Lender Portal v2.0 USER GUIDE



Lender's Edition Version 2.0 - 2024



We Build Software So You Can Build Communities

About This User Guide

This manual has been designed to provide basic familiarity with the Lender Portal 2.0 processes and capabilities, to aid the user in all facets of the system's procedures and screen entry, and to serve as a reference for the reports and other functions. Each chapter in this guide addresses a group of important functions.

Introduction

Lender Portal 2.0 is an enhanced version of the platform, now integrated with LOTUS (**Loan Origination Tracking and Unified System**). This user guide overviews Lender Portal 2.0, its functionalities, and user roles.

Features and Functionality

Lender Portal 2.0 offers the following key features:

- ✓ Reservation Management: Lenders can create and manage reservations efficiently within the system.
- ✓ **Bulletin Board Notices**: Important notices and updates are easily accessible on the bulletin hoard
- ✓ **Compliance and Closed File Package Submission**: Seamless submission process for compliance and closed file packages.
- ✓ **Loan Status Tracking**: Lenders can track the status of loans in real-time, ensuring transparency and efficiency.
- ✓ **Report Generation**: Generate comprehensive reports for analysis and decision-making.

User Roles

Lender Portal 2.0 has three distinct user roles for lenders:

- ✓ **Lender Admin**: Administrators with full access and control over system functionalities, user management, and settings.
- ✓ **Lender Standard**: Standard users with access to essential features for loan management and monitoring.
- ✓ Branch: Users assigned to specific branches, with access limited to relevant data and functionalities.
- ✓ Officer: Users assigned for the lending officer, with access limited to relevant data and functionalities.

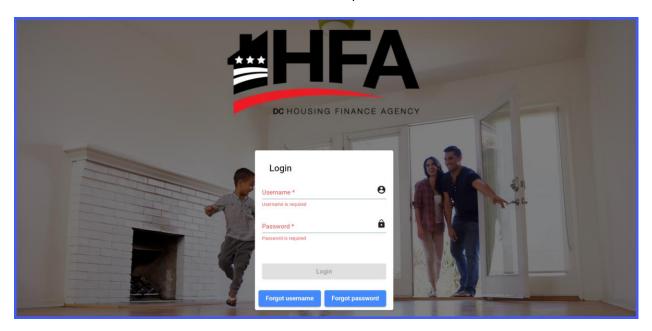
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CHAPTER 1 – GETTING STARTED

Logging In

1. Enter the URL to access the Lender Portal Web-based System.

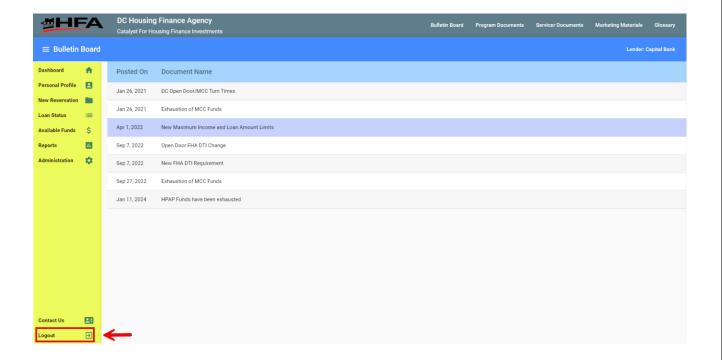


- 2. Enter your username and password in their corresponding text boxes and click on the **LOGIN** button.
- 3. The system displays the landing page, on which it is called the Dashboard.

Logging Out

The correct way of exiting the system:

1. Click on the Logout icon button at the bottom of the left-hand side of the screen.

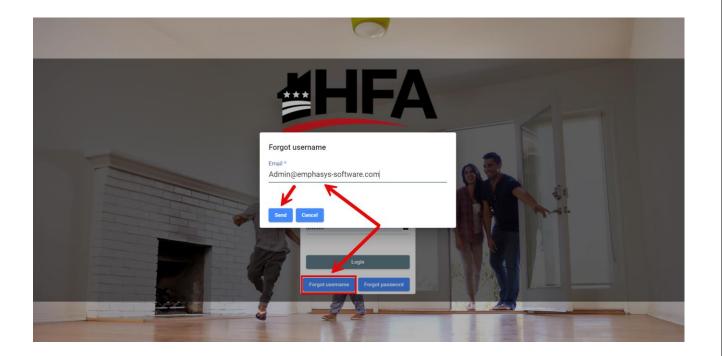


Resetting Username and Password

Resetting Username

If you find yourself in a situation where you've forgotten your username, follow these simple steps to regain access:

- 1. Click the "Forgot username" button to initiate the username recovery process. This action should prompt a pop-up screen to appear.
- 2. In the pop-up screen, you'll be prompted to enter the email address associated with your account. Make sure to enter the email address correctly to ensure smooth processing.
- 3. Once you've entered your registered email address, click the "**Send**" button. An email will be sent to the provided email address containing further instructions.

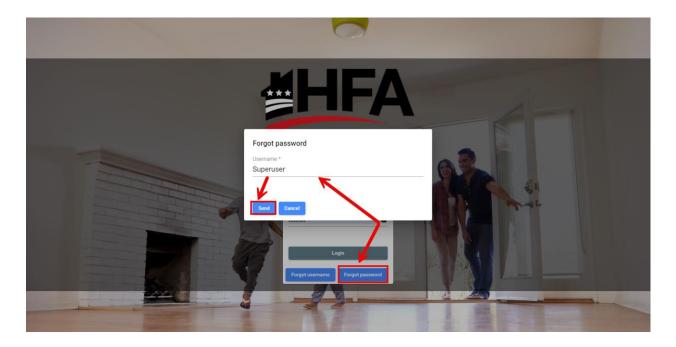


By following these steps, you should be able to retrieve your forgotten username and regain access to your account without much hassle. If you encounter any difficulties during this process, contact DCHFA.

Resetting Password

If you find yourself in a situation where you've forgotten your password, follow these simple steps to regain access:

- 1. Give the "Forgot Password" button a click to initiate the password recovery process. This action should prompt a pop-up screen to appear.
- 2. In the pop-up screen, you'll be prompted to enter the **Username** associated with your account. Make sure to enter the email address correctly to ensure smooth processing.
- 3. Once you've entered your Username, click the "Send" button. This action will trigger an email containing further instructions to be sent to the provided email address.



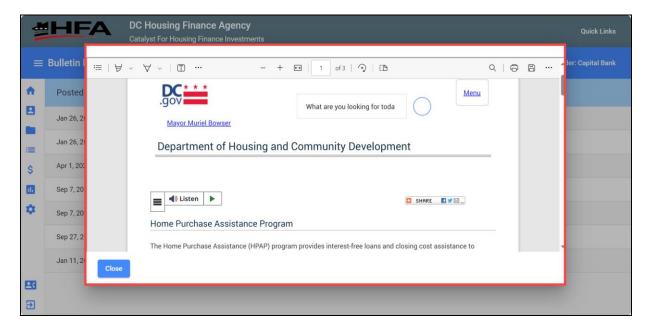
By following these steps, you should be able to retrieve your forgotten password and regain access to your account without much hassle. If you encounter any difficulties during this process, feel free to contact our support team for assistance.

Lender Portal Dashboard

Once your credentials are accepted, the Lender Portal Dashboard will first display a pop-up Bulletin Board.

➤ The Bulletin Board will showcase a platform for the agency to convey crucial information to its lenders.

The pop-up bulletin will appear only when the agency has added a bulletin for review or communication to lenders.



- ➤ Upon closing the Bulletin Board, users will be directed to the Lender Portal Dashboard. This dashboard is organized with widgets, providing users with the ability to oversee customer information and reports.
- Click on the icon to access the Dashboard.



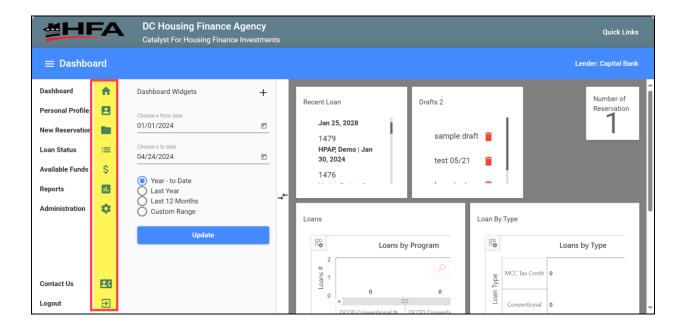
Using the Dashboard Screen

The Lender Portal Dashboard allows the user to select options by clicking on the icons offered.

Left Toolbar Menu Icons

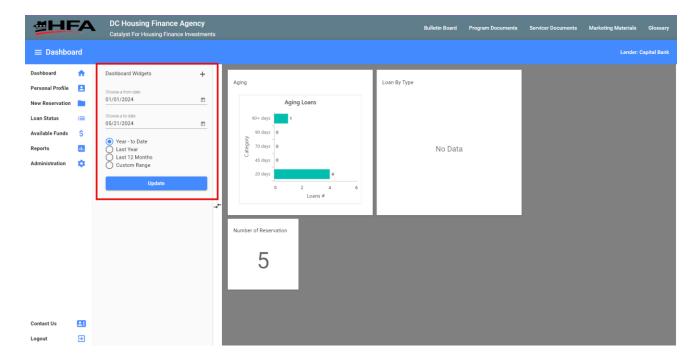
The expanded left toolbar menu icons are displayed as follows:

- ✓ **Dashboard:** Provides an overview of key information and statistics.
- ✓ **Personal Profile:** Access and manage your account settings and information.
- ✓ **New Reservation:** Create a new reservation for a loan.
- ✓ Loan Status: Check the status of any active loans.
- ✓ **Available Funds**: View the amount of funds currently available or accessible.
- ✓ Reports: Generate and access various reports and analytics.
- ✓ Administration: Access administrative tools and settings (for authorized users only).
- ✓ Contact Us: Connect with support or customer service for assistance or inquiries.
- ✓ **Logout:** Safely log out of the current session.



Additional Features

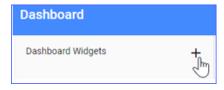
The main Dashboard screen allows users to add a new widget, update the dashboard, use the search engine bar, and expand the left toolbar links without exiting the system.



Adding Dashboard Widgets

To include extra widgets on the dashboard, you must follow the steps outlined below:

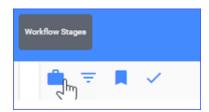
1. Click on the + icon to expand the options.



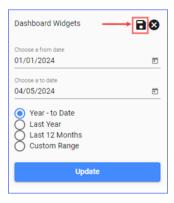
2. More widget choices will appear, and hovering over each icon will reveal the type of widget it represents.



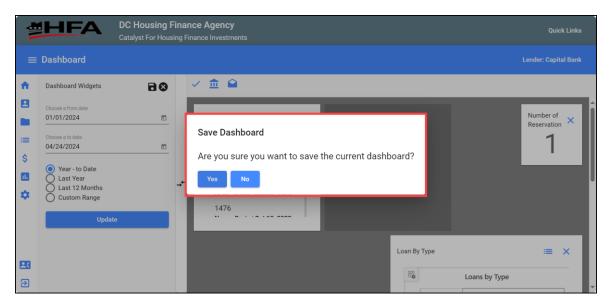
3. Choose your preferred widget and drag and drop it into place.



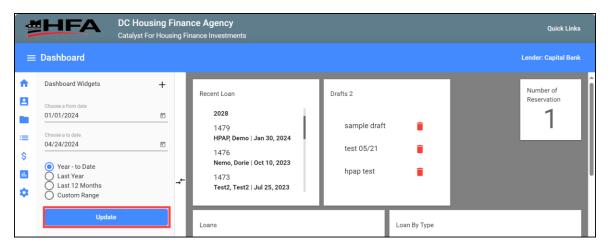
4. Once you have chosen the added widget, click the **"Save"** icon.



5. After acting, a pop-up confirmation window will appear. Click "Yes" to confirm and save your changes.

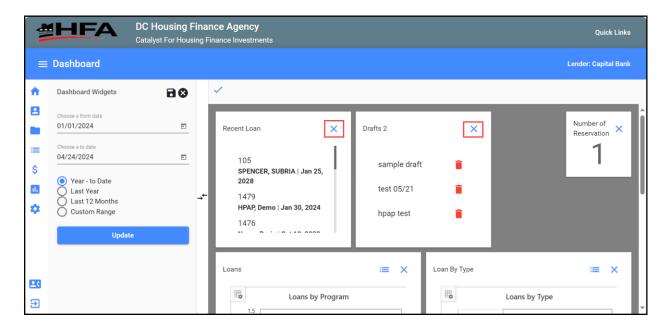


6. To complete the process, click the "Update" button.



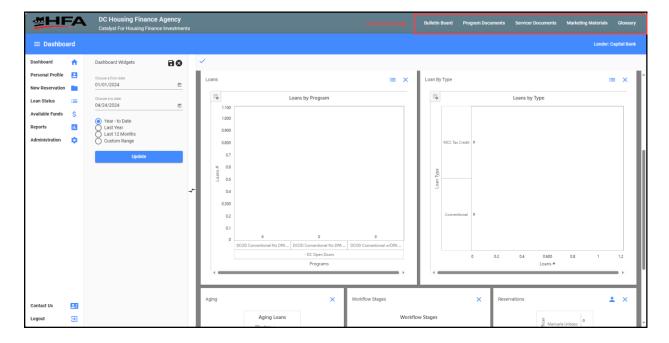
Deleting Dashboard Widgets

> To delete any widgets on the dashboard, click on the "X" at the top right-hand side of the widget to be removed and click the "Save" icon.



Top Toolbar Menu Icons

> The top toolbar menu icons provide quick access to essential features and actions.

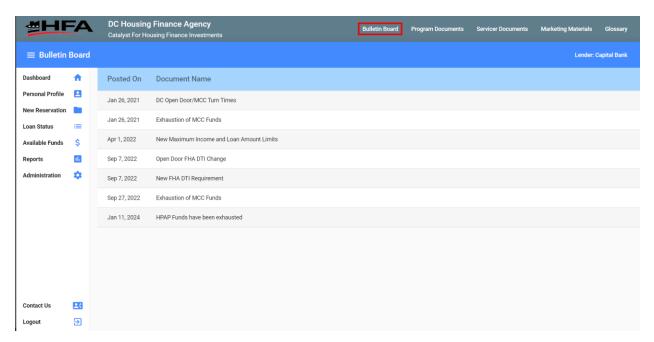




Below is an overview of each menu icon.

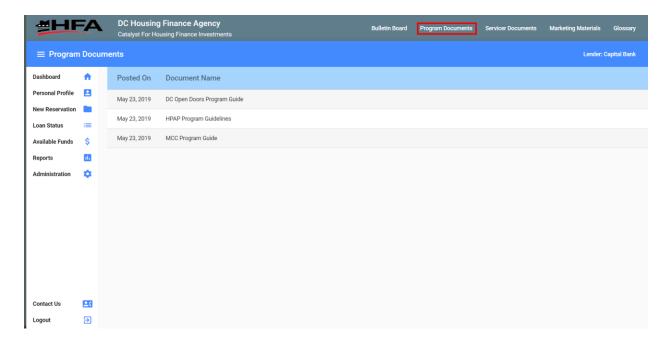
Bulletin Board

- Clicking on the "Bulletin Board" icon brings the user directly to the Bulletin Board section of the application.
 - This feature is a central hub for announcements, updates, and important information relevant to the user.



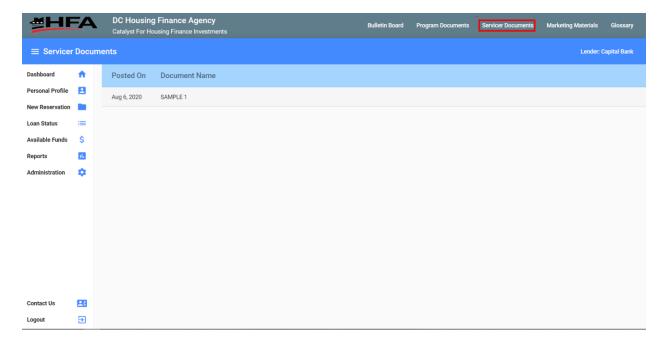
Program Documents

- > By selecting the "**Program Documents**" option, users can access manuals and final MCC Recapture Settlement Disclosures within the application.
 - This feature conveniently centralizes all relevant program documents, including manuals and settlement disclosures, for easy reference and access.



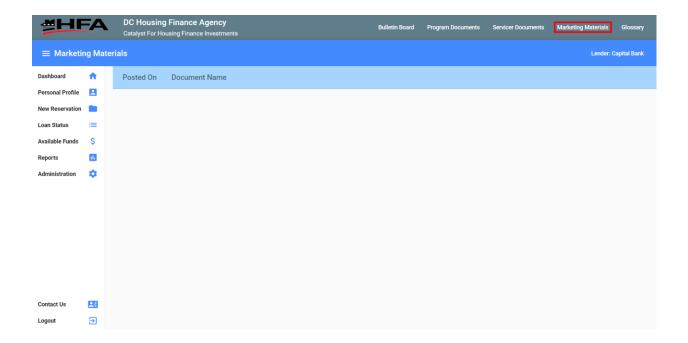
Servicer Documents

- > Choosing the "Servicer Documents" option provides access to all documentation related to the servicer.
 - This feature conveniently centralizes all servicer-related documentation, ensuring easy access for users who need to reference or review such materials.



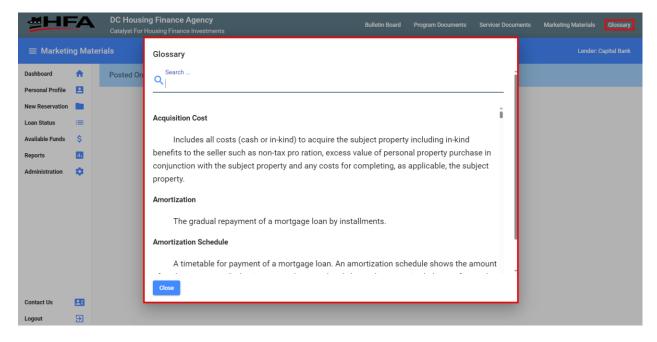
Marketing Materials

- > Users can find program marketing materials by selecting the "Marketing Materials" option.
 - This feature serves as a repository for all marketing materials related to programs, providing users with easy access to promotional content and resources.



Glossary

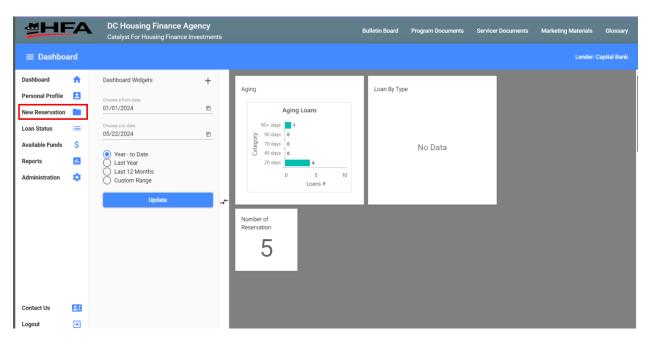
- ➤ Users can access the Glossary by selecting the "Glossary" option.
 - This feature provides a searchable guide of common home lending terms, offering users a convenient reference tool for understanding key terminology related to home lending processes.



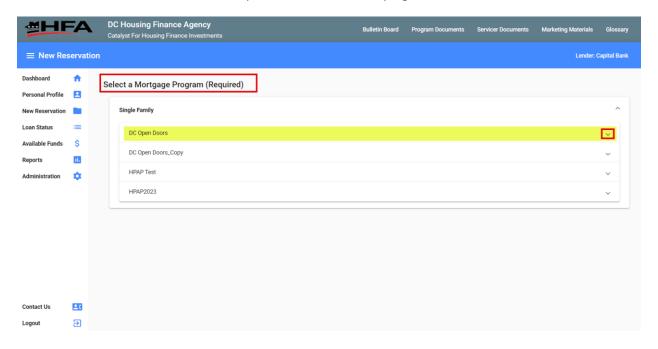
CHAPTER 2 – NEW RESERVATIONS

Creating a New Reservation

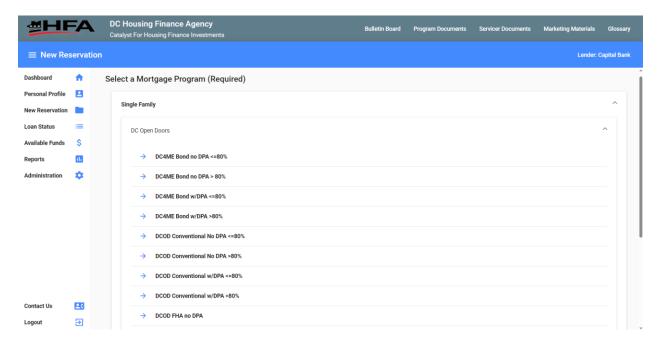
> To create a New Reservation, navigate to the "New Reservation" icon on the Left Toolbar Menu.



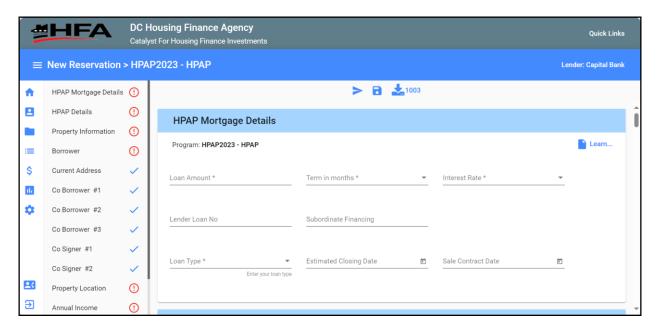
- ➤ After clicking on "New Reservation" you will gain access to all available programs.
 - Click on the drop-down menu to view all programs available.



Select a program from the list of available programs.



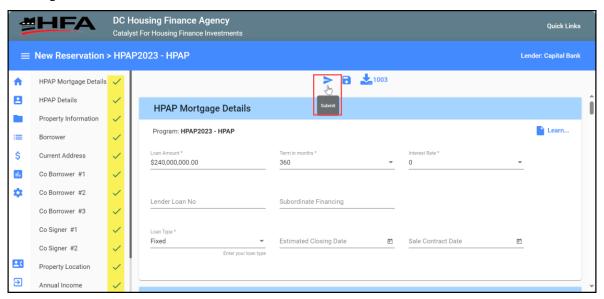
After selecting your desired **Mortgage Program**, proceed to complete the reservation.



Reservation Submission Guidelines:

- ✓ Ensure completion of all fields marked with a red exclamation point (!) before submitting the reservation.
- ✓ As you enter the required information, the red exclamation point (!) will change to a blue checkmark (✓).
- ✓ Utilize the "Import" icon (≥ 1003)to import information from the 1003 form to pre-fill the reservation form.
- ✓ Save the reservation as a draft if it's not ready for submission by clicking the "Save" () icon.

- When saving a file as a draft, please note that it does not automatically lock the interest rate.
- ✓ After completing all required information, click the "Submit" > button at the top of the screen to register the loan.



Reservation Submission Confirmation:

After submitting the reservation, a confirmation message will appear indicating "Your Reservation has been accepted."; confirming successful registration.



Please be aware that cancellations are not permitted once a loan is submitted to the agency, the loan cannot be edited.

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CHAPTER 3 – LOAN STATUS AND STAGES

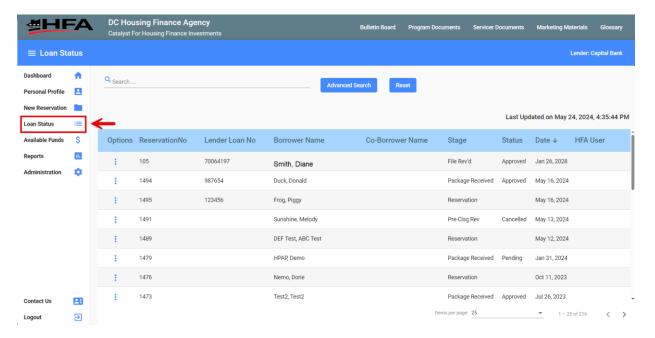
Loan Stages

Once the reservation has been created, the loan stage will evolve depending on its progress. The reservation will fall into one of the following categories:

- Reservation
- Commitment
- Purchase

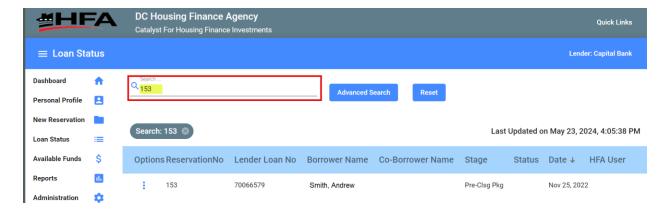
Loan Status

To review the status of a loan at any time, locate the Loan Status icon on the Left Toolbar Menu.

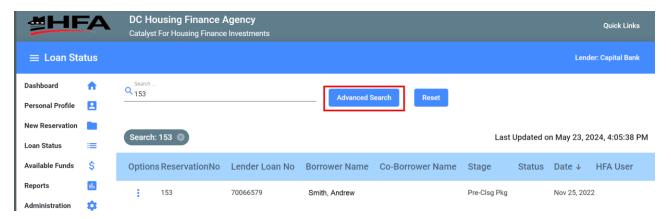


From the Loan Status screen:

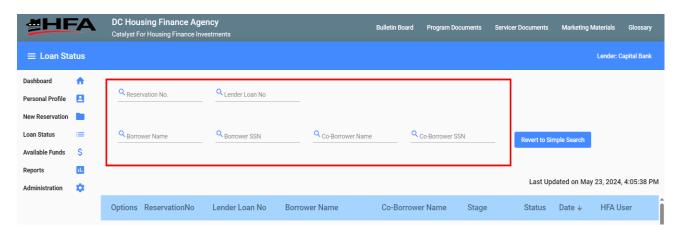
> Enter the Reservation Number in the Quick Search box.



Users can also utilize the Advanced Search option to locate a reservation.

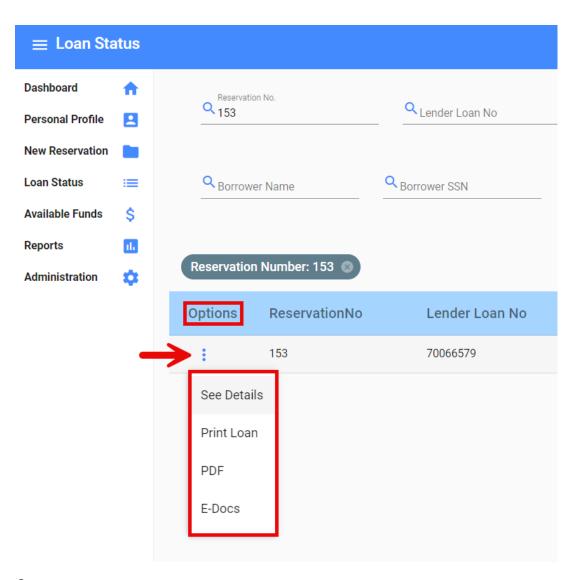


Additional fields become available to refine the search criteria upon accessing the Advance Search option.



Once the reservation is located, hover over the three ellipses under the "**Options**" column to access the following options:

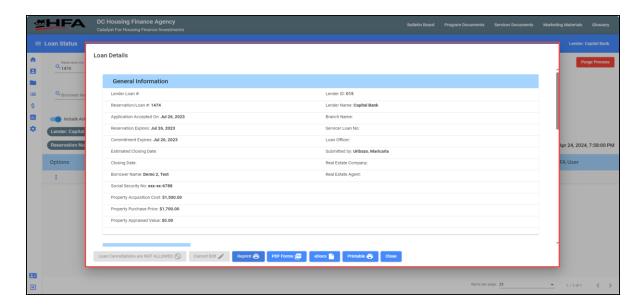
- See Details
- Print Loan
- ➤ PDF
- eDocs



Below is an overview of each available option:

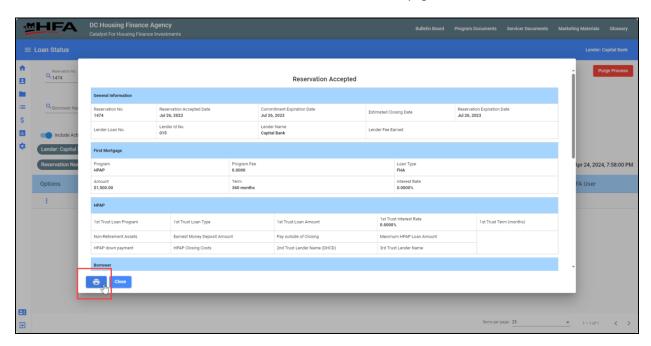
See Detail

✓ Users will have visibility into the loan status and any approval or closing conditions.

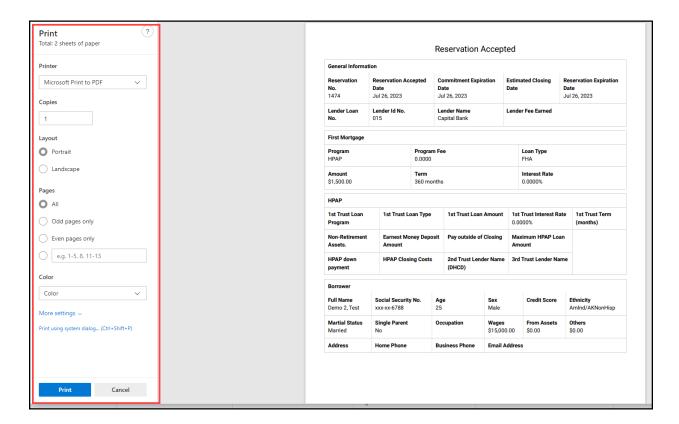


Print Loan

- > The "Print Loan" function enables users to generate a hard copy of the loan document.
 - O Click on the "Print" icon on the bottom left side of the page.

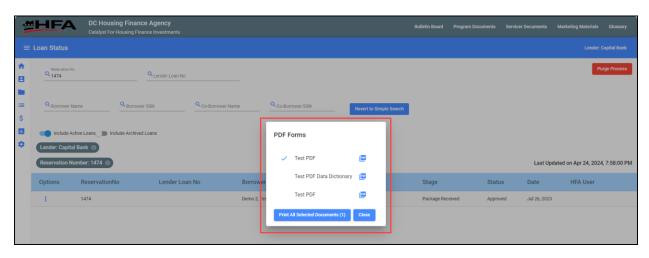


A print screen will display the Reservation information, providing various print options.

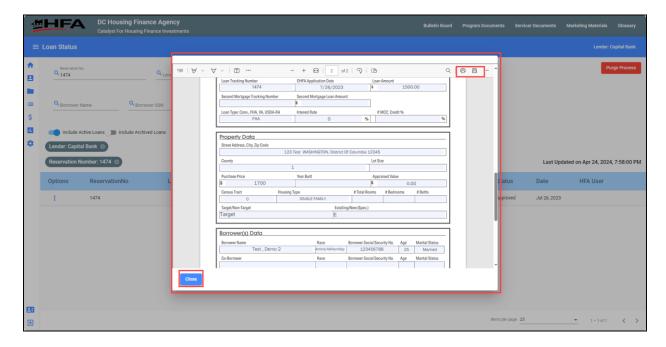


PDF Forms

- > The "PDF" function enables users to create forms with pre-populated loan information.
 - Select the PDF form(s) to print.



O Click on "Print All Selected Documents" to display the following screen:



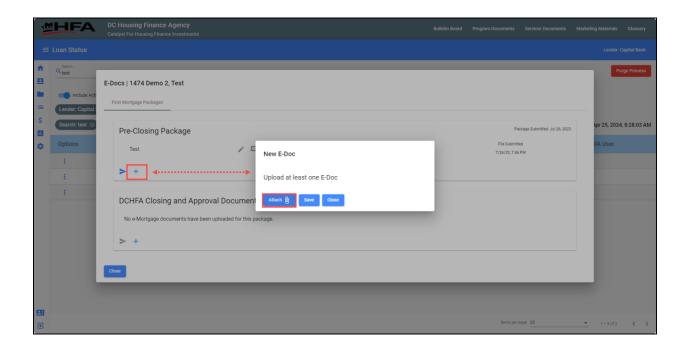
eDocs

Uploading eDOCS

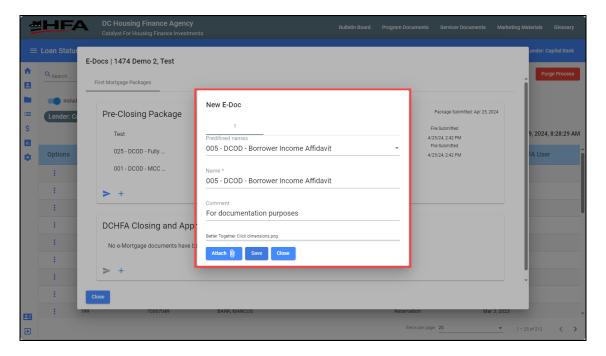
➤ The "eDocs" function enables users to upload necessary documentation.

To upload documents:

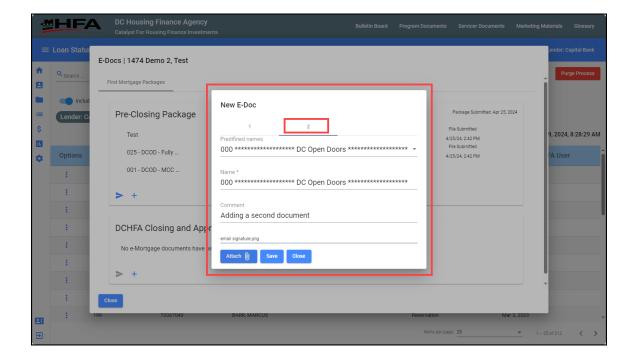
- 1. Select "eDocs" under the options column.
- 2. Choose the relevant category such as Underwriting Package, Final Docs Passage, or Post-Closing Package.
 - ✓ Click on the "+" icon to open a pop-up screen where a new eDoc can be added.
 - ✓ Select "Attach" to upload the item.



- ✓ Choose a name from the predefined names dropdown menu or assign a name to the eDOC.
 - o Add a comment in the comment field, if desired.



- ✓ To upload an additional document, click "Attach" and select another file.
 - You can upload as many documents as possible. Click on the number tab of the document and complete the form.

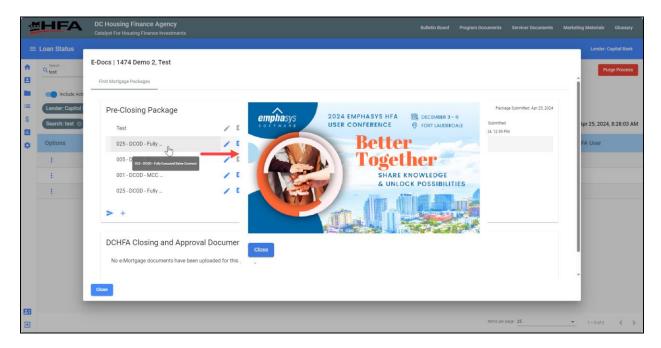


- ✓ To exit the window click "Close".
- ✓ Click "Save" to ensure the document is uploaded.

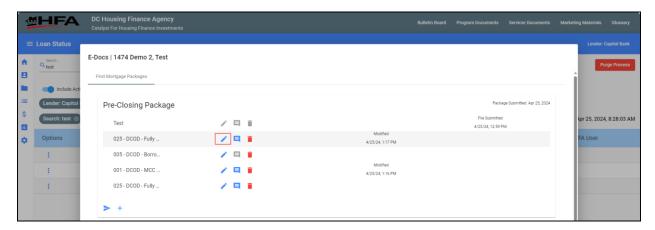
Managing eDocs

Once an eDoc has been added to a package:

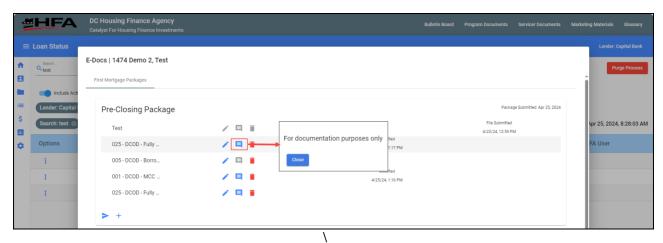
✓ To view previously uploaded eDocs, click on the desired eDoc.



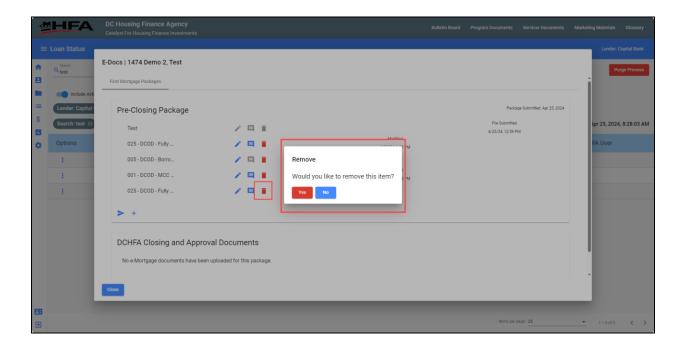
✓ Edit an eDoc by clicking the blue pencil icon next to it.



✓ To view a comment on an eDoc, click on the comment icon.

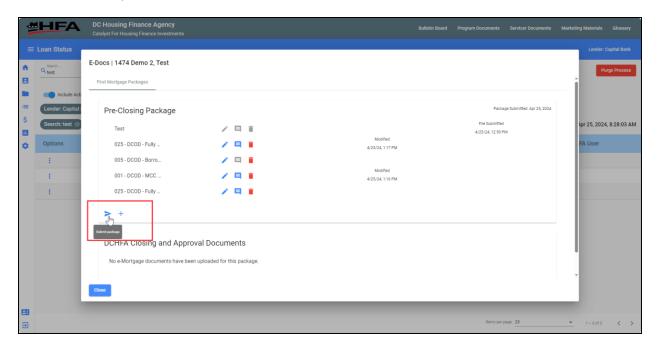


✓ To delete, click on the trash can icon. A confirmation pop-up screen will appear.

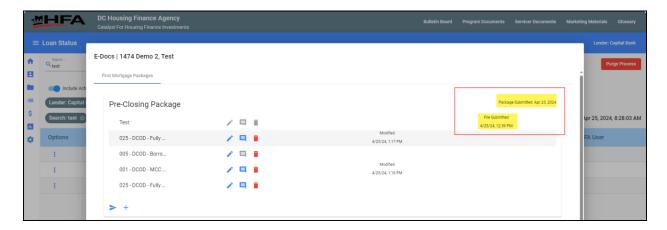


Submitting Package to the Agency

When all necessary eDocs have been attached and the package is prepared for submission to the agency for review, select the blue arrow icon.

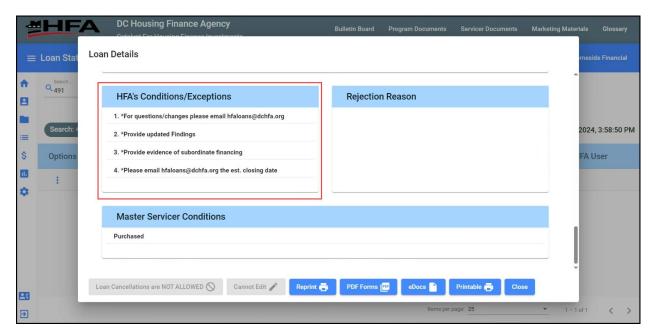


Once the package has been submitted, the submission date and time will be displayed.

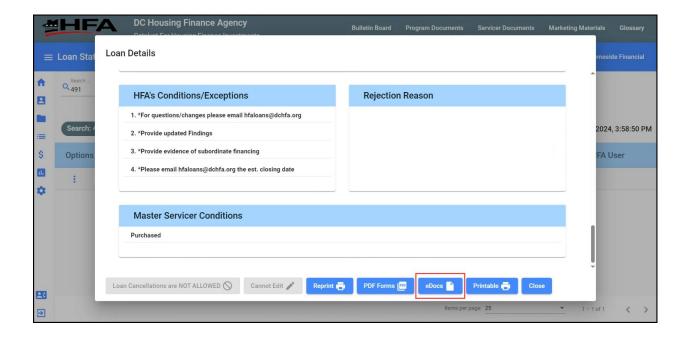


HFA Conditions

Users can access and review any of the Conditions/Exceptions set by the Agency and the Rejection Reason, if applicable, under See Details > Loan Details.



> Once the Condition/Exception has been met, users will navigate to "eDocs" and attach the document to the appropriate package.

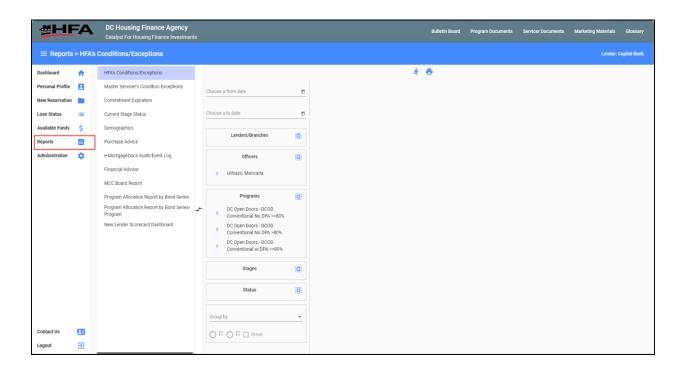


CHAPTER 4 – REPORTS

Accessing Reports

Reports can be accessed from any screen:

- 1. Navigate to the Left Toolbar Menu.
- 2. Click on the "Reports" icon ...



Reports Menu

In the Reports Menu, users can customize and run the following reports:

HFA Conditions/Exceptions:

> Provides a breakdown of conditions/exceptions by Lender/Branch, Officer, Program, Stage, and Status.

Commitment Expiration:

Offers a breakdown of commitments by expiration date, categorized by Lender/Branch, Officer, and Program, with the option to include Missing/Incomplete Documents.

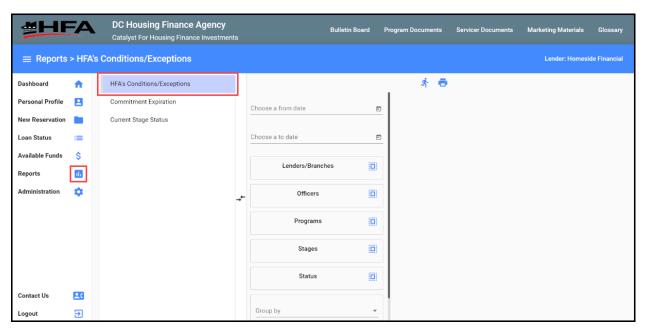
Current Stage Status:

Presents a detailed or summary report of Stage Status, broken down by Lender/Branch, Officer, Program, Stage, and Status.

Running Reports

To run a report, follow these steps:

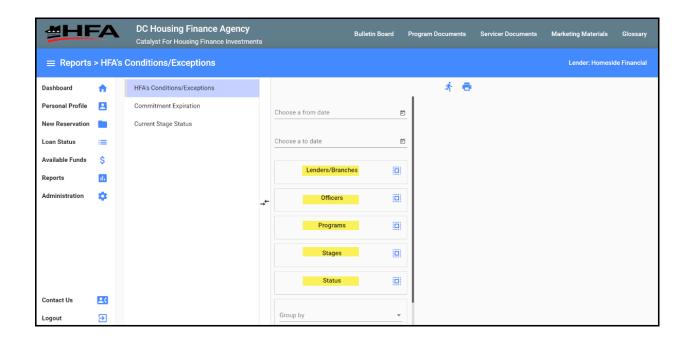
- 1. Click on the "Reports" icon ...
- 2. Select the desired report.
- 3. Click the "Run" icon * to generate the report.
- 4. To print the report, click on the **"Print"** icon •

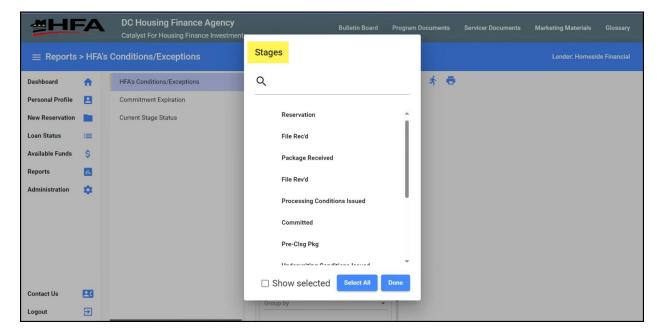


Dates and filtering of the reports are optional.

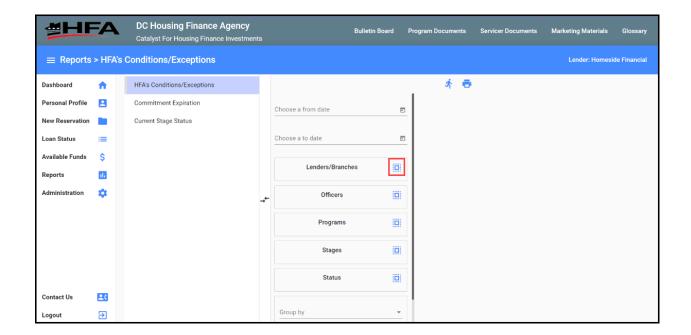
Filtering Reports

> To streamline your search process, you can utilize our filtering options. Click on the highlighted areas displayed below to apply the desired filters.

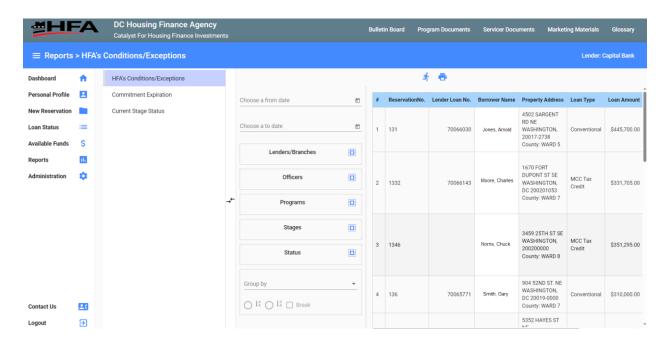




➤ To select everything in a particular category, click on the □ icon.



After selecting and filtering all desired fields, proceed to click on the "Run Report" icon to display the results.



Ensure all necessary filters are applied before running the report to obtain accurate data.