



# Zenly<sup>®</sup> 3.4 SP5 User Guide



calyx

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## Change Table

The following table contains an overview of changes made to this document for the 3.4 SP 5 release of Zenly.

**Table 1: Change Table**

Version	Section Impacted	Change(s)
3.4 SP 5	<a href="#">Run Pricing</a>	Updated the steps for the Run Pricing screening due to a UI change. All users will have access to the Run Pricing button.
	<a href="#">Loan Overview</a>	Image and steps updated for the ECOA Date field.
	<a href="#">PMI/MIP/VA/USDA</a>	Added step and updated image for the Exempt from VA Funding Fee checkbox.
	<a href="#">Buydown Mortgage</a>	Added a new Type dropdown menu with the old Type dropdown menu renamed to Source of Funds.
	<a href="#">Credit Reporting</a>	Added information about hard and soft credit pulls
	<a href="#">Loan Product Advisor</a>	LPA documentation is available for up to five borrowers.

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# Chapter 1: DOCUMENT OVERVIEW

## Preface

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

See the following table for product assistance details.

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

**Table 2: Product Assistance**

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

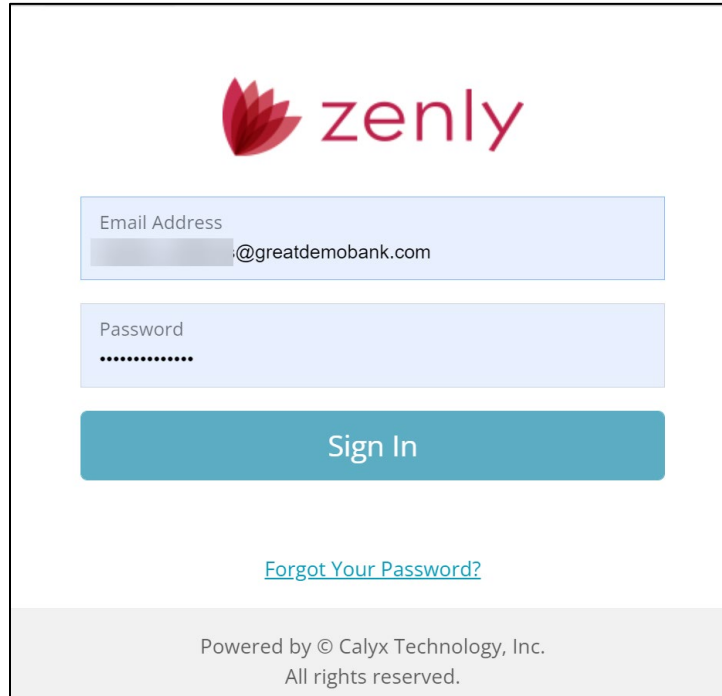
## Documentation Accessibility

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**.



**Figure 1: Zenly Log In**

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

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

## Forgot Password (Request Password Reset)

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

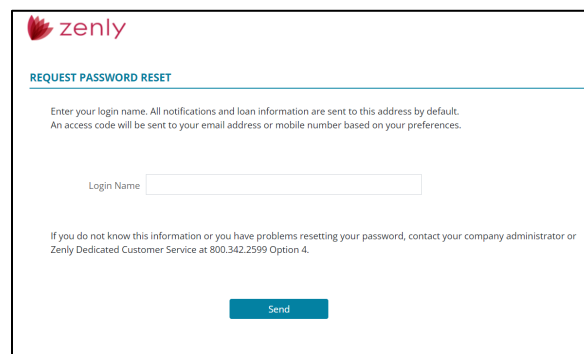
To change the password:

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



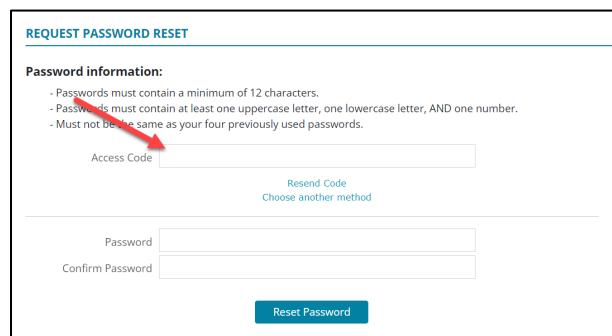
**Figure 2: Forgot Your Password?**

2. Enter the **Login Name**.



**Figure 3: Request Password Request**

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



**Figure 4: Access Code**

**Note:** *Choose another method* allows the user to send the password request through a different method. See [User Information](#).

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

## Mobile Access

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

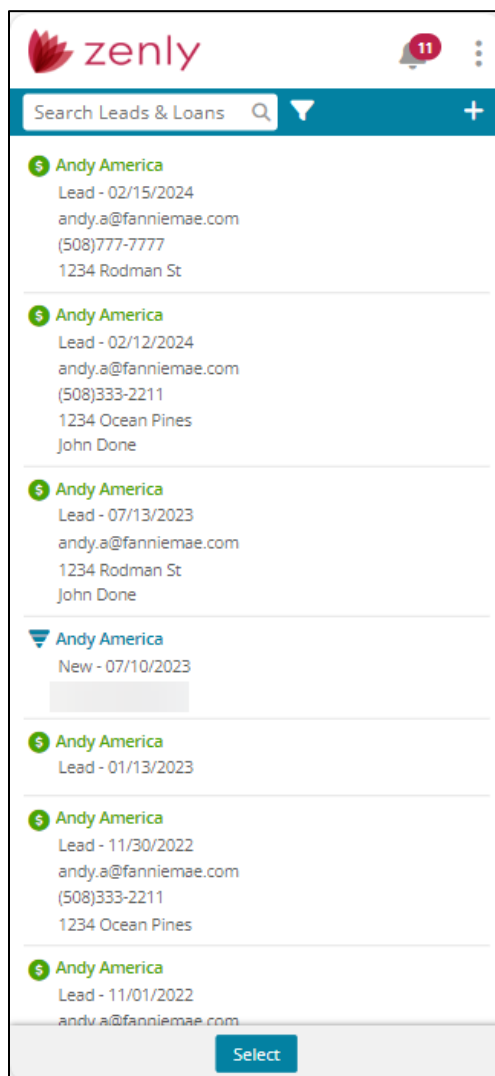


Figure 5: Zenly Mobile View

## Home Screen (Mobile)

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

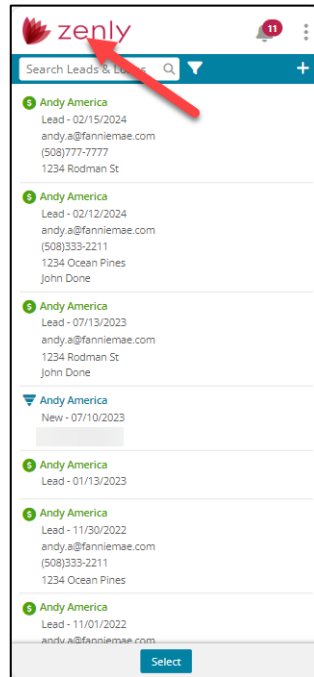


Figure 6: Home Screen (Mobile)

## User Profile for Mobile Users

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

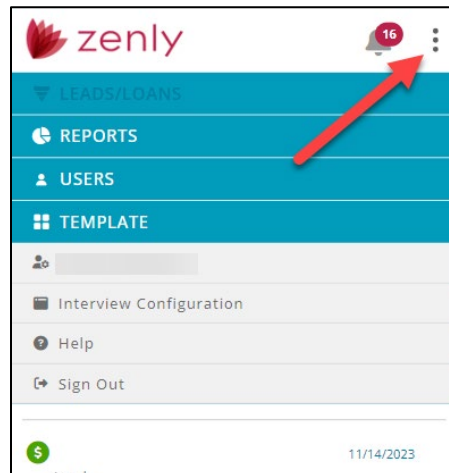













Figure: User Profile (Mobile)

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

## Zenly Mobile Icons

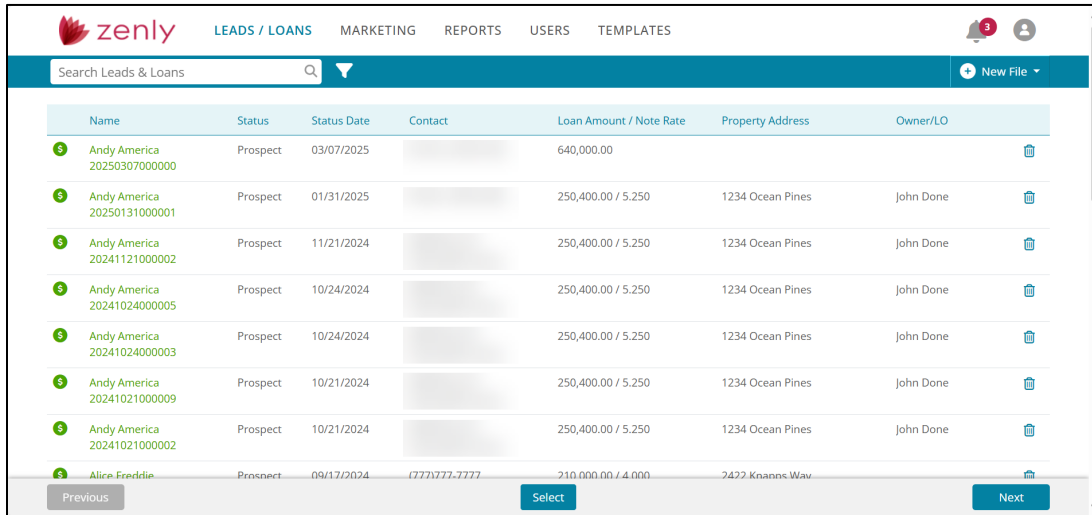
**Table 3: Zenly Home Screen Icons**

Icons	Function
	Tapping the icon allows the user to return to the Zenly <i>Home</i> screen.
	Tapping on the <b>Select</b> button allows the user to choose files to delete or archive.
	The <b>Alerts</b> icon displays unread notifications. Select the icon to view notifications.
	Tap on the <b>Main Menu</b> button to access the main menu. The <i>User Profile</i> , <i>Interview Portal</i> , <i>Settings</i> , <i>Reports</i> , <i>Users</i> , and <i>Template</i> screens are accessed in the main menu.
	Tap on the <b>Expand</b> (chevron) icon to expand the table to view the entries.
	Tapping on the <b>Filter</b> icon allows the user to filter between Lead, Loan, and Archived files.
	The <b>New File</b> icon allows the user to create new loans or lead files.
	Tap on the <b>Add</b> button to insert an entry to a table.
	Tapping on this button displays the <b>Summary Info</b> popup screen (Leads Only).
	Tap on the <b>Primary Dropdown Menu</b> button to navigate throughout other Loan screens.
	Tap on the <b>Secondary Dropdown Menu</b> button to navigate within the Loan screen.

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

## Chapter 2: ZENLY HOME SCREEN

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



Name	Status	Status Date	Contact	Loan Amount / Note Rate	Property Address	Owner/LO
Andy America 20250307000000	Prospect	03/07/2025		640,000.00		
Andy America 20250131000001	Prospect	01/31/2025		250,400.00 / 5.250	1234 Ocean Pines	John Done
Andy America 20241121000002	Prospect	11/21/2024		250,400.00 / 5.250	1234 Ocean Pines	John Done
Andy America 20241024000005	Prospect	10/24/2024		250,400.00 / 5.250	1234 Ocean Pines	John Done
Andy America 20241024000003	Prospect	10/24/2024		250,400.00 / 5.250	1234 Ocean Pines	John Done
Andy America 20241021000009	Prospect	10/21/2024		250,400.00 / 5.250	1234 Ocean Pines	John Done
Andy America 20241021000002	Prospect	10/21/2024		250,400.00 / 5.250	1234 Ocean Pines	John Done
Alice Freddie	Prospect	09/17/2024	(777)777-7777	210,000.00 / 4.000	2422 Knapps Way	

Figure 7: Zenly Main Page

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

Icons help distinguish a *Lead* from a *Loan*. See [Figure 8](#).

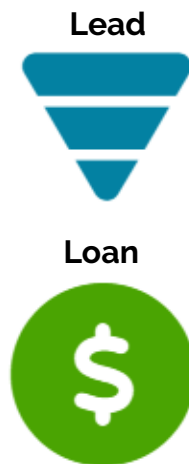



Figure 8: Home Table Icons

## Filtering

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

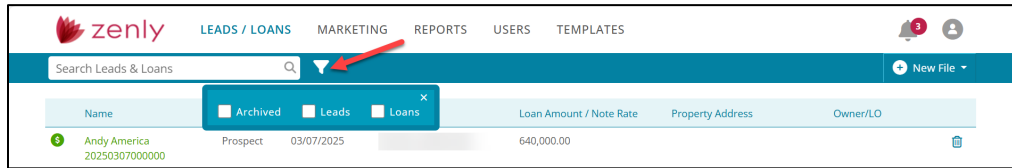


Figure 9: Filtering

## Copy File

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

To copy a file:

1. Click the **Select** button.

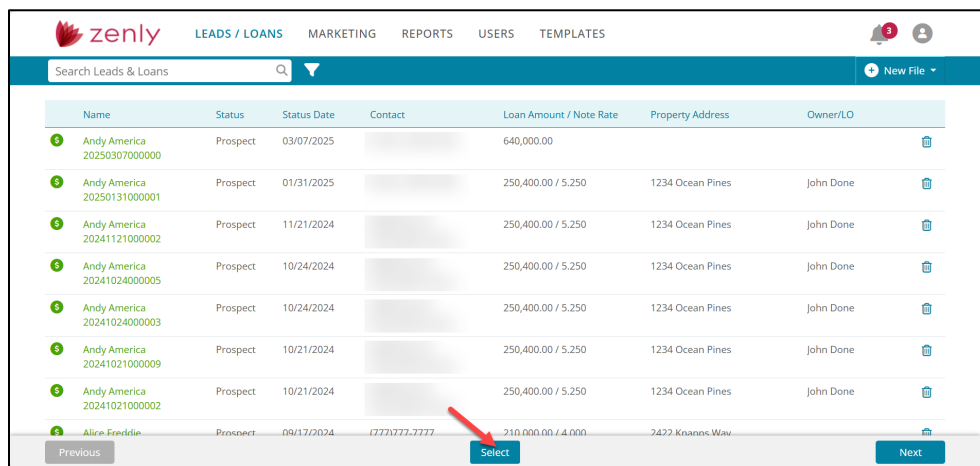


Figure 10: File Select

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

3. Select the **Copy** button.

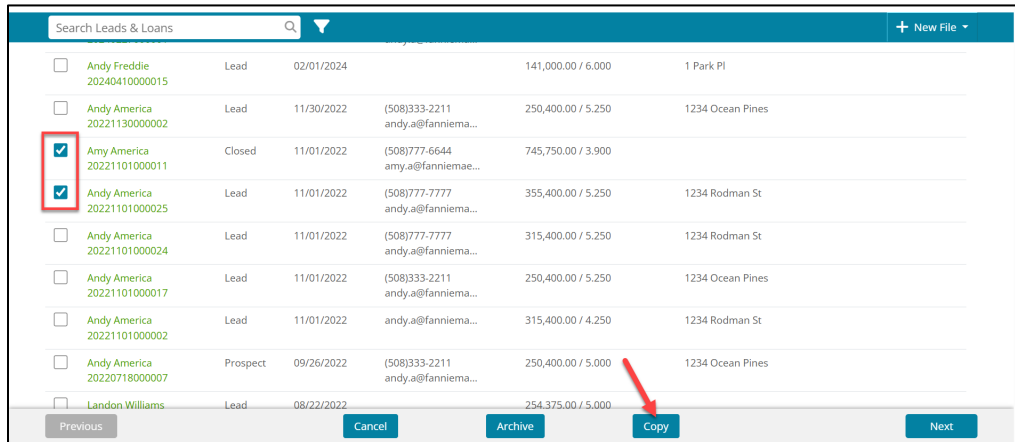


Figure 11: Copy Button

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

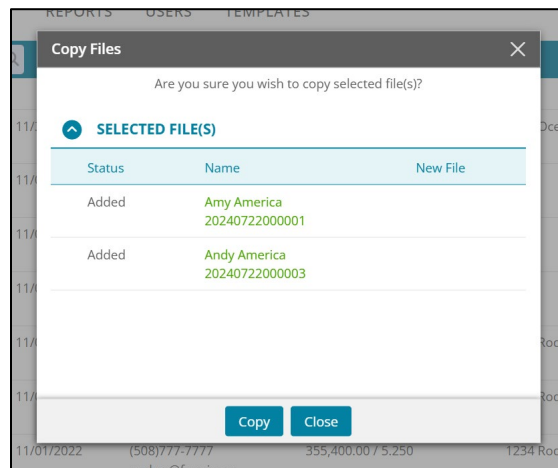


Figure 12: Copy Files Dialog

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

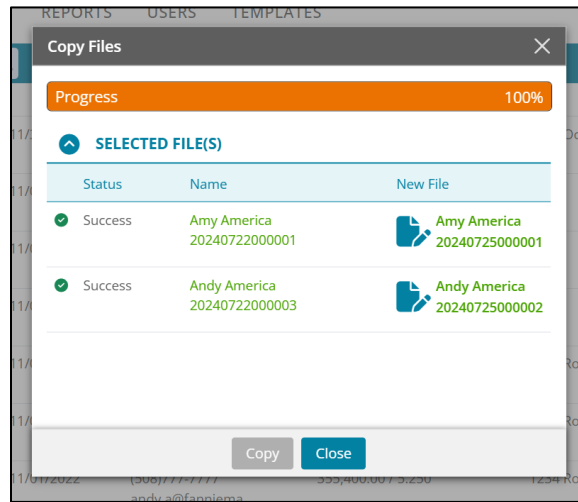


Figure 13: Copy Files (Complete)

## Archiving Files

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

To archive a file:

- Click on the **Select** button. See [Figure 10](#).
- Select the desired files.
- Select the **Archive** button.

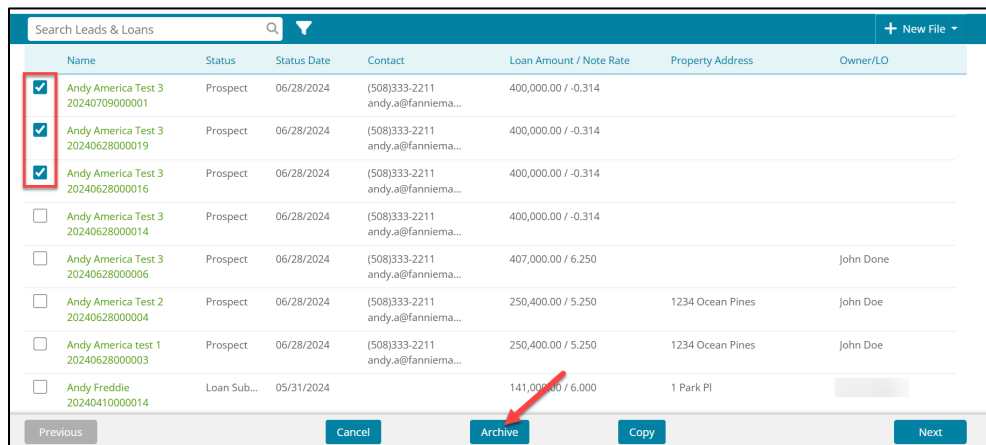


Figure 14: Archiving Files

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

## Viewing Archived Files

Use the *Filter* function to view archived files.

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

To view the archived files:

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

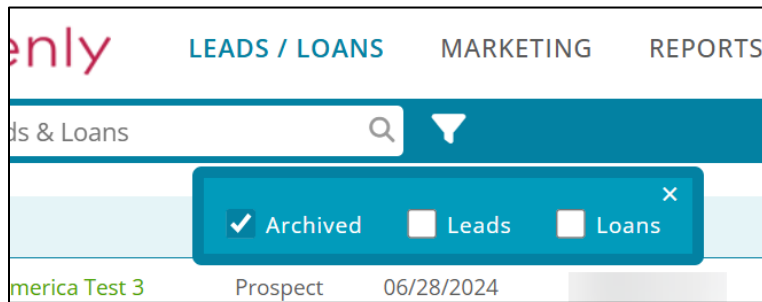



Figure 15: Viewing Archived Files

2. Select **Archived**.

## Reactivating Archived Files

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

To reactivate an archived file:

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

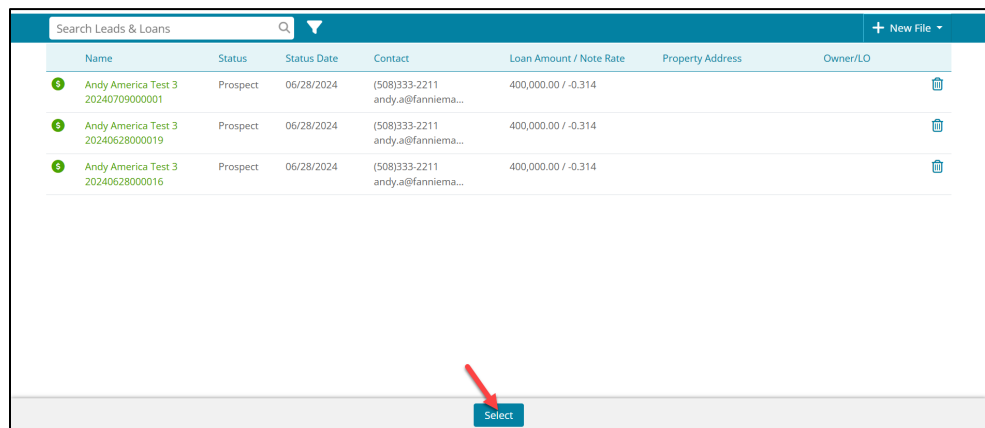


Figure 16: Select Button

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

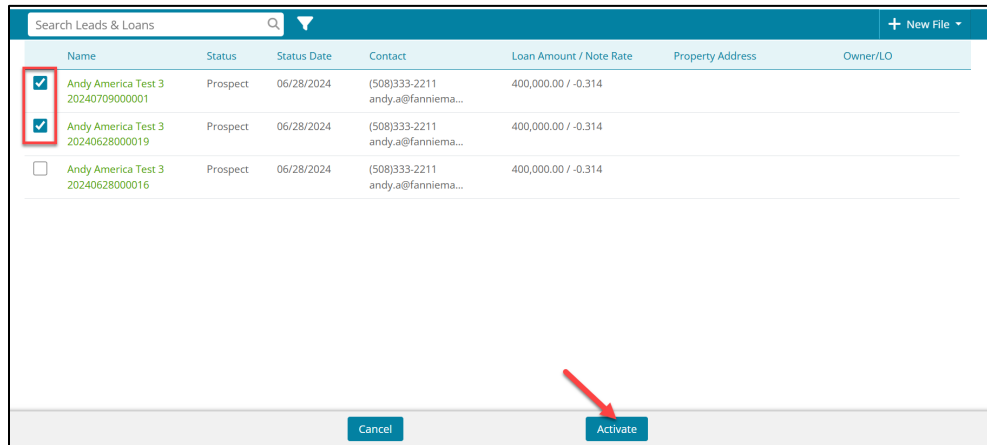



Figure 17: Activate Button

## Deleting Files

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

To delete files:

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

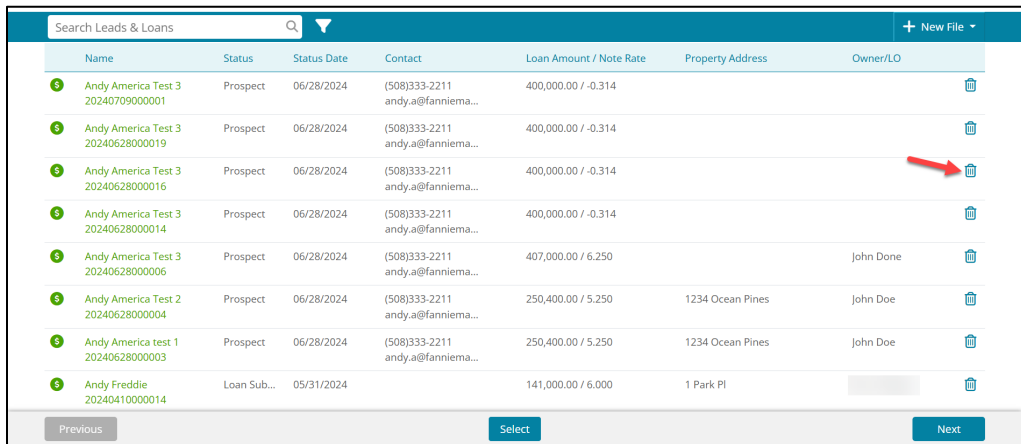


Figure 18: Selecting Files (Deleting)

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

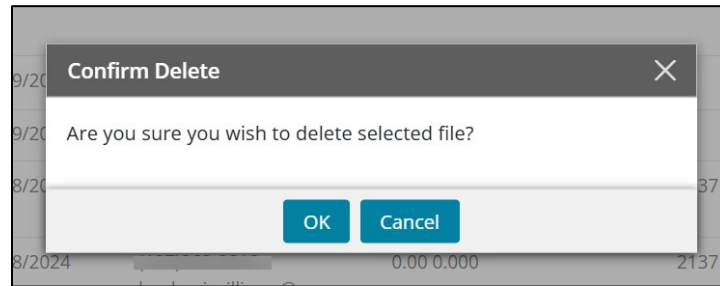


Figure 19: Confirm Delete File

## User Profile

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

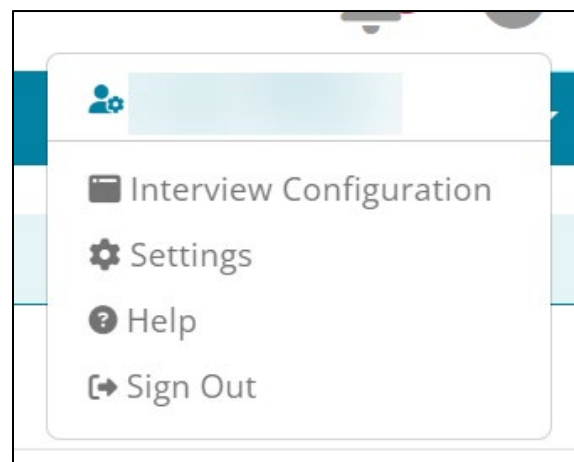


Figure 20: User Profile

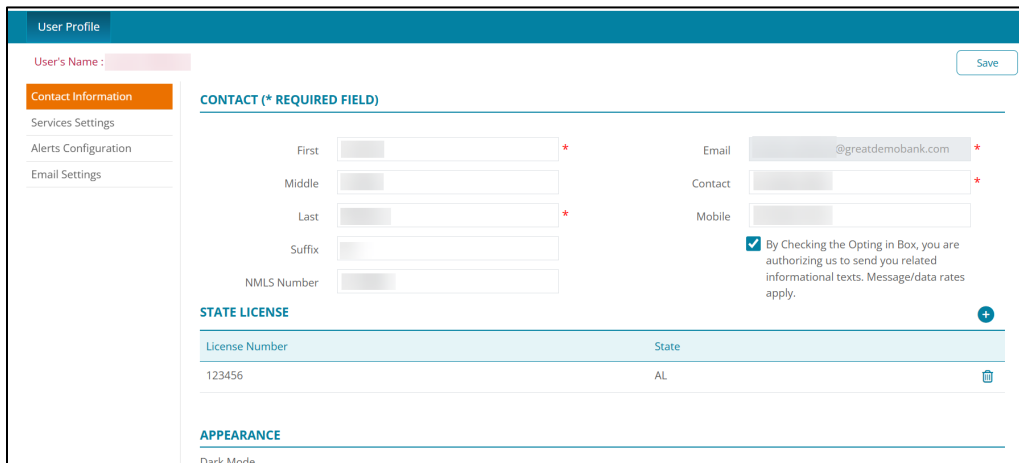
## Contact Information

Set the user contact information and state licensing options.

To add *User Profile* information.

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

2. Click on the profile name.



The screenshot shows the 'User Profile' page. On the left is a sidebar with 'Contact Information' selected. The main area is titled 'CONTACT (\* REQUIRED FIELD)'. It contains several input fields: First, Middle, Last, Suffix, NMLS Number, Email (pre-filled with '@greatdemobank.com'), Contact, and Mobile. Red asterisks indicate required fields. Below this is the 'STATE LICENSE' section with a table showing a license number '123456' and state 'AL'. At the bottom is the 'APPEARANCE' section with a 'Dark Mode' toggle.

Figure 21: Loan Originator Contact Information

**Note:** Asterisks indicate required fields.

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

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

## State License

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

To add a license:

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

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

## Appearance

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

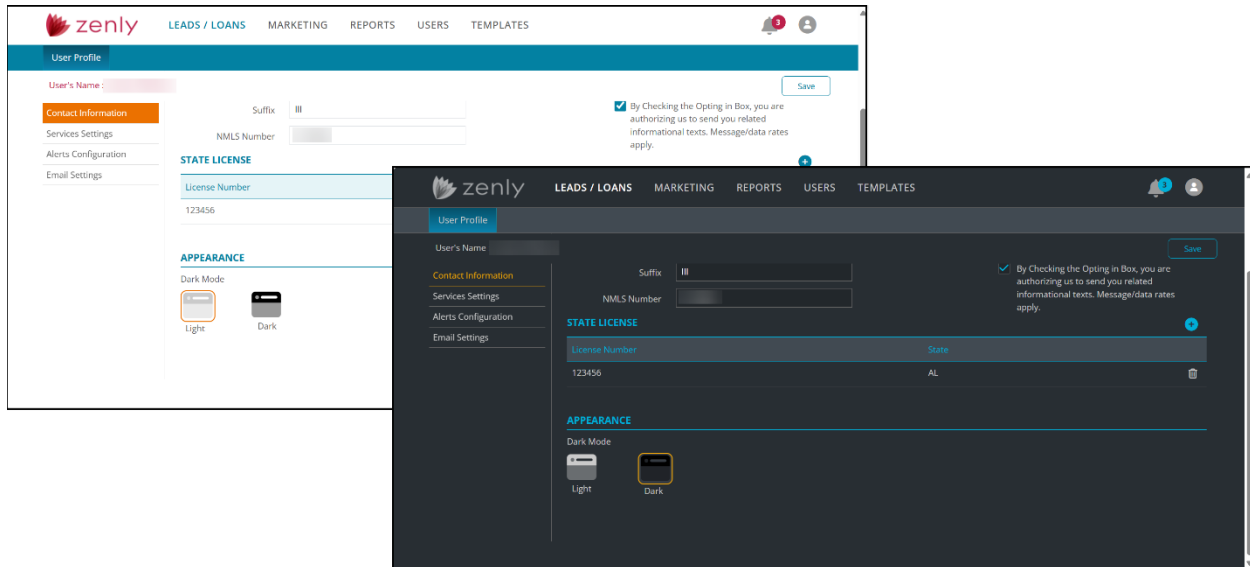


Figure 22: Dark/Light Modes

## Services Settings

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

1. Select **Services Settings**.

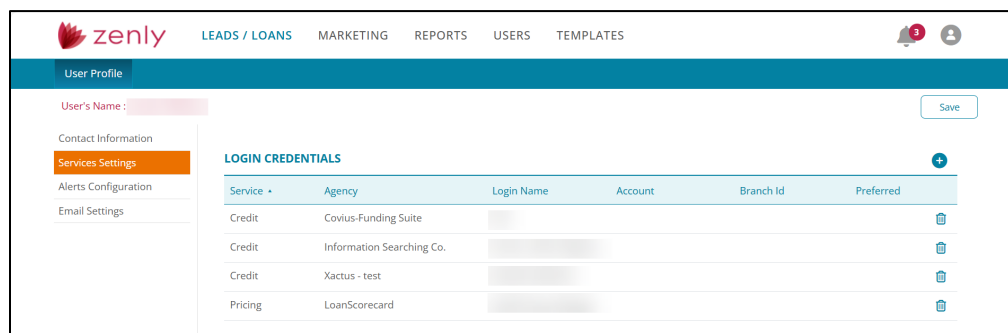
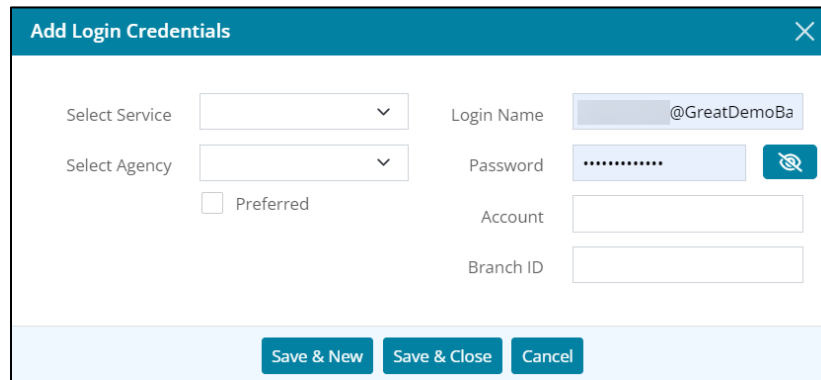


Figure 23: Add Login Credentials

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

3. Select the appropriate **Service**.



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

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

**Figure 24 Add Login Credentials Dialog**

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

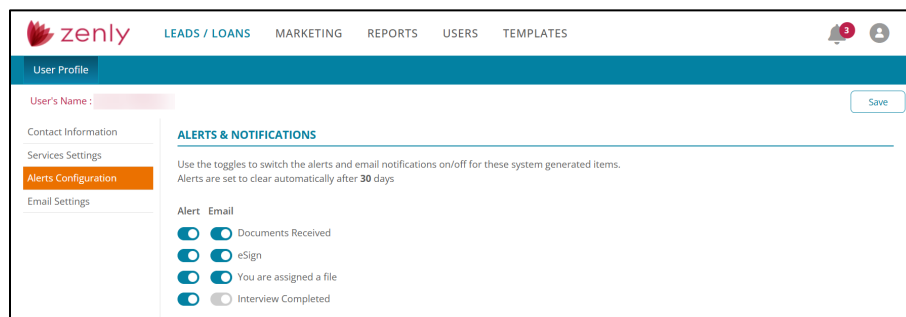
**Note:** The *Fannie Mae* fields only appear for credit vendors that require different authentication credentials for Fannie Mae vendors.

12. Click **Save & Close**.

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

## Alerts Configuration

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



The screenshot shows the "Alerts Configuration" section within a user profile. It includes a "Save" button and a list of alerts with toggle switches:

- Alert:** Documents Received (Toggle: ON)
- Alert:** eSign (Toggle: ON)
- Alert:** You are assigned a file (Toggle: ON)
- Alert:** Interview Completed (Toggle: OFF)

**Figure 25: Alerts Configuration**

## Configuring Email Settings (User Profile)

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

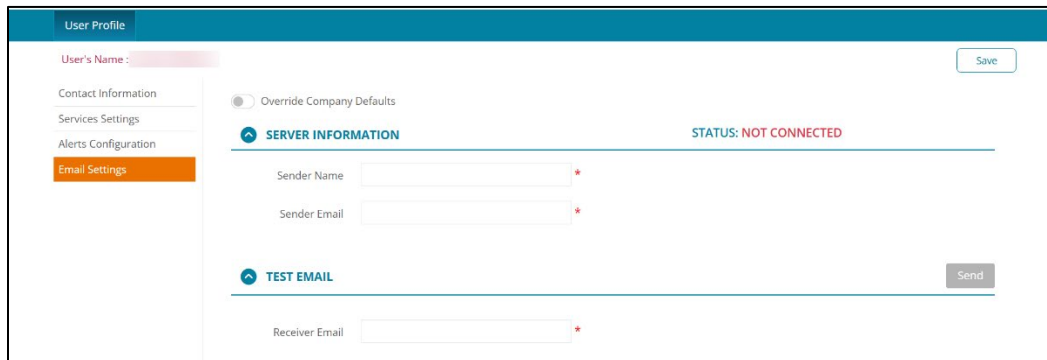


Figure 26: Email Settings

To override the company's default email settings:

1. Select the Username from the **User Profile** menu.
2. Select **Email Settings**.
3. To enable the override, select the **Override Company Defaults** toggle.
4. For *Server Information*, enter the desired **Sender Name**.
5. Enter the desired **Sender Email**.
6. Click **Save**.

### Test Email

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

## Accessing the Interview Portal

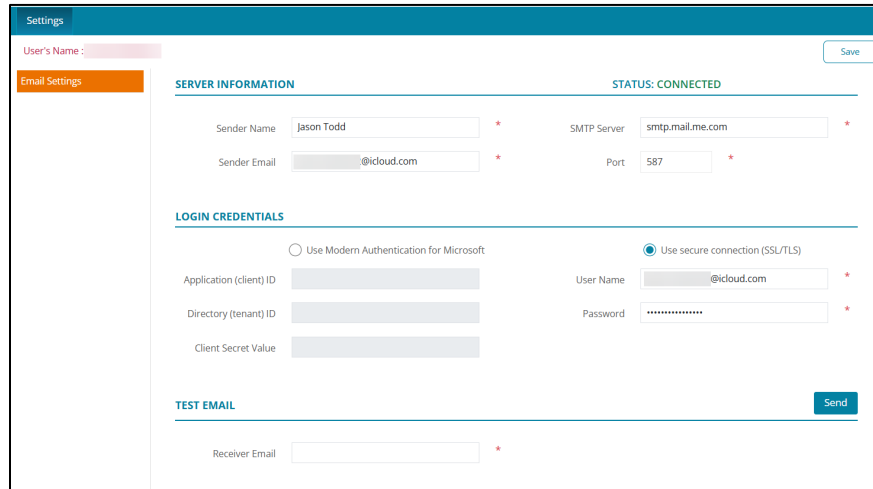
Use the *User Profile* to access the *Interview Portal* and the *User Profile settings*. See [Chapter 8: Zip](#) for more information.

## Settings

Settings contain the option to configure email settings.

## Global Email Settings

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



**Figure 27: Email Settings**

To open the *Global Email Settings* screen:

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

10. To test the connection, enter an email address.

## Server Information

Use these fields to add the name and server port.

**Sender Name:** Enter the name of the email account.

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

**SMTP Server:** Use the chosen email service provider's server name. See [SMTP Server Examples](#).

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

## Login Credentials

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

### *Modern Authentication for Microsoft*

For Modern Authentication for Microsoft:

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

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

## Locating Azure IDs

To locate the required IDs:

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

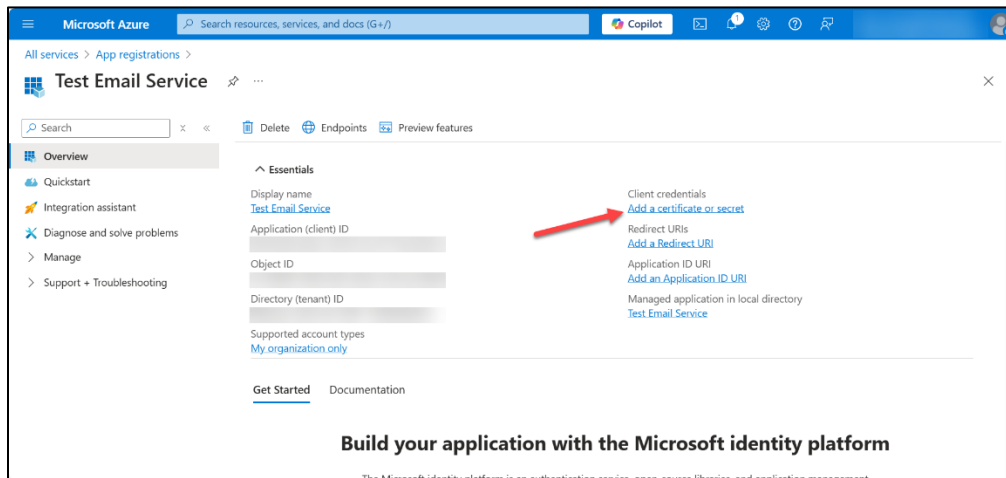


Figure 28: Login Credentials IDs

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

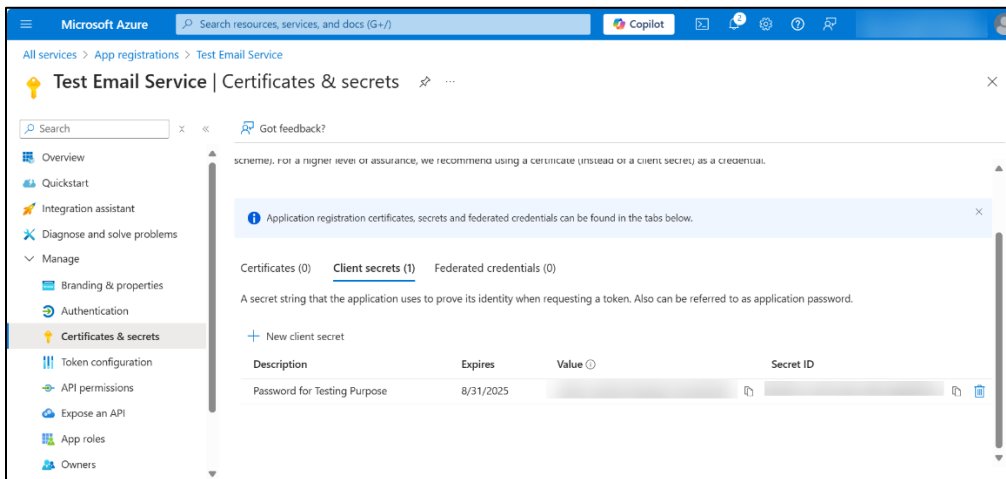


Figure 29: Certificates & Secrets

### Secure Connection (SSL/TLS)

For a secure connection:

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

## Test Email

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

## SMTP Server Examples

The following table contains SMTP server information.

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

## White Labeling

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

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

To open the *Business Configuration* screen:

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

2. Select **Settings** ⚙️.

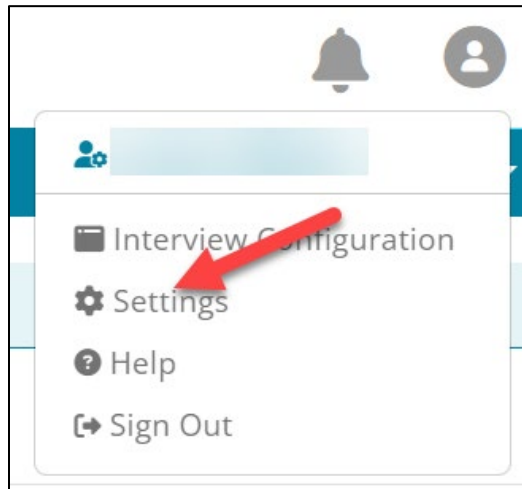


Figure 30: User Profile Settings

## Web Address

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

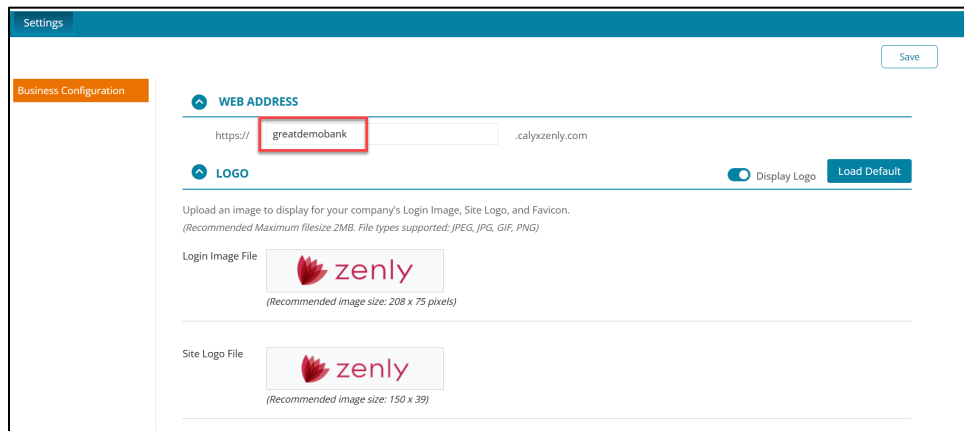


Figure 31: Web Address

## Logo

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

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

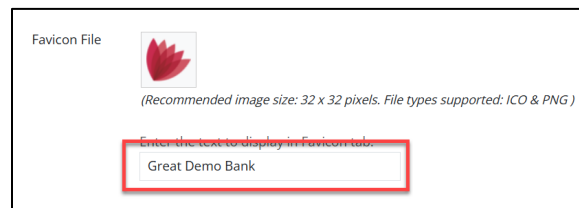
To change the image (from desktop):

1. Select the box associated with the desired location.



**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.



**Figure 33: Favicon Text**

5. Click **Save**.

## Display Logo Toggle

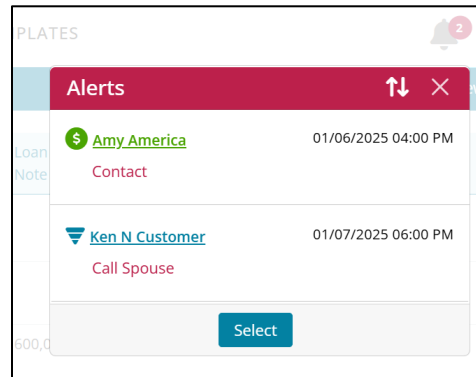
Use the *Display Logo* toggle to hide or show all the logos in Zenly.

## Load Default Button

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

## Alerts

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



**Figure 34: Alerts**

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

To clear an alert:

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


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

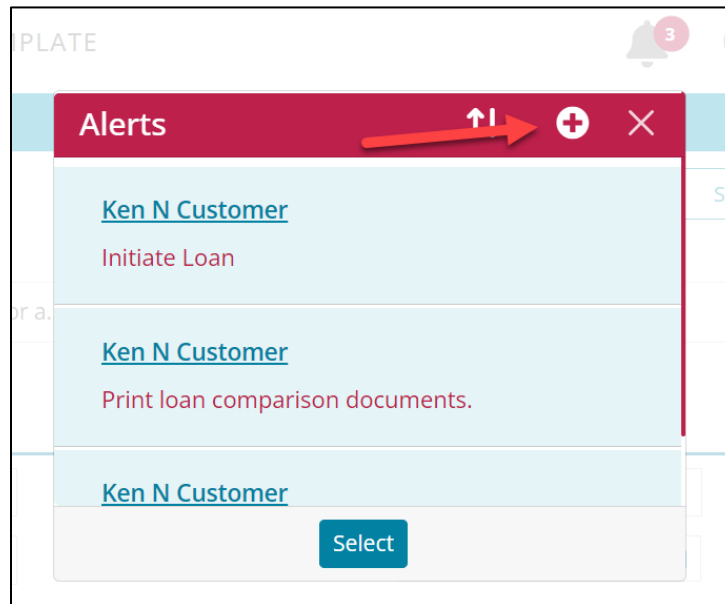
## Creating an Alert

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

To create an alert:

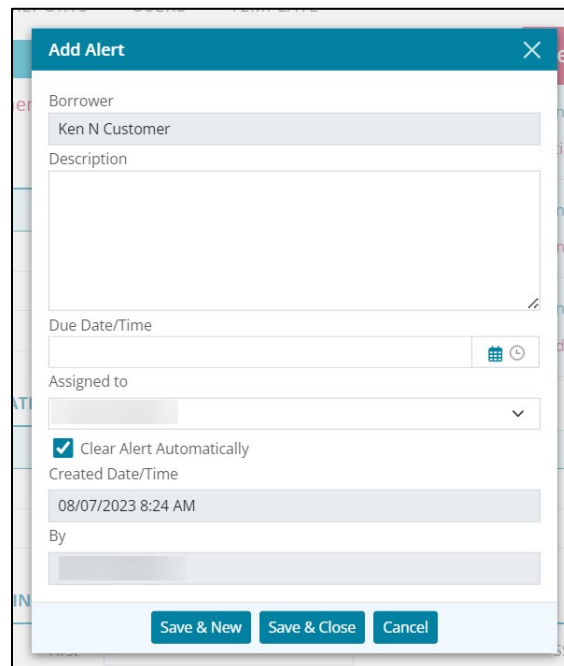
1. Select the desired **Lead/Loan** file.
2. Select the **Alerts**  icon.

3. Select the **Add**  icon.



**Figure 35: Add Alerts**

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



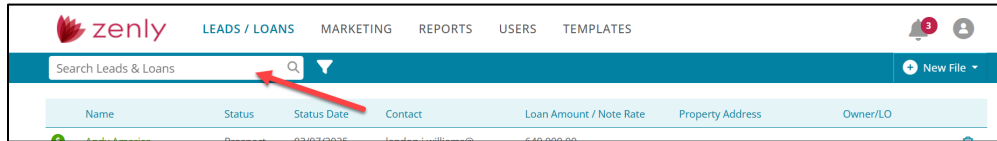
**Figure 36: Add Alert Dialog**

## Leads/Loan Search

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

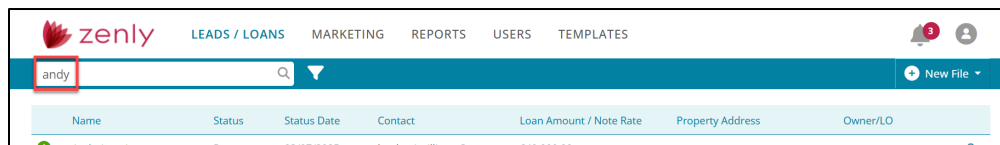
**Note:** Zenly allows partial text searches.

1. Enter the **Search** criteria.



**Figure 37: Loan Search**

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

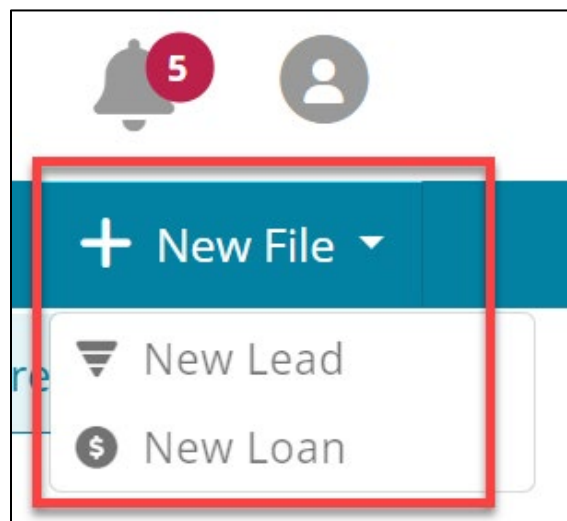


**Figure 38: Search Results**

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

## New File

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



**Figure 39: New File**

## Chapter 3: LEADS

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

### Creating a New Lead

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

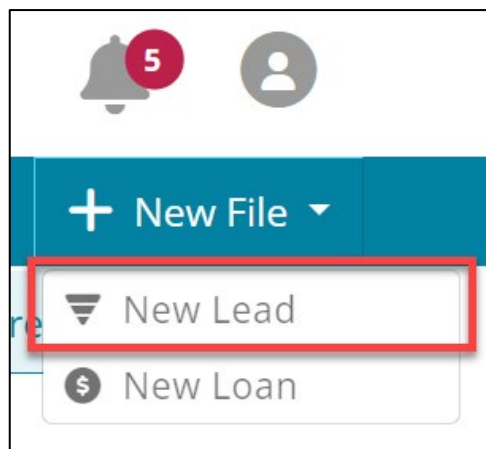


Figure 40: Creating a New Lead

### Lead Status

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

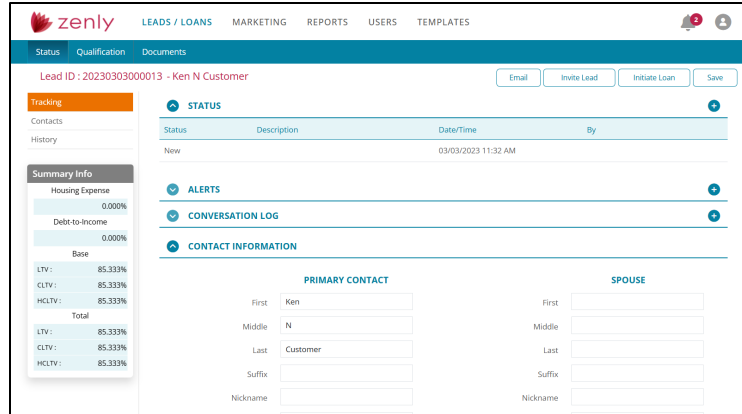


Figure 41: Lead Status

## 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*.

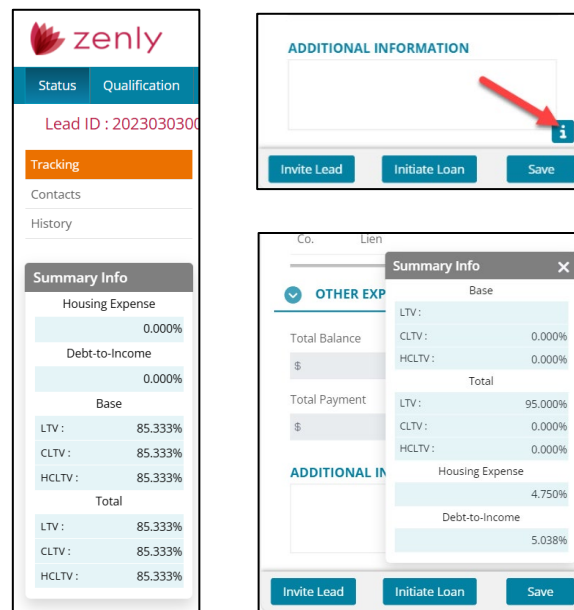


Figure 42: Summary Info (Desktop/Mobile)

## 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

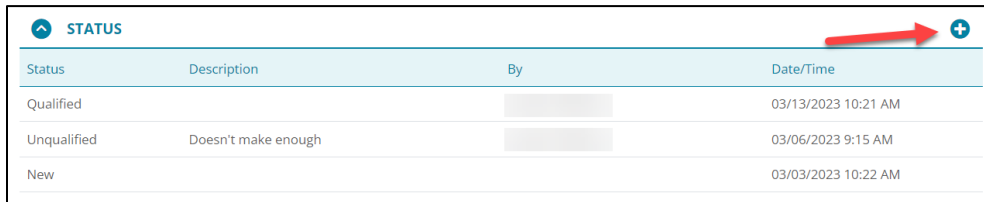
The user can create additional statuses by using the *Template* > [Dropdown Lists](#) screen.

### 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:

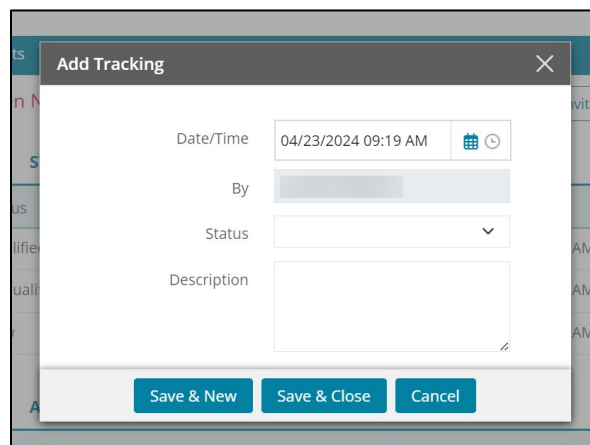
1. Expand  the **Status** table.
2. Click on the **Add**  button.





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

Figure 43: Add Status

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



**Add Tracking** ✕

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

By:

Status:

Description:

Figure 44: Add Tracking

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

### Editing Lead Status

To edit a status entry:

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

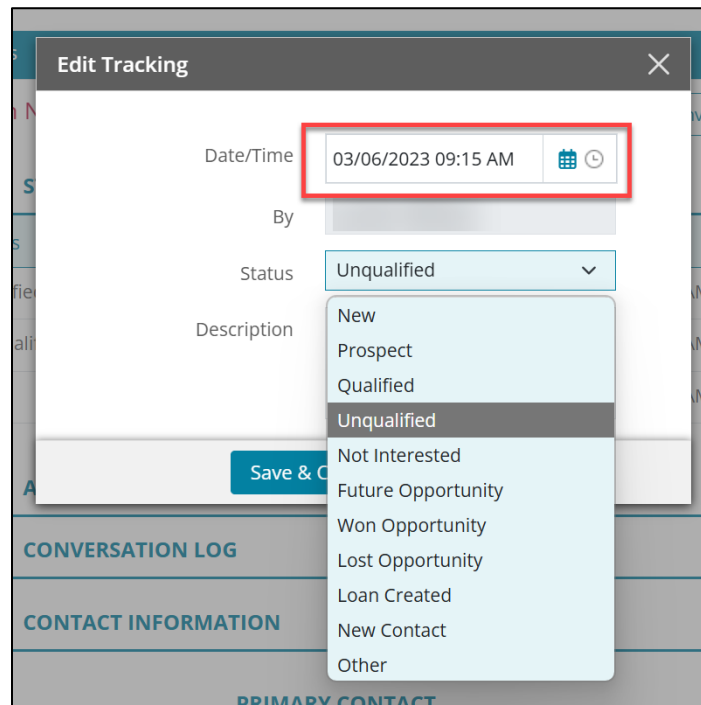
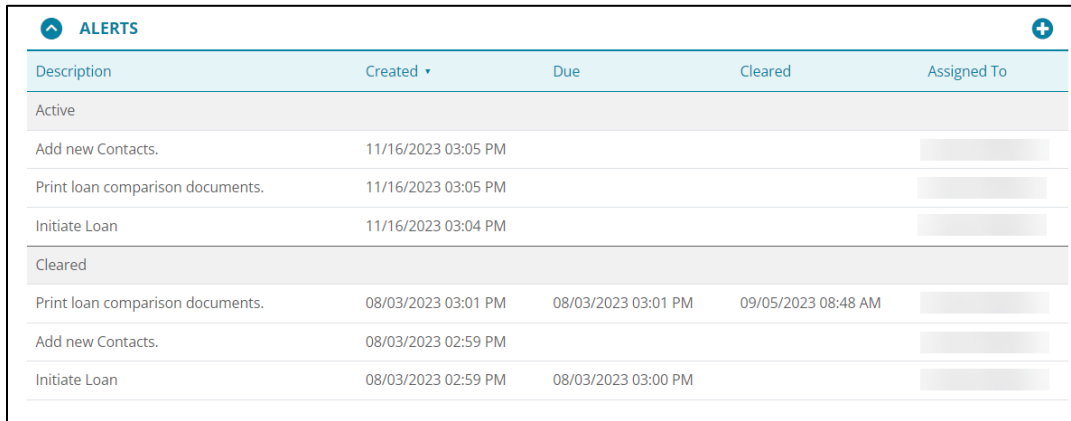


Figure 45: Edit Status

## Alerts (Leads)

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



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

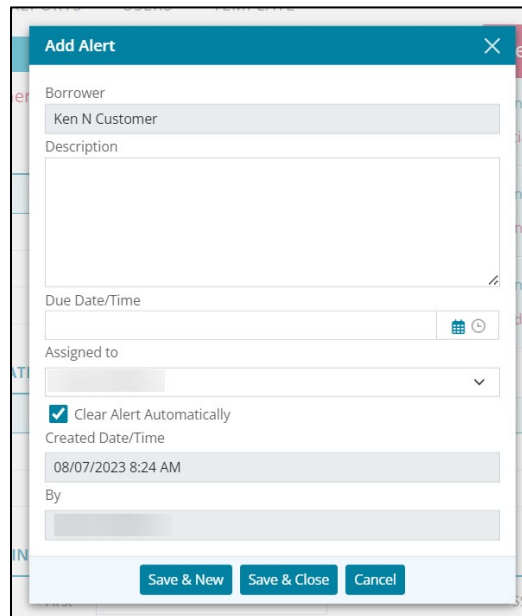
Figure 46: Alerts (Leads)

**Note:** Alerts CANNOT be deleted.

### Add Alerts

To add an alert for the lead:

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



**Add Alert** ✕

Borrower  
Ken N Customer

Description

Due Date/Time  
 📅 ⌚

Assigned to  
 ▼

Clear Alert Automatically

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

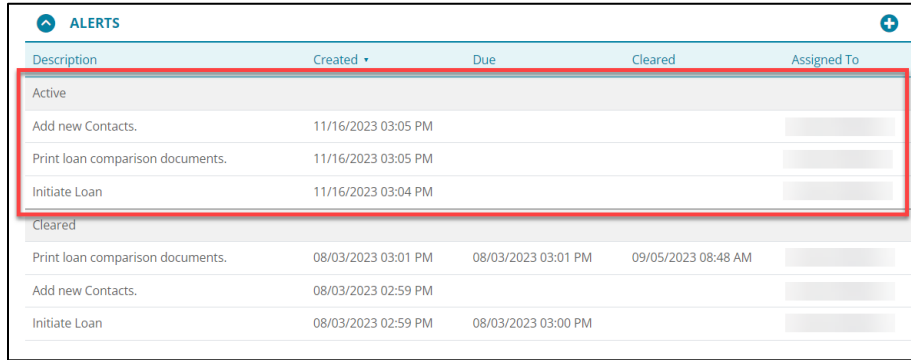
By

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

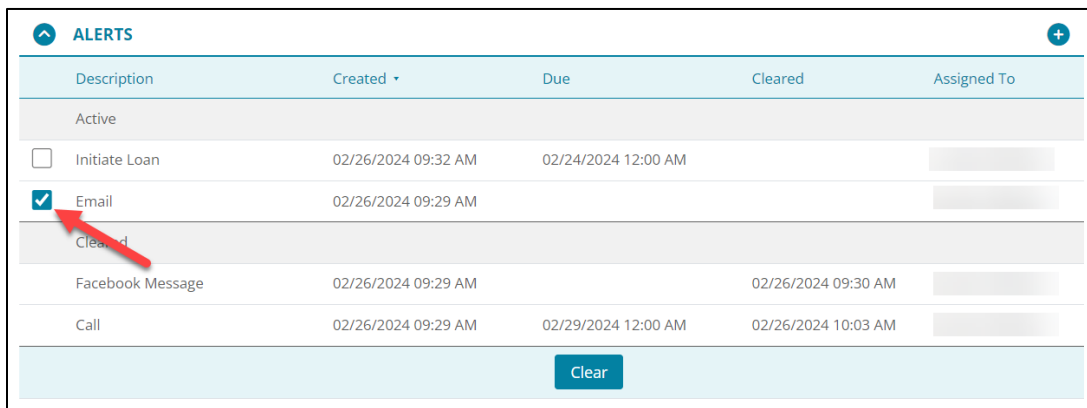
Figure 48: Edit Active Alerts

### Clearing Alerts

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

To clear an alert:

1. Select the checkbox for the undesired alert.



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

**Clear**

Figure 49: Clear Alerts

2. Select the **Clear** button.


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

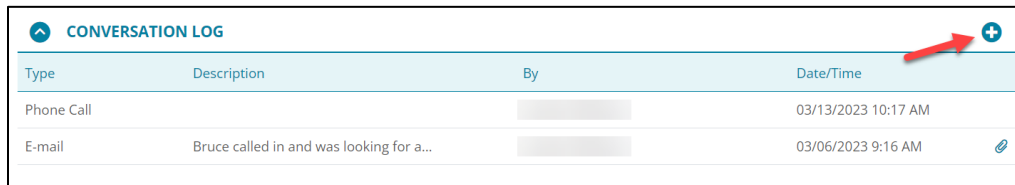
## Conversation Log (Leads)

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

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

To add an entry:

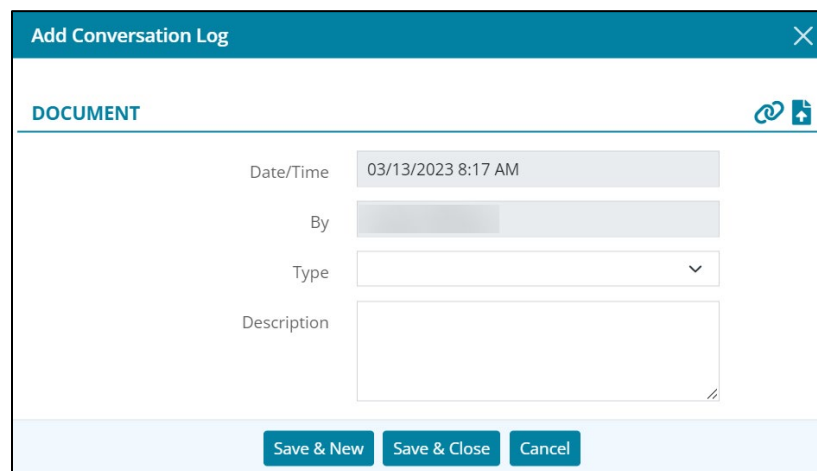
1. Expand  the **Conversation Log** table.
2. Select the **Add**  button.



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



Figure 50: Add Conversation Log

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



**Add Conversation Log** ✕

---

**DOCUMENT**  

Date/Time:

By:

Type:

Description:

Figure 51: Add Conversation Log Dialog

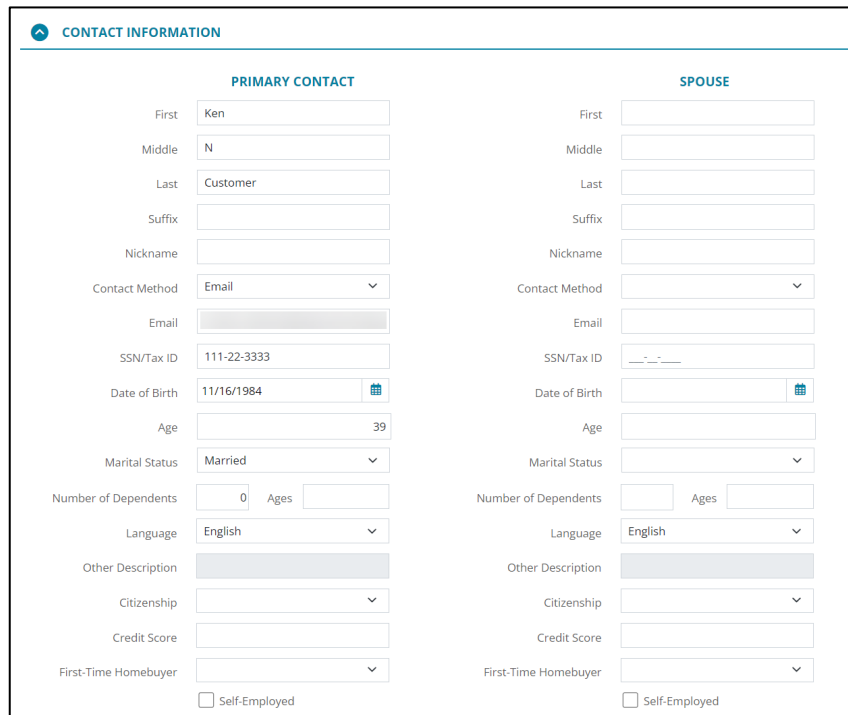
4. If needed, select the **Upload PDF** icon to upload a pdf document into the *Conversation Log* entry.
5. Select an option from the **Type** dropdown menu.
6. If needed, add a **Description**.
7. Click **Save & Close** or **Save & New**.

## 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.



The screenshot shows a form titled "CONTACT INFORMATION" with two columns: "PRIMARY CONTACT" and "SPOUSE". Each column contains the following fields:

- First: Text input (Primary: Ken, Spouse: empty)
- Middle: Text input (Primary: N, Spouse: empty)
- Last: Text input (Primary: Customer, Spouse: empty)
- Suffix: Text input (Primary: empty, Spouse: empty)
- Nickname: Text input (Primary: empty, Spouse: empty)
- Contact Method: Dropdown menu (Primary: Email, Spouse: empty)
- Email: Text input (Primary: masked, Spouse: empty)
- SSN/Tax ID: Text input (Primary: 111-22-3333, Spouse: masked)
- Date of Birth: Text input with calendar icon (Primary: 11/16/1984, Spouse: empty)
- Age: Text input (Primary: 39, Spouse: empty)
- Marital Status: Dropdown menu (Primary: Married, Spouse: empty)
- Number of Dependents: Text input (Primary: 0, Spouse: empty) and Ages: Text input (Primary: empty, Spouse: empty)
- Language: Dropdown menu (Primary: English, Spouse: English)
- Other Description: Text input (Primary: masked, Spouse: masked)
- Citizenship: Dropdown menu (Primary: empty, Spouse: empty)
- Credit Score: Text input (Primary: empty, Spouse: empty)
- First-Time Homebuyer: Dropdown menu (Primary: empty, Spouse: empty)

At the bottom of each column, there is a checkbox labeled "Self-Employed".

Figure 52: Contact Information

3. If needed, add the **Middle** name.
4. If needed, add a **Suffix**.
5. Add a **Nickname** if applicable.
6. If needed, add the lead's **Email Address**.
7. Select the lead's preferred **Contact Method**.
8. Add **SSN/Tax ID** of the Lead.
9. Enter **Date of Birth**.  
*Age* will populate automatically.
10. Enter **Martial Status**.
11. Enter the **Number of Dependents** and the **Ages** if applicable (Ex. 2.5).
12. Enter the Lead's desired **Language**.

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

13. Select the lead's **Citizenship** status.
14. Enter the lead's **Credit Score**.
15. Select whether the lead is a **First-Time Homebuyer**.
16. Enter the **Spouse's** information if applicable.

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

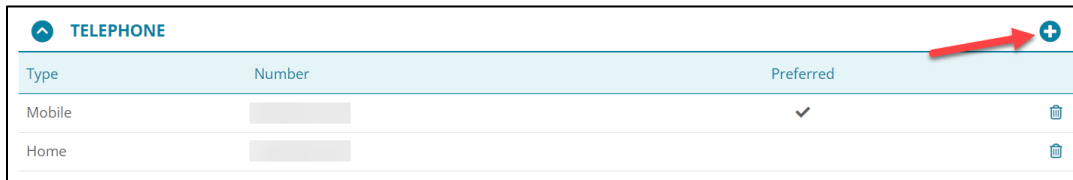
## Telephone (Leads)

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

### Adding a Telephone Number

To add a *Telephone* number:

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




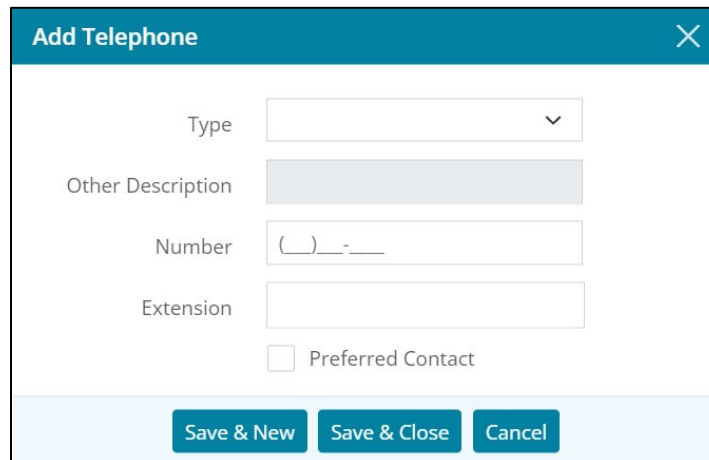
TELEPHONE 		
Type	Number	Preferred
Mobile	<input type="text"/>	<input checked="" type="checkbox"/>
Home	<input type="text"/>	<input type="checkbox"/>

Figure 53: Add Telephone

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



Add Telephone
✕

Type

Other Description

Number

Extension

Preferred Contact


Save & New
Save & Close
Cancel


Figure 54: Add Telephone Dialog

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

### Editing a Telephone Number

To edit a *Telephone* number:

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




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

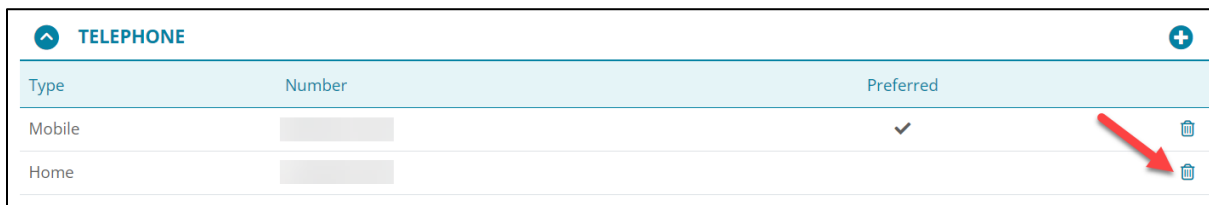
Figure 55: Edit Telephone

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.



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

Figure 56: Delete Telephone Number

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

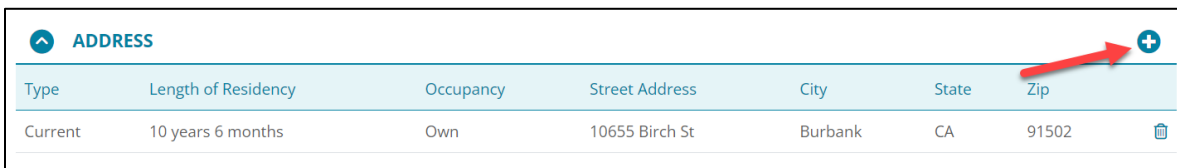
### Address (Leads)

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.



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.

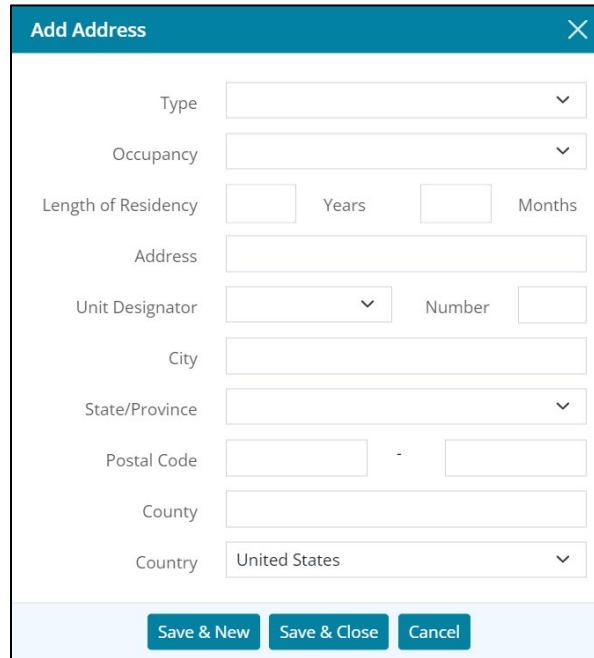



Figure 58: Add Address Dialog

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


### Editing an Address

To edit an *Address*:

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

### Delete an Address

To delete an *Address*:

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

### Loan Information (Leads)

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

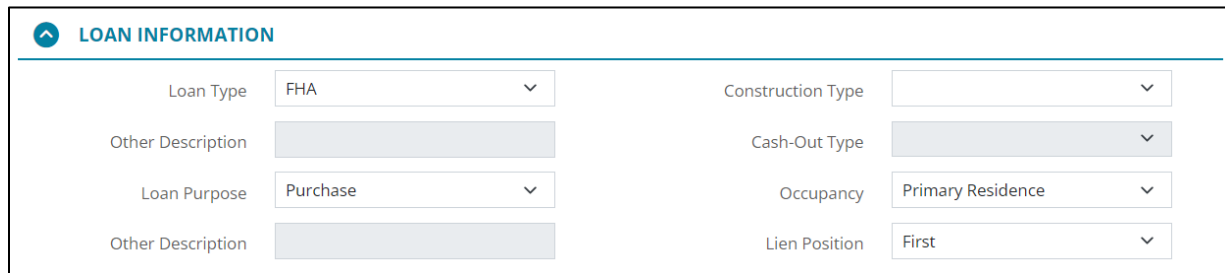



Figure 59: Loan Information

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

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

3. Choose a **Loan Purpose**.


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


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

### Note Details (Leads)

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

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

 **NOTE DETAILS**

Estimated Appraised Value	\$ 850,000.00	Amortization Term	360 Months
Sales Price	\$ 785,000.00	PMI/MIP/VA/USDA	%
Base Loan Amount	\$ 745,750.00 	PMI/MIP/VA/USDA Amount	\$
Down Payment Amount	\$ 39,250.00	Total Loan Amount w/MIP.FF	\$ 745,750.00
Note Rate	3.90 %	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 
<b>Total</b>	100,000.00	100,000.00	700.24

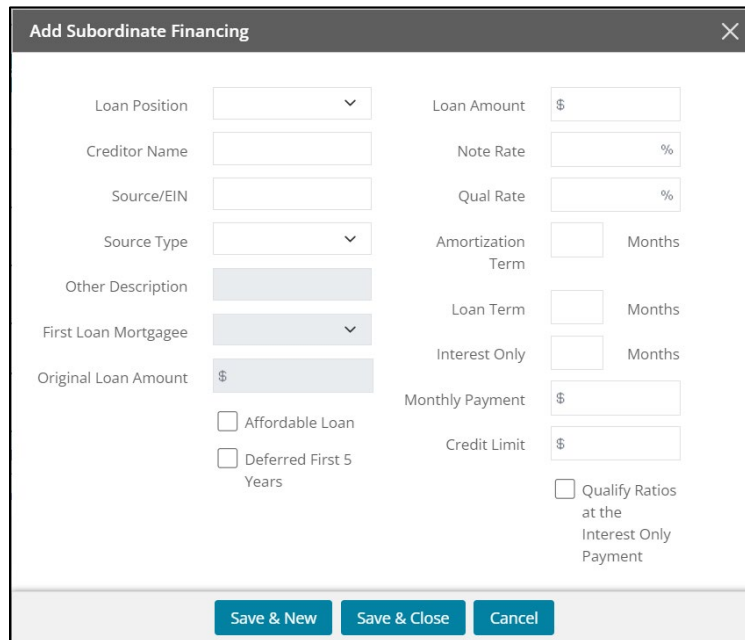
**Figure 61:Subordinate Financing (Leads)**

### Adding Subordinate Financing Information

To add loan information:

1. Expand 
2. Click on the  icon.

3. Select the **Loan Position**.



**Figure 62: Add Subordinate Financing**

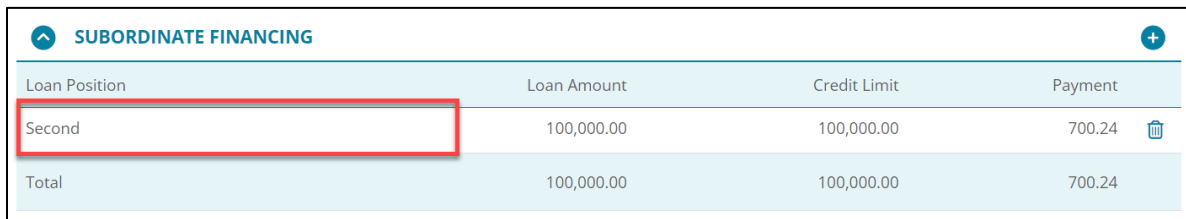
4. Enter the **Creditor Name**.
5. Enter the **Source/EIN**.
6. Select the **Source Type** from the dropdown menu.

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

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

### Editing Subordinate Financing Information

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





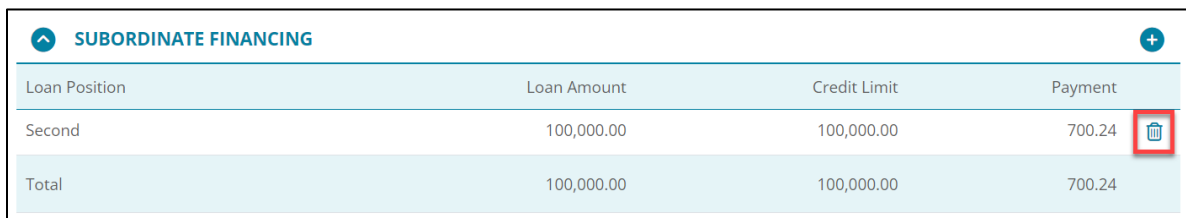
Loan Position	Loan Amount	Credit Limit	Payment
Second	100,000.00	100,000.00	700.24 
Total	100,000.00	100,000.00	700.24

Figure 63: Edit Subordinate Financing (Leads)

### Deleting Subordinate Financing Information

Select  icon delete the loan information.




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

Figure 64: Delete Subordinate Financing Information

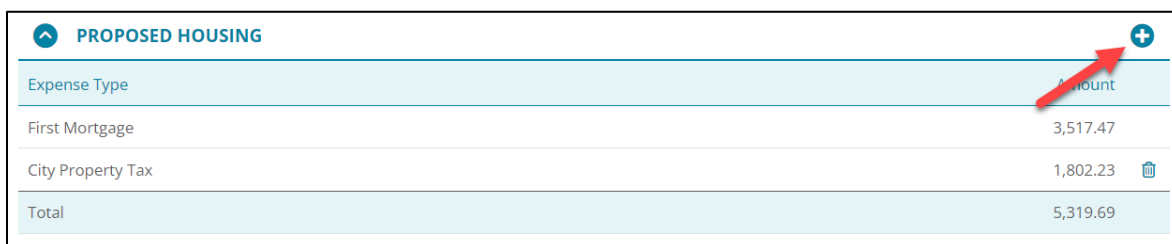
### Proposed Housing (Leads)

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

### Adding Proposed Housing

To add an expense:

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




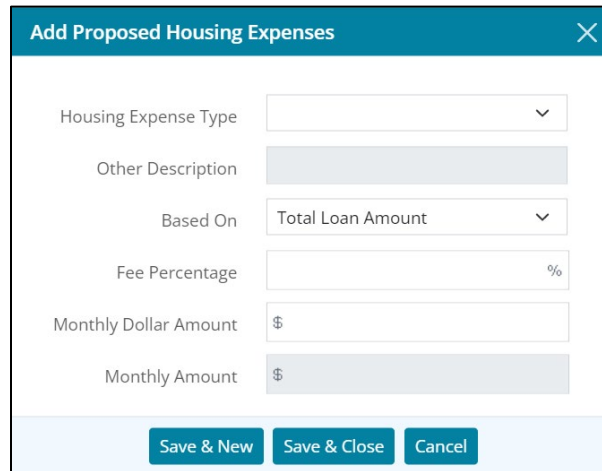
Expense Type	Amount
First Mortgage	3,517.47
City Property Tax	1,802.23 
Total	5,319.69

Figure 65: Proposed Housing

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

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




**Figure 66: Add Proposed Housing Expenses**

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


### ***Editing Proposed Housing Expenses***

To edit an expense:

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

### ***Deleting Proposed Housing Expenses***

To delete an expense:

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

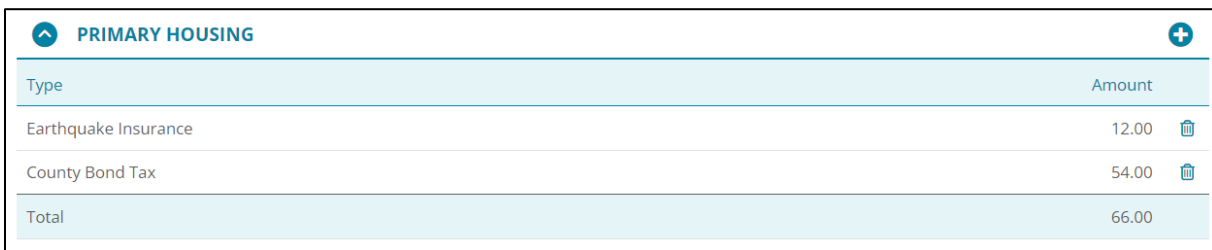
## Primary Housing (Leads)

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

### Adding Primary Housing Expenses

To add a *Primary Housing* expense:

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






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

Figure 67: Primary Housing

3. Select a **Type**.

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

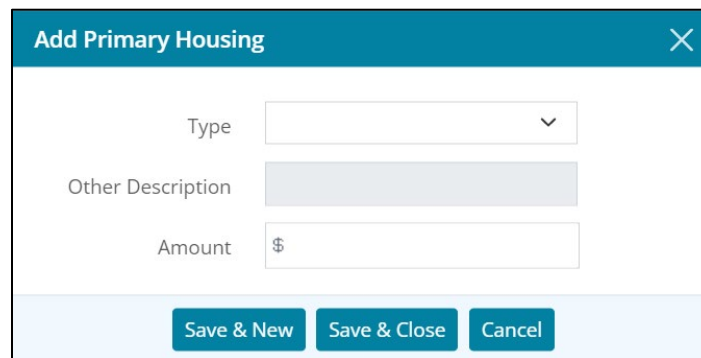



Figure 68: Add Primary Housing Dialog

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


### Editing Primary Housing Expenses

To edit an expense:

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

### Deleting a Primary Housing Expense

To delete an expense:

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

### Income (Leads)

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

#### Adding a Source of Income

To add a source of income:

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

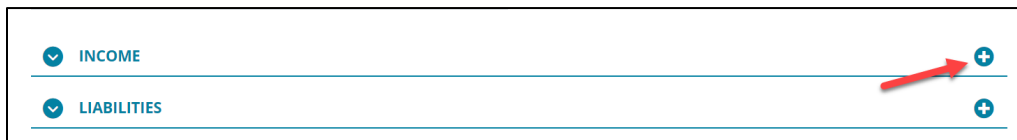


Figure 69: Income

3. Select the **Source**.

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

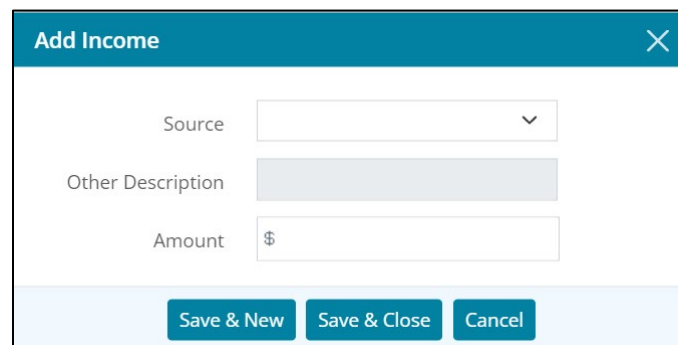


Figure 70: Add Income Dialog

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

#### Editing a Source of Income


To edit a source of income:

1. Expand  the Income section.

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

### Deleting a Source of Income

To delete a source of income:

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

## Liabilities (Leads)

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

### Adding a Liability

To enter liabilities:

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

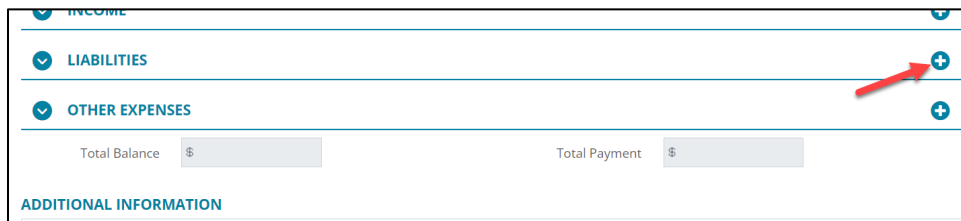


Figure 71: Liabilities

3. Add the **Company Name**.

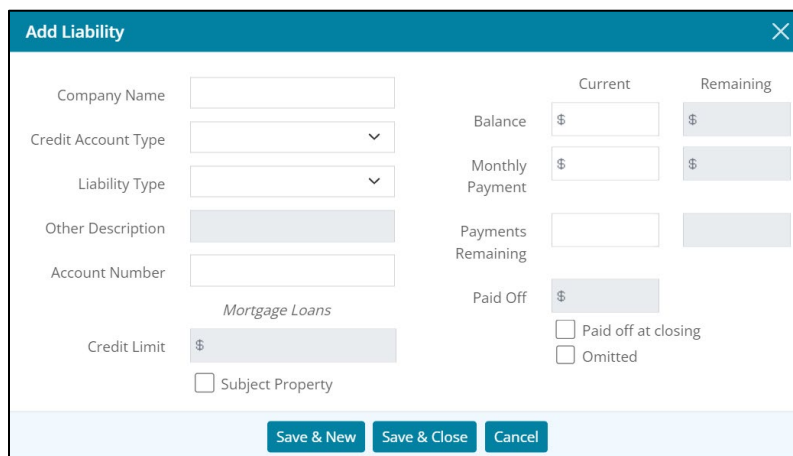


Figure 72: Add Liability Dialog


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

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

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


### **Editing a Liability**

To edit a liability:

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

### **Deleting Liabilities**

To delete a liability:

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

## **Other Expenses**

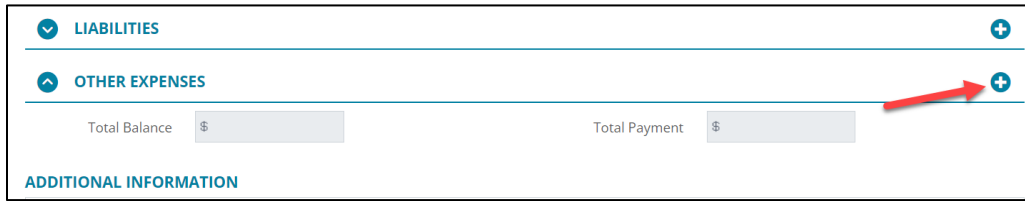
All additional expenses that the lead wants to disclose are added to this section.

### **Adding Other Expenses**

To add an expense:

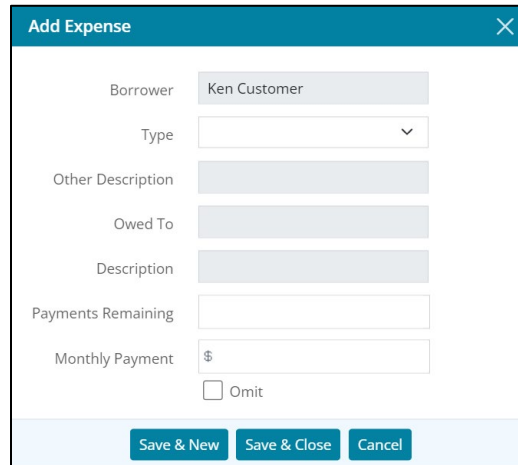
1. Expand  the **Other Expenses** section.

2. Select the **Add +** button.



**Figure 73: Other Expenses**

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



**Figure 74: Other Expenses Dialog**

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

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


### **Editing Other Expenses**

To edit an expense:

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

## Deleting Other Expenses

To delete an expense:

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

## Additional Information (Leads)

Use the *Additional Information* field to add any notes about the lead. The expansion icon at the bottom-right corner can increase or decrease the size of the text box.

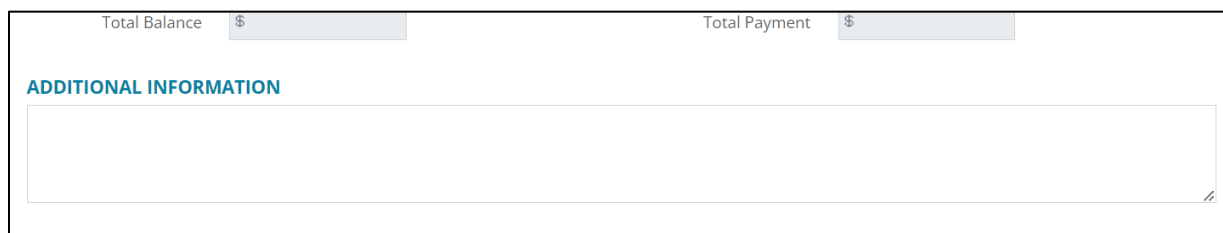


Figure 75: Additional Information

## Contacts (Leads)

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

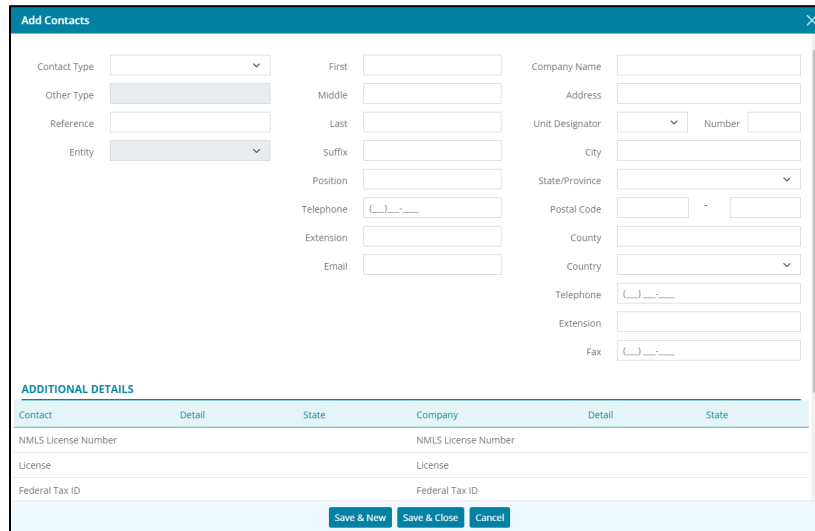
To add a contact:

1. Select the **Add +** icon.



Figure 76: Contacts (Leads)

2. Select a **Contact Type**.



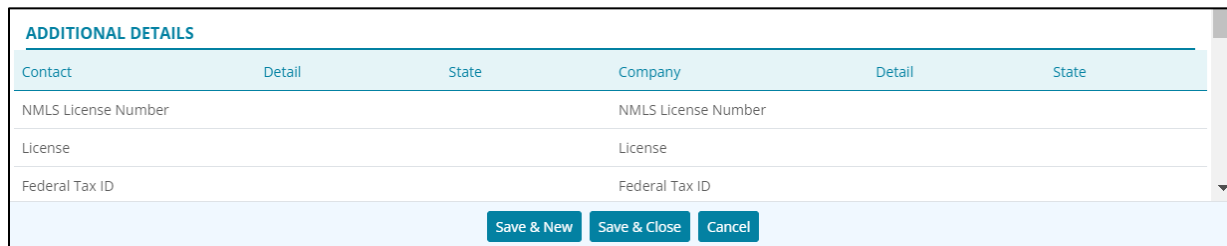
**Figure 77: Add Contacts Dialog (Leads)**

**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.



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.

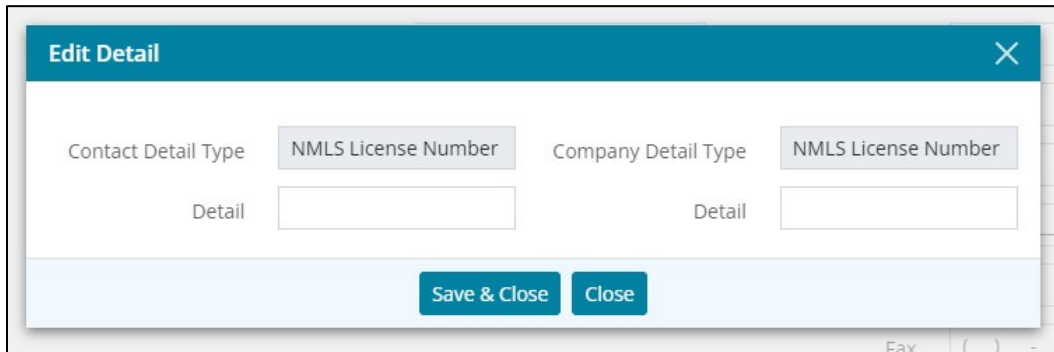



Figure 79: Edit Detail Dialog

## 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.

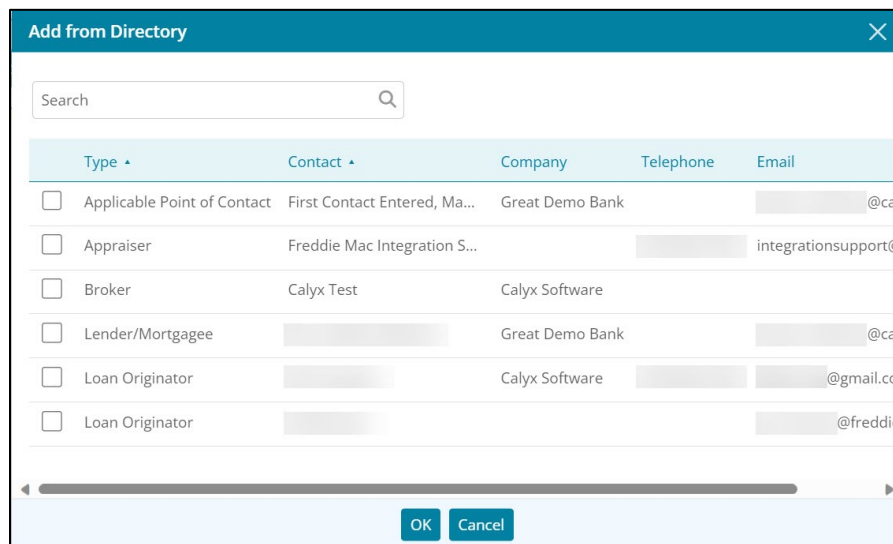
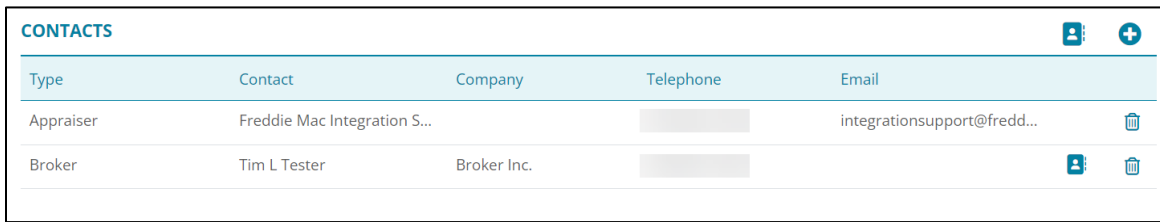


Figure 80: Add from Directory

4. Click **OK**.




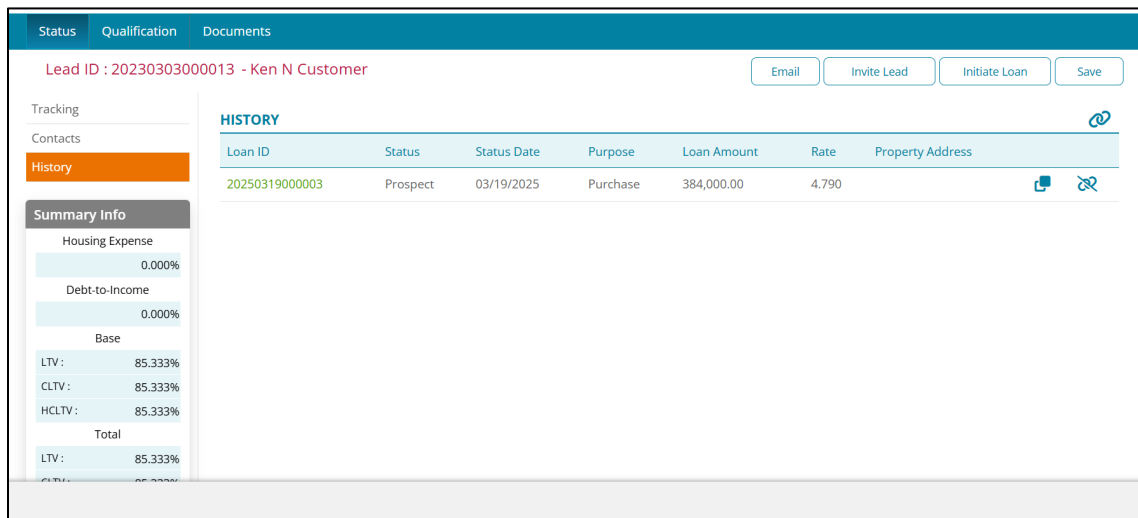
Type	Contact	Company	Telephone	Email
Appraiser	Freddie Mac Integration S...			integrationsupport@fredd...
Broker	Tim L Tester	Broker Inc.		

**Figure 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.



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

**Figure 82: History**

## Linking a Loan file

To manually link a loan to the Lead file:

1. Select the **Link**  icon.

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

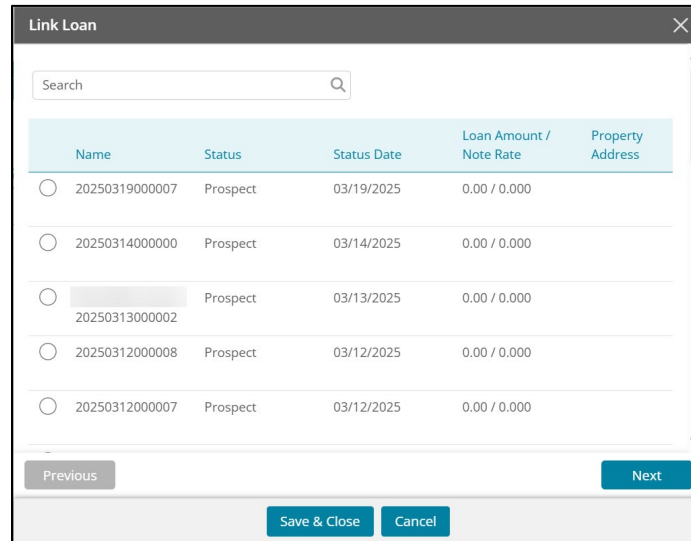


Figure 83: Link Loan

- Click **Save & Close**.

## Copying a Loan from the History Table

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

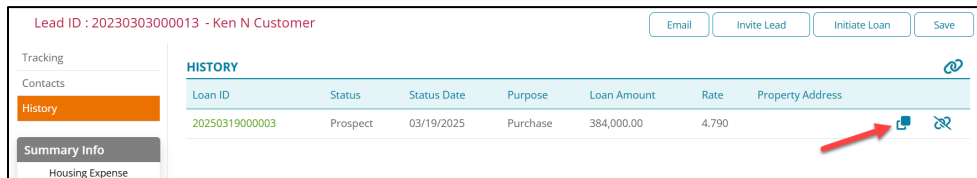



Figure 84: Copy History Entry

To copy a *History* entry:

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

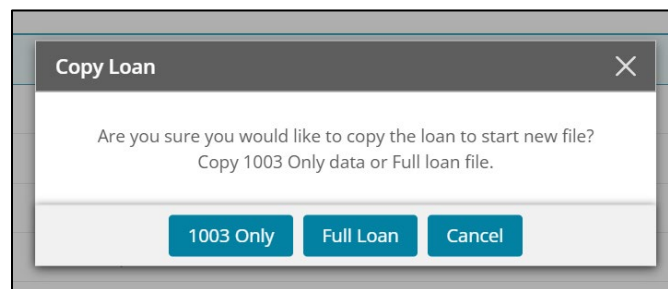



Figure 85: Copy Loan

## Unlinking Loan File

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

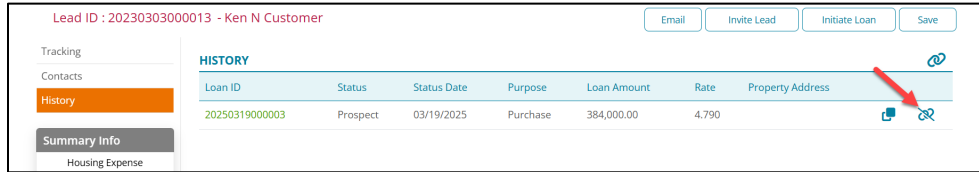


Figure 86: Unlink Loan

## Qualification

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

## Loan Comparisons

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

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

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

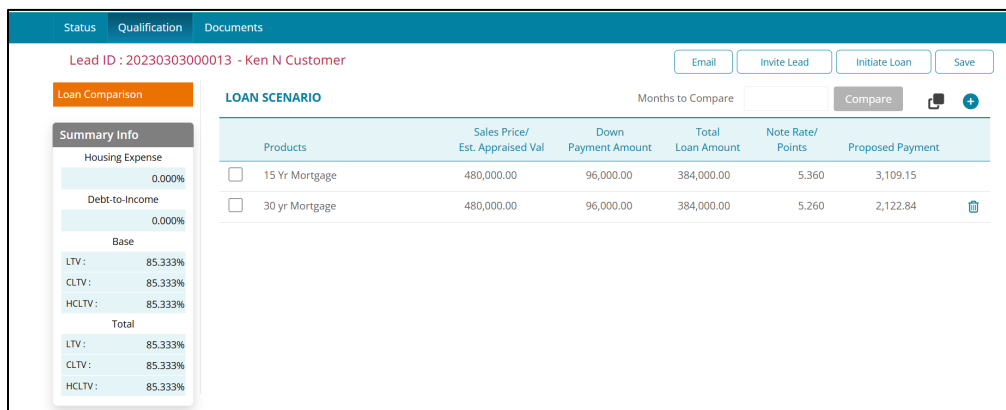


Figure 87: Loan Comparison

To compare loan scenarios:

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

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

2. Enter how many months to compare.

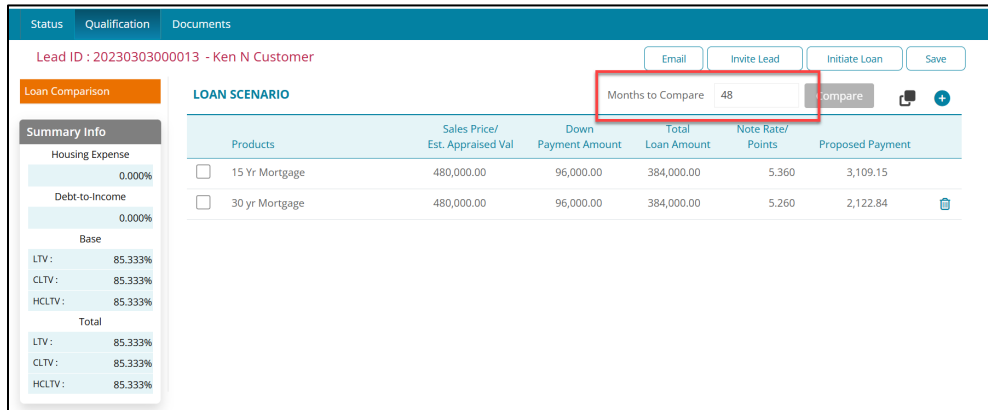


Figure 88: Months to Compare

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

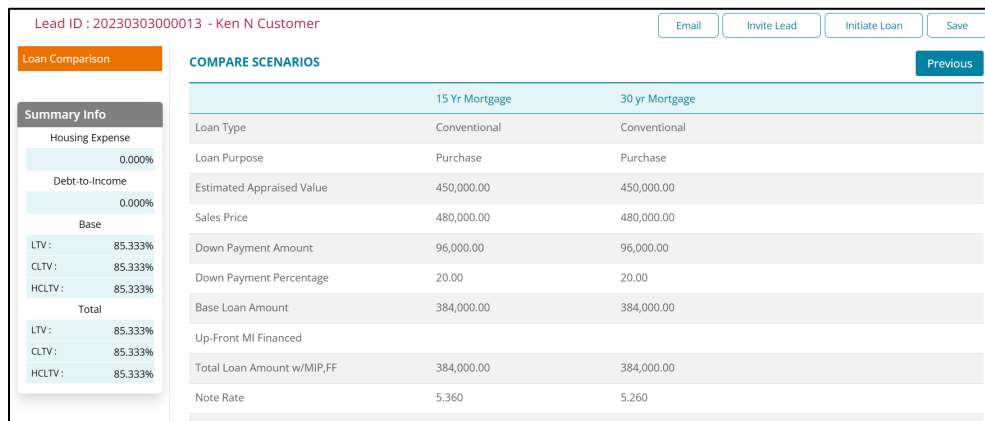



Figure 89: Compare Scenarios


**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.

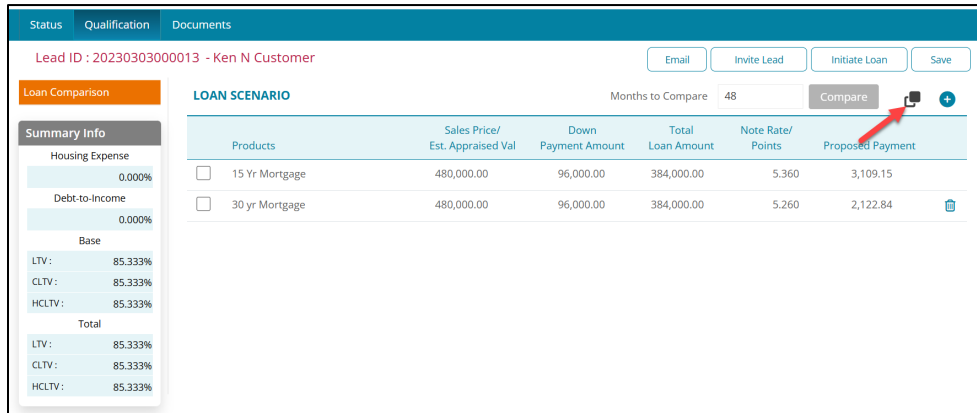


Figure 90: Copy Loan Scenario

## Drag & Dropping Scenarios

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

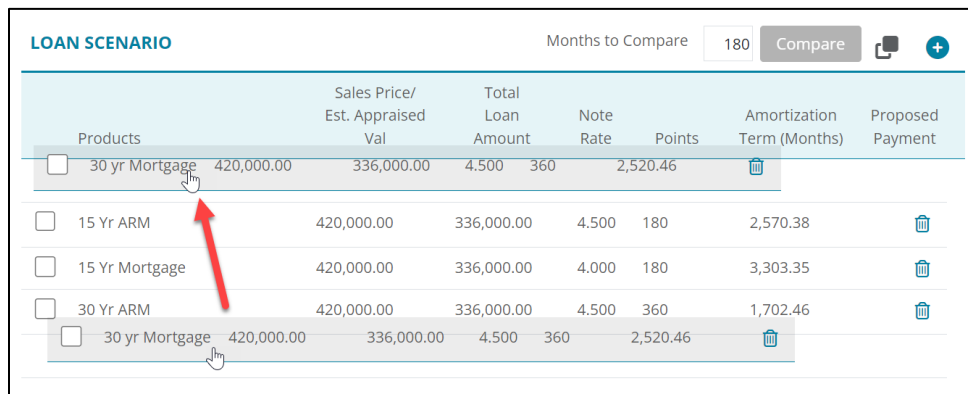


Figure 91: Drag & Drop Scenario

## 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.

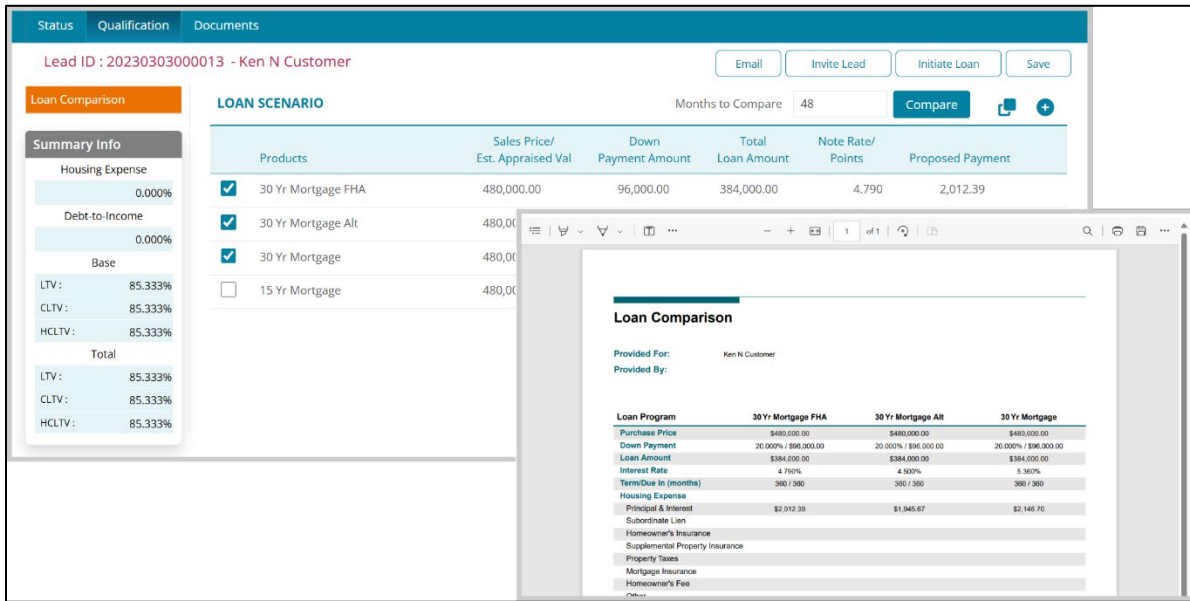


Figure 92: Scenarios

## 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.

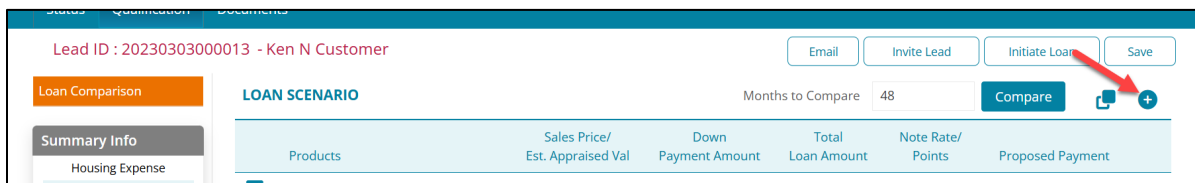
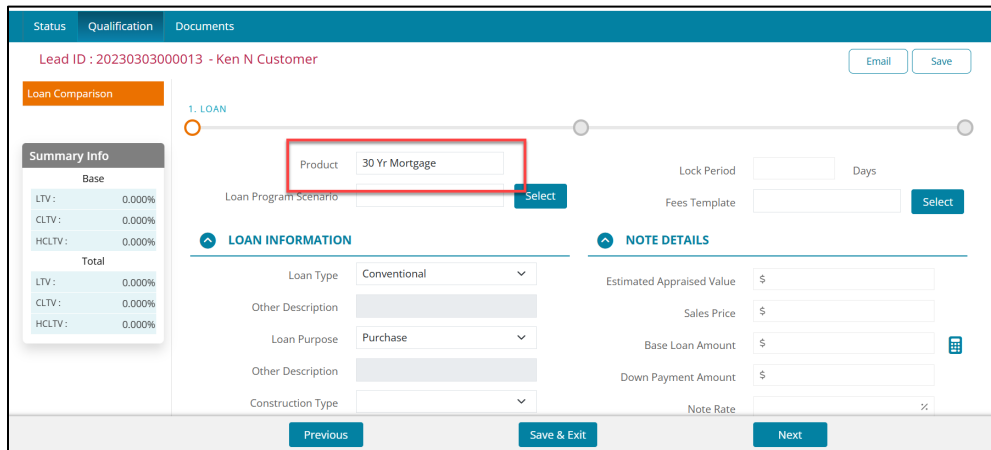


Figure 93: Loan Scenario

2. Enter a **Product** name.

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



**Figure 94: Create Scenario**

3. If needed, click the **Select** button to choose a *Loan Program Scenario*.

**Note:** The tables will auto-populate based on the scenario selected.

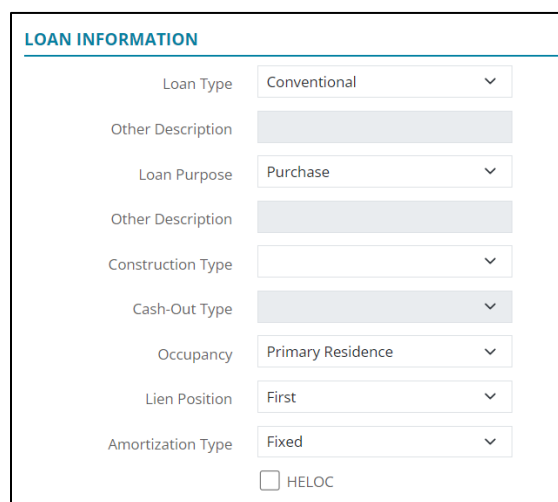
4. If needed, click the **Select** button to choose a *Fees Template*.

**Note:** The tables will auto-populate based on the selected template.

5. Adjust the desired values in the *Loan Information* section.

## Loan Information

Use the *Loan Information* section to add or adjust the fields to the desired values. *Save* after adding or adjusting values before continuing to the next step. Fields will auto-populate if a *Loan Program* is chosen.



**Figure 95: Loan Information**

### Note Details

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

**NOTE DETAILS**


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

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**

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

Figure 97: PMI/MIP/VA/USDA

### Subordinate Financing (Loan Scenario)

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

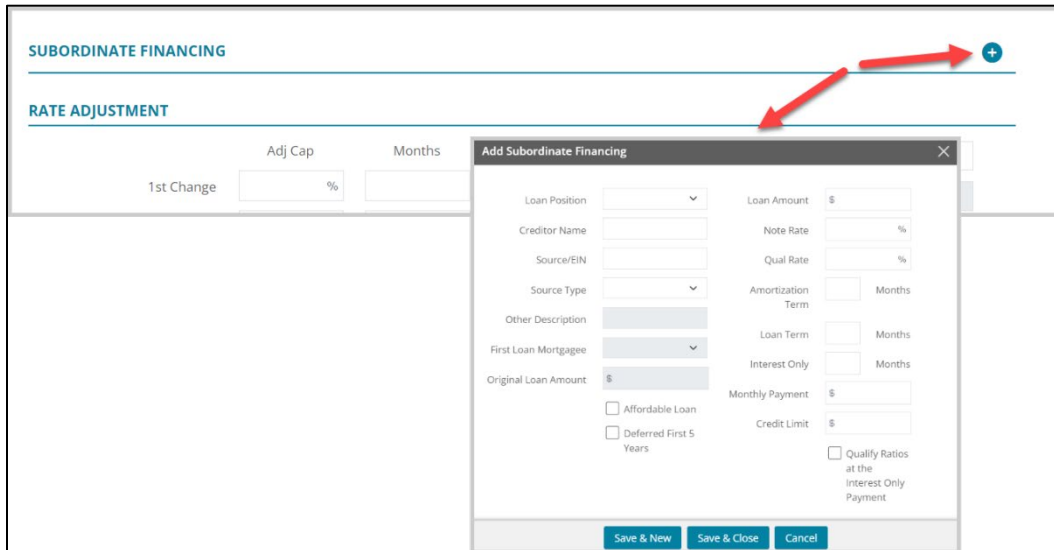


Figure 98: Subordinate Financing (Loan Scenario)

### Rate Adjustment

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

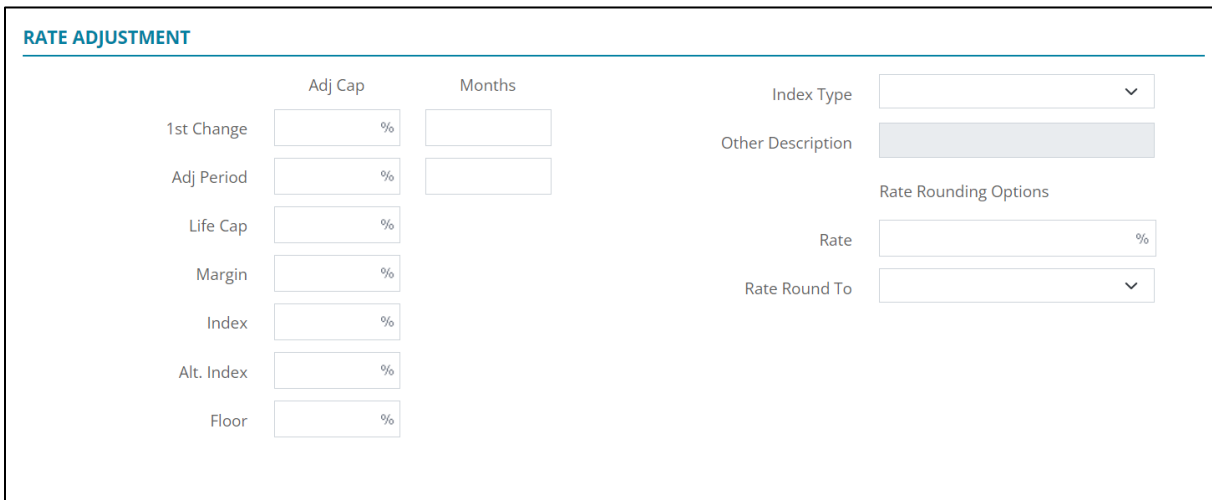


Figure 99: Rate Adjustment Scenario

## Proposed Housing Expenses

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

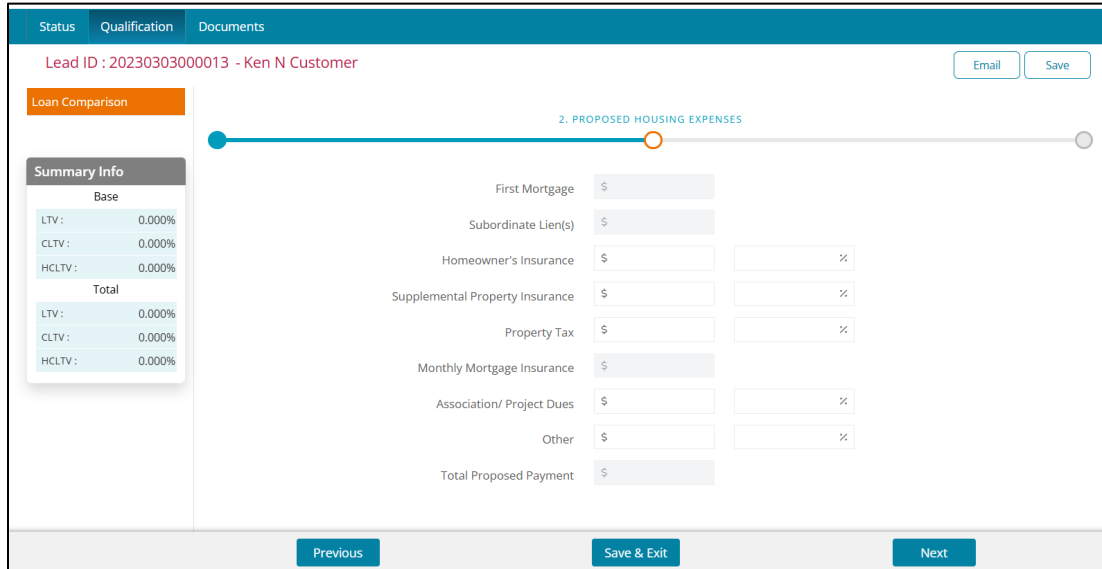


Figure 100: Housing Expenses Scenario

## Estimated Closing Cost

Use this section to include any closing costs to the scenario. Use the *Fee Template* dropdown menu to auto-populate the table. Adjust any desired value and select the *Save & Exit* button.

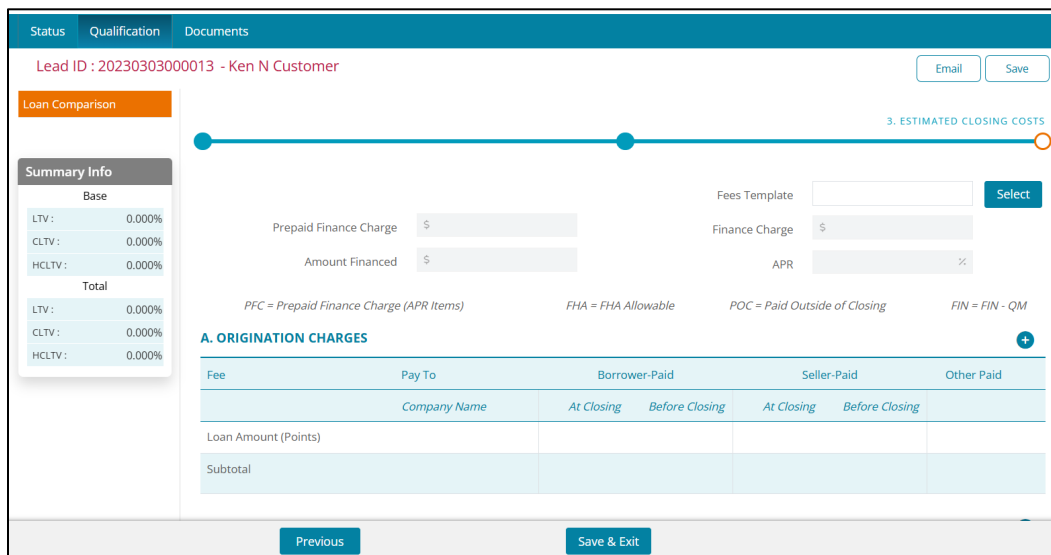


Figure 101: Estimated Closing Costs

## Deleting a Loan Scenario

To delete a loan scenario, select the  icon.

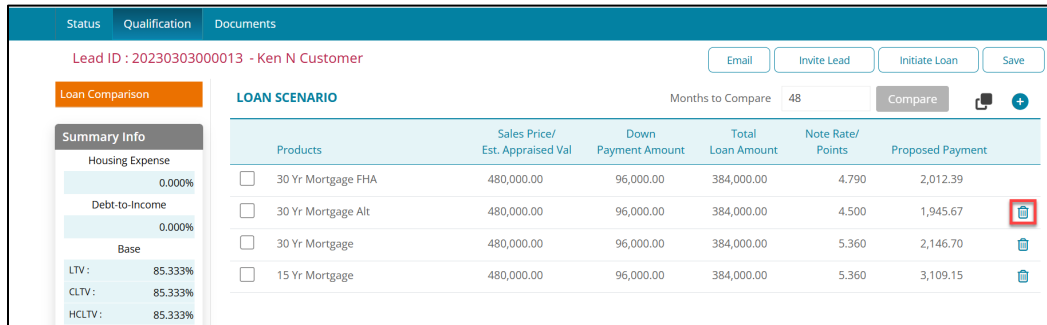


Figure 102: Deleting Loan Scenario

## Documents Stored (Leads)

The *Stored* screen allows the user to upload PDFs and store them. Use this screen to view any stored documents or delete unnecessary ones.

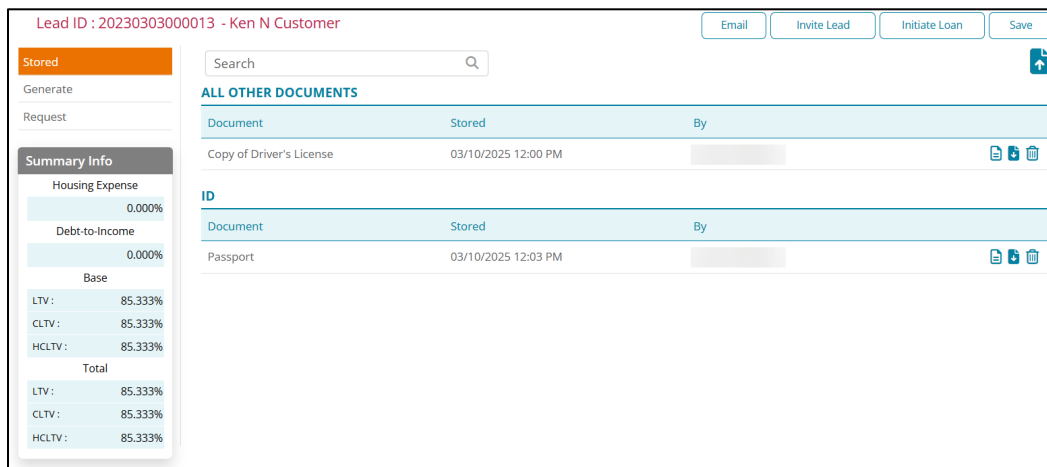


Figure 103: Lead Documents

## Uploading a PDF

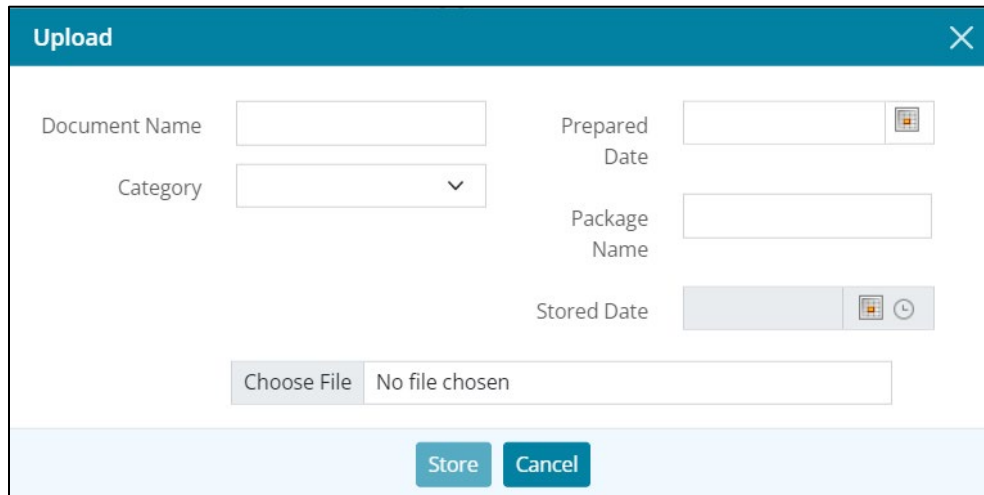
To upload a PDF:

File Types allowed:

- TXT
- MSG
- PDF
- PNG
- JPEG
- JPG
- GIF
- DOCX

- BMP
- RTF
- HTML
- TIFF
- XML

1. Select the **Upload**  icon.
2. Enter a **Document Name**.



**Figure 104: Upload Dialog**

3. Choose a **Category** for the document.
4. Select a **Prepared Date**.
5. Enter a **Package Name**.
6. Click the **Choose File** button to browse for the desired PDF.
7. After the PDF is chosen, select **Open**.
8. Click on the **Store** button to complete the upload.

## Searching for Lead Documents

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

To search for a PDF:

1. Click inside the text field.
2. Enter the name of the document.
3. Press **Enter** or click on the magnifying glass icon.

## Previewing, Downloading, and Deleting

The entries contain functions for each uploaded. The user can preview, download, or delete the desired PDF.

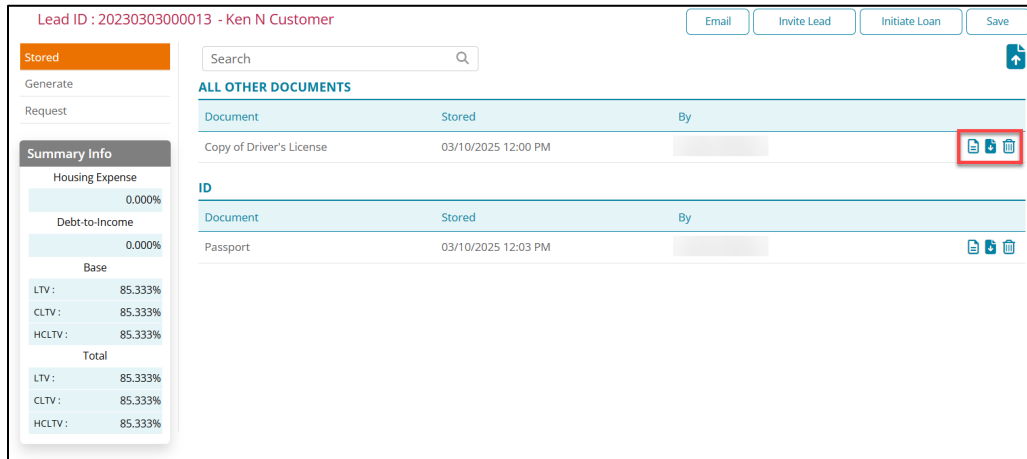


Figure 105: Table Functions

## Documents Generate (Leads)

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

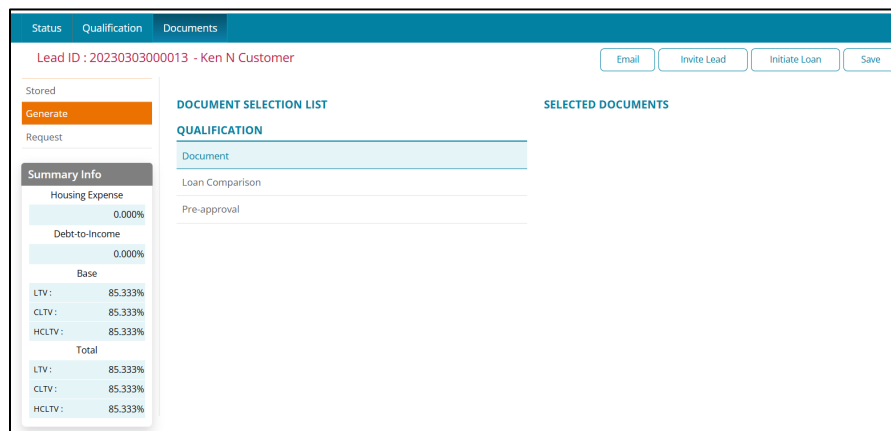


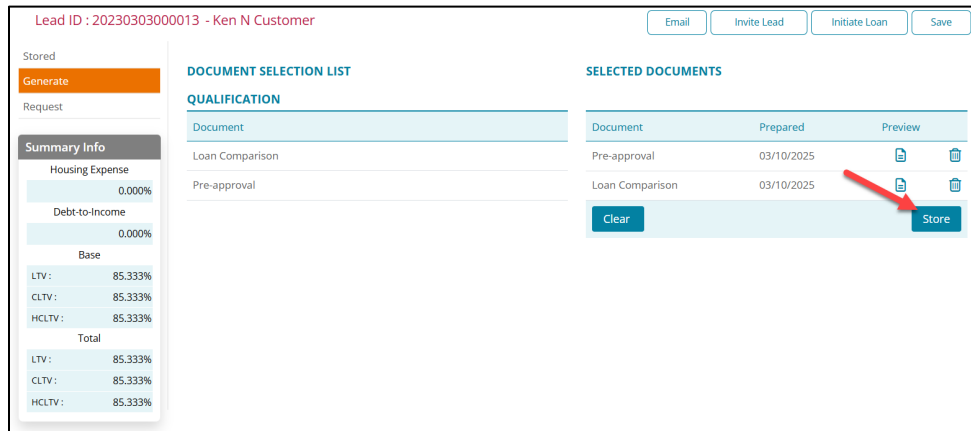
Figure 106: Documents Generate

To generate a printable loan comparison document:

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

4. Select **Store**.

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



**Figure 107: Store Document**

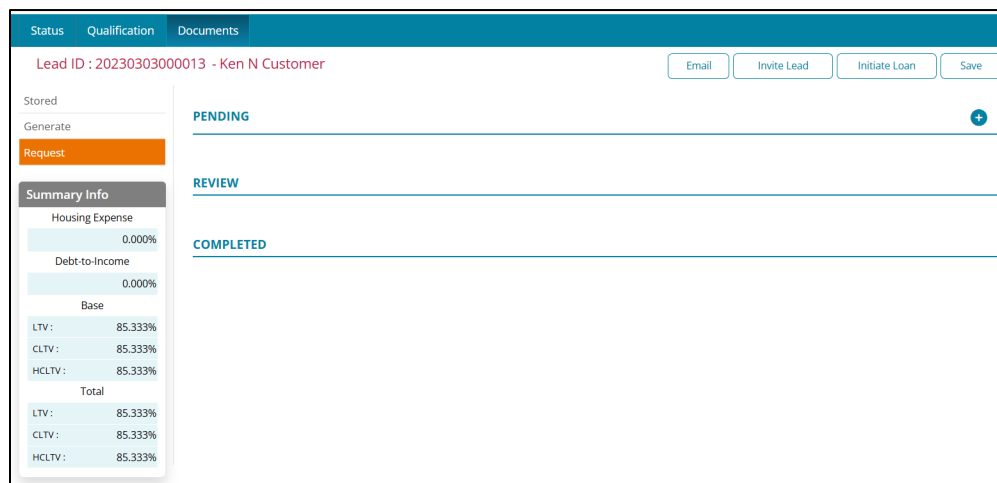
5. Enter **Package Name** or use the *Skip* button to progress.
6. Click **Set**.

## Document Request (Leads)

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

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

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

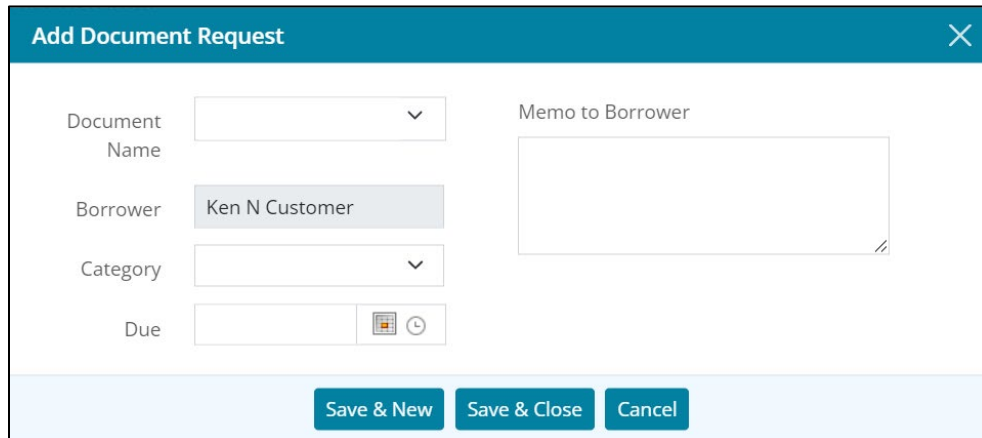


**Figure 108: Documents Request (Leads)**

## Pending

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

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



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

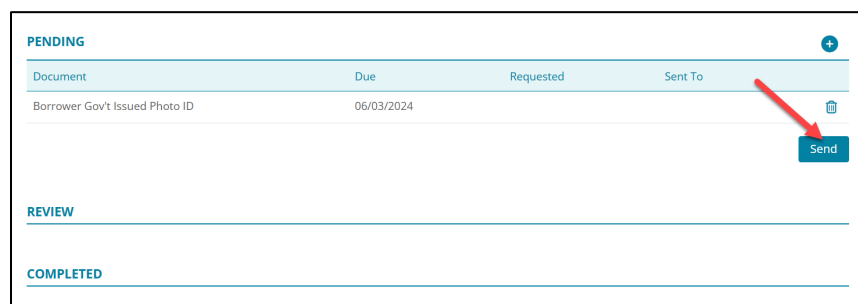
- Document Name:** A dropdown menu.
- Borrower:** A dropdown menu with "Ken N Customer" selected.
- Category:** A dropdown menu.
- Due:** A date and time selector with a calendar icon.
- Memo to Borrower:** A large text area for entering a message.
- Buttons:** "Save & New", "Save & Close", and "Cancel"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

**Figure 109: Add Document Request Dialog (Leads)**

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

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

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



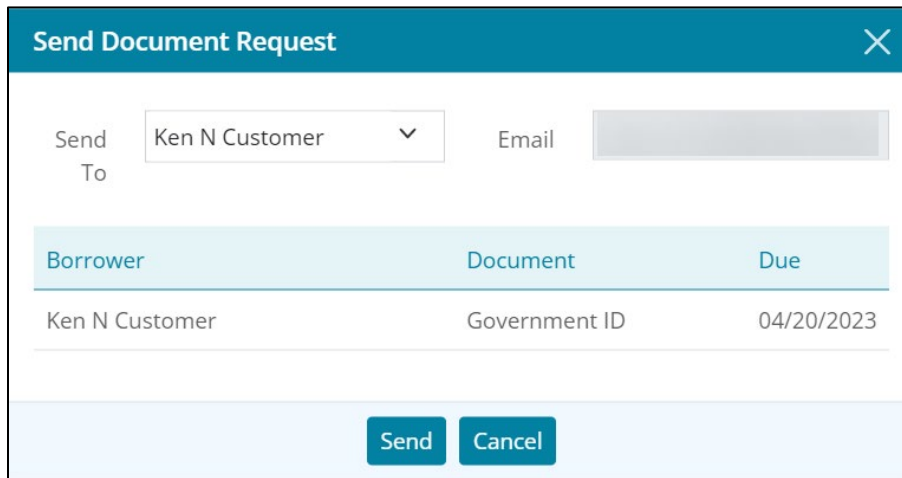
The interface shows a table with the following data:

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

Below the table, there are sections for "PENDING", "REVIEW", and "COMPLETED". A red arrow points to a "Send" button located at the bottom right of the table area.

**Figure 110: Send Document Request (Leads)**

- Click **Send To**.



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

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

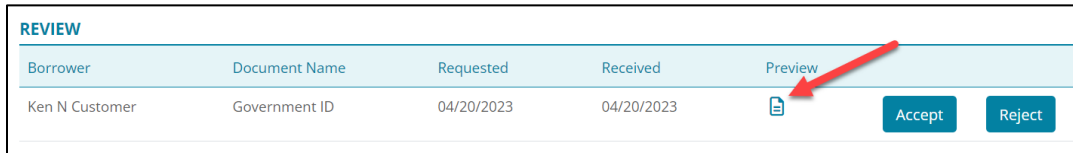
At the bottom of the dialog are "Send" and "Cancel" buttons.

Figure 111: Send Document Request


## Review

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

- Click the **Preview** icon.



The table is titled "REVIEW" and has the following data:

Borrower	Document Name	Requested	Received	Preview	Accept	Reject
Ken N Customer	Government ID	04/20/2023	04/20/2023		<input type="button" value="Accept"/>	<input type="button" value="Reject"/>

A red arrow points to the "Preview" icon in the table row.

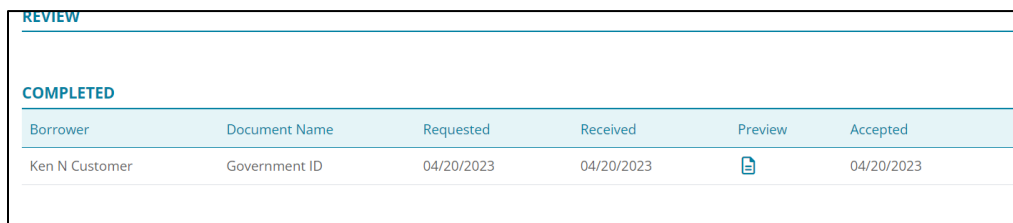
Figure 112: Review Received Documents

- Click **Accept** to approve the received document.
- Click **Reject** to reject the document.

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

## Completed

Accepted documents move to the *Completed List*.



The table is titled "COMPLETED" and has the following data:


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.

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

To use the *Run Pricing* function:

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

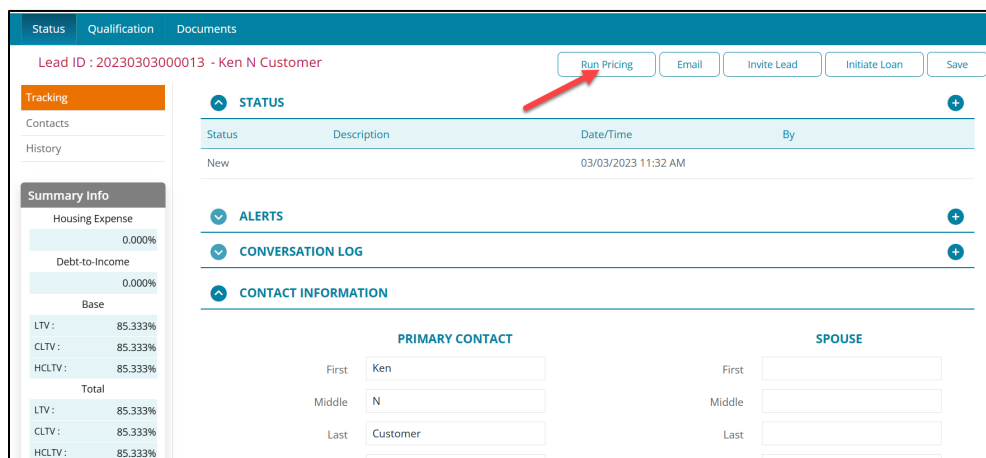


Figure 114: Run Pricing

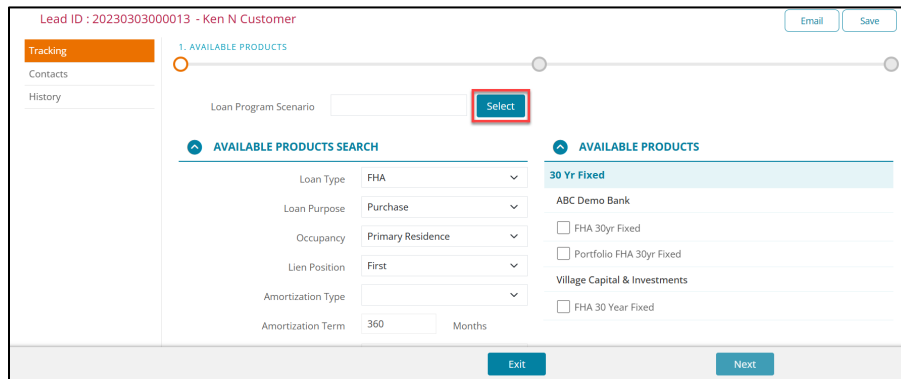
## Availability Screen

1. Ensure that the **Available Products Search** table contains the correct information.

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

OR

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



**Figure 115: Choose a Loan Program**

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

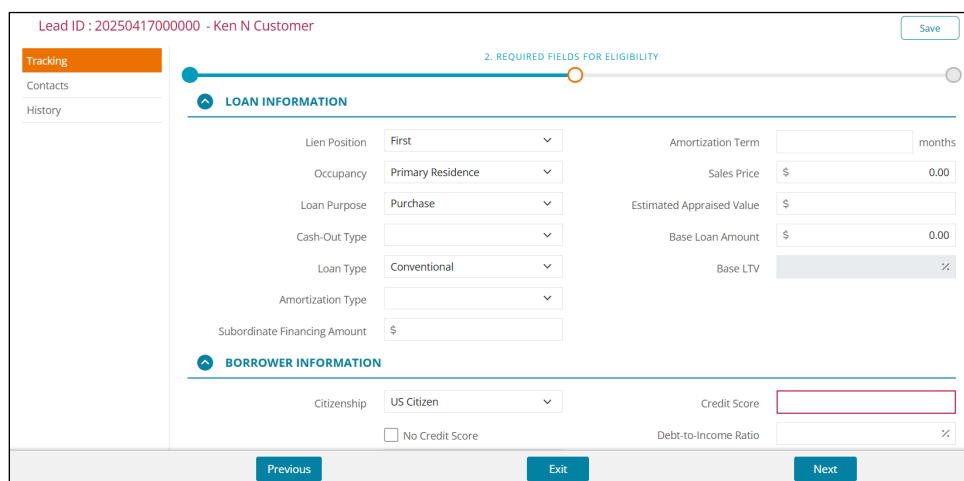
- Select the desired **Group ID** from the dropdown menu. For more information about creating a *Group ID*, see [Pricing Service](#).
- Select the desired product(s) from the investor.
- Click **Save**.
- Click **Next**.

## Eligibility Screen

Review the information in the *Eligibility* screen.

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

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



**Figure 116: Select Products**

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

## Pricing Screen

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

### Eligible Product

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

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



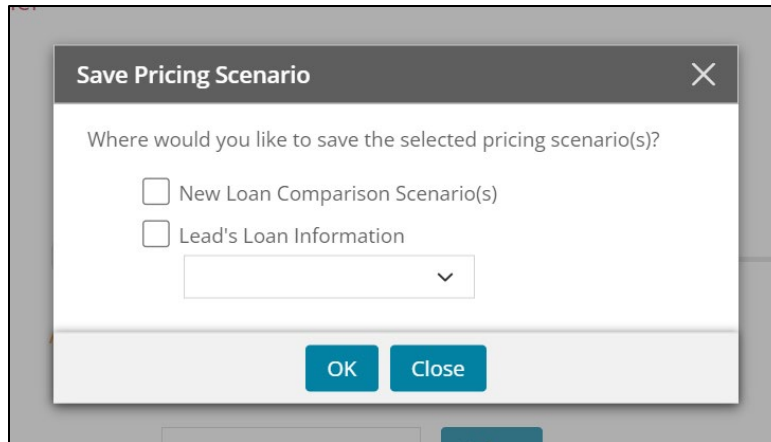
ELIGIBLE PRODUCTS											
Investor	30 Yr Fixed					Rate	Points	Payment	Lock Period		
Central Pacific Bank											
<input type="checkbox"/>	FHLMC LP 30 Yr Fixed					7.250	-0.500	5,087.33	30 		
Rate	20 Days	30 Days	45 Days	60 Days	75 Days	90 Days	120 Days	180 Days	270 Days	360 Days	
6.000%	2.625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

Figure 117: Eligible Products

To choose the *Eligible Products*:

1. Expand  the **Eligible Products** table.
2. Select the desired loan products.
3. Select **Save Scenario**.
4. Select either or both to save as a **New Loan Comparison Scenario(s)** and/or to the Lead's *Loan Information* table.



**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 the product's ineligibility.

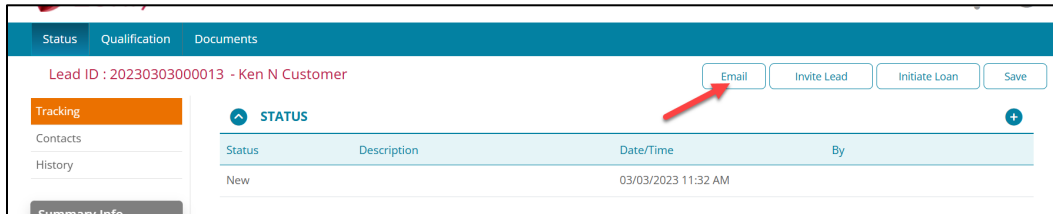
INELIGIBLE PRODUCTS		Results as of 02/27/2024 8:28 AM
Investor	30 Yr Fixed	Reasons
Central Pacific Bank	FHLMC LP 30 Yr Fixed No...	Occupancy Statuses = Investment
	FHLMC LP 30 Yr Fixed Re...	Loan Purpose Types = Refinance
FNMA DU 30 Yr Fixed No...	FNMA DU 30 Yr Fixed No...	Occupancy Statuses = Investment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

**Figure 119: Ineligible Products**

## Sending an Email

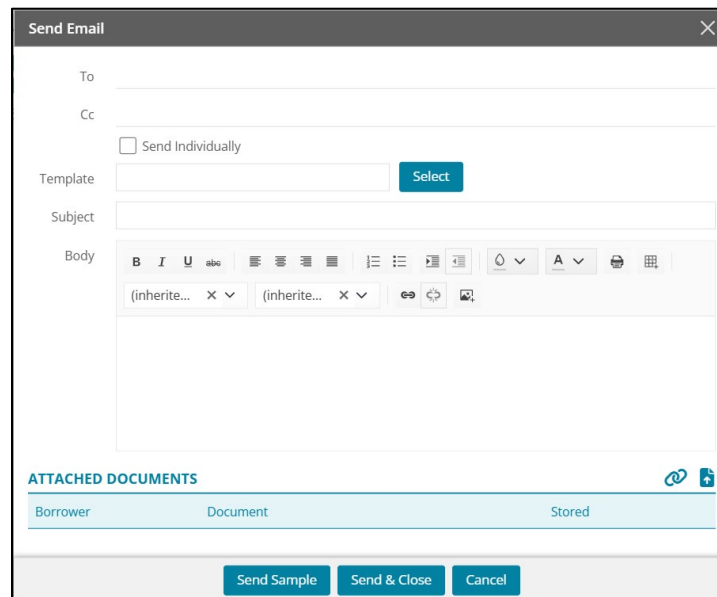
Use the Email button to send emails through Zenly.

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



**Figure 120: Email Button**

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



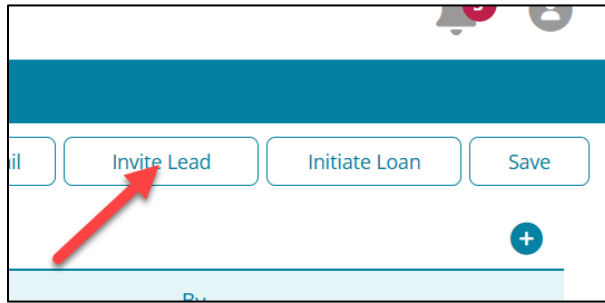
**Figure 121: Send Email**

## Creating a Lead Invite

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

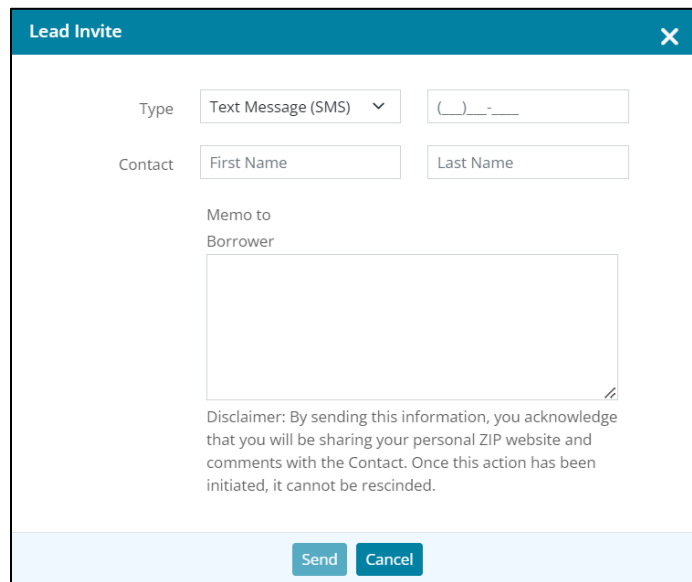
1. Open or create a new *Lead*. See [Creating a New Lead](#).

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



**Figure 122: Invite Lead Button**

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

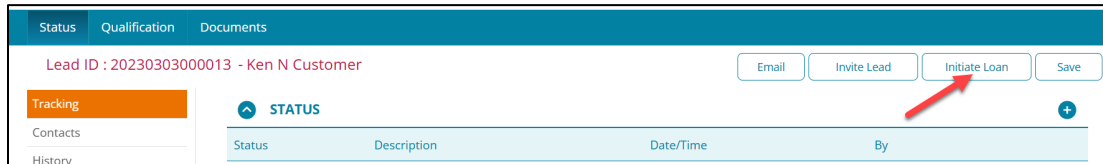


**Figure 123: Lead Invite Dialog**

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

## Initiate Loan

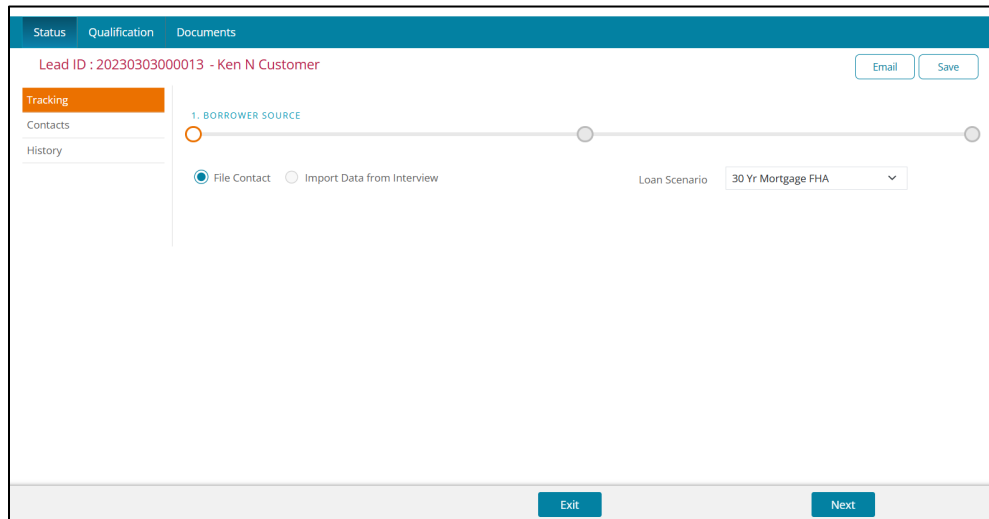
The *Initiate Loan* button allows the user to start the loan process by creating a loan file from the lead. Zenly will use the available information in the lead.



**Figure 124: Initiate Loan Button**

To initiate a loan:

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



**Figure 125: Initiate Loan Screen**

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

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

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

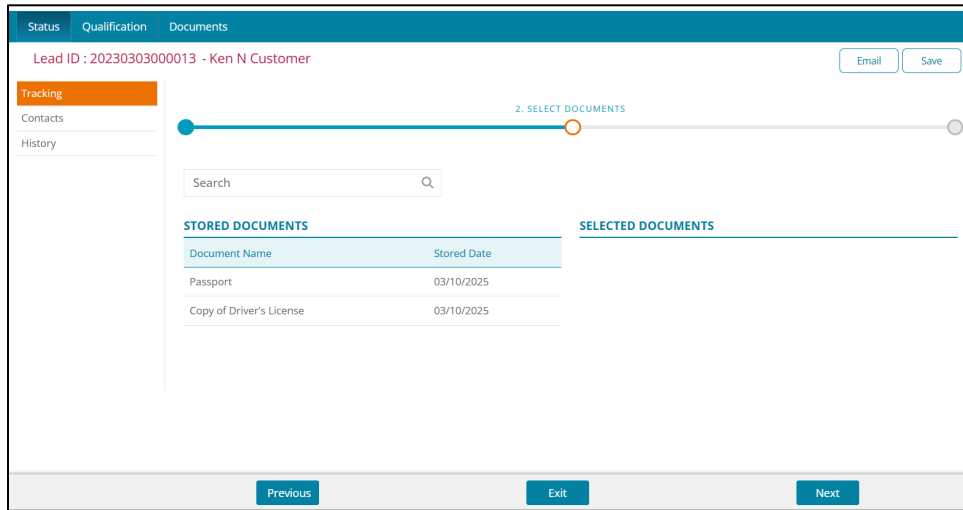


Figure 126: Selected Documents

- Click **Next**.
- Review the **Summary**.
- Click on the **Create Loan** button to complete the initialization.

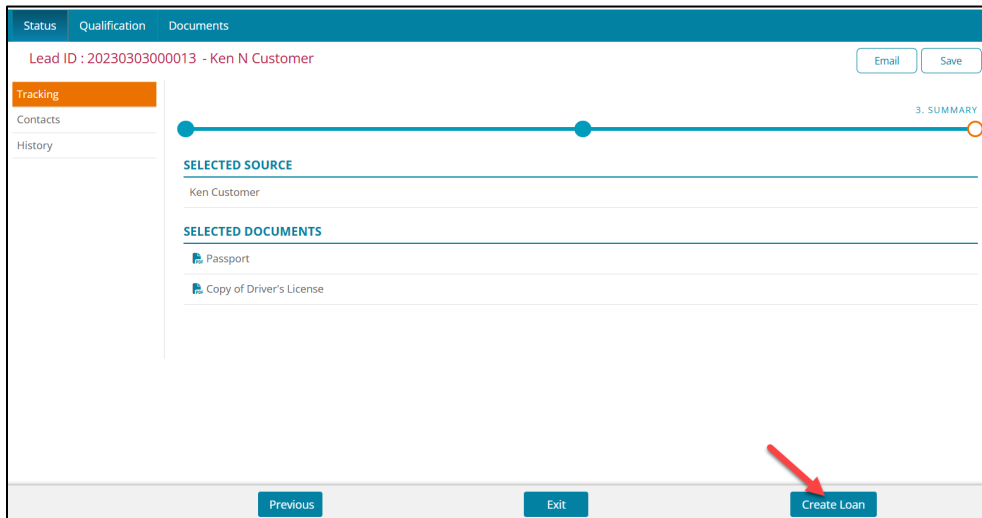

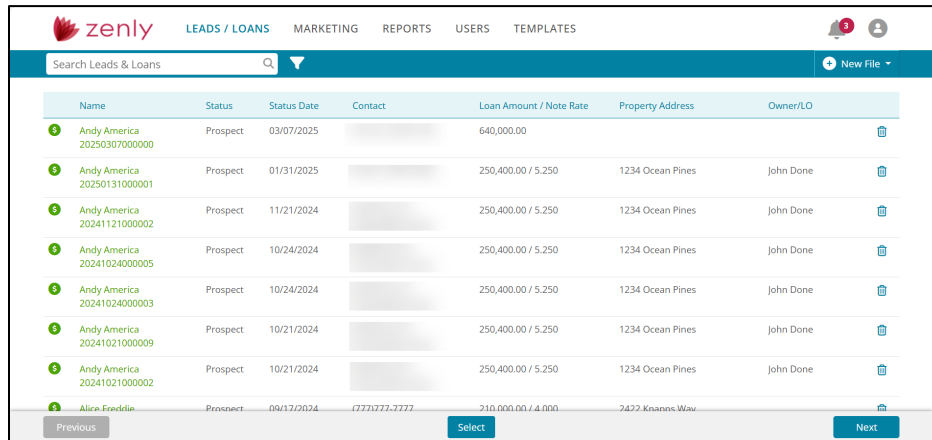


Figure 127: Summary

## 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		640,000.00		
Andy America 20250131000001	Prospect	01/31/2025		250,400.00 / 5.250	1234 Ocean Pines	John Done
Andy America 20241121000002	Prospect	11/21/2024		250,400.00 / 5.250	1234 Ocean Pines	John Done
Andy America 20241024000005	Prospect	10/24/2024		250,400.00 / 5.250	1234 Ocean Pines	John Done
Andy America 20241024000003	Prospect	10/24/2024		250,400.00 / 5.250	1234 Ocean Pines	John Done
Andy America 20241021000009	Prospect	10/21/2024		250,400.00 / 5.250	1234 Ocean Pines	John Done
Andy America 20241021000002	Prospect	10/21/2024		250,400.00 / 5.250	1234 Ocean Pines	John Done
Alina Freddie	Prospect	09/12/2024	(772)772-7777	210,000.00 / 4.000	2422 Knanses 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.

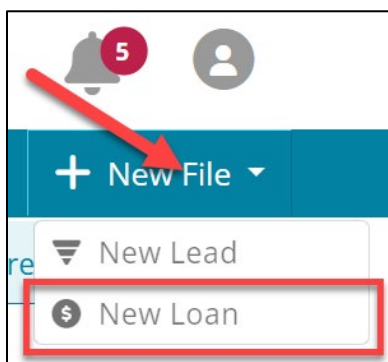
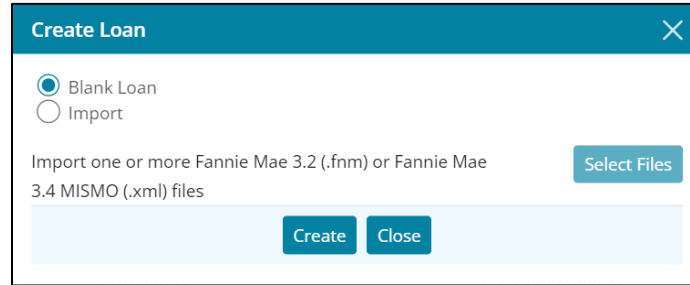


Figure 129: Create New Loan

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



**Figure 130: Create Loan Dialog**

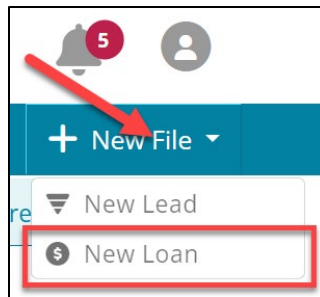
5. Proceed to [Application - Borrower](#).

## Importing Loan Files

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

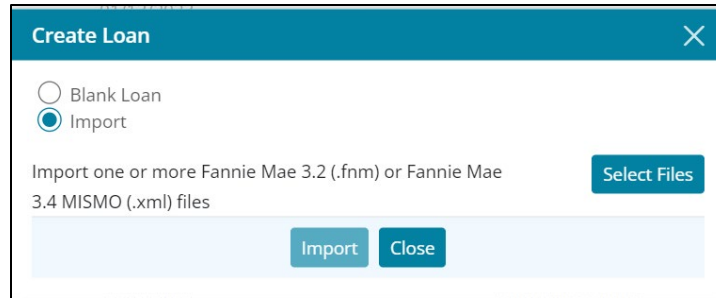
To import loan files:

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



**Figure 131: Create New Loan**

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



**Figure 132: Import Loans**

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

## Drag & Drop Import

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

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

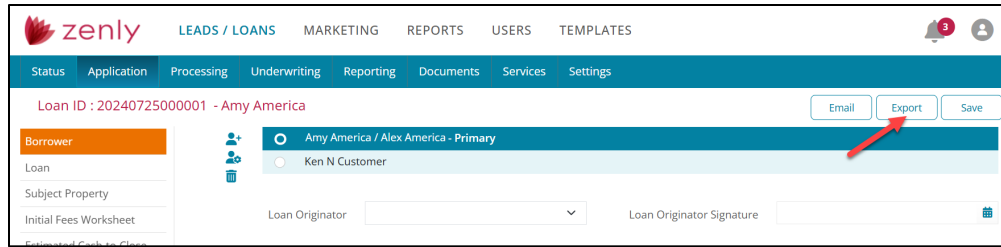
## Loan Status

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

## Loan Export

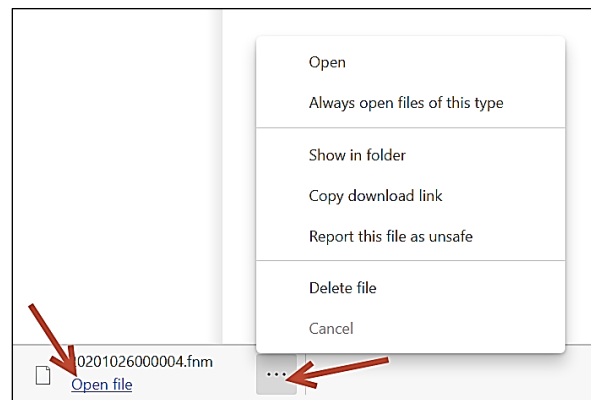
Use the loan *Export* option to select and export files from Zenly to a designated location. Zenly exports the loan application as an XML file.

1. Select a file.



**Figure 133: Export File**

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



**Figure 134: Export Options**

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

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

**Note:** See [Industry Connect](#) for sending exported files to third-party vendors.

## Status Tracking

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

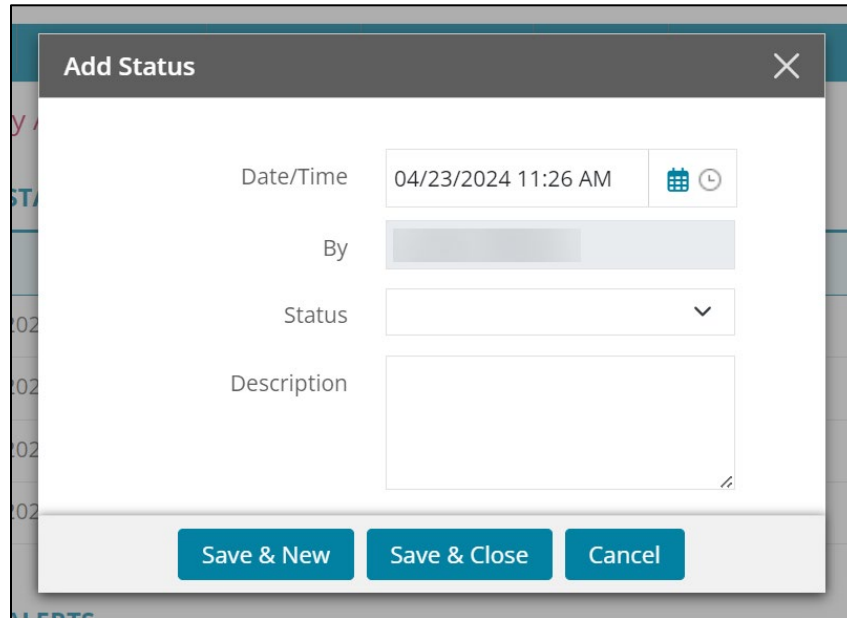
### Track Loan Status

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

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

1. Select the **Status**.

2. Select **Tracking**. (See [Figure 133](#).)
3. Click current **Status** to edit.
4. Update the **Description**.



**Figure 135: Update Status**

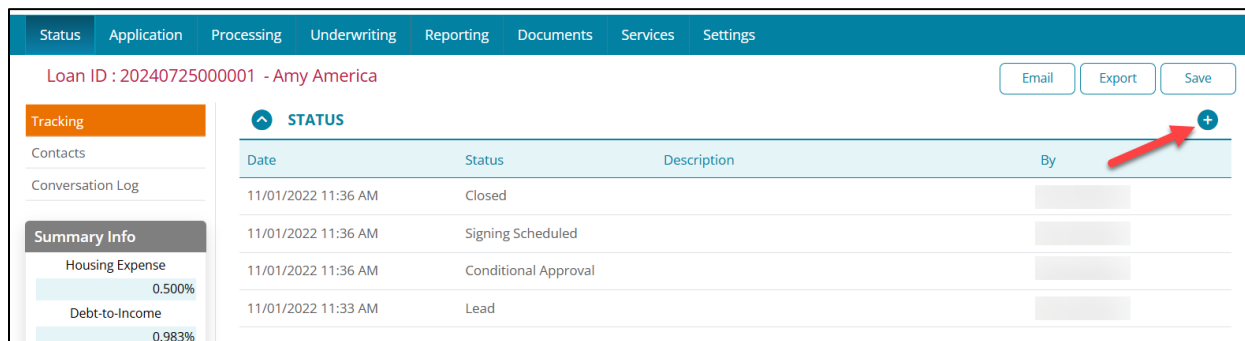
5. Click **Save & Close**.

## Add Status

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

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

1. Click **Add**.



**Figure 136: Add Loan Status**

2. Select the appropriate status from the dropdown.

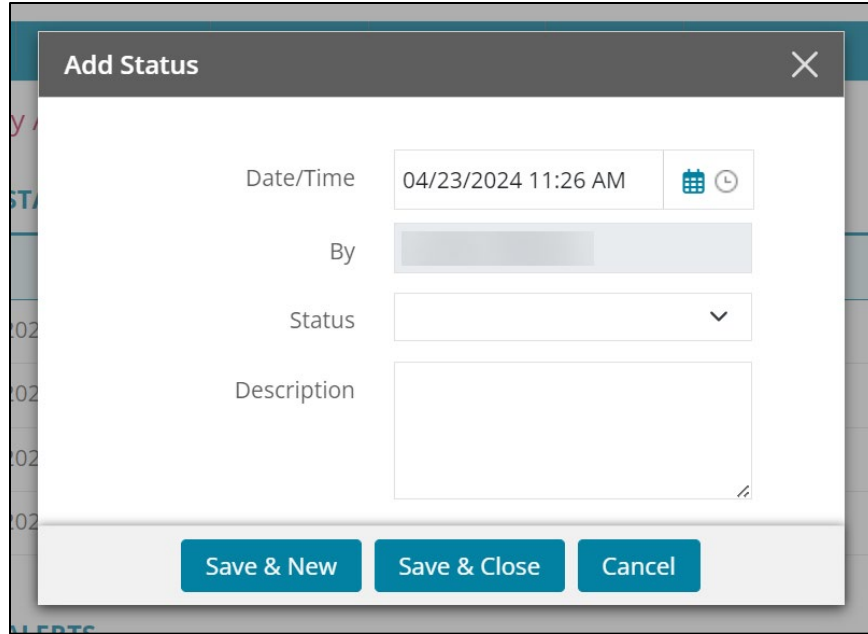
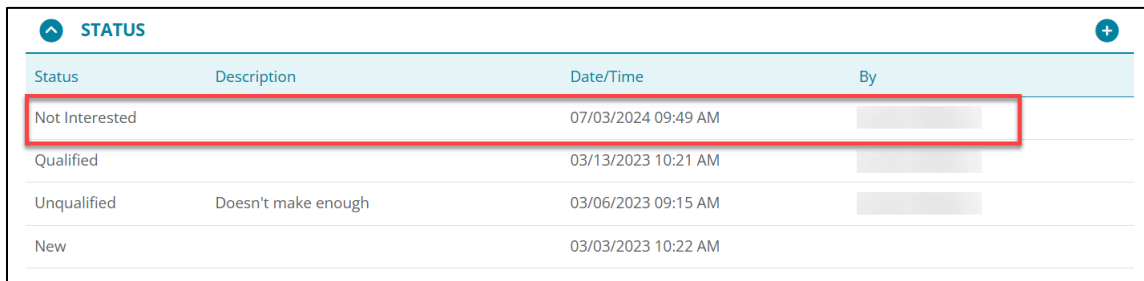


Figure 137: Add Status Dialog

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



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

Figure 138: New Application Status

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

## Edit Loan Status

To edit a status entry:

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

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

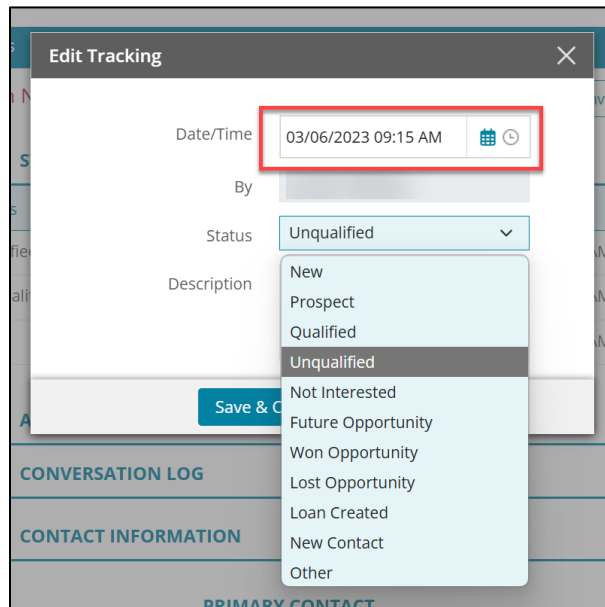


Figure 139: Edit Status

- Click **Save & Close**.

## Alerts

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

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

Figure 140: Alerts (Loans)

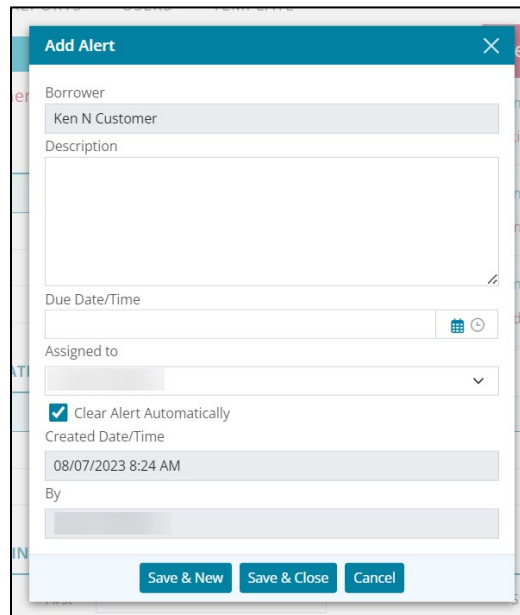
**Note:** Alerts CANNOT be deleted.

### Add Alerts

To add an alert for the loan file:

- Click on the **+** icon.

2. Enter a **Description**.

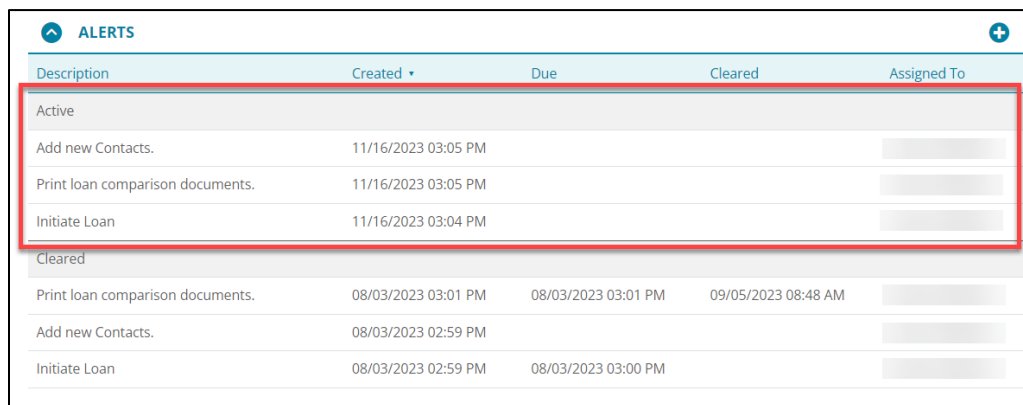


**Figure 141: Add Alerts**

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

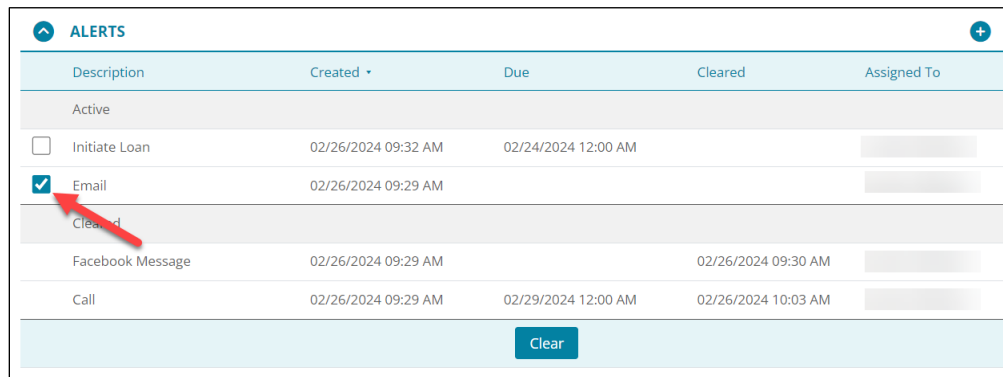
**Figure 142: Edit Active Alerts**

### **Clearing Alerts**

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

To clear an alert:

1. Select the checkbox for the undesired alert.



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

Figure 143: Clearing Alerts

2. Select the **Clear** button.

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

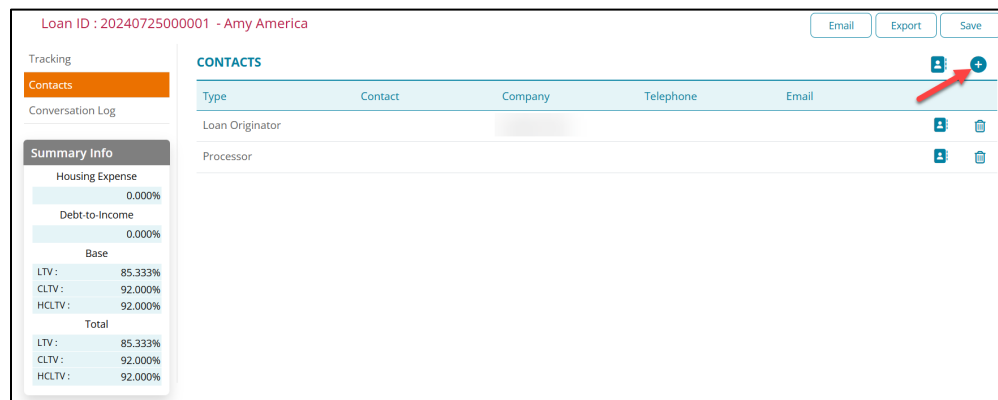
## Status Contacts

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

Tracking

Contacts

Conversation Log

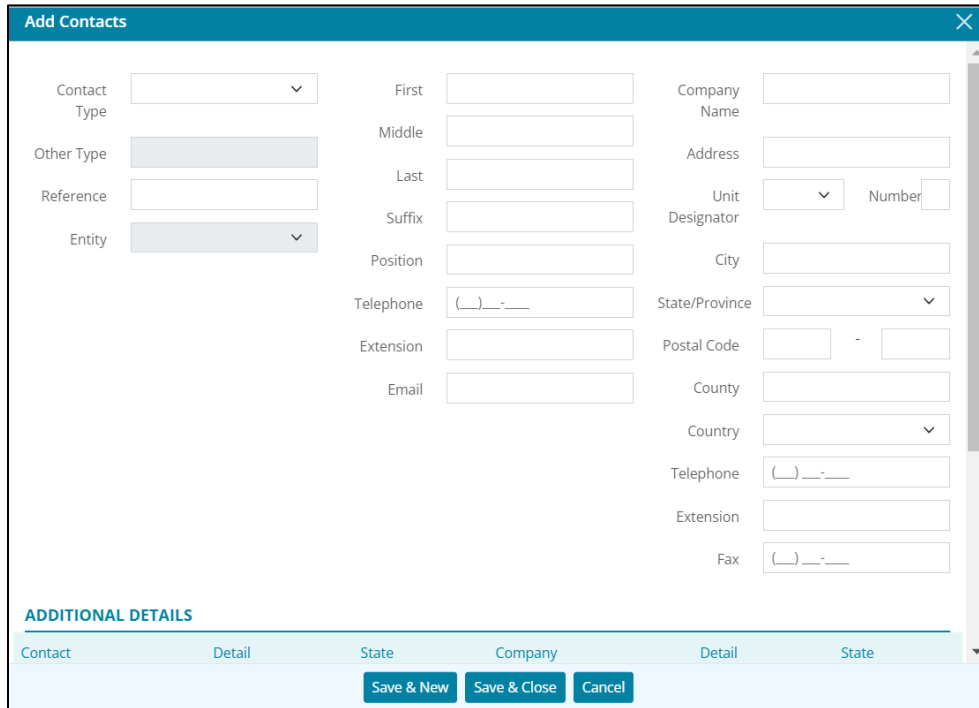
Summary Info

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

Type	Contact	Company	Telephone	Email
Loan Originator				
Processor				

Figure 144: Add Contact

2. Enter **Contact** details.



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

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

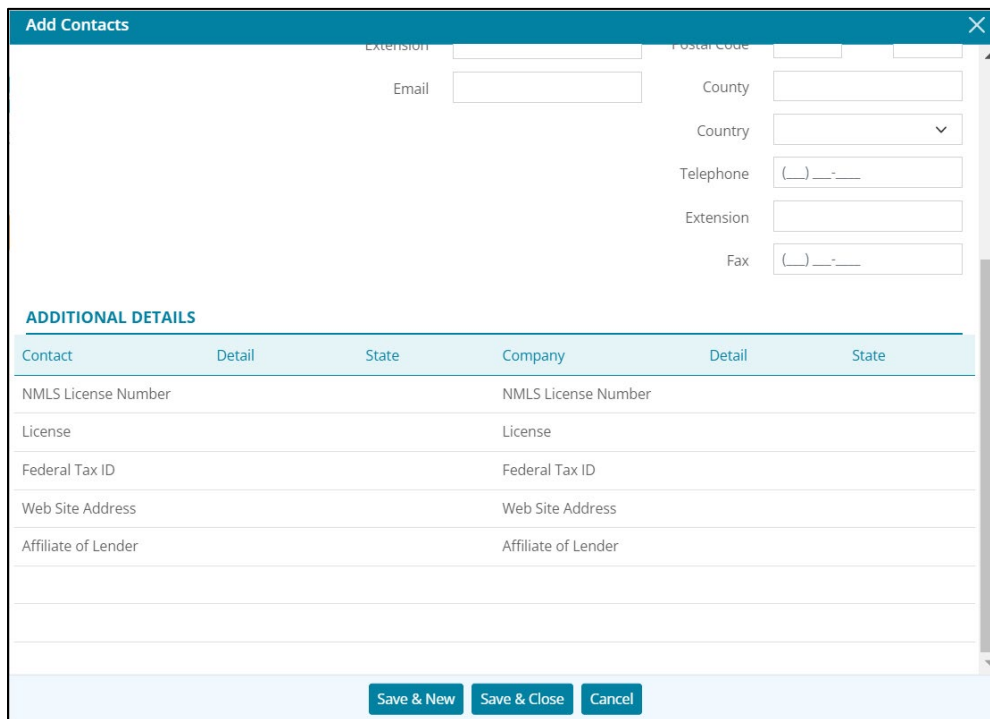
**ADDITIONAL DETAILS**

Contact	Detail	State	Company	Detail	State
---------	--------	-------	---------	--------	-------

Buttons: Save & New, Save & Close, Cancel

Figure 145: Add Contacts Dialog

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



The 'ADDITIONAL DETAILS' section is expanded to show the following table:

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

Buttons: Save & New, Save & Close, Cancel

Figure 146: Additional Contacts Details

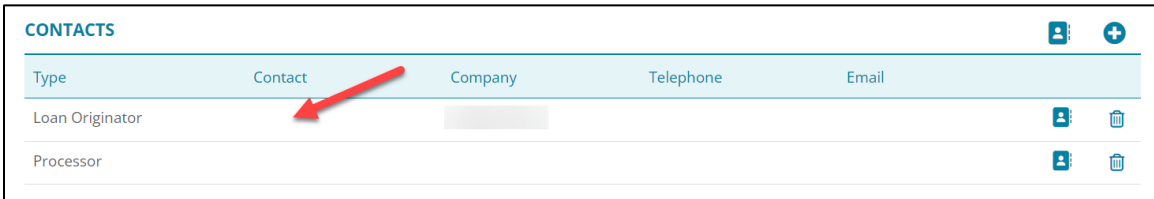
4. Click **Save & Close**.

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

## Edit Contacts List

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

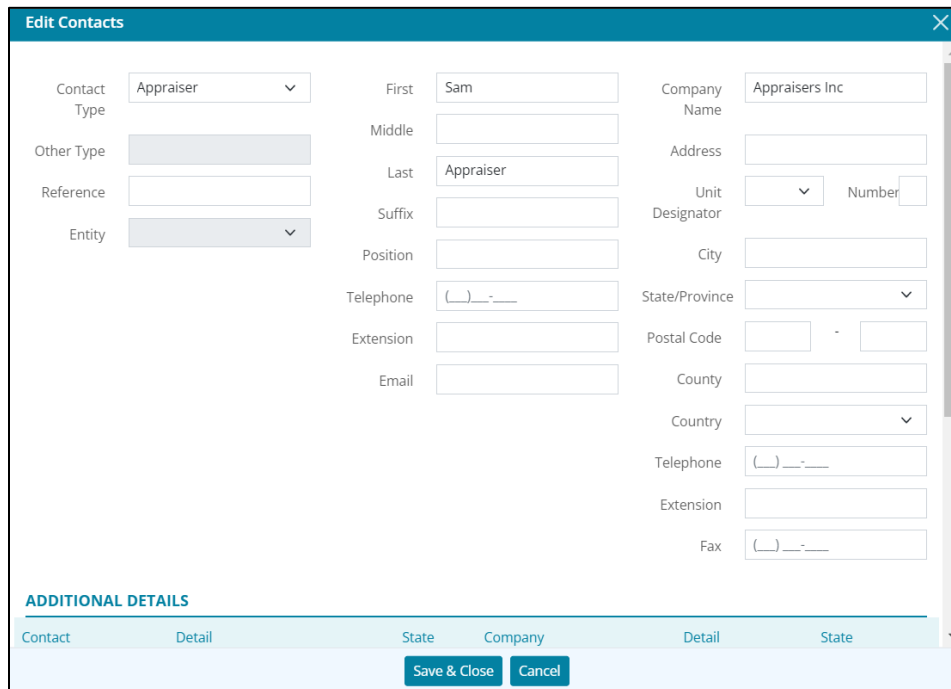
1. Select the **Status**.
2. Select the **Contacts** tab.
3. Click a **Contact** entry to edit.



CONTACTS				
Type	Contact	Company	Telephone	Email
Loan Originator				
Processor				

**Figure 147: Loan Contacts List**

4. Make appropriate contact information changes.



**Edit Contacts**

Contact Type:

Other Type:

Reference:

Entity:

First:

Middle:

Last:

Suffix:

Position:

Telephone:

Extension:

Email:

Company Name:

Address:

Unit Designator:  Unit Number:

City:

State/Province:

Postal Code:  -

County:

Country:

Telephone:

Extension:

Fax:

**ADDITIONAL DETAILS**

Contact	Detail	State	Company	Detail	State

**Figure 148: Edit Contacts Dialog**

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

## Delete Contact

Delete contacts that are no longer required.

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

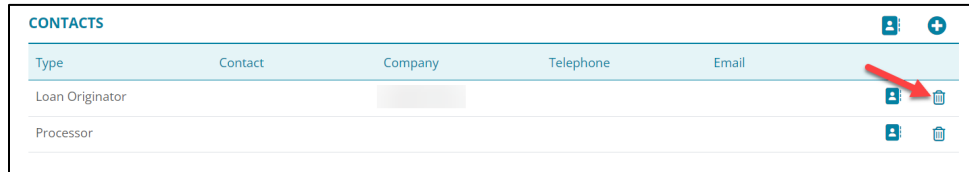



Figure 149: Delete Contact

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

## Adding Contact Using the Directory

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

To add contacts:

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

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

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

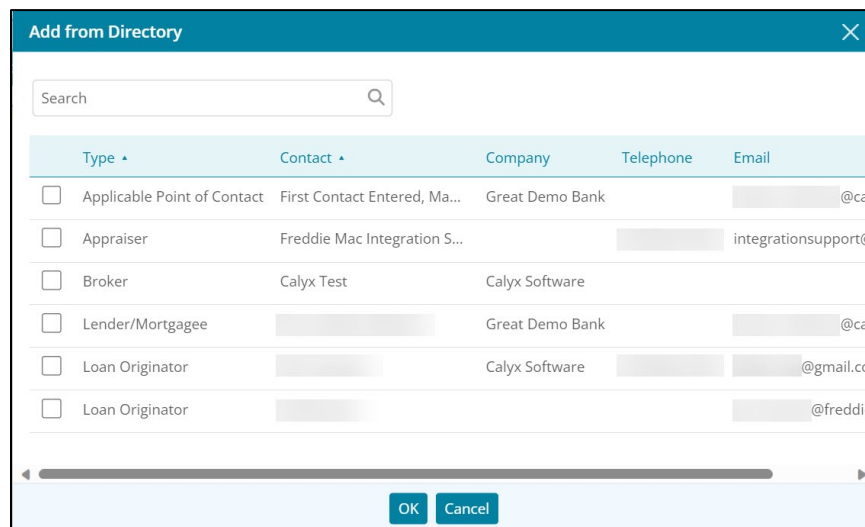
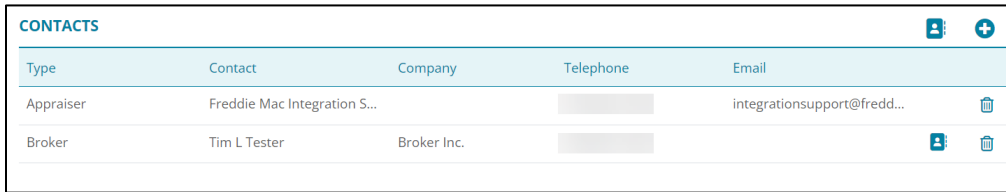


Figure 150: Add from Directory

- Click **OK**.



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

**Figure 151: Contact Through Directory**

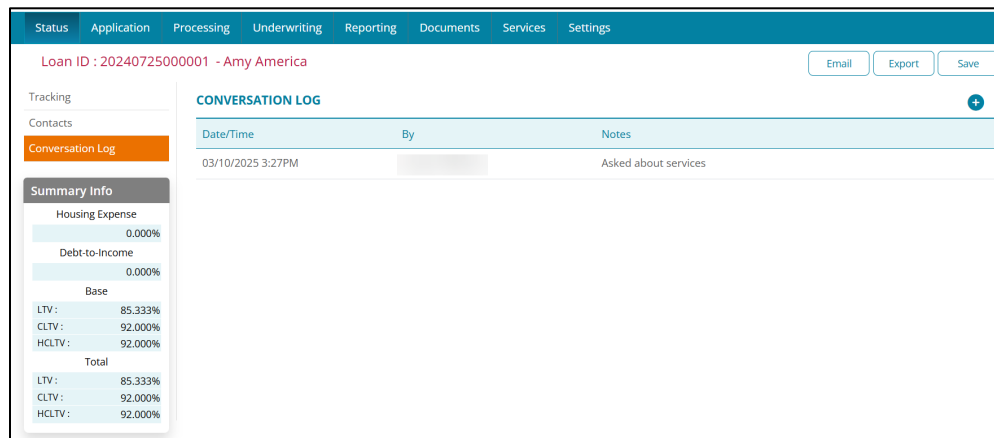
**Note:** Contacts that are added from the *Contacts* screens can be added to the Zenly *Directory* by selecting the icon displayed next to the *Delete*  icon.

## Status Conversations

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

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

- Select the **Status** tab.
- Select **Conversation Log**.

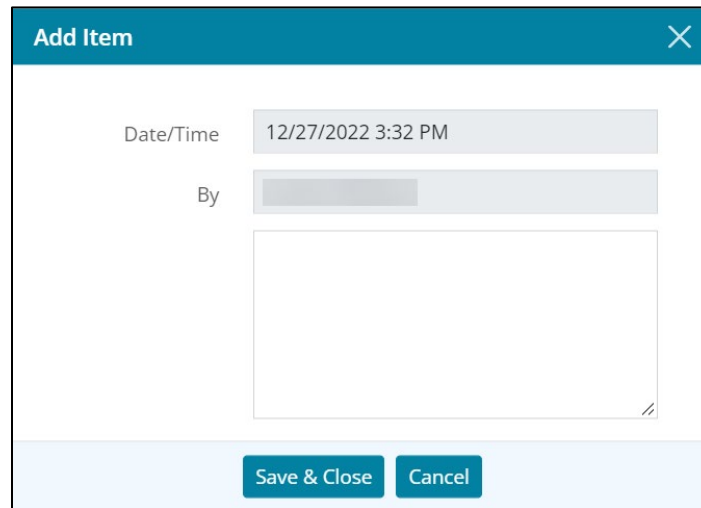


Date/Time	By	Notes
03/10/2025 3:27PM		Asked about services

**Figure 152: Loan Conversations**

- Click **Add**.

4. Enter conversation details.



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

- Date/Time:** A text input field containing '12/27/2022 3:32 PM'.
- By:** A text input field that is currently empty.
- Message Area:** A large, empty text area for entering details.
- Buttons:** 'Save & Close' and 'Cancel' buttons at the bottom.

Figure 153: Add Item Dialog

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

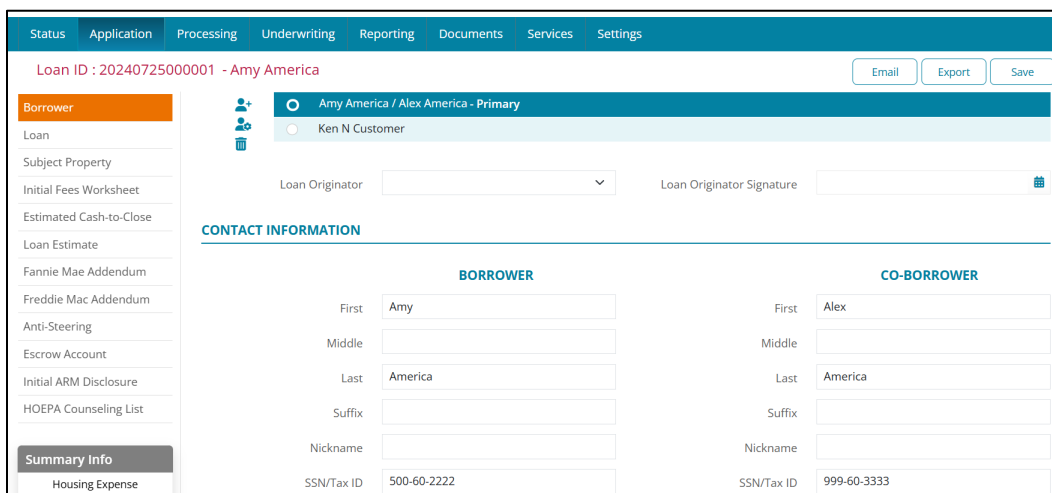
## Loan Application

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

### Application - Borrower

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

1. Select the **Application** tab.



The 'Application Borrowers' screen displays the following information and controls:

- Navigation:** Status, Application, Processing, Underwriting, Reporting, Documents, Services, Settings.
- Loan ID:** 20240725000001 - Amy America
- Buttons:** Email, Export, Save.
- Borrower Selection:** Radio buttons for 'Amy America / Alex America - Primary' (selected) and 'Ken N Customer'.
- Loan Originator:** A dropdown menu.
- Loan Originator Signature:** A text input field with a calendar icon.
- CONTACT INFORMATION:**
  - BORROWER:**
    - First: Amy
    - Middle: [Empty]
    - Last: America
    - Suffix: [Empty]
    - Nickname: [Empty]
    - SSN/Tax ID: 500-60-2222
  - CO-BORROWER:**
    - First: Alex
    - Middle: [Empty]
    - Last: America
    - Suffix: [Empty]
    - Nickname: [Empty]
    - SSN/Tax ID: 999-60-3333
- Left Sidebar:**
  - 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.

Figure 154: 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.

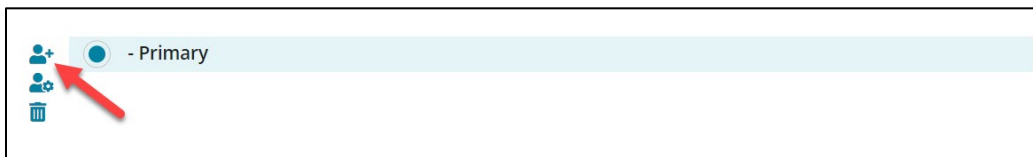


Figure 155: Add Borrower

2. Proceed to [Borrower/Co-Borrower Information](#) to complete the borrower details.

### Import From Leads

The user can import a borrower by using leads.

To Import from Leads:

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

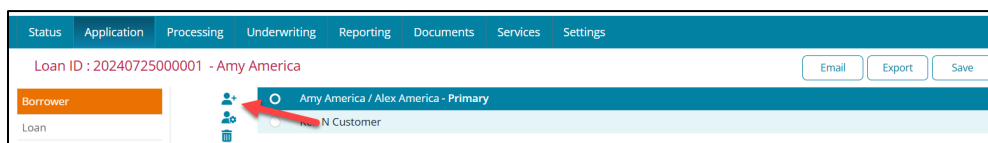


Figure 156: Adding a Borrower

2. Choose **Import from Leads**.

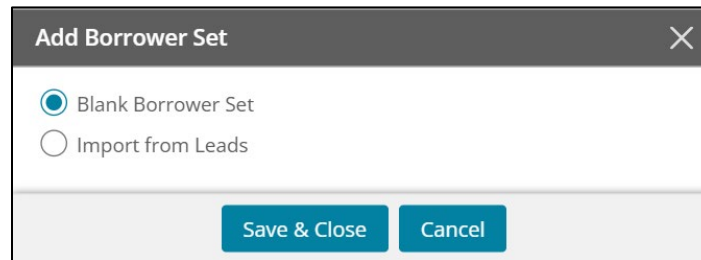


Figure 157: Import from Leads

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

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

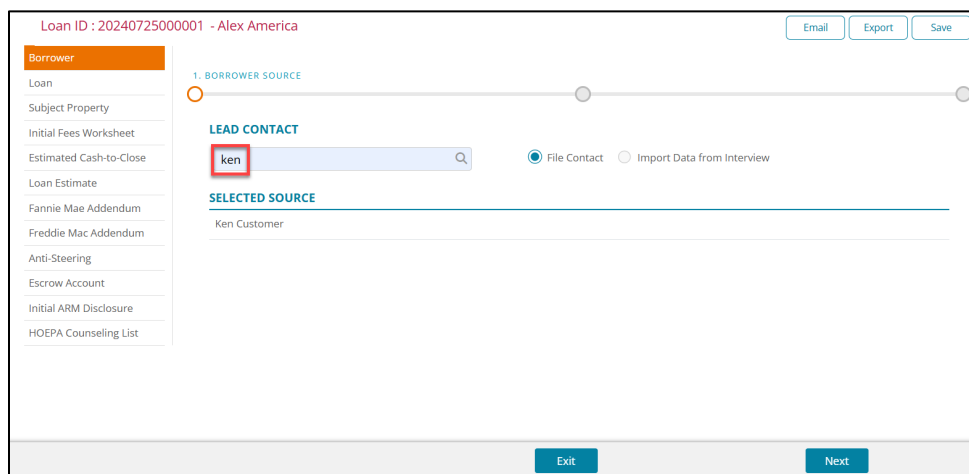


Figure 158: Searching Leads

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

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

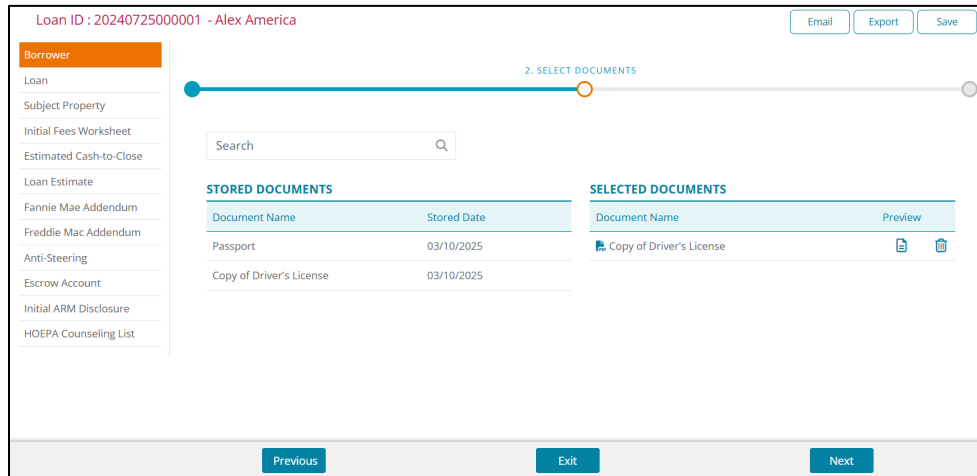


Figure 159: Select Documents

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

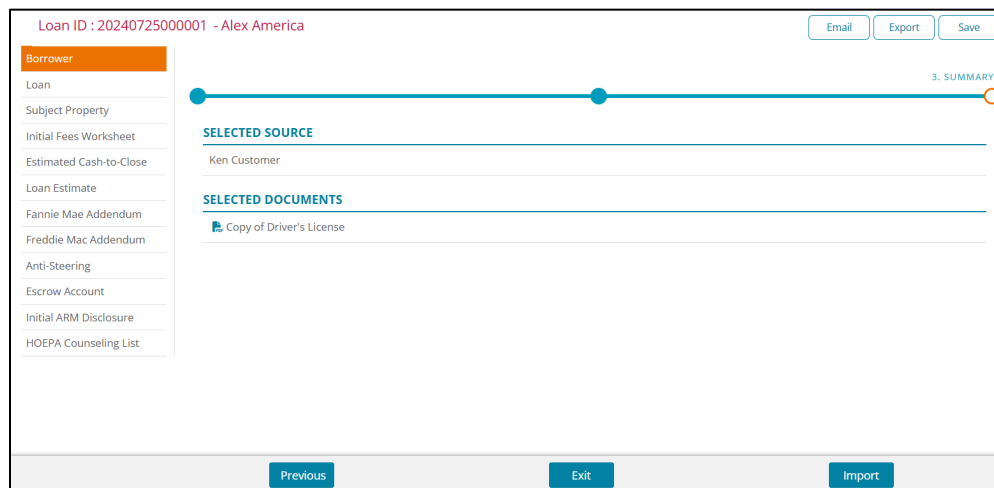


Figure 160: Summary

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.

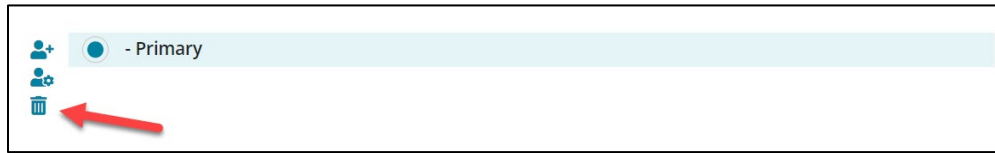


Figure 161: Delete Borrower

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.

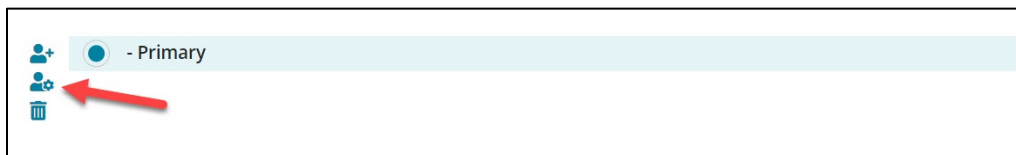


Figure 162: Edit Borrower

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

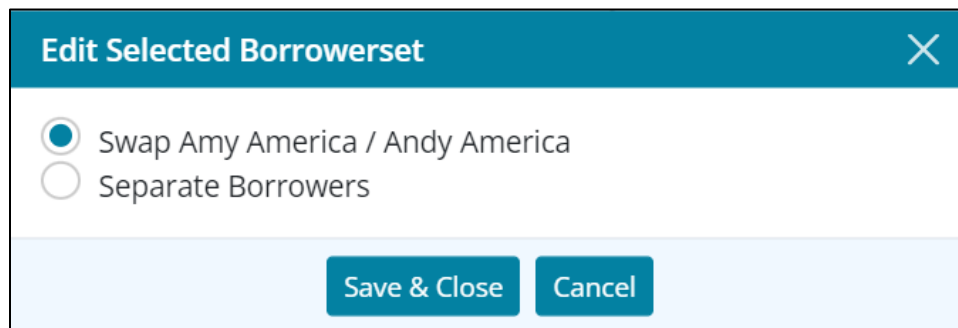


Figure 163: Swap Primary Borrower

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

### Separate Borrowers

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

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

1. Select the **Borrower Set**. (See [Figure 162](#).)

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

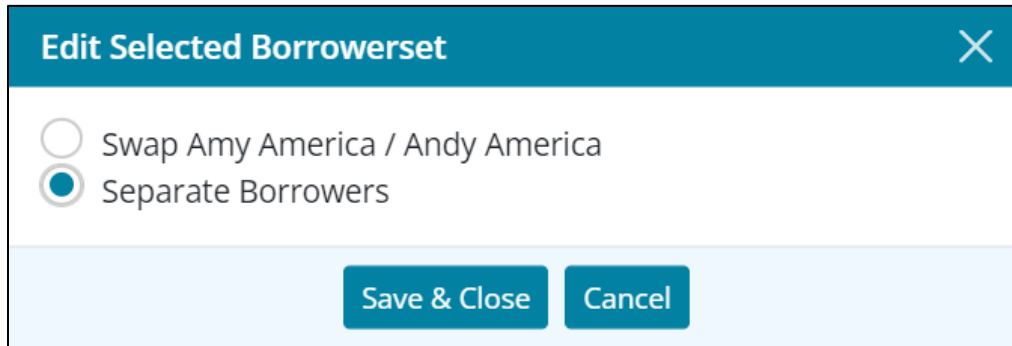


Figure 164: Separate Borrowers

4. Click **Save & Close**.

### Merge Borrowers

Use the following steps to merge borrowers.

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

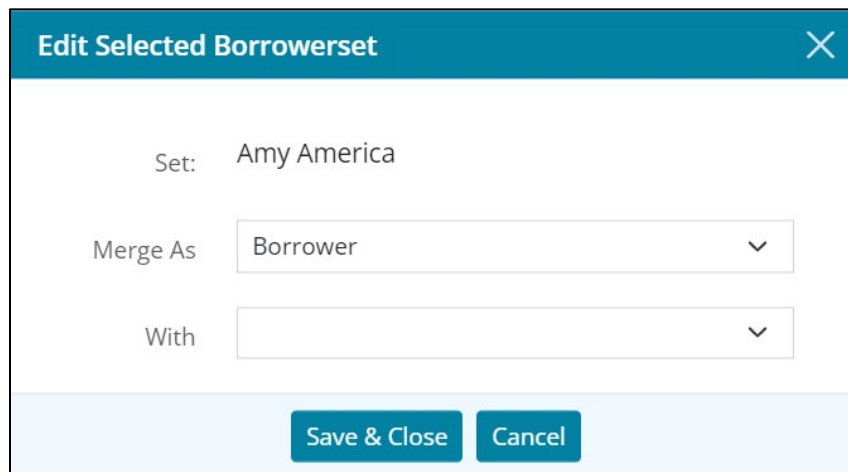


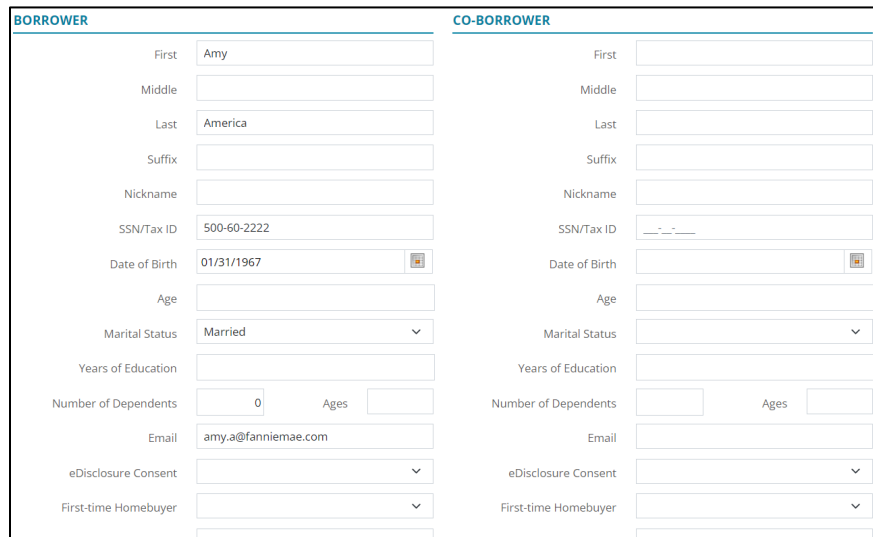
Figure 165: Merge Borrowers

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

### Borrower/Co-Borrower Information

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

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



**Figure 166: Borrower/Co-Borrower Information**

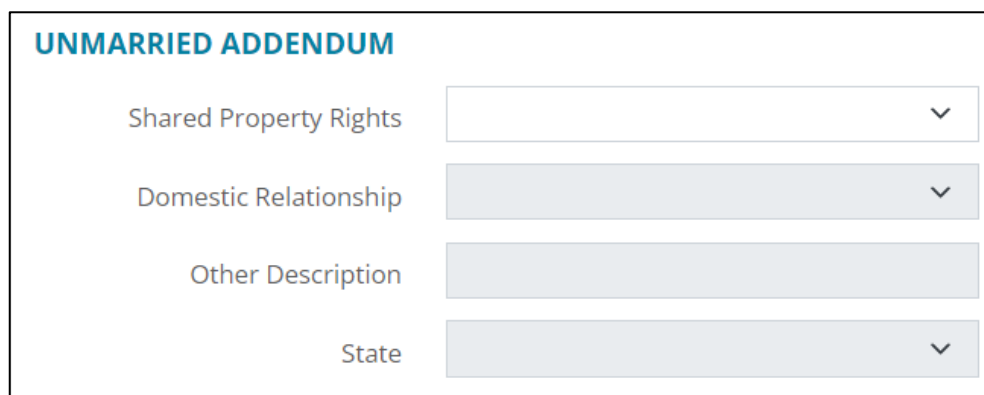
**Note:** Select *Unmarried* from the *Marital Status* dropdown to enable the *Unmarried Addendum* fields.

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 167: 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**.

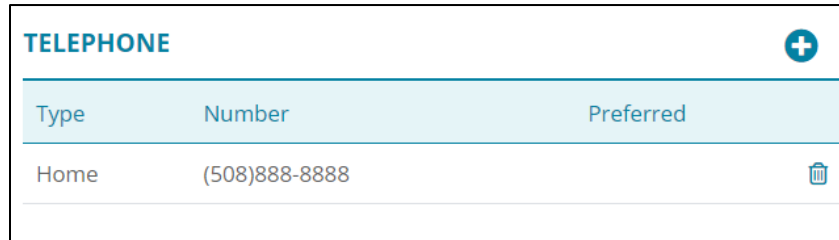
## Telephone

Contact telephone numbers are required for all borrowers.

### Add Telephone

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

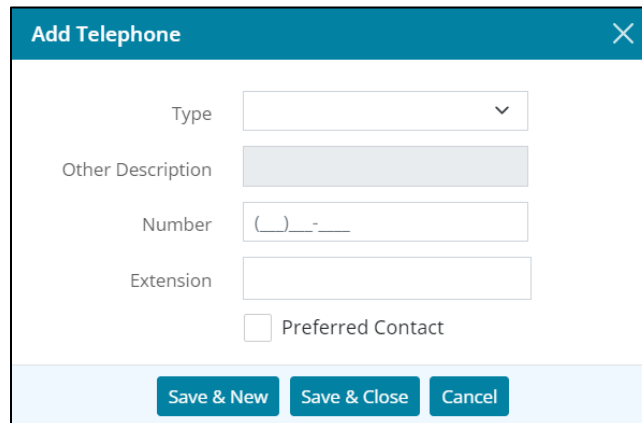
1. Click the **Borrower Telephone Add** button.



Type	Number	Preferred
Home	(508)888-8888	<input type="checkbox"/>

Figure 168: Add/Edit Telephone Number

2. Select **Telephone Type**.



**Add Telephone** [X]

Type:

Other Description:

Number:

Extension:

Preferred Contact

Save & New Save & Close Cancel

Figure 169: Add Telephone Dialog

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

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

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

### Edit Telephone

Use the following steps to edit a listed telephone number.

1. Click the phone **Number** to edit. (See [Figure 168](#).)
2. Update the **Telephone Information** on the *Edit Telephone* dialog. (See [Add Telephone](#) for details.)
3. Click **Save & Close**.

### Delete Telephone

Use the following steps to delete a listed telephone number.

1. Click the **Delete** icon. (See [Figure 168](#).)

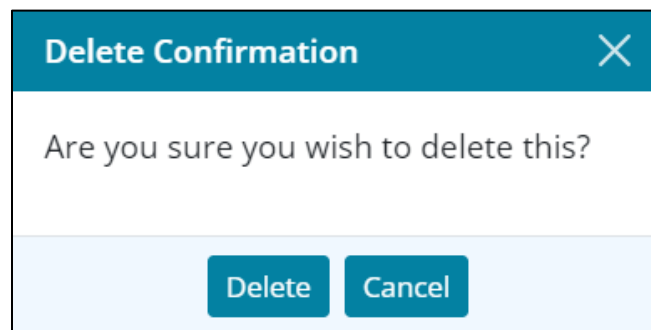


Figure 170: Delete Confirmation

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

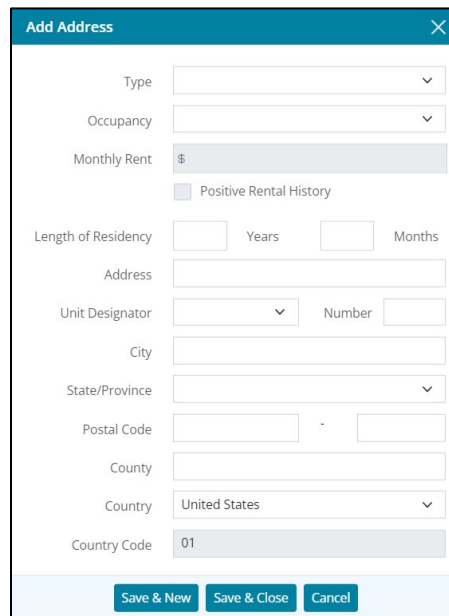
Use the following steps to add borrower addresses.

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

TELEPHONE		
Type	Number	Preferred
Home	(508)888-8888	

**Figure 171: Add/Edit Current Address**

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



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

- Type: dropdown menu
- Occupancy: dropdown menu
- Monthly Rent: text input with a dollar sign (\$) prefix
- Positive Rental History: checkbox
- Length of Residency: two text inputs for 'Years' and 'Months'
- Address: text input
- Unit Designator: dropdown menu
- Number: text input
- City: text input
- State/Province: dropdown menu
- Postal Code: two text inputs separated by a hyphen (-)
- County: text input
- Country: dropdown menu (pre-filled with 'United States')
- Country Code: text input (pre-filled with '01')

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

**Figure 172: Add Address Dialog**

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

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

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

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

6. Click **Save & Close**.

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

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

### Edit Address

Use the following steps to edit a listed address.

1. Click the **Borrower Address** to edit. (See [Figure 171](#).)

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

### Delete Address

Use the following steps to delete a listed address.

1. Click the **Delete** icon. (See [Figure 171](#).)
2. Click **Delete** on the *Delete Confirmation* dialog.

## Employment

A minimum of two years' employment history is required.

### Add Employment

Enter employment information for the borrower/co-borrower.

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

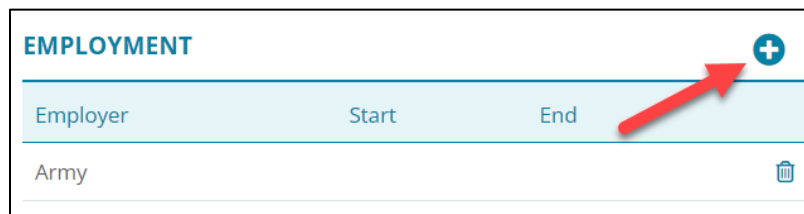
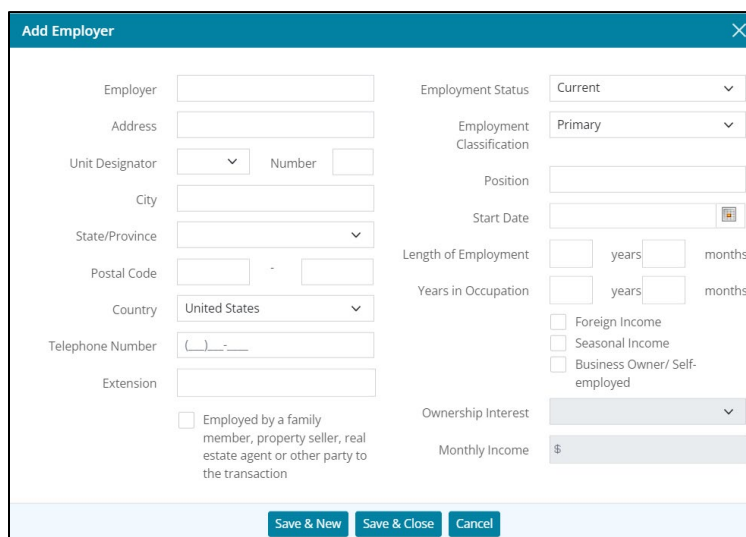


Figure 173: Add/Edit Employment History

2. Enter **Employer** name.



The image shows a dialog box titled 'Add Employer'. It contains various input fields and dropdown menus for entering employment details. The fields include: Employer, Address, Unit Designator (dropdown), Number, City, State/Province (dropdown), Postal Code, Country (dropdown, set to 'United States'), Telephone Number, Extension, Employment Status (dropdown, set to 'Current'), Employment Classification (dropdown, set to 'Primary'), Position, Start Date, Length of Employment (years and months), Years in Occupation (years and months), Ownership Interest (dropdown), and Monthly Income. There are also checkboxes for 'Employed by a family member, property seller, real estate agent or other party to the transaction', 'Foreign Income', 'Seasonal Income', and 'Business Owner/ Self-employed'. At the bottom, there are three buttons: 'Save & New', 'Save & Close', and 'Cancel'.

Figure 174: Add Employer Dialog

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

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

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

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

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

### **Edit Employment**

Use the following steps to edit a listed employer.

1. Click the **Employer** name. (See [Figure 173](#).)
2. Update the **Employer Information** on the *Edit Employer* dialog. (See [Add Employment](#) for details.)
3. Click **Save & Close**.

### **Delete Employment**

Use the following steps to delete a listed employer.

1. Click the **Delete** icon. (See [Figure 173](#).)
2. Click **Delete** on the *Delete Confirmation* dialog.

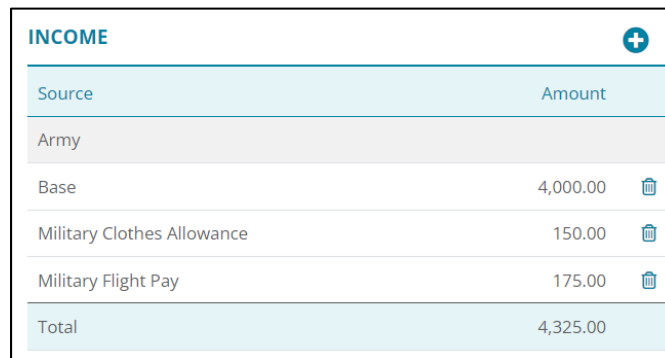
## Income

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

### Add Income

Use the following steps to add income.

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






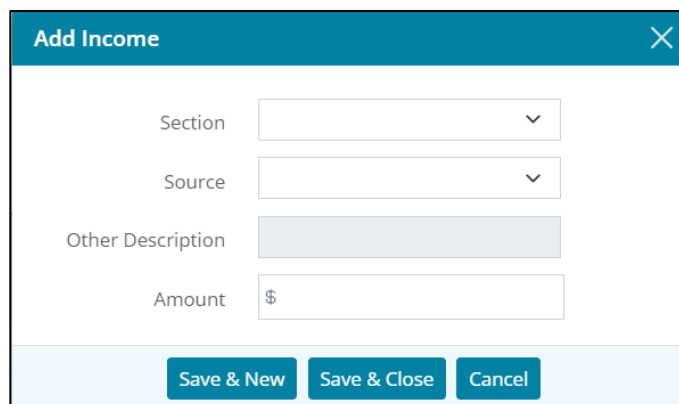
INCOME		+
Source	Amount	
Army		
Base	4,000.00	
Military Clothes Allowance	150.00	
Military Flight Pay	175.00	
<b>Total</b>	<b>4,325.00</b>	

Figure 175: Gross Monthly Income

2. Select the appropriate **Section**.



Add Income
×

Section

Source

Other Description

Amount \$

Save & New
Save & Close
Cancel

Figure 176: Add Income Dialog

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

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

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

### Edit Income

Use the following steps to edit a listed income.

1. Click the **income** to **edit**. (See [Figure 175](#).)
2. Update the **Income Information** on the *Edit Income* dialog. (See [Add Income](#) for details.)
3. Click **Save & Close**.

### Delete Income

Use the following steps to delete a listed income.

1. Click the income to delete. (See [Figure 175](#).)
2. Click **Delete** on the *Delete Confirmation*.

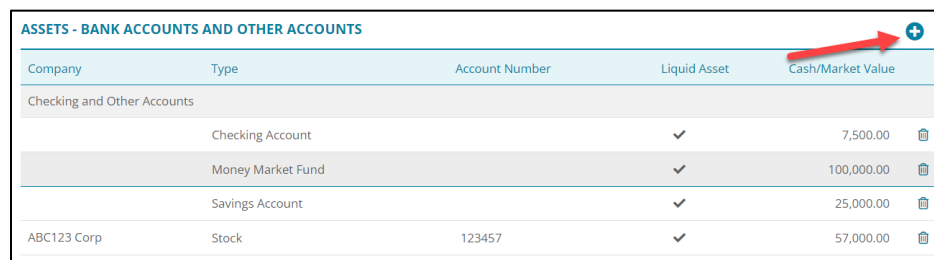
## Assets

Borrower/co-borrower assets are combined.

### Add Assets

Use the following steps to add assets.

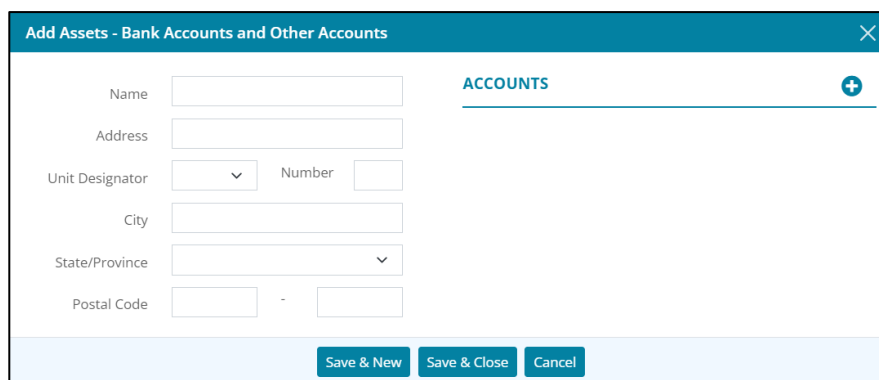
1. Click the **Assets Add** button.



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

Figure 177: Combined Borrower/Co-Borrower Assets

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



**Add Assets - Bank Accounts and Other Accounts** [X]

Name

Address

Unit Designator  Number

City

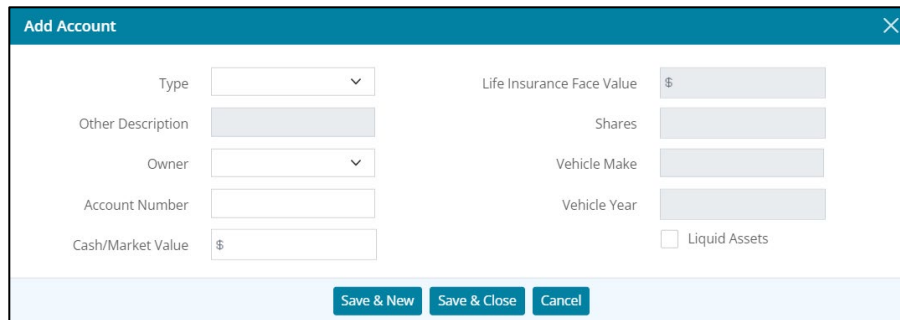
State/Province

Postal Code  -

ACCOUNTS [X]

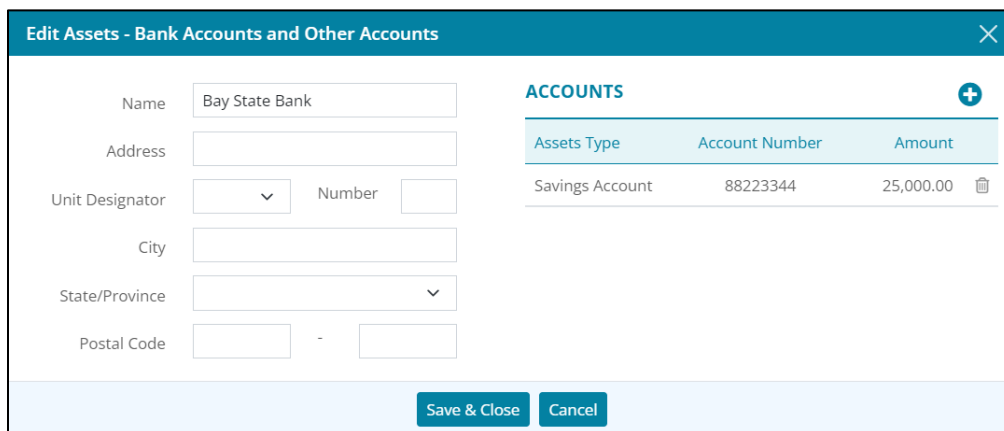
Figure 178: Add Asset Dialog

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



**Figure 179: 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.



Assets Type	Account Number	Amount
Savings Account	88223344	25,000.00

**Figure 180: 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 177](#).)
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 177](#).)
2. Select the Account to edit. (See [Figure 180](#).)
3. Update the account information. (See [Figure 178](#).)
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 177](#).)
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 177](#).)
2. Select the account to delete. (See [Figure 180](#).)
3. Click **Delete** on the *Delete Confirmation* dialog.
4. Click **Save & Close** on the *Edit Asset* dialog.

## Gifts or Grants

Enter all gifts or grants being applied to the loan.

### Add Gifts or Grants

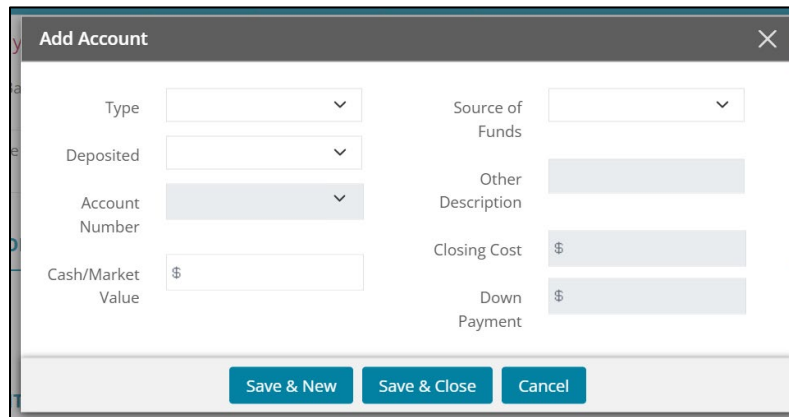
Use the following steps to complete the **Gifts or Grants Received** fields.

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

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

**Figure 181: Gifts or Grants Received**

2. Select the **Type**.



**Figure 182: 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.

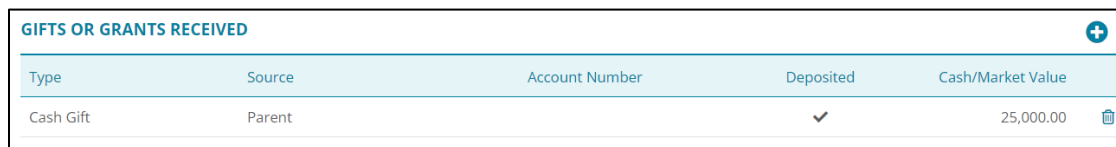
7. Enter **Other Description** when selecting *Other* from *Source of Funds* dropdown.
8. Enter **Cash/Market Value**.
9. Click **Save & Close**.

**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 183: Gifts or Grants Received**

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

### Delete Gifts or Grants

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

1. Click the **Delete** icon. (See [Figure 183](#).)
2. Click **Delete** on the *Delete Confirmation* dialog.

### Liabilities

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

#### Add Liabilities

Use the following steps to add liabilities.

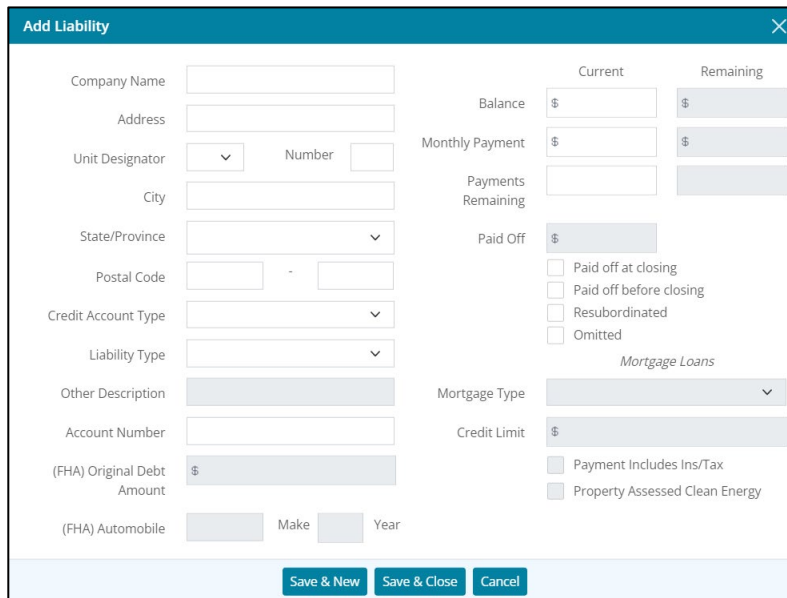
1. Click the **Liabilities Add** button.

LIABILITIES <span style="float: right;">+</span>							
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 184: Liabilities List**

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

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



**Figure 185: Add Liability Dialog**

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

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

### **Edit Liabilities**

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

1. Click the liability to edit. (See [Figure 184.](#))

2. Update the information for the liability as applicable. (See [Add Liabilities](#) for details.)
3. Click **Save & Close**.

**Note:** The *Real Estate* table updates automatically when changes are made to a real estate owned liability.

### Delete Liabilities

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

1. Click on the **Delete** icon to remove the liability. (See [Figure 184](#).)
2. Click **Delete** on the *Delete Confirmation* dialog.

## Alimony, Child Support, Other Expenses

Enter alimony, child support, and other expenses for borrower/co-borrower.

### Add Expenses

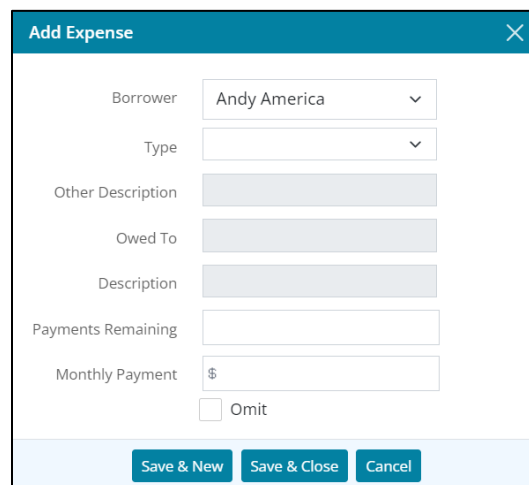
Use the following steps to *Add Alimony, Child Support, and Other Expenses*.

1. Click the **Add** button.



**Figure 186: Alimony, Child Support, Other Expenses**

2. Select the expense **Type**.



**Figure 187: Add Expense Type**

3. Enter **Other Description** when **Other** is selected from the **Type** dropdown.
4. Enter number of **Payments Remaining**.
5. Enter **Monthly Payment** amount.

6. Select the **Omit** checkbox if applicable.
7. Click **Save & Close**.

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

### **Edit Alimony, Child Support, and Other Expenses**

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

1. Select the desired expense to **Edit**. (See [Figure 186](#).)
2. In the *Edit Expense* dialog, update the desired information.
3. Click **Save & Close**.

### **Delete Alimony, Child Support, and Other Expenses**

Use the following steps to delete a listed expense.

1. Click the **Delete** icon on the desired expense. (See [Figure 186](#).)
2. Click **Delete** on the *Delete Confirmation* dialog.

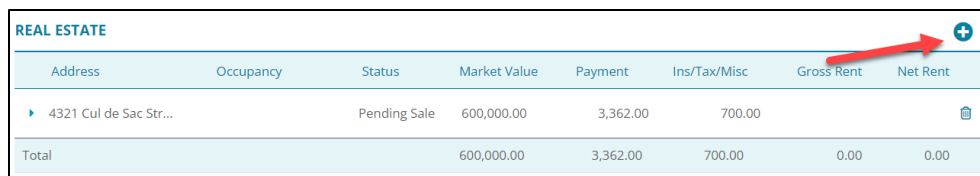
## **Real Estate**

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

### **Add Real Estate**

Use the following steps to add real estate.

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



REAL ESTATE							
Address	Occupancy	Status	Market Value	Payment	Ins/Tax/Misc	Gross Rent	Net Rent
▶ 4321 Cui 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 188: Existing Real Estate**

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

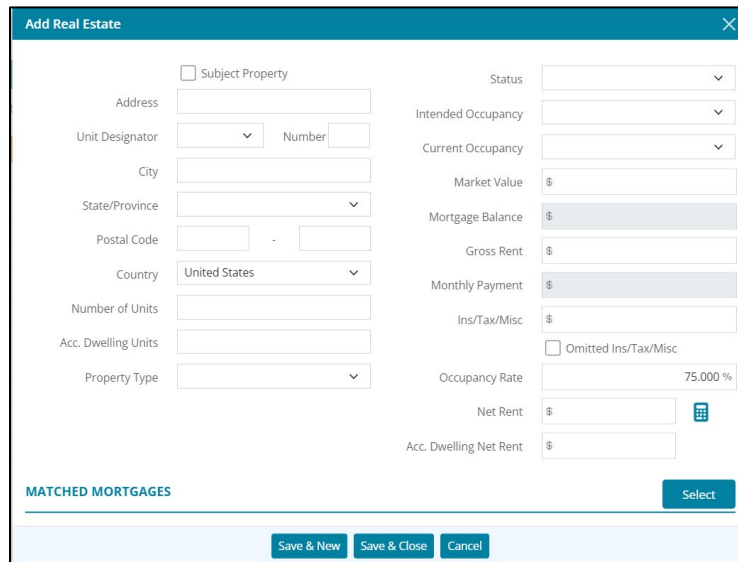


Figure 189: Add Real Estate Dialog

3. Complete the **Address** fields.
4. Enter the **Number of Units**.
5. Enter the **Acc. (Accessory) Dwelling Units** if applicable.
6. Select the **Property Type**.
7. Select the appropriate **Status** from the dropdown.
8. Select **Intended Occupancy** from the dropdown.
9. Select the **Current Occupancy** from the dropdown.
10. Enter the **Market Value**.
11. Enter the **Mortgage Balance** if applicable.
12. Enter the **Gross Rent**.
13. Enter **Monthly Payment** if applicable.
14. Enter **Insurance/Tax/Miscellaneous** expenses.
15. Select the **Omitted Ins/Tax/Misc** to omit the expense from the loan application.
16. Enter the **Occupancy Rate** percentage.
17. Click **Calculate** icon to calculate the *Net Rent*.
18. If needed, enter the **Acc. (Accessory) Dwelling Net Rent**.
19. Click **Save & Close**.

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

## Edit Real Estate

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

1. Click the **Real Estate** to edit. (See [Figure 188.](#))
2. Update the desired information on the *Edit Real Estate* dialog. (See [Add Real Estate](#) for details.)
3. Click **Save & Close**.

## Delete Real Estate

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

1. Click the **Delete** icon. (See [Figure 188.](#))
2. Click **Delete** on the *Delete Confirmation* dialog.

## Unmatched Mortgage Liabilities

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

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

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

UNMATCHED MORTGAGE LIABILITIES								
Company	Liability Type	Account Number	Balance	Payment	At Closing	Before Closing	Ins/Tax	Omit
AAA	Mortgage Loan		500,000.00	3,250.00				

**Figure 190: 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.

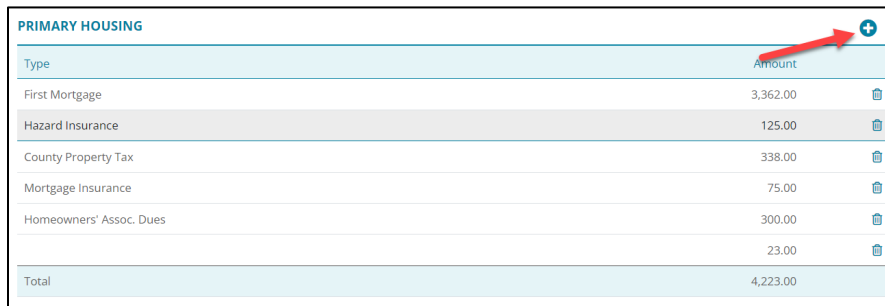
## Primary Housing







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.

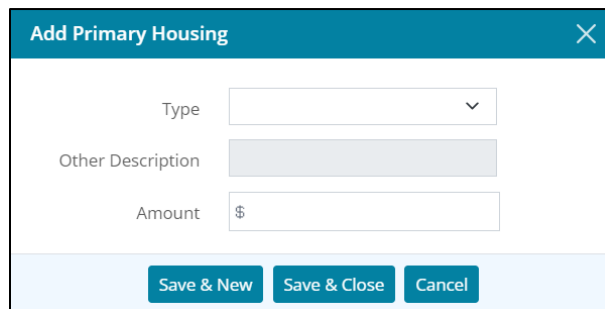


PRIMARY HOUSING		
Type	Amount	
First Mortgage	3,362.00	
Hazard Insurance	125.00	
County Property Tax	338.00	
Mortgage Insurance	75.00	
Homeowners' Assoc. Dues	300.00	
	23.00	
<b>Total</b>	<b>4,223.00</b>	

**Figure 191: Primary Housing**

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

2. Select the expense **Type**.



**Figure 192: Add Primary Housing Dialog**

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

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

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

### **Edit Primary Housing Expenses**

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

1. Click the **Expense** to edit. (See [Figure 191](#).)
2. Update the **Address Information** on the *Edit Address* dialog. (See [Add Primary Housing](#) for details.)
3. Click **Save & Close**.

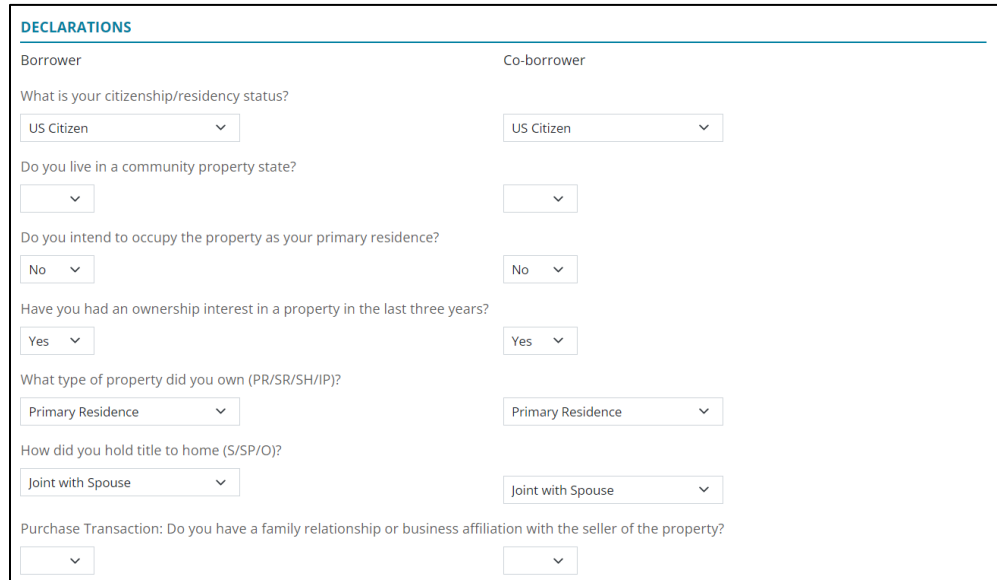
### **Delete Primary Housing Expenses**

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

## Declarations

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

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

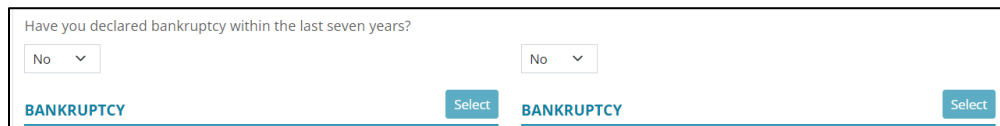


The screenshot shows a form titled "DECLARATIONS" with two columns: "Borrower" and "Co-borrower". Each column contains several questions with dropdown menus for answers. The questions and their current selections are:

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

Figure 193: Borrower/Co-Borrower Declarations

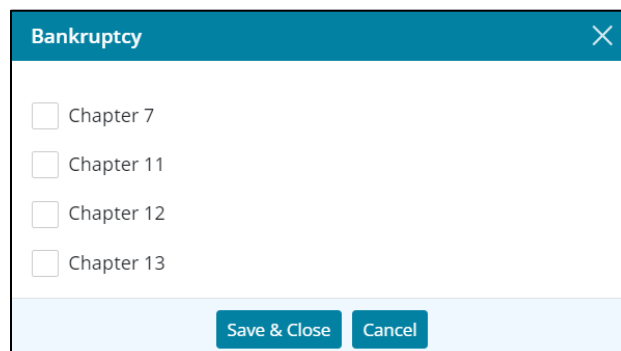
2. Enter a **Description** when selecting **Yes**.
3. Click the **Bankruptcy Select** button when **Yes** is selected for the **Bankruptcy** question.



The screenshot shows a question: "Have you declared bankruptcy within the last seven years?" with a "No" dropdown selected. Below the question are two "BANKRUPTCY" labels, each with a "Select" button.

Figure 194: Bankruptcy Details

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



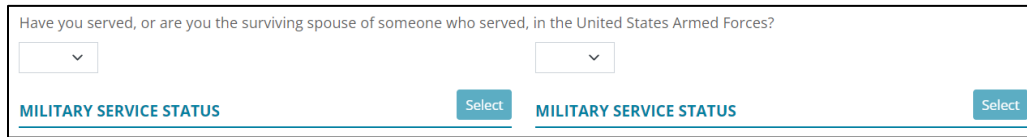
The screenshot shows a dialog box titled "Bankruptcy" with a close button (X) in the top right corner. It contains four radio button options:

- Chapter 7
- Chapter 11
- Chapter 12
- Chapter 13

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

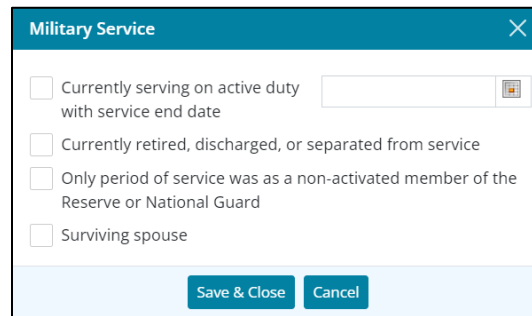
Figure 195: Bankruptcy Dialog

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



**Figure 196: Military Service**

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



**Figure 197: Military Service Dialog**

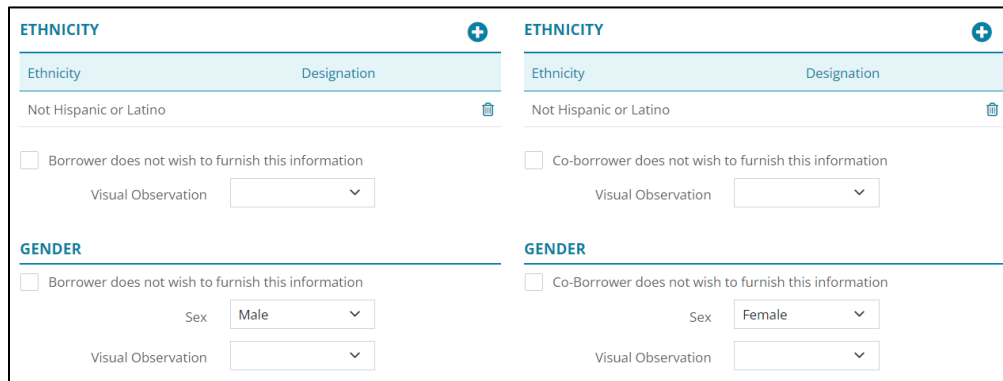
9. Use the **Calendar** to select the **Active Duty Service End Date** when the checkbox is selected.
10. Repeat Steps 1 – 9 for the co-borrower.

## Ethnicity and Gender

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

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

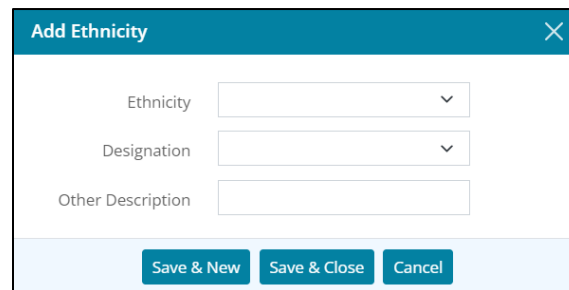
2. Select the **Borrower Ethnicity Add** button.



**Figure 198: 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 199: Add Ethnicity Dialog**

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

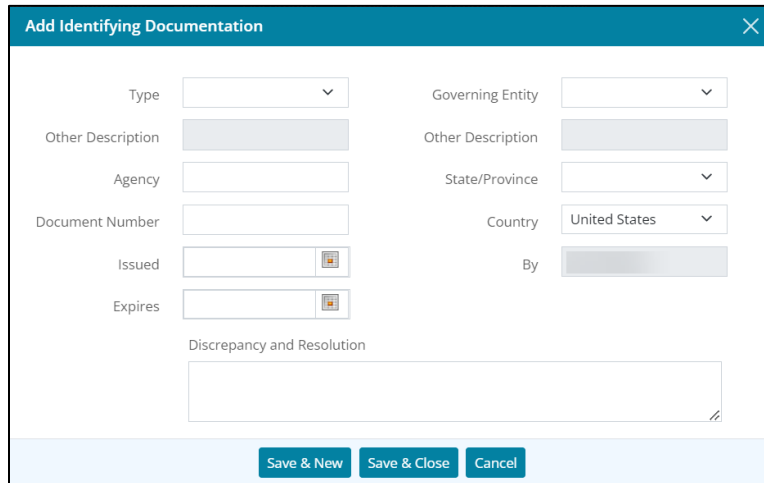
**Note:** Click **Save & New** to add another ethnicity.

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

## Identifying Documentation

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

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



**Figure 200: Add Identifying Documentation Dialog**

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

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

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

## Nearest Relative

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

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

### Add Nearest Relative

1. Click the **Add** button.

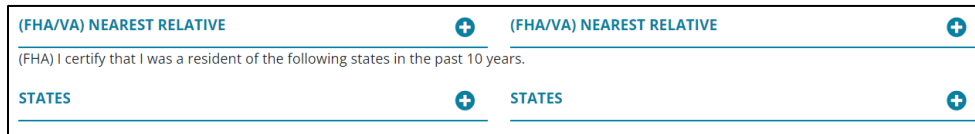


Figure 201: FHA/VA Nearest Relative

2. Enter the **Relationship** status.

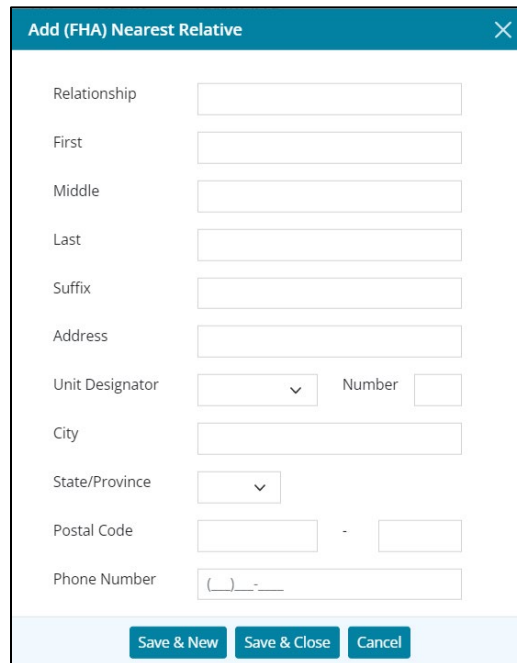


Figure 202: Add (FHA) Nearest Relative

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

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

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

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

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

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

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

### **Edit Nearest Relative**

Use the following steps to edit a listed nearest relative.

1. Click the **Expense** to edit. (See [Figure 201](#).)
2. Update the **Address Information** on the *Edit Address* dialog. (See [Add Nearest Relative](#) for details.)
3. Click **Save & Close**.

### **Delete Nearest Relative**

1. Click the **Delete** icon. (See [Figure 201](#).)
2. Click **Delete** on the *Delete Confirmation* dialog.

## **Additional Information**

Complete the remaining information fields if applicable.

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

## **Application Loan**

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

### **Loan Overview**

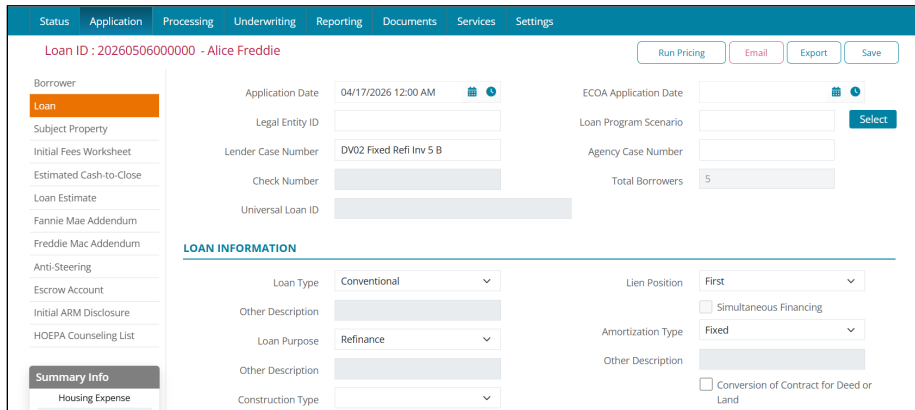
Enter initial loan details or use **Select** to import a pre-defined template.

**Note:** Use *Loan Program* in the *Templates* tab to create loan templates. See [Loan Program](#) for details.

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

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

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



**Figure 203: Loan Overview**

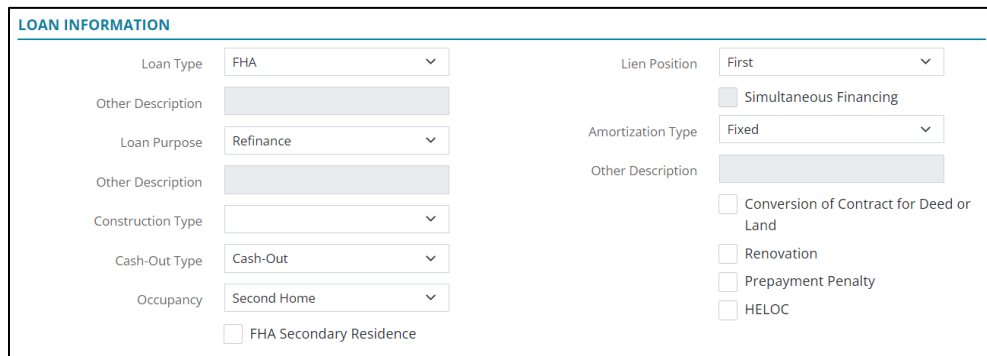
4. Enter the ECOA (Equal Credit Opportunity Act) Application Date.
5. Enter the **Legal Entity ID**.
6. Click the **Loan Program Scenario Select** button.
7. Enter the number of **Total Borrowers**.
8. Enter **Agency Case Number**.

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

## Loan Information

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

1. Select the **Loan Type**.



**Figure 204: Loan Information**

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

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

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

11. Select the **Amortization Type**.

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

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

## Note Details

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

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

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

**Figure 205: Note Details**

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

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

## Rental Income on Subject Property

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

1. Enter **Gross Rent** amount.



**Figure 206: Rental Income**

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

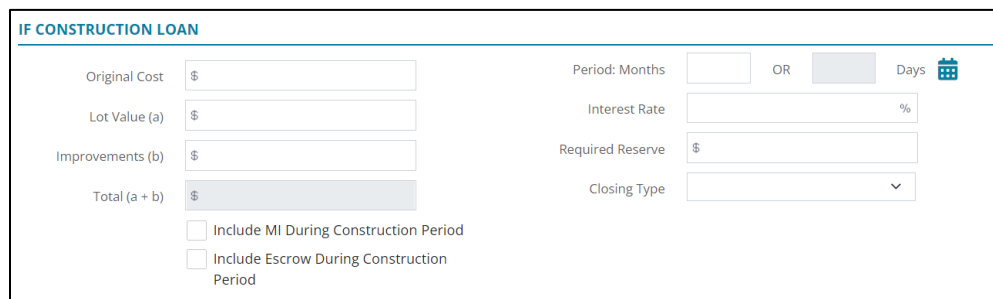
**Note:** The *Ratios* fields auto populate.

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

## If Construction Loan

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

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



**Figure 207: 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.

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

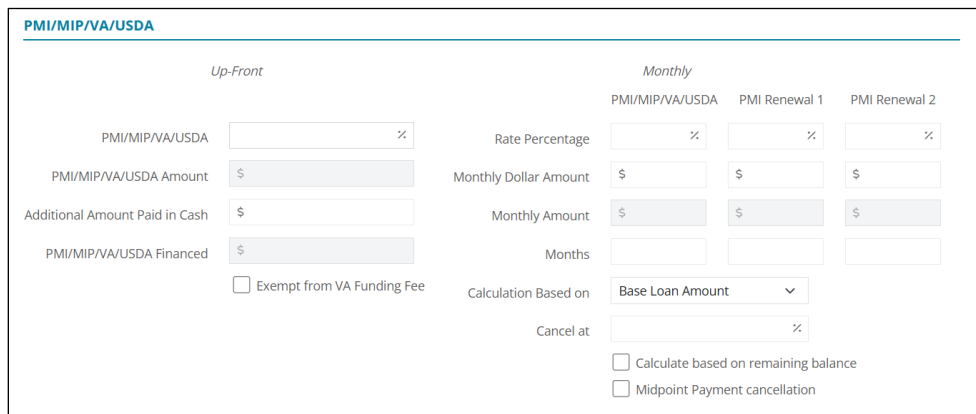


Figure 208: PMI/MIP/VA/USDA Section

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

## Rate Adjustment

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

1. Enter the **1<sup>st</sup> Change Adjustable Cap** percentage.

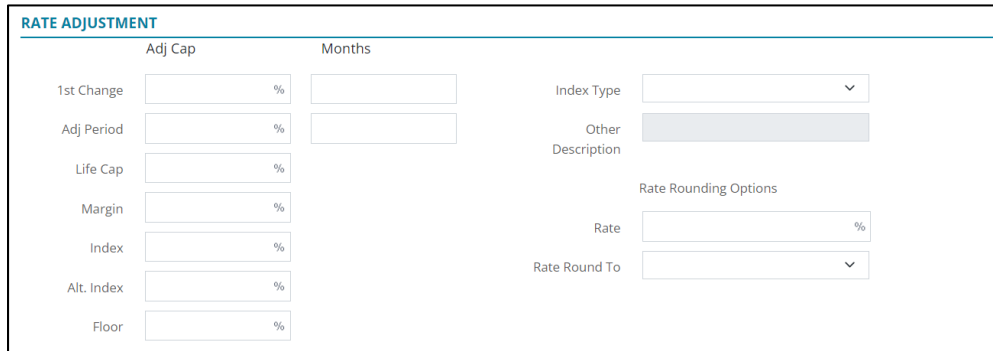


Figure 209: Rate Adjustment

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

## Payment Adjustment

Enter payment adjustment information for loans.

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

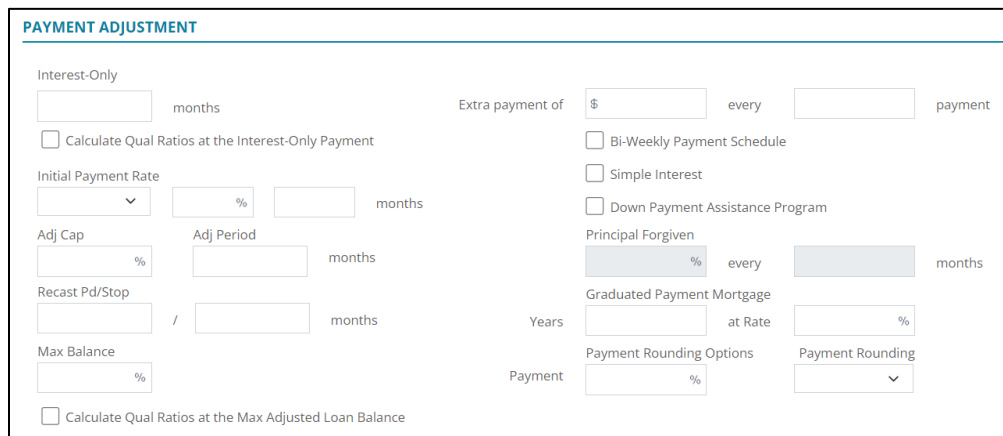


Figure 210: Payment Adjustments

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

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

## Buydown Mortgage

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

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

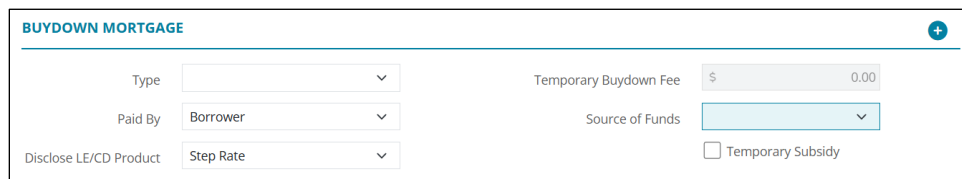
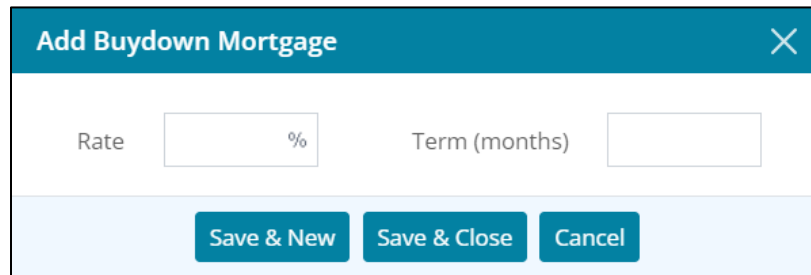


Figure 211: Buydown Mortgage

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



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

Figure 212: Add Buydown Mortgage Dialog

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

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

## Loan Features

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

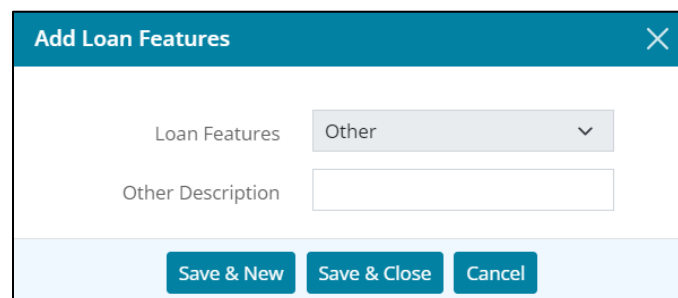
1. Click **Add**.



A horizontal dropdown menu labeled "LOAN FEATURES" is shown. A red arrow points to a plus sign (+) icon at the right end of the menu, indicating the "Add" button.

Figure 213: Loan Features

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



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

Figure 214: Add Loan Features Dialog

4. Click **Save & Close**.

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

## Payment Schedule

The **Payment Schedule** is automatically calculated.

1. Click **Payment Schedule**.

PAYMENT SCHEDULE					Payment Schedule
Prepaid Finance Charge	\$	Amount Financed	\$ 250,400.00	Finance Charge	\$ 247,377.39
Total Payments	\$ 497,777.39	APR	5.250 %	TIP	98.793 %
#	Pmt	Pmt Date	Int Rate	Mth Pmt	Balance
359			5.250	1,382.72	1,374.89
1			5.250	1,380.91	0.00

Figure 215: View Payment Schedule

2. Review **Payment Schedule**.

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

**Close**

Figure 216: Payment Schedule

## Subject Property

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

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

## Subject Property Address

1. Verify the auto populated fields.

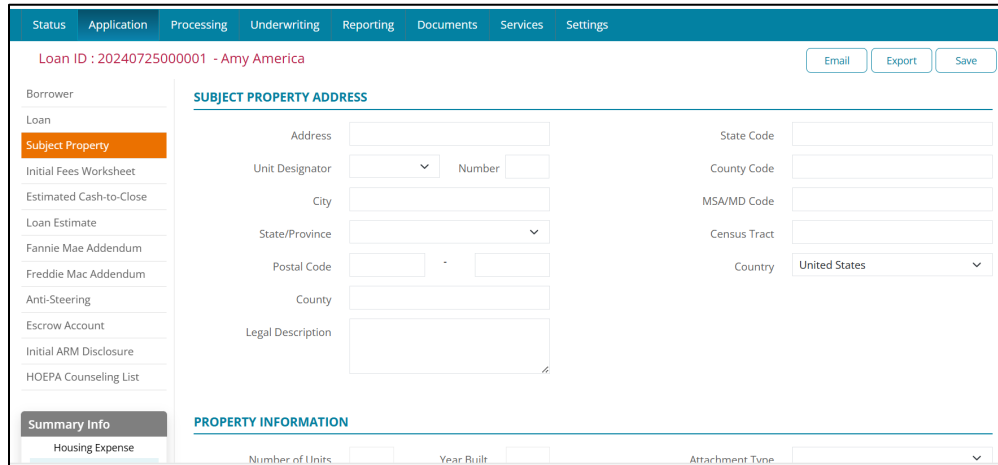


Figure 217: Subject Property Details

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 Tract**.

## Property Information

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

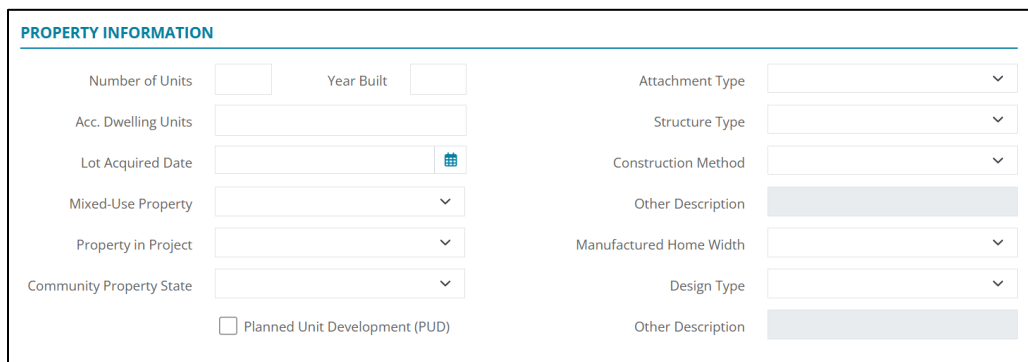


Figure 218: Property Information

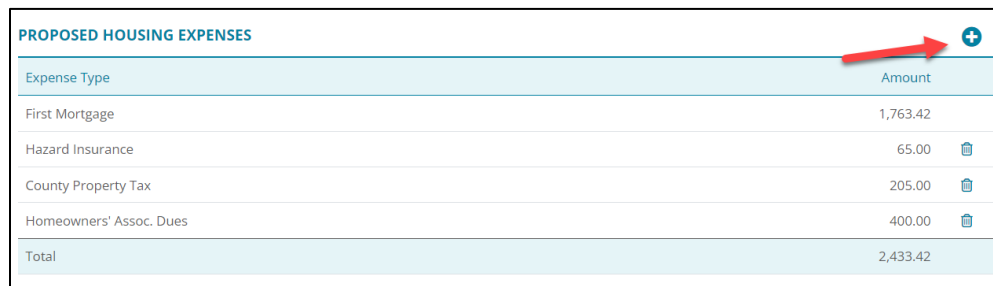
2. If needed, enter the **Acc. (Accessory) Dwelling Units**.

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.

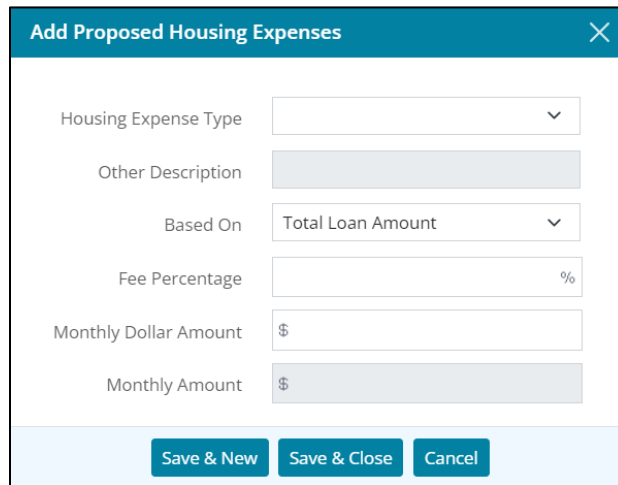
1. Click **Add** in **Proposed Housing Expenses** section.



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	🗑️
<b>Total</b>	<b>2,433.42</b>	

Figure 219: Proposed Housing Expenses

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



**Figure 220: 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 221: Subordinate Financing**

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

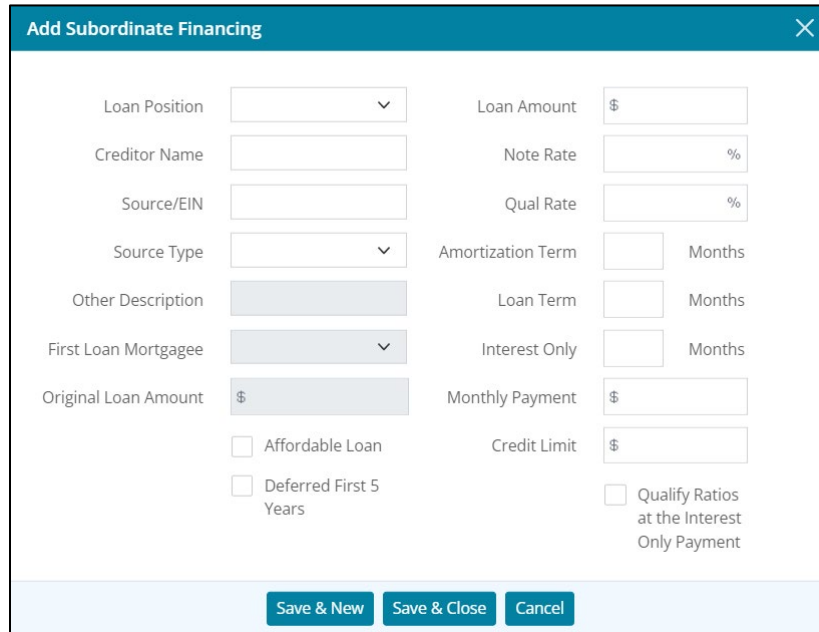


Figure 222: Add Subordinate Financing

## Title

Enter the information to include in the new title.

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

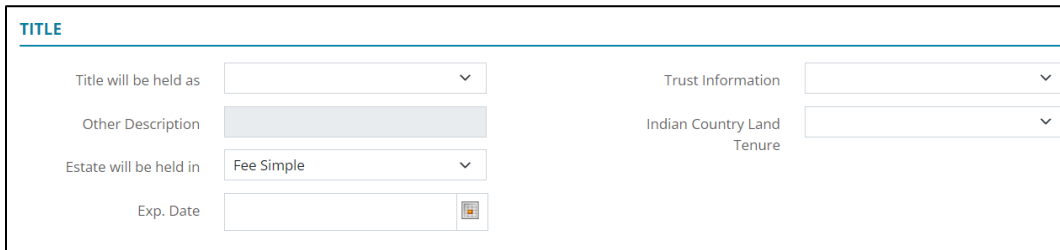


Figure 223: Property Title Details

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

## If Refinancing Loan

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

**IF REFINANCE LOAN**

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

Figure 224: 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**.

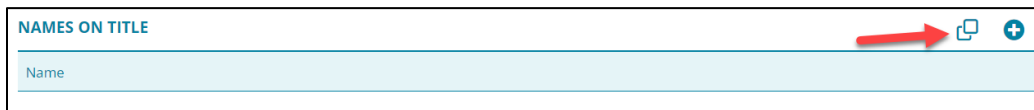


Figure 225: Names on Title

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

### Add Name

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

Add Names on Title
✕

First

Middle

Last

Suffix

Save & New
Save & Close
Cancel

Figure 226: Add Names on Title Dialog

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

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

### Edit Name

Use the following steps to edit a name.

1. Click the name to edit. (See [Figure 225](#).)
2. Update the *Edit Names on Title* dialog as applicable. (See [Add Name](#) for details.)
3. Click **Save & Close**.

### Delete Name

Use the following steps to delete a name.

1. Click the name to **Delete** icon. (See [Figure 225](#).)
2. Click **Delete** on the *Delete Confirmation* dialog.

## Energy Improvements

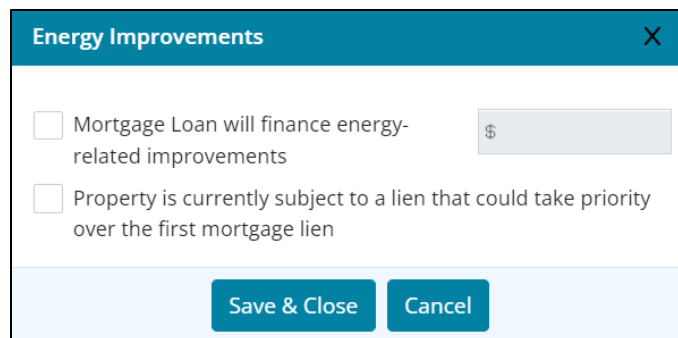
Select the appropriate energy improvements.

1. Click **Select**.



**Figure 227: Energy Improvements**

2. Select the appropriate checkbox.



**Figure 228: Energy Improvements Dialog**

3. Click **Save & Close**.

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

- Select the **Loan Position** option.

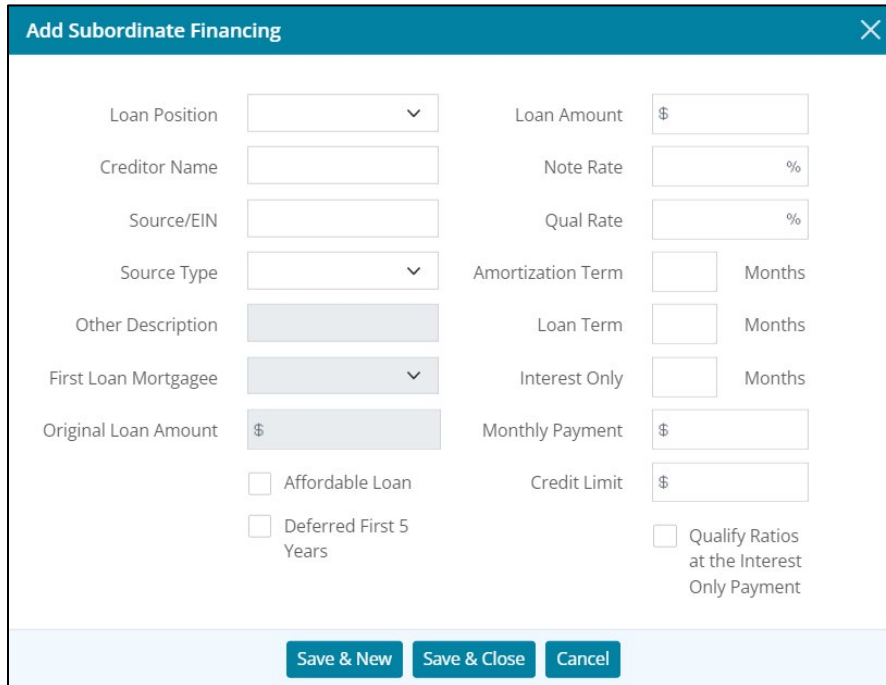


Figure 229: Add Subordinate Financing Dialog

- Enter **Creditor Name**.
- Enter **Source/EIN**.
- Select **Source Type** option.

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

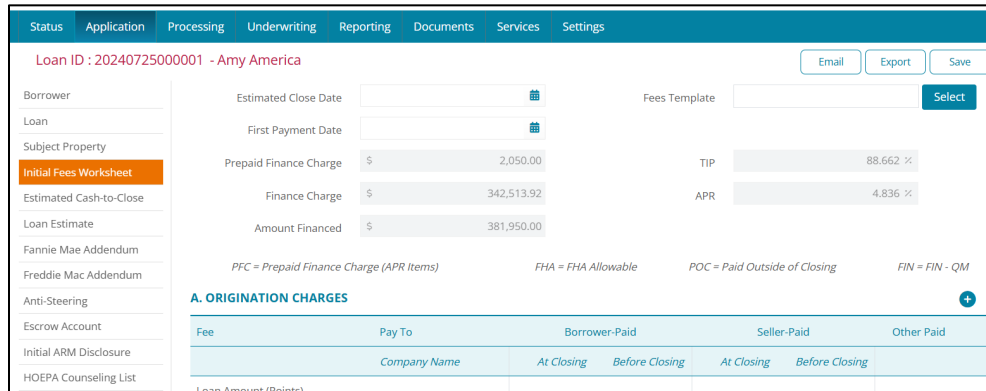
- Enter **Loan Amount**.
- Enter **Note Rate** percentage.
- Enter **Qual Rate** percentage.
- Enter **Amortization Term Months**.
- Enter **Loan Term Months**.
- Enter **Interest Only Months**.
- Enter **Monthly Payment**.
- Enter **Credit Limit**.
- Select the **Quality Ratios** checkbox if appropriate.
- Click **Save & Close**.

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

## Initial Fees Worksheet

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

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



Loan ID : 2024072500001 - Amy America

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

First Payment Date: [Calendar Icon]

Prepaid Finance Charge \$ 2,050.00      TIP 88.662 ✕

Finance Charge \$ 342,513.92      APR 4.836 ✕

Amount Financed \$ 381,950.00

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

**A. ORIGINATION CHARGES**

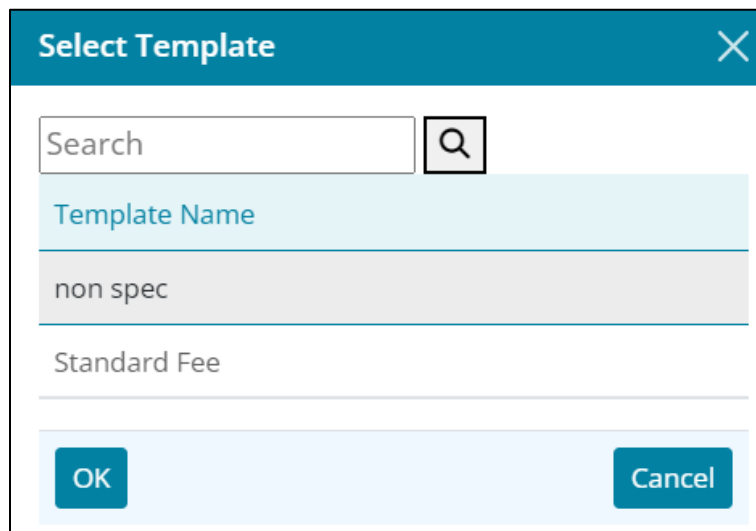
Fee	Pay To	Borrower-Paid		Seller-Paid		Other Paid
		At Closing	Before Closing	At Closing	Before Closing	
	Company Name					
Loan Amount (Points)						

Figure 230: 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** [X]

Search [Q]

Template Name

non spec

Standard Fee

OK [Cancel]

Figure 231: 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

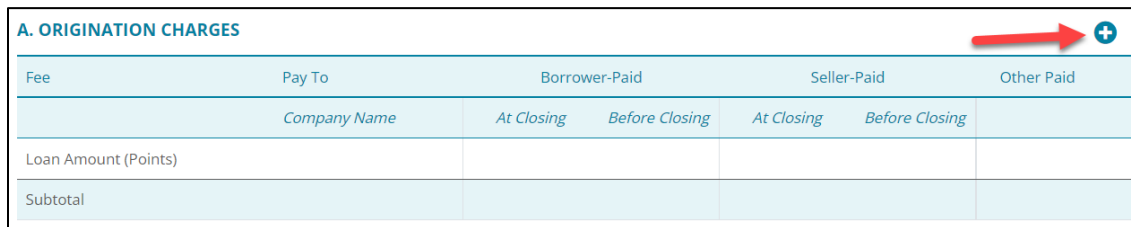
Use the fees template created on the **TEMPLATE** tab to populate the **Fee** fields in the worksheet when a template was created.

### 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*.

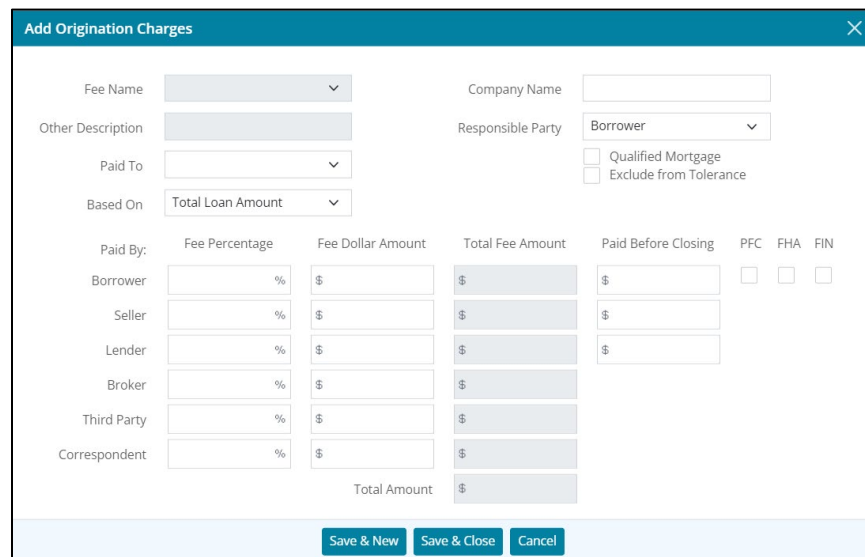
1. Click **Origination Charges Add** button.



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

**Figure 232: Origination Charges**

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



**Figure 233: 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 232](#).)
2. Update the **Address Information** on the *Edit Address* dialog. (See [Add Origination Charges](#) for details.)
3. Click **Save & Close**.

### Delete Origination Charges

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

1. Click the **Delete** icon. (See [Figure 232](#).)
2. Click **Delete** on the *Delete Confirmation* dialog.

## 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 234: 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
- Prepays
- Initial Escrow payment at Closing
- Other

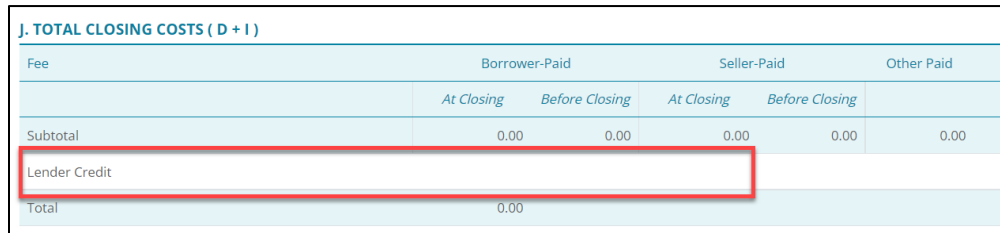
## Total Other Costs

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*.

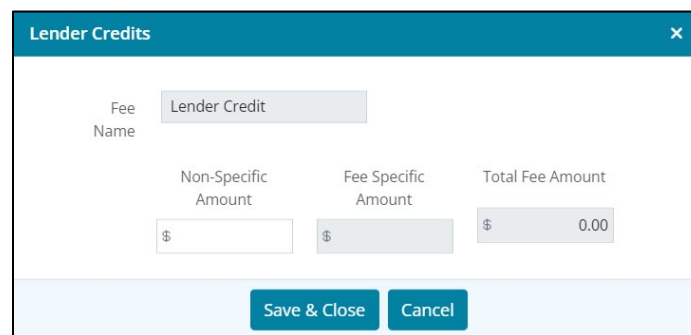
1. Click **Lender Credit**.



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 235: Total Closing Costs

2. Update the fields as required.



**Lender Credits** [X]

Fee Name:

Non-Specific Amount:

Fee Specific Amount:

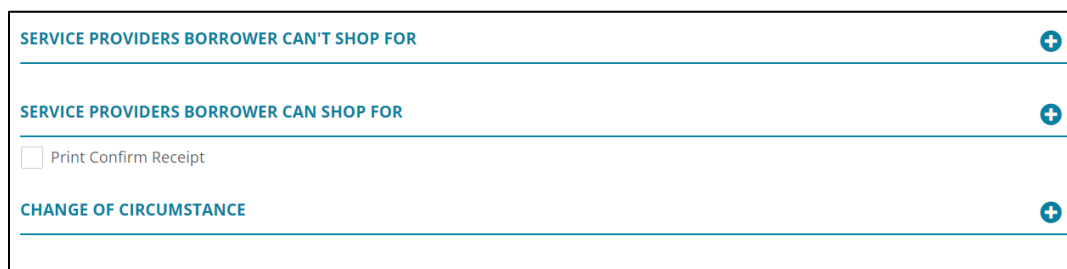
Total Fee Amount:

Figure 236: 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	+
<input type="checkbox"/> Print Confirm Receipt	
CHANGE OF CIRCUMSTANCE	+

Figure 237: Closing Cost Services

**Note:** See [Edit Origination Charges](#) for details on editing a listed fee.

## Closing Costs Service Providers Borrower Can Shop For

The **Closing Costs Services Providers Borrower Can Shop For** list contains the closing costs services that have multiple providers from which the Borrower can select. Use the following steps to create the list. See [Services Borrower Can Shop For](#) details about building the list. (See [Figure 237](#).)

**Note:** See [Edit Origination Charges](#) for details on editing a listed fee.

Select the **Print Confirmation Receipt** checkbox to request confirmation when Borrower receives the information.

## Change of Circumstance

Complete the Change of Circumstance fields when the Borrower experiences a change of circumstance the impacts the loan process.

1. Click the **Change of Circumstance Add** button. See [Figure 237](#).
2. Select the **Changed Date**.

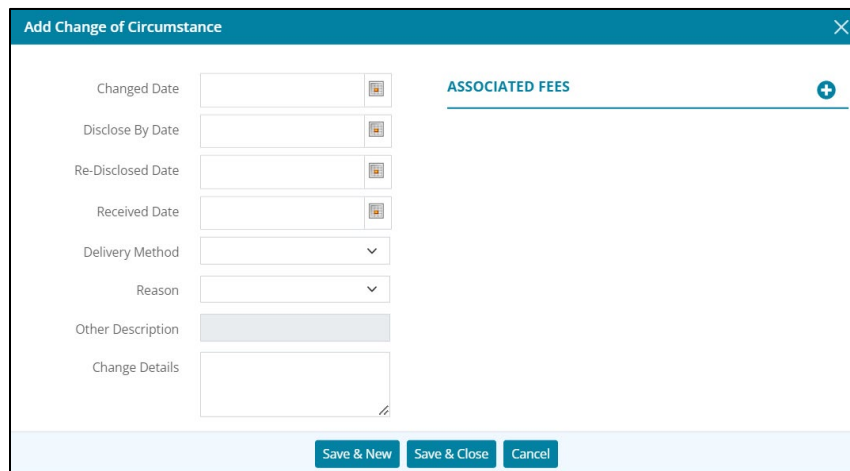


Figure 238: Add Changed Date Dialog

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.

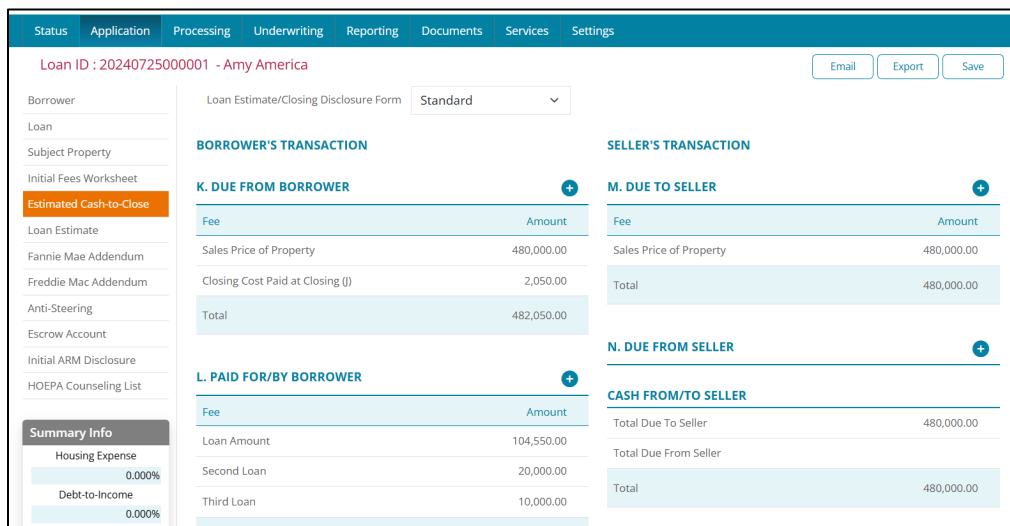
## Estimated Cash-to-Close

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.



K. DUE FROM BORROWER		M. DUE TO SELLER	
Fee	Amount	Fee	Amount
Sales Price of Property	480,000.00	Sales Price of Property	480,000.00
Closing Cost Paid at Closing (I)	2,050.00	Total	480,000.00
<b>Total</b>	<b>482,050.00</b>		

L. PAID FOR/BY BORROWER		N. DUE FROM SELLER	
Fee	Amount	CASH FROM/TO SELLER	
Loan Amount	104,550.00	Total Due To Seller	480,000.00
Second Loan	20,000.00	Total Due From Seller	
Third Loan	10,000.00	<b>Total</b>	<b>480,000.00</b>

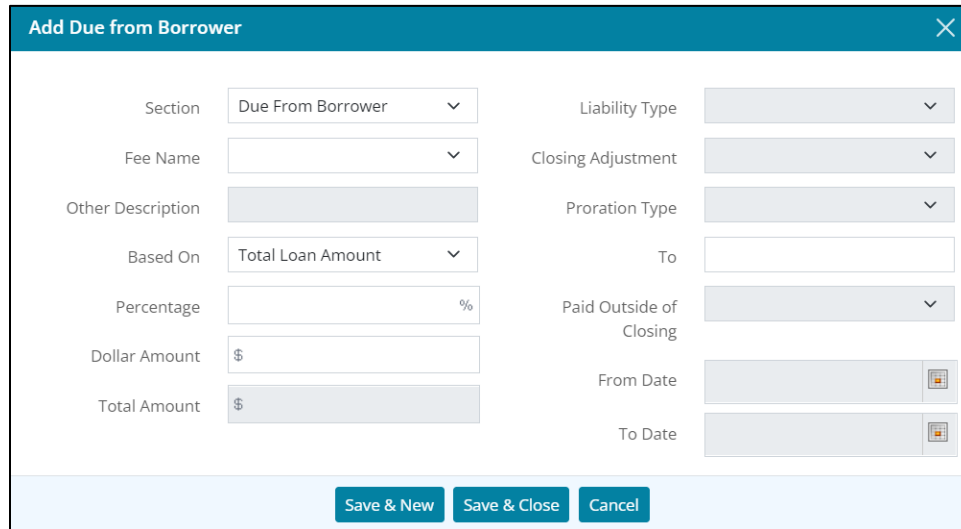
Figure 239: Standard Estimate/Closing Disclosure

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

### Add Due from Borrower

Use the following steps to add due from borrower fees.

1. Click the **Due from Borrower Add** button to add additional fees. (See [Figure 239](#).)
2. Select the appropriate **Section** from the dropdown.



**Figure 240: Add Due from Borrower Dialog**

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

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

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

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

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

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

### **Edit Due from Borrower**

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

1. Click the fee to update. (See [Figure 239](#).)
2. Complete the changes in the *Edit Due from Borrower* dialog. (See [Add Due from Borrower](#) for details.)
3. Click **Save & Close**.

## Add Due To Seller

Use the following steps to complete the **Due To Seller** section.

1. Click the **Due To Seller Add** button.

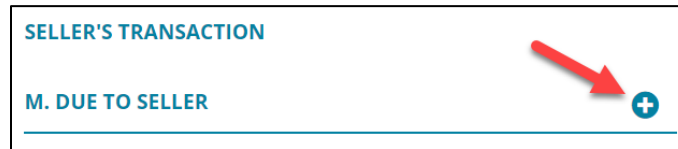


Figure 241: Due To Seller

2. Select the **Fee Name**.

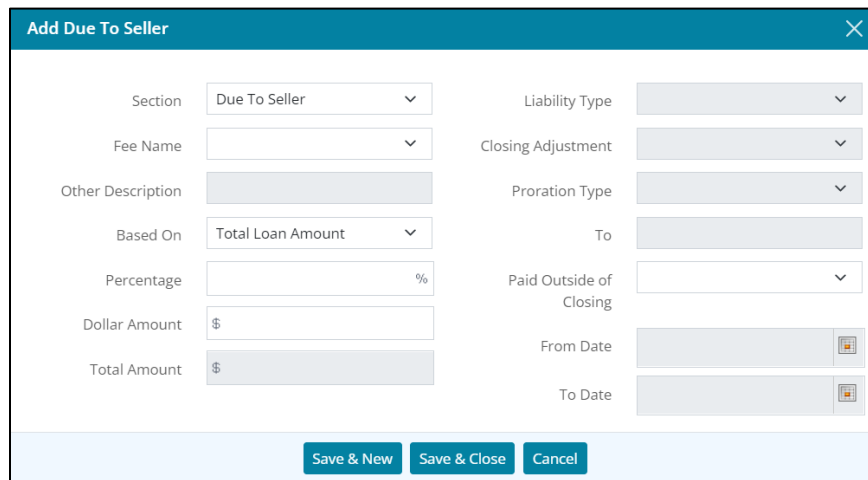


Figure 242: Add Due To Seller

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

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

## Edit Due To Seller

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

1. Select the **Fee** to edit. (See [Figure 241](#).)
2. Update the fee to edit on the *Edit Due To Seller* dialog. (See [Add Due To Seller](#) for details.)

### Delete Due to Seller

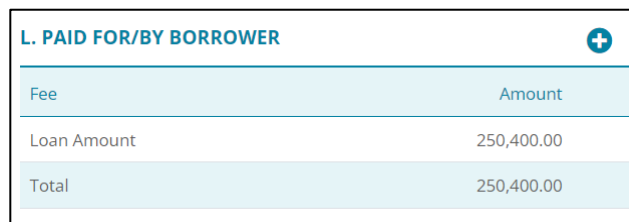
Use the following steps to delete due to seller fee.

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

### Add Paid For/By Borrower

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

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



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

Figure 243: Paid For/By Borrower

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

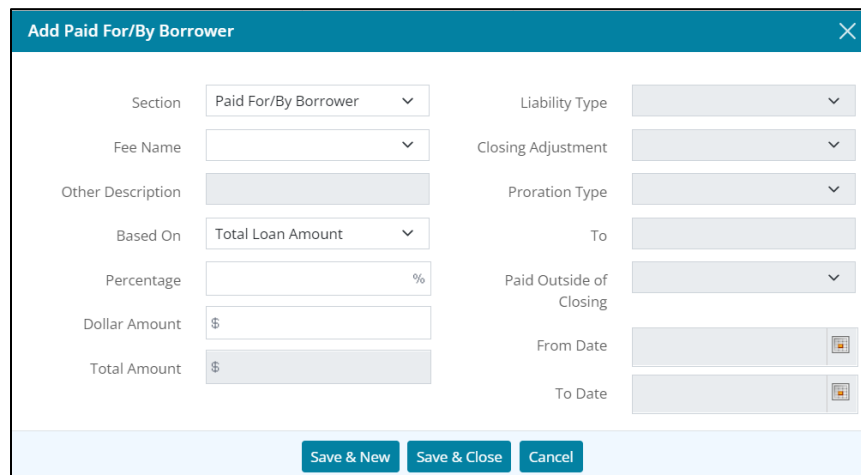


Figure 244: Add Paid For/By Borrower

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

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

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

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

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

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

### Edit Paid For/By Borrower

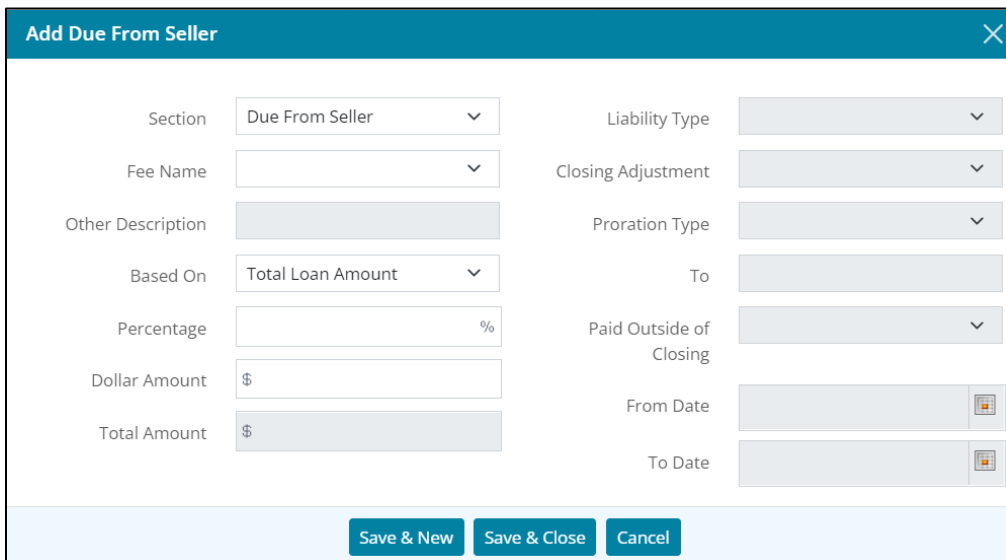
Use the following steps to edit a listed **Paid For/By Borrower** fee.

1. Click the fee to update. (See [Figure 243](#).)
2. Complete the changes in the *Edit Paid For/By Borrower* dialog. (See [Add Paid For/By Borrower](#) for details.)
3. Click **Save & Close**.

### Add Due From Seller

Use the following steps to complete the **Due To Seller** section.

1. Click the **Due To Seller Add** button. (See [Figure 239](#).)
2. Select the appropriate **Section** from the dropdown.



**Figure 245: Add Due From Seller Dialog**

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

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

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

6. Complete the **To** field.

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

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

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

### Edit Due From Seller

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

1. Click the fee to update. (See [Figure 239](#).)
2. Complete the changes in the *Edit Due from Seller* dialog. (See [Add Due From Seller](#) for details.)
3. Click **Save & Close**.

### Delete Due From Seller

Use the following steps to delete a listed due from seller fee.

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

### Add Source of Down Payment

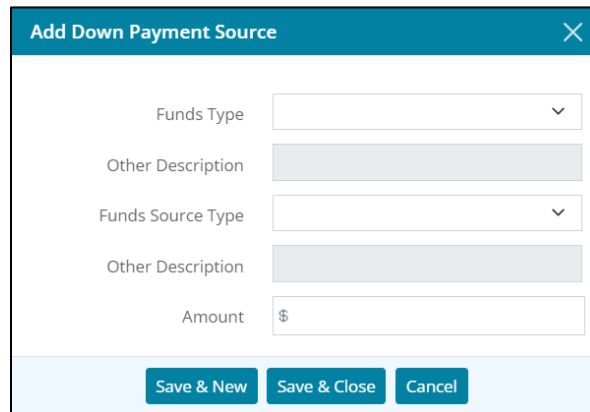
Use the following steps to update the *Source of Down Payment* section when required.

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



**Figure 246: Source of Down Payment**

2. Select **Funds Type**.



**Figure 247: Add Down Payment Source**

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

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

### **Edit Source of Down Payment**

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

1. Click the **Funds Type** to edit. (See [Figure 246](#).)
2. Update the *Edit Down Payment Source* dialog. (See [Add Source of Down Payment](#) for details.)
3. Click **Save & Close**.

### **Delete Source of Down Payment**

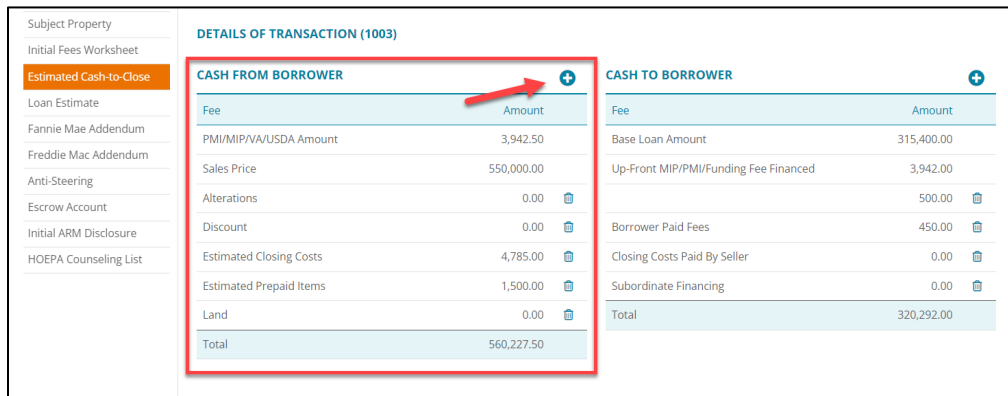
Use the following steps to *Delete Source of Down Payment*.

1. Click the **Delete** icon. (See [Figure 246](#).)
2. Click **Delete** on the *Delete Confirmation* dialog.

### **Add Cash From Borrower**

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

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



DETAILS OF TRANSACTION (1003)		CASH TO BORROWER	
CASH FROM BORROWER		CASH TO BORROWER	
Fee	Amount	Fee	Amount
PMI/MIP/VA/USDA Amount	3,942.50	Base Loan Amount	315,400.00
Sales Price	550,000.00	Up-Front MIP/PMI/Funding Fee Financed	3,942.00
Alterations	0.00		500.00
Discount	0.00	Borrower Paid Fees	450.00
Estimated Closing Costs	4,785.00	Closing Costs Paid By Seller	0.00
Estimated Prepaid Items	1,500.00	Subordinate Financing	0.00
Land	0.00	Total	320,292.00
Total	560,227.50		

Figure 248: Details of Transaction

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

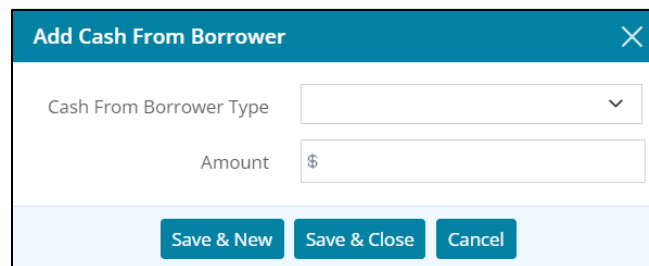


Figure 249: Cash From Borrower Dialog

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

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

### **Edit Cash From Borrower**

Use the following steps to edit cash from borrower.

1. Select the **Fee** to edit. (See [Figure 248](#).)
2. Update the *Edit Cash From Borrower* dialog. (See [Add Cash To Borrower](#) for details.)
3. Click **Save & Close**.

### **Delete Cash From Borrower**

Use the following steps to delete cash from borrower.

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

### Add Cash To Borrower

1. Click the **Cash to Borrower Add** button. (See [Figure 248](#).)
2. Select the **Cash To Borrower Type** from the dropdown.

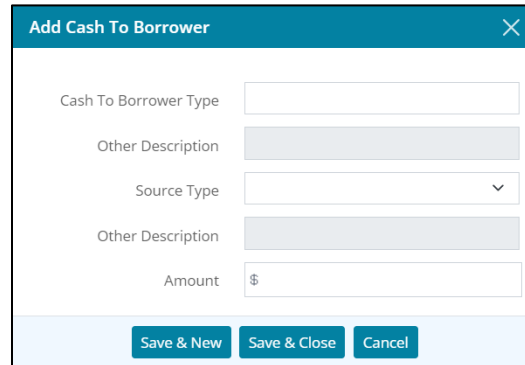


Figure 250: Add Cash To Borrower Dialog

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

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

### Edit Cash To Borrower

Use the following steps to edit cash to borrower.

1. Select the **Fee** to edit. (See [Figure 248](#).)
2. Complete the changes in the *Edit Cash To Borrower* dialog. (See [Add Cash To Borrower](#) for details.)
3. Click **Save & Close**.

### Delete Cash To Borrower

Use the following steps to delete cash to borrower entries.

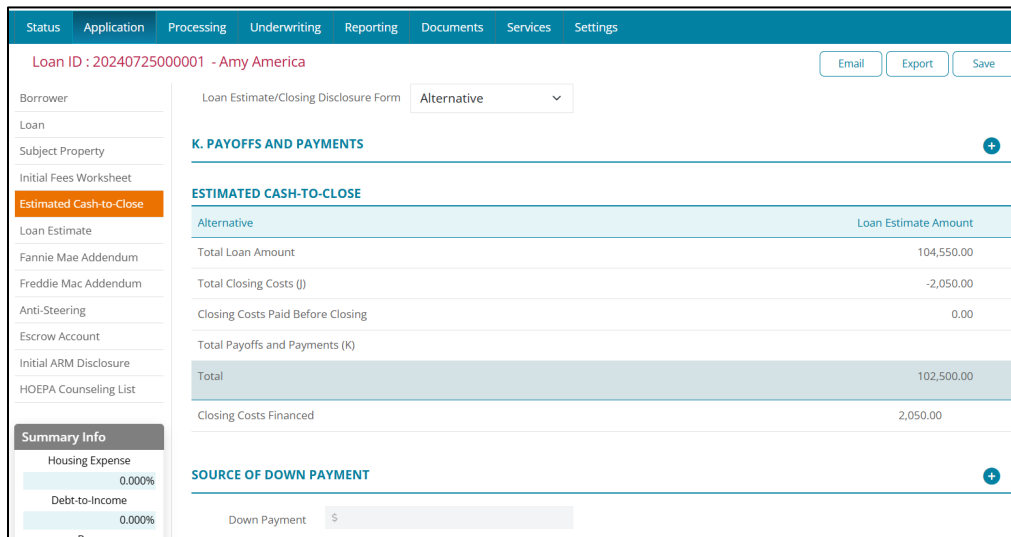
1. Click the **Delete** icon. (See [Figure 248](#).)
2. Click **Delete** on the *Delete Confirmation* dialog.

### Alternative Form

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

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

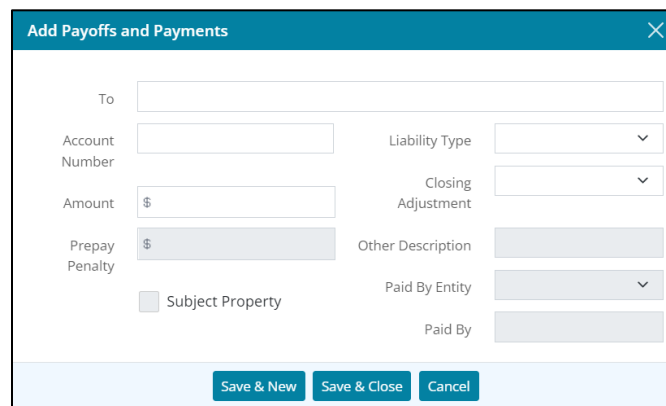
1. Select **Alternative** from the *Loan Estimate/Closing Disclosure Form* dropdown.



ESTIMATED CASH-TO-CLOSE	
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)	
<b>Total</b>	<b>102,500.00</b>
Closing Costs Financed	2,050.00

**Figure 251: Alternate Estimate/Closing Disclosure**

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



**Figure 252: Add Payoffs and Payments Dialog**

4. Click **Save & Close**.

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

5. Complete the **Source of Down Payment**. (See [Add Source of Down Payment](#) for details.)
6. Complete the **Cash From Borrower** fields. (See [Add Cash From Borrower](#).)
7. Complete the **Add Cash To Borrower** fields. (See [Add Cash To Borrower](#).)

## Loan Estimate

The *Loan Estimate* screen discloses the TRID 2.0 compliance requirements for the following loan types:

- Purchase
- Refinance
- Construction

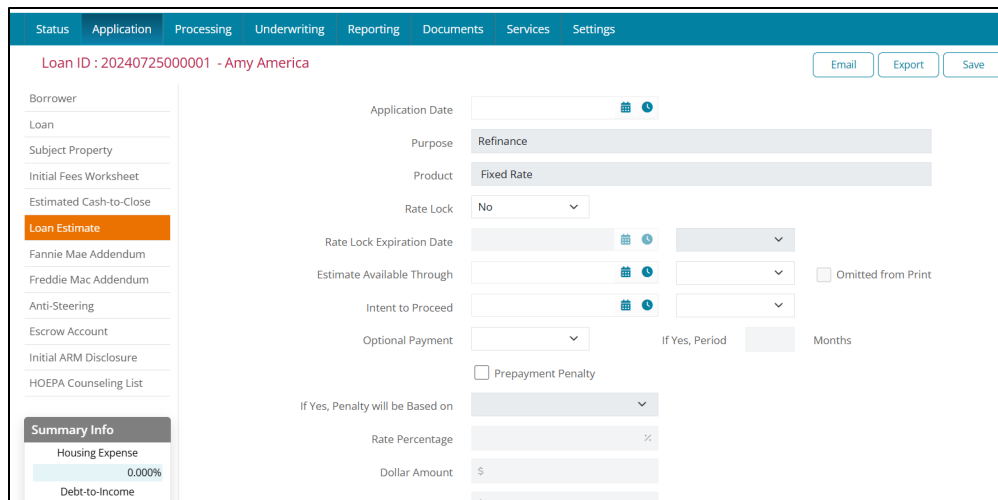
Some screen fields are populated from the *Loan* screen and *Initial Fees Worksheet*. Use the following sections to complete the fields that are not populated.

**Note:** Make changes to populated fields on the *Loan* screen and *Initial Fees Worksheet*.

## Initial Fields

Use the following steps to complete the *Loan Estimate*. The initial fields are not auto populated.

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



**Figure 253: Loan Estimate Tab**

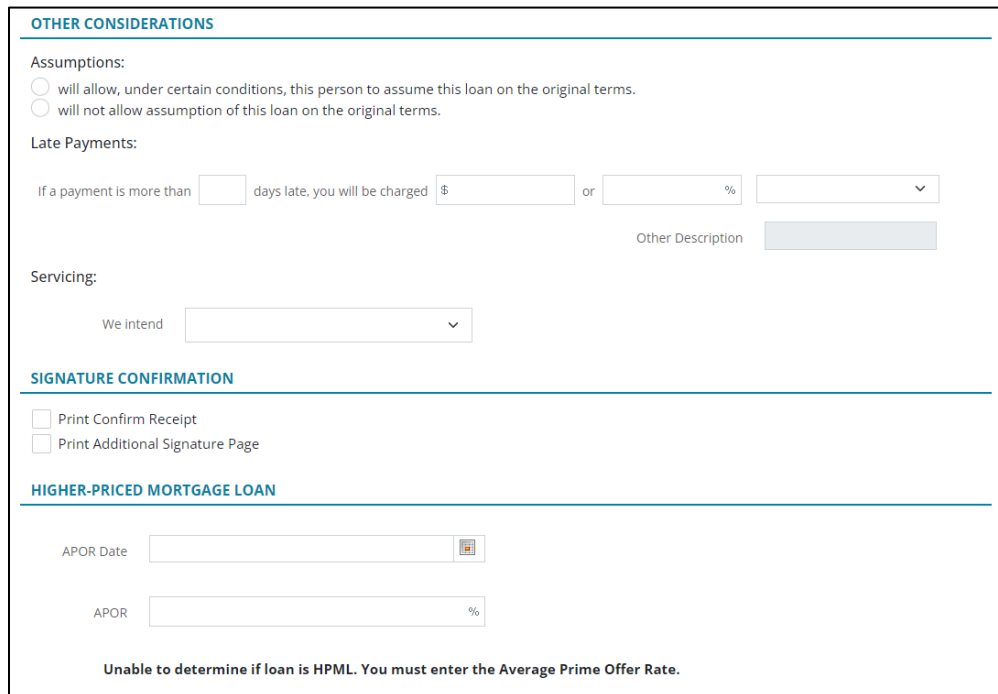
3. Select **Yes** from the *Rate Lock* dropdown to lock the interest rate.
4. Use the **Calendar** to select the *Rate Lock Expiration Date* if applicable.
5. Use the **Clock** and **Time Zone** dropdown to set the *Rate Lock* time.
6. Use the **Calendar** to select the *Estimate Available Through* date.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

2. Set the **Late Payments Days Late** value.
3. Enter the **Late Fee Charge** or **Percentage**.
4. Select the **Percentage Description** from the dropdown if applicable.
5. Enter **Other Description** if selecting **Other** from the **Percentage Description** dropdown.
6. Select the appropriate **Servicing** option.

7. Select the **Print Confirmation Receipt** checkbox to print the confirmation page.
8. Select the **Print Additional Signature Page** checkbox for co-borrower if applicable.
9. Complete the **Higher-Priced Mortgage Loan** fields if applicable.
10. Click **Save**.

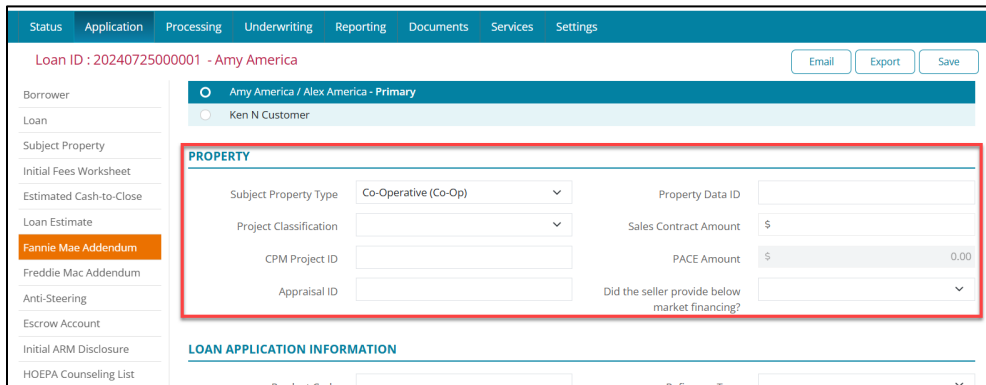
## Fannie Mae Addendum

Fannie Mae requires specific addendums for financing mortgages.

### Property

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

1. Select **Application** tab.



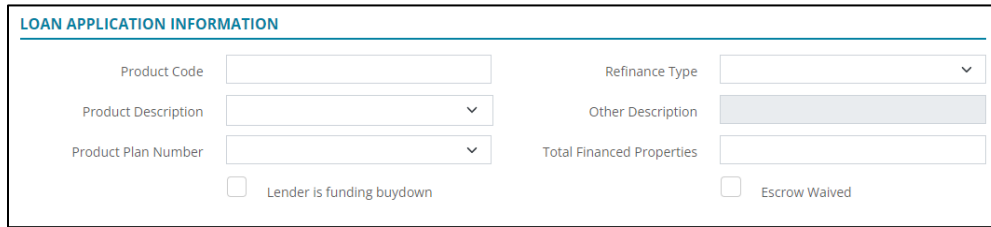
**Figure 255: Fannie Mae Property Details**

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  Refinance Type

Product Description  Other Description

Product Plan Number  Total Financed Properties

Lender is funding buydown  Escrow Waived

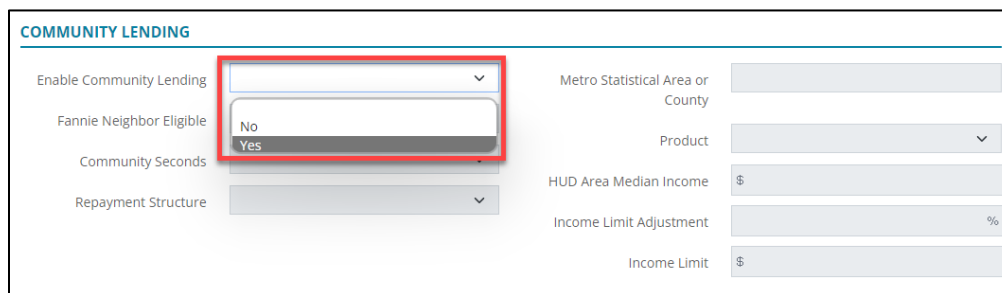
**Figure 256: Loan Application Information**

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  Metro Statistical Area or County

Fannie Neighbor Eligible  Product

Community Seconds  HUD Area Median Income \$

Repayment Structure  Income Limit Adjustment  %

Income Limit \$

**Figure 257: Community Lending**

**Note:** Proceed to [FHA](#) when selecting *No*.

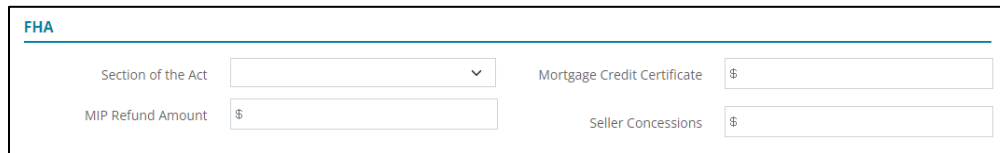
2. Select the appropriate **Fannie Neighbor Eligibility** option.
3. Select the appropriate **Community Seconds** option.
4. Select the appropriate **Repayment Structure** option if Yes is selected for **Community Seconds**.
5. Enter **Metro Statistical Area or County** if applicable.

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.



The screenshot shows a form titled 'FHA' with the following fields:

- Section of the Act: A dropdown menu.
- Mortgage Credit Certificate: A text input field with a '\$' symbol.
- MIP Refund Amount: A text input field with a '\$' symbol.
- Seller Concessions: A text input field with a '\$' symbol.

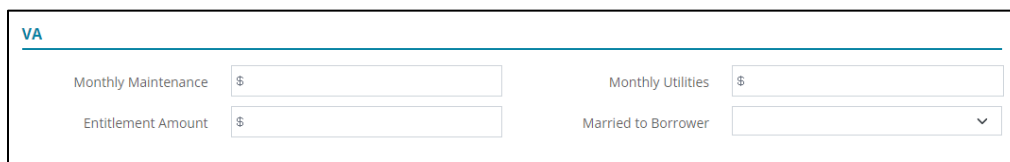
Figure 258: FHA Fields

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.



The screenshot shows a form titled 'VA' with the following fields:

- Monthly Maintenance: A text input field with a '\$' symbol.
- Monthly Utilities: A text input field with a '\$' symbol.
- Entitlement Amount: A text input field with a '\$' symbol.
- Married to Borrower: A dropdown menu.

Figure 259: VA Fields

2. Enter **Entitlement Amount**.
3. Enter **Monthly Utilities** amount.
4. Select **Married to Borrower** option.

## Validation Service Providers

Use the following sections for validation service providers.

### Add Provider

Use the following to add a service provider.

1. Click the **Borrower Validation Service Providers Add** button.

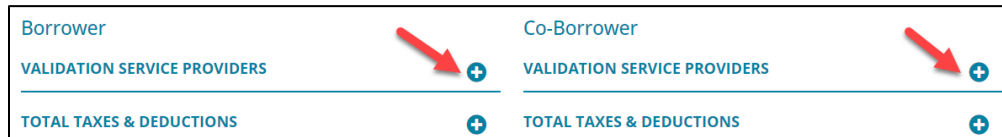


Figure 260: Borrower/Co-Borrower Fields

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

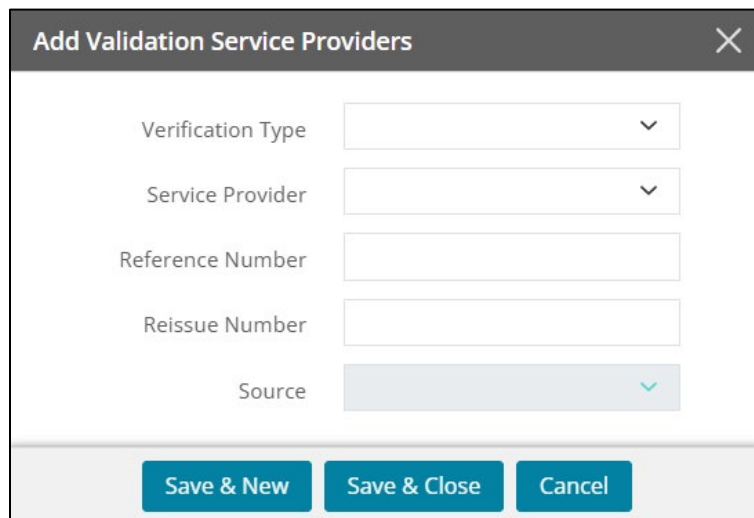


Figure 261: Add Validation Service Providers

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

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

8. Repeat Steps 1 – 7 to add **Co-Borrower Validation Service Providers**.

### Edit Provider

Use the following steps to edit provider.

1. Select the **Service Provider** to edit. (See [Figure 260](#).)
2. Update the **Edit Validation Service Providers** dialog. (See [Add Provider](#) for details.)
3. Click **Save & Close**.

### Delete Provider

Use the following steps to delete cash to borrower.

1. Click the **Delete** icon. (See [Figure 260](#).)
2. Click the **Delete** on the *Delete Confirmation* dialog.

### Total Taxes and Deductions

Use the following sections for validation service providers.

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

### Add Deductions

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

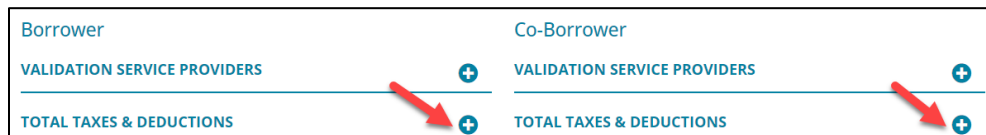


Figure 262: Total Taxes and Deductions

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

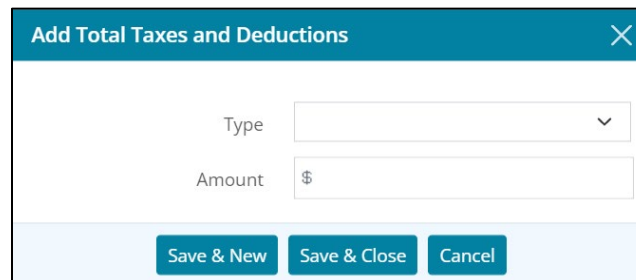


Figure 263: Add Total Taxes and Deductions

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

**Note:** Click *Save & New* to add more taxes and deductions.

5. Repeat Steps 1 – 4 for **Co-Borrower Total Taxes and Deductions**.

### Edit Deductions

Use the following steps to edit deductions.

1. Select the **Taxes and Deductions** to edit. (See [Figure 262](#).)
2. Update the *Edit Total Taxes and Deductions* dialog. (See [Add Deductions](#) for details.)
3. Click **Save & Close**.

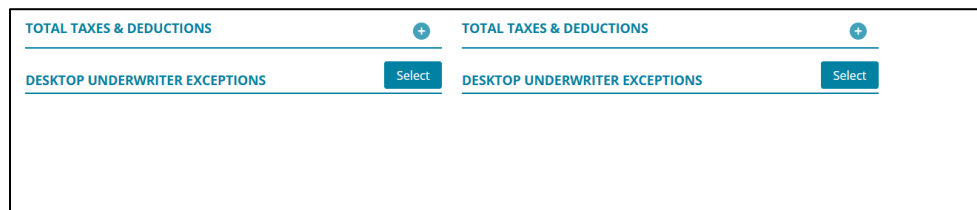
## Delete Deductions

Use the following steps to delete deductions.

1. Click the **Delete** icon. (See [Figure 262.](#))
2. Click the **Delete** on the *Delete Confirmation* dialog.

## Desktop Underwriting Exceptions

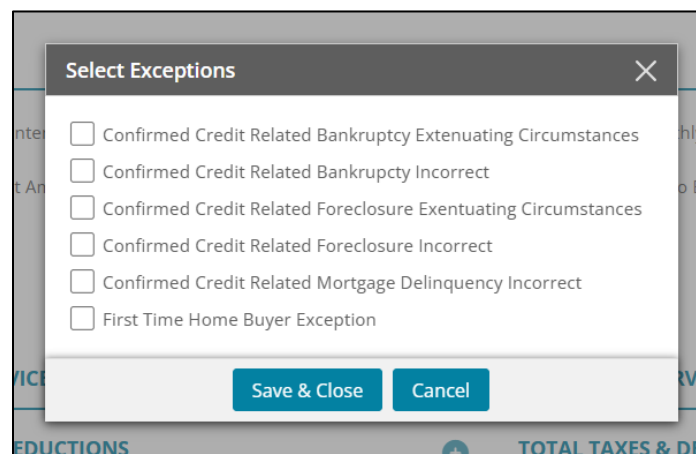
Use this section to add exceptions for Desktop Originator (DO). This section allows the user to add certain exceptions for a loan.



**Figure 264: Desktop Underwriting Exceptions**

To add exceptions:

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



**Figure 265: Select Exceptions**

6. Click **Save & Close**.

## Freddie Mac Addendum

Freddie Mac requires specific addendums for financing mortgages.

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

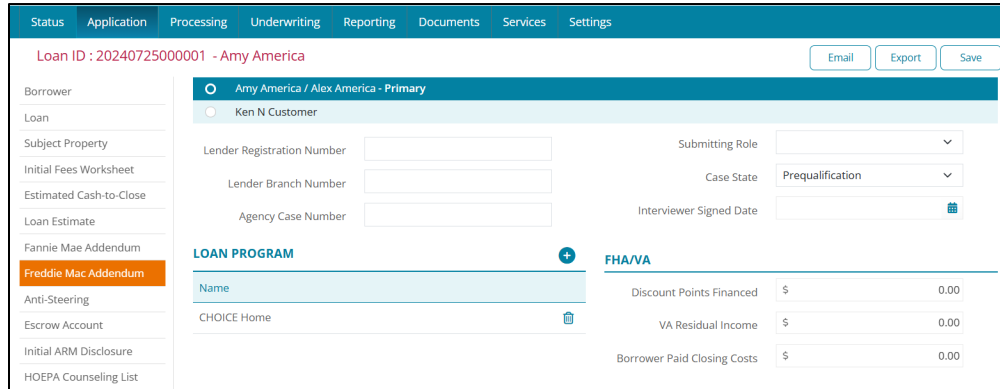


Figure 266: Freddie Mac Addendum

2. Enter the **Lender Branch Number** if applicable.
3. Enter the **Agency Case Number** if applicable.
4. Select the appropriate **Submitting Role** option from the dropdown menu.
5. Select the **Interviewer Signed Date**.
6. Select the **Save** button at the top of the screen.

## Loan Program

Choose the desired **Loan Program** if applicable for *Freddie Mac*.

1. Click the **Add** button.

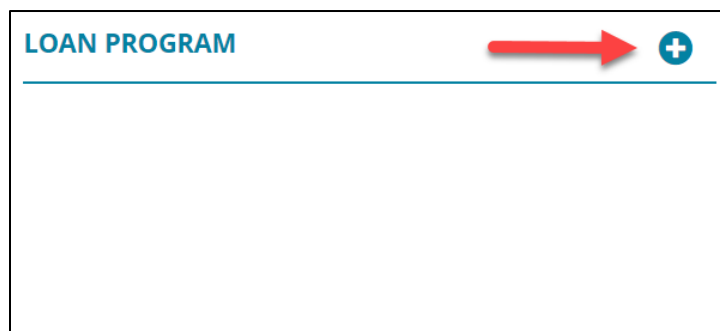
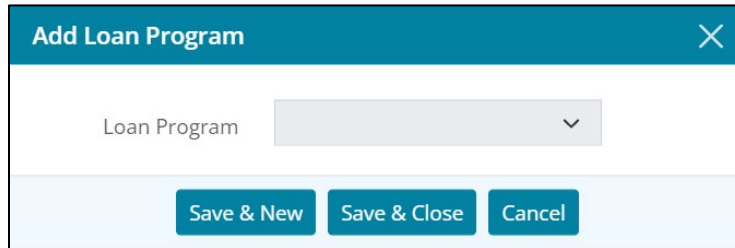


Figure 267: Loan Program (Freddie Mac)

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

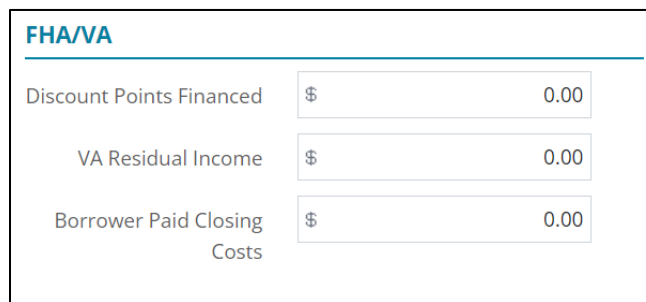


**Figure 268: Add Loan Program**

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.



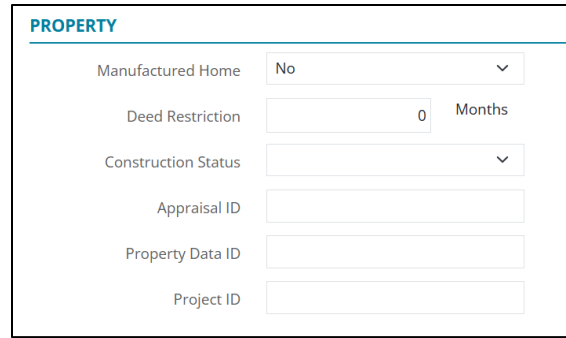
FHA/VA	
Discount Points Financed	\$ 0.00
VA Residual Income	\$ 0.00
Borrower Paid Closing Costs	\$ 0.00

**Figure 269: FHA/VA**

2. Enter **VA Residual Income** if applicable.
3. Enter **Borrower Paid Closing Costs** if applicable.
4. Select the **Save** button at the top of the screen.

## Property

1. Select **Yes** or **No** whether the property is a *Manufactured Home*.

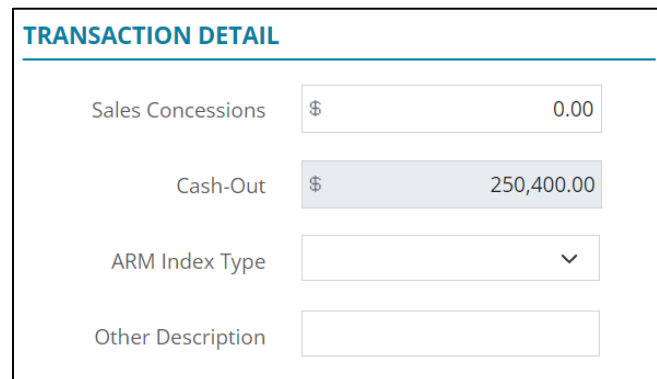


**Figure 270: Property (Freddie Mac)**

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

## Transaction Detail

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



**Figure 271: 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

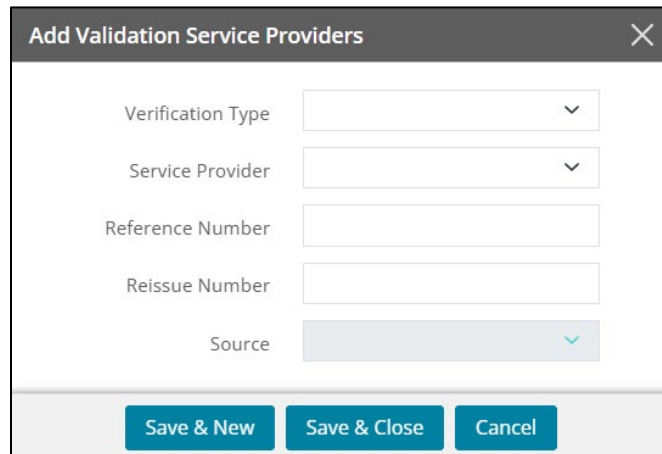
Add *Validation Service Providers* for the Borrower/Co-Borrowers.

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



**Figure 272: Validation Service Providers**

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



**Figure 273: 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.

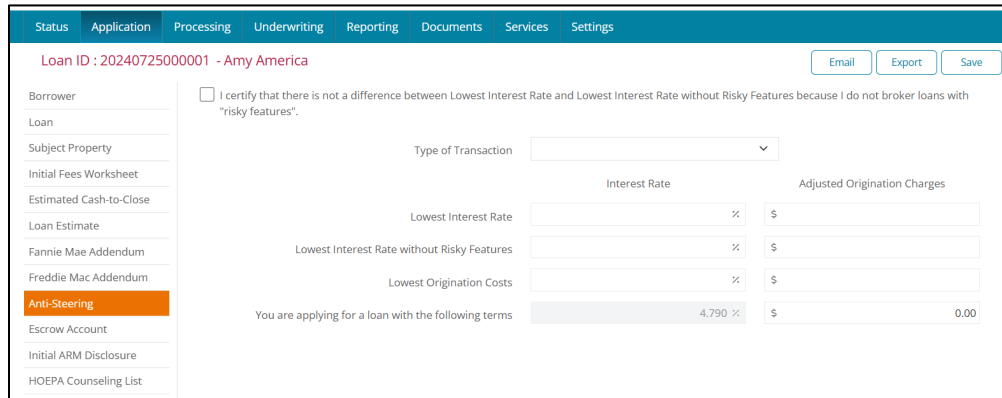
You do not have a negative amortization feature.

**Figure 274: 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.



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".

Type of Transaction: [Dropdown]

	Interest Rate	Adjusted Origination Charges
Lowest Interest Rate	[Input] %	\$ [Input]
Lowest Interest Rate without Risky Features	[Input] %	\$ [Input]
Lowest Origination Costs	[Input] %	\$ [Input]
You are applying for a loan with the following terms		
	4.790 %	\$ 0.00

Figure 275: Anti-Steering

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

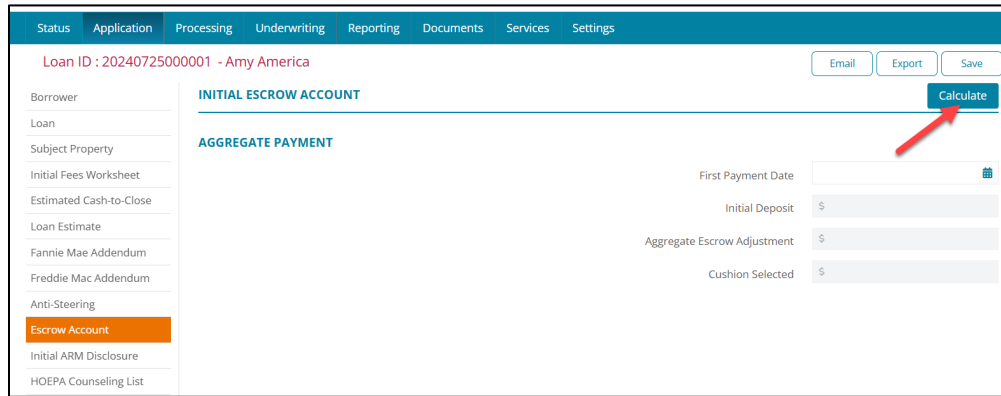
## Escrow Account

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

To generate Escrow payments:

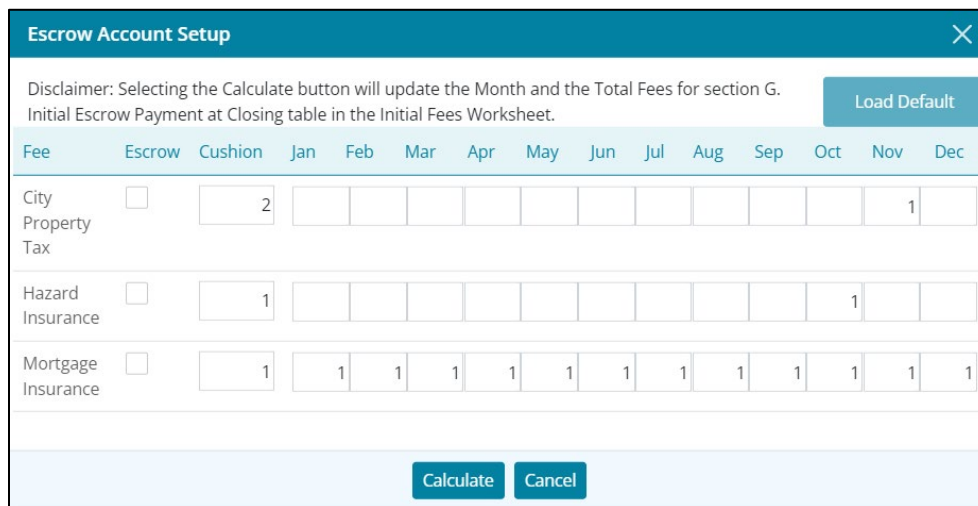
1. Enter a **First Payment Date**.

2. Select the **Calculate** button.



**Figure 276: Escrow Account**

3. Review the *Escrow Account Setup*.



**Figure 277: 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 <span style="float: right;">Calculate</span>				
Month	Descriptions	Escrow Account		Balance
		Payment To	Payment From	
	Initial Deposit			638.00
▶ January, 2023	Mortgage Insurance	403.00	123.00	918.00
▶ February, 2023	Mortgage Insurance	403.00	123.00	1,198.00
▶ March, 2023	Mortgage Insurance	403.00	123.00	1,478.00
▶ April, 2023	Mortgage Insurance	403.00	123.00	1,758.00
▶ May, 2023	Mortgage Insurance	403.00	123.00	2,038.00
▶ June, 2023	Mortgage Insurance	403.00	123.00	2,318.00
▶ July, 2023	Mortgage Insurance	403.00	123.00	2,598.00
▶ August, 2023	Mortgage Insurance	403.00	123.00	2,878.00

**Figure 278: Escrow Disbursements**

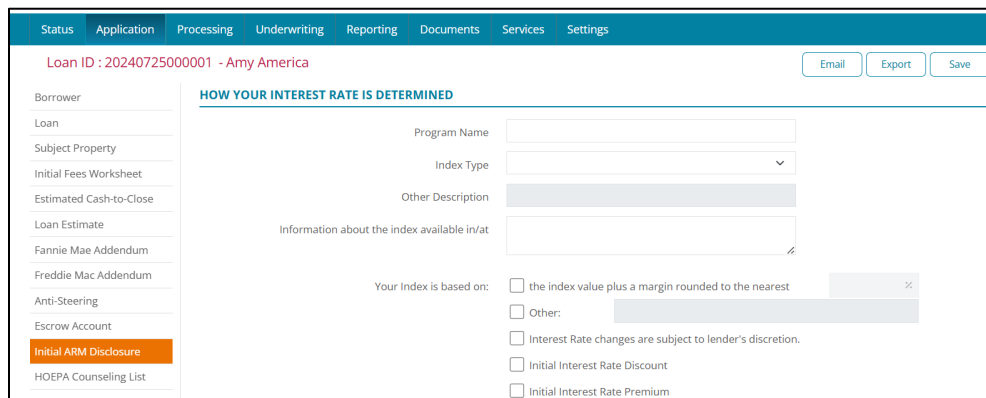
6. Review the disbursement and re-calculate if needed.
7. Click the **Save** button at the top of the screen after reviewing the generated information.

## Initial ARM Disclosure

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

To navigate to this screen:

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

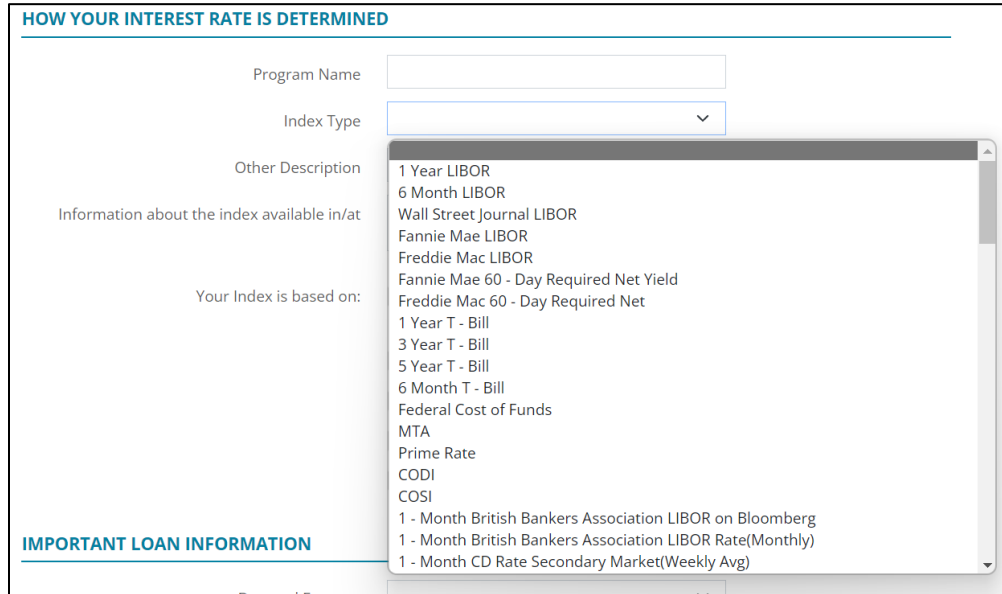


The screenshot shows the 'Initial ARM Disclosure' form within the application. The top navigation bar includes tabs for Status, Application, Processing, Underwriting, Reporting, Documents, Services, and Settings. The current loan ID is 20240725000001 - Amy America. The form is titled 'HOW YOUR INTEREST RATE IS DETERMINED' and includes fields for Program Name, Index Type, and Other Description. Below these fields, there are radio button options for how the 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', and 'Initial Interest Rate Premium'. A sidebar on the left lists various document types, with 'Initial ARM Disclosure' highlighted in orange.

**Figure 279: Initial ARM Disclosure**

## How Your Interest Rate is Determined

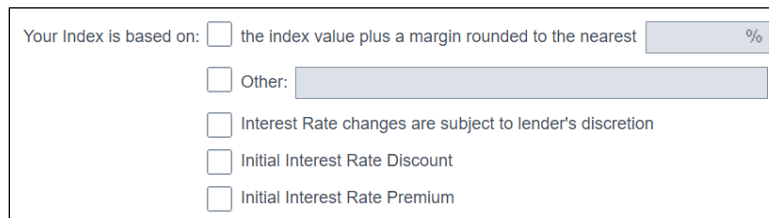
1. Enter the **Program Name**.
2. Click on the **Index Type** dropdown menu and select an *Index*.



**Figure 280: Index Type**

3. If the user selects **Other**, enter the Index in the **Other Description** field.
4. If needed, enter information about the index availability.
5. Select an option that the *Index* is based on.

**Note:** Select all that apply.



**Figure 281: 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 282: 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 283: Worst Case Scenario**

## HOEPA Counseling List

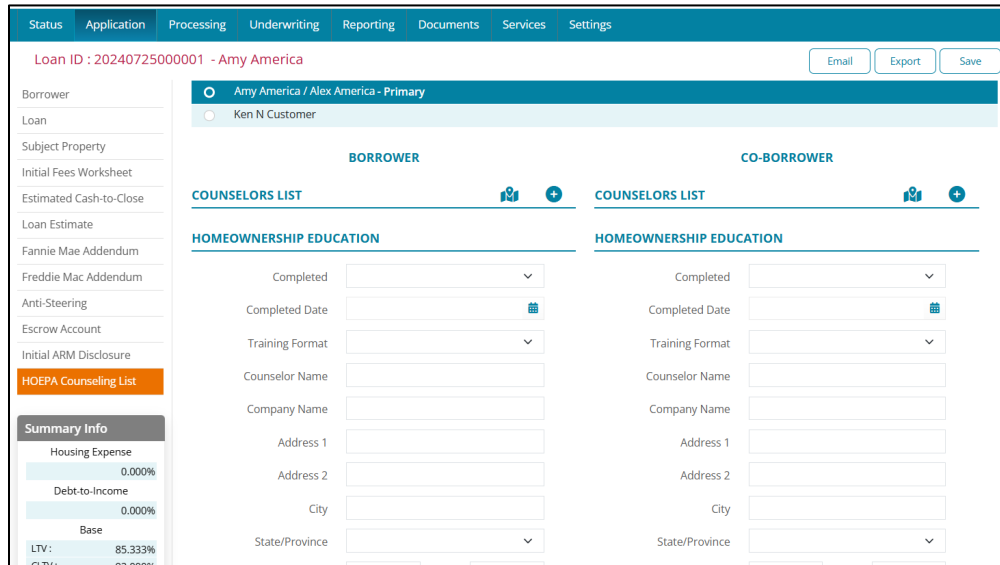
Complete *Homeownership and Equity Protection Act (HOEPA)* options when home ownership counseling is required.

### Generate Counseling List

Generate a list of available homeownership counselors.

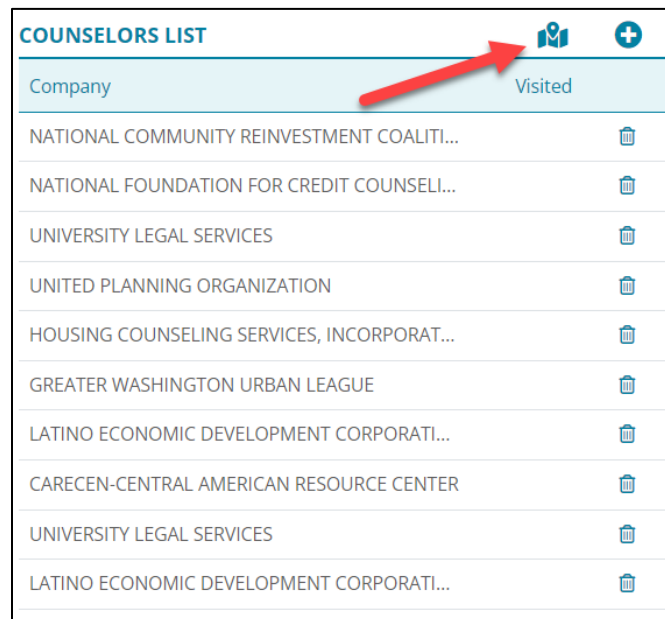
1. Select **Application** tab.

2. Select **HOEPA Counseling List**.



**Figure 284: HOEPA Counseling List**

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



**Figure 285: Counselor List**

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

**Add HOEPA Counseling List**

Use the **Add** option to create a **HOEPA Counseling List** or add to the generated list.

1. Click the **Counselors List Add** button. (See [Figure 284](#).)

2. Enter the **Company Name**.

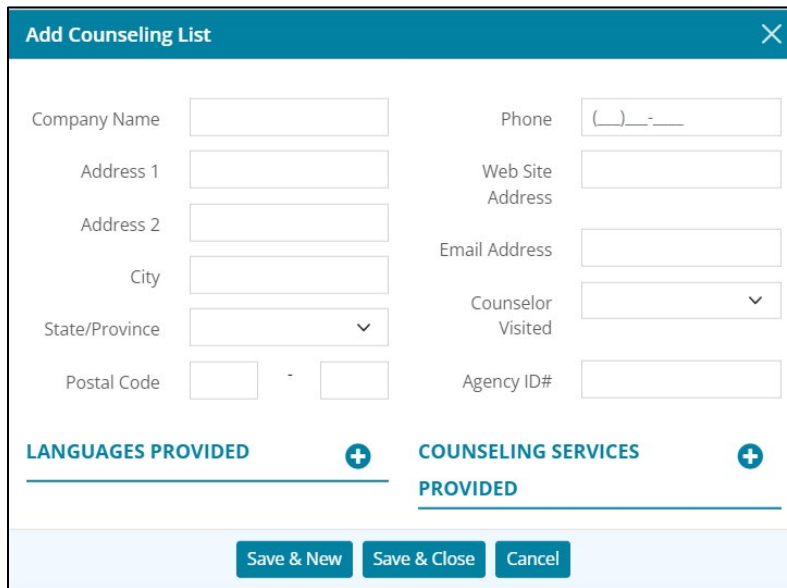


Figure 286: Add Counseling List

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

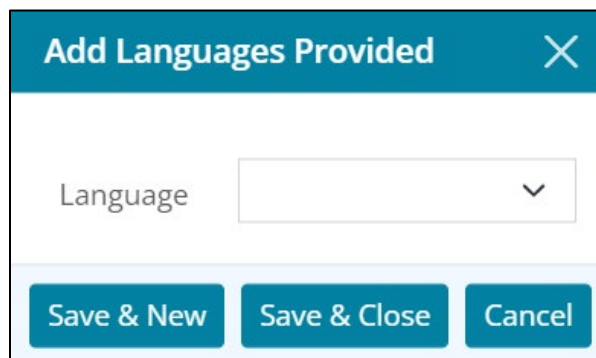
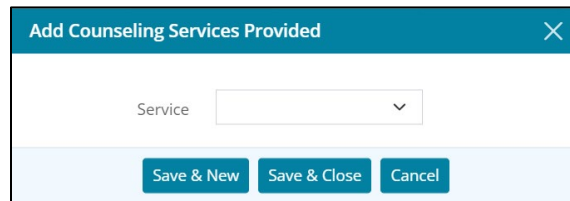


Figure 287: Add Languages Provided

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



**Figure 288: Add Counseling Services Provided**

- Click **Save & Close**.

### Edit HOEPA Counseling List

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

- Select the service provider to edit. (See [Figure 285](#).)
- Update the *Edit Counseling List* dialog. (See [Add HOEPA Counseling List](#) for details.)
- Click **Save & Close**.

### Delete HOEPA Counseling List

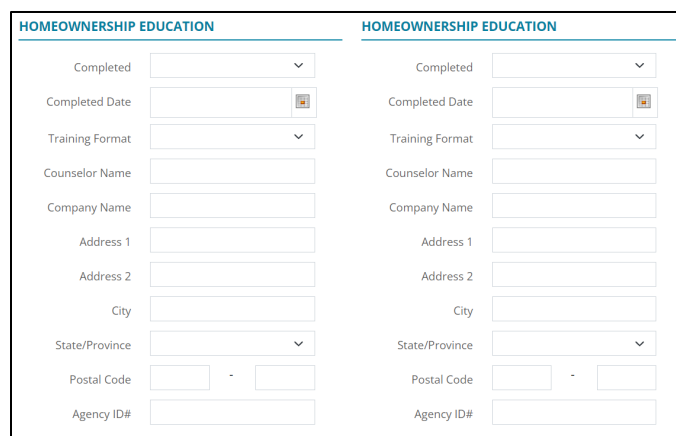
Use the following steps to delete a listed HOEPA counseling service provider.

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

## Homeownership Education

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

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



**Figure 289: Homeownership Education**

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

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

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

## Housing Counseling

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

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

## Loan Processing

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

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

## Credit Information

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

## Credit Scores

Complete the following section to request *Credit Reports*.

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

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

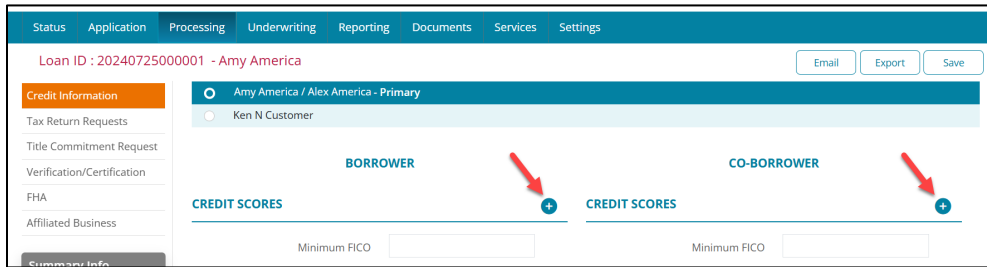


Figure 290: Add Credit Score

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

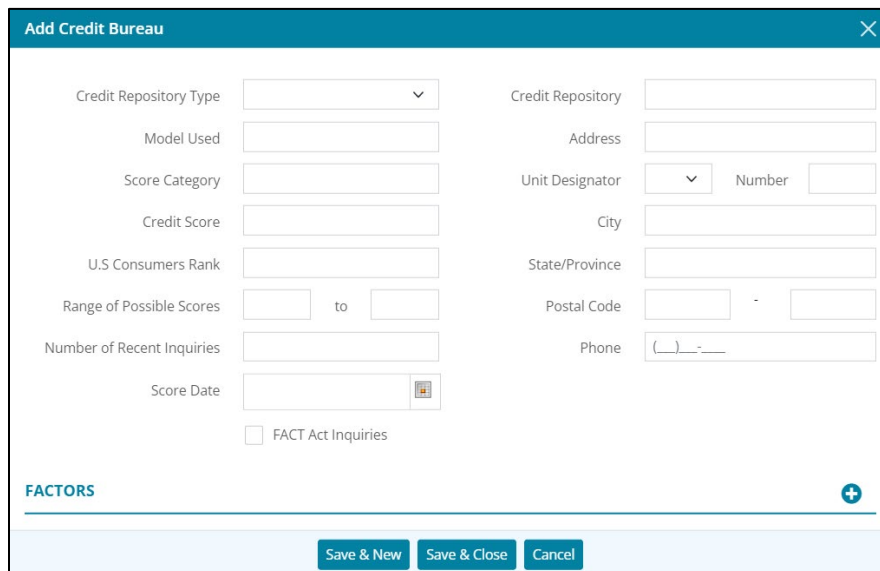
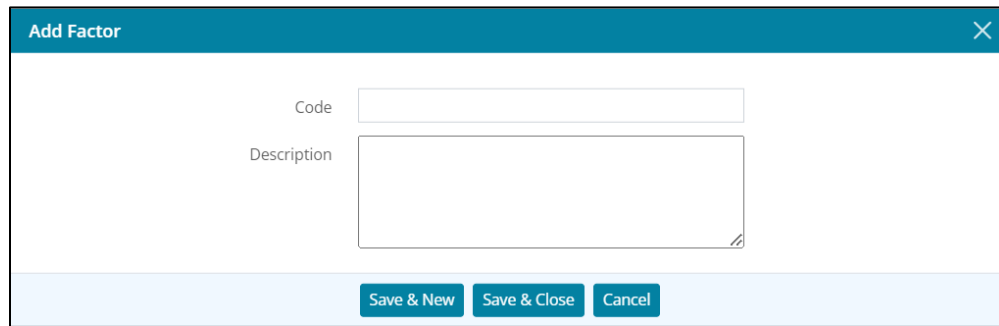


Figure 291: Add Credit Bureau Dialog

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.

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



The 'Add Factor' dialog box contains two input fields: 'Code' and 'Description'. Below the fields are three buttons: 'Save & New', 'Save & Close', and 'Cancel'.

Figure 292: Add Factor Dialog

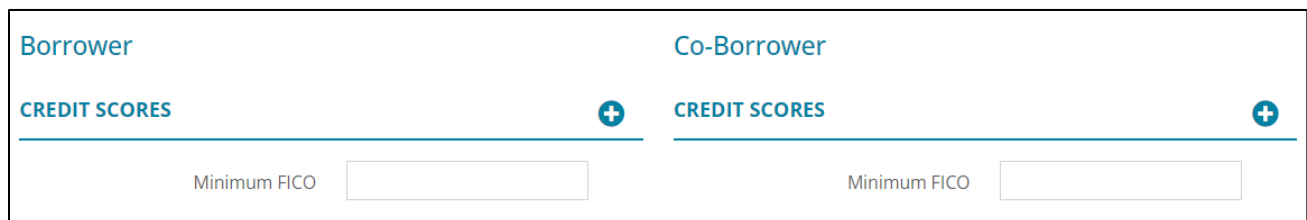
- Enter the **Code**.
- Enter code **Description**.
- Click **Save & Close** on the *Add Factor* dialog.

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

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

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

- Enter **Minimum FICO** score.



The screenshot shows two sections: 'Borrower' and 'Co-Borrower'. Each section has a 'CREDIT SCORES' header with a plus icon, and a 'Minimum FICO' label followed by an input field.

Figure 293: Minimum FICO Score

- 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.

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



The button is a rectangular box with the text 'ALTERNATE CREDITOR NAMES' and a plus icon on the right side.

Figure 294: Add Alternate Creditor Names

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

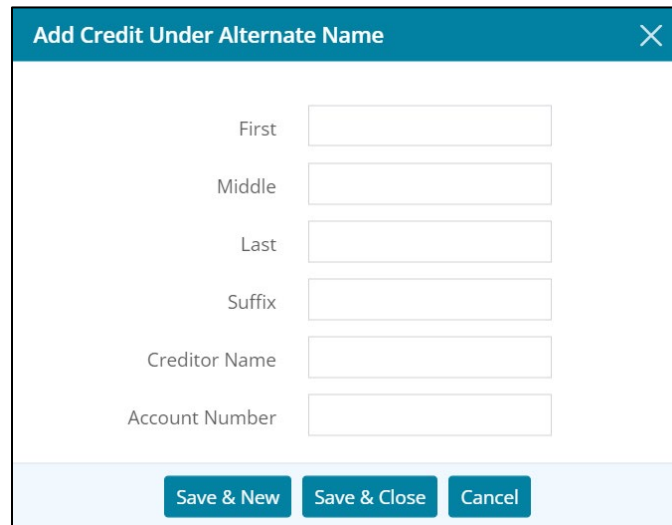


Figure 295: Add Credit Under Alternate Name

3. Enter **Creditor Name**.
4. Enter **Account Number** under which the credit was obtained.
5. Click **Save & Close**.

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

6. Repeat Steps 1 – 5 for co-borrower.

## Credit Score Details

Enter the credit score details for the borrower and co-borrower.

1. Select the appropriate borrower **Provided on Behalf of Lender** option.

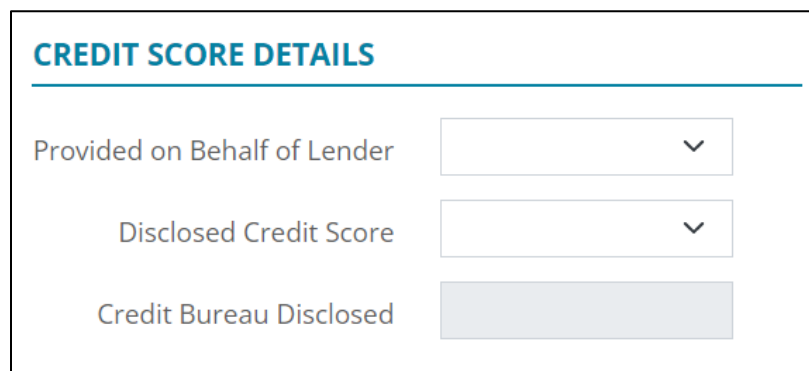


Figure 296: Credit Score Details

2. Select the appropriate borrower **Disclosed Credit Score** option.
3. Repeat Steps 1 – 2 for the co-borrower.

## Tax Return Requests

Use the **Tax Return Requests** tab to provide the borrower authorization to verify tax information with the Internal Revenue Service (IRS).

- Form 4506 orders copies of tax returns.
- Form 4506-T orders transcripts of tax returns.
- Form 4506-C enables Income Verification Express Service (IVES) participants to order tax transcript records electronically for a third-party.

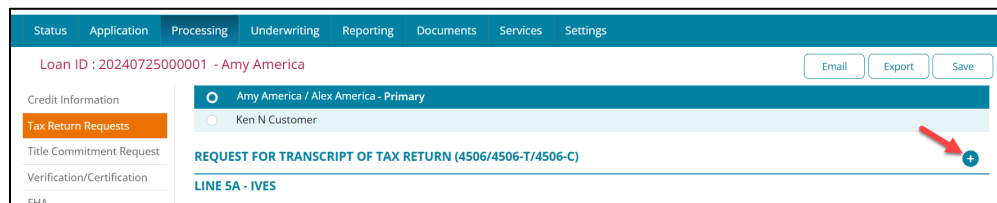
**Note:** Zenly creates a clean version of Form 4506-C that is compatible with OCR (Optical Character Recognition) technology.

### Request Transcript

Use the following steps to request *Tax Return Transcripts*.

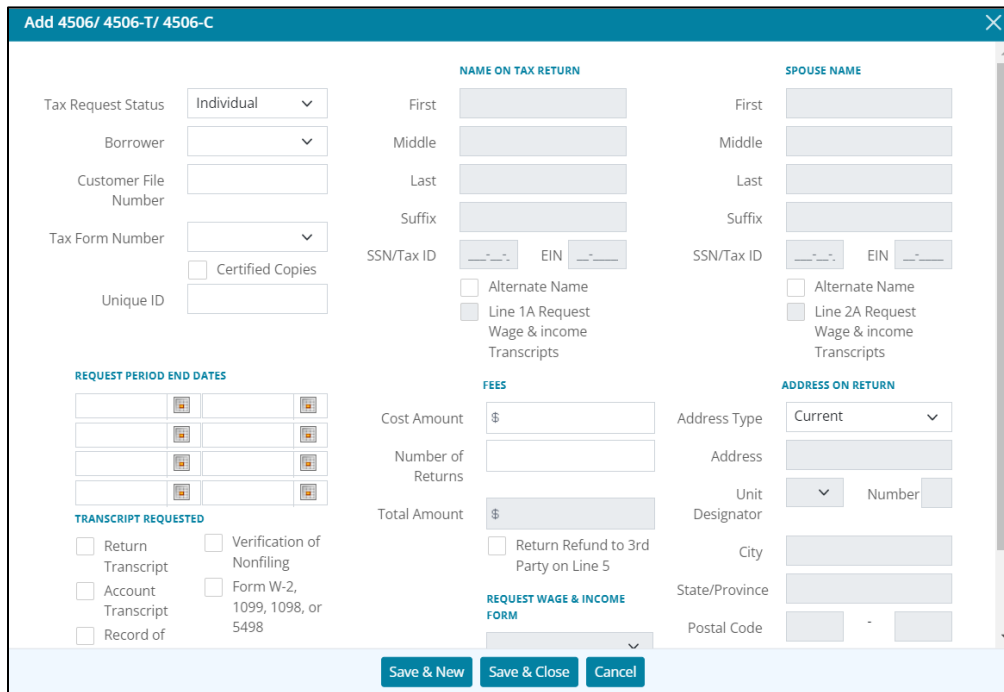
**Note:** Complete separate requests for each borrower.

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



**Figure 297: Request Transcripts**

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

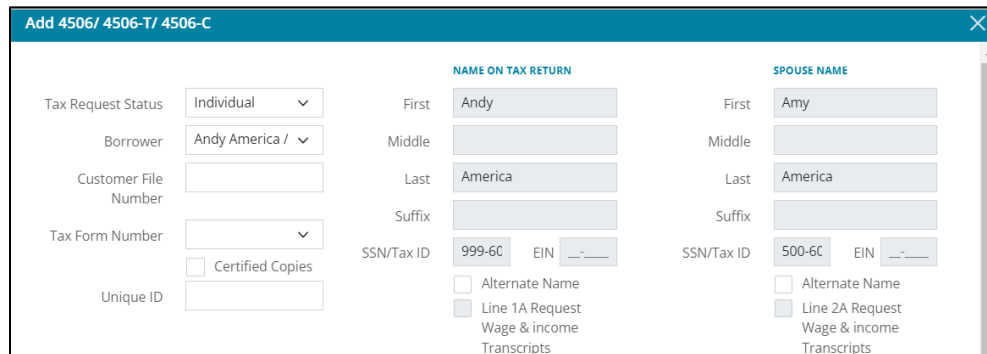


The screenshot shows a form titled "Add 4506/ 4506-T/ 4506-C". On the left, there are fields for "Tax Request Status" (set to "Individual"), "Borrower" (empty), "Customer File Number" (empty), "Tax Form Number" (empty), and "Unique ID" (empty). There is also a "Certified Copies" checkbox. The main section is divided into three columns: "NAME ON TAX RETURN", "SPOUSE NAME", and "REQUEST PERIOD END DATES". The "NAME ON TAX RETURN" column has fields for First, Middle, Last, Suffix, SSN/Tax ID, and EIN, with checkboxes for "Alternate Name" and "Line 1A Request Wage & income Transcripts". The "SPOUSE NAME" column has similar fields for First, Middle, Last, Suffix, SSN/Tax ID, and EIN, with checkboxes for "Alternate Name" and "Line 2A Request Wage & income Transcripts". The "REQUEST PERIOD END DATES" section has a grid of empty date pickers. Below this is a "TRANSCRIPT REQUESTED" section with checkboxes for "Return Transcript", "Account Transcript", "Record of", "Verification of Nonfiling", and "Form W-2, 1099, 1098, or 5498". At the bottom, there are "FEES" fields for "Cost Amount", "Number of Returns", and "Total Amount", and a "REQUEST WAGE & INCOME FORM" dropdown. The "ADDRESS ON RETURN" section includes "Address Type" (set to "Current"), "Address", "Unit Designator", "City", "State/Province", and "Postal Code". At the very bottom are "Save & New", "Save & Close", and "Cancel" buttons.

Figure 298: Add Transcript Details

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

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



This screenshot shows the same form as Figure 298, but with the "Borrower" dropdown menu set to "Andy America /". This has populated the "NAME ON TAX RETURN" fields: First name is "Andy", Last name is "America", and SSN/Tax ID is "999-60". The "SPOUSE NAME" fields are also populated: First name is "Amy", Last name is "America", and SSN/Tax ID is "500-60". All other fields remain the same as in Figure 298.

Figure 299: 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 3<sup>rd</sup> 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 <input style="width: 90%;" type="text"/>	Telephone <input style="width: 90%;" type="text" value="( )_-__"/>
Address <input style="width: 90%;" type="text"/>	Extension <input style="width: 90%;" type="text"/>
Unit Designator <input style="width: 20%;" type="text" value="v"/> Number <input style="width: 20%;" type="text"/>	Fax <input style="width: 90%;" type="text" value="( )_-__"/>
City <input style="width: 90%;" type="text"/>	SOR Mailbox ID <input style="width: 90%;" type="text"/>
State/Province <input style="width: 90%;" type="text" value="v"/>	Participants ID <input style="width: 90%;" type="text"/>
Postal Code <input style="width: 20%;" type="text"/> - <input style="width: 20%;" type="text"/>	

**Figure 300: 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 301: Client**

2. Enter the Client's name.
3. Complete the **Address** fields.
4. Enter **Telephone** number.
5. Enter telephone **Extension** if applicable.

## Line 5 – Return To

Use the **Return To** fields to indicate where the requested returns should be sent.

1. Enter the **Company Name**.

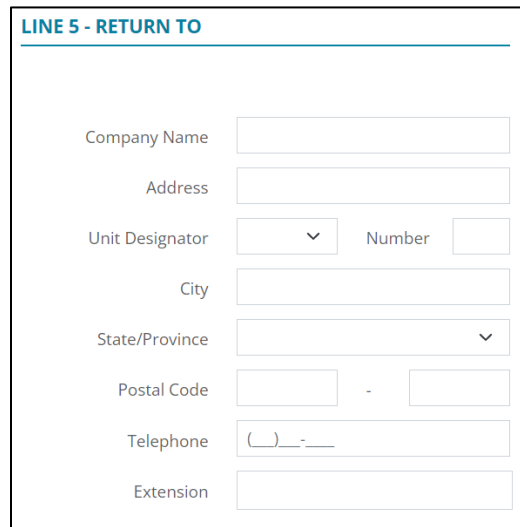


Figure 302: Return To Dialog

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

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

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

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

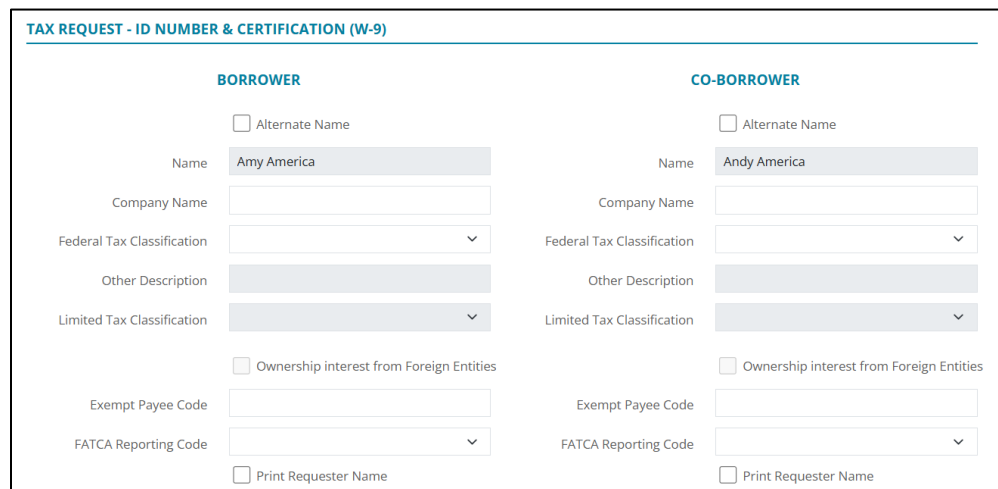


Figure 303: Tax Request – ID & Certification (W-9)

2. Enter **Borrower Name**.
3. Enter the **Company Name**.

4. Select the **Federal Tax Classification** option.

**Note:** Enter *Other Description* when selecting *Other Federal Tax Classification*.

5. Select the appropriate **Limited Tax Classification** option if applicable.
6. Select the **Owner interest from Foreign Entities** checkbox if applicable.
7. Enter the **Exempt Payee Code** if applicable.
8. Select the **FATCA Reporting Code** option.
9. Select the **Print Requester Name** to include the requester name.
10. Repeat Steps 1 – 8 for the Co-Borrower if applicable.

### Add Tax Account

Use the following steps to add a tax account.

1. Click the **Accounts (optional) Add** button to enter an **Account Number**.

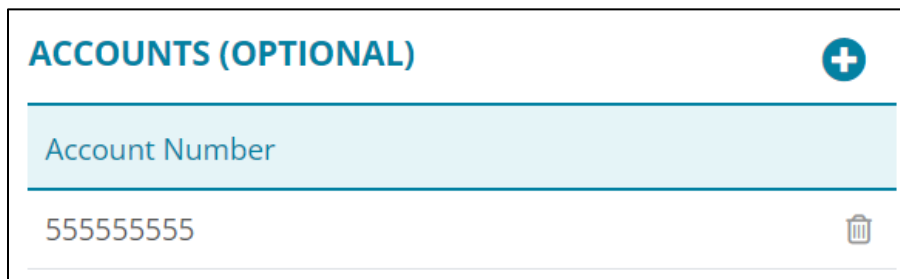


Figure 304: Accounts (optional)

2. Enter **Account Number**.

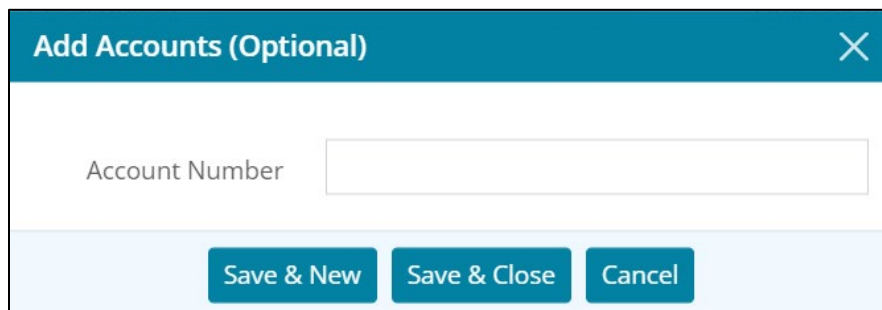


Figure 305: Add Accounts

3. Click **Save & Close**.

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

### Edit Tax Account

Use the following steps to edit a tax account.

1. Click the **Account Number** to edit. (See [Figure 304](#).)

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

### Delete Tax Account

Use the following steps to delete a tax account.

1. Click the **Delete** icon. (See [Figure 304](#).)
2. Click **Delete** on the *Delete Confirmation* dialog.

### Tax Authorization 8821

Complete the **Tax Authorization (8821)** fields to provide taxpayer authorization for personal taxes to be reviewed.

1. Enter the **Borrower SSN/Tax ID** if applicable.

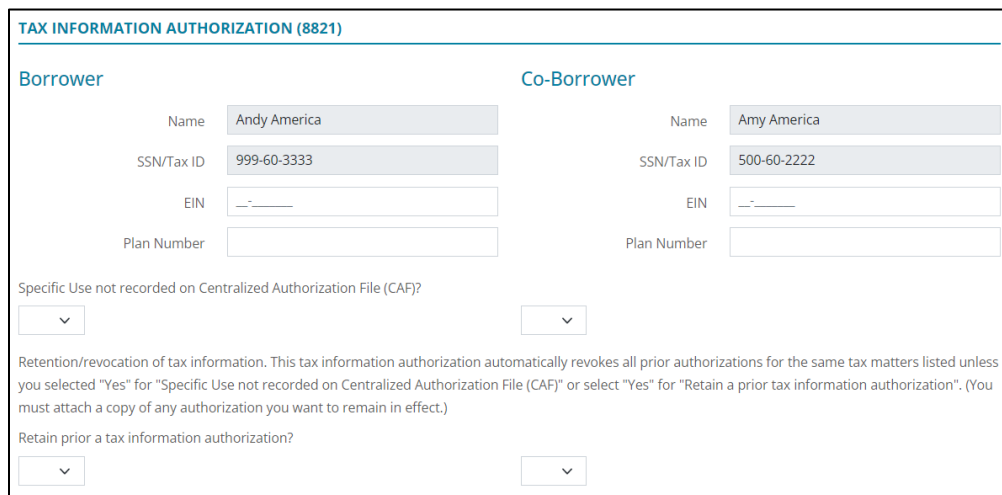


Figure 306: Tax Authorization (8821)

2. Enter the **Borrower EIN** if applicable.
3. Enter the **Borrower Plan Number**.
4. Select **Yes** or **No** appropriately for **Centralized Authorization File (CAF)** question.
5. Select **Yes** or **No** appropriately for prior tax information authorization question.
6. Repeat Steps 1 – 5 for co-borrower if applicable.

### Designees

Use the following sections to complete **Borrower/Co-Borrower Designees**.

## Add Designees

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



Figure 307: Designees and Tax Matters

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

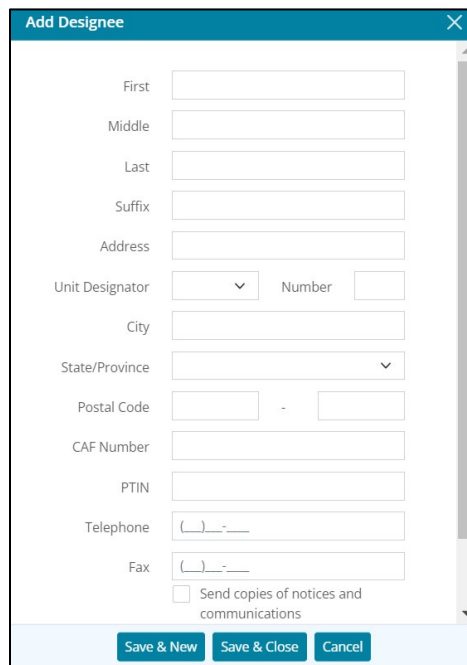


Figure 308: Add Designee Dialog

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

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

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

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

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

### Edit Designees

Use the following steps to edit a designee.

1. Click the **Designee** to edit. (See [Figure 307.](#))
2. Update the designee details on the *Edit Designee* dialog. (See [Add Designees](#) for details.)
3. Click **Save & Close**.

### Delete Designees

1. Click the **Delete** icon. (See [Figure 307.](#))
2. Click **Delete** on the *Delete Confirmation* dialog.

## Tax Matters

Use the following steps for borrower/co-borrower **Tax Matters** information.

### Add Tax Matters

Use the following steps to add additional tax information.

1. Click the **Borrower Tax Matters Add** button. (See [Figure 307.](#))
2. Enter **Type of Tax**.

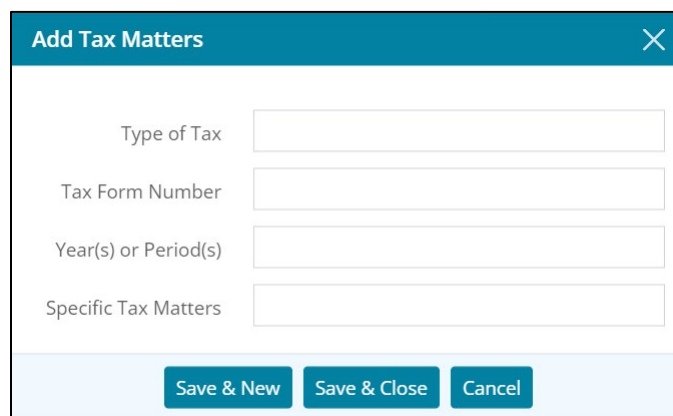


Figure 309: Add Tax Matters Dialog

3. Enter **Tax Form Number**.
4. Enter **Year(s) or Period(s)**.
5. Enter **Specific Tax Matters**.
6. Click **Save & Close**.

**Note:** Click *Save & New* to add other *Tax Matters*.

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

## Edit Tax Matters

Use the following steps to edit tax matters.

1. Click the **Tax Matters** to edit. (See [Figure 307.](#))
2. Edit the **Designee** as applicable. (See [Add Tax Matters](#) for details.)
3. Click **Save & Close**.

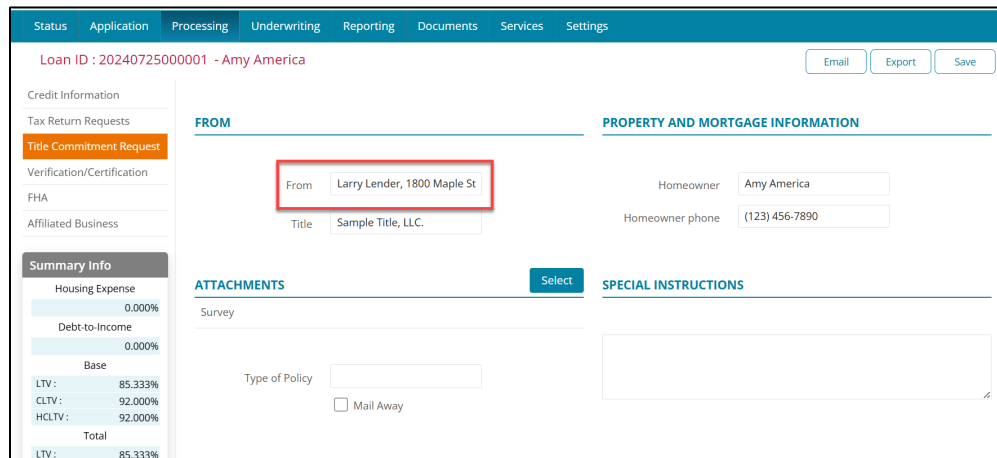
## Delete Tax Matters

4. Click the **Delete** icon. (See [Figure 307.](#))
5. Click **Delete** on the *Delete Confirmation* dialog.

## Title Commitment Request

Use this screen to add information for title commitment requests.

1. Enter the name and address of the requester.



**Figure 310: Request Title Commitment**

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

## Verification Certification

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

### Verification of Benefits

Complete the **Verification of Benefits (VOB)** fields in preparation for printing.

#### Copy VOB

Copy VOB before adding other income.

1. Select the **Processing** tab.
2. Select **Verification/Certification**.

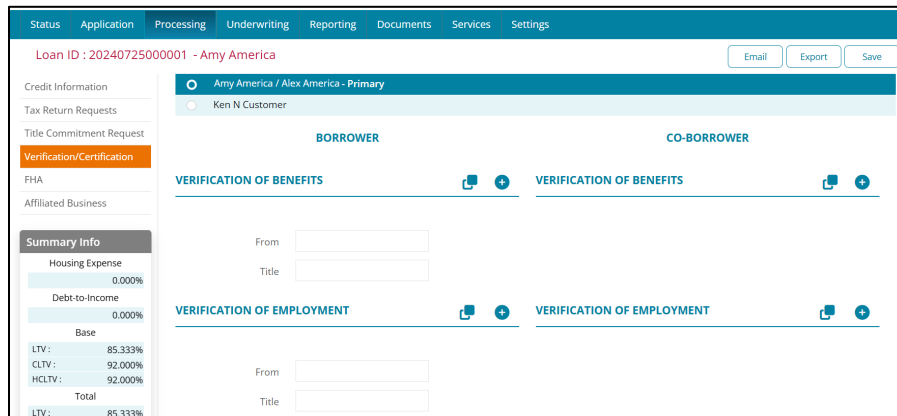
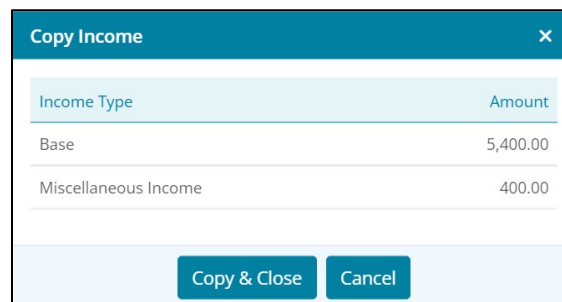


Figure 311: Verification/Certification

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



Income Type	Amount
Base	5,400.00
Miscellaneous Income	400.00

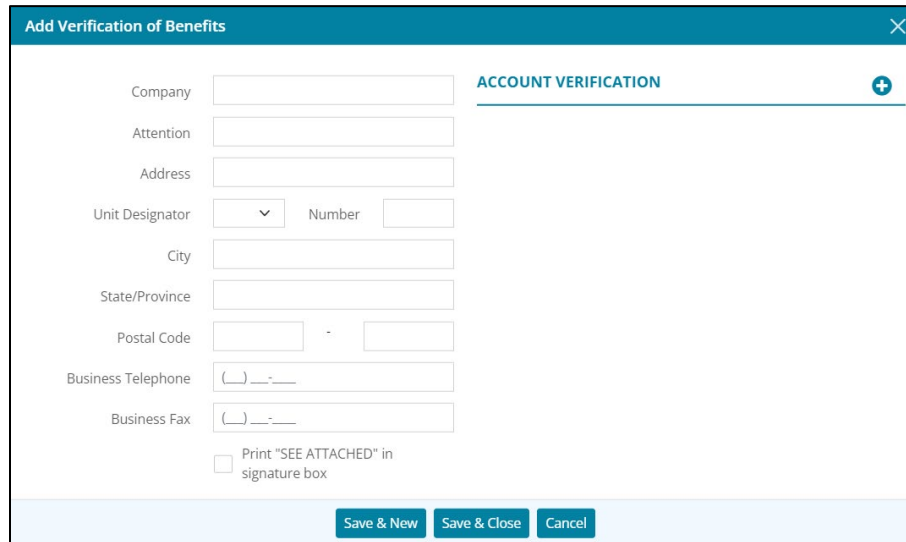
Figure 312: Copy Income

4. Select **Income Type** form(s) to print on the *Copy Income* dialog.
5. Click **Copy & Close**.
6. Enter the form requestor name in **From** field. (See [Figure 311](#).)
7. Enter the form requestor **Title**.

## Add VOB

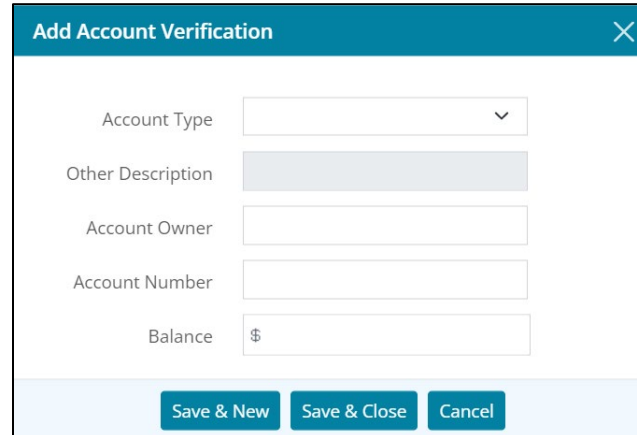
Use the following steps to add a VOB.

1. Click the **Add** button to add another income source. (See [Figure 311.](#))



**Figure 313: Add Verification of Benefits**

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



**Figure 314: Add Account Verification Dialog**

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

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

6. Click **Save & Close** on the *Add Verification of Benefits* dialog.

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

7. Enter form requester name in **From** field.
8. Enter form requester **Title**.
9. Repeat Steps 1 – 8 for co-borrower.

### Edit VOB

Use the following steps to edit a VOB.

1. Select the **VOB** to **Edit**. (See [Figure 311](#).)
2. Edit the **VOB** as applicable. (See [Add VOB](#) for details.)
3. Click **Save & Close**.

### Delete VOB

Use the following steps to delete a VOB.

1. Select the **Delete** icon. (See [Figure 311](#).)
2. Click **Delete** on the *Delete Confirmation* dialog.

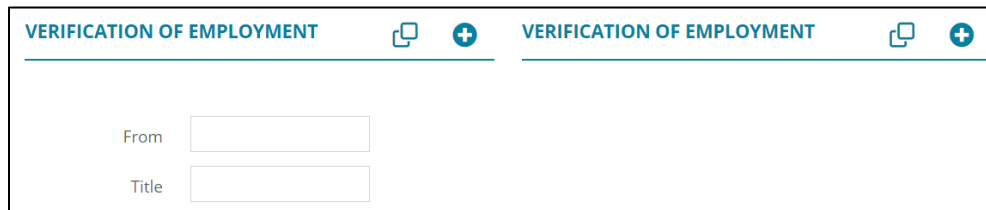
## Verification of Employment

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

### Copy VOE

Copy VOE before adding another employer.

1. Click **Copy Employer**.



The screenshot shows a web interface for 'VERIFICATION OF EMPLOYMENT'. At the top, there are two tabs, each with a copy icon and a plus sign. Below the tabs, there are two input fields: 'From' and 'Title', each with a corresponding text box.

Figure 315: Verification of Employment

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

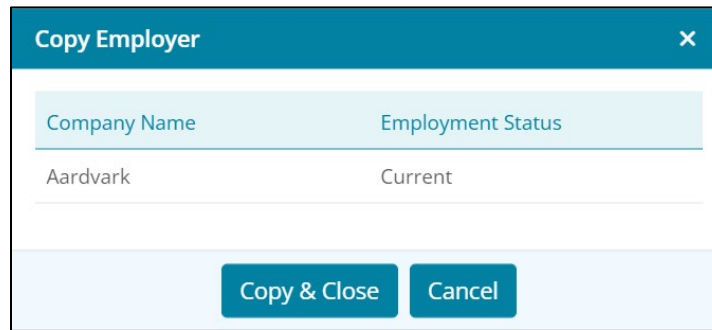


Figure 316: Copy Employer Dialog

3. Click **Copy & Close**.
4. Enter form requester name in **From** field. (See Figure 315.)
5. Enter form requester **Title**.

### Add VOE

Use the following steps to add employment.

1. Click the **Add** button to add another employer. (See Figure 315.)
2. Complete the *Add Employment Verification* dialog fields.

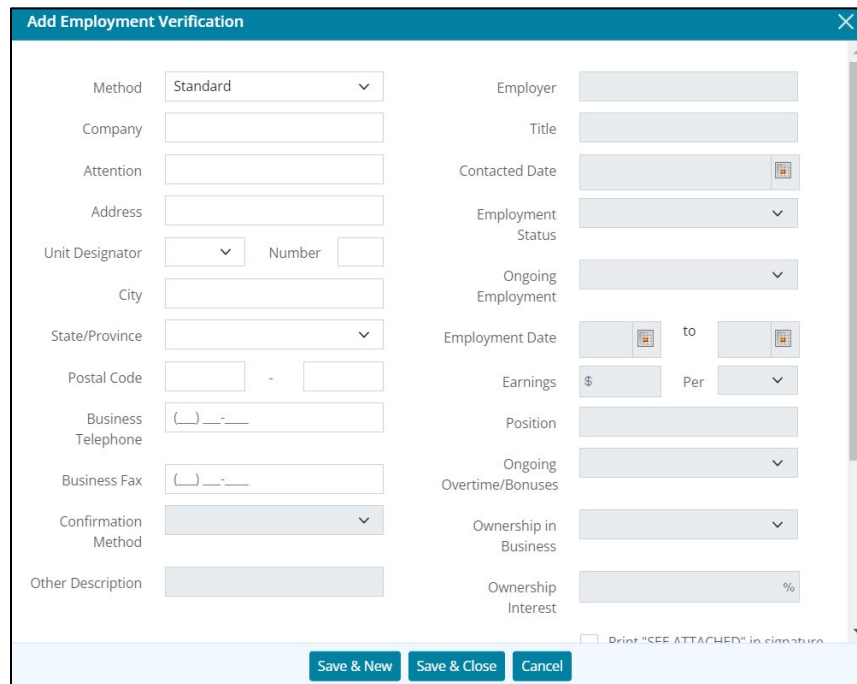


Figure 317: Add Employment Verification Dialog

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

- Click **Save & Close** to add the employment verification information.

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

### Edit VOE

Use the following steps to edit employment.

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

### Delete VOE

Use the following steps to delete employment.

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

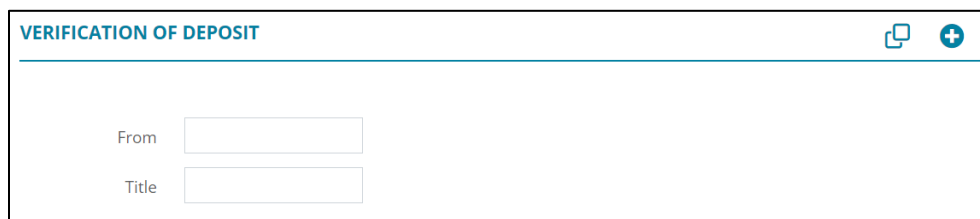
## Verification of Deposit

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

### Copy VOD

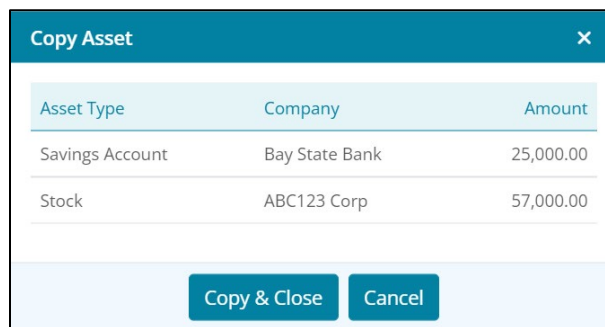
Copy VOD before adding other deposits.

- Click **Copy Assets**.



**Figure 318: Verification of Deposit**

- Select the **Asset** to copy.



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

**Figure 319: Copy Asset Dialog**

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

### Add VOD

Use the following steps to add deposits.

1. Click the **Add** button to add another deposit. (See [Figure 318.](#))
2. Complete the **Add Verification Deposit** dialog fields.

**Figure 320: Add Verification of Deposit Dialog**

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

**Figure 321: 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.

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

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

- Enter form requester name in **From** field. (See [Figure 318](#).)
- Enter form requester **Title**.

### Edit VOD

Use the following steps to edit deposits.

- Select the **VOD** to edit. (See [Figure 318](#).)
- Edit the **VOD** as applicable. (See [Add VOD](#) for details.)
- Click **Save & Close**.

### Delete VOD

Use the following steps to delete a deposit.

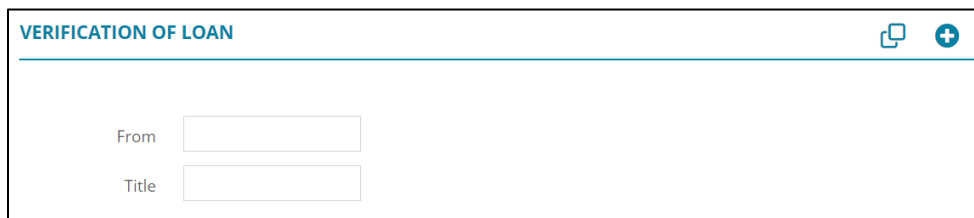
- Select the **Delete** icon. (See [Figure 318](#).)
- Click **Delete** on the *Delete Confirmation* dialog.

## Verification of Loan

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

### Copy Liabilities

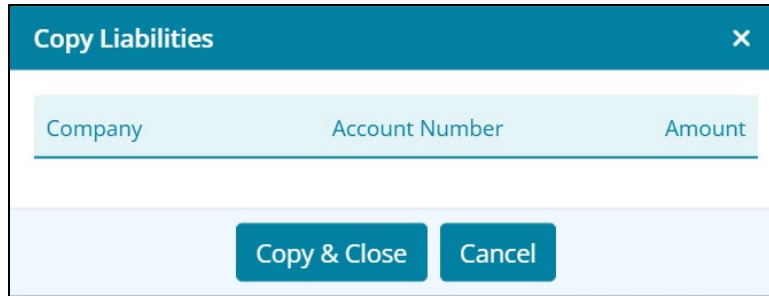
- Click **Copy Liabilities**.



The screenshot shows a web form titled "VERIFICATION OF LOAN". At the top right of the form area, there are two icons: a square with a plus sign (copy) and a blue circle with a white plus sign (add). Below the title bar, there are two input fields. The first is labeled "From" and the second is labeled "Title". Both fields are currently empty.

**Figure 322: Verification of Loan**

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



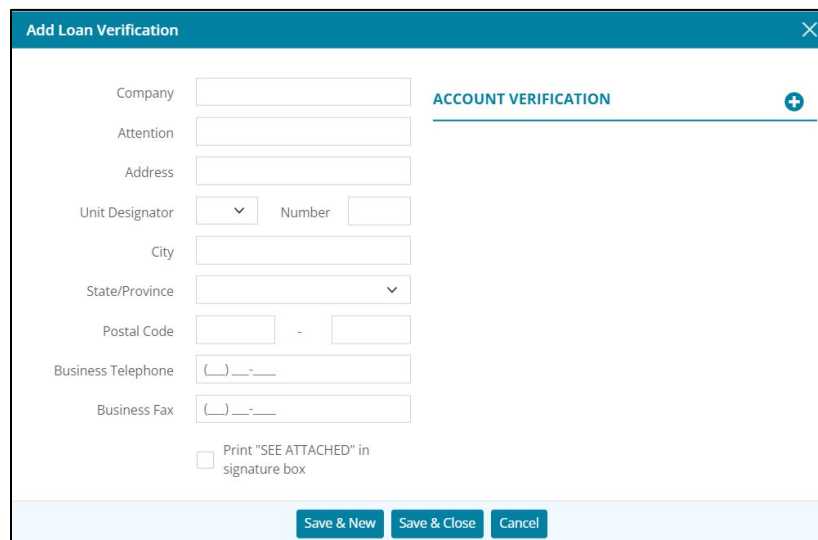
**Figure 323: Copy Liabilities Dialog**

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

### Add VOL

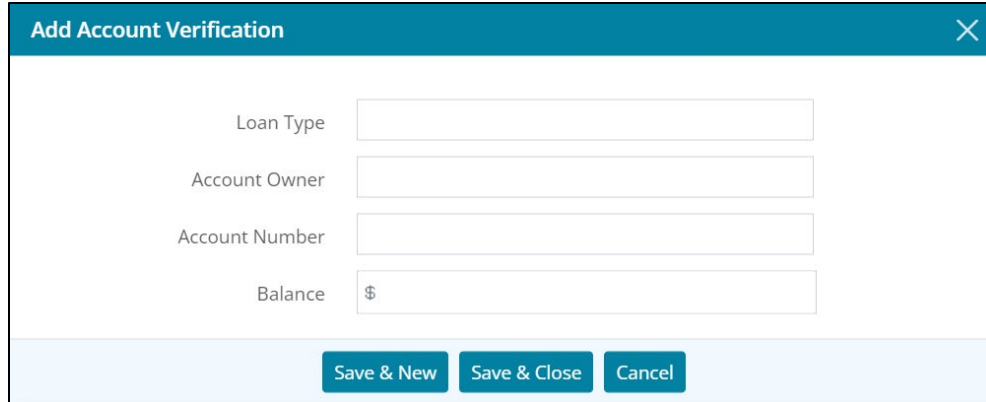
Use the following steps to add VOL.

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



**Figure 324: Add Loan Verification Dialog**

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



**Figure 325: Add Account Verification Dialog**

- Click **Save & Close** on the *Add Account Verification* dialog.

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

- Click **Save & Close** on the *Add Loan Verification* dialog.

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

- Enter form requester name in **From** field. (See [Figure 322](#).)
- Enter form requester **Title**.

### **Edit VOL**

Use the following steps to edit a loan.

- Select the **VOL** to edit. (See [Figure 322](#).)
- Edit the **VOL** as applicable. (See [Copy Liabilities](#) for details.)
- Click **Save & Close**.

### **Delete VOL**

Use the following steps to delete a loan.

- Select the **Delete** icon. (See [Figure 322](#).)
- Click **Delete** on the *Delete Confirmation* dialog.

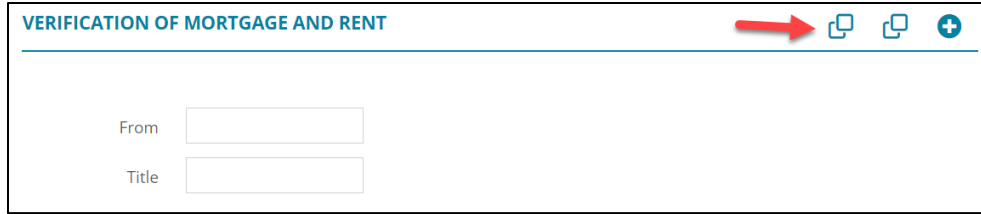
## **Verification of Mortgage and Rent**

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.

- Click **Copy Rentals**.



VERIFICATION OF MORTGAGE AND RENT

From

Title

**Figure 326: Rental Verification**

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

2. Select the **Address** checkbox.

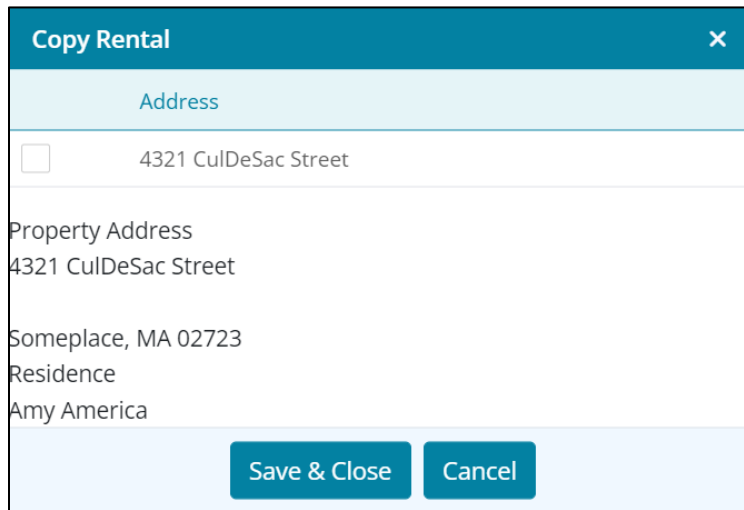


Figure 327: Copy Rental Dialog

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

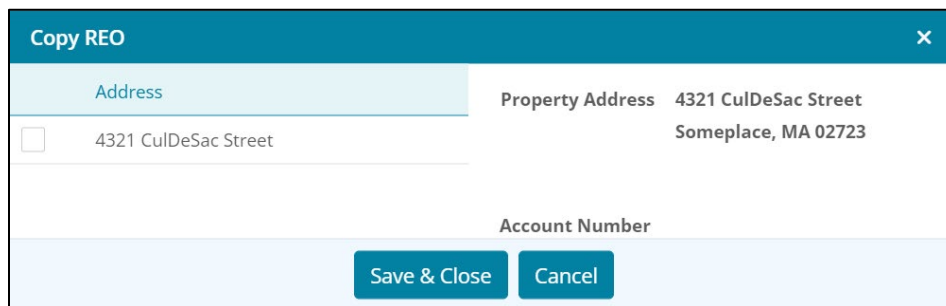


Figure 328: Copy REOs

6. Click **Save & Close**.
7. Enter requestor name in **From** field. (See [Figure 326](#).)
8. Enter requestor **Title**.

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

### **Mortgage Verification**

Complete the **Mortgage Verification** fields if borrower/co-borrower currently falls into the Real Estate Owned (REO) category.

1. Click **Copy REOs**. (See [Figure 326](#).)
2. Select the **Address** checkbox.
3. Click **Save & Close**.

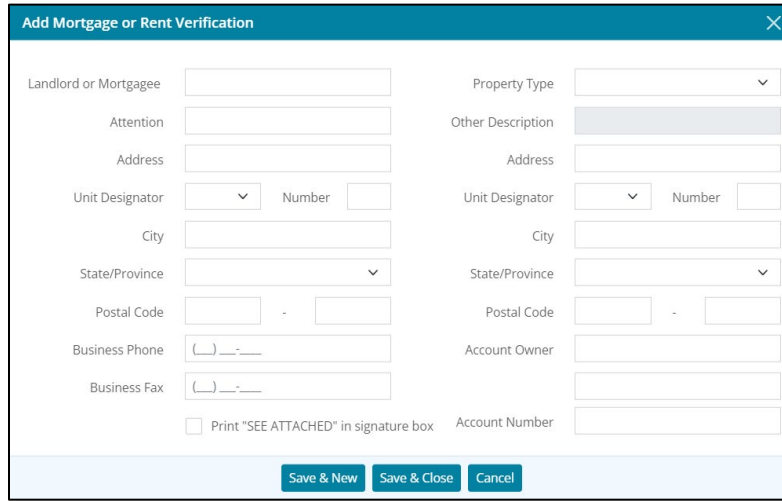
4. Complete the **From** and **Title** fields. (See [Figure 326](#).)

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

### Add Mortgage or Rent Account

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

1. Click the **Add** button. (See [Figure 326](#).)
2. Complete the **Add Mortgage or Rent Verification** dialog fields to verify landlord or mortgage holder details.



**Figure 329: 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 326](#).)

### Edit VOM/R

Use the following steps to edit mortgage/rent.

1. Select the **VOM/R** to edit. (See [Figure 326](#).)
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 326](#).)
2. Click **Delete** on the *Delete Confirmation* dialog.

## Social Security Number Verification (SSA-89)

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

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

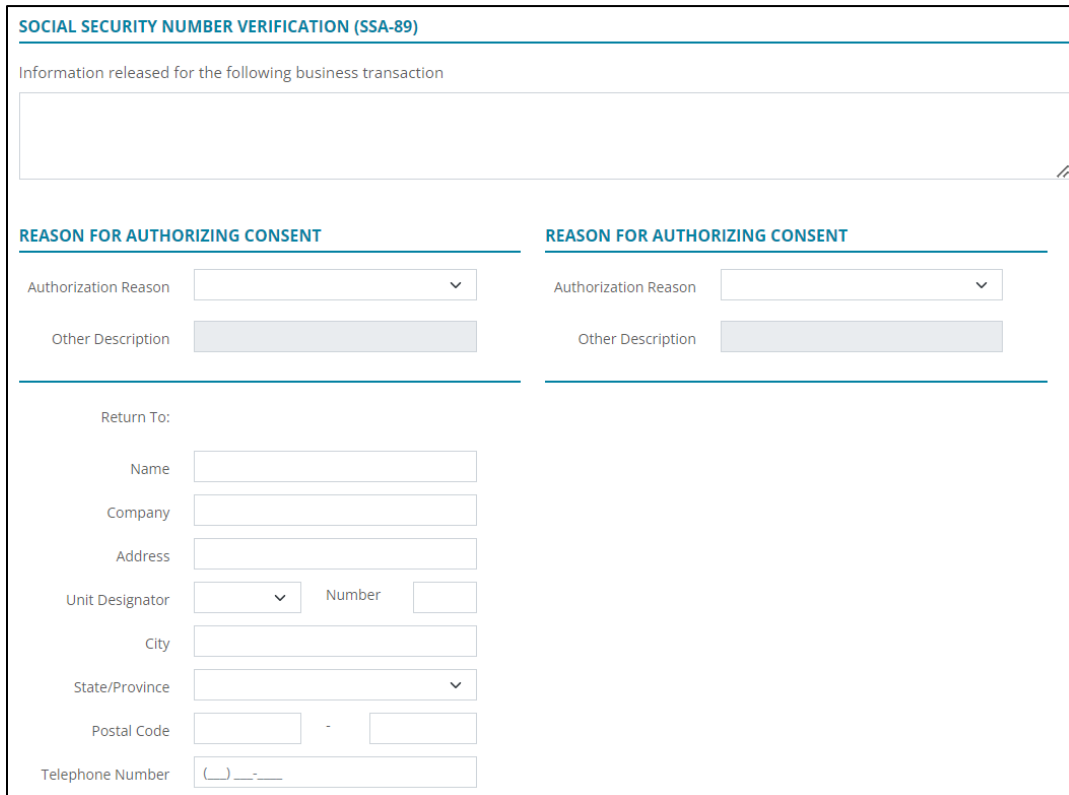


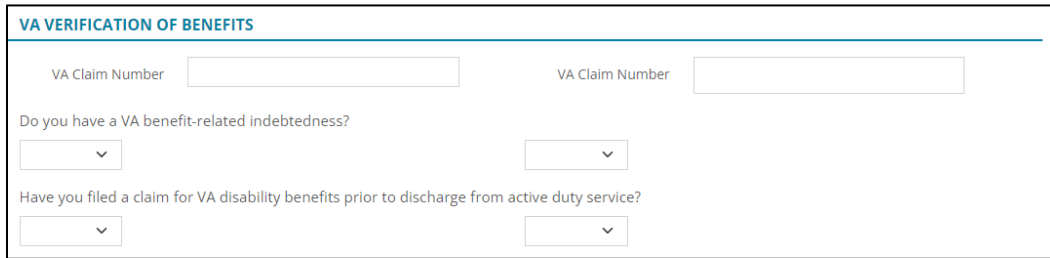
Figure 330: Social Security Number Verification

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

## VA Verification and Certification

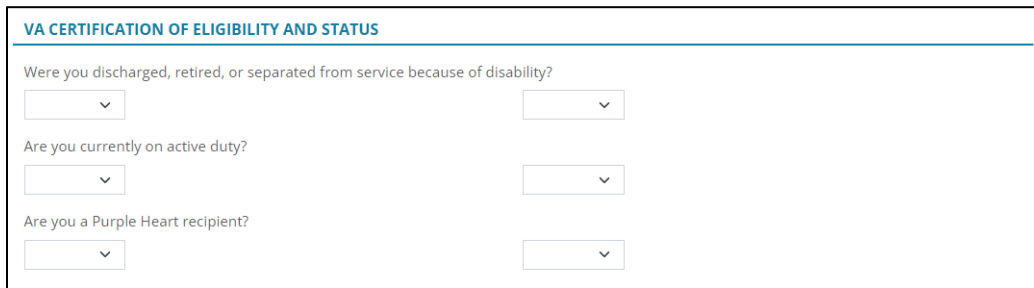
Complete the **VA Verification and Certification** details to verify the borrower/co-borrower VA benefits.

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



**Figure 331: VA Verification of Benefits**

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



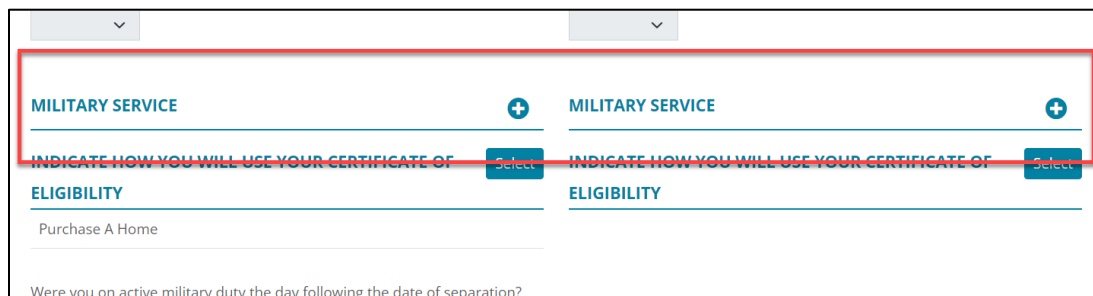
**Figure 332: VA Certification of Eligibility & Status**

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

## Military Service

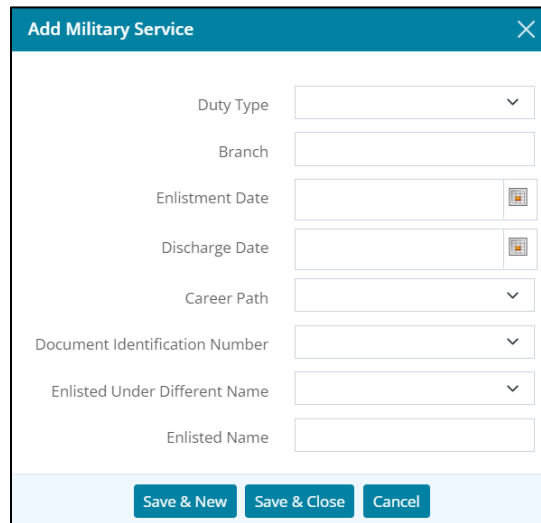
Complete the **Military Verification and Certification** details to verify the borrower/co-borrower military benefits.

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



**Figure 333: Military Service**

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



**Figure 334: Add Military Service Dialog**

3. Click **Save & Close**.

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

## Indicate How You Will Use Your Certificate of Eligibility

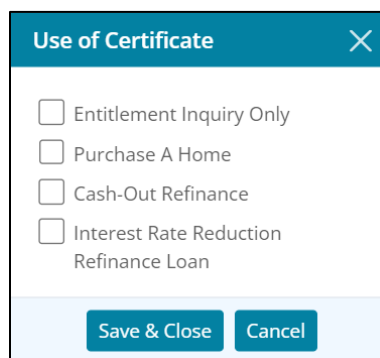
Use this section to indicate how the Certificate of Eligibility will be used for either the borrower or the co-borrower.

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



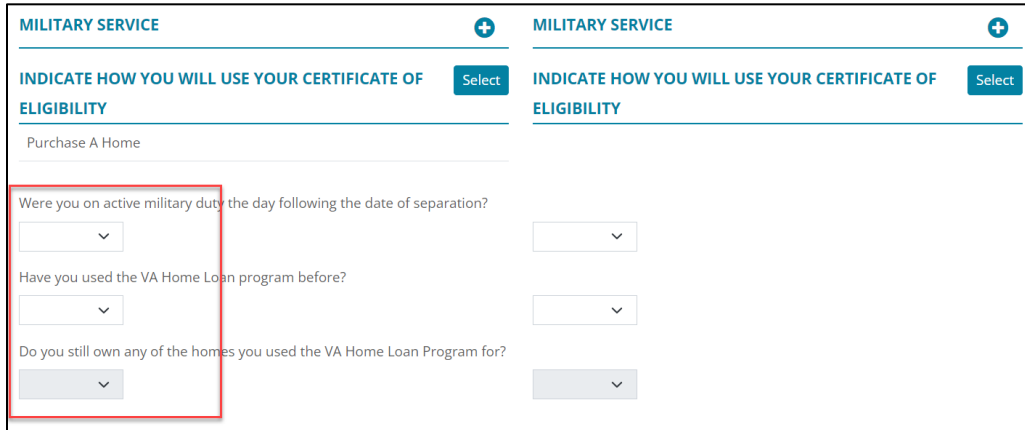
**Figure 335: Certificate of Eligibility Indicator**

2. Select the desired options.



**Figure 336: Use of Certificate**

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




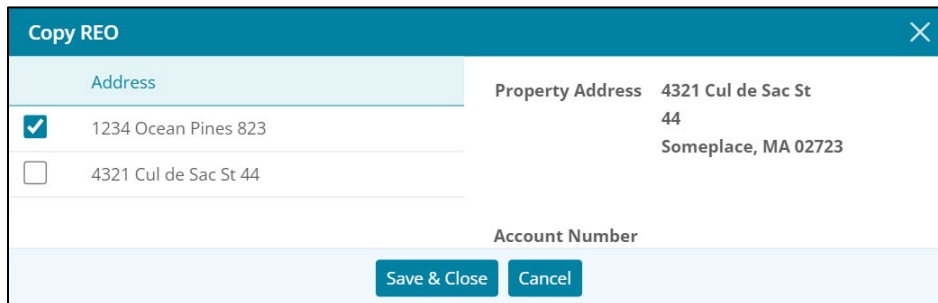
**Figure 337: Military Service Options**

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

## VA Property Address

The *VA Property Address* options are available when *Yes* is selected for the borrower or co-borrower questions: *Have you used the VA Home Loan program before?*, *Do you still own any of the homes you used the VA Home Loan Program for?*. See [Figure 337](#).

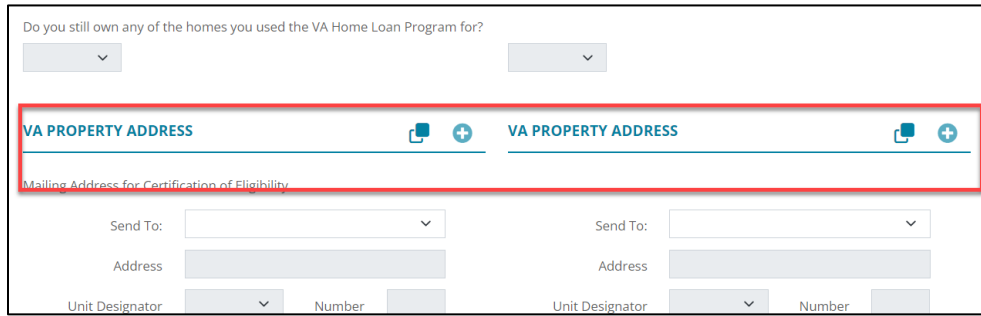
1. If applicable, use the **Copy REO**  button to auto-populate property information.
2. Select the desired **Address**.



**Figure 338: Copy REO (VA Property Address)**

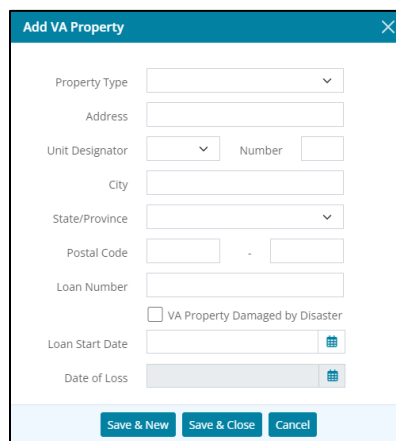
3. Click **Save & Close**.

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



**Figure 339: Add VA Property Address**

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

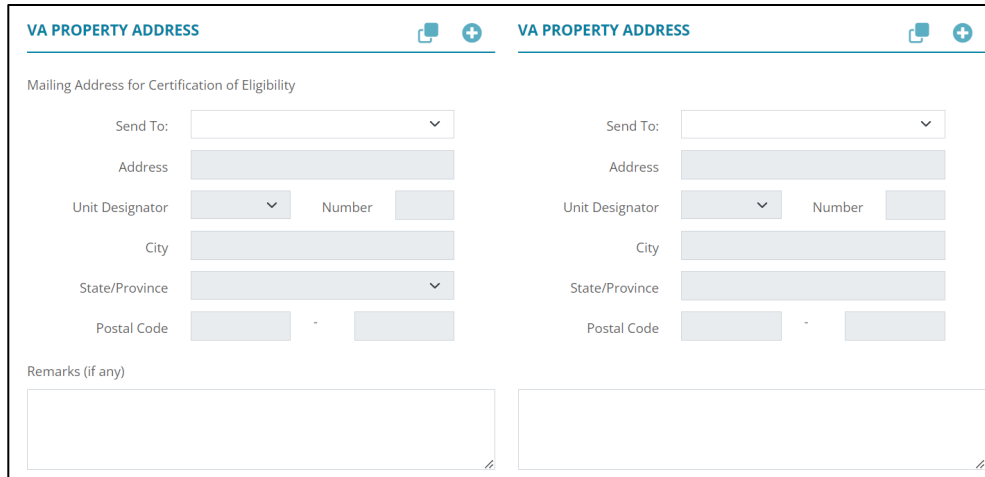


**Figure 340: Add VA Property Dialog**

- Click **Save & Close**.

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

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



**Figure 341: Certification of Eligibility Address**

8. If needed, add any **Remarks**.
9. Repeat Steps 1 – 4 for Co-borrower.

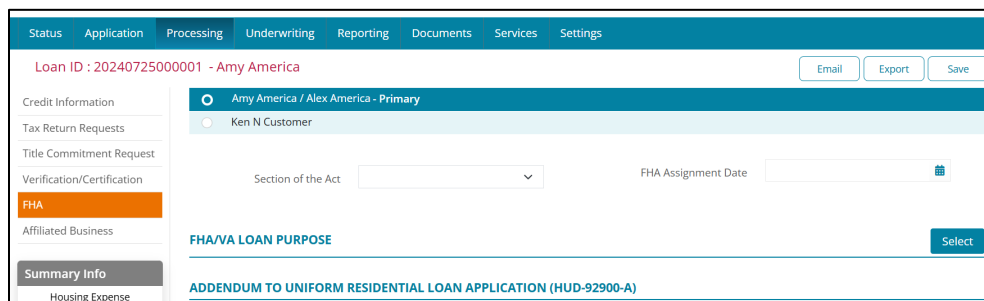
## FHA

Complete the **FHA** options for FHA loans.

### FHA/VA Loan Purpose

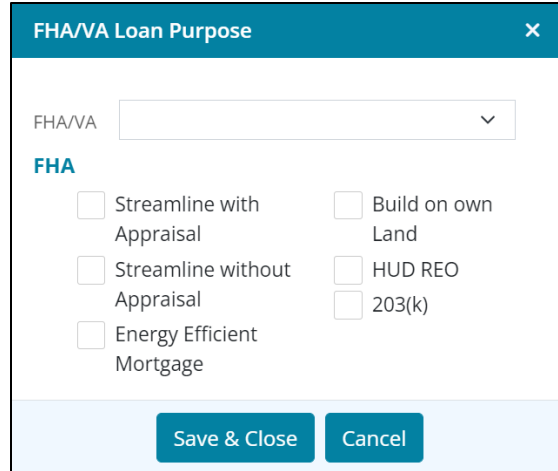
Complete the **FHA/VA Loan Purpose** section for an FHA or VA loan.

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



**Figure 342: FHA/VA Loan Purpose**

3. Select the appropriate **Section of the Act** option.
4. Use the **Calendar** to select the **FHA Assignment Date**.
5. Click the **Select** button.
6. Select the **FHA/VA Loan Purpose** from the dropdown.



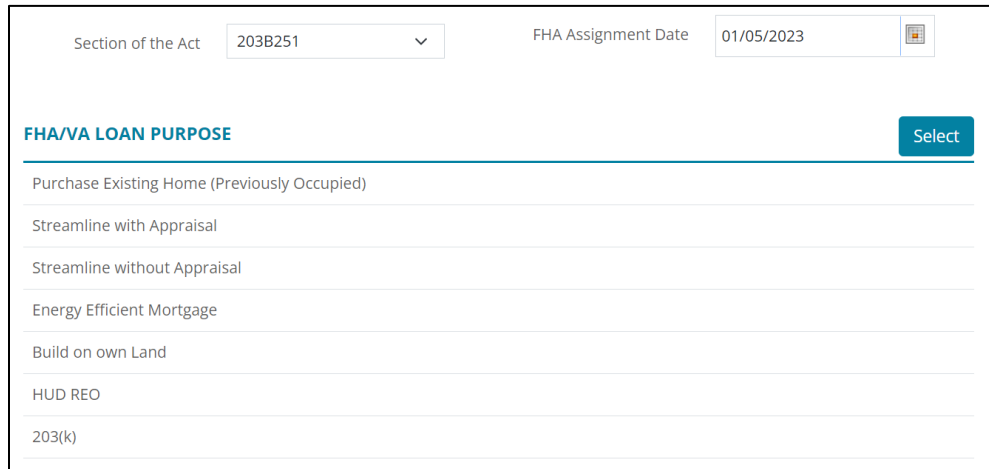
The dialog box is titled "FHA/VA Loan Purpose" and has a close button (X) in the top right corner. It contains a dropdown menu for "FHA/VA" with a downward arrow. Below this, under the heading "FHA", there are six checkboxes arranged in two columns:
 

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

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

Figure 343: FHA/VA Loan Purpose Dialog

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



The screenshot shows a table interface. At the top, there are two input fields: "Section of the Act" with a dropdown menu showing "203B251" and "FHA Assignment Date" with a text input showing "01/05/2023" and a calendar icon. Below these is a section titled "FHA/VA LOAN PURPOSE" with a "Select" button on the right. The table lists the following loan purposes:
 

- Purchase Existing Home (Previously Occupied)
- Streamline with Appraisal
- Streamline without Appraisal
- Energy Efficient Mortgage
- Build on own Land
- HUD REO
- 203(k)

Figure 344: 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  Sale Price \$

Unit  Number  Original Mortgage \$

Designator

City

State/Province

Postal Code  -

**Figure 345: 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 346: 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?

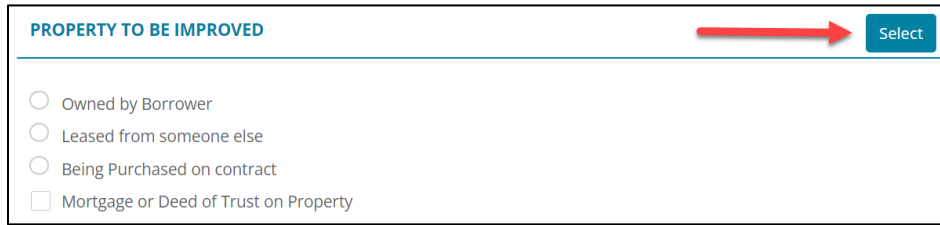
Are you refinancing a Title I loan?

Loan Number  Current Balance \$

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

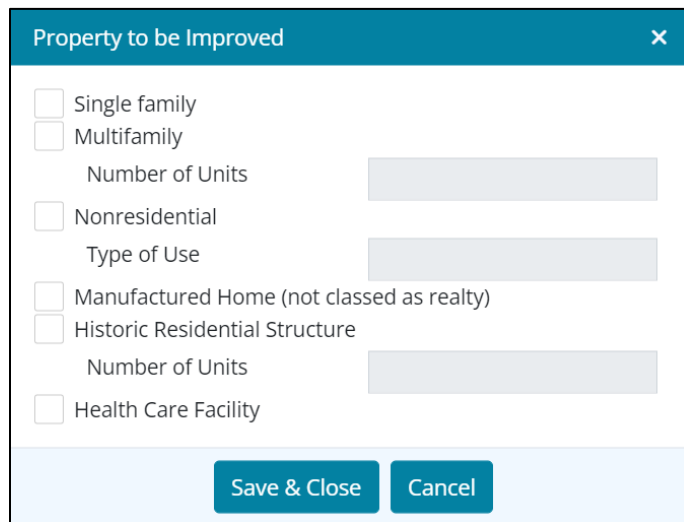
**Figure 347: HUD-56001 Options**

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



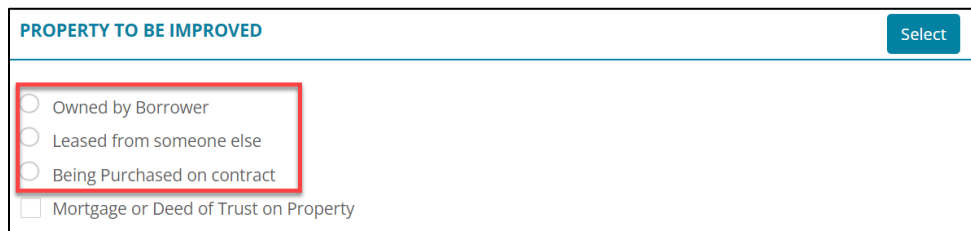
**Figure 348: Select Property to be Improved**

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



**Figure 349: Property to be Improved Dialog**


- Click **Save & Close**.
- Select the applicable radio button.



**Figure 350: Property to be Improved Options**

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

Mortgage or Deed of Trust on Property

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

**Figure 351: Mortgage or Deed of Trust Details**

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

## Bank Accounts

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

**Note:** Separate processing forms are required for each account.

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

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

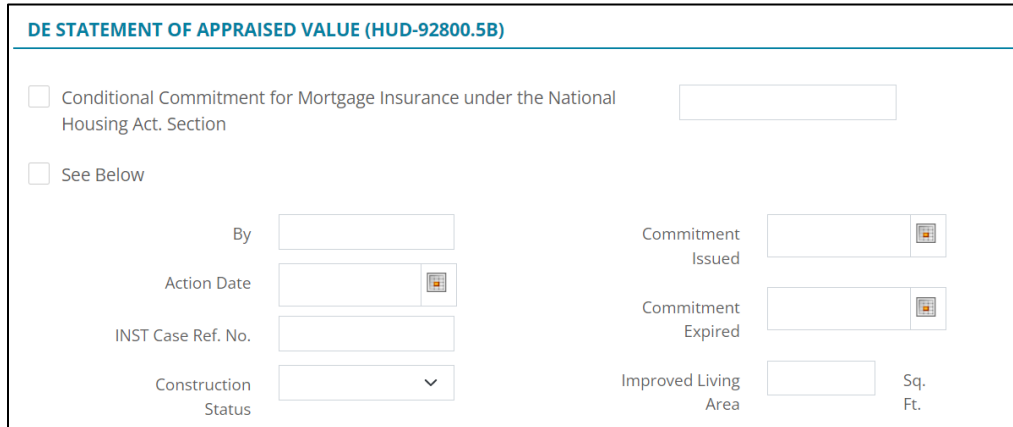
**Figure 352: Bank Account Details**

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

## DE Statement of Appraised Value (HUD-92800.5B)

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

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



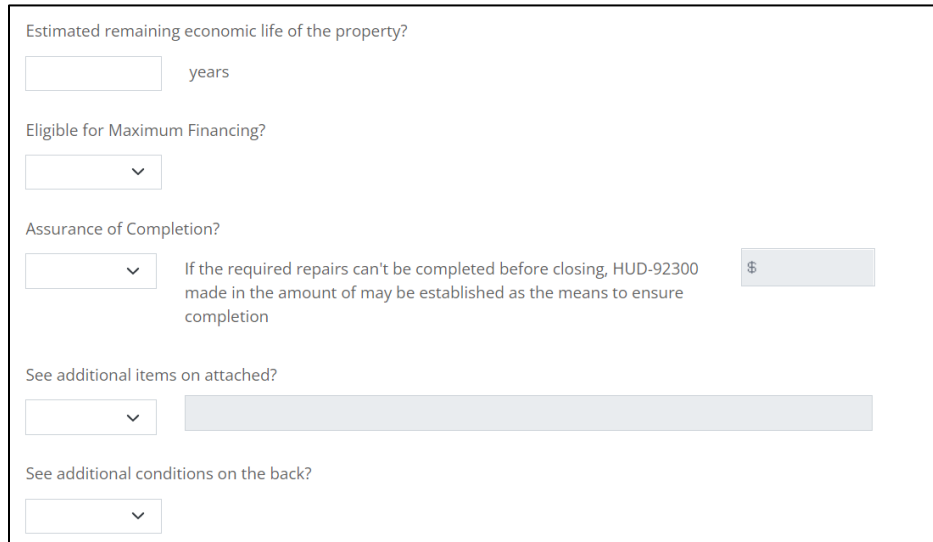
**Figure 353: HUD-92800.5B Options**

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?

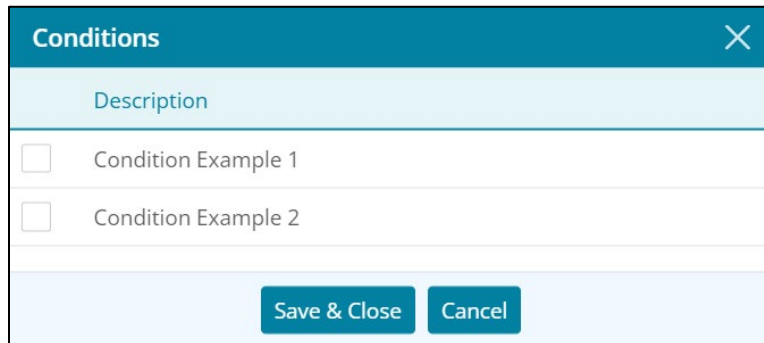
Assurance of Completion?  
 If the required repairs can't be completed before closing, HUD-92300 made in the amount of may be established as the means to ensure completion

See additional items on attached?

See additional conditions on the back?

**Figure 354: HUD-92800.5B Selections**

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



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

**Figure 355: 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 356: 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 357: Counseling Cert. of Completion**

2. Select the appropriate **Training Format**.

## Affiliated Business

Complete this screen if there are any business relationships with service provider(s) that offer services for the loan.

## Option A

1. Select option **A** if services are NOT required to be used.

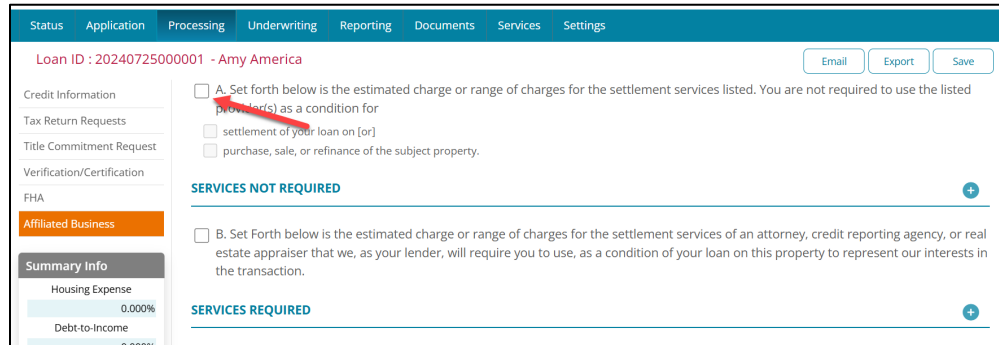


Figure 358: Affiliated Business

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

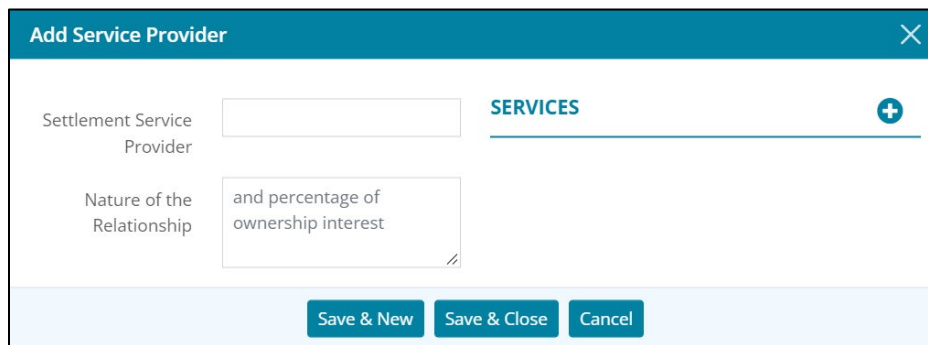


Figure 359: Add Service Provider

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

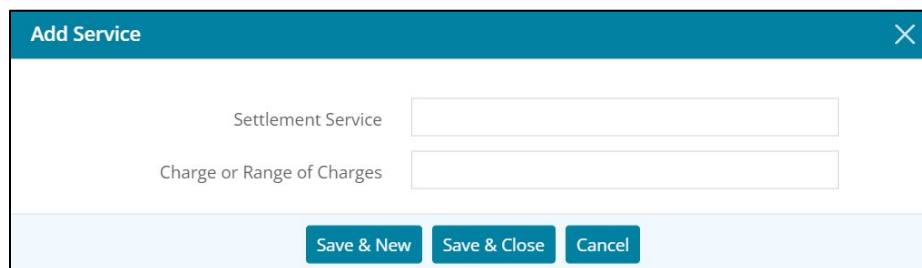


Figure 360: Add Service

7. Enter the **Settlement Service**.
8. Enter the **Charge or Range of Charges**.

9. Select **Save & Close** or **Save & New** for both the Service and the provider screens.

## Option B

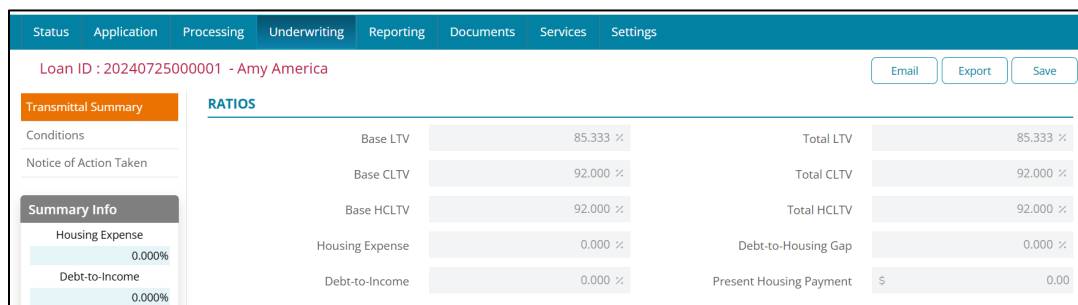
1. Select option **B** if a service is required to be used.
2. Click the **Add** button to list any affiliated businesses.
3. Repeat *Option A* steps 4-10 to list any affiliated businesses.

## Underwriting

Complete the required fields in preparation for printing the *Uniform Underwriting and Transmittal Summary* form and *Property Conditions* form.

## Transmittal Summary

Many of the *Underwriting Transmittal* screen fields are auto populated and non-editable.



Loan ID : 20240725000001 - Amy America				Email	Export	Save
<b>Transmittal Summary</b>		<b>RATIOS</b>				
Conditions	Base LTV	85.333 ✕	Total LTV	85.333 ✕		
Notice of Action Taken	Base CLTV	92.000 ✕	Total CLTV	92.000 ✕		
<b>Summary Info</b>	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	

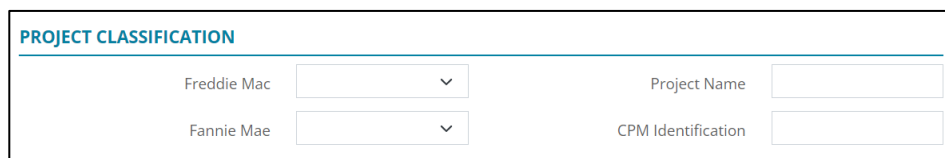
**Figure 361: Transmittal Summary**

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

## Project Classification

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

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



PROJECT CLASSIFICATION			
Freddie Mac	<input type="text"/>	Project Name	<input type="text"/>
Fannie Mae	<input type="text"/>	CPM Identification	<input type="text"/>

**Figure 362: 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**.

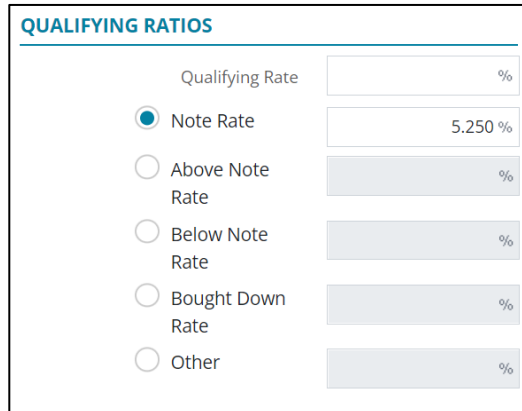


Figure 363: Qualifying Ratios

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

## Risk Management

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

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

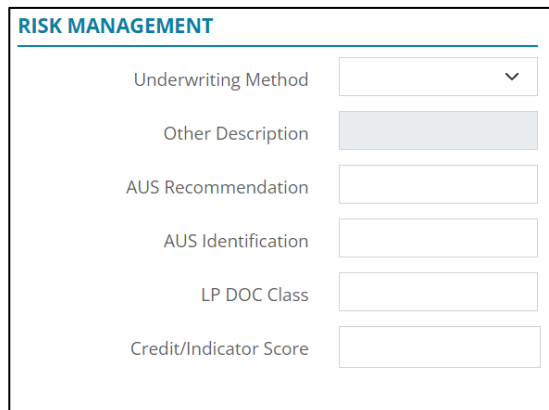


Figure 364: Risk Management

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

## Escrow Account and Funds to Close

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

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

ESCROW ACCOUNT	FUNDS TO CLOSE
<input type="radio"/> Will have an Escrow Account	Funds Required <input style="width: 100px;" type="text" value="\$"/>
<input type="radio"/> Your Loan will not have an Escrow account	Verified Assets <input style="width: 100px;" type="text" value="\$"/>
	Source <input style="width: 100px;" type="text"/>
	Months in Reserve <input style="width: 100px;" type="text"/>
	Interested Party Contribution <input style="width: 100px;" type="text" value=""/>

**Figure 365: Escrow Account and Funds to Close**

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

## Mortgage Originator and Level of Property

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

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

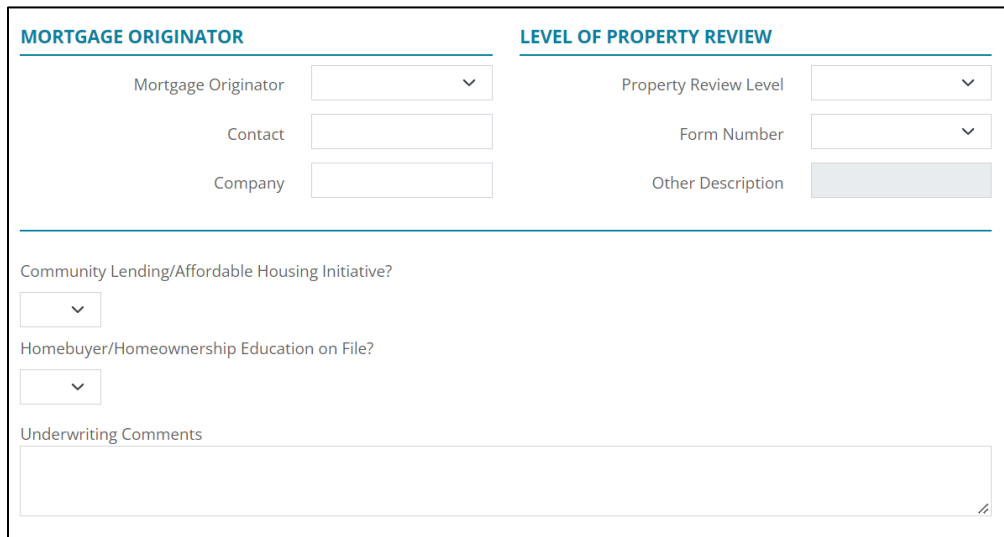


Figure 366: Mortgage Originator/Level of Property

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

## Conditions

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

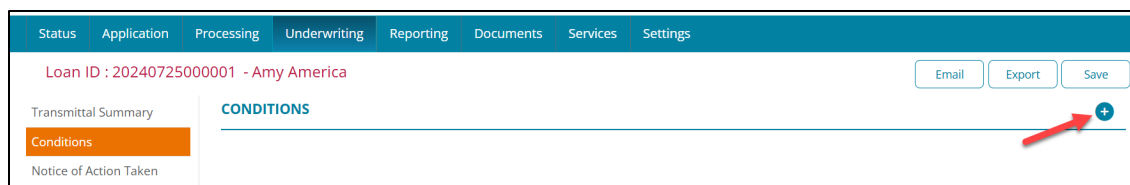
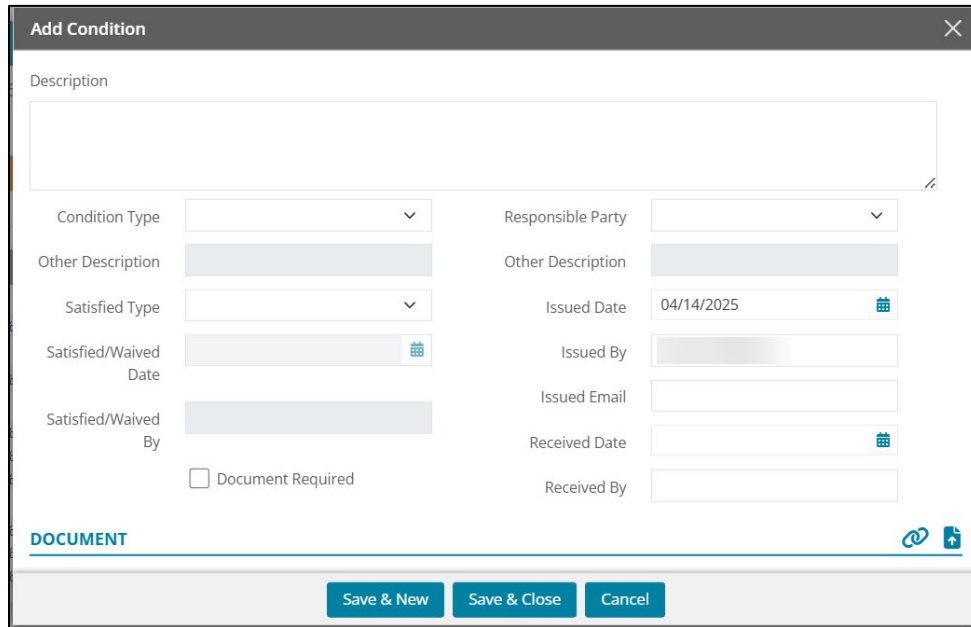


Figure 367: Conditions

## Adding Conditions

To add an *Underwriting* condition:

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

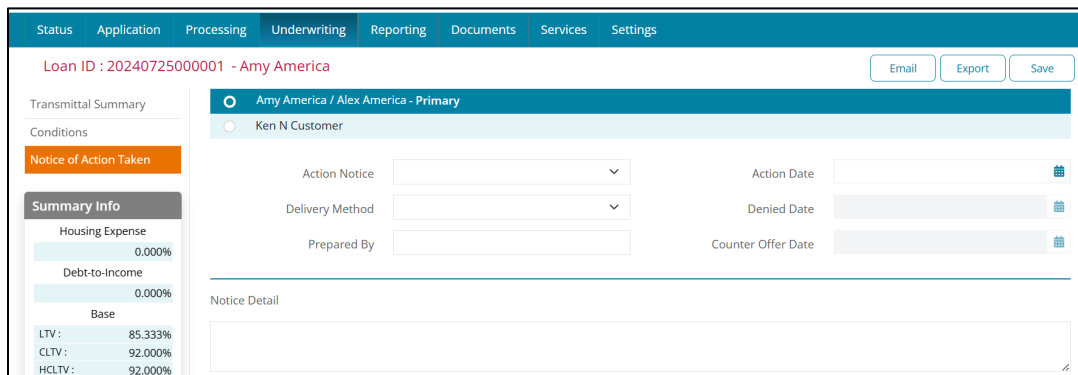


**Figure 368: Add Condition**

3. Enter the desired information in the fields on the *Add Condition* dialog.
4. If needed, select the paper clip icon to link stored documents.
5. If needed, select the upload icon to upload a PDF.
6. Select the **Save & Close** button to complete the Condition.

## Notice of Action Taken

The *Notice of Action Taken* allows the user to generate an action notice.



**Figure 369: 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

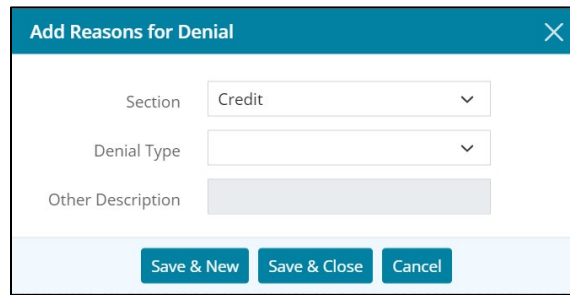
<b>BORROWER</b> <span style="float: right;">📄</span>	<b>CO-BORROWER</b> <span style="float: right;">📄</span>
<b>CREDIT INFORMATION</b>	<b>CREDIT INFORMATION</b>
Score Date <input type="text"/> <span style="float: right;">📅</span>	Score Date <input type="text"/> <span style="float: right;">📅</span>
Inquiries <input type="text"/>	Inquiries <input type="text"/>
Credit Score <input type="text"/>	Credit Score <input type="text"/>
Range of Scores <input type="text"/> To <input type="text"/>	Range of Scores <input type="text"/> To <input type="text"/>

**Figure 370: Principal Reasons of Action**

## Add Reasons of Denial

For *Part 1 – Principal Reason(s) for Credit Denial, Termination, or Other Action Taken*, to add a reason:

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



**Figure 371: Add Reason of Denial**

2. Click on the **Section** dropdown menu and select the desired option.
3. Click on the **Denial Type** dropdown menu and select the desired option.
4. If *Other* was selected, enter a description in the **Other Description** field.
5. Select **Save & Close**.

## Part II

Select the check box if the information was obtained in a report from a consumer *Reporting* agency.

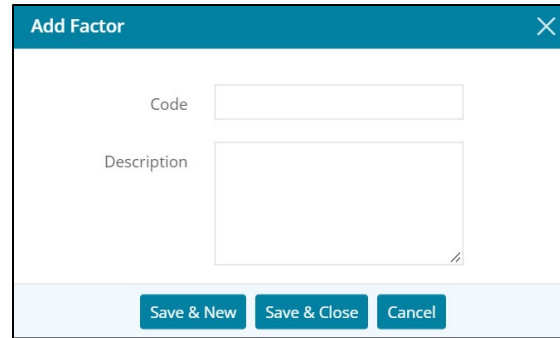
## Credit Information

1. If needed, click the **Copy Credit Information** button for *Borrower* and/or *Co-Borrower*.  
OR
2. Enter the **Borrower's** and, or **Co-Borrower's Credit Information manually**.

## Factors

To add Factors:

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

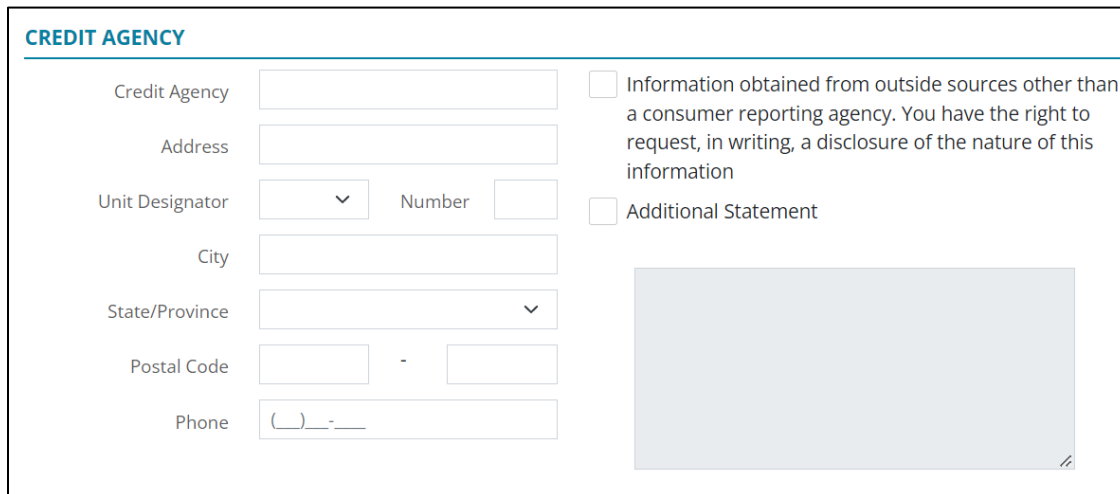


**Figure 372: Factors**

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.



**Figure 373: Credit Agency**

## Reporting

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

## Mortgage Call Report 2024

The *Mortgage Call Report 2024* (MCR) screen allows the user to enter loan origination information required for the NMLS (Nationwide Mortgage Licensing System). The Reporting tab is hidden by default for new users. Ensure that the tab is enabled in the *User Information* screen. See [Add User](#).

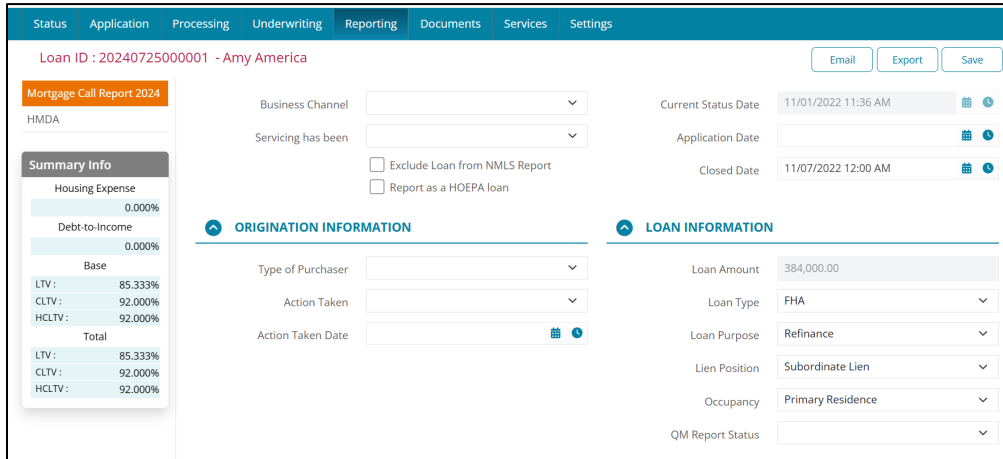


Figure 374: Mortgage Call Report

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

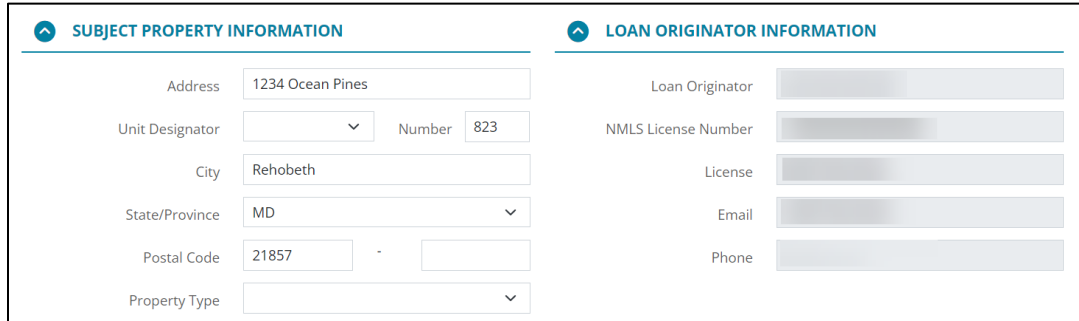
1. Select the **Type of Purchaser**.
2. Select the **Action Taken**.
3. Choose when the Action was taken (**Action Taken Date**).

### 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.



The screenshot shows two side-by-side forms. The left form, titled 'SUBJECT PROPERTY INFORMATION', contains the following fields: Address (1234 Ocean Pines), Unit Designator (dropdown), Number (823), City (Rehobeth), State/Province (MD), Postal Code (21857), and Property Type (dropdown). The right form, titled 'LOAN ORIGINATOR INFORMATION', contains the following fields: Loan Originator, NMLS License Number, License, Email, and Phone, all of which are currently blank.

Figure 375: Subject Property/Loan Originator

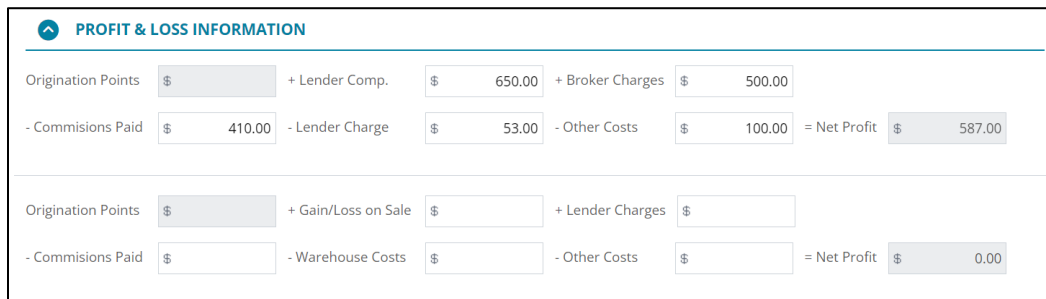
## Loan Originator Information

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).



The screenshot shows a table titled 'PROFIT & LOSS INFORMATION' with two sections. The first section has the following values: Origination Points (\$), + Lender Comp. (\$ 650.00), + Broker Charges (\$ 500.00), - Commissions Paid (\$ 410.00), - Lender Charge (\$ 53.00), - Other Costs (\$ 100.00), and = Net Profit (\$ 587.00). The second section has the following values: Origination Points (\$), + Gain/Loss on Sale (\$), + Lender Charges (\$), - Commissions Paid (\$), - Warehouse Costs (\$), - Other Costs (\$), and = Net Profit (\$ 0.00).

Figure 376: Profit & Loss Information

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

## HMDA

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

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

1. Select **HMDA**.

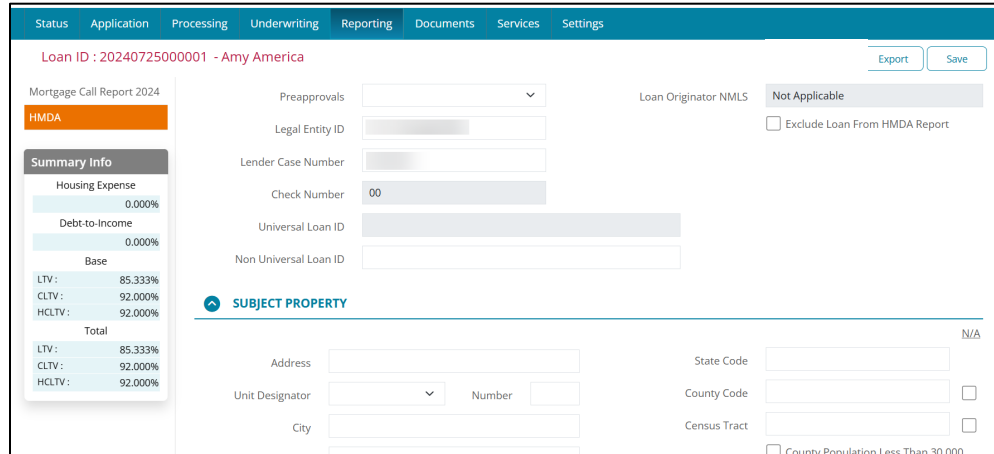


Figure 377: HMDA Application

2. Select **Application**.
3. Select the **Preapprovals** option from the dropdown.
4. Enter the **Legal Entity ID**.
5. Enter the **Non Universal Loan ID**.
6. Select the **Exclude Loan From HMDA Report** checkbox to exclude the selected loan from the yearly *HMDA Report*.

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

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

## Underwriting (HMDA)

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

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

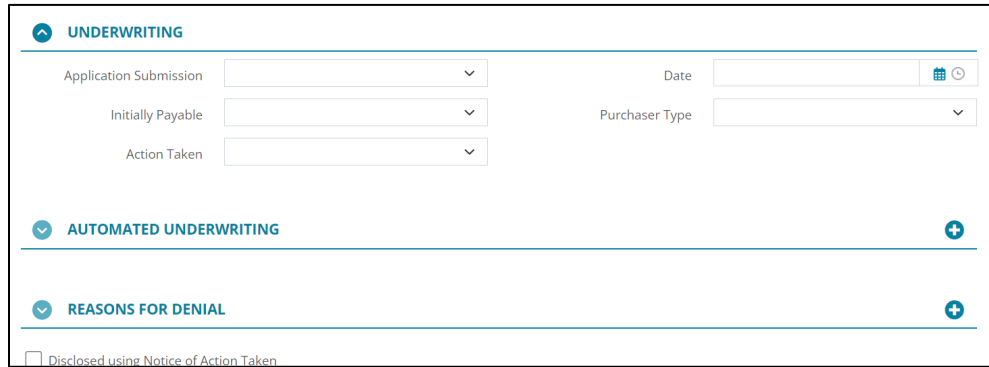


Figure 378: Underwriting (HMDA)

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

## Automated Underwriting

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

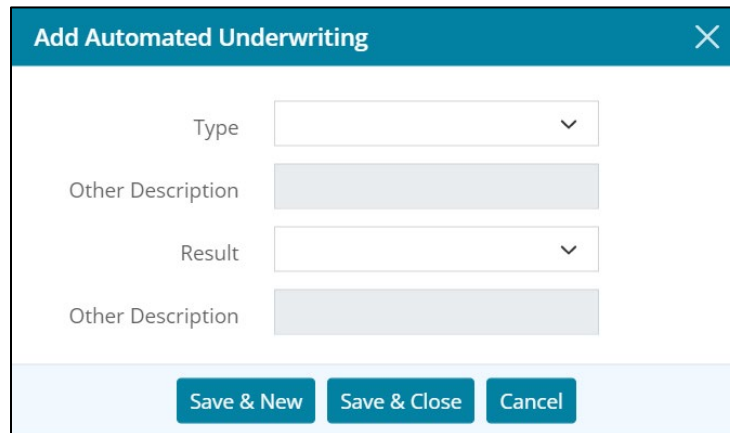
### Add AUS

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



Figure 379: Automated Underwriting Section

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



**Figure 380: Add Automated Underwriting Dialog**

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

3. Select the appropriate **Result**.

**Note:** Enter *Other Description* when selecting *Other* from *Result* dropdown.

4. Click **Save & Close**.

### Edit AUS

Use the following steps to edit an AUS.

1. Select the **AUS** to edit. (See [Figure 379](#).)
2. Edit the **AUS** as applicable. (See [Add AUS](#) for details.)
3. Click **Save & Close**.

### Delete AUS

Use the following steps to delete an AUS.

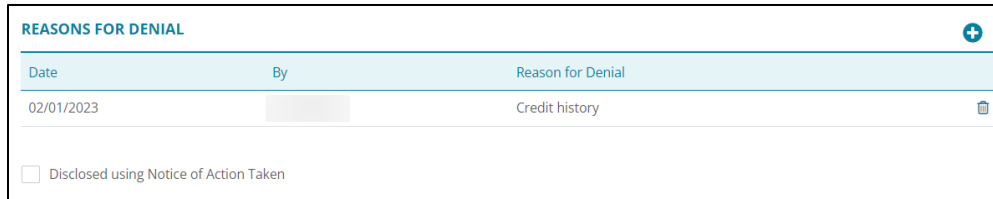
1. Select the **Delete** icon. (See [Figure 379](#).)
2. Click **Delete** on the *Delete Confirmation* dialog.

### Reason for Denial

Use the reason for denial to select the *Reason for Denial Service (US)* details.

### Add Denial Reason

1. Click **Reasons for Denial Add** button to enter loan denial information.



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

Disclosed using Notice of Action Taken

Figure 381: Reasons for Denial Section

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

**Note:** The *Date* field auto populates.

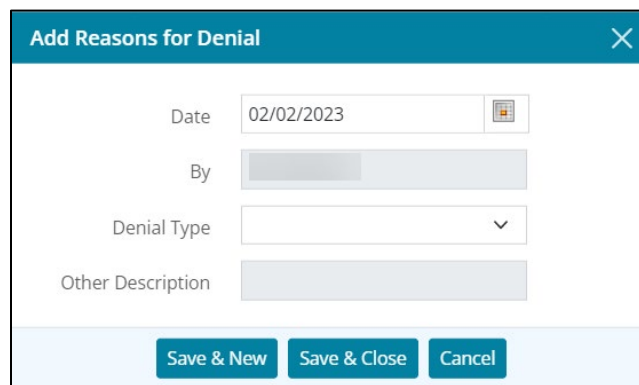


Figure 382: Add Reasons for Denial Dialog

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

3. Click **Save & Close**.

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

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

### Edit Denial Reason

Use the following steps to edit denial reason.

1. Select the **Denial Reason** to edit. (See [Figure 381](#).)
2. Edit the **Denial Reason** as applicable. (See [Add Denial Reason](#) for details.)
3. Click **Save & Close**.

### Delete Denial Reason

Use the following steps to delete a denial reason.

1. Select the **Delete** icon. (See [Figure 381](#).)
2. Click **Delete** on the *Delete Confirmation* dialog.

## Closing

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

1. Review the screen fields and add missing information.

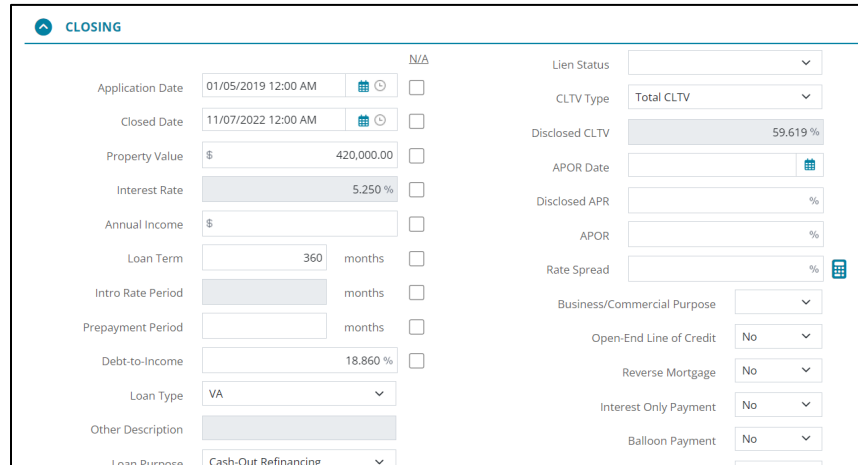


Figure 383: Closing

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

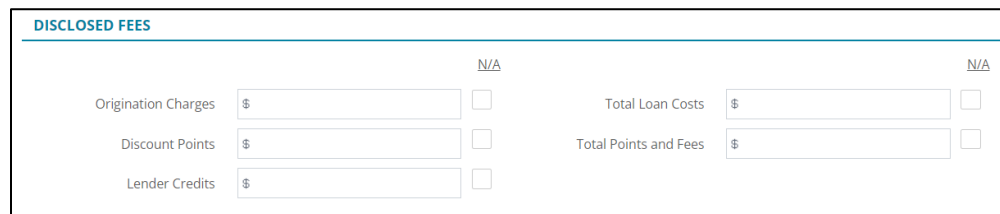


Figure 384: Disclosed Fees

3. Enter the **Discount Points**.
4. Enter the **Lender Credits**.
5. Enter the **Total Loan Cost**.
6. Enter the **Total Points and Fees**.
7. Check **NA** checkbox when applicable.

## Documents

The *Documents* screens provide management options for loan associated documents.

### Stored

Generated documents are moved to the *Stored* page after clicking the **Generate Store** button.

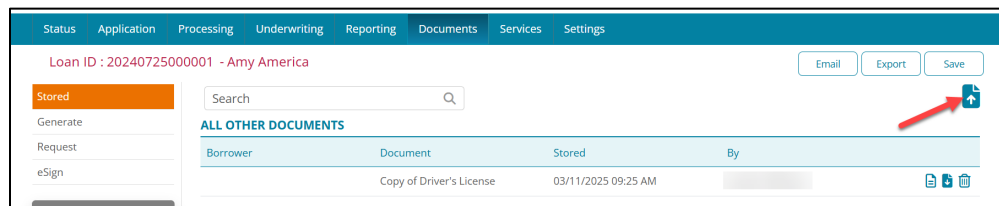
## Upload Documents

Upload locally saved documents.

File Types allowed:

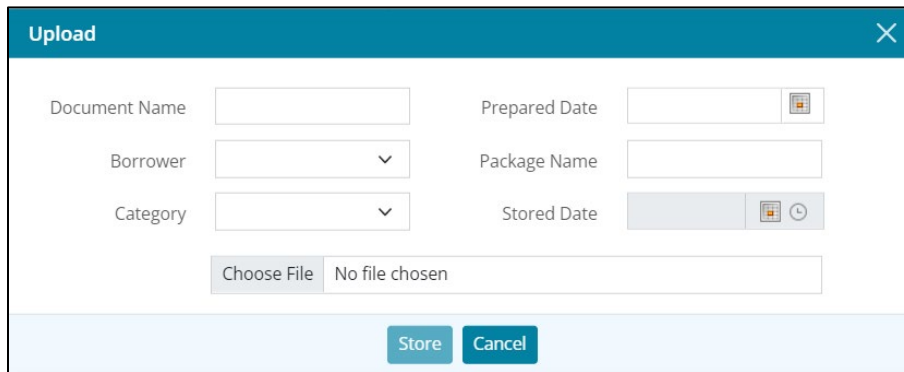
- TXT
- MSG
- PDF
- PNG
- JPEG
- JPG
- GIF
- DOCX
- BMP
- RTF
- HTML
- TIFF
- XML

1. Click the **Upload** icon.



**Figure 385: Upload Documents**

2. Enter the **Document Name**.



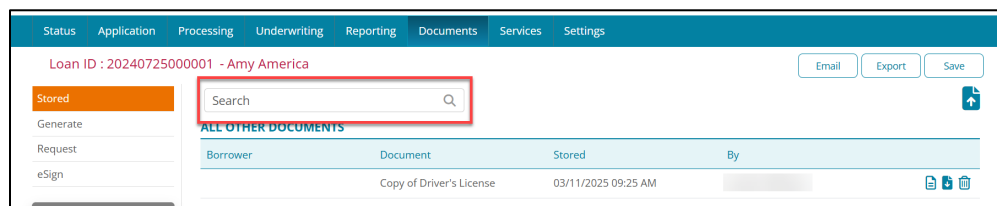
**Figure 386: Upload Dialog**

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

## Document Search

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

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



Borrower	Document	Stored	By
	Copy of Driver's License	03/11/2025 09:25 AM	

**Figure 387: Search Documents**

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

## View Documents

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

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

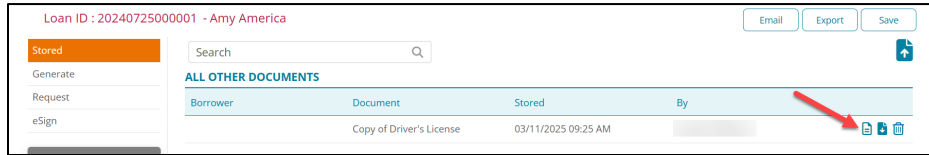


Figure 388: View Document

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

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

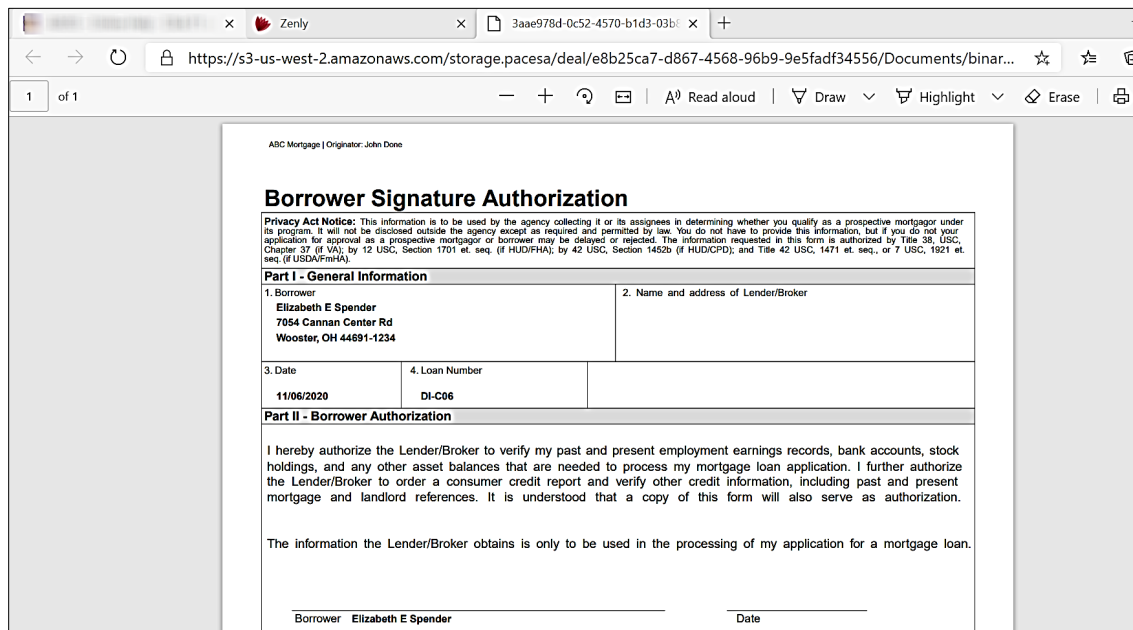


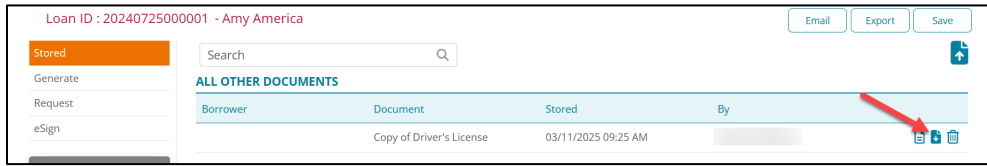
Figure 389: Document Browser View

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

## Download Documents

Download multiple documents to perform batch printing.

1. Click the **Download** icon.



**Figure 390: Download Document**

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



**Figure 391: Open File**

## Generate

Generate the files created on the following screens:

- Application
- Processing
- Underwriting

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

## Generate Application

Use the following steps to generate the Loan Application.

1. Select **Document**.

2. Select **Generate**.

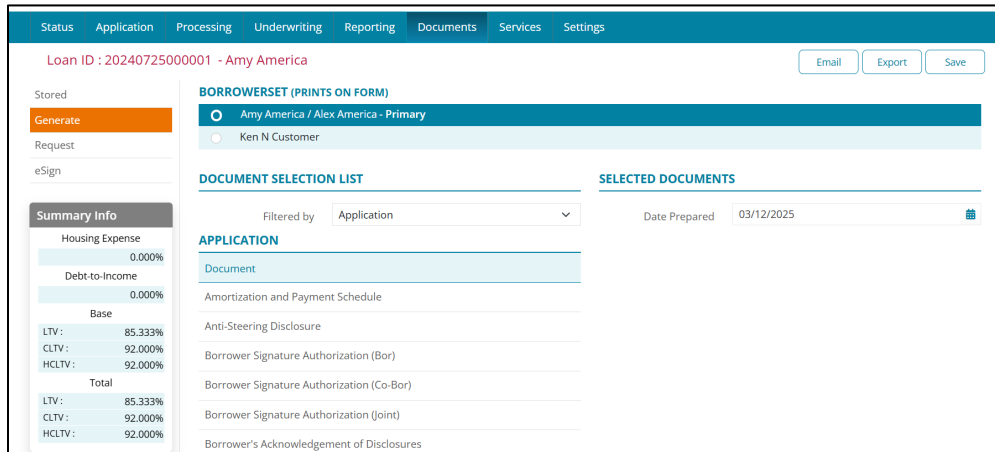


Figure 392: Generate Application

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**.

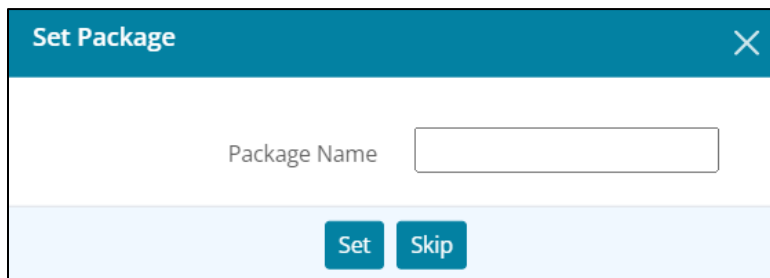


Figure 393: Set Package

8. Enter the **Package Name** when prompted.
9. Click **Set**. View document in the *Document > Stored* menu option.

## Generate Processing Document List

Use the following steps to generate the processing document list.

1. Select the appropriate borrower radio button. (See [Figure 392](#).)
2. Select the **Processing** from the dropdown.
3. Enter **Date Prepared**.
4. Select the processing documents to generate.

5. Click **Store**. View document in the *Document > Stored* menu option.

## Generate Underwriting Documents

Use the following steps to generate the processing document list.

1. Select the appropriate borrower radio button. (See [Figure 392](#).)
2. Select the **Underwriting** from the dropdown.
3. Enter **Date Prepared**.
4. Select the processing documents to generate.
5. Click **Store**. View document in the *Document > Stored* menu option.

## Request

The *Request* screen has options to request and track requested documents.

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

1. Select **Document**.
2. Select **Request**.

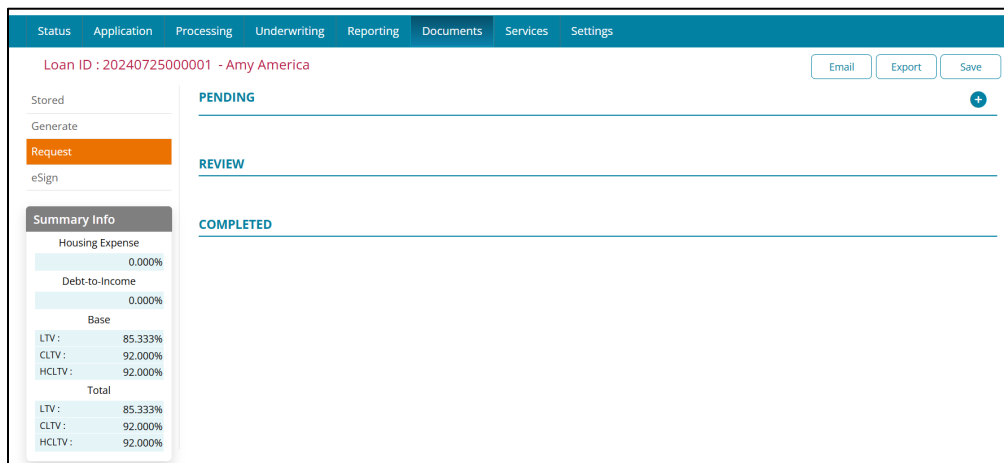


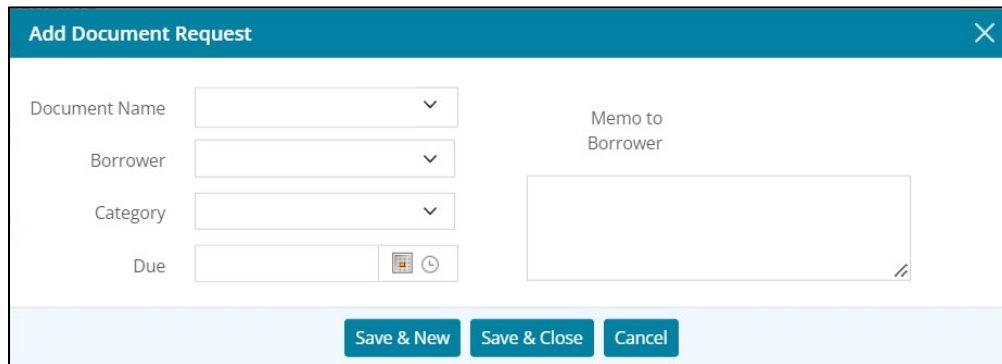
Figure 394: Document Request

## Pending

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

1. Click the **Add** button. (See [Figure 394](#).)

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



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

- Document Name: dropdown menu
- Borrower: dropdown menu
- Category: dropdown menu
- Due: date and time picker
- Memo to Borrower: text area

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

**Figure 395: 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.

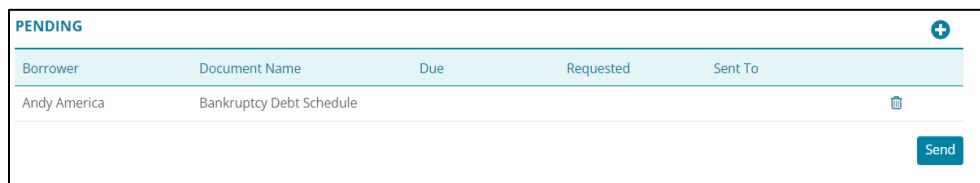
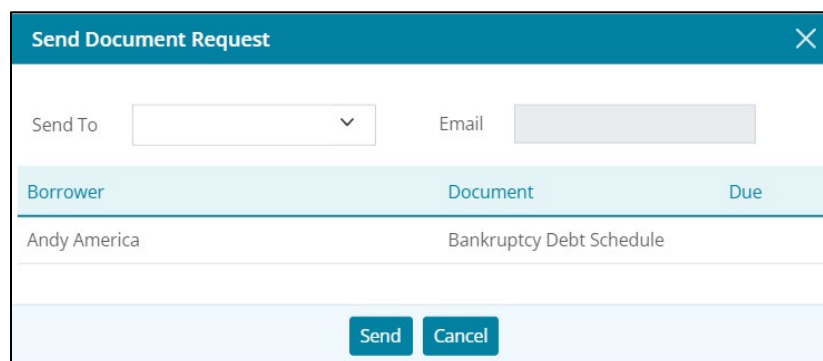


Table with columns: Borrower, Document Name, Due, Requested, Sent To. A "Send" button is at the bottom right.

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

**Figure 396: Send Document Request**

9. Click **Send To**.



The dialog box titled "Send Document Request" contains the following fields:

- Send To: dropdown menu
- Email: text input

Table below the fields:

Borrower	Document	Due
Andy America	Bankruptcy Debt Schedule	

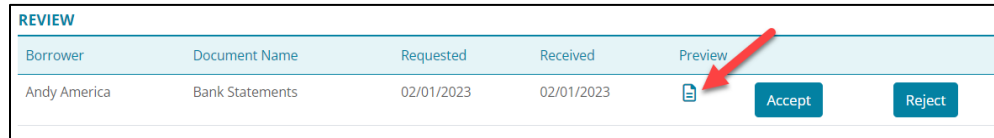
Buttons at the bottom: Send, Cancel


**Figure 397: 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		<input type="button" value="Accept"/> <input type="button" value="Reject"/>

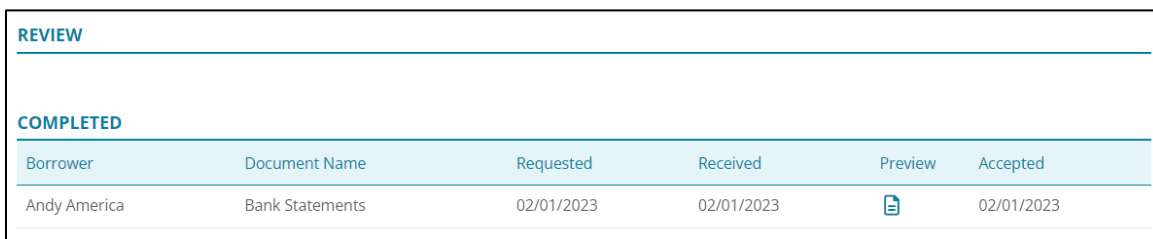
**Figure 398: Review Received Document**


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

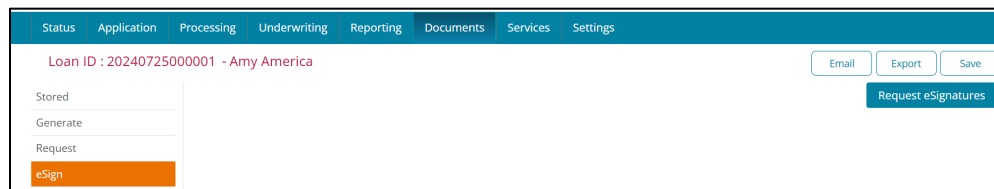
**Figure 399: Completed Document Requests**

## eSign

eSign documents are available from the **Stored Documents List**. Upload documents not auto generated and save to the **Stored Documents List** that require eSignatures.

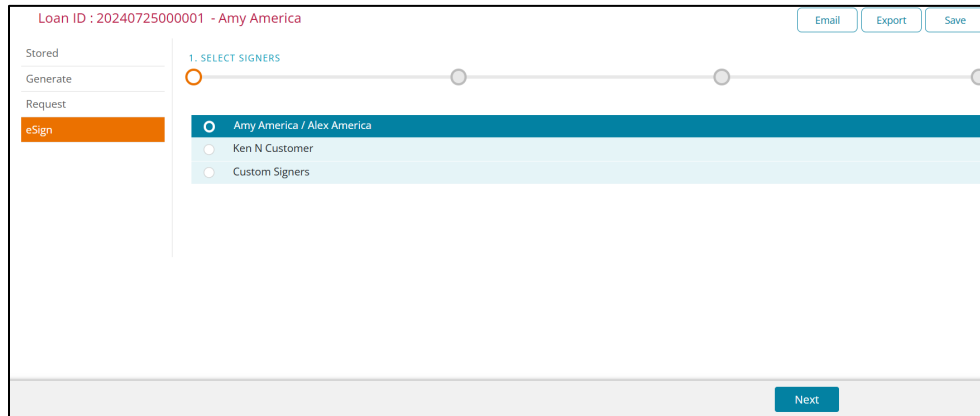
Use the *eSign* screen to request electronic signatures.

1. Select **Documents**.
2. Select **eSign**.
3. Click **Request eSignatures**.



**Figure 400: eSign Application**

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

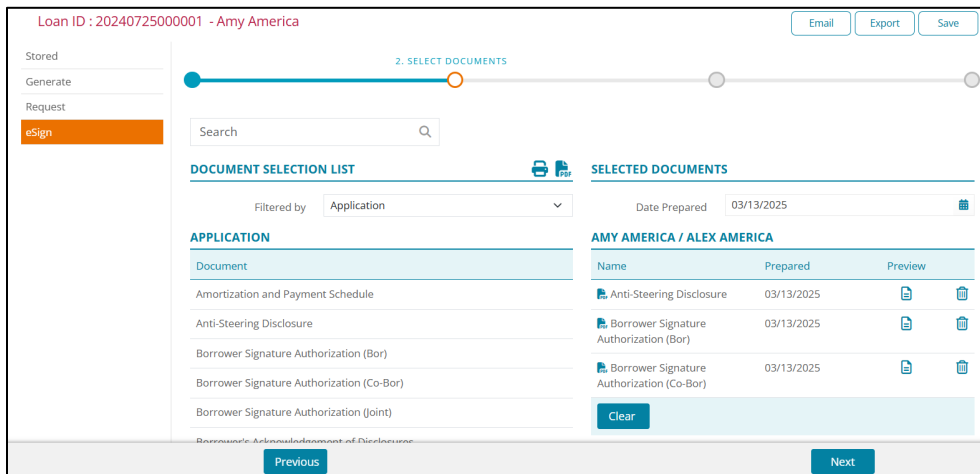


**Figure 401: Retrieve Document List**

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

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

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



**Figure 402: Selected Documents**

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

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

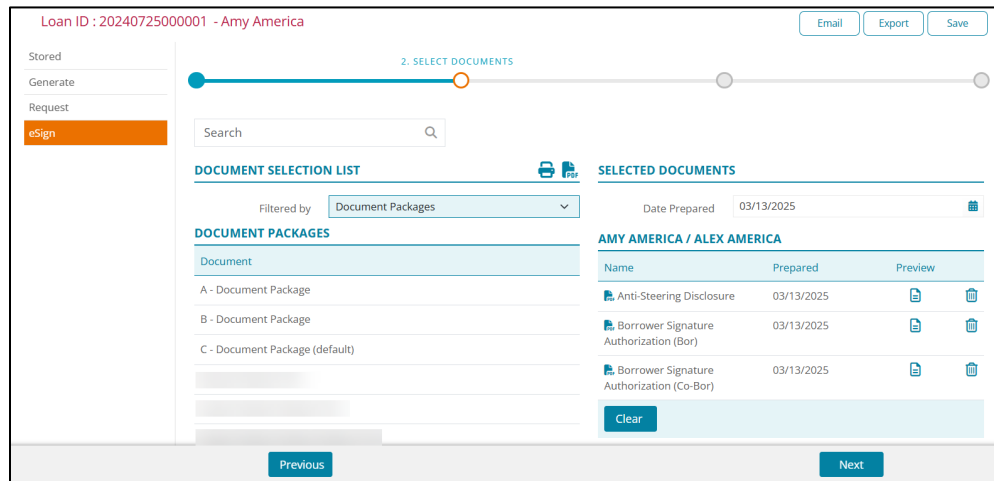


Figure 403: Document Packages

- Click **Next**.
- 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.

- Select the **Read Receipt** checkbox to receive an email when the document is delivered.

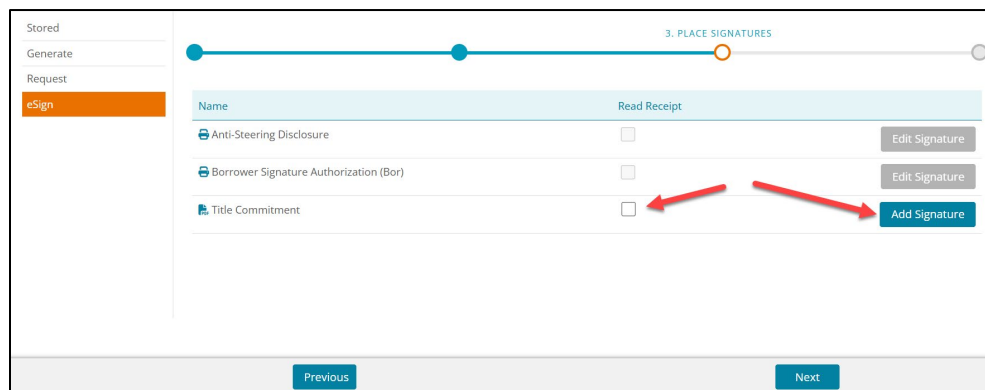


Figure 404: Add Signature

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

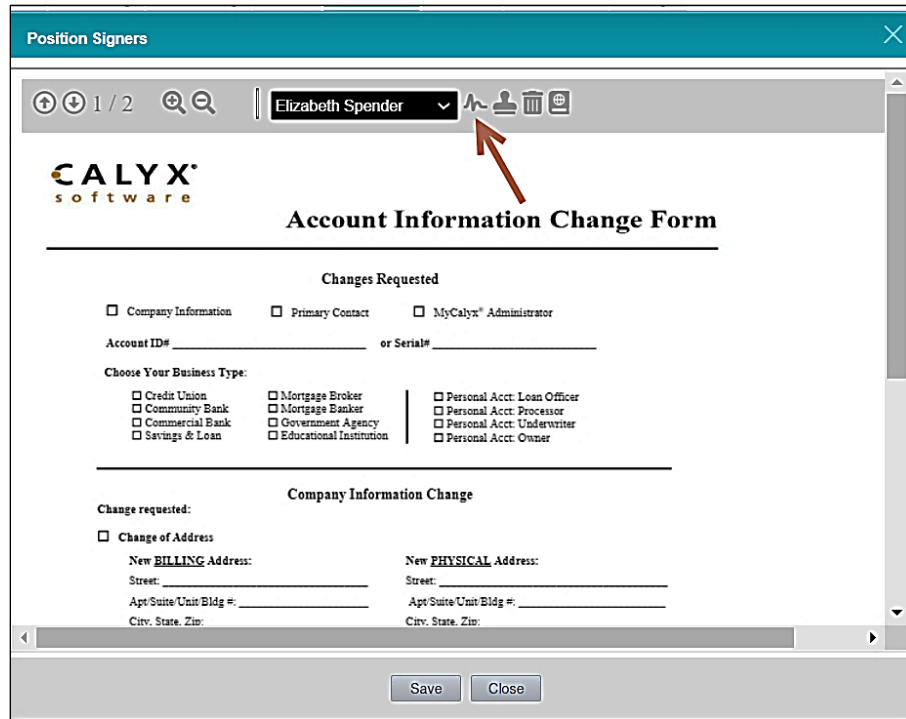


Figure 405: Position Signers Dialog

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

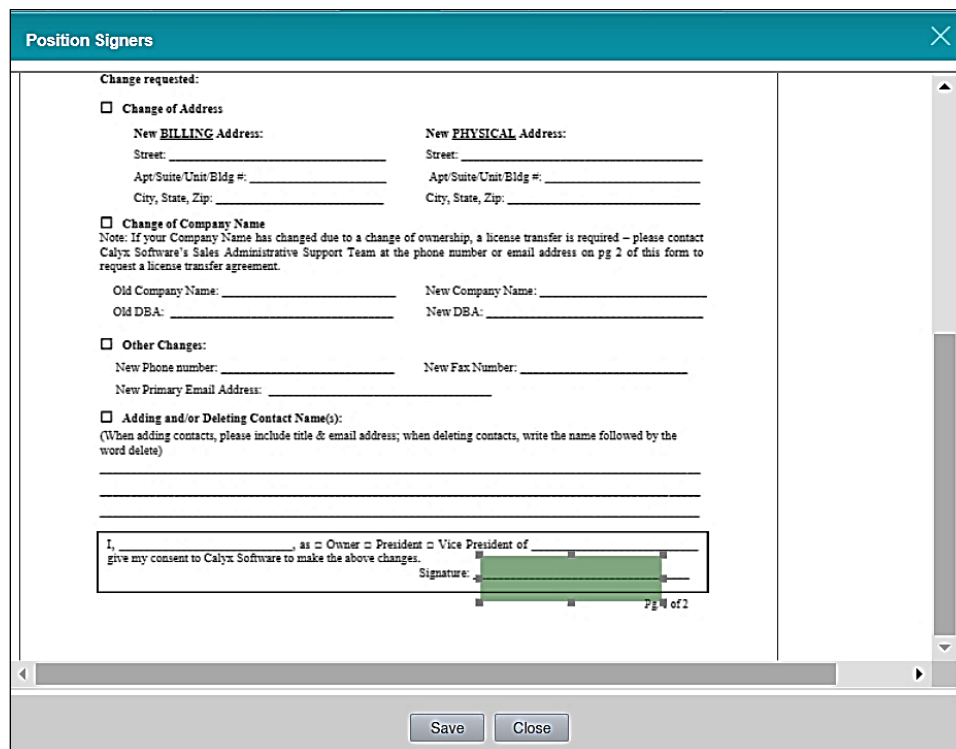


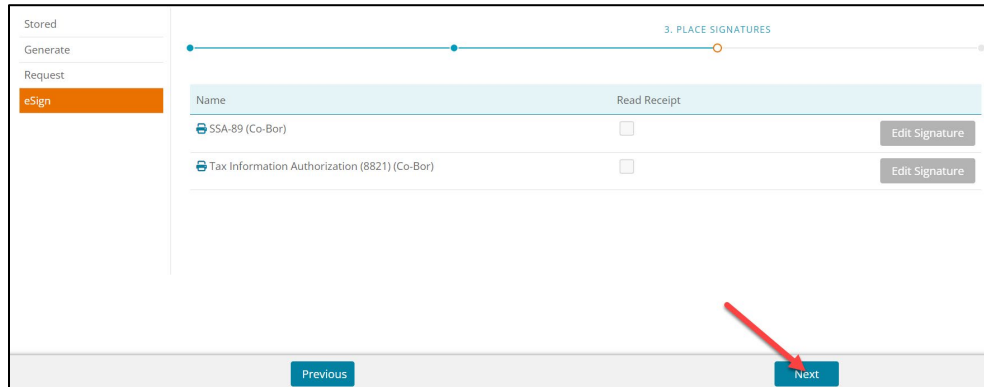
Figure 406: Position Signature Block

5. Resize the **Signature Block**.
6. Click **Save**.
7. Proceed to [Request Signatures](#).

## Request Signatures

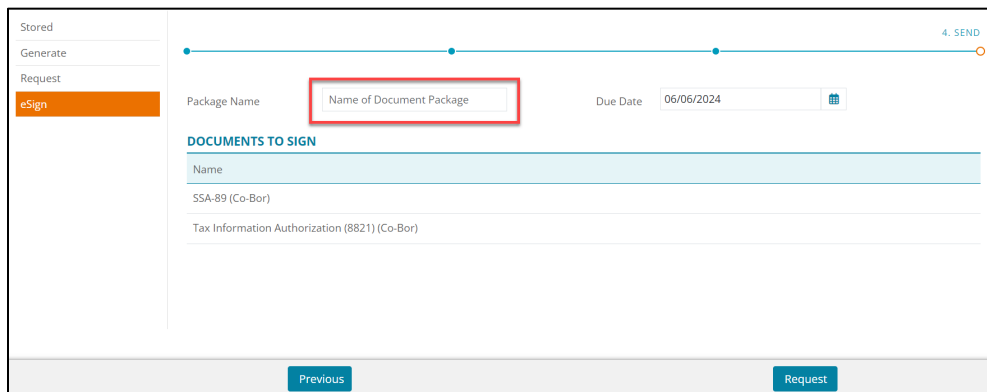
Use the following steps to complete the eSignature request.

1. Click **Next**.



**Figure 407: Complete eSignature Request**

2. Enter a **Package Name**.



**Figure 408: Send eSignature Request**

3. Use the **Calendar** to select the **Due Date**.
4. Click **Request** to submit.
5. Use the **Resend Email** option on the **eSign Pending List** to resend documents.

## Services

Use **Services** options order credit reports and Automated Underwriting Services (AUS).

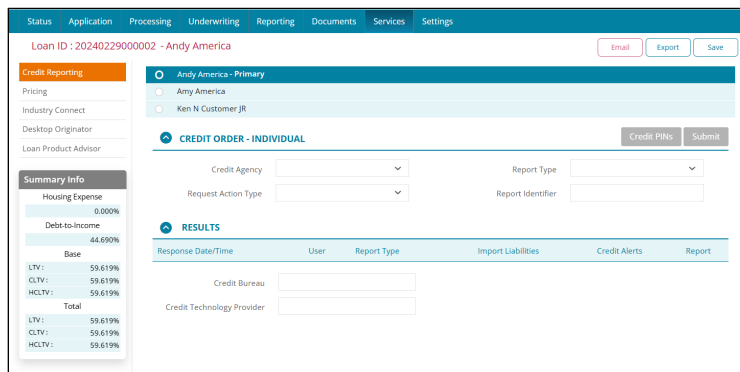
## Credit Reporting

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

### Credit Order

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

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



The screenshot shows the 'Credit Reporting' screen for a loan with ID 20240229000002 for 'Andy America'. The interface includes a navigation menu on the left with options like Pricing, Industry Connect, Desktop Originator, and Loan Product Advisor. A 'Summary Info' section displays metrics such as Housing Expense (0.0000%), Debt-to-Income (44.6900%), and Base LTV/CLTV/HCLTV (59.619%). The main form area is titled 'CREDIT ORDER - INDIVIDUAL' and contains fields for Credit Agency, Request Action Type, Report Type, and Report Identifier. Below this is a 'RESULTS' table with columns for Response Date/Time, User, Report Type, Import Liabilities, Credit Alerts, and Report. At the bottom, there are input fields for Credit Bureau and Credit Technology Provider. Buttons for 'Credit PINs' and 'Submit' are also visible.

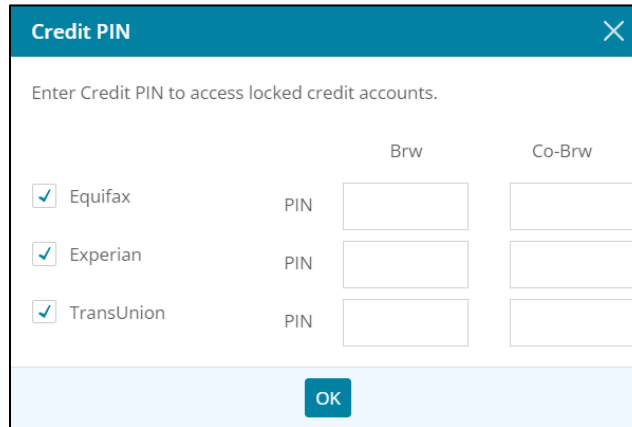
**Figure 409: Borrower Credit Reporting**

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

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

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

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

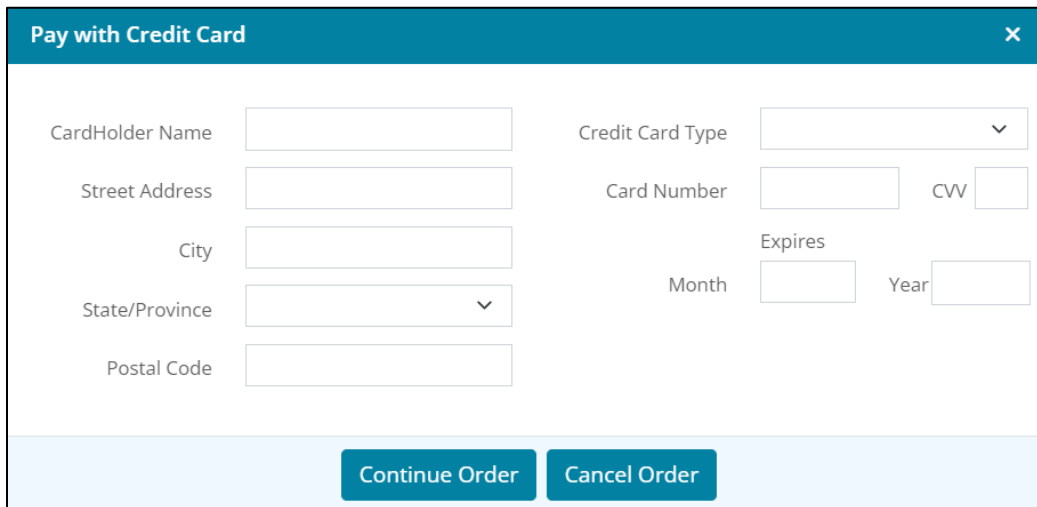


The dialog box is titled "Credit PIN" and contains the instruction "Enter Credit PIN to access locked credit accounts." It features three rows of input fields, each with a checked checkbox on the left and two input boxes on the right labeled "Brw" and "Co-Brw". The rows are for Equifax, Experian, and TransUnion, each with a "PIN" label. An "OK" button is located at the bottom center.

**Figure 410: Credit PIN Dialog**

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

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

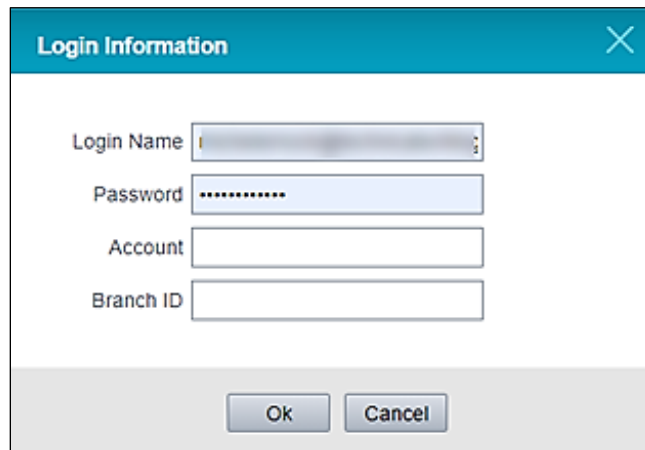


The dialog box is titled "Pay with Credit Card" and contains several input fields. On the left side, there are fields for "CardHolder Name", "Street Address", "City", "State/Province", and "Postal Code". On the right side, there are fields for "Credit Card Type", "Card Number", "CW", "Expires" (with "Month" and "Year" sub-fields), and "Year". At the bottom, there are two buttons: "Continue Order" and "Cancel Order".

**Figure 411: Pay with Credit Card Dialog**

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

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






**Figure 412: Credit Agency Login Information**

15. Click **OK** on the *Login Information* dialog.
16. Repeat Steps 1 – 13 for co-borrower.

## Results

The *Results List* auto populates when the requested credit report is returned.

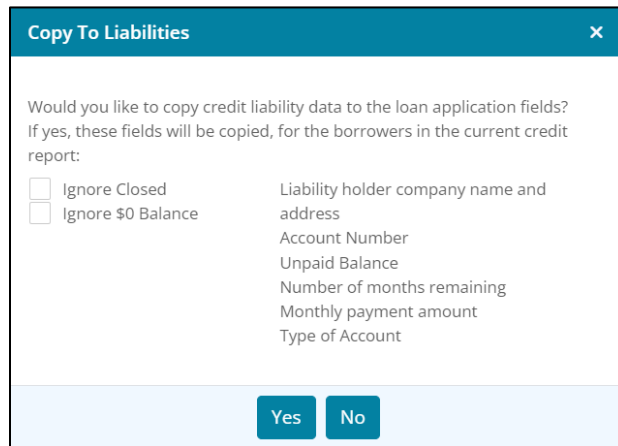
1. Click **Credit Alerts** to review credit report alerts.

RESULTS					
Response Date/Time	User	Report Type	Import Liabilities	Credit Alerts	Report
01/19/2023 11:52:04 AM		5004549			
	Credit Bureau	<input type="text" value="Calyx Demo"/>			
	Credit Technology Provider	<input type="text"/>			

**Figure 413: Credit Report Results List**

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

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

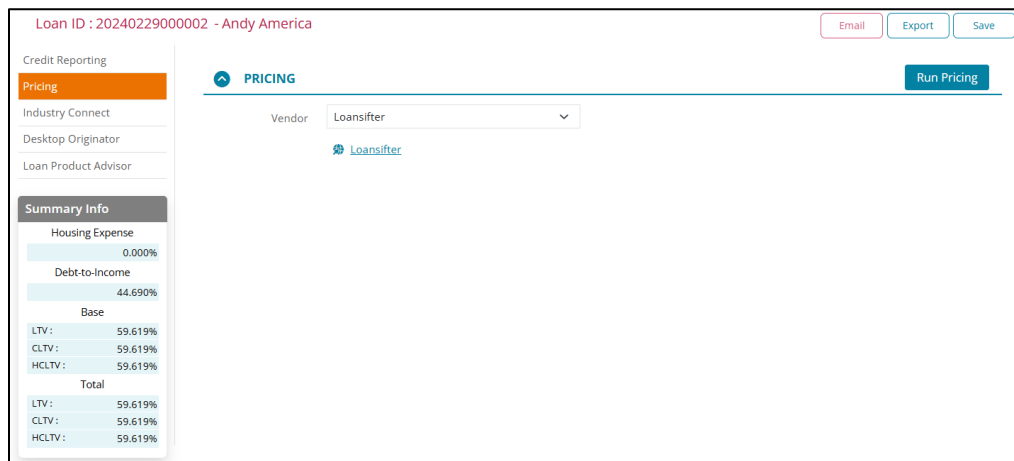


**Figure 414: Copy to Liabilities Dialog**

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.

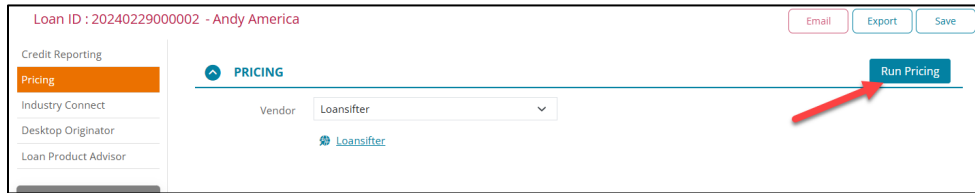


**Figure 415: Pricing (Loan Service)**

To run pricing for the loan:

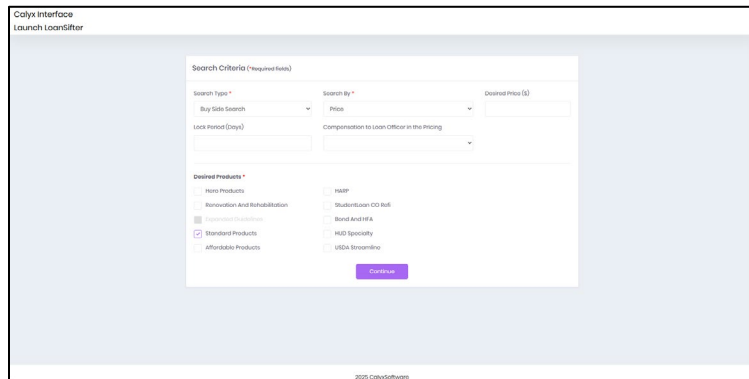
1. Select a **Vendor** from the dropdown menu.

2. Select the **Run Pricing** button.



**Figure 416: Run Pricing (Loan Service)**

3. Enter the desired search criteria.



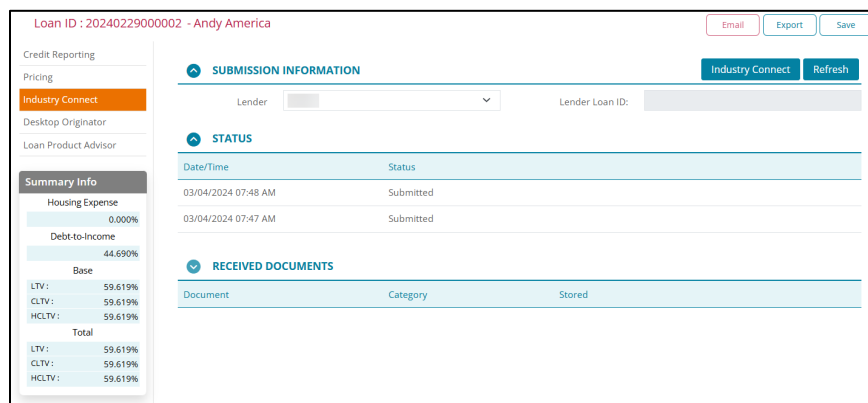
**Figure 417: Launch Pricing Interface**

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

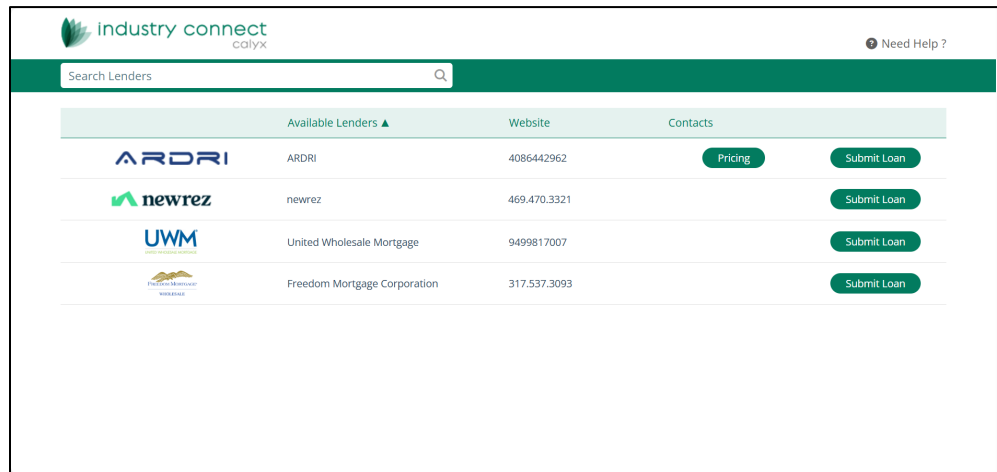
The *Industry Connect* allows the user to submit the loan to multiple available wholesalers. This screen displays the status of the loan submission and all documents sent by the mortgage wholesaler.



**Figure 418: 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**.



**Figure 419: Industry Connect Webpage**

5. Complete the wholesaler's requirements.

## Wholesaler Status and Received Documents

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

To view the status or documents received:

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

STATUS		
Date/Time	Status	
06/13/2024 11:19 AM	Prospect	
06/13/2024 11:18 AM	Application	
06/13/2024 11:01 AM	Prospect	
06/12/2024 10:22 AM	Prospect	
06/11/2024 04:06 PM	Prospect	





RECEIVED DOCUMENTS		
Document	Category	Stored
Transmittal Summary	Disclosure	06/14/2024 04:35 PM  
Transmittal Summary	Disclosure	06/17/2024 08:30 AM  

Figure 420: 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*<sup>®</sup>. *LoanScoreCard*<sup>®</sup> is a service that allows for loan eligibility checking as well as searching for an available loan product.

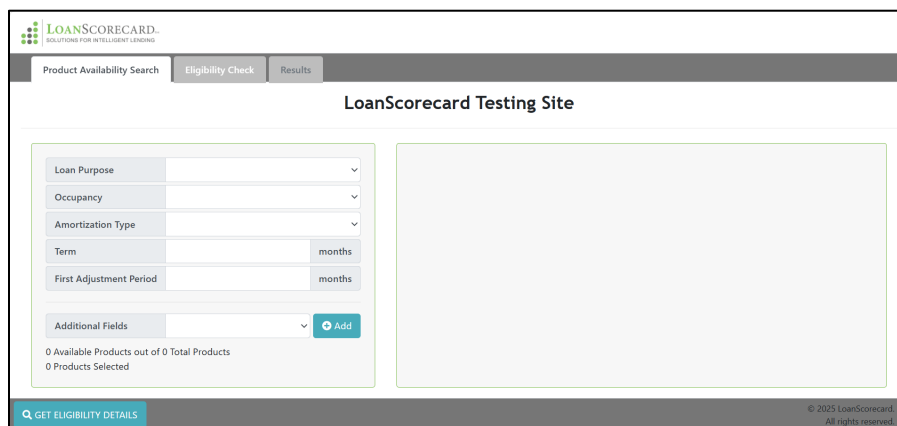


Figure 421: LoanScoreCard

## Desktop Originator

The *Desktop Originator* settings determine how Zenly interacts with Fannie Mae Desktop Originator.

Fannie Mae *DO* and *Credit Logins* must be set up to submit to *Underwriting*.

**Note:** Proceed to [Services Settings](#) to set up Fannie Mae credentials.

1. Select **Desktop Originator**.

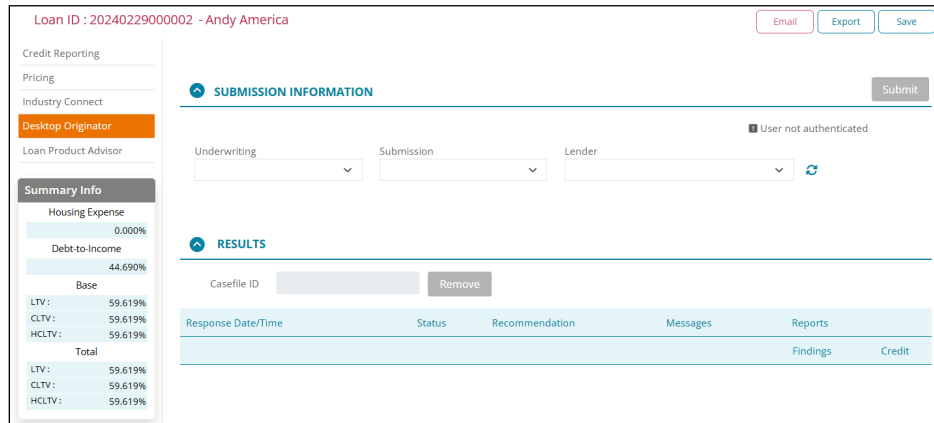


Figure 422: Desktop Originator Submission Info

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.

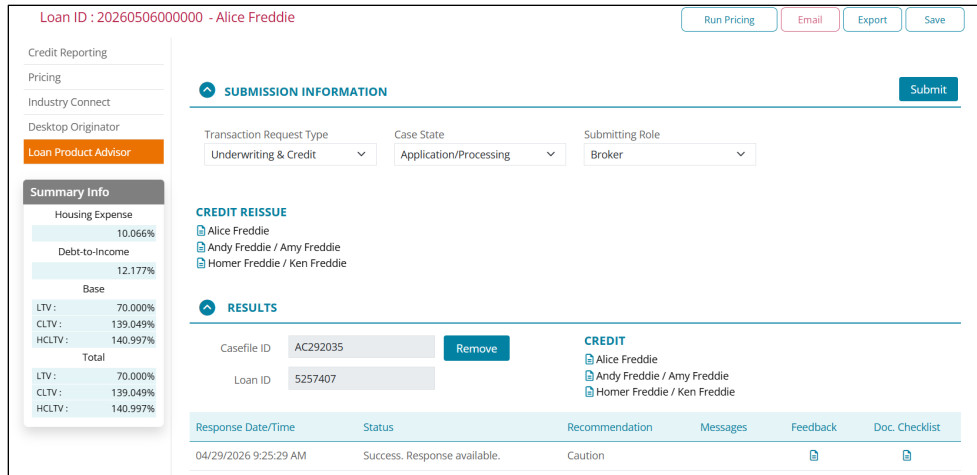


Figure 423: Loan Product Advisor

## Submission Information

To submit an LPA request:

1. For the **Transaction Request Type** dropdown menu, select the desired option.
2. Enter the desired **Case State** option.
3. Enter the desired **Submitting Role**.
4. Click the **Submit** button.

The *Submit* button will change to a *Refresh* button after an *LPA is Processing* message appears.

5. To retrieve a result, select the **Refresh** button.

**Note:** Allow the screen a few seconds to process before selecting the *Refresh* button.

## Results Table

The *Results* table contains LPA information for submitted requests. Errors messages are views by selecting the icon in the *Messages* column. The LPA report is viewed by selecting the icon in the *Reports* column.

### Credit

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

## Error Messages Table

The *Error Messages* table is a hidden table below the *Results* table and becomes visible if the LPA submission contains errors.

## Settings

Use the *Settings* tab to apply conditions for the selected loan. The *Settings* tab options override the *USER* tab selections.

## User Access

Apply **User Access** settings to the selected loan.

### Add User Access

Use the following steps to add user access to the loan.

1. Select **User Access** from the *Settings* tab.

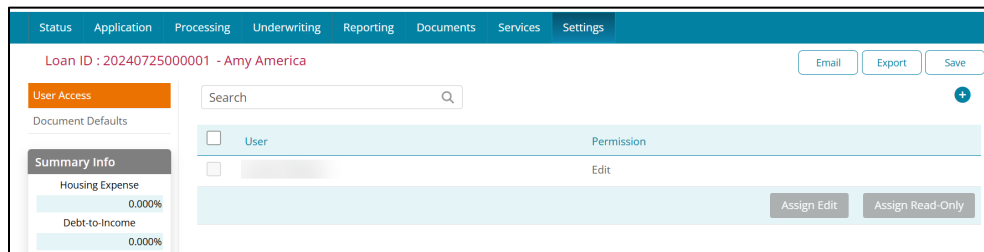


Figure 424: Loan User Access Settings

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

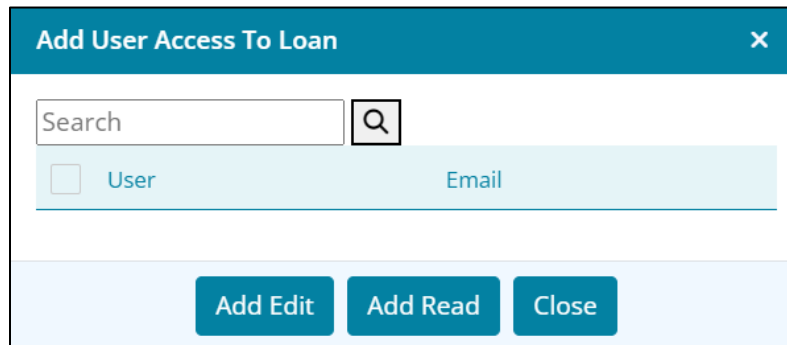


Figure 425: Set Loan User Access

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

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

6. Click **Close**.

## Edit User Access

Use the following steps to edit loan user access.

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

## Delete User Access

Use the following steps to delete loan user access.

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

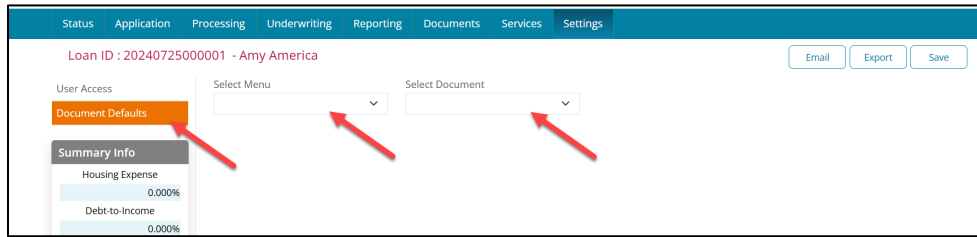
## Document Defaults

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

## Status Defaults

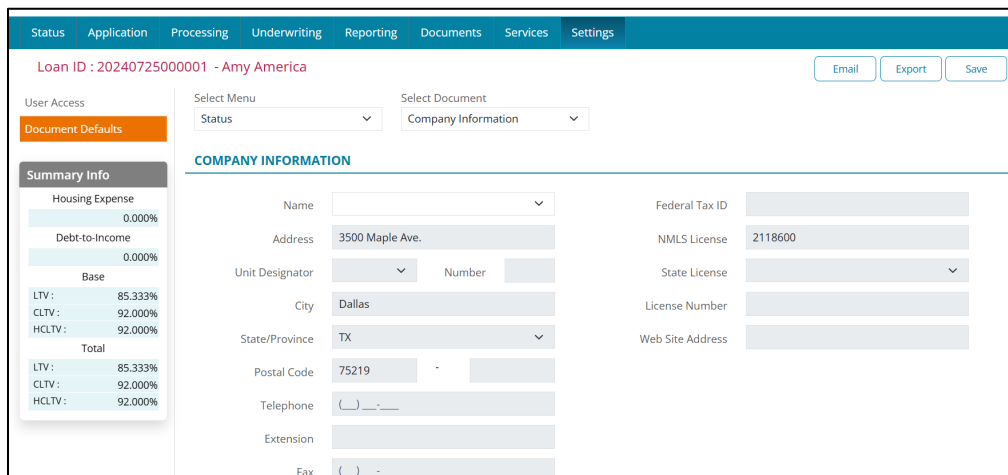
Use the Status Defaults to set the company defaults to automatically print on forms.

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



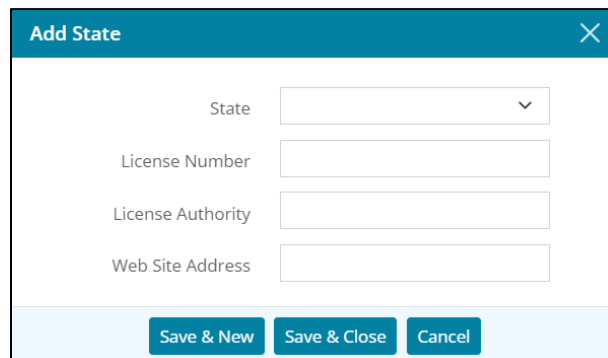
**Figure 426: Document Defaults**

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



**Figure 427: Default Company Information**

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



**Figure 428: Add State Dialog**

7. Enter **License number**.

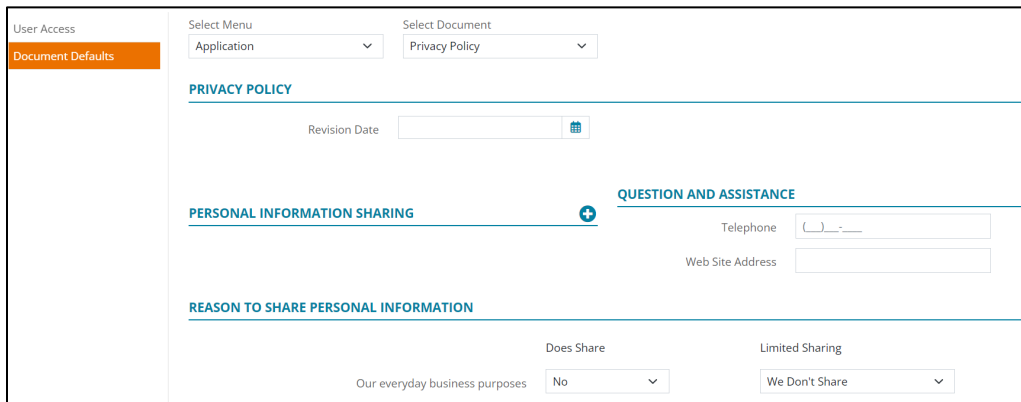
8. Enter **License Authority**.
9. Enter **Web Site Address**.
10. Click **Save & Close**.

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

## Application Privacy Settings

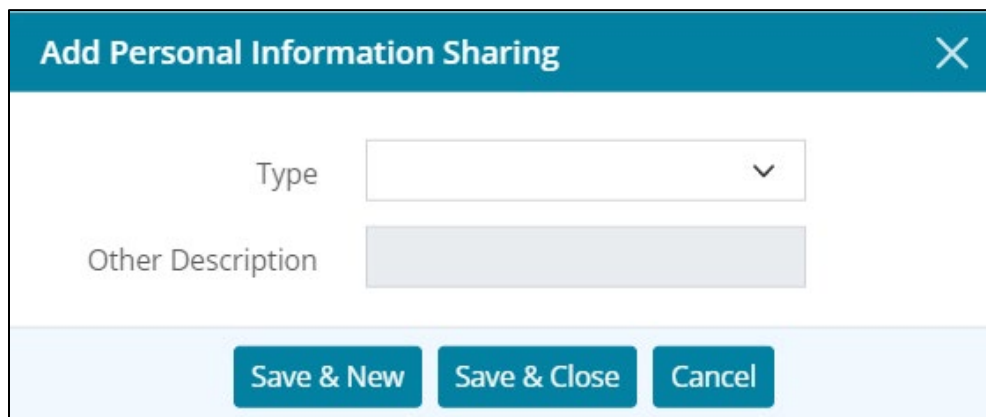
Select the information to appear on the *Privacy Statement Form*.

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



**Figure 429: Loan Application Privacy Settings**

2. Select **Privacy Policy** from *Select Document*.
3. Select the **Calendar** to set *Privacy Policy Revision Date*.
4. Click the **Personal Information Sharing Add** button to select document types impacted by personal sharing.

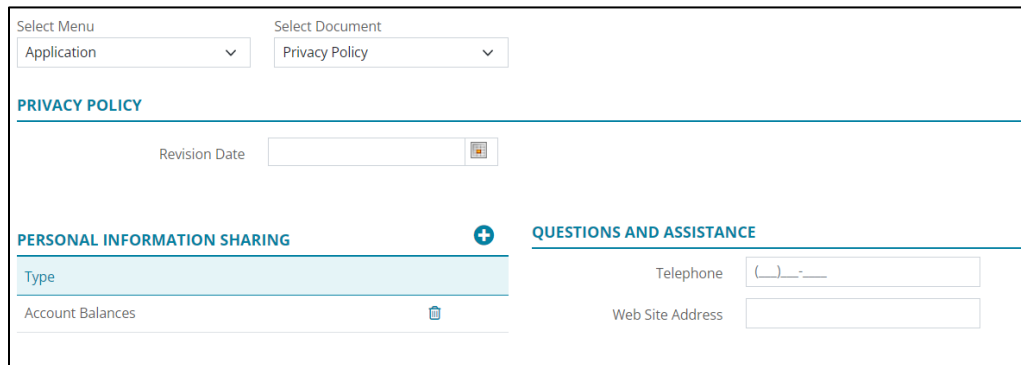


**Figure 430: Add Personal Information Sharing**

5. Select the appropriate **Type**.

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

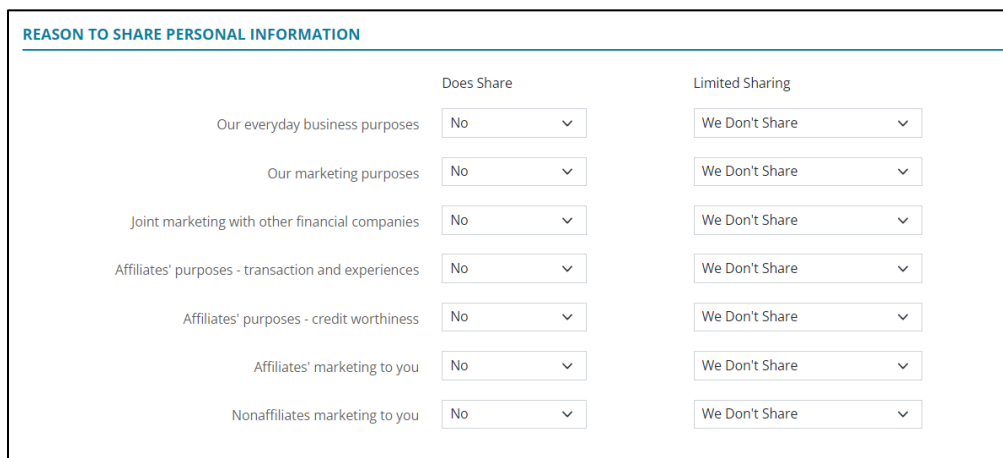
6. Select **Save & Close** to add the document type to the **Personal Information List**.



**Figure 431: Document Type List**

**Note:** Select *Save & New* to add another document type.

7. Enter **Questions** and **Assistance Telephone** and **Web Site Address** to which the borrower/co-borrower can refer when questions arise.
8. Select **Yes** for the **Reason to Share Personal Information** statements to appear on the form.



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

**Figure 432: Reasons to Share Personal Info.**

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

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

**Figure 433: Opt-out Methods**

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

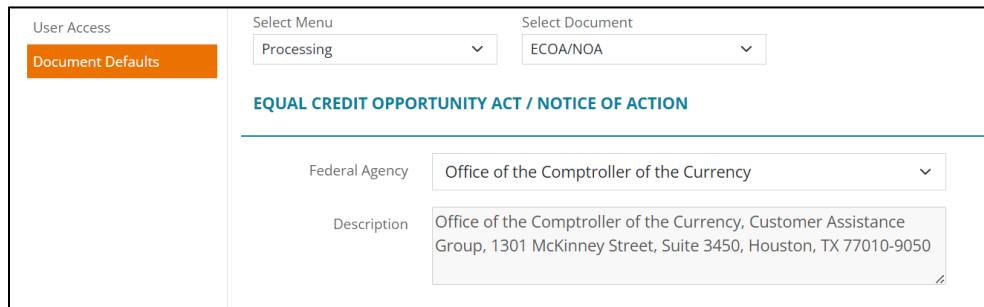
**Figure 434: Opt-out Choices Dialog**

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

## ECOA Processing Settings

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

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



**Figure 435: 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.

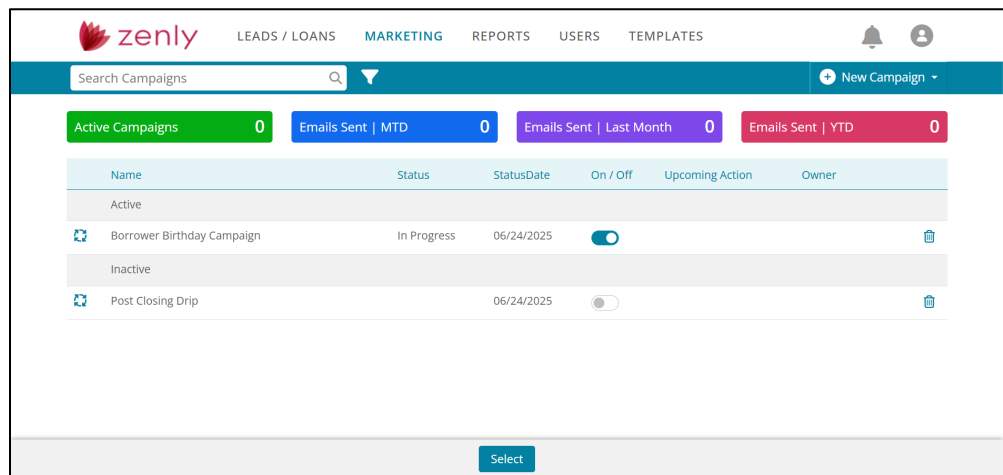


Figure 436: Marketing Tab

## Marketing Dashboard

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

## Campaign Status

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

### Available Statuses

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

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

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

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

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

## Off/On

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

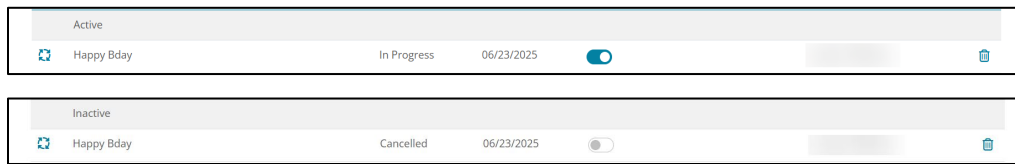


Figure 437: On/Off

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

## Cancel

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

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

Figure 438: 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**.

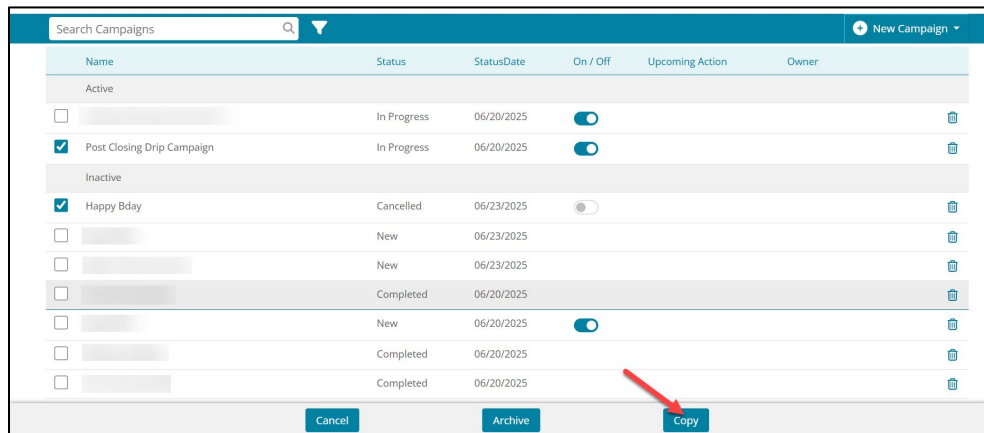



Figure 439: Copy Campaign

## Delete Campaign

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

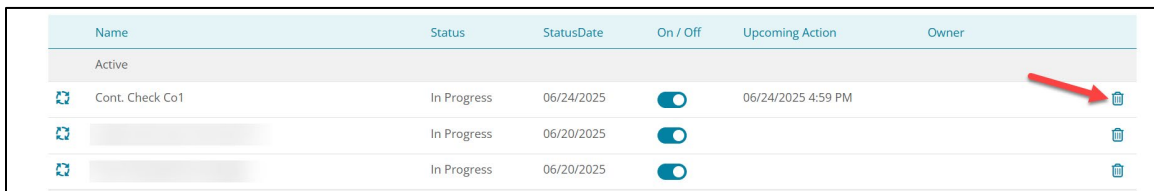



Figure 440: Delete Campaign

## 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*.

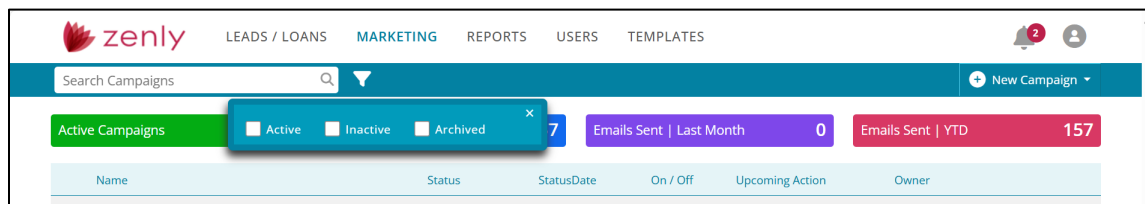


Figure 441: Filtering Campaigns

## Archiving a Campaign

To move an active or inactive campaign into the archive:

1. Click the **Select** button.

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

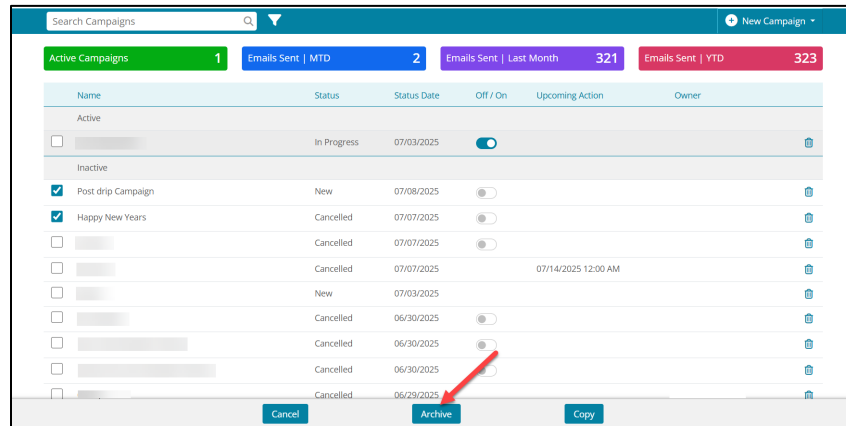


Figure 442: Archive Campaign

## Viewing Archived Campaigns

To view the archived campaigns:

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

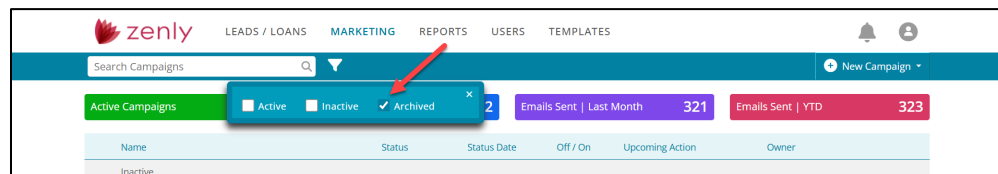


Figure 443: Filter Archived

## Creating a New Campaign

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

To create a new campaign:

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

## One-Time Campaign

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

To create a new *One-Time Campaign*:

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

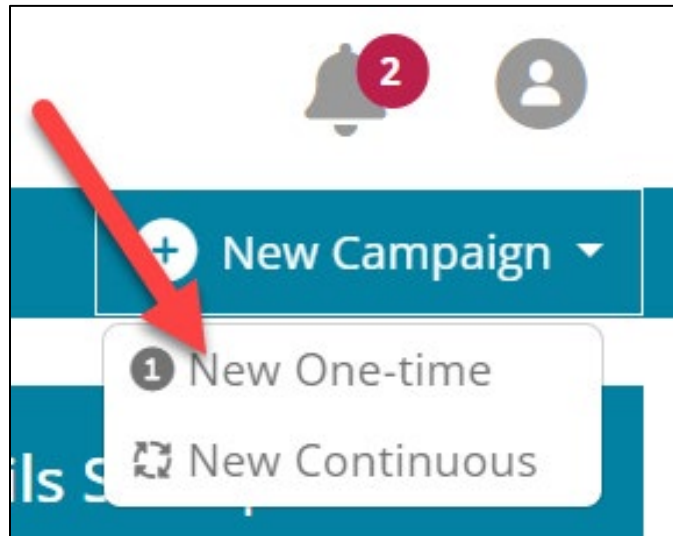


Figure 444: One-Time

## Workflow

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

For the Workflow step:

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

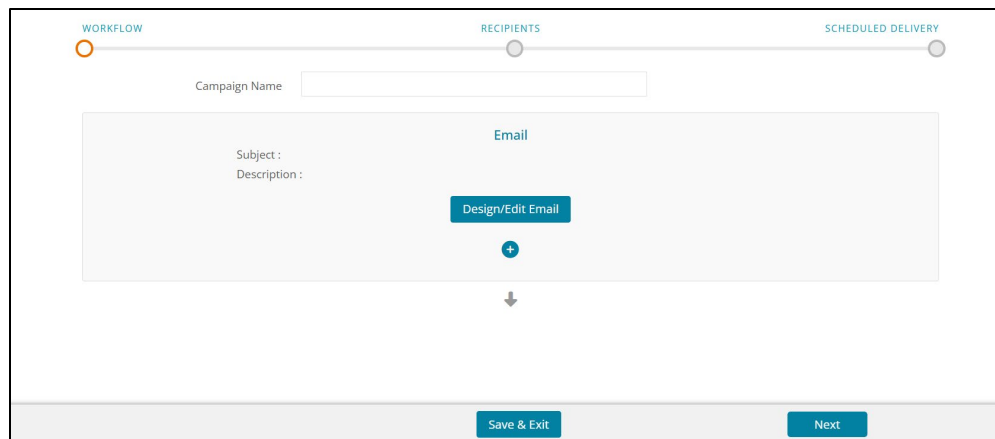
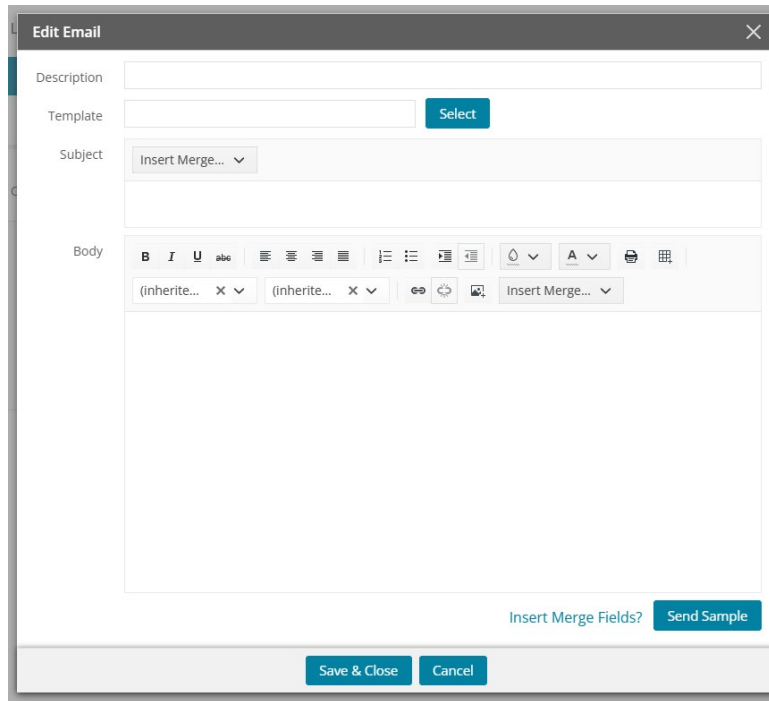



Figure 445: Workflow

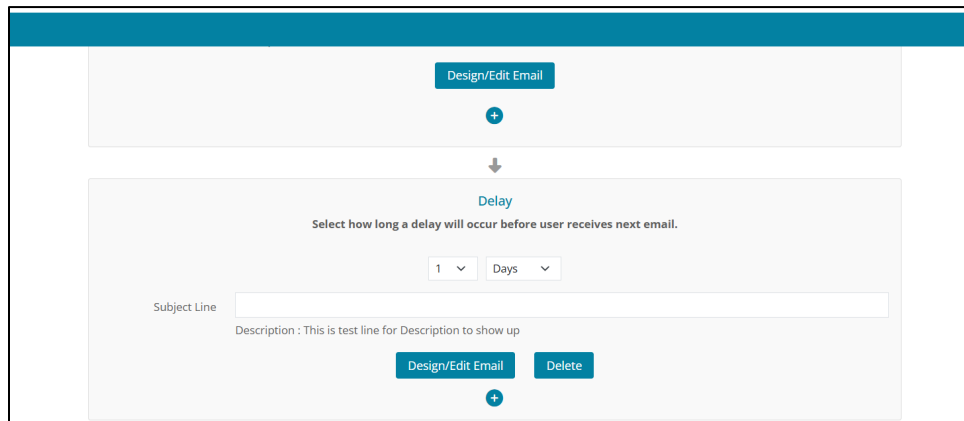
2. Select the **Design/Edit Email** button.

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



**Figure 446: Email Composition**

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



**Figure 447: Delaying Email**

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

10. If needed, add a new level.

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

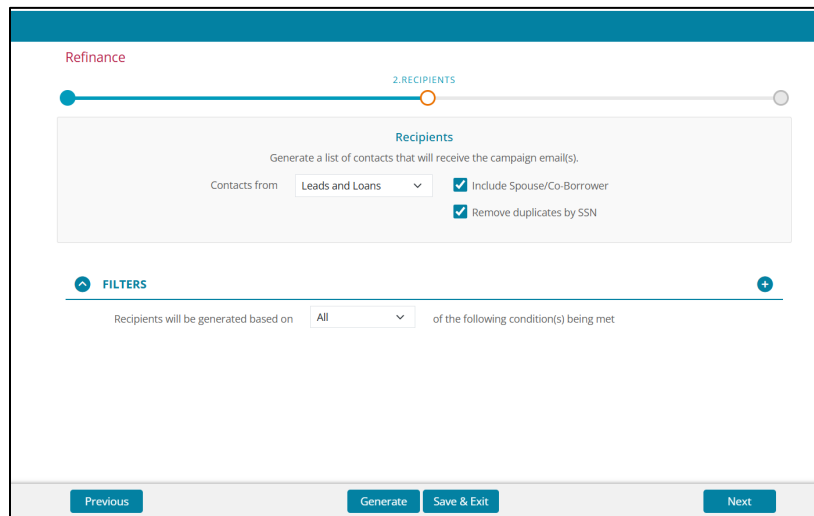
11. Click **Next** to proceed to *Step 2 (Recipients)*.

## Recipients


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

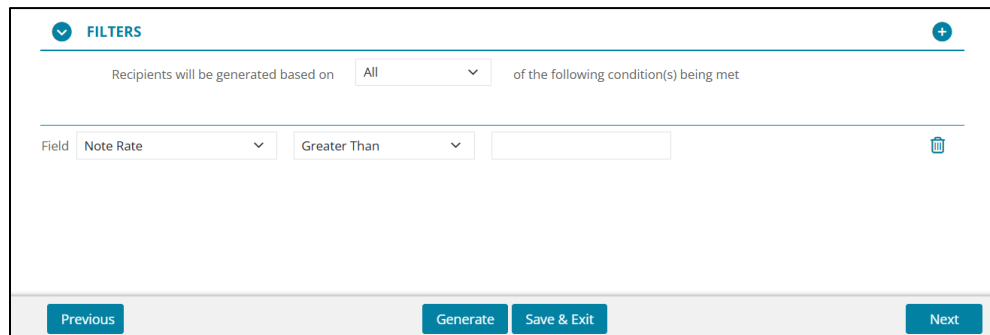
For the *Recipients* step:

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



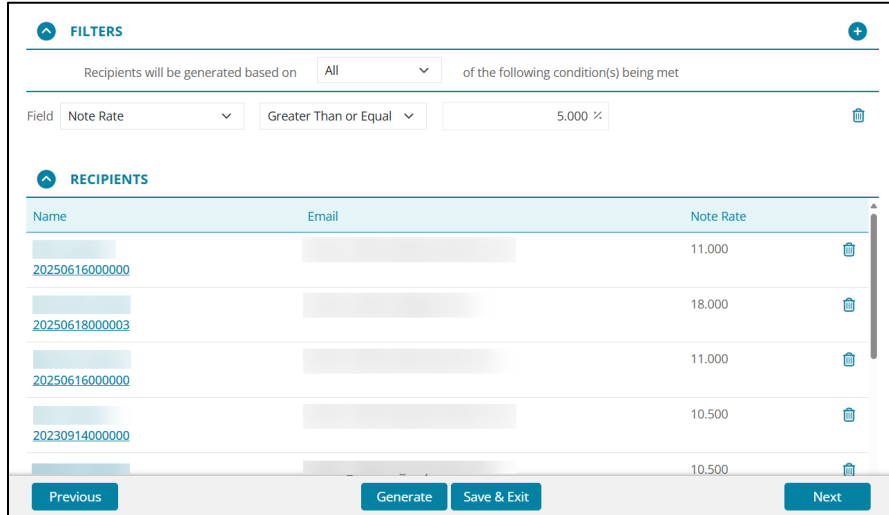
**Figure 448: Recipients**

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



**Figure 449: 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.



**Figure 450: Generate List**

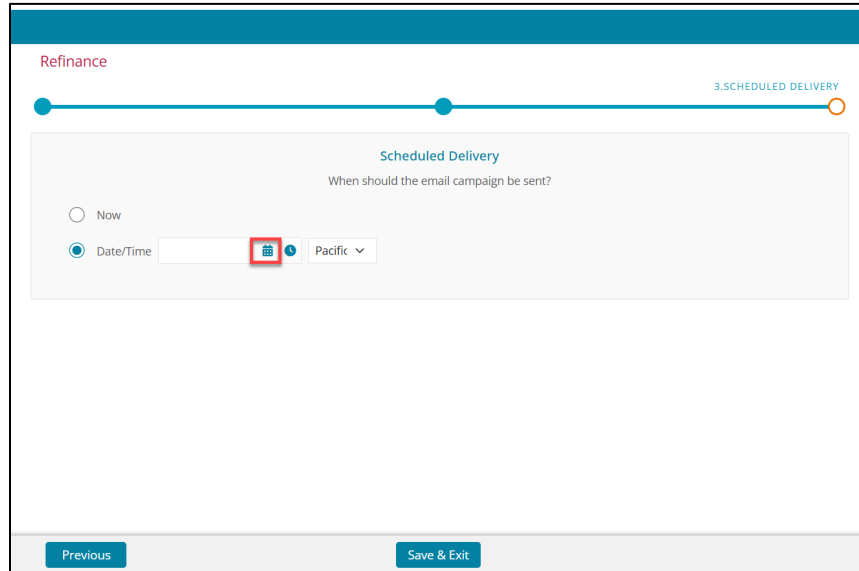
10. Click **Next** to proceed to Step 3 (*Scheduled Delivery*).

## Scheduled Delivery

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

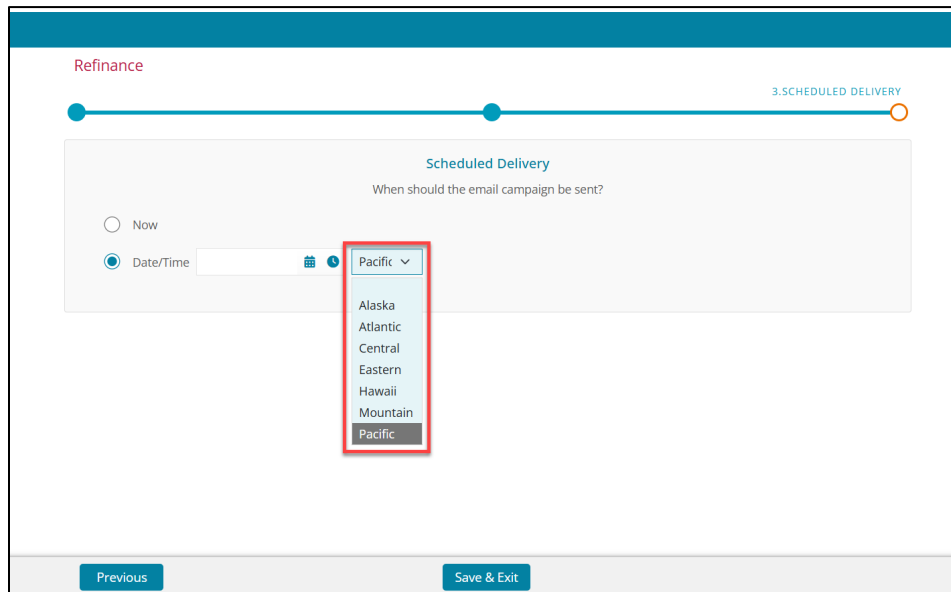
To set a campaign delivery date:

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



**Figure 451: Select Delivery Date**

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



**Figure 452: 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**.

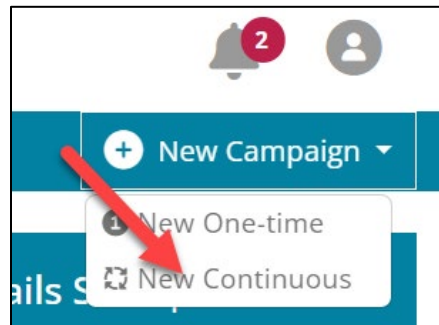



Figure 453: New Continuous

## Workflow

For the Workflow step:

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

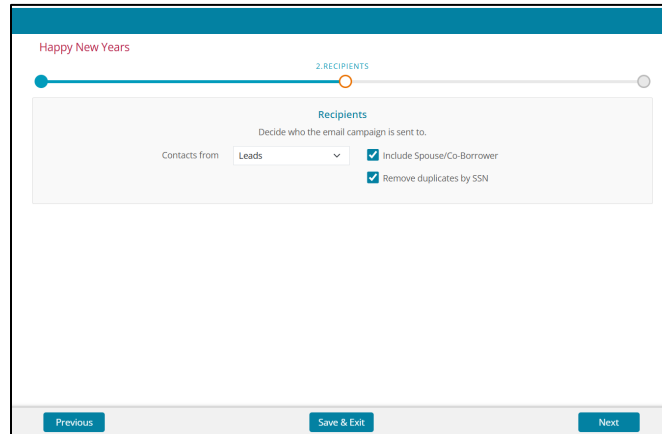
**Note:** To remove a level, click the *Delete* button for that leaf.

11. Click **Next** to proceed to Step 2 (Recipients).


## Recipients

For the Recipients step:

1. Select the **Include Spouse/Co-Borrower** checkbox if applicable.



**Figure 454: Recipients (Continuous)**

2. Select the **Remove duplicates by SSN** checkbox if applicable.
3. If needed, select the dropdown menu and select **All**.
4. If needed, select the **Add**  icon to insert a filter.
5. Click **Next** to proceed to Step 3 (*Scheduled Delivery*).

## Scheduled Delivery

There are two options users can select to schedule a Continuous campaign. The first option (*When the Field...*) allows the user to set a recurring delivery that triggers if a specific field changes to the selected field. The second option (*On the...*) allows the user to set recurring triggers for specific time constraints.

To set a campaign delivery date:

1. Select the desired options from the dropdown menu.

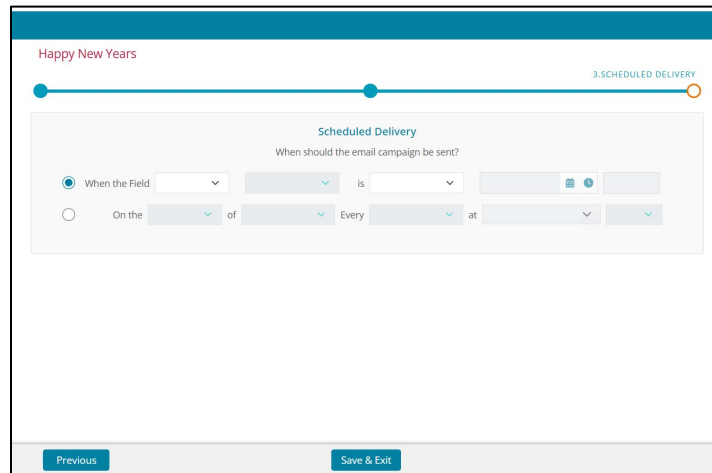
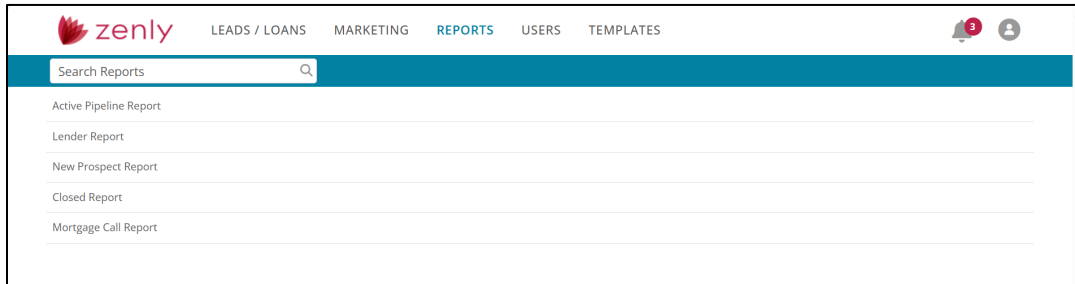


Figure 455: Scheduled (New Continuous)

2. Click **Save & Exit**.

# Chapter 6: REPORTS

The *Reports* tab allows users to generate reports with loan data from loan files in Zenly. Each *Report* has the export function to let the user download a CSV file of the loan data.



**Figure 456: Reports Tab**

The reporting options available in this tab function similarly to each other. The difference is the data generated in the report. See the figure below.

**Active Pipeline Report**

Leads  Loans Current Status

Loan Originator ▼ Status Prospect is between 📅 and 📅

Loan Number	Borrower Name	Property Address	Unit Designator	Unit Number	City	State	Postal Code	Status	Status Date	Application Date	Purpose	
20220718000007	Andy America	San Pines		823	Rehobeth	MD	21857	Prospect	09/26/2022	10/05/2019	Refinance	
20230306000006	Ken N Customer	Arch St			Burbank	CA	91502	Prospect	03/13/2023		Refinance	
20240409000000	Loan Status, Check								Application	04/10/2024		Purchase

**Closed Report**

Leads  Loans Current Status

Loan Originator ▼ Status Prospect is between 📅 and 📅

Loan Number	Borrower Name	Property Address	Unit Designator	Unit Number	City	State	Postal Code	Loan Amount	Loan Type	Note Rate	Loan Term	
20220718000007	Andy America	San Pines		823	Rehobeth	MD	21857	250,400.00	Conventional	5.000	360	
20230306000006	Ken N Customer	Arch St			Burbank	CA	91502	500,000.00	Conventional	6.000	360	
20240409000000	Loan Status, Check							803,000.00	Conventional			

**Figure 457: 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.

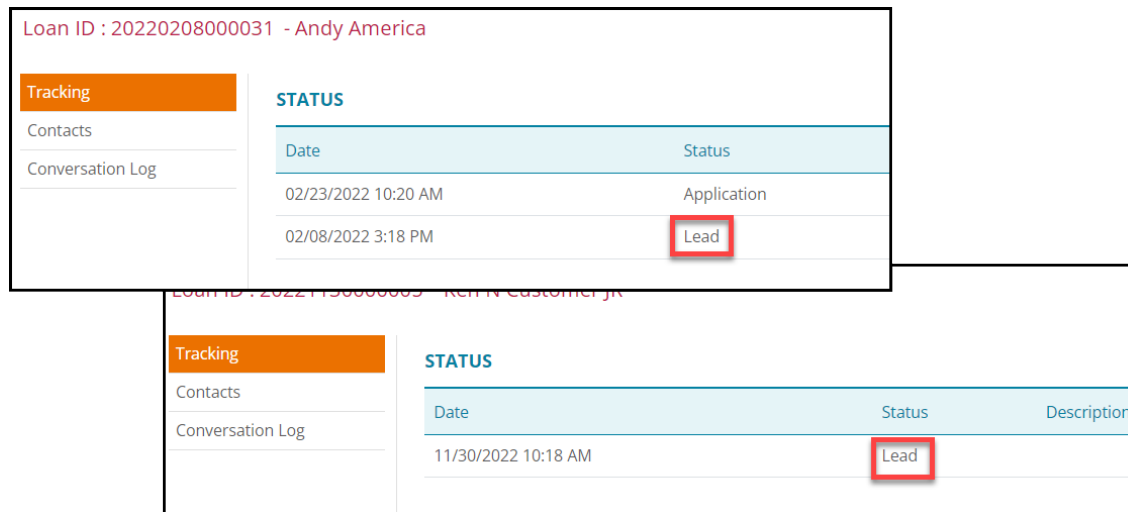


Figure 458: Status

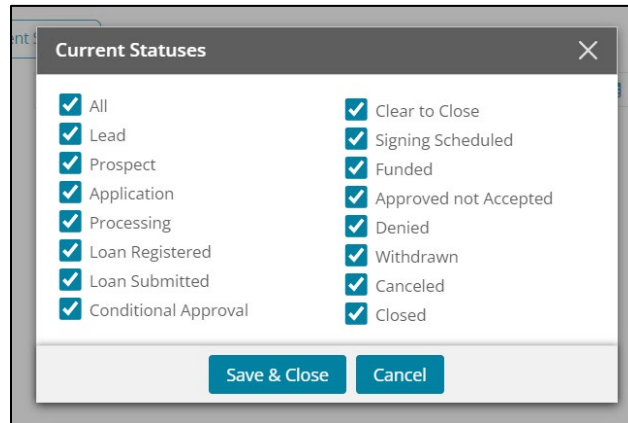
## Generating a Report

Follow the steps below to generate a report. Use one or all the functions to specify which loans appear in the table.

To generate a report:

1. Select the **Reports** tab.
2. Select the desired report (**Example:** *Active Pipeline Report*). See [Figure 456](#).
3. Click on the **Current Status** button.

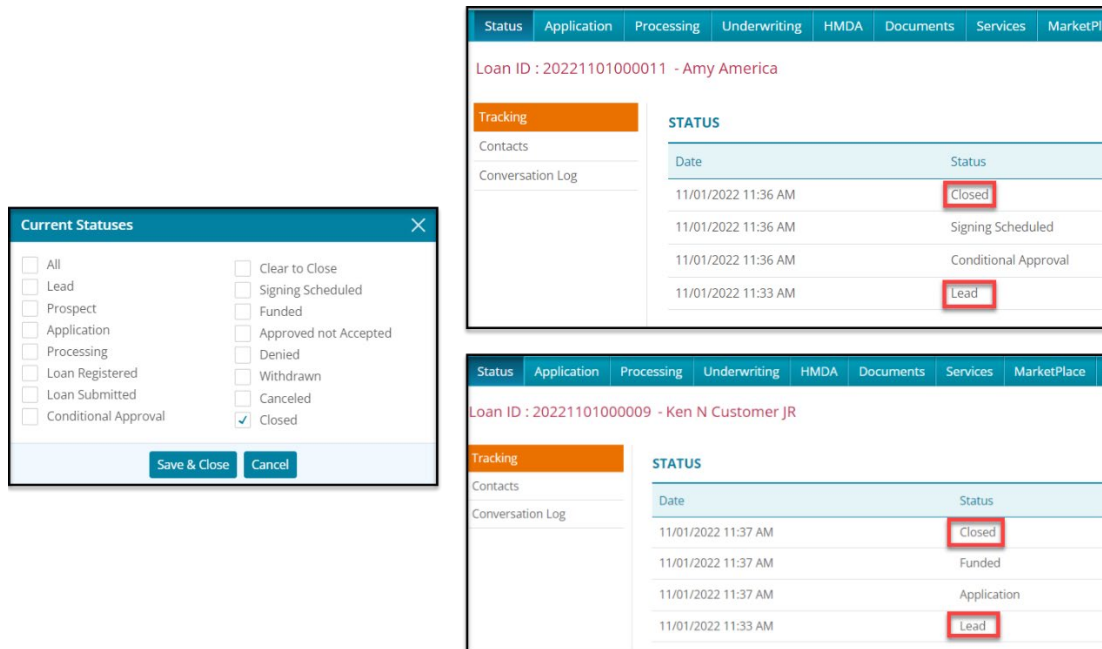
- Select or unselect desired **Statuses**.  
Click on the **All** checkbox to unselect the other checkboxes.



**Figure 459: Status Dropdown**

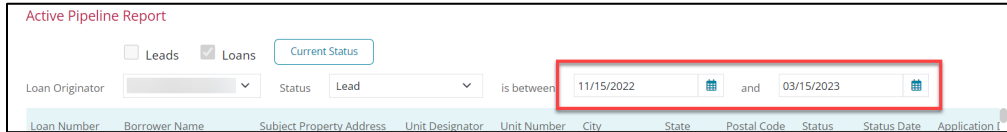
**Note:** Using both the *Status* dropdown menu and the *Statuses* button allows the user to pull loans that have had the same status and are at the same current *Status*. See the example below.

**Example:** Both loan files previously had the *Lead* status assigned, and both are currently *Closed*.



**Figure 460: Status/Current Status**

5. If needed, select the **Loan Originator** dropdown menu, and select the desired option.
6. Select a **Status** dropdown menu to select an option.
7. Select the **Calendar** icon to select the date interval.



Active Pipeline Report

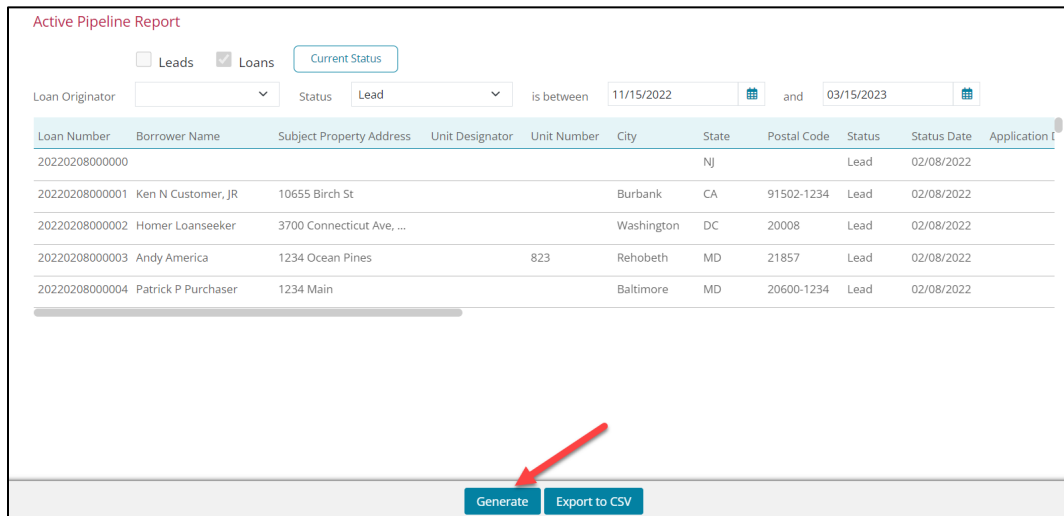
Leads  Loans Current Status

Loan Originator: [dropdown] Status: Lead is between 11/15/2022 and 03/15/2023

Loan Number	Borrower Name	Subject Property Address	Unit Designator	Unit Number	City	State	Postal Code	Status	Status Date	Application I
20220208000000						NJ		Lead	02/08/2022	
20220208000001	Ken N Customer, JR	10655 Birch St			Burbank	CA	91502-1234	Lead	02/08/2022	
20220208000002	Homer Loanseeker	3700 Connecticut Ave, ...			Washington	DC	20008	Lead	02/08/2022	
20220208000003	Andy America	1234 Ocean Pines		823	Rehobeth	MD	21857	Lead	02/08/2022	
20220208000004	Patrick P Purchaser	1234 Main			Baltimore	MD	20600-1234	Lead	02/08/2022	

Figure 461: Select Dates

8. Click the **Generate** button to populate the table.



Active Pipeline Report

Leads  Loans Current Status

Loan Originator: [dropdown] Status: Lead is between 11/15/2022 and 03/15/2023

Loan Number	Borrower Name	Subject Property Address	Unit Designator	Unit Number	City	State	Postal Code	Status	Status Date	Application I
20220208000000						NJ		Lead	02/08/2022	
20220208000001	Ken N Customer, JR	10655 Birch St			Burbank	CA	91502-1234	Lead	02/08/2022	
20220208000002	Homer Loanseeker	3700 Connecticut Ave, ...			Washington	DC	20008	Lead	02/08/2022	
20220208000003	Andy America	1234 Ocean Pines		823	Rehobeth	MD	21857	Lead	02/08/2022	
20220208000004	Patrick P Purchaser	1234 Main			Baltimore	MD	20600-1234	Lead	02/08/2022	

**Generate** **Export to CSV**

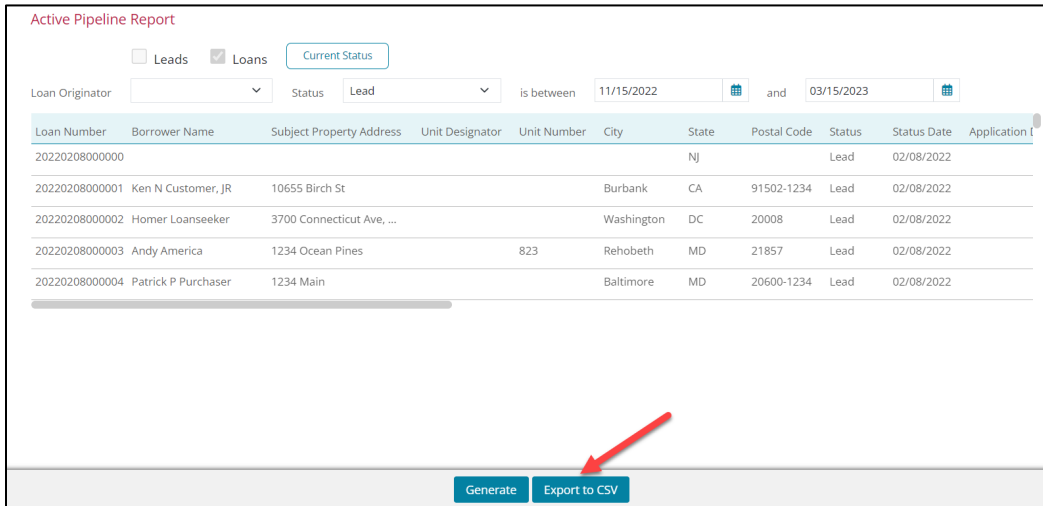
Figure 462: Generated Report

## Exporting Generated Report

Once generated, the user can export and download the report as a .csv file.

To export the report:

1. Select the **Export to CSV** button.



**Figure 463: Export to CSV**

2. Once the file is downloaded, click on **Open File**.
3. Save the report to the desired location.

## Mortgage Call Report

The *Mortgage Call Report (MCR)* contains features to generate a report for all the loan files. The data generated from the *Mortgage Call Report 2024* screen, located in the *Reporting* tab within a loan file. The generated MCR report contains fields specific to this report with the ability to export to an XML file.

To generate the MCR:

1. Click the **Reports** tab.
2. Select **Mortgage Call Report**.
3. Choose a **State** from the dropdown menu.

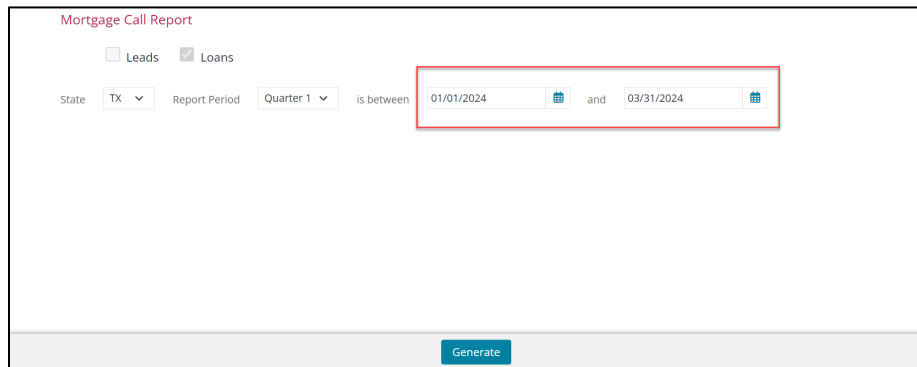


**Figure 464: Mortgage Call Report**

4. Select a quarter from the **Report Period** dropdown.

**Note:** Using the *Report Period* dropdown auto-populates the dates fields with the correct quarter interval.

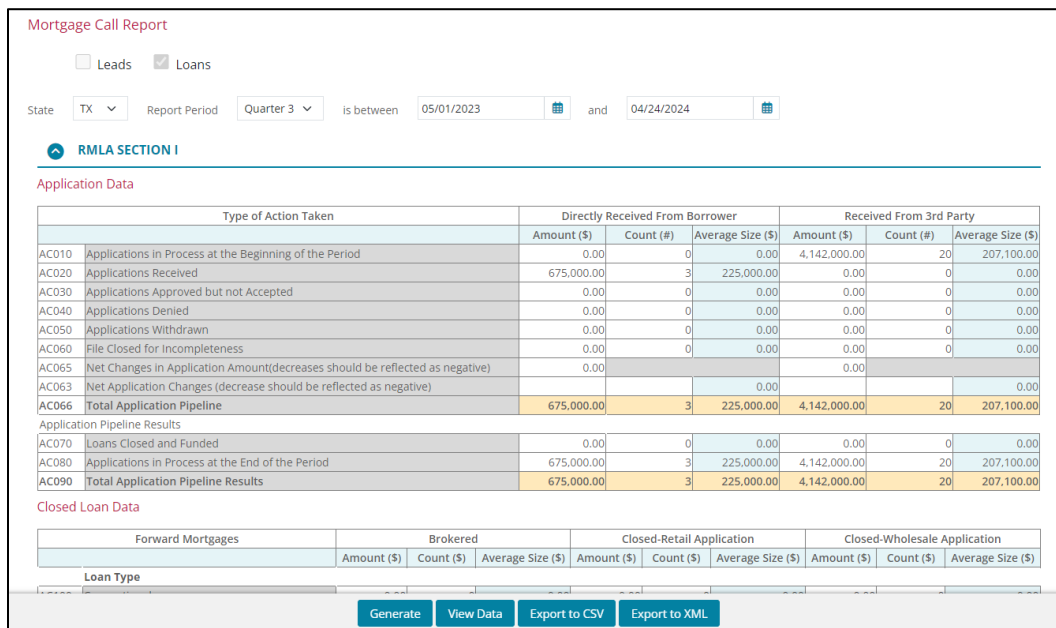
- Click on the **Calendar** icon to choose a date interval.



**Figure 465: MCR Date Interval**

- Click **Generate**.

The report generated displays a familiar view to the user that can be exported.



**Application Data**

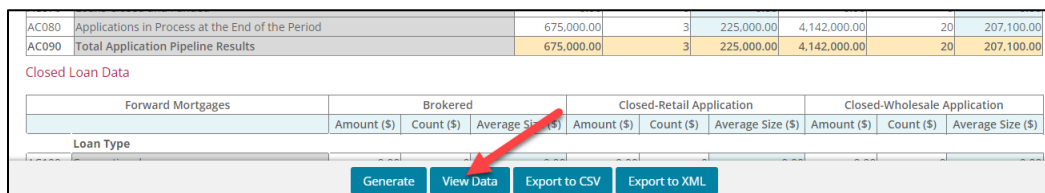
Type of Action Taken	Directly Received From Borrower			Received From 3rd Party		
	Amount (\$)	Count (#)	Average Size (\$)	Amount (\$)	Count (#)	Average Size (\$)
AC010 Applications in Process at the Beginning of the Period	0.00	0	0.00	4,142,000.00	20	207,100.00
AC020 Applications Received	675,000.00	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
<b>AC066 Total Application Pipeline</b>	<b>675,000.00</b>	<b>3</b>	<b>225,000.00</b>	<b>4,142,000.00</b>	<b>20</b>	<b>207,100.00</b>

**Closed Loan Data**

Forward Mortgages	Brokered			Closed-Retail Application			Closed-Wholesale Application		
	Amount (\$)	Count (\$)	Average Size (\$)	Amount (\$)	Count (\$)	Average Size (\$)	Amount (\$)	Count (\$)	Average Size (\$)
<b>Loan Type</b>									

**Figure 466: Generated MCR**

To view the report's data, click on the **View Data** button at the bottom of the screen.



**Closed Loan Data**

Forward Mortgages	Brokered			Closed-Retail Application			Closed-Wholesale Application		
	Amount (\$)	Count (\$)	Average Size (\$)	Amount (\$)	Count (\$)	Average Size (\$)	Amount (\$)	Count (\$)	Average Size (\$)
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			
<b>AC090 Total Application Pipeline Results</b>	<b>675,000.00</b>	<b>3</b>	<b>225,000.00</b>	<b>4,142,000.00</b>	<b>20</b>	<b>207,100.00</b>			

**Figure 467: View Data**

**Note:** Line items AC063 and AC1100 are user-defined. Those items are editable after the XML submission.

## Exporting

The *Mortgage Call Report (MCR)* allows the user to choose between two options; via CSV (See [Exporting Generated Report](#)), and via XML.

Use the CSV file to assist in cleaning up the data prior to submitting the report as an XML.

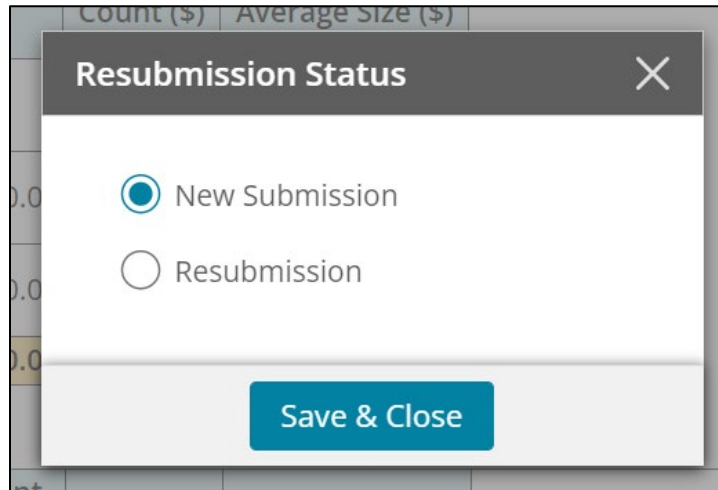


Figure 468: Resubmission Status

## Chapter 7: USERS

The *USERS* tab contains administrative options for Zenly user setup and maintenance.

### User Information

Access the *User Information* screen to view and update current user statuses.

### Add User

Use the following sections to create a new Zenly user.

### User Status and Contact

Setup the user status and contact information.

1. Select the **USERS** tab.
2. Click **New**.

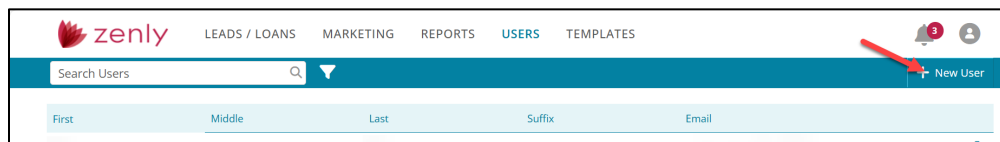


Figure 469: New User

3. Select the **Active** radio button to activate the new user.

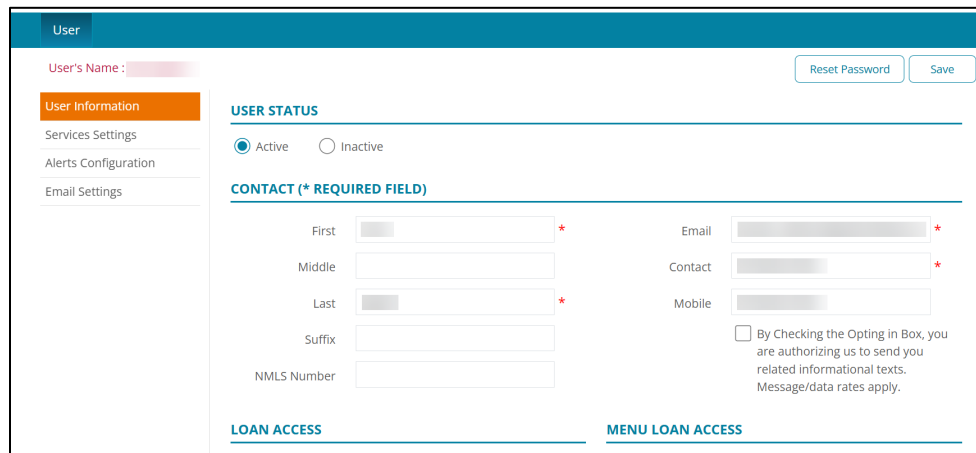


Figure 470: New User Contact Details

**Note:** Select Inactive to establish the user without activating user ability to access Zenly.

4. Enter **First** name.
5. Enter **Last** name.

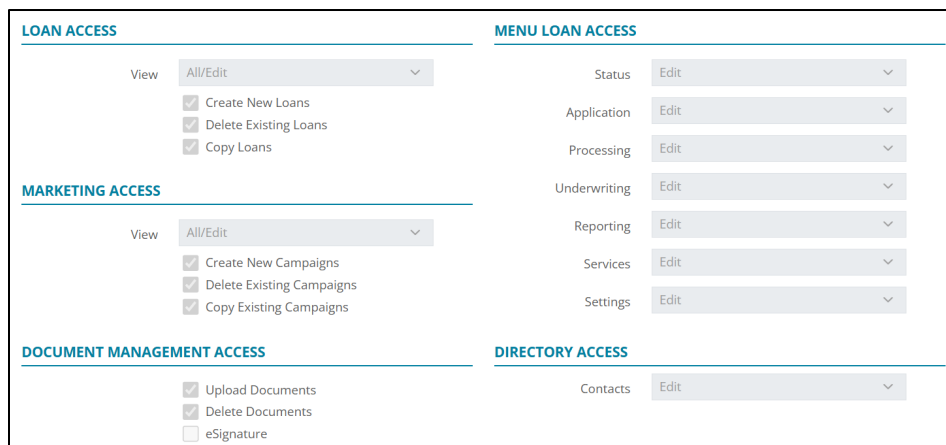
6. Enter the **Loan Name** if applicable.
7. Enter **Email**.
8. Enter **Phone** number.
9. Enter **Mobile** number.
10. Enter **NMLS Number** if applicable.
11. If needed, select the **By Checking the Opting in Box...**

**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.



**Figure 471: User Loan Access**

- All/Edit: Select to enable user to view and edit all loans.
  - All/Read Only: Select to enable user to view all loans.
  - User's Only/Edit: Select to enable user to view and edit assigned loans.
2. Select the **Create New Loans** checkbox to enable the user to create new loans.
  3. Select the **Delete Existing Loans** checkbox to enable users to delete loans from Zenly.

## Marketing Access

Allows the Admin to grant specific access to items in the *Marketing* tab. Select the desired checkboxes.

- **All/Edit:** Select to enable user to view and edit every user's marketing campaign.

- **All/Read Only:** Select to enable a user to view marketing campaigns and removes the ability to create one.
- **User's Only/Edit:** Select to enable user to view and edit the user's own marketing campaigns.

## Document Management Access

Set the user document management options.

1. Select the **Upload Documents** checkbox to enable the user to upload documents to Zenly.
2. Select the **Delete Uploaded Documents** to enable users to delete documents from Zenly.
3. Select the **eSignature** checkbox to enable users to capture borrower/co-borrower electronic signatures.

## Menu Loan Access

The options selected for **Menu Loan Access** determine the Zenly tabs to which the user has access and the level of assigned access. Different access options may be set for different tabs. Options include:

- **No Access:** Removes the tab from a user's view and prevents the user from performing the action.
- **Read Only:** Enables information viewing without editing capabilities.
- **Edit:** Enables user to make changes to tab information
  1. Select the appropriate **Status** option. (See [Figure 471](#).)
  2. Select the appropriate **Application** option.
  3. Select the appropriate **Processing** option.
  4. Select the appropriate **Underwriting** option.
  5. Select the appropriate **Reporting** option.
  6. Select the appropriate **Services** option.
  7. Select the appropriate **Settings** option.

## Directory Access

Enable or disable the user's ability to edit contacts.

- **Read Only:** Enables information viewing without editing capabilities.
- **Edit:** Enables user to make changes to tab information.

## User Profile

Admins can configure User Profiles to allow or disallow functions in the menu and for the *Interview Portal*.

For the *User* dropdown menu:

- **No Access:** Users will not have access to the user profile.
- **Read Only:** Users can view the User Profile, but not the ability to edit.
- **Edit:** Users have full access to the User Profile.

For the *Interview Portal* dropdown menu:

- **Disable Site:** This option prevents the user from accessing the *Interview Portal*.
- **Company Managed:** This option disables the site for the user.
- **Read Only/Limited Access:** This option allows the user to only view the *Interview Portal*, but not have any editing access.
- **Edit/User Configurable:** This option allows the user to have full access to the site.

## Administrator Access

**Administrator Access** options determine the administrative actions the user may access. Template options determine how the user interacts with the **TEMPLATE** tab.

### User

Administrator User options include:

- **No Access:** Prevents user from seeing or interacting with administrative options.
- **Read Only:** Enables the user to see administrative options.
- **Edit:** Enables the user to modify administrative options

### Settings

This permission is available only for specific accounts.

Settings option include:

- **No Access:** Prevents the user from seeing or interacting with the *Settings* option from the *User Profile* dropdown menu.
- **Read Only:** Enables the user to see *Settings* option.
- **Edit:** Enables the user to access the *Settings* option open the *Business Configuration* screen.

## Template

Template options include:

- **No Access:** Prevents users from using templates.
- **Read Only:** Enables the user to access and use templates as-is.
- **Edit:** Enables the user to modify and use templates
  1. Select the appropriate **Administrator Users** option.
  2. Select the appropriate **Settings** option if applicable.
  3. Select the appropriate **Templates** option.

## State Licenses

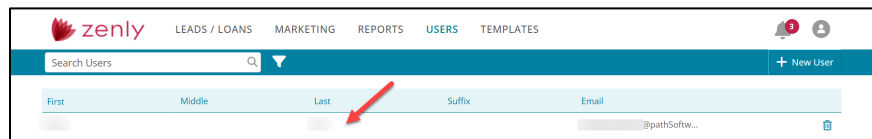
Use the **State License Add** option to upload and add state licenses by the user.

1. Click **Add**.
2. See [Status Defaults](#) for details.
3. Repeat Steps 1 – 2 for additional user state licenses.

## Modify User

Modify access levels for existing Zenly users.

1. Select a user from the **User** table.



**Figure 472: Select User**

2. Update **User** fields as required.
3. Click **Save**.

## Reset User Password

Use the following steps to reset a user password.

1. Select a user from the **User** table. (See [Figure 472](#).)
2. Click **Reset Password**.

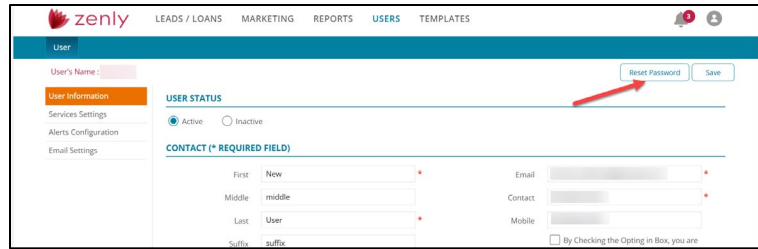


Figure 473: Reset Password

## Delete User

Delete users that no longer require Zenly access.

1. Select the user to delete.

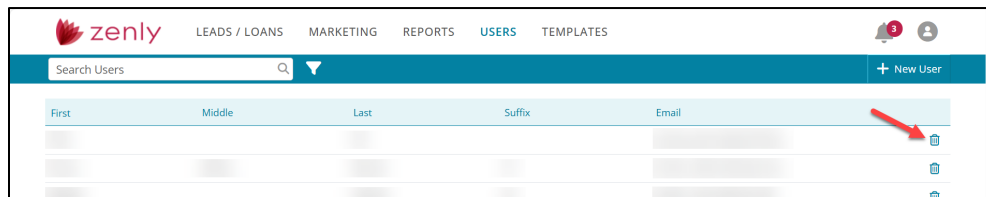


Figure 474: Delete User

2. Click the **Delete** icon.

## User Search

Enter search criteria to locate a Zenly user.

1. Enter the **Search** criteria.

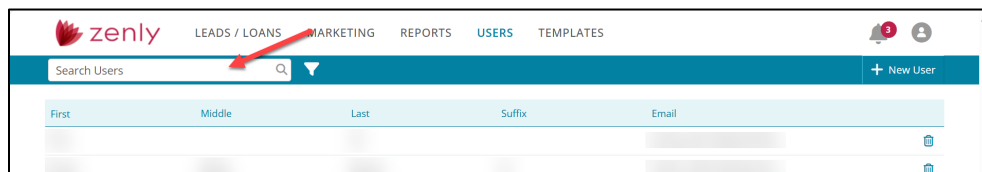


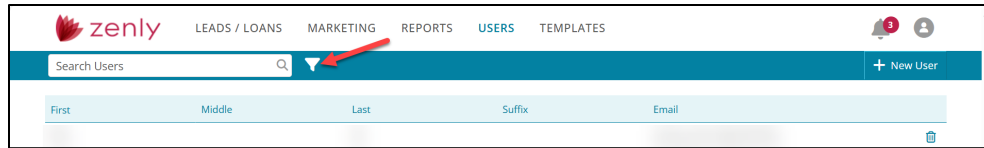
Figure 475: User Search

2. Press **Enter** to search.

## Activate/Inactivate User

Activate or deactivate users without removing them from Zenly.

1. Select the appropriate user from the **User List**.



**Figure 476: Activate/Deactivate User**

2. Select **Active** User to enable Zenly access.
3. Select **Inactive** to remove Zenly access.

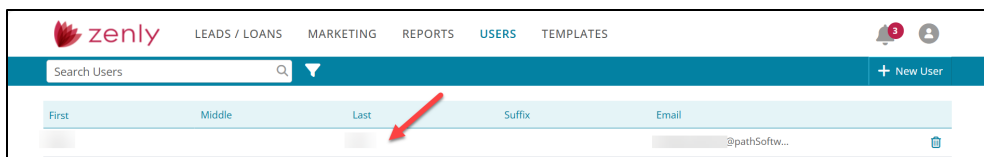
## Services Settings

Use the *Services Settings* screen to setup user credentials for selected service providers.

### Add User Services Credentials

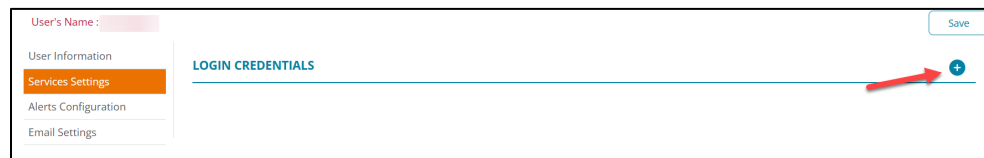
Use the following steps to add user credentials to selected services.

1. Select the **USERS** tab.
2. Select the **User**.



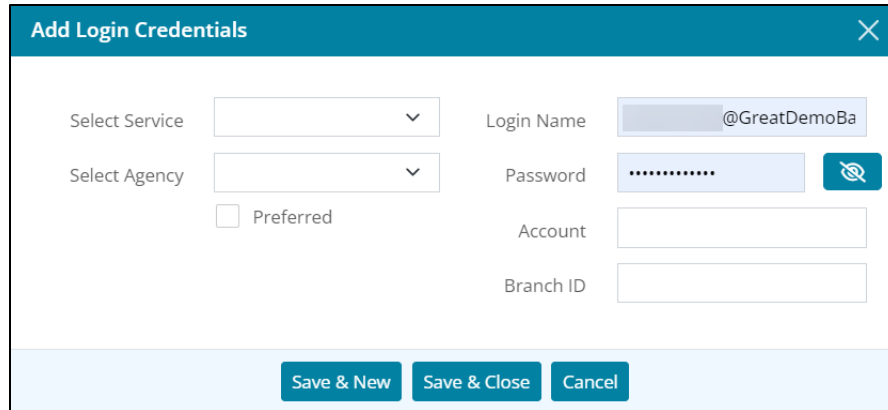
**Figure 477: Select User**

3. Select **Service Settings**.
4. Click **Add**.



**Figure 478: Add Service**

5. Select the desired **Service** from the dropdown.



**Figure 479: Add Login Credentials**

6. Select the desired **Agency** from the dropdown.
7. Select the **Preferred** checkbox to set the agency as a preferred provider.
8. Enter the **Login Name**.
9. Enter the **Password**.
10. Enter the **Account Number**.
11. Enter the user **Branch ID**.
12. Enter the **Fannie Mae Account Number**.
13. Enter the **Fannie Mae Password**.

**Note:** The *Fannie Mae* fields only appear for credit vendors that require different authentication credentials for Fannie Mae vendors.

14. Click **Save & Close**.

**Note:** Click *Save & New* to add another provider.

## Pricing Service

Adding login credentials for *Pricing* reveals the *Pricing Group ID* table. Configure the dialog to enable the *Pricing Group IDs* for *Pricing*. See [Run Pricing](#).

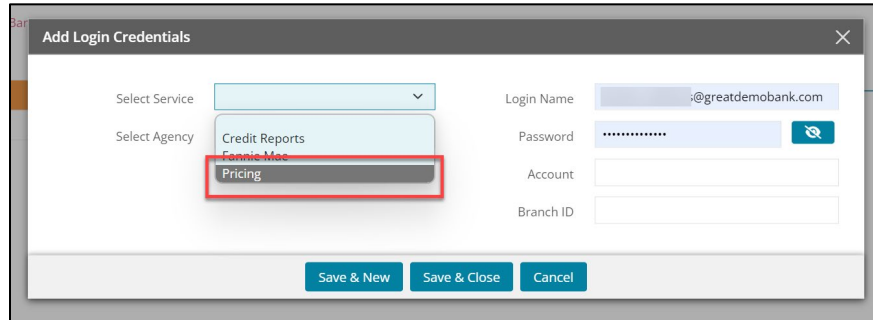
To add login credentials for *Pricing*.

1. Select the **USERS** tab.
2. Select **Service Settings**.
3. Click on the **Add +** icon.



**Figure 480: Add Pricing Credentials**

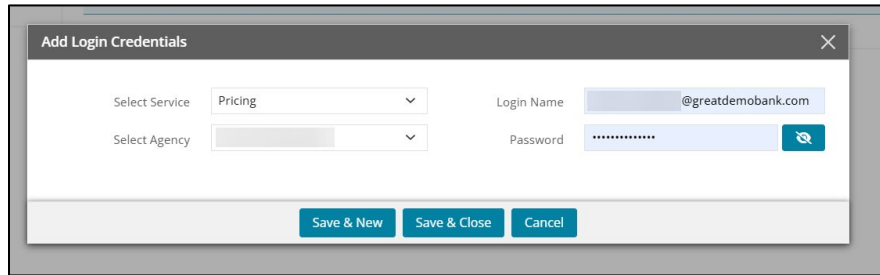
4. For the *Select Service* dropdown menu, select **Pricing**.



**Figure 481: Enter Credentials**

5. Select the desired agency (**Select Agency**).
6. Ensure that the **Login Name** is correct.

7. Ensure that the **Password** is correct.



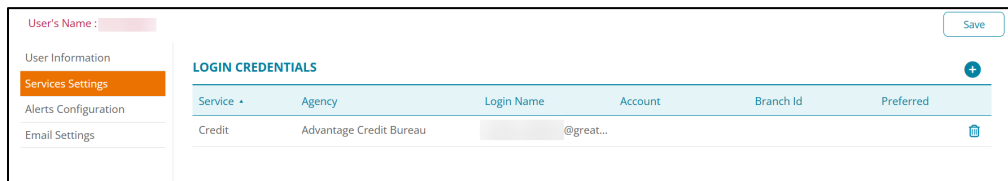
**Figure 482: Add Login Credentials**

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.

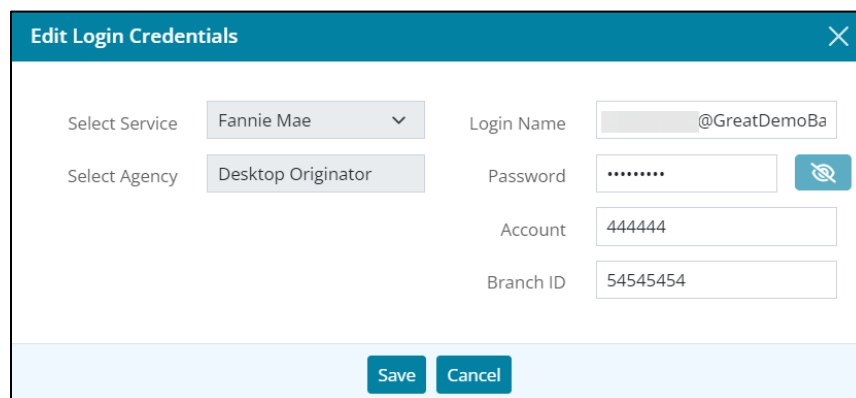
1. Access **Service Settings**.
2. Click the provider to edit.



Service	Agency	Login Name	Account	Branch Id	Preferred
Credit	Advantage Credit Bureau	@great...			

**Figure 483: Modify Provider**

3. Update the *Edit Login Credentials* dialog as appropriate.



**Figure 484: Edit Login Credentials Dialog**

4. Click **Save & Close**.

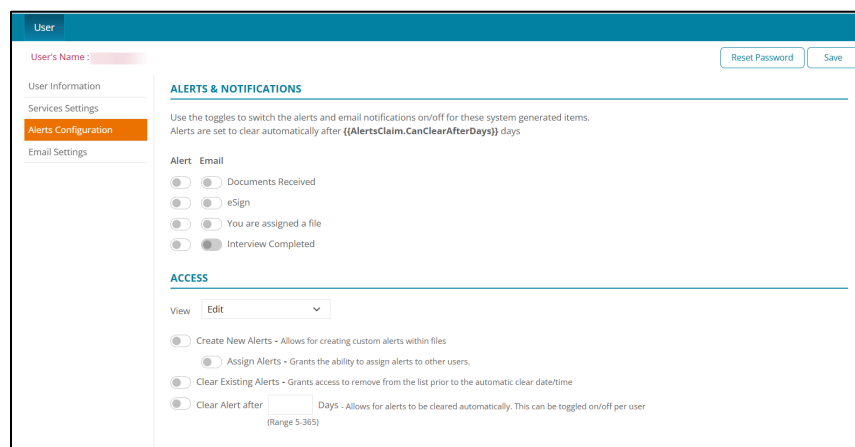
## Delete Provider

Use the following steps to delete a provider.

1. Access **Service Settings**.
2. Click the **Delete** icon. (See [Figure 483](#).)
3. Click **Delete** on the *Delete Confirmation* dialog.


## Alerts Configuration

The *Alerts Configuration* screen allows the user to adjust the notifications that appear in Zenly. Use the toggles to select the notification types and access.



**Figure 485: Alerts Configuration**

## Alerts & Notifications

Two types of notifications are available: *Alerts* and *Email* (See [Figure 485](#)). Alerts appear in the bell icon  at the top of the screen. The three criteria for triggering a notification are:

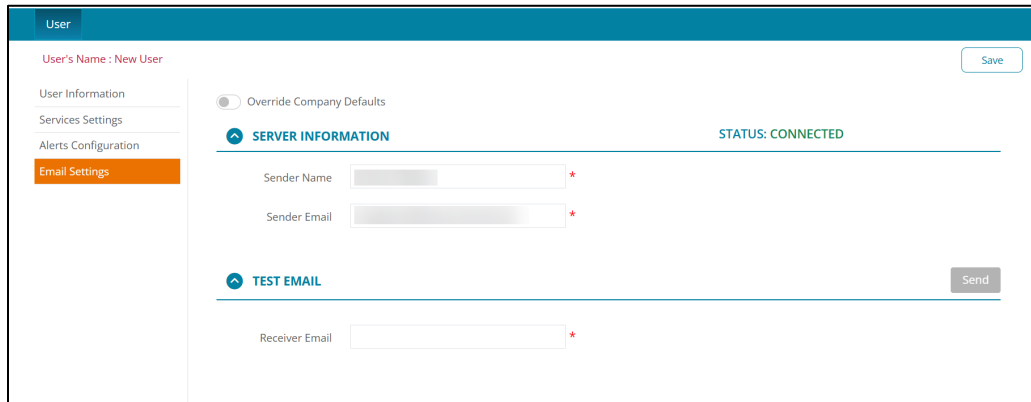
- Document Received
- eSign Package Received
- Being assigned a file.
- New Lead from Interview

## Access

In the *Access* section, adjust the user's level of access by selecting an option from the *View* dropdown menu. Grant the user the ability to Edit alert configurations. The admin can remove that ability by choosing the *No Access* option.

## Configuring Email Settings (Users)

The *Email Settings* screen provides the user with fields for overriding default *Global Email Settings* for their profile.



**Figure 486: Email Settings (Users)**

To override the company's default email settings:

1. Select the Username from the **User Profile** menu.
2. Select **Email Settings**.
3. To enable the override, select the **Override Company Defaults** toggle.
4. Update the desired server information. See [Global Email Settings](#).
5. Click **Save**.

### Test Email

Enter the *Sender Email* into the *Receiver Email* field before clicking the *Send* button. If the email is valid the *Status* will change to *Connected*.

# Chapter 8: TEMPLATES

Use the **TEMPLATE** tab options to customize and manage templates.

## Fee Templates

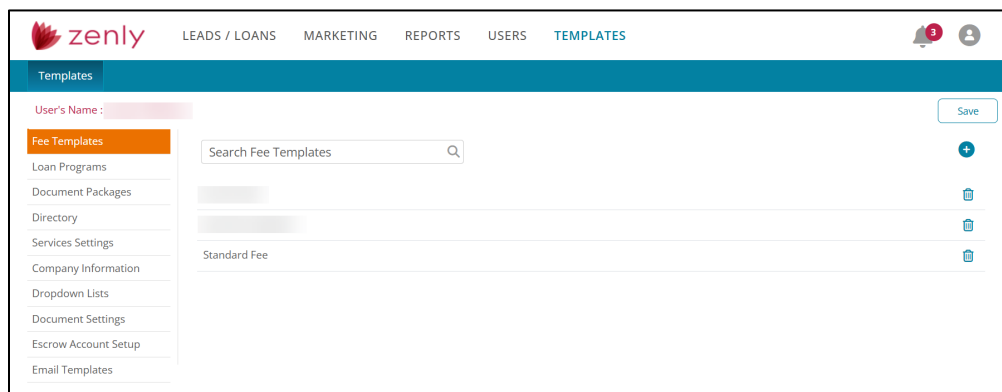
Set up the *Fee Templates* used to populate loan fees. The set fees auto populate the Zenly corresponding fields.

## Update Standard Fee Template

The *Standard Fee Template* is a canned template used to populate the *Initial Fees Worksheet*.

**Note:** Use the *Add* button to create a new template. See [Create New Fees Template](#) for details.

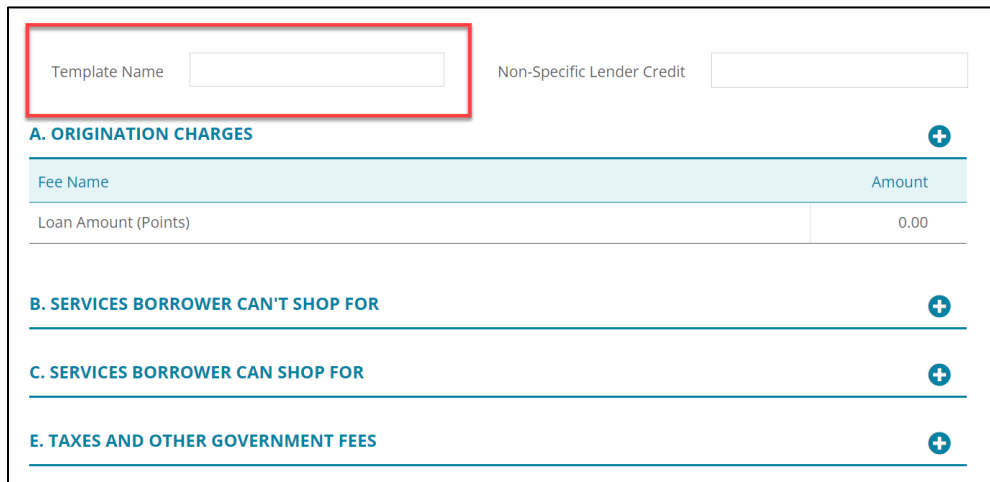
1. Click **Fee Template** on the *Template* tab.



**Figure 487: Standard Fee Template**

2. Select the **Add +** button.

3. Enter the **Template Name**.



Template Name  Non-Specific Lender Credit

**A. ORIGATION CHARGES** +

Fee Name	Amount
Loan Amount (Points)	0.00

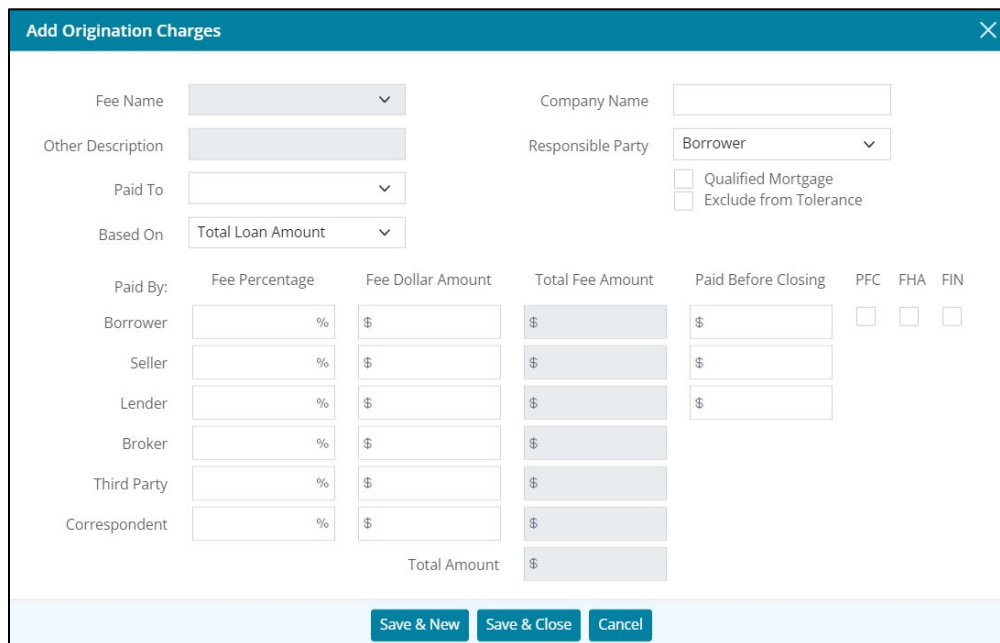
**B. SERVICES BORROWER CAN'T SHOP FOR** +

**C. SERVICES BORROWER CAN SHOP FOR** +

**E. TAXES AND OTHER GOVERNMENT FEES** +

Figure 488: Origination Charges

4. Enter the **Non-Specific Lender Credit** code if applicable.
5. Click the **Amount** field.



**Add Origination Charges** ✕

Fee Name  Company Name

Other Description  Responsible Party

Paid To   Qualified Mortgage  
 Exclude from Tolerance

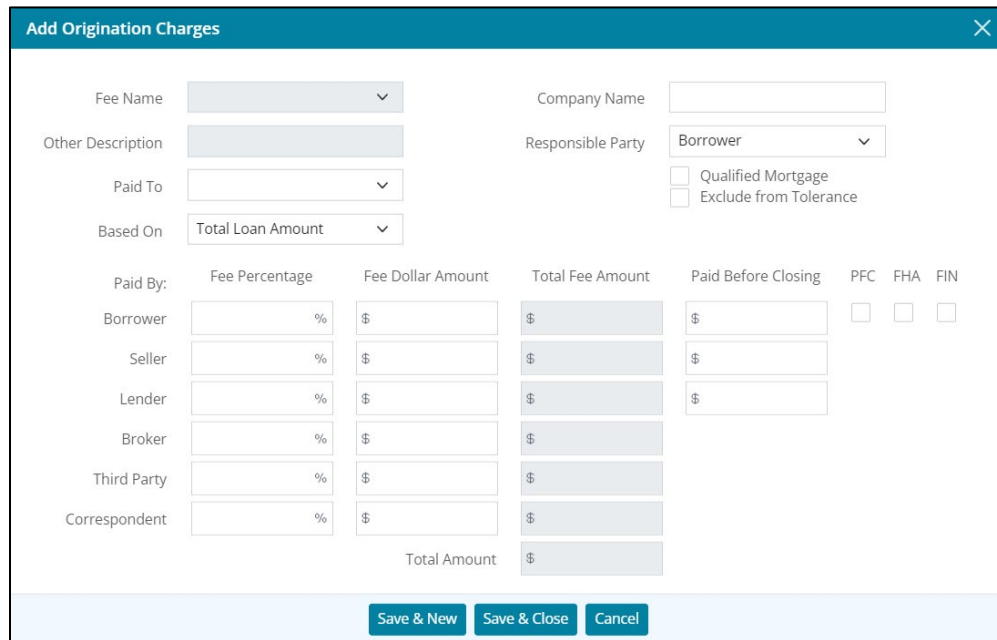
Based On

Paid By:	Fee Percentage	Fee Dollar Amount	Total Fee Amount	Paid Before Closing	PFC	FHA	FIN
Borrower	<input type="text"/> %	<input type="text"/> \$	<input type="text"/> \$	<input type="text"/> \$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Seller	<input type="text"/> %	<input type="text"/> \$	<input type="text"/> \$	<input type="text"/> \$			
Lender	<input type="text"/> %	<input type="text"/> \$	<input type="text"/> \$	<input type="text"/> \$			
Broker	<input type="text"/> %	<input type="text"/> \$	<input type="text"/> \$				
Third Party	<input type="text"/> %	<input type="text"/> \$	<input type="text"/> \$				
Correspondent	<input type="text"/> %	<input type="text"/> \$	<input type="text"/> \$				
Total Amount			<input type="text"/> \$				

Figure 489: Edit Origination Charges Dialog

6. Enter the **Origination Charges** details in the *Edit Origination Charges* dialog.
7. Click **Save & Close**.
8. Repeat Steps 3 – 4 for remaining **Origination Charge** additions.
9. Click **Origination Charges Add** to add additional origination charges. (See [Figure 488](#).)

10. Enter the new **Origination Charge** details in the *Add Origination Charges* dialog.



**Figure 490: Add Origination Charges Dialog**

11. Click **Save & Close**.

**Note:** Click *Save & New* to add another new *Origination Charge*.

12. Repeat Steps 1 – 10 for the following Standard Fees:

- Services Borrower Can't Shop For
- Services Borrower Can Shop For
- Taxes and Other Government Fees
- Prepays
- Initial Escrow Payment at Closing
- Other

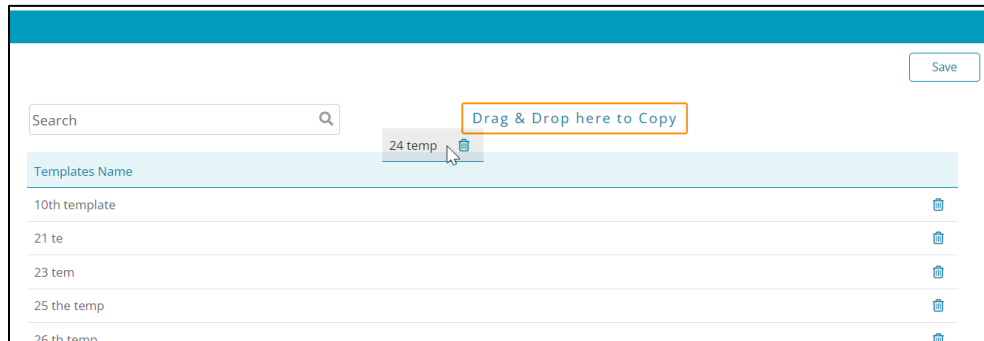
## Create New Fees Template

Create a new Fees Template by copying the *Standard Fee Template* or by using specific **Add** buttons.

### Create from Copy

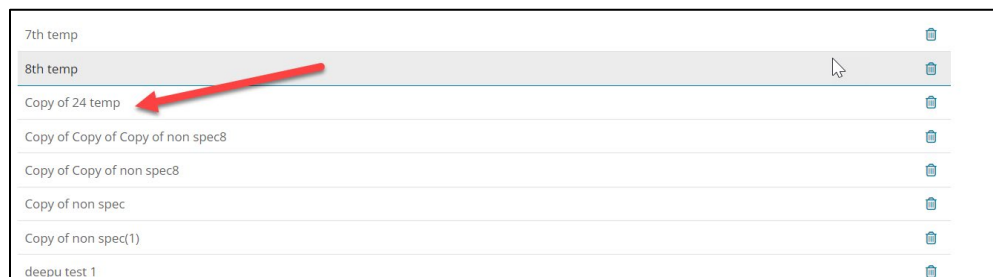
Create a new *Fees Template* with different names to enable different fees for different loans and loan types.

1. Click and hold the **Template Name** to copy until the **Add** button changes to **Drag & Drop** here to Copy.



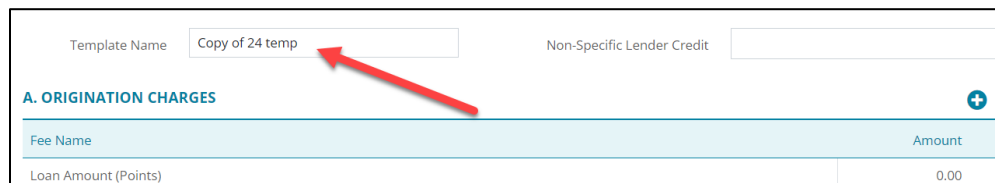
**Figure 491: Copy Fees Template**

2. Drag the selected template to the **Drag & Drop here to Copy** button to create a copy.



**Figure 492: Copied Template**

3. Rename the template appropriately.



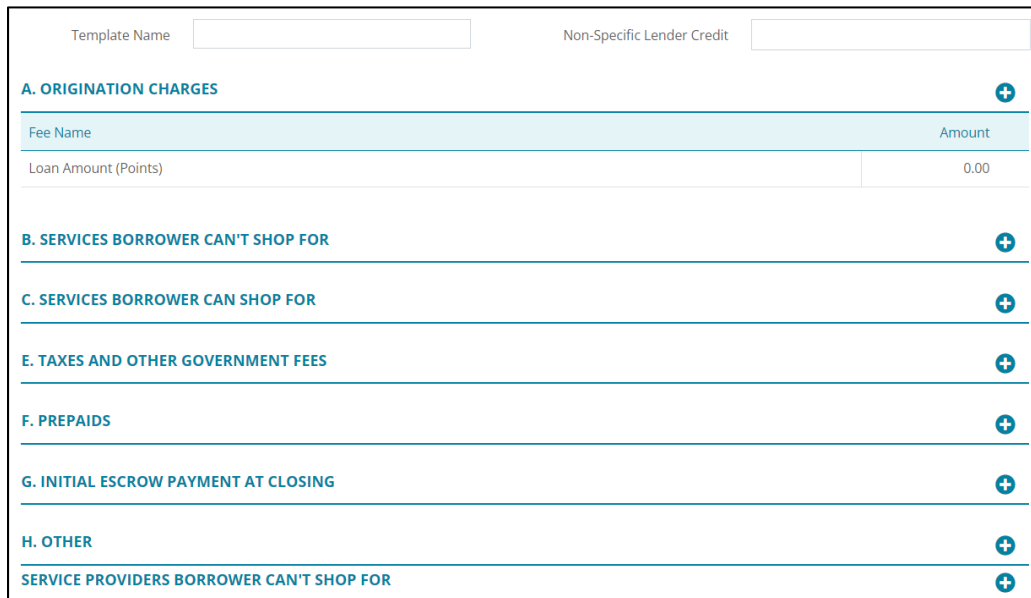
**Figure 493: Rename Fees Template**

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.

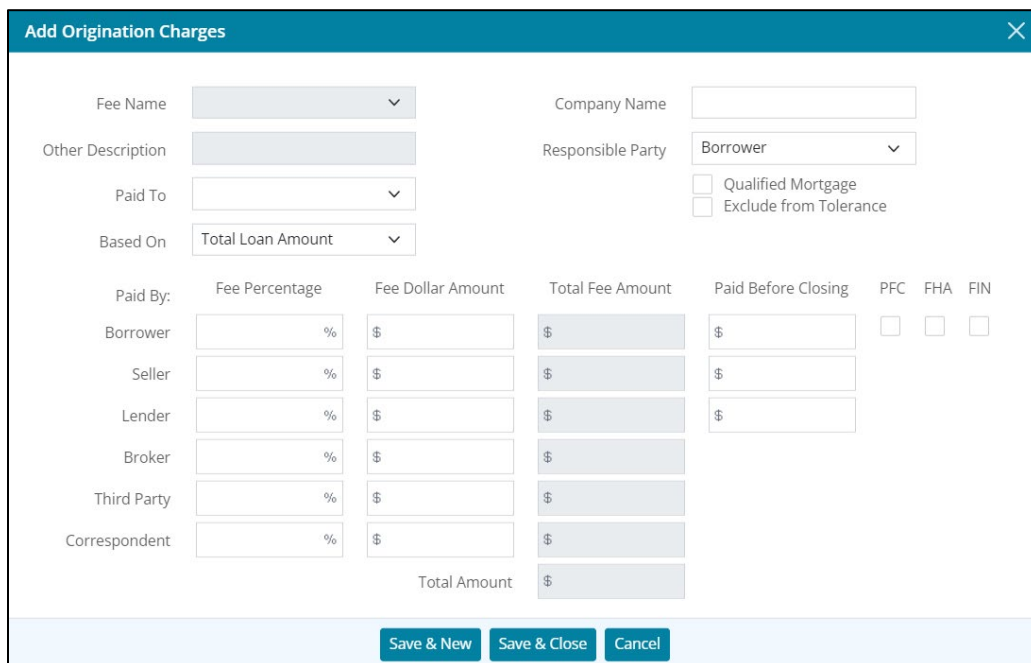
1. Click the **Add** button.



Template Name	<input type="text"/>	Non-Specific Lender Credit	<input type="text"/>
<b>A. ORIGINATION CHARGES</b> <span style="float:right">+</span>			
Fee Name		Amount	
Loan Amount (Points)		0.00	
<b>B. SERVICES BORROWER CAN'T SHOP FOR</b> <span style="float:right">+</span>			
<b>C. SERVICES BORROWER CAN SHOP FOR</b> <span style="float:right">+</span>			
<b>E. TAXES AND OTHER GOVERNMENT FEES</b> <span style="float:right">+</span>			
<b>F. PREPAIDS</b> <span style="float:right">+</span>			
<b>G. INITIAL ESCROW PAYMENT AT CLOSING</b> <span style="float:right">+</span>			
<b>H. OTHER</b> <span style="float:right">+</span>			
<b>SERVICE PROVIDERS BORROWER CAN'T SHOP FOR</b> <span style="float:right">+</span>			

Figure 494: 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	<input type="text"/>	Company Name	<input type="text"/>
Other Description	<input type="text"/>	Responsible Party	<input type="text" value="Borrower"/>
Paid To	<input type="text"/>	<input type="checkbox"/> Qualified Mortgage	<input type="checkbox"/> Exclude from Tolerance
Based On	<input type="text" value="Total Loan Amount"/>		

Paid By:	Fee Percentage	Fee Dollar Amount	Total Fee Amount	Paid Before Closing	PFC	FHA	FIN
Borrower	<input type="text"/> %	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Seller	<input type="text"/> %	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>			
Lender	<input type="text"/> %	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>			
Broker	<input type="text"/> %	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>			
Third Party	<input type="text"/> %	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>			
Correspondent	<input type="text"/> %	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>			
Total Amount			\$ <input type="text"/>				

Figure 495: Add Charges Dialog

- Click **Save & Close**.

**Note:** Click *Save & New* to add another new charge for the selected list.

- Repeat Steps 4 – 6 for each charge type to add to the new template.
- Click **Save** when complete.

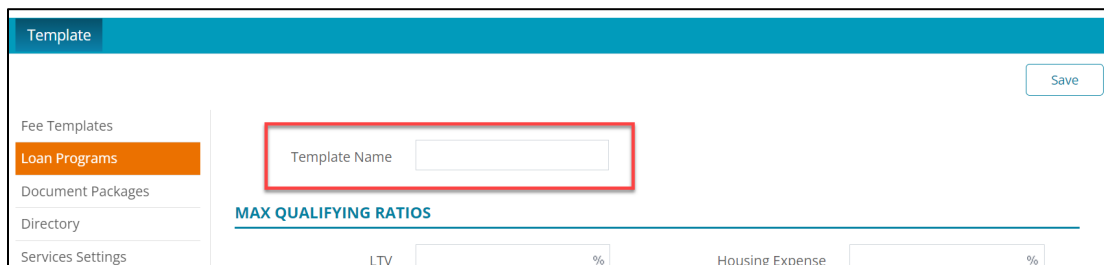
## Loan Program

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:

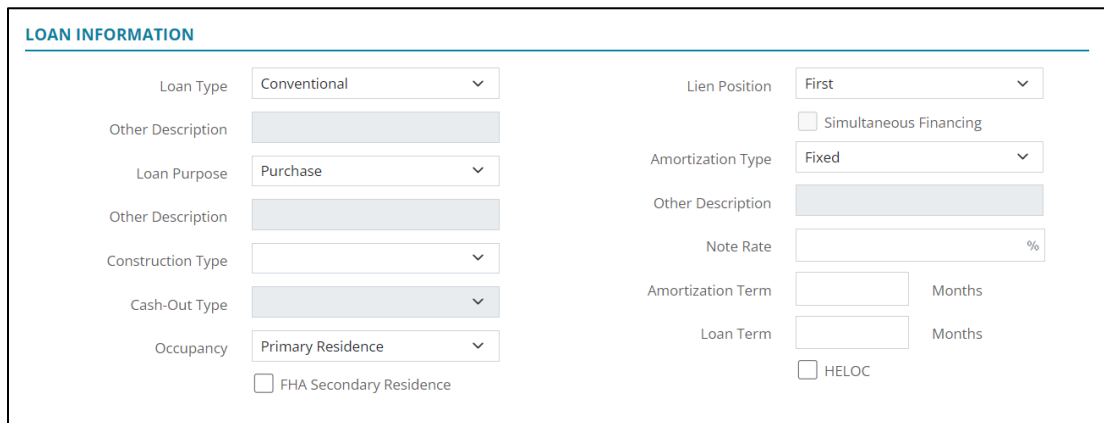
- Select the **Add +** icon to add a template.
- Enter the **Template Name**.



The screenshot shows the 'Template' section of the software interface. On the left is a sidebar with navigation options: Fee Templates, Loan Programs (highlighted in orange), Document Packages, Directory, and Services Settings. The main area has a 'Template Name' input field highlighted with a red box. Below it is a section titled 'MAX QUALIFYING RATIOS' with input fields for 'LTV' and 'Housing Expense', both followed by a '%' symbol. A 'Save' button is located in the top right corner.

**Figure 496: Template Name**

- Adjust the desired fields in the **Loan Information** section.



The screenshot shows the 'LOAN INFORMATION' section. It contains two columns of fields. The left column includes: Loan Type (Conventional), Other Description (text input), Loan Purpose (Purchase), Other Description (text input), Construction Type (dropdown), Cash-Out Type (dropdown), and Occupancy (Primary Residence) with an option for FHA Secondary Residence. The right column includes: Lien Position (First), Simultaneous Financing (checkbox), Amortization Type (Fixed), Other Description (text input), Note Rate (text input with % symbol), Amortization Term (text input with Months), Loan Term (text input with Months), and HELOC (checkbox).

**Figure 497: Loan Information Template**

- If needed, enter **Rate Adjustments**.

**RATE ADJUSTMENT**

	Adj Cap	Months		
1st Change	<input type="text"/> %	<input type="text"/>	Index Type	<input type="text"/>
Adj Period	<input type="text"/> %	<input type="text"/>	Other Description	<input type="text"/>
Life Cap	<input type="text"/> %		Rate Rounding Options	
Margin	<input type="text"/> %		Rate	<input type="text"/> %
Index	<input type="text"/> %		Rate Round To	<input type="text"/>
Alt. Index	<input type="text"/> %			
Floor	<input type="text"/> %			

Figure 498: Rate Adjustment

- If needed, enter **Payment Adjustments**.
- If needed, enter the **Buydown Mortgage**.

**PAYMENT ADJUSTMENT**

<p>Interest-Only <input type="text"/> months</p> <p><input type="checkbox"/> Calculate Qual Ratios at the Interest-Only Payment</p> <p>Initial Payment Rate <input type="text"/> % <input type="text"/> months</p> <p>Adj Cap <input type="text"/> %    Adj Period <input type="text"/> months</p> <p>Recast Pd/Stop <input type="text"/> / <input type="text"/> months</p> <p>Max Balance <input type="text"/> %</p> <p><input type="checkbox"/> Calculate Qual Ratios at the Max Adjusted Loan Balance</p>	<p>Extra Payment of \$ <input type="text"/> every <input type="text"/> payment</p> <p><input type="checkbox"/> Bi-Weekly Payment Schedule</p> <p><input type="checkbox"/> Simple Interest</p> <p><input type="checkbox"/> Down Payment Assistance Program</p> <p>Principal Forgiven <input type="text"/> % every <input type="text"/> months</p> <p>Graduated Payment Mortgage Years <input type="text"/> at Rate <input type="text"/> %</p> <p>Payment Rounding Options    Payment Rounding Payment <input type="text"/> %    <input type="text"/></p>
--	---

**BUYDOWN MORTGAGE** +

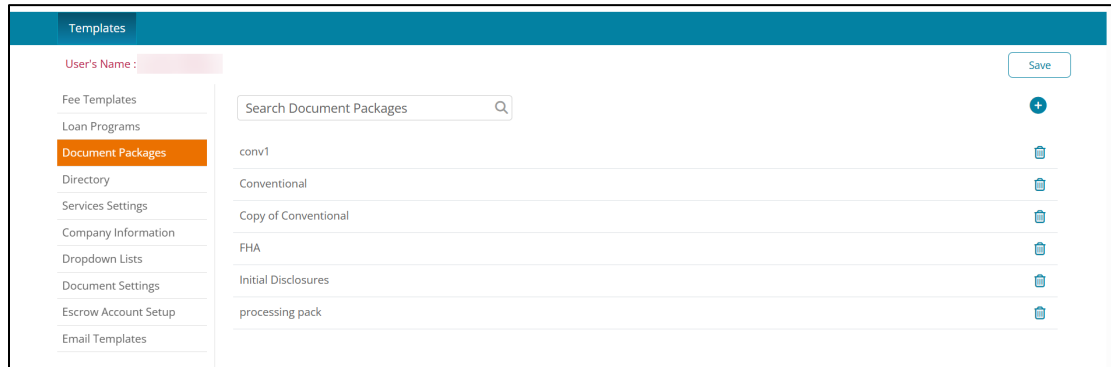
<p>Paid By <input type="text" value="Borrower"/></p> <p>Disclose LE/CD Product <input type="text" value="Step Rate"/></p>	<p>Temporary Buydown Fee \$ <input type="text"/></p> <p>Type <input type="text"/></p> <p><input type="checkbox"/> Temporary Subsidy</p>
---	---

Figure 499: Payment Adjustment

- Click on **Save**.

## Document Packages

Use this section to create templates for print documents. The *Document Package* will appear when generating documents for a borrower. See [Generate](#).



**Figure 500: Document Packages**

To create a *Document Package*:

1. Select the **TEMPLATE** tab.
2. Select **Document Packages**.
3. Click on the **Add** icon.
4. Create a name for the template using the **Template Name** field.
5. In the **Filtered by** dropdown, select the desired document type.
6. Choose the desired document(s).
7. Select the **Save** button.

# Directory

The *Directory* allows the user to add or import contact information to Zenly.

To add a contact:

1. Select the **Add** button.

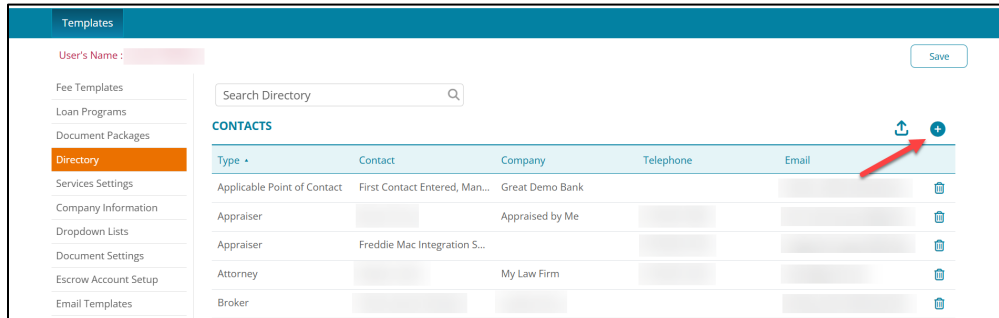


Figure 501: Directory

2. Select a **Contact Type**.

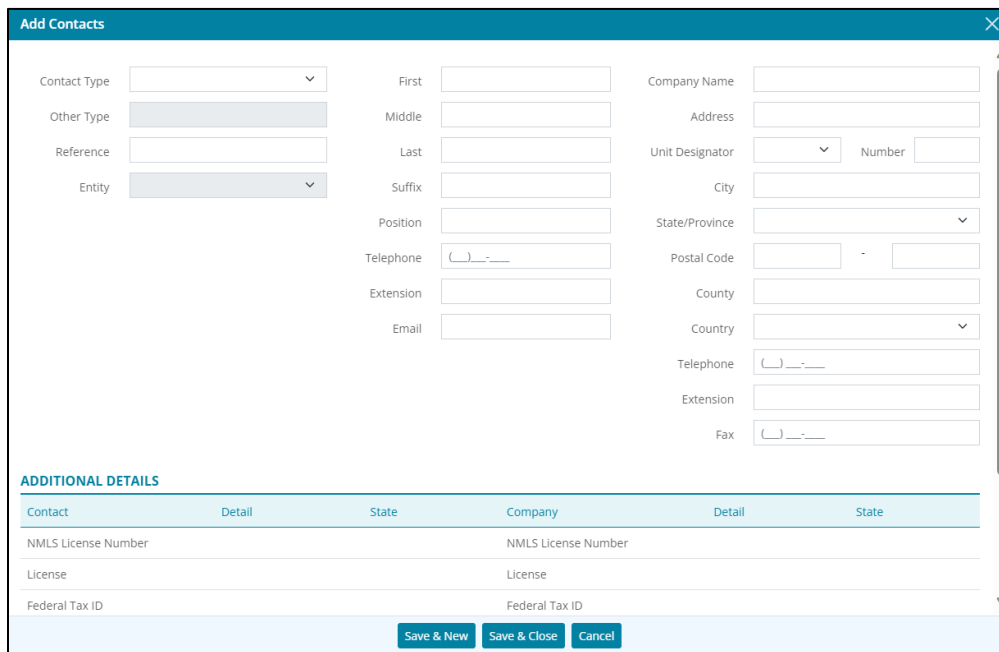


Figure 502: Contact Type (Directory)

3. Enter the desired contact information.
4. Select **Save & Close**.

## Importing Contacts

Import contacts using the import icon. A Sample CSV file is provided to assist with the importation of a directory.

**Note:** Use the headers from the Sample CSV file to format the desired directory CSV file before importing.

To import contacts:

1. Select the **Import** icon.

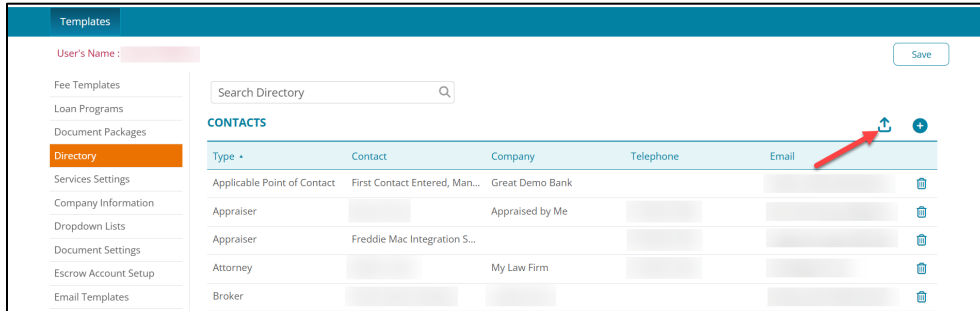


Figure 503: Use Directory Icon

2. Select **Choose File**.

**Note:** Click on the Sample .csv file link to open the CSV sample file.

3. Select the desired CSV file.

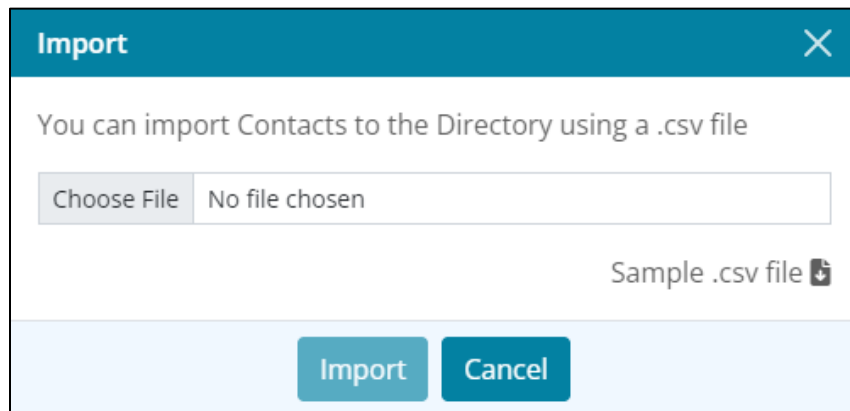


Figure 504: Import Directory

4. Ensure the format is correct.
5. Select **Open**.
6. Select **Import**.

# Global Services Settings

Use the *Services Settings* screen to set global service credentials for users.

1. Select the **TEMPLATES** tab.

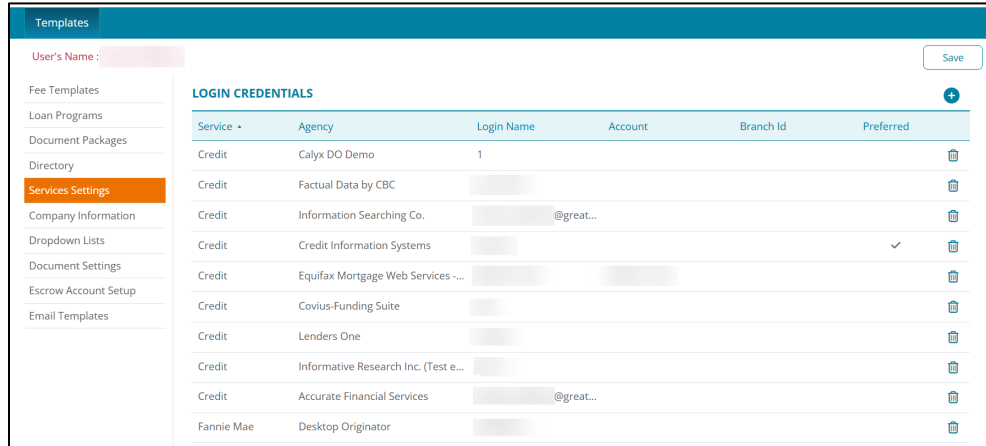


Figure 505: Stored Credit Card

2. Select **Services Settings**.
3. Click **Add**.
4. Select the appropriate **Service**.

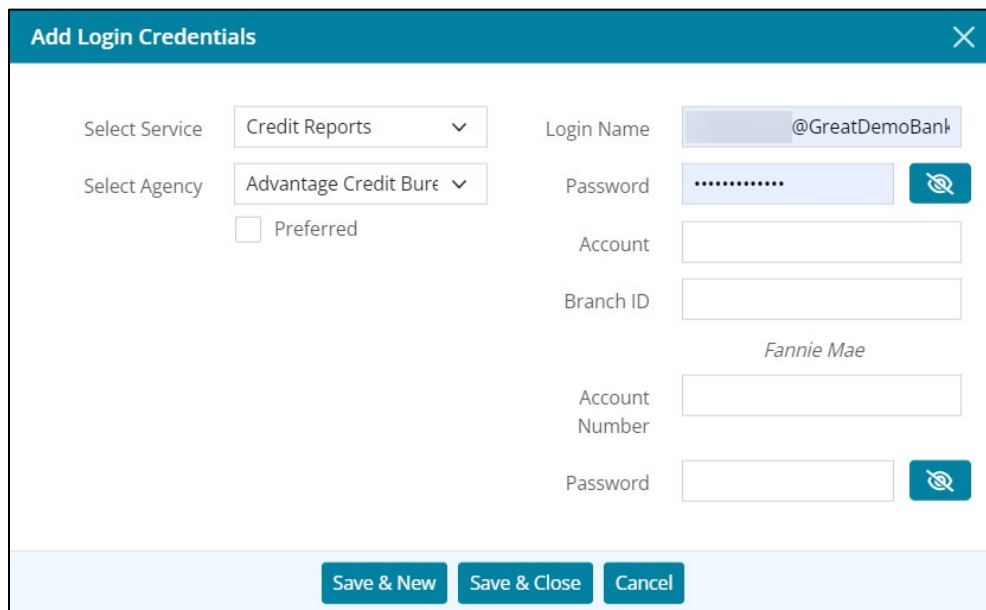


Figure 506: Add Login Credentials Dialog

5. Select the appropriate **Agency**.
6. Select the **Preferred** checkbox to save settings as preferred.

7. Enter **Login Name**.

**Note:** The *Login Name* for the *Loan Product Advisor Agency* is given by Freddie Mac.

8. Enter the login **Password**.
9. Enter the **Account number**.
10. Enter the company **Branch ID** if appropriate.
11. Enter the **Fannie Mae Account Number**.
12. Enter the **Fannie Mae Password**.

**Note:** The *Fannie Mae* fields only appear for credit vendors that require different authentication credentials for Fannie Mae vendors.

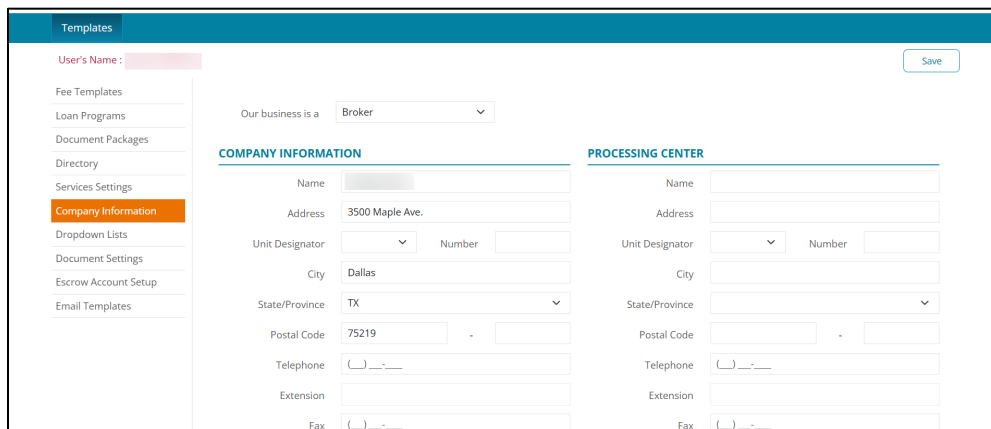
13. If needed, enter **TPO/NOTP** (*Freddie Mac*).
14. If needed, enter **Seller Servicer** number (*Freddie Mac*).
15. Click **Save & Close**.

**Note:** Click *Save & New* to add another service setting.

## Company Information

Set company information defaults that will appear on all printed documents.

1. Select **Company Information**.



**Figure 507: Company Information**

2. Select the business type from the **Our business is a** dropdown.
3. Enter **Company Information**.
4. Enter **Processing Center** information if required.
5. Click the **Company Information State License Add** button.
6. Complete the *Add State* dialog fields.

7. Click the **Processing Center State License Add** button.
8. Complete the *Add State* dialog fields.

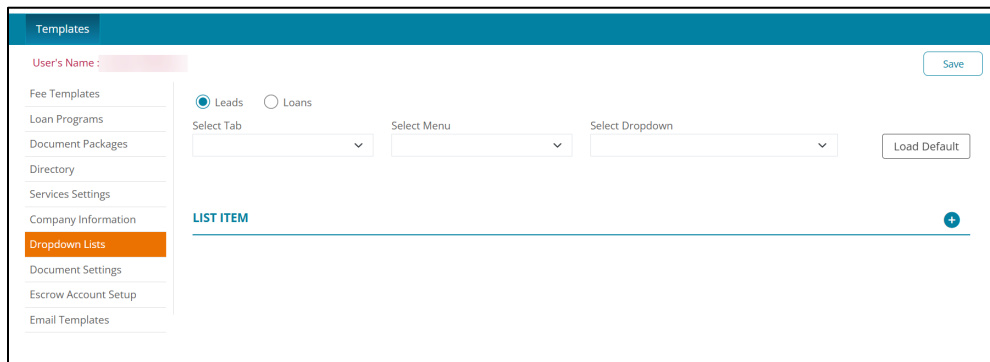
## Dropdown Lists

Use the **Dropdown List** options to customize dropdown lists on some Zenly screens. Choose either *Leads* or the *Loans* option to add list items to the selected location.

## Select List Items

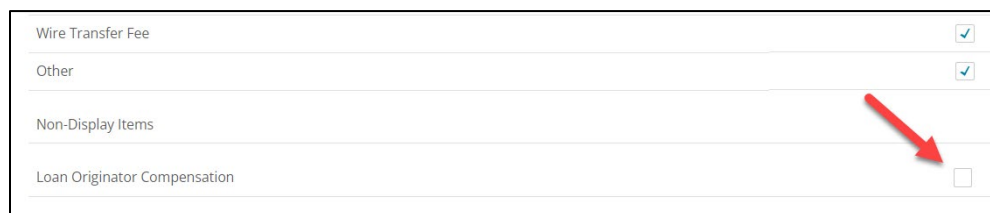
Use the following steps to select a listed item not included in a dropdown.

1. Select **Dropdown Lists**.



**Figure 508: Status Dropdown Lists**

2. Select either the **Leads** or the **Loans** option.
3. Select the **Tab** option.
4. Select the **Menu** option.
5. Select the **Dropdown** option.
6. Select the required option.



**Figure 509: 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.

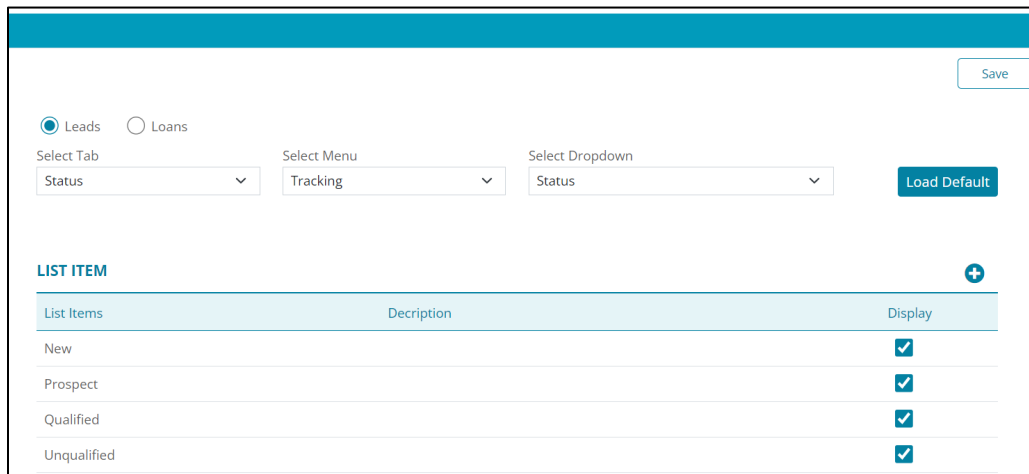
## Add List Items

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.



List Items	Decription	Display
New		<input checked="" type="checkbox"/>
Prospect		<input checked="" type="checkbox"/>
Qualified		<input checked="" type="checkbox"/>
Unqualified		<input checked="" type="checkbox"/>

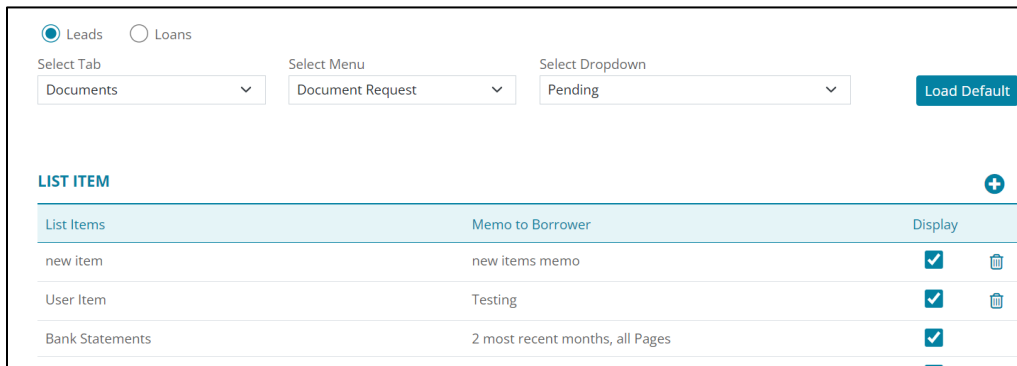
**Figure 510: Leads Status Dropdown**

6. Click on the **Add +** icon to create a *Status* for a lead.

### Leads Documents Dropdown

Use the following steps to add list items to the *Documents Request* screen *Pending* options.

1. Select **Documents** from the *Select Tab* dropdown menu.



**Figure 511: Leads Documents Dropdown**

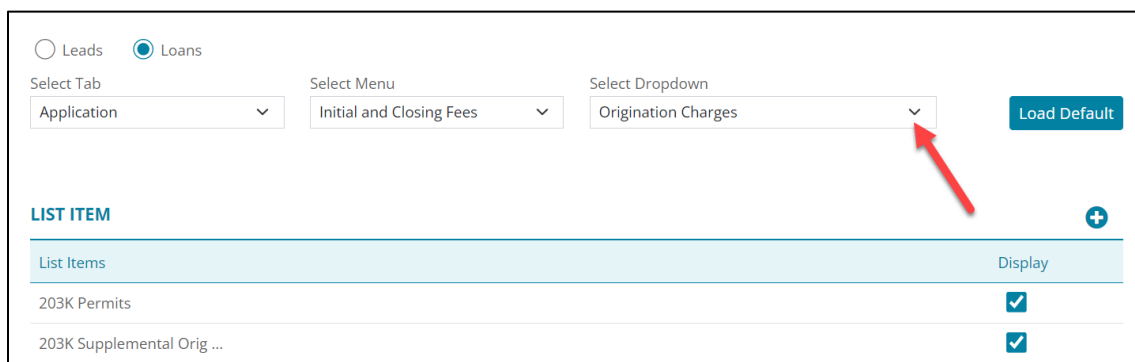
2. Select **Document Request** from *Select Menu*.
3. Select **Pending** from *Select Dropdown*.
4. Click **Add** to add a new dropdown menu item.
5. Repeat steps for additional **Select Dropdown** options as required.

## Application Dropdown

New *Fees* must be added to the *Application* dropdown before the *Fees* are available on the *Application* screens.

Use the following steps to add list items to the *Application* screen *Initial* and *Closing fees* options.

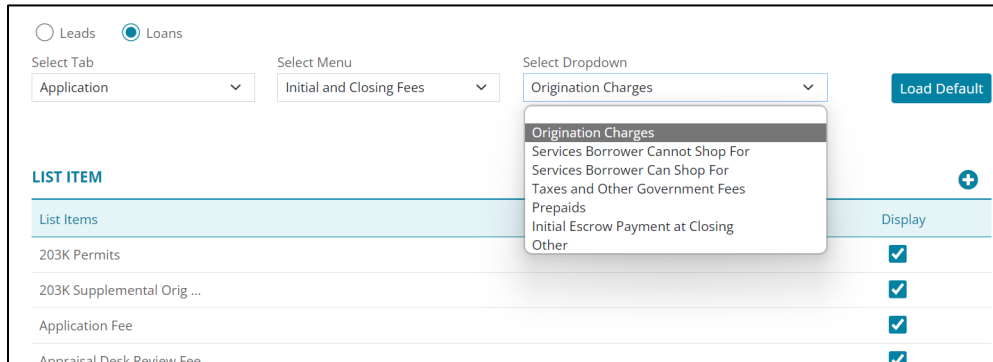
1. Select **Application** from *Select Tab* menu.



**Figure 512: Initial & Closing Fees Dropdown**

2. Select **Initial and Closing Fees** from *Select Menu*.

3. Select the appropriate **Select Dropdown** option.



**Figure 513: Application Select Dropdown List**

4. Click **Add** to and a new dropdown menu item.

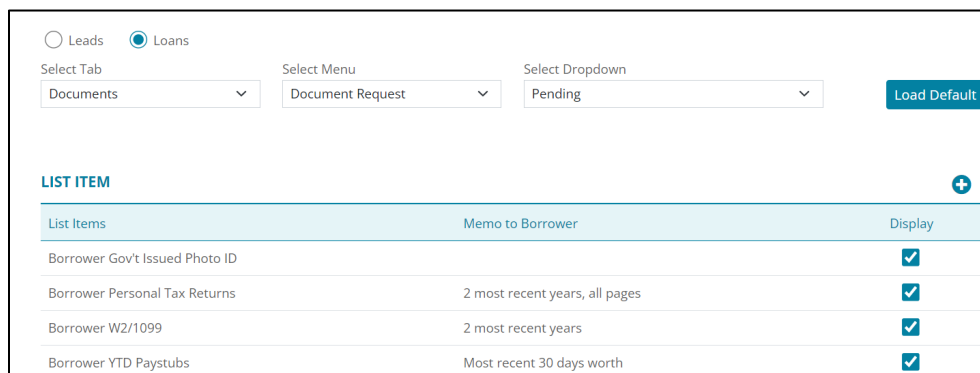
**Note:** See steps 1-5 in [Leads Documents Dropdown](#).

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*.



**Figure 514: Select Document Pending Option**

2. Select **Document Request** from *Select Menu*.
3. Select **Pending** from *Select Dropdown*.
4. Click **Add** to and a new dropdown menu item.

**Note:** See steps 5-8 in the [Leads Documents Dropdown](#).

5. Repeat these steps for additional dropdown options.

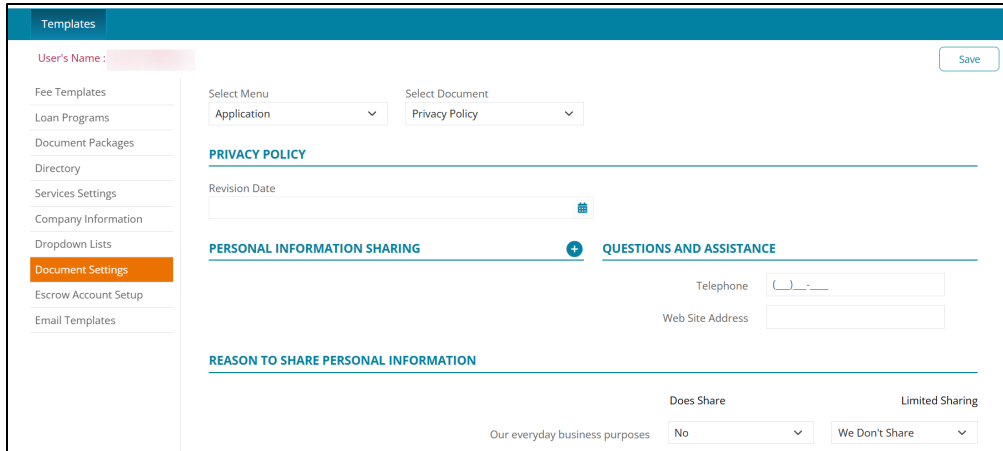
## Document Settings

Use the following sections to set *Application* and *Processing* document settings.

### Application Privacy Settings

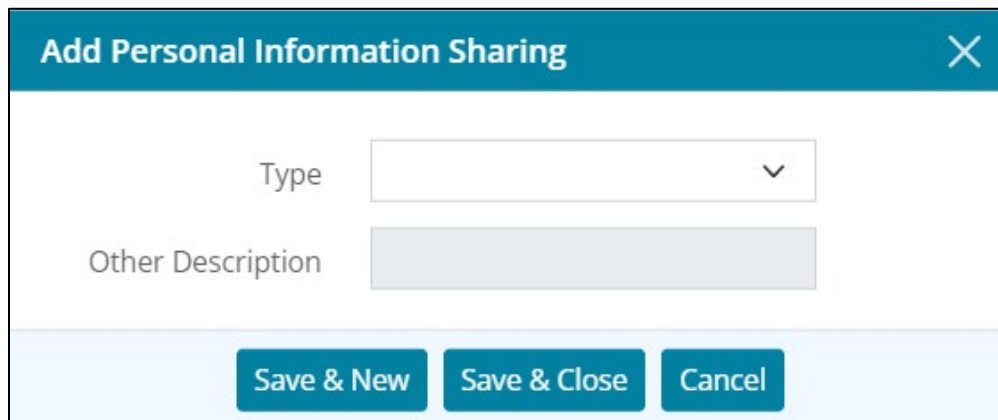
Select the information to appear on the *Privacy Statement Form*.

1. Select **Application** from *Select Menu*.



**Figure 515: Loan Application Privacy Settings**

2. Select **Privacy Policy** from *Select Document*.
3. Select the **Calendar** to set *Privacy Policy Revision Date*.
4. Click the **Personal Information Sharing Add** button to select document types impacted by personal sharing.

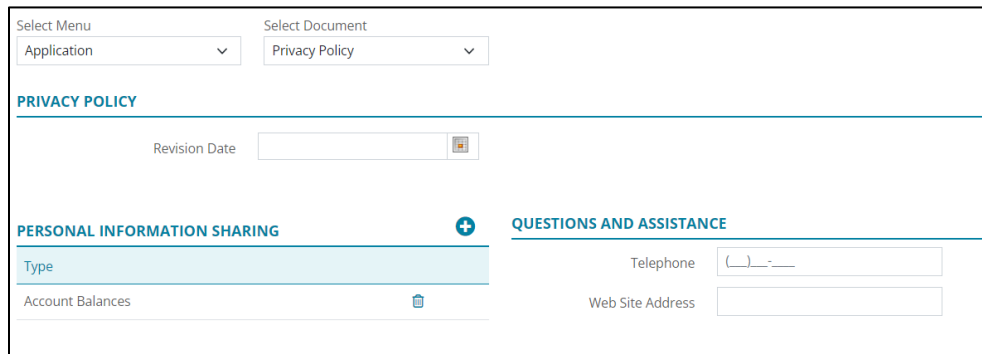


**Figure 516: Add Personal Information Sharing**

5. Select the appropriate **Type**.

**Note:** Enter *Other Description* when selecting *Other* from the *Type* dropdown.

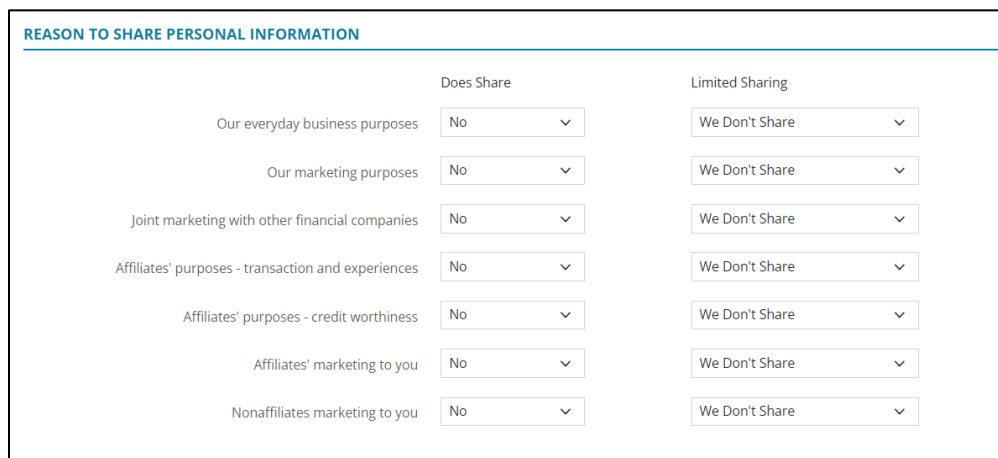
6. Select **Save & Close** to add the document type to the **Personal Information List**.



**Figure 517: Document Type List**

**Note:** Select *Save & New* to add another document type.

7. Enter **Questions** and **Assistance Telephone** and **Web Site Address** to which the borrower/co-borrower can refer when questions arise.
8. Select **Yes** for the **Reason to Share Personal Information** statements to appear on the form.



	Does Share	Limited Sharing
Our everyday business purposes	No	We Don't Share
Our marketing purposes	No	We Don't Share
Joint marketing with other financial companies	No	We Don't Share
Affiliates' purposes - transaction and experiences	No	We Don't Share
Affiliates' purposes - credit worthiness	No	We Don't Share
Affiliates' marketing to you	No	We Don't Share
Nonaffiliates marketing to you	No	We Don't Share

**Figure 518: Reasons to Share Personal Info.**

9. Select the appropriate corresponding **Limited Sharing** option.

10. Select the appropriate **Opt-out Methods** details.

**Figure 519: Opt-out Methods**

11. Click **Select** to add **Opt-out Choices**.

12. Select the checkboxes to include the information on the form.

**Figure 520: Opt-out Choices Dialog**

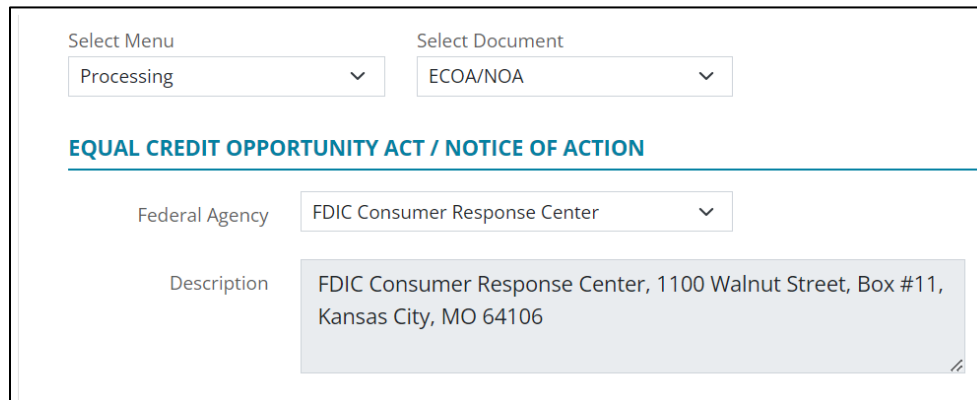
13. Complete the remaining form fields.

14. Click **Save** to save the selections.

## ECOA Processing Settings

Select the statement to include in the *Equal Credit Opportunity Act (ECOA) Form*.

1. Select **Processing** from the *Select Menu* dropdown.



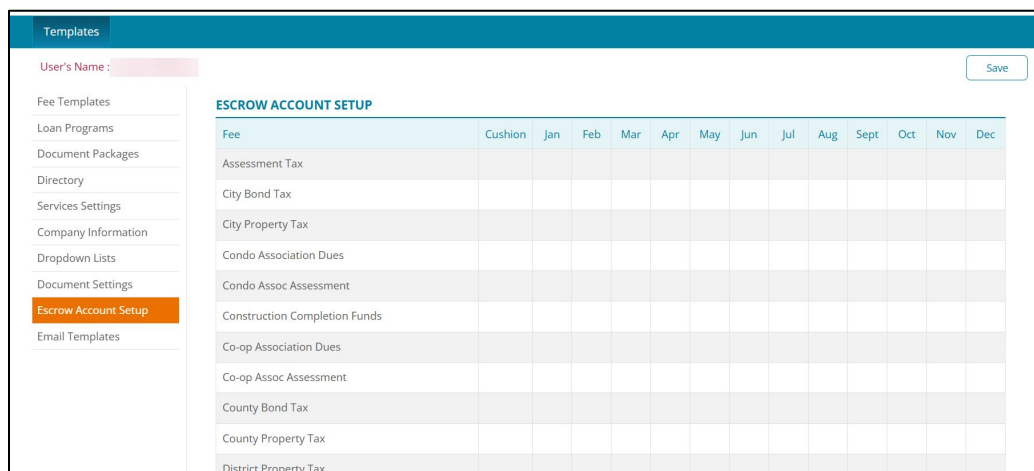
**Figure 521: ECOA Form Statement**

2. Select **ECOA** from the **Select Document** dropdown.
3. Select the appropriate **Federal Agency** from the dropdown.
4. Review the **Description** to ensure the correct one is selected.

## Escrow Account Setup

Use this section to set up Escrow account fees.

**Note:** The user can customize what fees/items are shown on *Escrow Account Setup* screen by using the [Dropdown Lists](#) screen.



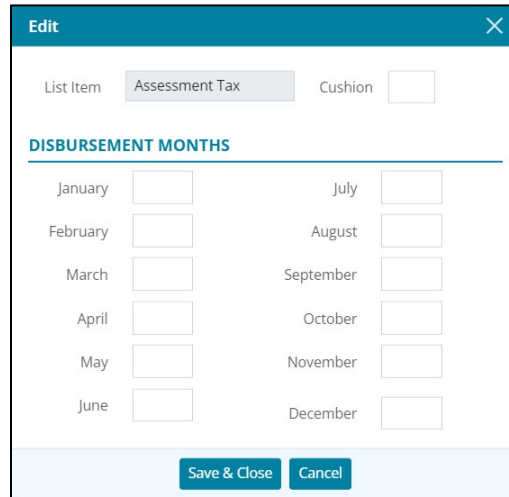
**Figure 522: Escrow Account Setup**

To edit a fee:

1. Locate the desired fee.
2. Click on the fee.



3. If needed, enter a **Cushion**.



The screenshot shows an 'Edit' window for 'Assessment Tax'. At the top, there is a 'List Item' dropdown set to 'Assessment Tax' and a 'Cushion' input field. Below this is a section titled 'DISBURSEMENT MONTHS' containing a table of 12 months, each with an input box. At the bottom of the window are 'Save & Close' and 'Cancel' buttons.

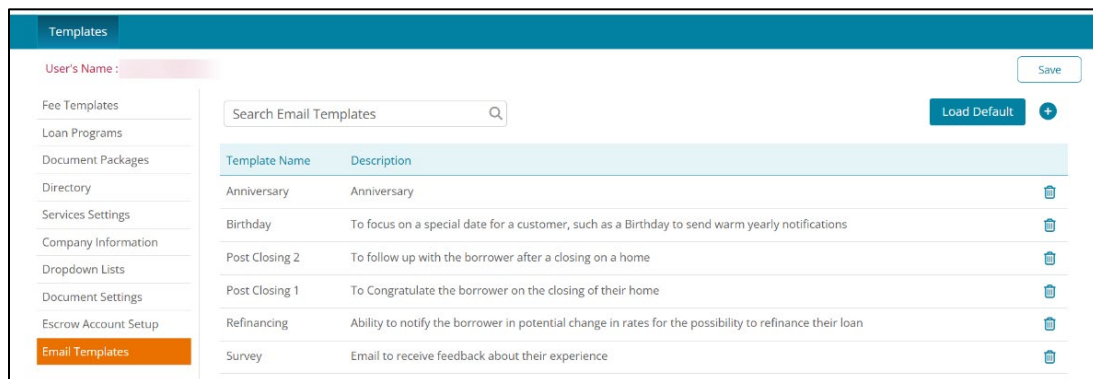
**Figure 523: Editing Escrow Fees**

4. Enter the desired value for each month.
5. Enter **Save & Close**.







## Email Templates

This screen allows the user to create and store custom email templates. Created templates are available to use when starting a new email.

Zenly provides some default email templates. Use the *Load Default* button to populate the table with pre-typed email samples.



The screenshot shows the 'Email Templates' screen. It includes a 'User's Name' field, a search bar for 'Search Email Templates', and a 'Load Default' button. Below is a table of default templates:

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 524: Email Templates**

## Chapter 9: ZIP

The **Interview Portal** provides options for setting up Zip users. To access the Zip user settings, select on the Users name in the User Profile.

### Interview Portal

Use the *Interview Portal* to customize and manage Zip information. The options enable design and message configuration for the company *Zip* website used to introduce the borrower to organizations and loan officers. Borrowers may apply for loans and select specific loan officers via the company *Zip* website.

**Note:** Not all the features described are available to all Zenly users.

To access the *Interview Portal*:

1. Open the **User Profile**.
2. Select **Interview Configuration**.

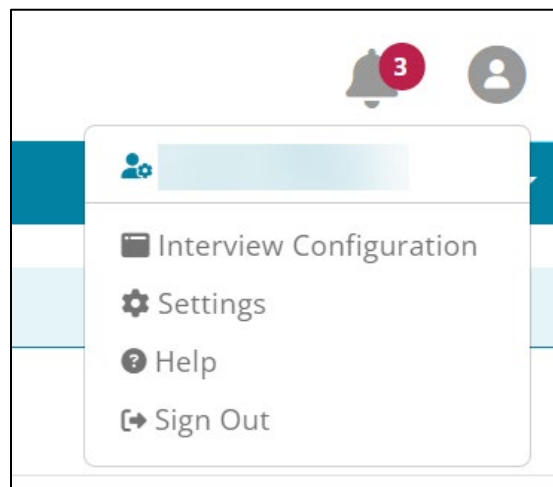


Figure 525: User Profile (Zip)

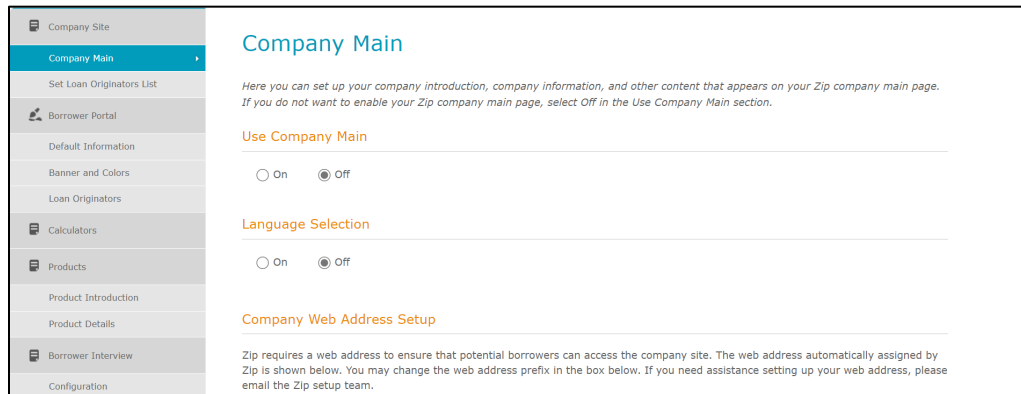
## Company Site

The **Company Site** options enable selecting what appears on the company *Zip Main* page. Include which Loan Originators appear on the Zip site.

## Company Main

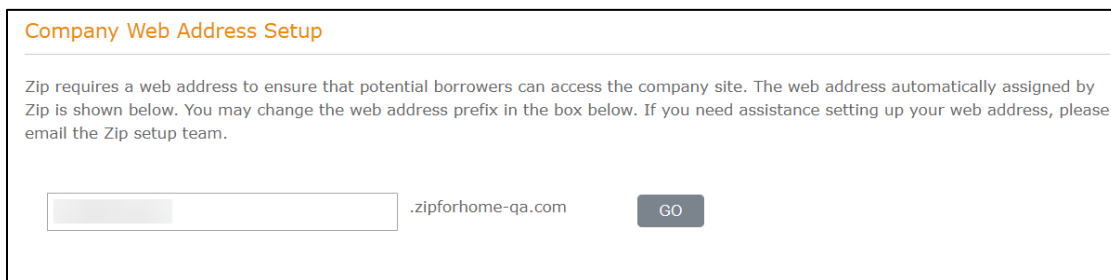
Configure the design and layout of the landing page for the company Zip landing site.

1. Select **Company Main** from the sidebar.



**Figure 526: Company Main Page Setup**

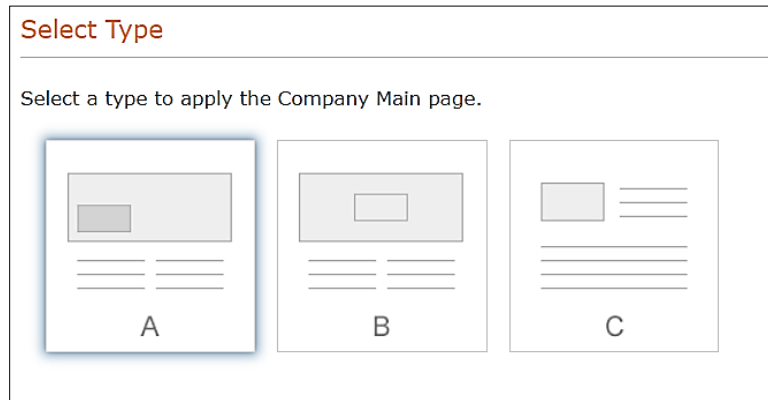
2. Select the **Use Company Main On** radio button to enable the company *Zip Main* page.
3. Select the **Language Selection On** radio button to enable language selection on the company *Zip Main* page.
4. Enter the company website **URL** in the field to enable access to the company site.



**Figure 527: Company URL**

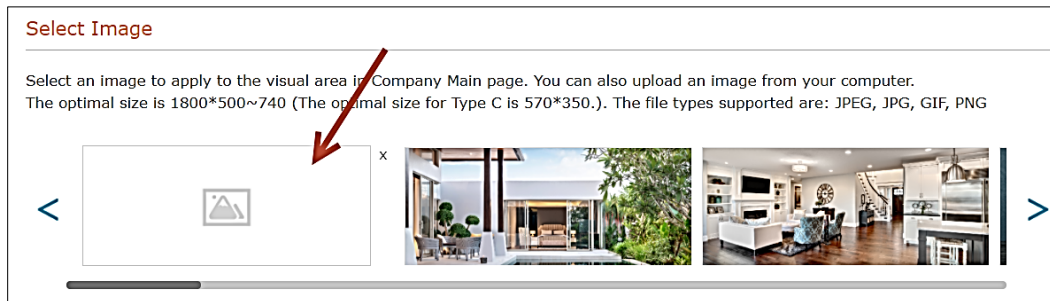
5. Select **GO** to test the **URL**.

6. Select the *Zip Main* page layout design.



**Figure 528: Zip Main Page Layout**

7. Click the **Blank** image to browse the stored **Company** image to use on the *Zip Main* page.

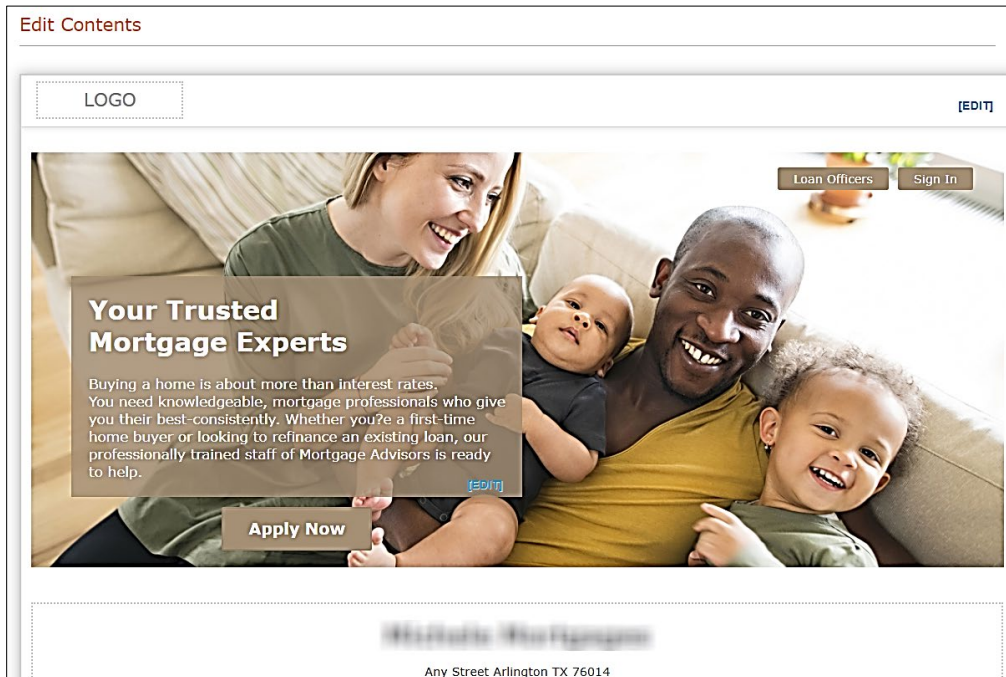


**Figure 529: Zip Main Page Image**

**Note:** Select a provided image when electing not to use a stored image. Use the **Arrows** to browse all available images provided.

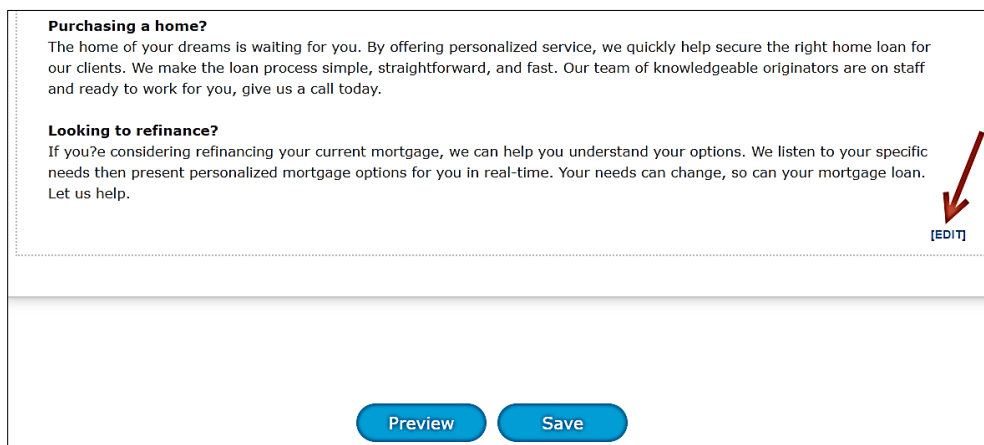
8. Browse and upload the image.

- Make changes to the **Edit Contents** section as appropriate.



**Figure 530: Edit Zip Main Page Contents**

- Click the **EDIT** links to change the text.



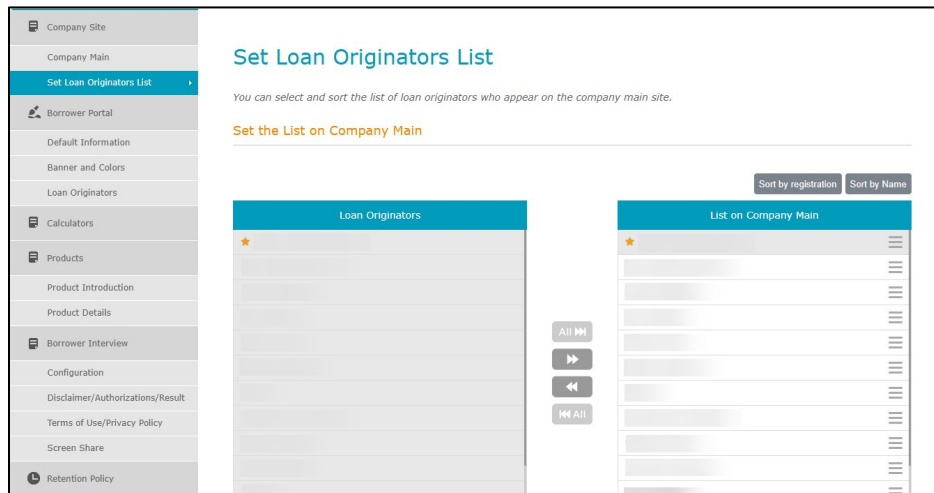
**Figure 531: Edit Links**

- Click **Preview** to view the updates.
- Click **Save**.

## Set Loan Originators List

Select the Loan Originators to list on the company *Zip Main* page.

1. Select **Set Loan Originators List** from the sidebar.



**Figure 532: Set Originators List**

2. Select the appropriate *Originators* from **Loan Originators** list.
3. Click the **>>** to move the selected Originators to the **List on Company Main** list.

**Note:** Select Originators from the *List on Company Main* list and use the **<<** to move to the Loan Originators list.

4. Click **Sort by Registration** to sort *Originators* by registration number.
5. Click **Sort by Name** to sort Originators by name.
6. Click **Save** to save changes.

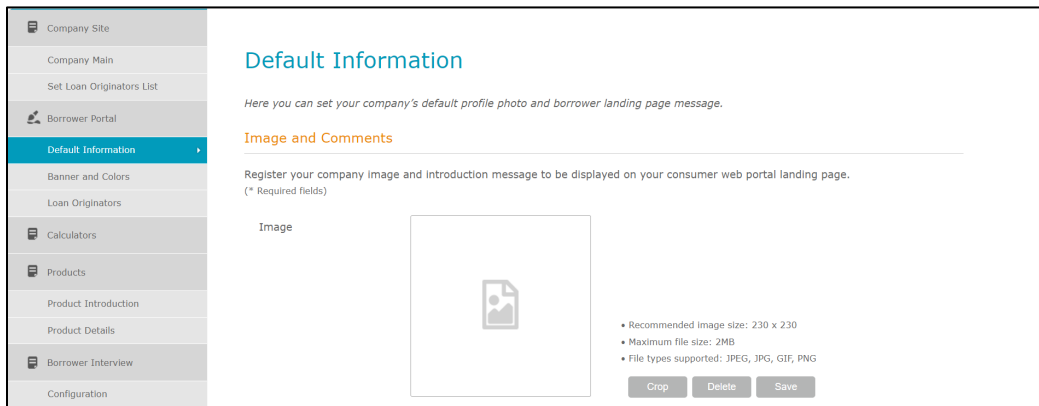
## Borrower Portal

Use the **Borrower Portal** options to set up *Borrower Portal* page.

## Default Information

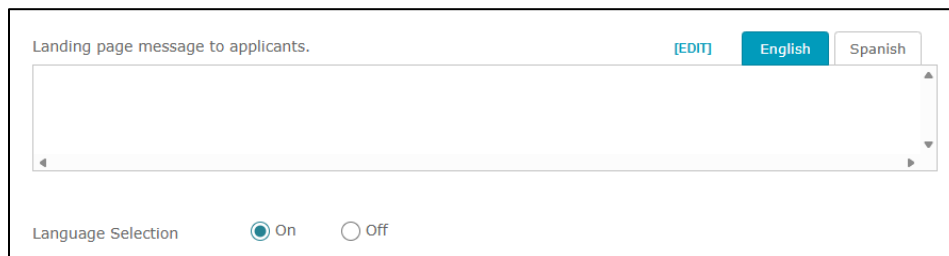
Use the following options to set the *Borrower Portal* images and comments the borrower will see.

1. Click **Default Information** from the sidebar.



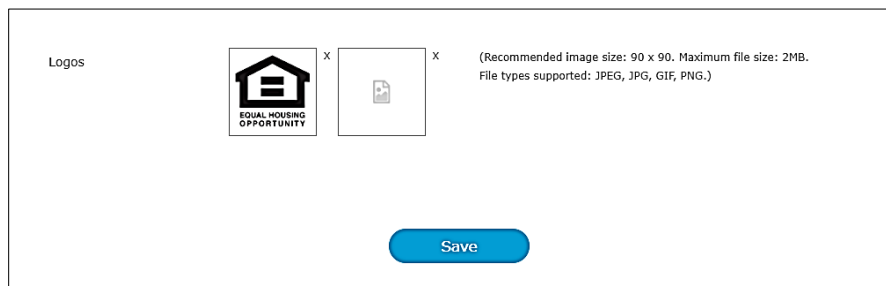
**Figure 533: Borrower Portal Image**

2. Click the **Image** field to browse to and upload a stored image.
3. Below the company image registry, enter the company's information.
4. If needed, select the **Show the company address at the bottom of the landing page** checkbox.



**Figure 534: Borrower Portal Welcome Message**

5. Click the **[Edit]** button to open the *Edit Content* dialog and add a landing page message.
6. Select the **Language Select On** radio button when using the *Spanish* message option, if not selected.
7. Select the provided **Logo** to display on the *Borrower Portal*.



**Figure 535: Borrower Portal Logo**

**Note:** Select the *Blank Logo* to browse to and upload a stored logo image.

8. Click **Save** to save the *Default Information*.

## Banner and Colors

Set the banner and colors options to display on the **Borrower Portal**.

### Banner Types

Two banner type configurations are available for the user.

1. Select **Banner and Colors**.
2. Select the **A Type** or the **B Type** configuration.

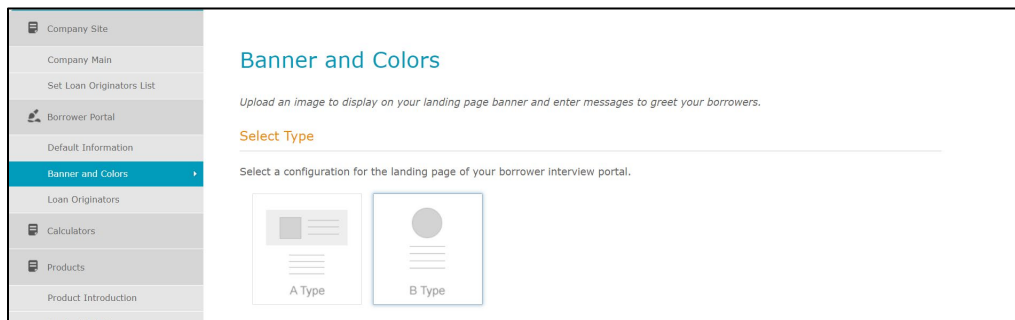


Figure 536: Banner Options

### Edit Banner and Colors

This section of *Banners and Colors* allows the user to customize the banner.

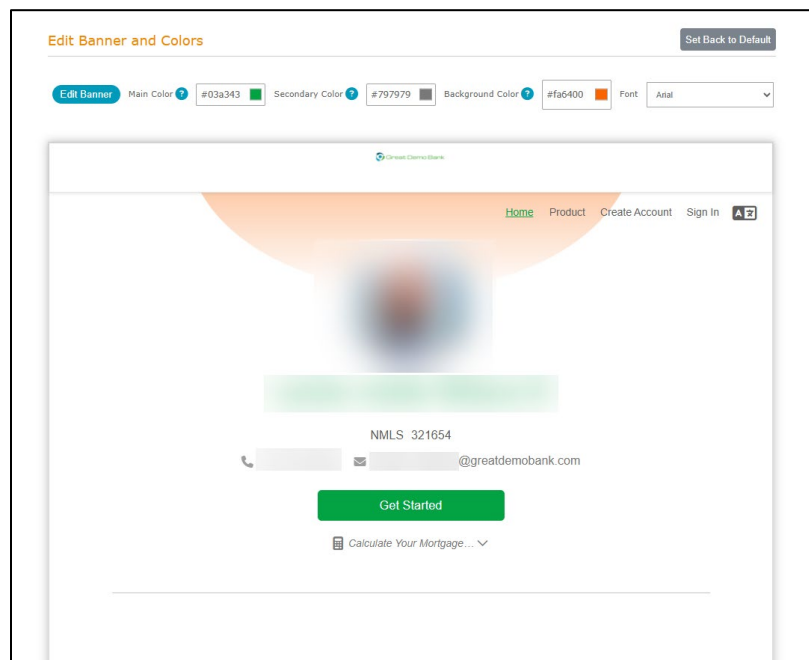


Figure 537: Edit Banner and Colors

To edit the banner:

1. Select the **Edit Banner** button to open the *Edit Banner* dialog. See [Figure 538](#).
2. Select the appropriate options. See [Figure 538](#).

### Banner Options

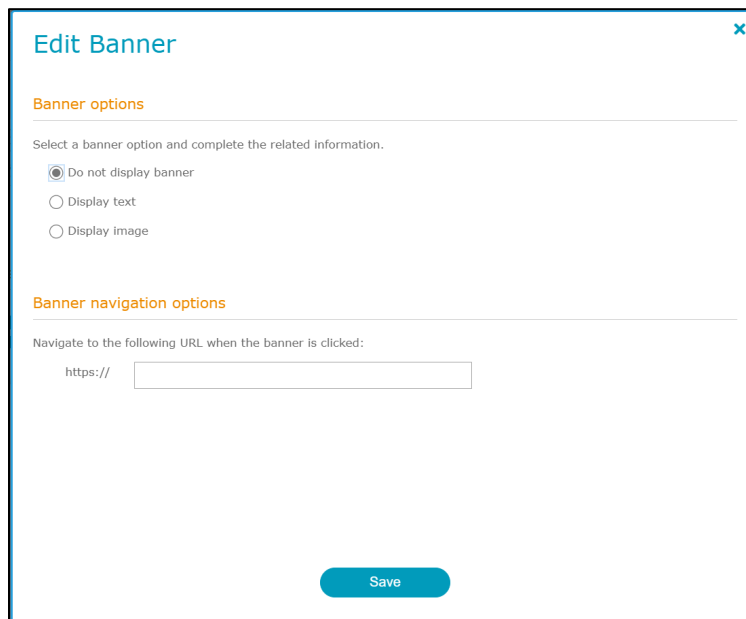
The *Edit Banner* dialog displays additional banner options that include:

- Displaying no banner.
- Displaying a text banner.
- Displaying an image banner.

Use the radio buttons to choose the desired option.

### Do Not Display Banner

If banners will not display, use the *Banner Navigation Options* to enter the URL.

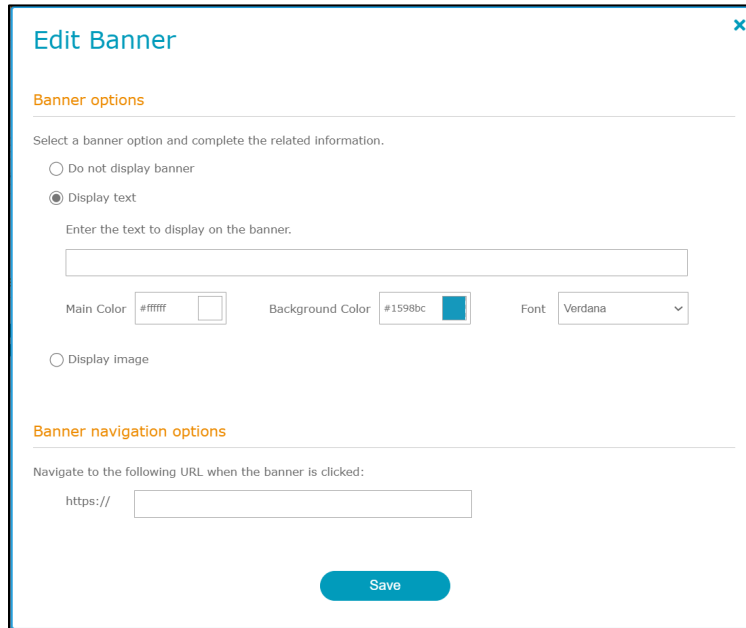


**Figure 538: Edit Banner**

### Display Text

Complete the following text options.

1. Enter the text to display on the banner.



The screenshot shows a dialog box titled "Edit Banner" with a close button (X) in the top right corner. It is divided into two main sections:

- Banner options:**
  - Instruction: "Select a banner option and complete the related information."
  - Radio buttons:
    - Do not display banner
    - Display text
  - Text input field: "Enter the text to display on the banner." (Currently empty)
  - Color and Font settings:
    - Main Color: #ffff (with a color swatch)
    - Background Color: #1598bc (with a color swatch)
    - Font: Verdana (with a dropdown arrow)
  - Radio button:  Display image
- Banner navigation options:**
  - Instruction: "Navigate to the following URL when the banner is clicked:"
  - Text input field: "https://" followed by an empty input box.

A blue "Save" button is located at the bottom center of the dialog box.

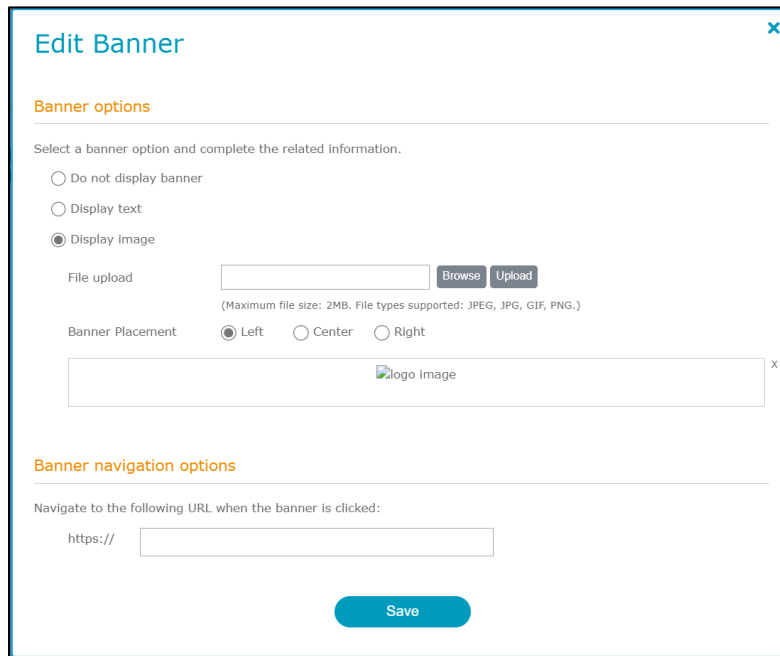
Figure 539: Text Banner Options

2. Select the **Text Color**.
3. Select the banner **Background Color**.
4. Select the text **Font**.
5. Proceed to **Color Settings** and **Font** to select the *Borrower Portal* color options.

## Display Image

Complete the following image options.

1. Click **Browse** to browse to and upload the stored **Banner Image**.



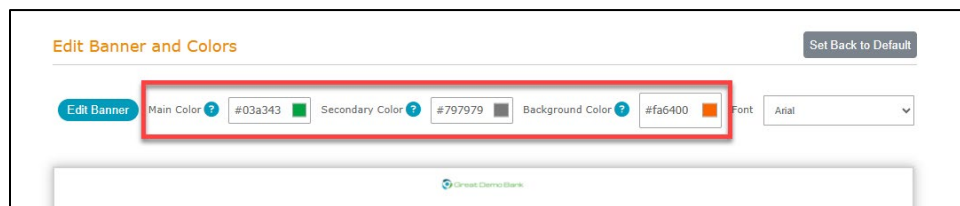
**Figure 540: Image Banner Options**

2. Select the appropriate **Banner Placement** radio button.
3. Enter the **URL** the banner opens when clicked on the *Borrower Portal*.
4. Proceed to **Color Settings and Font** to select the *Borrower Portal* color options.

### Color Settings and Font

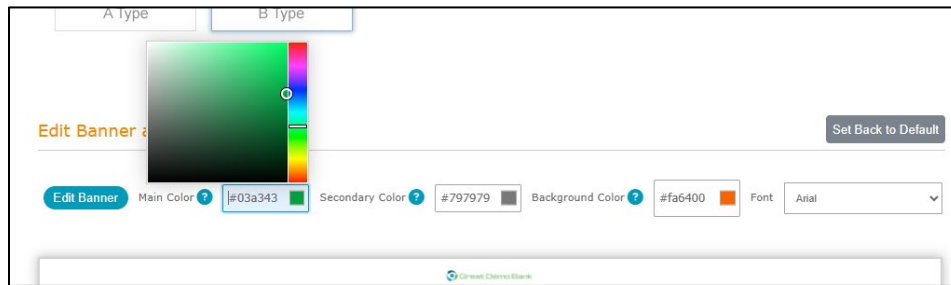
Two *Borrower Portal* colors are allowed. The selected *Font* overrides the **Display Text** selected above.

1. Click the **Hex Color Code** for page titles and buttons on the active page.



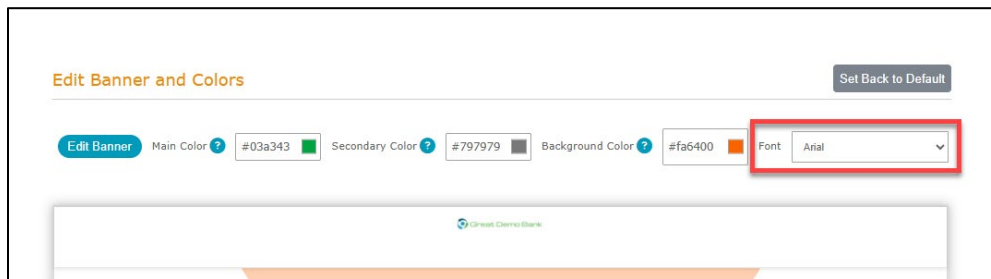
**Figure 541: Text Colors**

2. Select the appropriate color from the **Color Palette**.



**Figure 542: Color Palette**

3. Click the **Hex Color Code** for completed pages, background text, tooltip buttons, etc.
4. Select the appropriate color from the **Color Palette**.
5. Select the appropriate **Font** from the dropdown.



**Figure 543: Borrower Portal Font**

**Note:** Font selection supersedes font selected in *Display Text* section.

6. Click **Preview** to view selections.
7. Click **Save** to save **Borrower Portal** selections.

## Loan Originators

The Loan Originators search for and change the image, borrower landing page message and web address of a loan originator.

## Add Loan Originators

1. Select **Loan Originators**.

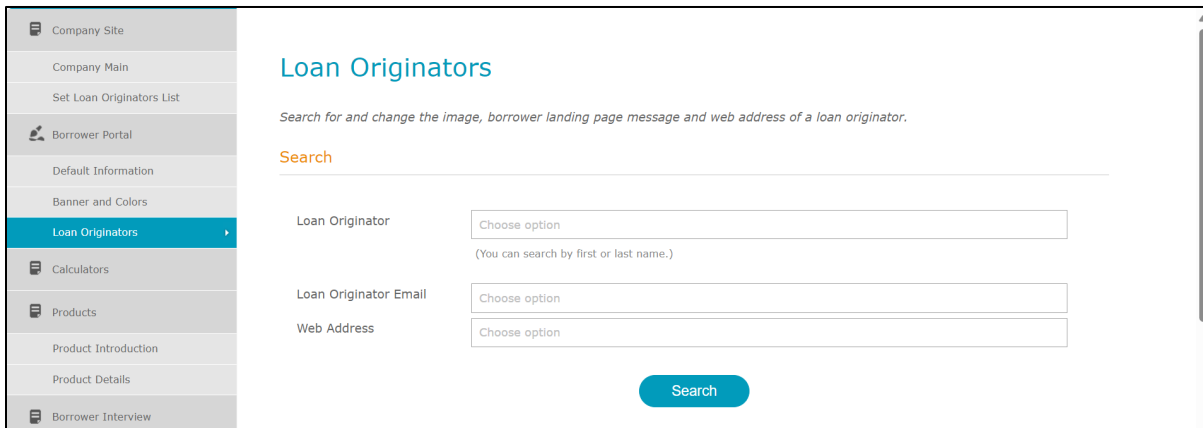


Figure 544: Loan Originators

2. Choose the **Loan Originator** option.
3. Choose the **Loan Originator Email**.
4. Choose the **Loan Originator Web Address**.
5. Click **Search**.
6. Verify the search **Results**.

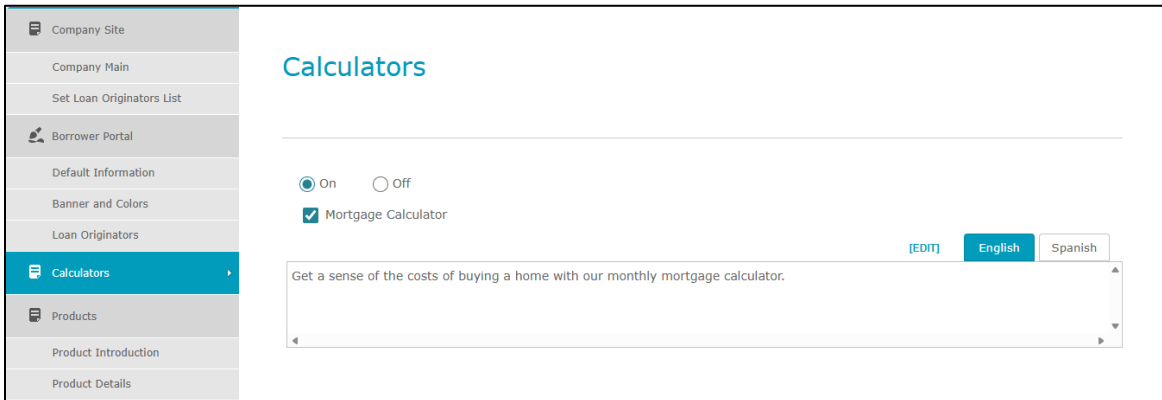
## Edit Loan Originators

Use the following steps to edit a user.

1. Select **Edit User** from the *Results* table.
2. Enter the user **Email Address**.
3. Enter the user **Password**.
4. Enter the user **Website Number**.
5. Select the **Checkbox** if appropriate.
6. Click **Login**.

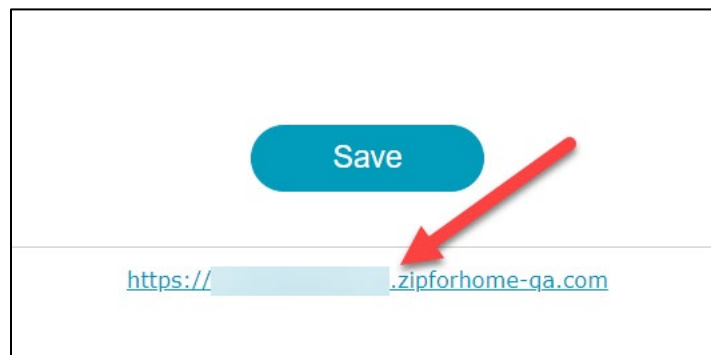
## Calculators

When borrowers visit the landing page, they can use a *Calculator* to see their expected monthly payments. As the administrator, use this screen to enable this function.



**Figure 545: Calculators**

1. Choose the **On** option to enable the *Calculator* for the borrowers to use.
2. Click **[Edit]** to add a personal description for the Calculator.
3. Click **Save** on the *Edit Content* dialog.
4. To preview the site, click on the link at the bottom of the screen.



**Figure 546: Zip Site Link**

## Products

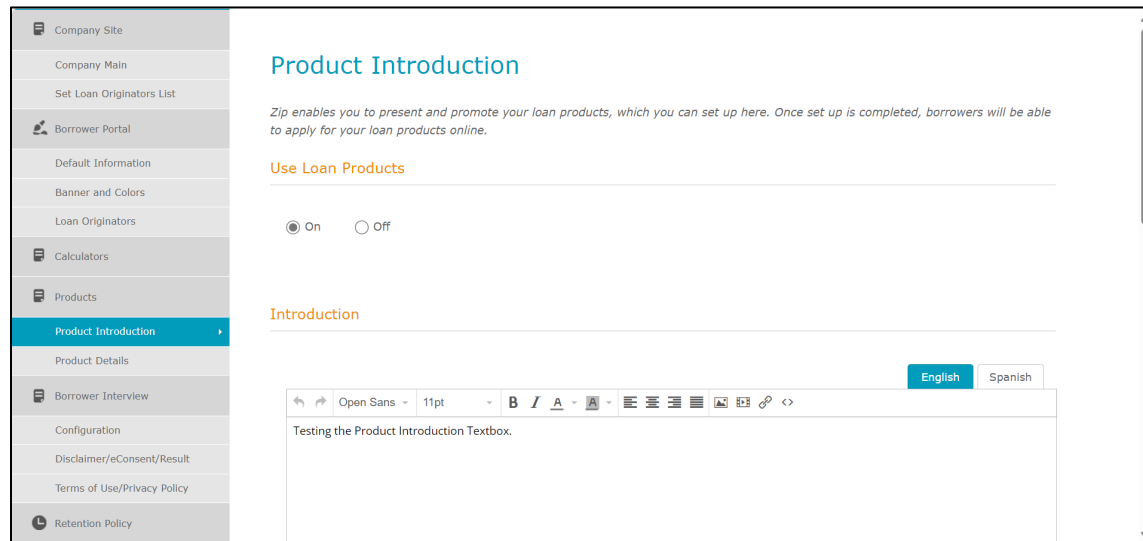
Set up loan products that borrowers can choose from the Zip portal. The menu is divided into two screens:

**Product Information:** Use the screen to provide borrowers with an introduction to the loan products offered.

**Product Details:** Use this screen to provide borrowers with details about what the loan products contain.

## Product Introduction

Use this section to add information about the loan products offered.



**Figure 547: Production Introduction**

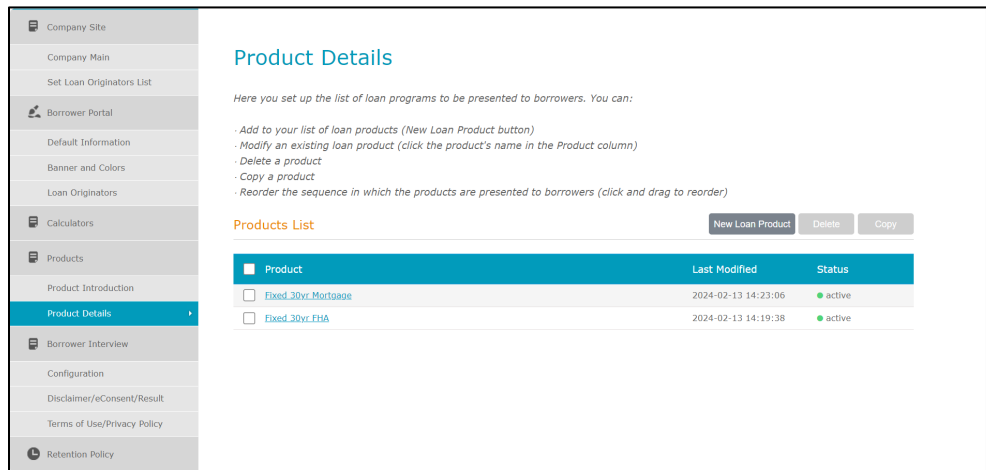
To set up a product introduction:

1. Select the **On** option to enable the borrowers to view the offered loan products.
2. Click the **[Edit]** button to add an *Introduction* for the products offered.
3. Click **Save** in the *Edit Content* dialog.
4. Click the **[Edit]** button to add a *Footer*.  
Information added in the *Footer* textbox will appear below the offered products.
5. Click **Save** in the *Edit Content* dialog.
6. Once all content is added, click **Save** on the main page.
7. Use the **Preview** button to open a sample.

## Product Details

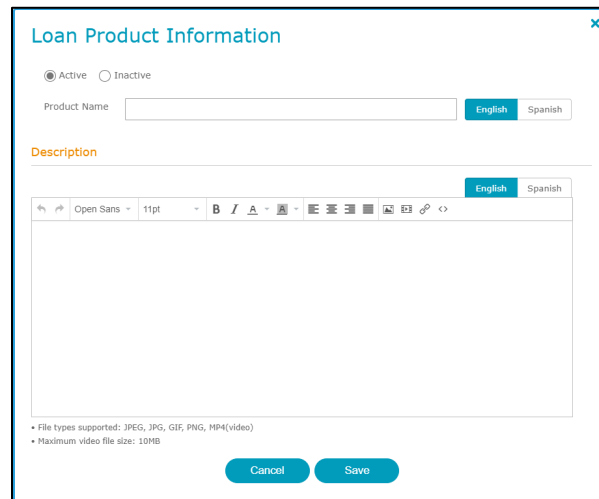
The *Product Details* screen allows the user to add what loan products are offered by your company. Use the button on the table to add, delete, or copy a loan product.

1. Click on the **New Loan Product** button.



**Figure 548: Product Details**

2. Enter information about the product.



**Figure 549: Loan Product Information**

3. Scroll down to enter loan information for the offered product.
4. Click **Save**.
5. If needed, click the **Preview** button to view a sample of the screen.

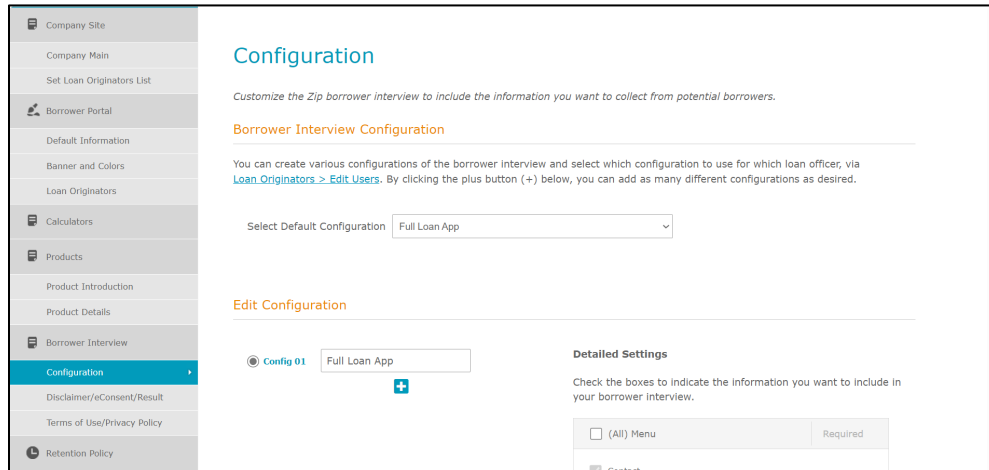
## Borrower Interview

Use the **Borrower Interview** options to customize the information collected from Zip users.

## Configuration

Select the interview questions.

1. Select **Configuration**.



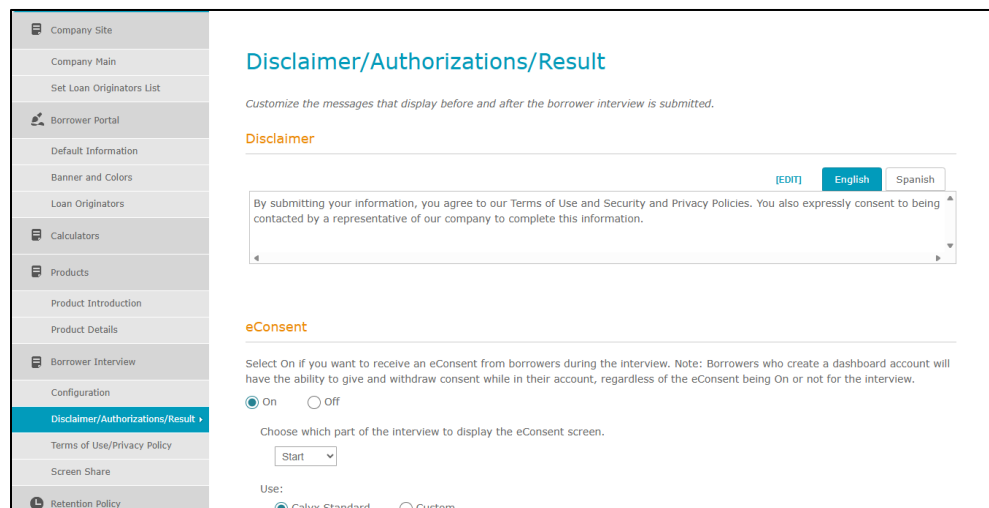
**Figure 550: Set Loan Interview Configurations**

2. Select the **Default Configuration** from the dropdown when more than one configuration is available.
3. Select the appropriate **Config** radio button when more than one is available.
4. Select the appropriate **Detailed Settings**.
5. Select the **Classic** or **New** radio button.
6. Click **Save**.

## Disclaimer/eConsent/Result

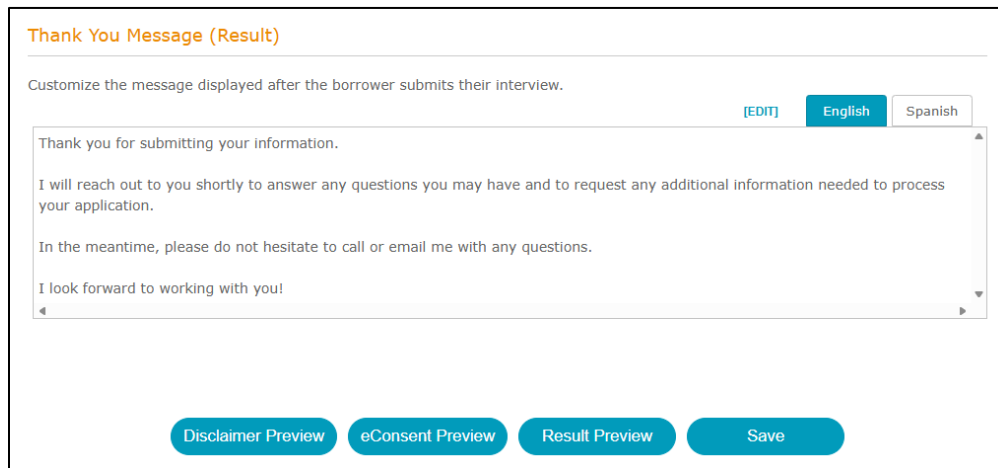
Set the **Disclaimer** and **Thank you** statements.

1. Select **Disclaimer/eConsent/Result** from the sidebar.



**Figure 551: Zip Disclaimer/eConsent/Result**

2. Click the **[Edit]** button to add a *Disclaimer*.
3. Edit the **Disclaimer** if applicable.
4. Click **Save** in the *Edit Content* dialog.
5. Select the applicable options for *eConsent* if applicable.
6. Click the **[Edit]** button to add *eConsent* information.
7. Edit the **eConsent** if applicable.
8. Click **Save** in the *Edit Content* dialog.
9. To edit the *Thank You Message*, click **[Edit]** button.
10. Enter the Zip **Thank You Message**.



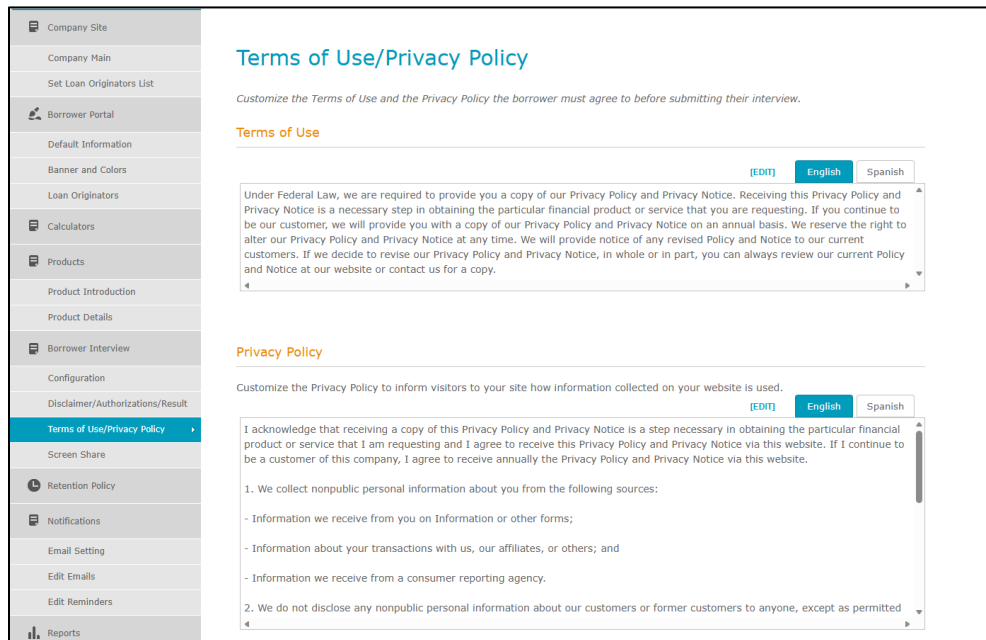
**Figure 552: Zip Thank You Message**

11. Click **Save** on the *Edit Content* dialog.
12. Click **Disclaimer Preview** to review.
13. Click **eConsent Preview** to review.
14. Click **Result Preview** to review.
15. Click **Save** to save the Zip messages.

## Terms of Use/Privacy Policy

Set the *Terms of Use* and *Privacy Policy* statements.

1. Select **Terms of Use/Privacy Policy** from the sidebar.



**Figure 553: Terms of Use/Privacy Policy**

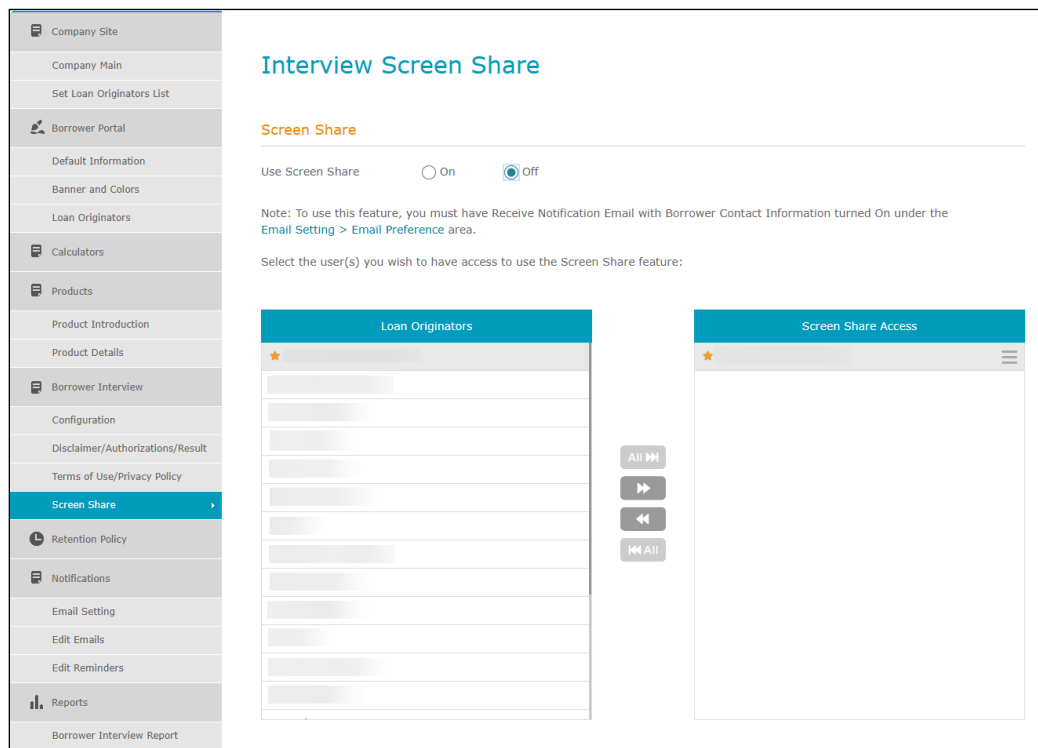
2. Click on the **[Edit]** button for the *Terms of Use*.
3. If needed, add or edit the information for *Terms of Use*.
4. Click **Save** in the *Edit Content* dialog.
5. Click the **[Edit]** button for the *Privacy Policy*.
6. If needed, add or edit the information for the *Privacy Policy*.
7. Click **Save** in the *Edit Content* dialog.

## Screen Share

The *Screen Share* function provides the user with the ability to allow a loan borrower to share their screen with the interviewer to assist with filling out forms or other tasks.

**Note:** Due to security limitations, Borrowers/Prospects must screen share using a PC.

**Note:** The *Receive Notification Email with Borrower Contact Information* must be *On* to use this feature. Located in the *Email Setting > Email Preference* screen.



**Figure 554: Interview Screen Share (Admin)**

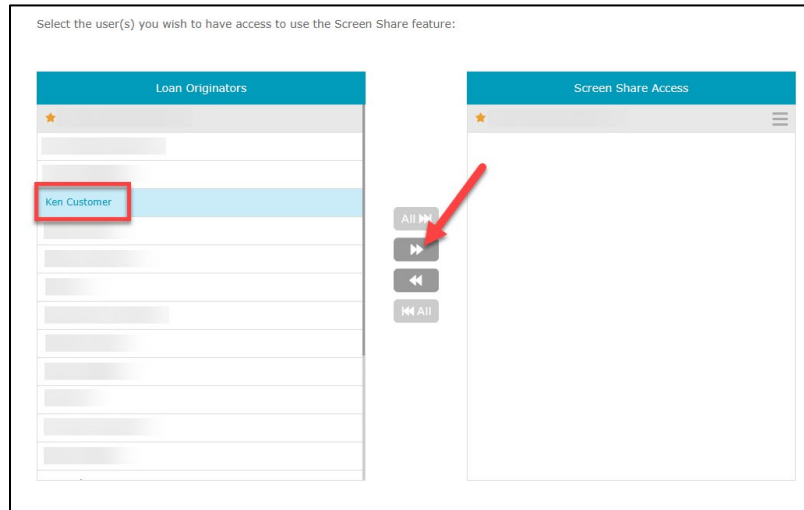
### **Allowing Screen Share Access to Users**

Giving access to the screen sharing function can only be given through the Zip Admin account.

To allow *Screen Share Access* to a standard user(s).

1. Open the Zip admin account.

2. Select **Screen Share**.



3. Select the desired user(s).
4. Select the **>>>** button or select the **All >>>** move all available Loan Originators if applicable.
5. Click **Save**.

**Using Screen Share (Loan Originators)**

These steps are from the LO (Loan Originator) side of Zip on how to request a screen sharing session with a Borrower/Prospect.

To use the screen share function, the borrower must have at least the Contact section of the interview completed. This is a "view only" screen sharing function. LOs will not have control over the Borrower/Prospect's screen.

After the borrower has entered all the relevant information in Zip:

1. In Zip, select **Borrower Interview > Screen Share**.

- In the *Active Interview* table, select the **Request** link to allow the Borrower/Prospect to share their screen.

If needed, click the **Search** button to refresh the table.

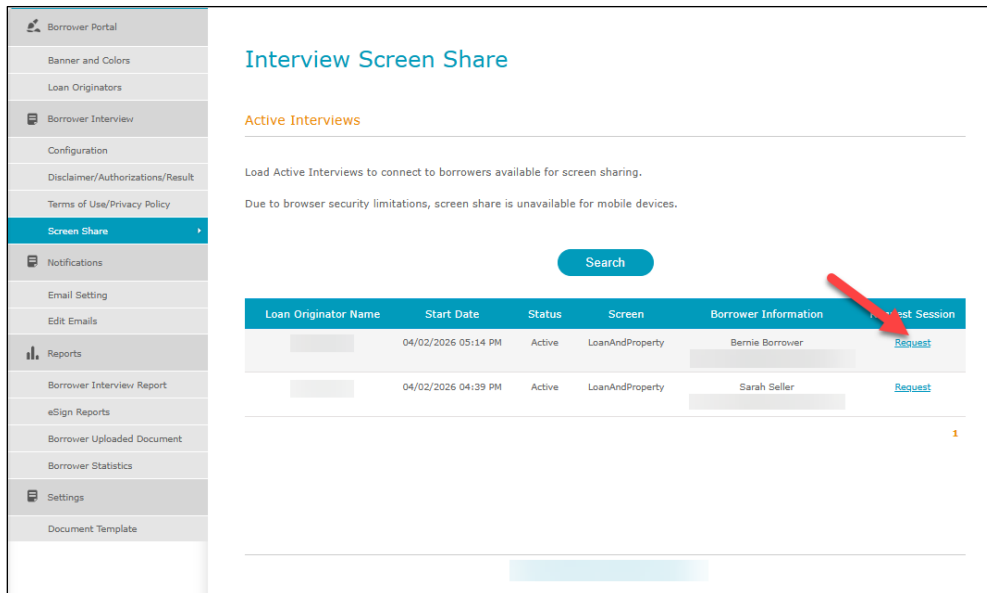


Figure 555: Request Link

- Click **OK**.

A screen will appear, waiting for a connection with the Borrower/Prospect. For information on the Borrower/Prospect side, see [Using Screen Share \(Borrower/Prospect\)](#).

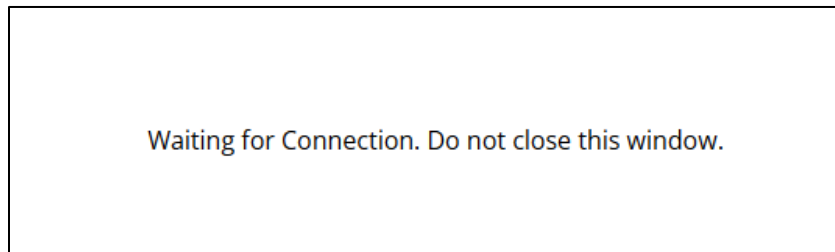


Figure 556: Waiting for Connection

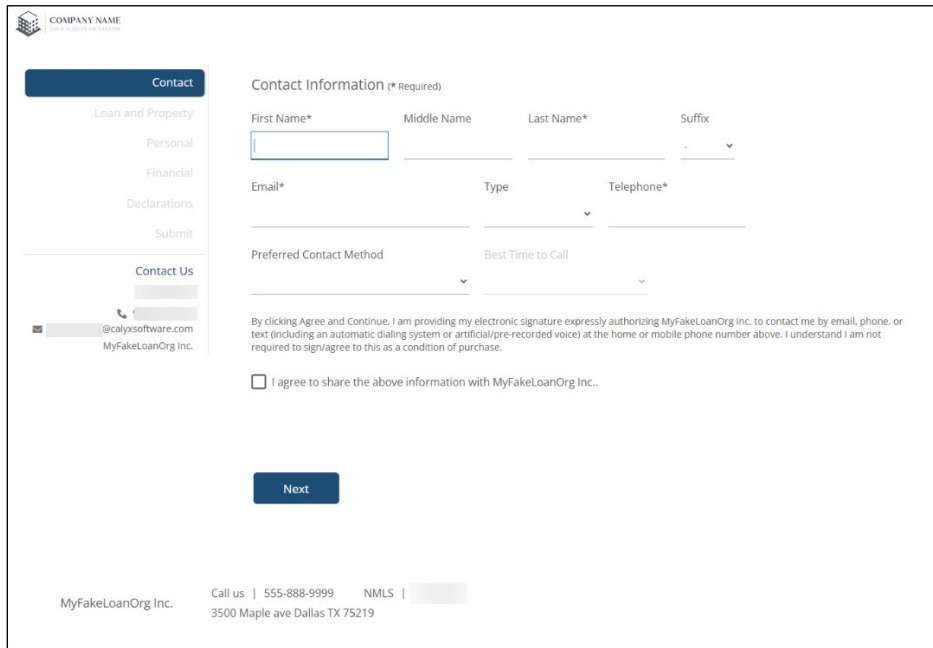
### Using Screen Share (Borrower/Prospect)

This information is for the Borrower/Prospect side of the screen share. This explains what the Borrower/Prospect will receive once the LO selects the *Request* link.

The Borrowers/Prospect must complete at least the *Contact* section of the interview before the screen sharing option is available.

For the Borrower/Prospect:

1. Complete the desired information in the interview site.



COMPANY NAME

Contact Information (\* Required)

First Name\* Middle Name Last Name\* Suffix

Email\* Type Telephone\*

Preferred Contact Method Best Time to Call

By clicking Agree and Continue, I am providing my electronic signature expressly authorizing MyFakeLoanOrg Inc. to contact me by email, phone, or text (including an automatic dialing system or artificial/pre-recorded voice) at the home or mobile phone number above. I understand I am not required to sign/agree to this as a condition of purchase.

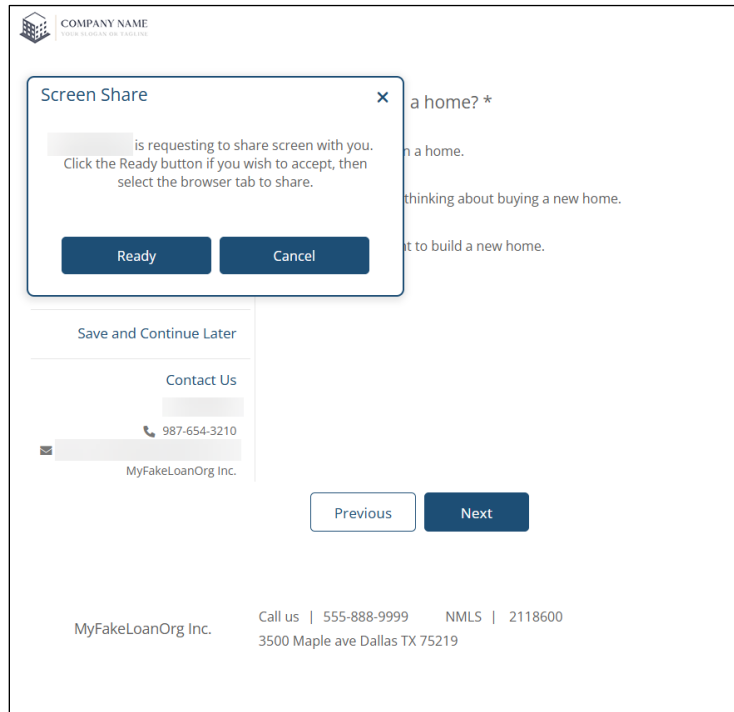
I agree to share the above information with MyFakeLoanOrg Inc..

Next

MyFakeLoanOrg Inc. Call us | 555-888-9999 NMLS | 3500 Maple ave Dallas TX 75219

**Figure 557: Interview Contact Information**

2. Wait for the LO to select the **Request** link.
3. Once the request is sent, select **Ready**.



Screen Share

is requesting to share screen with you. Click the Ready button if you wish to accept, then select the browser tab to share.

Ready Cancel

Save and Continue Later

Contact Us

987-654-3210

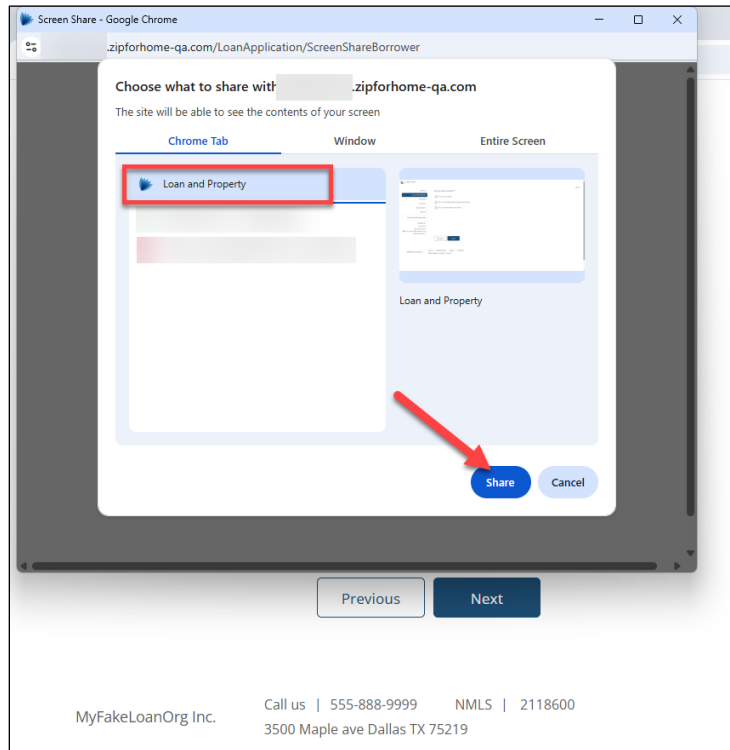
MyFakeLoanOrg Inc.

Previous Next

MyFakeLoanOrg Inc. Call us | 555-888-9999 NMLS | 2118600 3500 Maple ave Dallas TX 75219

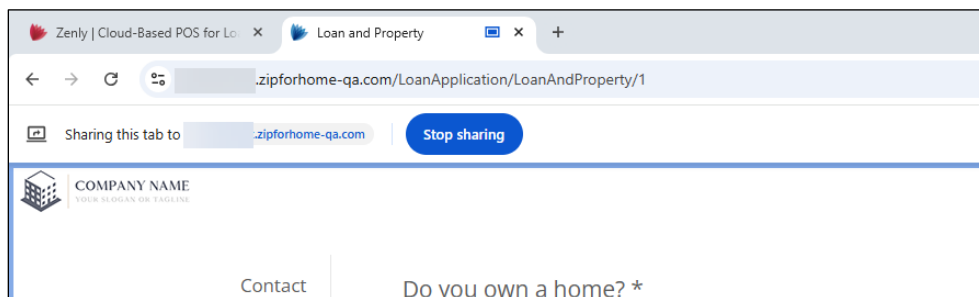
**Figure 558: Ready for Screen Share**

4. Select the screen sharing method (Google Chrome®, Microsoft Edge®).
  - **Tab:** Allows the Borrower/Prospect to select which tab on the browser to share.
  - **Windows:** Allows the Borrower/Prospect to which specific window to share.
  - **Entire Screen:** Borrower/Prospect using multiple screens can select which on the share.
5. Select **Share**.



**Figure 559: Share Button**

6. When the Borrower/Prospect is finished screen sharing, they must click the **Stop Sharing** button.



**Figure 560: Stop Sharing**

### Requesting a Mobile Screen Sharing Session

LO's can request and view a screen sharing session using a mobile phone or tablet on desktop mode. For information on setting a mobile phone browser, see *Desktop Mode Setting*.

Follow these steps to start a mobile screen sharing session.

On your mobile phone:

1. Select the **Main Menu**  icon.

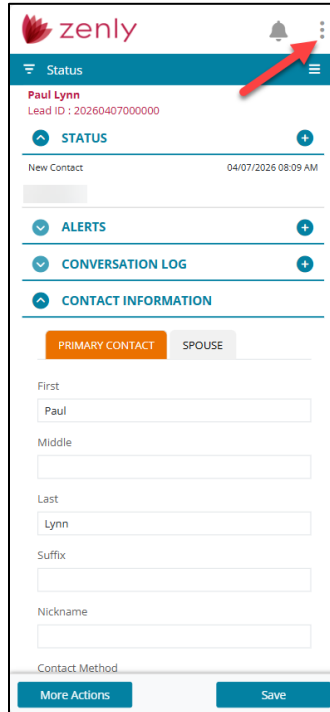


Figure 561: Main Menu (Mobile)

2. Select **Interview Configuration**.

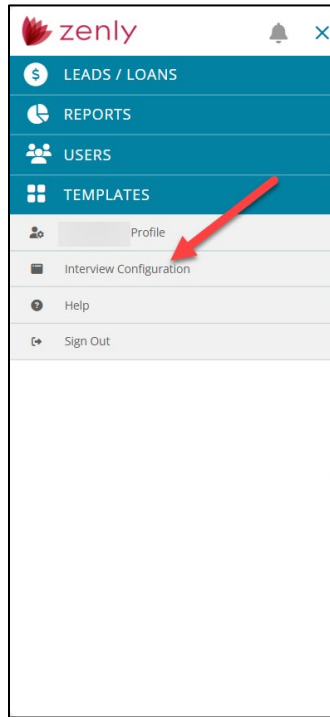


Figure 562: Interview Configuration (Mobile)

3. Select **Screen Share**.
4. Select the **Search** button.
5. Select the **Request** link for the desired Borrower/Prospect. To continue to process see [Using Screen Share \(Borrower/Prospect\)](#).

### **Desktop Mode Setting**

The steps below are for the following browsers:

- Google Chrome
- Safari

### **Google Chrome**

To set a phone to desktop mode.

1. Select the ellipsis icon.

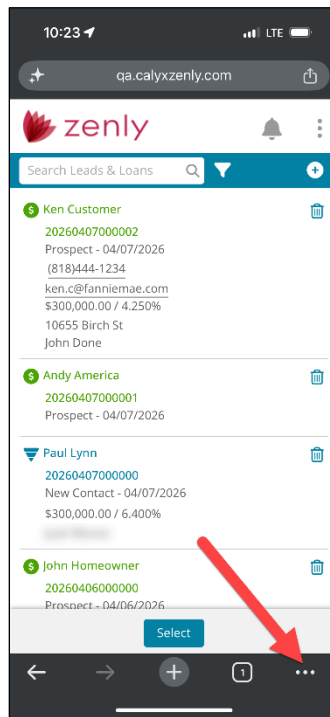


Figure 563: Menu icon (Chrome)

2. Select **Request Desktop Site**.

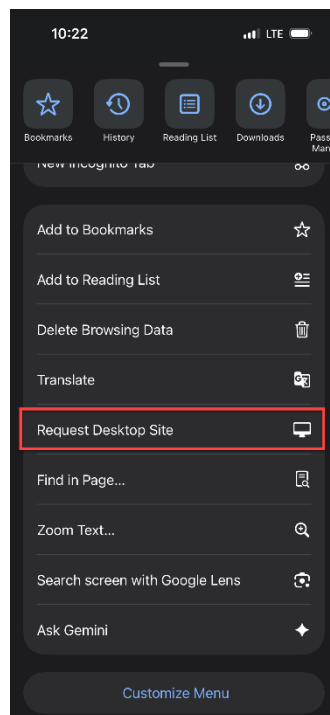


Figure 564: Request Desktop Site (Chrome)

## Safari

To set a phone to desktop mode.

1. Select the URL icon.

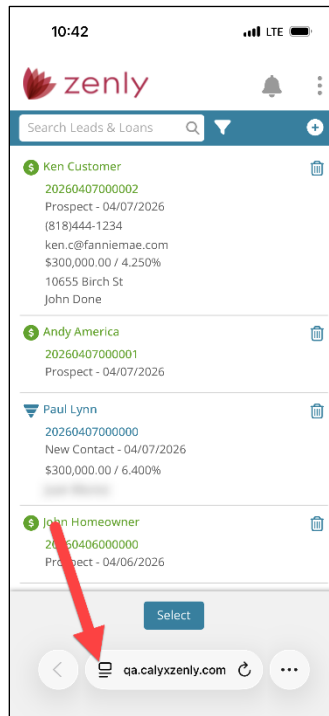


Figure 565: URL Icon (Safari)

2. Select the ellipsis.

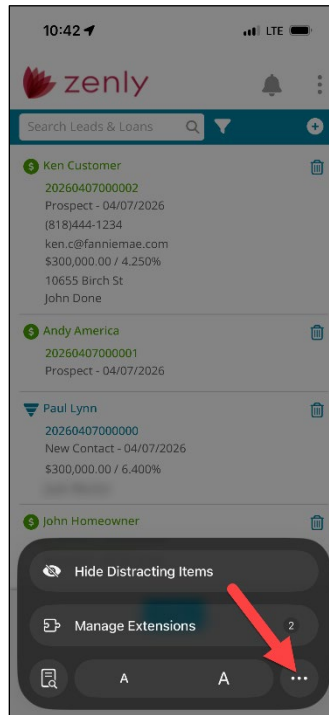


Figure 566: Menu Icon (Safari)

3. Select **Request Desktop Website**.

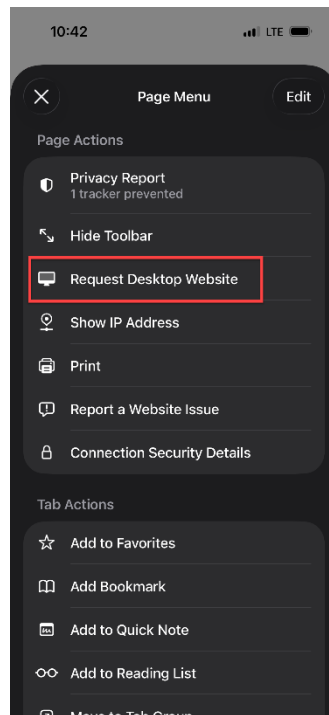
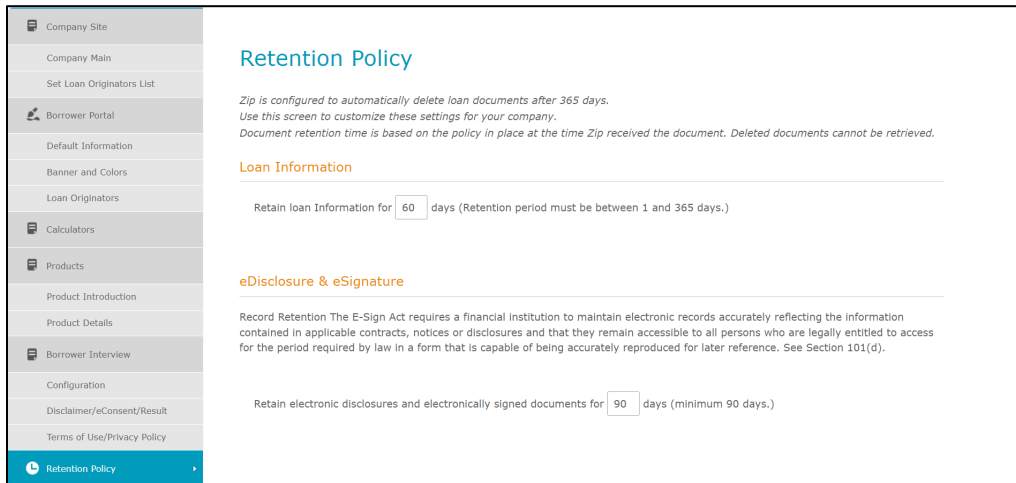


Figure 567: Request Desktop Website (Safari)

## Retention Policy

Use the **Retention Policy** options to change the default Zip loan document and eSignature retention settings.

1. Select **Retention Policy** from the sidebar.



**Figure 568: Zip Retention Policy**

2. Change the **Loan Information** retention setting to modify the retention length.
3. Change the **eDisclosure & eSignature** retention setting to modify the retention length.
4. Click **Save**.

## Notifications

Use the following section to setup borrower reminders.

### Email Settings

Use the following sections to set up email addresses and email preferences.

#### Set Email Address

Use the *Set Email Address* to set email preferences.

1. Select **Email Setting** from the sidebar menu.
2. Enter the **Primary Email Address**.
3. If needed, add **Additional Email Addresses**.

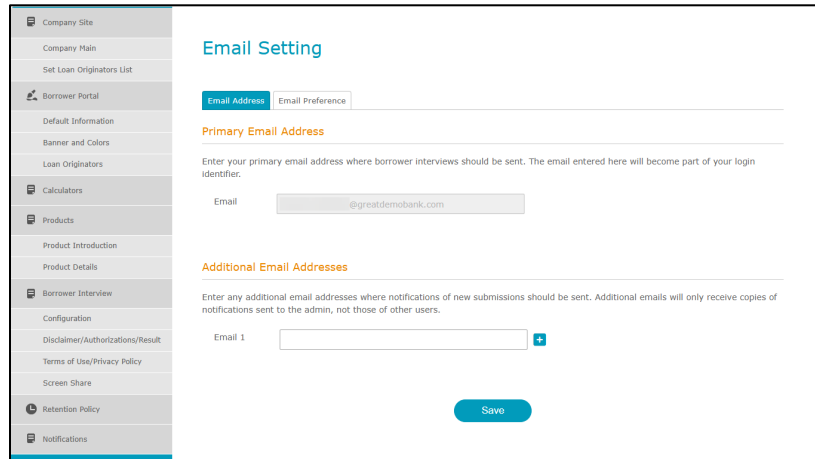


Figure 56g: Zip Email Preferences

**Note:** Click the **+** button to add additional Email fields.

4. Click **Save**.

### Set Email Preferences

Set Zip Email Preferences. Select the desired options.

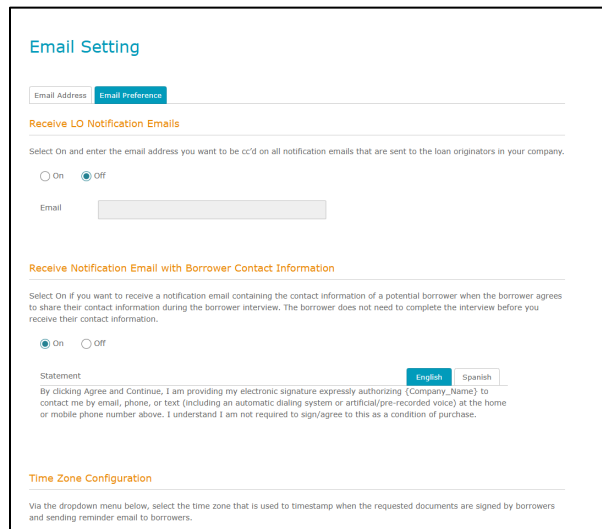


Figure 570: Email Preferences (Zip)

To set email preferences:

1. If the *Receive LO notification Emails* option is **On**, enter the desired email address.

2. Select **On** for the *Receive Notification Email with Borrower Contact Information* to get notified of potential emails with contact information.
3. Select the desired **Time Zone Configuration**.
4. Click **Save**.

## Edit Emails

Use *Edit Emails* screen to customize email notifications sent to the borrowers after submitting a loan.

Use the following steps to customize email notifications.

1. Select **Edit Emails** from the sidebar.

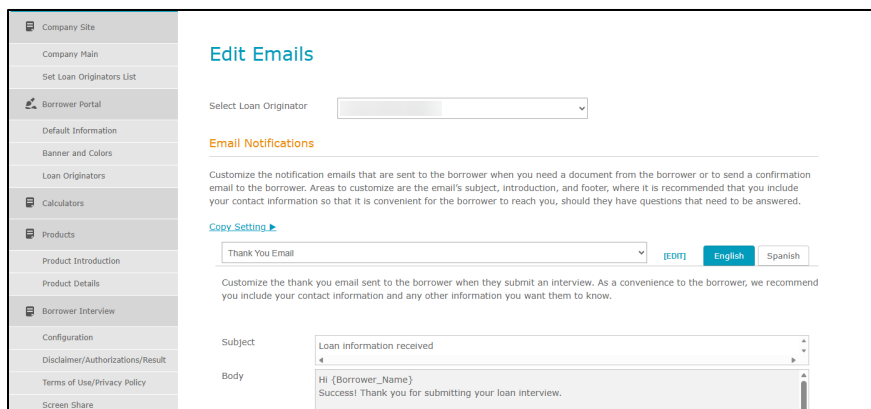


Figure 571: Edit Emails

2. Click the **Select Loan Originator** dropdown and select an originator.

## Email Notifications

1. Select the **Copy Setting >** link if applicable.
2. Select an email template from the dropdown menu.

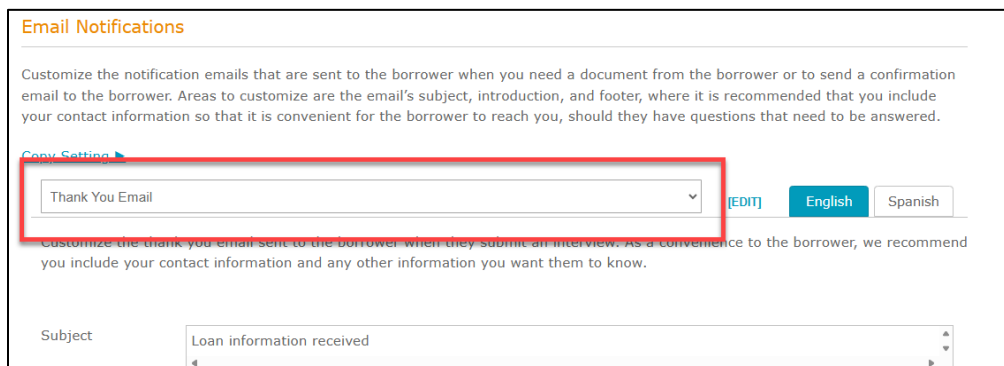


Figure 572: Email Template

3. Click on the **Edit** button to change the text to the option selected in the dropdown menu.
4. Use the **Insert Merge Fields** dropdown to add automation to the email.

**Note:** To enter social media tags (e.g. {Facebook\_Logo\_Hyperlink}), ensure that the appropriate platform is selected. See Manage Social Media.

**Note:** The default email template contains bracketed tags (merged fields) that autofill common elements within the email (Ex. **{Sender\_Name}**).

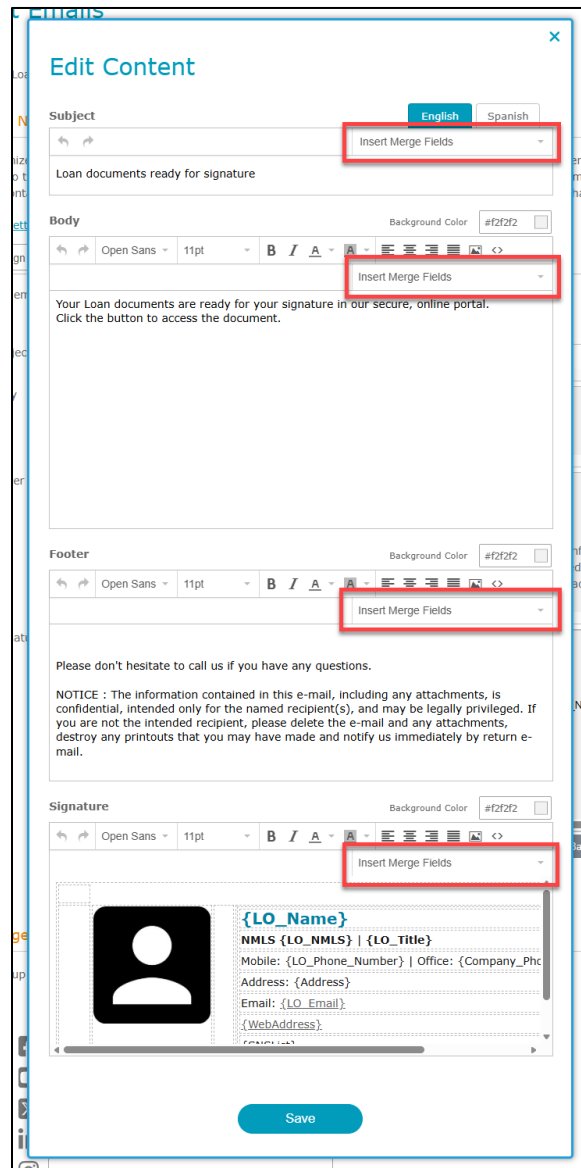
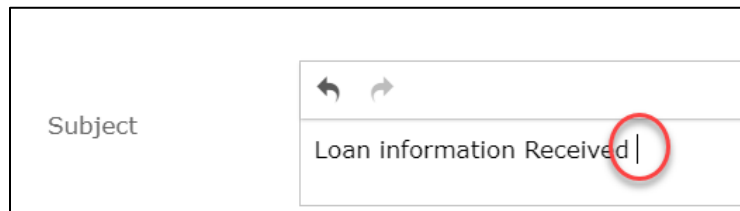


Figure 573: Insert Merge Fields

5. Customize the **Subject** content.

**Note:** Before entering a *Merge Field*, place the insertion mark at the desired location. The Merge Field will appear wherever the user places the insertion mark. See the image below.



**Figure 574: Placing a Merge Field**

6. Customize the **Body** content.
7. Customize the **Footer** content.
8. Customize the **Signature**.
9. Select the **Save** button.

### Set Back to Default

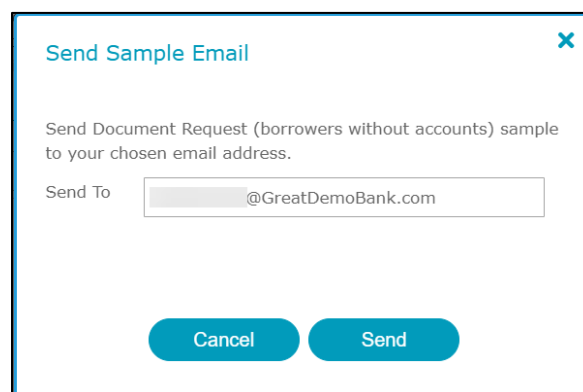
Use the *Set Back to Default* button to reset the *Subject*, *Body*, and *Footer* to the email's original format.

1. Select the **Set Back to Default** button.
2. Click on **Yes** to reset the email.

### Send Sample

Use the *Send Sample* button to send a sample of the modified email to the desired email address.

1. Click the **Send Sample** button.
2. Enter an email address in the **Send To** field.

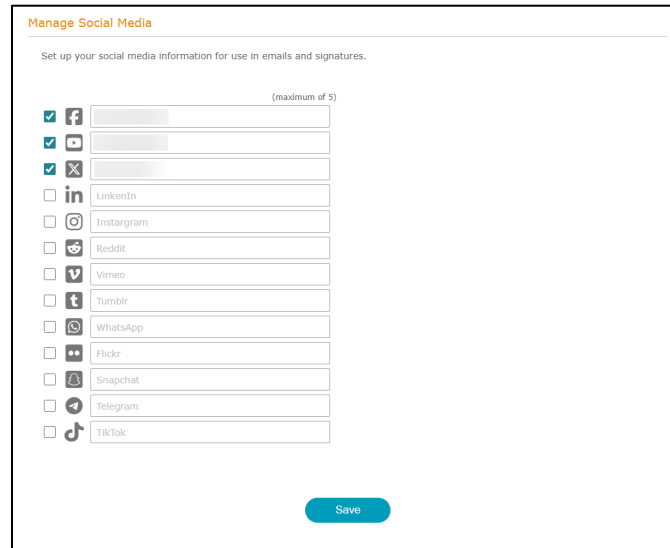


**Figure 575: Send Sample Email**

3. Click **Send**.

## Manage Social Media

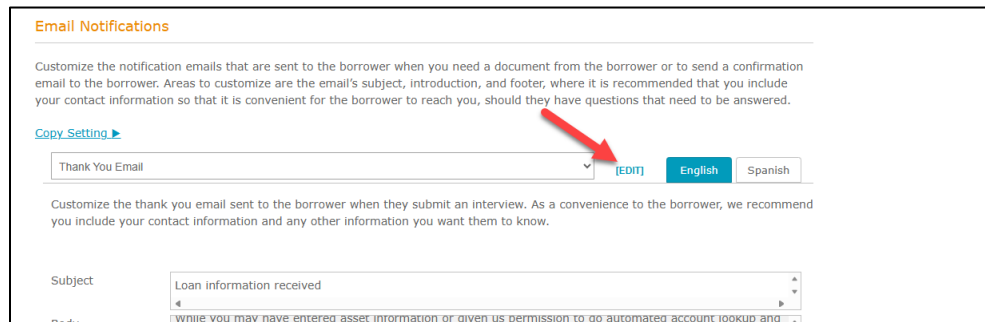
Insert Social Media links within an email using the *Insert Merge Fields*.



**Figure 576: Email Signature**

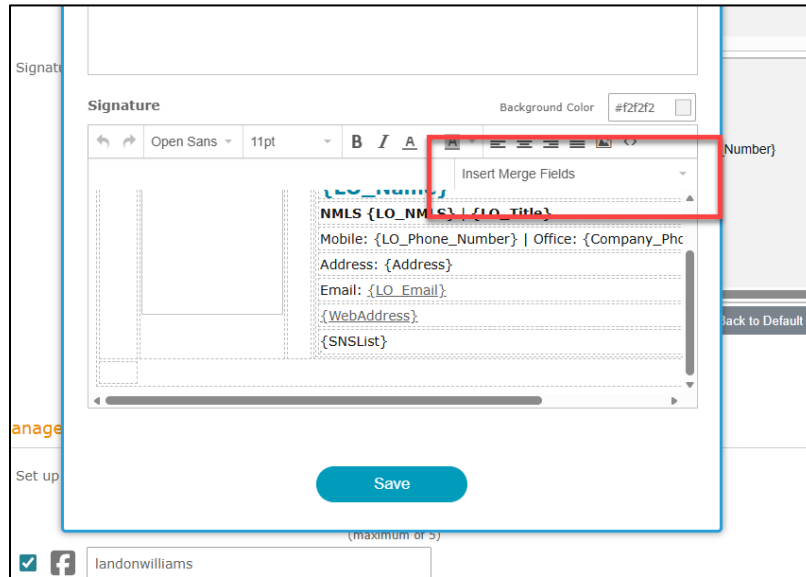
To add a Social Media link to an Email:

1. Use the checkboxes to select the desired social media platforms.
2. In the fields for the selected platforms, enter the link to that account.
3. Click **Save**.
4. Click the **[Edit]** button to open the *Edit Content* dialog.



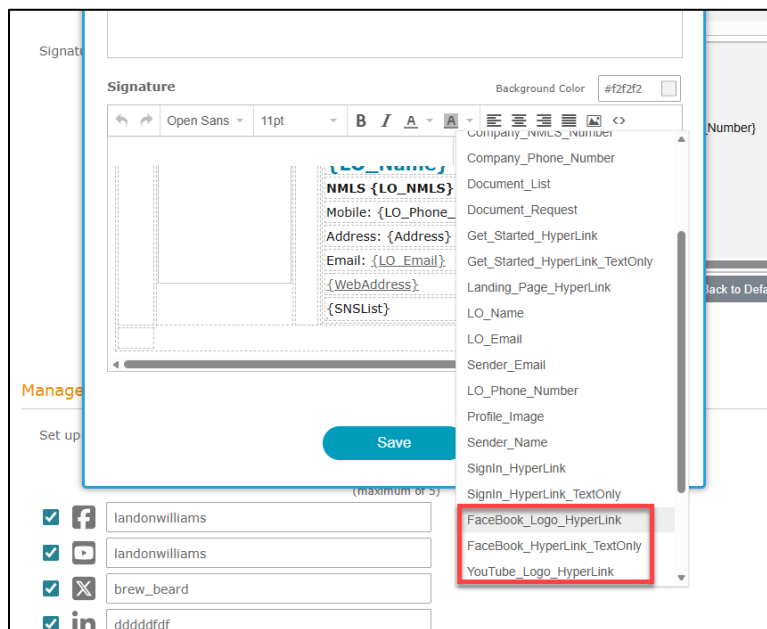
**Figure 577: Opening Edit Content Dialog**

5. Select **Insert Merge Fields**.



**Figure 578: Select Insert Merge Fields**

6. Select the desired social media tag.



**Figure 579: Choose Social Media Tags**

7. Click **Save**.

## Edit Reminders

Use the following section to set up reminders.

1. Select **Edit Reminders**.
2. Choose a **Loan Originator**.

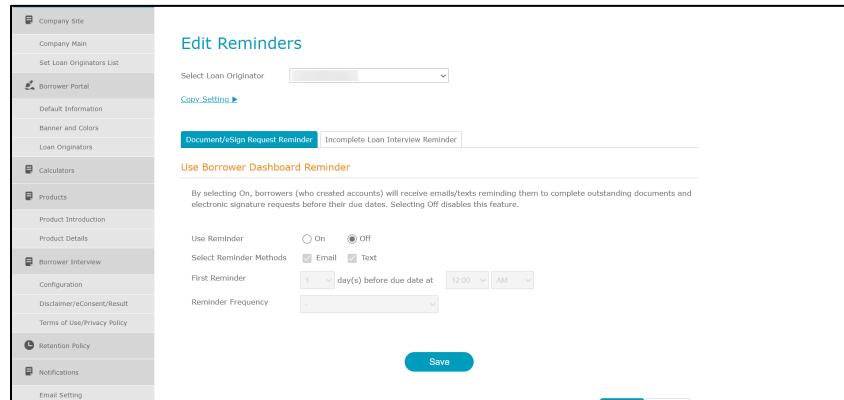


Figure 580: Edit Reminder

### Copy Setting

Use the *Copy Setting* > link to copy the settings from a chosen loan originator and apply them to other loan originators.

After selecting the link:

1. Select the **Copy from** dropdown menu and chose whose settings to copy.

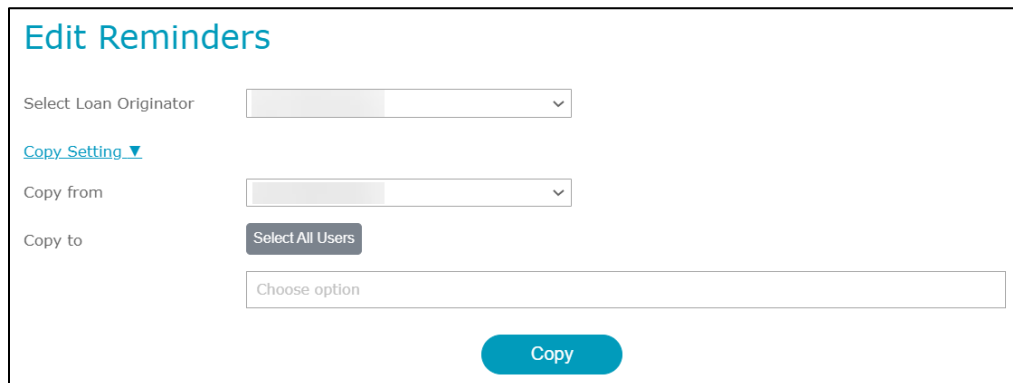


Figure 581: Copy Setting

2. If needed, click on the **Select All Users** button.

**Or**

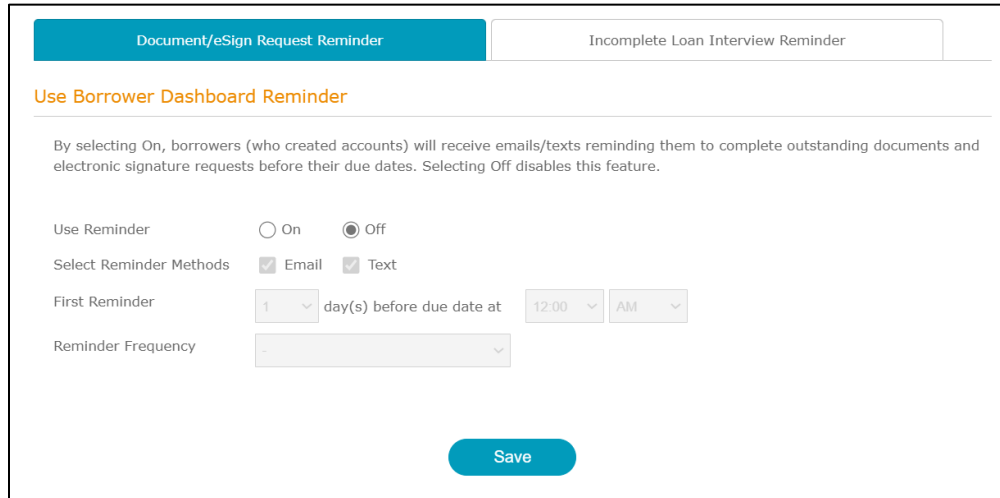
3. Use the field below the *Select All Users* button to select the desired *Loan Originator*.
4. Click on the **Copy** button.

### Document/eSign Dashboard Reminder

Selecting *On* will alert borrowers (with accounts created) with emails/text messages about completing any outstanding documents or electronic signature requests before their due dates. The *Off* option disables this feature.

To set a reminder:

1. Select either **On** or **Off**.



**Figure 582: Document/eSign Reminder**

2. If *Use Reminder* is **On**, configure the method and frequency of the reminder.
3. Click **Save**.
4. If needed, click the **[Edit]** button to customize the email reminder.
5. If needed, click the **[Edit]** button to customize the email reminder.

### Loan Interview Reminder

Selecting *On* will alert borrowers (with accounts created) with emails/text messages about completing loan interviews. The *Off* option disables this feature.

To set a reminder:

1. Select either **On** or **Off**.

**Use Loan Interview Reminder**

By selecting On, borrowers (who have not completed the interview) will receive emails/texts reminding them to complete their loan interviews. Selecting Off disables this feature.

Use Reminder  On  Off

Select Reminder Methods  Email  Text

First Reminder  day(s) after an unfinished interview at

Reminder Frequency

[Save](#)

**Figure 583: Loan Interview Reminder**

2. Choose **Email**, **Text**, or select both options.
3. Select the number of days after an unfinished interview before notifying the borrower.
4. Select the time of day.
5. Click on the **Reminder Frequency** dropdown menu and select an option.
6. Click **Save**.
7. If needed, click the **[Edit]** button to customize the email reminder.
8. If needed, click the **[Edit]** button to customize the text reminder.

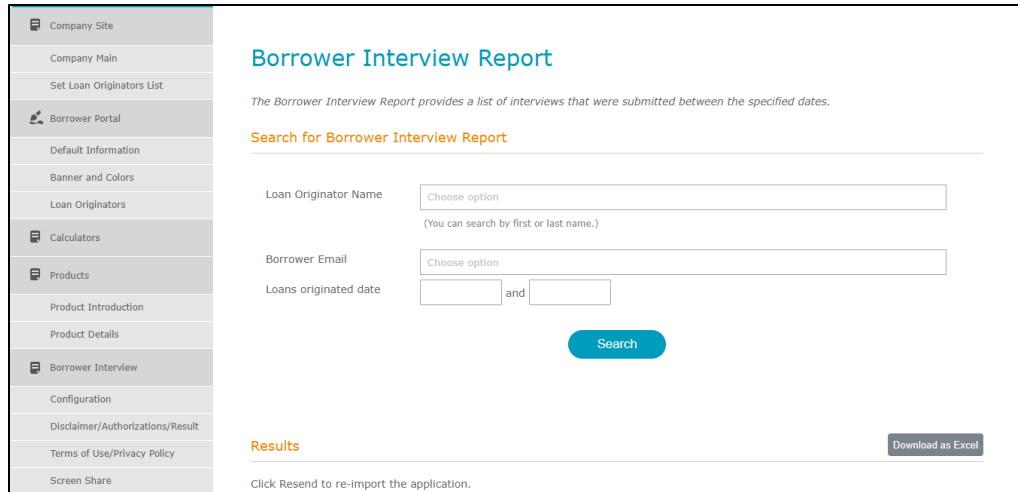
## Reports

Use the **Reports** options to run *Zip Reports*.

### Borrower Interview Report

Set the *Borrower Interview Report* options to retrieve the list of borrower interviews for a specified timeframe.

1. Select **Borrow Interview Report** from the sidebar.



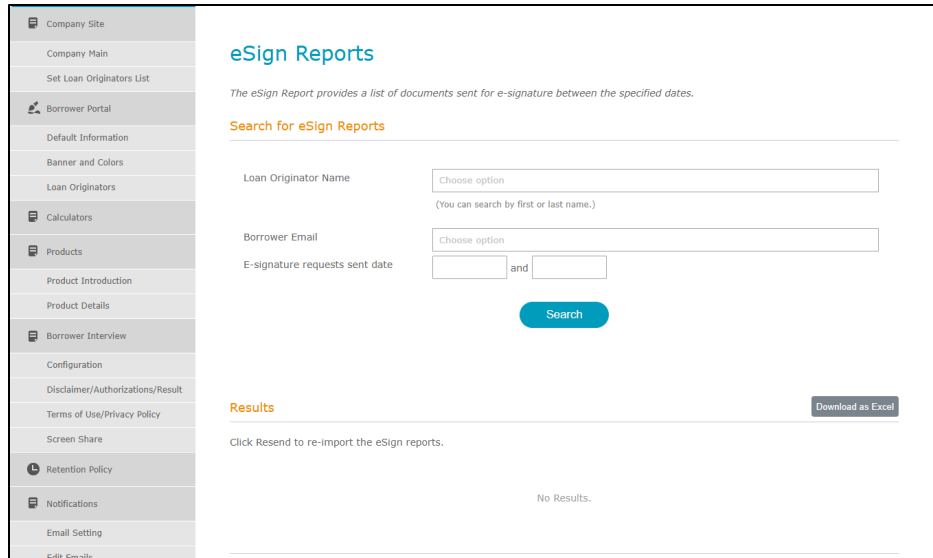
**Figure 584: Run Borrower Interview Report**

2. Enter **Loan Originator Name**.
3. Enter **Borrower Email**.
4. Set **Loans originated dates**.
5. Click **Search**.
6. Click **Download as Excel** to download the results in an Excel spreadsheet.

## eSign Reports

The *eSign Reports* section displays the documents the user sent to borrowers that require e-signatures.

Use the search function to generate a list of Loan Originators or Borrowers.



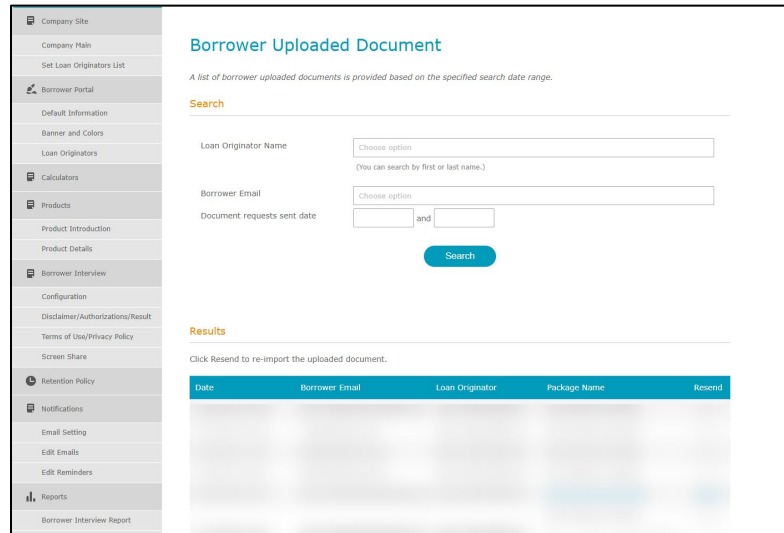
**Figure 585: eSign Reports (Zip)**

To generate an eSign report:

1. Click **eSign Repots** from the sidebar.
2. Follow steps 2-6 from the [Borrower Interview Report](#) section.
3. Click **Save**.

## Borrower Uploaded Documents

The *Borrower Uploaded Documents* page allows the user to search for documents uploaded by the borrower.



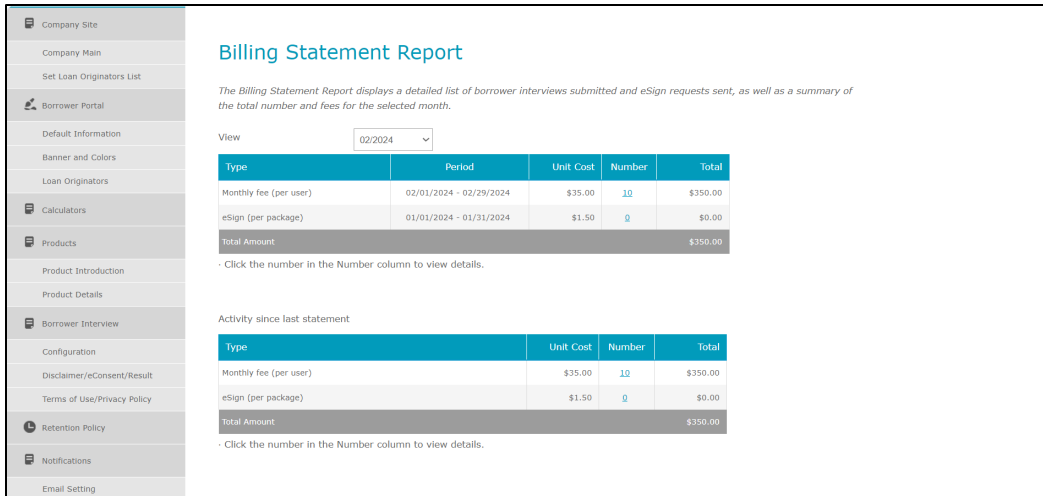
**Figure 586: Borrower Uploaded Document (Zip)**

To generate a *Borrower Uploaded Document* report:

1. Click **Borrower Uploaded Document** from the sidebar.
2. Follow steps 2-6 from the [Borrower Interview Report](#) section.
3. Click **Save**.

## Billing Statement Report

Use the **Billing Statement Report** options to run billing reports for a selected month.



**Figure 587: Billing Statement Report**

To generate statements for the tables:

1. Click **Billing Statement Report** from the sidebar.
2. Select the timeframe from the **View** dropdown menu.

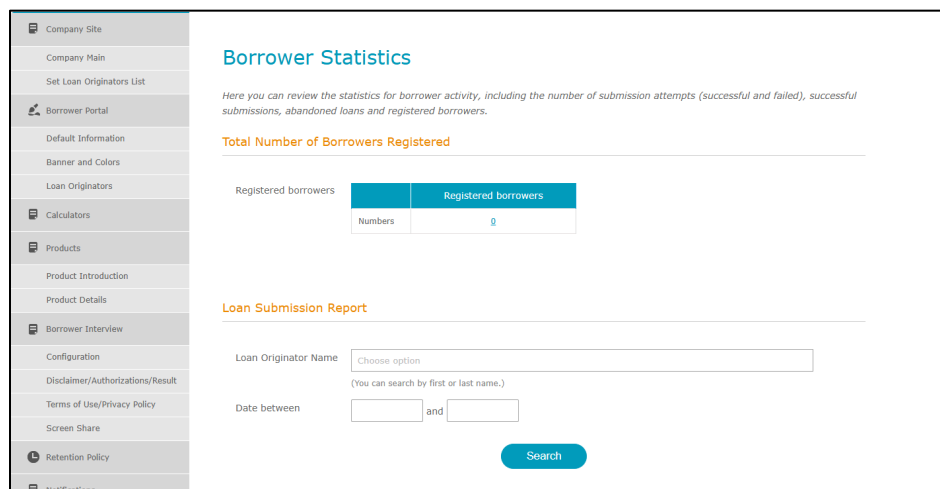
## Borrower Statistics

Use the **Borrower Statistics** options to review Zip borrower activity.

### Registered Borrowers

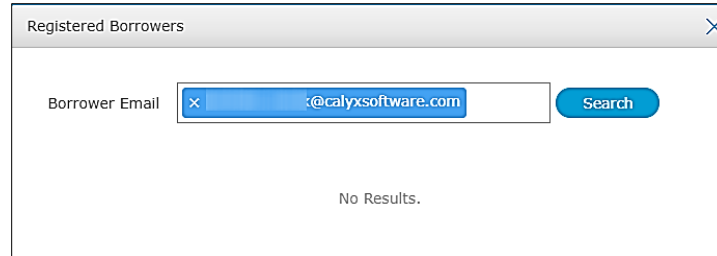
Review the Zip registered borrowers.

1. Select **Borrower Statistics** from the sidebar.



**Figure 588: Borrower Statistics**

2. Click the **Registered Borrowers** link to review the registered borrowers.



**Figure 58g: Registered Borrowers**

3. Click **Search** to locate a borrower when the registered borrowers appear in a list.

### **Loan Submission Report**

Use the **Loan Submission Report** options to return a report containing the Zip submitted loans.

1. Select **Borrower Statistics**.
2. Enter the **Loan Originator Name**.
3. Enter the **Date Between** range to include in the report.
4. Click **Search**.

**Note:** The results display in a **Results List**.

## **Settings**

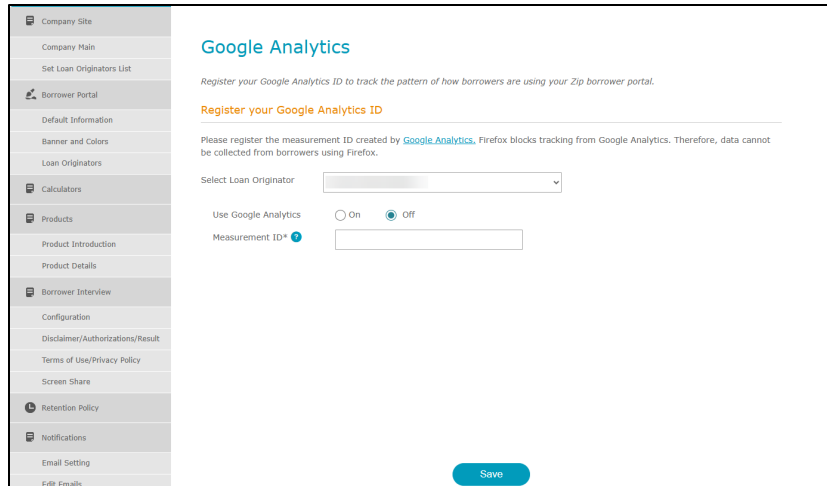
As the administrator, configure the portal *Google Analytics* and *Document Templates*.

### **Google Analytics**

From the *Google Analytics* screen, the user can register *Google Analytics ID* to track the pattern on how borrowers use the interview portal.

To register *Google Analytics ID*:

1. Choose the **On** option.



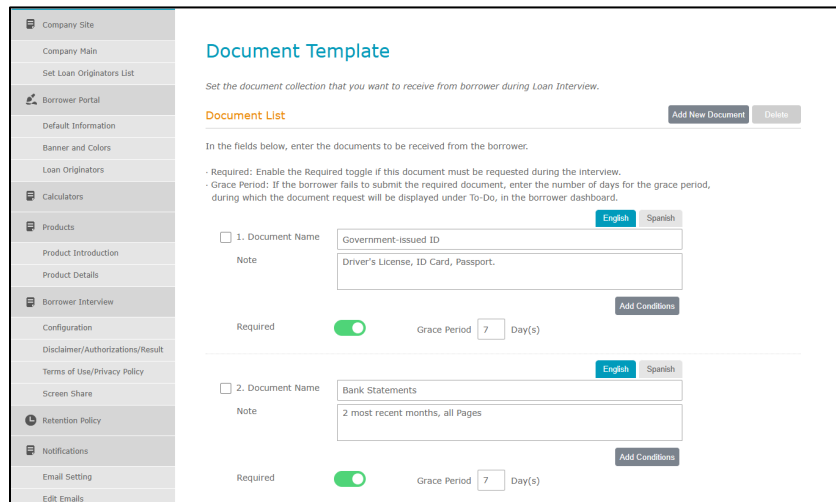
**Figure 590: Google Analytics**

2. Enter the **Google Analytics ID** into *Measurement ID* field.

## Document Template

Use the *Document Template* screen to Set the document collection that you want to receive from borrower during Loan Interview.

1. Select **Document Template** from the sidebar.

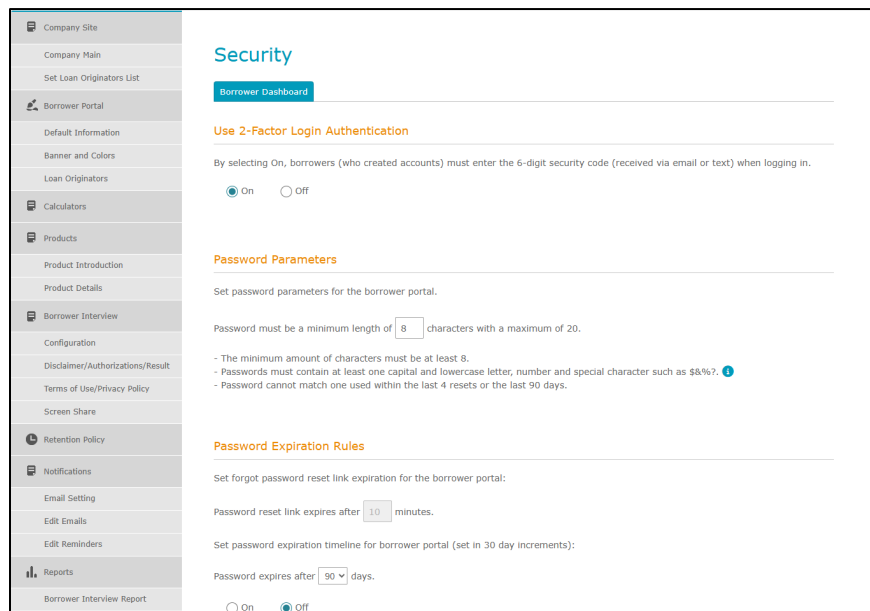


**Figure 591: Document Template**

2. Enter **Document 1** name.
3. Enter description in the **Note** field.
4. Click **+** to add additional documents.
5. Click **Save**.

## Security

1. Select the **2-factor Login Authentication** option.



**Figure 592: Security Login**

2. If needed, set **Password Parameters**.
3. If needed, select **On** to set the *Password Expiration Rules*.
4. Click **Save**.

## Payment Management

Use the *Payment Management* screen to update the credit card information used for Zip and eSignature transactions.

1. Select **Payment Management** from the sidebar menu.

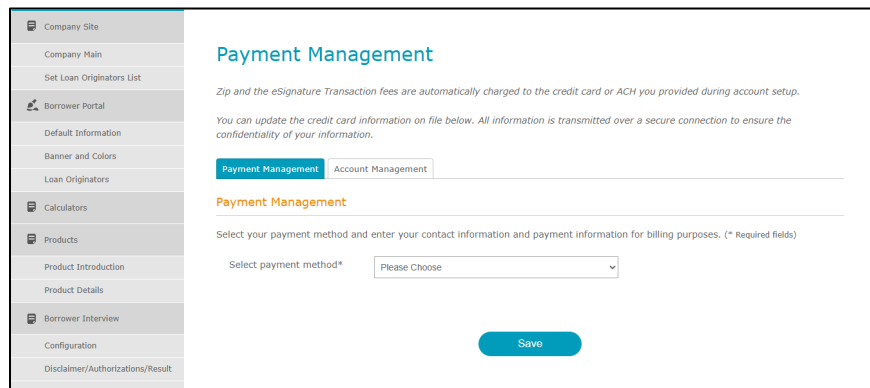


Figure 593: Payment Method

2. Select the appropriate **Payment Method** under the *Payment Management* tab.
3. Enter **Credit Card** or **Automatic Clearing House (ACH)** information.

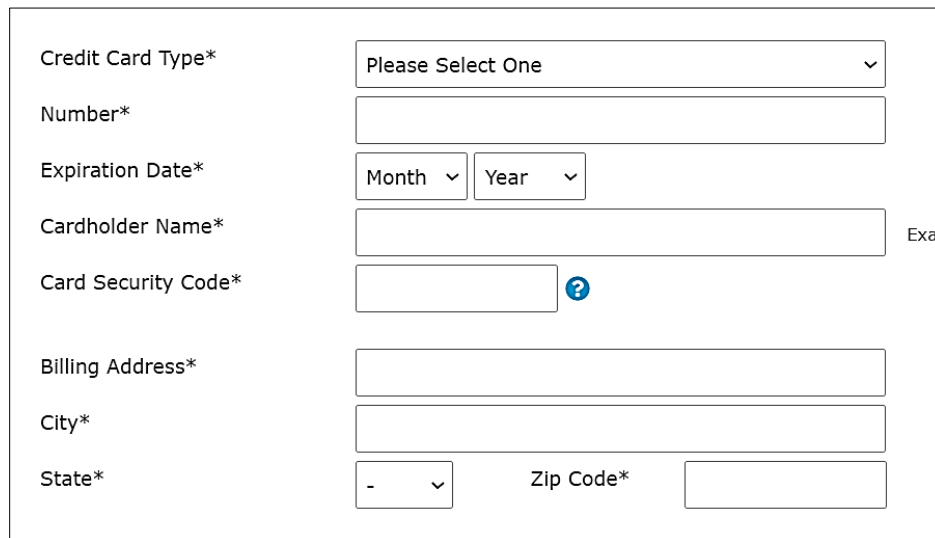


Figure 594: Payment Management Credit Card

4. Click **Save**.

## Account Management

This section allows the Zip user to unsubscribe. Follow the instructions on the Zip screen to continue the process.

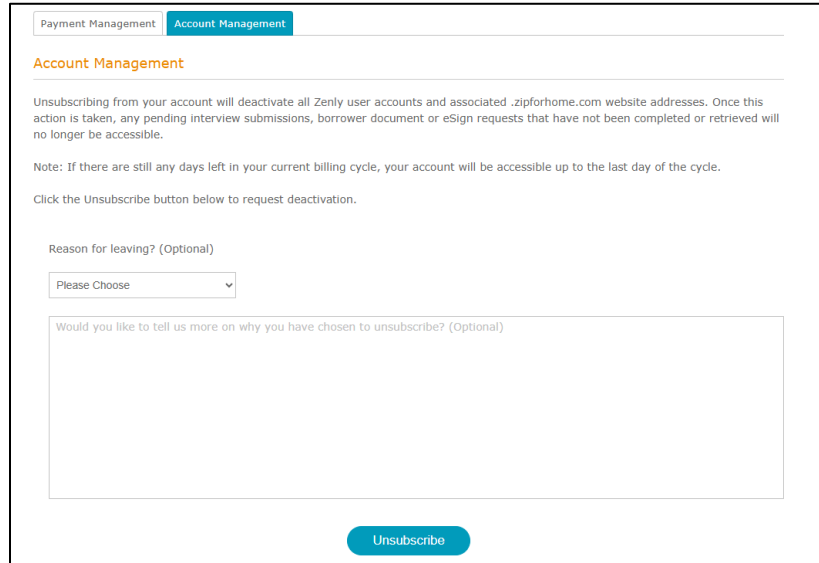


Figure 595: Account Management (Zip)

To unsubscribe:

1. Click on **Payment Management** from the sidebar menu.
2. Click the **Account Management** tab.
3. Click the **Unsubscribe** button.
4. Click **Confirm** in the dialog.

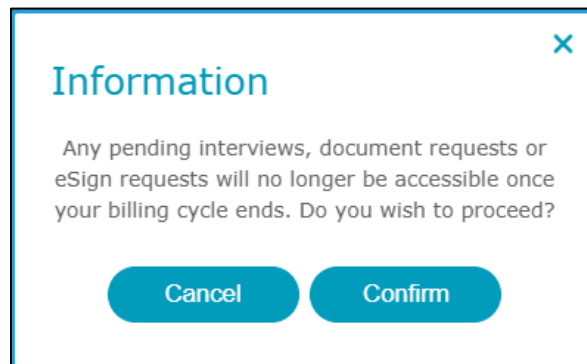


Figure 596: Unsubscription Confirmation (Zip)

## Chapter 10: ACRONYMS

The following tables contain acronym definitions used in this document.

**Table 4: Acronyms**

<b>Acronym</b>	<b>Definition</b>
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