## Lender Online Training

## Presented by Emphasys Software

 on behalf of the Nevada Housing Division

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## Lender Online Training - Agenda

» URL to Lender Portal
» Sign-on procedures
» Tabs \& Functions
» Admin setup \& user management
» Reserve a loan
» Check Loan Status
» Reports

## Lender Online URL

## Link:

## Save under favorites or on your desktop for easy access.

## Lender Online Sign-on Procedure

» Each lender admin will be sent a permanent user name and a temporary password in two (2) separate emails
» All user names and passwords are case/space sensitive and must be typed exactly as they appear in your email notifications
»Each user will be prompted to change their temporary password to one of their choice
» Keep your user name and password in a secure location; do not share
» Password must be changed every 90 days



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## Tabs \& Functions



Nevada Housing Division
Lender Donline
For Aly Yar Client' Meeds


AVALLBLE FUNOS


\section*{Descriptions of these} [-d] Welcome: Smilth, 30 e | Home Welcome to Lender Online |
| :--- | :--- |
| The Flashing Bulletin IS NOT AVALLABLE at the moment. |

Home | Bulletin Board | Program Documents | Glossary | Help | Contact Us | Log Out
$E$ at the moment. links to follow...

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## Upper Right Corner Links

» Home - Takes user back to the initial site landing page
» Bulletin Board - Gives updated instructions or important program changes to you, our lenders, in chronological order
» Program Documents - Location of manuals and program documents (NHD Web Site)
» Glossary - Pertinent industry standard terms defined
» Help - Navigational tool for Lender Online usage
» Contact Us - Link to our address and contact person
» Log Out - Clink to quickly sign off site

## User Account Management

## User Accounts Tab

## Nevada Housing Division

Lender Online for All Your client Needs

NEWRESERVATION AVALLGLE FUNOS LOAN STATUS REPORTS USERACCOUNTS
NEWRESERVATION AVALLGLE FUNOS LOAN STATUS REPORTS USERACCOUNTS
[7] Welcome: Smith, Joe

Admin appointed users will select the "User Accounts" tab to set up new users and to edit/inactivate old ones. Non-admin level users will not see this tab when they sign in.

## User Account Management



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## Adding, Deleting \& Editing Users

» Select the
button under "Other Accounts". This will result in a global view of all users signed up under your lender account.
» You may print out a or search by a name once users are set up.
» Select Add, edif, or delete a user by selecting the appropriate action key pictured to the lower left.

## Sample User List



## Sample User Account Screen



## New User Input Instructions

》 All asterisked (*) fields must be entered
» You must select an $A$ ecess inve" from the drop down box
(Levels are explained in the next slide)
» Once the access level is selected, it will open up including a branch name. NHD recommends that you assign a user to their branch location, when applicable
» You must give them a permanent usec wawe and a temporary passwerd, which they will be prompted to change at initial login
» Don't forget to SSave> your changes and additions

## Most Used "Access" Levels

Can view bulletins, program documents and loan status information. Can enter new reservations.

Can view bulletins, program documents and loan status information. Can run and print reports, but only for loans associated with the officer as an individual. Can enter reservations.

## Most Used "Access" Levels

Can view bulletins, program documents and loan status information. Can run and print reports, but only for the branch of the lender institution that the user belongs to. Can enter reservations.
(Full access to all production) Can view bulletins, program documents and loan status information for all branches. Can run and print reports for the entire lender institution. Can enter reservations. Can authorize other users to access the system at the 'Lender' or lower levels. (Only when the Admin checkbox is checked.

## Available Funds

## Available Funds Tab

» This tab is used to display all NHD programs, such as the first time homebuyer, teacher's first payment assistance, etc. with funds available for reservations.
» If you are unable to reserve a loan because of lack of funds, verify that you have selected the most current bond issue under that program

## Sample Available Funds Screen



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## Picture in Time



[^0]
## New Reservation

## Sample New Reservation Screen



## MMWith or ${ }^{\prime \prime}$ MWithout D D DA



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If your boan does not require a Additional Mortgage Programs, dick on the "Continue Without Additional Mortgage(s)" button. Otherwise, select a Program from the list of Additional Mortgage the ist of Additional Mortgage
Programs, and then dick on the "Continue With Additional
Mortgage(s)" button.

## Click to continue..."No" DPA

Additional Mortgage Program(s)
Available Second Mortgage Programs

## O Down Payment Assistance

Continue With Additional Mortgage(s)

## Select a DPA and Click to continue...

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## Sample New Reservation Entry...



## New Reservation "Tips"

» All fields with an asterisk (*) must be entered or the reservation will be denied
» NOT USE THE
KEY or you will lose the web connection and all of the information you've keyed
》All of the information required to get a reservation is on this one screen
» Complete required fields and click the button at the bottom of the screen to register the loan.
» The screen will come back with "YOUR RESERVATION HAS BEEN ACCEPTED

## Sample Reservation＂Accepted＂



Home｜Bulletin Board｜Program Documents｜Marketing Materials｜Glossary｜Help｜Contact Us｜Log Out

## Nevada Housing Division

## Lender Driline <br> For All Your Clients＇Heed

NEW RESERVATION AVALABLE FUNDS PRE－QUALIFICATIONS LOANSTATUS REPOFTS USER ACCOUNTS ADMINISTRATION

血 Lender：Allance Financial
New Reservation 圈 Reservation Acceptance Notice

## Your reservation has been accepted ！

Notes：
Make sure you print a copy of this Reservation Acceptance Notice．

You will need to include a copy of your reservation to request changes to the reservation，if needed at a later date．

Your Reservation／Loan Number is： $\mathbf{1 1 4 2 0 6 0 5 5 8 5 8}$

Disclaimer Statement
Enter your Reservation Discalmer HERE．．．

臽 To View and／or Print your Reservation

## Click here

Click and print the Reservation Form．This document must be included in the compliance submission package．

## Sample Reservation <br> "Form"



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For All Your Clients' Needs

## RESERVATION ACCEPTED

| GENERAL INFORMATION |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
| Reservation/Loan No. 114206055858 | Reservation Accepted Date <br> Wednesday, February 27, 2013, at 11:53 AM |  | Commitment Expiration Date 08/26/2013 | Reservation Expiration Date 08/26/2013 |
| Lender Loan No. $123458$ | $\begin{aligned} & \text { Lender D No. } \\ & 206 \end{aligned}$ | Lender Name Alliance Financial |  | Lender Fee Earned \% |


| FIRST MORTGAGE |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: |
| Program114-20015,687-Single Family (Fixed/Step) |  |  | $\begin{aligned} & \text { Program Fee } \\ & \$ 0.00 \end{aligned}$ | $\begin{aligned} & \text { Loan Type } \\ & \text { FHA } \end{aligned}$ |
| Amount $\$ 115,000$ | Term 360 months |  | Interest Rate $5.6250 \%$ |  |
| Estimated Monthly Escrow$\$ 0.00$ |  | Subordinate Financing $\$ 0$ |  |  |


| BORROWER |  |  |  |  |  |  |  |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| Full Name <br> SMITH, JANET | Social Security No. ******_7487 |  |  | $\begin{aligned} & \text { Age } \\ & 35 \end{aligned}$ | Sex Female | Credit Scare <br> 0 | Ethnicity Black |
| Marital Status Single | Single Parent |  | Occupation |  | $\begin{aligned} & \text { Wages } \\ & \$ 42,500 \end{aligned}$ | From Assets $\$ 0$ | Others $\$ 0$ |
| $\begin{aligned} & \text { Address } \\ & , 00000-0000 \end{aligned}$ |  | $\begin{aligned} & \text { Home Phone } \\ & 000-000-0000 \end{aligned}$ |  |  |  | $\begin{array}{\|l\|} \hline \text { Business Phone } \\ \text { 000-000-0000 } \end{array}$ |  |


| PROPERTY |  |  |  |  |  |
| :--- | :--- | :--- | :--- | :--- | :--- |
| Purchase Price | Acquisition Cost <br> $\$ 135,000$ | New/Exist/Rehab <br> Existing | Year Buitt <br> $\mathbf{\$ 1 3 5 , 0 0 0}$ | No. of Units <br> 1 FAMILY | Housing Type <br> CONVENTIONAL |

## What comes Next?

» Review the reservation data. You will not be able to edit this record. Any future changes will be made by NHD.
» You may line through any incorrect data on the printed reservation form. In red, write the correct information on the form to include in the submission file. NHD will make the changes.

## Loan Status

## Loan Status Tab



## Check the Status...

» Locate your Reservation/loan by using the
» Click on the button for more in-depth information
» Click on the RReprint> button to print the Reservation Form

## Sample Loan/Reservation Status



## Continued...

## MASTER SERVICER'S COHDITIONS/EXCEPTIONS

1. Property address on Appraisal does not match Note. Appraisal has the street name as one word 'BRIDLEPATH' while the Note has it as two words 'BRIDLE PATH'. Need to know
2. Flood Cert propety address shows street name as one word 'BRIDLEPATH' but the Note shows it as two words 'BRIDLE PATH'. Need verification as to which is correct. .incorrect
3. Certificate of Participating Lending institution - date discrepancy. Signature line shows $6 / 21 / 12$ but Notary clause shows $6 / 2212$

Lenders will be able to see the current status on each loan, as well as any conditions needed to provide for an approval, or as closing conditions.

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## Reports

## Available Reports

» HFA Conditions/Exceptions
» Master Servicer Conditions/Exceptions
» Commitment Expiration
» Current Stage Status
» Purchase Advice

## Sample Report Selection Screen



## Sample Report



Nevada Housing Division MASTER SERVICER'S CONDITIONS/EXCEPTIONS REPORT

Updated on Wednesday, February 27, 2013, at 10:01 AM



## Lender Portal Kick-Off

» Lender Portal usage will begin on Monday April 1, 2013.
» Do not make reservations on the portal prior to that date.
» Lender Portal questions, contact:
Maggie Cassara at: mcassara@housing.nv.gov
Elisabeth Daniels at: edaniels@housing.nv.gov


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