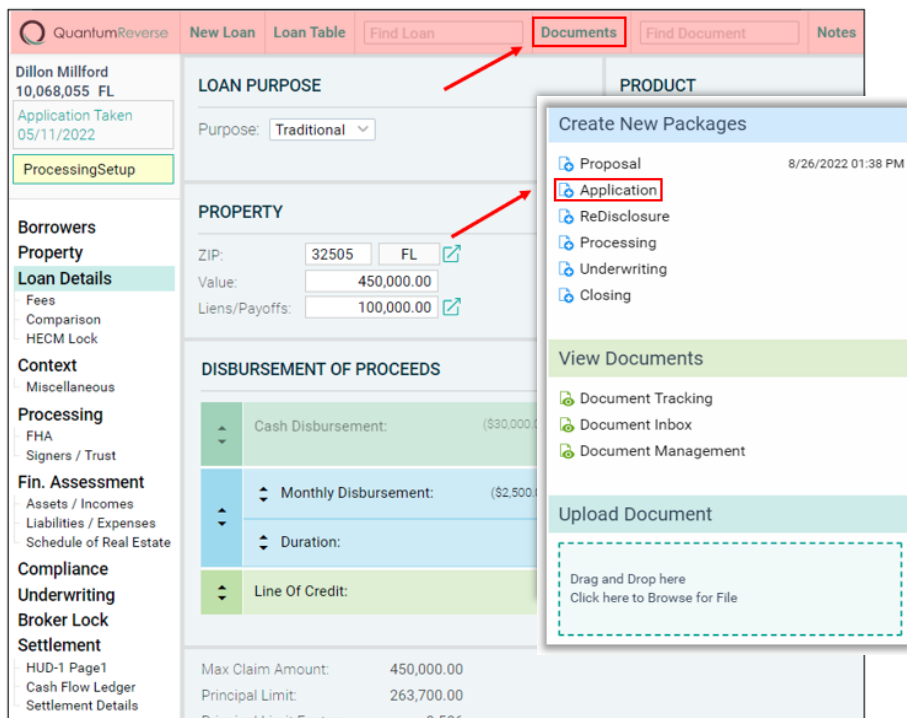


Generating and Uploading Wet Sign Application

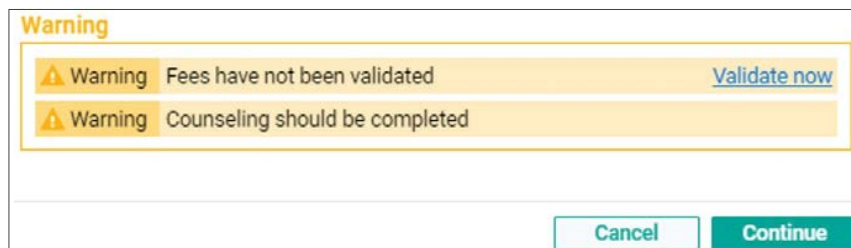
Please note if you do not create an e-sign package in Quantum when you create the package you cannot later turn it into an e-sign application.

1. Click “Documents” tab to open drop down list with available packages to create.
2. Click on “Application” from the drop-down menu.



A warning pop-up will appear for anything that has not been validated

- Fees must be validated by clicking “validate now”
- You can select “**Continue**” once fees have been validated or “**Cancel**” to return to the Context tab and upload the Counseling Certificate if available at this time. Certificate is not required to be submitted at this time but it is required to be submitted with the Application .



UPDATE

(08_01_2022)

This warning may or may not populate at this time. Either way, continue with the process.

Note: Once a GFE is pulled, the fee's cannot change. Pulling a new application in the same file with a new GFE does not allow an increase in fees.

3. Click “Write Cover Letter” to add a cover letter if you would like.

If you do not want to add a cover letter, you can skip to step 6.

Note: Cover letters are automatically created by Mutual of Omaha Mortgage using your contact information.



New Application Package

+ Add Document Write Cover Letter

Name	Added by / Modified by / Removed by
Submission Checklist	
Loan Source Form	

4. A pop-up window will appear.

Hover slightly to the right of the “New Letter” verbiage. Click “Open” to review the Cover Letter.



Document Template Picker

Cover Letter
Please select a Template

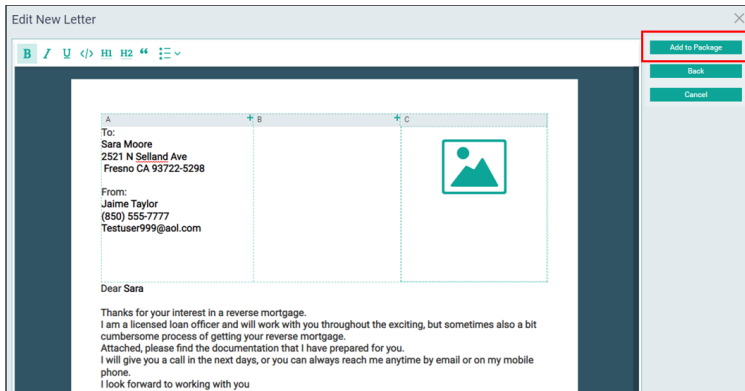
System Templates

New Letter	Preview	Open
------------	---------	------

Cancel

5. Click “Add to Package” to add the cover letter to the application package.

Note: You can modify the language in the cover letter if you wish.



The screenshot shows a window titled "Edit New Letter" with a rich text editor. The text in the editor is as follows:

To:
Sara Moore
2521 N Solland Ave
Fresno CA 93722-5298

From:
Jaime Taylor
(850) 555-7777
Testuser999@aol.com

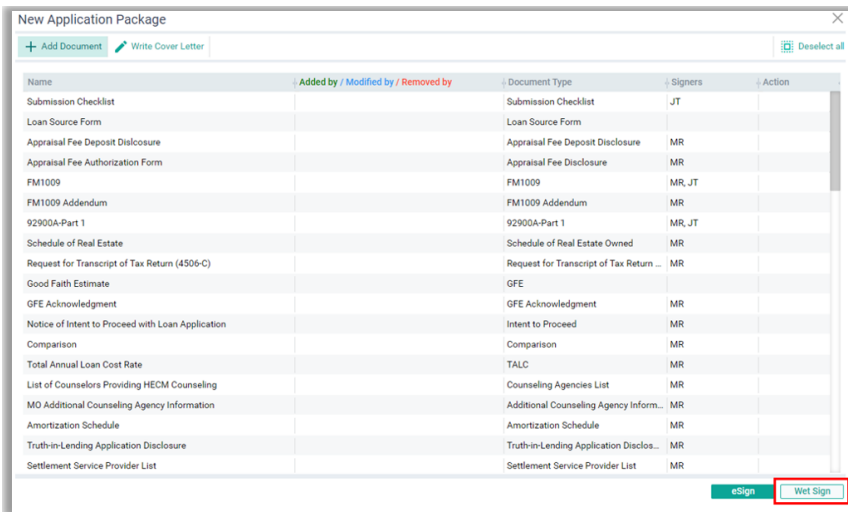
Dear Sara

Thanks for your interest in a reverse mortgage.
I am a licensed loan officer and will work with you throughout the exciting, but sometimes also a bit cumbersome process of getting your reverse mortgage.
Attached, please find the documentation that I have prepared for you.
I will give you a call in the next days, or you can always reach me anytime by email or on my mobile phone.
I look forward to working with you

On the right side of the window, there are three buttons: "Add to Package" (highlighted with a red box), "Back", and "Cancel".

6. Click “Wet Sign”

Note: The cover letter will show as the first document in the application package.



The screenshot shows a window titled "New Application Package" with a table of documents. The table has columns for Name, Added by / Modified by / Removed by, Document Type, Signers, and Action. The "Wet Sign" button at the bottom right is highlighted with a red box.

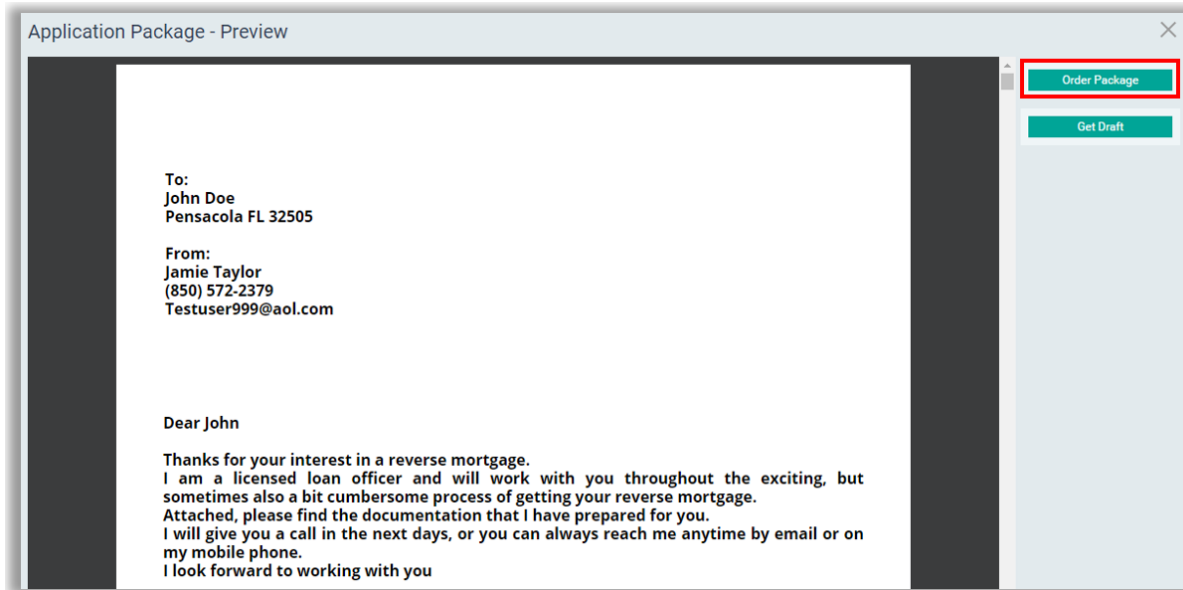
Name	Added by / Modified by / Removed by	Document Type	Signers	Action
Submission Checklist		Submission Checklist	JT	
Loan Source Form		Loan Source Form		
Appraisal Fee Deposit Disclosure		Appraisal Fee Deposit Disclosure	MR	
Appraisal Fee Authorization Form		Appraisal Fee Disclosure	MR	
FM1009		FM1009	MR, JT	
FM1009 Addendum		FM1009 Addendum	MR	
92900A-Part 1		92900A-Part 1	MR, JT	
Schedule of Real Estate		Schedule of Real Estate Owned	MR	
Request for Transcript of Tax Return (4506-C)		Request for Transcript of Tax Return ...	MR	
Good Faith Estimate		GFE		
GFE Acknowledgment		GFE Acknowledgment	MR	
Notice of Intent to Proceed with Loan Application		Intent to Proceed	MR	
Comparison		Comparison	MR	
Total Annual Loan Cost Rate		TALC	MR	
List of Counselors Providing HECM Counseling		Counseling Agencies List	MR	
MO Additional Counseling Agency Information		Additional Counseling Agency Inform...	MR	
Amortization Schedule		Amortization Schedule	MR	
Truth-in-Lending Application Disclosure		Truth-in-Lending Application Disclos...	MR	
Settlement Service Provider List		Settlement Service Provider List	MR	

Allow the documents to process



The screenshot shows a window titled "Application Package - Preview" displaying the cover letter content from the previous step. At the bottom of the window, there is a progress bar labeled "Loading documents (18 of 73)" which is highlighted with a red box.

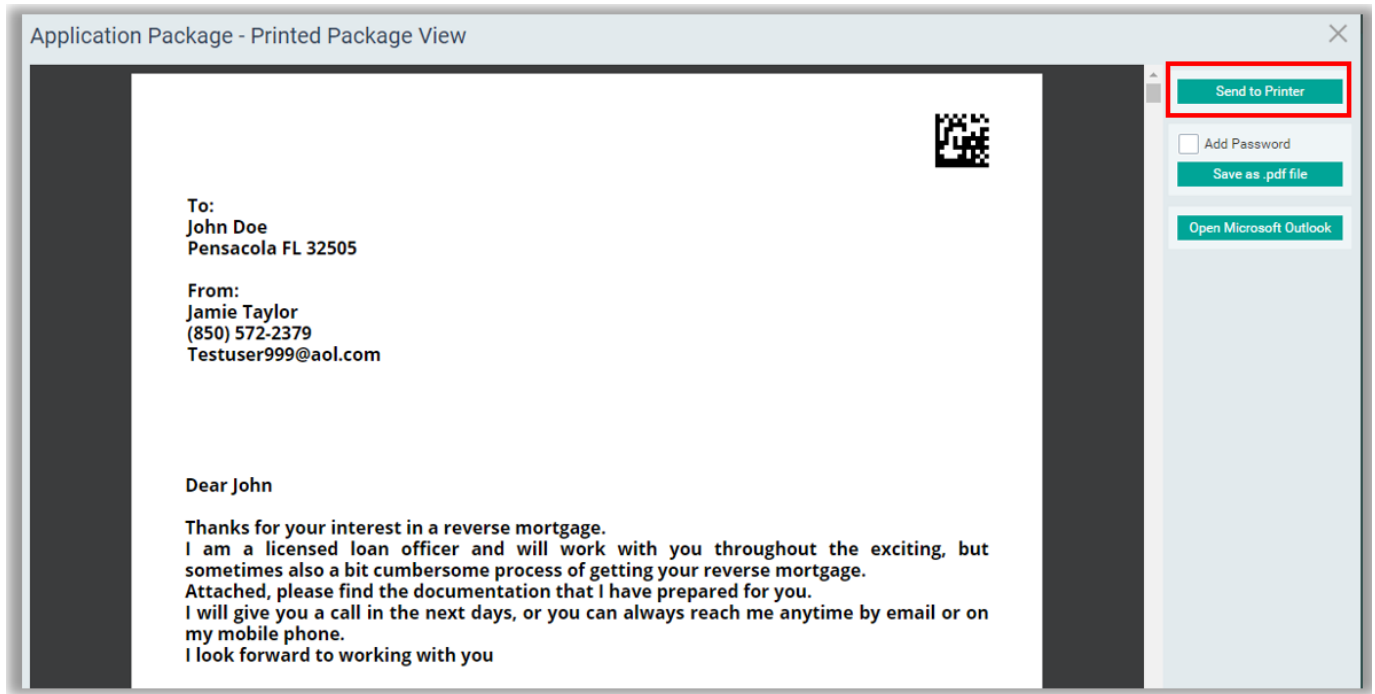
7. Click the “Order Package”



Allow the documents to process

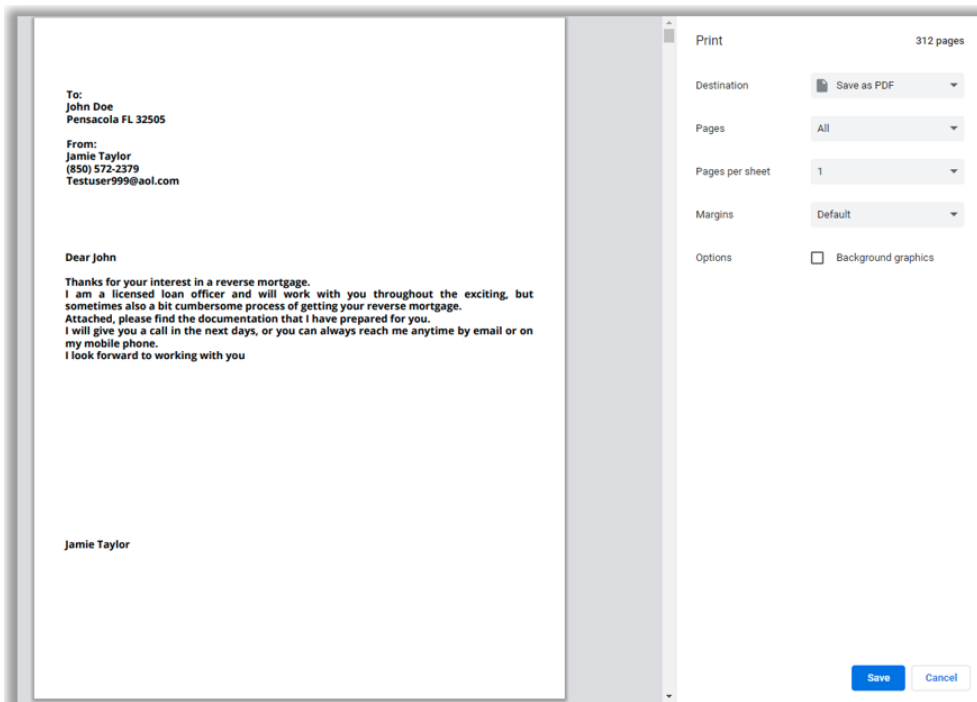


8. Click "Send to Printer"



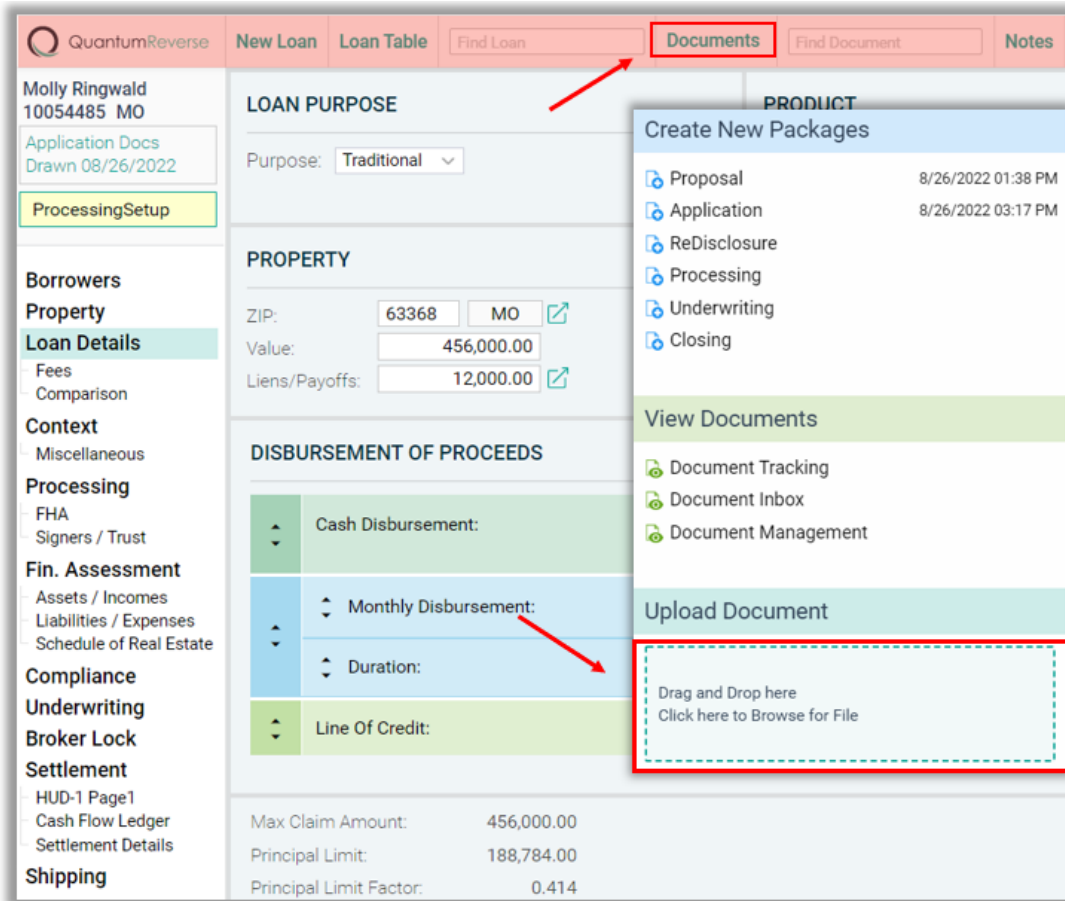
You can now choose to:

- Print the Application
- Save the as PDF



9. To Upload Signed Application

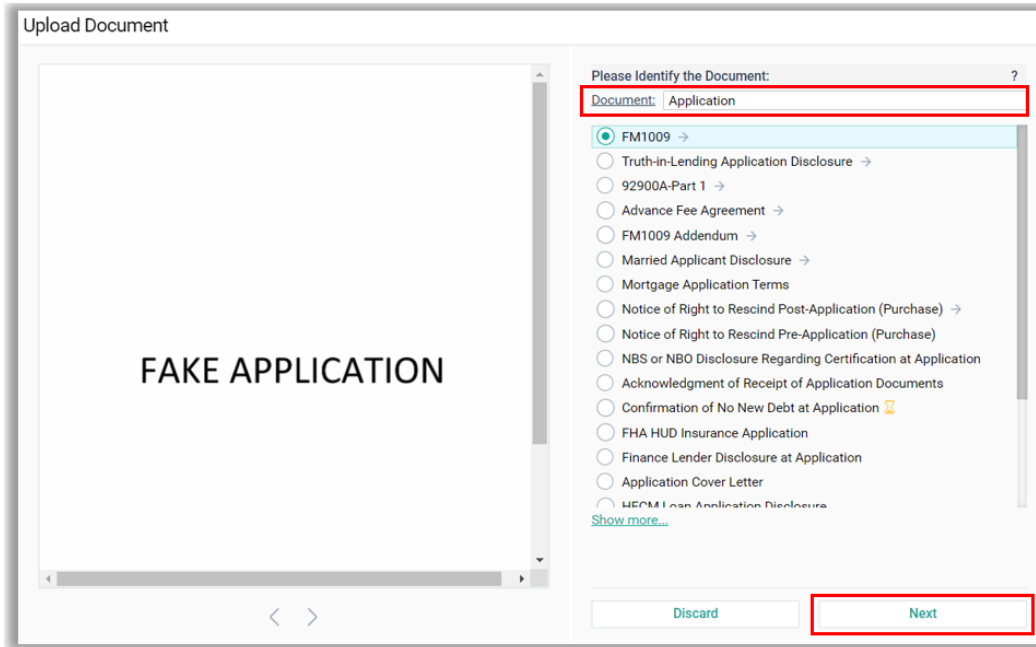
- Click "Documents"
- Drag and drop or upload the signed Application



The screenshot displays the QuantumReverse web application interface. At the top, a navigation bar includes tabs for 'New Loan', 'Loan Table', 'Find Loan', 'Documents', 'Find Document', and 'Notes'. The 'Documents' tab is highlighted with a red box and a red arrow pointing to it. Below the navigation bar, the main content area is divided into several sections: 'LOAN PURPOSE', 'PROPERTY', 'DISBURSEMENT OF PROCEEDS', and 'Max Claim Amount'. The 'Documents' dropdown menu is open, showing options like 'Create New Packages', 'View Documents', and 'Upload Document'. The 'Upload Document' section is highlighted with a red box and contains a dashed red box with the text 'Drag and Drop here' and 'Click here to Browse for File'. A red arrow points to the 'Duration' field in the 'DISBURSEMENT OF PROCEEDS' section.

10. Use the radio button to select the appropriate document type then Click "Next"

Note: The system will read the document and automatically fill in the blank with the word "Application" if it fails to do so, you can manually type in the word.



Upload Document

FAKE APPLICATION

Please Identify the Document: ?

Document: Application

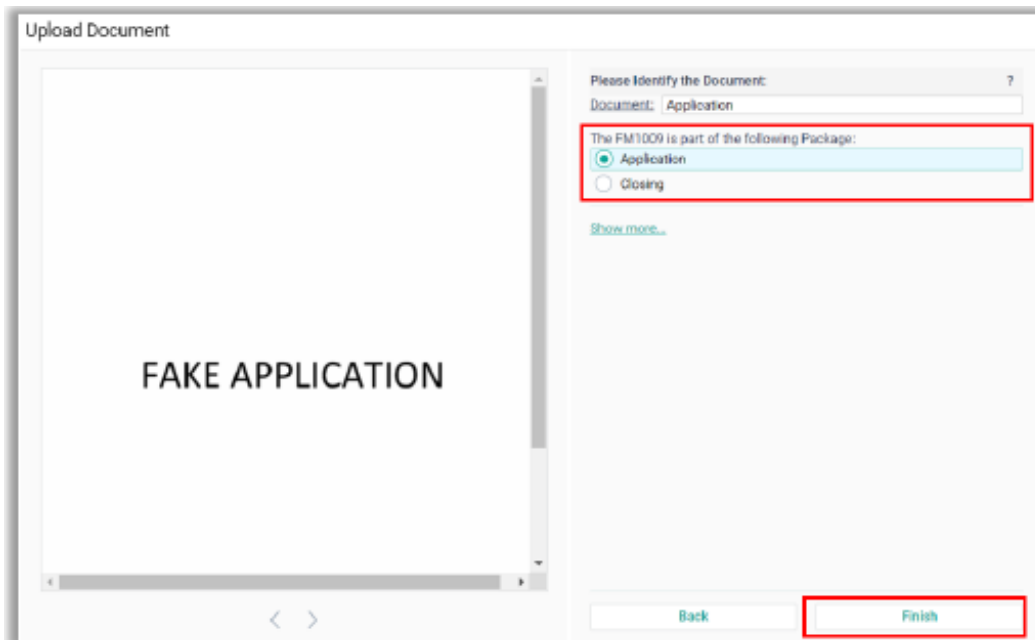
- FM1009 →
- Truth-in-Lending Application Disclosure →
- 92900A-Part 1 →
- Advance Fee Agreement →
- FM1009 Addendum →
- Married Applicant Disclosure →
- Mortgage Application Terms
- Notice of Right to Rescind Post-Application (Purchase) →
- Notice of Right to Rescind Pre-Application (Purchase)
- NBS or NBO Disclosure Regarding Certification at Application
- Acknowledgment of Receipt of Application Documents
- Confirmation of No New Debt at Application ⚠
- FHA HUD Insurance Application
- Finance Lender Disclosure at Application
- Application Cover Letter
- HEPM Loan Application Disclosure

[Show more...](#)

Discard Next

11. Choose the appropriate package the Application is part of then click "Finish"

Note: The window will automatically close.



Upload Document

FAKE APPLICATION

Please Identify the Document: ?

Document: Application

The FM1009 is part of the following Package:

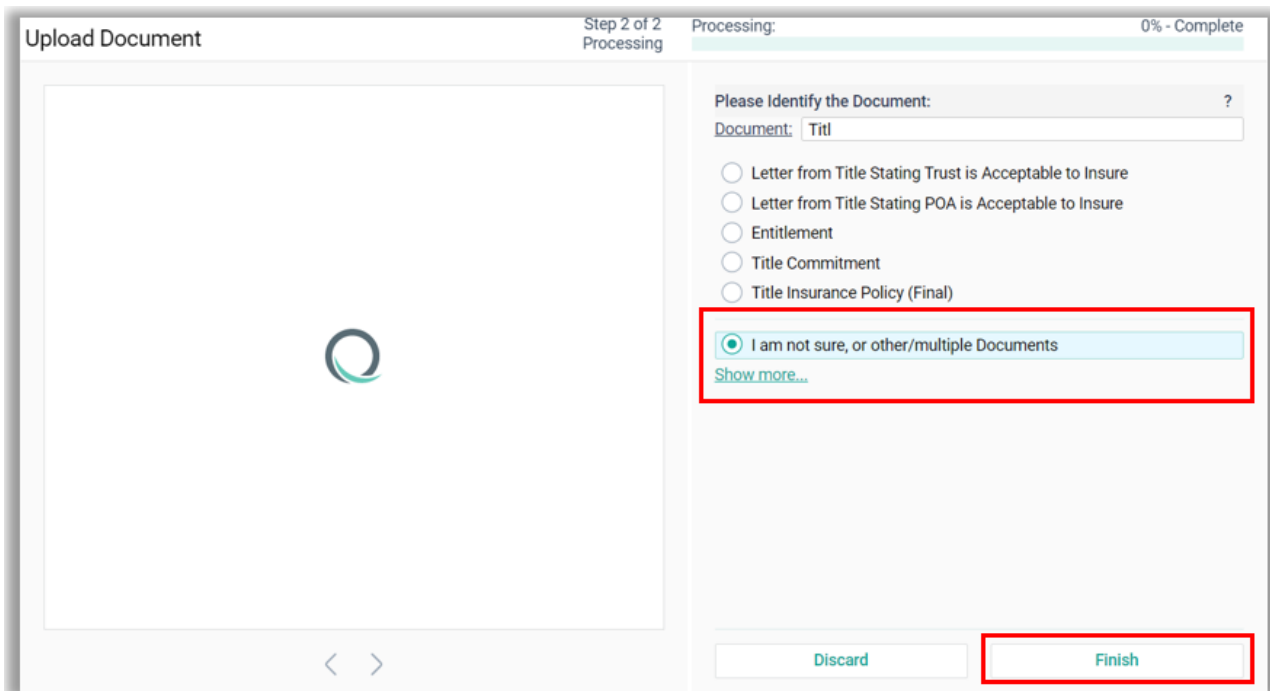
- Application
- Closing

[Show more...](#)

Back Finish

Note: You can submit more than one document at time. (ex: App, income docs, Title, etc.)

- Drag and drop or upload the documents
- Start typing any word in the blank search field to populate radio buttons
- Select the **"I am not sure, or other/multiple Documents"** radio button
- Click "Finish"
- The window will automatically close



Upload Document

Step 2 of 2 Processing

Processing: 0% - Complete

Please Identify the Document: ?

Document: Titl

Letter from Title Stating Trust is Acceptable to Insure

Letter from Title Stating POA is Acceptable to Insure

Entitlement

Title Commitment

Title Insurance Policy (Final)


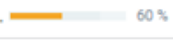





I am not sure, or other/multiple Documents

[Show more...](#)

Discard Finish

Note:

- When the documents have been uploaded, the system should recognize they have been signed.
- The signature verification in the tracker will only display 60% completed regardless of the actual completion progress.
- ALWAYS open and view the scanned document to ensure signatures are present before submitting to lender.
- The missing warning does not hinder the process, you can move forward with the loan after confirming all signatures are present.
- If the system did **not** recognize signatures and displays 0% progress, open and view the scanned documents to ensure signatures are present before submitting to the lender.

Documents			
Application	Step	Progress	Actions
Broker Participation Disclosure	MissingSignatu...	 60%	View Printed View Scanned
Finance Lender Disclosure	MissingSignatu...	 60%	View Printed View Scanned
Impound Account Statement	MissingSignatu...	 60%	View Printed View Scanned
Cooling-Off Period Disclosure	MissingSignatu...	 60%	View Printed View Scanned
Reverse Mortgage Interest Disclosure	MissingSignatu...	 60%	View Printed View Scanned
Domestic Partnership Disclosure	MissingSignatu...	 60%	View Printed View Scanned
Face to Face Counseling Form	MissingSignatu...	 60%	View Printed View Scanned

Looking at the loan card on the dashboard, the status will have changed to "Processing Setup"

Molly Ringwald ✕

10,054,485 MO 2

ProcessingSetup ⚙️

LOAN DOCUMENTS

Closing Date: 04/14/2022

Principal Limit: \$188,784

Borrower First: Molly

Product: HECM CMT Monthly 10%

Max Claim Amount: \$456,000

Purpose: Traditional

Index: 1y cmt2.875%

Upb: \$29,323

8/26/2022 03:17 PM

Application Package Created

Note: "Processing Setup" will only display if the Counseling Certificate has been uploaded.