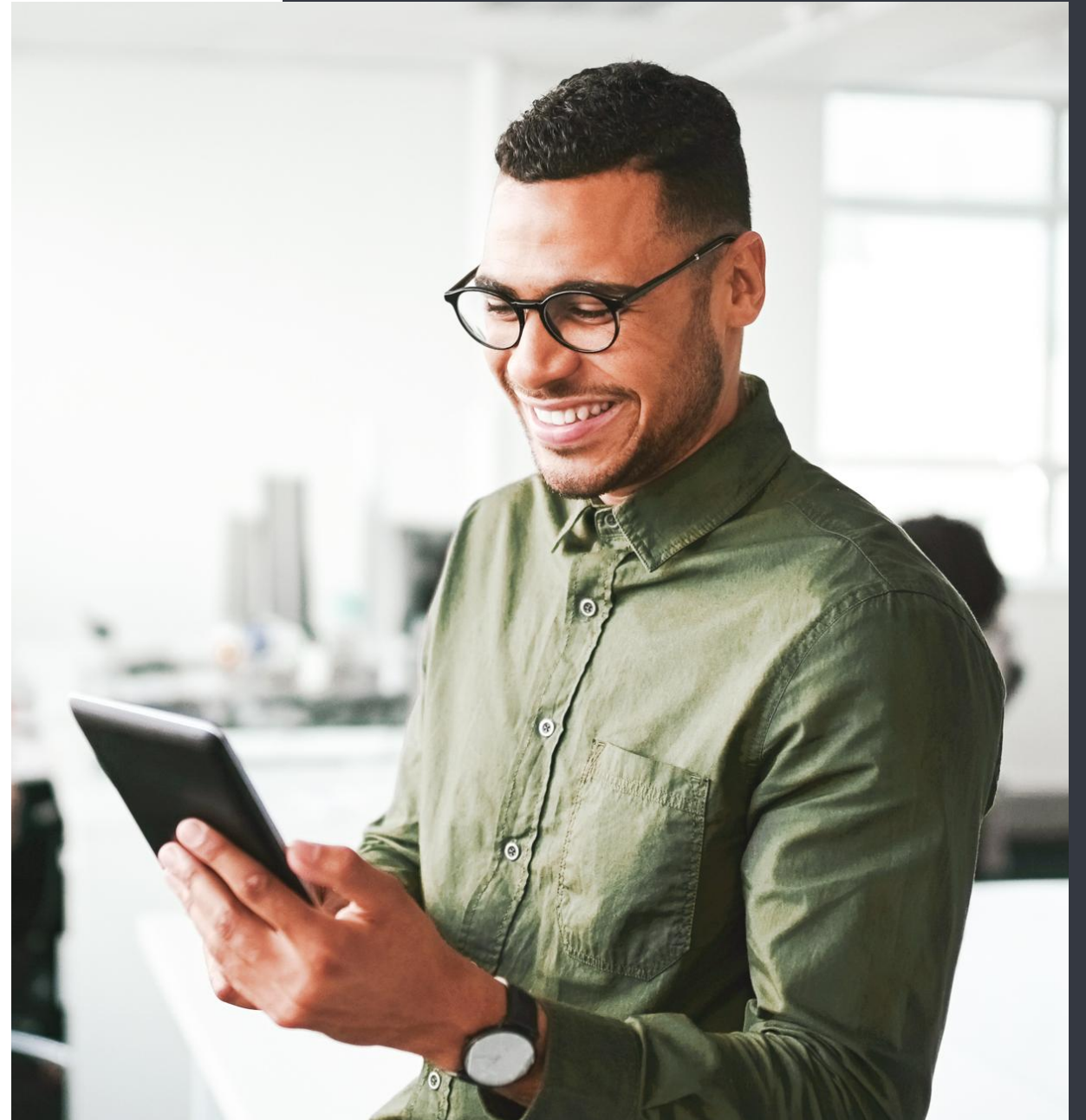


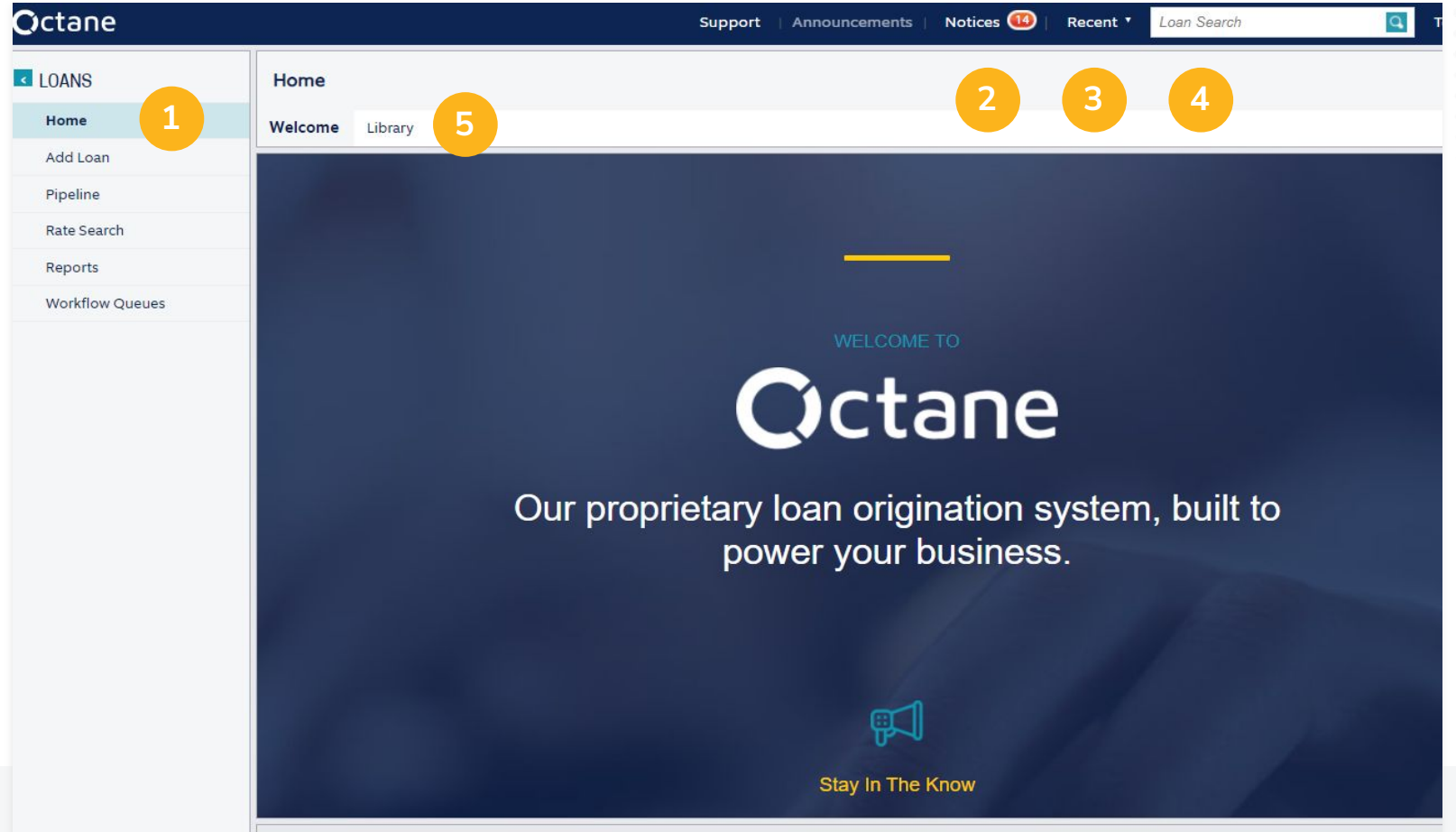
# Navigating Octane

Your step-by-step guide



# Becoming Familiar with the Homepage

1. The **Main Menu** on the left-hand side is your primary navigation tool within Octane. The menu selection changes with each level of the site.
2. **Notices** is where you get notified anytime you are tagged in a file.
3. **Recents** will take you to your most recently accessed loans.
4. **Loan Search** is a tool you can use to find a specific loan using the borrower name or loan number.
5. **Library** contains resources and guides to answer all of your questions.



# Loan Screen

Once you are in the Loan screen, you can:

- Click on **Activity** to see which stage of the process your loan is currently in.
- Navigate to the **Events** tab for a detailed look into all of the action that has taken place on the loan.
- View the **Loan Details** menu at the top of the screen, which contains figures about the specific loan. Want to see what is in the DTI, for example? Give it a click and see the additional details.

The screenshot shows the Octane loan management interface. At the top, there's a navigation bar with 'Support', 'Announcements', 'Notices 96', and 'Recent'. Below that, a search bar contains 'Loan Search'. The main header area displays loan details for 'Highlands Ranch, CO 80129', including 'Purp CO PR', 'Lien, Amount, Rate & Program 1st \$500,000 7.875% C30FHLMC', 'Eff. Fund 09/18/23', 'LTV / CLTV 76.923 / 76.923%', 'DTI 43.101 / 48.382%', 'FICO 620', 'Mo. Pymt \$4,073.88', 'Cash to Bor \$4,606.73', and 'APR 8.461%'. A left sidebar lists various loan categories, with 'Activity' selected. The main content area shows an 'Activity' table with columns for Stage, Started, Completed, Elapsed Business Time, and Elapsed Calendar Time. The table lists various stages such as Condition Underwriting, Fulfill Conditions, and Initial Underwrite with their respective start and end times and durations.

Stage	Started	Completed	Elapsed Business Time	Elapsed Calendar Time
Condition Underwriting	9/07/23 3:50 pm ET 1 day ago		1 day	1 day
Fulfill Conditions	9/05/23 8:35 am ET 3 days 7 hrs ago	9/07/23 3:50 pm ET 1 day ago	2 days 7 hrs	2 days 7 hrs
Condition Underwriting	9/01/23 5:36 pm ET 6 days 22 hrs ago	9/05/23 8:35 am ET 3 days 7 hrs ago	2 hrs 59 mins	3 days 14 hrs
Fulfill Conditions	9/01/23 10:16 am ET 7 days 6 hrs ago	9/01/23 5:36 pm ET 6 days 22 hrs ago	7 hrs 19 mins	7 hrs 19 mins
Condition Underwriting	9/01/23 9:03 am ET 7 days 7 hrs ago	9/01/23 10:16 am ET 7 days 6 hrs ago	1 hr 13 mins	1 hr 13 mins
Fulfill Conditions	8/28/23 1:39 pm ET 11 days 2 hrs ago	9/01/23 9:03 am ET 7 days 7 hrs ago	3 days 7 hrs	3 days 19 hrs
Conditional Approval	8/28/23 1:33 pm ET 11 days 2 hrs ago	8/28/23 1:39 pm ET 11 days 2 hrs ago	5 minutes	5 minutes
Initial Underwrite	8/25/23 2:39 pm ET 14 days 1 hr ago	8/28/23 1:33 pm ET 11 days 2 hrs ago	10 hrs 54 mins	2 days 22 hrs
Underwrite Preparation	8/23/23 5:47 pm ET 15 days 22 hrs ago	8/25/23 2:39 pm ET 14 days 1 hr ago	1 day 8 hrs	1 day 20 hrs
Application	8/18/23 6:20 pm ET 20 days 21 hrs ago	8/23/23 5:47 pm ET 15 days 22 hrs ago	2 days 11 hrs	4 days 23 hrs
Qualification	8/18/23 5:35 pm ET 20 days 22 hrs ago	8/18/23 6:20 pm ET 20 days 21 hrs ago	45 minutes	45 minutes
Started	8/18/23 5:25 pm ET 20 days 22 hrs ago	8/18/23 5:35 pm ET 20 days 22 hrs ago	10 minutes	10 minutes

# Documents Screen

1. The **Documents** tab will show you all the files that have been added to this loan.
2. **Packages** displays the packages that have been sent to the borrower and if they have been signed.
3. **Stacks** allows you to create single pdfs of a full package for compliance, etc.
4. **Dropbox** is our easy-upload location for documents.
5. **Archive** is the holding place for all documents that are no longer needed.
6. **Engagement Details** shows how far along the borrower's file is in the process.
7. **Disposition** shows your conditions if you click on the status. Note: This automatically updates as the loan progresses.

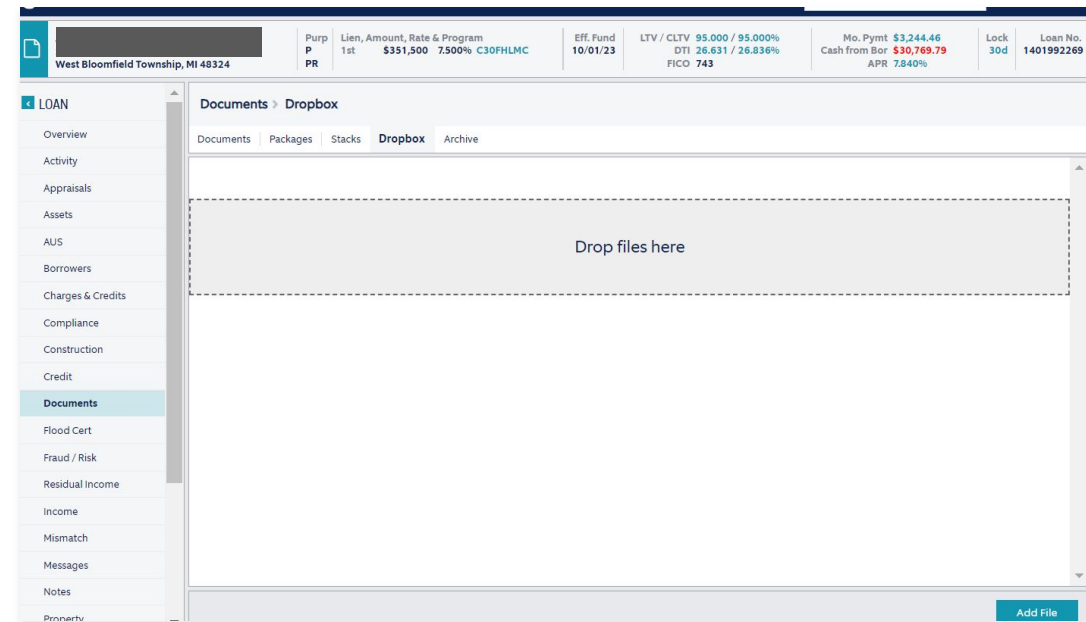
The screenshot shows the Octane interface for a loan. The top navigation bar includes 'Support', 'Announcements', 'Notices 36', 'Recent', and a search bar. The main header displays loan details: 'Highlands Ranch, CO 80129', 'Purp CO PR', 'Lien, Amount, Rate & Program 1st \$500,000 7.875% C30FHLMC', 'Eff. Fund 09/18/23', 'LTV / CLTV 76.923 / 76.923%', 'DTI 43.101 / 48.382%', 'FICO 620', 'Mo. Pymt \$4,073.88', 'Cash to Bor \$4,606.73', 'APR 8.461%', 'Lock 11d', and 'Loan No. 1401993552'. The left sidebar lists various loan categories, with 'Documents' selected. The main content area shows a 'Documents' tab with sub-tabs for 'Documents', 'Packages', 'Stacks', 'Dropbox', and 'Archive'. A table lists documents with columns for Name, Category, Prior To, Incl. Files, Status, and Info. Callouts 1-7 highlight: 1. Documents tab, 2. Name column, 3. Packages sub-tab, 4. Stacks sub-tab, 5. Archive sub-tab, 6. Engagement Details (Borrower 27%, Lender 28%), and 7. Disposition (Approved with Conditions).

Name	Category	Prior To	Incl. Files	Status	Info
Anti-Steering Disclosure (Wholesale)	Compliance	Approval	1 of 2	Approved	P
Anti-Steering Disclosure (Wholesale)	Compliance	Approval	1 of 2	Approved	P
Anti-Steering Disclosure (Wholesale)	Compliance	Approval	1 of 1	Requested	P
Anti-Steering Disclosure (Wholesale)	Compliance	Approval	1 of 1	Requested	P
Appraisal Fee Notice	Property	Approval	1 of 2	Approved	P
Appraisal Fee Notice	Property	Approval	1 of 2	Approved	P
Appraisal Fee Notice	Property	Approval	1 of 1	Requested	P
Appraisal Fee Notice	Property	Approval	1 of 1	Requested	P
Borrower's Certification and Authorization (E-Sign)	Compliance	Approval	1 of 2	Approved	P
Borrower's Certification and Authorization (E-Sign)	Compliance	Approval	1 of 2	Approved	P
Borrower's Certification and Authorization (E-Sign)	Compliance	Approval	1 of 2	Approved	P

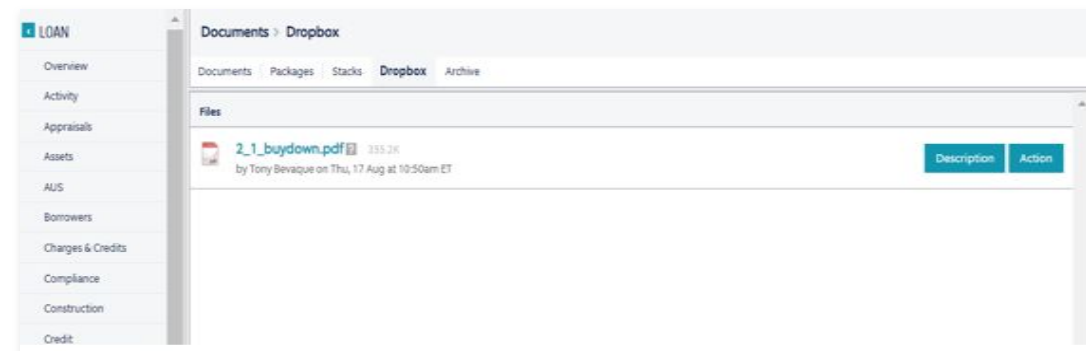
# Dropbox

- To add files to the **Dropbox**, you can simply drag and drop from your desktop into the grey box, or click **Add File**.
- Once the files have fully loaded, you will have the ability to either add a description or note.
- Clicking on **Action** allows you to manage the file in a various ways.

Before

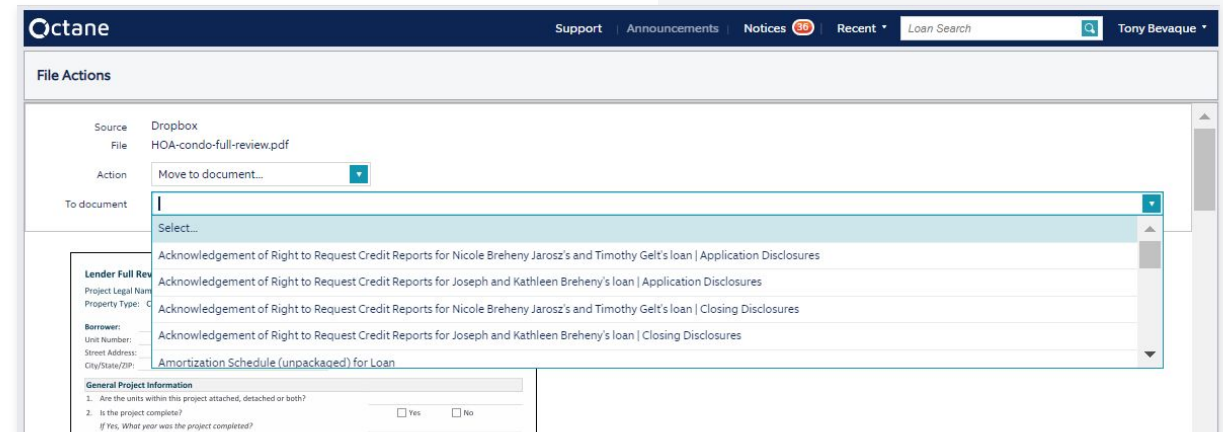
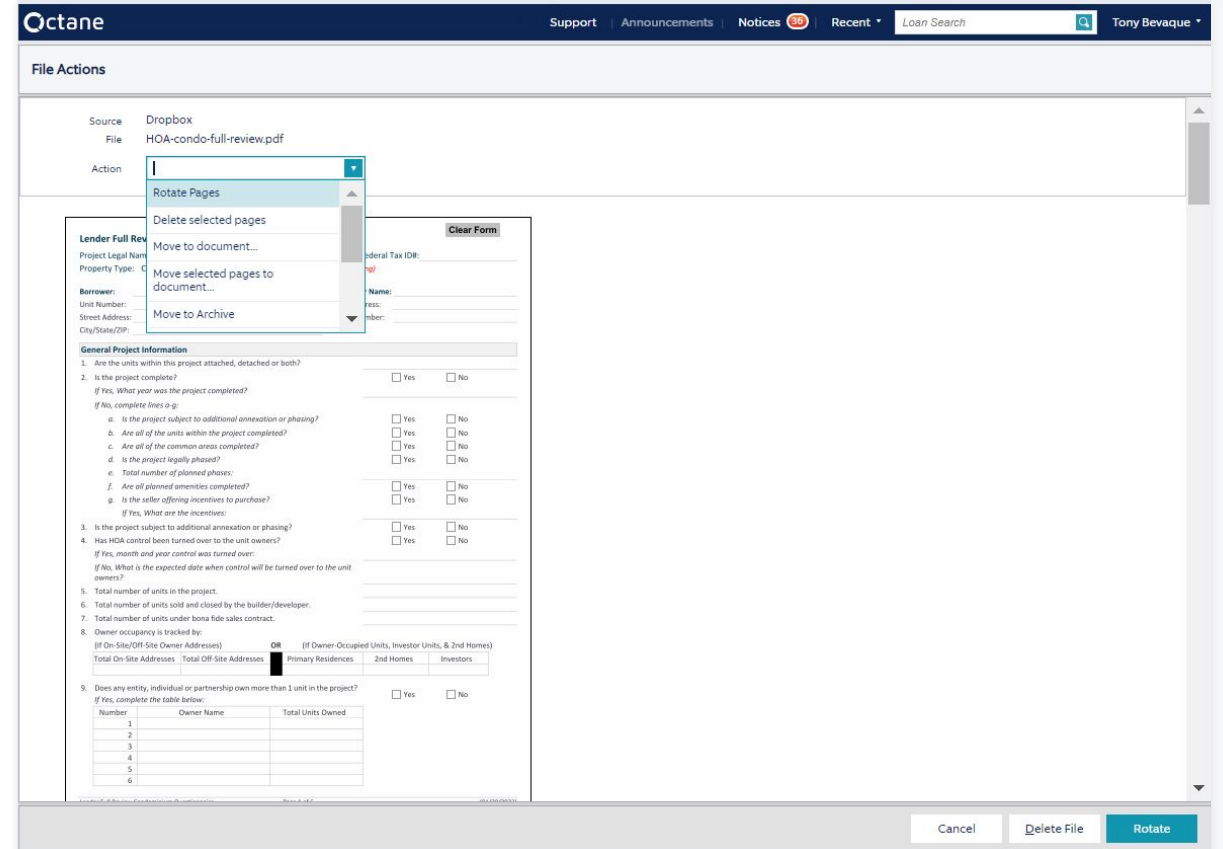


After



# File Actions within the Dropbox

- The **Action** dropdown menu is where you can assign the file to a specific category or location.
- If you select **Move To Document**, you can click on the second drop down and type out the document name or scroll to find it.
- Bucketing the conditions will ensure they get seen and aren't lost in set up.
- You can also rotate or delete the file if needed by clicking the buttons in the bottom right corner.



# Workflows

To get to the **Workflows** screen, Navigate to the **Main Menu** (side bar) and scroll down until you see the selection.

Clicking the **Workflow** selection will open right into your workflow step.

You can click on **Submit Loan To Operations** and then click **Complete Step** to send to underwriting.

**Workflow** Status: Running Elapsed Business Time: 20 days 2 hours 53 minutes Stage: Application

Step Status Started or Halted, Internal Steps Included

Process	Step	Outcome	Who	Started	Completed	Elapsed Bus. Time
Mismatch   Loan Sync	800.12200 - Mismatch Auto   Loan Sync [Wait]		Octane Auto Notify-4	9/25/23 9:12 pm CT		5 hours 1 minute
Process   VOE - Written (S)	215.08500 - VOE - Written Rework TS [Wait]		Danielle Chavis	9/25/23 3:36 pm CT		8 hours 25 minutes
Process   Appraisal Order	204.00135 - Pending Appraisal Payment and PC [Wait]		Octane Auto Notify-4	9/25/23 11:23 am CT		1 day
Process   Appraisal Preparation	201.06000 - Appraisal Order [Fork]			9/25/23 11:23 am CT		1 day
Process   Expiring Change of Circumstance	853.53200 - eConsent NO Exp COC Days Remaining [Wait Until]		Octane Auto Notify-4	9/25/23 10:20 am CT		1 day 1 hour
Process   CFW   Submittal Preparation	118.03000 - Submittal Preparation [Work]		Chandler Strath	9/25/23 10:20 am CT		1 day 1 hour
Main	100.01500 - Submittal Preparation - Wholesale [Fork]			9/25/23 10:20 am CT		1 day 1 hour
Process   CFW   Broker Follow Up	220.63250 - CFW Broker Follow Up [Wait] (3)		Bethany E. Dent	9/19/23 8:06 am CT		5 days 3 hours

Started, but not complete  
Halted

[Force Update](#)
[Go To Workflow Queues](#)

**Workflow > 118.03000 - Submittal Preparation [Work]** Critical 1 Warning 6 Prerequisite Steps 0 Status Started Pending Tasks 1

Work Details Notes

**Outcomes**

**Tasks**

Ensure GUS has been updated and ensure property qualify for US

Submit Loan to Operations

intake and findings are uploaded to system of record and ensure borrower and

Status: Pending

**Checks**

**Critical - 1 findings**

Borrower Joseph Roberson's "12/01/22 - 02/15/23" primary job gap is unexplained. (Income) C283

**Warnings - 6 findings**

Earnest Money Deposit asset "\$2,000.00" Gift is not set. (Assets > General) C874

Charge "Appraisal Fee" invoice is unpaid. (Charges & Credits > Invoices) C682

Purchase contract funding date is not set. (Property > Subject Property > Terms) C516

Buyer realty agent company name, first name, last name, street 1, city, state, zip code, email, work phone number, agent state license ID, company state license ID are not set. (Property > Subject Property > Realty Agent) C333

Seller realty agent company name, first name, last name, street 1, city, state, zip code, email, work phone number, agent state license ID, company state license ID are not set. (Property > Subject Property > Realty Agent) C333

Electronic transaction consent not given by all borrowers. (Transaction) C595

[Cancel](#)
[Add Task](#)
[Refresh Checks](#)
[Complete Step](#)

# Next Steps

- Once the loan goes to **Set Up**, our underwriting team will email you if anything is missing.
- Underwriting will review all the documents and details before setting conditions.
- You will be emailed once the file releases.
- Questions? Feel free to contact your Account Executive, or your WCA.



# Thank you!

Questions? Get in touch anytime.



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