

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	Exo
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. If the user wishes to see other pricing options they may use the **blue hyperlinks**. Selecting a different price than that which was originally run through DU will require the Underwriter at HSOA to rerun DU during the Underwriting process.
4. The user will then select the Submit to HSOA button on the top right half of the screen.

Home Savings of America **eHome** HOME SAVINGS OF AMERICA User: bhargreave

Print Email Support PROGRAM GUIDELINE DETAIL Automated Results Close

Borrower: **Firstimer, Alice** Program: **Conforming Fixed** Guideline Effective Date: **02/12/10**
 Loan Amt: **\$416,500**
 Loan No: **5035012229**

Credit 1003 Guidelines DU Price Submit Docs

Credit Report on file: **Credco XPN+EFX+TU 04/19/10 04:46pm (Ref# 108781572740000)**
 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

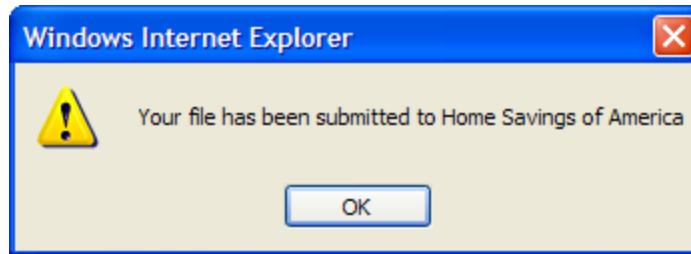
Conforming Fixed	Rate	(Rebate)/Cost	Payment
0-yr prepay			
1. CF10 - 10 Yr Fixed - 30 Day	4.500%		
CF15 - 15 Yr Fixed - 30 Day	4.500%	(1,303)	\$3,186.20
CF20 - 20 Yr Fixed - 30 Day	4.500%	2.122	\$2,634.98
<input checked="" type="radio"/> CF25 - 25 Yr Fixed - 30 Day	4.500%	1.937	\$2,315.04
CF30 - 30 Yr Fixed - 30 Day	4.500%	1.937	\$2,110.34
6. CF30IO - 30 Yr Fixed I/O - 30 Day	4.500%		
CF40 - 40 Yr Fixed - 30 Day	4.500%	4.937	\$1,872.43
8. R: CF10 - 10 Yr Fixed - 30 Day	4.500%		
R: CF15 - 15 Yr Fixed - 30 Day	4.500%	(1,053)	\$3,186.20
R: CF20 - 20 Yr Fixed - 30 Day	4.500%		
R: CF25 - 25 Yr Fixed - 30 Day	4.500%		
R: CF30 - 30 Yr Fixed - 30 Day	4.500%		
13. R: CF30IO - 30 Yr Fixed I/O - 30 Day	4.500%		
R: CF40 - 40 Yr Fixed - 30 Day	4.500%		

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

5. **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.

6. 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.



- 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.

PRE-APPROVAL NOTICE

Congratulations, you have completed Step 1, your loan has been Registered with HOME SAVINGS OF AMERICA. Your Loan Number is:
5035012229

Step 2: To complete your submission, please click on the Main menu bar PIPELINE and attach your loan file and disclosures using the Red Up Arrow. Once all files have been uploaded, select the View Icon so that your file can be Submitted to Underwriting.

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

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

HOME SAVINGS OF AMERICA
User: bhargreaves

Find: LastName =

Sort: Modified

LOAN SUBMISSION PIPELINE

New App:

PIPELINE PRICER ADMIN LOG-OFF

Borrower/App	LoanAmt	Code	Ln	St	Loan No.	Bkr/Co	StartBy	Start	Credit	Pass	Submit	Status/Conds	Locked	Expires	Progress	Docs	Log
Firstimer, Alice	\$416,500	CF30B	1st	IA	5035012229	182829	bhargrea	04/19	04/19	Pass	04/19	R			██████████		
Firstimer6, Alice6	\$110,000	CF30	1st	IA	5035012224	182829	ltestest	04/19	04/19	No	04/19	R			██████████		
Firstimer, Alice	\$416,500	CF30	1st	IA	5035012228	182829	bhargrea	04/19	04/19	No	04/19	R			██████████		
Firstimer, Alice	\$231,150	CF25	1st	IA	5035012227	182829	ltestest	04/19	04/19	No	04/19	R			██████████		
Firstimer6, Alice6	\$80,000	R: FF30	1st	IA	1001000043	191954	abeggs	04/15	04/15	Pass	04/15	R			██████████		

Red up arrow allows user to upload the file documents to

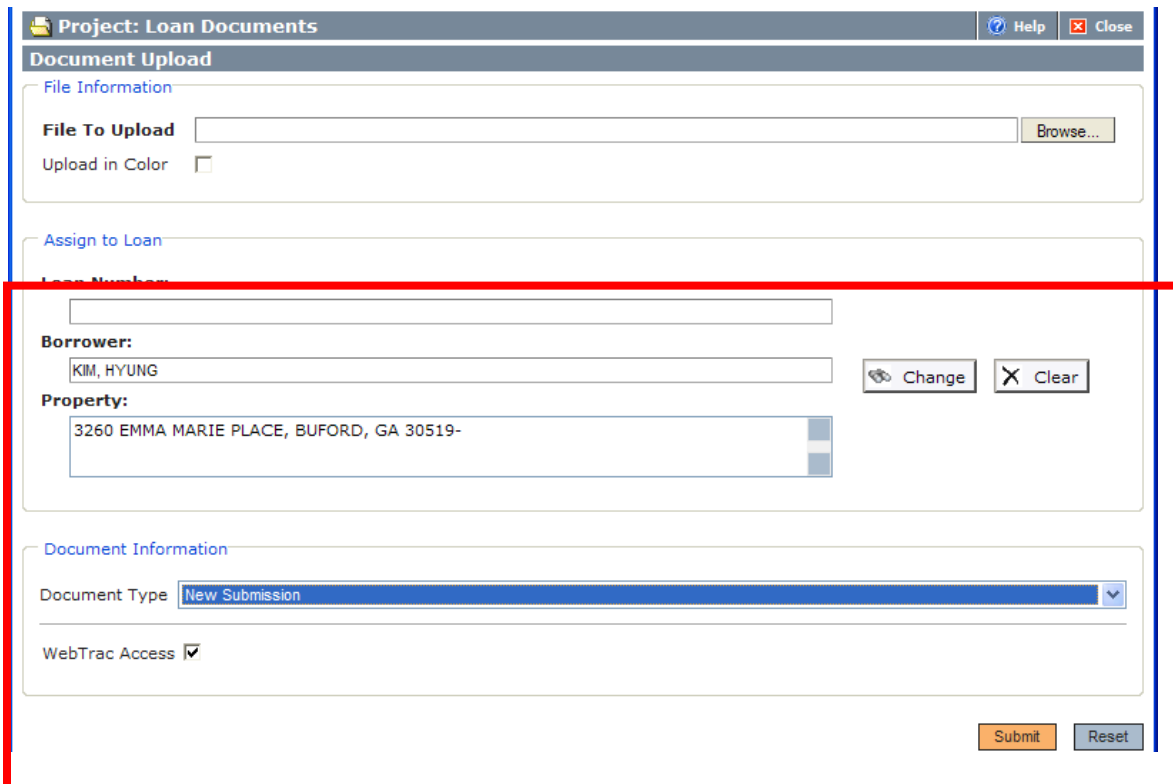
- The **Pipeline Screen** will also have a **red arrow icon** that will allow the user to upload the loan documents to **eHome**. Documents, including all required disclosures except the appraisal, should be uploaded in one PDF file once the user has signed into the **Document Trac system**. The appraisal must be uploaded in a separate PDF (see item 13 below). The Retail Branch Manager can assist the user with obtaining the Login Name and Password for the **DocumentTrac system**.

10. 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**.



The image shows the DocumentTrac login interface. At the top, the 'DocumentTrac' logo is displayed. Below it is a login form with the following fields and controls:

- Login Name:
- Password:
- Remember Login
- Login button



The image shows the 'Document Upload' form within the 'Project: Loan Documents' window. The form is divided into several sections:

- File Information:** Includes a 'File To Upload' field with a 'Browse...' button and an 'Upload in Color' checkbox.
- Assign to Loan:** Includes a 'Loan Number' field.
- Borrower:** Includes a text field with 'KIM, HYUNG' and 'Change' and 'Clear' buttons.
- Property:** Includes a text field with '3260 EMMA MARIE PLACE, BUFORD, GA 30519-'.
- Document Information:** Includes a 'Document Type' dropdown menu set to 'New Submission' and a 'WebTrac Access' checkbox checked.

At the bottom right of the form are 'Submit' and 'Reset' buttons.

11. The appraisal must be uploaded in a separate document, identified as **Appraisal**, and the radio button for color selected.

Project: Loan Documents Help Close

Document Upload

File Information

File To Upload Browse...

Upload in Color **Select the Upload in Color box only when uploading appraisals.**

Assign to Loan

Loan Number:

Borrower: PATTERSON, WILLIAM Change Clear

Property: 3130 MILLERS OAK LANE, SUGAR LAND, TX 77498-

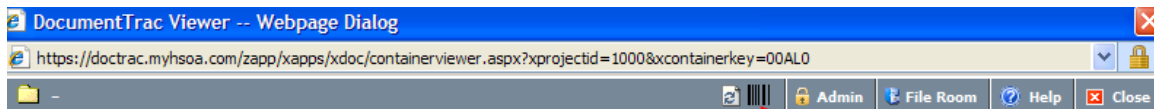
Document Information

Document Type: Appraisal **Appraisals must be uploaded in a separate PDF document and identified as Appraisal.**

WebTrac Access

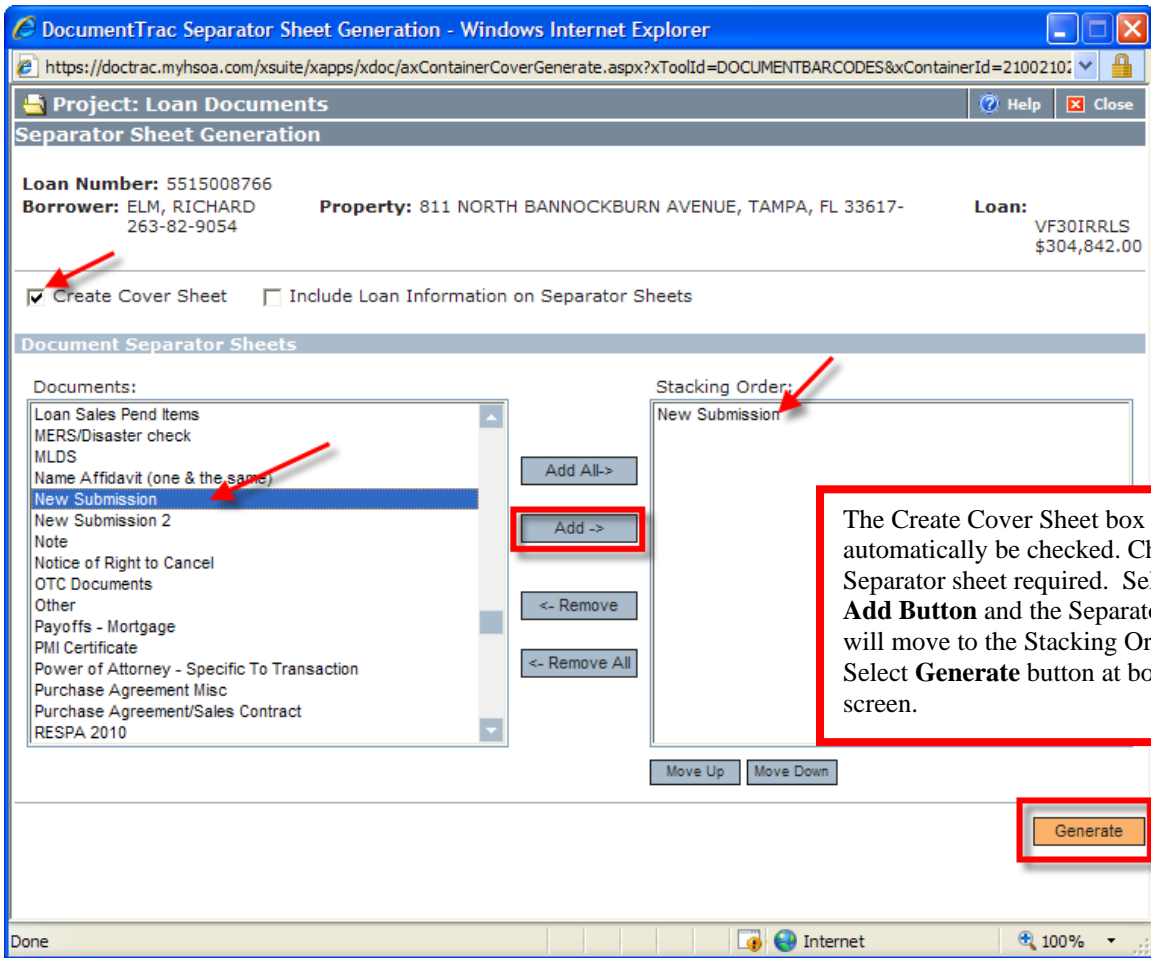
Submit Reset

12. In the event that the user does not have the capacity to submit documents in PDF form, they may be faxed via efax to 1.866.758.5884. The user must generate a cover sheet and separator sheets from within Web Trac. The user must verify the document was uploaded correctly by viewing the documents a few minutes after faxing. If the document does not appear in Web Trac within 10 minutes, please contact the help desk. **All faxes must be sent at a minimum of 300 dpi. Never make copies of cover or separator sheets. Fillable PDF forms and password protected documents must be printed and manually faxed.**



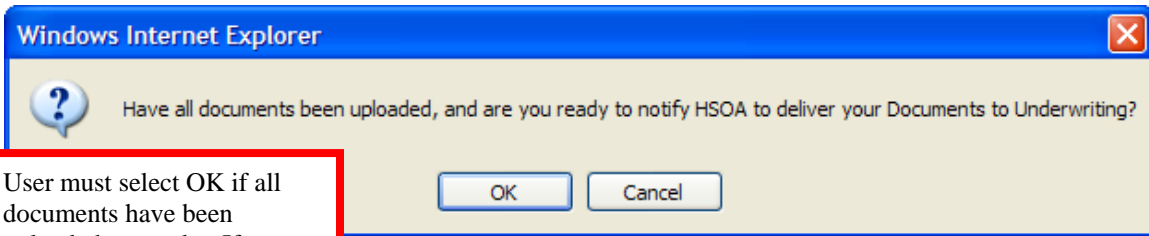
No documents found

If faxing documents User must select the Bar Code Icon within DocTrac to bring up Cover Sheet and Separator Sheet drop downs.



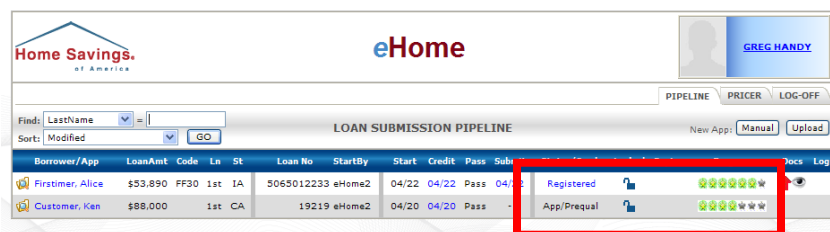
13. Once documents have been uploaded, the user must return to the **Pipeline Screen**, and view the documents that have been uploaded to **eHome** by selecting the **eye icon** on the right hand of the screen. A pop up screen will appear and ask if the user is ready to notify HSOA of delivery of all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

tomar, Ken	\$88,000	1st CA	19219	192227	eHome2	04/20	04/20	Pass	-	App/Prequal			
tomar, 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			
tomar, Ken	\$88,000	CF25 1st CA	5035012231	182829	lstest	04/20	04/20	Pass	04/20	Registered			
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 correctly. If an additional PDF must be uploaded select cancel.

14. 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.
15. 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**.



16. To review any changes made to the loan in other fields, the user will need to access the **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 SLC for additional information.

Borrower: Firstimer, Alice
LoanAmt: \$54,000

LOAN DETAILS
Loan No: 9999010005

Print Done

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:	WEB	Rep Last Name:	LOANSCORE
Rep Phone Number:		Rep Extn:	
Underwriter:		SLC:	

Property Info

Address:	123 ELM 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:	Purchase	Loan Status:	REGISTERED
Loan Number:	9999010005	Lien Position:	First Mortgage
FICO:	710	Property Type:	Single Family
Brokers ID:	001	Broker Company:	HOME SAVINGS OF AMERICA
Loan Amount:	54000.00	Product:	FIXED
Loan Term:	360	Amort Term:	360
Interest Only:	Yes	Impounds:	Yes
Occupancy:	Owner Occupied	Doc Type:	Full Doc
Debt Ratio:	16.8126	Lock Date:	

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