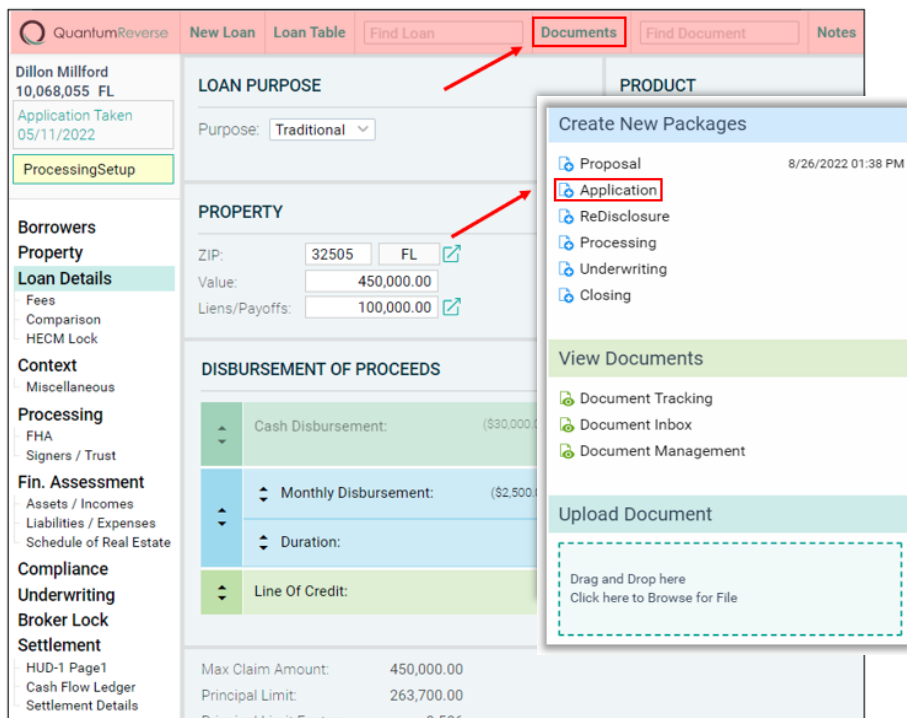# Generating and Uploading Wet Sign Application

**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 .
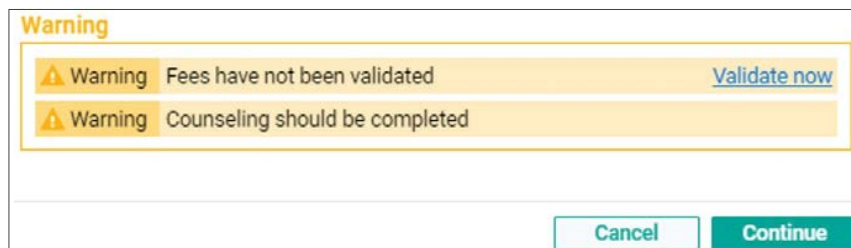


UPDATE (08_01_2022) This warning may or may not populate at this time. Either way, continue with the process.

**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

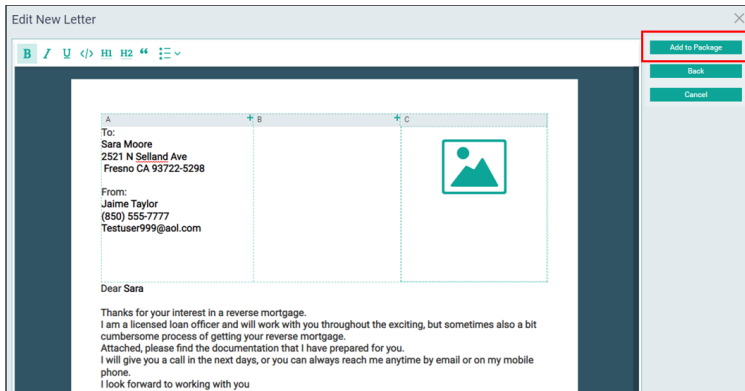**System Templates**

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.



## 6. Click "Wet Sign"

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



Allow the documents to process

## 7. Click the "Order Package"

Application Package - Preview ✕

**Order Package**

**Get Draft**

To:
John Doe
Pensacola FL 32505

From:
Jamie Taylor
(850) 572-2379
Testuser999@aol.com

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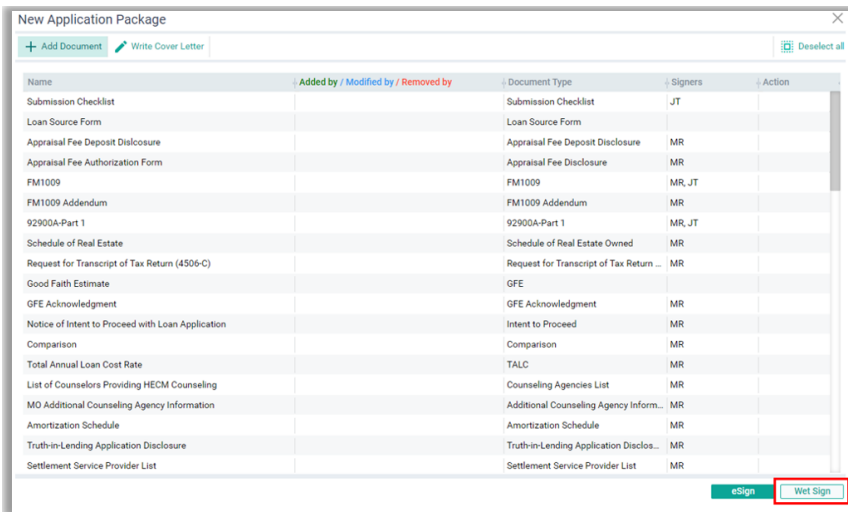
Thanks for your interest in a reverse mortgage.
I am a licensed loan officer and will work with you throughout the exciting, but
sometimes also a bit cumbersome process of getting your reverse mortgage.
Attached, please find the documentation that I have prepared for you.
I will give you a call in the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

Allow the documents to process

Application Package - Preview ✕

Order Package
Processing...

**Get Draft**

To:
John Doe
Pensacola FL 32505

From:
Jamie Taylor
(850) 572-2379
Testuser999@aol.com
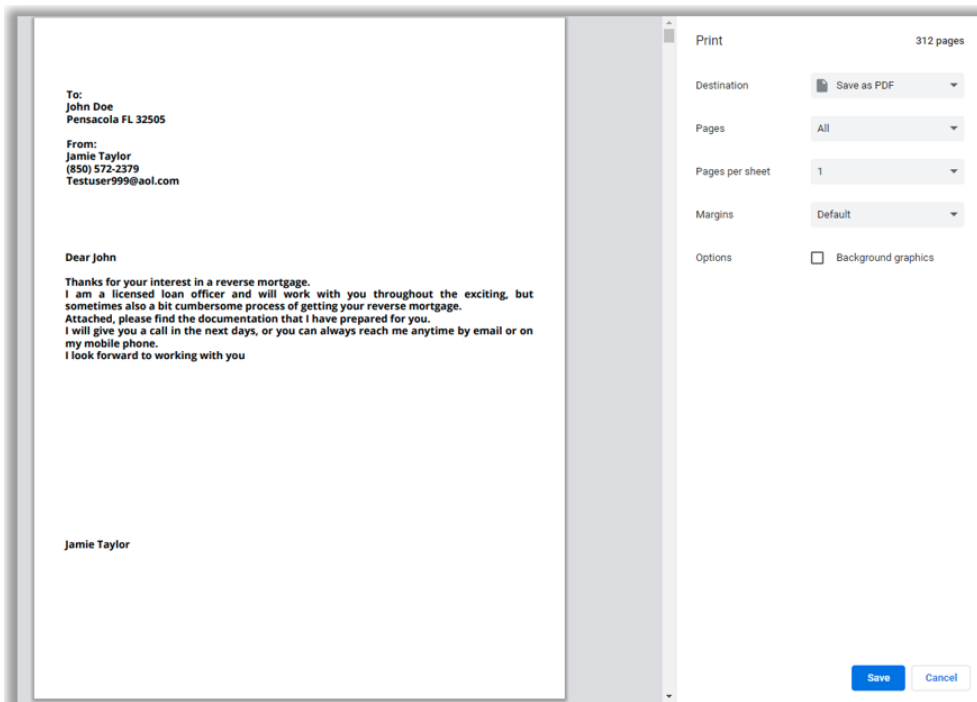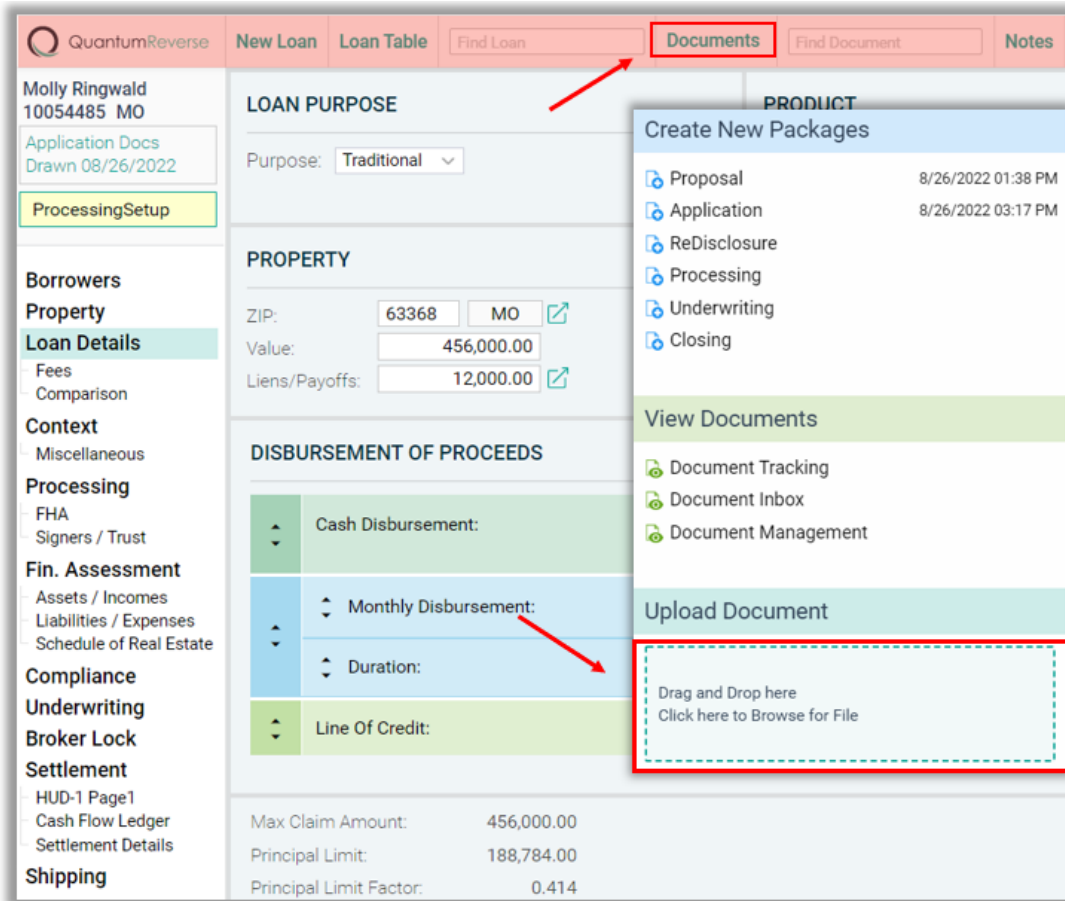
**8. Click "Send to Printer"**



You can now choose to:

- Print the Application
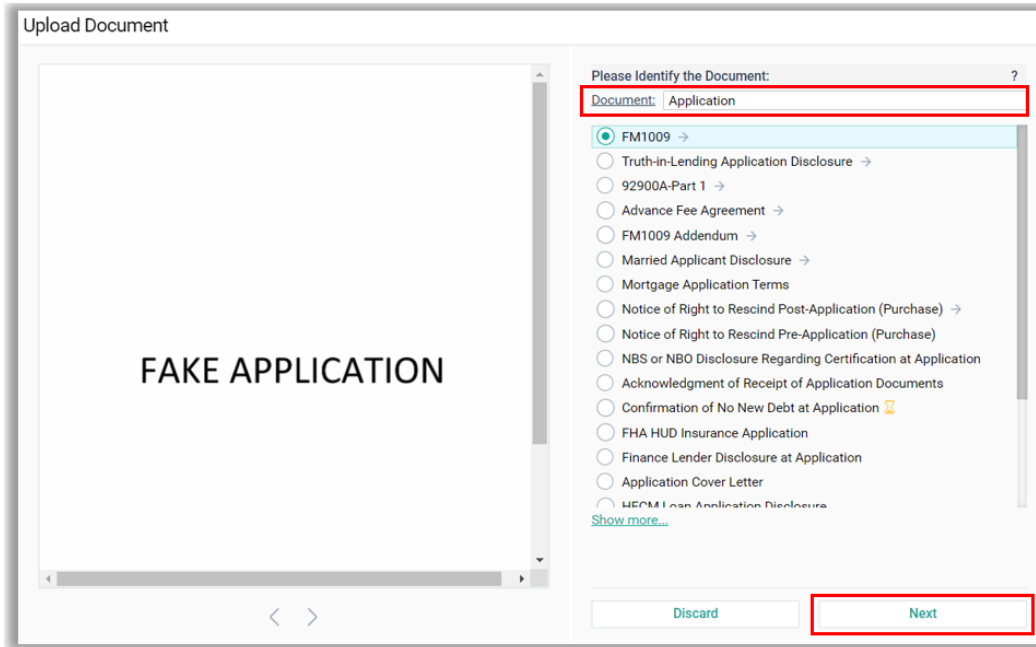- Save the as PDF

## 9. To Upload Signed Application

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

**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

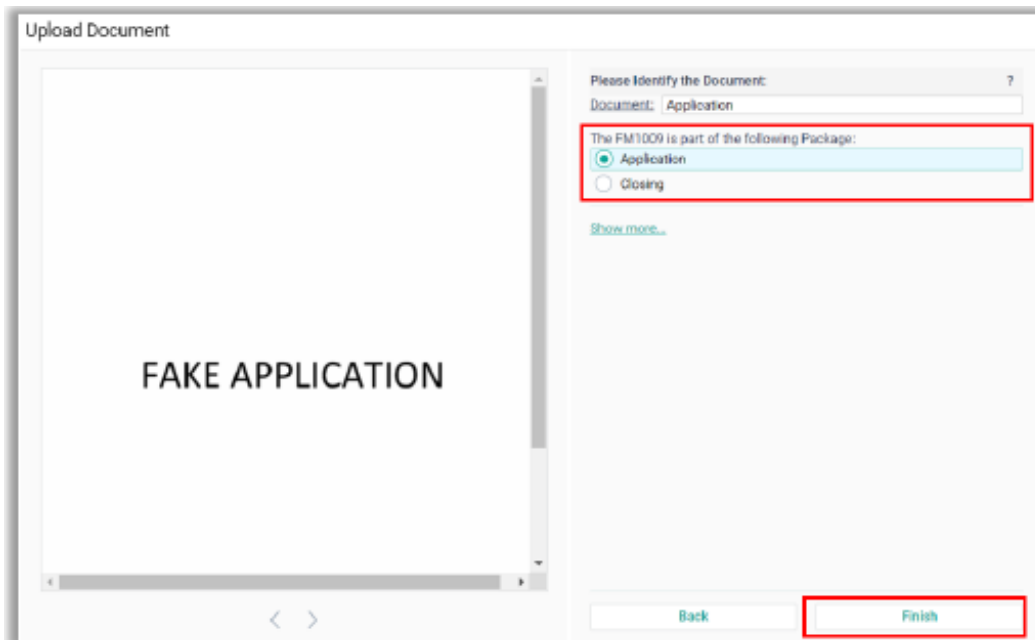Please Identify the Document:                                    ?

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
○ HECM Loan Application Disclosure

Show more...

FAKE APPLICATION

< >

Discard        Next

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

**Note:** The window will automatically close.

Upload Document

Please Identify the Document:                                    ?

Document: Application

The FM1009 is part of the following Package:
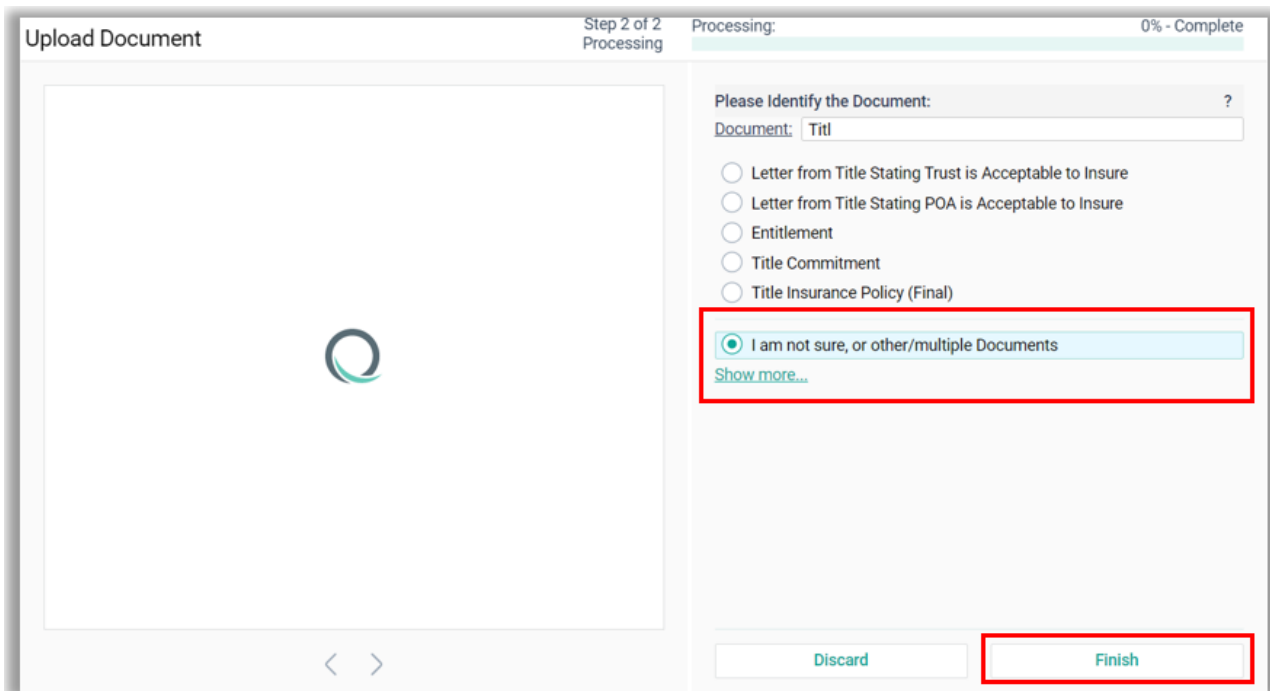⦿ Application
○ Closing

Show more...

FAKE APPLICATION

< >

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
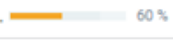- ○ Title Commitment
- ○ Title Insurance Policy (Final)

- ⊙ 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.