

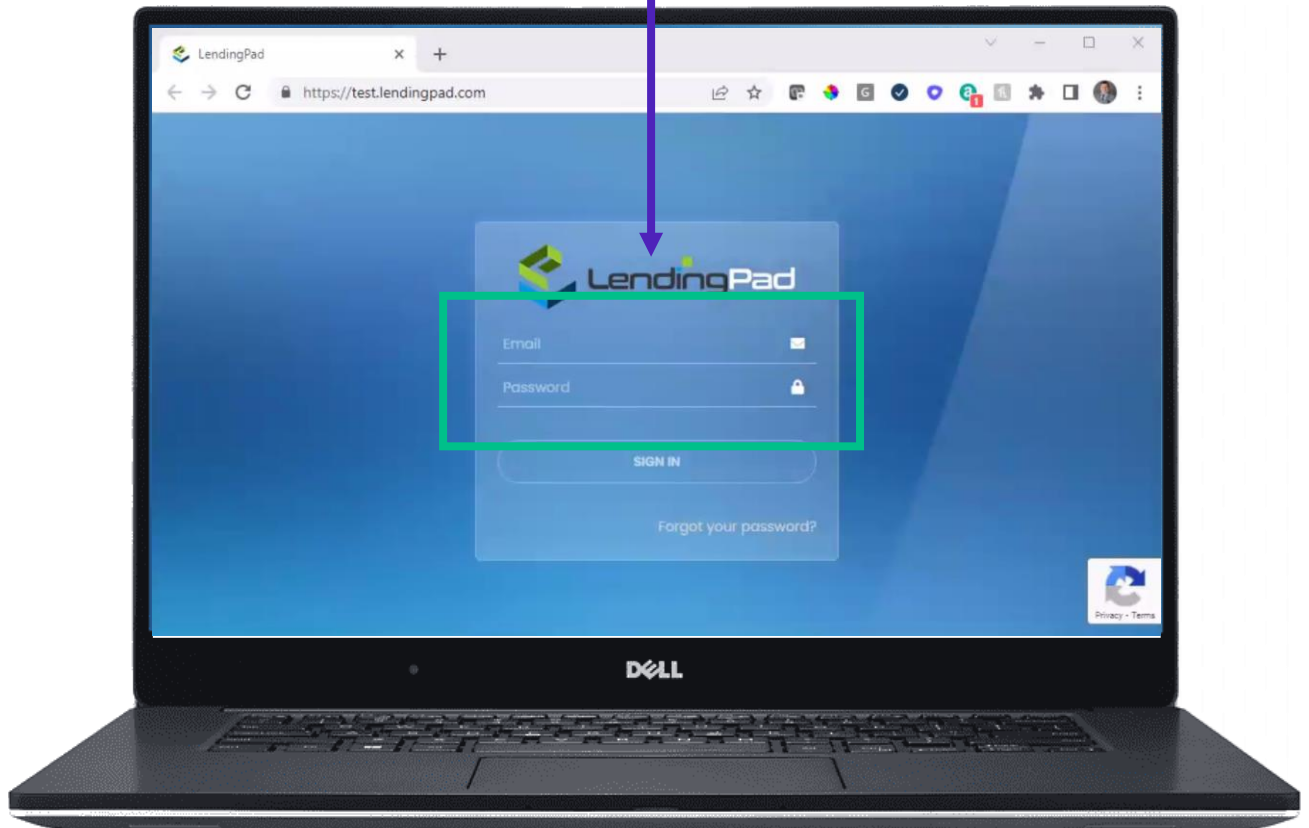


Lending Pad

LendingPad

Getting Started

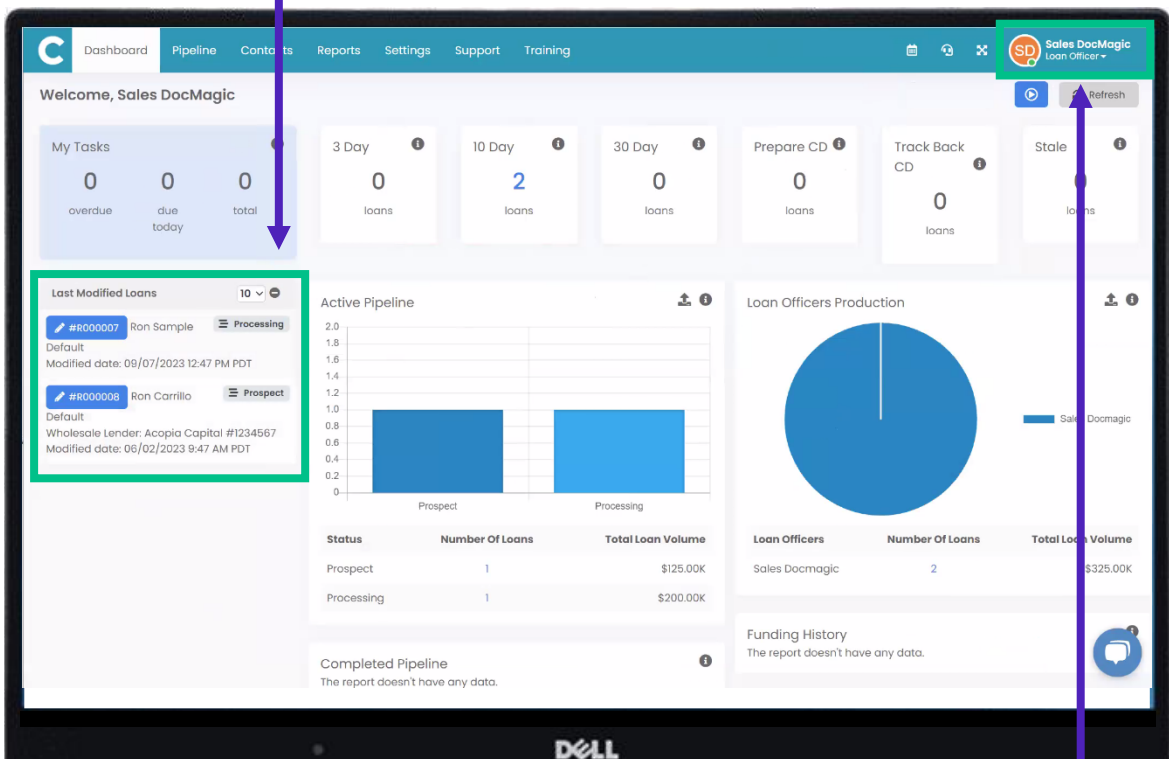
Login in with your LendingPad credentials.



LendingPad

Dashboard

Select your loan from the dashboard.



We recommend that you log in as an administrator or else you might not be able to see the loans.



LendingPad

Loan Overview

This takes you to the loan overview page. On this page, make sure you have a Loan Officer assigned and an estimated closing date.

The screenshot displays the LendingPad interface for loan #R000007. The top navigation bar includes Dashboard, Pipeline, Contacts, Reports, Settings, Support, and Training. The main header shows 'Manage Loan #R000007 / Ron Sample'. The left sidebar contains a Summary section with fields for Branch, Status, Purpose, Occupancy, Subject Property, Loan Type, Program, Total LA, COC Flag, Note Rate, Qualify, Expense, Credit Score, LTV/CLTV, HCLTV, AUS, Eligible, Custom Fields, APR, DTI, and Expense. The main content area is divided into several tabs: Overview, Loan Application, Loan Additional, Actions, Disclosure, and Audit. The Overview tab is active, showing Borrowers (Ron Sample), Subject Property (1 North Main Street, Jacksonville, FL), Terms and Mortgage, Proposed Housing Expense, Details of Transaction (Total Cost: \$268,919.18), Assignments (Loan Officer: Sales DocMagic), and Dates (Estimate Closing: 08/31/2022). A green box highlights the Loan Officer and Estimate Closing fields, and a blue arrow points from the text box above to these fields.



LendingPad

Sending A Disclosure

Click on the Actions tab.

The screenshot displays the LendingPad interface for a loan application. The top navigation bar includes 'Dashboard', 'Pipeline', 'Contacts', 'Reports', 'Settings', 'Support', and 'Training'. The user is logged in as 'Sales DocMagic Loan Officer'. The main header shows 'Manage Loan #R000007 / Ron Sample'. The left sidebar contains loan details such as 'Status: Processing', 'Purpose: Purchase', 'Occupancy: Primary Residence', 'Subject: 1 North Main Street, Jacksonville, FL 32218, Duval', 'Loan Type: Conventional', 'Program: Conv 10 Year Fix', 'Total LA: \$200,000.00', 'COC Flag: No', 'Note Rate: 3.500%', 'Qualify \$2,427.72', 'Expense: \$2,427.72', 'Credit Score: 710', 'LTV / CLTV: 80.00% / 80.00%', 'HCLTV: -', 'AUS: -', 'Eligible: Yes', 'APR: 3.502% / 3.501%', 'DTI: 0.00% / 0.00%', 'Income: \$0.00', and 'URLA: 2020'. The main content area has tabs for 'Overview', 'Loan Application', 'Loan Additional', 'Actions', 'Disclosure', and 'Audit'. The 'Actions' tab is selected and highlighted with a green box. Below the tabs, there are two sections: 'System Actions' and 'Other Actions'. The 'System Actions' section contains a table with columns for 'Action', 'Status', and 'View'. The first row is 'Docs Service' with a 'Success' status and a 'Send' button highlighted with a green box. Other rows include 'Appraisal', 'Title', 'Hazard Insurance', 'Master Policy', 'VVOE', 'VOE', 'Credit Report', 'VOE Integration', 'Work Number Verification', 'Asset Verification', and 'Closing Fee Quote'. The 'Other Actions' section includes buttons for 'Pre Approval Letter', 'Print Forms', 'Unda Processing', 'Schedule To Close', 'Send to Lock Desk', 'Request To Withdraw', 'Request To Incomplete', and 'Request To Not Accepted'. An 'Assignments' section at the bottom right shows roles like 'Created By', 'Loan Assistant', 'Loan Officer', 'Loan Processor', 'Underwriter', 'Closer', 'Funder', and 'Post Closer' with corresponding user names.

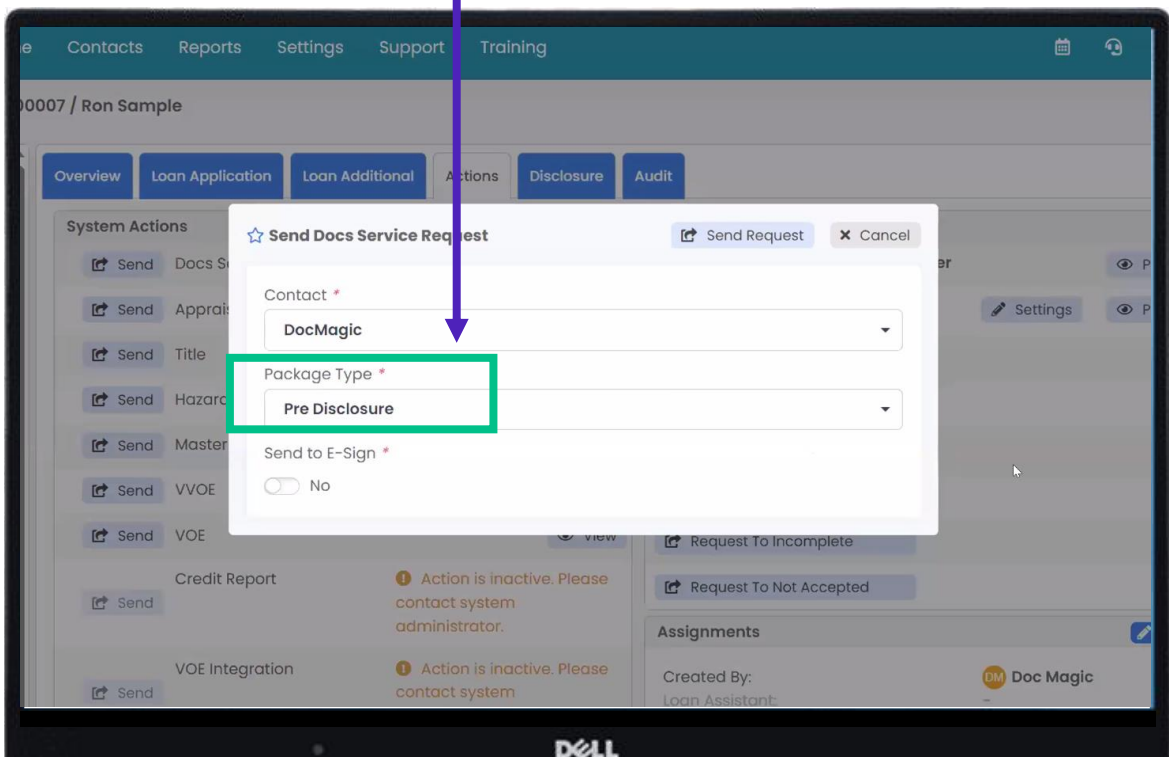
Click on the Send button next to Docs Service.



LendingPad

Disclosure Document Request

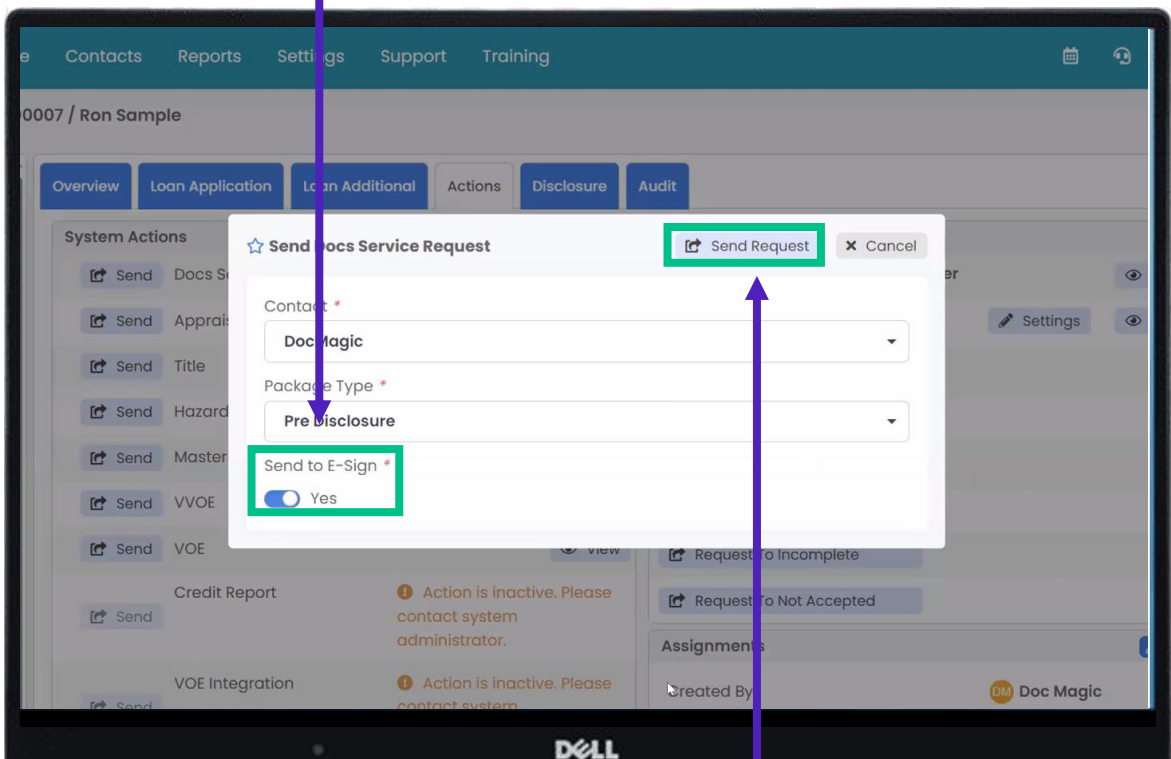
Select Pre-Disclosure as a package type (if it does not come up by default). A Pre-Disclosure package is equivalent to DocMagic's Initial Disclosure.



LendingPad

Adding eSign

To add the e-sign service, toggle the switch. If you want to print out the documents, do not select this option.



Click Send Request.



LendingPad

Success!

Click View to expand your options.

The screenshot displays the LendingPad interface for managing a loan. The top navigation bar includes Dashboard, Pipeline, Contacts, Reports, Settings, Support, and Training. The user is logged in as Sales DocM, a Loan Officer. The main header shows 'Manage Loan #R000007 / Ron Sample'. The left sidebar contains loan details such as Status (Processing), Purpose (Purchase), Subject (1 North Main Street, Jacksonville, FL 32218, Duval), Loan Type (Conventional), Program (Conv 10 Year Fix), Total LA (\$200,000.00), COC Flag (No), Note Rate (3.500%), Qualify (\$2,427.72), Expense, Credit Score (710), LTV / CLTV (80.00% / 80.00%), HCLTV, AUS, Eligible (Yes), Custom Fields, APR (3.502% / 3.501%), DTI (0.00% / 0.00%), Expense (\$2,427.72 / \$2,427), Income (\$0.00), URLA (2020), and Notes.

The main content area is divided into tabs: Overview, Loan Application, Loan Additional, Actions, Disclosure, and Audit. The 'Actions' tab is active, showing a list of system actions. The 'Docs Service' action is highlighted with a green box and a 'View' button. A success message is displayed in a green box at the bottom right of the screen, stating 'Actions Docs Service request was sent successfully.'

You'll get a success message here.



LendingPad

Viewing The Document Package

Click here to see the Loan Detail Report and the list of documents that were created in your package.

The screenshot displays the LendingPad interface for a loan. The top navigation bar includes Dashboard, Pipeline, Contacts, Reports, Settings, Support, and Training. The main header shows the Pipeline for 'Manage Loan #R000007 / Ron Sample'. The interface is divided into a left sidebar and a main content area.

Summary Sidebar:

- Branch: Default
- Status: Processing
- Purpose: Purchase
- Occupancy: Primary Residence
- Subject: 1 North Main Street, Jacksonville, FL 32218, Duval
- Loan Type: Conventional
- Program: Conv 10 Year Fix
- Total LA: \$200,000.00
- COC Flag: No
- Note Rate: 3.500%
- Qualify: \$2,427.72
- Expense:
- Credit: 710

Main Content Area (Loan Application Tab):

Overview | Loan Application | Loan Additional | Actions | Disclosure | Audit

06/08/2023 10:20 AM PDT Success

Request:

- Contact: DocMagic
- WebSheet ID: 149
- Package Type: Pre Disclosure
- Send To E-:
- Sign:
- Generated By: Doc Magic

Response:

- Reference ID: 149
- Report: DisclosureDocument_20230608-
- Document: 172052921.pdf

Below the response section, there is a list of document packages:

- 06/08/2023 10:15 AM PDT Success
- 06/02/2023 10:15 AM PDT Success
- 06/02/2023 10:08 AM PDT Success

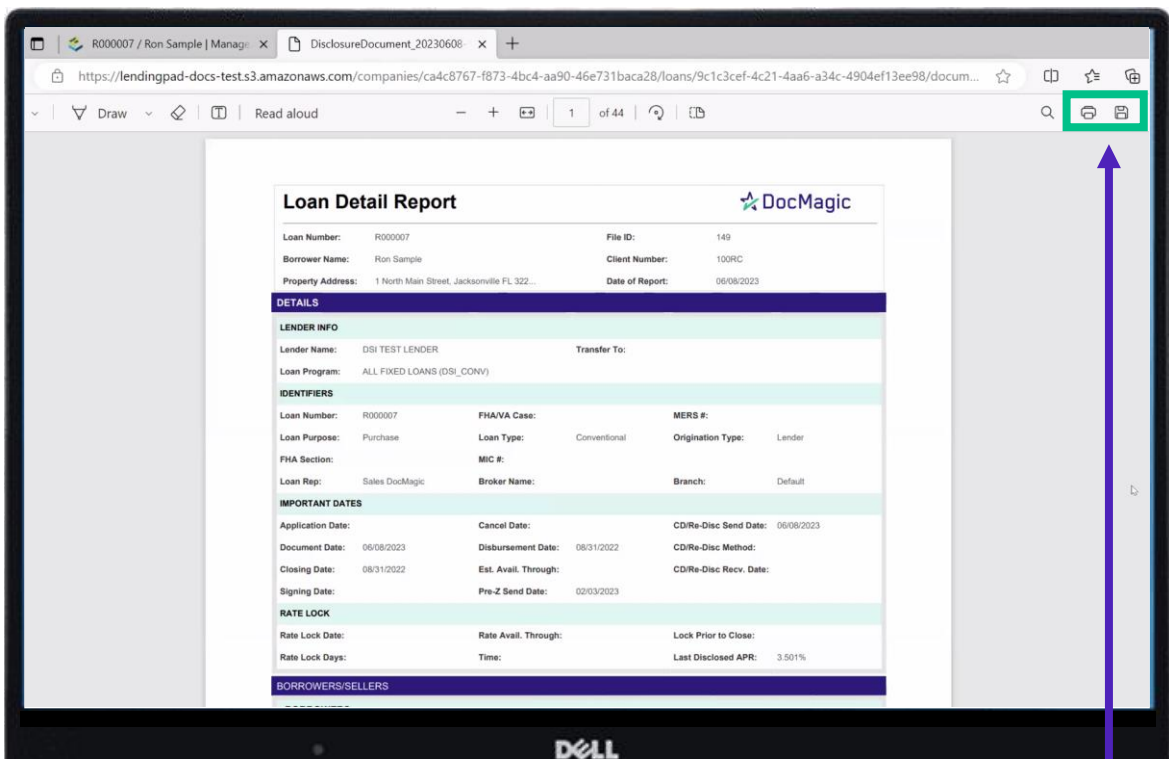
A blue arrow points from the text box above to the 'Report' field in the response section, which is highlighted with a green box.



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Viewing The Document Package

You can scroll through and view all the files in the package.



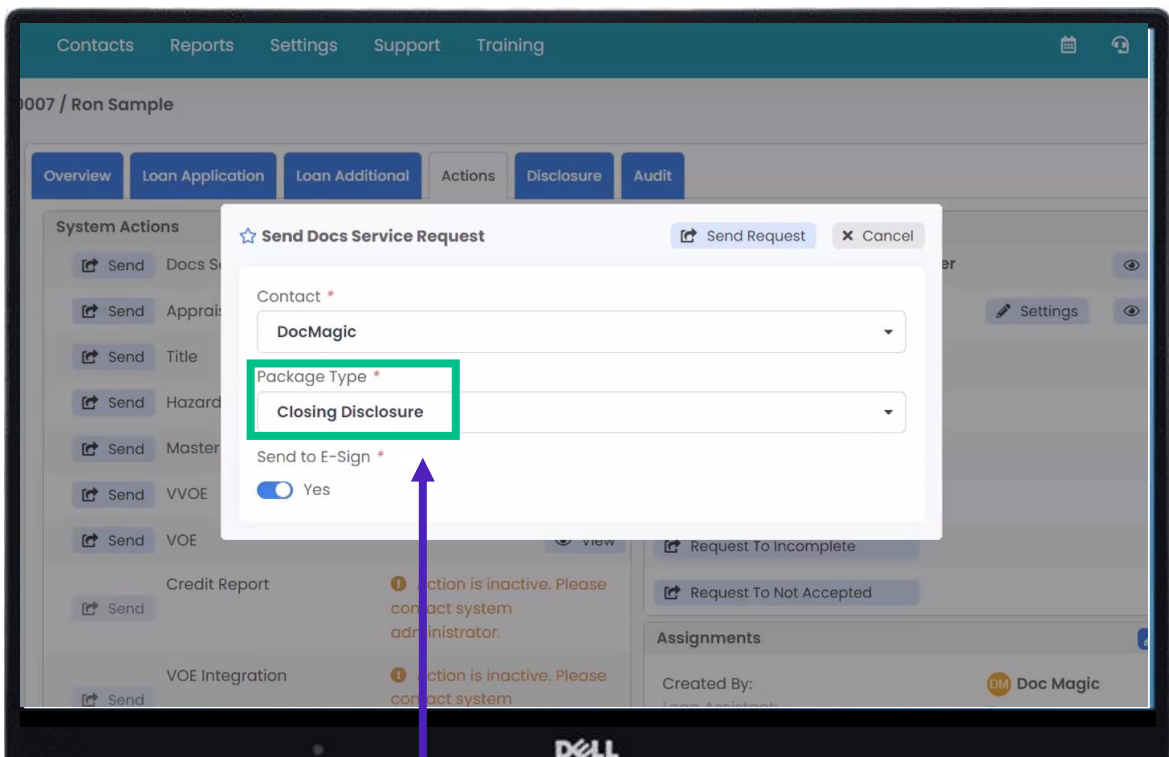
You can also print them or download them to your computer.



LendingPad

Closing Disclosure

Running a Closing Disclosure is very similar to an Initial Disclosure.



From the Disclosure Document Request window, choose the Closing Disclosure option from the dropdown menu, and follow the same steps.



LendingPad

Error

If the Closing Package won't process due to an error, click the dropdown here to see details.

The screenshot displays the LendingPad interface for a loan application. On the left, a sidebar contains loan details such as Branch (Default), Status (Application Taken), Purpose (Purchase), and Loan Type (Conventional). The main area features a navigation bar with tabs for Overview, Loan Application, Additional, Actions, Disclosure, Secondary, and Funding. Below the navigation bar, a 'System Actions' section lists several actions: Credit Report, Asset Verification, ID Verification, and Disclosure Document. The 'Disclosure Document' action is marked as 'Error' and has a dropdown arrow icon next to it. A blue arrow from the text box above points to this dropdown arrow. Below the 'Disclosure Document' action, a detailed error message is displayed, including the request details (Contact: DocMagic, Package Type: Closing Package) and the error description: '# Fatal. # The Impound Account's Low Balance of \$2,700.00 exceeds the Cushion of \$900.00..'. The Dell logo is visible at the bottom of the screen.

Branch:	Default
Status:	Application Taken
Purpose:	Purchase
Occupancy:	Primary Residence
Subject Property:	1 North Main Street Jacksonville, FL 32218 Duval
Loan Type:	Conventional
Program:	Conv 30 Year Fix
Total LA:	\$200,000.00
COC Flag:	No
Note Rate:	3.500%
Qualify Expense:	\$1,348.09
Credit Score:	710
LTV / CLTV / HCLTV:	80.00 / 80.00 / 80.00
AUS:	-
Eligible:	Yes
Custom Fields:	1
APR:	3.500% / 3.521%
DTI:	0.00% / 0.00%
Expense:	\$1,348.09 / \$1,348.09
Income:	\$0.00

System Actions

Action	Status	Details
Credit Report	Inactive	Action is inactive. Please contact system administrator.
Asset Verification	Inactive	Action is inactive. Please contact system administrator.
ID Verification	Inactive	Action is inactive. Please contact system administrator.
Disclosure Document	Error	Hide

Today at 3:34 PM PST Error

Request:
Contact: DocMagic
Package Type: Closing Package
Generated By: Sales DocMagic

Response:
Error Description: Code: Failure
Description: # Fatal. # The Impound Account's Low Balance of \$2,700.00 exceeds the Cushion of \$900.00..

