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Downloading from Sharefile

Some customers are not familiar with basic download information. Here are best practices for obtaining, extracting and accessing your documents for the first time.

Your download link will take you to your compiled products.

Section 1 - Initial Basic Content Customization – Individual Modules

While you can use these modules “off the shelf,” depending on which modules you purchased, you should perform some basic customization. We provide these instructions as basic guidelines. In addition, if you use our managed policies and procedures service, you only update those policies which are different than the template procedures

ALL Products

Decide which forms to use: We provide Non-LOS sample forms for your use. These represent critical pieces in your policy and procedure management system. Without these you have not proof that you follow your own process.

1. The manual templates include our provided sample forms. If you do not have any forms, use these as a basis for your new procedures
 - i. The sample forms do not come customized – you must do this.
2. If you are working on an existing process flow which already uses checklists, letters, requests, spreadsheets, reports, etc., you should to replace our sample forms with yours.
3. Loan Origination System (LOS) – We do not provide support for all of the different specific software systems, but you may wish to include instructions for your employees as to how to access, log-in and navigate your software. We include basic software sections for use in customizing, and screenshot “placeholders” for areas which lend themselves to software instructions in a step-by-step process.

Investor/Agency Quality Control Fraud Detection and Reporting Audit Module

Note: If you use the quality control and compliance modules to obtain initial approval from Agencies (FHA/VA, Fannie, Freddie, USDA, etc.) or state regulators, use judicious decision-making to determine which of these policies you include in your submission. For example, FHA generally does not want to see other policies and procedures (such as processing or compliance) as part of the initial submission. However, for your annual recertification or audit, they do want to see everything.

Make these changes:

- Under “Quality Control Personnel”:
- Insert the name of the Quality Control Manager
- Insert the name and title of the individual conducting Quality Control Audits
- If you do not 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.
- Consider adding a paragraph to the introduction to your Quality Control Module – “About Us” to make the product uniquely your company’s.
- Delete references to Funding and/or Servicing if your business model does not include this – See “Simple Tricks for Using Word”

Broker/Mini-Correspondent Quality Control Fraud Detection and Reporting Module

- Review the documentation
- You may choose to use our recommended forms, or replace the form screenshots we have provided with screenshots of your forms. (See “Inserting Screen Shots”)
- To change your company name use the “Find and Replace” function in Word
- Open the header (by double clicking in the “grayed-out” header area, or opening “Header/Footer”) and paste/adjust your logo.
- In Fraud Red Flags, replace Credit Bureau with your credit reporting vendor
- Review other Fraud Prevention procedures and remove actions items you do not perform, replace
- If you have financial, loan level or other audit support, insert names under “personnel”
- Include any hiring procedures/vendor management procedures
- Include your SAFE Licensing information
- Under AML/BSA Personnel, include the names of the individuals tasked with SAR duties

Information Security/Red Flag Module

- Determine Document Destruction Vendor
- Assure Compliance with Locked File Storage Policy
- Identify Identity Theft Protection Vendor for remediation – We Recommend Lifelock
- Replace Sample Forms, if applicable

Origination Module

- Add your company’s introduction: “Welcome to our Company”
- Establish hours of operation

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- Amend commission schedule
- In the Good Faith Estimate section, indicate what your fees are for various services (credit report, appraisal, junk fees, etc...)
- 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.
- Marketing Materials - Many state regulators do examine marketing materials to evaluate the nature of the business. You should consider a separate "Marketing Materials" file for all customer facing messages. Remember to attach the "Advertising Checklist" to all materials.

Processing Module

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

Underwriting Module

- Identify your investors, include their underwriting specifications highlights, or use our Guideline Matrix to update your own.
- The Guidelines we provide are generic FNMA – use them as a guide to form your own policies

Closing Module

- Add approved attorneys
- Include Warehouse Bank and Specific Collateral Requirements
- Compile mortgagee clause information for each specific investor

Administration/HR Module

- Add your company's introduction: "Welcome to our Company"
- Update Vendors – Appraisal Company, Credit Bureaus, Title Companies, PMI Companies
- Update Hours of Operation, Personnel Roster

Implementing Updates

Module updates are distributed one at a time. Even though multiple updates may apply at any time, 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		

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

Section 2 – Downloading Products and File Management Best Practices

We no longer deliver hard copies of our 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 a CD, physical or cloud backup from within Explorer. Make sure you label your disk and put it in a safe place to avoid the need to request backup copies later. If you do have a catastrophic loss, or you have not updated your files, we will provide a replacement at a cost of \$100.

The files contain documents that we intend you to 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.

File Management Best Practices

We deliver our products in hierarchical folders. In each module you will generally see

- Folder (Name of Module)
 - X.X Name of Module.doc (Word Document – This is the template)
 - Folder (Forms or Files)
 - List of files/forms

We recommend preserving this file structure as it will make it easy to publish to an intranet. If you publish to an intranet location without using the .zip structure you will need to manually re-create the file structure.

Rational Policy Numbering

For compliance policies and procedures it may be helpful to maintain a rational operating hierarchy. In the case of the modules you will see them listed as follows:

- 1.0.0 Section/Operating Module (such as origination, processing, underwriting, compliance, quality control, etc.)
- 1.1.0 Subheading within an operating module
- 1.1.1 Detailed operating procedure or policy.

Rendering the Included Training Programs

Training programs are delivered in two separate formats: PowerPoint and Self-Paced. If your order included a self-paced training program, you must 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.



We also offer in-house style online training programs and a learning management system should you prefer to allow us to manage your training for you.

Common Troubleshooting Tips

I don't have Word: The documents on this disk are in Microsoft Office Word, Powerpoint or Excel format. If you do not have these programs, you will experience difficulty in opening these files. We deliver all documents in native *.doc, *.ppt and *.xls format, so you should be able to open the documents using any program used for these purposes. We do recommend using Google Drive and Google Docs for those who will deploy these documents on an intranet.

I can't find my Downloaded Documents:

- 1.) Try the download again
- 2.) Instead of simply save, try "Save As" and locate the default directory that your computer is configured to us as temporary storage for downloaded files (typically "downloads")
- 3.) Browse to that directory from Explorer
- 4.) Identify if your files are located there
 - a. You may see several folders within the Manual Folder: For Example, Origination Manual, Origination Forms, Origination Templates.
 - b. Double click on the folder of your choice to see the documents and programs it includes.
 - c. Double click on any of the items to open them in the application.
- 5.) If your files are not located in the default directory, download again using "Save As" AND MAKE A NOTE OF THE DOWNLOAD DIRECTORY
- 6.) Once download is complete, browse to this directory again and locate your files.

It Won't Let Me Save My Changes/I Can't Edit It

You cannot edit a zipped file. This can confuse you because most programs will let you open and review and you cannot tell that it is a zipped document until it says "cannot save document."

- 1.) Click "Save As"
- 2.) Rename the document
- 3.) Identify a separate folder or location on your local drive to save the file to

.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.

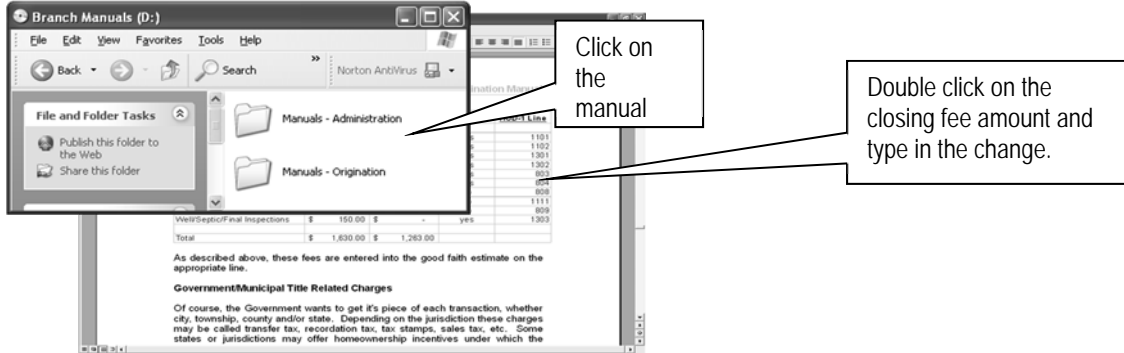
- "Right Click" on the Compressed Folder
- Identify the "Extract to" folder, such as your desktop, or a "Policy and Procedure" folder you create

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- Click “Extract All”
- Delete the original zipped folder to avoid confusion

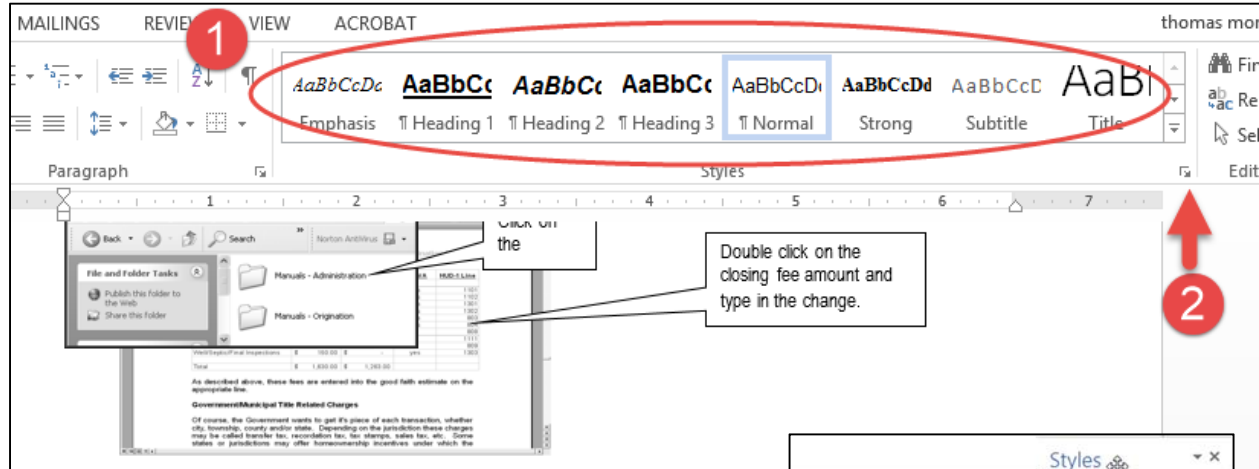
Editing the Text in the Manuals

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

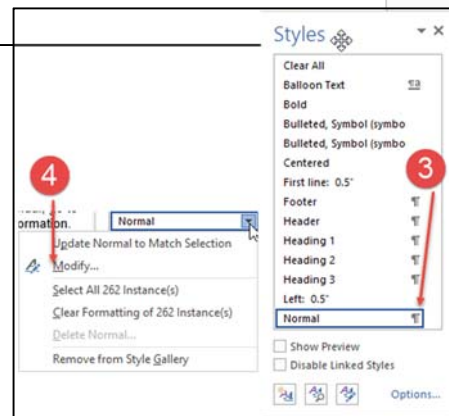


The manual will open in Microsoft Word. You can go to any part of the text and add, delete or edit at your discretion. For example, to make changes to the hard closing cost table in the Origination Manual, go to that page, double click on the table where you want the change and simply type in the new information. Whenever you change content, make sure you return to the Table of Contents and update the table by “Right-Clicking” on the table > choose “update” > “Update all”.

IMPORTANT - DO NOT CHANGE THE FONTS on the page itself. Always use the available styles (1), and modify the styles directly. You can expand the style menu by clicking on the pull down carat (2).

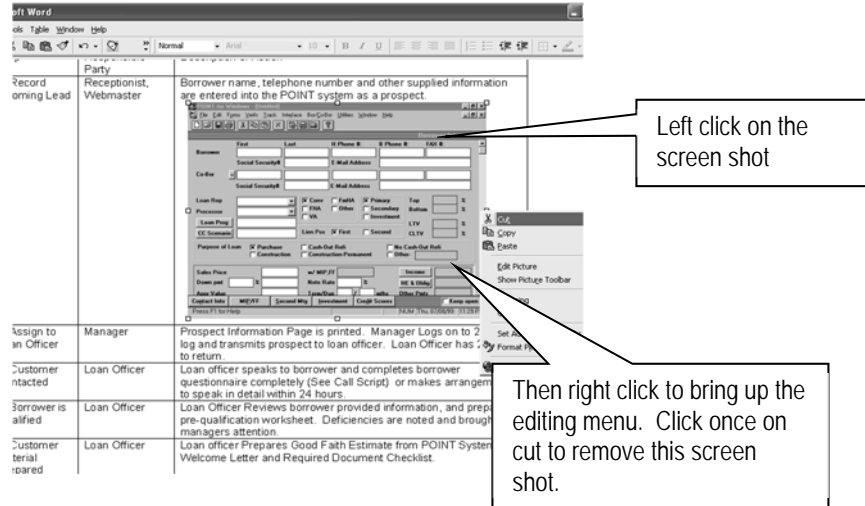


Then, modify the styles on the style menu, by selecting the style you want to edit (3), and then modifying (4)



Editing and Adding New Screen Shots to Your Manual

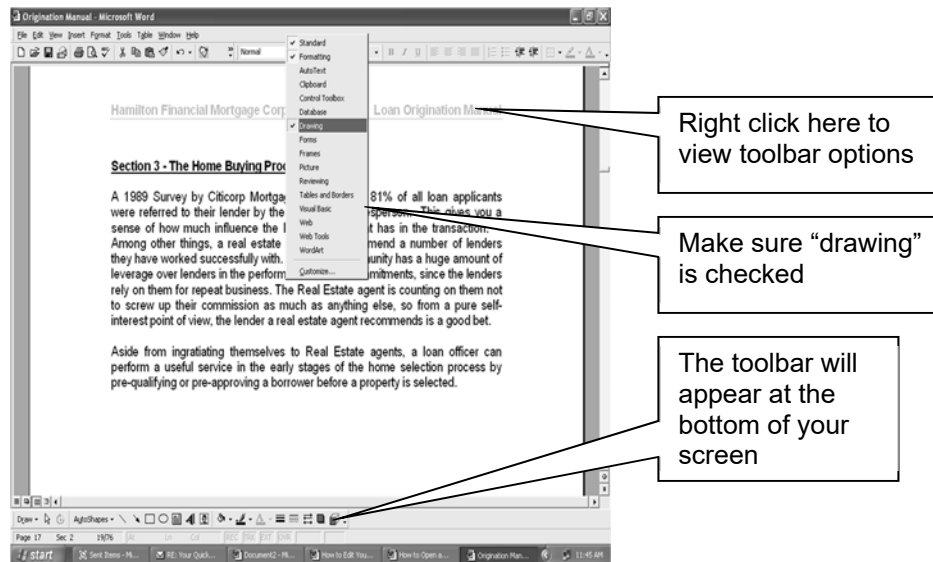
To add your software instructions, you can add your own screen shots. To delete screen shots, open the manual to that page, left click within the screen shot, then right click and choose “cut.”



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 autosshapes), 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.

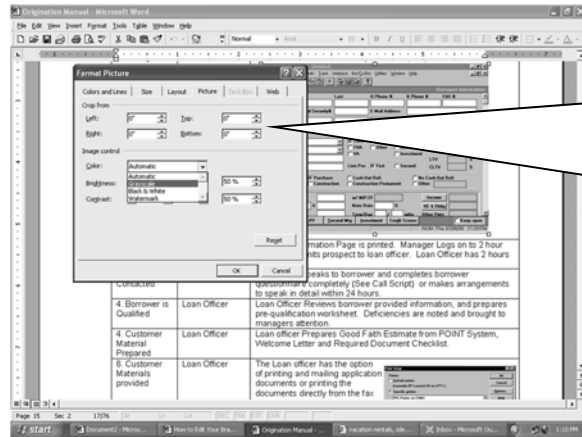
Important! – Inserting Sample Forms

We include sample forms in-line within the modules. This allows the readers and users to follow the implementation and is an important best practice in technical manual writing.

DO NOT ADD THE FORMS DIRECTLY TO YOUR MODULE! The forms all have their own formatting and this will corrupt the module template. Instead, print the form to an imaging program, like Acrobat, your fax program, or Microsoft Document Imaging and copy and paste the image itself.

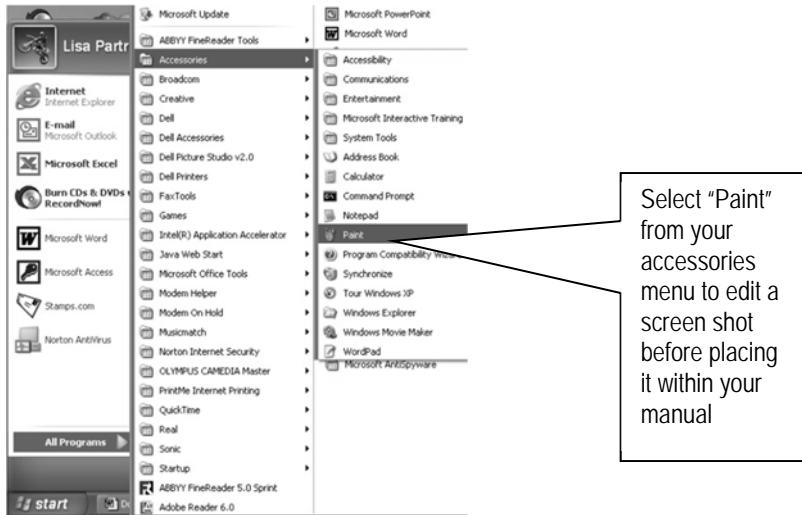
You can also “prt scr” (print the screen) and then paste it into your word document, and then use Word’s native image editor to crop and adjust your image.

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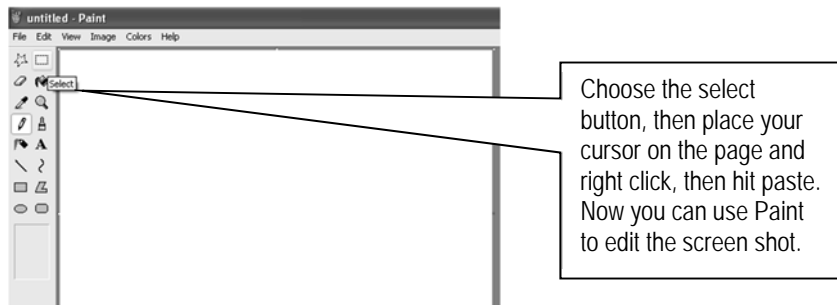
Double click on the screenshot to bring up the "Format Picture" box. From here, select the tabs to alter any part of the image. This "Picture" tab allows you to crop and change the image from color to grayscale or black & white

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.

Modifying the Logo

Step	Process
“Grab” logo within any program - Explorer	“Grab” Logo Right Click on Logo Select “Copy” Paste Logo into document

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

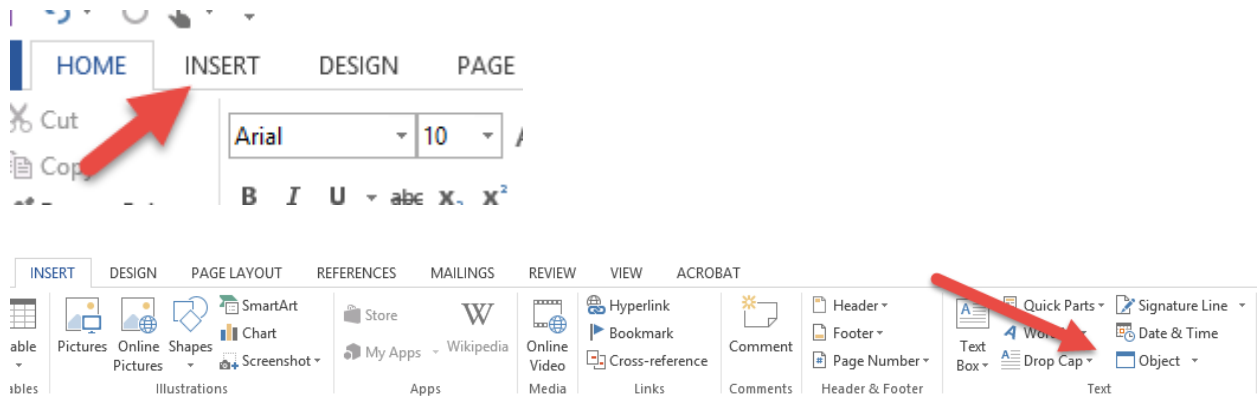
Tactics for Managing Large Documents

Today we no longer use paper manuals as the predominant way of delivering and publishing. Rendering files electronically takes the place of the paper manual, but this creates some additional problems, particularly when your organization grows and there are many, many different functions. In order to effectively manage these varied policies, you need a document management system of some sort. These range from “FreeWare” options such as Google Docs, DropBox and Zoho, to hundreds of different fee based document management providers.

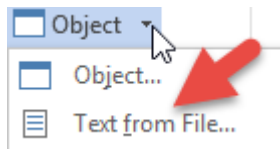
Regardless of which provider you use, the architecture remains the same. The difference in systems relates to how these documents can be edited and distributed to all of the different roles within a company. In order to do this, you break up your large document into smaller pieces. Then, if you need to assemble them into a manual, you “knit” them together using Word.

Steps for Creating One Document out of Multiple Individual Policies (“Knit”)

- 1.) Open the Mortgage Manuals Template Document
- 2.) Delete all the “Sample Text” (except for the Table of Contents) which is simply used as a preview for the various formats.
- 3.) Put your cursor on the place in the document when you want the inserted files to be inserted.
- 4.) Click Insert tab on the ribbon.



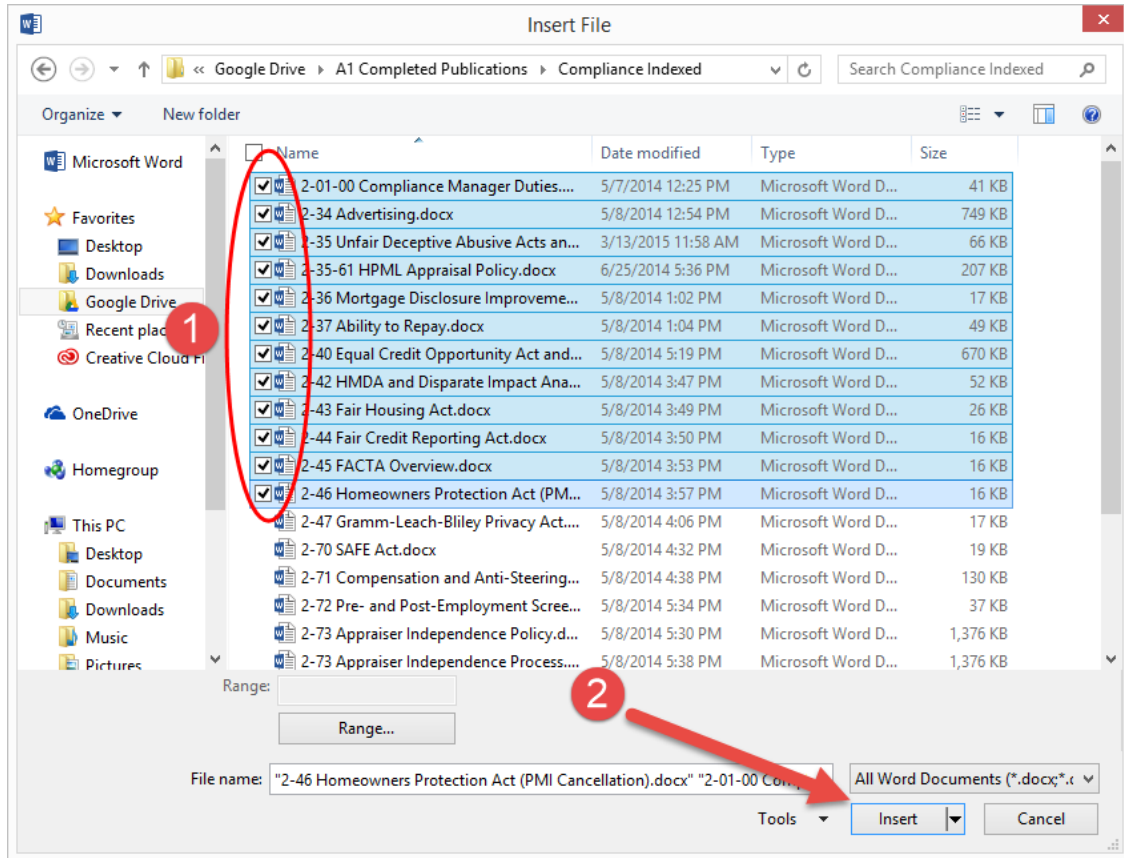
- 5.) Click on the down arrow at the right side of Object.
- 6.) Click on Object and choose the Text from File... option.



- 7.) In the Insert File dialog window, select all Word documents that you want to merge and combine into one. To select multiple files, press and hold down CTRL key while clicking on the files one by one.

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- 8.) Click on Insert button. All documents selected now merged and combined into a single document file.



- 9.) Update the Table of Contents by “right-clicking” on the grayed-out area > select “update all”
 10.) Save the file using a unique document name.

Creating a List of Policies and Forms

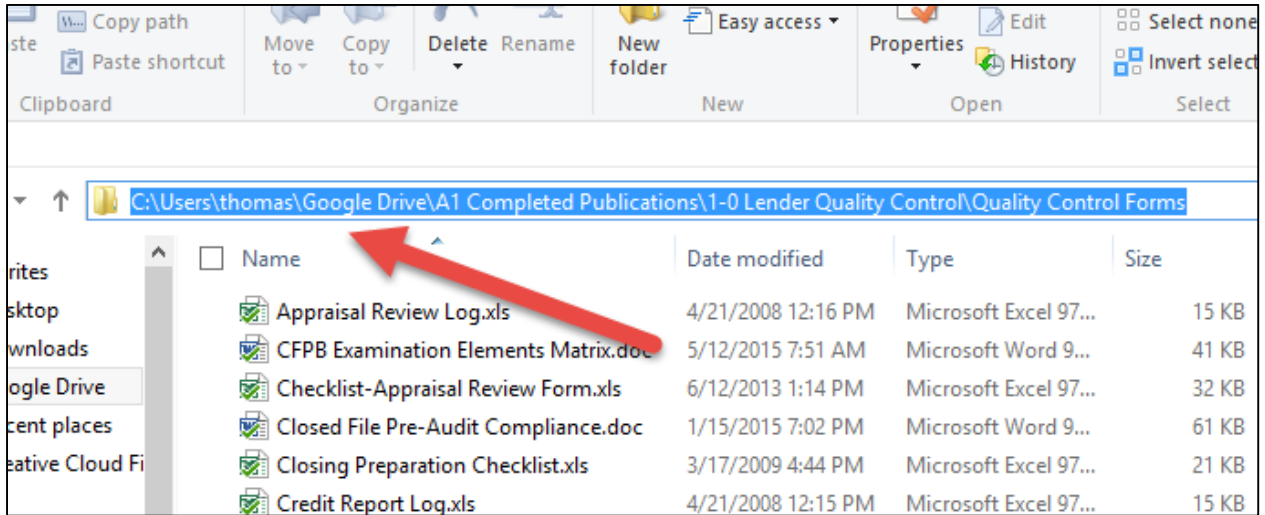
In order to create a list of all file objects in a directory for reporting or management purposes, follow these steps.

Using a web browser, you can render directory structure and file contents in a list

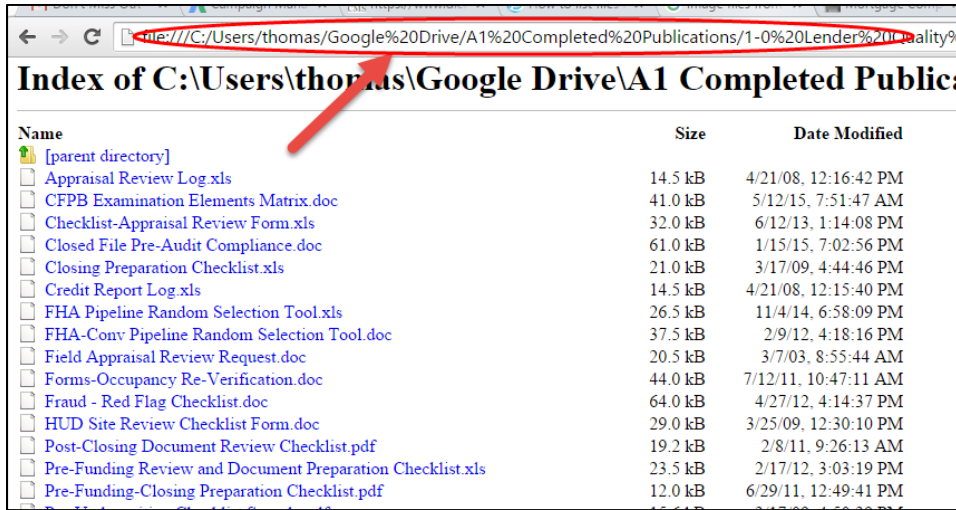
- 1.) Open browser (Firefox or Google Chrome)

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- 2.) Browse to the folder of documents you want to copy, and then copy the path of the folder (data) from the location bar in File Explorer. For example, the path of this folder is C:\Users\thomas\Google Drive\A1 Completed Publications\1-0 Lender Quality Control\Quality Control Forms:



- 3.) Open a web browser and paste the folder path in the URL address bar, then press Enter



- 4.) Click Ctrl+A to select all contents in the web browser and press Ctrl+C to copy them.

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5.) Open Excel and directly paste (using Ctrl+V shortcuts to paste) them in a worksheet.

