

How to obtain the Loan Key

Cardinal Financial Company - Wholesale

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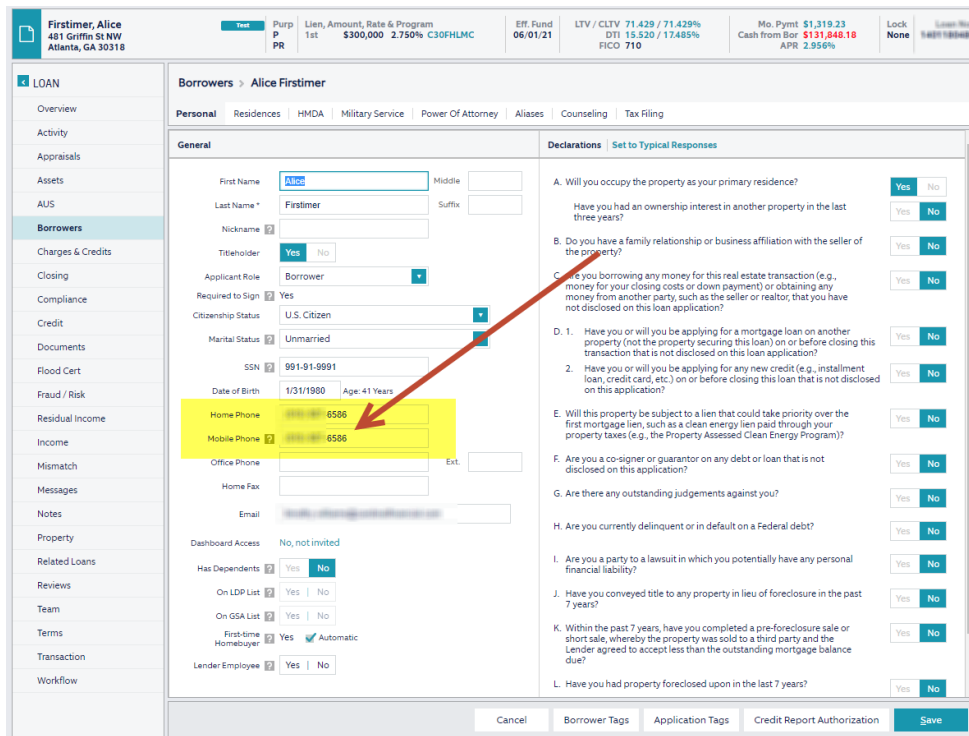
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What is the Loan Key?

The loan key is a 6 digit number that each individual applicant will need to activate their online dashboard in order to access their loan information. For every loan an applicant has they will have to enter in the unique loan key to access that loan within their dashboard. **Note that a new Loan Key is generated every 30 seconds, each of which is valid for 10 minutes.**

Having a mobile number listed in Octane

Below is a loan example with the mobile number listed.



Firstimer, Alice
 481 Griffin St NW
 Atlanta, GA 30318

Test Purp P PR Lien, Amount, Rate & Program 1st \$300,000 2.750% C30FHLMC Eff. Fund 06/01/21 LTV / CLTV 71.429 / 71.429% DTI 15.520 / 17.485% FICO 710 Mo. Pymt \$1,319.23 Cash from Bor \$131,848.18 APR 2.956% Lock None Loan No. 1481188488

LOAN

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Borrowers > Alice Firstimer

Personal Residences HMDA Military Service Power Of Attorney Aliases Counseling Tax Filing

General

First Name Middle

Last Name * Suffix

Nickname

Titleholder Yes No

Applicant Role

Required to Sign Yes No

Citizenship Status

Marital Status Unmarried Married

SSN

Date of Birth Age: 41 Years

Home Phone

Mobile Phone

Office Phone Ext.

Home Fax

Email

Dashboard Access

Has Dependents Yes No

On LDP List Yes No

On GSA List Yes No

First-time Homebuyer Yes Automatic

Lender Employee Yes No

Declarations | Set to Typical Responses

A. Will you occupy the property as your primary residence? Yes No

Have you had an ownership interest in another property in the last three years? Yes No

B. Do you have a family relationship or business affiliation with the seller of the property? Yes No

C. Have you borrowed any money for this real estate transaction (e.g., money for your closing costs or down payment) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application? Yes No

D. 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application? Yes No

2. Have you or will you be applying for any new credit (e.g., installment loan, credit card, etc.) on or before closing this loan that is not disclosed on this application? Yes No

E. Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (e.g., the Property Assessed Clean Energy Program)? Yes No

F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application? Yes No

G. Are there any outstanding judgements against you? Yes No

H. Are you currently delinquent or in default on a Federal debt? Yes No

I. Are you a party to a lawsuit in which you potentially have any personal financial liability? Yes No

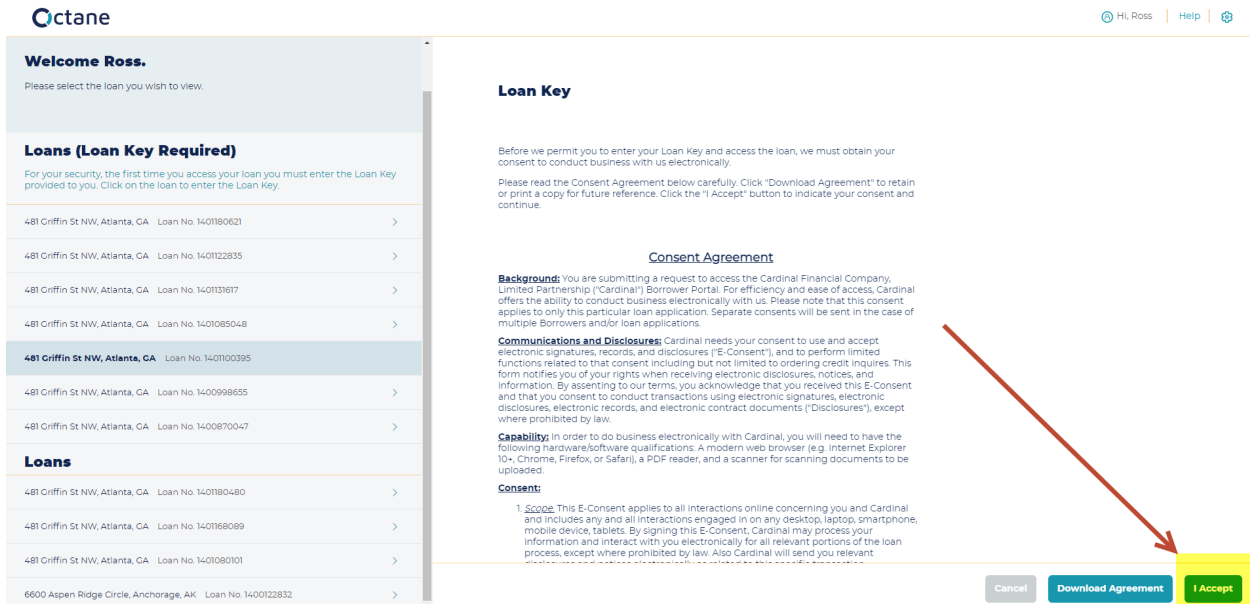
J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years? Yes No

K. Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due? Yes No

L. Have you had property foreclosed upon in the last 7 years? Yes No

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

When the applicants go to activate their dashboard they will receive a text message to the mobile number provided after selecting “I Accept” for the Consent Agreement. When hitting the “Next” button, the applicant will have 10 mins to enter in the provided Loan Key. If the applicant does not enter in the Loan Key within the 10 mins, they will have to select the “Resend Loan Key” button to obtain a new Loan Key.



Octane Hi, Ross | Help

Welcome Ross.
Please select the loan you wish to view.

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.

481 Criffin St NW, Atlanta, GA	Loan No. 1401180621	>
481 Criffin St NW, Atlanta, GA	Loan No. 1401122835	>
481 Criffin St NW, Atlanta, GA	Loan No. 1401131817	>
481 Criffin St NW, Atlanta, GA	Loan No. 1401085048	>
481 Criffin St NW, Atlanta, GA	Loan No. 1401100395	>
481 Criffin St NW, Atlanta, GA	Loan No. 1400998655	>
481 Criffin St NW, Atlanta, GA	Loan No. 1400870047	>

Loans

481 Criffin St NW, Atlanta, GA	Loan No. 1401180480	>
481 Criffin St NW, Atlanta, GA	Loan No. 1401168089	>
481 Criffin St NW, Atlanta, GA	Loan No. 1401080101	>
6600 Aspen Ridge Circle, Anchorage, AK	Loan No. 1400122832	>

Loan Key

Before we permit you to enter your Loan Key and access the loan, we must obtain your consent to conduct business with us electronically.

Please read the Consent Agreement below carefully. Click "Download Agreement" to retain or print a copy for future reference. Click the "I Accept" button to indicate your consent and continue.

Consent Agreement

Background: You are submitting a request to access the Cardinal Financial Company, Limited Partnership ("Cardinal") Borrower Portal. For efficiency and ease of access, Cardinal offers the ability to conduct business electronically with us. Please note that this consent applies to only this particular loan application. Separate consents will be sent in the case of multiple Borrowers and/or loan applications.

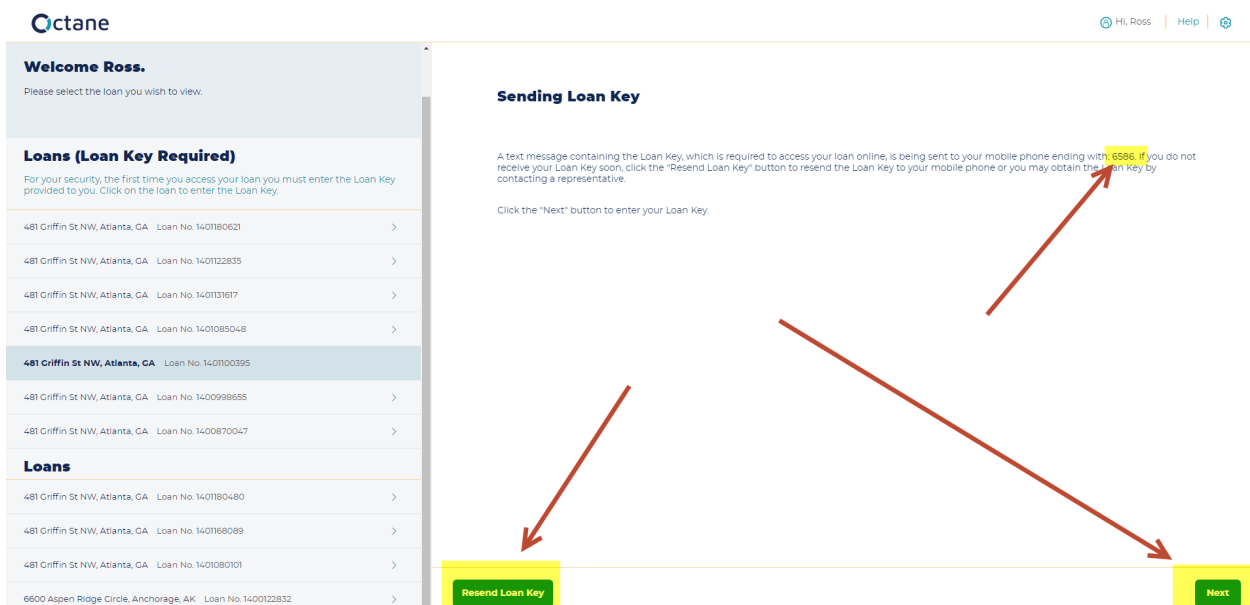
Communications and Disclosures: Cardinal needs your consent to use and accept electronic signatures, records, and disclosures ("E-Consent"), and to perform limited functions related to that consent including but not limited to ordering credit inquiries. This form notifies you of your rights when receiving electronic disclosures, notices, and information. By assenting to our terms, you acknowledge that you received this E-Consent and that you consent to conduct transactions using electronic signatures, electronic disclosures, electronic records, and electronic contract documents ("Disclosures"), except where prohibited by law.

Capability: In order to do business electronically with Cardinal, you will need to have the following hardware/software qualifications: A modern web browser (e.g. Internet Explorer 10+, Chrome, Firefox, or Safari), a PDF reader, and a scanner for scanning documents to be uploaded.

Consent:

1. **Scope:** This E-Consent applies to all interactions online concerning you and Cardinal and includes any and all interactions engaged in on any desktop, laptop, smartphone, mobile device, tablets. By signing this E-Consent, Cardinal may process your information and interact with you electronically for all relevant portions of the loan process, except where prohibited by law. Also Cardinal will send you relevant

Cancel Download Agreement I Accept



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481 Criffin St NW, Atlanta, GA	Loan No. 1401080101	>
6600 Aspen Ridge Circle, Anchorage, AK	Loan No. 1400122832	>

Sending Loan Key

A text message containing the Loan Key, which is required to access your loan online, is being sent to your mobile phone ending with **6586**. If you do not receive your Loan Key soon, click the "Resend Loan Key" button to resend the Loan Key to your mobile phone or you may obtain the Loan Key by contacting a representative.

Click the "Next" button to enter your Loan Key.

Resend Loan Key Next

NOT having a mobile number listed in Octane

Below is a loan example without the mobile number listed.

Firstimer, Alice 481 Griffin St NW Atlanta, GA 30318	Test	Purp P PR	Lien, Amount, Rate & Program 1st \$300,000 2.875% C30FHLMC	Eff. Fund 06/01/21	LTV / CLTV 71.429 / 71.429% DTI 15.755 / 17.720% FICO 710	Mo. Pymt \$1,339.19 Cash from Bor \$133,406.08 APR 3.125%	Lock None	Loan No. 188188188
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LOAN

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- Workflow

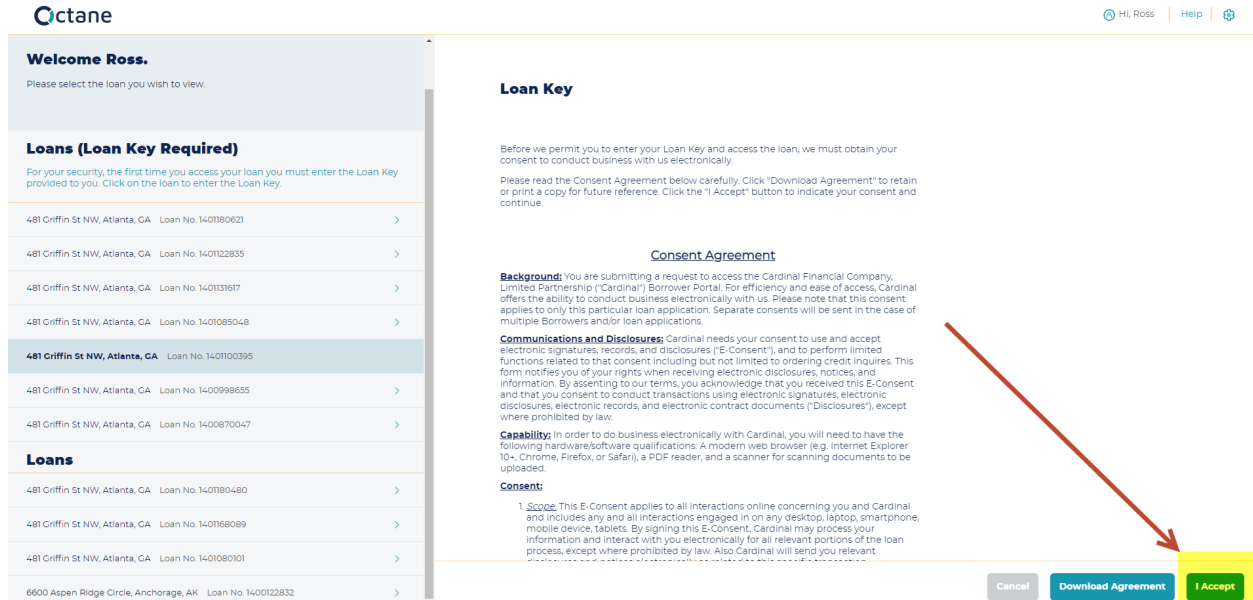
Borrowers > Alice Firstimer

Personal Residences | HMDA | Military Service | Power Of Attorney | Aliases | Counseling | Tax Filing

General	Declarations Set to Typical Responses
<p>First Name: Alice Middle: []</p> <p>Last Name: * Firstimer Suffix: []</p> <p>Nickname: []</p> <p>Titleholder: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Applicant Role: Borrower</p> <p>Required to Sign: <input checked="" type="checkbox"/> Yes</p> <p>Citizenship Status: U.S. Citizen</p> <p>Marital Status: <input checked="" type="checkbox"/> Unmarried</p> <p>SSN: 991-91-9991</p> <p>Date of Birth: 1/31/1980 Age: 41 Years</p> <p>Home Phone: (888) 888-8888</p> <p>Mobile Phone: []</p> <p>Office Phone: [] Ext. []</p> <p>Home Fax: []</p> <p>Email: [] Change Email</p> <p>Plain Text Email: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Dashboard Access: No, waiting for Loan Key Loan Key</p> <p>Has Dependents: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>On LDP List: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>On GSA List: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>First-time Homebuyer: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> Automatic</p> <p>Lender Employee: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>A. Will you occupy the property as your primary residence? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Have you had an ownership interest in another property in the last three years? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>B. Do you have a family relationship or business affiliation with the seller of the property? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>C. Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>D. 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>2. Have you or will you be applying for any new credit (e.g., installment loan, credit card, etc.) on or before closing this loan that is not disclosed on this application? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>E. Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (e.g., the Property Assessed Clean Energy Program)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>G. Are there any outstanding judgements against you? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>H. Are you currently delinquent or in default on a Federal debt? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>I. Are you a party to a lawsuit in which you potentially have any personal financial liability? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>K. Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>L. Have you had property foreclosed upon in the last 7 years? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p>

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

When the applicants go to activate their dashboard, after selecting “I Accept” for the Consent Agreement they will be prompted to enter in the Loan Key on the next screen. The applicant will need to reach out to their representative to obtain the loan key verbally.



Octane Hi, Ross | Help | Settings

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Loans

481 Criffin St NW, Atlanta, GA	Loan No. 1401180480	>
481 Criffin St NW, Atlanta, GA	Loan No. 1401168089	>
481 Criffin St NW, Atlanta, GA	Loan No. 1401081001	>
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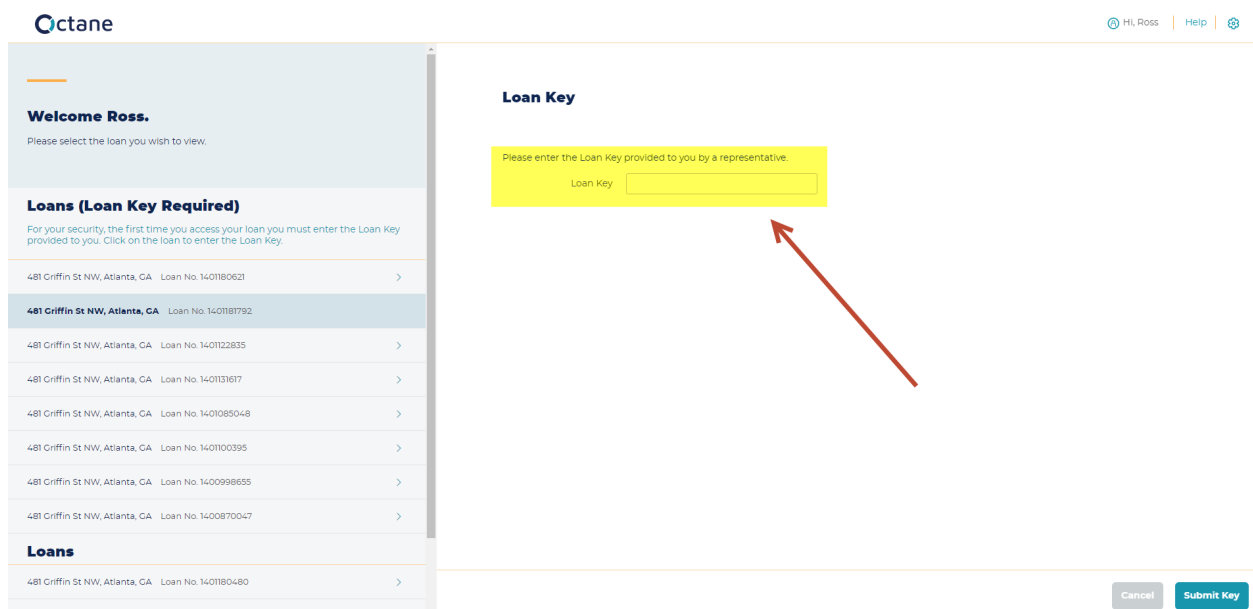
Communications and Disclosures: Cardinal needs your consent to use and accept electronic signatures, records, and disclosures ("E-Consent"), and to perform limited functions related to that consent including but not limited to ordering credit inquiries. This form notifies you of your rights when receiving electronic disclosures, notices, and information. By assenting to our terms, you acknowledge that you received this E-Consent and that you consent to conduct transactions using electronic signatures, electronic disclosures, electronic records, and electronic contract documents ("Disclosures"), except where prohibited by law.

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481 Criffin St NW, Atlanta, GA	Loan No. 1401181792	>
481 Criffin St NW, Atlanta, GA	Loan No. 1401122835	>
481 Criffin St NW, Atlanta, GA	Loan No. 1401131617	>
481 Criffin St NW, Atlanta, GA	Loan No. 1401085048	>
481 Criffin St NW, Atlanta, GA	Loan No. 1401100395	>
481 Criffin St NW, Atlanta, GA	Loan No. 1400998655	>
481 Criffin St NW, Atlanta, GA	Loan No. 1400870047	>

Loans

481 Criffin St NW, Atlanta, GA	Loan No. 1401180480	>
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Loan Key

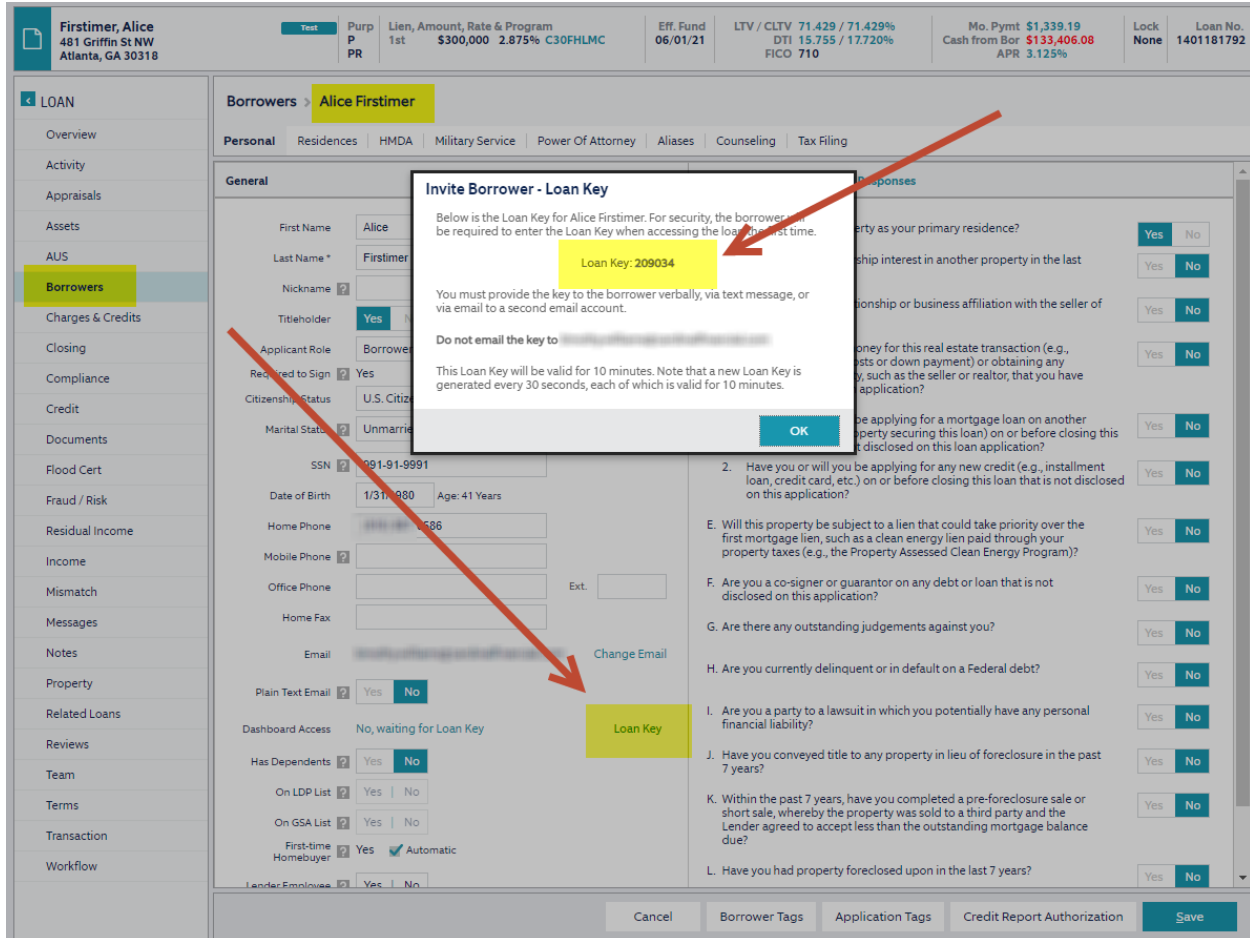
Please enter the Loan Key provided to you by a representative.

Loan Key

Cancel Submit Key

How to provide the Loan Key to the applicant verbally

The Loan Key is located in the Borrowers Screen once the Dashboard Activation has been sent.



Invite Borrower - Loan Key

Below is the Loan Key for Alice Firstimer. For security, the borrower will be required to enter the Loan Key when accessing the loan for the first time.

Loan Key: 209034

You must provide the key to the borrower verbally, via text message, or via email to a second email account.

Do not email the key to [\[redacted\]](#)

This Loan Key will be valid for 10 minutes. Note that a new Loan Key is generated every 30 seconds, each of which is valid for 10 minutes.

OK

Loan Key

References

Reference List
Octane https://octane.cardinalfinancial.com

Revision History

Date	Description	Approver
4.22.2021	Initial Release	Timothy Williams
