Lender Online Training

Presented by Emphasys Software on behalf of the Nevada Housing Division







Lender Online Training - Agenda

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

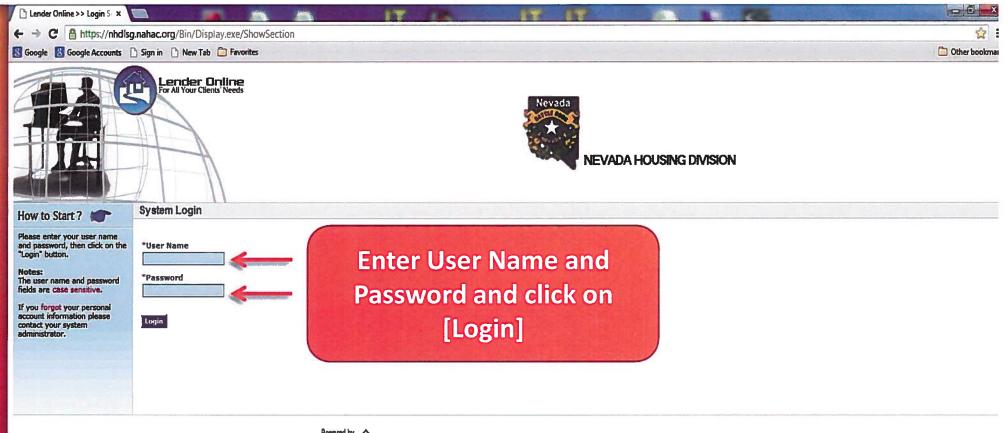
Lender Online URL

Link: https://nhdlsg.nahac.org

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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NEVADA HOUSING DIVISION

Before You Continue 🕈

* denotes a required field.

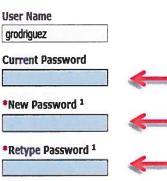
To change your password, fill out the required fields and then click on the "Continue" button.

Notes:

The 'New Password' field is case sensitive.

You will need to enter your new password the next time you log into the system. Please make a note of it.

Enter a New Password



Continue

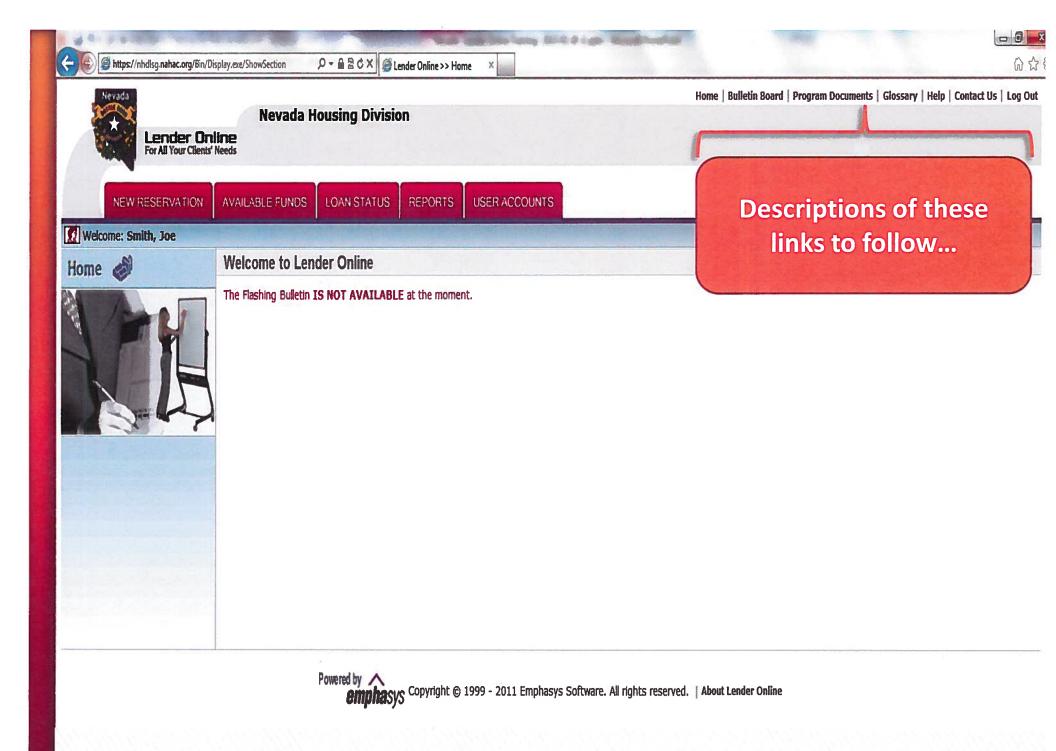
User will be required to once again enter their "temporary" password and then change and confirm the new password...

¹ Password Restrictions

Password must be at least 8 characters long. Password must be unique. Password must contain upper and lower case letters. Password must contain letters and numbers.



Tabs & Functions



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

USER ACCOUNTS

	Lender Onlin For All Your Clients' Ne		Nevada Housing Division					
	NEW RESERVATIO	N AVAI	LABLE FUNDS	LOAN STATUS	REPOR			
d	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.

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

User Account Management

Nevada Lender Onl For All Your Clients'	Nevada Housing Divisi	Home Bulletin Board Program Documents Glossary Help Contact Us Log Out
NEW RESERVATION	AVAILABLE FUNDS LOAN STATUS	REPORTS USER ACCOUNTS
User Accounts 🛊	My Account Modify Personal Information Change Password Other Accounts Users/Contacts	This screen appears when the "User Accounts" tab is clicked
	Powerori hv	

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Adding, Deleting & Editing Users

» Select the Users/Contacts 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 list or search by a name once users are set up.

» Select Add, edit, or delete a user by selecting the appropriate action key pictured to the lower left.

Sample User List

	Nevada Lender Ot For All Your Client	nline	da Hous	ing Division			Hon	e Bulletin I	Board Program Documents Marketing Materials Glossary Help Contact Us Lo
	NEW RESERVATION	AVAILABLE FU	NDS PF	RE-QUALIFICATIONS	LOAN STATUS	REPORTS	USER A	CCOUNTS	ADMINISTRATION
	nder: Alliance Financial								
τρυ	ser/Contact Search			Options	Sel Standal				
1.000	ch by Query \ /Contact Name	/alue	Go	Print Users/Cor	ntacts				
Use	rs/Contacts 🔯 s	how All							
Show	ving All Available Records								
	User/Contact Name Access Level	Login Name		Lend	ler		Admin	Active	
۲	System Administrator	SYS					1	1	
0	Smith, Jane Lender [Contact]	JSmith	AMERICA	N NAT'L CHEYENNE			\checkmark	\checkmark	
0	Harris, Joe Lender [Contact]	jharris	Alliance F	inancial			\checkmark	\checkmark	
0	kelly, mike System Administrator	mkelly	Alliance F	inancial				\checkmark	
0	grant, jackie HFA Reservation Entry	jgrant	Alliance F	inancial				\checkmark	
0	Smith, Jane Lender	jjsmith	Alliance F	inancial			\checkmark	\checkmark	
Ne	w Edit Delete	Cancel					Showin	ng 1-6 of 6	
			Powe	emphasys Copyright	ht © 1999 - 2011	Emphasys Sof	tware. All r	ights reserv	ved. About Lender Online

Sample User Account Screen

Nevada Lencier Onli For All Your Clients' N	Home Bulletin Board Program Documents Glossary Help Contact Us Log Out Nevada Housing Division Lender Online For All Your Clients' Needs				
seer Accounts Image: Accounts denotes a required field. add/modify a user/contact fill the required fields and then x on the "update" button. If u don't wish to save your anges dick on the "cance" tton. ttes: the users you dedare on this chon will be able to log into the the users wou dedare on this chon will be able to log into the e Login Name' and 'Password'					
Image: Since Character Research New Reservation Available Funds Image: Since					
NUM DESERVATION AVAILABLE FUNDS CAN STATUS REPORTS User Accounts *** Wetcome: Smithy Joe Wetcome: Smithy Joe Vetcome: Smithy Joe Descond Information Vetcome: Smithy Joe Vetcome: Metcome You subscription of the region of factor of the region o					
* denotes a required field.	PERSONAL INFORMATION				
To add/modify a user/contact fill out the required fields and then click on the "Update" button. If you don't wish to save your changes click on the "Cancel" button. Notes: All the users you declare on this section will be able to log into the system unless they are inactive or a contact only. The 'Login Name' and 'Password' fields are case sensitive.	Title Nickname Gender D.O.B. *Phone No. *Fax No. *Email *Image: Second	*Login Name *Password 1 *Retype Password 1			

New User Input Instructions

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

Most Used "Access" Levels

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

» Officer: 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

» Branch: 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. » Lender: (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

Nerada Lender On For All Your Clients'	Nevada Housing Division	Home Bulletin Board Program Documents	Glossary Help Contact Us Log Out
NEW RESERVATION	AVAILABLE FUNDS LOAN STATUS REPOR	ORTS USER ACCOUNTS	
Welcome: Smith, Joe			
Available Funds 🛛	Single Family Series		
This section shows you the Authority's current Bond Issues available in the system. If you are planning to submit a reservation for a program, this is where you can check if sufficient funds are available.	II3 Bond Series 11C/D POOL	Click to see available funds	
	Powered by		

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Picture in Time

Keyada Lender Oni For All Your Clients	Nevada Housing Division		Home Bulletin Board Program Documents Glossary Help Contact Us Log Out
NEW RESERVATION	AVAILABLE FUNDS LOAN STATUS RE	PORTS USER ACCOUNTS	
Welcome: Smith, Joe	an order of the local designments		
Available Funds	Available Funds: 113 Bond Series	11C/D	
	Update Cancel		
To update the available funds for your loan click on the "Update"	Last U	Jpdated on Wednesday, February 27, 2013, at 07:01 AM	
button. If you don't wish to save your changes click on the "Cancel"	Poo: POOL	Amount	
button.	S ries: 113 Bond Series 11C/D	\$12,227,172.00	
Click t	o refresh		
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New Reservation



Sample New Reservation Screen

Nevada Lender Oni For All Your Clients'	Nevada Housing Division line Needs	Home Bulletin Board Program Documents Glossary Help Contact Us Log Out
NEW RESERVATION	AVAILABLE FUNDS LOAN STATUS REPORTS USER ACCOUNTS	
New Reservation	Select a Mortgage Program (required)	
	Single Family Series	
By entering this section, you are starting the process of applying for a loan with our agency. A list of mortgage programs is shown to the right of this column. Please select the mortgage	Geries: 113 BOND SERIES 11C/D	
program that you would like to reserve under and proceed to the next step.	Powered by emphasys Copyright © 1999 - 2011 Emphasys Software. All r	

"With" or "Without" DPA

Nevada Lender Onl For All Your Clients'	Nevada Housing Division	Home Bulletin Board Program Documents Glossary Help Contact Us Log Out
NEW RESERVATION	AVAILABLE FUNDS LOAN STATUS REPORTS USER ACCOUNTS	
Welcome: Smith, Joe New Reservation	Select Additional Mortgage Program(s) Continue Without Additional Mortgage(s)	Click to continue"No" DPA
If your loan 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	Additional Mortgage Program(s) Available Second Mortgage Programs Down Payment Assistance	
Programs, and then click on the "Continue With Additional Mortgage(s)" button.	Continue With Additional Mortgage(s)	Select a DPA and Click to continue

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Sample New Reservation Entry...

Nevada Housi Lender Online For All Your Clients' Needs	ng Division	Home Bulletin Board Progra	m Documents Glossary Help Contact Us Log C
NEW RESERVATION AVAILABLE FUNDS LOA	IN STATUS REPORTS USER ACCOUNTS		
Welcome: Smith, Joe			
New Reservation Form Show Help Hide Help			
FIRST MORTGAGE			
Program: 113 Bond Series 11C/) - First-time Homebuyer FHA/VA/RD Loans		Lender Loan No:
*Loan Type:	*Loan Amount: \$0	* <u>Term:</u> • months	*Interest Rate: • %
Estimated Monthly Escrow:	Subordinate Financing:	DO/DU Case File #:	
SECOND MORTGAGE			
Program: Down Payment Assistance		Loan Type:	•
Term: • months		*Loan Amount:	
Sub-program:		Interest Rate:	▼ %
BORROWER			
*First Name:	Middle Initial:	* <u>Last Name:</u>	
*Soc. Sec. No:	Date of Birth:	* <u>Age:</u>	
* <u>Sex:</u>	*Ethnicity:		
*Marital Status:	Single Parent:	Occupation:	•
Credit Score:			

New Reservation "Tips"

- » All fields with an asterisk (*) must be entered or the reservation will be denied
- » NOT USE THE BACK ARROW 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 <Summit> 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

REPORTS

USER ACCOUNTS

ADMINISTRATION



New Reservation

Reservation Acceptance Notice

PRE-QUALIFICATIONS

Your Reservation/Loan Number is: 114206055858

RESERVATION ACCEPTE.

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.



LOAN STATUS

To View and/or Print your Reservation:

YOUR RESERVATION HAS BEEN ACCEPTED !

Print this page

Disclaimer Statement

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



Sample Reservation "Form"



Lender Online For All Your Clients' Needs

RESERVATION ACCEPTED

GENERAL INFORM	ATION				
Reservation/Loan No.	Reservation Accepted Dat	<u>,</u>	Commitment Expiration Date	;	Reservation Expiration Date
114206055858	Wednesday, February 2	27, 2013, at 11:53 AM	M 08/26/2013		08/26/2013
Lender Loan No.	Lender ID No.	Lender Name	····	Lender Fe	ee Earned
123458	206	Alliance Finance	zial	%	

FIRST MORTGAGE				
Program		<u> </u>	Program Fee	Loan Type
114 - 2001 5, 6 & 7 - Single Fa	amily (Fixed/Step)	\$0.00 FHA		
Amount	Term		Interest Rate	· · · · · · · · · · · · · · · · · · ·
\$115,000	360 months	360 months		
Estimated Monthly Escrow		Subordinate F	inancing	
\$0.00		\$0		

BORROWER							
Full Name SMITH, JANET		Social Security No.	····	Age 35	Sex Female	Credit Score 0	nicity ack
Marital Status	Single	Parent	Occupation		Wages	From Assets	 Others
Single					\$42,500	\$0	\$0
Address , 00000-0000			e Phone -000-0000		1	Business Phone 000-000-0000	

PROPERTY					
Purchase Price	Acquisition Cost	New/Exist/Rehab	Year Built	No. of Units	Housing Type
\$135,000	\$135,000	Existing	1980	1 FAMILY	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

-	Nevada	Lenc For All Yo	ler Online Jur Clients' Needs		Housing Divisio	'n				Home	Bulletin Board	Program Docun	ents Glossar	y Help Co	ntact Us Log Out
	NEW P	RESERV	ATION AV	ALABLE FUNDS	LOAN STATUS	REPORTS	USER ACCOUNTS								
Wek	come: Sm	ith, Joe				-	a Martin Martin								
🕼 Qu	ick Sea	arch			Advanced Searc	h									
Reserve	ation No. acters	Go	1		Lender Loan No: Borrower Name/SSN Co-Borrower Name/	·····		SSN:		Go					
Loans	6											Last Updated	on Wednesday	, February 27	, 2013, at 09:01 AM
Showin	ng All Loai	ns								41	(Page 1 👻	of 2] 🕨 🗘	Page Size:	60 Go	Total Records:69
	Actions		Reservation	Lender Loan N	0.	Borrower N.	ame		Co-Be	orrower Name		Stage	Status	Date	HEA_User
ij) View	Reprint	PDF Docs	113227000276									Committed		06/06/2012	Maggie Cassara
iji View	Reprint	PDF Doos	113227000002		111,11, C							US Bank Pu	rchas	11/27/2012	
CLEI View	Reprint	PDF Docs	113227000005		******			10050 mil	5 <u>515</u>			US Bank Pu	chas	11/30/2012	
View	Reprint	PDF Doos	113227000346	2000000								Committed		08/20/2012	Maggie Cassara
ili Vieu	Reprint	PDF Doos	113227000008									Committed		12/05/2011	Maggie Cassara
iji) View	Reprint	PDF Doos	113227000012	2010101	STRINGLER, SOUTHLER				ATTREWET	•		US Bank Pu	chas	11/30/2012	
iii View	Reprint	PDF Docs	113227000014	CHARTER P	50000HIT, OLADEN							Committed		12/06/2011	Maggie Cassara
iii √ieu		PDF Doos	113227000023	240000	From TON, MELODYL							Committed		01/09/2012	Maggie Cassara
11 Minn	Benrint		113227000029	-2100000								US Bank Pu	chas	12/11/2012	

Check the Status...

» Locate your Reservation/loan by using the Quick Search

» Click on the <View> button for more in-depth information

» Click on the <Reprint> button to print the Reservation Form

Sample Loan/Reservation Status

Last Updated on Monday, February 25, 2013, at 10:01 A
Last Updated on Monday, February 25, 2013, at 10:01 A
Last Updated on Monday, February 25, 2013, at 10:01 A
Lender ID No: 227 Lender Name: Academy Mortgage Branch Name: Servicer Loan No: 02785241 Loan Officer: , Submitted by: al Estate Company: istate Agent Name:
ND MORTGAGE
Program: Loan No: Loan Type: n Amount: \$0 Term: 0 months erest Rate: 0.0000%

Continued...

PROPERTY ADDRESS	STAGE/STATUS/DATE
710 millio chile Mary	Committed on 06/06/2012 by Maggie Cassara
	Reserved on 06/06/2012 by Maggie Cassara
HFA's CONDITIONS/EXCEPTIONS	REJECTION REASONS
MASTER SERVICER'S CONDITIONS/EXCEPTIONS	
 Property address on Appraisal does not match Note. Appraisal has the street name as one word 'E Flood Cert property address shows street name as one word 'BRIDLEPATH' but the Note shows ii Certificate of Participating Lending Institution - date discrepancy. Signature line shows 6/21/12 but 	t as two words 'BRIDLE PATH'. Need verification as to which is correct. Incorrect

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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Available Reports

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

Sample Report Selection Screen

Nevada

Nevada Housing Division

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

NEW RESERVATION	AVAILABLE FUNDS LOAN	STATUS REPORTS USER ACCOUN	тз	
Welcome: Smith, Joe	A ALL AND A REAL AND A REAL AND A			
Report Wizard for: HFA's C	onditions/Exceptions	•		
LENDERS/BRANCHES	All Select Selec	OFFICERS	All O Select Select	
		1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -		
	Add Remove		Add Remove	
PROGRAMS	💿 All 🔿 Select	IAST STAGE O ANY STAGE	All Select	
			0.0.0.000	
	Add Remove		Add Remove	
STAGE STATUS	All Select			
	Add Remove			
SORT CRITERIA				
	2 0 Z I D Break Page			
	A C Z Break Page			
Then by: (none) -	👌 🗧 🕺 🗌 Break Page			

Sample Report



Lender Online For All Your Clients' Needs

Nevada Housing Division MASTER SERVICER'S CONDITIONS/EXCEPTIONS REPORT

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

	Reservation No.	Lender Loan No.	Borrower Name	Property Address	Loan Type	Loan Amount	Master Servicer's Conditions/Exceptions
1	113227000091	2458492		State Color	Fha	5140,074	1 Dending Fuyon Balandarg
2	113227000298	404729 6		Space Streets Parts	FHA	2442,004	
3	<u>113227000262</u>	2454296		Comy Carson City	Fha	2102,11 6	Note Allonge from Need a Unit of the Standard Strength and S
4	113227000008		·	S County, trasmos	FHA	\$07,250	1 The home and a second s
5	113227000145	2180878			FHA	\$100.647	
6	113227000122	200000	C. B. C.	Comp. Transco	FHA	\$431,203	1 Conting Foyer Continuity
7	113227000346	2200023		Contraction Print	Fha		
8	<u>113227000175</u>	CITCHIS (FHA	5105,100	Los recommendades de la companya de la company
9	113227000254				FHA	Samperto	The second s
10	113227000306	2000000			Fha	Section	
11	<u>113227000129</u>	2001101		Statements In The	FHA	Salation	r for owned Addukt C 12 - Mean energiesing Center institution with a constant of provident and provident and provident and the second se
12	113227000210			10055 Maria Canton Anna Stato Stato Stato	FHA	Station (Autoro INSULANCE occursors may not see the acaster of \$1000 or 1% of the dwelling coverage. If descendential to be deductible results to an increased oramium, place a successful acaster of \$1000 or 1% of the dwelling coverage. If descendential results to an increased oramium, place a successful acaster of \$1000 or 1% of the dwelling coverage. If descendential results to an increased oramium, place a successful acaster of \$1000 or 1% of the dwelling coverage. If descendential results to an increased oramium, place a successful acaster of \$1000 or 1% of the dwelling coverage. If descendential results to an increased oramium, place a successful acaster of \$1000 or 1% of the dwelling coverage.
13	113227000413	2152050		2701 D	FHA	SED.005	1 Non-Mission Neuroda Hausiania II S. Baak, incorrections amount Allense about land amount of 400 050 and about the 50 005. Mission and provide the second statement of a second statem
14	<u>113227000289</u>	2120210	Jan Anno 191	54 million and a second	FHA	01034	1. This is a serie incorrectly as all of the series of the



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