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## Automated Decision Manager (ADM) Overview

March 2019

**INTRODUCTION:** This manual is designed to assist the user in accessing and using the Automated Decision Manager (ADM) and its various screens. Specific fields within the ADM application will be emphasized to alert the user of its importance in the outcome of the application.

When accessing our site, it is best to use Internet Explorer, version 9 or higher. And as a reminder, the system will generate a pop-up notification when it detects are you using a browser other than Internet Explorer.

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**OBJECTIVE:** By the end of this interactive session, the user will be able to:

- Navigate the Automated Decision Manager (ADM)
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### THE ADM PORTAL – WHAT IS ADM?

ADM is A&D Mortgage’s Automated Decision Manager, a web-based mortgage banking software application, which allows users to handle a loan through the entire process -- from Origination through Closing!

The application’s modular design allows for Web-based originating, processing, and managing of loans including the tools for uploading loans, digital document management and storage, product and pricing, locking, underwriting, secondary marketing, and back office mortgage banking tasks.

### Login to ADM

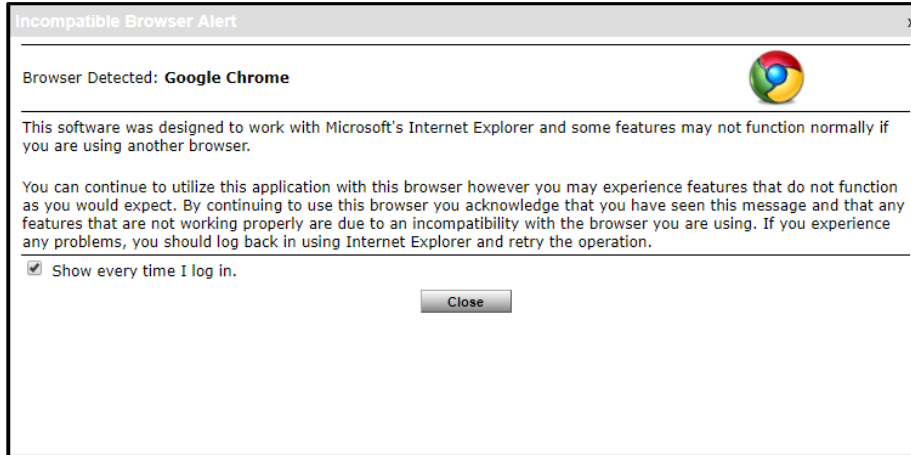
To login from the wholesale mortgage website, [www.wholesale.admortgage.com](http://www.wholesale.admortgage.com), click on the red “ADM Login” button in the upper right-hand corner of the home page.

ADM LOGIN

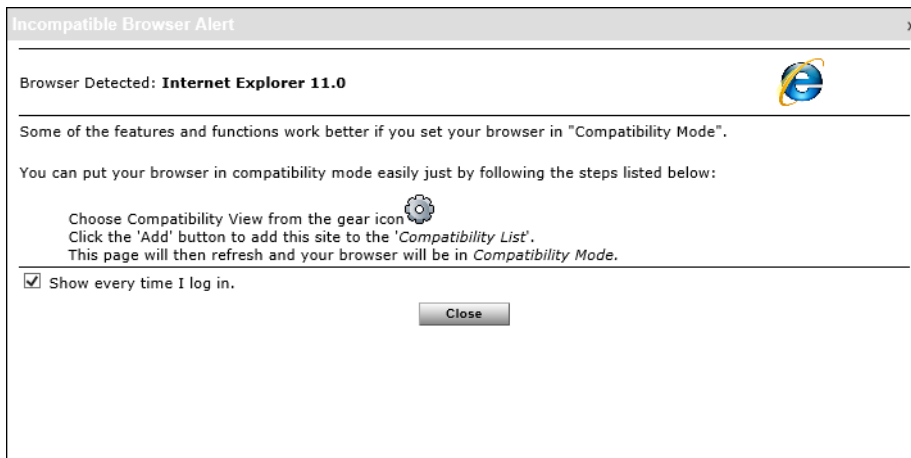
### Pop-Up Notifications

Now that you’re logged in, you may receive one or two pop-ups, depending on your settings and browser used.

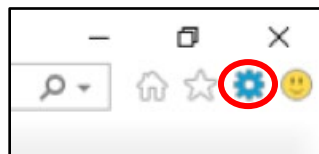
If you are not using Internet Explorer, you will receive a pop-up advising that you are using a browser that is not supported by the system. It is preferred that you log out of that browser and try again using Internet Explorer.



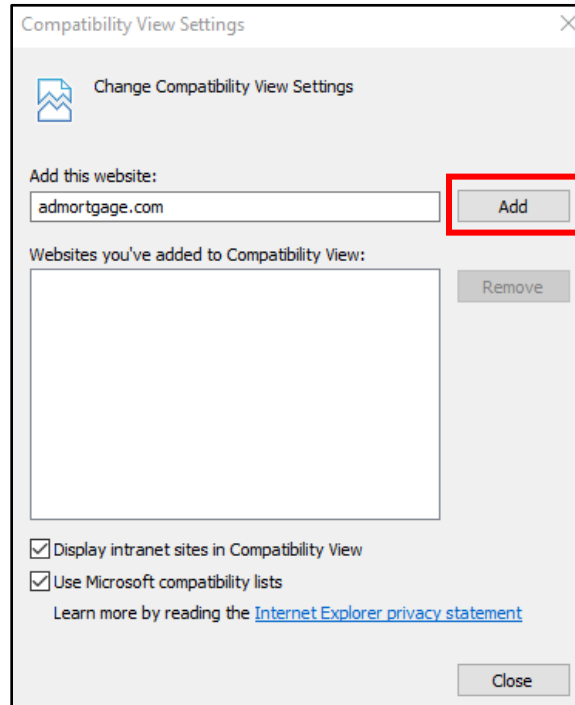
The second possible pop-up may occur within Internet Explorer, where it may be necessary to update the "compatibility settings".



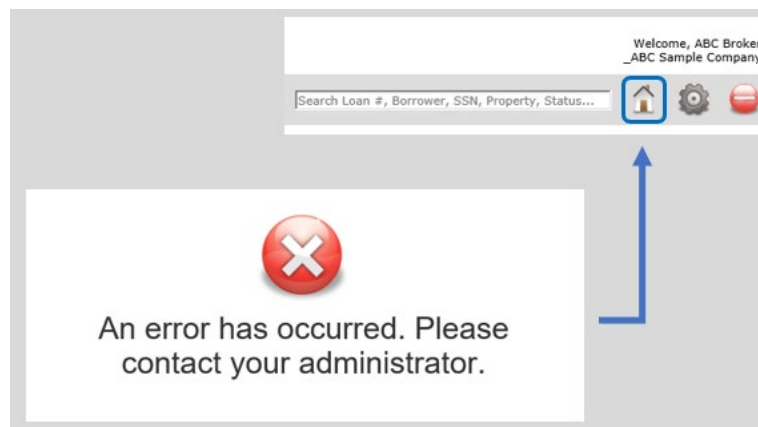
First, close the pop-up window, then navigate to Internet Explorer settings in the upper-right hand corner (the "gear" icon, in blue below).



From the pull-down menu, select Compatibility View settings. You should already see the website URL address as “admortgage.com”. Click on the “Add” button and then close the pop-up window.



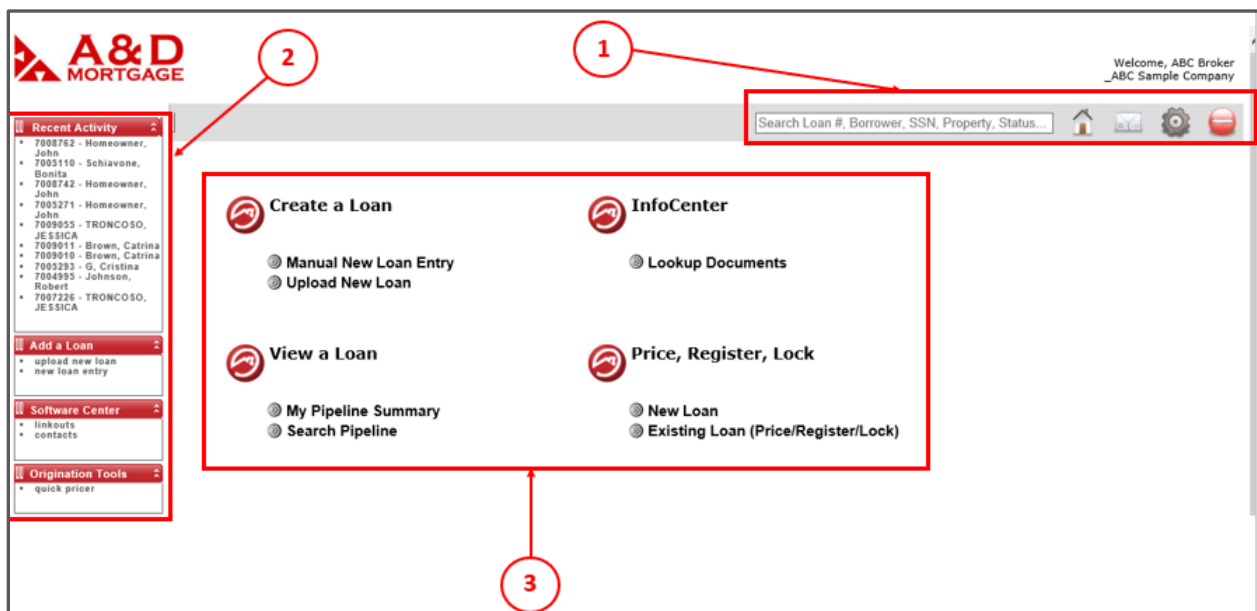
After closing the Compatibility View Settings window, you may see an error message, such as the one below. Simply click on the “Home Icon” from your top Navigation Bar and you will be redirected to the ADM landing page.



## Navigating ADM

You are now ready to navigate through our Loan Origination System. From the home page of the portal, we have three separate sections:

1. Top Navigation Bar. In the upper left-hand corner, you will find the universal search bar, where you can search for your loans by loan number or a portion of it, SSN, borrower name, property, etc.
  - a. Next to that is the Home icon which takes you back to this screen.
  - b. The Messages icon to view and send messages related to a specific loan.
  - c. User settings icon.
  - d. Log out button – always use this button to log out of ADM.
  
2. Left Navigation Pane. Here you can see the 10 most recently accessed loans, and a few other links, such as adding a loan, Origination Tools, Pipeline views and the InfoCenter. We will review those links and their functionality in other sessions.
  - a. Always use the red logout button to terminate your ADM session.
  
3. The Center of the screen where the most-used links will be found. You can create a loan, price and register, and lock a new or existing loan, and even lookup reference documents such as this manual under the InfoCenter.

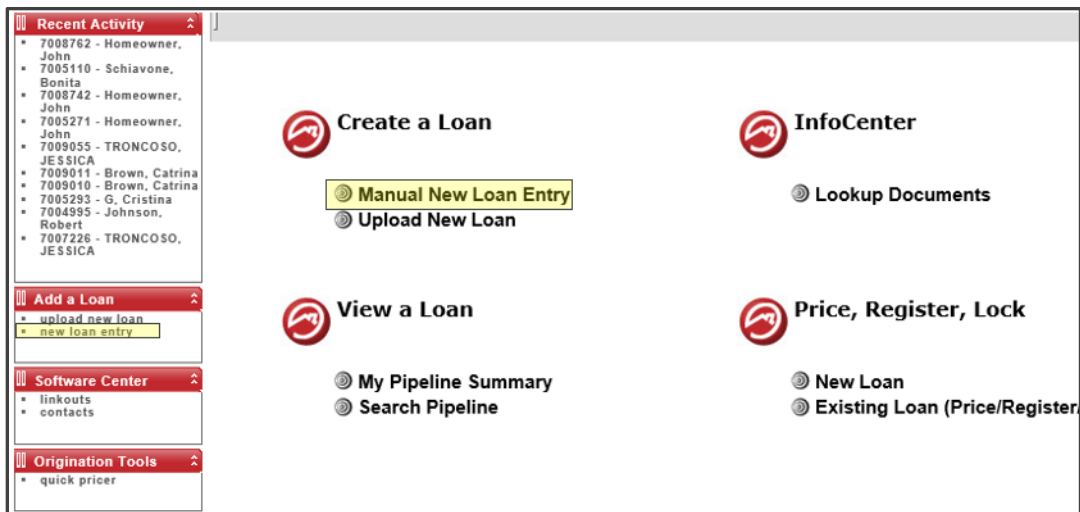


## Creating a New Loan


Users can either enter the 1003 loan data directly into the ADM system, or upload a FNMA 3.2 file from another loan origination system.

### Manually Adding a Loan

Click on “New Loan Entry” from the left Navigation Panel or “Manual New Loan Entry” from the home screen.



Before entering loan information, select the Originator. If the user creating the loan is not the Originator, click the Magnifying Glass to search for and select the Originator.

Select Originator:  

Select Originator x

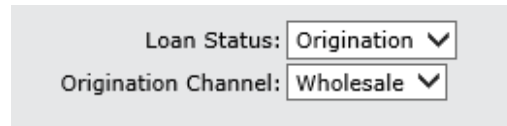
**Search using full or partial names.**

Originator (Last Name):

**Search Results:**

Originator	Company	Broker/Corr ID	Actions
Broker, ABC	_ABC Sample Company test		[Select]
Sanchez, Alvaro	_ABC Sample Company test		[Select]

After entering the borrower(s) information, select “Loan Status” and “Origination Channel”, then select the landing page once the loan has been created. In this example, we’ll select “Edit 1003” from the drop-down box, and then click on “Save New Loan”.



Loan Status: Origination ▾  
Origination Channel: Wholesale ▾

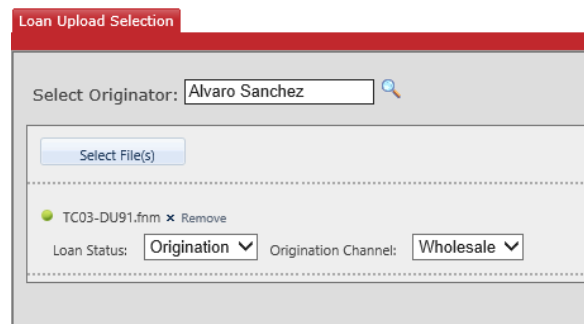
Click on “Save New Loan”.



### Uploading a 3.2 FNMA File

Select Upload New Loan from the left Navigation Panel or from the home screen.

1. If the user creating the loan is not the Originator, click the Magnifying Glass to search for and select the Originator.
2. Click on Select File(s), then search for the FNMA 3.2 file(s) from your computer. Users can upload up to eight (8) FNMA 3.2 files at any one time and each will be assigned a different loan number.



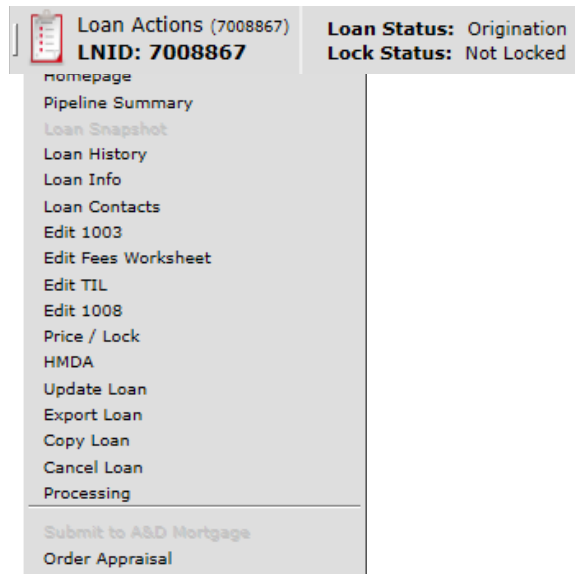
3. Select Loan Status (Origination or Prospect) and Select Origination Channel.

The “Destination after Upload” will default to Pipeline Summary. This will be your landing page once the upload completes.

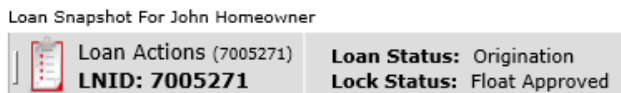
After you open your loan, the Top Navigation Bar will have a few more enabled icons.

## Loan Actions

On the left side of the Top Navigation Bar is the Loan Actions icon. Selecting this icon allows you to navigate to different sections of the loan, not just the 1003. From here you can view the pipeline summary, edit the Fees Worksheet, review Loan History, Price/Lock your loan, etc.



To the right of the Loan Actions, are the Loan and Lock Statuses.



## Top Navigation Bar

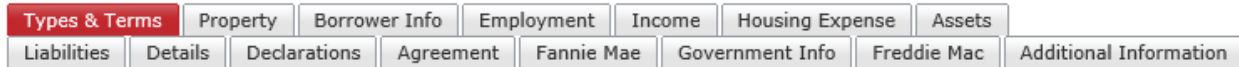
On the right-hand side of the Top Navigation Bar, you have the search bar, home icon, eDoc Manager, change of circumstance, QM/ATR, Fees Tolerance Comparison, Loan Notes, Loan Messages, Settings and the Logout icon.



## EDITING THE 1003

After you have accessed your loan, click on “Loan Actions” then click Edit 1003.

The ADM 1003 is organized into multiple tabs that coincide with the sections of the 1003 plus three extra tabs to store additional information on the loan file.



Your loans’ ratios will display at the top of this section, and these are auto populated based on data entered in other sections of the 1003.

Types and Terms Section					
DTI Top:	6.207	%	LTV:	60.577	%
DTI Bottom:	22.038	%	CLTV:	60.577	%
			APR:	8.887	%
			HCLTV:	60.577	%

By clicking on the informational calculator, users can see what formulas the system used to make the calculation.

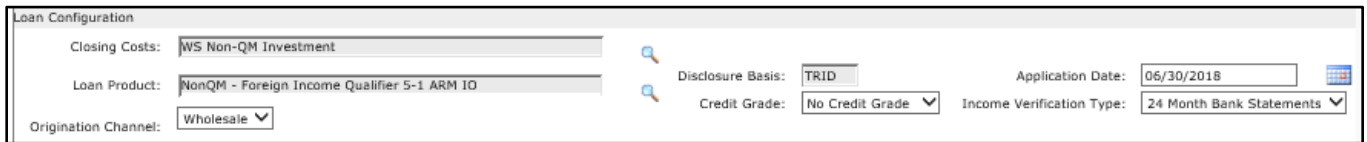
DTI Top	
Calculated by dividing the total monthly primary residence payment by the total gross monthly income.	
Formula	
DTI Top = Housing Expense * 100 / Monthly Income	
Liabilities	
Proposed Housing Expenses	\$ 1,334.94
Present Housing Expenses	\$ 739.00
<b>Total Liabilities:</b>	<b>\$ 2,073.94</b>
Income	
Monthly Income	\$ 11,905.00
<b>Total Income:</b>	<b>\$ 11,905.00</b>
Calculation	
$(739 - 0) * 100 / 11905 = 6.207$	

### 1. Loan Configuration

- a. Closing Costs: once the Closing Costs have been set, this field becomes disabled. Change the Closing Costs template by accessing the Edit Fees Worksheet and making the adjustments there.



- b. Loan Product: change the loan product at any time prior to submission by clicking on the magnifying glass for all eligible options.
- c. Credit Grade: leave this field with the default value of “no credit grade”.
- d. Income Verification Type: Confirm you have selected the correct Income Verification Type based on the loan product you selected and program guidelines. You may also need to refer to the rate sheets for additional guidance.



Loan Configuration

Closing Costs: WS Non-QM Investment

Loan Product: NonQM - Foreign Income Qualifier 5-1 ARM IO

Origination Channel: Wholesale

Disclosure Basis: TRID

Credit Grade: No Credit Grade

Income Verification Type: 24 Month Bank Statements

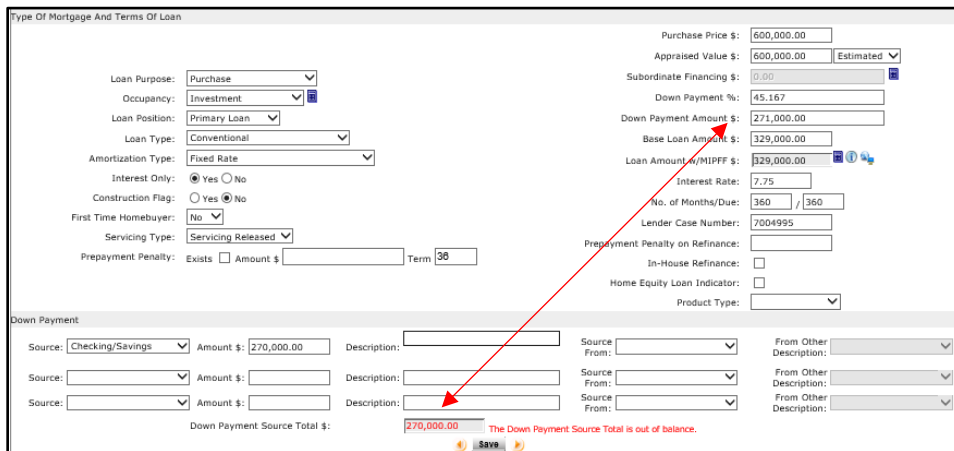
Application Date: 06/30/2018

2. Type of Mortgage and Terms of Loan

- a. Loan Purpose, Occupancy, etc.: Confirm the accuracy of your selections in this section ensuring they are consistent with the Loan Product and Income Verification Type you have selected.
- b. Amortization Type: You can select Fixed Rate, ARM 5/1 or ARM 7/1 only.

3. Down Payment

- a. Down payment may be entered as a percentage or amount, and the system will calculate the accompanying field. The Down Payment Source Total will reflect at the bottom of this page. The Down Payment Source Total at the bottom of the page should reflect the Amount of Down Payment in the section above it. In other words, the amounts in both fields should match.



Type of Mortgage And Terms Of Loan

Loan Purpose: Purchase

Occupancy: Investment

Loan Position: Primary Loan

Loan Type: Conventional

Amortization Type: Fixed Rate

Interest Only:  Yes  No

Construction Flag:  Yes  No

First Time Homebuyer: No

Servicing Type: Servicing Released

Prepayment Penalty: Exists  Amount \$  Term 36

Purchase Price \$: 600,000.00

Appraised Value \$: 600,000.00 Estimated

Subordinate Financing \$: 0.00

Down Payment %: 45.167

Down Payment Amount \$: 271,000.00

Base Loan Amount \$: 329,000.00

Loan Amount w/ MIPFF \$: 329,000.00

Interest Rate: 7.75

No. of Months/Due: 360 / 360

Lender Case Number: 7004995

Prepayment Penalty on Refinance:

In-House Refinance:

Home Equity Loan Indicator:

Product Type:

Down Payment

Source: Checking/Savings	Amount \$: 270,000.00	Description: <input type="text"/>	Source From: <input type="text"/>	From Other Description: <input type="text"/>
Source: <input type="text"/>	Amount \$: <input type="text"/>	Description: <input type="text"/>	Source From: <input type="text"/>	From Other Description: <input type="text"/>
Source: <input type="text"/>	Amount \$: <input type="text"/>	Description: <input type="text"/>	Source From: <input type="text"/>	From Other Description: <input type="text"/>

Down Payment Source Total \$: 270,000.00 The Down Payment Source Total is out of balance.

Save

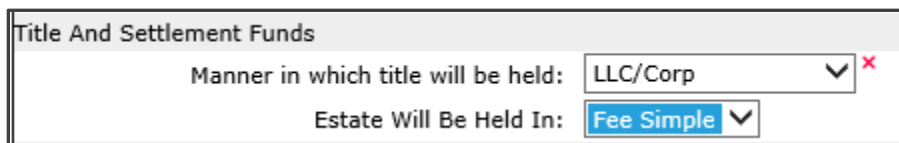
## Property Tab

The **Property** tab of the 1003 provides fields for information about the property and the purpose of the loan.

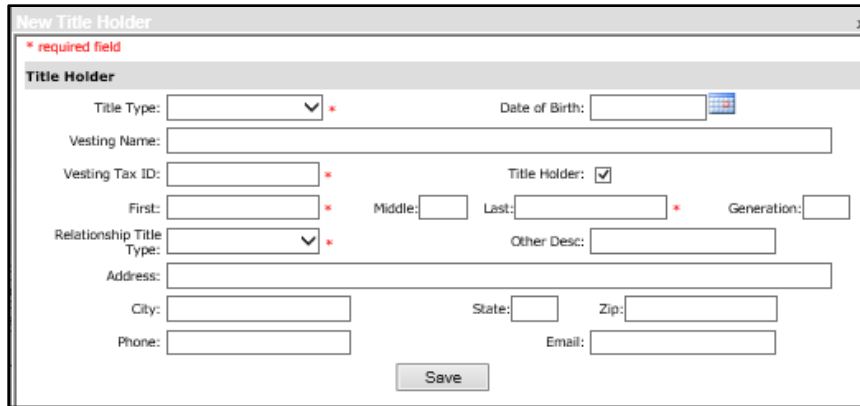
- a. If you wish to copy the property address to the Real Estate Owned section of the 1003, click the **Copy Property Address to Assets REO** link near the top of the screen.
- b. When you provide a zip code for the property address and move on to the next field, the city, county, and state will auto-populate. Note that there are many locations in the US where one zip code represents several cities. Should the field not populate with the intended city, you can overwrite the values manually.
- c. If you choose Refinance as your loan purpose, your screen will change to show you fields associated with a refinance. The Purpose of Refinance field provides a list of refinance types. If you will be running automated underwriting on the file, you may need to adjust your Purpose of Refinance selection to work with the AU vendor.
- d. If you choose Construction or Construction Other as your loan purpose, your screen will change to show you fields associated with a construction loan.
- e. If you choose Other as your legal description value, you will be presented with a free-form textbox to enter the full legal description of the property.

By default, OpenClose provides you with one title holder field for each borrower on the file. To add additional title holder fields, click the plus sign icon next to Add New Title Holder Section(s) near the top of the screen.

- a. Title and Settlement Funds: If your borrower will hold title in an LLC, complete the following steps:



Click the yellow plus sign next to **Add New Title Holder section(s)** and provide the following information: The Title Type will be Title Only, the LLC name, first and last name, check Title Holder box and relationship title type, then save.



At this stage, you'll need to uncheck the individual title holder check boxes leaving only the LLC.

Title Type	Name	First Name	Middle Name	Last Name	Generation	Title Holder	Relationship Title Type
Individual	SAMPLE Margaret LOPEZ	SAMPLE	Margaret	LOPEZ		<input type="checkbox"/>	
Individual	Mary Sample	Mary		Sample		<input type="checkbox"/>	
Title Only	Mary Sample LLC	Mary		Sample		<input checked="" type="checkbox"/>	A Single Person

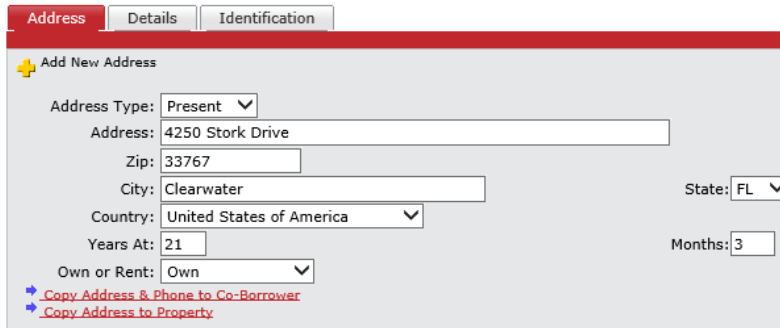
### Borrower Info Tab

ADM supports multiple borrowers on a loan file. Borrowers are stored in borrower and coborrower pairs. You may have up to eight pairs for a loan.

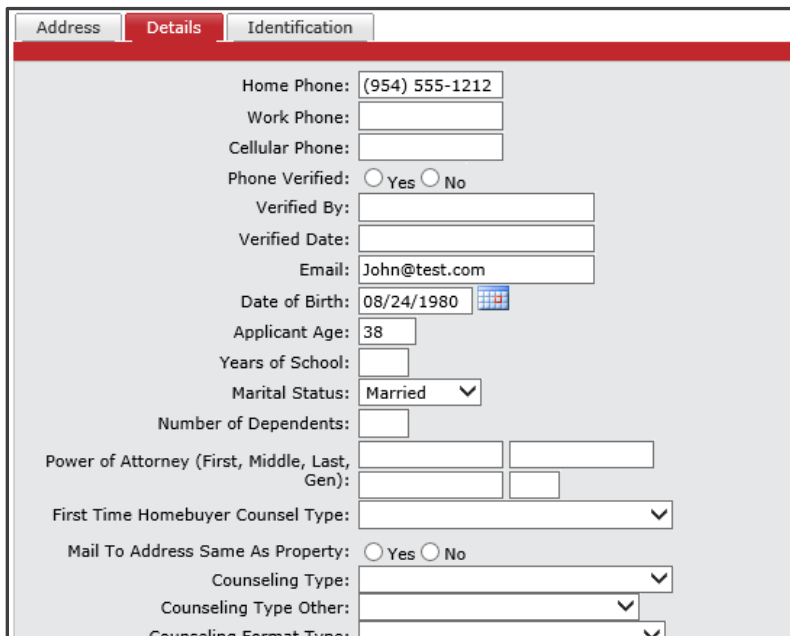
1. The yellow plus sign next to **Add New Borrower(s)** allows you to add additional borrowers, up to a set of 4. Once added, you can then toggle between the borrowers on this same screen.



2. Toward the bottom half of each borrower, there are three additional tabs: Address, Details and Identification. On the Address tab, add the number of years and months at current residence, and whether they own or rent. If you do not have a two-year history, just click on the yellow Plus sign to add a new address. At the bottom of the primary borrower panel, you'll have some additional options: copy Address and Phone to Co-Borrower and copy Address to Property (REO).



3. Click on the Borrower Details tab and be sure you have entered their contact phone numbers, email address(es), Date of Birth and Marital Status. Complete the same steps for the co-borrower.



## Employment Tab

The Employment section of the 1003 provides you with the fields you need to track employment information about any of the loan’s borrowers.

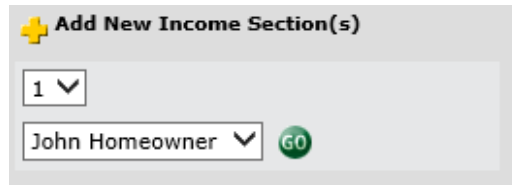
1. To add additional employment, click on the yellow plus sign next to **Add New Employment Section**. Choose the number of employment records to add and then choose the borrower in the second drop-down box. Click GO icon to add the records.



## Income Tab

The **Income** section of the 1003 provides you with the fields you need to track income information for any of the loan's borrowers.

1. To add additional income, click on the yellow plus sign next to **Add New Income Section(s)**. Choose the number of records to add from the first drop-down, then choose the borrower for the income records in the second drop-down. Click GO icon to add the records.



## Housing Expense Tab

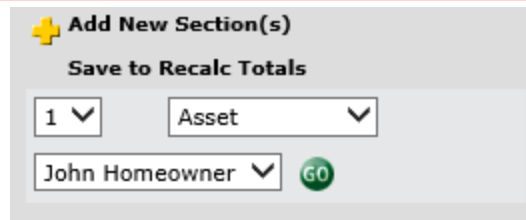
The Housing Expense section of the 1003 provides you with the fields you need to track housing expense information on a loan for both proposed and present expenses.

1. Add any missing data on the screen, such as HOA, insurance, taxes, etc., for the Proposed and Present housing.
2. The calculator icon for Real Estate Taxes allows you to break down the different taxes that may be applicable to the subject property.

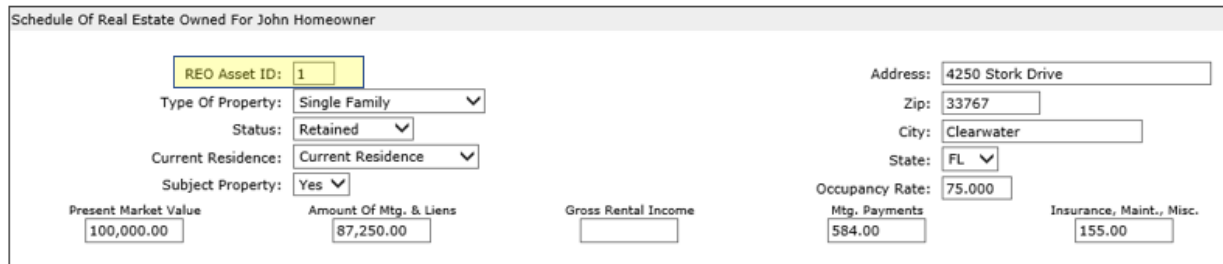
## Assets Tab

The Assets section of the 1003 provides you with the fields you need to track general assets, automobiles, life insurance, and real estate information on a loan for each borrower.

1. To add an asset record, click the plus sign icon next to **Add New Section(s)**. Choose the number of asset records to add in the first drop-down box, choose an asset type in the second drop-down box, then choose the borrower for the asset record(s) in the second drop-down box. Click the GO icon to add the asset record fields.



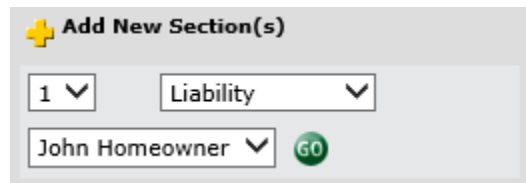
2. Use the REO Asset ID field for a real estate asset to link it to a real estate liability. Failure to do so may result in incorrect calculations and problems when ordering automated underwriting.



## Liabilities Tab

The Liabilities section of the 1003 provides you with the fields you need to track liabilities and other expenses on a loan for each borrower.

1. To enter a liability that is not listed on this page, click the yellow plus sign next to **Add New Section(s)**. Choose the number of liability records to add in the first drop-down box, choose liability type in the second box, then choose the borrower for the liability record(s). Click GO to add the records.



2. Here is where you will search the REO that is listed as an asset and map it to the correct liability by confirming the "REO Asset ID" number for the asset and liability match.

Liability For John Homeowner

Delete  Omit  Omit Monthly Payment  Create Verification

Liability Type:

Creditor Name:

Address:

Zip:

City:

State:

Account No.:

Monthly Payment \$:

No. Of Months:

Unpaid Balance \$:

REO Asset ID:

Paid At Closing:

Resubordinated:

Purchase Money Indicator:

Verification Source:

Other Verification Source Description:

## Details Tab

The Details section of the 1003 enables you to break down the various details of the loan transaction.

1. This screen will allow you to add any other credits to the transaction. They will copy over to your Fees Worksheet when the loan is saved.

## Declarations Tab

The Declarations section of the 1003 tracks declarations for each borrower on the file

1. If any items from lines A through I are answered Yes, you must provide an explanation in the text box next adjacent to the question.

## **Agreement Tab**

The Agreement section of the 1003 collects government-requested information for each borrower, information about the interviewer, and acknowledgement/agreement information on the loan.

1. Confirm completion of the Government Monitoring Information.
2. Confirm your information is displayed at the bottom of this page.

After saving your data, you can now price and register loan for submission to A&D Mortgage.