



PriceMyLoan.com
Lender AE Guide

Revision 0707



PriceMyLoan Lender AE Guide

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Introduction

We're proud to present to you **PriceMyLoan.com**, the industry's premier loan decisioning and pricing engine. This guide is intended to give you an overview of how to successfully use PriceMyLoan.com (PML) and provide you with a reliable guide as you familiarize yourself with the numerous features.

There is a companion guide that details how to use the **Lender's Office** portion of the system. Lender's Office is the loan origination back-end of the PML system that manages pipelines, prints documents, and other tasks related to loan origination and processing. If you have not already received this guide, please contact your System Administrator or Insight Lending Solutions.

Customer Support

We're here to help! There are several ways of contacting Insight Lending Solutions for customer or technical support:

- **Feedback/Question:** If you have a non-urgent question, suggestion, or comment regarding Lender's Office, please click on the Feedback/Question link. A Technical Support Team Member will contact you shortly.
- **Instant Support:** If your issue is urgent, you can use our Instant Support module to chat directly with our Support Team.
- **1-888-285-3912:** If you need to speak directly with our staff you can call our toll free number between 8 AM and 7 PM Pacific Standard Time.

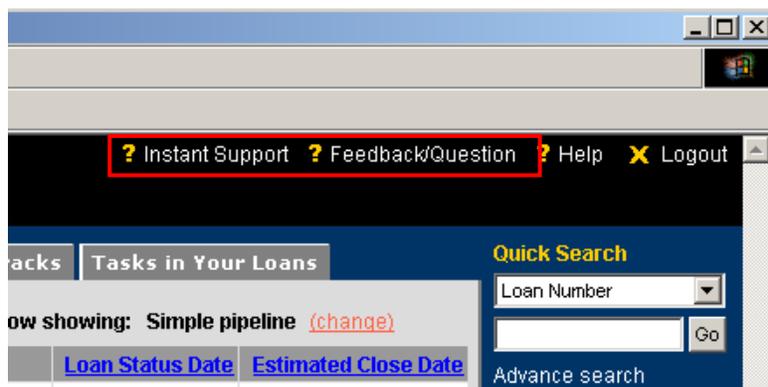


Figure 1: Instant Support and Feedback Email links

Viewing Loan Submissions

In Lender's Office, you will see your pipeline (by default) as soon as you log in to the system. The example pipeline shown below (Figure 2) contains a single loan file.

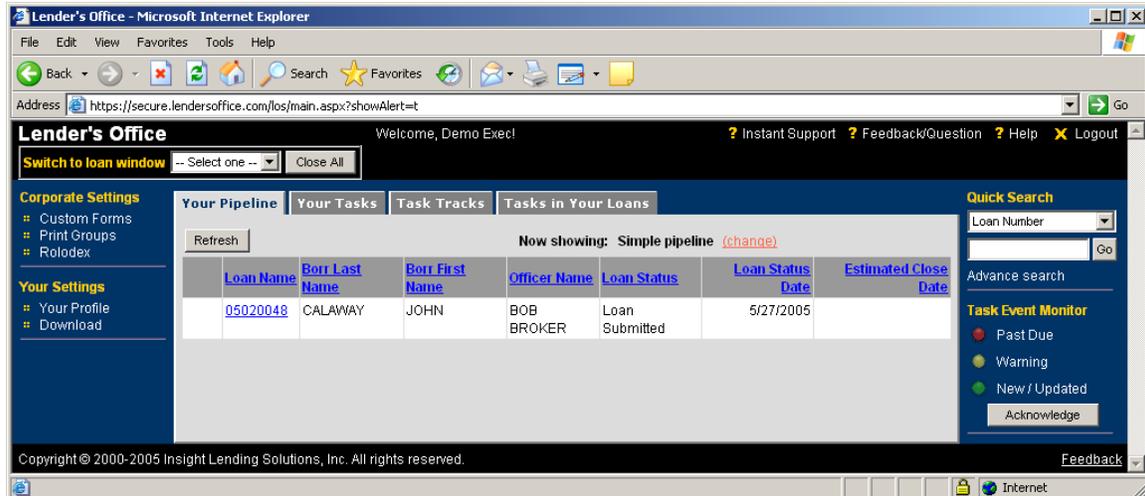


Figure 2: Viewing Your Pipeline in Lender's Office

You can click on a loan name link to expand the set of functions available for that loan file; the typical functions you will see are:

- view: opens the loan summary (see Figure 3 below for an example)
- new task: creates a new task associated with the file (see "Using Tasks")
- export*: exports the loan file to another format (such as Calyx Point)

**Note: exporting loan files requires a special account permission – contact your account administrator for assistance.*

To review the loan summary, click the **view** link. This opens a new window containing a comprehensive summary of data from the loan file, including contact information for internal and external agents, borrower, property, mortgage and underwriting information, internal notes, underwriting conditions, status information, and document and verification tracking information.

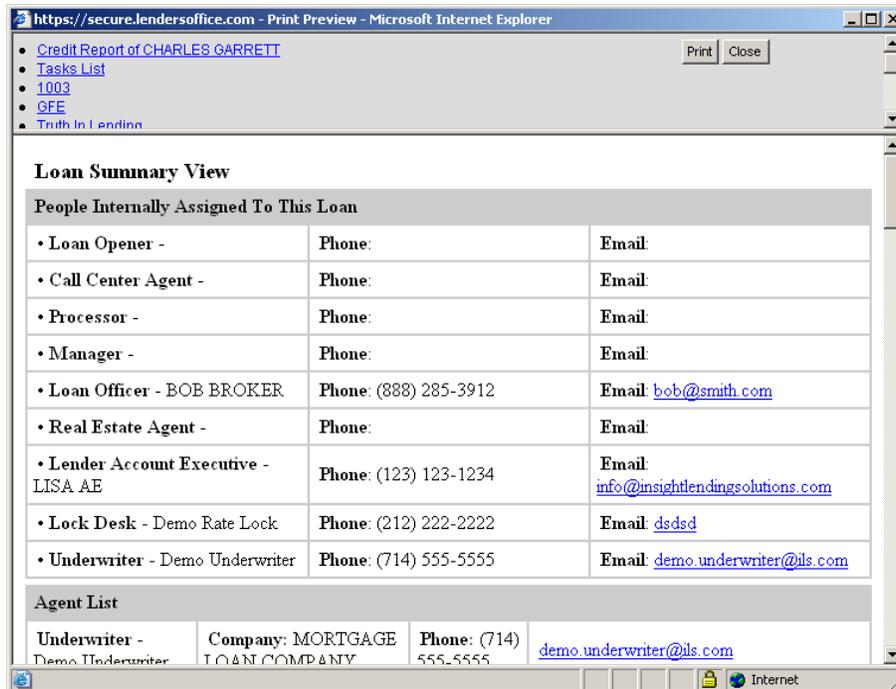


Figure 3: Loan Summary

Additionally, the top frame of the loan summary window (see in Figure 3 above) contains a convenient **Print** button to print a copy of the summary, as well as a set of quick links to open associated documents and forms. These can include a credit report (if one is available), a list of the tasks associated with the loan, the 1003, GFE, TIL, borrower authorization forms, credit denial letter, and more. Clicking any of these links allows you to instantly open or save a copy of the document in PDF format.

For more information on use of the Lender’s Office system, a set of user guides is available in our Help Center.

Automatic Email Notifications

When you submit a request for desired loan product(s) and pricing, an automatic email notification is sent to you (the AE) and the underwriter. After review, the underwriter may add conditions and request additional documentation before approving the loan.

Automatic email notifications are sent to you when:

- One of your brokers submits a loan through PriceMyLoan¹
- You submit a loan yourself in Lender’s Office
- The loan status changes (e.g., changes to **Loan Approved**)²

1. You will receive the notification *if* you are that broker’s associated AE – contact your account administrator if you have any questions about your association to particular PriceMyLoan broker user accounts.

2. In order to ensure that you receive notifications when a loan’s status changes, you can contact your account administrator to verify that the “**Send email when loan events occur**” Permission setting is enabled on your account.

Pricing Engine Common Scenarios

This section covers some common scenarios for working with the loan pricing engine (LPE).

Running the LPE on Loans that are Faxed or Phoned in from the Broker

If you receive information from a broker by fax or phone, you may need to create a new loan (if one doesn’t already exist). To create a new loan, simply click the **Create Loan** link (under the **Loans** section on the Pipeline).

Depending on your account setup, you may be given a choice of templates from which to create the new loan. Be sure to check with your account administrator or manager if you have questions about the proper template to use. If you don’t have any other roles enabled on your account (besides the Lender Account Executive role), the new loan will be automatically created based on a default template configured by your account administrator.

Once the new loan is open, you can proceed to the next section, “Running the LPE on Open Loans”.

Running the LPE on Open Loans

For open loans, you will want to verify that the loan officer has been properly assigned to the file (if applicable). To check/modify the loan assignments, you can go to the **Agents** tracking page in the **Status** folder, and check the **Loan Officer** assignment under the “Internal Assignment” section (highlighted in the screenshot below).

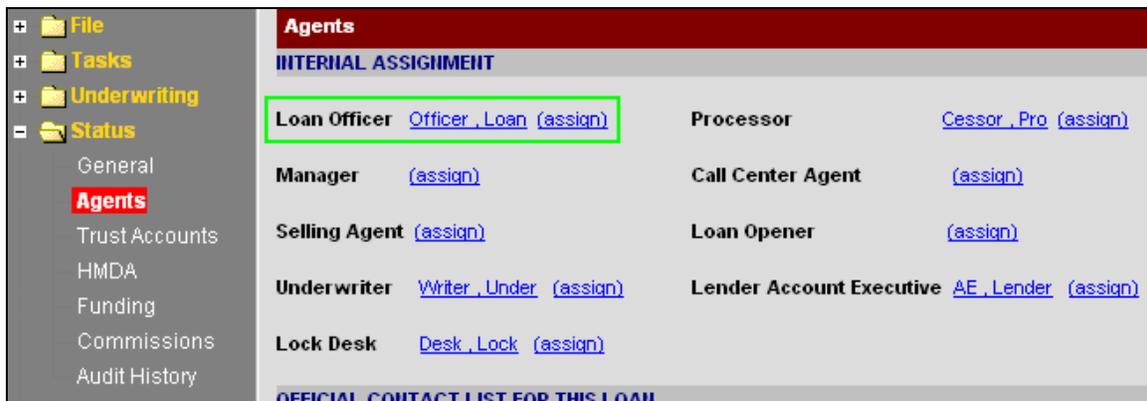


Figure 4: Verify proper file assignments

After verifying the proper file assignment(s), you can proceed to run the pricing engine by clicking the **Find Qualified Programs** link under the **Loan Info** folder. This will take you to **Step 1** of the pricing engine, the **Credit Report**.

Step 1: Credit Report

Here, you will be able to order a new credit report or re-issue an existing one. You may also have the option to manually enter credit information and run the pricing engine without a credit report for pre-qual (contact your account administrator for more information). First, select an option from the dropdown menu, as shown in Figure 5 below.

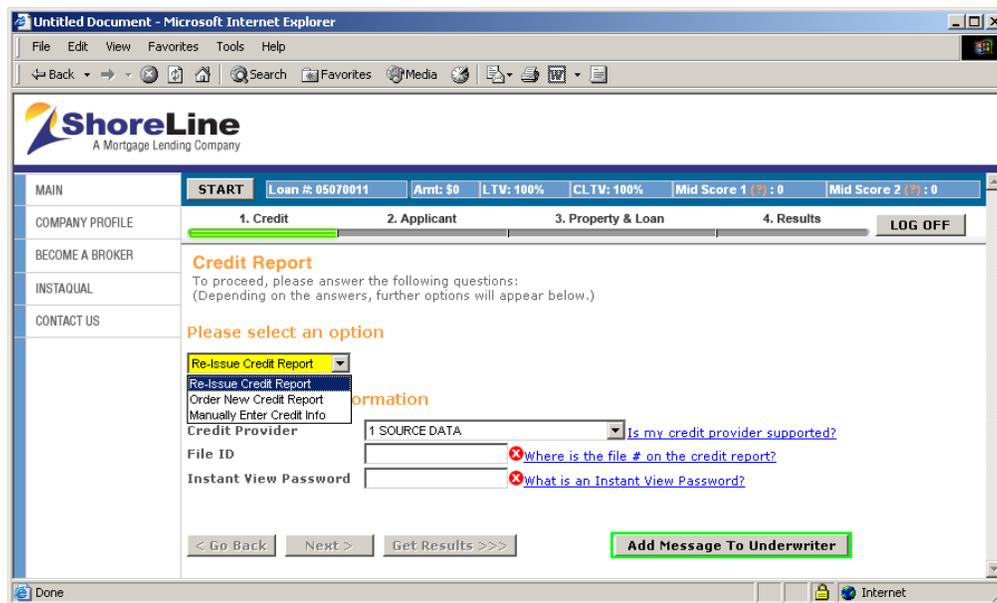


Figure 5: Ordering Credit Reports

Next, select a credit provider. The **X** icon denotes a missing/required field. If your credit provider is not in the list, you can click the “**Is my credit provider supported?**” link for information about adding your provider.

To re-issue a report, select the “**Re-Issue Credit Report**” option from the menu. Depending on the credit provider, you may see a different set of fields to complete. You may be asked to provide a **File ID** (file number, report number) and an **Instant View Password**. After entering the required information, click the **Next** button to submit the request. *Note: Help links are often available next to certain fields throughout the system –click any link for more information.*

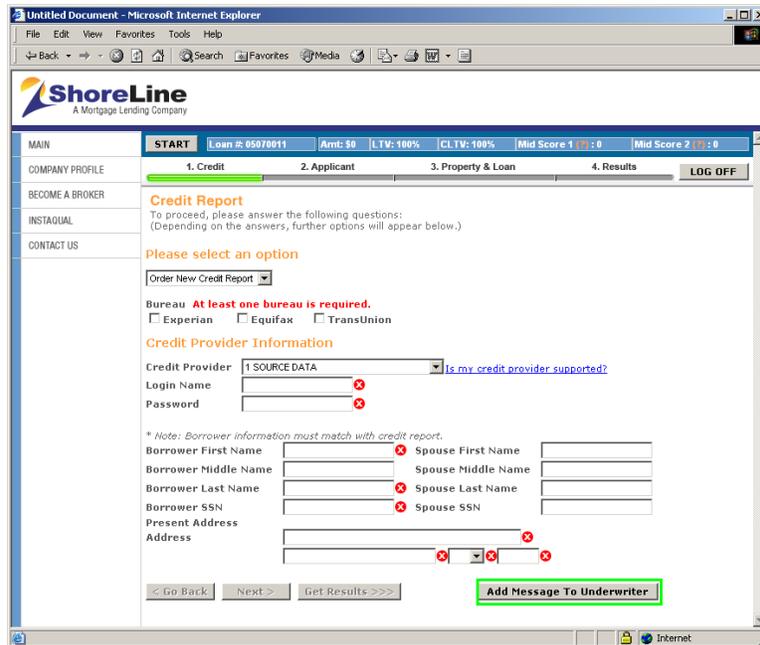


Figure 6: Ordering a New Credit Report

To order a new credit report, select “**Order New Credit Report**” from the menu. Depending on the credit provider, you may see a different set of fields to complete. Again, the **X** icon will denote any missing/required fields. Select the desired bureau(s) and click the **Next** button to submit the order. See Figure 6 above for an example screen.

Sending Messages to Underwriters

Whether you are re-issuing credit or ordering a new report, you also have the ability to supply notes/information to the underwriter by clicking the **Add Message To Underwriter** button. You will also be able to edit your message by clicking the same button in the later steps of the loan submission process.

Step 2: Applicant Info

The next screen is the **Applicant Info** screen. Some key information will be automatically populated from the credit report, and you will be able to complete the rest (credit scores cannot be modified). You can also click on the “Explain” links next to certain fields for more information. See Figure 7 below for an example.

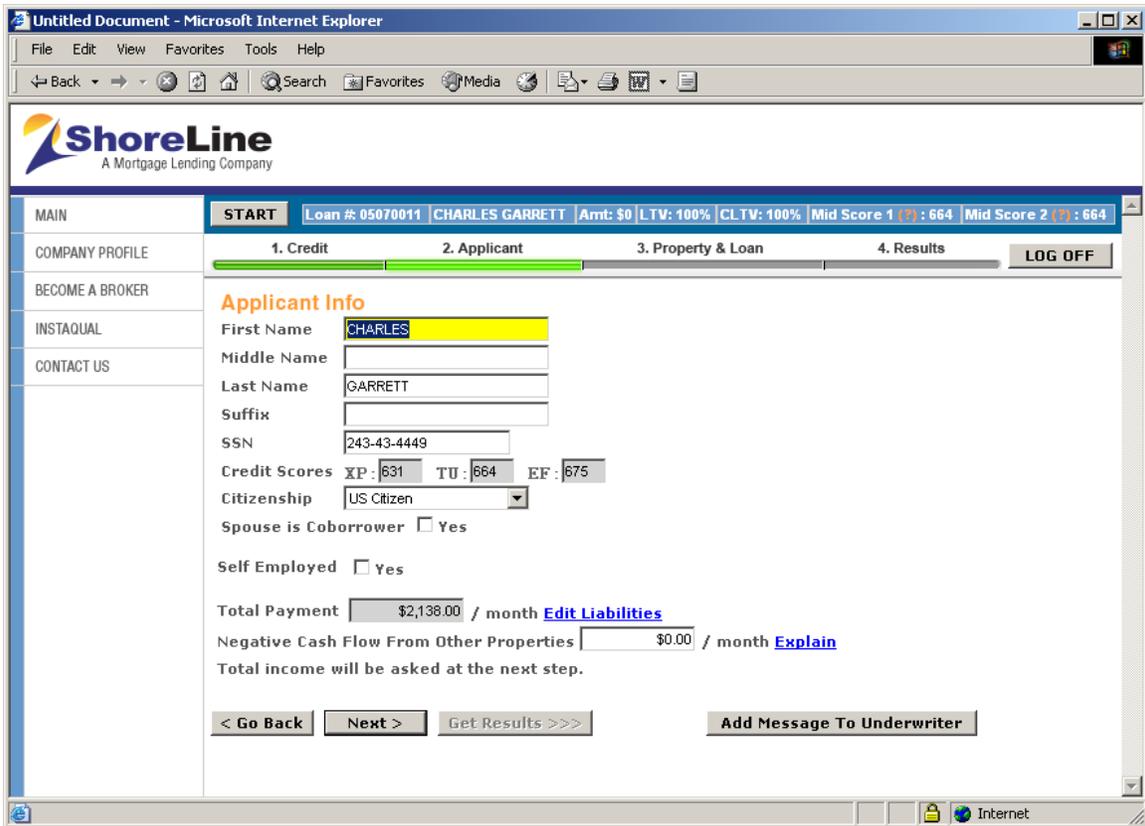


Figure 7: Applicant Information Screen

To view or edit the liabilities used to calculate the “Total Payment” field, click on the **Edit Liabilities** link. The list of liabilities will open in a new window (Figure 8 below).

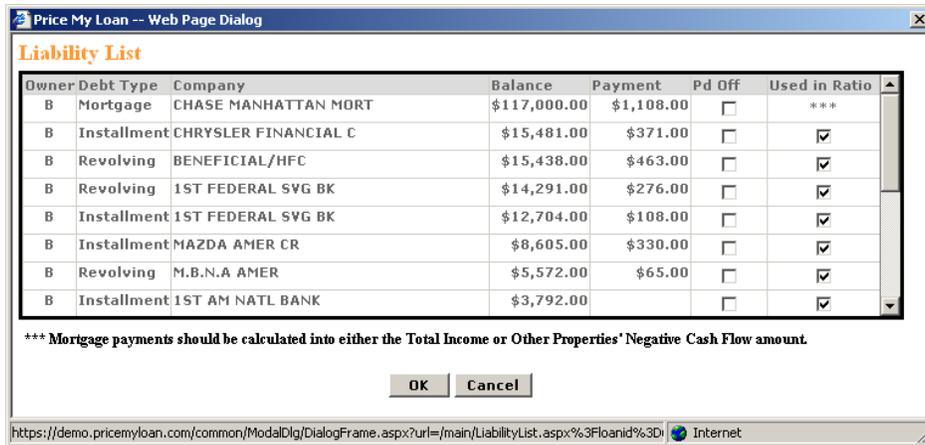


Figure 8: Modifying Liabilities

The two rightmost columns, **Pd Off** and **Used in Ratio**, can be used to edit the liabilities. By default, you will see that all the non-mortgage liabilities are used in the ratio – that is, included in the “Total Payment” (see Figure 7). To remove a liability’s payment from the

total, uncheck the respective checkbox under the **Used in Ratio** column. Additionally, to indicate that a liability will be paid off, place a checkmark in the appropriate checkbox under the **Pd Off** column. When finished, click the **OK** button or click **Cancel** to discard any changes. This will close the Liability List and return you to the Applicant Info screen. *Note: Any changes you make will be tracked and visible to users who will handle the loan file after it is submitted.*

To add a spouse co-applicant to the file, place a checkmark in the “**Yes**” box for **Spouse is Coborrower** (highlighted in Figure 9 below). This will add a **Co-Applicant Info** section to enter information for the spouse. Once the applicant information is complete, click the **Next** button to continue.

Applicant Info		Co-Applicant Info	
First Name	CHARLES	First Name	<input type="text"/> X
Middle Name	<input type="text"/>	Middle Name	<input type="text"/>
Last Name	GARRETT	Last Name	<input type="text"/> X
Suffix	<input type="text"/>	Suffix	<input type="text"/>
SSN	243-43-4449	SSN	<input type="text"/> X
Credit Scores	XP: 631 TU: 664 EF: 675	Credit Scores	XP: 0 TU: 0 EF: 0
Citizenship	US Citizen	Spouse is Primary Wage Earner	<input type="checkbox"/> Yes
Spouse is Coborrower <input checked="" type="checkbox"/> Yes			

Figure 9: Adding a Spouse as Co-Applicant

Step 3: Property & Loan Info

This will take you to the **Property & Loan** screen (see Figure 10 below). The three required fields (notice the **X** icon next to each) are the Property State, Total Income and Sales Price. You will need to complete *at least* these fields before moving on to the final step (obtaining decisioning/pricing results). Of course, the accuracy of the results will depend on the amount of information specified, so it is best that you fully complete the property and loan information before proceeding.

START | Loan # 05070911 | CHARLES GARRETT | Amt: \$0 | LTV: 100% | CLTV: 100% | Mid Score 1: 664 | Mid Score 2: 664

1. Credit | 2. Applicant | 3. Property & Loan | 4. Results | LOG OFF

Property Info

Property State: X | Property Type: SFR / Detached

Property Use: Primary Residence | Structure Type: Detach

Proposed Property Tax: \$0.00 / month | Condo Stories: 1

Other Proposed Housing Expenses: \$0.00 Explain | Is In Rural Area: Yes

Is Condotel: Yes

Is Non-Warrantable Proj: Yes

Loan Info

Loan Purpose: Purchase | Doc Type: Full Document

Cashout Amount: \$0.00 | Total Income: \$0.00 / month X Explain

First Time Home Buyer: Yes | Amort Type: All Available

Interest Only (1st Lien): Yes | Prepay Penalty: No PP (request)

Impound: Yes | Rate Lock Period: 30 days (request)

Loan Amount Calculator

Sales Price: \$0.00 X | Click For 80/20 Loan

Down Payment Percent: 0.000% | 2nd Financing LTV: 0.000%

Down Payment: \$0.00 | 2nd Financing Amount: \$0.00

Target LTV (1st Lien): 100.000% | 2nd Lien Prepay Penalty: No PP (request)

Loan Amount (1st Lien): \$0.00

Target CLTV: 100.000%

< Go Back | Next > | Get Results >>> | Add Message To Underwriter

Figure 10: Property & Loan screen

Cash-Out Refinance Loans

For a cash-out refinance, use the **Loan Purpose** dropdown menu (under Loan Info) to select “Refinance Cashout” – you will then be asked to specify a **Cashout Amount** (see Figure 11 below).

The screenshot shows a form titled "Loan Info" with the following fields:

- Loan Purpose:** A dropdown menu with "Refinance Cashout" selected.
- Cashout Amount:** A text input field containing "\$0.00" with a red "X" icon to its right.
- First Time Home Buyer:** A checkbox labeled "Yes" which is currently unchecked.
- Interest Only (1st Lien):** A checkbox labeled "Yes" which is currently unchecked.
- Impound:** A checkbox labeled "Yes" which is checked.

Figure 11: Setting up a Cash-out Refinance

Interest Only Loans

To price an interest-only loan, place a checkmark in the “Yes” box for **Interest Only (1st Lien)**, under Loan Info (see Figure 11 above).

Piggyback, 80/20, 2nd Liens

To set up an 80/20 loan, enter a Sales Price and click the **Click For 80/20 Loan** button – it will use the sales price to automatically calculate the LTV’s and loan amounts for the 1st and 2nd liens.

Step 4: Results (Rate Quotes)

Once the property and loan information is complete, click the **Get Results** button to continue. The Results screen will show the list of all eligible loan programs, as well as all ineligible loan programs, based on the information (and credit report) you provide. At the end of the results, it may also list loan programs that require additional information on the borrower. *Note: if you are pricing both a 1st and 2nd lien, you must select a rate option for the 1st lien in order to qualify the 2nd.*

For each eligible loan program, you will see one rate option, even though more options may be available. To view more rate options for a particular program, place a checkmark in the “View More” checkbox (see Figure 12 below). This will expand the result to show all available rate options for that program.

The screenshot shows a table of loan programs. The first program is "30 FIXED" and its "View More" checkbox is checked. The table has columns for program name, rate, points, and balance.

Program Name	Rate	Points	Balance
30 FIXED	7.250	-3.000	2,592.27
	7.125	-2.875	2,560.13
	7.000	-2.750	2,528.15
	6.875	-2.500	2,496.33
	6.750	-2.125	2,464.67
	6.625	-1.875	2,433.18
	6.500	-1.625	2,401.86
	6.375	-1.125	2,370.71
	6.250	-0.750	2,339.73
	6.125	-0.375	2,308.92
	6.000	-0.125	2,278.29

Figure 12: Viewing More Rate Options

Each loan program in the results will have a “Details...” link (see Figure 12 above). Clicking this link will open the printable certificate, which includes contact information,

details about the loan and pricing information, and a breakdown of adjustments. The second page of the certificate also includes the preliminary set of underwriting conditions for the selected loan program, as well as a Determination section, which states whether the loan is either pre-approved or declined (eligible or ineligible, respectively). If you are viewing a certificate for an ineligible program, you will see a Denial Reasons section at the bottom, which lists the set of reasons for the disqualification. See Figure 13 below for an example.

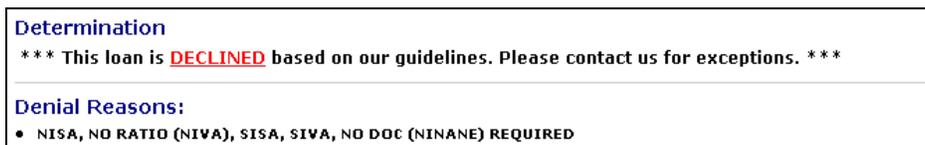


Figure 13: Determination and Denial Reasons

Pre-Approval Submission

If you are pricing a 1st lien only, the link to choose a program will read **submit** (it will read **select** if pricing both a 1st and 2nd). Once you click the **submit** link for the desired program, it will ask you to confirm the loan submission details (see Figure 14 below for an example). You will also be able to add/modify a message to the underwriter.

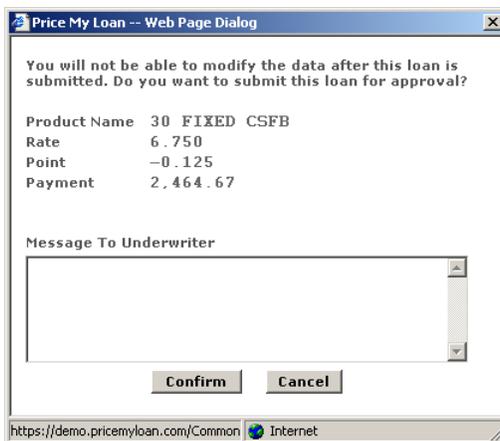


Figure 14: Confirming Loan Submission Details

After you click the **Confirm** button, it will display a printable certificate with details for the requested loan scenario. After closing the certificate window, the system will take you back to the start screen (see Figure 2) to begin again.

Alternatively, if you are pricing both a 1st and 2nd lien, you will see the options for the 2nd lien after they select a rate option for the 1st. After they click the **select** link for the 1st lien rate option, a new window will open with results for the 2nd lien. The eligible 2nd lien programs will have a **submit** link next to each rate option – click the **submit** link for the desired option. Alternatively, if you are obtaining 2nd financing through another source, you can click the link at the bottom of the window (highlighted in Figure 15 below) to submit the selected rate option for the 1st lien only.

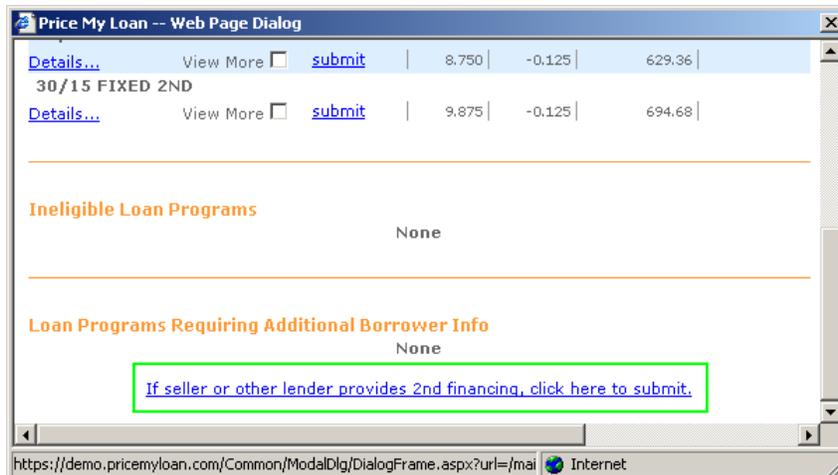


Figure 15: Using 2nd financing from another source

Regardless of whether 2nd lien financing is selected from eligible programs or through another source, it will ask you to confirm the loan submission details (see Figure 16 below for an example). If you are using another source for 2nd financing, it will only ask you to confirm the details for the 1st lien rate option.

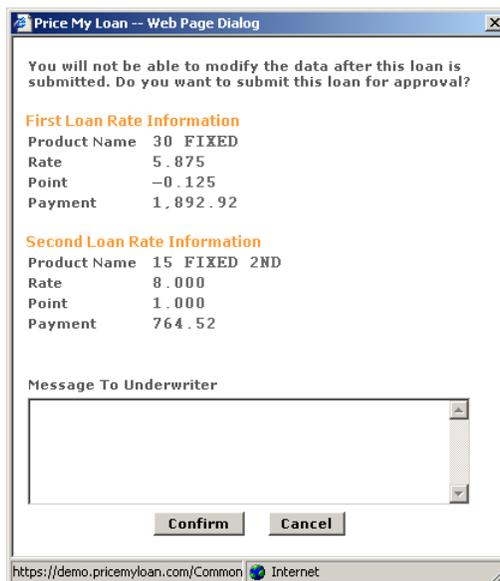


Figure 16: Confirming loan submission (example with 1st and 2nd liens)

Once you click **Confirm**, it will open the printable certificate, with detailed information for the loan submission. If you submit for both a 1st and 2nd, the certificate window will allow you to easily switch back and forth between the details for each (see Figure 17 below for an example).



Figure 17: Switching between 1st and 2nd loan details

After you close the certificate window, you will be taken back to the start screen (see Figure 2) to begin again.

Running the LPE on Submitted Loans

By default, you will not be able to run the pricing engine on submitted loans (because the loan status is beyond open). To allow the pricing engine to be run on a particular loan, you must first go to the **Rate Lock** page in the **Underwriting** folder and click the “Allow Running” button (highlighted in the screenshot below).

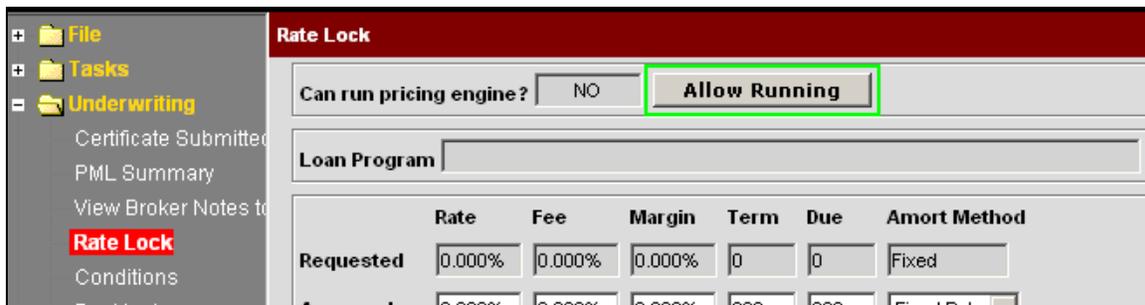


Figure 18: “Allow Running” enables the pricing engine for submitted loans

This will attempt to change the status back to **Loan Open** to allow you to run the pricing engine, and you will be prompted to confirm the action with a window like the one shown below.



Figure 19: Confirm loan status change

From here, the steps will be the same as they would for open loans (see previous section, [“Running the LPE on Open Loans”](#)).

How to Send a Copy of the Certificate to the Broker

With a loan file open for editing, open the Underwriting folder in the navigation menu on the left and click the **PML Summary** link. From this page, click the “**View and Email PML Status**” button. This will open a new window, showing the real time, up-to-date data in the loan (see Figure 20 below for an example).

The PML Summary also includes a convenient feature to instantly email a copy of the summary to the loan officer on the “Official Contact List for this Loan” (the broker, for loans submitted through PriceMyLoan). The email feature is located in the upper left corner of the PML Summary window. To send a copy of the summary, place a checkmark in the appropriate checkbox(es) and click the **Send Email** button (highlighted in the screenshot below).

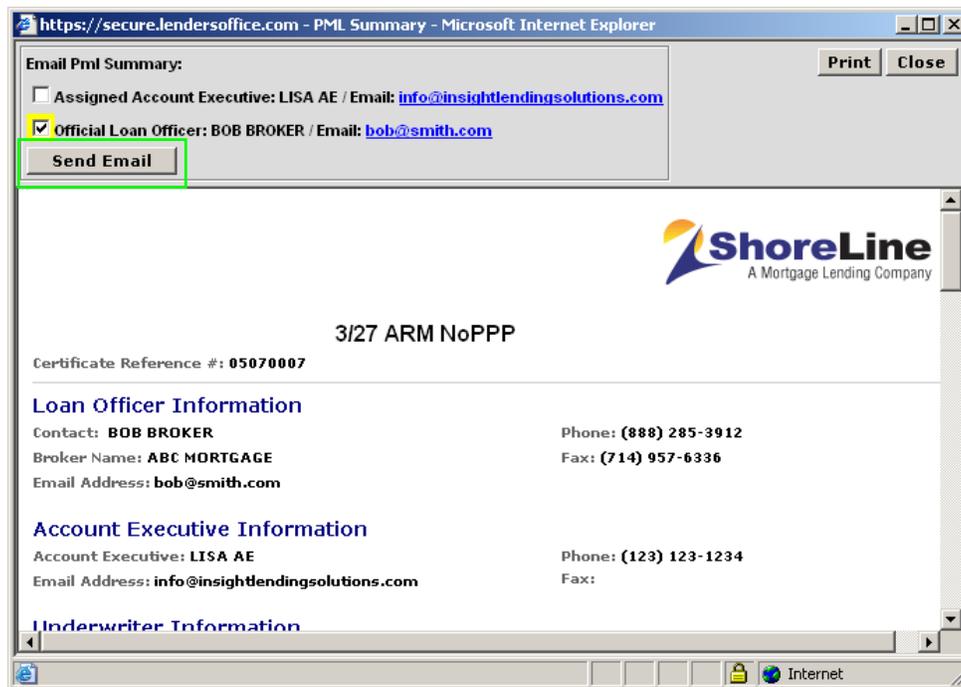
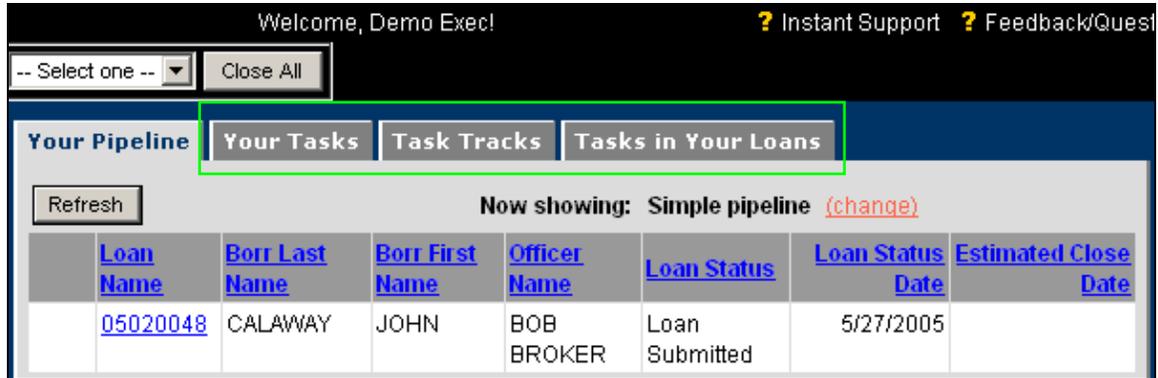


Figure 20: Emailing the PML Summary

Using Tasks

The Lender's Office Task System is a versatile tool that can be used to track conversations, create personal reminders, or send notifications to specific individuals in your organization. In the simplest terms, it's a combination of email and a bulletin board system that can be attached to your loan files.

The Task Folders



Welcome, Demo Exec! [? Instant Support](#) [? Feedback/Quest](#)

-- Select one --

Your Pipeline **Your Tasks** **Task Tracks** **Tasks in Your Loans**

Now showing: **Simple pipeline** [\(change\)](#)

Loan Name	Borr Last Name	Borr First Name	Officer Name	Loan Status	Loan Status Date	Estimated Close Date
05020048	CALAWAY	JOHN	BOB BROKER	Loan Submitted	5/27/2005	

Figure 21: Task Folders

From the **Pipeline** view, you'll see there are three different Task folders: **Your Tasks**, **Task Tracks**, and **Tasks in Your Loans** (Figure 21 above).

Your Tasks

This folder contains any task that you have created, and any task that someone has sent to you (Figure 22). The folder provides a detailed summary of all tasks that are currently assigned to you. Tasks with a Subject line in bold indicates you have not read that task yet. Click on the “**edit**” link to read and/or modify a task.

The **Due Date** and **Warning Date** display any alerts that have been placed on a task. Dates listed in black text means that the alert has not gone past its set date. Dates listed in red text means that the alert is past due.

Clicking on the “**quit**” link removes that task from the folder.

Your Pipeline		Your Leads	New Loans	New Leads	Your Tasks	Task Tracks	Tasks in Your Loans
Add new task		Refresh					
Loan Number	Borr. Name	Status	Priority	Subject	Due Date	Warning Date	Created By
edit 05030103	CHAR DEMO			pe in a new task	5/11/2005 12:00:00 AM	5/10/2005 12:00:00 AM	Demo Processor
edit 05020186	LINN C			CONTACT BORROWER REGARDING DIVORCE DECREE	5/18/2005 12:00:00 AM	5/13/2005 12:00:00 AM	Demo Processor
edit 05020186	LINN COOK	Active	High	Task Number 2			Demo
edit 05040099	JEREMY BLOCK	Active	High	CONTACT APPRAISER	5/4/2005 12:00:00 AM		
edit 05020190	JON COO		High	I NEED FOLLOW UP ON THIS FILE ASAP.			
edit 05020081	CHA CAMPBELL		Normal				
edit 05020190	JONATHAN CONSUMER	Done	Normal	HAVE ADDITIONAL INSTRUC	2/23/2005 3:00:00 AM		Demo Officer
edit 05020077	JONATHAN CONSUMER	Active	Normal	NEED TO BORROWE	2005 3:00:00 AM		Demo Processor
edit 05020077	JONATHAN CONSUMER	Done	Normal	MISSING IN	2005 12:00:00 AM		Demo Processor
Add new task							

Figure 22: Your Tasks

Task Tracks

The “Task Tracks” folder (Figure 23) contains tasks that you have sent to someone else and have requested to be notified when the recipient has read your task (see “*Creating a Task*” for more information). A Task Track is similar to an email “read receipt.”

Your Pipeline	New Loans	New Leads	Your Tasks	Task Tracks	Tasks in Your Loans			
Refresh		Show / Hide task filter						
Read? ^	Subject	Created Date	Loan Number	Borr. Name	Priority	Tracked Person	Due Date	Status
No	Call back Mrs. Smith	6/8/2005 11:47:03 AM	Lead05060035	Jane Smith	High	Demo Officer	6/22/2005 3:00:00 PM	Active
Yes	HAVE ADDITIONAL INSTRUCTIONS	2/23/2005 11:40:09 AM	05020190	JONATHAN CONSUMER	Normal	Demo Processor	2/23/2005 12:00:00 AM	Done
Yes	SCHEDULE DOC SIGNING WITH BORROWER	4/28/2005 11:04:04 AM	Lead05040010	BRENDA CONSUMER	High	Demo Processor		Done
Yes	SAMPLE TASK 3	7/7/2005 10:17:39 AM	Lead05060014		Normal	Demo Processor	7/7/2005 12:00:00 AM	Active

Figure 23: Task Tracks

Tasks that have not been read by a recipient will appear in bold text with an indicator that says “No” in the “Read?” column. The opposite is true for tasks that have been read by recipients; the subject line will display in plain text and the “Read?” column will read “Yes.”

Figure 24: Task filter

The Task Tracks folder can also be filtered to view tasks according to certain settings (Figure 24 above). Check/uncheck the appropriate boxes and click the **Refresh** button to filter the tasks displayed in the folder.

Tasks in Your Loans

The “**Tasks in Your Loans**” folder (Figure 25) contains any tasks that are related to loans you are currently assigned to. This includes:

- Tasks that you have created
- Tasks that were created by others and sent to you
- Tasks that others have created but have not included you

Essentially, **Tasks in Your Loans** allows you to view all conversations involving any loan in your pipeline.

	DiscStatus	Priority	Subject	Loan Number	Bor. Name	Due Date	Originator	Created On
edit	Done	High	GET A COPY OF DIVORCE DECREE FROM BORROWER	05030103	CHARLES DEMO		processor1	6/23/2005 11:33:40 AM
edit	Active	High	CALL FATCO AND GET TITLE UPDATE.	05030103	CHARLES DEMO	6/27/2005 12:00:00 AM	processor1	6/23/2005 11:29:44 AM
edit	Active	High	CONTACT APPRAISER AND FIND OUT ESTIMATED COMPLETION DATE	05030103	CHARLES DEMO		processor1	6/23/2005 11:28:24 AM
edit	Done	Normal	type in a new task	05030103	CHARLES DEMO	5/11/2005 12:00:00 AM	processor1	5/10/2005 9:31:51 AM
edit	Done	Normal	NEED TO CONTACT BORROWER.	05020077	JONATHAN CONSUMER	2/9/2005 12:00:00 AM	processor1	2/10/2005 10:04:38 AM

Figure 25: Tasks in Your Loans

Tasks may have an “**edit**”, “**rejoin**” or “**join**” link. **Edit** indicates you are already involved with this task. **Rejoin** means that you were previously assigned to the task, but had subsequently quit it. **Join** indicates that the task was created without including you. Clicking on any of these links allows you to view the task and a history of notes entered on the task.

Figure 26: Task filter

Similar to the Task Tracks folder, you can employ a filter to help you make sense of all the tasks in the folder. Click on the “**Show/Hide task filter**” button and configure the check boxes to specify the types of tasks you wish to view.

Creating a Task

There are two ways to create a task, depending on where you are working in Lender’s Office. You can create a task from the Pipeline, or while working in a loan file.

Creating Tasks from the Pipeline

<input type="checkbox"/>	05040099-2nd-AR	BLOCK	JEREMY		Loan Open	6/28/2005
<input type="checkbox"/>	05050059-2ND	CONSUMER	JONATHAN		Loan Open	5/19/2005
<input type="checkbox"/>	05070020 ▪ edit ▪ view ▪ new task ▪ export	CONSUMER	JONATHAN	Demo Officer	Loan Open	7/7/2005
<input type="checkbox"/>	05050093	CONSUMER	JONATHAN		Loan Open	5/19/2005

Figure 27: Creating a Task

1. From the **Pipeline**, click on the loan number you wish to create a task for. The loan file listing will expand to reveal several links. Click “**new task**” to create a task for the selected loan file (Figure 27 above).
2. The **Task Interface** is shown in Figure 28 below. Similar to an email, tasks have a **Subject** line, where the title of the task is entered, and a **New Notes** field, where the message of the task is entered.

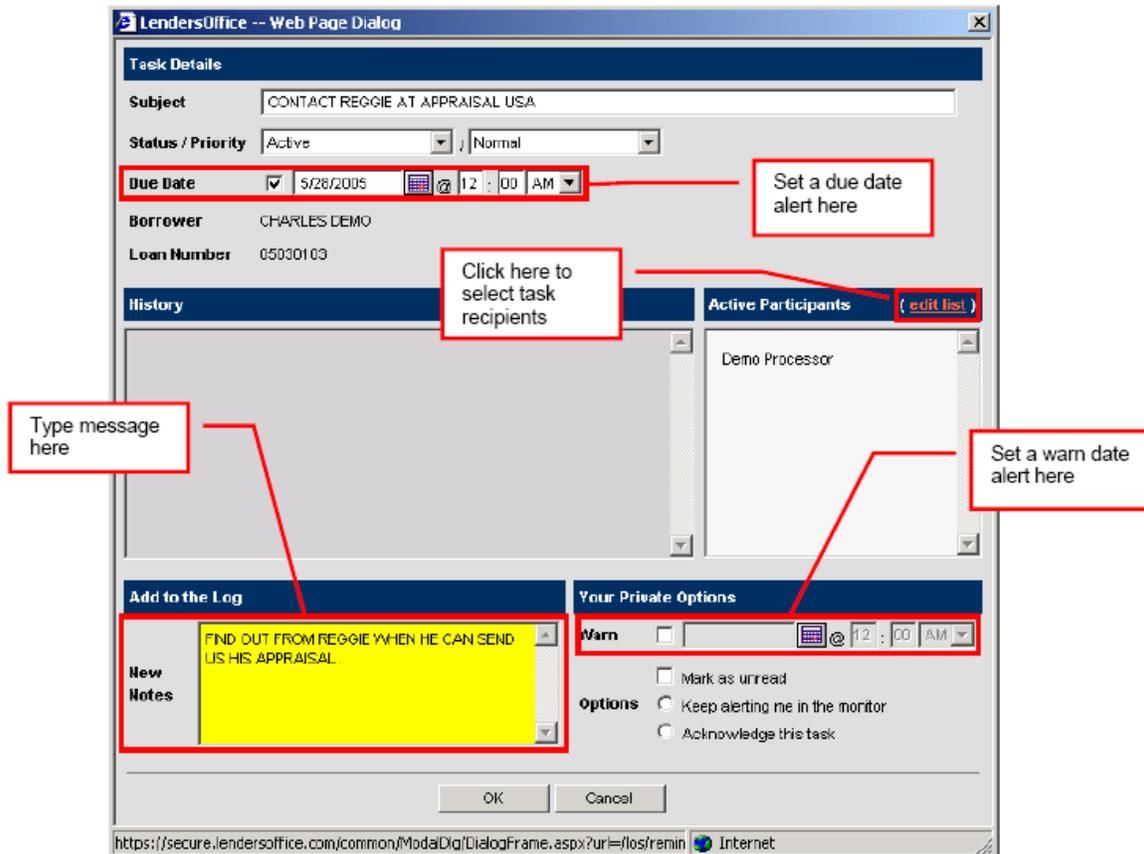


Figure 28: Task interface

3. Tasks can be set with “**High**”, “**Normal**” and “**Low**” priorities. High priority tasks display in red text. Normal or Low priority tasks display in black text.
4. Task status is defaulted to “**Active**.” The status of a task can be changed to “**Done**”, “**Suspended**” and “**Canceled**.”
5. You can create two separate alerts for a task – **Due Date** and **Warn Date**. To create a Due Date alert, check mark the **Due Date** and enter a date and time in the corresponding fields. To create a **Warn Date** alert, perform the same procedure in the Warn fields. When a task goes beyond its set alert date and time, the **Task Event Monitor** (see next section, “*Task Event Monitor*”) will light up with the appropriate color-coded indicator (red for Due items, yellow for Warn items, green for New items).
6. To send a task to other users, click on the “**edit list**” link next to Active Participants. By default, your name will always appear in the Active Participants window.
7. The **Task Participants** interface (Figure 29 below) allows you to select multiple individuals to receive a task. You can filter the list of names displayed in the “**Add**” window by selecting an appropriate group.

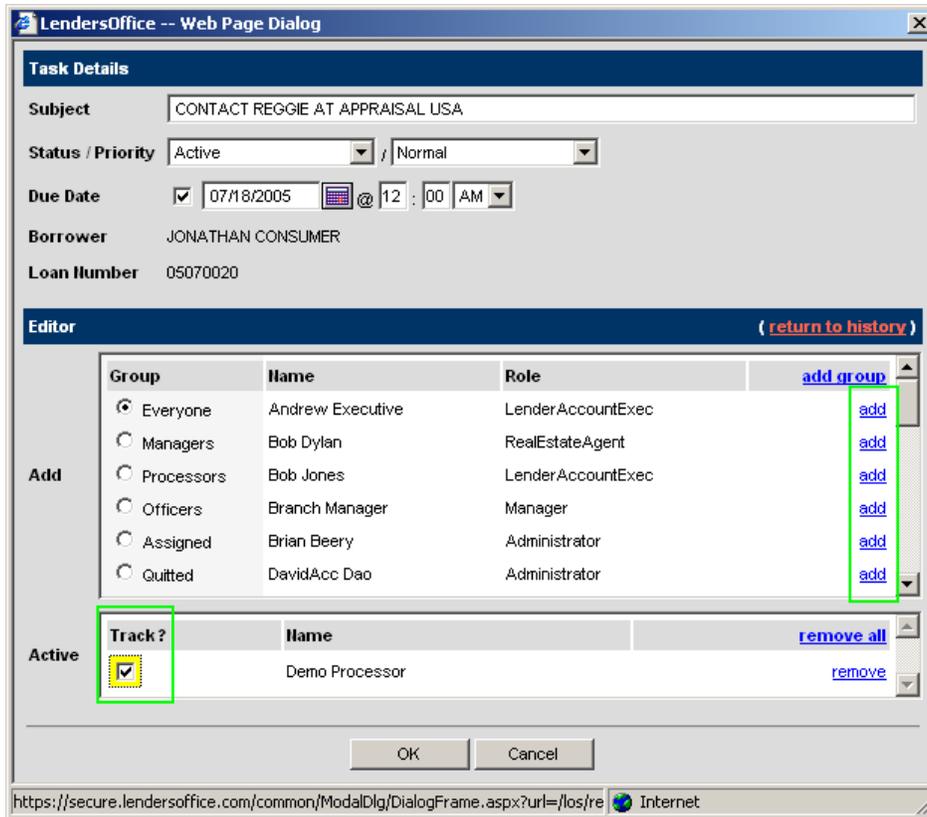


Figure 29: Task Participants

8. Click on the “add” link to include an individual on your task. Their name will appear in the “Active” box on the lower half of the screen.
9. If you wish to track a participant to determine whether that individual has read your task, place a checkmark in the “Track?” check box next to their name.
10. Click on “return to history” to go back and edit your message, or click the “OK” button to send your task.

Creating Tasks Within a Loan File

The Lender’s Office Task System is also available while working on a loan, so tasks can be created on the fly.

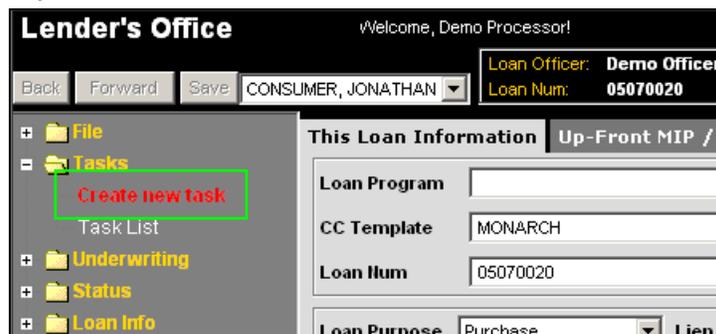


Figure 30: Creating Tasks within a Loan

1. While editing a loan file, click on the **Tasks** folder from the Quick Navigation Bar on the left side of the screen and select “**Create new task**” (Figure 30 above).
2. The **Task interface** appears (see Figure 28). Follow the instructions listed above.

Task Event Monitor

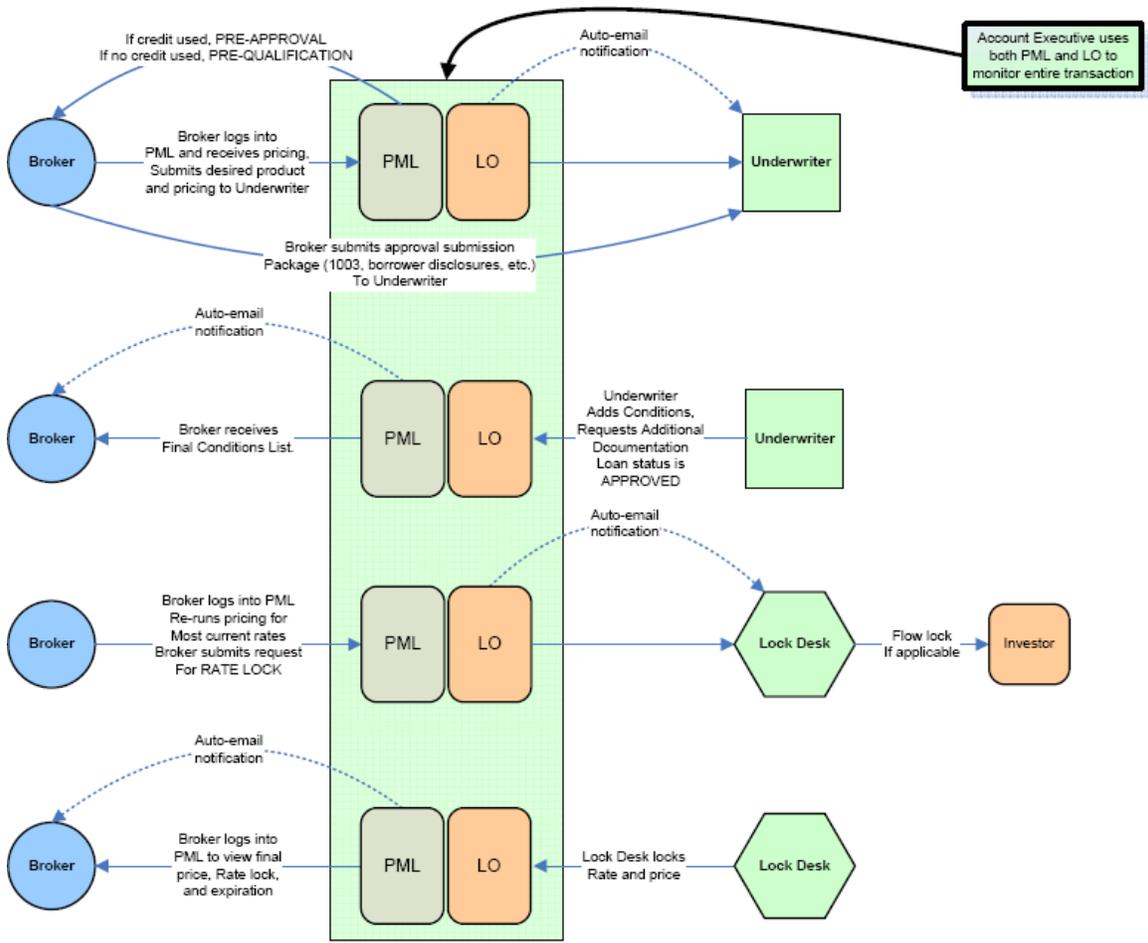


Figure 31: Task Event Monitor

The **Task Event Monitor** is a real-time module that notifies users when tasks need to be reviewed (Figure 31 above). The **Task Event Monitor** is organized like a “stoplight,” displaying new/updated tasks as a green light, overdue alerts (warnings) as a yellow light, and overdue due dates as a red light. The number in parentheses indicates the number of tasks with that given status.

1. When a task triggers an event, the appropriate light will begin to flash.
2. Clicking on the link that corresponds to the flashing light will take you to the **Your Tasks** folder (Figure 22), and it will be sorted according to the appropriate status category. For example, if the Warning light is clicked, the **Your Tasks** folder will display with all tasks automatically sorted by **Warning Date**.
3. Click on the “**edit**” link to view the task.
4. To turn off the **Task Event Monitor** flashing reminder, select the “**Acknowledge this task**” option. Then, the corresponding light will stop flashing or the number of tasks for that status that require attention will decrease by one.
5. If you wish to keep the flashing reminder on, select the “**Keep alerting me in the monitor**” option.
6. If you wish to turn off all **Task Event Monitor** flashing reminders without viewing each individual task, click the “**Acknowledge**” button from the Pipeline.

PriceMyLoan Workflow Diagram



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