
Borrower Dashboard Guide

Cardinal Financial Company - Wholesale

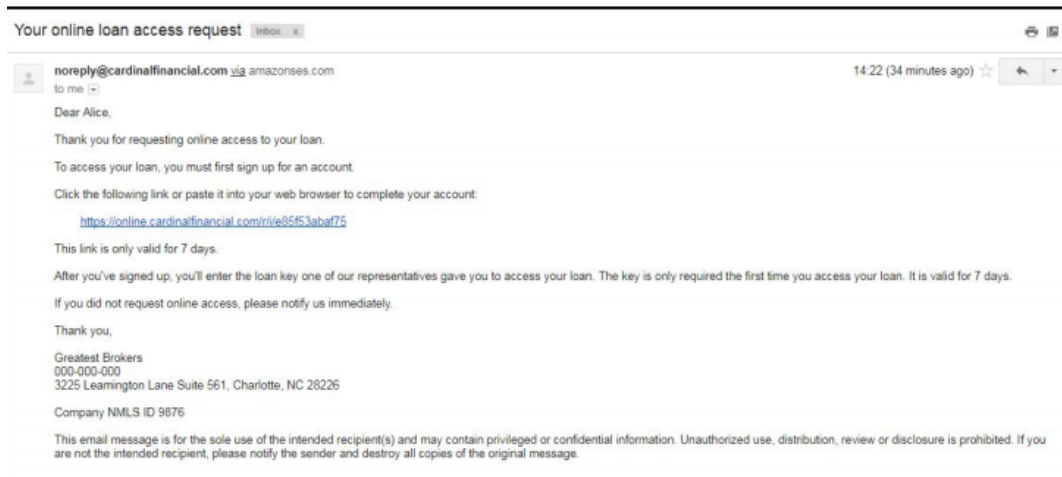
TABLE OF CONTENTS

Section 1: Borrower Steps	2
1.1 Borrower Welcome Email	2
1.2 Borrower Dashboard	6
To-Do Tab	7
1.3 Common Issues	9
Borrower Cannot Access Their Account	9
Broker Needs to Confirm if Borrower Has E-Signed	9
Section 2: Broker Steps	11
2.1 Complete the Disclosure Preparation Task	11
2.2 Confirming the Disclosures Have Been Posted	12
2.3 Providing a Loan Key to the Borrower	13
2.4 Confirming Who Needs to E-Sign	13
2.5 Loan Officer to Complete E-Signatures	15
E-Sign Only Credentials	15
Full Access Credentials	16
References	18
Revision History	18

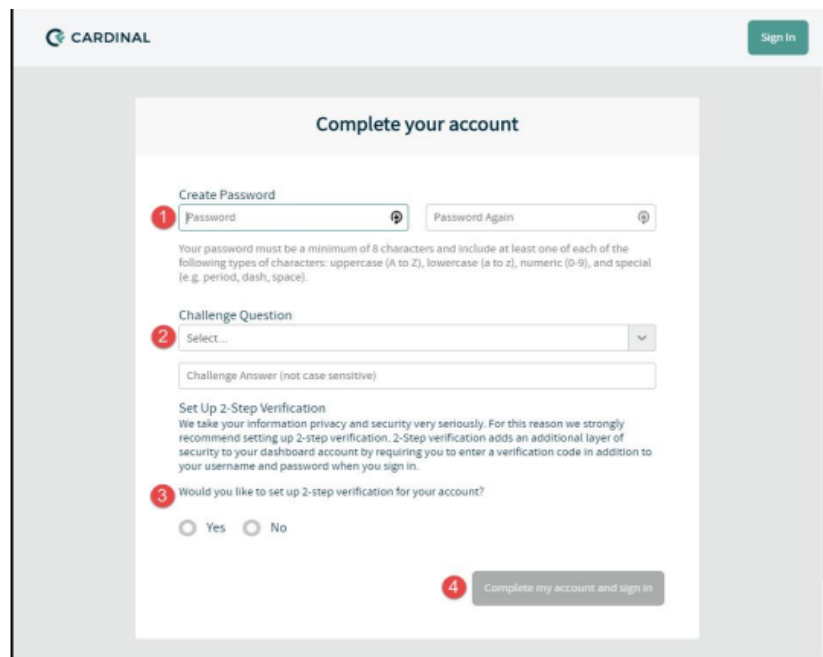
Section 1: Borrower Steps


1.1 Borrower Welcome Email

Once the *Disclosure Preparation task* has been completed by the Broker, the borrower will receive an email similar to the following:



The borrower should be instructed to **click the link** within the email; the link will direct them here:



 **CARDINAL** Sign In

Complete your account

1 Create Password

Password Password Again

Your password must be a minimum of 8 characters and include at least one of each of the following types of characters: uppercase (A to Z), lowercase (a to z), numeric (0-9), and special (e.g. period, dash, space).

2 Challenge Question

Select...

Challenge Answer (not case sensitive)

3 Set Up 2-Step Verification

We take your information privacy and security very seriously. For this reason we strongly recommend setting up 2-step verification. 2-Step verification adds an additional layer of security to your dashboard account by requiring you to enter a verification code in addition to your username and password when you sign in.

Would you like to set up 2-step verification for your account?

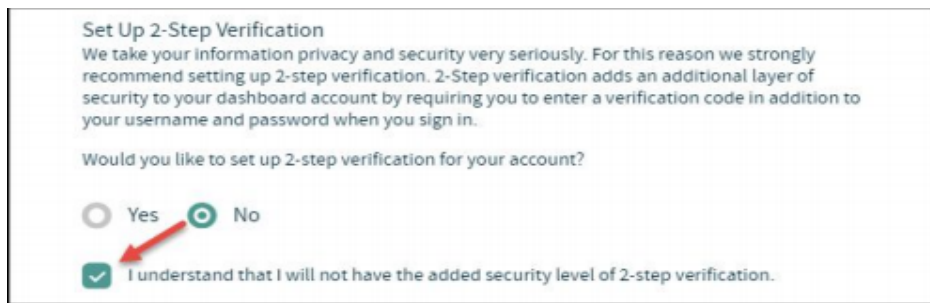
Yes No

4 Complete my account and sign in

In order to set up their account successfully, the borrower should:

1. Create their own password (One upper case, lower case, number & symbol to be included)
2. Select and answer a Challenge Question
3. Select whether or not they wish to use a **2-step verification**

NOTE: The 2-step verification is required for all Octane users, except borrowers. Since it is the borrower's personal information that is being secured, they are at liberty to elect whether or not they wish to have an extra layer of security in place when accessing their own dashboard. If they wish to forego the 2-step verification, the following additional check appears.



Set Up 2-Step Verification
We take your information privacy and security very seriously. For this reason we strongly recommend setting up 2-step verification. 2-Step verification adds an additional layer of security to your dashboard account by requiring you to enter a verification code in addition to your username and password when you sign in.

Would you like to set up 2-step verification for your account?

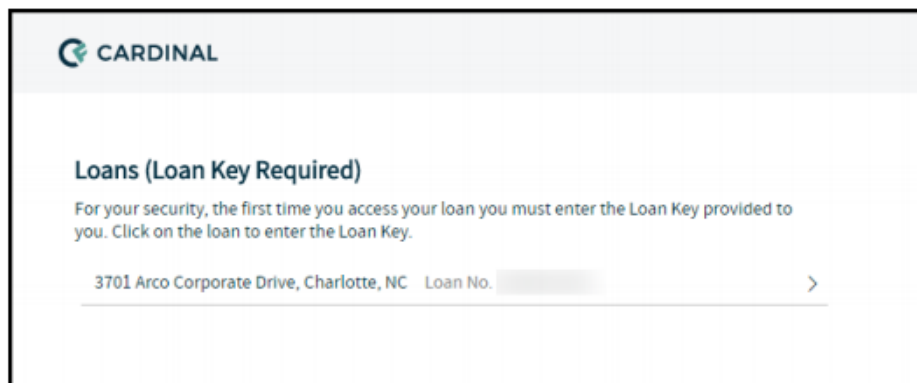
Yes No


I understand that I will not have the added security level of 2-step verification.

4. Click Complete my account sign in

Once this page has been completed, the borrower will be directed to another screen which notes that a **Loan Key** is required. Click on the line item containing their property address and loan number.

NOTE: If the borrower has multiple loans in process, there will be a separate line item for each property address in this screen.



 **CARDINAL**

Loans (Loan Key Required)

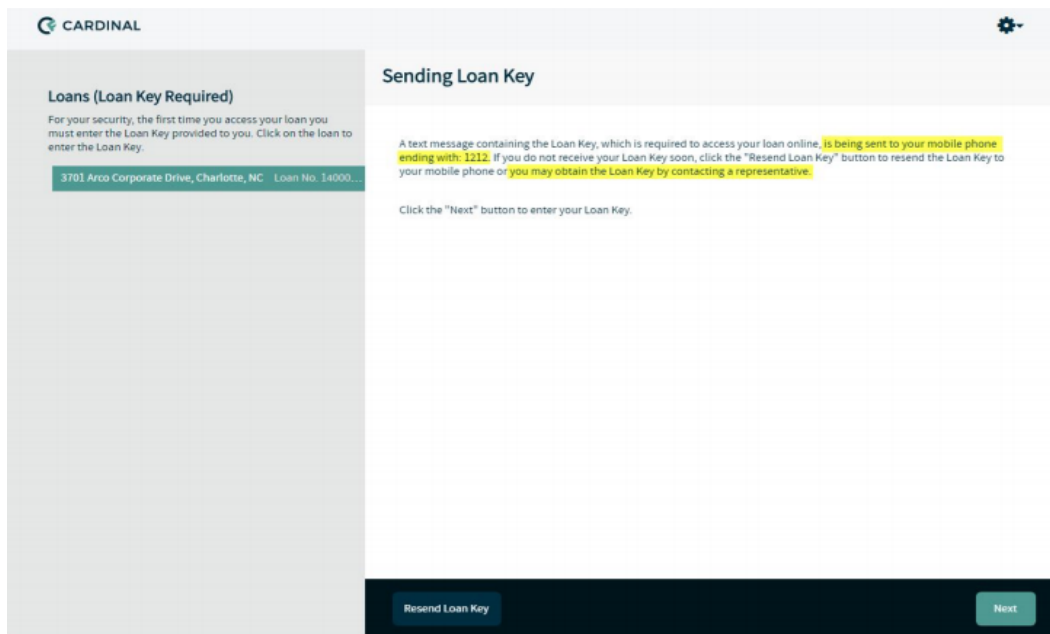
For your security, the first time you access your loan you must enter the Loan Key provided to you. Click on the loan to enter the Loan Key.

3701 Arco Corporate Drive, Charlotte, NC Loan No. [redacted] >

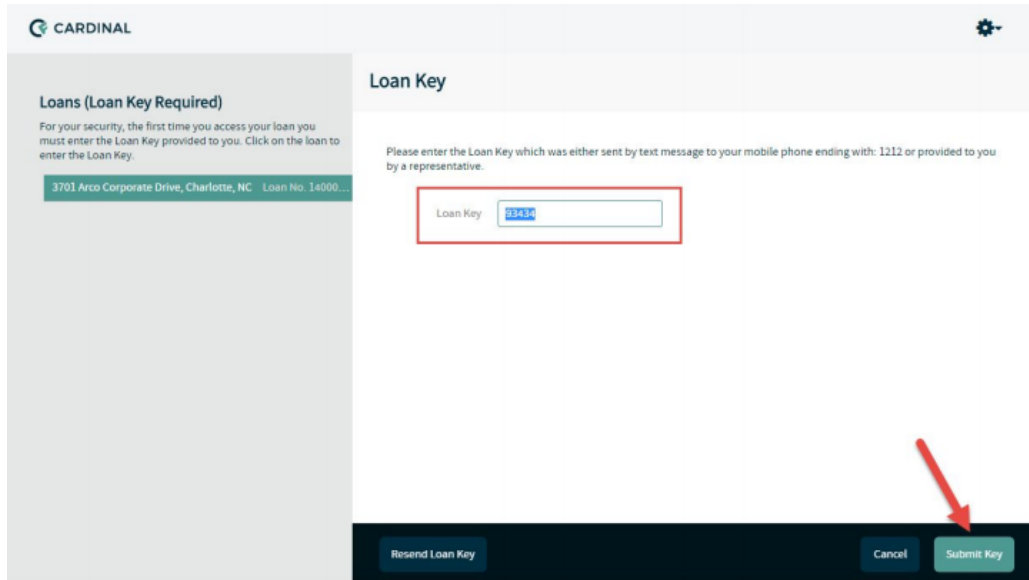
Once the appropriate loan is selected, the screen shown on the following page will appear. This page states that the borrower should be receiving their Loan Key in one of two ways:

1. **The Loan Key will be texted to the mobile number provided in their loan file.**

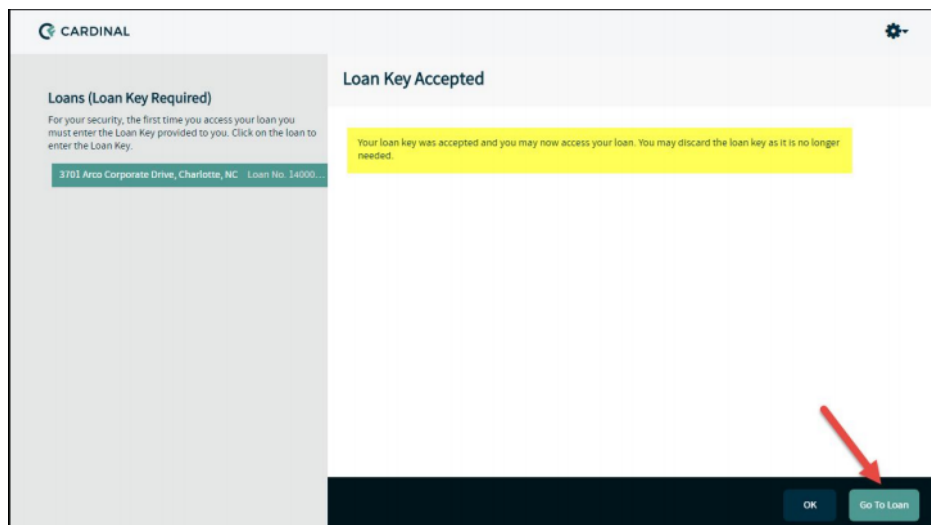
2. **A representative can provide (Broker or CFW Client Care Team Member)**
 - a. Guidance on where to find the Loan Key can be found in [Section 2.3](#)



Once the Loan Key has been received, the borrower can click **Next** and it will route the borrower to **input the Loan Key** then click the **Submit Key button**.

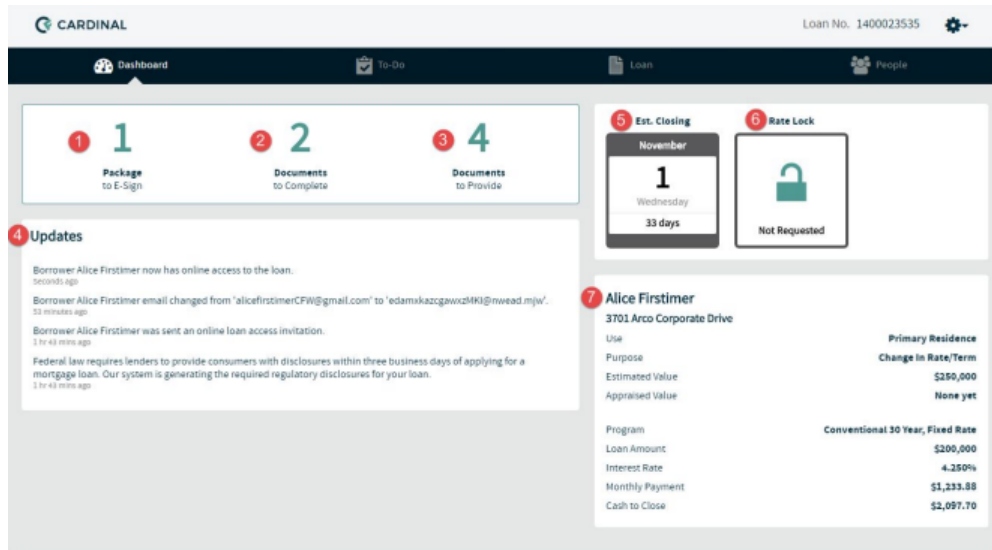


Once the Loan Key has been successfully submitted, the screen will confirm the same and give the borrower the option to go directly to their **Borrower Dashboard**. At this point, the borrower will receive an email stating they have successfully activated their account.



1.2 Borrower Dashboard

Once the borrower successfully logs into their Borrower Dashboard, they will see a screen similar to the following.

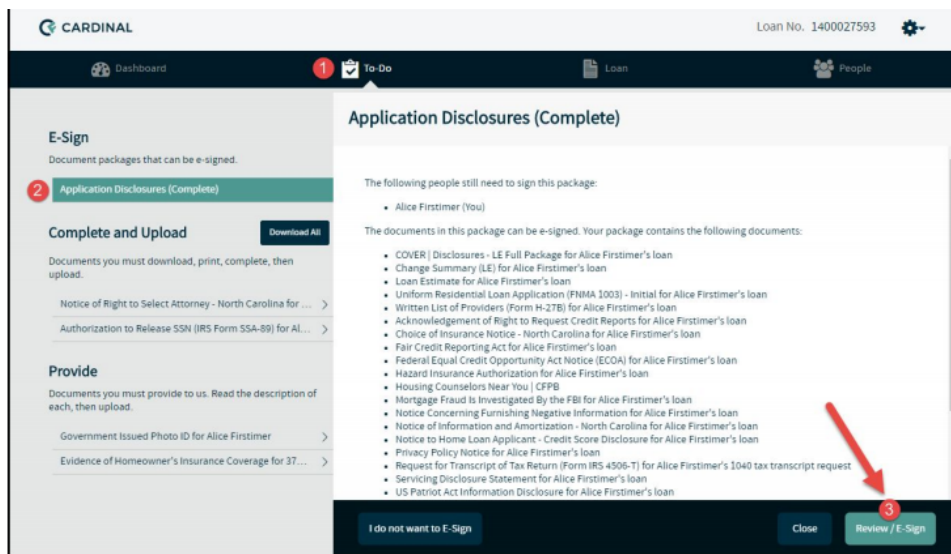


- 1. Packages to E-Sign:** This item indicates whether there are any packages waiting for the borrower to e-signature. If there are no pending packages, this section will state *0 Packages to E-Sign*.
- 2. Documents to Complete:** This item indicates how many e-sign documents need to be addressed by the borrower.
- 3. Documents to Provide:** This item indicates how much income, asset, and other miscellaneous documents the borrower needs to provide..
- 4. Updates:** This section provides a running list of recent updates that occurred in the file.
- 5. Estimated Closing Date:** This icon provides the borrower with a quick at-a-glance reference point for their proposed closing date.
- 6. Rate Lock:** This icon confirms whether or not the rate has been locked. If it has, the icon will show how many days are left on the lock.
- 7. Loan Details:** This section provides a snapshot of the borrower's loan: program, loan amount, cash to close, etc. This section will update in real time as changes are made in Octane and disclosed to the borrower.

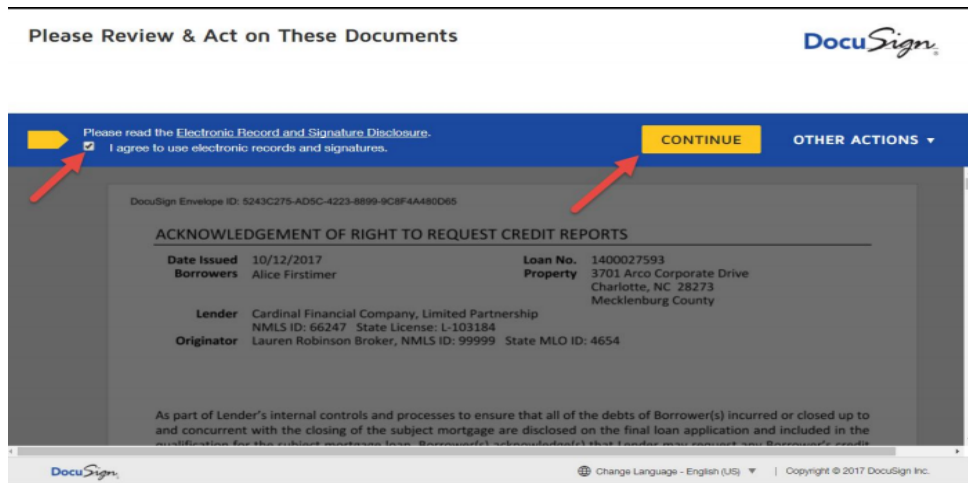
To-Do Tab

The To-Do tab houses all packages that have to be e-signed. In order for the borrower to e-sign, they must take the following steps:

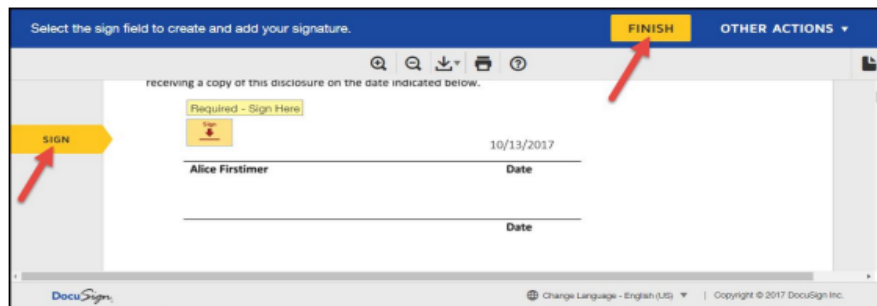
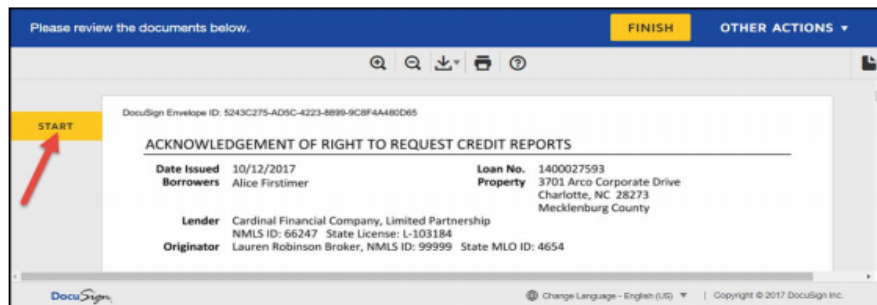
1. Access their Dashboard and navigate to the **To-Do tab**
2. Click on the **Application Disclosures (Complete) package** under the **E-Sign section**
3. In the bottom right-hand corner, click the **Review/E-Sign button**



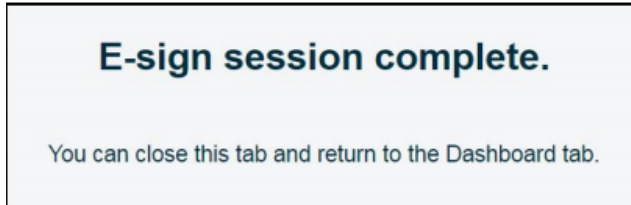
4. At this point another tab should open showing the initial disclosures **in DocuSign**; should this not occur, the borrower should check to make sure they do not have pop-up blockers turned on. If they do, they **will need to deactivate the pop-up blocker** and click the Review/E-Sign button once more. Then they need only **check the acceptance box** and hit **Continue**.



5. The borrower will then apply their initials and e-signature **wherever there is a yellow flag** and once completed, hit **Finish**.



6. The user can check to see who has e-signed by following the steps in [Section 1.3](#)



7. The initial disclosures will be imported to Octane **once all parties have applied their e-signature.**

- a. The User can check to see who has signed their disclosures by following the steps in [Section 1.3](#).

1.3 Common Issues

Borrower Cannot Access Their Account

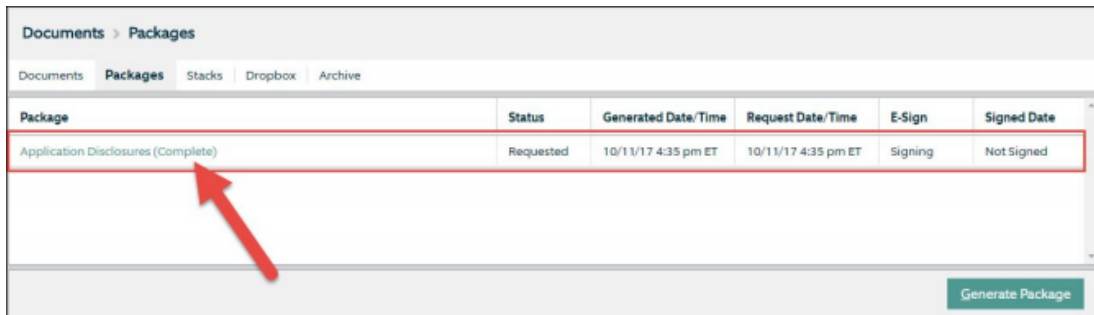
1. Borrower should navigate to: <https://online.cardinalfinancial.com/#/p/signon>
2. Confirm they are using their **email address** as their username
3. Confirm they are using their personally-created password as their password (**not the loan key**)
4. The Loan Key should only be required *the first time* the borrower accesses their dashboard; once they have accessed the dashboard once, they will only need a username and password to log in.

Broker Needs to Confirm if Borrower Has E-Signed

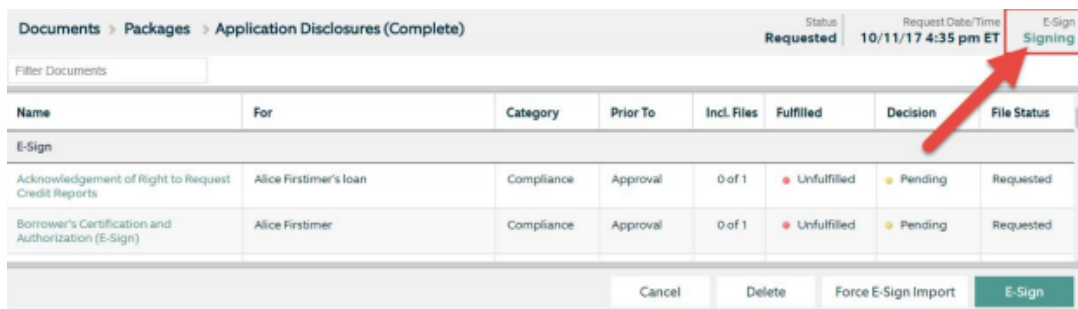
1. In order to confirm whether or not the borrower has e-signed, navigate to the

Documents Screen > Packages tab

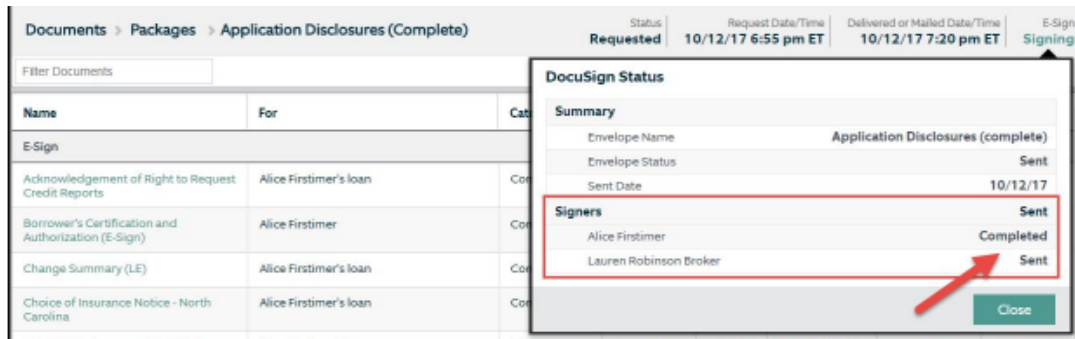
2. Click on the most recent **Application Disclosures (Complete)** package.



3. Within this package, in the top right hand corner, there is an E-Sign box; if the package still says Signing, the user can click on this hyperlink and review the package signing details as displayed below



4. If a user still needs to E-Sign, their name will be paired with a **Sent** result; if the user has e-signed the result will say **Completed**



Name	For	Category	Status	Request Date/Time	Delivered or Mailed Date/Time	E-Sign
E-Sign						
Acknowledgement of Right to Request Credit Reports	Alice Firstimer's loan	Completed	Requested	10/12/17 6:55 pm ET	10/12/17 7:20 pm ET	Signing
Borrower's Certification and Authorization (E-Sign)	Alice Firstimer	Completed				
Change Summary (LE)	Alice Firstimer's loan	Completed				
Choice of Insurance Notice - North Carolina	Alice Firstimer's loan	Completed				

DocuSign Status

Summary

Envelope Name: Application Disclosures (complete)

Envelope Status: Sent

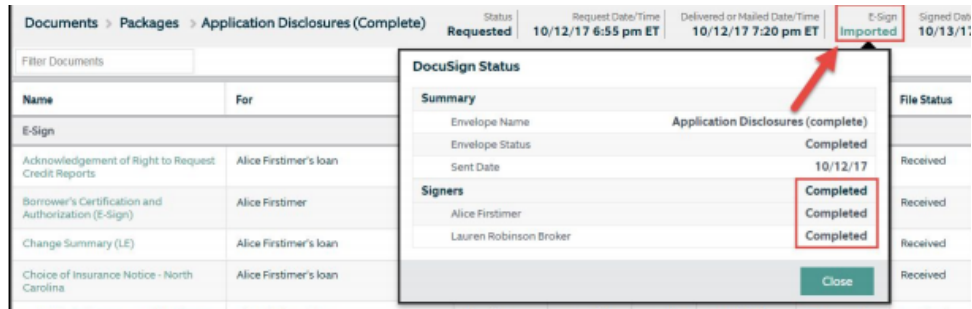
Sent Date: 10/12/17

Signers

Alice Firstimer	Completed
Lauren Robinson Broker	Sent

Close

5. Once all required parties have Completed result, the initial disclosures package will be automatically imported to Octane



Name	For	Category	Status	Request Date/Time	Delivered or Mailed Date/Time	E-Sign	Signed Date
E-Sign							
Acknowledgement of Right to Request Credit Reports	Alice Firstimer's loan	Completed	Requested	10/12/17 6:55 pm ET	10/12/17 7:20 pm ET	Imported	10/13/17
Borrower's Certification and Authorization (E-Sign)	Alice Firstimer	Completed					
Change Summary (LE)	Alice Firstimer's loan	Completed					
Choice of Insurance Notice - North Carolina	Alice Firstimer's loan	Completed					

DocuSign Status

Summary

Envelope Name: Application Disclosures (complete)

Envelope Status: Completed

Sent Date: 10/12/17

Signers

Alice Firstimer	Completed
Lauren Robinson Broker	Completed

Close

Section2: Broker Steps

2.1 Complete the Disclosure Preparation Task

In order for the borrower to receive an activation email prompting them to log into their dashboard, the Broker will first need to complete the *Disclosures Preparation task* in Octane. This can be completed on the **Workflow screen** by visiting the task and clicking **Complete Step > Complete**, as shown on the following page.

NOTE: If the user does not see this task in the Workflow screen, please reach out to Customer Care at **855-399-6242** for assistance.

Workflow						
		Status		Elapsed Time		Phase
		Running		32 minutes		Production
List Graph beta Step Status Started or Halted <input checked="" type="checkbox"/>						
Process	Step	Outcome	Who	Started	Completed	Elapsed Time
Process Disclosure Preparation	115.500 - Disclosure Preparation [Work]			10/11/17 4:23 pm ET		5 minutes
Main	100.015 - Disclosure Preparation - Wholesale [Fork]			10/11/17 3:56 pm ET		32 minutes

Started, but not complete
 Halted

[Force Update](#)

Workflow > 115.500 - Disclosure Preparation [Work] Critical 0 Warning 0 Status Started Pending Tasks 0

Work Details Notes

Tasks Status

No Tasks


Checks

No Findings

Outcomes

Outcome	Next Steps
Send Disclosures	116.000 - Disclosure Delivery [Fork]

[Cancel](#) [Add Task](#) [Refresh Checks](#) [Complete Step](#)



As soon as this task is completed, the system will automatically generate the initial disclosures package and post it to the Borrower Dashboard for review and e-signature. The borrower will also receive an email contained in their Dashboard. An example of this email can be found in [Section 1.1](#)

2.2 Confirming the Disclosures Have Been Posted

Should the user wish to confirm if and when the initial disclosures package was posted on the Borrower Dashboard, they need only follow these steps:

1. Open the desired loan and navigate to the **Documents screen > Packages Tab**
2. On the Packages tab, the following package should be listed. The user can confirm the date and time the package was requested by looking at the boxes highlighted below; this will coincide when the package was posted on the Borrow Dashboard.

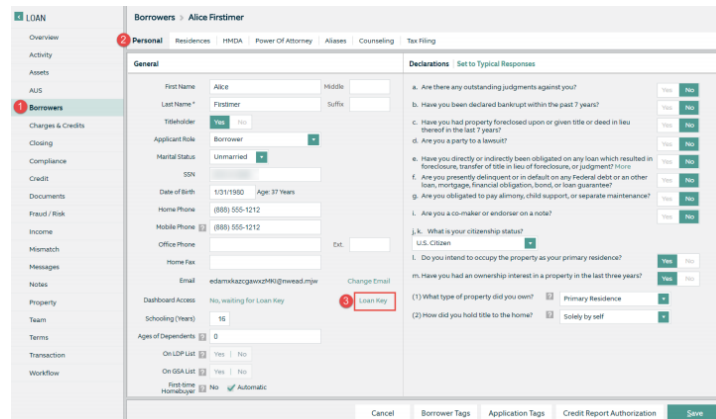
Package	Status	Generated Date/Time	Request Date/Time	E-Sign	Signed Date
Application Disclosures (Complete)	Requested	10/11/17 4:35 pm ET	10/11/17 4:35 pm ET	Signing	Not Signed

[Generate Package](#)

3. If the package is listed as Unrequested in the Request Date/Time column then the package was not sent to the Borrower Dashboard. For questions regarding this scenario, please reach out to our Customer Care team at **855-399-6242**.

2.3 Providing a Loan Key to the Borrower

A representative can access the borrower's Loan Key by navigating to the **Borrowers screen > Click on borrower's name > Personal tab** and locate the **Loan Key link** as shown below. By clicking the Loan Key link, a pop-out box will be generated and therein the user can confirm the **5 digit loan key**.



Borrowers > Alice Firstimer

Personal | Residences | HMMA | Power Of Attorney | Aliases | Counseling | Tax Filing

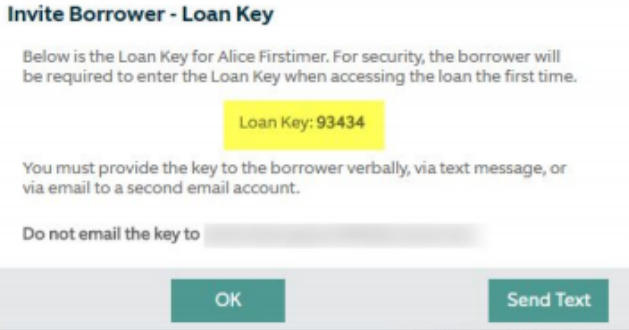
General

First Name: Alice Middle: []
 Last Name: Firstimer Suffix: []
 Titleholder: Yes No
 Applicant Role: Borrower
 Marital Status: Unmarried Married []
 SSN: []
 Date of Birth: 10/11/1990 Age: 27 Years
 Home Phone: (888) 555-1212
 Mobile Phone: (888) 555-1212
 Office Phone: [] Ext: []
 Home Fax: []
 Email: edemmkaz2gawc490@weeas.mjpe Change Email: []
 Dashboard Access: No, waiting for Loan Key **Loan Key**
 Schooling (Years): 16
 Ages of Dependents: 0
 On LDP List: Yes No
 On GSA List: Yes No
 Hold Home Equity: No Automatic

Declarations - Set to Typical Responses

a. Are there any outstanding judgments against you? Yes No
 b. Have you been declared bankrupt within the past 7 years? Yes No
 c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? Yes No
 d. Are you a party to a lawsuit? Yes No
 e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? Yes No
 f. Are you presently delinquent or in default on any Federal debt or on other loans, mortgages, financial obligations, bonds, or loan guarantees? Yes No
 g. Are you obligated to pay alimony, child support, or separate maintenance? Yes No
 h. Are you a co-maker or endorser on a note? Yes No
 j. What is your citizenship status?
 U.S. Citizen: Yes No
 i. Do you intend to occupy the property as your primary residence? Yes No
 m. Have you had an ownership interest in a property in the last three years?
 (1) What type of property did you own? Primary Residence []
 (2) How did you hold title to the home? Solely by self []

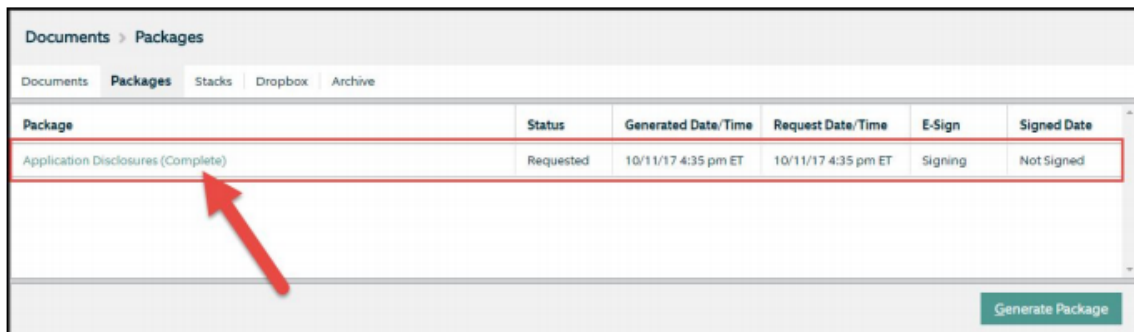
Cancel Borrower Tags Application Tags Credit Report Authorization **Save**



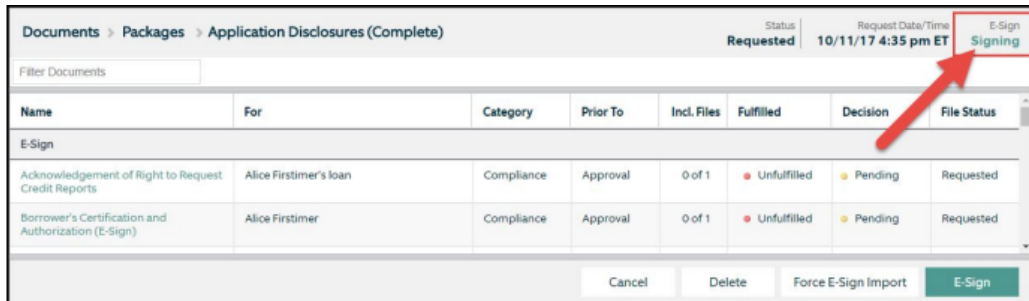
2.4 Confirming Who Needs to E-Sign

In the event the initial disclosures package has not yet been imported and the user needs to confirm who has yet to e-sign the package, they need only follow these steps:

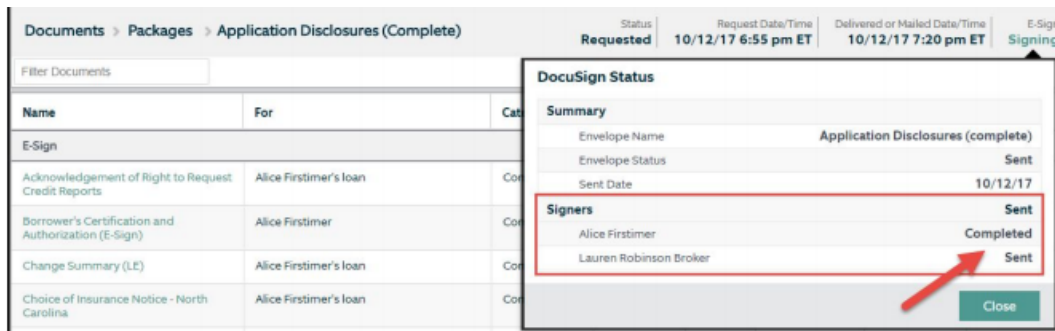
1. Access the loan in question and navigate to the **Documents screen > Packages tab**
2. Click into the most recent **Application Disclosures (Complete)** package; the most recent package will always be at the top of the packages list



3. Once the package opens, the user should look at the following part of the screen, the E-sign box will either say **Signing** or **Imported**.



4. If the package is still in a **Signing phase**, the user can **click on this link** and the following box will generate. It is in this box the user can confirm who has e-signed and who still needs to apply their e-signature.



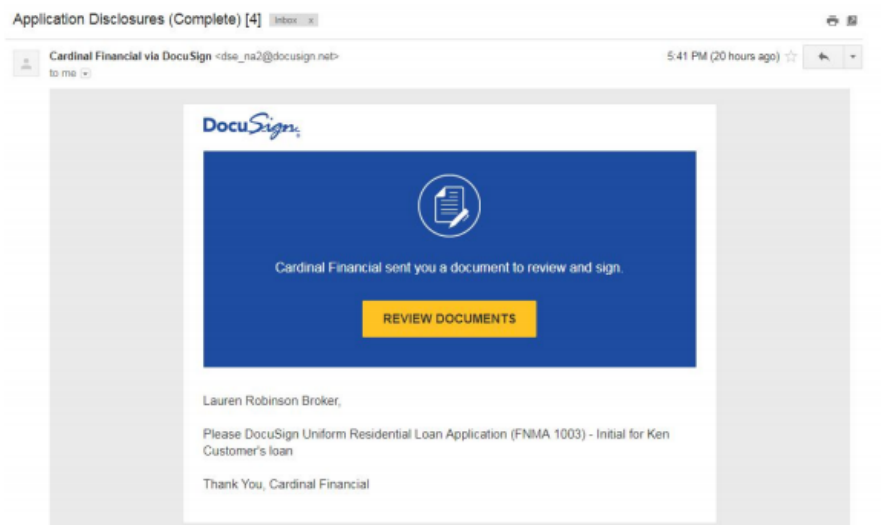
5. If the individual has **Sent** result next to their name, e-signatures **still need to be completed**. If the user has a **Completed** result next to their name, they **have completed their e-signature** portion and no further action is needed from this user to import the disclosure package.

2.5 Loan Officer to Complete E-Signatures

In order for the Loan Officer to complete their e-signatures, they must first answer the following question: **Do they have E-Sign only credentials or do they have full access credentials?**

E-Sign Only Credentials

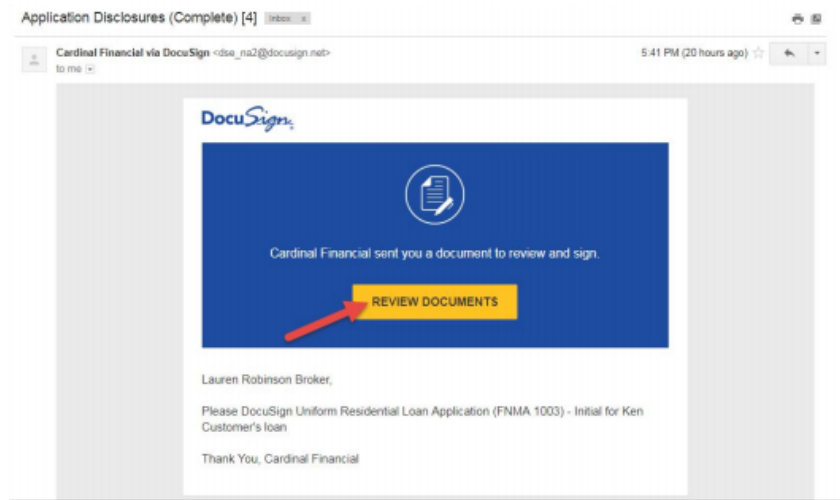
If the Loan Officer has E-Sign only credentials, there will be no need for them to log into Octane to e-sign. Whenever a package is disclosed that requires the Loan Officer's e-signature, they will receive an email similar to the following.



In order to complete the e-signing process the Loan Officer should follow these steps:

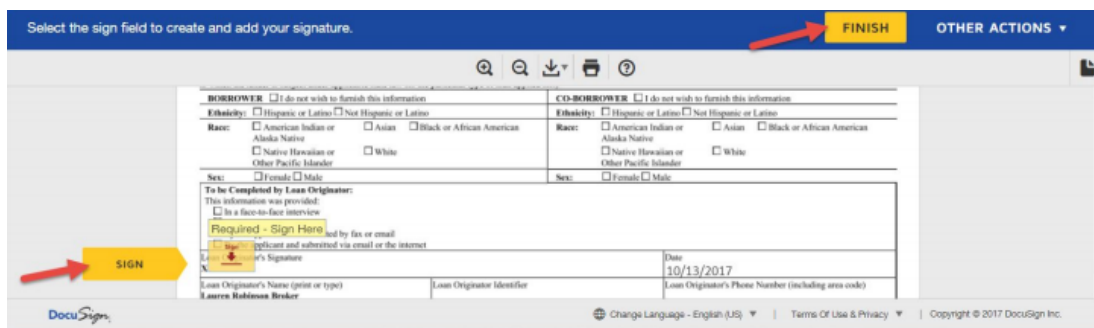
1. Open the email from **Cardinal Financial via DocuSign** and click the **Review Documents** button

- a. **NOTE:** If clicking the *E-Sign* button does not open up a new tab with the DocuSign documents, please make sure the user's internet browser does not have Pop-Up Blockers turned on. **Pop-Up Blockers should be turned OFF when working in Octane.**



2. Click Continue

3. Click Next and Sign to move through all required signatures then click Finish once complete

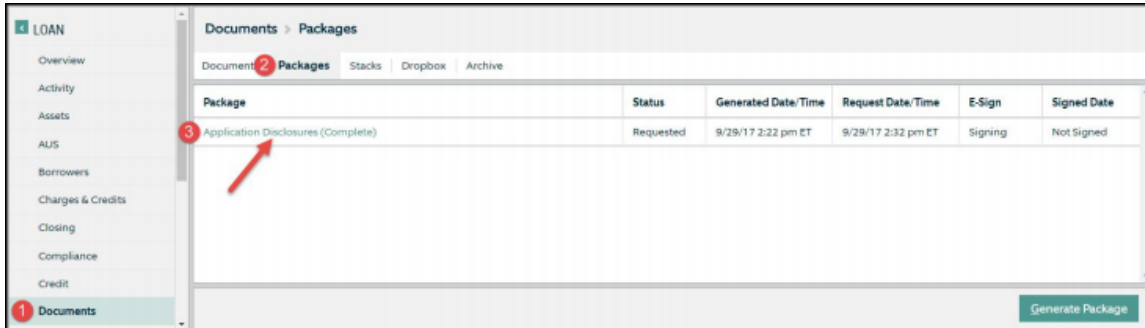


4. Once all parties have completed their e-signatures the disclosures will be automatically imported into Octane.

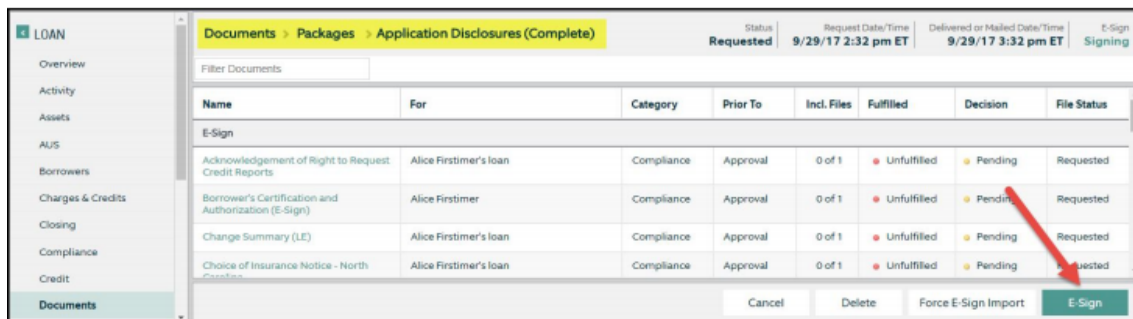
Full Access Credentials

Loan Officers with **Full Access credentials** will need to log into Octane in order to complete their e-signatures.

In order for the Loan Officer to complete their e-signatures in Octane, they must navigate to the **Documents screen > Package tab > select the Application Disclosures (Complete) package.**

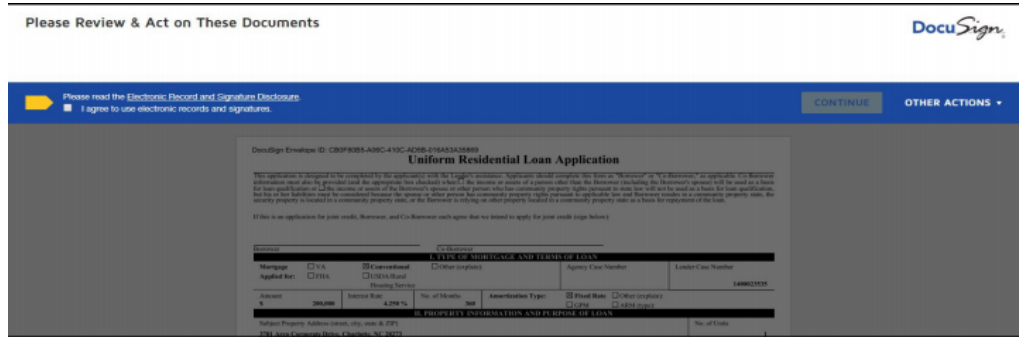


Once in the loan package, the Loan Officer should locate the teal E-Sign button in the bottom right-hand corner of the screen.



By clicking the **E-Sign button**, the Loan Officer opens up the **DocuSign screen** which shows the initial disclosures in their entirety and allows the user to e-sign each applicable field.

NOTE: If clicking the *E-Sign button* does not open up a new tab with the DocuSign documents, please make sure the user's internet browser does not have Pop-Up Blockers turned on. **Pop-Up Blockers should be turned OFF when working in Octane.**



The initial disclosures package will be imported into Octane automatically once all parties have applied their e-signatures.

*****As Always, should you have any questions, please reach out to Customer Care at 855-399-6242*****

References

Reference List
Octane
Borrower Dashboard

Revision History

Date	Description	Approver
10.9.20	Initial Release	Nyreen Huyser
12.1.2020	Change Summary	Stephanie Simon
3.4.2021	Change Summary	Timothy Williams

