

## ADM Uploading Documents

March 2019

### INTRODUCTION

This manual is designed to assist the user in managing your loan documentation within the Automated Decision Manager (ADM). 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 session, the user will be able to:

- Upload loan documents to e-Doc Manager
  - Attach documents to loan conditions
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### OVERVIEW OF E-DOC MANAGER

The e-Doc Manager is the digital document folder for each loan file. All loan documents are digitally stored, managed, and stacked in the e-Doc Manager.

There are two ways of opening e-Doc Manager. We recommend you that you open e-Doc Manager from the Top Navigation bar. A separate window will open that can be minimized, maximized, moved to another monitor and re-sized, allowing you to view documents and work on your loan. This also gives the user the ability to upload documents by using the drag and drop feature.



The second way to access e-Doc Manager is through Loan Snapshot, in the lower right-hand corner of that screen.

Loan Snapshot For EDGAR SAMPLE

Loan Actions (7004642) **Loan Status:** Origination **Lock Status:** Float Approved

LNID: 7004642 Search Loan #, Borrower, SSN, Property, Status...

Borrower Information		Subject Property	
<b>Borrower</b>	EDGAR SAMPLE SSN: 999-40-5000 Home Phone: Work Phone: Cell Phone: Email:	4250 CONNECTICUT AVE NW Hollywood, FL 33020	

Loan Information	
Created:	5/9/2018 Application: 5/14/2018 (TRID)
AU Decision:	
Loan Amount:	\$140,000.00 Lender Loan#: 7004676
Purchase Price:	\$330,000.00 Published Docs History
Appraised Value:	\$330,000.00
Interest Rate:	5.490% Term: 360
Product:	Foreign National Premier 5-1 A Current APR: 7.515
Monthly Payment:	\$794.03
Loan Purpose:	Purchase
Down Payment:	\$190,000.00 %: 57.576%
Occupancy:	Investment
Top:	6.745% Bottom: 11.763%
LTV / CLTV:	42.424% / 42.424% HCLTV: 42.424%
Loan Status:	Origination Closing: 3/13/2019
Lock Status:	Float Approved Exp:
Lender MERS Number:	100743000070046420

**e-DOC MANAGER**

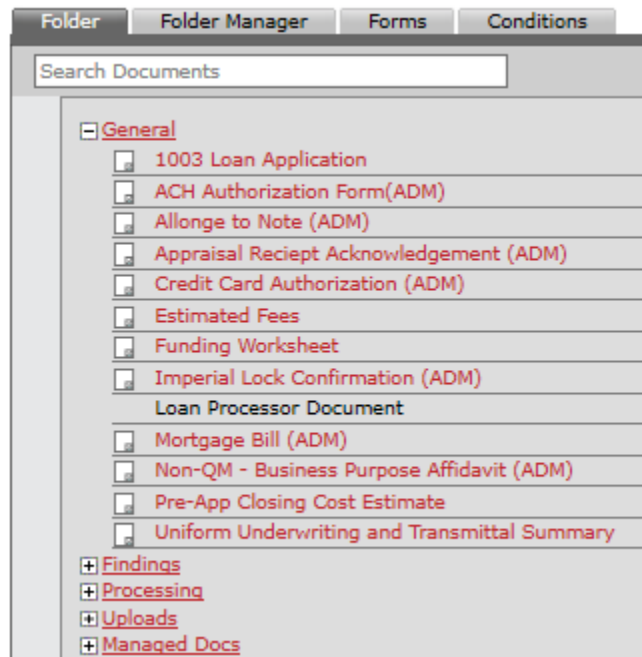
Folder Forms Upload Stack

Search Documents select all | unselect all | folder manager

- General
- Findings
- Uploads
- Junk

### Accessing Documents

The e-Doc Manager is organized in a tree structure. Click on the Plus icon on the left to expand the tree, and the Minus icon to collapse it.



The screenshot shows the 'Folder Manager' tab in the e-Doc Manager. At the top is a search bar labeled 'Search Documents'. Below it is a tree view with a minus icon on the left of the 'General' folder, indicating it is expanded. The 'General' folder contains the following documents:

- 1003 Loan Application
- ACH Authorization Form(ADM)
- Allonge to Note (ADM)
- Appraisal Receipt Acknowledgement (ADM)
- Credit Card Authorization (ADM)
- Estimated Fees
- Funding Worksheet
- Imperial Lock Confirmation (ADM)
- Loan Processor Document
- Mortgage Bill (ADM)
- Non-QM - Business Purpose Affidavit (ADM)
- Pre-App Closing Cost Estimate
- Uniform Underwriting and Transmittal Summary

Below the 'General' folder are other collapsed folders: Findings, Processing, Uploads, and Managed Docs, each with a plus icon on the left.

Use the Search window to locate a document or folder by typing a portion of its name.

## Folder Designations

There are several folder types, and listed below are the descriptions of each:

- **General:** System generated documents (e.g., the 1003 and 1008) and forms added to the loan by a user (e.g., FHA documents).
- **Findings:** Documents returned via another interface (e.g., credit reports, AU findings, flood certs, etc.) and documents created by a user request or response (e.g., Registration/Lock Request, Registration/Lock Confirmation, Lender Loan Response Documents).
- **Processing:** Verifications such as the VOE, VOM, VOD, etc.
- **Uploads:** Documents uploaded by a user.
- **Junk:** Documents are never deleted but will be discarded into this folder.

Once a section is expanded, individual documents become available. For each document, various actions can be taken by clicking the appropriate icon.

- To edit a document name or to replace a document, click the Edit icon.
  - Note: the edit feature only allows the user to rename or replace a document, not edit the document chosen.
- To view a document, click the View icon.
- To delete a document, click the Delete icon.
- To select a document to print, manage, or email, check the box to the left of the document.

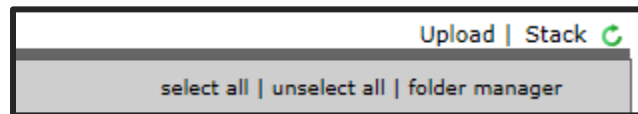
## UPLOADING DOCUMENTS INTO A LOAN

Documents will only be available to A&D when the Originator or Processor selects **Submit to Lender** or **Update Lender** (if file has already been submitted) from the Loan Actions Menu, or when documents are attached to a condition directly.

**PLEASE NOTE:** User must click on **Update Lender** from the Loan Actions Menu to alert A&D that files have been uploaded.

To upload documents to a loan, follow these steps:

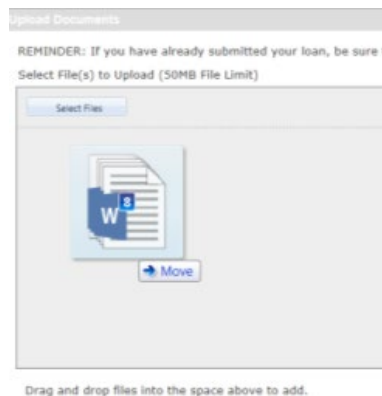
1. Click **Upload** in the top right corner of the e-Doc Manager or **Upload Documents** from the Loan Actions Menu. The Upload Documents page will appear.



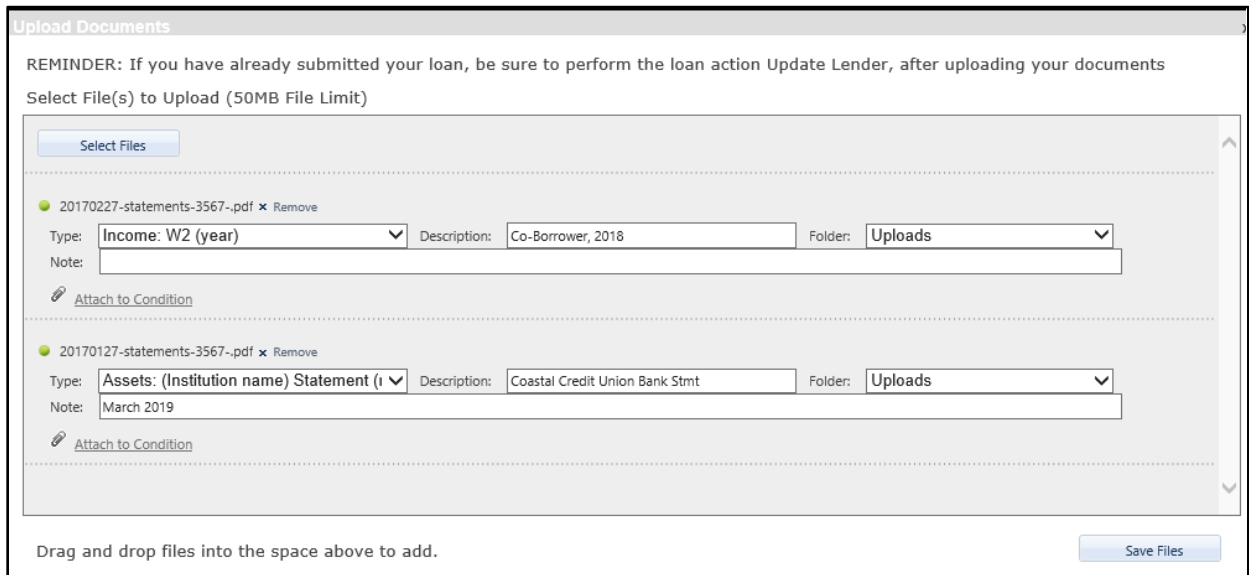
2. Click **Select Files** to locate the document(s) for upload. The user can select more than one at a time.
3. Another method to uploading documents is to drag and drop documents, however, the user must open the e-Doc Manager using the folder icon from the Top Navigation bar.



4. The user can then drag and drop the document to the gray area on the screen.



- The **Doc Type** dropdown menu and **Description** field will appear on the e-Doc Manager Screen. Select a **Type** from the dropdown menu (required) and add a **Description** (optional) to further identify the document.



- Once a loan has been conditioned, users can attach a document to an underwriting condition. Click **Attach to Condition**, and a box with a dropdown menu will open allowing the user to select the appropriate condition.
- Click **Save Files**.
- The uploaded document will appear in the **Uploads** folder.

**PLEASE NOTE:** The documents will become available for **Lender Employees**, if the user clicks on **Update Lender** (if loan has already been submitted for underwriting) from the Loan Actions menu or attaches the document to a condition directly on **The Lender Loan Response Document**, located under Findings.

## ATTACHING DOCUMENTS TO CONDITIONS

### Lender Loan Response

When an Underwriter has reviewed the loan and a **Loan Response** has been issued, a **Lender Loan Response Document** will be created and stored in the **Findings** section of the **e-Doc Manager**. The user can open it and view it there.

Loan Number: 10187

BORROWER INFORMATION	
<b>Borrower</b> QM Tester Originator Loan #: 10187 Qual Credit Score: 810	<b>Subject Property</b> 123 Hard Street West Palm Beach, FL 33414

LOAN INFORMATION	
Base Loan Amount \$: 200,000.00	Int Rate: 4.250%
Loan Amount w/ MIP,FF \$: 200,000.00	Term: 360
Amort Type: Fixed Rate	Purpose: Refinance/ DU-Cashout Other
Loan Type: Conventional	DTI: 17.072% / 17.072%
UW Approval Type: n/a	Product: 30 Yr Conv Fixed
LTV: 80.000%	CLTV: 80.000%
Doc Type: Full	Lock Status: Not Locked
Loan Position: Primary Loan	Appraisal Value \$: 250,000.00
Purchase Price \$:	Max Loan Amount \$:
Property Type: Detached	Max Rate:
Occupancy: Primary Residence	Approval Date / Expiration Date: 05/04/2016 / 05/31/2016

CREATED BY
Assigned Underwriter: Bean Opener Phone: (561) 655-6418 Email: jc@jpcgroup.com Lender Loan #: 10188

Attn: Bean Originator (Bean Test & Support Company),

In response to your recent submission, the current Underwriting Status is:

**Loan Approved with Conditions**

Please review the conditions listed below and submit the requested information.


Open Conditions (Hide)			
Code	Condition	Type	Responsibility
0010	(Credit) HUD-1/ Settlement Statement to reflect the payoff and closing of the following:	Approval	Borrower
003	(Credit) Certification of resident alien card information for _____ Include name, INS Form No., status and expiration date if applicable.	Approval	Borrower
0009	(Credit) Complete bankruptcy papers evidencing discharge date prior to _____.	Closing	Borrower

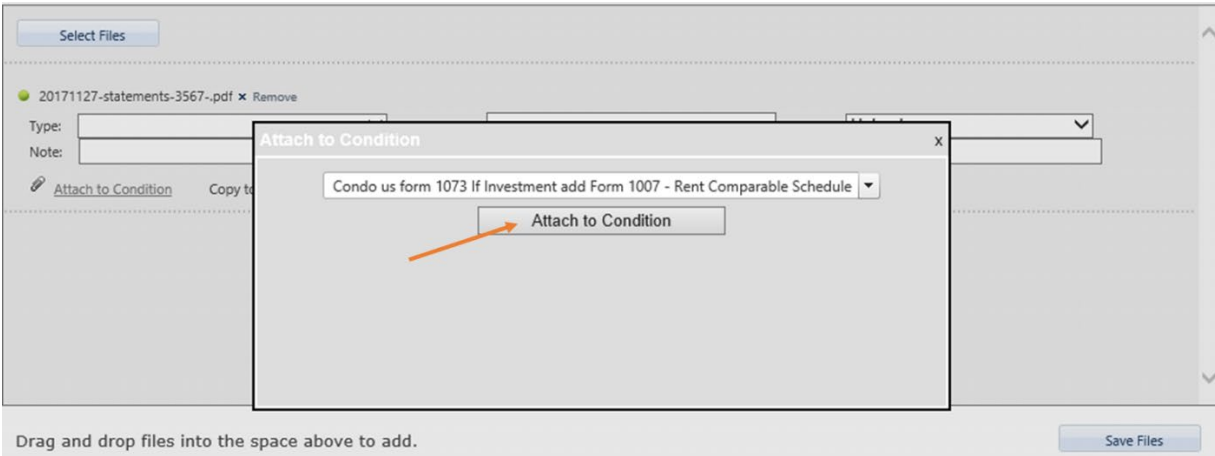
### Taking Action on a Lender Loan Response

The **Lender Loan Response** is A&D's conditional loan approval and where an **Originator** user will need to respond by providing additional information, "conditions".








The best practice, and to avoid possible delays:

- Open e-Doc Manager from the Top Navigation bar.
- Click on Findings to expand the section.
- Locate Lender Loan Response Document.
- Find the condition for which you are attaching a document.

- Click on the “Attach to Condition” icon , then follow the upload document procedures described above.
- Once upload is attached, click on **Save Files**.
- Email the A&D processor assigned to your loan to advise of upload.



- The user can also attach a document to a condition directly on **The Lender Loan Response** document. Using this method each attachment will send an individual email to the **Lender** user(s). Thus, **Update Lender** is *not* required. The email is sent to any **Lender** user who has the loan in his/her pipeline or queue.

Open Conditions (Hide)				
Code	Condition	Type	Responsibility	Status
	Real Estate Taxes outstanding sums due should be paid at closing	Closing	Closer	
L	Cash to close not to exceed \$ 93,465.22 subject to change.	Closing	Closer	
L	Title Policy SHOULD BE UPDATED AS PER ATTORNEY'S REVIEW LETTER, CPL, Title CD, Wire Instructions and E and O, Marked up Title and Legal Review. LOAN AMOUNT SHOULD BE UPDATED ON ALL DOCS	Closing	Closer	    

Click here to open the Upload window

The paperclip signifies a document has already been attached to this condition

- Typically, **Lender** Users prefer to get all conditions at once with *only* one email notification. Therefore, the suggested workflow is to upload conditions using the **Upload** screen. Attach the document(s) to individual conditions as uploaded.

To wrap up, once your loan has been conditionally approved by underwriting, best practice is to attach your document to the specific condition on the **Lender Loan Response** document. Using this method will quicken A&D response time and lessen the chance of documents being uploaded without A&D's knowledge.

For best practice:

- Refrain from uploading documents that are password-protected.
- Once the loan has been initially conditioned, gather approximately 40% of your conditions before alerting A&D, unless you need a specific and questionable document reviewed by underwriting.
- After conditional approval, ALWAYS attach documents directly to the condition using the Lender Loan Response Document.