
Registering a Loan in Octane

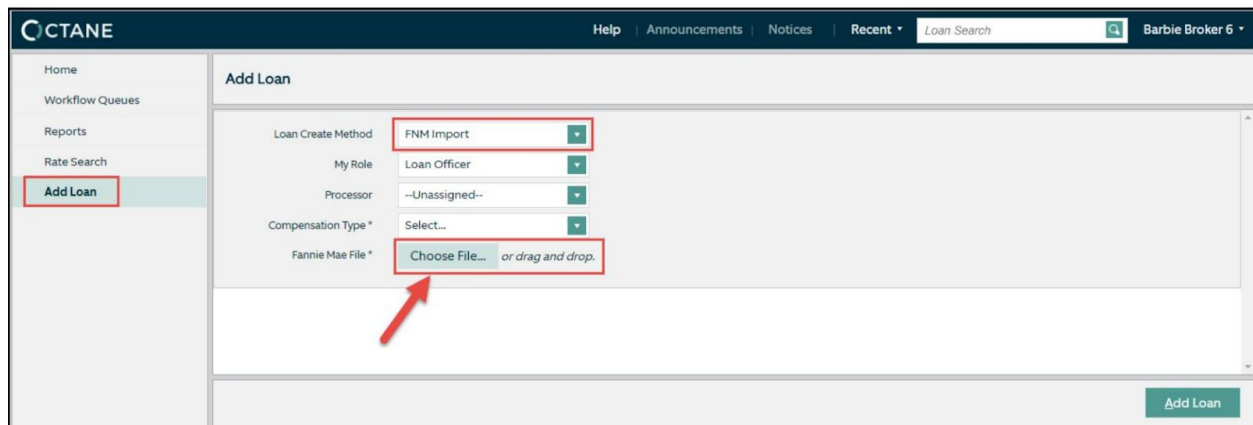
Cardinal Financial Company - Wholesale

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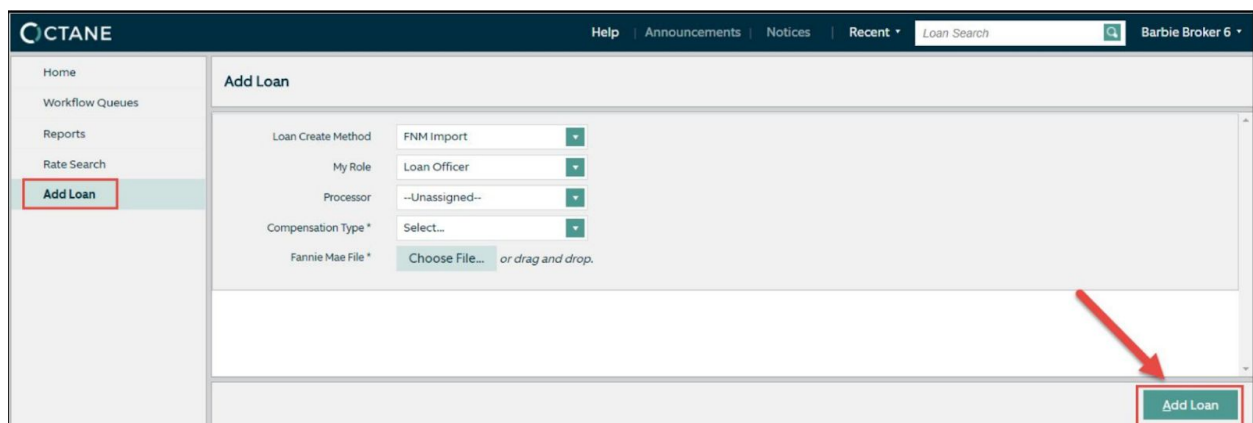
Section 1: Adding a Loan File

1. On the **Add Loan** screen, import loan information using one of the following avenues:
 - a. FNM Import
 - i. In the **Loan Create Method** field, select **FNM Import** in the dropdown box then search and select the appropriate file to be registered in Octane.



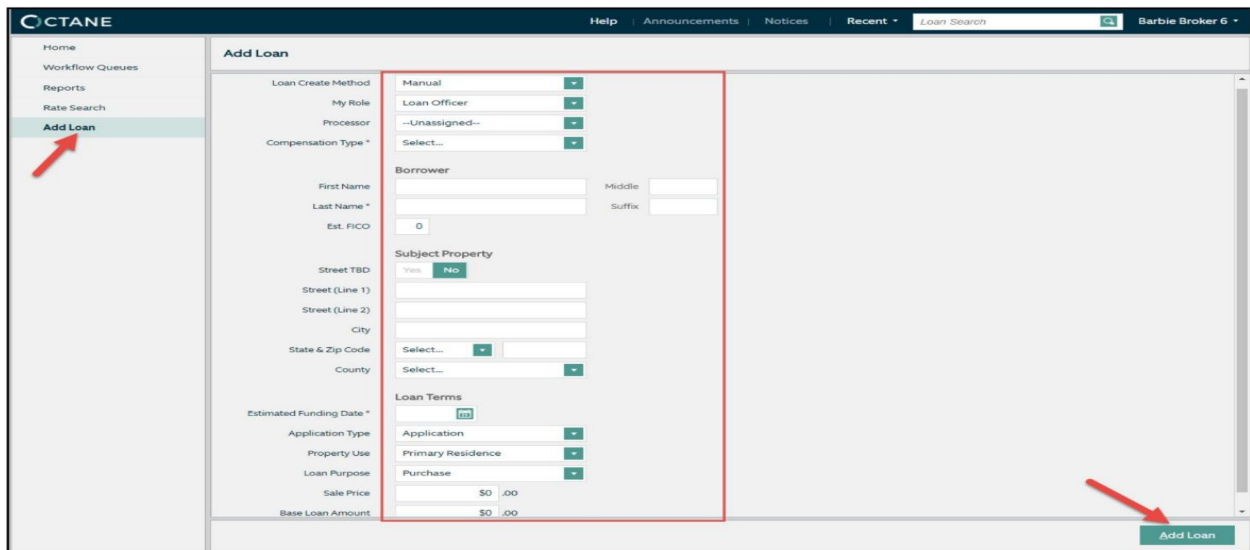
The screenshot shows the 'Add Loan' interface in the Octane system. The 'Loan Create Method' dropdown menu is set to 'FNM Import'. Below it, the 'My Role' is 'Loan Officer', 'Processor' is '--Unassigned--', and 'Compensation Type *' is 'Select...'. The 'Fannie Mae File *' field has a 'Choose File...' button highlighted with a red box, and a red arrow points to it. The 'Add Loan' button is located in the bottom right corner of the form area.

- i. The User should ensure all fields are filled in appropriately prior to registering the loan in Octane.
 - ii. Once the input form is complete, select **Add Loan** in the bottom right-hand corner of the screen.



This screenshot shows the same 'Add Loan' interface as the previous one, but with a red box around the 'Add Loan' button in the bottom right corner and a red arrow pointing to it, indicating the final step in the process.

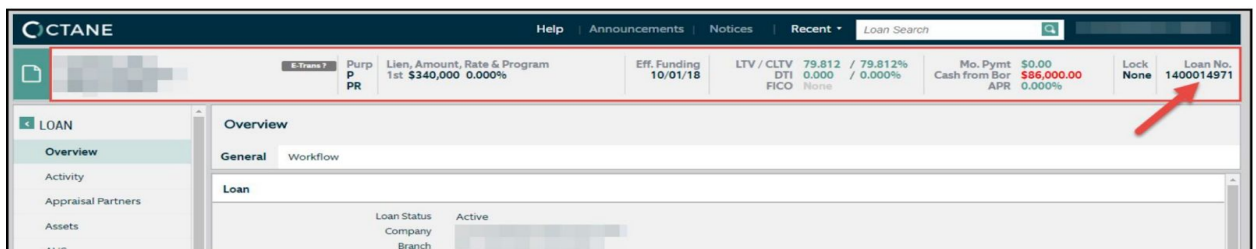
- b. Manual Import
 - i. Use the dropdown boxes to fill in all appropriate information for the loan file.
 - ii. When all required information has been entered, click on the **Add Loan** button to confirm the loan's submission to the Octane system.



Section 2: Completing Initial Worksteps

2.1 General Loan Details

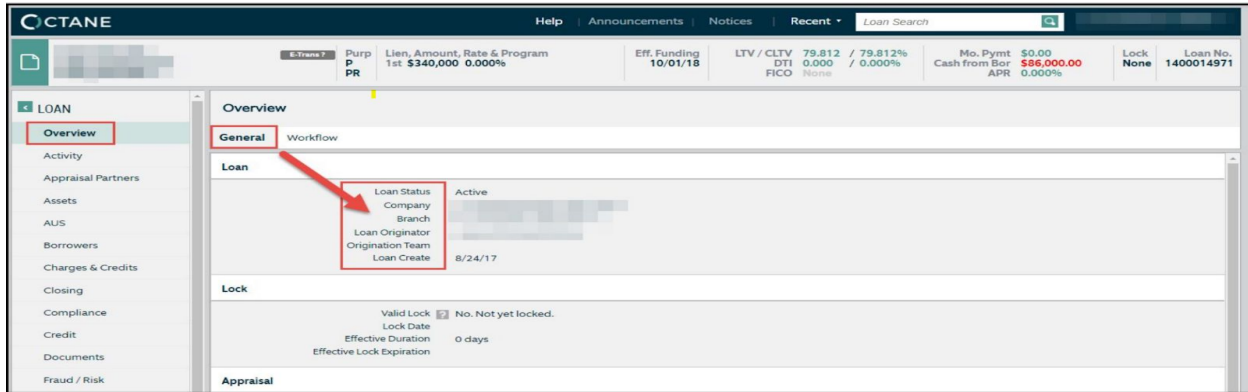
1. Once the loan has been created in Octane, a **loan number** will be assigned to the file. This can be viewed in the top right corner of the screen, displayed in the **Loan Ribbon**, as shown below.



2. The system will automatically display the **Overview screen** which provides a

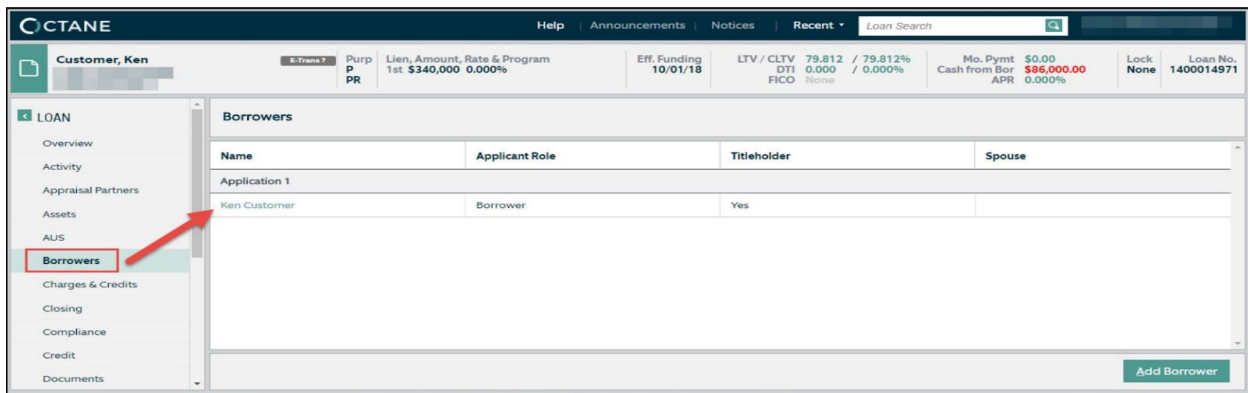
snapshot of the loan and general loan details.

- a. Be sure to review this screen to ensure all Broker and loan information is accurate before proceeding to the following steps.

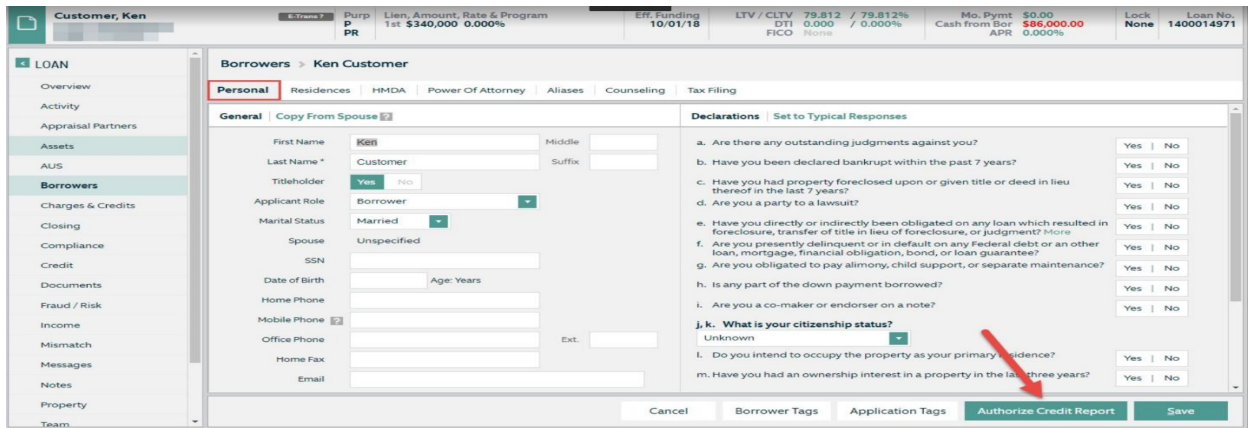


2.2 Authorizing Credit

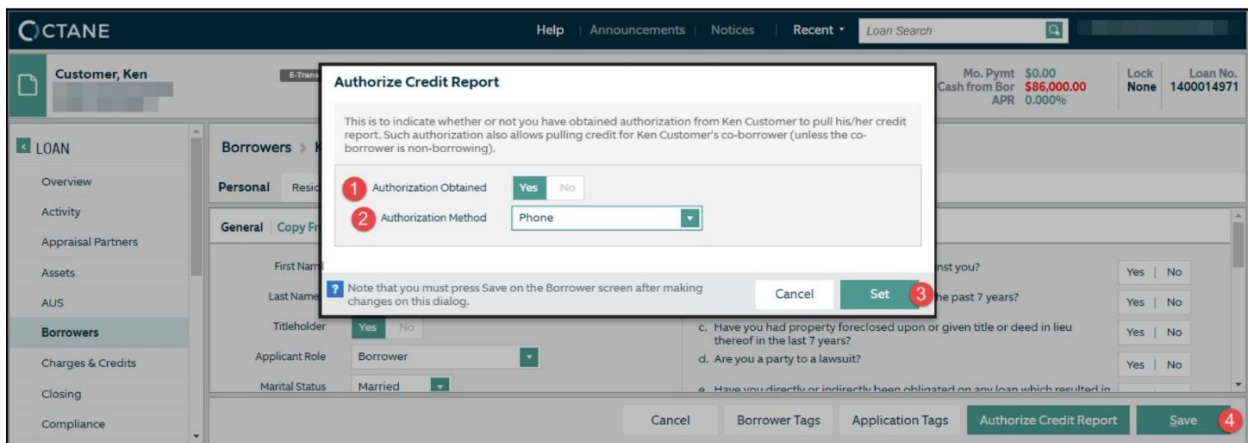
1. Navigate to the **Borrowers** screen on the left-hand side of the screen.
2. Click on the applicant's name (teal hyperlink) to access borrower information.



3. On the **Personal** tab, select the **Authorize Credit Report** button in the bottom right-hand corner.



4. This will trigger a pop-up screen that allows the user to select the following:
 - a. Authorization Obtained: YES
 - b. Authorization Method: Choose the applicable method.
 - c. Click Set and then Save on the following screen.



2.3 Best Practices

1. Since the user is already on the **Borrowers screen**, best practice suggests that filling out the **Power of Attorney tab** and the **Tax Filing tab** is beneficial at this point. The **Tax Filing tab** provides the information required to populate the 4506-T correctly, which will be sent out with initial disclosures. More information and guidance on this point can be found [here](#).

Borrowers > [Redacted]

Personal | Residences | HMDA | **Power Of Attorney** | Aliases | Counseling | Tax Filing

Power of Attorney

Power of Attorney Yes No

View Spouse

Borrowers > [Redacted]

Personal | Residences | HMDA | Power Of Attorney | Aliases | Counseling | **Tax Filing**

Analysis Determination

Years Required 2
 Forms Required 1040
 Reason [Redacted]

2016

Filing Status Single
 Filing Residence * 123 Main Street, Seattle, WA 98110

2015

Filing Status Single
 Filing Residence * 123 Main Street, Seattle, WA 98110

2014

Filing Status Single
 Filing Residence * 123 Main Street, Seattle, WA 98110

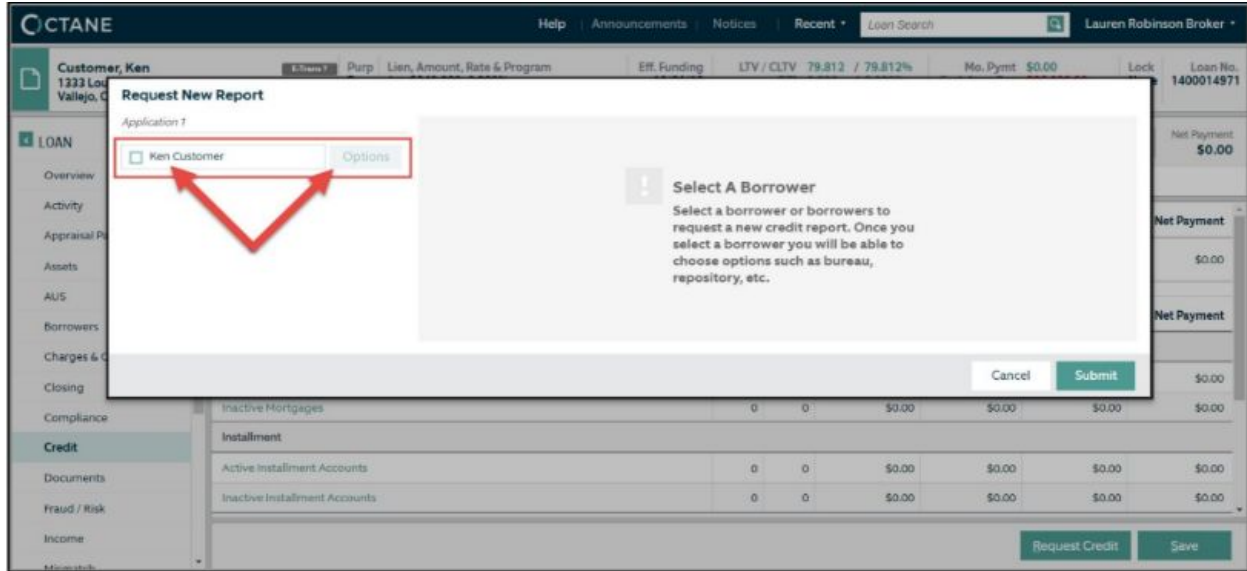
- Another best practice to note at this point is in regards to the borrower's/co-borrower's/non-applicant's **mobile number and email address**. In order for the loan to be disclosed properly, each applicant and non-applicant must have a **unique email address**. Any **applicant** on file must also have a legitimate, unique mobile number in order to access their Borrower Dashboard. The fields to be updated are displayed on the following page should they not already have unique values.

2.4 Pulling or Reissue Credit

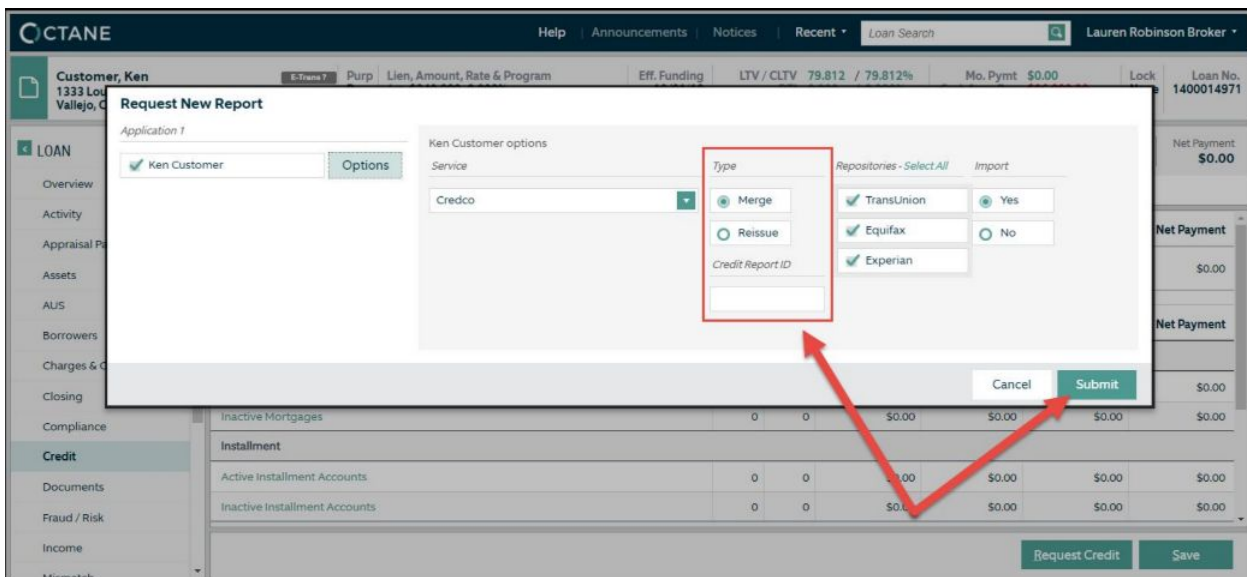
1. Navigate to the **Credit** screen > click the **Request Credit** button in the bottom right-hand corner.
2. Select **Request New Report**.

Overview by Est. Score	TU	EQ	EX	Dec. Score	PR	BK	Count	Derog.	Past Due	Balance	Payment	Net Payment
B1 - Ken Customer	0	0	0	0	0	0	0	0	\$0.00	\$0.00	\$0.00	\$0.00

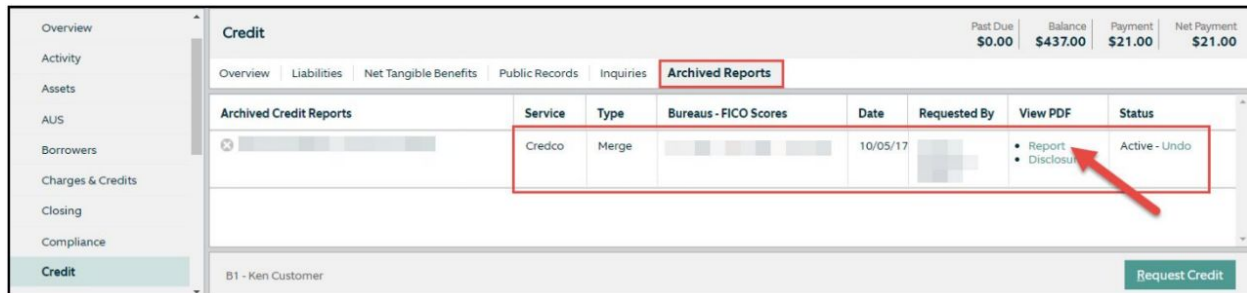
3. Select the applicant's name and then click **Options**.






4. Choose the appropriate Type for your loan scenario.
 - a. **Merge:** Select this option if pulling a new credit report.
 - b. **Reissue:** Select this option if you already have a credit report and need it to be reissued to the Octane file; the system will require a value for the **Credit Report ID**.
 - c. Click **Submit**.



5. Once the credit report request is completed and imported into Octane, the user will be given the option to review the credit report in the **Archived Reports tab**.
 - a. The Archived Reports tab will show any errors that occurred in processing the credit request (if applicable). b. If the user does not wish to review the full report this alert can be dismissed. c. A full copy of the report can always be accessed on the **Archived Reports tab** by clicking on the **View PDF > Report link**.



Credit								Past Due	Balance	Payment	Net Payment
								\$0.00	\$437.00	\$21.00	\$21.00
Overview Liabilities Net Tangible Benefits Public Records Inquiries Archived Reports											
Archived Credit Reports		Service	Type	Bureaus - FICO Scores	Date	Requested By	View PDF	Status			
		Credco	Merge		10/05/17		<ul style="list-style-type: none"> • Report • Disclosu 	Active - Undo			

B1 - Ken Customer Request Credit

Section 3: Selecting a Loan Program

1. Navigate to the **Terms screen** on the left-hand side of the screen.
2. On the **Terms tab**, review and update all dropdown boxes to match the desired loan terms; loan amount should also be updated if needed.
3. Once all appropriate terms are filled out in the form, click on the **Get Rates button** in the bottom of the screen.

Terms

Terms | Locks | Lender Concessions

General

Loan Purpose: Cash-out
 Property Use: Primary Residence
 Doc Level: Full Doc
 Structure: Standalone 1st
 Lead Source: Lender Paid - Fee In Price

Effective Property Value: \$365,000 Appraised Value
 Tax & Insurance Escrow: Hazard Insurance - Yes, Windstorm Insurance - Yes, County Property Tax - Yes

Loan Details

Program Description: Conventional 30 Year, Fixed Rate
 Program ID: C30FNMA
 Base Loan Amount: \$292,000.00
 MI, MIP Funding Fee Financed: \$0
 Total Loan Amount: \$292,000
 Target Cash-out Amount: \$0.00
 Note Rate: 4.500 %
 Initial Note Rate: 4.500 %

Interest Only: No
 Buydown: No
 Prepay Penalty: None

Get Rates | Process Changes | Save

- Review the following screen to ensure all data entered matches the desired loan terms: update any values that require updating then click the **Find Rates** button.

CTANE | Help | Announcements | Notices | Recent | Loan Search

Customer: Ken
 E-Terms | Purp: PR | Lien, Amount, Rate & Program: 1st \$340,000 4.000% C30FHLMC | Eff. Funding: 10/01/18 | LTV / CLTV: 79.812 / 79.812% | DTI: 36.647 / 37.067% | FICO: 639 | Mo. Pymt: \$1,832.33 | Cash from Bor APR: 4.346% | Lock: None | Loan No.: 1400015033

Terms > Get Rates

Include Rates: All | Lock Term: 45 days | Type: Conventional, FHA, VA, HELOC, FHMA | Term: 30 Year, 25 Year, 20 Year, 15 Year, 10 Year | Amortization: Fixed, ARM | Buydown: No | MI Payment Payer: Borrower - Monthly

Cancel | Choose Selected | Find Rates

5. A rate sheet will appear showing all available rates pursuant to the terms input on the previous screen; choose the desired program from the list and click the **Choose Selected** button as shown on the following page.

Terms > Get Rates

Include Rates: All
 Lock Term: 45 days

Type: Conventional
 FHA
 VA
 HELOC
 FMHA

Term: 30 Year
 25 Year
 20 Year
 15 Year
 10 Year

Amortization: Fixed
 ARM

Buydown: No
 MI Payment Payer: Borrower - Monthly

Loan Results

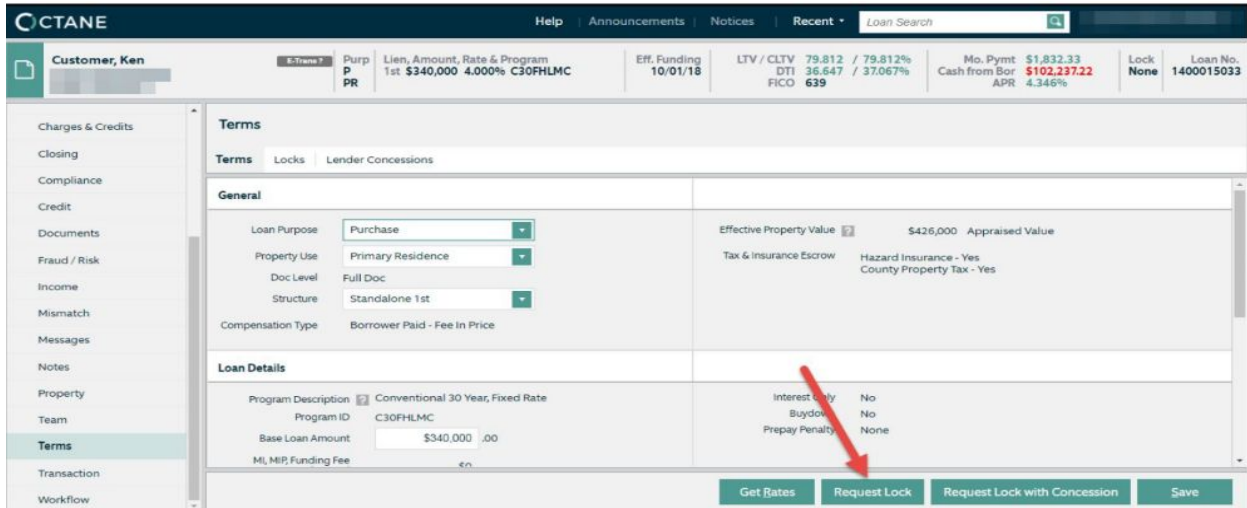
Choose	Program ID	Initial Rate	Price	Charge/Credit for Interest Rate	Payment	Rate Sheet
C30FHLMC (Conforming 30 Year Fixed Rate - FHLMC)						
<input type="radio"/>	C30FHLMC	3.375%		\$634.82	\$1,418	Rate Sheet
<input type="radio"/>	C30FHLMC	3.500%		-\$1,506.90	\$1,440	Rate Sheet
<input type="radio"/>	C30FHLMC	3.625%		-\$4,014.11	\$1,463	Rate Sheet
<input type="radio"/>	C30FHLMC	3.750%		-\$6,271.25	\$1,485	Rate Sheet
<input type="radio"/>	C30FHLMC	3.875%		-\$8,355.25	\$1,508	Rate Sheet
<input type="radio"/>	C30FHLMC	4.000%		-\$10,080.17	\$1,531	Rate Sheet
<input type="radio"/>	C30FHLMC	4.125%		-\$11,696.07	\$1,554	Rate Sheet
<input type="radio"/>	C30FHLMC	4.250%		-\$13,558.85	\$1,578	Rate Sheet
<input type="radio"/>	C30FHLMC	4.375%		-\$15,370.33	\$1,601	Rate Sheet
<input type="radio"/>	C30FHLMC	4.500%		-\$16,672.03	\$1,625	Rate Sheet
<input type="radio"/>	C30FHLMC	4.625%		-\$17,467.16	\$1,649	Rate Sheet
<input type="radio"/>	C30FHLMC	4.750%		-\$18,966.81	\$1,673	Rate Sheet

Cancel Choose Selected Find Rates

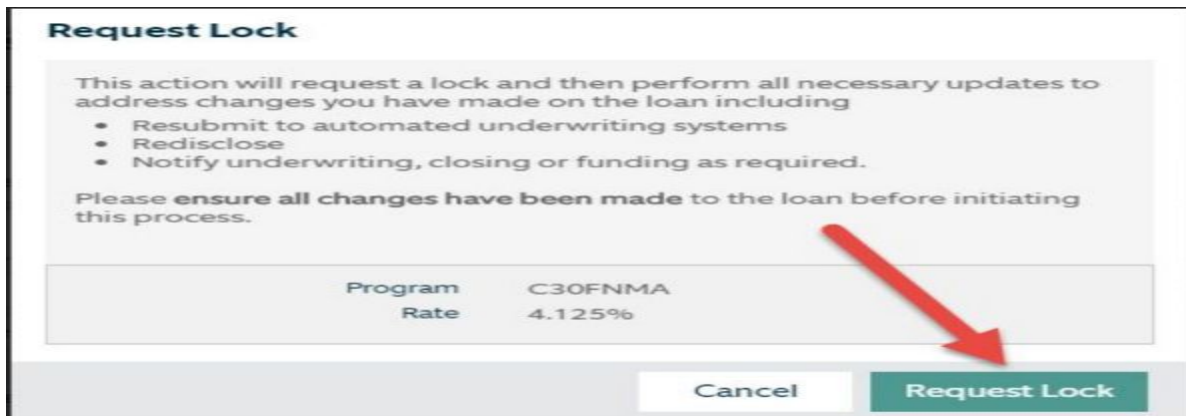
6. At this juncture, the user can either **request a lock** or **complete the work step** without locking the loan.
 - a. If the user *does not wish to lock the loan* at this time, proceed to **Section 3.2** below.

3.1 Locking a Loan

If the user wishes to lock the loan after selecting a loan program, they need only click the **Request Lock** button at the bottom of the screen, then click **Request Lock** in the pop-out screen.



The screenshot shows the Octane system interface for a loan. The top navigation bar includes 'CTANE', 'Help', 'Announcements', 'Notices', 'Recent', and a 'Loan Search' field. The main header displays customer information 'Customer, Ken' and loan details: 'Purp P PR', 'Lien, Amount, Rate & Program 1st \$340,000 4.000% C30FHLMC', 'Eff. Funding 10/01/18', 'LTV / CLTV 79.812 / 79.812%', 'Mo. Pymt \$1,832.33', 'Lock None', and 'Loan No. 1400015033'. Below this, there are sub-sections for 'Terms', 'Locks', and 'Lender Concessions'. The 'General' section includes fields for 'Loan Purpose' (Purchase), 'Property Use' (Primary Residence), 'Doc Level' (Full Doc), 'Structure' (Standalone 1st), and 'Compensation Type' (Borrower Paid - Fee In Price). The 'Loan Details' section shows 'Program Description' (Conventional 30 Year, Fixed Rate), 'Program ID' (C30FHLMC), 'Base Loan Amount' (\$340,000.00), and 'MI, MIP, Funding Fee' (€). A red arrow points to the 'Request Lock' button at the bottom right of the form.



The screenshot shows a 'Request Lock' confirmation dialog box. The title is 'Request Lock'. The main text reads: 'This action will request a lock and then perform all necessary updates to address changes you have made on the loan including'. Below this is a bulleted list: 'Resubmit to automated underwriting systems', 'Redisclose', and 'Notify underwriting, closing or funding as required.'. A note states: 'Please ensure all changes have been made to the loan before initiating this process.'. At the bottom, there is a table showing 'Program C30FNMA' and 'Rate 4.125%'. A red arrow points to the 'Request Lock' button at the bottom right of the dialog.

Once the lock request has been processed, the system will automatically update with the locked terms and reveal the **Terms screen > Locks tab**. For ease of reference, a separate document has been created for the lock process. You can access it [here](#).

NOTE: The *Locks tab* can be viewed at any point in the process to reference the lock terms of any current, expired, or extended locks.

Customer, Ken | **Terms** | Purp: P, PR | Lien: Amount, Rate & Program: 1st \$340,000 4.250% C30FHLMC | Eff. Funding: 10/01/18 | LTV / CLTV: 79.812 / 79.812% | Mo. Pymt: \$1,881.72 | Lock: 47d | Loan No.: 1400015033

DTI: 37.634 / 38.054% | Cash from Bor APR: \$98,606.85 4.507% | FICO: 639

Terms > Locks > L1005534

Terms		Property	
Proposal Structure	Standalone 1st	Loan Purpose	Purchase
Lien	1st	Doc Level	Full Doc
LOS Loan No.	1400015033	Total Loan Amount	\$340,000
ARM Index	0.000%	LTV / CLTV	79.812% / 79.812%
Initial Note Rate	4.250%	DTI	37.634% / 38.054%
		First-time Homebuyer	Yes
		Non-Resident Alien	Yes
		Self Employed	No
		Escrow Waiver	No
		MI Payment Set	No
		MI Required	No

Details		Status		Program	
Lock ID	L1005534	Lock Status	Confirmed	Program Description	Conventional 30 Year, Fixed Rate
Version	1.0	Requester	Lauren Robinson	Program ID	C30FHLMC
Creator	Lauren Robinson	Request Date	8/25/17 4:35 pm ET	Interest Only	No
Revision Date	8/25/17 4:35 pm ET	Initial Duration	47	Buydown	No
Pricing	8/25/17 4:35 pm ET	Lock Date	8/25/17 4:35 pm ET	Prepay Penalty	None
Effective Rate Sheet	8/25/17 9:30 am ET	Initial Lock Expiration	10/10/17 8:00 pm ET		
		Effective Duration	47 days		
		Effective Lock Expiration	10/10/17 8:00 pm ET		
		Confirmed Date	8/25/17 4:35 pm ET		
		Confirmed By	System		

Extensions

Request Extension | Request Void

3.2 Completing the Select a Loan Program Task

1. Navigate back to the **Workflow screen > Select Loan Program task**
2. Click **Complete Step > Complete**

Workflow > 115.030 - Select Loan Program [Work] | Critical: 0 | Warning: 0 | Status: Started | Pending Tasks: 0

Work | Details | Notes

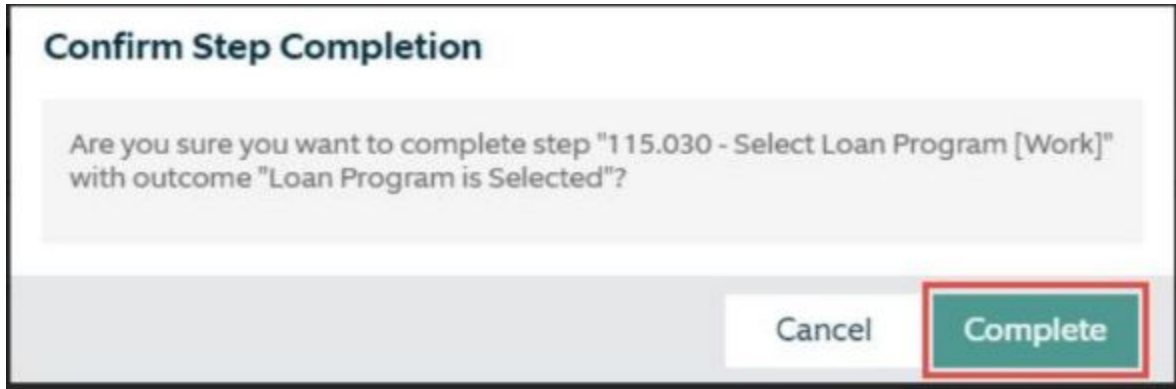
Tasks | Status: No Tasks

Checks | Status: No Findings

Outcomes

Outcome	Next Steps
Loan Program is Selected	115.040 - Select Appraisal Management Company [Work]

Cancel | Add Task | Refresh Checks | **Complete Step**

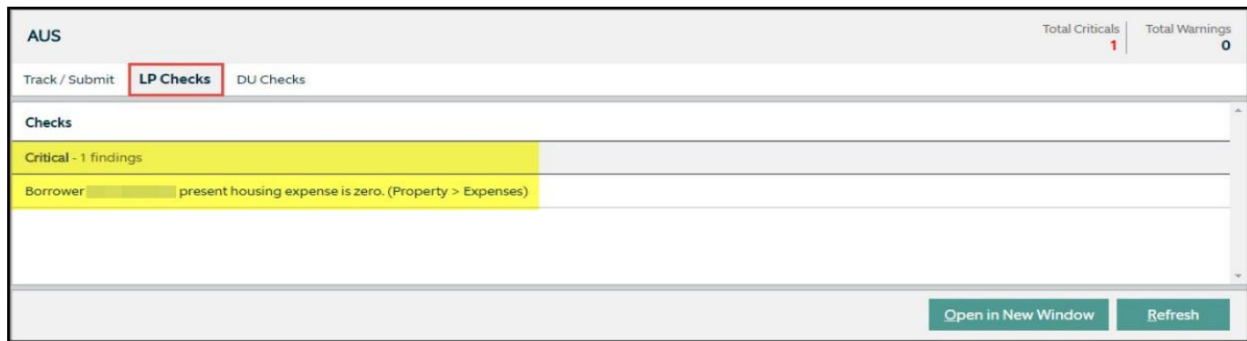


Section 4: Running AUS

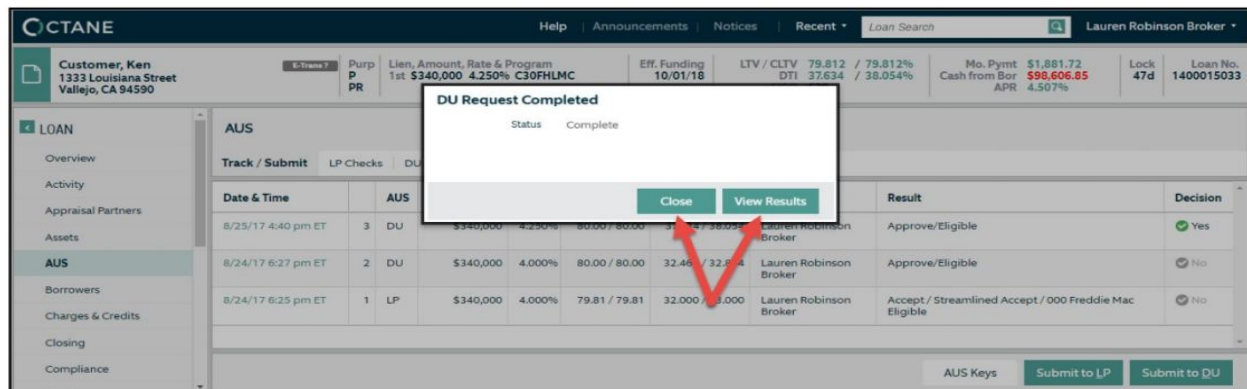
1. The next workflow step is **Obtain Automated Underwriting Findings**.
2. In order to obtain AUS findings, the user must open the **Obtain Automated Underwriting Findings task > open the loan file > navigate to the AUS screen** on the left-hand side of the screen.



3. Prior to submitting the loan to DU and LP, the user will navigate to the **AUS screen > DU Checks tab** and **LP Checks tab** to review any **Critical Checks** displayed on the screen; AUS will not be able to run until all Critical Checks have been dismissed.
 - a. For additional guidance on curing these Critical Checks, please refer to the content contained in this [link](#).



4. When all Critical Checks have been cleared, navigate to the **AUS screen > Track/Submit tab** and submit to LP/DU by selecting the appropriate button at the bottom of the screen.
 - a. Once the request has been completed, the report will import to Octane and a pop-up screen will display, as shown on the following page.
 - b. If the user would like to view the full findings report, select **View Results** in the pop-up screen; otherwise, click **Close**.



Note: All versions of AUS can be accessed in this screen at any point in the loan process. The user need only navigate to the **AUS screen > Track / Submit tab > Select date/time hyperlink > click View PDF**.

AUS

Track / Submit LP Checks DU Checks

Date & Time	AUS	Loan Amount	Rate	LTV / CLTV	DTI	Who	Result	Decision
9/27/17 11:39 am ET	4 DU	\$200,000	4.125%	80.00 / 80.00	12.002 / 12.002	Lauren Robinson Broker	Approve/Eligible	No
9/27/17 11:33 am ET	3 LP	\$200,000	4.125%	80.00 / 80.00	12.000 / 12.000	Lauren Robinson Broker	Accept / Streamlined Accept / 000 Freddie Mac Eligible	Yes

AUS Keys Submit to LP Submit to DU

AUS > 3 | LP | 9/27/17 11:33 am ET

Overview Key Findings

Request

Decision	Yes
Request Number	3
AUS	LP
Requested	9/27/17 11:33 am ET
Version	S4.3.00

Results

Status	Accept / Streamlined Accept / 000 Freddie Mac Eligible
LP Submission Number	2
Risk Class	Accept
Purchase Eligibility	000 Freddie Mac Eligible
Documentation Level	Streamlined Accept
Loan Processing Stage	Underwriting
LP Full Feedback Certificate	View PDF
LP HVE Form	View PDF
LP AUS Key	93502165

Cancel Doc Checklist

- Once AUS has been imported into Octane, navigate to the **Workflow screen > Obtain Automated Underwriting Findings task**.
- Click **Complete Step** in the bottom right-hand corner > **Complete** in the pop-out box.

Mismatch Messages Notes Property Team Terms Transaction **Workflow**

Workflow > 115.400 - Obtain Automated Underwriting Findings [Work] Critical 0 Warning 0 Status **Started** Pending Tasks 0

Work Details Notes

Outcomes

Outcome	Next Steps
AUS Obtained	115.425 - AUS is Eligible [Branch]

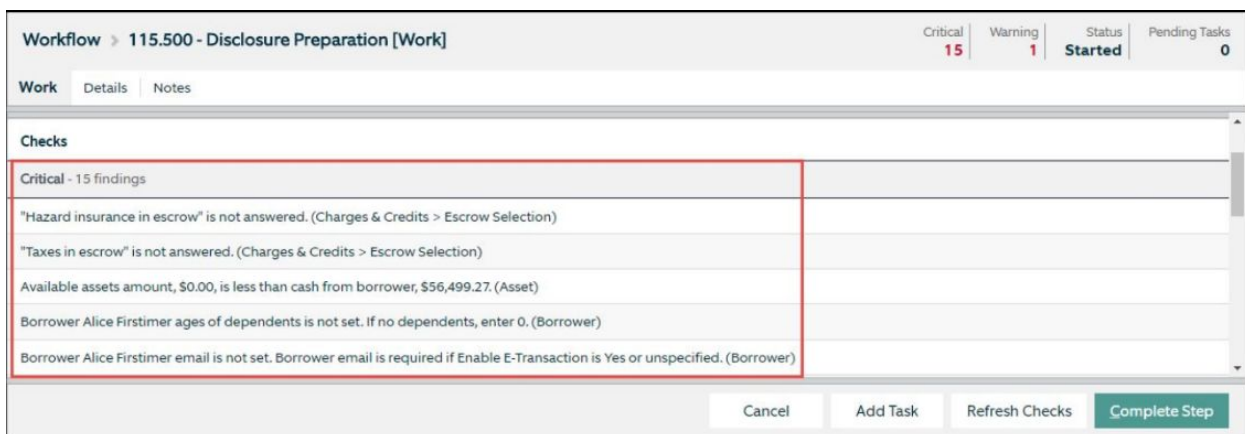
Cancel Add Task Refresh Checks **Complete Step**

Section 5: Disclosure Preparation

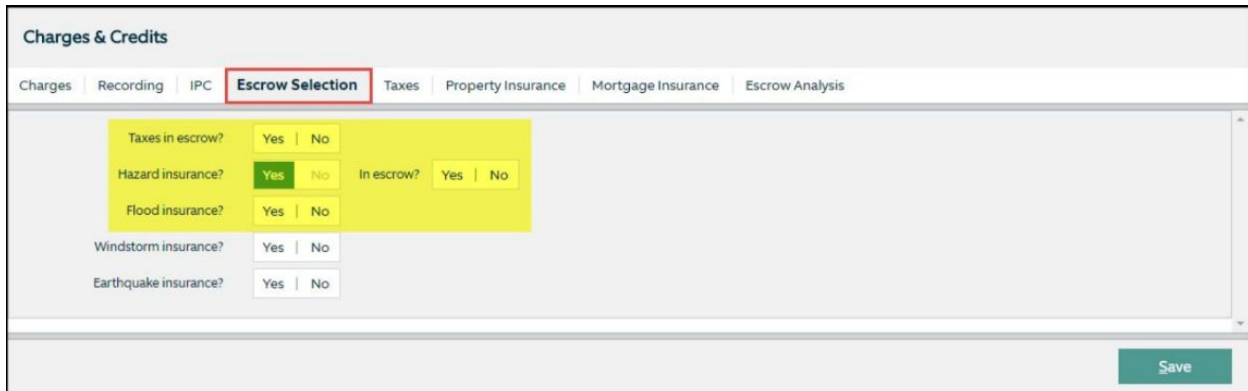
- The next step in this sequence is the **Disclosure Preparation task**; click on **Disclosure Preparation > open desired loan**.



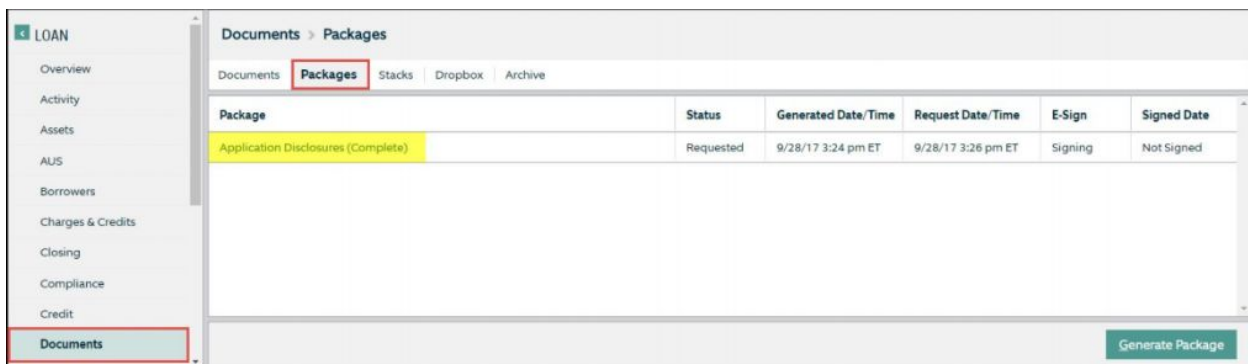
- The system automatically takes the user to the task screen which shows all critical checks that need to be resolved prior to disclosing the loan. A sample list is shown below.



- The user must cure the critical checks one by one by following the screen direction provided **in parenthesis**; for example, the first critical finding states **Hazard insurance in escrow** needs to be updated in the **Charges & Credits screen > Escrow Selection tab**.
 - Navigate to the **Charges & Credits screen > Escrow Selection tab**. Ensure the items indicated in the critical checks list are confirmed **Yes** or **No** in the screen; once the item is marked Yes/No the critical check will remove itself from the list.



4. Once all critical findings are cleared, the file is then ready to be disclosed.
5. At point the user should check to ensure each applicant has a **unique email address and mobile number** as noted in [Section 2.3.2](#). This is required for the disclosures and loan keys to be properly transmitted for e-signature.
6. Additionally, the user must navigate to the **Charges & Credits screen** to ensure no other items (i.e. credit report cost, VOE charge, etc.) need to be added to the list. Additional guidance on how to add and update fees can be found [here](#).
7. Once the fees are reviewed, the user can navigate back to the **Workflow screen** and click **Complete Step > Complete**.
8. At this point the disclosures will be automatically posted to the Borrower Dashboard for review and e-signature.
9. The user can confirm that the initial disclosures have been posted to the Borrower Dashboard by navigating to the **Documents screen > Packages tab** and confirming that the **Application Disclosures (Complete)** line item is shown therein.
 - a. All documents that are contained within the initial disclosures package can be viewed by clicking the package name.



Package	Status	Generated Date/Time	Request Date/Time	E-Sign	Signed Date
Application Disclosures (Complete)	Requested	9/28/17 3:24 pm ET	9/28/17 3:26 pm ET	Signing	Not Signed

Documents > Packages > Application Disclosures (Complete)				Status	Request Date/Time	E-Sign	
Filter Documents				Requested	9/28/17 3:26 pm ET	Signing	
Name	For	Category	Prior To	Incl. Files	Fulfilled	Decision	File Status
E-Sign							
Acknowledgement of Right to Request Credit Reports		Compliance	Approval	0 of 1	Unfulfilled	Pending	Requested
Advanced Fee Agreement and Disclosure - Arizona		Compliance	Approval	0 of 1	Unfulfilled	Pending	Requested
Anti-Coercion Insurance Disclosure - Arizona		Compliance	Approval	0 of 1	Unfulfilled	Pending	Requested
Appraisal Notice - Arizona		Compliance	Approval	0 of 1	Unfulfilled	Pending	Requested
				Cancel	Delete	Force E-Sign Import	E-Sign

5.1 Borrower Dashboard Activation & Loan Key

Once the *Disclosure Preparation* task has been completed in Octane and the disclosures are posted to the Borrower Dashboard, the applicant will receive an Octane credentials activation email. Once the applicant receives this email, they should be working to set up their credentials and gain access to their Octane Borrower Dashboard.

One key piece of gaining access to the Borrower Dashboard is the **Loan Key**. The *Loan Key* will need to be sent to the borrower through a text message, a separate email, or verbalized over the phone as they attempt to gain access to their dashboard for the first time.

The loan key can be found on the **Borrowers screen > Personal tab** towards the bottom left of the screen, as shown below.

Borrowers > Ken Customer	
Personal Residences HMDA Power Of Attorney Aliases Counseling Tax Filing	
General	Declarations Set to Typical Responses
First Name: Ken Last Name *: Customer Titleholder: Yes No Applicant Role: Borrower Marital Status: Unmarried SSN: [Redacted] Date of Birth: [Redacted] Home Phone: [Redacted] Mobile Phone: [Redacted] Office Phone: [Redacted] Ext. [Redacted] Home Fax: [Redacted] Email: tester@gmail.com Change Email Dashboard Access: No, waiting for activation Loan Key	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? More Yes No f. Are you presently delinquent or in default on any Federal debt or an other loan, mortgage, financial obligation, bond, or loan guarantee? Yes No g. Are you obligated to pay alimony, child support, or separate maintenance? Yes No h. Is any part of the down payment borrowed? Yes No i. Are you a co-maker or endorser on a note? Yes No j, k. What is your citizenship status? U.S. Citizen l. 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? Yes No
Cancel Borrower Tags Application Tags Credit Report Authorization Save	

Invite Borrower - Loan Key

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

Loan Key: 77165

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]

OK


Once the borrower has successfully entered the Loan Key and gained access to the Borrower Dashboard, the **Borrowers screen** in Octane will update to show that the borrower now has Dashboard Access.

Borrowers > [redacted]

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

Home Fax: [redacted] U.S. Citizen: [dropdown]

Email: [redacted] Change Email

Dashboard Access Yes 

Schooling (Years): 14

Ages of Dependents: 0

On LDP List: 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? Yes No

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

Dashboard Access

Borrower has an active account and has successfully accessed the loan on the Borrower Dashboard.

Close **Remove**

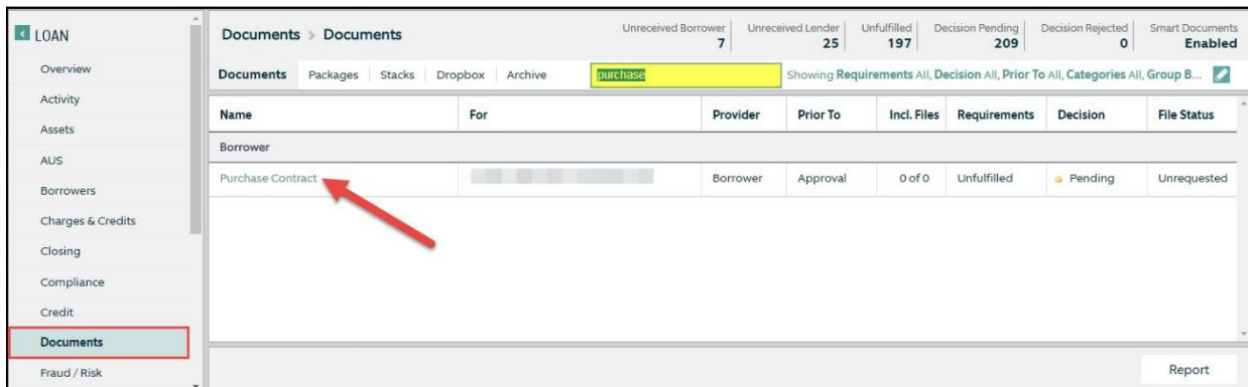
Section 6: Submittal Preparation

The *Submittal Preparation* task is the point in the process at which the user posts all required documentation to underwrite the file. Cardinal Financial Wholesale requires the following minimum documentation for the initial underwrite:

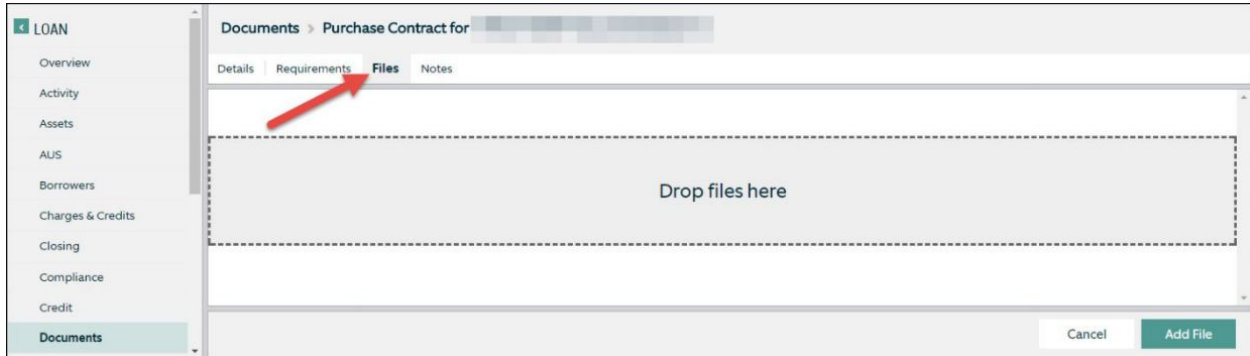
1. **Income Documentation (Pay Stubs, W-2, etc.) for all wage earners**
2. **Purchase Contract (if a purchase transaction).**

Once the above-referenced documentation has been collected from the borrower, the user can post documentation to the loan file by following these steps:

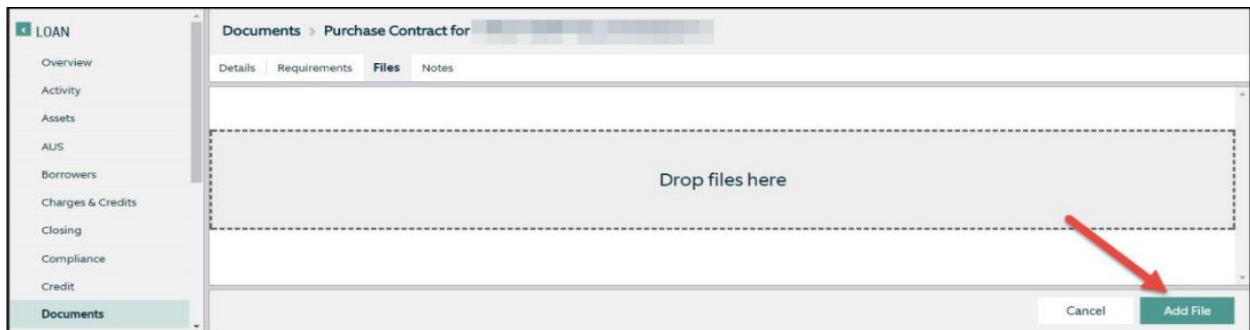
1. Navigate to the **Documents screen** then **search and select** the appropriate document requirement label; the user should note that each document name is a hyperlink which opens up all document-specific tabs.



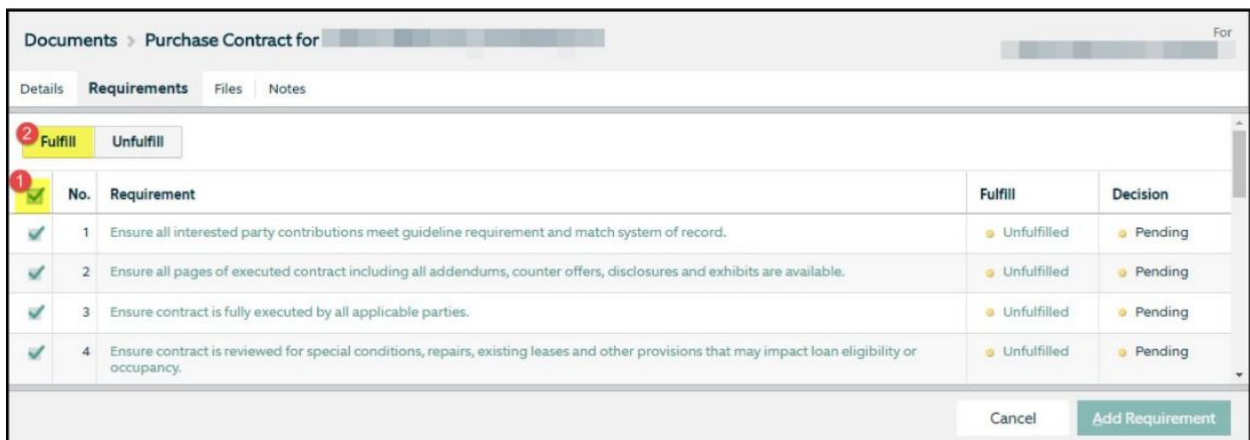
2. Once the document requirement has been opened, click on the Files tab for that document.



- Post the correlating document by dragging and dropping from the user's computer or by clicking the **Add File** button.



- Once the document is posted to the Files tab, navigate to the **Requirements** tab and fulfill all available requirements.
 - The user can **fulfill all requirements** in two clicks by selecting the options highlighted below.



- Steps 1-4 should be repeated for each document that needs to be uploaded for the initial underwrite.

6. Note: The **Documents Screen** should emulate the screenshot below showing all posted documents with **Requirements: Fulfilled** prior to sending the file to Cardinal Financial for underwriting review.

Documents > Documents		Unreceived Borrower	Unreceived Lender	Unfulfilled	Decision Pending	Decision Rejected	Smart Documents
		0	1	0	15	0	Enabled
Documents	Packages	Stacks	Dropbox	Archive	Filter Documents	Showing Requirements Fulfilled, Decision Waived, Rejected, Pending, Not R...	
Name	For	Provider	Prior To	Incl. Files	Requirements	Decision	File Status
Borrower							
Purchase Contract		Borrower	Approval	1 of 1	Fulfilled	Pending	Received
Lender							
DU Underwriting Findings Report (Decision)	Loan	Lender	Approval	1 of 1	Fulfilled	Pending	Requested
Fraud Report		Lender	Approval	1 of 3	Fulfilled	Pending	Received
						Force Update	Report

7. Once all minimum required documents have been provided, return to the **Workflow screen > Submit Loan to Operations > Complete Step > Complete**. Once completed, this action will *submit the loan to CFW for underwriting review*.

Workflow > 118.030 - Submittal Preparation [Work]		Critical	Warning	Status	Pending Tasks
		0	1	Started	0
Work	Details	Notes			
Outcomes					
Outcome		Next Steps			
Submit Loan to Operations		118.040 - Submittal Preparation [Tag]			
		Cancel	Add Task	Refresh Checks	Complete Step

Section 7: Getting in Touch

After completing the steps detailed in sections 1 through 7, the loan file will be transferred to Cardinal Financial Wholesale (CFW) for the initial underwrite. The user can confirm the file's submission to CFW by revisiting the loan and navigating to the **Workflow screen**.

The following process will have populated confirming not only that CFW has the file in for review, but it also shows who the assigned Wholesale Client Advocate is for that file. This individual will be the main point of contact for the file.

Workflow		Status	Elapsed Time	Phase		
		Running	1 hour 36 minutes	Production		
List <small>Graph_data</small>		Step Status Started or Halted <input checked="" type="checkbox"/>				
Process	Step	Outcome	Who	Started	Completed	Elapsed Time
Process Document Intake - Wholesale	240.020 - Document Intake - Wholesale [Pending]		Dawn Gillespie	9/28/17 4:23 pm ET		Under a minute

● Started, but not complete
● Halted

[Force Update](#)

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

References

Reference List
Octane
Borrower's Dashboard

Revision History

Date	Description	Approver
11/10/2020	Initial Release	Stephanie Simon
3.4.2021	Change Summary	Timothy Williams