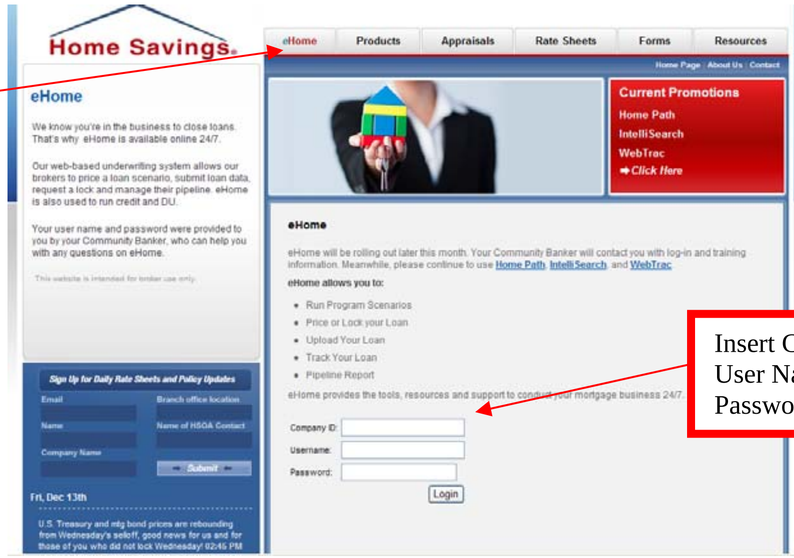
INITIAL eHome SET UP

Welcome to eHome ! Your Home Savings Community Banker will help you set up your account.

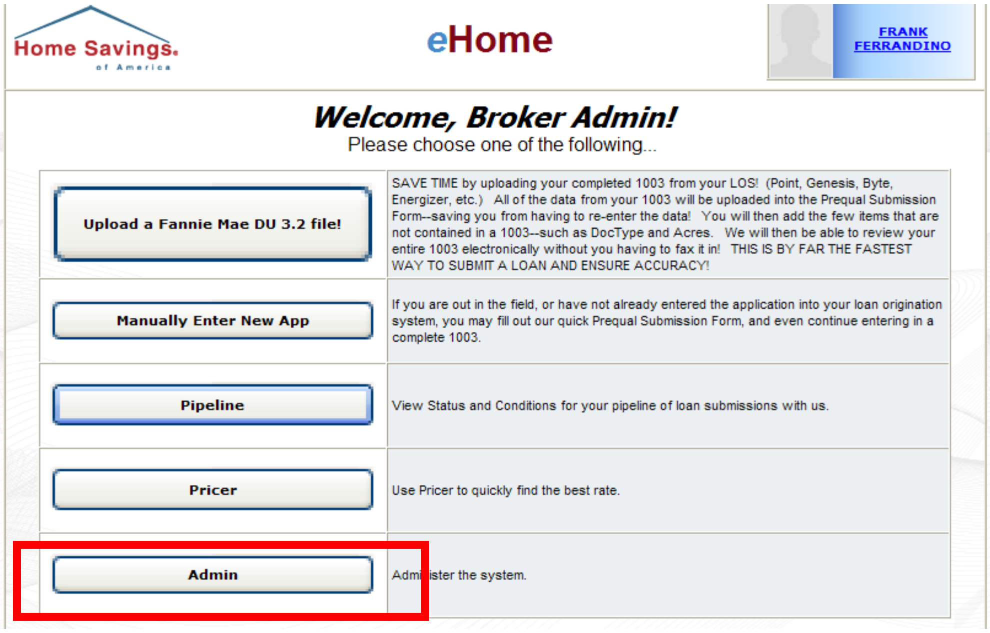
1. LOG IN TO THE HSOA Wholesale Web site:www.hsoawholesale.com
2. Select the eHome tab at the top of the page.

Select the eHome tab at the top of the web page to be brought to this screen for log- in.

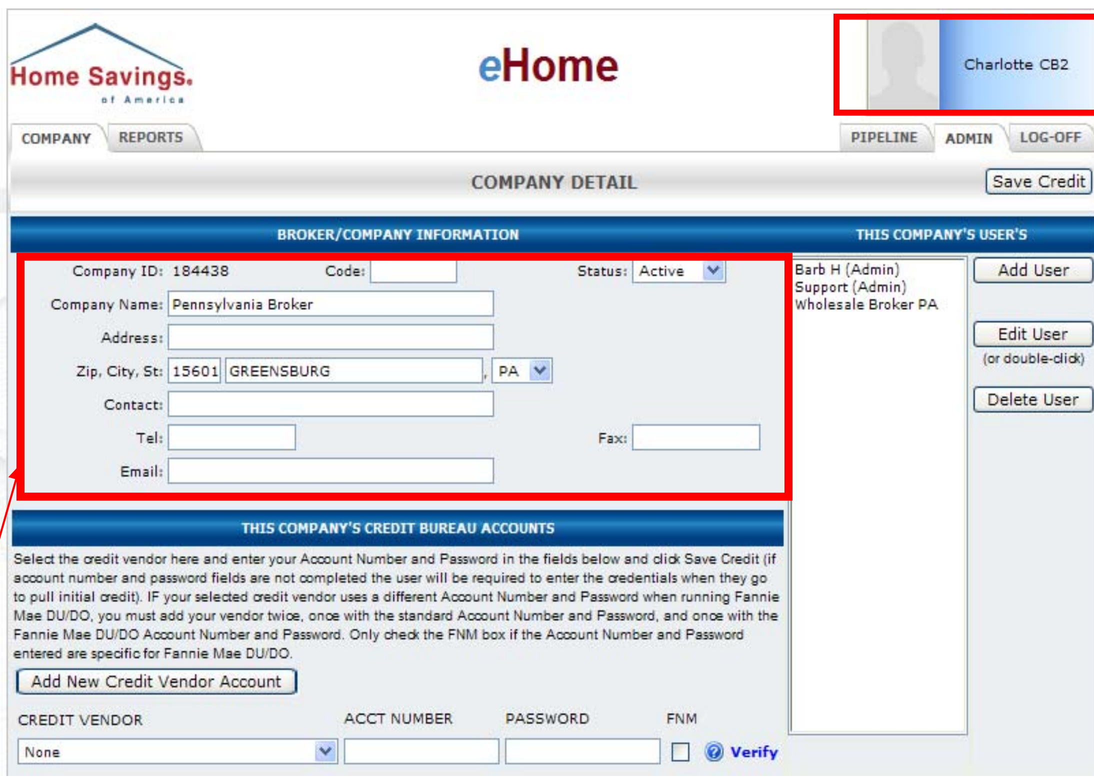


Insert Company ID, User Name and Password here

3. Your account will be assigned a ***Company ID, an Initial User Name of Admin and an Initial Password*** of **ehome** for the main administrator of your account. This account should be used for assigning users and setting up profiles only. The user of this account will need to set up an additional account for themselves for submission of loan files.
4. The first time you log-in you will be asked to change the password to a new password that you have selected.
5. Once logged in you will be brought to the eHome landing page.



6. Select the **Admin** button from the landing page.
7. The next page is the main page for your account. **The Company Detail Page.** From this page you will be able to set up your account in eHome. You will be able to add users, edit users, and set up credit information and profiles.

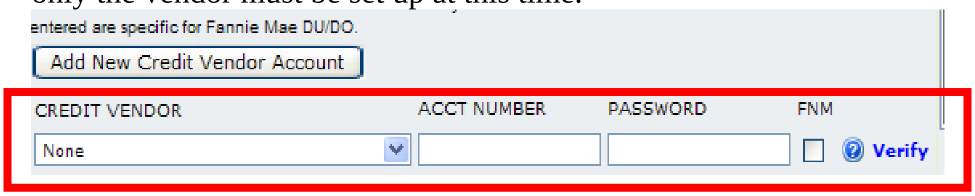


HSOA CB Contact information will be displayed.

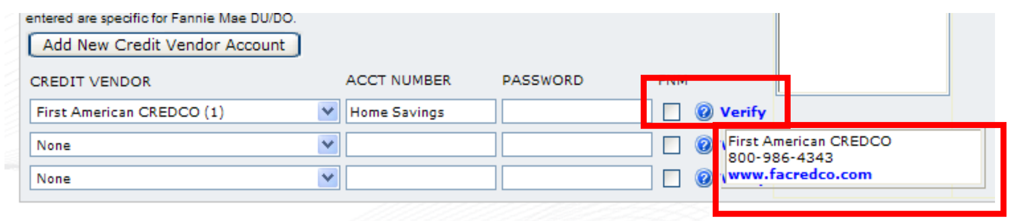
Broker company information will be entered by HSOA from our records, and may not be modified.

Adding Credit Vendor Information

8. The company Credit Bureau account information must be set up at this time. Credit Vendors may be added from the drop down on this page. eHome has a large number of credit vendors that are available.
9. If all users at this office will be using the same credit credentials (including account numbers and passwords) the information may all be added at this time. If each individual user will use unique account numbers and passwords then only the vendor must be set up at this time.



10. You may add more then one Credit Vendor for your office by selecting the **Add New Credit Vendor Account** button.
11. Some vendors have different formatting for credential input in eHome. Select the (?) next to **Verify** to view any special requirements.
12. Select the **Save Credit** button, located at the top right of the screen once all information is input for the credit vendor. This will take the user to the **Pipeline Screen.** Select the **Admin** tab again.
13. Select **Verify** in the credit vendor section and eHome will display if credit credentials are correct.



14. **In the event that credit credentials do not verify**:
    a. Make sure you have correctly identified account number and password.
    b. Select the (?) icon and make certain any special formatting or additional requirements are met.
    c. Check to make certain that ***Save Credit*** button has been selected.
    d. Check with credit vendor to verify credentials and make any additional corrections. The credit vendor's phone number is located by selecting the (?) icon.
    e. Some Credit Vendors may not be verified in eHome ; some do not give the option to verify. In this case a test file may be sent to the vendor to check the user's credentials. Some vendors do not recognize the test file and may treat the verify request as a request for a credit report which may also result in a charge to the account holder. To confirm that a credit

account number and password are correct, the user will need to run or re-issue a live credit report for a loan already in eHome .

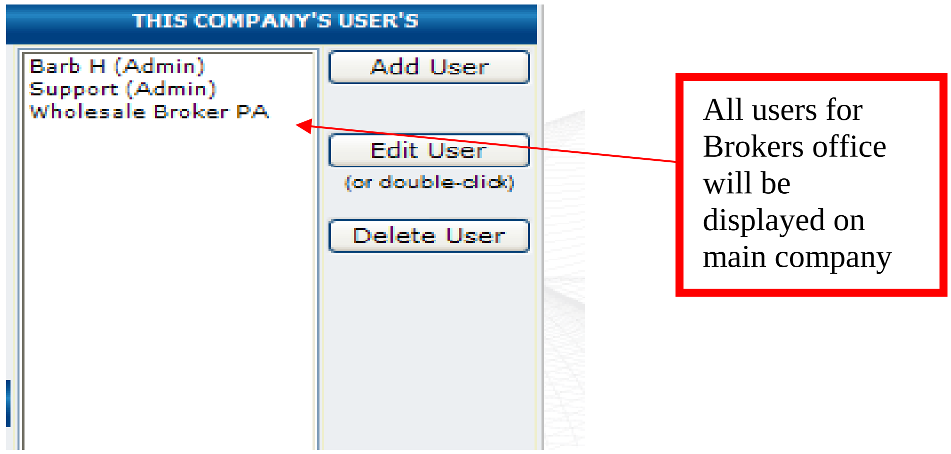
f. eHome requires transfer of data from Credit Vendors in a txt format (not HTML). In the event that vendor transfers data in HTML format user may need to request an additional account from this vendor to support transfer of data in the TXT format to eHome.

15. Some Credit Vendors have different logins and passwords for web access vs. running DU. In this case you may have to enter both your web and FNM credentials**.**
16. **Set up for credit vendor using web credentials only**
    - **a.** Same account number and password will be used to run or re-issue credit and order DU.
    - **b.** Select the credit vendor and enter the Account number and Password, select **Save Credit**. **Verify** credentials.
    - **c.** Leave **FNM** box unchecked.

17. **Set up for Credit Vendor requiring Web and FNMA credentials**
    - **a.** If selected credit vendor uses separate Account Number and Password when running DU, vendor must be added two times
        1. Select the ***Add New Credit Vendor Account*** button and add the credit vendor name for a second time.
        2. Check the ***FNM*** box for the Account Number and Password specific to FNM/DU.

Creating Initial User Profiles

18. To add users, select **Add User** button on the right side of the Company Page. To edit user information, double click on user name or highlight user name and select **Edit User** button and make changes as needed.
19. Your account has been set up with the initial Admin user. HSOA recommends that each Broker account have at least **two (2) Admin users** who will be able to edit, add and delete account information. **Note: Admin users will want to have an additional User ID that does not have Administrative rights to perform regular functions of uploading and adding loans to their individual pipeline.**



20. Enter Broker Staff/ Loan officer Information and assign user rights. Select **Save** button.
    a. Each new user will have the same Company ID as the main user, but will receive their own name and password.
    b. Names and passwords are determined by the **Broker Administrator or Admin** at the Brokers office**.**
    c. Passwords must be reset by Broker Administrator if forgotten by individual users.
    d. Credit Vendors must be added if individual user has unique credit credentials for the vendor.