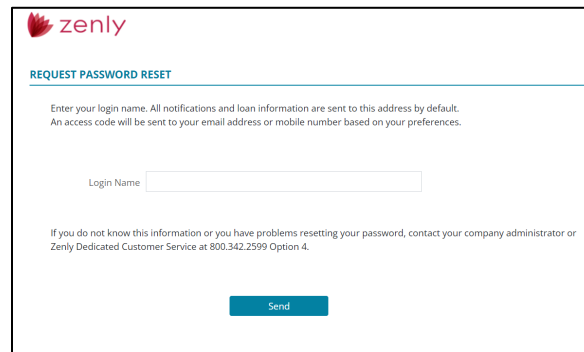

 A screenshot of the 'REQUEST PASSWORD RESET' page. At the top is the Zenly logo. Below it is a heading 'REQUEST PASSWORD RESET'. The text says: 'Enter your login name. All notifications and loan information are sent to this address by default. An access code will be sent to your email address or mobile number based on your preferences.' There is a 'Login Name' input field. Below it, 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.

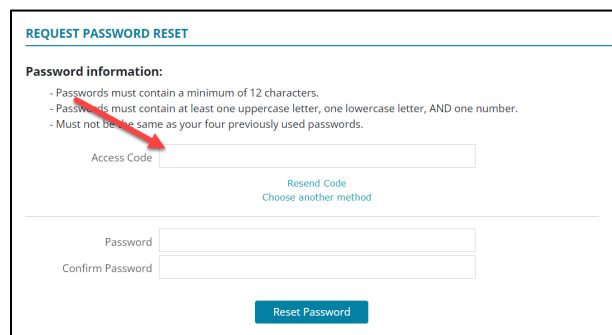

 A screenshot of the 'REQUEST PASSWORD RESET' page, showing the next step. The heading 'REQUEST PASSWORD RESET' is at the top. Below it is the section 'Password information:' with three bullet points: '- Passwords must contain a minimum of 12 characters.', '- Passwords must contain at least one uppercase letter, one lowercase letter, AND one number.', and '- Must not be the same as your four previously used passwords.' There is an 'Access Code' input field with a red arrow pointing to it from the left. To the right of the 'Access Code' field are two links: 'Resend Code' and 'Choose another method'. Below these 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**.

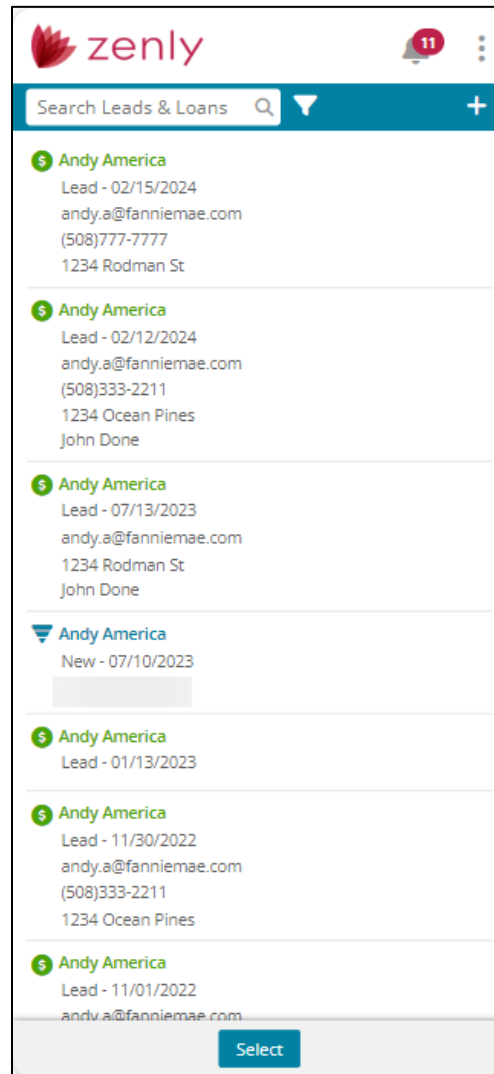


Figure 5: Zenly Mobile View

Home Screen (Mobile)

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

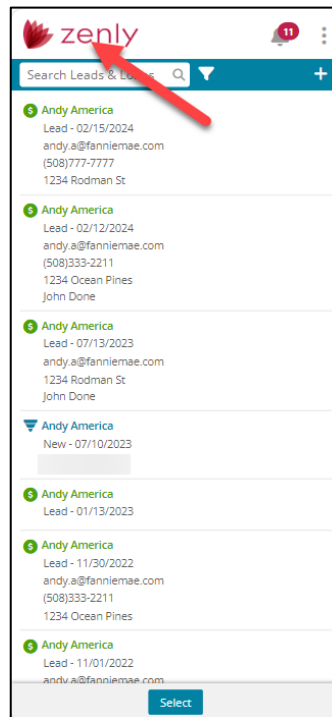


Figure 6: Home Screen (Mobile)

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.

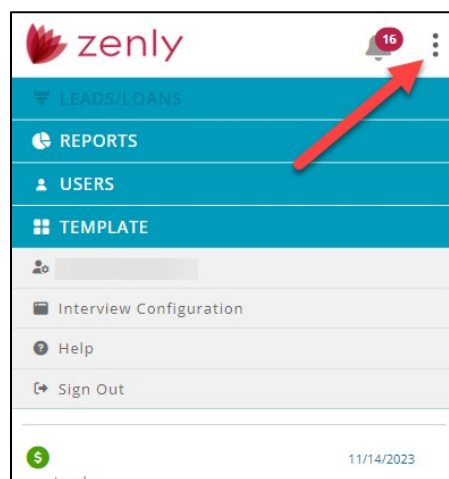


Figure: User Profile (Mobile)

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

Zenly Mobile Icons

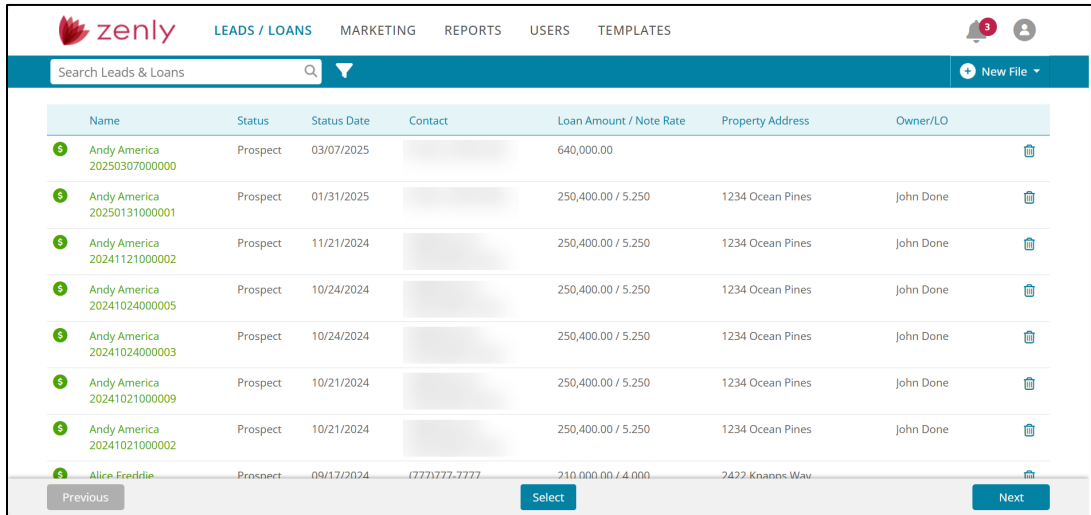
Table 3: Zenly Home Screen Icons

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 20250307000000	Prospect	03/07/2025		640,000.00		
Andy America 20250131000001	Prospect	01/31/2025		250,400.00 / 5.250	1234 Ocean Pines	John Done
Andy America 20241121000002	Prospect	11/21/2024		250,400.00 / 5.250	1234 Ocean Pines	John Done
Andy America 20241024000005	Prospect	10/24/2024		250,400.00 / 5.250	1234 Ocean Pines	John Done
Andy America 20241024000003	Prospect	10/24/2024		250,400.00 / 5.250	1234 Ocean Pines	John Done
Andy America 20241021000009	Prospect	10/21/2024		250,400.00 / 5.250	1234 Ocean Pines	John Done
Andy America 20241021000002	Prospect	10/21/2024		250,400.00 / 5.250	1234 Ocean Pines	John Done
Alice Freddie	Prospect	09/17/2024	(777)777-7777	210,000.00 / 4.000	2422 Knapps Way	

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](#).

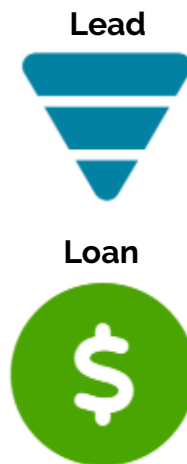


Figure 8: Home Table Icons

Filtering

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

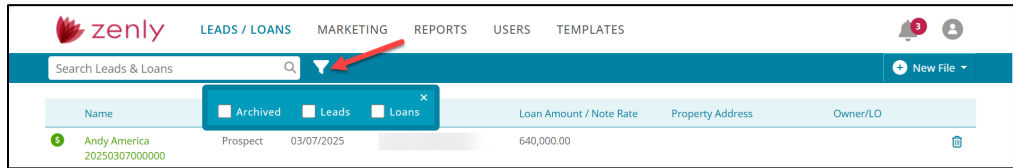


Figure 9: Filtering

Copy File

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

To copy a file:

1. Click the **Select** button.

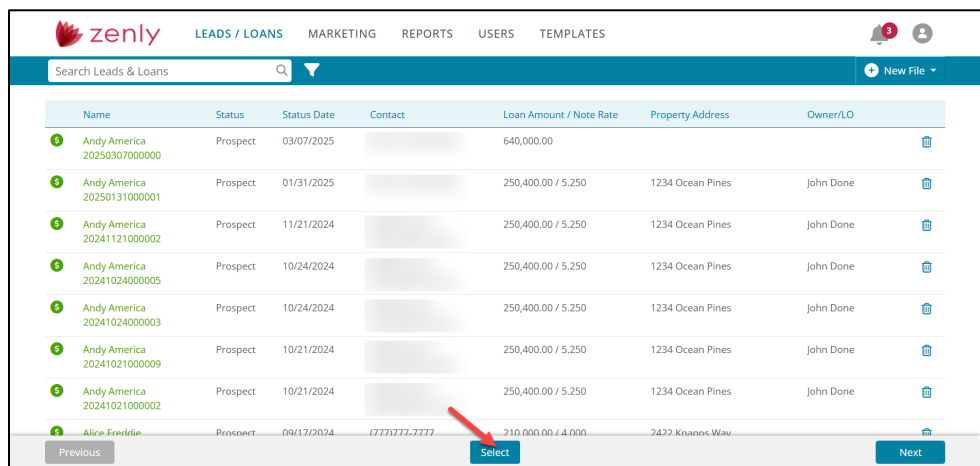


Figure 10: File Select

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

3. Select the **Copy** button.

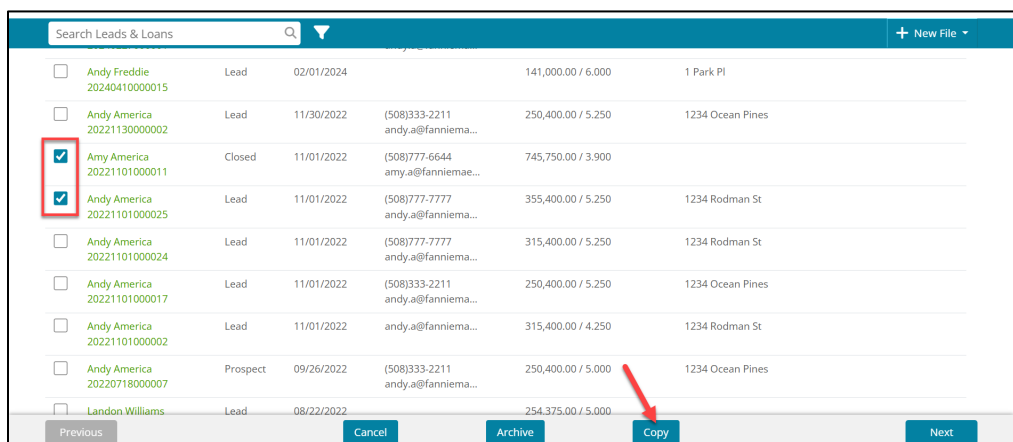


Figure 11: Copy Button

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

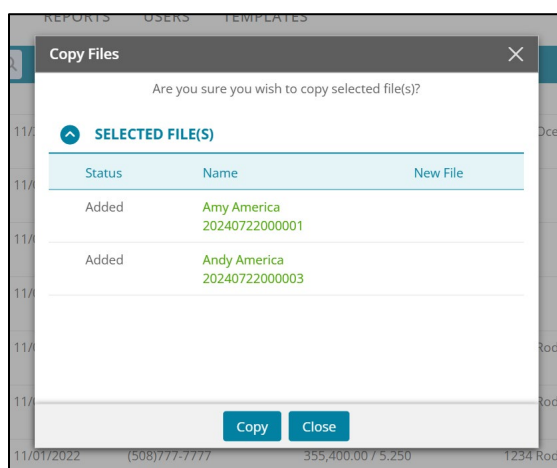


Figure 12: Copy Files Dialog

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

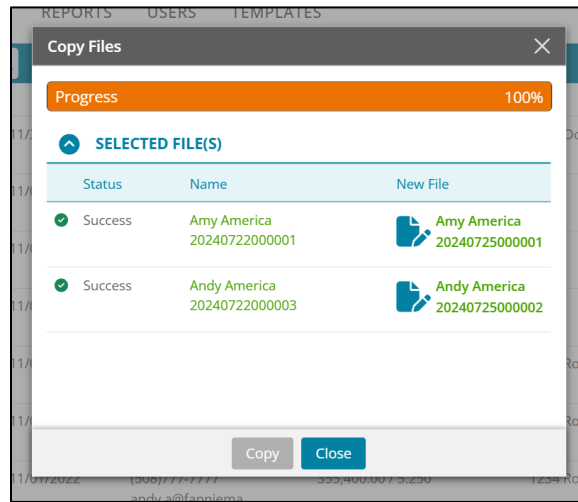


Figure 13: Copy Files (Complete)

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.

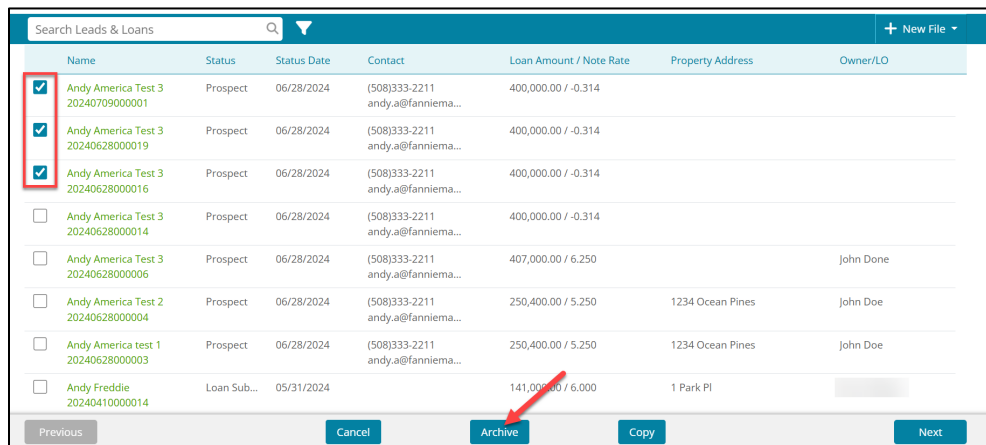


Figure 14: Archiving Files

- 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.

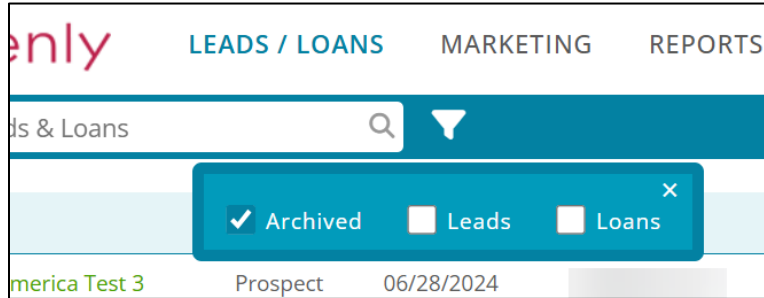


Figure 15: Viewing Archived Files

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.

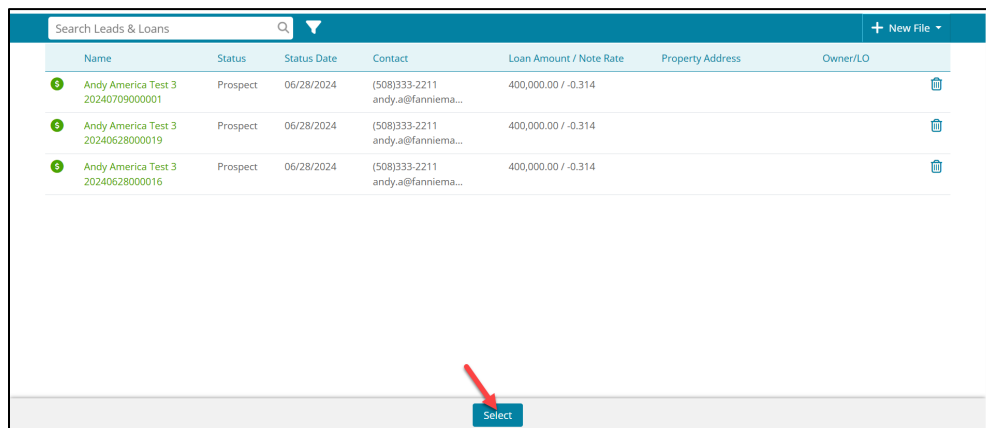


Figure 16: Select Button

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

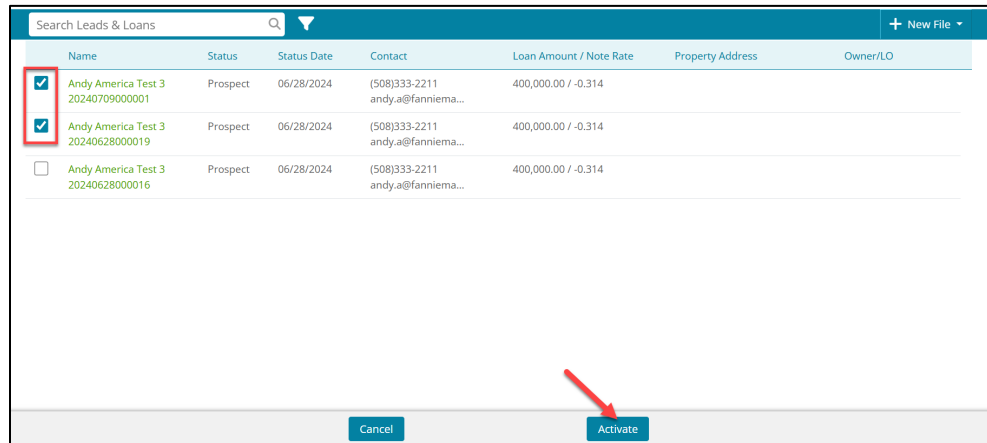


Figure 17: Activate Button

Deleting Files

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

To delete files:

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

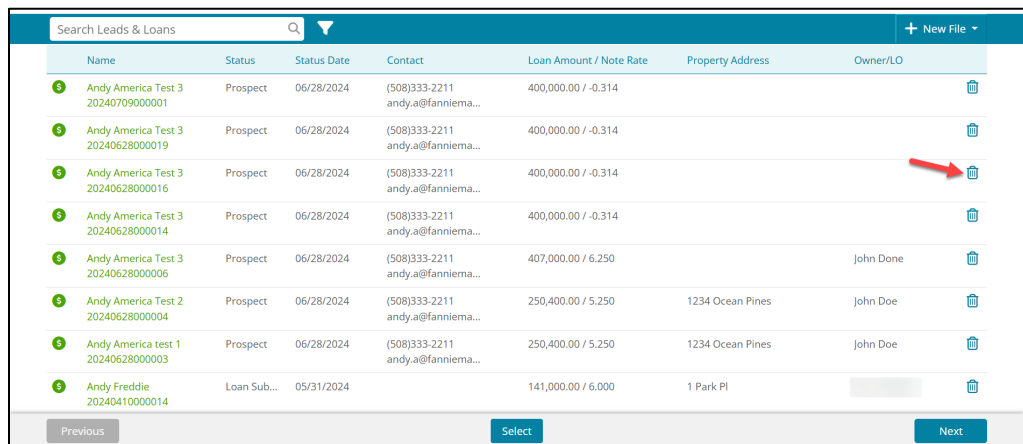


Figure 18: Selecting Files (Deleting)

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

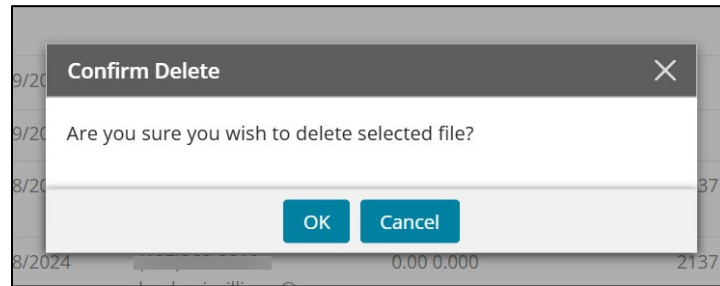


Figure 19: Confirm Delete File

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.

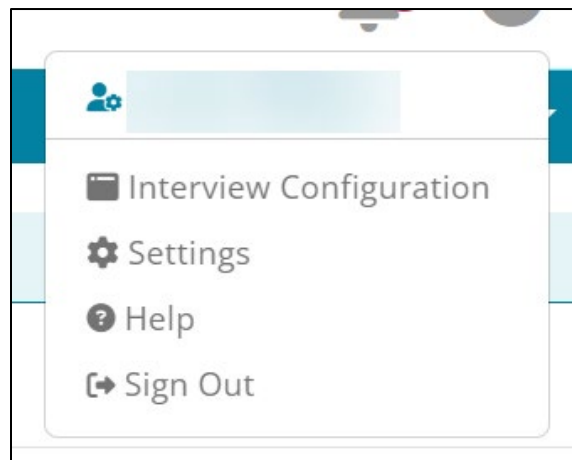


Figure 20: User Profile

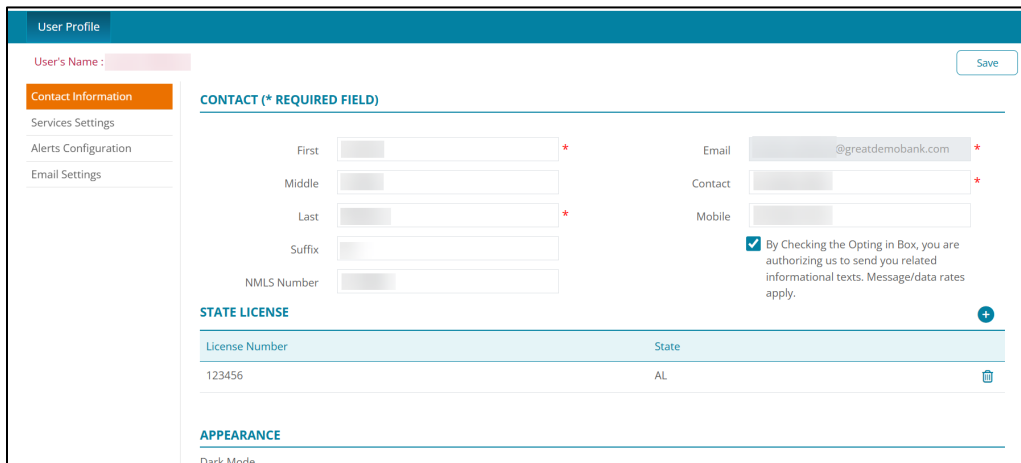
Contact Information

Set the user contact information and state licensing options.

To add *User Profile* information.

- Select the **User Profile**  icon.

- Click on the profile name.



The screenshot shows the 'User Profile' form. On the left is a sidebar with 'Contact Information' selected. The main form has a 'User's Name' field at the top right with a 'Save' button. Below is the 'CONTACT (* REQUIRED FIELD)' section with input fields for First, Middle, Last, Suffix, and NMLS Number, each with a red asterisk. To the right are fields for Email (pre-filled with '@greatdemobank.com'), Contact, and Mobile, also with red asterisks. A checkbox is checked, with text: 'By Checking the Opting in Box, you are authorizing us to send you related informational texts. Message/data rates apply.' Below this is the 'STATE LICENSE' section with a table showing 'License Number' (123456) and 'State' (AL). At the bottom is the 'APPEARANCE' section with a 'Dark Mode' toggle.

Figure 21: Loan Originator Contact Information

Note: Asterisks indicate required fields.

- Enter Originator's **First** and **Last** name.
- Enter the **Middle** name if applicable.
- Add a **Suffix** if applicable.
- Enter the user's **NMLS Number**.
- Add a **Login Name** if applicable.
- Enter **Email**.
- Enter **Contact** number.
- Enter **Mobile** number.
- 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:

- Click the *State License* **Add**  button.
- Enter **State License** information.
- 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.

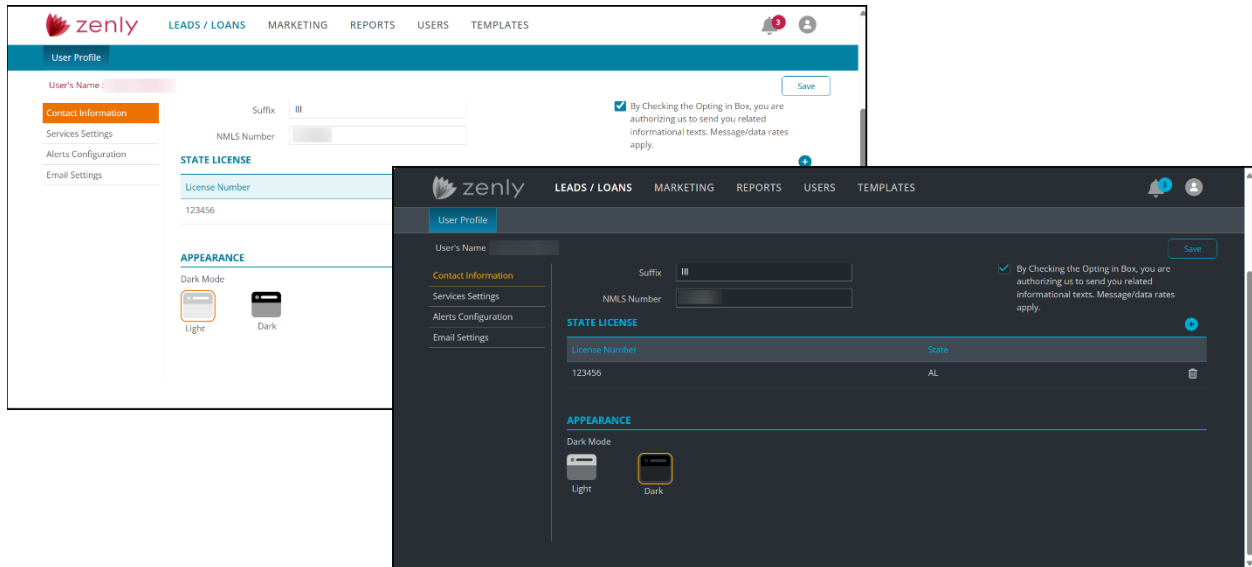


Figure 22: Dark/Light Modes

Services Settings

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

1. Select **Services Settings**.

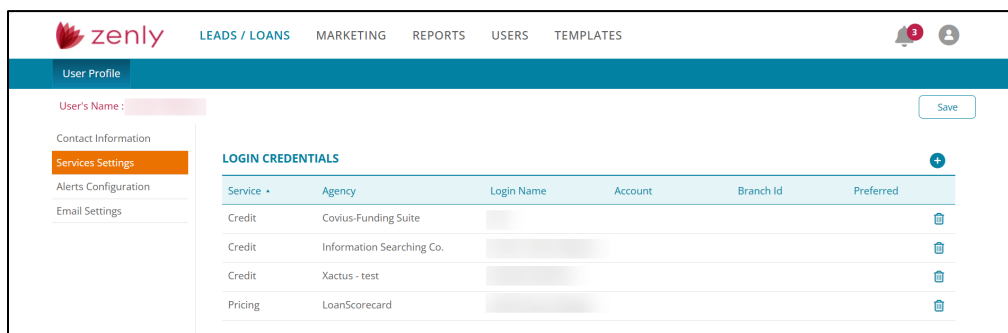
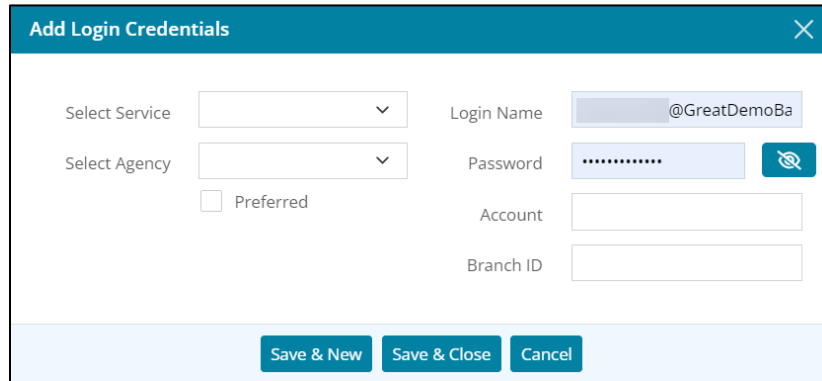


Figure 23: Add Login Credentials

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**.

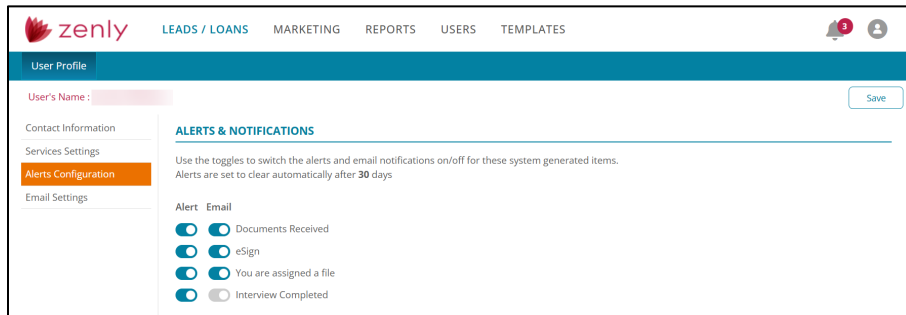
Note: The *Fannie Mae* fields only appear for credit vendors that require different authentication credentials for Fannie Mae vendors.

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 "Alerts Configuration" page in the Zenly user interface. The page has a sidebar with navigation links: "User Profile", "Contact Information", "Services Settings", "Alerts Configuration" (highlighted), and "Email Settings". The main content area is titled "ALERTS & NOTIFICATIONS" and includes a "Save" button. Below the title, there is a section for "Alert Email" with four toggle switches:

- Documents Received:** Toggled ON.
- eSign:** Toggled ON.
- You are assigned a file:** Toggled ON.
- Interview Completed:** Toggled OFF.

Figure 25: Alerts Configuration

Configuring Email Settings (User Profile)

The *Email Settings* screen provides the user with fields for overriding default *Global Email Settings* for their profile. Admins can use the Email Settings located in the Users tab to configure other user's email settings. See [Configuring Email Settings \(Users\)](#).

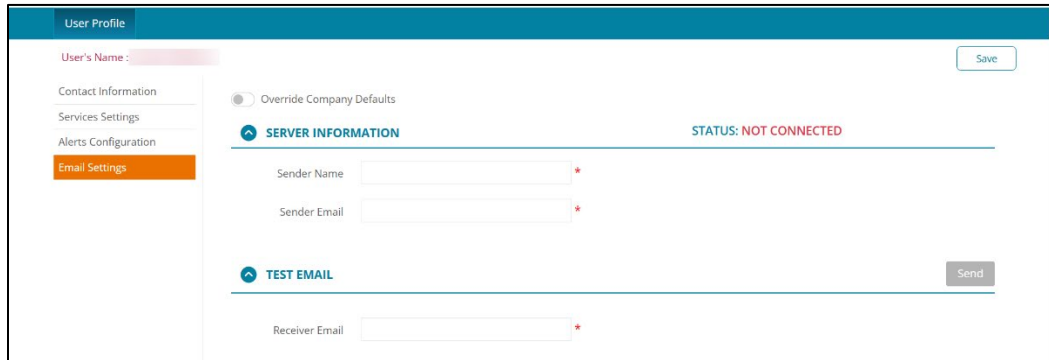


Figure 26: Email Settings

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. For *Server Information*, enter the desired **Sender Name**.
5. Enter the desired **Sender Email**.
6. 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,

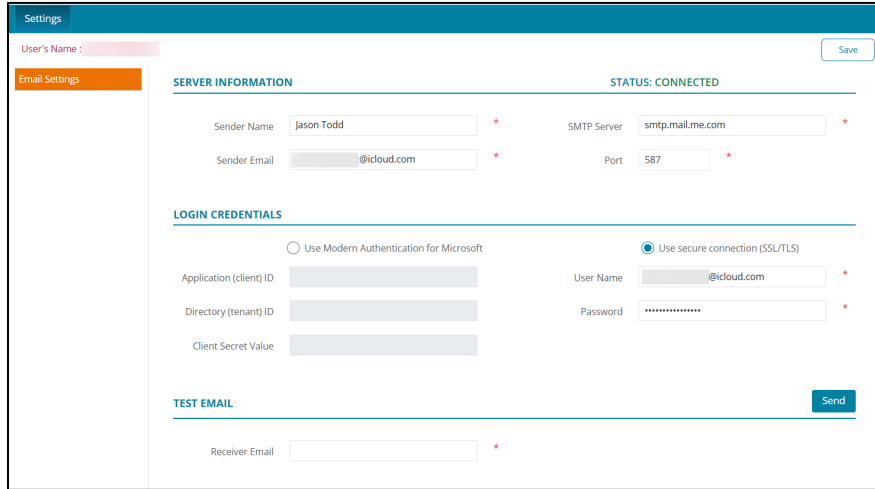


Figure 27: Email Settings

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 provider's 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 > Azure AD > App Registrations**.

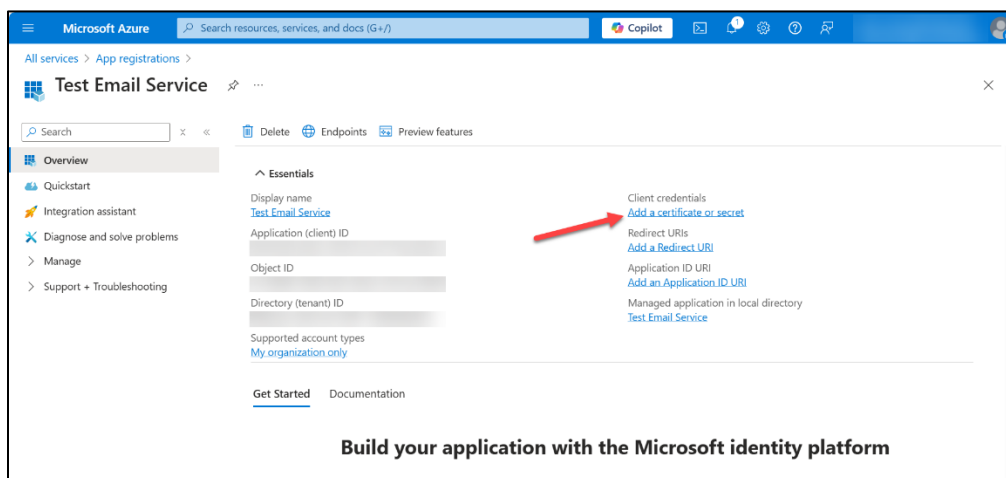


Figure 28: Login Credentials IDs

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

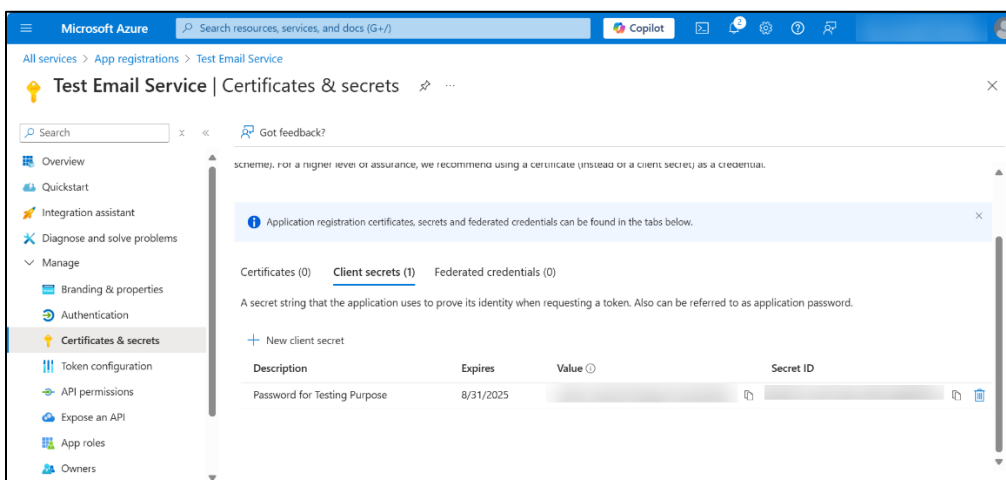


Figure 29: Certificates & Secrets

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** ⚙️.

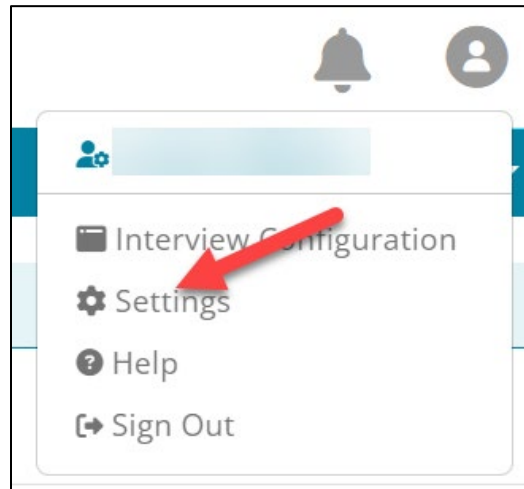


Figure 30: User Profile Settings

Web Address

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

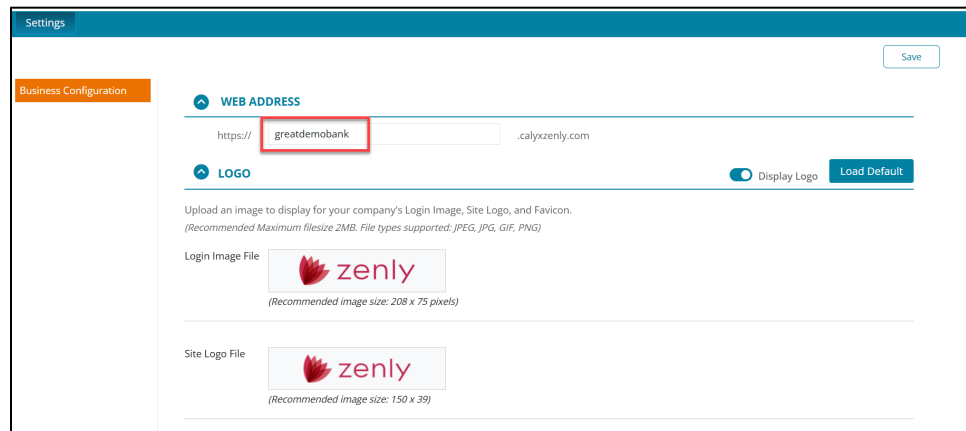


Figure 31: Web Address

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)

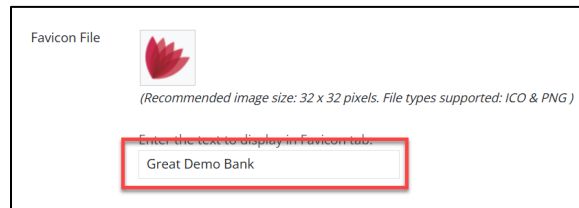
Site Logo File 
(Recommended image size: 150 x 39)

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.

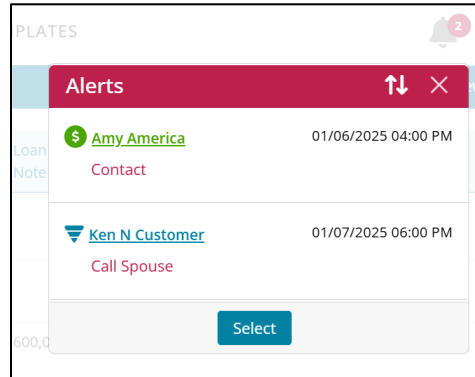


Figure 34: Alerts

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.

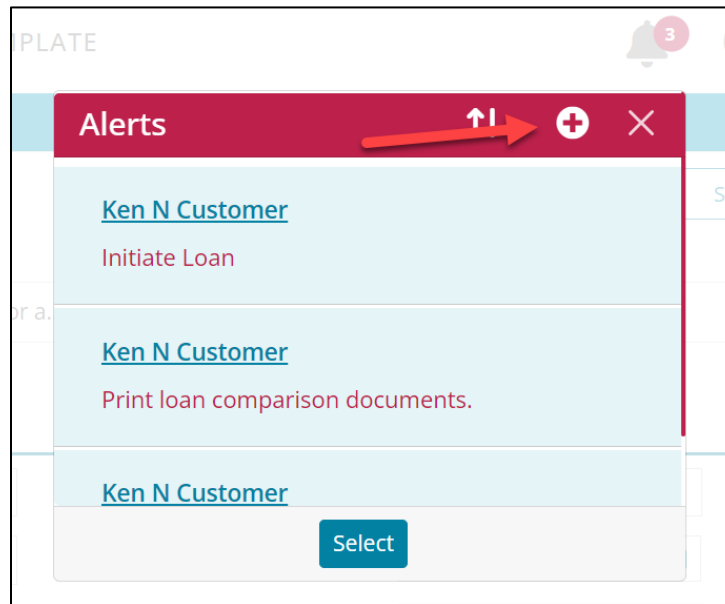


Figure 35: Add Alerts

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

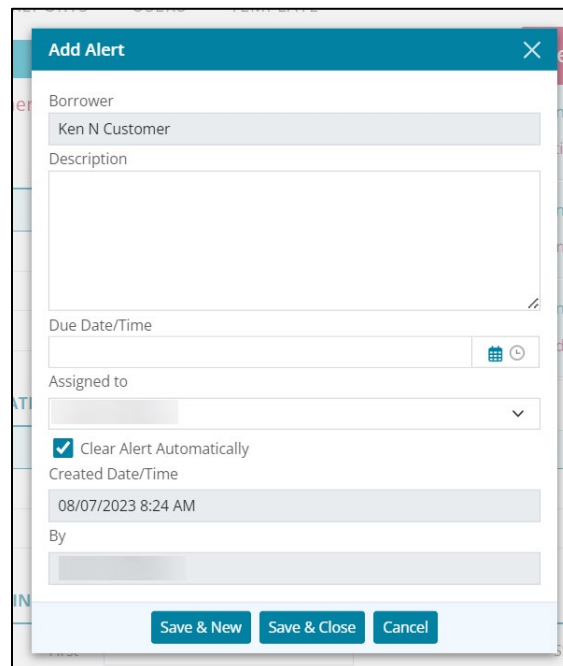


Figure 36: Add Alert Dialog

Leads/Loan Search

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

Note: Zenly allows partial text searches.

1. Enter the **Search** criteria.

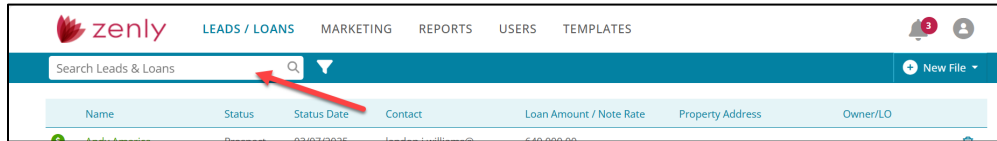


Figure 37: Loan Search

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

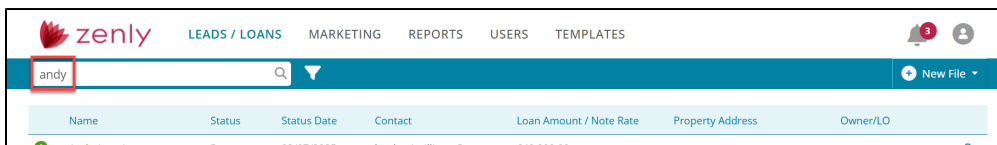


Figure 38: Search Results

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](#).

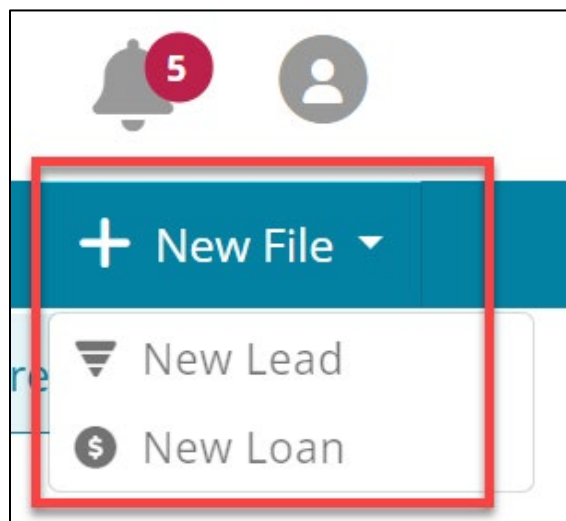


Figure 39: New File

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](#).

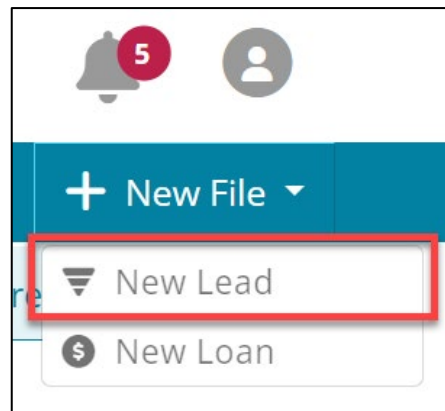
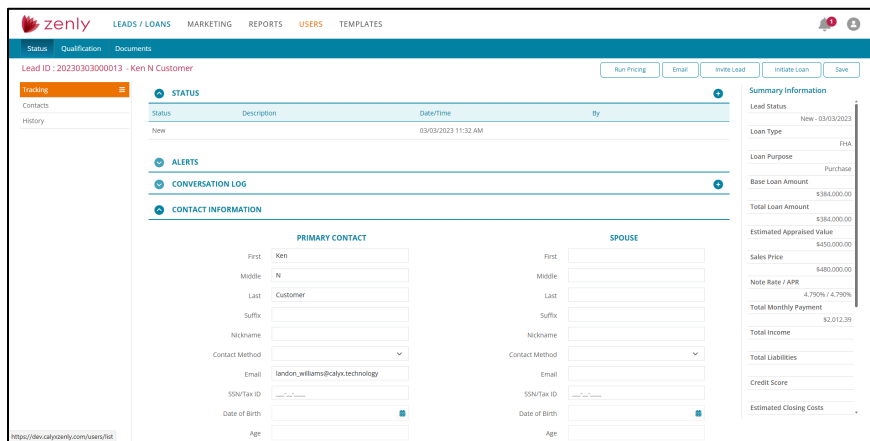


Figure 40: Creating a New Lead

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.



The screenshot shows the 'Lead Status' screen for a lead with ID '20230303000013' and name 'Ken N Customer'. The screen is divided into several sections:

- Summary Information:** Includes fields for Lead Status (New), Lead Type (FHA), Loan Purpose (Purchase), Base Loan Amount (\$384,000.00), Total Loan Amount (\$384,000.00), Estimated Appraised Value (\$450,000.00), Sales Price (\$480,000.00), Note Rate / APR (4.750% / 4.750%), Total Monthly Payment (\$2,012.39), Total Income, Total Liabilities, Credit Score, and Estimated Closing Costs.
- STATUS:** A table with columns for Status, Description, Date/Time, and By. The first row shows 'New' status on '03/03/2023 11:32 AM' by 'Itz'.
- ALERTS:** A section for alerts.
- CONVERSATION LOG:** A section for conversation logs.
- CONTACT INFORMATION:** Divided into 'PRIMARY CONTACT' and 'SPOUSE' sections. Each section includes fields for First, Middle, Last, Suffix, Nickname, Contact Method, Email, SSN/Tax ID, Date of Birth, and Age.

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*.

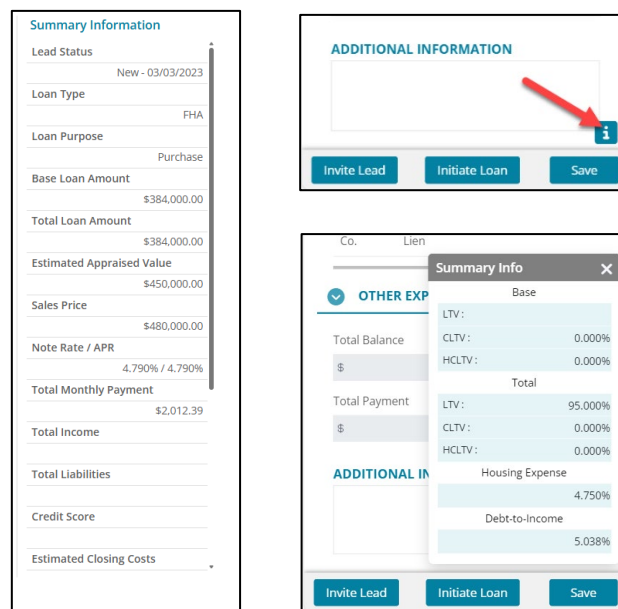


Figure 42: Summary Info (Desktop/Mobile)

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

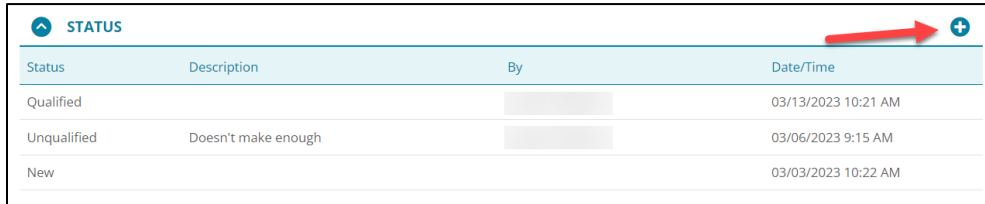
The user can create additional statuses by using the *Template* > [Dropdown Lists](#) screen.

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:

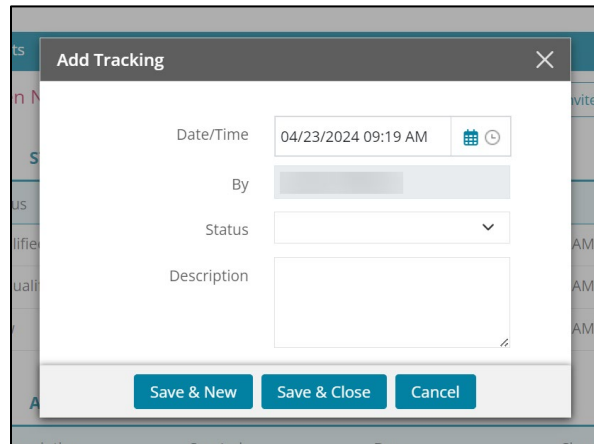
1. Expand  the **Status** table.
2. Click on the **Add**  button.



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.



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**.

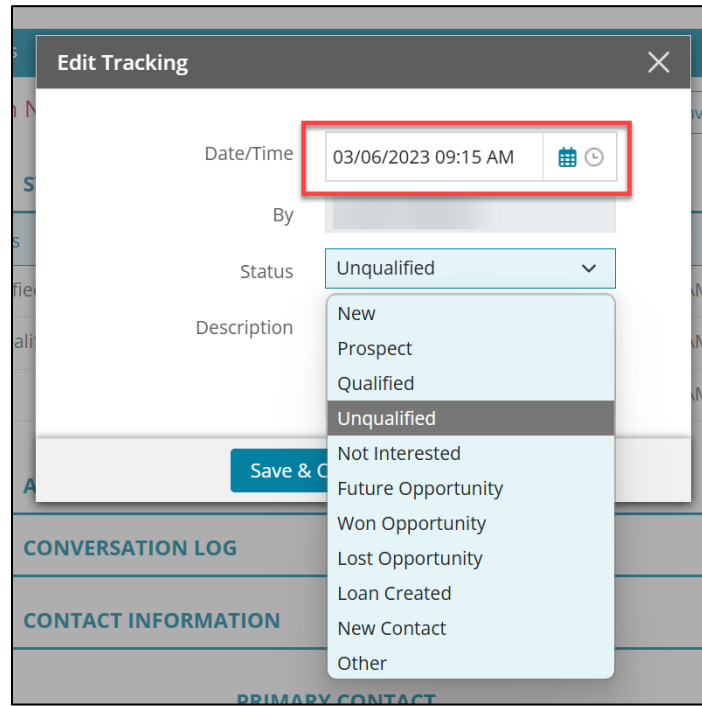


Figure 45: Edit Status

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.

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 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**.

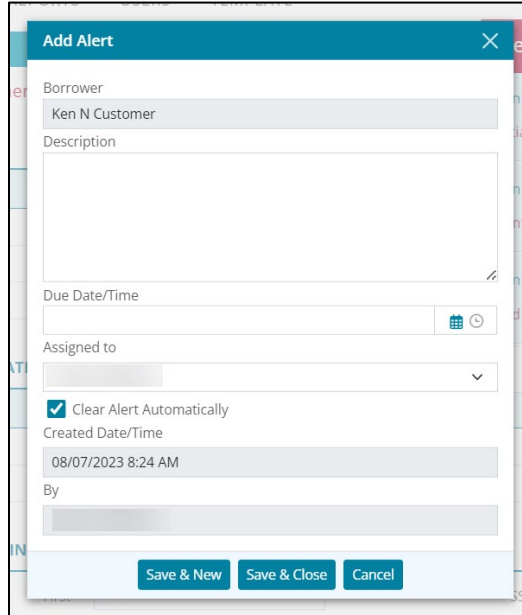
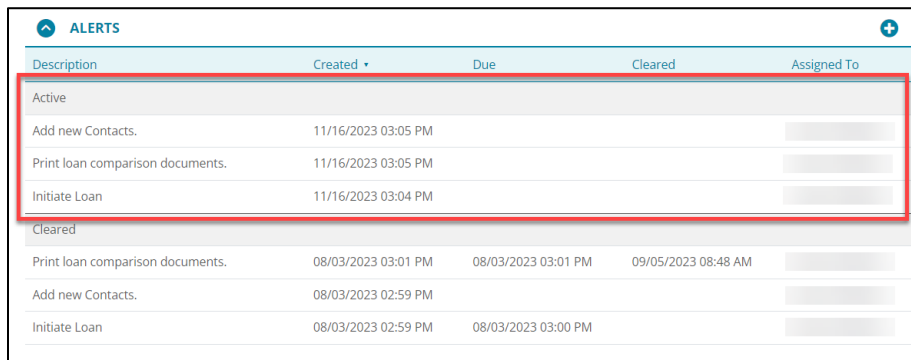


Figure 47: Add Alerts

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		

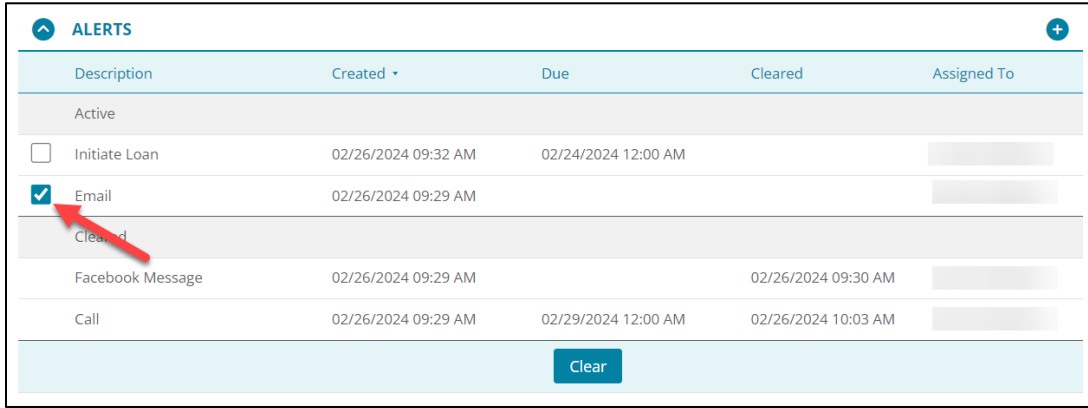
Figure 48: Edit Active Alerts

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.



ALERTS				
Description	Created ▾	Due	Cleared	Assigned To
Active				
☐ Initiate Loan	02/26/2024 09:32 AM	02/24/2024 12:00 AM		
☒ 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.

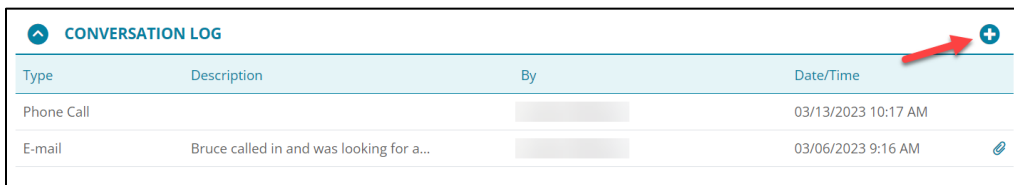
Conversation Log (Leads)

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:

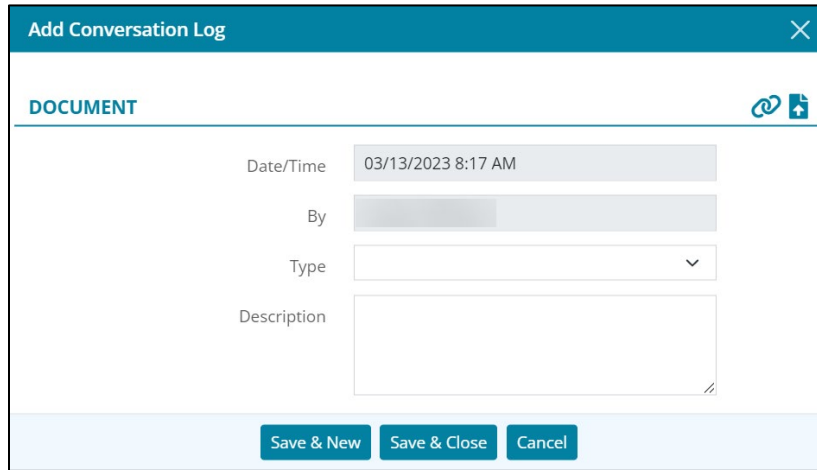
1. Expand ▼ the **Conversation Log** table.
2. Select the **Add** + button.



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

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



The dialog box is titled "Add Conversation Log" and has a close button (X) in the top right corner. Below the title bar, there is a "DOCUMENT" section with a link icon and an upload icon. The form contains the following fields:

- Date/Time: 03/13/2023 8:17 AM
- By: [Empty text field]
- Type: [Dropdown menu]
- Description: [Empty text area]

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

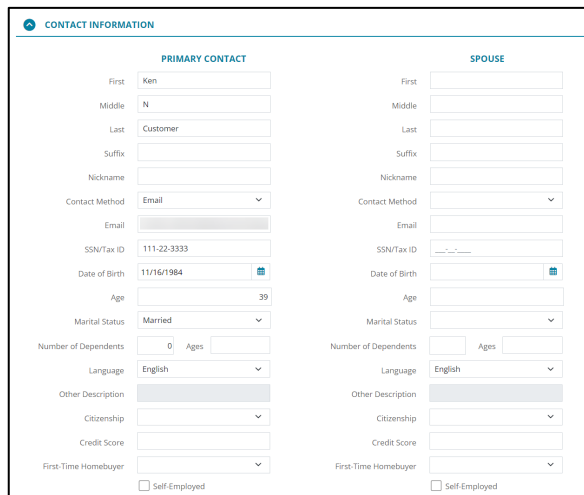
Figure 51: Add Conversation Log Dialog

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

Contact Information

Contact Information is a section to record personal, as well as spouse's, information.

- Expand  the **Contact Information** section.
- Enter the lead's **First** name and **Last** name.



The form is titled "CONTACT INFORMATION" and is divided into two columns: "PRIMARY CONTACT" and "SPOUSE". Each column contains the following fields:

- First: [Text field]
- Middle: [Text field]
- Last: [Text field]
- Suffix: [Text field]
- Nickname: [Text field]
- Contact Method: [Dropdown menu]
- Email: [Text field]
- SSN/Tax ID: [Text field]
- Date of Birth: [Text field]
- Age: [Text field]
- Marital Status: [Dropdown menu]
- Number of Dependents: [Text field]
- Language: [Dropdown menu]
- Other Description: [Text field]
- Citizenship: [Dropdown menu]
- Credit Score: [Text field]
- First-Time Homebuyer: [Text field]
- ☐ Self-Employed

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.

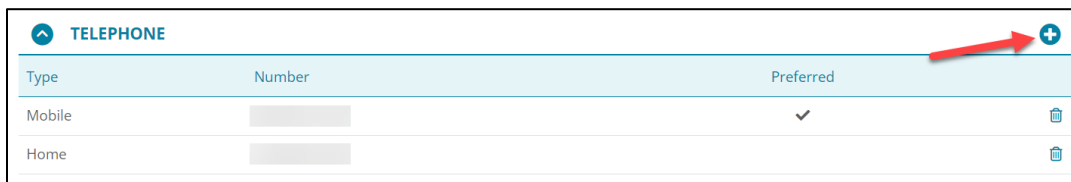
Telephone (Leads)

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

Adding a Telephone Number

To add a *Telephone* number:

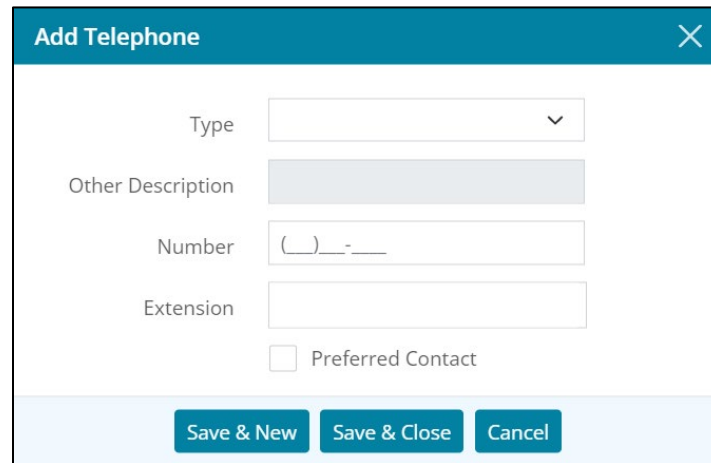
1. Expand  the **Telephone** table.
2. Click on the **Add**  button.



TELEPHONE			
Type	Number	Preferred	
Mobile		☒	
Home		☐	

Figure 53: Add Telephone

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



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

- Type:** A dropdown menu.
- Other Description:** A text input field.
- Number:** A text input field with a placeholder '() - '.
- Extension:** A text input field.
- Preferred Contact:** A checkbox.
- Buttons:** 'Save & New', 'Save & Close', and 'Cancel'.

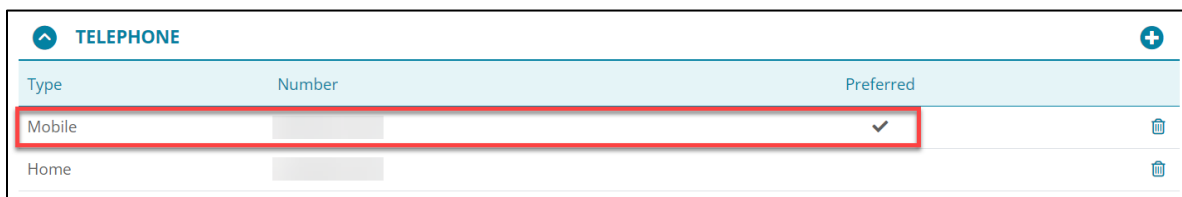
Figure 54: Add Telephone Dialog

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

Editing a Telephone Number

To edit a *Telephone* number:

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



Type	Number	Preferred
Mobile		☒
Home		☐

Figure 55: Edit Telephone

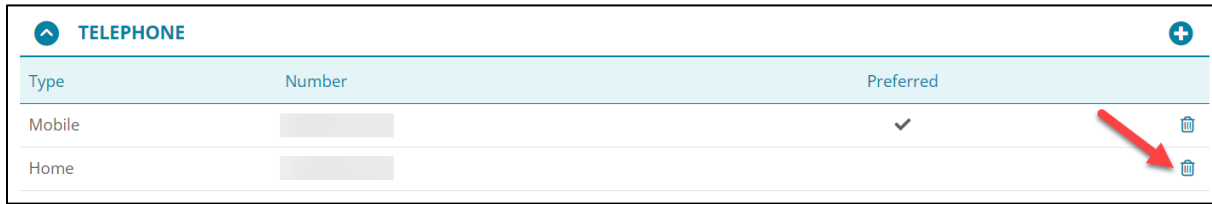
- Update the desired fields.
- Click **Save & Close**.

Delete a Telephone Number

To delete a phone number:

- Expand  the *Telephone* section.

- Click on the **Delete** icon associated with the undesired number.



Type	Number	Preferred	
Mobile		✓	
Home			

Figure 56: Delete Telephone Number

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

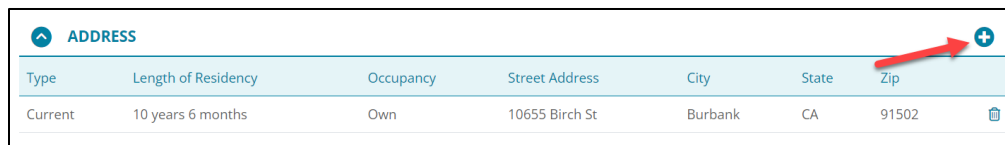
Address (Leads)

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*:

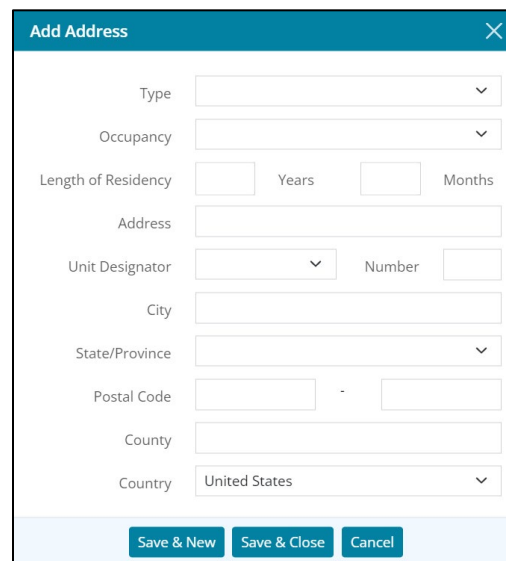
- Expand  the **Address** table.
- Select the **Add**  button.



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

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



Add Address

Type

Occupancy

Length of Residency

Years

Months

Address

Unit Designator

Number

City

State/Province

Postal Code

County

Country

United States

Save & New

Save & Close

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.

 **LOAN INFORMATION**

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

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**.

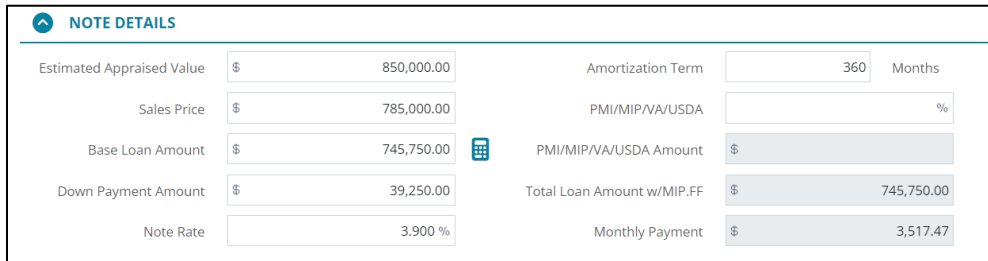
Note: If *Other* is selected, enter a description in the *Other Description* field.

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
Sales Price	\$ 785,000.00
Base Loan Amount	\$ 745,750.00
Down Payment Amount	\$ 39,250.00
Note Rate	3.90 %
Amortization Term	360 Months
PMI/MIP/VA/USDA	%
PMI/MIP/VA/USDA Amount	\$
Total Loan Amount w/MIP.FF	\$ 745,750.00
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**.

Add Subordinate Financing

Loan Position

Loan Amount

\$

Creditor Name

Note Rate

%

Source/EIN

Qual Rate

%

Source Type

Amortization Term

Months

Other Description

Loan Term

Months

First Loan Mortgagee

Interest Only

Months

Original Loan Amount

\$

Monthly Payment

\$

☐ Affordable Loan

☐ Credit Limit

☐ Deferred First 5 Years

☐ Qualify Ratios at the Interest Only Payment

Save & New

Save & Close

Cancel

Figure 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

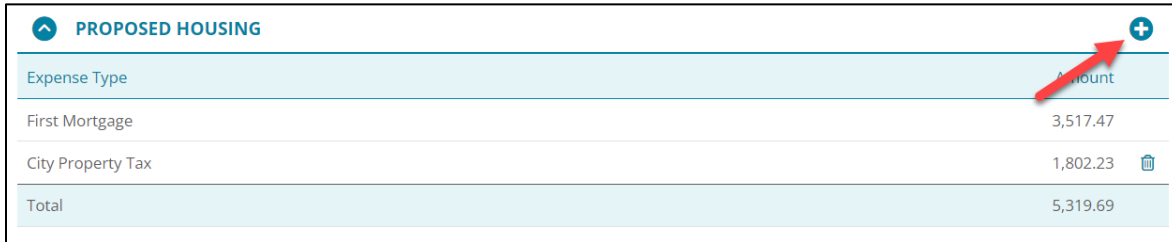
Proposed Housing (Leads)

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.



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*.

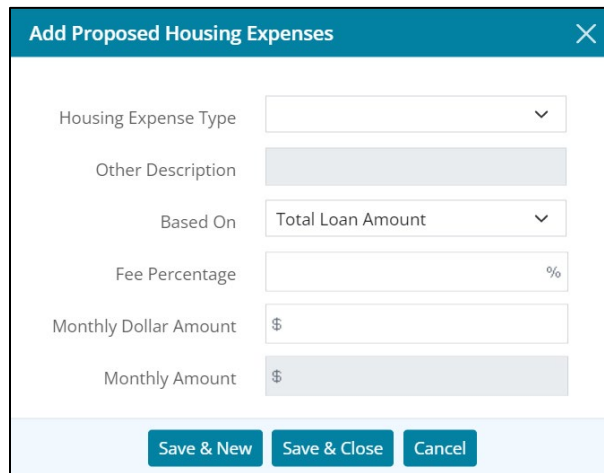


Figure 66: Add Proposed Housing Expenses

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:

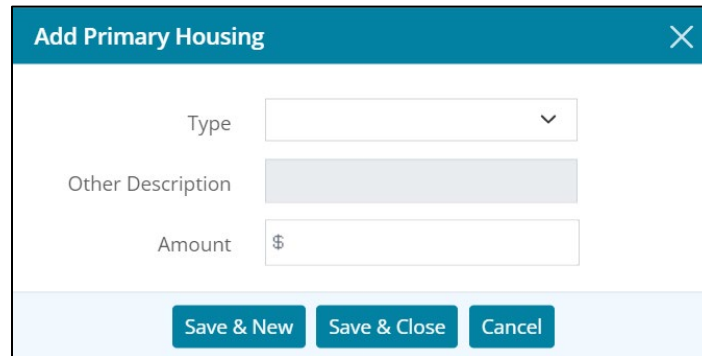
1. Expand  the **Primary Housing** section.
2. Select the **Add**  button.

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*.



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 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.

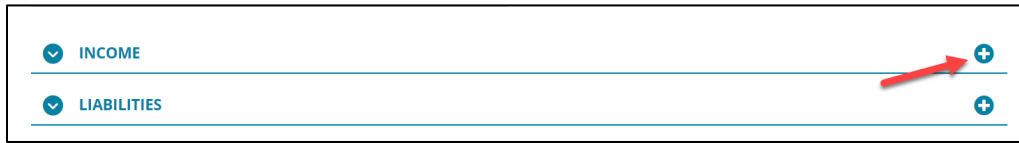


Figure 69: Income

3. Select the **Source**.

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

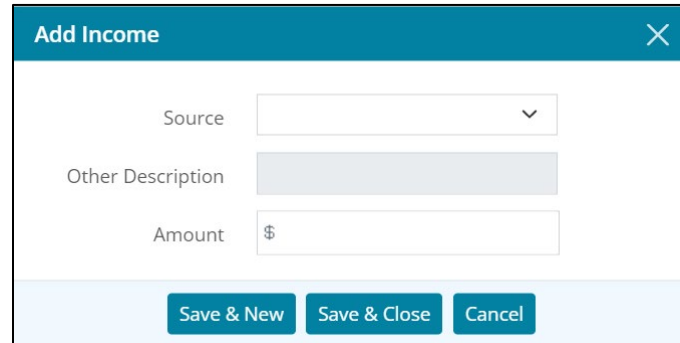


Figure 70: Add Income Dialog

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.

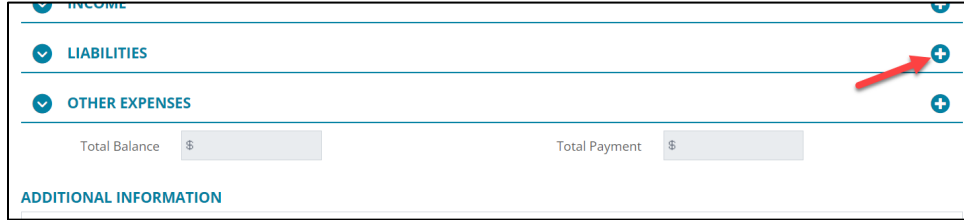


Figure 71: Liabilities

3. Add the **Company Name**.

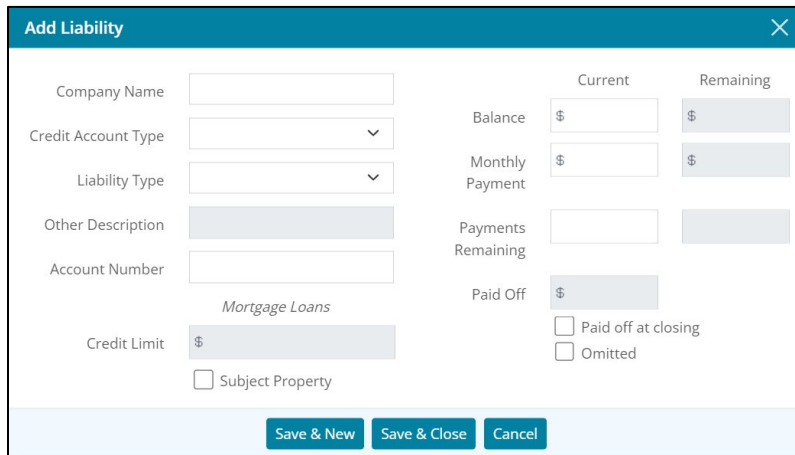


Figure 72: Add Liability Dialog

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.

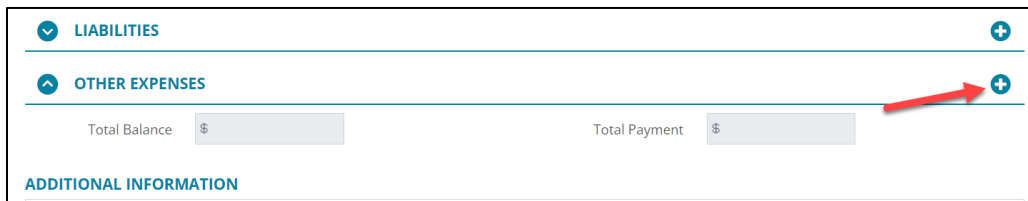
Other Expenses

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

Adding Other Expenses

To add an expense:

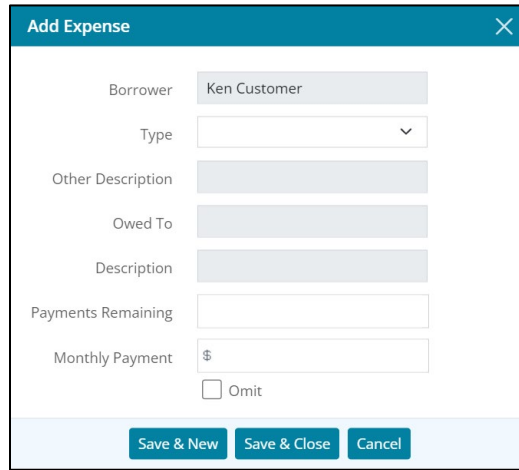
1. Expand  the **Other Expenses** section.
2. Select the **Add**  button.



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

Figure 73: Other Expenses

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



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

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

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.

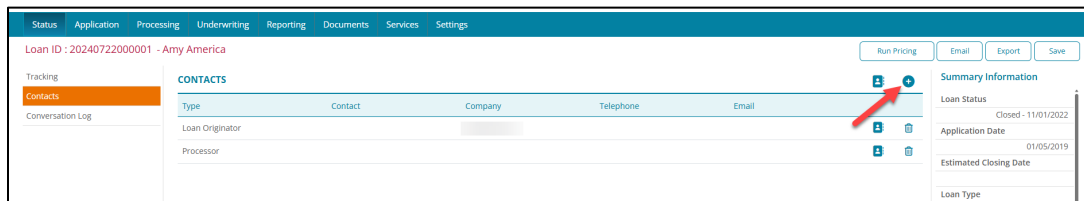
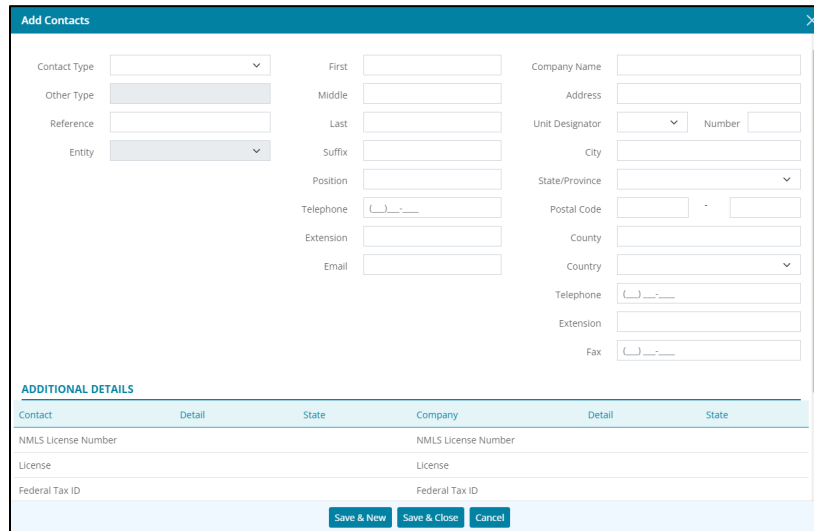


Figure 76: Contacts (Leads)

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 area code and number.
- 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 area code and number.
- Extension:** Text input field.
- Fax:** Text input field with area code and number.

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

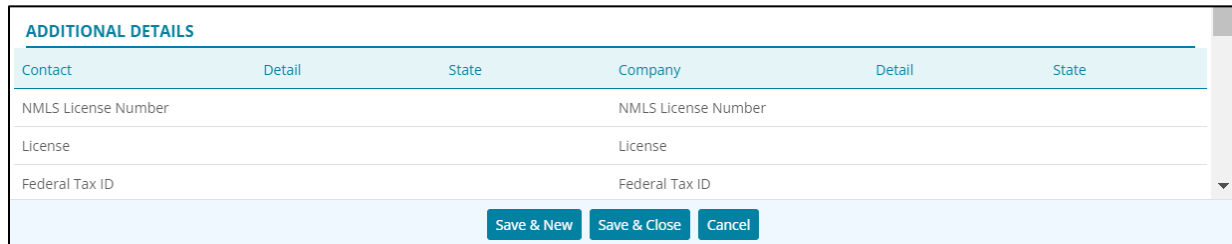
Figure 77: Add Contacts Dialog (Leads)

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.



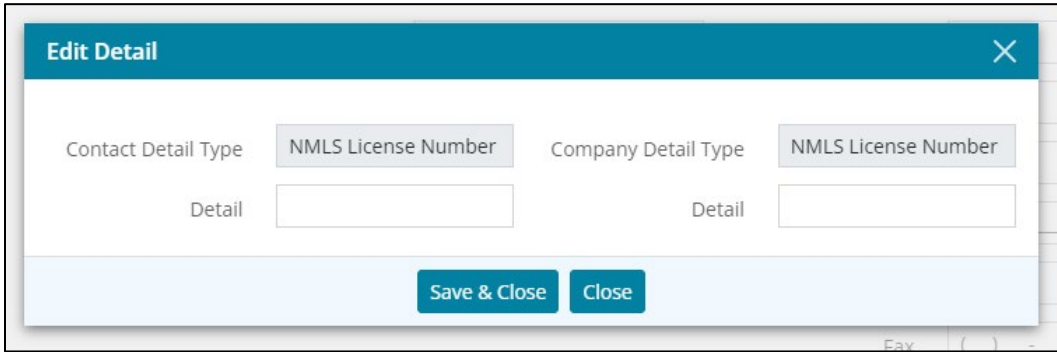
ADDITIONAL DETAILS

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' with a dropdown menu showing 'NMLS License Number' and a 'Detail' text input field. The right column has 'Company Detail Type' with a dropdown menu showing 'NMLS License Number' and a 'Detail' text input field. At the bottom are 'Save & Close' and 'Close' buttons.

Figure 79: Edit Detail Dialog

Adding Contacts Using the Directory

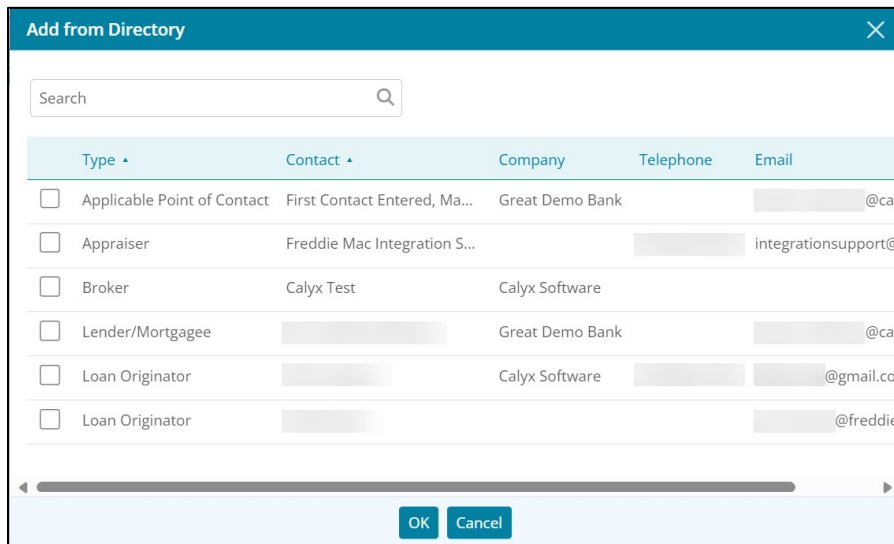
Use the *Directory*  icon to add contacts from the *Directory*. For more information about the Directory see [Directory](#).

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
☐ Applicable Point of Contact	First Contact Entered, Ma...	Great Demo Bank		@caly
☐ Appraiser	Freddie Mac Integration S...			integrationsupport@
☐ Broker	Calyx Test	Calyx Software		
☐ Lender/Mortgagee		Great Demo Bank		@caly
☐ Loan Originator		Calyx Software		@gmail.com
☐ 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

Run Pricing

Email

Invite L

Tracking

Contacts

History

HISTORY

Name	Status	Status Date	Purpose	Loan Amount / Note Rate	Property Address	
Ken Customer 20260715000002	Prospect	07/15/2026	Purchase	384,000.00 / 4.790		

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*.

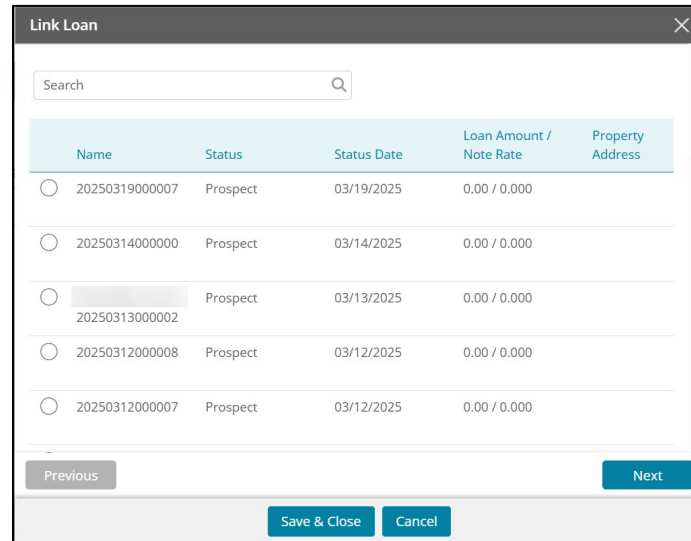


Figure 83: Link Loan

- 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.

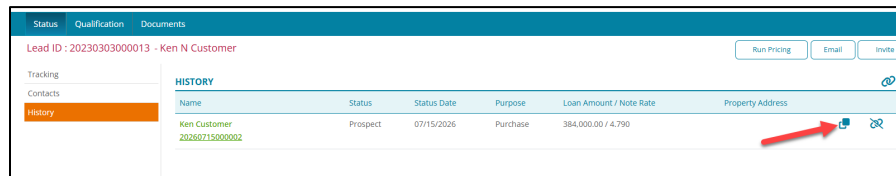


Figure 84: Copy History Entry

To copy an entry:

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

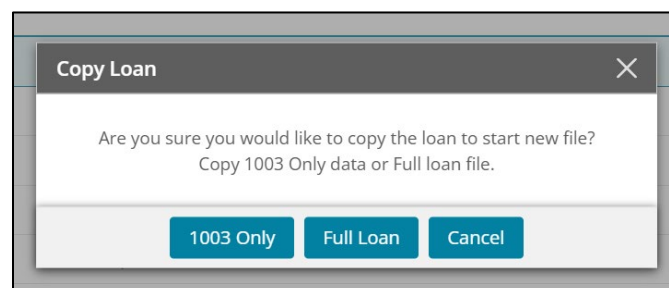


Figure 85: Copy Loan

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.

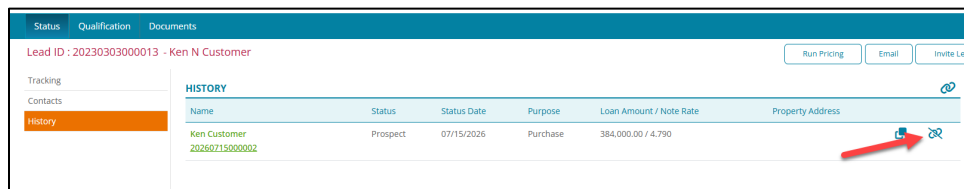


Figure 86: Unlink Loan

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 custom 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.

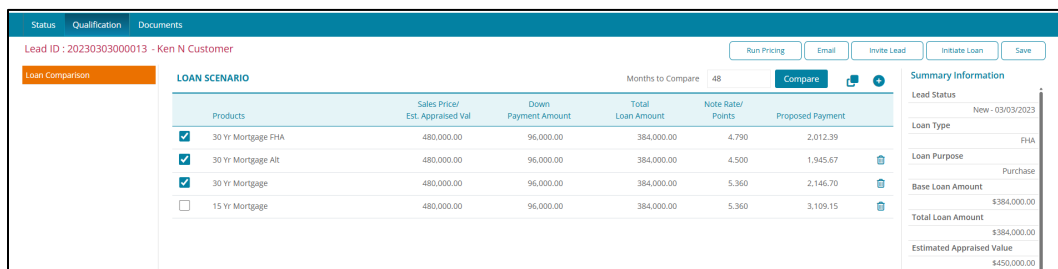


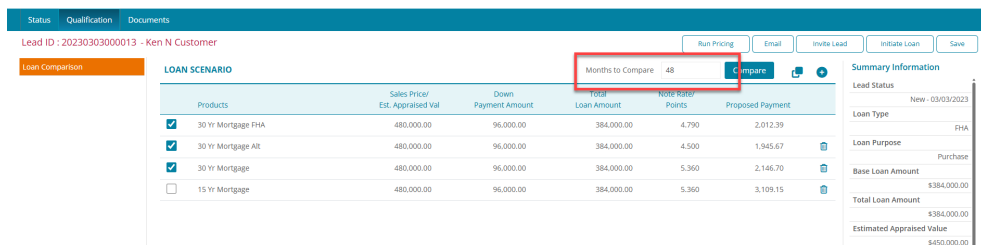
Figure 87: Loan Comparison

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.

- Enter how many months to compare.



Lead ID : 20230303000013 - Ken N Customer

Run Pricing Email Invite Lead Initiate Loan Save

Loan Comparison

LOAN SCENARIO

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

Months to Compare: 48

Compare

Summary Information

Lead Status: New - 03/03/2023

Loan Type: FHA

Loan Purpose: Purchase

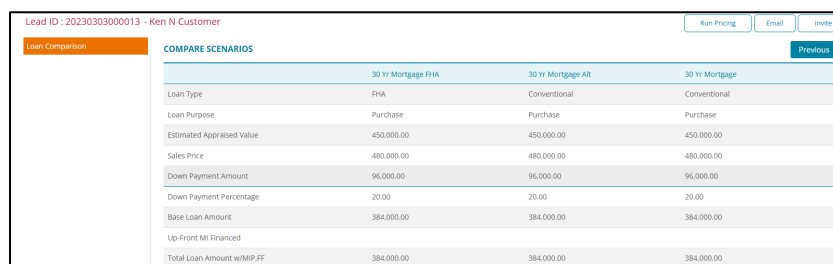
Base Loan Amount: \$384,000.00

Total Loan Amount: \$384,000.00

Estimated Appraised Value: \$450,000.00

Figure 88: Months to Compare

- Click on the **Compare** button.



Lead ID : 20230303000013 - Ken N Customer

Run Pricing Email Invite Lead

Loan Comparison

COMPARE SCENARIOS

Previous

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

Figure 89: Compare Scenarios

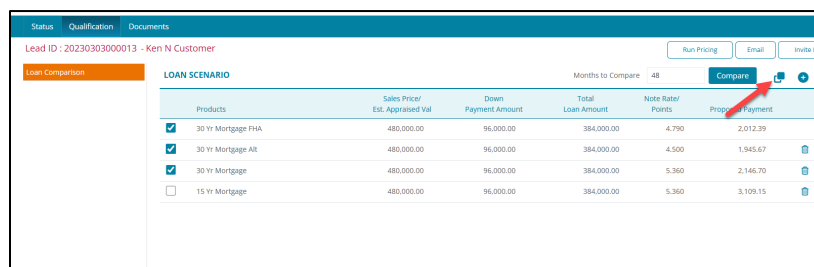
Note: The scenarios are available in print form through the *Documents* tab.

Copying a Loan Scenario

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

To copy a loan scenario:

- Select the desired loan scenario.
- Select the  icon.



Lead ID : 20230303000013 - Ken N Customer

Run Pricing Email Invite Lead

Loan Comparison

LOAN SCENARIO

Months to Compare: 48

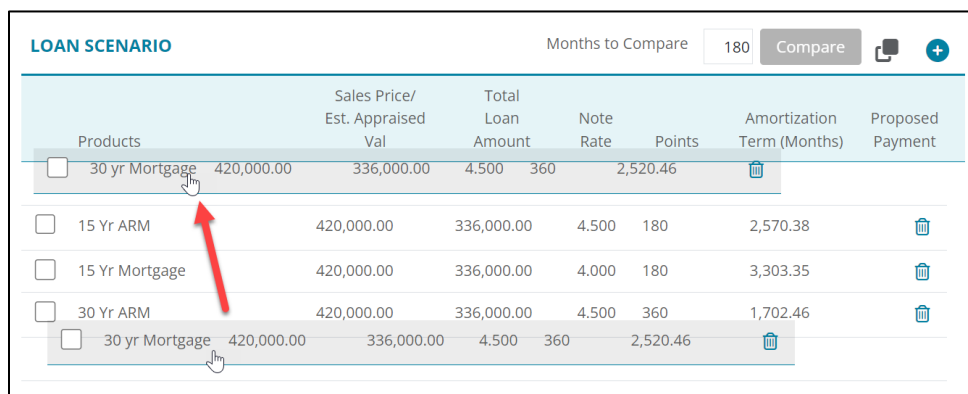
Compare

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

Figure 90: Copy Loan Scenario

Drag & Dropping Scenarios

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

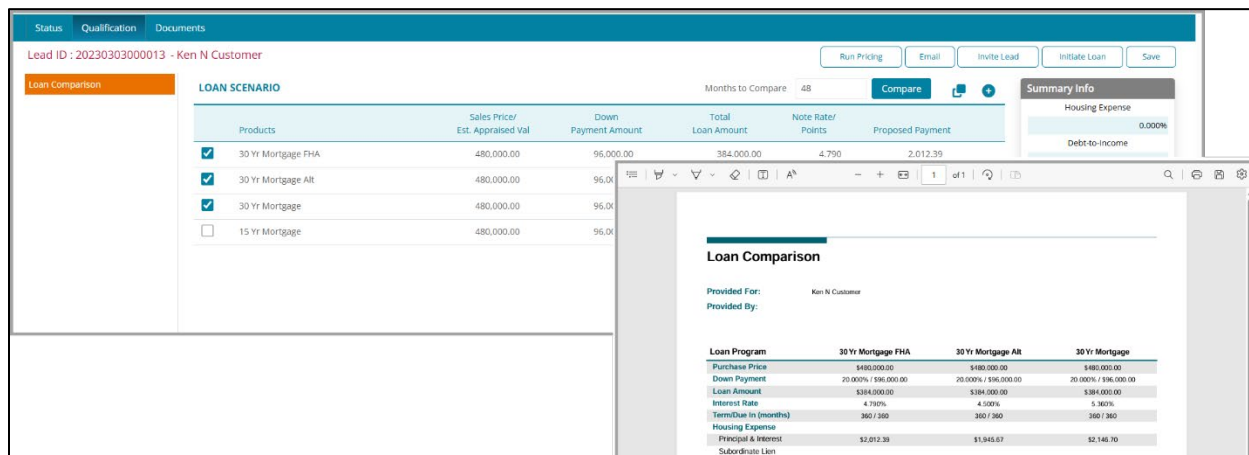


LOAN SCENARIO		Months to Compare		180		Compare			
Products		Sales Price/ Est. Appraised Val	Total Loan Amount	Note Rate	Points	Amortization Term (Months)	Proposed Payment		
☐ 30 yr Mortgage	420,000.00	336,000.00	4,500	360	2,520.46				
☐ 15 Yr ARM	420,000.00	336,000.00	4,500	180	2,570.38				
☐ 15 Yr Mortgage	420,000.00	336,000.00	4,000	180	3,303.35				
☐ 30 Yr ARM	420,000.00	336,000.00	4,500	360	1,702.46				
☐ 30 yr Mortgage	420,000.00	336,000.00	4,500	360	2,520.46				

Figure 91: Drag & Drop Scenario

Generated Loan Scenario Documents (Printable Document)

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.



LOAN SCENARIO		Months to Compare		48		Compare			
Products		Sales Price/ Est. Appraised Val	Down Payment Amount	Total Loan Amount	Note Rate/ Points	Proposed Payment			
☒ 30 Yr Mortgage FHA	480,000.00	96,000.00	384,000.00	4.750	2,012.39				
☒ 30 Yr Mortgage Alt	480,000.00	96,000.00							
☒ 30 Yr Mortgage	480,000.00	96,000.00							
☐ 15 Yr Mortgage	480,000.00	96,000.00							

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	4.750%	4.500%	5.360%
Term/Due in (months)	360 / 360	360 / 360	360 / 360
Housing Expense	\$2,012.39	\$1,945.57	\$2,148.70
Subordinate Lien			

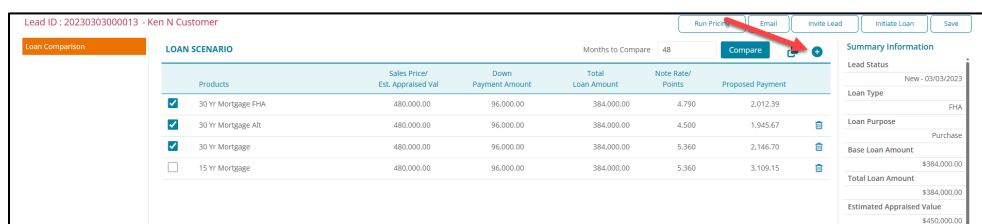
Figure 92: Scenarios

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.

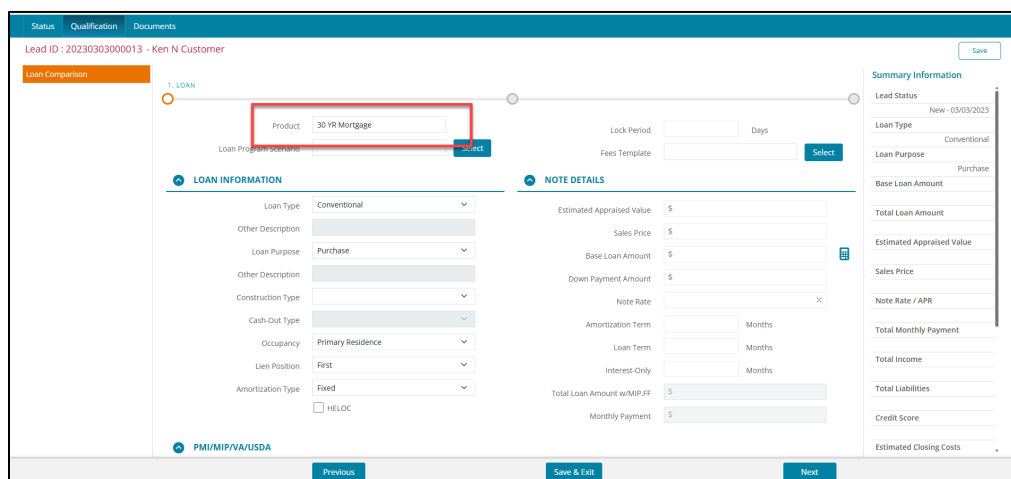


Products	Sales Price	Est. Appraised Val	Down Payment Amount	Total Loan Amount	Note Rate/Points	Proposed Payment
☒ 30 Yr Mortgage FHA	480,000.00	480,000.00	96,000.00	384,000.00	4.790	2,012.39
☒ 30 Yr Mortgage Alt	480,000.00	480,000.00	96,000.00	384,000.00	4.500	1,945.67
☒ 30 Yr Mortgage	480,000.00	480,000.00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

Figure 93: Loan Scenario

2. Enter a **Product** name.

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



Lead ID : 20230303000013 - Ken N Customer

1. LOAN

Product: 30 Yr Mortgage

Loan Program Scenario: **Select**

Lock Period: Days

Fees Template: **Select**

LOAN INFORMATION

Loan Type: Conventional

Other Description:

Loan Purpose: Purchase

Other Description:

Construction Type:

Cash-Out Type:

Occupancy: Primary Residence

Lien Position: First

Amortization Type: Fixed

☐ HELOC

NOTE DETAILS

Estimated Appraised Value: \$

Sales Price: \$

Base Loan Amount: \$

Down Payment Amount: \$

Note Rate / APR: %

Amortization Term: Months

Loan Term: Months

Interest-Only: Months

Total Loan Amount w/MIP/FF: \$

Monthly Payment: \$

Summary Information

Lead Status: New - 03/03/2023

Loan Type: Conventional

Loan Purpose: Purchase

Base Loan Amount:

Total Loan Amount:

Estimated Appraised Value:

Sales Price:

Note Rate / APR:

Total Monthly Payment:

Total Income:

Total Liabilities:

Credit Score:

Estimated Closing Costs:

PMI/MIP/VA/USDA

Previous **Save & Exit** **Next**

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.

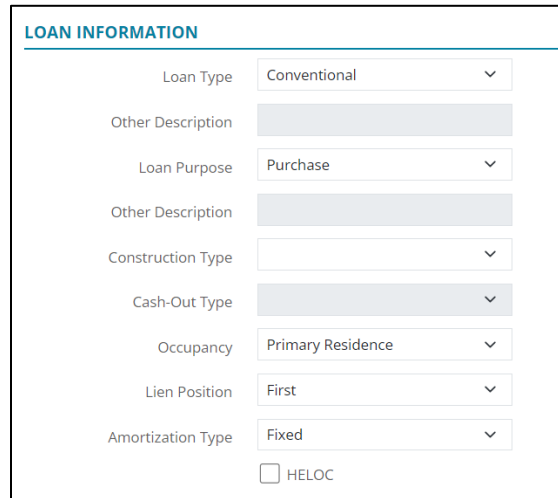
4. If needed, click the **Select** button to choose a *Fees Template*.

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.

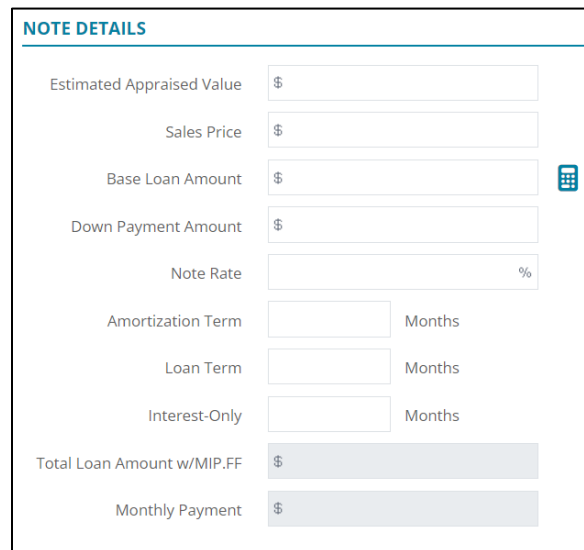


The screenshot shows the 'LOAN INFORMATION' section of a form. It contains several dropdown menus and a checkbox. The fields are: Loan Type (Conventional), Other Description (empty), Loan Purpose (Purchase), Other Description (empty), Construction Type (empty), Cash-Out Type (empty), Occupancy (Primary Residence), Lien Position (First), Amortization Type (Fixed), and a checkbox for HELOC (unchecked).

Figure 95: Loan Information

Note Details

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



The screenshot shows the 'NOTE DETAILS' section of a form. It contains several input fields and a calculator icon. The fields are: 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 (\$), and Monthly Payment (\$). A calculator icon is located next to the Base Loan Amount field.

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.

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.

SUBORDINATE FINANCING

RATE ADJUSTMENT

	Adj Cap	Months
1st Change	%	



Add Subordinate Financing

Loan Position		Loan Amount	\$
Creditor Name		Note Rate	%
Source/EIN		Qual Rate	%
Source Type		Amortization Term	Months
Other Description		Loan Term	Months
First Loan Mortgagee		Interest Only	Months
Original Loan Amount	\$	Monthly Payment	\$
☐ Affordable Loan		Credit Limit	\$
☐ Deferred First 5 Years		☐ Qualify Ratios at the Interest Only Payment	

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.

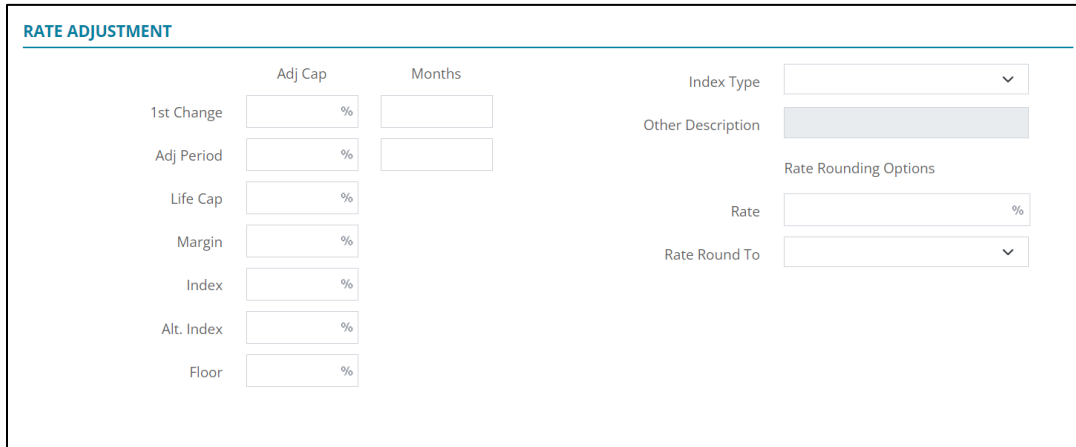


Figure 99: Rate Adjustment Scenario

Proposed Housing Expenses

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

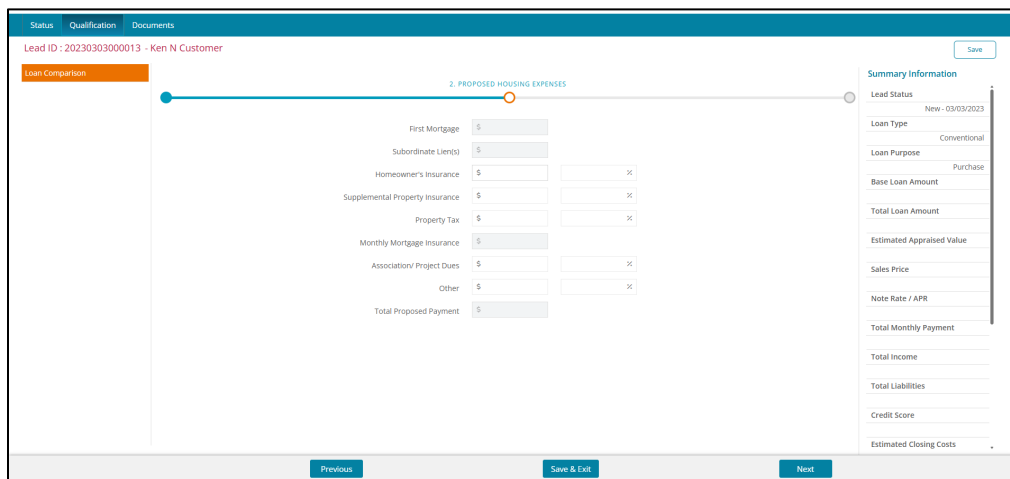
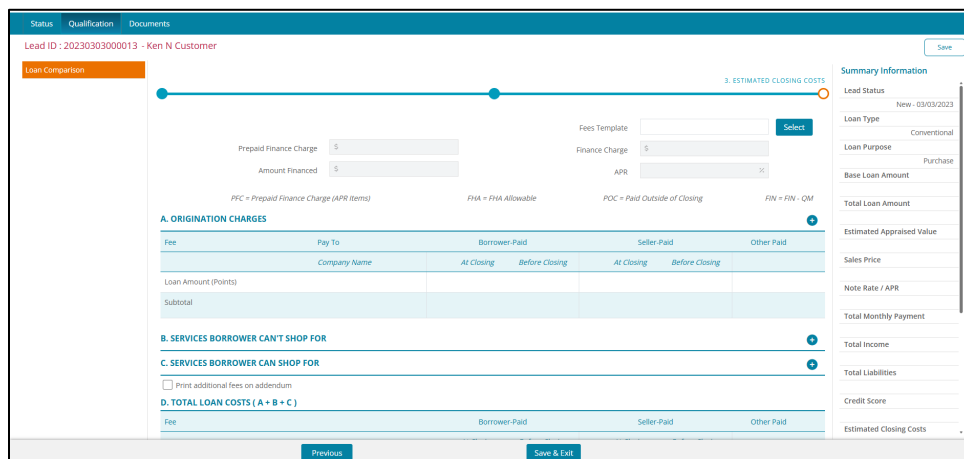


Figure 100: Housing Expenses Scenario

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.



Lead ID : 20230303000013 - Ken N Customer

3. ESTIMATED CLOSING COSTS

Prepaid Finance Charge: \$
Amount Financed: \$

Finance Charge: \$
APR: %

Fees Template: Select

PTC = 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
	Company Name	At Closing	Before Closing	At Closing
Loan Amount (Points)				
Subtotal				

B. SERVICES BORROWER CAN'T SHOP FOR

C. SERVICES BORROWER CAN SHOP FOR

☐ Print additional fees on addendum

D. TOTAL LOAN COSTS (A + B + C)

Fee	Borrower-Paid	Seller-Paid	Other Paid

Summary Information

Lead Status: New - 03/03/2023

Loan Type: Conventional

Loan Purpose: Purchase

Base Loan Amount: \$384,000.00

Total Loan Amount: \$384,000.00

Estimated Appraised Value: \$450,000.00

Sales Price: \$450,000.00

Note Rate / APR: 4.790

Total Monthly Payment: 2,012.39

Total Income: \$3,109.15

Total Liabilities: \$3,109.15

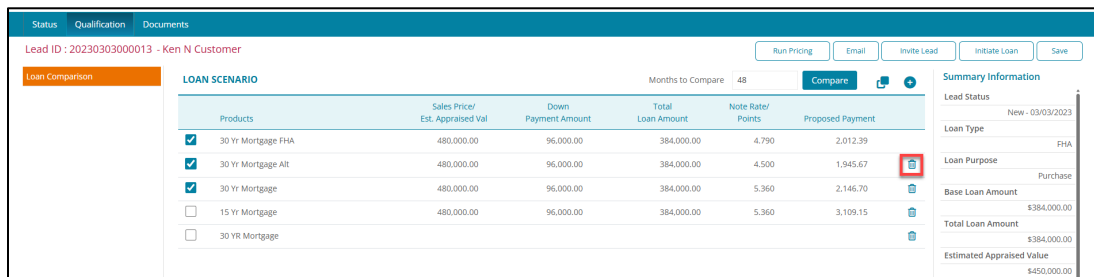
Credit Score: 700

Estimated Closing Costs: \$1,945.67

Figure 101: Estimated Closing Costs

Deleting a Loan Scenario

To delete a loan scenario, select the  icon.



Lead ID : 20230303000013 - Ken N Customer

Run Pricing Email Invite Lead Initiate Loan Save

Loan Comparison

LOAN SCENARIO

Months to Compare: 48

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

Summary Information

Lead Status: New - 03/03/2023

Loan Type: FHA

Loan Purpose: Purchase

Base Loan Amount: \$384,000.00

Total Loan Amount: \$384,000.00

Estimated Appraised Value: \$450,000.00

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.

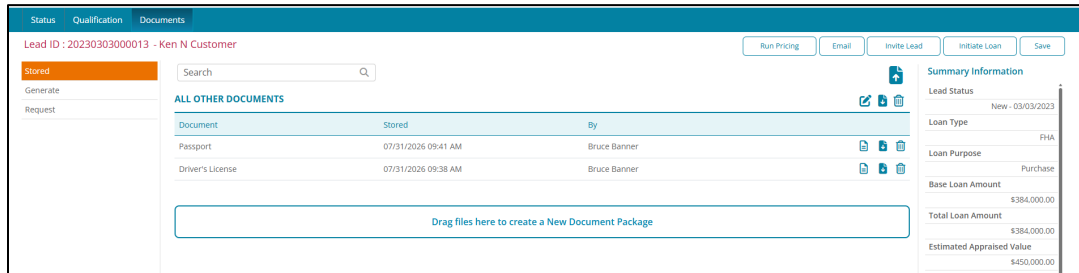


Figure 103: Lead Documents

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**.

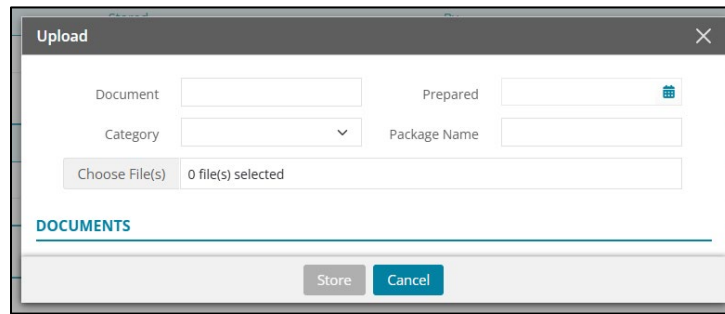


Figure 104: Upload Dialog

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

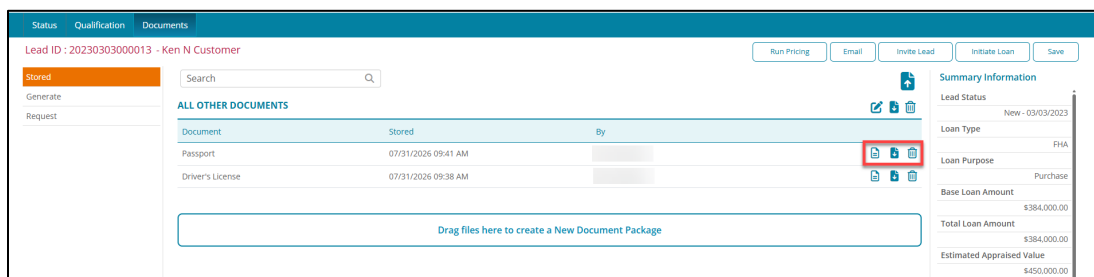
Use the *Search Bar* to locate a specific PDF.

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.



Document	Stored	By	Actions
Passport	07/31/2026 09:41 AM		Preview, Download, Delete
Driver's License	07/31/2026 09:38 AM		Preview, Download, Delete

Figure 105: Table Functions

Drag & Drop Function

Drag and drop files in the stored table to the Drag files here... box to create a New Document Package.

To use this function:

1. Click and drag the desired document to the box labelled **Drag file to create a New Document Package**.

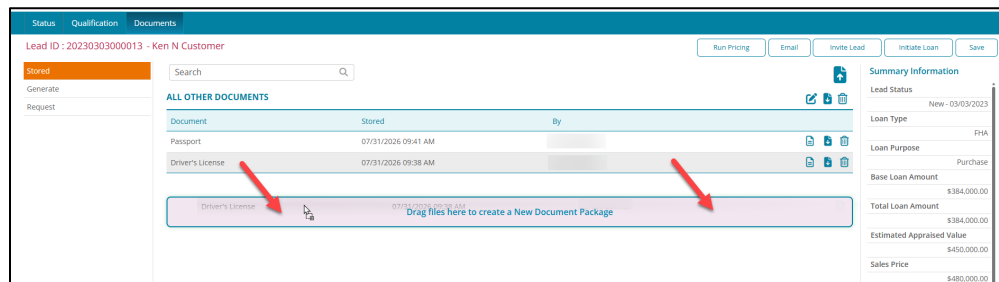


Figure 106: Drag & Drop

2. Enter the **Package Name** in the dialog box.

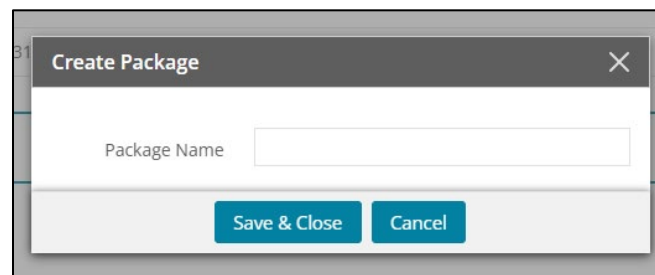


Figure 107: Create Package

3. Click **Save & Close**.

Documents Generate (Leads)

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

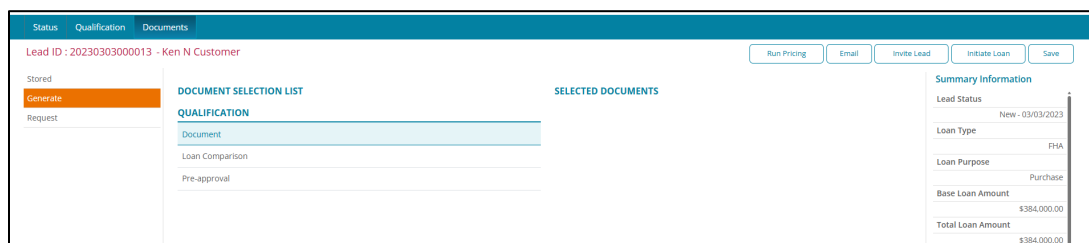
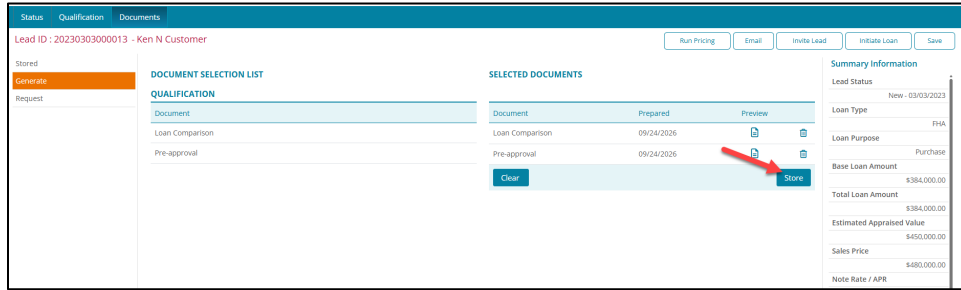


Figure 108: Documents Generate

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.



The screenshot shows the 'Documents' tab in the Zenly interface. On the left, there's a sidebar with 'Stored', 'Generate', and 'Request' options. The main area is divided into 'DOCUMENT SELECTION LIST' and 'SELECTED DOCUMENTS'. The 'SELECTED DOCUMENTS' table has columns for 'Document', 'Prepared', and 'Preview'. A red arrow points to the 'Store' button in the 'Preview' column. On the right, there's a 'Summary Information' panel with fields for Lead Status, Loan Type, Loan Purpose, Base Loan Amount, Total Loan Amount, Estimated Appraised Value, Sales Price, and Note Rate / APR.

Figure 109: Store Document

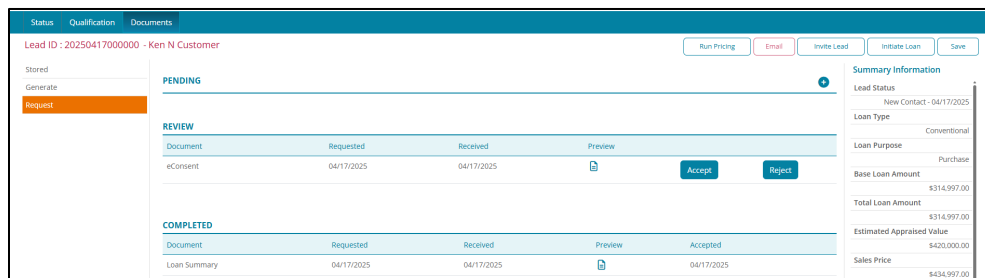
5. Enter **Package Name** or use the *Skip* button to progress.
6. Click **Set**.

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**.



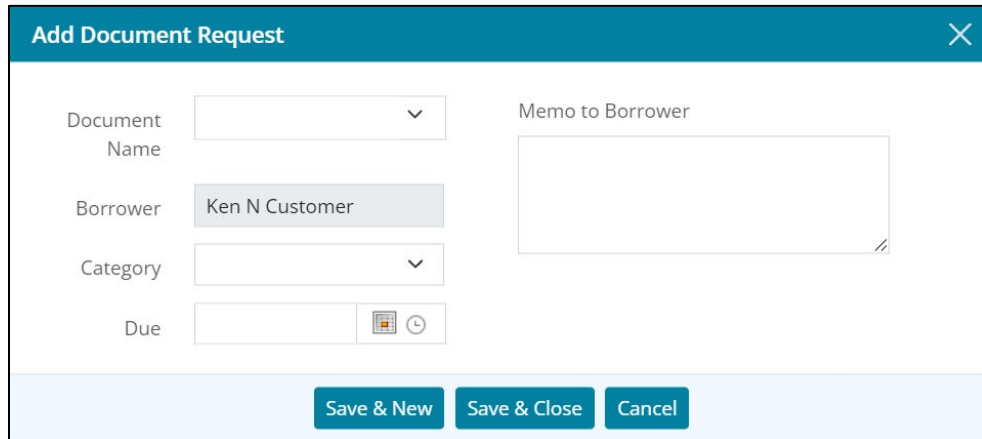
The screenshot shows the 'Documents' tab in the Zenly interface. On the left, there's a sidebar with 'Stored', 'Generate', and 'Request' options. The main area is divided into 'PENDING' and 'COMPLETED' sections. The 'PENDING' section has a table with columns for 'Document', 'Requested', 'Received', and 'Preview'. The 'COMPLETED' section has a table with columns for 'Document', 'Requested', 'Received', 'Preview', and 'Accepted'. On the right, there's a 'Summary Information' panel with fields for Lead Status, Loan Type, Loan Purpose, Base Loan Amount, Total Loan Amount, Estimated Appraised Value, Sales Price, and Note Rate / APR.

Figure 110: 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:

- 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 notes.

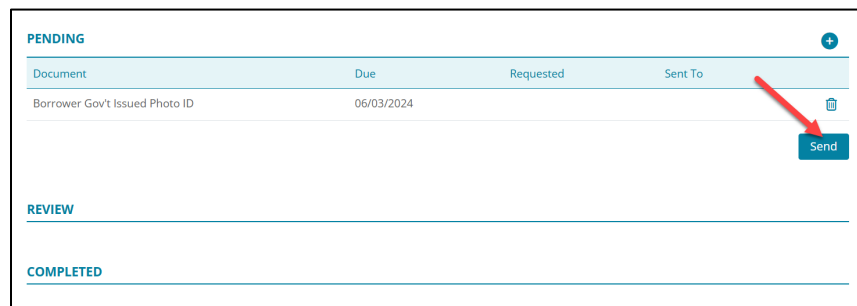
At the bottom of the dialog, there are three buttons: "Save & New", "Save & Close", and "Cancel".

Figure 111: 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 document recipient if **Memo to Borrower** does not auto populate.
6. Click **Save & Close** or **Save & New**.
7. Click **Send** when requested documents are listed.

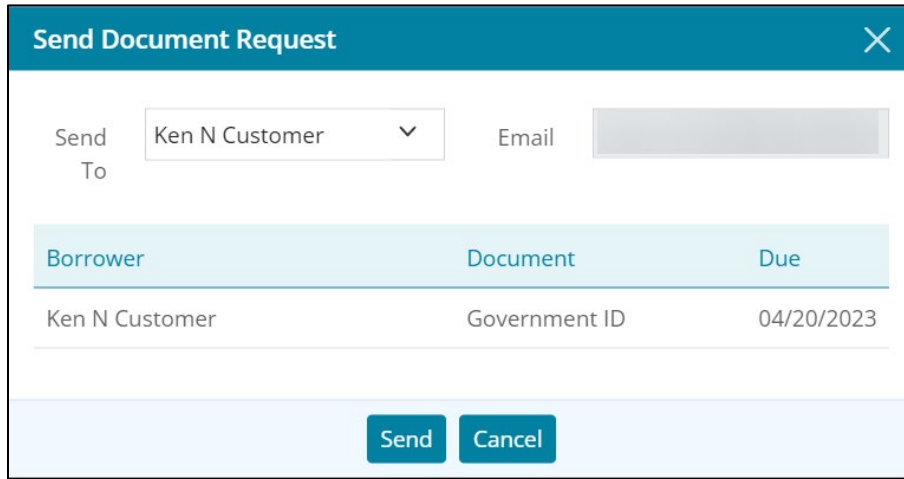


The screenshot shows a table with the following columns: Document, Due, Requested, and Sent To. The table is divided into three sections: PENDING, REVIEW, and COMPLETED. A red arrow points to a "Send" button next to a row in the PENDING section.

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

Figure 112: Send Document Request (Leads)

8. Click **Send To**.



Send Document Request [X]

Send To: Ken N Customer [v] Email:

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

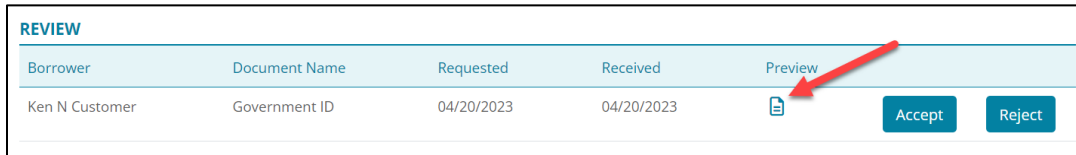
Send **Cancel**

Figure 113: Send Document Request

Review

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

1. Click the **Preview** icon.



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

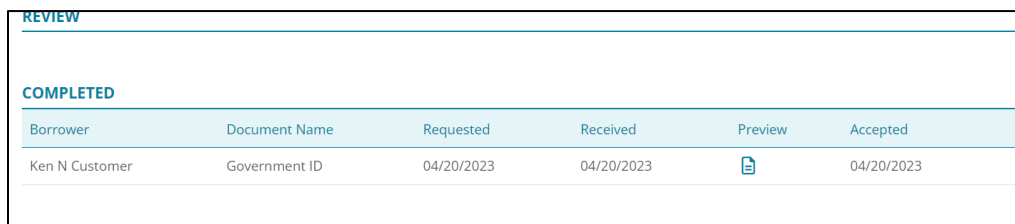
Figure 114: Review Received Documents

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*.



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

Figure 115: 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.

If users don't have *Login Credentials* saved for Pricing, Zenly allows the user to have access to the *Run Pricing* button. Market pricing will be available for users without credentials.

To use the *Run Pricing* function:

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

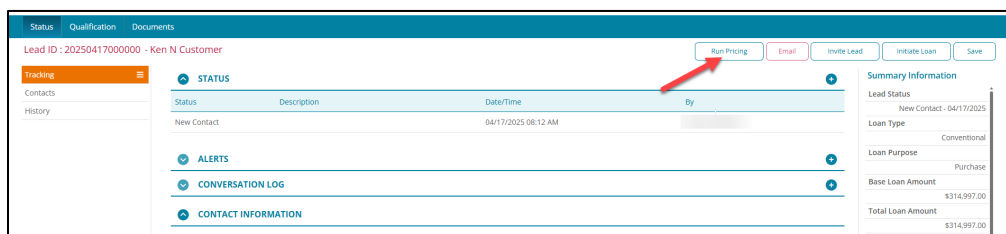


Figure 116: Run Pricing

Availability Screen

1. Ensure that the **Available Products 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](#).

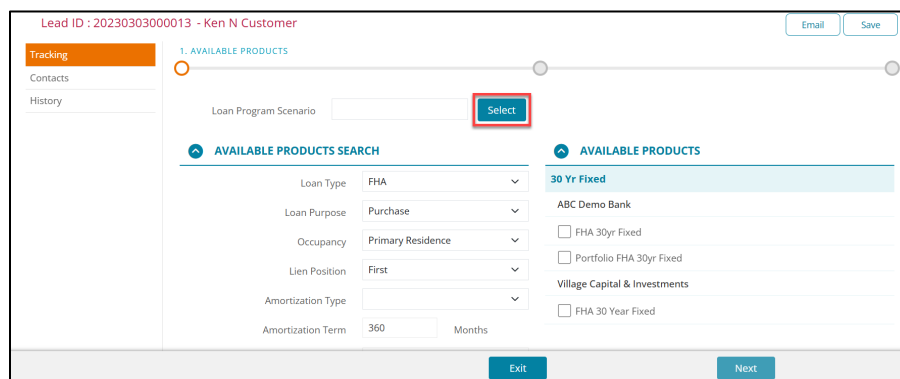


Figure 117: Choose a Loan Program

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

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

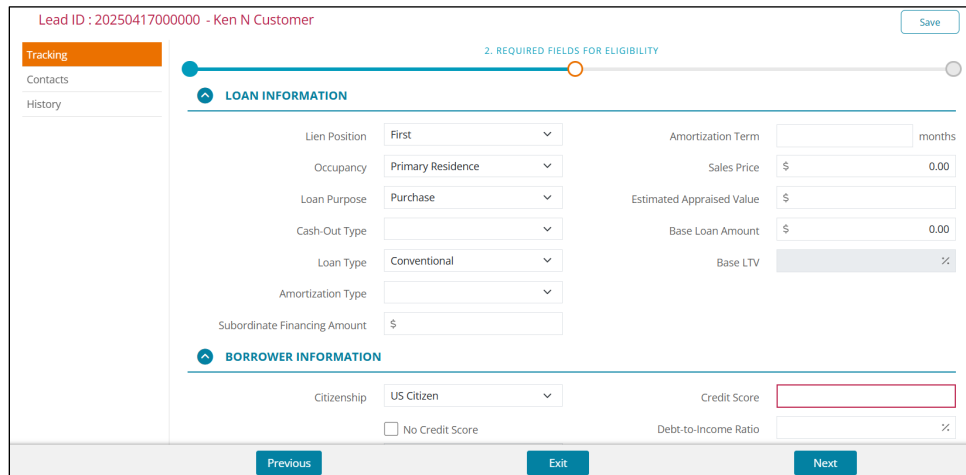


Figure 118: Select Products

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											
☐	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

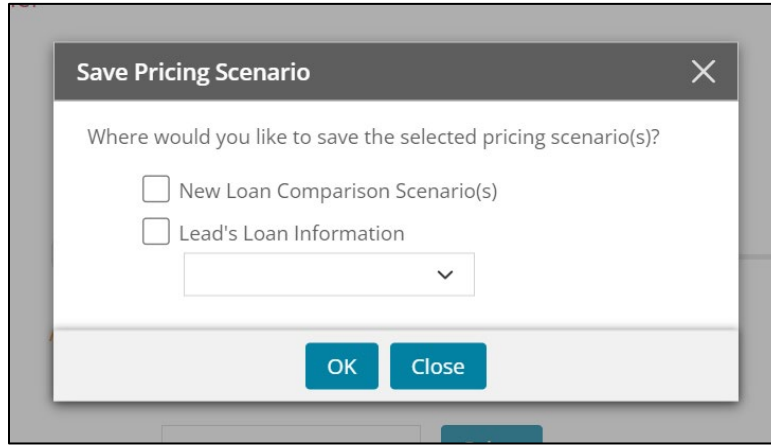
7.250

Figure 119: 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 120: 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 the product's 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 121: Ineligible Products

Sending an Email

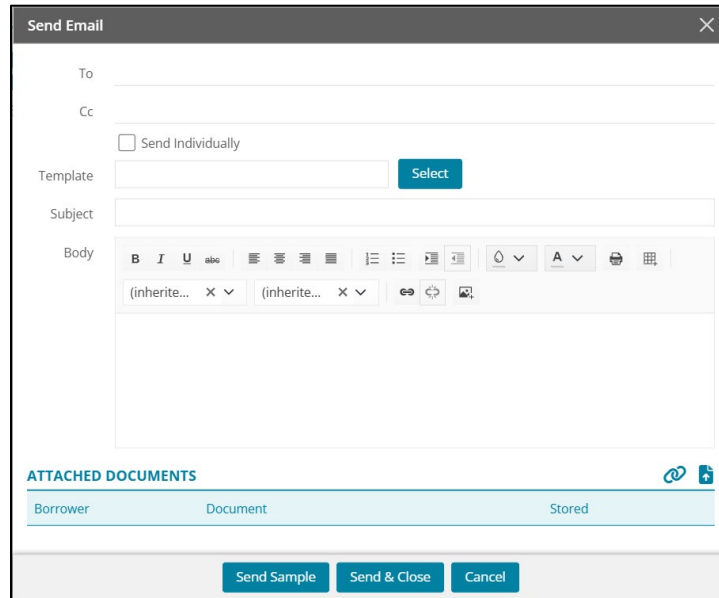
Use the Email button to send emails through Zenly.

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



Figure 122: 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.



The 'Send Email' dialog box contains the following fields and controls:

- To:** Text input field.
- Cc:** Text input field.
- Send Individually:** A checkbox.
- Template:** A dropdown menu with a 'Select' button.
- Subject:** Text input field.
- Body:** A rich text editor with a toolbar containing bold, italic, underline, bulleted list, numbered list, link, unlink, and image icons. Below the toolbar are two 'inherit...' dropdowns and a 'Send' button.
- ATTACHED DOCUMENTS:** A section with a table showing documents. The table has columns for 'Borrower', 'Document', and 'Stored'. One document is listed.
- Buttons:** 'Send Sample', 'Send & Close', and 'Cancel' at the bottom.

Figure 123: 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.

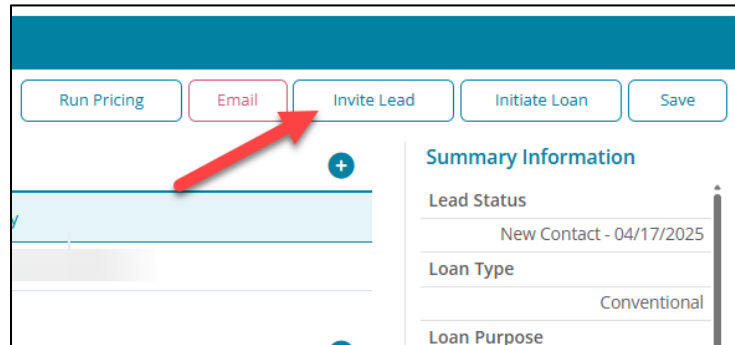


Figure 124: Invite Lead Button

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

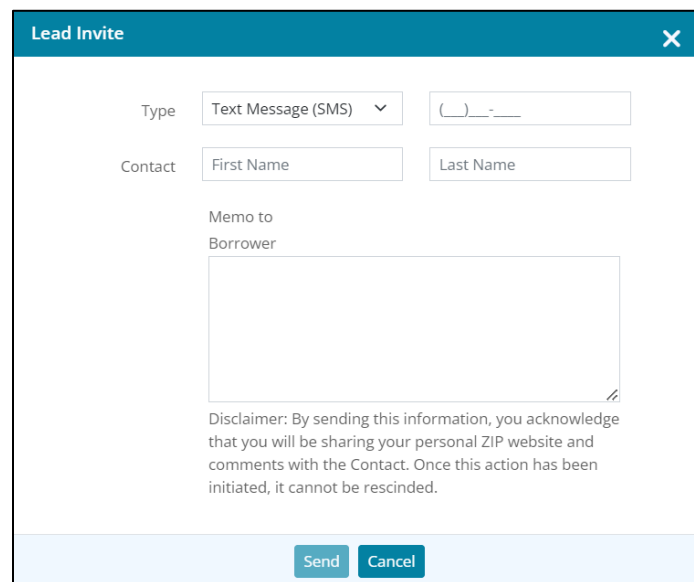


Figure 125: Lead Invite Dialog

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.

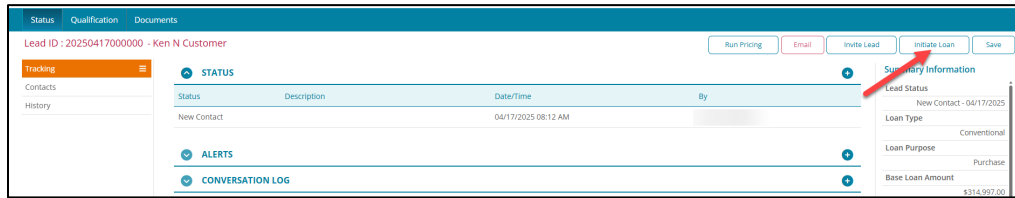


Figure 126: Initiate Loan Button

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.

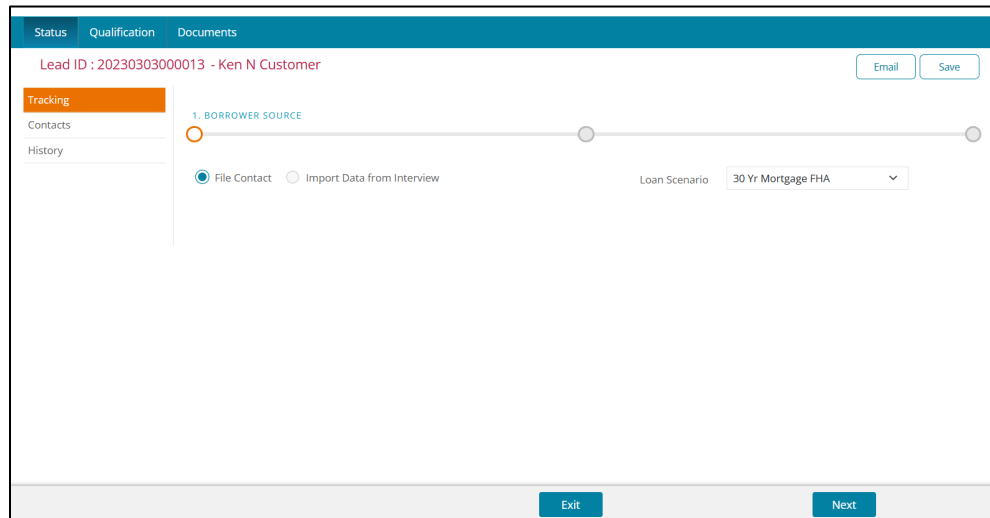
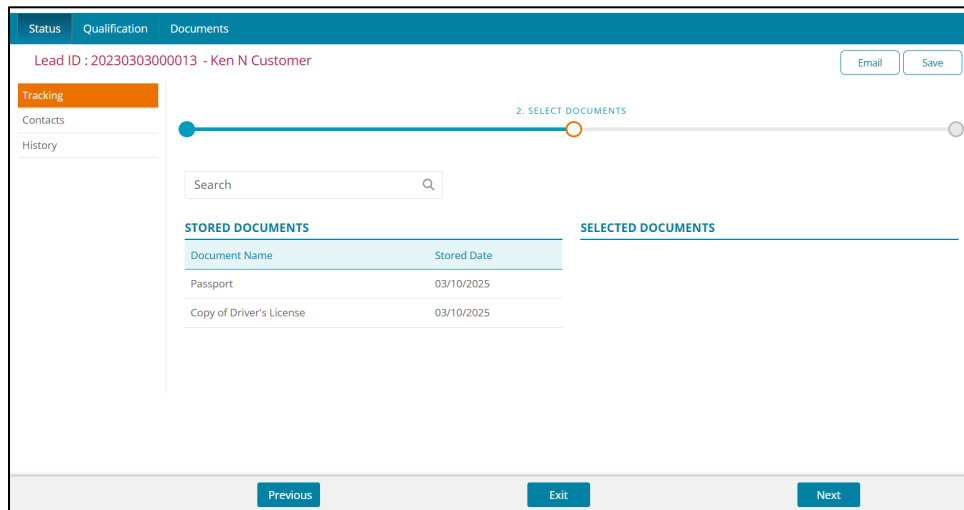


Figure 127: Initiate Loan Screen

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.



Lead ID : 20230303000013 - Ken N Customer

Tracking

Contacts

History

2. SELECT DOCUMENTS

Search

STORED DOCUMENTS

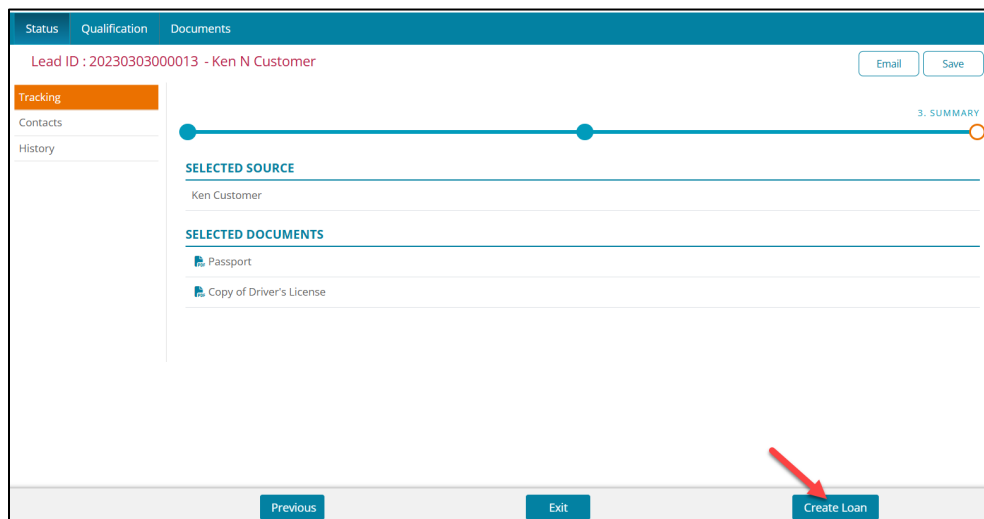
Document Name	Stored Date
Passport	03/10/2025
Copy of Driver's License	03/10/2025

SELECTED DOCUMENTS

Previous Exit Next

Figure 128: Selected Documents

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



Lead ID : 20230303000013 - Ken N Customer

Tracking

Contacts

History

3. SUMMARY

SELECTED SOURCE

Ken Customer

SELECTED DOCUMENTS

Passport

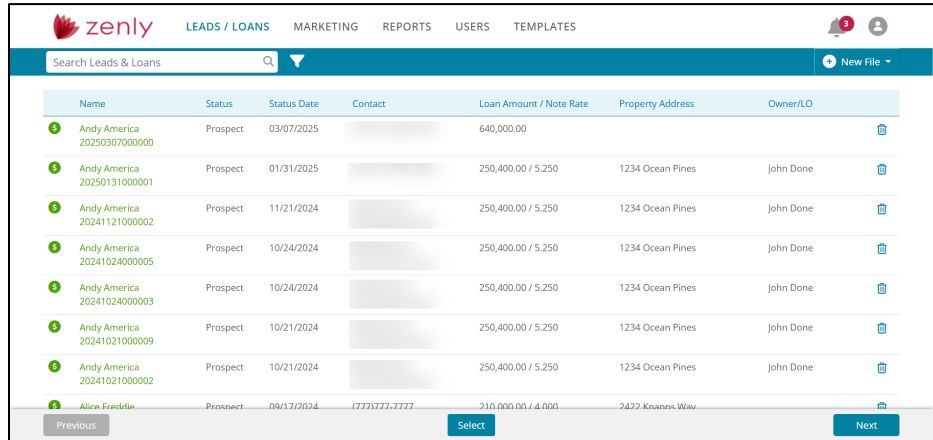
Copy of Driver's License

Previous Exit Create Loan

Figure 129: Summary

Chapter 4: LOANS

This chapter Loan files are performed by selecting the Zenly Logo and the *Leads/Loans* contains 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	Contact	Loan Amount / Note Rate	Property Address	Owner/LO
Andy America 20250307000000	Prospect	03/07/2025		640,000.00		
Andy America 20250131000001	Prospect	01/31/2025		250,400.00 / 5.250	1234 Ocean Pines	John Done
Andy America 20241121000002	Prospect	11/21/2024		250,400.00 / 5.250	1234 Ocean Pines	John Done
Andy America 20241024000005	Prospect	10/24/2024		250,400.00 / 5.250	1234 Ocean Pines	John Done
Andy America 20241024000003	Prospect	10/24/2024		250,400.00 / 5.250	1234 Ocean Pines	John Done
Andy America 20241021000009	Prospect	10/21/2024		250,400.00 / 5.250	1234 Ocean Pines	John Done
Andy America 20241021000002	Prospect	10/21/2024		250,400.00 / 5.250	1234 Ocean Pines	John Done
Alice Freddie	Prospect	09/12/2024	(777) 777-7777	210,000.00 / 4.000	2422 Knaans Way	

Figure 130: 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.

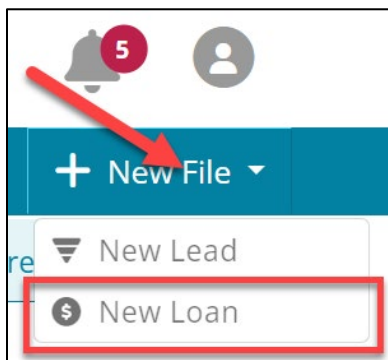


Figure 131: Create New Loan

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

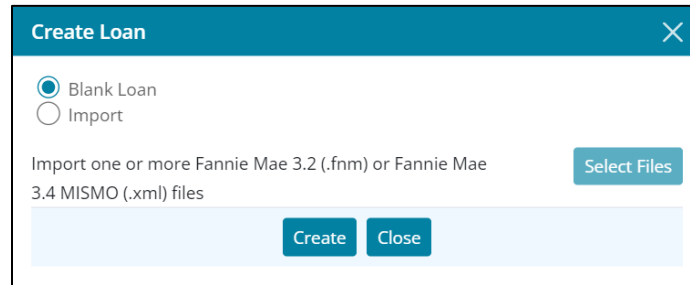


Figure 132: Create Loan Dialog

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**.

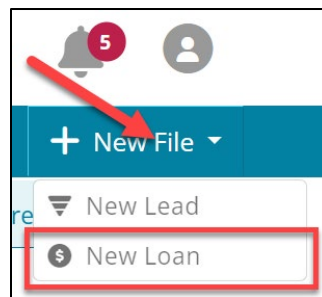


Figure 133: Create New Loan

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



Figure 134: Import Loans

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

Drag & Drop Import

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

1. Access the **Zenly Loan List**. (See [Figure 7](#).)
2. Browse to the stored **FNM** and/or **XML** files.
3. Select the files.
4. Drag the files to the loan list.
5. Click **Import**.
6. Click **Close** when import is complete.

Loan Status

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

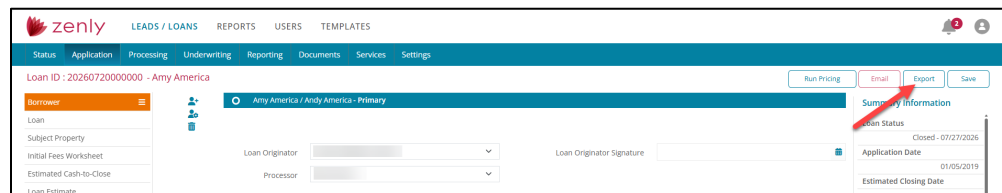


Figure 135: Export File

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

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

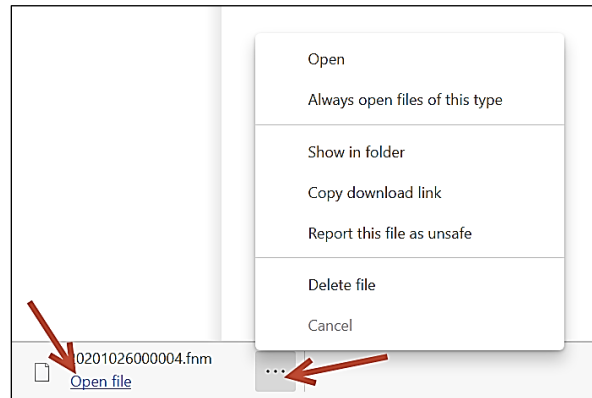


Figure 136: Export Options

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.

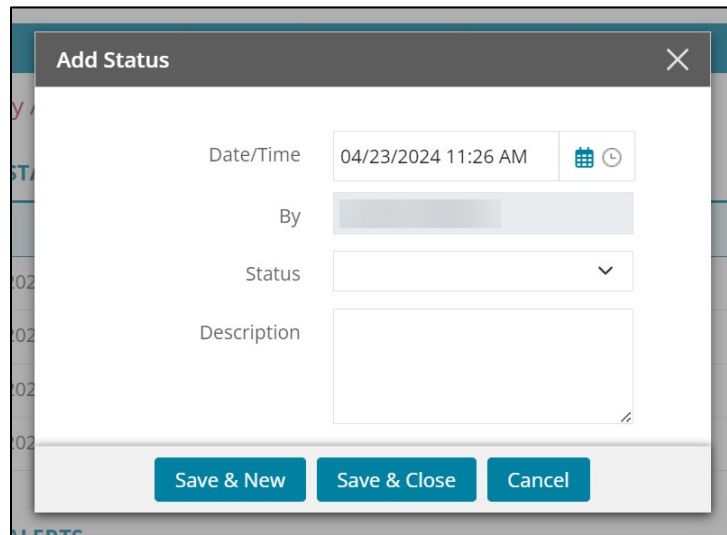
Track Loan Status

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 133](#).)
3. Click current **Status** to edit.

4. Update the **Description**.



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

- Date/Time:** 04/23/2024 11:26 AM (with a calendar icon)
- By:** (empty text field)
- Status:** (dropdown menu with a downward arrow)
- Description:** (empty text area)
- Buttons:** Save & New, Save & Close, Cancel

Figure 137: Update Status

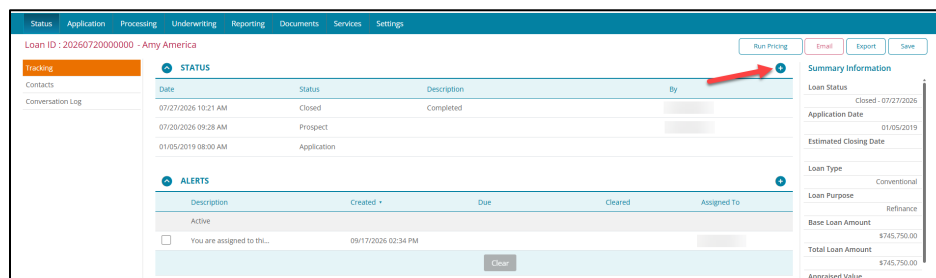
5. Click **Save & Close**.

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**.



The interface shows a loan file for 'Amy America' with the following components:

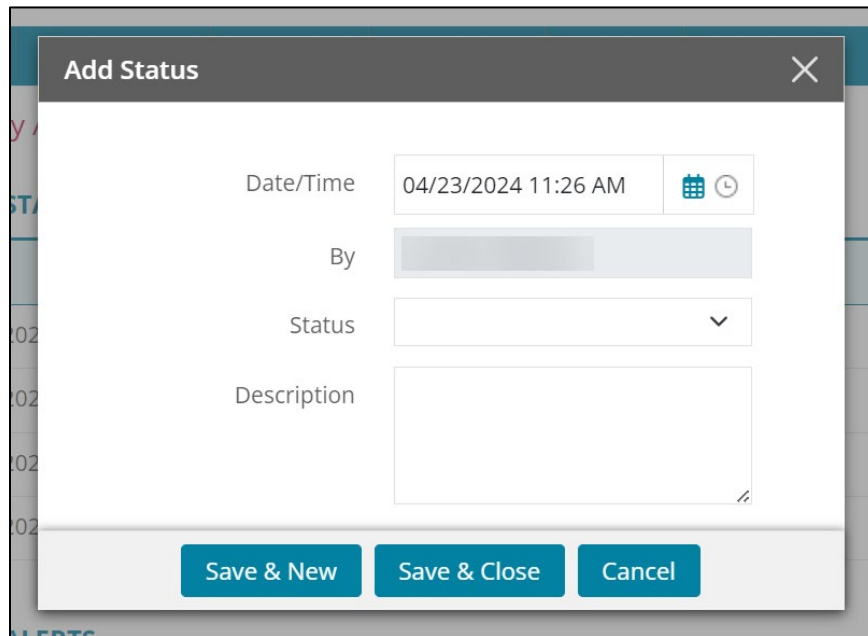
- Navigation:** Status, Application, Processing, Underwriting, Reporting, Documents, Services, Settings.
- Buttons:** Run Pricing, Email, Export, Save.
- STATUS Table:**

Date	Status	Description	By
07/27/2026 10:21 AM	Closed	Completed	
07/29/2026 09:28 AM	Prospect		
01/05/2019 08:00 AM	Application		
- ALERTS Table:**

Description	Created	Due	Cleared	Assigned To
Active				
☐ You are assigned to th... 09/17/2026 02:34 PM				
- Summary Information:**
 - Loan Status: Closed - 07/27/2026
 - Application Date: 01/05/2019
 - Estimated Closing Date:
 - Loan Type: Conventional
 - Loan Purpose: Refinance
 - Base Loan Amount: \$745,750.00
 - Total Loan Amount: \$745,750.00
 - Appraised Value:

Figure 138: Add Loan Status

2. Select the appropriate status from the dropdown.

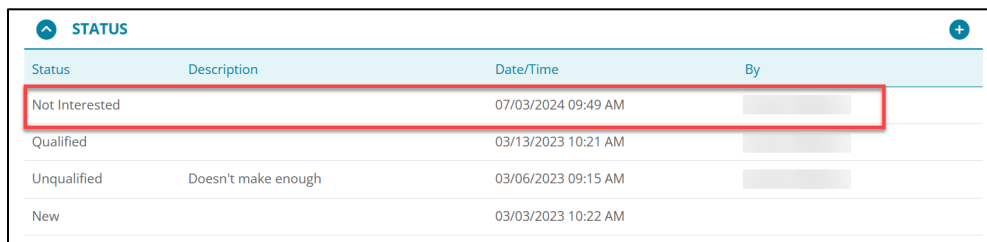


The 'Add Status' dialog box contains the following fields and controls:

- Date/Time:** A text field showing '04/23/2024 11:26 AM' with a calendar and clock icon to its right.
- By:** A text field with a greyed-out placeholder.
- Status:** A dropdown menu with a downward arrow.
- Description:** A large text area with a pencil icon at the bottom right.
- Buttons:** Three buttons at the bottom: 'Save & New', 'Save & Close', and 'Cancel'.

Figure 139: Add Status Dialog

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



Status	Description	Date/Time	By
Not Interested		07/03/2024 09:49 AM	
Qualified		03/13/2023 10:21 AM	
Unqualified	Doesn't make enough	03/06/2023 09:15 AM	
New		03/03/2023 10:22 AM	

Figure 140: 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.

- Use the **Description** textbox to edit any text.

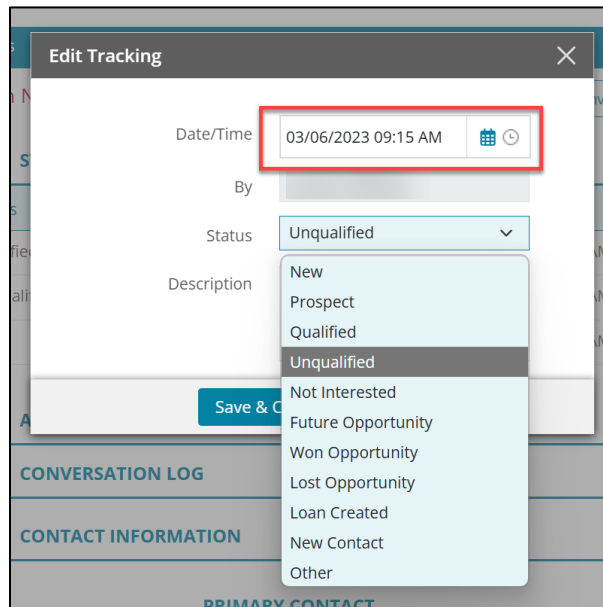


Figure 141: Edit Status

- 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 142: Alerts (Loans)

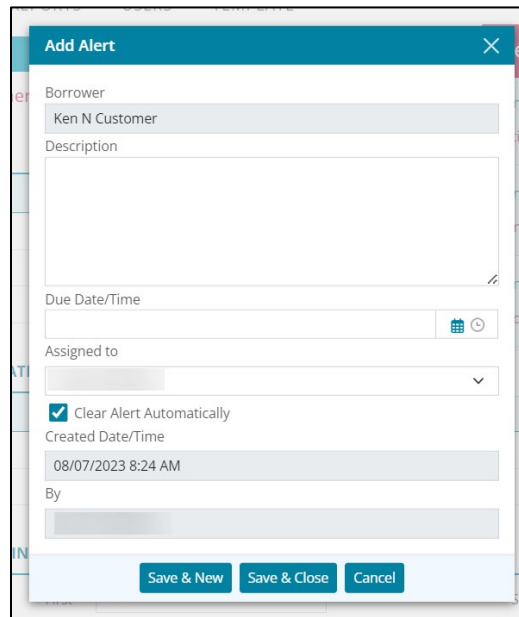
Note: Alerts CANNOT be deleted.

Add Alerts

To add an alert for the loan file:

- 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.
- Assigned to:** A dropdown menu.
- ☒ **Clear Alert Automatically**
- 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 143: 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		

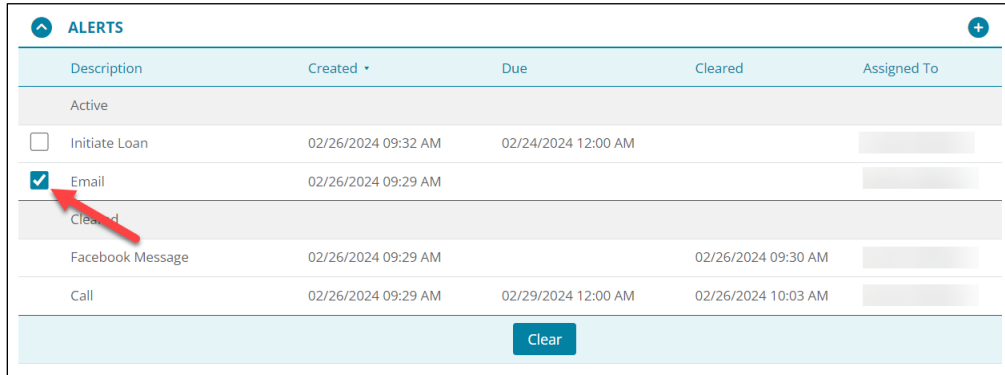
Figure 144: Edit Active Alerts

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				
☐ Initiate Loan	02/26/2024 09:32 AM	02/24/2024 12:00 AM		
☒ 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 145: Clearing Alerts

2. Select the **Clear** button.

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

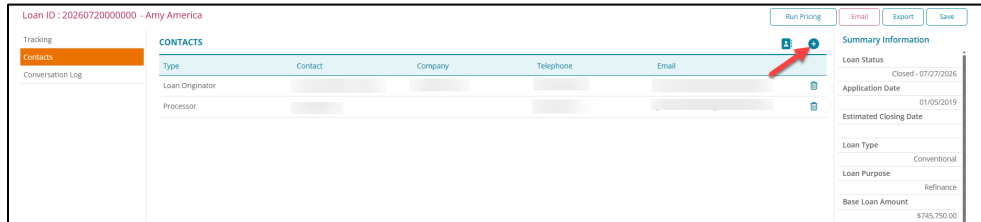
Status Contacts

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.



CONTACTS				
Type	Contact	Company	Telephone	Email
Loan Originator				
Processor				

Summary Information

Loan Status: Closed - 07/27/2026

Application Date: 01/05/2019

Estimated Closing Date:

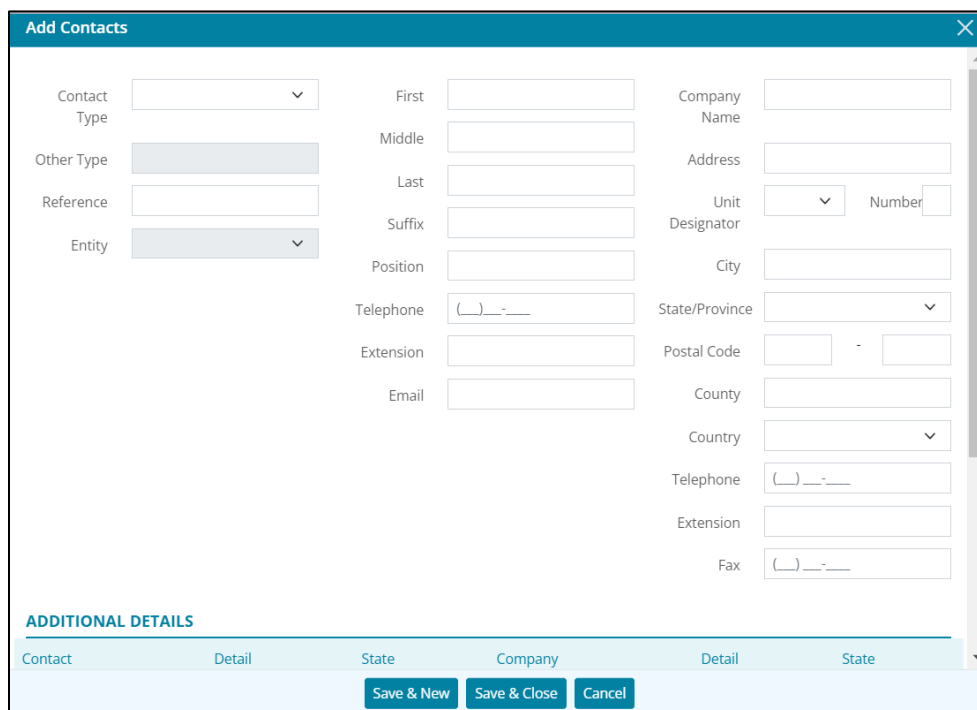
Loan Type: Conventional

Loan Purpose: Refinance

Base Loan Amount: \$765,750.00

Figure 146: 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 () - -)

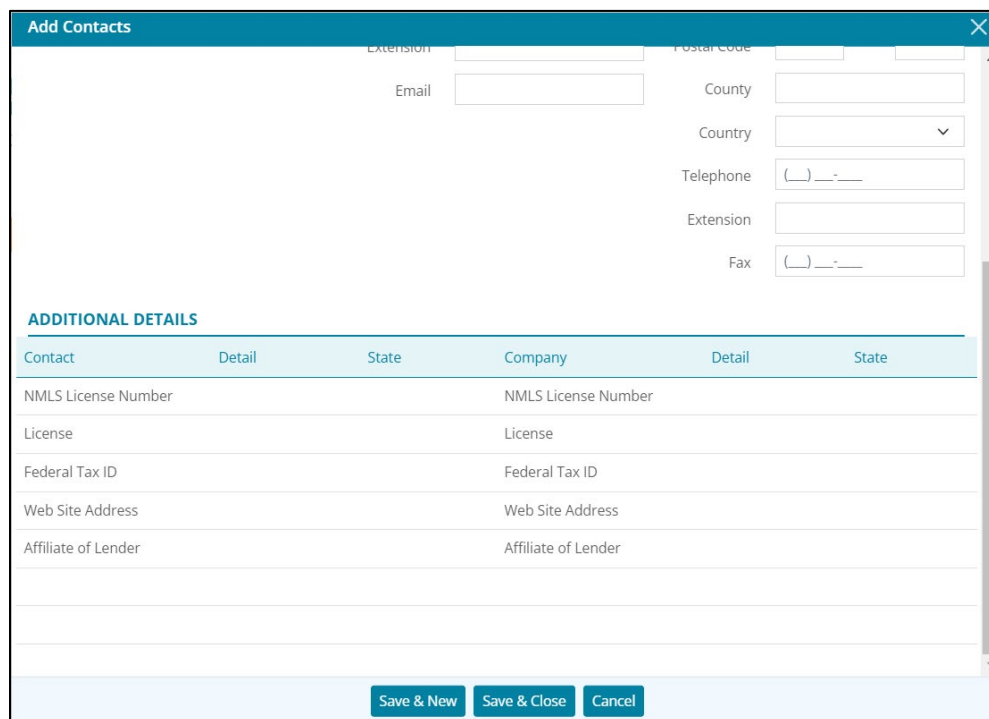
ADDITIONAL DETAILS

Contact	Detail	State	Company	Detail	State

Buttons: Save & New, Save & Close, Cancel

Figure 147: 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 148: Additional Contacts Details

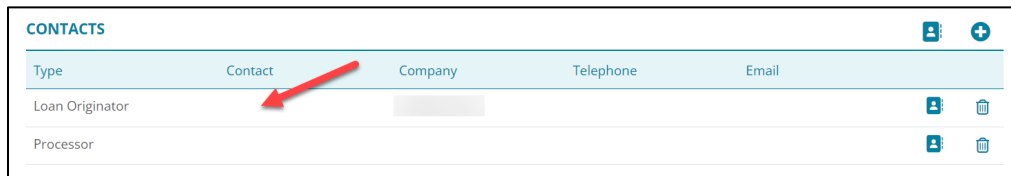
4. Click **Save & Close**.

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

Edit Contacts List

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

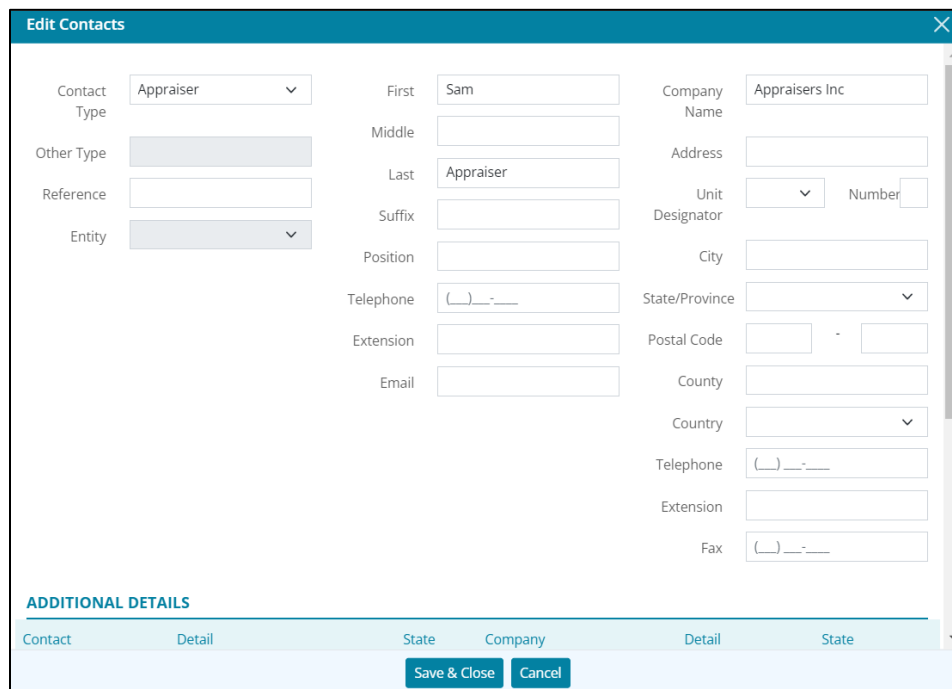
1. Select the **Status**.
2. Select the **Contacts** tab.
3. Click a **Contact** entry to edit.



CONTACTS						
Type	Contact	Company	Telephone	Email		
Loan Originator						
Processor						

Figure 149: 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 150: Edit Contacts Dialog

5. Select **Additional Details** fields to edit information if required. (See [Figure 146](#).)
6. Click **Save & Close**.

Delete Contact

Delete contacts that are no longer required.

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

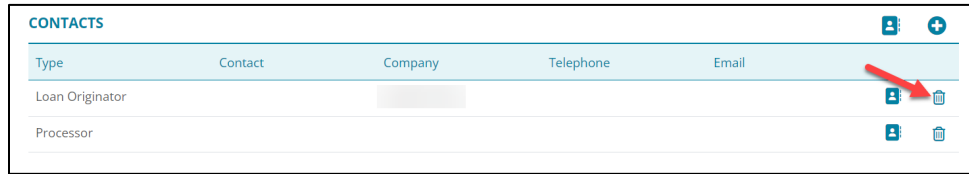


Figure 151: Delete Contact

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.

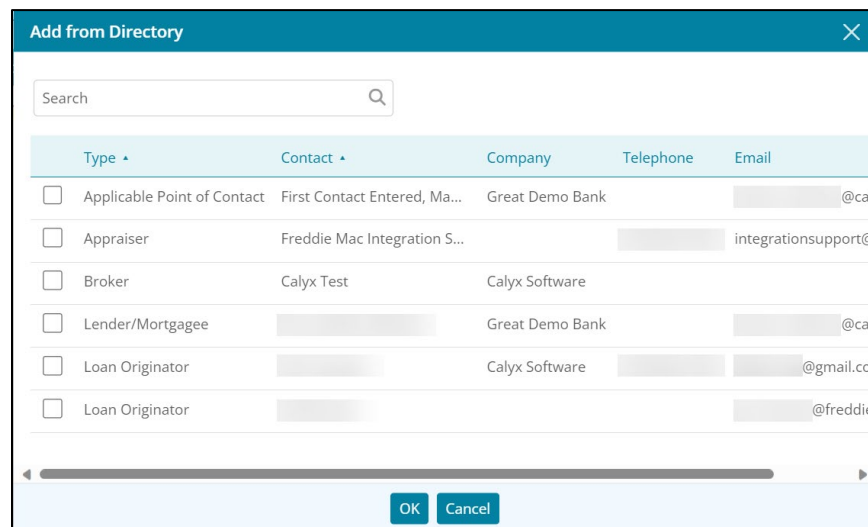


Figure 152: Add from Directory

4. Click **OK**.

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

Figure 153: Contact Through Directory

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

Status Conversations

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

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

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

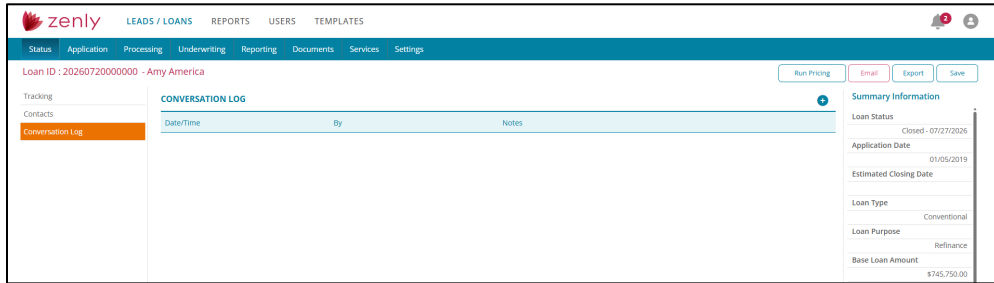


Figure 154: Loan Conversations

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

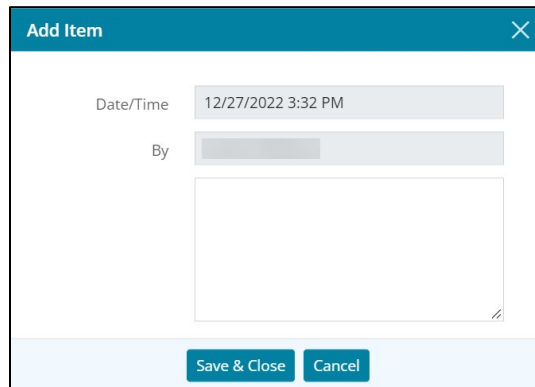


Figure 155: Add Item Dialog

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

Loan Application

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

Application - Borrower

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

1. Select the **Application** tab.

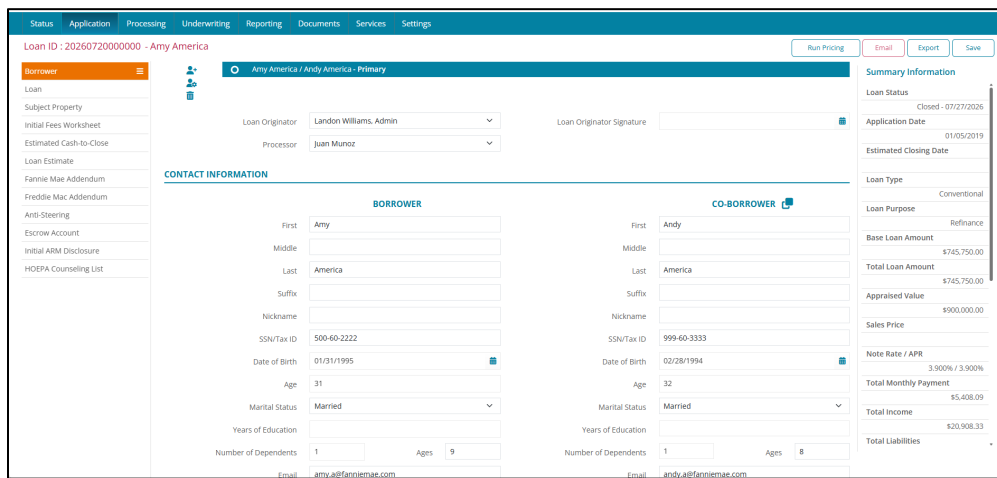


Figure 156: Application Borrowers

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.

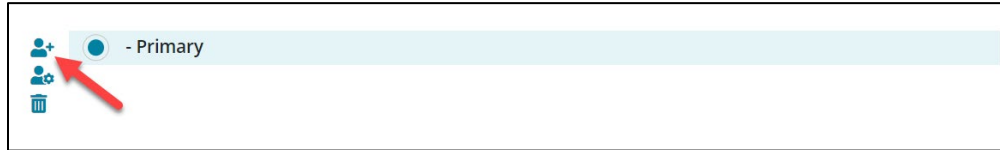


Figure 157: Add Borrower

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 158: Adding a Borrower

2. Choose **Import from Leads**.

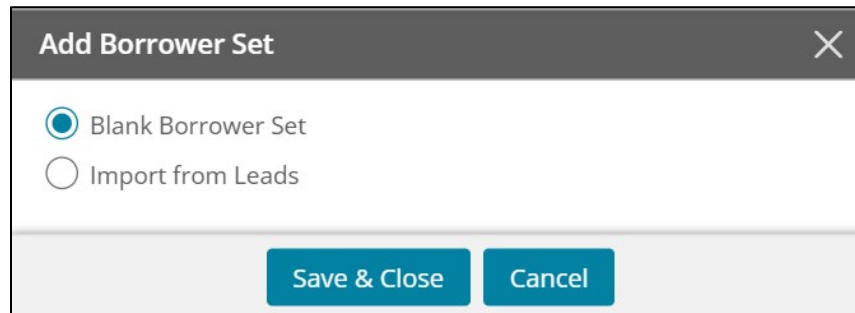


Figure 159: Import from Leads

3. Click **Next**.

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

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

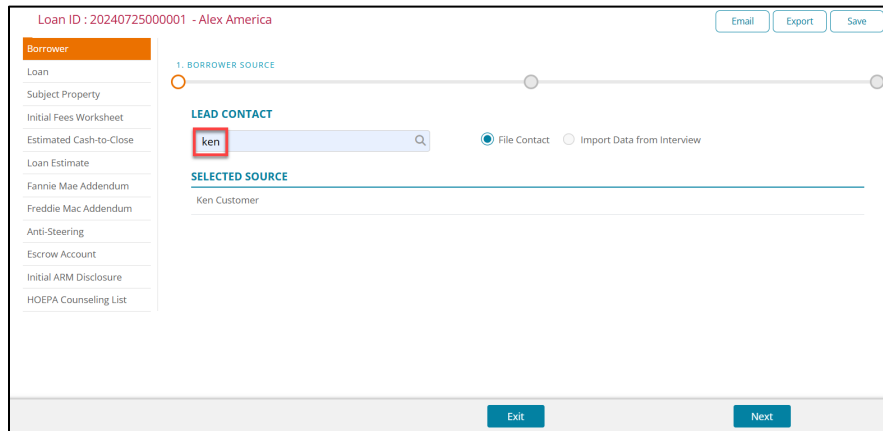


Figure 160: Searching Leads

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.

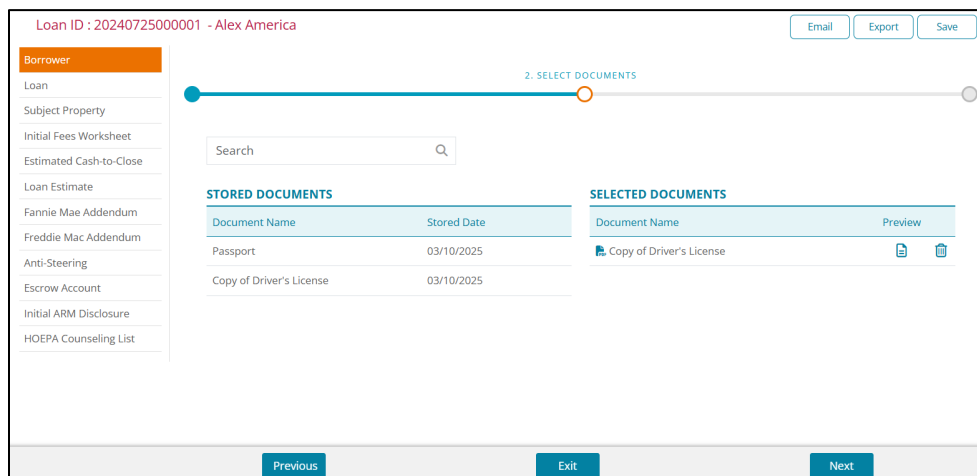


Figure 161: Select Documents

10. Click **Next**.

11. Review the **Summary**.

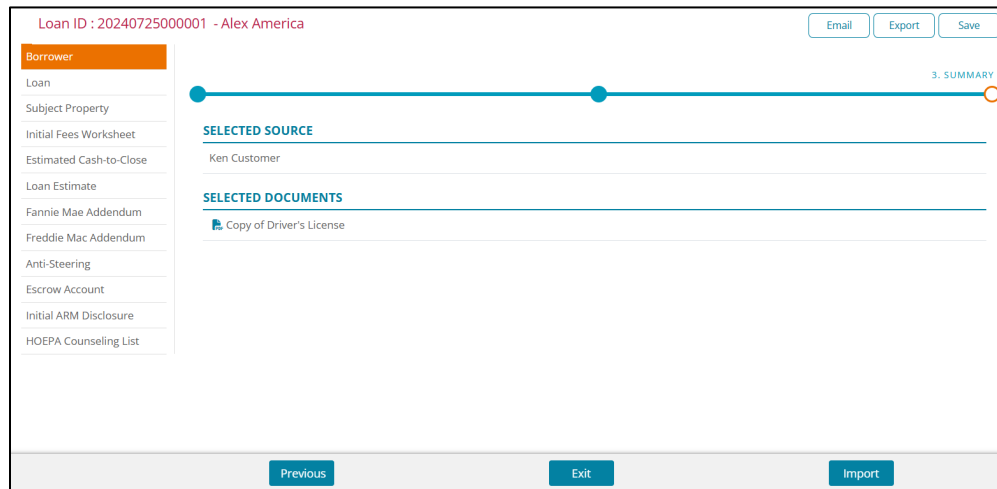


Figure 162: Summary

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.

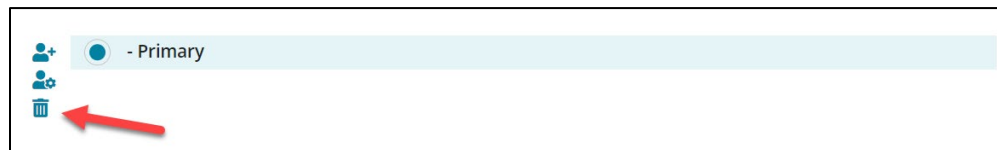


Figure 163: Delete Borrower

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.

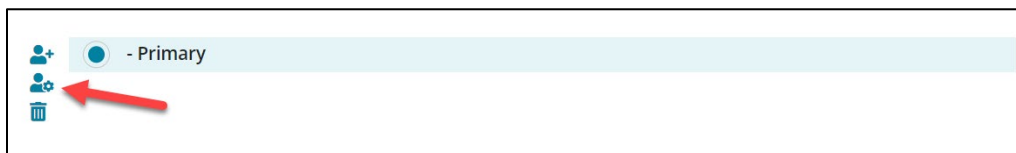
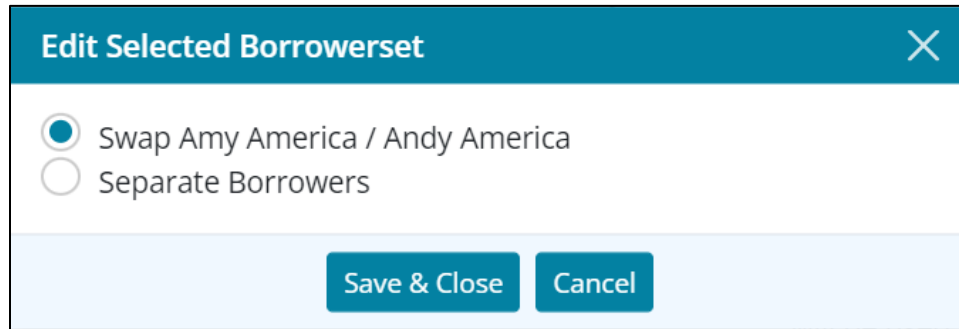


Figure 164: Edit Borrower

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



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

Figure 165: Swap Primary Borrower

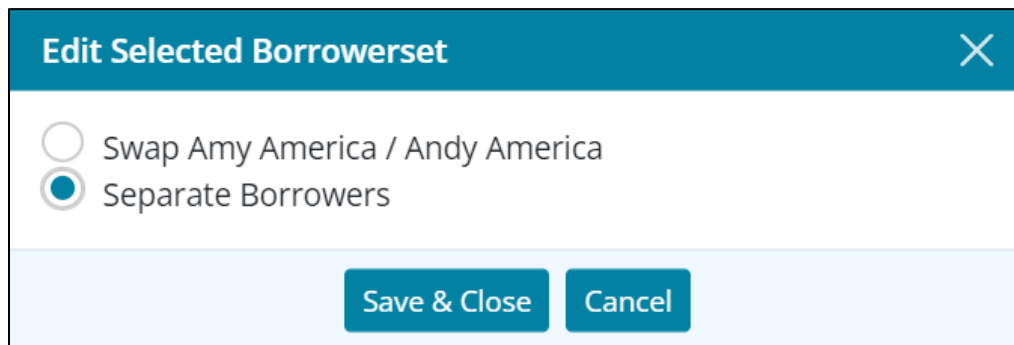
4. Click **Save & Close**.
5. Proceed to [Borrower/Co-Borrower Information](#) to complete the borrower details.

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 162](#).)
2. Click the **Edit Borrower** icon.
3. Select the **Separate Borrower** radio button.



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

Figure 166: Separate Borrowers

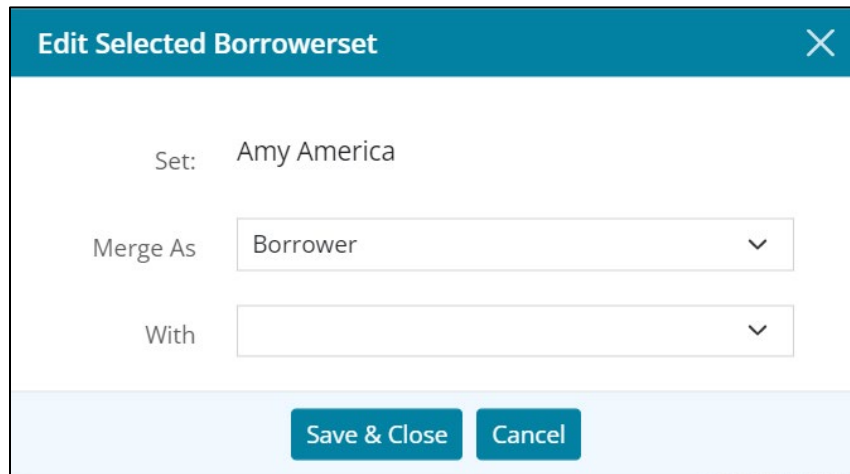
4. Click **Save & Close**.

Merge Borrowers

Use the following steps to merge borrowers.

1. Select one of the borrowers to **Merge**. (See [Figure 162](#).)
2. Click **Edit Borrower**.

3. Select the appropriate **Merge As** option.



The dialog box is titled "Edit Selected Borrowerset" with a close button (X) in the top right corner. It contains the following fields:

- Set:** Amy America
- Merge As:** A dropdown menu with "Borrower" selected.
- With:** An empty dropdown menu.
- Buttons:** "Save & Close" and "Cancel" at the bottom.

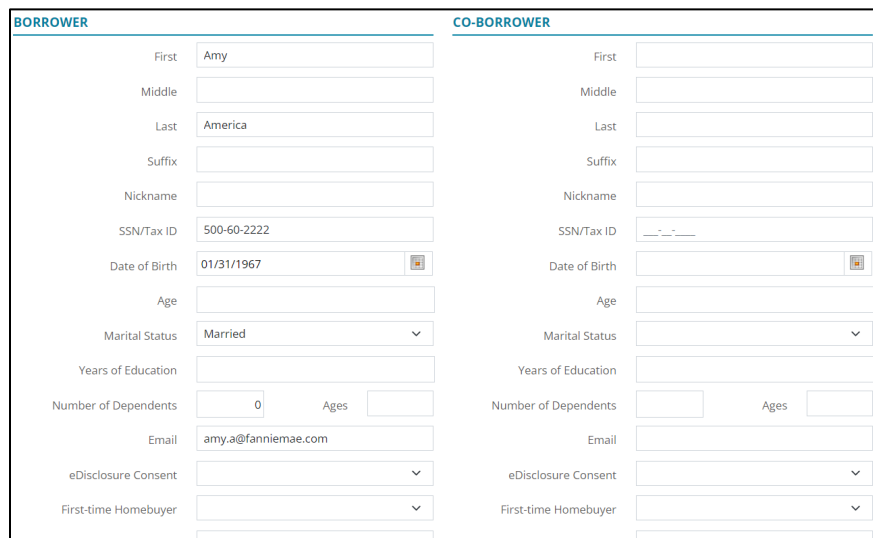
Figure 167: Merge Borrowers

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.



The form is divided into two columns: **BORROWER** and **CO-BORROWER**.

BORROWER Fields:

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

CO-BORROWER Fields:

- First:
- Middle:
- Last:
- Suffix:
- Nickname:
- SSN/Tax ID:
- Date of Birth:
- Age:
- Marital Status:
- Years of Education:
- Number of Dependents:
- Ages:
- Email:
- eDisclosure Consent:
- First-time Homebuyer:

Figure 168: Borrower/Co-Borrower Information

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

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

Unmarried Addendum

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

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

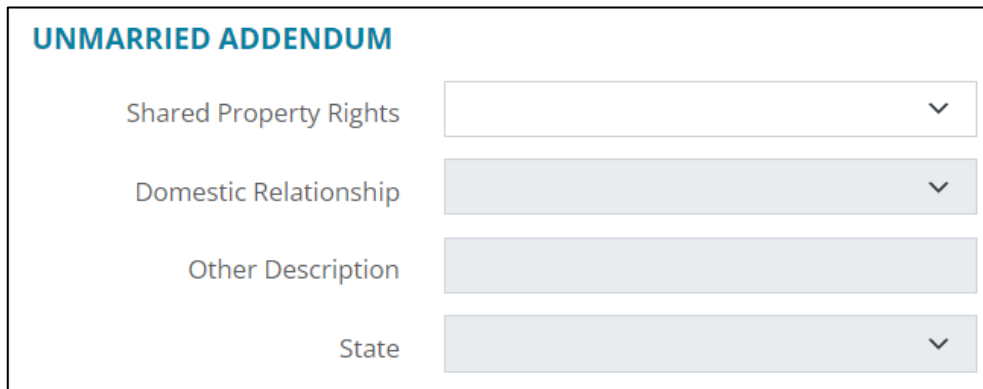


Figure 16g: Unmarried Addendum

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**.

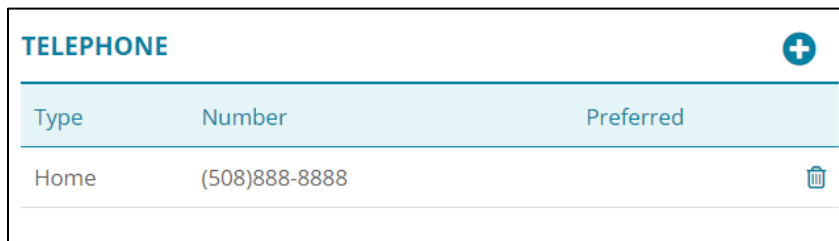
Telephone

Contact telephone numbers are required for all borrowers.

Add Telephone

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

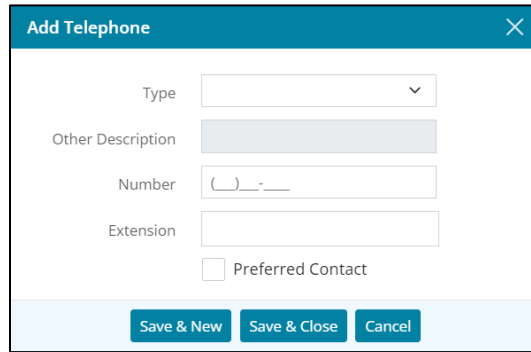
1. Click the **Borrower Telephone Add** button.



Type	Number	Preferred
Home	(508)888-8888	

Figure 170: Add/Edit Telephone Number

2. Select **Telephone Type**.



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

- Type:** A dropdown menu.
- Other Description:** A text input field.
- Number:** A text input field with a placeholder format () - -.
- Extension:** A text input field.
- Preferred Contact:** A checkbox.
- Buttons:** 'Save & New', 'Save & Close', and 'Cancel'.

Figure 171: 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

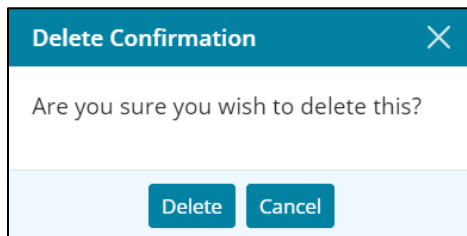
Use the following steps to edit a listed telephone number.

1. Click the phone **Number** to edit. (See [Figure 168](#).)
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 168](#).)



The 'Delete Confirmation' dialog box contains the following elements:

- Title:** 'Delete Confirmation'.
- Message:** 'Are you sure you wish to delete this?'
- Buttons:** 'Delete' and 'Cancel'.

Figure 172: Delete Confirmation

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

Addresses

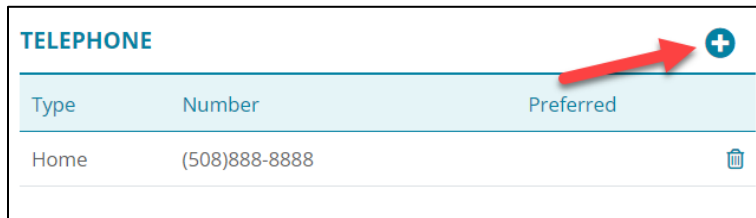
Enter borrower/co-borrower current address information. Important selections for the **Add Address** dialog entries include:

- 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/Province** fields.

Add Address

Use the following steps to add borrower addresses.

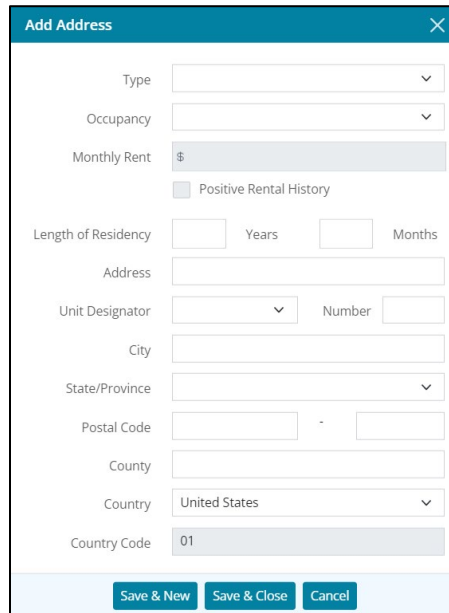
- Click the **Borrower Address Add** button.



Type	Number	Preferred
Home	(508)888-8888	

Figure 173: Add/Edit Current Address

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



Add Address

Type

Occupancy

Monthly Rent

Positive Rental History

Length of Residency

Years

Months

Address

Unit Designator

Number

City

State/Province

Postal Code

-

County

Country

United States

Country Code

01

Save & New

Save & Close

Cancel

Figure 174: 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 171](#).)
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 171](#).)
2. Click **Delete** on the *Delete Confirmation* dialog.

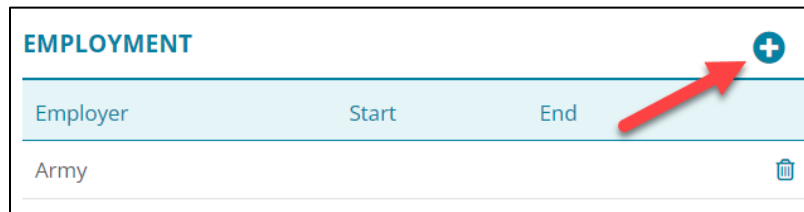
Employment

A minimum of two years' employment history is required.

Add Employment

Enter employment information for the borrower/co-borrower.

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



EMPLOYMENT			
Employer	Start	End	
Army			

Figure 175: Add/Edit Employment History

2. Enter **Employer** name.

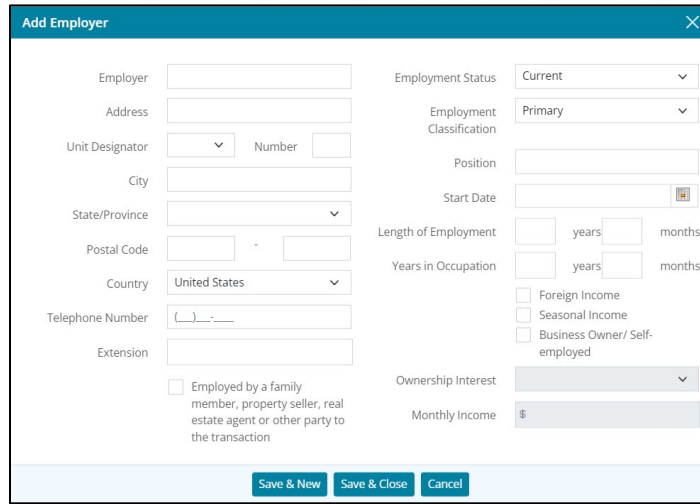


Figure 176: Add Employer Dialog

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 173](#).)
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 173](#).)
2. Click **Delete** on the *Delete Confirmation* dialog.

Income

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

Add Income

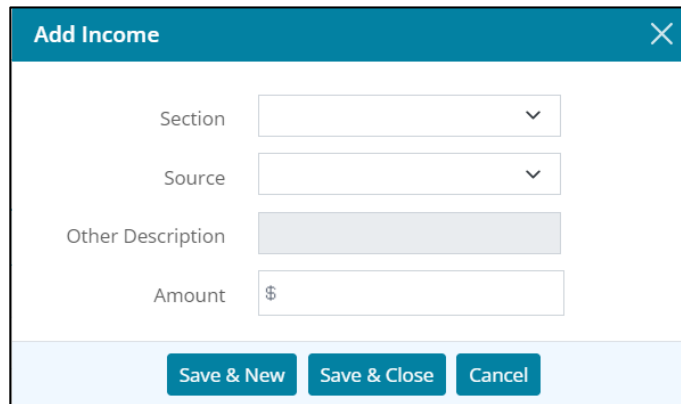
Use the following steps to add income.

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 177: Gross Monthly Income

2. Select the appropriate **Section**.



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

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

Figure 178: 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 175](#).)
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 175](#).)
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 179: Combined Borrower/Co-Borrower Assets

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

Add Assets - Bank Accounts and Other Accounts

Name

Address

Unit Designator

City

State/Province

Postal Code

Number

ACCOUNTS

Save & New

Save & Close

Cancel

Figure 180: 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.

Add Account

Type

Other Description

Owner

Account Number

Cash/Market Value

Life Insurance Face Value

Shares

Vehicle Make

Vehicle Year

Liquid Assets

Save & New

Save & Close

Cancel

Figure 181: 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.

- Click **Save & Close** on the *Add New Account* dialog to list the account on the *Add Asset* dialog.

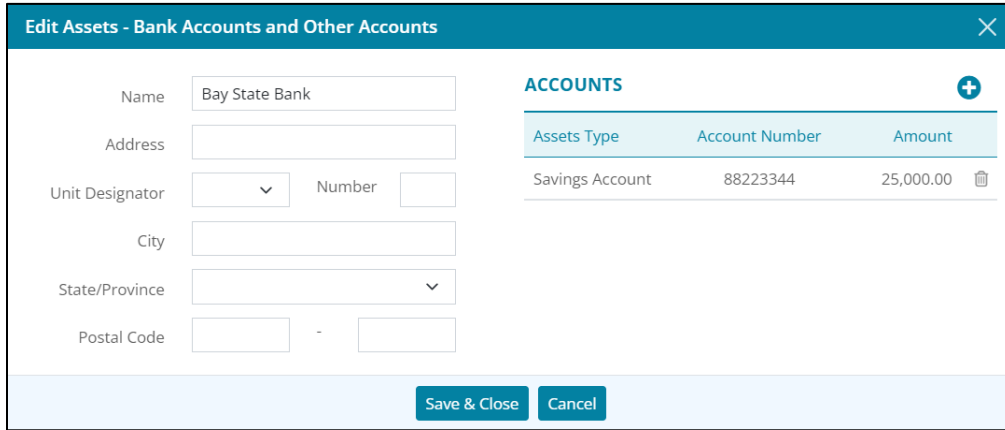


Figure 182: Added Asset Account

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

- 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.

- Select the **Asset** to edit. (See [Figure 177](#).)
- Update the **Assets Information** on the *Edit Assets* dialog. (See [Add Assets](#) for details.)
- Click **Save & Close**.

Edit Asset Account

Use the following steps to edit a listed asset account.

- Select the Asset with the account to edit. (See [Figure 177](#).)
- Select the Account to edit. (See [Figure 180](#).)
- Update the account information. (See [Figure 178](#).)
- Click **Save & Close** on the *Add New Account* dialog.
- Click **Save & Close** on the *Add Asset* dialog.

Delete Assets

Use the following steps to delete a listed asset.

- Select the **Delete** icon next to the desired Asset. (See [Figure 177](#).)
- 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 177.](#))
2. Select the account to delete. (See [Figure 180.](#))
3. Click **Delete** on the *Delete Confirmation* dialog.
4. Click **Save & Close** on the *Edit Asset* dialog.

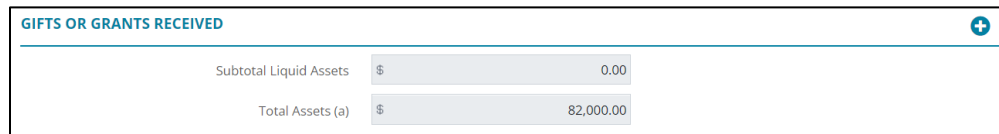
Gifts or Grants

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.

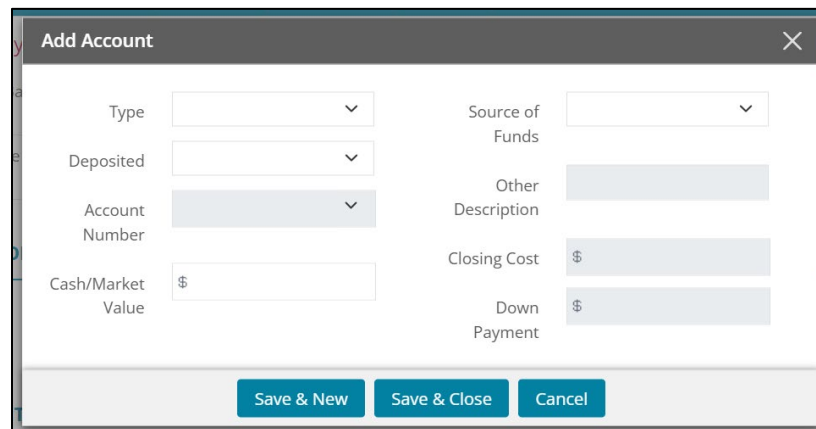
1. Click the **Gifts or Grants Received Add** button.



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

Figure 183: Gifts or Grants Received

2. Select the **Type**.



Add Account

Type

Deposited

Account Number

Cash/Market Value

Source of Funds

Other Description

Closing Cost

Down Payment

Save & New

Save & Close

Cancel

Figure 184: 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 185: 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 183](#).)
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 186: 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 187: 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 184](#).)
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 184](#).)
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 188: Alimony, Child Support, Other Expenses

2. Select the expense **Type**.

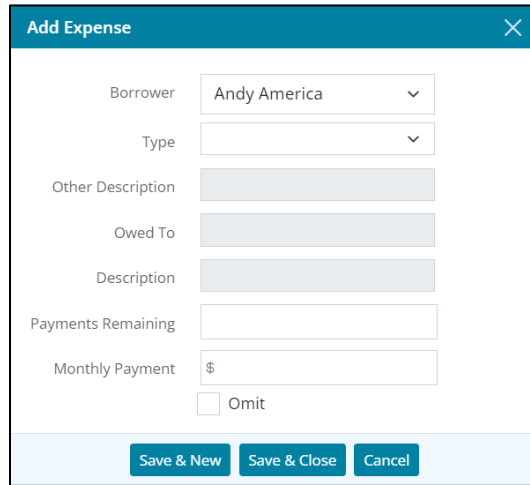


Figure 189: Add Expense Type

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 186](#).)
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 186](#).)
2. Click **Delete** on the *Delete Confirmation* dialog.

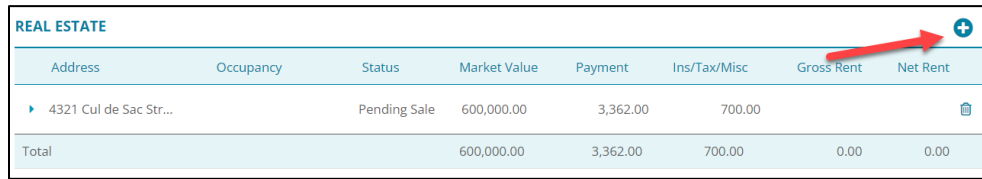
Real Estate

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

Add Real Estate

Use the following steps to add real estate.

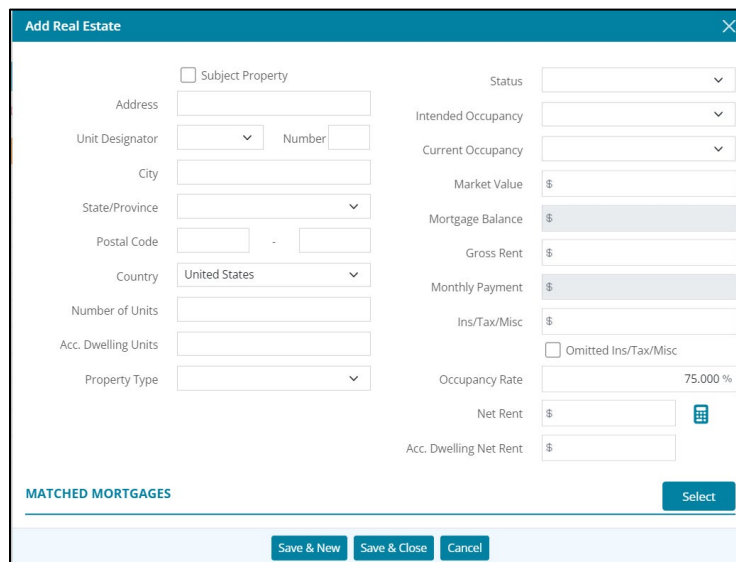
1. Click the **Real Estate Add** button.



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

Figure 190: Existing Real Estate

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



☐ Subject Property

Address

Unit Designator

▼

 Number

City

State/Province

▼

Postal Code -

Country

United States

▼

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

75.000 %

Net Rent \$

Acc. Dwelling Net Rent \$

MATCHED MORTGAGES

Select

Save & New

Save & Close

Cancel

Figure 191: Add Real Estate Dialog

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

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

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

Edit Real Estate

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

1. Click the **Real Estate** to edit. (See [Figure 188.](#))
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 188.](#))
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 192: 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.

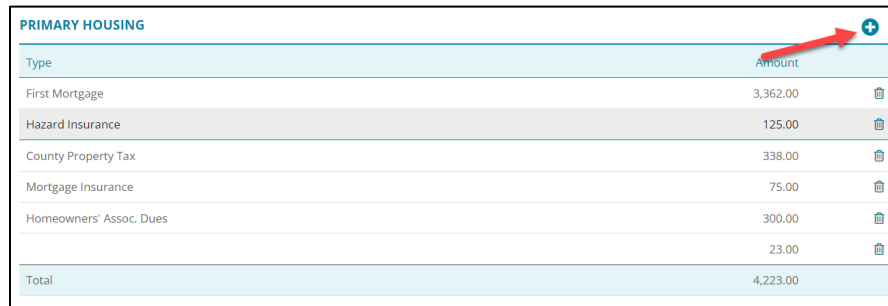
Primary Housing

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.

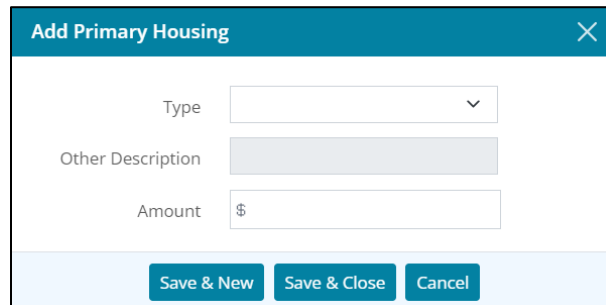


PRIMARY HOUSING		
Type	Amount	
First Mortgage	3,362.00	
Hazard Insurance	125.00	
County Property Tax	338.00	
Mortgage Insurance	75.00	
Homeowners' Assoc. Dues	300.00	
	23.00	
Total	4,223.00	

Figure 193: Primary Housing

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

2. Select the expense **Type**.



Add Primary Housing

Type

Other Description

Amount

Save & New

Save & Close

Cancel

Figure 194: 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 191.](#))

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

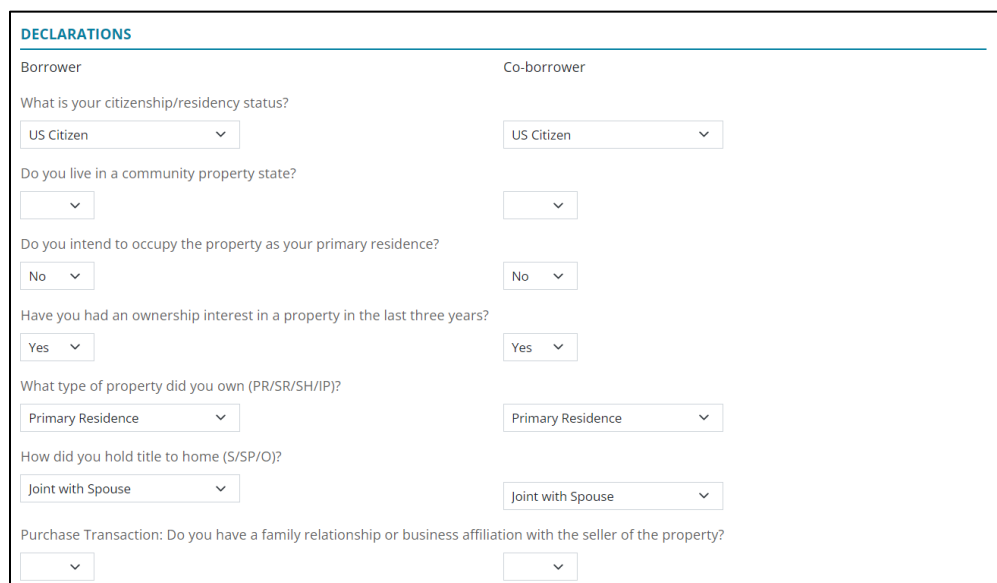
Delete Primary Housing Expenses

1. Click the **Delete** icon. (See [Figure 191](#).)
2. Click **Delete** on the *Delete Confirmation* dialog.

Declarations

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

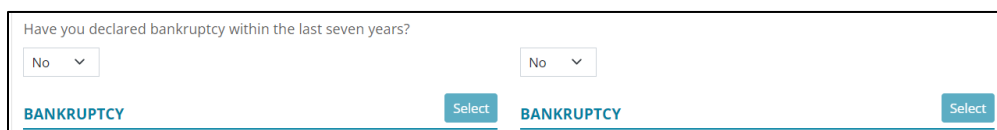
1. Select **Yes** or **No** appropriately for each borrower question.



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? No	Do you live in a community property state? No
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? No	Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property? No

Figure 195: Borrower/Co-Borrower Declarations

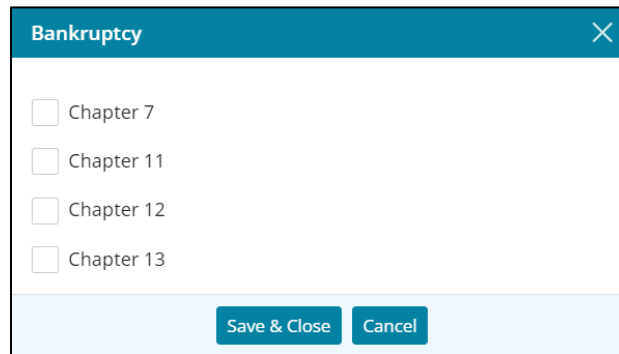
2. Enter a **Description** when selecting **Yes**.
3. Click the **Bankruptcy Select** button when **Yes** is selected for the **Bankruptcy** question.



BANKRUPTCY	BANKRUPTCY
Have you declared bankruptcy within the last seven years? No	Have you declared bankruptcy within the last seven years? No
Select	Select

Figure 196: Bankruptcy Details

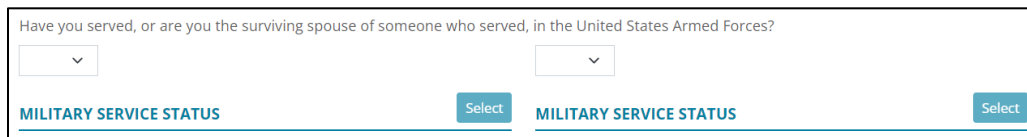
4. Select the appropriate **Bankruptcy** type.



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

Figure 197: Bankruptcy Dialog

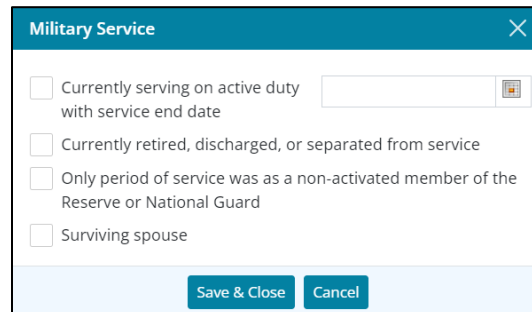
5. Click **Save & Close**.
6. Select **Yes** or **No** appropriately for **Military Service**.



The dialog box titled "Military Service" contains a question: "Have you served, or are you the surviving spouse of someone who served, in the United States Armed Forces?". Below the question are two dropdown menus. At the bottom, there are two buttons: "Select" and "Select".

Figure 198: Military Service

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



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

Figure 199: 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.

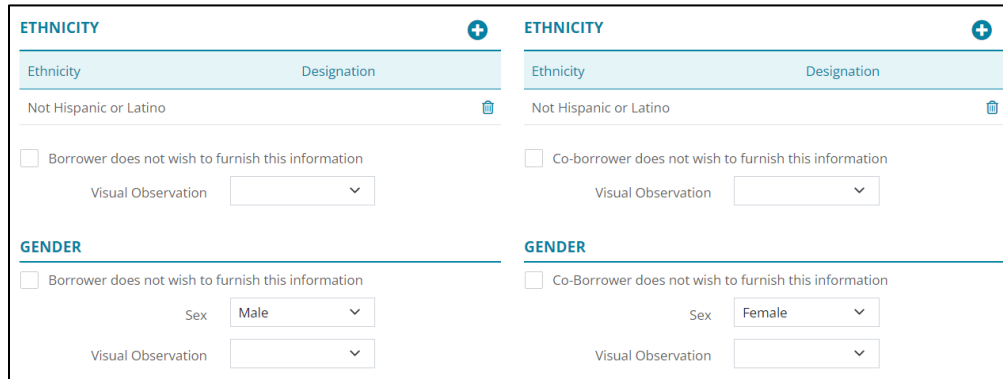


Figure 200: Add/Edit Ethnicity

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

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

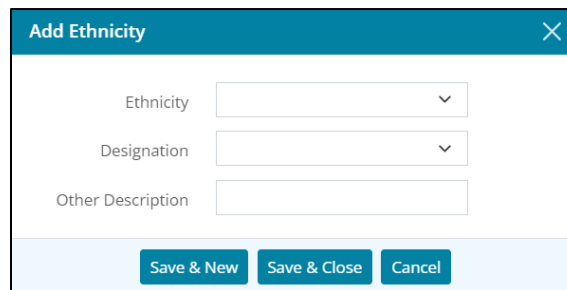


Figure 201: Add Ethnicity Dialog

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

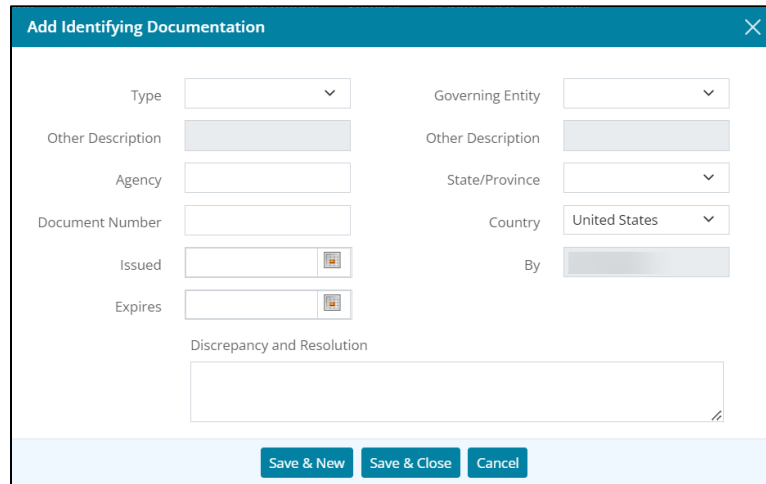
Note: Click **Save & New** to add another ethnicity.

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 and controls:

- Type**: A dropdown menu.
- Governing Entity**: A dropdown menu.
- Other Description**: A text input field (appears twice).
- Agency**: A text input field.
- State/Province**: A dropdown menu.
- Document Number**: A text input field.
- Country**: A dropdown menu (currently set to "United States").
- Issued**: A date picker (calendar icon).
- By**: A text input field.
- Expires**: A date picker (calendar icon).
- Discrepancy and Resolution**: A large text area for notes.
- Buttons**: "Save & New", "Save & Close", and "Cancel" at the bottom.

Figure 202: Add Identifying Documentation Dialog

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

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

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

Nearest Relative

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

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

Add Nearest Relative

1. Click the **Add** button.

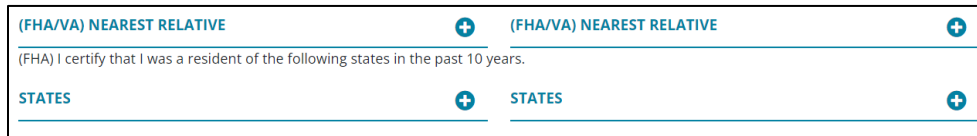


Figure 203: FHA/VA Nearest Relative

2. Enter the **Relationship** status.

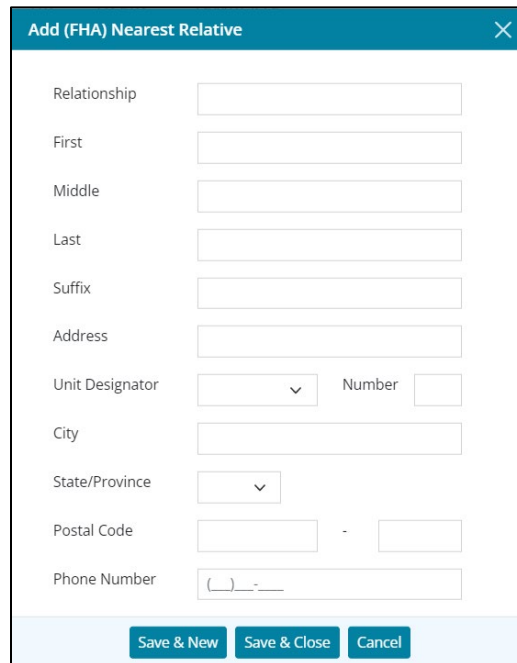


Figure 204: Add (FHA) Nearest Relative

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 201](#).)
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 201](#).)
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**.

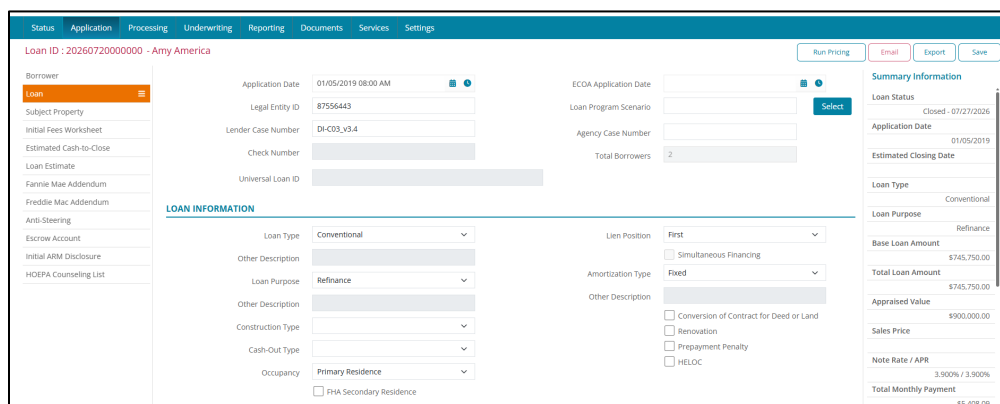


Figure 205: Loan Overview

4. Enter the **ECOA** (Equal Credit Opportunity Act) **Application Date**.
5. Enter the **Legal Entity ID**.
6. Click the **Loan Program Scenario Select** button.
7. Enter the number of **Total Borrowers**.
8. 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**.

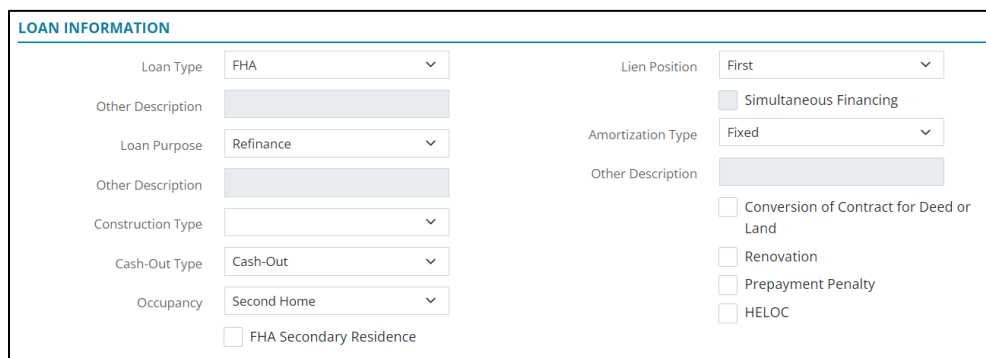


Figure 206: Loan Information

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 207: 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.

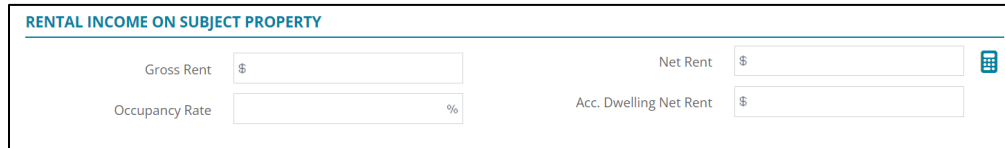


Figure 208: Rental Income

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**.

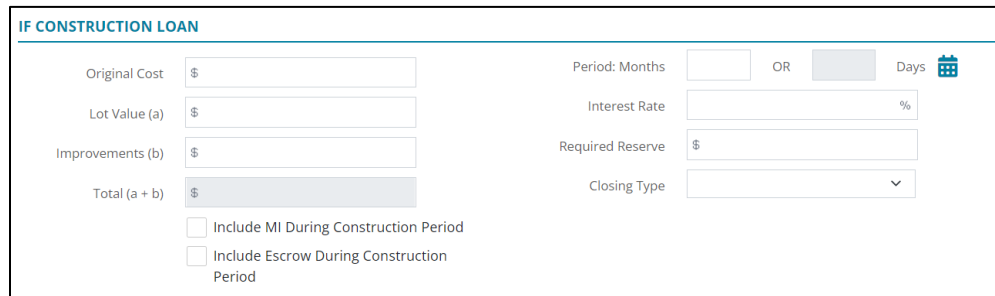


Figure 209: If Construction Loan

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.

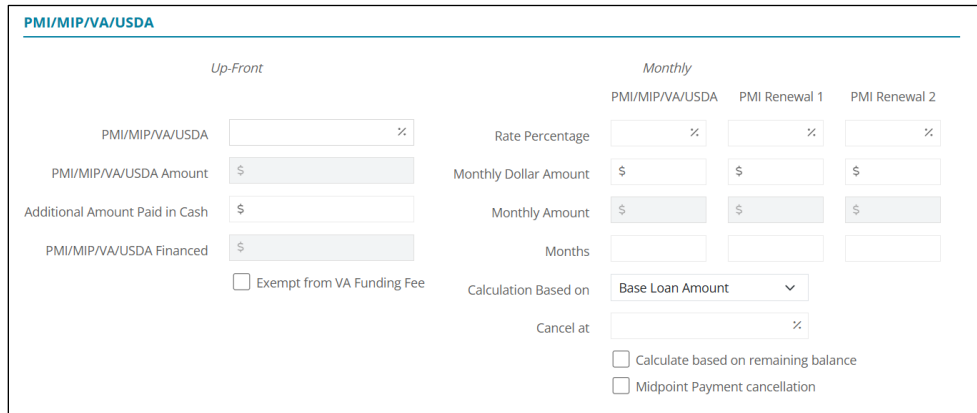
9. Select the **Closing Type** from the dropdown.

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.



The screenshot shows the 'PMI/MIP/VA/USDA' section of the software interface. It is divided into two main columns: 'Up-Front' and 'Monthly'. The 'Up-Front' column contains fields for 'PMI/MIP/VA/USDA' (percentage), 'PMI/MIP/VA/USDA Amount' (dollar), 'Additional Amount Paid in Cash' (dollar), and 'PMI/MIP/VA/USDA Financed' (dollar). There is also a checkbox for 'Exempt from VA Funding Fee'. The 'Monthly' column contains fields for 'Rate Percentage' (percentage), 'Monthly Dollar Amount' (dollar), 'Monthly Amount' (dollar), and 'Months'. There is also a dropdown for 'Calculation Based on' (set to 'Base Loan Amount') and a 'Cancel at' field (percentage). At the bottom, there are two checkboxes: 'Calculate based on remaining balance' and 'Midpoint Payment cancellation'.

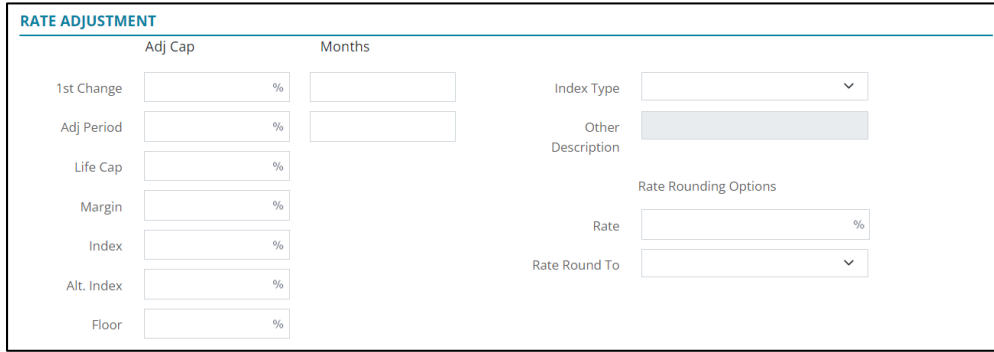
Figure 210: PMI/MIP/VA/USDA Section

2. Enter **Additional Amount Paid in Cash**.
3. Select the **Exempt from VA Funding Fee** checkbox if needed.
The *VA Funding Fee* is a mandatory, one-time fee for VA-backed loans.
4. Enter the **Monthly Percentage** rates.
5. Enter the **Monthly Dollar Amount**.
6. Enter the **Months** for the loan term.
7. Select the appropriate **Calculation Based on** option.
8. Enter the **Cancel at** percentage.
9. Select the **Calculate based on** the remaining balance checkbox if applicable.
10. 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.

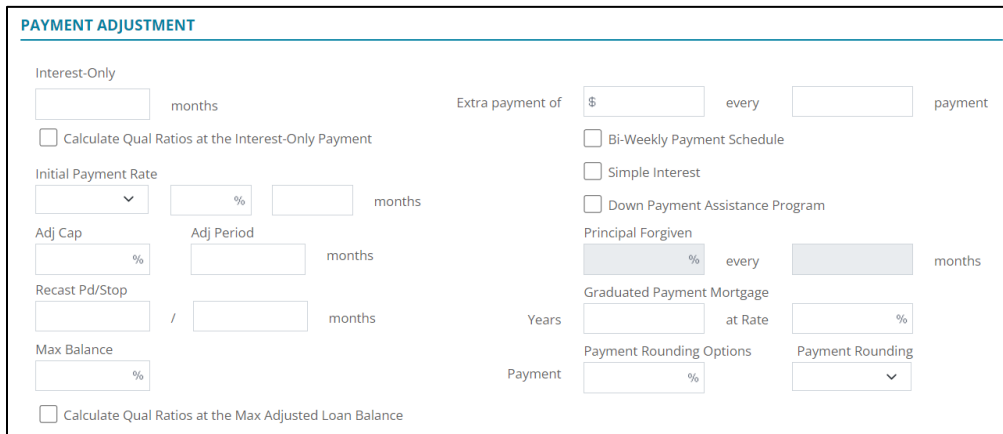
Figure 211: Rate Adjustment

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

Figure 212: 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. Select the **Type** of Buydown (ex. 3-2-1, 2-1, etc.).
2. Use the **Paid By** dropdown menu to select the party responsible for the *Buydown*.
3. Select the desired option from the **Disclose LE/CD Product**.
4. Click on the **Source of Funds** dropdown menu and select where the funds are transferred from.
5. If needed, select the **Temporary Subsidy** checkbox.
6. Click **Add**.

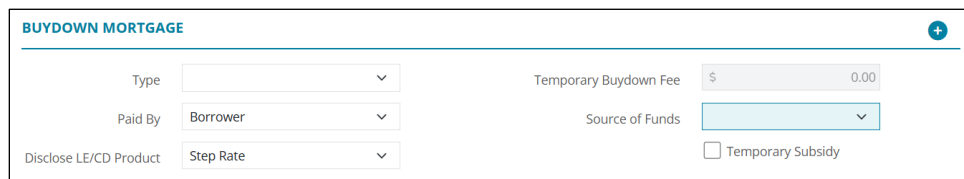
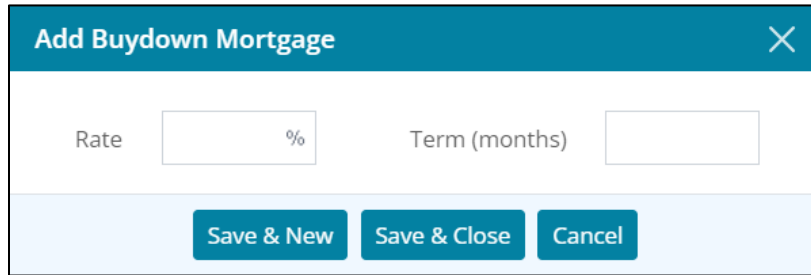


Figure 213: Buydown Mortgage

7. 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 214: Add Buydown Mortgage Dialog

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

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

Loan Features

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

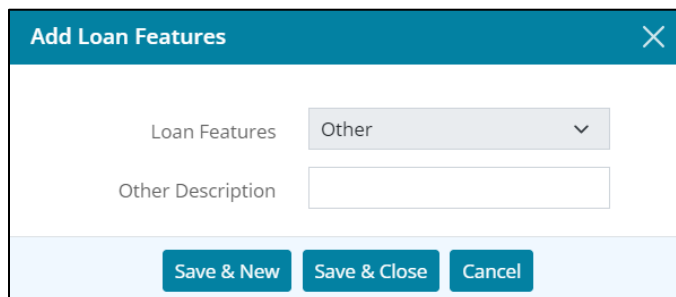
1. Click **Add**.



A horizontal bar labeled "LOAN FEATURES" 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 215: 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 "Loan Features" dropdown menu with "Other" selected. Below it is an "Other Description" input field. At the bottom, there are three buttons: "Save & New", "Save & Close", and "Cancel".

Figure 216: 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 218: Payment Schedule

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

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

Subject Property Address

1. Verify the auto populated fields.

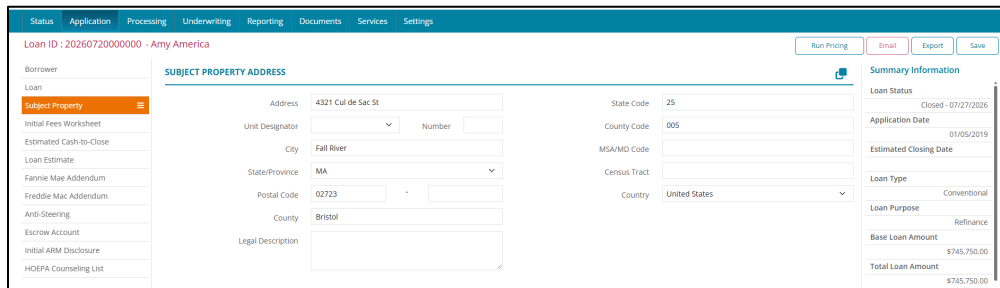


Figure 219: Subject Property Details

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**.

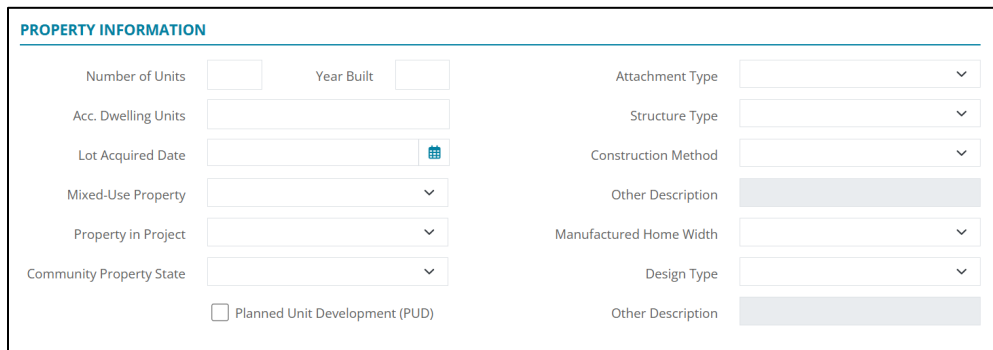


Figure 220: Property Information

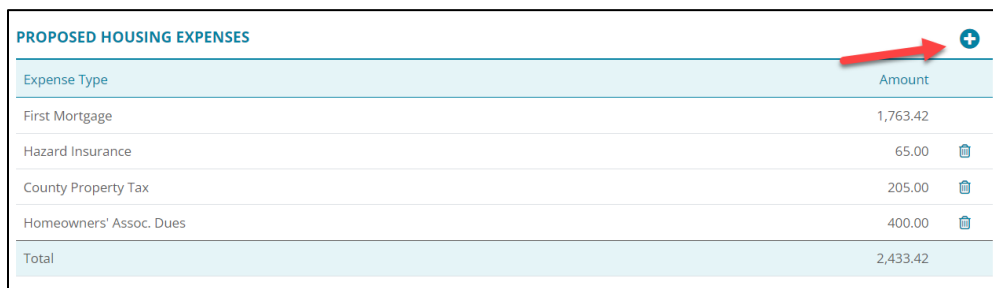
2. If needed, enter the **Acc. (Accessory) Dwelling Units**.
3. For classic loan applications, enter **Year Acquired** if refinancing.
4. Enter **Lot Acquired Date** if applicable.
5. Click on the **Mixed-Use Property** dropdown and select the appropriate option.
6. Click on the **Property in Project** 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.

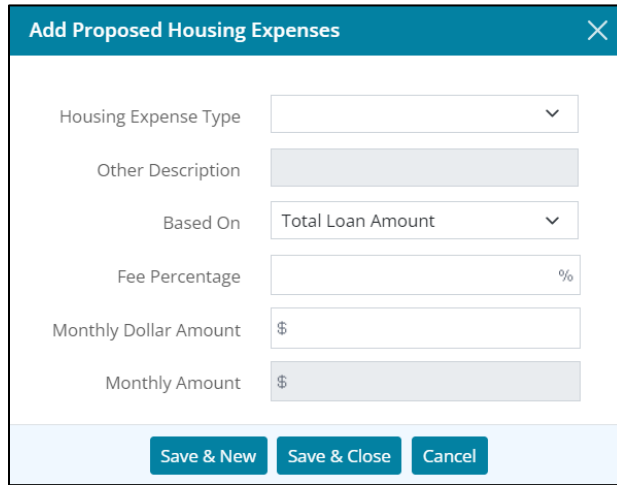
1. Click **Add** in **Proposed Housing Expenses** section.



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 221:Proposed Housing Expenses

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



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

- 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 followed by a percentage symbol (%).
- Monthly Dollar Amount:** A text input field with a dollar sign (\$) prefix.
- Monthly Amount:** A text input field with a dollar sign (\$) prefix.
- Buttons:** "Save & New", "Save & Close", and "Cancel" at the bottom.

Figure 222: Add Proposed Housing Expenses Dialog

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

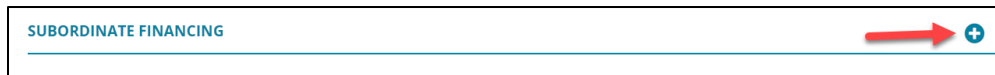
3. Select appropriate **Based On** option.
4. Enter **Fee Percentage**.
5. Enter **Monthly Dollar Amount**.
6. Enter **Monthly Amount** if applicable.
7. Click **Save & Close**.

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

Subordinate Financing

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

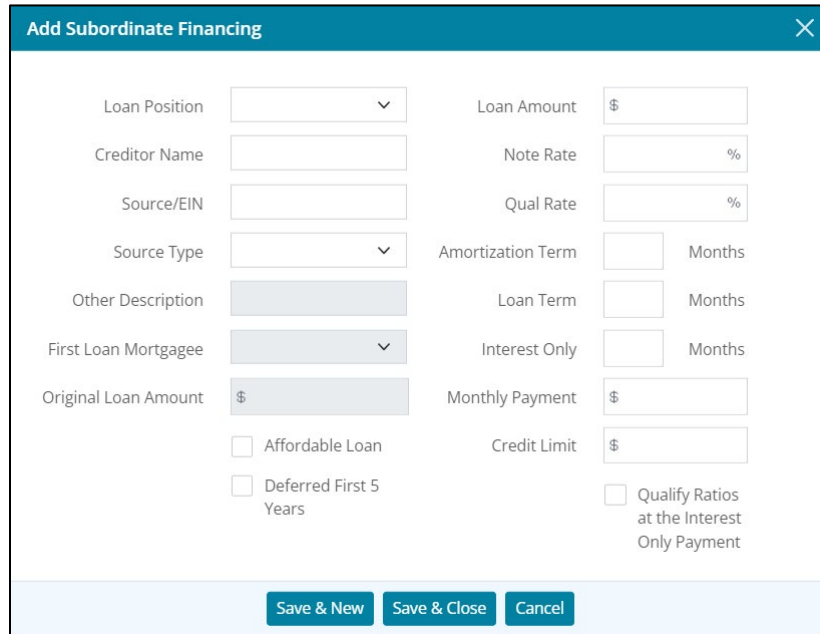
1. Click **Subordinate Financing Add** button.



The image shows a button labeled "SUBORDINATE FINANCING" with a red arrow pointing to a plus sign (+) icon in the top right corner.

Figure 223: 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.

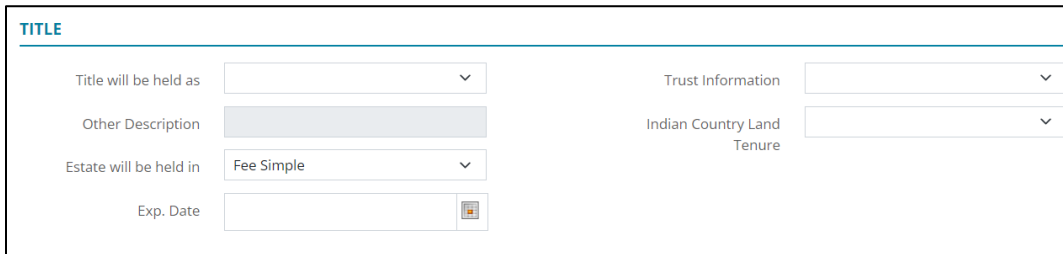
At the bottom are three buttons: **Save & New**, **Save & Close**, and **Cancel**.

Figure 224: 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:

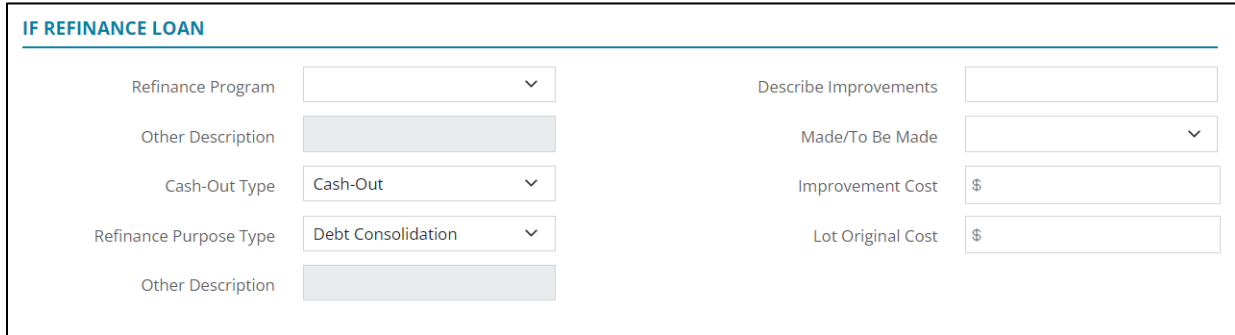
- Title will be held as:** Dropdown menu.
- Trust Information:** Dropdown menu.
- Other Description:** Text field.
- Indian Country Land Tenure:** Dropdown menu.
- Estate will be held in:** Dropdown menu (currently showing "Fee Simple").
- Exp. Date:** Text field with a calendar icon.

Figure 225: 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.



The form is titled "IF REFINANCE LOAN" and contains two columns of fields. The left column includes: "Refinance Program" (dropdown), "Other Description" (text area), "Cash-Out Type" (dropdown with "Cash-Out" selected), "Refinance Purpose Type" (dropdown with "Debt Consolidation" selected), and another "Other Description" (text area). The right column includes: "Describe Improvements" (text area), "Made/To Be Made" (dropdown), "Improvement Cost" (text field with "\$" prefix), and "Lot Original Cost" (text field with "\$" prefix).

Figure 226: If Refinancing Loan

Names on Title

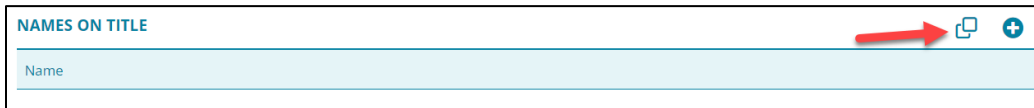
Use the following sections to add the names on the title.

Copy Borrower

Use the following to add borrower name to the title.

Note: Copy borrower overwrites existing names.

1. Click **Copy Borrower**.



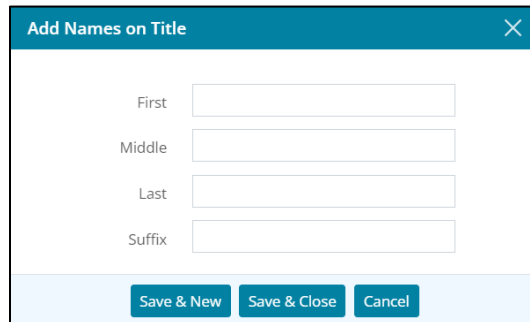
The form is titled "NAMES ON TITLE" and has a single text field labeled "Name". To the right of the text field are two icons: a red arrow pointing right and a blue plus sign in a circle.

Figure 227: Names on Title

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

Add Name

1. Click the **Add** button. (See [Figure 225](#).)



The dialog is titled "Add Names on Title" and has a close button (X) in the top right corner. It contains four text fields labeled "First", "Middle", "Last", and "Suffix". At the bottom of the dialog are three buttons: "Save & New", "Save & Close", and "Cancel".

Figure 228: 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 225](#).)
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 225](#).)
2. Click **Delete** on the *Delete Confirmation* dialog.

Energy Improvements

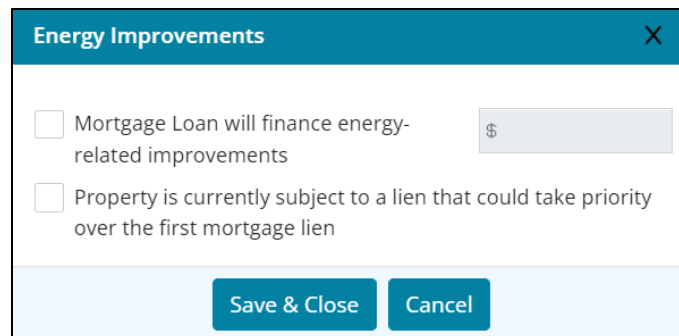
Select the appropriate energy improvements.

1. Click **Select**.



Figure 229: Energy Improvements

2. Select the appropriate checkbox.



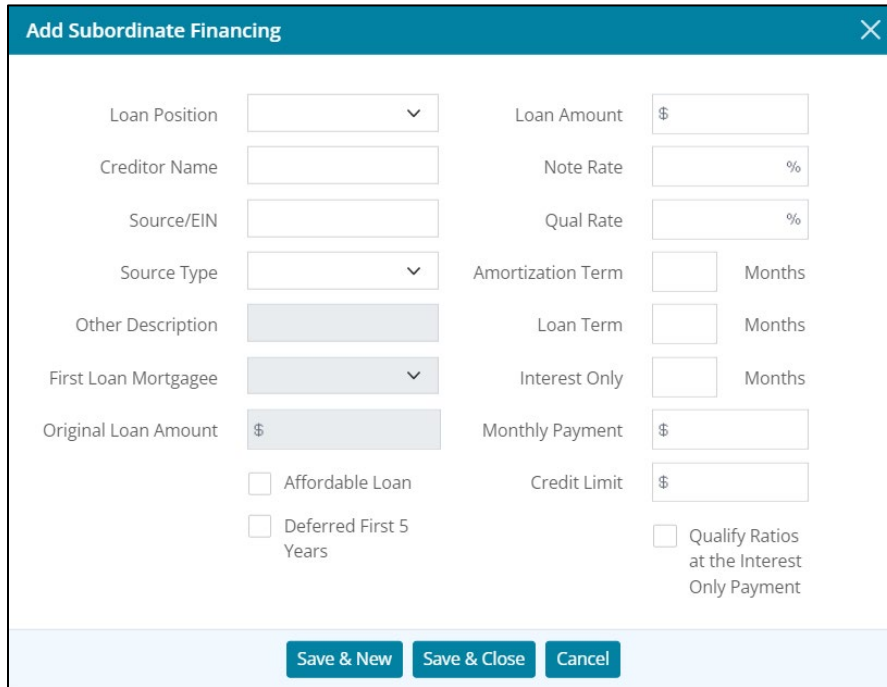
The dialog box titled "Energy Improvements" contains two checkboxes. The first checkbox is labeled "Mortgage Loan will finance energy-related improvements" and has a text input field with a dollar sign (\$) next to it. The second checkbox is labeled "Property is currently subject to a lien that could take priority over the first mortgage lien". At the bottom of the dialog are two buttons: "Save & Close" and "Cancel".

Figure 230: 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 box are three buttons: "Save & New", "Save & Close", and "Cancel".

Figure 231: Add Subordinate Financing Dialog

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

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

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

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

Initial Fees Worksheet

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

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

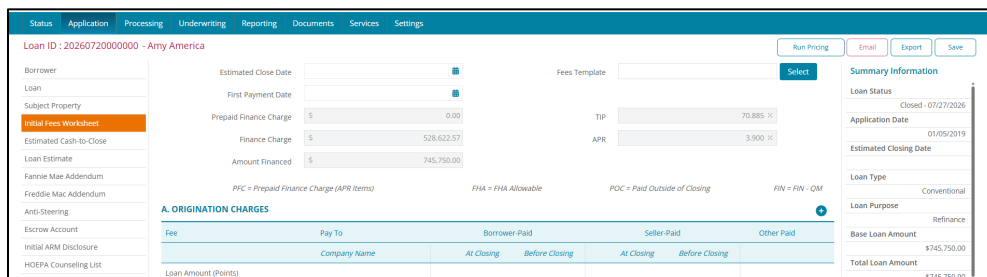


Figure 232: Initial Fees Worksheet

Fees Template

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

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

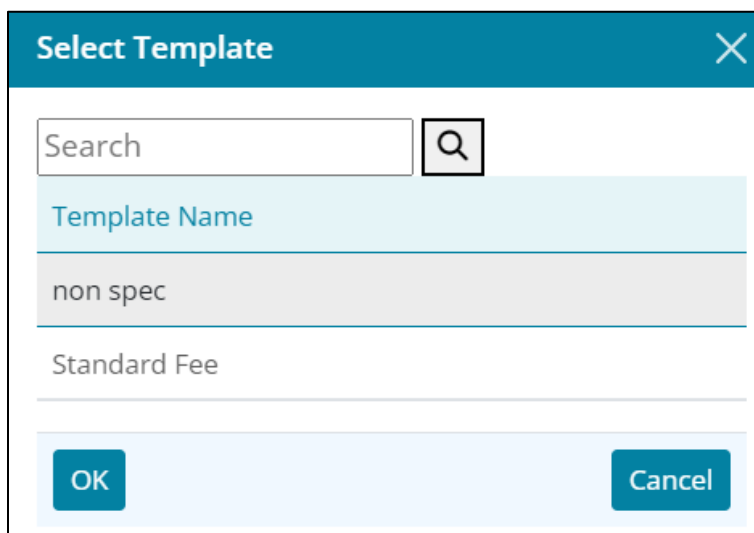


Figure 233: Select Template Dialog

2. Select the **Template Name**.

Note: Use *Search* to browse stored templates.

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

A - Origination Charges

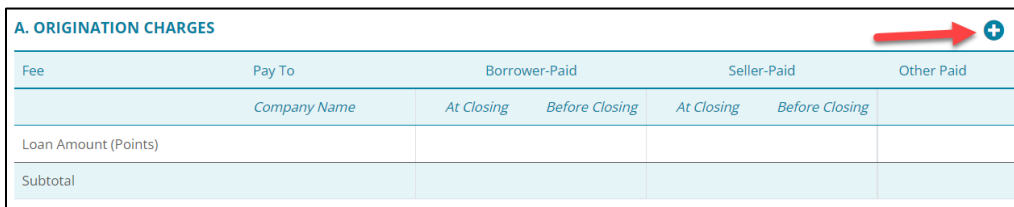
Use the fees template created on the **TEMPLATE** tab to populate the **Fee** fields in the worksheet when a template was created.

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*.

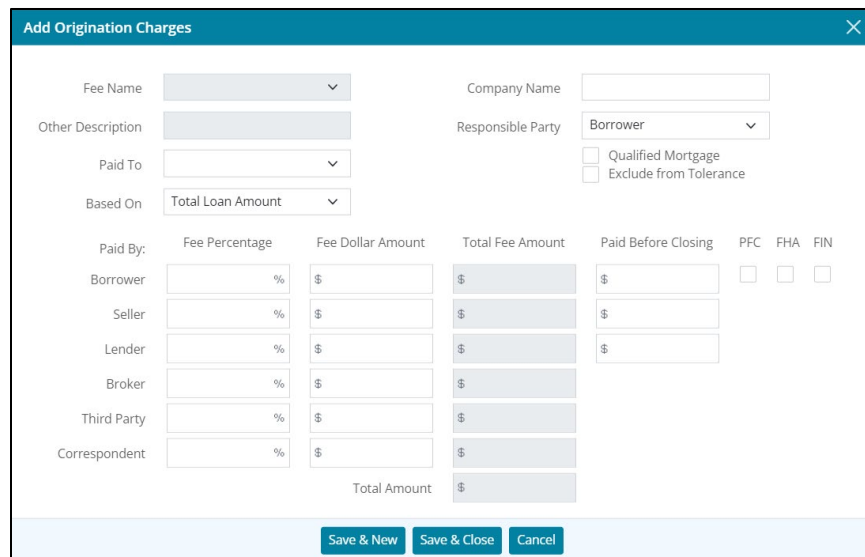
- Click **Origination Charges Add** button.



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 234: Origination Charges

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



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

\$

\$

\$

\$

☐

Seller

\$

\$

\$

\$

☐

Lender

\$

\$

\$

\$

☐

Broker

\$

\$

\$

\$

☐

Third Party

\$

\$

\$

\$

☐

Correspondent

\$

\$

\$

\$

☐

Total Amount

\$

Save & New

Save & Close

Cancel

Figure 235: Edit Origination Charges Dialog

- Enter **Other Description** if selecting **Other Fee Name**.
- Select the **Paid To** option.
- Select the **Based On** option.
- 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 232](#).)
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 232](#).)
2. Click **Delete** on the *Delete Confirmation* dialog.

B - 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 236: 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.

C - 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.

D - Total Loan Costs

Total Loan Costs fields populate from:

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

E, F, G, H, I, J - 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
- Prepays
- Initial Escrow payment at Closing
- Other

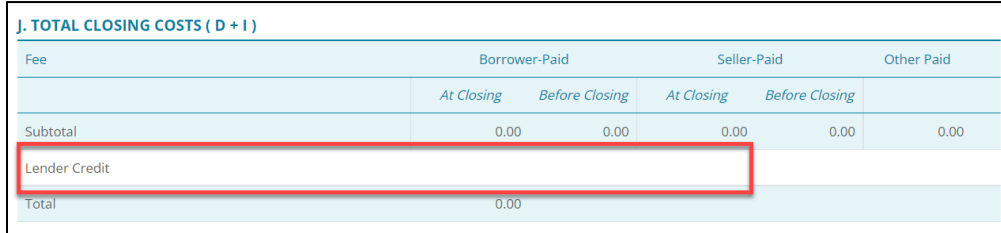
Total Other Costs

Displays the sum of tables E, F, G, H. See [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*.

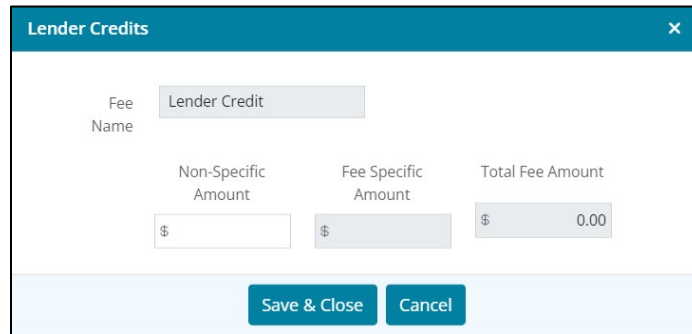
1. Click **Lender Credit**.



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 237: 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

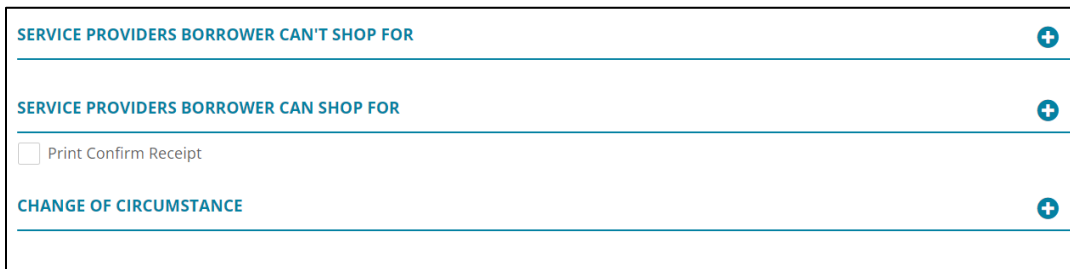
Cancel

Figure 238: 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 239: 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 237](#).)

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 237](#).
2. Select the **Changed Date**.

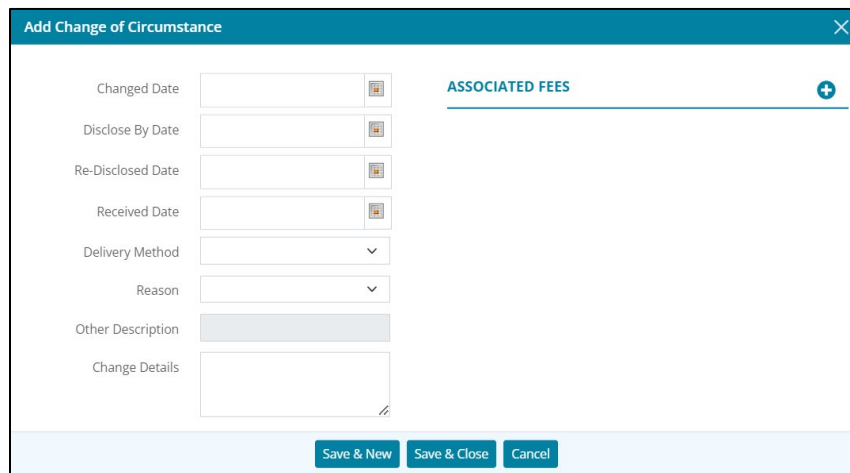


Figure 240: Add Changed Date Dialog

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.

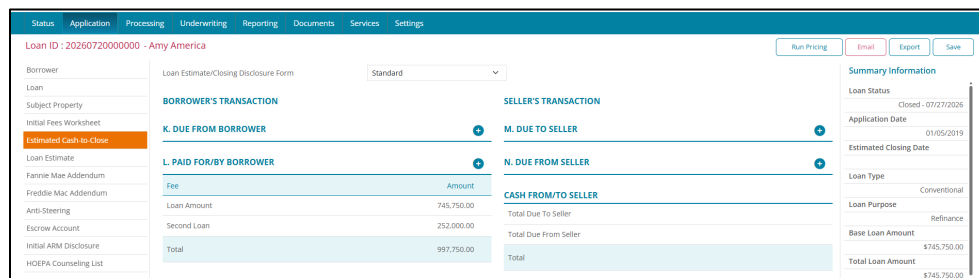


Figure 241: Standard Estimate/Closing Disclosure

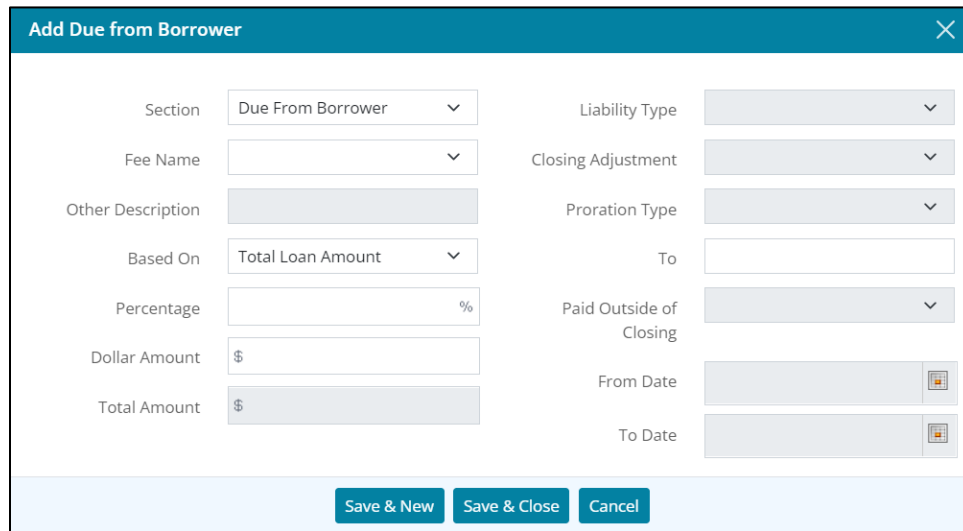
2. Select **Estimated Cash-to-Close**.
3. Select the **Standard Loan Estimate/Closing Disclosure Form** from the dropdown.

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 239](#).)

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.
- Total Amount:** Text input field with a "\$" symbol.
- To Date:** Date picker.

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

Figure 242: 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 239](#).)
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.

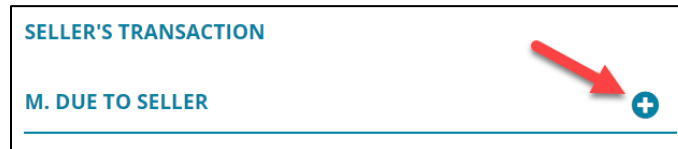


Figure 243: Due To Seller

2. Select the **Fee Name**.

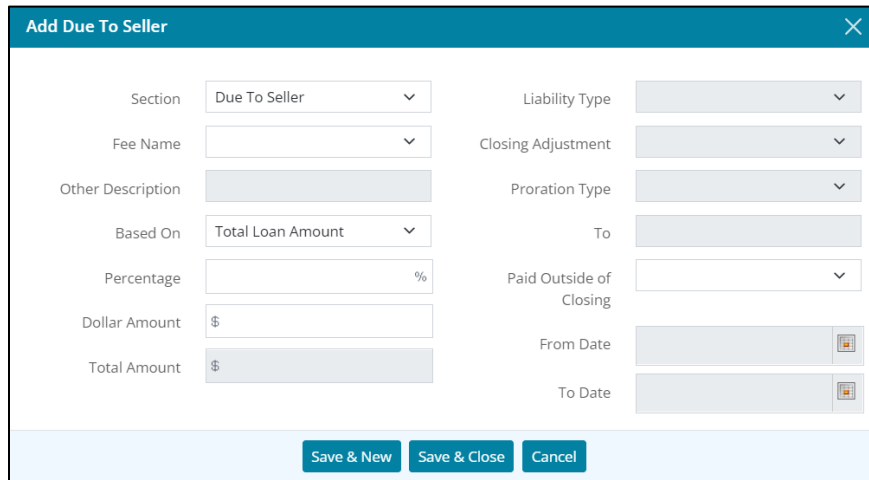


Figure 244: Add Due To Seller

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 241](#).)
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 248.](#))
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 245: 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 246: 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 243](#).)
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 239](#).)
2. Select the appropriate **Section** from the dropdown.

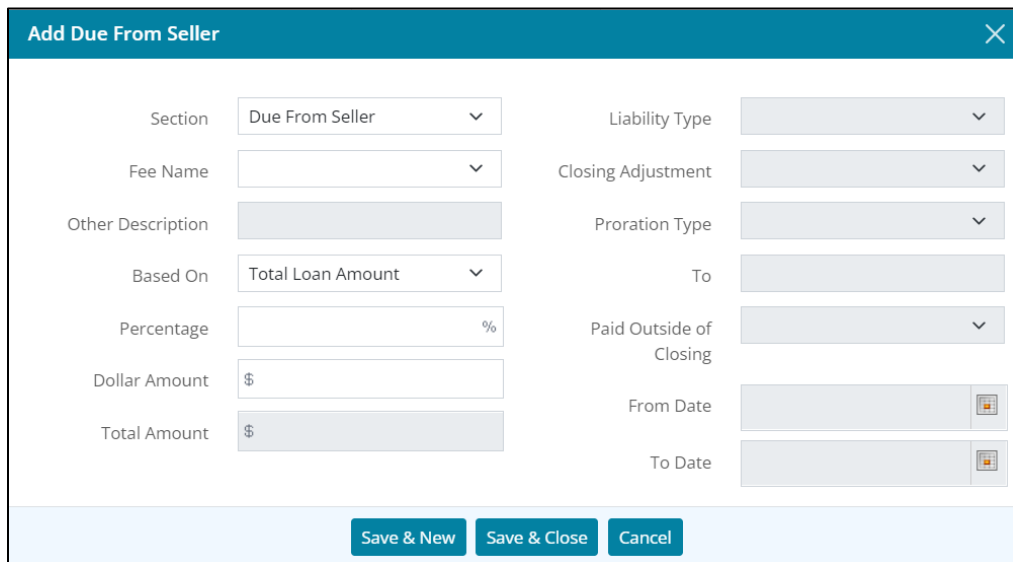


Figure 247: Add Due From Seller Dialog

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 239](#).)
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 248](#).)
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 248: Source of Down Payment

2. Select **Funds Type**.

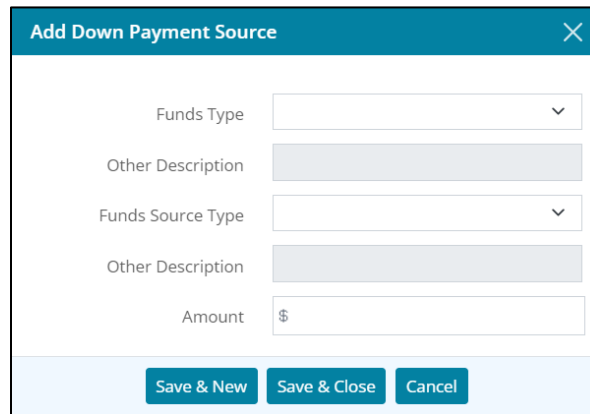


Figure 249: Add Down Payment Source

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 246](#).)
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 246](#).)
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 250: 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 251: 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 248](#).)
2. Update the *Edit Cash From Borrower* dialog. (See [Add Cash To Borrower](#) for details.)
3. Click **Save & Close**.

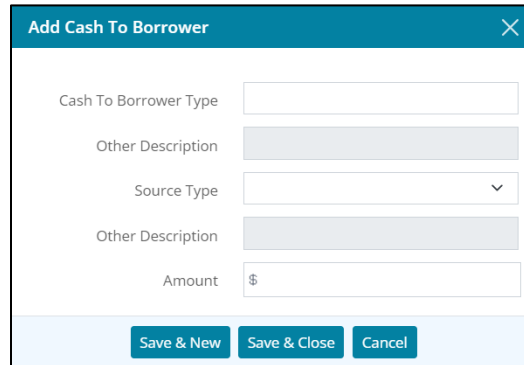
Delete Cash From Borrower

Use the following steps to delete cash from borrower.

1. Click the **Delete** icon. (See [Figure 248](#).)
2. Click the **Delete** on the *Delete Confirmation* dialog.

Add Cash To Borrower

1. Click the **Cash to Borrower Add** button. (See [Figure 248](#).)
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 252: 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 248](#).)
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.

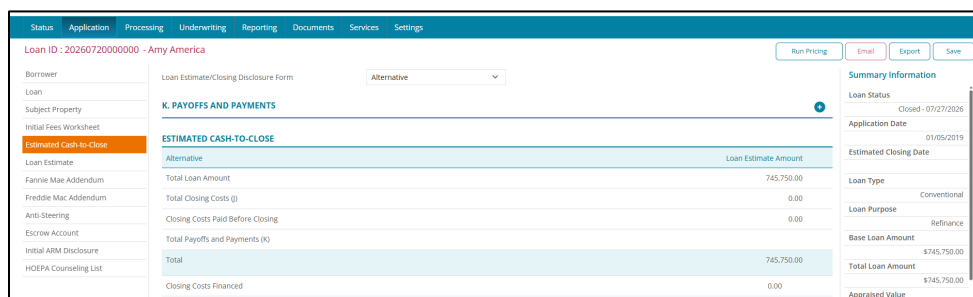
1. Click the **Delete** icon. (See [Figure 248](#).)
2. Click **Delete** on the *Delete Confirmation* dialog.

Alternative Form

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

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

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



ESTIMATED CASH-TO-CLOSE		Loan Estimate Amount
Alternative		
Total Loan Amount		745,750.00
Total Closing Costs (g)		0.00
Closing Costs Paid Before Closing		0.00
Total Payoffs and Payments (k)		745,750.00
Total		745,750.00
Closing Costs Financed		0.00

Figure 253: Alternate Estimate/Closing Disclosure

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

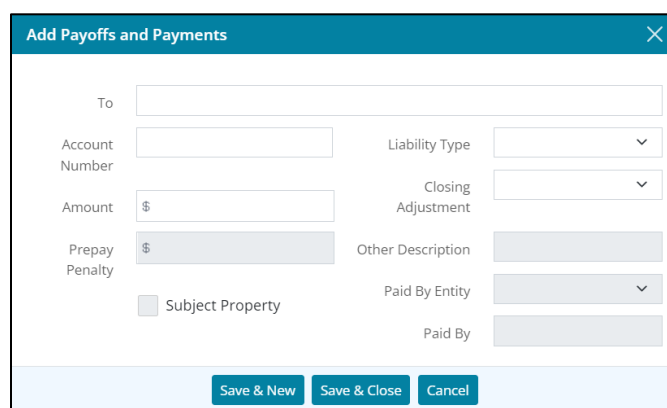


Figure 254: Add Payoffs and Payments Dialog

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**.

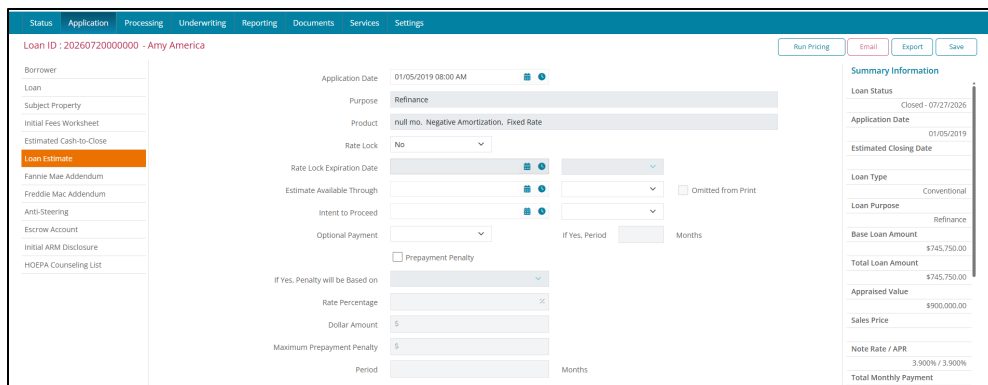


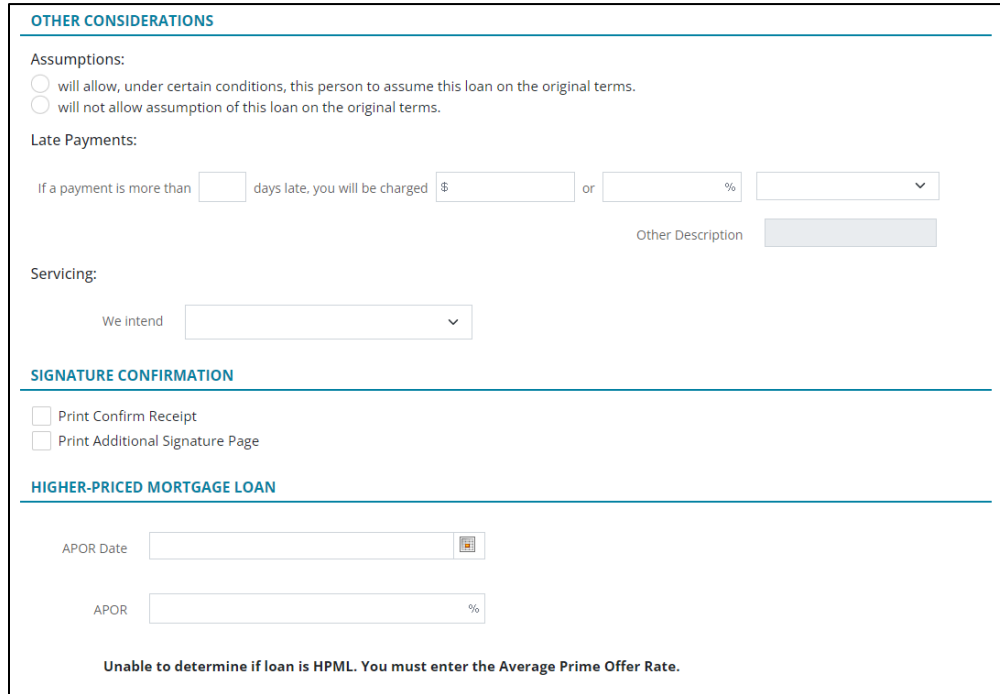
Figure 255: Loan Estimate Tab

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 256: 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.

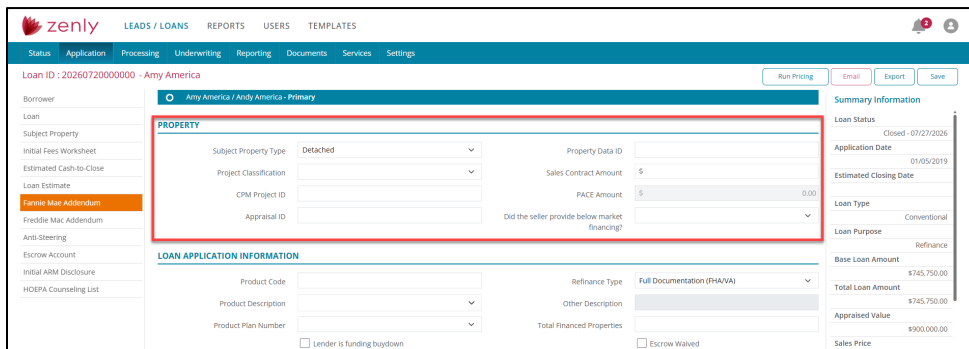


Figure 257: Fannie Mae Property Details

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

Loan Application Information

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

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

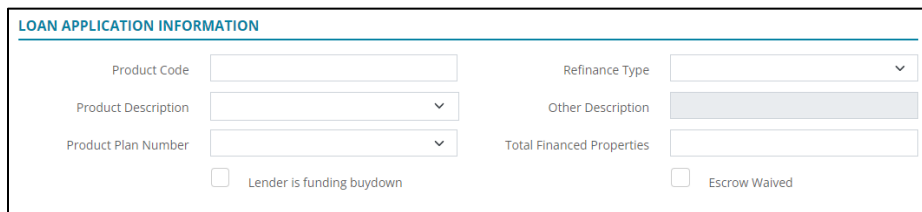


Figure 258: Loan Application Information

2. Select the **Product Description** option.
3. Select the **Product Plan Number** option.

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

Community Lending

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

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

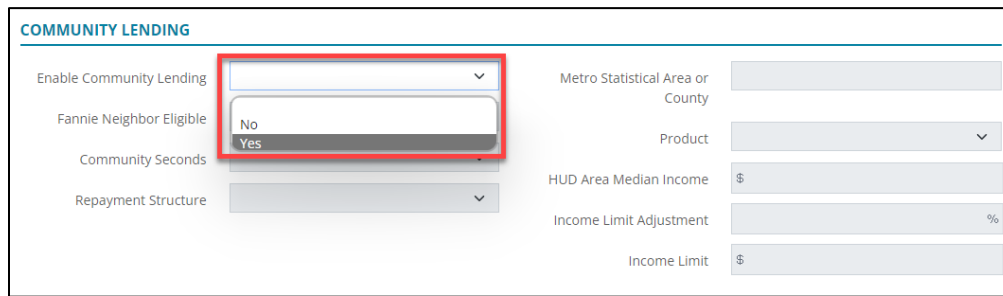


Figure 259: Community Lending

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.

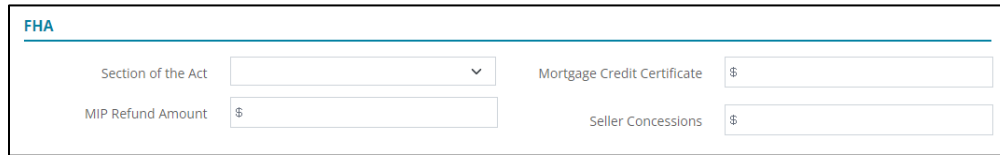


Figure 260: FHA Fields

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.

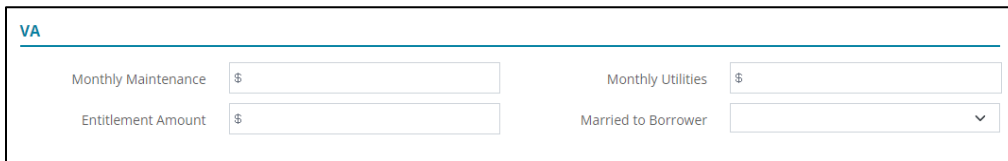


Figure 261: VA Fields

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.

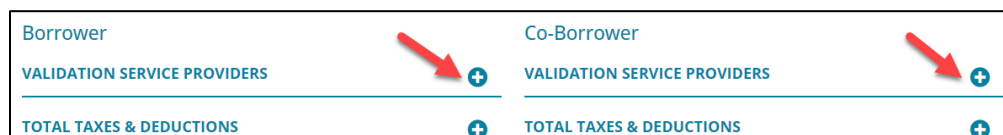
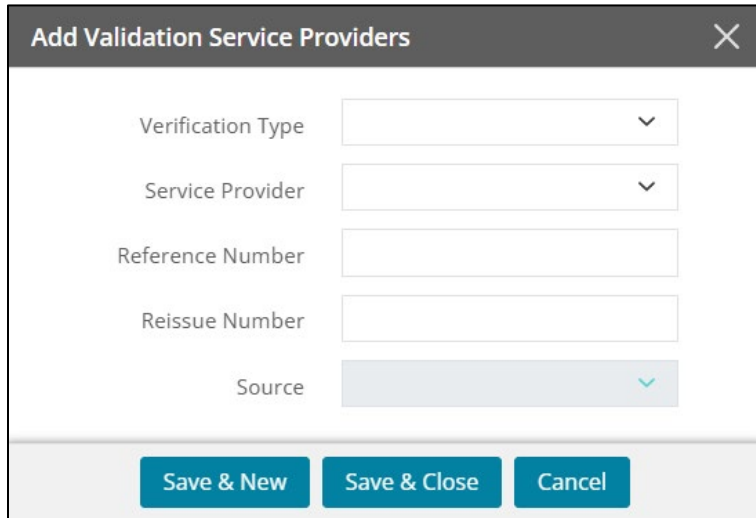


Figure 262: Borrower/Co-Borrower Fields

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



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

- Verification Type:** A dropdown menu with a downward arrow.
- Service Provider:** A dropdown menu with a downward arrow.
- Reference Number:** A text input field.
- Reissue Number:** A text input field.
- Source:** A dropdown menu with a downward arrow.

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

Figure 263: Add Validation Service Providers

3. Select the **Service Provider** option.
4. Enter **Reference Number**.
5. Enter **Reissue Number**.
6. If **Income Calculator** is selected for *Verification Type* and *Service Provider*, select the applicable *Source*.
7. Click **Save & Close**.

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

8. Repeat Steps 1 – 7 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 260](#).)
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 260](#).)
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.

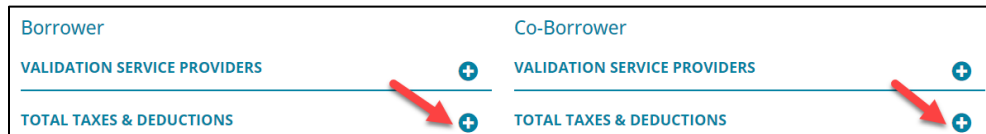


Figure 264: Total Taxes and Deductions

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

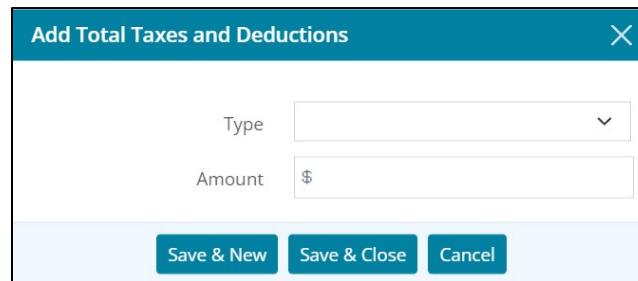


Figure 265: Add Total Taxes and Deductions

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

Desktop Underwriting Exceptions

Use this section to add exceptions for Desktop Originator (DO). This section allows the user to add certain exceptions for a loan.

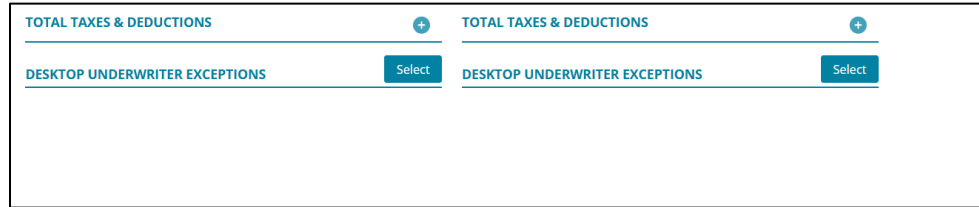


Figure 266: Desktop Underwriting Exceptions

To add exceptions:

1. Click the **Applications** tab for a loan file.
2. Click **Fannie Mae Addendum**.
3. Scroll down to end of the screen.
4. Click the **Select** button for *Desktop Underwriter Exceptions*. See [Figure 264](#).
5. Choose the desired exception(s).

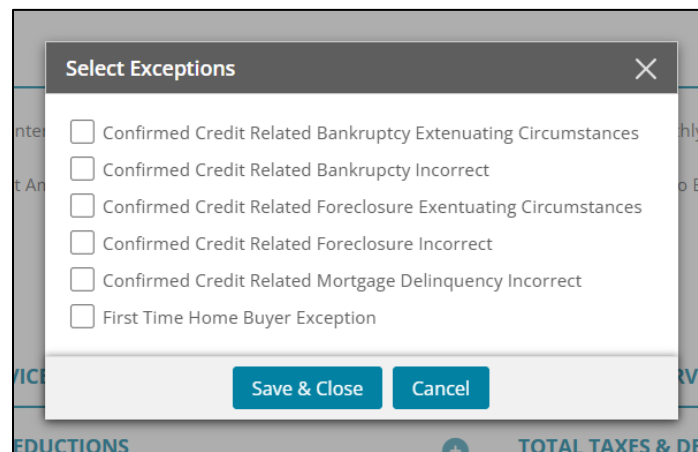


Figure 267: Select Exceptions

6. Click **Save & Close**.

Freddie Mac Addendum

Freddie Mac requires specific addendums for financing mortgages.

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

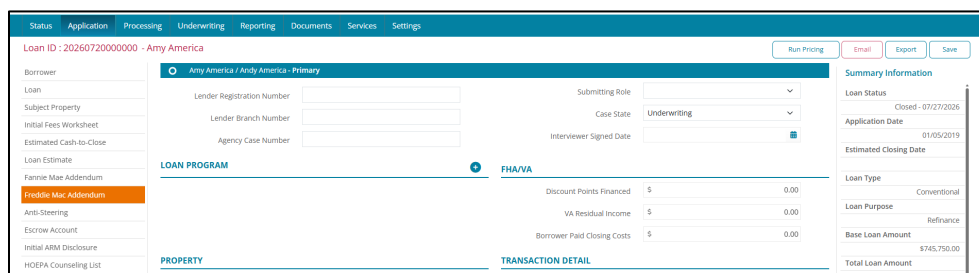


Figure 268: Freddie Mac Addendum

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.

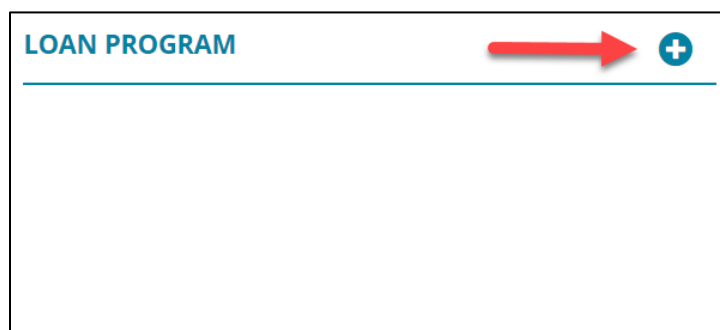
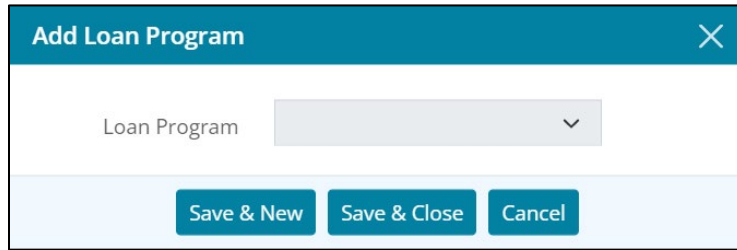


Figure 269: Loan Program (Freddie Mac)

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



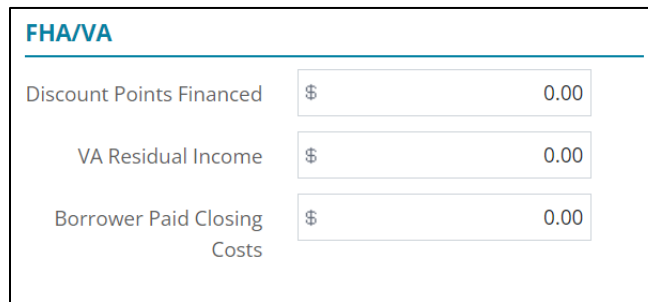
The dialog box titled "Add Loan Program" has a close button (X) in the top right corner. Below the title bar, there is a label "Loan Program" followed by a dropdown menu. At the bottom of the dialog, there are three buttons: "Save & New", "Save & Close", and "Cancel".

Figure 270: 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" contains three input fields, each with a dollar sign (\$) on the left and a numeric value of 0.00 on the right:

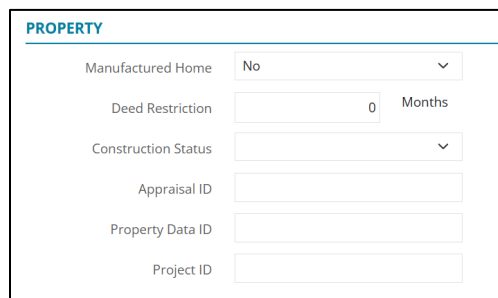
- Discount Points Financed
- VA Residual Income
- Borrower Paid Closing Costs

Figure 271: 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" contains several input fields:

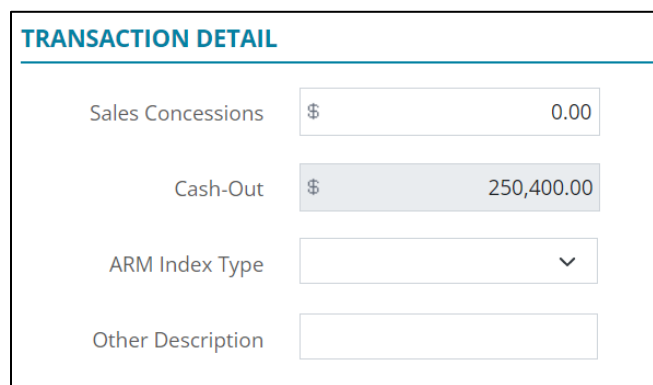
- Manufactured Home: A dropdown menu with "No" selected.
- Deed Restriction: A numeric input field with "0" and a "Months" label.
- Construction Status: A dropdown menu.
- Appraisal ID: A text input field.
- Property Data ID: A text input field.
- Project ID: A text input field.

Figure 272: 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.



The screenshot shows a form titled "TRANSACTION DETAIL". It contains four fields: "Sales Concessions" with a dollar sign and a value of 0.00; "Cash-Out" with a dollar sign and a value of 250,400.00; "ARM Index Type" with a dropdown arrow; and "Other Description" with a text input field.

Figure 273: 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.



The screenshot shows two tabs: "BORROWER" and "CO-BORROWER". Each tab has a sub-section titled "VALIDATION SERVICE PROVIDERS". In the "BORROWER" section, a red arrow points to a plus sign (+) button. Similarly, in the "CO-BORROWER" section, a red arrow points to a plus sign (+) button.

Figure 274: Validation Service Providers

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

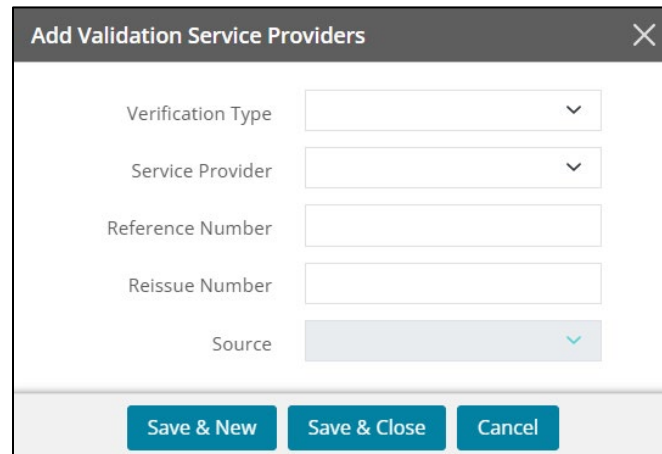
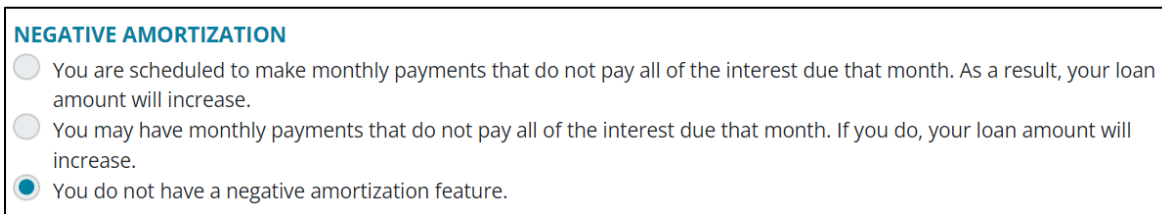


Figure 275: Add Validation Service Providers

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 276: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.

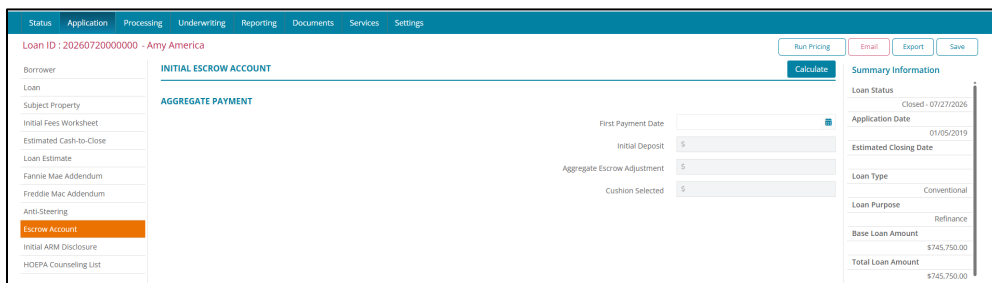


Figure 277: Anti-Steering

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

Escrow Account

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

To generate Escrow payments:

1. Enter a **First Payment Date**.
2. Select the **Calculate** button.

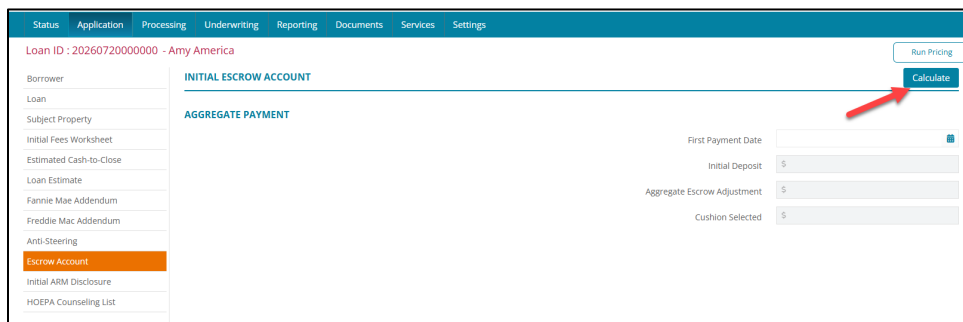
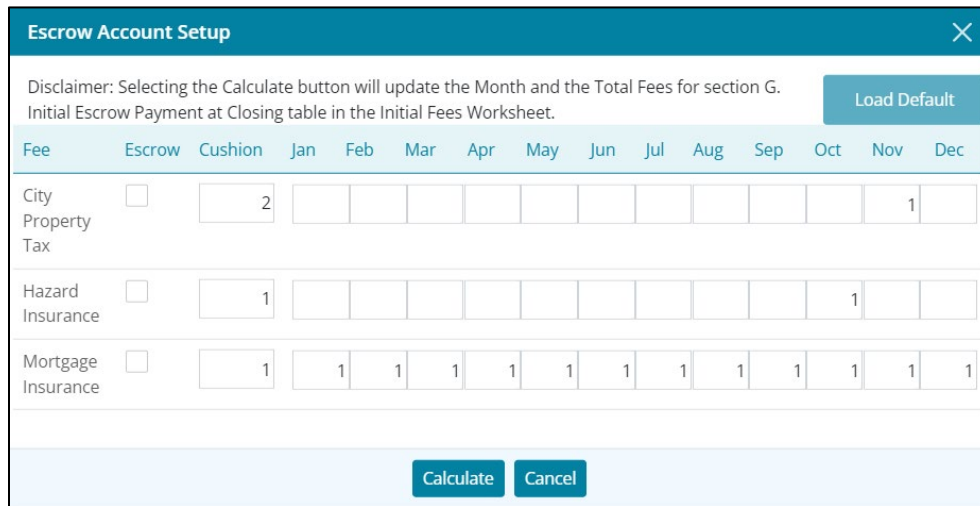


Figure 278: Escrow Account

3. Review the *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	☐	2											1	
Hazard Insurance	☐	1										1		
Mortgage Insurance	☐	1	1	1	1	1	1	1	1	1	1	1	1	1

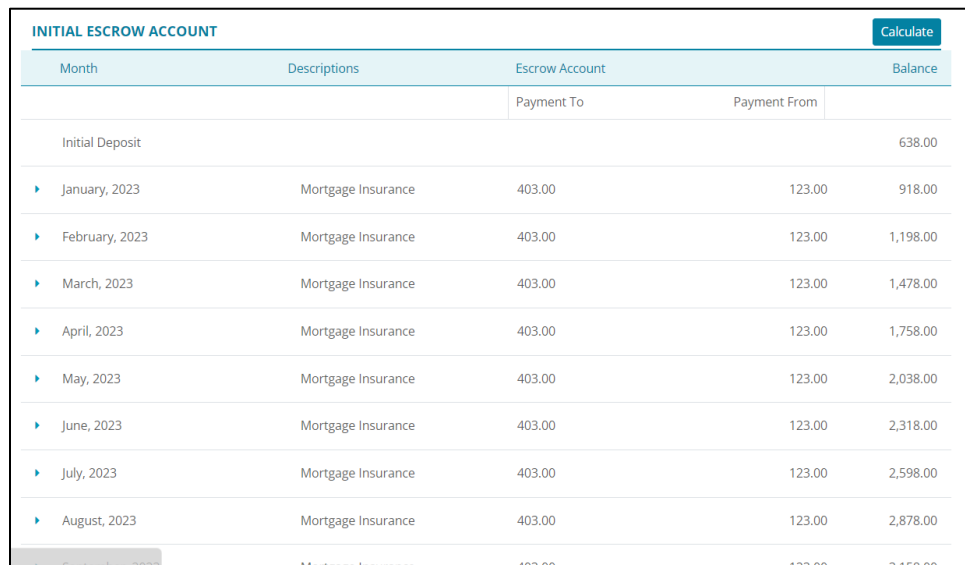
Calculate Cancel

Figure 279: 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 280: Escrow Disbursements

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

Initial ARM Disclosure

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

To navigate to this screen:

1. Click on the **Application** tab.
2. Click on **Initial ARM Disclosure**.

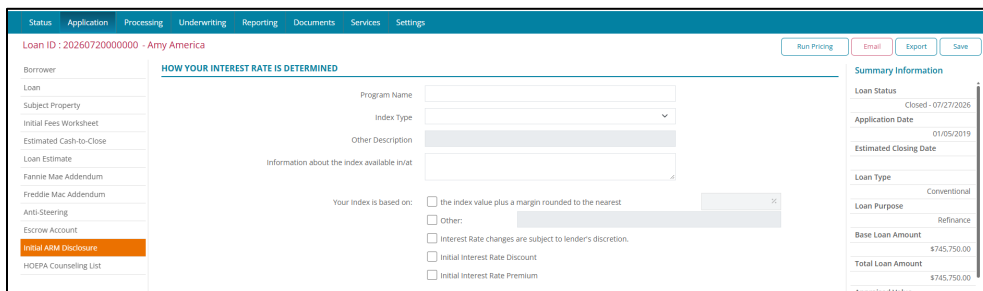


Figure 281: Initial ARM Disclosure

How Your Interest Rate is Determined

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

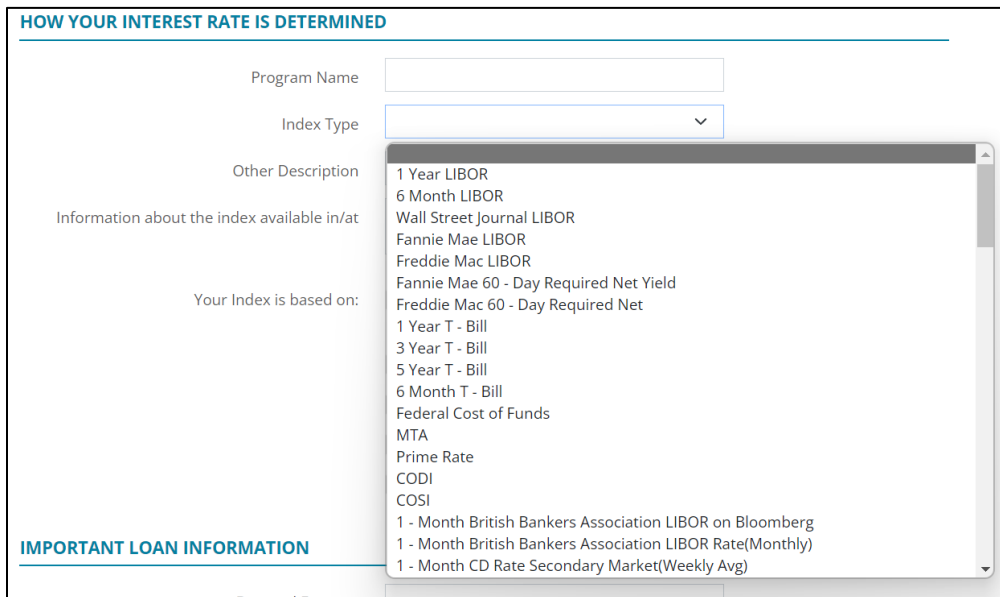


Figure 282: Index Type

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

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

Note: Select all that apply.

Your Index is based on:
 ☐ the index value plus a margin rounded to the nearest %

☐ Other:

☐ Interest Rate changes are subject to lender's discretion

☐ Initial Interest Rate Discount

☐ Initial Interest Rate Premium

Figure 283: Index Option

Important Loan Information

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

IMPORTANT LOAN INFORMATION

 Demand Feature,

☐ Prepayment Penalty

Figure 284: Important Loan Information

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

Worst Case Scenario

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

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

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

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

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

Figure 285: Worst Case Scenario

HOEPA Counseling List

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

Generate Counseling List

Generate a list of available homeownership counselors.

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

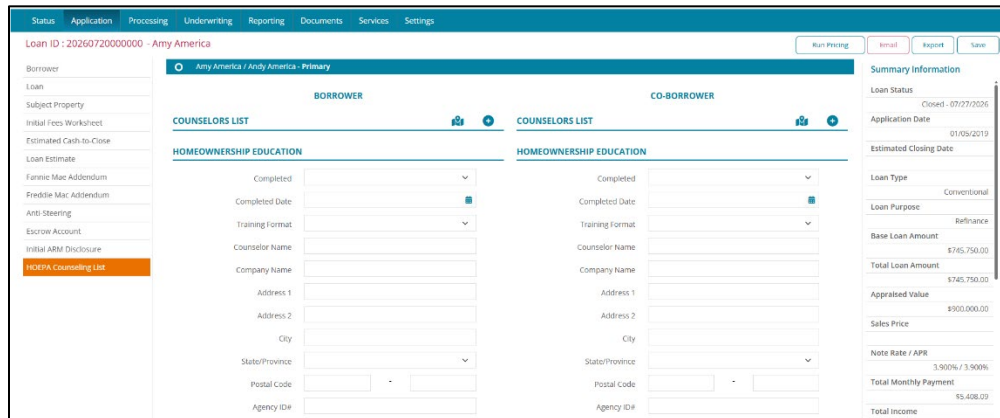
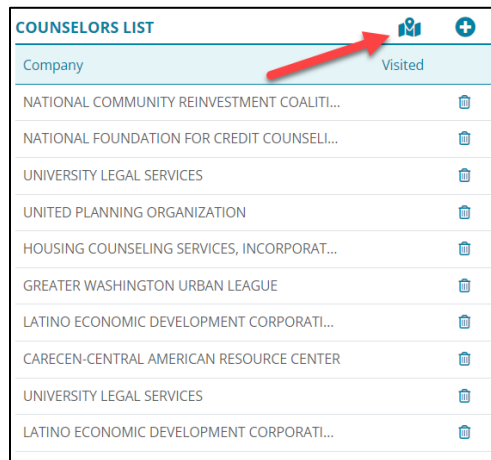


Figure 286: HOEPA Counseling List

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



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

Figure 287: Counselor List

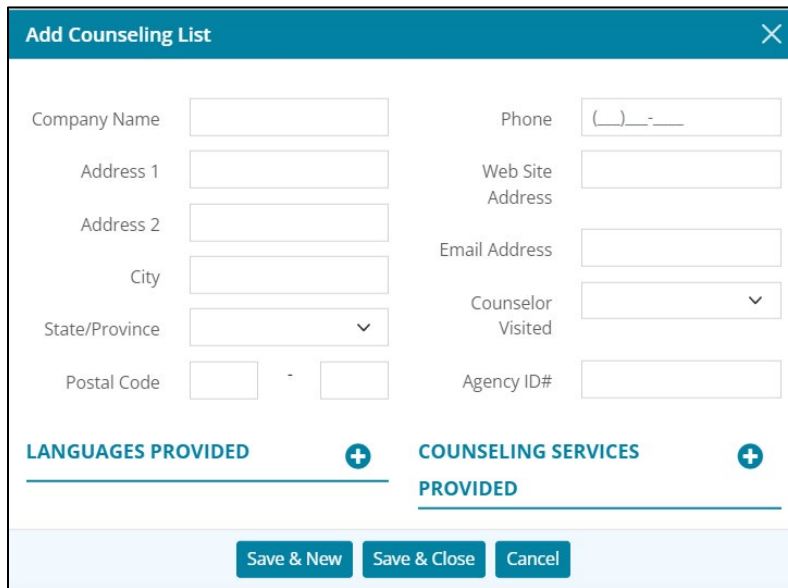
4. Repeat Steps 1 – 13 for the co-borrower.

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 284](#).)

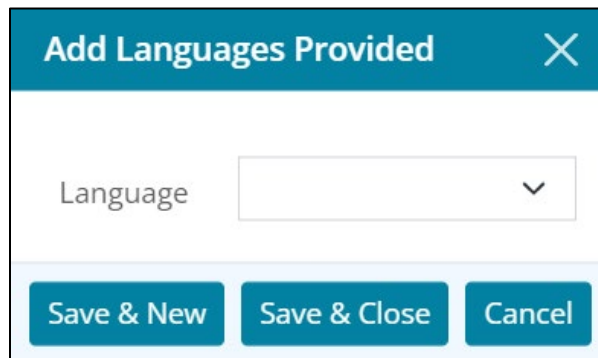
2. Enter the **Company Name**.



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 288: Add Counseling List

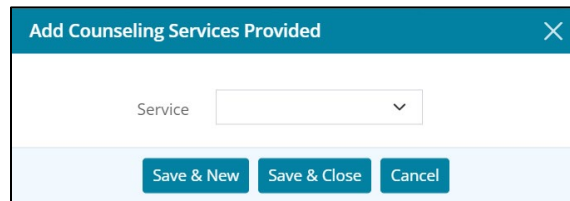
3. Enter **Address** information.
4. Enter **Phone number**.
5. Enter **Web Site Address**.
6. Enter **Email Address**.
7. Select **Counselor Visited** from the dropdown.
8. Enter **Agency ID#**.
9. Click the **Languages Provided Add** button to select the preferred language.



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 289: 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 290: 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 285](#).)
- Update the *Edit Counseling List* dialog. (See [Add HOEPA Counseling List](#) for details.)
- Click **Save & Close**.

Delete HOEPA Counseling List

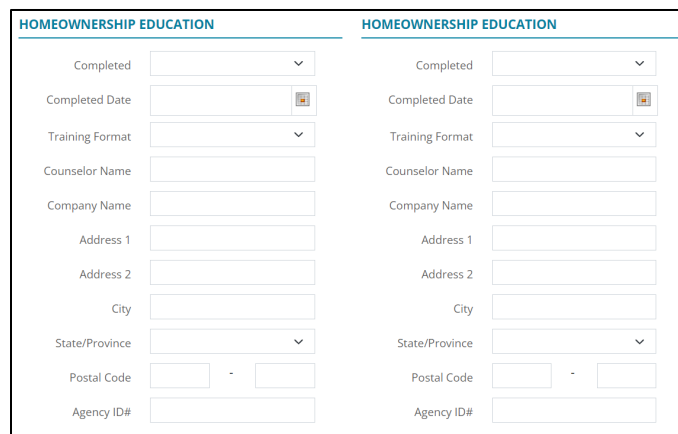
Use the following steps to delete a listed HOEPA counseling service provider.

- Select the service provider to delete. (See [Figure 285](#).)
- Click **Delete** on the *Delete Confirmation* dialog.

Homeownership Education

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

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



The form is titled "HOMEOWNERSHIP EDUCATION" and is divided into two identical columns. Each column contains the following fields: "Completed" (dropdown), "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 291: 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

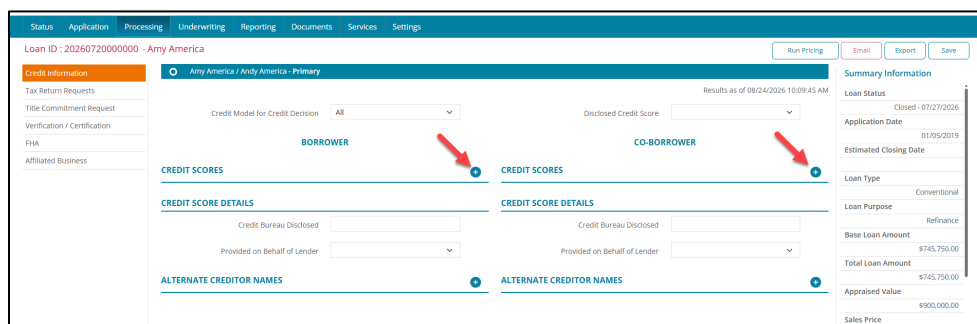
Use the *Credit Information* screen to prepare for *Credit Report* requests.

Credit Scores

Complete the following section to request *Credit Reports*.

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

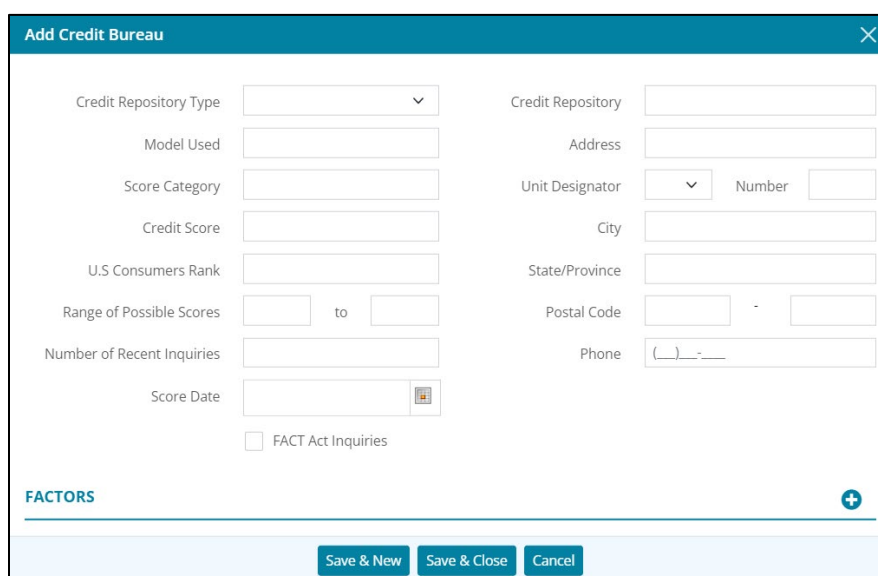
3. Click the Borrower **Credit Scores** **Add** button.



The screenshot shows the Zenly application interface for a loan application. The top navigation bar includes tabs for Status, Application, Processing, Underwriting, Reporting, Documents, Services, and Settings. The main content area is divided into sections for Credit Information, Credit Scores, and Summary Information. The Credit Scores section is highlighted, and the 'Add' button is visible next to the 'BORROWER' and 'CO-BORROWER' tabs. Red arrows point to the 'Add' buttons for both the Borrower and Co-Borrower sections.

Figure 292: Add Credit Score

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

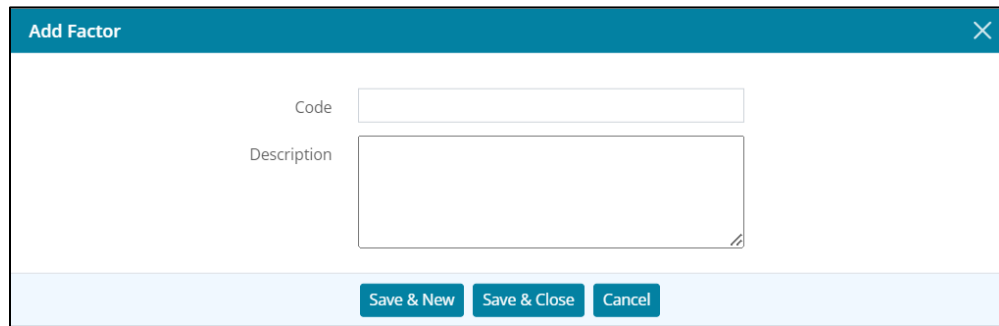


The screenshot shows the 'Add Credit Bureau' dialog box. It contains several input fields for credit repository information, including a dropdown for 'Credit Repository Type', text boxes for 'Model Used', 'Score Category', 'Credit Score', 'U.S Consumers Rank', 'Range of Possible Scores', 'Number of Recent Inquiries', and 'Score Date'. There is also a checkbox for 'FACT Act Inquiries'. On the right side, there are text boxes for 'Credit Repository', 'Address', 'Unit Designator', 'City', 'State/Province', 'Postal Code', and 'Phone'. At the bottom, there are buttons for 'Save & New', 'Save & Close', and 'Cancel'.

Figure 293: 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 larger and has a small icon in the bottom right corner. At the bottom, there are three buttons: 'Save & New', 'Save & Close', and 'Cancel'.

Figure 294: Add Factor Dialog

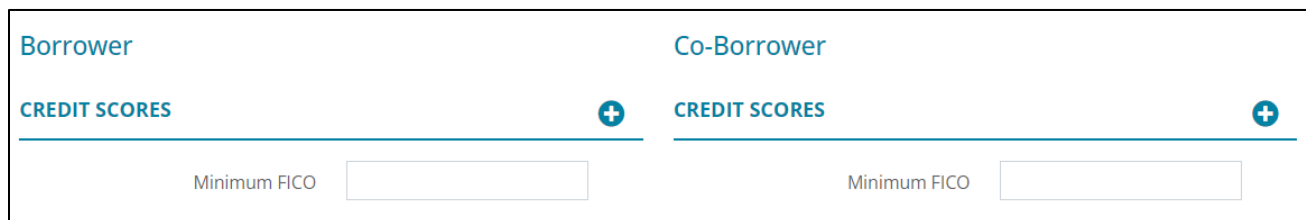
15. Enter the **Code**.
16. Enter code **Description**.
17. Click **Save & Close** on the *Add Factor* dialog.

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.



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

Figure 295: 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.



A button with the text 'ALTERNATE CREDITOR NAMES' and a plus icon in a circle.

Figure 296: Add Alternate Creditor Names

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

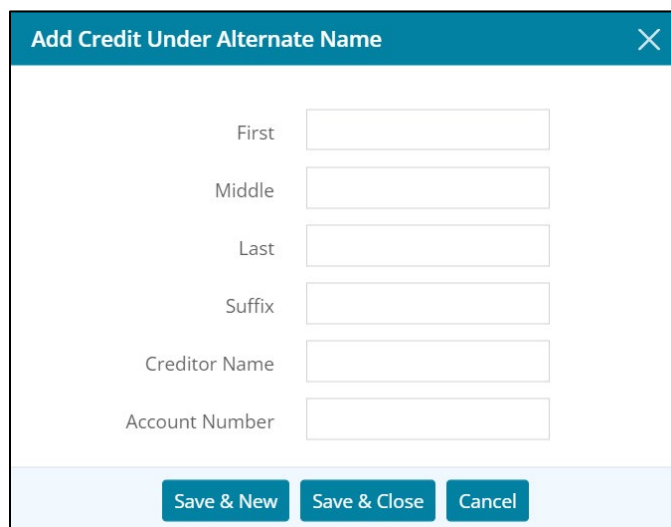


Figure 297: Add Credit Under Alternate Name

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.

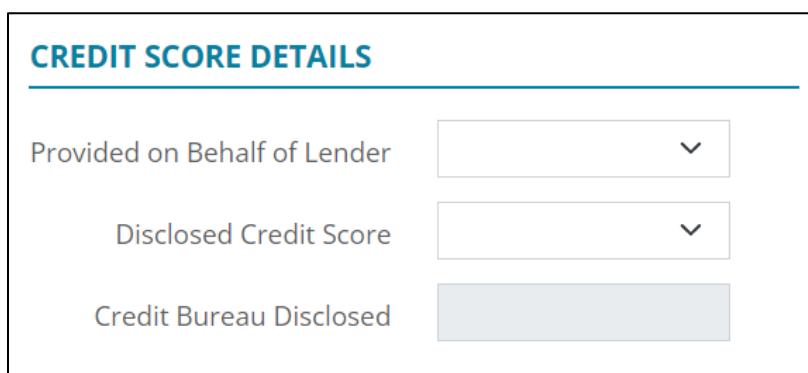


Figure 298: Credit Score Details

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**.

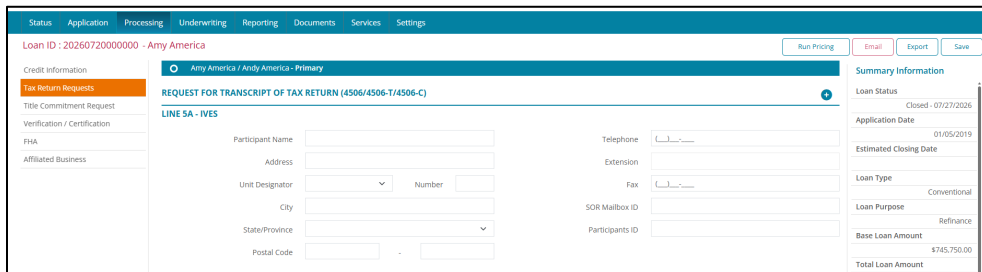
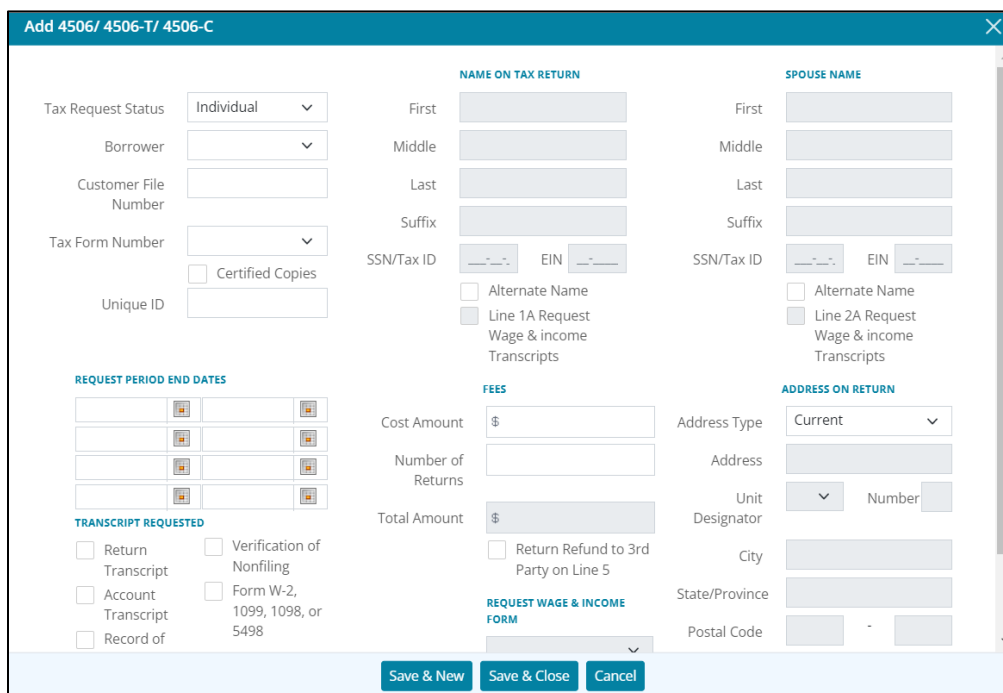


Figure 299: Request Transcripts

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

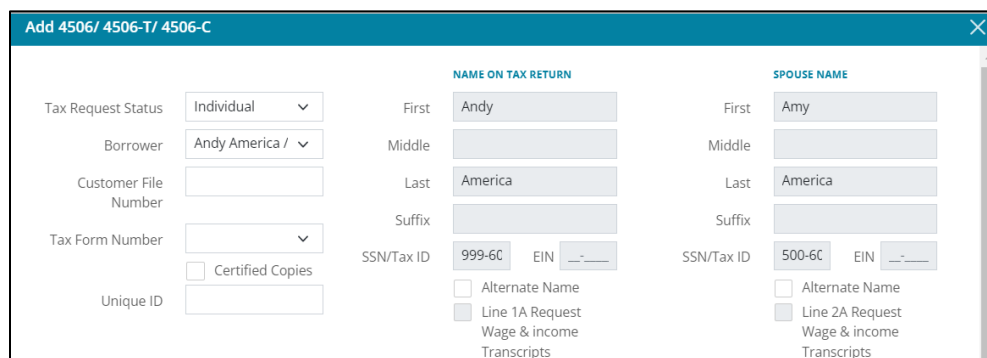


The screenshot shows the 'Add 4506/ 4506-T/ 4506-C' form. The 'Tax Request Status' dropdown is set to 'Individual'. Other fields include 'Borrower', 'Customer File Number', 'Tax Form Number', 'Unique ID', 'REQUEST PERIOD END DATES', 'TRANSCRIPT REQUESTED', 'NAME ON TAX RETURN', 'SPOUSE NAME', 'FEES', and 'ADDRESS ON RETURN'. The 'Save & New', 'Save & Close', and 'Cancel' buttons are at the bottom.

Figure 300: Add Transcript Details

5. Select the appropriate **Borrower** option.

Note: The *Borrower's* information auto-populates into the *Name on Tax Return* fields. The spouse's information auto-populates if the Borrower dropdown menu contains both the Borrower and Co-Borrower. See the figure below.



The screenshot shows the 'Add 4506/ 4506-T/ 4506-C' form. The 'Borrower' dropdown is set to 'Andy America /'. The 'NAME ON TAX RETURN' fields are populated with 'First: Andy', 'Middle:', 'Last: America', and 'Suffix:'. The 'SPOUSE NAME' fields are also populated with 'First: Amy', 'Middle:', 'Last: America', and 'Suffix:'. The 'SSN/Tax ID' fields are populated with '999-60' and '500-60' respectively. The 'FEES' and 'ADDRESS ON RETURN' sections are also visible.

Figure 301: 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**.

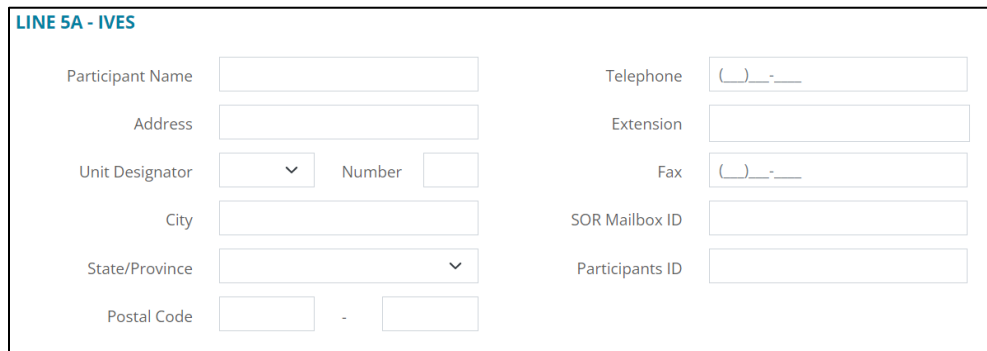
11. Select the appropriate checkboxes for **Transcript Requested**.
Selecting the *Form W-2, 1099, 1098, or 5498* checkbox will enable the **Request Wage & Income Form**.
 12. Select the **Alternate Name** checkbox if applicable.
 13. Select the **Line 1A Request Wage & Income Transcripts** if applicable.
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**.



LINE 5A - IVES

Participant Name		Telephone	
Address		Extension	
Unit Designator		Fax	
City		SOR Mailbox ID	
State/Province		Participants ID	
Postal Code	-		

Figure 302: 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

City

State/Province

Postal Code

Telephone

Extension

Figure 303: 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**.

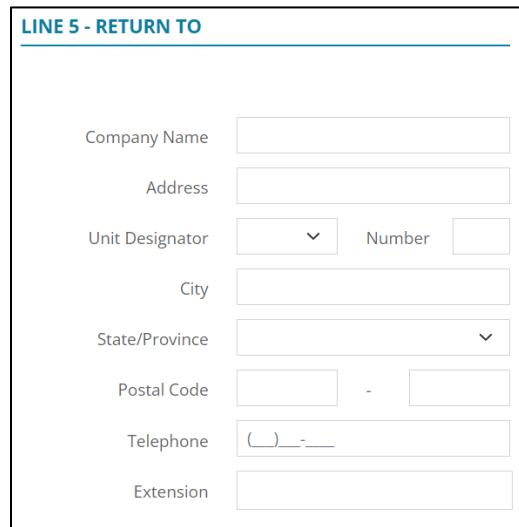


Figure 304 shows a dialog box titled "LINE 5 - RETURN TO". It contains the following fields:

- Company Name (text input)
- Address (text input)
- Unit Designator (dropdown menu) and Number (text input)
- City (text input)
- State/Province (dropdown menu)
- Postal Code (text input) with a hyphen separator
- Telephone (text input with area code and hyphen)
- Extension (text input)

Figure 304: 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.

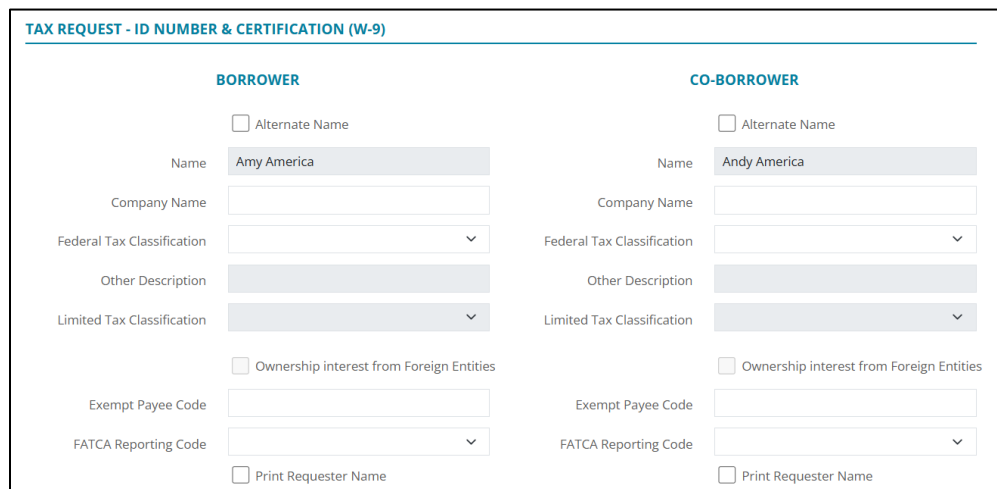


Figure 305 shows a form titled "TAX REQUEST - ID NUMBER & CERTIFICATION (W-9)". It is divided into two columns: "BORROWER" and "CO-BORROWER".

BORROWER:

- ☐ Alternate Name
- Name: Amy America
- Company Name (text input)
- Federal Tax Classification (dropdown menu)
- Other Description (text input)
- Limited Tax Classification (dropdown menu)
- ☐ Ownership interest from Foreign Entities
- Exempt Payee Code (text input)
- FATCA Reporting Code (dropdown menu)
- ☐ Print Requester Name

CO-BORROWER:

- ☐ Alternate Name
- Name: Andy America
- Company Name (text input)
- Federal Tax Classification (dropdown menu)
- Other Description (text input)
- Limited Tax Classification (dropdown menu)
- ☐ Ownership interest from Foreign Entities
- Exempt Payee Code (text input)
- FATCA Reporting Code (dropdown menu)
- ☐ Print Requester Name

Figure 305: 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**.

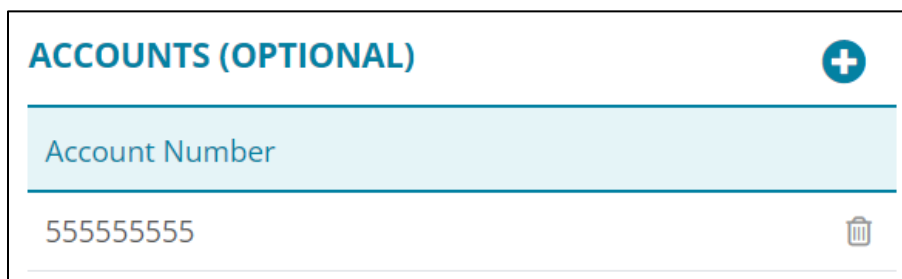


Figure 306: Accounts (optional)

2. Enter **Account Number**.

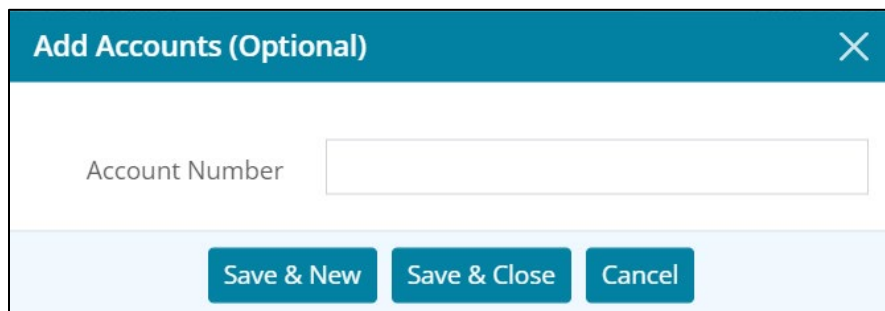


Figure 307: Add Accounts

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 304](#).)

2. Change the Account Number as applicable. (See [Add Tax Account](#) for details.)
3. Click **Save & Close**.

Delete Tax Account

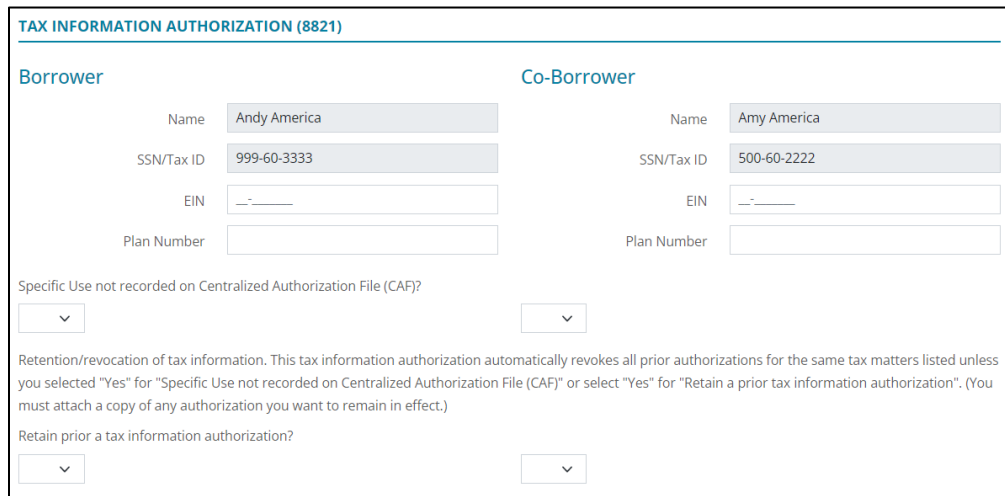
Use the following steps to delete a tax account.

1. Click the **Delete** icon. (See [Figure 304](#).)
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 308: 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 309: Designees and Tax Matters

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

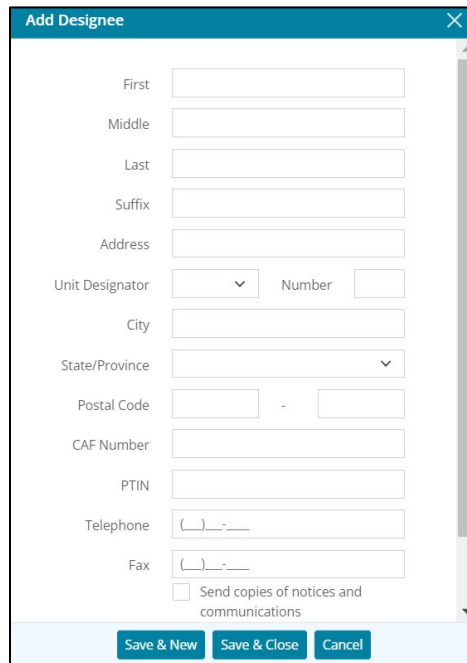


Figure 310: Add Designee Dialog

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 307.](#))
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 307.](#))
2. Click **Delete** on the *Delete Confirmation* dialog.

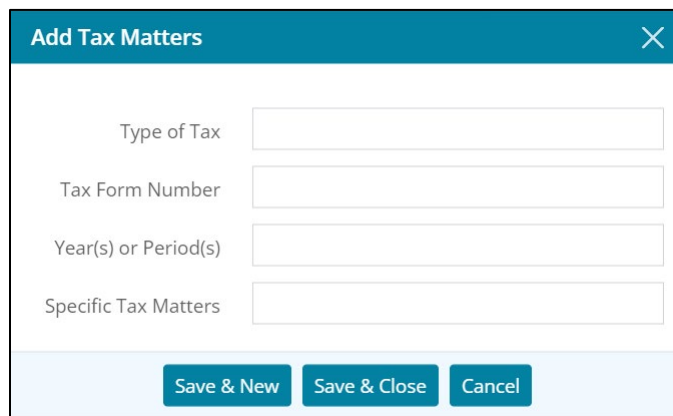
Tax Matters

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 307.](#))
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. Inside the dialog, there are 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 311: 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 307.](#))
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 307.](#))
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.

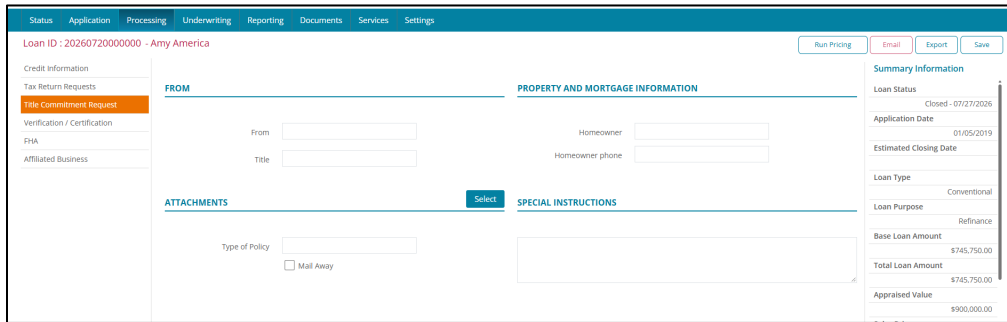


Figure 312: Request Title Commitment

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**.

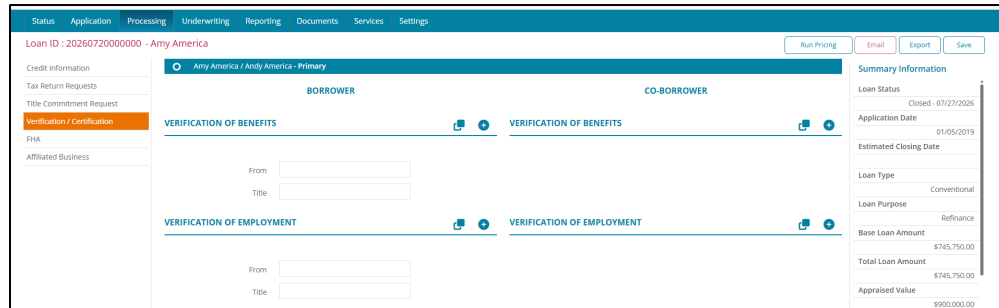
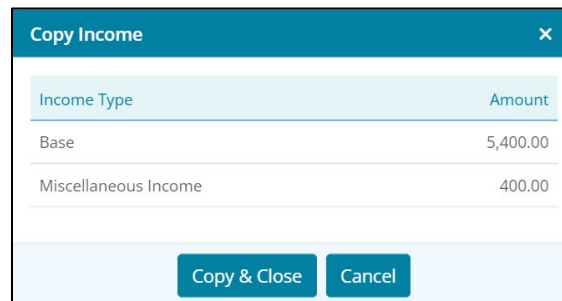


Figure 313: Verification/Certification

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

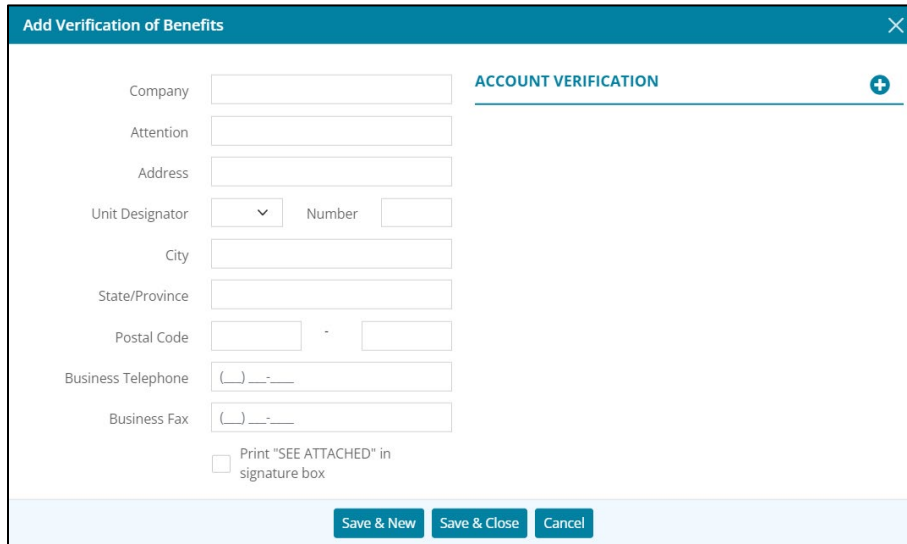
Figure 314: Copy Income

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 311](#).)
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 311.](#))



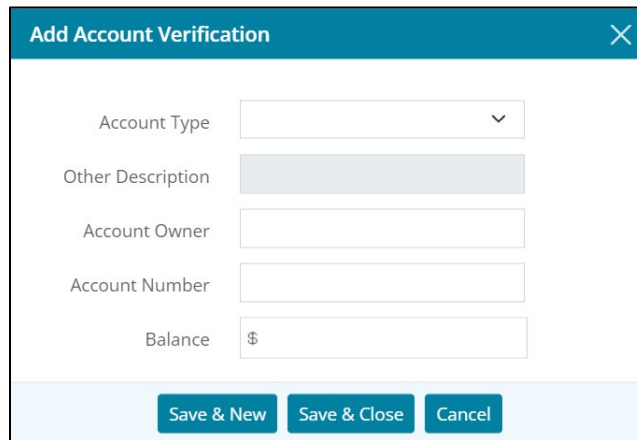
The dialog box is titled "Add Verification of Benefits" and has a close button (X) in the top right corner. It contains the following fields:

- 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, there are three buttons: "Save & New", "Save & Close", and "Cancel".

Figure 315: 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, there are three buttons: "Save & New", "Save & Close", and "Cancel".

Figure 316: 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 311](#).)
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 311](#).)
2. Click **Delete** on the *Delete Confirmation* dialog.

Verification of Employment

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

Copy VOE

Copy VOE before adding another employer.

1. Click **Copy Employer**.



Figure 317: Verification of Employment

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

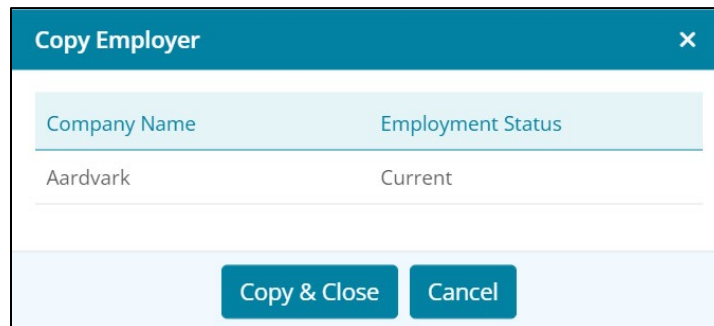


Figure 318: Copy Employer Dialog

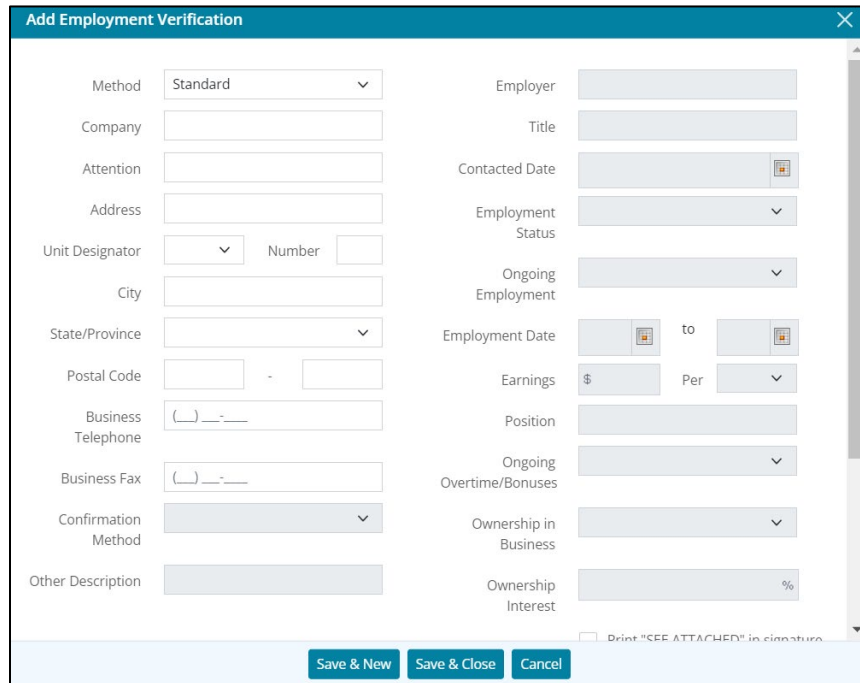
3. Click **Copy & Close**.

4. Enter form requester name in **From** field. (See [Figure 315](#).)
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 315](#).)
2. Complete the *Add Employment Verification* dialog fields.



The dialog box titled "Add Employment Verification" contains the following fields and controls:

- Method:** Standard (dropdown)
- Company:** Text field
- Attention:** Text field
- Address:** Text field
- Unit Designator:** dropdown and **Number:** text field
- City:** Text field
- State/Province:** dropdown
- Postal Code:** Text field with a hyphen separator
- Business Telephone:** Text field with a hyphen separator
- Business Fax:** Text field with a hyphen separator
- Confirmation Method:** dropdown
- Other Description:** Text field
- Employer:** Text field
- Title:** Text field
- Contacted Date:** Date picker
- Employment Status:** dropdown
- Ongoing Employment:** dropdown
- Employment Date:** Date picker and **to:** Date picker
- Earnings:** Text field with a dollar sign and **Per:** dropdown
- Position:** Text field
- Ongoing Overtime/Bonuses:** dropdown
- Ownership in Business:** dropdown
- Ownership Interest:** Text field with a percentage sign

At the bottom, there are three buttons: **Save & New**, **Save & Close**, and **Cancel**. A checkbox labeled "Print 'SEE ATTACHED' in signature" is located at the bottom right.

Figure 319: Add Employment Verification Dialog

3. Select the **Print "SEE ATTACHED" in signature box** checkbox to include the statement on the verification form.
4. Click **Save & Close** to add the employment verification information.

Note: Click *Save & New* to add another employment verification.

Edit VOE

Use the following steps to edit employment.

1. Select the **VOE** to edit. (See [Figure 315](#).)
2. Edit the **VOE** as applicable. (See [Add VOE](#) for details.)
3. Click **Save & Close**.

Delete VOE

Use the following steps to delete employment.

1. Select the **VOE** to **Delete**. (See [Figure 315](#).)
2. Click **Delete** on the *Delete Confirmation* dialog.

Verification of Deposit

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

Copy VOD

Copy VOD before adding other deposits.

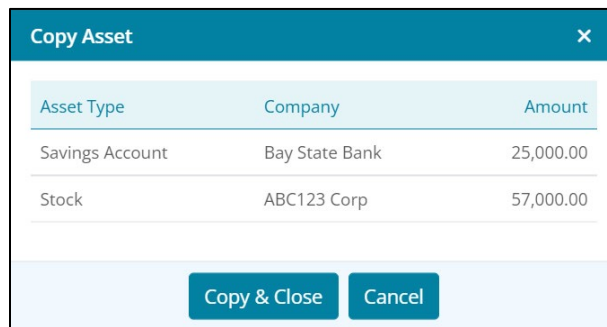
1. Click **Copy Assets**.



The screenshot shows a form titled "VERIFICATION OF DEPOSIT". It has two input fields: "From" and "Title".

Figure 320: Verification of Deposit

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



The screenshot shows a dialog box titled "Copy Asset". It contains a table with the following data:

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

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

Figure 321: Copy Asset Dialog

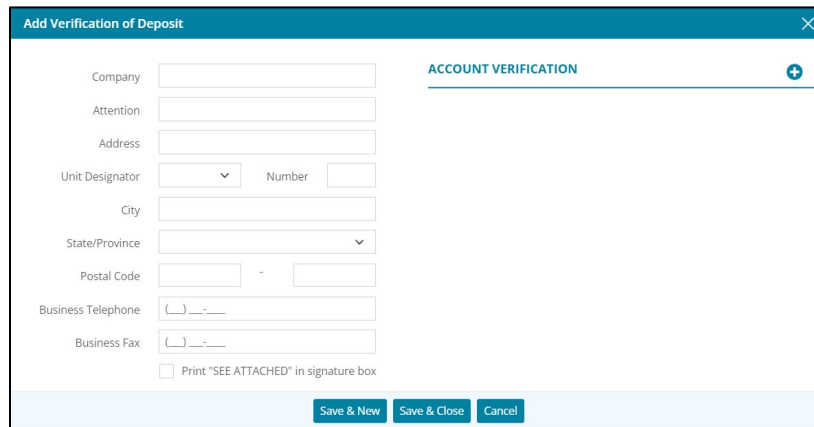
3. Click **Copy & Close**.
4. Enter form requester name in **From** field. (See [Figure 318](#).)
5. Enter form requester **Title**.

Add VOD

Use the following steps to add deposits.

1. Click the **Add** button to add another deposit. (See [Figure 318](#).)

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

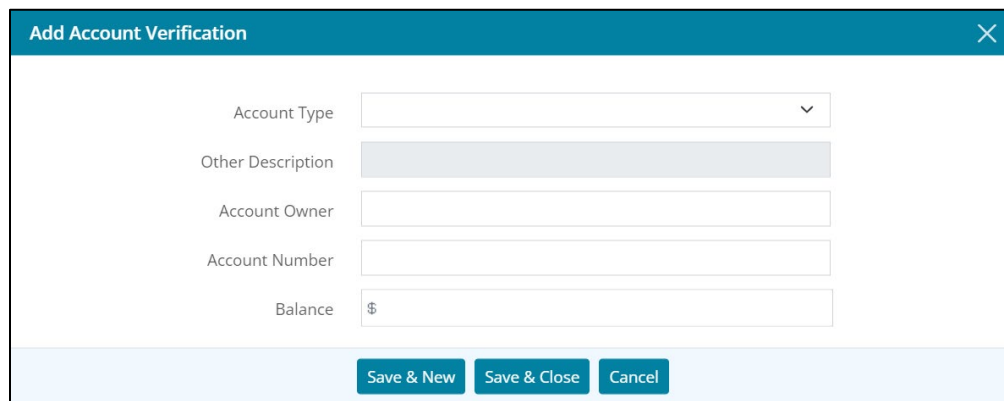


The dialog box titled "Add Verification of Deposit" contains the following fields and controls:

- 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 fields
- Business Fax: Text input field with area code and number fields
- Print "SEE ATTACHED" in signature box: Checkbox
- Buttons: Save & New, Save & Close, Cancel

Figure 322: 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 titled "Add Account Verification" 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: Save & New, Save & Close, Cancel

Figure 323: 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 318](#).)
 9. Enter form requester **Title**.

Edit VOD

Use the following steps to edit deposits.

1. Select the **VOD** to edit. (See [Figure 318.](#))
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 318.](#))
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**.

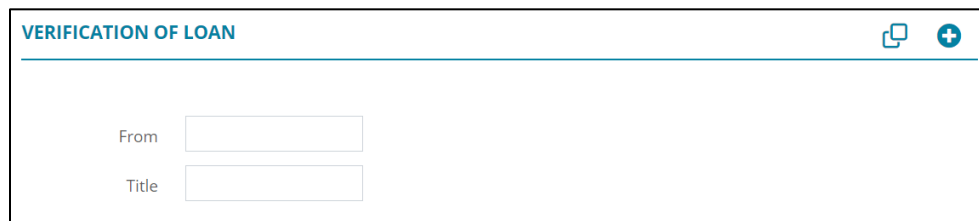


Figure 324: Verification of Loan

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

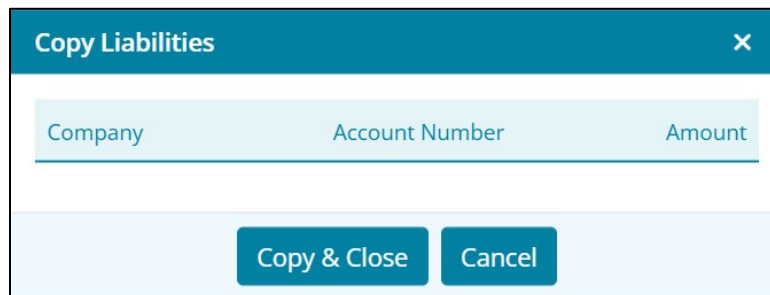


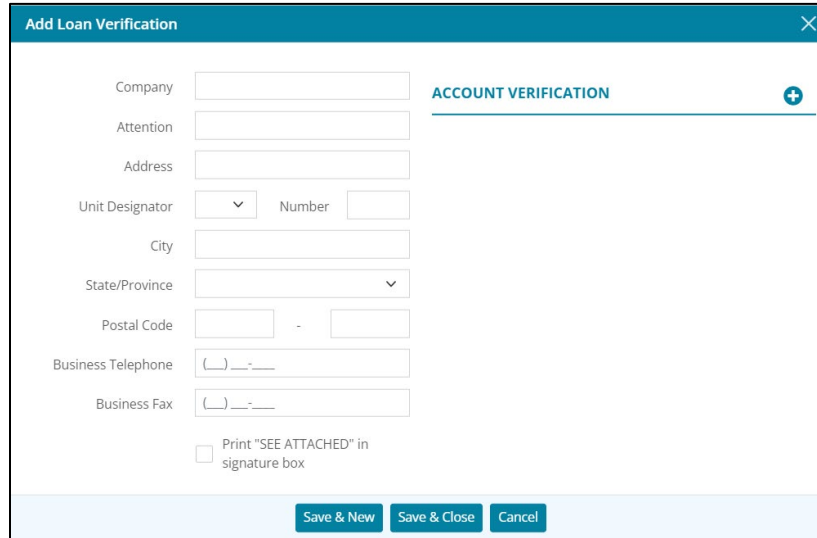
Figure 325: Copy Liabilities Dialog

3. Click **Copy & Close**.
4. Enter form requester name in **From field**. (See [Figure 322.](#))
5. Enter form requester **Title**.

Add VOL

Use the following steps to add VOL.

1. Click **Add** to add another liability account. (See [Figure 322.](#))
2. Complete the *Add Loan Verification* dialog fields.

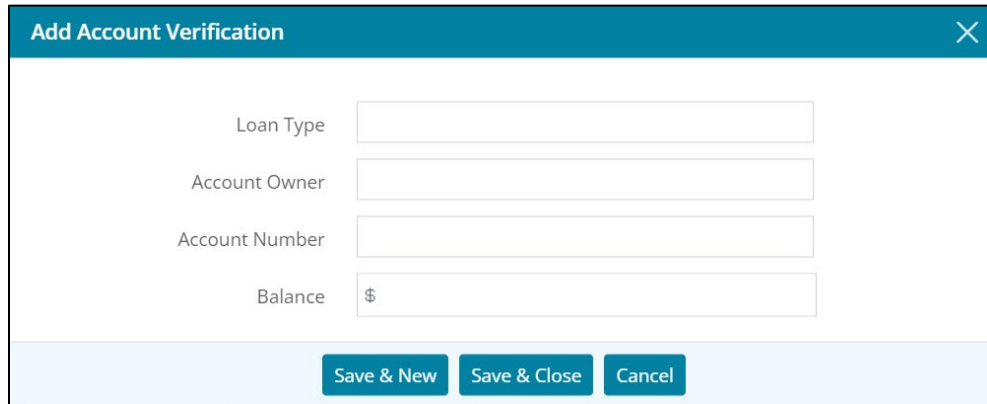


The **Add Loan Verification** dialog box contains the following fields and controls:

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

Figure 326: Add Loan Verification Dialog

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



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

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

Figure 327: 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 322.](#))
9. Enter form requester **Title**.

Edit VOL

Use the following steps to edit a loan.

1. Select the **VOL** to edit. (See [Figure 322](#).)
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 322](#).)
2. Click **Delete** on the *Delete Confirmation* dialog.

Verification of Mortgage and Rent

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

Rental Verification

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

1. Click **Copy Rentals**.

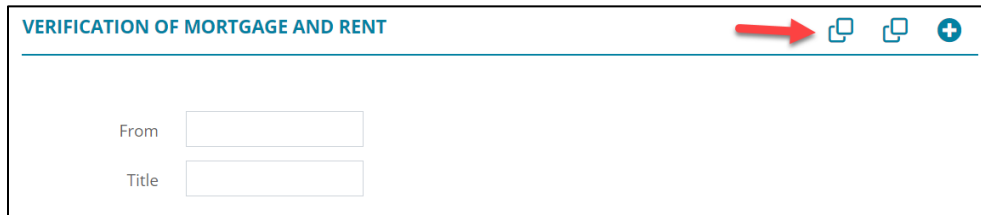
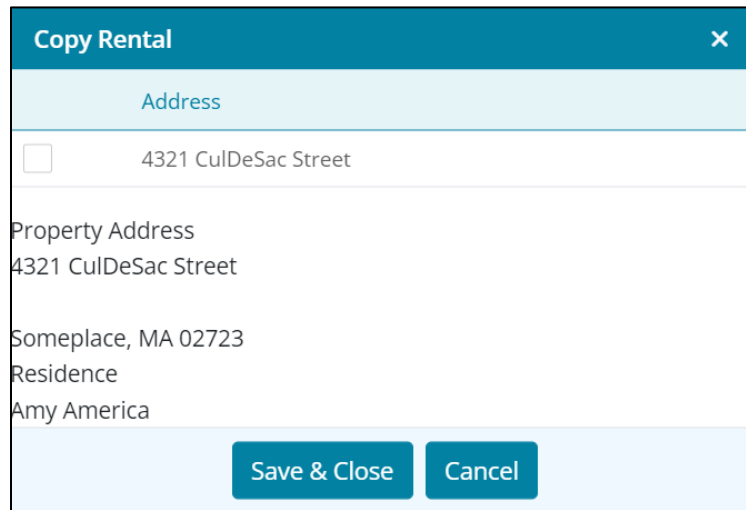


Figure 328: Rental Verification

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

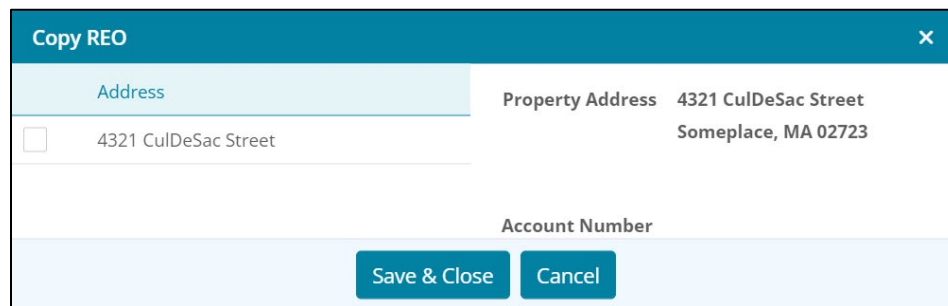
2. Select the **Address** checkbox.



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 blue text. Underneath, there is a checkbox followed by the text "4321 CulDeSac Street". Below this, the text "Property Address" is displayed, followed by "4321 CulDeSac Street", "Someplace, MA 02723", "Residence", and "Amy America". At the bottom of the dialog, there are two buttons: "Save & Close" and "Cancel".

Figure 329: 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 blue text. Underneath, there is a checkbox followed by the text "4321 CulDeSac Street". To the right of this, the text "Property Address" is displayed, followed by "4321 CulDeSac Street" and "Someplace, MA 02723". Below this, the text "Account Number" is displayed. At the bottom of the dialog, there are two buttons: "Save & Close" and "Cancel".

Figure 330: Copy REOs

6. Click **Save & Close**.
7. Enter requestor name in **From** field. (See [Figure 326](#).)
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 326](#).)
2. Select the **Address** checkbox.
3. Click **Save & Close**.

- Complete the **From** and **Title** fields. (See [Figure 326](#).)

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 326](#).)
- Complete the **Add Mortgage or Rent Verification** dialog fields to verify landlord or mortgage holder details.

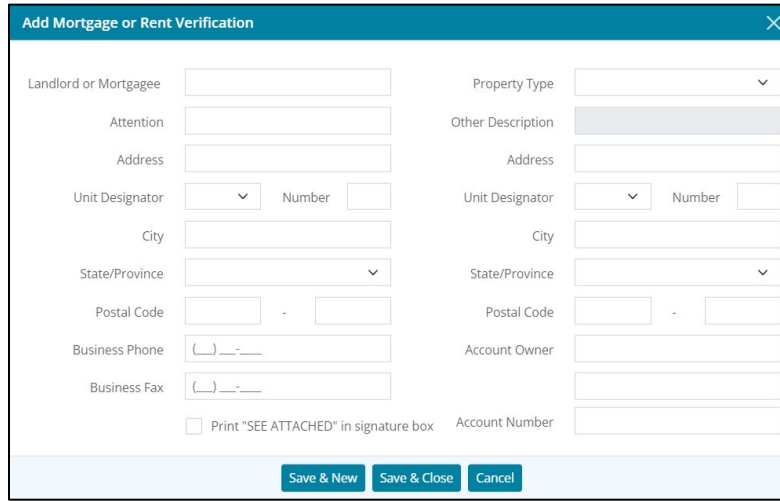


Figure 331: Add Mortgage or Rent Verification

- Click **Save & Close**.

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

- Complete the **From** and **Title** fields. (See [Figure 326](#).)

Edit VOM/R

Use the following steps to edit mortgage/rent.

- Select the **VOM/R** to edit. (See [Figure 326](#).)
- 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 326](#).)
- 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.

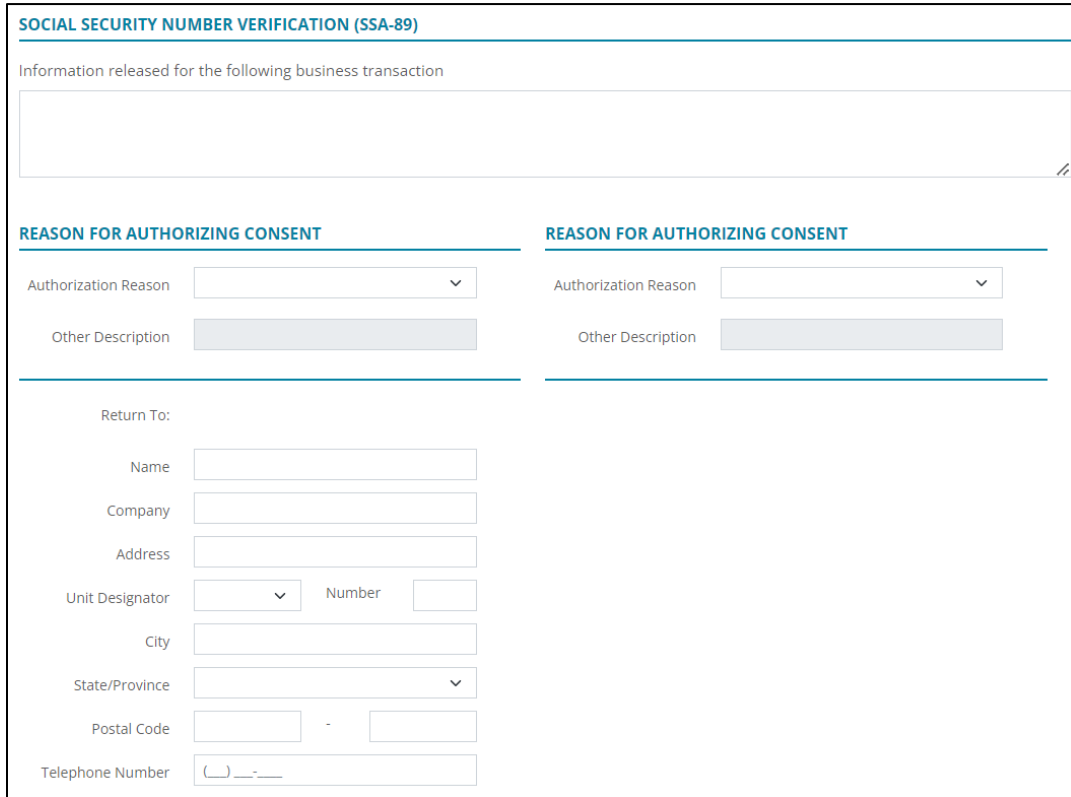


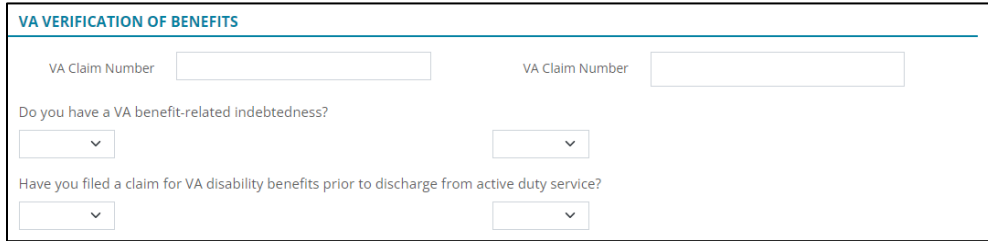
Figure 332: Social Security Number Verification

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

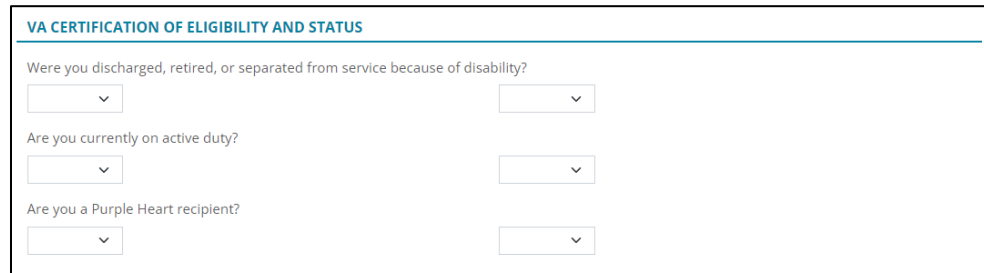
VA Claim Number VA Claim Number

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 333: 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?

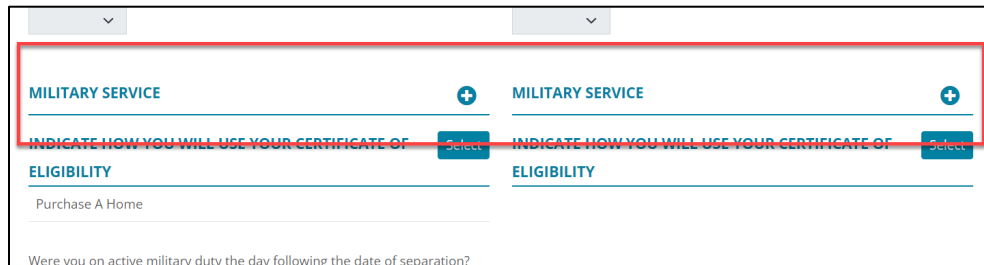
Figure 334: VA Certification of Eligibility & Status

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

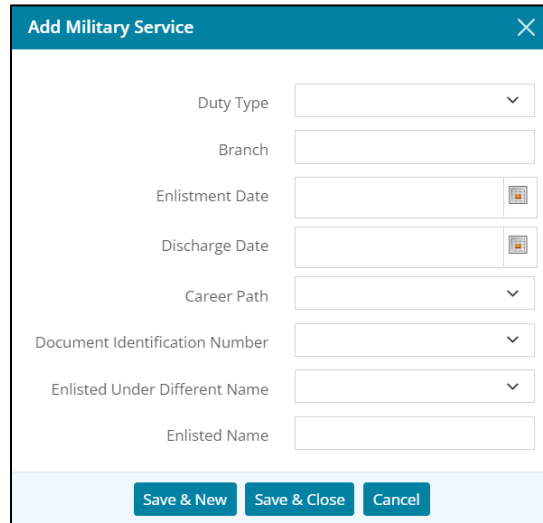
ELIGIBILITY

Purchase A Home

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

Figure 335: 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**, and **Cancel**.

Figure 336: Add Military Service Dialog

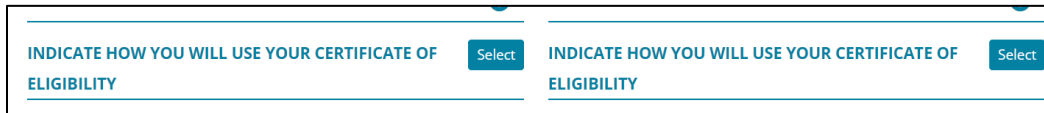
3. Click **Save & Close**.

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.

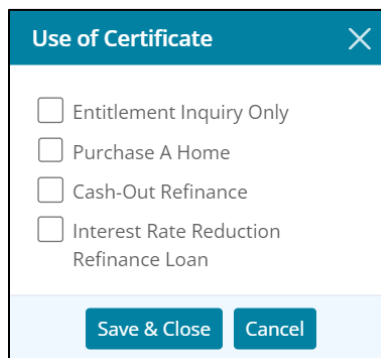


The **Certificate of Eligibility Indicator** shows two sections, each with a **Select** button:

- INDICATE HOW YOU WILL USE YOUR CERTIFICATE OF ELIGIBILITY
- INDICATE HOW YOU WILL USE YOUR CERTIFICATE OF ELIGIBILITY

Figure 337: 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** and **Cancel**.

Figure 338: Use of Certificate

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

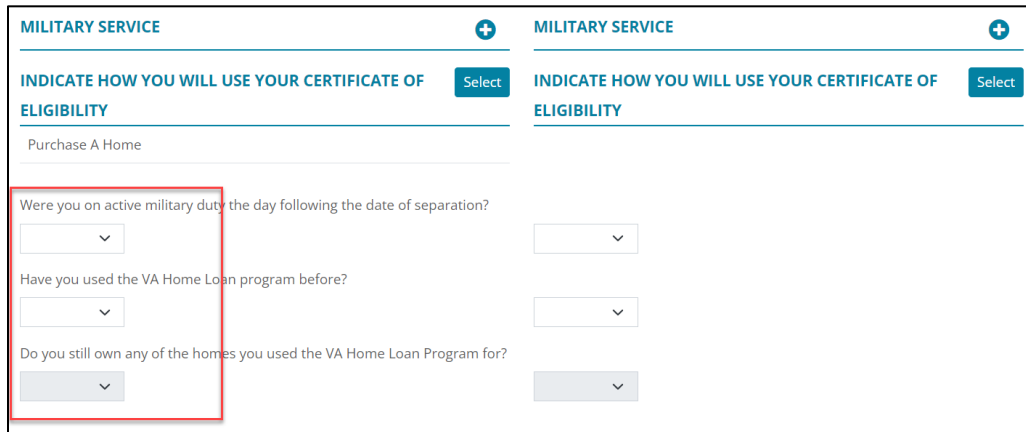


Figure 339: Military Service Options

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 337](#).

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

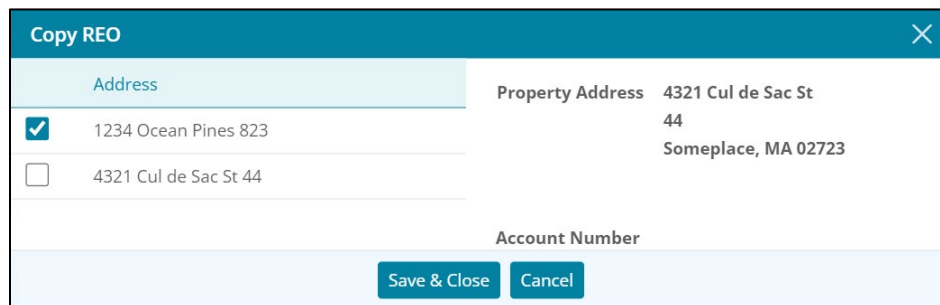
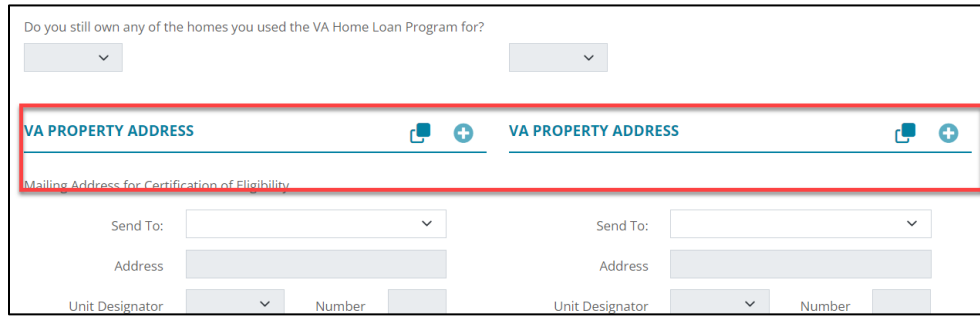


Figure 340: Copy REO (VA Property Address)

3. Click **Save & Close**.

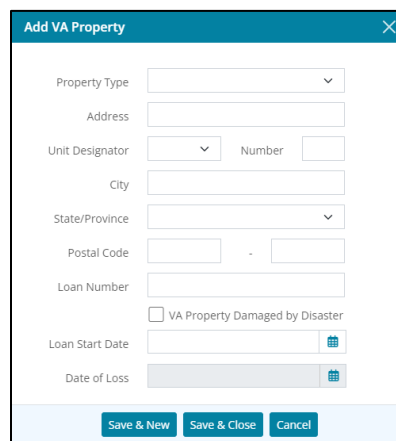
4. Click the **VA Property Address Add** button.



The screenshot shows a web interface with a red box highlighting the 'VA PROPERTY ADDRESS' button. The button is located in a header area and includes a plus icon. Below the button, there are input fields for 'Send To', 'Address', 'Unit Designator', and 'Number'.

Figure 341: Add VA Property Address

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



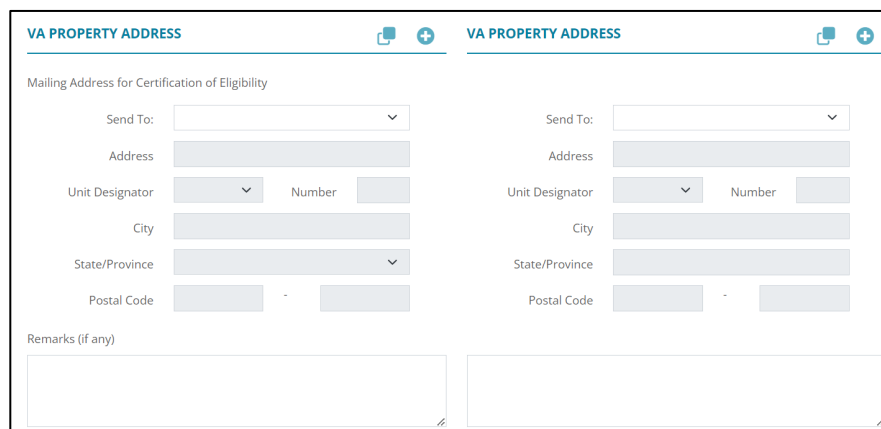
The screenshot shows a dialog box titled 'Add VA Property'. It contains the following fields: Property Type (dropdown), Address (text), Unit Designator (dropdown), Number (text), City (text), State/Province (dropdown), Postal Code (text with a hyphen), Loan Number (text), a checkbox for 'VA Property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

Figure 342: 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 two columns of input fields for 'Mailing Address for Certification of Eligibility'. Each column contains: 'Send To' (dropdown), 'Address' (text), 'Unit Designator' (dropdown), 'Number' (text), 'City' (text), 'State/Province' (dropdown), and 'Postal Code' (text with a hyphen). At the bottom of each column is a 'Remarks (if any)' text area.

Figure 343: 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**.

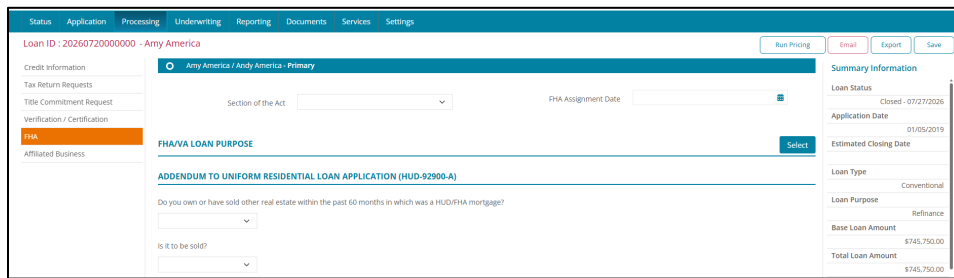


Figure 344: FHA/VA Loan Purpose

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.

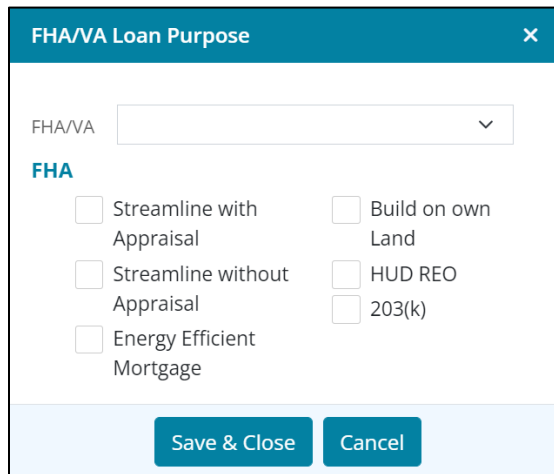


Figure 345: FHA/VA Loan Purpose Dialog

7. Select applicable checkboxes.

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

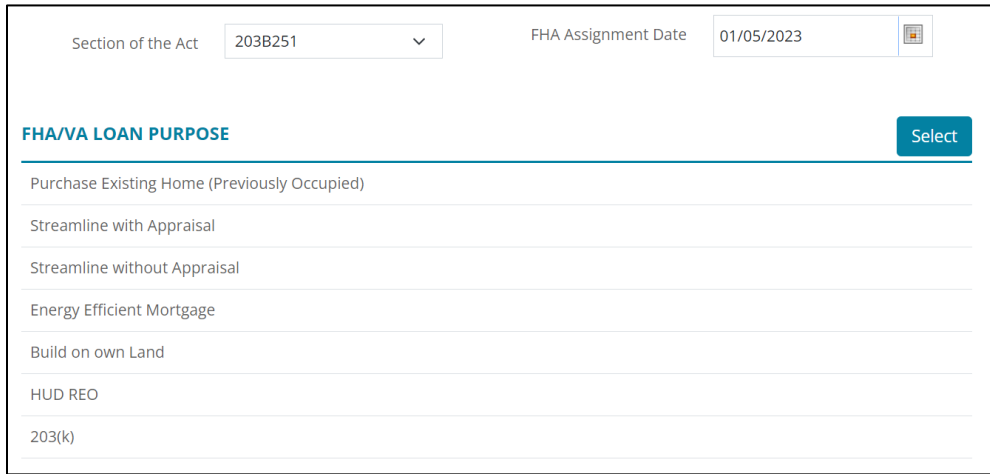


Figure 346: FHA/VA Loan Purpose Table

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.

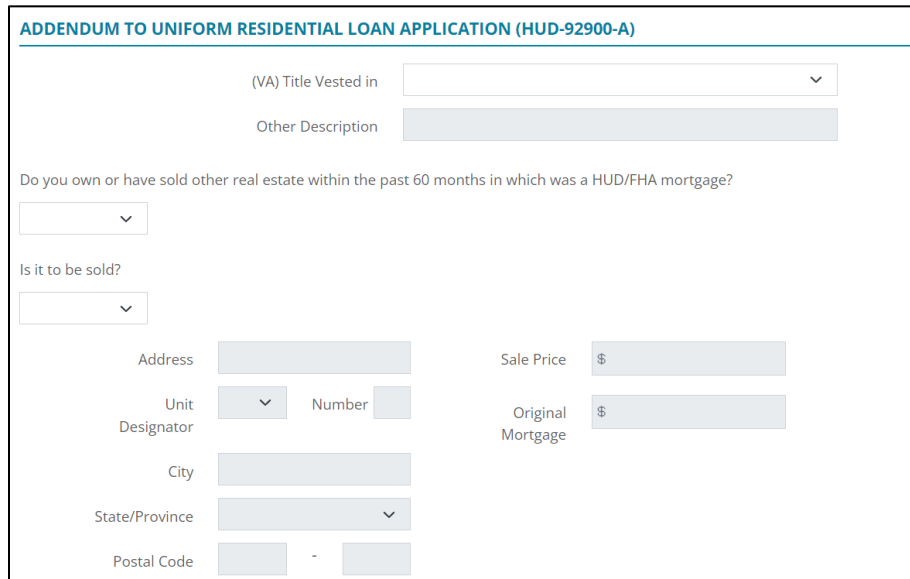


Figure 347: HUD-92900-A

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 348: 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?

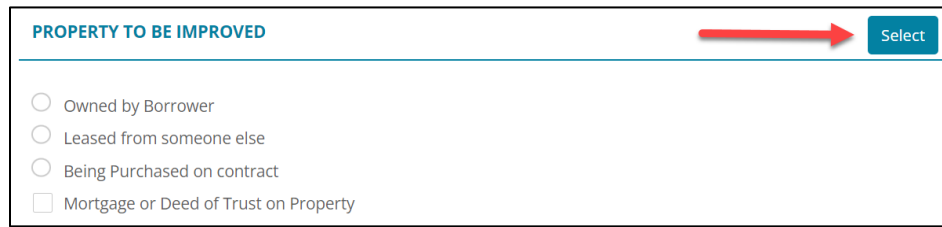
Are you refinancing a Title I loan?

Loan Number Current Balance

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

Figure 349: HUD-56001 Options

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



PROPERTY TO BE IMPROVED

☐ Owned by Borrower

☐ Leased from someone else

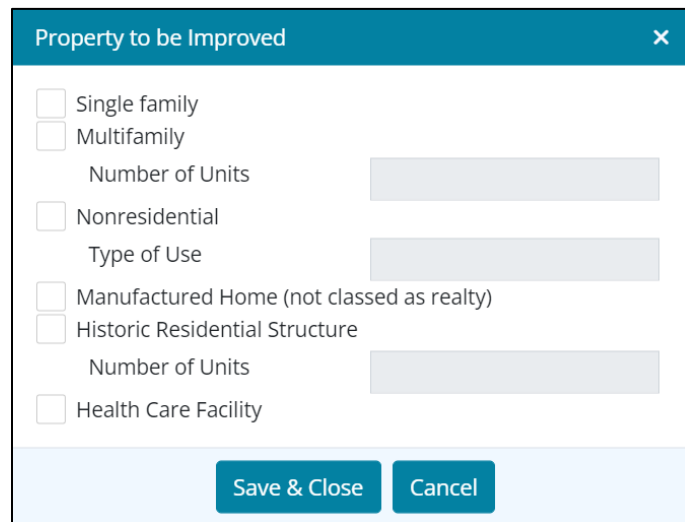
☐ Being Purchased on contract

☐ Mortgage or Deed of Trust on Property

Select

Figure 350: 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

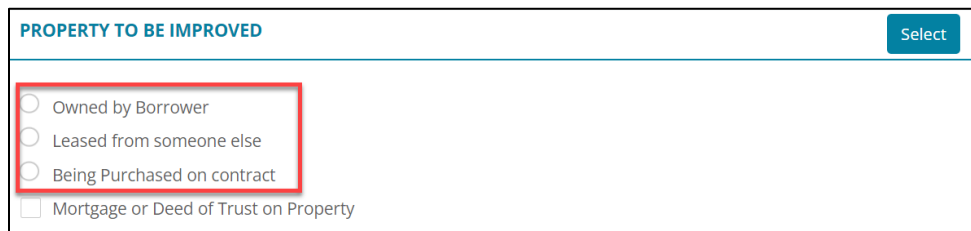
Number of Units

☐ Health Care Facility

Save & Close **Cancel**

Figure 351: 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 352: 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		Lease Payment	\$
Address		Lease Expiration	
Unit Designator	▼ Number		
City			
State/Province	▼		
Postal Code	-		

Figure 353: 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 ▼	Account Type ▼
Company Name	Company Name
Address	Address
Unit Designator ▼ Number	Unit Designator ▼ Number
City	City
State/Province ▼	State/Province ▼
Postal Code -	Postal Code -

Figure 354: Bank Account Details

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

DE Statement of Appraised Value (HUD-92800.5B)

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

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

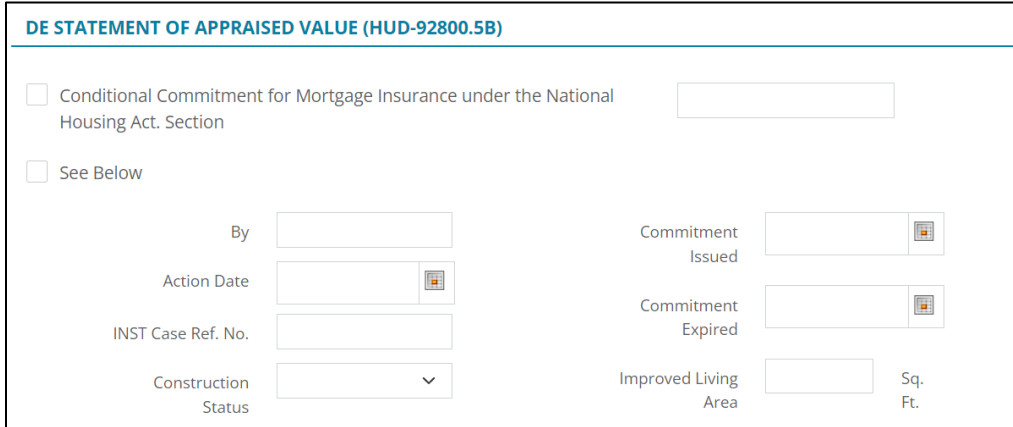


Figure 355: HUD-92800.5B Options

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

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

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

8. Complete the remaining selections.

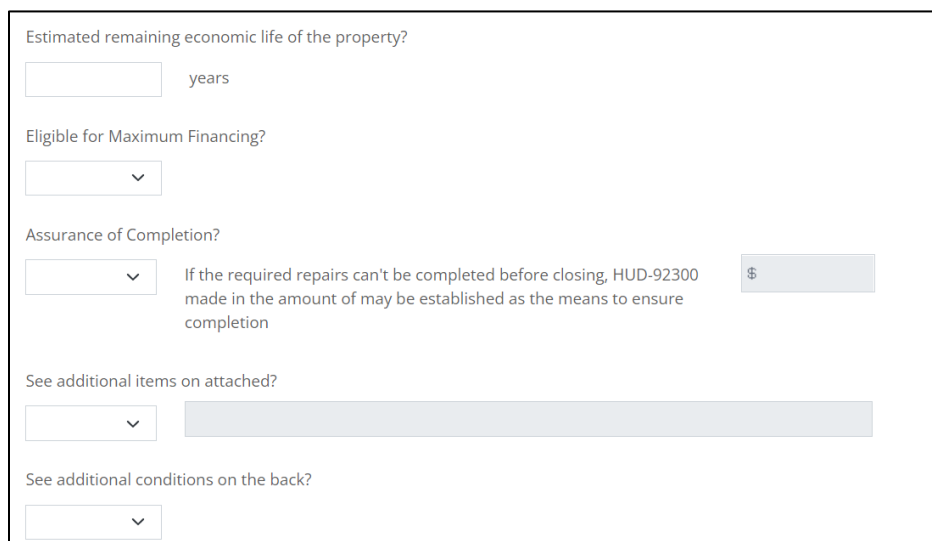


Figure 356: HUD-92800.5B Selections

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

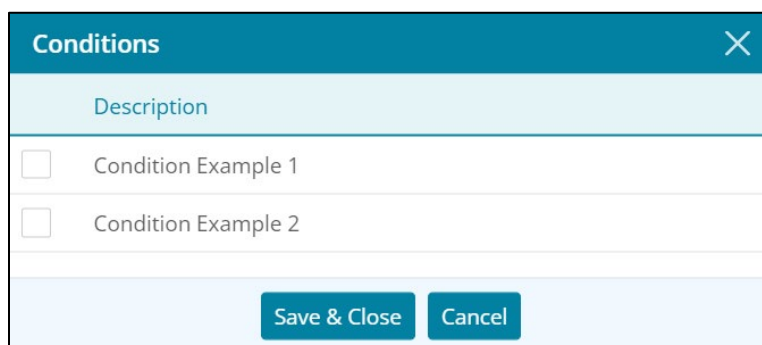


Figure 357: Conditions Dialog

11. Click **Save & Close**.

Energy-Efficient Mortgage Fact Sheet

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

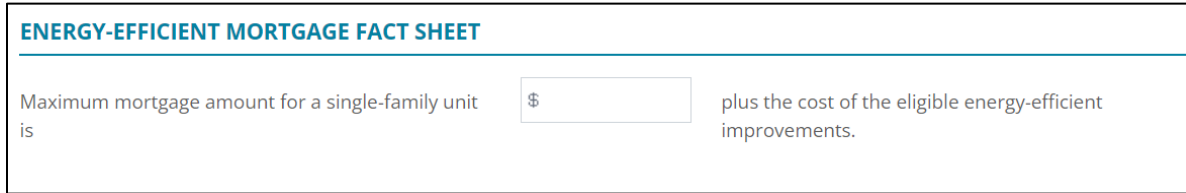


Figure 358: Energy-Efficient Mortgage Fact Sheet

Housing Counseling Lender Certification of Completion

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

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

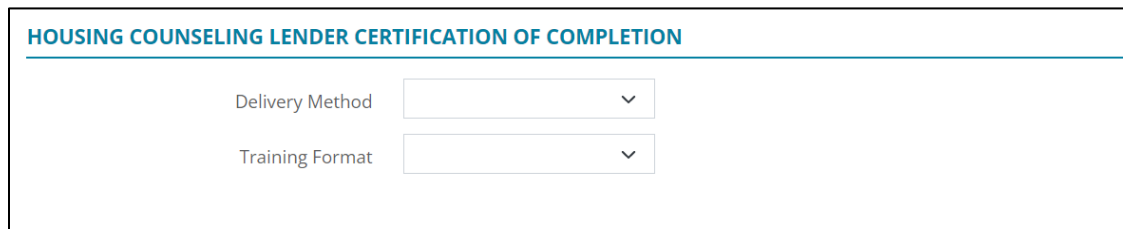


Figure 359: Counseling Cert. of Completion

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.

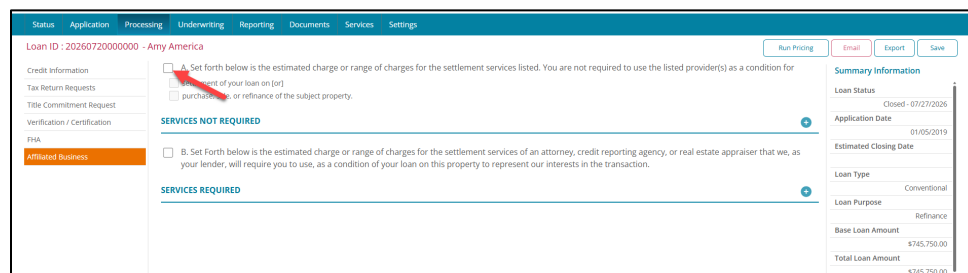


Figure 360: Affiliated Business

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

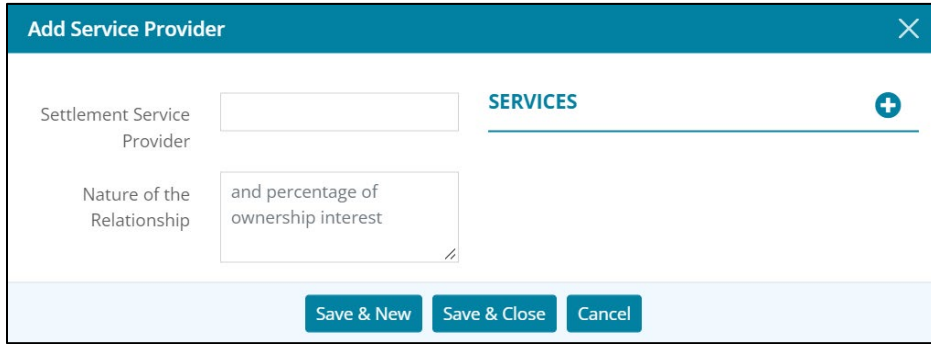


Figure 361: Add Service Provider

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

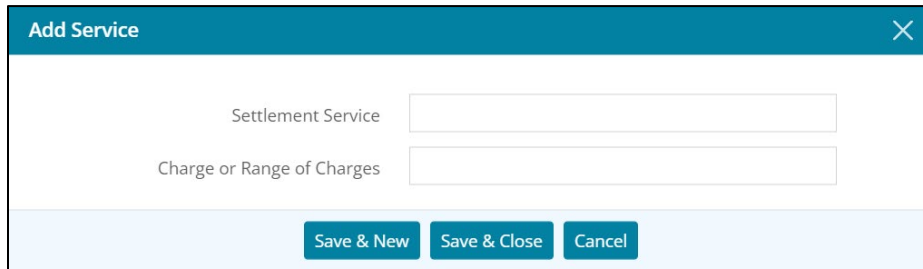


Figure 362: Add Service

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

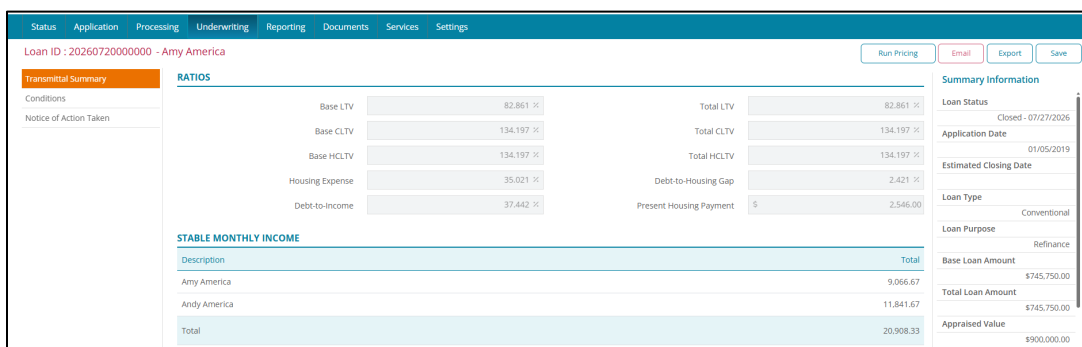
1. Select option **B** if a service is required to be used.
2. Click the **Add** button to list any affiliated businesses.
3. Repeat *Option A* steps 4-10 to list any affiliated businesses.

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 : 20260720000000 - Amy America			
RATIOS		Summary Information	
Base LTV	82.861 %	Total LTV	82.861 %
Base CLTV	134.197 %	Total CLTV	134.197 %
Base HCLTV	134.197 %	Total HCLTV	134.197 %
Housing Expense	35.021 %	Debit-to-Housing Gap	2.421 %
Debt-to-Income	37.442 %	Present Housing Payment	\$ 2,546.00
STABLE MONTHLY INCOME			
Description	Total		
Amy America	9,066.67		
Andy America	11,841.67		
Total	20,908.33		
Summary Information		Summary Information	
Loan Status	Closed - 07/27/2026		
Application Date	01/05/2019		
Estimated Closing Date			
Loan Type	Conventional		
Loan Purpose	Refinance		
Base Loan Amount	\$745,750.00		
Total Loan Amount	\$745,750.00		
Appraised Value	\$900,000.00		

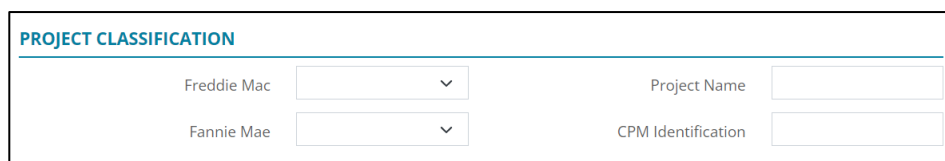
Figure 363: Transmittal Summary

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	

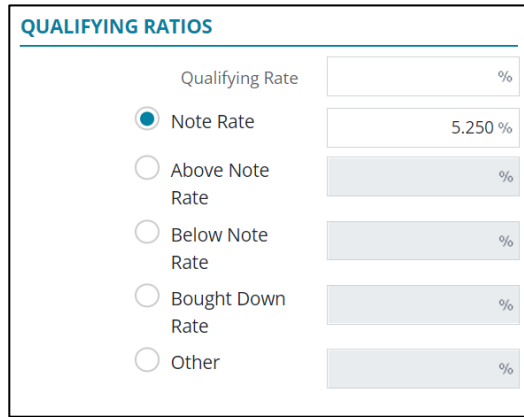
Figure 364: Project Classification

2. Select the **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 several input fields. At the top is a "Qualifying Rate" field with a percentage sign. Below it are five radio button options, each followed by a text input field with a percentage sign: "Note Rate" (selected), "Above Note Rate", "Below Note Rate", "Bought Down Rate", and "Other". The "Note Rate" field contains the value "5.250 %".

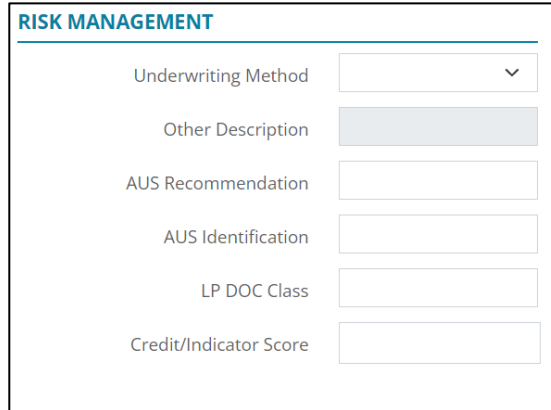
Figure 365: Qualifying Ratios

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 several input fields. At the top is a dropdown menu for "Underwriting Method". Below it are five text input fields: "Other Description", "AUS Recommendation", "AUS Identification", "LP DOC Class", and "Credit/Indicator Score".

Figure 366: 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
☐ Will have an Escrow Account	Funds Required \$
☐ Your Loan will not have an Escrow account	Verified Assets \$
	Source
	Months in Reserve
	Interested Party Contribution %

Figure 367: Escrow Account and Funds to Close

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

Mortgage Originator and Level of Property

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

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

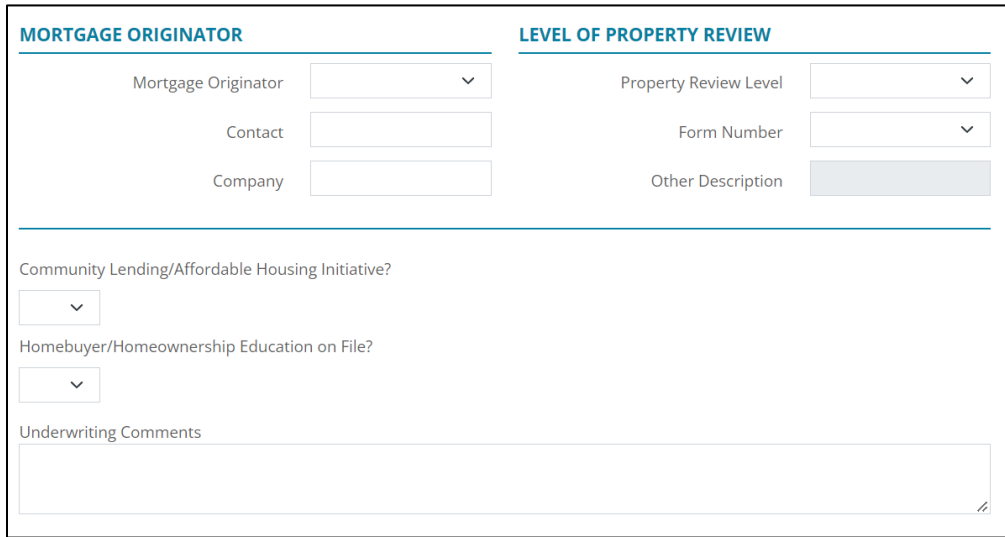


Figure 368: Mortgage Originator/Level of Property

2. Enter the **Mortgage Contact** name.
3. Enter the **Mortgage Company** name.
4. Select the **Property Review Level** from the dropdown.
5. Enter the **Form Number** from the dropdown.
6. Enter **Other Description** if selecting **Other** from **Form Number** option.
7. Select **Yes** or **No** for **Community Lending/Affordable Housing Initiative?**
8. Select **Yes** or **No** for **Homebuyer/Homeownership Education on File?**
9. Enter **Underwriting Comments** if applicable.
10. Click **Save**.

Conditions

Add an *Underwriting* condition by selecting the *Add* button.

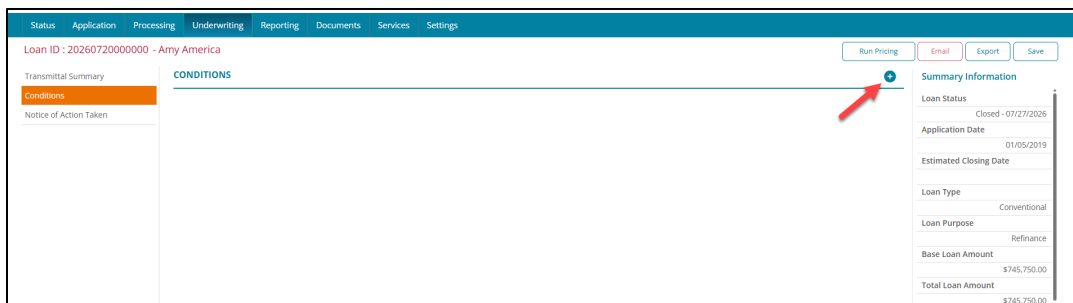
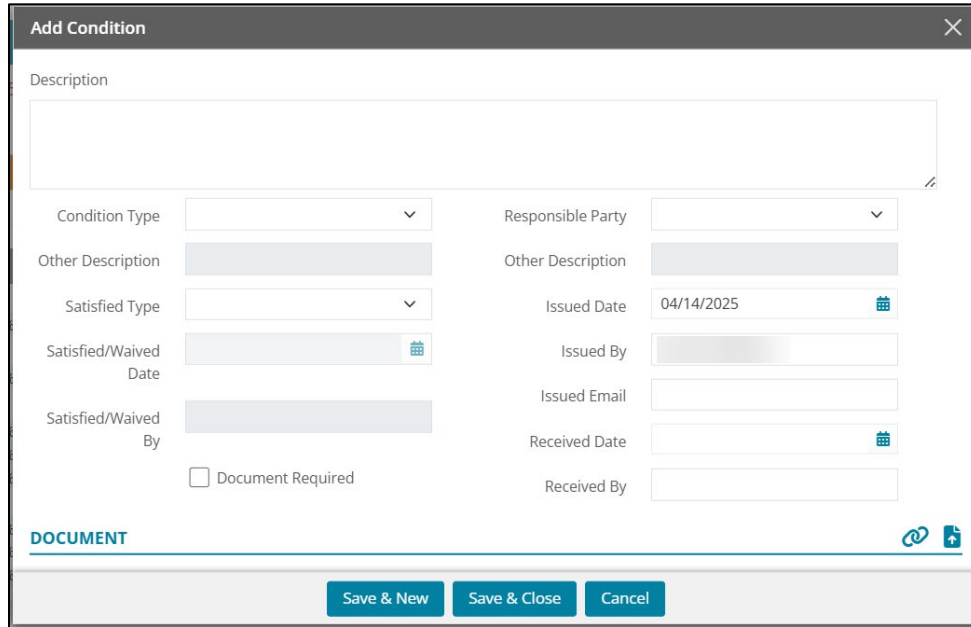


Figure 369: Conditions

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.
- Satisfied/Waived Date:** A date picker.
- Satisfied/Waived By:** A text field.
- Document Required:** A checkbox.
- Issued Date:** A date picker (pre-filled with 04/14/2025).
- Issued By:** A text field.
- Issued Email:** A text field.
- Received Date:** A date picker.
- Received By:** A text field.

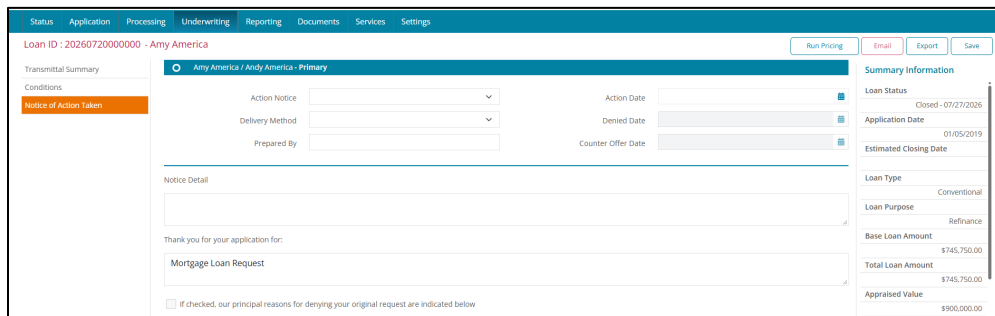
At the bottom, there are three buttons: **Save & New**, **Save & Close**, and **Cancel**. A **DOCUMENT** section at the bottom right includes a paper clip icon and an upload icon.

Figure 370: 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:** 20260720000000 - Amy America
- Transmittal Summary:**
 - Conditions:**
 - Action Notice: [dropdown]
 - Delivery Method: [dropdown]
 - Prepared By: [text field]
 - Action Date:** [date picker]
 - Denied Date:** [date picker]
 - Counter Offer Date:** [date picker]
- Notice Detail:**
 - Thank you for your application for:
 - Mortgage Loan Request
- Summary Information:**
 - Loan Status: Closed - 07/27/2026
 - Application Date: 01/05/2019
 - Estimated Closing Date: [text field]
 - Loan Type: Conventional
 - Loan Purpose: Refinance
 - Base Loan Amount: \$745,750.00
 - Total Loan Amount: \$745,750.00
 - Appraised Value: \$900,000.00

At the bottom, there is a checkbox: ☐ If checked, our principal reasons for denying your original request are indicated below.

Figure 371: 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 372: 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.

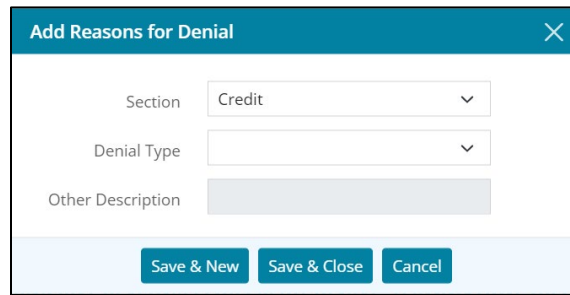


Figure 373: Add Reason of Denial

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.

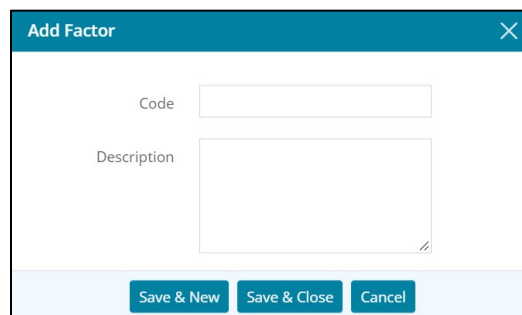


Figure 374: Factors

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		☐	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		☐	Additional Statement
Unit Designator	v Number		
City			
State/Province	v		
Postal Code	-		
Phone	() -		

Figure 375: 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

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

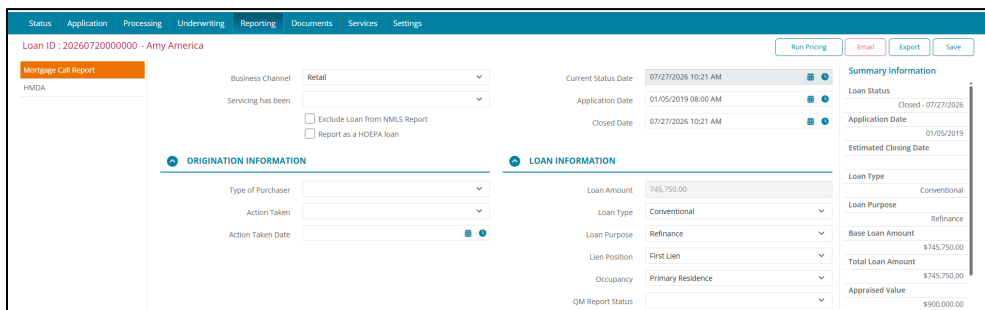


Figure 376: Mortgage Call Report

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		NMLS License Number	
City	Rehobeth	License	
State/Province	MD	Email	
Postal Code	21857	Phone	
Property Type			

Figure 377: 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 378: 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**.

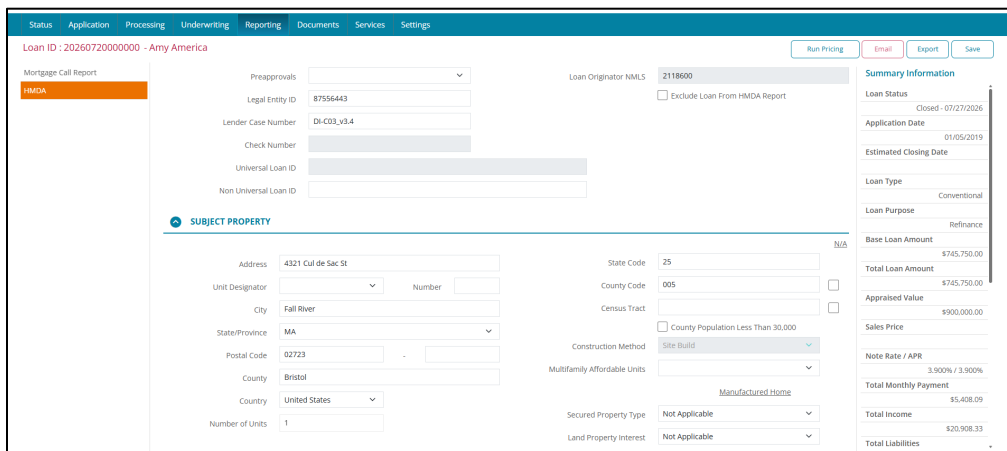


Figure 379: HMDA Application

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.

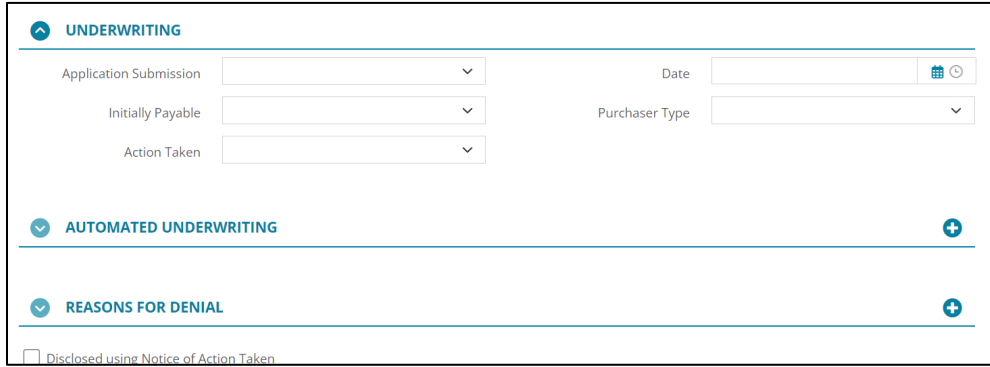


Figure 380: Underwriting (HMDA)

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.

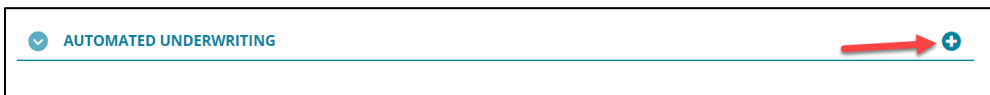
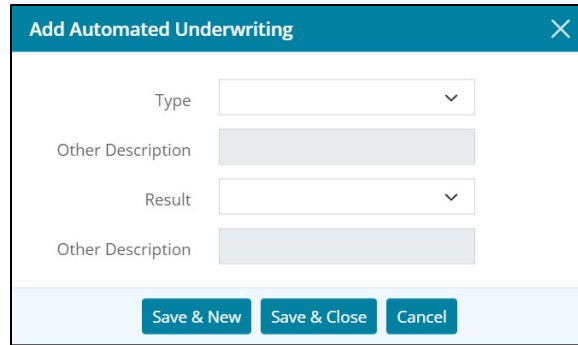


Figure 381: Automated Underwriting Section

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



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

- Type:** A dropdown menu.
- Other Description:** A text input field.
- Result:** A dropdown menu.
- Other Description:** A text input field.
- Buttons:** "Save & New", "Save & Close", and "Cancel".

Figure 382: 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 379](#).)
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.

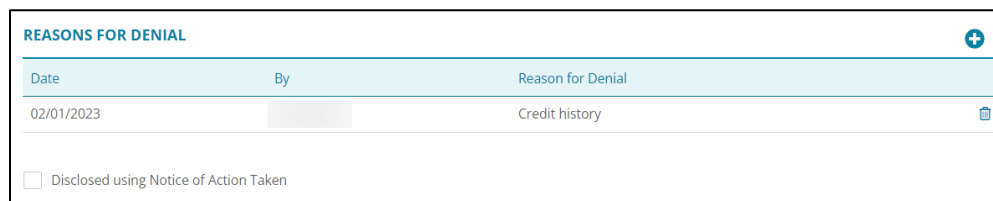
1. Select the **Delete** icon. (See [Figure 379](#).)
2. Click **Delete** on the *Delete Confirmation* dialog.

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.



The "REASONS FOR DENIAL" section displays a table with the following data:

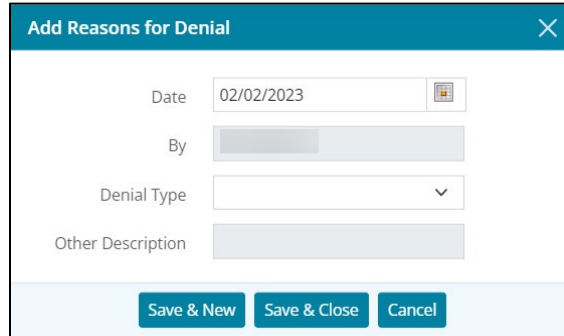
Date	By	Reason for Denial
02/01/2023		Credit history

Below the table, there is a checkbox labeled "Disclosed using Notice of Action Taken".

Figure 383: Reasons for Denial Section

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

Note: The *Date* field auto populates.



The dialog box titled "Add Reasons for Denial" contains the following fields and buttons:

- Date:** A text field with the value "02/02/2023" and a calendar icon.
- By:** A text field with a greyed-out background.
- Denial Type:** A dropdown menu with a downward arrow.
- Other Description:** A text field with a greyed-out background.
- Buttons:** "Save & New", "Save & Close", and "Cancel" at the bottom.

Figure 384: 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 381](#).)
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 381](#).)
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.

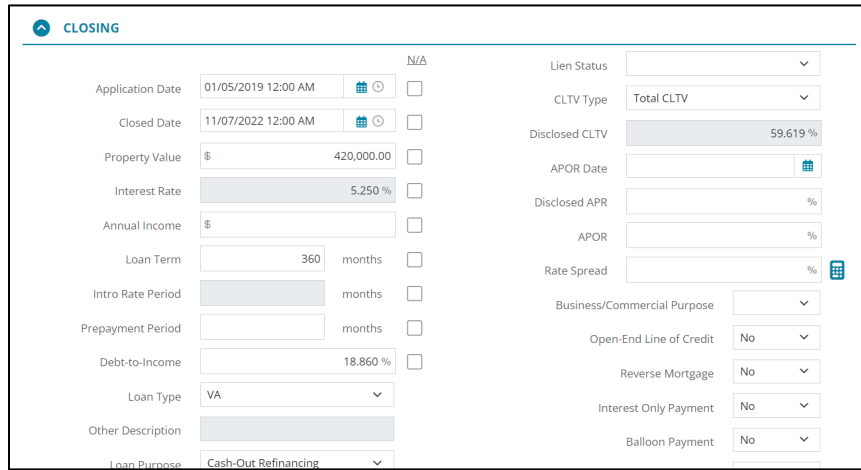


Figure 385: Closing

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

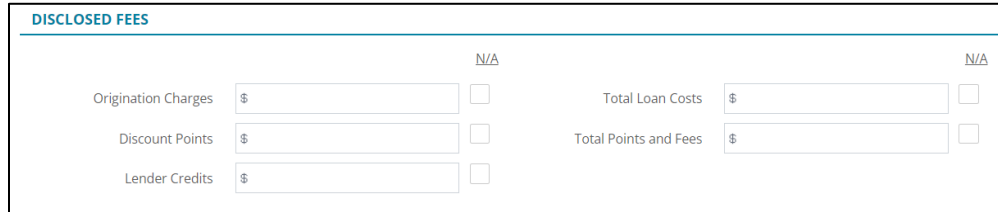


Figure 386: Disclosed Fees

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.

Upload Documents

Upload locally saved documents. Max file size is 50 MB.

File Types allowed:

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

1. Click the **Upload** icon.

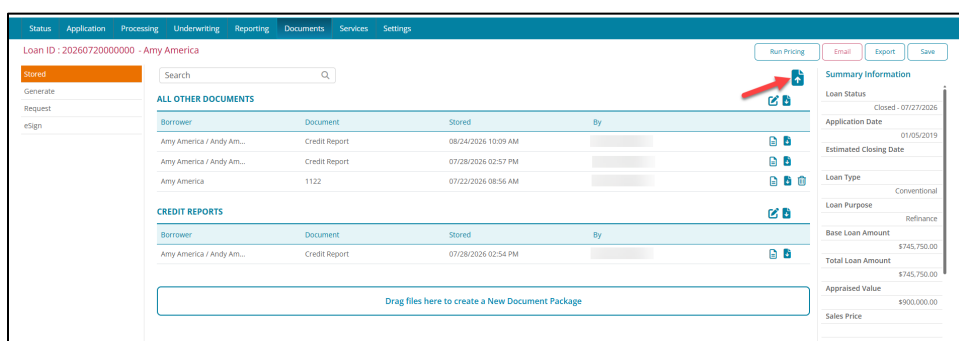


Figure 387: Upload Documents

2. Enter the **Document Name**.

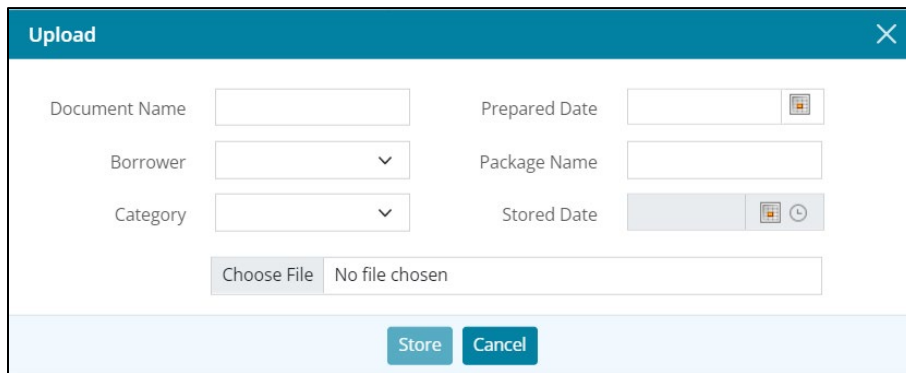


Figure 388: Upload Dialog

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**.

Document Search

Use the *Document Search* feature to quickly locate stored documents in a long list.

1. Select **Documents**.
2. Select **Stored**.

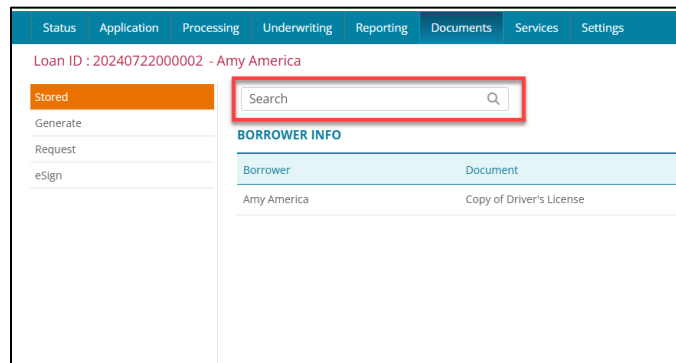


Figure 389: Search Documents

3. Enter the **Search** criteria.
4. Press **Enter**.

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.

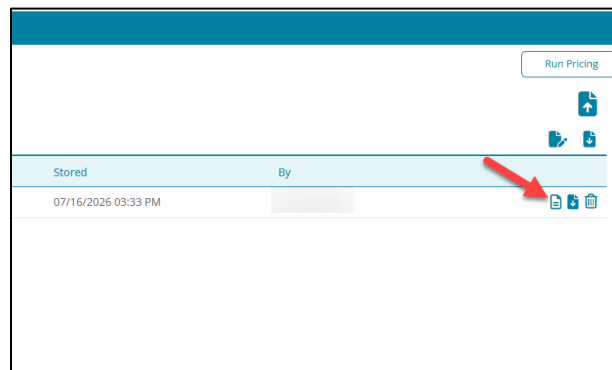
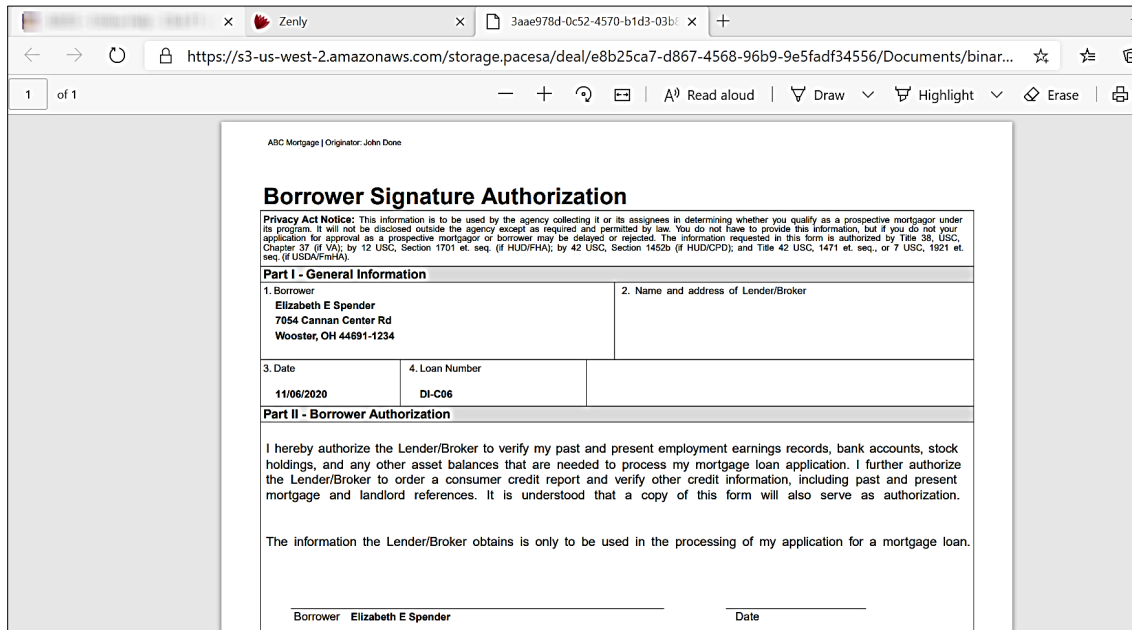


Figure 390: View Document

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

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



ABC Mortgage | Originator: John Doe

Borrower Signature Authorization

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgage borrower under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgage borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

Part I - General Information	
1. Borrower Elizabeth E Spender 7054 Cannan Center Rd Wooster, OH 44691-1234	2. Name and address of Lender/Broker
3. Date 11/06/2020	4. Loan Number DI-C06
Part II - Borrower Authorization	
I hereby authorize the Lender/Broker to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application. I further authorize the Lender/Broker to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a copy of this form will also serve as authorization. The information the Lender/Broker obtains is only to be used in the processing of my application for a mortgage loan.	
Borrower Elizabeth E Spender	Date

Figure 391: 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.

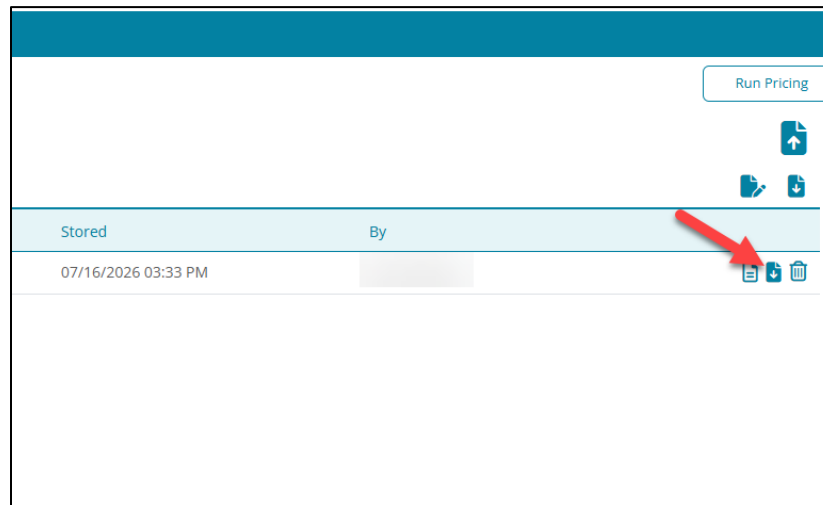


Figure 392: Download Document

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



Figure 393: Open File

Drag & Drop Function

Drag and drop file in the stored table to the Drag files here... box to create a New Document Package.

To use this function:

1. Click and drag the desired document to the box labelled **Drag file to create a New Document Package**.

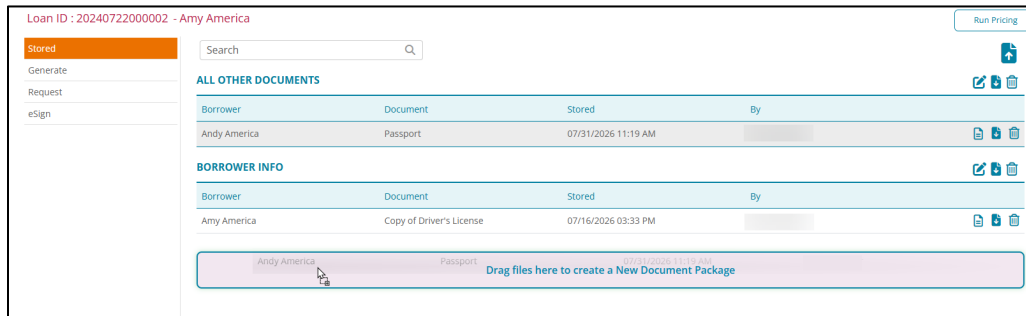
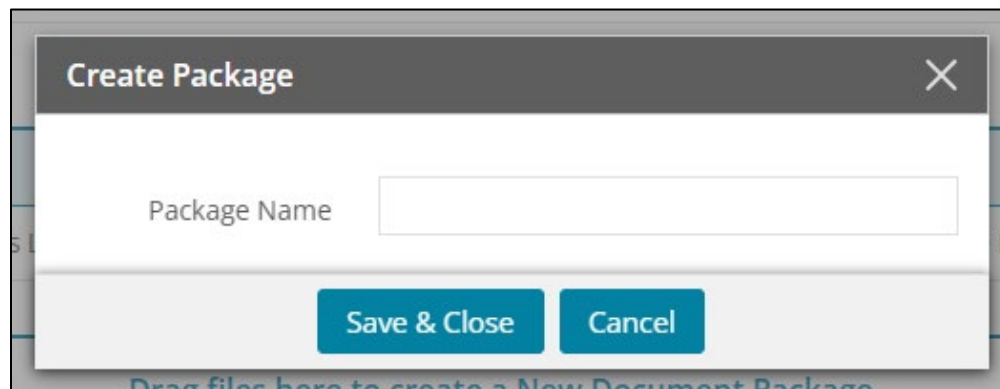


Figure 394: Drag & Drop

2. Enter the **Package Name** in the dialog box.



3. Click **Save & Close**.

Generate

Generate the files created on the following screens:

- Application
- Processing
- Underwriting

Generated documents display with a **DRAFT** watermark. Save them to **Storage** to remove the watermark in preparation for printing.

Generate Application

Use the following steps to generate the Loan Application.

1. Select **Document**.
2. Select **Generate**.

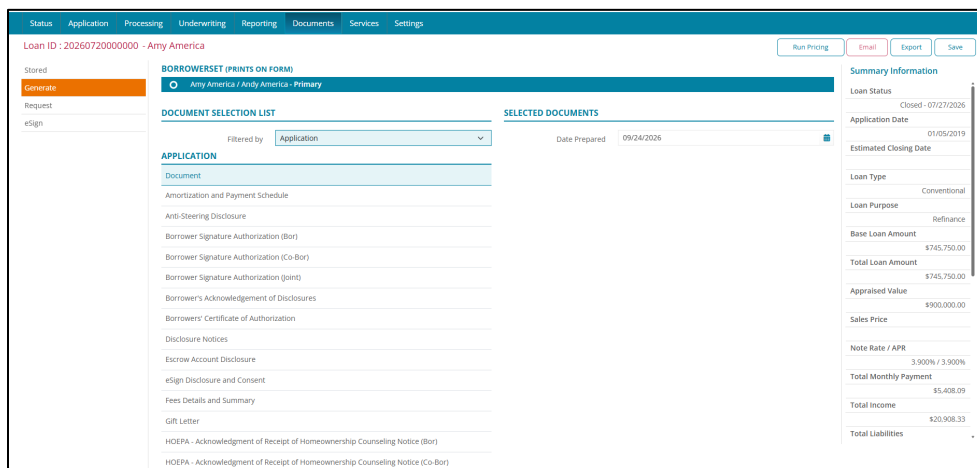
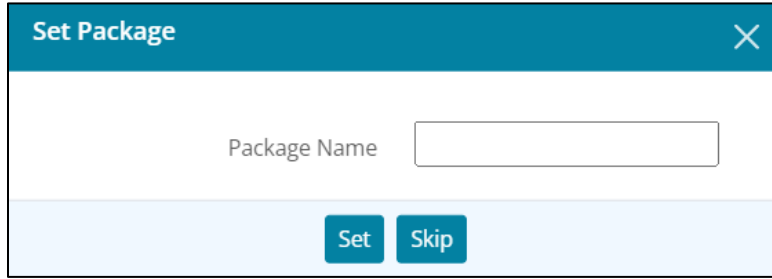


Figure 395: Generate Application

3. Select the **Borrower** radio button.
4. Select **Application** from the dropdown.
5. Enter **Date Prepared**.
6. Select the documents from the **Application List** to store for loan application submittal.

7. Click **Store**.



The image shows a 'Set Package' dialog box with a teal header and a white body. Inside the body, there is a text input field labeled 'Package Name'. At the bottom of the dialog, there are two buttons: 'Set' and 'Skip'.

Figure 396: 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 392](#).)
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 392](#).)
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**.

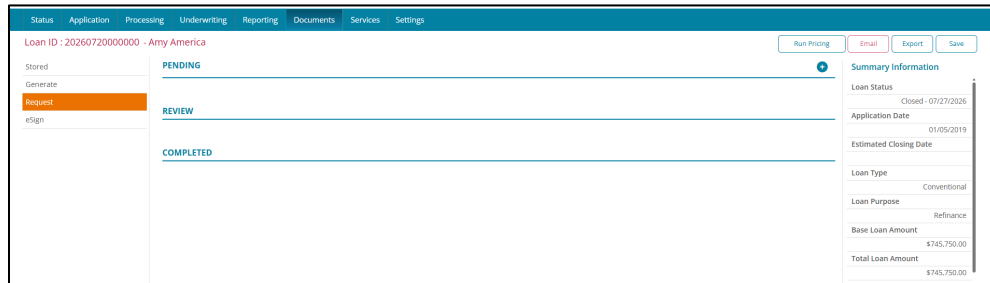


Figure 397: Document Request

Pending

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

1. Click the **Add** button. (See [Figure 394](#).)
2. Select or enter the **Document Name**.

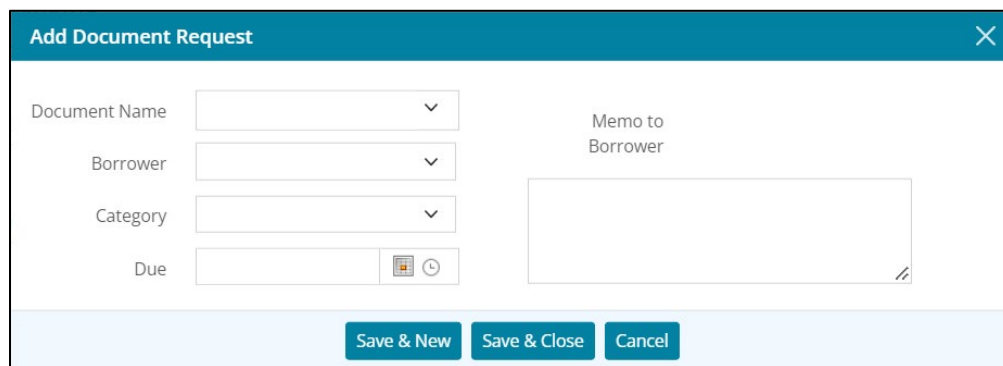


Figure 398: Add Document Request Dialog

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			

Figure 399: Send Document Request

9. Click **Send To**.

Send Document Request

Send To

Email

Borrower	Document	Due
Andy America	Bankruptcy Debt Schedule	

Send

Cancel

Figure 400: 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		
					Accept Reject

Figure 401: 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 402: 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**.

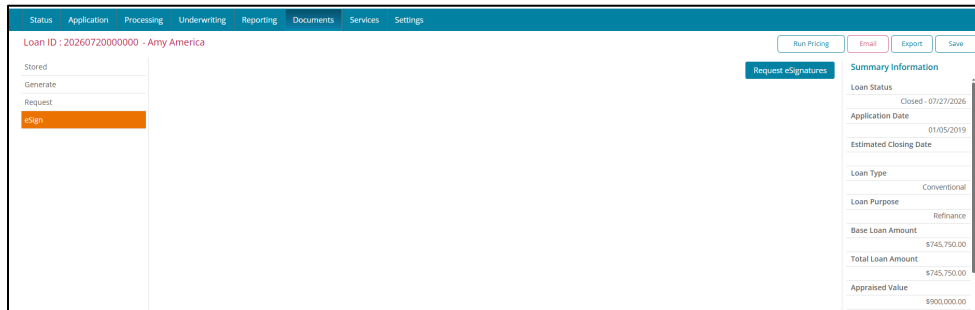


Figure 403: eSign Application

4. Select the appropriate signee radio button.

5. Click **Next**.

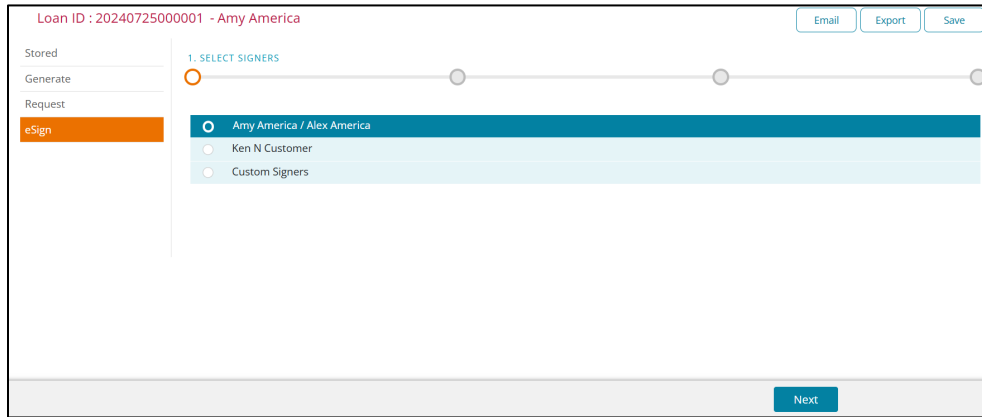


Figure 404: Retrieve Document List

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

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

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

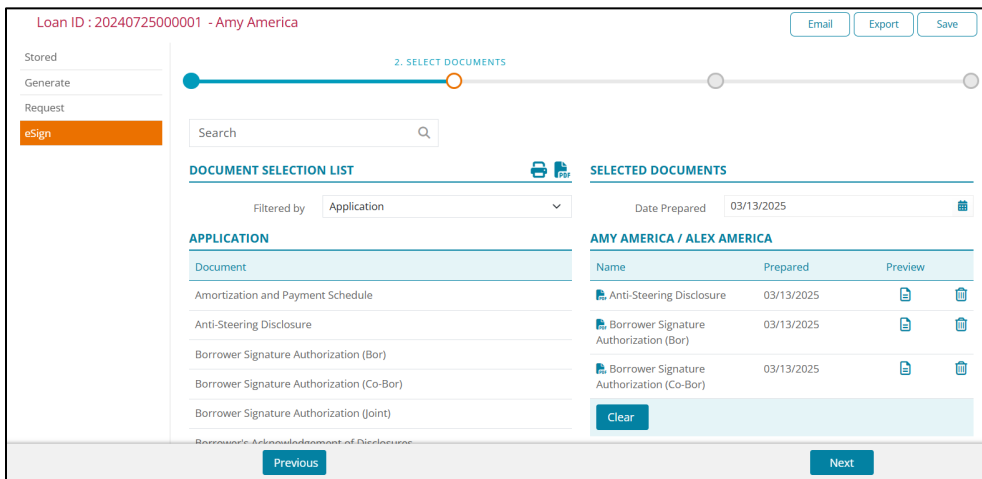


Figure 405: Selected Documents

8. Repeat Steps 7 – 8 until all documents requiring eSignatures are in the **Selected Documents List**.

9. If *Document Packages* is selected, choose the desired package.

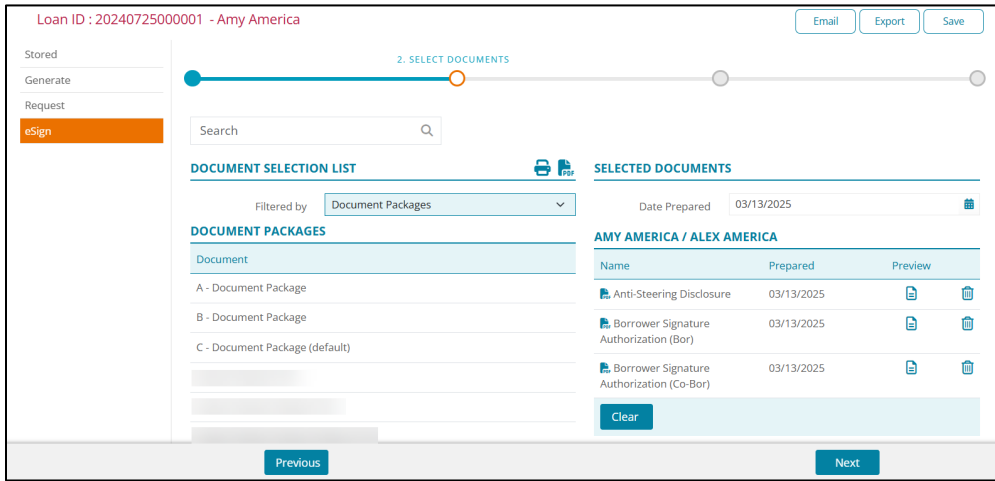


Figure 406: Document Packages

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.

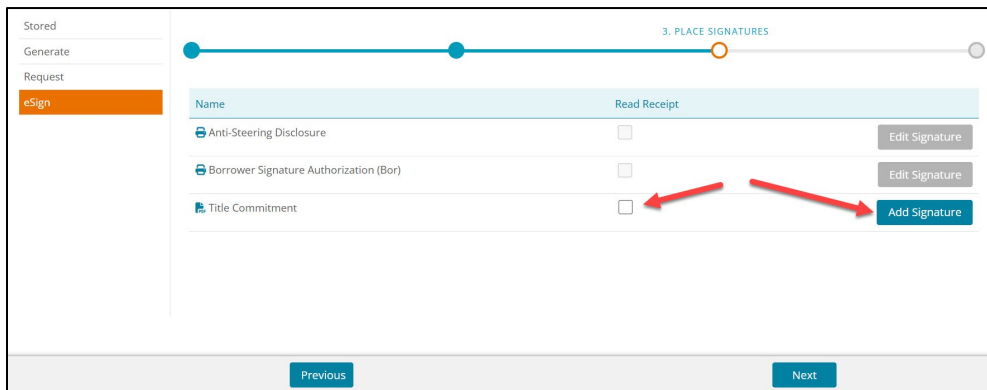


Figure 407: Add Signature

2. Click **Add Signature**.

- Click the **Add Signature Block** icon.

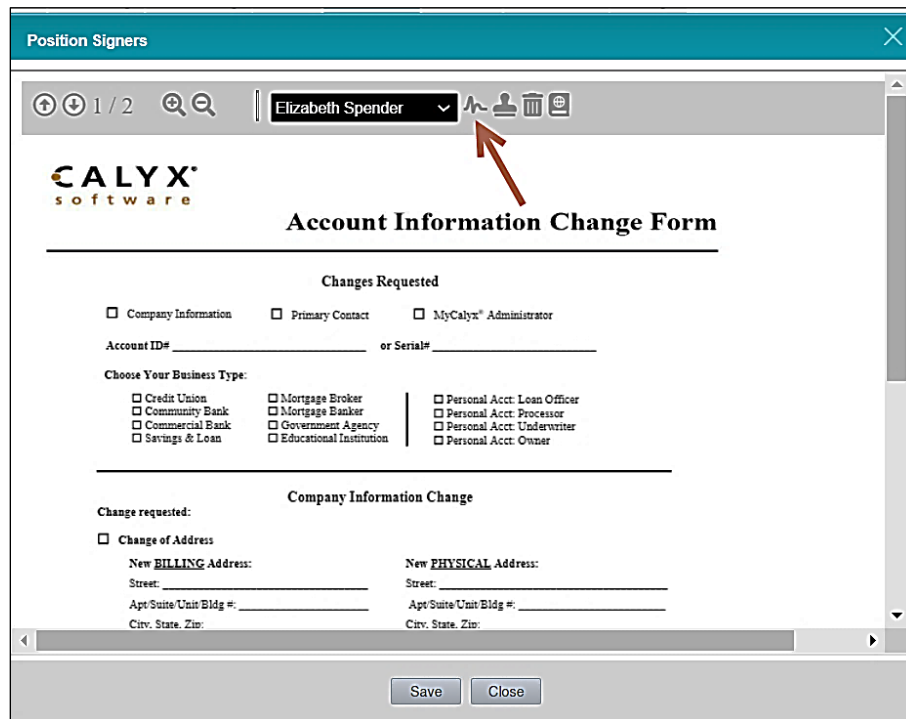


Figure 408: Position Signers Dialog

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

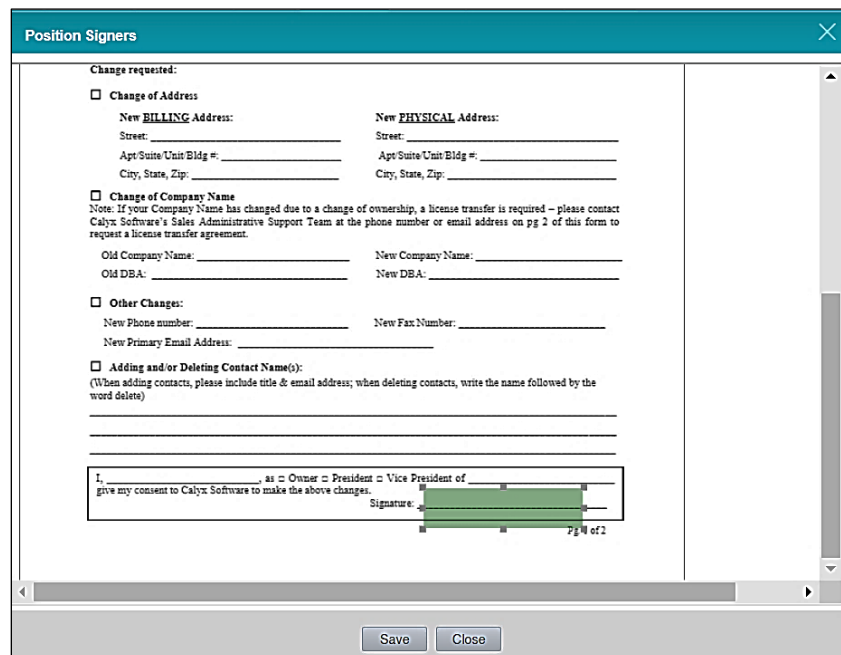


Figure 409: Position Signature Block

- Resize the **Signature Block**.

6. Click **Save**.
7. Proceed to [Request Signatures](#).

Request Signatures

Use the following steps to complete the eSignature request.

1. Click **Next**.

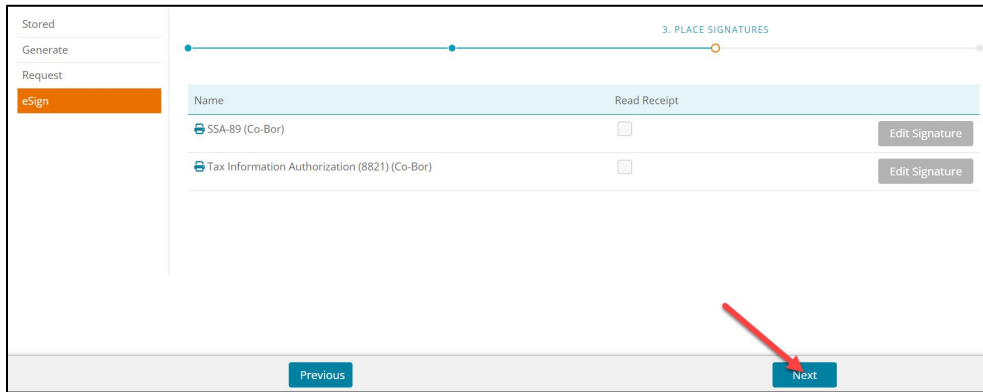


Figure 410: Complete eSignature Request

2. Enter a **Package Name**.

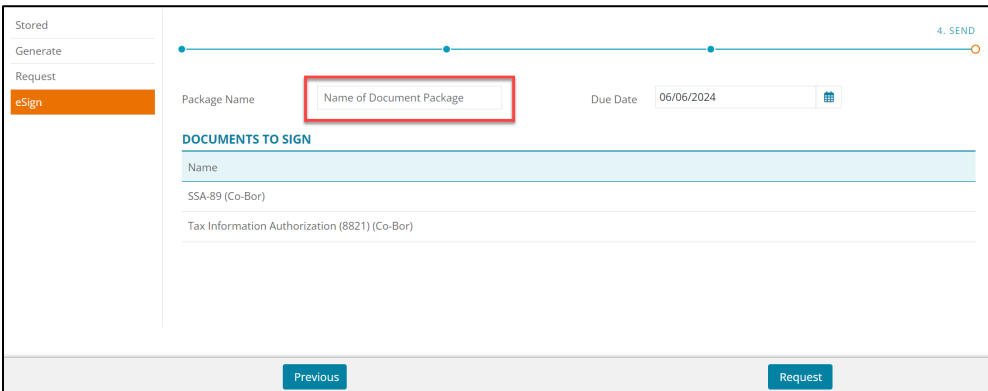


Figure 411: Send eSignature Request

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 soft or hard credit pulls for the Borrower/Co-Borrower. Credit pulls auto-populate the [Credit Information](#) screen.

Credit Order

Complete the individual credit report request for borrower and co-borrower.

1. Select **Services**.
2. Select **Credit Reporting**.

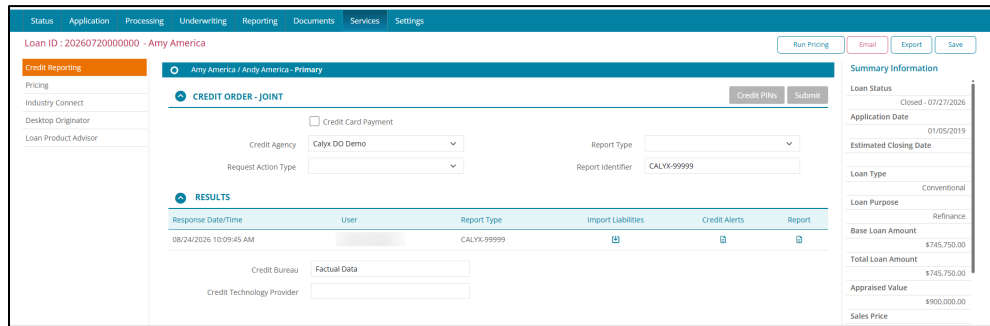


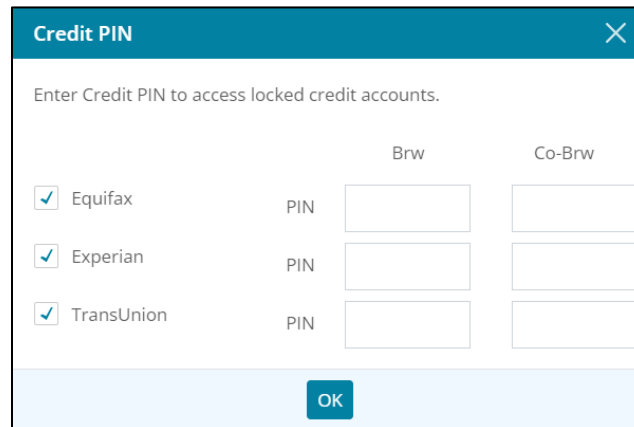
Figure 412: Borrower Credit Reporting

3. Check the **Credit Card Payment** checkbox if appropriate.

Note: Leave the *Credit Card Payment* checkbox blank to use credit card information stored on the *Services Settings* screen. (See [Services Settings](#).)

4. Enter the **Credit Agency** from the dropdown.
5. Enter the **Request Action Type** from the dropdown.
6. Enter the **Report Type** from the dropdown.
7. Enter the **Report Identifier** if applicable.
8. Click **Credit PINs** to enter the borrower-provided credit report **PIN** number.

9. Enter the appropriate **Credit PIN**.

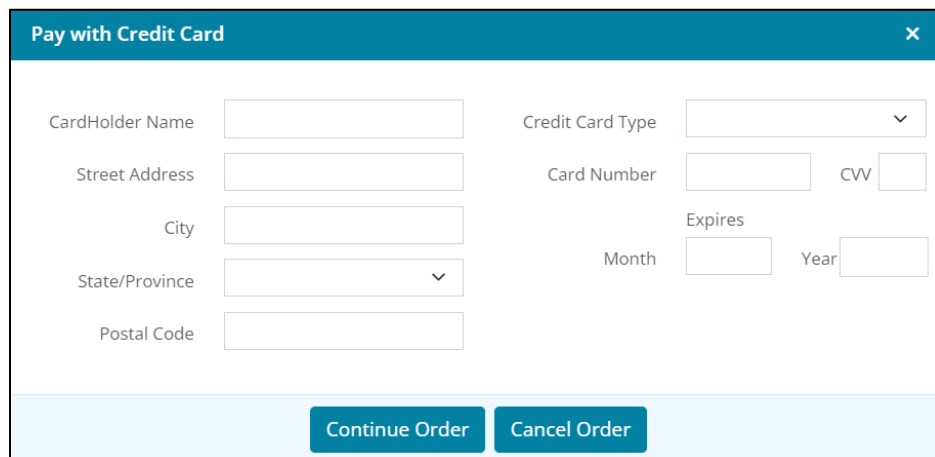


The dialog box is titled "Credit PIN" with a close button (X) in the top right corner. Below the title bar, it says "Enter Credit PIN to access locked credit accounts." There are two columns of input fields: "Brw" and "Co-Brw". Under the "Brw" column, there are three rows, each with a checked checkbox and a label: "Equifax", "Experian", and "TransUnion". To the right of each label is a "PIN" label and an input field. The "Co-Brw" column has three corresponding empty input fields. At the bottom center is an "OK" button.

Figure 413: Credit PIN Dialog

10. Click **OK** on the *Credit PIN* dialog.
11. Click **Submit** to submit the *Credit Report Request*.

If the *Credit Card Payment* checkbox is selected the image below displays.

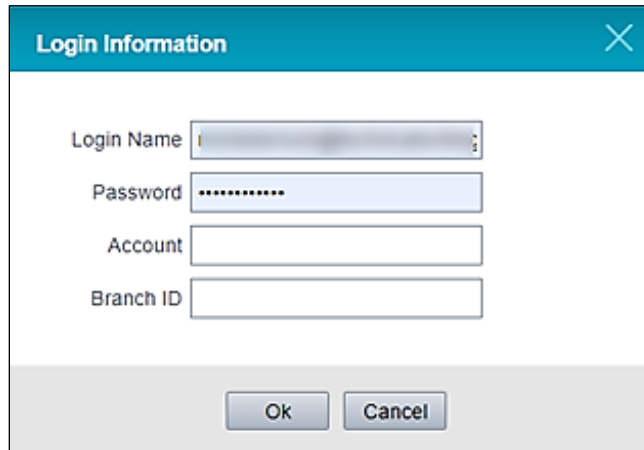


The dialog box is titled "Pay with Credit Card" with a close button (X) in the top right corner. It contains two columns of input fields. The left column has: "CardHolder Name", "Street Address", "City", "State/Province" (with a dropdown arrow), and "Postal Code". The right column has: "Credit Card Type" (with a dropdown arrow), "Card Number", "CW" (with a small input field), "Expires" (with "Month" and "Year" sub-labels and input fields). At the bottom are two buttons: "Continue Order" and "Cancel Order".

Figure 414: Pay with Credit Card Dialog

12. Enter credit card information in the *Pay with Credit Card* dialog.
13. Click **Continue Order** on the *Pay with Credit Card* dialog.

14. Enter credit agency **Login Information** in the *Login Information* dialog.



The dialog box titled "Login Information" contains four input fields: "Login Name", "Password" (masked with dots), "Account", and "Branch ID". At the bottom are "Ok" and "Cancel" buttons.

Figure 415: 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.

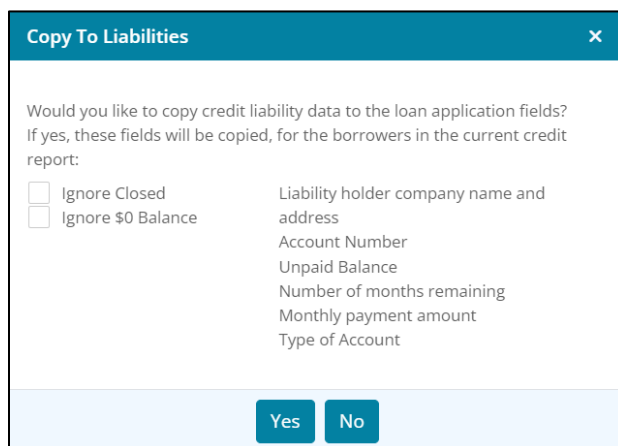
1. Click **Credit Alerts** to review credit report alerts.

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 416: 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

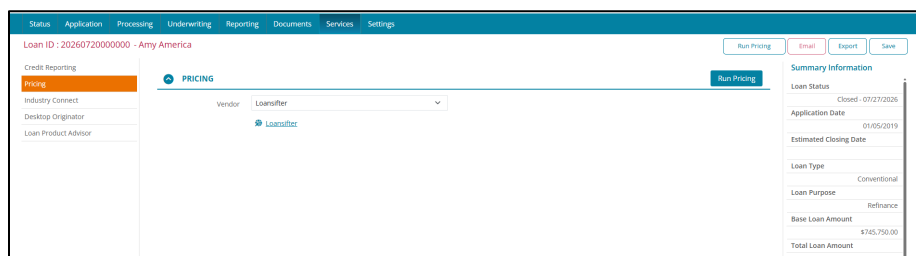
Yes No

Figure 417: Copy to Liabilities Dialog

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

Pricing (Loan Service)

The *Pricing* screen allows users to submit the loan to a *Pricing Vendor*. The *Vendor* dropdown list contains vendors the user can send the loan for pricing. Selecting the Run Pricing button will open a new window directing the user to the vendors website login page.



Loan ID : 20260720000000 - Amy America

Run Pricing Email Export Save

PRICING Run Pricing

Vendor: Loansifter

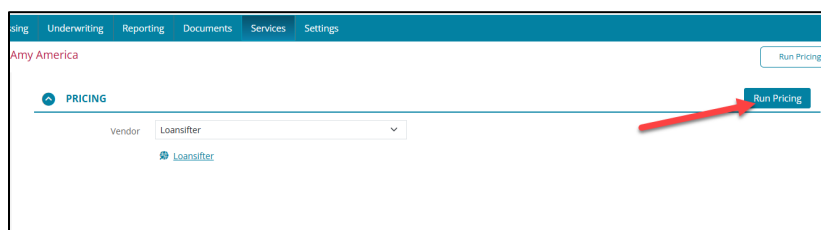
Summary Information

Loan Status	Closed - 07/27/2026
Application Date	01/05/2019
Estimated Closing Date	
Loan Type	Conventional
Loan Purpose	Refinance
Base Loan Amount	\$745,750.00
Total Loan Amount	\$745,750.00

Figure 418: Pricing (Loan Service)

To run pricing for the loan:

- Select a **Vendor** from the dropdown menu.
- Select the **Run Pricing** button.



Run Pricing

PRICING Run Pricing

Vendor: Loansifter

Run Pricing

Figure 419: Run Pricing (Loan Service)

- Enter the desired search criteria.

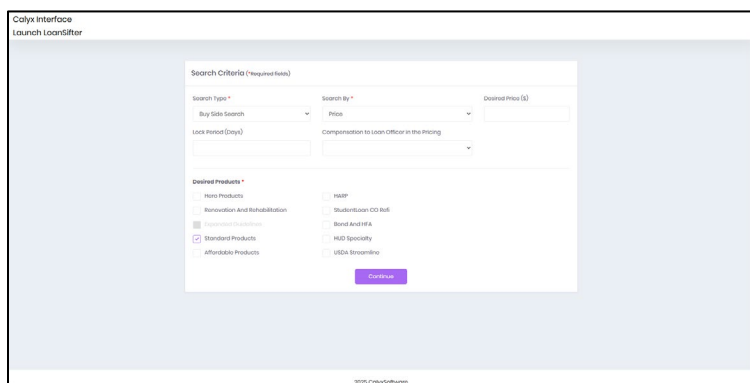


Figure 420: Launch Pricing Interface

- Click **Continue**.
The vendor's login page opens.

Note: Loans submitted using the Pricing service must have all required fields (Zenly fields) completed. An error message with the missing fields will appear.

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.

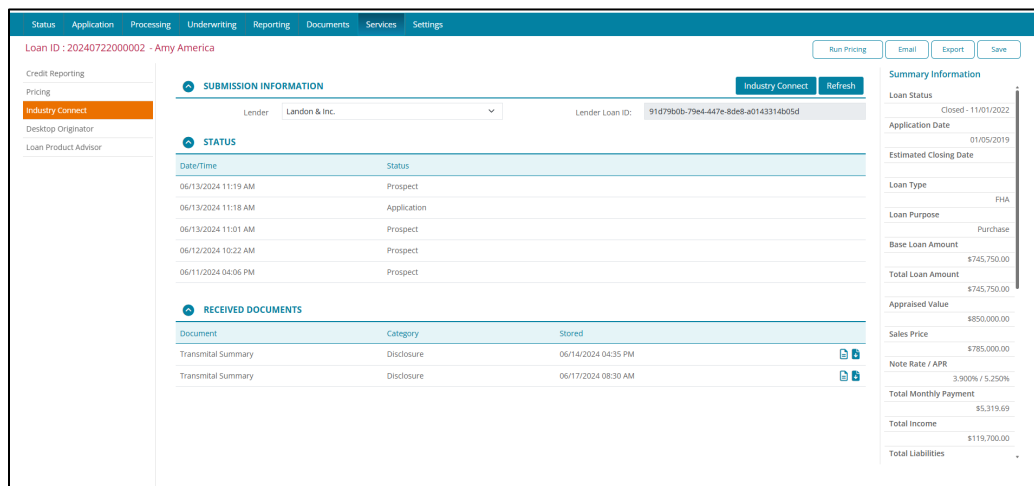


Figure 421: Industry Connect (Zenly Screen)

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**.

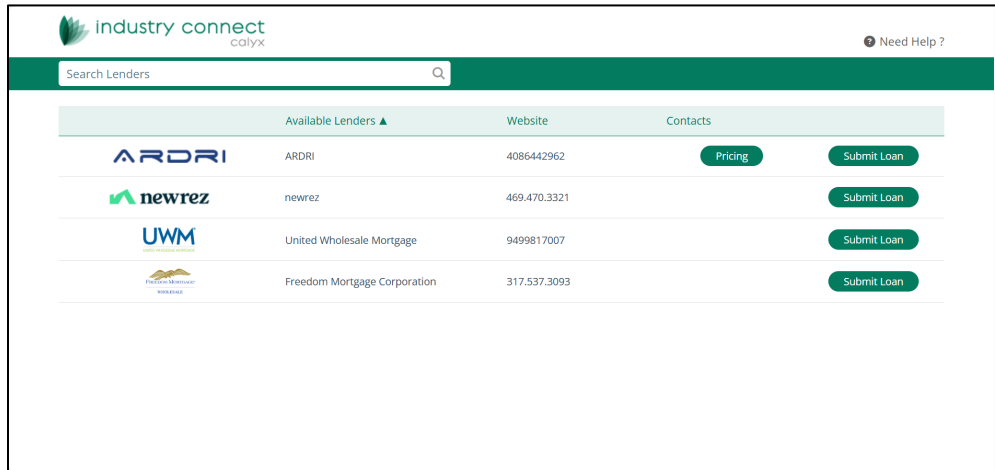


Figure 422: Industry Connect Webpage

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	
Transmittal Summary	Disclosure	06/17/2024 08:30 AM	

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.

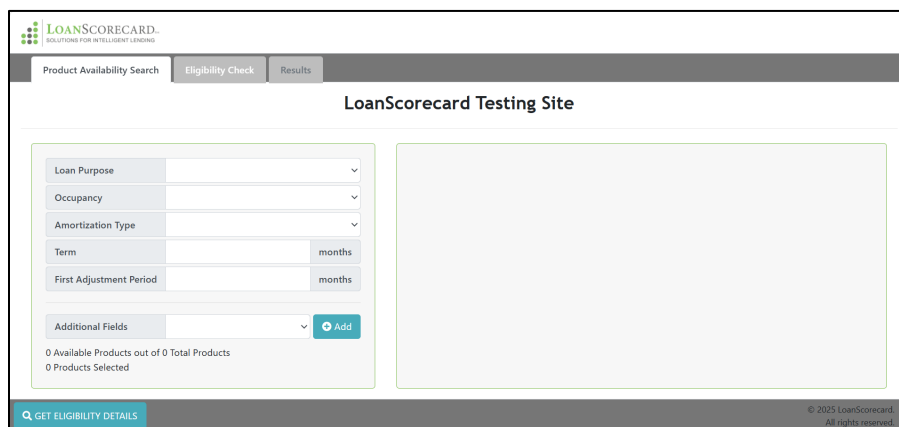


Figure 424: LoanScoreCard

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**.

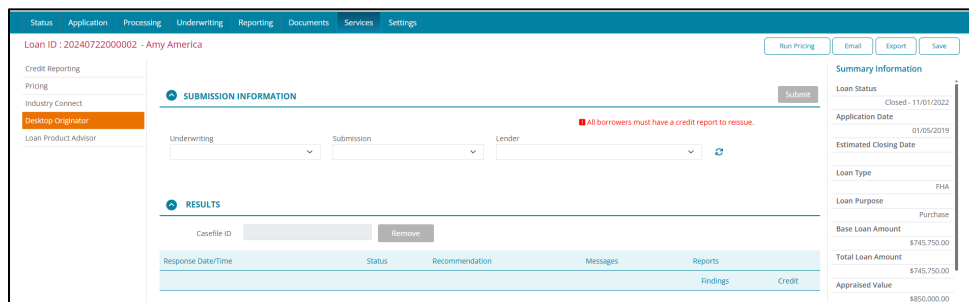


Figure 425: Desktop Originator Submission Info

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**.

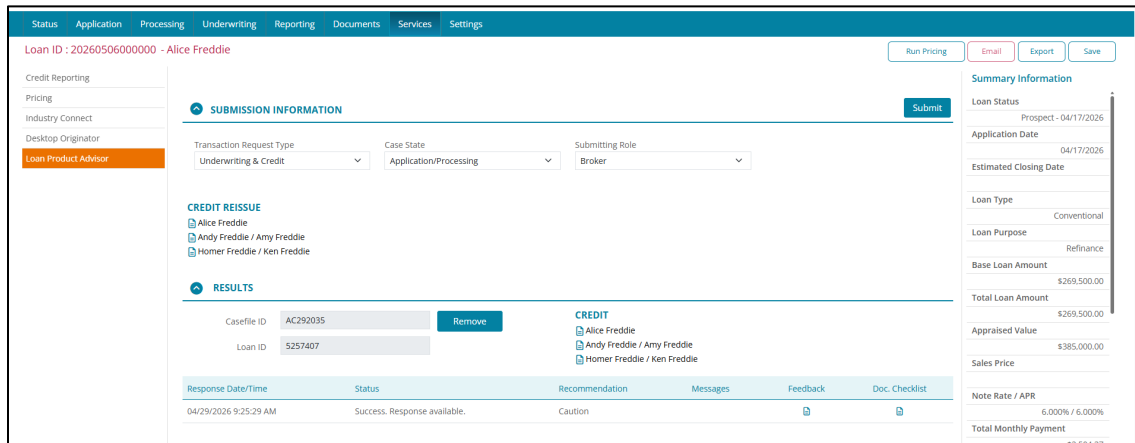
Note: The *Results List* populates after submittal.

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 within a web application. The top navigation bar includes tabs for Status, Application, Processing, Underwriting, Reporting, Documents, Services, and Settings. The main content area is divided into several sections:

- Submission Information:** Contains dropdown menus for Transaction Request Type (Underwriting & Credit), Case State (Application/Processing), and Submitting Role (Broker). A 'Submit' button is visible.
- Credit Reissue:** Lists three options: Alice Freddie, Andy Freddie / Amy Freddie, and Homer Freddie / Ken Freddie.
- Results:** Displays a table with columns for Response Date/Time, Status, Recommendation, Messages, Feedback, and Doc. Checklist. The first row shows a successful response on 04/29/2026 with a 'Caution' recommendation.
- Summary Information:** A sidebar on the right containing fields for Loan Status, Application Date, Estimated Closing Date, Loan Type, Loan Purpose, Base Loan Amount, Total Loan Amount, Appraised Value, Sales Price, Note Rate / APR, and Total Monthly Payment.

Figure 426: Loan Product Advisor

Submission Information

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.

Credit

This section of the table lists the Borrowers that have credit documentation available. There's a Max of five borrowers listed.

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.

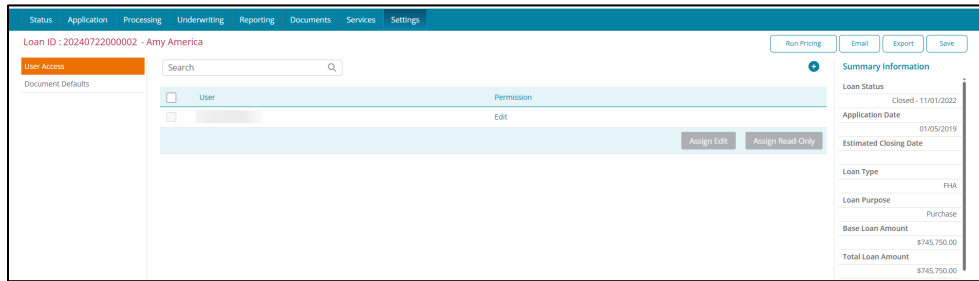


Figure 427: Loan User Access Settings

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

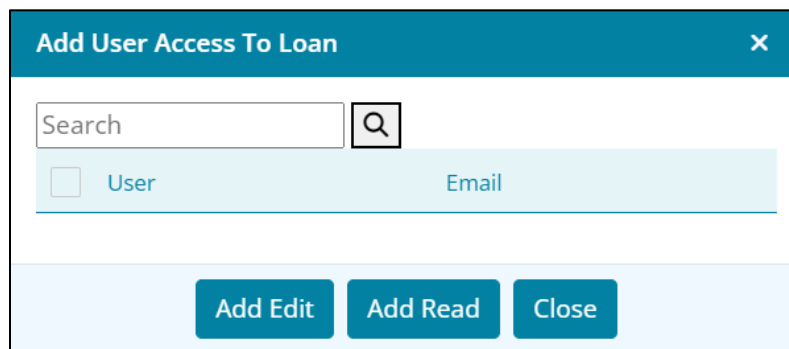


Figure 428: Set Loan User Access

4. Click the **Search** icon.
5. Click **Add Edit** to enable edit functionality.

Note: Click *Add Read* to enable read functionality.

6. Click **Close**.

Edit User Access

Use the following steps to edit loan user access.

1. Select **User Access** from the *Settings* tab. (See [Figure 424](#).)
2. Update the *Edit User Access To Loan* dialog. (See [Add User Access](#) for details.)
3. Click **Save & Close**.

Delete User Access

Use the following steps to delete loan user access.

1. Select the **Delete** icon. (See [Figure 424](#).)
2. Click **Delete** on the *Delete Confirmation* dialog.

Document Defaults

Use *Document Defaults* settings to set up the default information for specific documents.

Status Defaults

Use the Status Defaults to set the company defaults to automatically print on forms.

1. Select **Document Defaults** from the *Settings* tab.

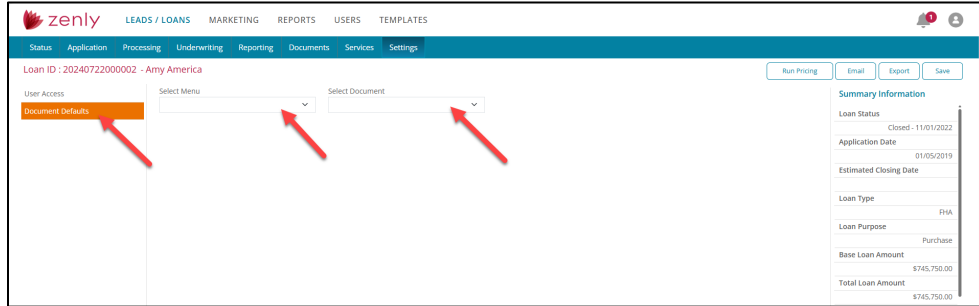


Figure 429: Document Defaults

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

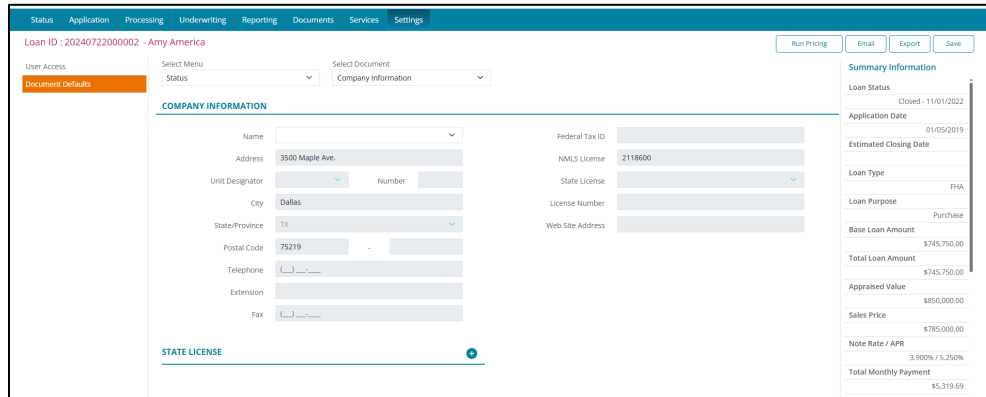
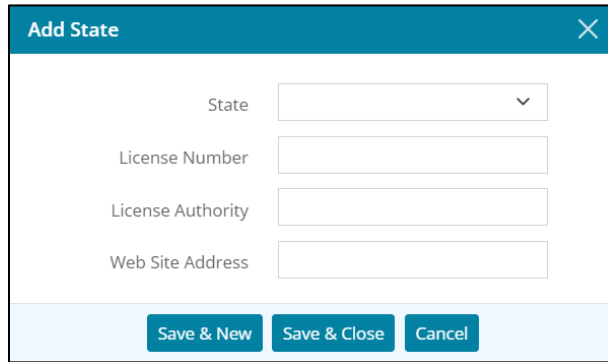


Figure 430: Default Company Information

5. Click the **State License Add** button to automatically add state license information to documents.

6. Enter the licensed **State** from the dropdown menu.



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

- State:** A dropdown menu.
- License Number:** A text input field.
- License Authority:** A text input field.
- Web Site Address:** A text input field.
- Buttons:** 'Save & New', 'Save & Close', and 'Cancel'.

Figure 431: Add State Dialog

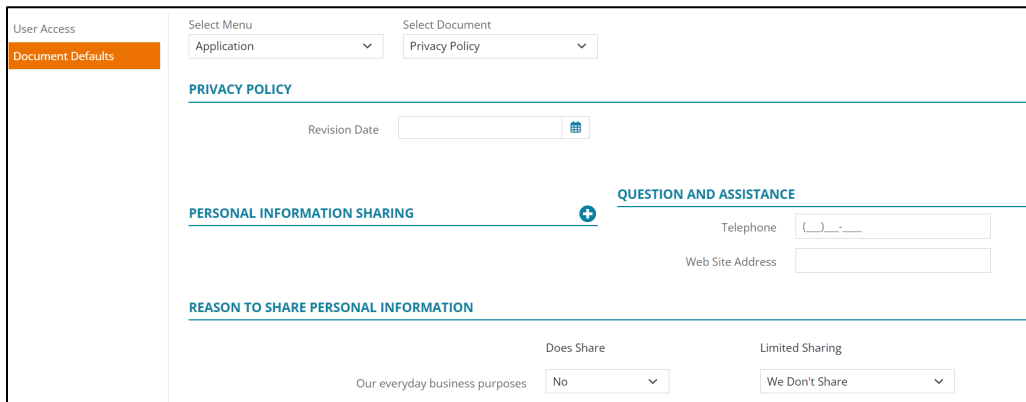
7. Enter **License number**.
8. Enter **License Authority**.
9. Enter **Web Site Address**.
10. Click **Save & Close**.

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*.



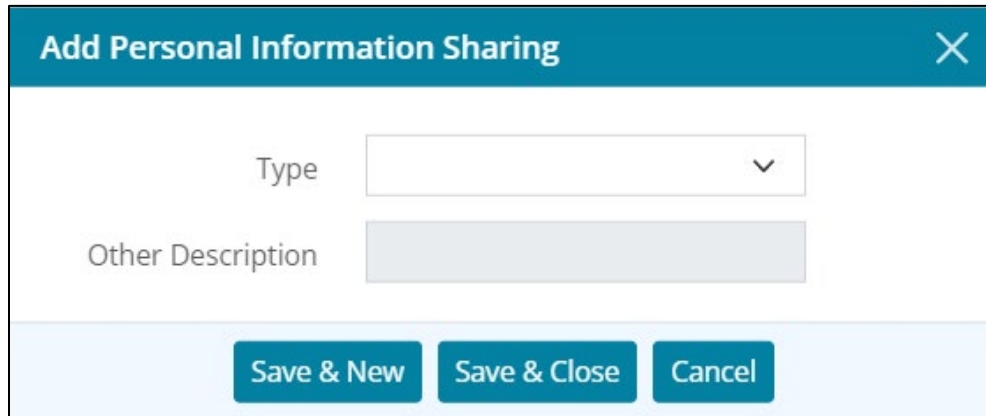
The 'Loan Application Privacy Settings' form includes the following sections and fields:

- User Access:** A sidebar menu with 'Document Defaults' selected.
- Select Menu:** A dropdown menu set to 'Application'.
- Select Document:** A dropdown menu set to 'Privacy Policy'.
- PRIVACY POLICY:** A section with a 'Revision Date' field and a calendar icon.
- PERSONAL INFORMATION SHARING:** A section with a plus icon.
- REASON TO SHARE PERSONAL INFORMATION:** A section with two dropdown menus:
 - Does Share:** Set to 'No'.
 - Limited Sharing:** Set to 'We Don't Share'.
- QUESTION AND ASSISTANCE:** A section with 'Telephone' and 'Web Site Address' fields.

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.



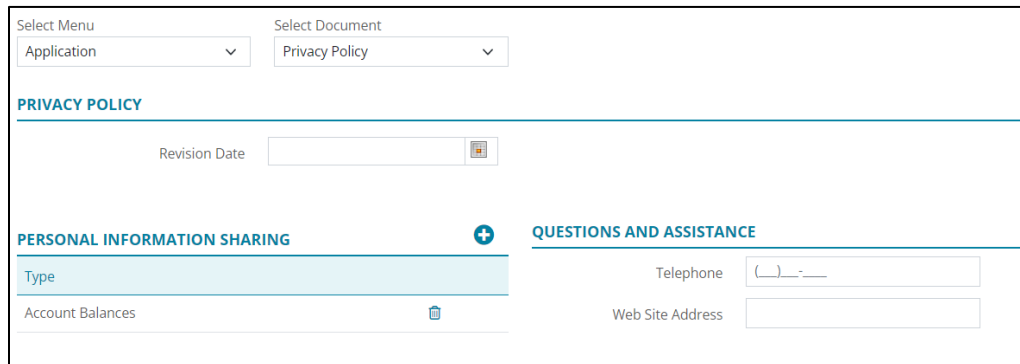
The dialog box titled "Add Personal Information Sharing" has a close button (X) in the top right corner. It contains two input fields: "Type" with a dropdown arrow and "Other Description" with a text area. At the bottom, there are three buttons: "Save & New", "Save & Close", and "Cancel".

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**.



The interface shows a "Select Menu" dropdown set to "Application" and a "Select Document" dropdown set to "Privacy Policy". Below these is a section titled "PRIVACY POLICY" with a "Revision Date" input field and a calendar icon. To the right is a "QUESTIONS AND ASSISTANCE" section with "Telephone" and "Web Site Address" input fields. On the left, under "PERSONAL INFORMATION SHARING", there is a table with a "Type" header and one row labeled "Account Balances". A plus icon is next to the "PERSONAL INFORMATION SHARING" header.

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.

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

Figure 435: Reasons to Share Personal Info.

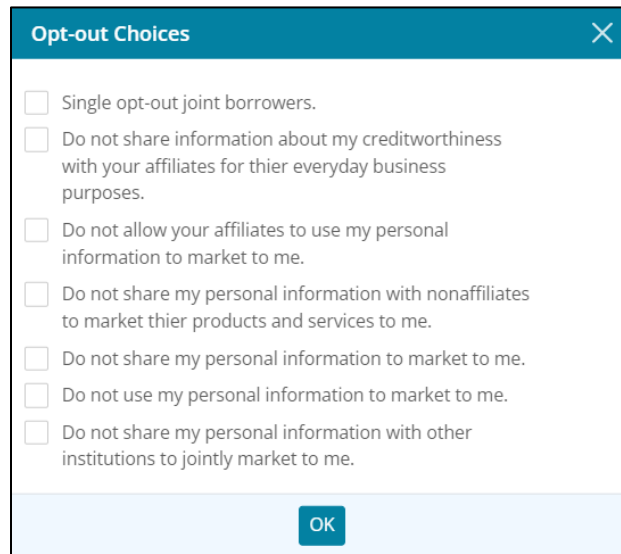
9. Select the appropriate corresponding **Limited Sharing** option.
10. Select the appropriate **Opt-out Methods** details.

OPT-OUT METHODS		
		Return To
Telephone	() - -	Company Name
Web Site Address		Address
Number of Days		Unit Designator v Number
Reference		City
		State/Province v
		Postal Code -

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 box titled "Opt-out Choices" contains a list of seven checkboxes, all of which are currently unchecked. The options are:

- ☐ 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.

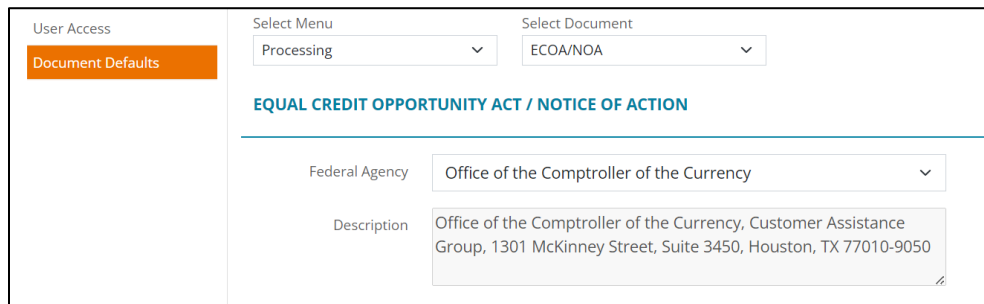
Figure 437: Opt-out Choices Dialog

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.



The screenshot shows the "ECOA Form Statement" interface. On the left is a sidebar with "User Access" and "Document Defaults". The main area has two dropdown menus at the top: "Select Menu" (set to "Processing") and "Select Document" (set to "ECOA/NOA"). Below these is a section titled "EQUAL CREDIT OPPORTUNITY ACT / NOTICE OF ACTION". It contains a "Federal Agency" dropdown menu (set to "Office of the Comptroller of the Currency") and a "Description" text area containing the text: "Office of the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney Street, Suite 3450, Houston, TX 77010-9050".

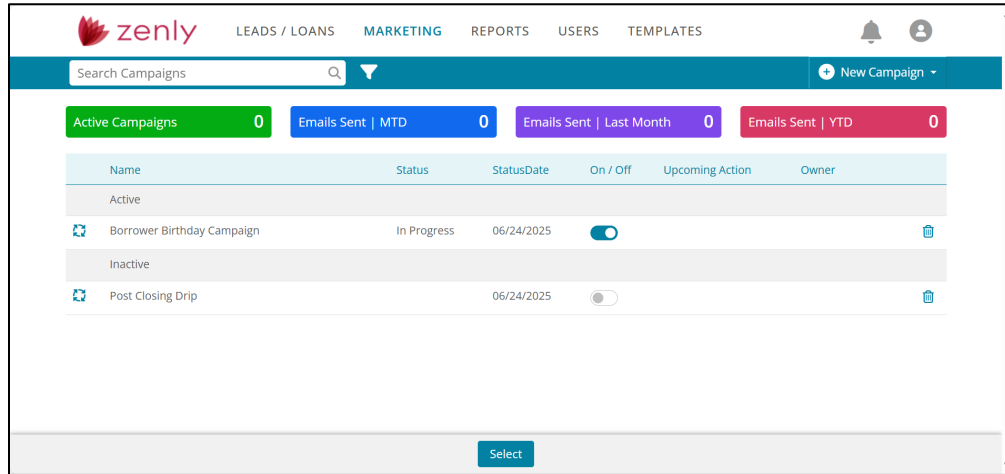
Figure 438: ECOA Form Statement

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: MARKETING

The *Marketing* tab displays the user's *Marketing Dashboard*. This dashboard is used for creating and monitoring email campaigns. The tab contains a dashboard for viewing created marketing campaigns.

Note: Email settings must be configured before activating an email campaign.



The screenshot shows the Zenly Marketing Dashboard. At the top, there's a navigation bar with tabs: LEADS / LOANS, MARKETING (selected), REPORTS, USERS, and TEMPLATES. Below the navigation bar is a search bar labeled 'Search Campaigns' and a 'New Campaign' button. The dashboard features four summary cards: 'Active Campaigns' (0), 'Emails Sent | MTD' (0), 'Emails Sent | Last Month' (0), and 'Emails Sent | YTD' (0). Below these cards is a table with columns: Name, Status, StatusDate, On / Off, Upcoming Action, and Owner. The table lists two campaigns: 'Borrower Birthday Campaign' (In Progress, 06/24/2025, On) and 'Post Closing Drip' (Inactive, 06/24/2025, Off). A 'Select' button is at the bottom of the table.

Name	Status	StatusDate	On / Off	Upcoming Action	Owner
Active					
Borrower Birthday Campaign	In Progress	06/24/2025	On		
Inactive					
Post Closing Drip		06/24/2025	Off		

Figure 439: Marketing Tab

Marketing Dashboard

Use the columns in the table to sort the information in the dashboard. A toggle is available to make a running campaign active or inactive. For more information, see [Creating a New Campaign](#).

Campaign Status

The *Status* column shows the level of activity for each created campaign.

Available Statuses

In Progress: The campaign is *Continuous* and *Active*, or if the campaign is set as *One-Time* and the final campaign email has not been sent.

Cancelled: When an "In Progress" or "Pending" campaign is switched to "Off" or cancelled.

New: A new campaign was created or edited where not enough parameters are set to activate the campaign.

Pending: The campaign is *One-Time* and Scheduled Delivery is a Future date/Time.

Completed: The campaign is *One-Time* and the final campaign email was sent.

Off/On

A toggle is available to activate and deactivate email campaigns. For active *One-Time* campaigns, a *Cancel* link appears to remove that campaign. If the toggle is switched from *On* to *Off*, the associated campaign will reset.

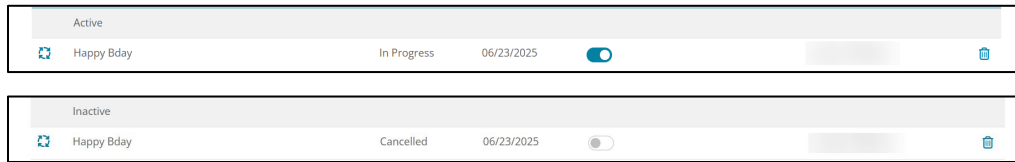


Figure 440: On/Off

To activate a New Continuous campaign, ensure that all parts of the campaign are configured (*Workflow*, *Recipients*, and *Scheduled Delivery* time).

Cancel

The *Cancel* link will appear for *One-Time* campaigns with multiple leaves. Clicking this link deactivates the campaign and moves the table item to the Inactive side.

Name	Status	Status Date	Off / On	Upcoming Action	Owner
Active					
Ref??	Pending	07/29/2025	Cancel		

Figure 441: Cancel Link

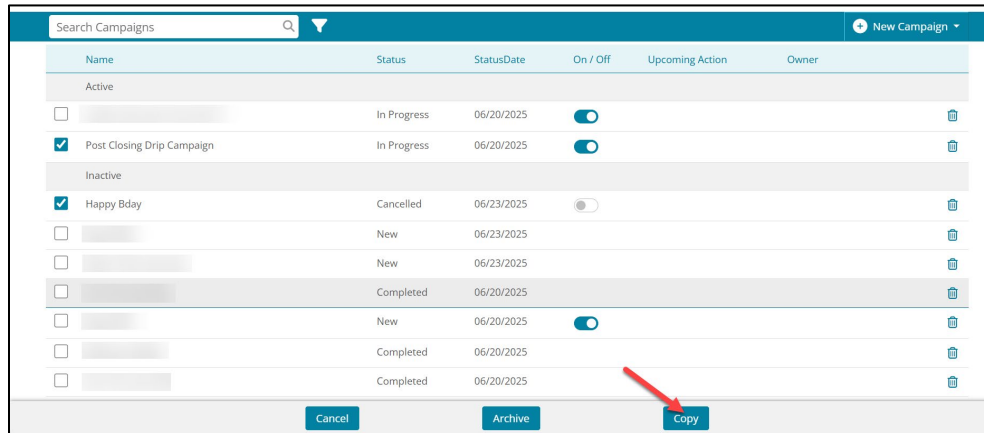
When a "In Progress" or "Pending" campaign is cancelled, no more emails will be sent for that campaign, including any additional

Copy Campaign

To copy a campaign:

1. Click the **Select** button.
2. Choose the desired campaign(s).

3. Click **Copy**.



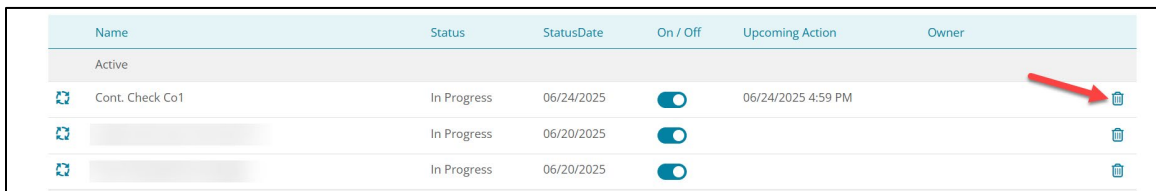
Name	Status	StatusDate	On / Off	Upcoming Action	Owner
Active					
☐ [Redacted]	In Progress	06/20/2025	☒		
☒ Post Closing Drip Campaign	In Progress	06/20/2025	☒		
Inactive					
☒ Happy Bday	Cancelled	06/23/2025	☐		
☐ [Redacted]	New	06/23/2025	☐		
☐ [Redacted]	New	06/23/2025	☐		
☐ [Redacted]	Completed	06/20/2025	☐		
☐ [Redacted]	New	06/20/2025	☒		
☐ [Redacted]	Completed	06/20/2025	☐		
☐ [Redacted]	Completed	06/20/2025	☐		

Buttons: Cancel, Archive, **Copy**

Figure 442: Copy Campaign

Delete Campaign

Unnecessary or unneeded campaigns are removed by selecting the *Delete*  icon.

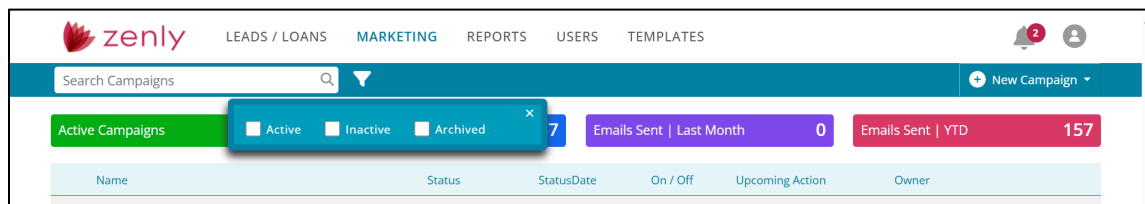


Name	Status	StatusDate	On / Off	Upcoming Action	Owner
Active					
Cont. Check Co1	In Progress	06/24/2025	☒	06/24/2025 4:59 PM	
[Redacted]	In Progress	06/20/2025	☒		
[Redacted]	In Progress	06/20/2025	☒		

Figure 443: Delete Campaign

Filtering

Filter specific campaign types in the *Marketing Dashboard* by selecting the *Filter*  icon at the top of the screen. Users can filter by three types: *Active*, *Continuous*, and *Archived*.



Name	Status	StatusDate	On / Off	Upcoming Action	Owner
Active Campaigns					
☒ Active	☐ Inactive	☐ Archived	7	Emails Sent Last Month 0	Emails Sent YTD 157

Figure 444: Filtering Campaigns

Archiving a Campaign

To move an active or inactive campaign into the archive:

1. Click the **Select** button.

2. Select the desired campaign(s).
3. Select **Archive**.

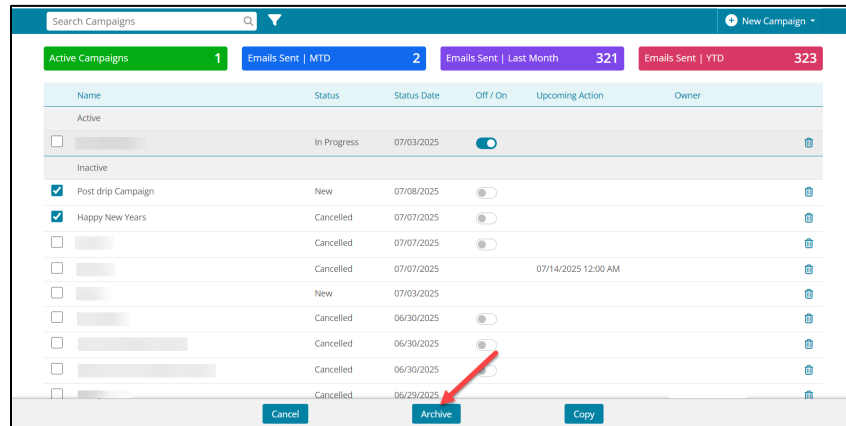


Figure 445: Archive Campaign

Viewing Archived Campaigns

To view the archived campaigns:

1. Select the **Filter**  icon.
2. Choose **Archived**.

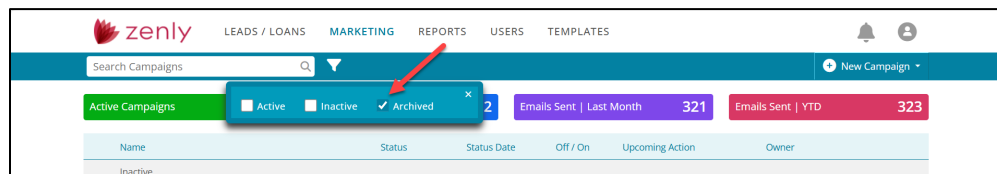


Figure 446: Filter Archived

Creating a New Campaign

Users can create multi-step email campaigns that allows the user to enable delayed emails and specify when the emails are sent.

To create a new campaign:

1. Select the **New** dropdown menu.
2. Choose **New Continuous** or **New One-Time**.

One-Time Campaign

One-time campaigns are email campaigns executed once over a period.

To create a new *One-Time Campaign*:

1. Select the **New** dropdown menu.
2. Select **New One-Time**.

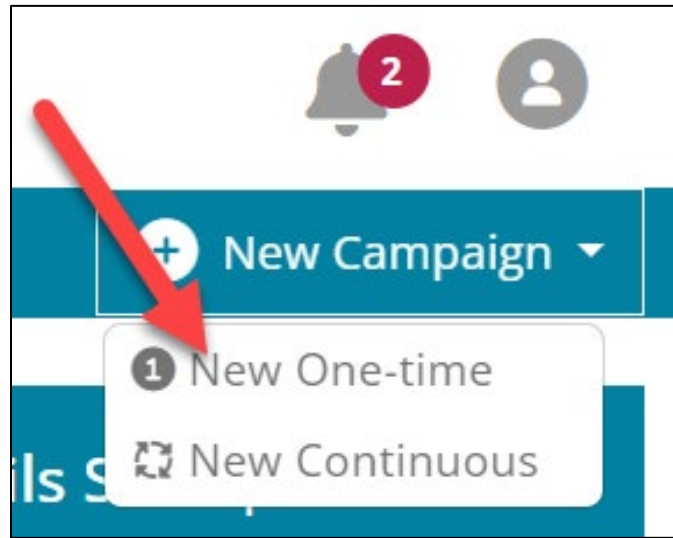


Figure 447: One-Time

Workflow

The *Workflow* step allows the user to create and set delayed email. Each email segment or "Leaf" represents a set email used for the period.

For the Workflow step:

1. Enter the desired **Campaign Name**.

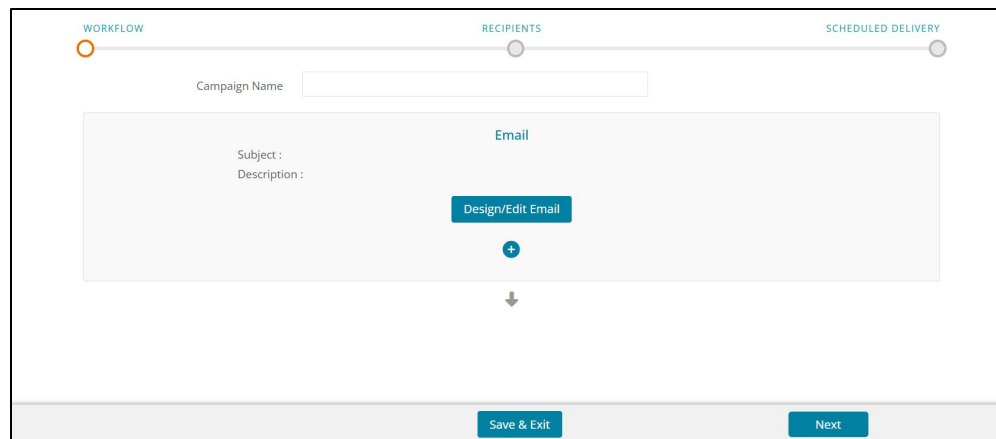


Figure 448: Workflow

2. Select the **Design/Edit Email** button.

3. Design the email to the desired format.
If needed, select the *Send Sample* email.

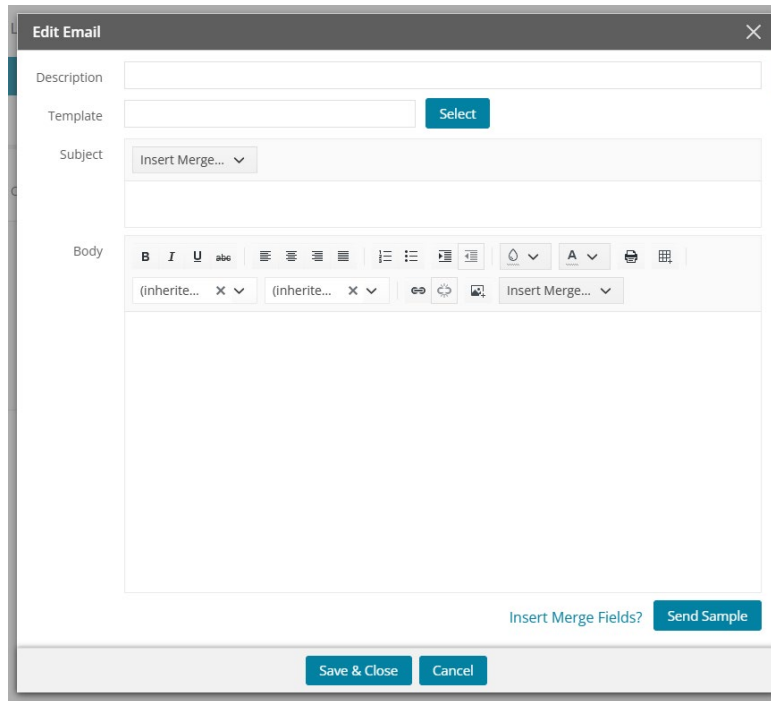


Figure 449: Email Composition

4. Once the email is completed, click **OK**.
5. If needed, add additional emails by selecting the *Add*  icon.

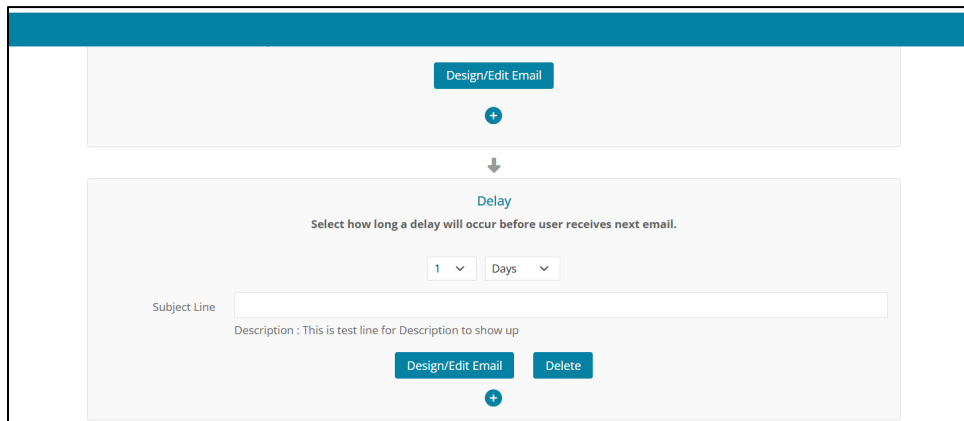


Figure 450: Delaying Email

6. Choose how long until the next email is sent.
7. Enter the subject in the **Subject Line**.
8. Click the **Design/Edit Email** button.
9. Design the email.

10. If needed, add a new level.

Note: To remove a level, click the *Delete* button for that level.

11. Click **Next** to proceed to *Step 2 (Recipients)*.

Recipients

Recipients that generate into the table import information from the user's Leads/Loans file. If *Loans* is selected from the *Contact* from drop-down menu, only Loan files linked with a Lead file will populate the *Recipients* table. See [Linking a Loan file](#).

For the *Recipients* step:

1. Select an option from the first drop-down menu.
2. If needed, select the desired checkboxes.

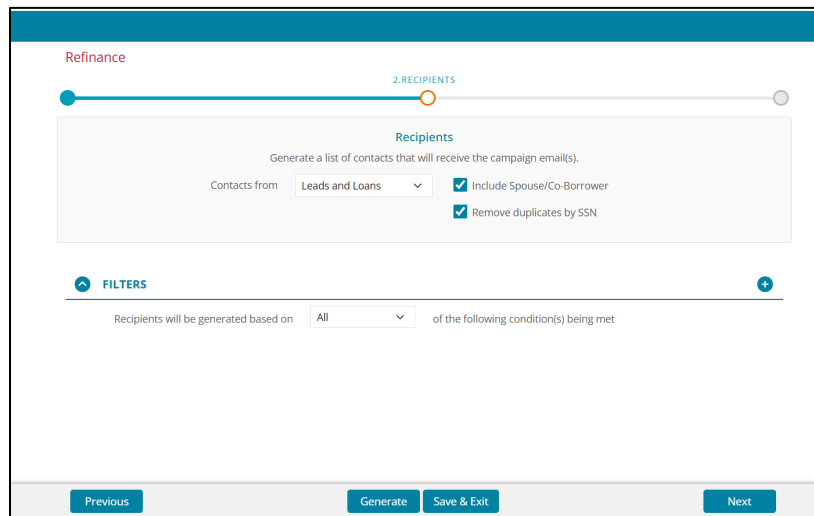


Figure 451: Recipients

3. To set *Filters*, select an option from the drop-down menu.
4. If needed, select the **Add**  icon to insert a filter.
5. For the additional *Filter*, select the type of **Field**.

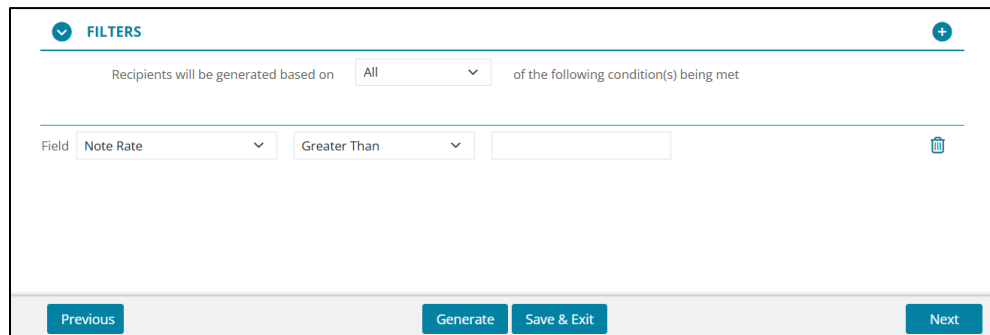
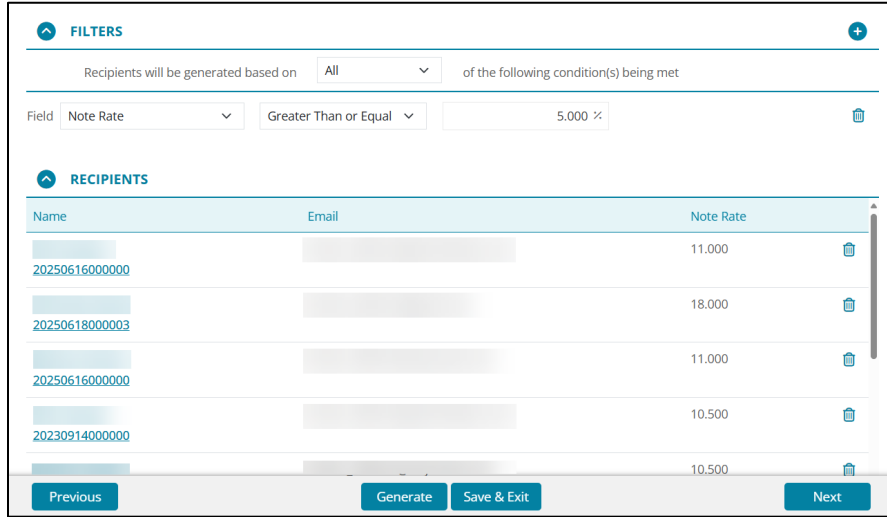


Figure 452: Filters for Campaign

6. Select the parameter.
7. Enter a desired value.
8. For additional filters, click on the **Add +** icon.
9. Once the desired filters are set, click **Generate** to populate a filtered list.



FILTERS

Recipients will be generated based on **All** of the following condition(s) being met

Field: **Note Rate** Greater Than or Equal 5.000

RECIPIENTS

Name	Email	Note Rate
20250616000000		11.000
20250618000003		18.000
20250616000000		11.000
20230914000000		10.500
		10.500

Previous Generate Save & Exit Next

Figure 453: Generate List

10. Click **Next** to proceed to Step 3 (*Scheduled Delivery*).

Scheduled Delivery

There are two options (Now and Date/Time) the user can select to start the campaign.

To set a campaign delivery date:

1. If the *Now* option is selected, click **Save & Exit** to begin the campaign immediately.
2. If *Date/Time* is selected, click on the **Calendar** 📅 icon.

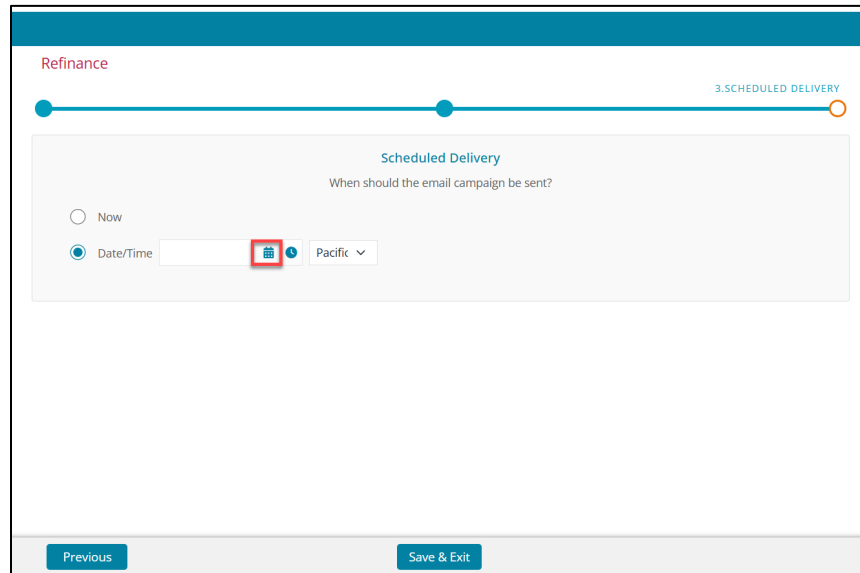


Figure 454: Select Delivery Date

3. Select a date.
4. If needed, select the clock icon to set a specific time.
5. Use the dropdown menu to choose a timezone.

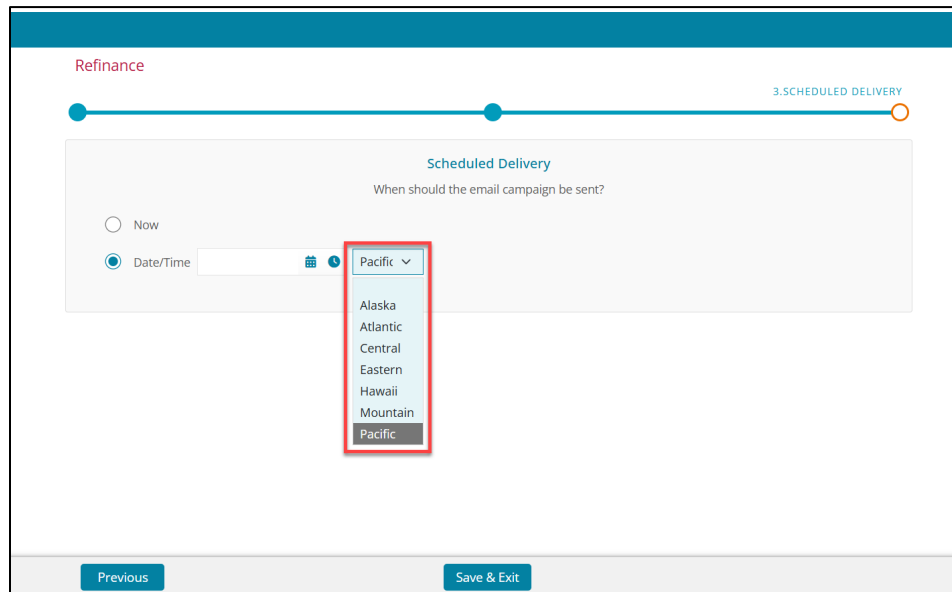


Figure 455: Time Zone Dropdown

6. Click **Save & Exit**.

Continuous Campaign

Continuous Campaigns function similarly to *One-Time*. *Continuous Campaigns* don't end until the toggle is turned off.

To create a *Continuous Campaign*:

1. Select the **New** dropdown menu.
2. Select **New Continuous**.

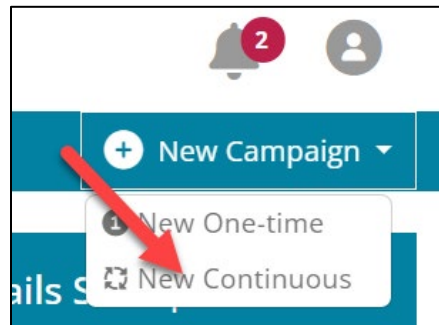


Figure 456: New Continuous

Workflow

For the Workflow step:

1. Enter the name of the campaign.
2. Select the **Design/Edit** Email button.
3. Design the email to the desired format.
4. If needed, select the **Send Sample** email.
5. Once the email is completed, click **OK**.
6. If needed, add additional emails by selecting the **Add**  icon.
7. Choose how long until the next email is sent.
8. Click the **Design/Edit Email** button.
9. Design the email.
10. If needed, add a new level.

Note: To remove a level, click the *Delete* button for that leaf.

11. Click **Next** to proceed to Step 2 (Recipients).

Recipients

For the Recipients step:

1. Select the **Include Spouse/Co-Borrower** checkbox if applicable.

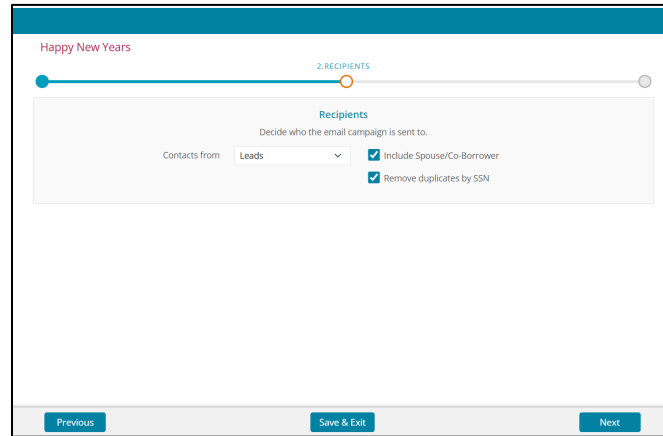


Figure 457: Recipients (Continuous)

2. Select the **Remove duplicates by SSN** checkbox if applicable.
3. If needed, select the dropdown menu and select **ALL**.
4. If needed, select the **Add**  icon to insert a filter.
5. Click **Next** to proceed to Step 3 (*Scheduled Delivery*).

Scheduled Delivery

There are two options users can select to schedule a Continuous campaign. The first option (*When the Field...*) allows the user to set a recurring delivery that triggers if a specific field changes to the selected field. The second option (*On the...*) allows the user to set recurring triggers for specific time constraints.

To set a campaign delivery date:

1. Select the desired options from the dropdown menu.

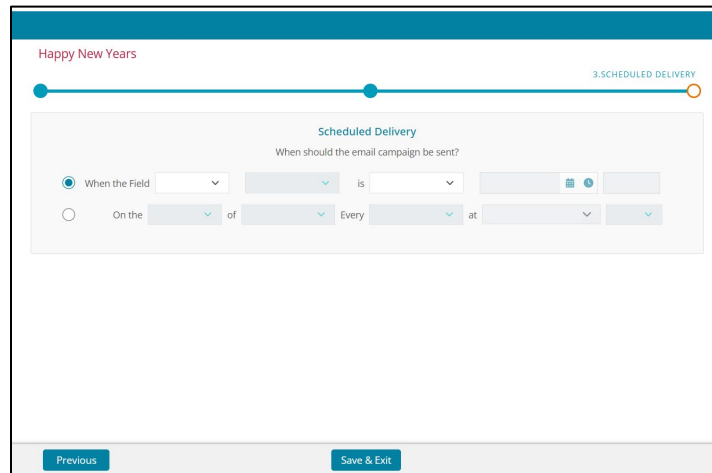


Figure 458: Scheduled (New Continuous)

2. Click **Save & Exit**.

Chapter 6: REPORTS

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.

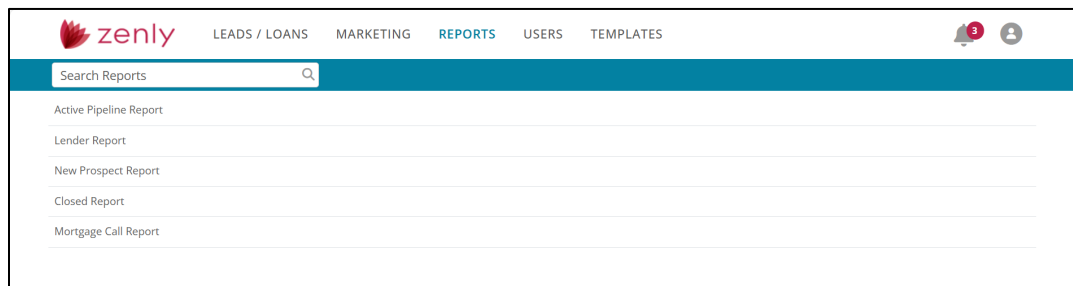


Figure 459: Reports Tab

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

Active Pipeline Report

☐ Leads
 ☒ Loans
 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

☐ Leads
 ☒ Loans
 Current Status

Loan Originator Status Prospect is between and

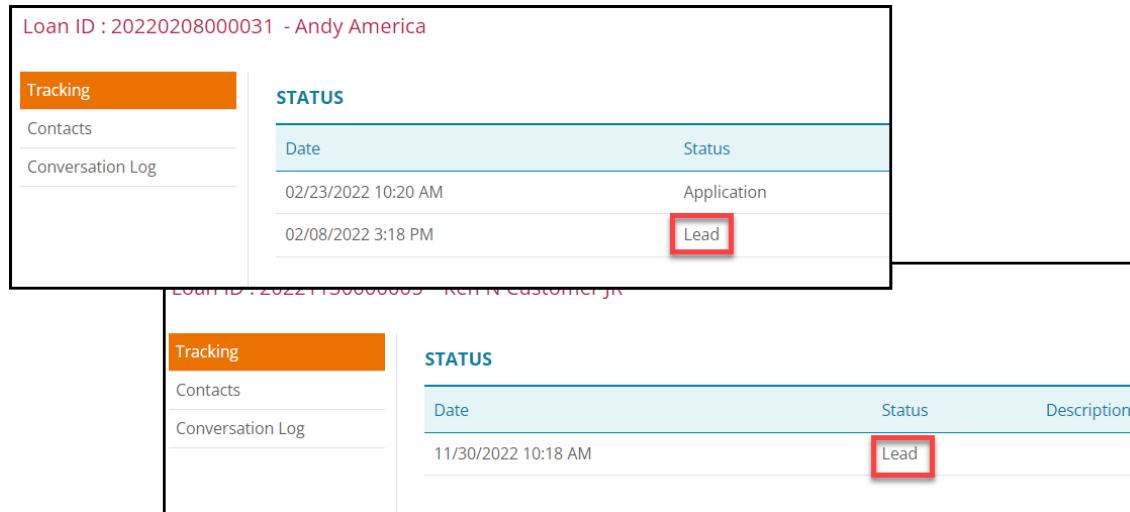
Loan Number	Borrower Name	Property Address	Unit Designator	Unit Number	City	State	Postal Code	Loan Amount	Loan Type	Note Rate	Loan Term
20220718000007	Andy America	San Pines		823	Rehobeth	MD	21857	250,400.00	Conventional	5.000	360
20230306000006	Ken N Customer	Rich St			Burbank	CA	91502	500,000.00	Conventional	6.000	360
20240409000000	Loan Status, Check							803,000.00	Conventional		

Figure 460: 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 - KIM Customer JN		
Tracking	STATUS	
Contacts		
Conversation Log		
Date	Status	Description
11/30/2022 10:18 AM	Lead	

Figure 461: 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 456](#).
3. Click on the **Current Status** button.

4. Select or unselect desired **Statuses**.
Click on the **All** checkbox to unselect the other checkboxes.

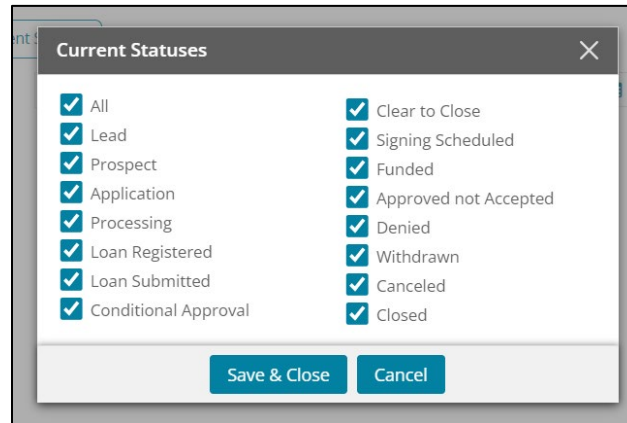


Figure 462: Status Dropdown

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*.

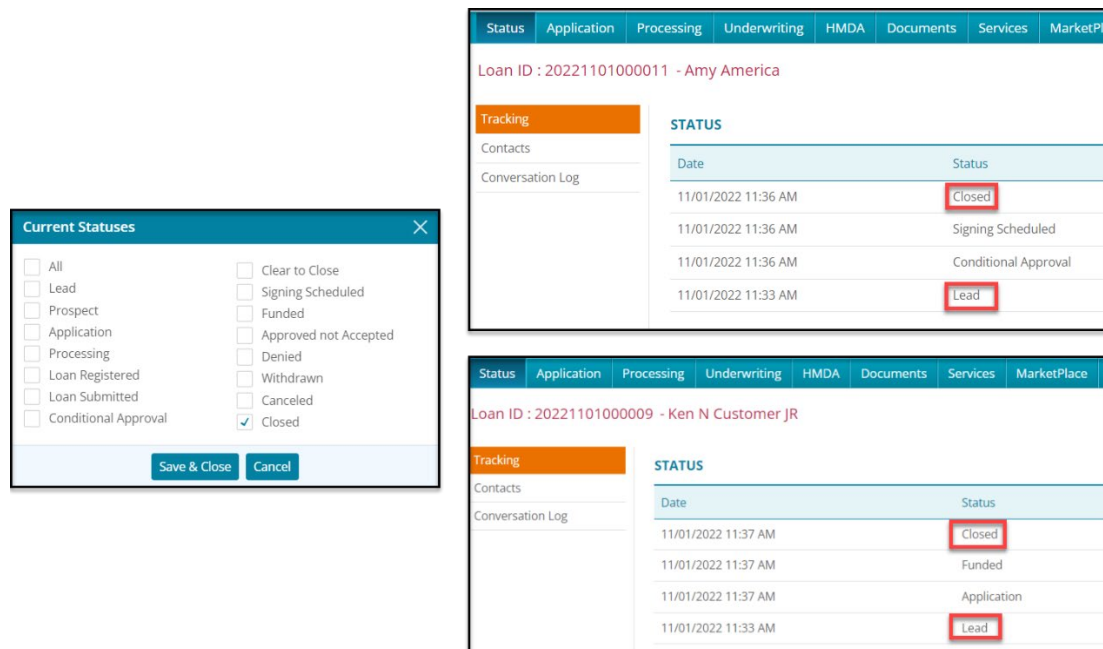


Figure 463: Status/Current Status

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.

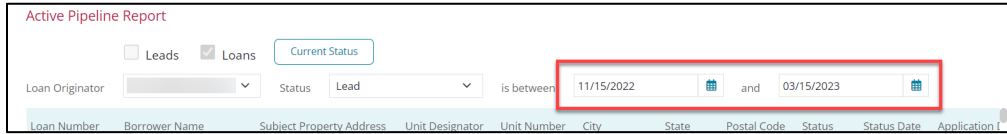
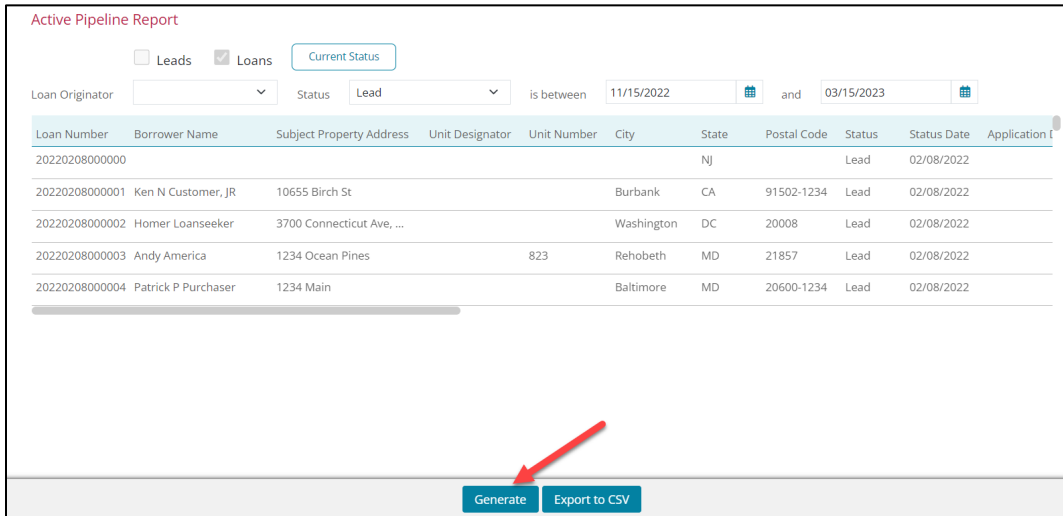


Figure 464: Select Dates

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



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	

Figure 465: 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.

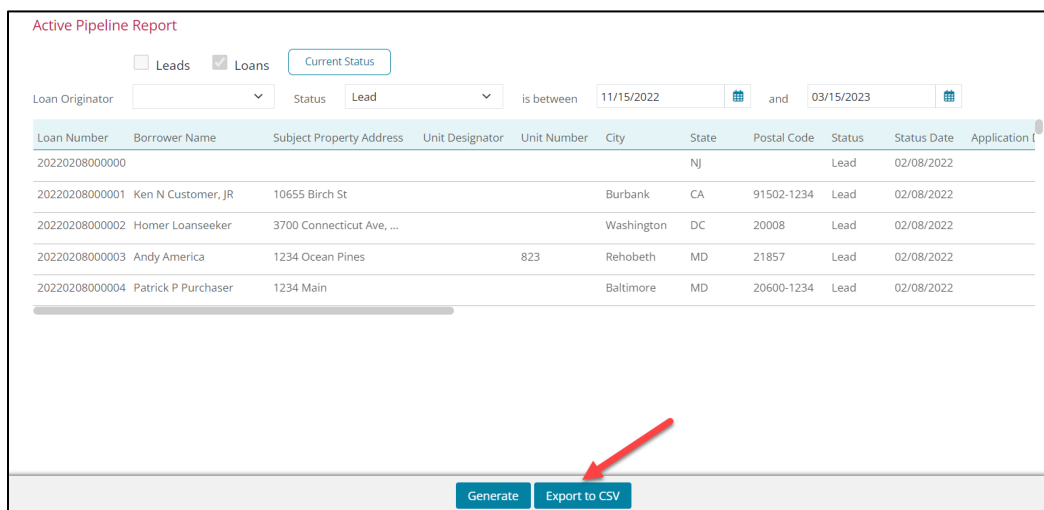


Figure 466: Export to CSV

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.

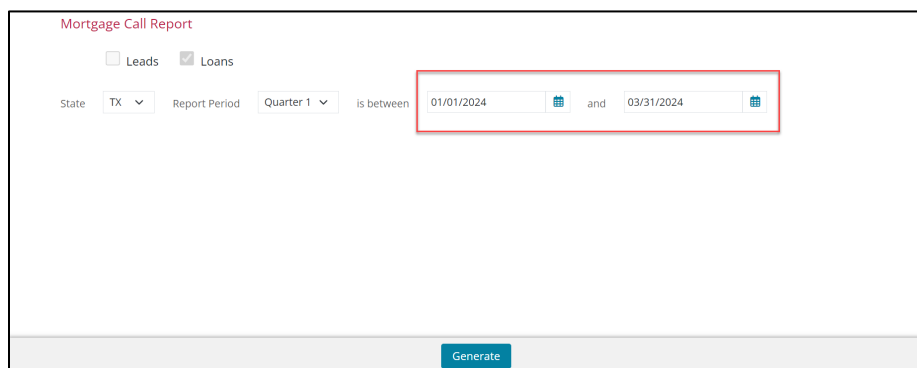


Figure 467: Mortgage Call Report

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

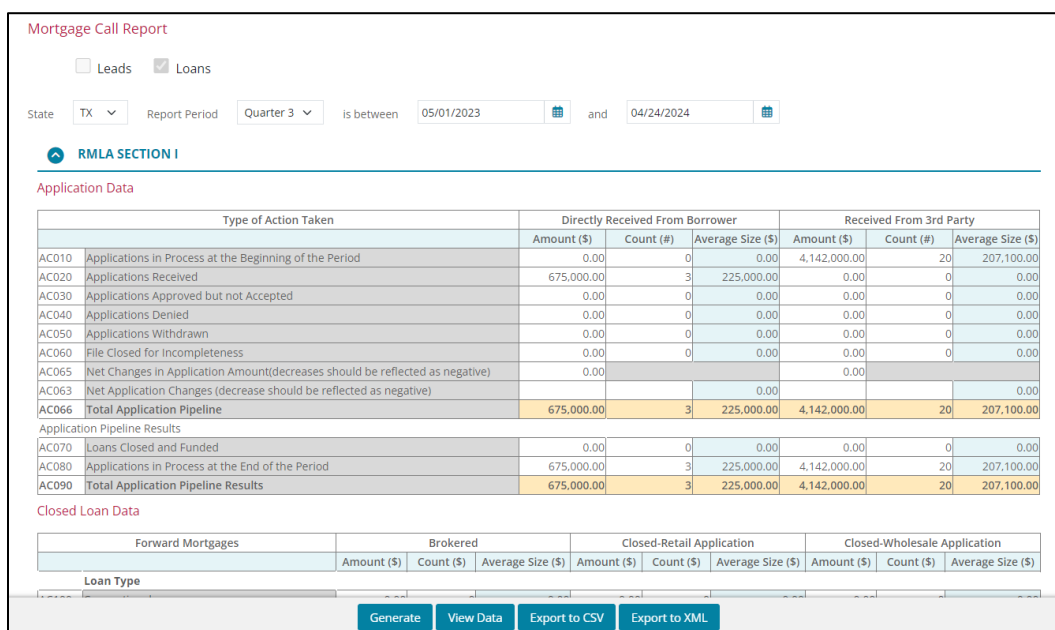
State: TX Report Period: Quarter 1 is between 01/01/2024 and 03/31/2024

Generate

Figure 468: 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

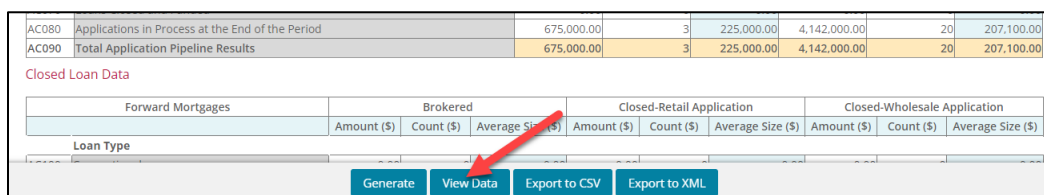
Closed Loan Data

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 469: 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 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 470: 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.

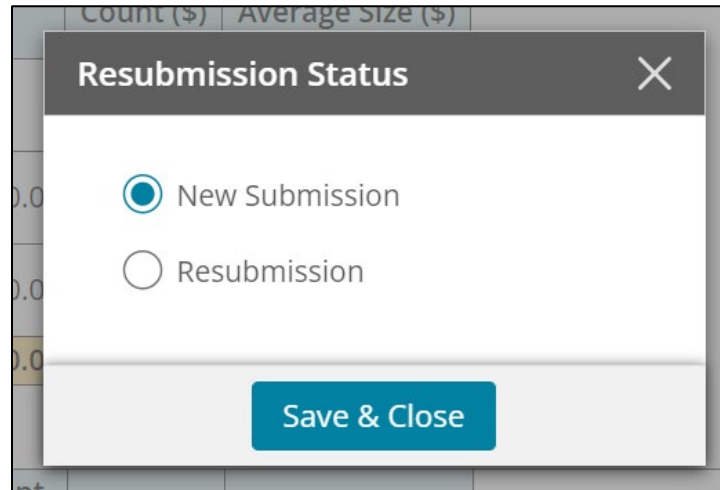


Figure 471: Resubmission Status

Chapter 7: 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**.

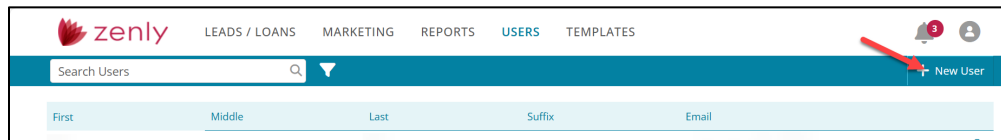


Figure 472: New User

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

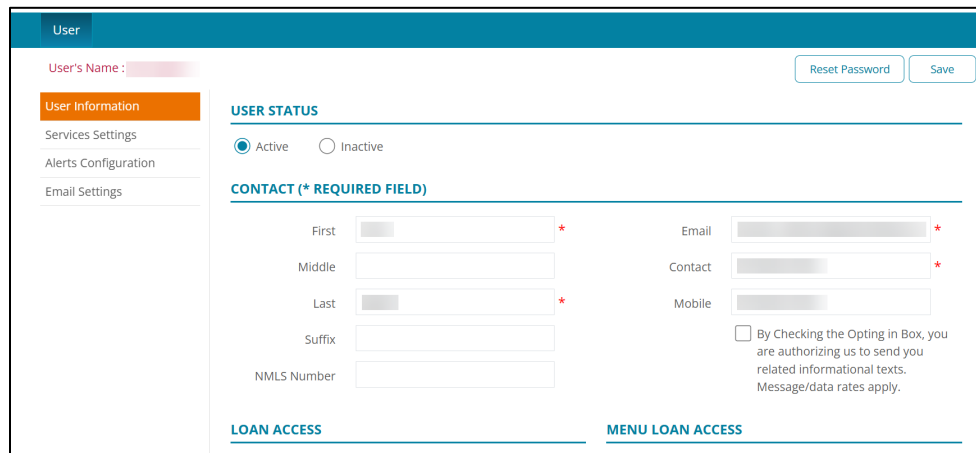

 A screenshot of the 'New User Contact Details' form in the Zenly application. The form is titled 'User' and has a sidebar on the left with options: 'User Information' (selected), 'Services Settings', 'Alerts Configuration', and 'Email Settings'. The main form area has a 'User's Name' field at the top. Below it, there are sections for 'USER STATUS' (with 'Active' and 'Inactive' radio buttons, 'Active' is selected), 'CONTACT (* REQUIRED FIELD)' (with fields for First, Middle, Last, Suffix, NMLS Number, Email, Contact, and Mobile), and 'LOAN ACCESS' (with a 'MENU LOAN ACCESS' link). There are 'Reset Password' and 'Save' buttons at the top right.

Figure 473: 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: All/Edit ☒ Create New Loans ☒ Delete Existing Loans ☒ Copy Loans	Status: Edit
MARKETING ACCESS	Application: Edit
View: All/Edit ☒ Create New Campaigns ☒ Delete Existing Campaigns ☒ Copy Existing Campaigns	Processing: Edit
DOCUMENT MANAGEMENT ACCESS	Underwriting: Edit
☒ Upload Documents ☒ Delete Documents ☐ eSignature	Reporting: Edit
DIRECTORY ACCESS	Services: Edit
	Settings: Edit
	Contacts: Edit

Figure 474: 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.

Marketing Access

Allows the Admin to grant specific access to items in the *Marketing* tab. Select the desired checkboxes.

- **All/Edit:** Select to enable user to view and edit every user's marketing campaign.

- **All/Read Only:** Select to enable a user to view marketing campaigns and removes the ability to create one.
- **User's Only/Edit:** Select to enable user to view and edit the user's own marketing campaigns.

Document Management Access

Set the user document management options.

1. Select the **Upload Documents** checkbox to enable the user to upload documents to Zenly.
2. Select the **Delete Uploaded Documents** to enable users to delete documents from Zenly.
3. 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 471](#).)
 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.

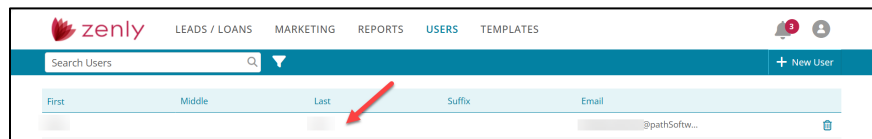


Figure 475: Select User

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 472](#).)
2. Click **Reset Password**.

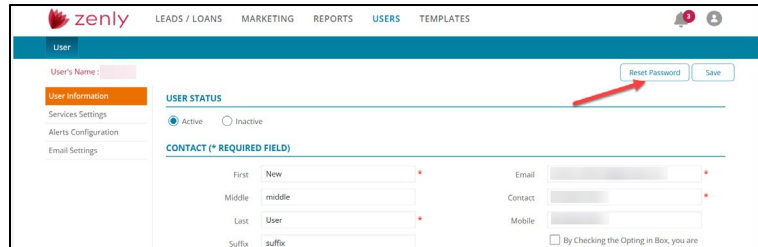


Figure 476: Reset Password

Delete User

Delete users that no longer require Zenly access.

1. Select the user to delete.

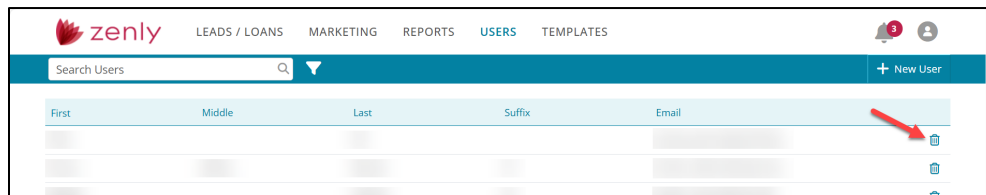


Figure 477: Delete User

2. Click the **Delete** icon.

User Search

Enter search criteria to locate a Zenly user.

1. Enter the **Search** criteria.

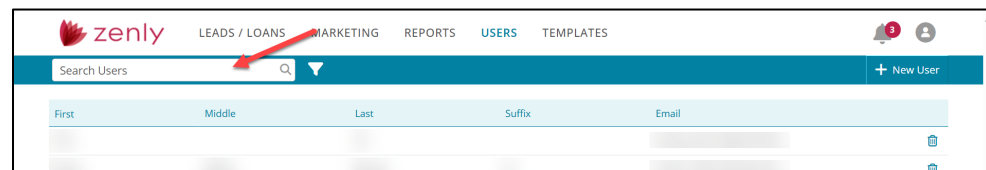


Figure 478: User Search

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**.

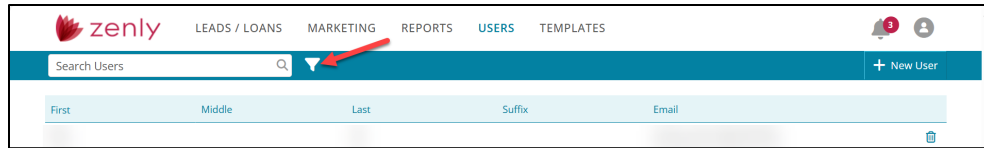


Figure 479: Activate/Deactivate User

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**.

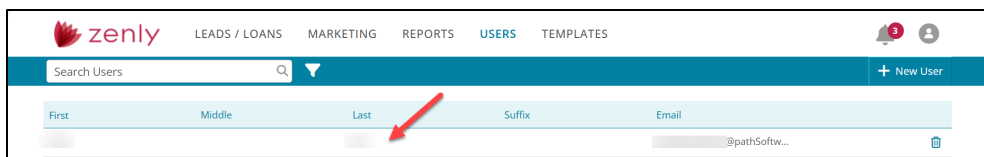


Figure 480: Select User

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

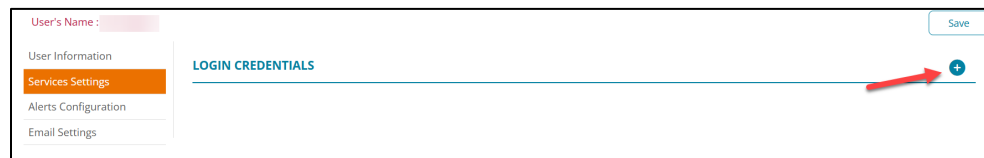
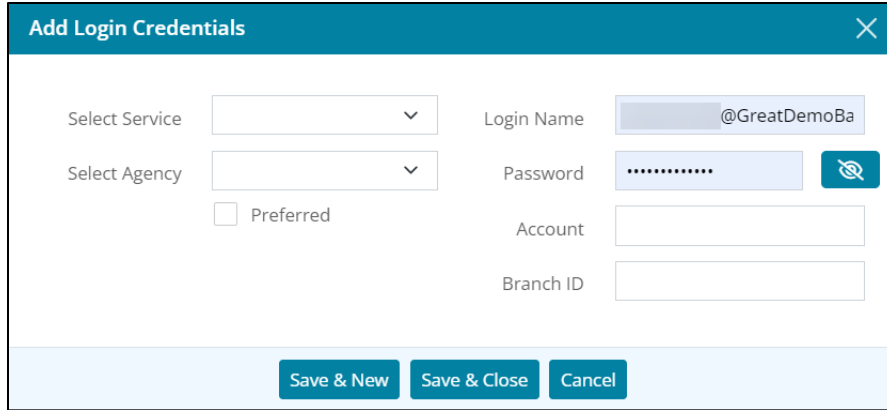


Figure 481: Add Service

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



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

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

Figure 482: 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 **Add**  icon.



Figure 483: Add Pricing Credentials

4. For the *Select Service* dropdown menu, select **Pricing**.

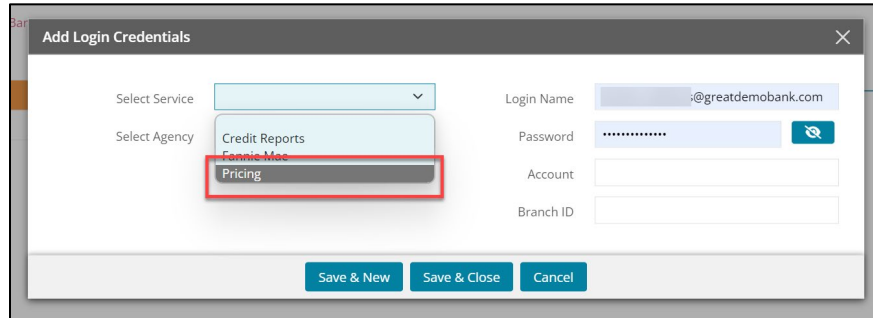
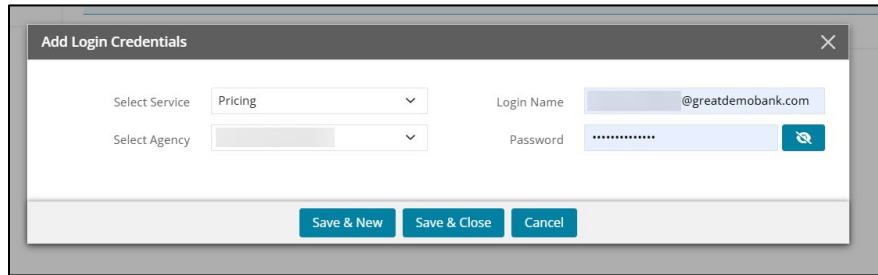


Figure 484: Enter Credentials

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 buttons:

- 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.

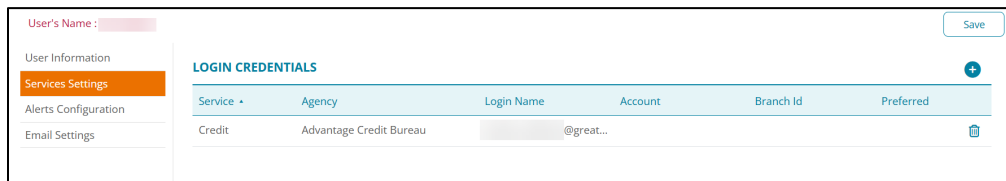
Figure 485: Add Login Credentials

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.



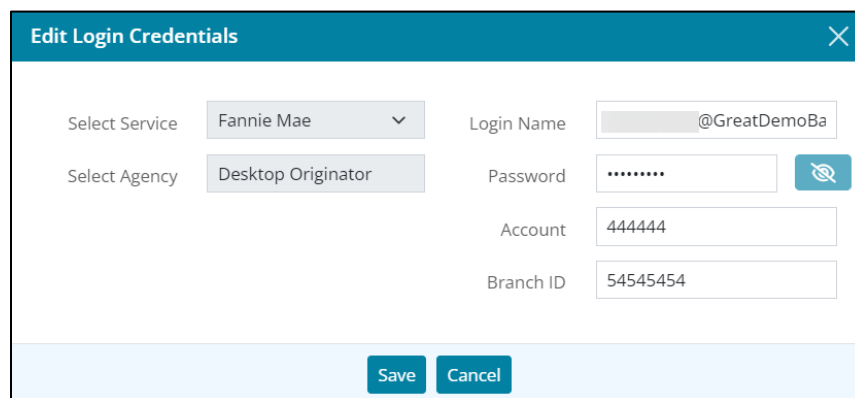
The "User Settings" page shows a sidebar with "Services Settings" selected. The main content area is titled "LOGIN CREDENTIALS" and displays a table of providers:

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 of the table area.

Figure 486: Modify Provider

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



The "Edit Login Credentials" dialog box contains the following fields and buttons:

- 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 487: 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 483](#).)
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 488: Alerts Configuration

Alerts & Notifications

Two types of notifications are available: *Alerts* and *Email* (See [Figure 485](#)). 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.

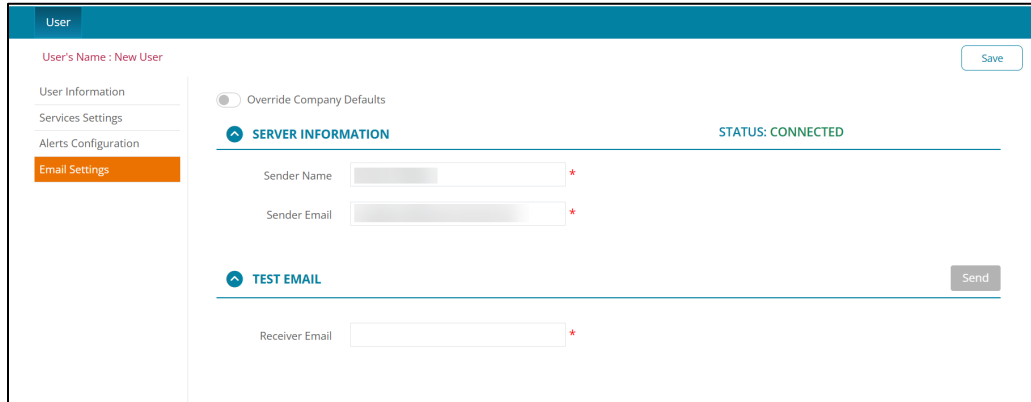


Figure 489: Email Settings (Users)

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 8: TEMPLATES

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.

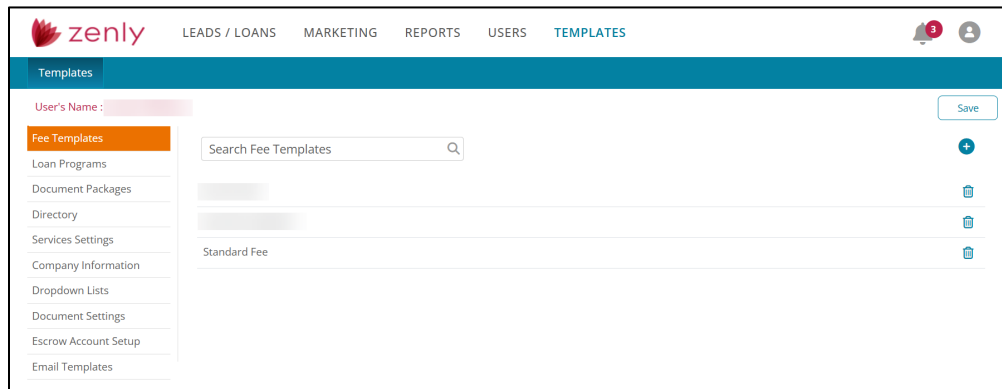
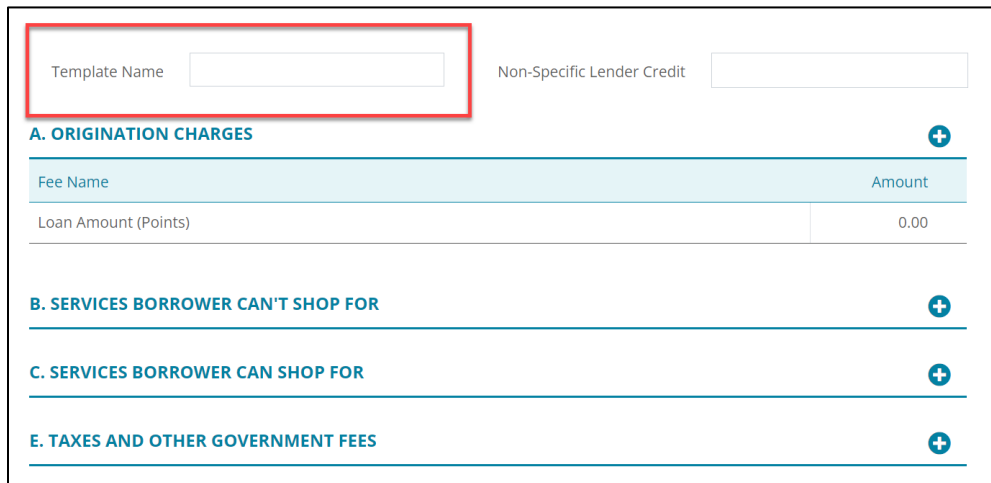


Figure 490: Standard Fee Template

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

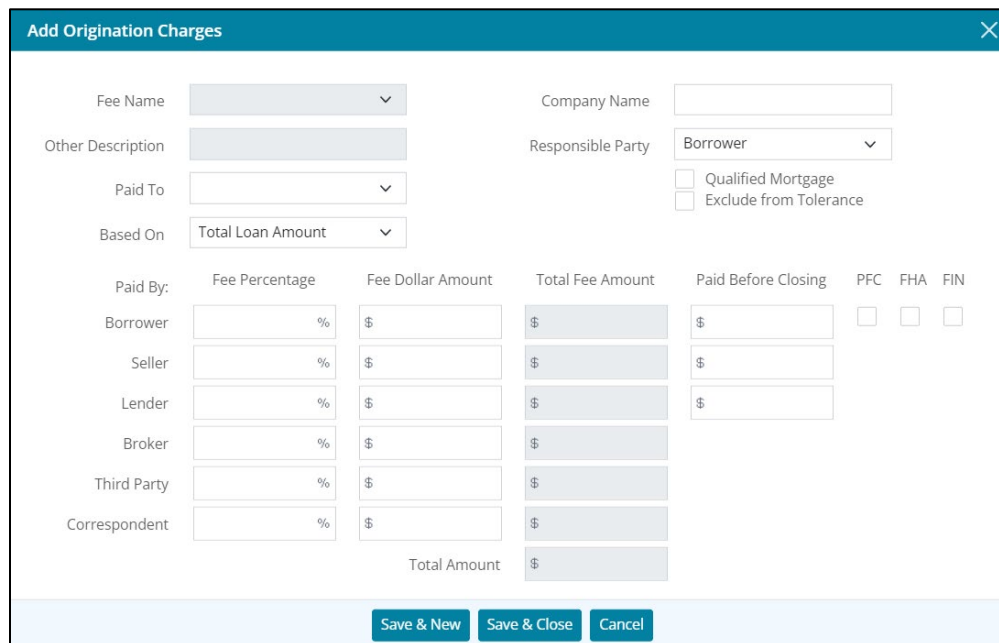
B. SERVICES BORROWER CAN'T SHOP FOR +

C. SERVICES BORROWER CAN SHOP FOR +

E. TAXES AND OTHER GOVERNMENT FEES +

Figure 491: Origination Charges

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



Add Origination Charges ×

Fee Name Company Name

Other Description Responsible Party

Paid To ☐ Qualified Mortgage

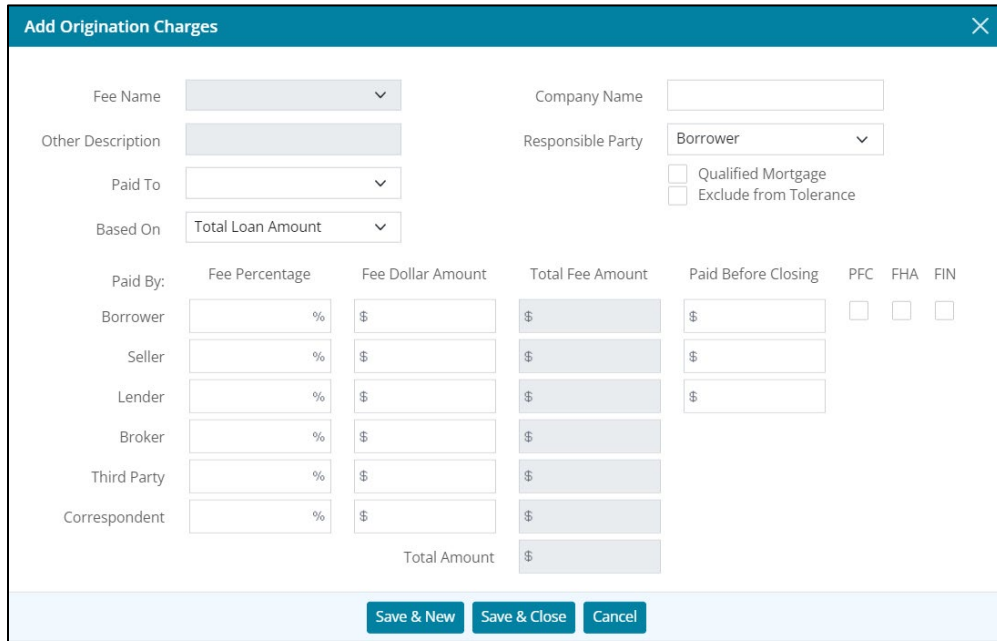
Based On ☐ Exclude from Tolerance

Paid By:	Fee Percentage	Fee Dollar Amount	Total Fee Amount	Paid Before Closing	PFC	FHA	FIN
Borrower	%	\$	\$	\$	☐	☐	☐
Seller	%	\$	\$	\$			
Lender	%	\$	\$	\$			
Broker	%	\$	\$				
Third Party	%	\$	\$				
Correspondent	%	\$	\$				
Total Amount			\$				

Figure 492: 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 488](#).)

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



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

- Fee Name:** A dropdown menu.
- Company Name:** A text input field.
- Other Description:** A text input field.
- Responsible Party:** A dropdown menu with "Borrower" selected.
- Paid To:** A dropdown menu.
- Based On:** A dropdown menu with "Total Loan Amount" selected.
- Qualification Options:** Two checkboxes: "Qualified Mortgage" and "Exclude from Tolerance".
- Fee Table:** A table with columns: "Paid By:", "Fee Percentage", "Fee Dollar Amount", "Total Fee Amount", "Paid Before Closing", "PFC", "FHA", and "FIN".

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			\$				
- Buttons:** "Save & New", "Save & Close", and "Cancel".

Figure 493: Add Origination Charges Dialog

11. Click **Save & Close**.

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

12. Repeat Steps 1 – 10 for the following Standard Fees:

- Services Borrower Can't Shop For
- Services Borrower Can Shop For
- Taxes and Other Government Fees
- Prepaids
- Initial Escrow Payment at Closing
- Other

Create New Fees Template

Create a new Fees Template by copying the *Standard Fee Template* or by using specific **Add** buttons.

Create from Copy

Create a new *Fees Template* with different names to enable different fees for different loans and loan types.

1. Click and hold the **Template Name** to copy until the **Add** button changes to **Drag & Drop** here to Copy.

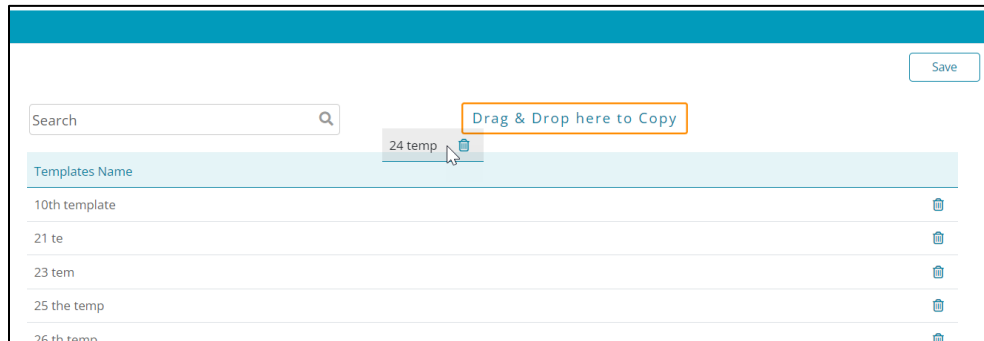


Figure 494: Copy Fees Template

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

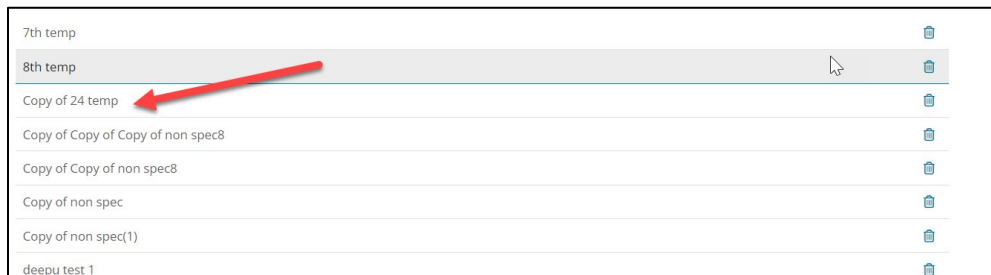


Figure 495: Copied Template

3. Rename the template appropriately.

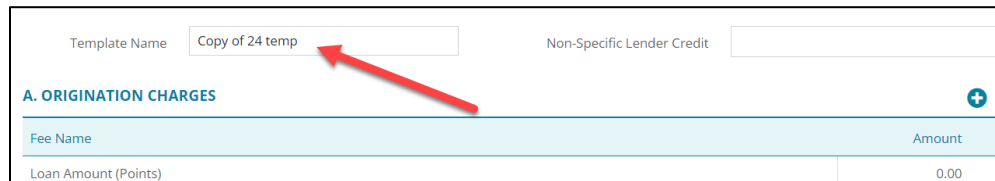


Figure 496: Rename Fees Template

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.

Creating a New Template

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

1. Click the **Add** button.

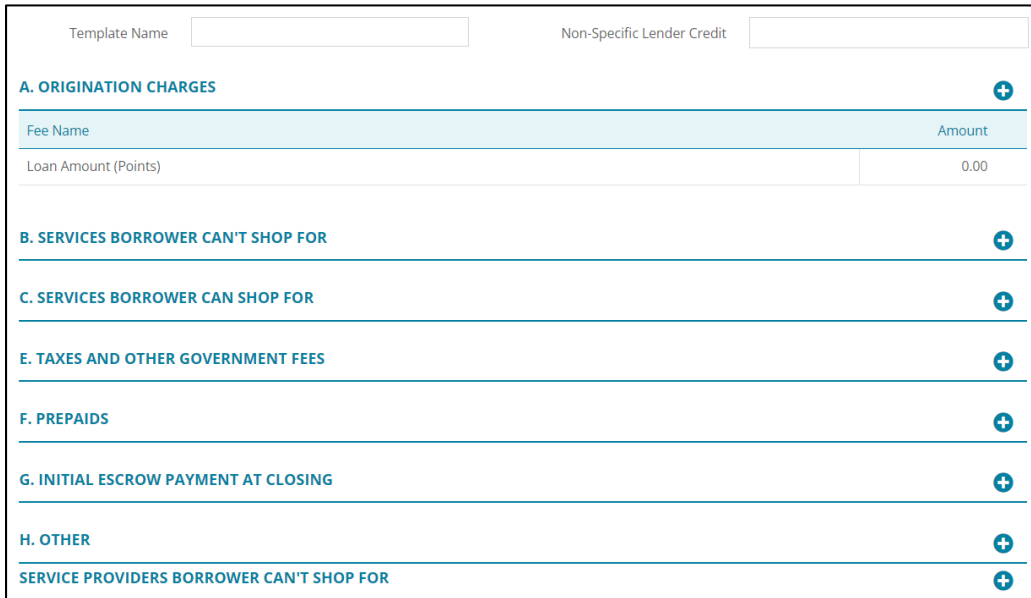


Figure 497: Add New Fees Template

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.

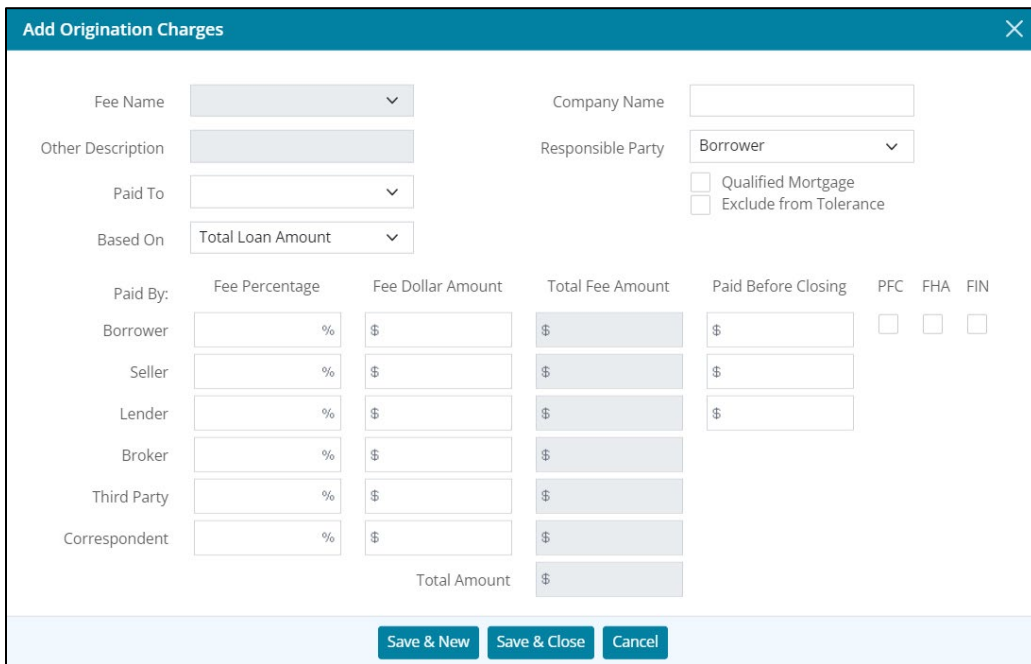


Figure 498: Add Charges Dialog

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.

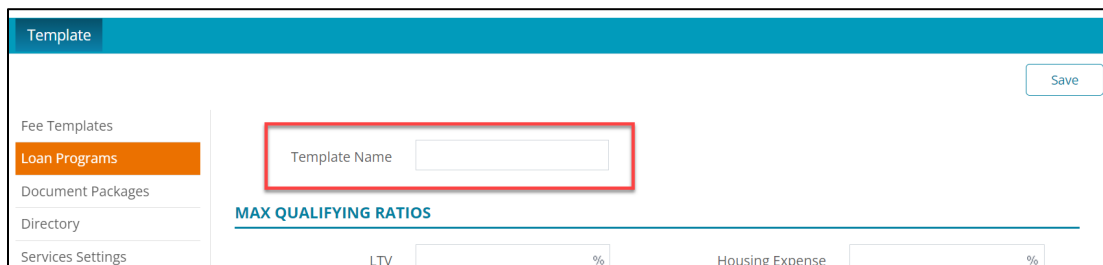
Loan Program

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:

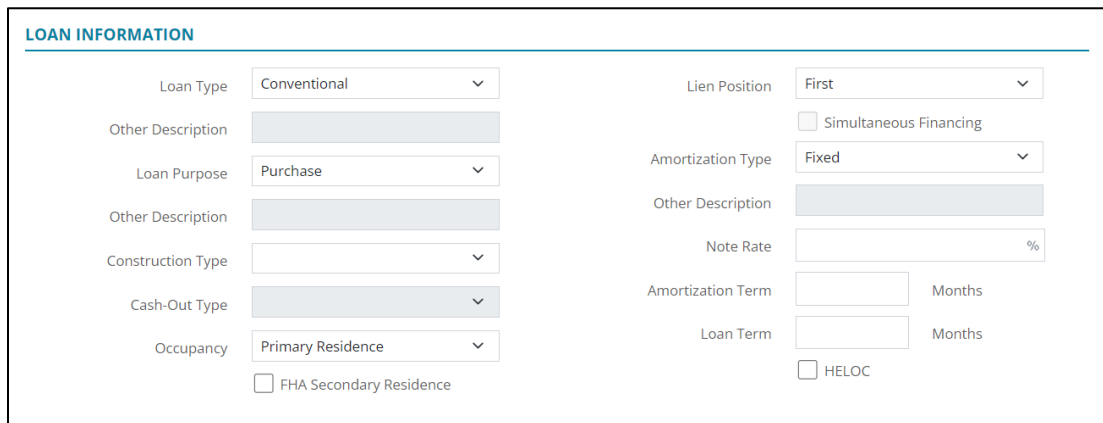
1. Select the **Add +** icon to add a template.
2. Enter the **Template Name**.



The screenshot shows the 'Template' section of the interface. On the left is a sidebar with 'Loan Programs' highlighted. The main area has a 'Template Name' input field, which is highlighted with a red rectangle. Below the input field 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 499: Template Name

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



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

Figure 500: 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 501: 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
☐ Calculate Qual Ratios at the Interest-Only Payment			☐ Bi-Weekly Payment Schedule					
☐ Simple Interest			☐ Down Payment Assistance Program					
Initial Payment Rate			Principal Forgiven		%	every		months
Adj Cap		%	Adj Period		months	Graduated Payment Mortgage		
Recast Pd/Stop		/		Years		at Rate		%
Max Balance		%	Payment Rounding Options		%	Payment Rounding		
☐ Calculate Qual Ratios at the Max Adjusted Loan Balance			☐ Temporary Subsidy					

BUYDOWN MORTGAGE

Paid By	Borrower	Temporary Buydown Fee	\$
Disclose LE/CD Product	Step Rate	Type	

Figure 502: 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](#).

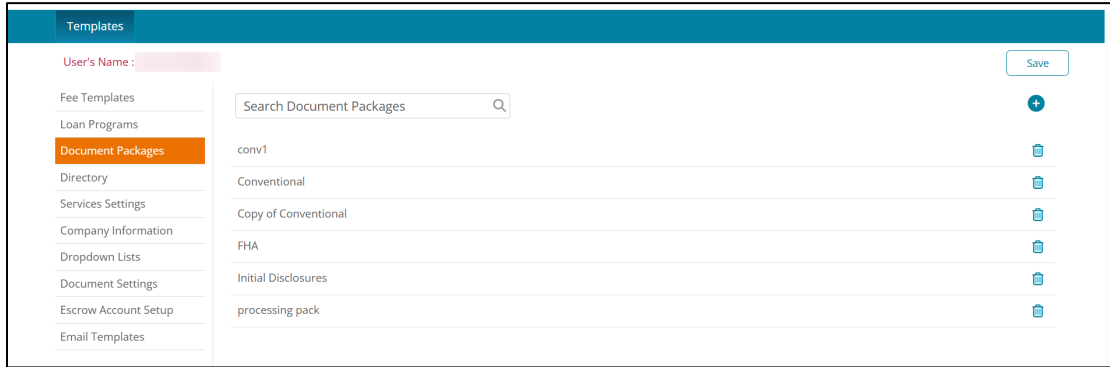


Figure 503: Document Packages

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.

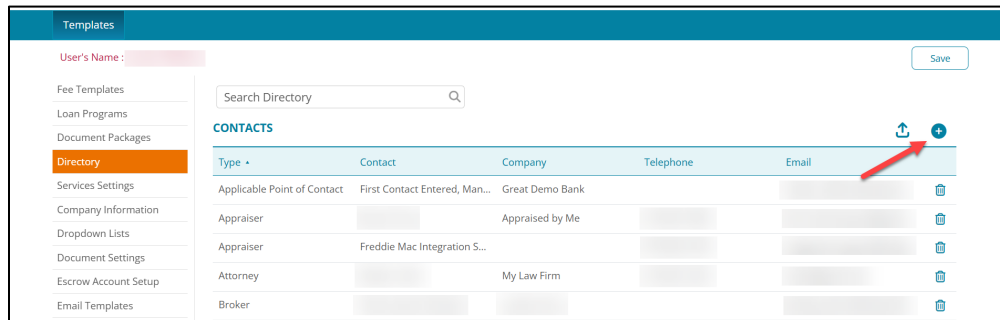


Figure 504: Directory

2. Select a **Contact Type**.

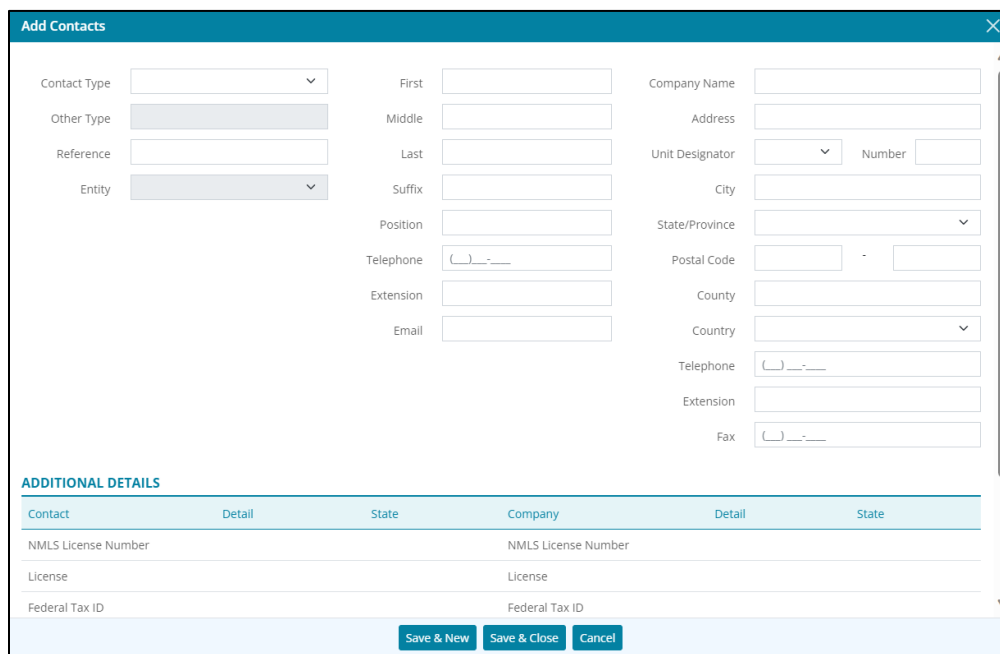


Figure 505: Contact Type (Directory)

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.

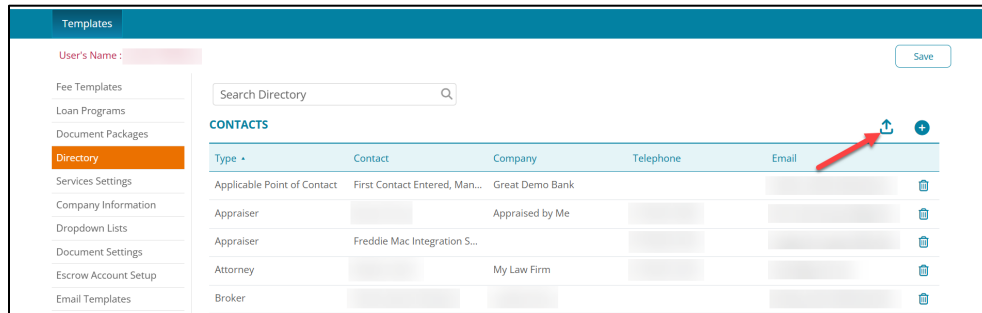


Figure 506: Use Directory Icon

2. Select **Choose File**.

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

3. Select the desired CSV file.

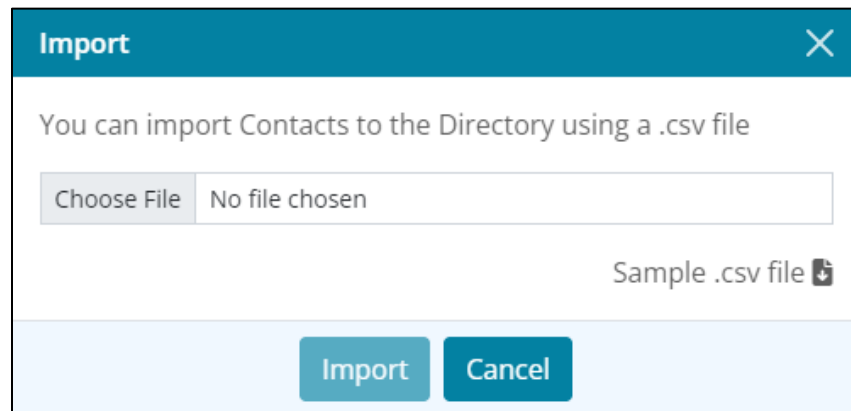


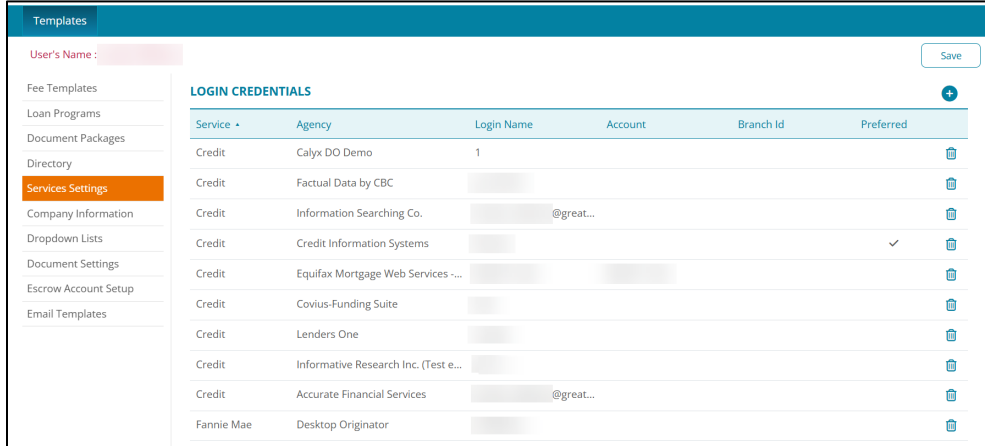
Figure 507: Import Directory

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.

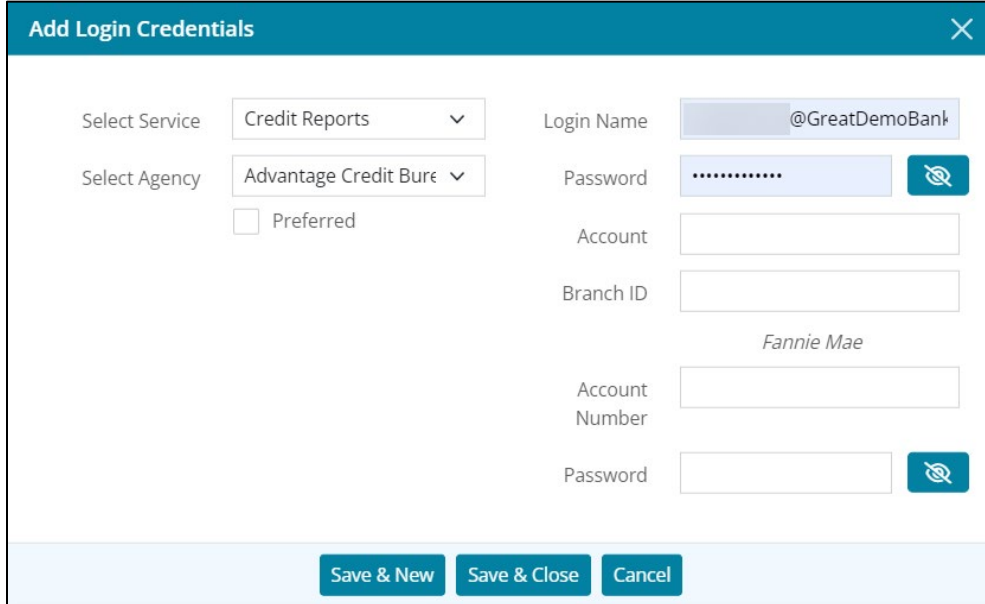
1. Select the **TEMPLATES** tab.



The screenshot shows the 'Templates' screen with a sidebar on the left containing various settings categories. The 'Services Settings' category is selected. The main area displays a table titled 'LOGIN CREDENTIALS' with columns: Service, Agency, Login Name, Account, Branch Id, and Preferred. The table contains several rows of data, including 'Credit' services from various agencies like 'Calyx DO Demo', 'Factual Data by CBC', and 'Information Searching Co.'.

Figure 508: Stored Credit Card

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



The screenshot shows the 'Add Login Credentials' dialog. It has a form with the following fields: 'Select Service' (dropdown menu showing 'Credit Reports'), 'Select Agency' (dropdown menu showing 'Advantage Credit Bure'), 'Login Name' (text field with '@GreatDemoBank'), 'Password' (password field with a toggle icon), 'Account' (text field), 'Branch ID' (text field), 'Preferred' (checkbox), 'Account Number' (text field), and another 'Password' (password field with a toggle icon). At the bottom, there are three buttons: 'Save & New', 'Save & Close', and 'Cancel'.

Figure 509: 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**.

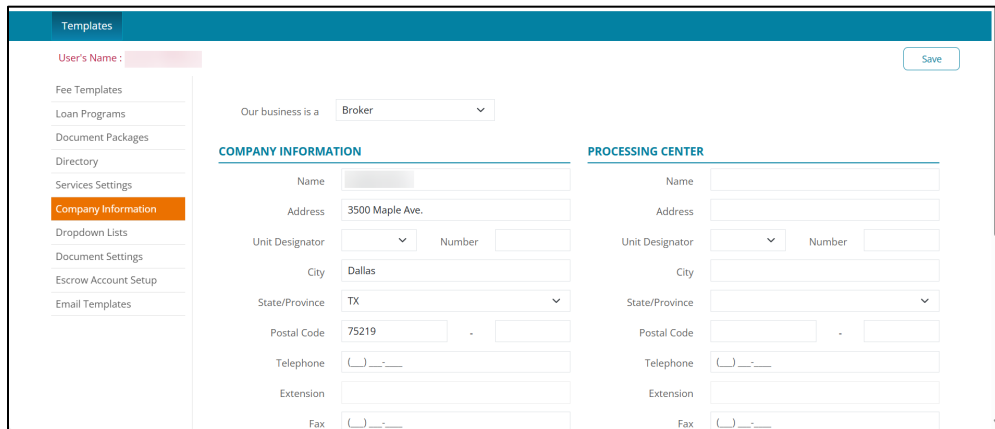


Figure 510: Company Information

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**.

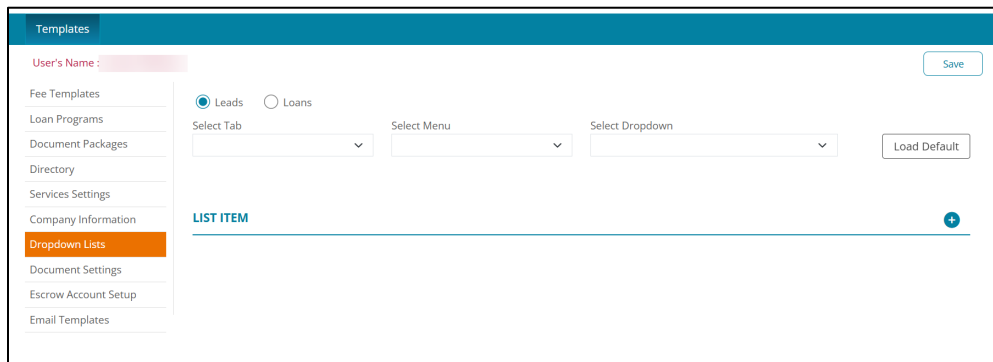


Figure 511: Status Dropdown Lists

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.

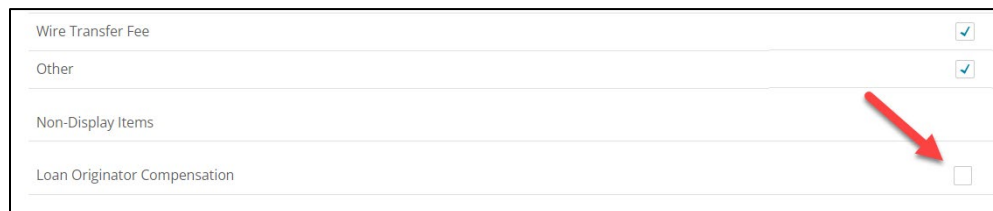


Figure 512: Select List Option

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.

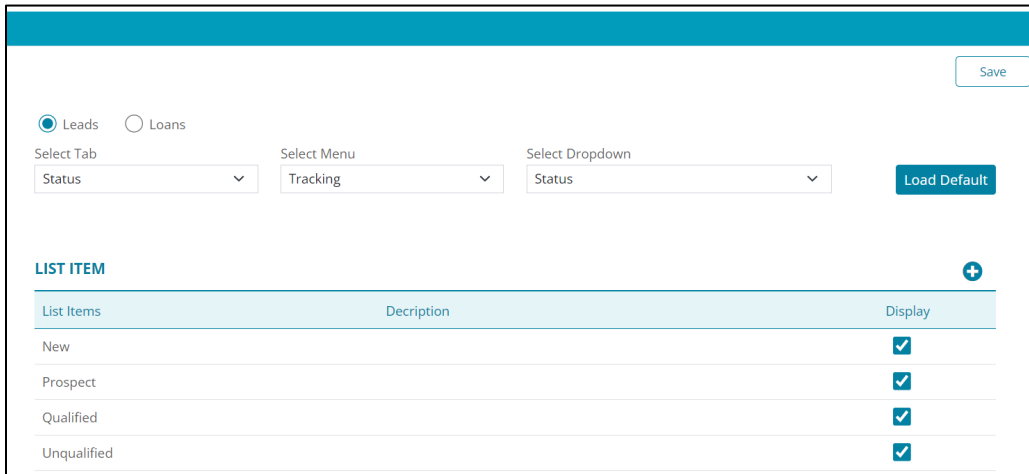
Add List Items

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		☒
Prospect		☒
Qualified		☒
Unqualified		☒

Figure 513: Leads Status Dropdown

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

Leads Documents Dropdown

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

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

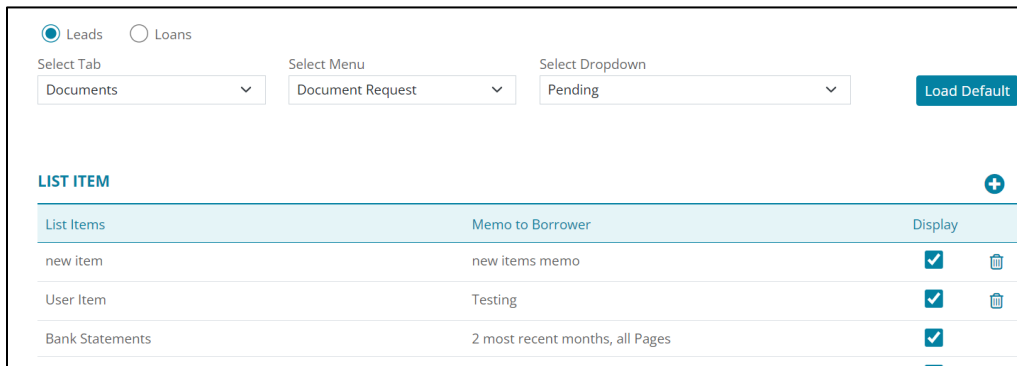


Figure 514: Leads Documents Dropdown

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

Application Dropdown

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

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

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

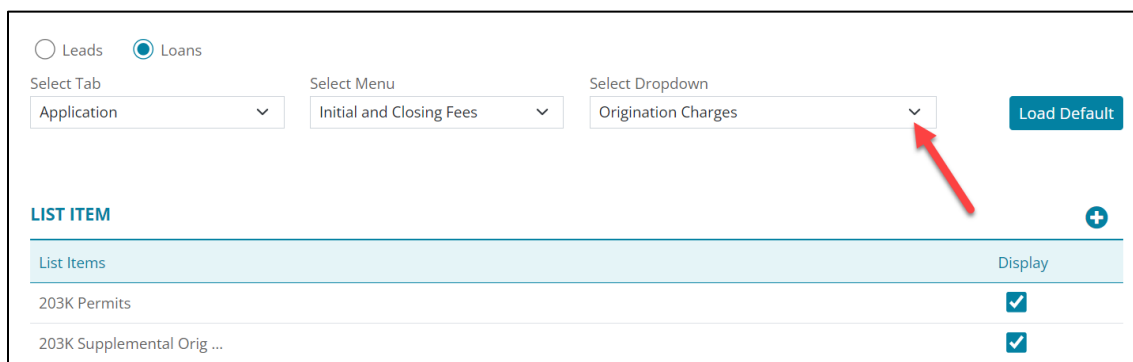


Figure 515: Initial & Closing Fees Dropdown

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

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

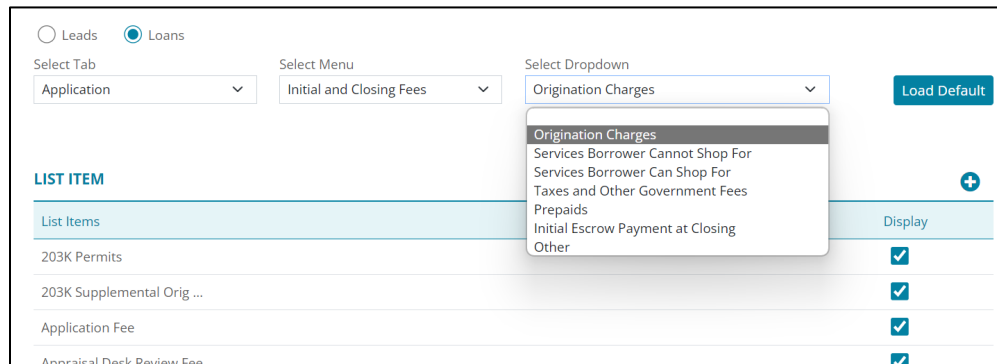


Figure 516: Application Select Dropdown List

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

Note: See steps 1-5 in [Leads Documents Dropdown](#).

5. Repeat these steps to add additional Dropdown options.

Documents Dropdown

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

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

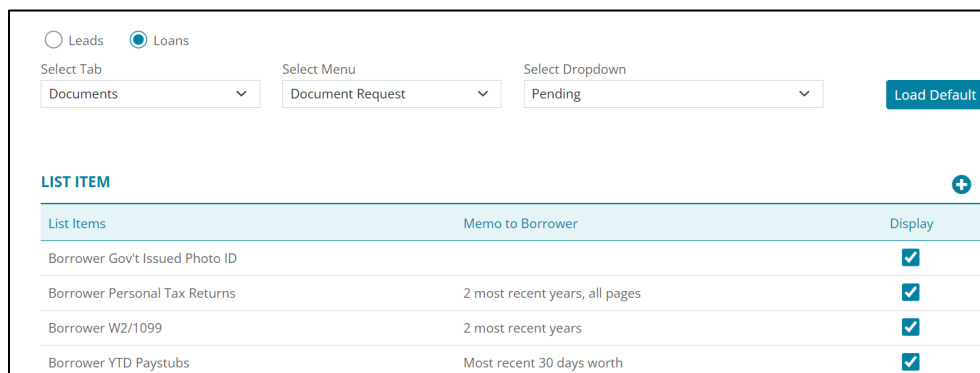


Figure 517: Select Document Pending Option

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

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

5. Repeat these steps for additional dropdown options.

Document Settings

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

Application Privacy Settings

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

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

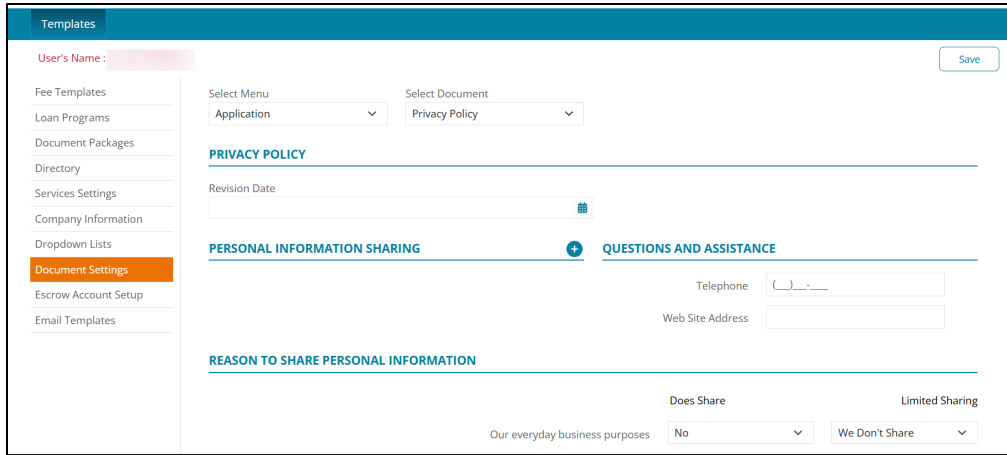


Figure 518: Loan Application Privacy Settings

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.

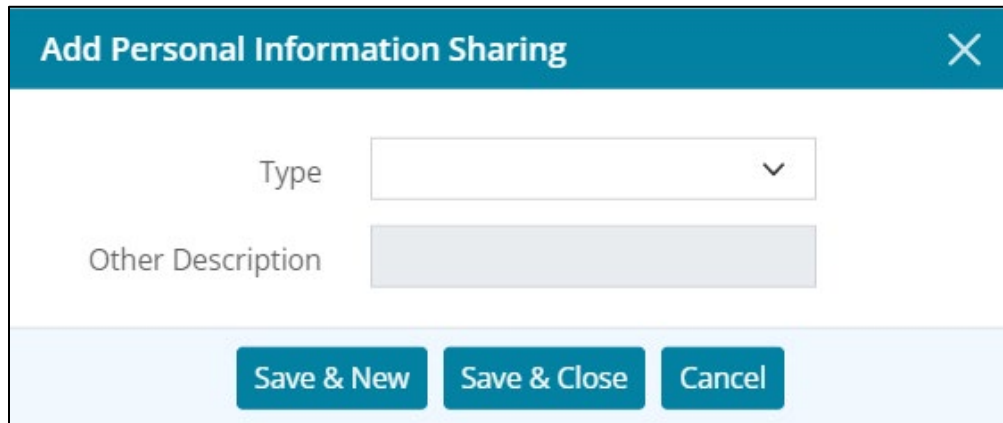


Figure 519: Add Personal Information Sharing

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**.

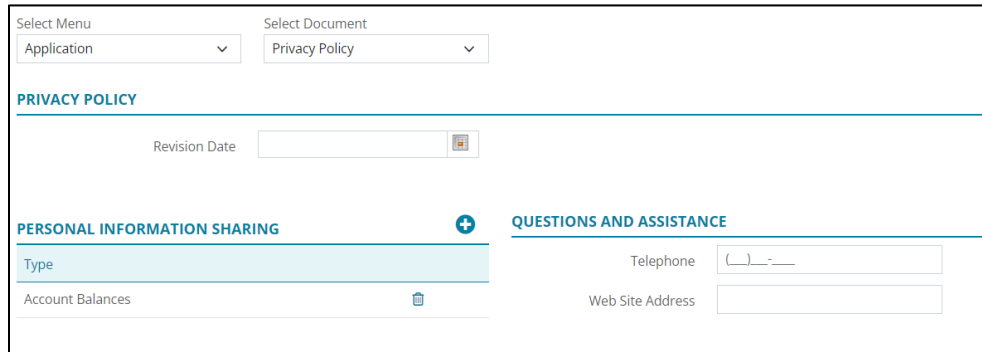
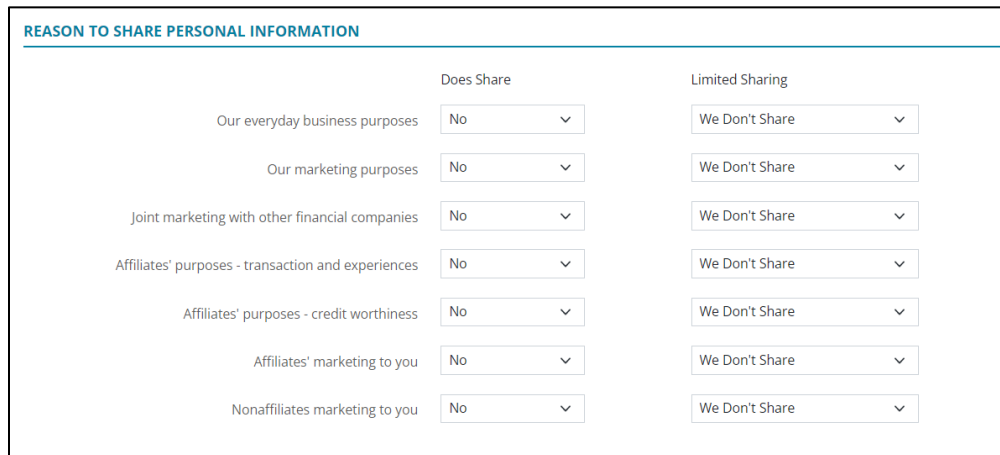


Figure 520: Document Type List

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.

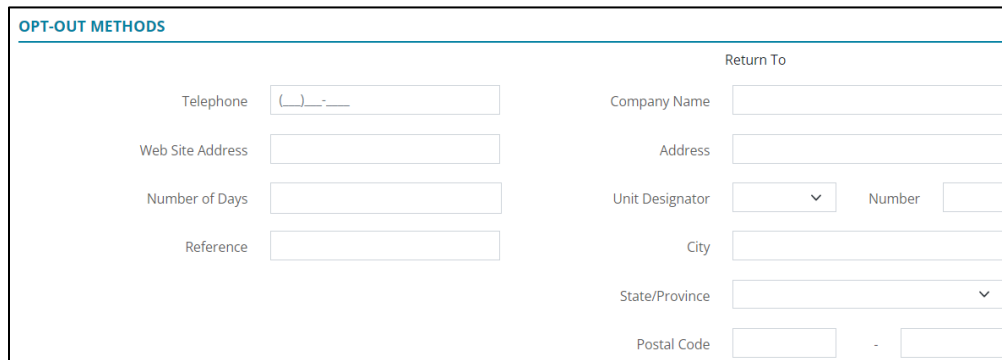


	Does Share	Limited Sharing
Our everyday business purposes	No	We Don't Share
Our marketing purposes	No	We Don't Share
Joint marketing with other financial companies	No	We Don't Share
Affiliates' purposes - transaction and experiences	No	We Don't Share
Affiliates' purposes - credit worthiness	No	We Don't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

Figure 521: Reasons to Share Personal Info.

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

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

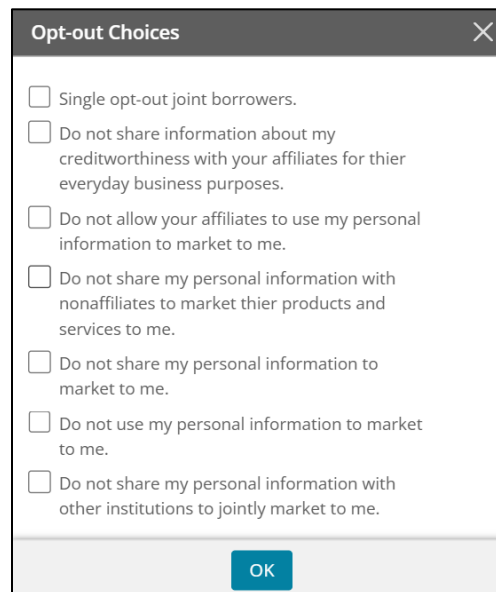


The form is titled "OPT-OUT METHODS" and contains the following fields:

- Telephone: () - -
- Web Site Address:
- Number of Days:
- Reference:
- Company Name:
- Address:
- Unit Designator: (dropdown menu) Number:
- City:
- State/Province: (dropdown menu)
- Postal Code: -

Figure 522: 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.

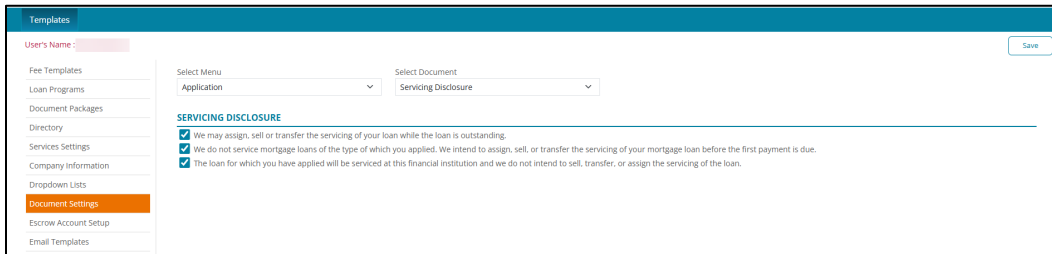
At the bottom of the dialog is an "OK" button.

Figure 523: Opt-out Choices Dialog

13. Complete the remaining form fields.
14. Click **Save** to save the selections.

Application Servicing Disclosure

This document setting allows the Broker to set servicing disclosures. Use the checkboxes to decide which disclosure to display when generating this document.



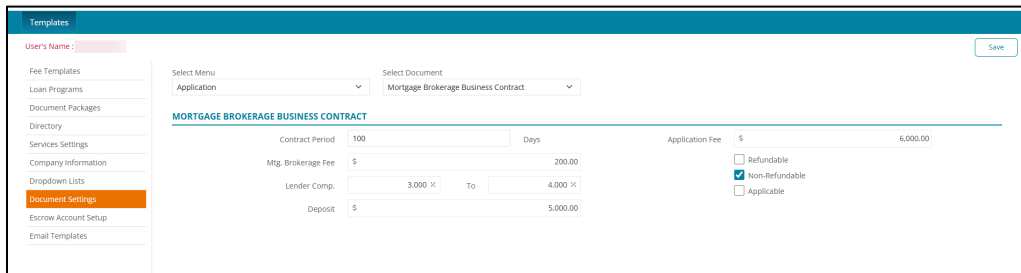
The screenshot shows the 'Document Settings' screen for the 'Application' menu. The 'Select Document' dropdown is set to 'Servicing Disclosure'. The 'SERVICING DISCLOSURE' section contains three checkboxes, all of which are checked:

- ☒ We may assign, sell or transfer the servicing of your loan while the loan is outstanding.
- ☒ We do not service mortgage loans of the type of which you applied. We intend to assign, sell, or transfer the servicing of your mortgage loan before the first payment is due.
- ☒ The loan for which you have applied will be serviced at this financial institution and we do not intend to sell, transfer, or assign the servicing of the loan.

Figure 524: Document Settings

Application Mortgage Brokerage Business Contract

Configure the Brokerage Business Contract template settings by entering the desired values in this screen. Generating this document in a loan file will import the values entered from this template screen.



The screenshot shows the 'Mortgage Brokerage Business Contract' screen. The 'Select Document' dropdown is set to 'Mortgage Brokerage Business Contract'. The 'MORTGAGE BROKERAGE BUSINESS CONTRACT' section contains the following fields and values:

Field	Value	Unit
Contract Period	100	Days
Mtg. Brokerage Fee	\$ 200.00	
Lender Comp.	3,000 % To 4,000 %	
Deposit	\$ 5,000.00	
Application Fee	\$ 6,000.00	

The 'Application Fee' section also includes three checkboxes: 'Refundable' (unchecked), 'Non-Refundable' (checked), and 'Applicable' (unchecked).

Figure 525: Mortgage Business Contract

ECOA Processing Settings

Select the statement to include in the *Equal Credit Opportunity Act (ECOA) Form*.

1. Select **Processing** from the *Select Menu* dropdown.

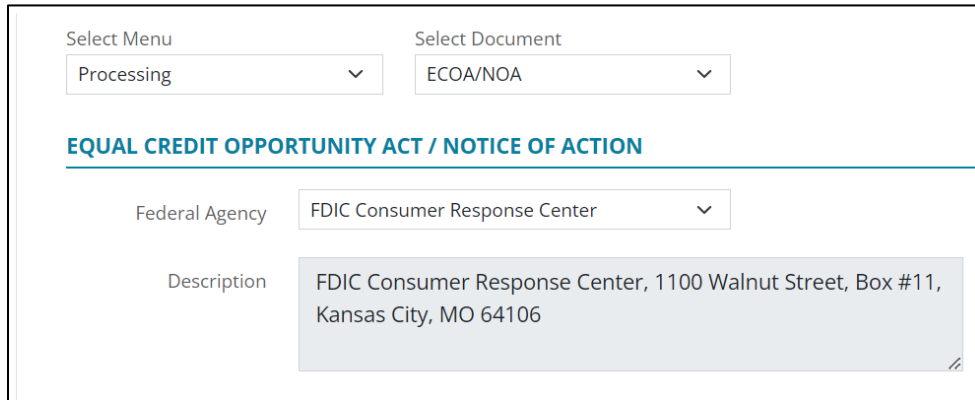


Figure 526: ECOA Form Statement

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.

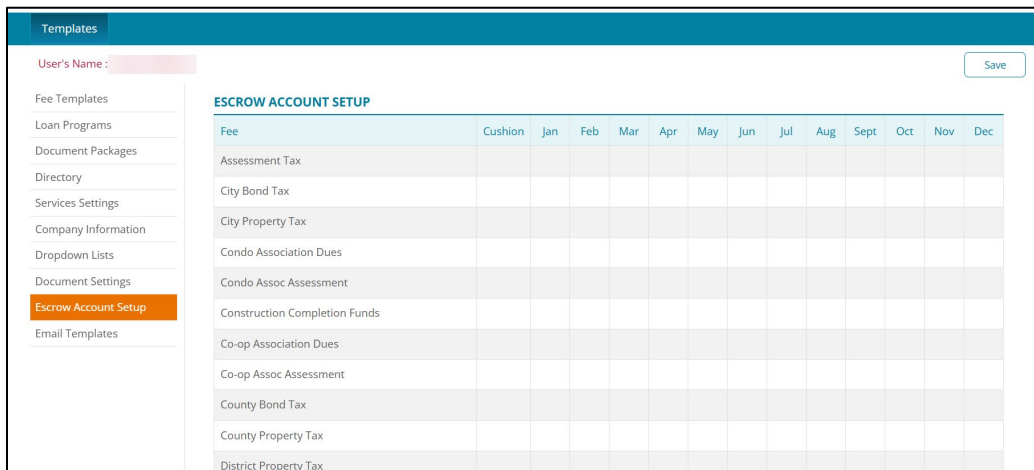
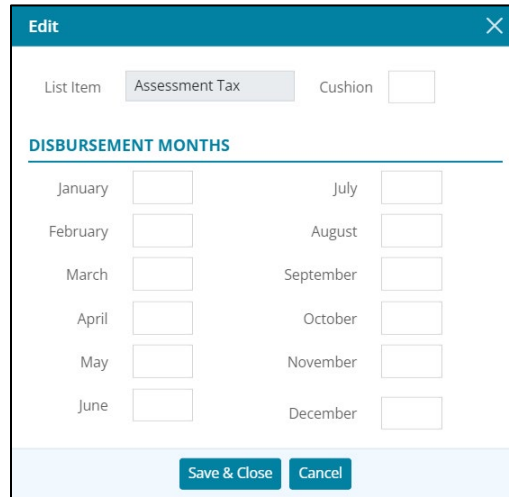


Figure 527: Escrow Account Setup

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'. It includes a 'Cushion' input field. Below is a table titled 'DISBURSEMENT MONTHS' with 12 rows, each containing a month name and an input field. At the bottom are 'Save & Close' and 'Cancel' buttons.

DISBURSEMENT MONTHS	
January	
February	
March	
April	
May	
June	
July	
August	
September	
October	
November	
December	

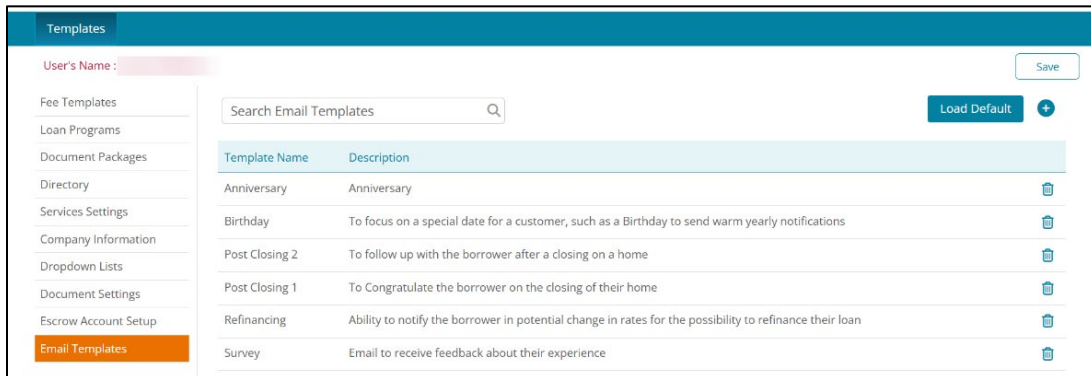
Figure 528: Editing Escrow Fees

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. It includes 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 delete icon.

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 529: Email Templates

Chapter 9: 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 features described are available to all Zenly users.

To access the *Interview Portal*:

1. Open the **User Profile**.
2. Select **Interview Configuration**.

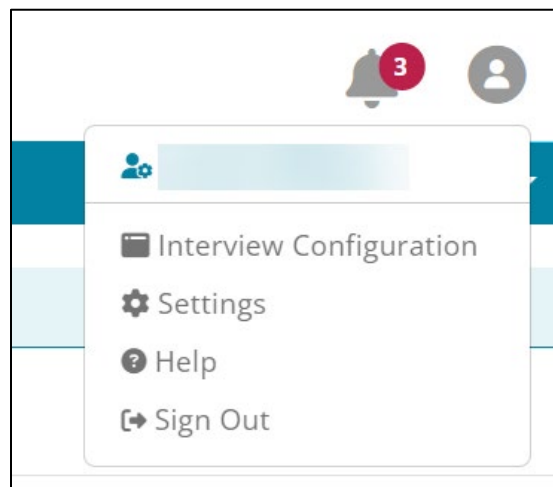


Figure 530: User Profile (Zip)

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.

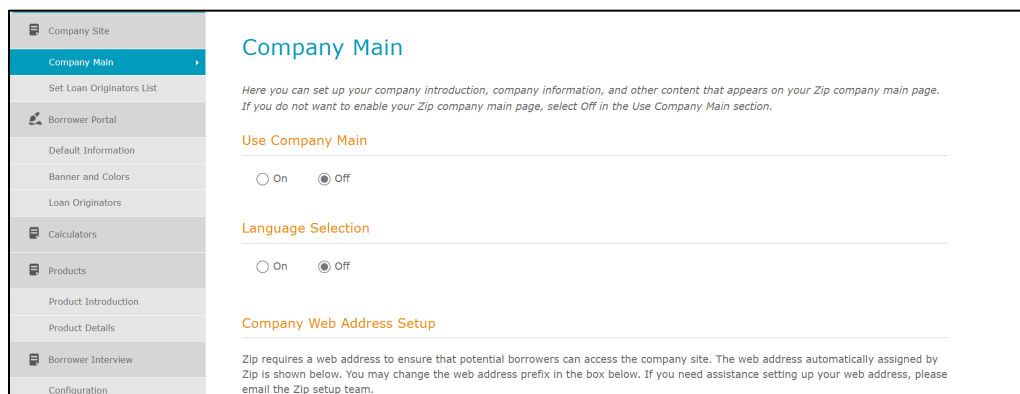


Figure 531: Company Main Page Setup

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.

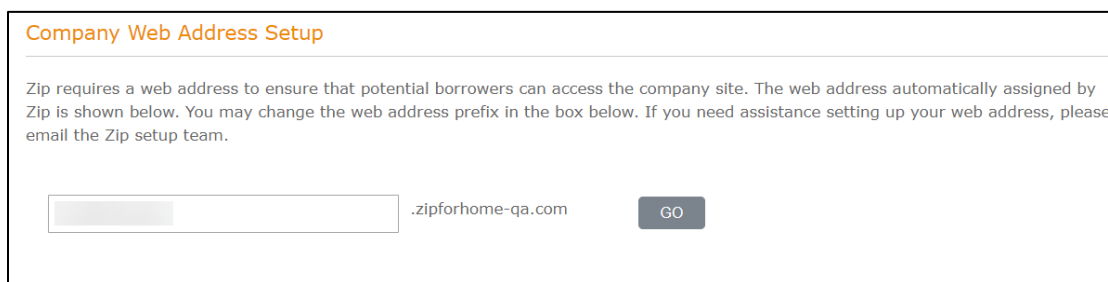


Figure 532: Company URL

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

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

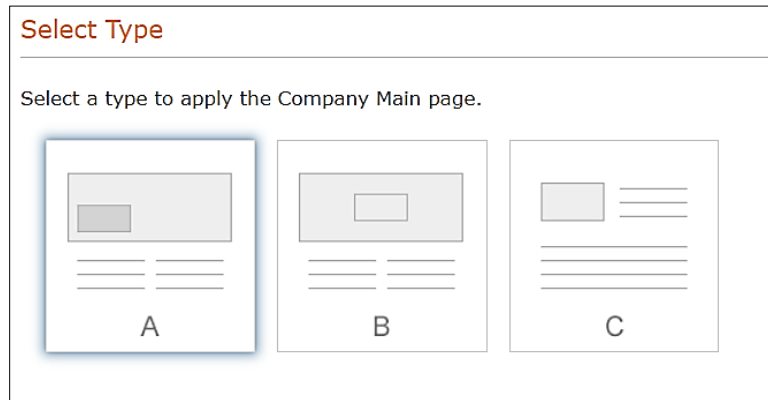


Figure 533: Zip Main Page Layout

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

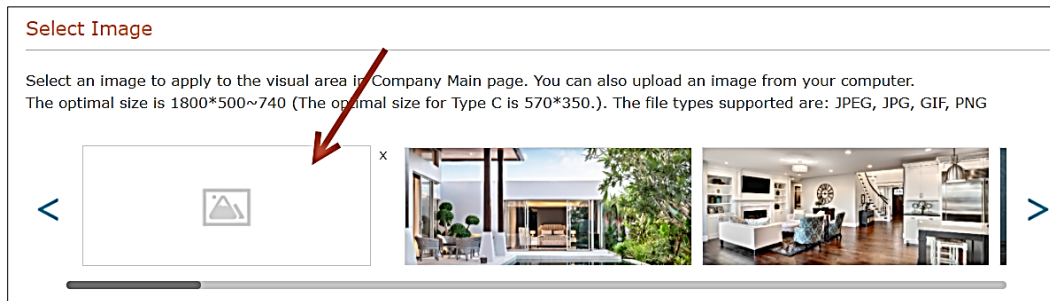


Figure 534: Zip Main Page Image

Note: Select a provided image when electing not to use a stored image. Use the **Arrows** to browse all available images provided.

8. Browse and upload the image.

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

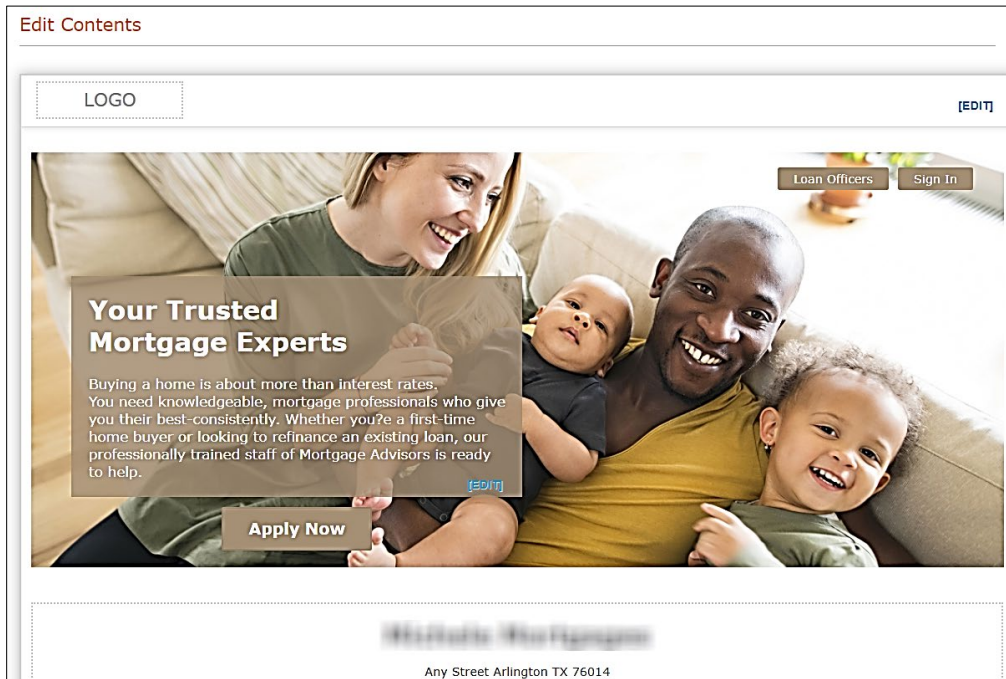


Figure 535: Edit Zip Main Page Contents

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

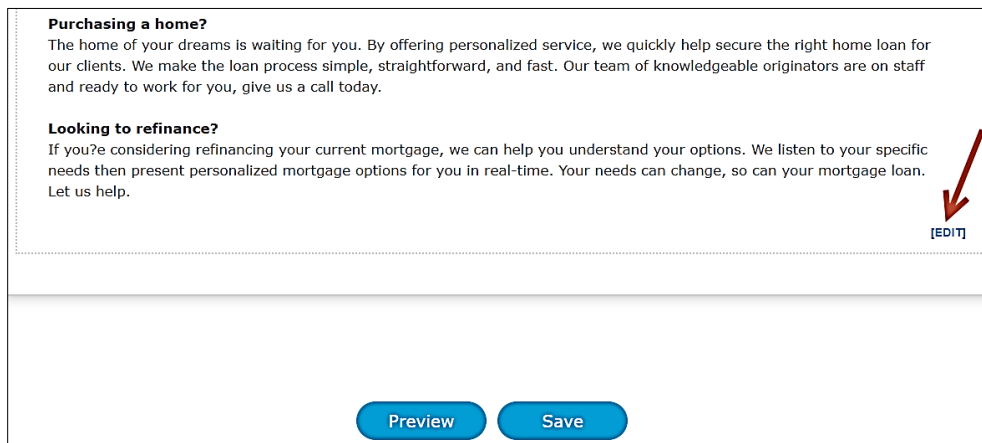


Figure 536: Edit Links

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.

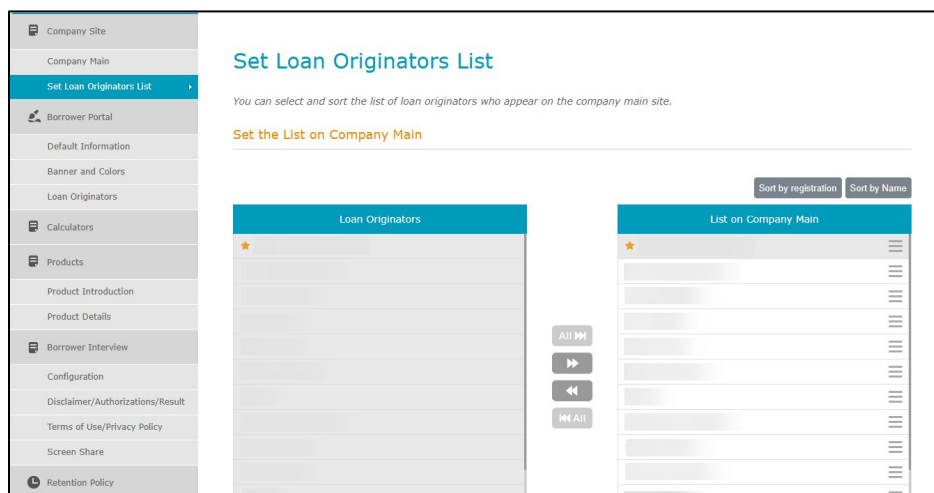


Figure 537: Set Originators List

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.

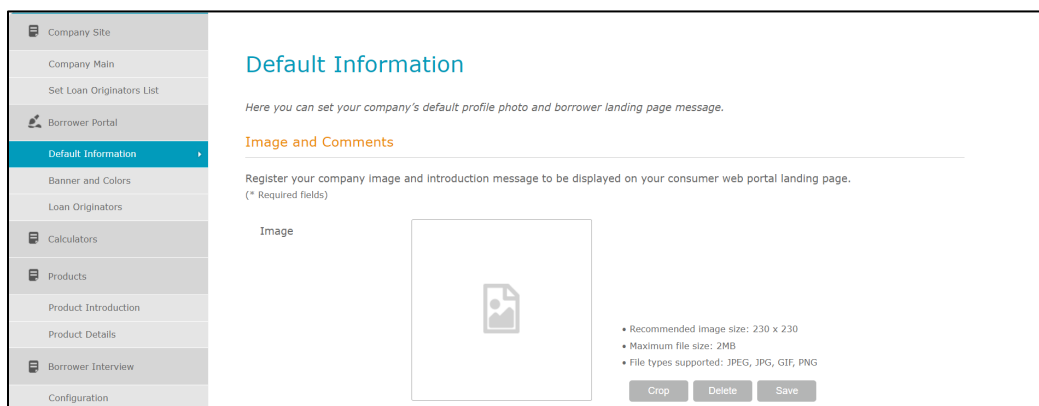


Figure 538: Borrower Portal Image

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. If needed, select the **Show the company address at the bottom of the landing page** checkbox.

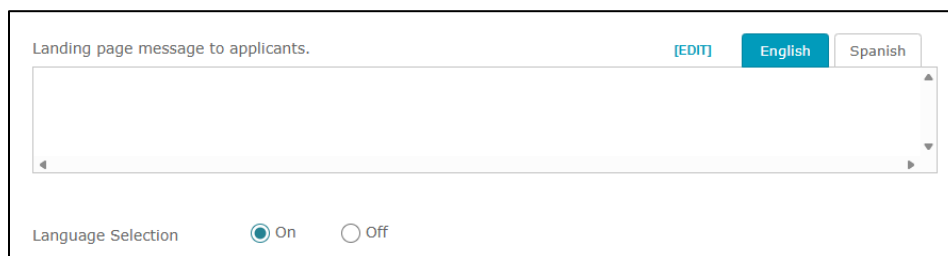


Figure 539: Borrower Portal Welcome Message

5. Click the **[Edit]** button to open the *Edit Content* dialog and add a landing page message.
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*.

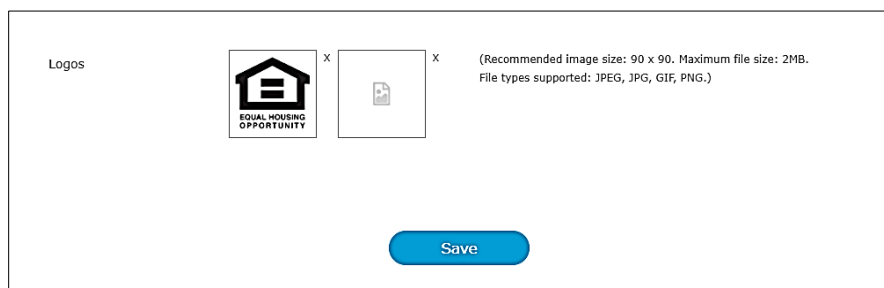


Figure 540: Borrower Portal Logo

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.

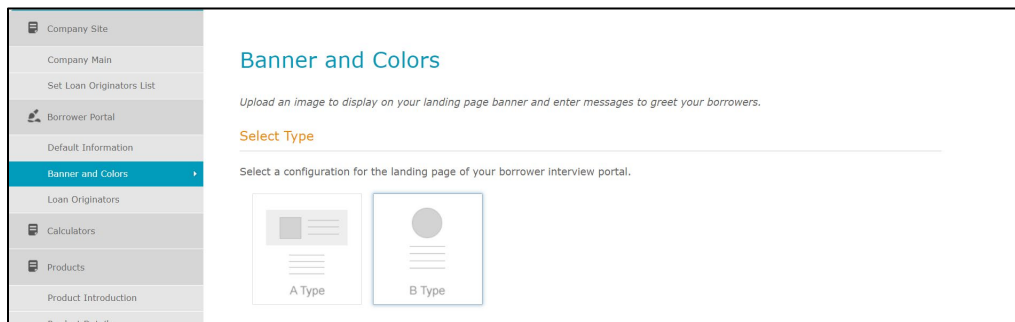


Figure 541: Banner Options

Edit Banner and Colors

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

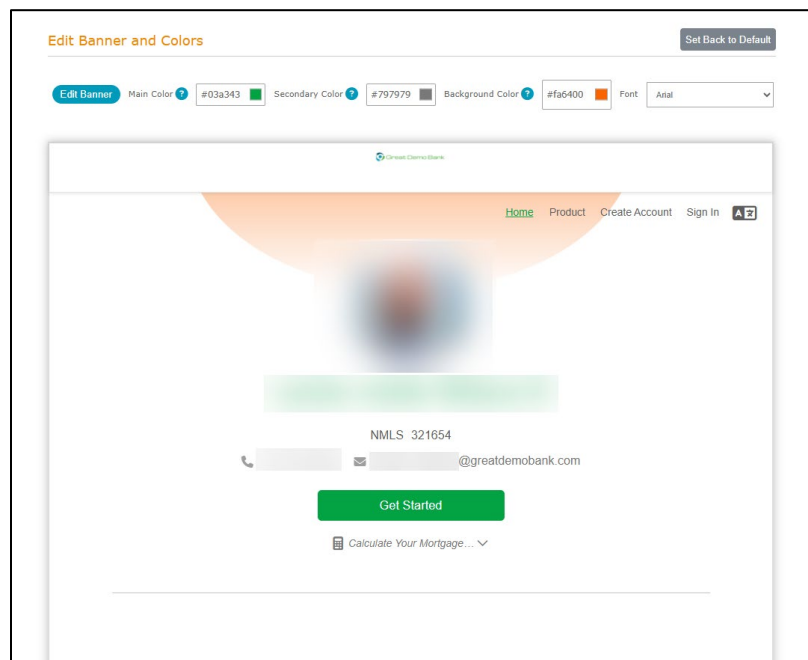


Figure 542: Edit Banner and Colors

To edit the banner:

1. Select the **Edit Banner** button to open the *Edit Banner* dialog. See [Figure 538](#).
2. Select the appropriate options. See [Figure 538](#).

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 banners will not display, use the *Banner Navigation Options* to enter the URL.

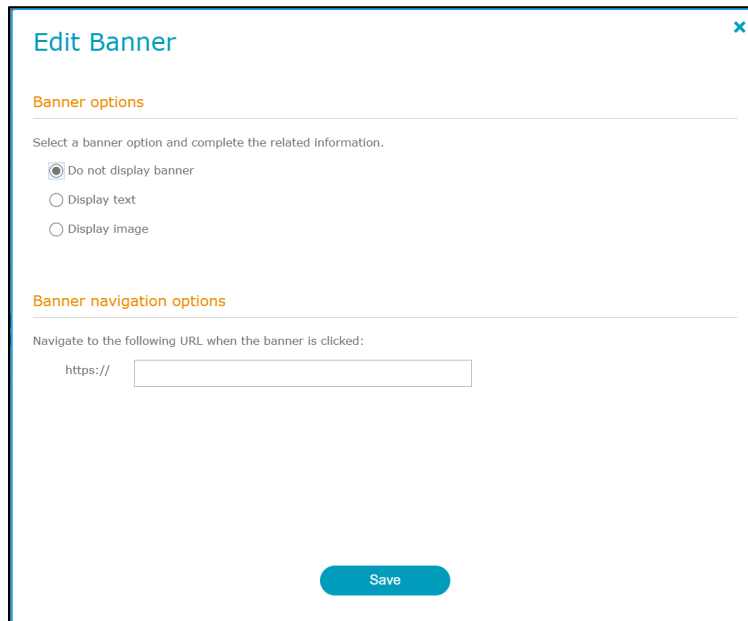
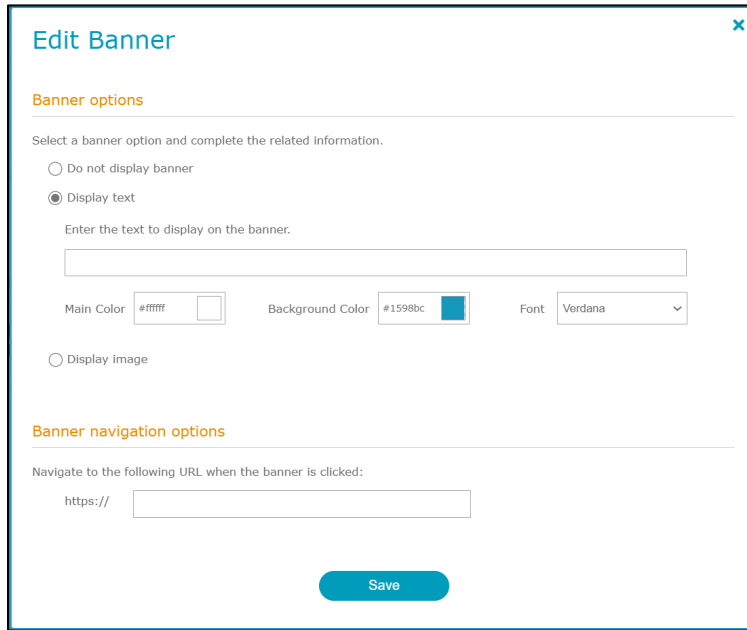


Figure 543: Edit Banner

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 544: 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**.

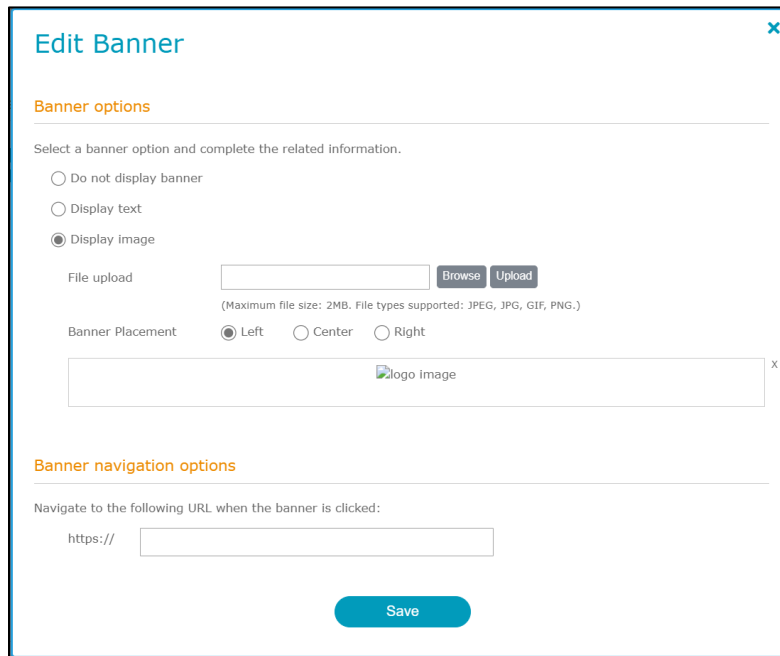


Figure 545: Image Banner Options

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.

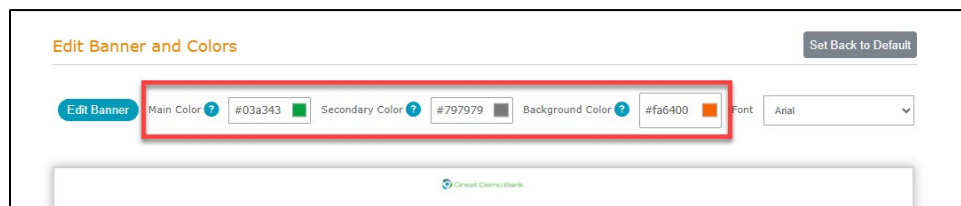


Figure 546: Text Colors

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

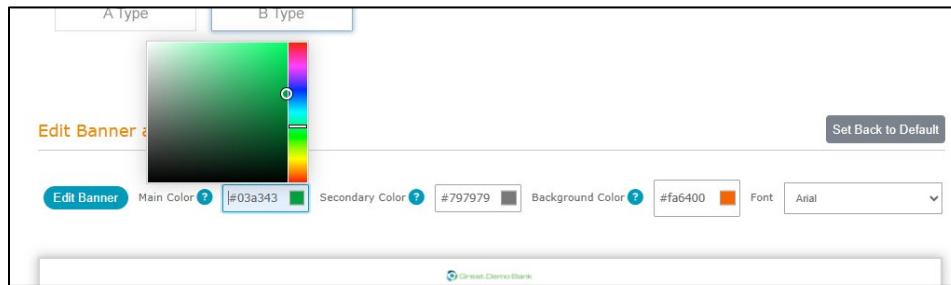


Figure 547: Color Palette

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.

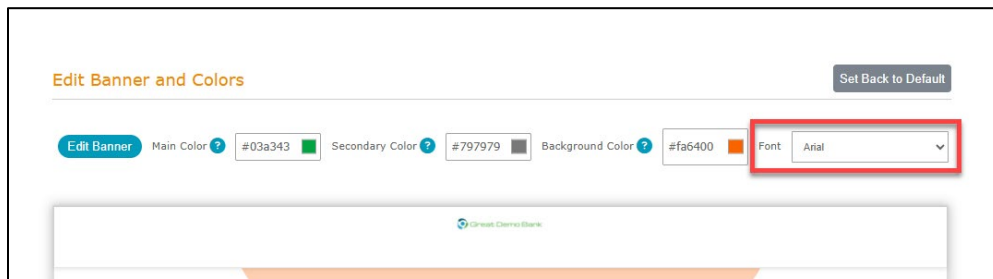


Figure 548: Borrower Portal Font

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**.

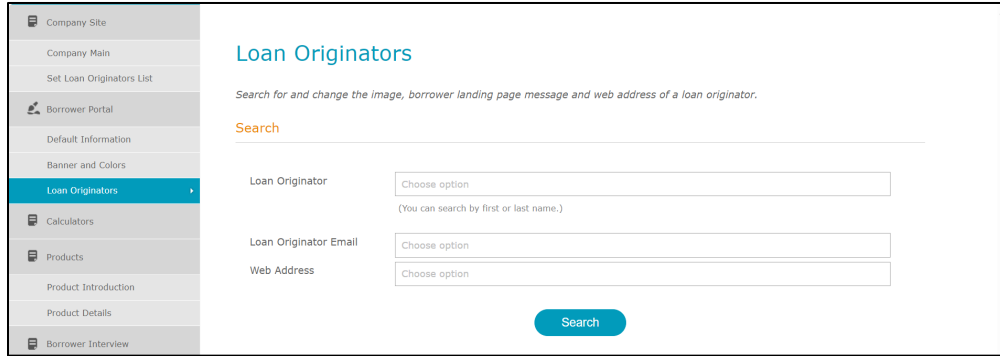


Figure 549: Loan Originators

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.

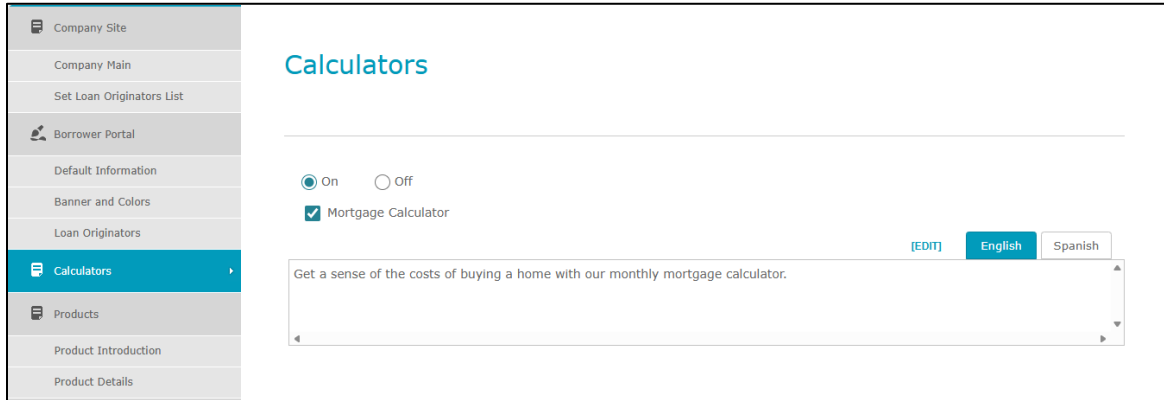


Figure 550: Calculators

1. Choose the **On** option to enable the *Calculator* for the borrowers to use.
2. Click **[Edit]** to add a personal description for the Calculator.
3. Click **Save** on the *Edit Content* dialog.
4. To preview the site, click on the link at the bottom of the screen.

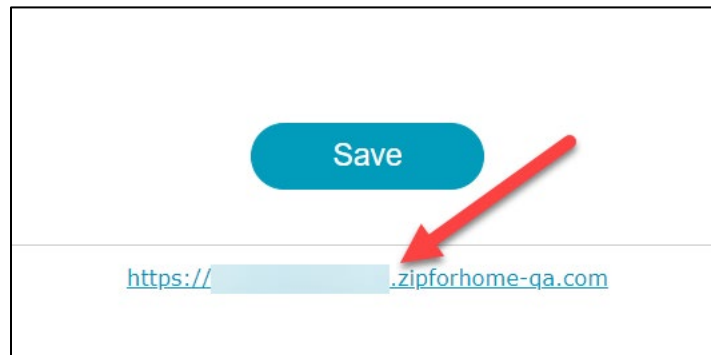


Figure 551: Zip Site Link

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.

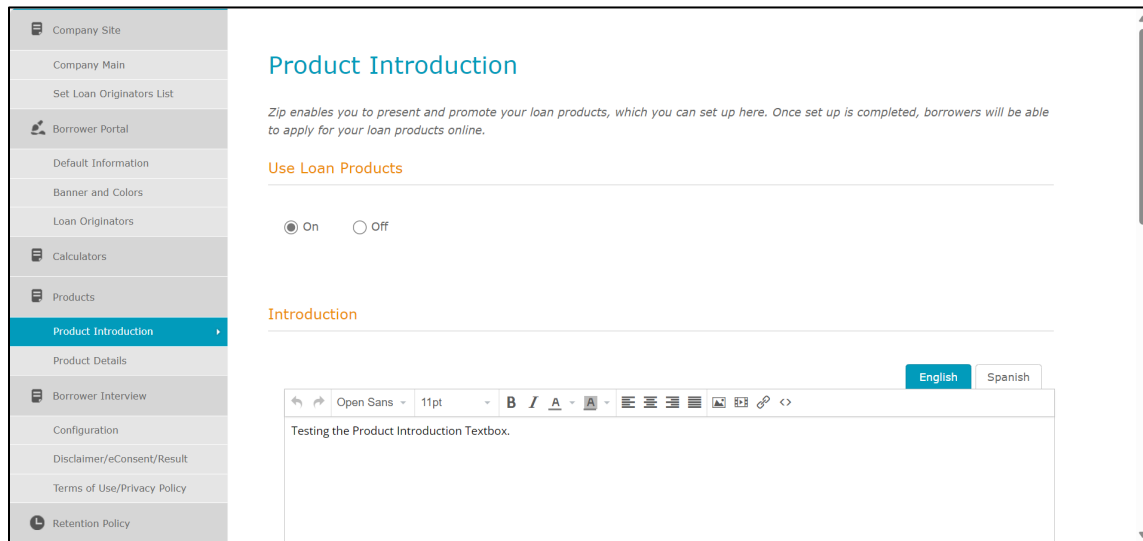


Figure 552: Production Introduction

To set up a product introduction:

1. Select the **On** option to enable the borrowers to view the offered loan products.
2. Click the **[Edit]** button to add an *Introduction* for the products offered.
3. Click **Save** in the *Edit Content* dialog.
4. Click the **[Edit]** button to add a *Footer*.
Information added in the *Footer* textbox will appear below the offered products.
5. Click **Save** in the *Edit Content* dialog.
6. Once all content is added, click **Save** on the main page.
7. 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.

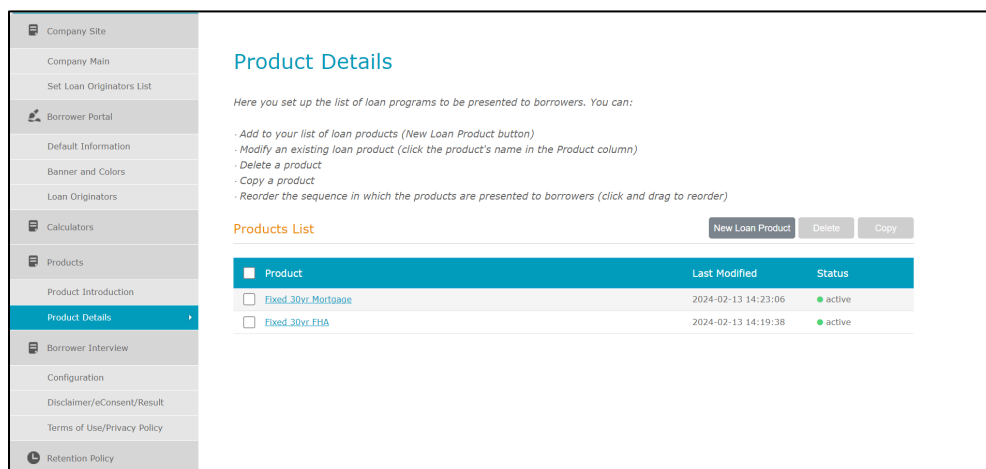


Figure 553: Product Details

2. Enter information about the product.

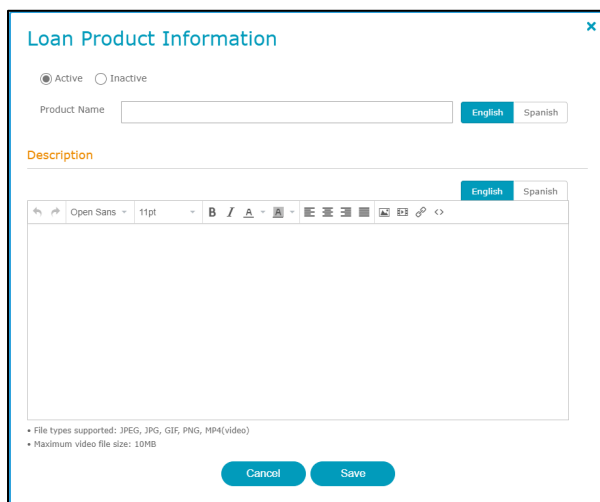


Figure 554: Loan Product Information

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**.

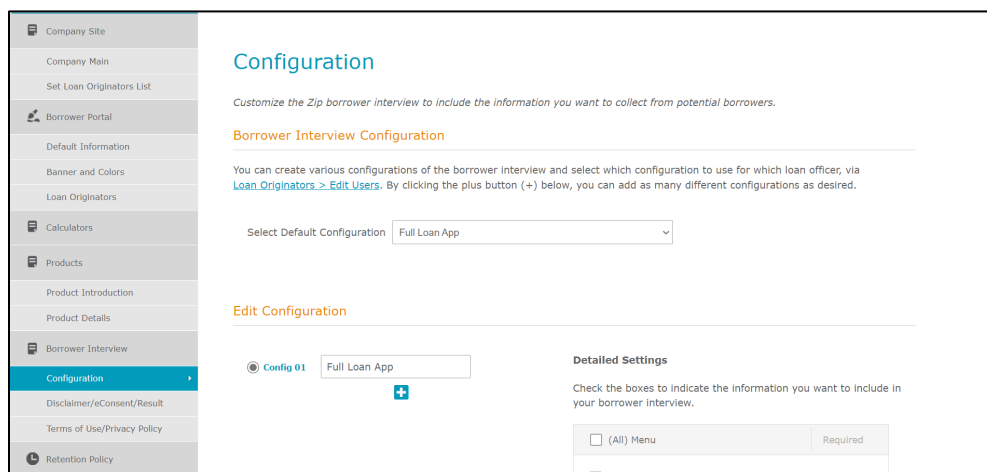


Figure 555: Set Loan Interview Configurations

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.

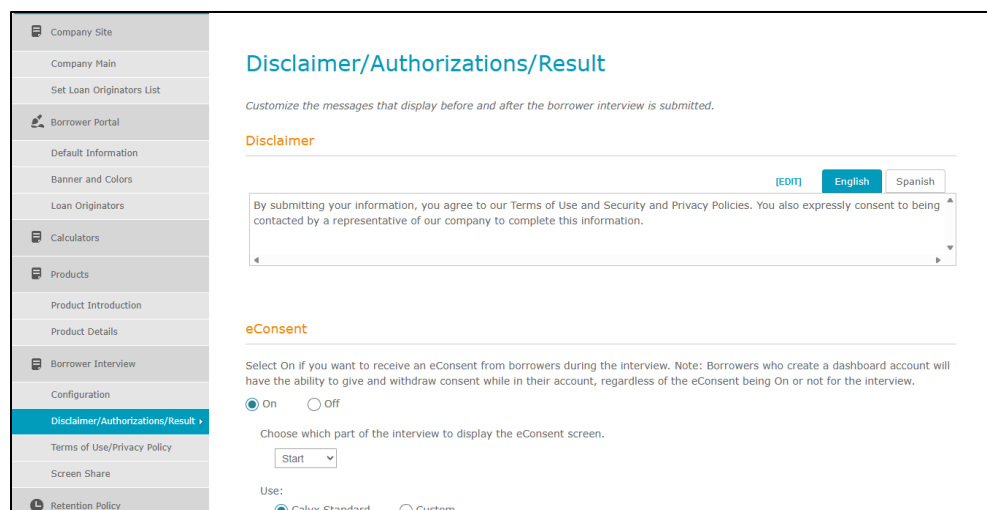


Figure 556: Zip Disclaimer/eConsent/Result

2. Click the **[Edit]** button to add a *Disclaimer*.
3. Edit the **Disclaimer** if applicable.
4. Click **Save** in the *Edit Content* dialog.
5. Select the applicable options for *eConsent* if applicable.
6. Click the **[Edit]** button to add *eConsent* information.
7. Edit the **eConsent** if applicable.
8. Click **Save** in the *Edit Content* dialog.
9. To edit the *Thank You Message*, click **[Edit]** button.
10. Enter the Zip **Thank You Message**.

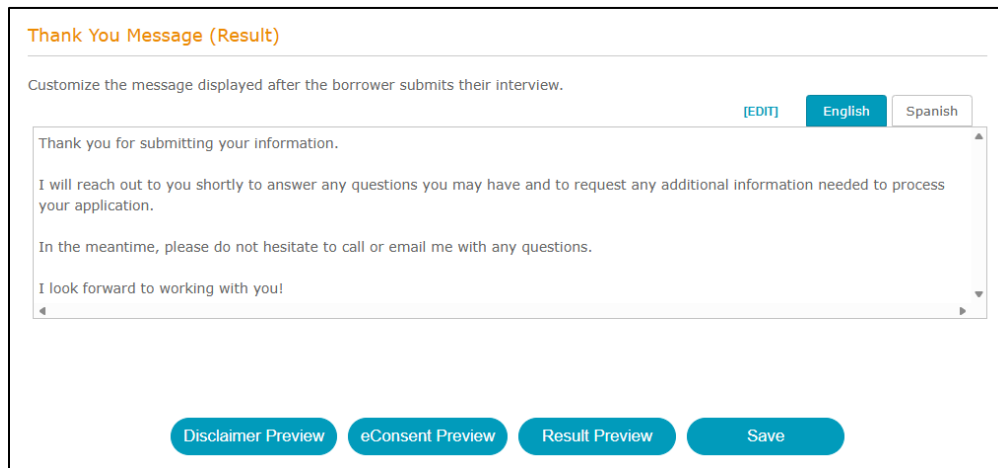


Figure 557: Zip Thank You Message

11. Click **Save** on the *Edit Content* dialog.
12. Click **Disclaimer Preview** to review.
13. Click **eConsent Preview** to review.
14. Click **Result Preview** to review.
15. 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.

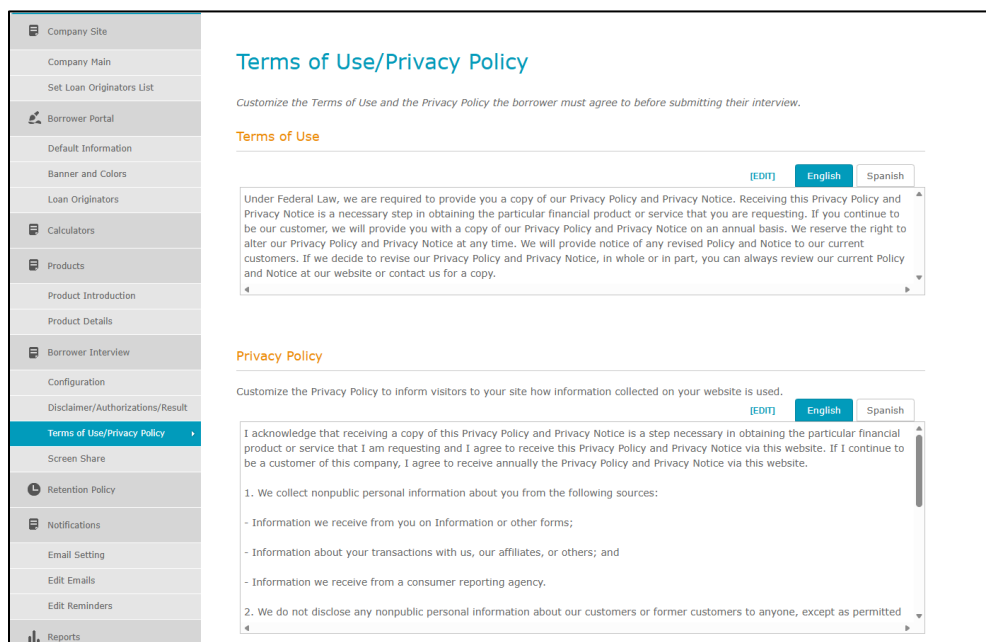


Figure 558: Terms of Use/Privacy Policy

2. Click on the **[Edit]** button for the *Terms of Use*.
3. If needed, add or edit the information for *Terms of Use*.
4. Click **Save** in the *Edit Content* dialog.
5. Click the **[Edit]** button for the *Privacy Policy*.
6. If needed, add or edit the information for the *Privacy Policy*.
7. Click **Save** in the *Edit Content* dialog.

Screen Share

The *Screen Share* function provides the user with the ability to allow a loan borrower to share their screen with the interviewer to assist with filling out forms or other tasks.

Note: Due to security limitations, Borrowers/Prospects must screen share using a PC.

Note: The *Receive Notification Email with Borrower Contact Information* must be *On* to use this feature. Located in the *Email Setting > Email Preference* screen.

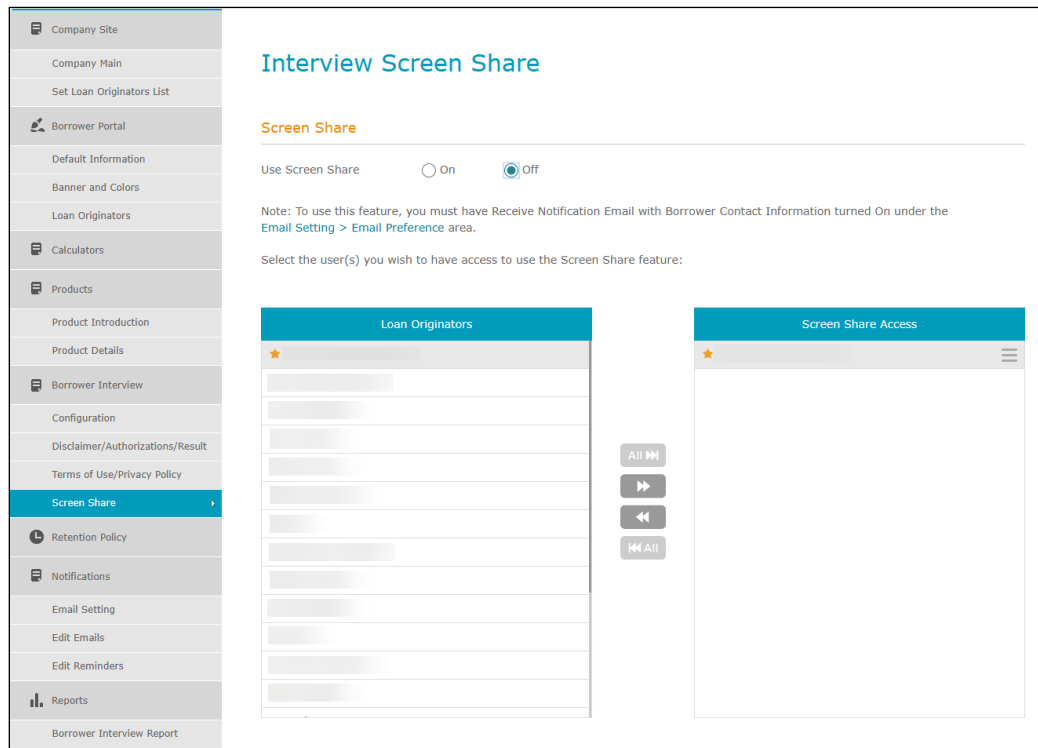


Figure 559: Interview Screen Share (Admin)

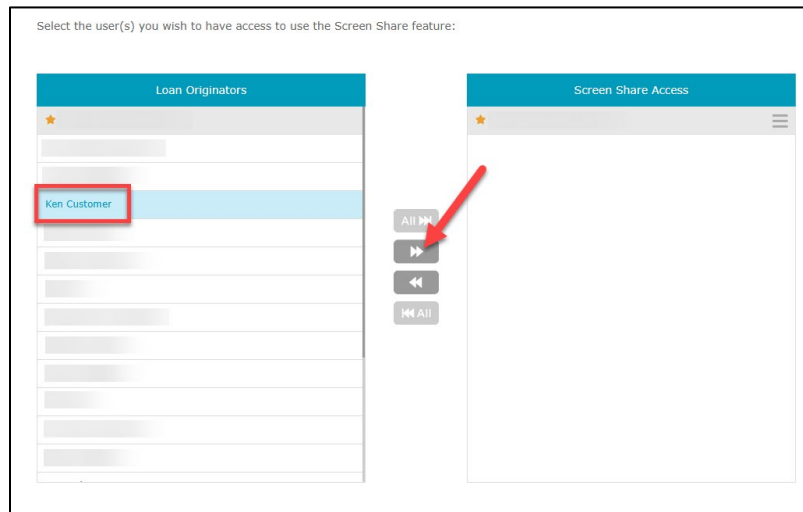
Allowing Screen Share Access to Users

Giving access to the screen sharing function can only be given through the Zip Admin account.

To allow *Screen Share Access* to a standard user(s).

1. Open the Zip admin account.

2. Select **Screen Share**.



3. Select the desired user(s).
4. Select the  button or select the  move all available Loan Originators if applicable.
5. Click **Save**.

Using Screen Share (Loan Originators)

These steps are from the LO (Loan Originator) side of Zip on how to request a screen sharing session with a Borrower/Prospect.

To use the screen share function, the borrower must have at least the Contact section of the interview completed. This is a "view only" screen sharing function. LOs will not have control over the Borrower/Prospect's screen.

After the borrower has entered all the relevant information in Zip:

1. In Zip, select **Borrower Interview > Screen Share**.

2. In the *Active Interview* table, select the **Request** link to allow the Borrower/Prospect to share their screen.

If needed, click the **Search** button to refresh the table.

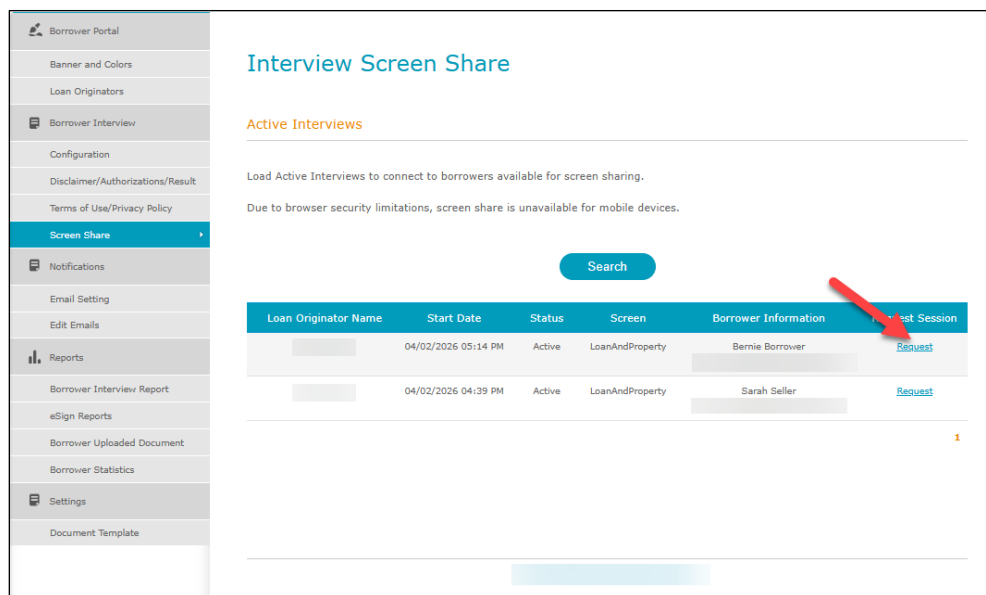


Figure 560: Request Link

3. Click **OK**.

A screen will appear, waiting for a connection with the Borrower/Prospect. For information on the Borrower/Prospect side, see [Using Screen Share \(Borrower/Prospect\)](#).

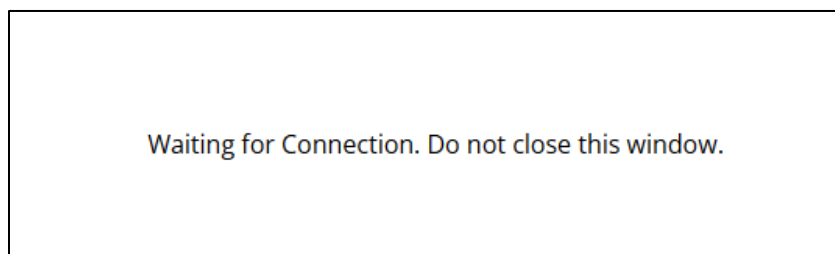


Figure 561: Waiting for Connection

Using Screen Share (Borrower/Prospect)

This information is for the Borrower/Prospect side of the screen share. This explains what the Borrower/Prospect will receive once the LO selects the *Request* link.

The Borrowers/Prospect must complete at least the *Contact* section of the interview before the screen sharing option is available.

For the Borrower/Prospect:

1. Complete the desired information in the interview site.

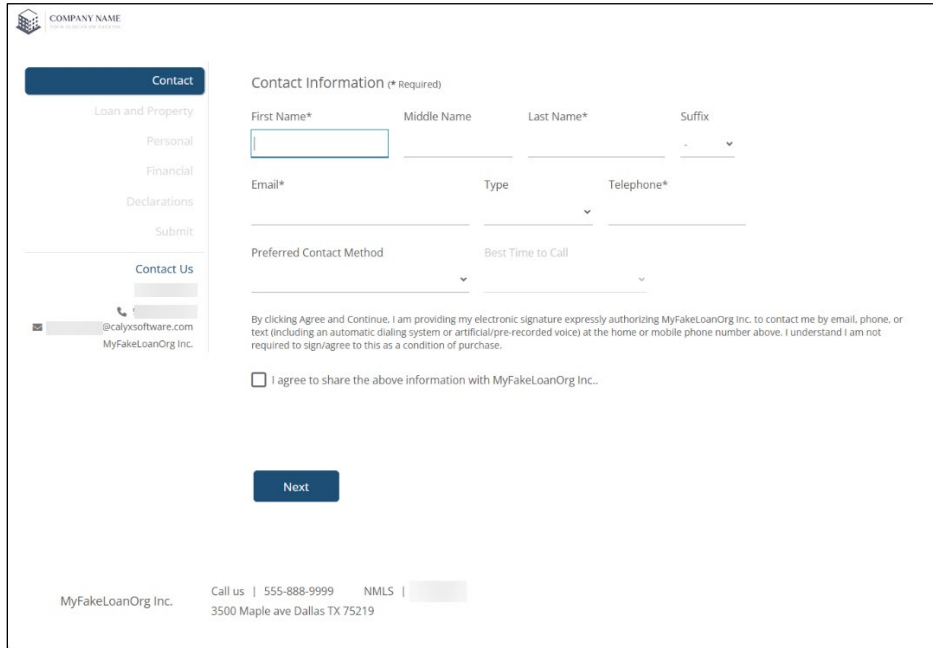


Figure 562: Interview Contact Information

2. Wait for the LO to select the **Request** link.
3. Once the request is sent, select **Ready**.

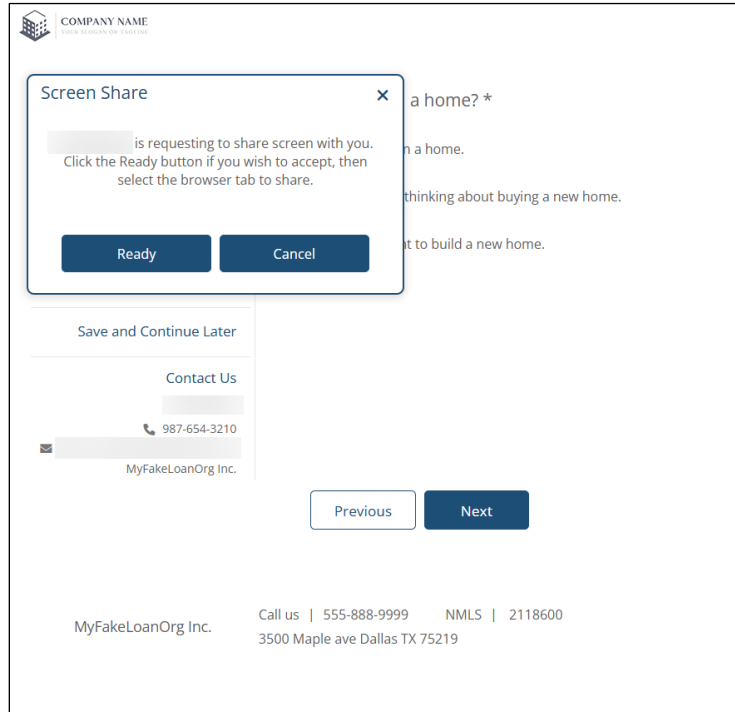


Figure 563: Ready for Screen Share

4. Select the screen sharing method (Google Chrome®, Microsoft Edge®).
 - **Tab:** Allows the Borrower/Prospect to select which tab on the browser to share.
 - **Windows:** Allows the Borrower/Prospect to which specific window to share.
 - **Entire Screen:** Borrower/Prospect using multiple screens can select which on the share.
5. Select **Share**.

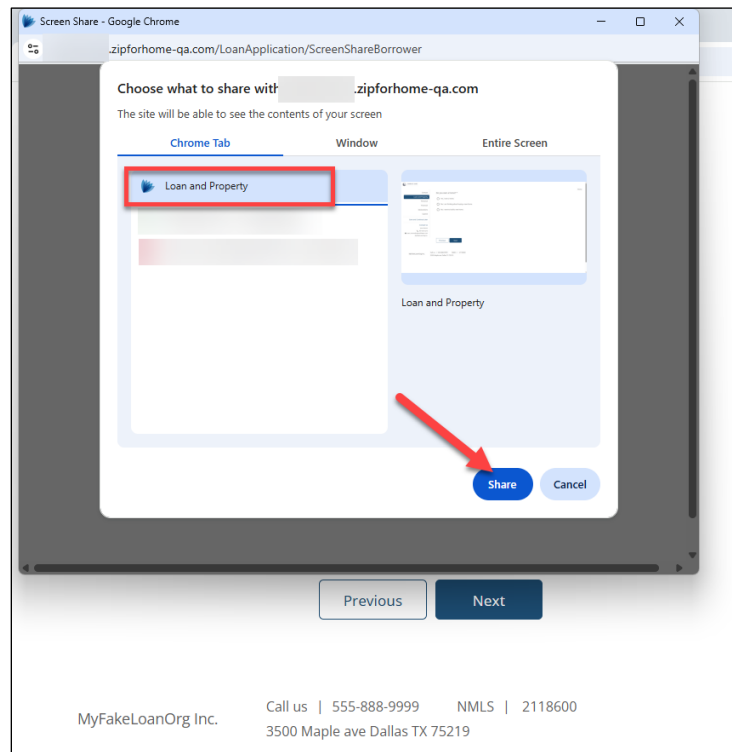


Figure 564: Share Button

6. When the Borrower/Prospect is finished screen sharing, they must click the **Stop Sharing** button.

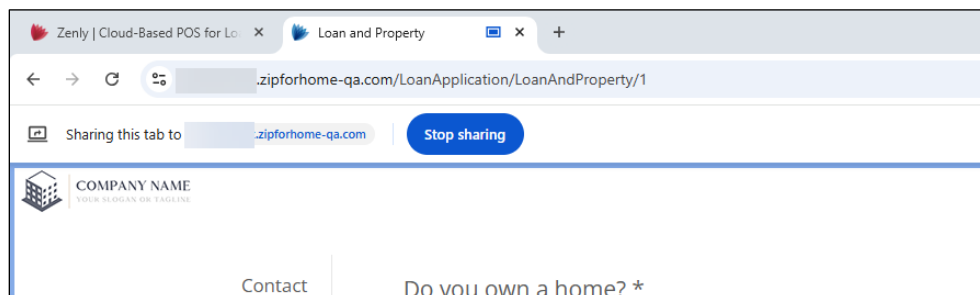


Figure 565: Stop Sharing

Requesting a Mobile Screen Sharing Session

LO's can request and view a screen sharing session using a mobile phone or tablet on desktop mode. For information on setting a mobile phone browser, see *Desktop Mode Setting*.

Follow these steps to start a mobile screen sharing session.

On your mobile phone:

1. Select the **Main Menu**  icon.

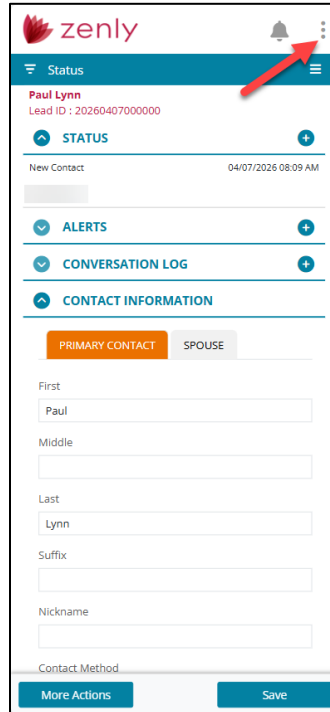


Figure 566: Main Menu (Mobile)

2. Select **Interview Configuration**.

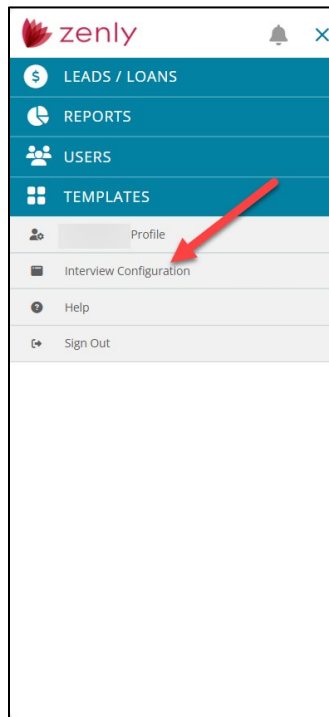


Figure 567: Interview Configuration (Mobile)

3. Select **Screen Share**.
4. Select the **Search** button.
5. Select the **Request** link for the desired Borrower/Prospect. To continue to process see [Using Screen Share \(Borrower/Prospect\)](#).

Desktop Mode Setting

The steps below are for the following browsers:

- Google Chrome
- Safari

Google Chrome

To set a phone to desktop mode.

1. Select the ellipsis icon.

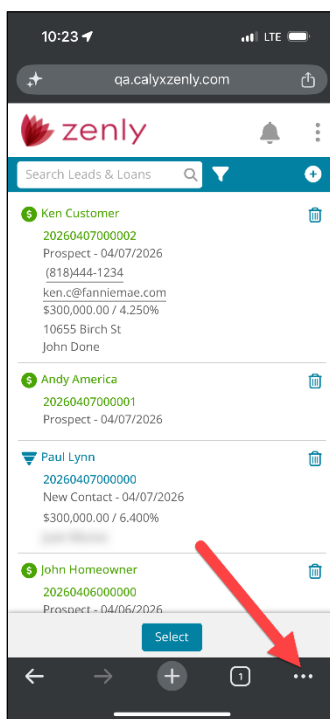


Figure 568: Menu icon (Chrome)

2. Select **Request Desktop Site**.

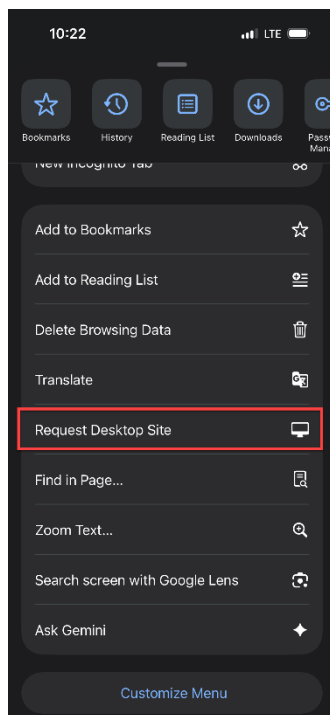


Figure 569: Request Desktop Site (Chrome)

Safari

To set a phone to desktop mode.

1. Select the URL icon.

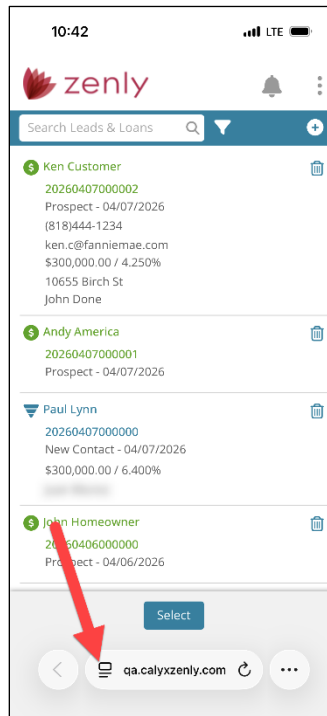


Figure 570: URL Icon (Safari)

2. Select the ellipsis.

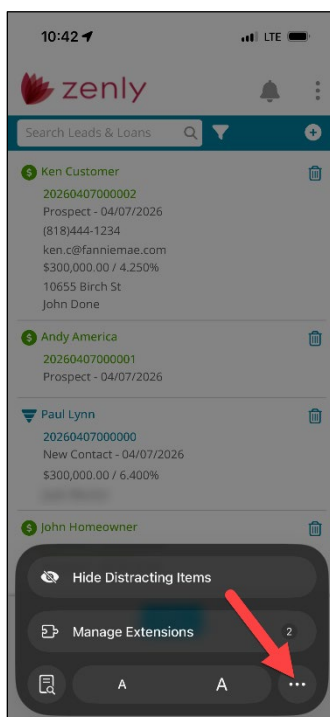


Figure 571: Menu Icon (Safari)

3. Select **Request Desktop Website**.

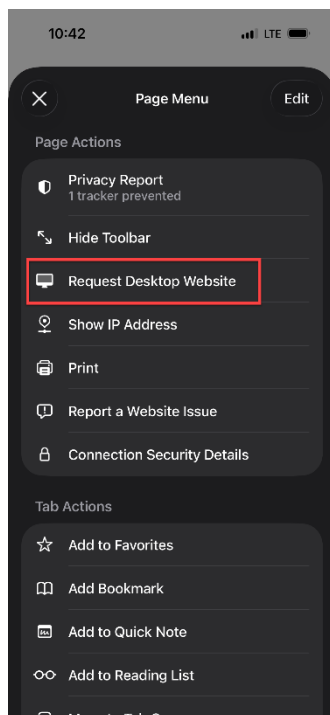
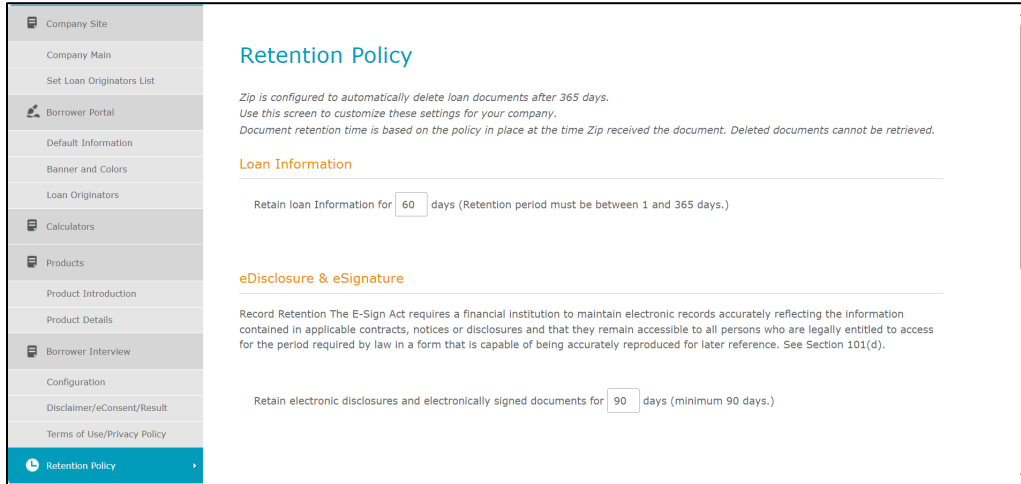


Figure 572: Request Desktop Website (Safari)

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 573: 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 **Email Setting** from the sidebar menu.
2. Enter the **Primary Email Address**.
3. If needed, add **Additional Email Addresses**.

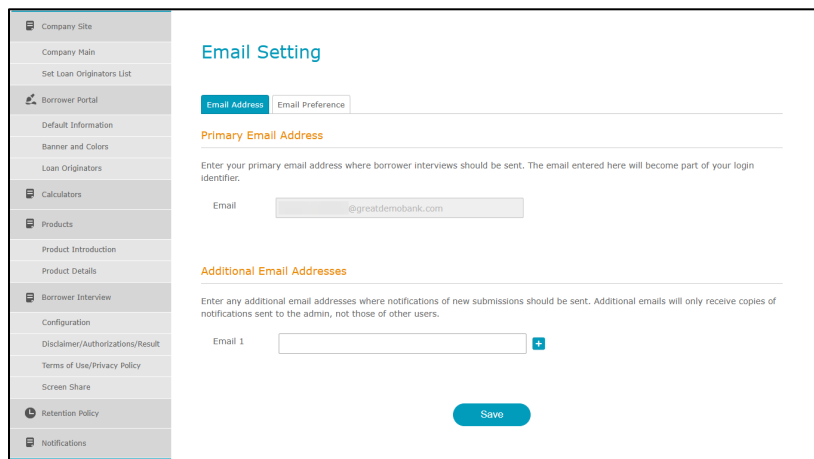


Figure 574: Zip Email Preferences

Note: Click the **+** button to add additional Email fields.

4. Click **Save**.

Set Email Preferences

Set Zip Email Preferences. Select the desired options.

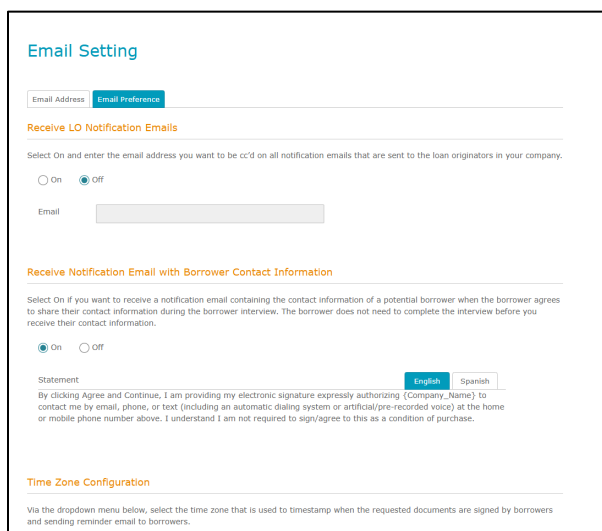


Figure 575: Email Preferences (Zip)

To set email preferences:

1. If the *Receive LO notification Emails* option is **On**, enter the desired email address.

2. Select **On** for the *Receive Notification Email with Borrower Contact Information* to get notified of potential emails with contact information.
3. Select the desired **Time Zone Configuration**.
4. 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.

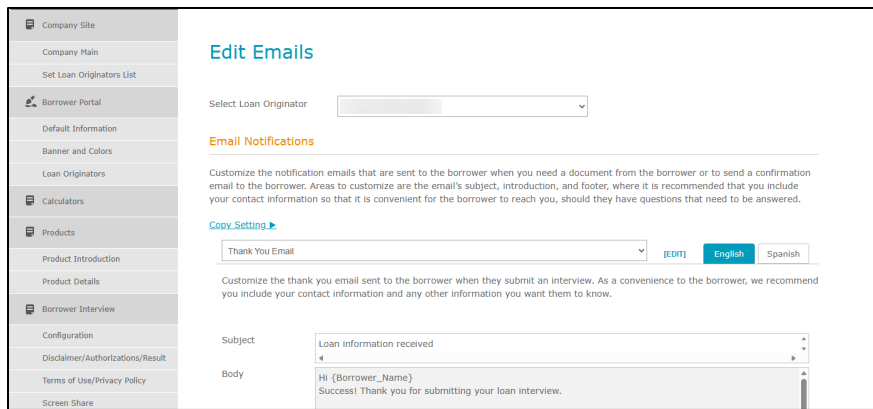


Figure 576: Edit Emails

2. Click the **Select Loan Originator** dropdown and select an originator.

Email Notifications

1. Select the **Copy Setting >** link if applicable.
2. Select an email template from the dropdown menu.

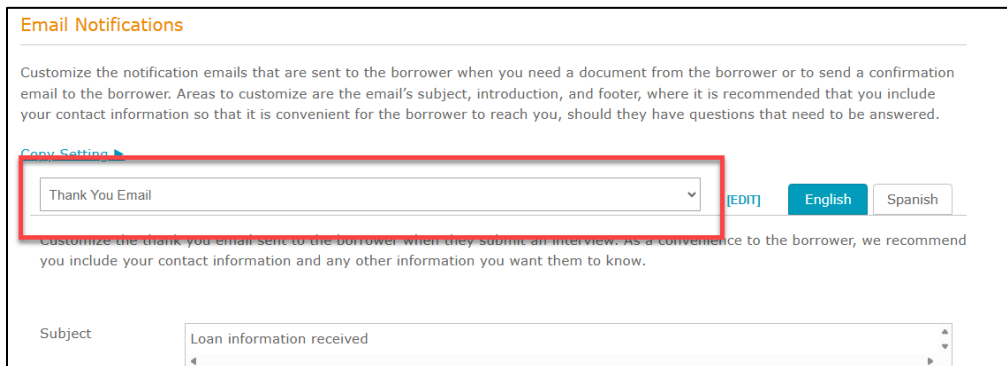
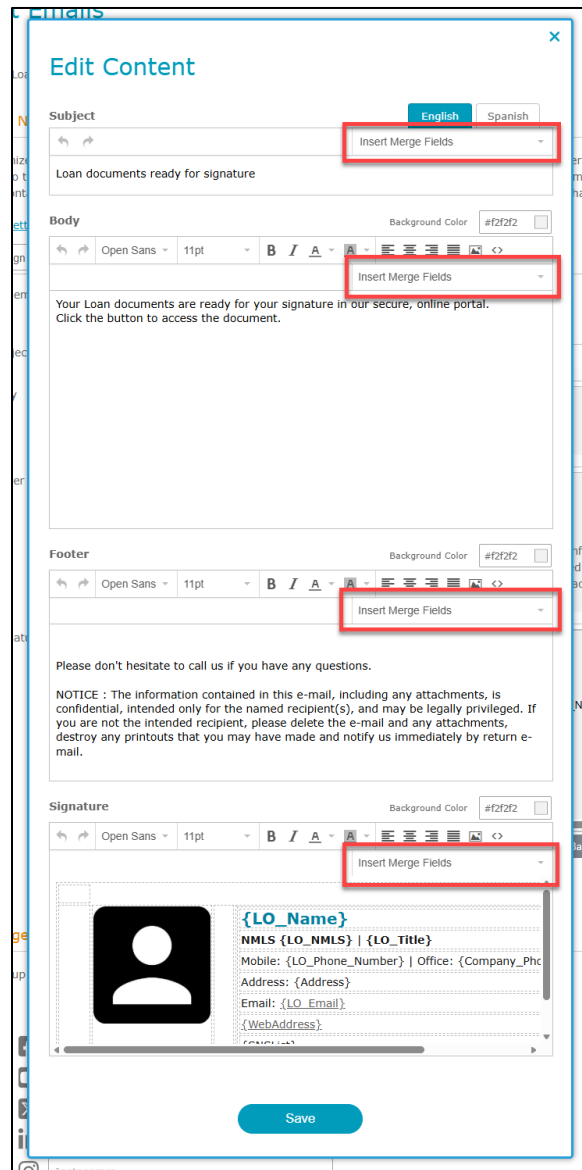


Figure 577: Email Template

3. Click on the **[Edit]** button to change the text to the option selected in the dropdown menu.
4. Use the **Insert Merge Fields** dropdown to add automation to the email.

Note: To enter social media tags (e.g. {Facebook_Logo_Hyperlink}), ensure that the appropriate platform is selected. See Manage Social Media.

Note: The default email template contains bracketed tags (merged fields) that autofill common elements within the email (Ex. {Sender_Name}).



The screenshot shows the 'Edit Content' window for an email template. The window is divided into four main sections: Subject, Body, Footer, and Signature. Each section has a text area and a dropdown menu labeled 'Insert Merge Fields'. The Subject section shows the text 'Loan documents ready for signature'. The Body section shows the text 'Your Loan documents are ready for your signature in our secure, online portal. Click the button to access the document.' The Footer section shows the text 'Please don't hesitate to call us if you have any questions.' and a notice about confidentiality. The Signature section shows a placeholder for a signature and contact information. The 'Insert Merge Fields' dropdown menu is highlighted in red in each section, indicating where users can add automation to the email.

Figure 578: 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.

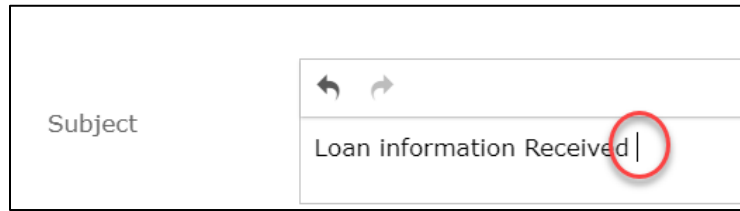


Figure 579: Placing a Merge Field

6. Customize the **Body** content.
7. Customize the **Footer** content.
8. Customize the **Signature**.
9. 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.

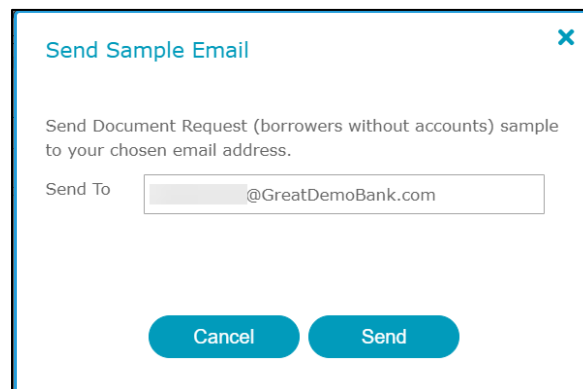


Figure 580: Send Sample Email

3. Click **Send**.

Manage Social Media

Insert Social Media links within an email using the *Insert Merge Fields*.

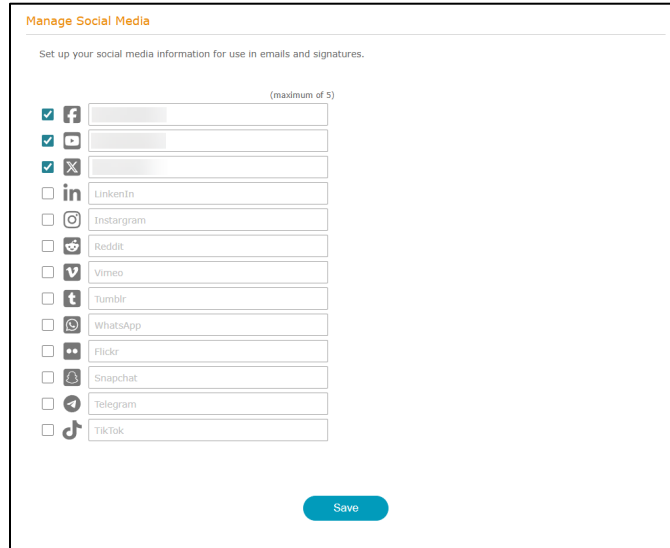


Figure 581: Email Signature

To add a Social Media link to an Email:

1. Use the checkboxes to select the desired social media platforms.
2. In the fields for the selected platforms, enter the link to that account.
3. Click **Save**.
4. Click the **[Edit]** button to open the *Edit Content* dialog.

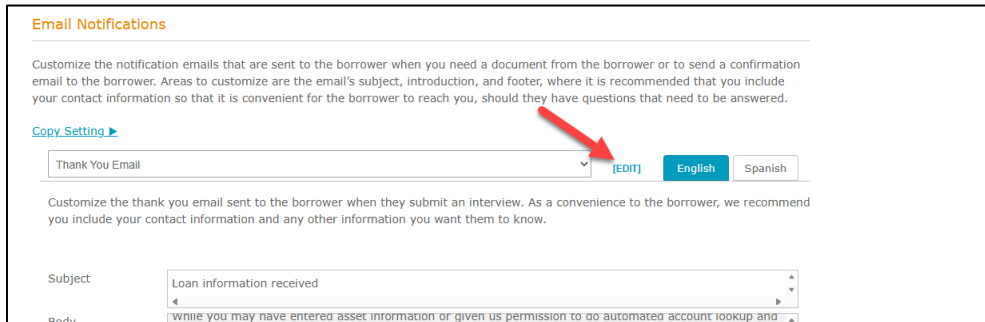


Figure 582: Opening Edit Content Dialog

5. Select **Insert Merge Fields**.

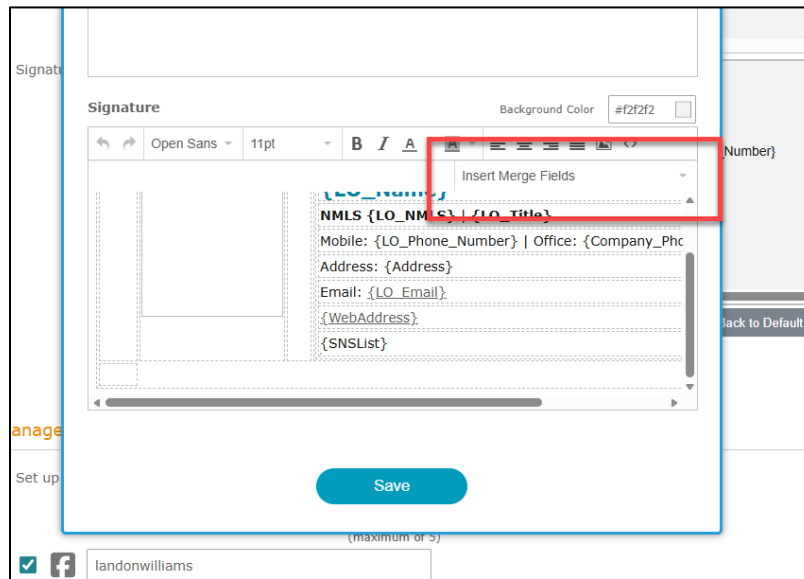


Figure 583: Select Insert Merge Fields

6. Select the desired social media tag.

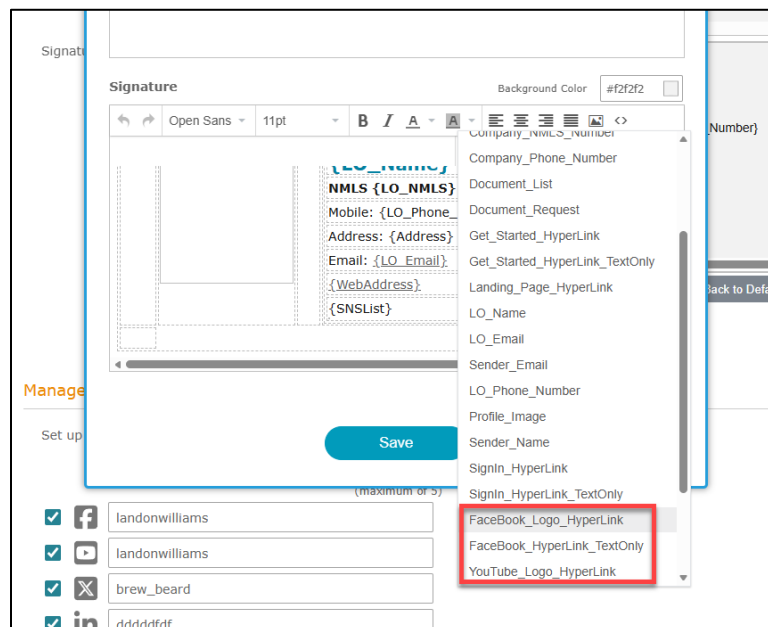


Figure 584: Choose Social Media Tags

7. Click **Save**.

Edit Reminders

Use the following section to set up reminders.

1. Select **Edit Reminders**.
2. Choose a **Loan Originator**.

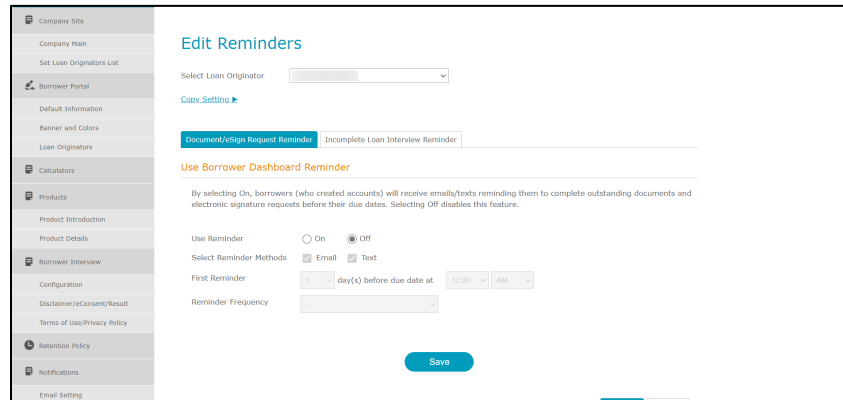


Figure 585: Edit Reminder

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.

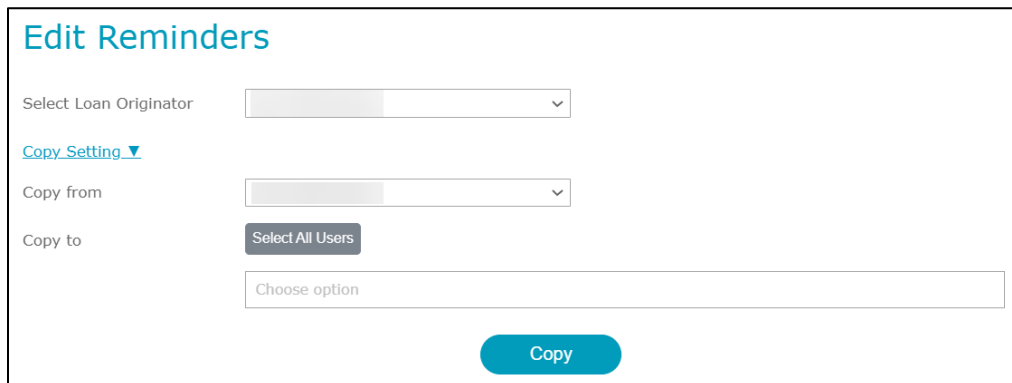


Figure 586: Copy Setting

2. If needed, click on the **Select All Users** button.

Or

3. Use the field below the *Select All Users* button to select the desired *Loan Originator*.
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**.

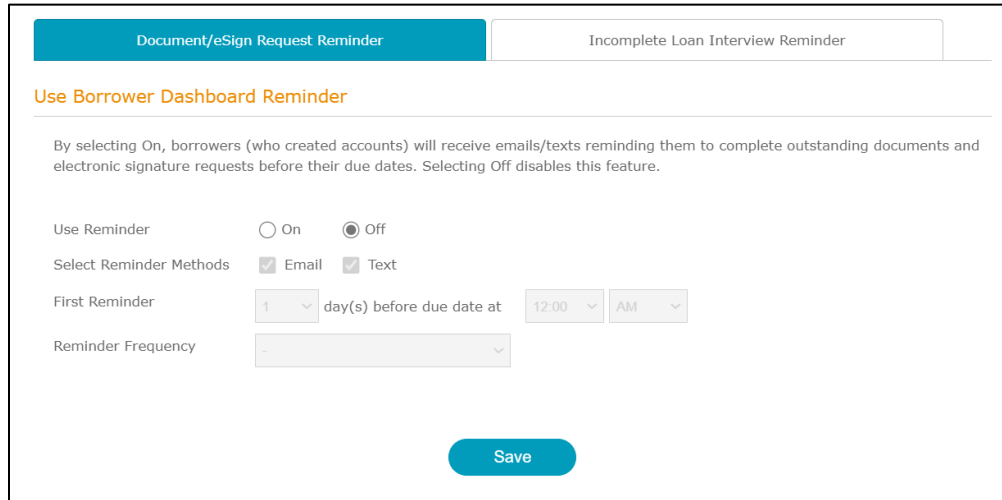


Figure 587: Document/eSign Reminder

2. If *Use Reminder* is **On**, configure the method and frequency of the reminder.
3. Click **Save**.
4. If needed, click the **[Edit]** button to customize the email reminder.
5. If needed, click the **[Edit]** button to customize the email reminder.

Loan Interview Reminder

Selecting *On* will alert borrowers (with accounts created) with emails/text messages about completing loan interviews. The *Off* option disables this feature.

To set a reminder:

1. Select either **On** or **Off**.

Use Loan Interview Reminder

By selecting On, borrowers (who have not completed the interview) will receive emails/texts reminding them to complete their loan interviews. Selecting Off disables this feature.

Use Reminder ☐ On ☒ Off

Select Reminder Methods ☒ Email ☒ Text

First Reminder day(s) after an unfinished interview at

Reminder Frequency

Save

Figure 588: Loan Interview Reminder

2. Choose **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 needed, click the **[Edit]** button to customize the email reminder.
8. If needed, click the **[Edit]** button to customize the text reminder.

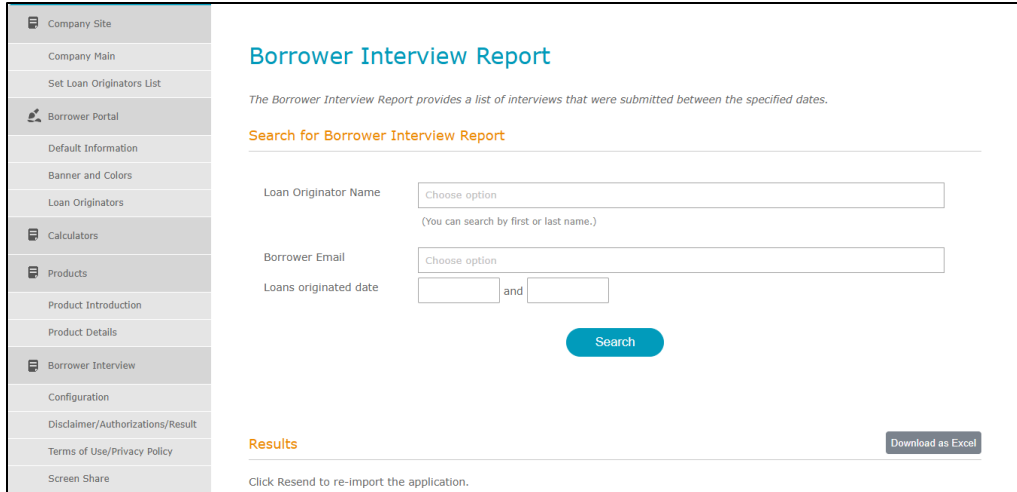
Reports

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.



Borrower Interview Report

The Borrower Interview Report provides a list of interviews that were submitted between the specified dates.

Search for Borrower Interview Report

Loan Originator Name
(You can search by first or last name.)

Borrower Email

Loans originated date and

Search

Results [Download as Excel](#)

Click Resend to re-import the application.

Figure 589: 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.

eSign Reports

The *eSign Reports* section displays the documents the user sent to borrowers that require e-signatures.

Use the search function to generate a list of Loan Originators or Borrowers.

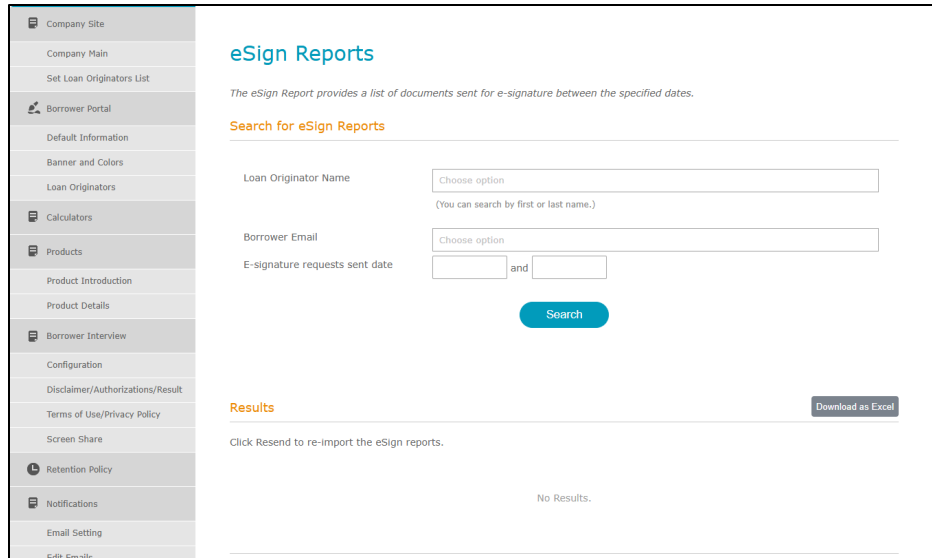


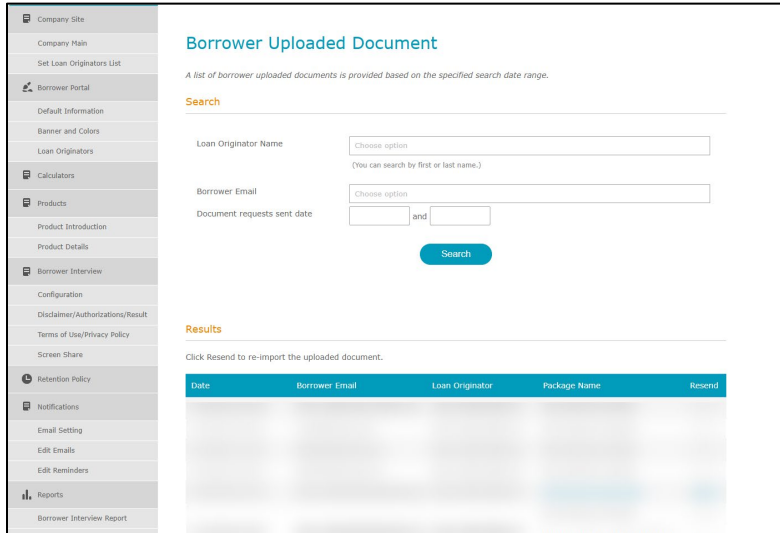
Figure 590: eSign Reports (Zip)

To generate an eSign report:

1. Click **eSign Repots** from the sidebar.
2. Follow steps 2-6 from the [Borrower Interview Report](#) section.
3. Click **Save**.

Borrower Uploaded Documents

The *Borrower Uploaded Documents* page allows the user to search for documents uploaded by the borrower.



Borrower Uploaded Document

A list of borrower uploaded documents is provided based on the specified search date range.

Search

Loan Originator Name
(You can search by first or last name.)

Borrower Email

Document requests sent date and

Search

Results

Click Resend to re-import the uploaded document.

Date	Borrower Email	Loan Originator	Package Name	Resend

Figure 591: Borrower Uploaded Document (Zip)

To generate a *Borrower Uploaded Document* report:

1. Click **Borrower Uploaded Document** from the sidebar.
2. Follow steps 2-6 from the [Borrower Interview Report](#) section.
3. Click **Save**.

Billing Statement Report

Use the **Billing Statement Report** options to run billing reports for a selected month.

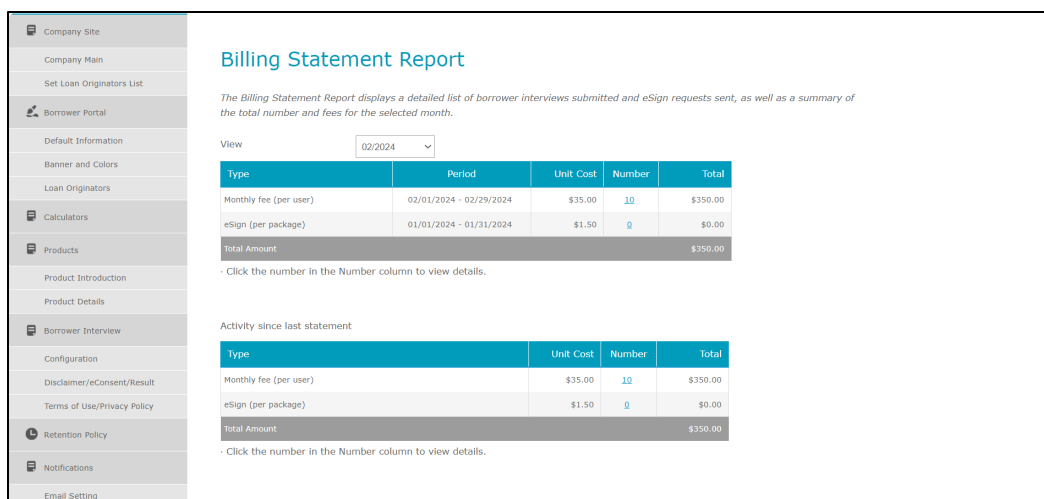


Figure 592: Billing Statement Report

To generate statements for the tables:

1. Click **Billing Statement Report** from the sidebar.
2. Select the timeframe from the **View** dropdown menu.

Borrower Statistics

Use the **Borrower Statistics** options to review Zip borrower activity.

Registered Borrowers

Review the Zip registered borrowers.

1. Select **Borrower Statistics** from the sidebar.

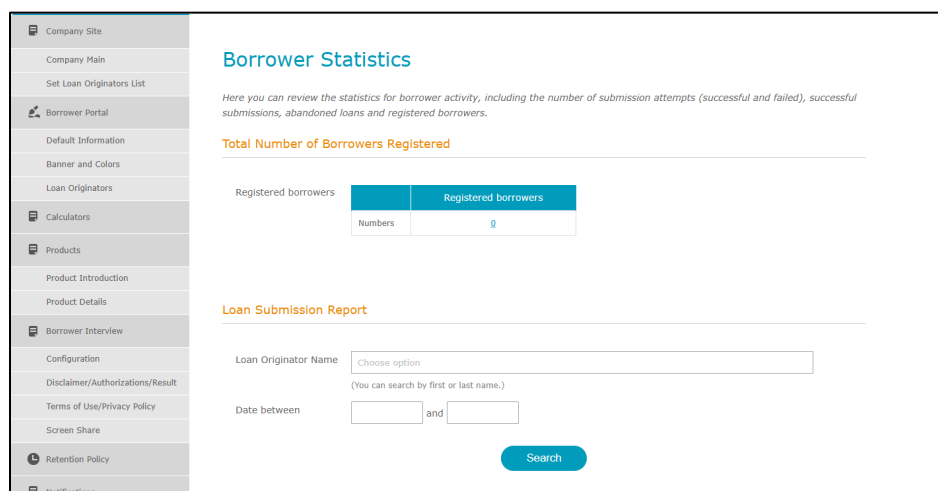


Figure 593: Borrower Statistics

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

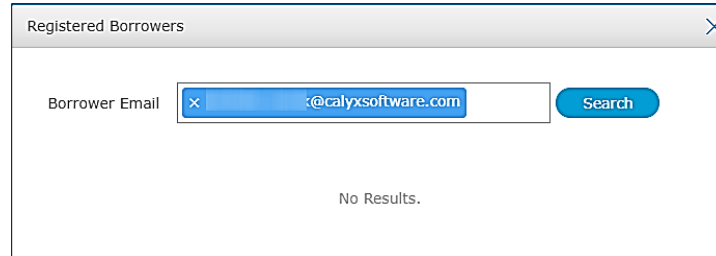


Figure 594: Registered Borrowers

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 portal *Google Analytics* and *Document Templates*.

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.

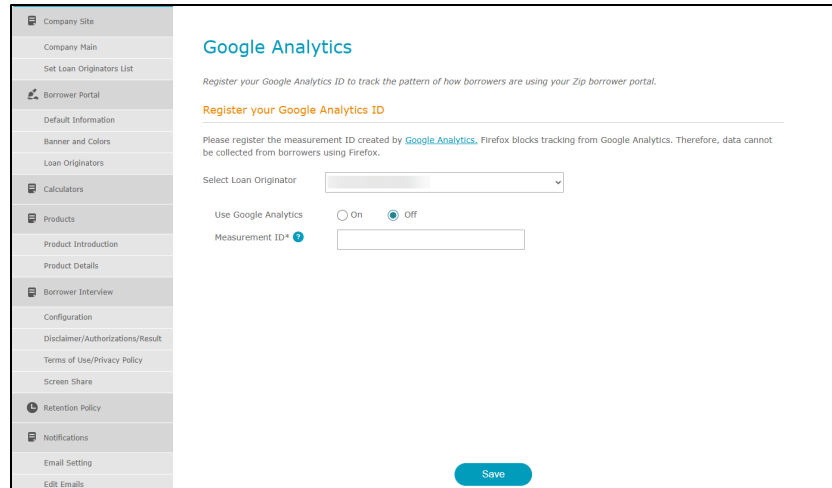


Figure 595: Google Analytics

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.

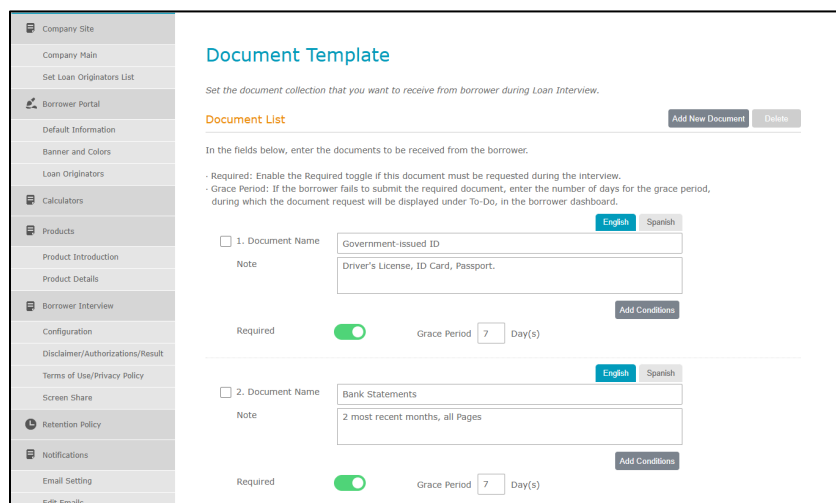


Figure 596: Document Template

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.

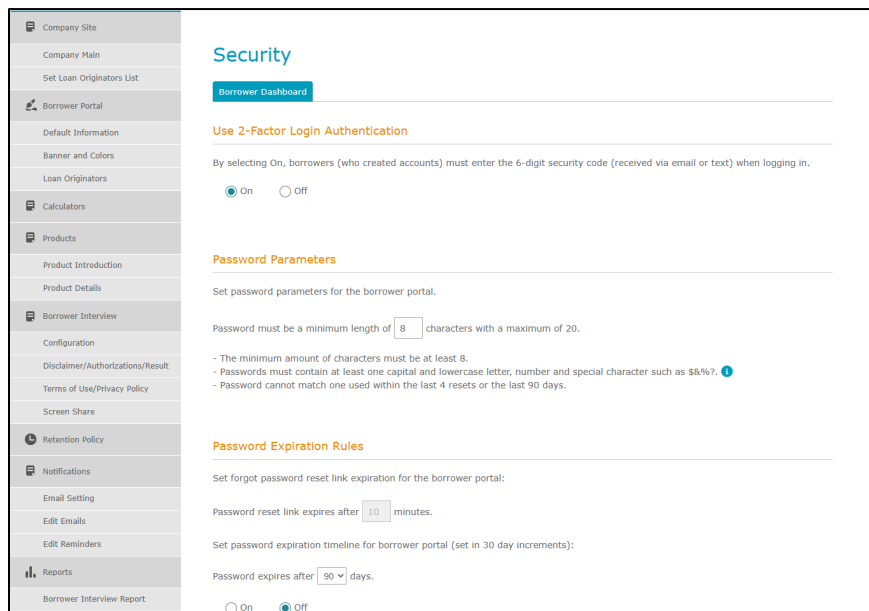


Figure 597: Security Login

2. If needed, set **Password Parameters**.
3. If needed, select **On** to set the *Password Expiration Rules*.
4. Click **Save**.

Payment Management

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

1. Select **Payment Management** from the sidebar menu.

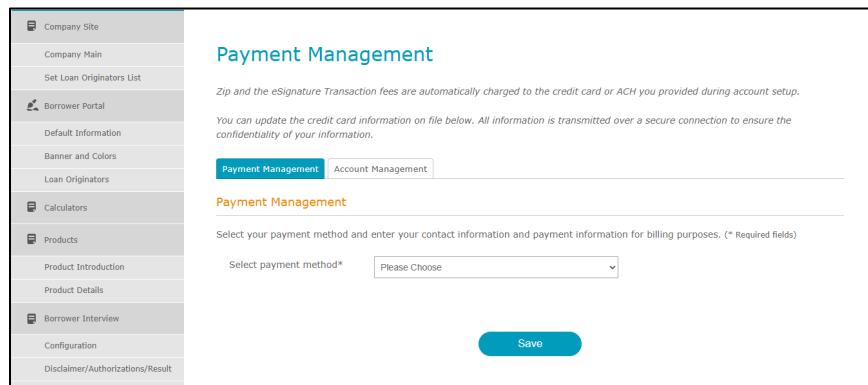


Figure 598: Payment Method

2. Select the appropriate **Payment Method** under the *Payment Management* tab.
3. Enter **Credit Card** or **Automatic Clearing House (ACH)** information.

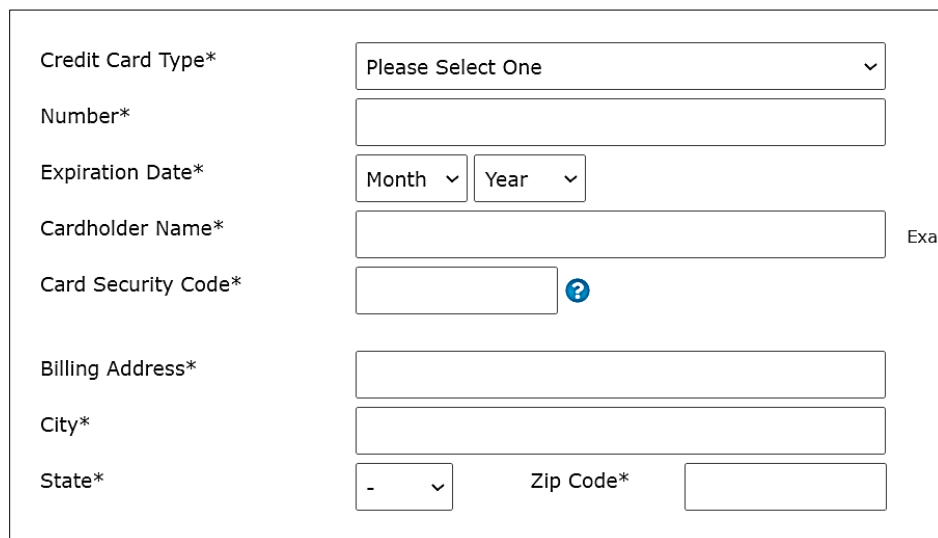


Figure 599: Payment Management Credit Card

4. Click **Save**.

Account Management

This section allows the Zip user to unsubscribe. Follow the instructions on the Zip screen to continue the process.

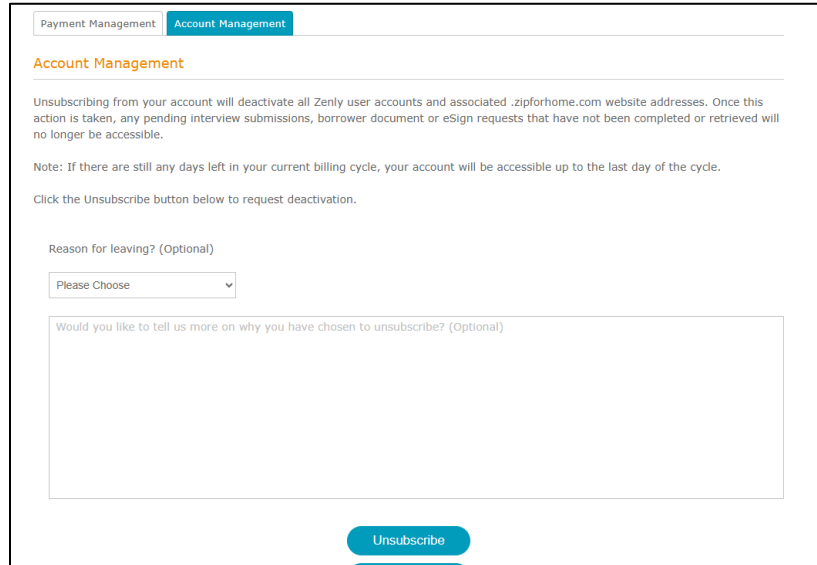


Figure 600: Account Management (Zip)

To unsubscribe:

1. Click on **Payment Management** from the sidebar menu.
2. Click the **Account Management** tab.
3. Click the **Unsubscribe** button.
4. Click **Confirm** in the dialog.

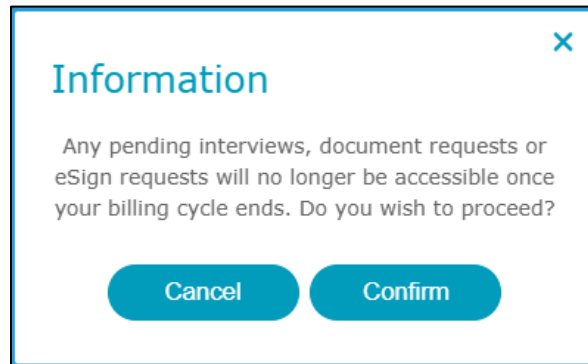


Figure 601: Unsubscription Confirmation (Zip)

Chapter 10: 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