PERFECT LO
ACCURATE EFFICIENT LOAN SOLUTIONS

LOAN ORIGINATOR GETTING STARTED GUIDE

TO SIGN IN:
Open your dashboard at: https://app.perfectlo.net (save as a favorite)
Email: Use your email address that the "PerfectLO Portal" email was sent to.
Password: Welcome1@ (you can click "Forgot Password" to reset your password)

NOTE: Your email will be used to log into your account and where you will receive notifications when the borrower begins and submits a questionnaire. If you need to change this email address, please let us know ASAP.

NOTE: If the browser on your computer is set to remember your user name and password, these fields will auto fill your information whenever you return. This happens on YOUR computer only.

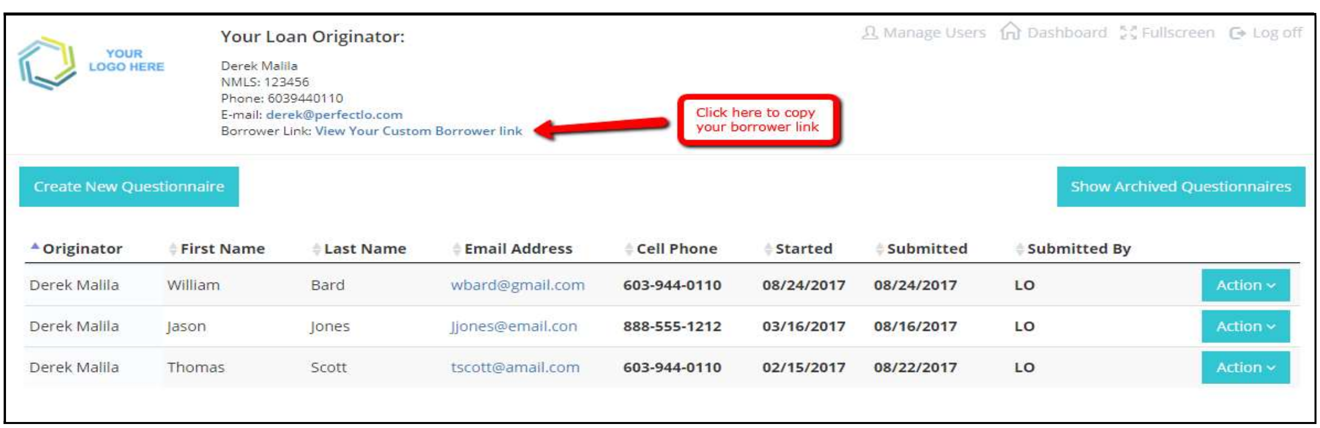
DASHBOARD
There are 2 options available to get your borrower started.

CUSTOM BORROWER LINK (OPTION 1): Send your borrower a custom link for them to complete on their own.

You received your custom borrower link within the "PerfectLO Portal" email sent to you. That borrower link will look similar to this: **promlo.com/xxxxxx** It is also embedded into "Click Here To Get Started!" as a hyperlink within the same email under "Borrower Script". You can change the name of the hyperlink to read what you want or embed it into a picture or button if you prefer.

NOTE: You can see your unique borrower link by clicking on: **"View Your Custom Borrower Link"** in the header of your dashboard as well. A window will pop up with your custom link to send to your borrower.

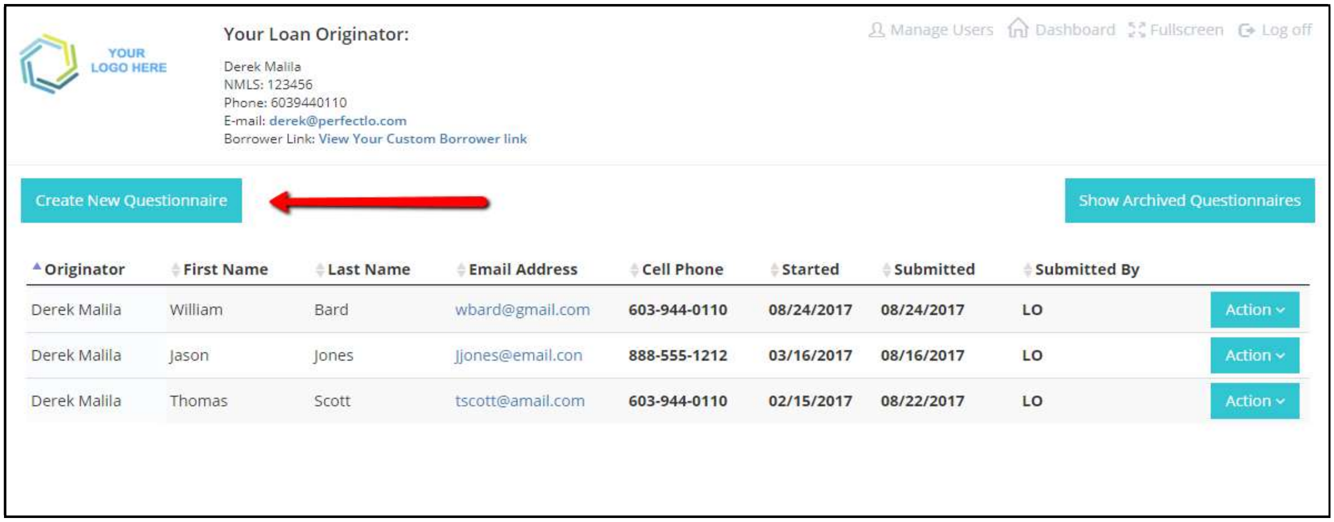
NOTE: THIS IS YOUR PERSONAL LINK AND WILL BE THE SAME FOR EACH BORROWER WHICH ATTACHES THEM TO YOUR DASHBOARD. IF YOU TRY TO TEST YOUR LINK ON YOUR COMPUTER AND YOUR BROWSER REMEMBERS YOUR EMAIL AND PASSWORD, YOU WILL SEE YOUR EMAIL AND PASSWORD AUTO FILL INTO THE SIGN IN PAGE. HOWEVER, WHEN YOU SEND THE LINK TO YOUR BORROWER AND THEY OPEN IT, YOUR EMAIL AND PASSWORD WILL NOT AUTO FILL! IT IS SAVE ON YOUR COMPUTER ONLY. THE BORROWER WILL NEED TO CREATE AN ACCOUNT OR SIGN IN.



CREATE NEW (OPTION 2): This option is for an LO to complete with the borrower over the phone or in person.

Click: **"Create New Questionnaire"** to start a questionnaire. The LO would be interviewing the borrower and completing it on their behalf. Perfect for training a new LO!

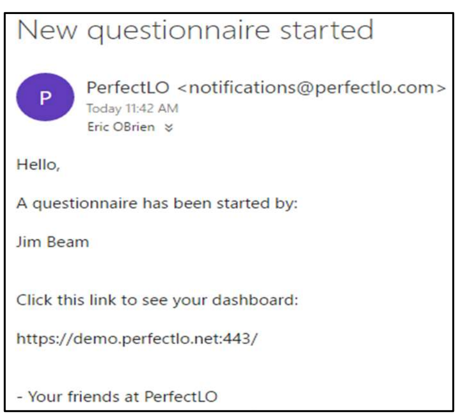
NOTE: The LO does not receive email notifications when done in this manner and the borrower does not have an account to view their checklist or Document Center.

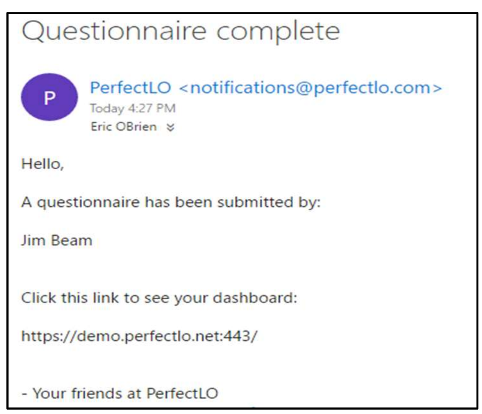


NOTIFICATION

You will receive 2 email or text notifications. Once when a borrower starts a questionnaire and again when the borrower submits their questionnaire. You will also receive the Document Checklist, Questionnaire Summary and 3.2 file in the submitted notification. Click on the link in email notification to view your dashboard.

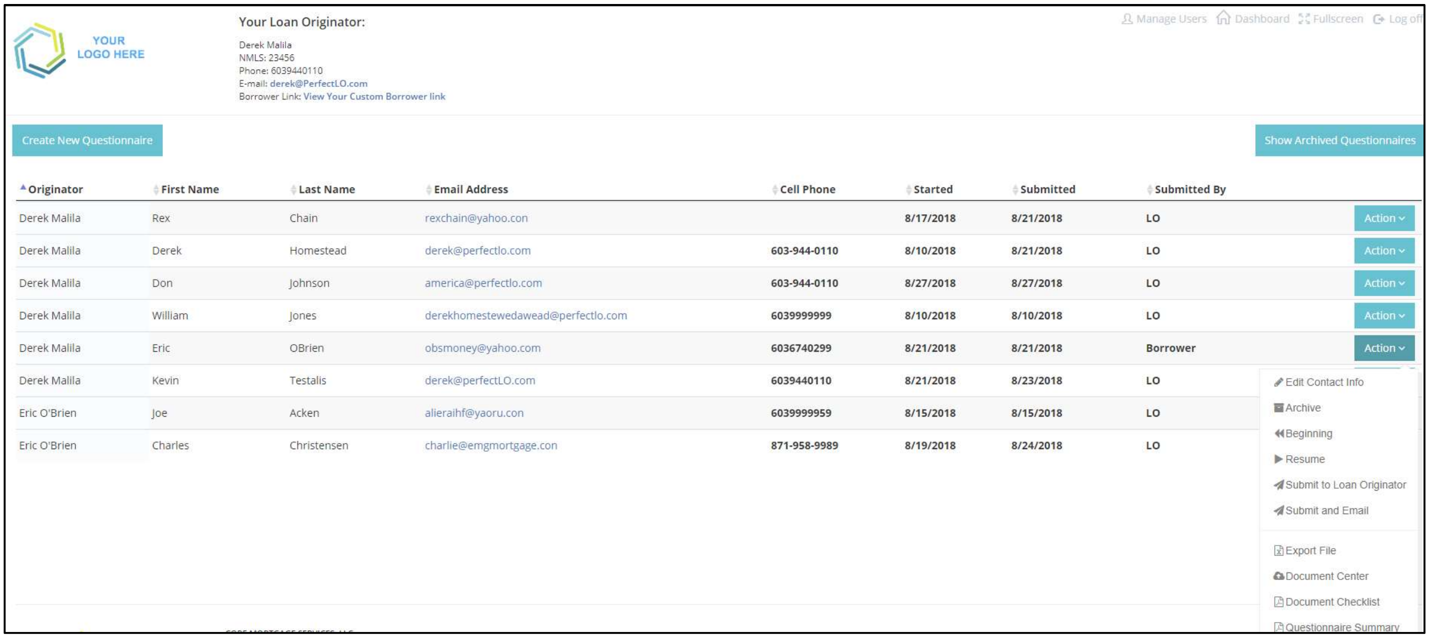
NOTE: We can set up anyone (processor, LOA, manager) to receive text or email notifications on your behalf upon request.





ACTION (drop down menu)

You will find the borrowers name on your dashboard and an **"Action"** button next to that borrower. You can do any of the following from the **"Action"** drop down menu:



- **Edit Contact Info**: Clicking here allows you to edit the borrowers main contact information.
- **Archive**: Clicking here allows you to keep your pipeline clean by pushing the borrower file to a back page, that you can view and restore from at any time.
- **Beginning**: Clicking here will bring you to the beginning of the borrowers' questionnaire.
- **Resume**: Clicking here will bring you to the last question that you or the borrower saved within the questionnaire.
- **Submit to Loan Originator**: Clicking here will post a submitted date to your dashboard.
- **Submit and Email**: Clicking here will post a submitted date to your dashboard and email the borrower with their document checklist and Document Center Link.

NOTE: You will have access to the following features once the borrower begins a questionnaire.

- **Export File**: Clicking here allows you to export the data from the questionnaire and save it as a .FNM file (3.2 file) which can then be imported into your LOS system. We also have an on/off feature to import all borrower information into your LOS in all CAPITAL LETTERS, let us know if this would be helpful.
  NOTE: If you click "Export File, Borrower Checklist or Questionnaire Summary" and a "Save As" pop up box doesn't appear, you can find the file in your "downloads" folder on your computer. You should go into your browser settings and check the box next to "Ask where to save each file before downloading."- SEE INSTRUCTIONS ON HOW TO MAKE THIS CHANGE AT THE END OF THE DOCUMENT TITLED: "CHANGING BROWSER SETTING" or give us a call.
- **Document Center**: Clicking here will take you to your Document Center to view documents the borrower has uploaded and the Notification Center to send text messages on the loan status.
- **Borrower Checklist**: Clicking here allows you to view and save the checklist created for the borrower based on their answers. **OPTION:** You have the option to have the borrower receive their checklist of documents that are needed which is created based off the answers they provided throughout the questionnaire. We can turn this feature on or off per your request. If the feature is turned on, the borrower can view, save or print the checklist of documents needed. We can also send a customized email from the LO to the borrower with their document checklist attached. This checklist is also saved on their dashboard under their **"Action"** button.

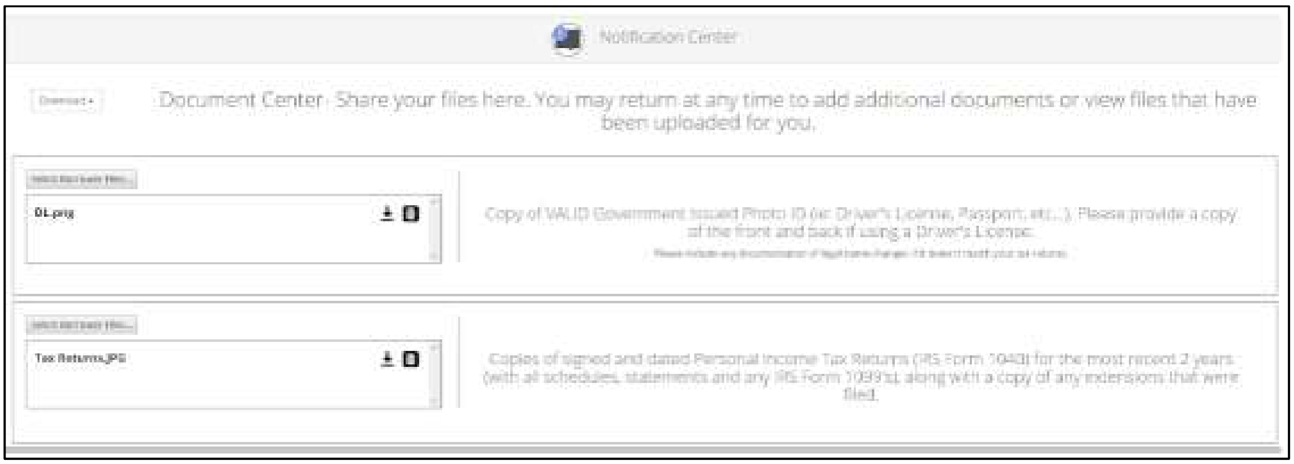
- **Questionnaire Summary**: Clicking here allows you to view and save the results of your borrower's questionnaire. The "short question" in the summary will be **GRAY** if that question was not answered.

NOTE: The "Export File" and "Questionnaire Summary" functions are only visible to the LO and are not available to the borrower.

DOCUMENT CENTER

Your Document Center is a 2-way file share portal for you and your borrower to exchange documents.

An email is sent to the borrower, from you, when they submit their questionnaire. You can customize this email to say what you wish which will include a link to upload documents to you. The borrower will see the list of documents needed to upload directly against that condition (see image below). When the borrower uploads a document an email notification will automatically be sent to you making you aware that your borrower has uploaded documents for your review with a link directly to the document center for that borrower.



You can upload any documents that you would like to the INBOX (see image below) and the system will send an email to the borrower, from you, letting them know that you have sent them documents to be viewed with a link to their document center.

You also can approve or reject the documents the borrower uploaded (see image below). Rejecting a document allows you to add a note as to the reason why and the system will send the borrower an email letting them know the document was rejected and why. You can download all the documents into a zip file to save in a borrower folder and the system automatically updates the pdf of the document checklist showing the document was uploaded by the borrower and when accepted by you.

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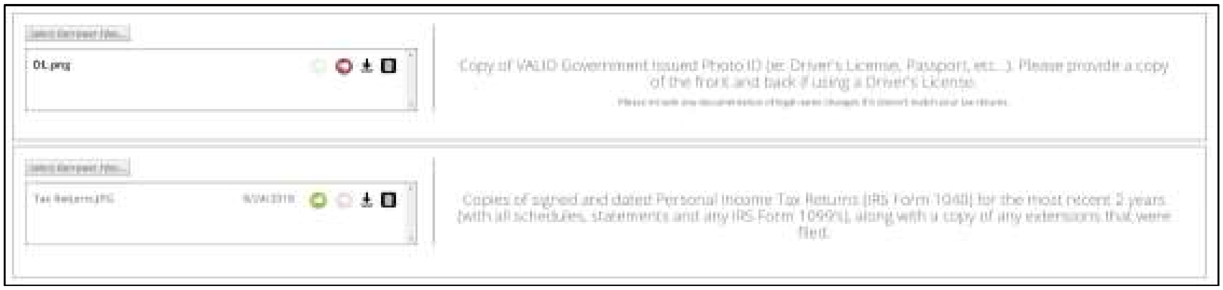
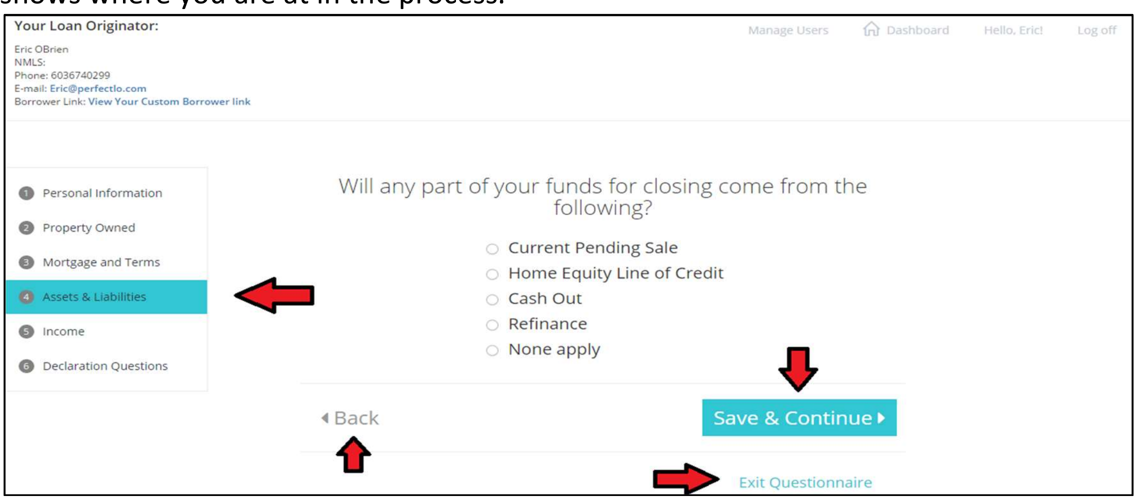


NOTIFICATION CENTER

This provides the borrower, realtor and anyone else you'd like to include a true inside look at what is happening and when. As the loan process moves forward, you control how and what is communicated to who.

QUESTIONNAIRE

Within the questionnaire, there are 6 sections on the left-hand side of the screen. The section that is highlighted shows where you are at in the process.



- At any time, you can click on a section and it will bring you to the beginning of that section.
- Clicking the **"Back"** button at the bottom will return you to the previous question.
- Clicking **"Save and Continue"** will advance you to the next question.
- Clicking **"Exit Questionnaire"** will bring you back to your dashboard. All the information from the questionnaire will be saved from the last time **"Save and Continue"** was clicked.

NOTE: A borrower can click "Save & Continue" without answering a question to skip it. You will see any questions they skipped on your Questionnaire Summary highlight in GRAY.

CHANGING BROWSER SETTING TO SAVE 3.2 EXPORT FILE TO YOUR PREFERRED LOCATION ON YOUR COMPUTER

You can choose a location on your computer where downloads should be saved by default or pick a specific destination for each download. If you need help, we can walk you through this process in 30 seconds!

On your computer, open Chrome.

At the top right of the screen, click "More" (three vertical dots) and then click "Settings".

At the bottom of the page, click "Show advanced settings".

Under the "Downloads" section, check the box next to: "Ask where to save each file before downloading."

You can close out of your browser and open your dashboard.

Click on "Action" and then click "Export".

A window will now open and you can name the file as you wish (change from PerfectLO to Borrower's Last Name) and save the file to the folder of your choice. Open your LOS and import the file from the location that you saved the file to.

TIPS- After Questionnaire Is Completed

- **Print the "Questionnaire Summary" and review the answers provided (anything that is "grayed" out means the borrower did not answer the question).**
- **"Export File" save the document and import into your LOS system. Follow the instructions for importing a .fnm (Fannie Mae) file for your LOS system.**
- **If there is a Co-Borrower on the loan who isn't married to the borrower, send a link to the co-borrower('s) for them to complete their own questionnaire.**
- **Calculate Borrower('s) Income- You are provided with the information to determine the borrower's income. Once you have determined the income amount you would like to use, enter that information into your LOS system.**
- **Confirm all the information in your LOS to ensure everything makes sense based off the information provided**
- **Determine Rate and Product Options for your borrower**
- **Call Borrower('s) for the following:**
    - **Provide options for Rate and Product based on the information provided**
    - **Answers to any questions that were not answered**
    - **SSN('s) for all borrower's (you have the option at a company level to capture the SSN or not)**
    - **subject property address if it's a purchase**