

Submitting Conditions to a Loan Through eHome

1. Selecting the blue hyperlink found under the Conditions column on the Pipeline will bring the user to the Conditions Screen. This screen may also be accessed by selecting the Conditions tab from within the loan detail.

Label conditions prior to submission via eHome upload

HOME SAVINGS OF AMERICA
User: bhargreaves

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

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

CONDITIONS Print Done

Loan No: 5065012210

This list of conditions is not complete and is subject to change until loan has been reviewed by an Underwriter and Loan Status is Approved.

#	When	CONDITION	Who	Rec'd	Signed Off
1.	D	4506-T Application: Borrower(s) to sign and date form 4506-T to be included with loan submission.	ORIGINATOR		
2.	D	Appraisal: Satisfactory HVCC compliant appraisal supporting value, sales price, marketability and condition. A full appraisal is required; limited appraisals (2055/2075) are ineligible regardless of FannieMae DU Findings.	ORIGINATOR		
3.	D	Borrowers who have taken a cash-out loan on the subject property within the last 6 months requires Exception Approval; additional pricing may apply.	ORIGINATOR		
4.	D	Closing Protection Letter (CPL): Closing Protection Letter (E&O and Fidelity Bond coverage in NY and WA) specific to our loan.	ORIGINATOR		
5.	D	If bank statements are provided they must include all pages and be dated within 45 days of initial application date.	ORIGINATOR		
6.	D	If bank statements reflects non-payroll deposits that exceed \$1,000, either individually or in aggregate over one month's statement, the source must be documented.	ORIGINATOR		
7.	D	Pay Stubs - 30 Days: [Borrower] to provide most recent paystub(s)- no earlier than 30 days from date of application- reflecting a minimum 30 days year-to-date income with monthly income of \$[].	ORIGINATOR		

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 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 Browse...

Upload in Color

Assign to Loan

Loan Number:

Borrower: PATTERSON, WILLIAM Change Clear

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

Document Information

Document Type: Appraisal

WebTrac Access

Submit Reset

Select the Upload in Color box when uploading appraisals.

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