Setting Up a New Dashboard

Procedure

TABLE OF CONTENTS

Document Information

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

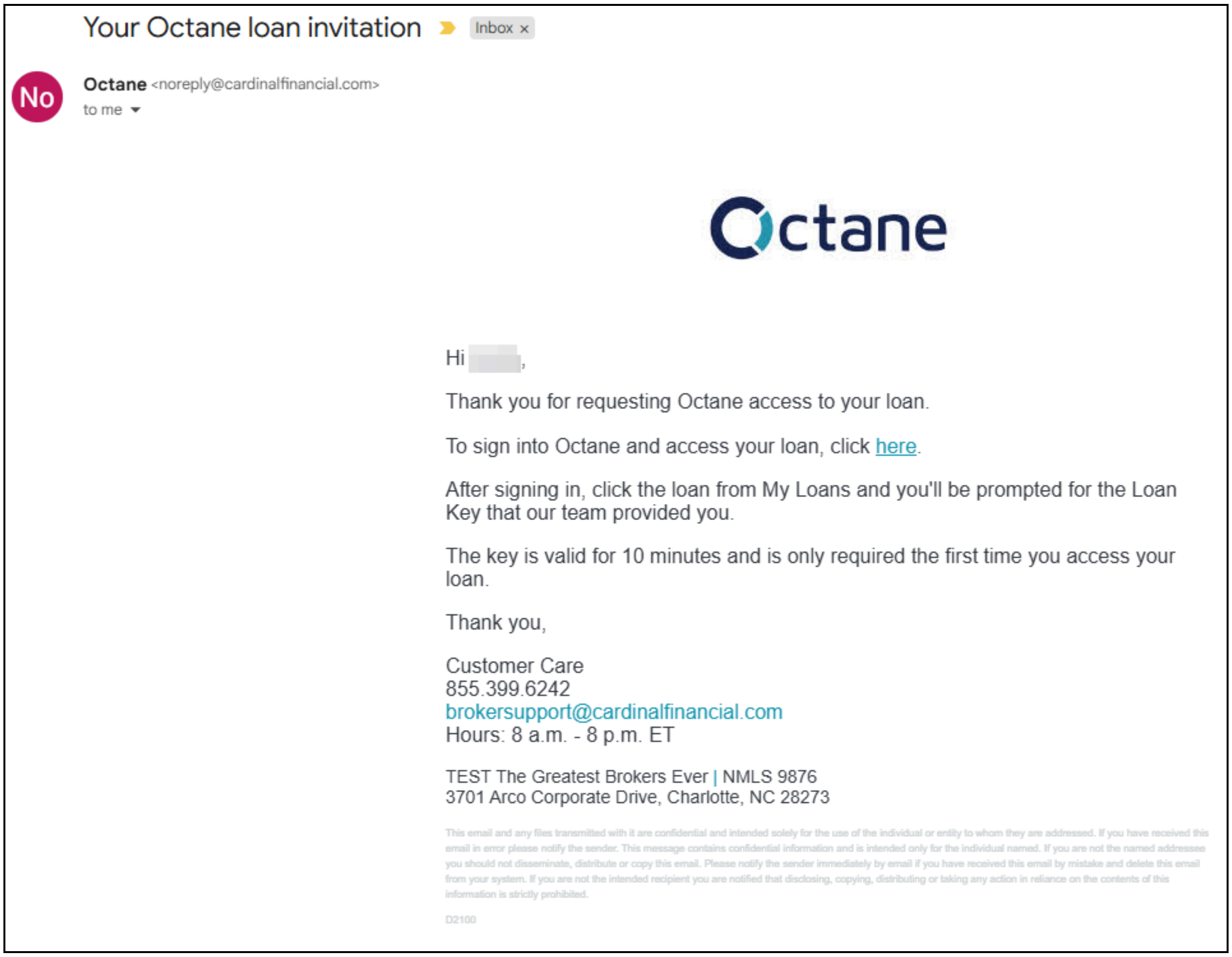
Overview

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:



Your Octane loan invitation Inbox ×

Octane <noreply@cardinalfinancial.com>
to me

Octane

Hi ,

Thank you for requesting Octane access to your loan.

To sign into Octane and access your loan, click here.

After signing in, click the loan from My Loans and you'll be prompted for the Loan Key that our team provided you.

The key is valid for 10 minutes and is only required the first time you access your loan.

Thank you,

Customer Care
855.399.6242
brokersupport@cardinalfinancial.com
Hours: 8 a.m. - 8 p.m. ET

TEST The Greatest Brokers Ever | NMLS 9876
3701 Arco Corporate Drive, Charlotte, NC 28273

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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).

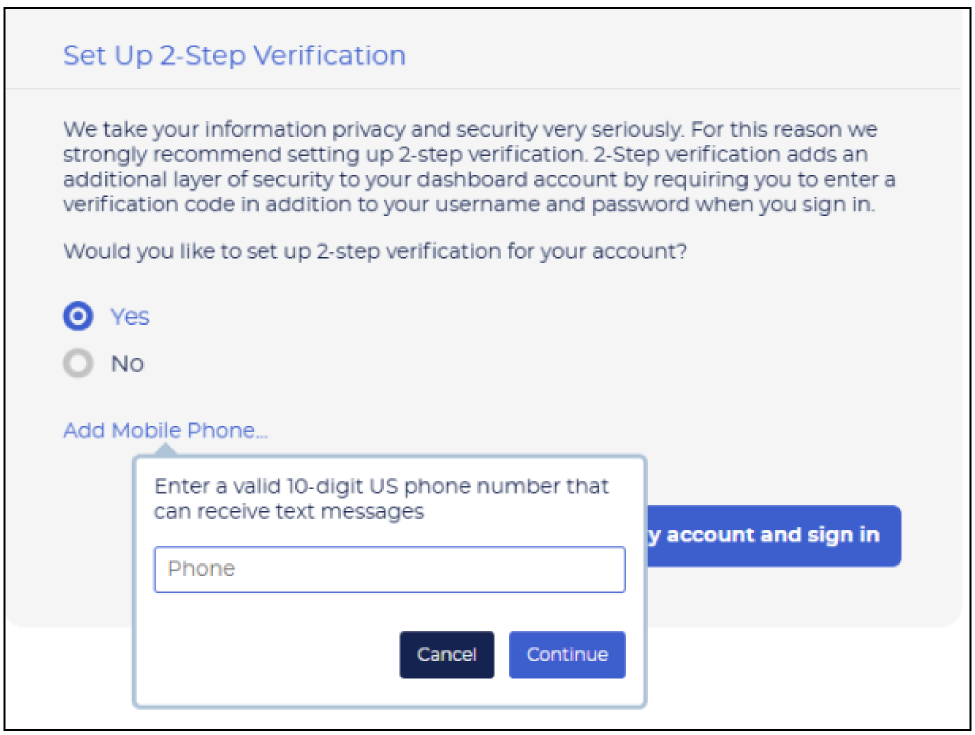
2. In the **Challenge Question** field, use the drop-down menu to select a challenge question.

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.

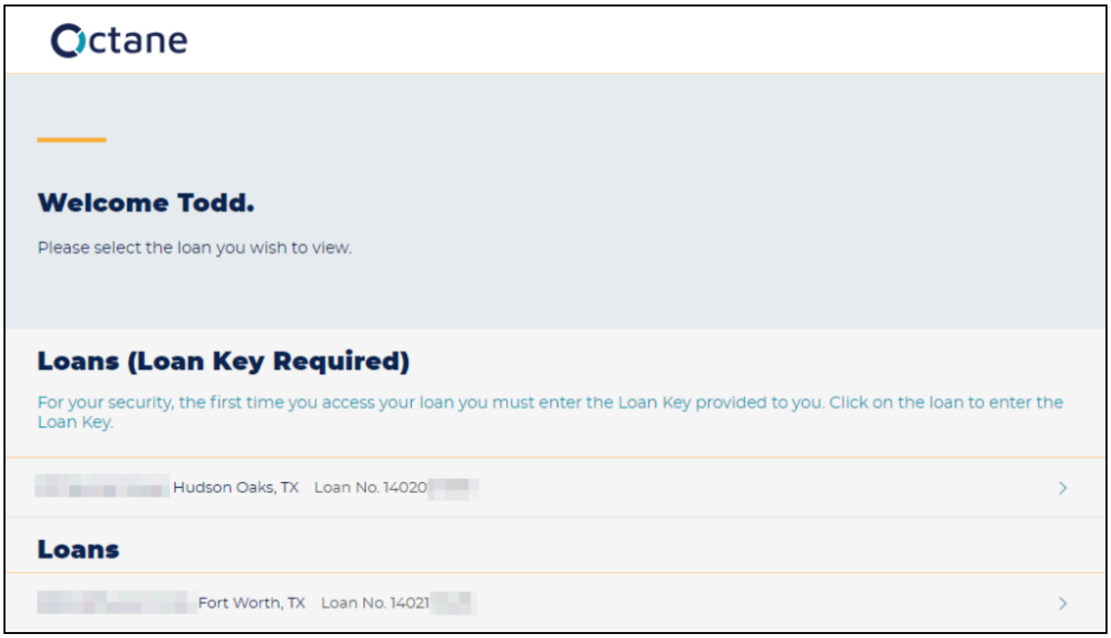
      Note: The borrower can change their mobile phone on the **Profile** screen after they activate and sign in to their account.



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.

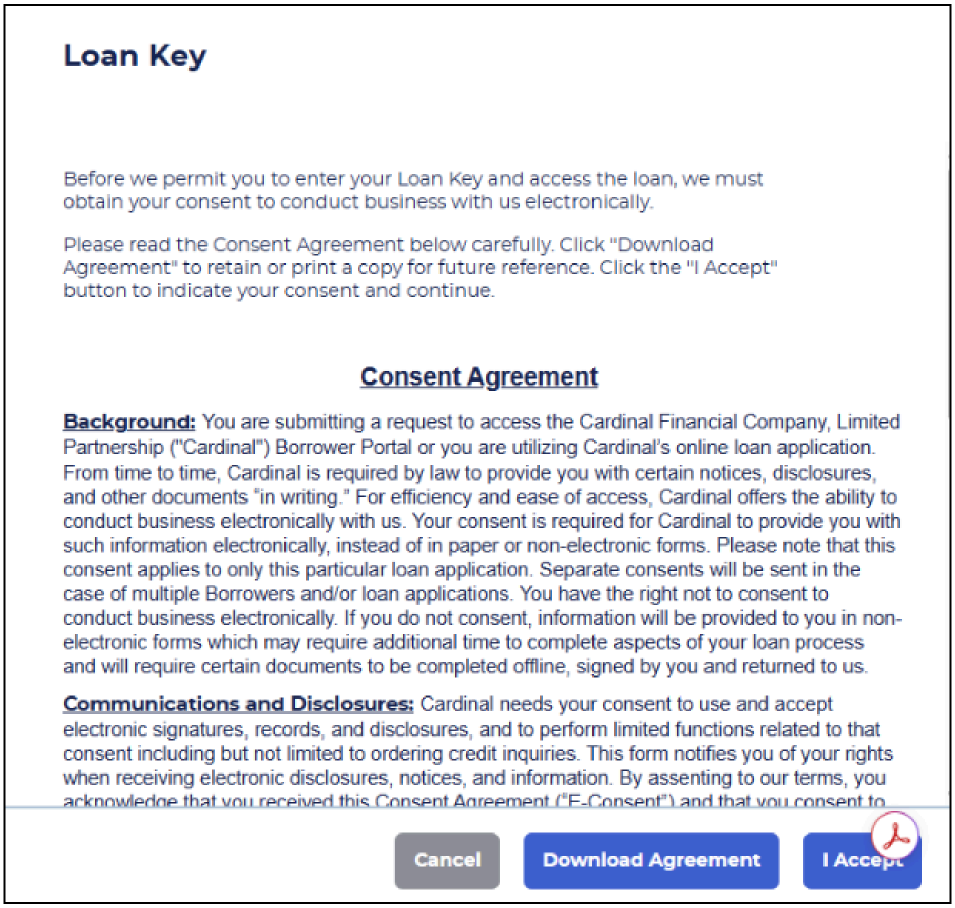
5. Click **Complete my account.** Sign in to access the welcome page.

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.

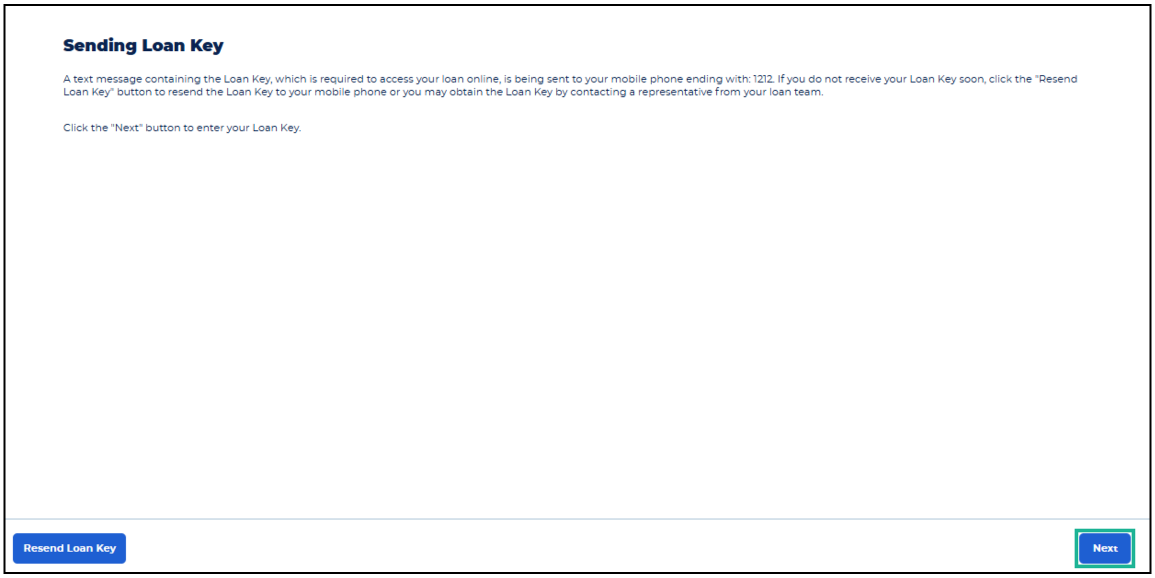
Consent Agreement

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

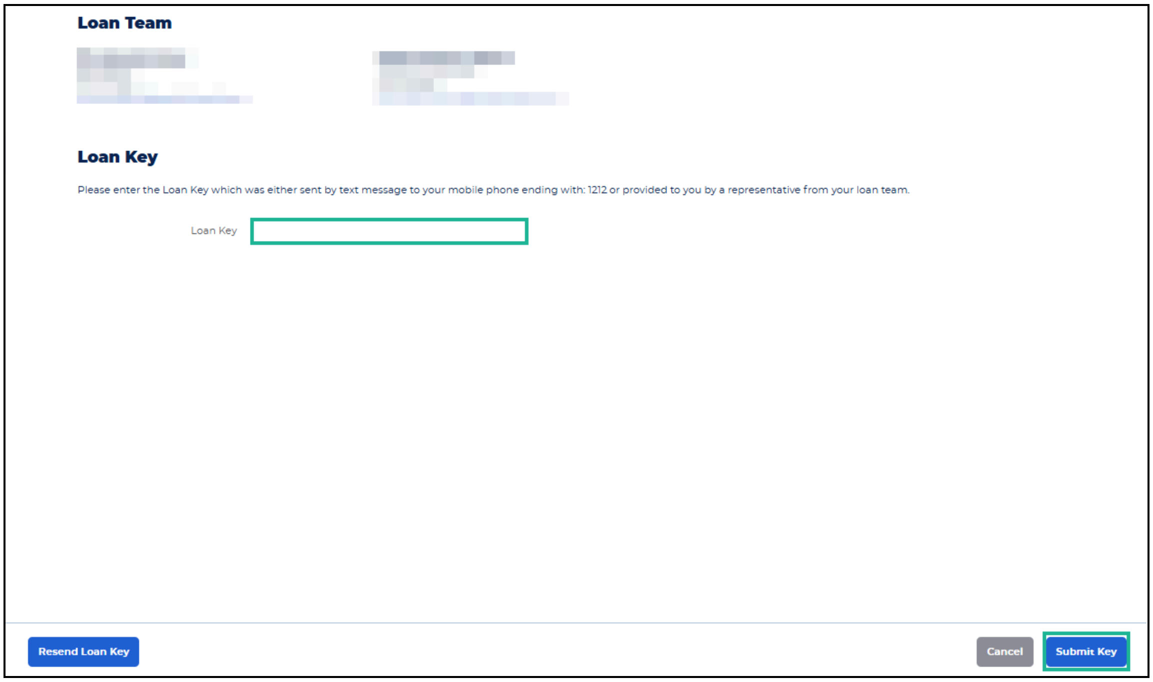
Cancel | Download Agreement | I Accept

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



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.

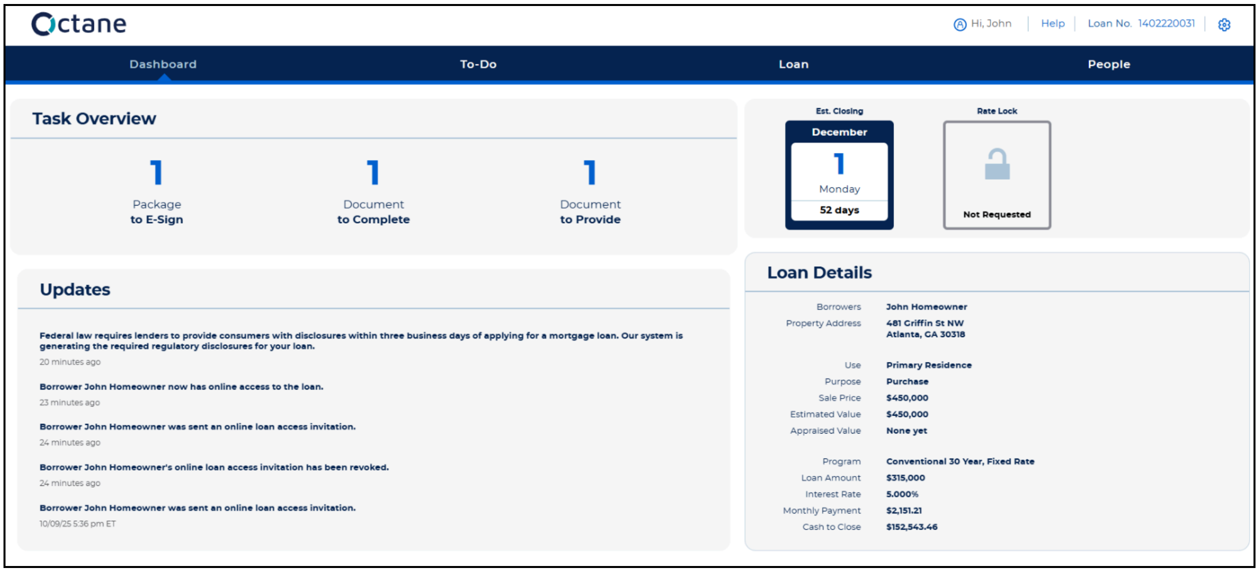
9. Click **Submit Key.** A confirmation message appears.



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.



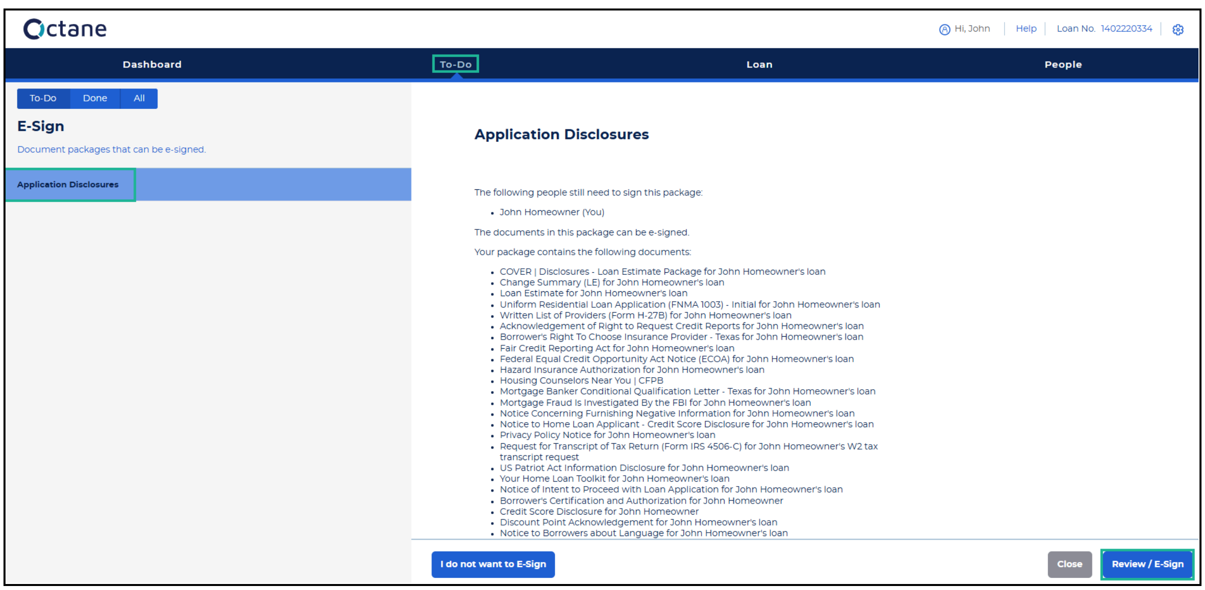
- **Packages to E-Sign:** This item indicates whether there are any packages awaiting the borrower's e-signature. If there are no pending packages, this section will display '0 Packages to E-Sign'.
- **Documents to Complete:** This item indicates the number of e-sign documents that need to be addressed 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.

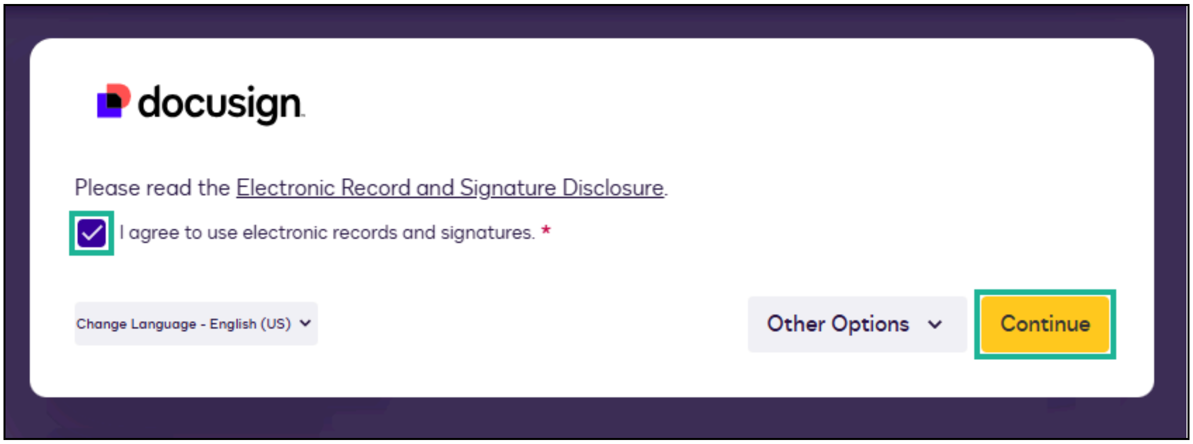
1. Access their Borrower Dashboard.
2. Navigate to the **To-Do** tab.
3. Click on the **Application Disclosures** package under the E-Sign section.
4. In the bottom right-hand corner, click **Review/E-Sign**. A tab will appear showing the initial disclosures in DocuSign.

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

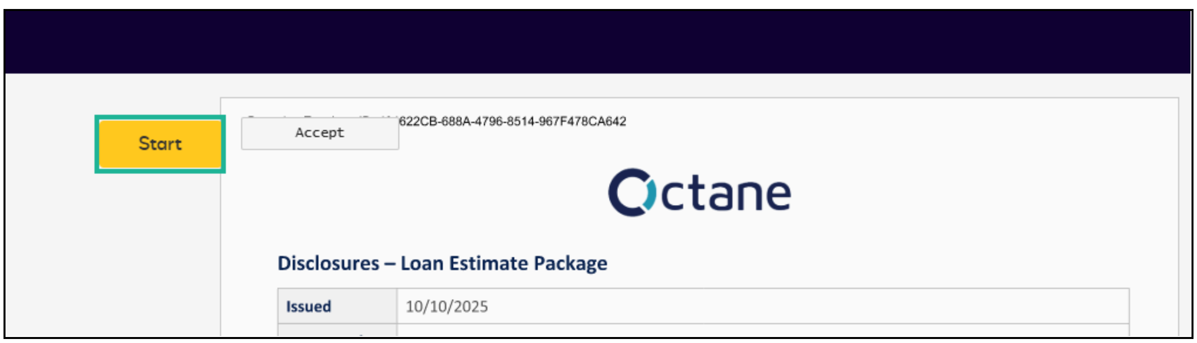


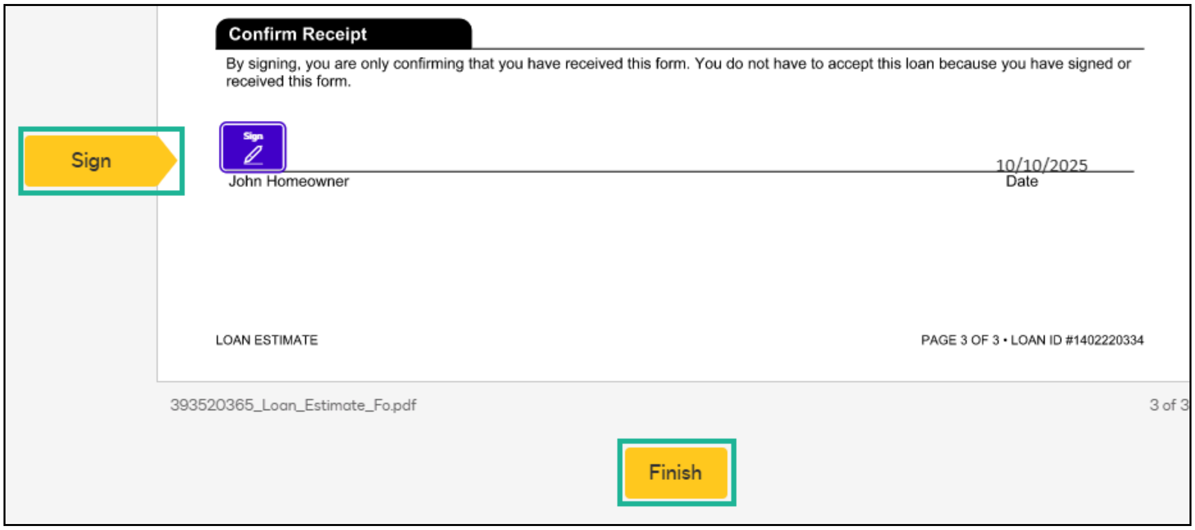
- If the disclosure does not appear, deactivate the pop-up blocker and click the **Review/E-Sign** button once more

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.



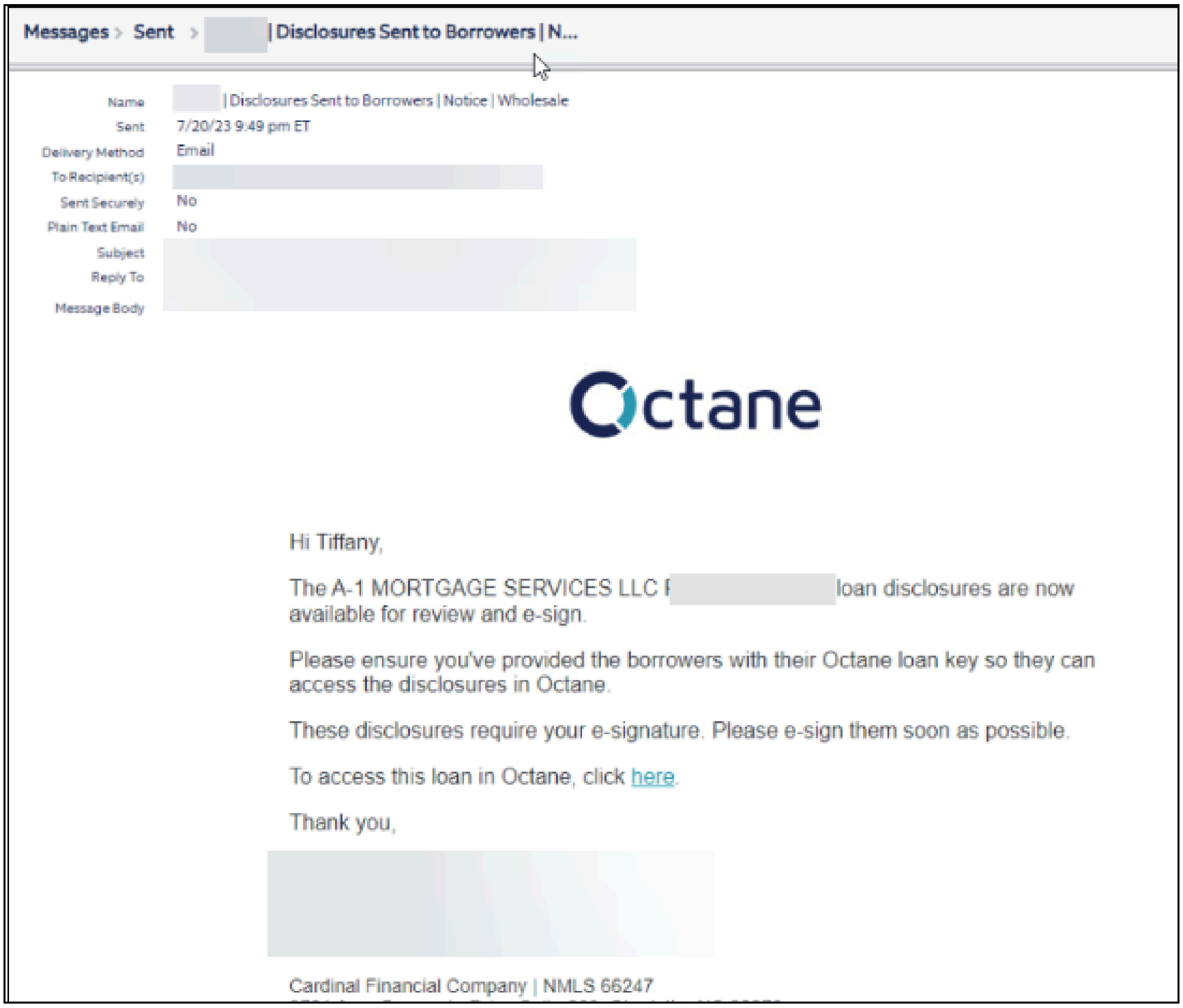


Common Issues

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

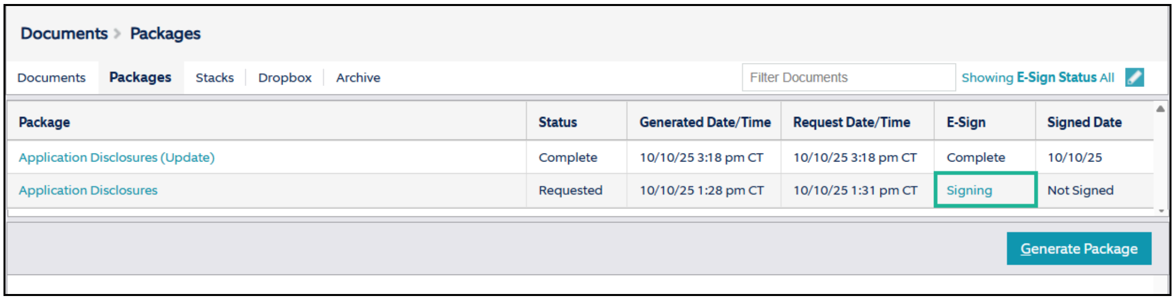
Use the steps below to verify that the borrower has eSigned the documents.

1. In Octane, use the left menu to navigate to the **Documents** screen.

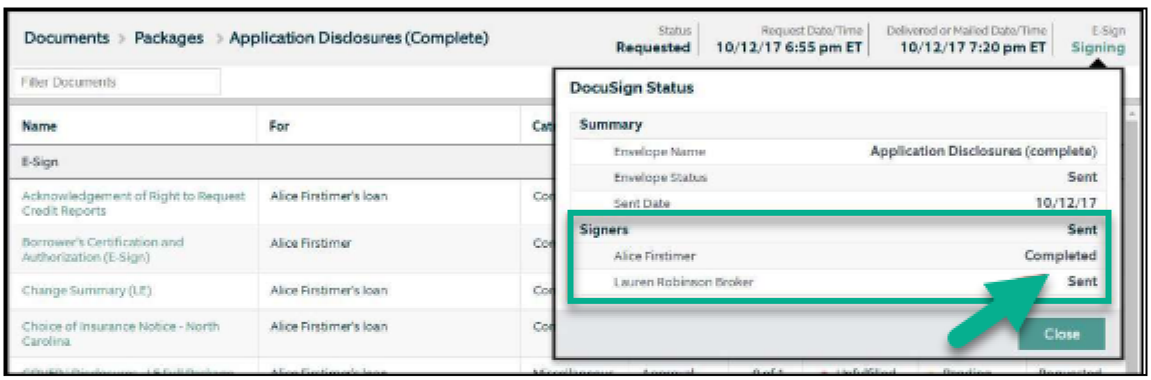
2. Select the **Packages** tab.

3. Click on the most recent **Application Disclosures** package.

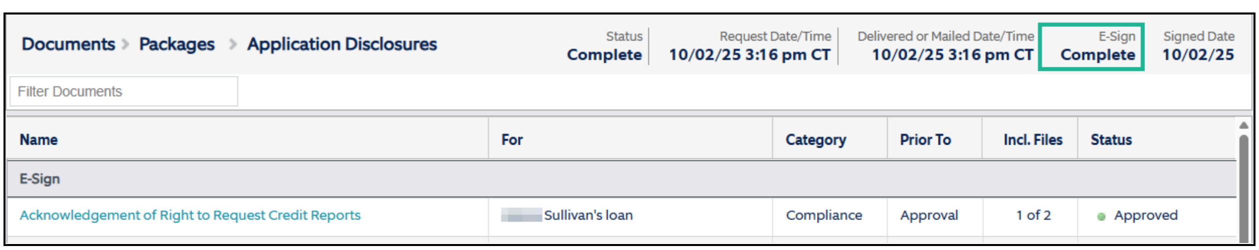
   Note: Within this package, in the top right-hand corner, there is an **E-Sign** box. If the package still says **Signing**, the user can click on this hyperlink to review the package signing details as displayed below.



- 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.



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



Broker Steps

Completing the Disclosure Preparation Task

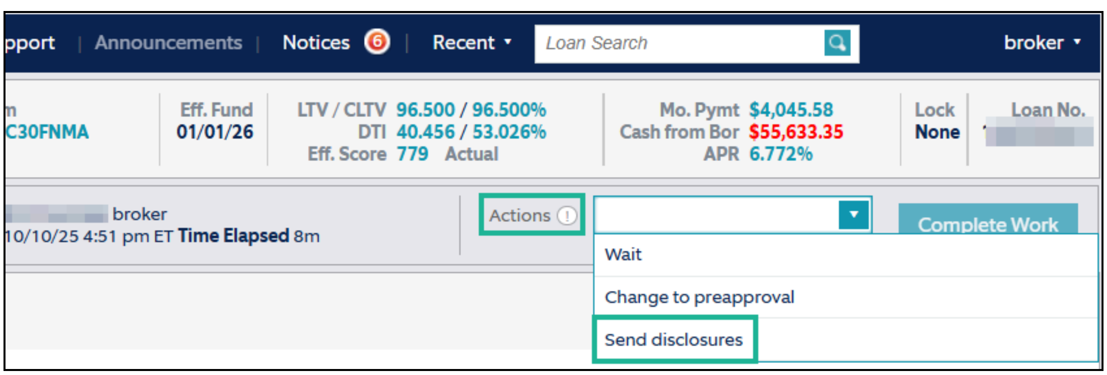
For the borrower to receive an activation email prompting them to log in to their dashboard, the Broker must first complete the **Send Initial Disclosures** task in Octane.

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.

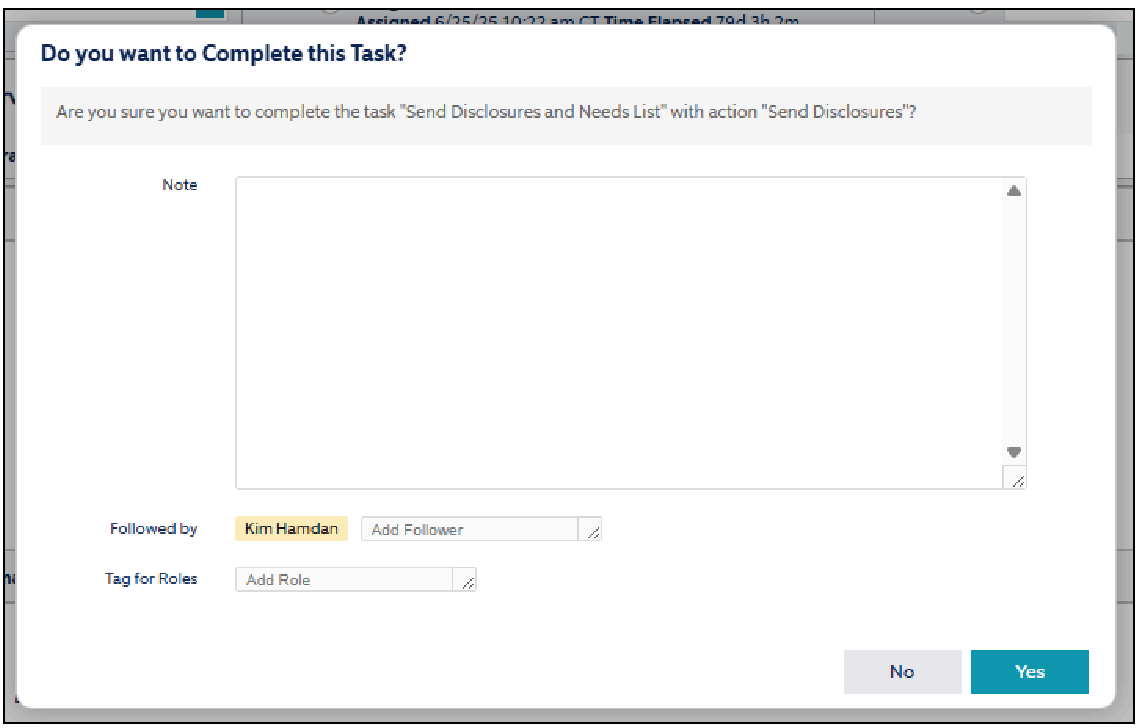
3. From **Actions**, select **Send disclosures**.



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.



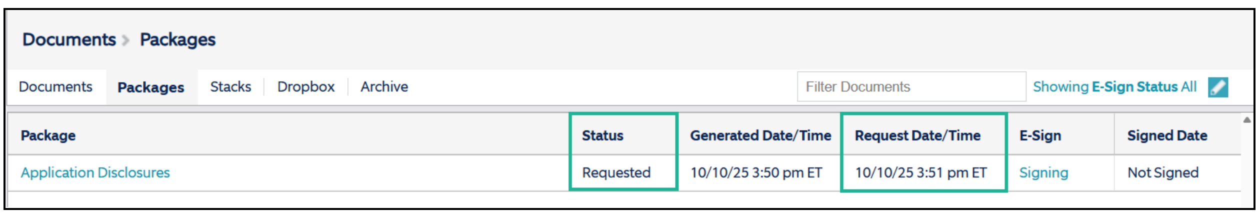
Note: If the user does not see this task in the Task bar, contact Client Care at 855-399-6242 for assistance.

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.



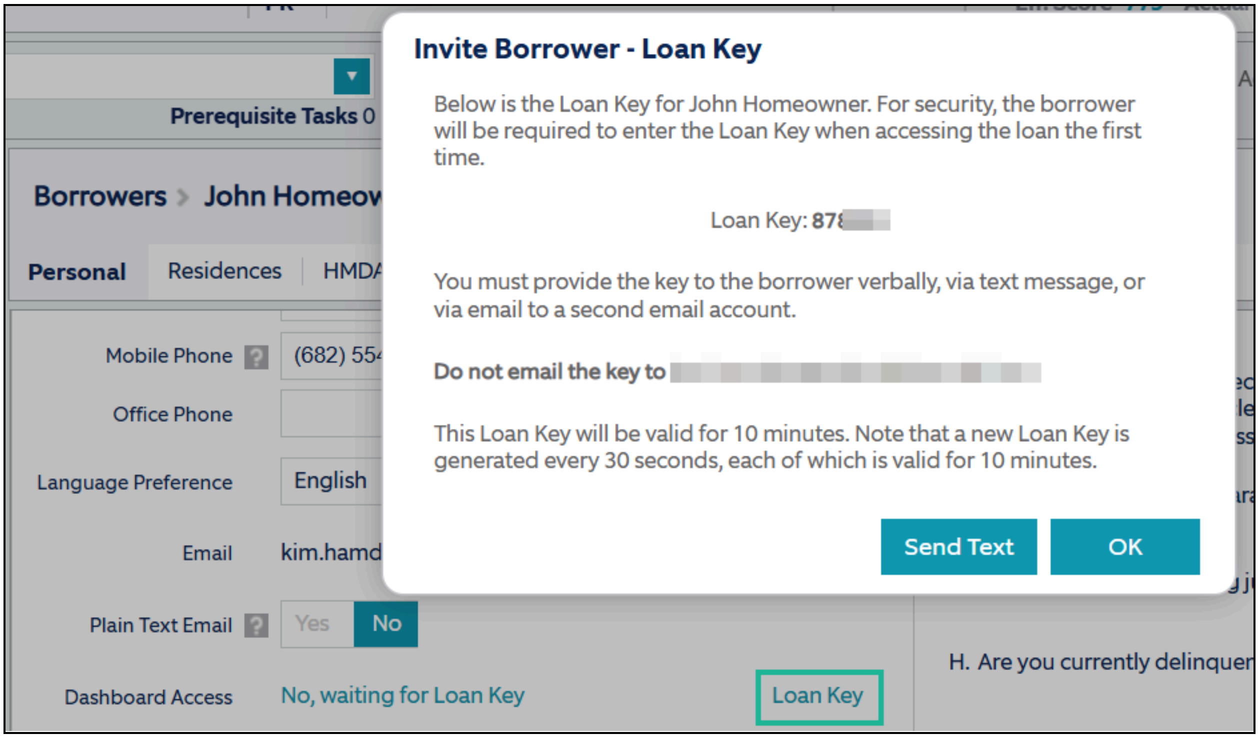
- If the smart document is listed as **Unrequested** in the **Request Date/Time** column, the document was not sent to the Borrower Dashboard.

  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.



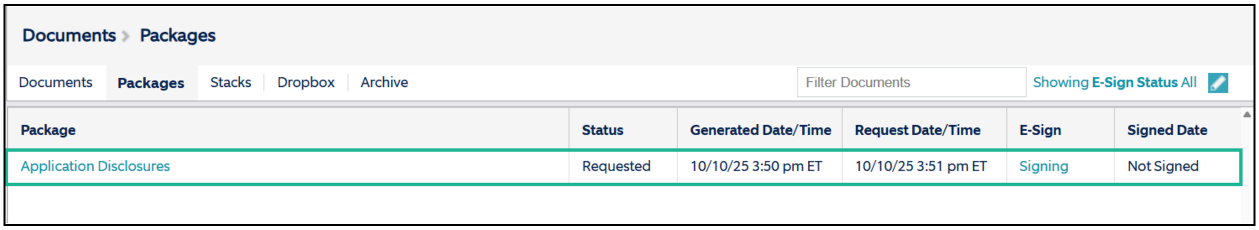
5. Confirm the five-digit loan key.

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.

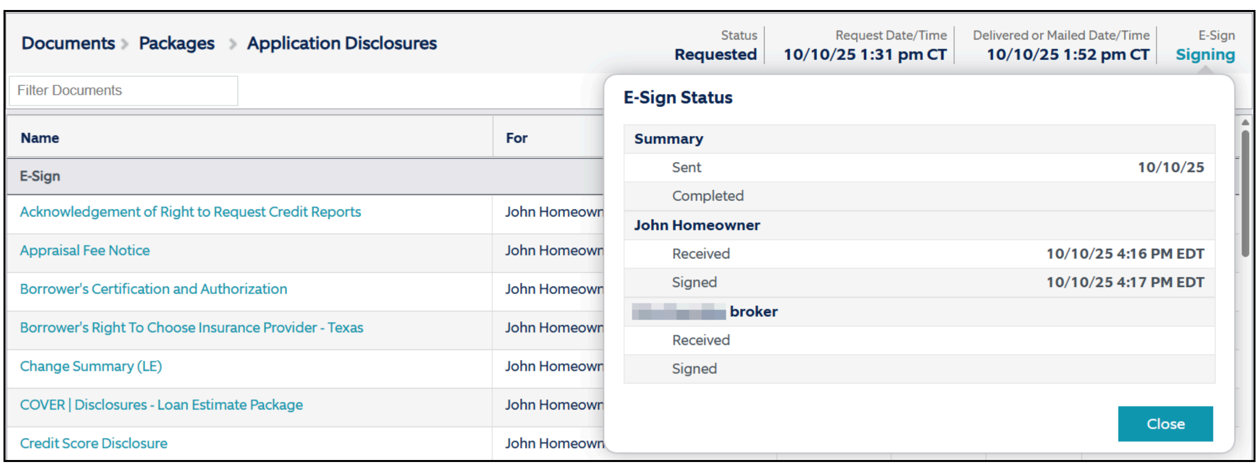
1. In Octane, use the left menu to navigate to the **Documents** screen.
2. Select the **Packages** tab.
3. Select and open the applicable loan.
4. Select and open the most recent **Application Disclosures** package.

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



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

- 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.



  - 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

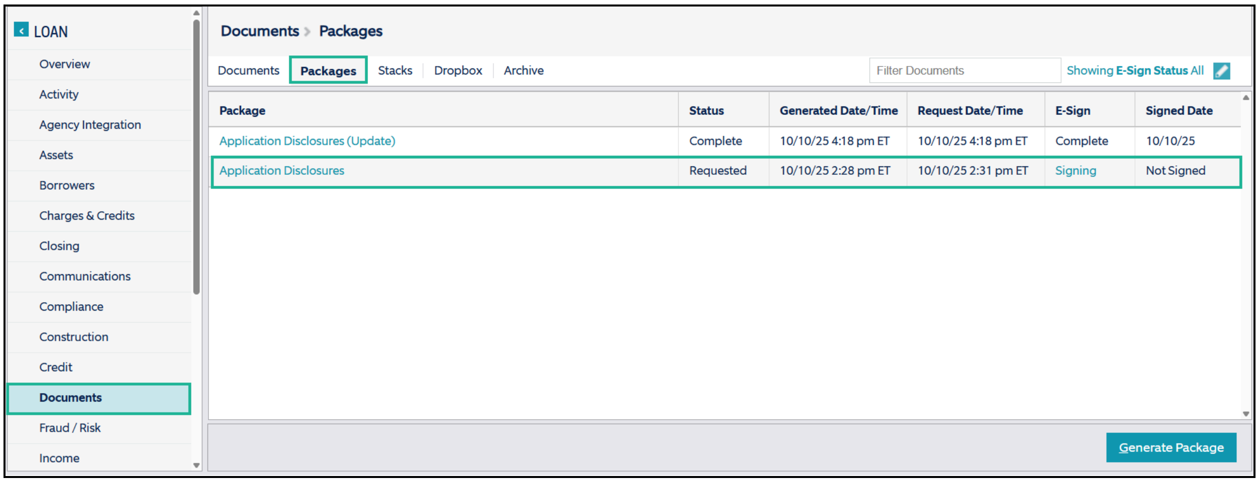
If the Loan Originator has Full Access credentials, they must sign in to Octane to complete their e-signatures.

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 • 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