

REVERSE VISION: LOAN SUBMISSION

This job aid provides step-by-step instructions to ensure all fields are completed accurately in order to submit a loan through our Wholesale Channel to Mutual of Omaha Mortgage.

1. Complete the Borrower Screen

All fields must be completed in the Borrower Screen.

* Add co-borrower information as needed.*

3. Non-Borrowing Spouse

Select anywhere in the “white” area of the borrower screen to add a non-borrowing spouse or household member .

2. Alternate Contact

Within the borrower screen, select “Add Relationships” to add an alternative contact .

4. Complete the Property Screen

Complete all fields in the Property Screen.

* Make sure to fill out the month and year built as well as the property charge section.*

The loan will not be able to be submitted to Underwriting without these sections being filled .

Charge	Annual Amount	Monthly Amount
Final Estate Taxes	7,000.00	583.33
Hazard Insurance	500.00	41.67
Flood Insurance	300.00	25.00
HOA Dues	0.00	0.00



5. FA Screens

In the Processing Input screen, complete the Living Area field.

Loan: MARY SMITH

Lender Information: HUD Lender Number: 31215-0000-3, Identification Simpleid: 2201544, FHA Case #: , FHA Case # Date: , Lender Loan #: [Get], Broker Loan #: , Alternate Lender Loan #: , CRM Loan #: , Settlement Agent Case #: , Counseling Docs Org: SHN752

Advanced Property Information: Property Appraised Value: 0.00 (as adjusted), Property Value Estimate: 250,000, APN Number: , Bed Rooms: 0, Living Area: 1500 Sq. Ft., Remaining Economic Life: [] Years, Flood Zone Code: , Flood Insurance Required: [?], Property has a Well: [N], Septic Tank: [N]

Direct Deposit Information for Borrower: Servicing Payment Type: NA, Bank Name: , Bank Routing Number: , Bank Account Number: , Bank Account Type: NA, Scheduled Closing: Scheduled Closing Date: []

Financial Assessment: Data Collection, Borrowers' Credit, Credit Accounts, Income, Asset Dissipation, Expenses, Property Charges, Cash Flow, Assessment Result

Underwriting: Conditions, Appraisal Analysis

6. FA Screens

In the Data Collection screen, input the Family Size for the subject property household.

This includes adult children if they are reported on the borrower's taxes.

Data Collection

Residual Income Requirement Calculation: Region: West, Family Size: 2, Residual Income Required: 998.00

Utilities/Maintenance Monthly Expense Calculation: Living Area (Sq. Ft.): 1,500 * 0.14 = 210.00 per month

Schedule of Real Estate Owned

Full Property Address	Status	Type of Property	Account Number

Are Taxes Delinquent in the past 24 months? [?]

Hazard Insurance in place for the last 12 months? [?]

Declining Property Market [?]

Financial Assessment: Data Collection, Borrowers' Credit, Credit Accounts, Income, Asset Dissipation, Expenses, Property Charges, Cash Flow, Assessment Result

7. FA Screens

If possible, run or reissue credit in the Borrower's Credit screen. If not possible, add the individual accounts in the Credit Accounts screen.

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Credit Order Report

Service Provider: CoreLogic CREDCO, Report Type: Merge, Order Credit [] Reissue []

Borrower Credit: MARY SMITH (123-45-6879)

FICO Scores: Experian [], Equifax [], TransUnion [], Overall Credit Score: []

Delinquencies Past 12 Months (Includes Joint Accounts): 30 0 60 0 90 0

Delinquencies Past 24 Months (Includes Joint Accounts): 30 0 60 0 90 0

CAIVRS Screening: Authorization Code: , Case Number: , FHA Insurance Claim Found [], Delinquent Federal Non-Tax Debt Found []

Financial Assessment: Data Collection, Borrowers' Credit, Credit Accounts, Income, Asset Dissipation, Expenses, Property Charges, Cash Flow, Assessment Result

8. Upload Application Package and Documents

After changing the loan status to Origination, add the supporting documents in the Notes section of RV.

The application package and appraisal will be added when the "submit loan" icon is selected.

****The loan cannot be submitted to underwriting without these documents and they must be separate from the application and appraisal.****

loan: + Add New Note, View: All

MARY SMITH

Miscellaneous [] Rhiannon Test

SUPPORTING DOCUMENTATION- INCOME, TITLE AND MISCELLANEOUS []

Notes



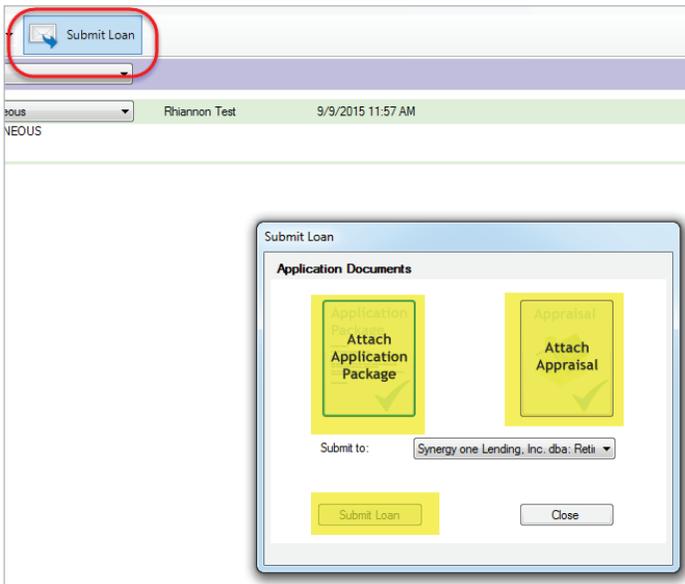
9. Submit Loan

Select the Submit Loan icon to submit the completed loan package to Mutual of Omaha Mortgage.

If the application and appraisal have NOT been attached to the notes section, attach them here.

After attaching, the “submit loan” icon will change to black lettering.

Click on “submit loan” to complete the process.



10. Submit Loan

The loan will submit to Mutual of Omaha Mortgage and an email will be sent to the Intake department.

The status of the loan will automatically change to “processing setup”.

