
Setting Up a New Dashboard

Procedure

TABLE OF CONTENTS

Document Information	2
Overview	2
Sending the Automated Borrower Welcome Email	2
Setting Up the Borrower's Dashboard	3
Borrower Dashboard	9
To-Do Tab	11
Common Issues	13
Helping a Borrower Regain Account Access	13
Verifying that the Borrower has eSigned Documents	14
Broker Steps	16
Completing the Disclosure Preparation Task	16
Confirming the Disclosures Have Been Posted	17
Sending a Loan Key to the Borrower	18
Verifying the E-Signers	19
Completing E-Signatures (Loan Originator)	21
E-Sign Only Credentials	21
Full Access Credentials	21
References	22
Revision History	23

Document Information

Scope	Wholesale Third-Party Originators, WCA, Account Executive, Support Specialist
Governing Policy	N/A
Tools and Systems	Octane

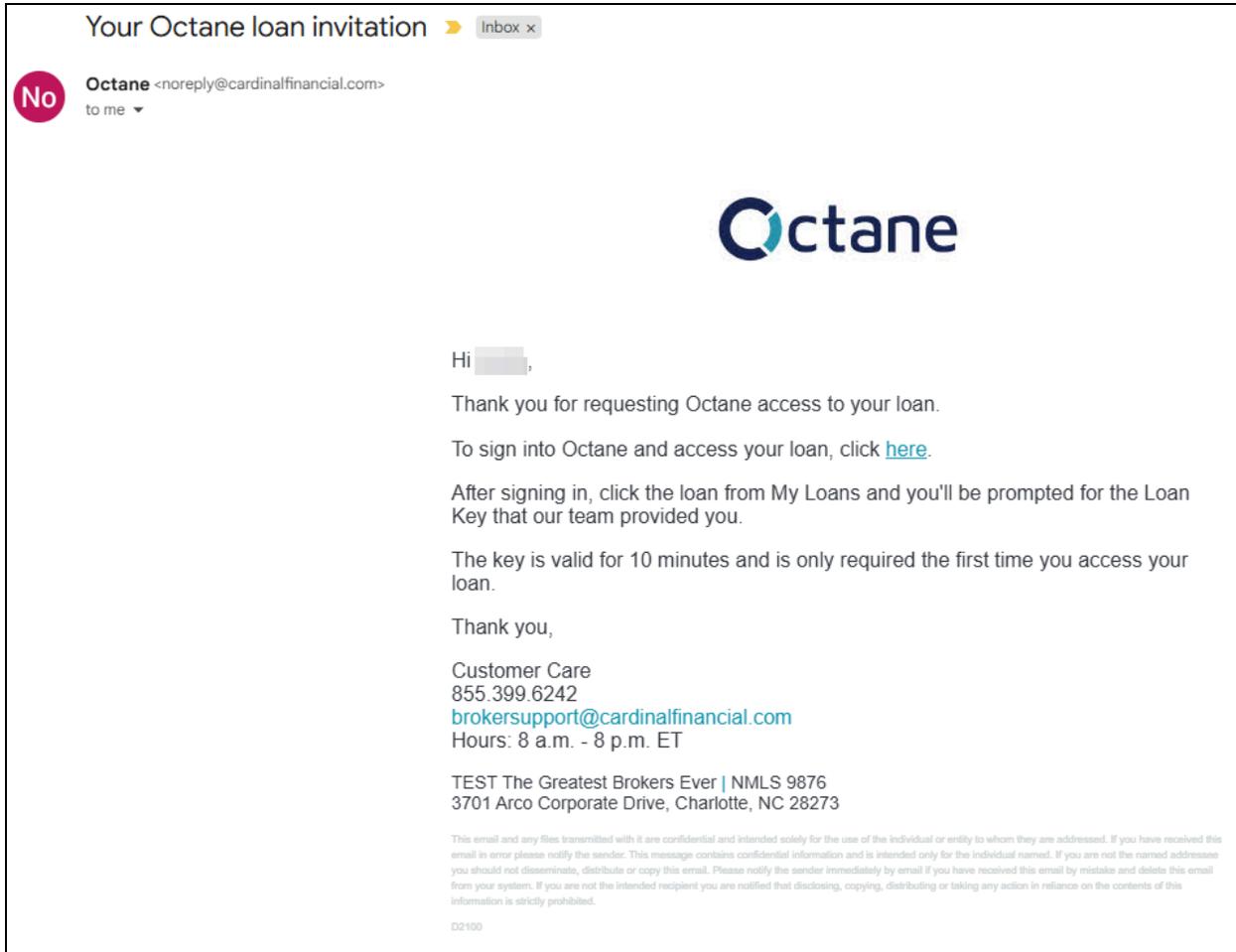
Overview

This procedure outlines the process of setting up new dashboards in Octane for the borrower. A Borrower Dashboard is established, allowing borrowers involved in a loan transaction within Octane to view the status and structure of their loan, upload condition documents, and sign loan disclosures.

The Borrower Dashboard provides borrowers **with** additional transparency when reviewing their loans and the autonomy to set conditions and view disclosures.

Sending the Automated Borrower Welcome Email

Once the **Send Initial Disclosures** task has been completed, the borrower will receive an email similar to the screenshot below:



Instruct the borrower to click the link in the email. If the borrower is taken to the sign-on page, click **Trouble Logging In?** to receive a link to the **Complete your account** page.

Once the screen is available, the borrower can proceed with the steps outlined in [Setting Up the Borrower's Dashboard](#).

Setting Up the Borrower's Dashboard

To set up their account successfully, the borrower must follow the steps below.

1. In the **Create Password** and **Password Again** fields, type a unique password. The password must be at least eight characters long and include at least one of the following character types:

uppercase, lowercase, numeric, and special (e.g., period, dash, space).

2. In the **Challenge Question** field, use the drop-down menu to select a challenge question.
3. In the **Challenge Answer (not case sensitive)** field, type an answer to the challenge question.
4. In **Would you like to set up 2-step verification for your account?** field, select **Yes** or **No**.
 - If opting in, provide a **mobile phone** number that can receive text messages for the 2-step verification. Borrowers can also add a backup phone in case their primary phone is inaccessible. A confirmation code will be sent to the phone number entered.

Note: The borrower can change their mobile phone on the **Profile** screen after they activate and sign in to their account.

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

Add Mobile Phone...

Enter a valid 10-digit US phone number that can receive text messages

Phone

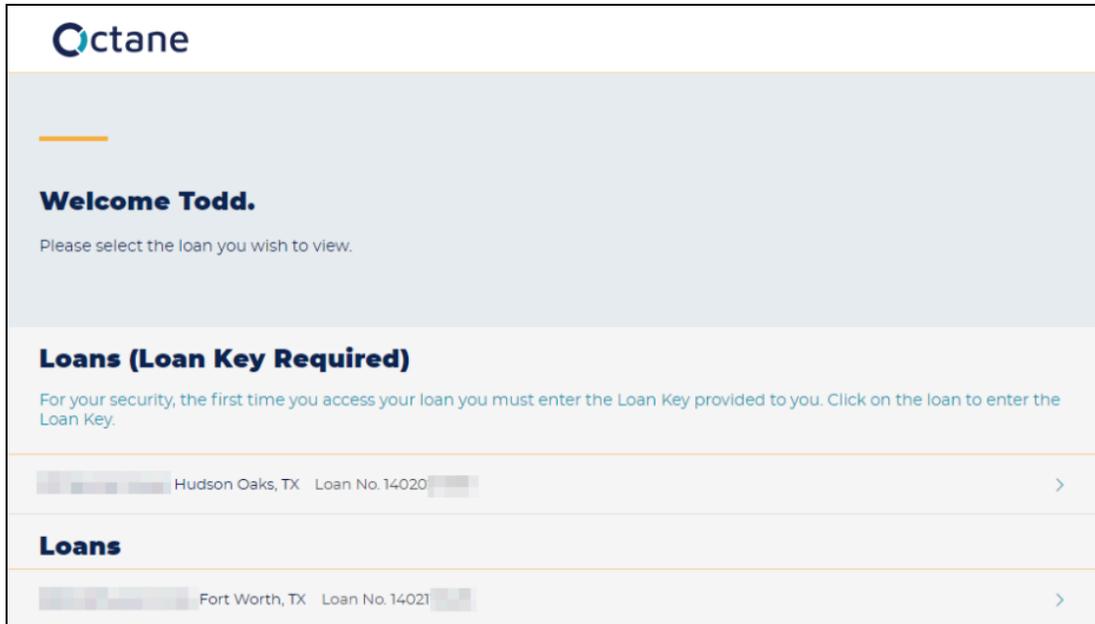
Cancel Continue

Sign in to your account and sign in

Note: Two-step verification is required for all Octane users, except borrowers. Because the security measures protect the borrower's personal information, borrowers may choose whether to enable this additional layer of protection when accessing their dashboard. If they opt out of

two-step verification, the following additional check will appear.

5. Click **Complete my account**. Sign in to access the welcome page.
6. Select the property address and loan number to open the **Sending Loan Key** screen.



- If the borrower has multiple loans in process, a separate line item will be displayed for each property address on this screen.
7. Read the **Consent Agreement**, then click **I Accept**. A loan key will be sent to the borrower via text to the phone number provided in the loan file.

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 or you are utilizing Cardinal's online loan application. From time to time, Cardinal is required by law to provide you with certain notices, disclosures, and other documents "in writing." For efficiency and ease of access, Cardinal offers the ability to conduct business electronically with us. Your consent is required for Cardinal to provide you with such information electronically, instead of in paper or non-electronic forms. 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. You have the right not to consent to conduct business electronically. If you do not consent, information will be provided to you in non-electronic forms which may require additional time to complete aspects of your loan process and will require certain documents to be completed offline, signed by you and returned to us.

Communications and Disclosures: Cardinal needs your consent to use and accept electronic signatures, records, and disclosures, 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 Consent Agreement ("E-Consent") and that you consent to

Cancel

Download Agreement

I Accept 

8. Click **Next** to enter the loan key provided.

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 1212. 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 from your loan team.

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

[Resend Loan Key](#) [Next](#)

Tip: If the borrower does not have the previously received loan key, they can click **Resend Loan Key** to receive a new key via text message sent to the mobile number provided in the loan file at application.

9. Click **Submit Key**. A confirmation message appears.

Loan Team

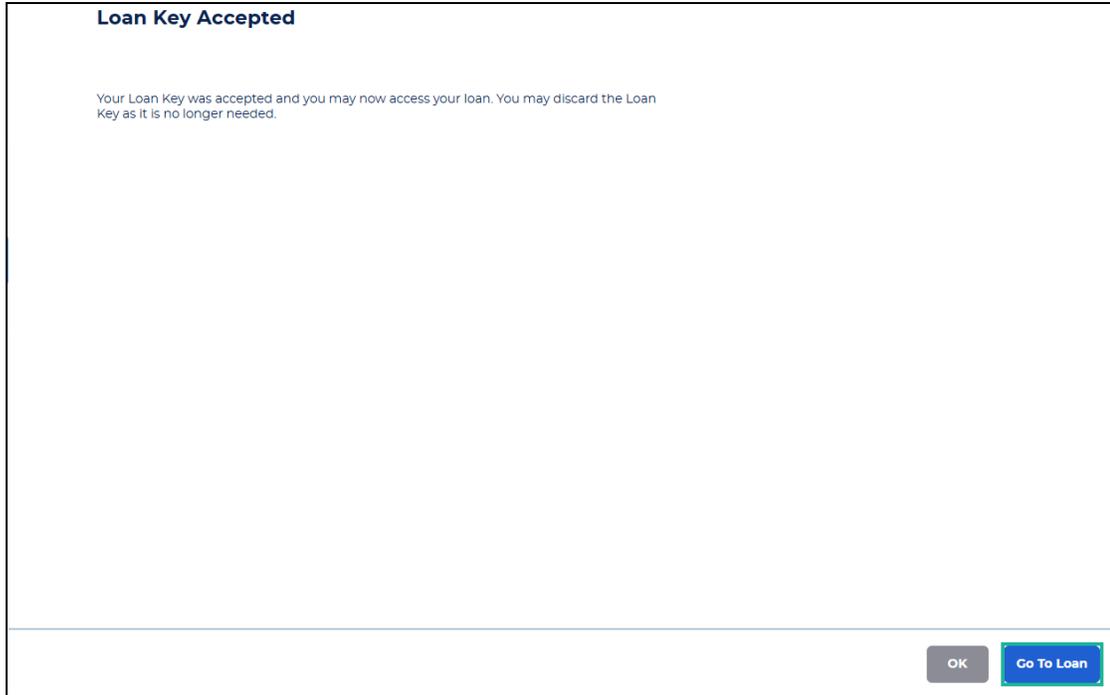
Loan Key

Please enter the Loan Key which was either sent by text message to your mobile phone ending with: 1212 or provided to you by a representative from your loan team.

Loan Key

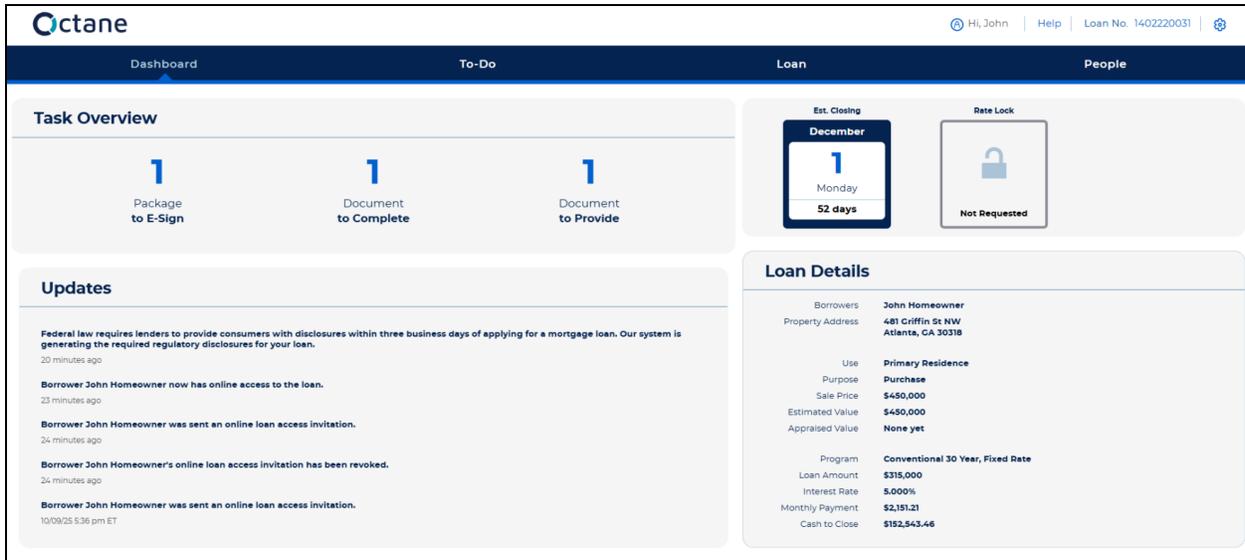
[Resend Loan Key](#) [Cancel](#) [Submit Key](#)

10. Click **Go To Loan** to view the dashboard, access loan information, and upload or download documents for signing.



Borrower Dashboard

Once the borrower successfully logs in to their Borrower Dashboard, they will see a screen similar to the one below. Key items shown on the main screen are explained on the following page.



The screenshot shows the Octane dashboard interface. At the top, there is a navigation bar with 'Dashboard', 'To-Do', 'Loan', and 'People' tabs. The 'Dashboard' tab is active. The main content area is divided into several sections:

- Task Overview:** A section with three cards: 'Package to E-Sign' (1), 'Document to Complete' (1), and 'Document to Provide' (1).
- Updates:** A list of recent system updates, including a notice about federal law requirements and borrower-specific updates regarding online access to the loan.
- Loan Details:** A section providing key information about the loan, including the borrower's name, property address, loan amount, interest rate, and cash to close.
- Estimated Closing Date:** A card showing 'December 1 Monday' and '52 days' remaining.
- Rate Lock:** A card showing a lock icon and 'Not Requested'.

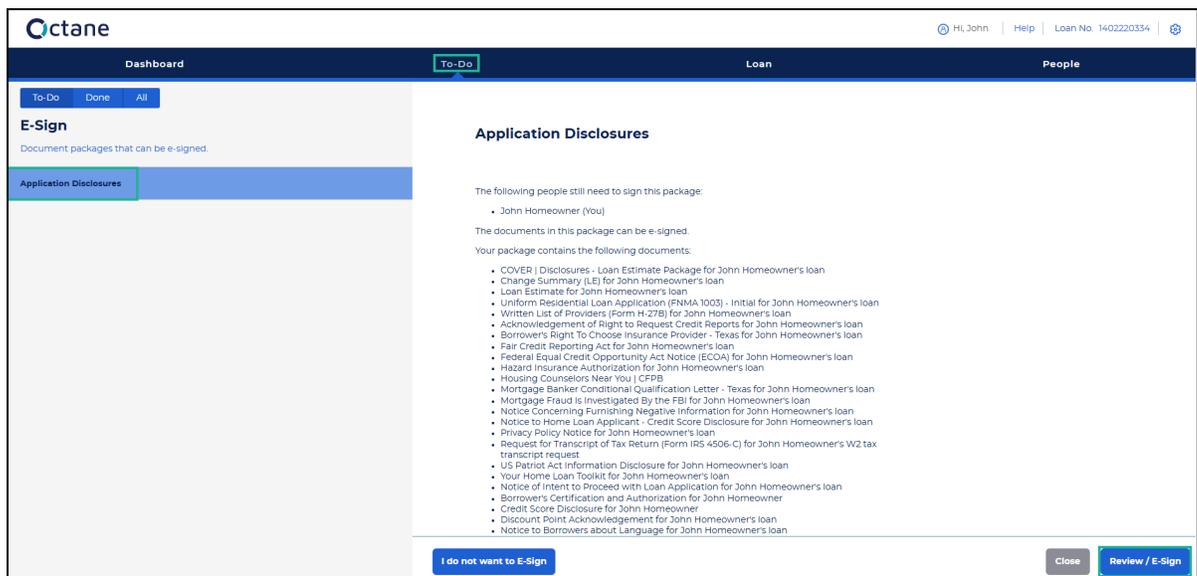
- **Packages to E-Sign:** This item indicates whether there are any packages awaiting the borrower's e-signature. If there are no pending packages, this section will display '0 Packages to E-Sign'.
- **Documents to Complete:** This item indicates the number of e-sign documents that need to be addressed by the borrower.
- **Documents to Provide:** This item indicates how many income, assets, and other miscellaneous documents the borrower needs to provide for the transaction.
- **Updates:** This section provides a running list of recent updates that occurred in the file.
- **Estimated Closing Date:** This icon provides the borrower with a quick, at-a-glance reference point for their proposed closing date.
- **Rate Lock:** This icon indicates whether the rate has been locked. If it has, the icon will display the number of days remaining on the lock.
- **Loan Details:** This section provides a snapshot of the borrower's loan, including the program, loan amount, cash to close, and other relevant details. 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 are to be e-signed. For the borrower to e-sign, follow the steps below.

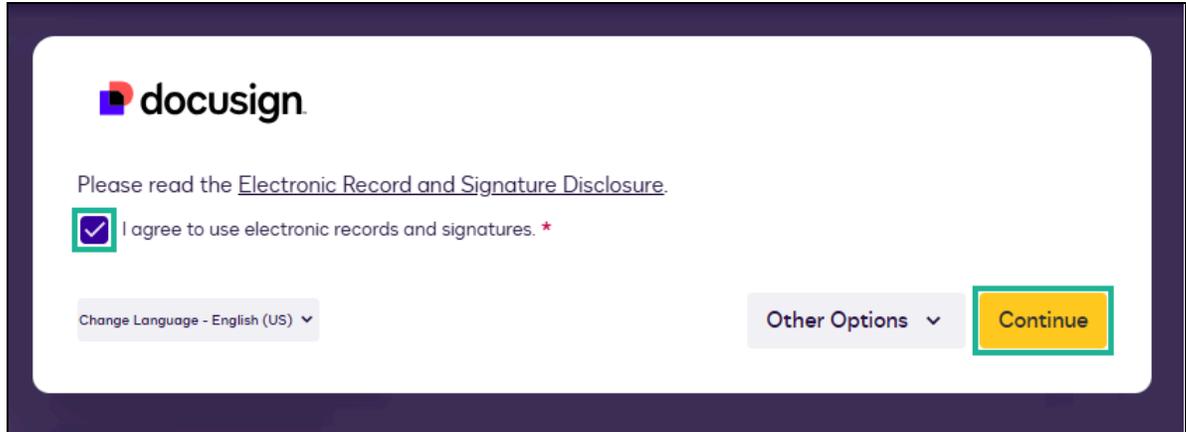
1. Access their Borrower Dashboard.
2. Navigate to the **To-Do** tab.
3. Click on the **Application Disclosures** package under the E-Sign section.
4. In the bottom right-hand corner, click **Review/E-Sign**. A tab will appear showing the initial disclosures in DocuSign.

Note: The borrower can also click **I do not want to E-sign** to print the package and provide a wet signature.

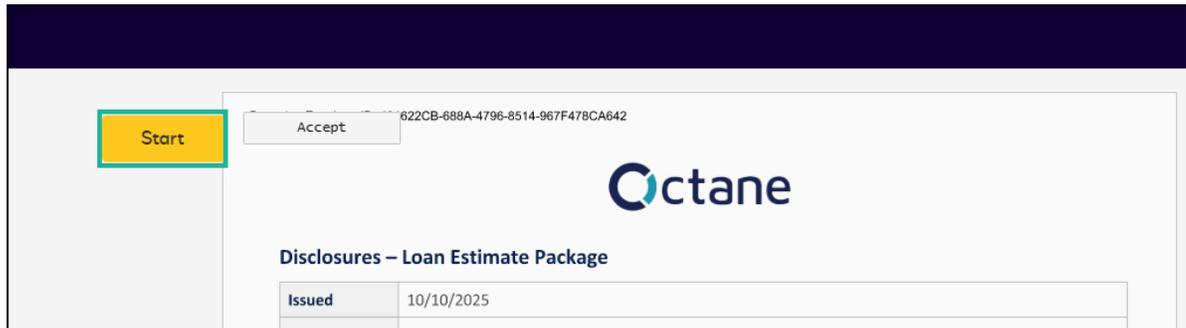


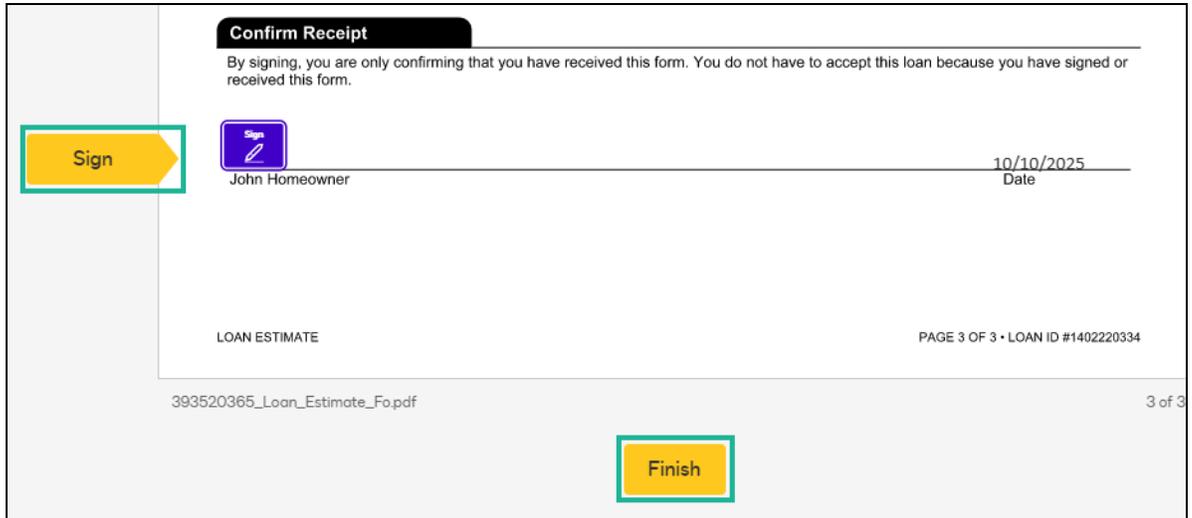
The screenshot shows the Octane dashboard interface. At the top, there's a navigation bar with 'Dashboard', 'To-Do', 'Loan', and 'People'. The 'To-Do' tab is active. Below the navigation bar, there's a section for 'E-Sign' with sub-tabs for 'To-Do', 'Done', and 'All'. The 'Application Disclosures' sub-tab is selected. The main content area displays 'Application Disclosures' with a list of documents that need to be signed. At the bottom right, there are buttons for 'I do not want to E-Sign', 'Close', and 'Review / E-Sign'.

- If the disclosure does not appear, deactivate the pop-up blocker and click the **Review/E-Sign** button once more
5. Check **I agree to use electronic records and signatures**, and **continue** to begin the e-Signature process.



6. Wait for the borrower to apply their initials and e-signature wherever there is a yellow flag. Once this is complete, click **Finish**. The initial disclosures will be imported to Octane once all parties have applied their e-signature.





Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

Sign (button)

Sign (signature icon)

John Homeowner

10/10/2025
Date

LOAN ESTIMATE

PAGE 3 OF 3 • LOAN ID #1402220334

393520365_Loan_Estimate_Fo.pdf

3 of 3

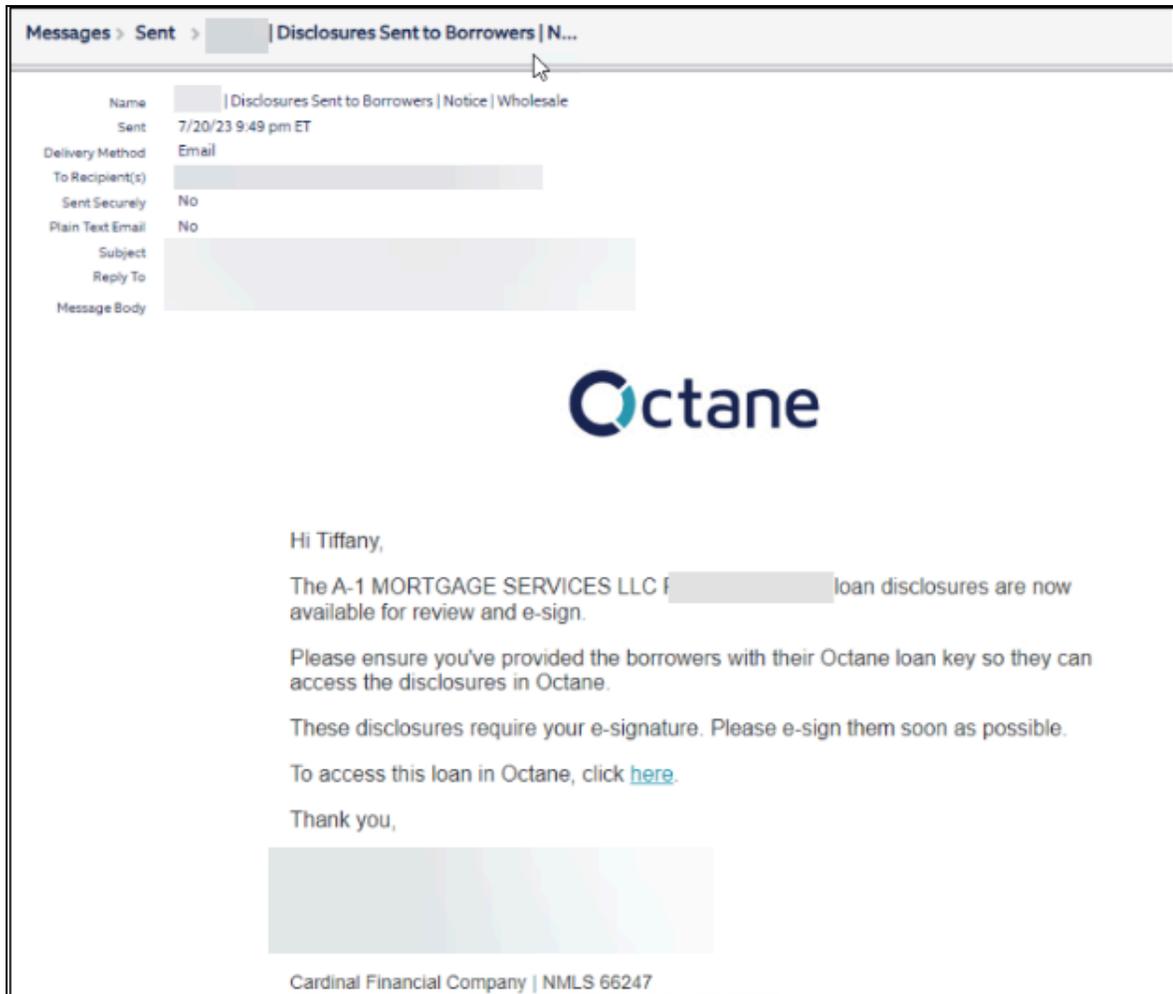
Finish (button)

Common Issues

Helping a Borrower Regain Account Access

1. Ask the borrower to access [Octane](#).
2. Confirm that their email address is also their username.
3. Verify that the borrower created a unique password, rather than entering the Loan Key.

Note: The Loan Key is required only the first time the borrower accesses their dashboard. After the initial login, the borrower can sign in using just their username and password.



Verifying that the Borrower has eSigned Documents

Use the steps below to verify that the borrower has eSigned the documents.

1. In Octane, use the left menu to navigate to the **Documents** screen.
2. Select the **Packages** tab.
3. Click on the most recent **Application Disclosures** package.

Note: 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 to review the package signing details as

displayed below.

Documents > Packages					
Documents	Packages	Stacks	Dropbox	Archive	
Filter Documents			Showing E-Sign Status All		
Package	Status	Generated Date/Time	Request Date/Time	E-Sign	Signed Date
Application Disclosures (Update)	Complete	10/10/25 3:18 pm CT	10/10/25 3:18 pm CT	Complete	10/10/25
Application Disclosures	Requested	10/10/25 1:28 pm CT	10/10/25 1:31 pm CT	Signing	Not Signed
Generate Package					

- If a user still needs to E-Sign, the signed date will be absent.
- If the user has e-signed, the date and time will populate below the user's name, next to Signed.

Documents > Packages > Application Disclosures (Complete)				Status	Request Date/Time	Delivered or Mailed Date/Time	E-Sign
Filter Documents				Requested	10/12/17 6:55 pm ET	10/12/17 7:20 pm ET	Signing
Name	For	Category	Prior To	Incl. Files	Status		
E-Sign							
Acknowledgement of Right to Request Credit Reports	Alice Firstimer's loan	Compliance	Approval	1 of 2	Approved		
Borrower's Certification and Authorization (E-Sign)	Alice Firstimer	Compliance	Approval	1 of 2	Approved		
Change Summary (LT)	Alice Firstimer's loan	Compliance	Approval	1 of 2	Approved		
Choice of Insurance Notice - North Carolina	Alice Firstimer's loan	Compliance	Approval	1 of 2	Approved		

DocuSign Status		
Summary		
Envelope Name	Application Disclosures (complete)	
Envelope Status	Sent	
Sent Date	10/12/17	
Signers		Sent
Alice Firstimer		Completed
Lauren Robinson Broker		Sent
Close		

Once all required parties have completed the e-Sign process, the disclosure package will automatically import to Octane.

Documents > Packages > Application Disclosures						Status	Request Date/Time	Delivered or Mailed Date/Time	E-Sign	Signed Date
Filter Documents						Complete	10/02/25 3:16 pm CT	10/02/25 3:16 pm CT	Complete	10/02/25
Name	For	Category	Prior To	Incl. Files	Status					
E-Sign										
Acknowledgement of Right to Request Credit Reports	Sullivan's loan	Compliance	Approval	1 of 2	Approved					

Broker Steps

Completing the Disclosure Preparation Task

For the borrower to receive an activation email prompting them to log in to their dashboard, the Broker must first complete the **Send Initial Disclosures** task in Octane.

Follow the steps below.

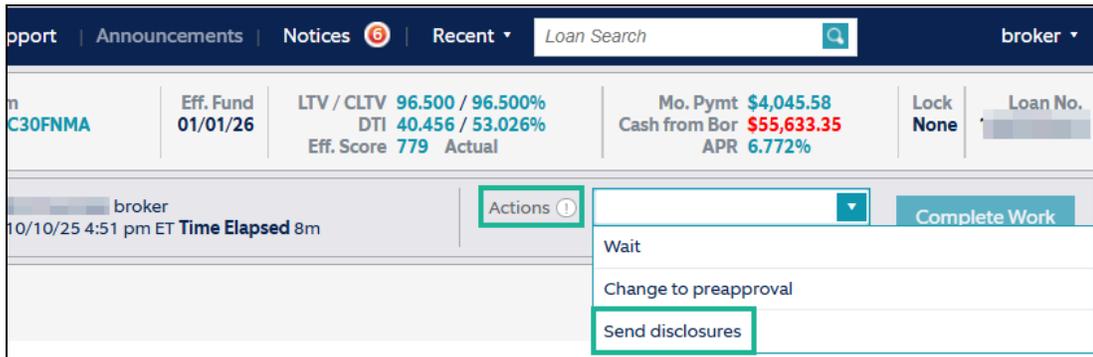
1. From the Task bar in Octane, select the **Send Initial Disclosures** task.
2. Review the Open Checks to ensure all necessary disclosure details are completed.



The screenshot shows the Octane interface with a task bar for 'Send Initial Disclosures'. The task is assigned to 'Kim Hamdan broker' and is 'Time Elapsed 4m'. The 'Open Checks' button is circled in red.

Homeowner, John 2916 Softwood Circle Fort Worth, TX 76244	Test	Purp P PR	Lien, Amount, Rate & Program 1st \$482,500 5.990% C30FNMA	Eff. Fund 01/01/26	LTV / CLTV 96.500 / 96.500% DTI 40.416 / 40.416% Eff. Score 750 Estimated	Mo. Pymt \$4,041.56 Cash from Bor \$55,633.35 APR 6.765%	Lock None	Loan No. 1402220402
--	------	-----------------	--	-----------------------	---	--	--------------	------------------------

3. From **Actions**, select **Send disclosures**.



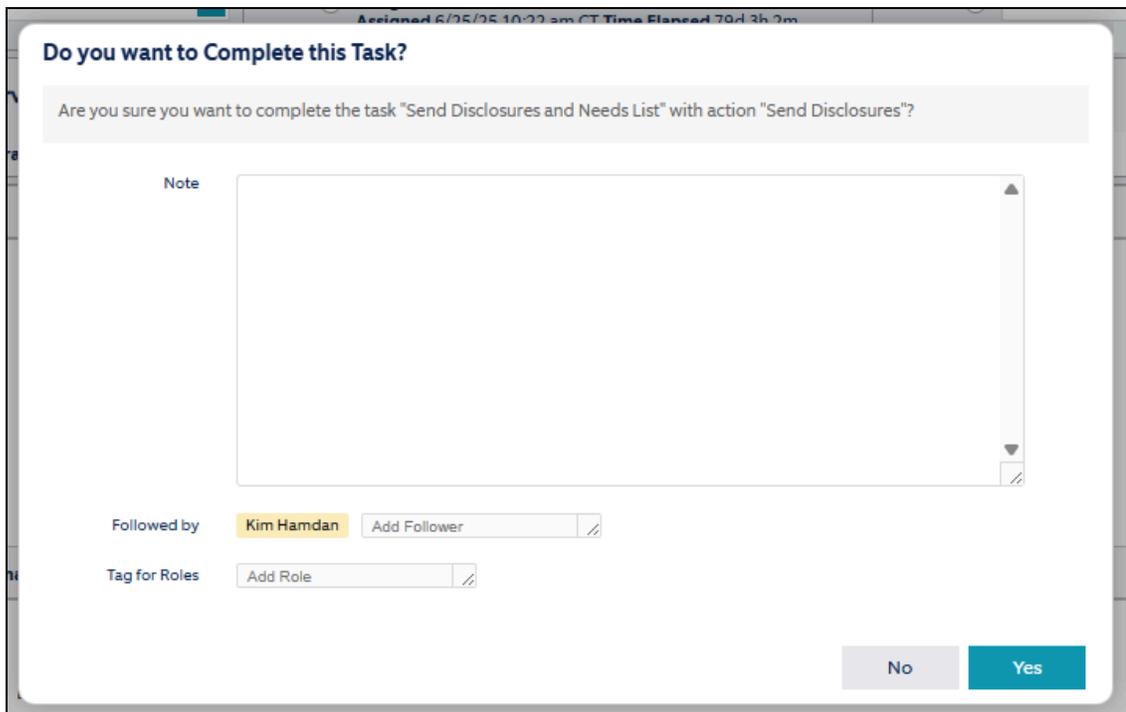
The screenshot shows the 'Actions' dropdown menu for the 'Send Initial Disclosures' task. The 'Send disclosures' option is highlighted in red.

Support Announcements Notices 6 Recent Loan Search	broker			
Eff. Fund 01/01/26	LTV / CLTV 96.500 / 96.500% DTI 40.456 / 53.026% Eff. Score 779 Actual	Mo. Pymt \$4,045.58 Cash from Bor \$55,633.35 APR 6.772%	Lock None	Loan No.

4. In the Loan Ribbon, click **Complete Work**. A **Do you want to Complete this Task?** pop-up window will appear.



5. In the pop-up window, add any necessary notes in the **Note** field.
6. Click **Yes**. Once this task is complete, Octane 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 prompting them to create credentials and review the documentation contained in their Dashboard.



Note: If the user does not see this task in the Task bar, contact Client Care at 855-399-6242 for assistance.

Confirming the Disclosures Have Been Posted

If the user wishes to confirm when the initial disclosures package was posted on the **Borrower**

Dashboard, complete the steps below.

1. In Octane, open the desired loan.
2. From the left menu, navigate to the **Documents** screen.
3. Select the **Packages** tab. The **Application Disclosures** smart document should be listed.
4. Review the **Request Date/Time** column to verify the date and time that the package was requested. This will coincide with the date and time that the package was posted on the Borrower Dashboard.

Documents > Packages					
Documents	Packages	Stacks	Dropbox	Archive	
Filter Documents				Showing E-Sign Status All 	
Package	Status	Generated Date/Time	Request Date/Time	E-Sign	Signed Date
Application Disclosures	Requested	10/10/25 3:50 pm ET	10/10/25 3:51 pm ET	Signing	Not Signed

- If the smart document is listed as **Unrequested** in the **Request Date/Time** column, the document was not sent to the Borrower Dashboard.

Note: For questions regarding this scenario, contact the Client Care team at 855-399-6242.

Sending a Loan Key to the Borrower

Follow the steps below to send a Loan Key to the borrower.

1. In Octane, use the left menu to navigate to the **Borrowers** screen.
2. Select the borrower's name.
3. Select the **Personal** tab.
4. Click the Loan Key hyperlink. An **Invite Borrower - Loan Key** pop-up window will appear.

5. Confirm the five-digit loan key.

Verifying the E-Signers

If the initial disclosure package has not yet been imported and the user needs to confirm who still needs to e-sign the package, follow the steps below.

1. In Octane, use the left menu to navigate to the **Documents** screen.
2. Select the **Packages** tab.
3. Select and open the applicable loan.
4. Select and open the most recent **Application Disclosures** package.

Note: The most recent package will always be at the top of the Package list.

Package	Status	Generated Date/Time	Request Date/Time	E-Sign	Signed Date
Application Disclosures	Requested	10/10/25 3:50 pm ET	10/10/25 3:51 pm ET	Signing	Not Signed

- Once the package opens, review the **E-Sign** field in the top menu. It will either read **Signing** or **Completed**.

Name	For	Category	Prior To	Incl. Files	Status
E-Sign					
Acknowledgement of Right to Request Credit Reports	John Homeowner's loan	Compliance	Approval	1 of 1	Approved

- If the package is still in the Signing phase, click the hyperlink to view the **E-Sign Status** pop-up window. Confirm who has completed their e-signature and who still needs to complete it.

Name	For
E-Sign	
Acknowledgement of Right to Request Credit Reports	John Homeowner
Appraisal Fee Notice	John Homeowner
Borrower's Certification and Authorization	John Homeowner
Borrower's Right To Choose Insurance Provider - Texas	John Homeowner
Change Summary (LE)	John Homeowner
COVER Disclosures - Loan Estimate Package	John Homeowner
Credit Score Disclosure	John Homeowner

E-Sign Status

Summary

Sent	10/10/25
Completed	

John Homeowner

Received	10/10/25 4:16 PM EDT
Signed	10/10/25 4:17 PM EDT

broker

Received	
Signed	

Close

- If the individual has no date and time next to their name, e-signatures still need to be completed.
- If the user has a date and time next to their name, they have completed their e-signature portion. No further action is needed from this user to import the

disclosure package.

Completing E-Signatures (Loan Originator)

For the Loan Originator to complete their e-signatures, follow the steps below based on their credentials.

E-Sign Only Credentials

If the Loan Originator 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 Originator's e-signature, they will receive an email to complete the e-signing process.

To complete the e-signing process, the Loan Originator must follow these steps:

1. From their Gmail account, open the DocuSign email received.
2. Click **Review Documents**.

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

3. Click **Continue**.
4. Click **Next** and **Sign** to move through all required signatures.
5. Click **Finish** once complete.

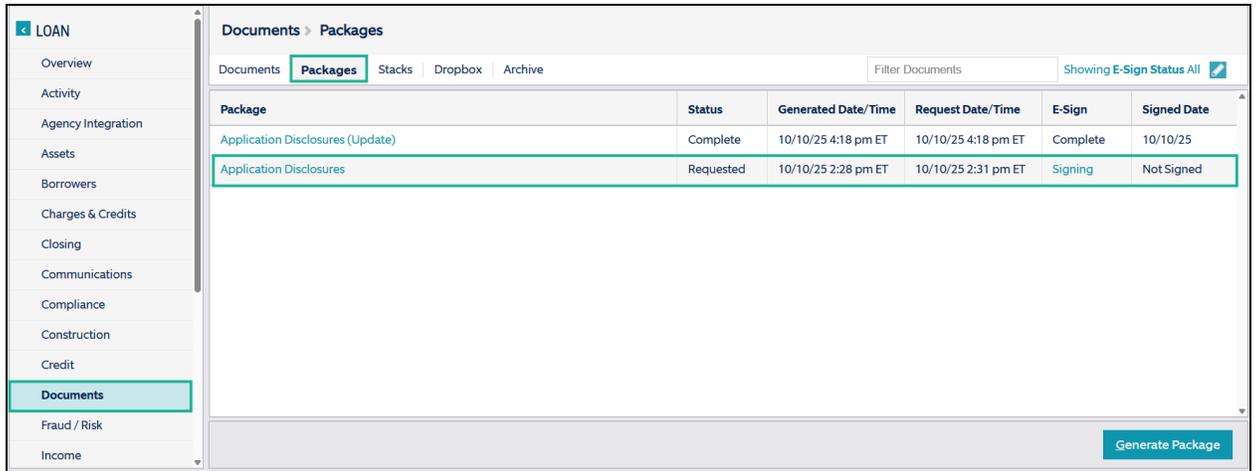
Note: Once all parties have completed their e-signatures, the disclosures will be automatically imported into Octane.

Full Access Credentials

If the Loan Originator has Full Access credentials, they must sign in to Octane to complete their e-signatures.

Follow the steps below to complete e-signatures in Octane.

1. From the left menu in Octane, navigate to the **Documents** screen.
2. Select the **Package** tab.
3. Select the **Application Disclosures** smart document.



4. Locate the teal **E-Sign** button in the bottom right-hand corner of the screen.

Note: By clicking the E-Sign button, the Loan Originator opens up the DocuSign screen, which shows the Application Disclosures in their entirety and allows the user to e-sign each applicable field. If clicking the E-Sign button does not open up a new tab with the DocuSign documents, ensure that 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-signature. Contact Client Care at 855-399-6242 with any questions.

References

Reference List
Octane

Revision History

Revision History is to be used as a reference only and will only provide a summary of document changes. For complete versioning, refer to the Google Docs versioning functionality, which is the system of record. Versioning has been captured as of 10.1.20.

Date	Version	Description	Approver
10.21.25	V2	Document Certification <ul style="list-style-type: none"> ● Replaced references to the Disclosure Preparation task in Octane with the Send Initial Disclosures task throughout the procedure. ● Replaced the screenshots in all sections throughout the procedure. ● Added a Setting Up the Borrower's Dashboard section header. ● Updated the worksteps in the Completing the Disclosure Preparation Task section. ● Added worksteps regarding the consent agreement and submitting the loan key in the Setting Up the Borrower's Dashboard section. ● Added worksteps regarding the Application Disclosures package in the To-Do Tab section. 	Kim Hamdan Erica Price
10.17.23	V1	Initial publication with the Policy and Procedure team.	Chris Eastwood Michael Royer Erica Price