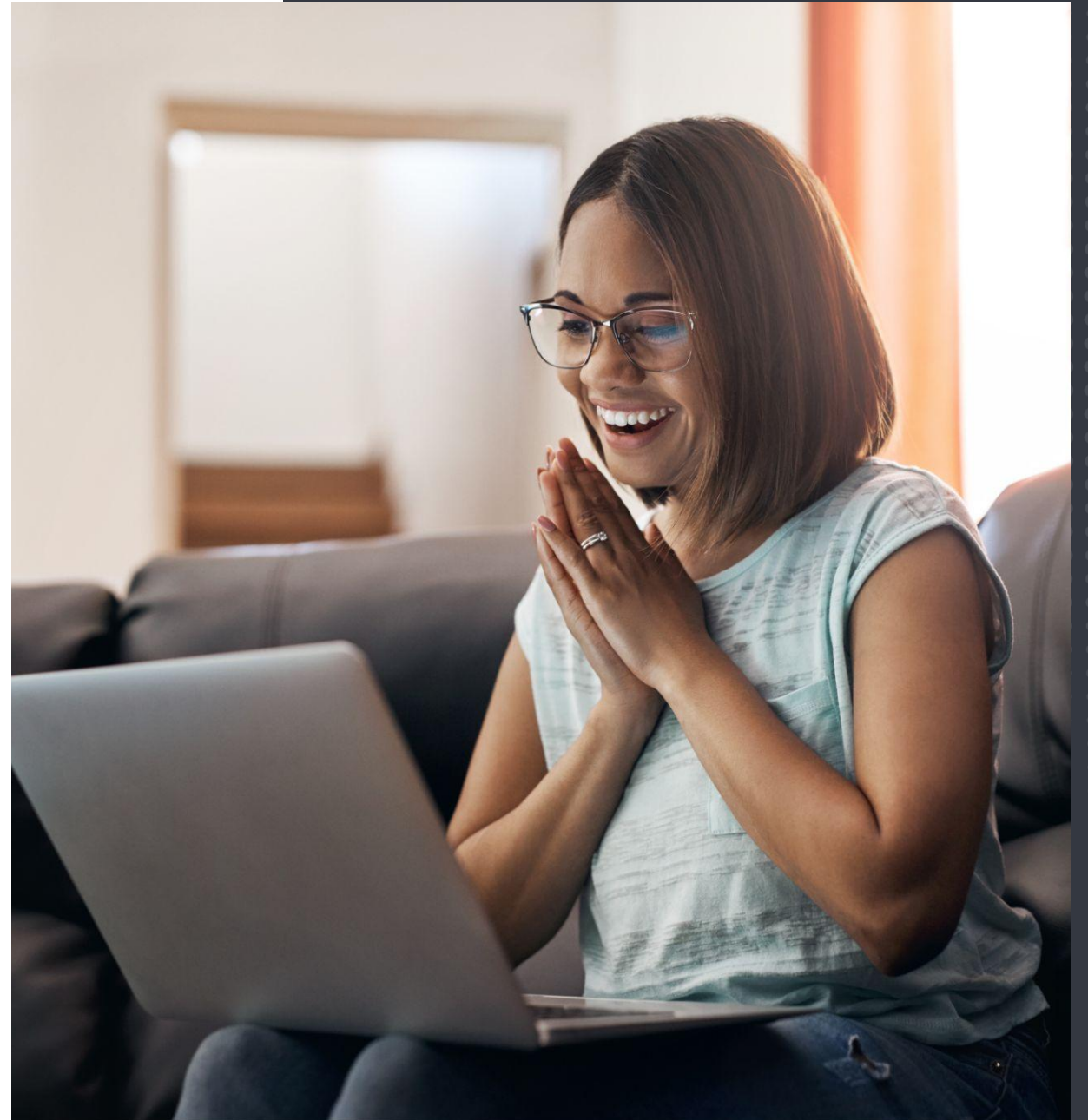


Locating Information in Octane

Your step-by-step guide



Locating Information in Octane

1. Begin by clicking on **Library**. Once inside, you'll see **Resources**, **Forms**, **Guides**, **Policies**, and more. The following are particularly helpful items for you to check out:

2. **Broker Solutions Scenario Request Form**

3. **Request for New User**

4. **Request VA Sponsorship** for your company

The screenshot displays the Octane web application interface. The top navigation bar includes the Octane logo, a 'Support' link, 'Announcements', 'Notices' with a '36' badge, and a 'Recent' dropdown. A left sidebar menu is titled 'LOANS' and contains items: 'Home', 'Add Loan', 'Pipeline', 'Rate Search', 'Reports', and 'Workflow Queues'. The main content area is titled 'Home' and has a sub-header 'Welcome Library' with a callout '1' pointing to the 'Library' link. Below this, there are sections for 'Resources' (with a callout '2' pointing to the section header), 'Connections', 'Recast-Flyer', 'Broker FAQs', and 'Self-Service Forms'. The 'Self-Service Forms' section contains a list of links, with callouts '3' and '4' pointing to 'Request for New User' and 'Request for VA Sponsorship' respectively.

Octane

Support | Announcements | Notices 36 | Recent

LOANS

- Home
- Add Loan
- Pipeline
- Rate Search
- Reports
- Workflow Queues

Home

Welcome Library 1

Resources 2

Connections

Mortgage clause and fees, websites and phone numbers, leadership contact information, and more quick-re support.

Recast-Flyer

Need to recast a Cardinal-serviced loan? Here are the basic, general requirements to recast a loan and subm

Broker FAQs

Self-Service Forms

Self-service is the best service! Updating your information is easier than ever thanks to these self-service form our Broker Support team will process your request.

- Broker Solutions Scenario Request Form
- Request for New User 3
- Request for New Branch
- Request for Role Update
- Request for Contract Processor
- Request to Change Company Lender Paid Comp Plan
- Appraisal Credentials Request
- Business Name / Address Change
- Add Broker as USDA Lender Agent
- Request for VA Sponsorship 4
- Add Branch to IP Whitelist

Locating Information in Octane

As you continue to scroll through the **Library**, you'll come to the **Guidelines** and **Training** sections. Here you can find:

5. The CF Wholesale **Lending Guide**
6. Handbooks for **Government-Sponsored Enterprise (GSE) Lending & Government Guidelines**
7. A vast selection of Octane **Training** videos

The screenshot displays the Octane web application interface. At the top, the Octane logo is on the left, and navigation links for Support, Announcements, Notices (with a 30 badge), and Recent are on the right. A search bar labeled 'Loan Search' is also present. The left sidebar shows a 'LOANS' menu with options: Home, Add Loan, Pipeline, Rate Search, Reports, and Workflow Queues. The main content area is titled 'Home' and has sub-tabs for 'Welcome' and 'Library'. The 'Library' tab is active, showing a 'Guidelines' section with a callout '5' pointing to the 'Lending Guide' link. Below this is the 'GSE & Government Guidelines' section with a callout '6' pointing to a list of handbooks: FNMA, Freddie Mac, FHA 4000.1 Handbook, VA Lender Handbook, and USDA Handbook. The 'Training' section has a callout '7' pointing to a list of training resources: Octane | Disclose Recording, Octane | Submit Recording, Submit Best Practices | Recorded, CFWholesale Youtube, BorrowSmart Training | Wholesale, and Octane Express Guide. Below the training list is the 'Octane Core Training Video Series' section with a note about module inventory. At the bottom is the 'Matrix' section with a callout pointing to the 'Third Party Origination Overlay Matrix' link.

Locating Information in Octane

(cont'd)

Moving further down the **Library**, you will see our **Matrix** and **Policies** sections. Key items to review include:

8. **Third Party Origination Overlay Matrix**

9. **Policies** for Locks, Escrow Holdbacks, and more

The screenshot displays the Octane web application interface. The top navigation bar includes the Octane logo, a search bar, and links for Support, Announcements, Notices (38), and Recent. The left sidebar shows the LOANS menu with options: Home, Add Loan, Pipeline, Rate Search, Reports, and Workflow Queues. The main content area is titled 'Home' and 'Library'. The 'Matrix' section is highlighted with a yellow underline and a yellow circle containing the number 8. It includes links for 'Third Party Origination Overlay Matrix' (described as a high-level summary of Cardinal exclusions) and 'Manufactured Home (MH) Comparison Matrix (Internal Use Only)'. The 'Policies' section is also highlighted with a yellow underline and a yellow circle containing the number 9. It includes links for 'Third Party Origination Lock Policy' (essential guide for locking loans), 'Temporary Operational Policies & Procedures' (document for details on COVID-19 outbreak), 'Escrow Holdback Policy & Procedures' (request guide), 'Compliance Loan Exception Policy', 'Compliance Natural Disaster Operations Policy', and 'Handling a Freddie Mac BorrowerSmart Loan Procedure'. Below these are sections for 'Product Snapshots' (Third Party Origination Snapshots) and 'Job Aids' (Ordering and Reviewing a Credit Report, and Third Party Origination Appraisal Dispute Form).

Locating Information in Octane

(cont'd)

Moving further, you'll see resources to assist you with all of your daily job functions, including:

10. Matrix of **Product Snapshots**
11. **Job Aids** for tasks such as Appraisal Disputes and Accessing Tax Transcripts
12. **HOA Questionnaires**
13. **Octane How-Tos**

The screenshot displays the Octane web application interface. The top navigation bar includes the Octane logo, a search bar with the text "Loan Search", and links for "Support", "Announcements", "Notices" (with a red badge showing "36"), and "Recent". The left sidebar menu is titled "LOANS" and contains the following items: "Home", "Add Loan", "Pipeline", "Rate Search", "Reports", and "Workflow Queues". The main content area is titled "Home" and has a "Welcome" message and a "Library" tab. The content is organized into sections with numbered callouts:

- 10** **Product Snapshots**: A section with a camera icon and a sub-section "Third Party Origination Snapshots". The text below reads: "The product snapshots provide information about the loan programs offered by Cardinal Financial."
- 11** **Job Aids**: A section with an information icon and a list of links:
 - Ordering and Reviewing a Credit Report
 - Third Party Origination Appraisal Dispute Form
 - Customer Guide for Accessing Tax Transcripts
 - Registering Loans with the Illinois Anti-Predatory Lending Database
 - HOA Checklist (with sub-text: "Checklist for HOA certification.")
 - CEMA Worksheet
 - Obtaining Prior Approval on VA Loans
- 12** **HOA Questionnaires**: A section with a list of links:
 - HOA Condo Full Review
 - HOA Condo Limited Review
 - HOA Litigation Questionnaire
 - Cooperative Questionnaire
- 13** **Octane**: A section with a list of links:
 - CFW | How to Sign into Octane
 - CFW | Octane | Using Google Authenticator
 - CFW | Loan Switcher
 - CFW | Loan Switcher | Video
 - CFW | Broker Training Preparation
 - CFW | Registering a Loan in Octane
 - CFW | TBD Underwrite Submission

Locating Information in Octane

(cont'd)

Towards the end of the **Library**, you'll find some resources for more niche items, including:

14. **Construction & Renovation Loans**

15. **Disclosure Preparation**

16. **Submittal and Re-Submittal Preparation**

17. Our **CD Validation** Process

18. Our clauses and **Additional** resources

The screenshot displays the Octane web application interface. The top navigation bar includes the Octane logo, a search bar, and links for Support, Announcements, Notices (36), and Recent. The left sidebar shows a menu with 'LOANS' expanded, containing 'Home', 'Add Loan', 'Pipeline', 'Rate Search', 'Reports', and 'Workflow Queues'. The main content area is titled 'Home' and has a 'Library' tab selected. The Library content is organized into several sections, each with a list of resources:

- Construction & Renovation** (Callout 14):
 - CFW | FHA 203(k) Workflow
 - Renovation Contractor Questionnaire
 - Contractor Bid Template (Excel)
 - Acceptable Bid Sample
 - Acceptable Bid Sample - Pool
 - Minimum Property Standards
 - W9
- Disclosure Preparation** (Callout 15):
 - CFW | 3.4 Upload Checklist
 - CFW | Disclosure Preparation
 - CFW | NY Pre-Application Disclosure
- Submittal Preparation | Resubmittal** (Callout 16):
 - CFW | Loan Officer E-Sign Instructions
 - CFW | Initial Underwriting Requirements
 - CFW | How to Print the Underwriting Disposition in Octane
 - CFW | Submittal Preparation - Underwriting Review
 - CFW | Underwriter Waive Doc
- CD Validation** (Callout 17):
 - CFW | CD Process
- Additional** (Callout 18):
 - CFW | ULAD Release Notes | Octane Changes for the New Loan Application
 - CFW | Resources
 - CFW | How to obtain the Loan Key
 - CFW | Quick Express Guide to the Borrower Dashboard
 - CFW | Borrower Dashboard Guide
 - CFW | Appraisal Escalation Policy
 - CFW | Octane Appraisal Payment
 - CFW | Mercury Appraisal Order Process

Thank you!

Questions? Get in touch anytime.



All rights reserved. Cardinal Financial Company, Limited Partnership, NMLS ID 66247, is an Equal Housing Opportunity Lender. This is not a commitment to lend. Information is intended for the use of mortgage professionals only and not intended for public use or distribution. This is not an advertisement pursuant to 12 C.F.R. 1026.2(a)(2). All information is subject to change at any time without notice. Corporate Address: 3701 Arco Corporate Drive, Suite 200, Charlotte, North Carolina 28273.

