

User Settings

You can make changes to many aspects of your user profile.

The settings you set for yourself take precedence over the administrator’s settings. For instance, if the administrator has set the number of **messages per page** to 10 and you change your individual setting to 20, then you will see 20 messages per page in the **Message Center**.

Click the **User Settings** button located in the top menu. The **User Settings** window will pop up (see **Figure 2**).



Figure 1 - Changing Your User Settings

User Settings

User Information | Password | Link Outs | Licensing
Site Preferences | Defaults | Closing Scenarios | Loan Products | Intangible Taxes

Your user information. Changes here will be reflected immediately throughout the application.

First Name: Middle: Last Name:

Position: Office #: Ext:

Email: Fax #:

Email 2: Cell #:

Email 3:

Email 4:

Address 1:

Address 2:

Zip:

City:

State:

Assigned Groups:

Groups:

Figure 2 - User Settings Tabs

***User Information Tab**

The **User Information** tab is where you provide your contact information.

The most important part of your profile is your e-mail address. If your e-mail address is inaccurate, you will not be able to receive your password information for password resets and other important system notifications.

***Password Tab**

You can change your password at any time. To change your password, you must provide your current password (for added security).

***Link Outs Tab**

Link Outs are hyperlinks to other websites that can be saved in your profile for easy access. The links you set here are available only to you.

Note: **Link Outs** can also be configured for everyone in the system by an administrator. To use a **Link Out**, click on its name. The website will open in a new browser window.

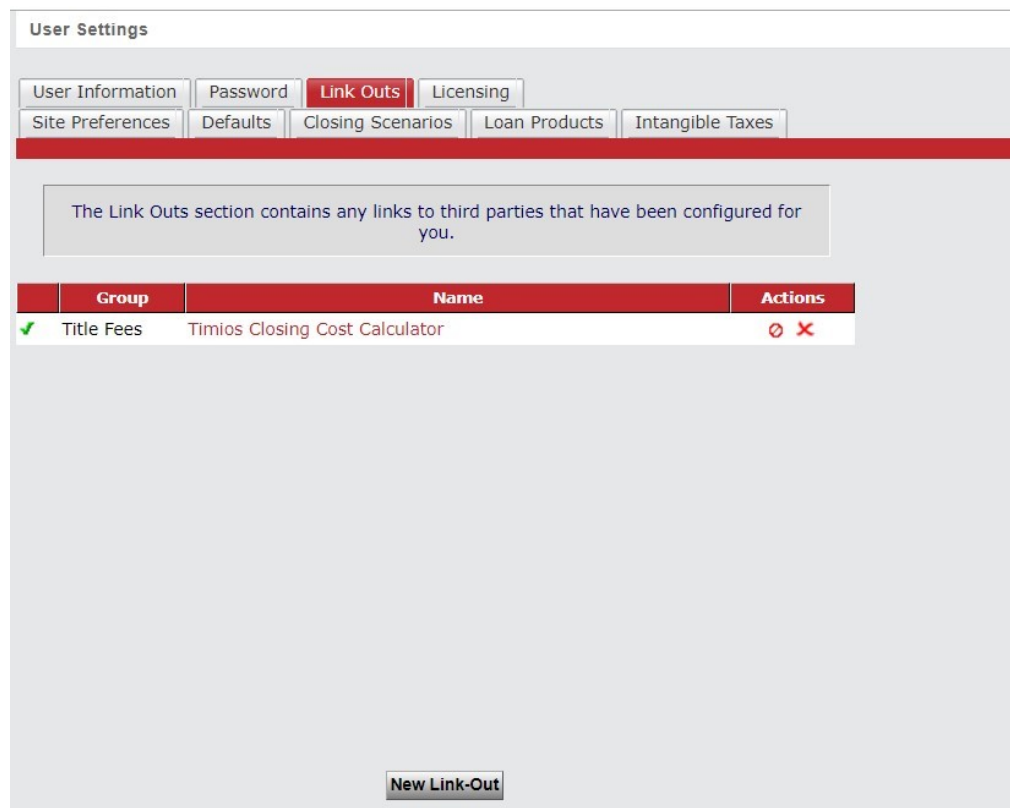


Figure 3 - Link Outs

*Site Preferences Tab

Under the **Site Preferences** tab of **User Settings** you can define how many items show per page (see **Figure 5**).

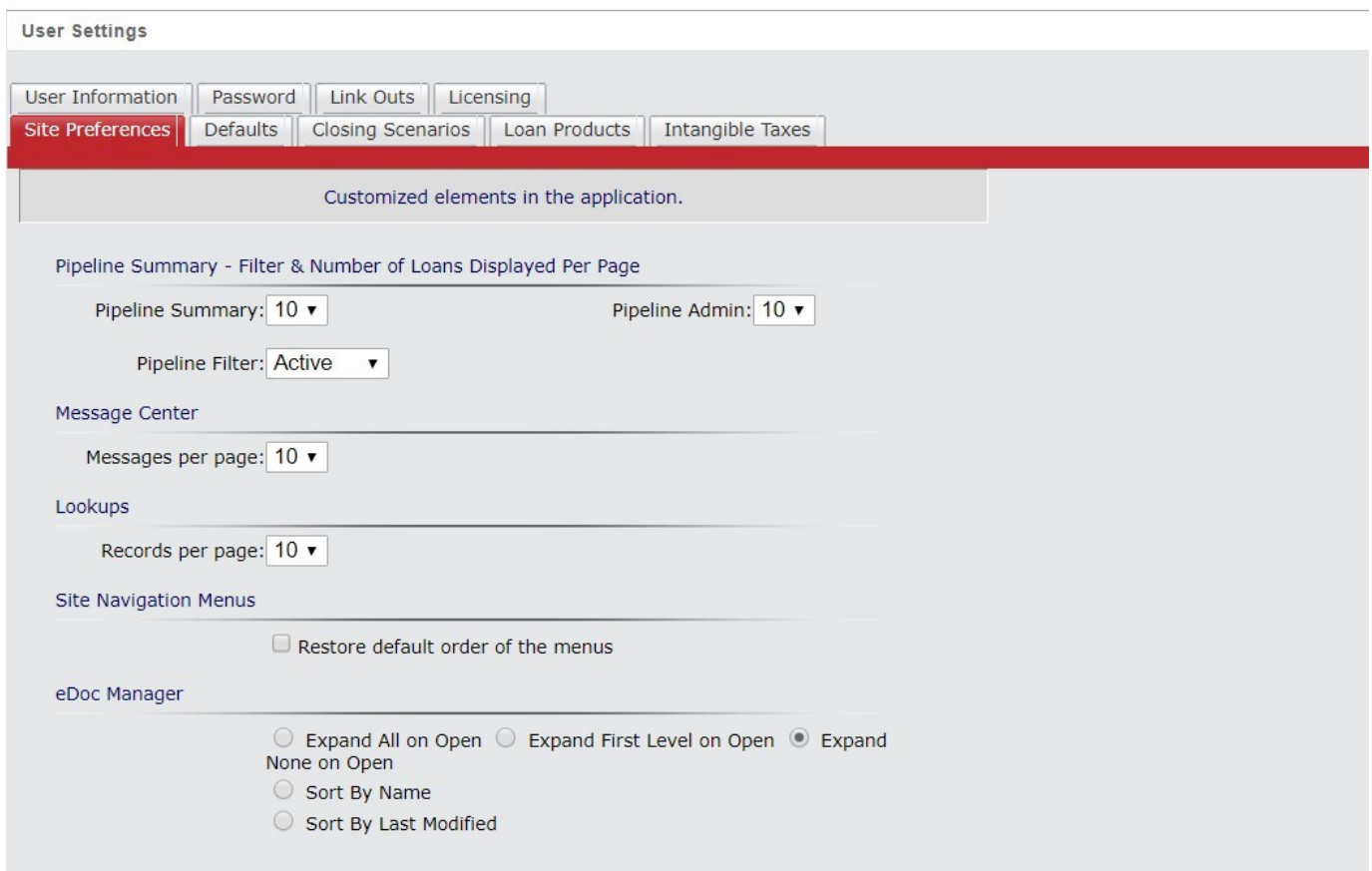
You can choose between 10 to 50 items per page for loans in a **Pipeline Summary** or messages in the **Message Center**.

From the drop-down boxes, select the number of items to appear per page for each type of item.

The checkbox labeled **restore default order of the menus** allows you to return your left navigation options back to their default order.

The **Site Preferences** tab also lets you control how documents in your **e-Doc Manager** are displayed:

- Expand All On Open
- To have all **e-Doc Manager** tree-sections expanded by default.
- Sort By Name
- Sort by Last Modified
- You must click the **Save Settings** button in order for your changes to take effect.



The screenshot shows the 'User Settings' interface with the 'Site Preferences' tab selected. The navigation tabs include 'User Information', 'Password', 'Link Outs', 'Licensing', 'Site Preferences', 'Defaults', 'Closing Scenarios', 'Loan Products', and 'Intangible Taxes'. The 'Site Preferences' section is highlighted in red and contains the following settings:

- Customized elements in the application.**
- Pipeline Summary - Filter & Number of Loans Displayed Per Page:**
 - Pipeline Summary: 10
 - Pipeline Admin: 10
 - Pipeline Filter: Active
- Message Center:**
 - Messages per page: 10
- Lookups:**
 - Records per page: 10
- Site Navigation Menus:**
 - Restore default order of the menus
- eDoc Manager:**
 - Expand All on Open
 - Expand First Level on Open
 - Expand
 - None on Open
 - Sort By Name
 - Sort By Last Modified

Figure 5 - Site Preferences

***Defaults tab**

Most **Defaults** will be set by your administrator.

Video instruction uploaded into Resource Center how to setup:

- *AU (FNMA/FHLMC)*
- *Closing (IDS/ DSI Docs)*
- *CreditAgencies*

*** Closing Scenarios**

Closing costs scenarios are a powerful time-saver for loan originators and processors.

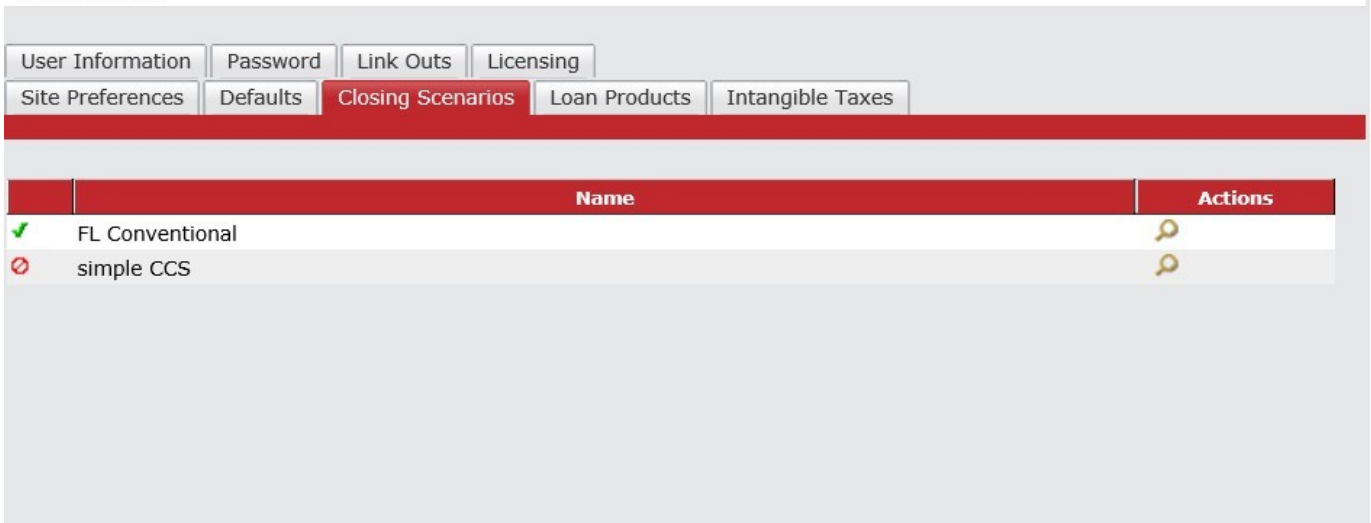
You can create different closing scenarios for common closing costs scenarios.

When you apply a scenario to a loan it auto-populates closing costs into the loan documents including the GFE and TIL (see Applying Closing Scenarios below).

The following action available for Originators (see **Figure 6**):

- View 

User Settings



User Information	Password	Link Outs	Licensing
Site Preferences	Defaults	Closing Scenarios	Loan Products
			Intangible Taxes



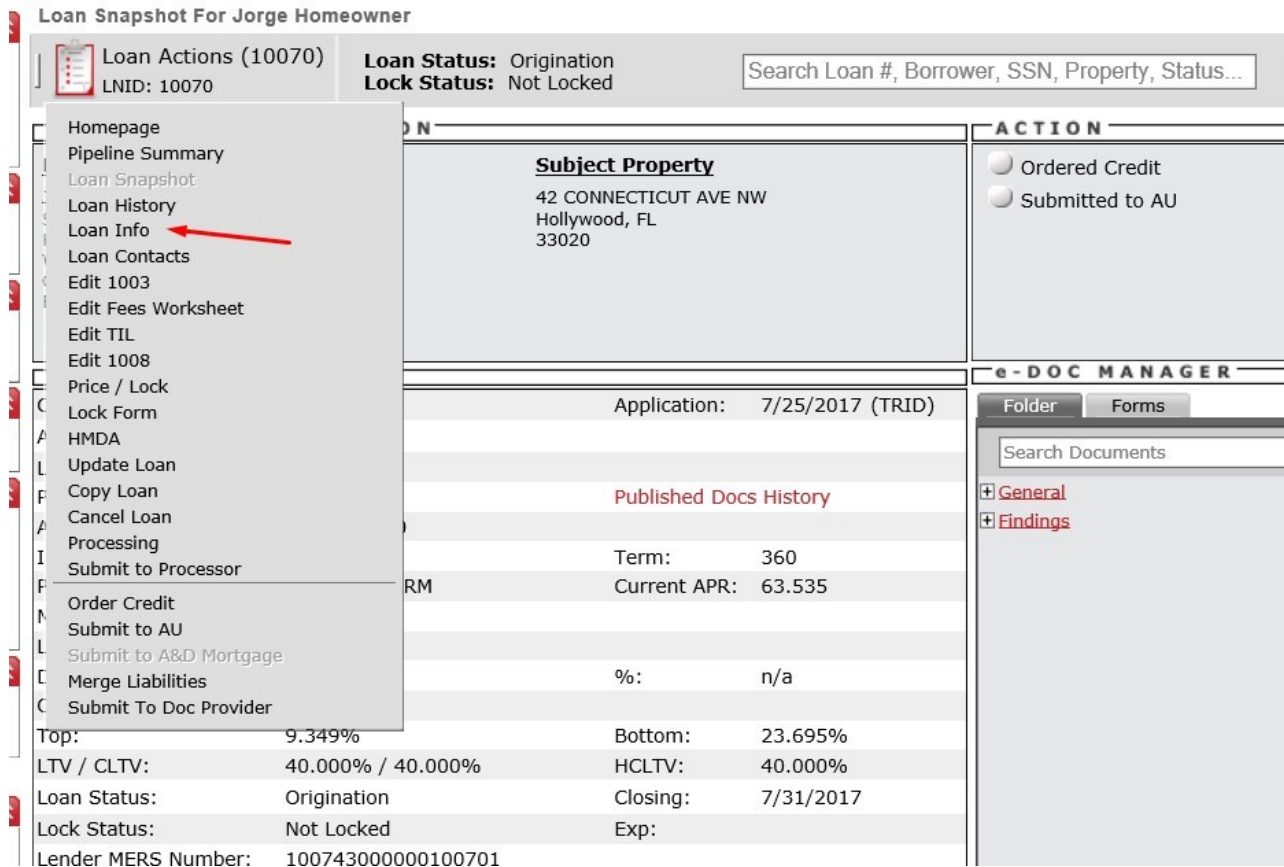
	Name	Actions
✓	FL Conventional	
⊗	simple CCS	

Figure 6 - Closing Scenarios

APPLYING CLOSING SCENARIOS

To apply a closing scenario to a loan, you must apply a template while editing the loan.

From a loan's **Action Menu** choose **Loan Info** (see **Figure 7**).



Loan Snapshot For Jorge Homeowner

Loan Actions (10070)
LNID: 10070

Loan Status: Origination
Lock Status: Not Locked

Search Loan #, Borrower, SSN, Property, Status...

Subject Property
42 CONNECTICUT AVE NW
Hollywood, FL
33020

ACTION

Ordered Credit
 Submitted to AU

e-DOC MANAGER

Folder Forms

Search Documents

General
 Findings

Application: 7/25/2017 (TRID)

Published Docs History


Term: 360
Current APR: 63.535

%: n/a

Top: 9.349% Bottom: 23.695%
LTV / CLTV: 40.000% / 40.000% HCLTV: 40.000%
Loan Status: Origination Closing: 7/31/2017
Lock Status: Not Locked Exp:
Lender MERS Number: 100743000000100701

Figure 7 - To Apply a Closing Scenario or Loan Product You Must Edit the Loan

The first section of the **Loan Info** tab allows you to apply templates (see **Figure 8**).

- Click on the magnifying glass  icon and choose a closing costs scenario.
- The loan will be updated with the information from the scenario.

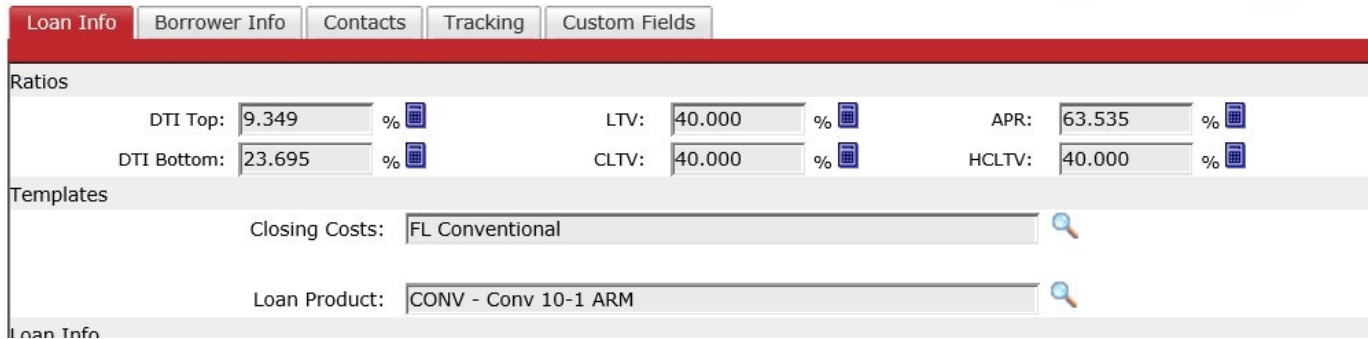


Figure 8 - To Apply a Closing Scenario or Loan Product Click the Icon

*** Loan Products**

The **Loan Products** tab is a powerful time-saver for loan originators and processors.

This feature is most useful for pre-populating rate caps, index, and margin information for commonly used ARM products. This will save time when creating your TIL forms.

When you apply a **Loan Product** to a loan, it auto-populates the loan specific information such as rate caps, indexes, and margins into the loan documents such as the TIL (see Applying Loan Products below.)

*** Intangible Taxes**

The **Intangible Taxes** tab allows users to create and save intangible tax scenarios for use on lines 1202 and 1203 of the GFE. This feature makes it easy to calculate and populate values for City, State and County taxes.

- Click **New** to create a new **Intangible Tax** scenario.
- Assign a name to the scenario.
- Activate the scenario by clicking **Yes** for the **Is this Intangible Tax active?** button.
- Click to make the scenario available to other users within your company if you desire.
- Choose the correct state from the dropdown box. This will then populate the choices for city and county.
- Enter the appropriate information for the tax calculations.
- Click **Save**.

1201 Recording Fees:	<input type="text"/>	<input type="text"/>
1202 City/County Tax/Stamps:	<input type="text"/>	10,077.00
1203 State Tax/Stamps:	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

1300 ADDITIONAL	Taxes - Microsoft Internet Explorer	
1301 Plat Drawing:	<input type="text"/>	
1302 Pest Inspection:	<input type="text"/>	
<input type="text"/>	<input type="text"/>	
<input type="text"/>	<input type="text"/>	
<input type="text"/>	<input type="text"/>	
900 ITEMS REQUIRED	<input type="text"/>	
901 Interest For	<input type="text"/>	
902 M... Tax...	<input type="text"/>	

County / City Tax

County: % of + \$

City: % of + \$

Figure 9 - Using the Intangible Taxes Tab