zenly

Zenly 3.4 SP2 User Guide

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Change Table

The following table contains an overview of changes made to this document for the 3.4 SP 2 release of Zenly.

Table 1: Change Table

Version	Section Impacted	Change(s)
3.4 SP 2	Validation Service Providers	Updated information for the validation service providers on the Fannie Mae Addendum screen.
	Desktop Underwriting Exceptions	Added information for the new Desktop Underwriting section in the Fannie Mae Addendum screen.
	Pricing (Loan Service)	Information was added for a pricing service for a selected loan in Zenly.

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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.

Table 2: Product Assistance

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

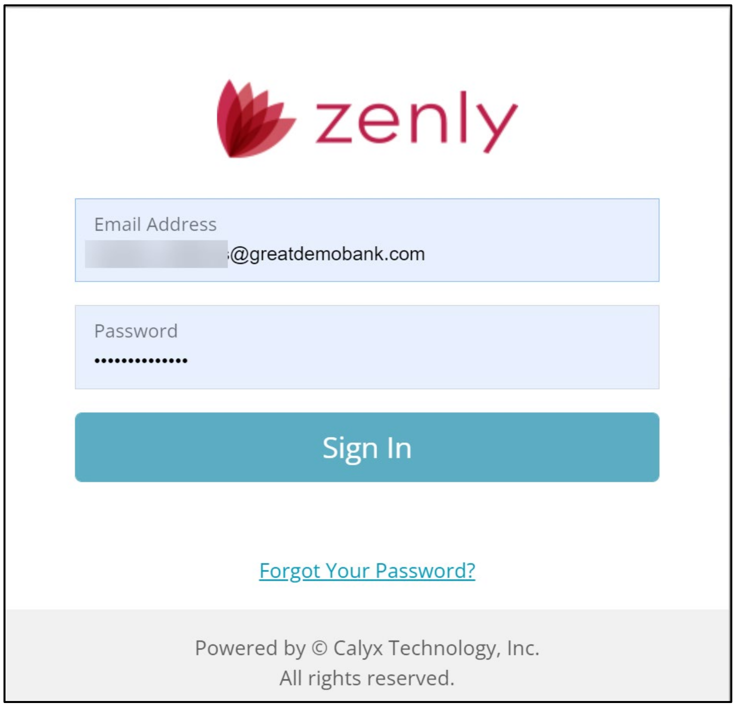
Documentation Accessibility

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

Access Zenly

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

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



Email Address
[redacted]@greatdemobank.com

Password
••••••••••••••

zenly
Sign In
Forgot Your Password?
Powered by © Calyx Technology, Inc.
All rights reserved.

Figure 1: Zenly Log In

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

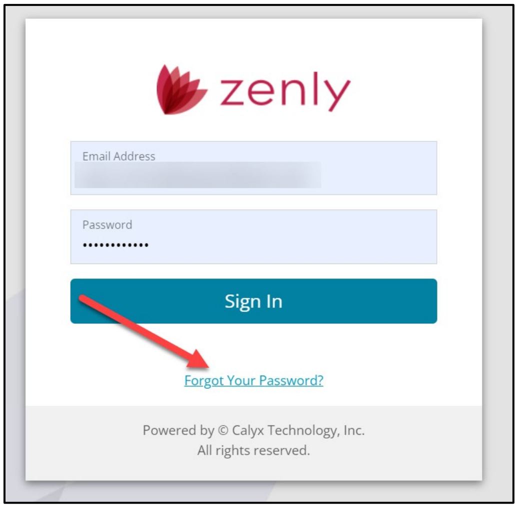
Note: Zenly requires a combination of alpha-numeric characters along with at least one special character. At least one alpha character must be capitalized.

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:

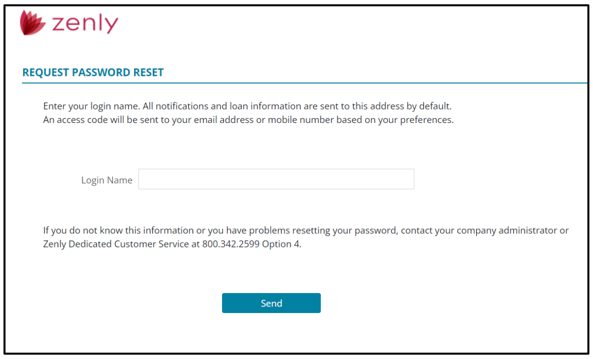
1. Click on the **Forgot Your Password?** link in the sign in screen.


zenly
Email Address
Password
••••••••••••
Sign In
Forgot Your Password?

Powered by © Calyx Technology, Inc.
All rights reserved.

Figure 2: Forgot Your Password?

2. Enter the **Login Name**.


zenly
Login Name
Send

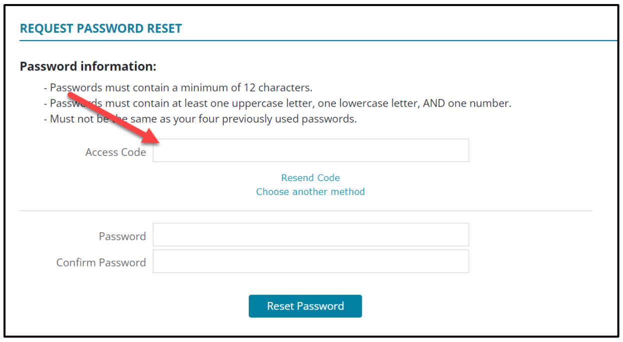
REQUEST PASSWORD RESET

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.

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.

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.


Access Code
Resend Code
Choose another method
Password
Confirm Password
Reset Password

REQUEST PASSWORD RESET

Password information:

- Passwords must contain a minimum of 12 characters.
- Passwords must contain at least one uppercase letter, one lowercase letter, AND one number.
- Must not be the same as your four previously used passwords.

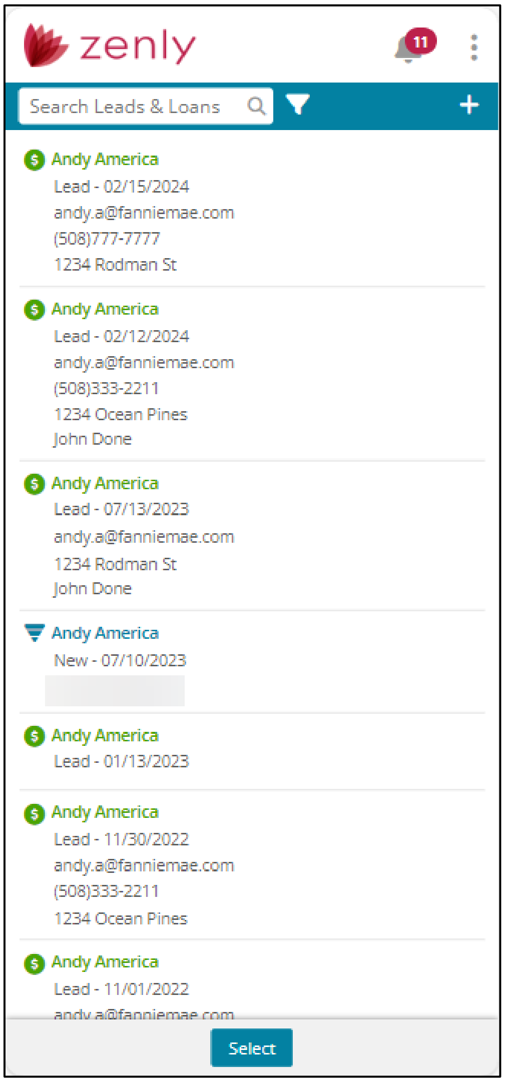
Figure 4: Access Code

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.**



Andy America
Lead - 02/15/2024
andy.a@fanniemae.com
(508)777-7777
1234 Rodman St

Andy America
Lead - 02/12/2024
andy.a@fanniemae.com
(508)333-2211
1234 Ocean Pines
John Done

Andy America
Lead - 07/13/2023
andy.a@fanniemae.com
1234 Rodman St
John Done

Andy America
New - 07/10/2023

Andy America
Lead - 01/13/2023

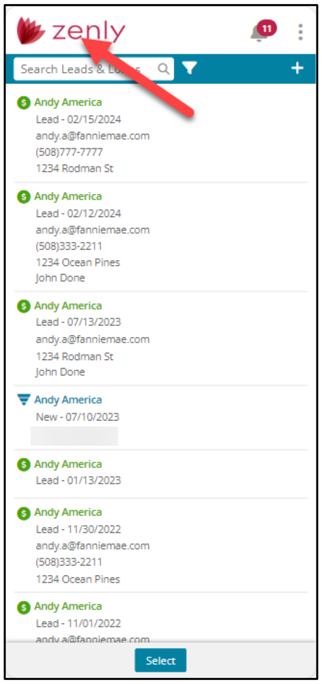
Andy America
Lead - 11/30/2022
andy.a@fanniemae.com
(508)333-2211
1234 Ocean Pines

Andy America
Lead - 11/01/2022
andy.a@fanniemae.com

Figure 5: Zenly Mobile View

Home Screen (Mobile)

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


zenly
11
Search Leads & Loans
Select

Andy America
Lead - 02/15/2024
andy.a@fanniemae.com
(508)777-7777
1234 Rodman St

Andy America
Lead - 02/12/2024
andy.a@fanniemae.com
(508)333-2211
1234 Ocean Pines
John Done

Andy America
Lead - 07/13/2023
andy.a@fanniemae.com
1234 Rodman St
John Done

Andy America
New - 07/10/2023

Andy America
Lead - 01/13/2023

Andy America
Lead - 11/30/2022
andy.a@fanniemae.com
(508)333-2211
1234 Ocean Pines

Andy America
Lead - 11/01/2022
andy.a@fanniemae.com

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.

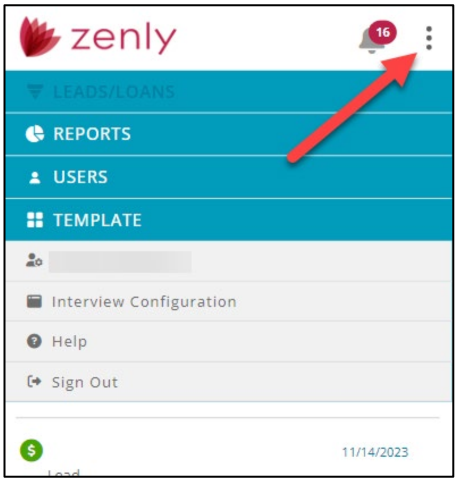

zenly
16
LEADS/LOANS
REPORTS
USERS
TEMPLATE
Interview Configuration
Help
Sign Out
11/14/2023
Lead

Figure: User Profile (Mobile)

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

Zenly Mobile Icons

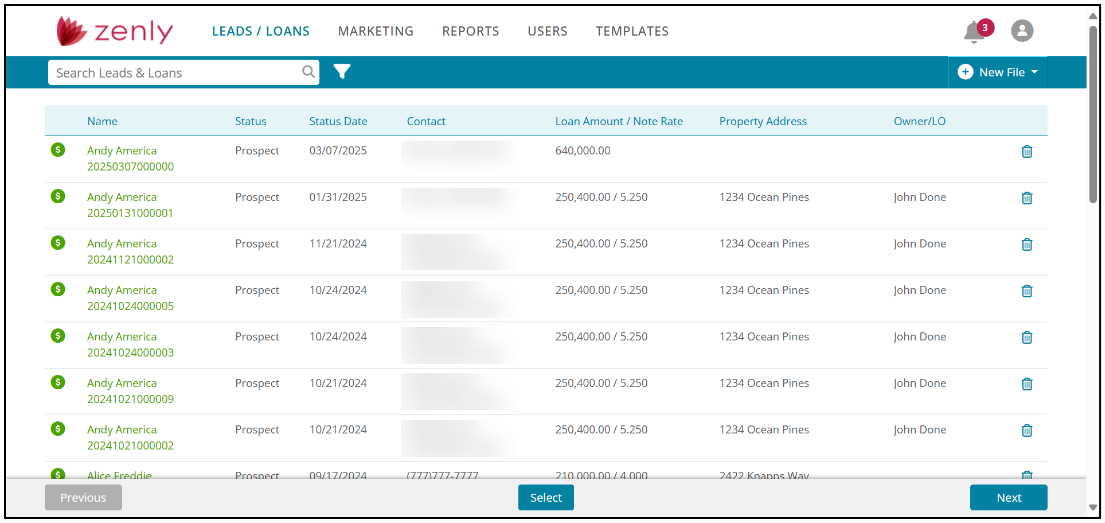
Table 3: Zenly Home Screen Icons

Icons	Function
zenly	Tapping the icon allows the user to return to the Zenly *Home* screen.
Select	Tapping on the **Select** button allows the user to choose files to delete or archive.
🔔	The **Alerts** icon displays unread notifications. Select the icon to view notifications.
⋮	Tap on the **Main Menu** button to access the main menu. The *User Profile*, *Interview Portal*, *Settings**, *Reports*, *Users*, and *Template* screens are accessed in the main menu.
⌄	Tap on the **Expand** (chrevon) 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.
ℹ	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	[redacted]	640,000.00			🗑
$	Andy America 20250131000001	Prospect	01/31/2025	[redacted]	250,400.00 / 5.250	1234 Ocean Pines	John Done	🗑
$	Andy America 20241121000002	Prospect	11/21/2024	[redacted]	250,400.00 / 5.250	1234 Ocean Pines	John Done	🗑
$	Andy America 20241024000005	Prospect	10/24/2024	[redacted]	250,400.00 / 5.250	1234 Ocean Pines	John Done	🗑
$	Andy America 20241024000003	Prospect	10/24/2024	[redacted]	250,400.00 / 5.250	1234 Ocean Pines	John Done	🗑
$	Andy America 20241021000009	Prospect	10/21/2024	[redacted]	250,400.00 / 5.250	1234 Ocean Pines	John Done	🗑
$	Andy America 20241021000002	Prospect	10/21/2024	[redacted]	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.

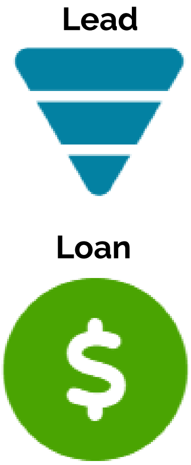
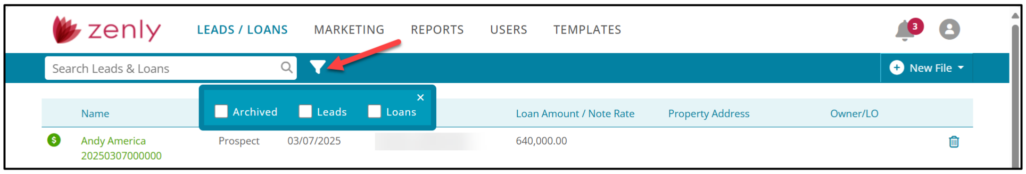


Figure 8: Home Table Icons

Filtering

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


zenly
LEADS / LOANS
MARKETING
REPORTS
USERS
TEMPLATES
3
Search Leads & Loans
New File
×
☐ Archived
☐ Leads
☐ Loans

Name				Loan Amount / Note Rate	Property Address	Owner/LO
Andy America 20250307000000	Prospect	03/07/2025	[redacted]	640,000.00		

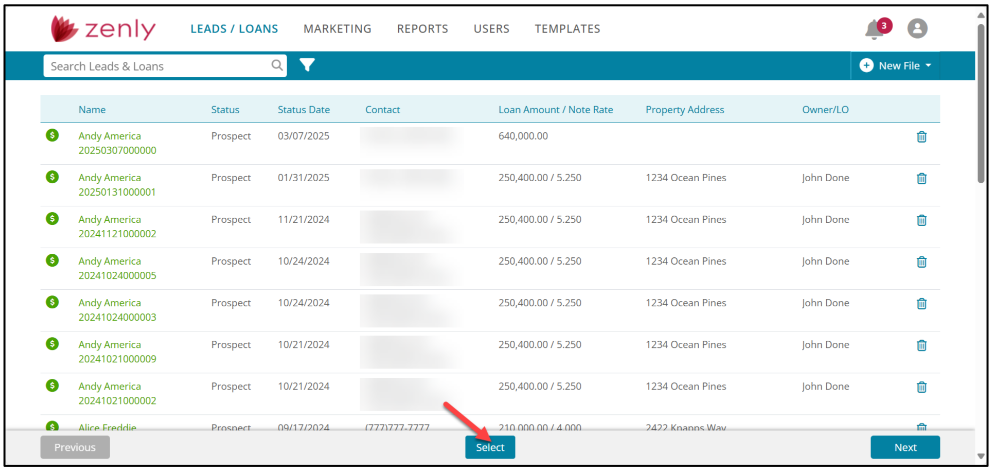
Figure 9: Filtering

Copy File

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

To copy a file:

1. Click the **Select** button.

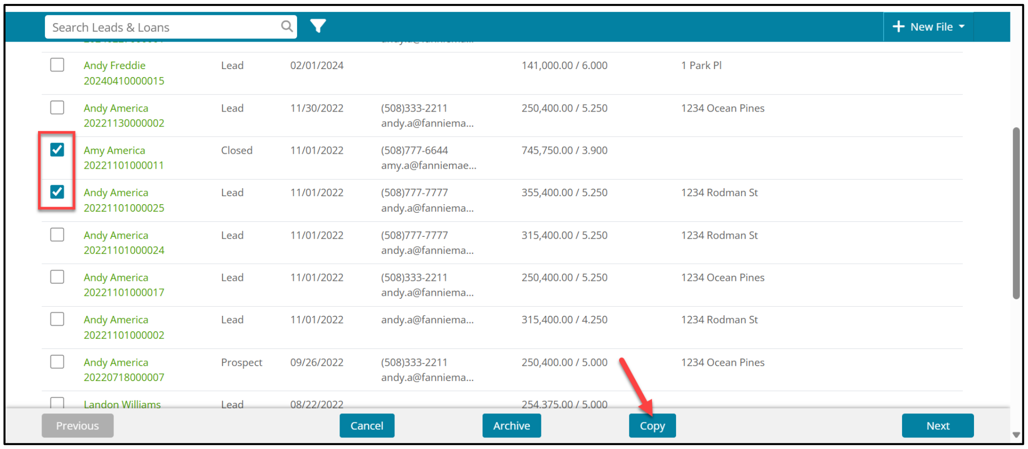

zenly
LEADS / LOANS
MARKETING
REPORTS
USERS
TEMPLATES
3
Search Leads & Loans
New File
Previous
Select
Next

Name	Status	Status Date	Contact	Loan Amount / Note Rate	Property Address	Owner/LO
Andy America 20250307000000	Prospect	03/07/2025	[redacted]	640,000.00		
Andy America 20250131000001	Prospect	01/31/2025	[redacted]	250,400.00 / 5.250	1234 Ocean Pines	John Done
Andy America 20241121000002	Prospect	11/21/2024	[redacted]	250,400.00 / 5.250	1234 Ocean Pines	John Done
Andy America 20241024000005	Prospect	10/24/2024	[redacted]	250,400.00 / 5.250	1234 Ocean Pines	John Done
Andy America 20241024000003	Prospect	10/24/2024	[redacted]	250,400.00 / 5.250	1234 Ocean Pines	John Done
Andy America 20241021000009	Prospect	10/21/2024	[redacted]	250,400.00 / 5.250	1234 Ocean Pines	John Done
Andy America 20241021000002	Prospect	10/21/2024	[redacted]	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 10: File Select

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

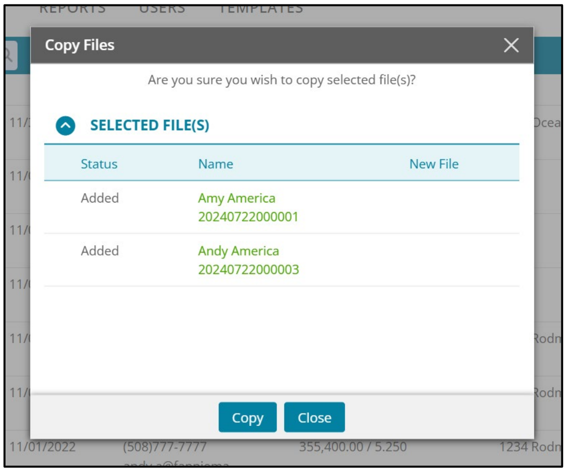
3. Select the **Copy** button.



☐	Andy Freddie 20240410000015	Lead	02/01/2024		141,000.00 / 6.000	1 Park Pl
☐	Andy America 20221130000002	Lead	11/30/2022	(508)333-2211 andy.a@fanniema...	250,400.00 / 5.250	1234 Ocean Pines
☑	Amy America 20221101000011	Closed	11/01/2022	(508)777-6644 amy.a@fanniemae...	745,750.00 / 3.900	
☑	Andy America 20221101000025	Lead	11/01/2022	(508)777-7777 andy.a@fanniema...	355,400.00 / 5.250	1234 Rodman St
☐	Andy America 20221101000024	Lead	11/01/2022	(508)777-7777 andy.a@fanniema...	315,400.00 / 5.250	1234 Rodman St
☐	Andy America 20221101000017	Lead	11/01/2022	(508)333-2211 andy.a@fanniema...	250,400.00 / 5.250	1234 Ocean Pines
☐	Andy America 20221101000002	Lead	11/01/2022	andy.a@fanniema...	315,400.00 / 4.250	1234 Rodman St
☐	Andy America 20220718000007	Prospect	09/26/2022	(508)333-2211 andy.a@fanniema...	250,400.00 / 5.000	1234 Ocean Pines
☐	Landon Williams	Lead	08/22/2022		254,375.00 / 5.000	

Figure 11: Copy Button

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

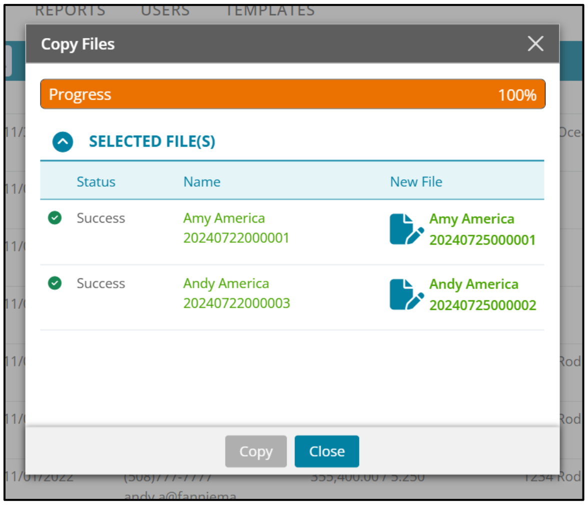


Are you sure you wish to copy selected file(s)?

Status	Name	New File
Added	Amy America 20240722000001	
Added	Andy America 20240722000003	

Figure 12: Copy Files Dialog

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



Status	Name	New File
Success	Amy America 20240722000001	Amy America 20240725000001
Success	Andy America 20240722000003	Andy America 20240725000002

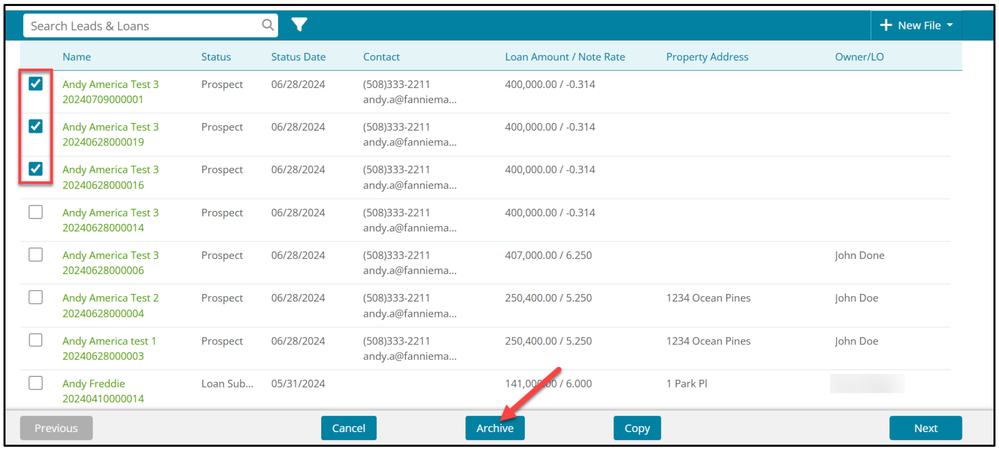
Figure 13: Copy Files (Complete)

Archiving Files

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

To archive a file:

1. Click on the **Select** button. See Figure 10.
2. Select the desired files.
3. Select the **Archive** button.



	Name	Status	Status Date	Contact	Loan Amount / Note Rate	Property Address	Owner/LO
☑	Andy America Test 3 20240709000001	Prospect	06/28/2024	(508)333-2211 andy.a@fanniema...	400,000.00 / -0.314		
☑	Andy America Test 3 20240628000019	Prospect	06/28/2024	(508)333-2211 andy.a@fanniema...	400,000.00 / -0.314		
☑	Andy America Test 3 20240628000016	Prospect	06/28/2024	(508)333-2211 andy.a@fanniema...	400,000.00 / -0.314		
☐	Andy America Test 3 20240628000014	Prospect	06/28/2024	(508)333-2211 andy.a@fanniema...	400,000.00 / -0.314		
☐	Andy America Test 3 20240628000006	Prospect	06/28/2024	(508)333-2211 andy.a@fanniema...	407,000.00 / 6.250		John Done
☐	Andy America Test 2 20240628000004	Prospect	06/28/2024	(508)333-2211 andy.a@fanniema...	250,400.00 / 5.250	1234 Ocean Pines	John Doe
☐	Andy America test 1 20240628000003	Prospect	06/28/2024	(508)333-2211 andy.a@fanniema...	250,400.00 / 5.250	1234 Ocean Pines	John Doe
☐	Andy Freddie 20240410000014	Loan Sub...	05/31/2024		141,00[illegible].00 / 6.000	1 Park Pl	[redacted]

Figure 14: Archiving Files

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

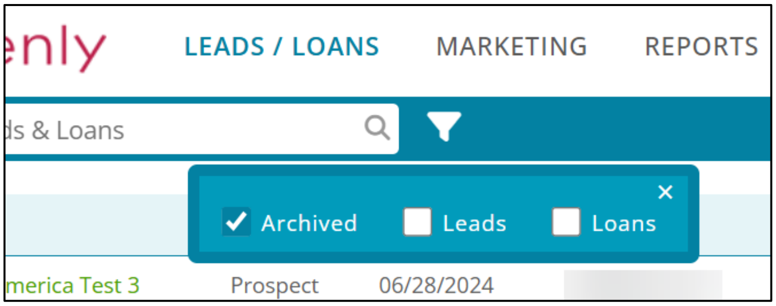
Viewing Archived Files

Use the *Filter* function to view archived files.

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

To view the archived files:

1. Click on the **Filter** ▼ icon.



☑ Archived ☐ Leads ☐ Loans

merica Test 3	Prospect	06/28/2024

Figure 15: Viewing Archived Files

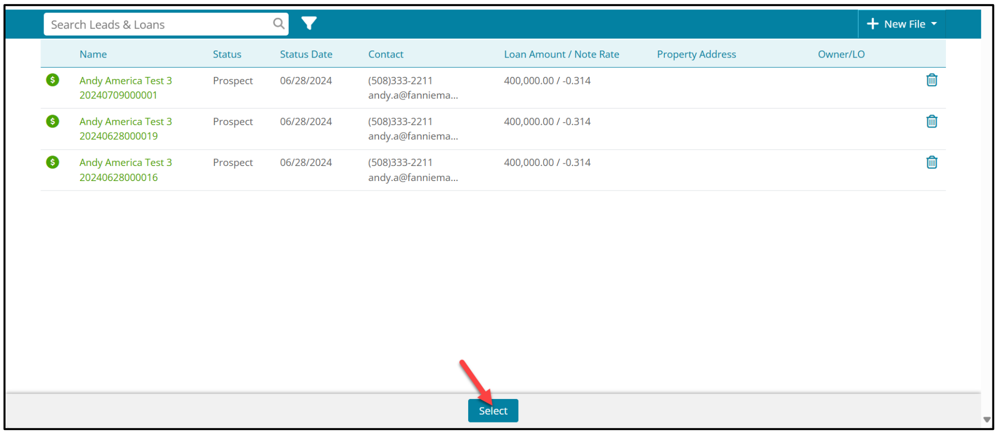
2. Select **Archived**.

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:

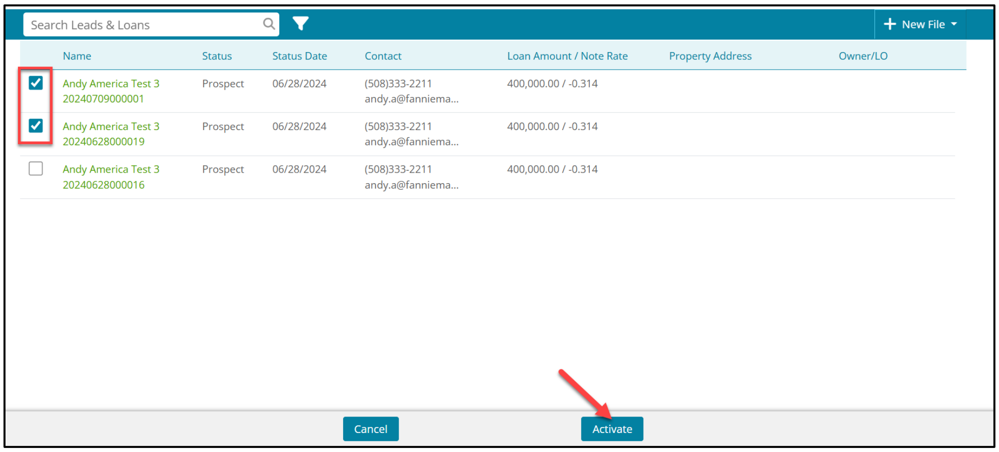
1. Click on the **Filter** ▼ icon.
2. Select **Archived**.
3. Click on the **Select** button.



Name	Status	Status Date	Contact	Loan Amount / Note Rate	Property Address	Owner/LO
Andy America Test 3 20240709000001	Prospect	06/28/2024	(508)333-2211 andy.a@fanniema...	400,000.00 / -0.314		
Andy America Test 3 20240628000019	Prospect	06/28/2024	(508)333-2211 andy.a@fanniema...	400,000.00 / -0.314		
Andy America Test 3 20240628000016	Prospect	06/28/2024	(508)333-2211 andy.a@fanniema...	400,000.00 / -0.314		

Figure 16: Select Button

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



	Name	Status	Status Date	Contact	Loan Amount / Note Rate	Property Address	Owner/LO
☑	Andy America Test 3 20240709000001	Prospect	06/28/2024	(508)333-2211 andy.a@fanniema...	400,000.00 / -0.314		
☑	Andy America Test 3 20240628000019	Prospect	06/28/2024	(508)333-2211 andy.a@fanniema...	400,000.00 / -0.314		
☐	Andy America Test 3 20240628000016	Prospect	06/28/2024	(508)333-2211 andy.a@fanniema...	400,000.00 / -0.314		

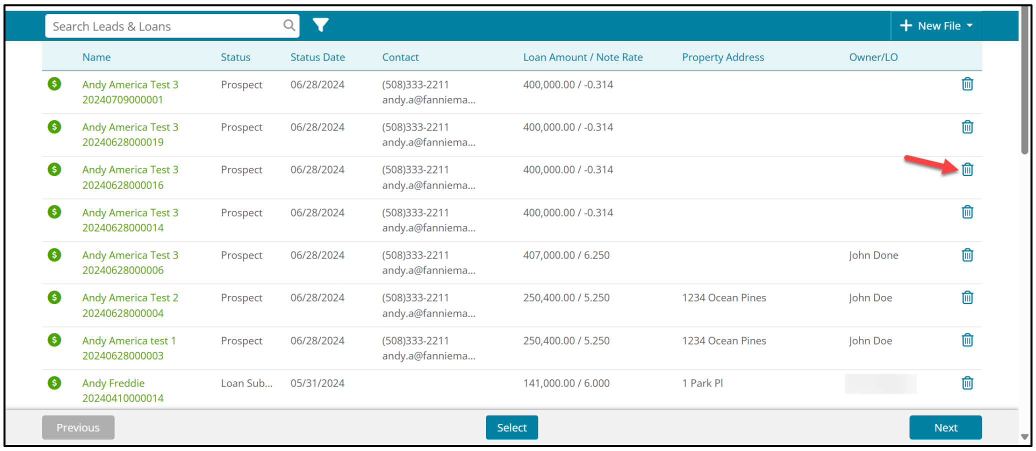
Figure 17: Activate Button

Deleting Files

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

To delete files:

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



	Name	Status	Status Date	Contact	Loan Amount / Note Rate	Property Address	Owner/LO	
$	Andy America Test 3 20240709000001	Prospect	06/28/2024	(508)333-2211 andy.a@fanniema...	400,000.00 / -0.314			🗑
$	Andy America Test 3 20240628000019	Prospect	06/28/2024	(508)333-2211 andy.a@fanniema...	400,000.00 / -0.314			🗑
$	Andy America Test 3 20240628000016	Prospect	06/28/2024	(508)333-2211 andy.a@fanniema...	400,000.00 / -0.314			🗑
$	Andy America Test 3 20240628000014	Prospect	06/28/2024	(508)333-2211 andy.a@fanniema...	400,000.00 / -0.314			🗑
$	Andy America Test 3 20240628000006	Prospect	06/28/2024	(508)333-2211 andy.a@fanniema...	407,000.00 / 6.250		John Done	🗑
$	Andy America Test 2 20240628000004	Prospect	06/28/2024	(508)333-2211 andy.a@fanniema...	250,400.00 / 5.250	1234 Ocean Pines	John Doe	🗑
$	Andy America test 1 20240628000003	Prospect	06/28/2024	(508)333-2211 andy.a@fanniema...	250,400.00 / 5.250	1234 Ocean Pines	John Doe	🗑
$	Andy Freddie 20240410000014	Loan Sub...	05/31/2024		141,000.00 / 6.000	1 Park Pl	[redacted]	🗑

Figure 18: Selecting Files (Deleting)

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

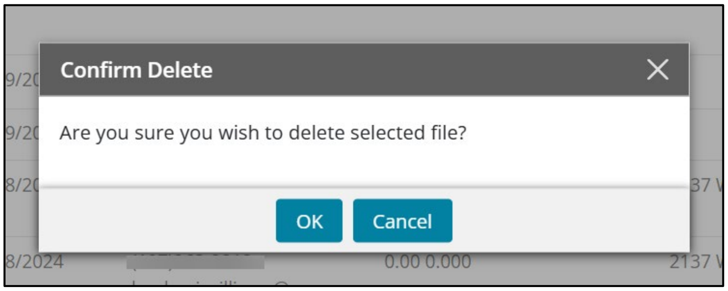

Confirm Delete
Are you sure you wish to delete selected file?
OK
Cancel

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.

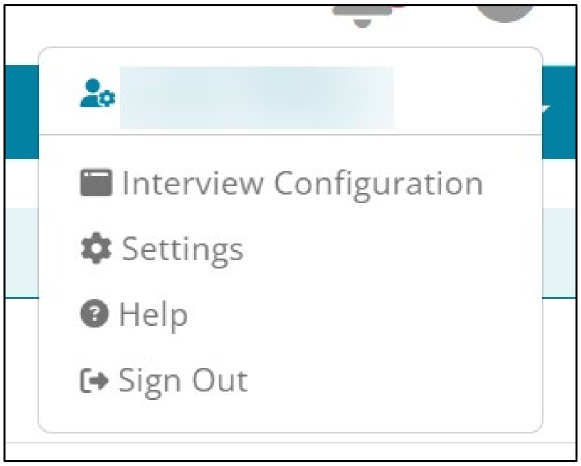

Interview Configuration
Settings
Help
Sign Out

Figure 20: User Profile

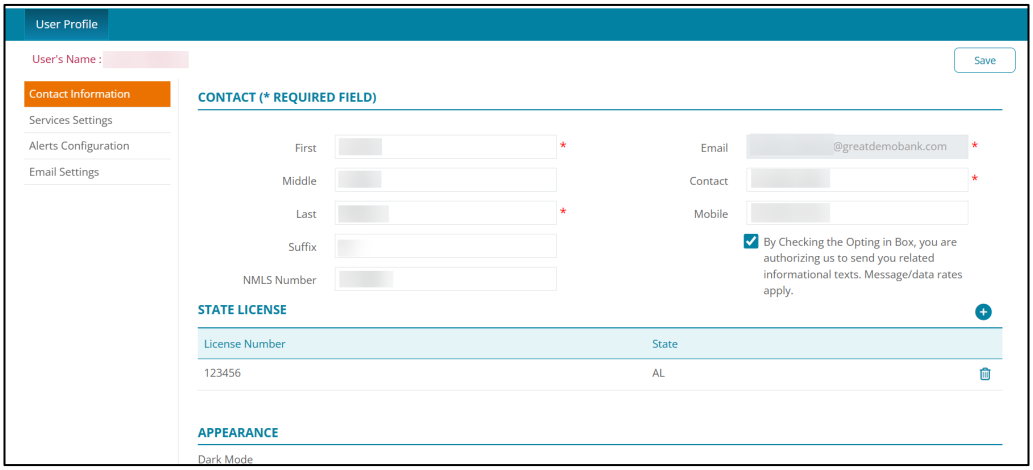
Contact Information

Set the user contact information and state licensing options.

To add *User Profile* information.

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

2. Click on the profile name.


User Profile
Save
Contact Information
Services Settings
Alerts Configuration
Email Settings
CONTACT (* REQUIRED FIELD)
STATE LICENSE
APPEARANCE
Dark Mode

User's Name : [redacted]

First [redacted] *
Middle [redacted]
Last [redacted] *
Suffix [redacted]
NMLS Number [redacted]
Email [redacted]@greatdemobank.com *
Contact [redacted] *
Mobile [redacted]
☑ By Checking the Opting in Box, you are authorizing us to send you related informational texts. Message/data rates apply.

License Number	State
123456	AL

Figure 21: Loan Originator Contact Information

Note: Asterisks indicate required fields.

1. Enter Originator's **First** and **Last** name.
2. Enter the **Middle** name if applicable.
3. Add a **Suffix** if applicable.
4. Enter the user's **NMLS Number**.
5. Add a **Login Name** if applicable.
6. Enter **Email**.
7. Enter **Contact** number.
8. Enter **Mobile** number.
9. If needed, select the **By Checking the Opting in Box...**.

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

State License

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

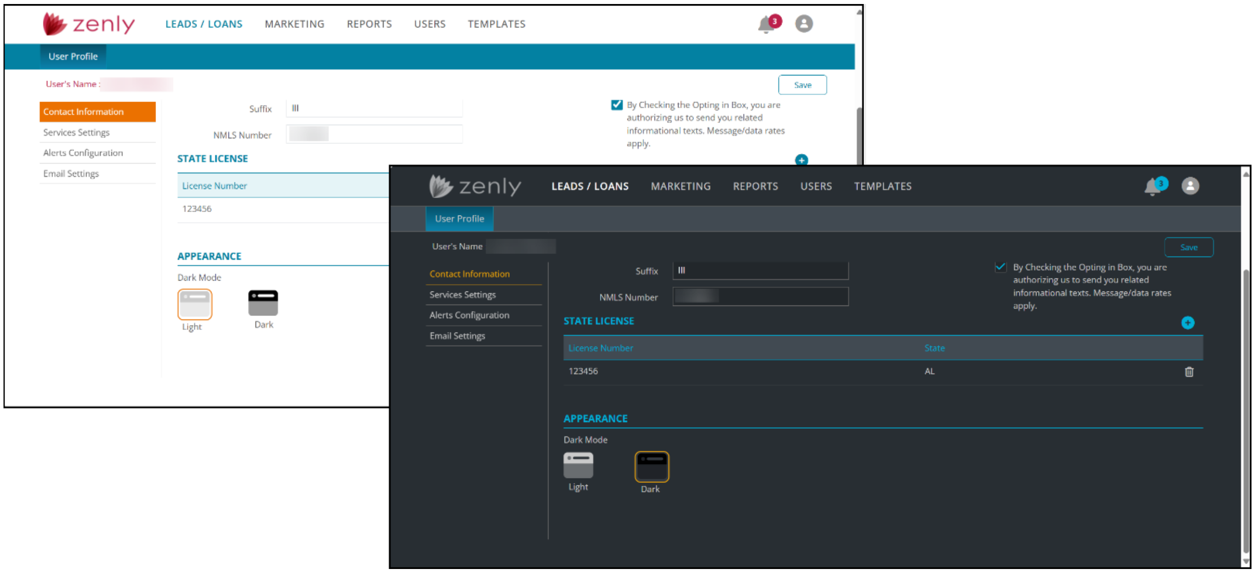
To add a license:

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

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

Appearance

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


zenly
LEADS / LOANS
MARKETING
REPORTS
USERS
TEMPLATES
User Profile
Save
Contact Information
Services Settings
Alerts Configuration
Email Settings
Light
Dark

User's Name : [redacted]

Suffix III

NMLS Number [redacted]

☑ By Checking the Opting in Box, you are authorizing us to send you related informational texts. Message/data rates apply.

STATE LICENSE

License Number	State
123456	AL

APPEARANCE

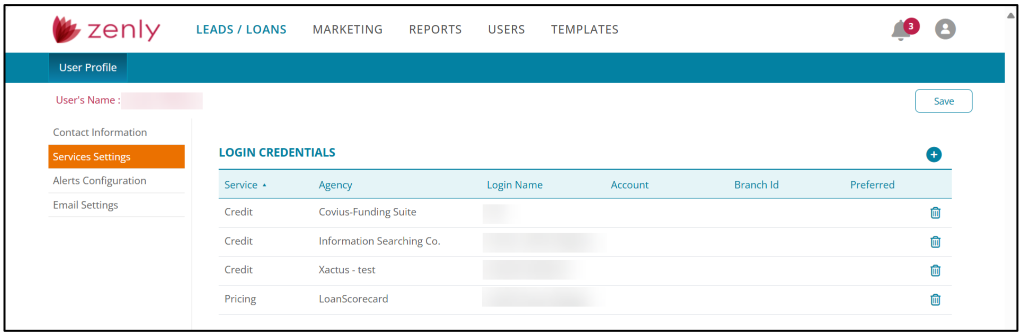
Dark Mode

Figure 22: Dark/Light Modes

Services Settings

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

1. Select **Services Settings**.


zenly
LEADS / LOANS
MARKETING
REPORTS
USERS
TEMPLATES
User Profile
Save
Contact Information
Services Settings
Alerts Configuration
Email Settings

User's Name : [redacted]

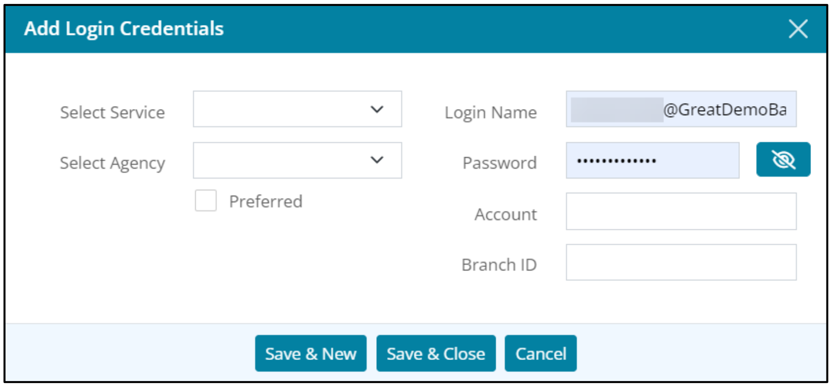
LOGIN CREDENTIALS

Service ▴	Agency	Login Name	Account	Branch Id	Preferred
Credit	Covius-Funding Suite	[redacted]			
Credit	Information Searching Co.	[redacted]			
Credit	Xactus - test	[redacted]			
Pricing	LoanScorecard	[redacted]			

Figure 23: Add Login Credentials

2. Click on the **Add** ⊕ icon.

3. Select the appropriate **Service**.



Add Login Credentials

Select Service ☐

Select Agency ☐

☐ Preferred

Login Name: [redacted]@GreatDemoBa

Password: ••••••••••••••

Account

Branch ID

Save & New
Save & Close
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**.

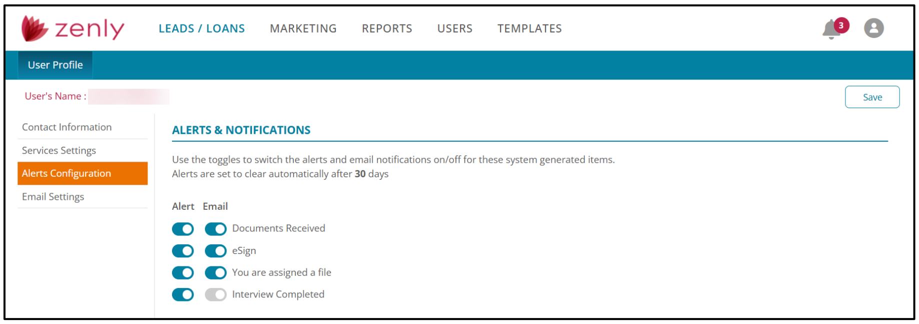
Note: The *Fannie Mae* fields only appear for credit vendors that require different authentication credentials for Fannie Mae vendors.

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.



zenly
LEADS / LOANS
MARKETING
REPORTS
USERS
TEMPLATES
3
User Profile
Save
Contact Information
Services Settings
Alerts Configuration
Email Settings

User's Name : [redacted]

ALERTS & NOTIFICATIONS

Use the toggles to switch the alerts and email notifications on/off for these system generated items.
Alerts are set to clear automatically after **30** days

Alert	Email	
●	●	Documents Received
●	●	eSign
●	●	You are assigned a file
●	○	Interview Completed

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).

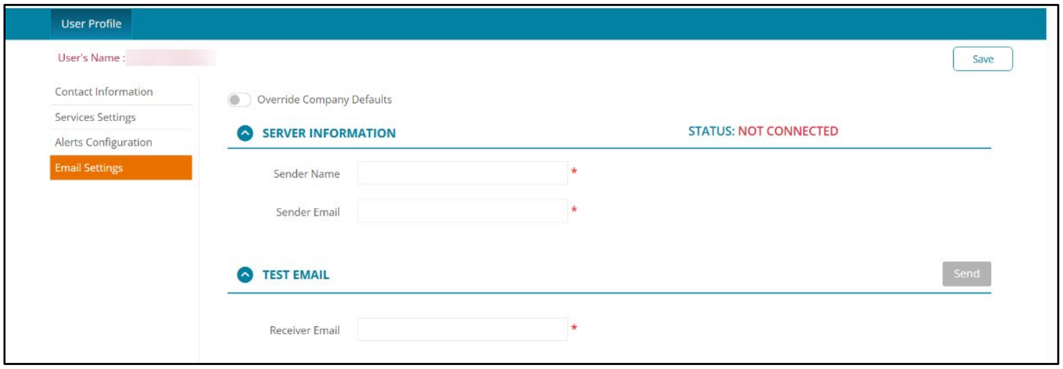

User Profile
User's Name : [redacted]
Save
Contact Information
Services Settings
Alerts Configuration
Email Settings
Override Company Defaults
SERVER INFORMATION
STATUS: NOT CONNECTED
Sender Name *
Sender Email *
TEST EMAIL
Send
Receiver Email *

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

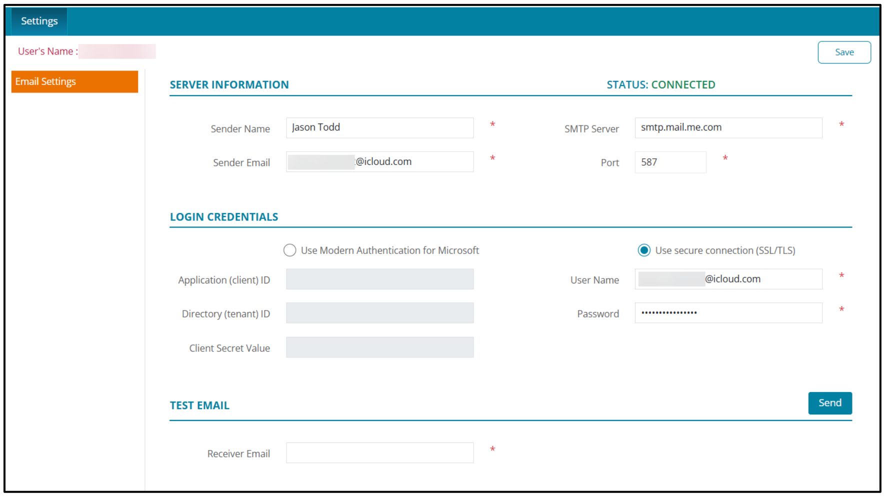
Use the *User Profile* to access the *Interview Portal* and the *User Profile settings*. See Chapter 8: Zip for more information.

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,



User's Name : [redacted]

Sender Name: Jason Todd *

Sender Email: [redacted]@icloud.com *

SMTP Server: smtp.mail.me.com *

Port: 587 *

○ Use Modern Authentication for Microsoft

● Use secure connection (SSL/TLS)

Application (client) ID:

Directory (tenant) ID:

Client Secret Value:

User Name: [redacted]@icloud.com *

Password: •••••••••••••••• *

Receiver Email: *

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:

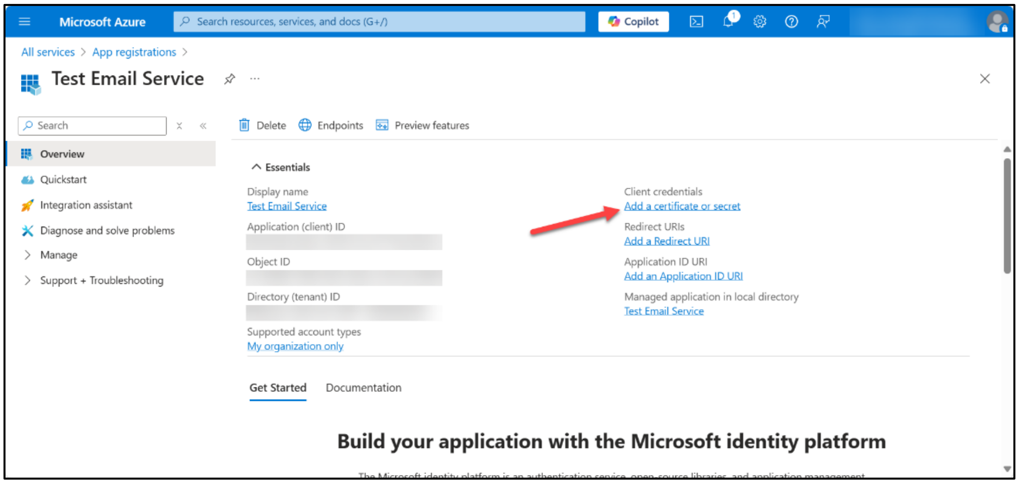
1. Paste the **Application (client) ID**.
2. Paste the **Directory (tenant) ID**.
3. Paste the **Client Secret Value**.
4. To test the connection, enter the email address in the *Receiver Email* field.
5. Click the **Send** button.

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**.


Microsoft Azure
Search resources, services, and docs (G+/)
Copilot
All services > App registrations >
Search
Overview
Quickstart
Integration assistant
Diagnose and solve problems
Manage
Support + Troubleshooting
Delete
Endpoints
Preview features
Essentials
Get Started
Documentation

Test Email Service

Display name: Test Email Service

Application (client) ID: [redacted]

Object ID: [redacted]

Directory (tenant) ID: [redacted]

Supported account types: My organization only

Client credentials: Add a certificate or secret

Redirect URIs: Add a Redirect URI

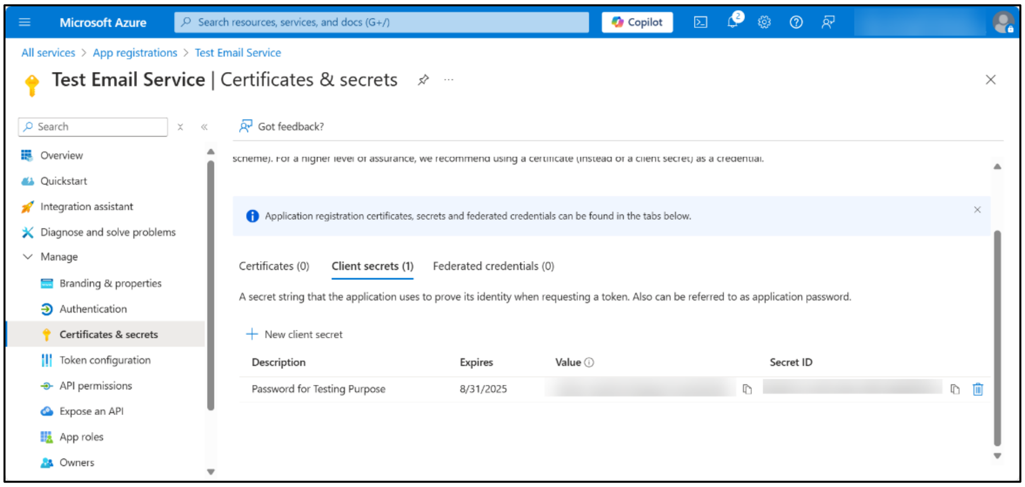
Application ID URI: Add an Application ID URI

Managed application in local directory: Test Email Service

Build your application with the Microsoft identity platform

Figure 28: Login Credentials IDs

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


Microsoft Azure
Search resources, services, and docs (G+/)
Copilot
All services > App registrations > Test Email Service
Search
Overview
Quickstart
Integration assistant
Diagnose and solve problems
Manage
Branding & properties
Authentication
Certificates & secrets
Token configuration
API permissions
Expose an API
App roles
Owners
Got feedback?
Certificates (0)
Client secrets (1)
Federated credentials (0)
New client secret

Test Email Service | Certificates & secrets

scheme). For a higher level of assurance, we recommend using a certificate (instead of a client secret) as a credential.

Application registration certificates, secrets and federated credentials can be found in the tabs below.

A secret string that the application uses to prove its identity when requesting a token. Also can be referred to as application password.

Description	Expires	Value	Secret ID
Password for Testing Purpose	8/31/2025	[redacted]	[redacted]

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** ⚙.

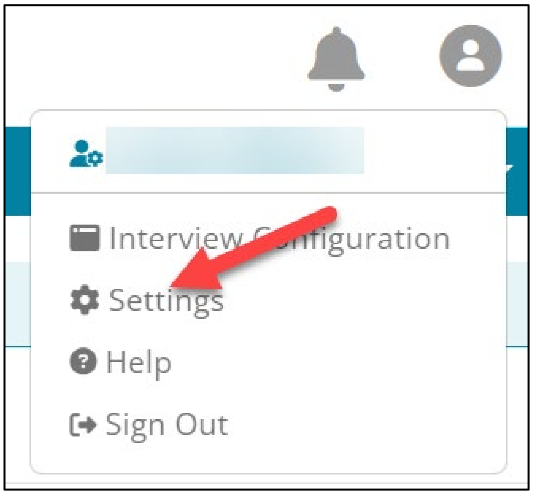
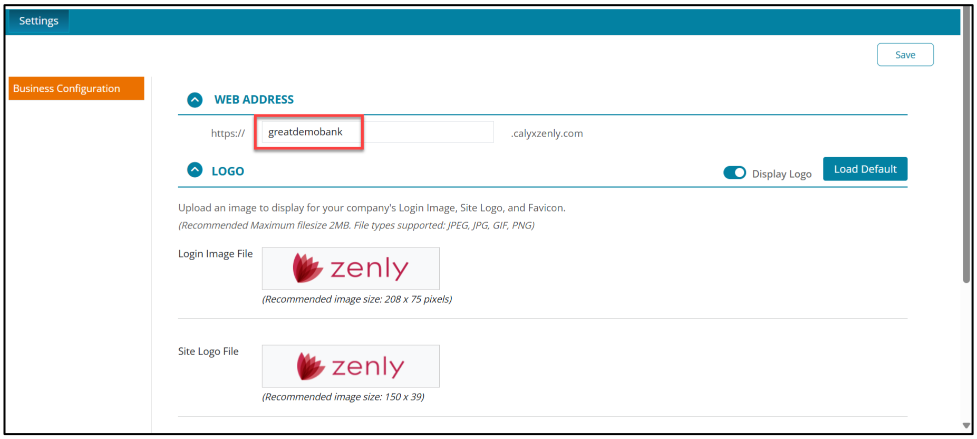

Interview Configuration
Settings
Help
Sign Out

Figure 30: User Profile Settings

Web Address

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


Settings
Save
Business Configuration
WEB ADDRESS
LOGO
Display Logo
Load Default

https:// greatdemobank .calyxzenly.com

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)

Figure 31: Web Address

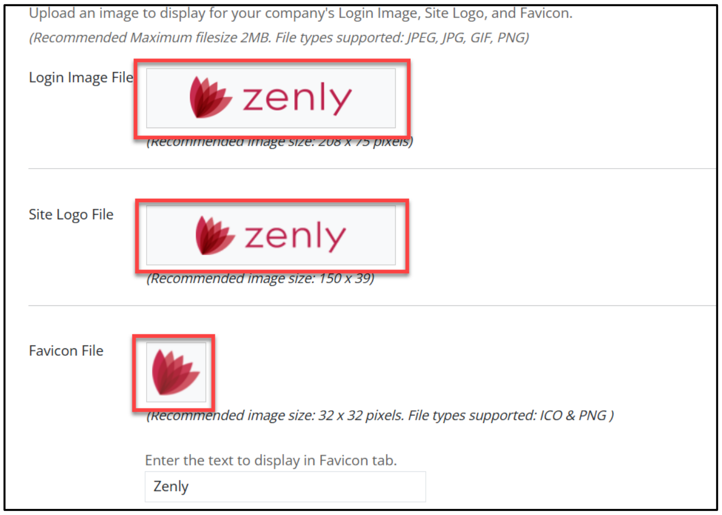
Logo

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)

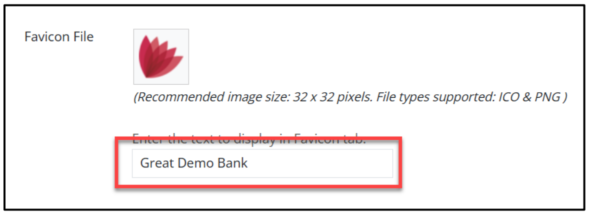
Site Logo File
(Recommended image size: 150 x 39)

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

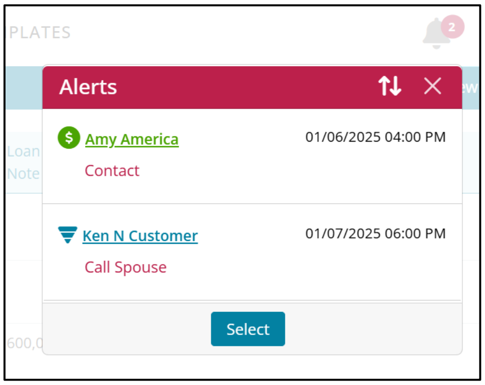
Use the *Display Logo* toggle to hide or show all the logos in Zenly.

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.



Amy America
01/06/2025 04:00 PM
Contact

Ken N Customer
01/07/2025 06:00 PM
Call Spouse

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.

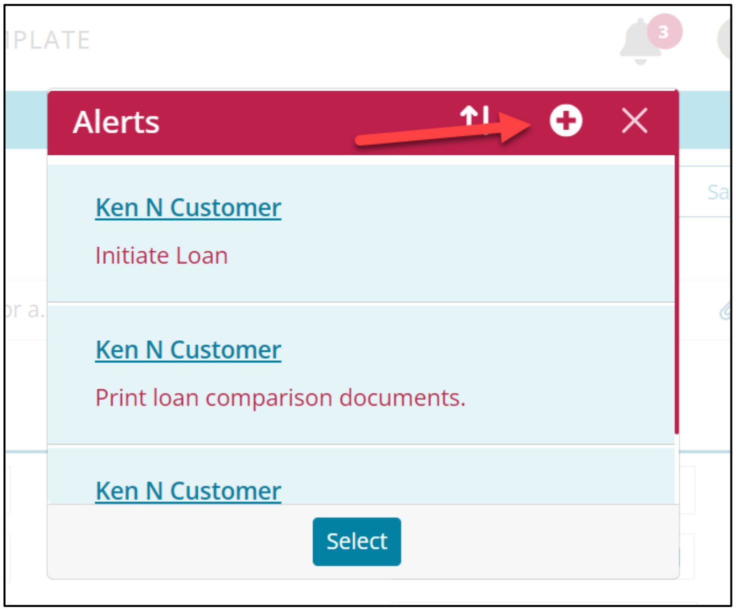
Creating an Alert

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.



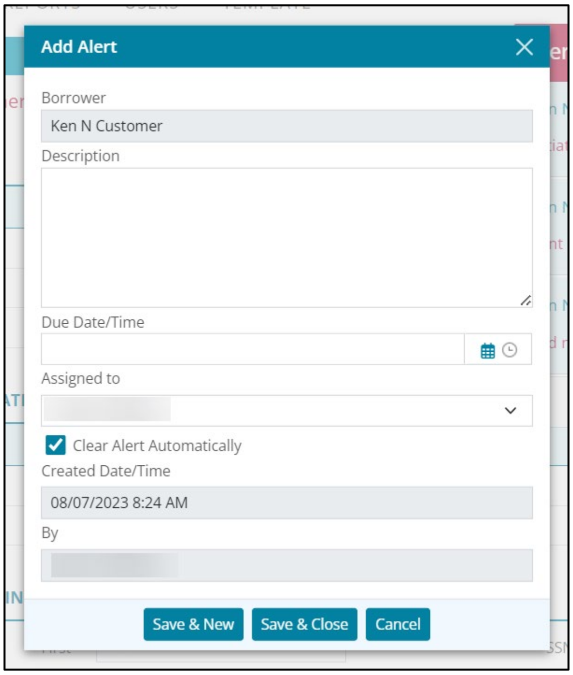
Ken N Customer
Initiate Loan

Ken N Customer
Print loan comparison documents.

Ken N Customer

Figure 35: Add Alerts

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



Borrower: Ken N Customer
Description:
Due Date/Time:
Assigned to: [redacted]
☑ Clear Alert Automatically
Created Date/Time: 08/07/2023 8:24 AM
By: [redacted]

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.

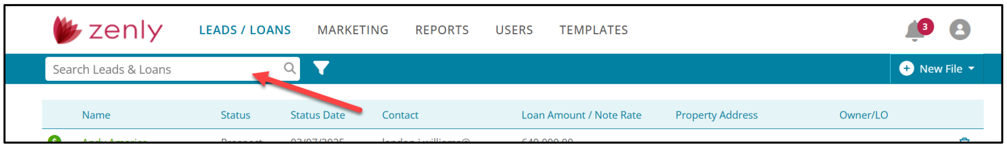

zenly
LEADS / LOANS
MARKETING
REPORTS
USERS
TEMPLATES
3
Search Leads & Loans
New File
Name
Status
Status Date
Contact
Loan Amount / Note Rate
Property Address
Owner/LO

Figure 37: Loan Search

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

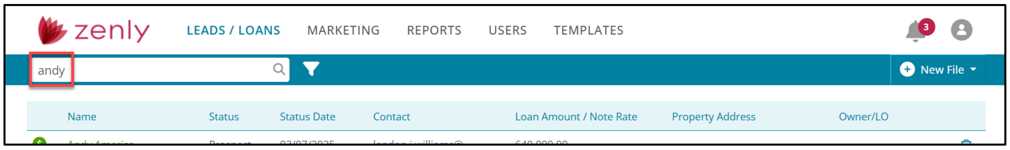

zenly
LEADS / LOANS
MARKETING
REPORTS
USERS
TEMPLATES
3
andy
New File
Name
Status
Status Date
Contact
Loan Amount / Note Rate
Property Address
Owner/LO

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.

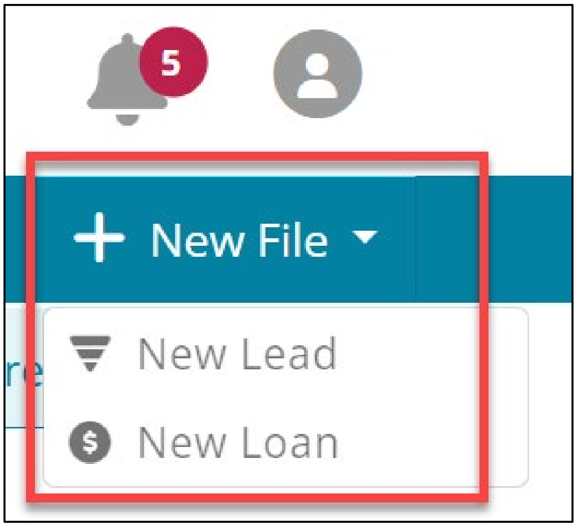

5
New File
New Lead
New Loan

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.

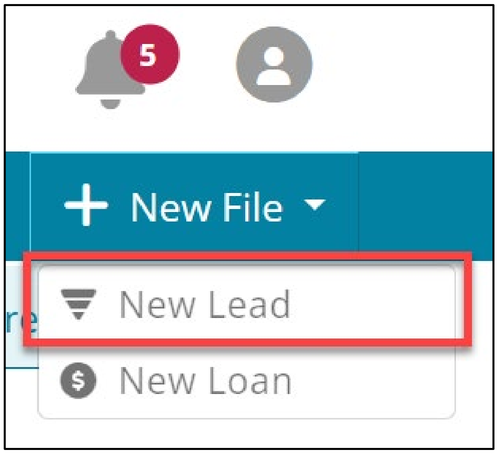
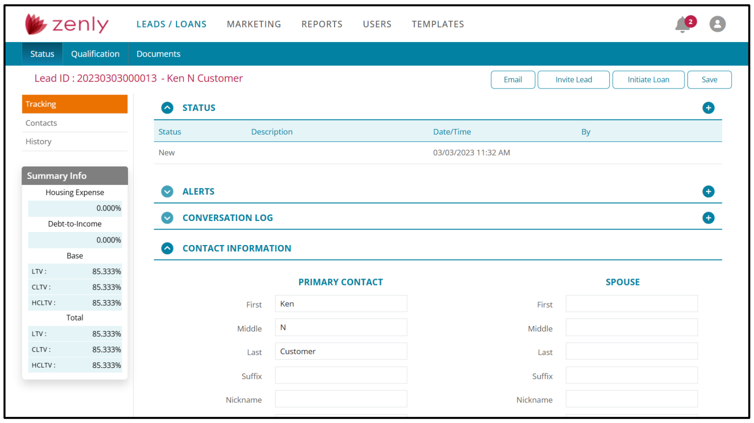

5
New File
New Lead
New Loan

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.


zenly
LEADS / LOANS
MARKETING
REPORTS
USERS
TEMPLATES
2
Status
Qualification
Documents
Email
Invite Lead
Initiate Loan
Save
Tracking
Contacts
History
STATUS
ALERTS
CONVERSATION LOG
CONTACT INFORMATION

Lead ID : 20230303000013 - Ken N Customer

Status	Description	Date/Time	By
New		03/03/2023 11:32 AM	

Summary Info

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

	PRIMARY CONTACT	SPOUSE
First	Ken	
Middle	N	
Last	Customer	
Suffix		
Nickname		

Figure 41: Lead Status

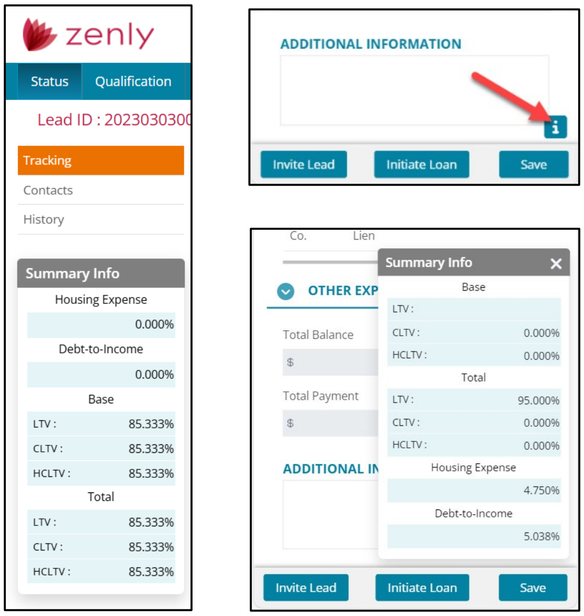
Lead Tracking

Lead information added to the *Tracking* screen is transferable to a loan file (See Initiate Loan).

The user can also select the *Lead Invite* button to send an interview request to the lead (See Creating a Lead Invite).

Summary Info

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


zenly
Status
Qualification
Tracking
Contacts
History
ADDITIONAL INFORMATION
Invite Lead
Initiate Loan
Save
Co.
Lien
OTHER EXP
ADDITIONAL IN
Invite Lead
Initiate Loan
Save

Lead ID : 202303030

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

Total Balance $
Total Payment $

Summary Info
Base
LTV :
CLTV : 0.000%
HCLTV : 0.000%
Total
LTV : 95.000%
CLTV : 0.000%
HCLTV : 0.000%
Housing Expense
4.750%
Debt-to-Income
5.038%

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

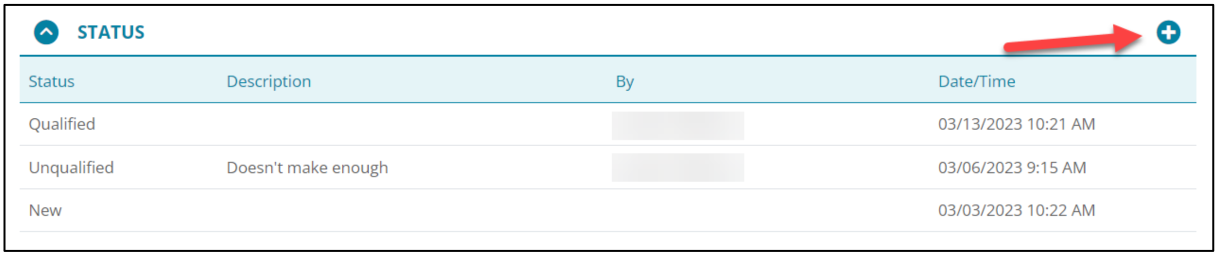
The user can create additional statuses by using the *Template* > Dropdown Lists screen.

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:

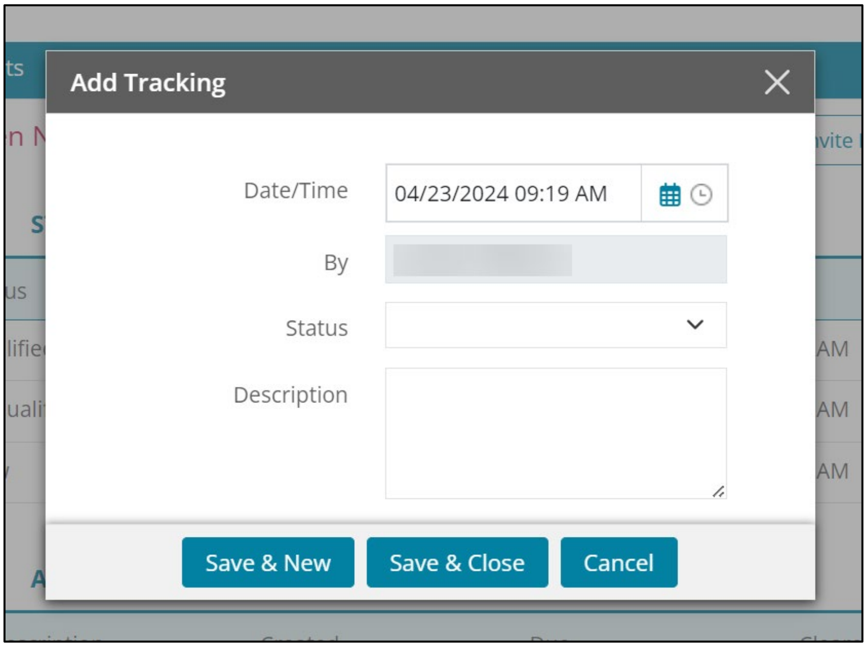
1. Expand ⌄ the **Status** table.
2. Click on the **Add** ⊕ button.



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

Figure 43: Add Status

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



Add Tracking

Date/Time: 04/23/2024 09:19 AM

By: [redacted]

Status:

Description:

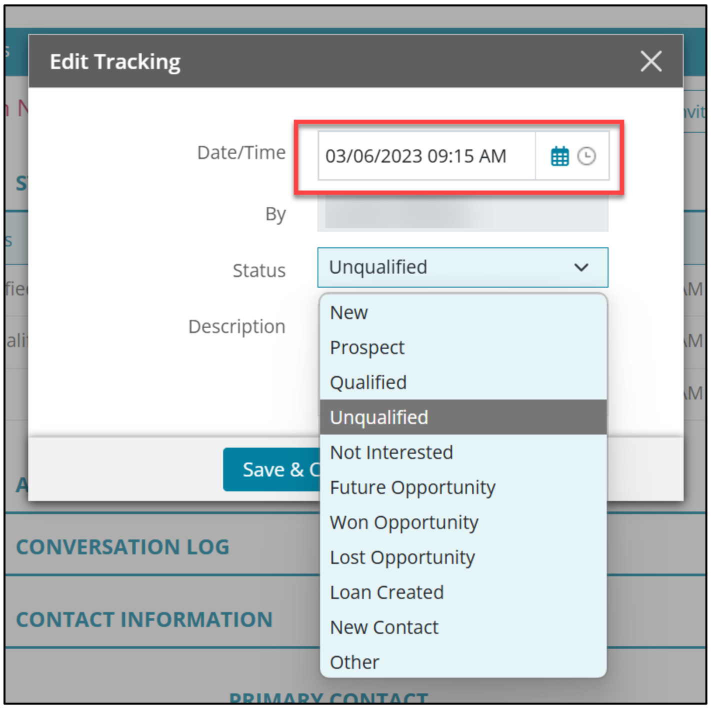
Figure 44: Add Tracking

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**.


Edit Tracking
Save & C
CONVERSATION LOG
CONTACT INFORMATION
PRIMARY CONTACT
New
Prospect
Qualified
Unqualified
Not Interested
Future Opportunity
Won Opportunity
Lost Opportunity
Loan Created
New Contact
Other

Date/Time 03/06/2023 09:15 AM

By

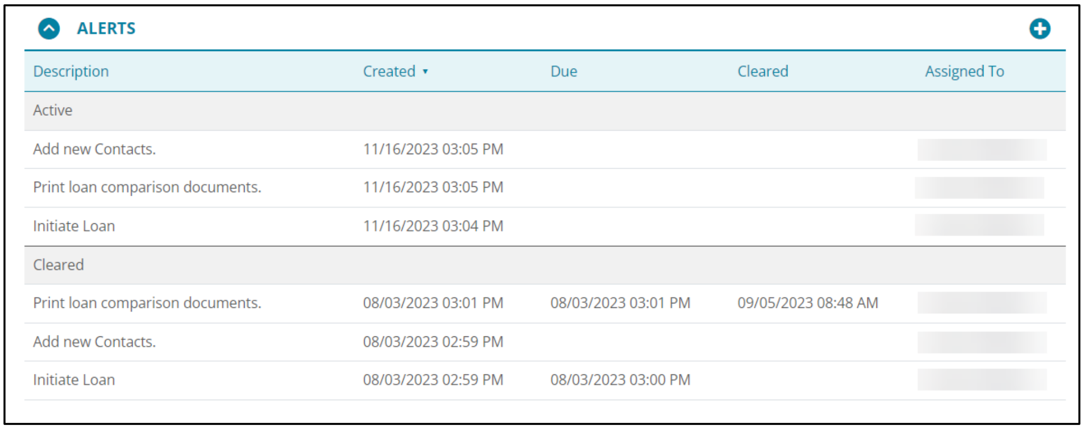
Status Unqualified

Description

Figure 45: Edit Status

Alerts (Leads)

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



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

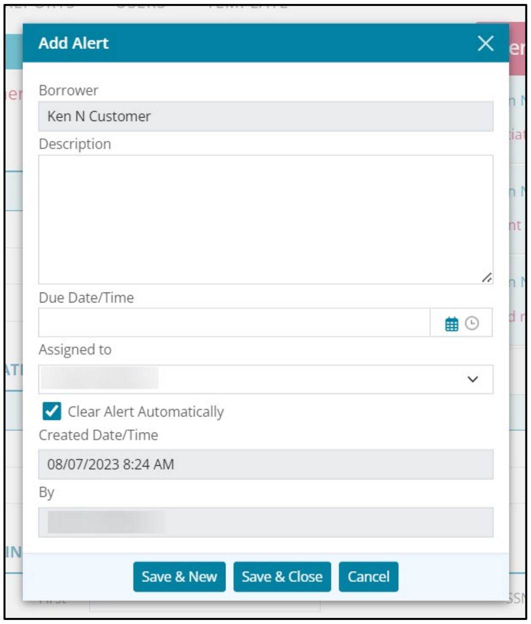
Figure 46: Alerts (Leads)

Note: Alerts CANNOT be deleted.

Add Alerts

To add an alert for the lead:

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



Borrower: Ken N Customer

Description:

Due Date/Time:

Assigned to: [redacted]

☑ Clear Alert Automatically

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

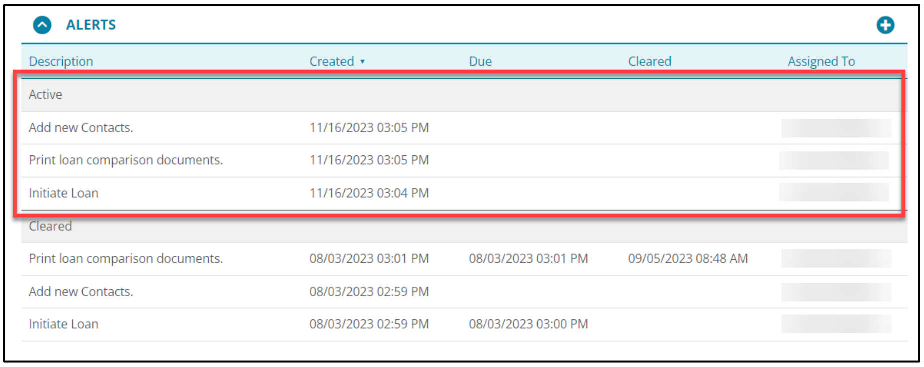
By: [redacted]

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			[redacted]
Print loan comparison documents.	11/16/2023 03:05 PM			[redacted]
Initiate Loan	11/16/2023 03:04 PM			[redacted]
Cleared				
Print loan comparison documents.	08/03/2023 03:01 PM	08/03/2023 03:01 PM	09/05/2023 08:48 AM	[redacted]
Add new Contacts.	08/03/2023 02:59 PM			[redacted]
Initiate Loan	08/03/2023 02:59 PM	08/03/2023 03:00 PM		[redacted]

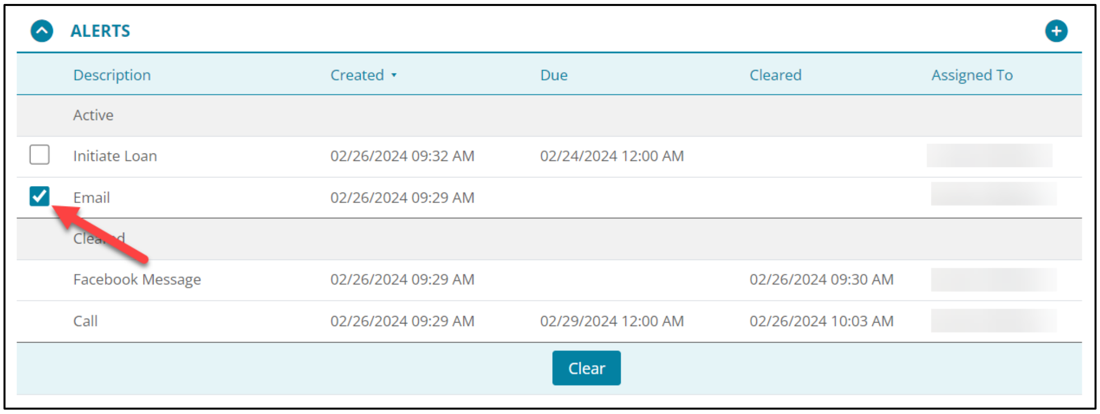
Figure 48: Edit Active Alerts

Clearing Alerts

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

To clear an alert:

1. Select the checkbox for the undesired alert.



	Description	Created ▾	Due	Cleared	Assigned To
	Active				
☐	Initiate Loan	02/26/2024 09:32 AM	02/24/2024 12:00 AM		[redacted]
☑	Email	02/26/2024 09:29 AM			[redacted]
	Cleared				
	Facebook Message	02/26/2024 09:29 AM		02/26/2024 09:30 AM	[redacted]
	Call	02/26/2024 09:29 AM	02/29/2024 12:00 AM	02/26/2024 10:03 AM	[redacted]

Figure 49: Clear Alerts

2. Select the **Clear** button.

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

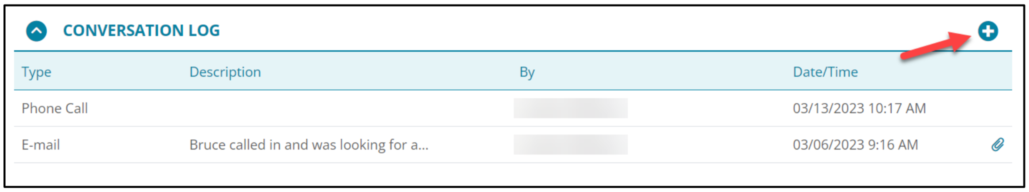
Conversation Log (Leads)

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

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

To add an entry:

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

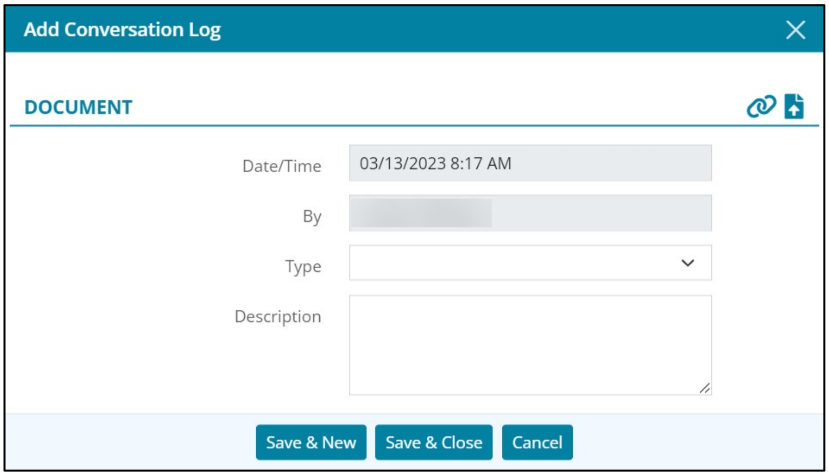


CONVERSATION LOG

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

Figure 50: Add Conversation Log

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



Date/Time 03/13/2023 8:17 AM

By

Type

Description

Figure 51: Add Conversation Log Dialog

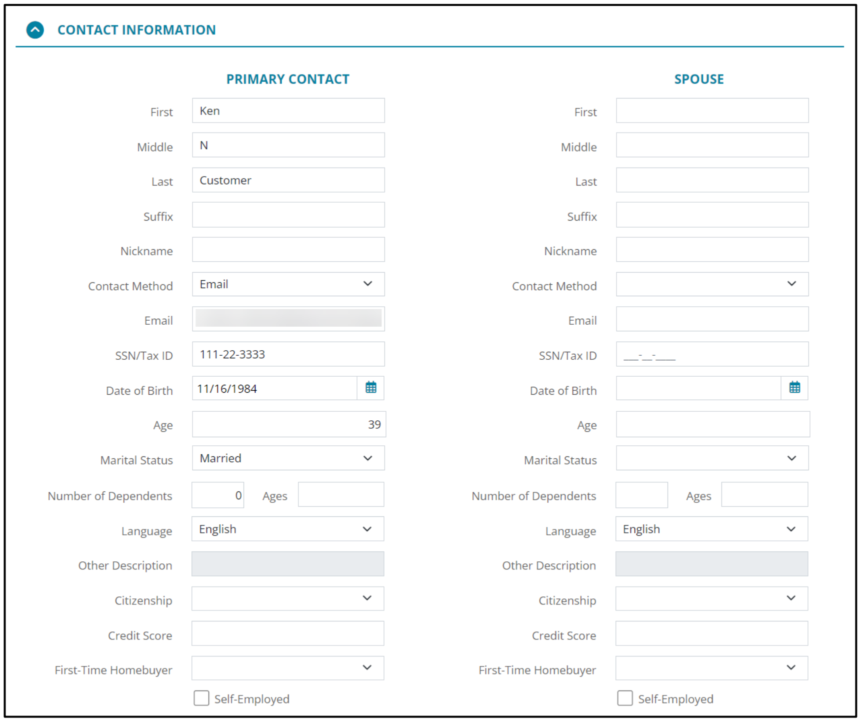
4. If needed, select the **Upload PDF** icon to upload a pdf document into the *Conversation Log* entry.
5. Select an option from the **Type** dropdown menu.
6. If needed, add a **Description**.
7. Click **Save & Close** or **Save & New**.

Contact Information

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

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

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



CONTACT INFORMATION

	PRIMARY CONTACT	SPOUSE
First	Ken	
Middle	N	
Last	Customer	
Suffix		
Nickname		
Contact Method	Email	
Email	[redacted]	
SSN/Tax ID	111-22-3333	___-__-____
Date of Birth	11/16/1984	
Age	39	
Marital Status	Married	
Number of Dependents	0	
Ages		
Language	English	English
Other Description		
Citizenship		
Credit Score		
First-Time Homebuyer		
☐ 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.

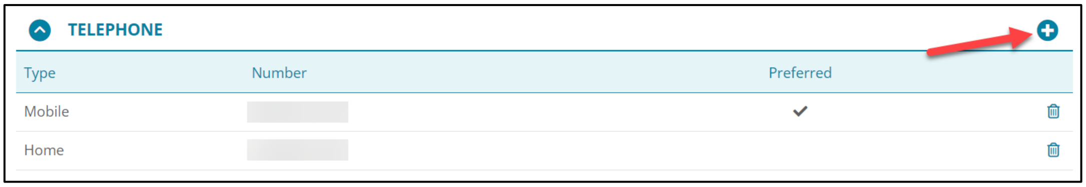
Telephone (Leads)

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.



Type	Number	Preferred	
Mobile		✓	🗑
Home			🗑

Figure 53: Add Telephone

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

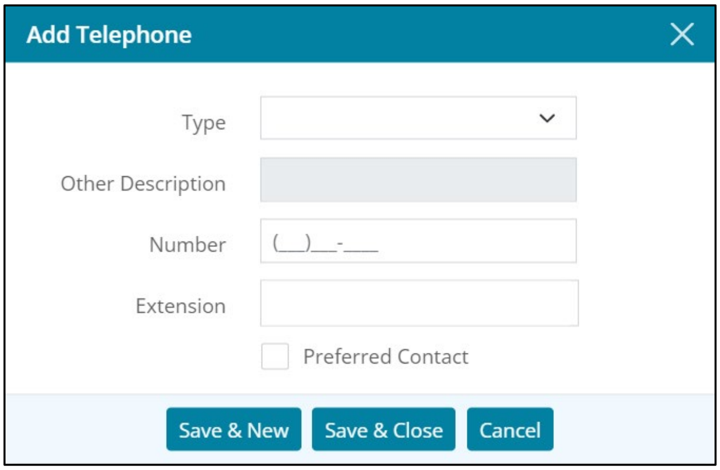

Add Telephone
✕
Type
Other Description
Number
(__)__-___
Extension
☐ Preferred Contact
Save & New
Save & Close
Cancel

Figure 54: Add Telephone Dialog

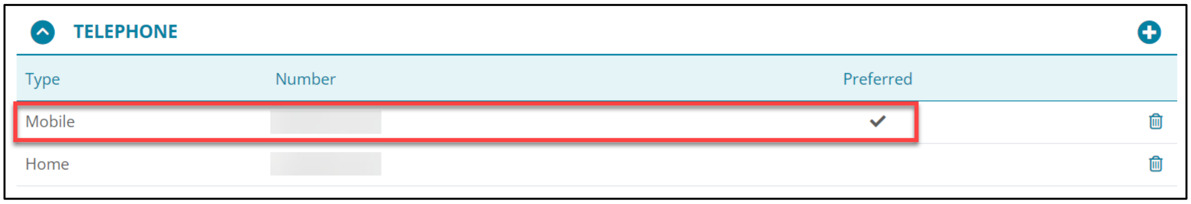
4. Add a description if **Other** was selected in the *Type* dropdown menu.
5. Enter the phone **Number**.
6. Enter the **Extension** if applicable.
7. If the number entered is preferred by the lead, select the **Preferred Contact** checkbox.
8. Click on **Save & Close** or **Save & New**.

Editing a Telephone Number

To edit a *Telephone* number:

1. Expand ⌄ the *Telephone* section.

2. Select the desired number from the table.



TELEPHONE

Type	Number	Preferred
Mobile	[redacted]	✓
Home	[redacted]	

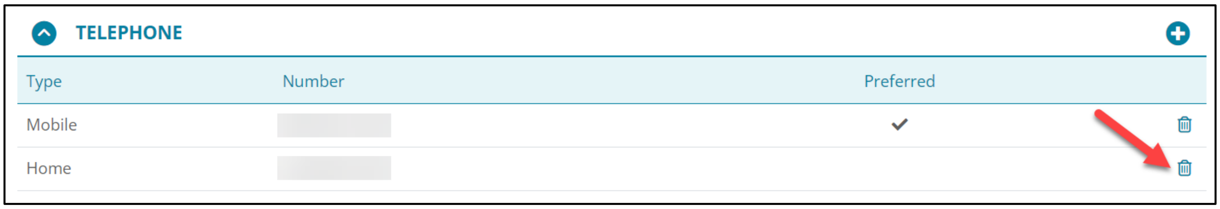
Figure 55: Edit Telephone

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

Delete a Telephone Number

To delete a phone number:

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



TELEPHONE

Type	Number	Preferred
Mobile	[redacted]	✓
Home	[redacted]	

Figure 56: Delete Telephone Number

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

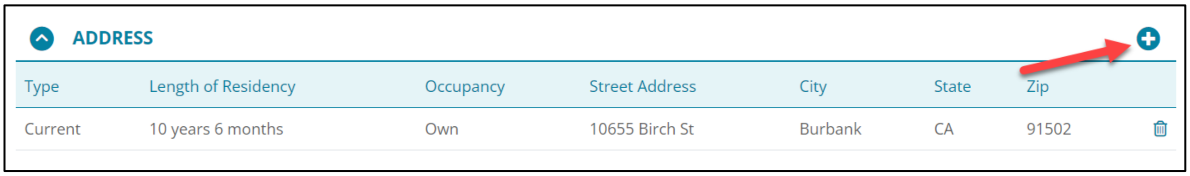
Address (Leads)

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

Adding an Address

To add an *Address*:

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



ADDRESS

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

Figure 57: Add Address

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

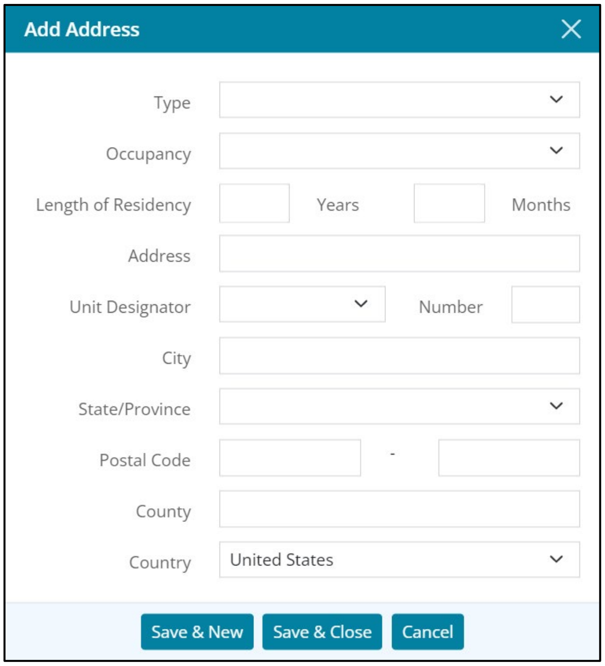

Add Address
Type
Occupancy
Length of Residency
Years
Months
Address
Unit Designator
Number
City
State/Province
Postal Code
-
County
Country
United States
Save & New
Save & Close
Cancel

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**.

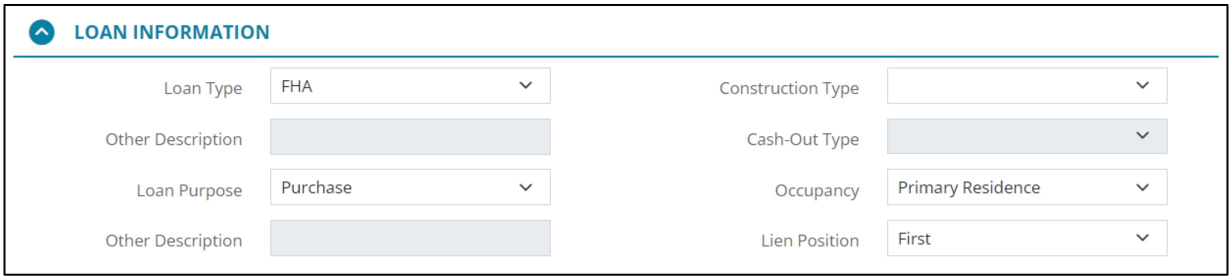
Delete an Address

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**.

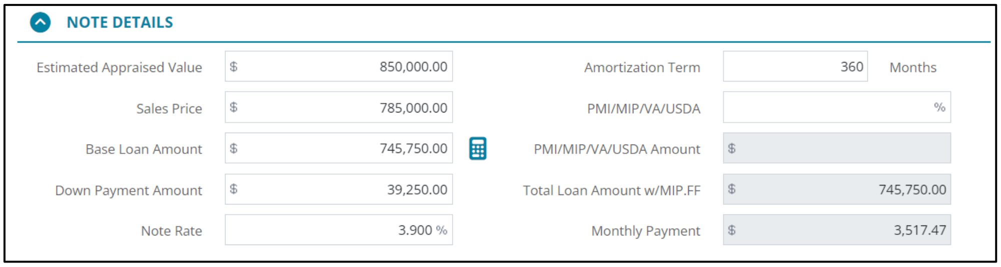
Note: If *Other* is selected, enter a description in the *Other Description* field.

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

Figure 60: Note Details

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

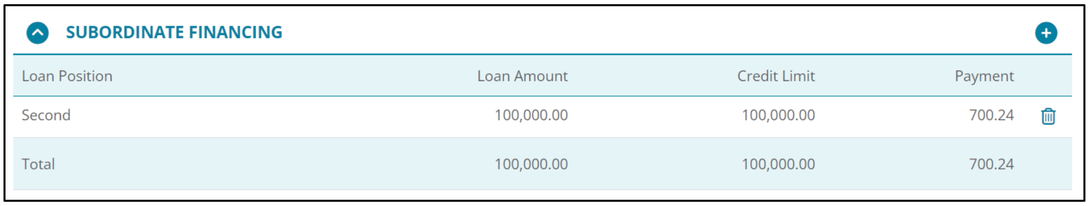
Note: Selecting the *Calculator* icon opens the *Down Payment* dialog that allows the user to enter the down payment percentage.

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

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

Subordinate Financing (Leads)

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



SUBORDINATE FINANCING

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

Figure 61:Subordinate Financing (Leads)

Adding Subordinate Financing Information

To add loan information:

1. Expand ⌄
2. Click on the ⊕ icon.

3. Select the **Loan Position**.

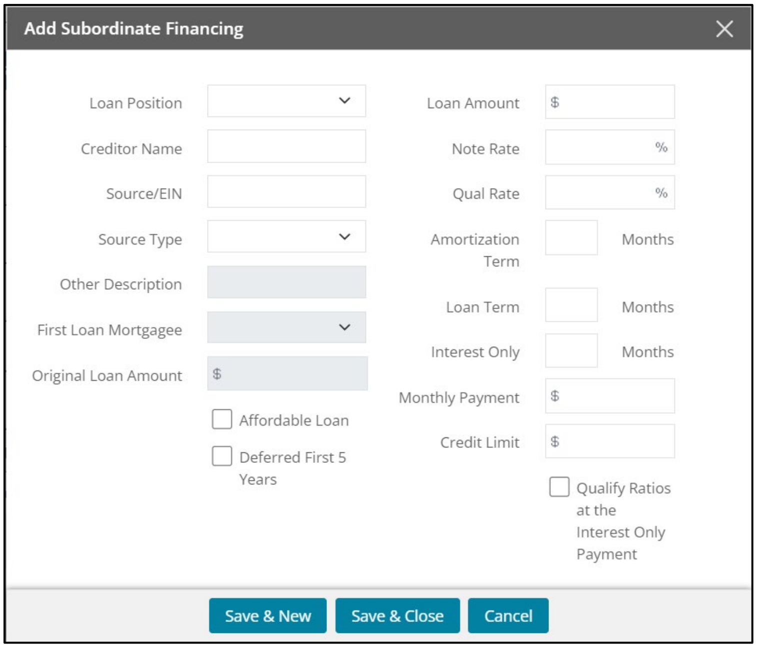

Add Subordinate Financing
Loan Position
Creditor Name
Source/EIN
Source Type
Other Description
First Loan Mortgagee
Original Loan Amount
$
☐ Affordable Loan
☐ Deferred First 5 Years
Loan Amount
$
Note Rate
%
Qual Rate
%
Amortization Term
Months
Loan Term
Months
Interest Only
Months
Monthly Payment
$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

Figure 62: Add Subordinate Financing

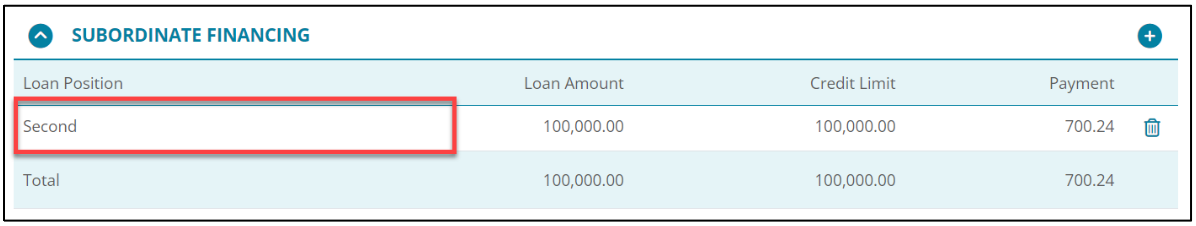
4. Enter the **Creditor Name**.
5. Enter the **Source/EIN**.
6. Select the **Source Type** from the dropdown menu.

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.



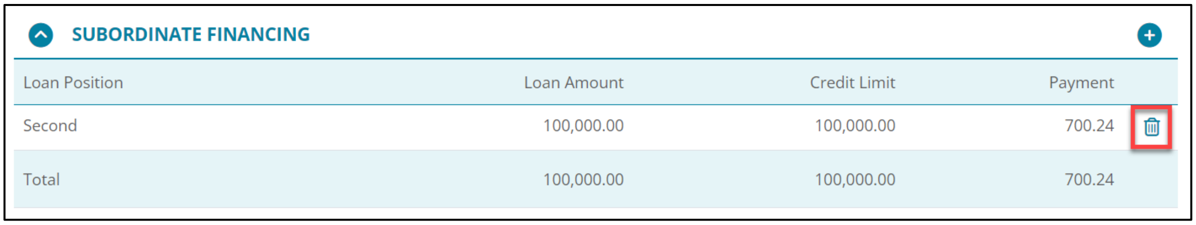
SUBORDINATE FINANCING

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

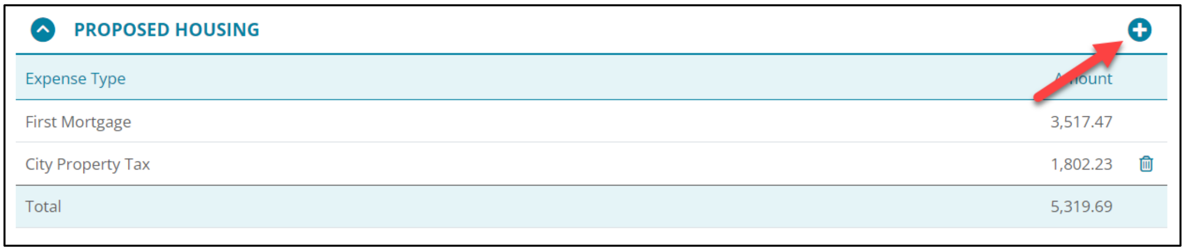
Proposed Housing (Leads)

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.



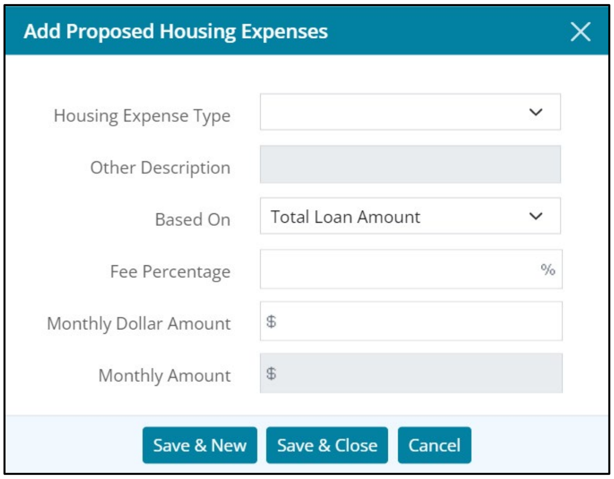
PROPOSED HOUSING

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

Figure 65: Proposed Housing

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

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


Add Proposed Housing Expenses
Housing Expense Type
Other Description
Fee Percentage
%
Monthly Dollar Amount
$
Monthly Amount
$
Save & New
Save & Close
Cancel

Based On: Total Loan Amount

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.

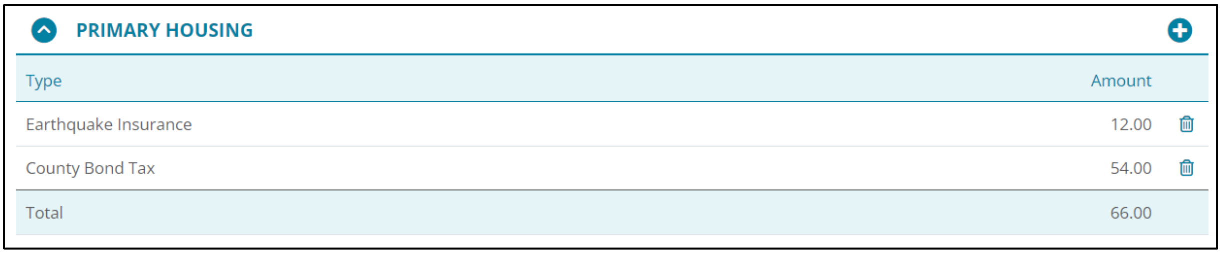
Primary Housing (Leads)

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*.

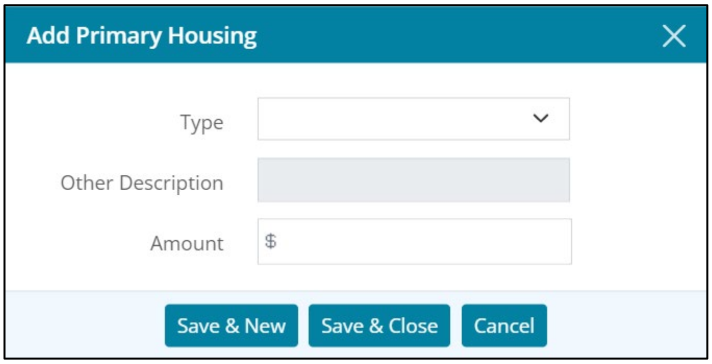


Figure 68: Add Primary Housing Dialog

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.

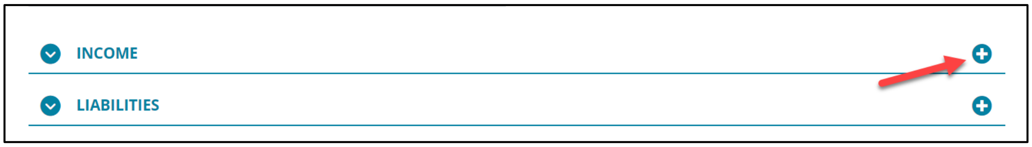


Figure 69: Income

3. Select the **Source**.

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

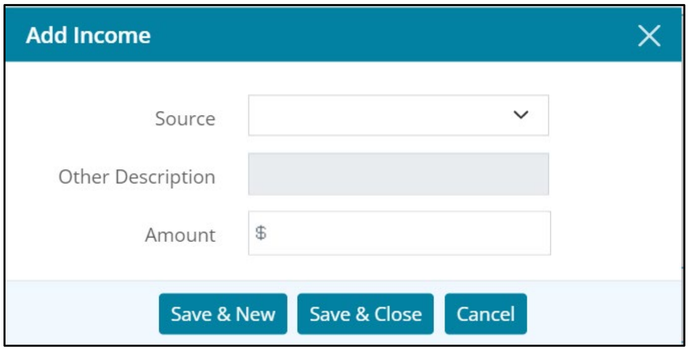


Figure 70: Add Income Dialog

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.

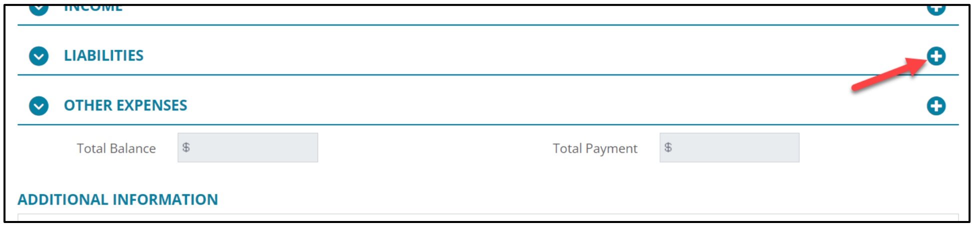

INCOME
LIABILITIES
OTHER EXPENSES
Total Balance
$
Total Payment
$
ADDITIONAL INFORMATION

Figure 71: Liabilities

3. Add the **Company Name**.

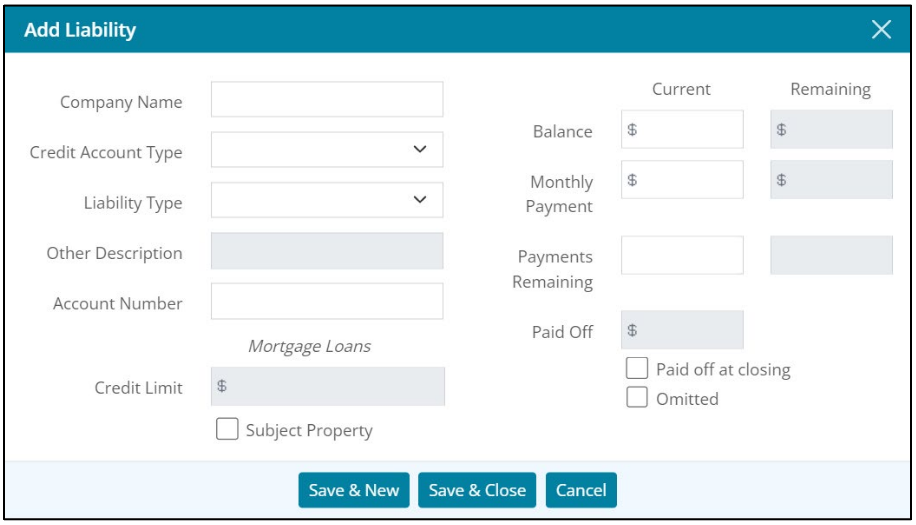

Add Liability
Company Name
Credit Account Type
Liability Type
Other Description
Account Number
Mortgage Loans
Credit Limit
$
☐ Subject Property
Current
Remaining
Balance
$
$
Monthly Payment
$
$
Payments Remaining
Paid Off
$
☐ Paid off at closing
☐ Omitted
Save & New
Save & Close
Cancel

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.

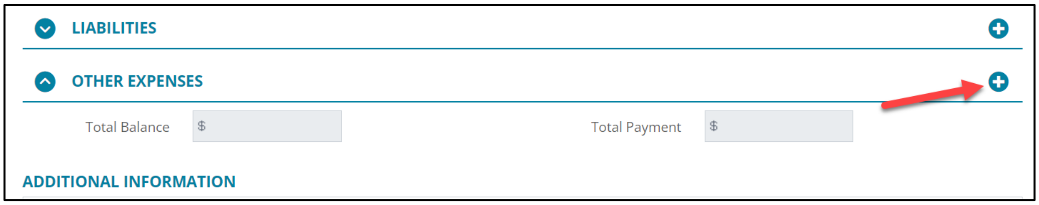
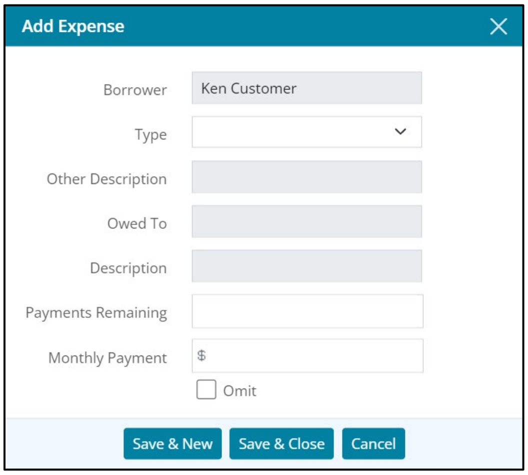

LIABILITIES
OTHER EXPENSES
Total Balance
$
Total Payment
$
ADDITIONAL INFORMATION

Figure 73: Other Expenses

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


Add Expense
Type
Other Description
Owed To
Description
Payments Remaining
Monthly Payment
$
Omit
Save & New
Save & Close
Cancel

Borrower: Ken Customer

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.

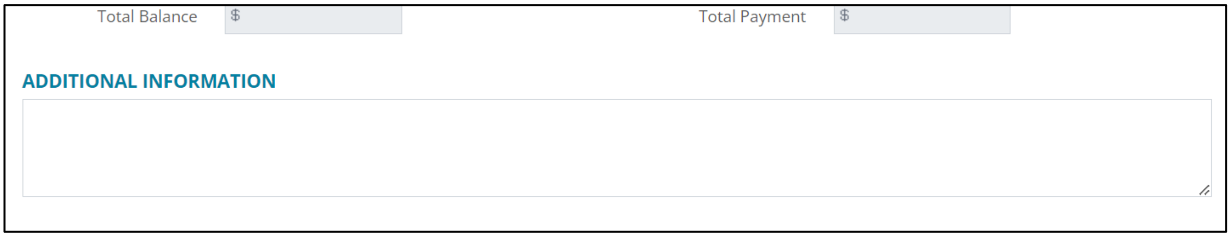

Total Balance
$
Total Payment
$
ADDITIONAL INFORMATION

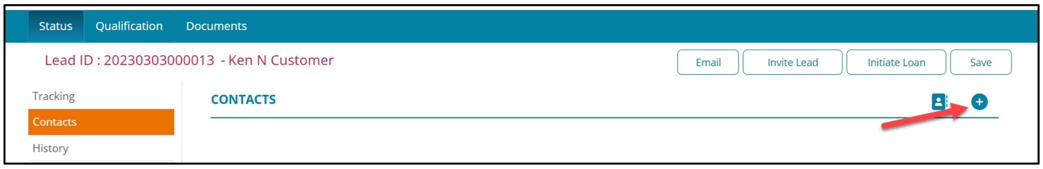
Figure 75: Additional Information

Contacts (Leads)

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

To add a contact:

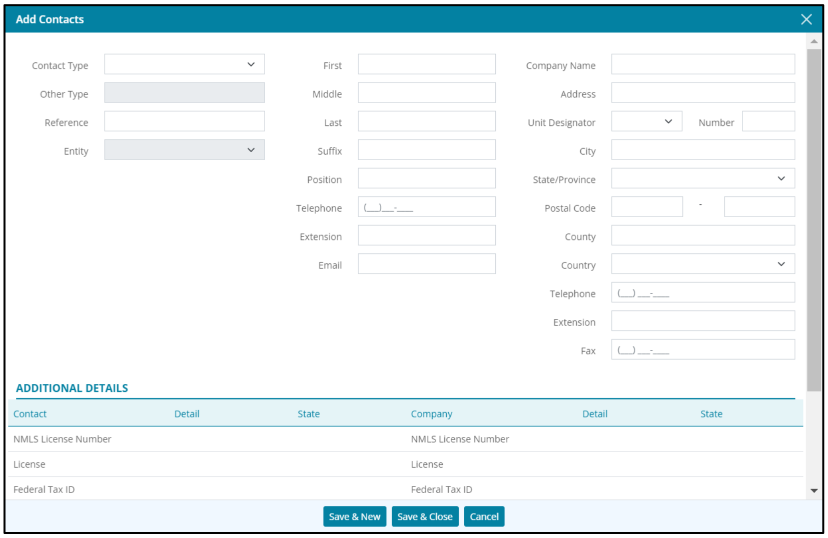
1. Select the **Add** ⊕ icon.


Status
Qualification
Documents
Email
Invite Lead
Initiate Loan
Save
Tracking
Contacts
History
CONTACTS

Lead ID : 20230303000013 - Ken N Customer

Figure 76: Contacts (Leads)

2. Select a **Contact Type.**


Add Contacts
Contact Type
Other Type
Reference
Entity
First
Middle
Last
Suffix
Position
Telephone
Extension
Email
Company Name
Address
Unit Designator
Number
City
State/Province
Postal Code
County
Country
Telephone
Extension
Fax
ADDITIONAL DETAILS
Save & New
Save & Close
Cancel

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

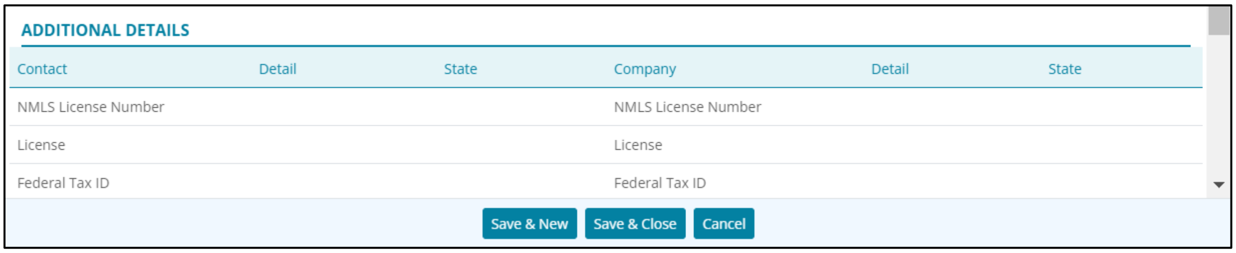
Figure 77: Add Contacts Dialog (Leads)

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

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

Additional Details

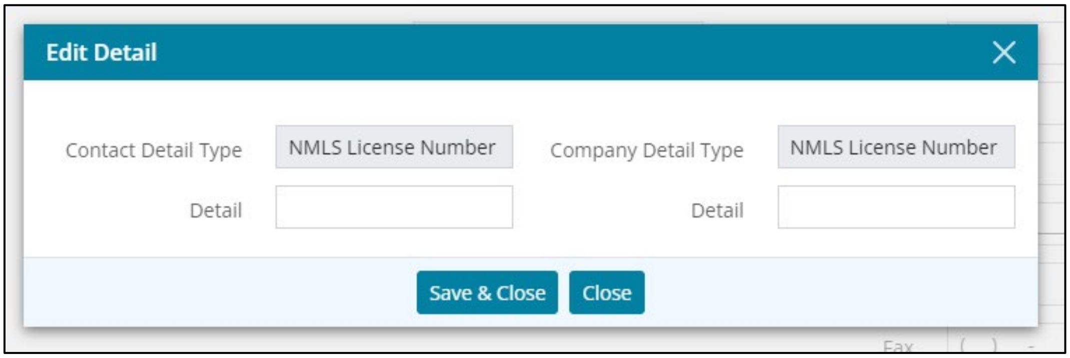
Add additional information about the contact’s licenses or identification.


ADDITIONAL DETAILS
Save & New
Save & Close
Cancel

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

Figure 78: Additional Details

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



Contact Detail Type	NMLS License Number	Company Detail Type	NMLS License Number
Detail		Detail	

Figure 79: Edit Detail Dialog

Adding Contacts Using the Directory

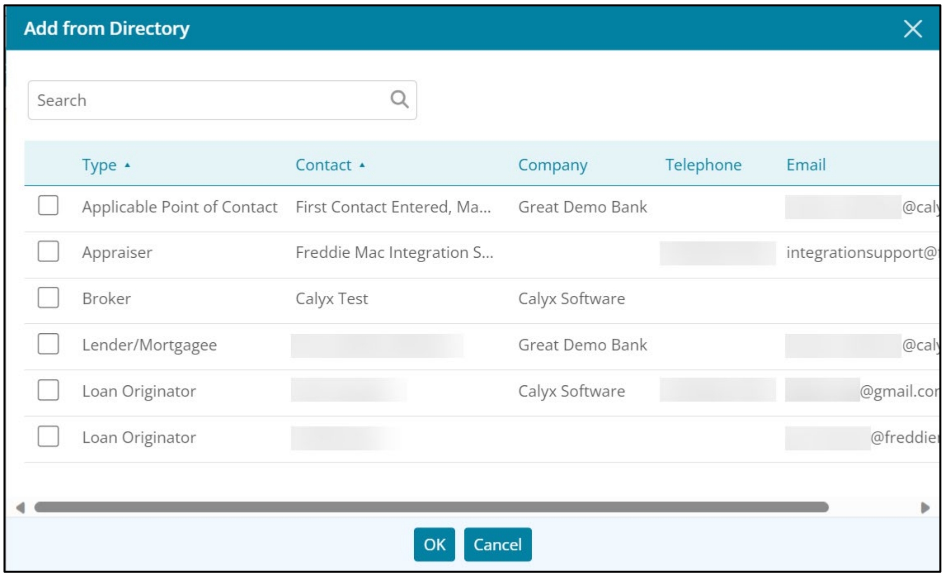
Use the *Directory* icon to add contacts from the *Directory*. For more information about the Directory see Directory.

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*.

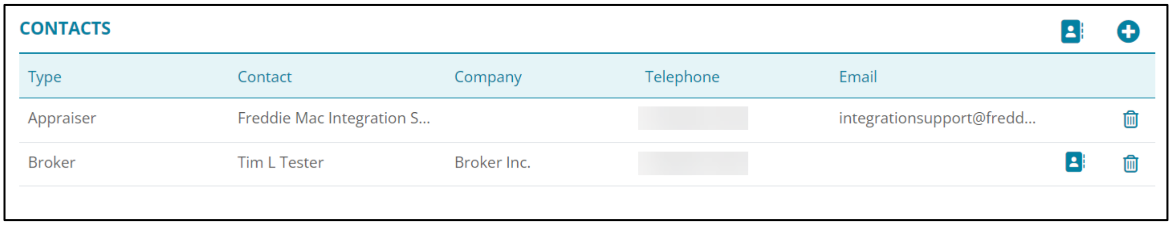
Note: If a contact of the same type was selected, Zenly will prompt the user to overwrite the prior contact.



	Type	Contact	Company	Telephone	Email
☐	Applicable Point of Contact	First Contact Entered, Ma...	Great Demo Bank		[redacted]@caly
☐	Appraiser	Freddie Mac Integration S...		[redacted]	integrationsupport@
☐	Broker	Calyx Test	Calyx Software		
☐	Lender/Mortgagee	[redacted]	Great Demo Bank		[redacted]@caly
☐	Loan Originator	[redacted]	Calyx Software	[redacted]	[redacted]@gmail.co
☐	Loan Originator	[redacted]			[redacted]@freddie

Figure 80: Add from Directory

4. Click **OK**.



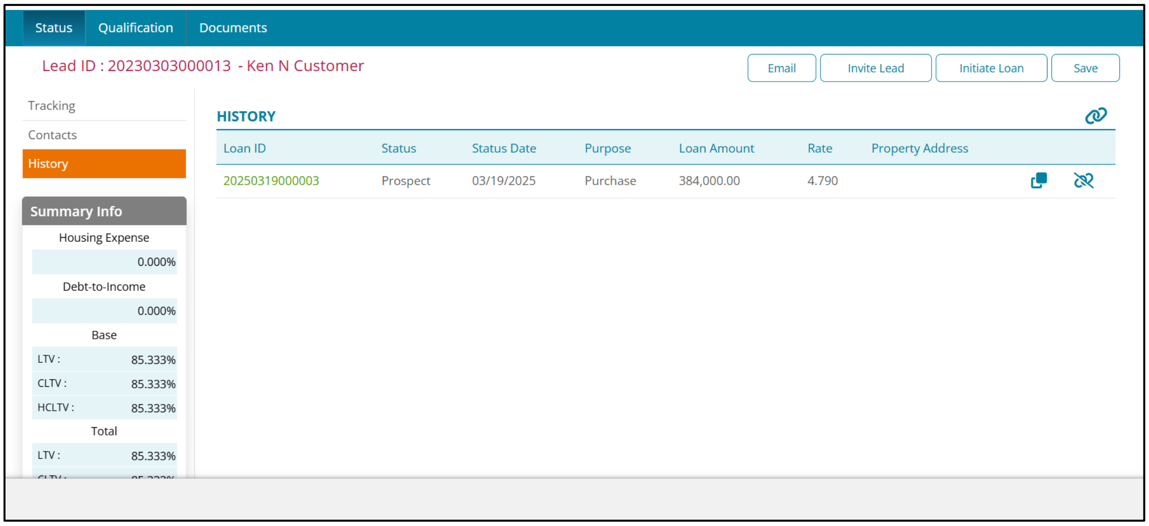
Type	Contact	Company	Telephone	Email
Appraiser	Freddie Mac Integration S...		[redacted]	integrationsupport@fredd...
Broker	Tim L Tester	Broker Inc.	[redacted]	

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.



Lead ID : 20230303000013 - Ken N Customer

HISTORY

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

Summary Info

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

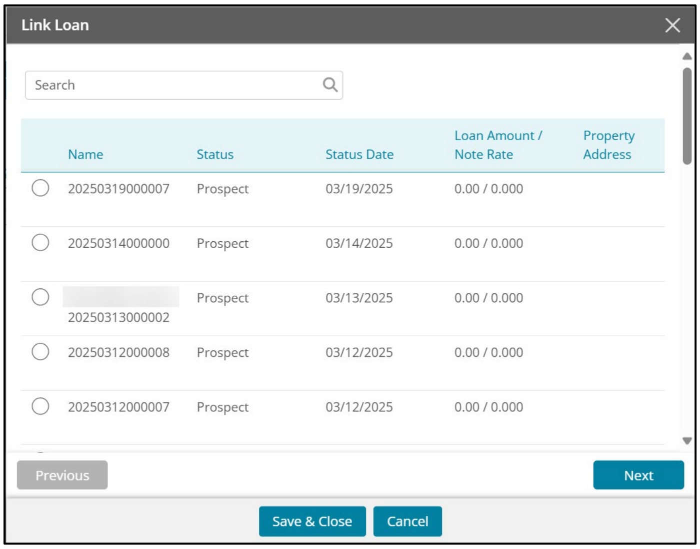
Figure 82: History

Linking a Loan file

To manually link a loan to the Lead file:

1. Select the **Link** 🔗 icon.

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



Link Loan

Search

	Name	Status	Status Date	Loan Amount / Note Rate	Property Address
○	20250319000007	Prospect	03/19/2025	0.00 / 0.000	
○	20250314000000	Prospect	03/14/2025	0.00 / 0.000	
○	[redacted] 20250313000002	Prospect	03/13/2025	0.00 / 0.000	
○	20250312000008	Prospect	03/12/2025	0.00 / 0.000	
○	20250312000007	Prospect	03/12/2025	0.00 / 0.000	

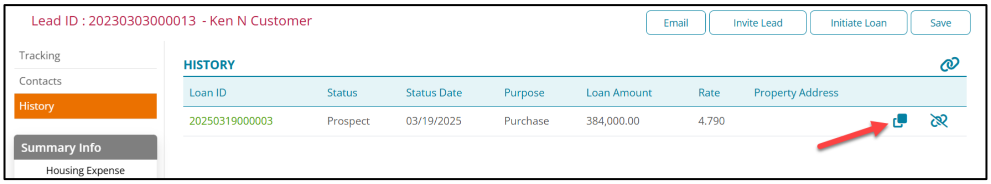
Previous
Next
Save & Close
Cancel

Figure 83: Link Loan

3. 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.



Lead ID : 20230303000013 - Ken N Customer

Email
Invite Lead
Initiate Loan
Save
Tracking
Contacts
History
Summary Info
Housing Expense

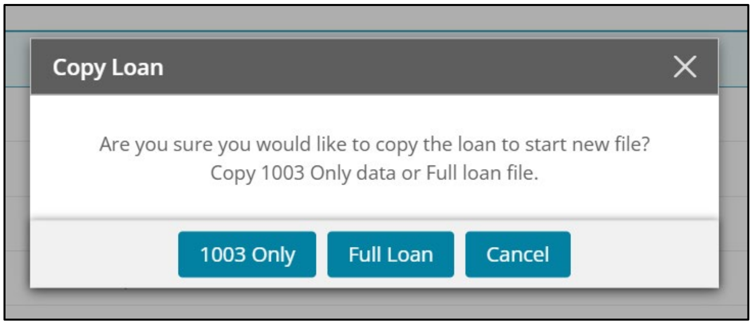
HISTORY

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

Figure 84: Copy History Entry

To copy a *History* entry:

1. Select the **Copy** ⧉ button.
2. Choose **1003 Only** or **Full Loan** to copy.



Copy Loan

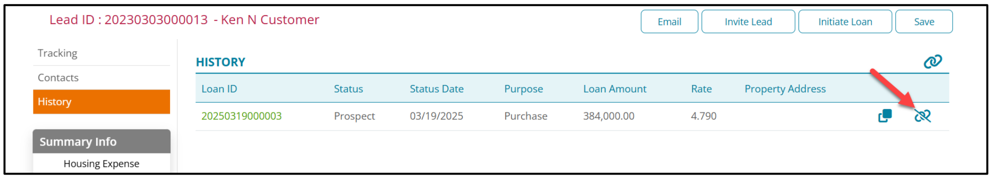
Are you sure you would like to copy the loan to start new file?
Copy 1003 Only data or Full loan file.

1003 Only
Full Loan
Cancel

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.



Lead ID : 20230303000013 - Ken N Customer

HISTORY

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

Figure 86: Unlink Loan

Qualification

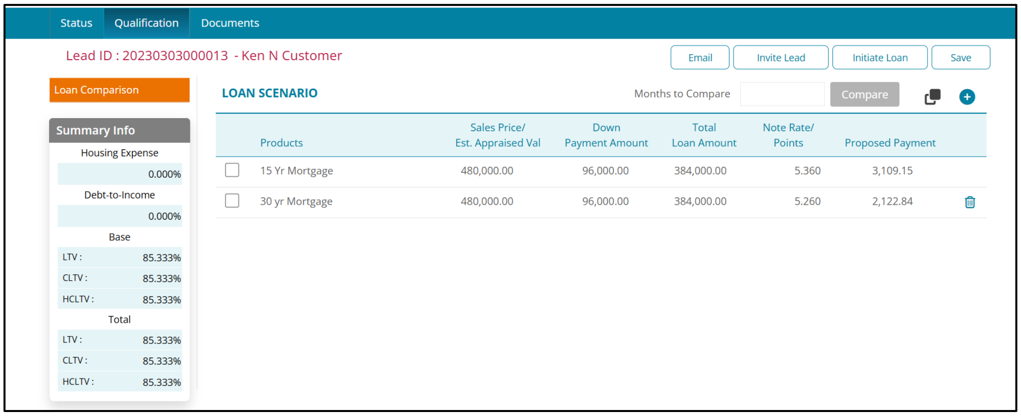
The *Qualification* screen allows the user to provide *Loan Comparisons* for the lead.

Loan Comparisons

The *Loan Comparisons* screen allows the user to swiftly create loan scenarios and compare loan possibilities. Use the *Loan Comparisons* screen to create, copy, delete, and compare loan scenarios. Use the Loan Scenario tables to create and arrange loan scenarios.

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

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



Lead ID : 20230303000013 - Ken N Customer

Summary Info

Housing Expense: 0.000%

Debt-to-Income: 0.000%

Base
LTV : 85.333%
CLTV : 85.333%
HCLTV : 85.333%

Total
LTV : 85.333%
CLTV : 85.333%
HCLTV : 85.333%

LOAN SCENARIO

Months to Compare

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

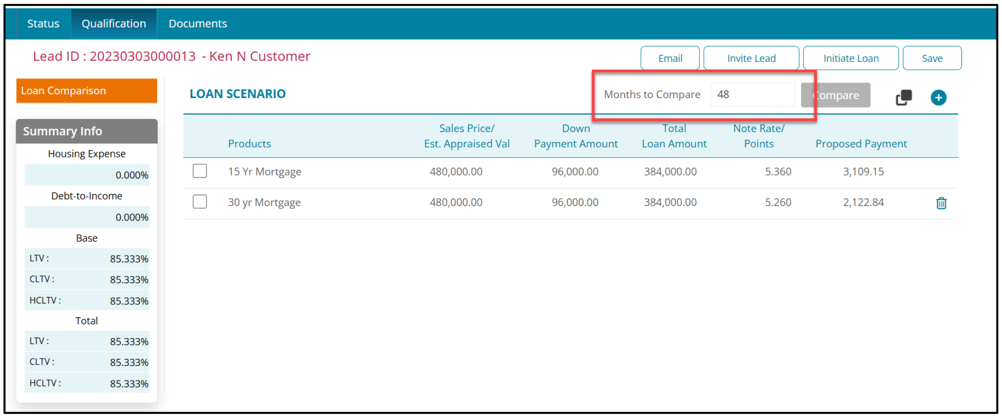
Figure 87: Loan Comparison

To compare loan scenarios:

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

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

2. Enter how many months to compare.



Lead ID : 20230303000013 - Ken N Customer

LOAN SCENARIO

Months to Compare 48

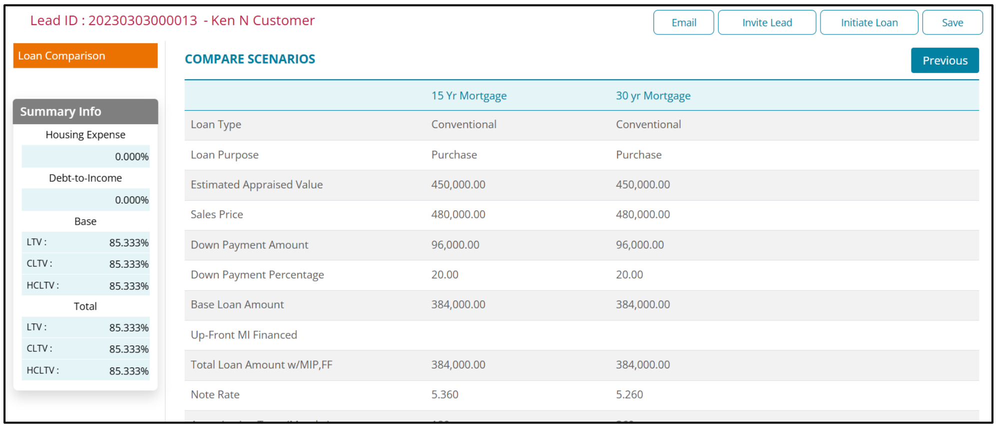
	Products	Sales Price/ Est. Appraised Val	Down Payment Amount	Total Loan Amount	Note Rate/ Points	Proposed Payment
☐	15 Yr Mortgage	480,000.00	96,000.00	384,000.00	5.360	3,109.15
☐	30 yr Mortgage	480,000.00	96,000.00	384,000.00	5.260	2,122.84

Summary Info

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

Figure 88: Months to Compare

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



Lead ID : 20230303000013 - Ken N Customer

COMPARE SCENARIOS

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

Summary Info

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

Figure 89: Compare Scenarios

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

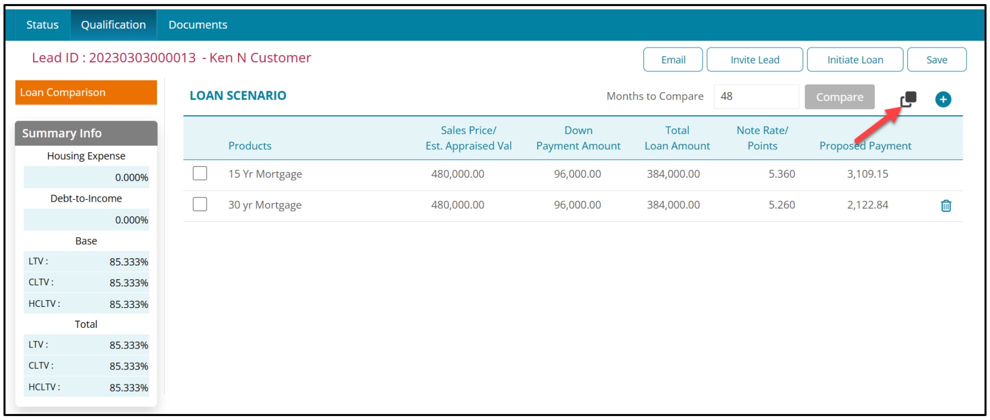
Copying a Loan Scenario

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

To copy a loan scenario:

1. Select the desired loan scenario.

2. Select the ⧉ icon.



Lead ID : 20230303000013 - Ken N Customer

Summary Info

Housing Expense: 0.000%
Debt-to-Income: 0.000%

Base
LTV : 85.333%
CLTV : 85.333%
HCLTV : 85.333%

Total
LTV : 85.333%
CLTV : 85.333%
HCLTV : 85.333%

LOAN SCENARIO

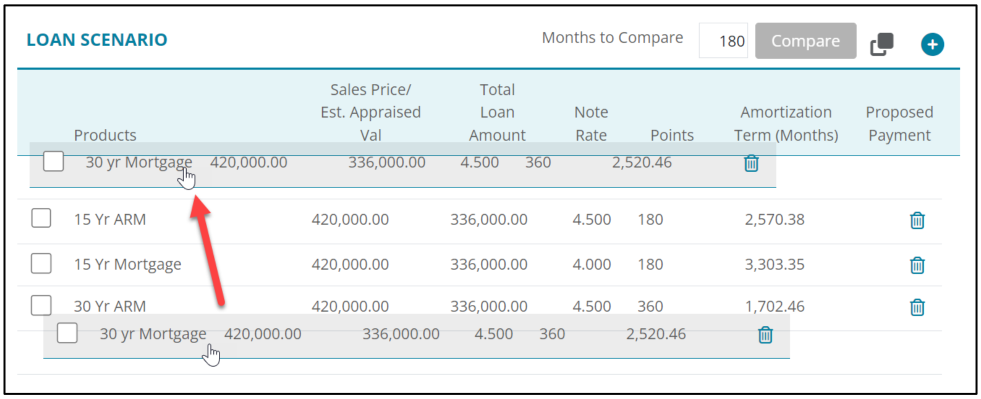
Months to Compare: 48

	Products	Sales Price/ Est. Appraised Val	Down Payment Amount	Total Loan Amount	Note Rate/ Points	Proposed Payment	
☐	15 Yr Mortgage	480,000.00	96,000.00	384,000.00	5.360	3,109.15	
☐	30 yr Mortgage	480,000.00	96,000.00	384,000.00	5.260	2,122.84	🗑

Figure 90: Copy Loan Scenario

Drag & Dropping Scenarios

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



LOAN SCENARIO

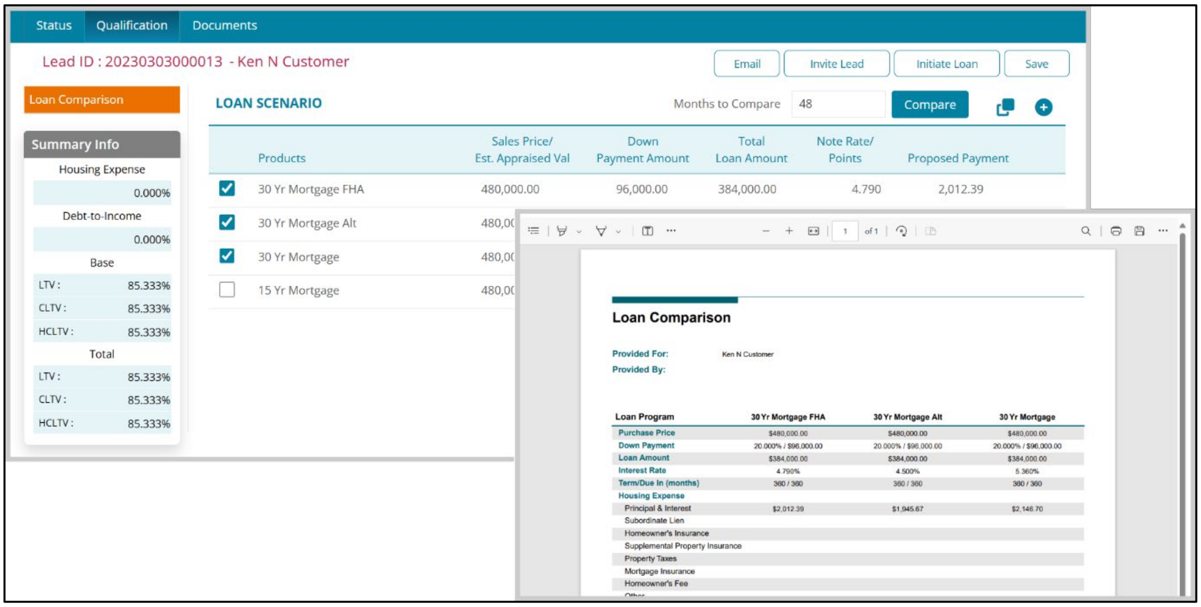
Months to Compare: 180

	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

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



Lead ID : 20230303000013 - Ken N Customer

LOAN SCENARIO

Months to Compare 48

Summary Info

Housing Expense 0.000%

Debt-to-Income 0.000%

Base

LTV : 85.333%
CLTV : 85.333%
HCLTV : 85.333%

Total

LTV : 85.333%
CLTV : 85.333%
HCLTV : 85.333%

	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	480,00				
☑	30 Yr Mortgage	480,00				
☐	15 Yr Mortgage	480,00				

Loan Comparison

Provided For: Ken N Customer
Provided By:

Loan Program	30 Yr Mortgage FHA	30 Yr Mortgage Alt	30 Yr Mortgage
Purchase Price	$480,000.00	$480,000.00	$480,000.00
Down Payment	20.000% / $96,000.00	20.000% / $96,000.00	20.000% / $96,000.00
Loan Amount	$384,000.00	$384,000.00	$384,000.00
Interest Rate	4.790%	4.500%	5.360%
Term/Due In (months)	360 / 360	360 / 360	360 / 360
Housing Expense			
Principal & Interest	$2,012.39	$1,945.67	$2,146.70
Subordinate Lien			
Homeowner's Insurance			
Supplemental Property Insurance			
Property Taxes			
Mortgage Insurance			
Homeowner's Fee			

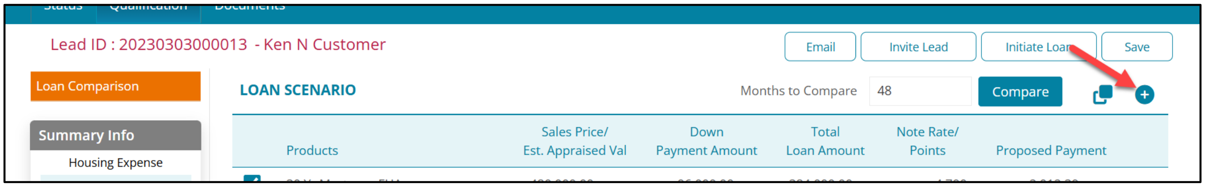
Figure 92: Scenarios

Creating Loan Scenarios

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

To create a *Loan Scenario*:

1. Select the **Add** ⊕ icon.



Lead ID : 20230303000013 - Ken N Customer

LOAN SCENARIO

Months to Compare 48

Summary Info

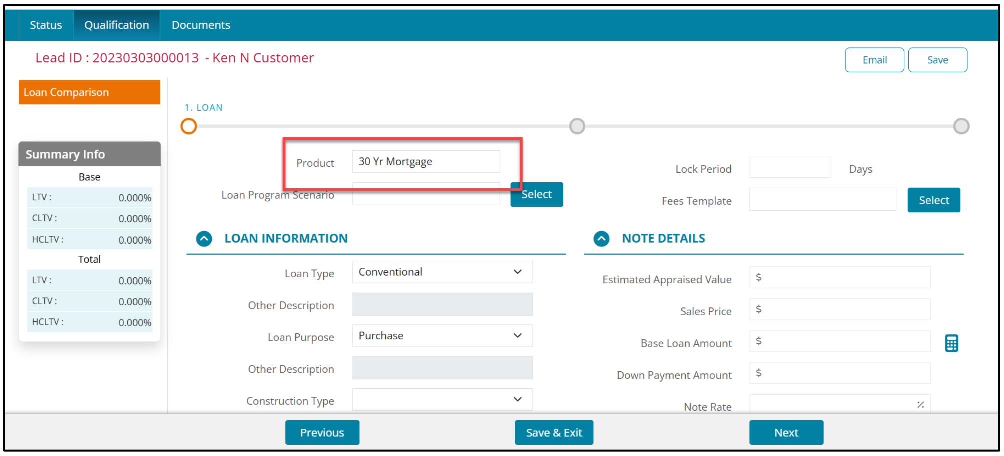
Housing Expense

Products	Sales Price/ Est. Appraised Val	Down Payment Amount	Total Loan Amount	Note Rate/ Points	Proposed Payment

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

Summary Info
Base
LTV : 0.000%
CLTV : 0.000%
HCLTV : 0.000%
Total
LTV : 0.000%
CLTV : 0.000%
HCLTV : 0.000%

Product: 30 Yr Mortgage
Loan Program Scenario:
Lock Period: Days
Fees Template:
Loan Type: Conventional
Other Description:
Loan Purpose: Purchase
Other Description:
Construction Type:
Estimated Appraised Value: $
Sales Price: $
Base Loan Amount: $
Down Payment Amount: $
Note Rate: %

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.

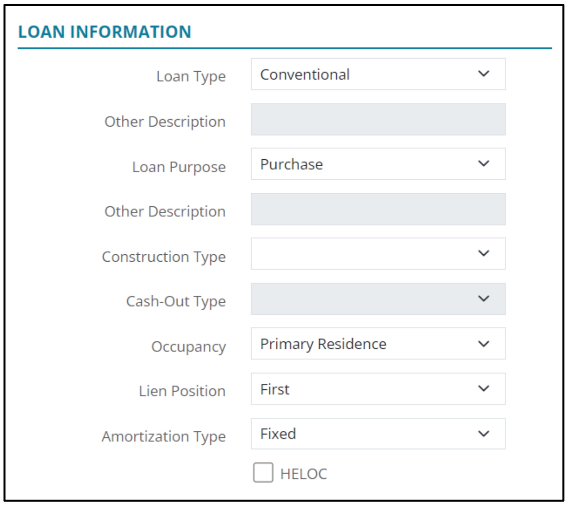
4. If needed, click the **Select** button to choose a *Fees Template*.

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.

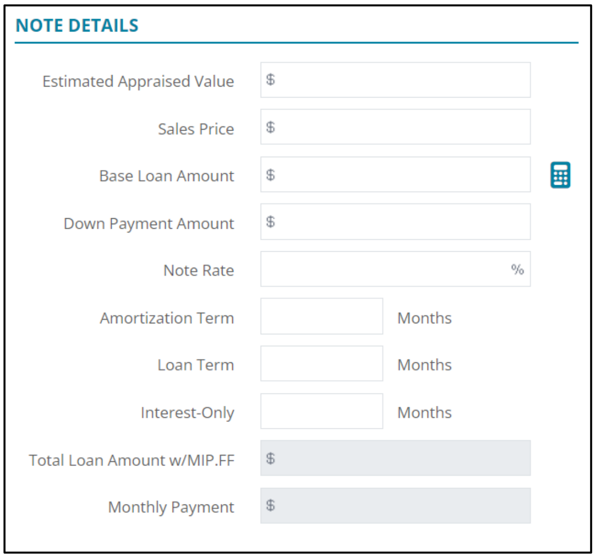


Loan Type: Conventional
Other Description:
Loan Purpose: Purchase
Other Description:
Construction Type:
Cash-Out Type:
Occupancy: Primary Residence
Lien Position: First
Amortization Type: Fixed
☐ HELOC

Figure 95: Loan Information

Note Details

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



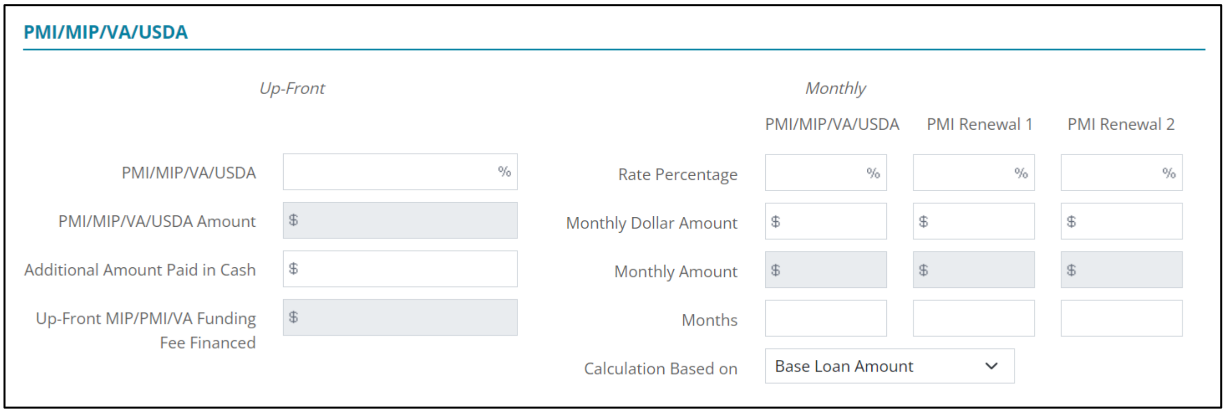
NOTE DETAILS

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

Figure 96: Note Details

PMI/MIP/VA/USDA

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



PMI/MIP/VA/USDA

Up-Front

PMI/MIP/VA/USDA	%
PMI/MIP/VA/USDA Amount	$
Additional Amount Paid in Cash	$
Up-Front MIP/PMI/VA Funding Fee Financed	$

Monthly

	PMI/MIP/VA/USDA	PMI Renewal 1	PMI Renewal 2
Rate Percentage	%	%	%
Monthly Dollar Amount	$	$	$
Monthly Amount	$	$	$
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.

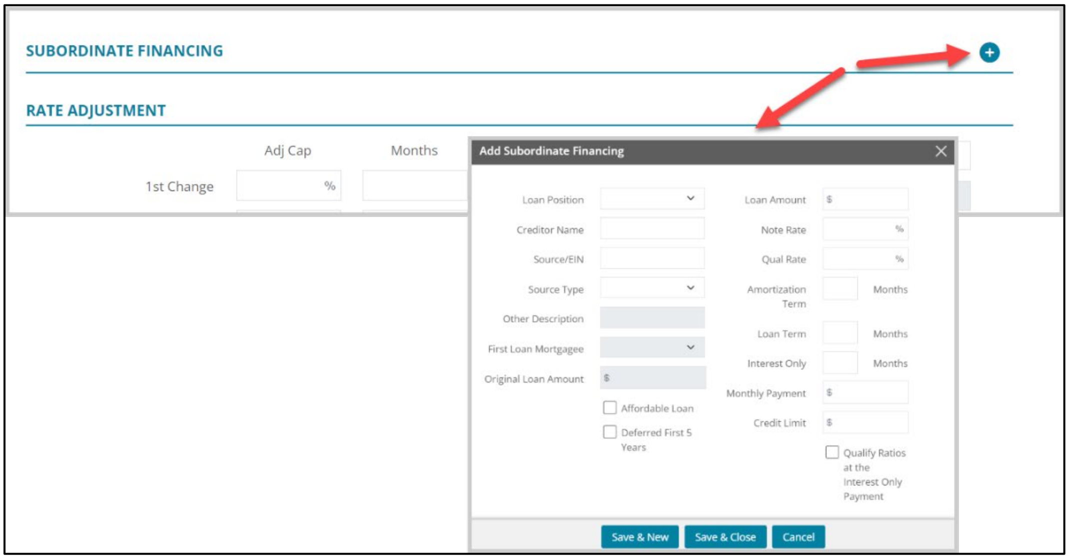

SUBORDINATE FINANCING
RATE ADJUSTMENT
Adj Cap
Months
1st Change
%
Add Subordinate Financing
Loan Position
Creditor Name
Source/EIN
Source Type
Other Description
First Loan Mortgagee
Original Loan Amount
$
☐ Affordable Loan
☐ Deferred First 5 Years
Loan Amount
$
Note Rate
%
Qual Rate
%
Amortization Term
Months
Loan Term
Months
Interest Only
Months
Monthly Payment
$
Credit Limit
$
☐ Qualify Ratios at the Interest Only Payment
Save & New
Save & Close
Cancel

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.

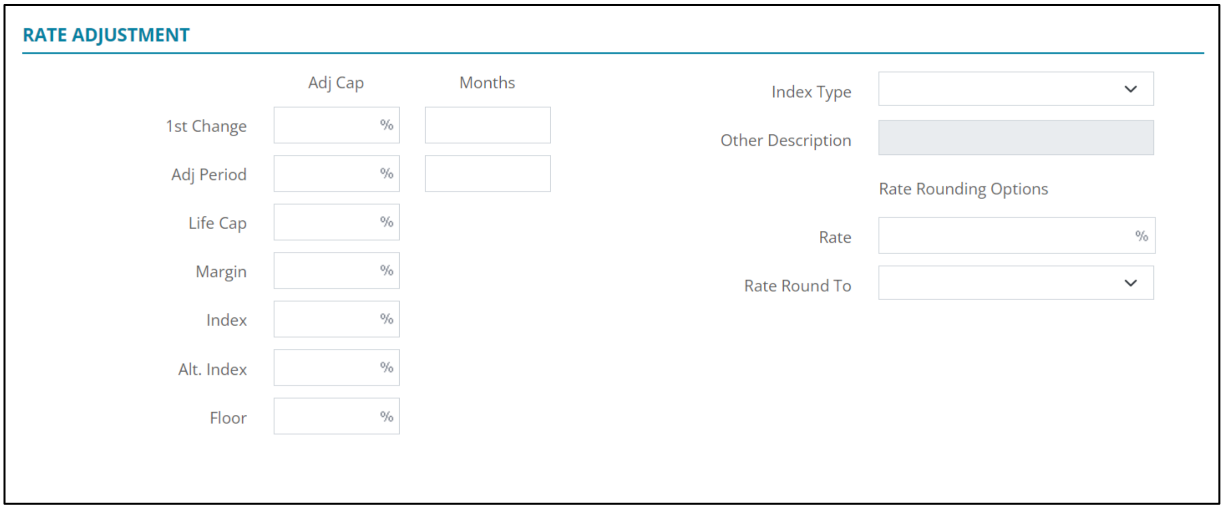

RATE ADJUSTMENT
Adj Cap
Months
1st Change
%
Adj Period
%
Life Cap
%
Margin
%
Index
%
Alt. Index
%
Floor
%
Index Type
Other Description
Rate Rounding Options
Rate
%
Rate Round To

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*.

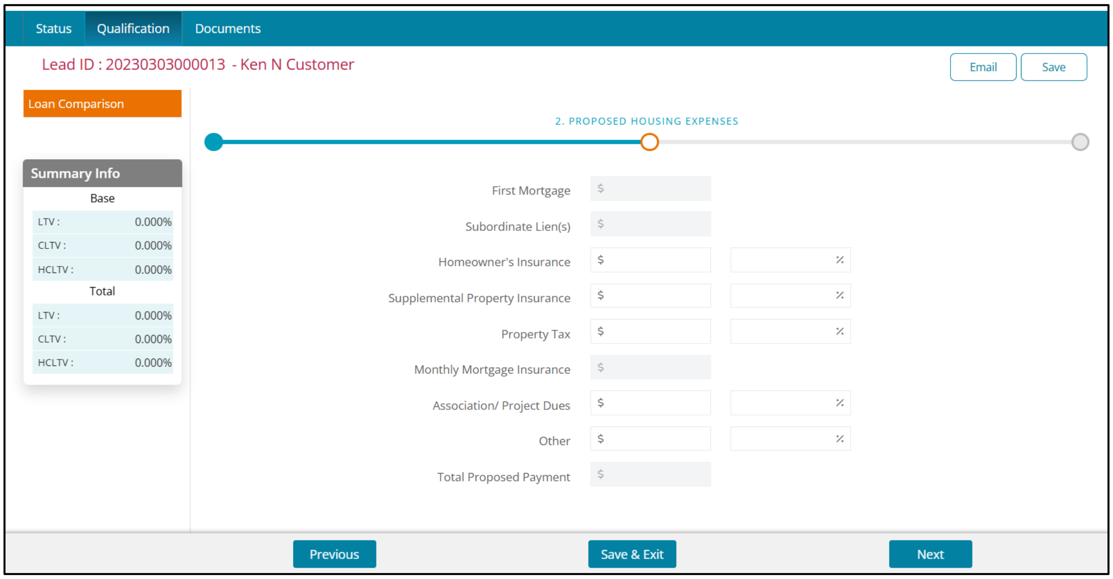

Status
Qualification
Documents
Lead ID : 20230303000013 - Ken N Customer
Email
Save
Loan Comparison
Summary Info
Base
LTV : 0.000%
CLTV : 0.000%
HCLTV : 0.000%
Total
LTV : 0.000%
CLTV : 0.000%
HCLTV : 0.000%
2. PROPOSED HOUSING EXPENSES
First Mortgage $
Subordinate Lien(s) $
Homeowner's Insurance $ %
Supplemental Property Insurance $ %
Property Tax $ %
Monthly Mortgage Insurance $
Association/ Project Dues $ %
Other $ %
Total Proposed Payment $
Previous
Save & Exit
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.

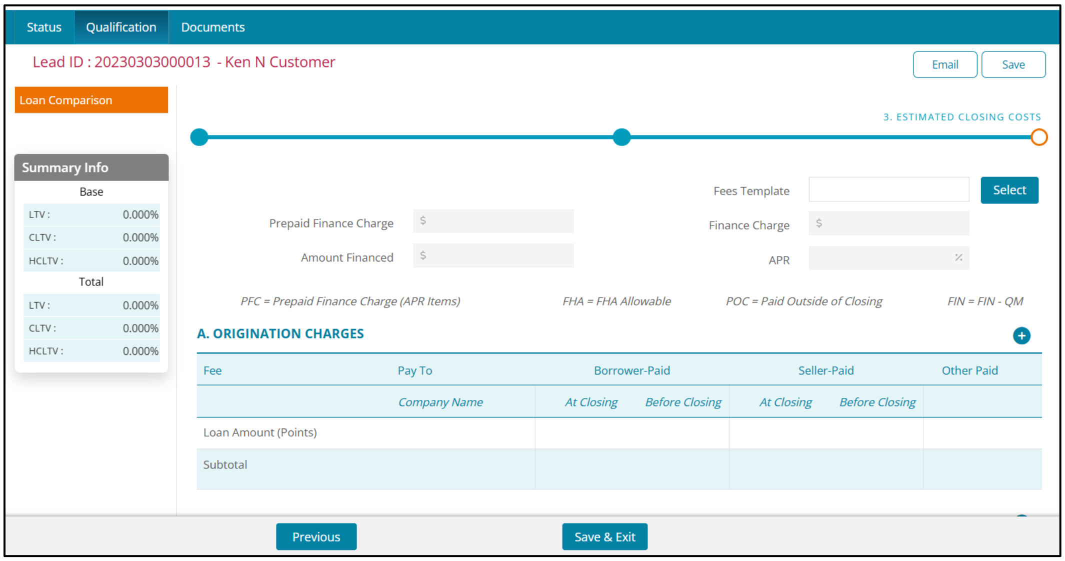
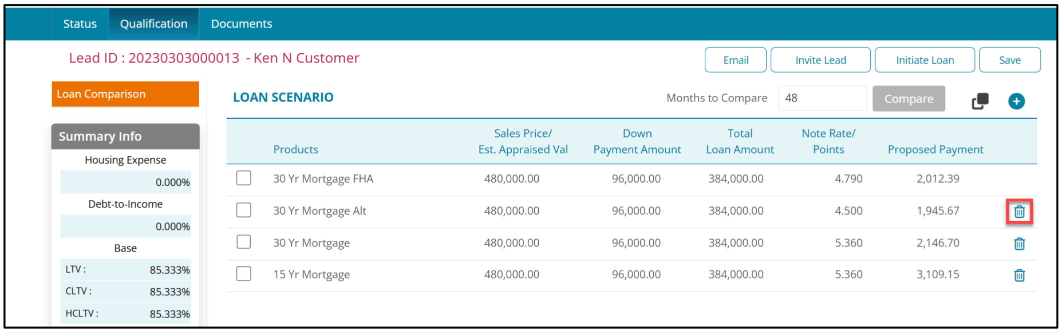

Status
Qualification
Documents
Lead ID : 20230303000013 - Ken N Customer
Email
Save
Loan Comparison
Summary Info
Base
LTV : 0.000%
CLTV : 0.000%
HCLTV : 0.000%
Total
LTV : 0.000%
CLTV : 0.000%
HCLTV : 0.000%
3. ESTIMATED CLOSING COSTS
Fees Template
Select
Prepaid Finance Charge $
Finance Charge $
Amount Financed $
APR %
PFC = Prepaid Finance Charge (APR Items)
FHA = FHA Allowable
POC = Paid Outside of Closing
FIN = FIN - QM
A. ORIGINATION CHARGES
Fee
Pay To
Borrower-Paid
Seller-Paid
Other Paid
Company Name
At Closing
Before Closing
At Closing
Before Closing
Loan Amount (Points)
Subtotal
Previous
Save & Exit

Figure 101: Estimated Closing Costs

Deleting a Loan Scenario

To delete a loan scenario, select the 🗑 icon.


Status
Qualification
Documents
Email
Invite Lead
Initiate Loan
Save
Loan Comparison
Compare

Lead ID : 20230303000013 - Ken N Customer

Summary Info

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

LOAN SCENARIO

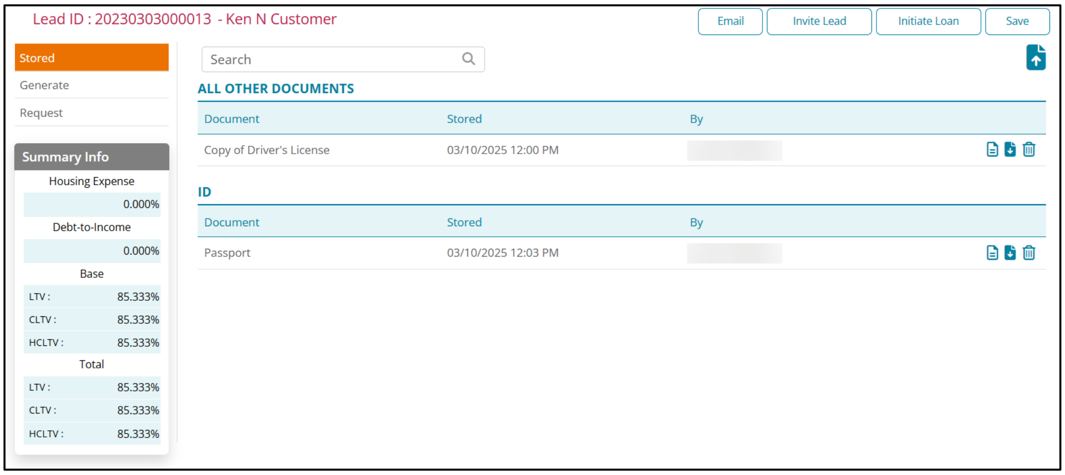
Months to Compare 48

	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	🗑

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.


Email
Invite Lead
Initiate Loan
Save
Stored
Generate
Request
Search

Lead ID : 20230303000013 - Ken N Customer

Summary Info

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

ALL OTHER DOCUMENTS

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

ID

Document	Stored	By
Passport	03/10/2025 12:03 PM	[redacted]

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**.

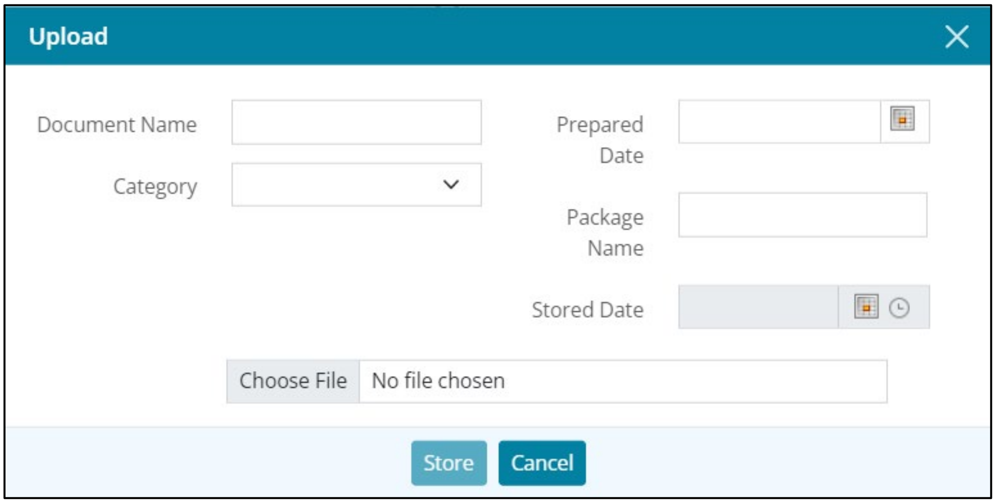

Upload
Document Name
Category
Prepared Date
Package Name
Stored Date
Choose File
No file chosen
Store
Cancel

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

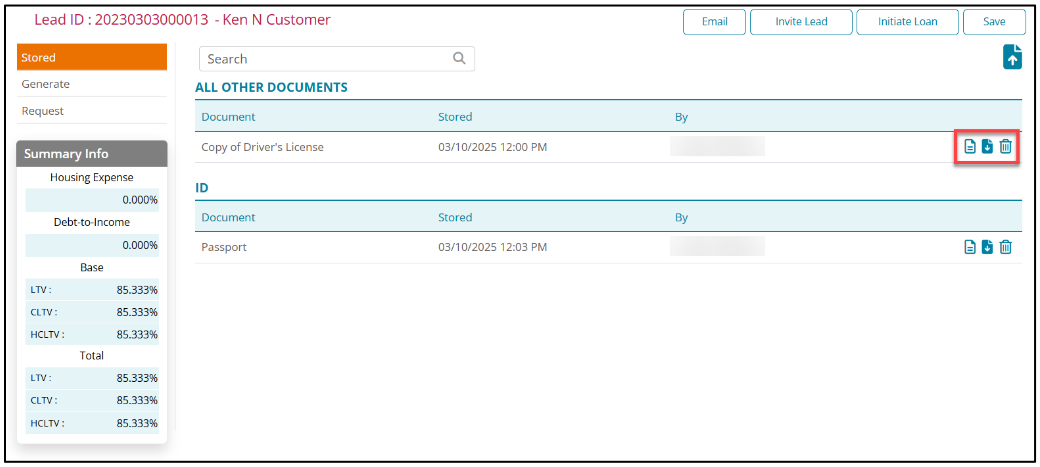
Use the *Search Bar* to locate a specific PDF.

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.


Email
Invite Lead
Initiate Loan
Save
Stored
Generate
Request
Search

Lead ID : 20230303000013 - Ken N Customer

Summary Info

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

ALL OTHER DOCUMENTS

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

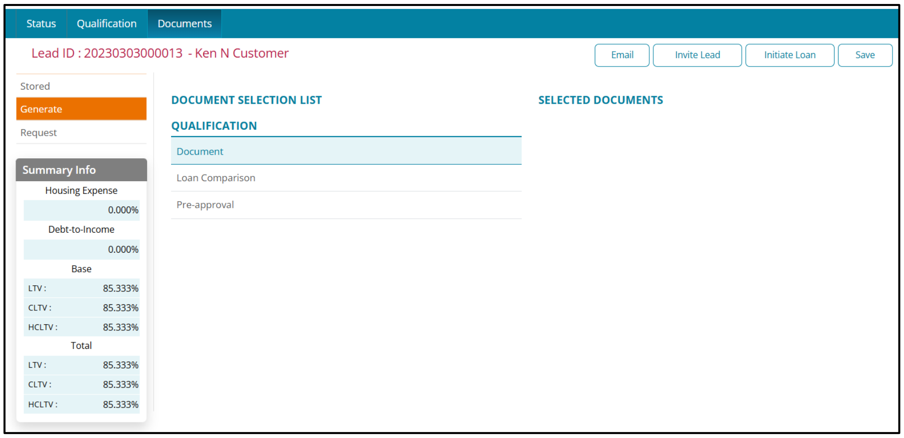
ID

Document	Stored	By
Passport	03/10/2025 12:03 PM	[redacted]

Figure 105: Table Functions

Documents Generate (Leads)

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


Status
Qualification
Documents
Email
Invite Lead
Initiate Loan
Save
Stored
Generate
Request

Lead ID : 20230303000013 - Ken N Customer

Summary Info

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

DOCUMENT SELECTION LIST

QUALIFICATION

Document
Loan Comparison
Pre-approval

SELECTED DOCUMENTS

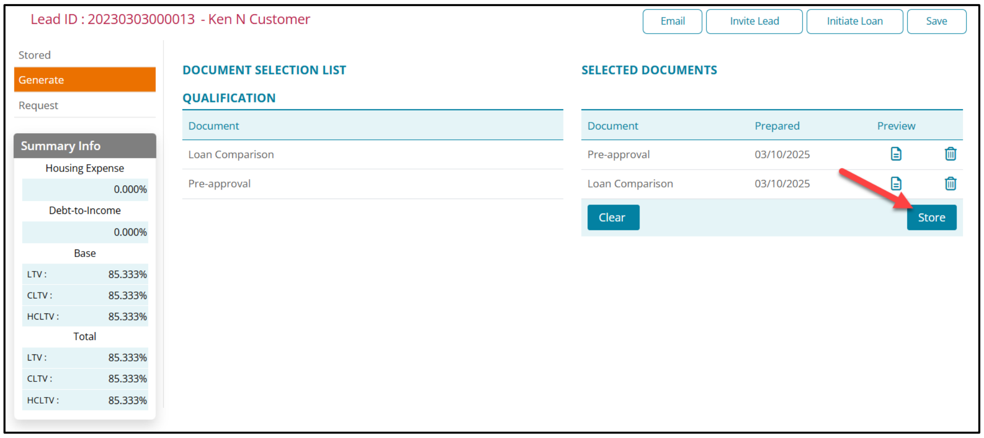
Figure 106: Documents Generate

To generate a printable loan comparison document:

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

4. Select **Store**.

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


Email
Invite Lead
Initiate Loan
Save
Stored
Generate
Request
Clear
Store

Lead ID : 20230303000013 - Ken N Customer

Summary Info

Housing Expense: 0.000%
Debt-to-Income: 0.000%

Base
LTV : 85.333%
CLTV : 85.333%
HCLTV : 85.333%

Total
LTV : 85.333%
CLTV : 85.333%
HCLTV : 85.333%

DOCUMENT SELECTION LIST

QUALIFICATION

Document
Loan Comparison
Pre-approval

SELECTED DOCUMENTS

Document	Prepared	Preview
Pre-approval	03/10/2025	
Loan Comparison	03/10/2025	

Figure 107: Store Document

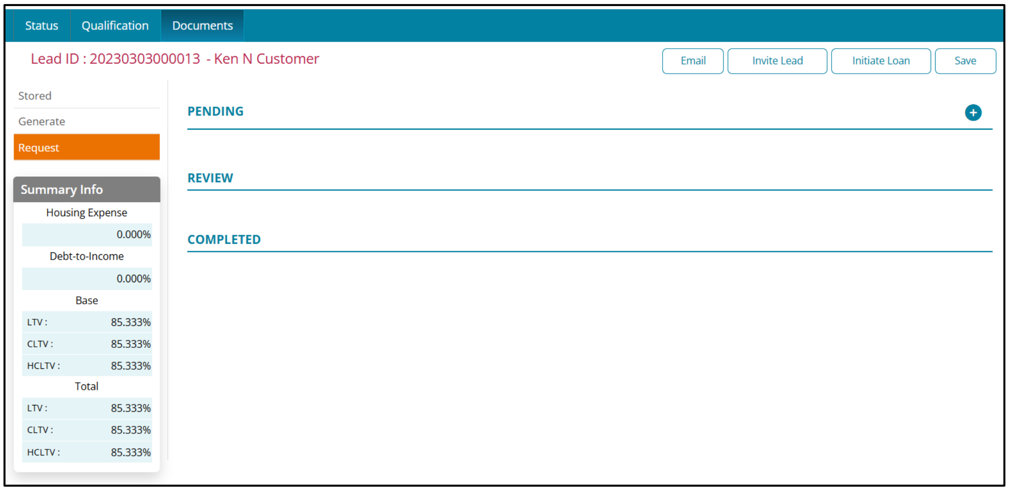
5. Enter **Package Name** or use the *Skip* button to progress.
6. Click **Set.**

Document Request (Leads)

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

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

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


Status
Qualification
Documents
Email
Invite Lead
Initiate Loan
Save
Stored
Generate
Request
PENDING
REVIEW
COMPLETED

Lead ID : 20230303000013 - Ken N Customer

Summary Info

Housing Expense: 0.000%
Debt-to-Income: 0.000%

Base
LTV : 85.333%
CLTV : 85.333%
HCLTV : 85.333%

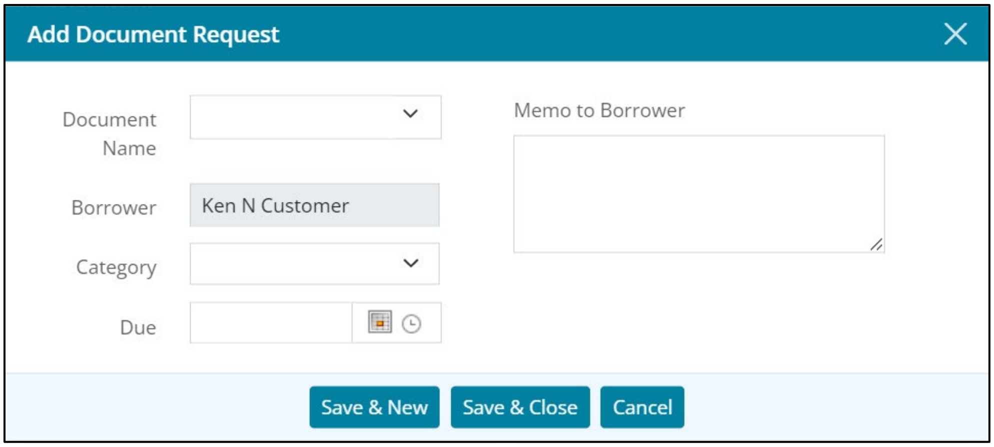
Total
LTV : 85.333%
CLTV : 85.333%
HCLTV : 85.333%

Figure 108: Documents Request (Leads)

Pending

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

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


Add Document Request
Document Name
Category
Due
Memo to Borrower
Save & New
Save & Close
Cancel

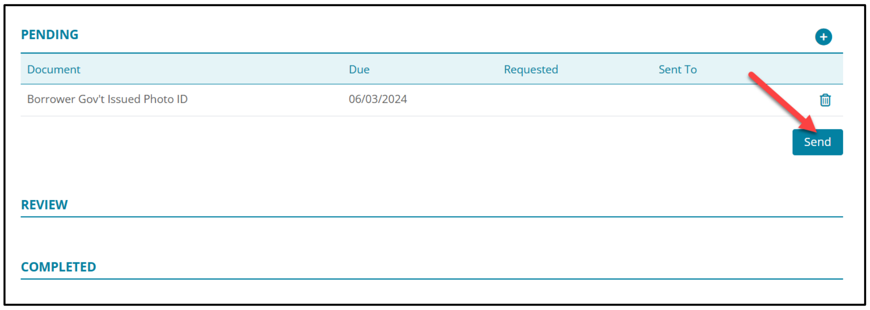
Borrower: Ken N Customer

Figure 109: Add Document Request Dialog (Leads)

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

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

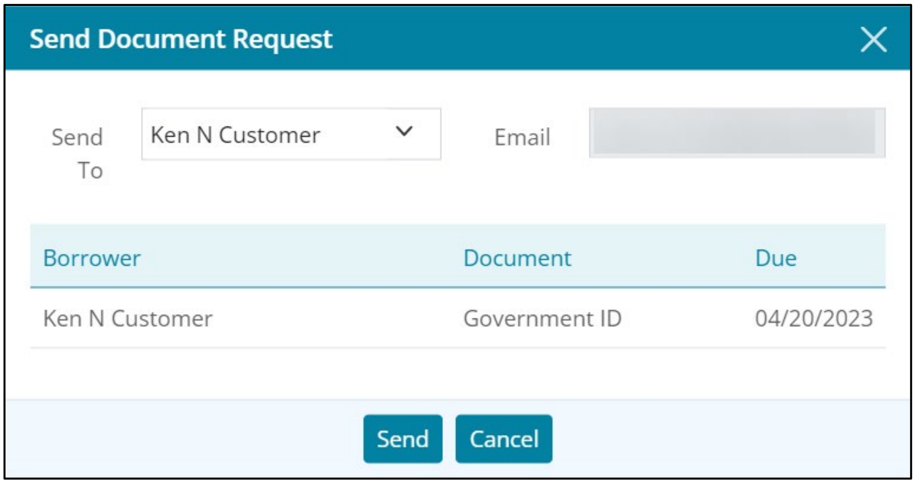
4. Use the *Calendar* to select the **Due** date and **Time**.
5. Enter a memo to the document recipient if **Memo to Borrower** does not auto populate.
6. Click **Save & Close** or **Save & New**.
7. Click **Send** when requested documents are listed.


PENDING
Send
REVIEW
COMPLETED

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

Figure 110: Send Document Request (Leads)

8. Click **Send To**.



Send To: Ken N Customer
Email: [redacted]

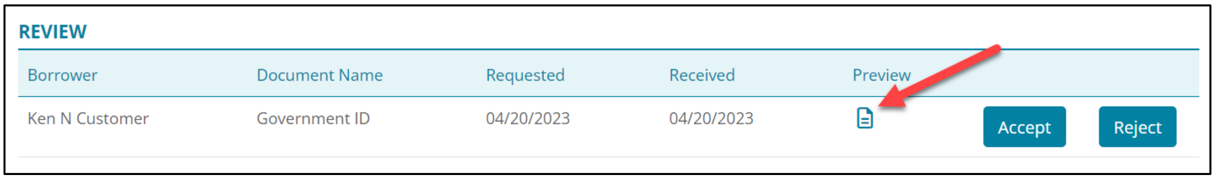
Borrower	Document	Due
Ken N Customer	Government ID	04/20/2023

Figure 111: 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	🗎

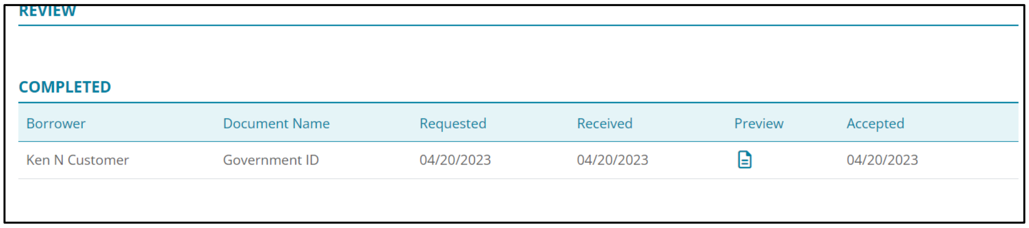
Figure 112: Review Received Documents

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

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

Completed

Accepted documents move to the *Completed List*.



COMPLETED

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

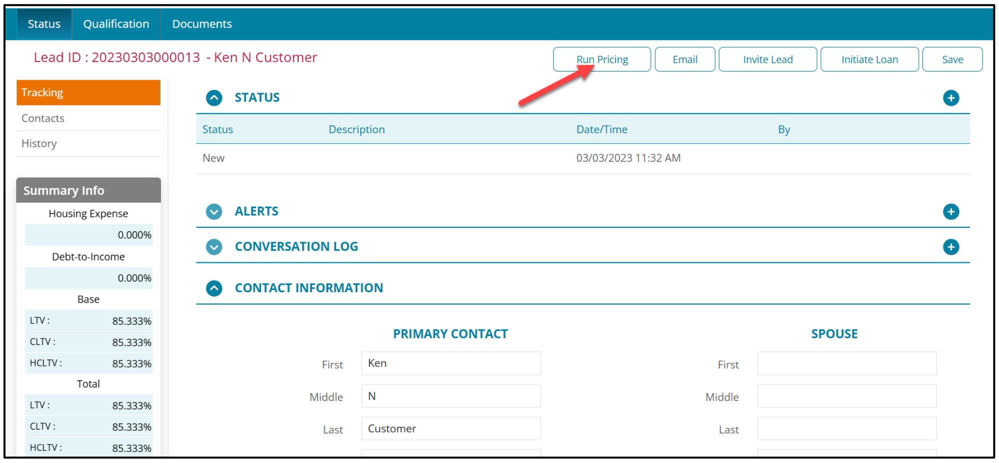
Figure 113: Completed Document Requests

Run Pricing

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

To use the *Run Pricing* function:

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


Status
Qualification
Documents
Run Pricing
Email
Invite Lead
Initiate Loan
Save
Tracking
Contacts
History
STATUS
ALERTS
CONVERSATION LOG
CONTACT INFORMATION

Lead ID : 20230303000013 - Ken N Customer

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

Status	Description	Date/Time	By
New		03/03/2023 11:32 AM	

PRIMARY CONTACT
First: Ken
Middle: N
Last: Customer

SPOUSE
First:
Middle:
Last:

Figure 114: Run Pricing

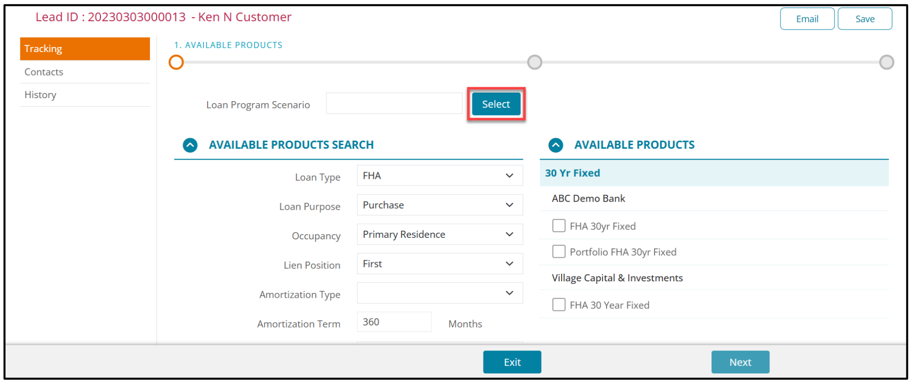
Availability Screen

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

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

OR

2. Click on the **Select** button to choose a *Loan Program Scenario*. See Loan Program.


Email
Save
Tracking
Contacts
History
1. AVAILABLE PRODUCTS
Select
AVAILABLE PRODUCTS SEARCH
AVAILABLE PRODUCTS
Exit
Next

Lead ID : 20230303000013 - Ken N Customer

Loan Program Scenario:

Loan Type: FHA
Loan Purpose: Purchase
Occupancy: Primary Residence
Lien Position: First
Amortization Type:
Amortization Term: 360 Months

30 Yr Fixed
ABC Demo Bank
☐ FHA 30yr Fixed
☐ Portfolio FHA 30yr Fixed
Village Capital & Investments
☐ FHA 30 Year Fixed

Figure 115: Choose a Loan Program

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

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

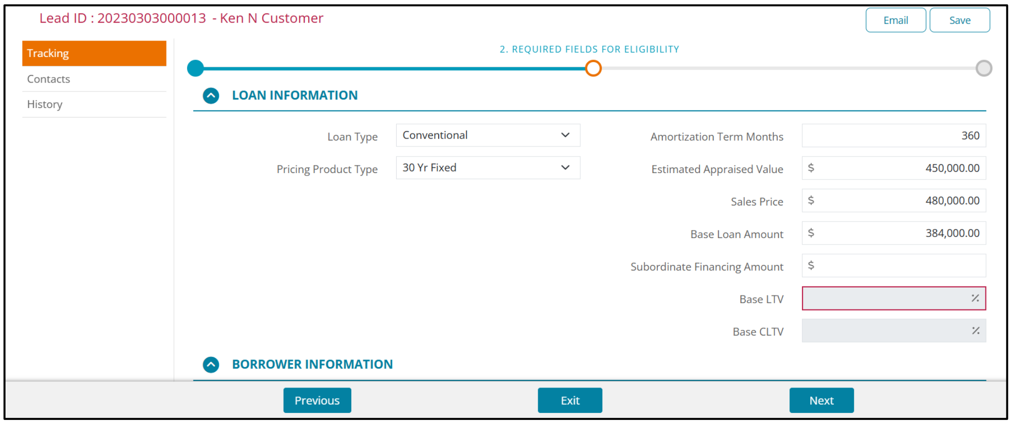
4. Select the desired **Group ID** from the dropdown menu. For more information about creating a *Group ID*, see Pricing Service.
5. Select the desired product(s) from the investor.
6. Click **Save**.
7. Click **Next**.

Eligibility Screen

Review the information in the *Eligibility* screen.

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

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



Lead ID : 20230303000013 - Ken N Customer

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

Figure 116: Select Products

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

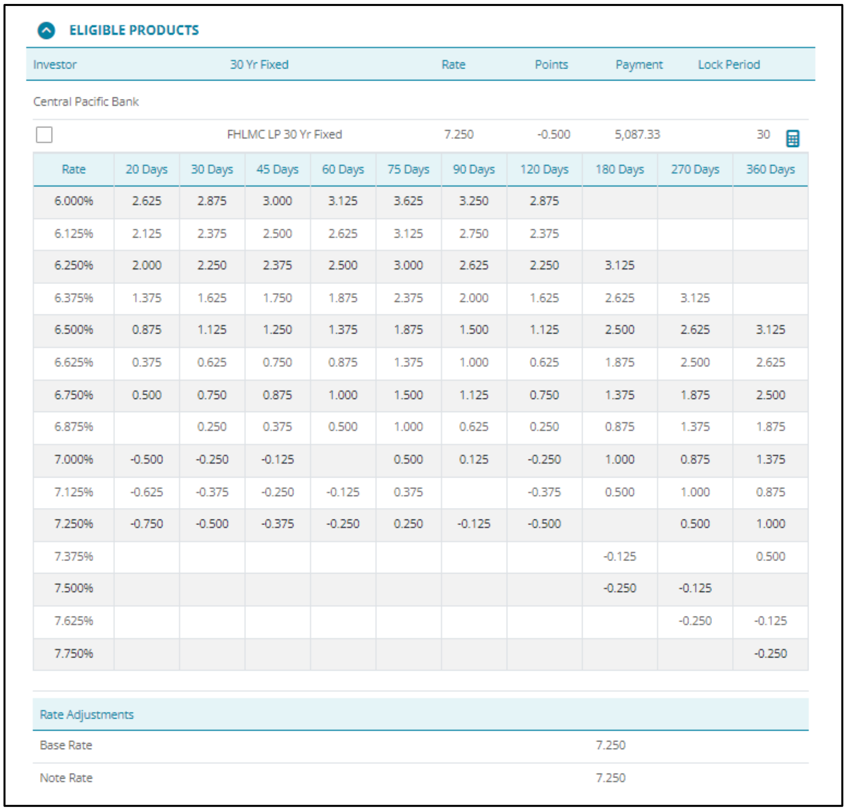
Pricing Screen

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

Eligible Product

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

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



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

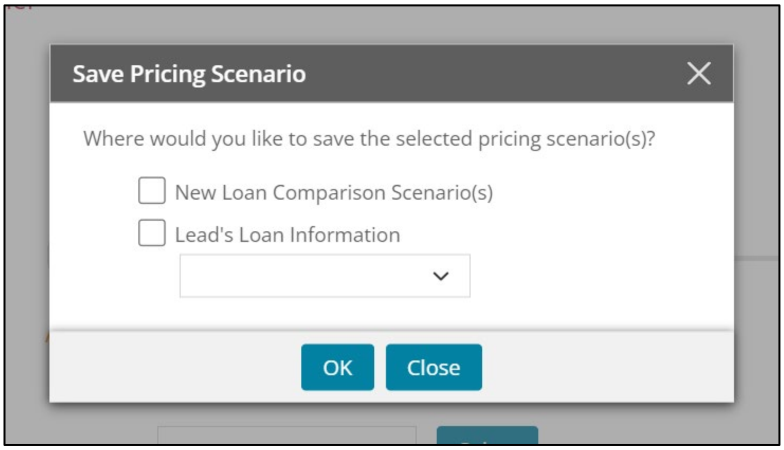
Rate Adjustments	
Base Rate	7.250
Note Rate	7.250

Figure 117: Eligible Products

To choose the *Eligible Products*:

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

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



Save Pricing Scenario

Where would you like to save the selected pricing scenario(s)?

☐ New Loan Comparison Scenario(s)

☐ Lead's Loan Information

Figure 118: Save Pricing Scenario

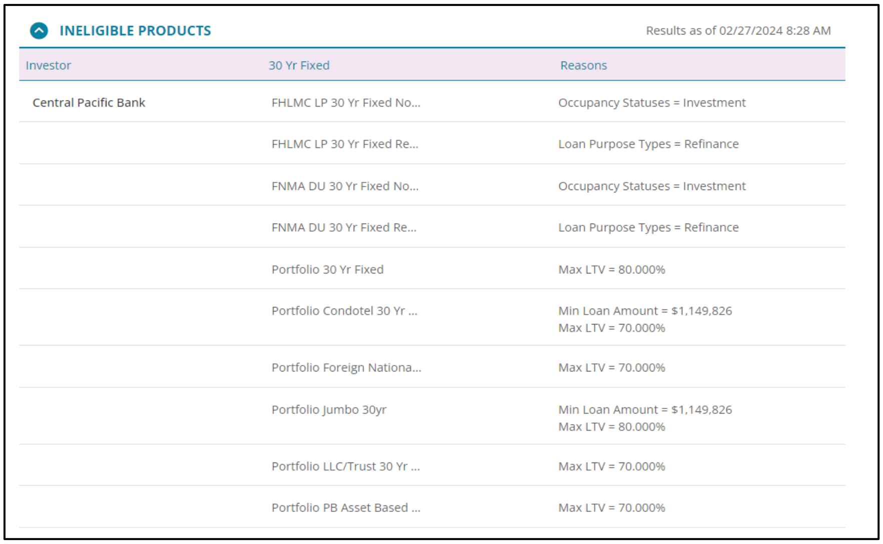
5. Use the dropdown menu to select the desired product.
6. Click **OK**.

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

Ineligible Product

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

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



INELIGIBLE PRODUCTS

Results as of 02/27/2024 8:28 AM

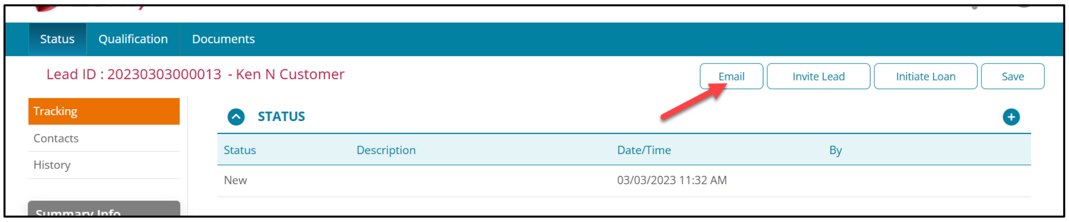
Investor	30 Yr Fixed	Reasons
Central Pacific Bank	FHLMC LP 30 Yr Fixed No...	Occupancy Statuses = Investment
	FHLMC LP 30 Yr Fixed Re...	Loan Purpose Types = Refinance
	FNMA DU 30 Yr Fixed No...	Occupancy Statuses = Investment
	FNMA DU 30 Yr Fixed Re...	Loan Purpose Types = Refinance
	Portfolio 30 Yr Fixed	Max LTV = 80.000%
	Portfolio Condotel 30 Yr ...	Min Loan Amount = $1,149,826 Max LTV = 70.000%
	Portfolio Foreign Nationa...	Max LTV = 70.000%
	Portfolio Jumbo 30yr	Min Loan Amount = $1,149,826 Max LTV = 80.000%
	Portfolio LLC/Trust 30 Yr ...	Max LTV = 70.000%
	Portfolio PB Asset Based ...	Max LTV = 70.000%

Figure 119: Ineligible Products

Sending an Email

Use the Email button to send emails through Zenly.

Note: Email Settings must be configured before using this function. See Global Email Settings.


Status
Qualification
Documents
Email
Invite Lead
Initiate Loan
Save
Tracking
Contacts
History
Summary Info
STATUS

Lead ID : 20230303000013 - Ken N Customer

Status	Description	Date/Time	By
New		03/03/2023 11:32 AM	

Figure 120: Email Button

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

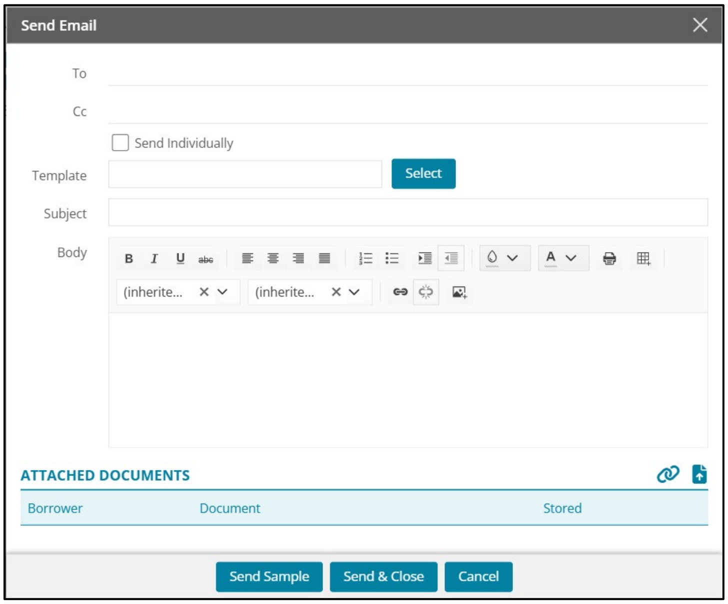

Send Email
To
Cc
☐ Send Individually
Template
Select
Subject
Body
(inherite...
(inherite...
ATTACHED DOCUMENTS
Borrower
Document
Stored
Send Sample
Send & Close
Cancel

Figure 121: Send Email

Creating a Lead Invite

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

1. Open or create a new *Lead*. See Creating a New Lead.

2. Click the **Lead Invite** button.

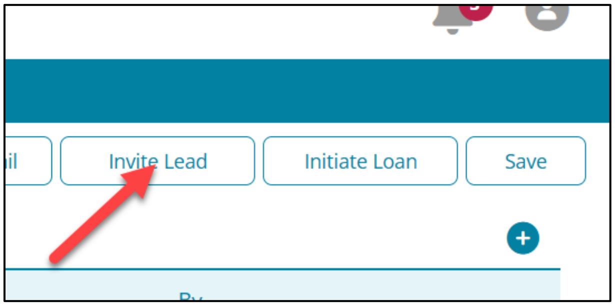
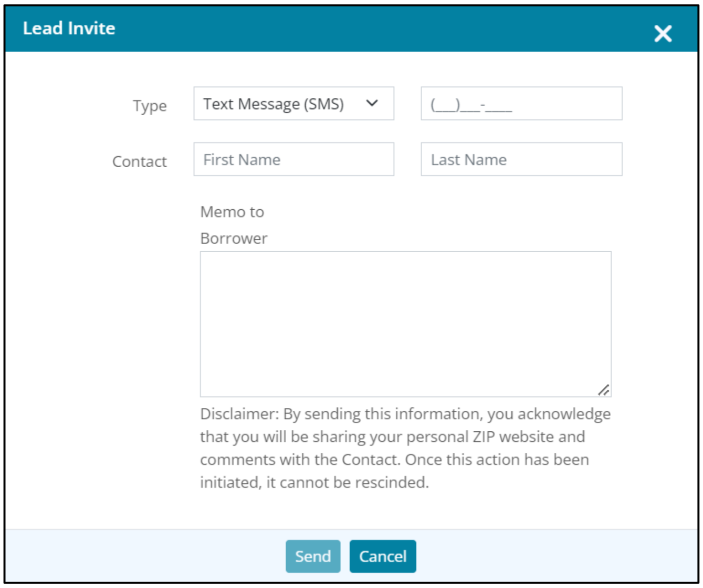


Figure 122: Invite Lead Button

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



Type: Text Message (SMS)
(__)__-___
Contact: First Name, Last Name
Memo to Borrower

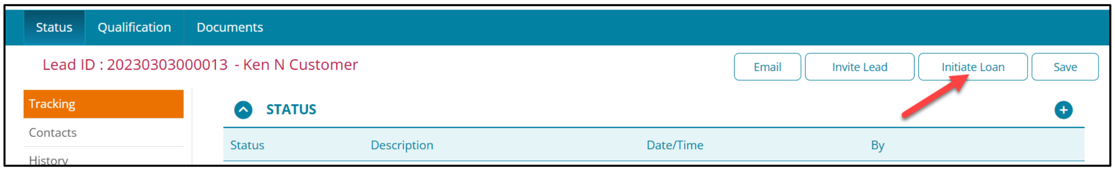
Disclaimer: By sending this information, you acknowledge that you will be sharing your personal ZIP website and comments with the Contact. Once this action has been initiated, it cannot be rescinded.

Figure 123: Lead Invite Dialog

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

Initiate Loan

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



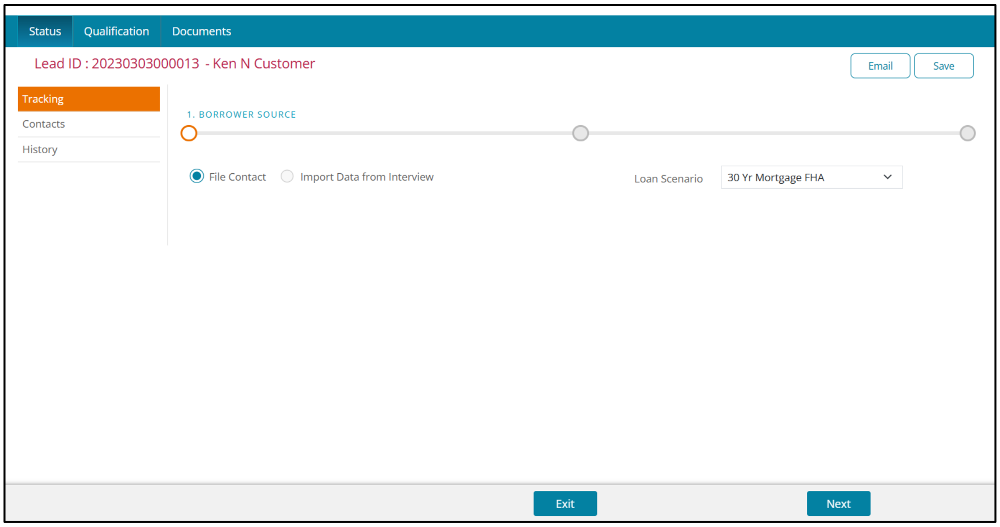
Lead ID : 20230303000013 - Ken N Customer

Status
Qualification
Documents
Email
Invite Lead
Initiate Loan
Save
Tracking
Contacts
History
STATUS
Status
Description
Date/Time
By

Figure 124: Initiate Loan Button

To initiate a loan:

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



Lead ID : 20230303000013 - Ken N Customer

1. BORROWER SOURCE

● File Contact ○ Import Data from Interview

Loan Scenario 30 Yr Mortgage FHA

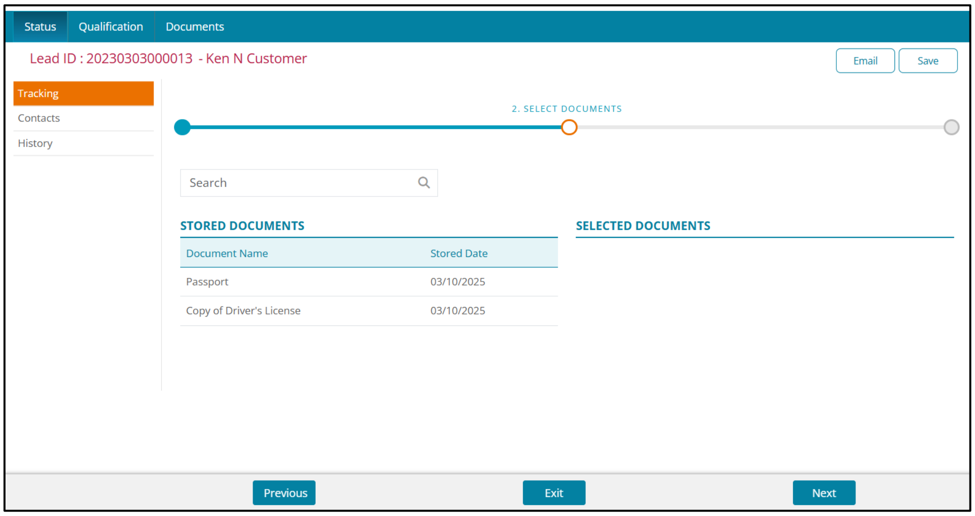
Status
Qualification
Documents
Email
Save
Tracking
Contacts
History
Exit
Next

Figure 125: Initiate Loan Screen

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

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

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

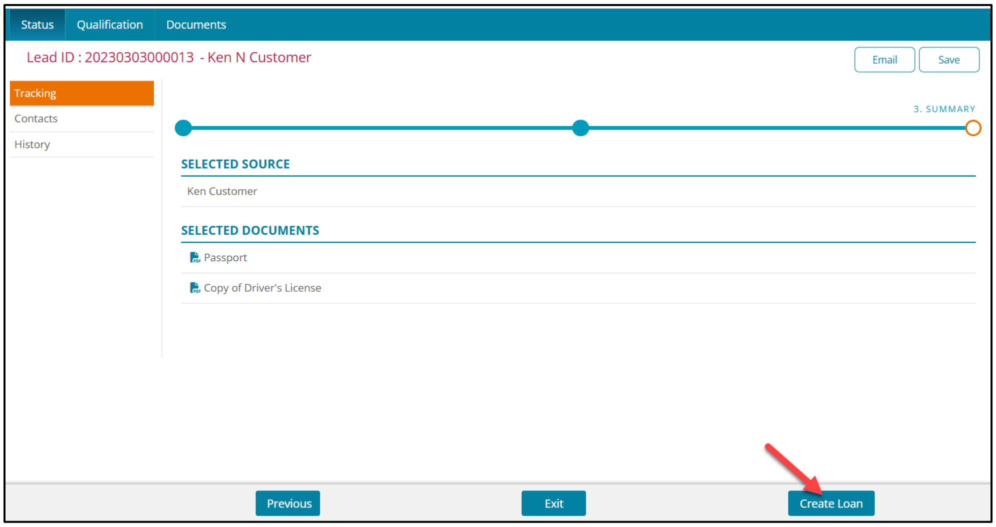

Status
Qualification
Documents
Email
Save
Tracking
Contacts
History
2. SELECT DOCUMENTS
Search
STORED DOCUMENTS
SELECTED DOCUMENTS
Previous
Exit
Next

Lead ID : 20230303000013 - Ken N Customer

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

Figure 126: Selected Documents

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


Status
Qualification
Documents
Email
Save
Tracking
Contacts
History
3. SUMMARY
SELECTED SOURCE
SELECTED DOCUMENTS
Previous
Exit
Create Loan

Lead ID : 20230303000013 - Ken N Customer

SELECTED SOURCE

Ken Customer

SELECTED DOCUMENTS

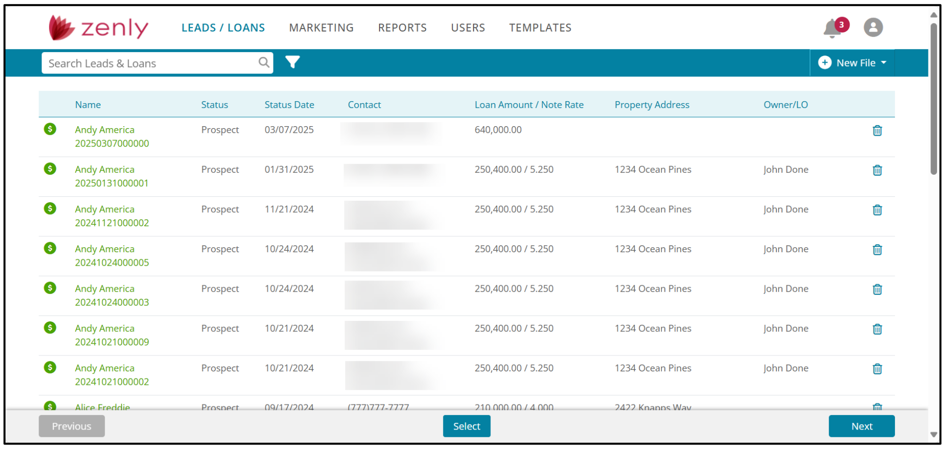
Passport

Copy of Driver's License

Figure 127: 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	[redacted]	640,000.00		
Andy America 20250131000001	Prospect	01/31/2025	[redacted]	250,400.00 / 5.250	1234 Ocean Pines	John Done
Andy America 20241121000002	Prospect	11/21/2024	[redacted]	250,400.00 / 5.250	1234 Ocean Pines	John Done
Andy America 20241024000005	Prospect	10/24/2024	[redacted]	250,400.00 / 5.250	1234 Ocean Pines	John Done
Andy America 20241024000003	Prospect	10/24/2024	[redacted]	250,400.00 / 5.250	1234 Ocean Pines	John Done
Andy America 20241021000009	Prospect	10/21/2024	[redacted]	250,400.00 / 5.250	1234 Ocean Pines	John Done
Andy America 20241021000002	Prospect	10/21/2024	[redacted]	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 128: Leads/Loans

New Loans

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

Creating a New Loan File

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

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

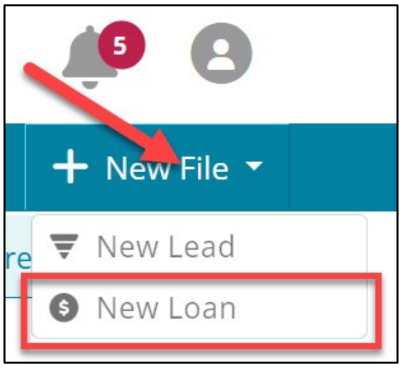
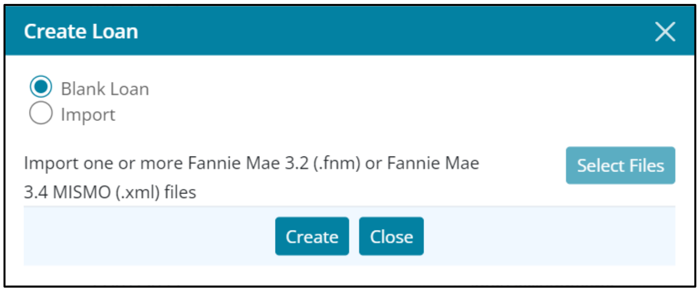


Figure 129: Create New Loan

3. Select the **Blank Loan** option.

4. Click **Create**.


Create Loan
● Blank Loan
○ Import
Select Files
Create
Close

Import one or more Fannie Mae 3.2 (.fnm) or Fannie Mae 3.4 MISMO (.xml) files

Figure 130: Create Loan Dialog

5. Proceed to Application - Borrower.

Importing Loan Files

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

To import loan files:

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

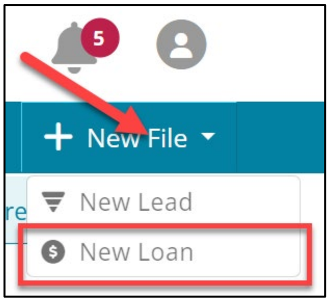
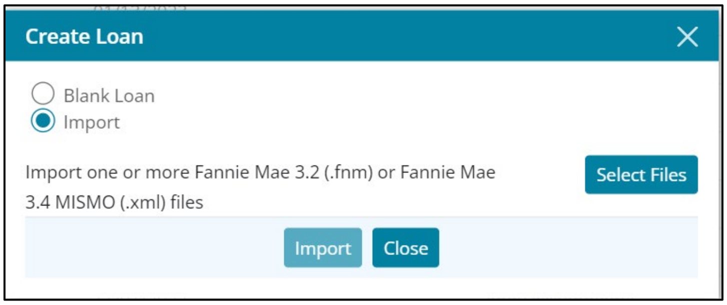

5
New File
New Lead
New Loan

Figure 131: Create New Loan

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


Create Loan
○ Blank Loan
● Import
Select Files
Import
Close

Import one or more Fannie Mae 3.2 (.fnm) or Fannie Mae 3.4 MISMO (.xml) files

Figure 132: Import Loans

5. Browse to the stored **FNM/XML** files.

6. Highlight the file.
7. Click **Open**.

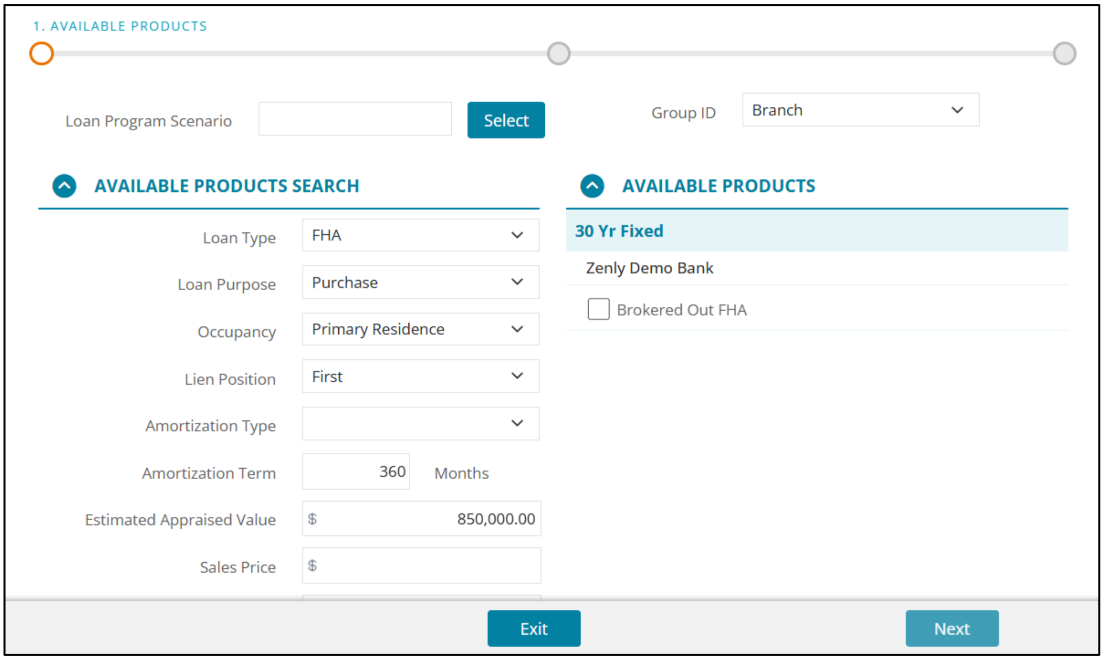
Drag & Drop Import

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

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

Run Pricing (Loans)

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



Loan Program Scenario
Group ID: Branch

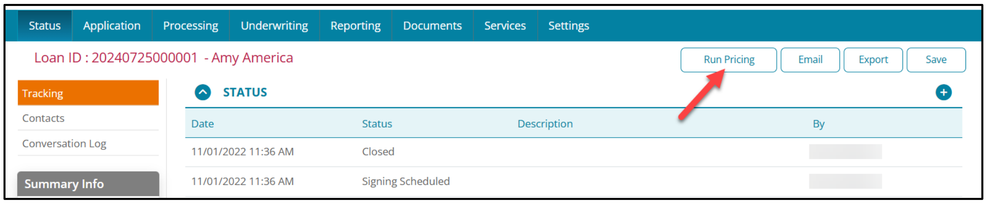
Loan Type: FHA
Loan Purpose: Purchase
Occupancy: Primary Residence
Lien Position: First
Amortization Type:
Amortization Term: 360 Months
Estimated Appraised Value: $ 850,000.00
Sales Price: $

30 Yr Fixed
Zenly Demo Bank
☐ Brokered Out FHA

Figure 133: Run Pricing (Loans)

To run the pricing function:

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


Status
Application
Processing
Underwriting
Reporting
Documents
Services
Settings
Run Pricing
Email
Export
Save
Tracking
Contacts
Conversation Log
Summary Info
STATUS

Loan ID : 20240725000001 - Amy America

Date	Status	Description	By
11/01/2022 11:36 AM	Closed		
11/01/2022 11:36 AM	Signing Scheduled		

Figure 134: Select Run Pricing

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

   OR

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

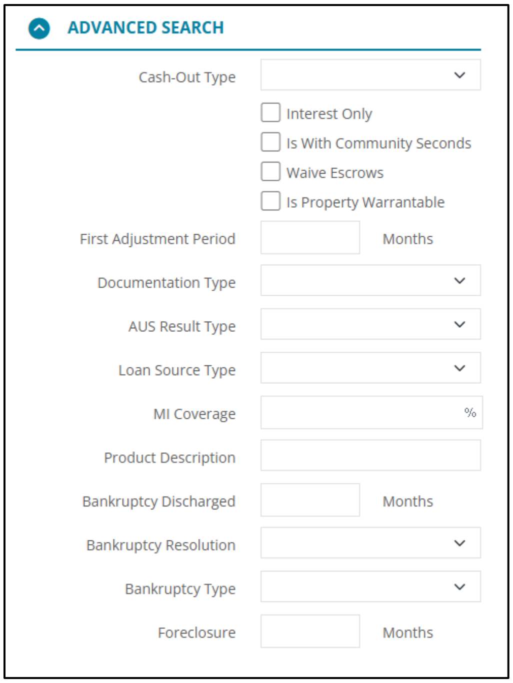
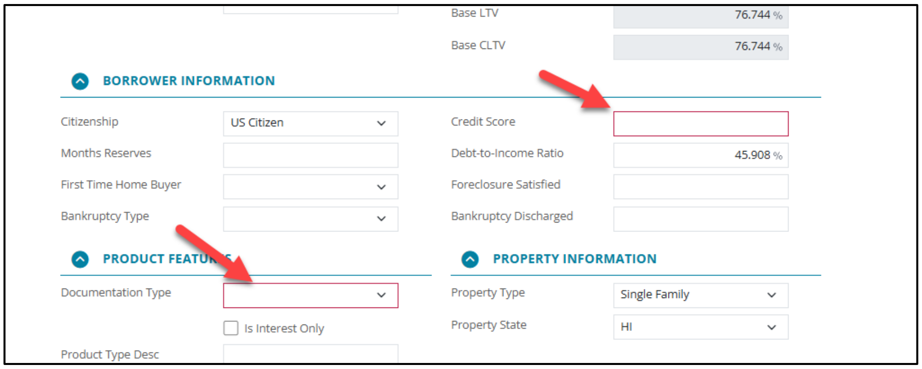

ADVANCED SEARCH
Cash-Out Type
☐ Interest Only
☐ Is With Community Seconds
☐ Waive Escrows
☐ Is Property Warrantable
First Adjustment Period
Months
Documentation Type
AUS Result Type
Loan Source Type
MI Coverage
%
Product Description
Bankruptcy Discharged
Months
Bankruptcy Resolution
Bankruptcy Type
Foreclosure
Months

Figure 135: Advanced Search

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

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

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



Base LTV 76.744 %
Base CLTV 76.744 %

BORROWER INFORMATION

Citizenship	US Citizen	Credit Score	
Months Reserves		Debt-to-Income Ratio	45.908 %
First Time Home Buyer		Foreclosure Satisfied	
Bankruptcy Type		Bankruptcy Discharged	

PRODUCT FEATURES

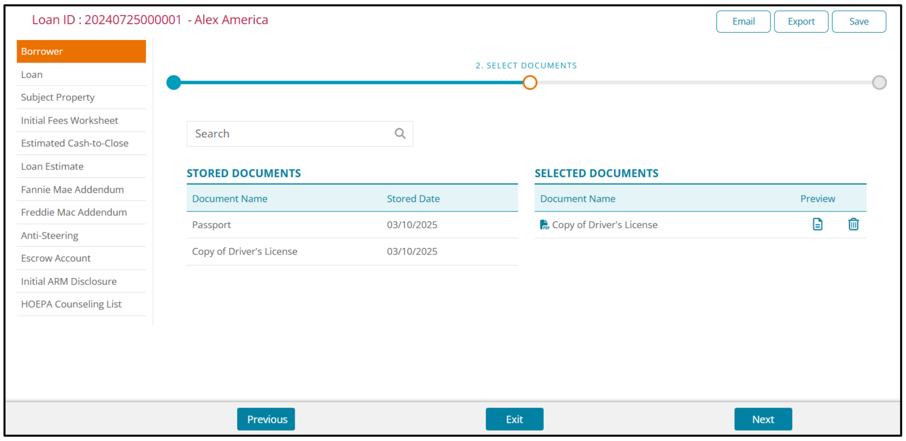
Documentation Type
☐ Is Interest Only
Product Type Desc

PROPERTY INFORMATION

Property Type: Single Family
Property State: HI

Figure 136: Required Fields

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



Email
Export
Save
Borrower
Loan
Subject Property
Initial Fees Worksheet
Estimated Cash-to-Close
Loan Estimate
Fannie Mae Addendum
Freddie Mac Addendum
Anti-Steering
Escrow Account
Initial ARM Disclosure
HOEPA Counseling List
2. SELECT DOCUMENTS
Search
Previous
Exit
Next

Loan ID : 20240725000001 - Alex America

STORED DOCUMENTS

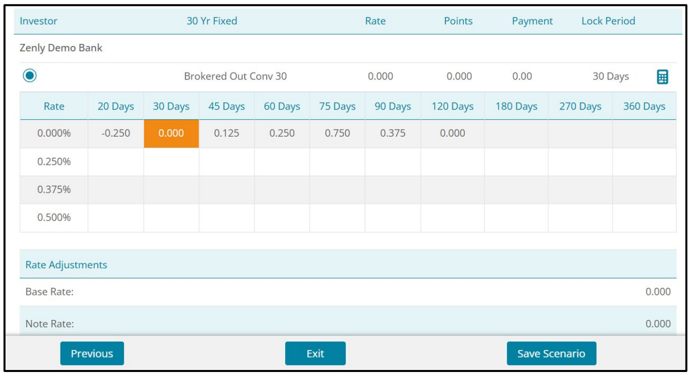
Document Name	Stored Date
Passport	03/10/2025
Copy of Driver's License	03/10/2025

SELECTED DOCUMENTS

Document Name	Preview
Copy of Driver's License	

Figure 137: Eligible Loan Products

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



Investor	30 Yr Fixed	Rate	Points	Payment	Lock Period
Zenly Demo Bank					
●	Brokered Out Conv 30	0.000	0.000	0.00	30 Days

Rate	20 Days	30 Days	45 Days	60 Days	75 Days	90 Days	120 Days	180 Days	270 Days	360 Days
0.000%	-0.250	0.000	0.125	0.250	0.750	0.375	0.000			
0.250%										
0.375%										
0.500%										

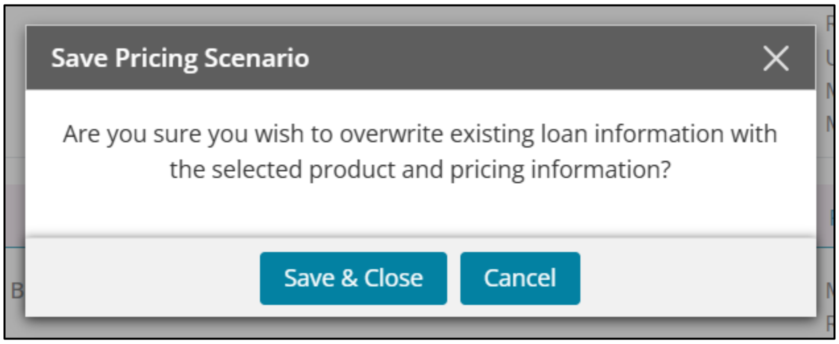
Rate Adjustments

Base Rate:	0.000
Note Rate:	0.000

Previous
Exit
Save Scenario

Figure 138: Calculation Table

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



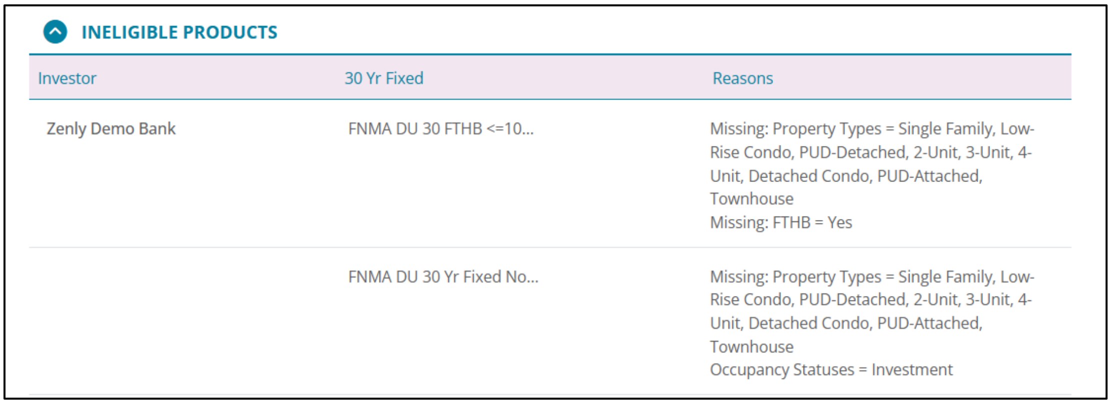
Are you sure you wish to overwrite existing loan information with the selected product and pricing information?

Figure 139: Save Pricing Scenario

Click **Save & Close**.

Ineligible Product

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



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

Figure 140: Ineligible Loan Products

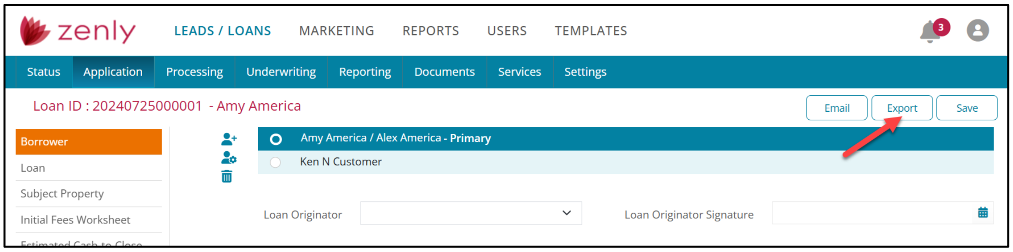
Loan Status

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

Loan Export

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

1. Select a file.


zenly
LEADS / LOANS
MARKETING
REPORTS
USERS
TEMPLATES
3
Status
Application
Processing
Underwriting
Reporting
Documents
Services
Settings
Email
Export
Save
Borrower
Loan
Subject Property
Initial Fees Worksheet
Estimated Cash to Close
Loan Originator
Loan Originator Signature

Loan ID : 20240725000001 - Amy America

Amy America / Alex America - **Primary**

Ken N Customer

Figure 141: Export File

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

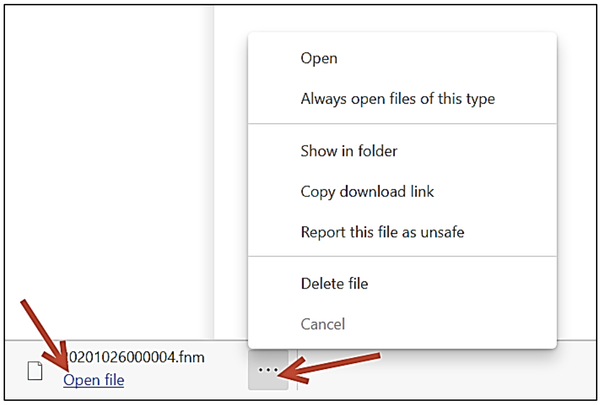

Open
Always open files of this type
Show in folder
Copy download link
Report this file as unsafe
Delete file
Cancel
0201026000004.fnm
Open file
...

Figure 142: Export Options

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

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

Note: See Industry Connect for sending exported files to third-party vendors.

Status Tracking

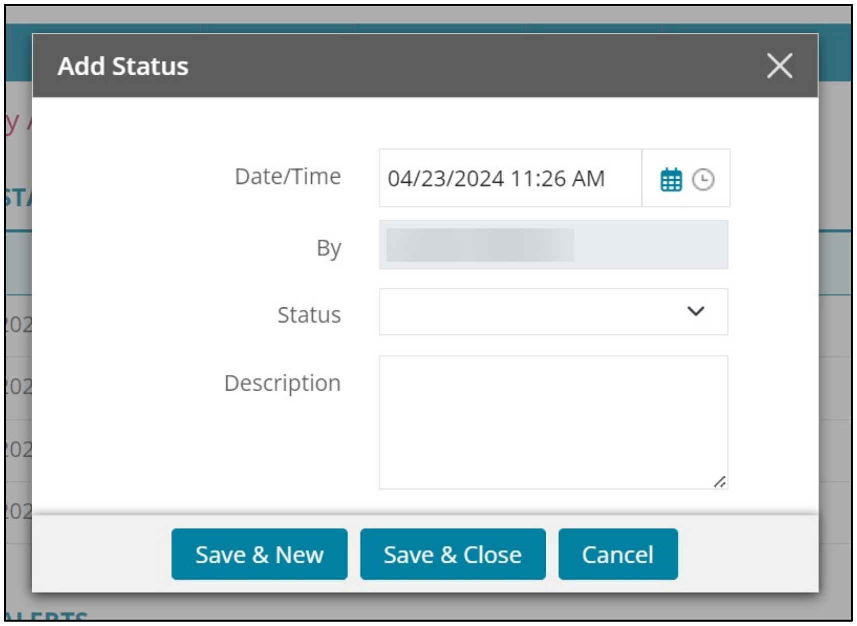
The *Status Tracking* screen opens by default after selecting a loan. Use the **Tracking** options to track and update loan application/processing status.

Track Loan Status

Review and update loan status information. Only the *Status Description* can be updated from the *Status List*. The Status as well as the Date/Time synch with the *Closed Date* and the *Application Date* for the *Mortgage Call Report*. See Mortgage Call Report 2024.

Note: See Add Status to enter a new loan status.

1. Select the **Status**.
2. Select **Tracking**. (See Figure 141.)
3. Click current **Status** to edit.
4. Update the **Description**.


Add Status
Save & New
Save & Close
Cancel

Date/Time 04/23/2024 11:26 AM

By [redacted]

Status

Description

Figure 143: Update Status

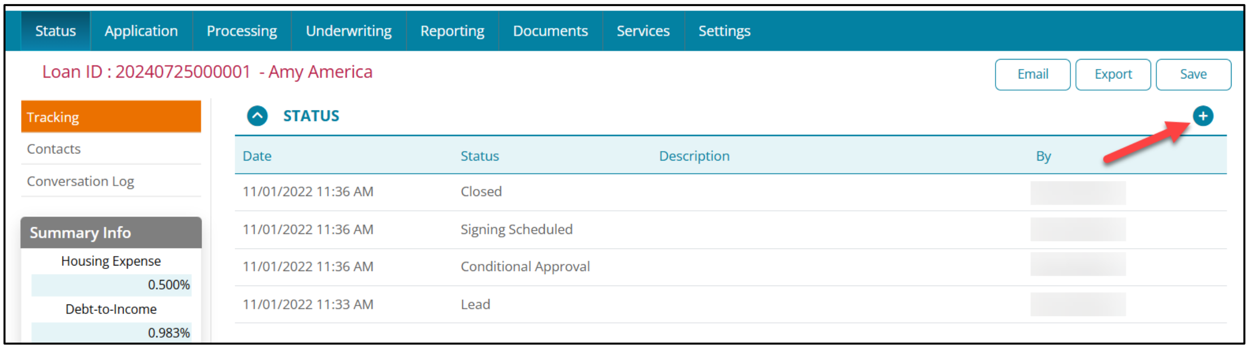
5. Click **Save & Close**.

Add Status

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

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

1. Click **Add**.


Status
Application
Processing
Underwriting
Reporting
Documents
Services
Settings
Email
Export
Save
Tracking
Contacts
Conversation Log
Summary Info
STATUS

Loan ID : 20240725000001 - Amy America

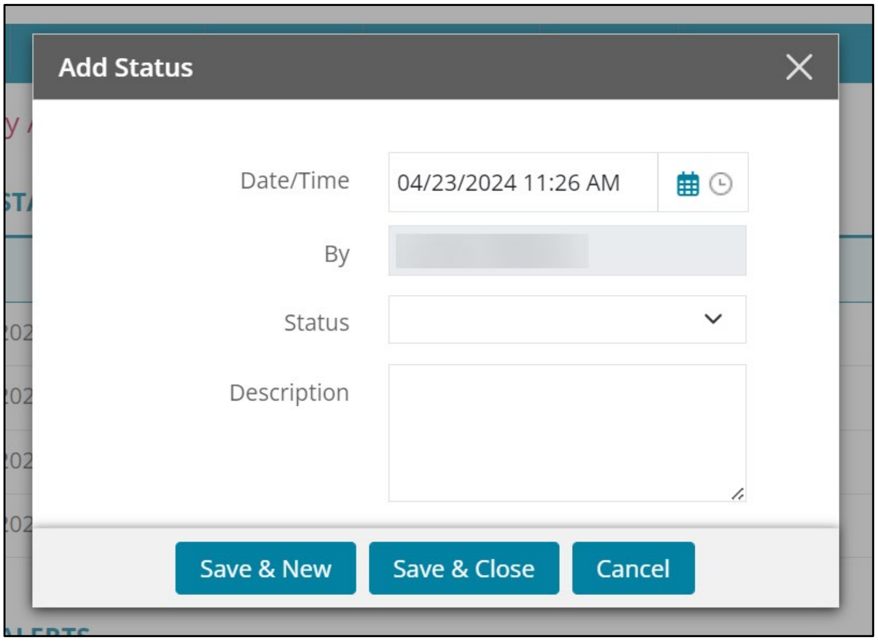
Housing Expense 0.500%

Debt-to-Income 0.983%

Date	Status	Description	By
11/01/2022 11:36 AM	Closed		[redacted]
11/01/2022 11:36 AM	Signing Scheduled		[redacted]
11/01/2022 11:36 AM	Conditional Approval		[redacted]
11/01/2022 11:33 AM	Lead		[redacted]

Figure 144: Add Loan Status

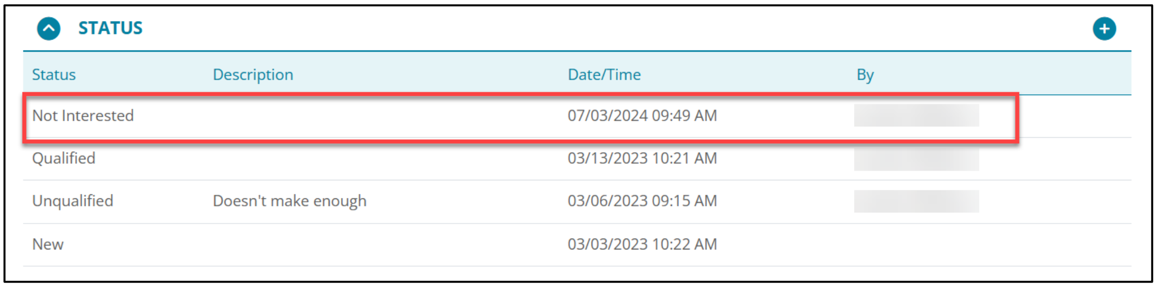
2. Select the appropriate status from the dropdown.



Date/Time: 04/23/2024 11:26 AM
By: [redacted]
Status:
Description:

Figure 145: 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	[redacted]
Qualified		03/13/2023 10:21 AM	[redacted]
Unqualified	Doesn't make enough	03/06/2023 09:15 AM	[redacted]
New		03/03/2023 10:22 AM	

Figure 146: New Application Status

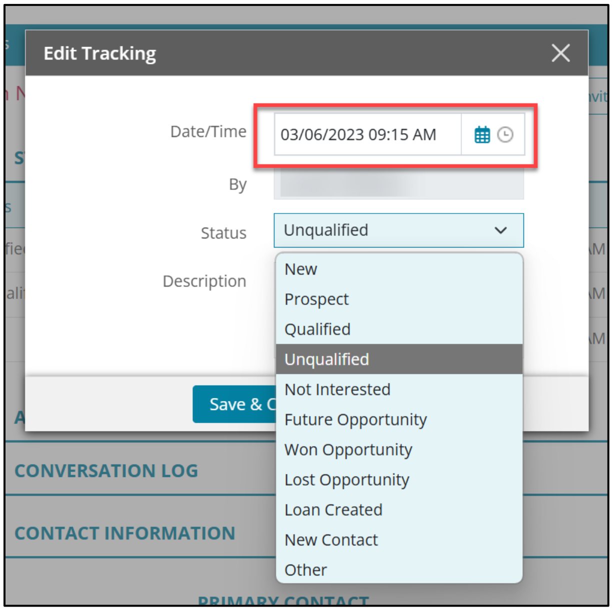
Note: Use *Save & New* to add another status.

Edit Loan Status

To edit a status entry:

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

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



Edit Tracking

Date/Time: 03/06/2023 09:15 AM

By: [redacted]

Status: Unqualified

Description

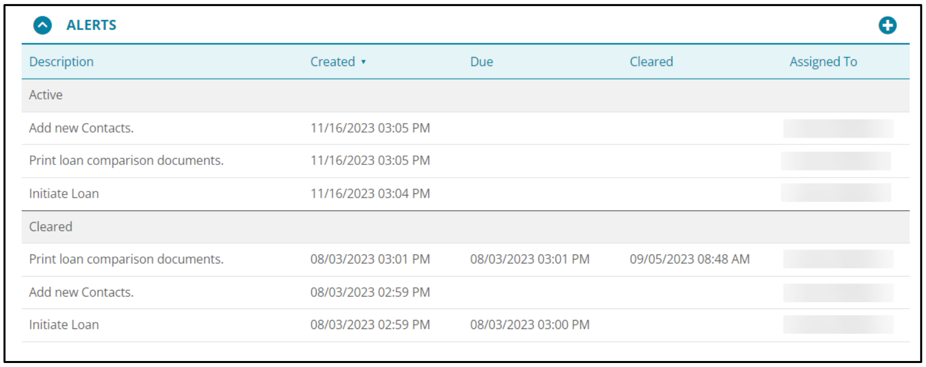
New
Prospect
Qualified
Unqualified
Not Interested
Future Opportunity
Won Opportunity
Lost Opportunity
Loan Created
New Contact
Other
Save & C
CONVERSATION LOG
CONTACT INFORMATION
PRIMARY CONTACT

Figure 147: Edit Status

5. Click **Save & Close**.

Alerts

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



ALERTS

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

Figure 148: Alerts (Loans)

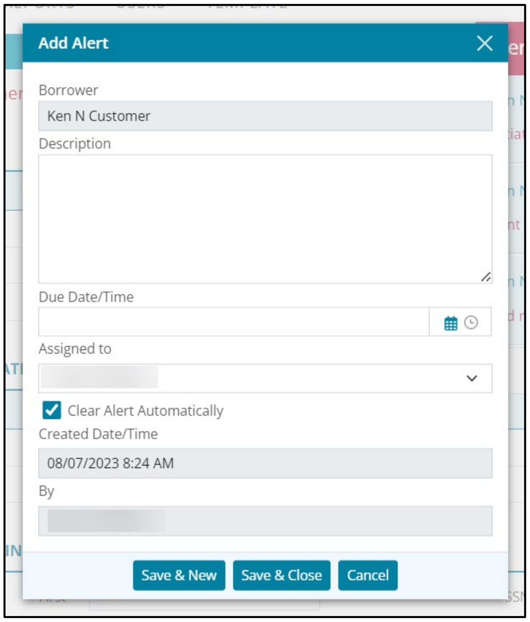
Note: Alerts CANNOT be deleted.

Add Alerts

To add an alert for the loan file:

1. Click on the ⊕ icon.

2. Enter a **Description**.



Borrower: Ken N Customer

Description

Due Date/Time

Assigned to: [redacted]

☑ Clear Alert Automatically

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

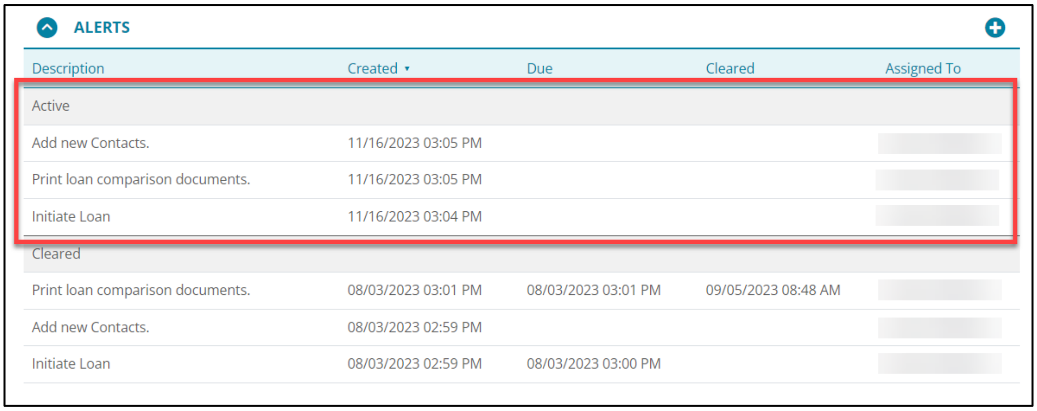
By: [redacted]

Figure 149: Add Alerts

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

Edit Alerts

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



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

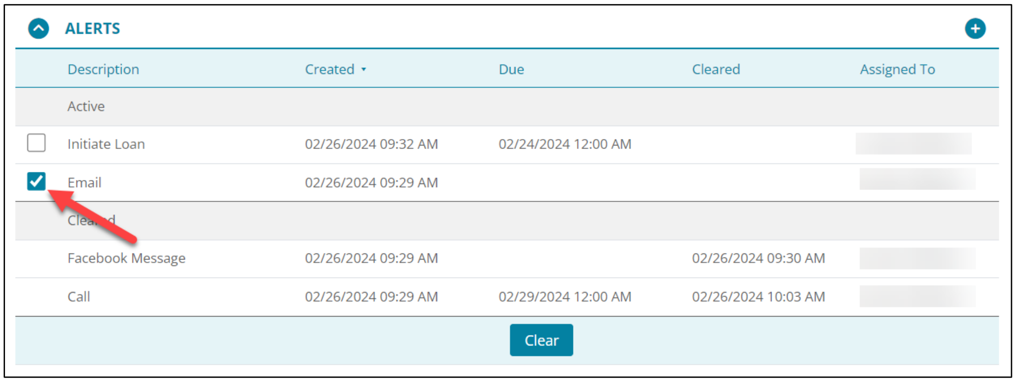
Figure 150: Edit Active Alerts

Clearing Alerts

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

To clear an alert:

1. Select the checkbox for the undesired alert.



ALERTS

	Description	Created	Due	Cleared	Assigned To
	Active				
☐	Initiate Loan	02/26/2024 09:32 AM	02/24/2024 12:00 AM		[redacted]
☑	Email	02/26/2024 09:29 AM			[redacted]
	Cleared				
	Facebook Message	02/26/2024 09:29 AM		02/26/2024 09:30 AM	[redacted]
	Call	02/26/2024 09:29 AM	02/29/2024 12:00 AM	02/26/2024 10:03 AM	[redacted]

Figure 151: Clearing Alerts

2. Select the **Clear** button.

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

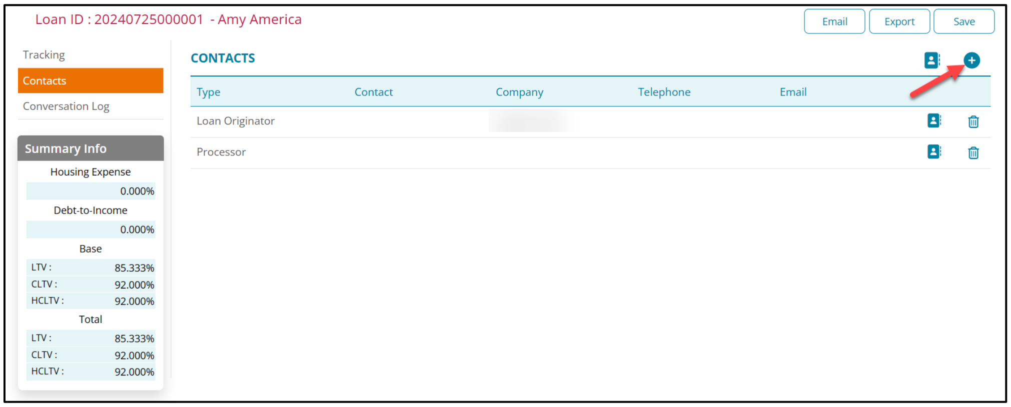
Status Contacts

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

Add Contact

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

1. Select the **Add** ⊕ button.



Loan ID : 20240725000001 - Amy America

CONTACTS

Type	Contact	Company	Telephone	Email
Loan Originator		[redacted]		
Processor				

Summary Info

Housing Expense
0.000%
Debt-to-Income
0.000%

Base

LTV :	85.333%
CLTV :	92.000%
HCLTV :	92.000%

Total

LTV :	85.333%
CLTV :	92.000%
HCLTV :	92.000%

Figure 152: Add Contact

2. Enter **Contact** details.

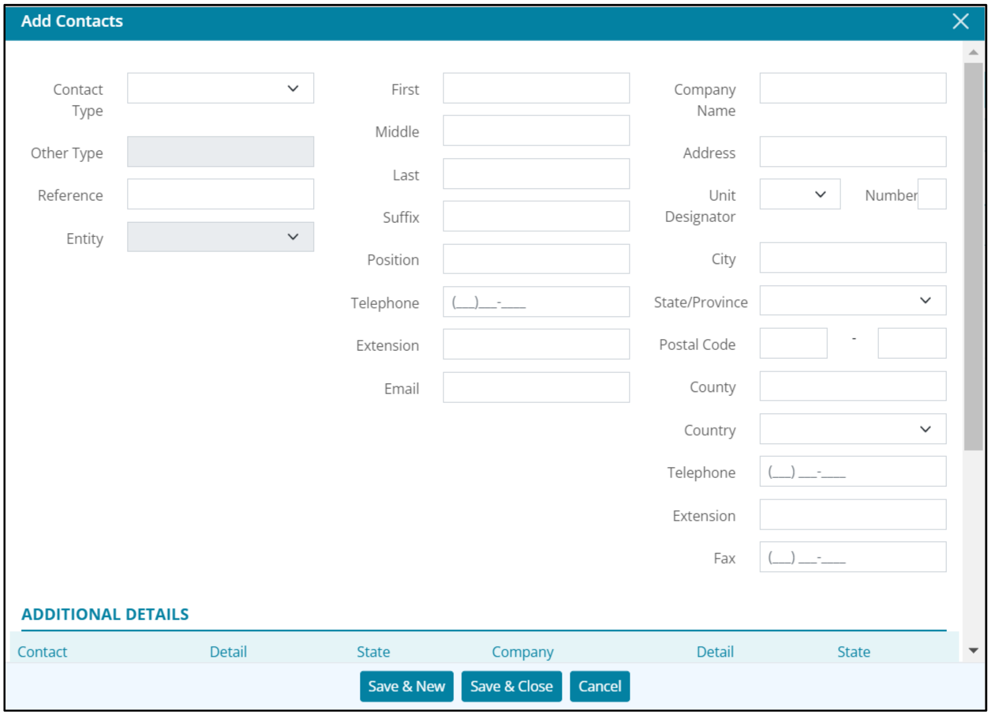
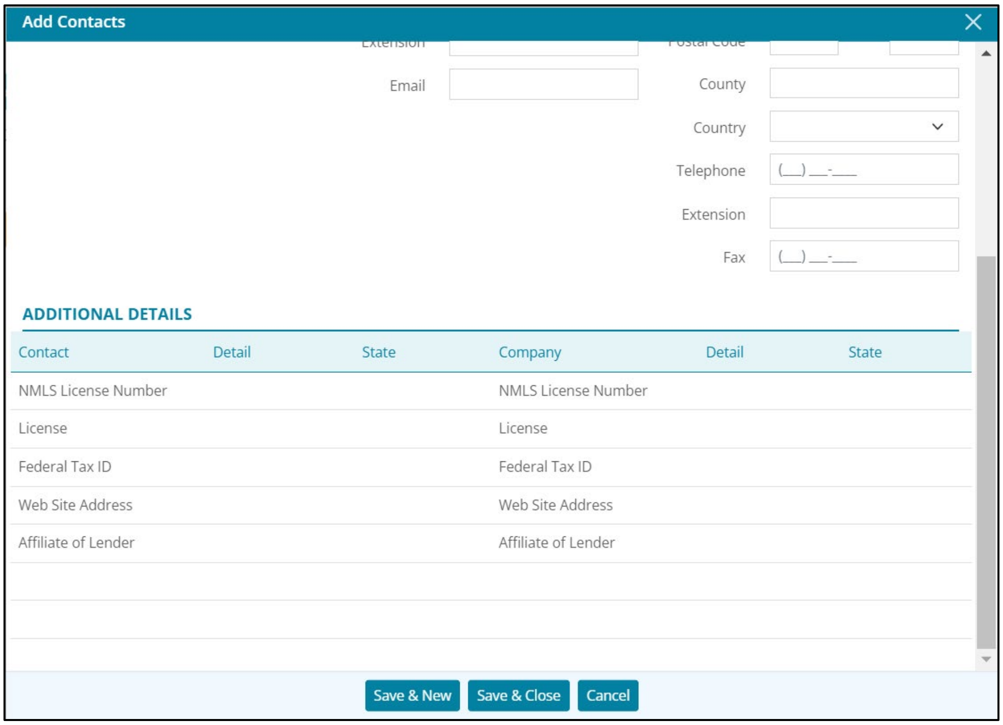

Add Contacts
Contact Type
Other Type
Reference
Entity
First
Middle
Last
Suffix
Position
Telephone
(__)__-___
Extension
Email
Company Name
Address
Unit Designator
Number
City
State/Province
Postal Code
County
Country
Telephone
(__) __-___
Extension
Fax
(__) __-___
ADDITIONAL DETAILS
Contact
Detail
State
Company
Detail
State
Save & New
Save & Close
Cancel

Figure 153: Add Contacts Dialog

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


Add Contacts
Extension
Postal Code
Email
County
Country
Telephone
(__) __-___
Extension
Fax
(__) __-___
ADDITIONAL DETAILS
Save & New
Save & Close
Cancel

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

Figure 154: Additional Contacts Details

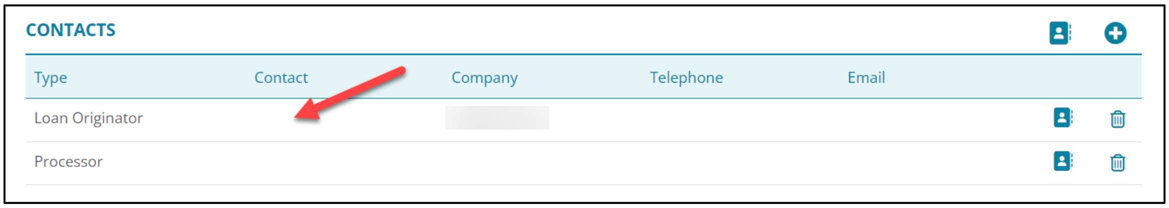
4. Click **Save & Close**.

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

Edit Contacts List

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

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

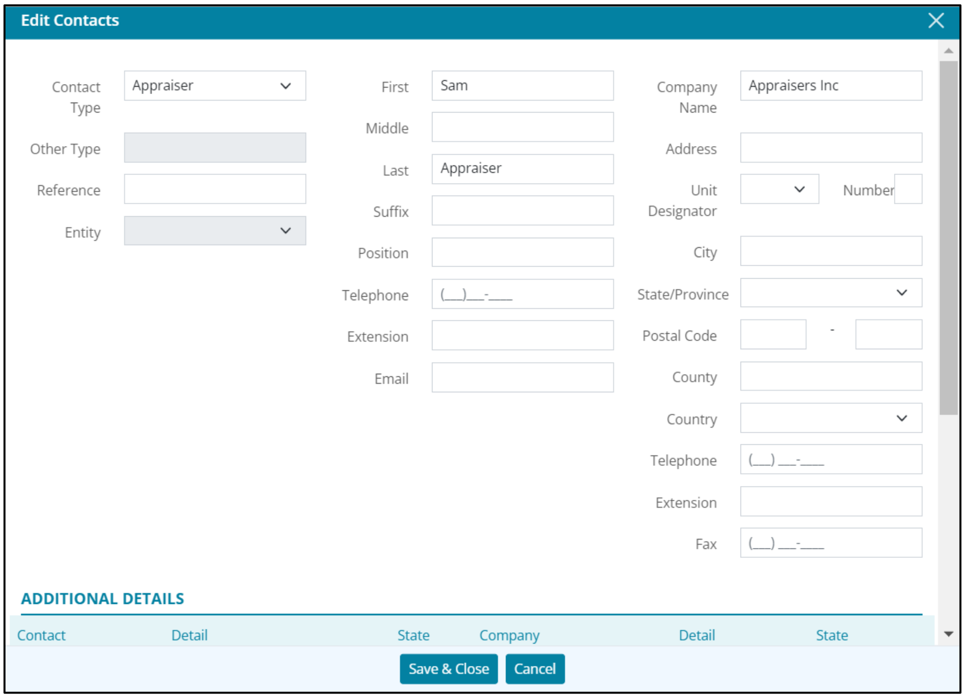


CONTACTS

Type	Contact	Company	Telephone	Email
Loan Originator		[redacted]		
Processor				

Figure 155: Loan Contacts List

4. Make appropriate contact information changes.



Edit Contacts

Contact Type: Appraiser
First: Sam
Last: Appraiser
Company Name: Appraisers Inc

Other Type
Reference
Entity
Middle
Suffix
Position
Telephone
Extension
Email
Address
Unit Designator
Number
City
State/Province
Postal Code
County
Country
Telephone
Extension
Fax
ADDITIONAL DETAILS
Contact
Detail
State
Company
Detail
State
Save & Close
Cancel

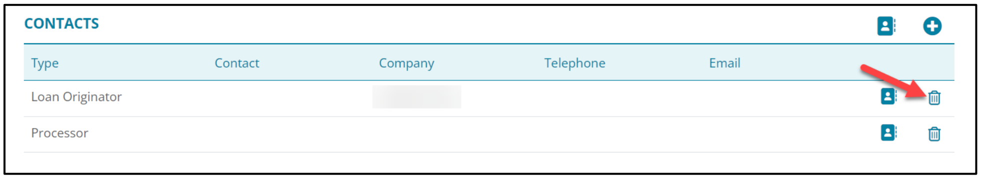
Figure 156: Edit Contacts Dialog

5. Select **Additional Details** fields to edit information if required. (See Figure 154.)
6. Click **Save & Close**.

Delete Contact

Delete contacts that are no longer required.

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



CONTACTS

Type	Contact	Company	Telephone	Email
Loan Originator		[redacted]		
Processor				

Figure 157: Delete Contact

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

Adding Contact Using the Directory

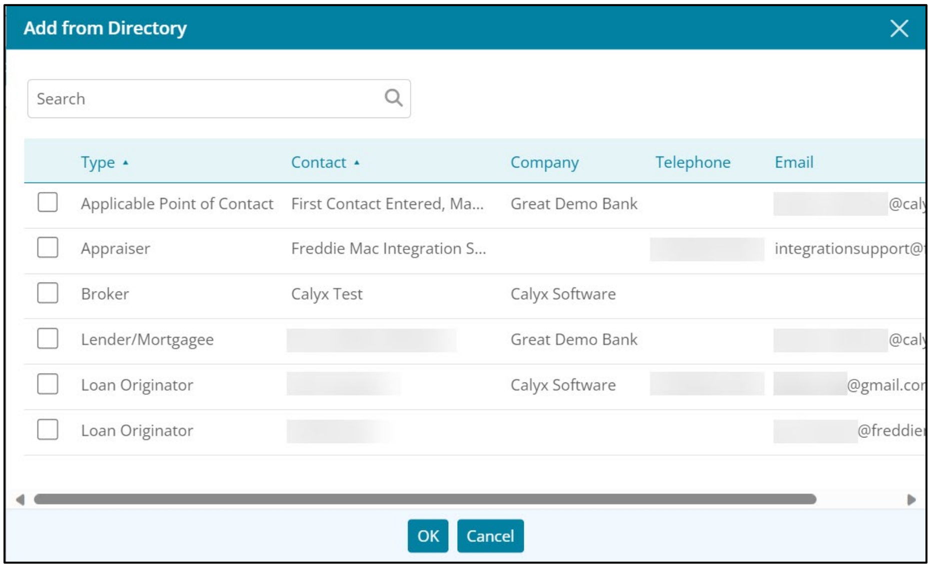
Use the *Directory* icon to add contacts from the *Directory*. For more information about the Directory see Directory.

To add contacts:

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

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

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

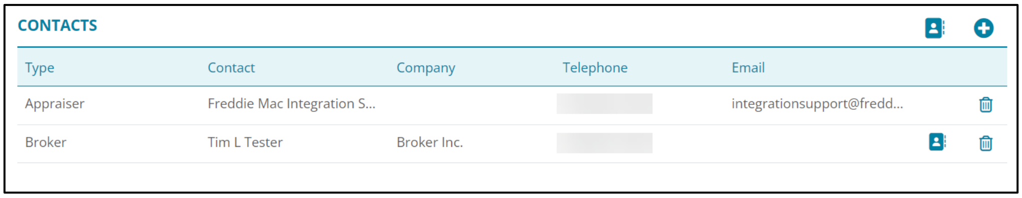


Add from Directory

	Type ▲	Contact ▲	Company	Telephone	Email
☐	Applicable Point of Contact	First Contact Entered, Ma...	Great Demo Bank		[redacted]@caly
☐	Appraiser	Freddie Mac Integration S...		[redacted]	integrationsupport@
☐	Broker	Calyx Test	Calyx Software		
☐	Lender/Mortgagee	[redacted]	Great Demo Bank		[redacted]@caly
☐	Loan Originator	[redacted]	Calyx Software	[redacted]	[redacted]@gmail.co
☐	Loan Originator	[redacted]			[redacted]@freddie

Figure 158: Add from Directory

4. Click **OK**.



CONTACTS

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

Figure 159: Contact Through Directory

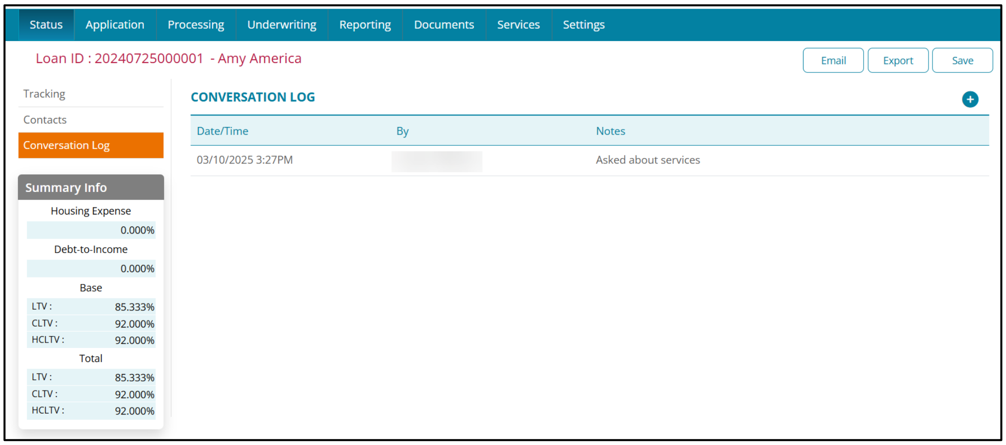
Note: Contacts that are added from the *Contacts* screens can be added to the Zenly *Directory* by selecting the icon displayed next to the *Delete* 🗑 icon.

Status Conversations

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

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

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


Status
Application
Processing
Underwriting
Reporting
Documents
Services
Settings
Email
Export
Save
Tracking
Contacts
Conversation Log

Loan ID : 20240725000001 - Amy America

CONVERSATION LOG

Date/Time	By	Notes
03/10/2025 3:27PM	[redacted]	Asked about services

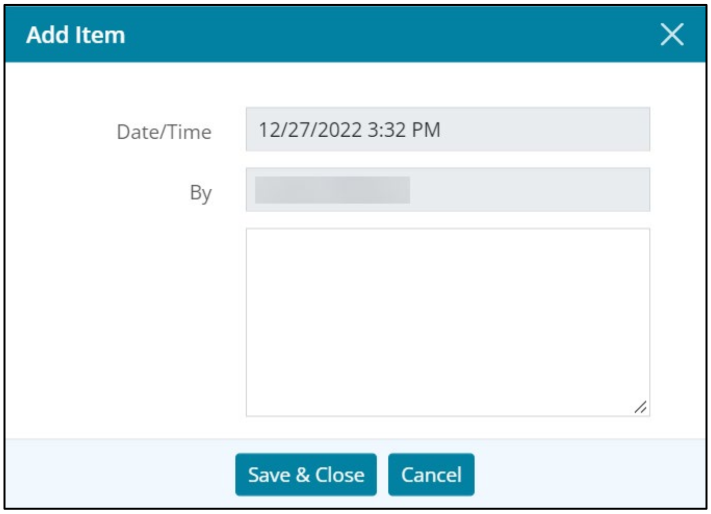
Summary Info

Housing Expense	
	0.000%
Debt-to-Income	
	0.000%
Base	
LTV :	85.333%
CLTV :	92.000%
HCLTV :	92.000%
Total	
LTV :	85.333%
CLTV :	92.000%
HCLTV :	92.000%

Figure 160: Loan Conversations

3. Click **Add**.

4. Enter conversation details.


Add Item
Save & Close
Cancel

Date/Time 12/27/2022 3:32 PM

By [redacted]

Figure 161: Add Item Dialog

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

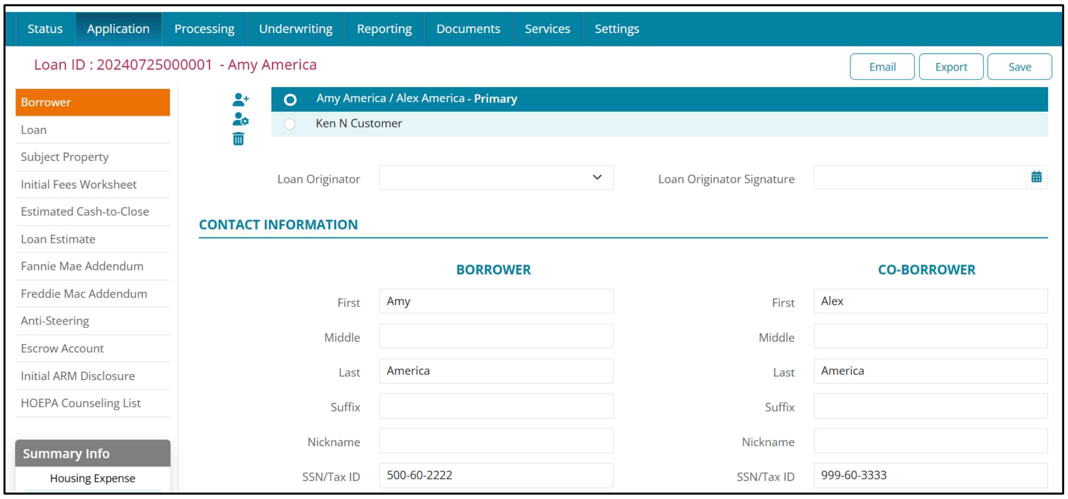
Loan Application

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

Application - Borrower

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

1. Select the **Application** tab.


Status
Application
Processing
Underwriting
Reporting
Documents
Services
Settings
Email
Export
Save
Borrower
Loan
Subject Property
Initial Fees Worksheet
Estimated Cash-to-Close
Loan Estimate
Fannie Mae Addendum
Freddie Mac Addendum
Anti-Steering
Escrow Account
Initial ARM Disclosure
HOEPA Counseling List
Summary Info
Housing Expense

Loan ID : 20240725000001 - Amy America

○ Amy America / Alex America - **Primary**

○ Ken N Customer

Loan Originator

Loan Originator Signature

CONTACT INFORMATION

	BORROWER	CO-BORROWER
First	Amy	Alex
Middle		
Last	America	America
Suffix		
Nickname		
SSN/Tax ID	500-60-2222	999-60-3333

Figure 162: Application Borrowers

2. Select **Borrower**.

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

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

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

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

Borrowers

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

Add Borrower

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

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

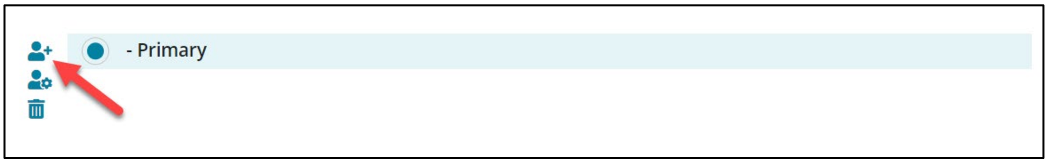


Figure 163: Add Borrower

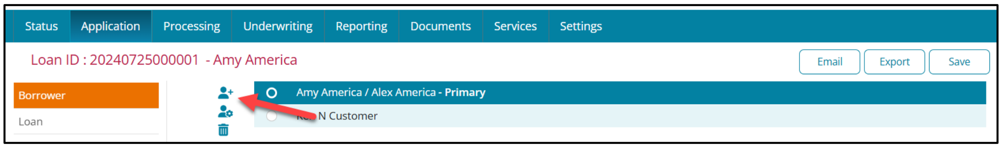
2. Proceed to Borrower/Co-Borrower Information to complete the borrower details.

Import From Leads

The user can import a borrower by using leads.

To Import from Leads:

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



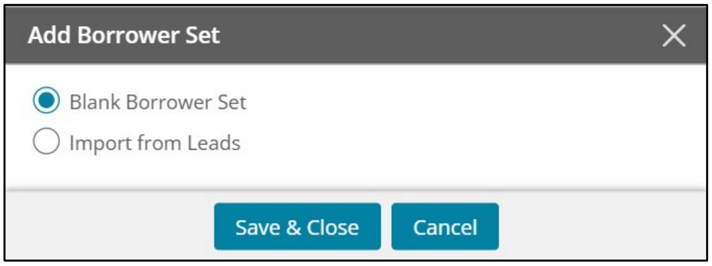
Loan ID : 20240725000001 - Amy America

○ Amy America / Alex America - **Primary**

○ N Customer

Figure 164: Adding a Borrower

2. Choose **Import from Leads**.

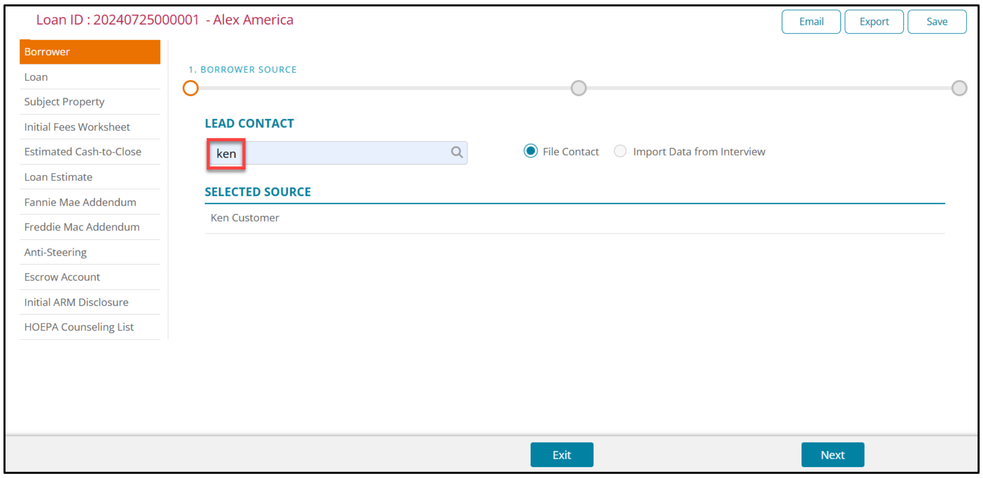

Add Borrower Set
Save & Close
Cancel

● Blank Borrower Set
○ Import from Leads

Figure 165: Import from Leads

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

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


Email
Export
Save
Borrower
Loan
Subject Property
Initial Fees Worksheet
Estimated Cash-to-Close
Loan Estimate
Fannie Mae Addendum
Freddie Mac Addendum
Anti-Steering
Escrow Account
Initial ARM Disclosure
HOEPA Counseling List
1. BORROWER SOURCE
Exit
Next

Loan ID : 20240725000001 - Alex America

LEAD CONTACT: ken

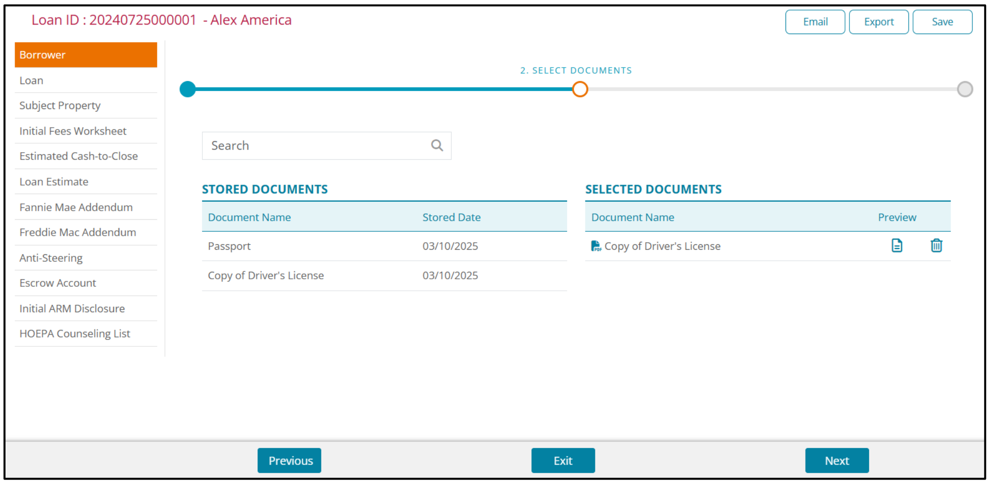
● File Contact ○ Import Data from Interview

SELECTED SOURCE: Ken Customer

Figure 166: Searching Leads

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

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


Loan ID : 20240725000001 - Alex America
Email
Export
Save
Borrower
Loan
Subject Property
Initial Fees Worksheet
Estimated Cash-to-Close
Loan Estimate
Fannie Mae Addendum
Freddie Mac Addendum
Anti-Steering
Escrow Account
Initial ARM Disclosure
HOEPA Counseling List
2. SELECT DOCUMENTS
Search
Previous
Exit
Next

STORED DOCUMENTS

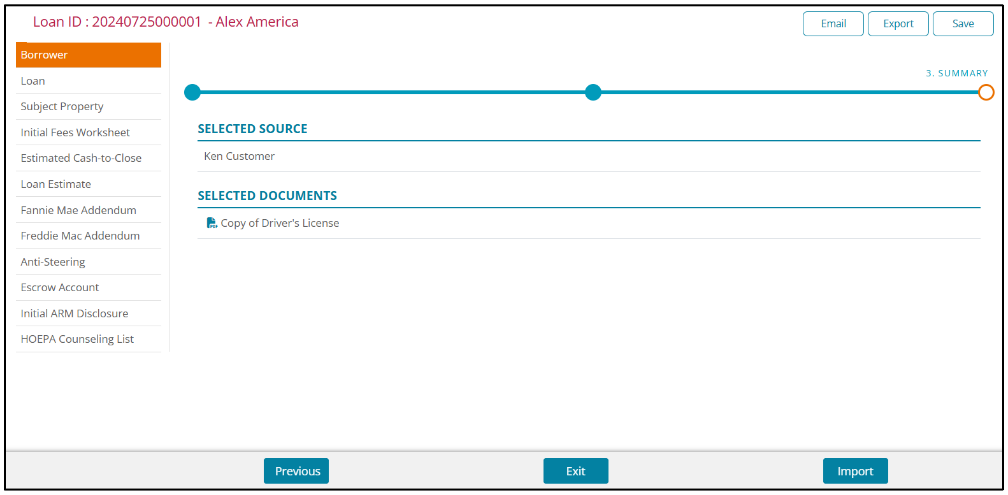
Document Name	Stored Date
Passport	03/10/2025
Copy of Driver's License	03/10/2025

SELECTED DOCUMENTS

Document Name	Preview
Copy of Driver's License	

Figure 167: Select Documents

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


Loan ID : 20240725000001 - Alex America
Email
Export
Save
Borrower
Loan
Subject Property
Initial Fees Worksheet
Estimated Cash-to-Close
Loan Estimate
Fannie Mae Addendum
Freddie Mac Addendum
Anti-Steering
Escrow Account
Initial ARM Disclosure
HOEPA Counseling List
3. SUMMARY
Previous
Exit
Import

SELECTED SOURCE

Ken Customer

SELECTED DOCUMENTS

Copy of Driver's License

Figure 168: Summary

12. Click **Import**.

Delete Borrower

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

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

1. Select the borrower to delete.

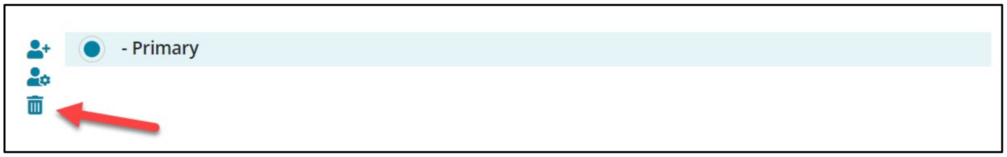


Figure 169: Delete Borrower

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

Swap Primary Borrower

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

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

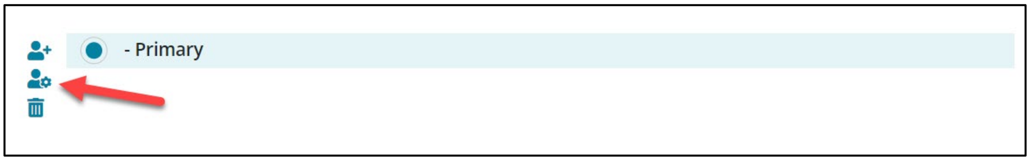
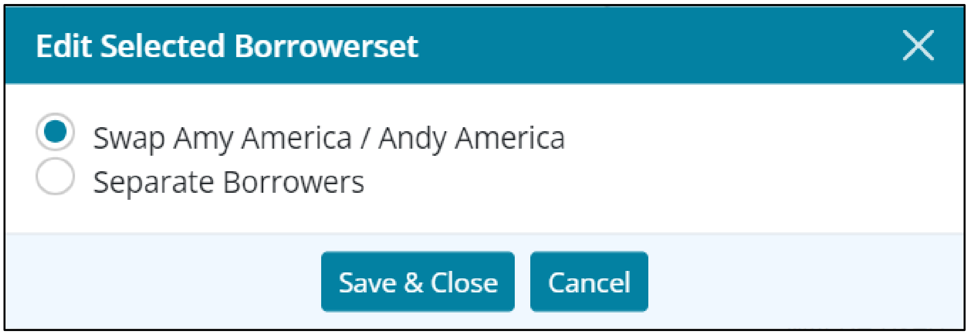


Figure 170: Edit Borrower

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


Edit Selected Borrowerset

● Swap Amy America / Andy America
○ Separate Borrowers

Figure 171: Swap Primary Borrower

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

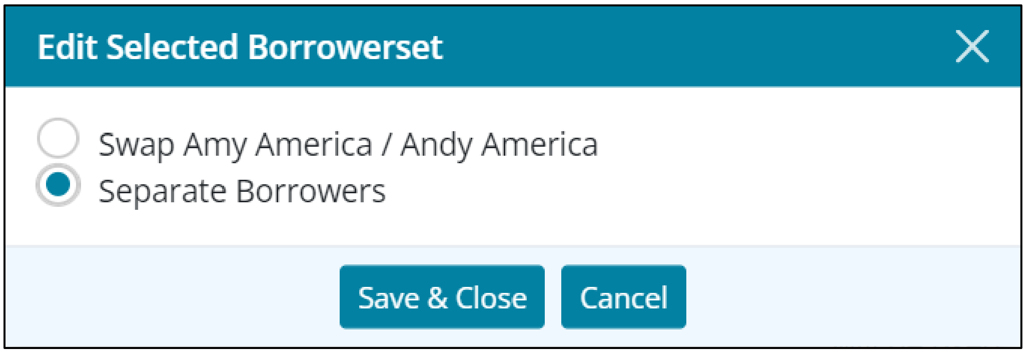
Separate Borrowers

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

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

1. Select the **Borrower Set**. (See Figure 170.)

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



Edit Selected Borrowerset

○ Swap Amy America / Andy America
● Separate Borrowers

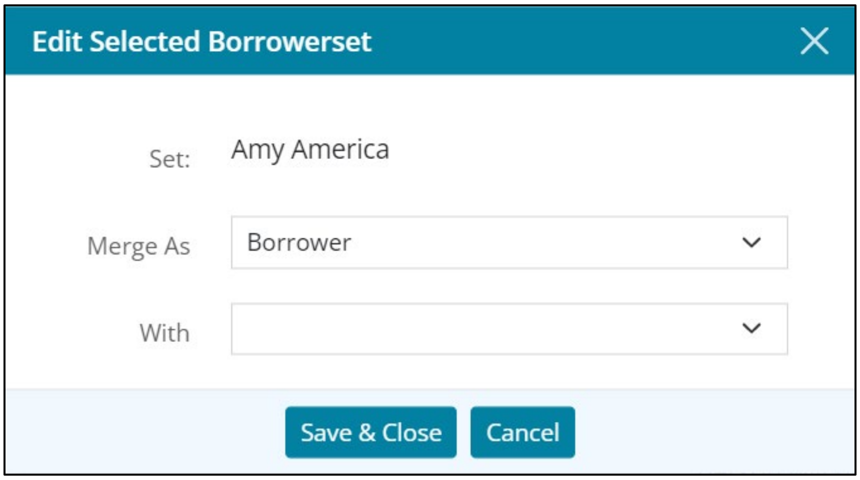
Figure 172: Separate Borrowers

4. Click **Save & Close**.

Merge Borrowers

Use the following steps to merge borrowers.

1. Select one of the borrowers to **Merge**. (See Figure 170.)
2. Click **Edit Borrower**.
3. Select the appropriate **Merge As** option.



Edit Selected Borrowerset

Set: Amy America

Merge As: Borrower

With:

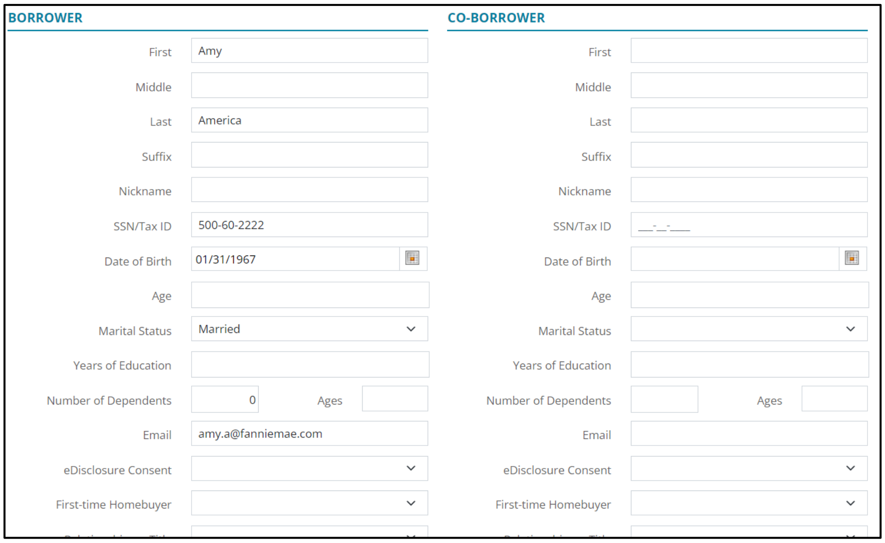
Figure 173: Merge Borrowers

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

Borrower/Co-Borrower Information

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

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



	BORROWER	CO-BORROWER
First	Amy	
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		

Figure 174: Borrower/Co-Borrower Information

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

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

Unmarried Addendum

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

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

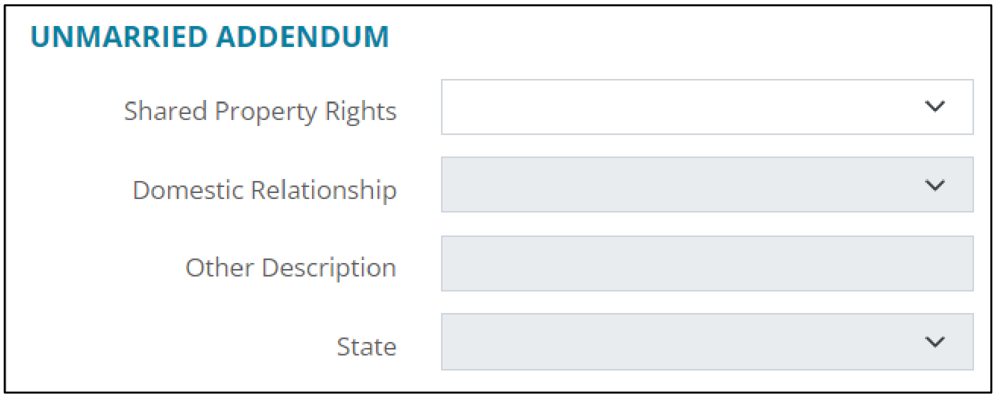


Figure 175: Unmarried Addendum

Note: Proceed to Telephone if answering *No* in Step 1.

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

4. Select the appropriate **State**.

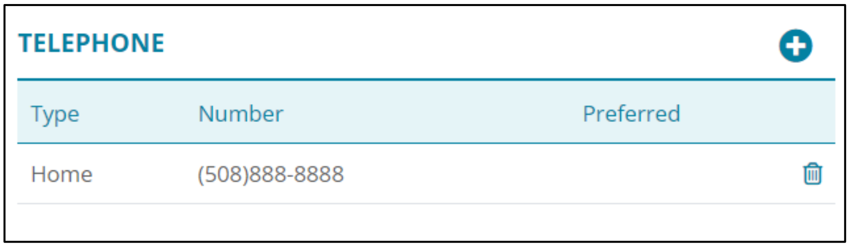
Telephone

Contact telephone numbers are required for all borrowers.

Add Telephone

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

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



Type	Number	Preferred
Home	(508)888-8888	

Figure 176: Add/Edit Telephone Number

2. Select **Telephone Type**.

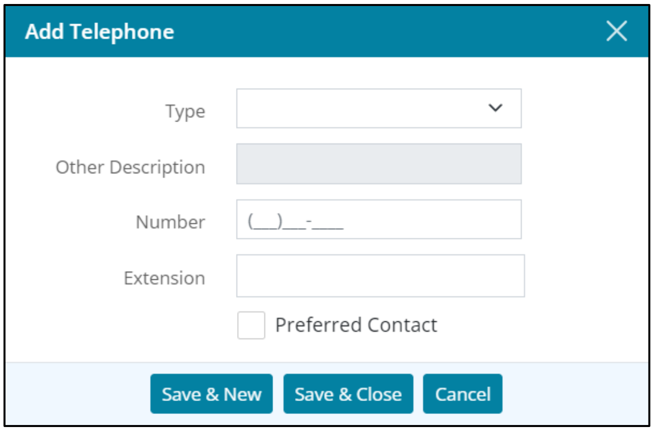

Add Telephone
Type
Other Description
Number
(__)__-___
Extension
☐ Preferred Contact
Save & New
Save & Close
Cancel

Figure 177: Add Telephone Dialog

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

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

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

Edit Telephone

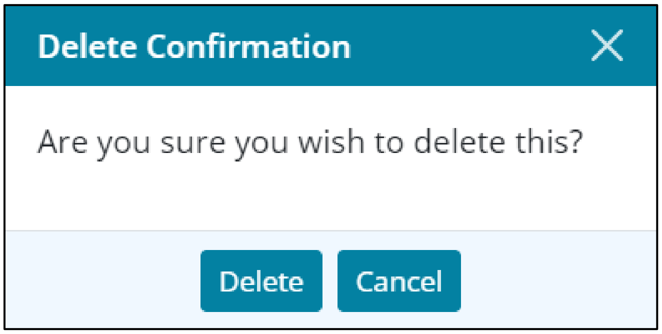
Use the following steps to edit a listed telephone number.

1. Click the phone **Number** to edit. (See Figure 176.)
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 176.)


Delete Confirmation

Are you sure you wish to delete this?

Figure 178: Delete Confirmation

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

Addresses

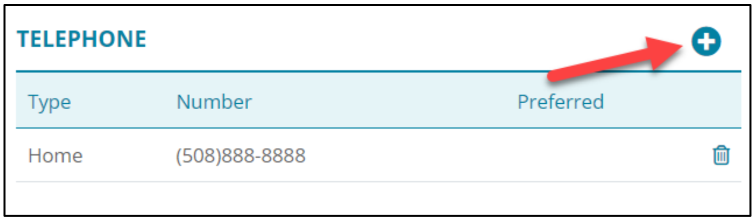
Enter borrower/co-borrower current address information. Important selections for the **Add Address** dialog entries include:

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

Add Address

Use the following steps to add borrower addresses.

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

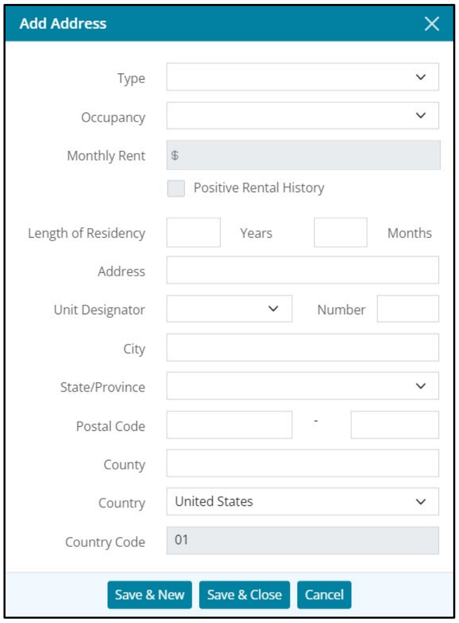


TELEPHONE

Type	Number	Preferred
Home	(508)888-8888	

Figure 179: Add/Edit Current Address

2. 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
Save & New
Save & Close
Cancel

Country: United States

Country Code: 01

Figure 180: Add Address Dialog

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

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

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

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

6. Click **Save & Close.**

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

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

Edit Address

Use the following steps to edit a listed address.

1. Click the **Borrower Address** to edit. (See Figure 179.)

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 179.)
2. Click **Delete** on the *Delete Confirmation* dialog.

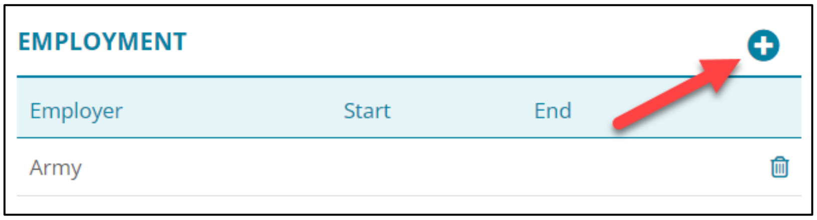
Employment

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.

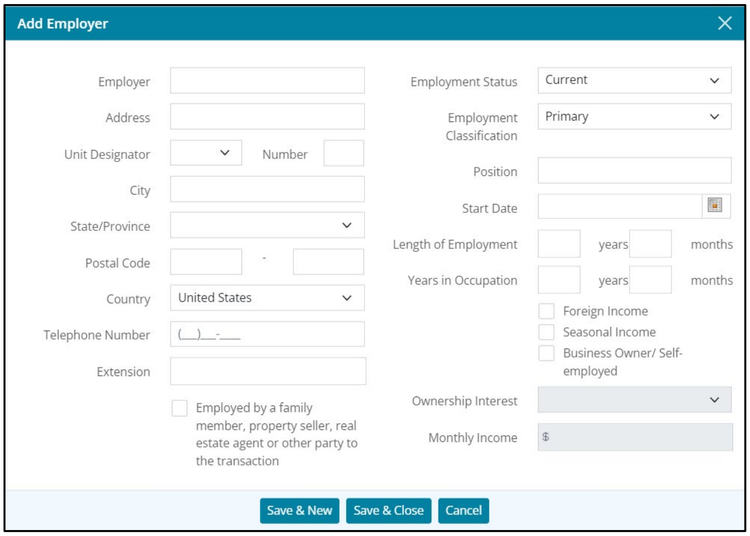


EMPLOYMENT

Employer	Start	End
Army		

Figure 181: Add/Edit Employment History

2. Enter **Employer** name.



Add Employer
Employer
Address
Unit Designator
Number
City
State/Province
Postal Code
Telephone Number
Extension
Employed by a family member, property seller, real estate agent or other party to the transaction
Position
Start Date
Length of Employment
years
months
Years in Occupation
years
months
Foreign Income
Seasonal Income
Business Owner/ Self-employed
Ownership Interest
Monthly Income
$
Save & New
Save & Close
Cancel

Country: United States
Employment Status: Current
Employment Classification: Primary

Figure 182: Add Employer Dialog

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

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

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

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

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

Edit Employment

Use the following steps to edit a listed employer.

1. Click the **Employer** name. (See Figure 181.)
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 181.)
2. Click **Delete** on the *Delete Confirmation* dialog.

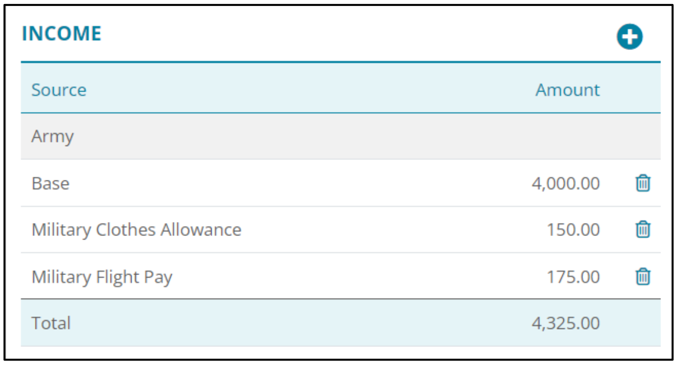
Income

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

Add Income

Use the following steps to add income.

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



INCOME

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

Figure 183: Gross Monthly Income

2. Select the appropriate **Section**.

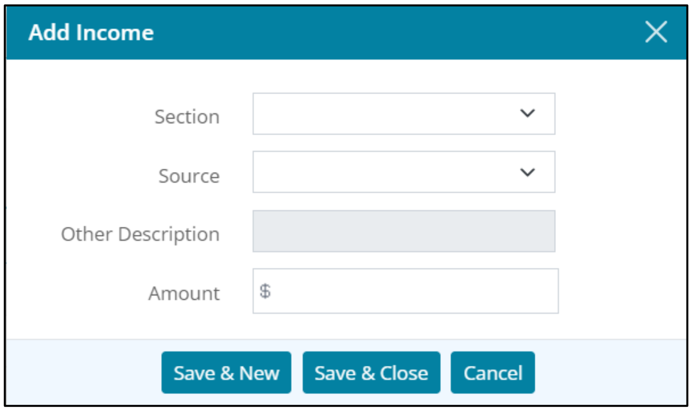


Figure 184: Add Income Dialog

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

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

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

Edit Income

Use the following steps to edit a listed income.

1. Click the **income** to **edit**. (See Figure 183.)
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 183.)
2. Click **Delete** on the *Delete Confirmation*.

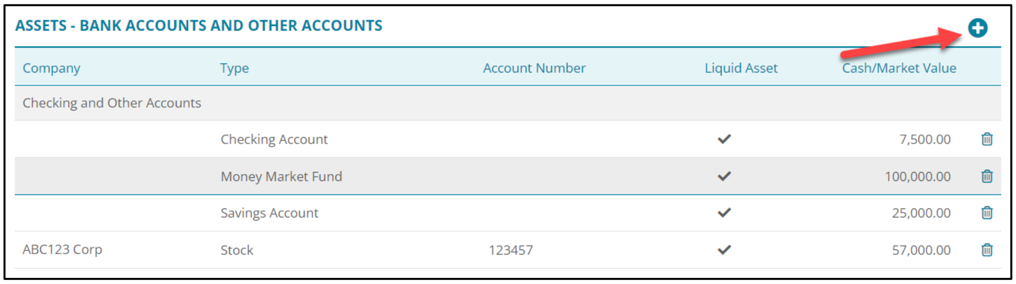
Assets

Borrower/co-borrower assets are combined.

Add Assets

Use the following steps to add assets.

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

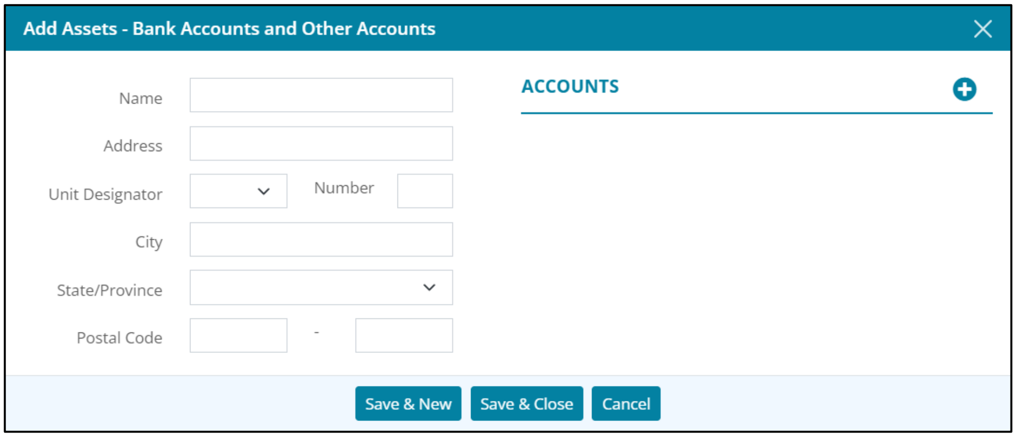


ASSETS - BANK ACCOUNTS AND OTHER ACCOUNTS

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

Figure 185: Combined Borrower/Co-Borrower Assets

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



Add Assets - Bank Accounts and Other Accounts

Figure 186: Add Asset Dialog

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

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

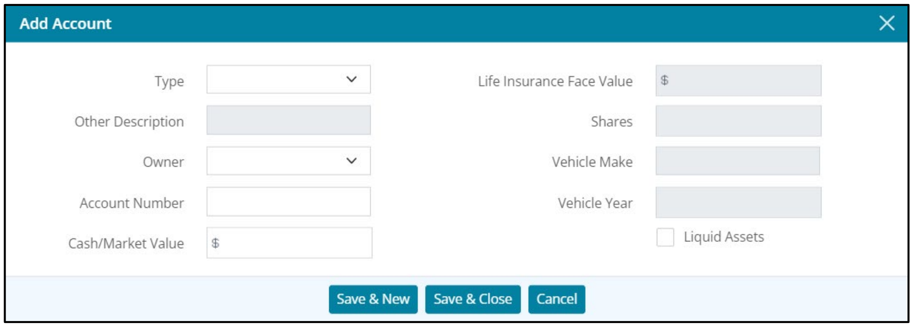
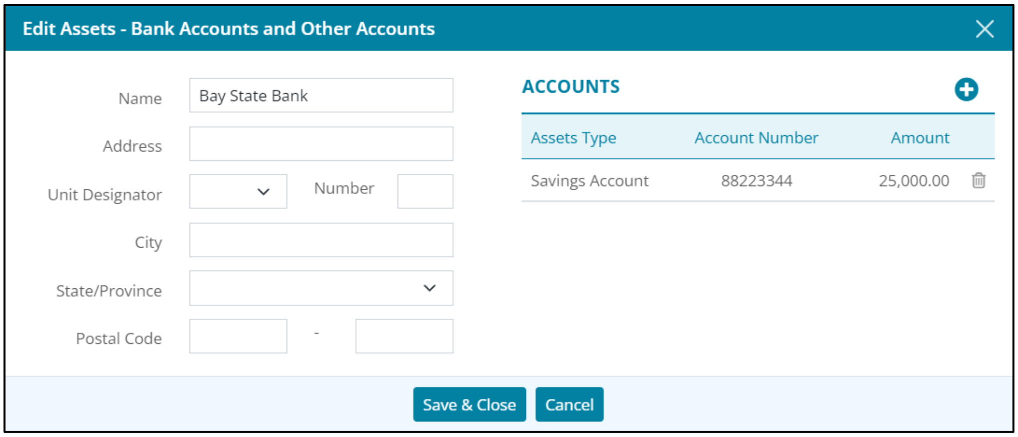

Add Account
Type
Other Description
Owner
Account Number
Cash/Market Value
$
Life Insurance Face Value
$
Shares
Vehicle Make
Vehicle Year
☐ Liquid Assets
Save & New
Save & Close
Cancel

Figure 187: Add New Account Dialog

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


Edit Assets - Bank Accounts and Other Accounts
Address
Unit Designator
Number
City
State/Province
Postal Code
ACCOUNTS
Save & Close
Cancel

Name: Bay State Bank

Assets Type	Account Number	Amount
Savings Account	88223344	25,000.00

Figure 188: Added Asset Account

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

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

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

Edit Assets

Use the following steps to edit a listed asset.

1. Select the **Asset** to edit. (See Figure 185.)

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

Edit Asset Account

Use the following steps to edit a listed asset account.

1. Select the Asset with the account to edit. (See Figure 185.)
2. Select the Account to edit. (See Figure 188.)
3. Update the account information. (See Figure 186.)
4. Click **Save & Close** on the *Add New Account* dialog.
5. Click **Save & Close** on the *Add Asset* dialog.

Delete Assets

Use the following steps to delete a listed asset.

1. Select the **Delete** icon next to the desired Asset. (See Figure 185.)
2. Click **Delete** on the *Delete Confirmation* dialog.

Delete Asset Account

Use the following steps to delete a listed asset account.

1. Select the asset with the account to delete. (See Figure 185.)
2. Select the account to delete. (See Figure 188.)
3. Click **Delete** on the *Delete Confirmation* dialog.
4. Click **Save & Close** on the *Edit Asset* dialog.

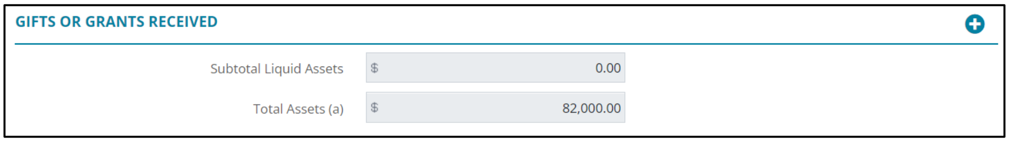
Gifts or Grants

Enter all gifts or grants being applied to the loan.

Add Gifts or Grants

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

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



GIFTS OR GRANTS RECEIVED

Subtotal Liquid Assets $ 0.00

Total Assets (a) $ 82,000.00

Figure 189: Gifts or Grants Received

2. Select the **Type**.

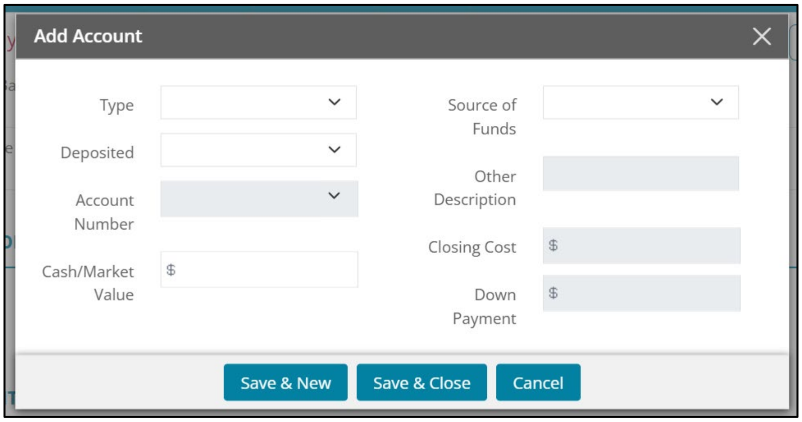

Add Account
Type
Deposited
Account Number
Cash/Market Value
$
Source of Funds
Other Description
Closing Cost
$
Down Payment
$
Save & New
Save & Close
Cancel

Figure 190: Add Account

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

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

4. Enter **Account Number** if deposited.
5. Select **Source of Funds**.
6. If *Lender* or *Non-Originating Lender* options are selected, add a **Closing Cost** and **Down Payment**.

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

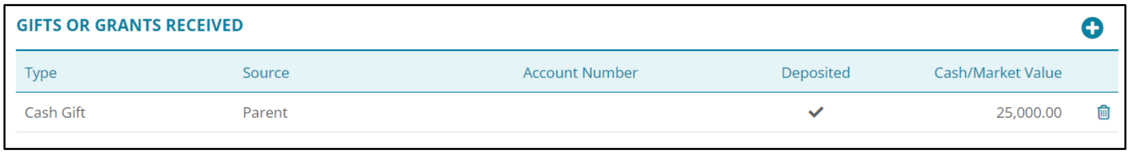
7. Enter **Other Description** when selecting *Other* from *Source of Funds* dropdown.
8. Enter **Cash/Market Value**.
9. Click **Save & Close**.

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

Edit Gifts or Grants

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

1. Select the gift/grant to edit.



GIFTS OR GRANTS RECEIVED

Type	Source	Account Number	Deposited	Cash/Market Value
Cash Gift	Parent		✓	25,000.00

Figure 191: Gifts or Grants Received

2. Update the **Income Information** on the *Edit Account* dialog. (See Add Gifts or Grants details.)
3. Click **Save & Close**.

Delete Gifts or Grants

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

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

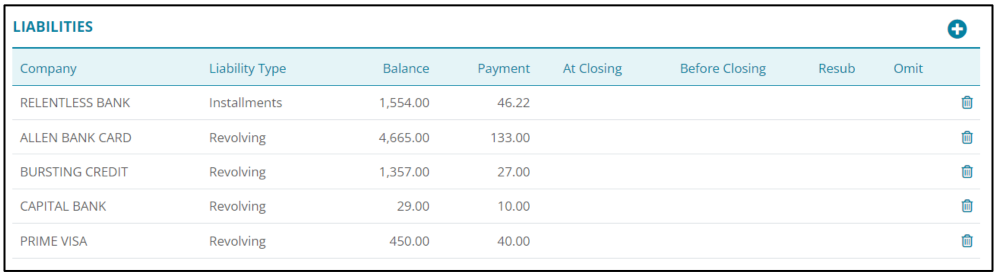
Liabilities

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

Add Liabilities

Use the following steps to add liabilities.

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



LIABILITIES

Company	Liability Type	Balance	Payment	At Closing	Before Closing	Resub	Omit	
RELENTLESS BANK	Installments	1,554.00	46.22					🗑
ALLEN BANK CARD	Revolving	4,665.00	133.00					🗑
BURSTING CREDIT	Revolving	1,357.00	27.00					🗑
CAPITAL BANK	Revolving	29.00	10.00					🗑
PRIME VISA	Revolving	450.00	40.00					🗑

Figure 192: Liabilities List

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

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

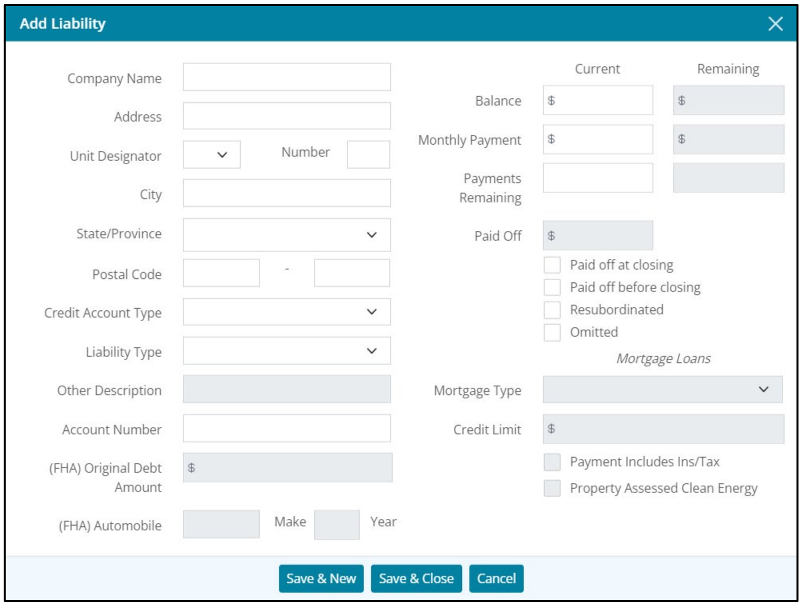

Add Liability
Company Name
Address
Unit Designator
Number
City
State/Province
Postal Code
Credit Account Type
Liability Type
Other Description
Account Number
(FHA) Original Debt Amount
$
(FHA) Automobile
Make
Year
Current
Remaining
Balance
$
$
Monthly Payment
$
$
Payments Remaining
Paid Off
$
☐ Paid off at closing
☐ Paid off before closing
☐ Resubordinated
☐ Omitted
Mortgage Loans
Mortgage Type
Credit Limit
$
☐ Payment Includes Ins/Tax
☐ Property Assessed Clean Energy
Save & New
Save & Close
Cancel

Figure 193: Add Liability Dialog

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

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

Edit Liabilities

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

1. Click the liability to edit. (See Figure 192.)
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 192.)
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.

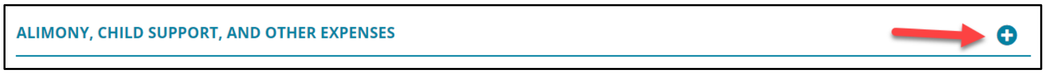
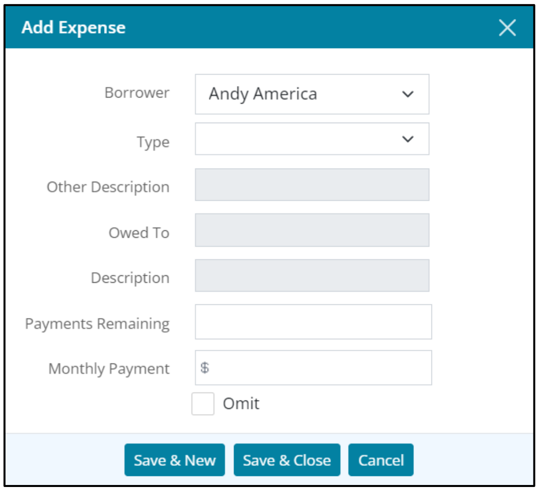

ALIMONY, CHILD SUPPORT, AND OTHER EXPENSES

Figure 194: Alimony, Child Support, Other Expenses

2. Select the expense **Type**.


Add Expense
Type
Other Description
Owed To
Description
Payments Remaining
Monthly Payment
$
Omit
Save & New
Save & Close
Cancel

Borrower: Andy America

Figure 195: Add Expense Type

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

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

Edit Alimony, Child Support, and Other Expenses

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

1. Select the desired expense to **Edit**. (See Figure 194.)
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 194.)

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

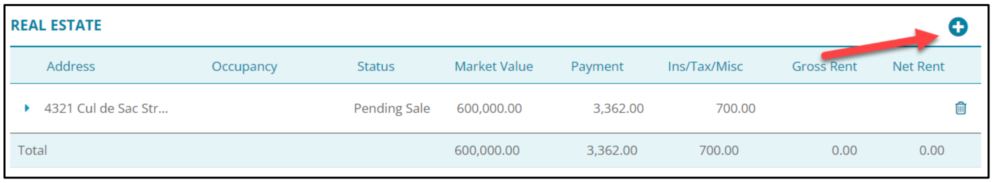
Real Estate

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.

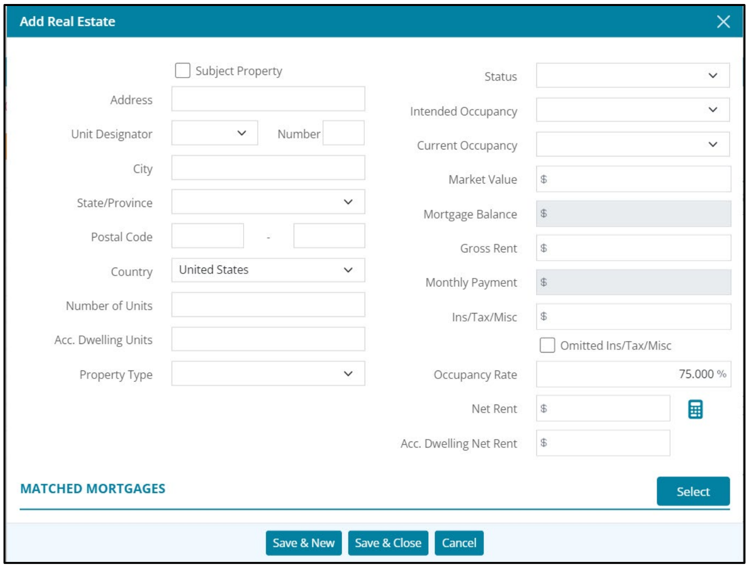


REAL ESTATE

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 196: Existing Real Estate

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



Add Real Estate

☐ Subject Property

Country: United States

Occupancy Rate: 75.000 %

☐ Omitted Ins/Tax/Misc

Address
Unit Designator
Number
City
State/Province
Postal Code
Number of Units
Acc. Dwelling Units
Property Type
Status
Intended Occupancy
Current Occupancy
Market Value
Mortgage Balance
Gross Rent
Monthly Payment
Ins/Tax/Misc
Net Rent
Acc. Dwelling Net Rent
MATCHED MORTGAGES
Select
Save & New
Save & Close
Cancel

Figure 197: 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 196**.**)
2. Update the desired information on the *Edit Real Estate* dialog. (See Add Real Estate for details.)
3. Click **Save & Close**.

Delete Real Estate

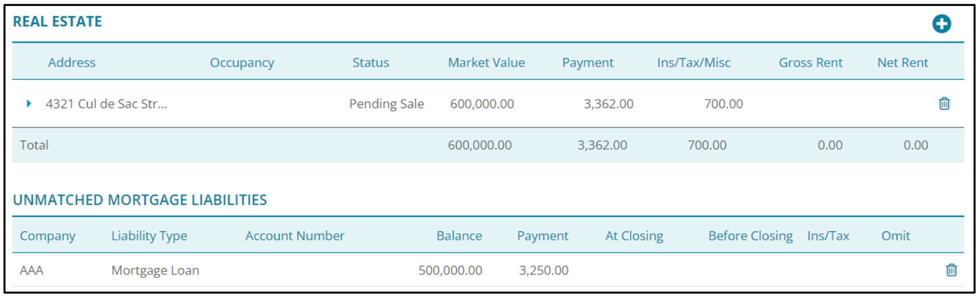
Use the following steps to delete a listed real estate item.

1. Click the **Delete** icon. (See Figure 196.)
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	Omit
AAA	Mortgage Loan		500,000.00	3,250.00				

Figure 198: Unmatched Mortgage Liabilities

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

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

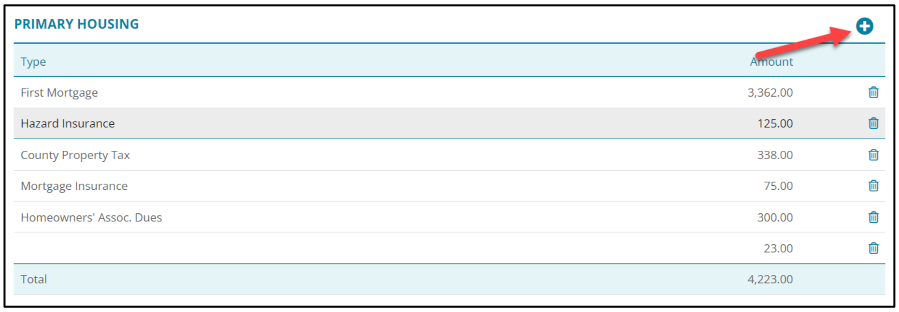
Primary Housing

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

Add Primary Housing

Use the following steps to add primary housing expenses.

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



PRIMARY HOUSING

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

Figure 199: Primary Housing

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

2. Select the expense **Type**.

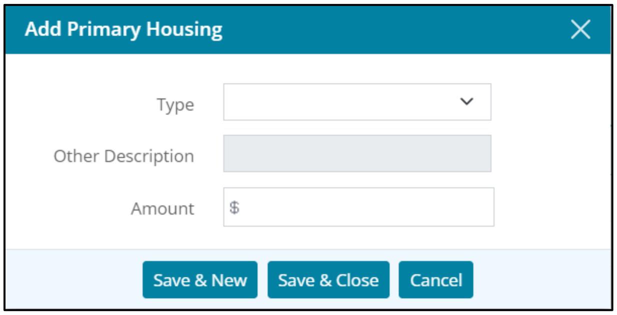


Figure 200: Add Primary Housing Dialog

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

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

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

Edit Primary Housing Expenses

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

1. Click the **Expense** to edit**.** (See Figure 199.)
2. Update the **Address Information** on the *Edit Address* dialog. (See Add Primary Housing for details.)
3. Click **Save & Close**.

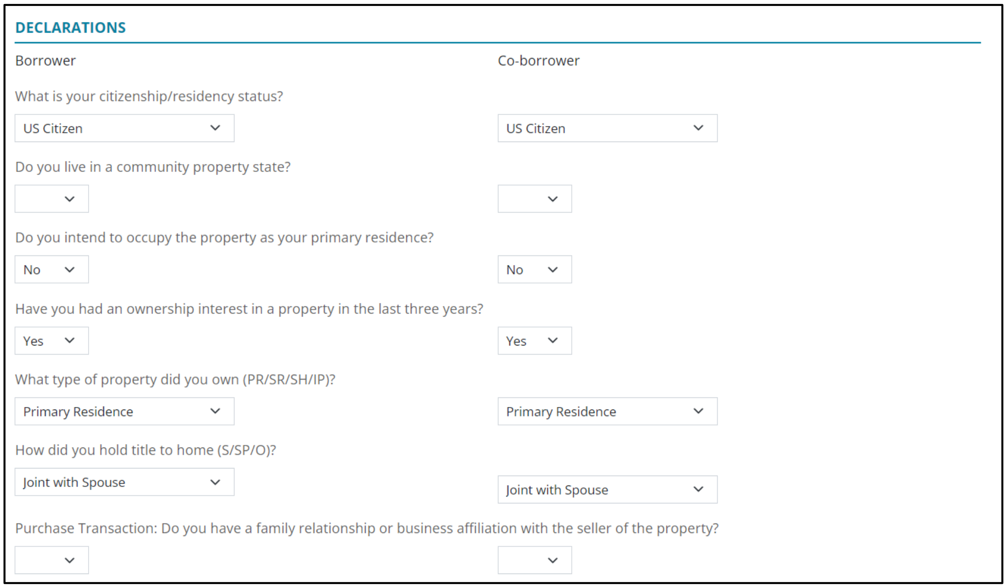
Delete Primary Housing Expenses

1. Click the **Delete** icon. (See Figure 199.)
2. Click **Delete** on the *Delete Confirmation* dialog.

Declarations

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

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

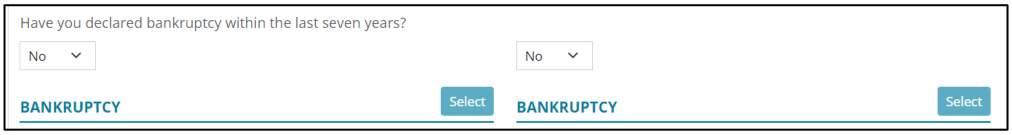


DECLARATIONS

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

Figure 201: Borrower/Co-Borrower Declarations

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



Have you declared bankruptcy within the last seven years?

No	No

Figure 202: Bankruptcy Details

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

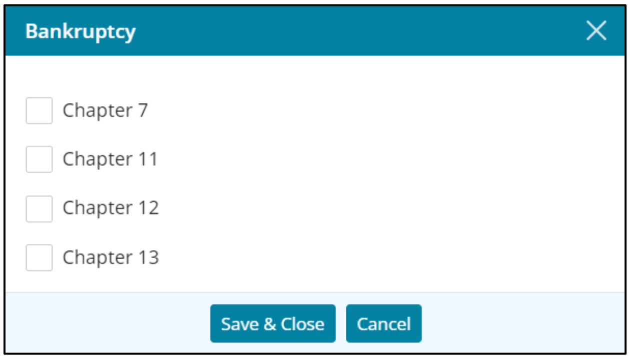
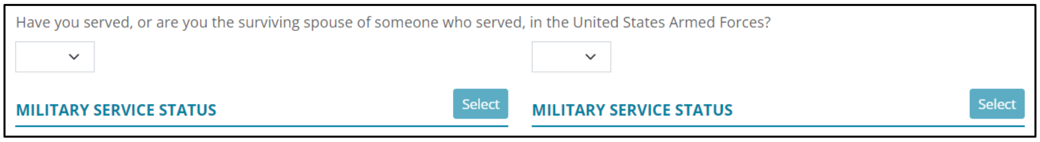


Figure 203: Bankruptcy Dialog

5. Click **Save & Close**.

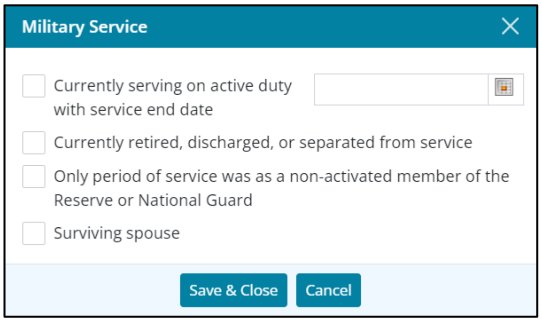
6. Select **Yes** or **No** appropriately for **Military Service**.



Have you served, or are you the surviving spouse of someone who served, in the United States Armed Forces?

Figure 204: Military Service

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



☐ 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
☐ Surviving spouse

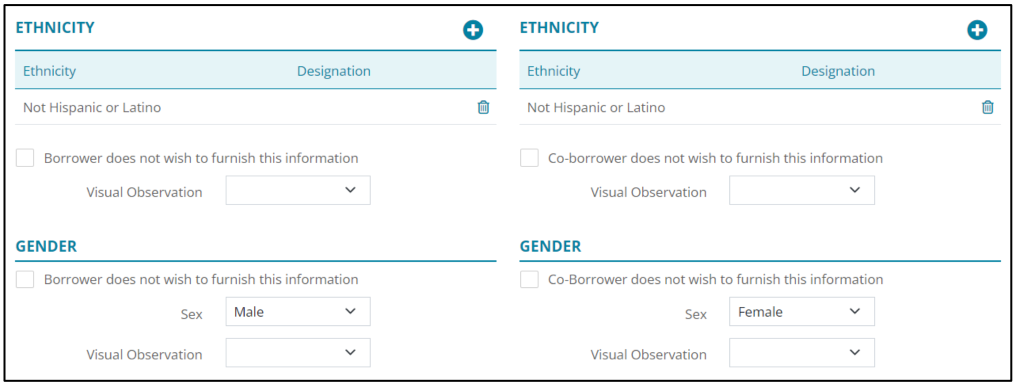
Figure 205: Military Service Dialog

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

Ethnicity and Gender

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

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



Ethnicity	Designation
Not Hispanic or Latino	

☐ Borrower does not wish to furnish this information
Visual Observation:
☐ Borrower does not wish to furnish this information
Sex: Male
Visual Observation:

Ethnicity	Designation
Not Hispanic or Latino	

☐ Co-borrower does not wish to furnish this information
Visual Observation:
☐ Co-Borrower does not wish to furnish this information
Sex: Female
Visual Observation:

Figure 206: Add/Edit Ethnicity

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

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

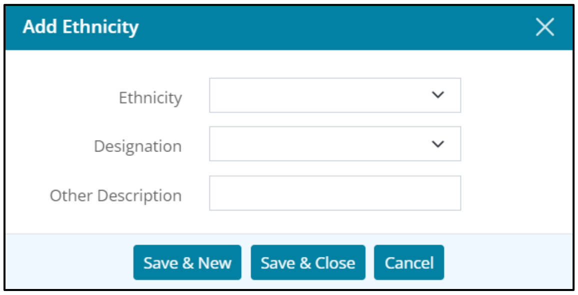


Figure 207: Add Ethnicity Dialog

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

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

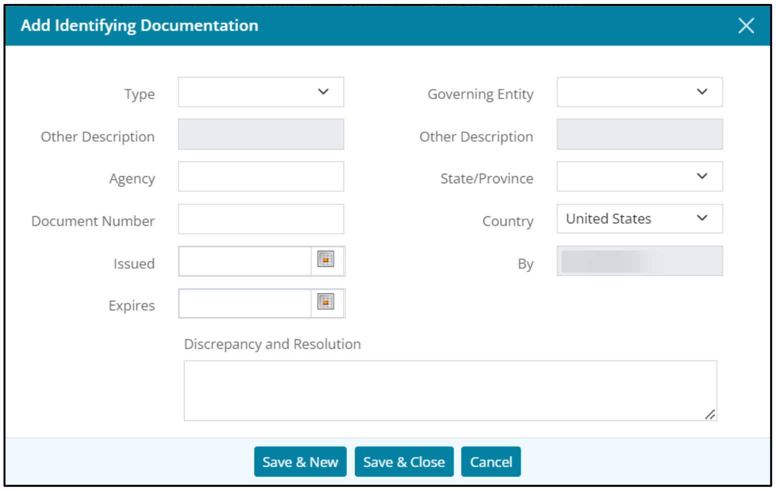
7. Select the appropriate **Gender Visual Observation** option.
8. Select the **Gender Borrower does not wish to furnish this information** checkbox when the borrower declines to provide information.
9. Select the appropriate **Sex** option.
10. Select the appropriate **Visual Observation** option.
11.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

Identifying Documentation

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

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

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


Add Identifying Documentation
Type
Other Description
Agency
Document Number
Issued
Expires
Governing Entity
Other Description
State/Province
Country
By
Discrepancy and Resolution
Save & New
Save & Close
Cancel

Country: United States

Figure 208: Add Identifying Documentation Dialog

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

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

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

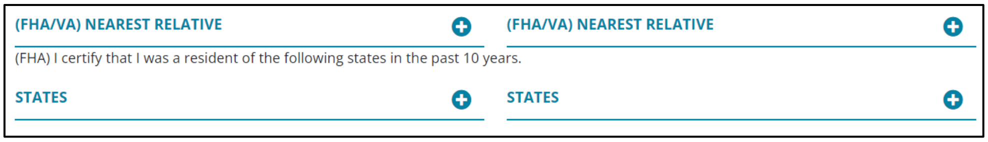
Nearest Relative

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

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

Add Nearest Relative

1. Click the **Add** button.


(FHA/VA) NEAREST RELATIVE
(FHA/VA) NEAREST RELATIVE
STATES
STATES

(FHA) I certify that I was a resident of the following states in the past 10 years.

Figure 209: FHA/VA Nearest Relative

2. Enter the **Relationship** status.

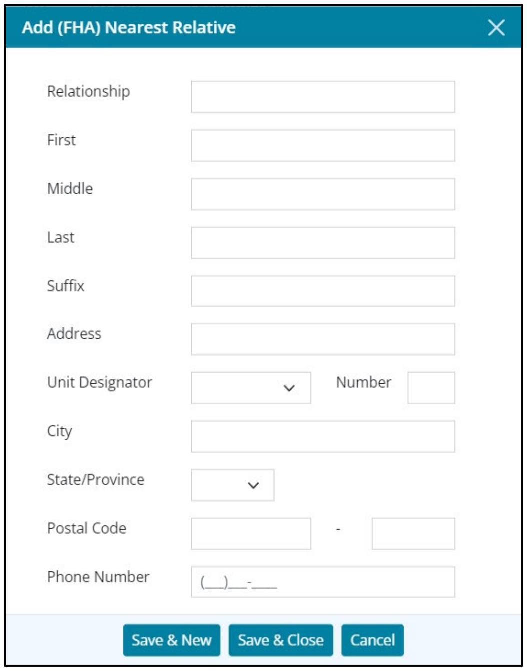

Add (FHA) Nearest Relative
Relationship
First
Middle
Last
Suffix
Address
Unit Designator
Number
City
State/Province
Postal Code
-
Phone Number
(__)__-___
Save & New
Save & Close
Cancel

Figure 210: Add (FHA) Nearest Relative

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

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

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

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

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

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

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

Edit Nearest Relative

Use the following steps to edit a listed nearest relative.

1. Click the **Expense** to edit**.** (See Figure 209.)
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 209.)
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

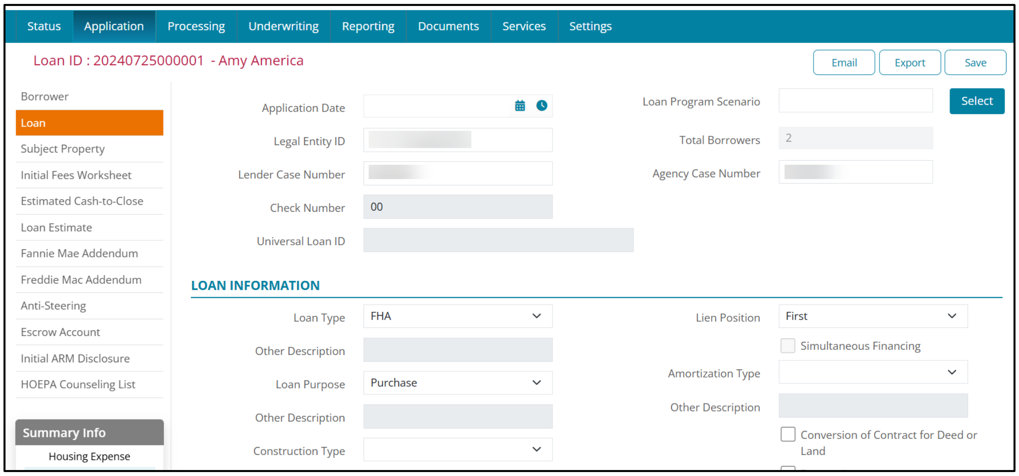
Enter initial loan details or use **Select** to import a pre-defined template.

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**.


Status
Application
Processing
Underwriting
Reporting
Documents
Services
Settings
Email
Export
Save
Select
Borrower
Loan
Subject Property
Initial Fees Worksheet
Estimated Cash-to-Close
Loan Estimate
Fannie Mae Addendum
Freddie Mac Addendum
Anti-Steering
Escrow Account
Initial ARM Disclosure
HOEPA Counseling List
Summary Info
Housing Expense

Loan ID : 20240725000001 - Amy America

Application Date
Legal Entity ID [redacted]
Lender Case Number [redacted]
Check Number 00
Universal Loan ID
Loan Program Scenario
Total Borrowers 2
Agency Case Number [redacted]

LOAN INFORMATION

Loan Type FHA
Other Description
Loan Purpose Purchase
Other Description
Construction Type
Lien Position First
☐ Simultaneous Financing
Amortization Type
Other Description
☐ Conversion of Contract for Deed or Land

Figure 211: Loan Overview

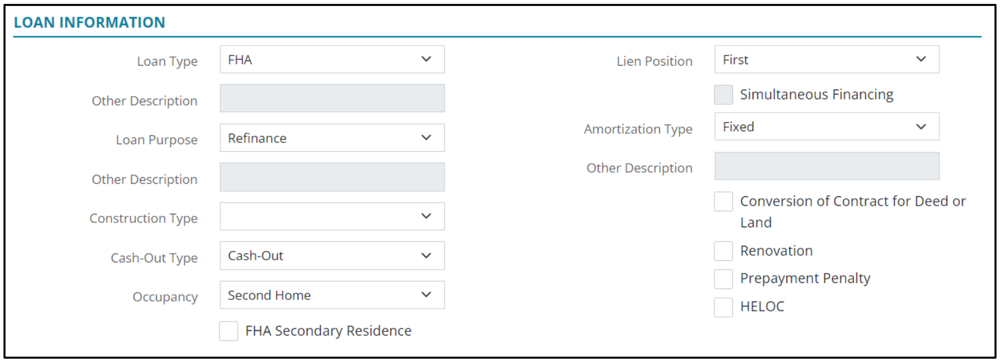
4. Enter the **Legal Entity ID**.
5. Click the **Loan Program Scenario Select** button.
6. Enter the number of **Total Borrowers**.
7. Enter **Agency Case Number**.

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

Loan Information

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

1. Select the **Loan Type**.



LOAN INFORMATION

Loan Type FHA
Other Description
Loan Purpose Refinance
Other Description
Construction Type
Cash-Out Type Cash-Out
Occupancy Second Home
☐ FHA Secondary Residence
Lien Position First
☐ Simultaneous Financing
Amortization Type Fixed
Other Description
☐ Conversion of Contract for Deed or Land
☐ Renovation
☐ Prepayment Penalty
☐ HELOC

Figure 212: Loan Information

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

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

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

11. Select the **Amortization Type**.

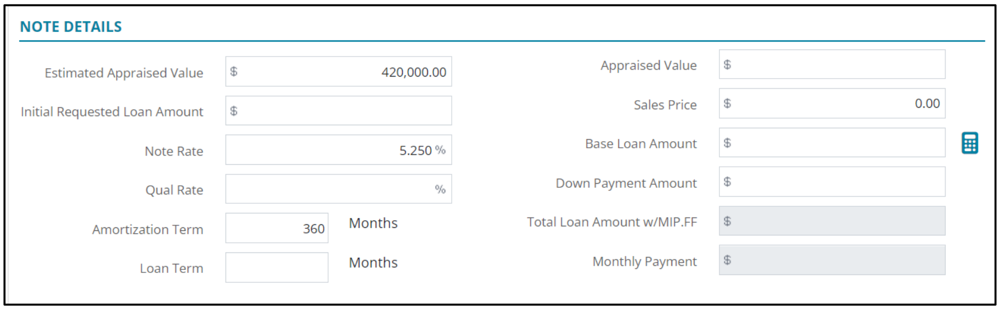
Note: Enter the **Other Amortization Description** if applicable.

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

Note Details

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

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



NOTE DETAILS

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

Figure 213: Note Details

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

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

Rental Income on Subject Property

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

1. Enter **Gross Rent** amount.

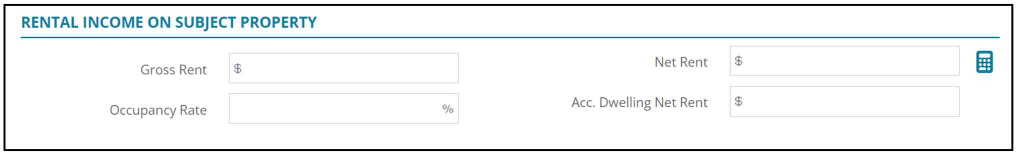

RENTAL INCOME ON SUBJECT PROPERTY
Gross Rent
$
Occupancy Rate
%
Net Rent
$
Acc. Dwelling Net Rent
$

Figure 214: Rental Income

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

Note: The *Ratios* fields auto populate.

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

If Construction Loan

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

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

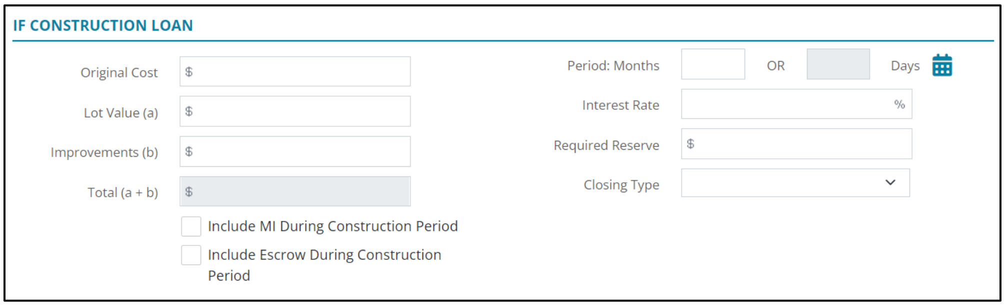

IF CONSTRUCTION LOAN
Original Cost
$
Lot Value (a)
$
Improvements (b)
$
Total (a + b)
$
☐ Include MI During Construction Period
☐ Include Escrow During Construction Period
Period: Months
OR
Days
Interest Rate
%
Required Reserve
$
Closing Type

Figure 215: If Construction Loan

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

Note: *Lot Value + Improvements = Total.*

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

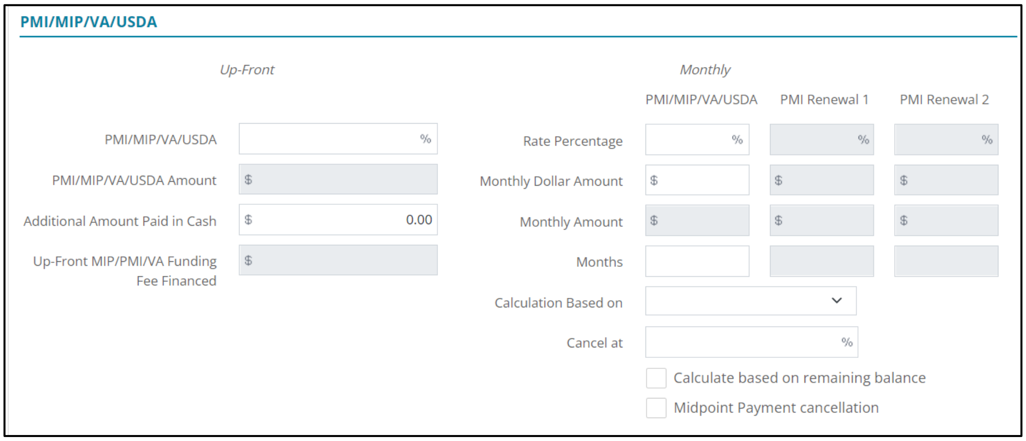
9. Select the **Closing Type** from the dropdown.

PMI/MIP/VA/USDA

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

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

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


PMI/MIP/VA/USDA
Up-Front
Monthly
PMI/MIP/VA/USDA
PMI Renewal 1
PMI Renewal 2
PMI/MIP/VA/USDA %
PMI/MIP/VA/USDA Amount $
Up-Front MIP/PMI/VA Funding Fee Financed $
Rate Percentage % % %
Monthly Dollar Amount $ $ $
Monthly Amount $ $ $
Months
Calculation Based on
Cancel at %
☐ Calculate based on remaining balance
☐ Midpoint Payment cancellation

Additional Amount Paid in Cash $ 0.00

Figure 216: PMI/MIP/VA/USDA Section

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

Rate Adjustment

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

1. Enter the 1st **Change Adjustable Cap** percentage.

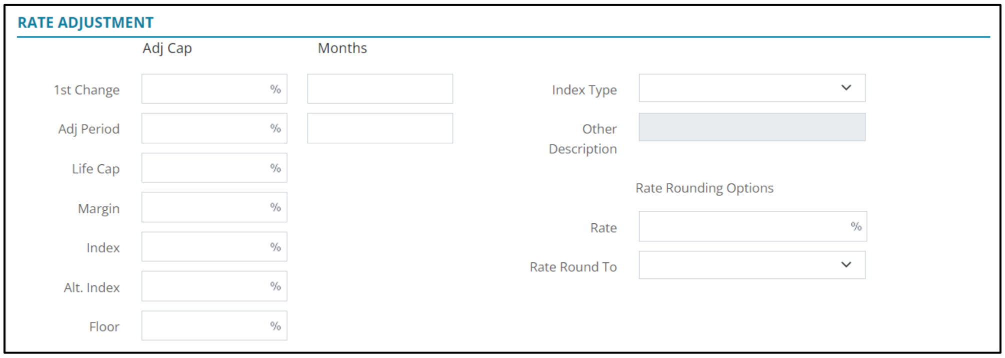

RATE ADJUSTMENT
Adj Cap
Months
1st Change
%
Adj Period
%
Life Cap
%
Margin
%
Index
%
Alt. Index
%
Floor
%
Index Type
Other Description
Rate Rounding Options
Rate
%
Rate Round To

Figure 217: Rate Adjustment

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

Payment Adjustment

Enter payment adjustment information for loans.

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

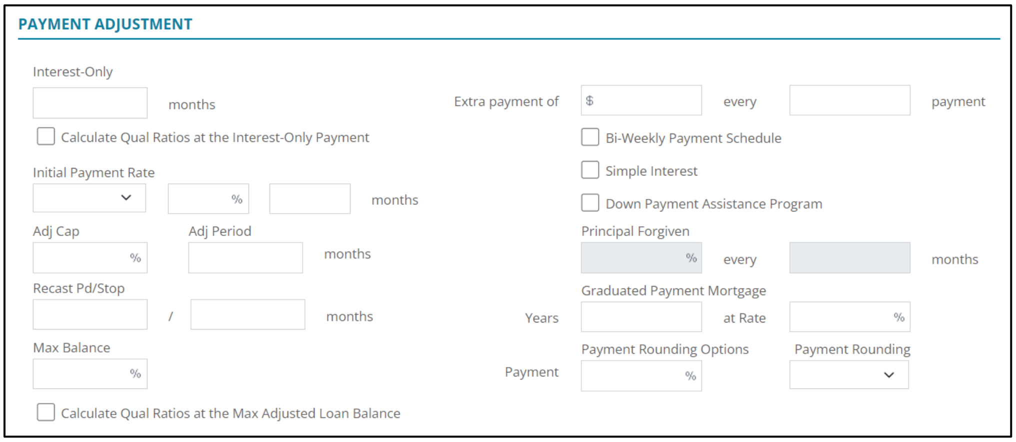

PAYMENT ADJUSTMENT
Interest-Only
months
☐ Calculate Qual Ratios at the Interest-Only Payment
Initial Payment Rate
%
months
Adj Cap
%
Adj Period
months
Recast Pd/Stop
/
months
Max Balance
%
☐ Calculate Qual Ratios at the Max Adjusted Loan Balance
Extra payment of
$
every
payment
☐ Bi-Weekly Payment Schedule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

Figure 218: Payment Adjustments

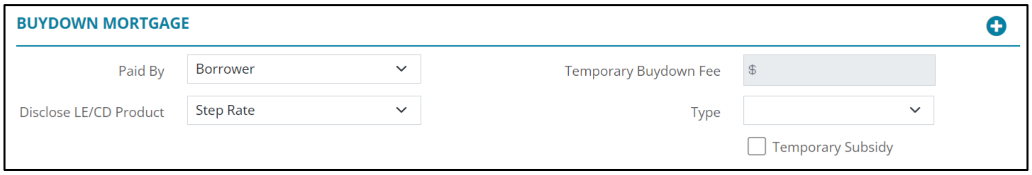
2. Select the **Calculate Qual Ratios at the Interest-Only Payment** checkbox if applicable.

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

Buydown Mortgage

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

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



BUYDOWN MORTGAGE

Paid By: Borrower

Temporary Buydown Fee: $

Disclose LE/CD Product: Step Rate

Type:

☐ Temporary Subsidy

Figure 219: Buydown Mortgage

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

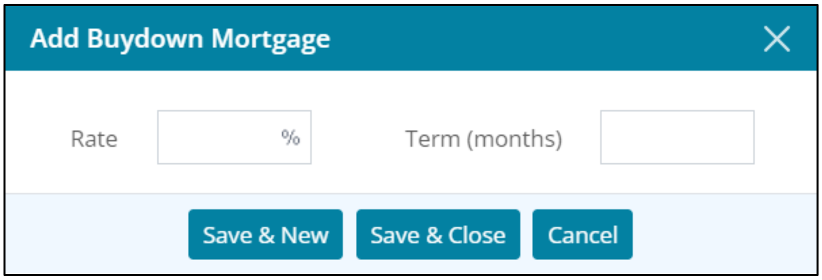

Add Buydown Mortgage
Rate
%
Term (months)
Save & New
Save & Close
Cancel

Figure 220: Add Buydown Mortgage Dialog

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

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

Loan Features

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

1. Click **Add**.

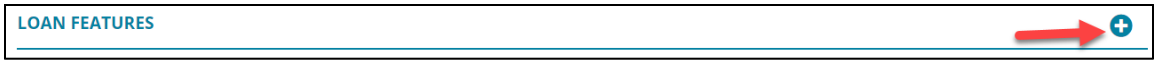
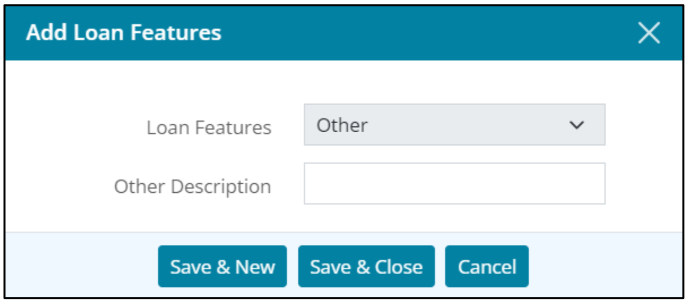

LOAN FEATURES

Figure 221: Loan Features

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


Add Loan Features
Save & New
Save & Close
Cancel

Loan Features: Other
Other Description

Figure 222: Add Loan Features Dialog

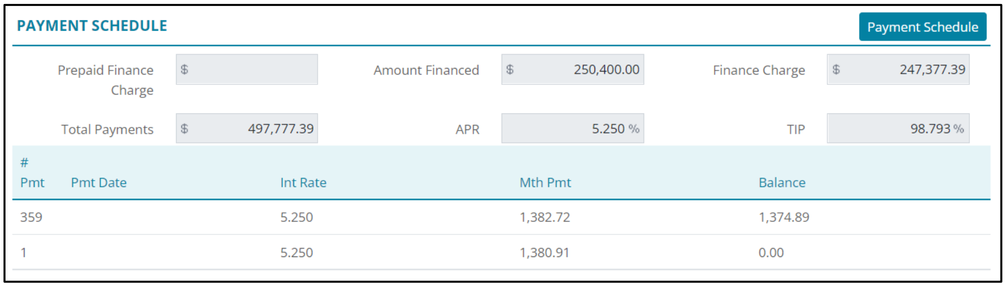
4. Click **Save & Close**.

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

Payment Schedule

The **Payment Schedule** is automatically calculated.

1. Click **Payment Schedule**.

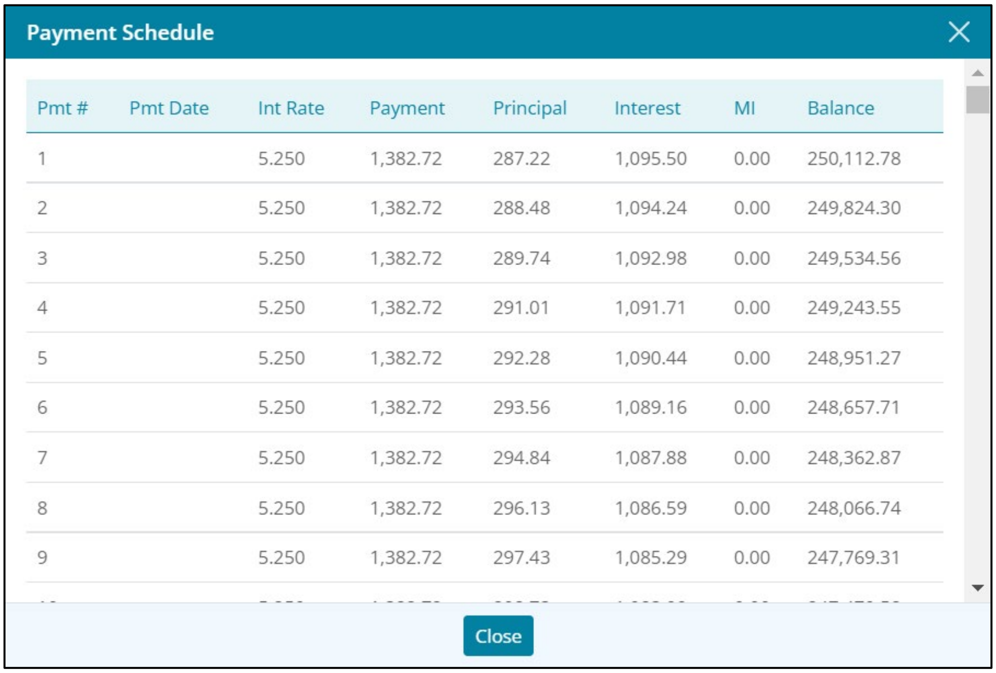


Prepaid Finance Charge	$	Amount Financed	$ 250,400.00	Finance Charge	$ 247,377.39
Total Payments	$ 497,777.39	APR	5.250 %	TIP	98.793 %

# Pmt	Pmt Date	Int Rate	Mth Pmt	Balance
359		5.250	1,382.72	1,374.89
1		5.250	1,380.91	0.00

Figure 223: View Payment Schedule

2. Review **Payment Schedule**.



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

Figure 224: Payment Schedule

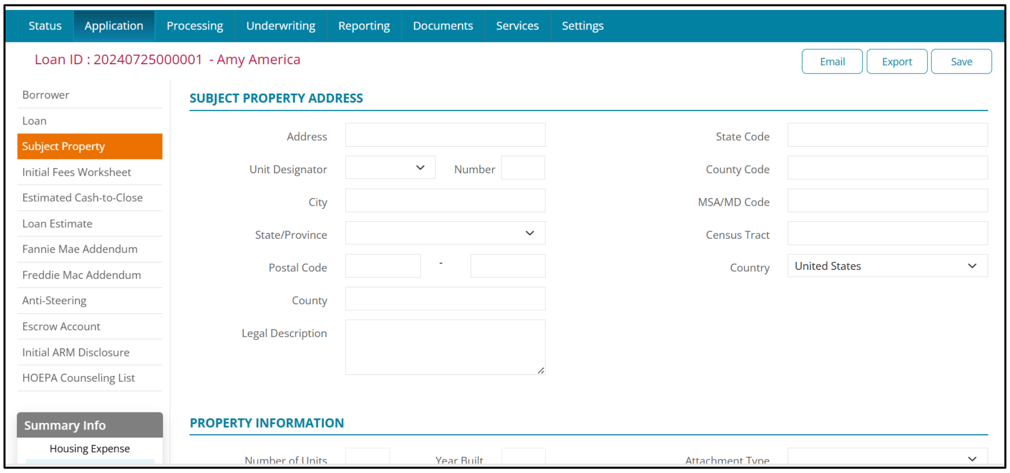
Subject Property

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

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

Subject Property Address

1. Verify the auto populated fields.


Status
Application
Processing
Underwriting
Reporting
Documents
Services
Settings
Email
Export
Save
Borrower
Loan
Subject Property
Initial Fees Worksheet
Estimated Cash-to-Close
Loan Estimate
Fannie Mae Addendum
Freddie Mac Addendum
Anti-Steering
Escrow Account
Initial ARM Disclosure
HOEPA Counseling List
Summary Info
Housing Expense
SUBJECT PROPERTY ADDRESS
Address
Unit Designator
Number
City
State/Province
Postal Code
County
Legal Description
State Code
County Code
MSA/MD Code
Census Tract
Country
PROPERTY INFORMATION
Number of Units
Year Built
Attachment Type

Loan ID : 20240725000001 - Amy America

Country: United States

Figure 225: Subject Property Details

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

Property Information

1. Enter the **Number of Units** and the **Year Built**.

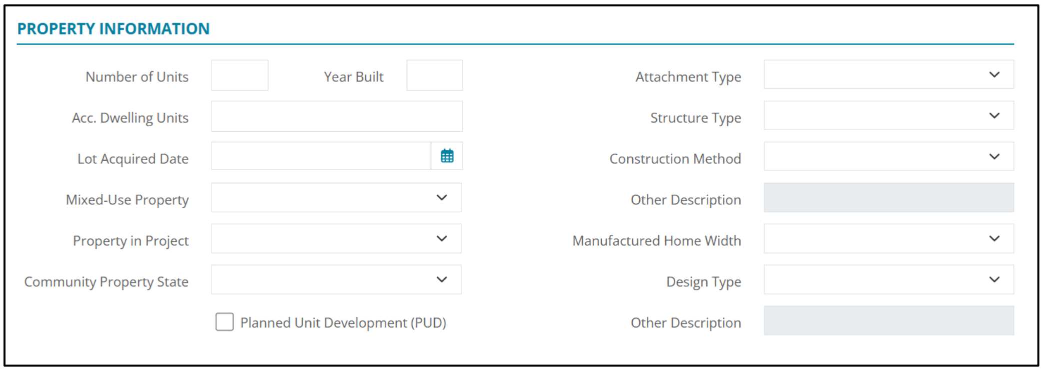

PROPERTY INFORMATION
Number of Units
Year Built
Acc. Dwelling Units
Lot Acquired Date
Mixed-Use Property
Property in Project
Community Property State
☐ Planned Unit Development (PUD)
Attachment Type
Structure Type
Construction Method
Other Description
Manufactured Home Width
Design Type
Other Description

Figure 226: Property Information

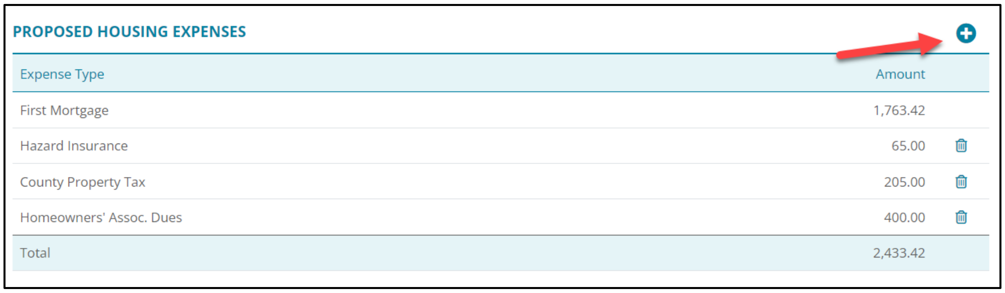
2. If needed, enter the **Acc.** (Accessory) **Dwelling Units**.
3. For classic loan applications, enter **Year Acquired** if refinancing.

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

Proposed Housing Expenses

Enter the borrower/co-borrower disclosed housing expenses.

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

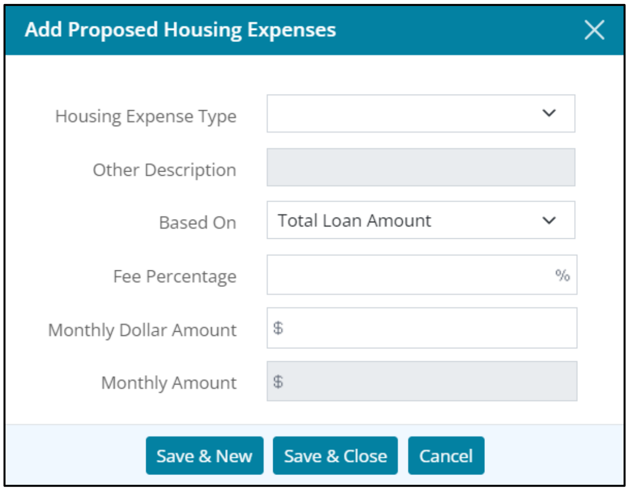


PROPOSED HOUSING EXPENSES

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

Figure 227:Proposed Housing Expenses

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



Housing Expense Type

Other Description

Based On: Total Loan Amount

Fee Percentage: %

Monthly Dollar Amount: $

Monthly Amount: $

Figure 228: Add Proposed Housing Expenses Dialog

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

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

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

Subordinate Financing

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

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

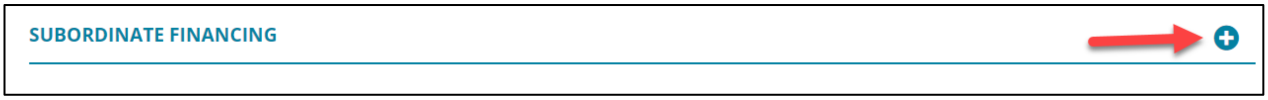


Figure 229: Subordinate Financing

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

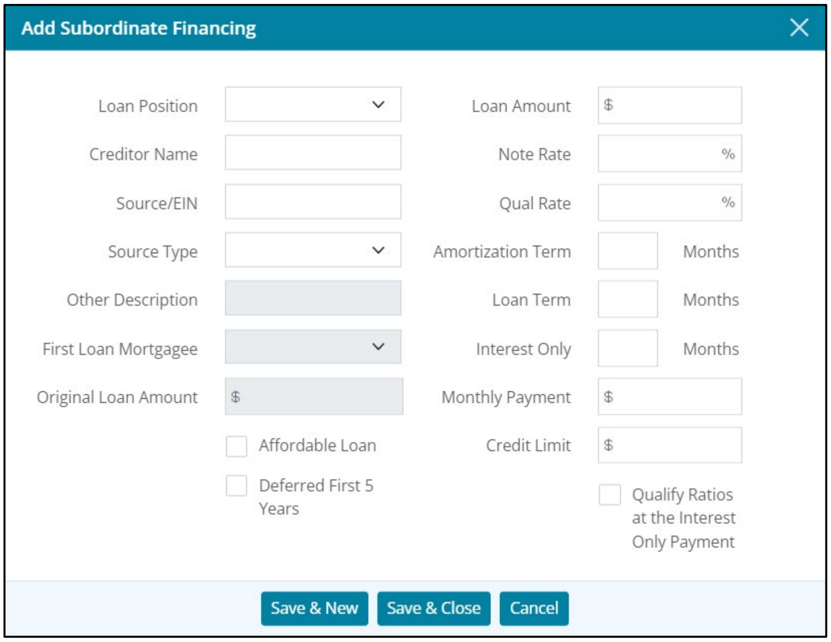
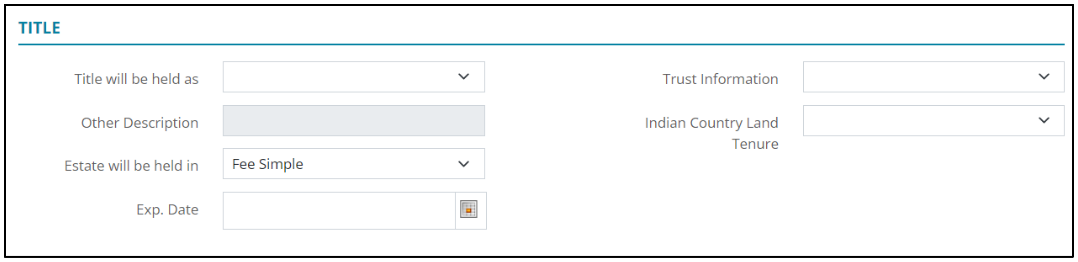

Add Subordinate Financing
Loan Position
Creditor Name
Source/EIN
Source Type
Other Description
First Loan Mortgagee
Original Loan Amount
$
☐ Affordable Loan
☐ Deferred First 5 Years
Loan Amount
$
Note Rate
%
Qual Rate
%
Amortization Term
Months
Loan Term
Months
Interest Only
Months
Monthly Payment
$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

Figure 230: Add Subordinate Financing

Title

Enter the information to include in the new title.

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


TITLE
Title will be held as
Other Description
Exp. Date
Trust Information
Indian Country Land Tenure

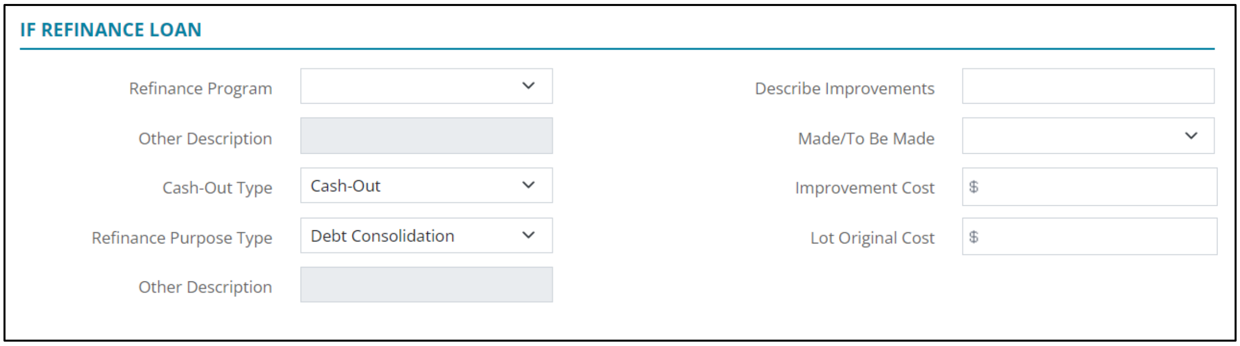
Estate will be held in: Fee Simple

Figure 231: Property Title Details

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

If Refinancing Loan

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



IF REFINANCE LOAN

Refinance Program		Describe Improvements	
Other Description		Made/To Be Made	
Cash-Out Type	Cash-Out	Improvement Cost	$
Refinance Purpose Type	Debt Consolidation	Lot Original Cost	$
Other Description			

Figure 232: If Refinancing Loan

Names on Title

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

Copy Borrower

Use the following to add borrower name to the title.

Note: Copy borrower overwrites existing names.

1. Click **Copy Borrower**.

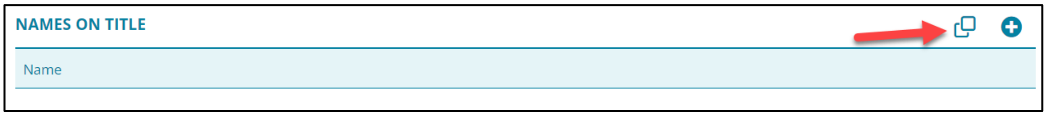


Figure 233: Names on Title

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

Add Name

1. Click the **Add** button. (See Figure 233.)

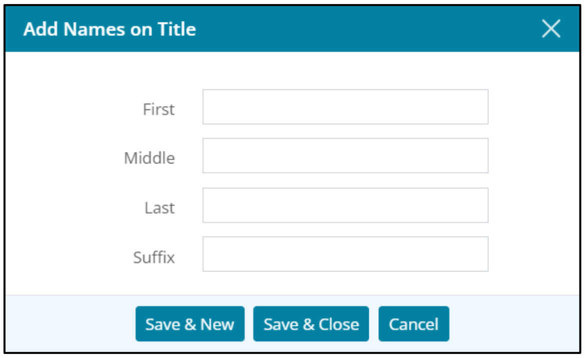


Figure 234: Add Names on Title Dialog

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

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

Edit Name

Use the following steps to edit a name.

1. Click the name to edit. (See Figure 233.)
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 233.)
2. Click **Delete** on the *Delete Confirmation* dialog.

Energy Improvements

Select the appropriate energy improvements.

1. Click **Select**.

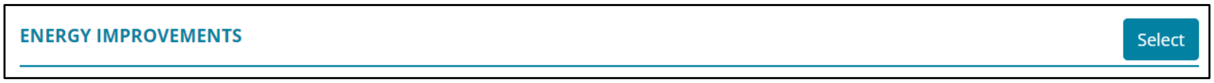
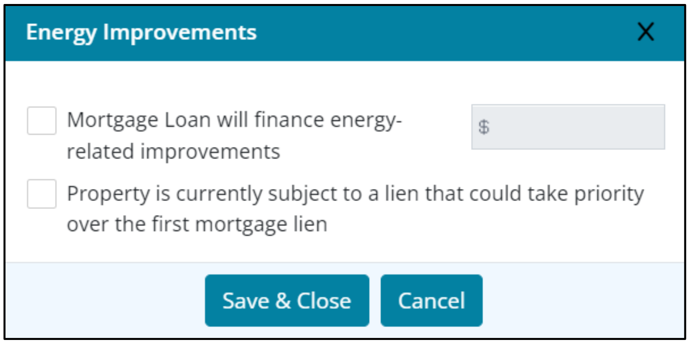


Figure 235: Energy Improvements

2. Select the appropriate checkbox.



☐ Mortgage Loan will finance energy-related improvements $

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

Figure 236: Energy Improvements Dialog

3. Click **Save & Close**.

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

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

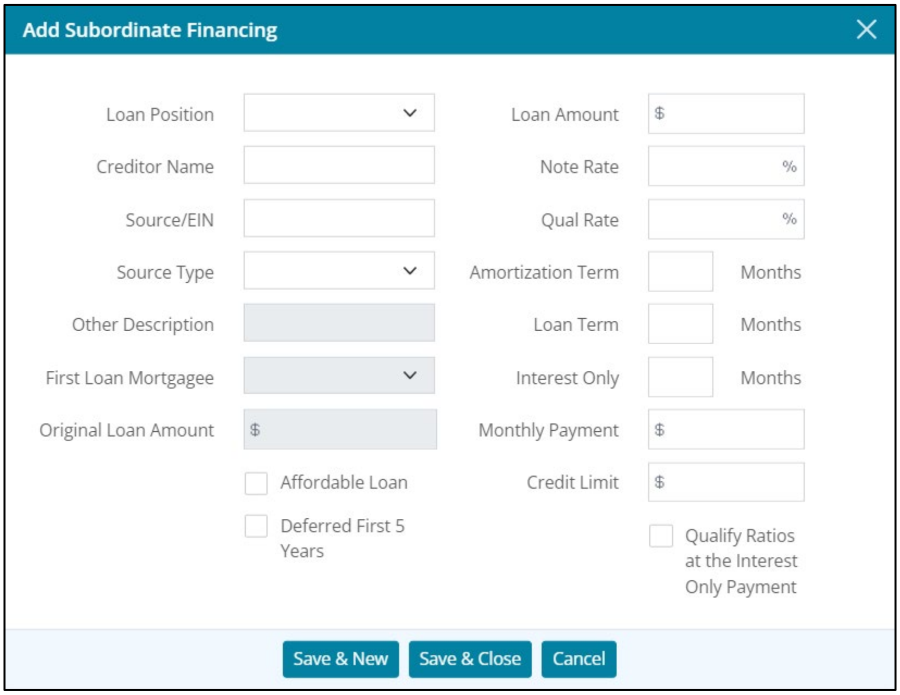

Add Subordinate Financing
Loan Position
Creditor Name
Source/EIN
Source Type
Other Description
First Loan Mortgagee
Original Loan Amount
$
☐ Affordable Loan
☐ Deferred First 5 Years
Loan Amount
$
Note Rate
%
Qual Rate
%
Amortization Term
Months
Loan Term
Months
Interest Only
Months
Monthly Payment
$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

Figure 237: Add Subordinate Financing Dialog

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

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

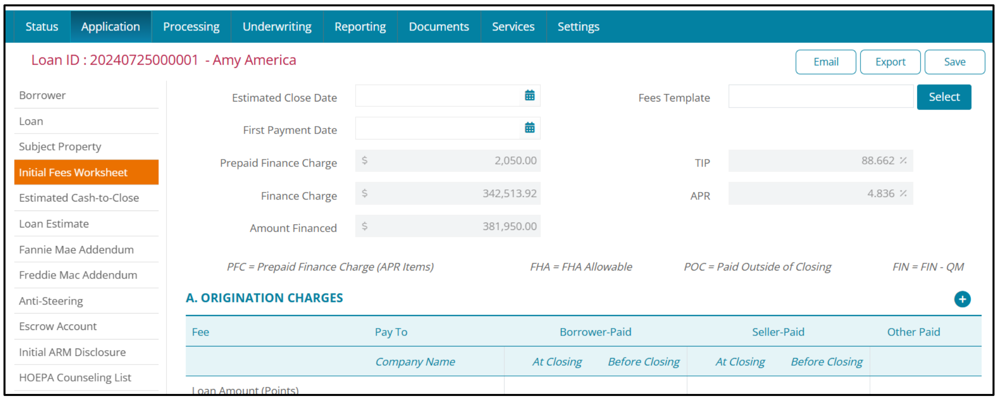
8. Enter **Loan Amount**.
9. Enter **Note Rate** percentage.
10. Enter **Qual Rate** percentage.
11. Enter **Amortization Term Months**.
12. Enter **Loan Term Months**.
13. Enter **Interest Only Months**.
14. Enter **Monthly Payment**.
15. Enter **Credit Limit**.
16. Select the **Quality Ratios** checkbox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

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

Initial Fees Worksheet

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

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


Status
Application
Processing
Underwriting
Reporting
Documents
Services
Settings
Email
Export
Save
Borrower
Loan
Subject Property
Initial Fees Worksheet
Estimated Cash-to-Close
Loan Estimate
Fannie Mae Addendum
Freddie Mac Addendum
Anti-Steering
Escrow Account
Initial ARM Disclosure
HOEPA Counseling List
Select
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)

Loan ID : 20240725000001 - Amy America

Estimated Close Date
First Payment Date
Prepaid Finance Charge $ 2,050.00
Finance Charge $ 342,513.92
Amount Financed $ 381,950.00
Fees Template
TIP 88.662 %
APR 4.836 %

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

Figure 238: Initial Fees Worksheet

Fees Template

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

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

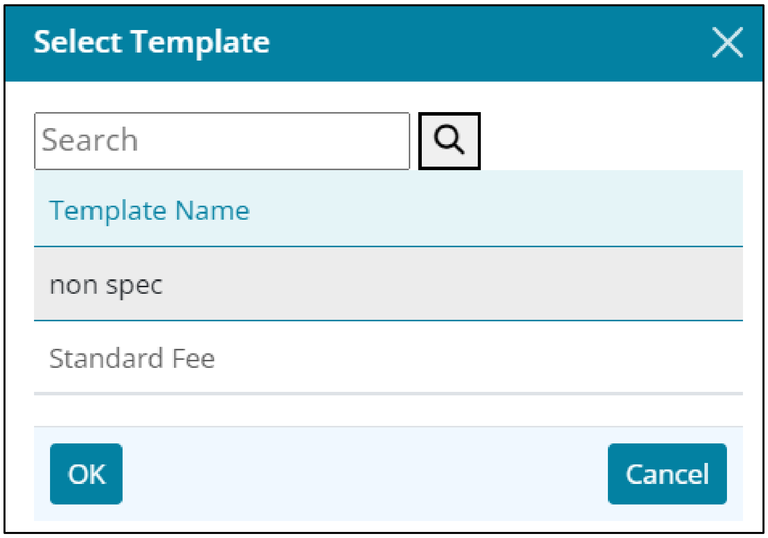

Select Template
Search
Template Name
non spec
Standard Fee
OK
Cancel

Figure 239: Select Template Dialog

2. Select the **Template Name**.

Note: Use *Search* to browse stored templates.

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

Origination Charges

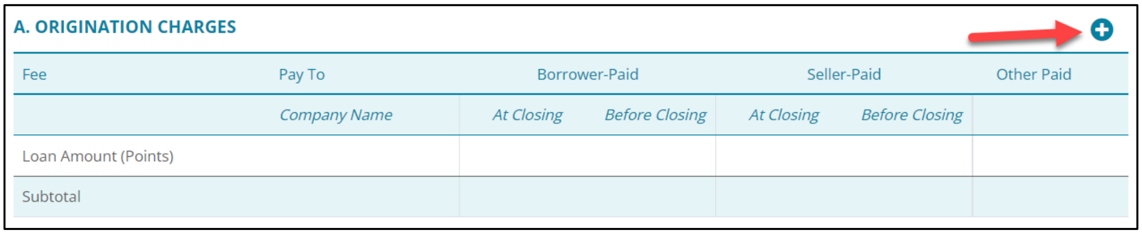
Use the fees template created on the **TEMPLATE** tab to populate the **Fee** fields in the worksheet when a template was created.

Add Origination Charges

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

Note: See Dropdown Lists to build the *Fees Template*.

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

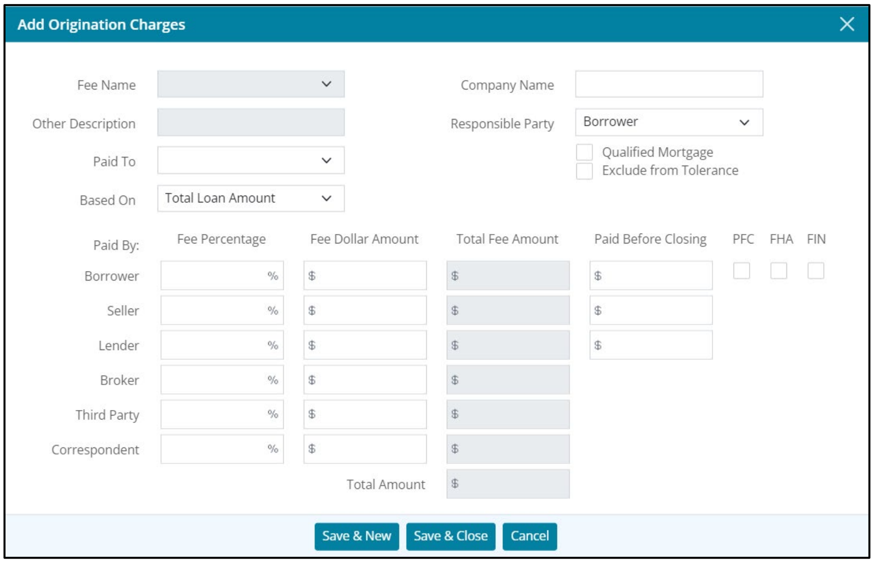


A. ORIGINATION CHARGES

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

Figure 240: Origination Charges

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



Add Origination Charges

Fee Name

Other Description

Paid To

Based On: Total Loan Amount

Company Name

Responsible Party: Borrower

☐ Qualified Mortgage

☐ Exclude from Tolerance

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

Figure 241: Edit Origination Charges Dialog

3. Enter **Other Description** if selecting **Other Fee Name**.

4. Select the **Paid To** option.

5. Select the **Based On** option.
6. Enter **Company Name**.
7. Select **Responsible Party** option.

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

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

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

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

Edit Origination Charges

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

1. Select the charge to edit**.** (See Figure 240.)
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 240.)
2. Click **Delete** on the *Delete Confirmation* dialog.

Services Borrower Can't Shop For

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

Add Services

Use the following steps to create the list.

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

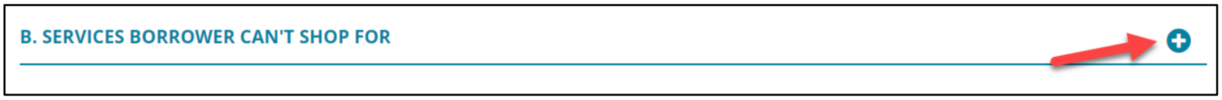


Figure 242: Non Shopped Services

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

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

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

See Edit Origination Charges for editing services.

See Delete Origination Charges for deleting services.

Services Borrower Can Shop For

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

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

See Edit Origination Charges for editing services.

See Delete Origination Charges for deleting services.

Total Loan Costs

Total Loan Costs fields populate from:

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

Additional Fee Tables

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

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

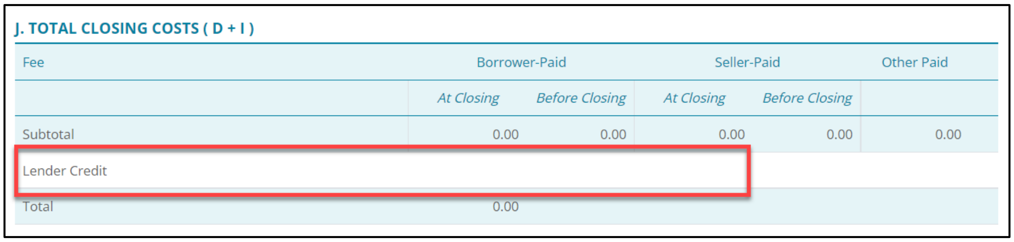
Total Other Costs

Total Other Costs fields populate from the Additional Fee Tables.

Total Closing Costs

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

1. Click **Lender Credit**.

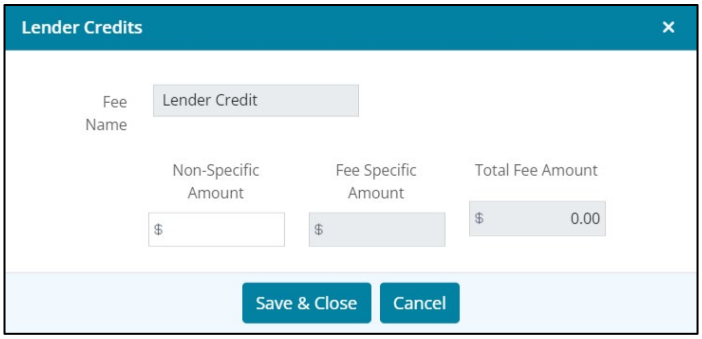


J. TOTAL CLOSING COSTS (D + I)

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

Figure 243: Total Closing Costs

2. Update the fields as required.



Lender Credits
×
Save & Close
Cancel

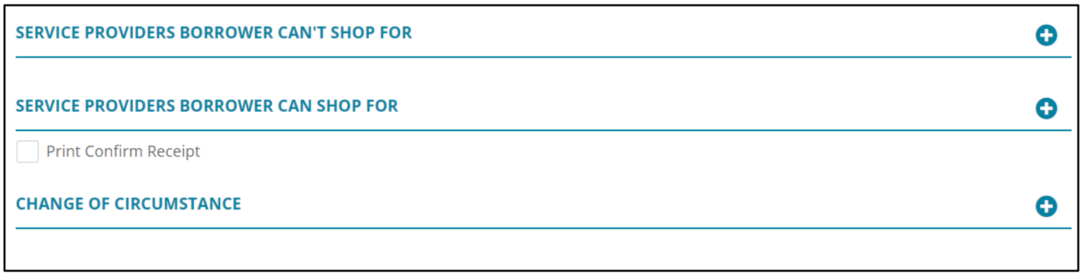
Fee Name: Lender Credit
Non-Specific Amount: $
Fee Specific Amount: $
Total Fee Amount: $ 0.00

Figure 244: Update Closing Cost Total Dialog

3. Click **Save & Close**.

Closing Costs Service Providers Borrower Can't Shop For

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



SERVICE PROVIDERS BORROWER CAN'T SHOP FOR
SERVICE PROVIDERS BORROWER CAN SHOP FOR
CHANGE OF CIRCUMSTANCE

☐ Print Confirm Receipt

Figure 245: Closing Cost Services

Note: See Edit Origination Charges for details on editing a listed fee.

Closing Costs Service Providers Borrower Can Shop For

The **Closing Costs Services Providers Borrower Can Shop For** list contains the closing costs services that have multiple providers from which the Borrower can select. Use the following steps to create the list. See Services Borrower Can Shop For details about building the list. (See Figure 245.)

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 245.
2. Select the **Changed Date**.

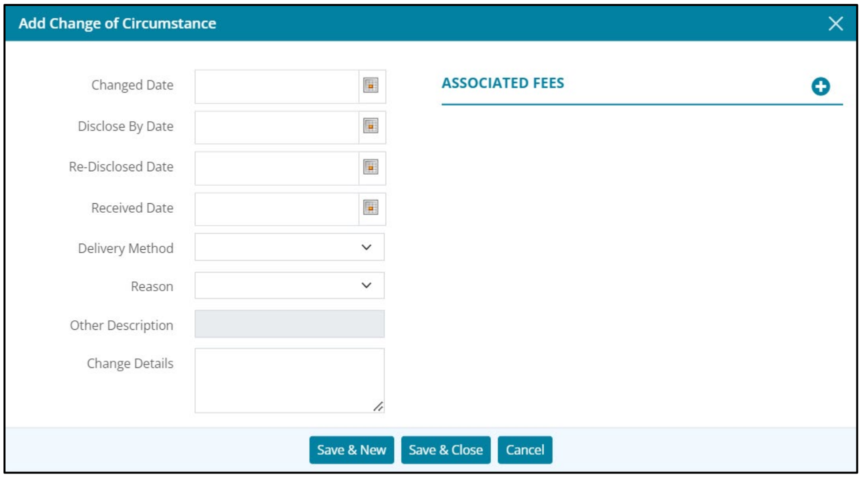

Add Change of Circumstance
Changed Date
Disclose By Date
Re-Disclosed Date
Received Date
Delivery Method
Reason
Other Description
Change Details
ASSOCIATED FEES
Save & New
Save & Close
Cancel

Figure 246: Add Changed Date Dialog

3. Enter the **Disclose By Date**.
4. Enter the **Re-Disclosed Date** if applicable.
5. Enter the **Received Date**.
6. Select the **Delivery Method**.
7. Select the **Reason**.
8. Enter the **Other Description** when selecting **Other Reason**.
9. Enter **Change Details**.
10. Click **Add**.
11. Select the associated loan section from the **Select Section** dropdown.

12. Select the **Fee Name**.
13. Enter the **Previous Fee Amount**.
14. Enter the **New Fee Amount**.
15. Click **Save & Close**.

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

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

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

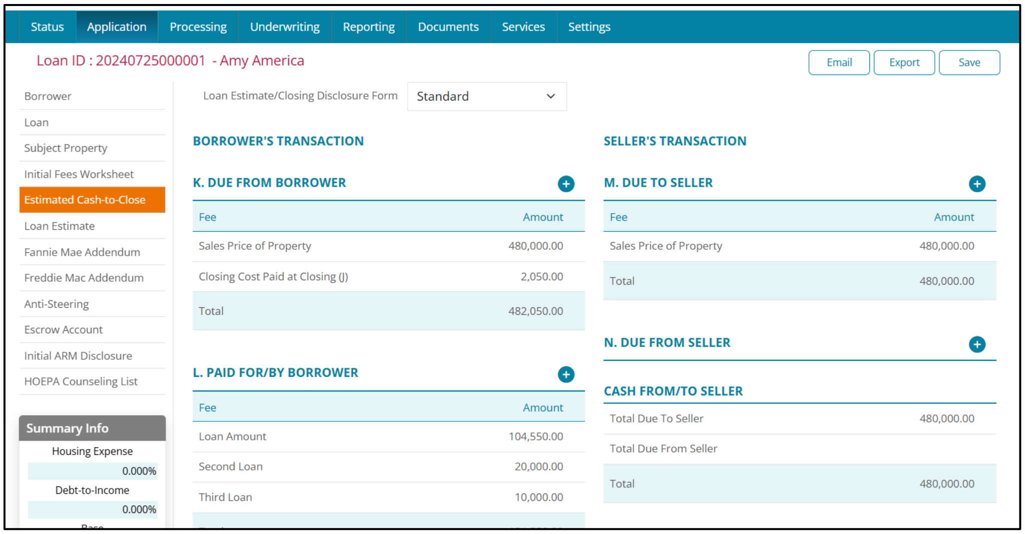
Estimated Cash-to-Close

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

Standard Form

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

1. Select **Application** tab.


Status
Application
Processing
Underwriting
Reporting
Documents
Services
Settings
Email
Export
Save
Borrower
Loan
Subject Property
Initial Fees Worksheet
Estimated Cash-to-Close
Loan Estimate
Fannie Mae Addendum
Freddie Mac Addendum
Anti-Steering
Escrow Account
Initial ARM Disclosure
HOEPA Counseling List
Summary Info

Loan ID : 20240725000001 - Amy America

Loan Estimate/Closing Disclosure Form: Standard

BORROWER'S TRANSACTION

K. DUE FROM BORROWER

Fee	Amount
Sales Price of Property	480,000.00
Closing Cost Paid at Closing (J)	2,050.00
Total	482,050.00

L. PAID FOR/BY BORROWER

Fee	Amount
Loan Amount	104,550.00
Second Loan	20,000.00
Third Loan	10,000.00

SELLER'S TRANSACTION

M. DUE TO SELLER

Fee	Amount
Sales Price of Property	480,000.00
Total	480,000.00

N. DUE FROM SELLER

CASH FROM/TO SELLER

Total Due To Seller	480,000.00
Total Due From Seller	
Total	480,000.00

Housing Expense: 0.000%
Debt-to-Income: 0.000%

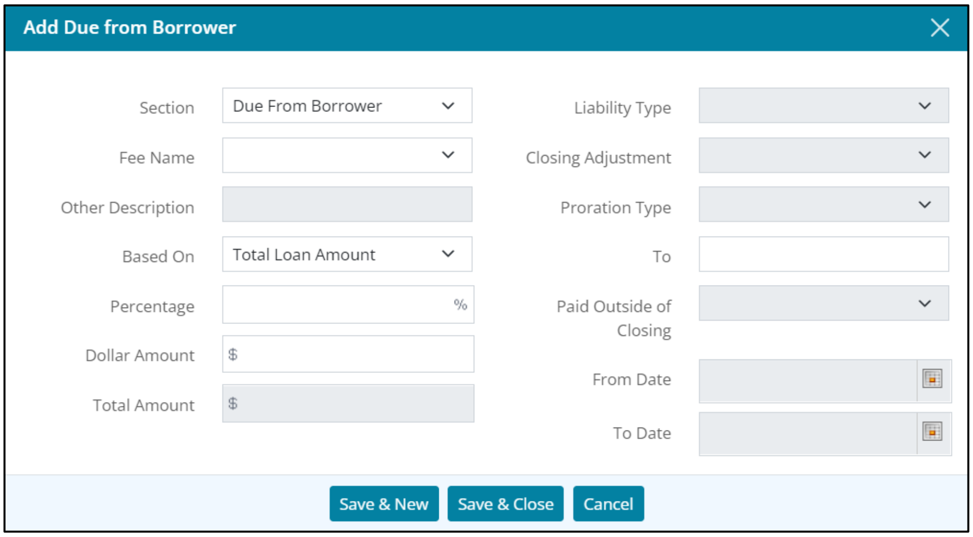
Figure 247: Standard Estimate/Closing Disclosure

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

Add Due from Borrower

Use the following steps to add due from borrower fees.

1. Click the **Due from Borrower Add** button to add additional fees. (See Figure 247.)
2. Select the appropriate **Section** from the dropdown.



Add Due from Borrower

Section	Due From 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	

Figure 248: Add Due from Borrower Dialog

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

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

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

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

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

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

Edit Due from Borrower

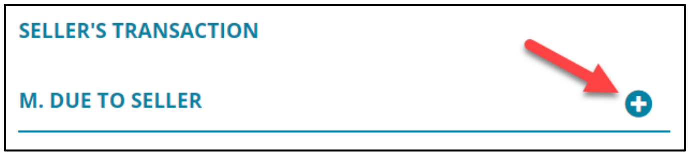
Use the following steps to edit a listed due from borrower fee.

1. Click the fee to update. (See Figure 247.)
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.

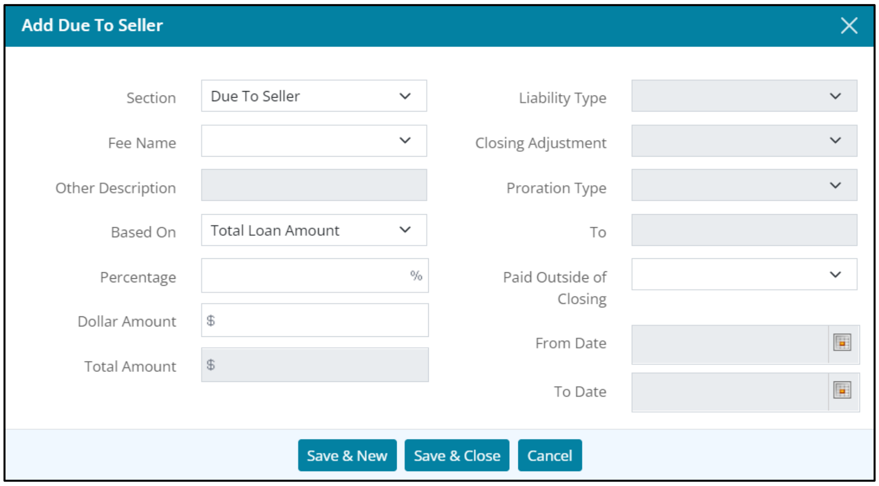


SELLER'S TRANSACTION

M. DUE TO SELLER

Figure 249: Due To Seller

2. Select the **Fee Name**.



Add Due To Seller

Section: Due To Seller

Based On: Total Loan Amount

Fee Name
Other Description
Percentage
%
Dollar Amount
$
Total Amount
$
Liability Type
Closing Adjustment
Proration Type
To
Paid Outside of Closing
From Date
To Date
Save & New
Save & Close
Cancel

Figure 250: Add Due To Seller

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

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

Edit Due To Seller

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

1. Select the **Fee** to edit. (See Figure 249.)
2. Update the fee to edit on the *Edit Due To Seller* dialog. (See Add Due To Seller for details.)

Delete Due to Seller

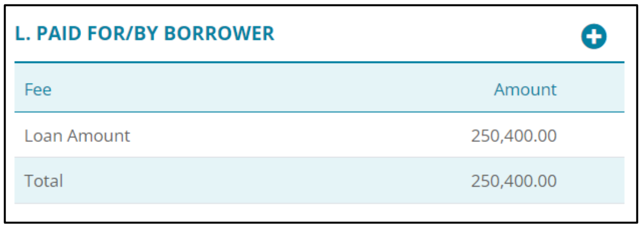
Use the following steps to delete due to seller fee.

1. Click the **Delete** icon. (See Figure 256.)
2. Click **Delete** on the *Delete Confirmation* screen.

Add Paid For/By Borrower

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

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

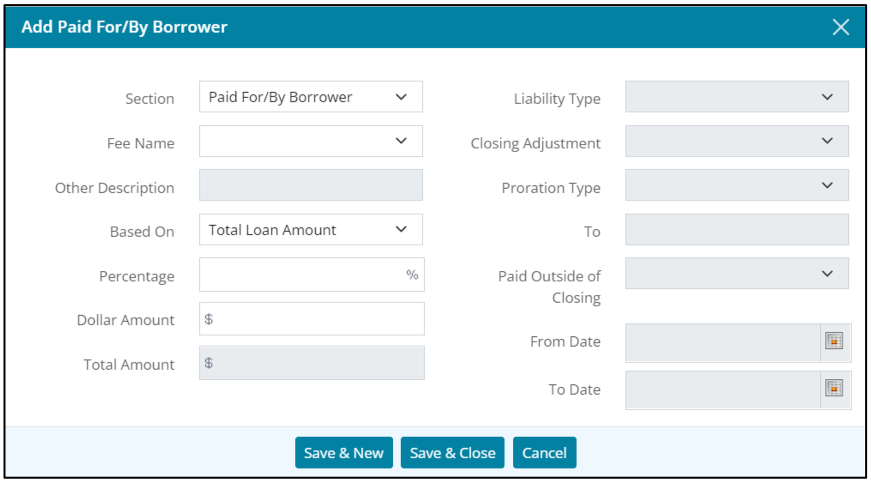


L. PAID FOR/BY BORROWER

Fee	Amount
Loan Amount	250,400.00
Total	250,400.00

Figure 251: Paid For/By Borrower

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



Section: Paid For/By Borrower
Based On: Total Loan Amount
Percentage: %
Dollar Amount: $
Total Amount: $

Add Paid For/By Borrower
Fee Name
Other Description
Liability Type
Closing Adjustment
Proration Type
To
Paid Outside of Closing
From Date
To Date
Save & New
Save & Close
Cancel

Figure 252: Add Paid For/By Borrower

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

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

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

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

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

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

Edit Paid For/By Borrower

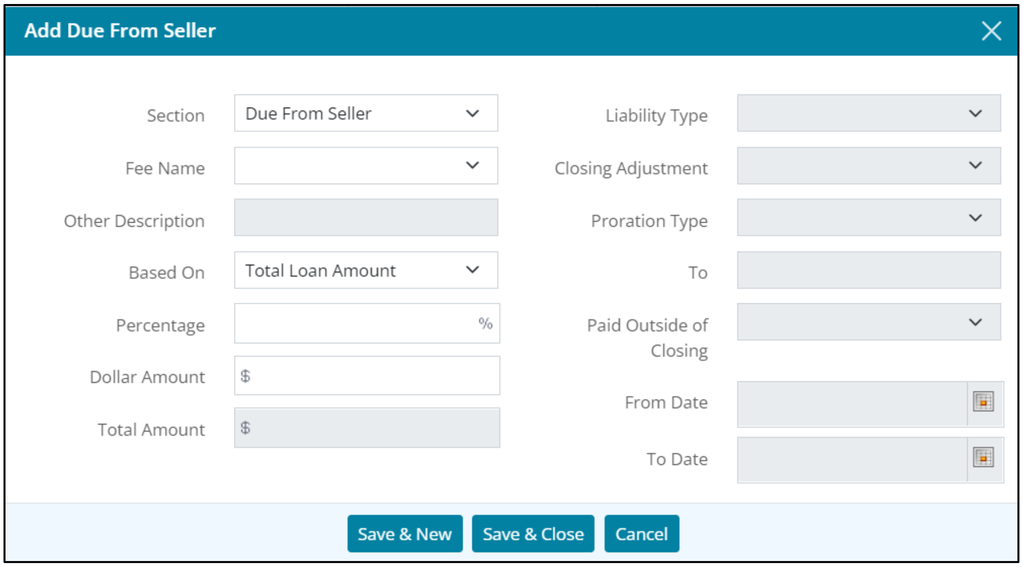
Use the following steps to edit a listed **Paid For/By Borrower** fee.

1. Click the fee to update. (See Figure 251.)
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 247.)
2. Select the appropriate **Section** from the dropdown.


Add Due From Seller

Section: Due From Seller

Based On: Total Loan Amount

Fee Name
Other Description
Percentage
%
Dollar Amount
$
Total Amount
$
Liability Type
Closing Adjustment
Proration Type
To
Paid Outside of Closing
From Date
To Date
Save & New
Save & Close
Cancel

Figure 253: Add Due From Seller Dialog

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

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

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

6. Complete the **To** field.

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

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

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

Edit Due From Seller

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

1. Click the fee to update. (See Figure 247.)
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 256.)
2. Click **Delete** on the *Delete Confirmation* screen.

Add Source of Down Payment

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

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

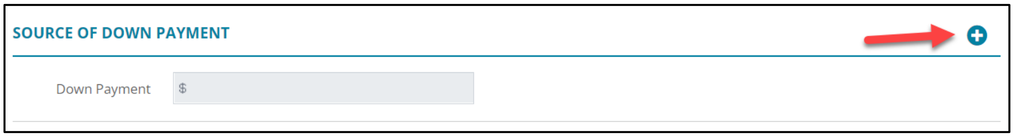


Figure 254: Source of Down Payment

2. Select **Funds Type**.

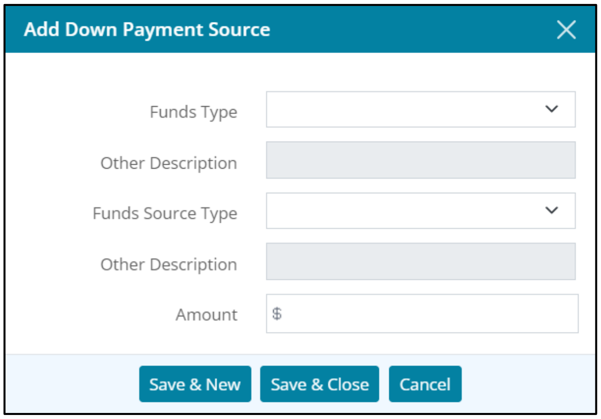

Add Down Payment Source
Funds Type
Other Description
Funds Source Type
Other Description
Amount
$
Save & New
Save & Close
Cancel

Figure 255: Add Down Payment Source

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

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

Edit Source of Down Payment

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

1. Click the **Funds Type** to edit. (See Figure 254.)
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

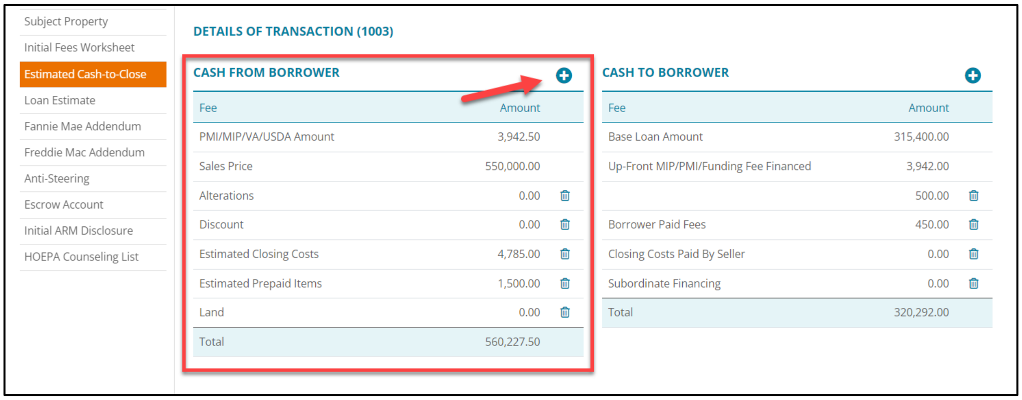
Use the following steps to *Delete Source of Down Payment*.

1. Click the **Delete** Icon. (See Figure 254.)
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
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

DETAILS OF TRANSACTION (1003)

CASH FROM BORROWER

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

CASH TO BORROWER

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

Figure 256: Details of Transaction

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

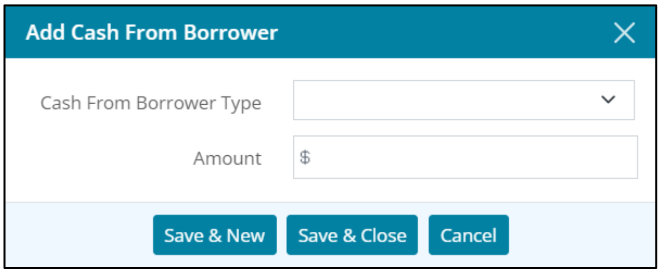

Add Cash From Borrower
Cash From Borrower Type
Amount
$
Save & New
Save & Close
Cancel

Figure 257: Cash From Borrower Dialog

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

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

Edit Cash From Borrower

Use the following steps to edit cash from borrower.

1. Select the **Fee** to edit. (See Figure 256.)
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 256.)
2. Click the **Delete** on the *Delete Confirmation* dialog.

Add Cash To Borrower

1. Click the **Cash to Borrower Add** button. (See Figure 256.)

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

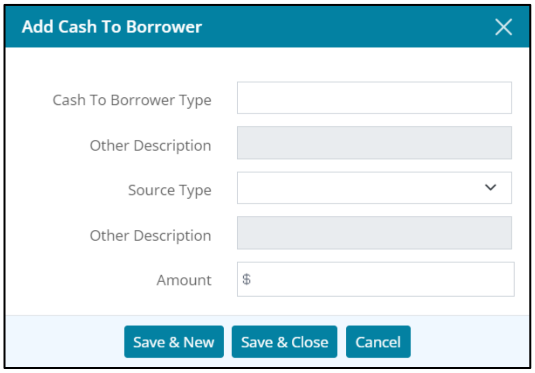

Add Cash To Borrower
Cash To Borrower Type
Other Description
Source Type
Other Description
Amount
$
Save & New
Save & Close
Cancel

Figure 258: Add Cash To Borrower Dialog

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

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

Edit Cash To Borrower

Use the following steps to edit cash to borrower.

1. Select the **Fee** to edit. (See Figure 256.)
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.

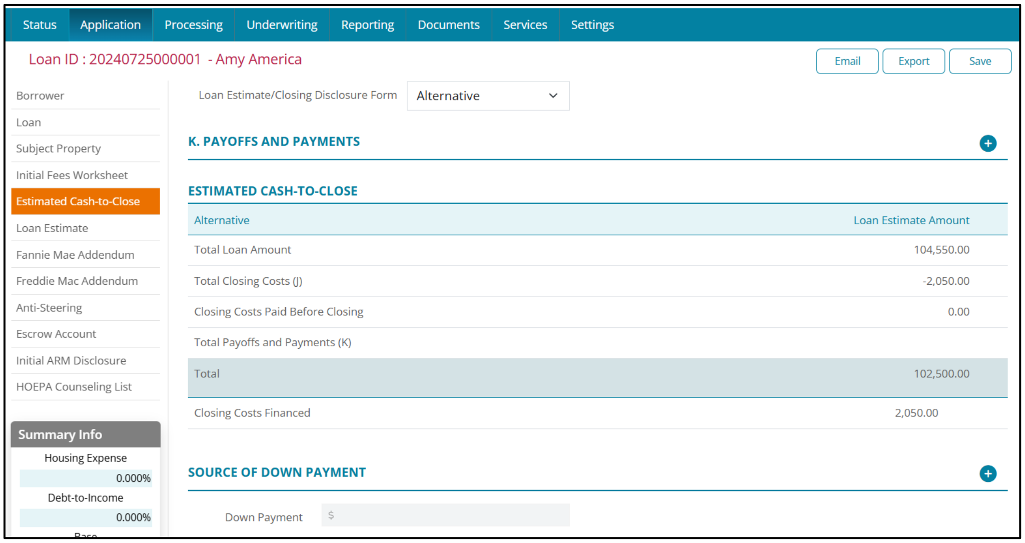
1. Click the **Delete** icon. (See Figure 256.)
2. Click **Delete** on the *Delete Confirmation* dialog.

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**.**


Status
Application
Processing
Underwriting
Reporting
Documents
Services
Settings
Email
Export
Save
Borrower
Loan
Subject Property
Initial Fees Worksheet
Estimated Cash-to-Close
Loan Estimate
Fannie Mae Addendum
Freddie Mac Addendum
Anti-Steering
Escrow Account
Initial ARM Disclosure
HOEPA Counseling List
Summary Info
Housing Expense
Debt-to-Income
K. PAYOFFS AND PAYMENTS
SOURCE OF DOWN PAYMENT
Down Payment
$

Loan ID : 20240725000001 - Amy America

Loan Estimate/Closing Disclosure Form: Alternative

Housing Expense: 0.000%
Debt-to-Income: 0.000%

ESTIMATED CASH-TO-CLOSE

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

Figure 259: Alternate Estimate/Closing Disclosure

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

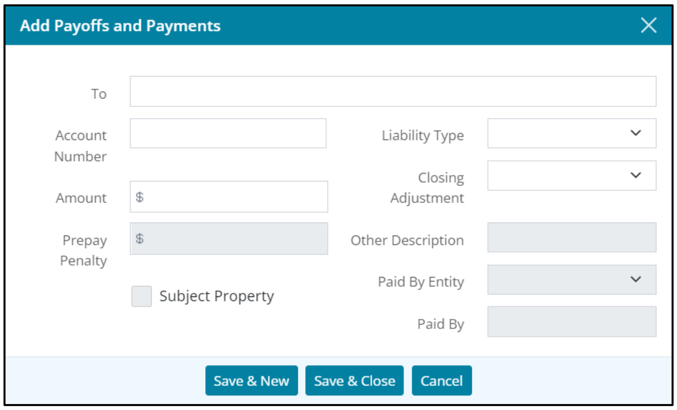

Add Payoffs and Payments
To
Account Number
Liability Type
Amount
$
Closing Adjustment
Prepay Penalty
$
Other Description
Paid By Entity
Subject Property
Paid By
Save & New
Save & Close
Cancel

Figure 260: Add Payoffs and Payments Dialog

4. Click **Save & Close**.

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

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

Loan Estimate

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

- Purchase
- Refinance
- Construction

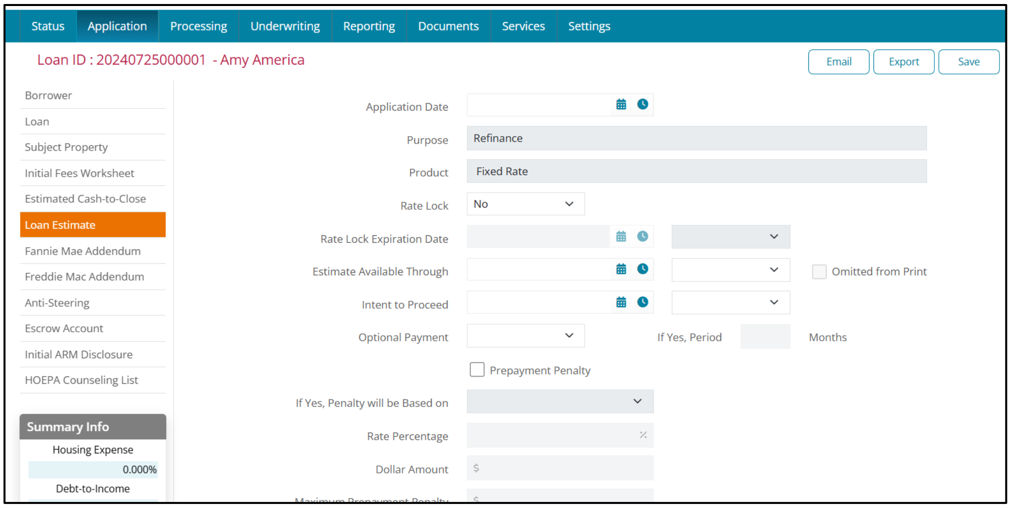
Some screen fields are populated from the *Loan* screen and *Initial Fees Worksheet*. Use the following sections to complete the fields that are not populated.

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

Initial Fields

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

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


Status
Application
Processing
Underwriting
Reporting
Documents
Services
Settings
Email
Export
Save
Borrower
Loan
Subject Property
Initial Fees Worksheet
Estimated Cash-to-Close
Loan Estimate
Fannie Mae Addendum
Freddie Mac Addendum
Anti-Steering
Escrow Account
Initial ARM Disclosure
HOEPA Counseling List
Summary Info

Loan ID : 20240725000001 - Amy America

Application Date
Purpose: Refinance
Product: Fixed Rate
Rate Lock: No
Rate Lock Expiration Date
Estimate Available Through ☐ Omitted from Print
Intent to Proceed
Optional Payment If Yes, Period Months
☐ Prepayment Penalty
If Yes, Penalty will be Based on
Rate Percentage %
Dollar Amount $
Maximum Prepayment Penalty $

Housing Expense 0.000%
Debt-to-Income

Figure 261: Loan Estimate Tab

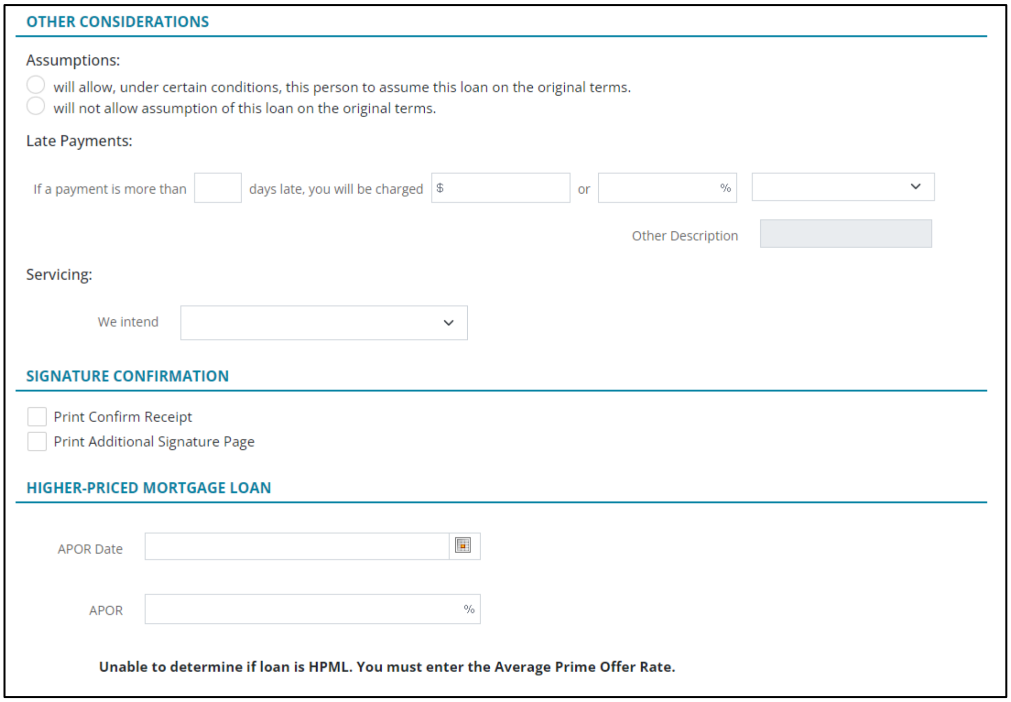
3. Select **Yes** from the *Rate Lock* dropdown to lock the interest rate.
4. Use the **Calendar** to select the *Rate Lock Expiration Date* if applicable.
5. Use the **Clock** and **Time Zone** dropdown to set the *Rate Lock* time.
6. Use the **Calendar** to select the *Estimate Available Through* date.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

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

Remaining Fields

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

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



OTHER CONSIDERATIONS

Assumptions:
○ will allow, under certain conditions, this person to assume this loan on the original terms.
○ will not allow assumption of this loan on the original terms.

Late Payments:

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

Other Description

Servicing:

We intend

SIGNATURE CONFIRMATION

☐ Print Confirm Receipt
☐ Print Additional Signature Page

HIGHER-PRICED MORTGAGE LOAN

APOR Date

APOR %

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

Figure 262: Remaining Loan Estimate Fields

2. Set the **Late Payments Days Late** value.
3. Enter the **Late Fee Charge** or **Percentage**.
4. Select the **Percentage Description** from the dropdown if applicable.
5. Enter **Other Description** if selecting **Other** from the **Percentage Description** dropdown.
6. Select the appropriate **Servicing** option.

7. Select the **Print Confirmation Receipt** checkbox to print the confirmation page.
8. Select the **Print Additional Signature Page** checkbox for co-borrower if applicable.
9. Complete the **Higher-Priced Mortgage Loan** fields if applicable.
10. Click **Save**.

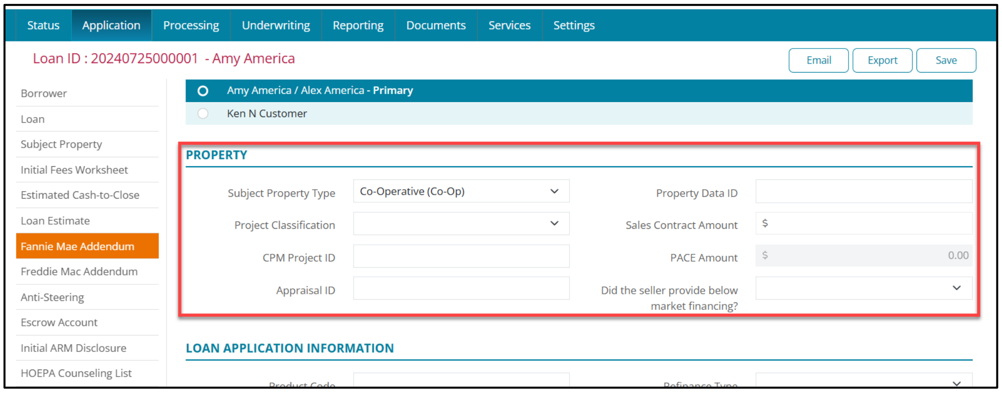
Fannie Mae Addendum

Fannie Mae requires specific addendums for financing mortgages.

Property

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

1. Select **Application** tab.


Status
Application
Processing
Underwriting
Reporting
Documents
Services
Settings
Email
Export
Save
Borrower
Loan
Subject Property
Initial Fees Worksheet
Estimated Cash-to-Close
Loan Estimate
Fannie Mae Addendum
Freddie Mac Addendum
Anti-Steering
Escrow Account
Initial ARM Disclosure
HOEPA Counseling List
PROPERTY
LOAN APPLICATION INFORMATION

Loan ID : 20240725000001 - Amy America

● Amy America / Alex America - **Primary**
○ Ken N Customer

Subject Property Type: Co-Operative (Co-Op)
Project Classification:
CPM Project ID:
Appraisal ID:
Property Data ID:
Sales Contract Amount: $
PACE Amount: $ 0.00
Did the seller provide below market financing?

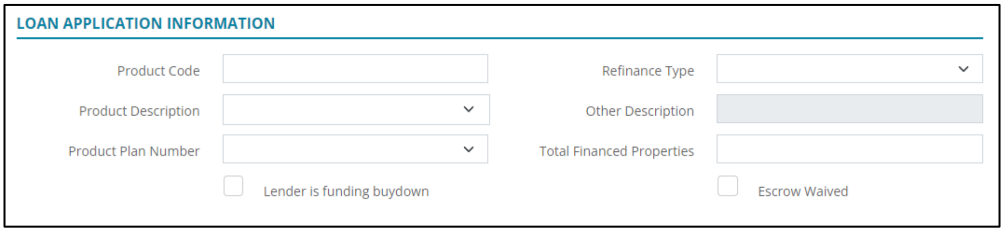
Figure 263: Fannie Mae Property Details

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

Loan Application Information

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

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


LOAN APPLICATION INFORMATION

Product Code

Product Description

Product Plan Number

☐ Lender is funding buydown

Refinance Type

Other Description

Total Financed Properties

☐ Escrow Waived

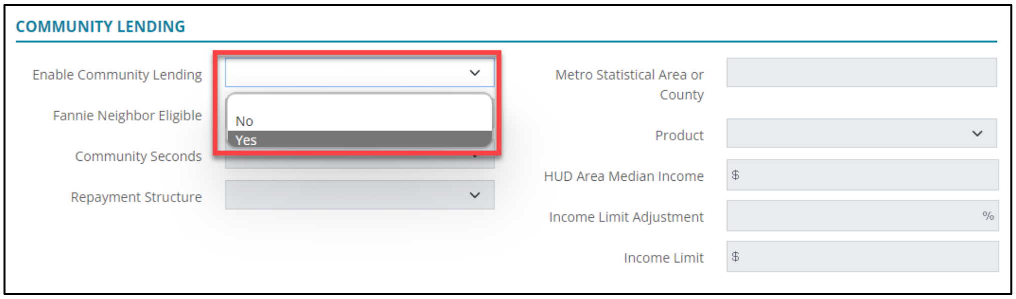
Figure 264: Loan Application Information

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

Community Lending

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

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


COMMUNITY LENDING

Enable Community Lending

Fannie Neighbor Eligible

Community Seconds

Repayment Structure

Metro Statistical Area or County

Product

HUD Area Median Income

Income Limit Adjustment

Income Limit

Figure 265: Community Lending

Note: Proceed to FHA when selecting *No*.

2. Select the appropriate **Fannie Neighbor Eligibility** option.
3. Select the appropriate **Community Seconds** option.
4. Select the appropriate **Repayment Structure** option if *Yes* is selected for **Community Seconds.**
5. Enter **Metro Statistical Area or County** if applicable.

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

FHA

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

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

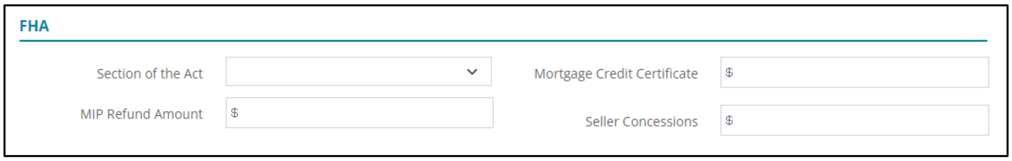

FHA
Section of the Act
MIP Refund Amount
$
Mortgage Credit Certificate
$
Seller Concessions
$

Figure 266: FHA Fields

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

VA

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

1. Enter **Monthly Maintenance** amount.

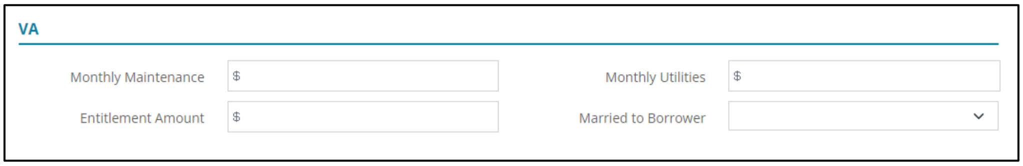

VA
Monthly Maintenance
$
Entitlement Amount
$
Monthly Utilities
$
Married to Borrower

Figure 267: VA Fields

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

Validation Service Providers

Use the following sections for validation service providers.

Add Provider

Use the following to add a service provider.

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

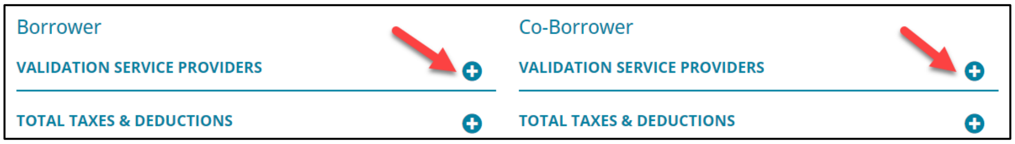

Borrower
VALIDATION SERVICE PROVIDERS
TOTAL TAXES & DEDUCTIONS
Co-Borrower
VALIDATION SERVICE PROVIDERS
TOTAL TAXES & DEDUCTIONS

Figure 268: Borrower/Co-Borrower Fields

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

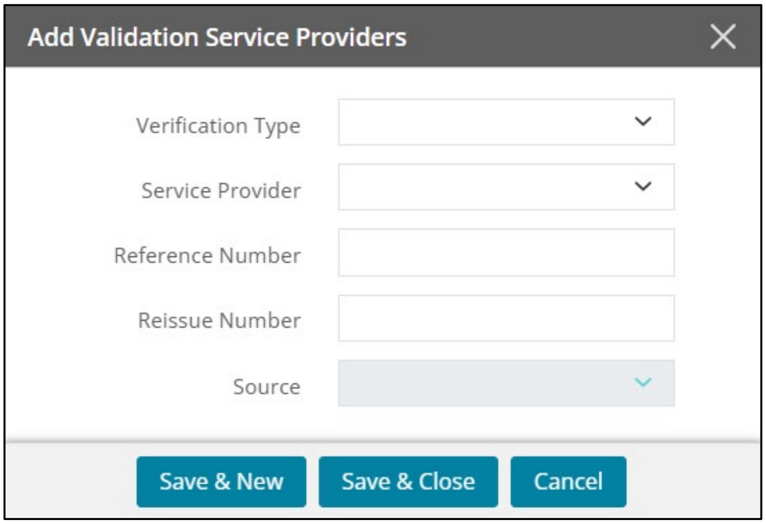

Add Validation Service Providers
Verification Type
Service Provider
Reference Number
Reissue Number
Source
Save & New
Save & Close
Cancel

Figure 269: 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 268.)
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 268.)
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.

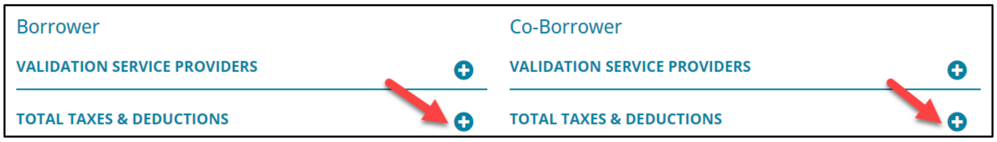

Borrower
VALIDATION SERVICE PROVIDERS
TOTAL TAXES & DEDUCTIONS
Co-Borrower
VALIDATION SERVICE PROVIDERS
TOTAL TAXES & DEDUCTIONS

Figure 270: Total Taxes and Deductions

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

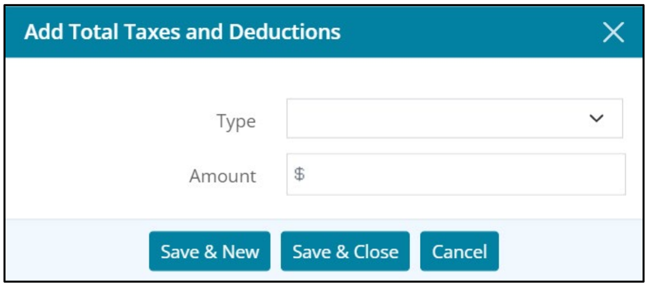

Add Total Taxes and Deductions
Type
Amount
$
Save & New
Save & Close
Cancel

Figure 271: Add Total Taxes and Deductions

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

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

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

Edit Deductions

Use the following steps to edit deductions.

1. Select the **Taxes and Deductions** to edit. (See Figure 270.)
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 270.)
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.

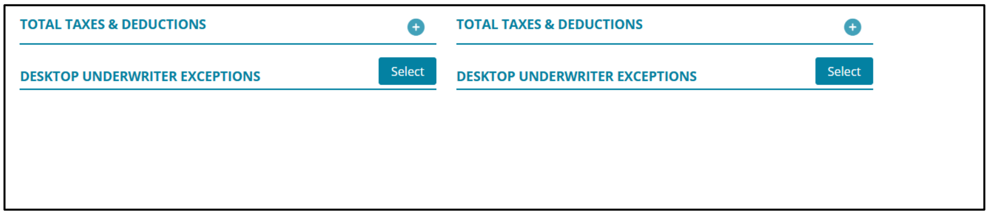
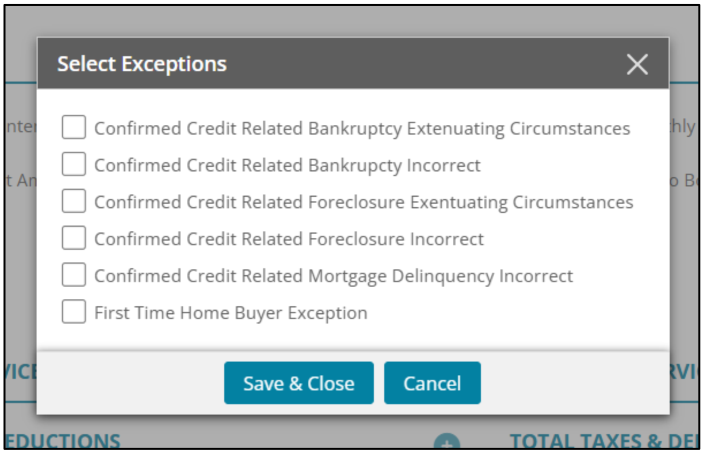

TOTAL TAXES & DEDUCTIONS
DESKTOP UNDERWRITER EXCEPTIONS
Select
TOTAL TAXES & DEDUCTIONS
DESKTOP UNDERWRITER EXCEPTIONS
Select

Figure 272: 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 272.
5. Choose the desired exception(s).


Select Exceptions
Save & Close
Cancel

☐ Confirmed Credit Related Bankruptcy Extenuating Circumstances
☐ Confirmed Credit Related Bankruptcy Incorrect
☐ Confirmed Credit Related Foreclosure Exentuating Circumstances
☐ Confirmed Credit Related Foreclosure Incorrect
☐ Confirmed Credit Related Mortgage Delinquency Incorrect
☐ First Time Home Buyer Exception

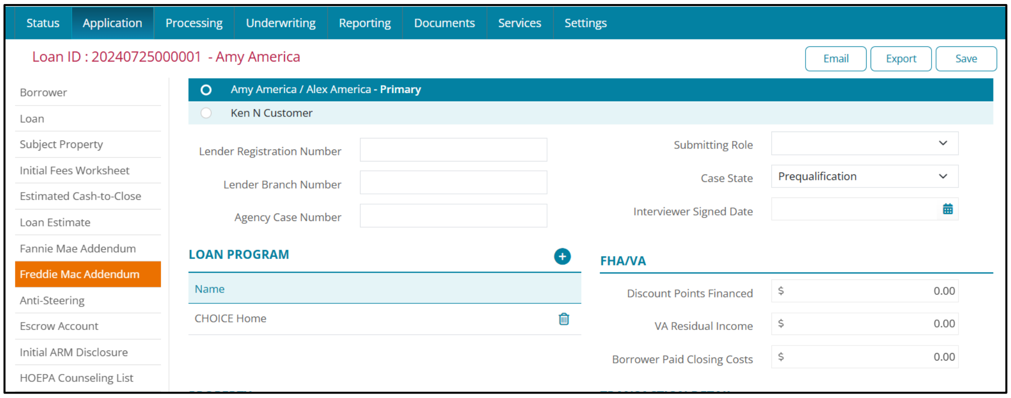
Figure 273: Select Exceptions

6. Click **Save & Close**.

Freddie Mac Addendum

Freddie Mac requires specific addendums for financing mortgages.

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


Status
Application
Processing
Underwriting
Reporting
Documents
Services
Settings
Email
Export
Save
Borrower
Loan
Subject Property
Initial Fees Worksheet
Estimated Cash-to-Close
Loan Estimate
Fannie Mae Addendum
Freddie Mac Addendum
Anti-Steering
Escrow Account
Initial ARM Disclosure
HOEPA Counseling List
LOAN PROGRAM
FHA/VA

Loan ID : 20240725000001 - Amy America

● Amy America / Alex America - **Primary**
○ Ken N Customer

Lender Registration Number
Lender Branch Number
Agency Case Number
Submitting Role
Case State: Prequalification
Interviewer Signed Date

Name
CHOICE Home

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

Figure 274: 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.

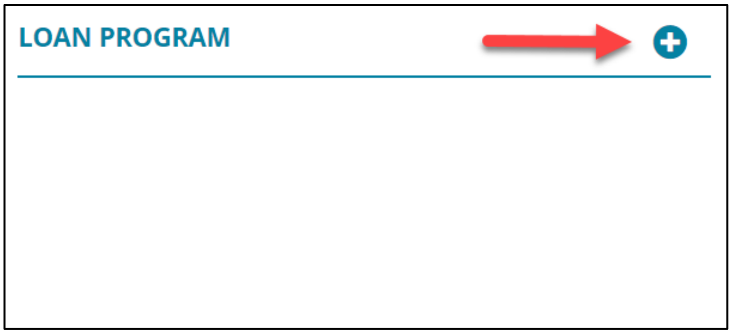

LOAN PROGRAM

Figure 275: Loan Program (Freddie Mac)

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

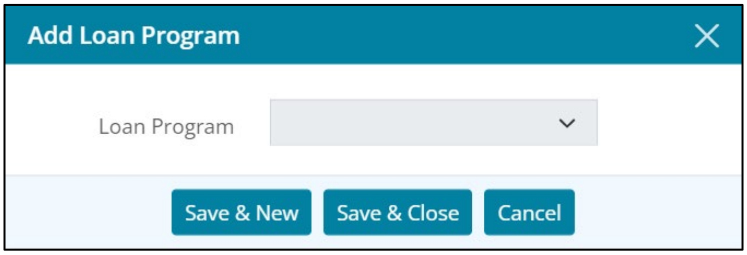
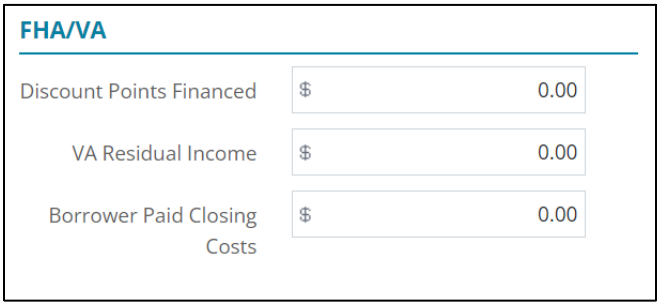

Add Loan Program
Loan Program
Save & New
Save & Close
Cancel

Figure 276: 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.



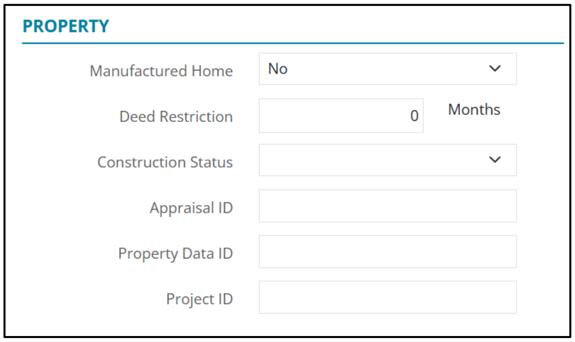
Discount Points Financed $ 0.00
VA Residual Income $ 0.00
Borrower Paid Closing Costs $ 0.00

Figure 277: 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*.


PROPERTY
Construction Status
Appraisal ID
Property Data ID
Project ID

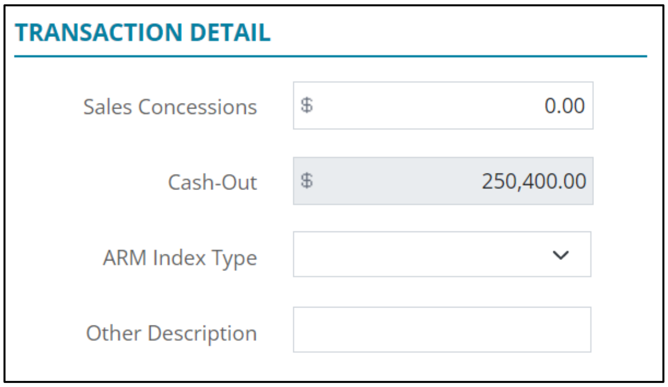
Manufactured Home No
Deed Restriction 0 Months

Figure 278: 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.



TRANSACTION DETAIL

Sales Concessions $ 0.00

Cash-Out $ 250,400.00

ARM Index Type

Other Description

Figure 279: Transaction Detail

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

Validation Service Providers

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

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

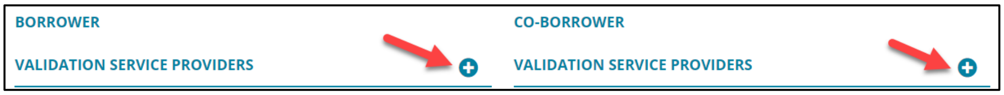


Figure 280: Validation Service Providers

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

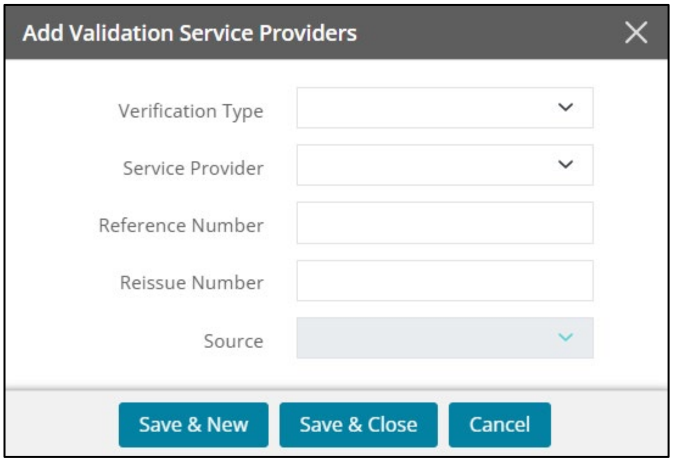
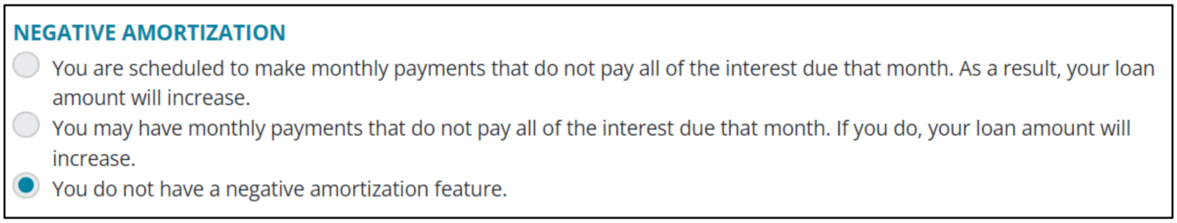


Figure 281: Add Validation Service Providers

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

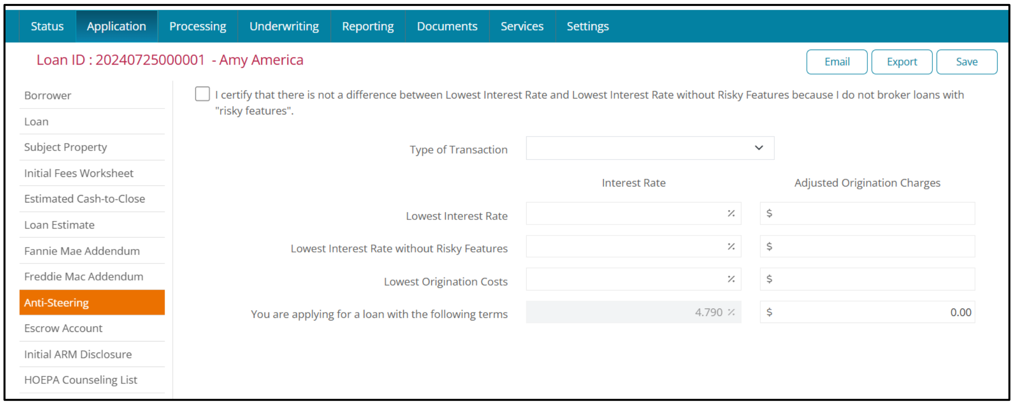
○ You are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase.
○ You may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase.
● You do not have a negative amortization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

Figure 282: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.


Status
Application
Processing
Underwriting
Reporting
Documents
Services
Settings
Email
Export
Save
Borrower
Loan
Subject Property
Initial Fees Worksheet
Estimated Cash-to-Close
Loan Estimate
Fannie Mae Addendum
Freddie Mac Addendum
Anti-Steering
Escrow Account
Initial ARM Disclosure
HOEPA Counseling List
Type of Transaction
Interest Rate
Adjusted Origination Charges
Lowest Interest Rate
Lowest Interest Rate without Risky Features
Lowest Origination Costs

Loan ID : 20240725000001 - Amy America

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

You are applying for a loan with the following terms 4.790 % $ 0.00

Figure 283: 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.

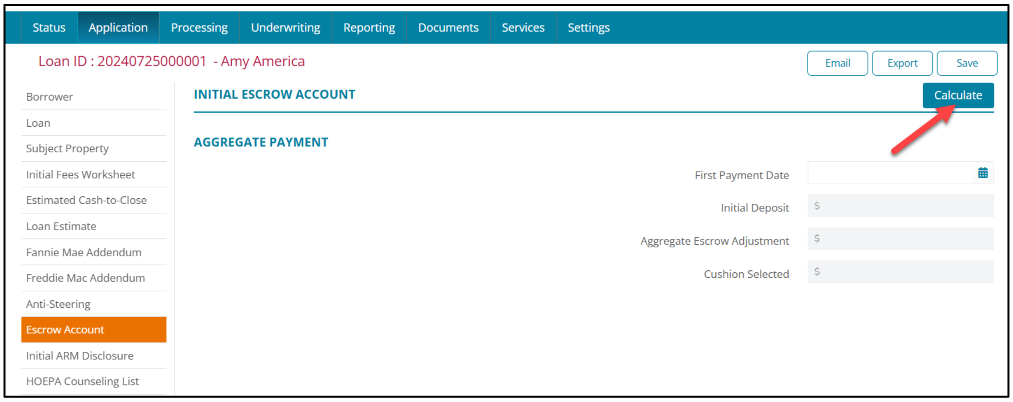
Escrow Account

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**.

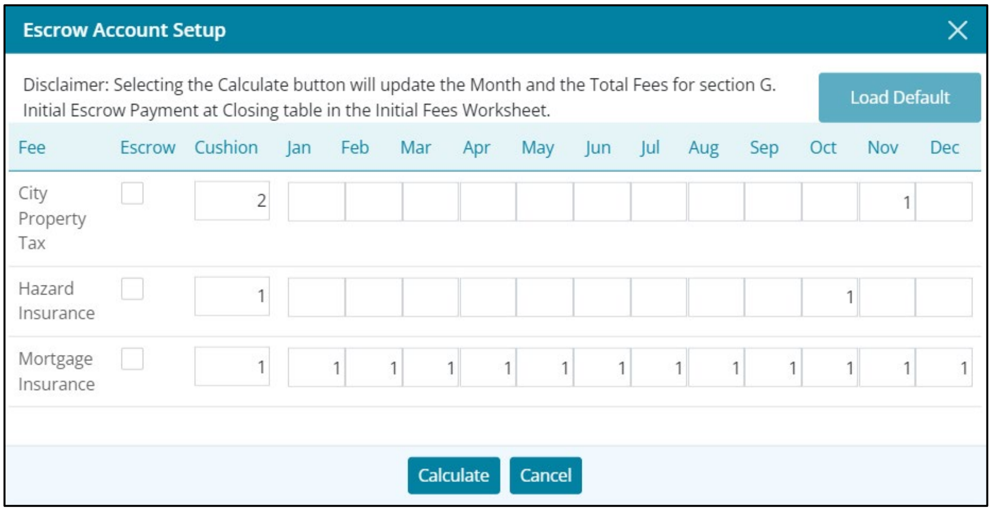
2. Select the **Calculate** button.


Status
Application
Processing
Underwriting
Reporting
Documents
Services
Settings
Email
Export
Save
Borrower
Loan
Subject Property
Initial Fees Worksheet
Estimated Cash-to-Close
Loan Estimate
Fannie Mae Addendum
Freddie Mac Addendum
Anti-Steering
Escrow Account
Initial ARM Disclosure
HOEPA Counseling List
INITIAL ESCROW ACCOUNT
Calculate
AGGREGATE PAYMENT
First Payment Date
Initial Deposit
Aggregate Escrow Adjustment
Cushion Selected
$
$
$

Loan ID : 20240725000001 - Amy America

Figure 284: Escrow Account

3. Review the *Escrow Account Setup.*


Escrow Account Setup
Load Default
Calculate
Cancel

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.

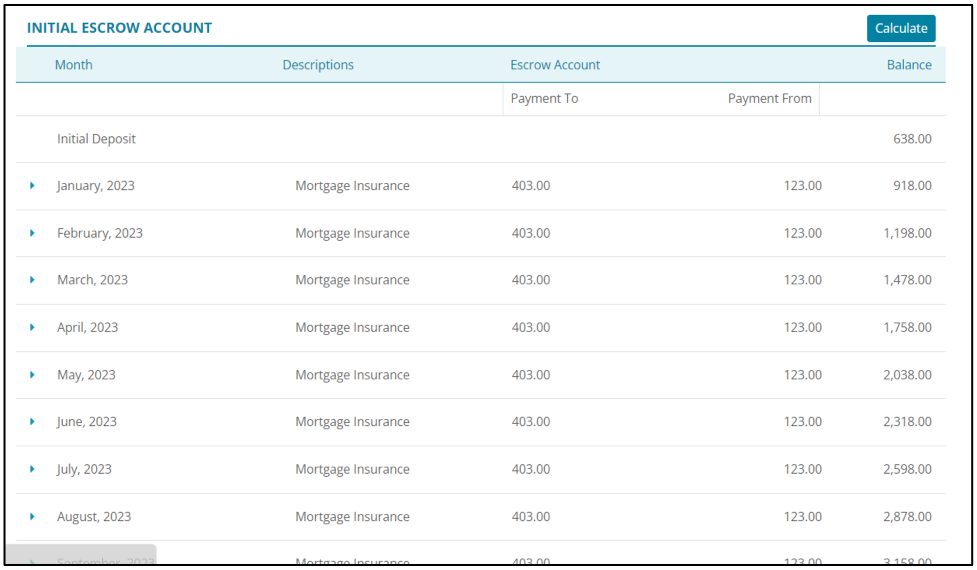
Fee	Escrow	Cushion	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
City Property Tax	☐	2											1	
Hazard Insurance	☐	1										1		
Mortgage Insurance	☐	1	1	1	1	1	1	1	1	1	1	1	1	1

Figure 285: 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 Payment To	Payment From	Balance
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 286: Escrow Disbursements

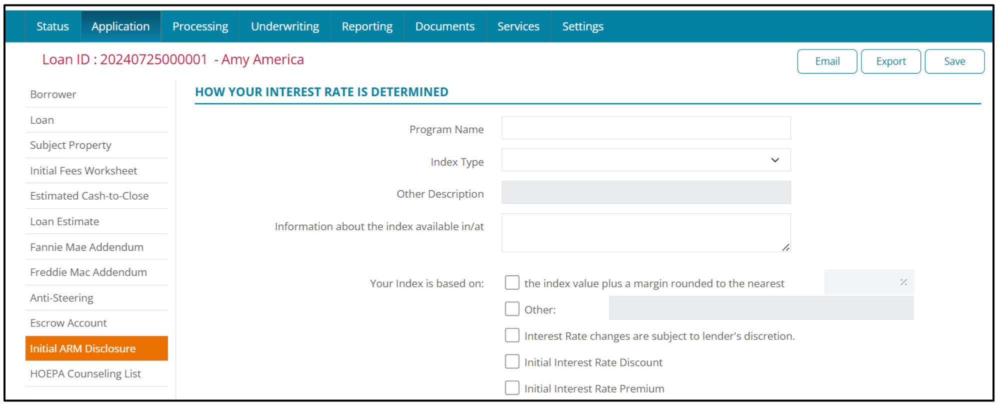
6. Review the disbursement and re-calculate if needed.
7. Click the **Save** button at the top of the screen after reviewing the generated information.

Initial ARM Disclosure

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

To navigate to this screen:

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


Status
Application
Processing
Underwriting
Reporting
Documents
Services
Settings
Email
Export
Save
Borrower
Loan
Subject Property
Initial Fees Worksheet
Estimated Cash-to-Close
Loan Estimate
Fannie Mae Addendum
Freddie Mac Addendum
Anti-Steering
Escrow Account
Initial ARM Disclosure
HOEPA Counseling List

Loan ID : 20240725000001 - Amy America

HOW YOUR INTEREST RATE IS DETERMINED

Program Name

Index Type

Other Description

Information about the index available in/at

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 287: 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*.

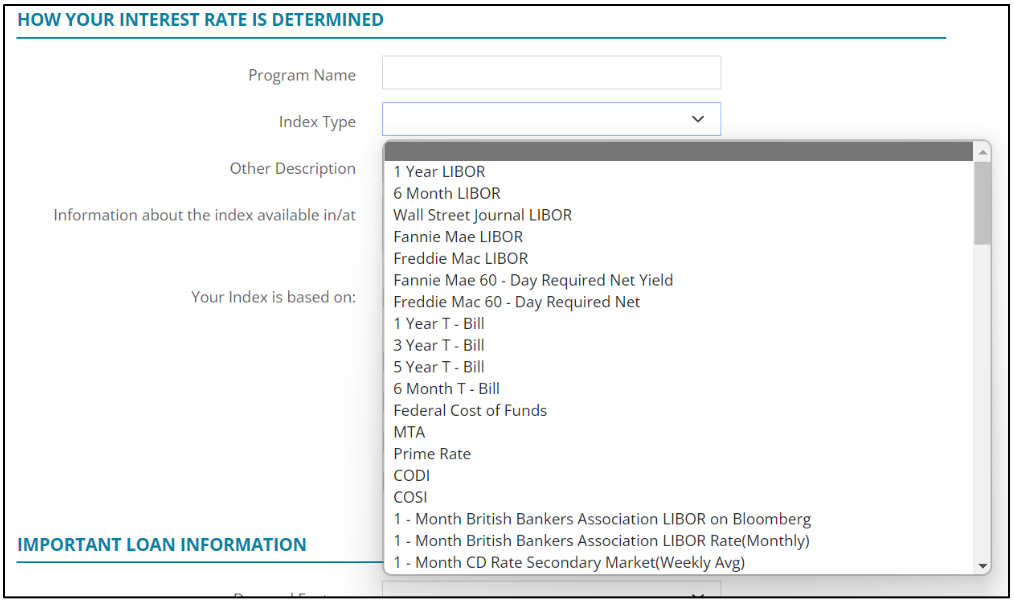
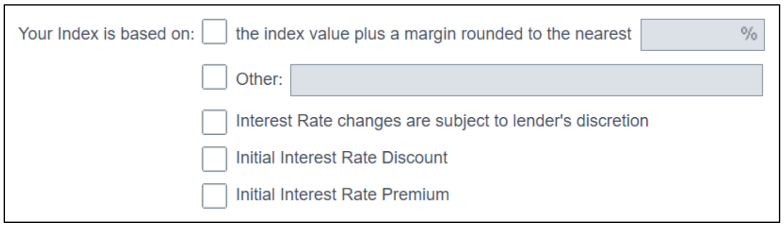

HOW YOUR INTEREST RATE IS DETERMINED
Program Name
Index Type
Other Description
Information about the index available in/at
Your Index is based on:
IMPORTANT LOAN INFORMATION
1 Year LIBOR
6 Month LIBOR
Wall Street Journal LIBOR
Fannie Mae LIBOR
Freddie Mac LIBOR
Fannie Mae 60 - Day Required Net Yield
Freddie Mac 60 - Day Required Net
1 Year T - Bill
3 Year T - Bill
5 Year T - Bill
6 Month T - Bill
Federal Cost of Funds
MTA
Prime Rate
CODI
COSI
1 - Month British Bankers Association LIBOR on Bloomberg
1 - Month British Bankers Association LIBOR Rate(Monthly)
1 - Month CD Rate Secondary Market(Weekly Avg)

Figure 288: Index Type

3. If the user selects **Other**, enter the Index in the **Other Description** field.
4. If needed, enter information about the index availability.
5. Select an option that the *Index* is based on.

Note: Select all that apply.

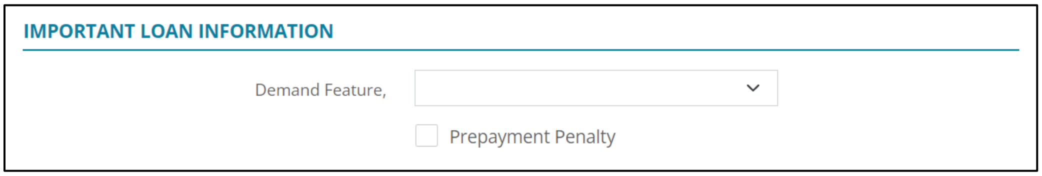


Your Index is based on: ☐ the index value plus a margin rounded to the nearest %
☐ Other:
☐ Interest Rate changes are subject to lender's discretion
☐ Initial Interest Rate Discount
☐ Initial Interest Rate Premium

Figure 289: Index Option

Important Loan Information

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



IMPORTANT LOAN INFORMATION

Demand Feature,

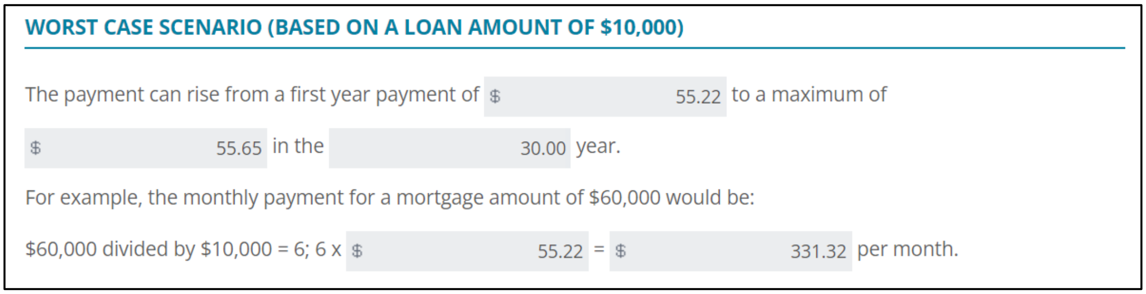
☐ Prepayment Penalty

Figure 290: Important Loan Information

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

Worst Case Scenario

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



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

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

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

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

Figure 291: Worst Case Scenario

HOEPA Counseling List

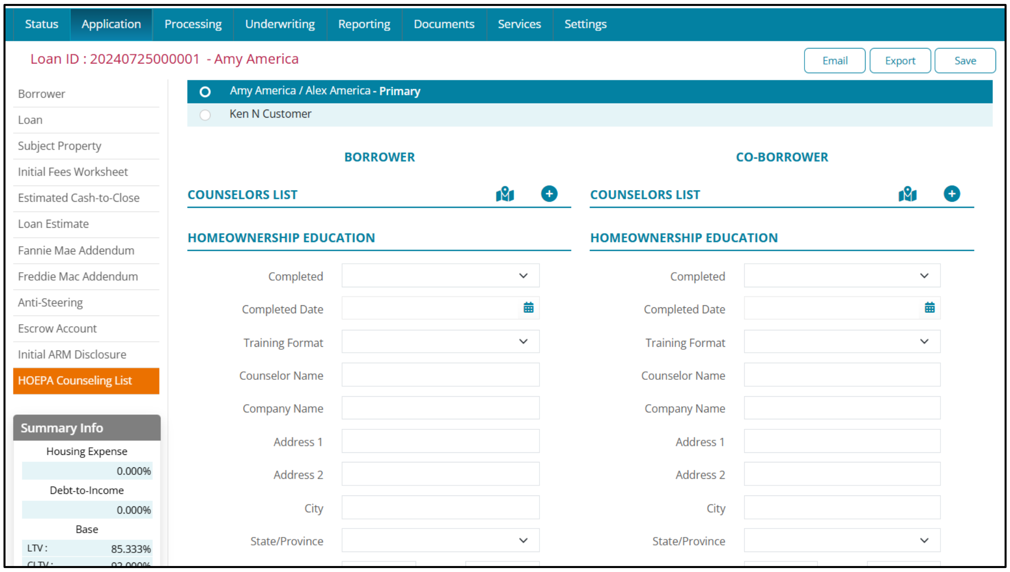
Complete *Homeownership and Equity Protection Act (HOEPA)* options when home ownership counseling is required.

Generate Counseling List

Generate a list of available homeownership counselors.

1. Select **Application** tab.

2. Select **HOEPA Counseling List**.


Status
Application
Processing
Underwriting
Reporting
Documents
Services
Settings
Email
Export
Save
Borrower
Loan
Subject Property
Initial Fees Worksheet
Estimated Cash-to-Close
Loan Estimate
Fannie Mae Addendum
Freddie Mac Addendum
Anti-Steering
Escrow Account
Initial ARM Disclosure
HOEPA Counseling List
Summary Info
Housing Expense
Debt-to-Income
Base
LTV :
BORROWER
CO-BORROWER
COUNSELORS LIST
HOMEOWNERSHIP EDUCATION
Completed
Completed Date
Training Format
Counselor Name
Company Name
Address 1
Address 2
City
State/Province

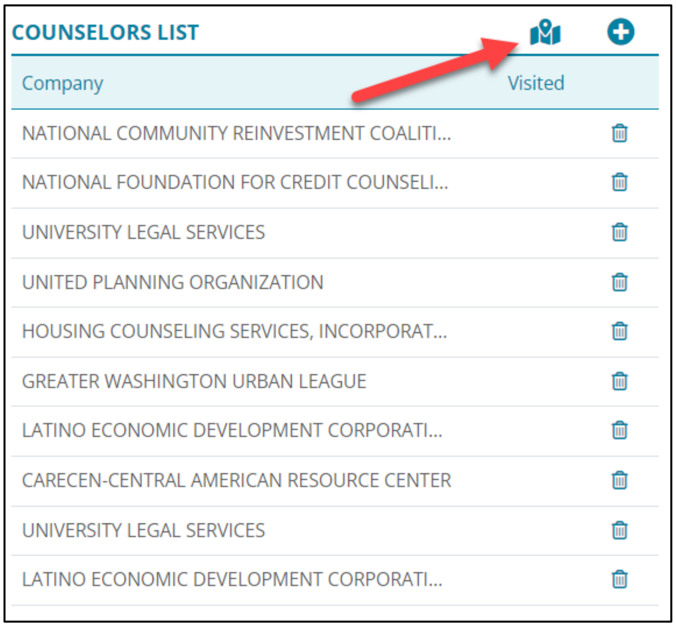
Loan ID : 20240725000001 - Amy America

● Amy America / Alex America - **Primary**
○ Ken N Customer

Housing Expense: 0.000%
Debt-to-Income: 0.000%
LTV : 85.333%

Figure 292: HOEPA Counseling List

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


COUNSELORS LIST
Company
Visited

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

Figure 293: 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 290.)

2. Enter the **Company Name**.

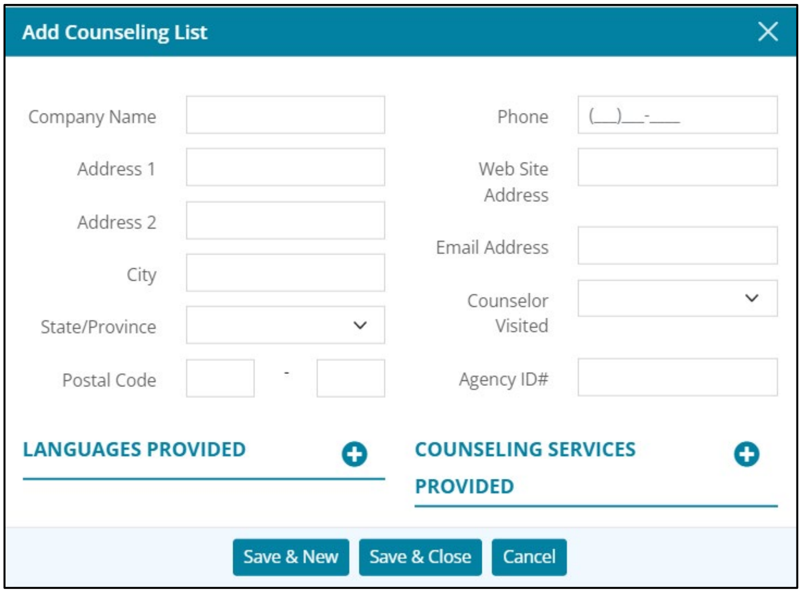

Add Counseling List
Company Name
Address 1
Address 2
City
State/Province
Postal Code
Phone
(__)__-___
Web Site Address
Email Address
Counselor Visited
Agency ID#
LANGUAGES PROVIDED
COUNSELING SERVICES PROVIDED
Save & New
Save & Close
Cancel

Figure 294: 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.

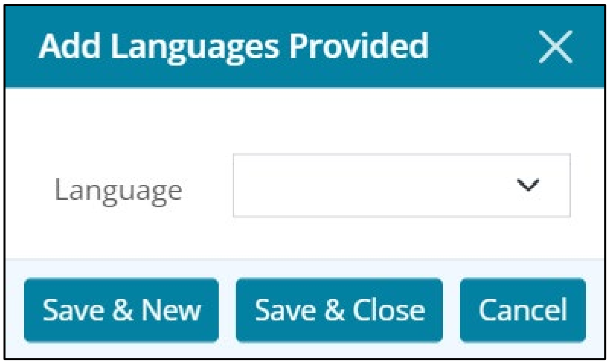

Add Languages Provided
Language
Save & New
Save & Close
Cancel

Figure 295: Add Languages Provided

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

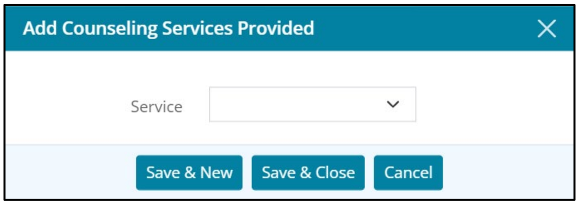

Add Counseling Services Provided
Service
Save & New
Save & Close
Cancel

Figure 296: Add Counseling Services Provided

11. Click **Save & Close**.

Edit HOEPA Counseling List

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

1. Select the service provider to edit. (See Figure 291.)
2. Update the *Edit Counseling List* dialog. (See Add HOEPA Counseling List for details.)
3. Click **Save & Close**.

Delete HOEPA Counseling List

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

1. Select the service provider to delete. (See Figure 291.)
2. Click **Delete** on the *Delete Confirmation* dialog.

Homeownership Education

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

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

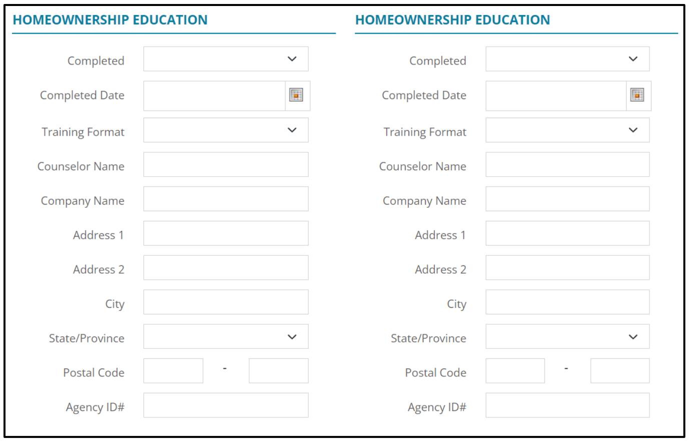

HOMEOWNERSHIP EDUCATION
Completed
Completed Date
Training Format
Counselor Name
Company Name
Address 1
Address 2
City
State/Province
Postal Code
Agency ID#
HOMEOWNERSHIP EDUCATION
Completed
Completed Date
Training Format
Counselor Name
Company Name
Address 1
Address 2
City
State/Province
Postal Code
Agency ID#

Figure 297: 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

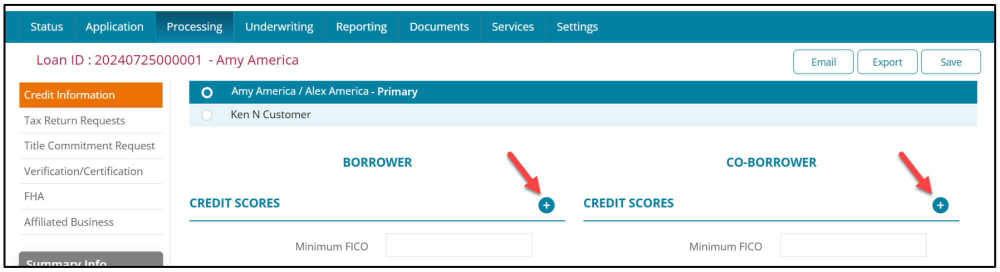
Use the *Credit Information* screen to prepare for *Credit Report* requests.

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.


Status
Application
Processing
Underwriting
Reporting
Documents
Services
Settings
Email
Export
Save
Credit Information
Tax Return Requests
Title Commitment Request
Verification/Certification
FHA
Affiliated Business
Summary Info
BORROWER
CO-BORROWER
CREDIT SCORES
CREDIT SCORES
Minimum FICO
Minimum FICO

Loan ID : 20240725000001 - Amy America

● Amy America / Alex America - **Primary**
○ Ken N Customer

Figure 298: Add Credit Score

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

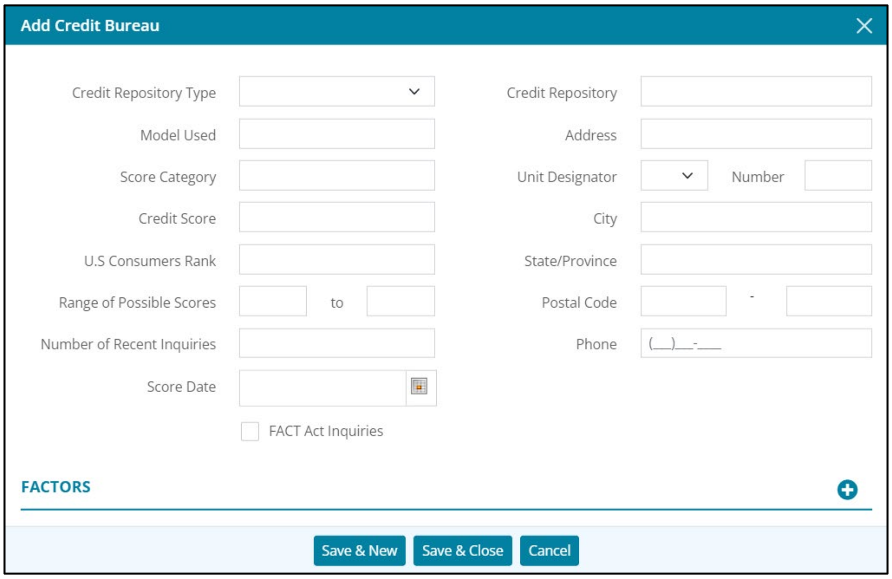

Add Credit Bureau
Credit Repository Type
Model Used
Score Category
Credit Score
U.S Consumers Rank
Range of Possible Scores
to
Number of Recent Inquiries
Score Date
FACT Act Inquiries
Credit Repository
Address
Unit Designator
Number
City
State/Province
Postal Code
Phone
(___)___-____
FACTORS
Save & New
Save & Close
Cancel

Figure 299: 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.

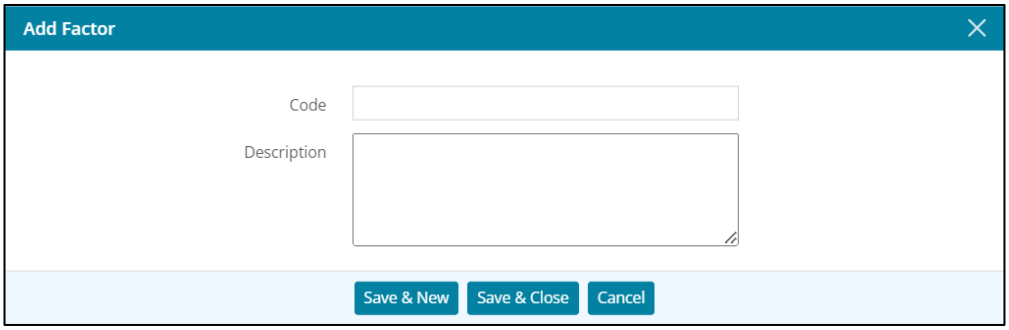

Add Factor
Code
Description
Save & New
Save & Close
Cancel

Figure 300: 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.

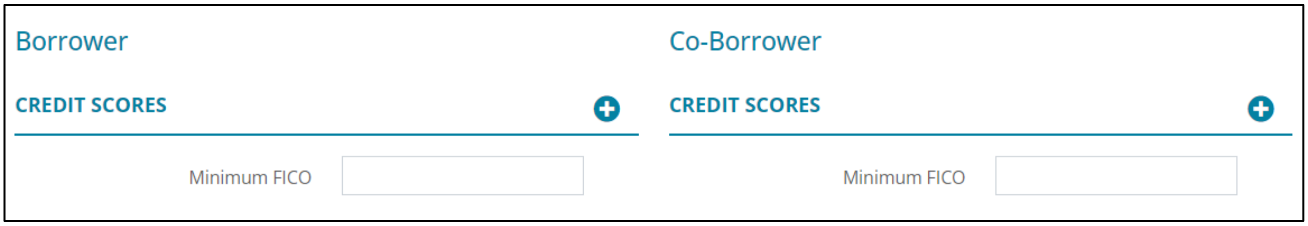

Borrower
CREDIT SCORES
Minimum FICO
Co-Borrower
CREDIT SCORES
Minimum FICO

Figure 301: 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.

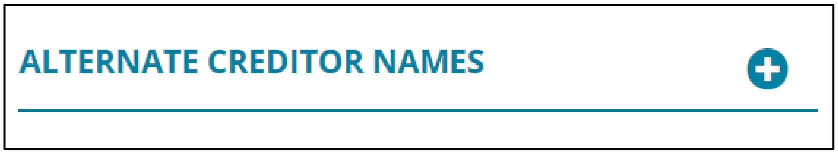

ALTERNATE CREDITOR NAMES

Figure 302: Add Alternate Creditor Names

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

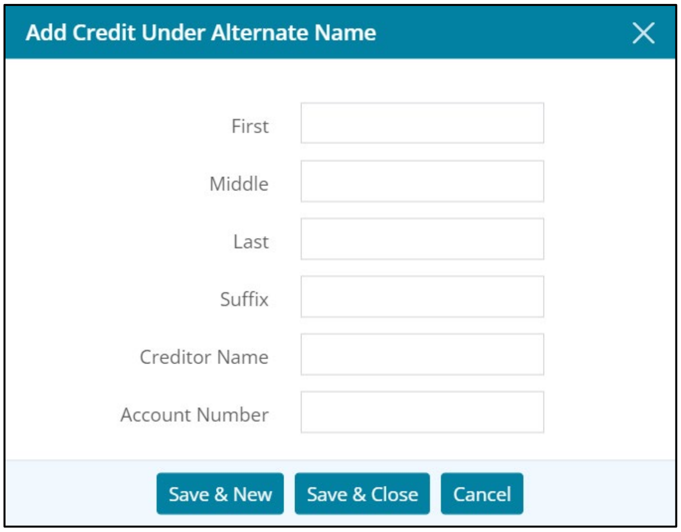

Add Credit Under Alternate Name
First
Middle
Last
Suffix
Creditor Name
Account Number
Save & New
Save & Close
Cancel

Figure 303: 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.

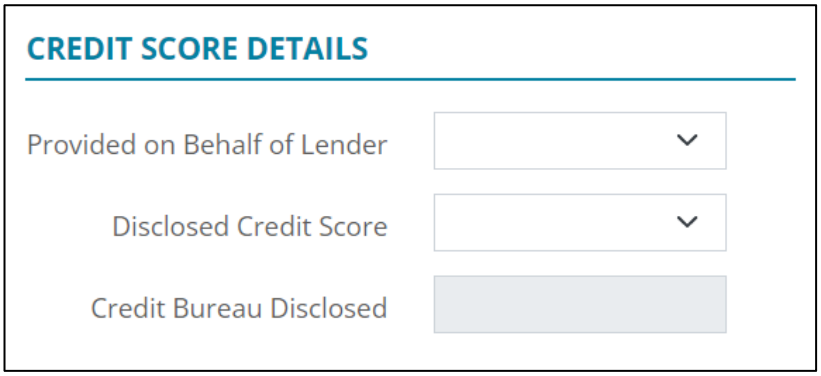

CREDIT SCORE DETAILS
Provided on Behalf of Lender
Disclosed Credit Score
Credit Bureau Disclosed

Figure 304: 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.

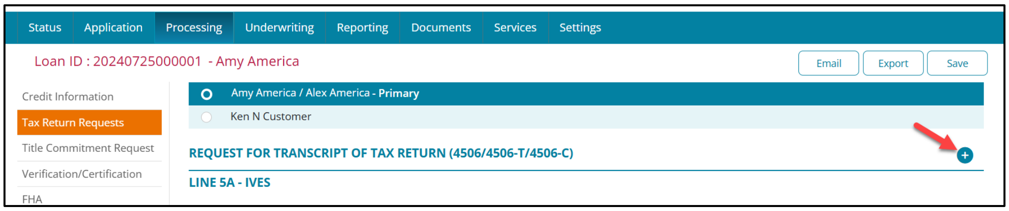
Note: Zenly creates a clean version of Form 4506-C that is compatible with OCR (Optical Character Recognition) technology.

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**.



Status
Application
Processing
Underwriting
Reporting
Documents
Services
Settings
Email
Export
Save
Credit Information
Tax Return Requests
Title Commitment Request
Verification/Certification
FHA

Loan ID : 20240725000001 - Amy America

○ Amy America / Alex America - **Primary**

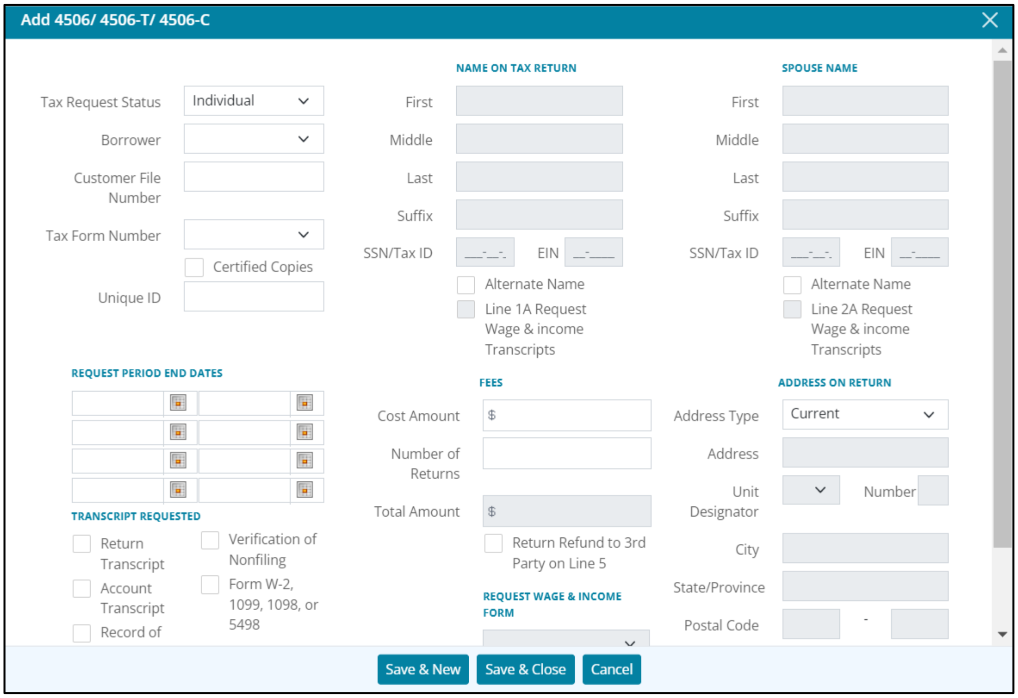
○ Ken N Customer

REQUEST FOR TRANSCRIPT OF TAX RETURN (4506/4506-T/4506-C)

LINE 5A - IVES

Figure 305: Request Transcripts

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


Add 4506/ 4506-T/ 4506-C
NAME ON TAX RETURN
SPOUSE NAME
Borrower
Customer File Number
Tax Form Number
☐ Certified Copies
Unique ID
First
Middle
Last
Suffix
SSN/Tax ID
EIN
☐ Alternate Name
☐ Line 1A Request Wage & income Transcripts
☐ Line 2A Request Wage & income Transcripts
REQUEST PERIOD END DATES
TRANSCRIPT REQUESTED
☐ Return Transcript
☐ Verification of Nonfiling
☐ Account Transcript
☐ Form W-2, 1099, 1098, or 5498
☐ Record of
FEES
Cost Amount
Number of Returns
Total Amount
☐ Return Refund to 3rd Party on Line 5
REQUEST WAGE & INCOME FORM
ADDRESS ON RETURN
Address
Unit Designator
Number
City
State/Province
Postal Code
Save & New
Save & Close
Cancel

Tax Request Status: Individual

Cost Amount: $

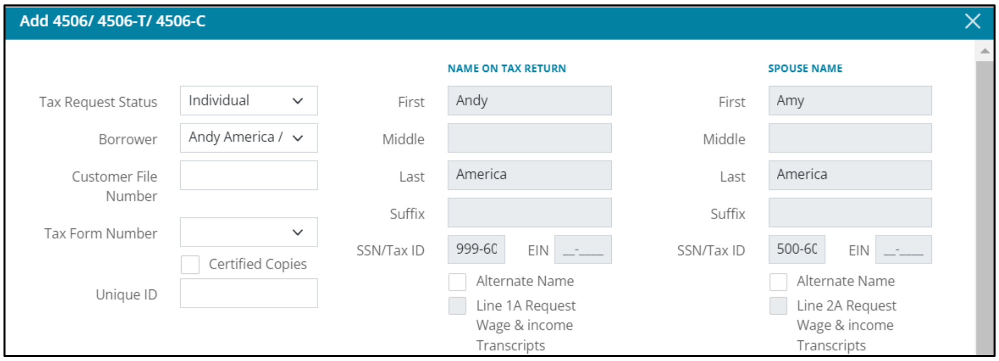
Total Amount: $

Address Type: Current

Figure 306: 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.


Add 4506/ 4506-T/ 4506-C
NAME ON TAX RETURN
SPOUSE NAME
Customer File Number
Tax Form Number
☐ Certified Copies
Unique ID
Middle
Suffix
EIN
☐ Alternate Name
☐ Line 1A Request Wage & income Transcripts
☐ Line 2A Request Wage & income Transcripts

Tax Request Status: Individual

Borrower: Andy America /

Name on Tax Return — First: Andy; Last: America; SSN/Tax ID: 999-6C

Spouse Name — First: Amy; Last: America; SSN/Tax ID: 500-6C

Figure 307: 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**.

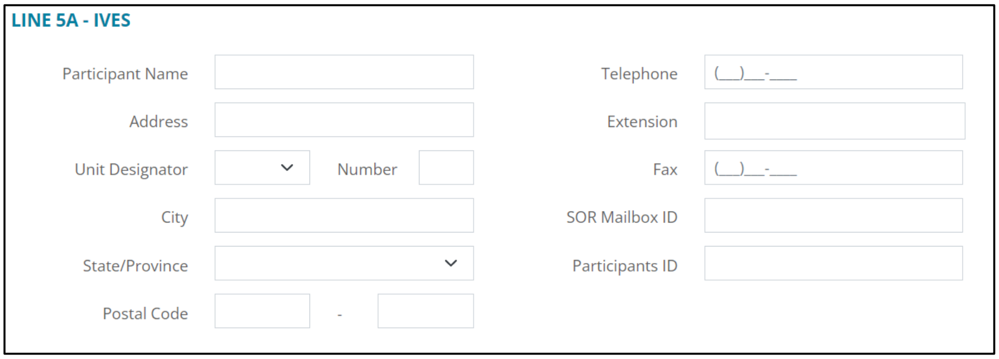

LINE 5A - IVES
Participant Name
Address
Unit Designator
Number
City
State/Province
Postal Code
Telephone
(__)__-___
Extension
Fax
(__)__-___
SOR Mailbox ID
Participants ID

Figure 308: Line 5a – IVES Dialog

2. Complete the **Address** fields.

3. Enter **Telephone** number**.**
4. Enter **Extension** if applicable.
5. Enter **Fax** number.
6. Enter **SOR Mailbox ID**.
7. Enter **Participants ID.**

Line 5d – Client

Use the fields in this section to enter the client's information.

1. If needed, select the **Same as IVES** checkbox.

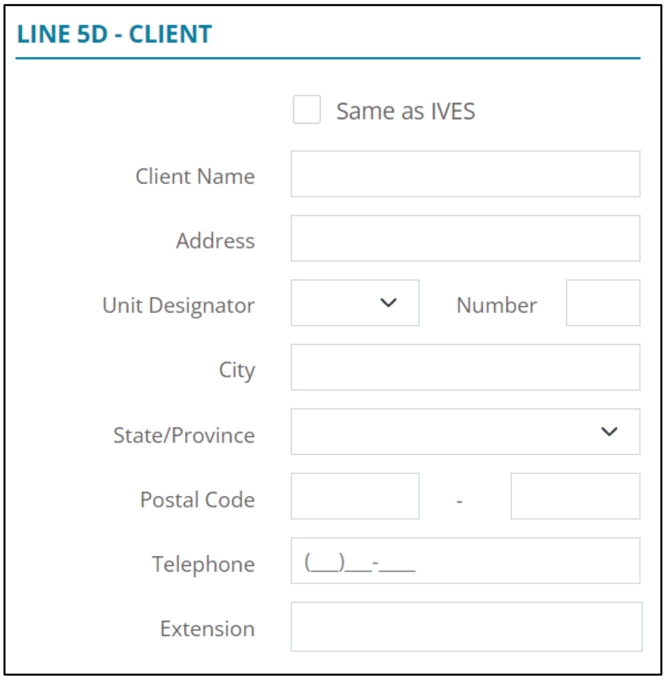

LINE 5D - CLIENT
☐ Same as IVES
Client Name
Address
Unit Designator
Number
City
State/Province
Postal Code
-
Telephone
(__)__-___
Extension

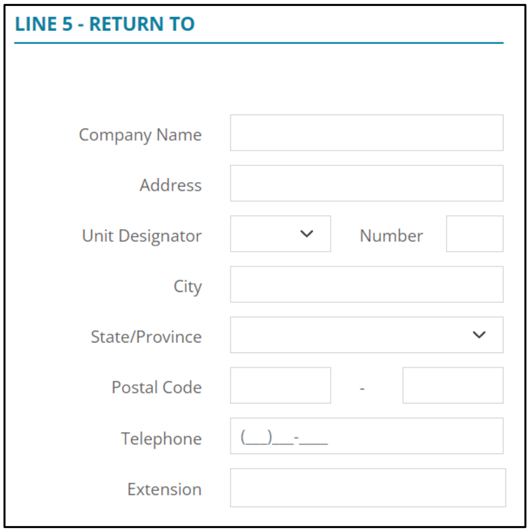
Figure 309: Client

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**.



LINE 5 - RETURN TO

Company Name
Address
Unit Designator ☐ Number
City
State/Province
Postal Code -
Telephone (__)__-___
Extension

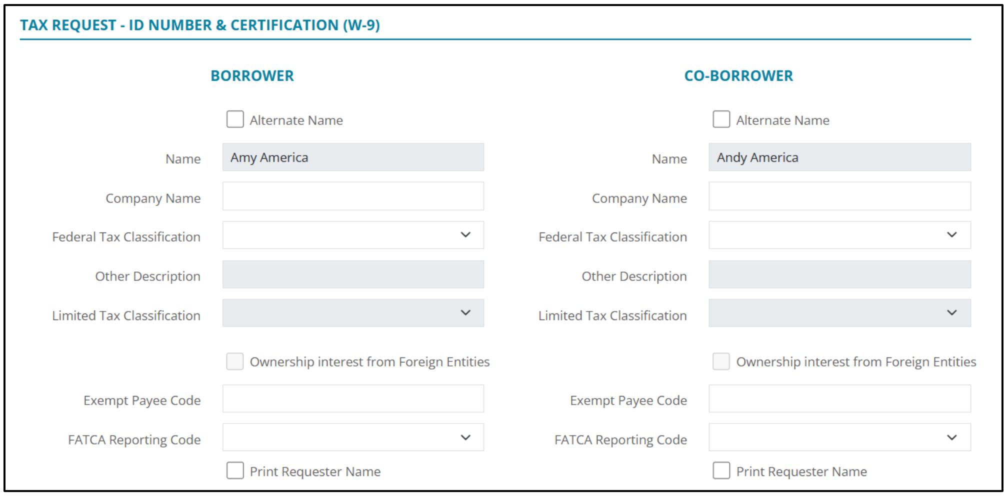
Figure 310: Return To Dialog

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.



TAX REQUEST - ID NUMBER & CERTIFICATION (W-9)

	BORROWER	CO-BORROWER
	☐ Alternate Name	☐ Alternate Name
Name	Amy America	Andy America
Company Name		
Federal Tax Classification		
Other Description		
Limited Tax Classification		
	☐ Ownership interest from Foreign Entities	☐ Ownership interest from Foreign Entities
Exempt Payee Code		
FATCA Reporting Code		
	☐ Print Requester Name	☐ Print Requester Name

Figure 311: Tax Request – ID & Certification (W-9)

2. Enter **Borrower Name**.
3. Enter the **Company Name**.

4. Select the **Federal Tax Classification** option**.**

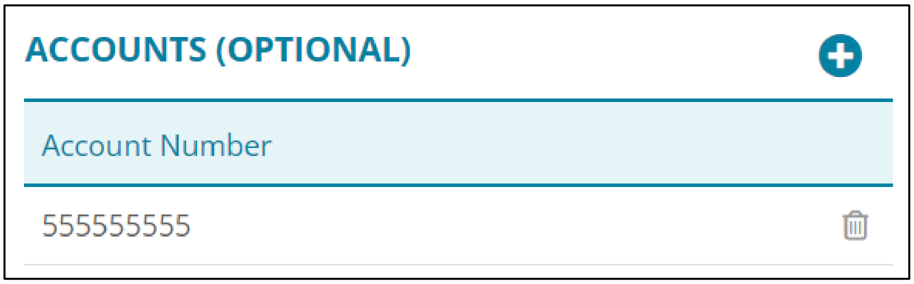
Note: Enter *Other Description* when selecting *Other Federal Tax Classification*.

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**.



Account Number
555555555

Figure 312: Accounts (optional)

2. Enter **Account Number**.

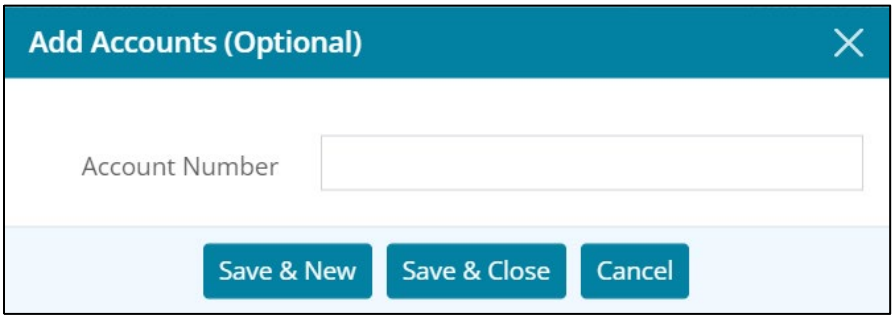


Figure 313: Add Accounts

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 310.)
2. Change the Account Number as applicable. (See Add Tax Account for details.)

3. Click **Save & Close**.

Delete Tax Account

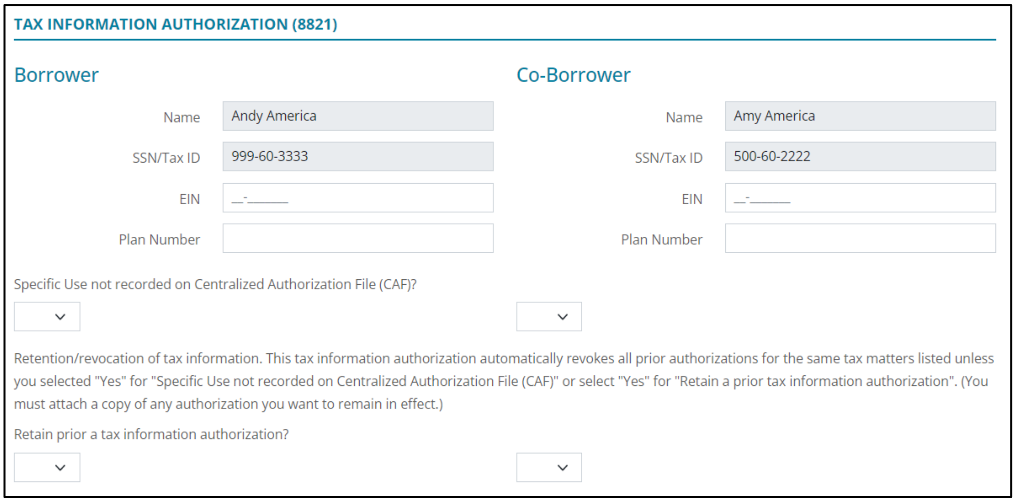
Use the following steps to delete a tax account.

1. Click the **Delete** icon. (See Figure 310.)
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 314: 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.

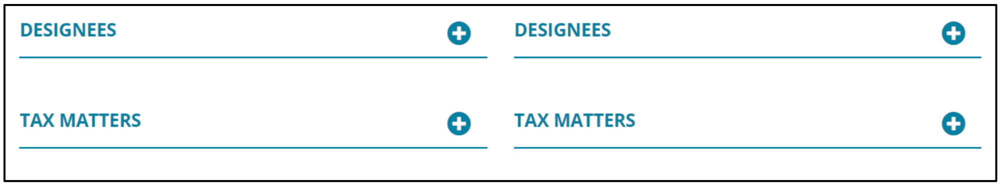
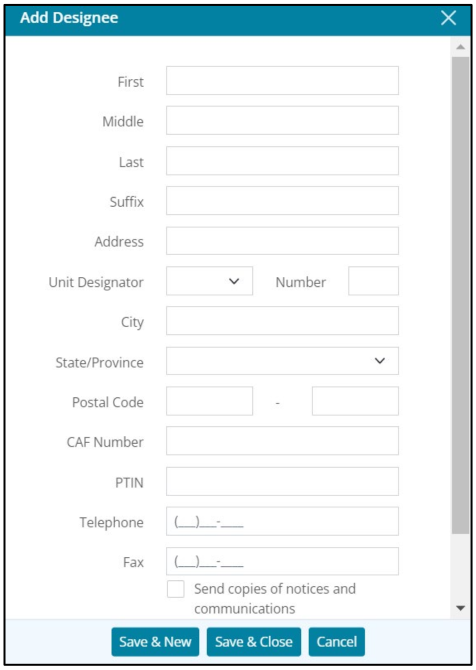

DESIGNEES
DESIGNEES
TAX MATTERS
TAX MATTERS

Figure 315: Designees and Tax Matters

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


Add Designee
First
Middle
Last
Suffix
Address
Unit Designator
Number
City
State/Province
Postal Code
CAF Number
PTIN
Telephone
(___)___-____
Fax
(___)___-____
Save & New
Save & Close
Cancel

☐ Send copies of notices and communications

Figure 316: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 313.)
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 313.)
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 313.)
2. Enter **Type of Tax**.

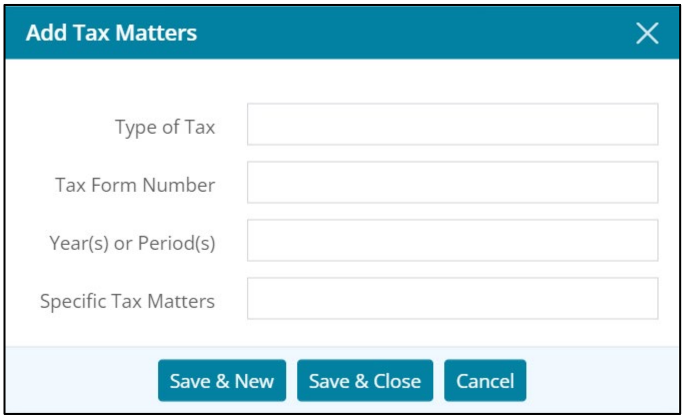

Add Tax Matters
Type of Tax
Tax Form Number
Year(s) or Period(s)
Specific Tax Matters
Save & New
Save & Close
Cancel

Figure 317: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 313.)
2. Edit the **Designee** as applicable. (See Add Tax Matters for details.)
3. Click **Save & Close**.

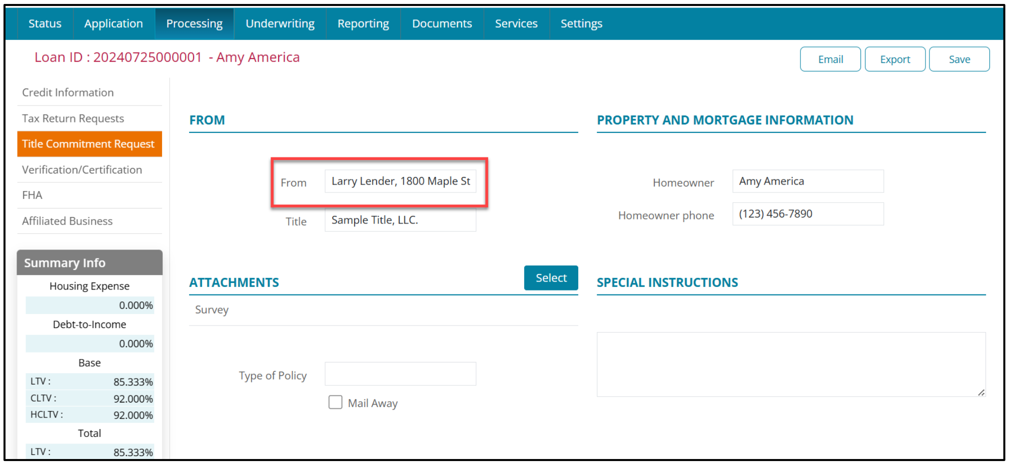
Delete Tax Matters

4. Click the **Delete** icon. (See Figure 313.)
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.


Status
Application
Processing
Underwriting
Reporting
Documents
Services
Settings
Email
Export
Save
Credit Information
Tax Return Requests
Title Commitment Request
Verification/Certification
FHA
Affiliated Business
Summary Info
FROM
PROPERTY AND MORTGAGE INFORMATION
ATTACHMENTS
Select
SPECIAL INSTRUCTIONS

Loan ID : 20240725000001 - Amy America

From: Larry Lender, 1800 Maple St
Title: Sample Title, LLC.
Homeowner: Amy America
Homeowner phone: (123) 456-7890
Survey
Type of Policy:
☐ Mail Away

Housing Expense: 0.000%
Debt-to-Income: 0.000%
Base
LTV : 85.333%
CLTV : 92.000%
HCLTV : 92.000%
Total
LTV : 85.333%

Figure 318: 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.

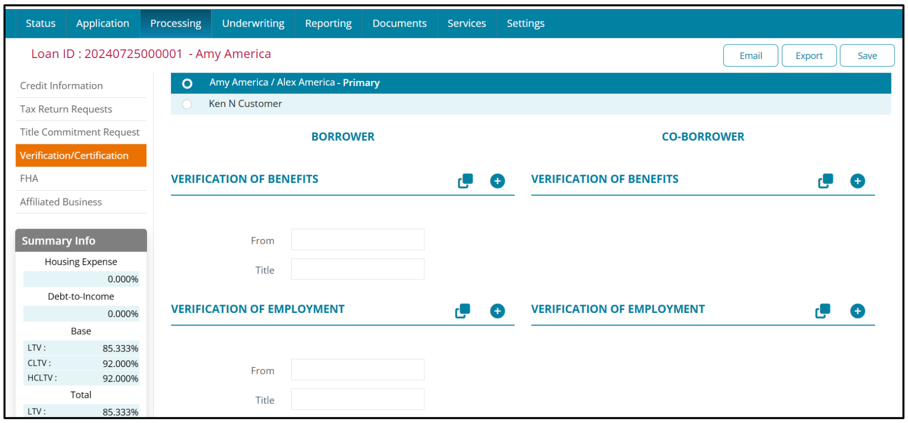
Verification of Benefits

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**.


Status
Application
Processing
Underwriting
Reporting
Documents
Services
Settings
Email
Export
Save
Credit Information
Tax Return Requests
Title Commitment Request
Verification/Certification
FHA
Affiliated Business
Summary Info
BORROWER
CO-BORROWER
VERIFICATION OF BENEFITS
VERIFICATION OF BENEFITS
From
Title
VERIFICATION OF EMPLOYMENT
VERIFICATION OF EMPLOYMENT
From
Title

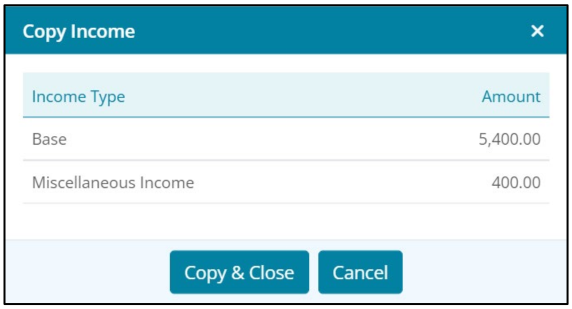
Loan ID : 20240725000001 - Amy America

● Amy America / Alex America - **Primary**
○ Ken N Customer

Housing Expense 0.000%
Debt-to-Income 0.000%
Base
LTV : 85.333%
CLTV : 92.000%
HCLTV : 92.000%
Total
LTV : 85.333%

Figure 319: Verification/Certification

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


Copy Income
×
Copy & Close
Cancel

Income Type	Amount
Base	5,400.00
Miscellaneous Income	400.00

Figure 320: 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 317.)
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 317.)

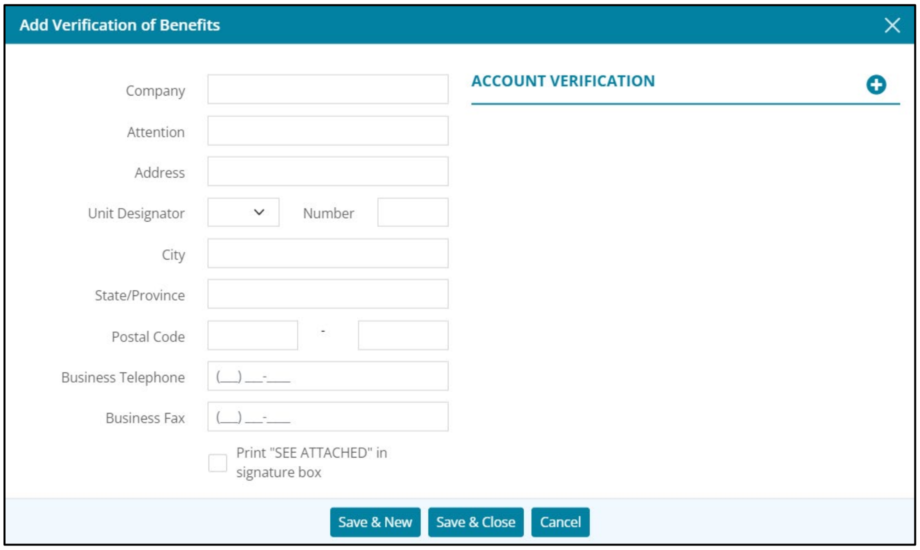

Add Verification of Benefits
Company
Attention
Address
Unit Designator
Number
City
State/Province
Postal Code
Business Telephone
Business Fax
Print "SEE ATTACHED" in signature box
ACCOUNT VERIFICATION
Save & New
Save & Close
Cancel

Figure 321: Add Verification of Benefits

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

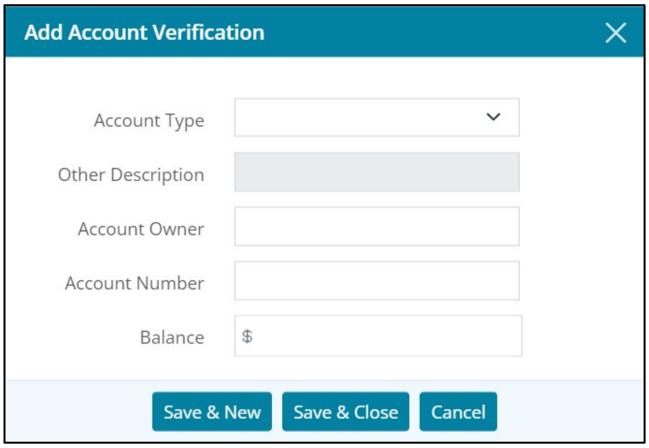

Add Account Verification
Account Type
Other Description
Account Owner
Account Number
Balance
$
Save & New
Save & Close
Cancel

Figure 322: 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 317.)
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 317.)
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**.

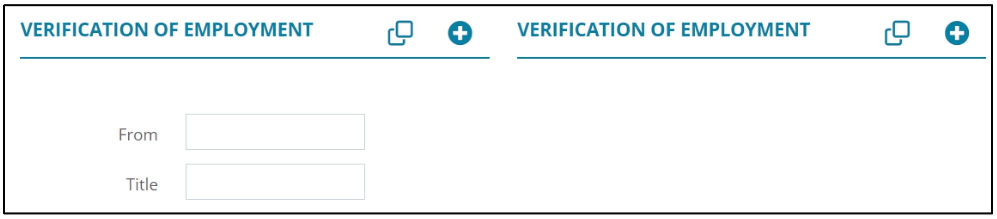
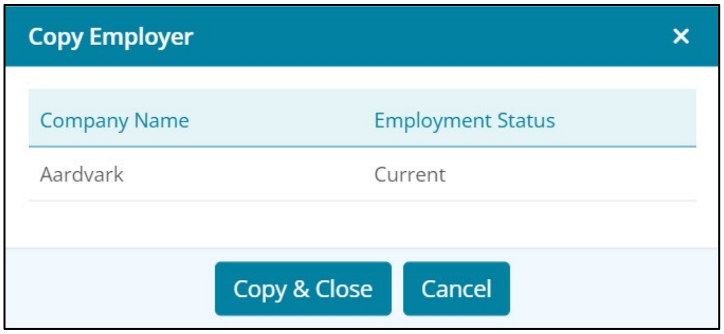


Figure 323: Verification of Employment

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


Copy Employer
×
Copy & Close
Cancel

Company Name	Employment Status
Aardvark	Current

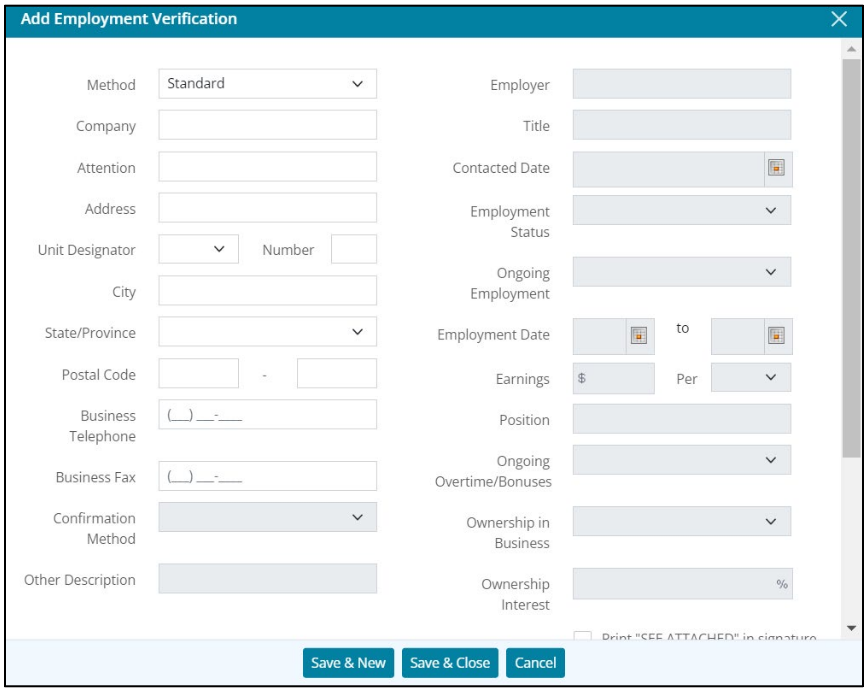
Figure 324: Copy Employer Dialog

3. Click **Copy & Close**.
4. Enter form requester name in **From** field. (See Figure 321.)
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 321.)
2. Complete the *Add Employment Verification* dialog fields.


Add Employment Verification
Company
Attention
Address
Unit Designator
Number
City
State/Province
Postal Code
Business Telephone
(__) __-___
Business Fax
(__) __-___
Confirmation Method
Other Description
Employer
Title
Contacted Date
Employment Status
Ongoing Employment
Employment Date
to
Earnings
$
Per
Position
Ongoing Overtime/Bonuses
Ownership in Business
Ownership Interest
%
Print "SEE ATTACHED" in signature
Save & New
Save & Close
Cancel

Method: Standard

Figure 325: 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 321.)
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 321.)
2. Click **Delete** on the *Delete Confirmation* dialog.

Verification of Deposit

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

Copy VOD

Copy VOD before adding other deposits.

1. Click **Copy Assets**.

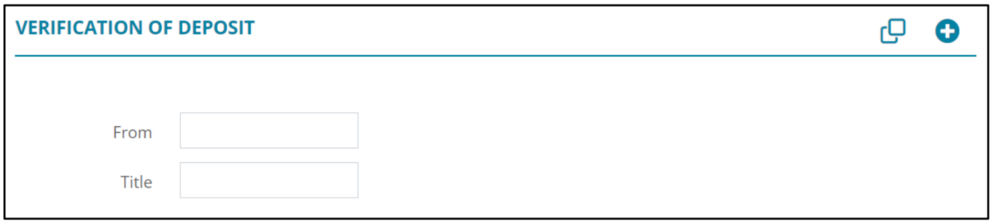
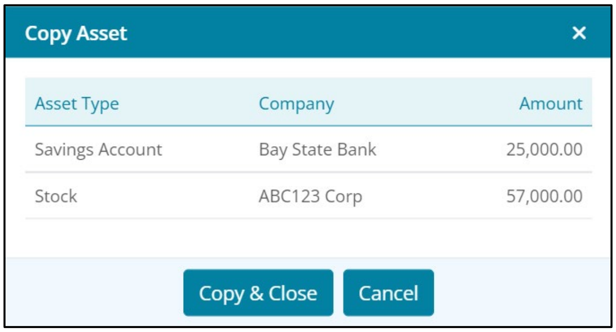


Figure 326: Verification of Deposit

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


Copy Asset

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

Figure 327: Copy Asset Dialog

3. Click **Copy & Close**.
4. Enter form requester name in **From** field. (See Figure 324.)
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 324.)
2. Complete the **Add Verification Deposit** dialog fields.

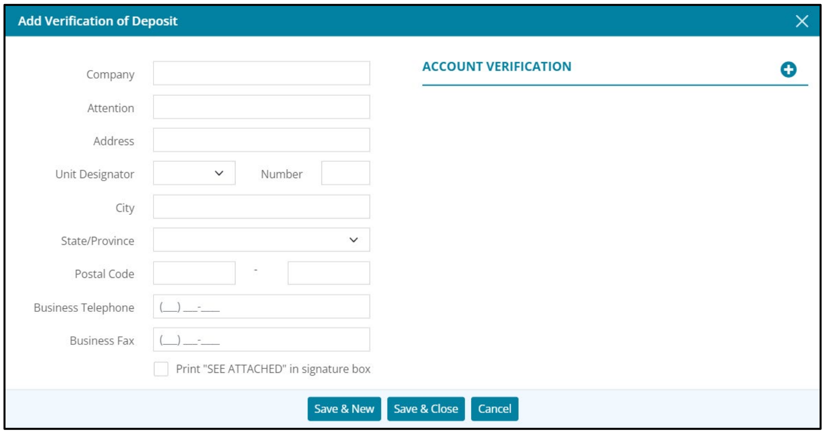

Add Verification of Deposit
Company
Attention
Address
Unit Designator
Number
City
State/Province
Postal Code
Business Telephone
(__) __-___
Business Fax
(__) __-___
☐ Print "SEE ATTACHED" in signature box
ACCOUNT VERIFICATION
Save & New
Save & Close
Cancel

Figure 328: 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.

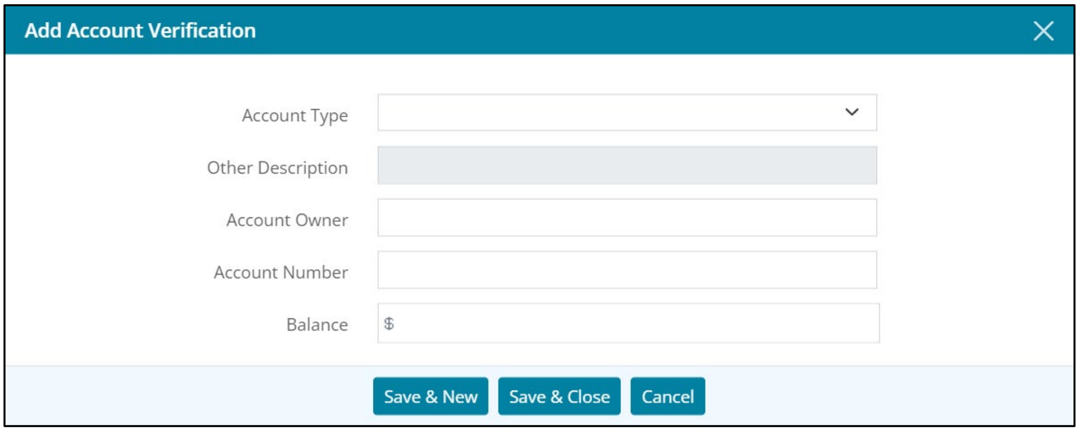

Add Account Verification
Account Type
Other Description
Account Owner
Account Number
Balance
$
Save & New
Save & Close
Cancel

Figure 329: 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 324.)
9. Enter form requester **Title**.

Edit VOD

Use the following steps to edit deposits.

1. Select the **VOD** to edit. (See Figure 324.)
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 324.)
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**.

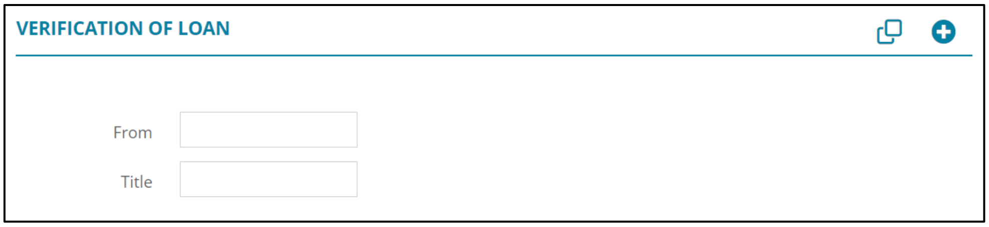
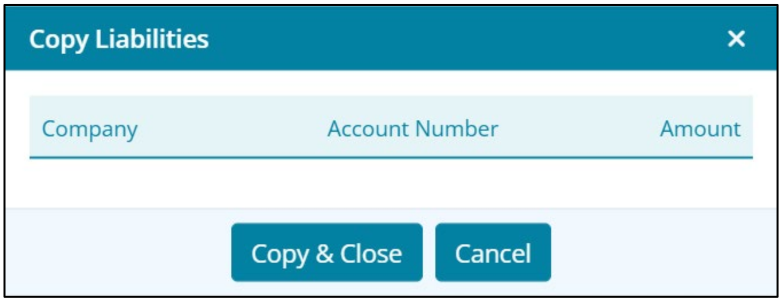


Figure 330: Verification of Loan

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



Company	Account Number	Amount

Figure 331: Copy Liabilities Dialog

3. Click **Copy & Close**.
4. Enter form requester name in **From field**. (See Figure 328.)
5. Enter form requester **Title**.

Add VOL

Use the following steps to add VOL.

1. Click **Add** to add another liability account. (See Figure 328.)
2. Complete the *Add Loan Verification* dialog fields.

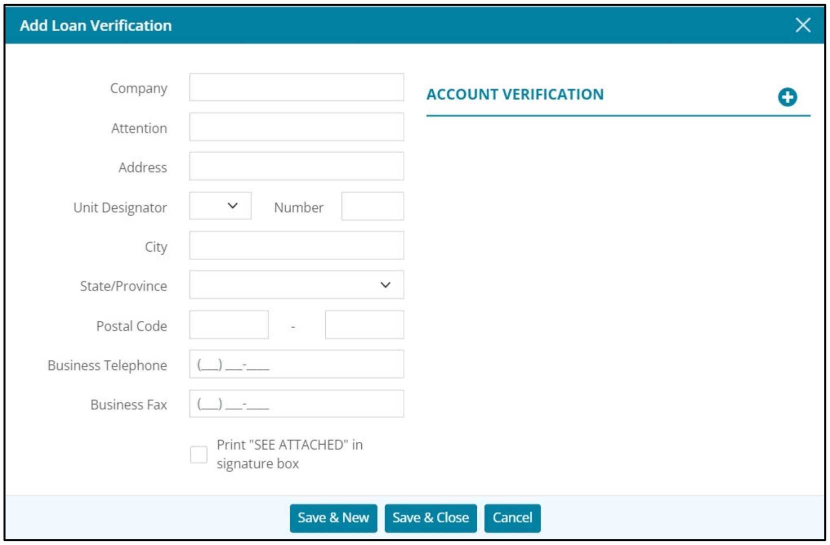

Add Loan Verification
Company
Attention
Address
Unit Designator
Number
City
State/Province
Postal Code
Business Telephone
(___) ___-____
Business Fax
(___) ___-____
☐ Print "SEE ATTACHED" in signature box
ACCOUNT VERIFICATION
Save & New
Save & Close
Cancel

Figure 332: 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.

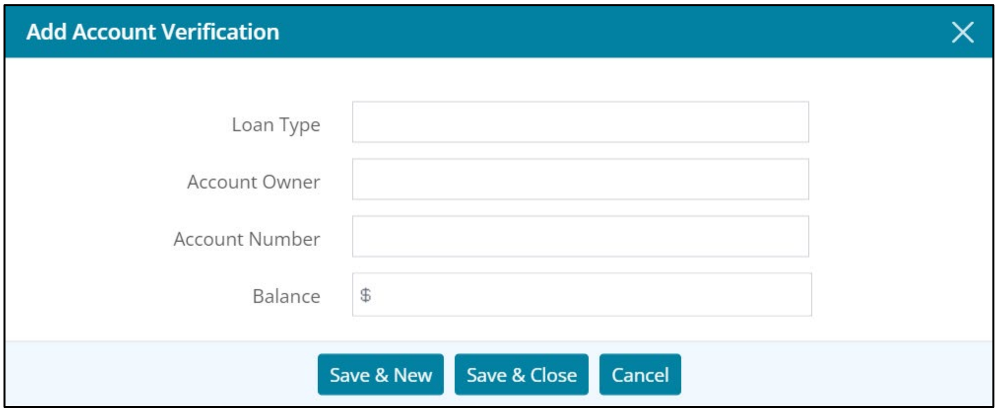

Add Account Verification
Loan Type
Account Owner
Account Number
Balance
$
Save & New
Save & Close
Cancel

Figure 333: 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 328.)
9. Enter form requester **Title**.

Edit VOL

Use the following steps to edit a loan.

1. Select the **VOL** to edit. (See Figure 328.)
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 328.)
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**.

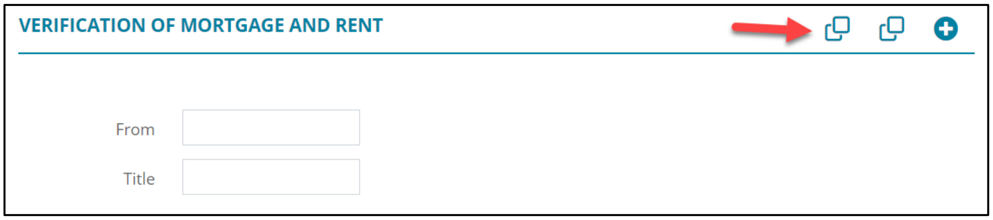
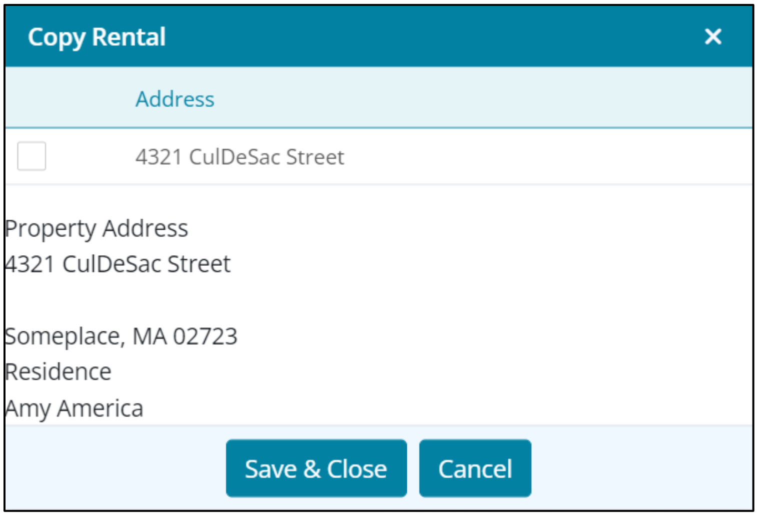


Figure 334: Rental Verification

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

2. Select the **Address** checkbox.



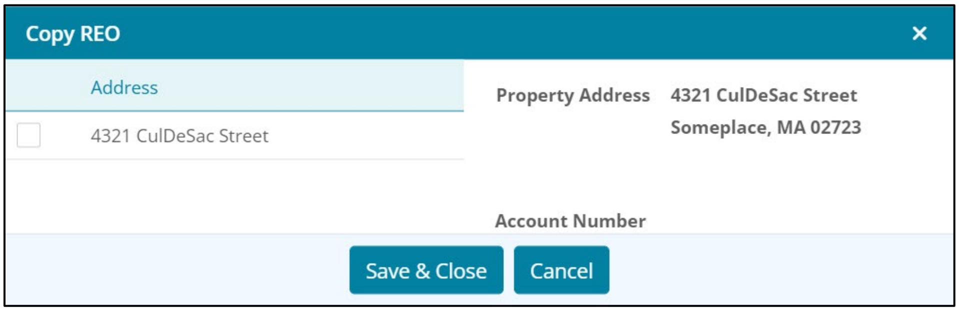
	Address
☐	4321 CulDeSac Street

Property Address
4321 CulDeSac Street

Someplace, MA 02723
Residence
Amy America

Figure 335: Copy Rental Dialog

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



	Address
☐	4321 CulDeSac Street

Property Address 4321 CulDeSac Street
Someplace, MA 02723

Account Number

Figure 336: Copy REOs

6. Click **Save & Close**.
7. Enter requestor name in **From** field. (See Figure 332.)
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 332.)
2. Select the **Address** checkbox.
3. Click **Save & Close**.

4. Complete the **From** and **Title** fields. (See Figure 332.)

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

Add Mortgage or Rent Account

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

1. Click the **Add** button. (See Figure 332.)
2. Complete the **Add Mortgage or Rent Verification** dialog fields to verify landlord or mortgage holder details.

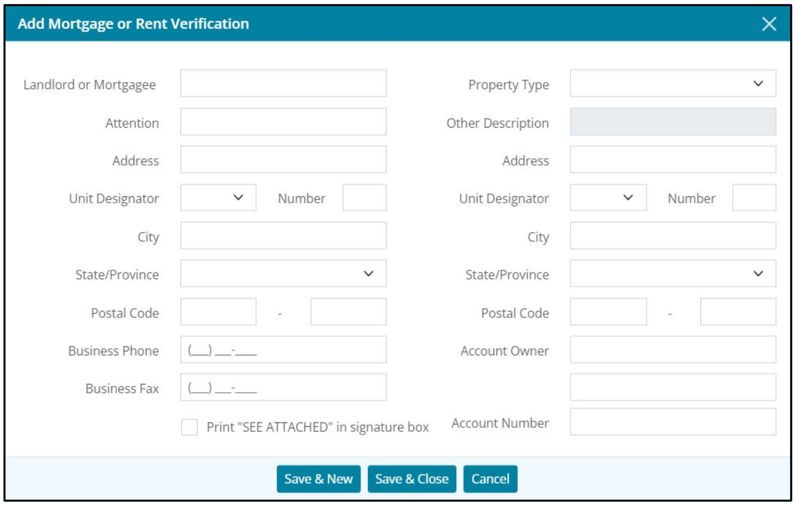

Add Mortgage or Rent Verification
Landlord or Mortgagee
Attention
Address
Unit Designator
Number
City
State/Province
Postal Code
Business Phone
Business Fax
☐ Print "SEE ATTACHED" in signature box
Property Type
Other Description
Address
Unit Designator
Number
City
State/Province
Postal Code
Account Owner
Account Number
Save & New
Save & Close
Cancel

Figure 337: Add Mortgage or Rent Verification

3. Click **Save & Close**.

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

4. Complete the **From** and **Title** fields. (See Figure 332.)

Edit VOM/R

Use the following steps to edit mortgage/rent.

1. Select the **VOM/R** to edit. (See Figure 332.)
2. Edit the **VOM/R** as applicable. (See Add Mortgage or Rent Account for details.)
3. Click **Save & Close**.

Delete VOM/R

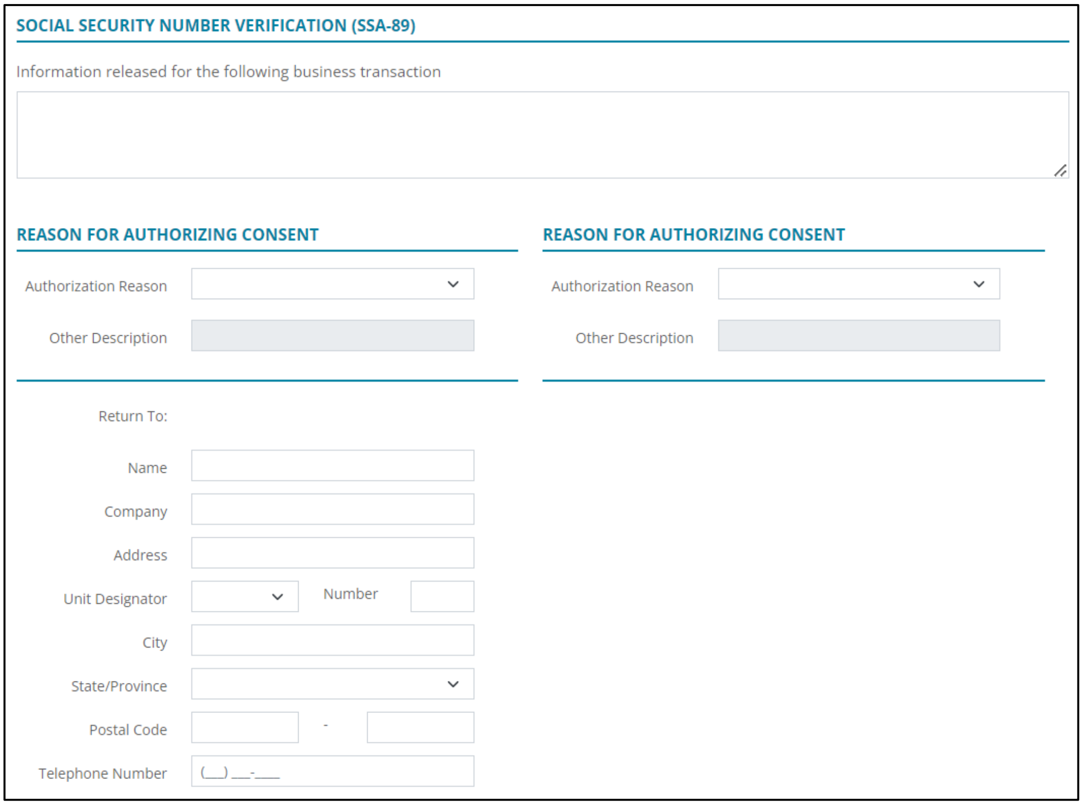
Use the following steps to delete a mortgage/rent.

1. Select the **Delete** icon. (See Figure 332.)
2. Click **Delete** on the *Delete Confirmation* dialog.

Social Security Number Verification (SSA-89)

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

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



SOCIAL SECURITY NUMBER VERIFICATION (SSA-89)

Information released for the following business transaction

REASON FOR AUTHORIZING CONSENT

Authorization Reason

Other Description

REASON FOR AUTHORIZING CONSENT

Authorization Reason

Other Description

Return To:

Name

Company

Address

Unit Designator

Number

City

State/Province

Postal Code

Telephone Number

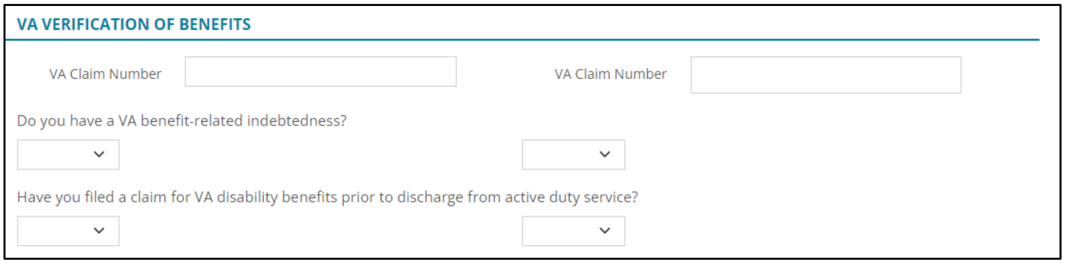
Figure 338: Social Security Number Verification

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

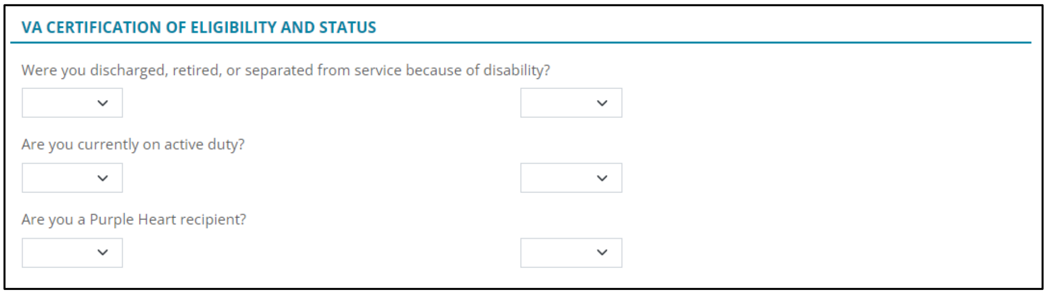
VA Claim Number

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 339: 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?

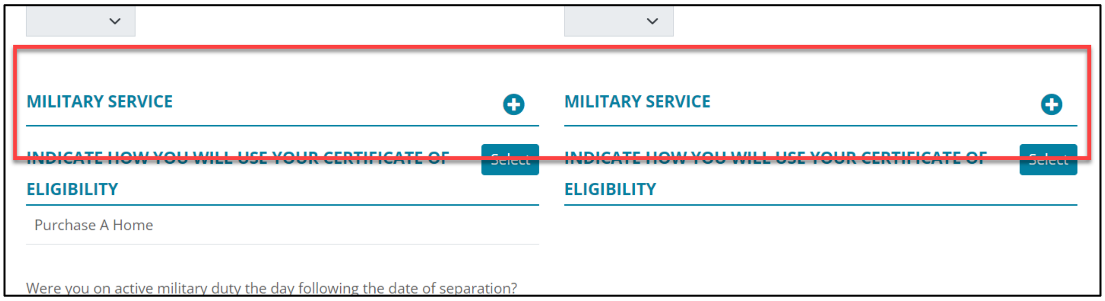
Figure 340: VA Certification of Eligibility & Status

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
Select
INDICATE HOW YOU WILL USE YOUR CERTIFICATE OF ELIGIBILITY
Select

Purchase A Home

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

Figure 341: Military Service

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

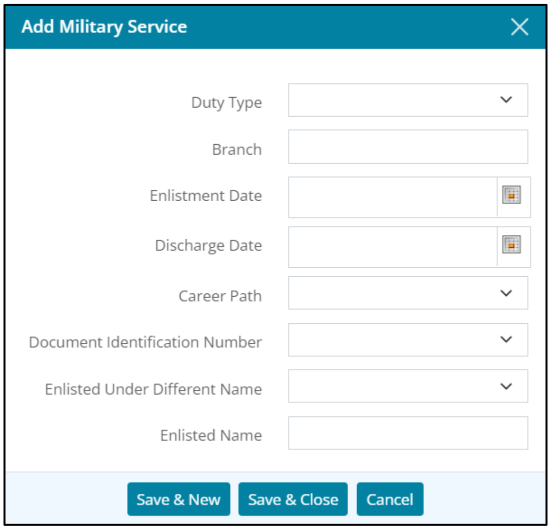

Add Military Service
Duty Type
Branch
Enlistment Date
Discharge Date
Career Path
Document Identification Number
Enlisted Under Different Name
Enlisted Name
Save & New
Save & Close
Cancel

Figure 342: 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.

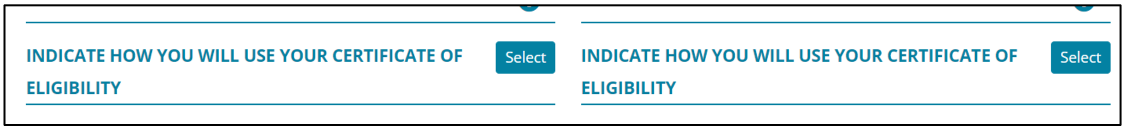

INDICATE HOW YOU WILL USE YOUR CERTIFICATE OF ELIGIBILITY
Select
INDICATE HOW YOU WILL USE YOUR CERTIFICATE OF ELIGIBILITY
Select

Figure 343: Certificate of Eligibility Indicator

2. Select the desired options.

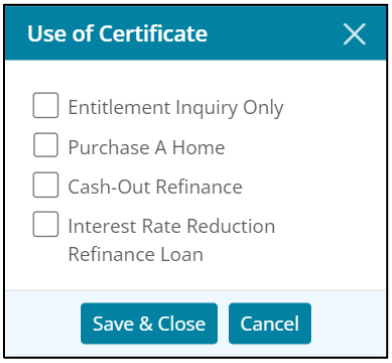
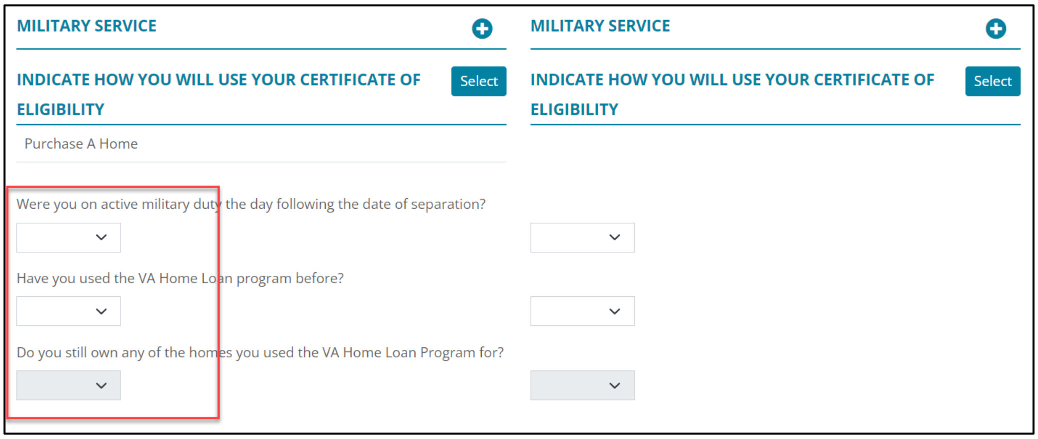

Use of Certificate
☐ Entitlement Inquiry Only
☐ Purchase A Home
☐ Cash-Out Refinance
☐ Interest Rate Reduction Refinance Loan
Save & Close
Cancel

Figure 344: Use of Certificate

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


MILITARY SERVICE
INDICATE HOW YOU WILL USE YOUR CERTIFICATE OF ELIGIBILITY
Select
MILITARY SERVICE
INDICATE HOW YOU WILL USE YOUR CERTIFICATE OF ELIGIBILITY
Select

Purchase A Home

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

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?

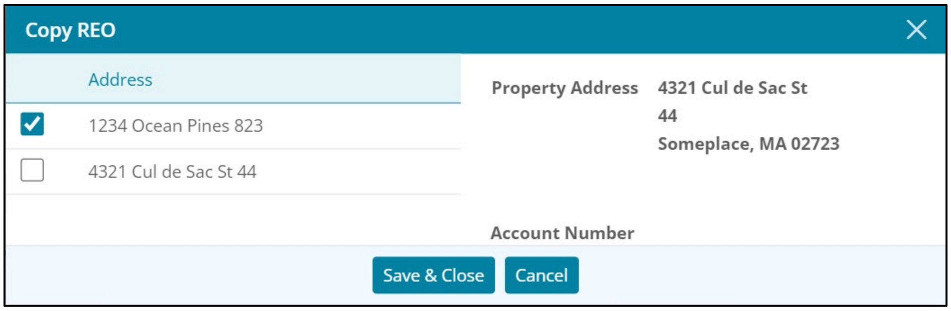
Figure 345: Military Service Options

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 343.

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


Copy REO
Save & Close
Cancel

	Address
☑	1234 Ocean Pines 823
☐	4321 Cul de Sac St 44

Property Address 4321 Cul de Sac St
44
Someplace, MA 02723

Account Number

Figure 346: Copy REO (VA Property Address)

3. Click **Save & Close**.

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

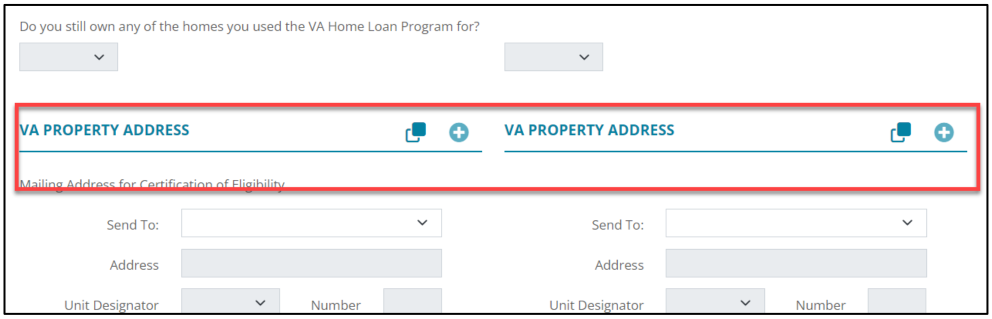

Do you still own any of the homes you used the VA Home Loan Program for?
VA PROPERTY ADDRESS
VA PROPERTY ADDRESS
Mailing Address for Certification of Eligibility
Send To:
Address
Unit Designator
Number
Send To:
Address
Unit Designator
Number

Figure 347: Add VA Property Address

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

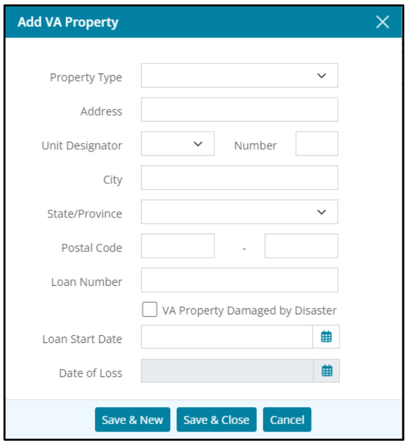

Add VA Property
Property Type
Address
Unit Designator
Number
City
State/Province
Postal Code
Loan Number
☐ VA Property Damaged by Disaster
Loan Start Date
Date of Loss
Save & New
Save & Close
Cancel

Figure 348: 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*.

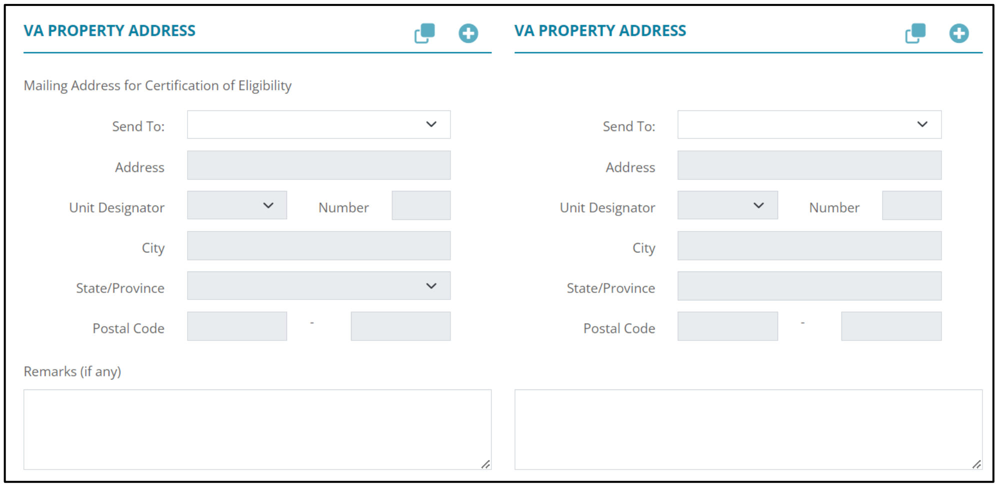

VA PROPERTY ADDRESS
VA PROPERTY ADDRESS
Mailing Address for Certification of Eligibility
Send To:
Address
Unit Designator
Number
City
State/Province
Postal Code
Send To:
Address
Unit Designator
Number
City
State/Province
Postal Code
Remarks (if any)

Figure 349: Certification of Eligibility Address

8. If needed, add any **Remarks**.
9. Repeat Steps 1 – 4 for Co-borrower.

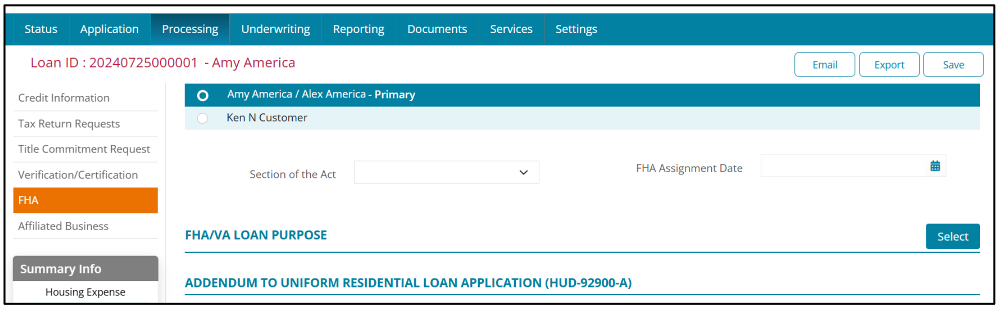
FHA

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**.


Status
Application
Processing
Underwriting
Reporting
Documents
Services
Settings
Email
Export
Save
Credit Information
Tax Return Requests
Title Commitment Request
Verification/Certification
FHA
Affiliated Business
Summary Info
Housing Expense
Select

Loan ID : 20240725000001 - Amy America

● Amy America / Alex America - **Primary**
○ Ken N Customer

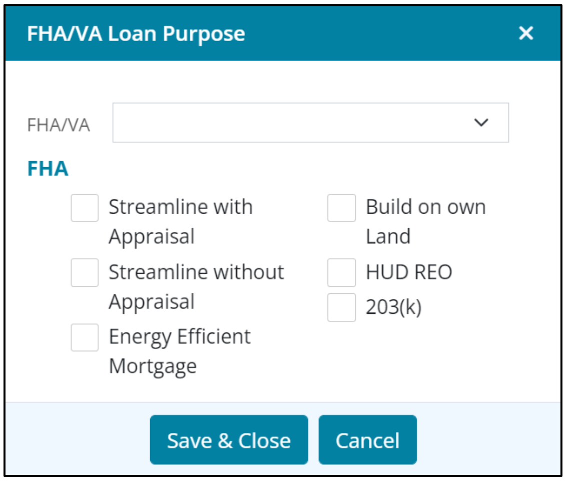
Section of the Act
FHA Assignment Date

FHA/VA LOAN PURPOSE

ADDENDUM TO UNIFORM RESIDENTIAL LOAN APPLICATION (HUD-92900-A)

Figure 350: 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.


FHA/VA Loan Purpose
×
Save & Close
Cancel

FHA/VA

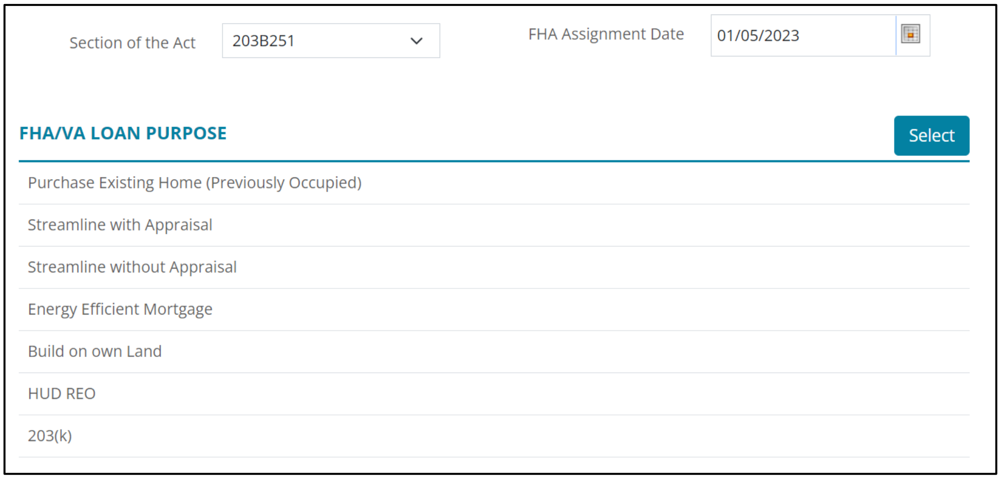
FHA

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

Figure 351: FHA/VA Loan Purpose Dialog

7. Select applicable checkboxes.

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



Section of the Act: 203B251

FHA Assignment Date: 01/05/2023

FHA/VA LOAN PURPOSE

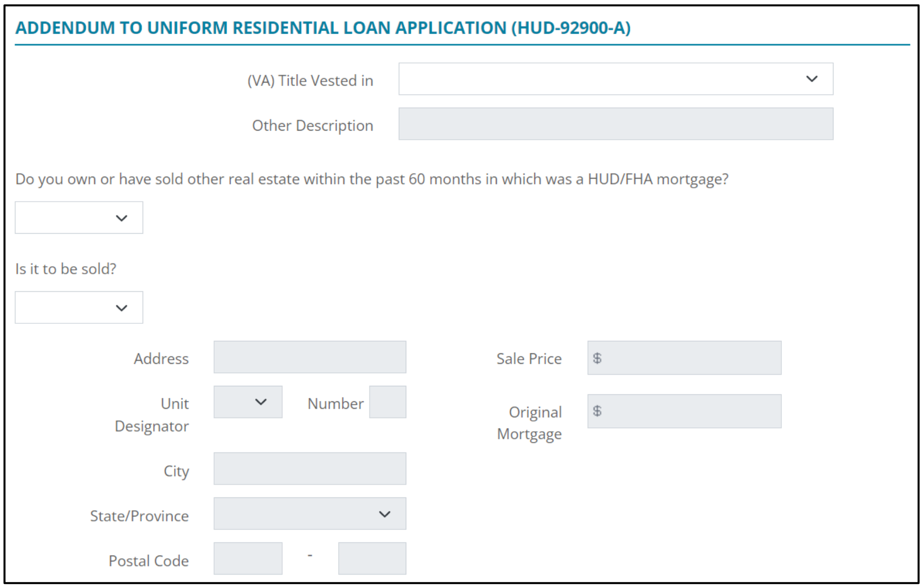
- Purchase Existing Home (Previously Occupied)
- Streamline with Appraisal
- Streamline without Appraisal
- Energy Efficient Mortgage
- Build on own Land
- HUD REO
- 203(k)

Figure 352: FHA/VA Loan Purpose Table

Addendum to Uniform Residential Loan Application

Complete the **HUD-92900-A** fields for an FHA or VA loan.

1. Select the appropriate **(VA) Title Vested in** option.



ADDENDUM TO UNIFORM RESIDENTIAL LOAN APPLICATION (HUD-92900-A)

(VA) Title Vested in

Other Description

Do you own or have sold other real estate within the past 60 months in which was a HUD/FHA mortgage?

Is it to be sold?

Address

Unit Designator

Number

City

State/Province

Postal Code

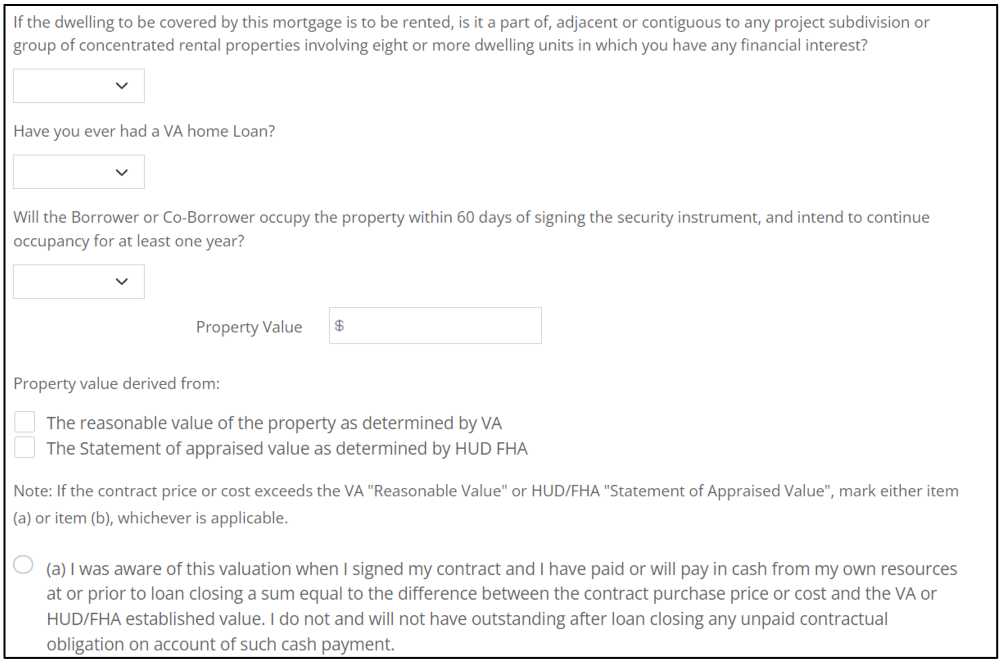
Sale Price: $

Original Mortgage: $

Figure 353: 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.

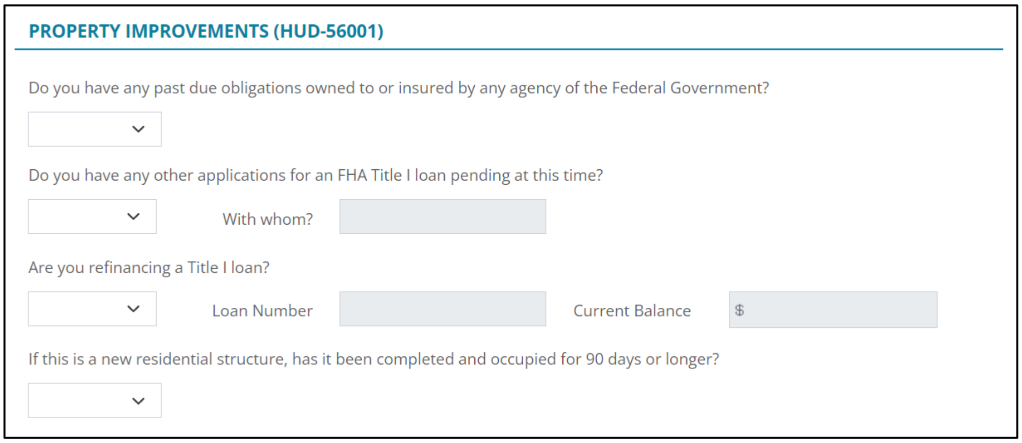
○ (a) I was aware of this valuation when I signed my contract and I have paid or will pay in cash from my own resources at or prior to loan closing a sum equal to the difference between the contract purchase price or cost and the VA or HUD/FHA established value. I do not and will not have outstanding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

Figure 354: 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?

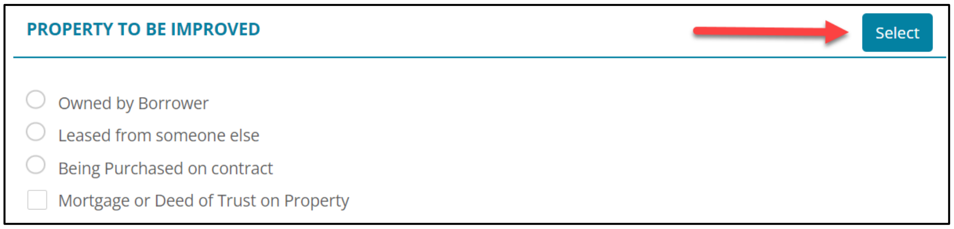
Loan Number

Current Balance $

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

Figure 355: HUD-56001 Options

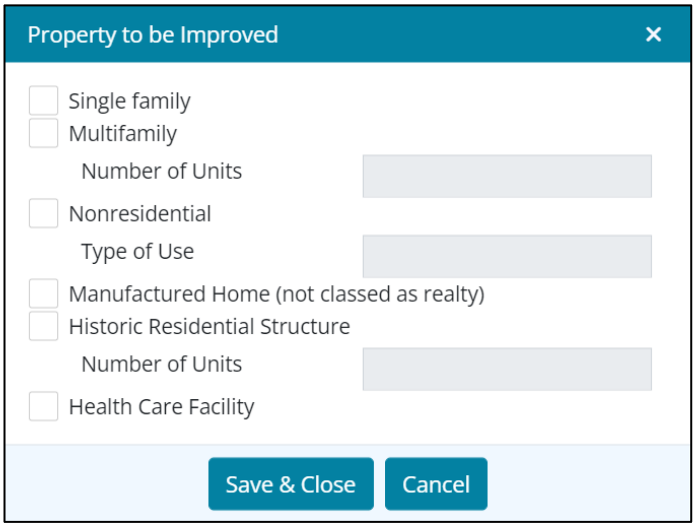
2. Click the **Property to be Improved Select** button.


PROPERTY TO BE IMPROVED
Select

○ Owned by Borrower
○ Leased from someone else
○ Being Purchased on contract
☐ Mortgage or Deed of Trust on Property

Figure 356: Select Property to be Improved

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

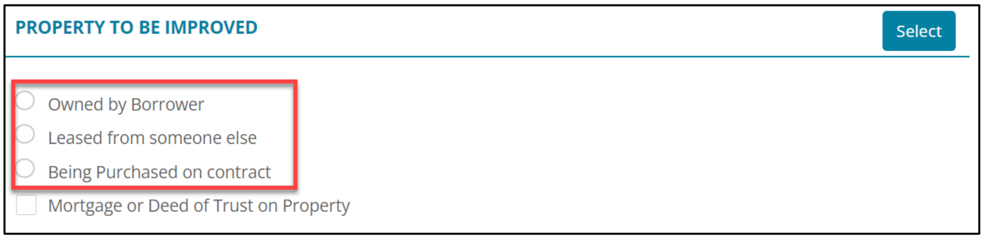

Property to be Improved
×

☐ 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 357: 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 358: Property to be Improved Options

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

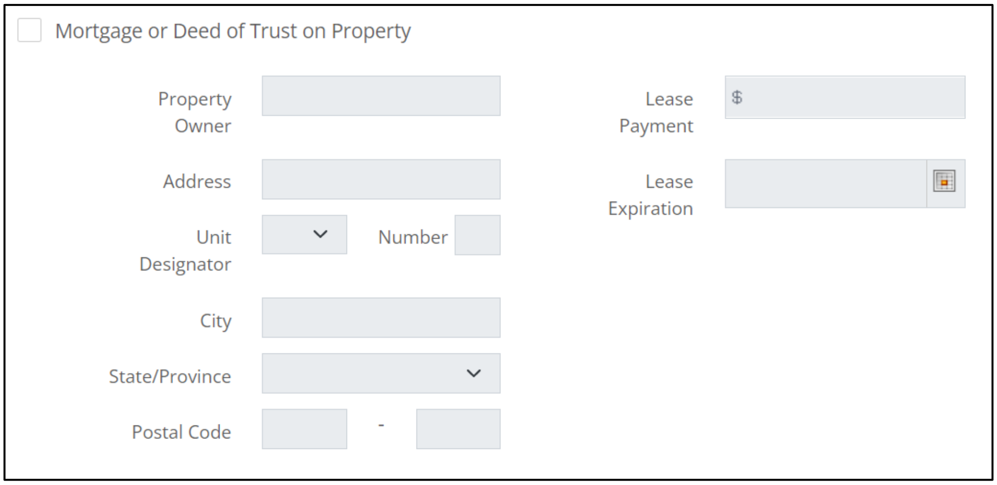

☐ Mortgage or Deed of Trust on Property
Property Owner
Address
Unit Designator
Number
City
State/Province
Postal Code
Lease Payment
$
Lease Expiration

Figure 359: 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.

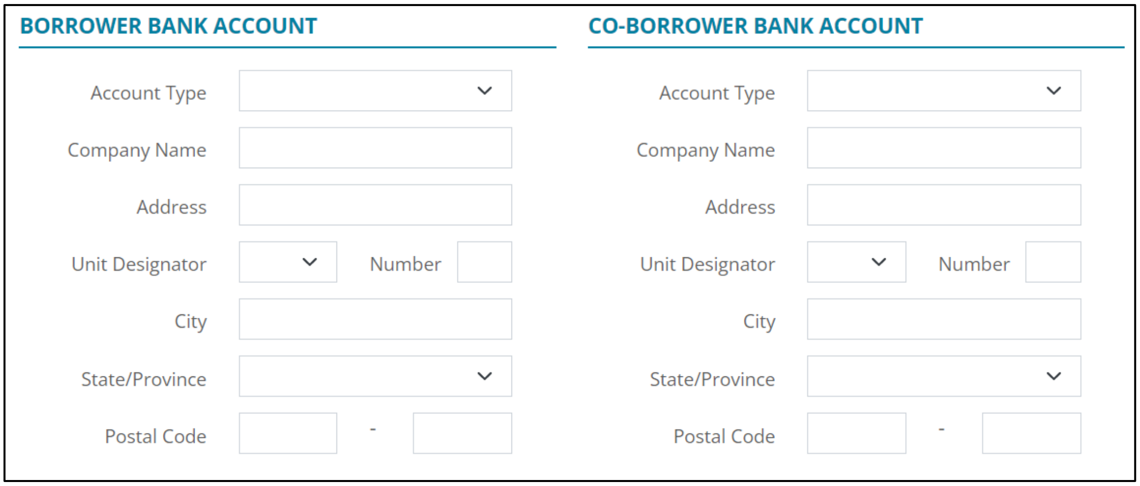

BORROWER BANK ACCOUNT
Account Type
Company Name
Address
Unit Designator
Number
City
State/Province
Postal Code
CO-BORROWER BANK ACCOUNT
Account Type
Company Name
Address
Unit Designator
Number
City
State/Province
Postal Code

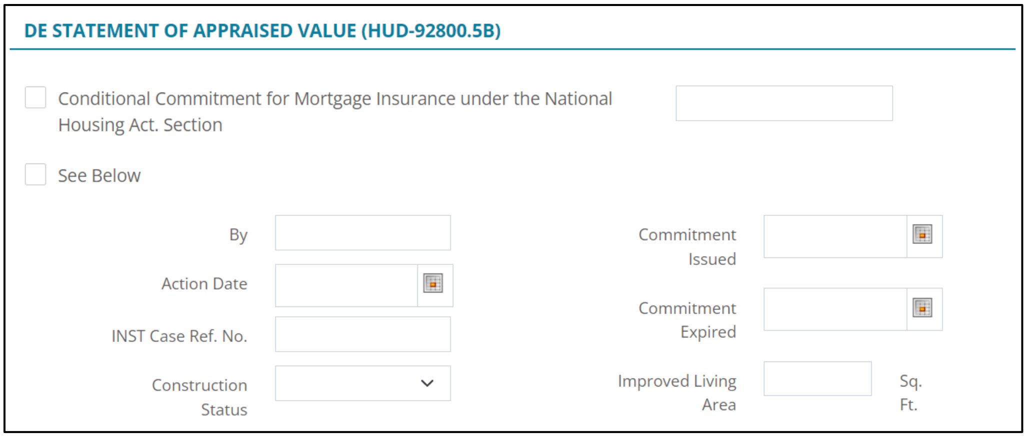
Figure 360: Bank Account Details

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

DE Statement of Appraised Value (HUD-92800.5B)

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

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



DE STATEMENT OF APPRAISED VALUE (HUD-92800.5B)

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

☐ See Below

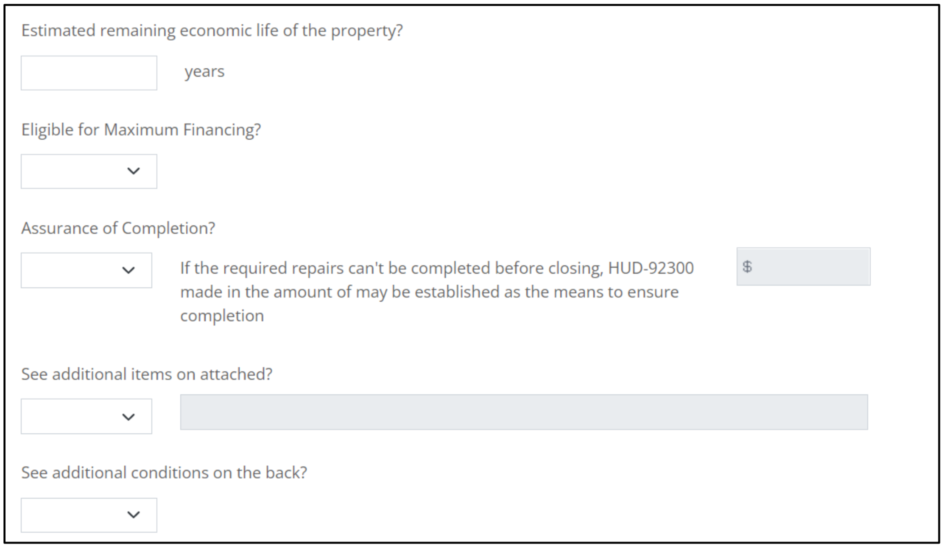
Figure 361: HUD-92800.5B Options

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

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

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

8. Complete the remaining selections.



Estimated remaining economic life of the property?

years

Eligible for Maximum Financing?

Assurance of Completion?

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

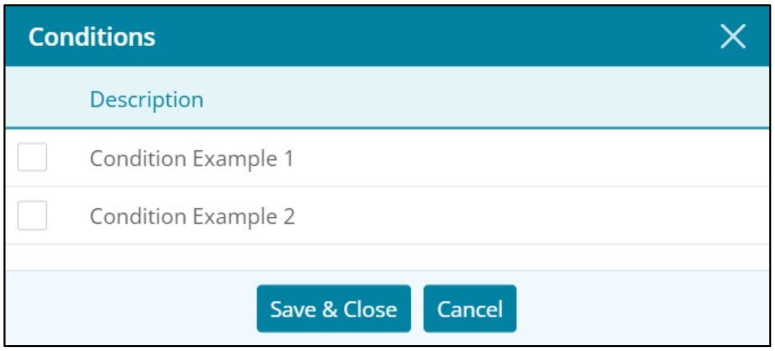
$

See additional items on attached?

See additional conditions on the back?

Figure 362: 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.



☐ Condition Example 1

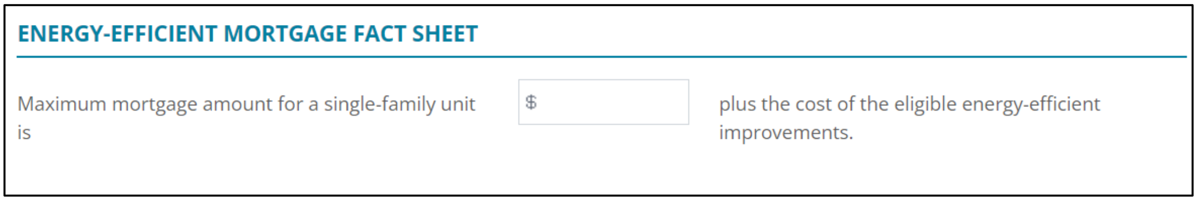
☐ Condition Example 2

Figure 363: Conditions Dialog

11. Click **Save & Close**.

Energy-Efficient Mortgage Fact Sheet

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



ENERGY-EFFICIENT MORTGAGE FACT SHEET

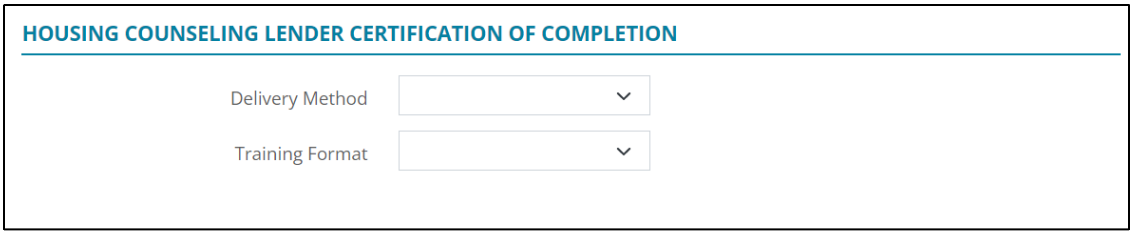
Maximum mortgage amount for a single-family unit is $ plus the cost of the eligible energy-efficient improvements.

Figure 364: Energy-Efficient Mortgage Fact Sheet

Housing Counseling Lender Certification of Completion

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

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



HOUSING COUNSELING LENDER CERTIFICATION OF COMPLETION

Delivery Method

Training Format

Figure 365: Counseling Cert. of Completion

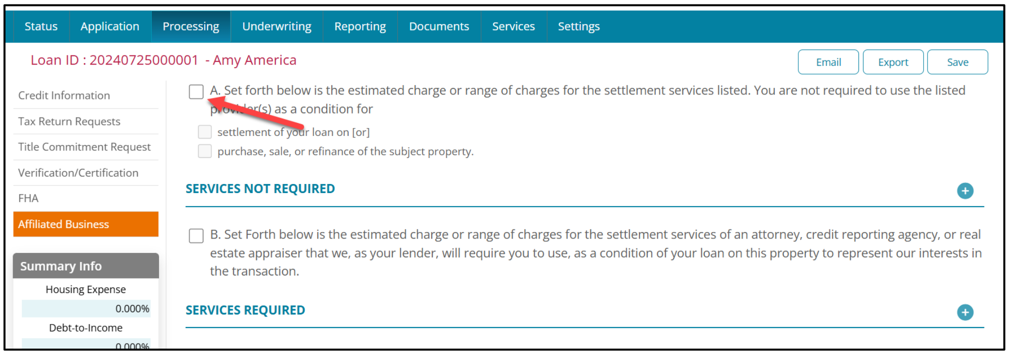
2. Select the appropriate **Training Format**.

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.


Status
Application
Processing
Underwriting
Reporting
Documents
Services
Settings
Email
Export
Save
Credit Information
Tax Return Requests
Title Commitment Request
Verification/Certification
FHA
Affiliated Business
Summary Info
Housing Expense
0.000%
Debt-to-Income
0.000%
SERVICES NOT REQUIRED
SERVICES REQUIRED

Loan ID : 20240725000001 - Amy America

☐ A. Set forth below is the estimated charge or range of charges for the settlement services listed. You are not required to use the listed provider(s) as a condition for

☐ settlement of your loan on [or]

☐ purchase, sale, or refinance of the subject property.

☐ B. Set Forth below is the estimated charge or range of charges for the settlement services of an attorney, credit reporting agency, or real estate appraiser that we, as your lender, will require you to use, as a condition of your loan on this property to represent our interests in the transaction.

Figure 366: Affiliated Business

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

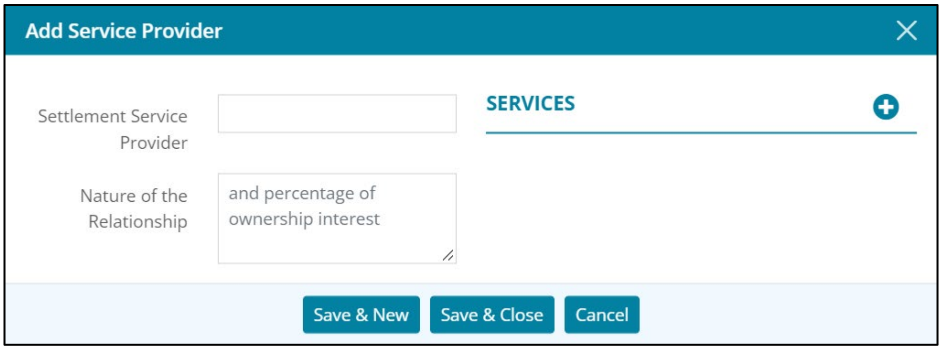

Add Service Provider
Settlement Service Provider
Nature of the Relationship
and percentage of ownership interest
SERVICES
Save & New
Save & Close
Cancel

Figure 367: 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).

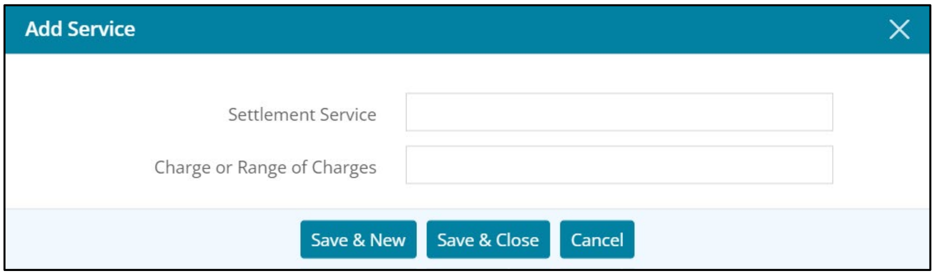

Add Service
Settlement Service
Charge or Range of Charges
Save & New
Save & Close
Cancel

Figure 368: Add Service

7. Enter the **Settlement Service**.
8. Enter the **Charge or Range of Charges**.

9. Select **Save & Close** or **Save & New** for both the Service and the provider screens.

Option B

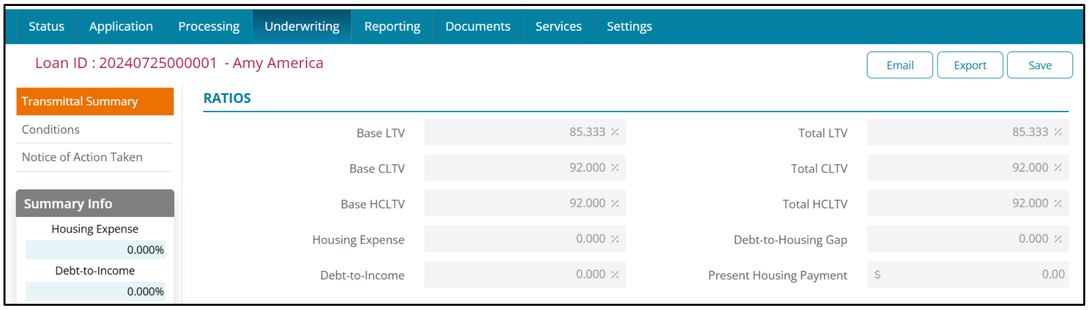
1. Select option **B** if a service is required to be used.
2. Click the **Add** button to list any affiliated businesses.
3. Repeat *Option A* steps 4-10 to list any affiliated businesses.

Underwriting

Complete the required fields in preparation for printing the *Uniform Underwriting and Transmittal Summary* form and *Property Conditions* form.

Transmittal Summary

Many of the *Underwriting Transmittal* screen fields are auto populated and non-editable.


Status
Application
Processing
Underwriting
Reporting
Documents
Services
Settings
Email
Export
Save
Transmittal Summary
Conditions
Notice of Action Taken
Summary Info
RATIOS

Loan ID : 20240725000001 - Amy America

Housing Expense 0.000%
Debt-to-Income 0.000%

Base LTV 85.333 %
Total LTV 85.333 %
Base CLTV 92.000 %
Total CLTV 92.000 %
Base HCLTV 92.000 %
Total HCLTV 92.000 %
Housing Expense 0.000 %
Debt-to-Housing Gap 0.000 %
Debt-to-Income 0.000 %
Present Housing Payment $ 0.00

Figure 369: 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.

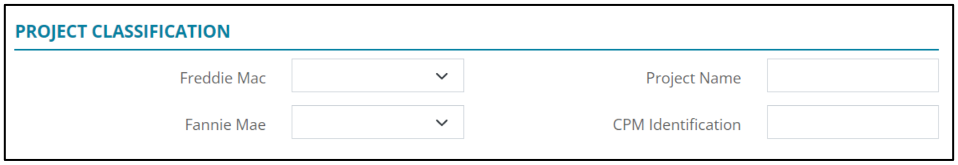

PROJECT CLASSIFICATION
Freddie Mac
Fannie Mae
Project Name
CPM Identification

Figure 370: Project Classification

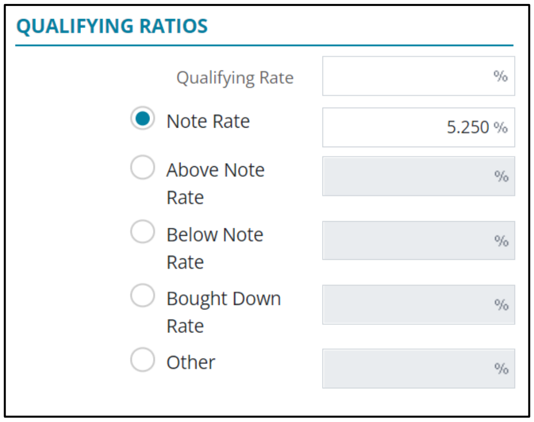
2. Select the **Fannie Mae** option if appropriate.

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**.



QUALIFYING RATIOS

Qualifying Rate %

● Note Rate 5.250 %

○ Above Note Rate %

○ Below Note Rate %

○ Bought Down Rate %

○ Other %

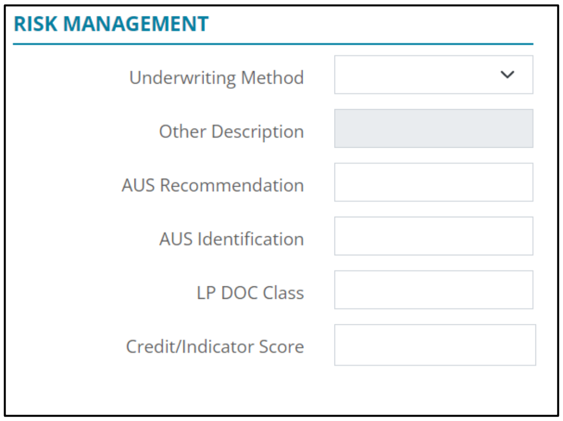
Figure 371: Qualifying Ratios

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

Risk Management

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

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



RISK MANAGEMENT

Underwriting Method

Other Description

AUS Recommendation

AUS Identification

LP DOC Class

Credit/Indicator Score

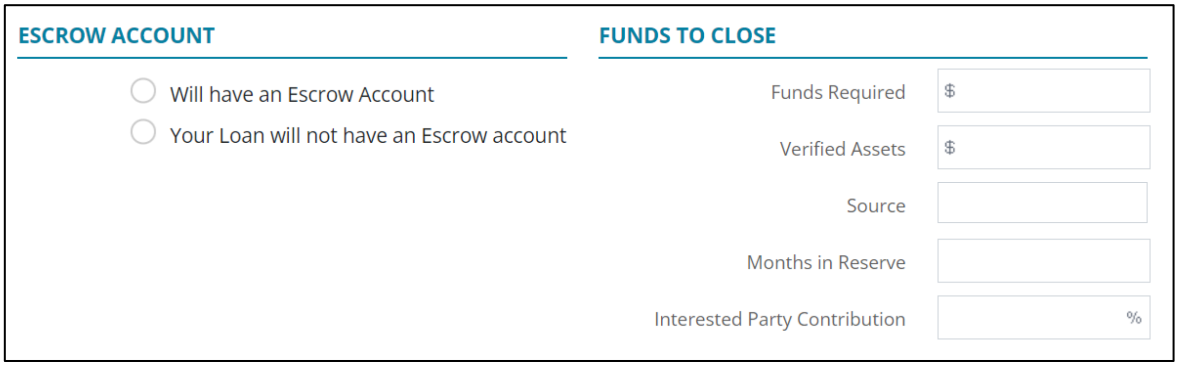
Figure 372: Risk Management

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

○ Will have an Escrow Account
○ Your Loan will not have an Escrow account

FUNDS TO CLOSE

Funds Required	$
Verified Assets	$
Source	
Months in Reserve	
Interested Party Contribution	%

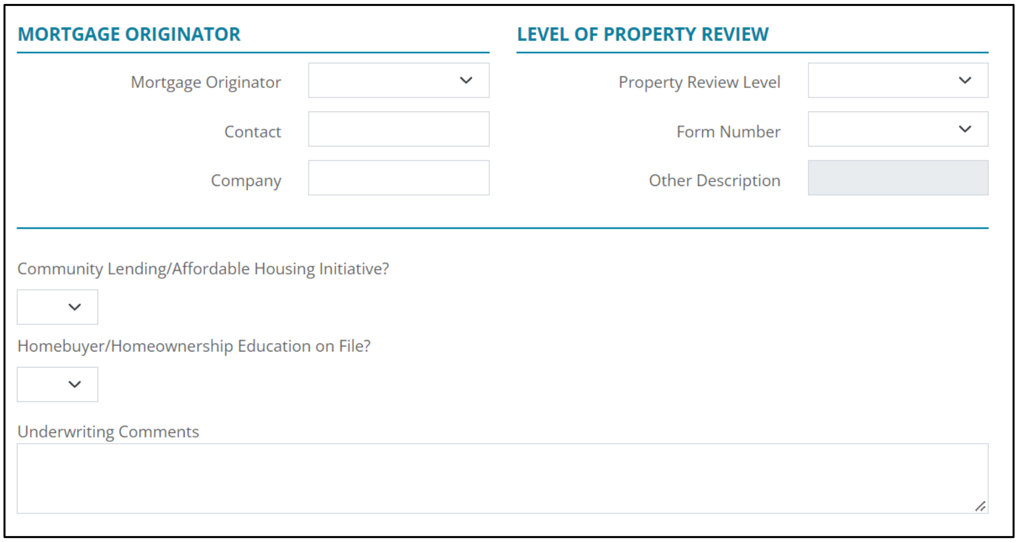
Figure 373: Escrow Account and Funds to Close

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

Mortgage Originator and Level of Property

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

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



MORTGAGE ORIGINATOR

Mortgage Originator
Contact
Company

LEVEL OF PROPERTY REVIEW

Property Review Level
Form Number
Other Description

Community Lending/Affordable Housing Initiative?

Homebuyer/Homeownership Education on File?

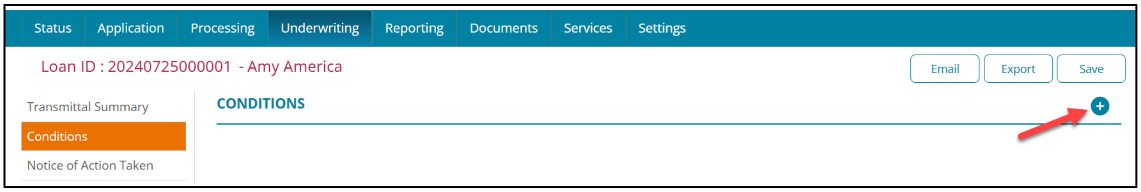
Underwriting Comments

Figure 374: 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.


Status
Application
Processing
Underwriting
Reporting
Documents
Services
Settings
Email
Export
Save
Transmittal Summary
Conditions
Notice of Action Taken
+

Loan ID : 20240725000001 - Amy America

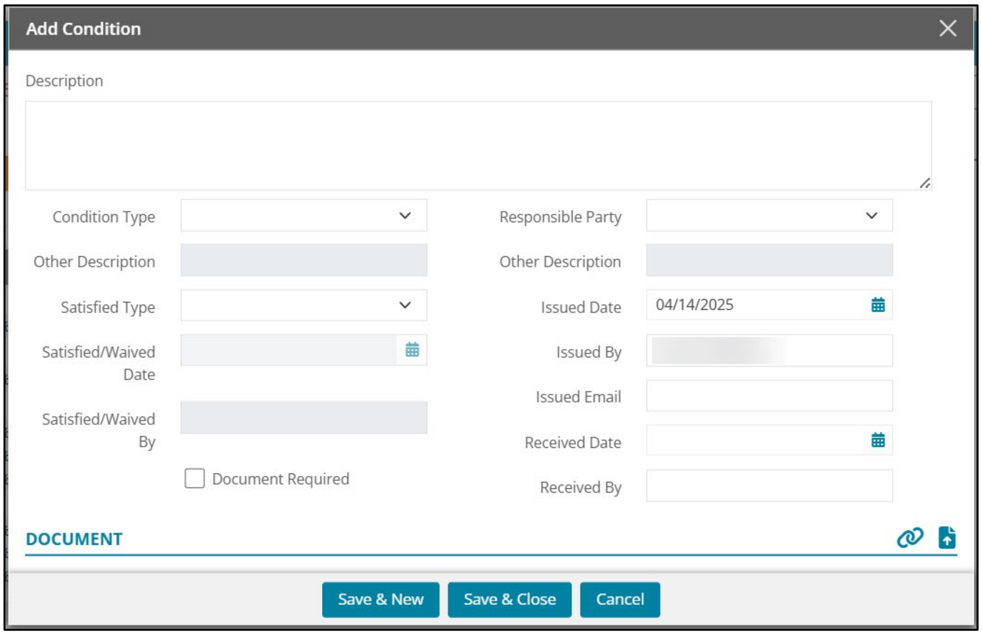
CONDITIONS

Figure 375: Conditions

Adding Conditions

To add an *Underwriting* condition:

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


Add Condition
Description
Condition Type
Responsible Party
Other Description
Other Description
Satisfied Type
Satisfied/Waived Date
Satisfied/Waived By
Document Required
Received Date
Received By
Issued Email
DOCUMENT
Save & New
Save & Close
Cancel

☐ Document Required

Issued Date: 04/14/2025

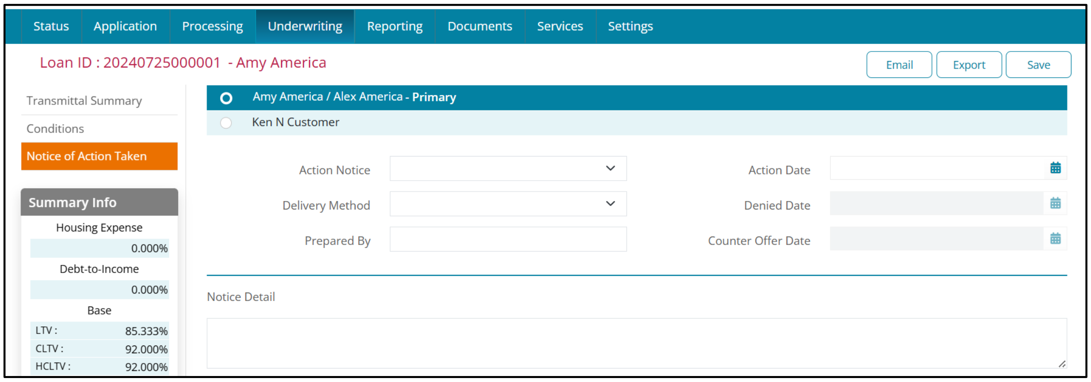
Issued By: [redacted]

Figure 376: 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.


Status
Application
Processing
Underwriting
Reporting
Documents
Services
Settings
Email
Export
Save
Transmittal Summary
Conditions
Notice of Action Taken
Summary Info
Action Notice
Delivery Method
Prepared By
Action Date
Denied Date
Counter Offer Date
Notice Detail

Loan ID : 20240725000001 - Amy America

● Amy America / Alex America - **Primary**
○ Ken N Customer

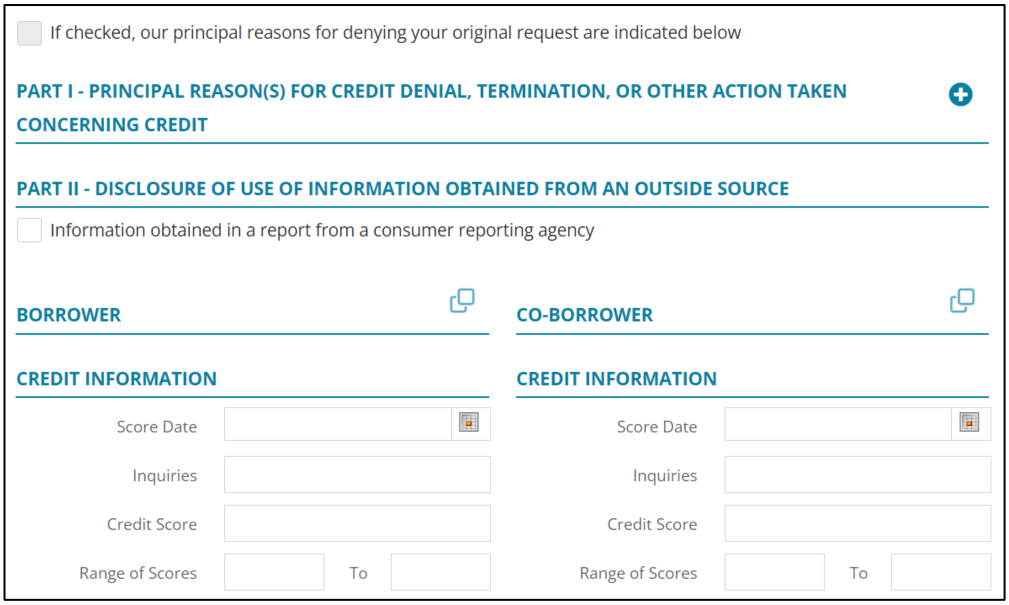
Housing Expense	0.000%
Debt-to-Income	0.000%
Base	
LTV :	85.333%
CLTV :	92.000%
HCLTV :	92.000%

Figure 377: 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
To
Score Date
Inquiries
Credit Score
Range of Scores
To

Figure 378: Principal Reasons of Action

Add Reasons of Denial

For *Part 1 – Principal Reason(s) for Credit Denial, Termination, or Other Action Taken*, to add a reason:

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

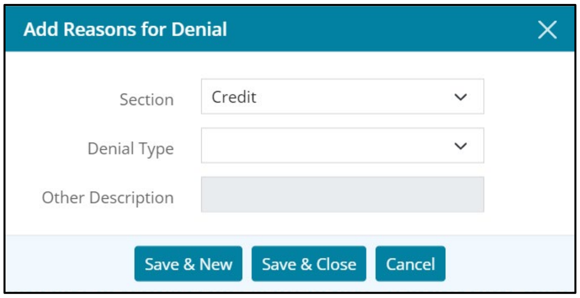

Add Reasons for Denial
Section
Credit
Denial Type
Other Description
Save & New
Save & Close
Cancel

Figure 379: 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.

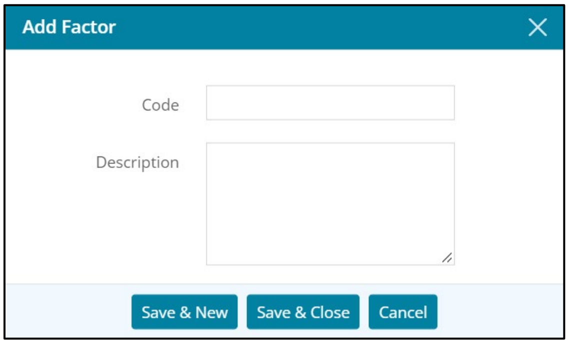
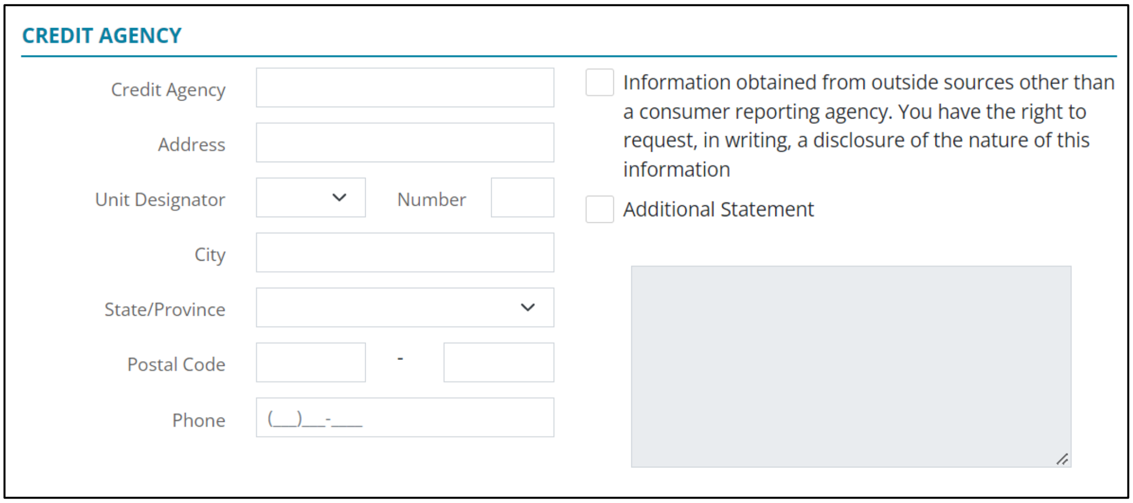

Add Factor
Code
Description
Save & New
Save & Close
Cancel

Figure 380: 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
Address
Unit Designator
Number
City
State/Province
Postal Code
Phone (___)___-____

☐ 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

☐ Additional Statement

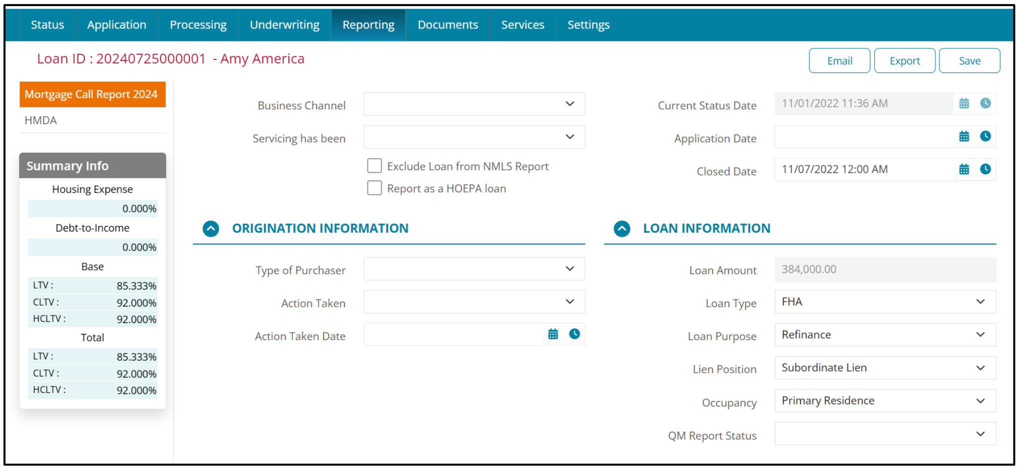
Figure 381: Credit Agency

Reporting

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

Mortgage Call Report 2024

The *Mortgage Call Report 2024* (MCR) screen allows the user to enter loan origination information required for the *NMLS* (Nationwide Mortgage Licensing System). The Reporting tab is hidden by default for new users. Ensure that the tab is enabled in the *User Information* screen. See Add User.



Loan ID : 20240725000001 - Amy America

Summary Info

Housing Expense 0.000%
Debt-to-Income 0.000%
Base
LTV : 85.333%
CLTV : 92.000%
HCLTV : 92.000%
Total
LTV : 85.333%
CLTV : 92.000%
HCLTV : 92.000%

Business Channel
Servicing has been
☐ Exclude Loan from NMLS Report
☐ Report as a HOEPA loan

Current Status Date 11/01/2022 11:36 AM
Application Date
Closed Date 11/07/2022 12:00 AM

ORIGINATION INFORMATION

Type of Purchaser
Action Taken
Action Taken Date

LOAN INFORMATION

Loan Amount 384,000.00
Loan Type FHA
Loan Purpose Refinance
Lien Position Subordinate Lien
Occupancy Primary Residence
QM Report Status

Figure 382: 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

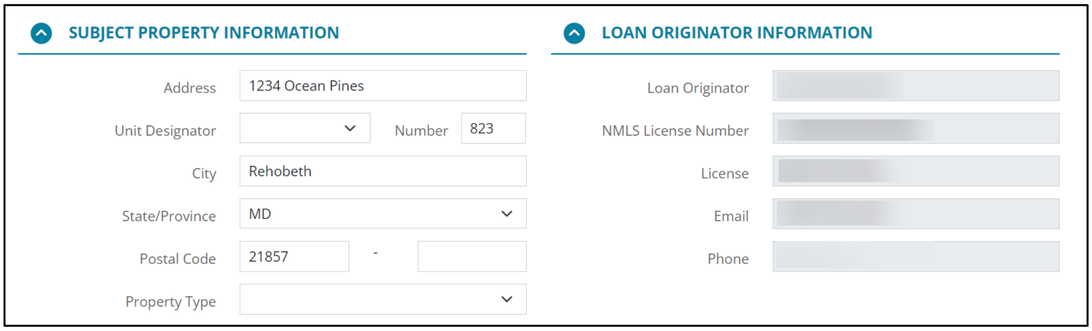
1. Select the **Type of Purchaser**.
2. Select the **Action Taken**.
3. Choose when the Action was taken (**Action Taken Date**).

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

Address	1234 Ocean Pines
Unit Designator	
Number	823
City	Rehobeth
State/Province	MD
Postal Code	21857 -
Property Type	

LOAN ORIGINATOR INFORMATION

Loan Originator	[redacted]
NMLS License Number	[redacted]
License	[redacted]
Email	[redacted]
Phone	[redacted]

Figure 383: Subject Property/Loan Originator

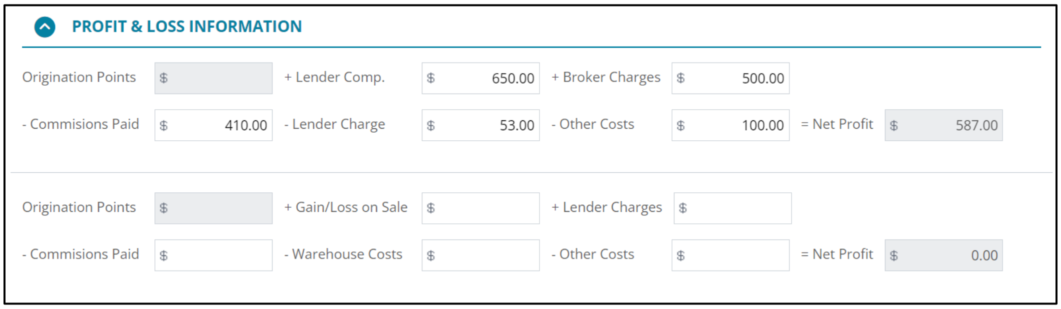
Loan Originator Information

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		
- Commisions Paid	$ 410.00	- Lender Charge	$ 53.00	- Other Costs	$ 100.00	= Net Profit	$ 587.00
Origination Points	$	+ Gain/Loss on Sale	$	+ Lender Charges	$		
- Commisions Paid	$	- Warehouse Costs	$	- Other Costs	$	= Net Profit	$ 0.00

Figure 384: Profit & Loss Information

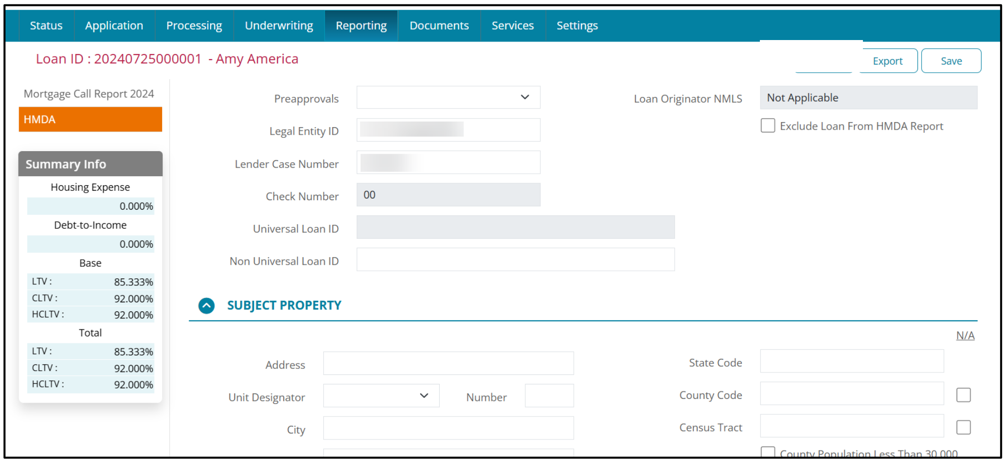
2. Enter the **Broker Charges**.
3. Enter the **Commissions Paid**.
4. Enter the **Lender Charge**.
5. If needed, enter **Other Costs**.
6. Select **Save**.

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**.



Loan ID : 20240725000001 - Amy America

Housing Expense 0.000%
Debt-to-Income 0.000%
Base
LTV : 85.333%
CLTV : 92.000%
HCLTV : 92.000%
Total
LTV : 85.333%
CLTV : 92.000%
HCLTV : 92.000%

Preapprovals
Legal Entity ID [redacted]
Lender Case Number [redacted]
Check Number 00
Universal Loan ID
Non Universal Loan ID
Loan Originator NMLS Not Applicable
☐ Exclude Loan From HMDA Report

Address
Unit Designator
Number
City
State Code
County Code ☐
Census Tract ☐
☐ County Population Less Than 30,000

Figure 385: 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**.**

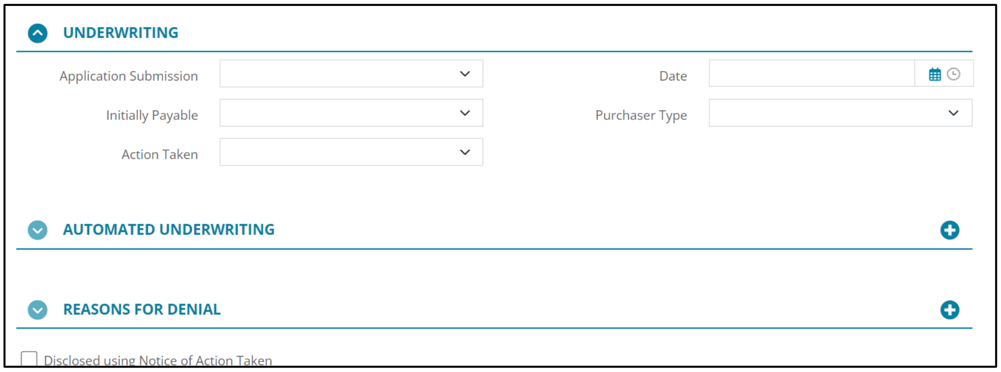

UNDERWRITING
Application Submission
Initially Payable
Action Taken
Date
Purchaser Type
AUTOMATED UNDERWRITING
REASONS FOR DENIAL
☐ Disclosed using Notice of Action Taken

Figure 386: 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.

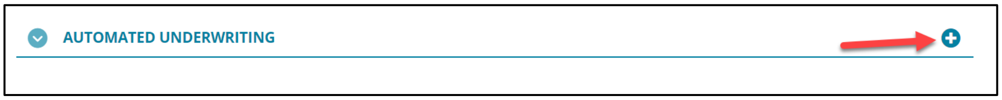

AUTOMATED UNDERWRITING

Figure 387: Automated Underwriting Section

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

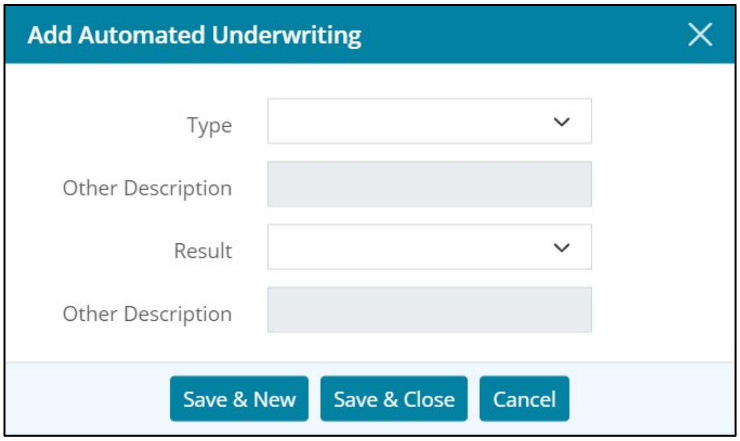

Add Automated Underwriting
Type
Other Description
Result
Other Description
Save & New
Save & Close
Cancel

Figure 388: 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 385.)
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.

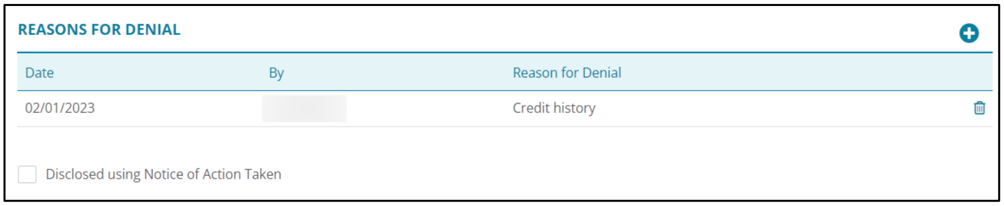
1. Select the **Delete** icon. (See Figure 385.)
2. Click **Delete** on the *Delete Confirmation* dialog.

Reason for Denial

Use the reason for denial to select the *Reason for Denial Service (US)* details.

Add Denial Reason

1. Click **Reasons for Denial Add** button to enter loan denial information.



REASONS FOR DENIAL

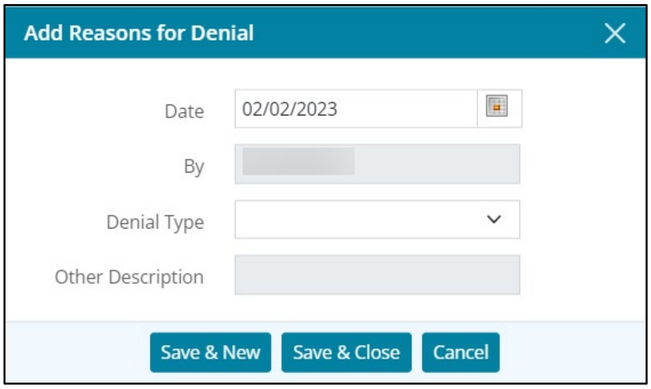
Date	By	Reason for Denial
02/01/2023	[redacted]	Credit history

☐ Disclosed using Notice of Action Taken

Figure 389: Reasons for Denial Section

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

Note: The *Date* field auto populates.



Add Reasons for Denial

Date: 02/02/2023

By: [redacted]

Denial Type:

Other Description:

Figure 390: 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 387.)
2. Edit the **Denial Reason** as applicable. (See Add Denial Reason for details.)
3. Click **Save & Close**.

Delete Denial Reason

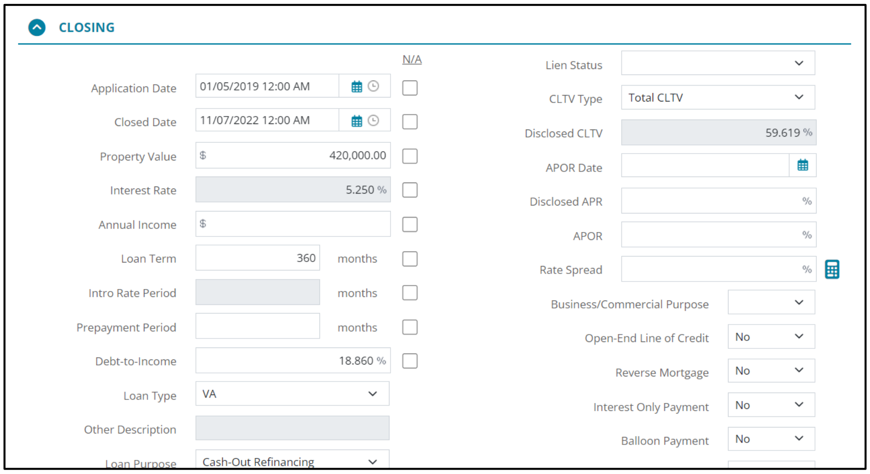
Use the following steps to delete a denial reason.

1. Select the **Delete** icon. (See Figure 387.)
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.



CLOSING

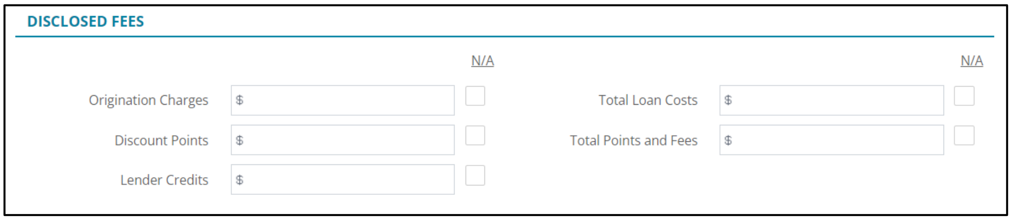
N/A

Application Date 01/05/2019 12:00 AM ☐
Closed Date 11/07/2022 12:00 AM ☐
Property Value $ 420,000.00 ☐
Interest Rate 5.250 % ☐
Annual Income $ ☐
Loan Term 360 months ☐
Intro Rate Period months ☐
Prepayment Period months ☐
Debt-to-Income 18.860 % ☐
Loan Type VA
Other Description
Loan Purpose Cash-Out Refinancing

Lien Status
CLTV Type Total CLTV
Disclosed CLTV 59.619 %
APOR Date
Disclosed APR %
APOR %
Rate Spread %
Business/Commercial Purpose
Open-End Line of Credit No
Reverse Mortgage No
Interest Only Payment No
Balloon Payment No

Figure 391: Closing

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



DISCLOSED FEES

N/A

Origination Charges $ ☐
Discount Points $ ☐
Lender Credits $ ☐

N/A

Total Loan Costs $ ☐
Total Points and Fees $ ☐

Figure 392: Disclosed Fees

3. Enter the **Discount Points**.
4. Enter the **Lender Credits**.
5. Enter the **Total Loan Cost**.
6. Enter the **Total Points and Fees**.
7. Check **NA** checkbox when applicable.

Documents

The *Documents* screens provide management options for loan associated documents.

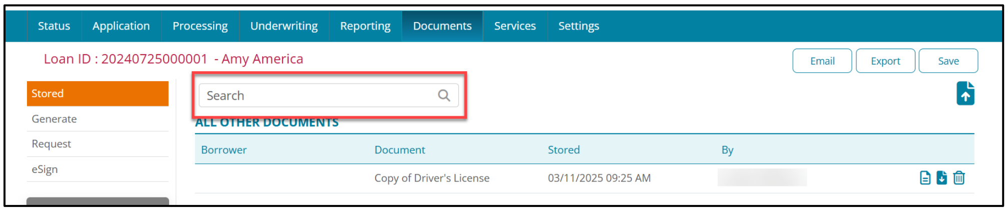
Stored

Generated documents are moved to the *Stored* page after clicking the **Generate Store** button.

Document Search

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

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


Status
Application
Processing
Underwriting
Reporting
Documents
Services
Settings
Email
Export
Save
Stored
Generate
Request
eSign
Search

Loan ID : 20240725000001 - Amy America

ALL OTHER DOCUMENTS

Borrower	Document	Stored	By
	Copy of Driver's License	03/11/2025 09:25 AM	[redacted]

Figure 393: Search Documents

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

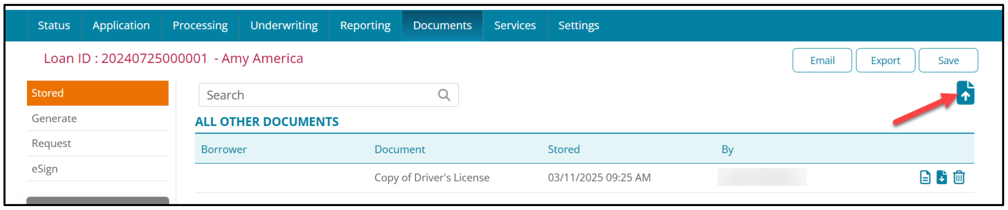
Upload Documents

Upload locally saved documents.

File Types allowed:

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

1. Click the **Upload** icon.


Status
Application
Processing
Underwriting
Reporting
Documents
Services
Settings
Email
Export
Save
Stored
Generate
Request
eSign
Search

Loan ID : 20240725000001 - Amy America

ALL OTHER DOCUMENTS

Borrower	Document	Stored	By
	Copy of Driver's License	03/11/2025 09:25 AM	

Figure 394: Upload Documents

2. Enter the **Document Name**.

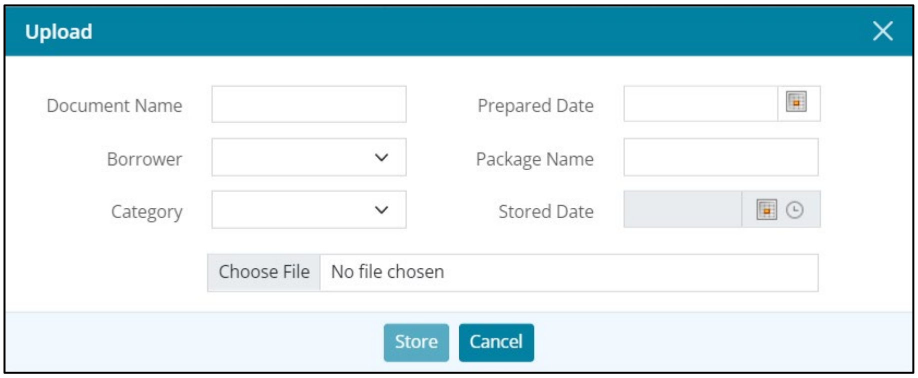

Upload
Document Name
Prepared Date
Borrower
Package Name
Category
Stored Date
Choose File
No file chosen
Store
Cancel

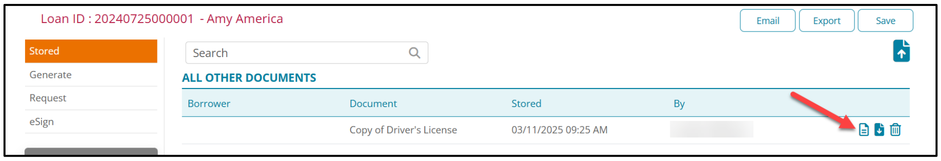
Figure 395: Upload Dialog

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

View Documents

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

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


Email
Export
Save
Stored
Generate
Request
eSign
Search

Loan ID : 20240725000001 - Amy America

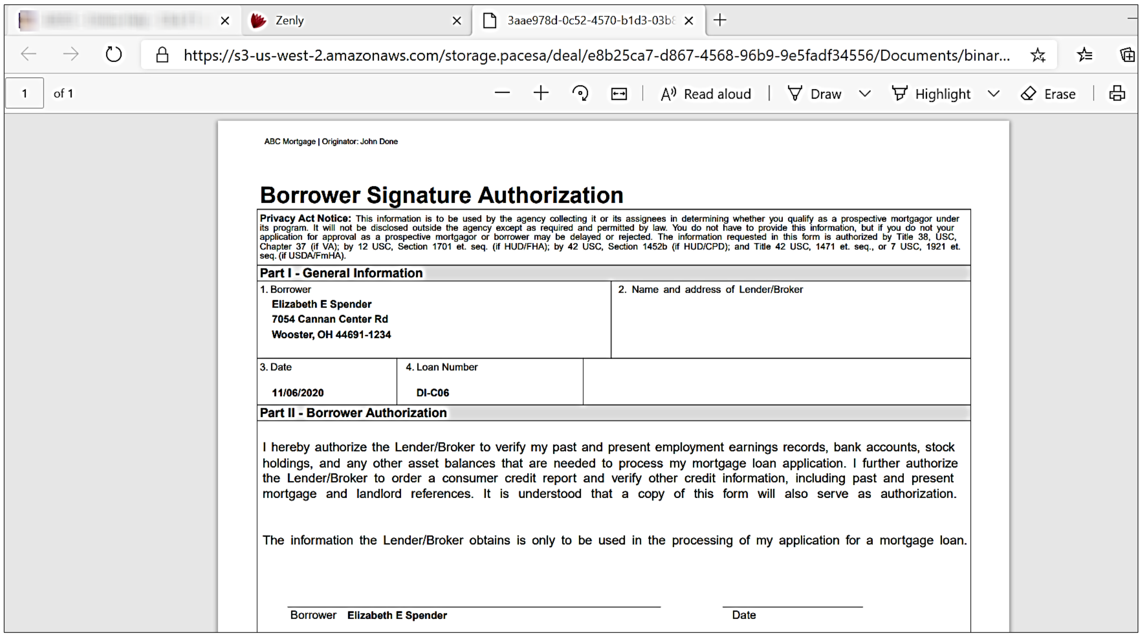
ALL OTHER DOCUMENTS

Borrower	Document	Stored	By
	Copy of Driver's License	03/11/2025 09:25 AM	[redacted]

Figure 396: View Document

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

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


[redacted]
Zenly
3aae978d-0c52-4570-b1d3-03b
https://s3-us-west-2.amazonaws.com/storage.pacesa/deal/e8b25ca7-d867-4568-96b9-9e5fadf34556/Documents/binar...
1
of 1
Read aloud
Draw
Highlight
Erase

ABC Mortgage | Originator: John Done

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 mortgagor 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 mortgagor or 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

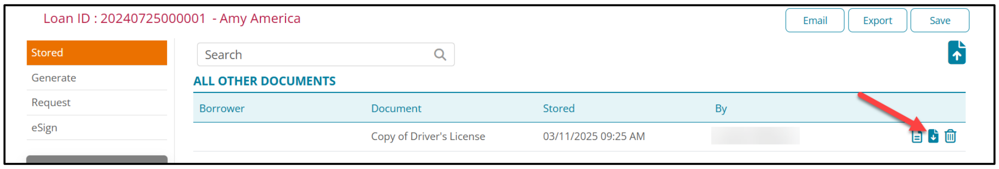
Figure 397: Document Browser View

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.


Email
Export
Save
Stored
Generate
Request
eSign
Search

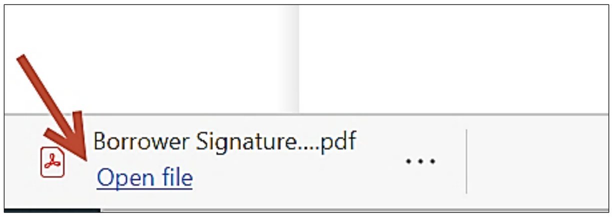
Loan ID : 20240725000001 - Amy America

ALL OTHER DOCUMENTS

Borrower	Document	Stored	By
	Copy of Driver's License	03/11/2025 09:25 AM	[redacted]

Figure 398: Download Document

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



Borrower Signature....pdf

Figure 399: Open File

Generate

Generate the files created on the following screens:

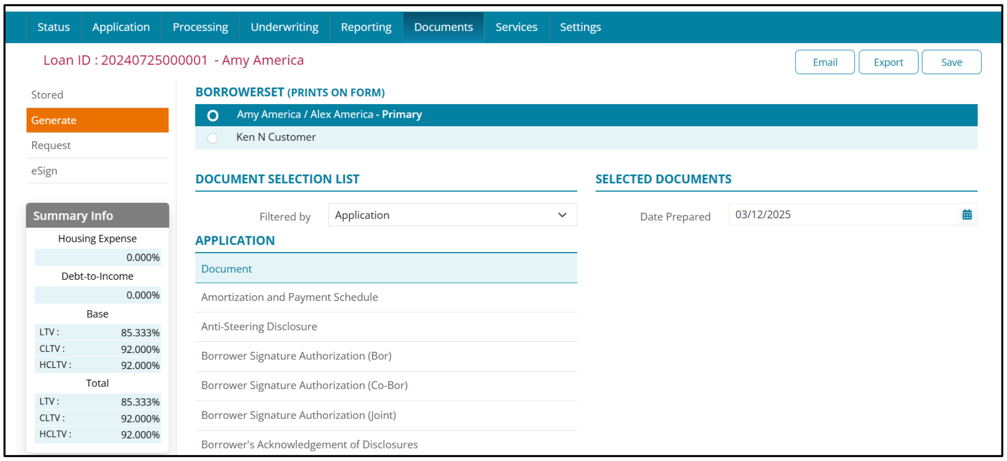
- Application
- Processing
- Underwriting

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

Generate Application

Use the following steps to generate the Loan Application.

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



Loan ID : 20240725000001 - Amy America

BORROWERSET (PRINTS ON FORM)
○ Amy America / Alex America - Primary
○ Ken N Customer

Summary Info

Housing Expense	
	0.000%
Debt-to-Income	
	0.000%
Base	
LTV :	85.333%
CLTV :	92.000%
HCLTV :	92.000%
Total	
LTV :	85.333%
CLTV :	92.000%
HCLTV :	92.000%

DOCUMENT SELECTION LIST

Filtered by: Application

APPLICATION
- Document
- Amortization and Payment Schedule
- Anti-Steering Disclosure
- Borrower Signature Authorization (Bor)
- Borrower Signature Authorization (Co-Bor)
- Borrower Signature Authorization (Joint)
- Borrower's Acknowledgement of Disclosures

SELECTED DOCUMENTS

Date Prepared: 03/12/2025

Figure 400: Generate Application

3. Select the **Borrower** radio button.
4. Select **Application** from the dropdown.
5. Enter **Date Prepared**.

6. Select the documents from the **Application List** to store for loan application submittal.
7. Click **Store**.

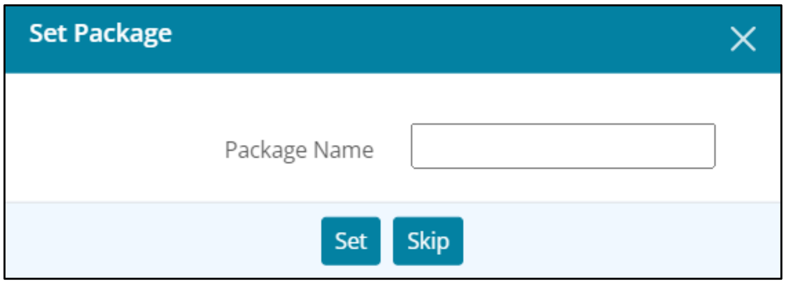


Figure 401: Set Package

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 398.)
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 398.)
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.

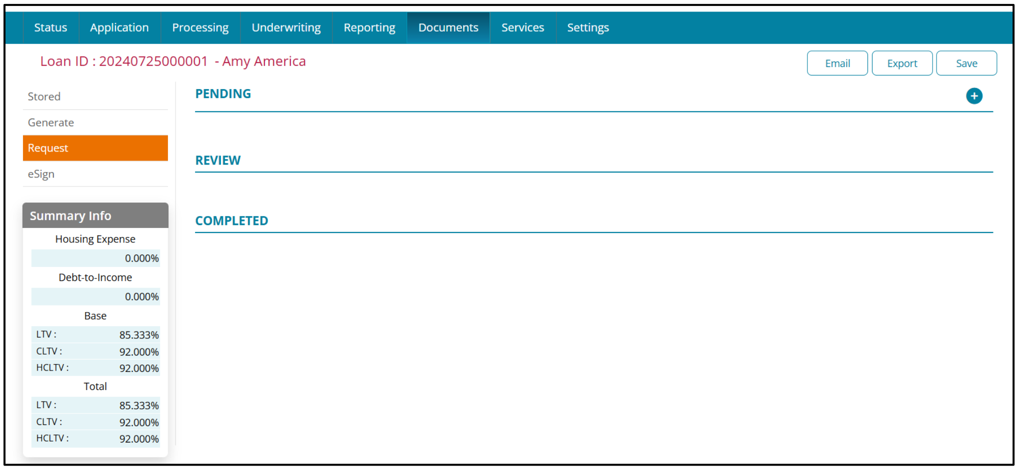
Request

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.**


Status
Application
Processing
Underwriting
Reporting
Documents
Services
Settings
Email
Export
Save
Stored
Generate
Request
eSign
PENDING
REVIEW
COMPLETED
Summary Info

Loan ID : 20240725000001 - Amy America

Housing Expense
0.000%
Debt-to-Income
0.000%
Base
LTV : 85.333%
CLTV : 92.000%
HCLTV : 92.000%
Total
LTV : 85.333%
CLTV : 92.000%
HCLTV : 92.000%

Figure 402: Document Request

Pending

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

1. Click the **Add** button. (See Figure 400.)
2. Select or enter the **Document Name**.

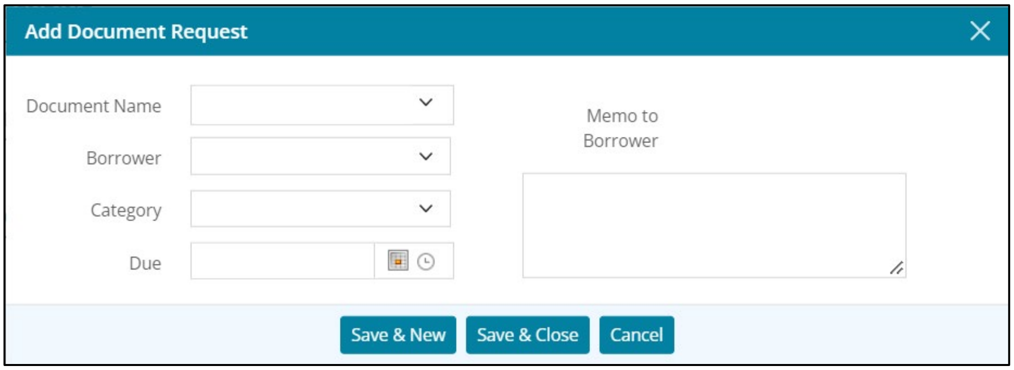

Add Document Request
Document Name
Borrower
Category
Due
Memo to Borrower
Save & New
Save & Close
Cancel

Figure 403: Add Document Request Dialog

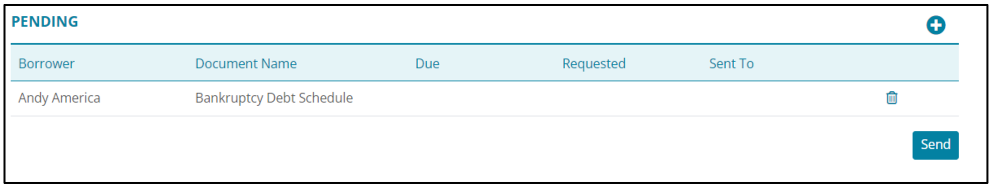
3. Select the request recipient from the **Borrower** dropdown.
4. Select the document **Category** from the dropdown.

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.

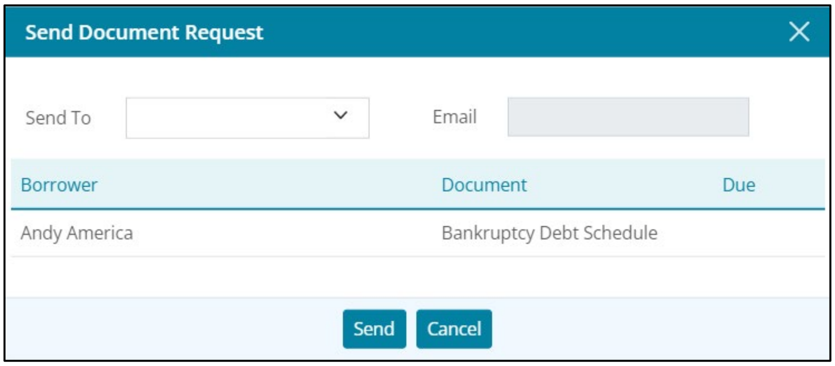


PENDING

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

Figure 404: Send Document Request

9. Click **Send To**.



Send Document Request

Send To

Email

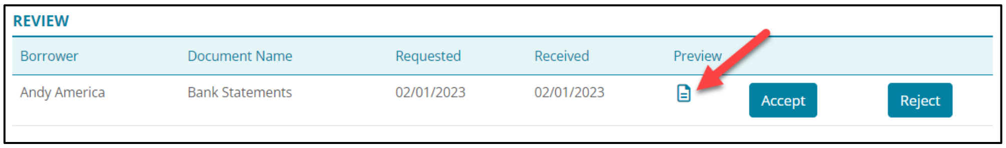
Borrower	Document	Due
Andy America	Bankruptcy Debt Schedule	

Figure 405: 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

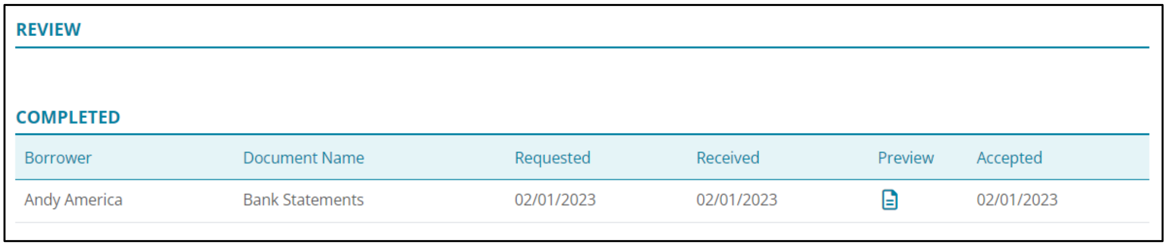
Figure 406: Review Received Document

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

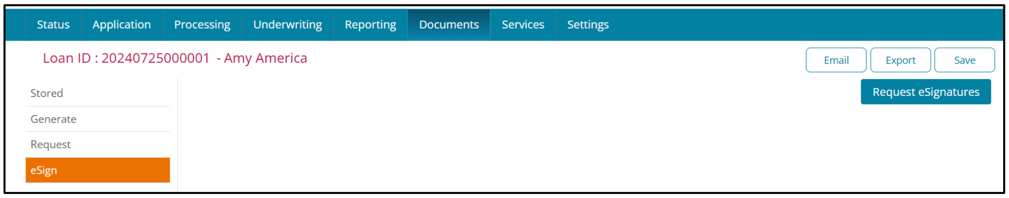
Figure 407: Completed Document Requests

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.

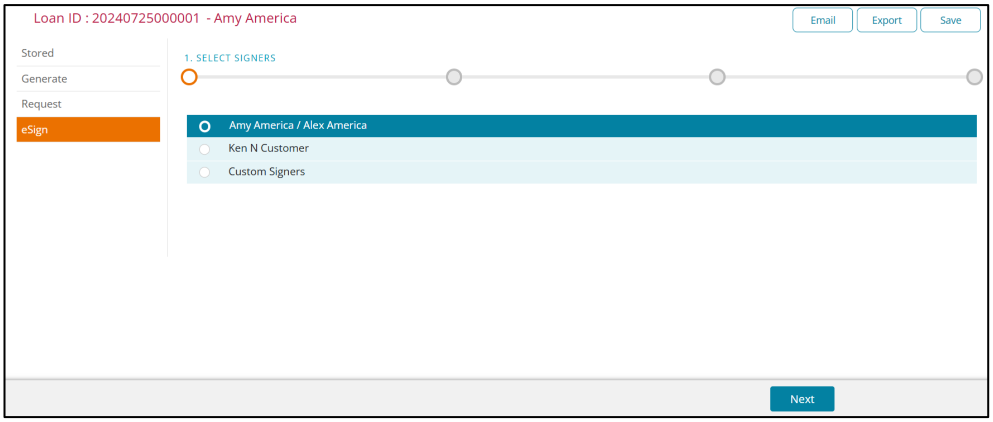
1. Select **Documents**.
2. Select **eSign.**
3. Click **Request eSignatures.**


Status
Application
Processing
Underwriting
Reporting
Documents
Services
Settings
Email
Export
Save
Request eSignatures
Stored
Generate
Request
eSign

Loan ID : 20240725000001 - Amy America

Figure 408: eSign Application

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


Email
Export
Save
Stored
Generate
Request
eSign
1. SELECT SIGNERS
Next

Loan ID : 20240725000001 - Amy America

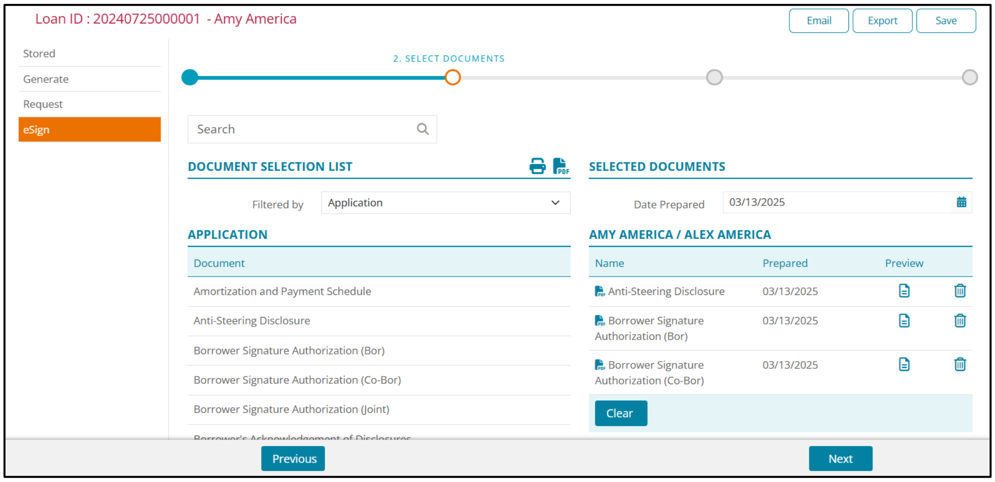
● Amy America / Alex America
○ Ken N Customer
○ Custom Signers

Figure 409: Retrieve Document List

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

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

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



Loan ID : 20240725000001 - Amy America

DOCUMENT SELECTION LIST

Filtered by: Application

APPLICATION

Document
Amortization and Payment Schedule
Anti-Steering Disclosure
Borrower Signature Authorization (Bor)
Borrower Signature Authorization (Co-Bor)
Borrower Signature Authorization (Joint)
Borrower's Acknowledgement of Disclosures

SELECTED DOCUMENTS

Date Prepared: 03/13/2025

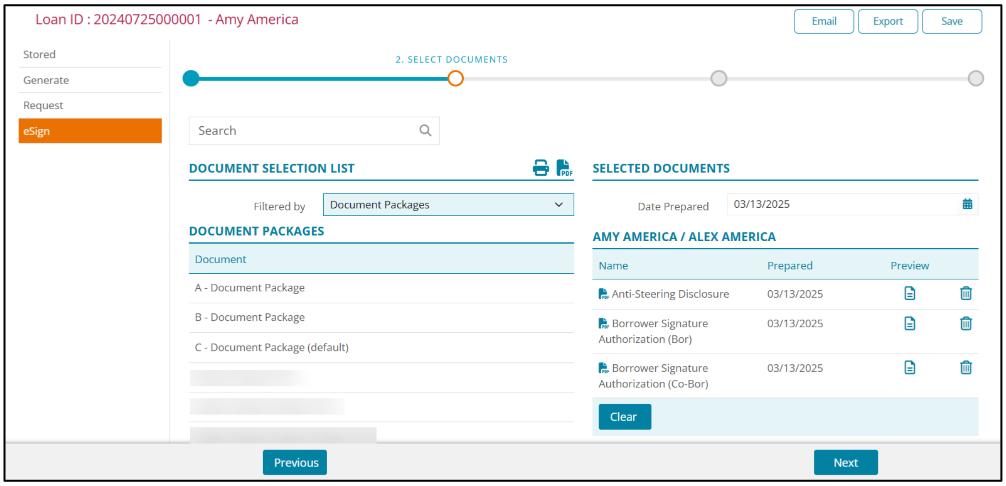
AMY AMERICA / ALEX AMERICA

Name	Prepared	Preview
Anti-Steering Disclosure	03/13/2025	
Borrower Signature Authorization (Bor)	03/13/2025	
Borrower Signature Authorization (Co-Bor)	03/13/2025	

Figure 410: Selected Documents

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

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



Loan ID : 20240725000001 - Amy America

DOCUMENT SELECTION LIST

Filtered by: Document Packages

DOCUMENT PACKAGES

Document
A - Document Package
B - Document Package
C - Document Package (default)

SELECTED DOCUMENTS

Date Prepared: 03/13/2025

AMY AMERICA / ALEX AMERICA

Name	Prepared	Preview
Anti-Steering Disclosure	03/13/2025	
Borrower Signature Authorization (Bor)	03/13/2025	
Borrower Signature Authorization (Co-Bor)	03/13/2025	

Figure 411: Document Packages

10. Click **Next**.

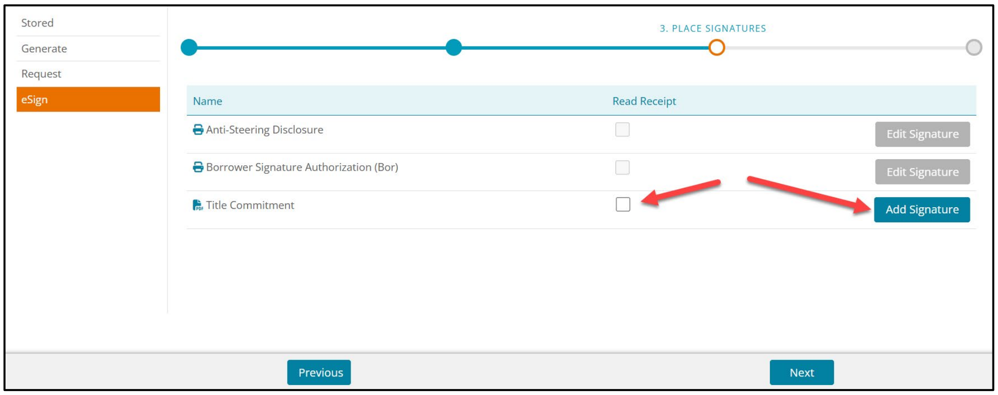
11. Select the appropriate link to continue:

    - Add Signature Fields
    - Request Signatures

Add Signature Fields

Use the *Add Signature* option to add signature fields to upload documents.

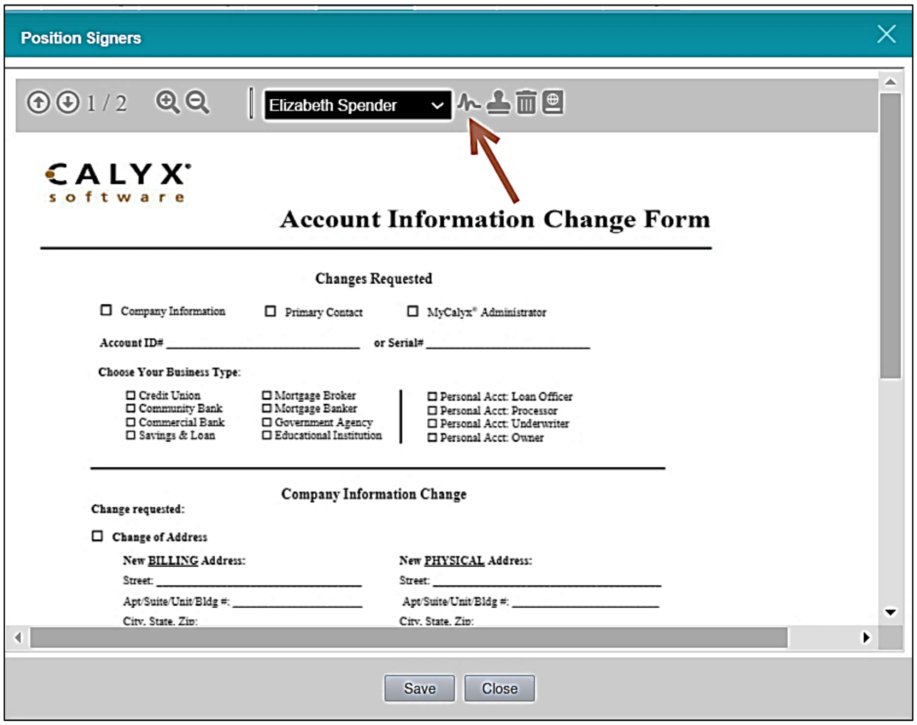
1. Select the **Read Receipt** checkbox to receive an email when the document is delivered.



Name	Read Receipt	
Anti-Steering Disclosure	☐	Edit Signature
Borrower Signature Authorization (Bor)	☐	Edit Signature
Title Commitment	☐	Add Signature

Figure 412: Add Signature

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



CALYX software

Account Information Change Form

Changes Requested

☐ Company Information ☐ Primary Contact ☐ MyCalyx® Administrator

Account ID# ______________________ or Serial# ____________________

Choose Your Business Type:

☐ Credit Union
☐ Community Bank
☐ Commercial Bank
☐ Savings & Loan
☐ Mortgage Broker
☐ Mortgage Banker
☐ Government Agency
☐ Educational Institution
☐ Personal Acct: Loan Officer
☐ Personal Acct: Processor
☐ Personal Acct: Underwriter
☐ Personal Acct: Owner

Company Information Change

Change requested:

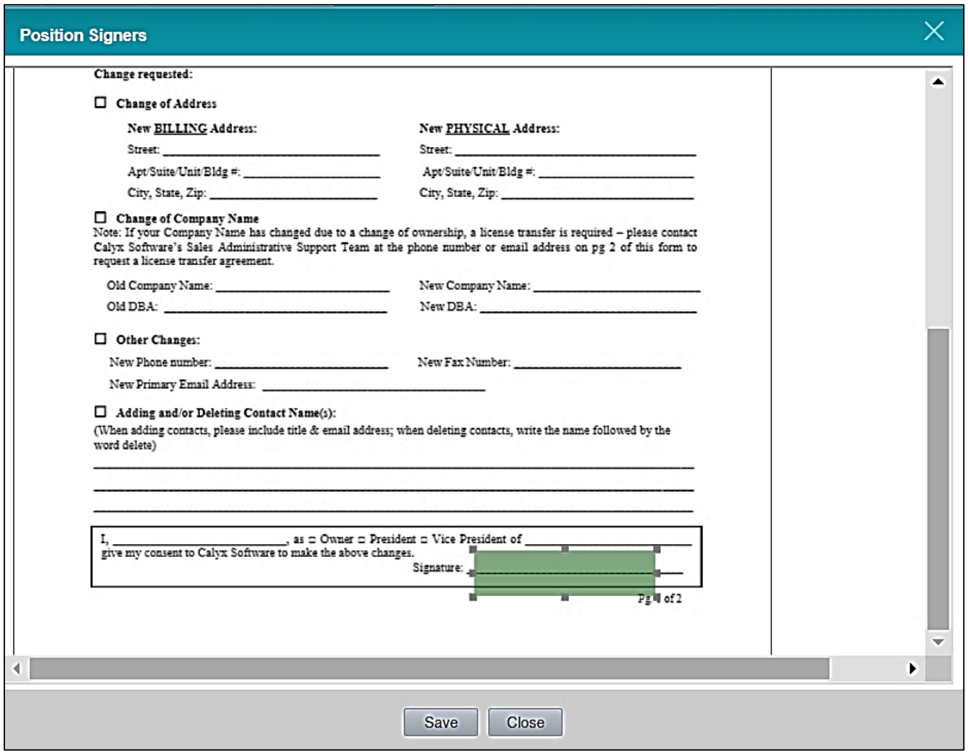
☐ Change of Address

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

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

Figure 413: Position Signers Dialog

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



Change requested:

☐ Change of Address

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

☐ Change of Company Name

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

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

☐ Other Changes:

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

☐ Adding and/or Deleting Contact Name(s):

(When adding contacts, please include title & email address; when deleting contacts, write the name followed by the word delete)

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

Pg of 2

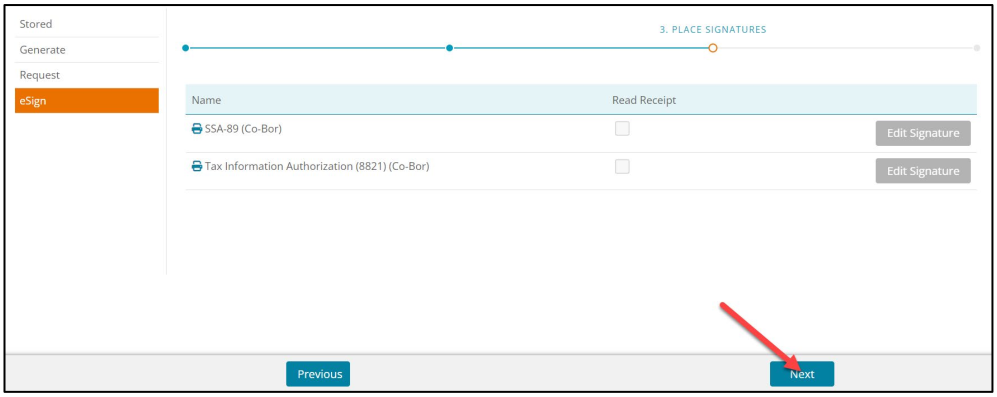
Figure 414: Position Signature Block

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

Request Signatures

Use the following steps to complete the eSignature request.

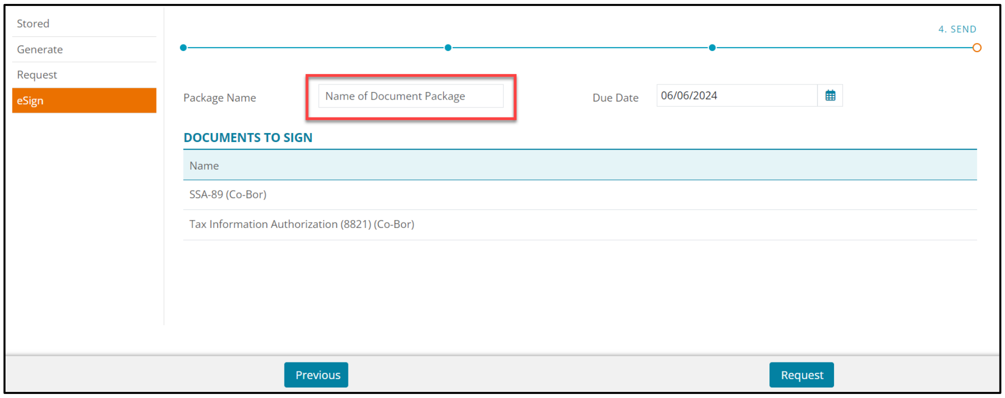
1. Click **Next**.



Name	Read Receipt	
SSA-89 (Co-Bor)	☐	Edit Signature
Tax Information Authorization (8821) (Co-Bor)	☐	Edit Signature

Figure 415: Complete eSignature Request

2. Enter a **Package Name**.


Stored
Generate
Request
eSign
4. SEND
Previous
Request

Package Name: Name of Document Package
Due Date: 06/06/2024

DOCUMENTS TO SIGN

Name
SSA-89 (Co-Bor)
Tax Information Authorization (8821) (Co-Bor)

Figure 416: Send eSignature Request

3. Use the **Calendar** to select the **Due Date**.
4. Click **Request** to submit.
5. Use the **Resend Email** option on the **eSign Pending List** to resend documents.

Services

Use **Services** options order credit reports and Automated Underwriting Services (AUS).

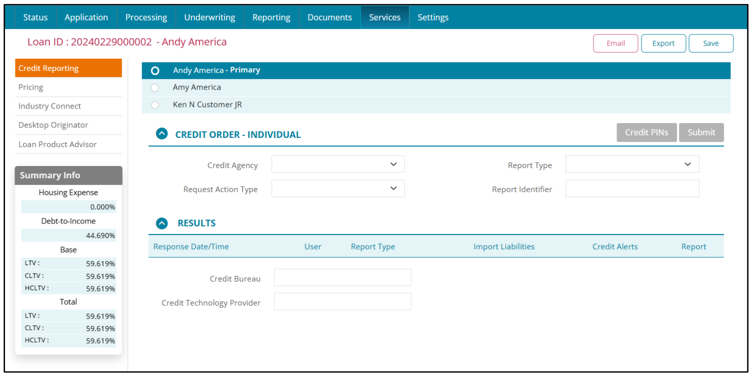
Credit Reporting

Use the *Credit Reporting* screen to order borrower/co-borrower credit reports.

Credit Order

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

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


Status
Application
Processing
Underwriting
Reporting
Documents
Services
Settings
Email
Export
Save
Credit Reporting
Pricing
Industry Connect
Desktop Originator
Loan Product Advisor
Credit PINs
Submit

Loan ID : 20240229000002 - Andy America

● Andy America - **Primary**
○ Amy America
○ Ken N Customer JR

CREDIT ORDER - INDIVIDUAL

Credit Agency:
Request Action Type:
Report Type:
Report Identifier:

RESULTS

Response Date/Time	User	Report Type	Import Liabilities	Credit Alerts	Report

Credit Bureau:
Credit Technology Provider:

Summary Info

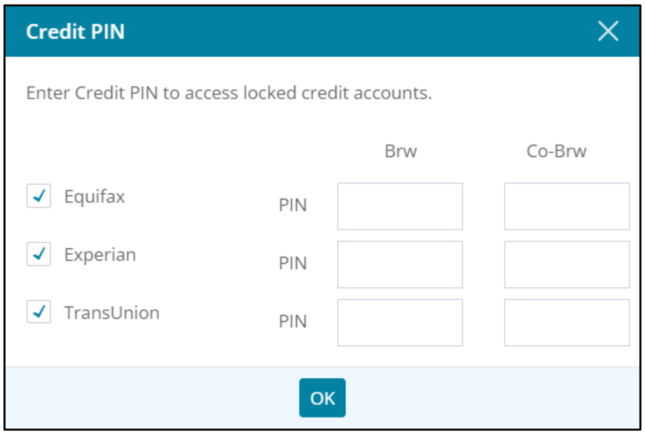
Housing Expense	
	0.000%
Debt-to-Income	
	44.690%
Base	
LTV :	59.619%
CLTV :	59.619%
HCLTV :	59.619%
Total	
LTV :	59.619%
CLTV :	59.619%
HCLTV :	59.619%

Figure 417: 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**.


Credit PIN
Brw
Co-Brw
PIN
PIN
PIN
OK

Enter Credit PIN to access locked credit accounts.

☑ Equifax
☑ Experian
☑ TransUnion

Figure 418: 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.

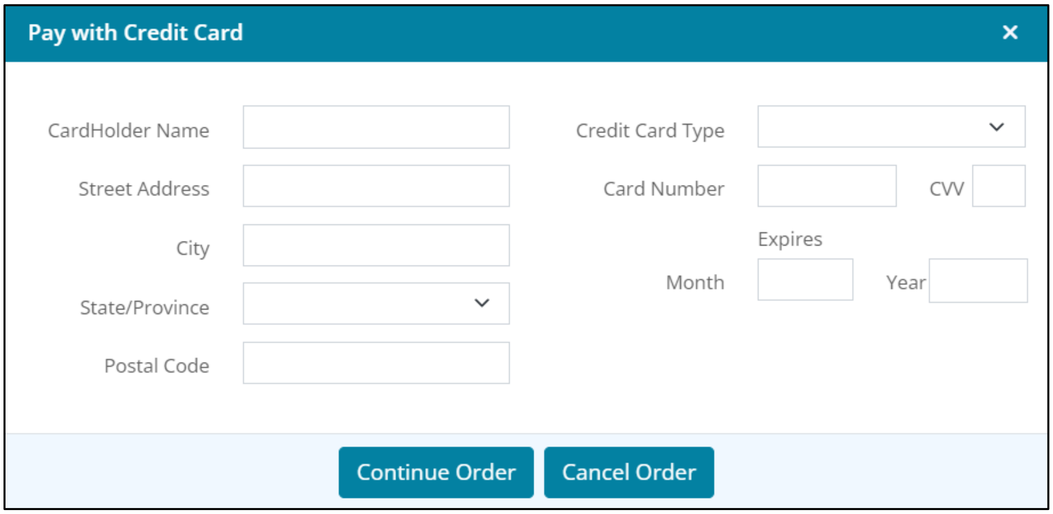
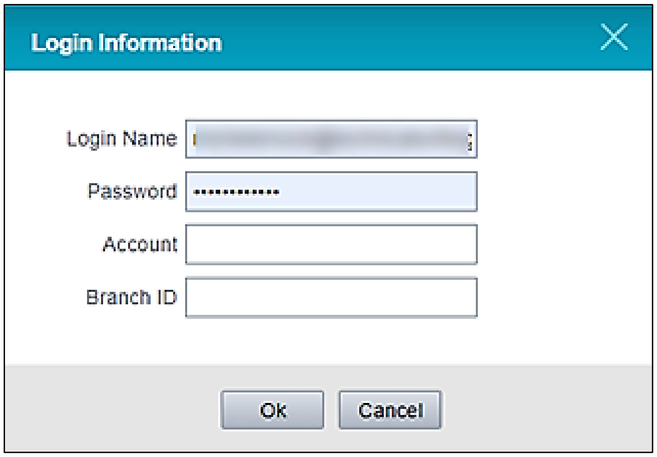

Pay with Credit Card
×
CardHolder Name
Street Address
City
State/Province
Postal Code
Credit Card Type
Card Number
CVV
Expires
Month
Year
Continue Order
Cancel Order

Figure 419: 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.



Login Name: [redacted]
Password: •••••••••••••
Account:
Branch ID:

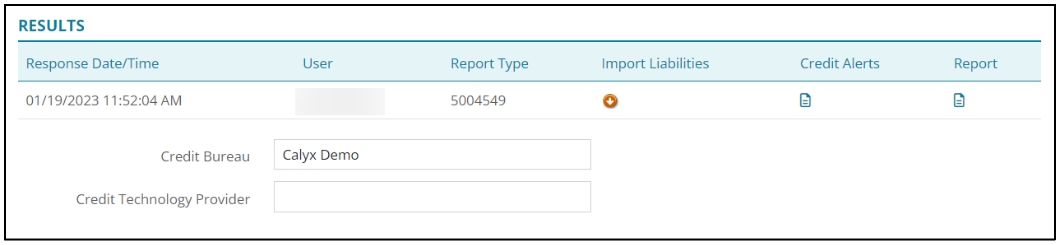
Figure 420: Credit Agency Login Information

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.



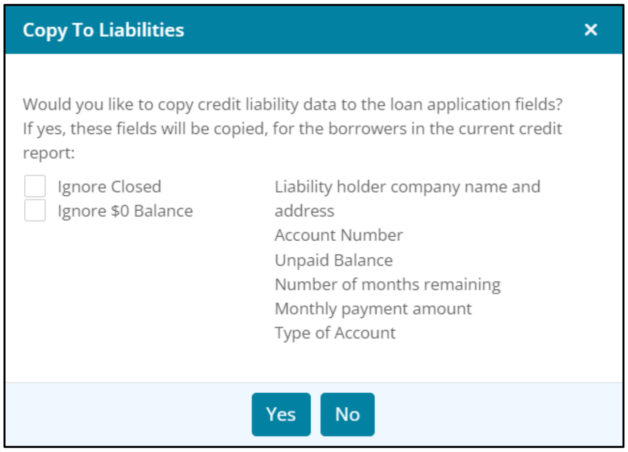
Response Date/Time	User	Report Type	Import Liabilities	Credit Alerts	Report
01/19/2023 11:52:04 AM	[redacted]	5004549	⊕	🗎	🗎

Credit Bureau: Calyx Demo
Credit Technology Provider:

Figure 421: Credit Report Results List

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

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



Copy To Liabilities ×

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
☐ Ignore $0 Balance

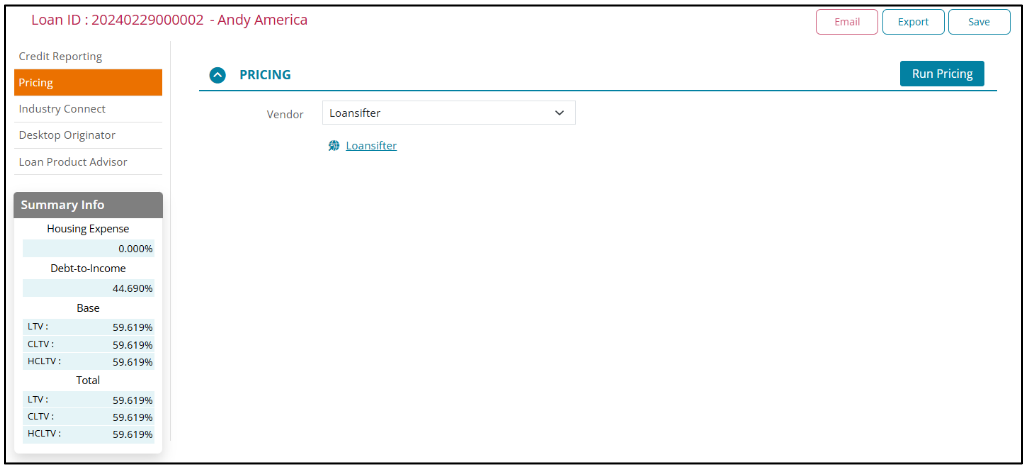
Liability holder company name and address
Account Number
Unpaid Balance
Number of months remaining
Monthly payment amount
Type of Account

Figure 422: Copy to Liabilities Dialog

4. Select the appropriate checkboxes.
5. 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 : 20240229000002 - Andy America

Vendor: Loansifter

Loansifter

Summary Info

Housing Expense: 0.000%
Debt-to-Income: 44.690%

Base
LTV : 59.619%
CLTV : 59.619%
HCLTV : 59.619%

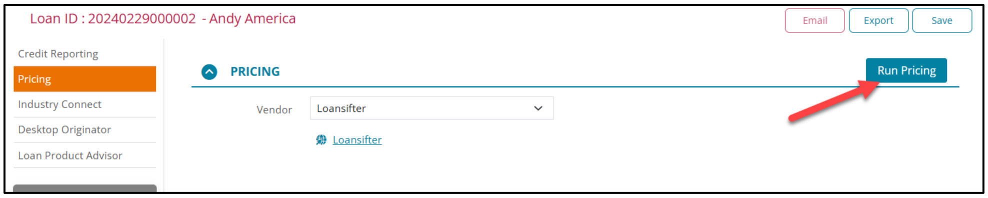
Total
LTV : 59.619%
CLTV : 59.619%
HCLTV : 59.619%

Figure 423: Pricing (Loan Service)

To run pricing for the loan:

1. Select a **Vendor** from the dropdown menu.

2. Select the **Run Pricing** button.



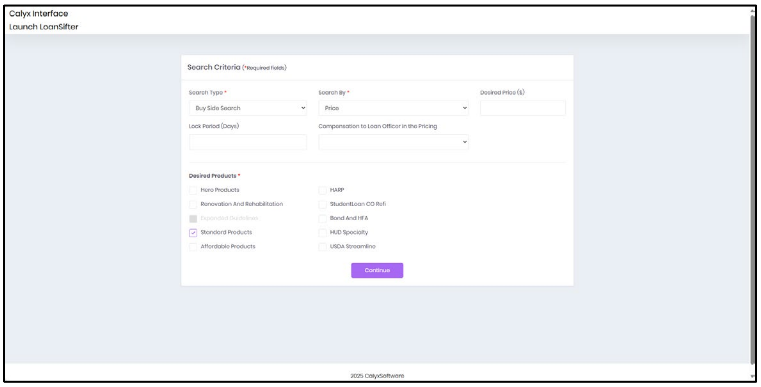
Loan ID : 20240229000002 - Andy America

Vendor: Loansifter

Email
Export
Save
Credit Reporting
Pricing
Industry Connect
Desktop Originator
Loan Product Advisor
PRICING
Run Pricing
Loansifter

Figure 424: Run Pricing (Loan Service)

3. Enter the desired search criteria.



Calyx Interface
Launch LoanSifter

Search Criteria (*Required fields)

Search Type *: Buy Side Search
Search By *: Price
Desired Price ($):
Lock Period (Days):
Compensation to Loan Officer in the Pricing:

Desired Products *
☐ Hero Products
☐ Renovation And Rehabilitation
☐ Expanded Guidelines
☑ Standard Products
☐ Affordable Products
☐ HARP
☐ StudentLoan CO Refi
☐ Bond And HFA
☐ HUD Specialty
☐ USDA Streamline

Continue
2025 CalyxSoftware

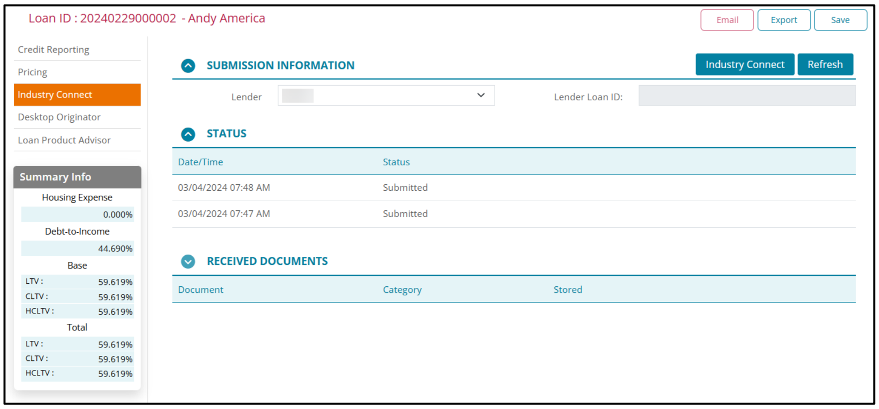
Figure 425: Launch Pricing Interface

4. 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.



Loan ID : 20240229000002 - Andy America

SUBMISSION INFORMATION

Lender:
Lender Loan ID:

STATUS

Date/Time	Status
03/04/2024 07:48 AM	Submitted
03/04/2024 07:47 AM	Submitted

RECEIVED DOCUMENTS

Document	Category	Stored

Summary Info

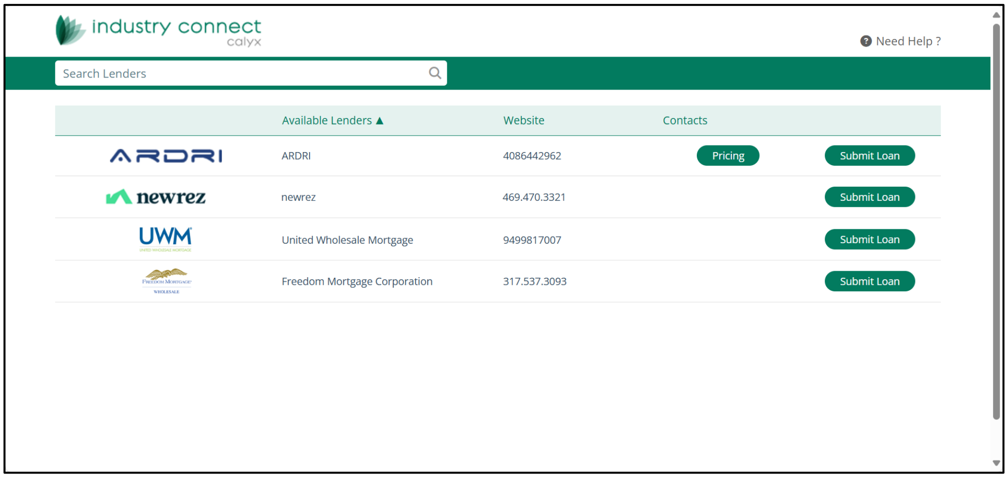
Housing Expense	
	0.000%
Debt-to-Income	
	44.690%
Base	
LTV :	59.619%
CLTV :	59.619%
HCLTV :	59.619%
Total	
LTV :	59.619%
CLTV :	59.619%
HCLTV :	59.619%

Email
Export
Save
Credit Reporting
Pricing
Industry Connect
Desktop Originator
Loan Product Advisor
Industry Connect
Refresh

Figure 426: Industry Connect (Zenly Screen)

To run pricing options:

1. Select the **Services** tab.
2. Select **Industry Connect**.
3. Select an option from the dropdown menu.
4. Select a wholesaler from the **Industry Connect**.



	Available Lenders ▲	Website	Contacts	
ARDRI	ARDRI	4086442962	Pricing	Submit Loan
newrez	newrez	469.470.3321		Submit Loan
UWM	United Wholesale Mortgage	9499817007		Submit Loan
	Freedom Mortgage Corporation	317.537.3093		Submit Loan

Figure 427: Industry Connect Webpage

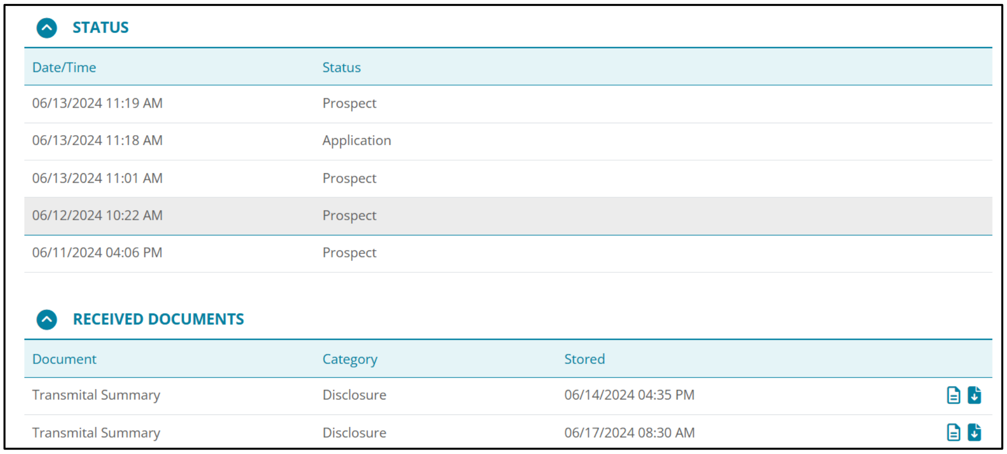
5. Complete the wholesaler's requirements.

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

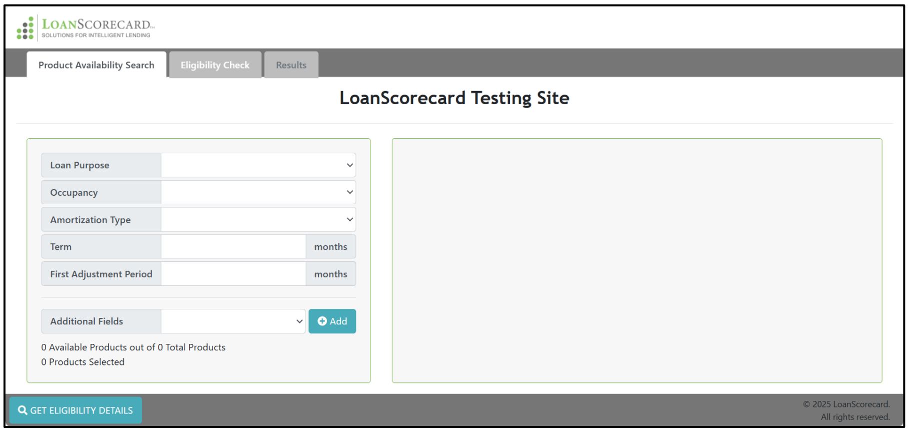
Document	Category	Stored
Transmital Summary	Disclosure	06/14/2024 04:35 PM
Transmital Summary	Disclosure	06/17/2024 08:30 AM

Figure 428: 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.


LOANSCORECARD
SOLUTIONS FOR INTELLIGENT LENDING
Product Availability Search
Eligibility Check
Results
Loan Purpose
Occupancy
Amortization Type
Term
months
First Adjustment Period
months
Additional Fields
Add
GET ELIGIBILITY DETAILS

LoanScorecard Testing Site

0 Available Products out of 0 Total Products
0 Products Selected

© 2025 LoanScorecard.
All rights reserved.

Figure 429: LoanScoreCard

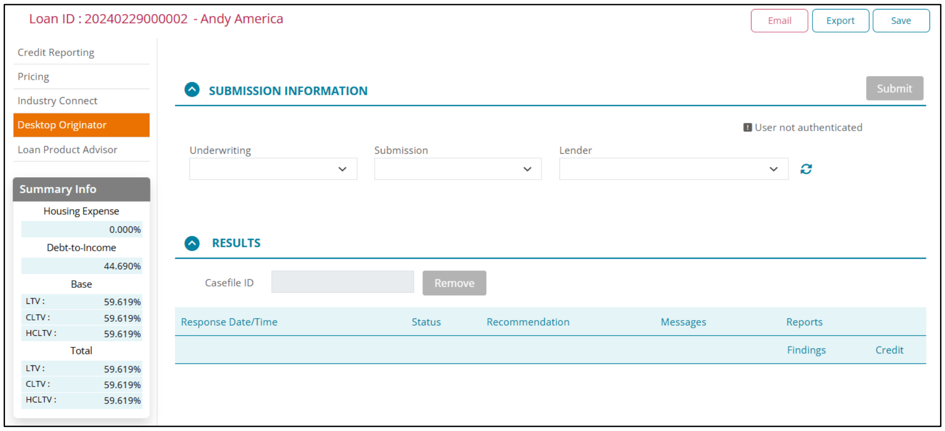
Desktop Originator

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**.


Email
Export
Save
Credit Reporting
Pricing
Industry Connect
Desktop Originator
Loan Product Advisor
SUBMISSION INFORMATION
Submit
Underwriting
Submission
Lender
RESULTS
Casefile ID
Remove
Response Date/Time
Status
Recommendation
Messages
Reports
Findings
Credit

Loan ID : 20240229000002 - Andy America

User not authenticated

Summary Info
Housing Expense
0.000%
Debt-to-Income
44.690%
Base
LTV : 59.619%
CLTV : 59.619%
HCLTV : 59.619%
Total
LTV : 59.619%
CLTV : 59.619%
HCLTV : 59.619%

Figure 430: 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**.

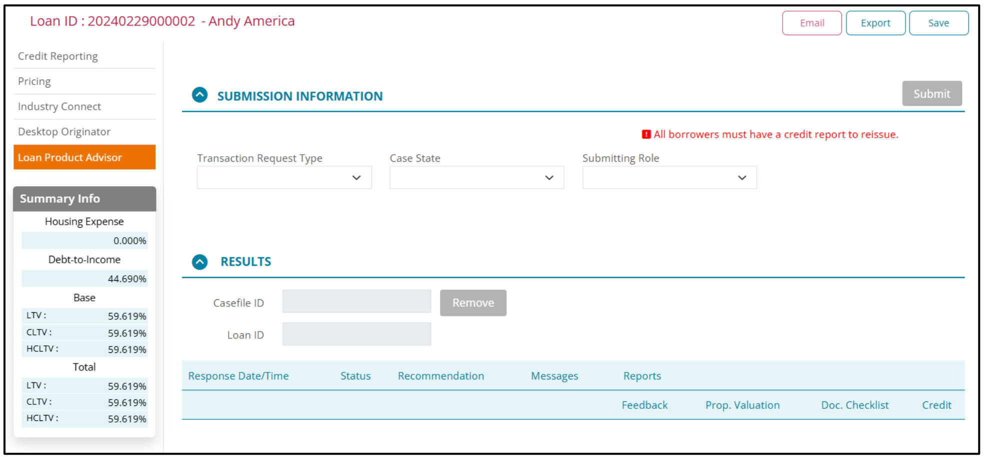
Note: The *Results List* populates after submittal.

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.


Loan ID : 20240229000002 - Andy America

Summary Info
Housing Expense: 0.000%
Debt-to-Income: 44.690%
Base
LTV : 59.619%
CLTV : 59.619%
HCLTV : 59.619%
Total
LTV : 59.619%
CLTV : 59.619%
HCLTV : 59.619%

All borrowers must have a credit report to reissue.

Email
Export
Save
Credit Reporting
Pricing
Industry Connect
Desktop Originator
Loan Product Advisor
SUBMISSION INFORMATION
Submit
Transaction Request Type
Case State
Submitting Role
RESULTS
Casefile ID
Remove
Loan ID
Response Date/Time
Status
Recommendation
Messages
Reports
Feedback
Prop. Valuation
Doc. Checklist
Credit

Figure 431: Loan Product Advisor

To submit an LPA request:

1. For the **Transaction Request Type** dropdown menu, select the desired option.
2. Enter the desired **Case State** option.

3. Enter the desired **Submitting Role**.
4. Click the **Submit** button.

   The *Submit* button will change to a *Refresh* button after an *LPA is Processing* message appears.
5. To retrieve a result, select the **Refresh** button.

Note: Allow the screen a few seconds to process before selecting the *Refresh* button.

Results Table

The *Results* table contains LPA information for submitted requests. Errors messages are views by selecting the icon in the *Messages* column. The LPA report is viewed by selecting the icon in the *Reports* column.

Error Messages Table

The *Error Messages* table is a hidden table below the *Results* table and becomes visible if the LPA submission contains errors.

Settings

Use the *Settings* tab to apply conditions for the selected loan. The *Settings* tab options override the *USER* tab selections.

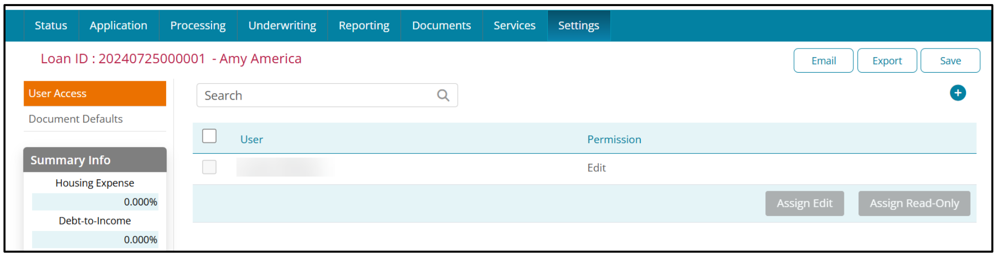
User Access

Apply **User Access** settings to the selected loan.

Add User Access

Use the following steps to add user access to the loan.

1. Select **User Access** from the *Settings* tab.


Status
Application
Processing
Underwriting
Reporting
Documents
Services
Settings
Email
Export
Save
User Access
Document Defaults
Search
Assign Edit
Assign Read-Only

Loan ID : 20240725000001 - Amy America

Summary Info

Housing Expense
0.000%
Debt-to-Income
0.000%

☐	User	Permission
☐	[redacted]	Edit

Figure 432: Loan User Access Settings

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

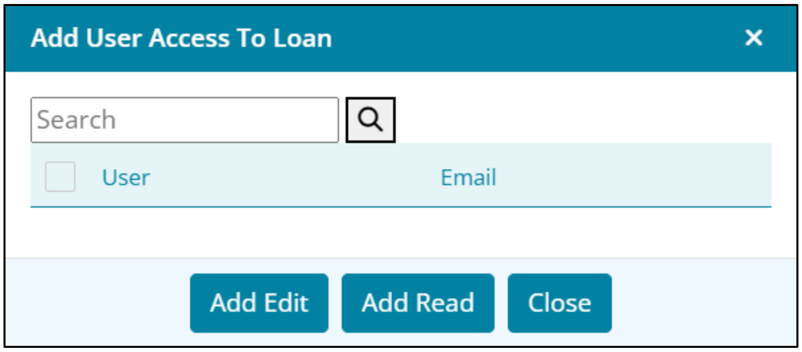


Figure 433: Set Loan User Access

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 427.)
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 427.)
2. Click **Delete** on the *Delete Confirmation* dialog.

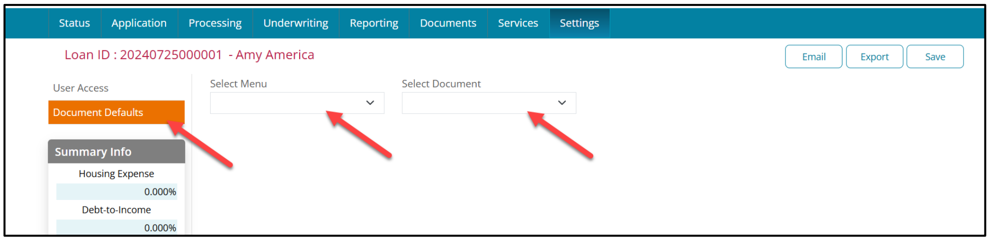
Document Defaults

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.


Status
Application
Processing
Underwriting
Reporting
Documents
Services
Settings
Email
Export
Save
User Access
Document Defaults
Select Menu
Select Document
Summary Info

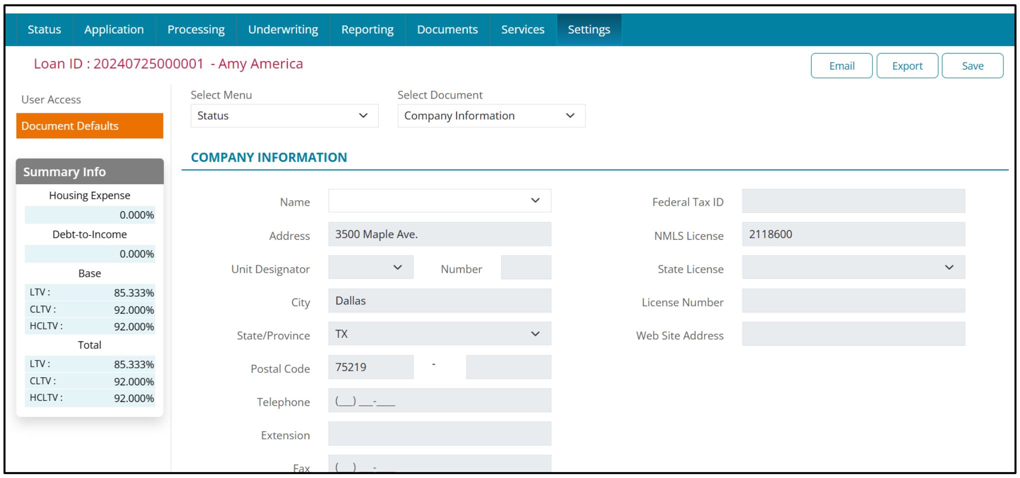
Loan ID : 20240725000001 - Amy America

Housing Expense 0.000%

Debt-to-Income 0.000%

Figure 434: Document Defaults

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


Status
Application
Processing
Underwriting
Reporting
Documents
Services
Settings
Email
Export
Save
User Access
Document Defaults
Summary Info
COMPANY INFORMATION

Loan ID : 20240725000001 - Amy America

Select Menu: Status

Select Document: Company Information

Name		Federal Tax ID	
Address	3500 Maple Ave.	NMLS License	2118600
Unit Designator / Number		State License	
City	Dallas	License Number	
State/Province	TX	Web Site Address	
Postal Code	75219 -		
Telephone	(___)___-____		
Extension			
Fax	(___)___-____		

Housing Expense	0.000%
Debt-to-Income	0.000%
Base	
LTV :	85.333%
CLTV :	92.000%
HCLTV :	92.000%
Total	
LTV :	85.333%
CLTV :	92.000%
HCLTV :	92.000%

Figure 435: Default Company Information

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

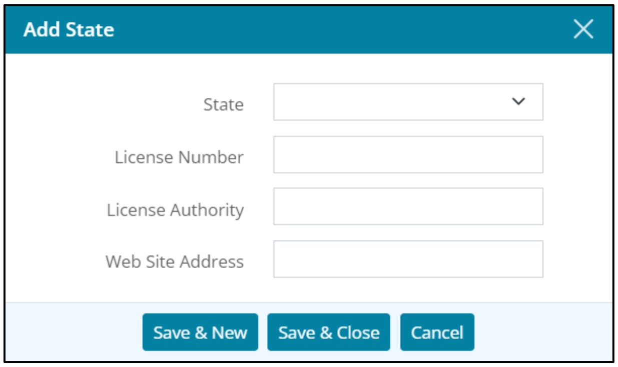

Add State
State
License Number
License Authority
Web Site Address
Save & New
Save & Close
Cancel

Figure 436: Add State Dialog

7. Enter **License number**.

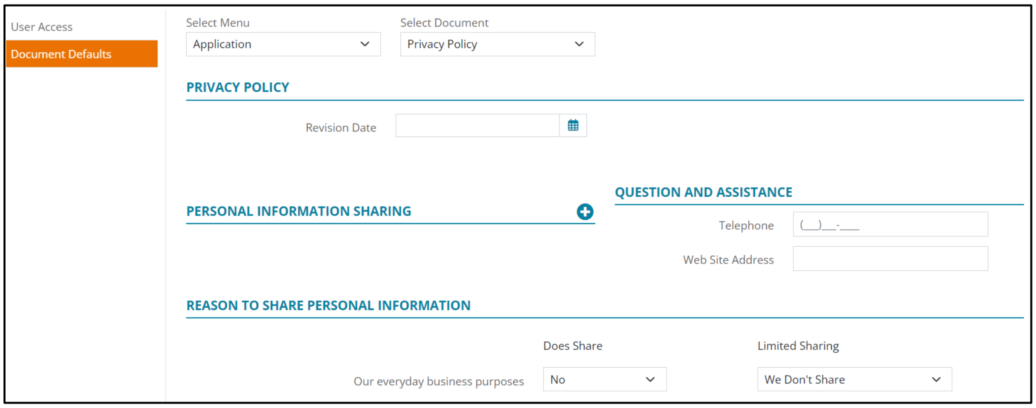
8. Enter **License Authority**.
9. Enter **Web Site Address**.
10. Click **Save & Close**.

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*.


User Access
Document Defaults
PRIVACY POLICY
Revision Date
PERSONAL INFORMATION SHARING
QUESTION AND ASSISTANCE
Telephone
Web Site Address
REASON TO SHARE PERSONAL INFORMATION
Does Share
Limited Sharing

Select Menu: Application
Select Document: Privacy Policy
Telephone: (__)__-___
Our everyday business purposes: Does Share: No; Limited Sharing: We Don't Share

Figure 437: 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.

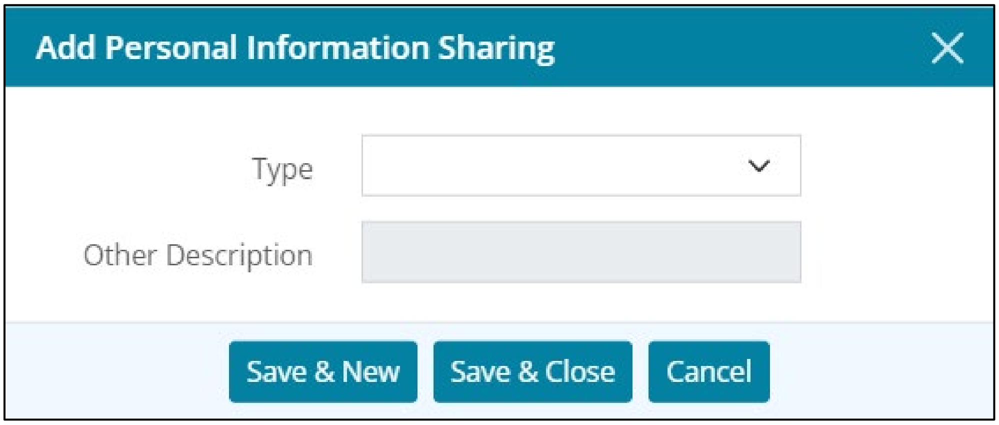
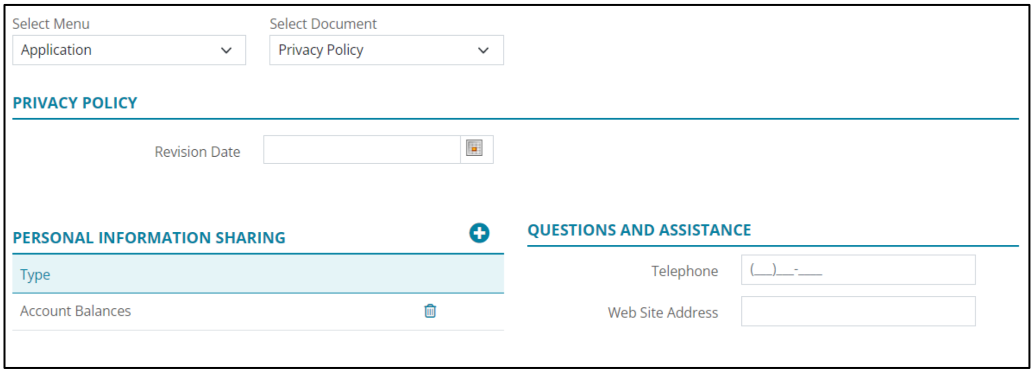

Add Personal Information Sharing
Type
Other Description
Save & New
Save & Close
Cancel

Figure 438: 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**.



Select Menu: Application
Select Document: Privacy Policy

PRIVACY POLICY

Revision Date

PERSONAL INFORMATION SHARING

Type
Account Balances

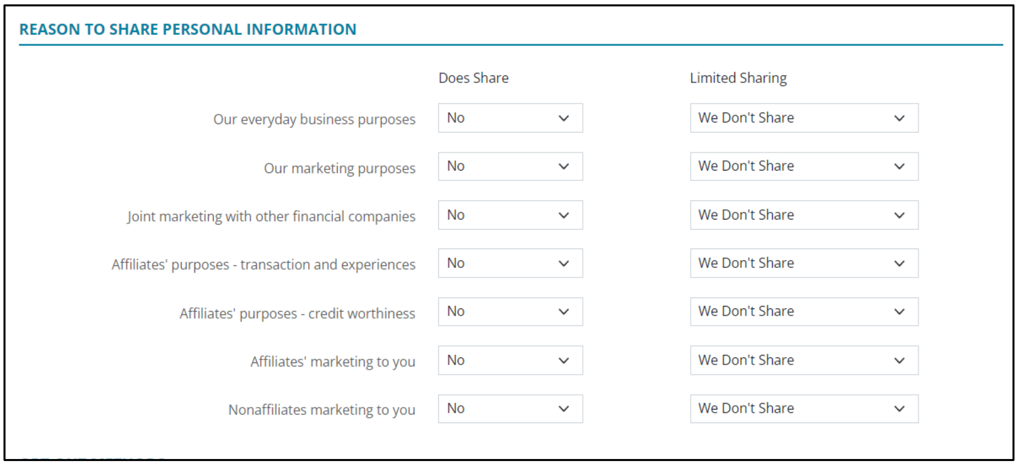
QUESTIONS AND ASSISTANCE

Telephone: (___)___-____
Web Site Address

Figure 439: 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.



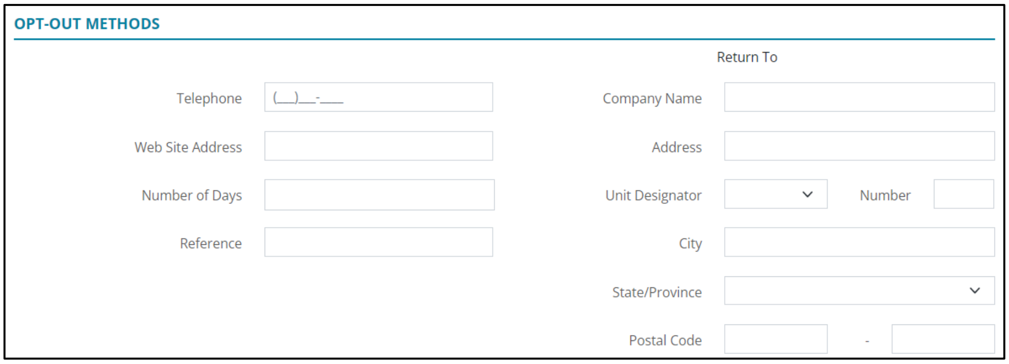
REASON TO SHARE PERSONAL INFORMATION

	Does Share	Limited Sharing
Our everyday business purposes	No	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 440: Reasons to Share Personal Info.

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

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



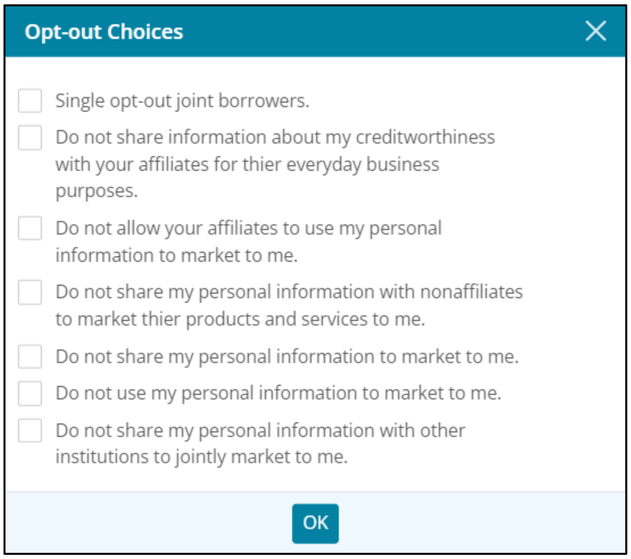
OPT-OUT METHODS

Telephone (___)___-____
Web Site Address
Number of Days
Reference

Return To
Company Name
Address
Unit Designator
Number
City
State/Province
Postal Code -

Figure 441: Opt-out Methods

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



Opt-out Choices

☐ 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.

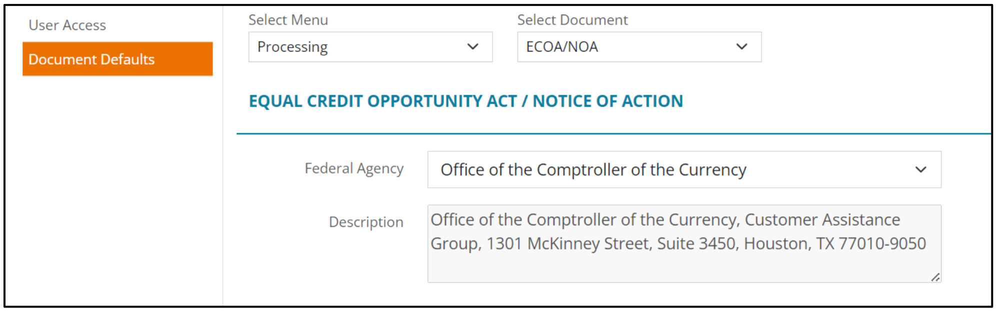
Figure 442: Opt-out Choices Dialog

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.



Select Menu: Processing
Select Document: ECOA/NOA

EQUAL CREDIT OPPORTUNITY ACT / NOTICE OF ACTION

Federal Agency: Office of the Comptroller of the Currency

Description: Office of the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney Street, Suite 3450, Houston, TX 77010-9050

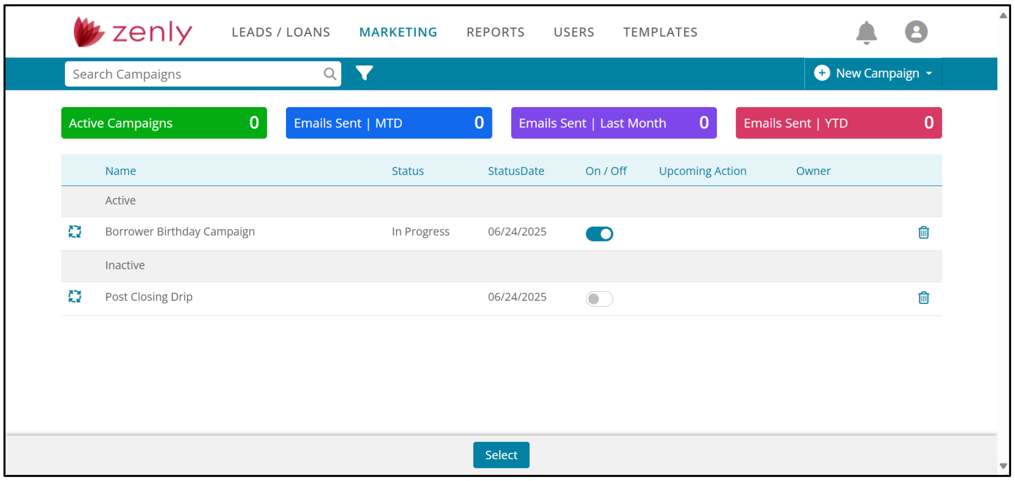
Figure 443: ECOA Form Statement

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.



Active Campaigns 0
Emails Sent | MTD 0
Emails Sent | Last Month 0
Emails Sent | YTD 0

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

Figure 444: 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.

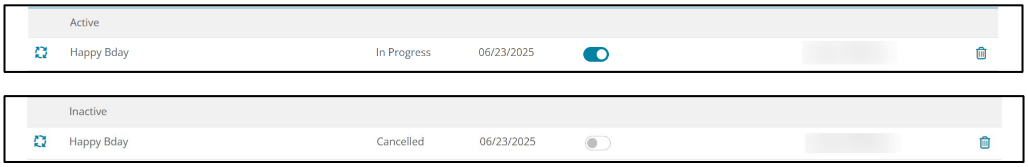
New: A new campaign was created or edited where not enough parameters are set to activate the campaign.

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.



Active			
Happy Bday	In Progress	06/23/2025	

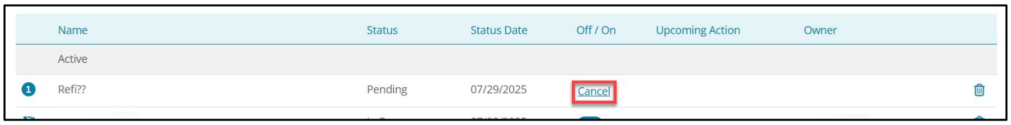
Inactive			
Happy Bday	Cancelled	06/23/2025	

Figure 445: 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					
Refi??	Pending	07/29/2025	Cancel		

Figure 446: Cancel Link

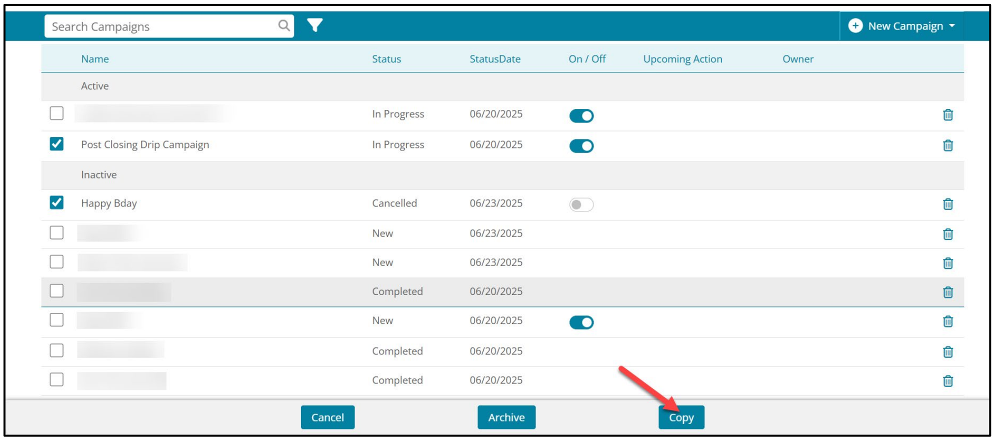
When a "In Progress" or "Pending" campaign is cancelled, no more emails will be sent for that campaign, including any additional

Copy Campaign

To copy a campaign:

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

3. Click **Copy**.

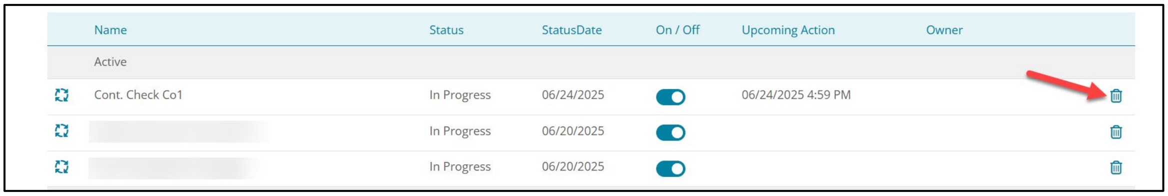

Search Campaigns
New Campaign
Cancel
Archive
Copy

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

Figure 447: 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	
	In Progress	06/20/2025			
	In Progress	06/20/2025			

Figure 448: 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*.

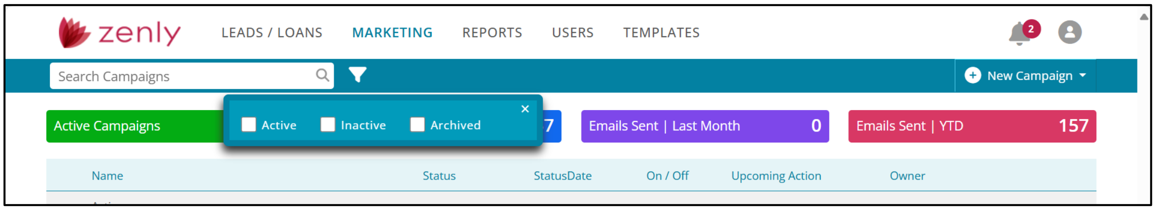

zenly
LEADS / LOANS
MARKETING
REPORTS
USERS
TEMPLATES
2
Search Campaigns
New Campaign
Active Campaigns
☐ Active
☐ Inactive
☐ Archived
×
7
Emails Sent | Last Month
0
Emails Sent | YTD
157
Name
Status
StatusDate
On / Off
Upcoming Action
Owner

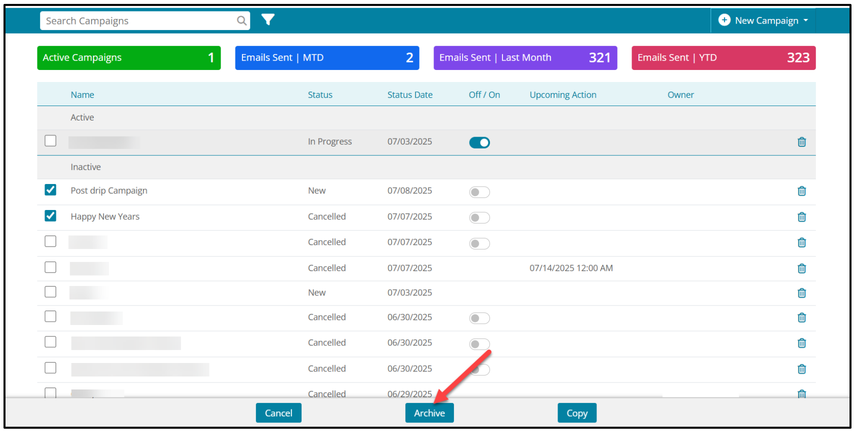
Figure 449: Filtering Campaigns

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**.


Search Campaigns
New Campaign
Active Campaigns 1
Emails Sent | MTD 2
Emails Sent | Last Month 321
Emails Sent | YTD 323
Cancel
Archive
Copy

	Name	Status	Status Date	Off / On	Upcoming Action	Owner
	Active					
☐	[redacted]	In Progress	07/03/2025			
	Inactive					
☑	Post drip Campaign	New	07/08/2025			
☑	Happy New Years	Cancelled	07/07/2025			
☐	[redacted]	Cancelled	07/07/2025			
☐	[redacted]	Cancelled	07/07/2025		07/14/2025 12:00 AM	
☐	[redacted]	New	07/03/2025			
☐	[redacted]	Cancelled	06/30/2025			
☐	[redacted]	Cancelled	06/30/2025			
☐	[redacted]	Cancelled	06/30/2025			
☐	[redacted]	Cancelled	06/29/2025			

Figure 450: Archive Campaign

Viewing Archived Campaigns

To view the archived campaigns:

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

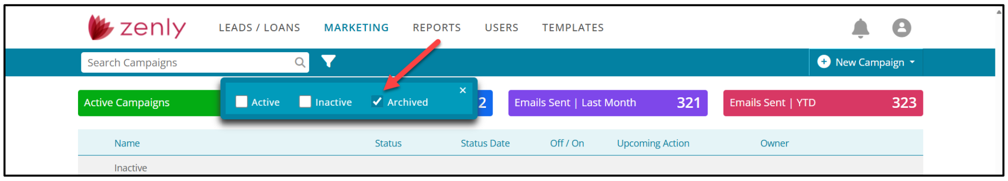

zenly
LEADS / LOANS
MARKETING
REPORTS
USERS
TEMPLATES
Search Campaigns
New Campaign
Active Campaigns
☐ Active
☐ Inactive
☑ Archived
2
Emails Sent | Last Month 321
Emails Sent | YTD 323
Name
Status
Status Date
Off / On
Upcoming Action
Owner
Inactive

Figure 451: 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**.

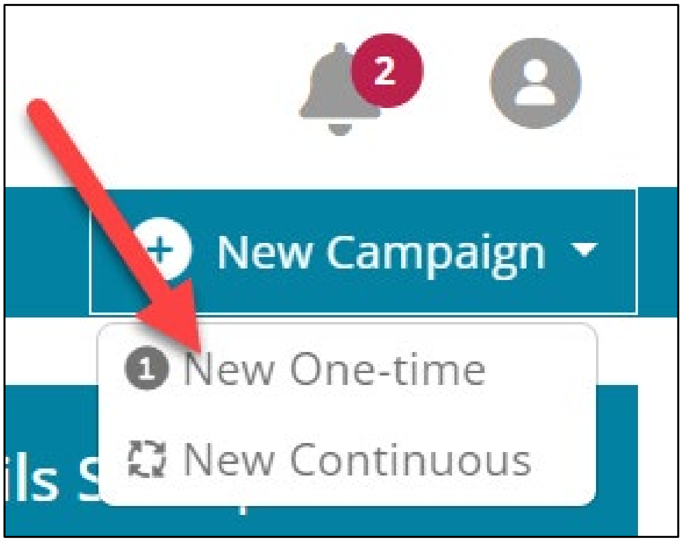

2
New Campaign
1 New One-time
New Continuous
ils s

Figure 452: 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**.

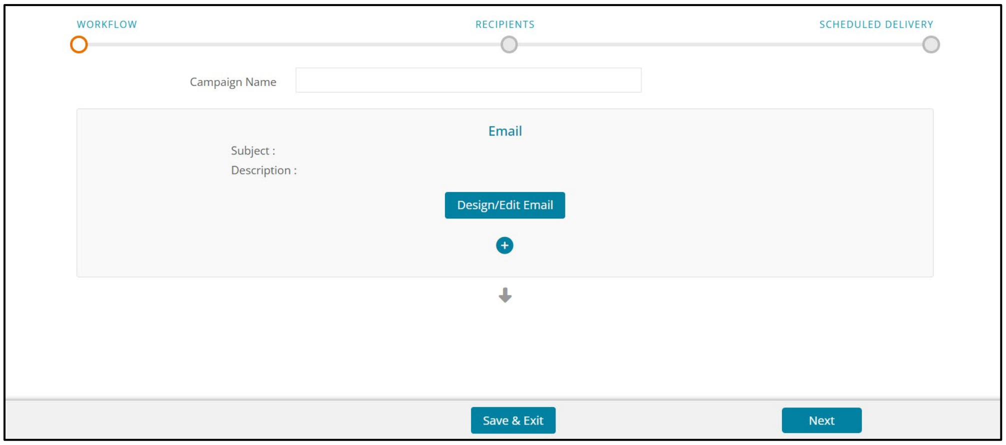

WORKFLOW
RECIPIENTS
SCHEDULED DELIVERY
Campaign Name
Email
Subject :
Description :
Design/Edit Email
+
Save & Exit
Next

Figure 453: Workflow

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

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

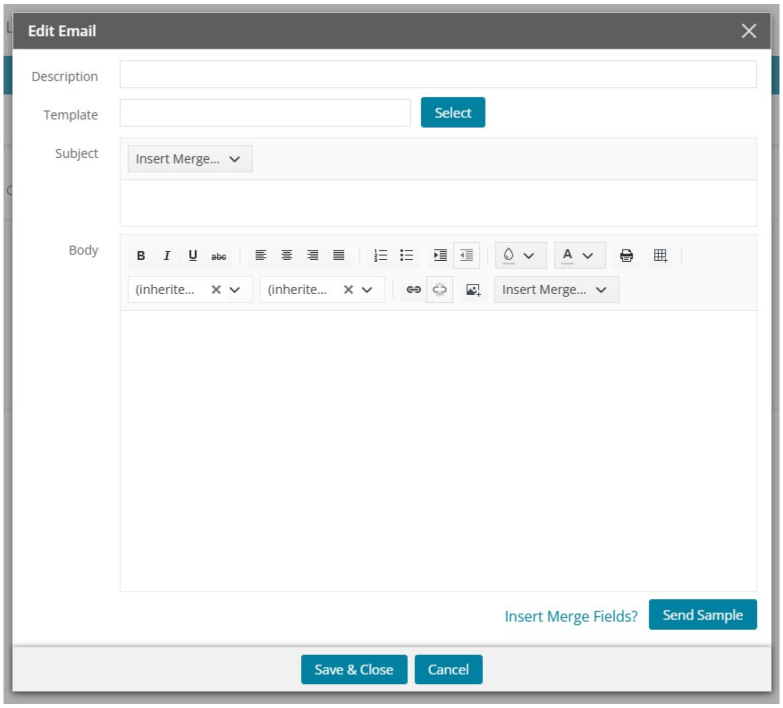
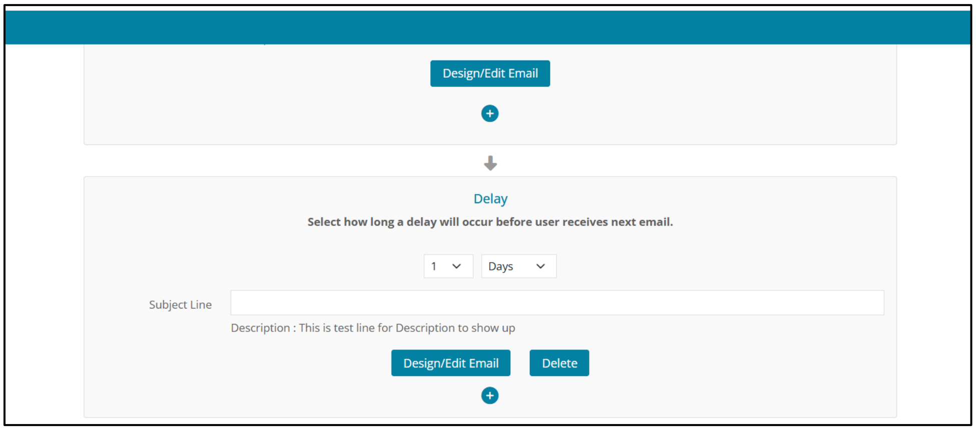

Edit Email
Description
Template
Select
Subject
Insert Merge...
Body
(inherite...
(inherite...
Insert Merge...
Insert Merge Fields?
Send Sample
Save & Close
Cancel

Figure 454: Email Composition

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


Design/Edit Email
Delay
Select how long a delay will occur before user receives next email.
1
Days
Subject Line
Design/Edit Email
Delete

Description : This is test line for Description to show up

Figure 455: 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.

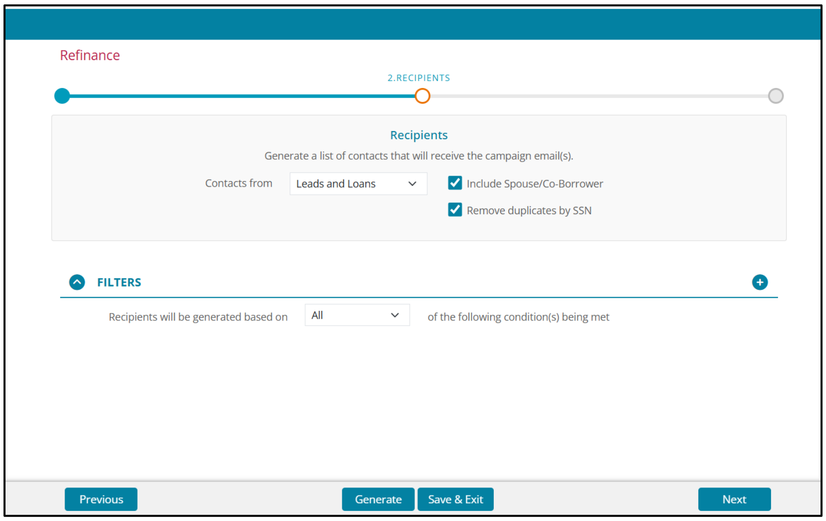
11. Click **Next** to proceed to *Step 2 (Recipients)*.

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.



Generate a list of contacts that will receive the campaign email(s).

Contacts from: Leads and Loans

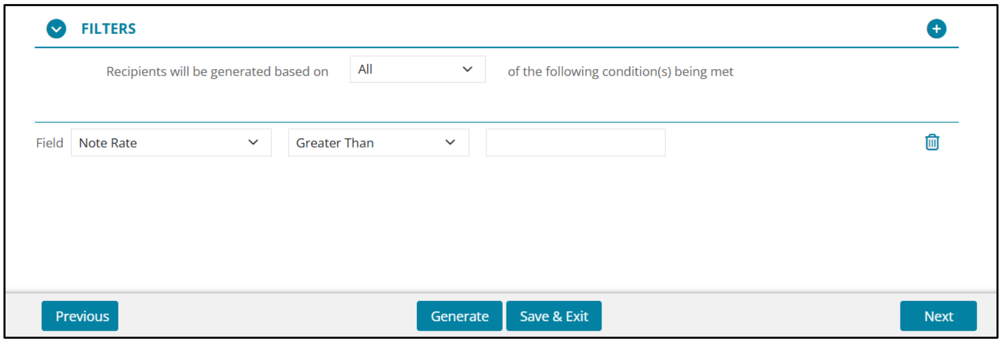
☑ Include Spouse/Co-Borrower

☑ Remove duplicates by SSN

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

Figure 456: 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**.

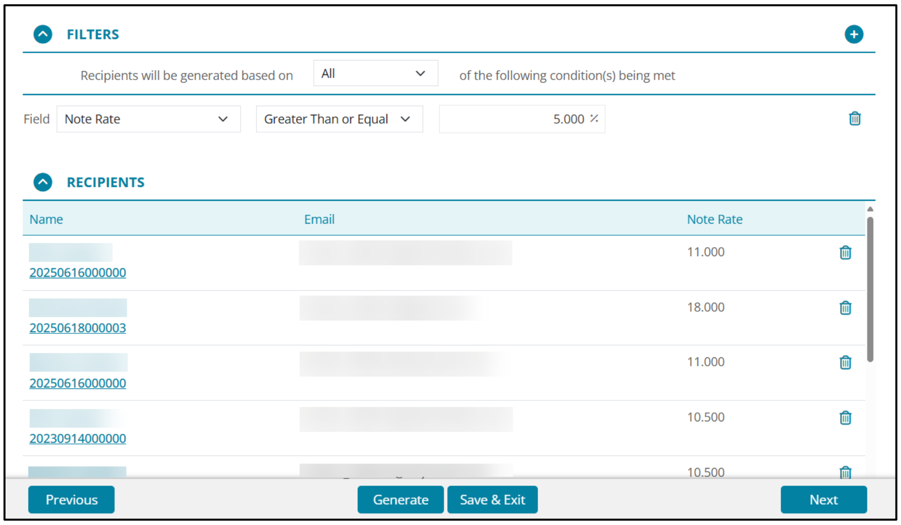


Recipients will be generated based on All of the following condition(s) being met

Field: Note Rate | Greater Than

Figure 457: 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.



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

Field: Note Rate | Greater Than or Equal | 5.000 %

Name	Email	Note Rate
[redacted] 20250616000000	[redacted]	11.000
[redacted] 20250618000003	[redacted]	18.000
[redacted] 20250616000000	[redacted]	11.000
[redacted] 20230914000000	[redacted]	10.500
[redacted]	[redacted]	10.500

Figure 458: Generate List

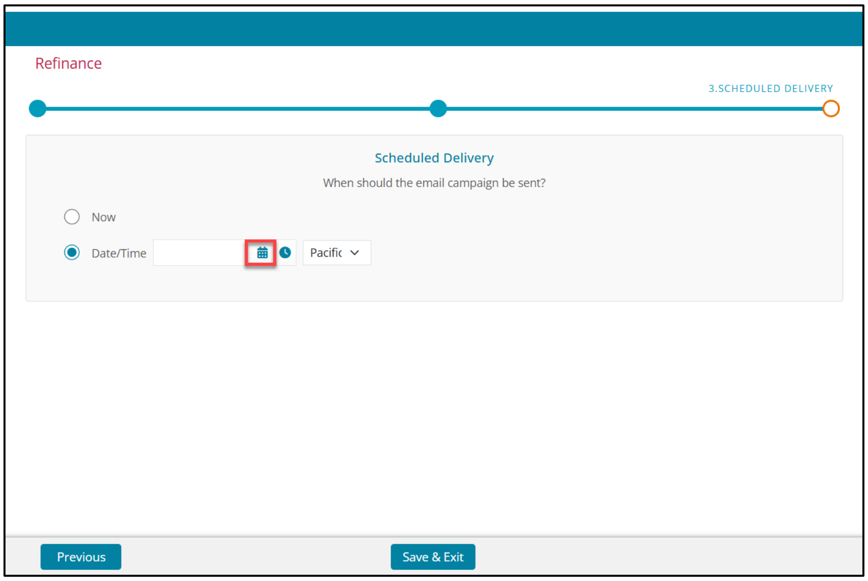
10. Click **Next** to proceed to Step 3 (*Scheduled Delivery*).

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.

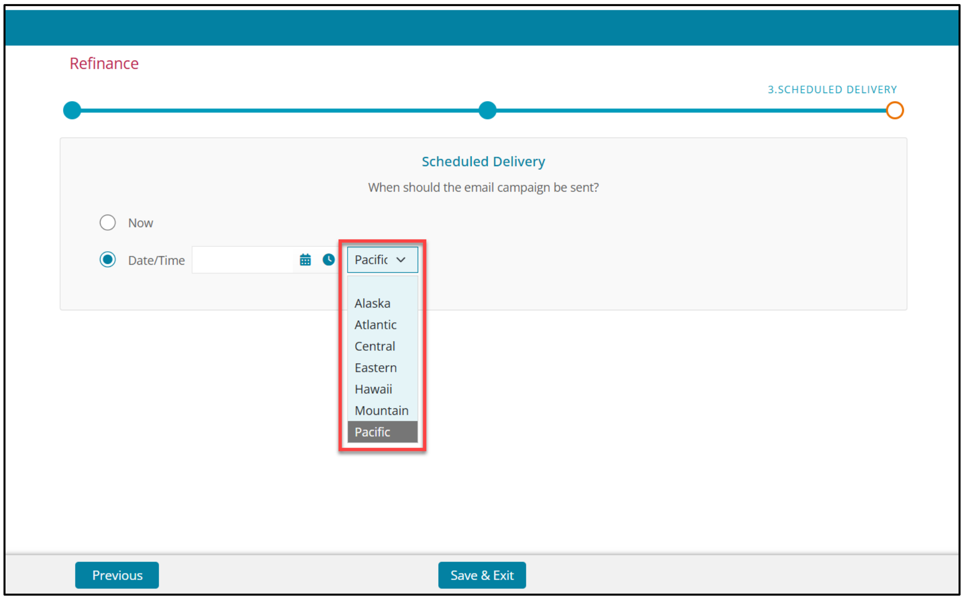

Refinance
3.SCHEDULED DELIVERY
Scheduled Delivery
Previous
Save & Exit

When should the email campaign be sent?

○ Now
● Date/Time
Pacific

Figure 459: 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.


Refinance
3.SCHEDULED DELIVERY
Scheduled Delivery
Alaska
Atlantic
Central
Eastern
Hawaii
Mountain
Pacific
Previous
Save & Exit

When should the email campaign be sent?

○ Now
● Date/Time
Pacific

Figure 460: 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**.

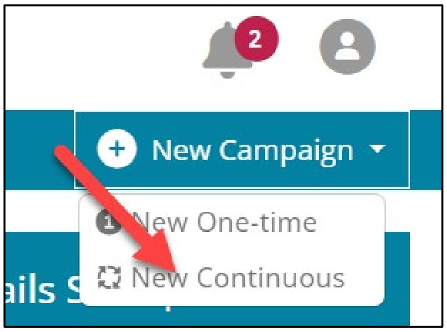


Figure 461: New Continuous

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.

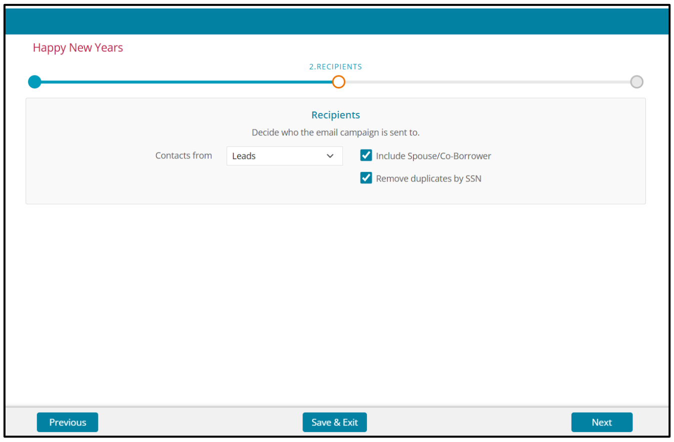
Note: To remove a level, click the *Delete* button for that leaf.

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

Recipients

For the Recipients step:

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



Happy New Years

2.RECIPIENTS

Recipients

Decide who the email campaign is sent to.

Contacts from: Leads

☑ Include Spouse/Co-Borrower

☑ Remove duplicates by SSN

Figure 462: Recipients (Continuous)

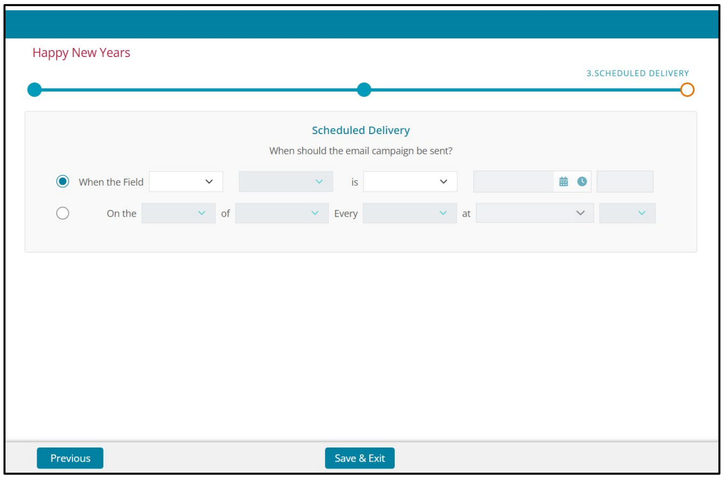
2. Select the **Remove duplicates by SSN** checkbox if applicable.
3. If needed, select the dropdown menu and select **All**.
4. If needed, select the **Add** ⊕ icon to insert a filter.
5. Click **Next** to proceed to Step 3 (*Scheduled Delivery*).

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.



Happy New Years

Scheduled Delivery

When should the email campaign be sent?

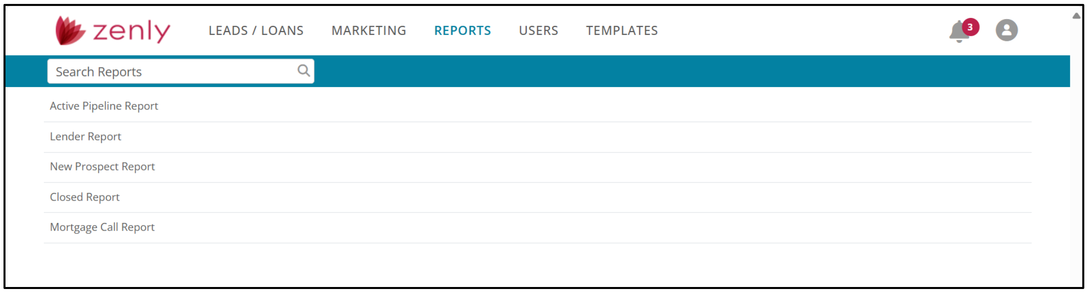
3.SCHEDULED DELIVERY
When the Field
is
On the
of
Every
at
Previous
Save & Exit

Figure 463: Scheduled (New Continuous)

2. Click **Save & Exit**.

Chapter 6: REPORTS

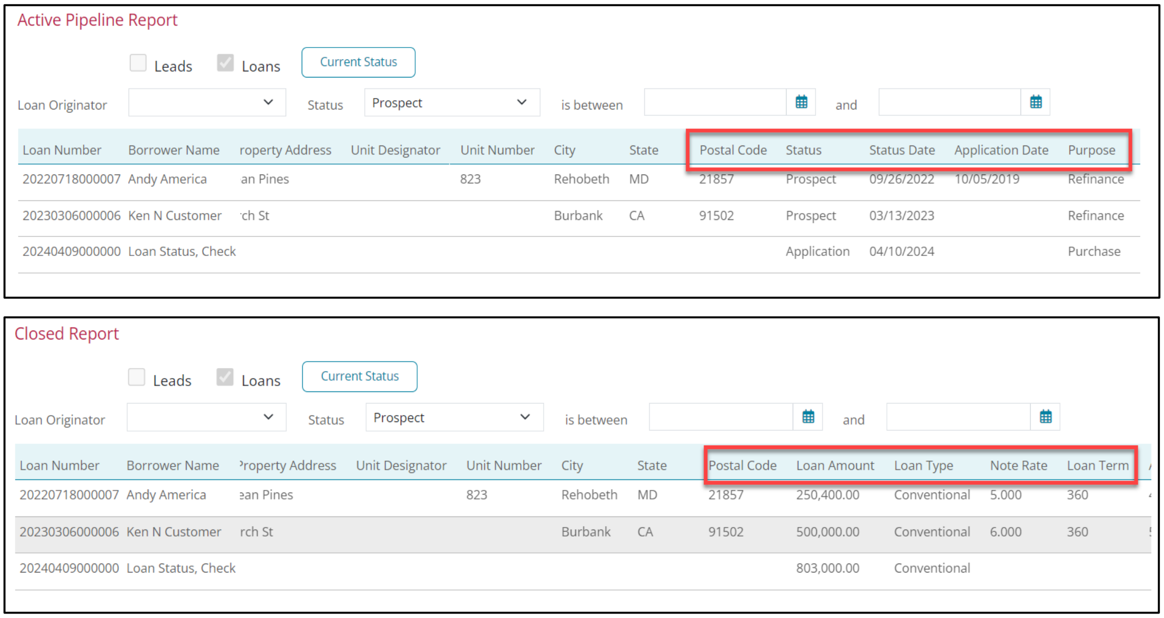
The *Reports* tab allows users to generate reports with loan data from loan files in Zenly. Each *Report* has the export function to let the user download a CSV file of the loan data.



- Active Pipeline Report
- Lender Report
- New Prospect Report
- Closed Report
- Mortgage Call Report

Figure 464: 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

Loan Originator: (blank) Status: Prospect is between (blank) and (blank)

Loan Number	Borrower Name	roperty Address	Unit Designator	Unit Number	City	State	Postal Code	Status	Status Date	Application Date	Purpose
20220718000007	Andy America	an Pines		823	Rehobeth	MD	21857	Prospect	09/26/2022	10/05/2019	Refinance
20230306000006	Ken N Customer	ch St			Burbank	CA	91502	Prospect	03/13/2023		Refinance
20240409000000	Loan Status, Check							Application	04/10/2024		Purchase

Closed Report

☐ Leads ☑ Loans

Loan Originator: (blank) Status: Prospect is between (blank) and (blank)

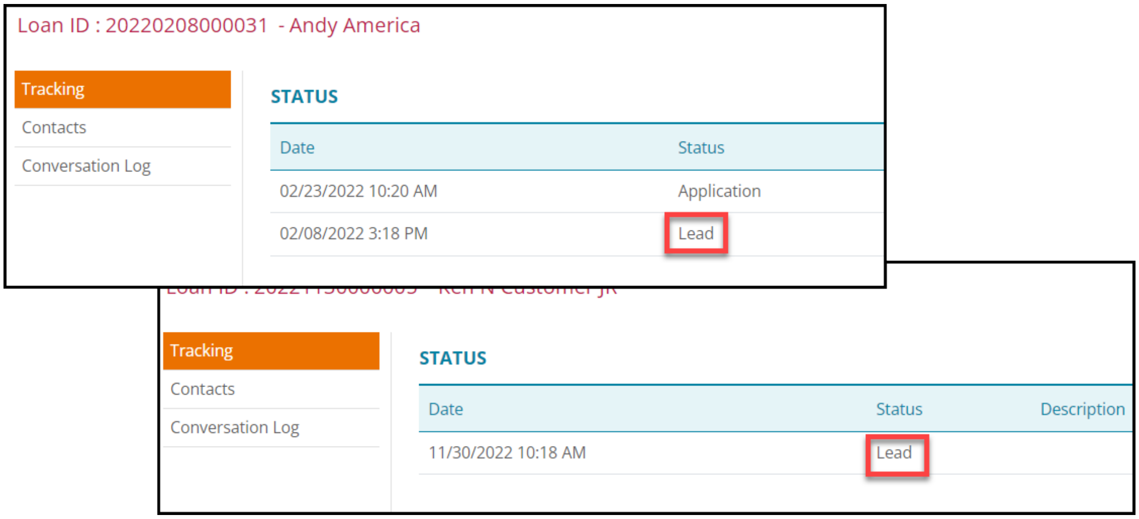
Loan Number	Borrower Name	roperty Address	Unit Designator	Unit Number	City	State	Postal Code	Loan Amount	Loan Type	Note Rate	Loan Term
20220718000007	Andy America	an Pines		823	Rehobeth	MD	21857	250,400.00	Conventional	5.000	360
20230306000006	Ken N Customer	rch St			Burbank	CA	91502	500,000.00	Conventional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

Figure 465: 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

Date	Status
02/23/2022 10:20 AM	Application
02/08/2022 3:18 PM	Lead

Date	Status	Description
11/30/2022 10:18 AM	Lead	

Figure 466: Status

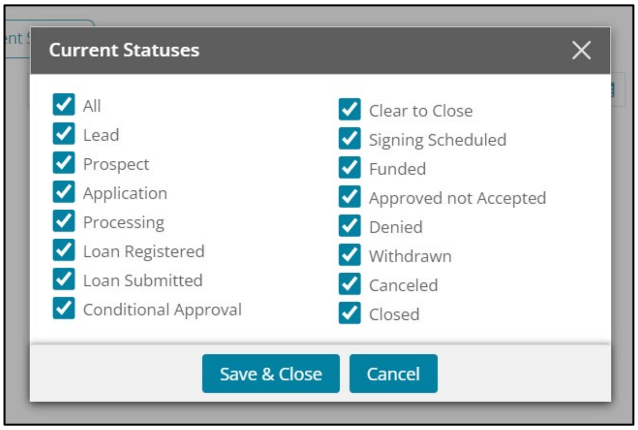
Generating a Report

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 457.
3. Click on the **Current Status** button.

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

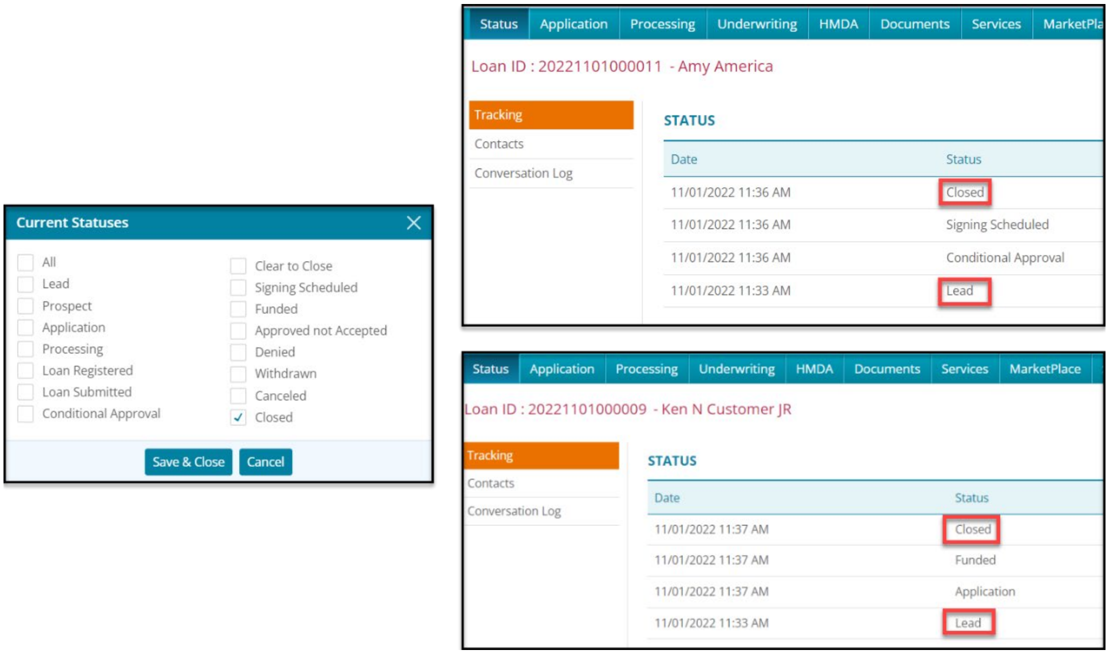

Current Statuses
Save & Close
Cancel

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

Figure 467: 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*.


Current Statuses
Save & Close
Cancel
Status
Application
Processing
Underwriting
HMDA
Documents
Services
MarketPla
Tracking
Contacts
Conversation Log
STATUS
Status
Application
Processing
Underwriting
HMDA
Documents
Services
MarketPlace
Tracking
Contacts
Conversation Log
STATUS

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

Loan ID : 20221101000011 - Amy America

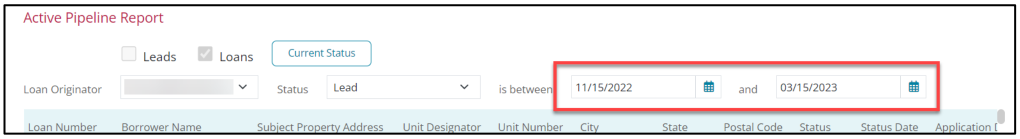
Date	Status
11/01/2022 11:36 AM	Closed
11/01/2022 11:36 AM	Signing Scheduled
11/01/2022 11:36 AM	Conditional Approval
11/01/2022 11:33 AM	Lead

Loan ID : 20221101000009 - Ken N Customer JR

Date	Status
11/01/2022 11:37 AM	Closed
11/01/2022 11:37 AM	Funded
11/01/2022 11:37 AM	Application
11/01/2022 11:33 AM	Lead

Figure 468: Status/Current Status

5. If needed, select the **Loan Originator** dropdown menu, and select the desired option.
6. Select a **Status** dropdown menu to select an option.
7. Select the **Calendar** icon to select the date interval.



Active Pipeline Report

☐ Leads ☑ Loans

Loan Originator: [redacted]

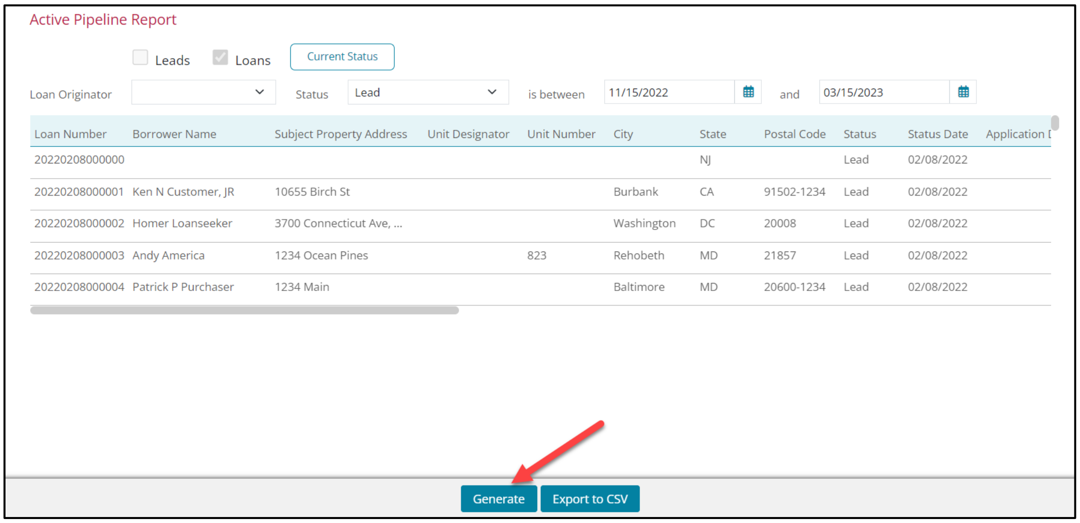
Status: Lead

is between 11/15/2022 and 03/15/2023

Loan Number	Borrower Name	Subject Property Address	Unit Designator	Unit Number	City	State	Postal Code	Status	Status Date	Application

Figure 469: Select Dates

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



Active Pipeline Report

☐ Leads ☑ Loans

Loan Originator:

Status: Lead

is between 11/15/2022 and 03/15/2023

Loan Number	Borrower Name	Subject Property Address	Unit Designator	Unit Number	City	State	Postal Code	Status	Status Date	Application
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	

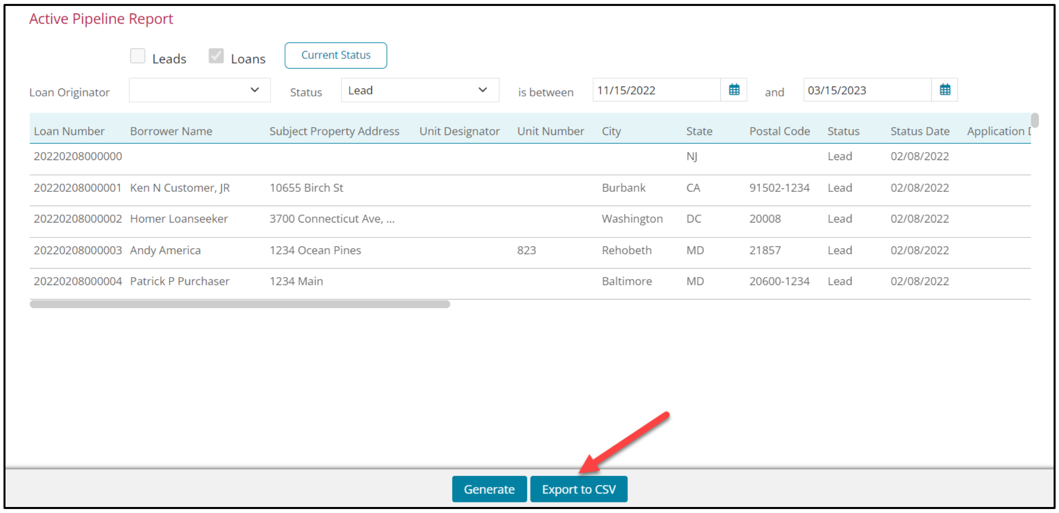
Figure 470: Generated Report

Exporting Generated Report

Once generated, the user can export and download the report as a .csv file.

To export the report:

1. Select the **Export to CSV** button.



Active Pipeline Report

☐ Leads ☑ Loans

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

Loan Number	Borrower Name	Subject Property Address	Unit Designator	Unit Number	City	State	Postal Code	Status	Status Date	Application
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 471: Export to CSV

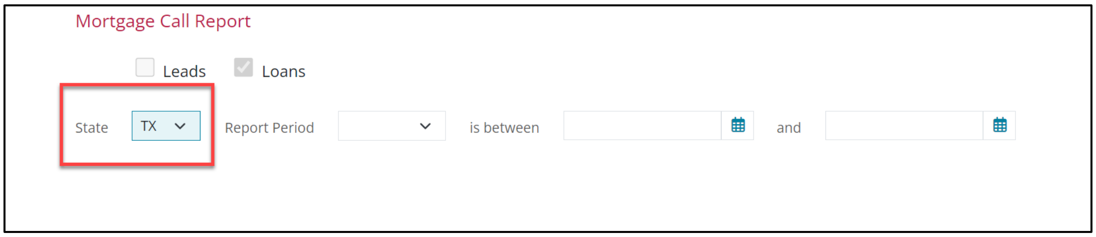
2. Once the file is downloaded, click on **Open File**.
3. Save the report to the desired location.

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.



Mortgage Call Report

☐ Leads ☑ Loans

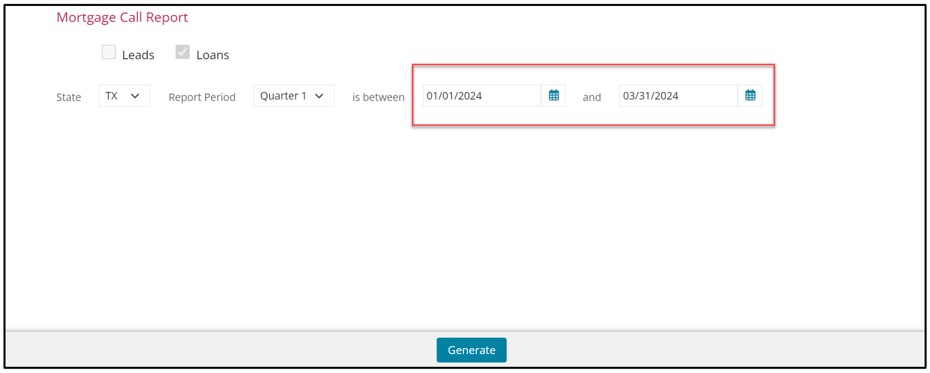
State: TX
Report Period:
is between and

Figure 472: 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.

5. Click on the **Calendar** icon to choose a date interval.



Mortgage Call Report

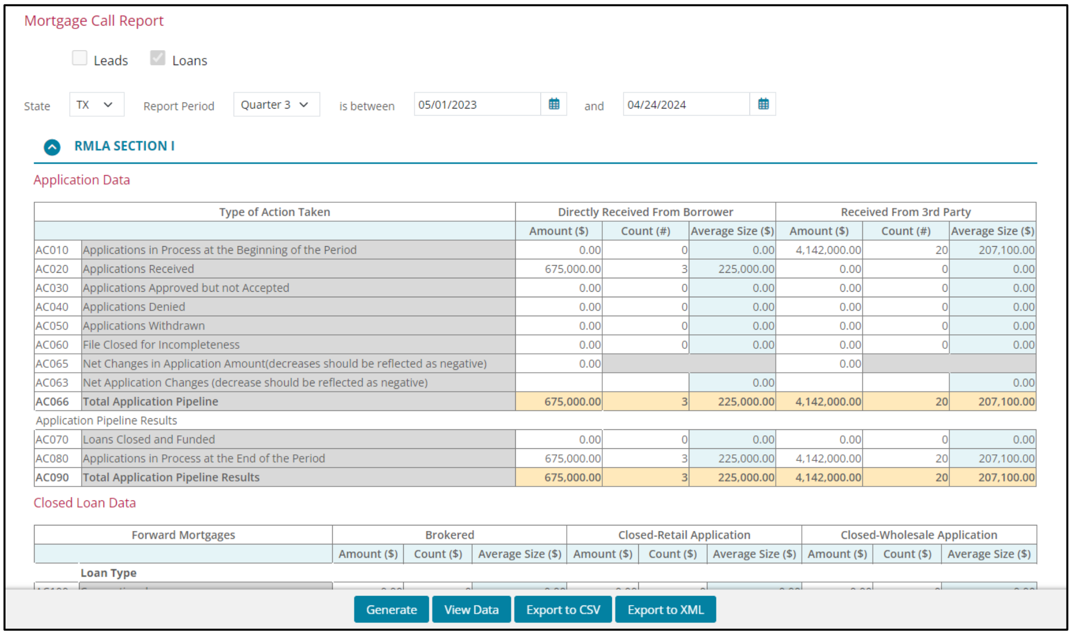
☐ Leads ☑ Loans

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

Figure 473: MCR Date Interval

6. 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

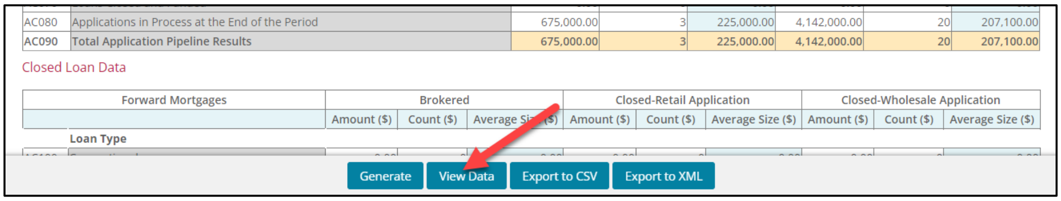
Type of Action Taken		Directly Received From Borrower			Received From 3rd Party		
		Amount ($)	Count (#)	Average Size ($)	Amount ($)	Count (#)	Average Size ($)
AC010	Applications in Process at the Beginning of the Period	0.00	0	0.00	4,142,000.00	20	207,100.00
AC020	Applications Received	675,000.00	3	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									

Figure 474: 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									

Figure 475: 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.

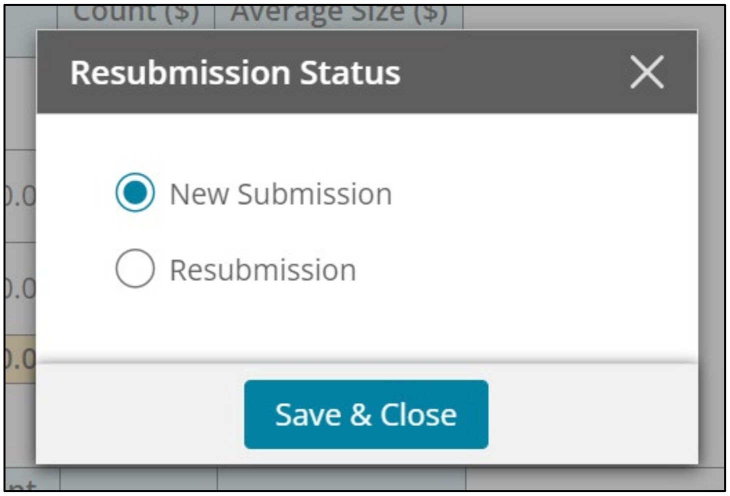

Count ($)
Average Size ($)
Resubmission Status
● New Submission
○ Resubmission
Save & Close

Figure 476: 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**.

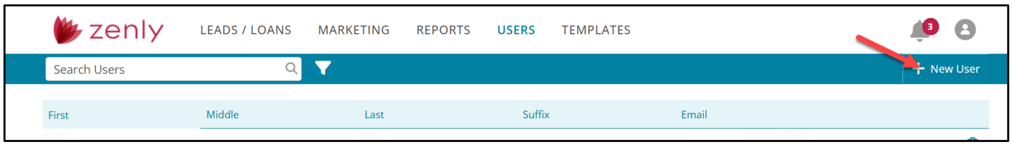
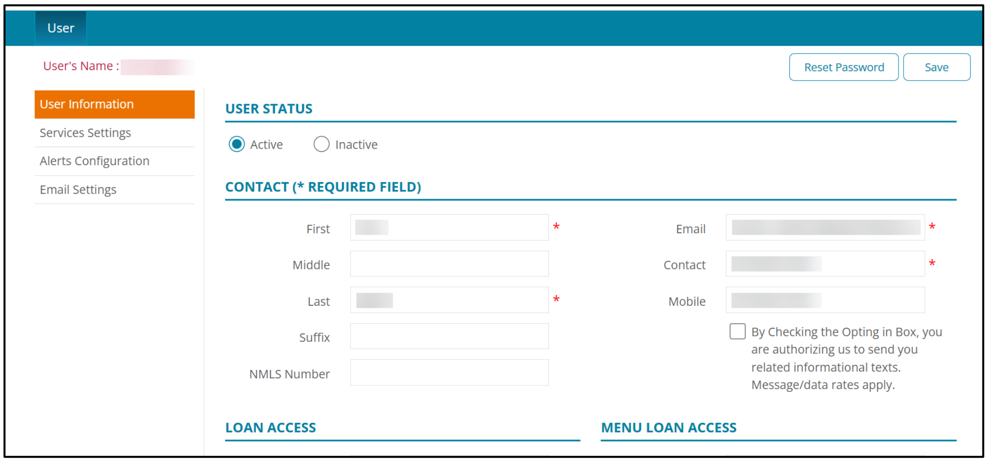

zenly
LEADS / LOANS
MARKETING
REPORTS
USERS
TEMPLATES
3
Search Users
+ New User
First
Middle
Last
Suffix
Email

Figure 477: New User

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


User
User's Name :
Reset Password
Save
User Information
Services Settings
Alerts Configuration
Email Settings
USER STATUS
CONTACT (* REQUIRED FIELD)
First *
Middle
Last *
Suffix
NMLS Number
Email *
Contact *
Mobile
LOAN ACCESS
MENU LOAN ACCESS

● Active ○ Inactive

☐ By Checking the Opting in Box, you are authorizing us to send you related informational texts. Message/data rates apply.

Figure 478: 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.

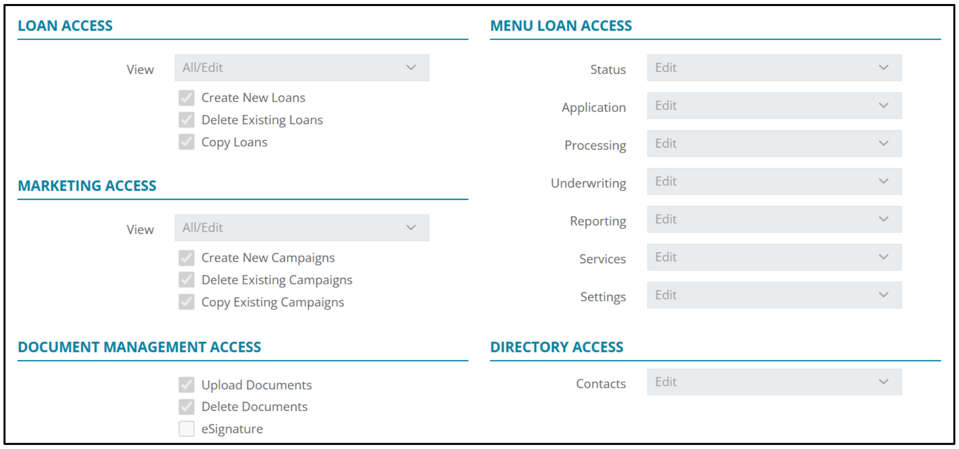
6. Enter the **Loan Name** if applicable.
7. Enter **Email**.
8. Enter **Phone** number.
9. Enter **Mobile** number.
10. Enter **NMLS Number** if applicable.
11. If needed, select the **By Checking the Opting in Box….**

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

View: All/Edit

☑ Create New Loans

☑ Delete Existing Loans

☑ Copy Loans

MARKETING ACCESS

View: All/Edit

☑ Create New Campaigns

☑ Delete Existing Campaigns

☑ Copy Existing Campaigns

DOCUMENT MANAGEMENT ACCESS

☑ Upload Documents

☑ Delete Documents

☐ eSignature

MENU LOAN ACCESS

Status: Edit

Application: Edit

Processing: Edit

Underwriting: Edit

Reporting: Edit

Services: Edit

Settings: Edit

DIRECTORY ACCESS

Contacts: Edit

Figure 479: 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 472.)
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

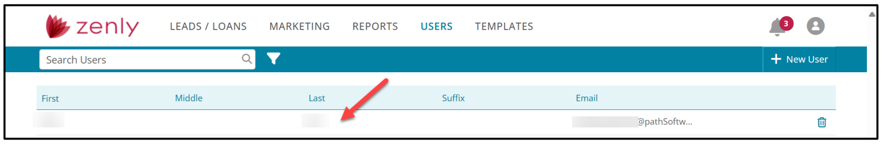
Use the **State License Add** option to upload and add state licenses by the user.

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.


zenly
LEADS / LOANS
MARKETING
REPORTS
USERS
TEMPLATES
3
Search Users
+ New User

First	Middle	Last	Suffix	Email
[redacted]		[redacted]		[redacted]@pathSoftw...

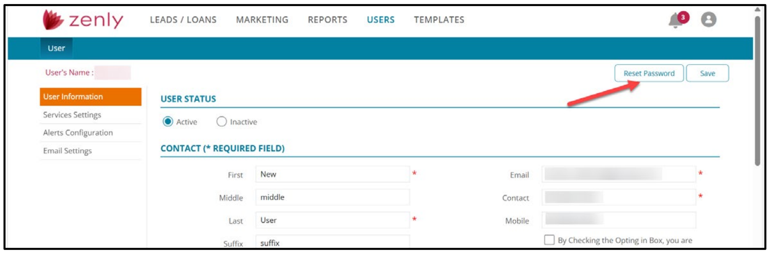
Figure 480: Select User

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 473.)
2. Click **Reset Password**.


zenly
LEADS / LOANS
MARKETING
REPORTS
USERS
TEMPLATES
3
User
Reset Password
Save
User Information
Services Settings
Alerts Configuration
Email Settings

User's Name : [redacted]

USER STATUS

● Active ○ Inactive

CONTACT (* REQUIRED FIELD)

First: New *
Middle: middle
Last: User *
Suffix: suffix
Email: [redacted] *
Contact: [redacted] *
Mobile: [redacted]
☐ By Checking the Opting in Box, you are

Figure 481: Reset Password

Delete User

Delete users that no longer require Zenly access.

1. Select the user to delete.

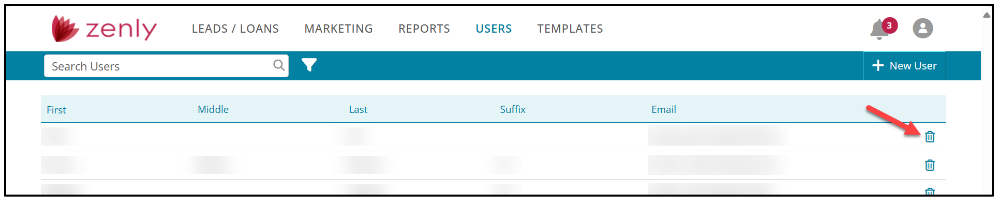

zenly
LEADS / LOANS
MARKETING
REPORTS
USERS
TEMPLATES
3
Search Users
New User
First
Middle
Last
Suffix
Email

Figure 482: Delete User

2. Click the **Delete** icon.

User Search

Enter search criteria to locate a Zenly user.

1. Enter the **Search** criteria.

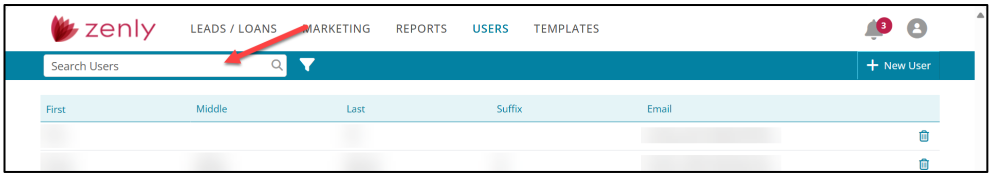

zenly
LEADS / LOANS
MARKETING
REPORTS
USERS
TEMPLATES
3
Search Users
New User
First
Middle
Last
Suffix
Email

Figure 483: 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**.

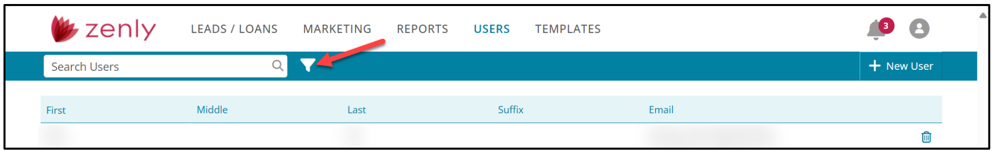

zenly
LEADS / LOANS
MARKETING
REPORTS
USERS
TEMPLATES
3
Search Users
New User
First
Middle
Last
Suffix
Email

Figure 484: 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**.

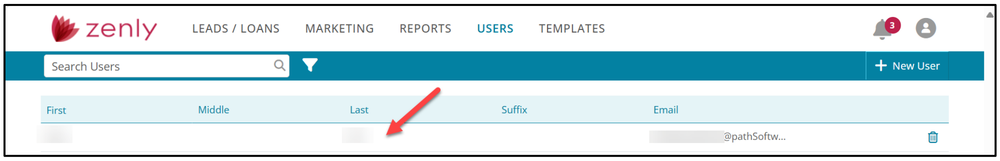

zenly
LEADS / LOANS
MARKETING
REPORTS
USERS
TEMPLATES
3
Search Users
+ New User
First
Middle
Last
Suffix
Email
[redacted]@pathSoftw...

Figure 485: Select User

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

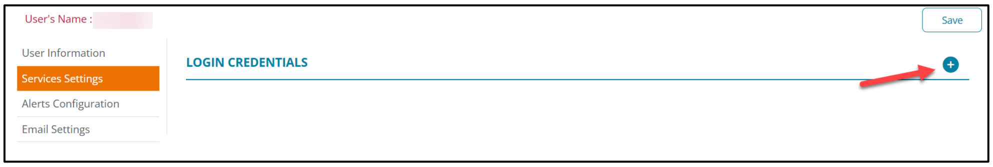
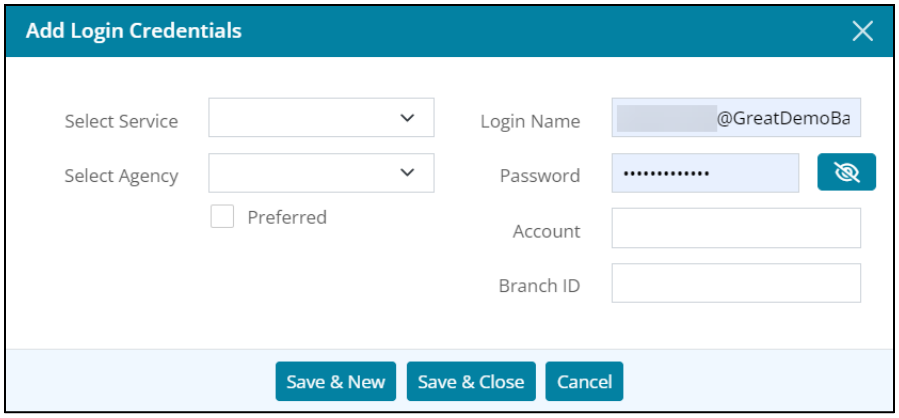

User's Name : [redacted]
Save
User Information
Services Settings
Alerts Configuration
Email Settings
LOGIN CREDENTIALS

Figure 486: Add Service

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


Add Login Credentials
Select Service
Select Agency
Preferred
Password
Account
Branch ID
Save & New
Save & Close
Cancel

Login Name: [redacted]@GreatDemoBa

Figure 487: 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**.

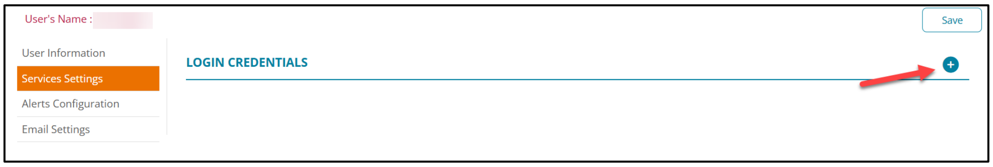
Note: Click *Save & New* to add another provider.

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.

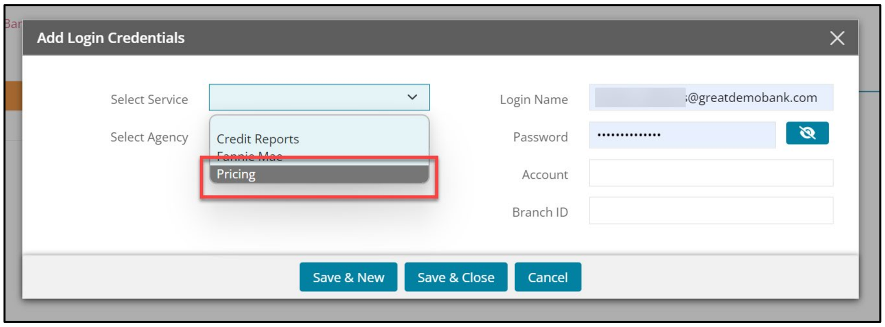


User's Name : [redacted]

Save
User Information
Services Settings
Alerts Configuration
Email Settings
LOGIN CREDENTIALS

Figure 488: Add Pricing Credentials

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



Login Name: [redacted]@greatdemobank.com

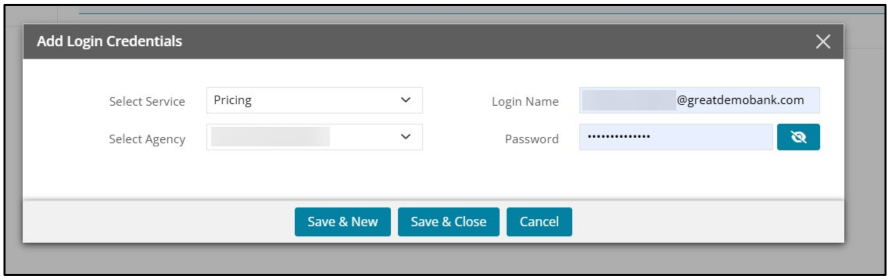
Password: ••••••••••••••

Add Login Credentials
Select Service
Select Agency
Credit Reports
Fannie Mae
Pricing
Account
Branch ID
Save & New
Save & Close
Cancel

Figure 489: Enter Credentials

5. Select the desired agency (**Select Agency**).
6. Ensure that the **Login Name** is correct.

7. Ensure that the **Password** is correct.


Add Login Credentials
Save & New
Save & Close
Cancel

Select Service: Pricing
Select Agency: [redacted]
Login Name: [redacted]@greatdemobank.com
Password: ••••••••••••••

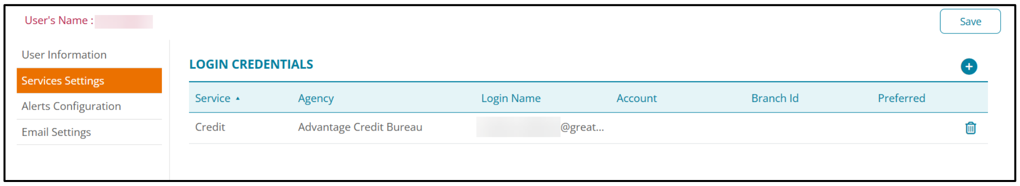
Figure 490: Add Login Credentials

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.


User Information
Services Settings
Alerts Configuration
Email Settings
Save

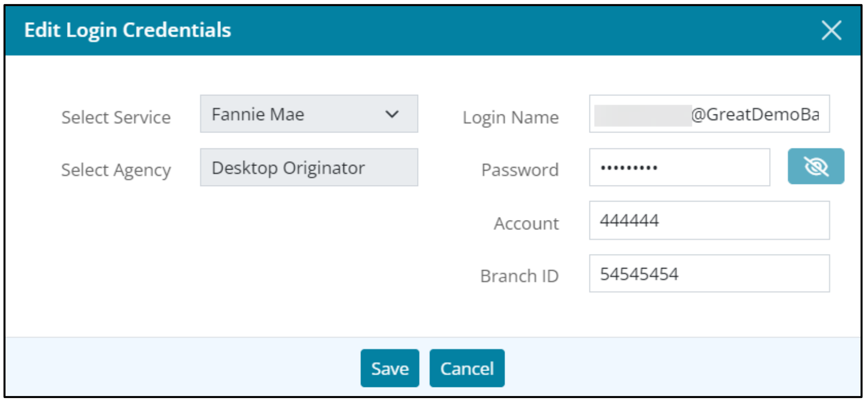
User's Name : [redacted]

LOGIN CREDENTIALS

Service	Agency	Login Name	Account	Branch Id	Preferred
Credit	Advantage Credit Bureau	[redacted]@great...			

Figure 491: Modify Provider

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


Edit Login Credentials
Save
Cancel

Select Service: Fannie Mae
Select Agency: Desktop Originator
Login Name: [redacted]@GreatDemoBa
Password: •••••••••
Account: 444444
Branch ID: 54545454

Figure 492: Edit Login Credentials Dialog

4. Click **Save & Close**.

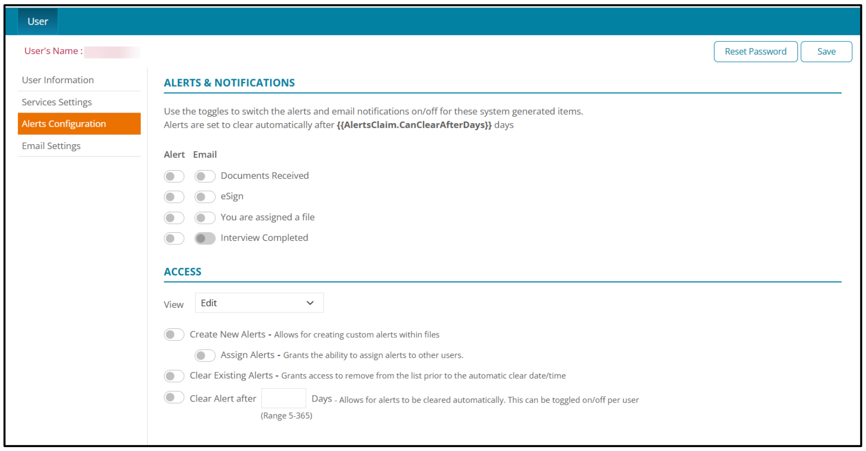
Delete Provider

Use the following steps to delete a provider.

1. Access **Service Settings**.
2. Click the **Delete** icon. (See Figure 484.)
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.


User
User's Name : [redacted]
Reset Password
Save
User Information
Services Settings
Alerts Configuration
Email Settings
ALERTS & NOTIFICATIONS

Use the toggles to switch the alerts and email notifications on/off for these system generated items.
Alerts are set to clear automatically after **{{AlertsClaim.CanClearAfterDays}}** days

Alert Email
Documents Received
eSign
You are assigned a file
Interview Completed
ACCESS

View: Edit

Create New Alerts - Allows for creating custom alerts within files

Assign Alerts - Grants the ability to assign alerts to other users.

Clear Existing Alerts - Grants access to remove from the list prior to the automatic clear date/time

Clear Alert after ___ Days - Allows for alerts to be cleared automatically. This can be toggled on/off per user
(Range 5-365)

Figure 493: Alerts Configuration

Alerts & Notifications

Two types of notifications are available: *Alerts* and *Email* (See Figure 486). 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.

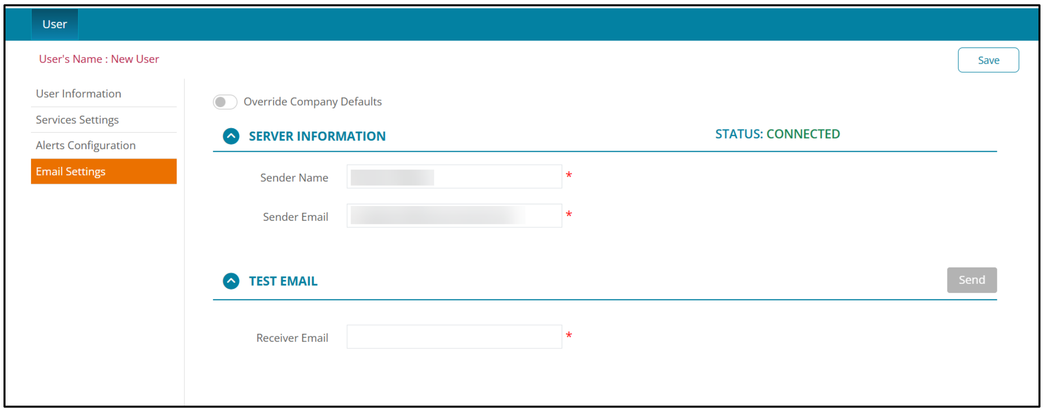

User
User's Name : New User
Save
User Information
Services Settings
Alerts Configuration
Email Settings
Override Company Defaults
SERVER INFORMATION
STATUS: CONNECTED
Sender Name
Sender Email
TEST EMAIL
Send
Receiver Email

Figure 494: 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.

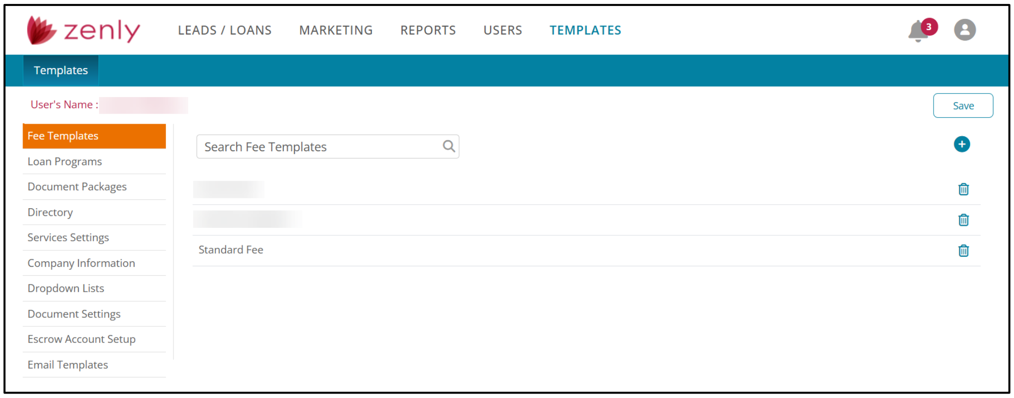
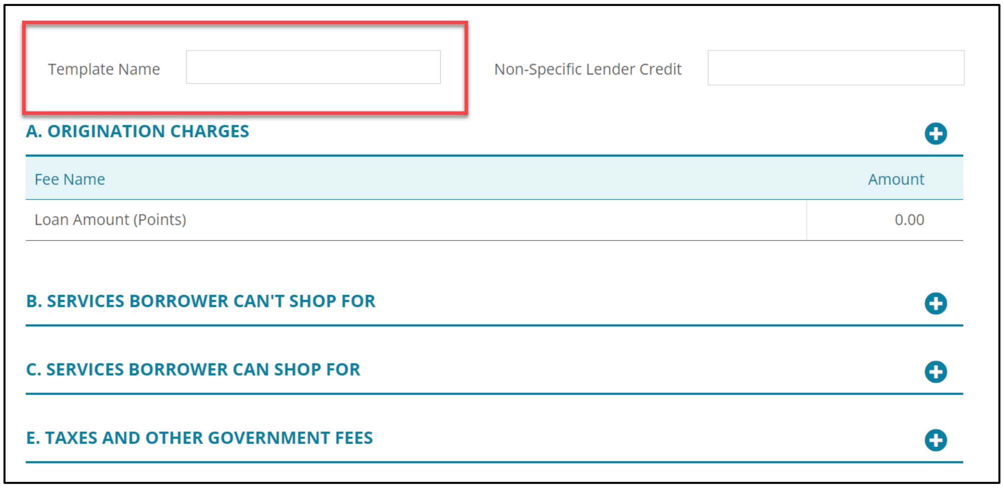

zenly
LEADS / LOANS
MARKETING
REPORTS
USERS
TEMPLATES
3
Templates
User's Name : [redacted]
Save
Fee Templates
Loan Programs
Document Packages
Directory
Services Settings
Company Information
Dropdown Lists
Document Settings
Escrow Account Setup
Email Templates
Search Fee Templates
[redacted]
[redacted]
Standard Fee

Figure 495: Standard Fee Template

2. Select the **Add** ⊕ button.

3. Enter the **Template Name**.



Template Name

Non-Specific Lender Credit

A. ORIGINATION CHARGES

Fee Name	Amount
Loan Amount (Points)	0.00

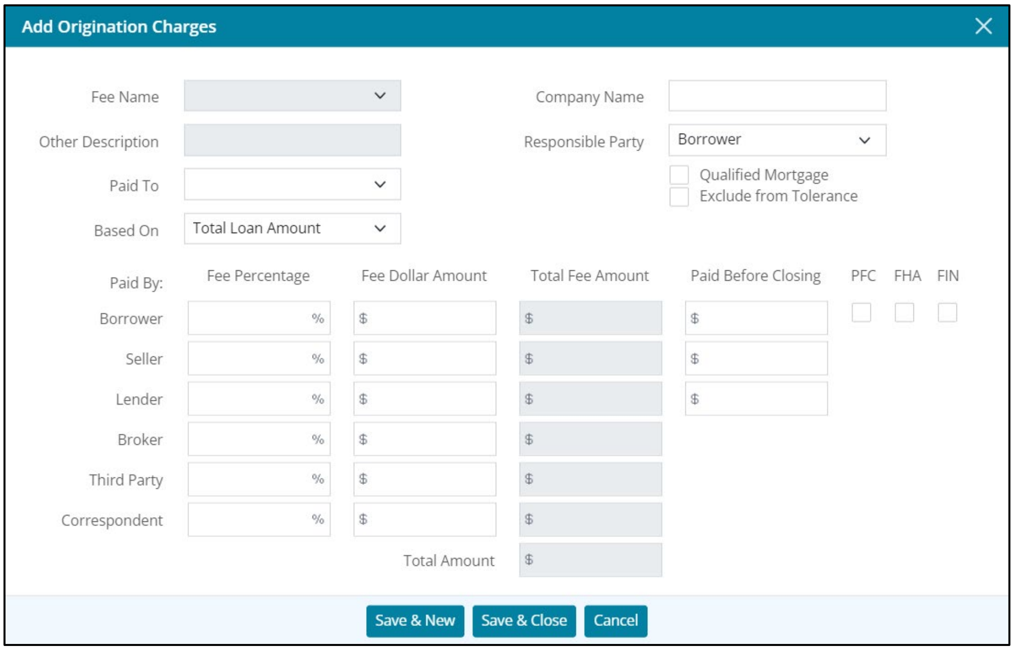
B. SERVICES BORROWER CAN'T SHOP FOR

C. SERVICES BORROWER CAN SHOP FOR

E. TAXES AND OTHER GOVERNMENT FEES

Figure 496: Origination Charges

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



Add Origination Charges

Fee Name

Other Description

Paid To

Based On: Total Loan Amount

Company Name

Responsible Party: Borrower

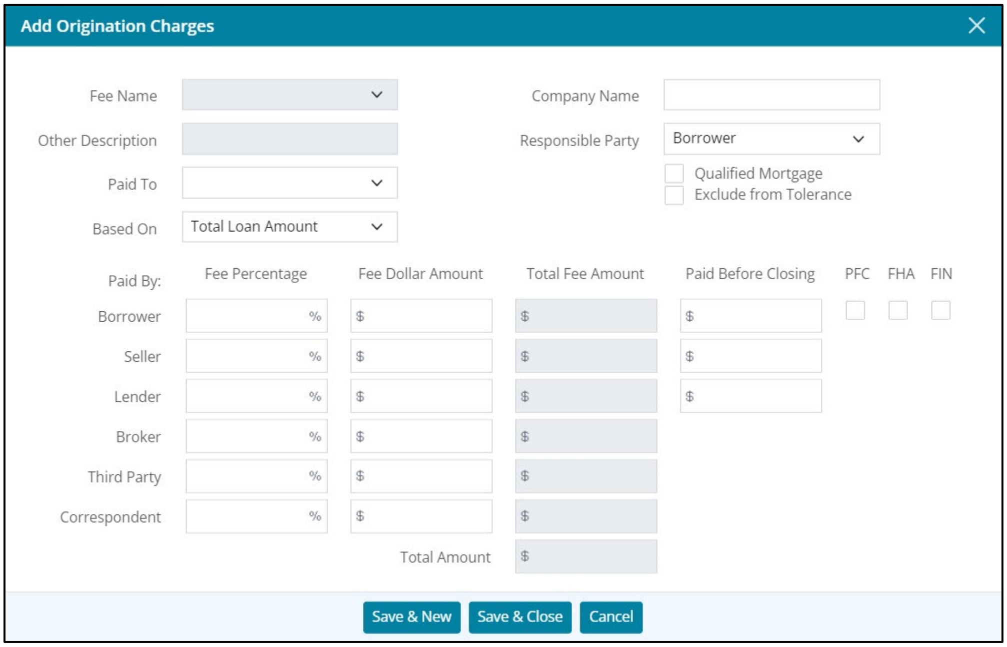
☐ Qualified Mortgage
☐ Exclude from Tolerance

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

Figure 497: 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 489.)

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


Add Origination Charges
Fee Name
Other Description
Paid To
Based On
Company Name
Responsible Party
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

Based On: Total Loan Amount

Responsible Party: Borrower

☐ Qualified Mortgage
☐ Exclude from Tolerance

Figure 498: 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

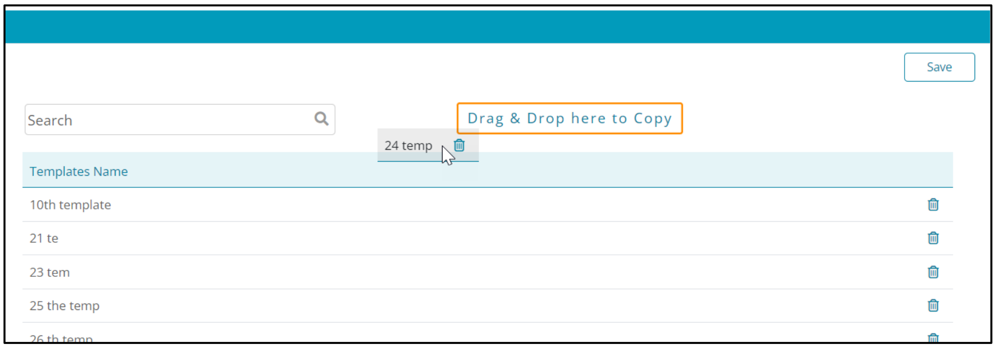
Create New Fees Template

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.

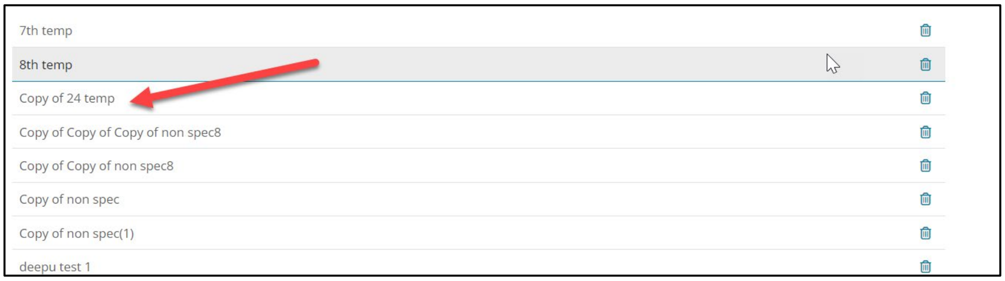
1. Click and hold the **Template Name** to copy until the **Add** button changes to **Drag & Drop** here to Copy.



Templates Name
10th template
21 te
23 tem
25 the temp

Figure 499: Copy Fees Template

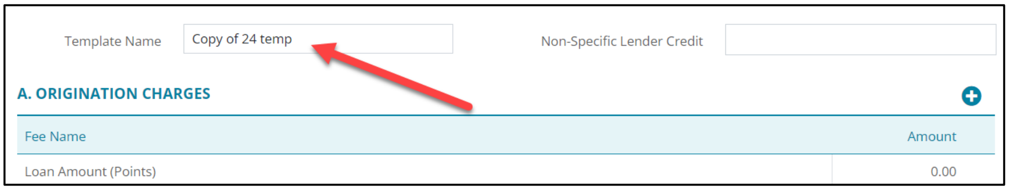
2. Drag the selected template to the **Drag & Drop here to Copy** button to create a copy.



7th temp
8th temp
Copy of 24 temp
Copy of Copy of Copy of non spec8
Copy of Copy of non spec8
Copy of non spec
Copy of non spec(1)
deepu test 1

Figure 500: Copied Template

3. Rename the template appropriately.



Template Name: Copy of 24 temp
Non-Specific Lender Credit:

A. ORIGINATION CHARGES

Fee Name	Amount
Loan Amount (Points)	0.00

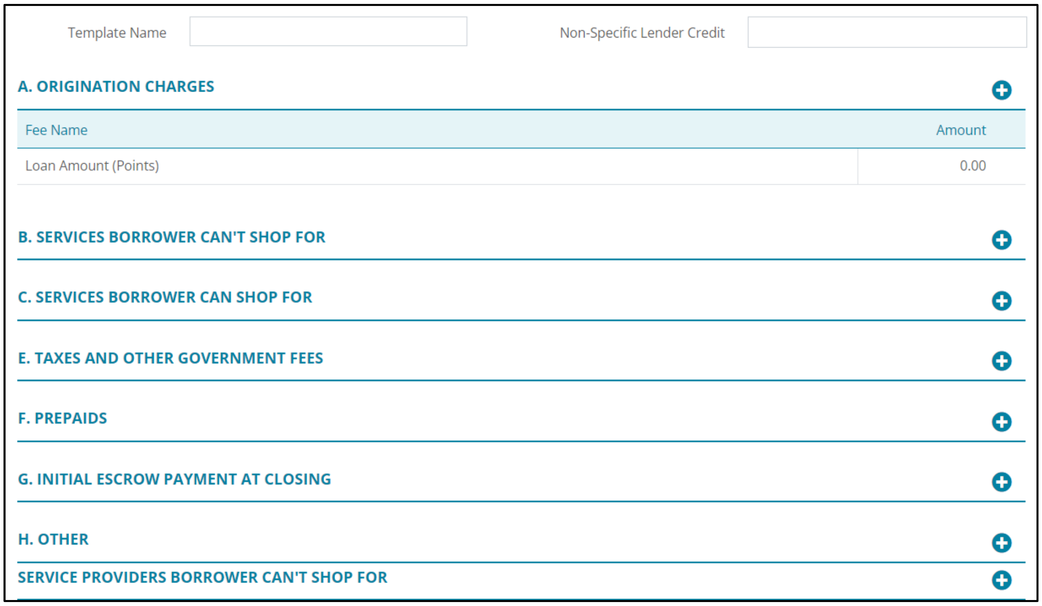
Figure 501: Rename Fees Template

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.

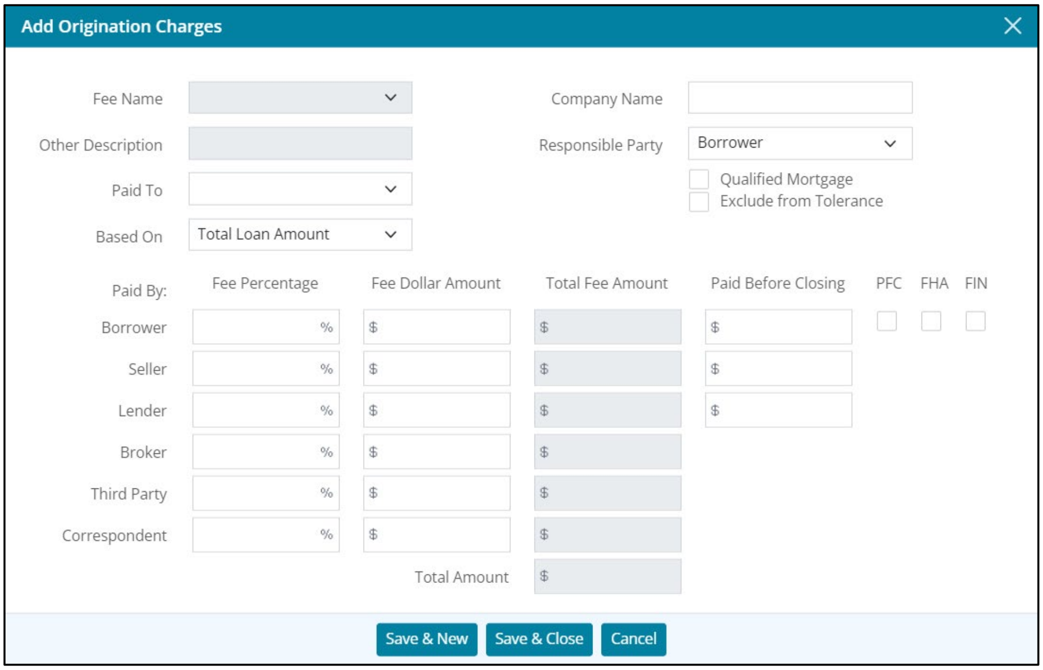
1. Click the **Add** button.


Template Name
Non-Specific Lender Credit
A. ORIGINATION CHARGES
B. SERVICES BORROWER CAN'T SHOP FOR
C. SERVICES BORROWER CAN SHOP FOR
E. TAXES AND OTHER GOVERNMENT FEES
F. PREPAIDS
G. INITIAL ESCROW PAYMENT AT CLOSING
H. OTHER
SERVICE PROVIDERS BORROWER CAN'T SHOP FOR

Fee Name	Amount
Loan Amount (Points)	0.00

Figure 502: 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.


Add Origination Charges
Fee Name
Other Description
Paid To
Company Name
Qualified Mortgage
Exclude from Tolerance
Paid By:
Fee Percentage
Fee Dollar Amount
Total Fee Amount
Paid Before Closing
PFC
FHA
FIN
Borrower
Seller
Lender
Broker
Third Party
Correspondent
Total Amount
Save & New
Save & Close
Cancel

Responsible Party: Borrower

Based On: Total Loan Amount

Figure 503: 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**.

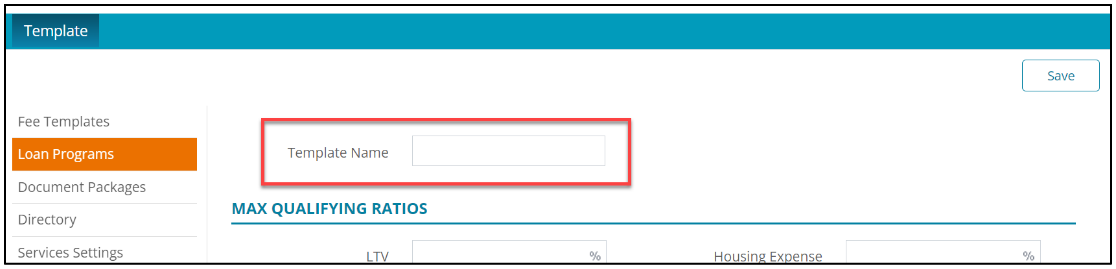
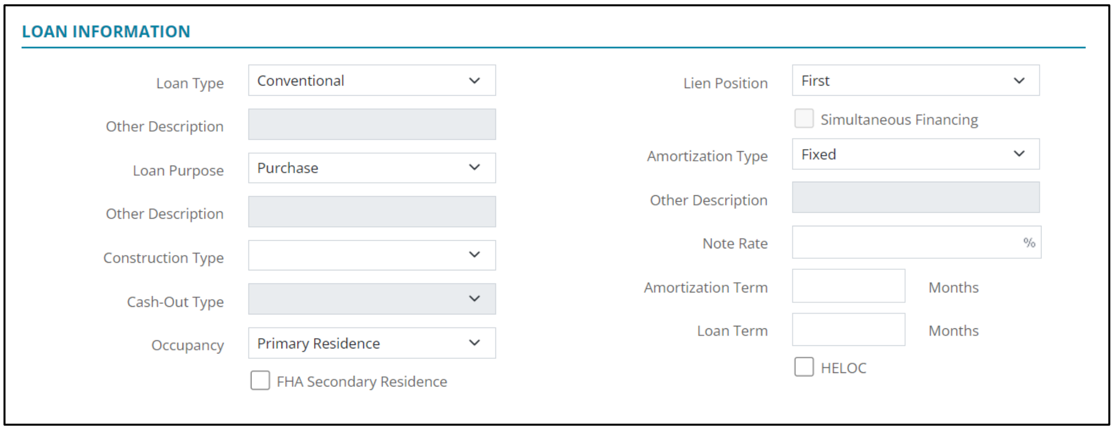

Template
Save
Fee Templates
Loan Programs
Document Packages
Directory
Services Settings
Template Name
MAX QUALIFYING RATIOS
LTV
%
Housing Expense
%

Figure 504: Template Name

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



LOAN INFORMATION

Loan Type: Conventional
Other Description:
Loan Purpose: Purchase
Other Description:
Construction Type:
Cash-Out Type:
Occupancy: Primary Residence
☐ FHA Secondary Residence
Lien Position: First
☐ Simultaneous Financing
Amortization Type: Fixed
Other Description:
Note Rate: %
Amortization Term: Months
Loan Term: Months
☐ HELOC

Figure 505: Loan Information Template

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

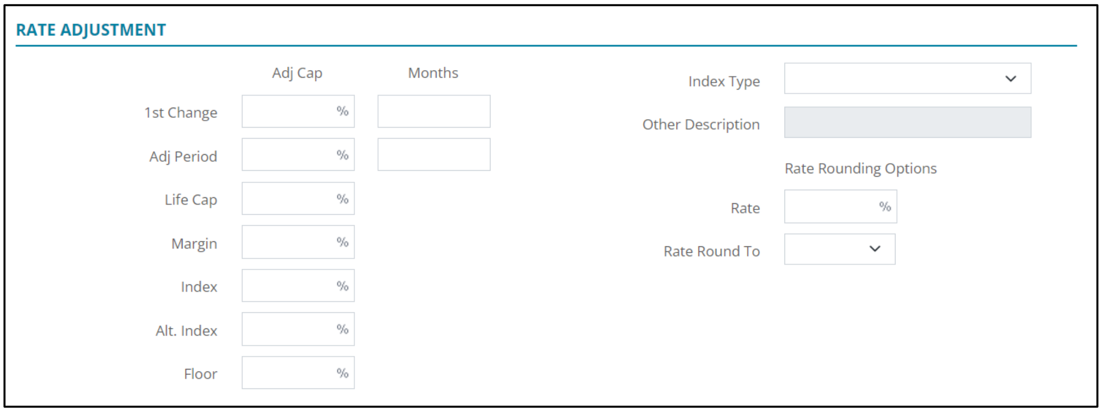
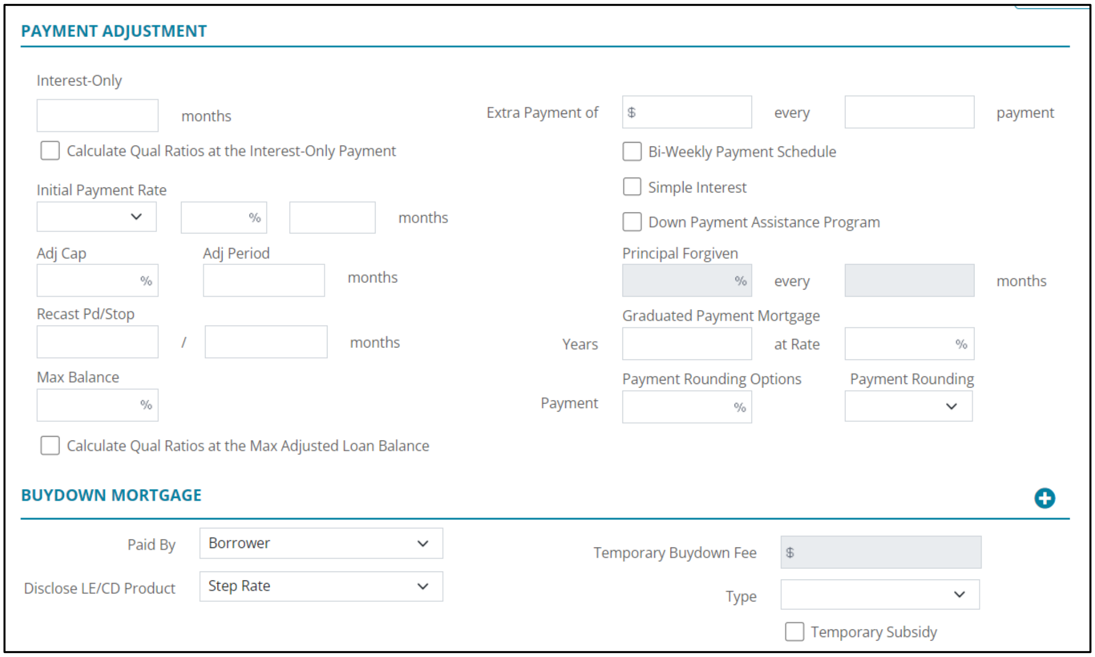

RATE ADJUSTMENT
Adj Cap
Months
1st Change
%
Adj Period
%
Life Cap
%
Margin
%
Index
%
Alt. Index
%
Floor
%
Index Type
Other Description
Rate Rounding Options
Rate
%
Rate Round To

Figure 506: 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
Initial Payment Rate
%
months
☐ Simple Interest
☐ Down Payment Assistance Program
Adj Cap
%
Adj Period
months
Principal Forgiven
%
every
months
Recast Pd/Stop
/
months
Graduated Payment Mortgage
Years
at Rate
%
Max Balance
%
Payment Rounding Options
Payment Rounding
Payment
%
☐ Calculate Qual Ratios at the Max Adjusted Loan Balance
BUYDOWN MORTGAGE
Temporary Buydown Fee
$
Type
☐ Temporary Subsidy

Paid By: Borrower

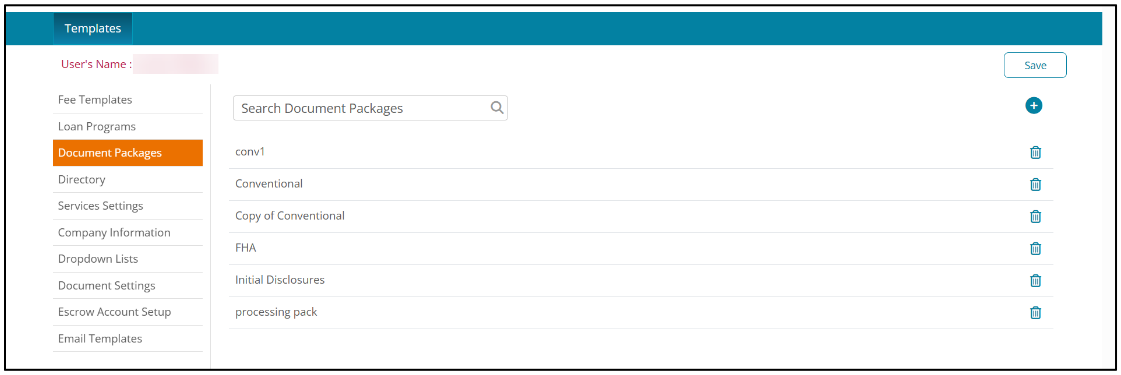
Disclose LE/CD Product: Step Rate

Figure 507: 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.


Templates
Save
Fee Templates
Loan Programs
Document Packages
Directory
Services Settings
Company Information
Dropdown Lists
Document Settings
Escrow Account Setup
Email Templates
Search Document Packages

User's Name : [redacted]

conv1
Conventional
Copy of Conventional
FHA
Initial Disclosures
processing pack

Figure 508: Document Packages

To create a *Document Package*:

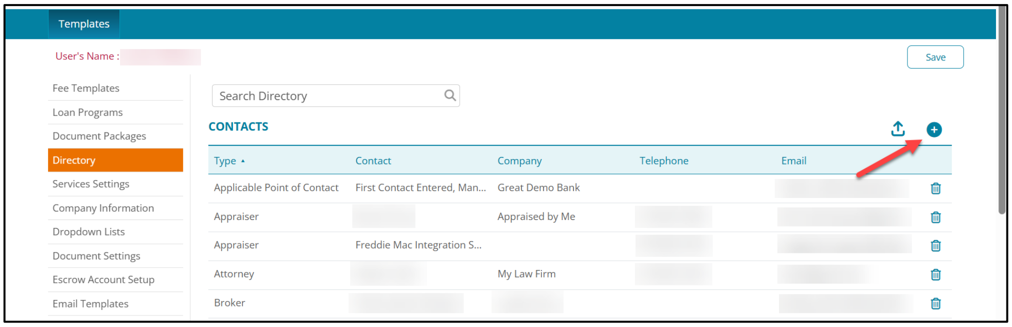
1. Select the **TEMPLATE** tab.
2. Select **Document Packages.**
3. Click on the **Add** icon.
4. Create a name for the template using the **Template Name** field.
5. In the **Filtered by** dropdown, select the desired document type.
6. Choose the desired document(s).
7. Select the **Save** button.

Directory

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

To add a contact:

1. Select the **Add** button.

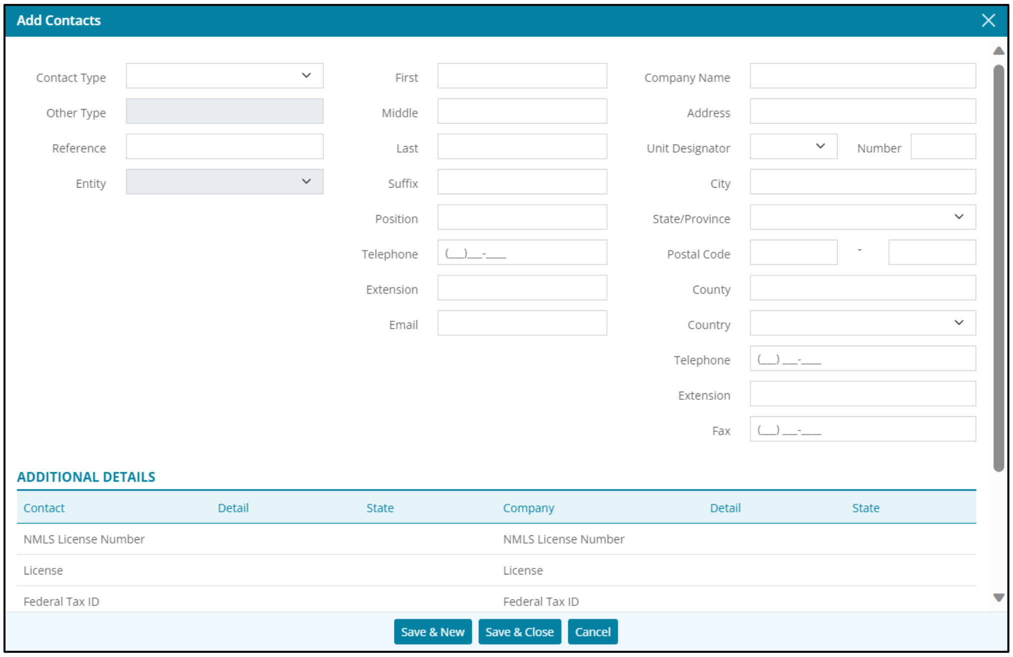

Templates
Save
Fee Templates
Loan Programs
Document Packages
Directory
Services Settings
Company Information
Dropdown Lists
Document Settings
Escrow Account Setup
Email Templates
Search Directory
CONTACTS

User's Name : [redacted]

Type	Contact	Company	Telephone	Email
Applicable Point of Contact	First Contact Entered, Man...	Great Demo Bank		[redacted]
Appraiser	[redacted]	Appraised by Me	[redacted]	[redacted]
Appraiser	Freddie Mac Integration S...		[redacted]	[redacted]
Attorney	[redacted]	My Law Firm	[redacted]	[redacted]
Broker	[redacted]	[redacted]		[redacted]

Figure 509: Directory

2. Select a **Contact Type**.


Add Contacts
Contact Type
Other Type
Reference
Entity
First
Middle
Last
Suffix
Position
Telephone
Extension
Email
Company Name
Address
Unit Designator
Number
City
State/Province
Postal Code
County
Country
Telephone
Extension
Fax
ADDITIONAL DETAILS
Save & New
Save & Close
Cancel

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

Figure 510: Contact Type (Directory)

3. Enter the desired contact information.
4. Select **Save & Close**.

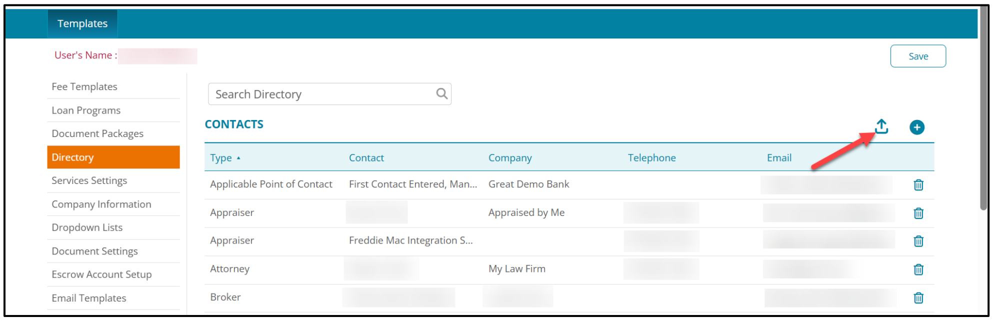
Importing Contacts

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.


Templates
Save
Search Directory
Fee Templates
Loan Programs
Document Packages
Directory
Services Settings
Company Information
Dropdown Lists
Document Settings
Escrow Account Setup
Email Templates

User's Name : [redacted]

CONTACTS

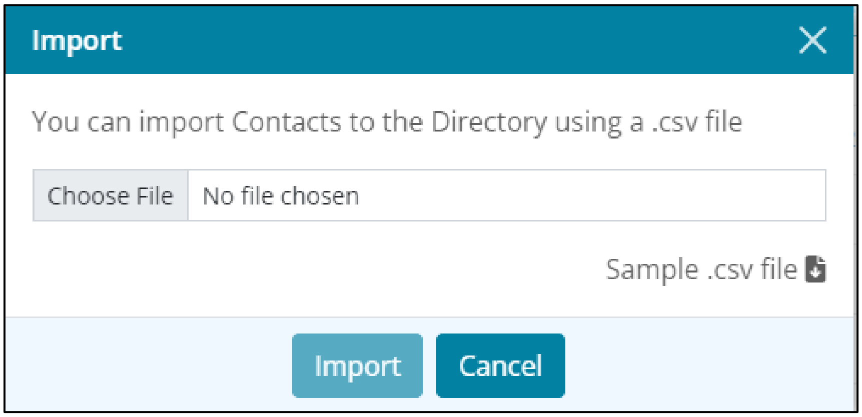
Type ▲	Contact	Company	Telephone	Email
Applicable Point of Contact	First Contact Entered, Man...	Great Demo Bank		[redacted]
Appraiser	[redacted]	Appraised by Me	[redacted]	[redacted]
Appraiser	Freddie Mac Integration S...		[redacted]	[redacted]
Attorney	[redacted]	My Law Firm	[redacted]	[redacted]
Broker	[redacted]	[redacted]		[redacted]

Figure 511: 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.


Import
Choose File
Sample .csv file
Import
Cancel

You can import Contacts to the Directory using a .csv file

No file chosen

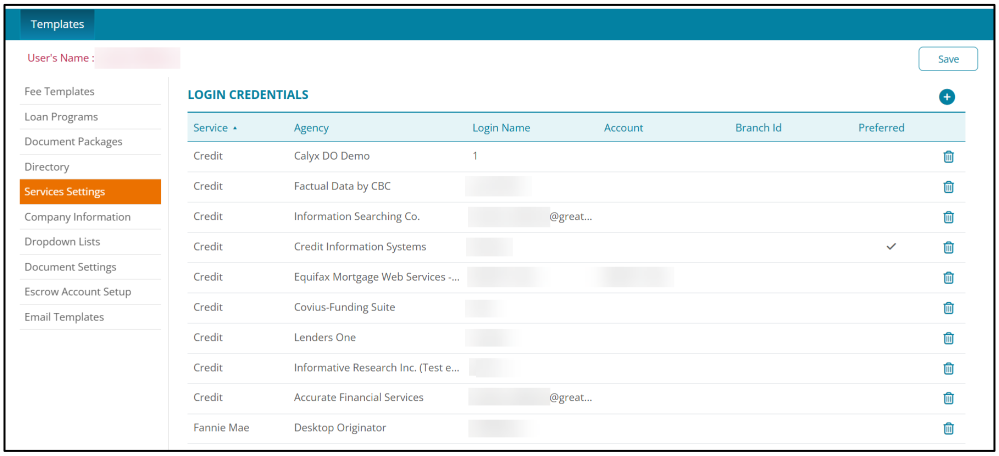
Figure 512: Import Directory

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

Global Services Settings

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

1. Select the **TEMPLATES** tab.


Templates
Save
Fee Templates
Loan Programs
Document Packages
Directory
Services Settings
Company Information
Dropdown Lists
Document Settings
Escrow Account Setup
Email Templates

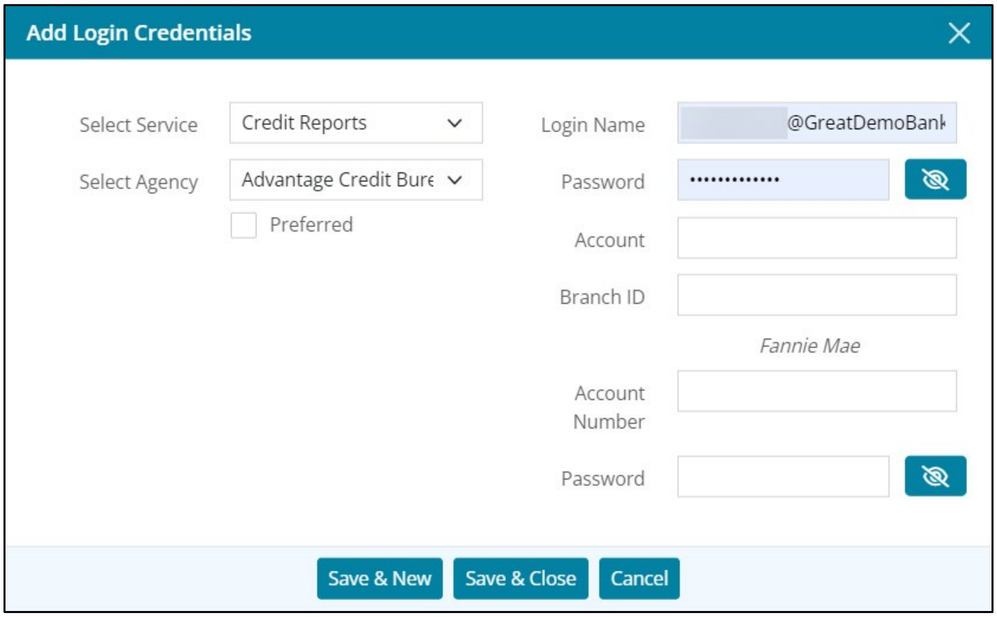
User's Name : [redacted]

LOGIN CREDENTIALS

Service ▲	Agency	Login Name	Account	Branch Id	Preferred
Credit	Calyx DO Demo	1			
Credit	Factual Data by CBC	[redacted]			
Credit	Information Searching Co.	[redacted]@great...			
Credit	Credit Information Systems	[redacted]			✓
Credit	Equifax Mortgage Web Services -...	[redacted]	[redacted]		
Credit	Covius-Funding Suite	[redacted]			
Credit	Lenders One	[redacted]			
Credit	Informative Research Inc. (Test e...	[redacted]			
Credit	Accurate Financial Services	[redacted]@great...			
Fannie Mae	Desktop Originator	[redacted]			

Figure 513: Stored Credit Card

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


Add Login Credentials
Save & New
Save & Close
Cancel

Select Service: Credit Reports
Select Agency: Advantage Credit Bure
☐ Preferred
Login Name: [redacted]@GreatDemoBank
Password: •••••••••••••
Account:
Branch ID:

Fannie Mae

Account Number:
Password:

Figure 514: 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.

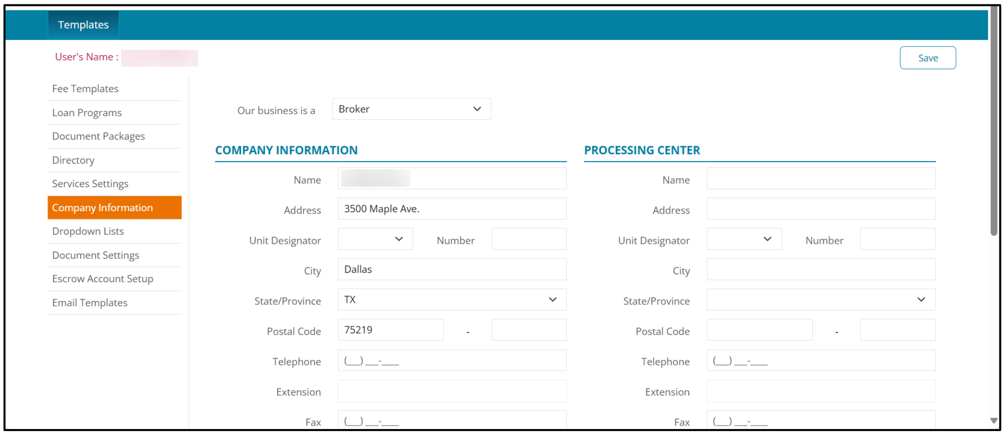
13. If needed, enter **TPO/NOTP** (*Freddie Mac*).
14. If needed, enter **Seller Servicer** number (*Freddie Mac*).
15. Click **Save & Close**.

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**.


Templates
Save
Fee Templates
Loan Programs
Document Packages
Directory
Services Settings
Company Information
Dropdown Lists
Document Settings
Escrow Account Setup
Email Templates

User's Name : [redacted]

Our business is a: Broker

COMPANY INFORMATION

Name: [redacted]
Address: 3500 Maple Ave.
Unit Designator:
Number:
City: Dallas
State/Province: TX
Postal Code: 75219 -
Telephone: (__) __-___
Extension:
Fax: (__) __-___

PROCESSING CENTER

Name:
Address:
Unit Designator:
Number:
City:
State/Province:
Postal Code: -
Telephone: (__) __-___
Extension:
Fax: (__) __-___

Figure 515: 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**.

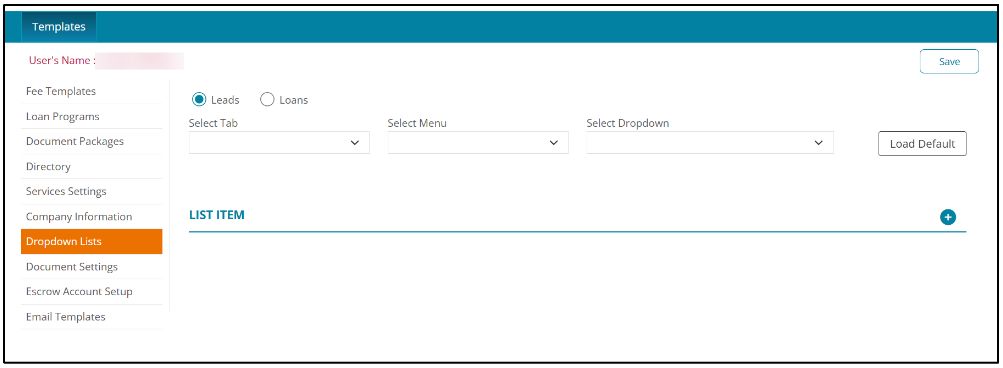
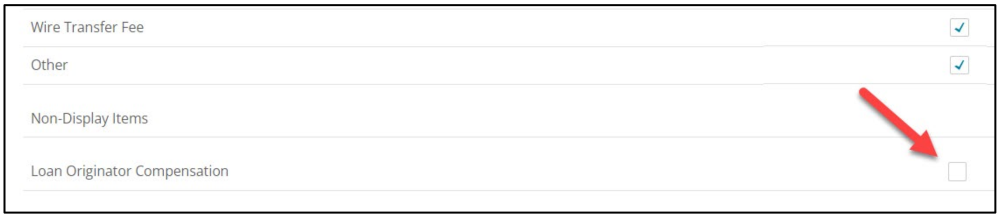

Templates
User's Name : [redacted]
Save
Fee Templates
Loan Programs
Document Packages
Directory
Services Settings
Company Information
Dropdown Lists
Document Settings
Escrow Account Setup
Email Templates
● Leads ○ Loans
Select Tab
Select Menu
Select Dropdown
Load Default
LIST ITEM

Figure 516: 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.



Wire Transfer Fee ☑
Other ☑
Non-Display Items
Loan Originator Compensation ☐

Figure 517: 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.

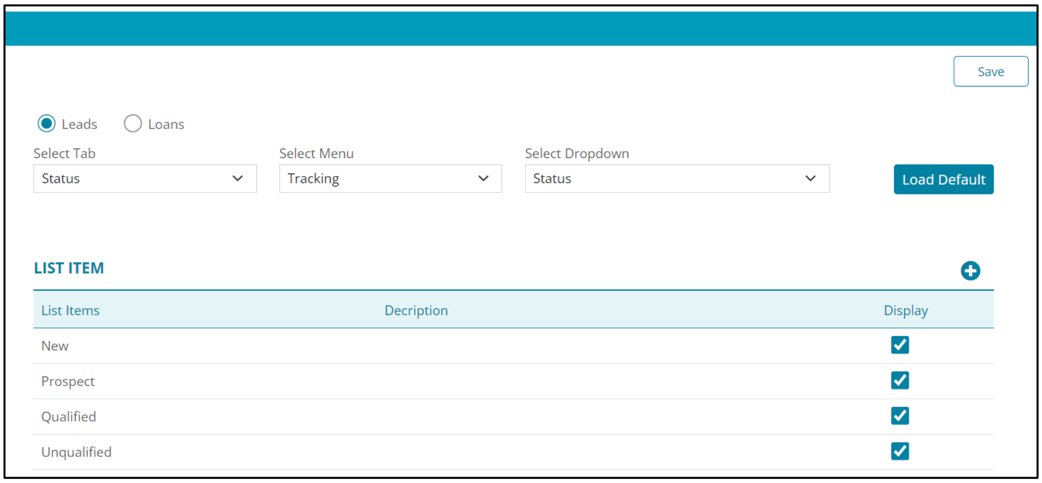
Add List Items

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.



● Leads ○ Loans

Select Tab: Status
Select Menu: Tracking
Select Dropdown: Status

LIST ITEM

List Items	Decription	Display
New		☑
Prospect		☑
Qualified		☑
Unqualified		☑

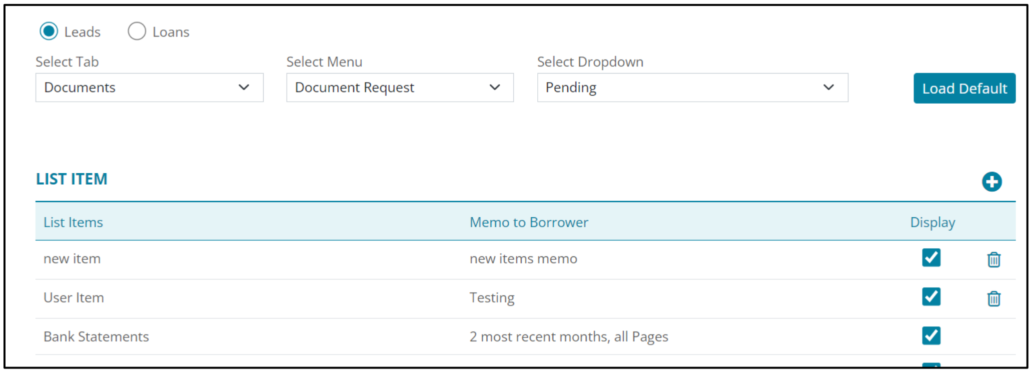
Figure 518: Leads Status Dropdown

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.



● Leads ○ Loans

Select Tab: Documents
Select Menu: Document Request
Select Dropdown: Pending

LIST ITEM

List Items	Memo to Borrower	Display
new item	new items memo	☑
User Item	Testing	☑
Bank Statements	2 most recent months, all Pages	☑

Figure 519: Leads Documents Dropdown

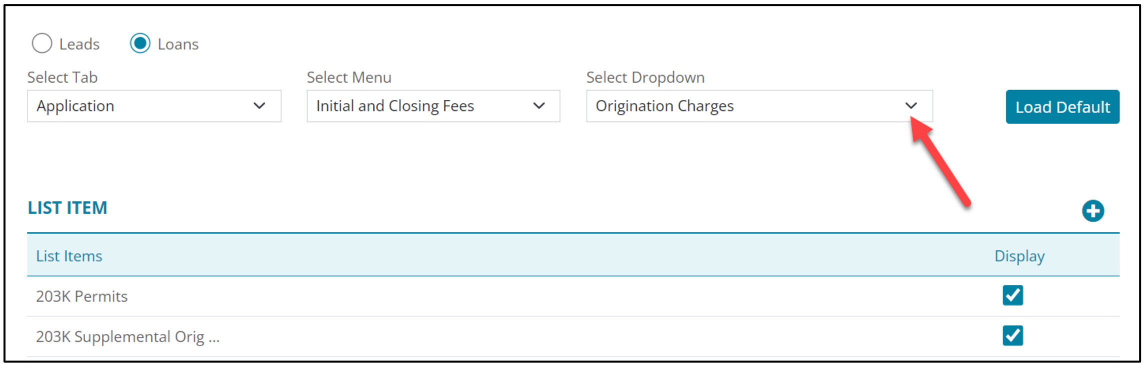
2. Select **Document Request** from *Select Menu*.
3. Select **Pending** from *Select Dropdown*.
4. Click **Add** to and a new dropdown menu item.
5. Repeat steps for additional **Select Dropdown** options as required.

Application Dropdown

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

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

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



○ Leads ● Loans

Select Tab: Application
Select Menu: Initial and Closing Fees
Select Dropdown: Origination Charges

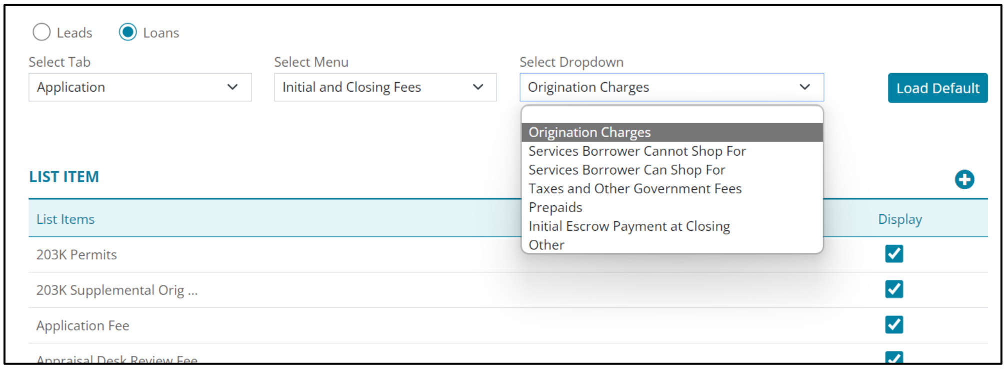
LIST ITEM

List Items	Display
203K Permits	☑
203K Supplemental Orig ...	☑

Figure 520: Initial & Closing Fees Dropdown

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

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


Origination Charges
Services Borrower Cannot Shop For
Services Borrower Can Shop For
Taxes and Other Government Fees
Prepaids
Initial Escrow Payment at Closing
Other
Load Default

○ Leads ● Loans

Select Tab: Application

Select Menu: Initial and Closing Fees

Select Dropdown: Origination Charges

LIST ITEM

List Items	Display
203K Permits	☑
203K Supplemental Orig ...	☑
Application Fee	☑

Figure 521: Application Select Dropdown List

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

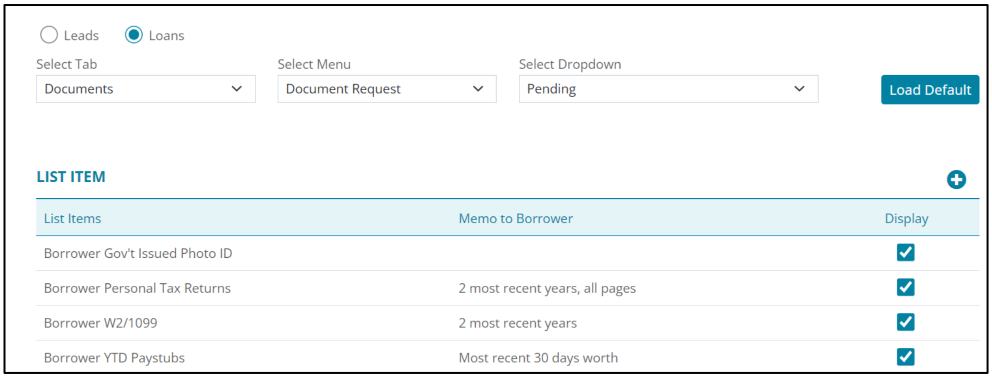
Note: See steps 1-5 in Leads Documents Dropdown.

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*.


Load Default

○ Leads ● Loans

Select Tab: Documents

Select Menu: Document Request

Select Dropdown: Pending

LIST ITEM

List Items	Memo to Borrower	Display
Borrower Gov't Issued Photo ID		☑
Borrower Personal Tax Returns	2 most recent years, all pages	☑
Borrower W2/1099	2 most recent years	☑
Borrower YTD Paystubs	Most recent 30 days worth	☑

Figure 522: Select Document Pending Option

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

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

5. Repeat these steps for additional dropdown options.

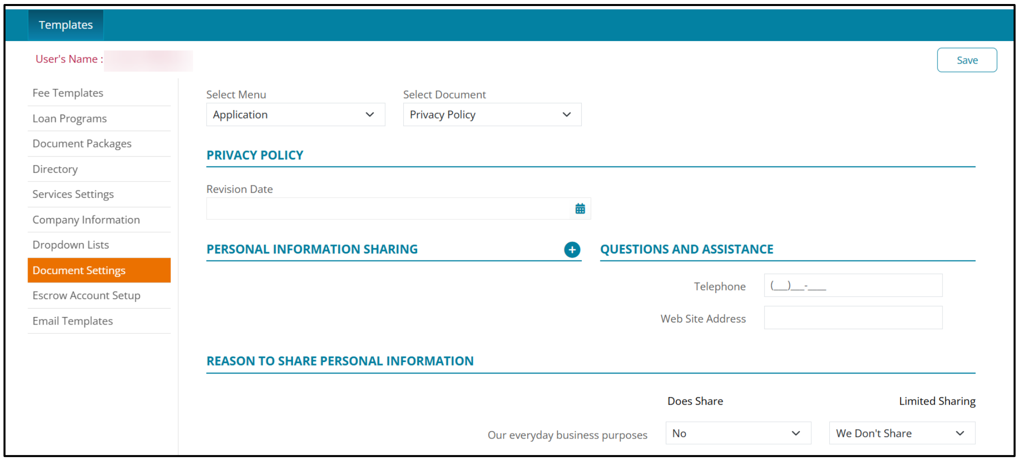
Document Settings

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

Application Privacy Settings

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

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


Templates
Save
Fee Templates
Loan Programs
Document Packages
Directory
Services Settings
Company Information
Dropdown Lists
Document Settings
Escrow Account Setup
Email Templates
PRIVACY POLICY
PERSONAL INFORMATION SHARING
QUESTIONS AND ASSISTANCE
REASON TO SHARE PERSONAL INFORMATION

User's Name : [redacted]

Select Menu: Application

Select Document: Privacy Policy

Revision Date

Telephone: (__)__-___

Web Site Address

	Does Share	Limited Sharing
Our everyday business purposes	No	We Don't Share

Figure 523: 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.

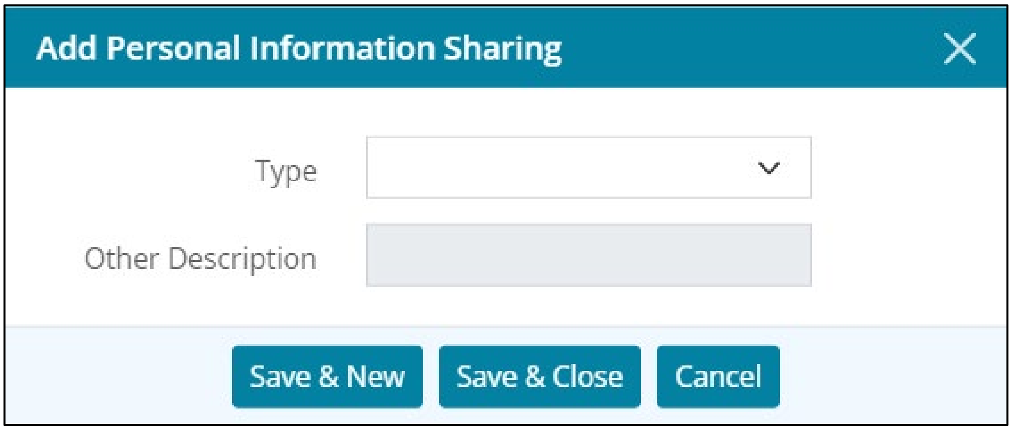
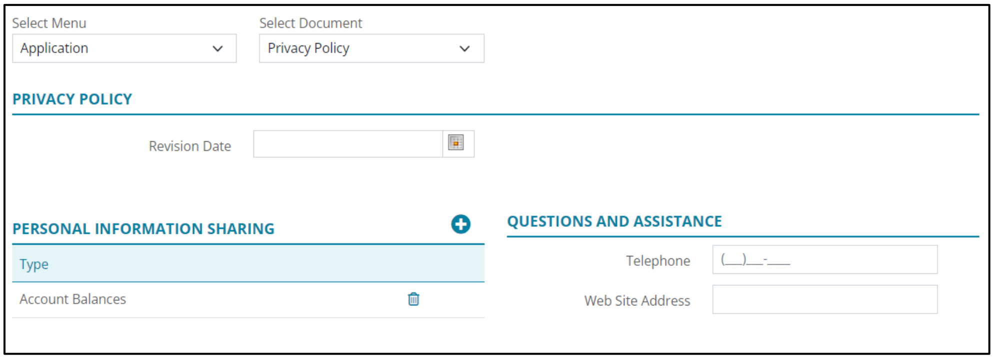

Add Personal Information Sharing
Type
Other Description
Save & New
Save & Close
Cancel

Figure 524: 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**.



Select Menu: Application
Select Document: Privacy Policy

PRIVACY POLICY

Revision Date

PERSONAL INFORMATION SHARING

Type
Account Balances

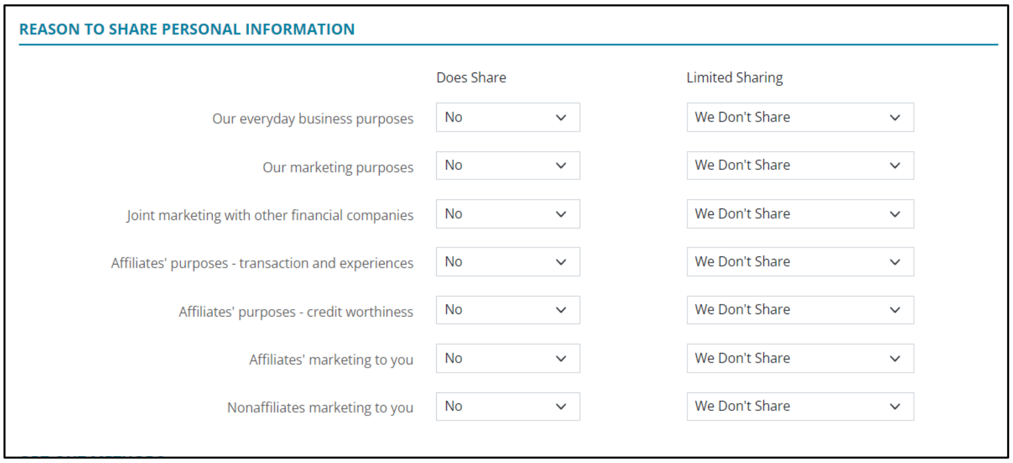
QUESTIONS AND ASSISTANCE

Telephone: (__)__-___
Web Site Address

Figure 525: 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	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 526: Reasons to Share Personal Info.

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

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

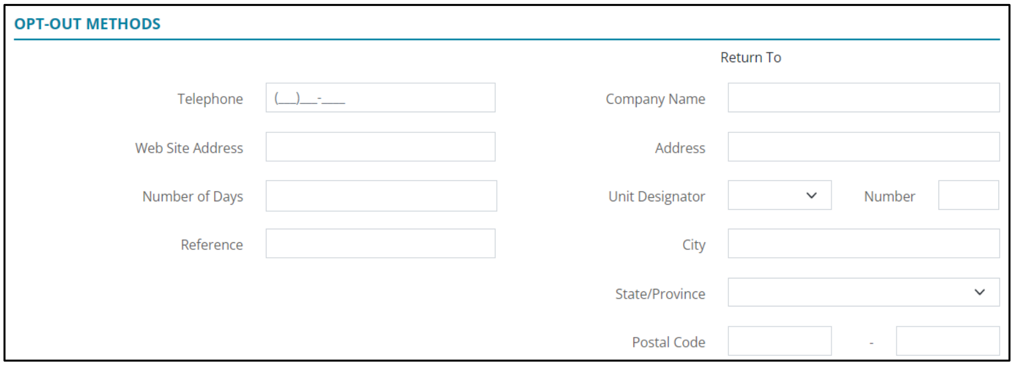
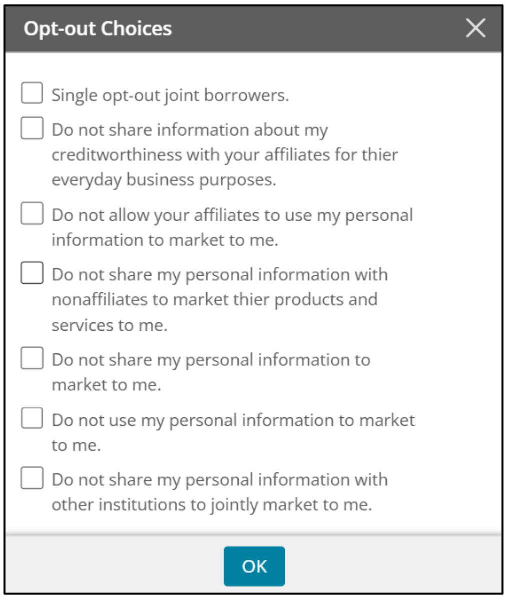

OPT-OUT METHODS
Return To
Telephone
(___)___-____
Company Name
Web Site Address
Address
Number of Days
Unit Designator
Number
Reference
City
State/Province
Postal Code
-

Figure 527: Opt-out Methods

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


Opt-out Choices
OK

☐ 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.

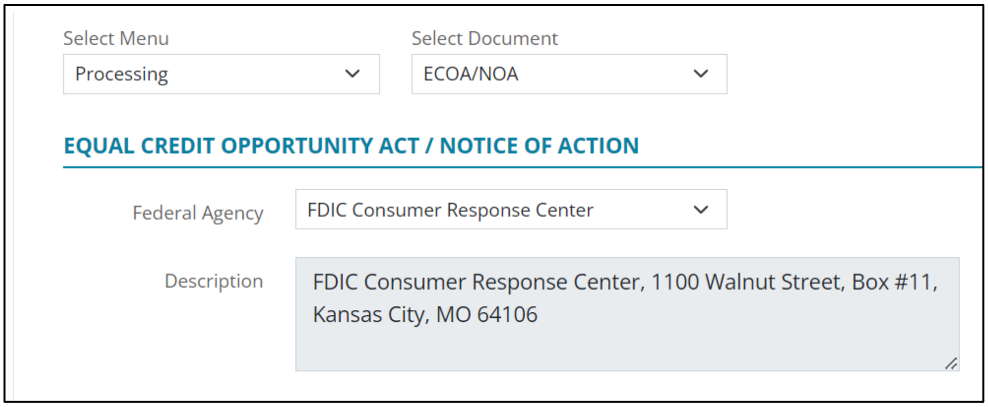
Figure 528: Opt-out Choices Dialog

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.



Select Menu: Processing

Select Document: ECOA/NOA

EQUAL CREDIT OPPORTUNITY ACT / NOTICE OF ACTION

Federal Agency: FDIC Consumer Response Center

Description: FDIC Consumer Response Center, 1100 Walnut Street, Box #11, Kansas City, MO 64106

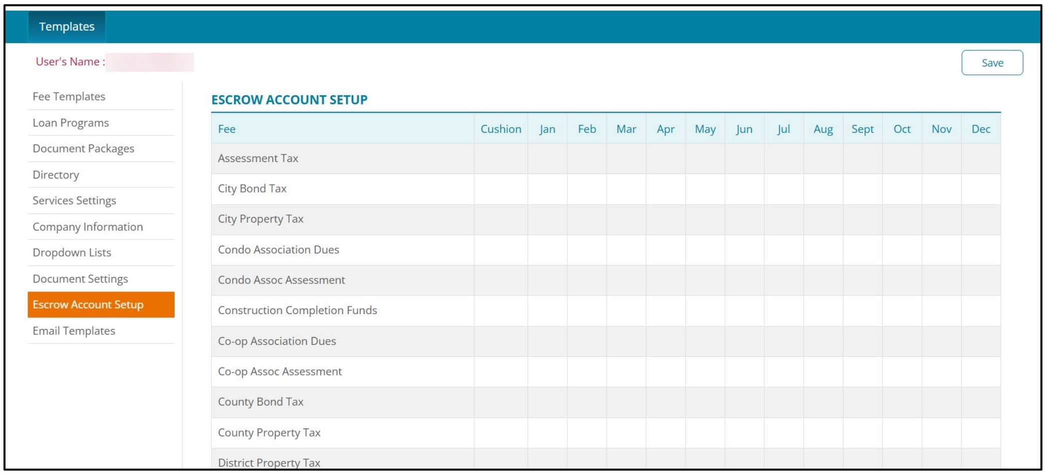
Figure 529: ECOA Form Statement

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.


Templates
Save
Fee Templates
Loan Programs
Document Packages
Directory
Services Settings
Company Information
Dropdown Lists
Document Settings
Escrow Account Setup
Email Templates

User's Name : [redacted]

ESCROW ACCOUNT SETUP

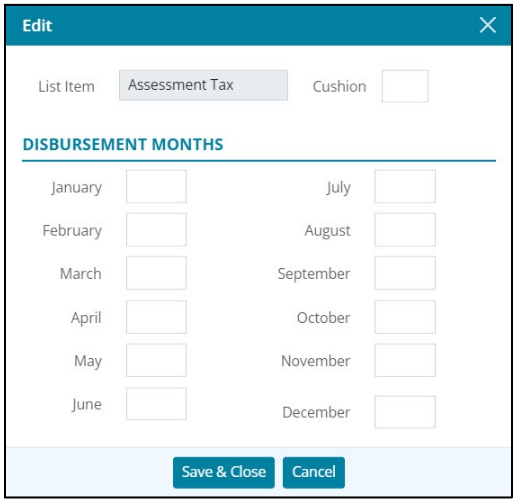
Fee	Cushion	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec
Assessment Tax													
City Bond Tax													
City Property Tax													
Condo Association Dues													
Condo Assoc Assessment													
Construction Completion Funds													
Co-op Association Dues													
Co-op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

Figure 530: Escrow Account Setup

To edit a fee:

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

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


Edit
DISBURSEMENT MONTHS
January
February
March
April
May
June
July
August
September
October
November
December
Save & Close
Cancel

List Item: Assessment Tax
Cushion:

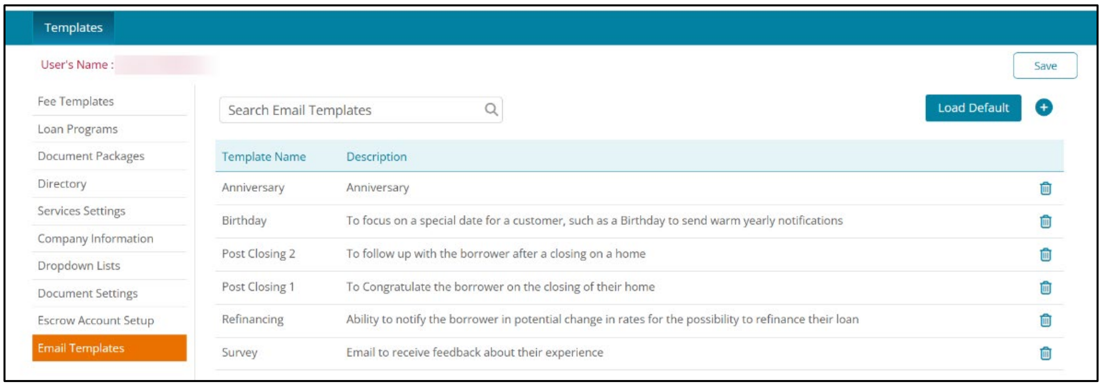
Figure 531: Editing Escrow Fees

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.


Templates
Save
Fee Templates
Loan Programs
Document Packages
Directory
Services Settings
Company Information
Dropdown Lists
Document Settings
Escrow Account Setup
Email Templates
Search Email Templates
Load Default

User's Name : [redacted]

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 532: 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 described options are available to all Zenly users.

To access the *Interview Portal*:

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

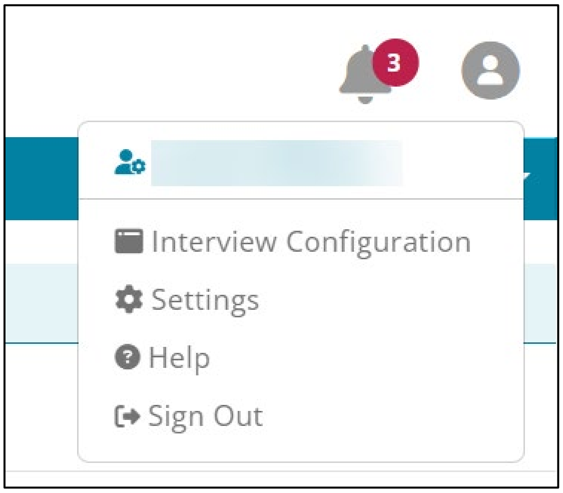


Figure 533: User Profile (Zip)

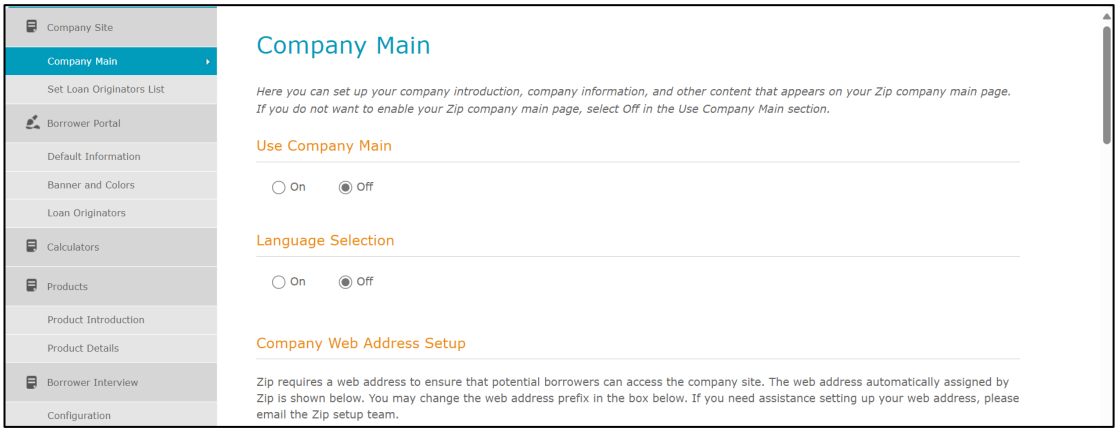
Company Site

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.


Company Site
Company Main
Set Loan Originators List
Borrower Portal
Default Information
Banner and Colors
Loan Originators
Calculators
Products
Product Introduction
Product Details
Borrower Interview
Configuration

Company Main

Here you can set up your company introduction, company information, and other content that appears on your Zip company main page. If you do not want to enable your Zip company main page, select Off in the Use Company Main section.

Use Company Main

○ On ● Off

Language Selection

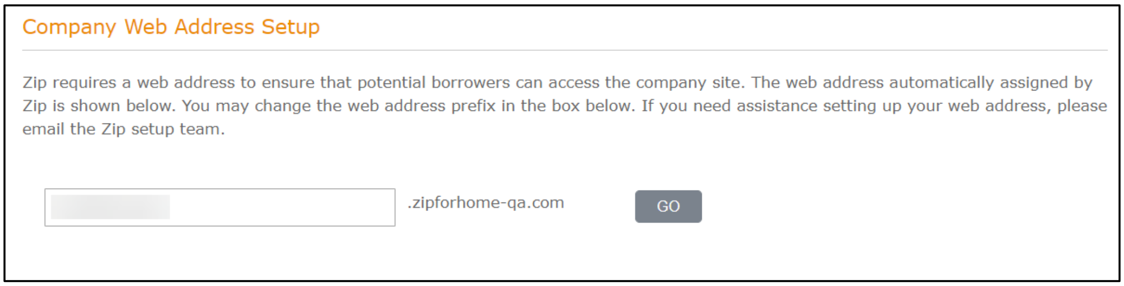
○ On ● Off

Company Web Address Setup

Zip requires a web address to ensure that potential borrowers can access the company site. The web address automatically assigned by Zip is shown below. You may change the web address prefix in the box below. If you need assistance setting up your web address, please email the Zip setup team.

Figure 534: 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.



Company Web Address Setup

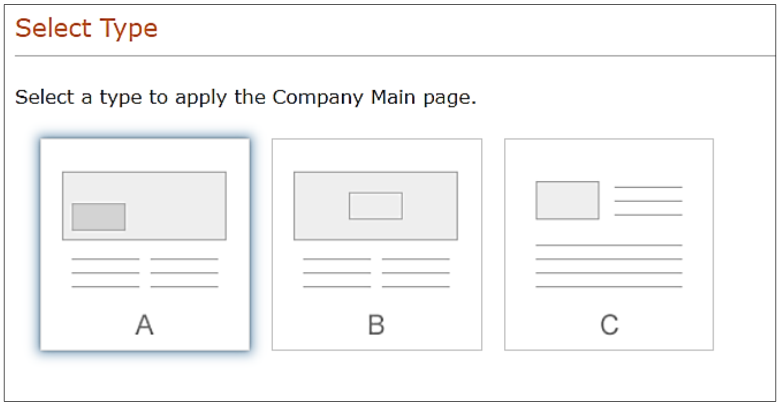
Zip requires a web address to ensure that potential borrowers can access the company site. The web address automatically assigned by Zip is shown below. You may change the web address prefix in the box below. If you need assistance setting up your web address, please email the Zip setup team.

.zipforhome-qa.com

Figure 535: Company URL

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

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

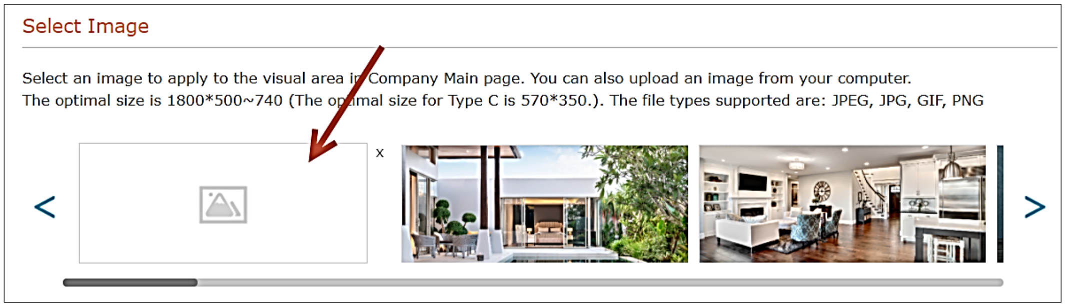


Select Type

Select a type to apply the Company Main page.

Figure 536: Zip Main Page Layout

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



Select Image

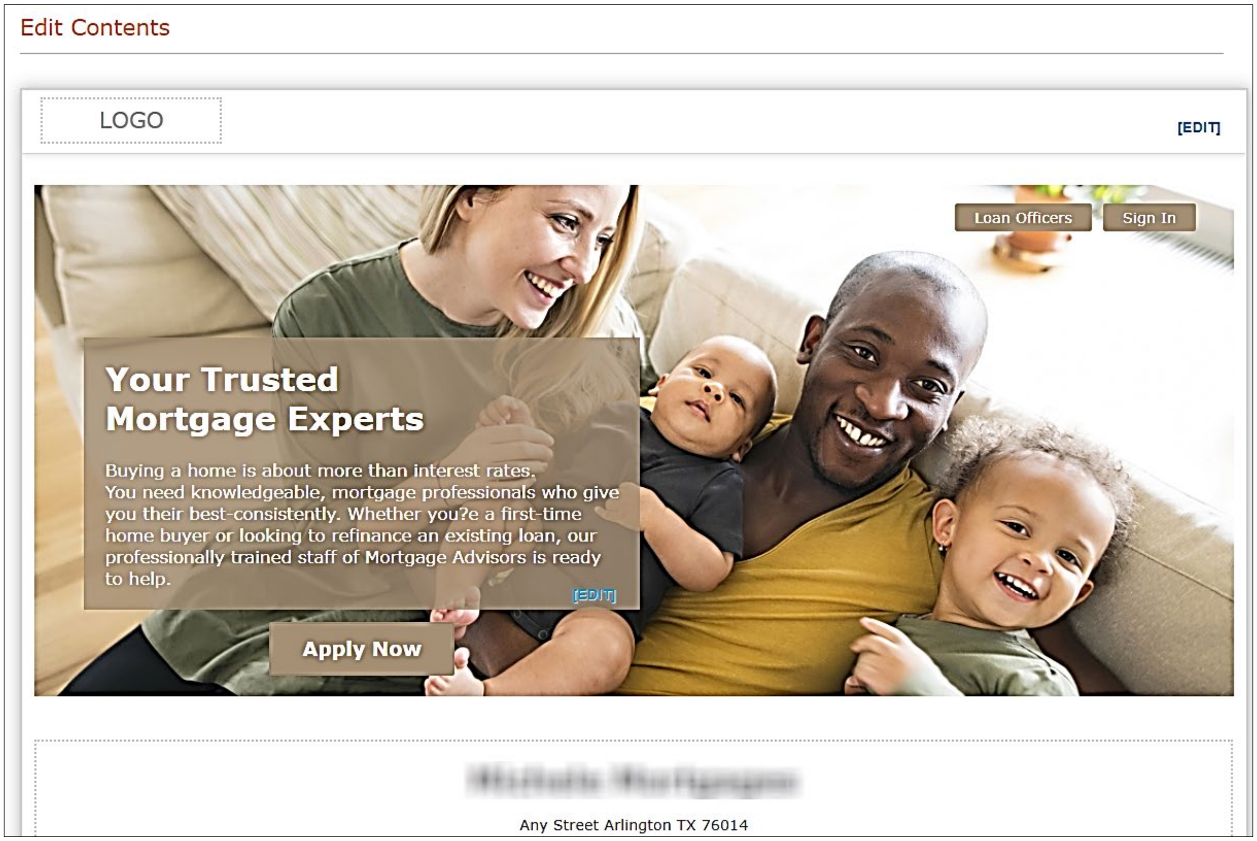
Select an image to apply to the visual area in Company Main page. You can also upload an image from your computer.
The optimal size is 1800*500~740 (The optimal size for Type C is 570*350.). The file types supported are: JPEG, JPG, GIF, PNG

Figure 537: Zip Main Page Image

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

8. Browse to and upload the image.

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



Your Trusted Mortgage Experts

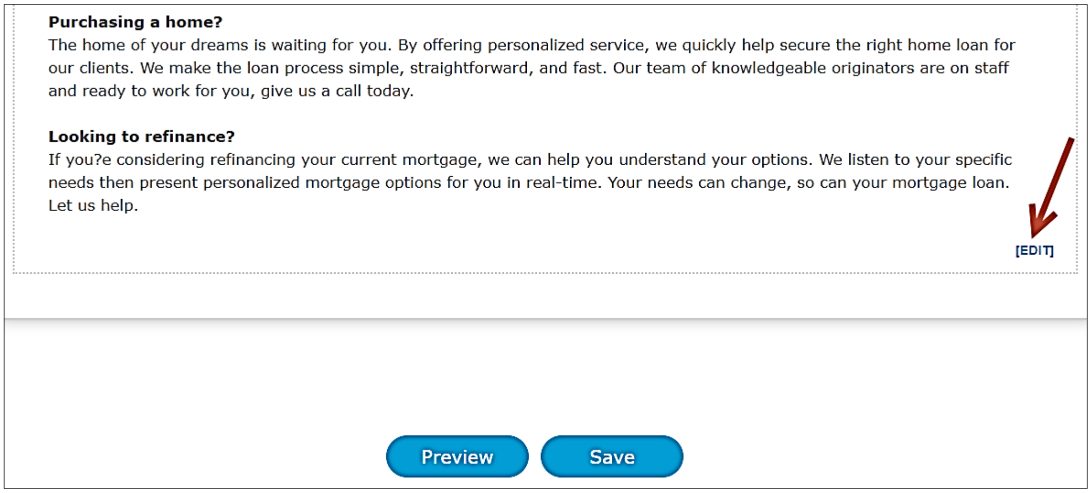
Buying a home is about more than interest rates. You need knowledgeable, mortgage professionals who give you their best-consistently. Whether you?e a first-time home buyer or looking to refinance an existing loan, our professionally trained staff of Mortgage Advisors is ready to help.

[redacted]

Any Street Arlington TX 76014

Figure 538: Edit Zip Main Page Contents

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



Purchasing a home?
The home of your dreams is waiting for you. By offering personalized service, we quickly help secure the right home loan for our clients. We make the loan process simple, straightforward, and fast. Our team of knowledgeable originators are on staff and ready to work for you, give us a call today.

Looking to refinance?
If you?e considering refinancing your current mortgage, we can help you understand your options. We listen to your specific needs then present personalized mortgage options for you in real-time. Your needs can change, so can your mortgage loan. Let us help.

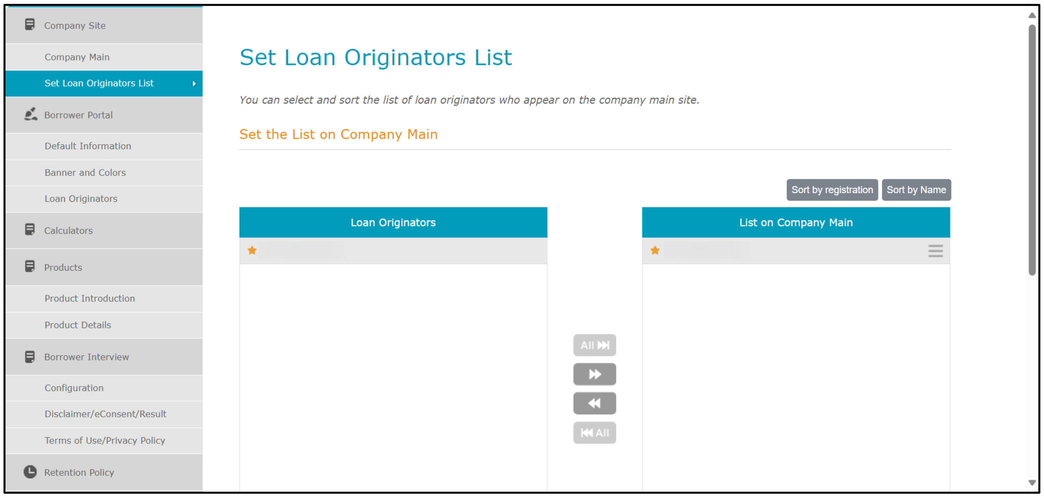
Figure 539: Edit Links

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.



Set Loan Originators List

You can select and sort the list of loan originators who appear on the company main site.

Set the List on Company Main

Company Site
Company Main
Set Loan Originators List
Borrower Portal
Default Information
Banner and Colors
Loan Originators
Calculators
Products
Product Introduction
Product Details
Borrower Interview
Configuration
Disclaimer/eConsent/Result
Terms of Use/Privacy Policy
Retention Policy
Sort by registration
Sort by Name
Loan Originators
List on Company Main
All
All

Figure 540: Set Originators List

2. Select the appropriate *Originators* from **Loan Originators** list.
3. Click the **>>** to move the selected Originators to the **List on Company Main** list.

Note: Select Originators from the *List on Company Main* list and us the **<<** to move to the Loan Originators list.

4. Click **Sort by Registration** to sort Originators by registration number.
5. Click **Sort by Name** to sort Originators by name.
6. Click **Save** to save changes.

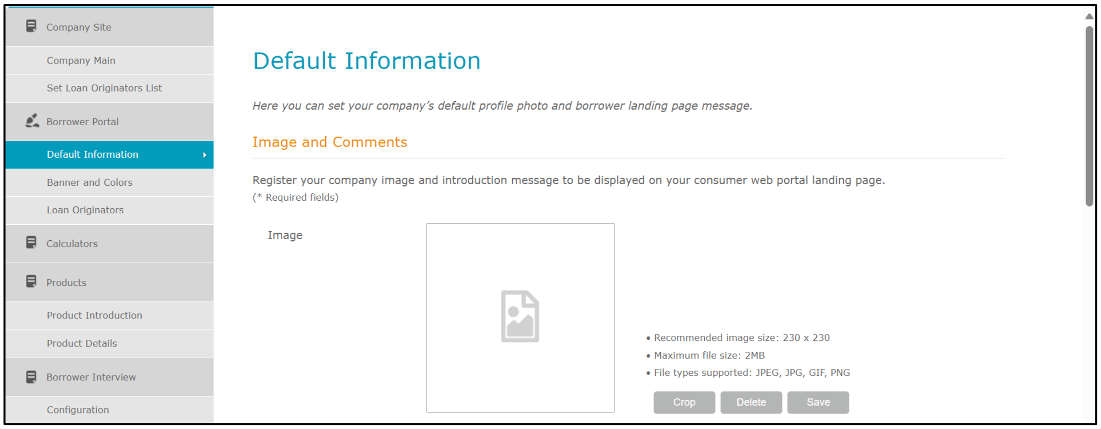
Borrower Portal

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.


Company Site
Company Main
Set Loan Originators List
Borrower Portal
Default Information
Banner and Colors
Loan Originators
Calculators
Products
Product Introduction
Product Details
Borrower Interview
Configuration
Crop
Delete
Save

Default Information

Here you can set your company's default profile photo and borrower landing page message.

Image and Comments

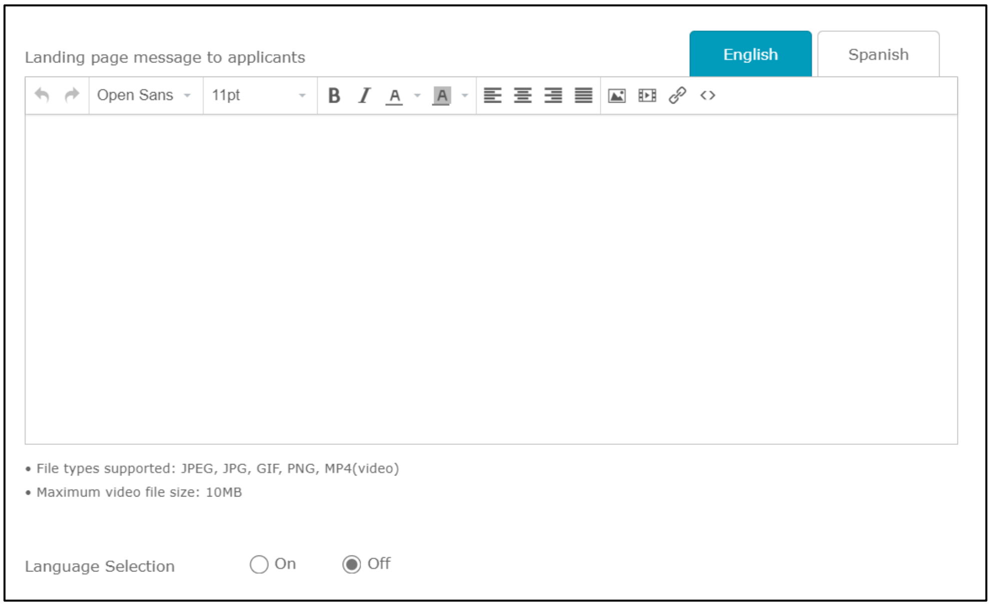
Register your company image and introduction message to be displayed on your consumer web portal landing page.
(* Required fields)

Image

- Recommended image size: 230 x 230
- Maximum file size: 2MB
- File types supported: JPEG, JPG, GIF, PNG

Figure 541: Borrower Portal Image

2. Click the **Image** field to browse to and upload a stored image.
3. Below the company image registry, enter the company's information.
4. Enter a ***Borrower Portal*** **Welcome** message.


English
Spanish
Open Sans
11pt

Landing page message to applicants

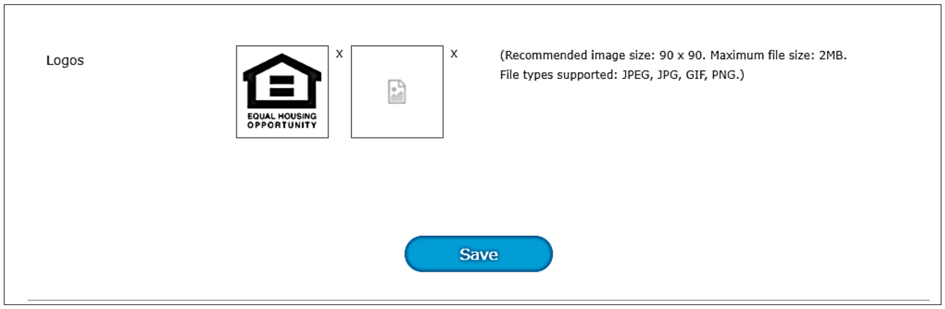
- File types supported: JPEG, JPG, GIF, PNG, MP4(video)
- Maximum video file size: 10MB

Language Selection ○ On ● Off

Figure 542: Borrower Portal Welcome Message

5. Enter the message in **Spanish** if appropriate.
6. Select the **Language Select On** radio button when using the Spanish message option, if not selected.

7. Select the provided **Logo** to display on the *Borrower Portal*.


Logos
EQUAL HOUSING OPPORTUNITY
x
x
Save

(Recommended image size: 90 x 90. Maximum file size: 2MB.
File types supported: JPEG, JPG, GIF, PNG.)

Figure 543: 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**.

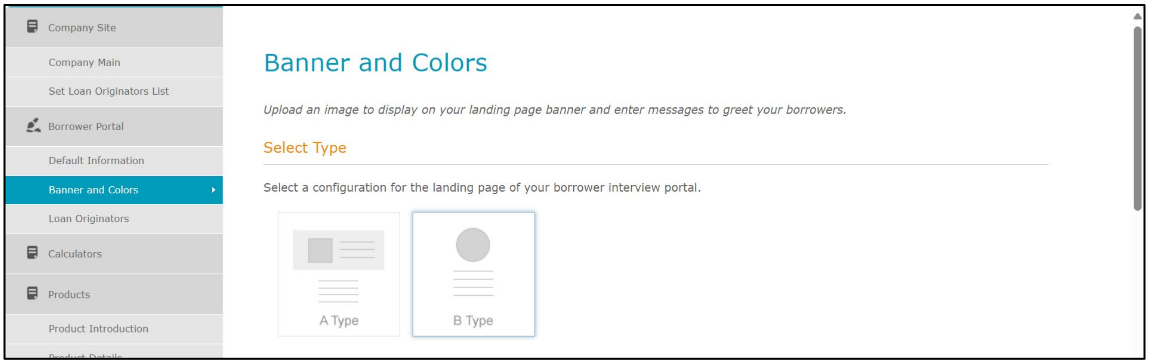
Banner and Colors

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.


Company Site
Company Main
Set Loan Originators List
Borrower Portal
Default Information
Banner and Colors
Loan Originators
Calculators
Products
Product Introduction
Product Details
A Type
B Type

Banner and Colors

Upload an image to display on your landing page banner and enter messages to greet your borrowers.

Select Type

Select a configuration for the landing page of your borrower interview portal.

Figure 544: Banner Options

Edit Banner and Colors

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

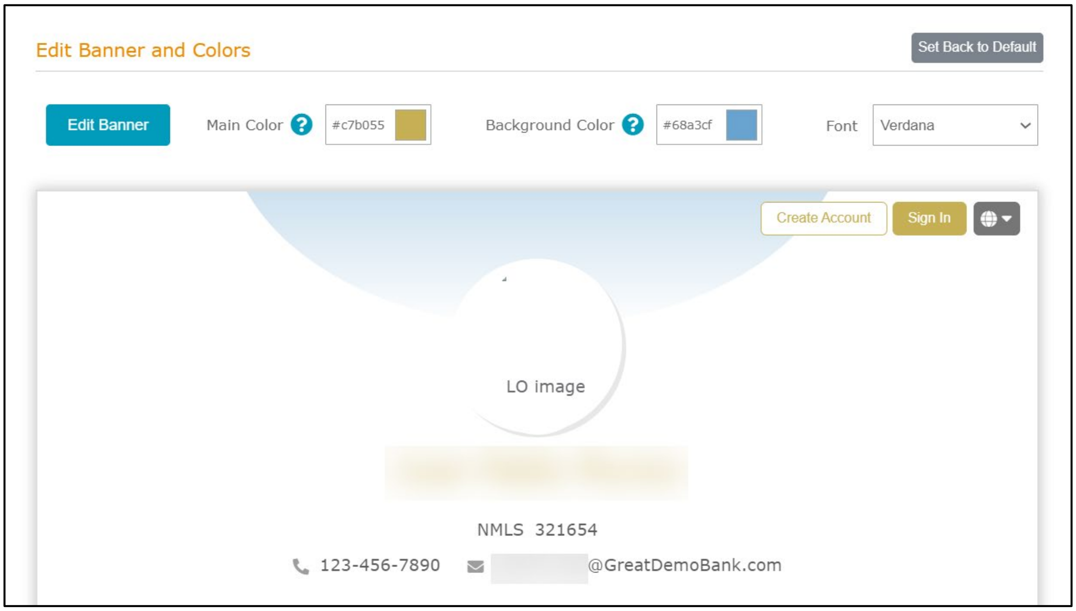

Edit Banner and Colors
Set Back to Default
Edit Banner
Main Color
#c7b055
Background Color
#68a3cf
Font
Verdana
Create Account
Sign In
LO image
NMLS 321654
123-456-7890
@GreatDemoBank.com

Figure 545: Edit Banner and Colors

To edit the banner:

3. Select the **Edit Banner** button to open the *Edit Banner* dialog. See Figure 539.
4. Select the appropriate options. See Figure 539.

Banner Options

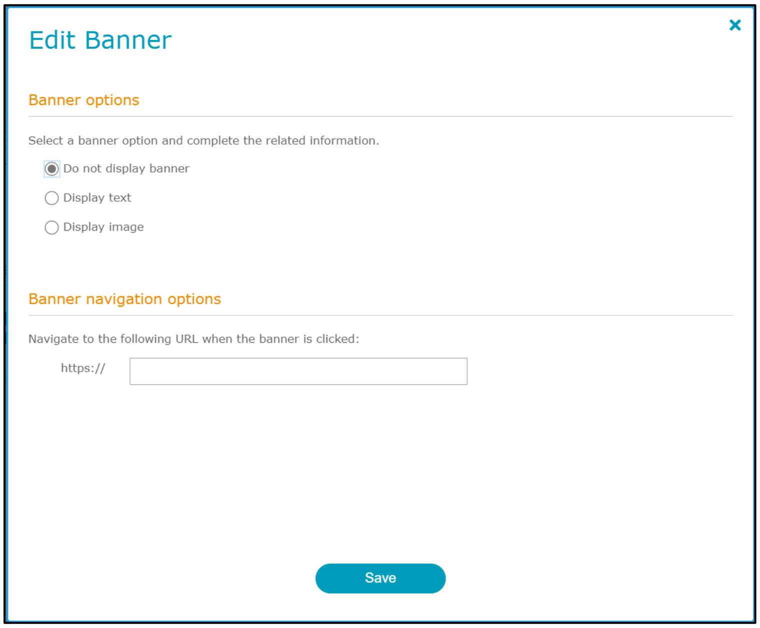
The *Edit Banner* dialog displays additional banner options that include:

- Displaying no banner.
- Displaying a text banner.
- Displaying an image banner.

Use the radio buttons to choose the desired option.

Do Not Display Banner

If no banner will be displayed, use the *Banner Navigation Options* to enter the URL.



Edit Banner

Banner options

Select a banner option and complete the related information.

● Do not display banner
○ Display text
○ Display image

Banner navigation options

Navigate to the following URL when the banner is clicked:

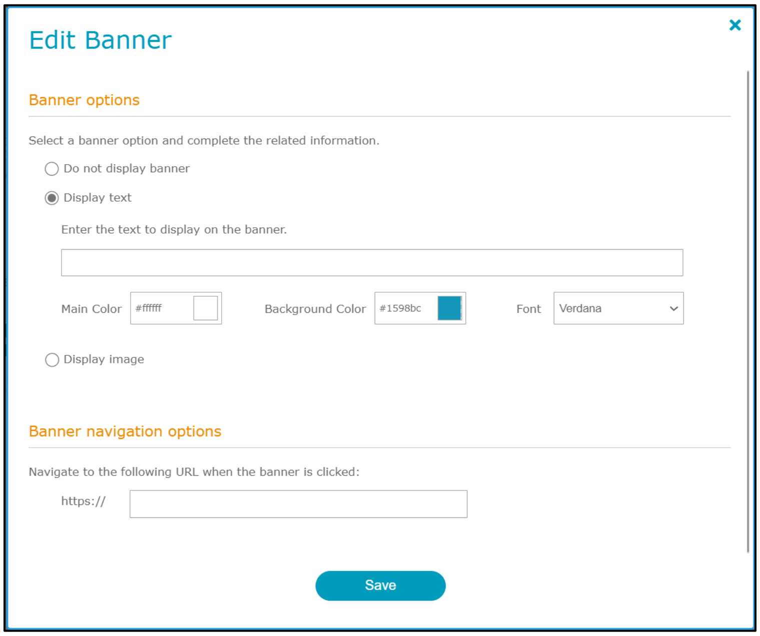
https://

Figure 546: 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 #ffffff
Background Color #1598bc
Font Verdana

○ Display image

Banner navigation options

Navigate to the following URL when the banner is clicked:

https://

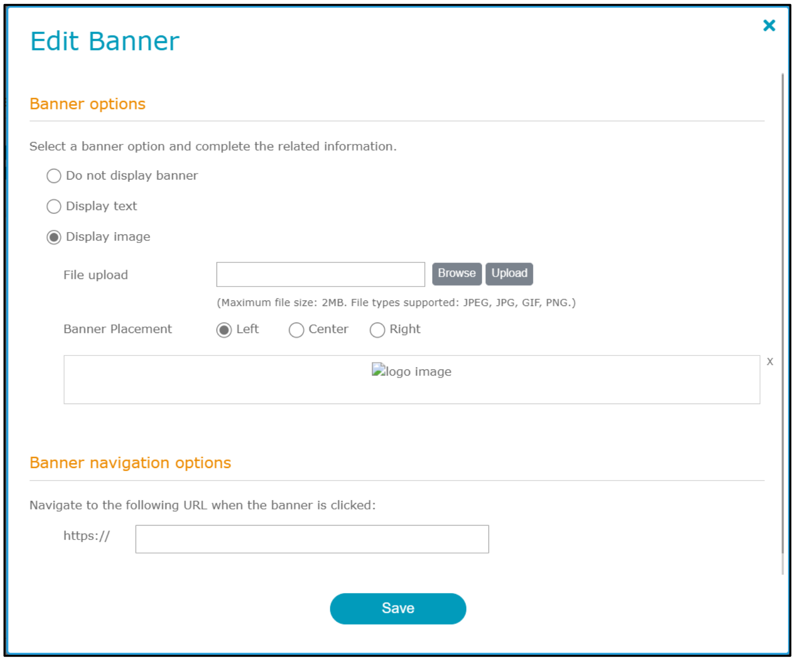
Figure 547: Text Banner Options

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**.



Edit Banner

Banner options

Select a banner option and complete the related information.

○ Do not display banner
○ Display text
● Display image

File upload

(Maximum file size: 2MB. File types supported: JPEG, JPG, GIF, PNG.)

Banner Placement ● Left ○ Center ○ Right

logo image

Banner navigation options

Navigate to the following URL when the banner is clicked:

https://

Figure 548: I*mage 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.

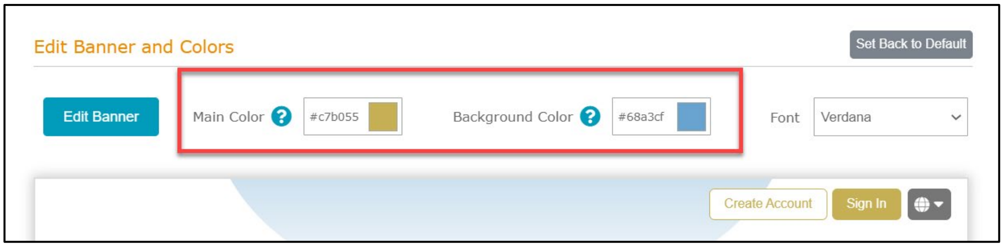

Edit Banner and Colors
Set Back to Default
Edit Banner
Main Color
#c7b055
Background Color
#68a3cf
Font
Verdana
Create Account
Sign In

Figure 549: Text Colors

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

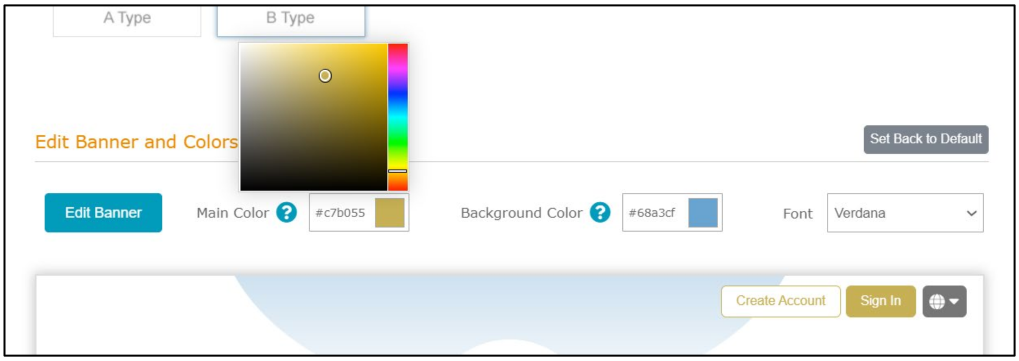

A Type
B Type
Edit Banner and Colors
Set Back to Default
Edit Banner
Main Color
#c7b055
Background Color
#68a3cf
Font
Verdana
Create Account
Sign In

Figure 550: 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.

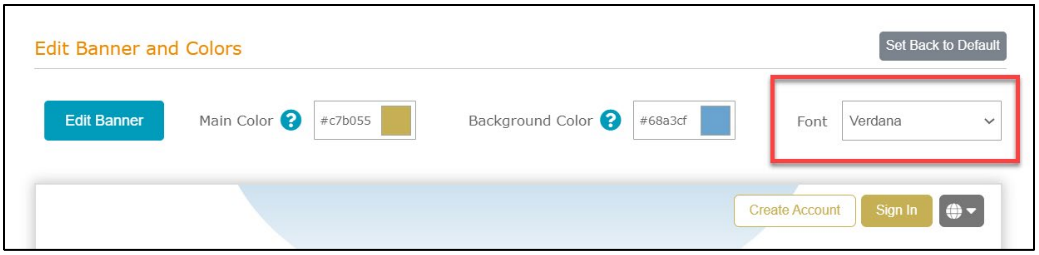

Edit Banner and Colors
Set Back to Default
Edit Banner
Main Color
#c7b055
Background Color
#68a3cf
Font
Verdana
Create Account
Sign In

Figure 551: Borrower Portal Font

Note: Font selection supersedes font selected in *Display Text* section.

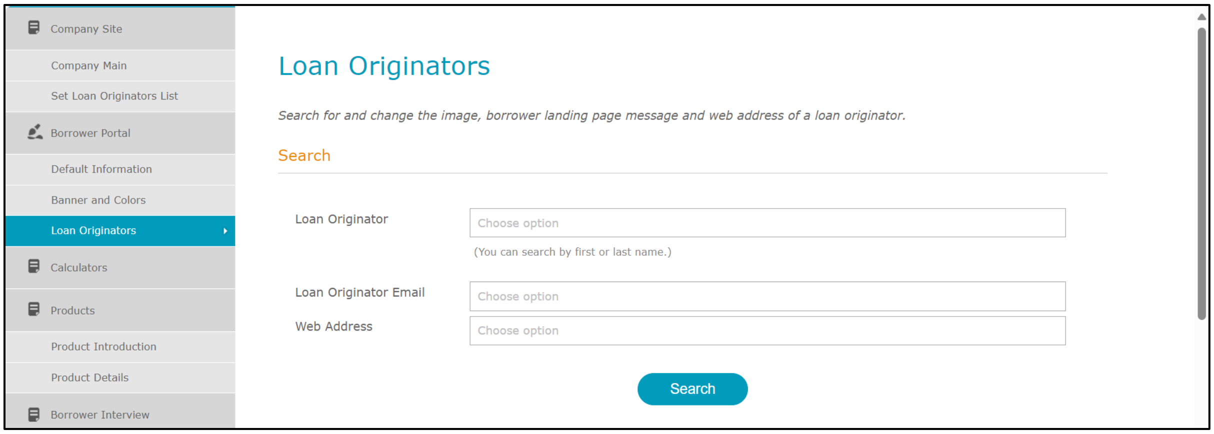
6. Click **Preview** to view selections.
7. Click **Save** to save **Borrower Portal** selections.

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**.


Company Site
Company Main
Set Loan Originators List
Borrower Portal
Default Information
Banner and Colors
Loan Originators
Calculators
Products
Product Introduction
Product Details
Borrower Interview
Search

Loan Originators

Search for and change the image, borrower landing page message and web address of a loan originator.

Search

Loan Originator: Choose option
(You can search by first or last name.)
Loan Originator Email: Choose option
Web Address: Choose option

Figure 552: 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**.

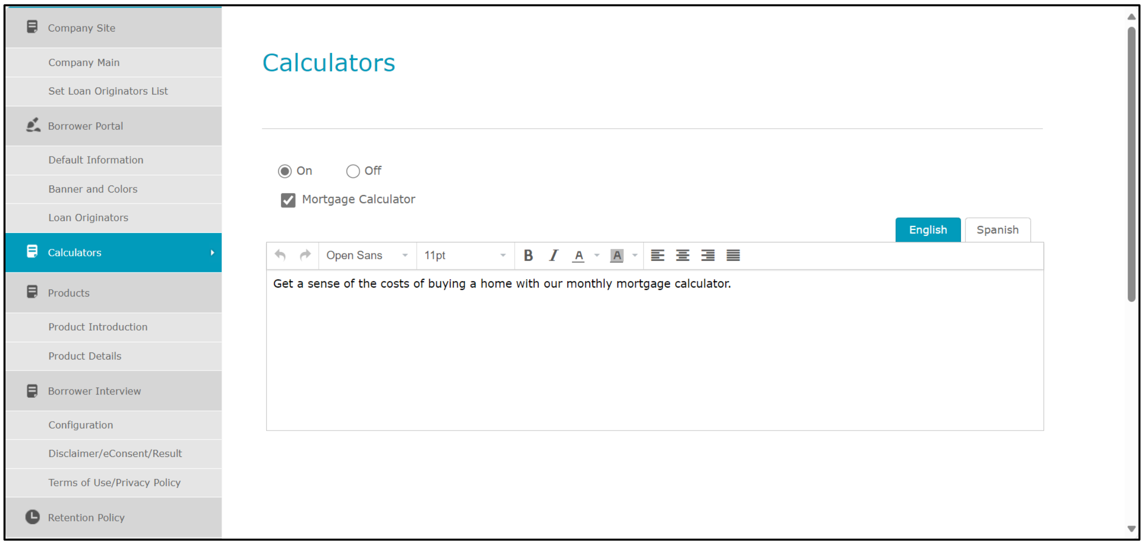
Edit Loan Originators

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.


Company Site
Company Main
Set Loan Originators List
Borrower Portal
Default Information
Banner and Colors
Loan Originators
Calculators
Products
Product Introduction
Product Details
Borrower Interview
Configuration
Disclaimer/eConsent/Result
Terms of Use/Privacy Policy
Retention Policy
Calculators
English
Spanish
Open Sans
11pt

● On ○ Off

☑ Mortgage Calculator

Get a sense of the costs of buying a home with our monthly mortgage calculator.

Figure 553: Calculators

1. Choose the **On** option to enable the *Calculator* for the borrowers to use.
2. Use the textbox to enter a message for the borrowers using the calculator.
3. Click on the **Spanish** to enter a message in Spanish if applicable.
4. Use the toolbar above the textbox to edit the message.
5. Click **Save**.
6. To preview the site, click on the link at the bottom of the screen.

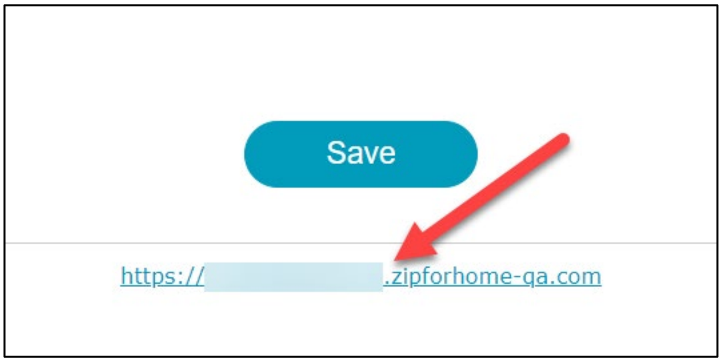

Save
https://[redacted].zipforhome-qa.com

Figure 554: Zip Site Link

Products

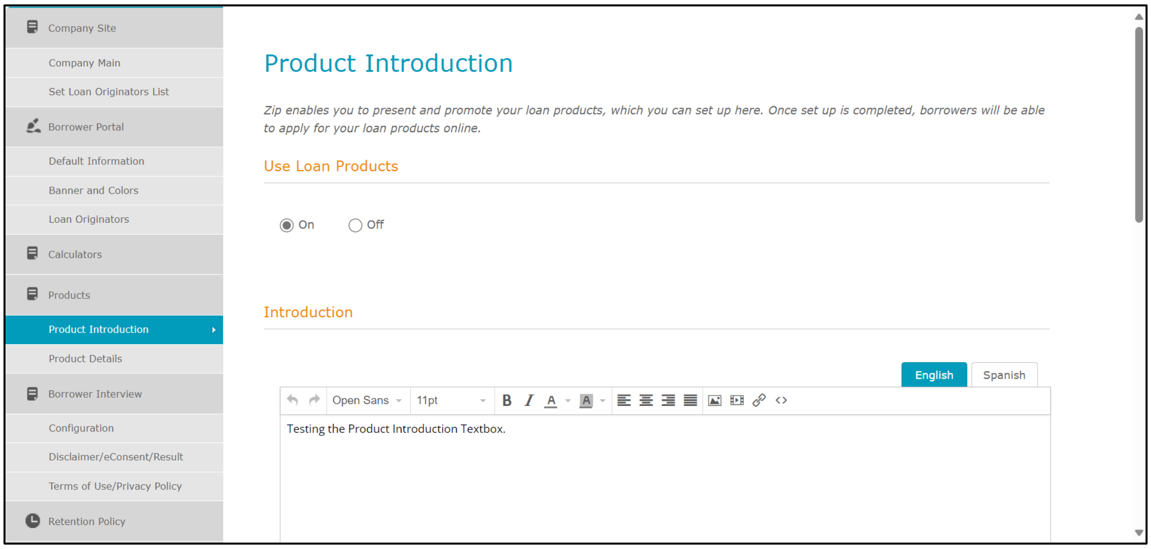
Set up loan products that borrowers can choose from the Zip portal. The menu is divided into two screens:

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.


Company Site
Company Main
Set Loan Originators List
Borrower Portal
Default Information
Banner and Colors
Loan Originators
Calculators
Products
Product Introduction
Product Details
Borrower Interview
Configuration
Disclaimer/eConsent/Result
Terms of Use/Privacy Policy
Retention Policy
English
Spanish
Open Sans
11pt

Product Introduction

Zip enables you to present and promote your loan products, which you can set up here. Once set up is completed, borrowers will be able to apply for your loan products online.

Use Loan Products

● On ○ Off

Introduction

Testing the Product Introduction Textbox.

Figure 555: Production Introduction

To set up a product introduction:

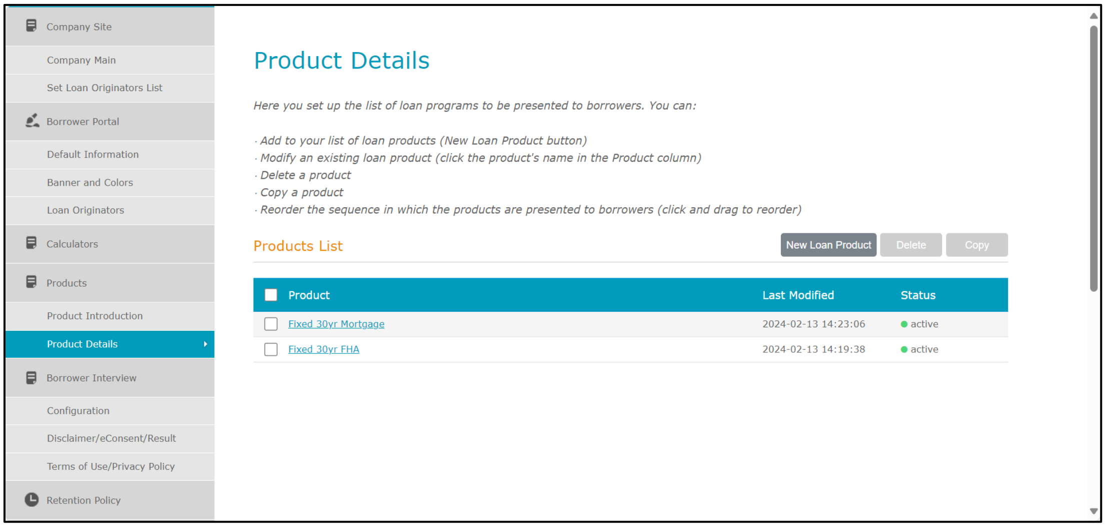
1. Select the **On** option to enable the borrowers to view the offered loan products.
2. Enter an Introduction for the products offered.
3. Enter additional information in the **Footer** textbox.

   Information added in the *Footer* textbox will appear below the offered products.
4. Click **Save**.
5. Use the **Preview** button to open a sample.

Product Details

The *Product Details* screen allows the user to add what loan products are offered by your company. Use the button on the table to add, delete, or copy a loan product.

1. Click on the **New Loan Product** button.


Company Site
Company Main
Set Loan Originators List
Borrower Portal
Default Information
Banner and Colors
Loan Originators
Calculators
Products
Product Introduction
Product Details
Borrower Interview
Configuration
Disclaimer/eConsent/Result
Terms of Use/Privacy Policy
Retention Policy
New Loan Product
Delete
Copy

Product Details

Here you set up the list of loan programs to be presented to borrowers. You can:

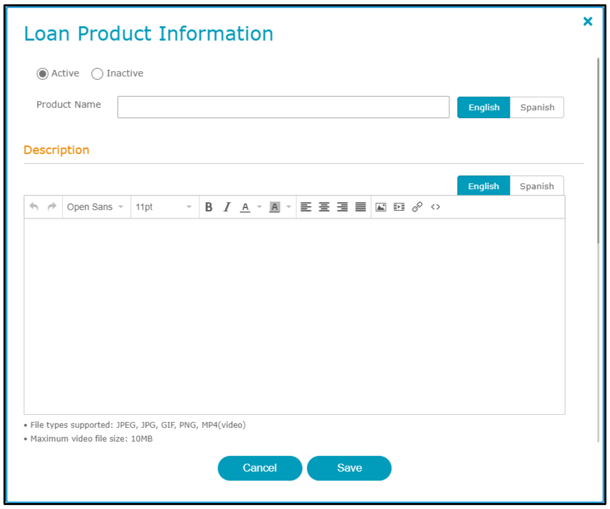
· Add to your list of loan products (New Loan Product button)
· Modify an existing loan product (click the product's name in the Product column)
· Delete a product
· Copy a product
· Reorder the sequence in which the products are presented to borrowers (click and drag to reorder)

Products List

☐ Product	Last Modified	Status
☐ Fixed 30yr Mortgage	2024-02-13 14:23:06	● active
☐ Fixed 30yr FHA	2024-02-13 14:19:38	● active

Figure 556: Product Details

2. Enter information about the product.


×
English
Spanish
English
Spanish
Open Sans
11pt
B
I
A
Cancel
Save

Loan Product Information

● Active ○ Inactive

Product Name

Description

• File types supported: JPEG, JPG, GIF, PNG, MP4(video)
• Maximum video file size: 10MB

Figure 557: 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.

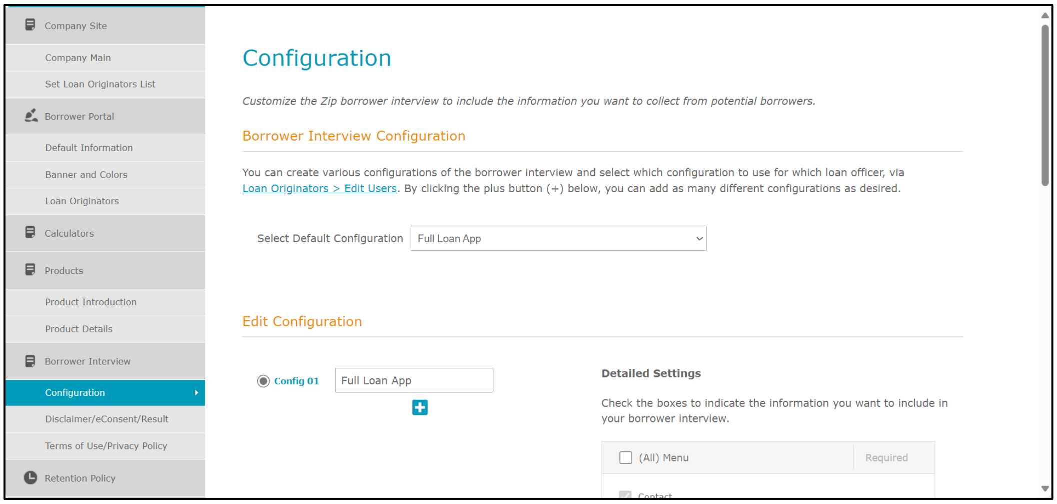
Borrower Interview

Use the **Borrower Interview** options to customize the information collected from Zip users.

Configuration

Select the interview questions.

1. Select **Configuration**.


Company Site
Company Main
Set Loan Originators List
Borrower Portal
Default Information
Banner and Colors
Loan Originators
Calculators
Products
Product Introduction
Product Details
Borrower Interview
Configuration
Disclaimer/eConsent/Result
Terms of Use/Privacy Policy
Retention Policy

Configuration

Customize the Zip borrower interview to include the information you want to collect from potential borrowers.

Borrower Interview Configuration

You can create various configurations of the borrower interview and select which configuration to use for which loan officer, via Loan Originators > Edit Users. By clicking the plus button (+) below, you can add as many different configurations as desired.

Select Default Configuration: Full Loan App

Edit Configuration

● Config 01: Full Loan App

Detailed Settings

Check the boxes to indicate the information you want to include in your borrower interview.

☐ (All) Menu | Required

☑ Contact

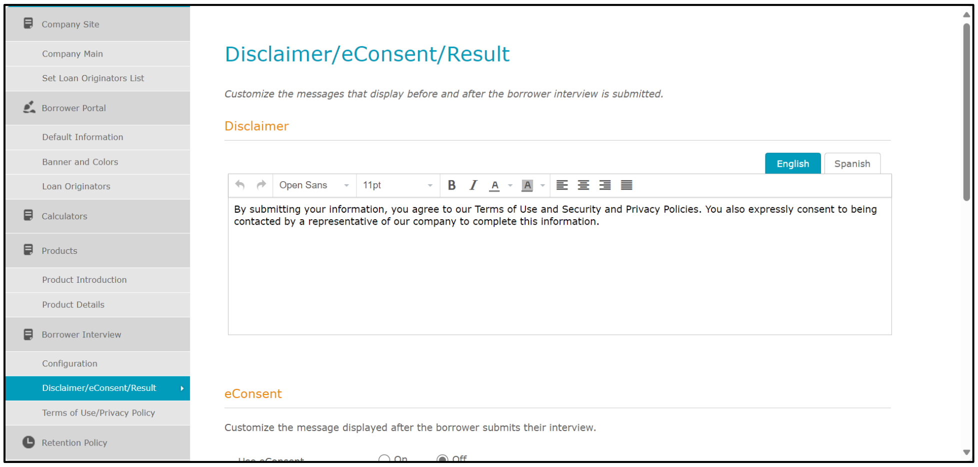
Figure 558: Set Loan Interview Configurations

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.


Company Site
Company Main
Set Loan Originators List
Borrower Portal
Default Information
Banner and Colors
Loan Originators
Calculators
Products
Product Introduction
Product Details
Borrower Interview
Configuration
Disclaimer/eConsent/Result
Terms of Use/Privacy Policy
Retention Policy
English
Spanish
Open Sans
11pt
B I A A
○ On ● Off

Disclaimer/eConsent/Result

Customize the messages that display before and after the borrower interview is submitted.

Disclaimer

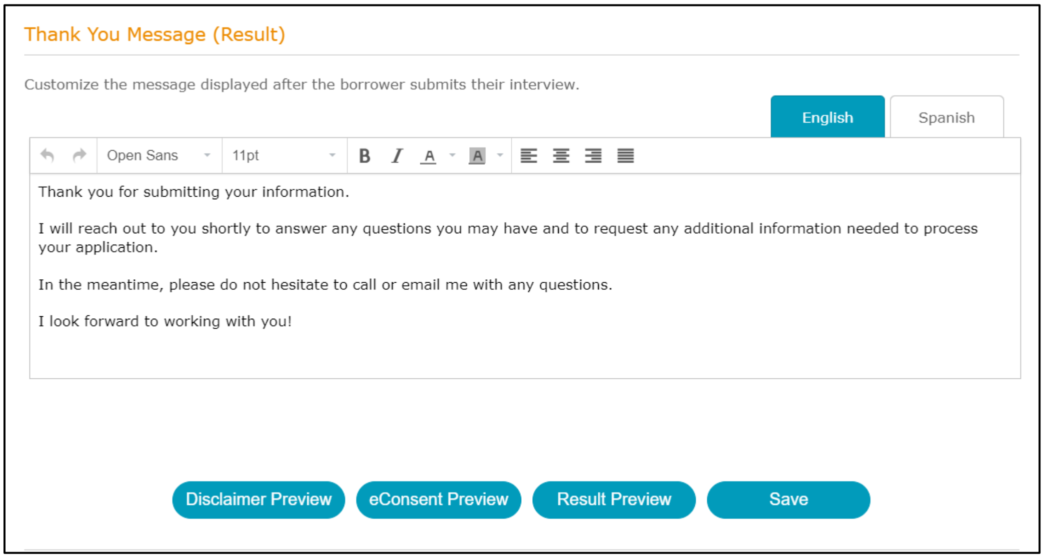
By submitting your information, you agree to our Terms of Use and Security and Privacy Policies. You also expressly consent to being contacted by a representative of our company to complete this information.

eConsent

Customize the message displayed after the borrower submits their interview.

Figure 559: Zip Disclaimer/eConsent/Result

2. Enter the Zip **Disclaimer** in English.
3. Enter the Zip **Disclaimer** in Spanish if required.
4. Enter the Zip **eConsent** if required.
5. Enter the Zip **Thank You Message** in English.


English
Spanish
Open Sans
11pt
B I A A
Disclaimer Preview
eConsent Preview
Result Preview
Save

Thank You Message (Result)

Customize the message displayed after the borrower submits their interview.

Thank you for submitting your information.

I will reach out to you shortly to answer any questions you may have and to request any additional information needed to process your application.

In the meantime, please do not hesitate to call or email me with any questions.

I look forward to working with you!

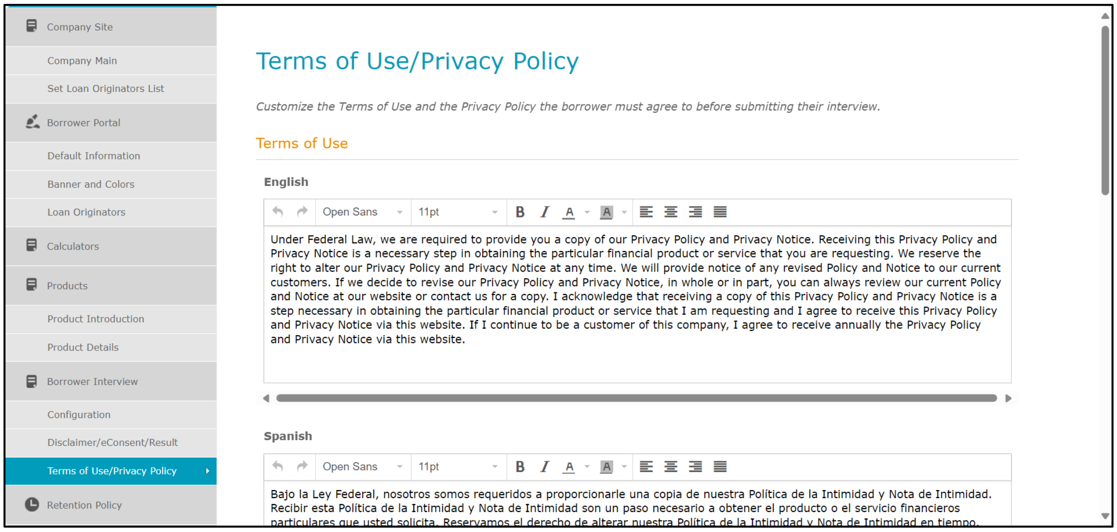
Figure 560: Zip Thank You Message

6. Enter the **Zip Thank You Message** in Spanish if required.
7. Click **Disclaimer Preview** to review.
8. Click **eConsent** Preview to review.
9. Click **Result Preview** to review.
10. Click **Save** to save the Zip messages.

Terms of Use/Privacy Policy

Set the **Terms of Use** and **Privacy Policy** statements.

1. Select **Terms of Use/Privacy Policy** from the sidebar.



Terms of Use/Privacy Policy

Customize the Terms of Use and the Privacy Policy the borrower must agree to before submitting their interview.

Terms of Use

English

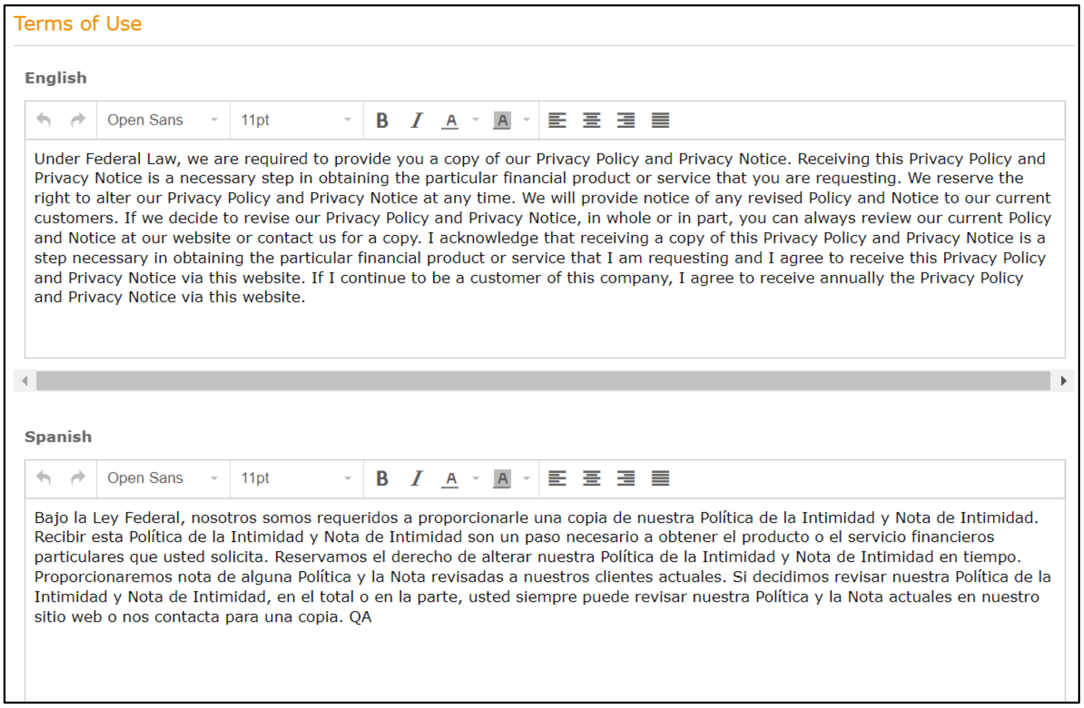
Under Federal Law, we are required to provide you a copy of our Privacy Policy and Privacy Notice. Receiving this Privacy Policy and Privacy Notice is a necessary step in obtaining the particular financial product or service that you are requesting. We reserve the right to alter our Privacy Policy and Privacy Notice at any time. We will provide notice of any revised Policy and Notice to our current customers. If we decide to revise our Privacy Policy and Privacy Notice, in whole or in part, you can always review our current Policy and Notice at our website or contact us for a copy. I acknowledge that receiving a copy of this Privacy Policy and Privacy Notice is a step necessary in obtaining the particular financial product or service that I am requesting and I agree to receive this Privacy Policy and Privacy Notice via this website. If I continue to be a customer of this company, I agree to receive annually the Privacy Policy and Privacy Notice via this website.

Spanish

Bajo la Ley Federal, nosotros somos requeridos a proporcionarle una copia de nuestra Política de la Intimidad y Nota de Intimidad. Recibir esta Política de la Intimidad y Nota de Intimidad son un paso necesario a obtener el producto o el servicio financieros particulares que usted solicita. Reservamos el derecho de alterar nuestra Política de la Intimidad y Nota de Intimidad en tiempo.

Figure 561: Terms of Use/Privacy Policy

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



Terms of Use

English

Under Federal Law, we are required to provide you a copy of our Privacy Policy and Privacy Notice. Receiving this Privacy Policy and Privacy Notice is a necessary step in obtaining the particular financial product or service that you are requesting. We reserve the right to alter our Privacy Policy and Privacy Notice at any time. We will provide notice of any revised Policy and Notice to our current customers. If we decide to revise our Privacy Policy and Privacy Notice, in whole or in part, you can always review our current Policy and Notice at our website or contact us for a copy. I acknowledge that receiving a copy of this Privacy Policy and Privacy Notice is a step necessary in obtaining the particular financial product or service that I am requesting and I agree to receive this Privacy Policy and Privacy Notice via this website. If I continue to be a customer of this company, I agree to receive annually the Privacy Policy and Privacy Notice via this website.

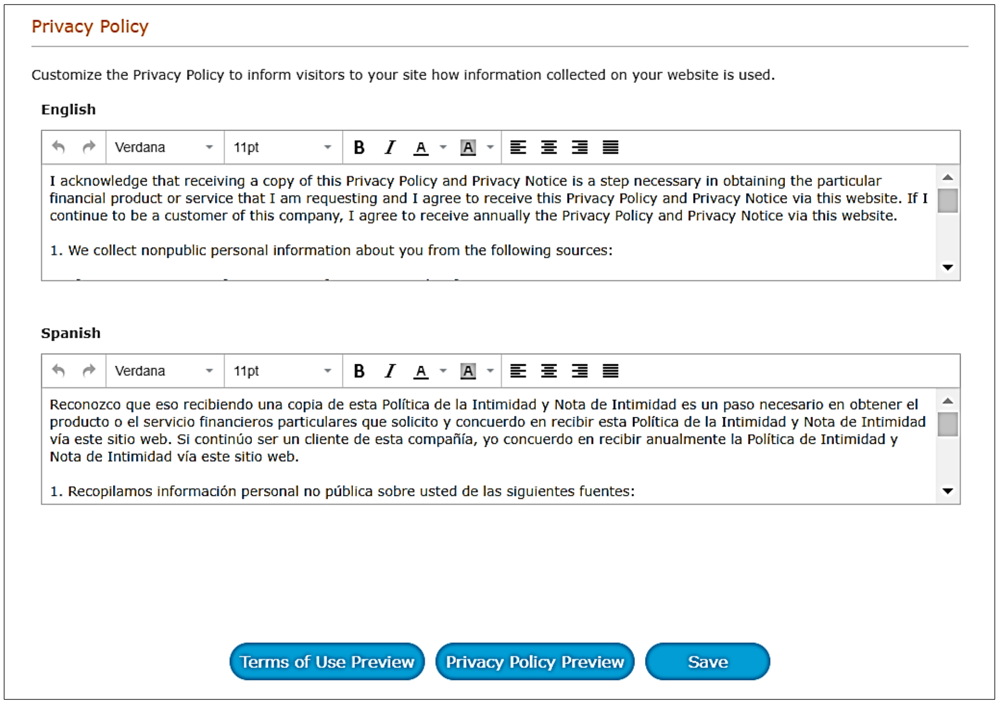
Spanish

Bajo la Ley Federal, nosotros somos requeridos a proporcionarle una copia de nuestra Política de la Intimidad y Nota de Intimidad. Recibir esta Política de la Intimidad y Nota de Intimidad son un paso necesario a obtener el producto o el servicio financieros particulares que usted solicita. Reservamos el derecho de alterar nuestra Política de la Intimidad y Nota de Intimidad en tiempo. Proporcionaremos nota de alguna Política y la Nota revisadas a nuestros clientes actuales. Si decidimos revisar nuestra Política de la Intimidad y Nota de Intimidad, en el total o en la parte, usted siempre puede revisar nuestra Política y la Nota actuales en nuestro sitio web o nos contacta para una copia. QA

Figure 562: Terms of Use Statement.

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

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



Privacy Policy

Customize the Privacy Policy to inform visitors to your site how information collected on your website is used.

English

I acknowledge that receiving a copy of this Privacy Policy and Privacy Notice is a step necessary in obtaining the particular financial product or service that I am requesting and I agree to receive this Privacy Policy and Privacy Notice via this website. If I continue to be a customer of this company, I agree to receive annually the Privacy Policy and Privacy Notice via this website.

1. We collect nonpublic personal information about you from the following sources:

Spanish

Reconozco que eso recibiendo una copia de esta Política de la Intimidad y Nota de Intimidad es un paso necesario en obtener el producto o el servicio financieros particulares que solicito y concuerdo en recibir esta Política de la Intimidad y Nota de Intimidad vía este sitio web. Si continúo ser un cliente de esta compañía, yo concuerdo en recibir anualmente la Política de Intimidad y Nota de Intimidad vía este sitio web.

1. Recopilamos información personal no pública sobre usted de las siguientes fuentes:

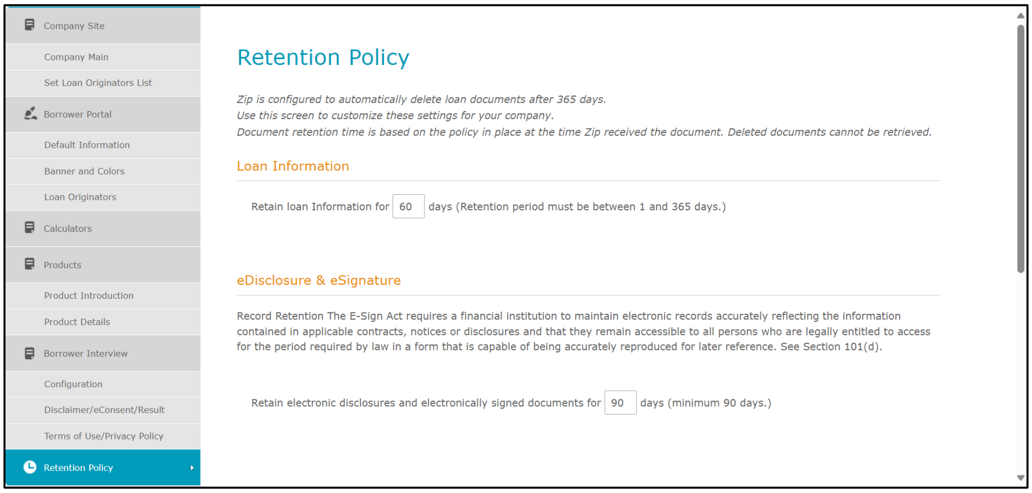
Figure 563: Privacy Policy

5. Enter the **Privacy Policy** in **Spanish** if required.
6. Click **Terms of Use Preview** to review.
7. Click **Privacy Policy Preview** to review.
8. Click **Save** to save the Zip statements.

Retention Policy

Use the **Retention Policy** options to change the default Zip loan document and eSignature retention settings.

1. Select **Retention Policy** from the sidebar.


Company Site
Company Main
Set Loan Originators List
Borrower Portal
Default Information
Banner and Colors
Loan Originators
Calculators
Products
Product Introduction
Product Details
Borrower Interview
Configuration
Disclaimer/eConsent/Result
Terms of Use/Privacy Policy
Retention Policy

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 60 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 90 days (minimum 90 days.)

Figure 564: Zip Retention Policy

2. Change the **Loan Information** retention setting to modify the retention length.
3. Change the **eDisclosure & eSignature** retention setting to modify the retention length.
4. Click **Save**.

Notifications

Use the following section to setup borrower reminders.

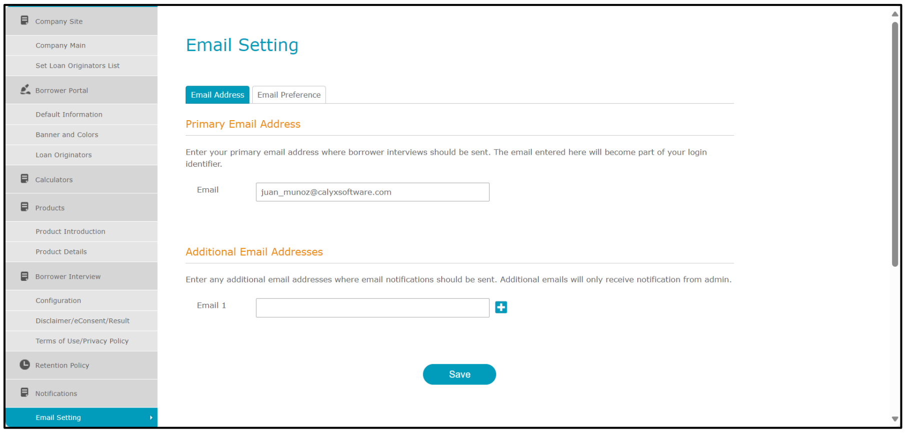
Email Settings

Use the following sections to set up email addresses and email preferences.

Set Email Address

Use the *Set Email Address* to set email preferences.

1. Select **Set Email Address** from the sidebar.


Company Site
Company Main
Set Loan Originators List
Borrower Portal
Default Information
Banner and Colors
Loan Originators
Calculators
Products
Product Introduction
Product Details
Borrower Interview
Configuration
Disclaimer/eConsent/Result
Terms of Use/Privacy Policy
Retention Policy
Notifications
Email Setting
Email Address
Email Preference
Save

Email Setting

Primary Email Address

Enter your primary email address where borrower interviews should be sent. The email entered here will become part of your login identifier.

Email: juan_munoz@calyxsoftware.com

Additional Email Addresses

Enter any additional email addresses where email notifications should be sent. Additional emails will only receive notification from admin.

Email 1:

Figure 565: Zip Email Preferences

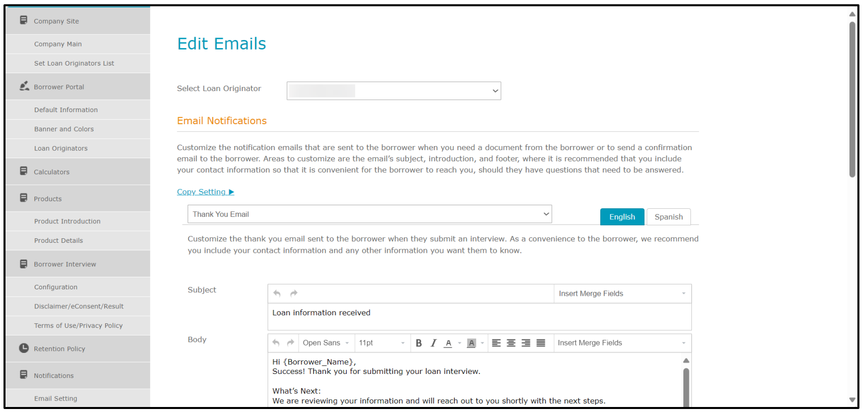
2. Enter the **Primary Email** address.
3. Use the **+** to add **Additional Email Addresses**.
4. Click **Save**.
5. Select the **On** radio button to receive the **Loan Officer (LO) Notifications Emails** when borrowers interact with **Zip**.
6. Enter the email to **Receive Notification Email with Borrower Contact Information**.
7. Click **Save**.

Edit Emails

Use *Edit Emails* screen to customize email notifications sent to the borrowers after submitting a loan.

Use the following steps to customize email notifications.

1. Select **Edit Emails** from the sidebar.


Company Site
Company Main
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Borrower Portal
Default Information
Banner and Colors
Loan Originators
Calculators
Products
Product Introduction
Product Details
Borrower Interview
Configuration
Disclaimer/eConsent/Result
Terms of Use/Privacy Policy
Retention Policy
Notifications
Email Setting
Copy Setting ▶
English
Spanish
Insert Merge Fields
Open Sans
11pt
B
I
A
A
Insert Merge Fields

Edit Emails

Select Loan Originator: [redacted]

Email Notifications

Customize the notification emails that are sent to the borrower when you need a document from the borrower or to send a confirmation email to the borrower. Areas to customize are the email's subject, introduction, and footer, where it is recommended that you include your contact information so that it is convenient for the borrower to reach you, should they have questions that need to be answered.

Thank You Email

Customize the thank you email sent to the borrower when they submit an interview. As a convenience to the borrower, we recommend you include your contact information and any other information you want them to know.

Subject: Loan information received

Body:

Hi {Borrower_Name},
Success! Thank you for submitting your loan interview.

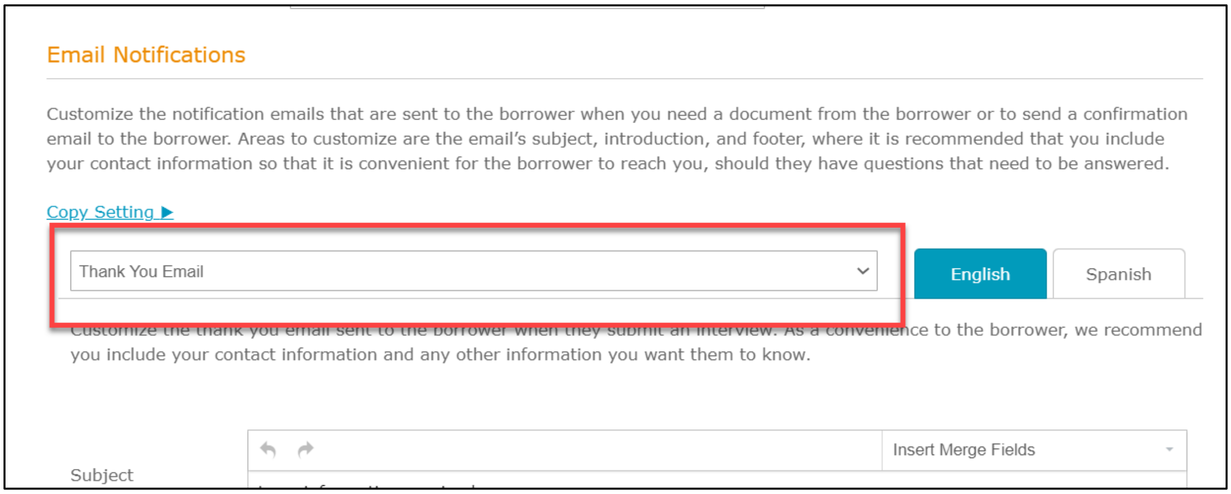
What's Next:
We are reviewing your information and will reach out to you shortly with the next steps.

Figure 566: 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.



Email Notifications

Customize the notification emails that are sent to the borrower when you need a document from the borrower or to send a confirmation email to the borrower. Areas to customize are the email's subject, introduction, and footer, where it is recommended that you include your contact information so that it is convenient for the borrower to reach you, should they have questions that need to be answered.

Copy Setting ▶

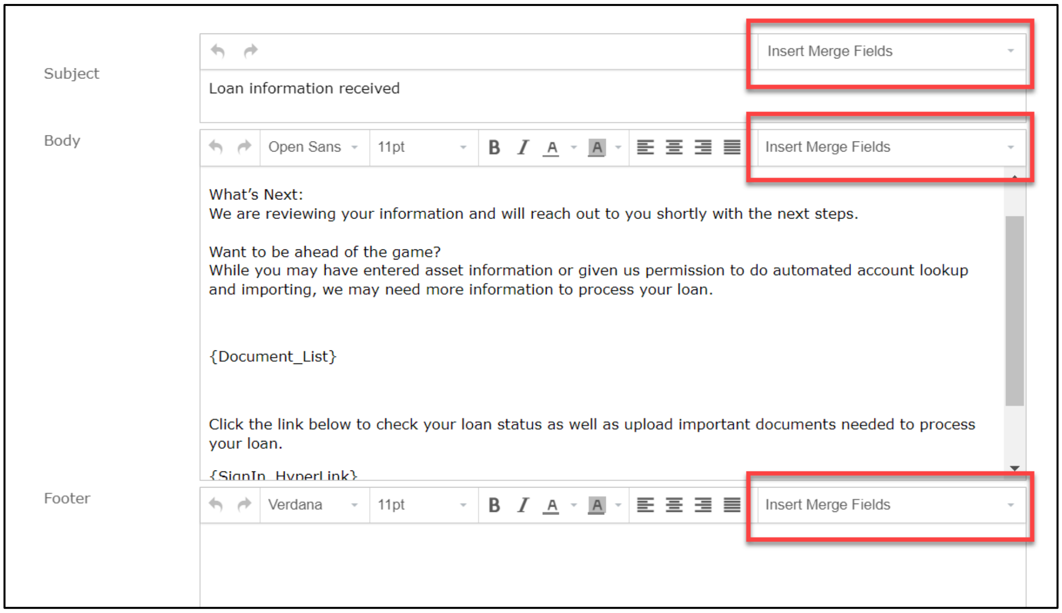
Thank You Email

Customize the thank you email sent to the borrower when you submit an interview. As a convenience to the borrower, we recommend you include your contact information and any other information you want them to know.

Figure 567: Email Template

3. Select either **English** or **Spanish** tab.
4. Use the **Insert Merge Fields** dropdown to add automation to the email.

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



Subject: Loan information received

What's Next:
We are reviewing your information and will reach out to you shortly with the next steps.

Want to be ahead of the game?
While you may have entered asset information or given us permission to do automated account lookup and importing, we may need more information to process your loan.

{Document_List}

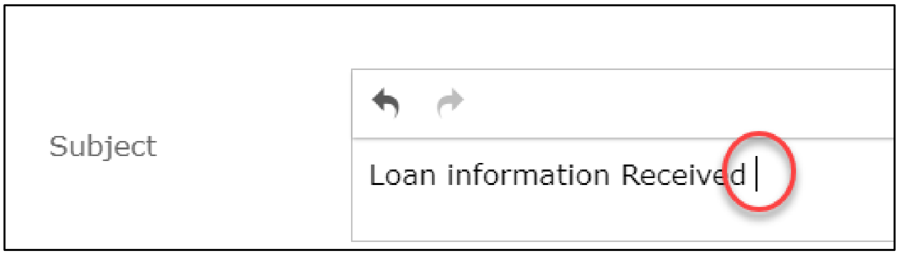
Click the link below to check your loan status as well as upload important documents needed to process your loan.

{SignIn_HyperLink}

Figure 568: 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.



Subject

Loan information Received

Figure 569: Placing a Merge Field

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

Set Back to Default

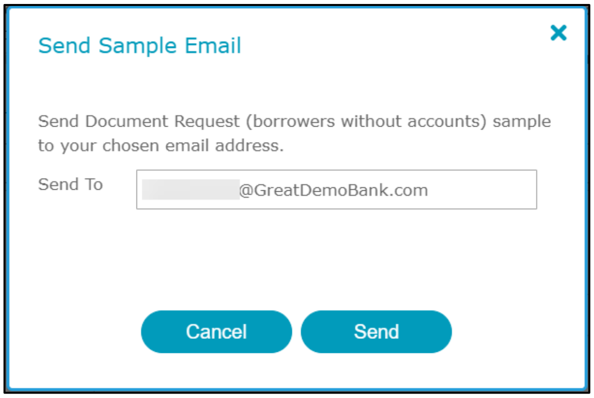
Use the *Set Back to Default* button to reset the *Subject*, *Body*, and *Footer* to the email's original format.

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

Send Sample

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

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



Send Sample Email

Send Document Request (borrowers without accounts) sample to your chosen email address.

Send To: [redacted]@GreatDemoBank.com

Figure 570: Send Sample Email

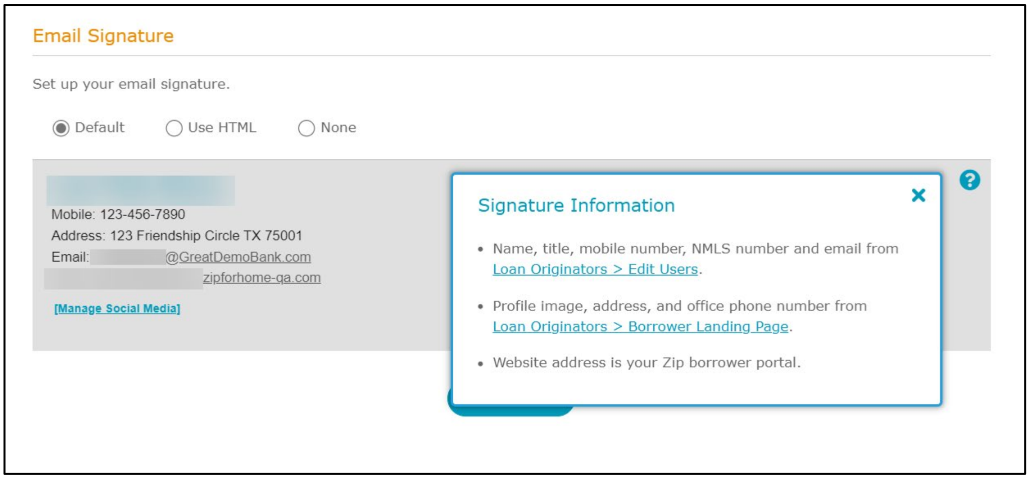
3. Click **Send**.

Email Signature

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

1. Select a signature option.

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



Email Signature

Set up your email signature.

● Default ○ Use HTML ○ None

[redacted]
Mobile: 123-456-7890
Address: 123 Friendship Circle TX 75001
Email: [redacted]@GreatDemoBank.com
[redacted]zipforhome-qa.com

[Manage Social Media]

Signature Information

- Name, title, mobile number, NMLS number and email from Loan Originators > Edit Users.
- Profile image, address, and office phone number from Loan Originators > Borrower Landing Page.
- Website address is your Zip borrower portal.

Figure 571: Email Signature

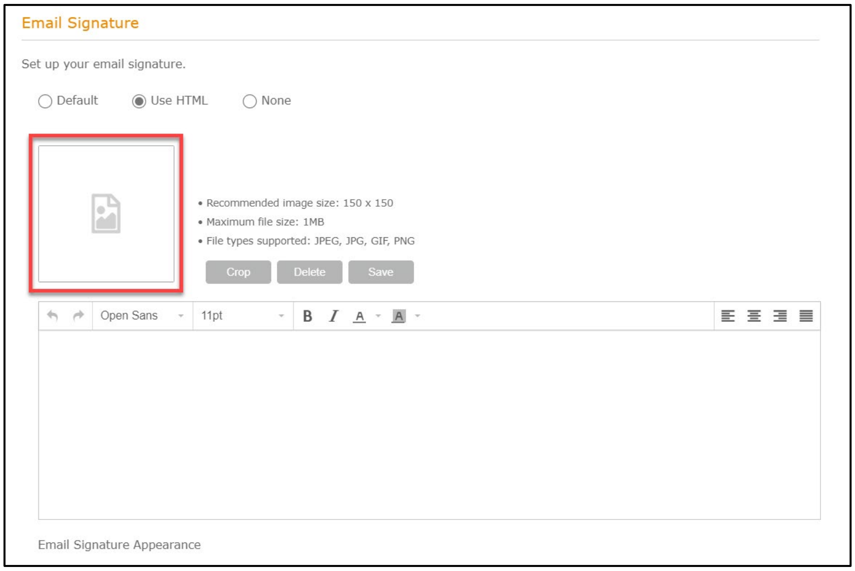
2. Select the **Manage Social Media** link.
3. In the **Manage Social Media** dialog, add the desired social media URLs.
4. Click **Save**.
5. After adding social media accounts, click the **Save** button to complete the signature setup.

Use HTML

The user can design their own signature by selecting the *Use HTML* option. If the user prefers not assigning a signature, the *None* option is available.

If the *Use HTML* option is selected:

1. Click on the blank image field to add an image to the signature.



Email Signature

Set up your email signature.

○ Default ● Use HTML ○ None

- Recommended image size: 150 x 150
- Maximum file size: 1MB
- File types supported: JPEG, JPG, GIF, PNG

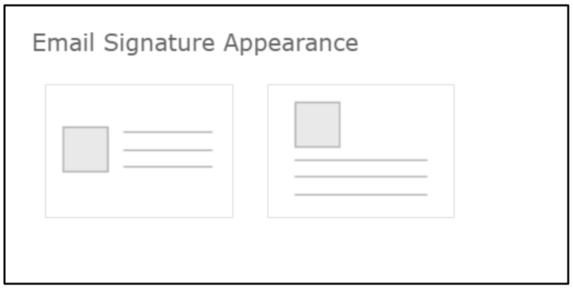
Email Signature Appearance

Figure 572: Use HTML

2. Browse to the desired image.
3. Select **Open** to upload the image.
4. Click on the **Crop** button to edit the image.
5. Click **Save** to keep the crop.

   Use the **Delete** button to remove the uploaded image.
6. Enter the signature information in the text box.

   Use the functions for the text box to design the signature.
7. Select an appearance for the signature.



Email Signature Appearance

Figure 573: Email Signature Appearance

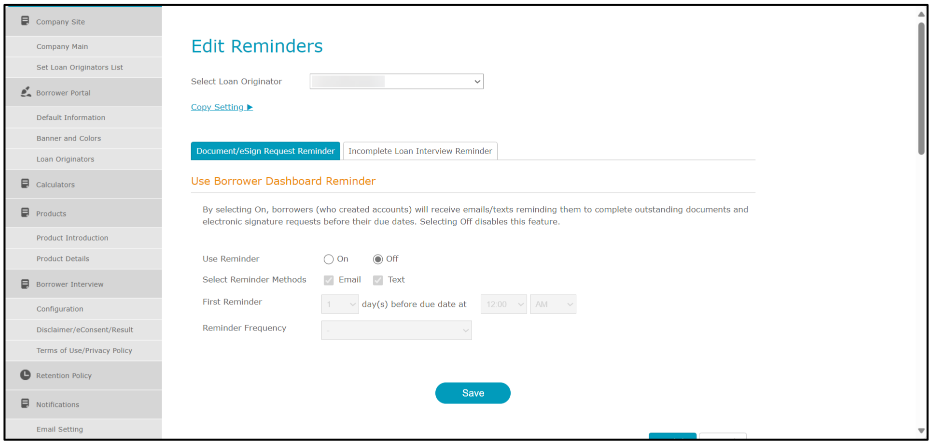
8. Click the **Save** button to save the email signature.

Edit Reminders

Use the following section to set up reminders.

1. Select **Edit Reminders**.

2. Choose a **Loan Originator**.


Company Site
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Calculators
Products
Product Introduction
Product Details
Borrower Interview
Configuration
Disclaimer/eConsent/Result
Terms of Use/Privacy Policy
Retention Policy
Notifications
Email Setting
Edit Reminders
Copy Setting ▶
Document/eSign Request Reminder
Incomplete Loan Interview Reminder
Use Borrower Dashboard Reminder
Save

Select Loan Originator

By selecting On, borrowers (who created accounts) will receive emails/texts reminding them to complete outstanding documents and electronic signature requests before their due dates. Selecting Off disables this feature.

Use Reminder ○ On ● Off

Select Reminder Methods ☑ Email ☑ Text

First Reminder 1 day(s) before due date at 12:00 AM

Reminder Frequency -

Figure 574: 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.

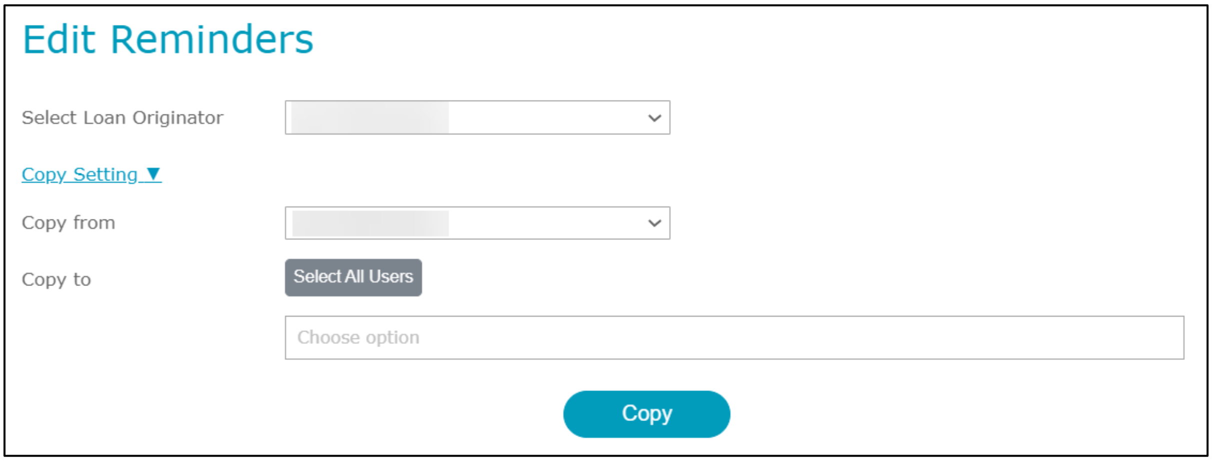

Edit Reminders
Select Loan Originator
Copy Setting ▼
Copy from
Copy to
Select All Users
Choose option
Copy

Figure 575: Copy Setting

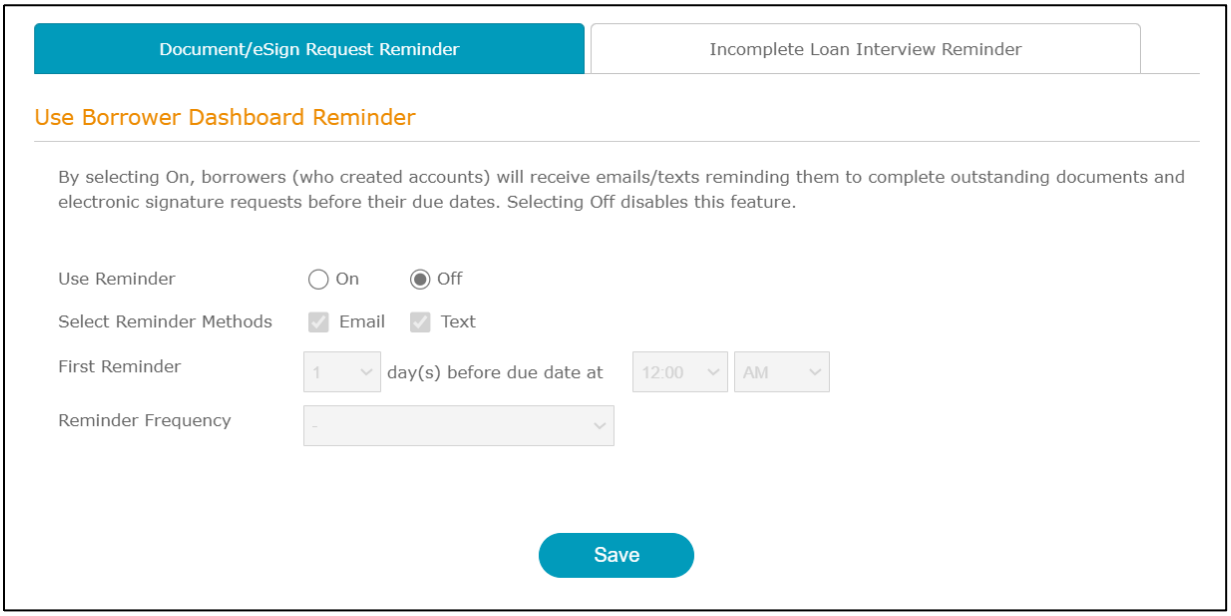
2. If needed, click on the **Select All Users** button.
3. Or enter which originators to apply the settings to.
4. Click on the **Copy** button.

Document/eSign Dashboard Reminder

Selecting *On* will alert borrowers (with accounts created) with emails/text messages about completing any outstanding documents or electronic signature requests before their due dates. The *Off* option disables this feature.

To set a reminder:

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



Document/eSign Request Reminder
Incomplete Loan Interview Reminder

Use Borrower Dashboard Reminder

By selecting On, borrowers (who created accounts) will receive emails/texts reminding them to complete outstanding documents and electronic signature requests before their due dates. Selecting Off disables this feature.

Use Reminder ○ On ● Off
Select Reminder Methods ☑ Email ☑ Text
First Reminder 1 day(s) before due date at 12:00 AM
Reminder Frequency -

Figure 576: Document/eSign Reminder

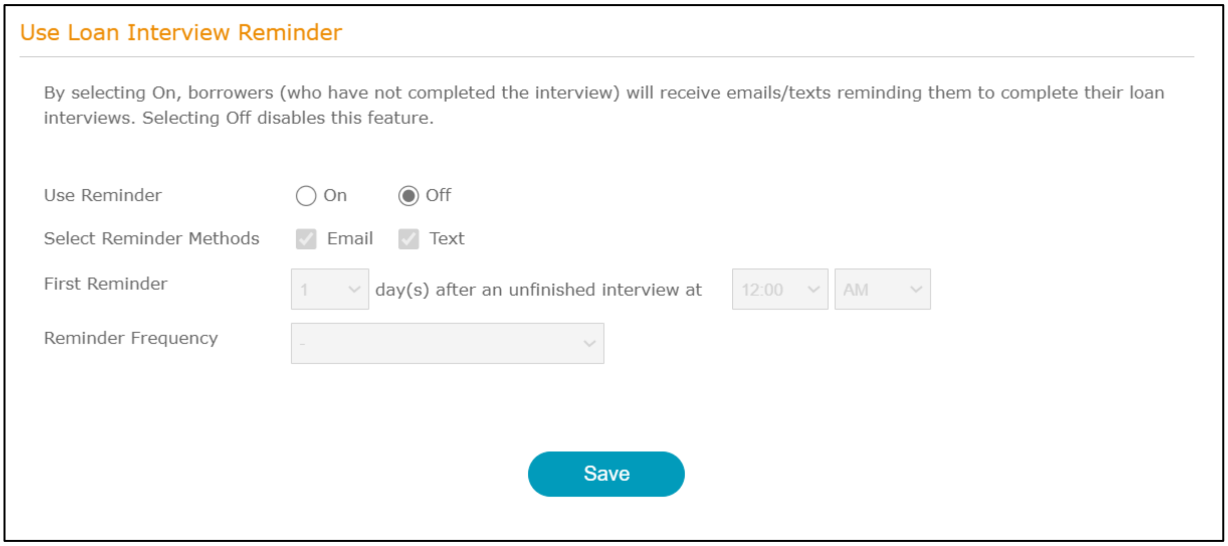
2. Chose **Email**, **Text**, or select both options.
3. Select the number of days before the due date to remind the borrower.
4. Select the time of day.
5. Click on the **Reminder Frequency** dropdown menu and select an option.
6. Click **Save**.
7. If selected, customize the email reminder.
8. If selected, customize the text reminder.

Loan Interview Reminder

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

To set a reminder:

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



Use Loan Interview Reminder

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

Use Reminder ○ On ● Off

Select Reminder Methods ☑ Email ☑ Text

First Reminder 1 day(s) after an unfinished interview at 12:00 AM

Reminder Frequency -

Figure 577: Loan Interview Reminder

2. Chose **Email**, **Text**, or select both options.
3. Select the number of days after an unfinished interview before notifying the borrower.
4. Select the time of day.
5. Click on the **Reminder Frequency** dropdown menu and select an option.
6. Click **Save**.
7. If selected, customize the email reminder.
8. If selected, customize the text reminder.

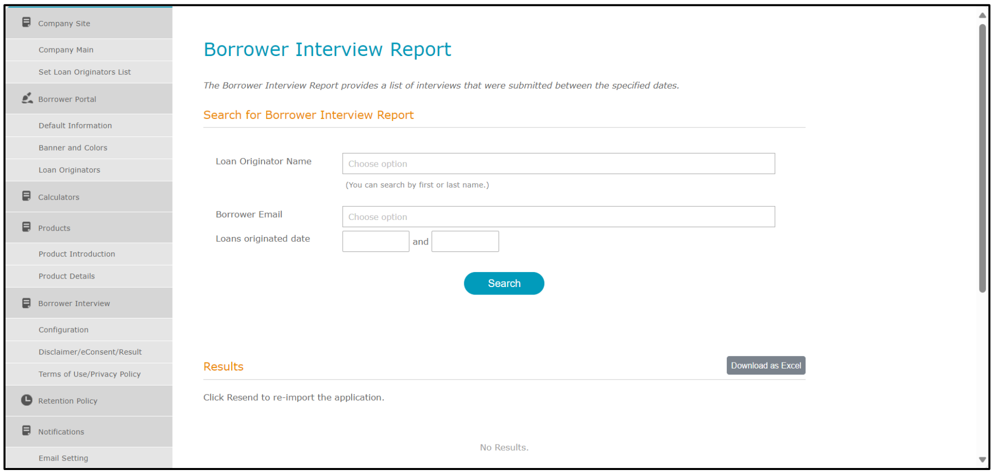
Reports

Use the **Reports** options to run *Zip Reports*.

Borrower Interview Report

Set the *Borrower Interview Report* options to retrieve the list of borrower interviews for a specified timeframe.

1. Select **Borrow Interview Report** from the sidebar.


Company Site
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Email Setting
Search
Download as Excel

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: Choose option
(You can search by first or last name.)
Borrower Email: Choose option
Loans originated date: and

Results

Click Resend to re-import the application.

No Results.

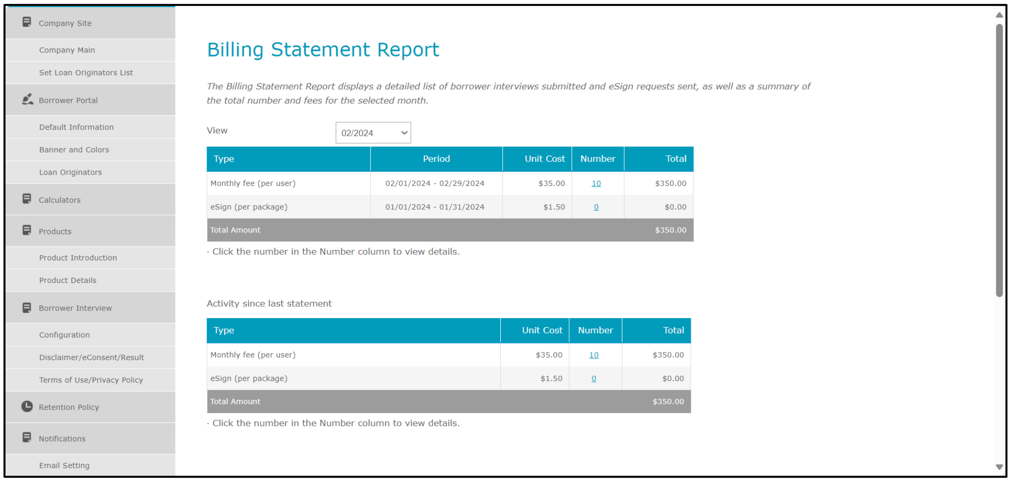
Figure 578: Run Borrower Interview Report

2. Enter **Loan Originator Name**.
3. Enter **Borrower Email**.
4. Set **Loans originated dates**.
5. Click **Search**.
6. Click **Download as Excel** to download the results in an Excel spreadsheet.

Billing Statement Report

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

1. Select **Billing Statement Report**.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Billing Statement Report

The Billing Statement Report displays a detailed list of borrower interviews submitted and eSign requests sent, as well as a summary of the total number and fees for the selected month.

View 02/2024

Type	Period	Unit Cost	Number	Total
Monthly fee (per user)	02/01/2024 - 02/29/2024	$35.00	10	$350.00
eSign (per package)	01/01/2024 - 01/31/2024	$1.50	0	$0.00
Total Amount				$350.00

· Click the number in the Number column to view details.

Activity since last statement

Type	Unit Cost	Number	Total
Monthly fee (per user)	$35.00	10	$350.00
eSign (per package)	$1.50	0	$0.00
Total Amount			$350.00

· Click the number in the Number column to view details.

Figure 579: Billing Statement Report

2. Enter the **Loan Originator Name**.
3. Select the **Month** for the report.
4. Click **Search**.

Note: Results display in the **Results List**.

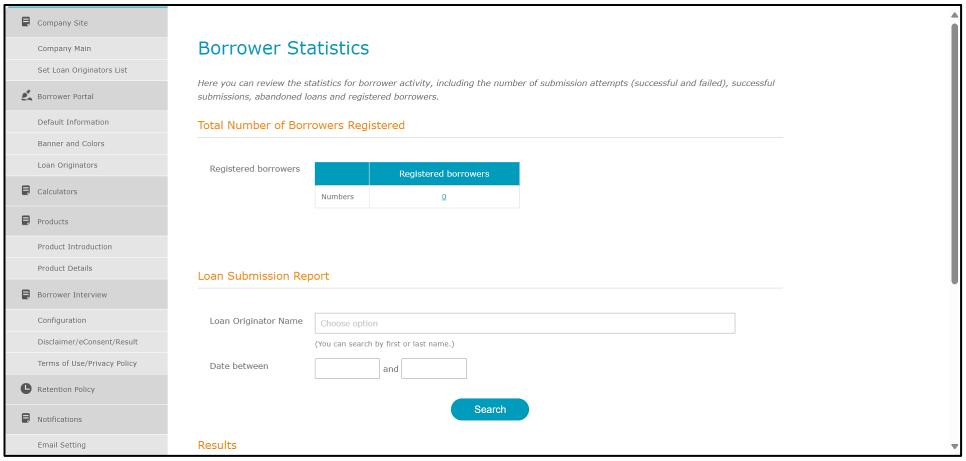
Borrower Statistics

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

Registered Borrowers

Review the Zip registered borrowers.

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

Borrower Statistics

Here you can review the statistics for borrower activity, including the number of submission attempts (successful and failed), successful submissions, abandoned loans and registered borrowers.

Total Number of Borrowers Registered

Registered borrowers

	Registered borrowers
Numbers	0

Loan Submission Report

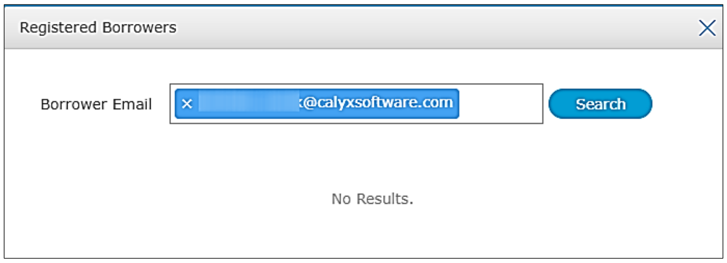
Loan Originator Name: Choose option
(You can search by first or last name.)

Date between ____ and ____

Results

Figure 580: Borrower Statistics

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



Borrower Email: × [redacted]@calyxsoftware.com

No Results.

Figure 581: Registered Borrowers

3. Click **Search** to locate a borrower when the registered borrowers appear in a list.

Loan Submission Report

Use the **Loan Submission Report** options to return a report containing the Zip submitted loans.

1. Select **Borrower Statistics**.
2. Enter the **Loan Originator Name**.
3. Enter the **Date Between** range to include in the report.
4. Click **Search**.

Note: The results display in a **Results List**.

Settings

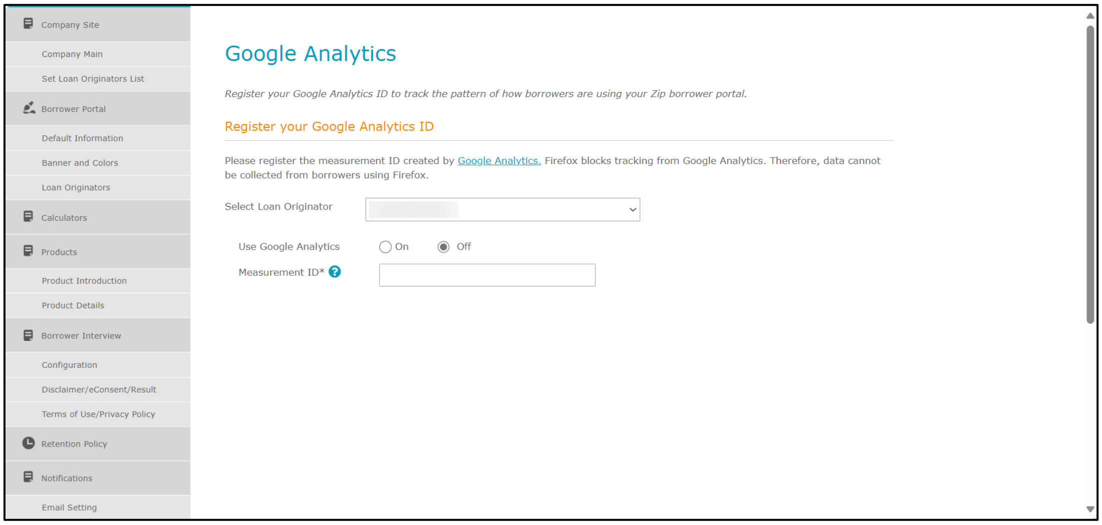
As the administrator, configure the settings for document collection and VOA (verification of asset) via the *Settings* menu.

Google Analytics

From the *Google Analytics* screen, the user can register *Google Analytics ID* to track the pattern on how borrowers use the interview portal.

To register *Google Analytics ID*:

1. Choose the **On** option.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Google Analytics

Register your Google Analytics ID to track the pattern of how borrowers are using your Zip borrower portal.

Register your Google Analytics ID

Please register the measurement ID created by Google Analytics. Firefox blocks tracking from Google Analytics. Therefore, data cannot be collected from borrowers using Firefox.

Select Loan Originator

Use Google Analytics ○ On ● Off

Measurement ID*

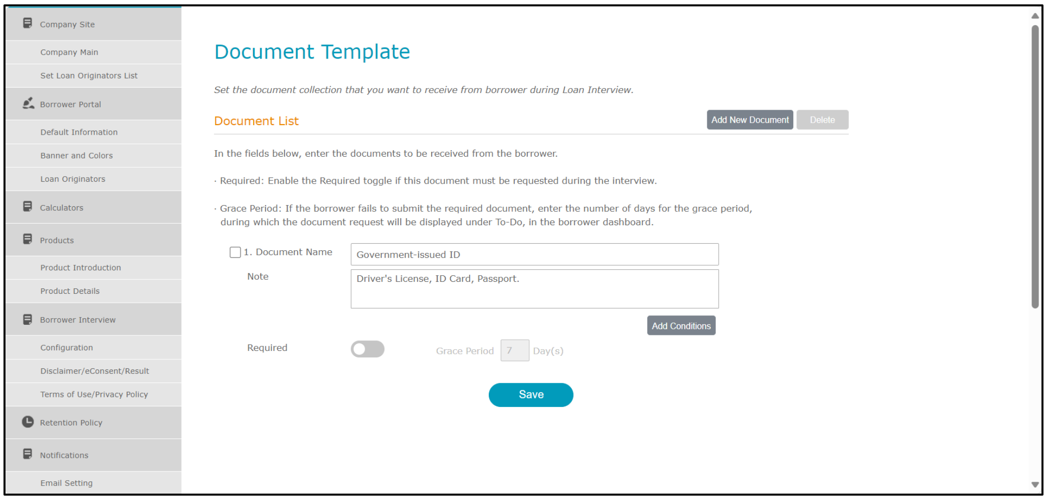
Figure 582: Google Analytics

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.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Add New Document
Delete
Add Conditions
Save

Document Template

Set the document collection that you want to receive from borrower during Loan Interview.

Document List

In the fields below, enter the documents to be received from the borrower.

· Required: Enable the Required toggle if this document must be requested during the interview.

· Grace Period: If the borrower fails to submit the required document, enter the number of days for the grace period, during which the document request will be displayed under To-Do, in the borrower dashboard.

☐ 1. Document Name: Government-issued ID

Note: Driver's License, ID Card, Passport.

Required

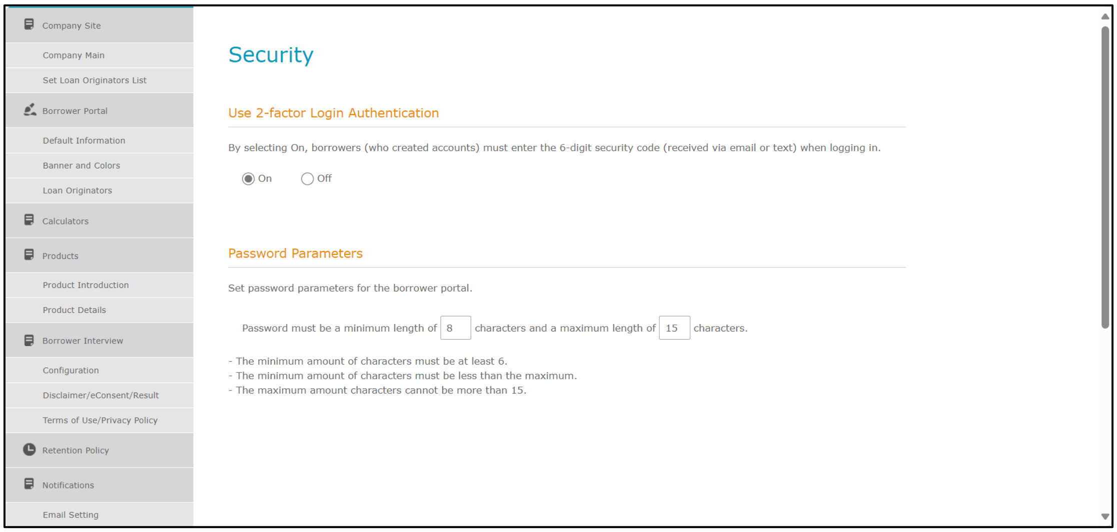
Grace Period 7 Day(s)

Figure 583: 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.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Security

Use 2-factor Login Authentication

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

● On ○ Off

Password Parameters

Set password parameters for the borrower portal.

Password must be a minimum length of 8 characters and a maximum length of 15 characters.

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

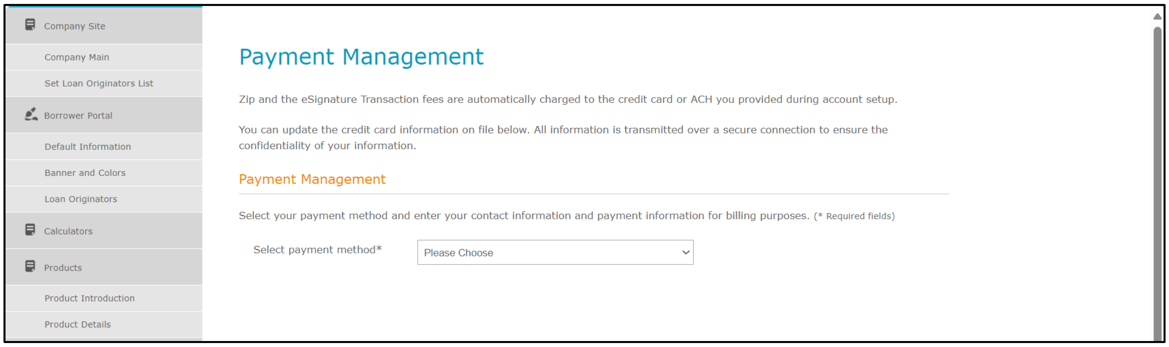
Figure 584: Security Login

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

Payment Management

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

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

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

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

Payment Management

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

Select payment method* Please Choose

Figure 585: Payment Method

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

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

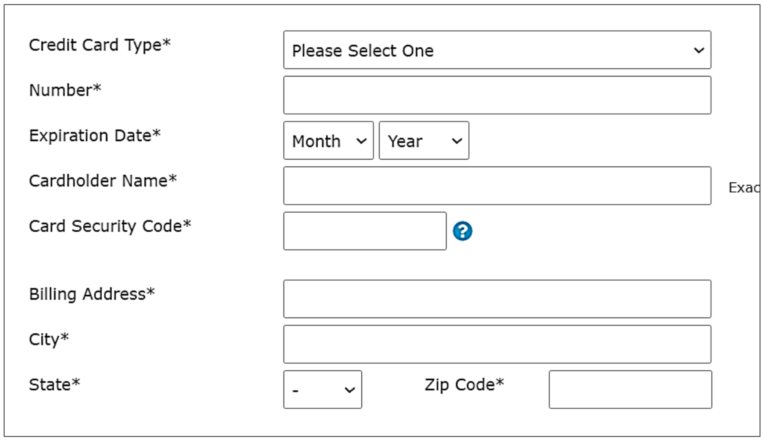
Credit Card Type*
Please Select One
Number*
Expiration Date*
Month
Year
Cardholder Name*
Exac
Card Security Code*
?
Billing Address*
City*
State*
-
Zip Code*

Figure 586: Payment Management Credit Card

4. Click **Save**.

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