

Submitting a loan and Uploading Documents to eHome

1. Once a loan has had the guidelines checked and had DU findings, the loan may be submitted to HSOA through eHome.
2. Upon receiving positive DU findings, the user must select the **DONE** button on the DU screen.

Home Savings of America eHome HSOA - PENDING RETAIL User: testlo

1-CREDIT 2-1003 3-CHECK GUIDELINES 4-AU RESULTS STATUS/CONDS PIPELINE LOG-OFF

Borrower: Firstimer, Alice Fannie Mae DU Loan No: 9999010003
LoanAmt: \$52,000

Done Resubmit

SUBMISSION RESULTS								
#	Date/Time	CaseFileID	StatusCondition	StatusDescription	Recommendation	Findings	Status Log	Use
1.	06/18/10 12:20:10 PM	1901215737	SUCCESS	Successful Completion, Recommendation Available	Approve/Eligible	Findings Log		Use

Home Savings of America eHome HOME SAVINGS OF AMERICA User: bhargreaves

1-CREDIT 2-1003 3-CHECK GUIDELINES 4-AU RESULTS CONDITIONS PIPELINE ADMIN LOG-OFF

Borrower: ALICE FIRSTIMER PROGRAM COMPARISON Loan No: 5035012229
LoanAmt: \$416,500

Credit 1003 Guidelines DU Price Submit Docs

Results generated by this system are for prequalification purposes only. FORMAL UNDERWRITING IS S

*** Missing or Invalid Data Exists ***

	Click Below for Program Details and to [Submit] for Approval!	Grade	Lowest Par Rate	Guideline Exceptions	Exception	Ex
1	Conforming LIBOR ARM		3.500%	PASS		
2	Conforming Fixed		4.250%	PASS		
3	Conforming Fixed Buydown		4.250%	PASS		
4	USDA Rural Housing			PASS		

The user must select the blue hyperlink for the product type for which the loan is being submitted.

3. At that time eHome will return a **Program Comparison Screen**. The user must select the **blue hyperlink** for the program desired. The **Program Guideline Detail Screen** will be generated.
 - a. The user will see options for both the Borrower Paid and Lender Paid options for the various products. Prices displayed in Red are a cost to the borrower or broker. Prices in Green are premium pricing and may be used to pay third party fees or prepaid items. (Please check with your HSOA Community Banker for additional information). Prices for the lender paid option are based on the Brokers Lender Paid Compensation Agreement with HSOA. (See your HSOA Community Banker for more information).
 - b. User must select either the Borrower Paid or Lender Paid Option by selecting a radio button.

Home Savings. of America eHome ABC BROKER DBA User: bhargreaves

PROGRAM GUIDELINE DETAIL Automated Results

Borrower: Firsttimer, Alice Program: FHA LoanAmt: \$142,498 Guideline Effective Date: 02/11/11
Loan No: 5035012107

Credit 1003 Guidelines DU Price Submit Docs

Credit Report on file: Credco XPN+EFX+TU 05/02/11 09:09am (Ref# 109264707480000)
Results generated by this system are for prequalification purposes only. FORMAL UNDERWRITING IS STILL REQUIRED

CHOOSE PRODUCT & PRICE
Click below to view Rate Calculation Detail

Submit to HSoA

FHA	Rate	<input type="radio"/> Borrower Paid	<input type="radio"/> Lender Paid	Payment
<input type="radio"/> FA31 - 3/1 ARM - 30 Day	4.750%	1.196 \$1,704.28	3.047 \$4,341.77	\$743.34
<input type="radio"/> FA51 - 5/1 ARM - 30 Day	4.750%	0.399 \$568.57	2.250 \$3,200.00	\$318.34
<input type="radio"/> FA51 - 5/1 ARM - 30 Day	4.750%	0.649 \$924.81	2.500 \$3,562.50	\$318.34
FF30 - 30 Yr Fixed - 30 Day	5.500%	(2.825) \$4,025.57	(0.97) \$1,380.00	\$318.34
FF30 - 30 Yr Fixed - 30 Day	5.750%	(4.000) \$5,699.92	(2.14) \$3,060.00	\$318.34

PROGRAM GUIDELINES & ADVISORIES

FHA Show Details

User must select either Borrower Paid or Lender Paid Pricing Option. Lender paid option is based on Broker Compensation Agreement with HSOA.

Selecting the blue hyperlink will allow the user to see other pricing options for the loan program selected.

User must select a product by selecting the radio button.

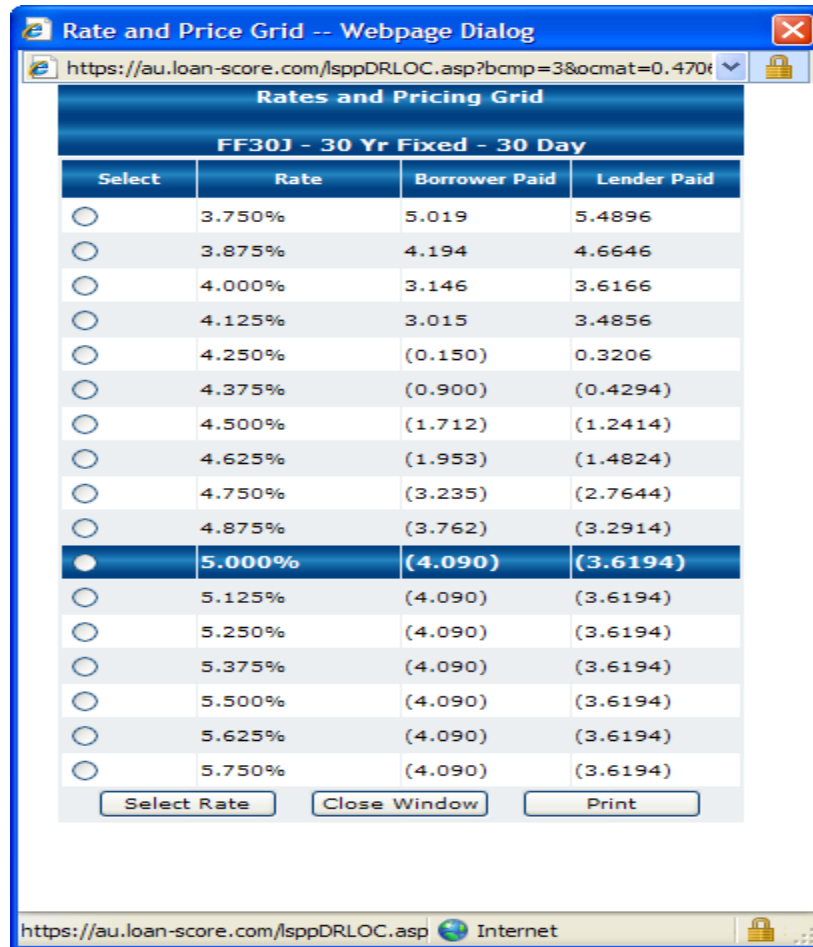
- The user must select the radio button on the left of the screen to select a product. If the user wishes to see the details of the rate they may select the [blue hyperlink](#) which will reveal the Rate Calculation Detail.

Print RATE CALCULATION DETAIL Automated Results Close

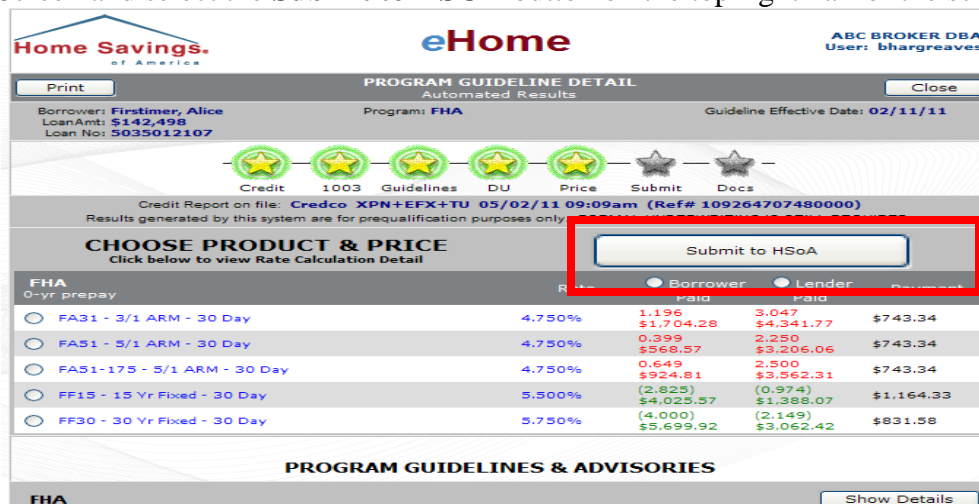
Program: **FHA**

FF30 - 30 Yr Fixed - 30 Day at 5.750	Borrower	Lender
INTEREST RATE:	5.750%	
RATE ADJUSTMENTS:		
IF LoanSourceType = NOT (Retail) MaxRebate = 4.0000 pts		
IF Always MaxRebate = 4.0000 pts		
Total Adjusted Rate:		
	Base Price:	(4.440) (2.589)
PRICE ADJUSTMENTS:		
IF Product Type = (15-yr Fixed, 30-yr Fixed, 25-yr Fixed) AND LoanSourceType = (Broker, Wholesale-Web, Group 4, Group 5, Group 6) ...	+ 0.250 pts	
IF Purchase = Yes AND OccStatus = (Owner) AND FICO < 720		
IF LoanAmt >= \$100000 AND LoanAmt < \$150000	- 0.125 pts	
IF Product Type = (15-yr Fixed, 20-yr Fixed, 30-yr Fixed, 10-yr Fixed, 25-yr Fixed) ...	+ 0.200 pts	
IF PropStates = (AL, AR, IA, KS, KY, NE, NH, NC, OR, RI, SD, VT)		
Net Price Adjustments:	+ 0.325 pts	
PRICE:	(4.000)	(2.149)

5. Selecting the blue hyperlink of a rate will display the Rate and Price Grid and allow the user to select other pricing options.



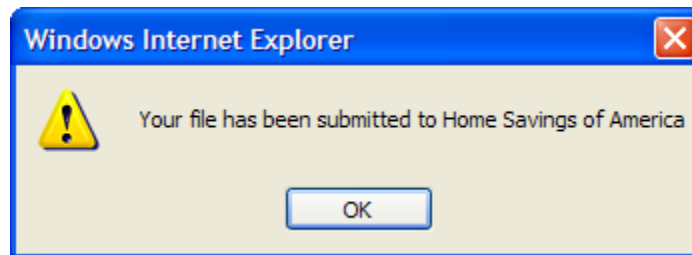
6. Once the pricing has been determined the user will return to the Program Detail Screen and select the **Submit to HSOA** button on the top right half of the screen.



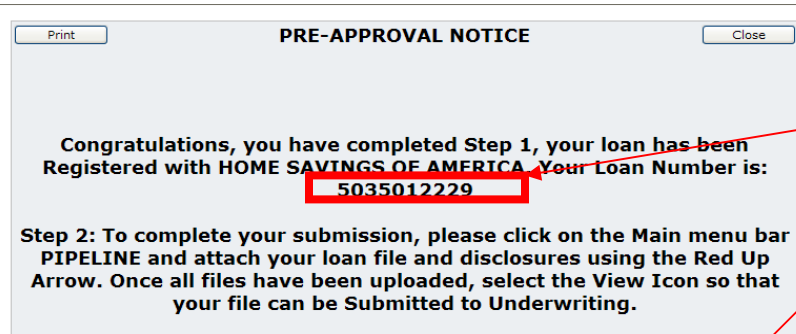
7. **eHome** will display a pop up that allows the user to write a note with their submission.

Click [Submit] to electronically submit this loan to us! After entering your submission comments, please print the Automated Approval Letter for your records.

8. Once the user completes the message to HSOA and selects the Submit button below the written message, an additional pop up will notify the user of their successful electronic submission.

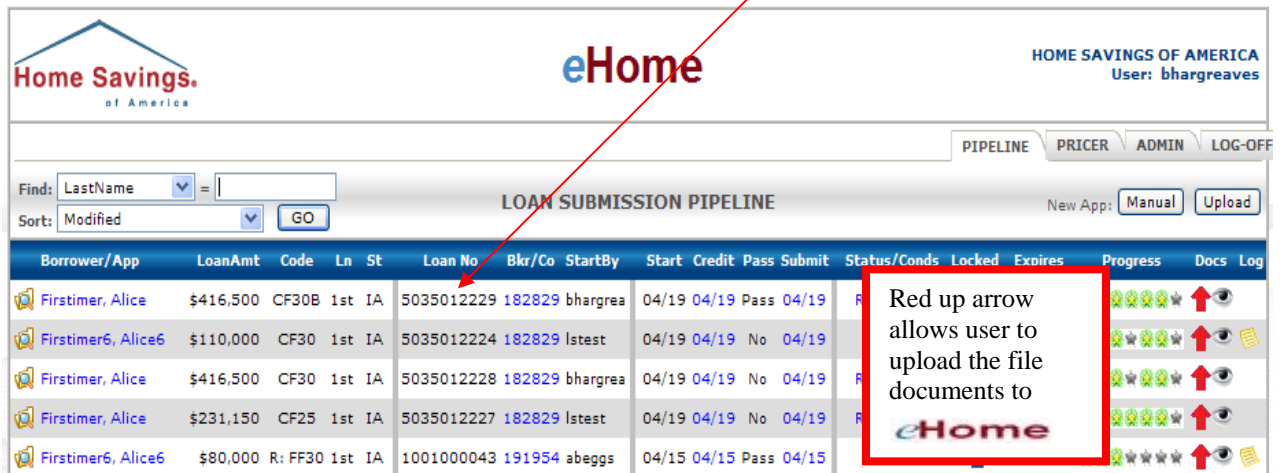


9. The following screen appears alerting the user that the first half of the submission is complete, and the user must finish their submission before uploading the loan documents.



Loan number of loan submitted can be viewed on the Pre-Approval Notice and the Loan Pipeline.

10. When the user returns to **Pipeline Screen**, they will be able to view their recently submitted loan on the pipeline.



11. **The Pipeline Screen** will also have a **red arrow icon** that will allow the user to upload the loan documents to **eHome**. Documents, including all required disclosures except the appraisal, should be uploaded in one PDF file once the user has signed into the **Document Trac system**. The appraisal must be uploaded in a separate PDF (see item 13 below). The Community Banker for your account can assist the user with obtaining the Login Name and Password for the **DocumentTrac system**.
12. Once the user is in the **Document Trac system**, the user should confirm they are within the correct loan name and number, select the **Browse button** in the upper right hand corner to browse their computer for the PDF, and select **New Submission** under **Document Information**, and then **Submit** in the bottom right of screen. If two PDF documents are required the second one should be **New Submission 2**. If two PDF documents are required, include all RESPA documents with the initial PDF that has document type **New Submission**.
13. **NOTE:** When uploading an appraisal a separate PDF must be submitted. If appraisal is submitted at time of submission it may be a **New Submission** type. If appraisal is submitted with other underwriting requested conditions use **Conditions** as the Document Type. Also be certain to select the Color button when submitting an appraisal.

Login Name:

Password:

Remember Login

Project: Loan Documents Help Close

Document Upload

File Information

File To Upload

Upload in Color

Assign to Loan

Loan Number

Borrower:

Property:

Document Information

Document Type

WebTrac Access

Project: Loan Documents

Document Upload

File Information

File To Upload

Upload in Color Select the color button when uploading an appraisal

Assign To Loan

Loan Number:

Borrower:

Property:

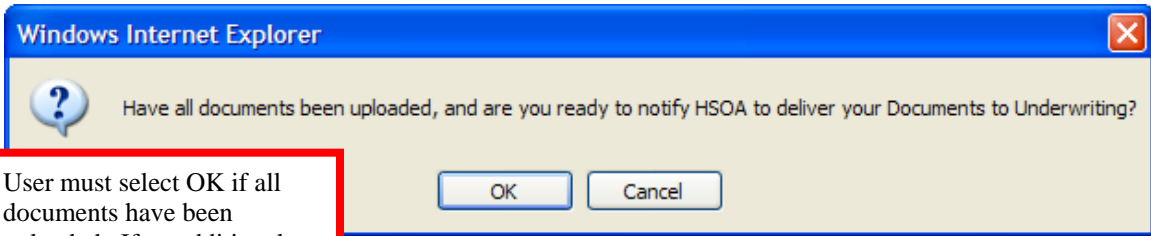
Document Information

Document Type Upload the appraisal in a separate PDF. Use conditions type if not submitted in original upload

WebTrac Access

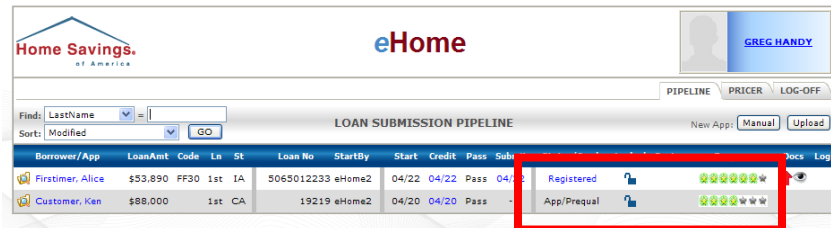
14. Once documents have been uploaded, the user must return to the **Pipeline Screen**, and view the documents that have been uploaded to **eHome** by selecting the **eye icon** on the right hand of the screen. A pop up screen will appear and ask if the user is ready to notify HSOA of delivery of all Documents to Underwriting. If all documents have been uploaded, select **Ok**. If additional documents need to be uploaded prior to delivery to underwriting, select **Cancel**.

toyer, Ken	\$88,000	1st CA	19219 192227 eHome2	04/20 04/20 Pass -	App/Prequal			
toyer, Ken	\$231,150	CF40 1st CA	5065012206 184166 lstest	04/19 04/19 Pass 04/19	U/W - Received			
timer, Alice	\$0	1st IA	5065012215 185041 abeggs	04/20 04/20 No -	App/Prequal			
timer, Alice	\$0	1st IA	5065012214 185041 abeggs	04/20 04/20 No -	App/Prequal			
timer, Alice	\$416,500	1st IA	5065012209 185041 abeggs	04/20 04/20 No -	App/Prequal			
timer, Alice	\$0	1st IA	5065012213 185041 abeggs	04/20 04/20 No -	App/Prequal			
timer, Alice	\$0	1st IA	5065012212 185041 abeggs	04/20 04/20 No -	App/Prequal			
timer, Alice	\$0	1st IA	5065012211 185041 abeggs	04/20 04/20 No -	App/Prequal			
toyer, Ken	\$88,000	CF25 1st CA	5035012231 182829 lstest	04/20 04/20 Pass 04/20	Registered		pending	
timer, Alice	\$53,890	1st IA	5035012230 182829 bhargrea	04/20 04/20 Pass -	App/Prequal			
timer, Alice	\$53,890	1st IA	19225 192227 eHome3	04/20 04/20 Pass -	App/Prequal			
timer, Alice	\$416,500	CF30 1st IA	5035012229 182829 bhargrea	04/19 04/19 Pass 04/19	Registered			



User must select OK if all documents have been uploaded. If an additional PDF must be uploaded select cancel.

15. At this time the loan documents will be sorted by a HSOA Document Control Analyst and the file will be delivered to the Registration department for review. Once the review is complete the file will be assigned to a Senior Loan Coordinator (SLC) who will be the main contact person within HSOA's ROC and the user/originator. A yellow envelope will display once the status shows "Submitted". The yellow envelope will not appear if the status in eHome is "App/Pre-Qual", "Registered" or "Locked." The SLC and Community Banker will continue to contact the user/originator through traditional email and telephone correspondence.
16. Once the loan has been Submitted to eHome all data will remain constant on the Pipeline except the Status/Condition field, the Locked Column (with padlock), and the Expiration Column.



17. To review any changes made to the loan in other fields, the user will need to access the Status/Conditions tab from within the loan. The Loan Details at the top of the screen will reflect the current details of the loan. This includes changes to the Loan Amount, Property Value, Loan Product, etc. These fields reflect the changes being made to the loan by the HSOA users as they work on the loan and are subject to change. Users may contact their Community Banker or SLC for additional information.

Borrower: Firstimer, Alice
LoanAmt: \$53,890

LOAN DETAILS
Loan No: 5035012353

LOAN DETAILS			
Office Info			
Office Description:	HOME SAVINGS OF AMERICA - SAN DIEGO		
Office Address:	6363 GREENWICH DR, SUITE 100	Office City:	SAN DIEGO
Office State:	CA	Office Zip:	92122
Office Phone Number:	0	Office Fax Number:	0
Rep Info			
Rep First Name:	LAUREL	Rep Last Name:	TAYLOR
Rep Phone Number:		Rep Extn:	
Underwriter:	VERL EASTMAN	SLC:	LINDA BARNES
Property Info			
Address:	9993 WARFORD STREET	City:	DAWSON
State:	IA	Zip:	50066
Borrower Info			
Borrower First Name:	ALICE	Borrower Last Name:	FIRSTIMER
Co-Borrower First Name:		Co-Borrower Last Name:	
Loan Info			
Loan Purpose:	Refinance	Loan Status:	U/W-APPROVED
Loan Number:	5035012353	Lien Position:	First Mortgage
FICO:	710	Property Type:	Single Family
Brokers ID:	10C	Broker Company:	LOS PADRES BANK
Loan Amount:	53890.00	Product:	FIXED
Loan Term:	360	Amort Term:	360
Interest Only:	Yes	Impounds:	Yes
Occupancy:	Owner Occupied	Doc Type:	Full Doc
Debt Ratio:	18.0809	Lock Date:	
LTV:	85.000	Lock Expiration:	
CLTV:	85.000	Lock Term:	0
Appraised value:	63400.00	Purchase Price:	0.00
Appraisal Ordered:		Funding Date:	
Appraisal Received:		P & I Payment:	331.81
Approval Expiration:	10/18/10	PMI Monthly:	0.00
Approved Date:	06/18/10	Interest Rate:	6.250
T & I Payment:	0.00	First Payment:	
Total Payment:	331.81	Program:	FF30
Docs Ordered:		Program Desc:	30 YR FIXED FHA
Docs Back:		Price:	0.000000
Cash Out:	No	Margin:	0.000
		Index:	0.000
Appraisal Completed:		Revised Disclosure:	
Appraisal to Borrower:		Revised Disclosure APR:	0.000
Initial Disclosure:		Revised Disclosure By:	
Initial Disclosure APR:	0.000	Resubmitted Date:	
Initial Disclosure By:		Est. Closing Date:	
U/W Received Date:	06/18/10	Docs Sent Date:	
Cancelled Date:			
Clear to Close Date:			

Data reflected on the Loan Details page of the Status/Conditions tab will include all current changes to the loan.