



Underwriting in Empower

Last Update: January 4, 2021





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WELCOME TO EMPOWER

Empower is the state-of-the-art, comprehensive Loan Origination System (LOS) at Gateway. It enables Retail Mortgage Team Members to keep up with the current and forecasted loan volume while effectively and efficiently serving our borrowers through their mortgage loan journey.

This eBook is designed to help familiarize you with the Empower system and understand how it supports your role in the loan process.

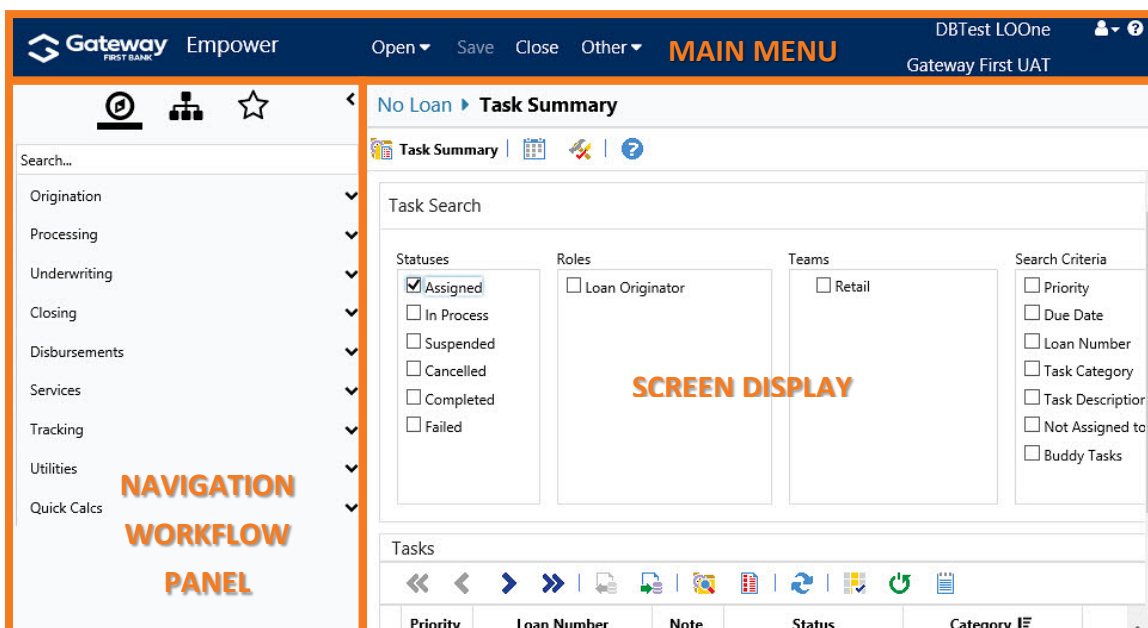
BASIC SYSTEM NAVIGATION IN EMPOWER

Accessing Empower

1. **Access Empower** through the **Internet Explorer** browser **ONLY** at the following web address: SAMPLE URL
Note: Please bookmark the address in your browser for convenient future access.
2. You will be **automatically logged into Empower** to begin your work.
Note: If you have any issues accessing Empower, please contact the Service Desk at 1-855-286-2126 or servicedesk@gatewayloan.com.

Empower Screen Layout

The **Empower interface** is presented in **three main sections: the Main Menu Bar, the Navigation Workflow Panel, and the Screen Display Panel.**



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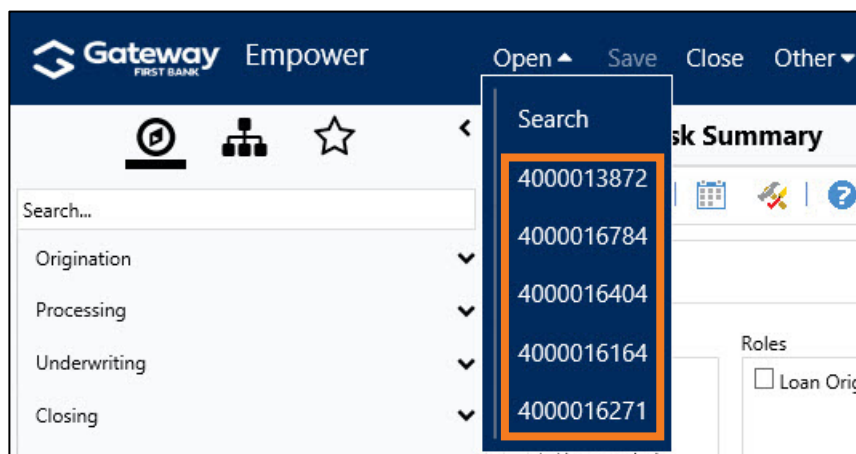
Main Menu Bar

The main menu bar provides functionality for the overall system.



Open

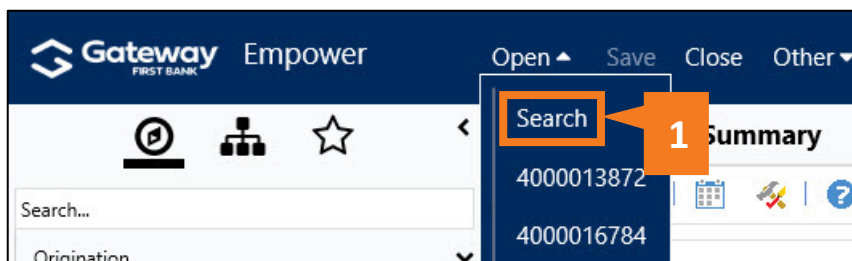
Open is used to locate and access a loan file. Recently accessed loans are listed in the Open drop-down options. Clicking a loan number opens the file.



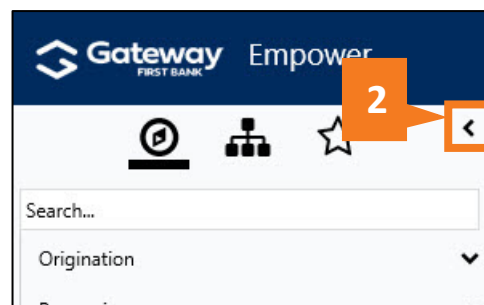
Open > Search

You can also use the Search option to locate and open a loan file.

1. Select Search from the Open drop-down options.



2. Click the arrow to minimize the Navigation panel and provide more workspace on the Screen Display Panel.

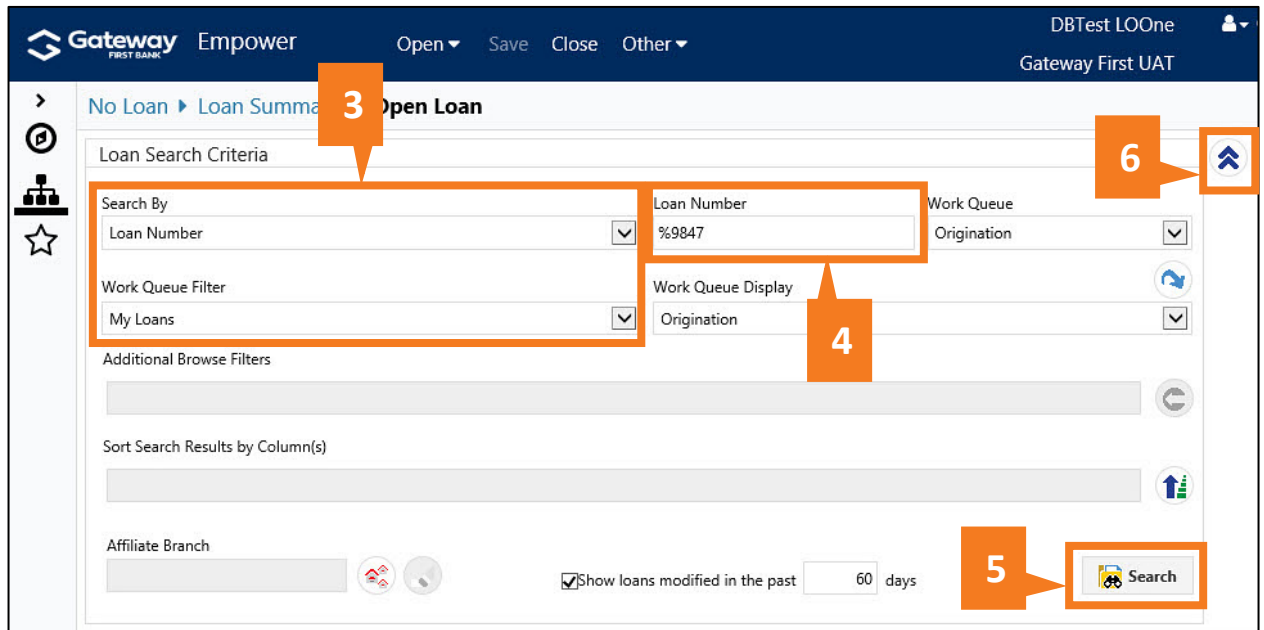


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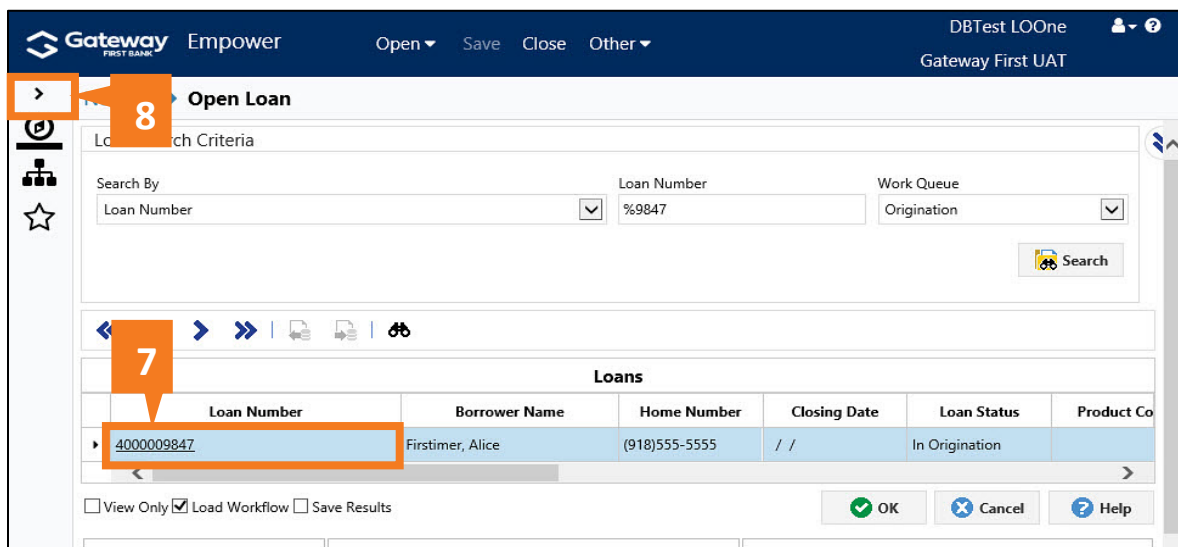
Underwriting in Empower



3. **Select options** from the Search By and Work Queue Filter drop-downs to **narrow your search** (e.g., Loan Number and My Loans).
4. **Enter your search criteria** to define your search.
Note: Entering %+last four digits easily locates loans containing those numbers.
5. **Click Search** to return search results.
6. **Click the down arrows to minimize the Search fields** and provide more on the Screen Display Panel to see the search results.



7. **Click the appropriate loan number to open the file.**
8. **Click the arrow to maximize your Workflow** on the Navigation panel.



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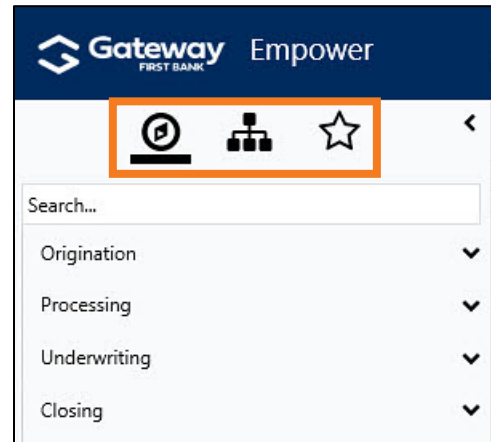
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Navigation Panel

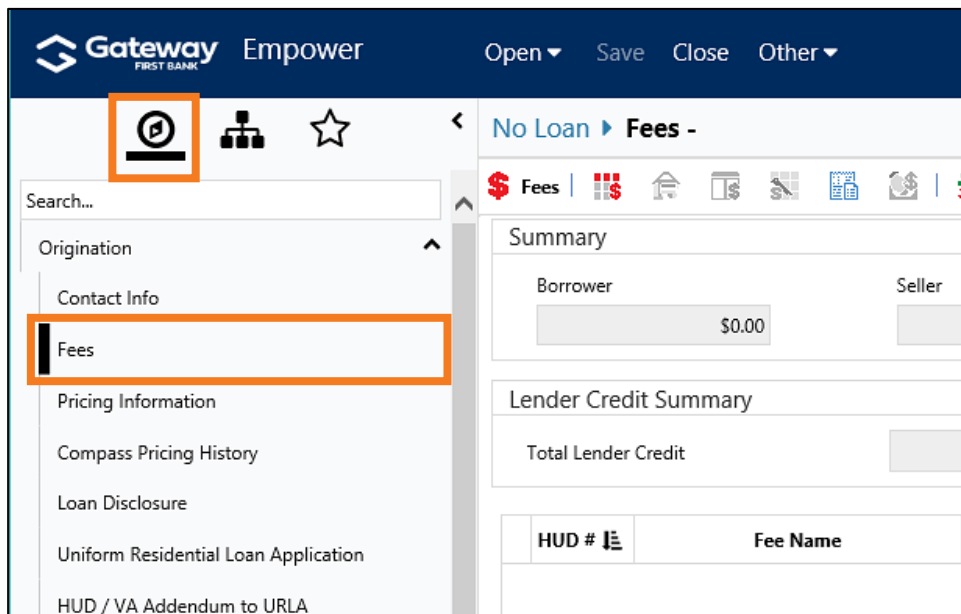
The navigation workflow panel helps you access Empower screens, move through your workflow, and access summary information about a loan file. You have three options on the navigation panel:

- Navigation Menu
- Workflow
- Favorite Data



Navigation Menu

Navigation Menu  provides links to screens in various work queues.



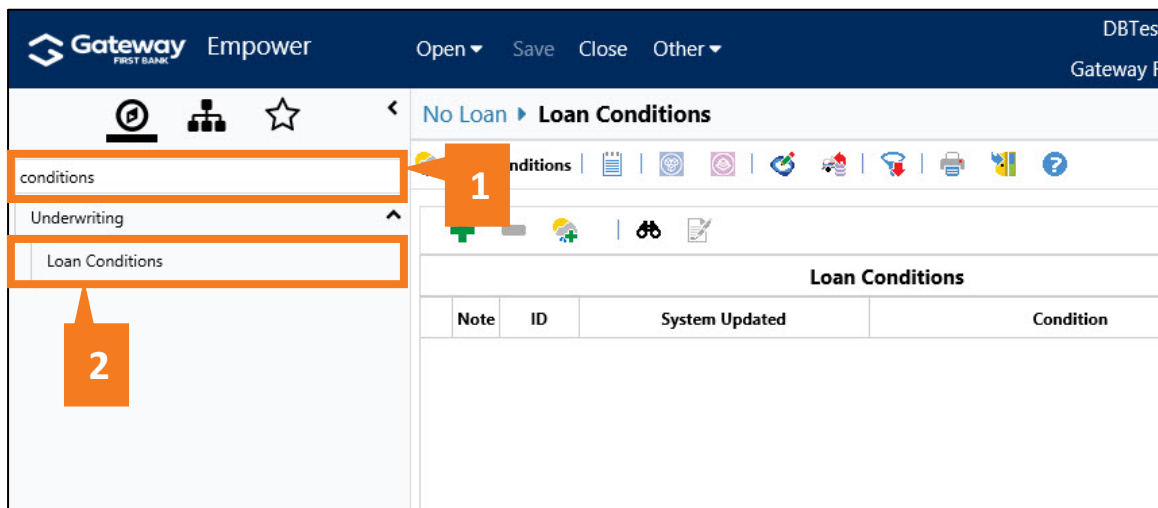
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Underwriting in Empower




You can also search for a specific screen through the Navigation Menu using the Search field.

1. Enter your search term in the search field.
2. Click the screen link in the search results to open the screen.



Workflow

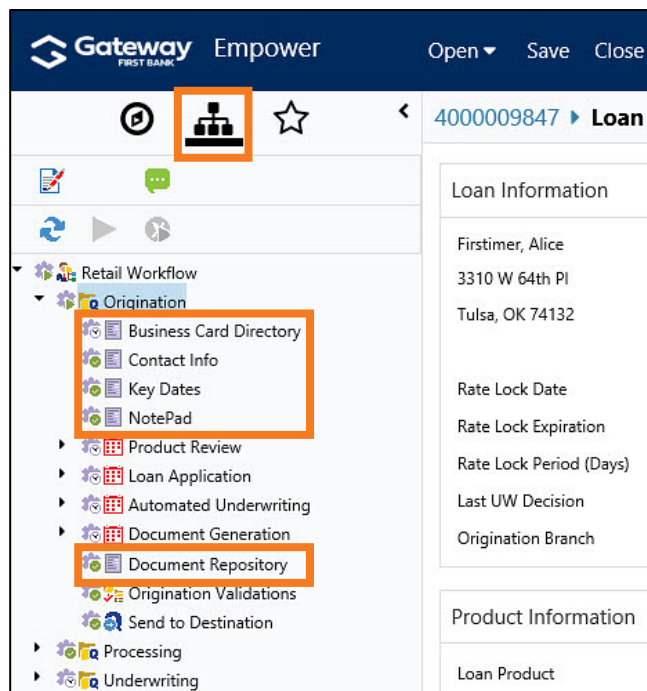
After you open a loan file, Workflow  provides access your portions of the loan file workflow. Workflow varies based on your role.

Workflow contains nodes, or links to screens.

There are universal nodes available to all roles:

- Business Card Directory
- Contact Info
- Key Dates
- Notepad
- Document Repository

The order of these node varies based on your role.

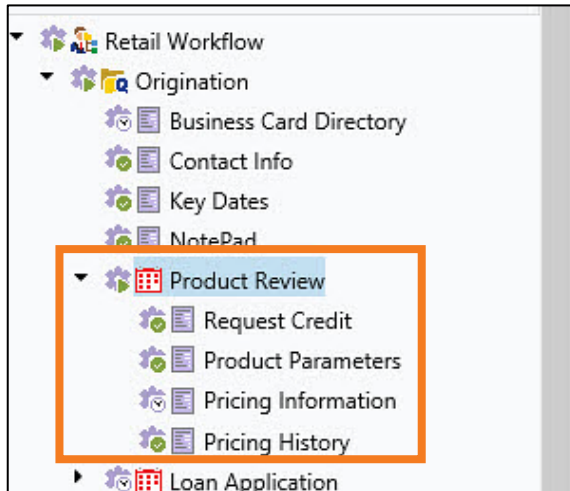


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Work within these nodes specific to your role will be addressed later in this eBook.

Folders group multiple nodes related to a loan task.



Favorite Data

Favorite Data  presents a summary of loan file information from various screens throughout the Workflow.

General	
1.0 Status	In Underwriting
1.1 Closing Date	11/19/2020
1.2 Lock Expiration	/ /
1.3 Credit Score	710
1.4 Borrower Name	Firstimer, Alice
Loan	
2.0 Occupancy	Owner Occupied
2.1 Loan Type	Purchase
2.2 Loan Program	CF30
2.3 Interest Rate	2.875 %
2.4 Term	360
2.5 Loan Amount	\$256,666.00
2.6 Total Loan Amount	\$256,666.00
2.7 Value	\$333,333.00
2.8 LTV Ratio	77.000 %
2.9 CLTV Ratio	77.000 %

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Screen Display Panel

The Screen Display Panel is the main work area in Empower. It will display the information and fields for the screen or node in which you are currently working. By default, the panel displays the No Loan Task Summary screen.

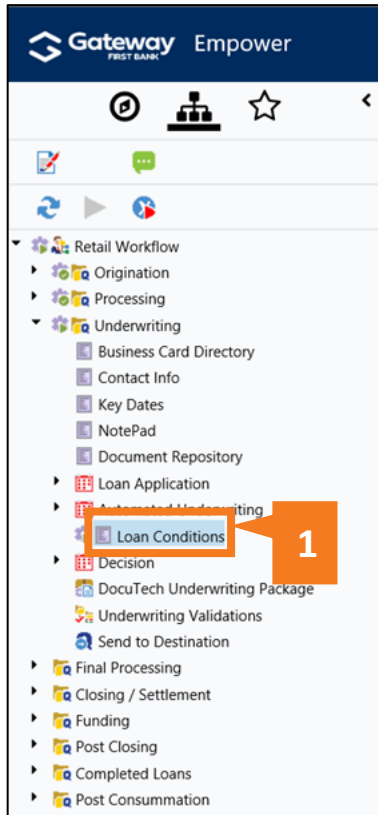
Priority	Loan Number	Note	Status	Category	
High	4000007817		Assigned	Services	Manual Submiss
High	4000007833		Assigned	Services	Manual Submiss
High	4000007916		Assigned	Services	Manual Submiss
High	4000007973		Assigned	Services	Manual Submiss



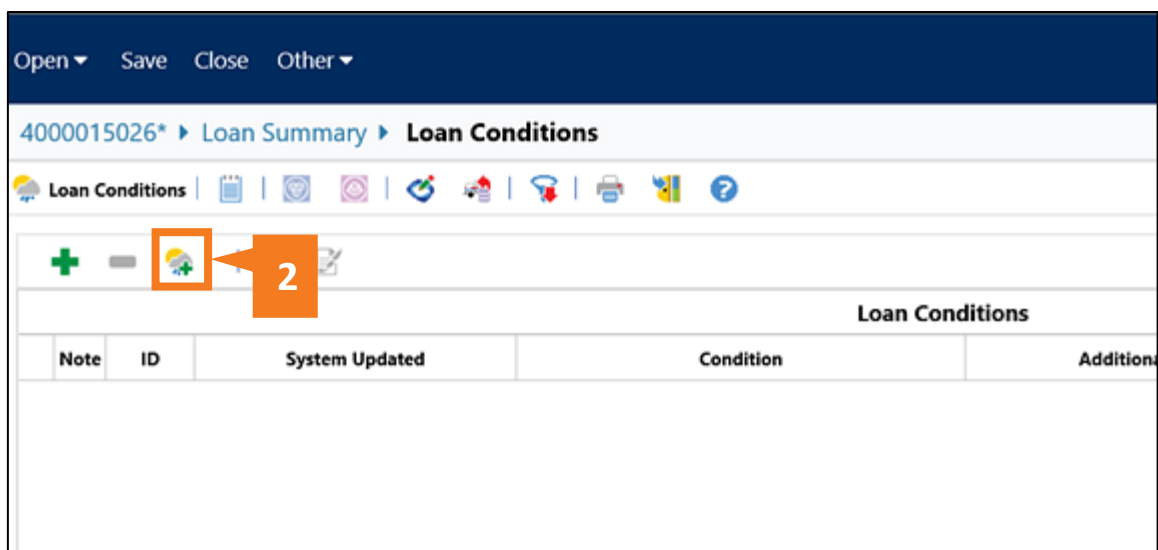
LOAN CONDITIONS

Add a Loan Condition

1. Click the **Loan Conditions** node in your Workflow.



2. Click the **Select Loan Conditions** icon  to add Loan Condition.



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Underwriting in Empower



3. Click the checkbox to select the appropriate condition.
4. Click OK to add the condition.

Select Loan Conditions

Filters

Categories: All, Appraisal, Approval, Assets

Types: All, Prior to Approval, Prior to Processing, Prior to Docs

Responsible Parties: All, Borrower, Loan Processor, Doc Drawer

Condition:

Loan Conditions

Select	ID	Condition	Category	Type	Responsible Party	Externally Viewable
<input type="checkbox"/>	1045	Applicable	Appraisal	Prior to Docs	Loan Processor	<input checked="" type="checkbox"/>
<input type="checkbox"/>	1047	VA New Construction Certificate of Occupancy or Equivalent	Appraisal	Prior to Docs	Loan Processor	<input checked="" type="checkbox"/>
<input type="checkbox"/>	1048	VA New Construction Builders Certification For CABO	Appraisal	Prior to Docs	Loan Processor	<input checked="" type="checkbox"/>
<input type="checkbox"/>	1069	Signed and dated "Notice to Borrower in Special Flood Hazard Area" disclosure	Property	Prior to Docs	Borrower	<input checked="" type="checkbox"/>
<input type="checkbox"/>	1379	Max DTI 41%	HUD 184	Prior to Docs	Correspondent Seller	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/>	1615	POA being used. Signor must sign exactly as it is printed on documents with no abbreviations (Name by POA, His/Her Attorney In Fact*)	Closing	Prior to Funding	Doc Drawer	<input checked="" type="checkbox"/>
<input type="checkbox"/>	1615	Complete Copy Of Bankruptcy Paperwork, All Schedules And Proof Of Discharge	Closing	Prior to Docs	Doc Drawer	<input checked="" type="checkbox"/>
<input type="checkbox"/>	2219	Complete Copy Of Bankruptcy Paperwork, All Schedules And Proof Of Discharge	Credit/AUS	Prior to Approval	Loan Processor	<input checked="" type="checkbox"/>
<input type="checkbox"/>	2225	Valid, Legible Copy Of Alien Registration Card	Credit/AUS	Prior to Approval	Loan Processor	<input checked="" type="checkbox"/>
<input type="checkbox"/>	2226	Valid, Legible Copy Of Non-Permanent Alien Documentation	Credit/AUS	Prior to Approval	Loan Processor	<input checked="" type="checkbox"/>
<input type="checkbox"/>	2232	POA being used: Alive and Well Certification from underwriter required. If active duty, evidence veteran is not missing in action or POW	Credit/AUS	Prior to Approval	Loan Processor	<input checked="" type="checkbox"/>

Select Clear

OK

5. Click the Close Door icon  to save the added condition and close the screen.

4000015026* > Loan Summary > Loan Conditions

Loan Conditions

Loan Conditions

Note	ID	System Updated	Condition	Additional Text
<input type="checkbox"/>	1615		POA being used. Signor must sign exactly as it is printed on documents with no abbreviations (Name by POA, His/Her Attorney In Fact*)	

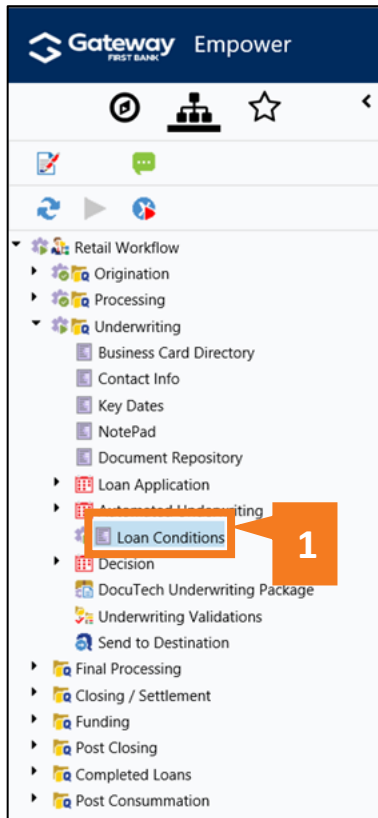
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
Apply a Status to a Loan Condition

1. Click the **Loan Conditions** node in your Workflow.



2. Select the appropriate **condition**.
3. Select the appropriate **status** from the **drop-down options**.
4. Click the **Close Door** icon  to **save the status and close the screen**.

4000015026* ▶ Loan Summary ▶ Loan Conditions

Loan Conditions |  4

Loan Conditions					
ID	System Updated	Condition	Additional Text	Document	Status
▶ 1615		POA being used. Signor must sign exactly as it is printed on documents with no abbreviations (Name by POA, His/Her Attorney In Fact*)			Satisfied

2

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COMMON UNDERWRITING TASKS

Tasks in Empower

Empower will automatically create and assign Orchestration Engine, or OE, Tasks in a loan file. Tasks are located in the Loan Activity section of the Loan Summary screen. Tasks are created when major events occur - for example, when a loan is handed off from Processing to Underwriting. The type of loan will determine which Tasks will be assigned. Certain Tasks are assigned to specifically to Underwriters.

Priority	Assigned To	Note	Status	Description	Category	Submitted By	Completed
High	DBTest LOOne		In Process	Manual Submission of AUS	Services		
High	DBTest ProcessorOne		Assigned	Review Fraud	Documents		
High			Assigned	Manual Order MI Certificate	Services		
High			Assigned	Underwriting Conv Ancillary Workflow	Underwriting		

Each Task suggests actions you should take to complete your work in the loan file and provides direct links to the nodes or screens on which you will complete this work. **It is important to note that Tasks do not represent all work that may need to be completed in the loan file for your role as Underwriter.**

Underwriting Conv Ancillary Workflow Task

1. On the Loan Summary screen, **double-click** the **Underwriting Conv Ancillary Workflow** task to open it.

Priority	Assigned To	Note	Status	Description	Category	Submitted By	Completed
High	DBTest LOOne		In Process	Manual Submission of AUS	Services		
High	DBTest ProcessorOne		Assigned	Review Fraud	Documents		
High			Assigned	Manual Order MI Certificate	Services		
High			Assigned	Underwriting Conv Ancillary Workflow	Underwriting		

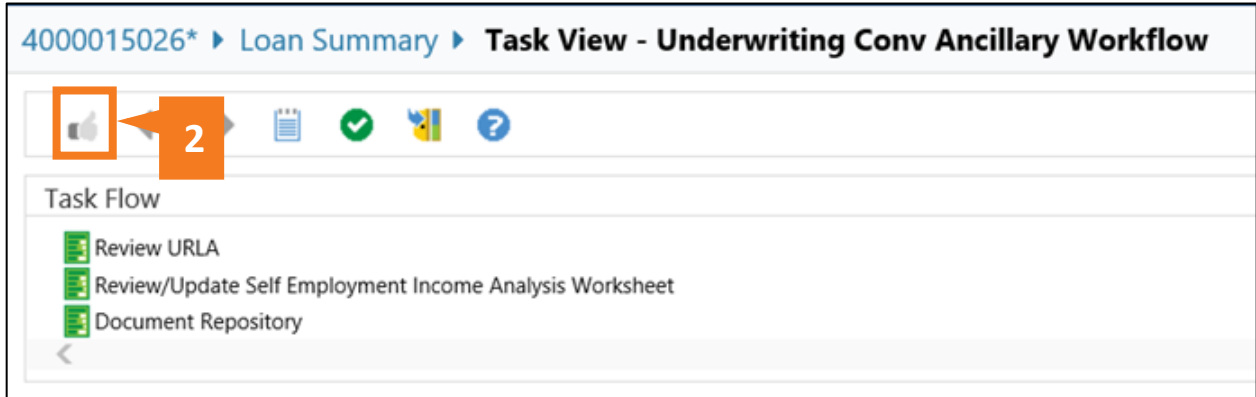
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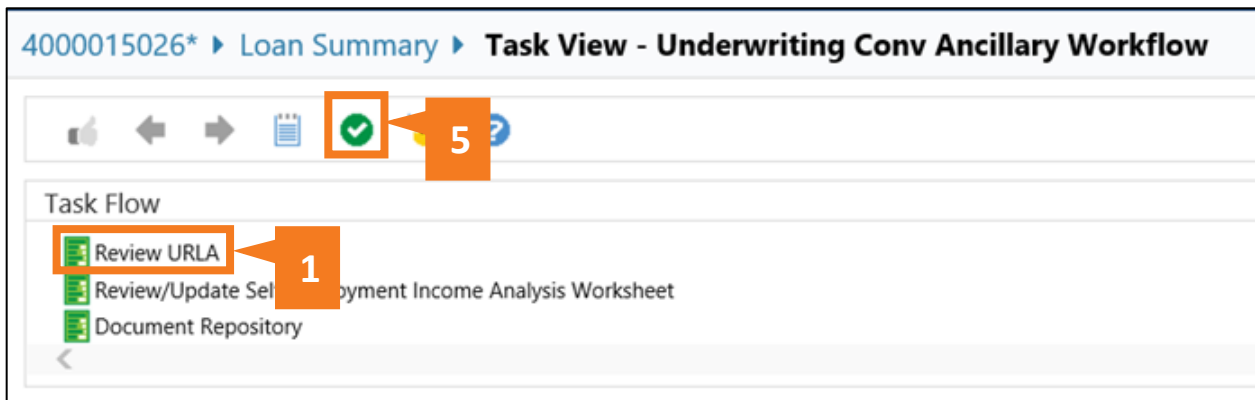
2. Click the **Accept the Task** icon  .

Note: If this icon is grayed out, click the Review/Update URLA action to begin the Task.



Review URLA

1. Click **Review URLA**.



2. **Review information** on the Uniform Residential Loan Application (**URLA**).

Note: If the URLA is complete, you may not need to add any information.



- To navigate through the pages of the URLA, click the blue number circles.

4000015026* > Loan Summary > Task View - Underwriting Conv Ancillary Workflow > Uniform Residential Loan Application

URLA 1 2 3 4 5 7 8 9 L C 5

Uniform Residential Loan Application

Verify and complete the information on this application. If you are applying for this loan with others, each additional Borrower must provide information as directed by your Lender.

Lender Loan No. / Universal Loan Identifier 4000015026 Agency Case No.



Uniform Residential Loan Application - John Learner Homeowner

Name	SSN	DOB	Borrower Designation
Homeowner, John Learner	***-**-5000	01/15/1970	Borrower
Homeowner, Mary Learner	***-**-2000	01/17/1970	Additional Borrower


[Add Additional Borrower](#)

Unassigned Borrowers - Assign a Borrower to an Application

All borrowers have been assigned

- When finished with the URLA, click the **Close Door** icon  to return to the **Underwriting Conv Ancillary Workflow** task.
- When finished with the task action items, click the **Task Complete** icon .
- On the completed task dialog box, click **OK** to close out the Task.

Task View - Underwriting Conv Ancillary Workflow

 The task is completed.

OK 6

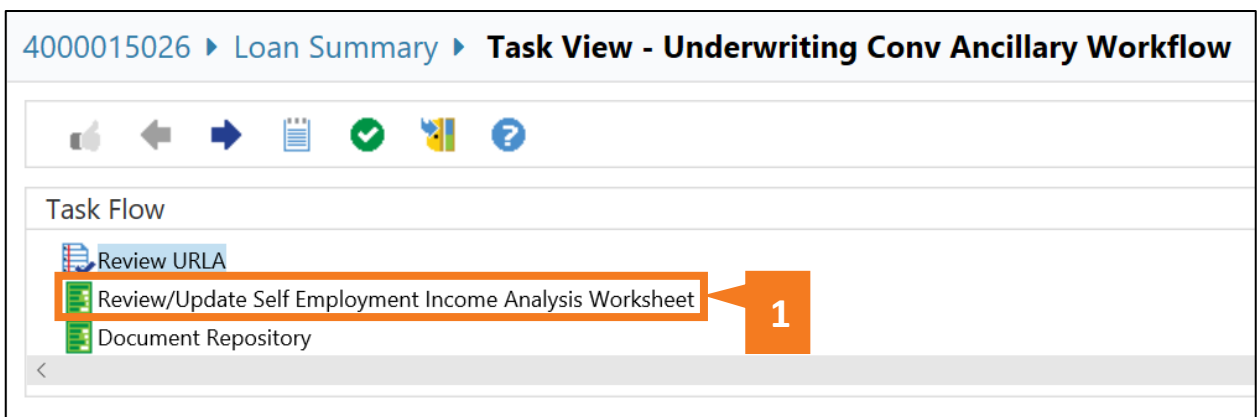


Review/Update Self Employment Income Analysis Worksheet

The Self-Employed Income Analysis screen is used to enter any information gathered from tax returns and to calculate self-employed income or income derived from commissions, rental property, variable income, etc. It can also be used to calculate income for borrowers who are employed by family members. You can review, edit, or add self-employed income information on this screen as needed.


Review/Update Self-Employment Information

1. In the Underwriting Conv Ancillary Workflow Task Flow, **click Review/Update Self Employment Income Analysis Worksheet.**




Underwriting in Empower



2. **Review and/or update information** on the Self-Employed Income Analysis screen as needed.
3. When finished with the URLA, **click the Close Door icon**  **to return to the Underwriting Conv Ancillary Workflow task.**

4000015026 ▶ Loan Summary ▶ Task View - Underwriting Conv Ancillary Workflow ▶ Self-Employed Income An

Self-Employed Income Analysis |  3

Homeowner, John Learner Print for this borrower

Applicable Individuals

The following self-employed income analysis worksheet and accompanying guideline generally apply to individuals:

- Who have 25% or greater interest in a business
- Who are employed by family members
- Who are paid commissions
- Who own rental property
- Who receive variable income, have earnings reported on IRS Form 1099, or income that cannot otherwise be verified by an independent and knowledgeable source

Self Employed YTD Income

Calculation Method: Use lowest of all calculations

Monthly Amount: \$10,000.00 Override Omit from Calculator

Amount: \$10,000.00 Pay Period: Monthly

YTD Income: \$120,000.00 YTD Income Date: 11/01/2020 YTD Number of Months: 10.03

Tax Years

Tax Year 1: 0 Tax Year 2: 0

Number Of Months: 0.00 0.00

Form 1040 - Individual Income Tax Return

1. W-2 Income from Self-Employment: \$0.00 \$0.00

2. Schedule B - Interest and Ordinary Dividends

a. Interest Income from Self-Employment (+) \$0.00 (+) \$0.00

b. Dividends from Self-Employment (+) \$0.00 (+) \$0.00

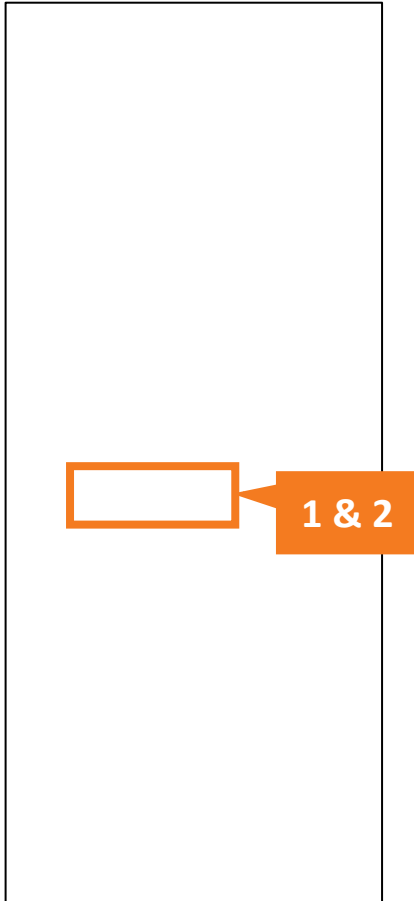
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Add Self-Employment Information

1. Click the **Loan Application** folder in your Workflow.
2. Click the **URLA** node.





3. **Navigate to section 1b-1c.**
Note: You may need to click the arrow to expand the section.
4. **Click Add Current Employment** for the appropriate borrower.

4000015026* ▶ Loan Summary ▶ Uniform Residential Loan Application

URLA | 1 2 3 4 5 7 8 9 L C

Section 1: Borrower Information

This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

Application For: **John Learner Homeowner** Lender Loan No. / Universal Loan Identifier: 4000015026 Agency Case No. []

1a. Personal Information

SSN	Current Address	Mailing Address	Primary Phone
***-**-5000	175 13th Street, Washington, DC 20013		
***-**-2000	175 13th Street, Washington, DC 20013		

1b-1c. Current Employment / Additional Employment / Self Employment and Income

Does not apply


Employer	Address	Phone	Start Date	Total Income
ABC Co	222 Lackaland Drive, San Antonio, TX ...	(888)888-8888	06/18/2000	\$6,250.00
JLH Widgets	175 13th Street, Washington, DC 20013	(888)888-8888	10/01/2015	\$10,000.00
Add Current Employment				
ABC Co	222 Lackaland Drive, San Antonio, TX ...	(888)888-8888	09/01/2010	\$6,250.00

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5. Enter the **business name** and **address**, **Start Date** and **length of time in the business**.
6. Click the **Business Owner or Self-Employed** box. The Monthly Income (or Loss) field will open.
7. Select the appropriate **ownership radial**.
8. Click the **Self-Employed Income Analysis** icon  next to the Monthly Income field. The Self-Employed Income Analysis screen will open.

The screenshot shows the '1b-1c. Current Employment' form for John Learner Homeowner. The form is titled '1b-1c. Current Employment - John Learner Homeowner'. It includes several sections and fields:

- Primary Current Employer:** Do NOT Print Verification Verification of Benefits
- Employer Name:** JLH Widgets (Callout 5)
- Employer Address 1:** 175 13th Street
- Employer CSZ:** Washington, DC 20013
- Position or Title:** Owner
- Start Date:** 10/01/2015
- How long in this line of work?:** 5 Yrs 0 Mos
- Employer Phone:** (888)888-8888
- Monthly Income (or Loss):** \$10,000.00 (Callout 8)
- # Years with Employer:** 5.000
- Ownership Options:**
 - Business Owner or Self-Employed
 - I have an ownership share of less than 25%
 - I have an ownership share of 25% or more (Callout 6 & 7)

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The Self-Employed Income Analysis is a long, single scrolling screen. It is shown below in a series of screenshots to illustrate the fields available to you for entering income data.

Form 1040 - Individual Income Tax Return			
1. W-2 Income from Self-Employment		<input type="text" value="\$0.00"/>	<input type="text" value="\$0.00"/>
2. Schedule B - Interest and Ordinary Dividends			
a. Interest Income from Self-Employment	(+)	<input type="text" value="\$0.00"/>	(+)
b. Dividends from Self-Employment	(+)	<input type="text" value="\$0.00"/>	(+)
3. Schedule C - Profit or Loss from Business: Sole Proprietorship			
a. Net Profit or (Loss)	(+/-)	<input type="text" value="\$0.00"/>	(+/-)
b. Nonrecurring Other (Income) Loss / Expenses	(+/-)	<input type="text" value="\$0.00"/>	(+/-)
c. Depletion	(+)	<input type="text" value="\$0.00"/>	(+)
d. Depreciation	(+)	<input type="text" value="\$0.00"/>	(+)
e. Non-deductible Meals and Entertainment Expenses	(-)	<input type="text" value="\$0.00"/>	(-)
4. Schedule D - Capital Gains and Losses			
a. Recurring Capital Gains	(+)	<input type="text" value="\$0.00"/>	(+)
5. Schedule E - Supplemental Income and Loss			
Note: A lender may use Fannie Mae Rental Income Worksheets (Form 1037 or Form 1038) to calculate individual rental income (loss) reported on Schedule E.			
a. Royalties Received	(+)	<input type="text" value="\$0.00"/>	(+)
b. Total Expenses	(-)	<input type="text" value="\$0.00"/>	(-)
c. Depletion	(+)	<input type="text" value="\$0.00"/>	(+)
6. Schedule F - Profit or Loss from Farming			
a. Net Farm Profit or (Loss)	(+/-)	<input type="text" value="\$0.00"/>	(+/-)
Form 1040 Total			
Form 1040 Total (Includes sum of sections 1-6)		<input type="text" value="\$0.00"/>	<input type="text" value="\$0.00"/>
Note: IRS Form 4797 (Sales of Business Property) is not included on this worksheet due to its infrequent use. If applicable, a lender may include analysis of the sale and related recurring capital gains.			



Partnership or S Corporation

A self-employed borrower's share of Partnership or S Corporation earnings can only be considered if the lender obtains documentation, such as Schedule K-1, verifying that

- the income was actually distributed to the borrower, or
- the business has adequate liquidity to support the withdrawal of earnings. If the schedule K-1 provides this confirmation, no further documentation of business liquidity is required.

Note: See the Instructions for additional guidance on documenting access to income and business liquidity.

IRS Form 1065 - Partnership Income

7. Schedule K-1 Form 1065 - Partner's Share of Income

a. Ordinary Income (Loss)	(+/-)	<input type="text" value="\$0.00"/>	(+/-)	<input type="text" value="\$0.00"/>
b. Net Rental Real Estate; Other Net Income (Loss)	(+/-)	<input type="text" value="\$0.00"/>	(+/-)	<input type="text" value="\$0.00"/>
c. Guaranteed Payments to Partner	(+)	<input type="text" value="\$0.00"/>	(+)	<input type="text" value="\$0.00"/>
Total Schedule K-1 Form 1065		<input type="text" value="\$0.00"/>		<input type="text" value="\$0.00"/>

8. Form 1065 - Adjustments to Business Cash Flow

a. Ordinary (Income) Loss from Other Partnerships	(+/-)	<input type="text" value="\$0.00"/>	(+/-)	<input type="text" value="\$0.00"/>
b. Nonrecurring Other (Income) Loss	(+/-)	<input type="text" value="\$0.00"/>	(+/-)	<input type="text" value="\$0.00"/>
c. Depreciation	(+)	<input type="text" value="\$0.00"/>	(+)	<input type="text" value="\$0.00"/>
d. Depletion	(+)	<input type="text" value="\$0.00"/>	(+)	<input type="text" value="\$0.00"/>

IRS Form 1120S - S Corporation Earnings

9. Schedule K-1 Form 1120S - Shareholder's Share of Income

a. Ordinary Income (Loss)	(+/-)	<input type="text" value="\$0.00"/>	(+/-)	<input type="text" value="\$0.00"/>
b. Net Rental Real Estate; Other Net Rental Income (Loss)	(+/-)	<input type="text" value="\$0.00"/>	(+/-)	<input type="text" value="\$0.00"/>
Total Schedule K-1 Form 1120S		<input type="text" value="\$0.00"/>		<input type="text" value="\$0.00"/>

10. Form 1120S - Adjustments to Business Cash Flow

a. Nonrecurring Other (Income) Loss	(+/-)	<input type="text" value="\$0.00"/>	(+/-)	<input type="text" value="\$0.00"/>
b. Depreciation	(+)	<input type="text" value="\$0.00"/>	(+)	<input type="text" value="\$0.00"/>
c. Depletion	(+)	<input type="text" value="\$0.00"/>	(+)	<input type="text" value="\$0.00"/>
d. Amortization / Casualty Loss	(+)	<input type="text" value="\$0.00"/>	(+)	<input type="text" value="\$0.00"/>

IRS Form 1120 - Regular Corporation

Corporation earnings may be used when the borrower(s) own 100% of the corporation

11. IRS Form 1120 - Regular Corporation

a. Taxable Income		<input type="text" value="\$0.00"/>		<input type="text" value="\$0.00"/>
b. Total Tax	(-)	<input type="text" value="\$0.00"/>	(-)	<input type="text" value="\$0.00"/>
c. Nonrecurring (Gains) Losses	(+/-)	<input type="text" value="\$0.00"/>	(+/-)	<input type="text" value="\$0.00"/>
d. Nonrecurring Other (Income) Loss	(+/-)	<input type="text" value="\$0.00"/>	(+/-)	<input type="text" value="\$0.00"/>

[TOC](#)



Totals				
1040 Total	(+)	\$0.00	(+)	\$0.00
Partnership, S Corporation, and Corporation	(+)	\$0.00	(+)	\$0.00
GRAND TOTAL	(+)	\$0.00	(+)	\$0.00

9. Select a Calculation Method from the drop-down options

10. Enter all the applicable information in each section as needed.

Note: Use the grid on the next page to determine what fields are required for the Calculation Method you choose.

4000015026 ▶ Loan Summary ▶ Task View - Underwriting Conv Ancillary Workflow ▶ Self-Employed Income Analysis

Self-Employed Income Analysis

Homeowner, John Learner Print for this borrower

Applicable Individuals

The following self-employed income analysis worksheet and accompanying guideline generally apply to individuals:

- Who have 25% or greater interest in a business
- Who are employed by family members
- Who are paid commissions
- Who own rental property
- Who receive variable income, have earnings reported on IRS Form 1099, or income that cannot otherwise be verified by an independent and knowledgeable source

Self Employed YTD Income

Calculation Method: Use lowest of all calculations **9**

Monthly Amount: \$10,000.00 Override from Calculator

Amount: \$10,000.00 Pay Period: Monthly

YTD Income: \$120,000.00 YTD Income Date: 11/01/2020 YTD Number of Months: 10.03

Tax Years

Tax Year 1: 0 Tax Year 2: 0

Number Of Months: 0.00 0.00

Form 1040 - Individual Income Tax Return **10**

1. W-2 Income from Self-Employment: \$0.00 \$0.00

[TOC](#)


Underwriting in Empower

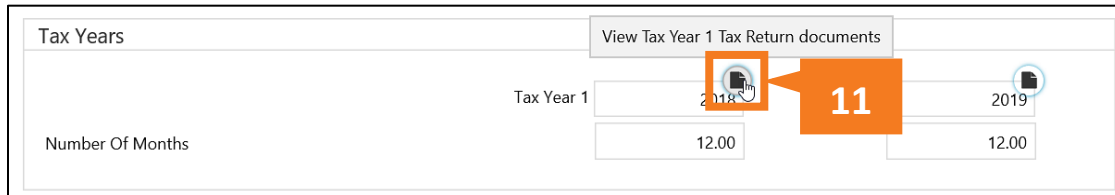




Calculation Method	Self-Employment Sections	Income Fields
Tax Year 1	Tax Return for Year 1	W-2 Income from Self-Employment for Year 1
Tax Year 2	Tax Return for Year 2	W-2 Income from Self-Employment for Year 2
Tax Year 1 & Tax Year 2 Average	Tax Return for Year 1 and 2	W-2 Income from Self-Employment for Year 1 & 2
YTD + 1 Tax Year Average	Self-Employment YTD Income Tax Return for Year 1	YTD Income YTD Income Date YTD Number of Months (populates based on Income Date) W-2 Income for Tax Year 1
YTD + 2 Tax year Average	Self-Employment YTD Income Tax Return for Year 2	YTD Income YTD Income Date YTD Number of Months (populates based on Income Date) W-2 Income for Tax Year 2
Lower of Tax Year 1 & 2	Tax Return for Year 1 and 2	W-2 Income from Self-Employment Tax Year 1 & 2
Use lowest of all Calculations	Self-Employment YTD Income Tax Return for Year 1 and 2	Amount YTD Income YTD Income Date


[TOC](#)



11. To view the Tax Return(s) in the Document Repository, click the paper icon  next to the tax year in the Tax Years section.



Tax Years	View Tax Year 1 Tax Return documents	
Tax Year 1	2018 	2019 
Number Of Months	12.00	12.00

12. When all the applicable information has been entered, click the **Calculate Totals** icon  at the top of the screen.



4000015026* > Loan Summary > Task View - Underwriting Conv Ancillary Workflow > Self-Employed Income A

Self-Employed Income Analysis  **12**


Homeowner, John Learner Print for this borrower

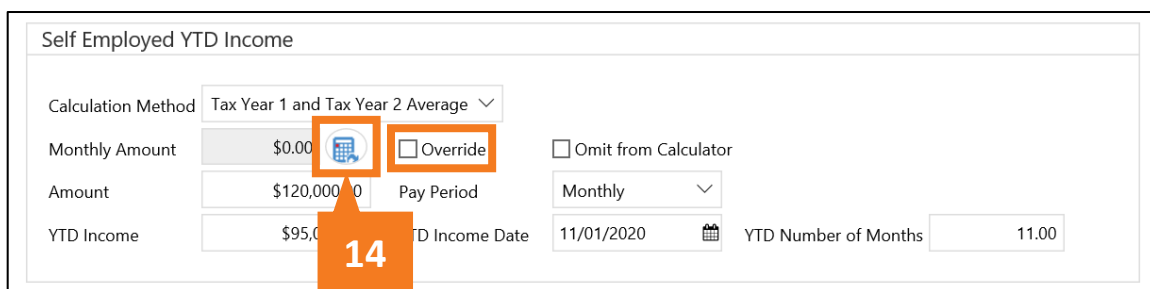
Applicable Individuals


13. The **Form 1040 Total** section will populate with totals.



Form 1040 Total		
Form 1040 Total (Includes sum of sections 1-6)	\$100,000.00	\$110,000.00

14. Click the **Recalculate** icon  next to the Monthly Amount in the Self Employed YTD Income section.
- Note: There is an override checkbox that allows you to bypass the calculations and enter in an amount.*



Self Employed YTD Income			
Calculation Method	Tax Year 1 and Tax Year 2 Average		
Monthly Amount	\$0.00 	<input type="checkbox"/> Override	<input type="checkbox"/> Omit from Calculator
Amount	\$120,000.00	Pay Period	Monthly
YTD Income	\$95,000.00	YTD Income Date	11/01/2020
		YTD Number of Months	11.00



15. The **Monthly Amount** will recalculate based on the method and data you entered.

Self Employed YTD Income					
Calculation Method	Use lowest	Recalculate	Options		
Monthly Amount	\$8,333.33		15		<input type="checkbox"/> Omit from Calculator
Amount	\$0.00			Monthly	
YTD Income	\$95,000	YTD Income Date	11/01/2020	YTD Number of Months	11.00

16. When finished with the Self Employment Analysis screen, **click the Close Door icon**



to **return to the URLA 1b-1c. Current Employment screen.**

Review Documents in the Document Repository

1. In the Underwriting Conv Ancillary Workflow Task Flow, **click Document Repository**. The Document Repository will open in a separate tab in your Internet browser.

Note: You may find it helpful to have the Document Repository open in another browser window on a separate monitor.

4000015026* > Loan Summary > Task View - Underwriting Conv Ancillary Workflow

Task Flow

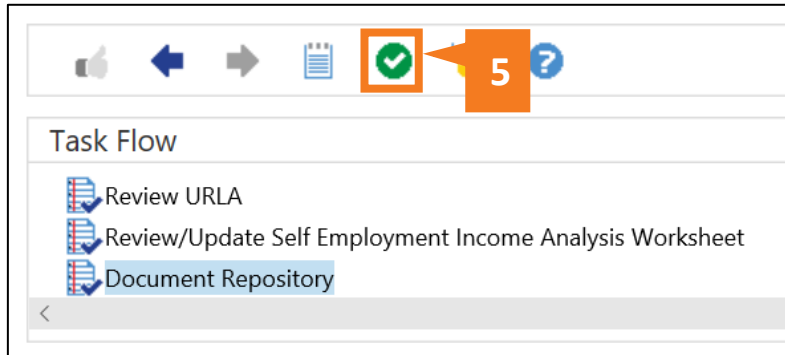
- Review URLA
- Review/Update Self Employment Income Analysis Worksheet
- Document Repository** (1)

2. **Review documents** in the Document Repository **as needed**.

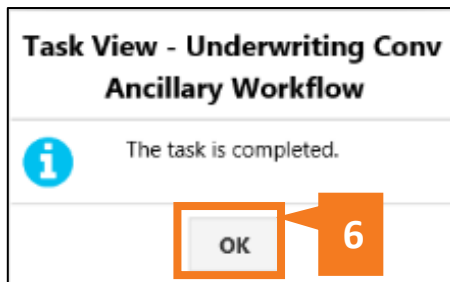
3. When finished reviewing documents, **close the Document Repository** by **closing the browser tab**.




4. In Empower, click the **Task Complete** icon



5. On the completed task dialog box, **click OK** to close out the Task.



6. Click the **Close Door** icon  to return to the **Loan Summary** screen.



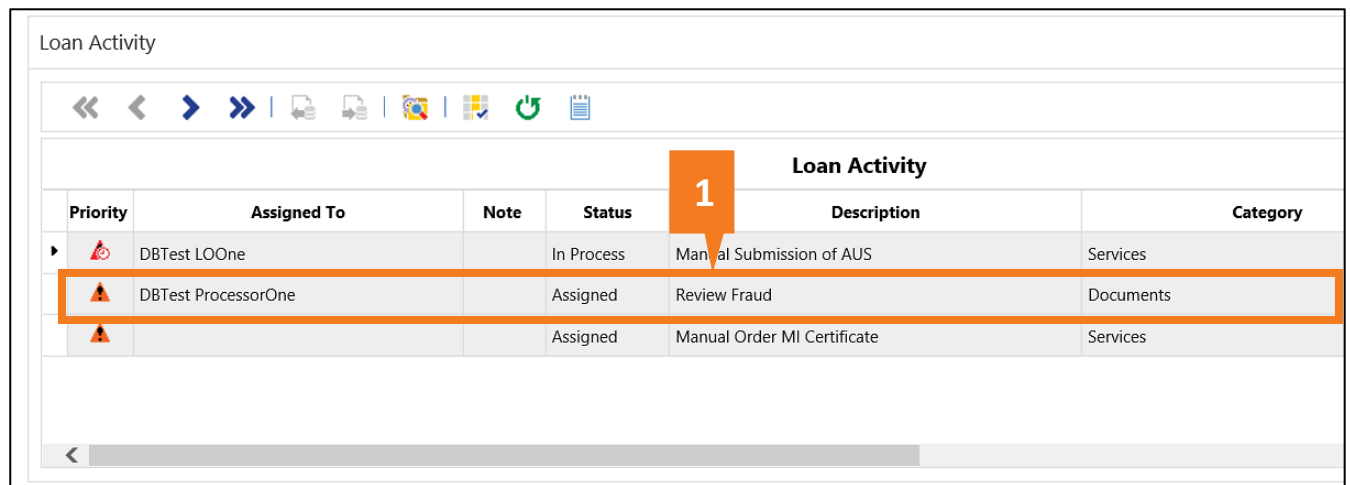
Review Fraud Task

The Fraud Report runs automatically in Empower (known as running “lights-out”) when the loan file has all the information it needs to run fraud.

Gateway First Bank is using DRIVE for fraud reporting. The DRIVE Scoring Results evaluates the level of risk involved with the active loan. Any red flags identified in the FACT Act and Automated Valuation Model will be returned.

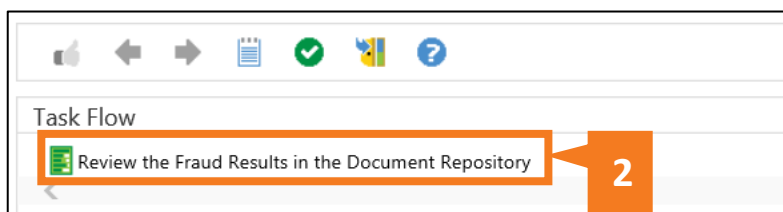
1. On the Loan Summary screen, **double-click** the **Review Fraud** task to open it.

Note: This task may be assigned to a Processor instead of an Underwriter.



2. **Click Review the Fraud Results in the Document Repository.** The Document Repository will open in a separate tab in your Internet browser.

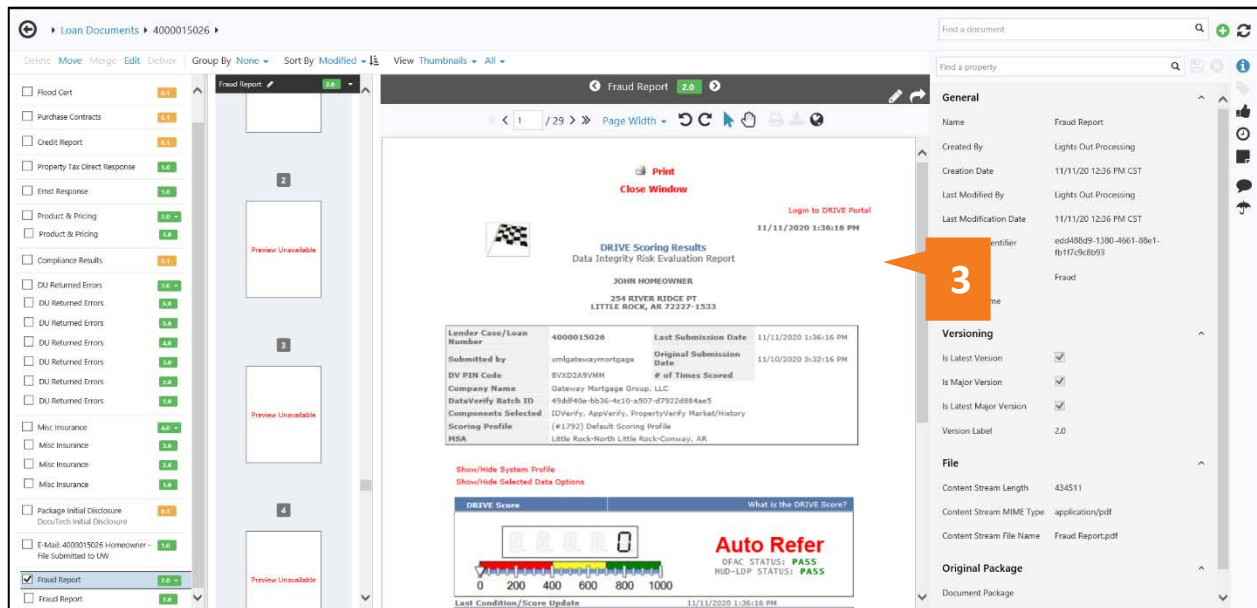
Note: You may find it helpful to have the Document Repository open in another browser window on a separate monitor.



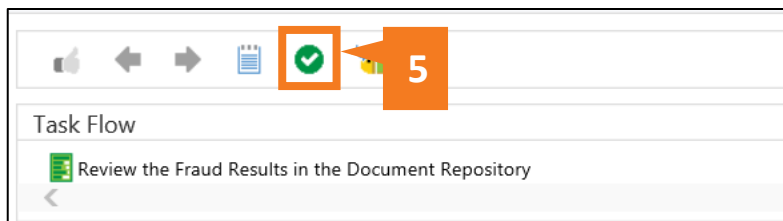
Underwriting in Empower



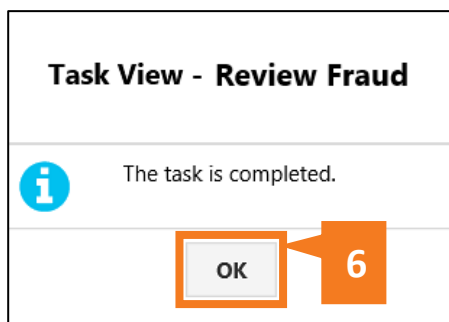
3. **Open and review the Fraud Report.**
4. When finished reviewing, **close the Document Repository by closing the browser tab.**



5. In Empower, **click the Task Complete icon**



6. On the completed task dialog box, **click OK** to close out the Task.



7. **Click the Close Door icon**



[TOC](#)



UNIVERSAL NODES

Five Universal Nodes

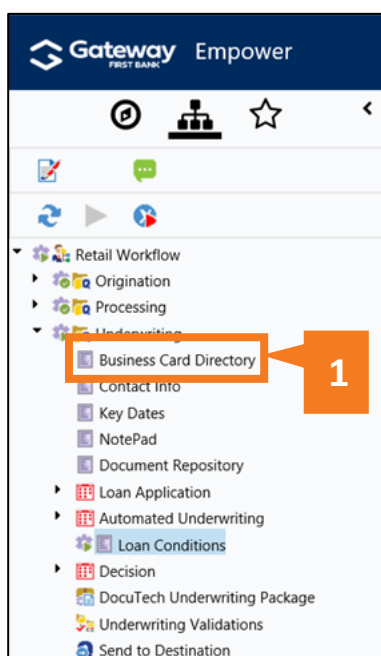
There are universal nodes available to all roles:

- Business Card Directory
- Contact Info
- Key Dates
- Notepad
- Document Repository

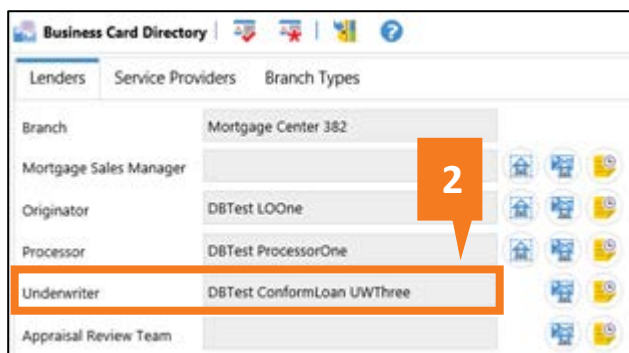
You will access and work with these nodes as needed to complete your Underwriting work.

Business Card Directory

1. Click the **Business Card Directory** node in your Workflow.




2. The **Underwriter** field should display your Empower user ID.



Note: If you access the Business Card Directory prior to completing a Task, your user ID may not display. A Task may need to be completed in order for your user ID to populate.

[TOC](#)

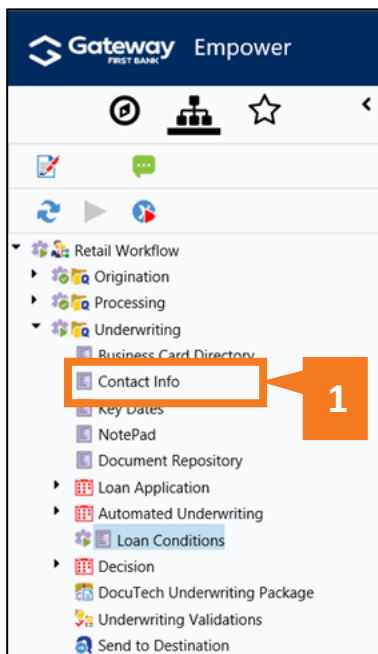


3. Click the **Close Door** icon  to close the screen.

Contact Info

For FHA or VA loans, you may need to review the Contact Info node for Veteran information, Trusts, Guarantors, Nonborrower Spouse, Borrower's Closest Relative, etc.

1. Click the **Contact Info** node in your Workflow.






2. The **Contact Info** screen will display.

The screenshot displays the 'Contact Information' screen for loan number 4000015026. The interface includes a top navigation bar with 'Open', 'Save', 'Close', and 'Other' options. The main content area is divided into several sections:

- Property Address:** Fields for Address 1 (254 River Ridge Pl), Address 2, ZIP (72227), State (AR), and RIPS (05). It also includes fields for City (Little Rock), County (PULASKI), and RIPS (119). A callout box with the number '2' points to this section.
- General Information:** Includes fields for Borrower's Name (John L. Homeowner), SSN, and Birth Date (01/15/1970). It also features checkboxes for 'Use Borrower's Entitlement', 'Military Lending Act - Active Duty / Dependent', and 'Borrower is related to entity'. A 'Consent given to pull credit' checkbox is checked.
- Current Address:** Fields for House # (175), Address 1 (13th Street), ZIP (20013), and State (DC). It also includes fields for City (Washington) and County (District Of Columbia).
- Nonborrowing Spouse:** Fields for Name, SSN, Birth Date, and Address. A 'Consent given to pull credit' checkbox is present.
- Borrower's Closest Relative:** Fields for Name, Phone, Address, and Relationship.

[TOC](#)

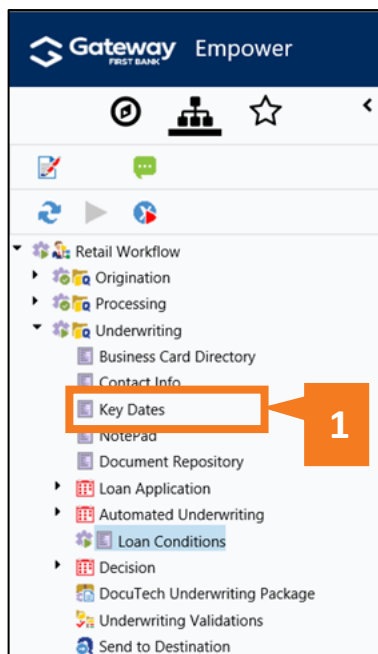


3. Click the **Close Door** icon  to close the screen.

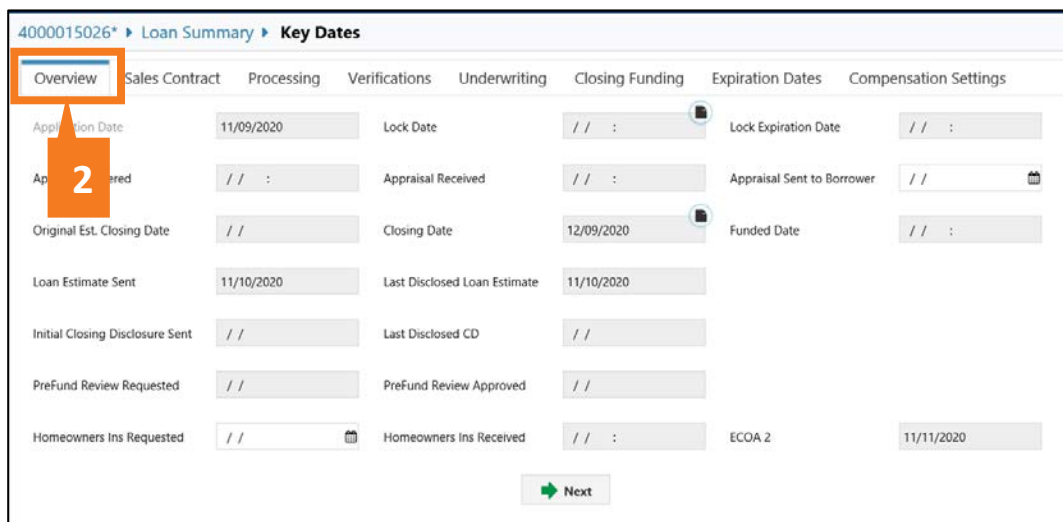
Key Dates

The Key Dates have been configured by Gateway First Bank and are lender-specific. Grayed-out fields are auto-populated by actions performed in the system. Others are manually entered.

1. Click the **Key Dates** node in your Workflow.



2. The **Key Dates Overview** tab displays by default.



[TOC](#)



3. Click the **Underwriting** tab and enter information needed.

Note The Next and Previous buttons at the bottom of the tab provide navigation to other tabs.

Open ▾ Save Close Other ▾ DBTest ConformLoan UWThree Gateway First UAT

4000015026* ▶ Loan Summary ▶ **Key Dates**

Overview Sales Contract Processing Verifications **Underwriting** Closing Funding Expiration Dates Compensation Settings

Approval Date	// :	Collateral Approval Date	// :	Conditional Approval Date	// :
Cancelled	// :	Suspended	// :	Denied Date	// :
MI Ordered	11/10/2020 03:45 PM	MI Received	// :	CU Score	
Original Purchase Date	// 📅	Approved by USDA	// 📅	LCA Score	
NOI sent to Borrower	// : 📅	Tribal Affiliation		Cohort Number	
Condo/PUD Review Requested	//	Condo/PUD Approval Date	// 📅		

← Previous Next →

You may need to access other tabs, such as Expiration Dates or Verifications. **Follow business procedures to complete fields as needed.**

4. Click the **Loan Summary** link at the top of the screen to close the screen.

Note: There is no Close Door icon on this screen.

Open ▾ Save Close **4** Other ▾

4000015026* ▶ **Loan Summary** ▶ Key Dates

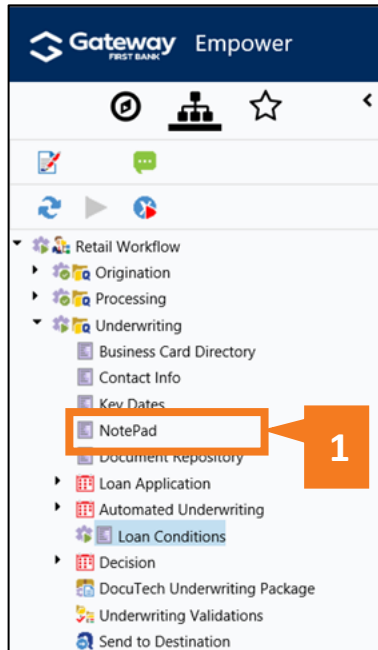


NotePad

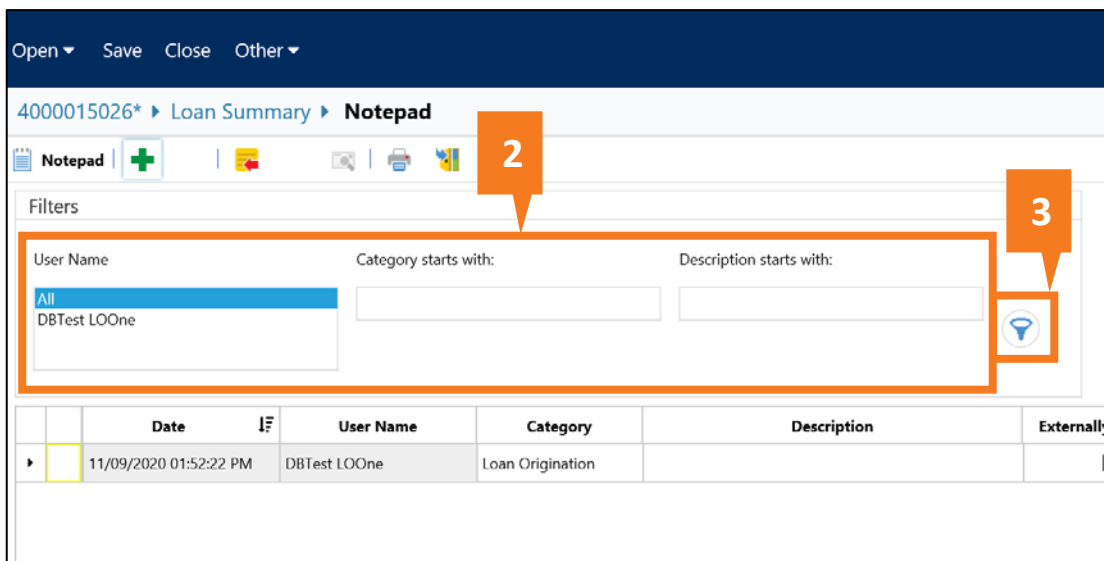
The NotePad screen displays any notes that have already been entered in loan file by other users and allows you to add notes, as well.

Locate a Note

1. Click the **NotePad** node in your Workflow.



2. Enter filter criteria in the Username, Categories, or Description fields.




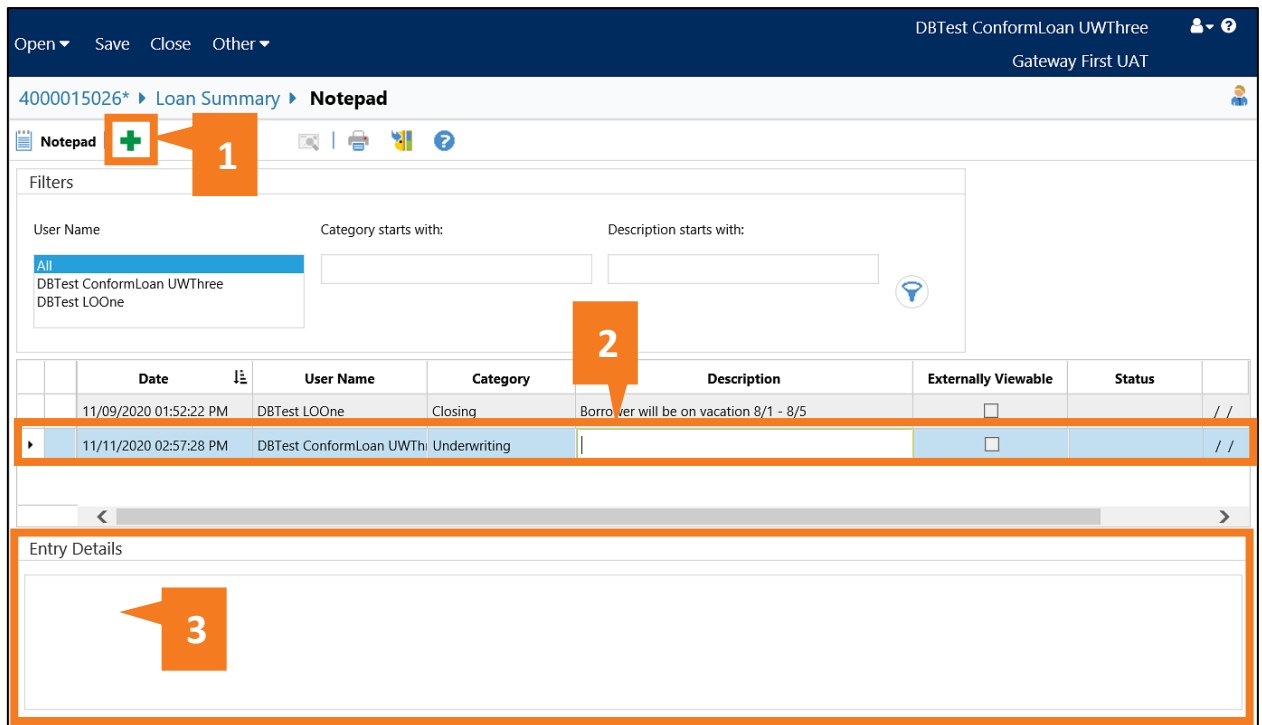
3. Click the **Filter** icon  to view filtered notes.



4. **Select** the appropriate **note**. The body of the note will in the Entry Details text box at the bottom of the screen.

Add a Note

1. **Click** the **Add Note** icon  to add a new note row.
2. **Click** each **field** in the row **to complete it**.
Note: Date, User Name, and Category are auto populated.
3. **Enter** the **body of your note** in the **Entry Details** text box at the bottom of the screen.





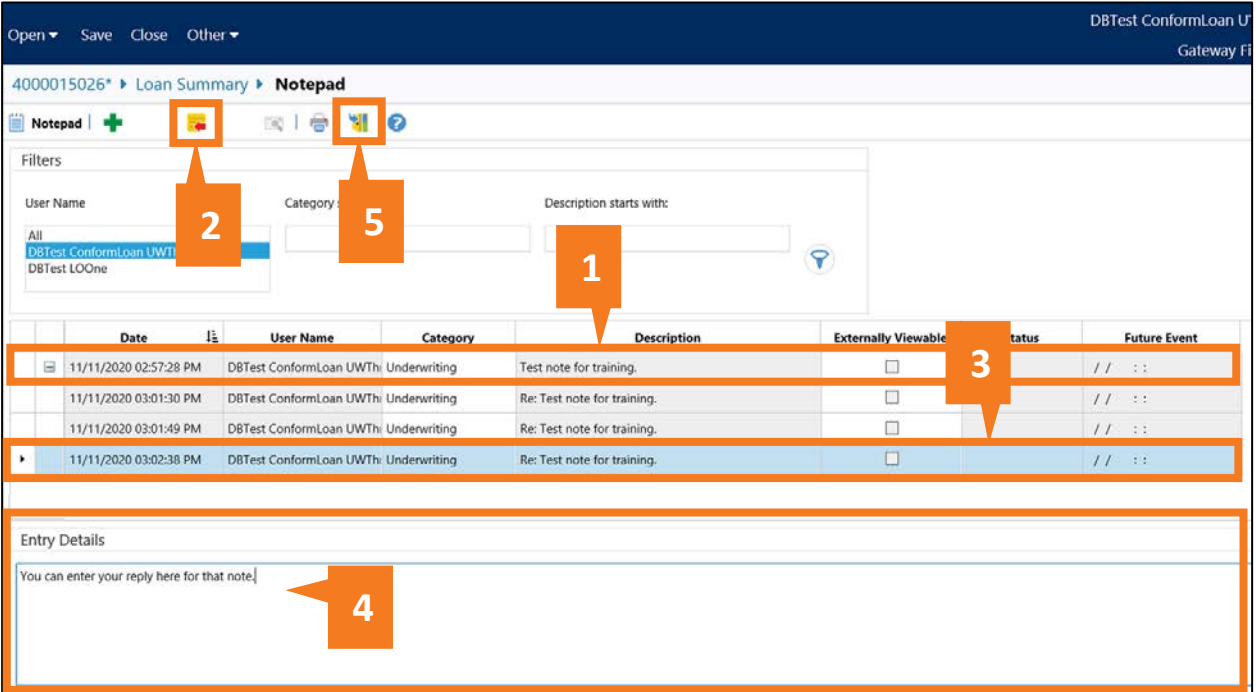
Date	User Name	Category	Description	Externally Viewable	Status
11/09/2020 01:52:22 PM	DBTest LOOne	Closing	Borrower will be on vacation 8/1 - 8/5	<input type="checkbox"/>	//
11/11/2020 02:57:28 PM	DBTest ConformLoan UWTh	Underwriting		<input type="checkbox"/>	//

Underwriting in Empower



Reply to a Note

1. Select the note you want to reply to.
2. Click the Reply Note icon  .
3. A new row will appear with “Re: *Original Note Title*” in the Description field. Click each field in the row to complete it.
4. Enter your reply in the Entry Details text box at the bottom of the screen.
5. Click the Close Door icon  to close the screen.



4000015026 > Loan Summary > Notepad

Filters

User Name: Category: Description starts with:

Date	User Name	Category	Description	Externally Viewable	status	Future Event
11/11/2020 02:57:28 PM	DBTest ConformLoan UWTh	Underwriting	Test note for training.	<input type="checkbox"/>		// ::
11/11/2020 03:01:30 PM	DBTest ConformLoan UWTh	Underwriting	Re: Test note for training.	<input type="checkbox"/>		// ::
11/11/2020 03:01:49 PM	DBTest ConformLoan UWTh	Underwriting	Re: Test note for training.	<input type="checkbox"/>		// ::
11/11/2020 03:02:38 PM	DBTest ConformLoan UWTh	Underwriting	Re: Test note for training.	<input type="checkbox"/>		// ::

Entry Details

You can enter your reply here for that note.

[TOC](#)



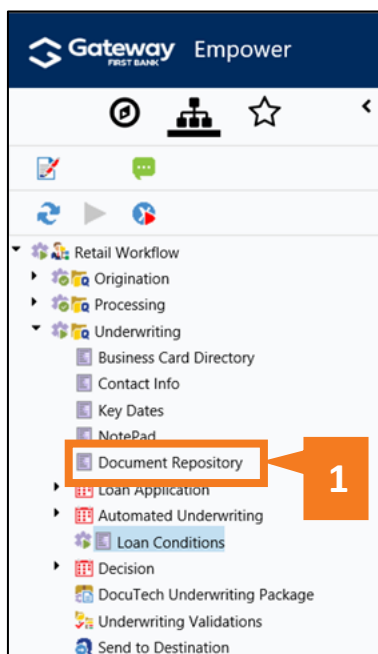
Document Repository

The Document Repository will open in a separate tab in your Internet browser. You may find it helpful to have the Document Repository open in another browser window on a separate monitor.

Locate a Note in the Document Repository

Notes in the Document Repository are part of NotePad. Notes added or replied to in the Document Repository will appear in the NotePad node, as well as in the Document Repository.


1. Click the **Document Repository** node in your Workflow.



2. The Document Repository will open in a separate tab in your Internet browser.

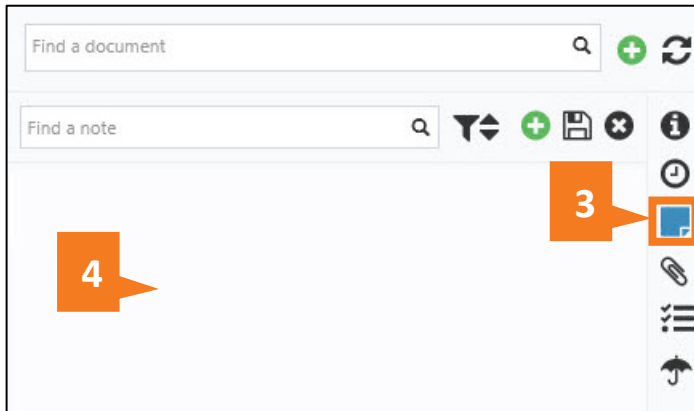
Underwriting in Empower



3. Click the Note icon  in the far-right, vertical menu.

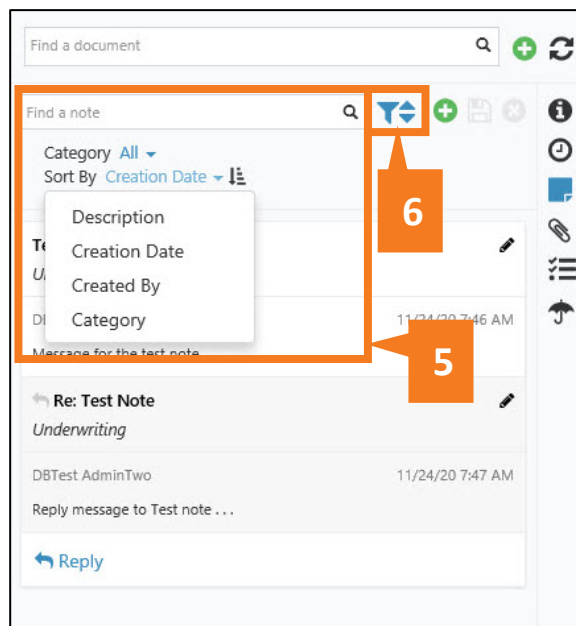
Note: Notes associated with ALL documents in the loan File will be displayed. To filter notes associated with a particular document, select that document first.

4. The Notes pane will open to the right of the document.



5. Select criteria from the Category and/or Sort By drop-down options or enter keywords.



6. Click the Filter icon .

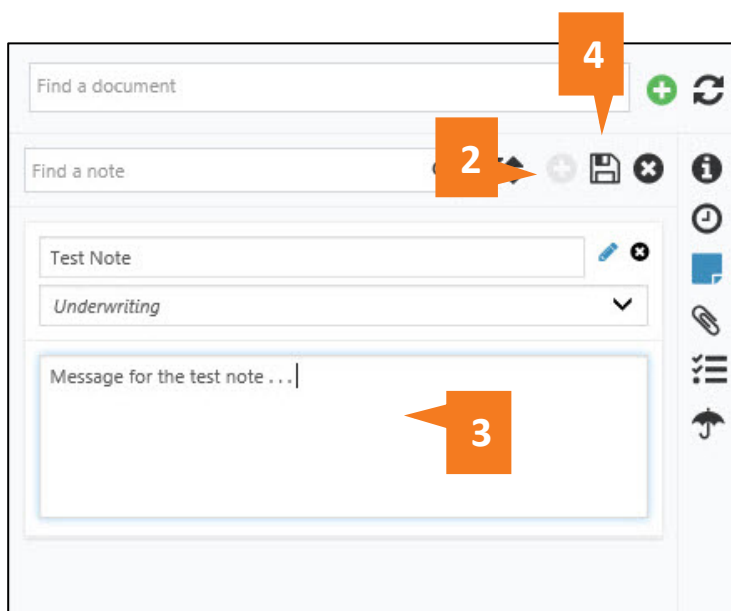


[TOC](#)




Add a Note Associated with a Document

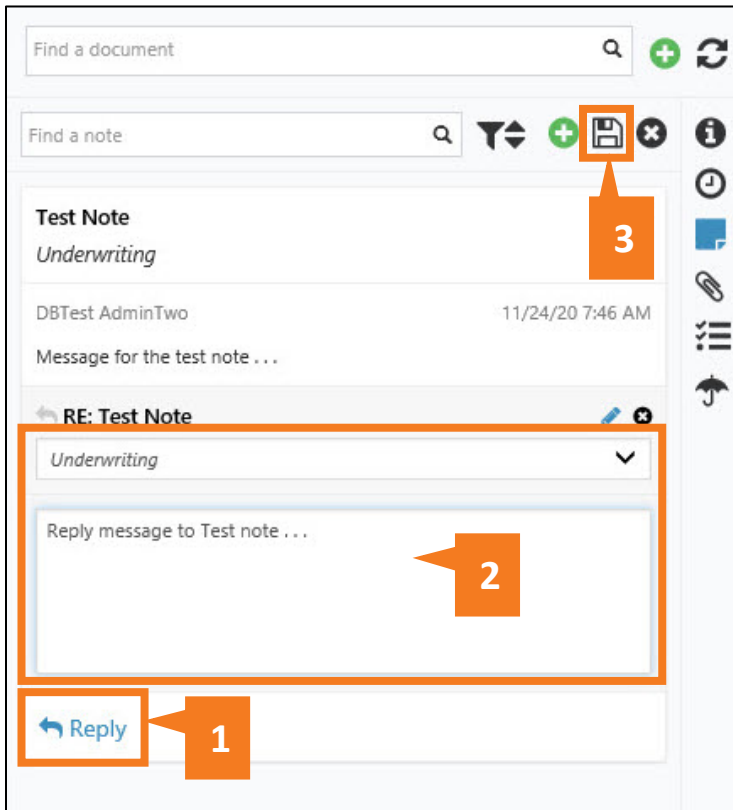
1. Select the document to which you want to add a note.
2. Click the Add Note icon  .
3. Enter the Subject and body of your message and select the Category from the drop-down options.
4. Click the Save icon  to save your message.





Reply to a Note Associated with a Document

1. Click Reply under the note you want to reply to.
2. Select the Category from the drop-down options and enter the body of your message.
3. Click the Save icon  to save your message.

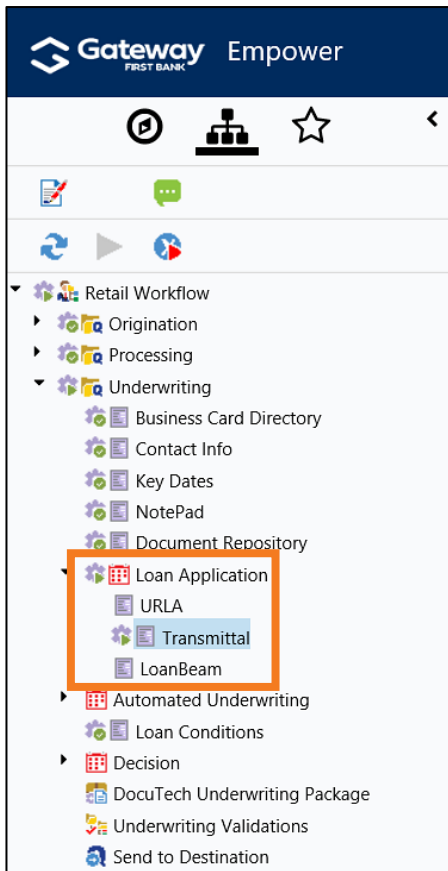


Underwriting in Empower



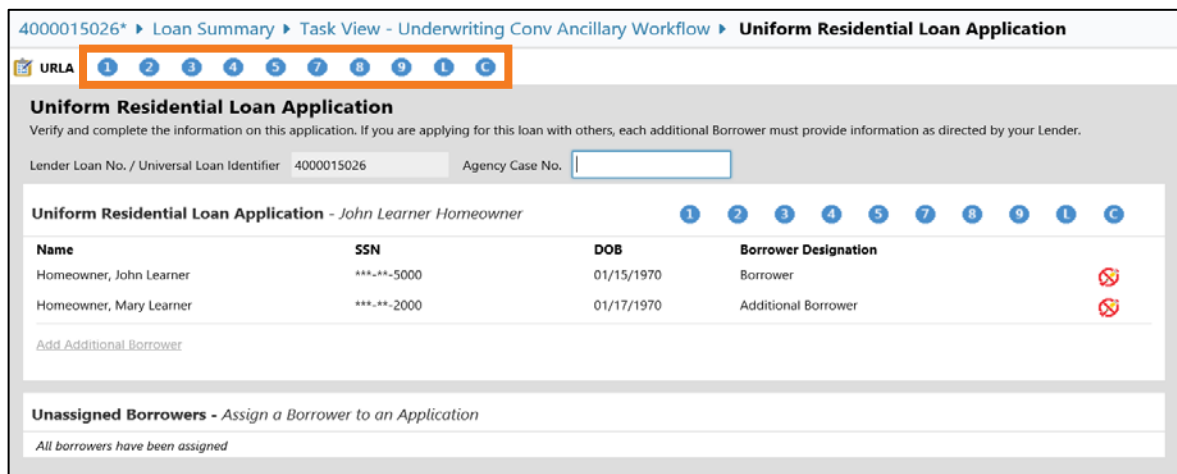
LOAN APPLICATION

The Loan Application folder contains the following nodes: URLA, Transmittal, and LoanBeam.



URLA

The Uniform Residential Loan Application (URLA) node contains all pages in the 1003 application. To navigate through the pages of the URLA, click the blue number circles.



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Transmittal

The Transmittal contains some fields that are completed manually, but most data is populated from other screens within Empower. This screen shows the actual form that the user can print from the system.

The toolbar on this screen has many different icons, also known as jumps, that will take you to URLA sections as needed. From left to right, the icons are as follows:



- 1003 Monthly Income
- 1003 Other Monthly Income
- 1003 Monthly Housing Expense (Current)
- 1003 Monthly Housing Expense (Proposed)
- 1003 Liabilities
- 1003 Alimony, Child Support, Separate Maintenance
- 1003 Job Related Expenses
- 1003 Real Estate Owned
- Qualifying Rate
- Housing and Debt Ratios
- Credit Line Worksheet



4000015026* ▶ Loan Summary ▶ Uniform Underwriting and Transmittal Summary

Uniform Underwriting and Transmittal Summary

Property Address

Address 1: 254 River Ridge Pt.
 Address 2:
 ZIP: 72227- City: Little Rock
 State: AR County: PULASKI

I. Property Information

Property Type

1 unit
 2-4 units
 Condominium
 PUD Co-op
 Manufactured Housing
 Single Wide
 Multiwide

Project Classification

Freddie Mac Fannie Mae
 Streamlined Review P Limited Review - New Condo Project E Established PUD Project
 Established Project Q Limited Review - Established Condo Project F New PUD Project
 New Project R Full Review - New Condo Project 1 Full Review - Co-op Project
 Detached Project S Full Review - Established Condo Project 2 Fannie Mae Review through PERS - Co-op Project
 2- to 4- Unit Project T Fannie Mae Review through PERS - Condo Project
 Exempt From Review U FHA-approved Condo Project
 Reciprocal Review V Condo Project Review Waived

Property Rights

Fee Simple Leasehold

Occupancy Status

Primary Residence
 Second Home
 Investment Property

Additional Property Information

Number of Units: 1
 Sales Price: \$200,000.00
 Appraised Value: \$200,000.00

Project Name

Fannie Mae Condo Project Manager™ Project ID# (if any)

II. Mortgage Information

Loan Type

Conventional
 FHA
 VA
 USDA / RD
 Other

Amortization Type

Fixed-rate (monthly payments)
 Fixed-rate (biweekly payments)
 Balloon
 ARM (type):
 Other (specify):

Loan Purpose

Purchase
 Cash Out Refinance
 Limited Cash Out Refinance (Fannie)
 No Cash Out Refinance (Freddie)
 Home Improvement
 Construction Conversion / Construction to Permanent

Lien Position

First mortgage
 Amount of Subordinate Financing: \$0.00 Override
 Credit Limit (if HELOC): \$0.00
 Second mortgage

Note Information

Loan Amount: \$180,000.00
 Note Rate: 4.625%
 Loan Term (in months): 360

Mortgage Originator

Seller
 Broker
 Correspondent

Agent Company: GM, a div of GFB
 Agent Contact: DBTest LOOne

Temporary Buydown

Yes:
 Terms:



4000015026* ▶ Loan Summary ▶ **Uniform Underwriting and Transmittal Summary**

Uniform Underwriting and Transmittal Summary

II. Mortgage Information

Loan Type <input checked="" type="radio"/> Conventional <input type="radio"/> FHA <input type="radio"/> VA <input type="radio"/> USDA / RD <input type="radio"/> Other	Amortization Type <input checked="" type="radio"/> Fixed-rate (monthly payments) <input type="radio"/> Fixed-rate (biweekly payments) <input type="radio"/> Balloon <input type="radio"/> ARM (type): <input type="radio"/> Other (specify):	Loan Purpose <input checked="" type="radio"/> Purchase <input type="radio"/> Cash Out Refinance <input type="radio"/> Limited Cash Out Refinance (Fannie) <input type="radio"/> No Cash Out Refinance (Freddie) <input type="radio"/> Home Improvement <input type="radio"/> Construction Conversion / Construction to Permanent
Lien Position <input checked="" type="radio"/> First mortgage Amount of Subordinate Financing: \$0.00 <input type="checkbox"/> Override Credit Limit (if HELOC): \$0.00 <input type="radio"/> Second mortgage	Note Information Loan Amount: \$180,000.00 Note Rate: 4.625% Loan Term (in months): 360	Mortgage Originator <input type="radio"/> Seller <input type="radio"/> Broker <input type="radio"/> Correspondent Agent Company: GM, a div of GFB Agent Contact: DBTest LOne
		Temporary Buydown <input type="checkbox"/> Yes: _____ Terms: _____

III. Underwriting Information

Underwriter's Name: _____ Appraiser's Name: _____ License #: _____ Appraisal Company Name: _____

Stable Monthly Income

Borrower 1	\$16,250.00	Rental Income – Subject Property	\$0.00
Borrower 2	\$6,250.00	Net Rental Income - Other Properties	\$0.00
Borrower 3	\$0.00	Total Borrower Income	\$22,500.00
Borrower 4	\$0.00	<input checked="" type="checkbox"/> At least one borrower is self-employed	
Other Borrowers (5+)	\$0.00		

Qualifying Ratios Primary Housing Expense / Income: 4.253% Total Obligations / Income (DTI): 24.062%	Loan-to-Value Ratios LTV: 90.000% CLTV / TLTV: 90.000% HCLTV / HTLTV: 90.000%	Proposed Monthly Payment for the Property Qualify P & I (1st): \$925.45 Other Financing Qualify P & I (2nd): \$0.00 First Mortgage P & I: \$925.45 Subordinate Lien(s) P & I: \$0.00 Homeowner's Insurance: \$0.00 Supplemental Property Insurance: \$0.00 Property Taxes: \$0.00 Mortgage Insurance: \$31.50 Association / Project Dues (Condo, Co-Op, PUD): \$0.00 Other: \$0.00 Total Actual Payment: \$956.95 Total Qualifying Payment: \$956.95 All Other Monthly Payments Used in Qualifying : \$4,457.00
Qualifying Rate <input checked="" type="radio"/> Note Rate: 4.625% <input type="radio"/> 0.000% Above Note (0.000%) <input type="radio"/> 0.000% Below Note (0.000%) <input type="radio"/> Bought Down: 0.000% <input type="radio"/> Other: 0.000%	Level of Property Review <input type="radio"/> Exterior / Interior <input type="radio"/> Exterior Only <input type="radio"/> No Appraisal Form Number: _____ Other Description: _____ <input type="checkbox"/> Escrow (Taxes and Insurance)	Borrower Funds to Close Required: <input type="checkbox"/> Override \$230,215.50 Verified Assets: <input type="checkbox"/> Override \$100,000.00 # Mos Reserve: <input type="checkbox"/> Override 0 Interested Party Contributions: 0.000%
Risk Assessment <input type="radio"/> Manual Underwriting <input checked="" type="radio"/> AUS DU LPA Other: _____ AUS Recommendation: _____ <input type="checkbox"/> Override DU Case ID / LPA AUS Key #: _____ LPA Doc Class (Freddie): _____		



LoanBeam

LoanBeam is integrated with Empower. LoanBeam intakes tax return documents to produce an income calculation worksheet in an Excel file format.

Submit A Request

LoanBeam requires submitted PDF(s) to be inclusive of one or more complete documents. A partial document in a PDF file will not be recognized and processed by their engines. For example, if you submit page 1 of the 1040 form in a PDF and page 2 in another PDF, LoanBeam will not be able to “stitch together” those partial documents into a complete 1040 form.

This is particularly important for extra-large tax return documents. Because the Document Repository in Empower limits the maximum size of a PDF, you may need to split extra-large tax return documentation into multiple, smaller PDF files. **If you separate a PDF document, take care that forms/schedules/documentation are not split in the middle of a form.**

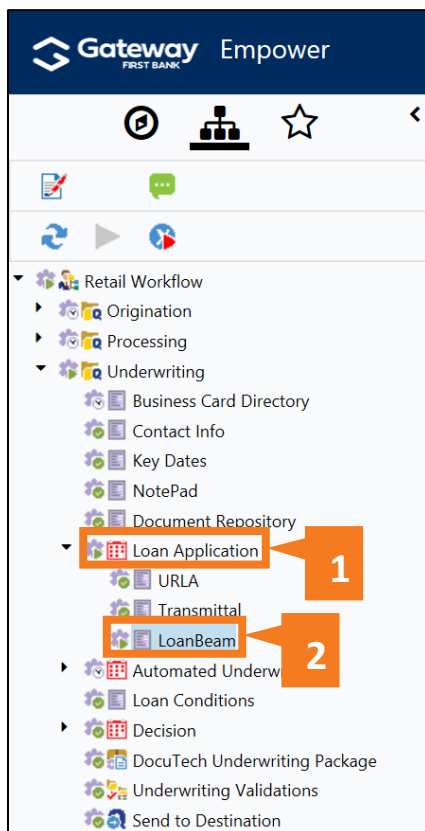
If a document cannot be separated into small enough PDFs to upload into the Empower Document Repository, you will need to use the LoanBeam website to upload the entirety of the document in a single PDF. In that case, it is advisable to still begin the order in Empower and then go to the LoanBeam website to upload the large PDF file. Since the order is started in Empower, you will be able download the resulting Excel output file through Empower.

[TOC](#)

Underwriting in Empower




1. Click the **Loan Application** folder in your Workflow.
2. Click the **LoanBeam** node.

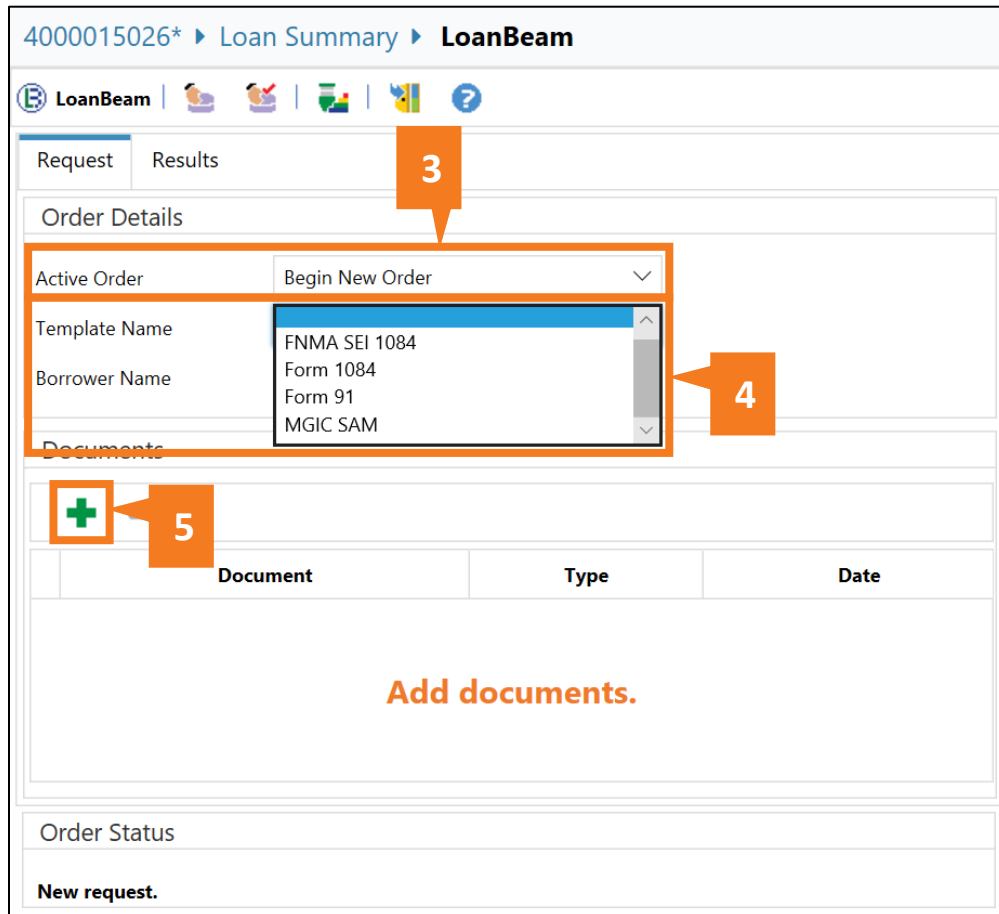


[TOC](#)






Underwriting in Empower



3. Select **New Order** from the **Active Order drop-down** options.
4. Select the **appropriate Template Name** from the **drop-down options**.
5. Click the **Add icon**  in the Documents section.



4000015026* ▶ Loan Summary ▶ **LoanBeam**

LoanBeam |  |  |  |  | 

Request Results **3**

Order Details

Active Order Begin New Order **3**

Template Name **4**

Borrower Name

Documents **5**

Document	Type	Date
Add documents.		

Order Status

New request.

[TOC](#)



- The **Select Document box will appear**. The documents listed are currently available in the Document Repository.
- Click the **appropriate tax return document** from the list.
Note: If you do not see any tax documents in this box, they need to be uploaded to the Document Repository first.
- Click **OK**.

Document	Type	Name	Date	Size
Property Tax Direct Respor	PDF	Lights Out Processing	11/09/2020 03:05:24 PM	2.4 KB
Purchase Contract	PDF	DBTest LOOne	11/09/2020 01:08:26 PM	185.7 KB
Tax Return -- auto-indexed	PDF	DBTest AdminOne	12/21/2020 03:09:07 PM	268.5 KB
Tax Return -- auto-indexed	PDF	DBTest AdminOne	12/21/2020 03:14:11 PM	279.6 KB
Tax Return Business Home	PDF	DBTest AdminOne	12/21/2020 03:07:56 PM	121 KB
Tax Return Business Home	PDF	DBTest AdminOne	12/21/2020 03:10:25 PM	41.9 KB
Tax Transcripts	PDF	DBTest AdminOne	12/21/2020 03:09:53 PM	30.2 KB

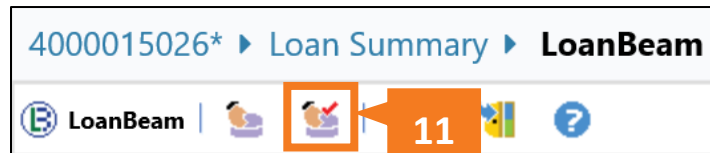
- The **selected document will display** in the **Document section**.

Document	Type	Date
Tax Return Business Homeowner, John Learner	PDF	12/21/2020 03:10:25 PM

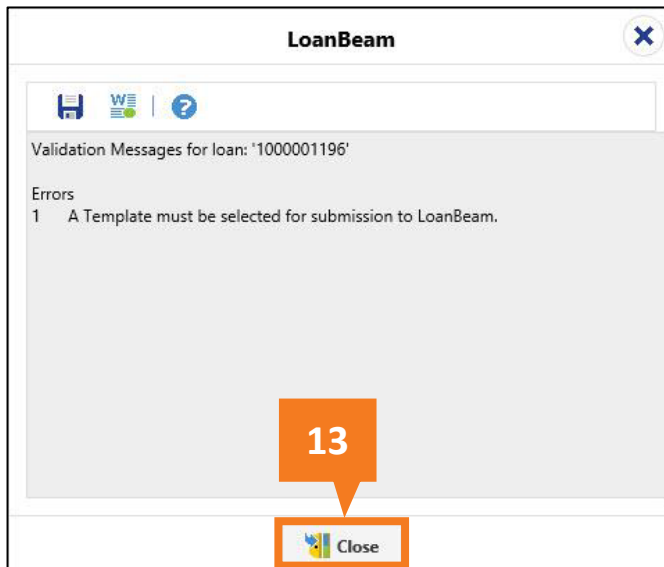
[TOC](#)




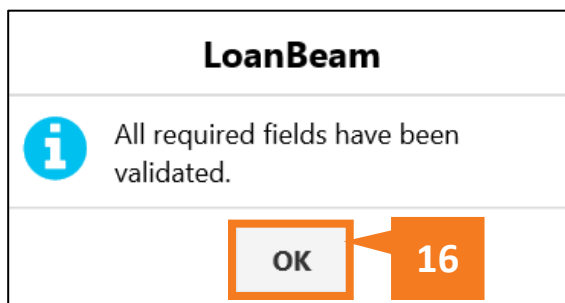
10. Repeat Steps #5-8 to add additional tax return documents to the upload request.
11. After all documents are selected, click the **Validate Submission Data** icon



12. If errors exist on the request, review the errors to correct in the validation dialog box and click **Close**.
13. Correct noted errors on the request.



14. Click the **Validate Submission Data** icon  again.
15. Repeat Steps #11-14 until all errors are corrected.
16. If all the information is correct, click **OK** on the validation dialog box.



[TOC](#)



17. Click the **Submit Request** icon  .

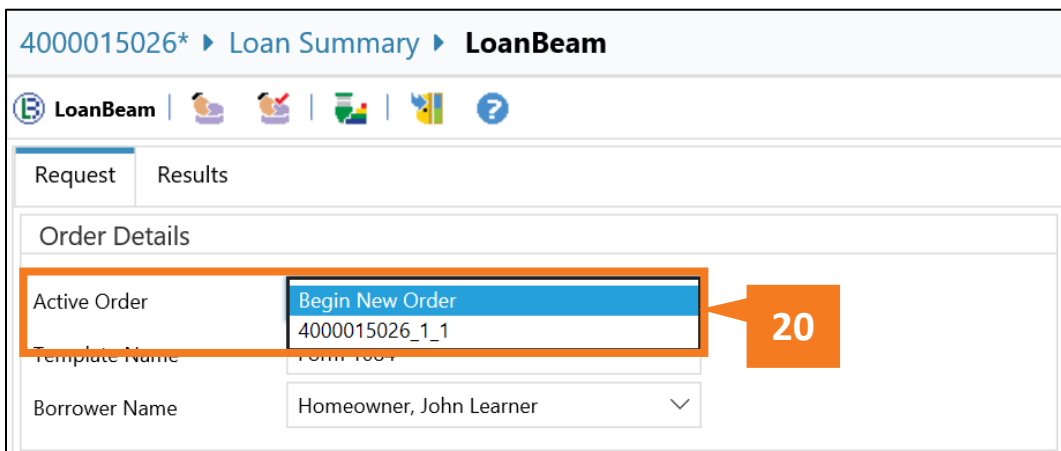
18. **Order Status** at the bottom of the screen **will change to Order Submitted**.
Note: This status will display until all documents have been transmitted to LoanBeam.

Order Status
Order submitted.






19. **Order Status** at the bottom of the screen **will change to Response Received** when the **order has processed**.
Note: Please see your LoanBeam account representatives for the order processing time frame. Empower will continue to actively ping LoanBeam for status on the order every 5 minutes over the next 24 hours until LoanBeam indicates that the order has completed processing.

Order Status
Response received.

20. **After a response is received, select the order reference number** from the **Active Order drop-down** options.



4000015026* ▶ Loan Summary ▶ **LoanBeam**

LoanBeam |  |  |  |  | 

Request Results

Order Details

Active Order	Begin New Order 4000015026_1_1
Template Name	Form 1001
Borrower Name	Homeowner, John Learner

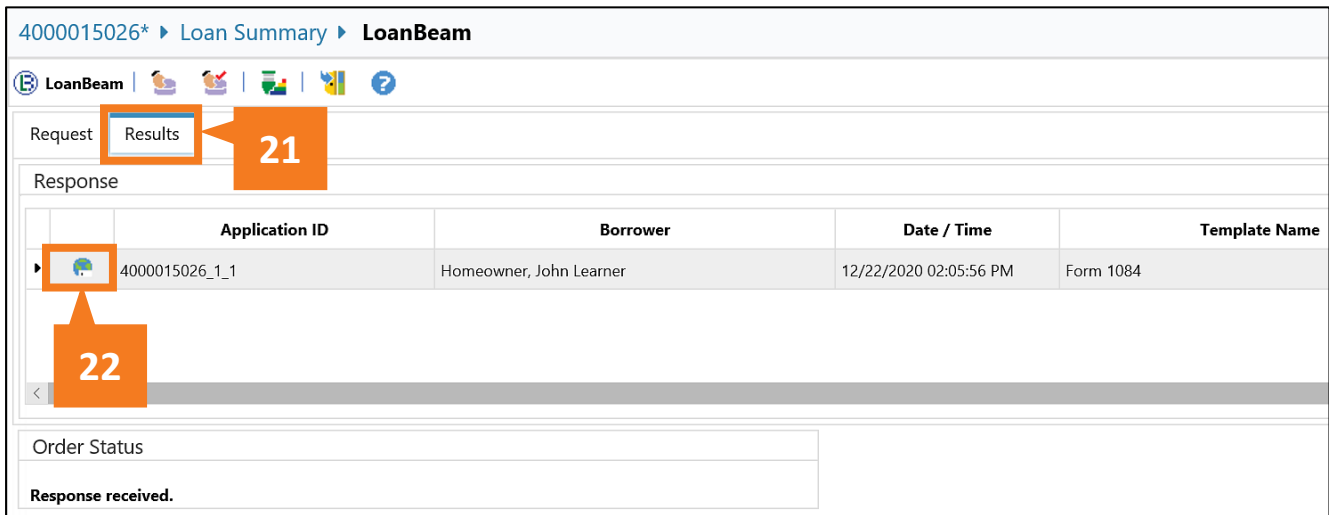
Underwriting in Empower








21. Click the **Results** tab. A record displays the Response section.

22. Click the **Download** icon  to **download the Excel output file** from LoanBeam.

Note: The Download button only becomes active once LoanBeam finishes processing the loan documents.




4000015026* ▶ Loan Summary ▶ LoanBeam

LoanBeam |     

Request **Results** **21**

Response

	Application ID	Borrower	Date / Time	Template Name
 22	4000015026_1_1	Homeowner, John Learner	12/22/2020 02:05:56 PM	Form 1084

Order Status

Response received.

23. Open the file or save the file to your computer.



What do you want to do with 4000015026_1_1....xlsx (427 KB)?
From: apistage.loanbeam.com

Open Save ^ Cancel ×

23

Underwriting in Empower



1. Select the appropriate order reference number from the **Active Order** drop-down options.
2. Repeat [Steps #4-23 in the LoanBeam Submit a Request section](#) of this eBook to submit the missing documentation for the existing order.

Note: The Template Name selected for an update does not have to be the same as the original order.

4000015026* ▶ Loan Summary ▶ **LoanBeam**

LoanBeam | [Icons]

Request Results

Order Details

Active Order **Begin New Order**
4000015026_1_1

Template Name [Dropdown]

Borrower Name Homeowner, John Learner

Documents

Document Name	File Type	Upload Date
Tax Return Business Homeowner, John Learner	PDF	12/22/2020 12:22:50 PM
Tax Return Business Homeowner, John Learner	PDF	12/22/2020 12:21:07 PM
Tax Return Business Homeowner, John Learner	PDF	12/22/2020 12:21:41 PM
Tax Return Business Homeowner, John Learner	PDF	12/22/2020 12:24:03 PM

Order Status

Response received.

[TOC](#)



Request a New Output File for an Existing Order

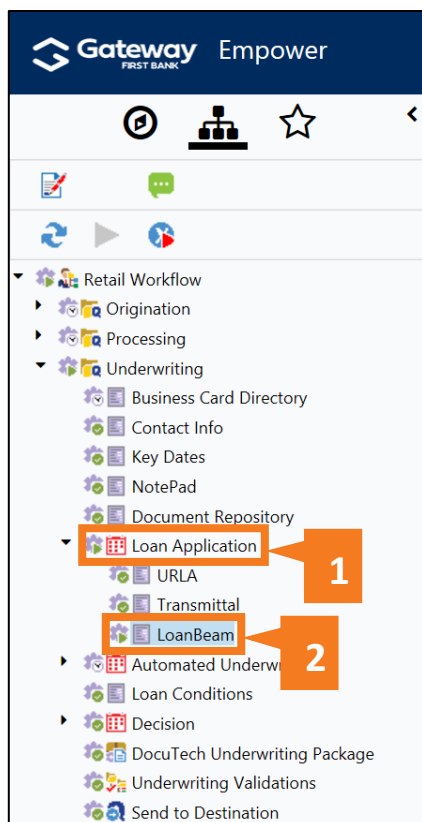
There may be times when it is necessary to request a new output file from LoanBeam on an existing order, even though you do not need to add any additional/missing documents to the order.

Empower only actively pings LoanBeam for 24 hours. In extreme cases (where the page counts are very high on documents submitted), LoanBeam may take longer to analyze those documents. In this case, the final status check would still show the order in a “Processing” status on the LoanBeam side. Requesting a new output file on the order will refresh the order and begin Empower’s active pinging for either another 24 hour cycle or until the output file is completed and ready for download.

View Results After Order Processing

If the order is slow to process and you need to return to the LoanBeam node to view the results at a later time, the Excel output file can always be downloaded through the Results tab for the order.

1. Click the **Loan Application** folder in your Workflow.
2. Click the **LoanBeam** node.



[TOC](#)



3. Select the appropriate order reference number from the Active Order drop-down options.

4000015026* ▶ Loan Summary ▶ LoanBeam

LoanBeam | [Icons]

Request Results

Order Details

Active Order Begin New Order
4000015026_1_1 3

Template Name Form 1084

Borrower Name Homeowner, John Learner ▼

4. Click the Results tab.
5. Click the Download icon  to download the Excel output file from LoanBeam.

Note: The Download button only becomes active once LoanBeam finishes processing the loan documents.

4000015026* ▶ Loan Summary ▶ LoanBeam

LoanBeam | [Icons]

Request Results 4

Response

	Application ID	Borrower	Date / Time	Template Name
[Download Icon] 5	4000015026_1_1	Homeowner, John Learner	12/22/2020 02:05:56 PM	Form 1084


Order Status

Response received.



6. **Open the file or save the file** to your computer.

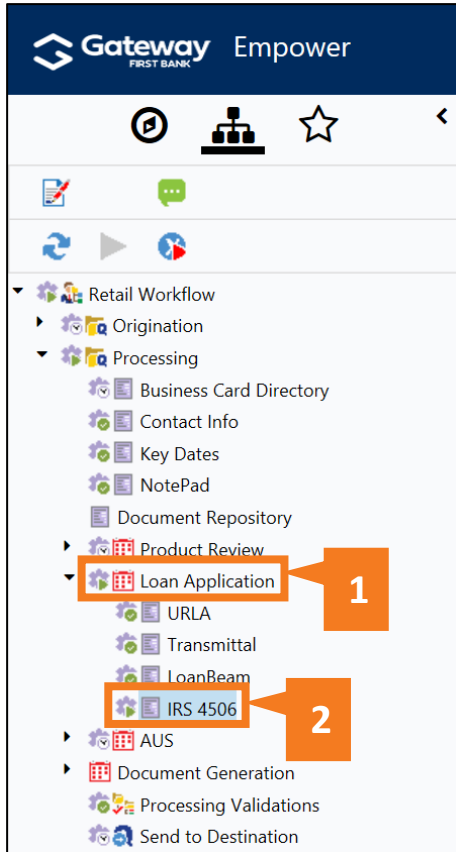


7. **Click the Close Door icon**  to **return to the Loan Summary screen**.



IRS 4506


1. Click the **Loan Application** folder in your Workflow.
2. Click the **IRS 4506** node.







3. Review and edit information on this screen as needed.

4000015026* ▶ Loan Summary ▶ IRS 4506

IRS 4506 |  4


Property Information


Address 254 River Ridge Pt. 

ZIP 72227-  City Little Rock State AR

Lender Information

Name GM, a div of GFB

Address 1702 Cherokee Ave, SW  3


City, State ZIP Cullman, AL 35055- 

Phone (555)555-5555 Best Time

Borrower	Social Security Number
Homeowner, John Learner	***-**-5000
Homeowner, Mary Learner	***-**-2000

Borrower - Homeowner, John Learner

House # 175 Street 13th Street Apt

ZIP 20013-  City Washington State DC

Property Type Present Address Spouse Spouse's SSN


Address on Last Return City, State ZIP on Last Return

Borrower acknowledges he / she has read the attestation clause and declares he / she has the authority to sign Print this borrower

Complete jointly Tax return involved identity theft

Mail to Third Party

Print Third Party information instead of Lender Information on Line 5

Name Address Phone City, State ZIP  () -

Refund payment to third party

Ending Tax Period Dates

12/31/2019 12/31/2018

12/31/2017

Tax Form Numbers

1040

Select Forms

Account Transcript Record of Account Return Transcript Verification of Nonfiling Form(s) W-2 Copy of tax form Copies must be certified

4. Click the **Close Door** icon to return to the **Loan Summary** screen.

[TOC](#)



MORTGAGE INSURANCE

Ordering Mortgage Insurance (MI) is streamlined in Empower. Rate quotes and selection are automatic, but you can still manually price scenarios and select a Mortgage Insurance Company if business processes and procedures require you to do so.

If MI is required on a loan, it will be assigned to you through a Task.

Order Mortgage Insurance Certificate

Review the Rate Quote Scenario


1. On the Loan Summary screen, **double-click** the **Manual Order MI Certificate** task to open it.

Loan Activity								
Priority	Assigned To	Note	Status	Task	Category	Submitted By	Completed	
🚨	DBTest LOOne		In Process	Manual Subm / AUS	Services			
🚨	DBTest ProcessorOne		Assigned	Review Fraud	Documents			
🚨			Assigned	Manual Order MI Certificate	Services			
🚨			Assigned	Underwriting Conv Ancillary Workflow	Underwriting			



2. Click the **Accept the Task** icon 

3. Click **Order MI Cert.**

1000004158 ▶ Loan Summary ▶ Task View - Manual Order MI Certificate

 2

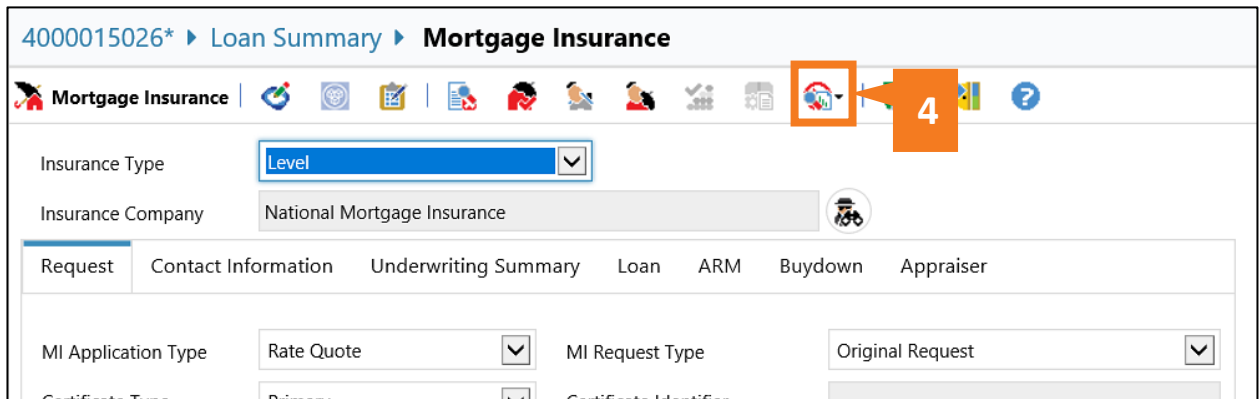
Task Flow


-  Order MI Cert 3
-  Review MI Cert

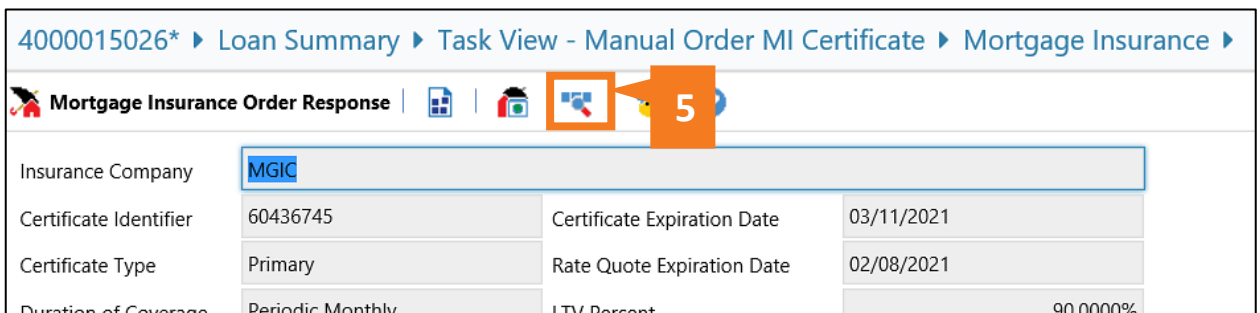
Underwriting in Empower



- On the Mortgage Insurance screen, click the **View Files** icon  and select **Order Response**.



- On the Mortgage Insurance Order Response screen, click the **Scenarios** icon  to review the rate quote.



Insurance Company	MGIC		
Certificate Identifier	60436745	Certificate Expiration Date	03/11/2021
Certificate Type	Primary	Rate Quote Expiration Date	02/08/2021
Duration of Coverage	Periodic Monthly	LTV Percent	90.0000%


[TOC](#)

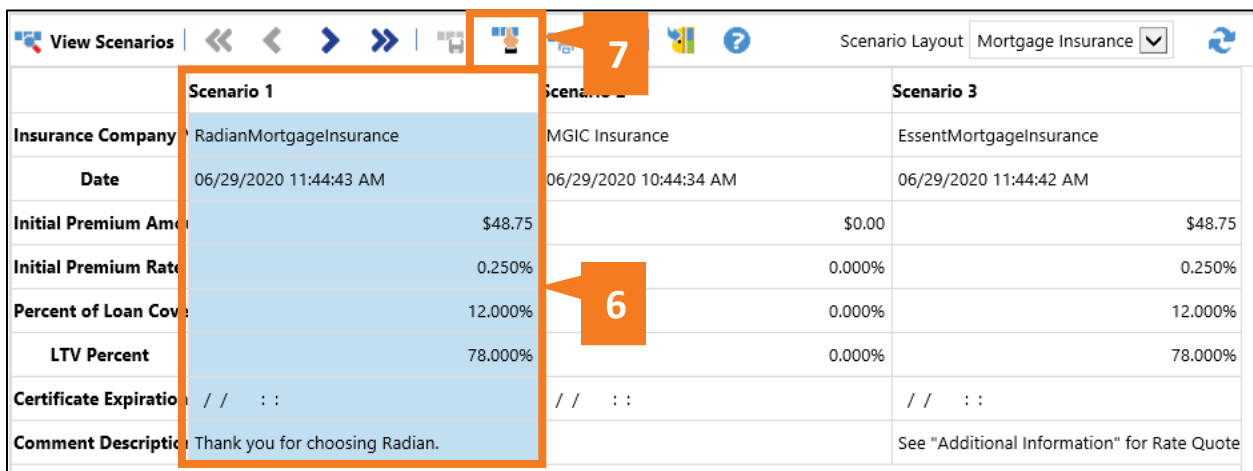


- The View Scenarios screen displays available MI scenarios.
Note: If there are no scenarios, this screen displays the following message: No scenarios are saved under this Scenario Layout.

The automatic, or lights-out, processing runs a Cascade MI Rate Quote and selects a vendor. Typically, the company with the lowest rate is selected.

Note: CMGMortgageInsurance is Arch.

- If choosing a different vendor, select the vendor by highlighting the column and click the **Choose Scenario** icon .



	Scenario 1	Scenario 2	Scenario 3
Insurance Company	RadianMortgageInsurance	MGIC Insurance	EssentMortgageInsurance
Date	06/29/2020 11:44:43 AM	06/29/2020 10:44:34 AM	06/29/2020 11:44:42 AM
Initial Premium Amount	\$48.75	\$0.00	\$48.75
Initial Premium Rate	0.250%	0.000%	0.250%
Percent of Loan Coverage	12.000%	0.000%	12.000%
LTV Percent	78.000%	0.000%	78.000%
Certificate Expiration	// ::	// ::	// ::
Comment Description	Thank you for choosing Radian.		See "Additional Information" for Rate Quote

Underwriting in Empower













Order the Mortgage Insurance Certificate


1. Once the rate scenario/company has been selected, **verify/enter** the following **information** on the **Mortgage Insurance** screen.
 - a. MI Application Type = Standard (non-delegated)
 - b. Coverage Plan = Standard Primary
 - c. Applicable Duration
 - d. Premium Rate Plan Type = Level
 - e. Extended Application Type = Full MI Underwrite

2. Click the **Validate Submission Data** icon .

4000015026* ▶ Loan Summary ▶ Task View - Manual Order MI Certificate ▶ Mortgage Insurance

Mortgage Insurance |     **2**      

Insurance Type:

Insurance Company: MGIC 

Request | Contact Information | Underwriting Summary | Loan | ARM | Buydown | Appraiser

MI Application Type	<input type="text" value="Standard"/>	MI Request Type	<input type="text" value="Original Request"/>
Certificate Type	<input type="text" value="Primary"/>	Certificate Identifier	<input type="text" value="60436745"/>
Coverage Plan	<input type="text" value="Standard Primary"/>	Rate Quote ID	<input type="text" value="MZBT5D3"/>
Coverage Percent	<input type="text" value="25%"/>	Initial Premium at Closing Type	<input type="text" value="Deferred"/>
Premium Payment Type	<input type="text" value="Borrower Paid"/>	Premium Rate Plan Type	<input type="text" value="Level"/>
Duration	<input type="text" value="Periodic Monthly"/>	Premium Term Months	<input type="text" value="0"/>
Split Premium	<input type="text"/>	Renewal Premium Calculation	<input type="text" value="Constant"/>
Originator Type	<input type="text" value="Lender"/>	Other (explain)	<input type="text"/>
<input type="checkbox"/> Premium financed	<input type="checkbox"/> Refund option	Reduced Doc	<input type="text" value="Not Applicable"/>
<input type="checkbox"/> Property inspection waived		Extended Application Type	<input type="text" value="Full MI Underwrite"/>

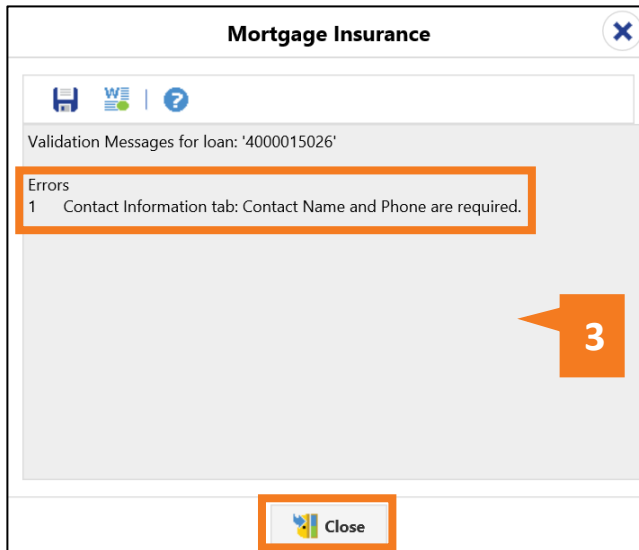
Order Status


The loan has been suspended, pending underwriting review. If necessary, an underwriter will be in contact shortly; otherwise, click Check Status button later to attempt retrieval of the certificate.

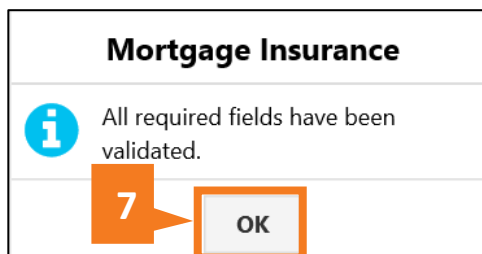
[TOC](#)



3. If errors exist in the Mortgage Insurance data, review the errors to correct in the validation dialog box and click **Close**.
4. Correct noted errors in the Mortgage Insurance tabs.




5. Click the **Validate Submission Data** icon  again.
6. Repeat Steps #3-6 until all errors are corrected.
7. If all the Mortgage Insurance data is correct, click **OK** on the validated dialog box.















Underwriting in Empower




8. Click the **Submit Order** icon  .
9. The **Order Status** changes to “**Processing request...**”.
Do not leave this screen while the order is being processed!

4000015026* ▶ Loan Summary ▶ **Mortgage Insurance**

Mortgage Insurance |            

Insurance Type


Insurance Company 

Request **Contact Information** Underwriting Summary Loan ARM Buydown Appraiser

Requesting Party

Name

Address

ZIP  State

City

Contact(s)

Contact 1 Name

Contact 1 E-Mail

Contact 1 Phone


Contact 2 Name

Contact 2 Phone

Third Party Originator

Name

Address

ZIP  State

City

Internal Account ID

Company Phone

Individual Name

Individual Phone

Retail Loan Originator

Company ID

Originator ID

Order Status

Processing request...

[TOC](#)

Underwriting in Empower



10. When the order is complete, the Order Status changes to “The loan has been suspended, pending Underwriting review...”.

Note: This will always be the response for non-delegated Mortgage Insurance.

11. Click **Yes** on the required documents dialog box.

The screenshot displays the 'Mortgage Insurance' section of the Empower system. The breadcrumb trail at the top reads '4000015026* > Loan Summary > Mortgage Insurance'. The interface includes tabs for 'Request', 'Contact Information', 'Underwriting Summary', 'Loan', 'ARM', 'Buydown', and 'Appraiser'. The 'Contact Information' tab is active, showing fields for 'Requesting Party' (Name: Gateway Mortgage, Address: 244 South Gateway Place, ZIP: 74037, City: Jenks) and 'Contact(s)' (Contact 1 Name: Training Department, Contact 1 E-Mail: testlo@gmg.com, Contact 1 Phone: (888)888-8888). A 'Mortgage Insurance' dialog box is overlaid on the screen, containing a warning icon and the text: 'The required documents must be sent via the Loan Packaging screen. Prepare/deliver the Full MI Underwrite document package now?'. The 'Yes' button in the dialog is highlighted with an orange box and labeled '11'. Below the dialog, the 'Order Status' section is highlighted with an orange box and labeled '10', displaying the message: 'The loan has been suspended, pending underwriting review. If necessary, an underwriter will be in contact shortly; otherwise, click Check Status button later to attempt retrieval of the certificate.'

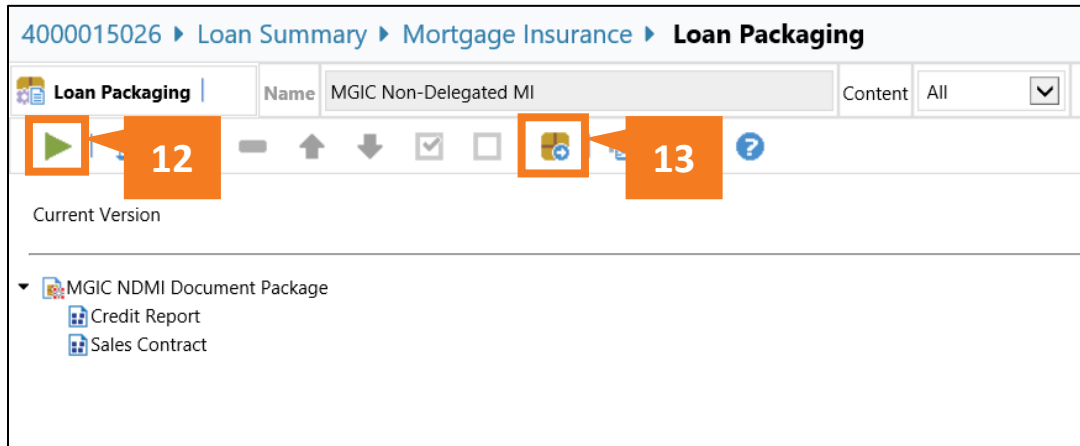
[TOC](#)

Underwriting in Empower



12. Click the **Prepare** icon  . The Document Package loads.

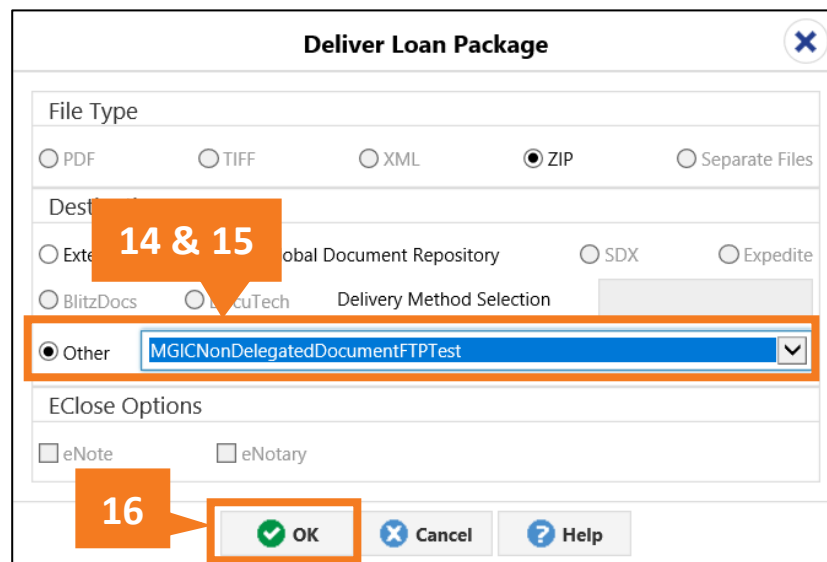
13. Click the **Deliver Loan Package** icon  .



14. On the Deliver Loan Package dialog box, **click the Other** radio button.

15. **Select MI vendor** from the drop-down options.

16. **Click OK.**

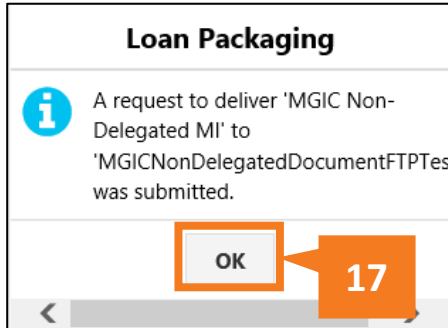



[TOC](#)




17. On the Loan Packaging dialog box, click OK.

Note: When the Certificate is returned to Empower, it will be added to the Document Repository.



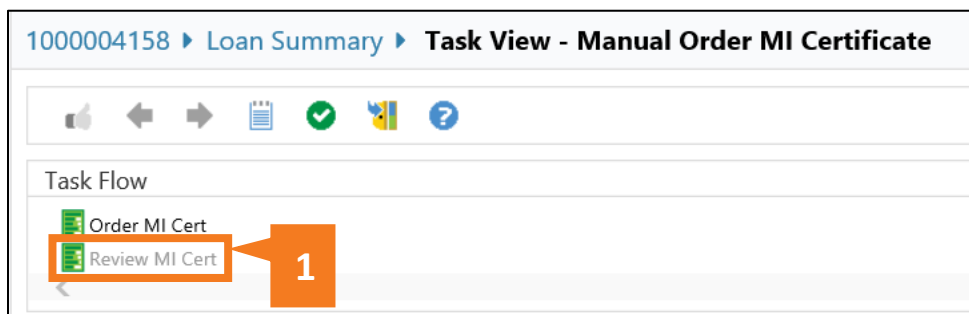
18. Click the **Close Door** icon  to close the **Loan Packaging** screen.

19. Click the **Close Door** icon  to close the **Mortgage Insurance** screen.

Review Mortgage Insurance

You may be asked to Review the MI Cert within as part of the Manual Order MI Certificate Task. The Review MI Cert action will activate after you complete the order for the MI Certificate.

1. In the Task Flow, click **Review MI Cert**.





2. Review the information on all tabs.

4000015026* ▶ Loan Summary ▶ Task View - Manual Order MI Certificate ▶ **Mortgage Insurance**

Mortgage Insurance |

Insurance Type:

Insurance Company: MGIC

Request | Contact Information | Underwriting Summary | Loan | ARM | Buydown | Appraiser

MI Application Type	<input type="text" value="Standard"/>	MI Request Type	<input type="text" value="Original Request"/>
Certificate Type	<input type="text" value="Primary"/>	Certificate Identifier	60436745
Coverage Plan	<input type="text" value="Standard Primary"/>	Rate Quote ID	MZBT5D3
Coverage Percent	<input type="text" value="25%"/>	Initial Premium at Closing Type	<input type="text" value="Deferred"/>
Premium Payment Type	<input type="text" value="Borrower Paid"/>	Premium Rate Plan Type	<input type="text" value="Level"/>
Duration	<input type="text" value="Periodic Monthly"/>	Premium Term Months	<input type="text" value="0"/>
Split Premium	<input type="text"/>	Renewal Premium Calculation	<input type="text" value="Constant"/>
Originator Type	<input type="text" value="Lender"/>	Other (explain)	<input type="text"/>
<input type="checkbox"/> Premium financed	<input type="checkbox"/> Refund option	Reduced Doc	<input type="text" value="Not Applicable"/>
<input type="checkbox"/> Property inspection waived		Extended Application Type	<input type="text" value="Full MI Underwrite"/>

Order Status

The loan has been suspended, pending underwriting review. If necessary, an underwriter will be in contact shortly; otherwise, click Check Status button later to attempt retrieval of the certificate.

3. Click the Close Door icon to close the screen.

4. Click the Task Complete icon .

1000004158 ▶ Loan Summary ▶ Task View - Manual Order MI Certificate

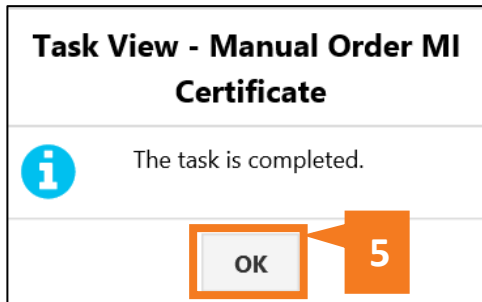
Task Flow


- Order MI Cert
- Review MI Cert

[TOC](#)



5. On the completed task dialog box, **click OK** to close out the Task.



6. **Click the Close Door icon**  to **close the screen** and return to the Loan Summary screen.



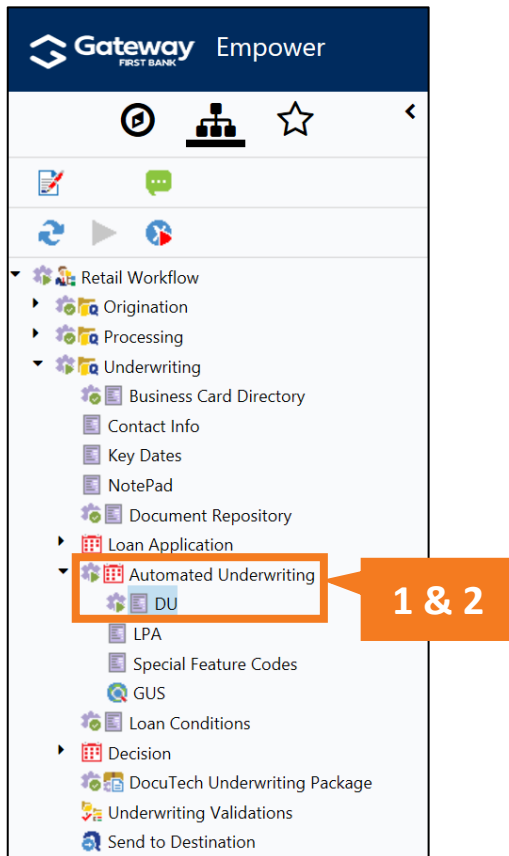
AUTOMATED UNDERWRITING

Gateway First Bank has elected to have both Desktop Underwriter (DU) and Loan Products Advisor (LPA) run automatically, or lights-out, after a loan has all the information required to trigger the AUS process. You will need to review the findings of the automatic process and may need to rerun the process manually.

Desktop Underwriter (DU)

Review DU Findings

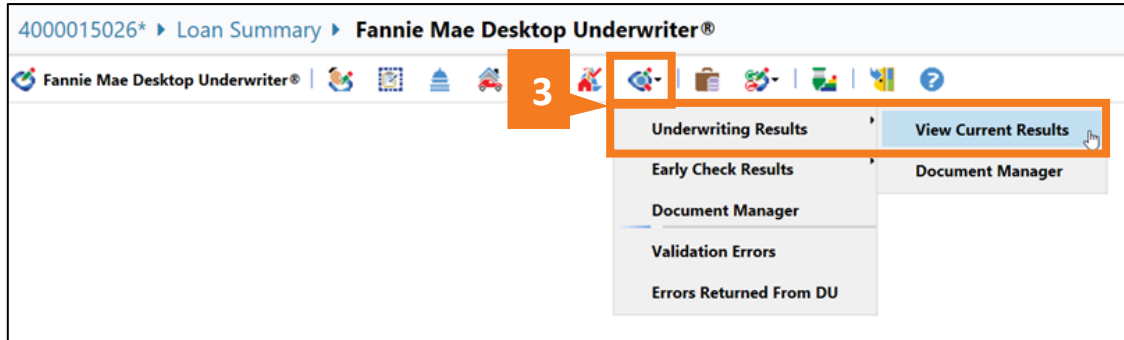
24. Click the **Automated Underwriting** folder in your Workflow.
25. Click the **DU** node.



Underwriting in Empower



26. Click the **File View** icon  and select **Underwriting Results** and **View Current Results**.



27. The **Summary of Findings** opens in a separate browser window. Review the information.

Summary of Findings 4

Casefile ID 1999136049	Recommendation Approve/Eligible
Borrower 1 John Learner Homeowner	Submission Number 1
Borrower 2 Mary Learner Homeowner	Submission Date 11/17/2020 04:59PM
Lender Loan Number 4000015026	First Submission Date 11/17/2020 04:59PM
DU Version 10.3	Casefile Create Date 11/17/2020

Mortgage Information

LTV/CLTV/HCLTV 90.00% / 90.00% / 90.00%	Note Rate 4.625%
Housing Expense Ratio 4.11%	Loan Type Conventional
Debt-to-Income Ratio 9.70%	Loan Term 360
Total Loan Amount \$180,000.00	Amortization Type Fixed Rate
Sales Price(purchase transactions) \$200,000.00	Loan Purpose Purchase
Actual/Estimated Appraised Value \$200,000.00	Refi Purpose
Months Reserves 75	

Property Information

Property Address 254 River Ridge Pt., Little Rock, AR, 72227	Number of Units 1
---	--------------------------

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[TOC](#)



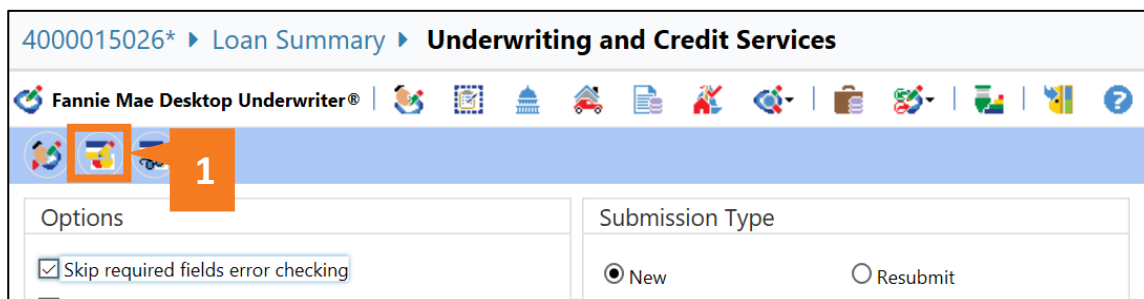
- When finished, **close** this **browser window** and **access** the **browser window** for **Empower**.

Note: The Fannie Mae Desktop Underwriter screen will be displayed in the Empower window.


Rerun DU

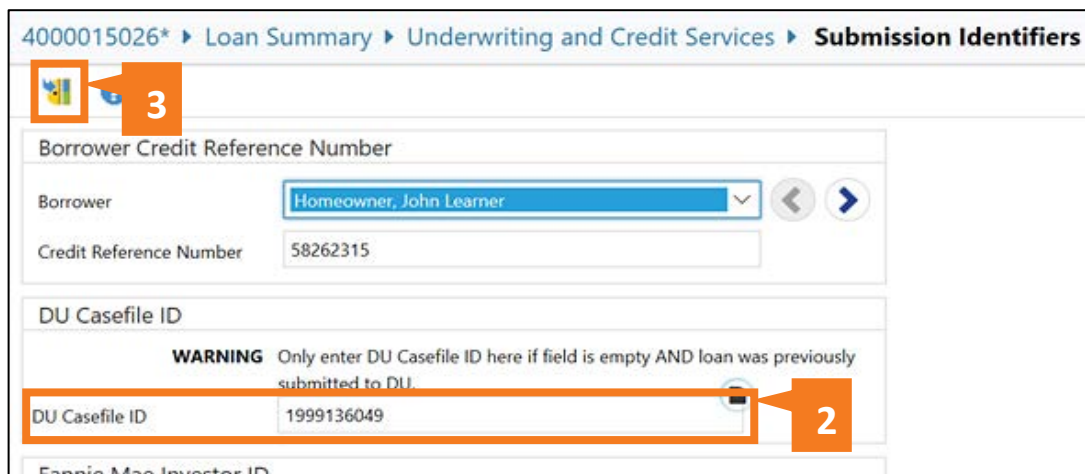
Before you rerun DU, you need to determine if you are submitting a new order or resubmitting an existing order. Reviewing the DU Casefile ID field on the Submission Identifiers screen will help you determine which type of order to run.

- On the Fannie Mae Desktop Underwriter screen, click the **Submissions Identifiers** icon




- Review** the **DU Casefile ID** field.

- Click** the **Close Door** icon  to **close** the **screen** and **return** to the **Underwriting and Credit Services** screen.



[TOC](#)



4. **Select** the appropriate **Submission Type** radio button.
 - a. If the **DU Casefile ID** field on the Submission Identifiers screen **was blank**, select **New**.
 - b. If the **DU Casefile ID** field on the Submission Identifiers screen **was populated**, select **Resubmit**.
5. **Verify Service Type** is **Underwrite**.
6. **Select** the **appropriate Credit Report Request Type** based on the Submission Type selection (New or Resubmit).
7. **Click** the **Validate Submission Data** icon  .

4000015026* ▶ Loan Summary ▶ **Underwriting and Credit Services**

Fannie Mae Desktop Underwriter®

7

Options

- Skip required fields error checking
- Parse MISMO credit data

Submission Values

Credit Test Credit Agency

4

Submission Type

- New
- Resubmit

5

Service Type

- Underwrite
- Credit Only
- EarlyCheck™

1003

Credit Report Request Type

- Request a new credit report
- Reissue a credit report ordered outside of DU and associate it with the Casefile
- Use the credit report already associated with the Casefile

6

Declaration Explanation

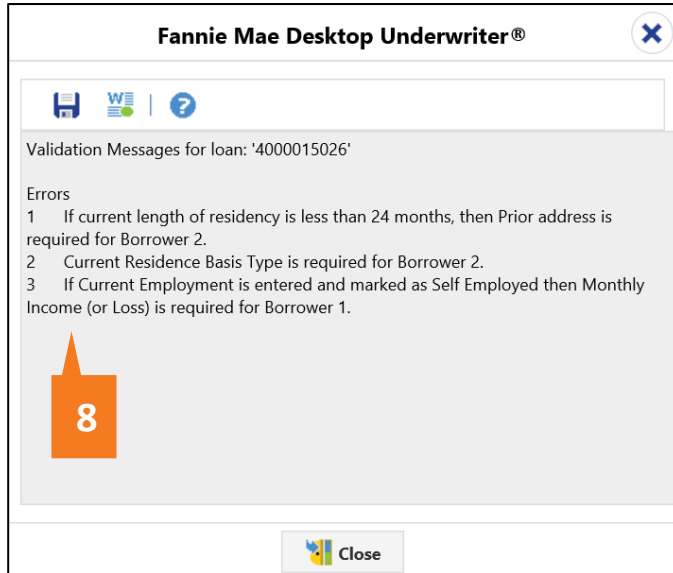
Borrower Homeowner, John Learner

- Confirmed CR DIL (disregard Deed-in-Lieu on Credit Report)
- Confirmed CR PFS (disregard Foreclosure or Pre-Foreclosure Sale on Credit Report)
- Confirmed CR FC Incorrect (disregard inaccurate foreclosure information on credit report)
- Confirmed CR FCEC (disregard foreclosure information on credit report due to extenuating circumstances)
- Confirmed CR BK EC (disregard bankruptcy on credit report due to extenuating circumstances)
- Confirmed CR BK Incorrect (disregard bankruptcy information in eligibility assessment)
- Confirmed Mtg Del Incorrect (disregard inaccurate mortgage delinquency)

[TOC](#)

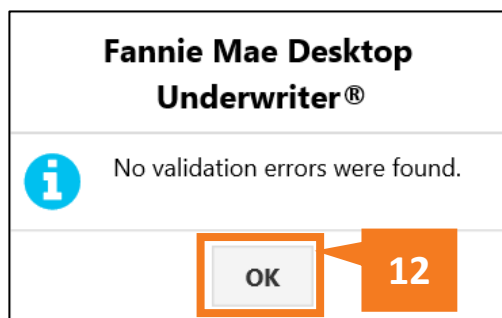


8. If errors exist in the loan data, review the errors to correct in the validation dialog box and click Close.
9. Correct noted errors in loan file.



10. Click the Validate Submission Data icon  again.

11. Repeat Steps #7-10 until all errors are corrected.
12. If all the loan data is correct, click OK on the validation dialog box.



Underwriting in Empower



13. Click the **Submit Request** icon  .

14. **Order Status** at the bottom of the screen **will change from New Request to Submit Request Sent to Submit Response Received**.

Note: You will receive a response in a few minutes.

4000015026* ▶ Loan Summary ▶ Underwriting and Credit Services

Fannie Mae Desktop Underwriter®

13

Options

- Skip required fields error checking
- Parse MISMO credit data

Submission Values

Credit: Test Credit Agency

Submission Type

- New
- Resubmit

Service Type

- Underwrite
- EarlyCheck™ 1003
- Credit Only

Credit Report Request Type

- Request a new credit report
- Reissue a credit report ordered outside of DU and associate it with the Casefile
- Use the credit report already associated with the Casefile

Declaration Explanation

Borrower Name: Homeowner, John Learner

- Confirmed CR DIL (disregard Deed-in-Lieu on Credit Report)
- Confirmed CR PFS (disregard Foreclosure or Pre-Foreclosure Sale on Credit Report)
- Confirmed CR FC Incorrect (disregard inaccurate foreclosure information on credit report)
- Confirmed CR FCEC (disregard foreclosure information on credit report due to extenuating circumstances)
- Confirmed CR BK EC (disregard bankruptcy on credit report due to extenuating circumstances)
- Confirmed CR BK Incorrect (disregard bankruptcy information in eligibility assessment)
- Confirmed Mtg Del Incorrect (disregard inaccurate mortgage delinquency)

Order Status

New Request

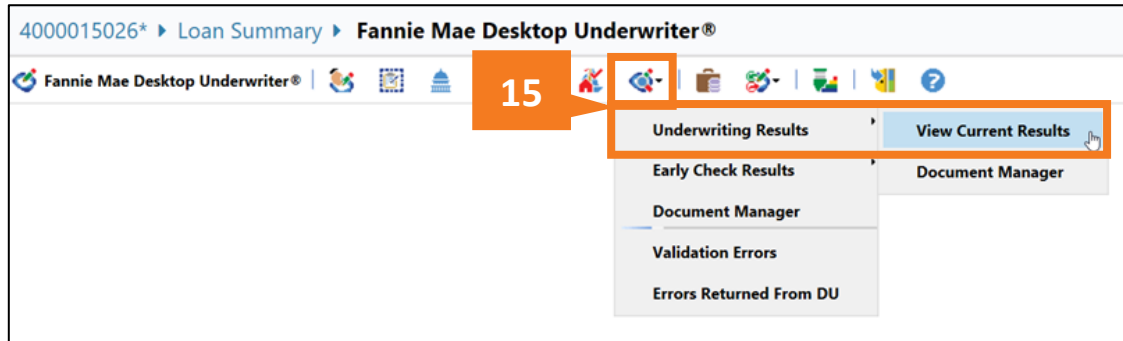
14

[TOC](#)

Underwriting in Empower



15. Once a response is received, click the **File View** icon  and select **Underwriting Results** and **View Current Results**.



16. The **Summary of Findings** opens in a separate browser window. Review the information.

The screenshot displays the 'Summary of Findings' page. An orange callout box with the number '16' points to the title. The page is organized into several sections:

- Casefile ID:** 1999136049
- Recommendation:** Approve/Eligible
- Borrower 1:** John Learner Homeowner
- Borrower 2:** Mary Learner Homeowner
- Lender Loan Number:** 4000015026
- DU Version:** 10.3
- Submission Number:** 1
- Submission Date:** 11/17/2020 04:59PM
- First Submission Date:** 11/17/2020 04:59PM
- Casefile Create Date:** 11/17/2020

Mortgage Information

LTV/CLTV/HCLTV	90.00% / 90.00% / 90.00%	Note Rate	4.625%
Housing Expense Ratio	4.11%	Loan Type	Conventional
Debt-to-Income Ratio	9.70%	Loan Term	360
Total Loan Amount	\$180,000.00	Amortization Type	Fixed Rate
Sales Price(purchase transactions)	\$200,000.00	Loan Purpose	Purchase
Actual/Estimated Appraised Value	\$200,000.00	Refi Purpose	
Months Reserves	75		

Property Information

Property Address	254 River Ridge Pt., Little Rock, AR, 72227	Number of Units	1
------------------	---	-----------------	---


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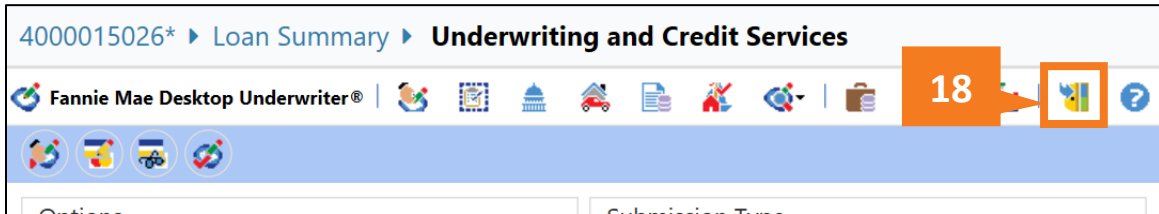
[TOC](#)

Underwriting in Empower



17. When finished, close this **browser window** and access the **browser window** for **Empower**.

18. Click the **Close Door** icon  to return to the **Loan Summary** screen.

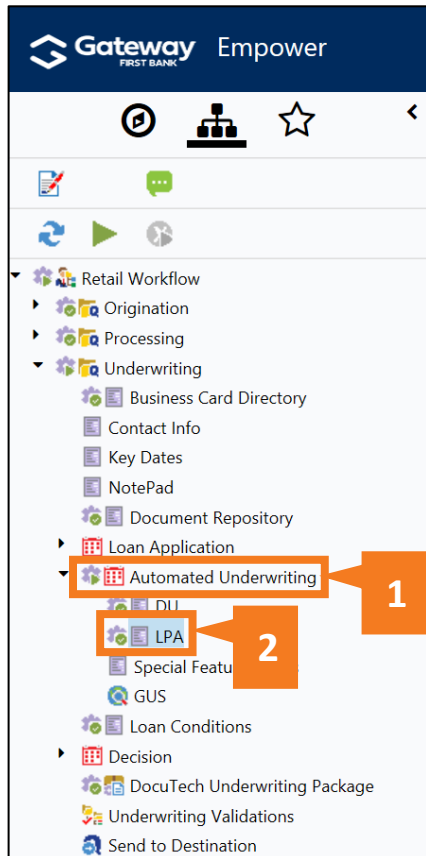





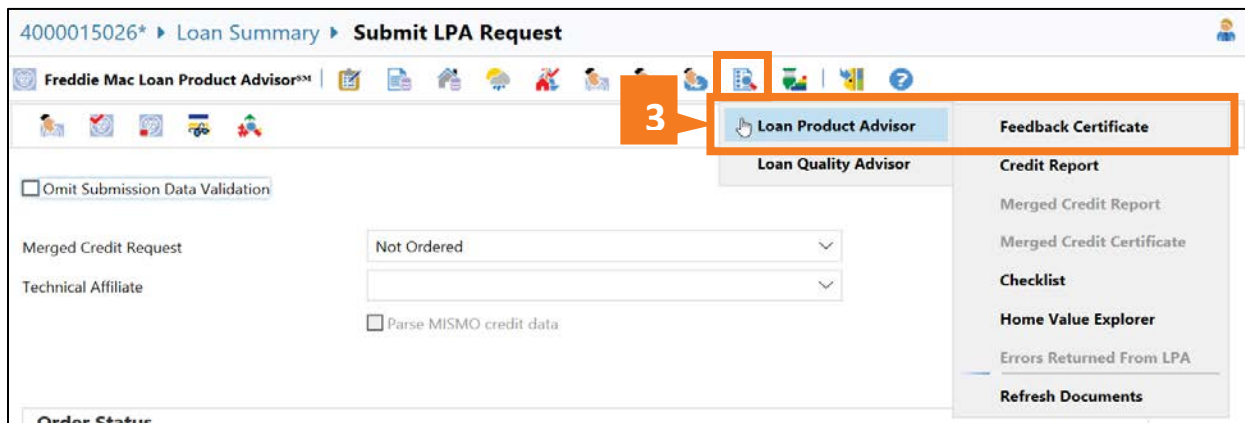
Loan Products Advisor (LPA)

Review LPA Findings

1. Click the **Automated Underwriting** folder in your Workflow.
2. Click the **LPA** node.



3. Click the **File View** icon  and select **Loan Product Advisor** and **Feedback Certificate**.




[TOC](#)



- The **Loan Product Advisor Full Feedback Certificate** opens in a separate browser window. Review the information.




Loan Product Advisor® Feedback Certificate

Assessment Summary

BORROWER NAME John Learner Homeowner		NUMBER OF SUBMISSIONS 2	LP KEY NUMBER A1711257
PURCHASE ELIGIBILITY ✔ ELIGIBLE		RISK CLASS ✔ ACCEPT	Representation & Warranty Relief
		COLLATERAL R&W* RELIEF ⚠ NOT ELIGIBLE	INCOME R&W* RELIEF ⚠ NOT ELIGIBLE
		N/A	ASSET R&W* RELIEF ⚠ NOT ELIGIBLE

Loan Details

BORROWER NAME John Learner Homeowner 999-40-5000	ADDITIONAL BORROWER Mary Learner Homeowner 500-22-2000	APPRAISAL IDENTIFIER N/A	LENDER LOAN NUMBER 4000015026	MORTGAGE TYPE Conventional
PROPERTY ADDRESS 254 RIVER RIDGE PT, LITTLE ROCK, AR 72227		DOCUMENTATION LEVEL Streamlined Accept		

Loan-to-Value Ratios

LTV
90.00%

TLTV
90.00%

HTLTV
90.00%

Qualifying Ratios

PROPOSED HOUSING (PITI) \$1,987.13	PRESENT HOUSING EXPENSE \$3,200.00	TOTAL MONTHLY INCOME \$22,500.00	TOTAL MONTHLY DEBT \$3,244.13	MAX MORTGAGE LIMIT N/A
HOUSING RATIO 9%	DEBT RATIO 14%	OCCUPANT HOUSING RATIO 9%	OCCUPANT DEBT RATIO 14%	

Credit Report Information

SELECTED BORROWER MARY HOMEOWNER	SELECTED REPOSITORY Experian	INDICATOR SCORE 725	CREDIT REORDERED	CREDIT REACCESSSED
-------------------------------------	---------------------------------	------------------------	------------------	--------------------

BORROWER	REPOSITORY AND CREDIT SCORE			CREDIT REFERENCE
John Learner Homeowner	Experian 759	TransUnion 759	Equifax 759	N/A
Mary Learner Homeowner	Experian 725	TransUnion 725	Equifax 725	N/A

Mortgage Details

PRODUCT TYPE 30 Year Fixed Rate	AMORTIZATION TYPE Fixed	AMORTIZATION MONTHS 360	LOAN AMOUNT \$180,000.00	INTEREST RATE 4.6250%
LOAN PURPOSE Purchase	PURCHASE PRICE \$200,000.00	ESTIMATED PROPERTY VALUE \$200,000.00	APPRAISED PROPERTY VALUE N/A	NUMBER OF UNITS 1
PROPERTY TYPE Site Built	OCCUPANCY Primary Residence	REFINANCE TYPE N/A	CASHOUT AMOUNT N/A	NEW CONSTRUCTION N/A
OFFERING IDENTIFIER N/A	INTEREST RATE BUYDOWN No	SALES CONCESSIONS N/A	ARM QUALIFYING RATE N/A	ARM QUALIFYING PITI N/A
AFFORDABLE SECOND N/A	SECONDARY FINANCING \$0.00	HELOC BALANCE N/A	HELOC LIMIT AMOUNT N/A	LENDER SUBMITTED RESERVES N/A

Asset Details

TOTAL ELIGIBLE ASSET \$100,000.00	TOTAL FUNDS TO BE VERIFIED \$30,815.50	THIRD PARTY ASSET VALIDATION N/A
--------------------------------------	---	-------------------------------------

[TOC](#)

Underwriting in Empower



- When finished, **close** this **browser window** and access the **browser window** for **Empower**.

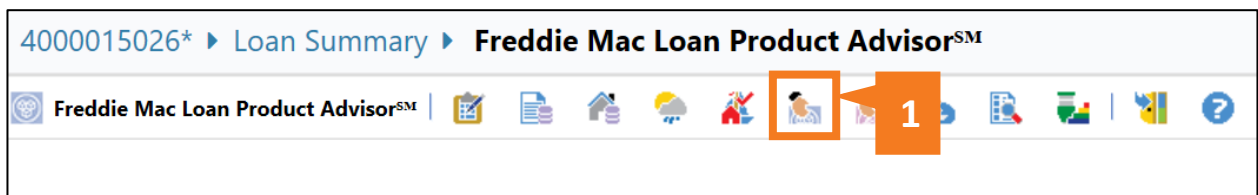
Note: The Freddie Mac Loan Product Advisor screen will be displayed in the Empower window.

Rerun LPA

- On the Freddie Mac Loan Product Advisor screen, **click** the **Submit LPA Request** icon

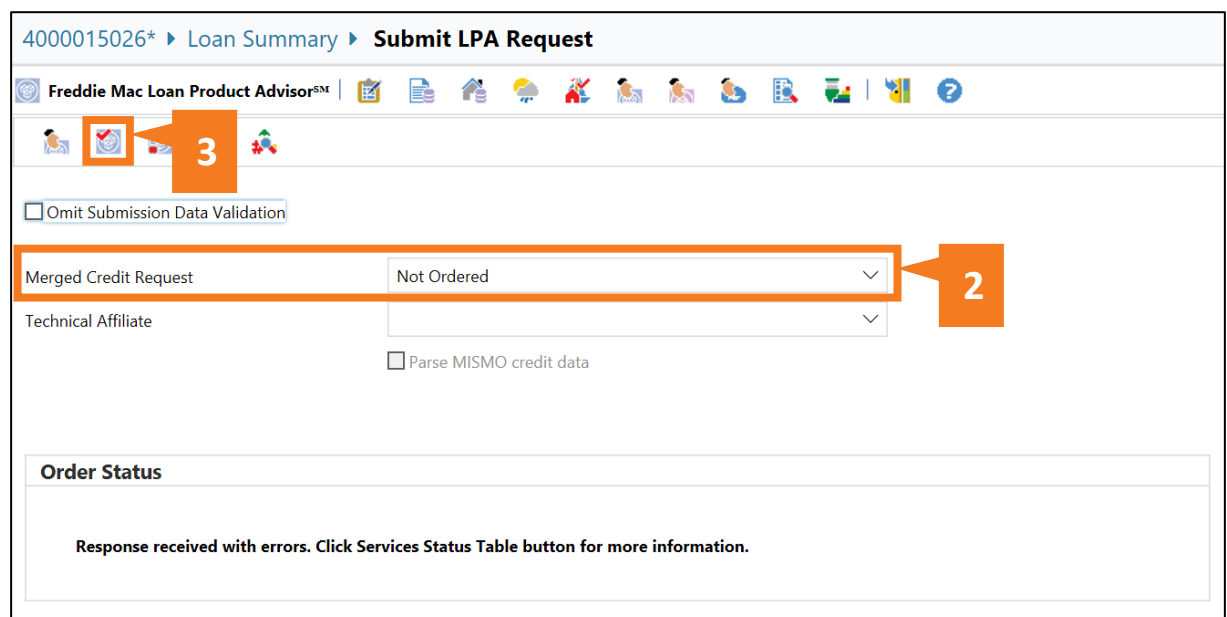


Note: This screen will be blank.



- Verify** the **Merged Credit Request** field is set to **Not Ordered**.

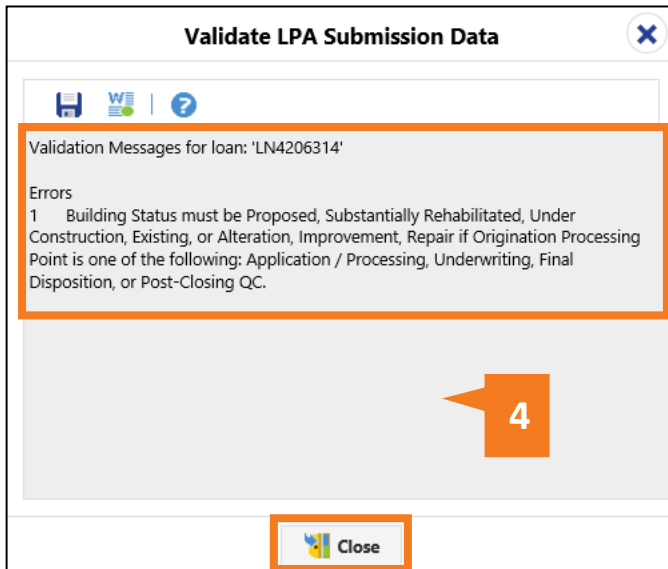
- Click** the **Validate** icon



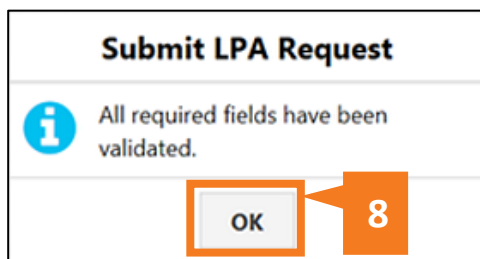
[TOC](#)



4. **If errors exist** in the loan data, **review** the **errors** to correct in the validation dialog box and **click Close**.
5. **Correct** noted **errors** in loan file.



6. **Click the Validate icon**  again.
7. **Repeat Steps #3-6** until **all errors** are **corrected**.
8. **If all the loan data is correct, click OK** on the validation dialog box.





9. On the Freddie Mac Loan Product Advisor screen, **click the Submit LPA Request icon**



10. **Order Status** at the bottom of the screen **will change from New Request to In Process to Results Received.**

Note: You will receive a response in a few minutes.

Do not leave this screen while the order is being processed!

4000015026 ▶ Loan Summary ▶ **Submit LPA Request**

Freddie Mac Loan Product AdvisorSM | [Icons]

Omit Submission Data Validation

Merged Credit Request: Not Ordered

Technical Affiliate: [Dropdown]

Parse MISMO credit data

Order Status

In process, Order submitted on 11/12/2020 at 2:14 PM.

[TOC](#)

Underwriting in Empower



11. Once a response is received, click the **File View** icon  and select **Loan Product Advisor** and **Feedback Certificate**.

12. The **Loan Product Advisor Full Feedback Certificate** opens in a separate browser window. Review the information.

Assessment Summary

BORROWER NAME John Learner Homeowner	NUMBER OF SUBMISSIONS 2	LP KEY NUMBER A1711257
PURCHASE ELIGIBILITY ELIGIBLE	RISK CLASS ACCEPT	Representation & Warranty Relief NOT ELIGIBLE
	COLLATERAL R&W RELIEF N/A	INCOME R&W RELIEF NOT ELIGIBLE
		ASSET R&W RELIEF NOT ELIGIBLE

Loan Details

BORROWER NAME John Learner Homeowner 999-40-5000	ADDITIONAL BORROWER Mary Learner Homeowner 500-22-2000	APPRAISAL IDENTIFIER N/A	LENDER LOAN NUMBER 4000015026	MORTGAGE TYPE Conventional
PROPERTY ADDRESS 254 RIVER RIDGE PT. LITTLE ROCK, AR 72227		DOCUMENTATION LEVEL Streamlined Accept		

Loan-to-Value Ratios

LTV 90.00%	TLTV 90.00%	HTLTV 90.00%
----------------------	-----------------------	------------------------

Qualifying Ratios

PROPOSED HOUSING (PITI) \$1,987.13	PRESENT HOUSING EXPENSE \$3,200.00	TOTAL MONTHLY INCOME \$22,500.00	TOTAL MONTHLY DEBT \$3,244.13	MAX MORTGAGE LIMIT N/A
HOUSING RATIO 9%	DEBT RATIO 14%	OCCUPANT HOUSING RATIO 9%	OCCUPANT DEBT RATIO 14%	

Credit Report Information


SELECTED BORROWER MARY HOMEOWNER	SELECTED REPOSITORY Experian	INDICATOR SCORE 725	CREDIT REORDERED	CREDIT REASSESSED
BORROWER	REPOSITORY AND CREDIT SCORE	CREDIT REFERENCE		
John Learner Homeowner	Experian 759	TransUnion 759	Equifax 759	N/A
Mary Learner Homeowner	Experian 725	TransUnion 725	Equifax 725	N/A

[TOC](#)

Underwriting in Empower



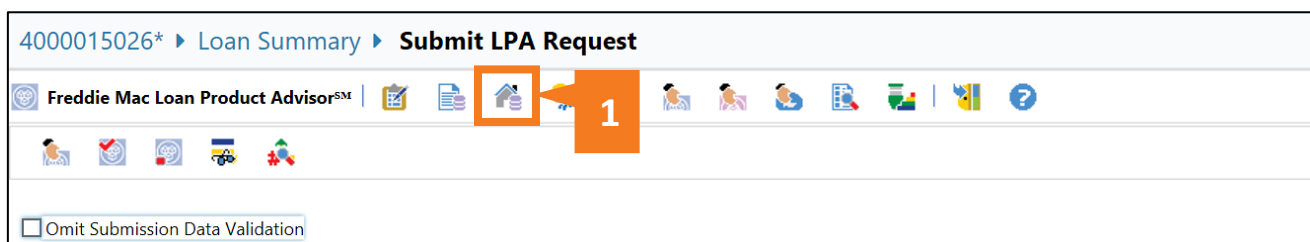
13. When finished, close this browser window and access the browser window for Empower.

14. Click the Close Door icon  to return to the Loan Summary screen.

Correct a Building Status Error

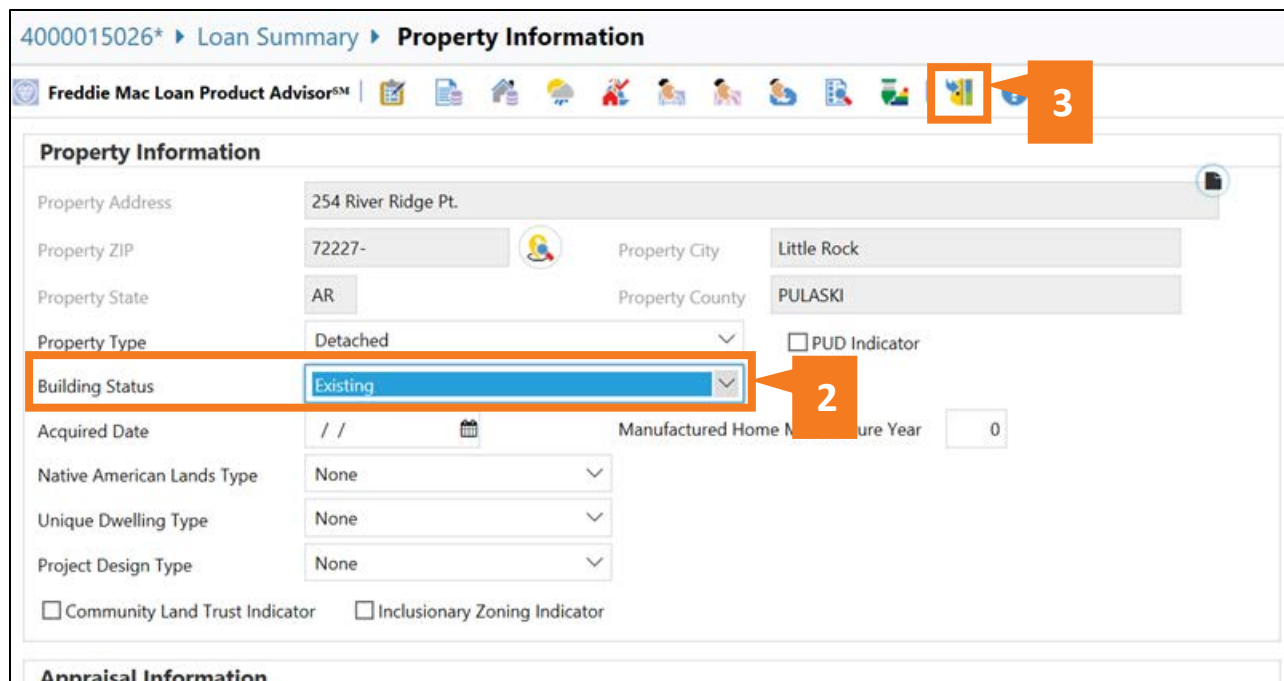
A common error you may encounter when validating the LPA request is a Building Status error. This can be easily corrected from the [Submit LPA Request](#) screen.

1. On the Submit LPA Request screen, click the Property Information icon .



2. Select the appropriate status from the Building Status drop-down.

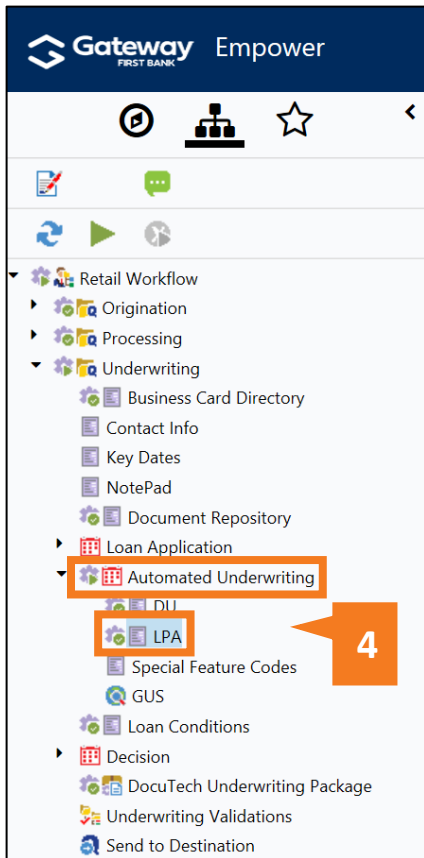
3. Click the Close Door icon  to save the selection and return to the Loan Summary screen.



[TOC](#)



4. To return to the Freddie Mac Loan Product Advisor screen, **click the Automated Underwriting folder, then the LPA node** in your Workflow.



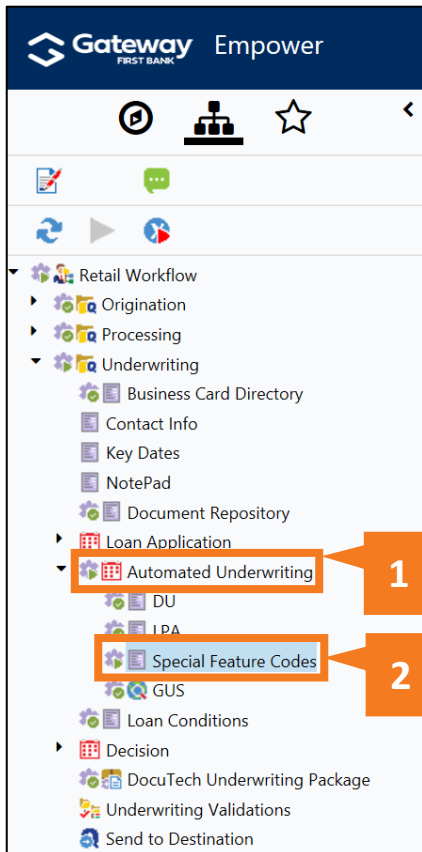
Underwriting in Empower



Special Features Codes


You may need to add special feature codes to the loan.

1. Click the **Automated Underwriting** folder in your Workflow.
2. Click the **Special Features Code** node.




Underwriting in Empower



3. **Complete only** the **Special Features** section on the Current – Investor Loan Details.
4. **Scroll to locate any applicable codes** for the loan and **click the checkbox** to **select the code**.
5. **Click the Close Door icon**  to **return to the Loan Summary** screen.

4000015026* ▶ Loan Summary ▶ **Current - Investor Loan Details**

Loan Delivery |  5

Current - Investor Loan Details

Investor Commitment Identifier

Investor Contract Identifier

Pool Identifier

Product Plan Identifier

Investor Remittance Type

Collateral Program Identifier

Buyup/Buydown Type

Buyup/Buydown Basis Points

REO Marketing Party

Loan Default Loss Party

Ownership Percent

Remittance Day of Month

Loan Level Guaranty Fee Details

Guaranty Fee Add-on

Guaranty Fee Rate After Buyup / Buydown

Base Guaranty Fee Percent

Guaranty Fee After APM Percent

Investor Feature Identifiers

Select	Code	Description
<input type="checkbox"/>		Recourse
<input type="checkbox"/>	00	Cash-Out Refinance
<input type="checkbox"/>	007	Limited Cash-Out/No Cash-Out Refinance
<input type="checkbox"/>	009	Moderate Interest Rate Buydown
<input type="checkbox"/>	013	Relocation Mortgage
<input type="checkbox"/>	014	Significant Interest Rate Buydown
<input type="checkbox"/>	019	Under-Disbursed Mortgage Insurance

Special Features 3

4

[TOC](#)

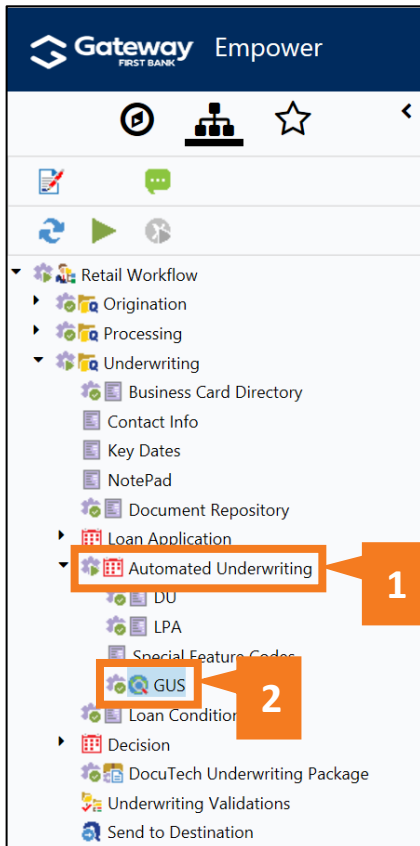
Underwriting in Empower



Guaranteed Underwriting System (GUS)

If the loan is USDA, you may need to use GUS.

1. Click the **Automated Underwriting** folder in your Workflow.
2. Click the **GUS** node.



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Underwriting in Empower



3. The **USDA LINC web site** for rural housing loans opens in a separate window.
Note: Separate credentials are needed to sign in to this site.
4. When finished, **close this browser window** and access the **browser window for Empower**.
Note: The Loan Summary screen will be displayed in the Empower window.

USDA LINC Lender Interactive Network Connection

USDA LINC Home | ESA LINC Home | RBS LINC Home | RHS LINC Home | RUS LINC Home | Help | Site Map | Message Board

NOTE: New User button and Log On hyper link for ESR have been moved to the ESR menu.

3

Farm Service Agency | Rural Housing Service | Relending Programs | Rural Business Service | Rural Utilities Service

USDA.gov | Site Map | Policies and Links | Our Performance | Report Fraud on USDA Contracts | Visit OIG
FOIA | Accessibility Statement | Privacy Policy | Non-Discrimination Statement | Information Quality | USA.gov | White House

Unauthorized access to this United States Government Computer System and software is prohibited by Title 18, United States Code 1030. This statute states that: Whoever knowingly, or intentionally accesses a computer without authorization or exceeds authorized access, and thereby obtains, alters, damages, destroys, or discloses information or prevents authorized use of (data or a computer owned by or operated for) the Government of the United States shall be punished by a fine under this title or imprisonment or both.

All activities on this system and network may be monitored, intercepted, recorded, read, copied, or captured in any manner and disclosed in any manner, by authorized personnel. THERE IS NO RIGHT OF PRIVACY IN THIS SYSTEM. System personnel may review any potential evidence of crime found on USDA computer systems. USE OF THIS SYSTEM BY ANY USER, AUTHORIZED OR UNAUTHORIZED, CONSTITUTES CONSENT TO THIS MONITORING, INTERCEPTION, RECORDING AND DISCLOSURE. REPORT UNAUTHORIZED USE TO AN INFORMATION SYSTEMS SECURITY OFFICER. Visit the [Policies and Links](#) page for additional information.

Last Updated: 04/30/2010
USDA LINC - is available for use Monday through Saturday from 6am to 6pm Central Daylight Time and Sunday from 8am to 4pm
Warning: Using the "Back" browser button causes unpredictable results.

[TOC](#)

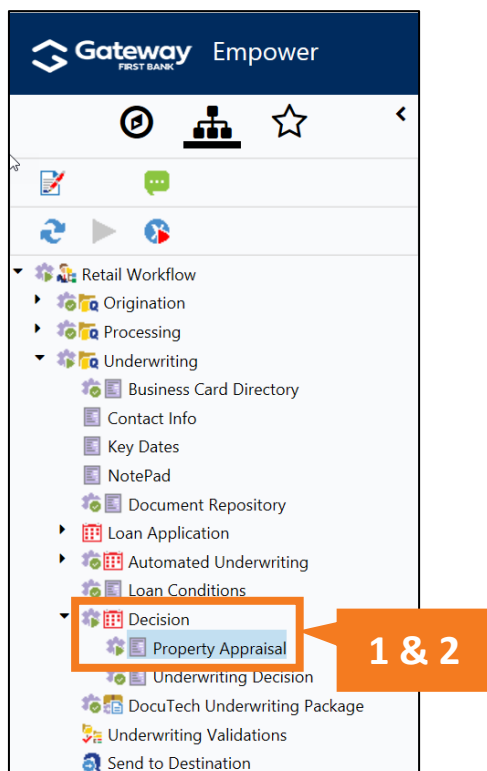


DECISIONING A LOAN

Once you have completed your assigned Underwriting tasks, ordered Mortgage Insurance as required, and run Automated Underwriting, you are ready to Decision the loan.

Property Appraisal

1. Click the **Decision** folder in your Workflow.
2. Click the **Property Appraisal** node.



The Property Appraisal screen will reflect the most current Appraisal in the system and is reviewed/completed as the Appraisal is being reviewed.

Commonly reference fields on this screen include (see screenshot on next page):

- A. Appraisal = You can select from the drop-down options to access all historical appraisal records on the loan file.
- B. Appraised Value used for LTV Calc = This field is populated from the Loan Disclosure screen.
- C. Total Appraisal Fee = This field populates based on the total individual appraisal fee per the appraisal record.
- D. Use Adjusted Lending value for LTV calc = When this checkbox is selected, it enables a specified value entered in the Adjusted Lending Value field to be used in place of the Appraised Value for LTV Calc value.

[TOC](#)

Underwriting in Empower



- E. License Number = If the number is not entered, a warning message to contact the System Administrator will appear. Either the number is not defined in Empower, or the appraiser is not licensed to do business in the county where the property is located.
- F. Thumbs Up or Thumbs Down icon = These icons are used to deem the Appraisal Acceptable or Unacceptable.
- G. Reviewer Information and Reason for Review = Complete these fields if the Appraisal requires an additional review.
- H. Close Door = Click the icon to close this screen and return to the Loan Summary screen.

The screenshot shows the 'Property Appraisal' form in the Empower system. The form is titled '4000015026* in Summary > Property Appraisal'. It contains several sections and fields:

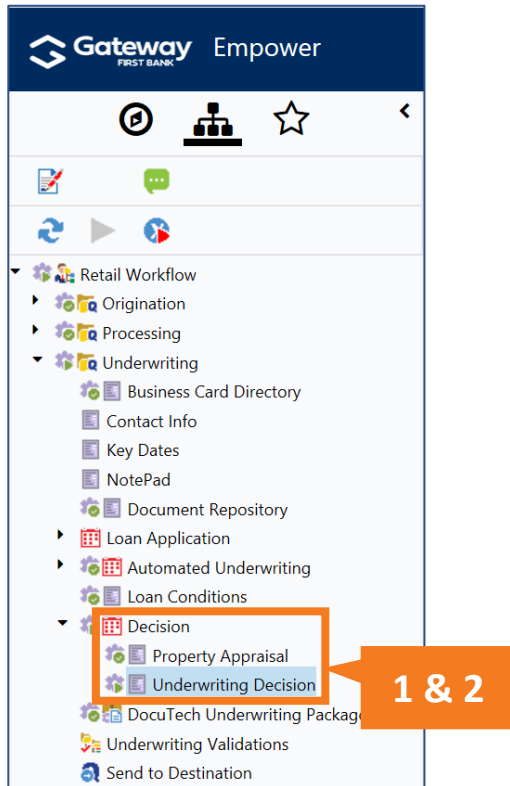
- Top Section:** Includes 'Appraised Value used for LTV Calc' (\$200,000.00), 'Total Appraisal Fee' (\$0.00), and 'Adjusted Lending Value' (\$0.00). There are callouts B, C, D, and H pointing to various icons and fields.
- Appraisal Section:** A dropdown menu is set to 'Basic Appraiser (Current)'. There are navigation and action icons to the right, including thumbs up and thumbs down (callout F).
- Appraiser Information Section:** Includes 'Company' (Basic Appraiser), 'Company License Number' (callout E), 'Supervisory License Number', 'Address 1' (123 Main St), 'Address 2', 'ZIP' (95119-), 'City' (San Jose), 'State' (CA), 'Appraiser Name' (Test Appraiser), 'License Number', 'Phone', and 'E-Mail' (Test@bkfs.com). Callout A points to the 'Appraiser Information' header.
- Reviewer Information Section:** Includes 'Reviewer Name', 'Phone', and 'Fax'. Callout G points to this section.
- Reason for Review Section:** Includes checkboxes for 'Non-approved appraiser', 'Policy exception', 'Underwriting request - see Comments', and 'Loan amount exceeds one million dollars'. A dropdown for 'Property is Located in a Disaster Area' is set to 'No'.

[TOC](#)



Underwriting Decision

1. Click the **Decision** folder in your Workflow.
2. Click the **Underwriting Decision** node.



Decision Navigation

The toolbar on this screen has several different icons, also known as jumps, that will take you to other pertinent screens for Underwriting. When you close any of the screens accessed through this toolbar jump, the system will return to the Underwriting Decision screen. From left to right, the icons are as follows:



- Loan Conditions
- Notepad
- Uniform Underwriting Transmittal Summary
- URLA and HUD/VA URLA Addendum
- Housing/Debt Ratios
- Document Portal
- Save Data as Scenario
- View Scenario

[TOC](#)

Underwriting in Empower

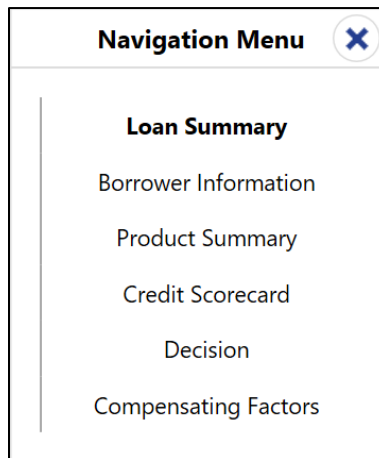


- Restore Original Loan Data
- Save and Close
- Help

To navigate through the Decision sections, click on the left and right arrows on either side of the Navigation Menu link.



Alternately, click the Navigation Menu link to open the Navigation Menu with links to each section/screen.



[TOC](#)

Underwriting in Empower



Decision Screens

The first four screens are read only with loan and borrower information and trade line summaries. These screens should be reviewed prior to rendering a decision.

Loan Summary

4000015026* ▶ Loan Summary ▶ Underwriting Decision Group Expanded: Loan Summary

← **Navigation Menu** →

Loan Summary | [Icons]

Loan Plan	Conforming 30 Year Fixed		
Sales Price	\$200,000.00	Buydown Subsidy	\$0.00
Base Loan Amount	\$180,000.00	Employee Loan	No
Interest Rate	4.625%	Lock Expiration	/ /
Loan Term	360	Appraised Value	\$200,000.00
Total Loan Amount	\$180,000.00	Other Financing	\$0.00
Cash Out Amount	\$0.00	LTV Ratio	90.000%
Monthly P&I	\$925.45	CLTV Ratio	90.000%
Interim Interest Amount	\$531.99	HLTV Ratio	90.000%
		LTF Ratio	0.000%
		Total Monthly Income	\$22,500.00
		Total Monthly Debt	\$5,413.95
		Non-Standard Mortgage Refinance	
		P&I at Recast	\$0.00
		P&I New Mortgage	\$925.45
		Dollar Difference	\$-925.45
		Percent Difference	0.000%

Borrower Information

4000015026* ▶ Loan Summary ▶ Underwriting Decision Group Expanded: Borrower Information

← **Navigation Menu** →

Borrower Information | [Icons]

Borrower Information							
	Name	SSN	Date of Birth	Credit Score	Marital Status	Self-employed	Primary Employer Name
▶	Homeowner, John Learner	***-**-5000	01/15/1970	779	Married	<input type="checkbox"/>	
	Homeowner, Mary Learner	***-**-2000	01/17/1970	771	Married	<input type="checkbox"/>	

[TOC](#)



Product Summary

4000015026* ▶ Loan Summary ▶ **Underwriting Decision Group Expanded: Product Summary**

[←](#) **Navigation Menu** [→](#)

Product Summary |

Product Type	CF30	Lien Status	First Lien
Loan Type	Conventional	File Credit Score	771
Origination Type	Retail	Investor	
Document Type	Full Documentation	MI Plan Description	
Loan Purpose	Purchase	MI Percent of Coverage	25.000%
Property Type	SFR Detached	MI Company	MGIC
Occupancy Type	Owner Occupied	Flood Required	False
		FHA / VA Case Number	
Escrows Waived		FHA Section Number	

[TOC](#)

Underwriting in Empower






Credit Scorecard

Click the View Credit Report icon  to jump directly to the credit report.

4000015026* ▶ Loan Summary ▶ Underwriting Decision Group Expanded: Credit Scorecard

[Navigation Menu](#)

Credit Scorecard   

Scores

Borrower Name	Credit Score
Homeowner, John Learner	779
Homeowner, Mary Learner	771

Summary of Late Activity

	Number of Trades with Lates				Total Number of Lates			
	30	60	90	120	30	60	90	120
Real Estate	0	0	0	0	0	0	0	0
Consumer	0	0	0	0	0	0	0	0
Totals	0	0	0	0	0	0	0	0

Summary of Tradeline Data

Total Number of Trades	0	Collection Accounts	0
Derogatory Trades	0	Repossessions	0
Trades Paid as Agreed	0	Charge Offs	0
Trades with Balances	6	Highest Trade Balance	\$200,000.00
Newest Tradeline	TOYOTA CREDIT - 3210989098	Opened Date	09/01/2018
Oldest Tradeline	UNIVERSAL VISA - 601178****	Opened Date	08/01/2007

Public Records

« < > »

Public Record Type	Filing Date	Disposition Date	Disposition Type
No Data.			

[TOC](#)

Underwriting in Empower



Decision

If AUS was run automatically, the date and results appear in the AUS Date and AUS Results fields.

4000015026* ▶ Loan Summary ▶ Underwriting Decision Group Expanded: Decision

Navigation Menu

Decision | [Icons]

Underwriting Type: Desktop Underwriter

AUS Date	06/19/20	AUS Results	Approve/Eligible
MI Response Date	11/12/2020 10:21:22 AM	MI Decision Type	Suspended

The Make New Decision section is where you enter your decision on the loan.

The list of available decisions in the Decision drop-down are tied to Underwriting authority and will change depending on what has transpired on the loan.

For example, Clear to Close will not appear until all outstanding prior-to-Closing conditions are cleared. All decisions rendered on the loan will be listed in the Underwriting Decision History log at the bottom of the screen.

4000015026* ▶ Loan Summary ▶ Underwriting Decision Group Expanded: Decision

Navigation Menu

Decision | [Icons]

Underwriting Type: Desktop Underwriter

AUS Date: / / AUS Results: [Field]

MI Response Date: 11/12/2020 10:21:22 AM MI Decision Type: Suspended

Make New Decision

Decision	<ul style="list-style-type: none">NoneConditional ApprovalApproved - First SignerDenied - First SignerSuspendClear to Close	Apply
----------	--	-------

Underwriting Type	Decision	Made By	Date / Time	Comments
No Underwriting Decision History				

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Decision Types

Loan Approval

1. **Select** the appropriate **Approval** decision from the **Decision** drop-down options.

4000015026* ▶ Loan Summary ▶ **Underwriting Decision Group Expanded: Decision**

Navigation Menu

Decision | [Icons]

Underwriting Type: Desktop Underwriter

AUS Date: / / AUS Results: [Field]

MI Response Date: 11/12/2020 10:21:22 AM MI Decision Type: Suspended

Make New Decision

Decision	None
	Conditional Approval
	Approved - First Signer
	Denied - First Signer
	Suspend
	Clear to Close

Date Approved: [Field]

Comments: [Field]

Apply


1

3

2. **Enter** applicable **comments** in the Comments Field.
Note: The Comments field will accept up to 80 characters.
3. **Click Apply.**



Underwriting in Empower



4. The **Date Approved** will auto-populate.
5. The **Underwriting Decision History** grid is updated with the decision.
6. Click the **Close Door** icon  to close the screen and return to the Loan Summary screen.

4000015026* ▶ Loan Summary ▶ Underwriting Decision Group Expanded: Decision

← Navigation Menu →

Decision |   6

Underwriting Type: Desktop Underwriter

AUS Date: / / AUS Results: []

MI Response Date: 11/12/2020 10:21:22 AM MI Decision Type: Suspended

Make New Decision

Decision: None []

Approved

Date Approved: 11/12/2020 03:43:43 PM 4 Approval Expiration: / /

Comments: Was able to verify employment. Approved.

Denied

Underwriting Decision History

Underwriting	Decision	Made By	Date / Time	Comments
Desktop Underwriter	Denied – First Signer	DBTest ConformLoan UWThree	11/12/2020 03:21:53 PM	
Desktop Underwriter	Conditional Approval	DBTest ConformLoan UWThree	11/12/2020 03:43:43 PM	Was able to verify employment. Appro


5

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Underwriting in Empower



Loan Denial

1. **Select** the appropriate **Denial** decision from the **Decision drop-down options**.
2. **Enter the reason(s) for denial** in the **Reason fields**.
Note: The Reason field will accept up to 80 characters. A minimum of 1 or up to a maximum of 4 Reasons for Denial may be entered.
3. **Enter Comments** as needed in the Comment field.
4. **Click Apply**.
5. The **Denied** section displays the **Date Denied** and **Reason(s)**.
6. **Click the Letter of Denial icon**  to open the Statement of Credit Denial screen.







4000015026 ▶ Loan Summary ▶ Underwriting Decision Group Expanded: Decision

← **Navigation Menu** →

Decision |

Underwriting Type: Desktop Underwriter
AUS Date: / / AUS Results:
MI Response Date: 11/12/2020 10:21:22 AM MI Decision Type: Suspended

Make New Decision

Decision	Denied – First Signer		1
Date Denied	11/12/2020 05:35:31 PM	6	<input type="checkbox"/> Clear prior denial reasons
Reason 1	Unable to verify employment		Other Reason 1
Reason 2			Other Reason 2
Reason 3			Other Reason 3
Reason 4			Other Reason 4
Comments	Employer did not return information.		4

3

Underwriting Decision History

No Underwriting Decision History

[TOC](#)



The reasons for denial will be outlined in the Credit Denial Reason section.

4000015026* > Loan Summary > Underwriting Decision Group Expanded: Decision > **Statement of Credit Denial**

Statement of Credit Denial | 📄 ?

Address: 1700 G Street NW
 City, State ZIP: Washington, DC 20552

⏪ ⏩ + - 🖨

Document Print Jobs

Select	Applicant(s)	Location Or Condition Of Collateral
<input type="checkbox"/>	John Learner Homeowner	<input type="checkbox"/>
<input type="checkbox"/>	Mary Learner Homeowner	<input type="checkbox"/>

< >

John Learner Homeowner

Print Address for Applicant: John Learner Homeowner

House #: 175 Apt #:

Address 1: 13th Street

Address 2:

City: Washington State: DC ZIP: 20013

Description of Account, Transaction or Requested Credit: Date: // 📅

Description of Action Taken:

PART I: Principal reason(s) for credit denial, termination or other action taken concerning credit

Credit Denial Reasons

- ▶ Unable to verify employment

< >

PART II: Disclosure of use of information obtained from an outside source

Based on reporting agency 📄

Name: RealEC Phone Number: () -

Address:

City, State ZIP: 📍

URL:

Based on other

Notice:


Mailed Delivered E-mailed

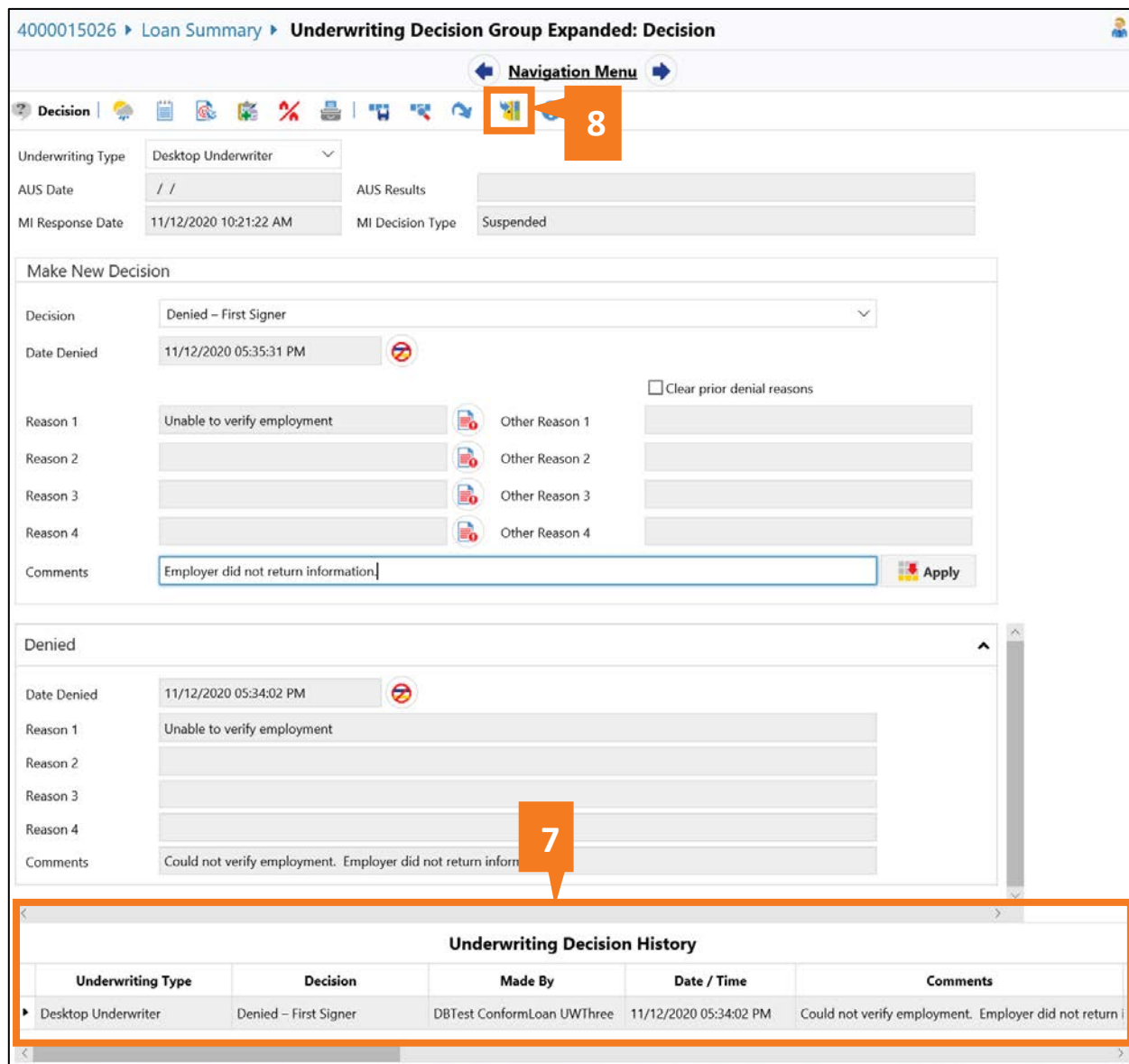
Date: // 📅

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Underwriting in Empower



7. The **Underwriting Decision History** grid is updated with the decision.
8. Click the **Close Door** icon  to close the screen and return to the Loan Summary screen.
9. The Document Team will receive a notification to generate an Adverse Action Package.



4000015026 ▶ Loan Summary ▶ Underwriting Decision Group Expanded: Decision

Navigation Menu

Decision | [Icons]

Underwriting Type: Desktop Underwriter

AUS Date: / / AUS Results: [Field]

MI Response Date: 11/12/2020 10:21:22 AM MI Decision Type: Suspended

Make New Decision

Decision: Denied – First Signer

Date Denied: 11/12/2020 05:35:31 PM

Reason 1: Unable to verify employment

Reason 2: [Field]

Reason 3: [Field]

Reason 4: [Field]

Comments: Employer did not return information

Apply

Denied

Date Denied: 11/12/2020 05:34:02 PM

Reason 1: Unable to verify employment

Reason 2: [Field]

Reason 3: [Field]

Reason 4: [Field]

Comments: Could not verify employment. Employer did not return information

Underwriting Decision History

Underwriting Type	Decision	Made By	Date / Time	Comments
Desktop Underwriter	Denied – First Signer	DBTest ConformLoan UWThree	11/12/2020 05:34:02 PM	Could not verify employment. Employer did not return information


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Underwriting in Empower



Incomplete, Withdrawn, and Cancelled

Be sure to follow Gateway First Bank's policies and procedures for handling Incomplete, Withdrawn, and Cancelled decisions!

1. Select the **appropriate decision** from the **Decision drop-down options** (Incomplete, Withdrawn, or Cancelled).
2. For **Incomplete**, enter the applicable **date** in the *Missing Items Deadline* field.
Note: This field is not required for Withdrawn or Cancelled.
3. **Enter Comments** as needed in the Comment field.
4. **Click Apply**.
5. The **Underwriting Decision History** grid is **updated with the decision**.
6. **Click the Close Door icon**  to **close the screen** and return to the Loan Summary screen.


The screenshot shows the 'Underwriting Decision History' form in Empower. It includes a navigation menu at the top right, a toolbar with various icons, and a 'Make New Decision' section. The 'Decision' dropdown is set to 'Incomplete'. The 'Date Incomplete' field is populated with '12/14/2018 06:28:38 PM'. The 'Missing Items Deadline' field is empty. The 'Comments' field is empty. The 'Apply' button is visible. Below the form is a table with columns for Underwriting Type, Decision, Made By, Date / Time, and Comments. The 'Close Door' icon is highlighted with a callout '6'.

Underwriting Type	Decision	Made By	Date / Time	Comments
-------------------	----------	---------	-------------	----------

[TOC](#)



Suspended

1. **Select *Suspend*** from the **Decision drop-down options**.
2. **Enter *Comments*** as needed in the Comment field.
3. **Click *Apply***.
4. The **Underwriting Decision History** grid is **updated with the decision**.
5. **Click the *Close Door* icon**  to **close the screen** and return to the Loan Summary screen.


The screenshot displays the 'Make New Decision' section of the Empower interface. The 'Decision' dropdown menu is set to 'Suspended', which is highlighted with an orange box and labeled '1'. Below this, the 'Date Suspended' field shows '12/14/2018 06:47:31 PM'. The 'Comments' field is empty and highlighted with an orange box and labeled '2'. An 'Apply' button is located to the right of the 'Comments' field, highlighted with an orange box and labeled '3'. In the top toolbar, the 'Close Door' icon (a door with a red 'X') is highlighted with an orange box and labeled '5'. The 'Navigation Menu' is visible in the top right corner.



Compensating Factors

Any compensating factors associated with your underwriting decision are recorded on the Compensating Factors screen.

If any conditions need to be added to the loan, you will need to use the [Loan Conditions](#) node in your Workflow.

1. **Click the Navigation Menu link** and **select Compensating Factors** from the menu or use the Navigation Menu arrows to move to the Compensation Factors screen.
2. **Select the appropriate factor** from the **Factor drop-down options**.
3. **Click the Close Door icon**  to **save your selection(s)** and **close the screen** and return to the Loan Summary screen.





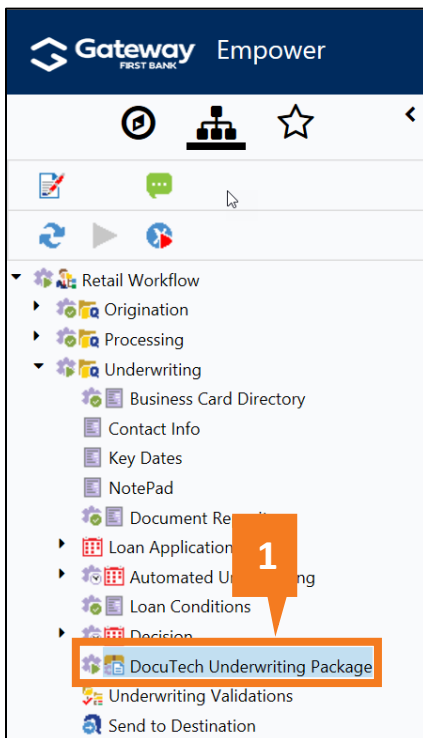
DOCUMENT GENERATION

After completing your work on a loan file, you will generate the Underwriting document package.

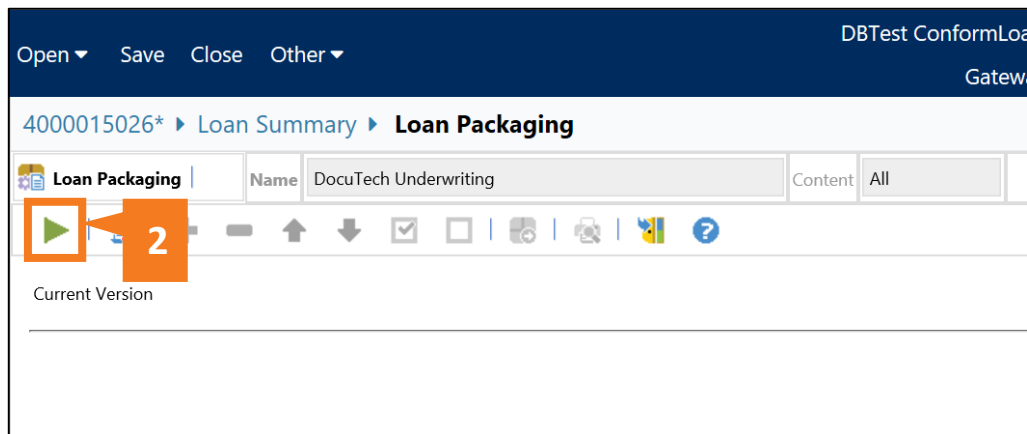
Underwriters will not generate adverse action packages. Should a loan be Denied, Cancelled, Withdrawn, Suspended or Incomplete, a notification will be sent to the Documents Team for appropriate package generation.

Prepare the Document Package

1. Click the **DocuTech Underwriting Package** node in your Workflow.




2. Click the **Prepare** icon  .

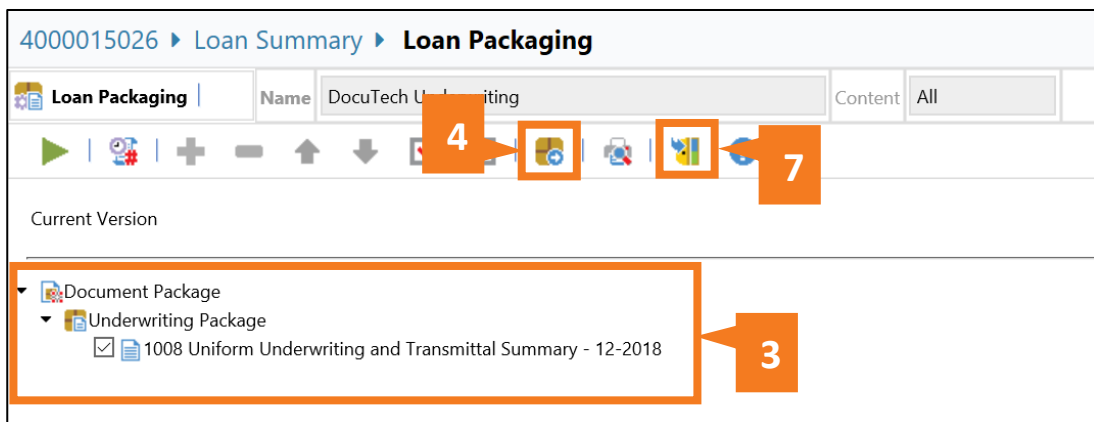


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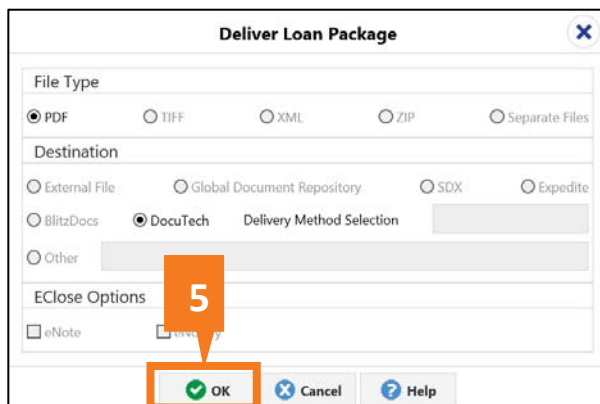


- The **Underwriting Package** is prepared.
Note: Any included documents, e.g., 1008 Uniform Underwriting and Transmittal Summary, are nested under the primary package.

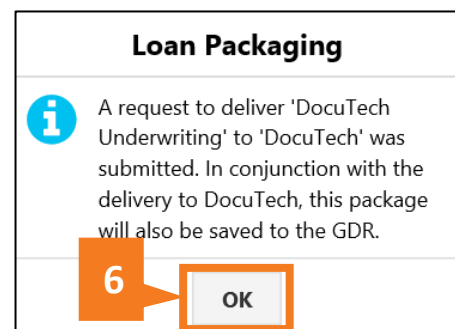
- Click the **Deliver Loan Package** icon  .




- The **Deliver Loan Package dialog box** will appear. Click **OK**.



- The **Loan Packaging dialog box** will appear. Click **OK**.



- Click the **Close Door** icon  to **close the screen** and return to the Loan Summary.




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UNDERWRITING VALIDATIONS

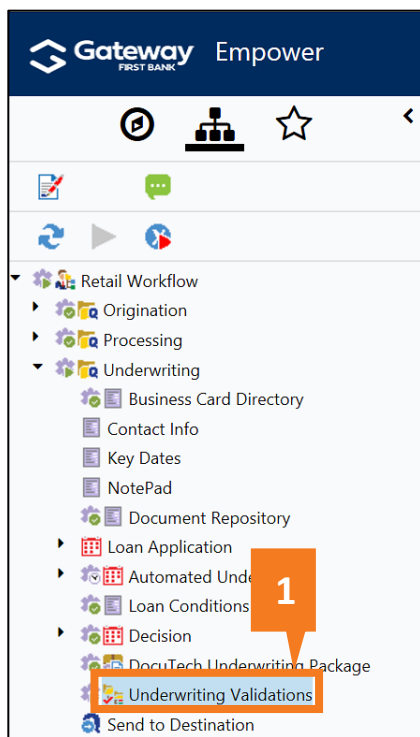
Loans must be validated before handing the file off to a different Workflow.

Validations fall into one of three categories:

- Passed  = All information is completed and passes validation.
- Warning  = Some information is incomplete or incorrect and needs attention.
- Failed  = Critical information is incomplete or incorrect, and the file cannot proceed without the issue being addressed.

Clear Warning Validations

1. Click the **Underwriting Validations** node in your Workflow.





2. **Highlight** and **double-click** the **validation** that needs attention.
3. You will be directed to the **appropriate screen to add/correct/update information** to clear the validation.


Note: You may still have to navigate to the appropriate tab or section on the screen.

4. When Warning validations are cleared and the loan file passes validation, **click** the

Close Door icon




4000015026* ▶ Loan Summary ▶ Data Validation

Data Validation |  4

Validation Results

Passed Validation Filter by Status No Filter

Navigation icons: << < > >> |  2

Description	Status
▶ Loan decision is complete	✓
MI Ordered	⚠
Borrower's Employment History > 2 years	✓
Regulatory Assist Acceptable Risk	⚠
Regulatory Assist Acceptable Risk	✓

Remedy - Loan decision is complete

Make decision on loan



Resolve Failed Validations

1. **Select Fail** from the **Filter by Status drop-down** options to view only failed validations.
2. **Errors to remedy** will display at the **bottom of the screen**.
3. **Double-click** an error.

4000008757* ▶ Loan Summary ▶ Data Validation

Data Validation | [Icons] ?

Validation Results

Failed Validation


Filter by Status: Failed

Description	Status
Borrower's Home Phone is present	Failed
Lead Source is Present	Failed

Remedy - Borrower's Home Phone is present

Please ensure every borrower has a home phone # populated

4. You will be directed to the **appropriate screen to add/correct/update information** to clear the failed validation.
Note: You may still have to navigate to the appropriate tab or section on the screen.
5. **Close** the **screen** to return to the Data Validation screen.
6. **Repeat Steps #1-5** to address all **failed validations**.
7. When all failed validations are resolved and the loan file passes validation, **click** the

Close Door icon  .



HAND LOAN FILE OFF TO NEXT WORKFLOW

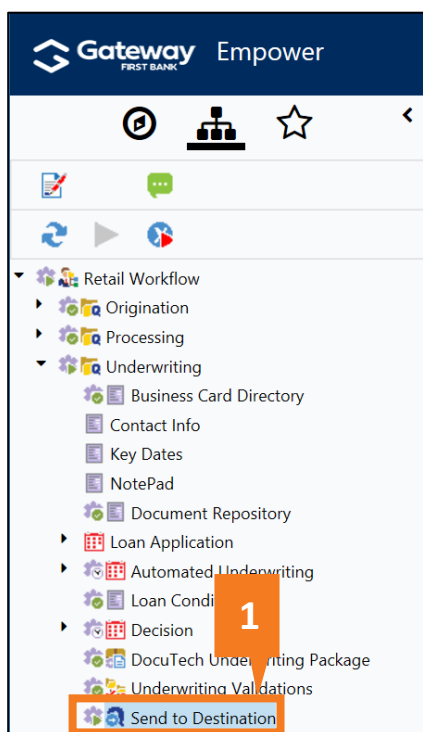
When you have completed your work and validated a loan file, it is ready to hand off to a different Workflow. Depending on the state of the file, you may need to send it ahead to the next Workflow in the loan process, or you may need to have a Workflow that has already worked on the file take another look and any issues.

In the Underwriting Workflow, there are two destinations where you can send the file: forward to Final Processing or back to Originations to address any issues.

Once a loan is sent to a different Workflow, that Workflow will not be accessible to a user not in the Workflow's assigned role (e.g., an Underwriter cannot access the Final Processing Workflow). Any screens that need to be accessed later without access to a Workflow present will need to be searched using the Navigation Menu.

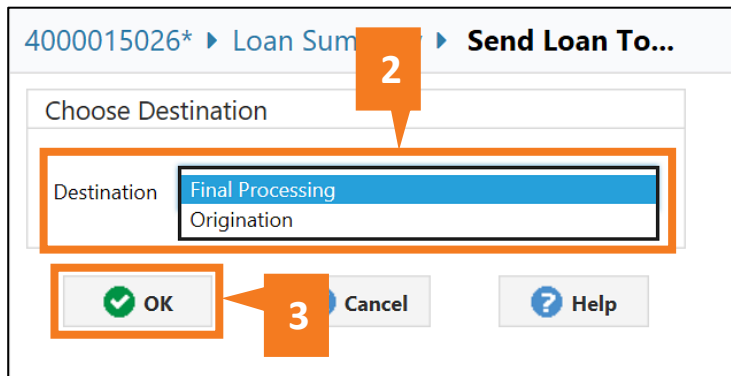
Select Destination Workflow

1. Click the **Underwriting Validations** node in your Workflow.

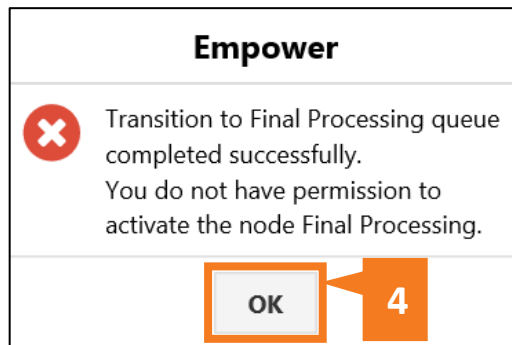




2. Select the appropriate **Workflow** from the **Send to Destination** drop-down options.
3. Click **OK**.



4. The **Transition dialog box** will appear. Click **OK**.



QUESTIONS

For questions about Empower, email Mortgage Operations Support at branchsupport@gatewayloan.com.