Sam:	So just to set the stage, yesterday we talked about the general navigation on there. Is there anybody who was not in the session yesterday that's here today? Is there anybody special that we need for processing and they do processing only?
Speaker 1:	Processing only?
Sam:	Processing and underwriting.
Speaker 1:	All processing is in here. But Doug's not in here for underwriting. Should we get him?
Sam:	No we can do that next.
Speaker 2:	He was in here yesterday, wasn't he?
Speaker 1:	Yeah. Everyone was in here yesterday.
Speaker 2:	Okay.
Sam:	Wonderful, so we don't have to repeat for those who [inaudible]. I just want to make sure we don't leave anybody behind and they look at us and, "What?"
Speaker 2:	We didn't know if we needed to go through the Pipeline review again and the My Account again, basically. So if you guys all have that-
Sam:	Yeah, so to set the stage on there, it's gone to processing, it's redeeming with the loan that you created in there, and there are several things that you typically do in processing. You order certain services in there, some of them that can order electronically with a single click with us. Some of them you might order from a third party and bring them back and you want to upload them. You satisfy certain conditions or needs or stipulations, and you upload documents to them. You put your notes in that. You upload some documents and attachments directly to the system. You satisfy your tasks by hit complete, incomplete, all of these.

So as a refresher, we're not going to create a new loan in there, we'll go over how to use Needs, upload documents to them. Or maybe we should probably start- |
| Speaker 2: | We need to go through ... the two things that we did not get to yesterday were the loan notes and also showing you the borrower portal. Those are the two things that I know that we need to go through today and then we'll show you a little bit of specific to just the processing task. |
| Sam: | Correct. From my thought process to this is to seek onset, does it make sense for you to show you the borrower portal first, or show you in this order how to upload a document, how to clear a task and clear the task reminder, how to create a note, send an email with a note on there, and where the notes are and how they look. Then we go into the Needs and see how you upload a document to the need and managing it, mark it complete, incomplete in there, and then go to the borrower portal. |

Which one would you like first, and what makes sense to this group to start? With the borrower experience first or go through this and then show you the borrower experience?

Speaker 3:   I think this is in the borrower. Let's see what we can-

Speaker 1:   We tracked [crosstalk] yesterday.

Speaker 2:   Okay.

Sam: Fair enough.

Speaker 1:   Sounds good.

Sam: Go for it.

Speaker 2:   So let's go in with the notes.

Sam: Okay, right there. Are we doing it on the instance under test? There we go. I think I have Sam I Am here with the lead it out for that. We talked here about those notes already. All right, let me go ahead and add Pipeline notes.

Speaker 2:   Pipeline notes.

Sam: I'm going to say, "I called first attempt." I don't want to leave any remarks, just called. On second attempt, that voicemail in there, and I want to say, "Email has been sent." Sent. [inaudible] email.

Speaker 1:   They're supposed to leave at 9:30 or something, and they just left a few minutes ago.

Sam: So that gives us some history here for examples for you to review, and you'll see it on the other side, the reason why I'm entering it in here. Okay?

Speaker 2:   That's just basically the quick access if you don't want to have to actually go into a loan, you can just make quick notes there of attempt, of speaking with the borrower.

                  Up here, in the top right, you'll go over to the Notes section. When you click on this, you're going to see ... can you ... that's kind of hard for me to read, sorry. This is where you can view all of the loan notes, under this tab. There is an option, there's none listed right here, where you can exclude the Need notes, because sometimes those can get a little long with all the needs that may be involved. You can choose to exclude that. Then you're going to see an email log here, that's just going to show you every email that's gone in and out of the system for this loan.

                  When you email a borrower from here, if they Reply All, the response will also be tagged in here as well, just because when they do the Reply All, it actually sends an email to know about at Liquid Logic, which will tie it to the loan.

If you click on the second section, which is Add a Loan Note, this is where you're going to come to do all of your communication with the loan, whether it's internal, external, and it will save all of this information. You can also send attachments as well when you email.

The first section you're going to see is the Send Email Notice To. This you can start typing in, it's got what we call IntelliSense. You can start typing in a borrower's name or type in Borrower. It's going to pull them up. Once you have that space, you click on the Sam I Am Borrower. You click on that. It's going to move it down into this box. If it's in this box, that means it's going to go to this person.

If that person is outside of the loan for whatever reason, and you want to email them, they're not in as a loan contact, you can type their email address in here, and it will go in. However, you have to make sure you put a semicolon at the end of that email address. Once you do that, that's almost like hitting Enter, and putting it into that box below.

Sam: So once I put a semicolon, it moves it down, and allows you to change to the next one.

Speaker 2:   Makes sense?

Speaker 1:   Mm-hmm (affirmative).

Speaker 2:   Okay. The next section right here is the Send Email Notice From. This is whether you choose if you want to send it and have it come from the system, or if you want it to come from yourself. That part is pretty self explanatory.

Then scroll down, this Make Note Visible To. This is if it's something you're just sending internal between the loan officer and the processor. You're not going to want it visible to the borrower, so you would choose who you want that note to be visible to, that will show up in the Pipeline view.

Sam: Yeah, so if you're planning a notice, just a processor notice, you can say just the processors, right? If you were doing a 3-D, the underwriter and the processor should read it. That doesn't mean that others cannot read it in there, unless we want to do a really detailed ... there's a security bits that will allow people to block it. But for now we want to make sure everybody is informed in the transparency. But you know that at least where the communication is intended to in the log [inaudible].

Speaker 2:   If you do choose Borrower, it's going to show up on the borrower, for them to be able to see it. That's where that comes in. We'll show you that part when we do the borrower portal.

Scroll over to the top right over here. This is that Include Email Signature. That is when we were in the My Account in the user info, and that About Me section and the email signature. You remember where all of that was at, which, up here when we went into there, that email signature that you put in, that's what will populate when you check

that box. It's whatever you have in that email signature, which I think Michael said she was going to be sitting out for [inaudible] for everybody to put in there.

If you have a system of templates set up, you can choose that. This is just some optional ones. You can see that it automatically puts in the Subject line for you and then you can put in whatever you want in the body down here.

Sam: The body actually auto fills from this.

Speaker 2:   [crosstalk].

Sam: And then if something is here specific to my browser, the Firefox doesn't show it-

Speaker 2:   Oh, we're using Firefox?

Sam: It [inaudible] something on my end. But you will see it. You're using Chrome, you'll see that body actually visible for you, whatever if you use that.

Speaker 2:   If you don't use a template, you can overwrite what's in the Subject line, but if you don't put anything in there, it's going to automatically have the borrower's name, the loan number, or an entity name, it will have all three of those in that Subject line automatically.

Sam: Even if you don't, it will annotate that, add the subject-

Speaker 2:   Not an overwrite.

Sam: On templates?

Speaker 2:   On the templates, it's set up to how ever your template is set up. I'm saying if you don't use a template. If you don't use a template, the automatic in the Subject line is the borrower name, the loan number, the entity name.

Sam: All right.

Speaker 2:   Because then you can put in, if you're not using a template, you can type in the body whatever you would like to.

Scrolling down at this dragon drop, this is where you would attach files. So if you want to send a form or an Excel Spreadsheet, whatever the case may be, you can drag and drop that into this attached file. That will work.

Sam: [inaudible].

Speaker 2:   You can see it lists that file name down there in that JPEG. Once you click Add Note, it automatically puts that note into the system, even [inaudible] have a blank.

Sam:	I don't put anything over there.
Speaker 2:	Yes, Mae.
Mae:	Does that spell check for us?
Sam:	Yes, it does.
Speaker 2:	I think so, yeah. It's got that little box. What's it called? A tiny MCE, it allows for a little bit of editing and formatting of what you type in there. So you've got a little bit of functionality, not full functionality of Word, but you've got a little bit in there that you can use.
Mae:	Great, thank you.
Speaker 4:	Thanks.
Sam:	Again, this is a little bit messed up on how well it does do a Spell check, it does here. We can even add it with some formatting if you want to do some of the formatting in there as well.
Speaker 1:	Yeah, it did in the officer manual.
Sam:	Yeah.
Speaker 2:	This Pipeline note, that's what comes through from that shortcut that's on that front Pipeline screen, where you have the Attempts, as you can see here where the Attempts were. That is where that would come in. You can also add the Pipeline notes while you're in here, as well as your [inaudible]. You can add your first attempts and all that in here as well. Any questions on the notes? Self explanatory?
Sam:	The only other thing I would like to add on this is if you originated a note from here and there, it doesn't have to be emailed all the time. A matter of fact, email is probably the exception if you're putting your [inaudible] log, your communications internally, you typically are not sending an email.
	However, if you send an email and it goes into the Inbox in your Outlook of your system, and somebody replies back to it, the embedded note that Liquid Logics and the loan number in it allows that reply to automatically post back to the loan. Then we go in, it puts it in a holding place, and every 15 minutes we go find out all of these emails that are available, and put them correctly in your logs as well.
Speaker 2:	If you hit that Reply All, that's helpful of keeping track of all the responses. That's pretty much the Note section.
	Next, I think we'll do an overview of the Needs.

Sam: We do the Tasks first, since it's-

Speaker 2:   Okay, that's fine. The Task is similar to the Notes, as far as the formatting. I know you saw that you [inaudible] you saw the To Add Task, that's because if there's multiple, you'll have an option of not having to scroll, you can add it at the top of the screen, or if you're at the bottom. When you come in here to add a task, you need to pick and choose the date that it's created on, when that task is due, who you want it to be assigned to. If you want a notification when somebody completes that task, if you want somebody to be notified on that, you would choose that Email on Task Completion. I think we did a test on that yesterday with Michael. She got it. We were teasing her.

Once you're done with that you can click Save. This will refresh and it'll show now you have set a task for yourself or if you wanted to assign it to the processor or whomever, you can set an Assign Task to each other.

Sam: Yeah. If you select the Task and when we open it again, there's even a check mark inside of it, just say Complete, or you can edit it if you want to. If you don't want to go inside it to say complete, there's a shortcut here for you to call it Complete. Or you can call it, "Hey, this is not applicable," in there. NA will mark it as not applicable. It tells you who is it updated by. It goes in orange in there. If you don't NA it here, and just say Complete, it's going to go green instead.

If you see it red, not blue, it means that you should've been done with this by now. If you put yourself a task to be due today, and you don't finish it that day, it's going to go the next day a red. If you put it due three days from now, on the fourth day if you don't finish it, it will go red.

Speaker 2:   There are automatic tasks, I don't think there's a whole lot of ... three or four Needs, if I remember right from this original set up, that once the loan goes from stage to stage or phase to phase, there are automatic ones that will populate within there, same with the Needs. So you'll see automatic ones that come in there, depending on what loan stage that the loan is in. This one just is blank because I-

Speaker 4:   Yeah, it's like preassess the task. I mean, when a loan is started, there's four or five things going on, it starts to take care of [inaudible] essentially?

Sam: Yeah, so-

Speaker 2:   Those are the ones that we can set up on an admin level, and I can show you-

Mae: I think we did set up background, credit, things like that that you're supposed to do, just in case tasks that aren't really documents that you need.

Speaker 2:   If it's a document, it's a need.

Speaker 4:   Yeah.

Speaker 2:   If it's just something you need to do, then it's a task.

Speaker 4:   Yeah, like ordering [inaudible].

Speaker 2:   Yeah. Those are things that we did set up on an admin level, and I can show you ... I think we did, but I can show you again, how to adjust to those or add or delete or edit what is already there. I can show you that, just for whoever is going to be the admin right now. That's you.

               But you can also set up, if it's something that you personally do on every single loan that is your own thing, that's where the User Task and the My Account, where you can do that. If it's something that maybe not everybody does, but you like to do it, then you can set up your own user task as well.

               On the Pipeline here, he came back to here and clicked on the My Task, this shows all the tasks that are in with your Pipeline view and you're able to choose a date, so you can say, "Show me all the tasks that I have due within the next two weeks," by choosing this date dropdown, and then you can filter by whoever the user is. So you as the manager might go, "I want to see all the tasks that need to be done by this Friday for all of my users." You can take a look at it and then, "Good job."

               That's pretty much it for the task. Any questions? Kind of a little bit of a review from yesterday.

Mae: Can you go over the User Task, where you were saying that it's an option within my task?

Sam: What do you mean?

Speaker 2:   Oh, up here in My Account? In User Task. You can add a task.

Sam: I don't know that we have that enabled for you, but I can enable it to you in there.

Speaker 2:   Okay. We may have that disabled because of the admin ones that we have that-

Sam: I think the admins is putting these standard tasks ... this is a board for you to create a standard template of tasks that apply in there, but I think the way we implemented it for you is these tasks only for the admin level.

Speaker 2:   Only the admin side, yeah. I think maybe that's what we had. Because there's an admin level with default-

Mae: [inaudible].

Speaker 2:   Yeah.

Sam: I got to look into that this afternoon.

Speaker 2:   My notebook is there, if you want to make a note.

Speaker 5:   I have a quick question, too. I don't know, maybe you covered this already, but if someone's in a file, can someone else go in and make changes at the same time? Or are they locked out of doing anything?

Speaker 2:   Multiple people can be in a file at the same time, or in the loan at the same time.

Speaker 5:   Really. So how does the computer determine whose information gets saved over the other person? Like if you're operating under the same field?

Sam: Okay, actually the system is intelligent enough to know the last saved, but also let's say that you're working ... the only issue is if you are working in the same field, right? If you're working on, let's say you're making the loan amount 100,000 and somebody is making it 120. A third person is making it 115. The person who last saved is the last one that stays, takes over. That's something that you should know about in there if you're working with multiple people in the same loan.

               In a typical way, the way the system works and the workflow works is usually you don't really run into this problem, because in the beginning when the loan officer and the processor are working, they're working on the ... I guess, not the processor, the loan set up person. The [inaudible], the loan [inaudible] working up front. There's nobody else in it to call this issue. When it gets hands off, and there was a [inaudible] closing, it can be locked out from the LOs and the [inaudible] to make any changes as well, so then this issue doesn't even happen.

               It's very rare cases that you are in the same field, the same place, and if you do, two of you probably should be talking again. So it's not as much of an issue.

Speaker 5:   Okay. The only reason I ask is sometimes we'll send an email like, "Oh, this is wrong," and so then everyone will jump in at the same time and [inaudible].

Sam: Yeah, it's going to take the last person, so it'll be fine anyway.

Speaker 2:   It may be just a little bit of workflow of just saying, "Hey, I'm here adjusting this, get out."

Speaker 4:   I got it type of deal.

Speaker 2:   Back in my little old days, I used to have underwriters that would be like, "You're in my loan, get out of my loan."

Speaker 4:   Oh, yeah, I know-

Sam: We actually have in our systems a feature that's called, "I got it. I'm on it," type of deal. It's not on your environment here. We can activate it and it's a button that says, "I'm on it," so you go ahead and say I'm on the loan. Anybody who comes into it, they know you

are on it. Then when you are done, you say, "I'm done," and it takes you out, so people know that. We can implement that for you as well, if that's an issue, and you find out this will be a conflict, we'll see in there. The only problem with that is if you're on it and you just ... people get sloppy and don't say, "I left the loan." Right? Just so you know, you'll have an option, the next person who comes in says, "Okay, I'm on it now." Effectively, they don't trust that you're still on it in there, so it takes it to them. There's really no silver bullets with these things, right?

If you become in trouble with this and it's happening, and somebody is overwriting, we can add that "I'm on it," feature.

Speaker 5: So if someone sends a file and they leave it open and forget about it [inaudible], someone else goes in, makes about eight changes, saves it, gets out, and then the person who left it open all day, it saves it, they're going to overwrite everything that you did, right?

Sam: If that person does it that way, yeah. That's an issue in there. You guys have to tell me from a processor if you want to implement on it or not.

Mae: That's kind of why we took out-

Speaker 2: Well, I'm on it because of it's really a process of how you want to handle it. I mean, we can obviously customize to what works best for you guys, but it's kind of a proposal on how ... there also is security that once it gets to a certain stage, these people are locked out. When it gets to this stage, these people are locked out, and so on and so forth. So with that, this probably sounds like it would be a little bit better, so that way you alleviate that whole ... only these people are allowed to change the loan amount.

Mae: Well, then with that communication [crosstalk].

Sam: Well, we can even make it a little bit looser way. If you open it and you say, "I'm on it," and somebody else comes into the loan, they know that you're on it. So if you leave it for a day and they consciously go in and overwrite it, they better notify you, "Hey, I took over that loan." We can do that. It's a simple workflow if that helps out. It doesn't have to be a huge locking, it has to be just more a little bit of communications. I'm taking over. You let me know if that's an issue that you want us to address.

Speaker 6: I think we'll have to go through one and see, because there are certain ... I mean, we don't want people with certain stages going into other stages and messing with it, so if we can lock out from underwriting on or funding on.

Sam: Oh, yeah.

Speaker 6: But we might have to just figure out if it's going to be an issue or not.

Speaker 2: Yeah, if we can just find out by ear. If it turns up being an issue, then we'll work on customizing something that works for you guys.

Sam:	Yeah. It's just an issue. I've rarely seen it as an issue, honestly. That's why instead of making it a standard feature, this is one of these guards and rails that we get that we implement it for actually, Anthony was order pro, and then six months later he came back and said, "Oh, can you take it out?" So you never know. We can do that, either way.
Speaker 6:	Okay.
Speaker 2:	Next, we will go over the Needs.
Sam:	I like this feature that tells me which one is in it, so I don't have to go and search it, immediately go to the last loan and load it. If you guys work with 25 loans in a row, let us know, we'll make it 25.
Speaker 2:	Right now, it's just the top 10.
Sam:	The top 10 is what we've got. Okay.
Speaker 2:	The Needs section, if you click on the little button there, it takes you into the Need. As you can see, like I was talking to you about, we have the standard ones that are set, based upon what loan phase it's in. This [inaudible], the initial needs group, and you can see down here the [inaudible] only, it's because that's where it's the high yield versus the nonstate. That's why you see those [inaudible] a little bit different. I think this is the high yield, it would say the [FICHYS].
	When you click on these, you're going to see you have a lot of different options in here. If you click on ... we'll just do the top one for example. Let's click on this Note section. This allows you to make notes inside this Need, so if you want to say-
Sam:	Let's say, I don't know which one I clicked in here, but let's say that this is the bank statements. Let's pretend this is the bank statements need or stipulation, and you decided to say they need bank statements should clear, let's say $103,000, and you want the borrower to see it, or you don't want the borrower to see it. You have to make a decision. Go on, I'm sorry.
Speaker 2:	That's okay. You're fine. I can't read that dropdown, I'm sorry.
Sam:	This is if you were treating it as an email.
Speaker 2:	There's stuff here treated as ... from an email. And then the second dropdown, this shows who that note is going to be visible to. If you want the borrower to see it, it would show up in their portal for them to see it. If it's an internal note just between maybe the processor and the underwriter of whatever that is going on, you can just put that in there. If you go ahead and save that, by clicking the Add Note to Use the button you clicked. Then you can see that there's a little note icon here that will show you that and you have to see there's this little eyeball here. If you click on that eyeball, you open that up, it'll tell you the notes that are right there, so you can see that.

To upload, this is like you were saying, the bank statement, the borrower has to send it to you for whatever reason or you have it for whatever reason, you can upload it directly right here by clicking that upload button, and basically just a simple file upload, and put them in. You can now see that that document is right there.

If you click on that document, just doing a one click, you can see you have options here to delete it from that Need. It will not delete it from the whole system, it just deletes it from this particular Need. You get Edit It. So say you accidentally uploaded it to the wrong Need. You can click on that edit button and move it from one need to another, or you can ... let me go back.

Speaker 3:   Question.

Speaker 2:   Yes.

Speaker 3:   When a note is added, and say it was sent to the loan officer, are we going to get an email notification in our actual email that that note ... because I mean ... or is it within the system, are there spots that we get notified that a note was added for us to look at?

Sam: That's actually Michael's question, and there is a note added, a notification that could be done, but also if you noticed in here ... and let me go ahead and add another one. Before I lose my train of thoughts and forget something, and answer you, if I can put that in five seconds? If you will notice when I did one click and edit it, I went to check the number box. If you'll notice, now this particular file is showing up twice. Basically, I attached the same file in there in two different places, and they're to two different needs. There a lot of situations that one file could potentially be part of multiple needs, so we allow you to do that.

One case of [inaudible] sometimes it crosses ... and then let's say U.S. Citizenship, all right? Proof of U.S. citizenship and proof of ID could be two different things, two different conditions. A passport picture is a proof of ID and a proof of citizenship at the same time. So you are able to connect it that way.

If you want to just move it completely, you moved it to another one, and I can delete it from this one. It says, "Are you sure?" It's going to take it out of this one, as well, if I want to. Make sense? I just want to make sure I don't lose that one.

The second one is we get an email, then we get notifications. You have an option to have it automatically send an email, but also you can, over here make it an email, send an email in there. You can say from self ...

<center>PART 1 OF 4 ENDS [00:32:04]</center>

Sam: ... you can say from self and here, and it will email it and send it out and the loan officer will get a copy of it as well. Does that make sense?

Female: And then it would add a note.

Sam: It will add the note and send an email.

Female: And send an email.

Speaker 2:   And send an email. So that might be a process flow of how you want to do it if you
               wanted to automatically send the email. My phone's set up that way or if you want
               everybody to just make sure when you put a note in here, that you are also sending an
               email. You might just make that a process flow if that's what you want to do.

Sam: It depends how you want to do.

Speaker 2:   Yeah.

Female: So we set up an email template that said when you have a need, it will notify them, but
               not ... I don't think we have one for Evernote. So is there a trigger for that that
               [crosstalk].

Sam: I believe there is a trigger for that, yes. I'll double check that but I'm pretty sure there is
               a trigger for it. Notice added.

Speaker 2:   I'm just not sure if it's a need note or if it's a regular note. I haven't-

Sam: We can review that.

Speaker 2:   Yeah, I'll have a look at that. If not, it's like I said, it wouldn't be hard to just make it a
               process where if you're going to add a note to a need, you need to make sure you're
               emailing the appropriate people so they can see it.

               Where was I? You can see over here, you can see a couple of these are marked as
               internal. If their check-mark is internal, it's because, obviously, you don't want the
               borrower to see those. Those are things you're just gathering internally and the less
               they know, sometimes, the better.

Sam: So internal, the borrower would never see in their [inaudible].

Speaker 2:   And then you can see these options over here which I don't think that ... I don't know if
               we have delete, if that's locked down, but if there is the ability to delete a need if you
               don't need it for whatever reason, I think that is a security bit that can be so only certain
               people can do that.

Sam: Yeah. So you can tell them that they have the ability to delete a need or not. So some
               people may not have the authority to delete a need. You can take that away from them.
               They can only mark it not applicable if they want to but they cannot delete it. That's a
               user configuration you control for people if you want to and they can mark it either not
               applicable, partially complete for now, complete, and there it depends on what you like
               to do with it.

Speaker 2:	You'll see the status changes based upon up here if it's been submitted or if it's been completed or if it's needed. So if you mark it complete, you're going to see that it's going to date and time-stamp that it's been completed and who by.
Sam:	So I'm playing here sometimes with control minus and control plus for zooming in and out for you guys. It's a smaller font but it still shows you that timestamp up to the second who did what. Yes?
Female:	When I'm saving a note here, it's taking me back to my deal info page.
Speaker 2:	I noticed that. I'll have to [crosstalk].
Sam:	So it's really, so let me actually address that. We probably should improve that experience a bit but it's you are on the deal page. That's what it is fundamentally. So you are here. When you land in here, you are on the deal page. And these are things within the deal page that you do just like these things in the deal page that you do. So what's happening in here, when you're adding a note it's added it and it's coming back just to here and you still have access to whatever you do. It's kind of one of those things. I do it with a couple of clients on it. Some of them says, "Hey, I just entered the note and I want to be out of it. Don't bring me back to the note and there again, okay.
	And some like I hear from you, "Hey, it's not taking me over there." I kind of agree with you where customers or users in your case thinking oh, I'm just taking me to a different page where the intention of I'm just eliminating that unnecessary click for you. You added your note, you're out and there it's not to get it there. I think it's more consistency with needs and let's take that note and work with David to just make it go back to where it's supposed to, that's where you were before.
Female:	[crosstalk]. And then also for the edit, it's supposed to be one click and you can edit it, right?
Sam:	Yeah. So yeah, if you double-click it and there it's supposed to open it and it just tells you here ...
Female:	Yeah, not for the attachment but for the note itself.
Sam:	The note.
Female:	Yeah, the little down ... No, on that page, on this page.
Speaker 2:	This right here?
Female:	Yeah, right there.
Sam:	Over here.
Female:	No. If you click a note that you've already put into the system.

Sam: Oh, this.

Female: Yes. If you click on that.

Sam: Yeah.

Speaker 2:   That's just showing you what the note is.

Sam: That's showing you what the note-

Female: So you can't edit from there.

Sam: No, this is just once it's entered, it's entered.

Female: Okay. So you have to go to the notes page to edit something then.

Sam: You don't edit a note. Once it's in, it's in.

Speaker 2:   Yeah. This is a need note. The notes pages, that's separate.

Female: What if you add a note to the wrong need?

Sam: And then you'll just have to kind of mark it incomplete or just have an updated note on it to let you know. But if you go into the note, and here is actually you can add notes and you can exclude notes that are not part of the needs, we talk about that. But the notes on the needs specifically are designed to be locked out.

Female: Oh, okay.

Sam: Okay. The notes on the needs typically happen from the underwriter and there from somebody at certain level that have authority to change the need to that level. And like everybody is telling us do not let me change it so we have a track record of who said what. Because once you sent it and the borrower is notified, you want a record for it to say correction, another note after that say correction, please disregard or something. So there is a flow in it and you can't let it disappear, so on the lead side.

Female: Okay.

Sam: It requires a little bit care but you have a true tracking of what happened, not just oh, I deleted it, sorry. Well, no, the borrower is confused and everybody else.

Female: Okay.

Sam: Yeah.

Female: All right.

Speaker 2:   That's actually pretty much kind of it for the needs. Any other questions? [inaudible].

Sam: So the good news with this is concluding this and processing in as a workflow, you're going to come into the processing section. It's going to land you immediately on the needs to make sure everything has been collected. If you need to adjust and put notes, you are making notes on the lead. If you need to actually complete certain task, complete or not, and look what you have to do, you can do so. You can add a task for yourself. I think we talked about that. And there, you can enter the note at any time if you want to, I guess. That's another feature on these quick links. But that's 90% of your work outside ordering extra services as a processor. And you're going to have two, three things in here I'm going to touch base on or we're going to touch base on next. Any questions, any thoughts?

Female: So when a loan officer has a [inaudible] set it so they only see ... we're only collecting certain needs before it goes to processing which is why they only see 20 things in the process [inaudible] see 30 things.

Sam: Correct.

Female: Will you show them how to add any ... in case a buyer were to send them something that's not in the initial-

Speaker 2:   Oh, yeah. I did miss that. Thank you. Up here, you can see the add need. You can choose when you want it to be due. So say you want it by tomorrow or whatever, you have the need description. This is what we'll show to the actual borrower so you want to make sure that you can see on there. The internal description, that is obviously, for internal. So if you're seeing like I think we went over this a little bit yesterday too like you need a drivers license, make sure it's front and back or legible copy. Those can be your own internal.

    And then you can mark it internal if you want to by this check box. I'm just waiting for [inaudible]. And then if you don't, then obviously, it will show up on the borrower portal for them. You can choose what that need type is, what it more is applicable to, if it's financial, borrower, property, what type of need that really is.

    This is the sample upload. This is used could be as a sample or if you want to actually attach a form to for them to download and fill out and send back to you. And then you re-click save when you are done.

Sam: Yeah. Here, if you actually give it ... if you had decided to [inaudible] in a document and you want it to be smart tagged, you can put a smart tag on it. Otherwise, it's going to come back under miscellaneous group. So if I need that and have to be bank statement, and there again, as a sample is going to categorize it as a bank statement. If you leave this blank in there, and you'll only need this if you have a sample of whole document or if you want to have the upload of what they're going to return to you, come into a specific category. If you're talking about the let's say contract addendum in there or assigned purchase contract, so if this happens to be signed ... Okay. [inaudible]. I don't

think we have signed purchase contract, have you noticed that? Oh, no, you have, we do. Where is my [inaudible]? Hold on. I need to find my cursor. So it is purchase contract, sign, and you'll save it.

Speaker 2: Once you save it, you're going to see it comes down in here. It's not in a group so that's why that's going right there. So it was a manual need that was added but you'll see it down there. And then you can see by clicking the eye up there, it shows the notes. Can you see there's a question mark right here? You can either click on the question mark or hover over it and it will tell you what your notes are in there or you can click on that little eye-ball and it will open that up so you can view that.

Female: What is the [inaudible] PC?

Speaker 2: Partially complete.

Sam: Partially complete. This is an option if you want to have, "Hey, I'm working on it." It's somewhat you have an option.

Speaker 2: I have half of what I requested from the borrower but they [inaudible].

Sam: Yeah.

Speaker 2: Two out of four pages are the [inaudible].

Female: Okay.

Sam: All right. And if I go in and upload a document to it right now, I'm going to go in here and then it's going to go green. If I want to go into ... where is attache files, and there see where it updated it, it tagged it automatically for [crosstalk] purchase contract signed. Otherwise, you will still see the name of the file itself that was uploaded to you too. So they send you something called purchase contract, you're going to see it too. Okay.

And you can obviously, preview it here and there as you go between these different ones. Looks like I'm picking up the same thing again and again on this one but I wanted to show it to you. [inaudible] tagged this one.

Speaker 2: Yesterday, [Iwan] asked about copy the loan documents over to another loan that that was if you were to go back [inaudible] files, you can see that right here where you have the copy [inaudible] so you'd be able to check which ones and then copy them there [inaudible].

Female: If a borrower thinks they've completed a need but they haven't really completed a need. For instance, they sent us an illegible document or made a mistake as we all do and sent something that didn't make any sense at all, is there a way to ... how would we address that issue.

Sam: I mean, it's really up to you, right. There's multiple ways in the system to do that and this is not really a kind of a magic way. You can choose to in here, come in, add a note in here. Email them the note that this is still incomplete, I need another one, and applied it again. You can choose. Some customers don't like to see because I can do multiple uploads to the same document. It doesn't matter, to the same need. You're not restricted in here.

                So if I go again in here and upload, I can potentially upload another one again, let's see there, in there. But it's going to take it and you're going to see two, three, four, as much as you need to. So some customers and there we've seen ourselves, send the notes in the system and tell them upload, hey, this was not legible. And there's the documentation because you can open the eye and see what notes you wrote to them.

                Some decide to go and they say, "No, we're going to mark this not applicable so we have a history of it," and they go in and add the same need one more time in there and decide this is how they want to justify it say second try. Old document was not legible or incomplete, please re-upload bank statement, yada-yada-yada. And you put an add and it shows it as another need that has been added.

                So it's really up to you in there how you want to communicate with them. Some clients even do it in a simpler way, honestly, not even with this. They go here to the notes section and go here, add a note, and send them a note and say your bank statement were not complete in there and say visible to the borrower and at the same time they say I'm going to type borrower here and click on it. So a note, an email goes out to them and say send that out. This bank statement is incomplete. So they get that note and say please upload to the same need one more time. So you can put the note on the need itself, you can put it as a general note and send it to them. You can put it as a note that you don't want to email it just to show up on their borrower form.

                Needless to say, any way you do it, they're going to be notified in there and it's just a workflow process how you like to do it.

Female: Thank you.

Sam: Yeah. So I think that's a standard procedure that you might want to establish internally but that's how we communicate. Any other questions.

                I think, really, we have in here two, three things, forms, contacts, and other services.

Speaker 2:   Mm-hmm (affirmative). Yeah. And let's go ahead and do forms since we're working with documents. The forms and we'll go over this in a little bit more detail with closing forms. This is a little bit different but it's the same but different. When you are in here on the forms, you can choose a form template that you already have. You can see like we have some of these in here. If you want to click on [inaudible], and when you click on that, it's going to put that preview in here in this box for you of what that actually looks like.

So you can see we have the document tabs already kind of filled out for the most part up here. If you want to see a little bit more information on that, you're able to do some editing. If you do this drop-down box, you can see do this fill values and save. When you choose that, it's going to take the document tags and it's going to dynamically input that information from the loan already onto that form based on those documents tags that we have built in for you.

Sam: Yeah. And it moves it in here now as part of the loan documents.

Speaker 2: So now, if you want to go in and edit that, you filled the values and save it. Now you want to choose that from that ... edit that document for that drop-down list and you can see where these have been kind of filled in from those document tags. You can come in here and you can still edit to this while you're in here and then be able to save it again as well. This is just kind of the document tags are a good starting point for you.

Female: Is that going to be with the new update on Friday?

Male: No.

Speaker 2: This is now, this is life.

Male: I just tried it and-

Female: I know, I don't have that option.

Male: They're not on there yet.

Female: Mine are on. You're aren't?

Female: I have, I'm looking at them.

Female: Yeah, I pressed fill values in.

Female: [crosstalk] application and then please edit this documents. It just says please [inaudible] or edit this doc, move docs, and then it just says [inaudible].

Female: I've put in fill values and save and pressed save [crosstalk].

Male: [crosstalk].

Male: That's weird. Okay.

Sam: All right. So [crosstalk] document. What's the question?

Female: Right. So just how she was saying.

Sam: Well, you haven't done it yet. Have you selected and saved it yet?

Female:	[crosstalk].
Sam:	So you just opened it [crosstalk].
Female:	I thought it was right there.
Sam:	No, after-
Female:	So it's [crosstalk].
Sam:	After you select it, you want to tell the system I want to use it. So that's how you tell I want to use it. So you said fill values and save, that's one option. Click save. Now it will show up.
Female:	Mine didn't show up.
Sam:	You want to bet.
Female:	I tried it three times.
Sam:	[crosstalk].
Female:	So it's not choose a form.
Sam:	You chose it the first time.
Speaker 2:	You're choosing that form. It's basically you're saying [crosstalk].
Sam:	And then you commit it to this loan. Here's the form, commit it to this loan so it becomes part of this loans set.
Female:	So then you click fill values and save and then you go-
Sam:	And you'll find it. Then there's more options than just the one-time fill values and save. We'll talk about that in a second. Okay.
Speaker 2:	Because once you fill those values, you're basically saying okay, this was the template I was playing with, now I want to actually use this template. So I want to fill the values and save it and I want to put that template now basically in use. So then that's when you can in and then grab it from that edit and view it. And then you can make even additional changes to it as you want at that point.
Sam:	Okay. So to kind of recap because this kind of came twice. In the left-hand side, choosing a form, you're picking up the form from the forms list, from the generic ones. If you after you look at it, so I'm hoping that it's in there, if you look at it at that time and decided I want to use it, you'll have multiple options. The first one to decide, hey, I'm

just going to fill it and I still have some more work with it. Okay. So I click on this and it becomes available to me here to work with it further.

If I believe it's ready to go and I'm done and everything is in place, I don't want to take a second look at it, I can still go in and say fill as a need to sign or fill as an internal document. What that does, it does two things. The first one, it will fill it and add it to the loan. The second piece it does, it also creates a PDF and attach it to you in the attached documents section so it makes it final. Of if you do it as an attachment, and if you do it as a need to sign, it will create a condition, a need, a stipulation. It attaches that document to it. It will show it at the borrower portal for them to download completely, sign, and return back to you. It also, if you do it as an internal, it will create a PDF, it will create a need, but it will mark that need as internal. So the borrower does not see it but you'll have a PDF and a need and a condition for you to work with it and totally if you so choose.

So these are the options that are available to you. In a typical fashion, the normal way we see it, somebody fills values and save. Once they're comfortable that all the pieces are there from the chosen [inaudible] here, the last thing they do, okay, I'm going to create a PDF out of it. Does the PDF needs to be just an attachment to the loan? Does the PDF needs to be attachment with a need to the loan? Does the PDF needs to be a need with an attachment to the loan but I want to show the borrower that document to complete?

If you want it just to save it as an attachment, you can. If you want to save it as an internal, it will save it as an attachment and it creates a need that's marked internal. If you want the borrower to see it, you'll have it saved as a need to "sign" which really tells the system create the need, create the PDF and make it visible on the borrower side.

Speaker 2:   Does that make sense? The other thing that's kind of important that you'll see on this screen because we had a few people ask yesterday is just to refresh, this is where the loan estimate is at is in your form section here. So if you wanted to print and pull up a loan estimate, that's what this LE is right here.

Sam: So let me ask you another question. I don't know if I have it in [inaudible]. Should I want [inaudible] to process? So do you want that kind of GFE and a load estimate form of your choice that you like in the system?

Female: Yes.

Male: Yes.

Sam: Do you have a form for it?

Female: Sort of.

Sam: So that's sort of if it becomes a standard, we can easily implement it and then you guys can implement it yourself and add forms on the fly as well. So if you want that a loan

estimate that you like, the same way we just showed you how to create a form, we can create a form called loan estimate for you called a loan estimate.

Female: Okay.

Sam: And the way I'm going to show you how it works in a couple of ways. Because we have one that has even a GFE built into it and the California one. And I have ...

Female: So we have an Excel document right now that we kind of use as a loan cost estimate so you guys can take that and convert it.

Sam: Okay. So we need to make it a ... the loan cost estimate is actually [crosstalk].

Speaker 2:   Is that the [crosstalk] quote?

Female: No, it's slightly different.

Female: That's what [Nahelie] is working on with you guys.

Speaker 2:   So okay, so that is the [crosstalk] quote.

Female: Yeah.

Speaker 2:   Okay. She's saying no.

Female: [crosstalk].

Speaker 2:   Okay.

Female: Yeah, it's the one Nahelie got.

Sam: Okay.

Speaker 2:   Okay, so that's the one that we showed yesterday as right now as our temporary workaround, we're going to work on building out that loan quote into the system. And also [crosstalk]-

Sam: But it show up on Friday.

Speaker 2:   Yeah, Hailey had talked about also having it to where ... we'll set it up to where you can have kind of a overriding current loan fields on there so it's not ... Because right now, the calculator is built out to be kind of a separate where you can just play around with it. If you want to connect it actually to the [inaudible] which she kind of talked about yesterday, so we'll work on kind of building that out too so that way you can like override loan or something, some kind of button to where we can say I want these calculations, put it in with this loan and lock it down.

Female:	Okay. Good.
Sam:	So there's a form over here that also complies to California laws in there that has these loan estimate in there. This is a sample for it for one of the clients. Well, I want to show you a couple of things here. So and there [inaudible] options, [inaudible].
Speaker 2:	California is its own beast.
Sam:	Yeah.
Female:	Yeah.
Sam:	The 882, that's what the form and there as well built into it with all the needed numbers in here. And I believe part of it too has the [GFE-2] and they're built into it. So if you want that form, we can also give it to you and make it available as a standard form. You just have to let us know if that's something that you're going to use.
Speaker 2:	And I can show you and Michael, both, probably also how to create your own forms [inaudible] to the emails if you haven't already started diving into that [inaudible] on the admin side.
Female:	I don't think we have started forms.
Speaker 2:	It's very similar to the emails pretty much.
Sam:	So here it says where forms and docs in your admin section in there, create form template. And there create edit in there or you can group them, obviously. But let's say you're creating one, add a new form, and there you can even get the form if you see it here to select and become ... It actually triggers by itself to generate automatically too so you don't even have ... it generates it and get it as a form but you can even get a [inaudible] tab. And this is a sample in here that we get. And all what you have to do is copy/paste it in here just like what you do in email forms and the values are here exactly the same way. You format it, you like it, you put the values, give it a name and it becomes available to you as a form on the other side.
Female:	Okay.
Speaker 2:	So a little bit difference with this versus the emails is the formatting can be a little bit more tricky. But I know [Michael] said she has some [inaudible] HTML experience so she probably won't have any issues. I could show her how to do it.
Female:	Okay.
Sam:	You even have a document further if you want to on that so you can create it for the document and everything else.
Female:	Okay.

Sam:	It looks like just a normal document on that.
Speaker 2:	Just the margin, you can't do margins on this like you would think on a Word document. It's a little bit different but it's not that hard.
Female:	Okay.
Female:	She'll figure it out.
Speaker 2:	Micheal [crosstalk].
Male:	Oh, yeah. She's really-
Speaker 2:	I have all the confidence in Michael.
Sam:	Yeah, she should be able to. She figured out the emails [inaudible].
Female:	Okay.
Speaker 2:	Okay, what do we have next? Any other questions on forms? I want to make sure everybody understands how to use the forms and edit them and save them. We're all good? All right. The next section I want to go through is the loan contact. This is very, very important for you to start using. And the more you have and now you can add to the Rolodex, the easier it's going to be as you're moving forward with the process. I don't know if you have anybody that's starting to enter context into the master Rolodex. But if you want to click create new contact and you can see in this drop-down here, there are lots of different options that you can choose for who and how they're related into this loan.
	So say this, you want to choose an appraiser. So if they're already built in to the Rolodex, you can start typing in the company name that you want to use up here. So you can see we just have some test ones here. You can choose appraisal company and it will auto-fill all of this in here. You want to make sure every loan that you add the appropriate loan contacts just because it's helpful when you're using the emails and the notes and all of that to get that through.
	And then if you scroll down, if for whatever reason they were not in here, you can click this add to ...

PART 2 OF 4 ENDS [01:04:04]

Speaker 2:	For whatever reason they were not in here, you can click this add to master Rolodex that is also a security bit, that if you only want certain people to be able to add to the master rolodex, you can do that. The only downfall is that sometimes you'll have somebody enter in the same contact as somebody else.
Speaker 7:	Oh does it register it?

Speaker 2:   Nope.

Sam: It's really ... it's one of these things, what if there's one field off ...

Speaker 7:   right if it's ...

Sam: It doesn't have the intelligence in it to know that I'm editing the same record. If you want to edit the same record, that's what the admin section is for. And there you can delete some, you can add, you can do all of these things in there. But automatically in here we don't have it to match something and say, "Oh this is the same thing." We just allow people to ..

Speaker 2:   One thing is ... I will tell you is when you're searching up here, you're searching appraisal it's the company name. So say if you have certain people at a title company that you deal with. Cheryl at this title company or Susan at the same title company, to make it easier, because you can't search by the person's name. It's search by company. But if you wanted to save appraisal company, dash, Cheryl. If you put that in there, if you start typing Cheryl then it will pull that up. So that's just a little FYI for the search options in there.

Speaker 7:   Okay, just make it not as basic.

Speaker 2:   Yeah. If you're pretty specific with the company name then it will pull up ... it won't search people basically, is what it boils down to. But if you put that person's name at the end of that company then you'll be able to differentiate between that.

Speaker 8:   Do we have a local Rolodex as well as the master Rolodex?

Sam: You don't have your own versus the company.

Speaker 8:   Okay so if we put into the master is master for everybody?

Sam: Correct.

Speaker 8:   I have another loan officer who's using the same company, they already have put it in, I'll be able to find it?

Sam: Correct.

Speaker 2:   Yep.

Speaker 8:   Great.

Sam: So there's no duplicates in there. [inaudible]

Speaker 2:   So now you can see, once you save it, you can see who's in here. Once you add multiple you'll just see several boxes that will populate all the different people that are in there.

And now you have that. If, for whatever reason, you need to edit or delete them if you accidentally added the wrong one, you have these options down here for edit and delete. Because that one doesn't have an email ... well neither one of them have an email address so maybe you want to go in and add that information in, you can do that.

Any questions on the loan contacts? All right.

Order services is the next section. You guys are ordering ...

Speaker 9:   Appraisal Nation.

Speaker 2:   Through appraisal nation, okay. When you come in here and you click on this upload links, it's going to take you to a lot of these different linked options, which I believe Michael has gotten all these templates set up for you. But if you click on appraisal, email appraisal, upload link, this template [inaudible] which I'm pretty sure Michael's already got that.

               What this is going to do is this is going to email the appraiser a link for them to be able to send the appraisal back to you and it will automatically be uploaded into the system. So you check, from this drop down list, you're going to select who you wanted it ... a contact of who it's supposed to go to, that's why the loan contacts are important to have in there.

Sam: Sorry I was playing with something.

Speaker 7:   but you guys aren't [inaudible] appraisal nation yet.

Sam: What's that?

Speaker 2:   I think it's something he's looking into.

Sam: I'm working with John. Honestly, they are a little bit disorganized to get us there. You know John.

Speaker 9:   Oh yeah.

Speaker 7:   Yes.

Sam: And finally I had to talk to his brother and he promised me to get it last week. We'll see.

Speaker 7:   So we won't be doing anything with appraisals through this system? It'll still be through their portal?

Sam: It'll be through their portal for now. And then, unless you want to send them an email and they accept it, but they know ... matter of fact, just to put it bluntly, they are nervous about losing your account and then they will want us to do it. It's like, get me the info. And then, because they don't want to lose your account. That make sense?

Speaker 7:   Yeah.

Sam: Okay.

Speaker 7:   But if you still wanted to send them a link to upload that appraisal directly into ... if Appraisal Nation, if they would upload it directly into here, maybe that's something that they could do? Just a ...

Speaker 2:   So we'll have to talk to them in the mean-time.

Sam: Yeah so you can send them ... because what you do in here is you put Appraisal Nation in your Rolodex, becomes available to you, and then you click on it and here and ... what you have to do once you select this, this is the Appraisal Nation, this is you [inaudible]. And you click send. And the system will go on and send the email automatically do them and it'll give them a link to upload the stuff back to you.

                Now if you want to add additional instructions you can add additional instructions for them here. If you want to even attach a document to that, you can attach a document and therefore, whatever your special instructions or something that you want to do, you attach it in here too. So that's possible as well on there.

                So anyways, you can do a series of a lot of things.

Speaker 2:   But this is also where you could do ... it's the same concept for ordering your title or any document upload ... I think you ... I can't remember if you had somebody else that you were ordering services through ...

Speaker 7:   We just have Flood and Background Credit.

Speaker 2:   Okay.

Sam: The credit itself you can order directly. Background you have to order it in there. So you can actually send them, "Hey" ... it says special instructions, "Hey I'd like the services from you." You put them in here, upload that back to us. Otherwise your other option, really, is to do it the old way and just upload it back to your attached files. But I think these are some of these things that we need to look into how many of those are [inaudible] making edge away ... make it single click for you. But talking to over John and say, "Get us that API so we can put the order back to you."

Speaker 9:   I think we just need to go over John's head and talk to their ...

Sam: I think it's ... not over head ... I think we need to find who the IT guy is. I know who it is, John is out. I'll send him to his party at night, wherever he wants to party and just take care of it.

Speaker 7:   Free pizza and beer.

Sam: I wish it was just pizza and beer. The good thing is he's short, he will not fall off the 61st floor balcony.

Speaker 9:   Are there templates that we can integrate into this? For example, our title order for ordering title through the integration. If we can just have a template automatically originate?

Sam: Yes. And matter of fact that's ... Michael has that capability to input that template, the ordering template. And it becomes, for you, if you go onto C3 and title, or what you go in here it says Title Company send and the template goes out, it auto fills, and it's done.

                That's actually a feature already available to you. So all of these things could happen.

Speaker 2:   And it wouldn't surprise me if Michael already got it set up.

Speaker 7:   No she doesn't have it set up.

Speaker 2:   We were trying to get the trigger emails all set up before we worked on the order forms.

Sam: Yeah but by the way that's actually that's not the trigger email. That's one of them.

Speaker 2:   No I don't know if she's set that up. We're going to set it up.

Sam: We'll set it up. But anyways,

Speaker 8:   So can that template pull specifics from the loan itself? Like within the template it'll say loan amount it'll pull from that specific loan and auto correct it? That's awesome.

Speaker 2:   That's where those values ... remember the drop down values if you click and you saw those early braces had like borrower dot first name, that's a behind the scenes code and it'll pull those values in from the loan.

Speaker 7:   Just have to make sure you actually put it in there.

Sam: Yeah [inaudible]

Speaker 2:   If you don't have the information in there it's going to show up like ...

Sam: I mastered quite a few things but not one of them, either and reading minds is still kind of ... bad at.

Speaker 2:   And [inaudible]

Sam: Oh and [inaudible] that too.

Speaker 2:   If you ever get emails from Sam, you have to learn how to decipher of what he's really trying to say.

Sam:	She's looking at me. We've got some of those, probably. [crosstalk]
Speaker 2:	We're used to it, we ...
	So any other questions on the email links? All right, moving on. Going a lot faster today it feels like.
Sam:	Yeah. I think we're pretty much ... now we talk about updating the workflow.
Speaker 2:	Yeah. Sorry I can't read that so I'm allowing you ...
Sam:	Do you have a quality control, random check process on those? Do you have a QC officer?
Speaker 7:	We don't. Not at this time.
Sam:	Okay. If you do, there's a whole workflow allows you to ... a QC officers to come in, pick it up, and assign it to them, and therefore for themselves where they can now get it in here. You put it in there. I'm going to pick it up for me. Now I can order notes on it. There's a whole workflow on it. I can pass it, sign it, do all these things.
	Again, that's just an issue of random checks. Some companies have a QC or random checks to say, "Hey, we now make sure quality." Okay? Workflow.
Speaker 2:	And tools and workflow. This is where you can go through and update your actual workflow. So if you're ready to move alone from one stage to another you come in here to do that. We have all of your stages in here set. I can't read that, sorry Sam, I need your help.
Sam:	Yep.
Speaker 2:	So, as you can see right now, we have that one in as the pre-approval. If you want to move it to the next processing stage this is where you're going to come in and move that. So when you're ready for it to move on, this is how you want to do that work flow process. So if you're ready to move it into underwriting phase from the processor, you come in here to do that. So it sets up that way.
Sam:	Cool.
Speaker 7:	Ours looks different.
Speaker 8:	Yeah I was going to ...
Speaker 7:	Just so you know. Ours is ...
Sam:	Oh yeah ...

Speaker 2:	Oh you're in QC.

Sam: I'm in QC, sorry about that.

Yours is cleaner than our mess that we're playing with.

Speaker 2: Everybody likes to call things differently. So our QC has all of them. But you can see, in here on the loan stage, this is where we have your particular ones that you have requested for your loan stage. So new lead, application fee paid, application processing, underwriting, sent back to processing, resubmit to underwriting, funding, closing and, post closing.

So that's how you're going to follow that workflow of where that loan is in the process. Does that make sense? Easy enough?

Sam: Okay.

Speaker 2: If, for whatever reason, a loan would not be assigned to a person, you could come in here and look at the assigned loans. And you can change them if necessary to who they're supposed to go to. Maybe somebody is out of town or whatever and somebody else needs to work a loan, you could come in here and have them ... and reassign it.

Sam: Is there a specific processor assigned to a specific LO and an analyst?

Speaker 7: As of right now, sometimes it changes around so we don't want to ...

Sam: You don't want to institutionalize it.

Speaker 7: Yeah we don't want to dedicate someone.

Sam: Yeah. So in this case you just ... you come in and pick up the person that you want to assign it in there and that becomes the roles. The ones that you probably have to pay attention, who is the loan officer? Who's the processor? I think the loan analyst, we call them the opener in our world, and there so that's the loan analyst role. And the writer, the closer, funder, post closer in here. And there are some other roles in there that you might want to not worry about. But let's say LO assistant, if somebody they are the processor, second processor, backup, accounting, who is the servicing person, so on and so forth.

But, for you, you are really worrying about the analyst, the processor and the loan officer most likely. And when it goes into the underwriter you put the underwriter which is ... is the underwriter one person at this point?

Speaker 7: No there's two.

Sam: Two? Okay. So that's ... lose my theory, that's okay.

Speaker 2:	This is where you could come in to, which I believe it's locked down to only certain people, but this is where you could come in to actually delete the loan. It will give you a pop up of saying, "Are you sure you want to delete?" As a safety feature because once you do delete, it's gone. We cannot bring it back, FYI.
Speaker 7:	So in our system right now we have a way to withdraw a loan, not delete it entirely. So is there a place where we could put loans that aren't ...
Speaker 2:	In the update workflow, in the lower phase right here, you're going to see withdrawn as one of the options. There's lots of different options with this.
Sam:	Withdrawn is a very specific status and [inaudible] and actually also works when you're importing to another server. Withdrawn or canceled. So if the customer withdrew it, you mark it as withdrawn. If you decided to cancel it yourself you can. If it's in a suspend mode, you don't know yet, I'll put it in the suspend mode. And this is actually a good one here in suspended. And there, and I'm just going to go ahead and update it here and put it in there for test purposes. So this is Sam I am, my pipeline, I'm going to go in here loss 50 on there. So if I look at it in here do I have phase in there? I do not. So go ahead and I'm going to add phase.
Speaker 2:	Realistically I think the only reason to delete a loan would be if it was accidentally duplicated.
Sam:	Yep. That's why very few people should have delete.
Speaker 7:	Yeah. I just want to make sure they can make it so it's not in their pipeline.
Speaker 2:	Yeah and that's by updating the loan phase. Those are the ones that are set. We have those set in stone. Those are the base ones. The other ones like other ones that we're able to manipulate to make more for your purposes.
Sam:	Yeah. So right now, if I want to know what my suspended loan pipeline looks like, I'm going to go in here to the ... I go into the search, I'm going to go down in the phase ... where's that suspended?
Speaker 2:	There it is.
Sam:	On there. And I'm going to ... I'm not going to save it this time. If I'm going to just save it I can make it a shortcut in the future. So it's going to show me that this loan is a suspended status. And also when you create your sophisticated quick links like here, my 50 day loan I created as generic. When I create that I could, potentially, say, "Hey, I want the 50 loans but I just only care about the ones that are in the processing cred pool." Let's say in manual markers, requested, locked, change lock ... oh no ... I don't care about this. All the other ones you're not going to be using actually in here. And now if I create that pipeline it's going to exclude it from their pipeline, from their quick view.

So it's note to self, let's send the recommendation of what my pipeline filters look like to everybody.

Speaker 2:   So you got the notepad. I won't remember that. Yes ma'am?

Speaker 8:   So the stage is the broader stage, so to speak? And the phase is the phase within the stage?

Speaker 2:   Yeah.

Speaker 8:   Is that correct?

Speaker 2:   The ...

Sam: They're kind of independent actually.

Speaker 2:   Yeah they're really independent. The loan ... can you go back so we can look at that again?

Sam: Yeah.

Speaker 8:   It looks like there's some duplicates but, for instance, you could have a stage of application fee paid but then your phase can be, we're going to be doing some things after the application fee is paid but maybe it hasn't been turned into processing yet, kind of thing.

Speaker 2:   The loan ... I'll wait for [inaudible] and then we'll go through [inaudible] and I'll explain the difference.

Speaker 8:   I'm just trying to ... what's the best way, policy and practice for us to use ...

Speaker 2:   You want to work within the ones that are specific ... that we created that are specific for your company. The top one that we were talking about like moving to withdrawn, I would suggest those be used by, maybe, more managers that want to actually do that. So the loan phase, those are the ones that we have that they're standard, they're set in stone, we don't adjust those because those are pretty much typical ones. So the loan stages, those are the ones that we developed to be specific to your company. Because everybody calls things a little bit different and everybody has their own process flow. So we developed this so, that way, you have your own process flow that you can choose to go through.

               Does that help make a little bit more sense?

Speaker 8:   So when we're handing ... not necessarily before we're handing a loan off, is this just for our reference? For us to know what stage we're currently in if we want a quick reference?

Speaker 2:   Yes. The loan stage is your workflow. That is your company's processing work flow. That's how if you want to move the loan through. The loan phase, that is more of a broader sense of more of a manager level of, if the loans been denied you're going to want to move that loan phase. If it's been denied, or if it's been suspended, or withdrawn.

Speaker 8:   So, essentially, as we're working on it, it doesn't really matter.

Sam: No. So just from an approach perspective, break it out to this, these are multi-access, multi-dimensional. You're trying to make it within each other and they're really kind of work in tandem but independent of each other, in a sense. It allows you more depth of categorization. That's really it in the phase side.

Speaker 8:   But for what purpose?

Speaker 2:   You won't be using that.

Speaker 8:   Okay.

Sam: You will not be using that.

Speaker 2:   So the only [crosstalk]

Speaker 8:   That's all I need to know [inaudible]

Speaker 7:   The only thing you'll use in that is if you have a client that didn't want to move forward, you would move it to withdrawn. So we will keep that open for loan officers because they do withdraw them, but yours will be application. Your stage is application and then you send it to processing.

Speaker 8:   Okay, got it.

Speaker 2:   The stage is what is ... that is your particular companies workflow and that's what you want to work off of.

Speaker 8:   Okay. So I can leave the thing in pre-approval phase the whole way, it doesn't really matter.

Sam: Correct.

Speaker 8:   We're just passing it over, click the stage ...

Sam: So when you get it first, it's a loan, it's going to be in a new lead, right? And then when they pay the application fee, you're going to mark it application fee paid, so you know it is, in there. When it goes in now to application, you start processing, you put it in there. When you're ready, and you're done with it, you move it to processing and you're done.

Speaker 2:   That make sense?

Speaker 8:   Mm-hmm (affirmative).

Speaker 2:   Okay.

Sam: Okay.

Speaker 2:   All right. So anything else ... I can't read that, sorry. Anything else you want to go over?

Sam: That's pretty much it.

Speaker 2:   Okay. I can't read that. That is pretty much the gist of it. Is there any other questions as far as the processing side goes? Anything else? [crosstalk]

Speaker 7:   So I'm going to bring the underwriter in.

Speaker 2:   Okay.

Speaker 8:   Can I ask about the unread messages at the top?

Speaker 2:   Yeah.

Speaker 8:   Because when I was looking at it it looks like it's all loans? It shows all loans? Is there a way to filter that to where it's showing only loans assigned to me and notes and messages within that?

Sam: Actually ...

Speaker 2:   I thought we just did that actually?

Sam: Let's go over it again.

Speaker 2:   Like I say, it may not be out yet, but we actually just did that.

Speaker 8:   Oh okay when I click on loan ... [crosstalk] it'll just show for me ...

Sam: Look at it like this, it says nine messages right? But I'm not seeing anything.

Speaker 8:   Because there's that check mark for anything or that's for the borrow? But if I were to click loan officer, would it be just for the notes for me specifically instead of every single loan?

Sam: Correct. It would be any loan that you have your name on it and that's it.

Speaker 8:   Okay because that's ...

Speaker 2:   Or that you have access to.

Speaker 8:   Okay because, as of right now, I was seeing everything and so those ones that weren't assigned to me I couldn't press the complete on it ... [crosstalk]

Speaker 2:   Because once you press complete you're actually completing that for somebody else.

Speaker 8:   Right, it won't even go away.

Speaker 2:   No, it doesn't. But if somebody else needed to see that and they're just bypassing that, I would say, if it's not yours, don't hit complete because that's ...

Sam: So to that extent ...

Speaker 8:   Well it wouldn't let me anyway. It wouldn't let me complete it. It was still staying there and I'm assuming it's because it wasn't assigned to me. But I was just curious as to how ...

Sam: So there's another side of it is, if your security bits set up to allow you to see, you're seeing it too. That's also another piece. It might be where they are allowed to see each other's loans. So if you see each other's loans you can see each other's notes. And that's why.

Speaker 8:   Right. Because I would prefer to just be able to see my own unread messages instead of seeing everybody's.

Sam: There's a level at the company that you have to think about. Are you guys working together, are you working on your own? If you ...

Speaker 8:   I'm only working on my loans. I'm not working on anything that Drake's working on.

Sam: And then so there is a security bit, if they decided to restrict it to see only your loans. And only your loans and only your things, they have to check it in your user profile and that's what you see.

Speaker 8:   And so it would be nice if Silvia's my processor left a note that was for me, then I would still see it?

Sam: You'll still see it. You'll see any notes on any loans that belong to you. But, again, it has to be setup with a restricted security. I believe starting up, people are just leaving it a little bit open to make sure that you're not being too restrictive and you're hitting the system.

               So I'll talk to Haley about that and see if there is a desire for the user restrict or [crosstalk]

Speaker 8:   Yeah I really just want to be able to filter layer it or something like that.

Sam:	Yeah so I'll show you this really quick.
Speaker 2:	So I'm actually going through working on that. We have some general ones that I've emailed to Haley which I ... those are even updated [crosstalk] Friday. So I need to update those. So we are working on that. Actually working on implementing a whole training manual program and application. It's going to make it a whole lot easier to get some materials out for everybody. But I'm in the process.
	We show you the viral portal? The broker portal is almost identical. So it is very ... it's almost like, enter this, click this, enter this.
Speaker 9:	So some challenged individuals out there.
Speaker 2:	Gotcha. Well we'll walk through it and if you have any questions.
Speaker 9:	Okay. I just didn't know if you had any trainings or like user ... [crosstalk]
Sam:	Like see which rules you can and cannot see in there and there's another one, CSS see outside users, see outside reader, see outside branch. I bet that's checked in for you as well.
Speaker 8:	Okay.
Sam:	So that's ...
Speaker 2:	I'll double check and see if there's any that have been done.
Speaker 9:	[inaudible]
Speaker 2:	I know it's a whole ... I have been working on the last couple of weeks on where the missing pieces are that we need training materials on and trying to do a big table of contents sort of. It got bigger than I expected. My table of contents got really long.
Sam:	That is ... what's your name, I'm sorry?
Speaker 8:	Erica. Last name is Ciphers. Kind of in the middle ...
Sam:	Yep, so you are open to see everything, that's why. Which is normal in the companies. You're not restricted. If you got restricted you only see yours.
Speaker 7:	Did Doug come in here? Did you see him?
Sam:	That's a company policy. If they want to ...
Speaker 8:	I was just thinking for making it easy for me to be able to see my own notes versus seeing notes on other people's loans.

Sam:	Again it's not just notes. It's notes and loans and everything else. That's how ... the company has to decide how much cooperation and transparency they want to do between their ... companies who feel there is a contingent relationships between loan officers and they can't see each other and they can't ... and they're poaching into each other, they lock it out. Companies who are really have more cooperative environment, yeah you don't need to do everything but [inaudible] you could be stepping in to help somebody and there's no coded bad business practices in there, they leave them open. So that's a decision the company has to make and they decide how they want to do it.
Speaker 8:	I'm just [inaudible]. Is there any time where there'll only be information in a message and nowhere else?
Sam:	What do you mean?
Speaker 8:	Is there only time ... if somebody sends ... is there a way so that the only time something would be available to us is within a message? Like usually a message is notifying me of something else within the loan, right? So the messages notify you with the note. So if we're in the work section, where are we going to know if it's in the messages?
Sam:	Potentially.
Speaker 8:	So is there any time when something would only be in messages and nowhere else?
Sam:	Potentially. There's a [inaudible]. This is like a ... there's nothing else [inaudible] happened you will have some notes that you want in there and you want to notate the loan and it's only in the message.
Speaker 8:	I see. Because I think Erica's concern is, and I share it, once we get going we're working on going on 20 loans at a time, each. We're going to have a bazillion messages in there if we have access to everything. And if we, for example there's unread messages but they're not assigned to me, so it's still showing up that I have nine unread [crosstalk].
Speaker 2:	Yesterday they had 50 grand, today they went furniture shopping. [crosstalk] Sam, they had a question about doing verification of deposits. Do we have any kind of integration set up to where we could integrate with base to do any of these?
Sam:	Not at this point.
Speaker 2:	Yeah, I didn't think so.
Sam:	Actually we used to but when [inaudible] the prime side, took that out. I think that's probably something we need to try to [inaudible]
Speaker 2:	It's one of those hit or miss. It's like, are you sure you really want that?

Sam: Yeah it's ... it's getting more common with a lot of banks but banks use basically seven or eight different systems. Ficer, Jack Henry, and there are a few others, and they have different quirks each one of them. It's called form verify or something like that. It's an integration to a company that does it. Form Free, that's what it's called. And, yeah, that does verification as one of the ... one of the key ones that are actually approved by [inaudible] and by the FHA [inaudible]. And they were try and work in last year of USD they need to be approved by them and their verifications were accepted. But we haven't really ... [inaudible] kind of let it go.

Speaker 9:   Gotcha.

Speaker 2:   Doug, you were in here yesterday, right? So did you have any questions on the needs or the tasks ...

                        PART 3 OF 4 ENDS [01:36:04]

Speaker 2:   Here yesterday, right? So, did you have any questions on the needs or the tasks at all, because I know you'll probably use that a lot for your communications? So, you're good? You've got that?

Speaker 10:   I think I do. I won't verify that.

Speaker 2:   Well, if you have any questions reach out to us. That's something else too to make sure if anybody does have any issues if they do have questions that support email is the best one. Just because I think Michael and Mark will go on yesterday, but if you email that support email then there's like five of us that are on that email. Whoever is available will get back to you or if one of us is gone, like if I'm traveling, I'm not going to be able to answer that email, but there's somebody there that would get it.

                    It's just support@liquidlogics.com. So, if [Haley] can't answer it, or Michael can't answer it-

Speaker 11:   Do either of you want their [crosstalk]

Speaker 2:   What I'm sorry?

Erica: It'll be on the notes.

Speaker 11:   Oh, the notes.

Erica: Or the unread messages.

Speaker 11:   Or unread messages.

Speaker 2:   That's the unread messages.

Speaker 11:   Okay.

Erica: May I have some of those?

Haley: Will you show Doug, just quickly, where the stages are? So, this is like when we put it to funding.

Speaker 10:   Mm-hmm (affirmative)-

Speaker 2:   I'm saying if I miss anything, or showing anybody anything definitely let me know.

Haley: Yeah, it was just that piece. And then are we going over the Borrower Portal? Okay, so after that-

Sam: We're going to do the Borrower Portal now.

Haley: Then the loan officers can leave after that.

Speaker 2:   Yeah. I think we're a little off from our schedule.

Haley: Yeah, that was our fault.

Speaker 10:   That's okay.

Speaker 2:   Shame on you. That's okay we went over yesterday, so...

                So, right here you can see on the Tools and Workflow, you're going to find this on actually the view of the processing and underwriting, you're going to see this tools, and workflow box on most of the pages. I think on all of them.

                If you do this update loan stage and click this dropdown box right here, this is your company specific loan process workflow. So, this is where you'll go through to move things from funding or whatever.

                As an underwriter, the only other one that you might do, just because I think there's only two of you, is the loan, if you'll go up to the loan phase, if you're spending that loan or denying it, or anything like that you'll use that. Other than that, I can't think of any other option that would work for.

Speaker 10:   Okay.

Sam: So, anything else in there before?

Speaker 2:   Alright. Now we will go into the Borrower Portal.

Sam: So, I'm going to cheat for the Borrower Portal here. I'm going to go to, what do you call it, to a log in that I have.

Speaker 2:   If you want to show them that new or existing first.

Sam:	That's where I'm going.
Speaker 2:	Oh, okay.
Sam:	In there but I need the link. Right there. That's not how your implementation is working, but I'm going to show it.
	You have different implementation in there, so when borrowers say apply they go directly to the apply. They don't go through this whole workflow. They just go in here, and it's going to put them right here. This is how the borrower's going to see the workflow.
	So, I'm going to go ahead and apply, and show it to you. This is a sample again, I'm doing it on my instance in there. So, let's say this is a fix and flip to sell, $120,000. Next, is a single family. There are multiple products, I'm not sure, this is actually limited to and what you support. Address six, twenty-four, [Nelson] Drive, I'll use that. Six, four, zero, two, nine, so when you enter the zip code it's going to actually pull it in together including the county that's actually important for [inaudible] quite a bit and it's market value, at say a $190,000.
Speaker 2:	[crosstalk] also pulled in a picture up there of their property.
Sam:	Oh, yeah.
Speaker 2:	Did you have a question?
Erica:	This will be done by the borrower, right?
Speaker 2:	Mm-hmm (affirmative)-
Sam:	Correct.
Erica:	So, how do we tell them to get to this.
Speaker 2:	This is a link on your website.
Sam:	There's a link on your website, ask John.
Haley:	They can either go onto your landing page which will be your email or through the Cogo website. It's the same view, but through our website.
Erica:	So, when I setup a loaner here for me to kind of follow, I sent the introduction email, and it says to follow this link to the portal, but there's no link on it.
Sam:	I think that's one other form with [Michael].
Speaker 2:	We'll have to get with [Michael].

Sam:	There was two or three she was working with.
Erica:	Okay.
Sam:	So-
Haley:	Okay. [Erica] will you send that to me?
Erica:	Mm-hmm (affirmative)-
Speaker 2:	But when you have that link, or if they're on your landing page, and they click start deal, it's going to go directly to this. Then it will also link, which you don't see it on here, but they're on your landing page and you click start deal, they'll come to here, and your name will also be up here in the query string. That tells us that it automatically ties that borrower to you as the loan officer or loan analyst.
Erica:	Okay, and then they just jump in here, or do they sign up first.
Speaker 2:	No, they could start with new existing borrower.
Erica:	Mm-hmm (affirmative)-
Speaker 2:	And this will create the account for them as they are setting it up.
Erica:	Okay.
Speaker 2:	So, when you come here this is the basic information for them to come in and kind of setup. It's like the quick app, but for the borrower side.
	When they do the property address, and they have that state, that will automatically do whether it's the high yield or not. So, it does it on this side as well for them.
Speaker 10:	Great.
Haley:	And it does say when it's a purchase or refinance it will change the document.
Speaker 10:	Yep.
Haley:	Needs list, so you won't have a purchase contract if it's a refinance.
Erica:	Very nice.
Speaker 2:	So, going through and doing this password and all of that, that setups their borrower account at the same time as them doing the quick app.
Speaker 12:	If they forget their password is there a place to identify it for them?

Speaker 2:   Yep. There's a place in the dashboard on, when you're in the loan.

Sam: [crosstalk] in the loan. Actually, right here, we go to the dashboard and there you can see the summary action of everything open, but here says you can send an invite borrower, but this you want to reset the password for them.

               This is not an account setup yet, so there's no password otherwise it shows you the password for them. You can create a password, and give it to them. Returning customer. If they say, "I don't know my password." "Let me get you a new one."

               Welcome to our world or hello world. So, you can do that.

               So here tell them congratulations, you passed initial screening. [inaudible] minimum loan amount and all these little things in the states we operate under. Then you go into the full app or the needs list.

               In the full app, remember that full app, that you got, but we give it to them in kind of a step by step for them to understand, so here they can see that on purpose, send their contract. Next, they can also see the property, the property address, which they saw it property street view, because they saw it when they were working with it, so they know they entered that information correctly.

               In here, and the construction time is this a ground up, tiered down, we have other, let's say this is a rehab, and there.

               Now, we're asking them about the deed and the deed structure so you get a feeling for what this is all about. You know, maybe it's an estate sale one other situation I've found is a super duper deal I want to do. I'm planning to sell it or I'm planning to rent it, whatever the situation is. Rehab construction, yes, is going to take me, I don't know, forty-three days to do. What am I going to do with it? They give you a construction description or what they are planning to do, so we ask them information about what's the LLC, so it fills up the LLC.

               If they want to add a co-borrower and guarantor and there we allowed to do that as well. Go into the financial side. What's your score, what do you think your score is, and allow us to run credit? Yes, and there, you agree with it. They give us disclaimer automatically, so you can do that. If they have a bankruptcy or disclosure, we ask them, okay, tell us the discharge or the settlement.

               Then we ask them about their experience, relevant experience for you to have in information. Then they click Submit, and that is going to give them all of their reason?

Speaker 12:   Hey, Sam, are they required to fill out everyone of those fields?

Sam: No, I mean, they can fill as much as possible. You can fill the rest. The only thing that's required is at the beginning, the quick app. Which is really designed to capture them and do the standard four by four, or three by three, whatever you want to call it.

Immediately, ask you a few questions and the stuff that Lending Tree spent hundred or millions of dollars to say that people will never fill a 1003, online for you. So, we actually went, even when we ask them for information, we're not giving them kind of a boring 1003 or long form. We're just asking for basics. Here this where the borrower sees their needs. That's why you ask them and that's where they upload stuff to you.

So, I'm just going to go in again, and say that here, and update it. They can see it in this case. Here this is a sample of documents that you send them, and they're for them to fill. So, this is an Excel sheet, in this case, and I'm going to go ahead and open it.

Let me come in here. It came into my other screen.

This sample here of the Excel sheet is your rehab budget. So, you give them a format to fill the way you want them to on this. Matter of fact, this is a sample, however, in here, inside the loan, they can go into manage loan.

If you look in here, Scope of Work, they can enter here, Scope of Work, and draws one by one and add them. They can even give you a sample to upload for you in there as well. So, you have an option in here to add these one by one. You can add it by draw type, add this item, for example, at your request, or we give them the sample. That's a simpler sample to say, "Fill this information for us on your line items one by one." It will allow them, once they upload this document back, it will create the entire work schedule, all the draws, everything. So, you don't even have to enter draws, you just execute on them when it comes.

Speaker 10: [Haley], will we be able to use our existing draw schedule which is also Excel.

Sam: You'll have to confined to this in there.

Haley: Yeah.

Sam: There's no way for us everybody can dream anything they want to and for us to [inaudible] systematically. So, I created a standard one people can use.

Speaker 10: Okay.

Sam: So, and this, something here, when they log in again, I'm going to go back here and see my loans. This is going to take a little bit because I have lots of loans in demo. It's going to go in, and try to run Google Street View for each one of them. You'll see that here in a minute, in there, but from there if they log in again, there is all kinds of. As you can see I use this a lot, but this is the latest one.

So, if somebody comes back into here, they're able to either start a new loan themselves in there, so they can click, Start New, and the information is retained. They can go in here and say, Create a Date. Here, I'm sorry, they can look at this and, "Oh, yeah, this is the property I want to work with." If they click, More Info, they get sent in here to their portal, where they can look at the full app again. They can look at the loan

status progress, and it shows them how much they filled, and how many of these needs uploaded. When you get to underwriting and all of these things it is going to show it to them as well.

Go ahead.

Erica: When they go start a new loan, does it make them go in and pay for the application fee?

Speaker 2: It's just the quick app again.

Erica: Okay.

Sam: If you want them to pay the application fee online there, you will go in here. It's in the deal. It's click on the fees and you can, I'm sorry, toggle fee and say payable by credit card, okay? When you save it, then it will show up on their side, where they can go in here and it shows say, where is, pay fees by credit card for this loan. It's going to show in here what they do, and the payment is grayed out will be auto filled for them to pay. They can pay directly. We're going to set this with no pay for you.

Haley: Oh, we are? Did [Nicole] send over?

Sam: No, we have to do that, it's a note to self.

Haley: Okay, note to self.

Sam: We need to get you a merchant account on there, so [BluePay].

Okay, so-

Speaker 2: You took over so I sat down.

Sam: Sorry about that. I have that nagging nature, so...

Erica: If we've directed them to pay the fee with a credit card, and then they pay internally, is there a way to clear that?

Sam: It doesn't automatically, but you cannot just do it in there. If they pay outside of the system-

Erica: Mm-hmm (affirmative)-

Sam: You have to come into the system, obviously, uncheck it.

Erica: Uncheck it will clear.

Sam: It will clear.

Erica: Okay.

Sam: But if they paid it already in here, you can even uncheck it and take the payment from there right then and there online or over the phone.

                So, you can click, Charge Card, and this is another way, also, you can either get the information from them and get it paid here, right, or you can even send them an email with a link. It gives them a link, so they send it automatically themselves.

Erica: Thank you.

Sam: Okay. So, you really have three methods. Take it on the phone, send them a link to pay, okay, and by the way when they send a link, and it pays, we will know that has been paid. It will mark it as paid. Then the same thing comes up if you let them do it here online. Okay?

                Any questions about the borrower program?

Speaker 2:   Do you want to go over the [inaudible] thing?

Sam: They're not using that right now, so I don't want to confuse them with things.

Speaker 2:   Oh.

Sam: They can always come to their needs as well inside the loan, and upload it. They can view what they've done in there if they've forgotten. It's going to turn green for them. They can upload two in a row on the same one. I mention that a second ago.

Speaker 2:   The nice thing is that it does show green. It does show them what they've already uploaded, so that way they don't have to upload the same thing five times to the same view.

Erica: [crosstalk]

Sam: Okay.

Erica: I have a question.

Speaker 2:   Yeah.

Erica: Because say they send us something, it's not actually going to fulfill what they think it is, and if they've uploaded it, and then you were to delete off the needs list on our end, would it then go back to not green anymore on their end.

Speaker 2:   What do you mean, I guess, delete?

Erica: Well, because like on the needs list on ours, you can delete a document out of there, say if it wasn't-

Sam: Yeah.

Erica: Specific to that area, or if they gave you the wrong thing. If you were to delete that out would it show up as green on their end?

Sam: No.

Erica: Or would it go back to?

Sam: It would go back to what you [inaudible]. That attachment breaks out. Let's say, you can even say, "Hey, this one is wrong, I'm going to move it to here." You can even move it and they see it was moved.

Erica: Okay, but if we were to delete it on the needs list, then it would not be green anymore on their portal?

Sam: Correct.

Erica: Okay. Just want to make sure, because a lot of times they, "I already sent that to you." Well, you didn't send me the right thing, so.

Speaker 2:   That's where adding notes.

Sam: That's actually brings in, this is kind of one of these weird things, okay. There's a level of honesty, too, that plays. We can show it, it's done, but technically if you are kind of a bad person, you go delete it, say you didn't. There's a little bit of fine line in that.

Speaker 2:   But if they didn't give you-

Sam: Oh, a couple of other things I wanted to mention here, okay, I forgot.

Speaker 2:   Oh, yeah.

Sam: Team, this is where your picture and your information show up, okay, a loan assistant and processor. Message, if I send a message here, they can actually converse with you and say, "Hey, hello, I applied, please call me." [inaudible] Send.

                So, this is now a note. They sent it to you. It's going to show up in the system as a note as well. It's going to show up in the unread notes for you. On top of it, you're going to get an email to your inbox. So, if you're at lunch, it just came in here.

                So, I mean, literally, if you're at lunch, and a borrower sends you a note form here, you are going to see it on your phone, on your email. You can login and even read it on your phone, and respond. The email comes in a way, here, it just showed up on my email. It's

[inaudible] they say, "Hey, the following note has been added for," loan, the borrower's name, the phone number, contact, and email.

So, you can read it, and give them a call back. It looks like a chat. You know, you can go back to your notes section inside that loan, if you don't want to reply back to them. I'm just going to go in here to any section really, and I'm going to the notes. I can say add a new note, "Called, got your voicemail." Click on Borrower. I know they sent it through the Borrower Portal, and click, Add Note Now. There, they on their borrower portal is going to see the reply.

Haley: So, it will come back in the chat?

Sam: It will come back to them in their chat as a reply back.

Haley: Okay.

Sam: Kind of back and forth like you're texting back and forth.

Speaker 2:   So, you'll see the notes in both sections on the borrower portal and on the loan.

Haley: Okay.

Sam: So, this is [inaudible] this is on my test account in [Nova]. If I would have replied from my [Nova] on this account, it would have shown up over here. I just didn't want to login over there, it's just a waste of time and energy.

Speaker 2:   Yeah.

Sam: Just it would show up, "Hey, I called you got voicemail." So, they can reply. You can actually talk back and forth with them through the notes as if you're texting.

Erica: I'm playing with the fees a little bit here, so if this has already been addressed, please forgive me, but in order to have the customer pay the app fee. [Haley], are we doing it through this system or are we still doing it through a different system?

Speaker 11:   Are all of the links going to be-

Erica: Because right now-

Haley: We're not setup.

Sam: Once we set it up with the merchant account, you can use it. For now you are not.

Erica: Okay, because when I go into fees and I put one ninety-seven in the bar where application fee. It's not populating in the credit card section as a fee that needs to be paid. Is that because we don't have that setup yet?

Sam:	I don't know what you are doing?
Haley:	So, you are saying the borrower portal. Yeah, it won't-
Sam:	[crosstalk] we just did it in front of you in here. Go into fees.
Erica:	Right, so you go into fees. Into the-
Sam:	I went to here.
Erica:	The loan application fee.
Sam:	Right there. Okay, I just checked one, anyone.
Erica:	Okay, sure. So, now go up to the credit card where it says, "Charge Credit".
Sam:	Yeah, I did that, too, eighty-five.
Erica:	Okay.
Sam:	Okay.
Erica:	Alright. That says it for that, under inspection fee, but on mine it's not working for the borrower application fee.
Sam:	There's nothing magical in one versus the other, it's the same feature, so let me go back.
Erica:	Okay, so maybe I'm doing it wrong then.
Sam:	Okay, let's try, hold on.
	You said the loan application fee?
Erica:	Yes, please. So the very bottom.
Sam:	Did I miss it?
Speaker 11:	It's right above all the number there on the dropdown.
Sam:	Oh, at the top?
Speaker 11:	At like, go up a little bit more. Right there, it says loaner application fee.
Sam:	Oh, here?
Speaker 11:	Yeah.

Sam: Okay, there's no loan application fee.

Erica: Right, so when I'm putting that in on my screen.

Sam: Yeah.

Erica: I'm putting in for $197 for the borrower and then it's showing $197 for fee total.

Sam: Okay.

Erica: I'm clicking credit card, on the toggle.

Sam: Did you save?

Erica: Yes.

Sam: Okay, so here's $197.

Erica: Okay, and on the toggle, Additional Info, and click, Save.

Sam: Okay, I click, Save.

Erica: Okay.

Sam: Let's make sure.

Erica: Okay.

Sam: I just want to, so...

              So, $197, right? Toggle, credit card.

Erica: So, do you have to save each time you do? I can't put $197 and credit card, and then, Save? Every single time I do one thing, I have to save, and then do one other thing, and then save?

Sam: Okay, why would you, I think you're misrepresenting it. Why would you go in, and do one and save, if you have five fees, and you save. Then when you're ready to do the credit card, you click on these five and process them to the credit card. If you have one, you put it, you save it, and then you say I'm going to process it to the credit card.

Speaker 10:   So, you've got to save the fee before you go to the credit cards.

Sam: You save your fees, and when you're done with the fees you decide which one of those you are going to put in a credit card. Then you use the credit card feature.

Erica: Okay.

Sam:	So, you're trying to-
Erica:	So, it's not, I'm trying to do too much, and then save it. Now, I understand what you are saying.
Sam:	You're telling it to process a credit card that there's nothing to be processed yet.
Erica:	Right, so you need to enter fees, then save, then go to credit card.
Speaker 11:	Then credit card.
Erica:	Then process credit card.
Sam:	Correct. If I end up-
Erica:	Okay, I see it now that you've explained that, so thank you.
Sam:	Yeah. So, if I end up in here, you're going to actually see-
Erica:	$197 now, right.
Sam:	You actually have seen two of them in this case, right, because I chose two. [inaudible]
Erica:	Right, I didn't understand that.
Sam:	Yeah.
Speaker 2:	The credit card is kind of a separate thing. It looks like it flows all together, but it really is its own separate piece.
Erica:	But it doesn't. Okay, so that was the issue.
Speaker 2:	Just because it has to be done through a third party integration, so that's why it's kind of separated like that.
	Does that make sense?
Erica:	Yes.
Sam:	You typically don't send just one fee at a time anyways, I mean you typically-
Speaker 11:	We do for the application.
Sam:	But just one.
Erica:	Yes.

Sam:	So, you don't have any other ones?
Erica:	No.
Sam:	So, you have one?
Erica:	Yes.
Sam:	So, you put it, save it, then use the credit card feature.
Erica:	Right.
Speaker 2:	Does that fee change? Does that fee amount change?
Haley:	Kind of, yeah, sometimes, yes. It does change.
Speaker 2:	Okay. I was going to say because we can set that up.
Speaker 10:	If you have multiple borrowers it will change.
Speaker 2:	Oh, got you.
Haley:	Yeah, so, we didn't say a set fee because it was too complicated to do this fee, plus this fee, if there are this many people. So, we just-
Sam:	Okay, so you have a lot of...
Haley:	Yeah, it just depends. So, they'll know what fee to put in there.
Sam:	Okay.
Speaker 2:	Okay.
Haley:	Right?
Speaker 11:	Yes.
Sam:	So, you did that by decision just let them do it?
Haley:	Yeah.
Speaker 13:	[inaudible] loan officers video.
Sam:	Any other questions?
Speaker 2:	Unless you guys have any other questions.

PART 4 OF 4 ENDS [02:04:55]