

Webcaster and E-Sign User Guide

An introduction to WebCaster and E-Sign

What is WebCaster?

WebCaster is an online 1003 mortgage loan application. This allows mortgage companies and banks to have an internet presence and have borrowers apply for a loan wherever they may be. This online application can be delivered either of two methods. If the company does not already have a website, they can use the features within WebCaster to build a professional quality, fully featured, and fully functional website. If the customer already has their own customized website, they can still use the application and features of WebCaster by easily plugging the WebCaster content into their own pages with very little coding required.

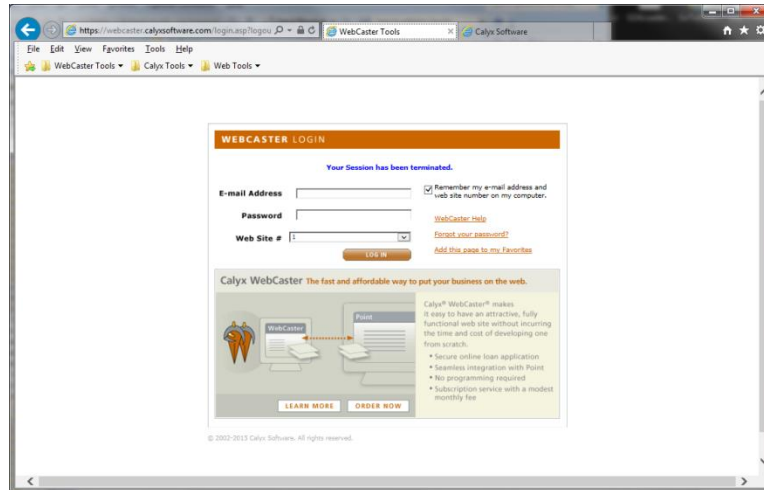
What is E-Sign?

E-Sign is Calyx's e-signature solution. This allows mortgage companies and banks to have a faster turnaround time on getting signatures on required disclosures. E-Sign is functional with many of Point's provided forms and more will be added to the list in the future. The E-Sign process can be started directly through the loan file in Point and utilizes WebCaster for easy online interface with the documents. Simple click to sign design leaves little room for confusion. Disclosures go out from Point and once signed will pull directly back into Point to be stored in the loan file to be kept in one place.

User Friendly interface

WebCaster has a user friendly interface for even the novice user, while still offering options for the more advanced user if they require. The WebCaster Administrator is the main control portal for both WebCaster and E-Sign.

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Inside the WebCaster Administration site, the user is given an easy to follow menu to locate any portion of WebCaster they may need to edit. Nothing in WebCaster is permanent; the user can make changes at any time.



Reporting is easy with WebCaster. The Administration site gives several easy to navigate reports that will allow the user to stay informed on the activity of the site visitors and potential borrowers applying on the site.

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A professional looking website

WebCaster offers many different themes for the website while making it as user friendly to design as well as navigate. Graphical themes allow for preset color schemes with professionally designed images. The available color themes give a basic layout allowing the user more control of how their website will look. With the color themes, the user can add photos and change the backgrounds, borders, text colors, and fonts. A customizable top banner will allow the Administrator to display the company's name or logo. Custom pages allow the administrator to create pages from scratch so the company can add any content they need.



Designed to interface with Point

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WebCaster is the only online application designed specifically to interface directly with Point. Applications can be sent to the Loan Officer via email or be imported directly into Point. The Loan Officer also can send and request documents to and from the borrower directly through Point. The borrower needs only to log onto the website and upload or download the necessary documents for their loan process.

“7 Step Setup Wizard”

The “7 Step Setup Wizard” will be the seen the first time a user logs into the WebCaster Admin site. This will walk the new user through the basic step to get the website up and running with the user’s information. If the “7 Step Setup Wizard” has already been completed and the user wants to return to the wizard, this can be accessed from the first page of the Main WebCaster Admin site. You can get back to this page by clicking on the gray square at the top left of the site that contains the words “WebCaster Administration”. Once on this page click on the first tile labeled “step by step setup”. This will return the user to the “7 Step Setup Wizard”.

- Using IE, browse to the WebCaster Admin site at <http://webcaster.calyxsoftware.com>
- Enter the Primary email address set up with the account.
- Enter the Site password. (If this is the first time accessing this site, the site password will be provided on the WebCaster Welcome Email)
- Enter the site number. (Usually number 1, but not always)

Upon logging in to the site, you will be taken directly to the “7 Step Setup Wizard”. On the left side of the screen there will be a menu numbered 1 through 7. (After completing settings on a page, be sure to scroll to the bottom of the page and click on “Next” to save changes.)

Step 1: Profile

This page will allow the user to enter the main contact information for the user or company. Fields in Rust (orange) are required. This information will populate throughout the website where requiring your company information, this also includes on the application itself.

Contact Information

- Company Name
- Address, City, State, Zip Code
- Email Address
- Business Phone
- Fax Number
- Contact Name

You will also be able to enter information on any State Licenses the user or company may have. If you only want those certain states to show on the application, simply check the box at the top labeled “Display only the selected (licensed) states”. This information will show on the License Page of the website. Check the box next to the state, then enter the NMLS or License number for that particular

state. (If you have a national NMLS or license number that allows you to operate in all states, you can put that number in the box for each state and be sure to check all states.)

Step 2: Themes

WebCaster has two (2) different types of themes. The Theme is the basic template design and feel of the site. This will set the color scheme of the site.

- Themes
 - Graphical Themes:

Graphical themes are pre-designed themes with set color schemes and images. These images and colors cannot be edited and will relate to the fonts, backgrounds, borders, and more of the site. If the user is using a Graphical Theme, all that is needed is to place content into the site.
 - Color Themes:

Color themes are more lenient. These will start out with a very basic setting for the site with only colored backgrounds and borders. There will be no stock or default images on the color theme; however the user can add images to the content area if they prefer.
- Designs
 - Regular:

The Regular design will use the full WebCaster website and will show the selected theme. The user will build the site within the WebCaster Admin site.
 - Plug-In:

The Plug-In option is used when the user had their own custom site hosted elsewhere and they only wish to use the application functionality of WebCaster. The WebCaster pages can be “Plugged In” to other sites by using the HTML scripting for <IFRAME>. WebCaster will provide the links to each of the WebCaster pages, but cannot offer HTML assistance in setting up their custom site elsewhere.

Step 3: Layout

The first section is to enable Plug-In mode. This is the same as the previous page and will do the same thing.

The Layout section of this page will show a wire-frame representation on the webpage when using the full page themes.

- The sections are Banner, Top, Left, Content Area, Right, and Footer.
- The Left, Content Area, Right, and Footer sections will have radio buttons to “Display” and “Do not display” those sections.
- The Banner section will be controlled elsewhere and the Content Area will always be displayed.

Site Design allows the width of the page to be adjusted.

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- This will range from 700 pixels to 900 pixels, Stretch, or Full Screen.
- If using 700 – 900 pixels, there will be a colored background around the content of the web site.
- Stretch and Full Screen will take the content to the full available space of the browser area

Backgrounds and Borders section is used to edit the area outside of the content area.

- “Align design within browser” will place the content area either center or left adjusted.
- “Border width” will adjust the size of the border around the content area.
- The Border and Background colors can be edited using HTML hexadecimal color codes or a color pallet.
- The “Top Margin” will adjust the space between the top of the window and the content area.
- The “Internal Border Width” will adjust the spacing between the sides of the browser and the content area.

Step 4: Home Page

The “Home Page” section will allow the entry and design of the content to be displayed on the first page the viewer will see. Depending on the theme selected, there may be two or three boxes to place content.

- “Welcome Message and Company Overview” will be the first box and the top of the home page.
- “Additional Company Information” will be a shaded box showing at the bottom of the home page.
 - This section will have a title bar and can be edited or left blank.
 - This shaded area cannot be removed from the site and therefore the page will always have a shaded box at the bottom weather content is place there or not.

*Throughout the WebCaster Admin site there will be content boxes like these. There will be a toolbar above the content area and will have features similar to MS Word. This will allow direct WYSIWYG editing of the content. Below the content area is a “Edit in HTML” checkbox. Selecting this will turn everything in the content area into standard HTML script and can be edited this way for more technical control. WebCaster WILL NOT USE JAVASCRIPT. IF JavaScript is placed into these areas, the script will be removed when the site is displayed and will not function. This is by design, not a bug.

Step 5: Products

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The “Products Page” is to create a list of the different types of loans the company offers. The products can be added, ordered, or deleted from this page. The “Description” can be edited and a “Rate Sheet” can be added. Not everyone will use the “Rate Sheet” as the rates will change often.

Step 6: FAQs

The “FAQs Page” is for general Frequently Asked Questions. This page will start with standard Calyx supplied questions. These can be added to, edited, reordered, or deleted.

Step 7: Calculators

- The Calculators Page offers a set of ten different mortgage calculators.
- The checkboxes allow the option to show or hide the calculators on the site.
- The box to the right is the description and can be edited with plain text.
- The calculators “How Much Can I Borrow” and “Rent vs. Own” are the only two calculators that can be edited with percentages, rates and explanations of outputs.

The “Set Default Values in Calculator” section is used to set starting values in the calculators. The potential borrower can change the values, but these are intended as a starting point.

Congratulations!

Upon completion of the “7 Step Setup Wizard”, you will see a message to complete and go to the main WebCaster Administration site. This will also advise the user of what the website address is and will give an option to go to the Web Address page to edit it.

** Everything in the “7 Step Setup Wizard” can be edited in the main WebCaster Administration site.
Nothing in this wizard is permanent. **

WebCaster Administration Main Site

The WebCaster Administration site is where you will edit and control the website and all of the functionality of WebCaster. This site will feature a menu on the left-hand side. This will be used to navigate to each different section of the site. Most of the sections will be broken down into sub-menu categories.

After making any changes on any page, be sure to click on the “Save” or “Submit” button at the bottom of the page before switching pages or the changes will not be saved.

- Site Design

The Site Design section will contain the most of the design tool for the site. It will allow the use to manage the look and feel of the website as well as some of the content that will show on the site.

- Home:

Throughout the WebCaster Admin site there will be pages with navigation buttons. These are graphical representation of the other sub-menu items. These can be used for navigations, or the left-side menu can be used to navigate directly to the location needed.

- Themes:

WebCaster has two (2) different types of themes. The Theme is the basic template design and feel of the site. This will set the color scheme of the site.

- Themes

- Graphical Themes:

Graphical themes are pre-designed themes with set color schemes and images. These images and colors cannot be edited and will relate to the fonts, backgrounds, borders, and more of the site. If the user is using a Graphical Theme, all that is needed is to place content into the site.

- Color Themes:

Color themes are more lenient. These will start out with a very basic setting for the site with only colored backgrounds and borders. There will be no stock or default images on the color theme; however the user can add images to the content area if they prefer.

- Designs

- Regular:

The Regular design will use the full WebCaster website and will show the selected theme. The user will build the site within the WebCaster Admin site.

- Plug-In:

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The Plug-In option is used when the user had their own custom site hosted elsewhere and they only wish to use the application functionality of WebCaster. The WebCaster pages can be “Plugged In” to other sites by using the HTML scripting for <IFRAME>. WebCaster will provide the links to each of the WebCaster pages, but cannot offer HTML assistance in setting up their custom site elsewhere.

- Plug-In Setup:
 - Plug-in Mode:

The Plug-In option is used when the user had their own custom site hosted elsewhere and they only wish to use the application or page functionality of WebCaster. The WebCaster pages can be “Plugged In” to other sites by using the HTML scripting for <IFRAME>.
 - Framed or Linked Sites:

This section will show a table with all of the common pages WebCaster has to link into a custom website. The pages will only show the content portion of the page if the above mode is checked. The color and fonts on the page will still be managed by the theme selected. In order to edit the look of the content, adjust the theme settings.
 - Home Page Link:

The Home Page Address should be the home page address on the user’s custom site that they want the potential borrower to return to after the application is completed. If no address is entered, the user will be returned to the WebCaster home page. When using a custom site, this will be confusing to the borrower and will result in a broken link like situation.
- Layout:

This dropdown will contain most of the actual content the user will be placing on their page. This will include anything they want their pages to say as well as image and link placements on each page. This section will not include the library to upload the images or the home page content area. These pages will be located under a later menu item.

 - Home:
 - Layout:
 - The Layout section of this page will show a wire-frame representation on the webpage when using the full page themes.
 - The sections are Banner, Top, Left, Content Area, Right, and Footer.
 - The Left, Content Area, Right, and Footer sections will have radio buttons to “Display” and “Do not display” those sections.
 - The Banner section will be controlled elsewhere and the Content Area will always be displayed.

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- **Site Design Width:**

Allows the width of the page to be adjusted.

 - This will range from 700 pixels to 900 pixels, Stretch, or Full Screen.
 - If using 700 – 900 pixels, there will be a colored background around the content of the web site.
 - Stretch and Full Screen will take the content to the full available space of the browser area

- **Backgrounds and Borders section is used to edit the area outside of the content area.**
 - “Align design within browser” will place the content area either center or left adjusted.
 - “Border width” will adjust the size of the border around the content area.
 - The Border and Background colors can be edited using HTML hexadecimal color codes or a color pallet.
 - The “Top Margin” will adjust the space between the top of the window and the content area.
 - The “Internal Border Width” will adjust the spacing between the sides of the browser and the content area.

- **Content Area:**

This page will be used for the Color Themes only. This is where the user can adjust the background colors, Header styling, Section Title styling, and Main Content Text styling. In order to make a section apply to the site, the box to the left must be selected to turn on those changes. Colors can be determined by using an HTML color code or by using the color pallet to the right. Font type, size, and weights can be specified by using the dropdown boxes in each section.

- **Banner:**

The banner will be the area at the top of each page. This will be the same for every page on the website. This is used for branding of the site for that particular business. This can be a company logo, name, phone number, or whatever the user wants to display to quickly identify their page.

 - **Banner Option:**

There are three (3) different options for the banner usage in WebCaster.

 - **Option 1: Do not display a banner.**

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This will leave the banner area empty and merely not use a banner. The menu will move up to the top of the page.

- Option 2: Display text.

This will give two (2) boxes to show text in the banner area. The “Title” and the “Subtitle” boxes will accept plain text or minimal basic HTML tags. In the description, there will be a link for an HTML tutorial s to what tags will be usable. There will also be a preview windows which will show what the text will look like.

- Option 3: Display a Graphic Logo or a Flash File.

This option will allow the upload of an image file to display in the banner area. WebCaster will not edit or adjust the size of this file. Whatever the size of the image in the file is what will display on the page. Any adjustment to the size of the file must be don't with MS Paint, Photoshop, or another image editor prior to being uploaded to WebCaster. There will be an option for “Banner Placement” that will allow of left, center, or right adjustment.

- Menus:

This page allows the user to edit the site’s menu items. The menu will show at the top of the page, just under the banner area. There are six (6) top level menu items and these cannot be deleted or added to. The top level menu items can contain dropdown submenus. However if there is a submenu, the top level menu item will no longer be a link, only a submenu container. Any changes to the menu will take several minutes to reflect on the site after saving the changes. The color of the menu cannot be edited, it is controlled by the theme selected.

- Site Menu:

This section shows what the menu will look like on the site. This is only a representation of the menu.

- Menu Items:

This section will show a table that allows for editing of the menu items.

- The first column is “Menu Item” this will show the text of the menu item.
- “Edit” will allow you to change the menu item text, where the menu item links to and if the menu item opens in a new window or the same parent window as the site is currently in.

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- “Insert New Above” will be used for submenus. This will allow the user to add new menu items above the previous.
 - “Delete” will be used for submenus. This will allow to user to delete that specific menu item.
 - “Add Submenu” will allow the user to add a submenu below the specific menu item.
 - “Edit Submenu” will take the user to the submenu level to make changes to that submenu.
 - “Order” allows the user to reorganize the menu items either up or down on the menu panel.

- **Left Sidebar:**

The side bar will display content on all pages. This section will have four (4) buttons at the top of the section that will always be displayed on the sidebar and cannot be moved, reordered, or turned off. These four (4) buttons are “Login”, “My Account”, “Apply Online”, and “Contact Us”. The sidebars can be turned on or off under the Site Design > Layout > Home menu. The Left Sidebar will be turned on by default.

 - **Sidebar Content:**

This section will show a content box. There will be the standard text editor bar which will allow editing of the content directly within the content area. The Edit in HTML check box will convert the content area into HTML script for more technical control over the content.
 - **Customize Sidebar (Color Theme Only):**

This section is for use only with the Color Themes and any changes here will not reflect if the Graphical theme is selected. To make the settings show, the user must select the checkbox to the left. Settings will pertain to Background color, font color, font type, and button colors. Colors can be determined by using an HTML color code or by using the color pallet to the right.

- **Right Sidebar:**

The right sidebar will function exactly as the left sidebar. The sidebars can be turned on or off under the Site Design > Layout > Home menu. The Right Sidebar will be turned off by default.

- **Footer:**

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The footer will display on all pages of the website. This section is for company information and can contain basic contact information like email address, phone numbers, and licensing information. The fields in orange are required fields. To make the fields visible on the website, place a check in the box to the left. If unchecked, the information will not be included in the footer on the site even if the information is a required field.

- Contact Information
 - Company Name will be the name the user wants to be known by on the website.
 - Email Address should be a general address for the company and not necessarily a specific loan officer
 - Business Phone should be a general or main company number
 - Fax Number can be the company's main incoming number for faxes

- Licensing Information
 - License Text is commonly used to display the company's NMLS number
 - Display link to the licensing page will allow the potential borrower to go directly to a page listing all of the company's license information
 - Display link to Privacy Policy will allow the potential borrower to go directly to the privacy information for the company. Calyx supplies a generic Privacy Policy with WebCaster, however this can be edited by the user or completely replaced if the user has their own specific Privacy Policy.

- Footer Image

This section will allow the user to upload a small image to display in the footer. WebCaster comes default with the Equal Housing Lender logo. When uploading a new image, it will replace the previous image and that will be deleted. The footer section will only support one (1) photo, so if multiple photos are required, the user will need to use a third party photo editing program such as MS Paint or Photoshop to add the multiple images into a single image file prior to uploading into the image section. There will be a check box to turn on and off the image in the footer without having to delete the image file completely.

- Content

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- Home Page
 - Content
 - This page is where the user will add all of the content that will show on the Home Page. There will be two (2) or three (3) content areas depending on the theme selected. The last content area on this page will be the “Additional Company Information” section. This section will have a “Title” box located above the content area. On the website it will look like a shaded box with the title in the top border of the box. This title can be edited, but the shaded box cannot be removed from the page.
 - Rotator

The Rotator is an “Animated News” item that can appear at the top of the home page. This can be edited with different links to pages on the site or on other sites.

 - Configuration
 - The Rotator is optional as there is a checkbox allowing the user to disable the Rotator.
 - There are 5 different styles to choose from and those can be viewed using the “Preview link to the right of each style.
 - The Rotator details allows the user to specify the look of the Rotator by adjusting alignment, width, height, scroll interval, slide pause, and pause on ‘MouseOver’.
 - Content
 - This page allows for entry of Rotator items.
 - The Add button will create new entries to the rotator including the ability to specify where it will point to as a link.
 - The columns on the table include ‘Insert new above’ will create a new entry in order above the selected existing entry.
 - Edit will allow changes to existing entries.
 - Delete will remove the existing entries.
 - ‘Order’ will allow the user to numerically arrange the entries in their preferred order.
- Loan Center
 - Content

The Overview page is where the user can introduce their business to the prospective borrowers. They can explain where and how they do

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business. This is a rather general page and the user can put in whatever their business needs. This page contains a content area box.

- Loan Status

WebCaster allows the user to transfer the Loan Status of a loan from Point to the website where their borrowers and access and view the information. This page will allow the management of that process.

- Loan Status Introduction

The Loan Status Introduction is a content area box that will show at the top of the Loan Status page. This will be viewed by the borrower when they log into the site to view their status.

- Loan Status Sections

This area allows the user to determine which parts of the loan file will transfer from Point to the website. Not everyone will want to show all information to their borrowers during this process. To include a section, place a check in the box; to not include a section, remove the check from the box.

- Conditions Introduction

This area is a content area box to allow the user to explain their company's handling of conditions. Each company may use conditions in a different way. This will allow the user to clarify what the borrower may be seeing.

- Loan Status Password

WebCaster uses three (3) different passwords. The Loan Status password is for use when the user is transferring any information from Point to the website including updating Loan Status, sending documents, requesting documents, etc. There will be another link under 'Passwords' later in the WebCaster Administration menu that links back to this page.

- Loan Status Update Email

When the user sends a Loan Status from Point to the website, WebCaster will send out an automated email to the borrower to inform them of the changes. This email will include a link to the website as well as instruction on logging in. This section includes a Text Only content area that allows the user to include a customized message to the borrower during this process. No HTML content can be used in this area as not everyone will use an HTML based email.

- Calculators

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WebCaster comes with ten (10) different calculators to help the borrower in their process. These will not guarantee any rates and are not intended for a contractual agreement.

- Home

This page lists all ten (10) of the calculators and gives a text-based description box for each. This description can be edited for clarification about what the calculator does. The checkboxes will allow the user to choose which of the calculators they want to offer to their borrowers. The 'Set Default Values in Calculator' section will allow the user to specify the starting points for the calculators. These values can be changed by the borrower as they are simply starting points for when the webpage loads.

- Prequalification

This page allows for the configuration of the 'Prequalification' calculator page. This will include two (2) scenarios and various variables associated with the calculation of the process. This page also includes a content area box for the explanation of the calculator results.

- Rent vs. Own

This page allows for the configuration of the 'Rent vs. Own' calculator page. This will include certain variable value in the calculation of the process. This page also includes a content area box for the directions and explanation of the calculator results.

- Loan Applications

The Loan Application section of the WebCaster Administration site will manage how the submissions of the online applications are handled. This will include how they are imported into Point and to whom the applications are sent.

- Content

- Terms of Use

This section will allow the user to require the borrower to agree to certain terms prior to filing out an application. The user can include the 'Terms of Use' and the 'Privacy Policy'. If including these, the borrower will go to a page prior to being taken to the application. On this page along with the 'Terms of Use' and 'Privacy Policy' they will also see the introduction. A content area box is provided to configure that introduction. The 'Terms of Use' is listed below as a plain text area.

- Directions

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A content area box is provided to give any special directions to the borrower prior to applying. This can include HTML content if the user needs the borrower to follow any links to get disclosures or other documentation prior to the application process.

- **Next Steps: Short Loan Application**
This content area box allows the user to inform the borrower of what to expect after applying. This page will be seen immediately after the borrower submits the loan application. This can include any documents the user may need to proceed with the lending process.
 - **Next Steps: Long Loan Application**
This content area box allows the user to inform the borrower of what to expect after applying. This page will be seen immediately after the borrower submits the loan application. This can include any documents the user may need to proceed with the lending process.
 - **Conformation Email: Short Loan Application**
After the borrower submits the application, they will receive an automated email as well as the 'Next Steps' page. This is usually the same information, only in their email. These are plain-text boxes and will not allow HTML content. This area will allow the edit of the subject line as well as the message area.
 - **Conformation Email: Long Loan Application**
After the borrower submits the application, they will receive an automated email as well as the 'Next Steps' page. This is usually the same information, only in their email. These are plain-text boxes and will not allow HTML content. This area will allow the edit of the subject line as well as the message area.
- **Configuration**
The configurations section allows the user to configure the two (2) different application types.
 - Each of these applications will have a checkbox to enable and disable it. At least one (1) application type MUST be enabled.
 - The Name box allows the user to change the name of that particular application type. Basic HTML can be used in this box to style the text of the Name field.
 - Each of the applications will also have a Content Area. This is used to briefly describe to the borrower what to expect in the application.

The Long Loan Application

- The Long Application will have an option of using the Full 1003 or the Fannie Mae Streamline 1003. The difference is only a few questions on the application.

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- The Long Application has eleven (11) pages for the borrower to fill out. There will be checkboxes to enable or disable each of the pages. The first page “Contact Info” cannot be disabled.
- Primary Emails

This area operates differently depending on what delivery method is selected in the next section.

“Email loan applications to the loan originators” option:

- Primary Email Address: The primary email address is the default email address to which loan applications are sent. This email address is also part of your login identifier.
- Secondary Email Address(es): Four (4) addresses can be entered to send duplicate applications to. Any loan applications sent to the Primary Email Address will also be sent to the Secondary Email Addresses.

“Download loan applications directly into Point” option:

- Primary Email Address: The primary email address is the default email address to which loan applications are sent. This email address is also part of your login identifier; any data sent between the WebCaster and Point is secured using 128-bit encryption. When configuring Point’s Direct Import option, use the Site Password as the Loan Encryption Password for the Primary Email Address.
- Secondary Email Address(es): Four (4) addresses can be entered to send duplicate applications to. Any loan applications sent to the Primary Email Address will also be sent to the Secondary Email Addresses. Each of the Secondary Email Addresses will also require a password to be supplied. The password will be used to configure Point’s Direct Import option as the Loan Encryption Password.

“Download loan applications directly into Path” option (There are no Secondary Email Addresses using the Path option):

- Primary Email Address: The primary email address below is will be used by the administrator to manage your WebCaster account as part of your login identifier.
- Primary Path Account ID & User Name: The Path account ID and user name will be used to automatically download loan files into Path under the specified user name.

- Delivery

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This section configures how the user will get the applications into Point.

- “Email loan applications to the loan originators”: WebCaster will email individual applications directly to the Primary Email Address, Secondary Email Address, and/or Loan Originator assigned to the loan. The information is protected by an encrypted password so only authorized users can access the file.
- “Download loan applications directly into Point”: WebCaster will download loan applications directly into Point using the integrated WebCaster interface. You can download all pending applications in batch from WebCaster to Point by clicking the Online Loan Applications button in Point. Data transferred between WebCaster and Point is secured using 128-bit encryption.
- “Download loan applications directly into Path”: Download loan applications directly and seamlessly to the selected Path MyDesk pipeline using the integrated WebCaster interface. Data transferred between WebCaster and Path is secured using 128-bit encryption.

▪ Routing

Selecting a Loan Originator:

On the loan application, borrowers can indicate which loan originator they would like to work with. A text field or a drop down list for loan originator will appear on the loan application, and the data that the borrower indicates will be transferred to the loan originator field of the associated Point file.

Options include:

- Borrowers do not select a loan originator
- Borrowers type in a loan originator name (textbox with no list of loan originators displayed on the loan application)
- Borrowers select a loan originator from a list (dropdown list on the loan application). Please note that this will require you to maintain a list of loan originators at About Us > Loan Originators > Descriptions

Routing Applications:

If borrowers are not selecting loan originators, or if you have borrowers type in a loan originator name, applications will be automatically sent to the primary email address(es). If you are having borrowers select a loan originator from a list, application routing options are available. You can choose to have the application emailed to different parties.

Options Include:

- Primary email address(es) only (configured in the Primary Emails screen)
- Loan Originator email address only (configured in Loan Originator Descriptions)

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- Both the primary email address(es) and the specified Loan Originator email address
- Security
 - Data Retention Policy

WebCaster automatically deletes any borrower data on the system that is more than twelve months old. Here you can configure the system to retain your applications for less time. WebCaster sets an application's retention time according to the policy in place at the time the application is submitted. Please keep in mind that once an application has been purged, it cannot be retrieved again. Be sure to configure your application retention time to allow you enough time to retrieve your applications. Applications can be saved on the server anywhere from 1 day up to 365 days. The default is 60 days.
 - Loan Application Encryption

This is the Encryption password for the applications sent from WebCaster to Point. Changing the password will affect applications generated or resent from that point forward. This will not apply the new password to an application file that has already been sent out.
- Products
 - Introductory Content
 - Products & Services: These are Content Areas that will appear at the top and/or bottom (Introduction and Footer) of the Products & Services page. If you have chosen to not list individual loan products on your website then only the Products & Service Page Introduction field should be completed.
 - Loan Product APR Calculation Assumptions: The Assumptions for APR Calculation apply to all of the loan products that you offer; however, the information is used for calculation purposes only and will not appear on the website.
 - Product Details
 - Allows the user to create a list of all of the products (loan types) the company offers. To build your list of Loan Products, click ADD and complete the screen that appears. To modify an existing Loan Product, click the edit link in the Loan Products List below and modify the content. If you'd like to delete a product, click the delete link for the Loan Product you wish to delete. To reorder your list of Loan Products,

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enter numbers into the order fields, indicating the order in which you would like the list to appear.

- Product rates will not automatically update. These must be entered by the user and should be changed as the rates change in order to be accurate. If the user desires, the rates can be left out and would therefore not require continuous updating.

- About Us

- Content

- Contact Information: This information will appear in the About Us section of your site and can also be displayed in your Footer if you choose. The company's address from here will show on the 1003 application when viewed, printed out, or viewed in Point after importing.
 - Company Details: Content Area to provide more details about the company to potential customers. Company history, client base, reputation, and philosophy are all topics potential customers will be looking for.

- Loan Originators

- Index Page

In this area, the user will be configuring the opening page or index page for the loan originator section. The index page contains a list of all of the loan originators or other personnel whose descriptions or biographies are available. On this administration page, not only will the user be providing introductory content, but will also be specifying how the loan originator biographies will be displayed.

- Introduction to Loan Originator Index Page: Content Area to introduce the Loan Officers and the company team members.
 - Format of Display of Loan Originator Descriptions/Biographies: Allows the user to show all Loan Officers on a single page or give each Loan Officer their own biography page.

- Descriptions

In this section, you can modify the loan originator descriptions to be displayed on the site. To build a list of Loan Originators, click Add Item. To edit a description or biography for a specific loan originator, click on the Edit link in the Description column. To add or change the photo for

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a specific loan originator, click on the Edit link in the Photo column. To add or change the application routing information for a specific loan originator, click on the Edit link in the Application Routing column. To change the order in which the descriptions are displayed or listed on the website, fill in the Order numbers and click on the Save Order button.

Note:

- If using the routing option to send applications to Loan Officers, there will be a checkbox for “Require Borrower to Choose a Loan Officer.”
- When completing the Application Routing portion, the “Point Loan Officer Name” field must match identically to what is in Point under the “Originator” dropdown box and in Point Central under “Users”.

- FAQs

- Content

The WebCaster site contains a section where prospective borrowers can quickly find answers to Frequently Asked Questions (FAQs). To add an item to the bottom of the list, click ADD. Use the Insert link to add new items above the item which is selected within the list, click the Edit link to edit a specific item. Click the Delete link to remove an item. To change the order in which the FAQs are displayed on the website, fill in the Order numbers.

- Resources

- Links

- The Resources section of WebCaster provides prospective borrowers with a list of organizations and services they will find helpful, such as the Department of Housing and Urban Development. To add an item to the bottom of the list, click Add Resource. Use the Insert New Above links to add new items within the list, and click on the Edit link to edit or delete a specific item. Click Delete Item to remove an item.
 - The Third Party Web Site Disclaimer is the “Speed bump” that shows up when the borrower clicks on one of the links on the Links page to take them to another website.

- Forms

Provides a list of blank generalized mortgage forms.

- Introduction: Content Area to explain the use of forms to the borrower.

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- Forms to Display: A list of selectable and de-selectable forms provided by Calyx. These are blank generalized forms and will not show the company or borrower information.
- Files
 - Home

To upload files to the WebCaster site, click Add File and complete the screen that will appear. To upload custom pages that maintain the look-and-feel and menus of the site, please click Add Custom Page. Click the Edit link to modify a specific item, click the Delete link to remove an item, and click the View link to view the specific item.

There is a default maximum space of 10Mb for uploading files, images, and custom pages. To order more space for files, the user must send an order to webcasteraccounting@calyxsoftware.com, and include their Site ID, website #, and the amount of space that they would like to add. Each additional 10 MB of space costs an additional \$10 per month.

The Files area should not be used to upload and store videos. Videos can be saved to YouTube and placed on the site using the embed feature and IFRAMEs
- eDocuments & E-Sign
 - eDisclosure & E-Sign Retention Policy

WebCaster automatically deletes documents that you have sent to the borrower that are more than twelve months old. However, you can configure the system to delete those documents earlier. WebCaster sets a document's retention time according to the policy in place at the time the document was pushed to WebCaster. After a document is deleted, it cannot be recovered. E-Sign law requires that you retain eDisclosures & E-Sign documents for a minimum of 90 days so that a borrower has time to access and review them. The default is 90 days, but can be increased to 365 days.
 - eDisclosure & E-Sign Policy

According to e-signature law, institutions must provide consumers a disclosure policy for receiving electronic disclosures. The Content Area allows the user to edit WebCaster's generic policy to conform to the user's company policy. This policy will display when a borrower is asked by WebCaster to consent to receiving electronic disclosures.
 - Email E-Sign Notifications to Borrower

An email will be sent to a borrower when E-Sign documents are sent from Point for electronic Signature. The e-mail consists of an introduction, a link to access E-Sign

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requests, and a footer. The subject, introduction and footer can be modified. The emails in WebCaster are text based and will not accept HTML content.

- Instructions to borrower: How to upload documents
Content Area that describes the steps to upload documents into WebCaster. WebCaster supports the following file types : PDF, JPEG, JPG, GIF, TXT, DOC, DOCX, BMP, RTF, HTML, HTM, TIFF and XML. There is no restriction to the number of documents that WebCaster can upload at one time. However, to achieve optimum performance, smaller batches in quantity and file size are recommended.
- Email Notifications to Borrower
An email will be sent to a borrower when documents or document requests arrive from Point. The e-mail consists of an introduction, a link to the page where the documents or document requests are posted, and a footer. The introduction and footer can be modified below. The emails in WebCaster are text based and will not accept HTML content.
- Marketing
 - Advertising
No configurable content on this page.
This page gives information on how to advertise a web site and bring in potential borrowers to view the site and hopefully apply.
 - Search Engines
No configurable content on this page.
Gives information on various search engines and how they work and bring views to a user's website.
 - Search Terms
Search engines use a variety of factors to rank and list web sites. Adding "metatags" and changing the title for your Home page may be one way to gain a higher ranking. Note: If you are using WebCaster in a framed site, metatags should be included in your main site, not in the WebCaster site. For more information about search engines, go to Marketing > Search Engines.
 - Page Title
Each webpage on the site has its own page title. This is the text that will show on the title bar or tab of a browser. The page title is also used with search engines in locating site content.
 - Metatags
Metatags provide information about a Web page such as what the page is about and which keywords represent the page's content. They are not visible, but are often used by search engines to find relevant information on the Internet. Metatags are split up into keywords and a description, and both may be used by

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search engines. This section will allow the user to turn on and off the metatags for WebCaster pages.

- Keywords

A search engine will look for keywords to index results in a search query. The more keywords a search matches, the higher on the list of results the site will be. The home page has a higher chance of being indexed than your other pages, and it may be the only page indexed by some engines. Pick between two and four important keywords and try to use them 3-7 times for every 100 words on your Home page. Enter keywords separated by a comma (such as home loan, lowest rate, online loan application, etc.).

- Description

Some search engines will use the description as part of a site's summary on their results page. Try to use around 150 characters, for your site. Never make your metatag more than 250 characters long because some results pages will cut it off.

- Google analytics

Google Analytics provides you with sophisticated tools to better understand your website traffic. To use Google Analytics, you must have a Google Analytics account. Go to the Google Analytics web site and set up an account. After establishing an account, Google Analytics will generate some code that allows it to monitor your web pages. This code must be present in the header of each of your web pages. To insert the code into each header automatically, paste it into the provided text box. When you click Save, WebCaster will place the code into the header of each of your pages.

*Calyx does not have a business relationship or partnership with Google or Google Analytics. Calyx does not take responsibility for the results that you receive using Google's tools. By using Google Analytics, you take full responsibility for the results you receive. If you have any questions about Google Analytics and how it works, please contact Google.

Please be aware that secure pages such as Loan Applications and My Account, cannot be tracked by Google Analytics. Use the Visitor Tracking Reports for those pages.

- Visitor Tracking

- Aggregate Report

A twelve (12) month report of site activity including new accounts, returning users, contact info submitted, application submitted, and loan status views.

- Referral Report

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The Referral Report allows you to view each visitor's web address and the number of times your Home page was accessed. The user can determine the length of time they would like to retain the Referral information and select the dates they would like to capture. This feature can be turned on or off. The user can search through the data using a particular borrower's email address and/or date range.

- **User Report**
Allows the user to view specific details of a borrower's account or delete the account entirely. The user can search through the data using a particular borrower's email address and/or date range. Viewing the account, the users can change the borrower's password, submit a saved application, view the application, delete the application, and the Loan Status currently on that borrower's account. The account will also show the specific wording to the Terms of Use the borrower agreed to and when. The user can search through the data using a particular borrower's email address and/or date range.
- **Loan Application Report**
This report will show all of the applications that have been submitted on the WebCaster site. The table will show the date, borrower's first name, last name, email address and phone number, Loan Officer selected, type of application (long or short), resend option, and view option. The user can search through the data using a particular borrower's email address and/or date range.
- **Loan Status Report**
This report shows information about the loan Statuses uploaded from Point to the web site. The information will include date and time last updated from Point, the borrower's email address, date and time last viewed by the user, delete option, and view option. The user can search through the data using a particular borrower's email address and/or date range.
- **eDocument Report**
This report will show details about documents sent to and from the WebCaster site. Information will include date, borrower's email address, document description, date and time viewed by the user, date and time collected from the user, delete option, and view option. The user can search through the data using a particular borrower's email address and/or date range.
- **E-Sign Report**
Twelve (12) month report about E-Sign details including requested date, loan number (Point filename), borrower name, document package name, sent by name, and total number of packages sent per file. This page will also include the number of loan files

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submitted, fee per file, and total amount due for that month. As of 06/30/2015 it costs \$2.00 per file used with E-Sign. This is per Point file, not per package sent on a file.

- Administration

- Billing Information

The monthly subscription fee for WebCaster and E-Sign Transactions fee is automatically charged to the credit card specified. If the user would like to change the credit card that this fee is charged to, or if they need to update the expiration date for the credit card, they can fill out the form and click on the Submit Data button. All information is transmitted over a secure connection to ensure the confidentiality of the information. Optionally the user can contact Account Management and update billing information over the phone.

- Web Address

A web address must be supplied for the WebCaster website. The web address currently assigned to the site will be listed. If the user would like to change the web address associated with the site, they can select from the options listed.

Changing the Web Address:

- Calyx-Supplied Web Address:

Provide the first part of the address and select one (1) of seven (7) extensions from the dropdown box. This will be the address of the user's WebCaster site.

- External Web Address:

Purchase a custom domain name from a provider like register.com, GoDaddy.com, or Network Solutions. Configure that address via a-record to the WebCaster IP address (as of 06/30/2015 WebCasters IP address is 38.108.184.171) for both www. and the @root. Optionally the user can set up a cname to point to secure.web-loans.com for both the www. and the @root. Once the domain name changed have propagated through the DNS servers, enter the domain name into WebCaster. This will be the new address for the user's WebCaster site.

*Framing using Calyx-Supplied Web Address option does the same as the first option.

**If plugging into a custom site, DO NOT put the address of the custom site into WebCaster as External Web Address. Use the Calyx-Supplied Web Address instead.

- Licensing

Configuration page to set licensing information for licensed states.

- License Page Link

Turns on and off a link to the license page on the footer of the site.

- License Page Introduction

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Content Area to give information about the company's licensing information.

- State Licenses
Select the states the company is licensed in and place the licensing information in the box to the right. This is usually the license numbers or NMLS numbers. Once the states are selected, place a check in the box labeled "Display only the selected (licensed) states". This will remove any non-licensed states from the property state box in the address on the application so that the borrower cannot apply for a loan in a state not licensed in.
- Privacy Policy
A default privacy policy is provided. This can be changed to reflect the specific policy of the company. This is a text based box and will not allow HTML content.
- Passwords
 - Site
The password used to log into the WebCaster Admin site. Also used for the Loan Application Encryption for the Primary Email address when configured as direct import.
 - Loan Application
The encryption password for applications sent via email delivery.
 - Loan Status
The password used with document exchange when sending documents from Point to WebCaster, requesting documents into Point from the borrower via WebCaster, updating Loan Statuses from Point to WebCaster, and when using E-Sign.
- Online Payments
The WebCaster site enables the user to easily provide a "Shopping Center" where borrowers can pay for items they choose to offer online or view additional options they have for paying fees that are associated with the loan process. A PayPal account is required to use the Online Payments options.
 - Content
Content area for the introduction of the payments page, selectable "Add to Cart" and "View Cart" buttons, content area for the payments page footer, and the PayPal email address associated.
 - Shopping Cart

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To build the list of shopping cart items, please click Add Item and complete the screen that appears. To modify an existing item, click the Edit link in the list below, modify the content, and click Update Item. If the user would like to remove an item, click the Delete link for the item wished to delete. To reorder the list of items, enter numbers into the order fields, indicating the order in which the user would like the list to appear and click on Save Order.

- **Help**
Browse and search WebCaster knowledgebase articles.
- **Logout**
Logs the user out of the WebCaster Administration site.

WebCaster Document Exchange Training

Document exchange consists of three (3) functions between WebCaster and Point. These are requesting documents from the borrower to be sent to the Loan Officer, sending documents from the Loan Officer to the borrower, and updating the Loan Status from Point to WebCaster for the borrower to view.

Configuring Point to connect to the WebCaster account:

Point must first be told which WebCaster account to connect to. This is done in the WebCaster Preferences menu within Point. Utilities > WebCaster Preferences. The configurations in WebCaster Preferences are also used for the direct import feature of application, but the document exchange can be used no matter the delivery method chosen.

The screenshot shows the 'WebCaster Preferences' dialog box with the following sections and fields:

- WebCaster Administration Login Information:** Administrator E-Mail, Web Site #, Web Site Address (http://).
- Loan Application Login:** Loan Application E-Mail, Loan Application Password.
- Loan Application Download Instructions:** Default Destination Folder (Primary Data Folder), Default Naming Option (Manual Naming, Point's Auto File Naming, WebCaster Auto File Naming), File Type (PRS (Prospect file), BRW (Borrower file)).
- Loan Status Update/Document Send/Retrieve:** Display menus for loan status update, Loan Status Password.
- Loan Application Notification Instructions:** Notify when application is received at website, Check for loan applications every 15 minutes.
- Loan Application Connection Instructions:** Proxy Server, Host, Port, Credentials, Username, Password, Domain.

The WebCaster Preferences box has six (6) sections.

- WebCaster Administration Login Information
- Loan Application login
- Loan Application Download Instructions
- Loan Status Update/Document Send/Retrieve
- Loan Application Notification Instructions
- Loan Application Connection Instructions

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For the Document Exchange use, only “WebCaster Administration Login Information” and “Loan Status Update/Document Send/Retrieve” sections are required.

- WebCaster Administration Login Information
This is the area that tells Point which WebCaster site to connect to.
- Loan Status Update/Document Send/Retrieve
The Loan Status password is used for encryption of the documents and data transferred between Point and WebCaster. The Loan Status password is set within the WebCaster Administration site.

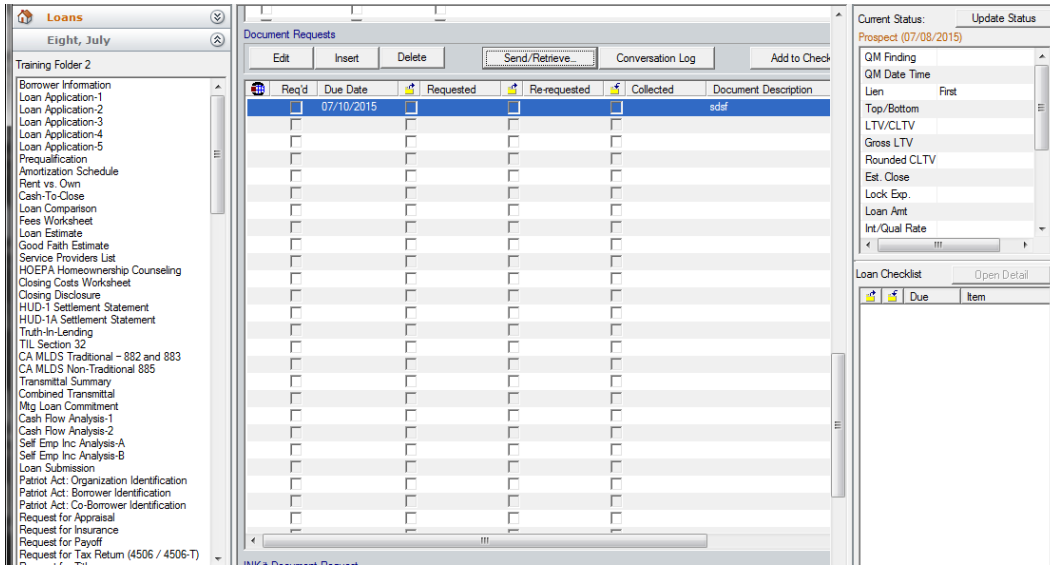
To configure the Loan Status password in WebCaster, log into the WebCaster Administration site at <http://webcaster.calyxsoftware.com> and follow the left-hand menu to Administration > Passwords > Loan Status. Enter the new password in both boxes and click on “Save”. Passwords are five (5) characters or more, alpha/numeric, and must not contain capital letters or special characters.

Requesting documents from the borrower:

When a Loan Officer is working a loan file, there are times they will need to get certain documents from the borrower in order to complete their process. These documents can include, but are not limited to, driver’s license, bank statements, W2, tax forms, etc. WebCaster provides a way to transfer those documents quickly and easily.

When in a Point file, go to Track > Status in the Point top menu. On this page, scroll down towards the bottom to find the “Document Requests” section. This section will have thirty-eight (38) lines. The loan officer may request up to thirty-eight (38) documents, and no more as Point will not add additional lines here.

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To add a document request:

- Double-click on a blank line or single-click on a blank line and click on “Edit” above. This will open the “Edit Document Request” box.
- Complete the dropdown boxes, “Document Category” and “Document Type” based on the type of document requesting.
- Enter a Document Description about the document requesting.
- Select a “Due Date”

If you select the checkbox at the top labeled “Required (Show in Loan Checklist)”, the document requested will show on the right-hand side if the Point screen in the Loan Checklist. This is optional.

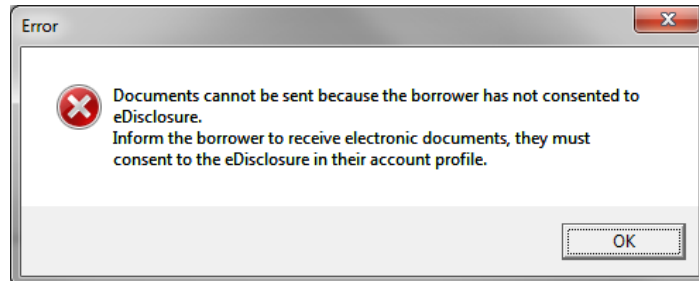
Once the information is entered, the user can either click on the “Send/Retrieve” button in this dialogue box to send the request immediately, or click on the “OK” button at the bottom to add the document request to the list. The letter will allow the user to continue adding more document requests before sending them all out at once. Once all requests have been entered and back on the Track > Status screen above the Document Requests section is a button labeled “Send/Retrieve”. This will allow the user to send out all requests selected. (Use CTRL + click or Shift + click to select multiple lines in the Document Request section.)

When clicking on the “Send/Retrieve” button a box will open listing all of the requests to be sent. This box will show the borrower’s email address pulled from the Borrower Information page at the top. Enter any “Notes to Borrower” needed. At the bottom will be the WebCaster account information from the WebCaster Preferences menu. If this has not previously been entered, enter that now and click on the “Save Password” checkbox. Then click on “Send/Retrieve” button at the bottom.

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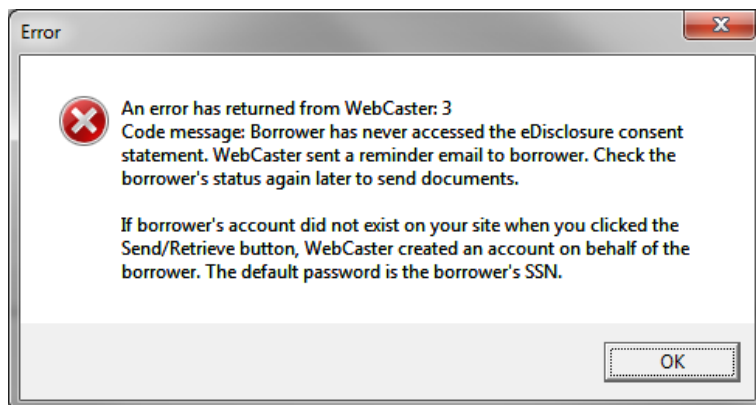
The first time using the Document Exchange features, the user will get an error message stating:

“Document cannot be sent because the borrower has not consented to the eDisclosure. Inform the borrower to receive electronic documents; they must consent to the eDisclosure in their account profile.”



The user will also get a second error message stating:

“An error has returned from WebCaster: 3 Code message: Borrower has never accessed the eDisclosure consent statement. WebCaster sent a reminder email to borrower. Check the borrower’s status again later to send documents. If borrower’s account did not exist on your site when you clicked the Send/Retrieve button, WebCaster created an account on behalf of the borrower. The default password is the borrower’s SSN.”



This process will send an email with a link to the borrower to have them sign into their account on the user’s WebCaster site and agree to the eDisclosure. The actual wording of the statement can be edited by the WebCaster Administrator on the Admin site. Once the borrower has agreed to the eDisclosure statement, the user will need to return to Point and Send/Retrieve the document requests again. No borrower’s information is supposed to go out over the internet without the borrower’s consent.

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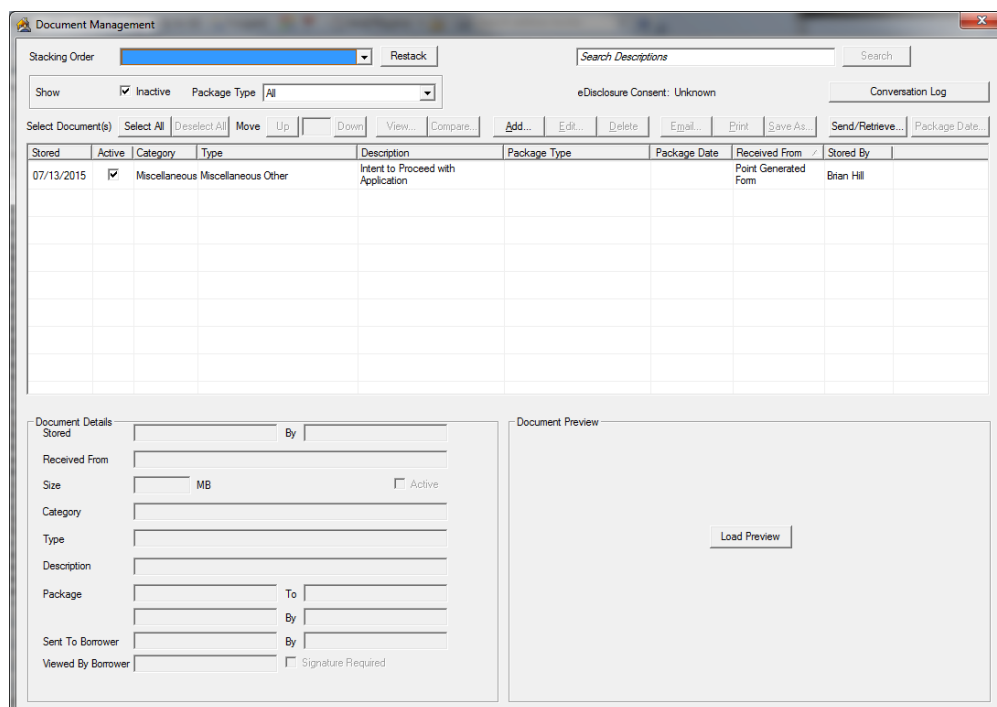
Once the borrower has uploaded the requested documents, the user can go into the Document Manager in Point under the eLoanFile > Document Management menu. Click on the button “Send/Retrieve” and Point will connect to the WebCaster site and import the waiting documents back into Point. All documents in Point are stored within the Document Manager.

Note: When the borrower has uploaded documents into WebCaster to send back to the Loan Officer, The Loan Officer will NOT receive any type of notification. The user will have to go into Point and click on the “Send/Retrieve” button to see if there are documents waiting.

Sending documents from the Loan Officer to the borrower:

When a Loan Officer is working a loan file, there are times they will need to send documents from Point to the borrower to complete their loan process. This can include any Point forms and any document the Loan Officer may have saved on their computer. WebCaster provides a way to transfer those documents quickly and easily.

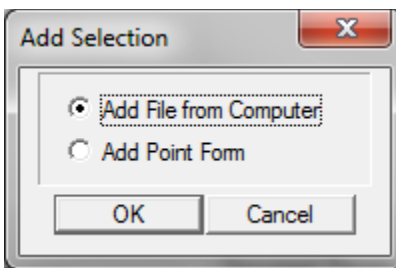
In Point, follow the top menu to eLoanFile > Document Management. The Document Manager is where all documents required for a loan file are stored in Point. Point forms, requested documents, and signed E-Sign package forms will be saved here. In order to send a document using the document exchange, the document must be added into the Document Manager first.



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Just like in requesting documents, the borrower must accept the eDisclosure and Consent prior to any documents being sent to the website. Here we can tell if the borrower has consented or not. At the top right of the document Manager will be a notification that reads “eDisclosure Consent: Unknown”. This is the initial setting for this prompt as Point has not yet attempted to connect to the website. The first time Point connects and the eDisclosure has NOT been accepted, the prompt will change to “eDisclosure Consent: No”. Once the borrower accepts the eDisclosure, and Point again connects to the website this prompt will change to “eDisclosure Consent: Yes”. Point will only connect to the website when the user clicks on the “Send/Retrieve” button.

To add a document into the Document Manager click on “Add”. This will give a box asking whether this document is stored on the computer or if it is a Point form.



Add File from Computer:

Selecting “Add File from Computer” will open a Windows Explorer box to browse for the file. Find the file and click on “Open”. The selected file will show in the Document Information Preview window. Correctly set Category, Type, and Description boxes.

The “Signature Required” checkbox indicates that the borrower must sign and return the document back to the user. This will automatically create a Document Request as explained previously.

Note: This will be added to the Document Request list. This list will only have thirty-eight (38) spaces to request documents.

Once all fields on the preview screen are correct click on “Add” and the document will be placed into the Document Manager.

Add Point Form:

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Selecting “Add Point Form” will open the print form screen. Select the form(s) to send from the left and they will be added to the panel on the right.

Note: If adding multiple forms, the user may select the checkbox “Store as one PDF”. This will add the documents into the Document Manager as a single file.

Set Output Option to “Store” and click on “Store”. The selected forms will open in the Document Information Preview screen. Correctly set Category, Type, and Description boxes.

The “Signature Required” checkbox indicates that the borrower must sign and return the document(s) back to the user. This will automatically create a Document Request as explained previously.

Note: This will be added to the Document Request list. This list will only have thirty-eight (38) spaces to request documents.

Once all fields on the preview screen are correct click on “Add” and the document will be placed into the Document Manager.

Sending out documents stored in the Document Manager:

Once all documents are stored in the document Manager, click on the “Send/Retrieve” button. The Send/Retrieve box will open. At the top will have the borrower’s email address, there will be a Notes to Borrower” section, and the WebCaster account information will be at the bottom.

The screenshot shows a window titled "Send/Retrieve" with a close button in the top right corner. The window contains the following elements:

- A text field labeled "Send to E-Mail Address" with the value "7_13@b48hills.com".
- A table with the following columns: "Forms Selected", "Due Date", and "Signature Required". The "Signature Required" column has a checked checkbox. Below the table is a scrollable area containing the text "Intent to Proceed with Application".
- A section titled "Notes to Borrower" with a large orange rectangular area below it.
- A section titled "WebCaster Administration Login Information" containing three text fields: "Email Address" (with value "brian_hill@calyxsoftware.com"), "Web Site #" (with value "7"), and "Loan Status Password" (with masked characters). There is a checked checkbox labeled "Save Password" to the right of the password field.
- At the bottom, there are two buttons: "Send/Retrieve" and "Cancel".

Fill out the “Notes to Borrower” section and click on the “Send/Retrieve” button. Point will connect to the WebCaster site and verify if the eDisclosure has been accepted. If not, the prompts will be the same as previously with the requesting documents. The email will go out to the borrower requesting them to

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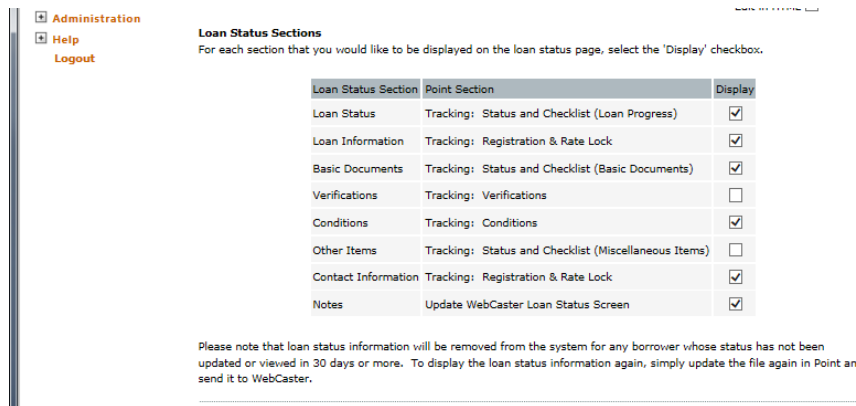
log in and accept the eDisclosure. At this time, the “eDisclosure Consent: Unknown” prompt will change to “eDisclosure Consent: No”.

Note: No documents will be sent to the website if the borrower has not accepted the eDisclosure.

If the borrower has accepted the eDisclosure already, the prompt will change to “eDisclosure Consent: Yes”, the documents will be sent to the website, and the borrower will receive an email for them to log in to their account to get their documents.

Updating the Loan Status from Point to WebCaster:

Updating the Loan Status is an easier task than those above. The information is pulled from the loan file as it was saved in Point. The particular fields to send are configured with the WebCaster Administration site under Content > Loan Center > Loan Status.



Administration
Help
Logout

Loan Status Sections

For each section that you would like to be displayed on the loan status page, select the 'Display' checkbox.

Loan Status Section	Point Section	Display
Loan Status	Tracking: Status and Checklist (Loan Progress)	<input checked="" type="checkbox"/>
Loan Information	Tracking: Registration & Rate Lock	<input checked="" type="checkbox"/>
Basic Documents	Tracking: Status and Checklist (Basic Documents)	<input checked="" type="checkbox"/>
Verifications	Tracking: Verifications	<input type="checkbox"/>
Conditions	Tracking: Conditions	<input checked="" type="checkbox"/>
Other Items	Tracking: Status and Checklist (Miscellaneous Items)	<input type="checkbox"/>
Contact Information	Tracking: Registration & Rate Lock	<input checked="" type="checkbox"/>
Notes	Update WebCaster Loan Status Screen	<input checked="" type="checkbox"/>

Please note that loan status information will be removed from the system for any borrower whose status has not been updated or viewed in 30 days or more. To display the loan status information again, simply update the file again in Point and send it to WebCaster.

The sections that can be sent using Update Loan Status are:

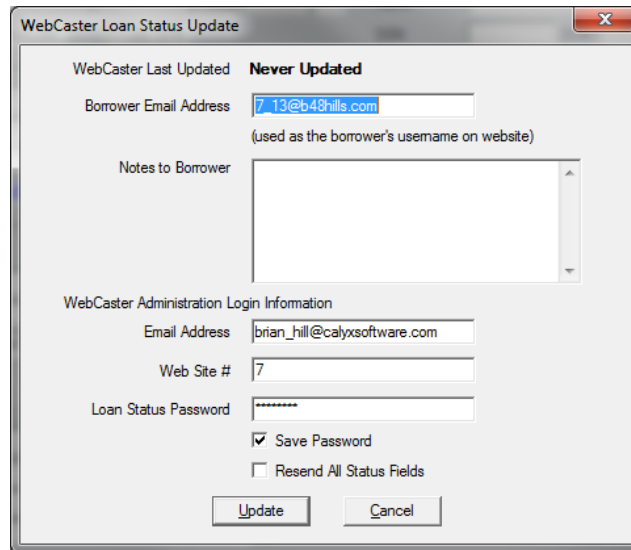
- Loan Status Tracking
- Loan Information Tracking
- Basic Documents Tracking
- Verifications Tracking
- Conditions Tracking
- Other Items Tracking

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- Contact Information Tracking
- Notes

To send the Loan Status Update:

In a Point file, go to Interfaces > WebCaster > Update Loan Status. The WebCaster Loan Status Update box will open. Type in any notes to send with the Loan Status in “Notes to Borrower”, the other fields should be completed from the Point file or WebCaster Preferences, and then click on “Update”. Point will connect to the WebCaster site and transfer the information to the borrower’s account.



The screenshot shows a dialog box titled "WebCaster Loan Status Update". It contains the following fields and options:

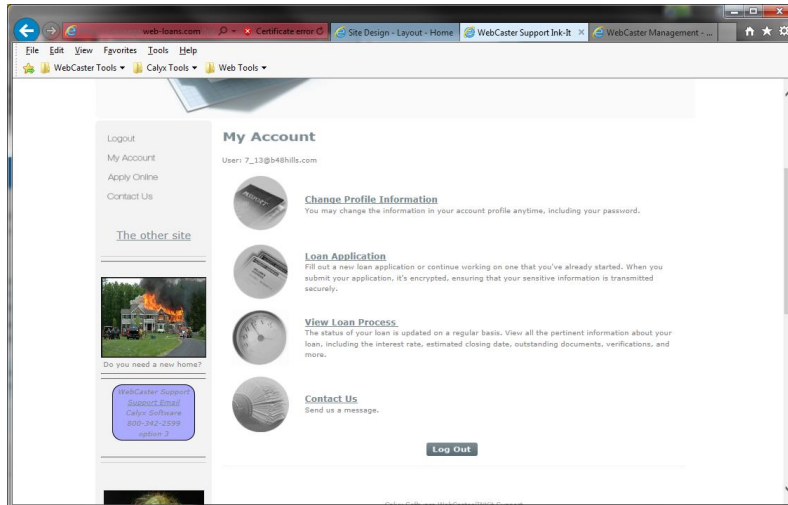
- WebCaster Last Updated:** Never Updated
- Borrower Email Address:** 7_13@b4shills.com (used as the borrower's username on website)
- Notes to Borrower:** A large empty text area for entering notes.
- WebCaster Administration Login Information:**
 - Email Address:** brian_hill@calyxsoftware.com
 - Web Site #:** 7
 - Loan Status Password:** A password field with asterisks.
 - Save Password
 - Resend All Status Fields
- Buttons:** Update and Cancel.

If the eDisclosure has not been accepted, the same functionality will occur as stated previously.

What will the borrower see?

When the borrower logs into “My Account” on the website, they will see four (4) options.

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- **Change Profile Information**
Allows the borrower to change their password for logging in to their account on the website.
- **Loan Application**
Allows the borrower make changes to or continue filling out their loan application. This will not update the loan file in Point; it will create a duplicate file if they submit any changes to the application here.)
- **View Loan Process**
This is where the borrower will see the updates for the Document Exchange features of WebCaster. Tabs at the top will include Loan Status, Loan Disclosures, Document Requests, and E-Sign. Clicking on any of these tabs will allow the borrower to see, download, or upload their needed documents.
- **Contact Us**
Allows the borrower to send a comment or question to the Loan Officer via the Primary Email Address configured in the WebCaster Admin site.

WebCaster E-Sign Training

E-Sign is Calyx's e-signature solution. This will allow the Loan Officer to acquire signatures on certain disclosures quickly and easily over the internet. E-Sign is an add-on to WebCaster and requires the user to have a WebCaster account in order to use the E-Sign features. There is nothing to set up or install for E-Sign, it is simply turned on for the WebCaster account and uses the WebCaster Preferences already configured for Document exchange.

Note: E-Sign will not work with all Point forms and will not work with any custom forms.

To send an E-Sign Package:

From any page in Point, click on the Print icon in the menu or File > Print. This will open the Print Forms box. Select the Point forms needing an e-signature from the left panel. These will populate into the right panel. Change the "Output Option" dropdown to "E-Sign" and click on the "E-Sign" button at the bottom. A new E-Sign box will open.

The screenshot shows the INK-it dialog box with the following details:

- Send To Borrower Email: 7_13@b48hills.com
- Send To CoBorrower Email: (empty)
- Document Package Name: Example Package Name
- Due Date: 08/13/2015
- Send as one PDF
- Forms Selected:
 - Intent to Proceed with Application(*)
 - Loan Application - Pg 5: Employment(*)
- WebCaster Administration Login Information:
 - Email Address: brian_hill@calyxsoftware.com
 - Web Site #: 7
 - Loan Status Password: [masked]
 - Save Password
- Sender's Information:
 - Name: Sender's Name
 - Company: [Insert Company Name Here]
 - Email Address: b48hills@gmail.com
- Buttons: Send/Retrieve, Cancel

The borrower's email and WebCaster configuration should already be filled in from Point. The Sender's name and Email address can be entered at the bottom. These do not have to be the Loan Officer. If it's the processor sending out the documents, then this should be the processor's information. (Or enter the sender information based on the company's procedures) The "Company" field will pull from the Utilities > Company Defaults > Company Information menu. Each time an E-Sign package is sent; the user must

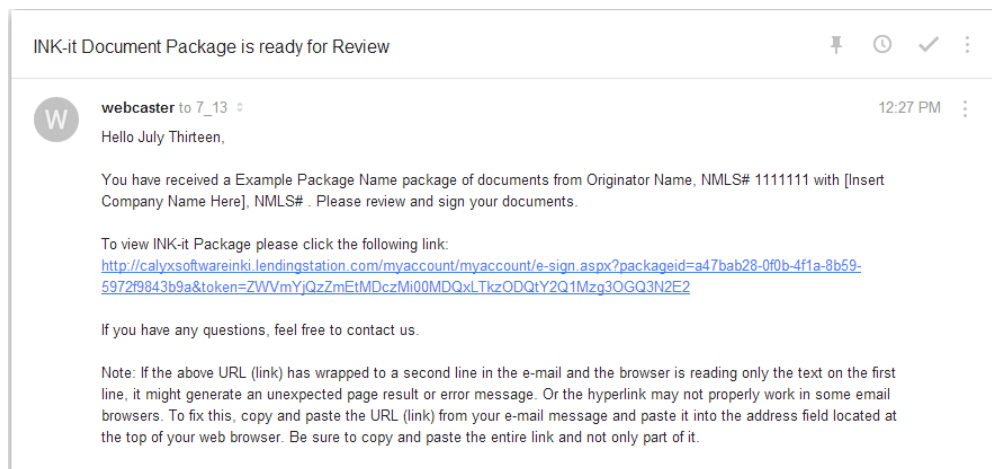
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enter a "Document Package Name" and select the "Send as one PDF" check box. Once the package name is entered, click on the "Send/Retrieve" button at the bottom.

Note: If the user does not select the "Send as one PDF" box, all of the forms will go out and come back as individual documents. This will cause trouble later as the PDFs will not combine into one when the user needs to send them to the lender.

The signing process:

After the user sends the package out, the borrower, co-borrower, and Loan Officer (depending on signatures required) will receive an email. In this email will be a link to click on that will take the signee to the documents.



The first thing the borrower/co-borrower will see is the E-Sign Authentication. This will require them to enter their date of birth and the last four (4) digits of their social security Number.

INK-it Authentication

Question 1 : What is your date of Birth (MM/DD/YYYY)?

Answer :

INK-it Authentication

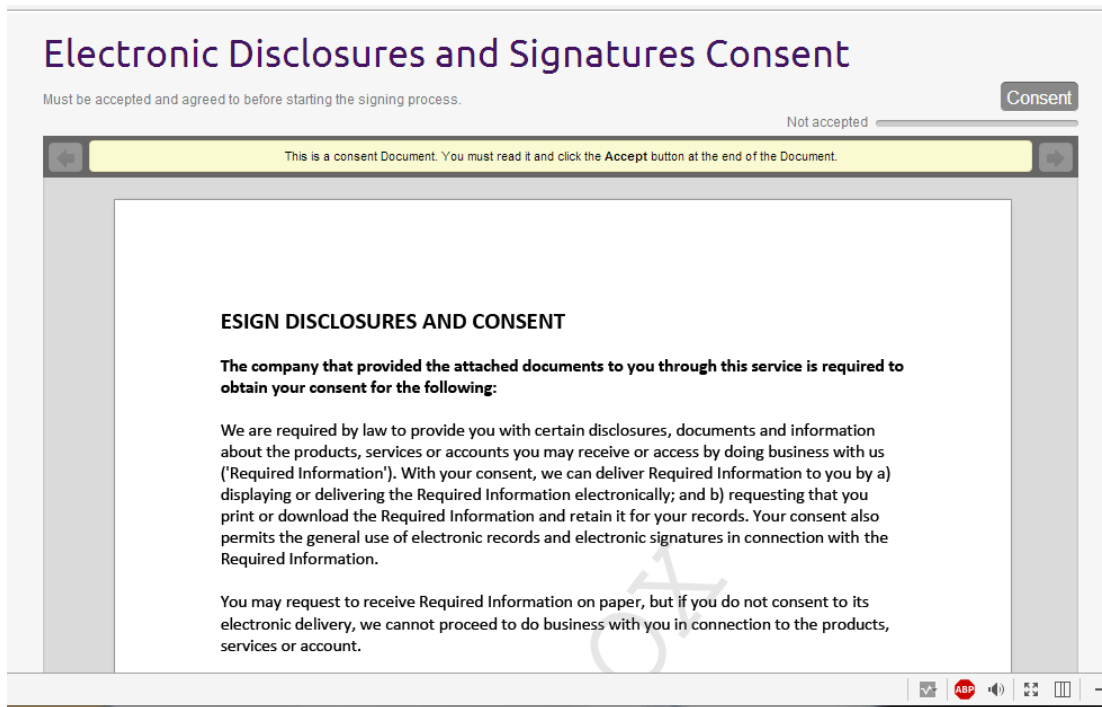
Question 2 : What is the last four digits of your Social Security Number?

Answer :

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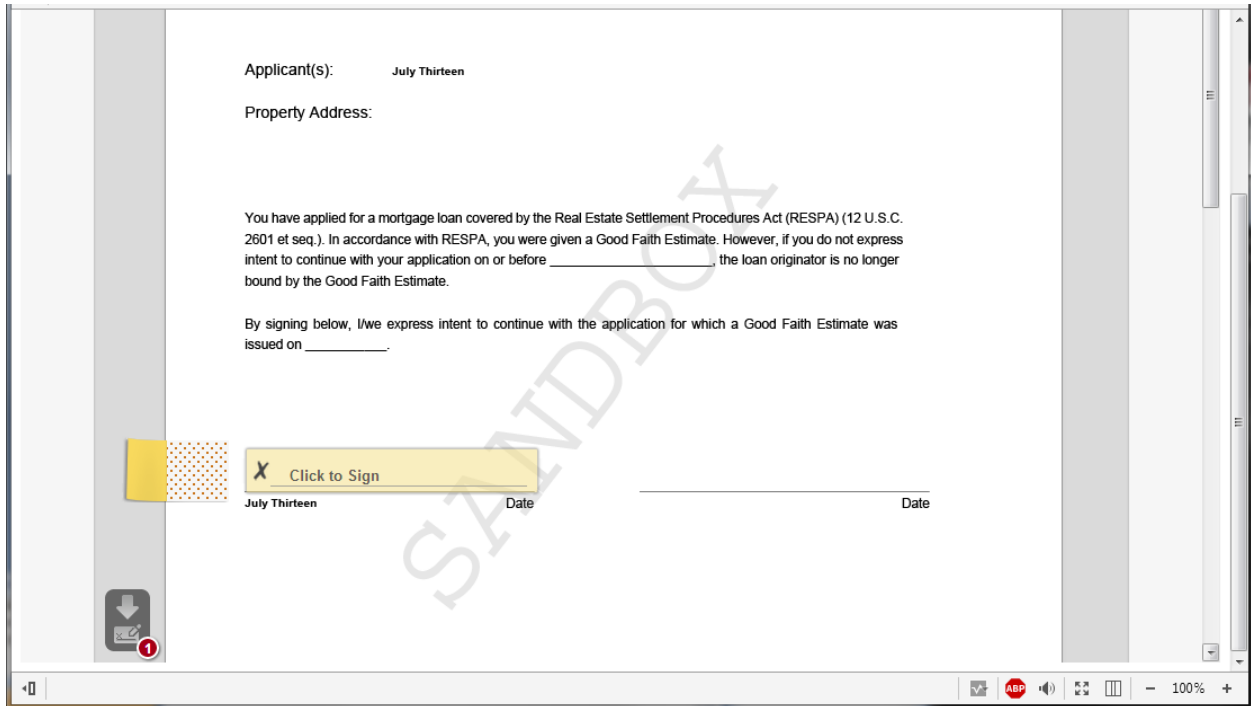
Note: The Loan Officer will not get the E-Sign Authentication prompts, they will simply be taken directly to the next step.

After the authentication, the user will see the Electronic Disclosures and Signature Consent. Every time an E-Sign package is sent, this will be required. Even if they are on the tenth (10) E-Sign package, they user will have to agree to this disclosure. Click on the “Accept” button at the bottom of the page.

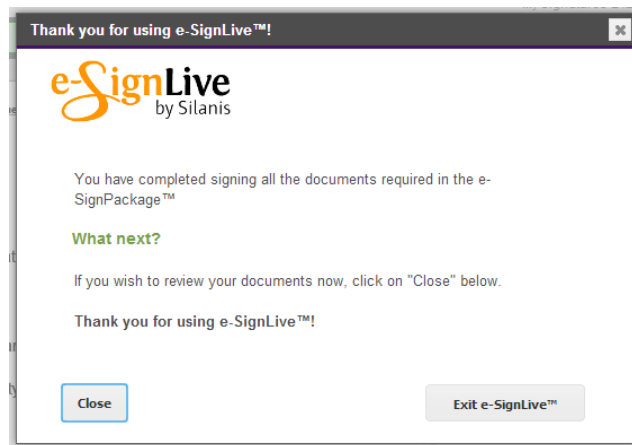


After agreeing to the disclosure, the user will be taken to the documents to be signed. If the sender clicked on the “Send as one PDF” check box, all of the forms will be listed as one scrollable web page. There will be arrow buttons on the left showing that there are required signatures remaining to be signed. The signature lines will be marked by a yellow tag. To sign, click on the tag. Once signed, the tag will turn green. Proceed on through all of the documents and click on all yellow tags.

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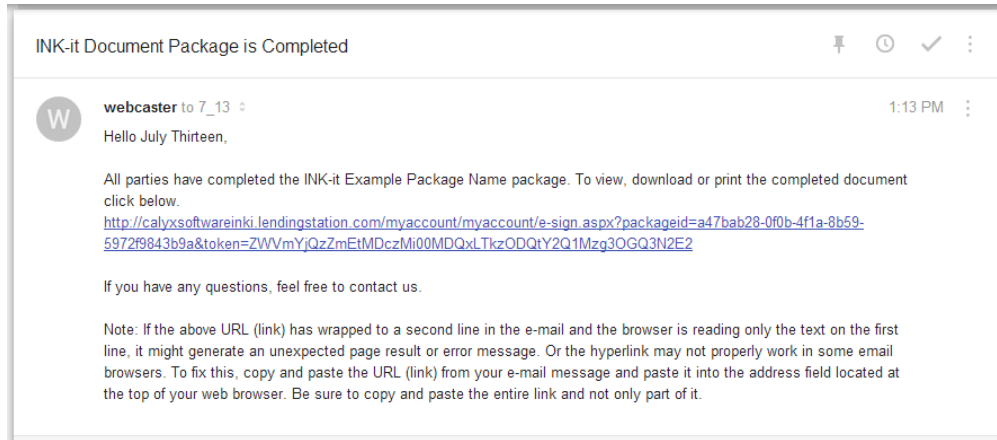


Once all tags are signed, the user will get a box saying the process is complete. Click on “Exit e-SignLive” and close the browser, the process is complete.

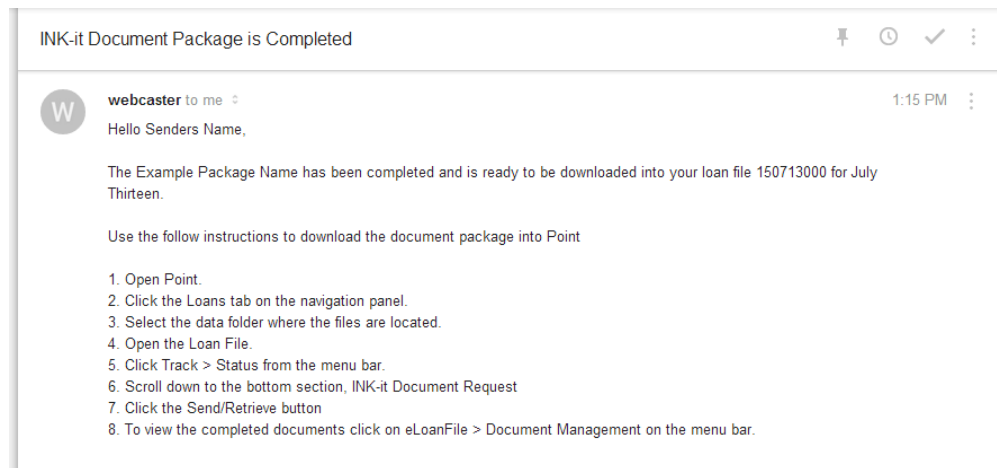


After all parties have completed the signing process, all parties will get an email with a link showing that it has been completed. The borrower and co-borrower will have the opportunity to download the signed documents and print them off for their records.

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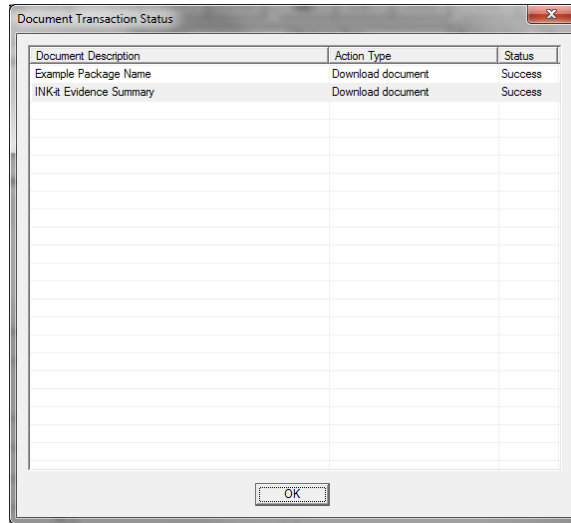
The Loan Officer's email will have instruction on how to import the documents back into Point.



Importing E-Sign package back into Point:

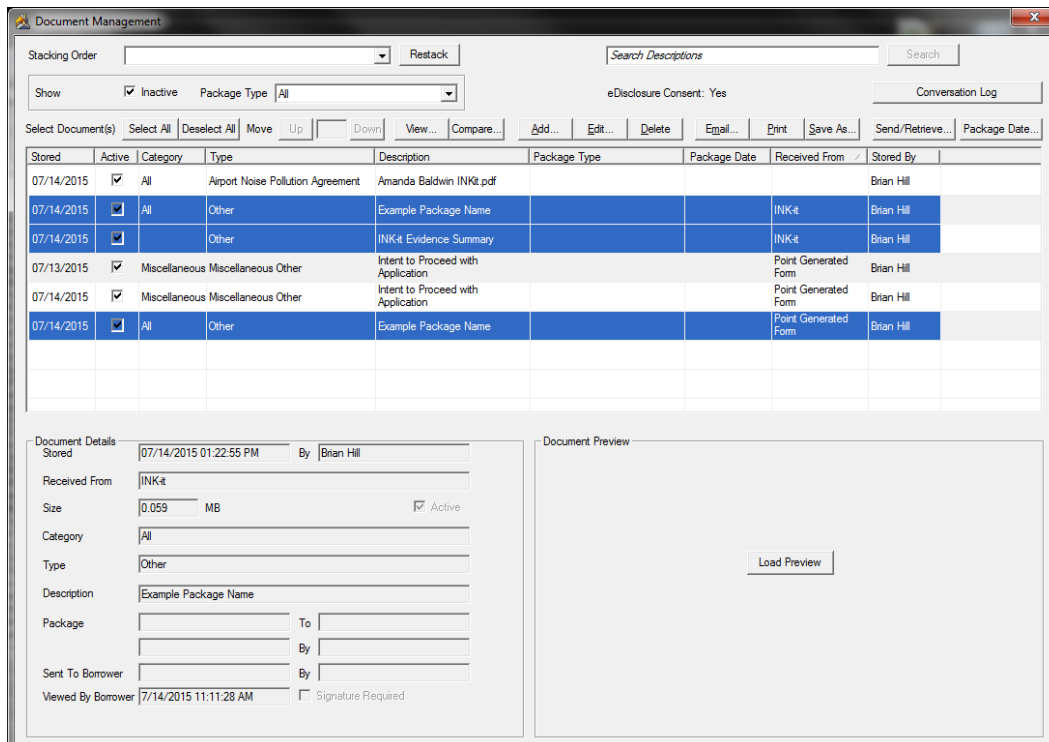
Once all of the documents have been signed and the completed emails have been received, the E-Sign package can be retrieved back into Point. These will be found in the Document Manager as all documents will be stored. Open eLoanFile > Document Management and click on the "Send/Retrieve" button. Point will connect to the website and pull in any documents waiting there. The documents will import directly into Point without requiring the user to preview the each document. When the import is complete, the user will get the Document Transaction Status box showing "Success" of the documents importing.

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After importing the E-Sign package back into the Document Manager, there will be an additional document that comes with it. This is the E-Sign Evidence Summary. This document is required to be given with all e-signed documents. This is what makes the e-sign process valid.

After importing the E-Sign package back into Point, there will appear to be duplicate documents. When beginning the process, Point must store the documents in the Document Manager in order to send them to the web site. Pulling the signed documents back into Point, they will have the same document names. The difference is under the "Received From" column. The signed documents will say "E-Sign" and the unsigned documents will show "Point Generated Form". If desired, the user can delete all of the E-Sign documents showing "Point Generated Form" as these are no longer needed.



E-Sign package not coming back into Point?:

If the Loan Officer is not receiving the email stating the E-Sign package is complete and no documents come into Point when clicking on “Send/Retrieve”, then the signing process is not complete. Someone has not signed something. This can be verified in the Webcaster Admin site. Follow the menu to Visitor Tracking > eDocument Report. Find the documents in the E-Sign package in question and look at the column labeled “Collected from User”. If there is a date and time, then all of the documents in that E-Sign package have been signed by all parties needed (borrower, co-borrower, and Loan Officer). If this field is blank, at least one person has not signed at least one signature line in the E-Sign package.

Setup Steps to Configure Point for use with E-Sign on WebCaster QA Server (Internal accounts only, not for customers)

These Outlined steps will get E-Sign, eDocuments, Loan Status, and WebCaster Desktop working.

Access Sites: (Optional, if you have forgotten your password)

1. Go to <https://webcasterqa.calyxsoftware.com> and click forgot your password
2. Type in your email Address and site # and click submit
3. WebCaster@calyxsoftware.com will generate an email to reset and login to your QA Production Site
4. Once Logged in go to Administration > Password
5. It Is recommended to reset and update all passwords (Server was scrubbed of all personal data when setup)

Edit WebCaster.CFG

1. Edit the “WebCaster.CFG” in the C:\WINPOINT\tables directory
2. Change the addresses in this file from <https://webcaster.calyxsoftware.com> to <https://webcasterqa.calyxsoftware.com>

Update Hosts File

1. Go to the following windows directory C:\Windows\System32\drivers\etc
2. Right click on the Hosts file and click “Open”
3. Open With Box will appear, select “Notepad” and click the “Ok” Button
4. Copy the follow settings into the host file

```
# New Esign Production
38.108.184.180    secure.web-loans-qa.com
38.108.184.181    webcasterqa.calyxsoftware.com
38.108.184.182    webcasterqa.calyxsupport.com
38.108.184.183    wapi.web-loans.com
38.108.184.180    Enter Your Site URL HERE
```
5. Replace “Enter your site URL Here” with your Webcaster Site web address
6. Click File > Save
7. Close out of the hosts file.

Update the Webcaster.ini file

1. Login to Point to download and update your PointCentral User Settings
2. Go to Utilities > WebCaster Preferences
3. Enter All your Login & Site Information
4. Browse to the "AllUsers Folder" C:\Users\UserProfile\AppData\Roaming\Calyx Software\Point\AllUsers
5. Open the Folder that matches your Point Central Login
6. Open your WebCaster.ini file
7. Replace the following lines to match these URL
AdminLogin=https://webcasterqa.calyxsoftware.com/
Host=https://wapi.web-loans.com/wapi.asmx
WCDesktopUrl=https://wapi.web-loans.com/wcdesktop.asmx
WapiKey=D7A7222FDF8D2568D17747E8A69E8497210B53B7
8. Save the file and then right click and make this file read-only.

Update Internet Options

1. In Internet Explorer go to Tools > Internet Options
2. Click on the Advance Tab
3. Make sure that "Check for Server certificate Revocation" is unchecked

