

Submitting Conditions to a Loan Through eHome

1. Selecting the blue hyperlink found under the Status/Conditions column on the Pipeline will bring the user to the Loan Details Screen. Once the loan has been viewed by an underwriter the User will be able to view outstanding conditions also.. This screen may also be accessed by selecting the Status/Conditions tab from within the loan detail.

The screenshot shows the eHome Loan Details screen. At the top, there are navigation tabs: 1-CREDIT, 2-1003, 3-CHECK GUIDELINES, 4-PAU RESULTS, STATUS/CONDS (selected), PIPELINE, ADMIN, and LOG-OFF. The user is identified as 'User: bhergraves'. The loan details are as follows:

- Office Info:** HOME SAVINGS OF AMERICA - SAN DIEGO, 6363 GREENWICH DR, SUITE 100, SAN DIEGO, CA 92122.
- Rep Info:** Rep First Name: LAUREL, Rep Last Name: TAYLOR, Rep Phone Number: VERL EASTMAN, Rep Email: LINDA.BARNES.
- Property Info:** Address: 9999 WARFORD STREET, City: CAWSON, State: IA, Zip: 50086.
- Borrower Info:** Borrower First Name: ALICE, Borrower Last Name: PRSTIMER, Co-Borrower First Name: (blank), Co-Borrower Last Name: (blank).
- Loan Info:** Loan Purpose: Refinance, Loan Number: 3035012353, Loan Status: U/W-APPROVED, Loan Position: First Mortgage, FICO: 710, Property Type: Single Family, Broker ID: 100, Broker Company: LOS PADRES BANK, Loan Amount: 33990.00, Product: FIXED, Loan Term: 360, Amort Term: 360, Interest Only: Yes, Impound: Yes, Occupancy: Owner Occupied, Dec Type: Full Dec, Debt Ratio: 18.0609, LTV: 85.000, Loan Date: (blank), Lock Date: (blank), Lock Expiration: (blank), Lock Term: 0, Appraised Value: 63400.00, Purchase Price: 0.00, Appraisal Ordered: (blank), Funding Date: (blank), Appraisal Received: (blank), P & I Payment: 331.81, Approval Expiration: 10/15/10, PMI Monthly: 0.00, Approved Date: 08/15/10, Interest Rate: 6.250, T & I Payment: 0.00, First Payment: (blank), Total Payment: 331.81, Program: FHO, Loan Ordered: (blank), Program Desc: 30 YR FIXED FHA, Loan Book: (blank), Price: 0.000000, Cash Out: No, Margin: 0.000, Appraisal Completed: (blank), Revised Disclosure: (blank), Appraisal to Borrower: (blank), Revised Disclosure APR: 0.000, Appraisal Disclosure: (blank), Revised Disclosure By: (blank), Appraisal Disclosure APR: (blank), Revised Disclosure By: (blank), Appraisal Disclosure By: (blank), Resubmitted Date: (blank), Appraisal Date: 08/15/10, Est. Closing Date: (blank), Year to Close Date: (blank), Disc Sent Date: (blank).

At the bottom, there is a table of conditions:

#	When	CONDITION	Who	Rec'd Signed Off
1.	0	4005-T Application: Borrower(s) to sign and date form 4005-T to be included with loan submission.	ORIGINATOR	
2.	0	Appraisal: Satisfactory (NVD) compliant appraisal completed by FHA approved Appraiser supporting value, sales price, marketability and condition.	ORIGINATOR	
3.	0	CAIVRS: Originator to provide clear CAIVRS for all borrowers.	ORIGINATOR	
4.	0	Closing Protection Letter (CPL): Closing Protection Letter (E&O and Fidelity Bond coverage in WR and WA) specific to our loan.	ORIGINATOR	

Label conditions by number prior to submission via e Home upload

Note conditions will not be complete until reviewed by HSOA underwriter and Loan Status is Approved.

2. When submitting conditions to HSOA the user should upload by accessing **Document Trac** on the **Pipeline Screen** of **eHome**. Select the red up arrow icon and log into the **Document Trac** system (see section on Uploading documents to **eHome** in the User Guide).
3. Label your condition with the condition number as listed on your Loan Approval or on the list of Conditions in the Condition Tab on **eHome**.
4. With the exception of Appraisals, the user should select **Conditions** as the Document Type from the drop down menu and upload your condition to your loan.
5. Appraisal upload requires the selection of **Appraisal** as Document Type. **Do not use** the Upload in Color button unless uploading an Appraisal

Project: Loan Documents Help Close

Document Upload

File Information

File To Upload Browse...

Upload in Color

Assign to Loan

Loan Number:

Borrower: PATTERSON, WILLIAM Change X Clear

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

Document Information

Document Type: Conditions

WebTrac Access

Submit Reset

Confirm the correct loan number, name and property have been accessed prior to uploading any documents.

Select **Conditions** as the document type prior to submitting document. New Submission is used only when uploading the initial loan file. Appraisal is selected if uploading an appraisal.

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

Select the Upload in Color box when uploading appraisals.

Appraisals must be uploaded in a separate PDF document and identified as Appraisal.