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# Octane | Smart Docs

## Cardinal Financial Company - Wholesale

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## Smart Docs

Smart Docs have all agency required documents integrated into the documents screen in Octane. Smart docs will provide a detailed list of conditions and requirements for each condition based on the loan program you select and the AUS findings.

## How to read Smart Docs

To view smart docs, you will enter the documents screen in Octane after you have completed the AUS workflow step. Here the documents will be broken down into three headings:

### Borrower

Everything under this heading is the responsibility of the broker to obtain.

### Lender

Everything under this heading, sans a few exceptions, are for Cardinal Financial to obtain.

### System

Octane will pull all of the documents that are required for the loan under this heading.

You can find the detailed list of requirements by clicking on the document and navigating to the requirements tab. The underwriter will go through each condition in check list fashion making sure each requirement is met.

If the condition is rejected, the underwriter will make a note in each rejected requirement outlining why they made that determination.

## How to download Underwriting Disposition:

- 1:** Navigate to Documents Screen
- 2:** Click on Underwriting Disposition - Borrower Outstanding under System Heading
- 3:** Click on File
- 4:** Click on Underwriting Disposition - Borrower Outstanding

## How to Filter Documents

Using this tool in Octane will help declutter the smart docs showing only what you would like to have displayed in the documents screen.

**Note**

The filter will not reset so make sure you are aware of your set up.

**Sticky Filters**

Located inside the documents screen, the filters can slim down or increase your document view. Please be sure to indicate that the filters “stick” as you move to different loans in Octane. Once you set the filter it will remain that way until you change it again.

**Editing Filters**

You will select or deselect each filter to customize your view in the Documents Screen.

**Files**

Indicates that conditions with a file attached show in Documents

**No Files**

Indicates only conditions without a file attached will show in Documents

**File Status****Requested**

Will show conditions that have been requested from the borrower. As a rule of thumb, no documents will be requested by Cardinal Financial Wholesale directly to the borrower.

**Re-Requested**

Will show conditions that have been re-requested from the borrower

**Received**

Will show all conditions that have been received from the borrower

**Unrequested**

Will show all conditions that have not been requested

## Requirements

### Unfulfilled

Will show all documents that have not been marked Fulfilled

### Working

Will show documents that have been reviewed but still have outstanding requirements.

### Fulfilled

Will show all documents that have been marked fulfilled and not yet reviewed by the underwriter.

### Not Required

Will show documents that have been waived by the underwriter

## Decision

### Approved

Shows all conditions that have been signed off on by the underwriter. No further action will be required of these conditions.

### Waived

Shows all conditions that have been waived by the underwriter

### Pending

Shows all conditions that have not been reviewed by the underwriter

### Rejected

Shows all conditions that were rejected by the underwriter

## Prior To

### Approvals

Shows all conditions that need to be approved before closing

## Delivery

Shows all conditions that need to be approved before the loan is sold

## Doc

Shows all conditions that are required before final docs are sent

## Funding

Shows all conditions that are required before the loan can fund

## Category

These checks pertain to each individual category of smart docs

## Group by

This should remain on Provider at all times

## Trash

Select “Trash Only” if looking for a lost document. At all other times, “Hide Trash” should be selected.

## References

Reference List
Octane <a href="https://octane.cardinalfinancial.com/#/signon">https://octane.cardinalfinancial.com/#/signon</a>

## Revision History

Date	Description	Approver
3.5.2021	Initial Release	Timothy Williams