

User Settings

You can make changes to many aspects of your user profile.

The settings you set for yourself take precedence over the administrator's settings. For instance, if the administrator has set the number of **messages per page** to 10 and you change your individual setting to 20, then you will see 20 messages per page in the **Message Center**.

Click the **User Settings** button located in the top menu. The **User Settings** window will pop up (see **Figure 2**).



Figure 1 - Changing Your User Settings

User Settings

User Information Password Link Outs Licensing
Site Preferences Defaults Closing Scenarios Loan Products Intangible Taxes

Your user information. Changes here will be reflected immediately throughout the application.

First Name: * Victoria Middle: Last Name: * Fedorenko
Position: * Data Analyst Office #: * 305 760-7000 Ext:
Email: * victoria.fedorenko@admortgage.com Fax #:
Email 2: Cell #: 954 842-6169
Email 3:
Email 4:
Address 1: * 1040 South Federal Hwy
Address 2:
Zip: * 33020
City: * Hollywood
State: * FL

Assigned Groups:
Groups: Origination Grp ^
Operations Grp v

Save Cancel

Figure 2 - User Settings Tabs

User Information Tab

The **User Information** tab is where you provide your contact information.

The most important part of your profile is your e-mail address. If your e-mail address is inaccurate, you will not be able to receive your password information for password resets and other important system notifications.

Password Tab

You can change your password at any time. To change your password, you must provide your current password (for added security).

Link Outs Tab

Link Outs are hyperlinks to other websites that can be saved in your profile for easy access. The links you set here are available only to you.

Note: **Link Outs** can also be configured for everyone in the system by an administrator. To use a **Link Out**, click on its name. The website will open in a new browser window.

User Settings

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The Link Outs section contains any links to third parties that have been configured for you.

	Group	Name	Actions
✓	Title Fees	Timios Closing Cost Calculator	⊕ ✕

New Link-Out

Figure 3 - Link Outs

Site Preferences Tab

Under the **Site Preferences** tab of **User Settings** you can define how many items show per page (see **Figure 5**).

You can choose between 10 to 50 items per page for loans in a **Pipeline Summary** or messages in the **Message Center**.

From the drop-down boxes, select the number of items to appear per page for each type of item.

The checkbox labeled **restore default order of the menus** allows you to return your left navigation options back to their default order.

The **Site Preferences** tab also lets you control how documents in your **e-Doc Manager** are displayed.

See Chapter 3 for details on the **e-Doc Manager**.

- Expand All On Open
 - To have all **e-Doc Manager** tree-sections expanded by default.
- Sort By Name
- Sort by Last Modified
- You must click the **Save Settings** button in order for your changes to take effect.

The screenshot shows the 'User Settings' interface with the 'Site Preferences' tab selected. The navigation tabs include 'User Information', 'Password', 'Link Outs', 'Licensing', 'Site Preferences', 'Defaults', 'Closing Scenarios', 'Loan Products', and 'Intangible Taxes'. The 'Site Preferences' section is highlighted in red. Below the navigation tabs, there is a placeholder for 'Customized elements in the application'. The main content area is divided into several sections: 'Pipeline Summary - Filter & Number of Loans Displayed Per Page' with dropdowns for 'Pipeline Summary' (set to 10), 'Pipeline Admin' (set to 10), and 'Pipeline Filter' (set to Active); 'Message Center' with a dropdown for 'Messages per page' (set to 10); 'Lookups' with a dropdown for 'Records per page' (set to 10); 'Site Navigation Menus' with a checkbox for 'Restore default order of the menus'; and 'eDoc Manager' with radio buttons for 'Expand All on Open', 'Expand First Level on Open', 'Expand None on Open', 'Sort By Name', and 'Sort By Last Modified'.

Figure 5 - Site Preferences

Defaults

Most **Defaults** will be set by your administrator.

See Video instruction how setup:

- AU (FNMA/FHLMC)
- Closing (IDS/ DSI Docs)
- CreditAgencies


Closing Scenarios (Origination Plus Customers Only)

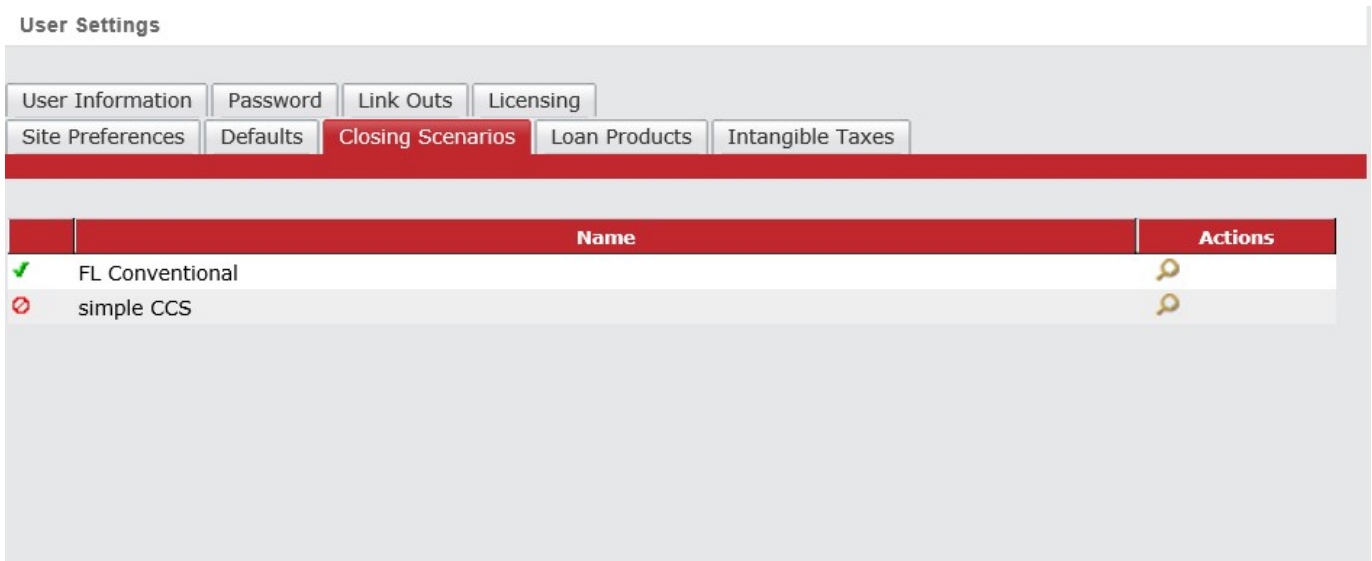
Closing costs scenarios are a powerful time-saver for loan originators and processors.

You can create different closing scenarios for common closing costs scenarios.

When you apply a scenario to a loan it auto-populates closing costs into the loan documents including the GFE and TIL (see Applying Closing Scenarios below).

The following action available for Originators (see **Figure 6**).

- View 



The screenshot shows the 'User Settings' interface. At the top, there are several tabs: 'User Information', 'Password', 'Link Outs', 'Licensing', 'Site Preferences', 'Defaults', 'Closing Scenarios' (which is highlighted in red), 'Loan Products', and 'Intangible Taxes'. Below the tabs is a table with two columns: 'Name' and 'Actions'. The table contains two rows: 'FL Conventional' with a green checkmark icon and a lock icon, and 'simple CCS' with a red circle with a slash icon and a lock icon.



	Name	Actions
✓	FL Conventional	
⊘	simple CCS	

Figure 6 - Closing Scenarios

APPLYING CLOSING SCENARIOS

To apply a closing scenario to a loan, you must apply a template while editing the loan.

From a loan's **Action Menu** choose **Edit Loan Info** (see **Figure 7**).

Loan Snapshot For Jorge Homeowner

Loan Actions (10070) **Loan Status:** Origination **Lock Status:** Not Locked Search Loan #, Borrower, SSN, Property, Status...

LNID: 10070

Ordered Credit
 Submitted to AU

Subject Property
 42 CONNECTICUT AVE NW
 Hollywood, FL
 33020

e-DOC MANAGER

Folder Forms

Search Documents

General
 Findings

Application: 7/25/2017 (TRID)

Published Docs History


Term: 360
 Current APR: 63.535



%: n/a

Top: 9.349% Bottom: 23.695%
 LTV / CLTV: 40.000% / 40.000% HCLTV: 40.000%
 Loan Status: Origination Closing: 7/31/2017
 Lock Status: Not Locked Exp:
 Lender MERS Number: 100743000000100701







Figure 7 - To Apply a Closing Scenario or Loan Product You Must Edit the Loan

The first section of the **Loan Info** tab allows you to apply templates (see **Figure 8**).


- Click on the magnifying glass  icon and choose a closing costs scenario.
- The loan will be updated with the information from the scenario.

 save loan info  return to home

Ratios

DTI Top:	<input type="text" value="9.349"/>	% 	LTV:	<input type="text" value="40.000"/>	% 	APR:	<input type="text" value="63.535"/>	% 
DTI Bottom:	<input type="text" value="23.695"/>	% 	CLTV:	<input type="text" value="40.000"/>	% 	HCLTV:	<input type="text" value="40.000"/>	% 

Templates

Closing Costs: 


Loan Product: 

Figure 8 - To Apply a Closing Scenario or Loan Product Click the Icon

Loan Products (Origination Plus Customers Only)

The **Loan Products** tab is a powerful time-saver for loan originators and processors.

This feature is most useful for pre-populating rate caps, index, and margin information for commonly used ARM products. This will save time when creating your TIL forms.

When you apply a **Loan Product** to a loan, it auto-populates the loan specific information such as rate caps, indexes, and margins into the loan documents such as the TIL (see Applying Loan Products below.)

Intangible Taxes

The **Intangible Taxes** tab allows users to create and save intangible tax scenarios for use on lines 1202 and 1203 of the GFE. This feature makes it easy to calculate and populate values for City, State and County taxes.

- Click **New** to create a new **Intangible Tax** scenario.
- Assign a name to the scenario.
- Activate the scenario by clicking **Yes** for the **Is this Intangible Tax active?** button.
- Click to make the scenario available to other users within your company if you desire.
- Choose the correct state from the dropdown box. This will then populate the choices for city and county.
- Enter the appropriate information for the tax calculations.
- Click **Save**.

1201	Recording Fees:		
1202	City/County Tax/Stamps:		10,077.00
1203	State Tax/Stamps:		

1300 ADDITIONAL

1301 Plat Drawing:

1302 Pest Inspection:

900 ITEMS REQUIRED

901 Interest For

County / City Tax

mm

County: 2.000 % of Loan Amount + \$ 2.00

City: 2.000 % of Loan Amount + \$ 75

Select

Figure 9 - Using the Intangible Taxes Tab