# mortgagebot enterprise*LOS*

# Quick Reference Guide

This guide is designed to give you a high level overview of the features of the Mortgagebot Enterprise*LOS* new user interface. Except as noted below, most existing LOS functionality behaves as it does today.

# How do I...?

## ... Create a New Loan?

- o Access "Create" menu from new top menu navigation.
- o Menu opens existing functionality for Create, Import, Quick Lock, and Scenario Pricer based on existing user rights.
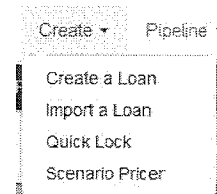
## ... Search for a Loan?

- o Access "Pipeline" menu from new top menu navigation.
- o Go directly to Pipeline or Work Queue or select Pipeline Search to search for a specific loan.
- o New modular-based search allows you to quickly and easily add and remove search criteria.
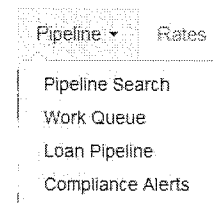
## ... Select a Loan?

- o From any pipeline view, click anywhere in the row (no more spyglass) to select a loan.
- o You will be taken to a "Dashboard" page that displays details of the loan you selected.
- o Tasks menu will display at left displaying Forms, Doc Packages, Services, etc. that can be ordered/performed for the loan.
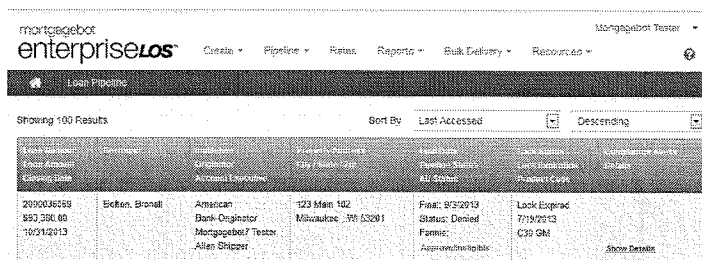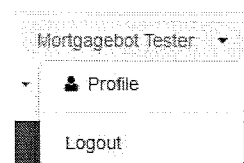
## ... Run Reports?

- o Select the "Reports" menu from the top navigation.
- o Select a report category and a listing of reports will display to the right.
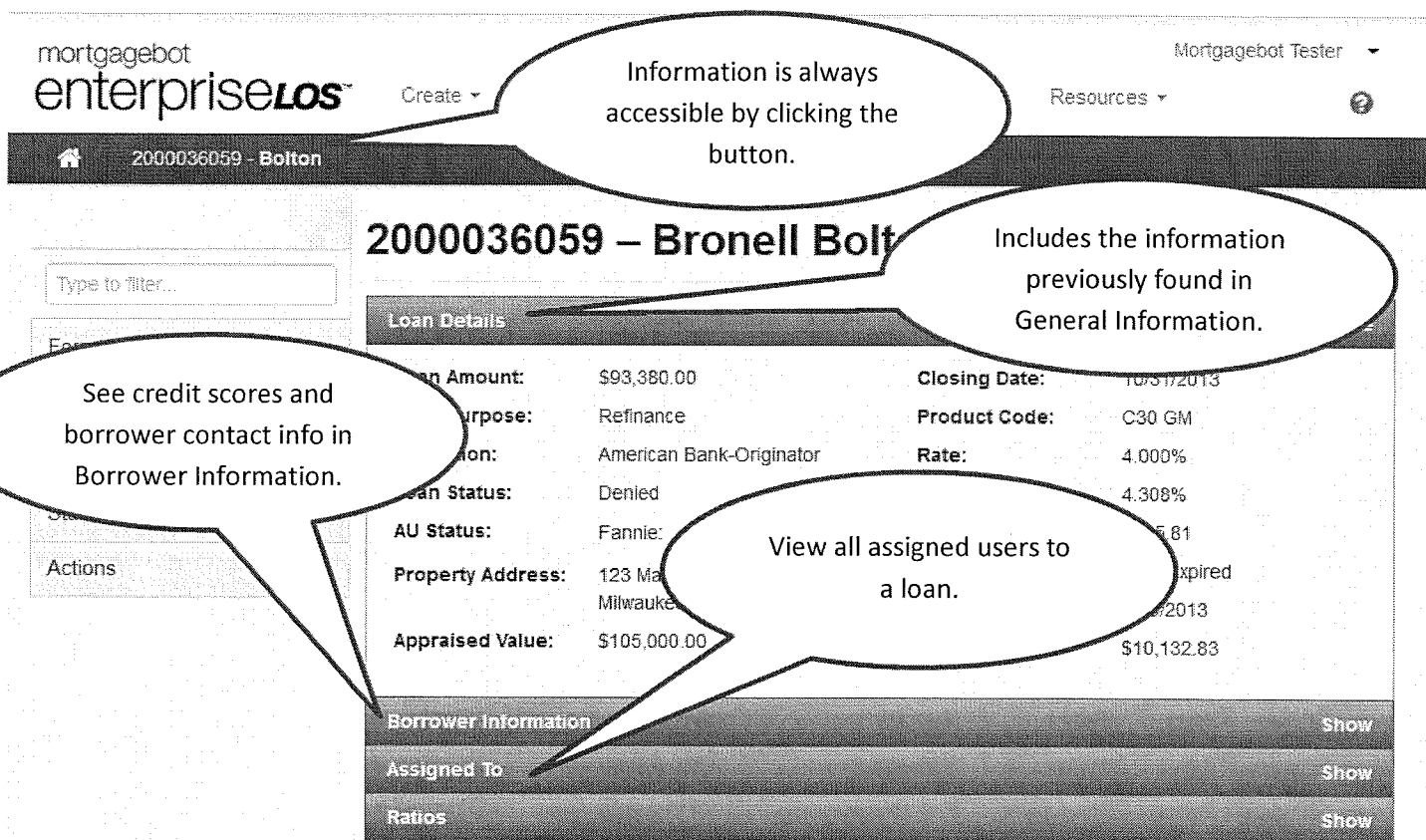- o Select a report to open it.
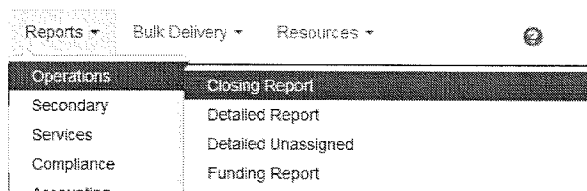
## ... Log Out?

- o Click on the User menu in the upper right corner of the navigation
- o A drop-down menu will appear – Select "Logout"

# NEW Loan Dashboard

mortgagebot
enterprise**LOS**™

Create ▾

Mortgagebot Tester ▾

Resources ▾

🏠 2000036059 – Bolton

Information is always accessible by clicking the button.

## 2000036059 – Bronell Bolt
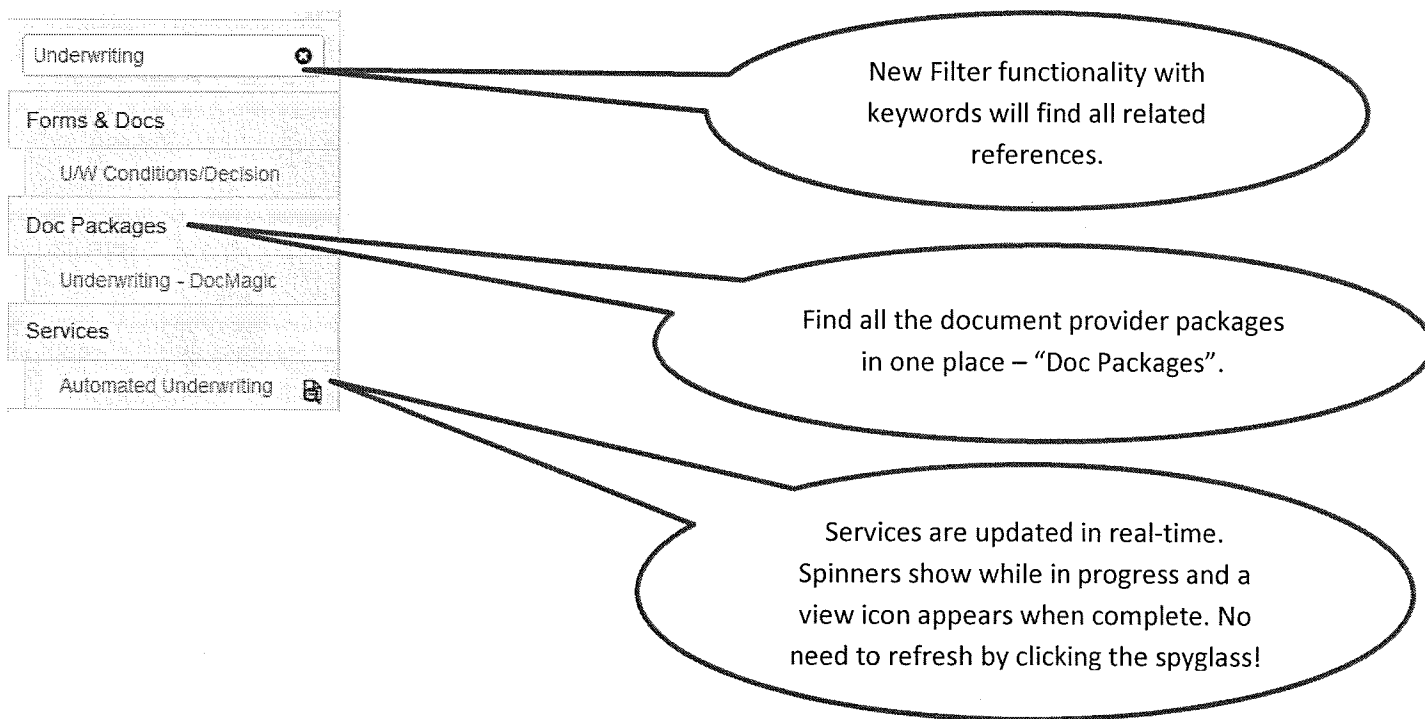
Includes the information previously found in General Information.

**Loan Details**

See credit scores and borrower contact info in Borrower Information.

| Loan Amount: | $93,380.00 | Closing Date: | 10/31/2013 |
| Purpose: | Refinance | Product Code: | C30 GM |
| ...on: | American Bank-Originator | Rate: | 4.000% |
| Loan Status: | Denied | | 4.308% |
| AU Status: | Fannie: | | 81 |
| Property Address: | 123 Ma... Milwauke... | View all assigned users to a loan. | xpired /2013 |
| Appraised Value: | $105,000.00 | | $10,132.83 |

**Borrower Information**    Show

**Assigned To**    Show

**Ratios**    Show

# Task Menu Improvements

Underwriting    ✪

Forms & Docs

   U/W Conditions/Decision

Doc Packages

   Underwriting - DocMagic

Services

   Automated Underwriting

New Filter functionality with keywords will find all related references.

Find all the document provider packages in one place – "Doc Packages".

Services are updated in real-time. Spinners show while in progress and a view icon appears when complete. No need to refresh by clicking the spyglass!

*Further details are provided in the User Interface Manual. Watch for future enhancements!*

# mortgagebot
# enterprise*LOS*™

# User Interface
# Improvements
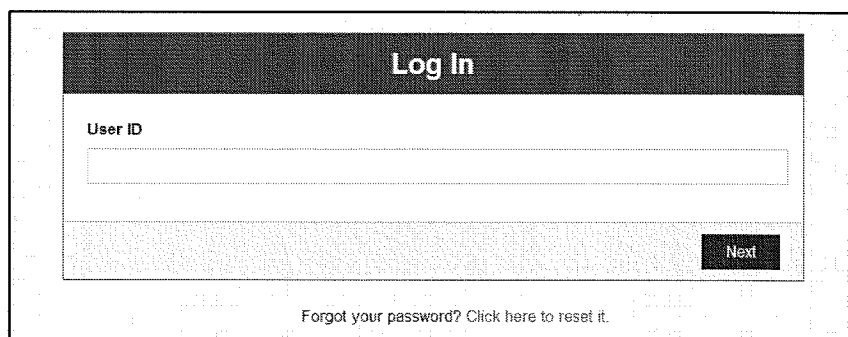# Reference Manual

November 2013

# Contents

# 1 The Redesign

EnterpriseLOS has been updated for a better user experience, reducing the number of clicks or steps required to accomplish work on a loan file. Navigation has been retooled, and the left side pipeline navigation has been replaced with more intuitive workflow, new search options and improved visibility.

This is the first phase of a project designed to make continued improvements to the LOS Interface. Functionality included in the release focused on user authentication, navigation, pipeline views, search and work queues.

# 2 Log In

Please note that clients who use EnterpriseLOS in their wholesale and/or correspondent channel(s) may have a custom Log In page that contains links to other information of interest to their customers. If you are a client using a custom Log In page, your screens may look different than the standard screens displayed in this section, but the functionality will be similar.
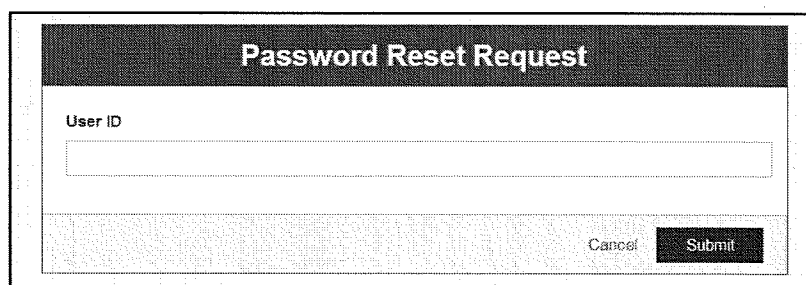
The Log In screen, shown below, includes a new "Forgot your password?" prompt.



## 2.1 Password Reset Handling

Users who need to reset their password can click the link on the Log In page to request an email that contains a link to reset. Please ensure that each of your user profiles contains a valid email address.

An email with a password reset link is sent to the email address associated with the user ID:

A password reset was requested for your account.

Click here to reset your password. You will be required to verify your identity by answering one of your security questions.

If you did not request this password reset, please let your system administrator know as soon as possible.

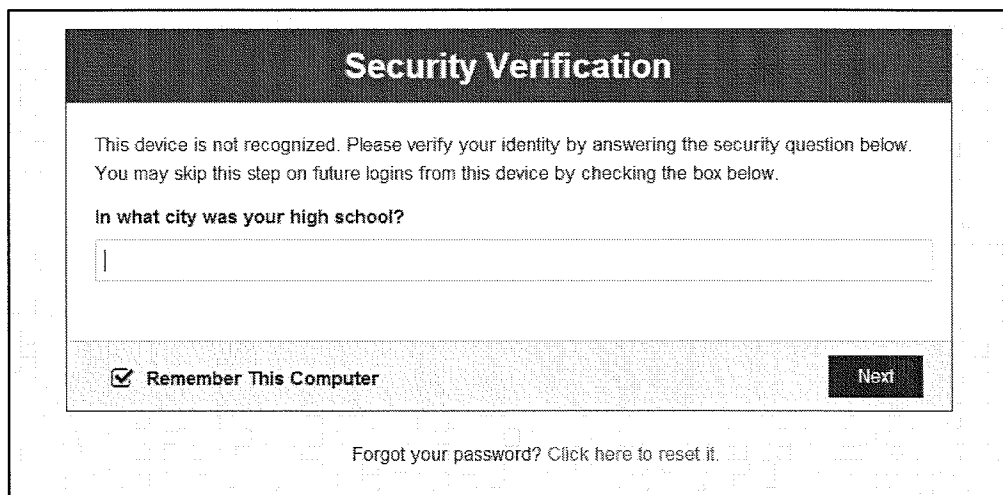Please do not reply to this email – it is from an unmonitored account.

The URL in the link is valid for one hour from the time it is sent. The link expires upon submission of the security answer and upon successful login.

The email is generated from EnterpriseLOS@mortgagebot.com to alleviate junk / spam blocking.
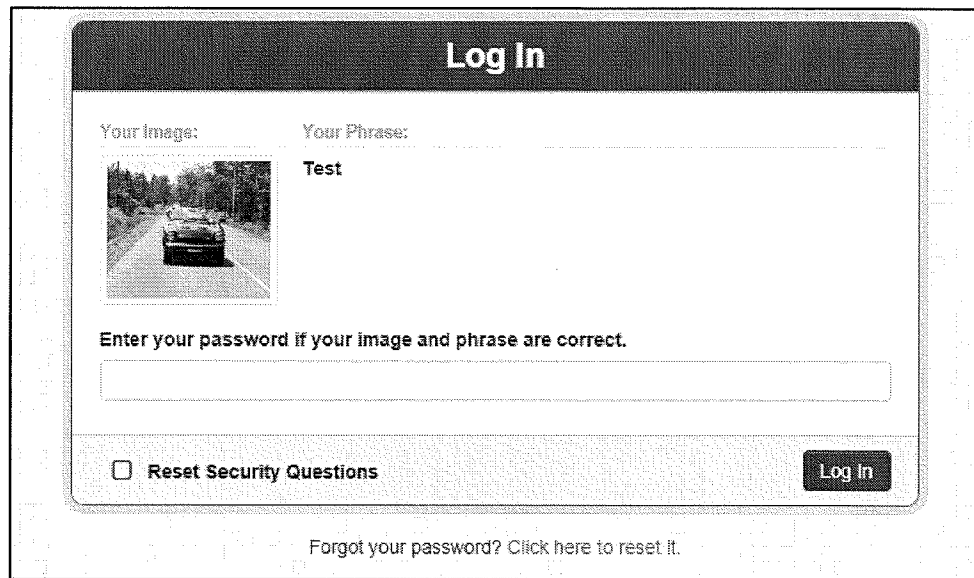
## 2.2 Authentication

Multi-factor authentication is standard. The option to configure this has been removed from Admin. If you don't support multi-factor authentication today, your users will be asked to provide answers to three security questions the first time they log into the new interface.

At initial logon from any PC, the system will prompt for security verification. If "Remember This Computer" is checked, the user will no longer be asked to perform security verification unless they log in from another computer or request to have their password reset.

### Security Verification

This device is not recognized. Please verify your identity by answering the security question below. You may skip this step on future logins from this device by checking the box below.

In what city was your high school?

|  |

☑ Remember This Computer          Next

Forgot your password? Click here to reset it.

The image and phrase established by the user appear on the Log In page.



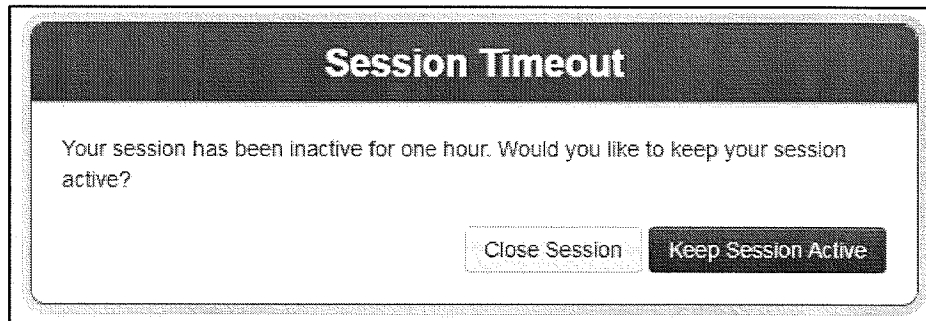## 2.3 User Lock Out

The user's account is locked after five unsuccessful login attempts. The user can request a password reset via the link or contact a system administrator even after the account is locked for unsuccessful login attempts.

## 2.4 Session Time Out

After one hour of inactivity, a pop-up window displays:



If there is no response with 5 minutes, the pop-up closes, as does the session.

# 3 Password Criteria

## 3.1 Password Criteria and Expiration Extension

System administrators with the appropriate permissions can add a new user to the system. The process is unchanged; however, the email that is sent to the new user has been improved. The text of the email contains a link that opens the page to establish a password. The link expires 24 hours after it is sent.

| |
|---|
| Please follow the link below to set up your password. |
| Your User ID is: [User ID] |
| Click here to set up your password. |
| Please do not reply to this email – it is from an unmonitored account. |

The Create New Password screen displays valid password requirements. Keystroke validation to assist the user in creating a valid password is used.

## Create New Password

**Password Requirements:**

- Password must be between 8 and 15 characters
- Must not contain your username
- Must contain a combination of upper and lower case letters
- Must contain at least one number
- Must contain at least one symbol
- Must be different than your last 10 passwords

**New Password**

[                    ]    Password must contain at least one uppercase and one lowercase letter.

**Confirm New Password**

[                    ]    Confirm Password does not match.

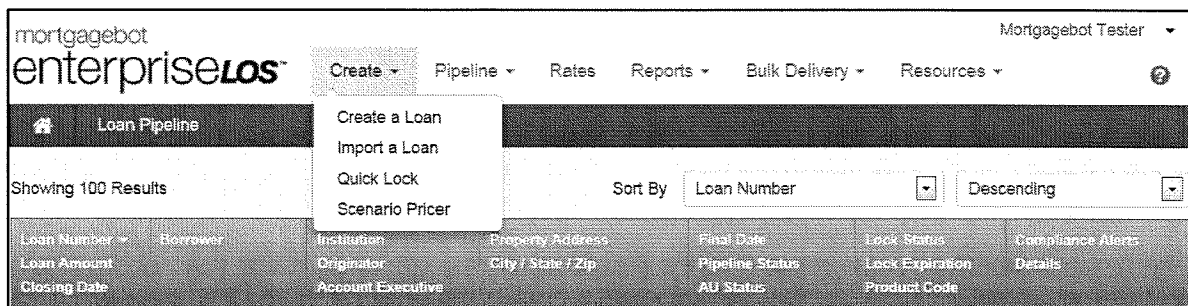**Next**

# 4  New Top of Page Navigation

Left navigation was removed from the Loan and Work Queue Pipelines, increasing the available screen space for display of the pipeline.  Navigation to items that are not specific to a single loan is accessed from the top of screen.



## 4.1    Create Menu



The following items are accessible under the Create Menu and function just as they did prior to the release.

- o  Create a Lead (for Originators)
- o  Create a Loan
- o  Import a Loan
- o  Quick Lock
- o  Scenario Pricer

## 4.2 Pipeline Menu
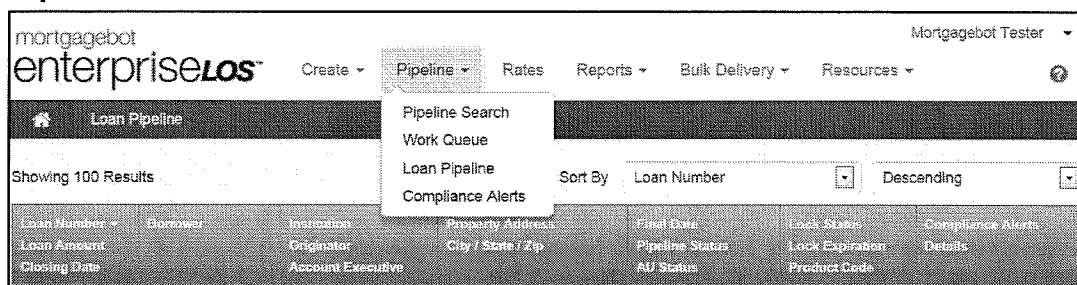


From the Pipeline menu users have access to the pipeline views listed below.  Please note that pipeline view now returns 100 records on a single page replacing the pagination that was previously used to display up to 200 records.

- o  Pipeline Search
- o  Work Queue (for users utilizing Queues)
- o  Lead Pipeline (for Originators)
- o  Loan Pipeline
- o  Compliance Alerts (formerly Loan Alerts)

NOTE:  The speed at which the system returns and sorts pipeline results is dramatically impacted by the browser used.  IE7 is notoriously slow at these types of casts.  We recommend that IE7 users upgrade their browser to a more current version to improve results.

## 4.3 Rates Menu

Users can access the rate sheets available based on their profile from the Rates menu option. There are no other options under the Rates menu except access to rate sheets.

## 4.4 Reports Menu
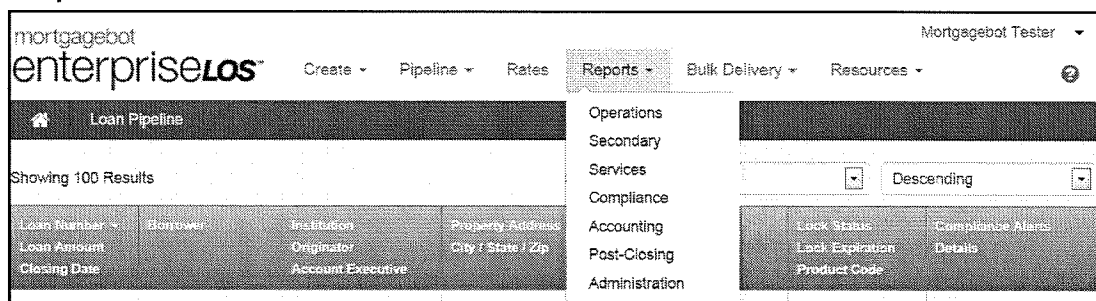


The available reports from the system are now accessible directly from the top navigation to reduce the keystrokes necessary to access a report.  The reports categorized.  Mousing over each category will display the reports available in that section so that you may simply click on the report name to access it.  Remember User Rights control which reports you have access to. There were no changes to the reports themselves with this release.

- **Operations**
  - Closing Report
  - Detailed Report
  - Detailed Unassigned
  - Funding Report
  - Lead Source Report
  - Loan Detail Report
  - Outstanding Conditions for Purchased Loans Reports
  - Pipeline in Process Report
  - Pipeline Report
  - Production Summary Report
  - Re-disclosure Report
  - Scheduled to Close Report
  - Summary Report
  - Underwriting Activity Report
  - Underwriting Decision Report

- **Secondary**
  - BB&T Warehouse Report
  - Branch Margin Grid Assignment Report
  - Compensation Grid Report
  - Lock Detail Report
  - Lock Expiration Report
  - National City Warehouse Report
  - Not Locked
  - Temporarily Assigned
  - Warehouse Line Report

- **Services**
  - AU Submission Report
  - Credit/Debit Card Payment Report
  - Equifax - UDM Summary (formerly in Quick Links)

- **Compliance**
  - 1098 Report
  - HMDA Report
  - HMDA CRA Wiz Report
  - NMLRS Reports

- **Accounting**
  - Account Activity Report
  - Accounting Report
  - AMB Basic Borrower Export
  - AMB Borrower Additional Export
  - AMB Loans Funded Journal Entry Export (Closing)
  - AMB Loans Funded Journal Entry Export (Funding)
  - AMB Loans Sold Journal Entry Export

- **Post Closing**
  - FNMA 2000 Character Mornet Export
  - GinnieNet Single Family Export
  - I & G Report
  - Outstanding Collateral Report
  - Post-Closing Report
  - Shipping Report

- **Administration**
  - Deactivated Users Report
  - License Expirations Report
  - User Activity Report

## 4.5   N/A

## 4.6   Resources Menu
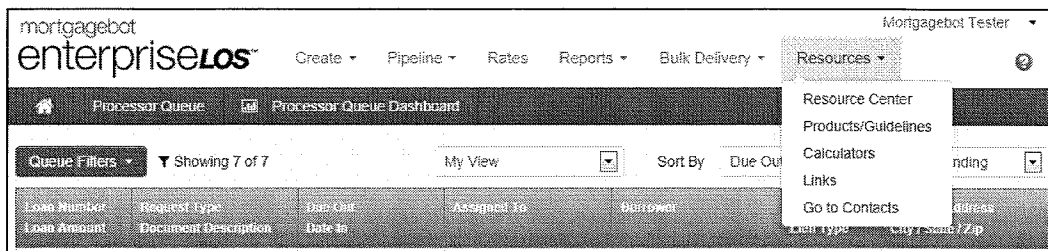


Many of these items were formerly located in Quick Links.

- o   Resource Center
- o   ImageFlow File Room (Not reflected in this screen shot but available for clients with that functionality. The menu name has been changed to more accurately describe this feature, there are no changes to ImageFlow functionality with this release.)
- o   Products / Guidelines
- o   Calculators
- o   Links
- o   Go to Contacts

## 4.7   Profile Management Menu
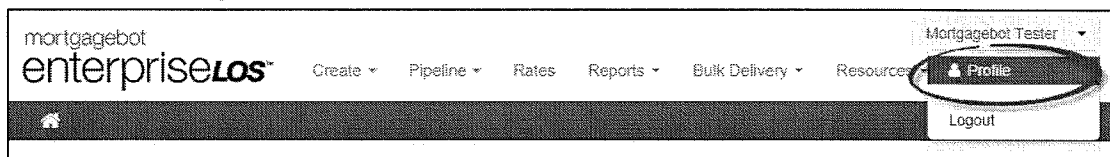


The user name of the user logged into the system always appears in the upper right-hand corner of the screen.  Clicking on the user's name provides access to the user's profile.  This is where the user can choose to log out of the system. Users who have access to the delegated admin functionality can manage institutions and accounts here.

## 4.8  User Help
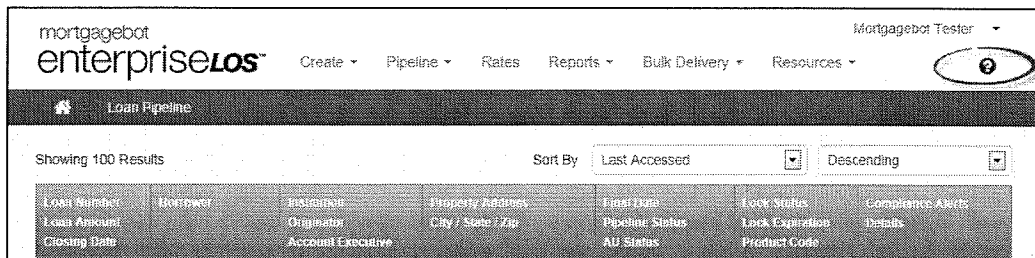


At the far right side of the top navigation is a Help Icon.  This provides access to:

- LOS Help
- The client version of Help, named "Lender Help" unless you have customized the label name.
- Contact information

When selected these options open in a secondary window so that they can remain open during while using the system.

# 5  The Application Ribbon
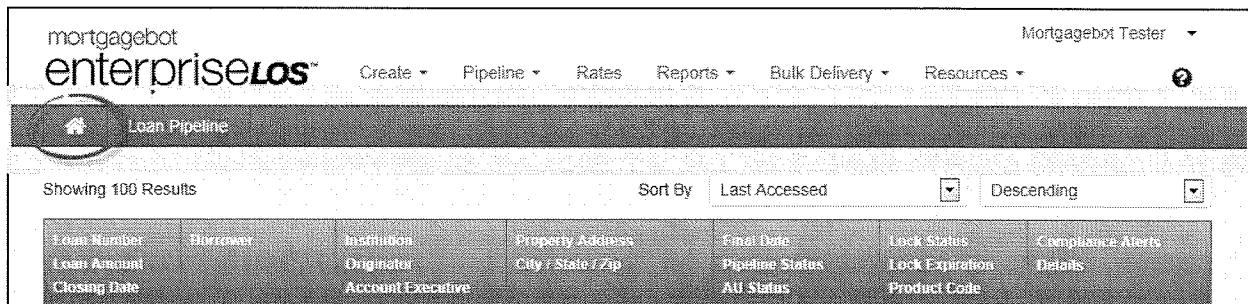


At the top of every page of the site, underneath the top navigation, is a darker blue bar that we refer to as the Application Ribbon.  You can identify it by the house graphic located on the far left.

Clicking on the Home icon (circled above) takes an Originator to the What's New page from any page within the system.  It directs lender users to their home pipeline, whether that is a WorkQueue View or a Lender Pipeline view.

If you have navigated to other areas of the site, the Application Ribbon will contain links related to the path you have taken.  For example, if you perform a search.  The navigation ribbon will contain a link to the search criteria used to display the pipeline results.

# 6 Loan Pipeline

Significant updates have been made to the Loan Pipeline.

| Loan Number / Loan Amount / Closing Date | Borrower | Institution / Originator / Account Executive | Property Address / City / State / Zip | Final Date / Pipeline Status / AU Status | Lock Status / Lock Expiration / Product Code | Compliance Alerts / Details |
|---|---|---|---|---|---|---|
| 2000036059 $93,380.00 10/31/2013 | Bolton, Bronell | American Bank- Originator Mortgagebot7 Tester Allen Shipper | 123 Main 102 Milwaukee , WI 53201 | Final: 9/3/2013 Status: Denied Fannie: Approve/Ineligible | Lock Expired 7/19/2013 C30 GM | Show Details |
| 2000036653 $0.00 | BANKRUPT, BOBBY | American Bank- Originator Mortgagebot7 Tester Allen Shipper | 1003 Enred Way Prescott , AZ 86305 | Final: 10/24/2013 Status: File Received | | Show Details |
| 2000036646 $125,450.00 | Bogus, Ronal | American Bank- Originator Mortgagebot7 Tester Allen Shipper | 1065 Potter Drive GEORGETOWN , MS 39078 | Final: 10/22/2013 Status: File Received LP: Submitted | | Show Details |
| 2000036638 $125,450.00 | Bogus, Ronal | American Bank- Originator Mortgagebot7 Tester Allen Shipper | 1065 Potter Drive GEORGETOWN , MS 39078 | Final: 10/22/2013 Status: File Received LP: Submitted | | Show Details |

Showing 100 Results    Sort By  Last Accessed    Descending

In addition to increased view area, the Loan Pipeline has the following improvements and changes:

- A NEW option to display (and sort by) the Lender Processor can be enabled with a user right. If you select this option, the Account Executive will no longer appear in the Loan Pipeline.

| Profile | Select All ☐ Display AE in Pipeline View |
|---|---|
| | ☑ Display Lender Processor in Pipeline View |
| | ☑ Update User Profile |

- The user can sort by clicking on any item within any header, including City, State, or Zip Code.
- Loan Alerts are renamed Compliance Alerts and will present regulatory alerts. These reside in a new column header.
- The Borrower column is now located next to the loan number.
- The lock icon is removed; however the Lock Status is still included.
- Results are presented on a single page; page forward and back are eliminated.
- The magnifying glass has been removed. To access a loan record, click anywhere within the results row for that loan.
- The scrolling menu at the top of the pipeline has been removed. It can still be accessed in the What's New Page.

## 6.1 Loan Pipeline Details View

A NEW "Details" feature opens a snapshot of the loan's purpose, product, rate, assigned users, ratios and LTV calculations. Clicking on the Shoe Details link opens an information box in-line with the Pipeline results that provides general information about the loan including rate and production information, user assignment details and basic ratio information. After viewing the details, users can select "Hide Details" to return to the standard pipeline view.

| Loan Number | Borrower | Institution | Property Address | Final Date | Lock Status | Compliance Alerts |
|---|---|---|---|---|---|---|
| Loan Amount | | Originator | City / State / Zip | Pipeline Status | Lock Expiration | Details |
| Closing Date | | Account Executive | | AU Status | Product Code | |
| 2000036059 | Bolton, Bronell | American Bank-Originator | 123 Main 102 | Final: 9/3/2013 | Lock Expired | |
| $93,380.00 | | Mortgagebot7 Tester | Milwaukee , WI 53201 | Status: Denied | 7/19/2013 | |
| 10/31/2013 | | Allen Shipper | | Fannie: Approve/Ineligible | C30 GM | Hide Details |

### Rate/Product Information

| | | Assigned To | | Ratios | |
|---|---|---|---|---|---|
| Loan Purpose: | Refinance | Originator: | Tester, Mortgagebot7 | Housing Ratio: | 4% |
| Product Code: | C30 GM | Account Executive: | Shipper, Allen | Debt Ratio: | 24% |
| Rate: | 4.000% | Lender Processor: | Processor, Mortgagebot | LTV: | 88% |
| PITI: | $445.81 | Underwriter: | Underwriter, Mortgagebot | CLTV: | 88% |
| | | | | HCLTV: | 88% |

# 7 Pipeline Search

To enable a Pipeline Search, from the top of page navigation click on Pipeline and then Pipeline Search. A Search Window opens. The user next specifies which pipeline (Loan, Lead, Work Queues, or Compliance Alerts) to search at the top of the window. If you access Search from within a pipeline, that pipeline will be the default search pipeline type.

When first access a default search criteria is pre-configured. The default criterion of Borrower Last Name is used for originator users and Loan Number is used for lender users.

**Q Search**

| Pipeline Type: | Loan Pipeline | ▼ | | Reset |
|---|---|---|---|---|
| Borrower Last Name | ▼ | Contains ▼ | Builder | ✗ |
| Archived | ▼ | Include Archived Loans ▼ | | ✗ |
| | | | | ADD ✛ |
| | | | Cancel | Search |

- Additional search criterion can be added by clicking the Add link at the bottom right.
- Search Criterion can be removed by clicking the "X" at the end of each item.

- Search Field Options are categorized in the drop down list so that it is easy to find the field you wish to use.

- New options allows searches by Originator Manager, Closing Date, Compliance Alerts and POS Web ID (if LOS is integrated with Mortgagebot POS) are available.

- Search by Social Security Number has been eliminated due to the performance issue of searching by fields that are encrypted within the database.

## 7.1 Searching by Loan Number, Name or Address

When searching by Loan Number, Name or Address, the user has options:
- Containing,
- Beginning with,
- Ending with, or
- Exactly matching a specified value.

These options replace the wildcard searches that were required in the system previously. For example in the old system if you were looking for a loan number that ended with 123 you would enter *123. Now users will choose "ending with".

## 7.2 Searching By Date

When searching by date, the user can now choose a standard time frame rather than having to enter beginning and/or end dates for all date searches. These pre-defined date ranges are designed to save time in creating searches. The predefined terms available are:
- Today
- This week
- This month
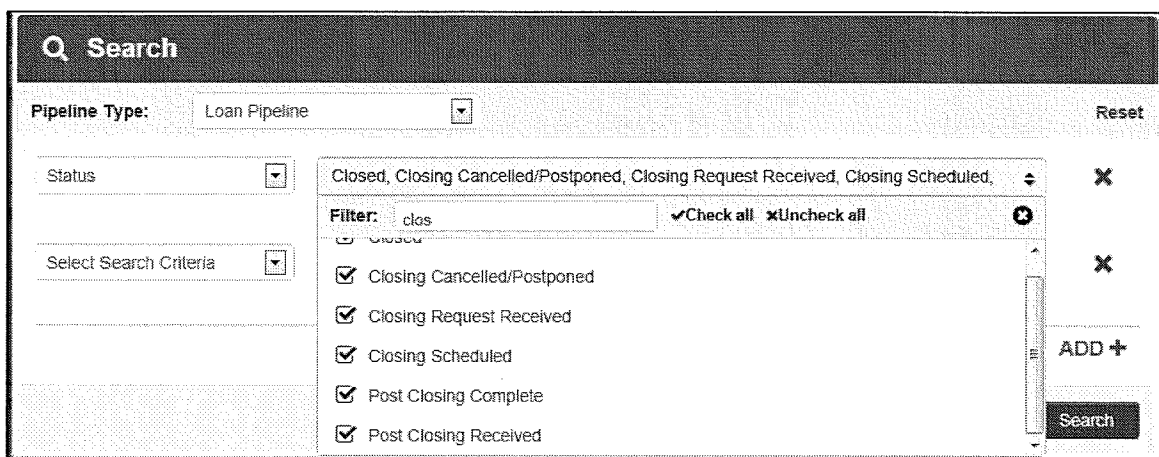- Last 7 days
- Last 30 days

The calendar function will be available for time frame searches that require date(s) be entered:
- Before,
- After,
- Between or
- During a time span.

The calendar arrows can be utilized and flips from month to month rather than year to year.

## 7.3 Searching by Choosing Criteria from a List

When searching for items that contain many options, such as assigned users, status or property state a new control is available to select multiple search criterions:



You can manually check as many of the options in the list as you need to create the search you are looking for. It some cases, you may want to use the filter feature to hone the results to only those that meet your needs. For example, in the screen shot above a search was being created for all loans in a closing loan status. By typing "clos" in the filter field, only those values that contain "clos" in their name were returned. If desired, the user can then select to have the options returned checked or can manually scroll thought the list to check only those options that they wish to include.

# 8 Navigation Changes within a Loan

Significant improvements have been made to navigation once a loan has been selected.

## 8.1 The Loan Dashboard

When you select a loan to view, you will be taken to a new Loan Dashboard page that contains basic information in an accordion view. Clicking on any of the blue headers will open a new section of information. The information available is categorized:

- Loan Details – Status, lock, loan purpose and more
- Borrower Information – credit scores and contact info
- Assigned to – all individuals assigned to the loan
- Ratios – Housing, Total Debt and LTVs

In addition, actions within an application that previously returned you to the Loan Pipeline such as cancelling out of a page or ordering a service will now take you to the Dashboard.

## 8.2 Accessing the Loan Summary for the Application Ribbon

The information available on the Dashboard can also be accessed from any page of the loan by clicking on the loan number or borrower name in the Application Ribbon at the top of the page. In this view, tabs across the top provide access to the different categories of data.

If the summary information is left open, it will remain pinned to the top of the screen as you scroll through pages of the loan.
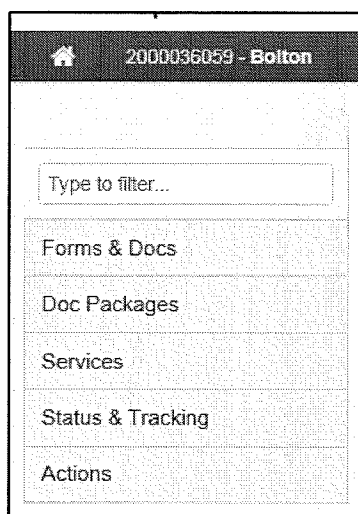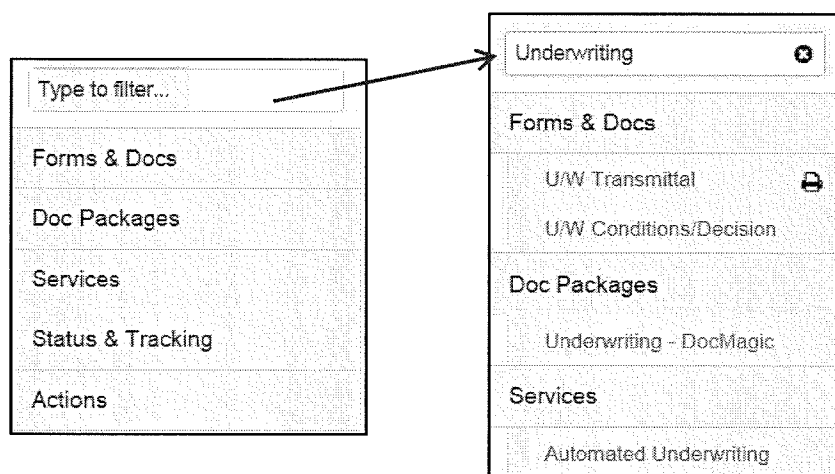
## 8.3 Revamped Left Navigation

The left navigation displays loan tasks within a selected loan. Items have been reorganized into new categories:



## 8.4 Loan Task Filter

A new filter is placed at the top of the left side navigation. It allows search for related forms and functions so that scrolling to find what you are looking for is no longer required.



In this example, type "Underwriting" in the filter box and the system will show related forms (Transmittal and Condition Sheet), document packages and services related to underwriting.

## 8.5 Task Name Changes

Some tasks were renamed for clarity:

| Previous Task Description | New Task Description |
|---|---|
| Order Flood – FirstAM | Order Flood – Corelogic |
| ReAssign Task | Bulk Reassign |
| Mark ready for CCMC – Lending – Connector | Mark Ready For Servicing Integration |

## 8.6 New Doc Package Category

A new grouping of Document Provider packages affords a central place to perform these tasks. All of the doc packages available to the user can be found under the Doc Packages Task.
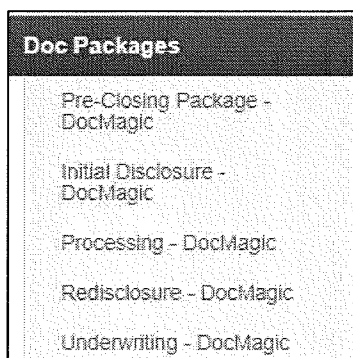


## 8.7 Accessing a Task

The pencil icon is no longer used to access edit versions of tasks. Users click anywhere in each individual tab to access the action they wish to perform. Clicking on the tab will automatically take the user to primary function that they can perform on that page based on their user rights. For example, in the Forms & Docs section shown, users that can only view the Lock Extension would be taken to the View rather than to the Edit screen.
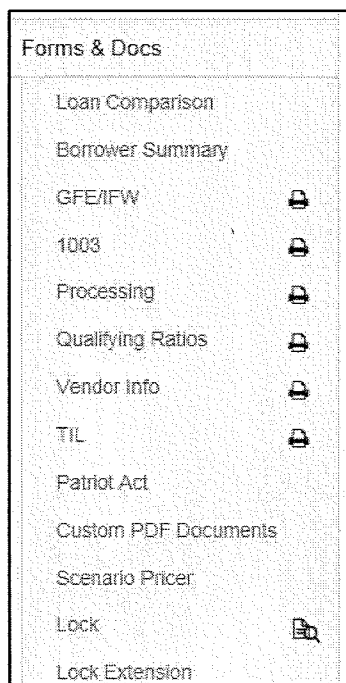


Since the View action is now available by clicking anywhere on the loan task tab, the View icon has been removed from the system. However, the Lock Task still uses a View icon once a loan is locked to access the lock history.

The GFE task now has only a single printer icon. If a user who has access to print a GFE or IFW uses the print icon, a pop-up menu will appear so that users can choose to print either the GFE or the IFW.
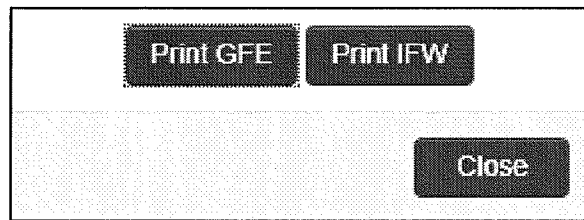


## 8.8 Print Buttons Previously Available from Site Pages

The following tasks now have print functionality available from the task menu. The print buttons on these edit pages have been removed so that printing is consistent throughout the system.

- Accounting
- Collateral Tracking
- Funding
- Funding Request
- I&G (Insuring & Guaranteeing)
- Loan Notes
- Post Closing
- Qualifying Ratios
- U/W Conditions/Decision
- Validate Loan
- Vendor Info
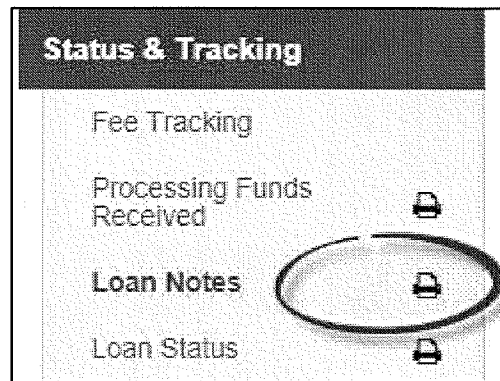


## 8.9 Ordering Services

The process to order services has been dramatically improved. It will no longer be necessary to "refresh" in order to determine if your request has been received.

When you order a service, the menu option for that task will become disabled. While the order is being processed, a small spinner will appear in that menu option. The user will be directed to the new Dashboard page.
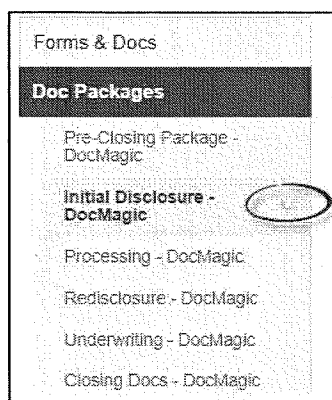
If the request is successful, the spinner will be replaced by a new View icon when the results are returned.
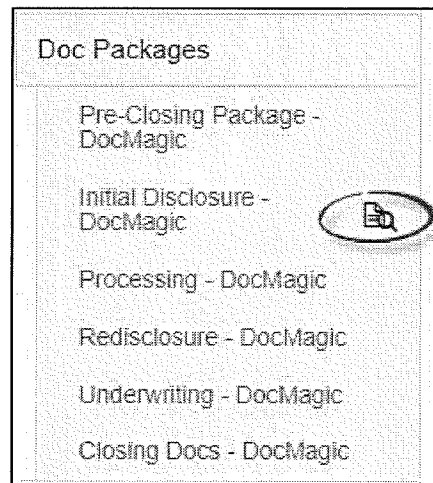


If the request is not fulfilled successfully, a new Error icon will display. Clicking on the error icon will provide information about the error either in a new window or on the order screen itself.