Customizing your Modules

Customizing your Modules 1
Section 1 - Initial Basic Content Customization – Individual Modules 2
ALL Products 2
Quality Control Fraud/Audit/Compliance Module 2
Information Security/Red Flag Module 2
Origination Module 3
Processing Module 3
Closing Module 3
Administration/HR Module 3
Implementing Updates 3
Section 2 - Using the Quality Control Modules CD/Download 4
Opening a File 4
Training Programs 4
Troubleshooting 5
Editing Text 5
Editing and Adding New Screen Shots to Your Manual 5
Using “Paint” to edit Screen Shots 8
Inserting Logos into your Modules 8

Section 1 - Initial Basic Content Customization – Individual Modules

While the modules can be used as "off the shelf," depending on which modules you have purchased, you will want to perform some basic customization. We provide these instructions as basic guidelines. In addition, we provide 90 days of free update services for your product, which you can use to keep your product up-to-date:

ALL Products

1. Decide which forms form our templates that you will use and add your company information. We provide Non-LOS forms for your use on CD. The forms themselves do not come customized; they are provided as templates for you to customize.
    a. If you received an e-mail version of a particular module, we do not include the individual forms in the e-mail. They must be accessed from the CD.
2. Loan Origination System (LOS) – We do not provide support for specific software systems, but you should include instructions for your employees as to how to access, log-in and navigate your software. We have established a basic software section for use in customizing.

Quality Control Fraud/Audit/Compliance Module

If you are purchasing this product to meet FHA requirements, remember that FHA does not want to see the entire package at the time of submission. Here are important facts and recommendations for your FHA Quality Control Plan Submission:

1. In your initial submission ONLY INCLUDE: (The reviewer has to check every page of every submission. The more you submit, the longer the process.)
    a. Table of Contents, Introduction, Pages 1-42, Pages 47-51, 60-62.

Make these changes:

1. On page 7:
    - Insert the name of the Quality Control Manager
    - Insert the name and title of the individual conducting Quality Control Audits
    - If you do no know who the individual is, you can identify a 3rd party quality control provider. You must keep this provider current.
        - Any employee who is involved in FHA production – such as a processor, originator, or branch manager - who is compensated on a production basis, including the company owner, cannot conduct quality control audits.
2. Consider adding a paragraph to the introduction to your Quality Control Module – "About Us" to make the product uniquely your company's.
3. Delete references to Funding and/or Servicing if your business model does not include this
4. You may wish to include the Quality Control Plan Checklist (provided) as a certification that you have reviewed the plan yourself.

Information Security/Red Flag Module

1. Determine Document Destruction Vendor -
2. Assure Compliance with Locked File Storage Policy
3. Identify Identity Theft Protection Vendor – We Recommend Lifelock
4. Replace Sample Forms, if applicable

Origination Module

1. Add your company's introduction: "Welcome to our Company"
2. Establish hours of operation
3. Amend commission schedule on page 3
4. In the Good Faith Estimate section, indicate what your fees are for various services (credit report, appraisal, junk fees, etc…)
5. Identify your company's policy for when application begins – at property address, at credit pull, at pre-qualification, etc. This is critical for ECOA compliance. The regulators will default to the date of credit pull without a policy.
6. Marketing Materials - Many state regulators do examine marketing materials to evaluate the nature of the business. It is only with the non-traditional/sub-prime loan guidance issued August, 2007, that auditors will actually examine marketing material for evidence of predatory lending practices. In the "Loan Officer's Practical Guide to Marketing," we provide sample marketing materials which comply with these guidelines. You should consider adding these or assembling your own materials in this binder that they can be reviewed by auditors.

Processing Module

1. Update Vendors – Appraisal Company, Credit Bureaus, Title Companies, PMI Companies
2. Include Login ID and Passwords for CAVIRS, FHA Connection, DU, LP

Closing Module

1. Add approved attorneys
2. Include Warehouse Bank and Specific Collateral Requirements
3. Compile mortgagee clause information for each specific investor

Administration/HR Module

1. Update Vendors – Appraisal Company, Credit Bureaus, Title Companies, PMI Companies
2. Update Hours of Operation, Personnel Roster

Implementing Updates

Module updates are distributed one at a time. Even though multiple updates may apply in the course of a week, each individual update will indicate which module the changes apply to:

Update Applies to the Following Modules – Ignore if you do not own the Module			
✓	Origination	✓	Fraud/Audit/Compliance
✓	Processing	✓	Branch Administration/HR
✓	Underwriting	✓	Wholesale Broker Correspondent
✓	Closing		

1. Open the update memo
2. Open the module to be updated
3. From within the update, drag the new or replacement text and images into the section of the module you wish to update
4. Save the module before proceeding.
5. Open and customize any form that is included with the update.
6. Save the form to your hard drive in the "Forms" Directory of your module.
7. Distribute the updated pages of the module to all employees.

Section 2 - Using the Quality Control Modules CD / Download

Since 2007 we no longer deliver hard copies of the products. This saves our customers time and money. Upon receipt of the downloaded product, customers should make a permanent record. Do this by dragging the e-mailed or downloaded *.zip file to your CD from within Windows Explorer. Make sure you label your disk and put it in a safe place to avoid the need to request backup copies later.

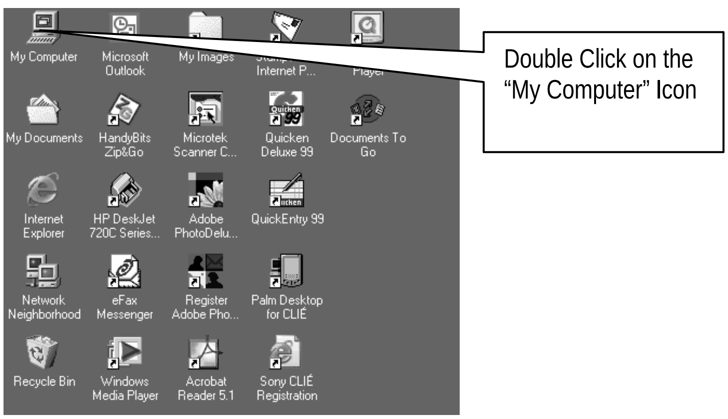
ZIP files are compressed documents. You cannot save a zipped file back onto itself. You must unzip, or de-compress the files and save them in a permanent location.

The contents of the disk are documents that are intended for use as templates. This means you open each file individually from your word processing or spreadsheet program, make the changes you wish to customize them, and save them to your local hard drive.

Opening a File

To access or preview the information and programs on the CD take the following steps:

1. Place the CD-Rom into your CD drive.
2. Double click on the My Computer icon, located on your desktop.
3. Double click on your CD drive, typically the D Drive.

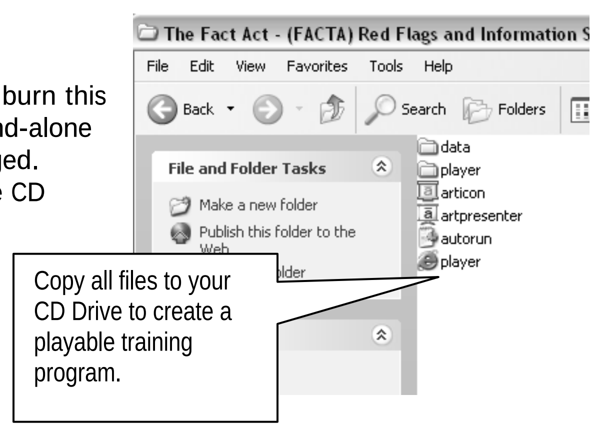


4. You will see several folders within the Manual Folder: For Example, Origination Manual, Origination Forms, Origination Templates.
5. Double click on the folder of your choice to see the documents and programs it includes. Double click on any of the items to open them in the application.

Training Programs

If your order included a training program, you should burn this to a separate disk. The program is intended as a stand-alone program. The directory structure must NOT be changed. Simply drag and drop the entire folder contents to the CD Drive.

This will allow the CD and training program to play automatically.

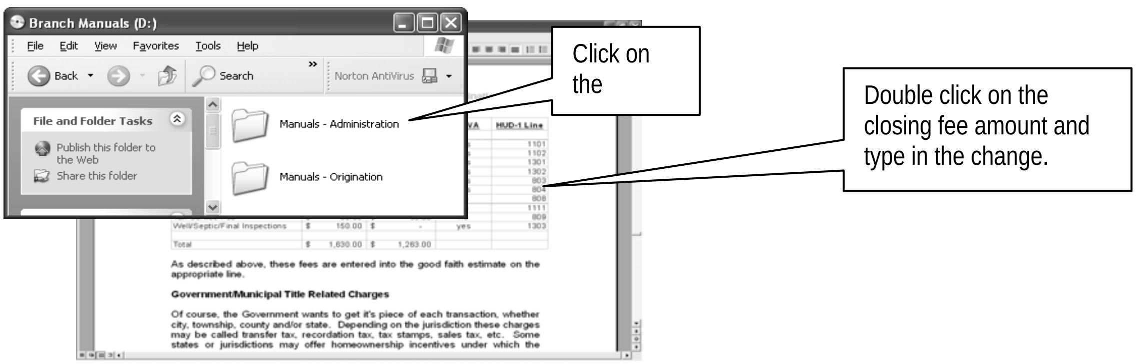


Troubleshooting

The documents on this disk are in Microsoft Office Word and Excel format. If you do not have these programs, you will experience difficulty in opening these files. WordPerfect and QuattroPro, The Lotus SmartSuite and Office for Apple/Mac have been tested and can open these files. Microsoft Works will not open these files – you must import and convert the files to *.wpd format first. StarOffice, by Sun Microsystems, can be downloaded for free and is an excellent "no-cost" Microsoft alternative.

Editing Text

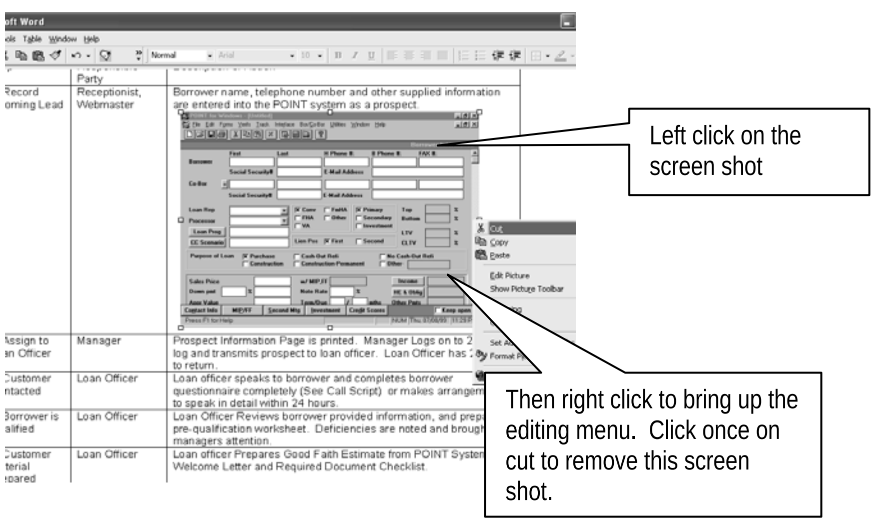
To edit the Manual itself, click on the Manual folder, then click on the manual.



The manual will open in Microsoft Word. You can go to any part of the text and add, delete or edit at your discretion. For example, to make changes to the hard closing cost table in the Origination Manual, go to that page, double click on the table where you want the change and simply type in the new information.

Editing and Adding New Screen Shots to Your Manual

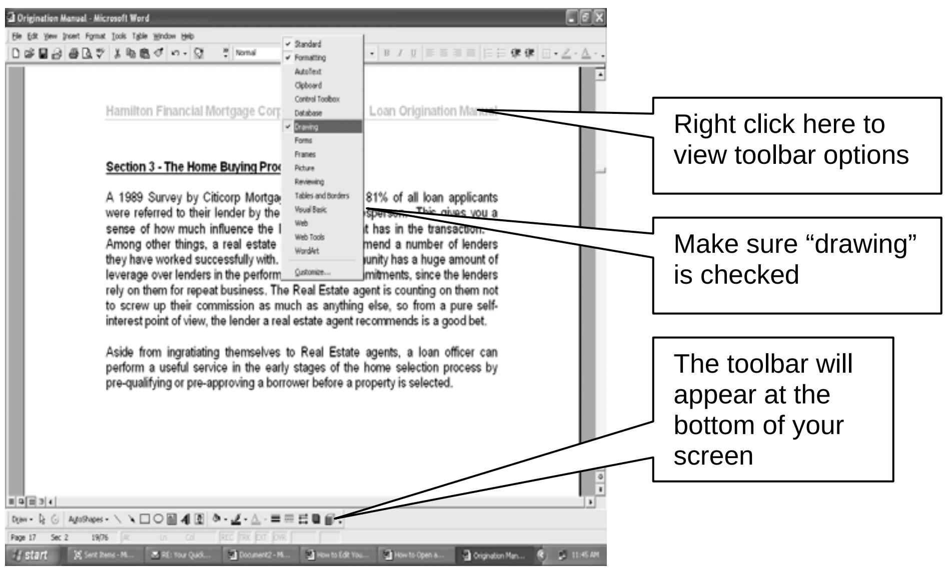
To add your software instructions, you can add your own screen shots. To delete screen shots, open the manual to that page, left click within the screen shot, then right click and choose "cut."



Once you have deleted the old screen shot, you can easily replace it with one from your processing software. For example, if you use Encompass and want to use a screen shot demonstrating how to enter information in that program, simply open the page you wish to capture. Once you have on your computer screen the exact image you want, hit the “Print Screen” button on your keyboard. This is located at the far right hand side of your keyboard, to the right of the Function keys. Although nothing appears to have happened, the program has copied this image to your clipboard.

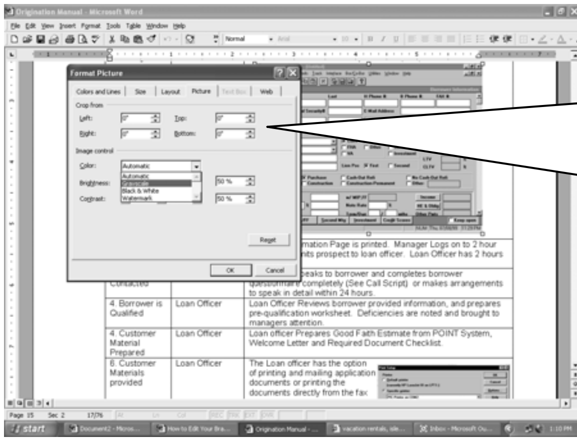
Once you hit the Print Screen button, go to the manual and left click in the space you want the image to appear until the cursor is exactly where you want it. Next, right click to bring up the editing options, and select “paste.” The screen shot will then appear in the manual. If you made any mistakes, just hit the undo button on your formatting toolbar and try placing it again.

To edit screen shots within the manual in Microsoft Word, it is easiest to have your drawing toolbar open. To do that, right click on any of your open toolbars, and select “drawing” so that it has a check next to it. This toolbar will appear on the bottom of your computer screen.



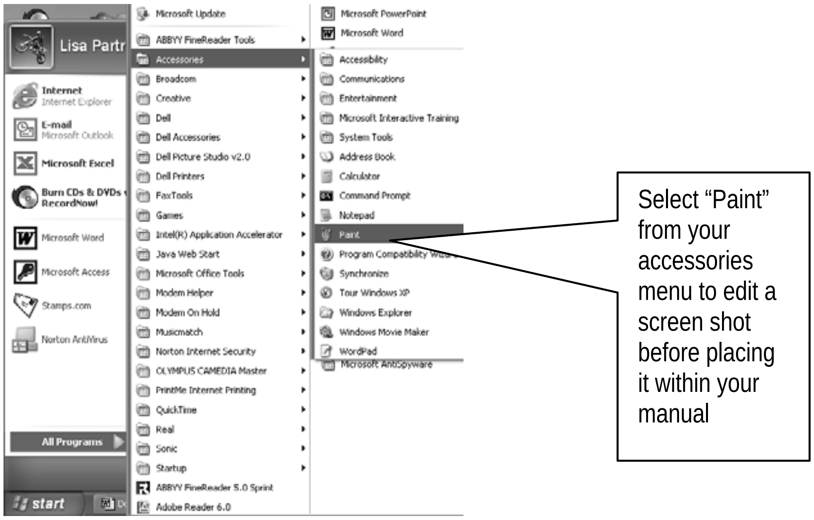
Once this toolbar is open, you can add captions (under autoshapes), change the colors, lines, and text easily.

To edit the screen shot, click on it once, and then you will be able to move the borders and adjust the size. You can also double click on the screen shot to pull up the “Format Picture” box. Here you will have several tabs that allow you to adjust many aspects of the image. The “Color and Lines” tab lets you change the border of the screen shot. The “Size” tab allows you to adjust height and width, the “Layout” tab allows you to adjust the text and how it appears in relation to the graphics, and the “Picture” tab allows you to crop the image, change the color to grayscale, black and white or full color.



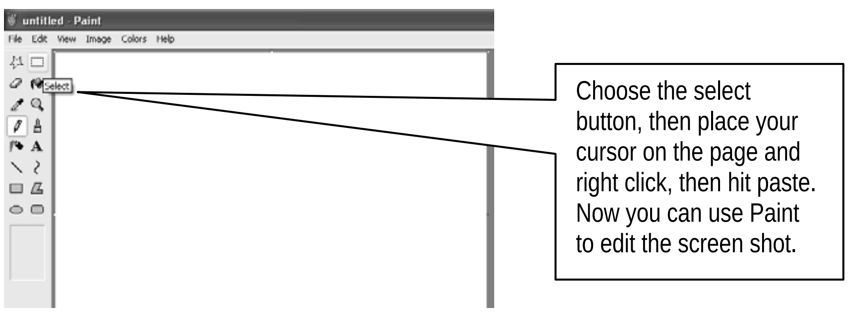
Double click on the screenshot to bring up the "Format Picture" box. From here, select the tabs to alter any part of the image. This "Picture" tab allows you to crop and change the image from color to grayscale or black & white

Using "Paint" to edit Screen Shots



If you want to edit the screen shot in Microsoft Paint, capture it as you normally would using the "Print Screen" key, then open the Windows Paint program.

Paste the image in the Paint view by choosing select, then right click and hit paste.



From here you can alter the size, color and format of the screenshot. When you finish, copy the screenshot image by right clicking on it, selecting copy, and then paste it back into the manual.

There are many ways to edit screenshots and place them within your documents; use the method you are most comfortable with.

Inserting Logos into your Modules

In order to give a complete "Custom" look, you can add logos to the manual headers or footers. Placing a logo does not mean the Company's name is not included in the header.

<u>Modifying the Logo</u>

Step	Process
"Grab" logo within any program - Explorer	1. "Grab" Logo a. Right Click on Logo b. Select "Copy" c. Paste Logo into document
Logo cannot be "grabbed"	1. Create bitmapped image

	a. Press “prt sc” (print screen) from within browser b. Open “Paint” program from accessories c. “Paste” screen shot d. Use Chooser tool to highlight logo area e. Click “Copy” f. Paste grabbed logo into document
Modify Logo	1. Make Logo a “text wrapped” object a. Click on object b. Picture Toolbar should appear c. If not, select “View”, “Toolbars” and “Picture” d. Picture toolbar shows a “wrapping” icon e. Select “square” 2. Change Logo to “Grayscale” a. On picture toolbar click on grayscale icon b. Choose Grayscale 3. Make Logo uniform size a. Should be no more than 100 pixels wide – 30 pixels tall b. Select “Format Picture” icon from picture toolbar

Troubleshooting Formatting Issues

The individual modules are documents which have been specifically formatted to maintain indexing and links via the table of contents. This means that the table of contents and all formatting will remain consistent when you make changes. In order to ensure that formatting issues do not create a problem in the use of your product follow these steps to apply the universal “manualtemplate.doc”.

Formatting changes can cause conflicts with your internal template (usually “NORMAL”) Please attach the enclosed template in Word to repair the formatting issues.

Applying Style Templates - Microsoft Word

1.) Save the attached file to your hard drive - note the location
2.) Open the document that you wish to apply the template to
3.) Under "Tools" click "Templates and Add-ins"
4.) Dialogue Box shows Document Template - usually "Normal"
5.) Click "Attach" and browse to the saved template from 1.) above
6.) Toggle the "Automatically update styles" check box
7.) Click "OK"

The document should now follow formatting as intended. When editing the document, do not apply formatting from the formatting toolbar. Instead select "Format" and "Styles and Formatting" to bring up the available styles dialogue for the document. At the bottom of the Styles and Formatting dialogue, select "show" and "available styles" to see what formatting can be applied.