

Uploading a loan and Reviewing Credit in eHome

1. Loan applications should be entered into eHome by uploading a FNM 3.2 file from users LOS system.
2. Select the **Upload** button to upload a file into eHome. The Upload button is located in multiple areas of eHome, including on the **Landing Page** as well as the **Pipeline Screen**.

Home Savings. of America

eHome

FRANK FERRANDINO

Welcome, Broker Admin!
Please choose one of the following...

Upload a Fannie Mae DU 3.2 file!	SAVE TIME by uploading your completed 1003 from your LOS! (Point, Genesis, Byte, Energizer, etc.) All of the data from your 1003 will be uploaded into the Prequal Submission Form--saving you from having to re-enter the data! You will then add the few items that are not contained in a 1003--such as DocType and Acres. We will then be able to review your entire 1003 electronically without you having to fax it in! THIS IS BY FAR THE FASTEST WAY TO SUBMIT A LOAN AND ENSURE ACCURACY!
Manually Enter New App	If you are out in the field, or have not already entered the application into your loan origination system, you may fill out our quick Prequal Submission Form, and even continue entering in a complete 1003.
Pipeline	View Status and Conditions for your pipeline of loan submissions with us.
Pricer	Use Pricer to quickly find the best rate.
Admin	Administer the system.

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eHome

HSOA - PENDING RETAIL
User: testlo

PIPELINE PRICER LOG-OFF

Find: LastName =
Sort: Modified

LOAN SUBMISSION PIPELINE

New App:

Borrower/App	LoanAmt	Code	Ln	St	Loan No	StartBy	Start	Credit	Pass	Submit	Status/Conds	Locked	Expires	Progress	Docs	Log
Firstimer, Alice	\$52,100		1st	IA	9999010001	testlo	06/09	06/09	Pass	-	App/Prequal					
Firstimer, Alice	\$46,900	R: C31L	1st	IA	5035012334	testlo	06/08	06/08	Pass	06/18	Registered		07/08/10			
Firstimer, Alice	\$231,150	R: FF30	1st	CO	5035012337	testlo	06/08	06/08	Pass	06/08	Registered		06/23/10			

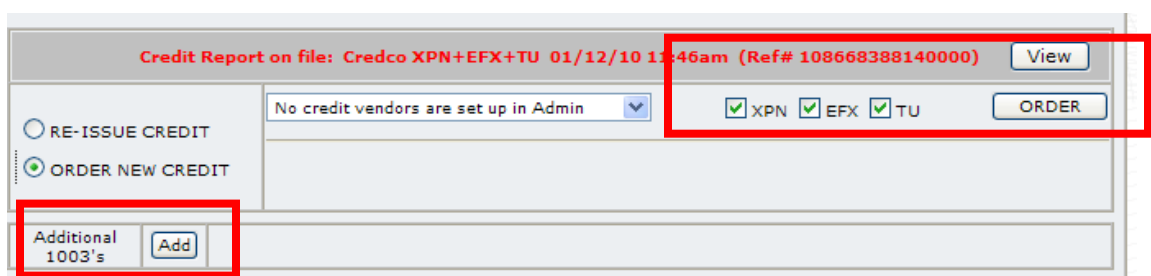
- Under **Upload Fannie Mae 3.2 File**, select **Browse**. Choose **FNM file**. Select **Upload FNM 3.2 File Now**.

- Successful upload takes user to the **Credit Tab, Tab 1, AU Submission Form**.

Ordering or Reissuing Credit

- Credit Reports may be ordered or reissued from this page, or the user may order credit from the **Check Guidelines Tab, Tab 3**.
- To Order New Credit.

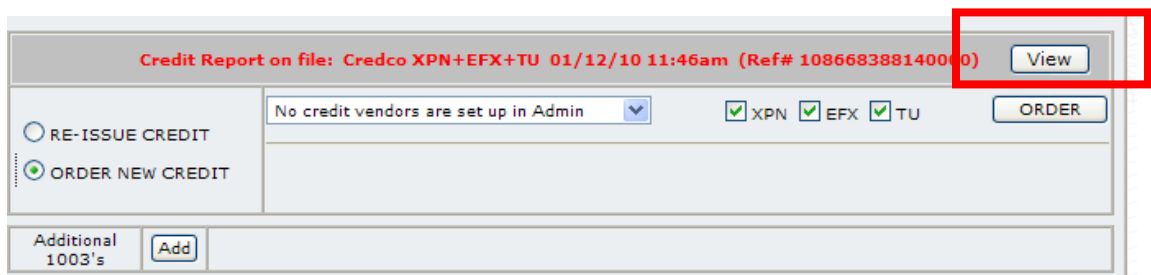
- a. Select Credit Vendor from drop down box (Set up during Admin set up by Broker Administrator).
- b. Select Order. All three bureaus must be checked



- 7. To Reissue Credit
 - a. Enter **Reference Number** from Credit Report and select **Reissue**.
 - b. Enter **Credit Vendor Account #** and **Credit Vendor Password** when prompted and select **Continue**.
- 8. The above steps are to be followed when ordering credit for primary borrower (or borrower with spouse). To order credit for separate applicant additional borrower must be added to loan on **Tab 1 or 3** and credit ordered or reissued under that borrowers name.

Viewing the Credit Report

- 9. Select the **View** button on the **Credit Tab 1** or the **Check Guidelines Tab 3**



- 10. On the **Loan Scoreboard** on page 2 of the **1003 tab**.

LOAN-SCOREBOARD!™			
Ln Purpose:	Purchase	Purch Price:	\$151,000
OCC Status:	Owner Occ	LTV:	94.37%
Pay-Offs:	\$0.00	CLTV:	94.37%
Housing:	21.09%	DnPmtReq:	\$8,231.00
Debt/DTI:	24.19%	Increase:	\$1,139.31
Disp Inc.:	\$4,093.69		
View Credit			

11. On the Pipeline screen, select the date hyperlink under the Credit Column

Borrower/App	LoanAmt	Code	Ln	St	Loan No	StartBy	Start	Credit	Pass	Status/Conds	Locked	Expires	Progress	Docs	Log
Firstimer, Alice	\$52,100		1st	IA	9999010001	testlo	06/09	06/09	Pass	-	lock		☆☆☆☆☆☆☆☆		
Firstimer, Alice	\$46,900	R: C31L	1st	IA	5035012334	testlo	06/08	06/08	Pass	06/18	lock	07/08/10	☆☆☆☆☆☆☆☆	↑	👁
Firstimer, Alice	\$231,150	R: FF30	1st	CO	5035012337	testlo	06/08	06/08	Pass	06/08	lock	06/23/10	☆☆☆☆☆☆☆☆	↑	👁

12. All credit reports regardless of vendor will be formatted in an identical manner when displayed in eHome. A summary of 15 sections of the credit report can be found at the top of the page, hyperlinks will move user to specific sections of report.

Print button displayed at beginning of each section. Selecting will print entire

MERGED INFILTE CREDIT REPORT Credit report data provided by: First American CREDCO www.firstamerc.com		Home Savings of America 6383 Greenwich Drive, Suite 100 SAN DIEGO, CA 92122		Ordered: 01/12/10 Merged: 01/12/10 Ref No: 108668388140000 Bureau: XPIN+EFX+TU (First American CREDCO)			
CONTENTS OF THIS REPORT							
Click on section to jump there!		1. Borrower/Spouse Info 2. Credit Rpt Summary 3. Public Records 4. Mortgages 5. Consumer Trades: Derogs		6. Consumer Trades: No Derogs 7. Credit Score Explanations 8. Inquiries 9. Misc Alerts 10. AKA's/Aliases			
		11. Address History 12. Employment History 13. Consumer Statements 14. Creditor Contact Info 15. Bureau Contact Info					
1. BORROWER/SPOUSE INFO USED IN CREDIT REPORT REQUEST							
Borrower: ALICE FIRSTIMER		SSN: 991-91-9991		DOB:			
Spouse: none		SSN:		DOB:			
Curr Addr: 9991 WARFORD, DAWSON, IA 50066							
Previous:							
Previous:							
2. CREDIT REPORT SUMMARY							
FICOS	XPIN	EFX	TU	BK/FORCL	Type	Filed	Discharged
Borr:	703	715	710	Last Bankruptcy:	None	None	None
Cob:				Last Foreclosure:	N/A	None	None
				Last Repossession:	N/A	None	None
XPIN=Fair/Isaac, EFX=Beacon, TU=Empirica							
LATE PAYMENT HISTORY		MORTGAGE		INSTALLMENT		REVOLVING	
	30	60	90+	30	60	90+	30
	60	90+	30	60	90+	30	60
	90+	30	60	90+	30	60	90+
00-12 Months Ago	0	0	0	0	0	0	0
13-24 Months Ago	0	0	0	0	0	0	0
TRADELINE HISTORY				TRADELINE HISTORY			
Total No of Tradelines: 4				No. Months Mortgage History: 0			
Total No of Derog Trades: 2				Oldest Trade: 03/01			
Total No of OPBI Trades: 3				No. Months Revolving History: 106			
Total No of Rated Trades: 4				No. Months Since Oldest OPEN Trade: 106			
Total No of As-Agred Trades: 4				Total Revolving Credit Limit: \$2,600			
No Mos all Trades As-Agred: 0				Revolving Credit Available: 83.19%			
3. PUBLIC RECORDS						*** No Public Records Found ***	
4. MORTGAGES						*** No Mortgage Records Found ***	
5. CONSUMER TRADES WITH DEROGS						*** No Consumer Trades with Derogs Found ***	
Creditor (Subscriber) Acct Number		Current Status		History			

Contents button returns to the Contents of the Report at top of page. X closes entire credit report.

All derogatory trades are highlighted in red

13. Significant derogatory information on the Credit Report may prevent the user from running DU, pricing the loan or submitting through **eHome**. If the user has supporting documentation that proves derogatory information is inaccurate, the user may modify the Credit Report in **eHome**, provide supporting documentation, and continue to process the loan. The underwriter will validate the supported documentation when the loan is submitted for underwriting.
- User may use the link by the listed liability with questionable data to access the detail for modification.

5. CONSUMER TRADES WITH DEROGS

Creditor (Subscriber) Acct Number Bureau(s) ECOA Bureau Comments	Current Status			History					
	Acct Type / Curr Status	High Credit /Limit	Balance/ Past Due	Date Opened	Mos Rev'd	Last Reported	Late Pmts		
BAY COMPANY 4681123R101 EFX,XPN	Revolving	\$1,600	\$0	10/01	24	06/10	2	1	0
CENTRAL BANK 4590345859403 XPN	AsAgreed	\$0	\$0	10/02	24	11/07	1	0	0

Users may access the link to modify inaccurate liabilities on the credit report by selecting the Liability Name hyperlink. Links that appear with red highlight have been modified.

- The **Override for Decisioning Window** will pop up, allowing the user to modify portions of the reporting information. The user must add a reason for the modification. Once information is entered into pop up screen select Save.

Override for Decisioning
Satisfactory verification will be required.

Save Cancel

Type M/I/R	Creditor	Acct No	Balance	Payment	Open MM/YY
R	BAY COMPANY	4681123R101	\$0.00	\$0.00	10/01
R					10/01

High Credit	Past Due Amt	LAST 24-MONTH PAYMENT HISTORY																				
\$1,600.00	\$0.00	08/10 05/10 04/10 03/10 02/10 01/10 12/09 11/09 10/09 09/09 08/09 07/09																				
\$1,600.00	\$0.00	12 mo	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		24 mo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

MOP CODES

0: New 3: Del 60 6: Del 150 9: Coll/ChgOff
 1: Current 4: Del 90 7: WEP/BK U: Unrated
 2: Del 30 5: Del 120 8: Report del

Reason

- c. The modified liability will appear with a red highlight alerting those who view the Credit Report that it has been modified.
- d. User may continue processing loan through **eHome**.
- e. The HSOA Underwriter will review for supporting documentation, including the original credit report, submitted with the loan during their initial review. Loan approval will be subject to this review and approval.