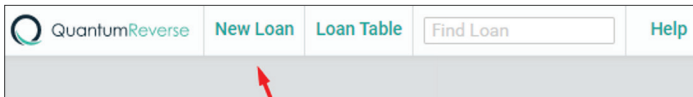


Creating a New Loan

1. To create a new loan in Quantum Reverse, click the “New Loan” button at the top left.

This will display a pop-up window with the basic requirements needed to initiate the loan.

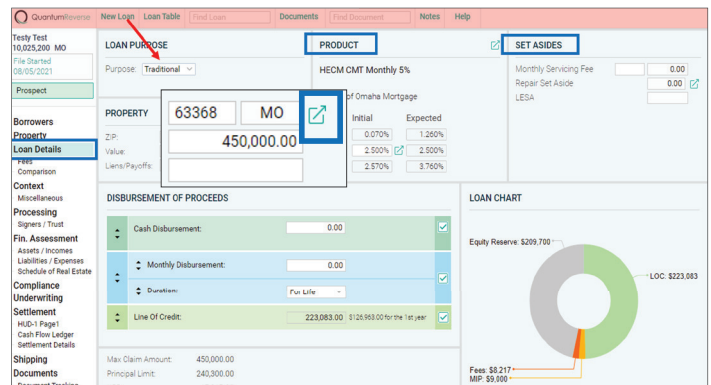


2. Enter the information and click the “Create Loan” button in the lower right.

- Use the drop down to select the loan purpose (Traditional, HECM Refi, Purchase, note: you can change the selection at any time prior to pulling an application, instead of creating a new loan).
- Enter the value of the home in Property section (hidden under product drop down in the screenshot below).
- Enter the zip code.
- Enter Borrower’s information.
- To add ENBS or NBS click “Add Borrower” and choose from the drop down.
- Ensure the “Loan Officer” field defaults to your information.
- Closing Date defaults 30 days from date of creation. This can always be changed if needed.
- Click “Create Loan” on bottom right hand of screen.

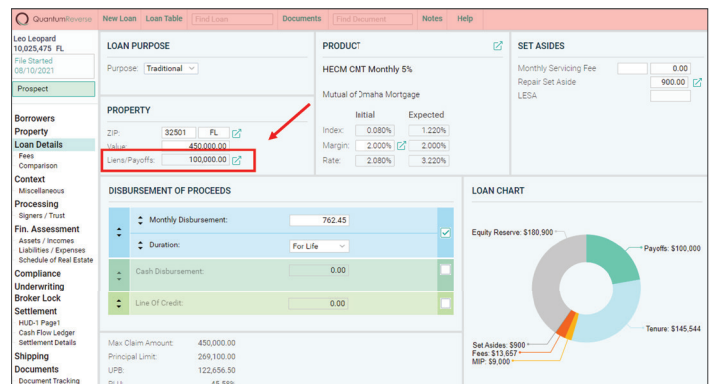
You will be brought to the “Loan Details” landing page of the new loan.

- In this example, “Traditional” was chosen.
- All green boxes with an arrow indicate pop-up window that may need to be addressed.
- Pertinent information regarding the loan such as Product, Margin, LESA, Repair Set Aside, Disbursement will be visible and changeable. Any updates will automatically be saved and updated in real time.



3. Enter any Liens/Payoffs under the “Property” section.

- Click the open icon to enter the amount of the home lien that will be paid off at closing. Other obligations are recorded in separate section.



Creating a New Loan

- Enter pertinent information in pop-up window regarding the lien.

- Click on the “X” to open the pop-up window to:
 - Remove the lien as a payoff but keep the balance in the Financial Assessment or
 - Permanently delete the lien if necessary

- To add additional entries, click “Add Payoff” and add pertinent information.

4. Enter chosen rate under the “Product” section by clicking the open icon that will show the pop-up window of available choices.

5. The “Disbursement of Proceeds” section is used to view and allocate the first-year available funds.

This section allows various withdraw options for the borrower to choose from. The pie chart and snapshot of important calculation will be updated with each change. You can view and manage data without leaving this screen.

Creating a New Loan

- Use the checkboxes to identify the disbursement method(s) that will be used on the loan transaction. Please note that multiple methods can be selected if required.
- The arrows on the left can be used to prioritize the rows or you can drag each colored row in the desired positioned.
- You can also drag each colored section to prioritize.

6. Validate the Address

- Under the "Property" Tab, choose the type of property from the dropdown.
- Enter the Property Address.
- Click "Validate Address."

- Select "Keep Original" or "Take Suggested" from the pop-up.

- Once the address is confirmed, the button will reflect a validate status.

- To return to the Dashboard, simply click "QuantumReverse" on the upper left of the loan.

- The new loan along with any others that have been created, will be shown on the Dashboard.

QuantumReverse	New Loan	Loan Table	Find Loan	Help
Leo Leopold 10,030,472 FL Prospect	2	Testy Test 10,025,200 FL Prospect	2	CalleyDay Right 10,025,098 FL Prospect
Product:HECM CMT Monthly 5% Lender:Mutual of Omaha Mortgage Max Claim Amount:\$450,000 Borrowers:Leo Leopold Principal Limit:Sundefined		Product:HECM CMT Monthly 5% Lender:Mutual of Omaha Mortgage Max Claim Amount:\$450,000 Borrowers:Testy Test Principal Limit:Sundefined		Product:HECM CMT Monthly 5% Lender:Mutual of Omaha Mortgage Max Claim Amount:\$500,000 Borrowers:CalleyDay Right Principal Limit:Sundefined