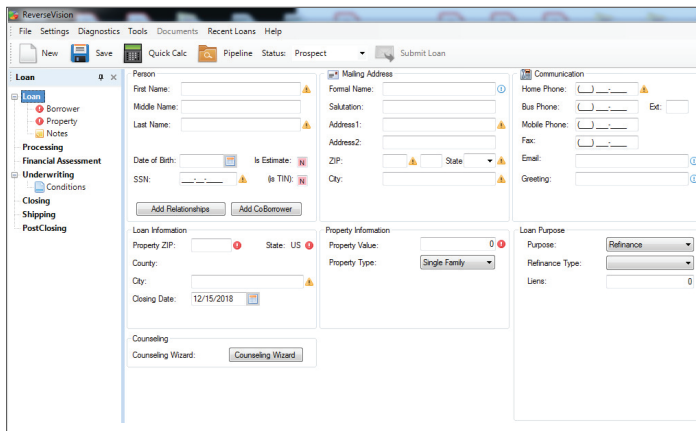


REVERSE VISION: GENERATING A PROPOSAL

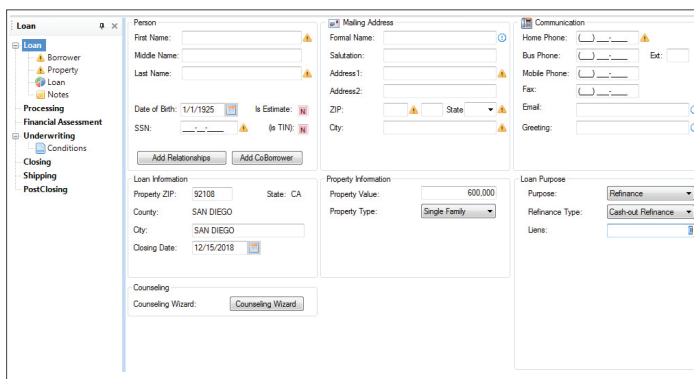
This mini-guide will walk you through the screens and data you will want to complete in Reverse Vision before generating a Proposal package. You will need to edit the Borrower, Loan, Comparison and Fees screens before generating the Proposal. You will want to add the borrowers' names and property address.

Steps

1. Click "New" to open a new prospect



Sometimes the Loan screen will not automatically appear on its own. If you have entered the pieces of data mentioned above and nothing happens, click back and forth between the Borrower and Property screens in RV, and the Loan screen will then be available for you



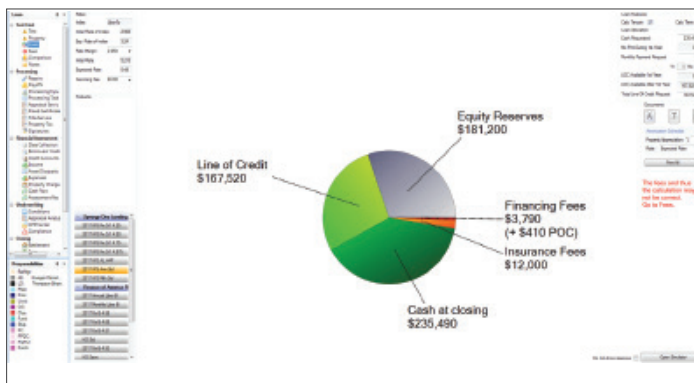
2. Enter the following pieces of data:

- Borrower's Name
 - Click "Add co-borrower" if needed to add a co-borrower
 - Right Click in a non-text area to add Eligible or Ineligible non-borrowing spouse
- Subject Property Address
- Date of Birth
- Property Zip
- Property Value
- Liens (if applicable)

3. After this data has been entered in RV, a new screen should be available for you called the Loan screen, designated by the pie chart icon.

4. The Loan screen is where you will:

- Select the product
- Select the rate/margin
- Allocate the cash request



5. The Comparison screen is like the Forward lending world's anti-steering disclosure. On this screen, the first column represents the loan you just built in the Loan screen. The other five columns are auto-populated and can be deleted by clicking on the red X in the upper right-hand corner of each column. Delete all five, and then add two other products by clicking on the "Add Product" button. Best practice is to show two other products other than the one that you are selling. For example, if you are selling an Annual LIBOR then you will want to add a Monthly LIBOR and a Fixed option, so that you have one of each product on the Comparison.

	2017 WS Ann Std Synergy One Lending, Inc.	2017 WS Mth Std Synergy One Lending, Inc.	2017 WS Fix Crt 4.25 Synergy One Lending, Inc.
Index	1YrLibor	1MoLibor	N/A
Margin	2.250	2.250	N/A
Initial Rate	5.213%	4.530%	4.250
Expected Rate	5.490%	5.490%	4.250%
MIP	0.50%	0.50%	0.50%
Cap on Interest Rate	10.213%	14.530%	4.250%
Monthly Servicing Fee	\$0.00	\$0.00	\$0.00
Initial LOC Growth	5.713%	5.030%	N/A
Home Value	\$600,000.00	\$600,000.00	\$600,000.00
Lending Limit	\$679,650.00	\$679,650.00	\$679,650.00
Max. Claim Amount	\$600,000.00	\$600,000.00	\$600,000.00
Principal Limit	\$418,800.00	\$418,800.00	\$440,400.00
- Servicing Fee Set Aside	\$0.00	\$0.00	\$0.00
Adjusted Principal Limit	\$418,800.00	\$418,800.00	\$440,400.00
- IMIP	\$12,000.00	\$12,000.00	\$12,000.00
- Origination Fee	\$6,000.00	\$6,000.00	\$6,000.00
- Other Costs	\$2,789.80	\$2,789.80	\$2,789.80
+ Credits	\$0.00	\$0.00	\$0.00
Remaining Principal Limit	\$398,010.20	\$398,010.20	\$419,610.20
- Liens and Mortgages	\$0.00	\$0.00	\$0.00
- Repair Set Aside	\$0.00	\$0.00	\$0.00
Life Expectancy Set Aside Type	Not Required	Not Required	Not Required
- 1st Year Tax and Insurance Set Aside	N/A	N/A	N/A
- Additional Tax and Insurance Set Aside	N/A	N/A	N/A
1st Year Life Expectancy Set Aside	\$0.00	\$0.00	\$0.00
Additional Life Expectancy Set Aside	\$0.00	\$0.00	\$0.00
- Total Life Expectancy Set Aside	\$0.00	\$0.00	\$0.00
Available Principal Limit	\$398,010.20	\$398,010.20	\$419,610.20
Funds Available at Closing	\$230,490.20	\$230,490.20	\$243,450.20
Monthly Tenure During 1st Year	\$6,561.55	\$6,561.55	N/A
Monthly Tenure Available	\$6,561.55	\$6,561.55	N/A
Cash Request	\$230,490.20	\$0.00	\$243,450.20
Monthly Payment During 1st Year	\$0.00	\$0.00	N/A
Monthly Payment Request	\$0.00	\$0.00	N/A
Line Of Credit Available 1st Year	\$0.00	\$230,490.20	N/A
Additional Line Of Credit Available After 1st Year	\$167,520.00	\$167,520.00	N/A
Total Line Of Credit Available	\$167,520.00	\$398,010.20	N/A
Cap Initial Disbursement Limit at Low IMIP			
Total Mandatory Obligations	\$20,789.80	\$20,789.80	\$20,789.80
% of Principal Limit	4.97%	4.97%	4.73%
Initial Disbursement Limit	\$251,280.00	\$251,280.00	\$264,240.00
% of Principal Limit	60.00%	60.00%	60.00%
Initial Loan Balance (UPB)	\$251,280.00	\$20,789.80	\$264,240.00
% of Principal Limit	60.00%	4.97%	60.00%
Single Disbursement Lump Sum Option			
Unavailable Principal Limit	\$0.00	\$0.00	\$176,160.00

6. The Fees screen is where you can adjust the origination fee if needed, depending on how you sold the deal. Any credit to off-set origination or cover other fees will be entered in line 200 at the top of the Fee screen. The other fees listed in Reverse Vision are Premier Reverse Closing's average fees based on the size of the home location of the property.

**There is a box you will need to un-check (Auto Recalculate Fees) at the bottom of the fee screen any time you are adjusting any fees or adding any credits.

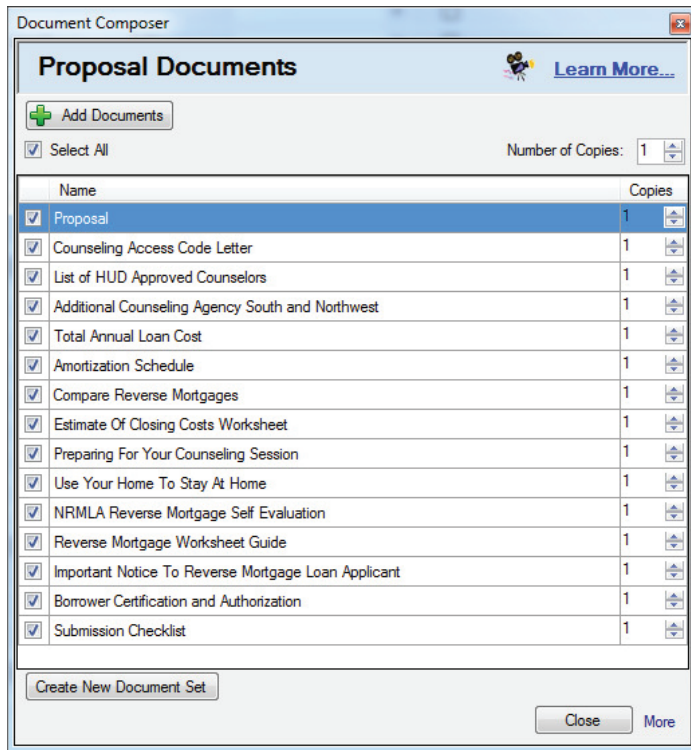
**Once you have completed all the data entry on the Borrower, Loan, Comparison and Fees screens, you can now generate the Proposal.

HUD#	Description	LPOC	GFE	POC	Amount	SbB	Payee	Set Default	EFW
200	Credits								
	Lender Credit In 200 Block				6,000.00				
800	Items Payable in Connection with Loan								
801	Origination Fee (Origination Charge: 40,461.90)				6,000.00		Synergy One Lending, Inc.	<input checked="" type="checkbox"/>	
802	Broker Compensation				34,236.90			<input type="checkbox"/>	
804	Appraisal fee				410.00			<input type="checkbox"/>	
805	Credit report				13.80			<input type="checkbox"/>	
807	Flood certification				18.00			<input type="checkbox"/>	
808	Document preparation				200.00			<input type="checkbox"/>	
812	Tax Payment History				25.00			<input type="checkbox"/>	
900	Items Required by Lender to Be Paid in Advance								
902	Mortgage Insurance Premium				12,000.00			<input type="checkbox"/>	
1100	Title Charges								
1102	Settlement or closing fee				550.00			<input type="checkbox"/>	
1103	Owner's title insurance				0.00			<input type="checkbox"/>	
1104	Lender's title insurance				1,333.00			<input type="checkbox"/>	
1105	Lender's title policy limit				600,000.00			<input type="checkbox"/>	
1106	Owner's title policy limit				0.00			<input type="checkbox"/>	
1109	Document preparation				0.00			<input type="checkbox"/>	
1110	Courier				125.00			<input type="checkbox"/>	
1111	Notary				0.00			<input type="checkbox"/>	
1200	Government Recording and Transfer Charges								
1202	Recording charges mortgage				200.00			<input type="checkbox"/>	
1204	City/Country tax/stamps deed				0.00			<input type="checkbox"/>	
1205	State tax/stamps deed				0.00			<input type="checkbox"/>	
1300	Additional Settlement Charges								
1303	HECM counseling fee				125.00			<input type="checkbox"/>	

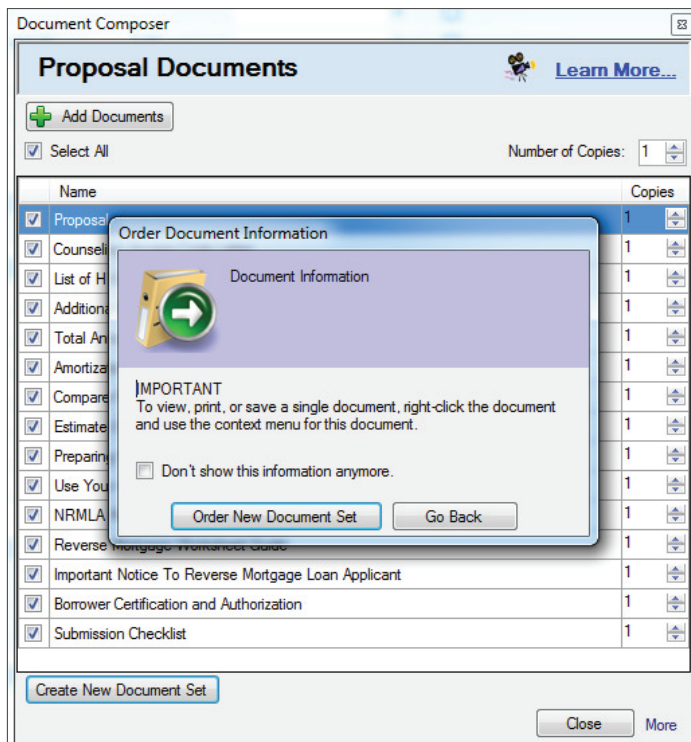
7. To generate the Proposal, pull down the Documents drop down menu and select the 2nd option, Proposal.

**If you get an error saying that you need to verify the Loan and Fees, RV just wants you to look at the Fee screen before generating any documents. Click to a different screen and then back to the Fee screen, and then you should not get this error when trying to select Proposal in the Documents drop down menu.

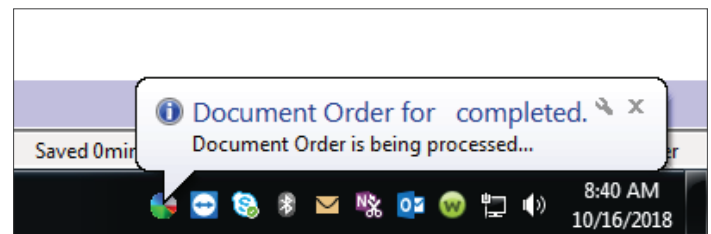
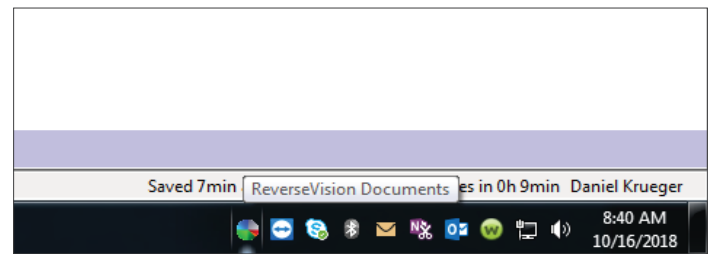
8. The Proposal Documents document set window will pop up with everything already selected for you. You only need to hit the "Create New Document Set" button at the bottom of the window.



9. Click "Order New Document Set."



10. There will be a status icon on most operating systems, letting you know that RV is working on the documents and a notice will pop to your screen once completed.



11. To retrieve your Proposal, go back to the Documents drop down menu and select the first option for "History." Double click on the proposal to open the PDF, or email/save directly from Reverse Vision.

