



West Virginia Housing Development Fund

Originator Portal 3.2 User's Guide

Go to www.wvhdf.com and click the 'Lending Partners' tab.



Next, click 'Document Upload Portal' to log in or register.

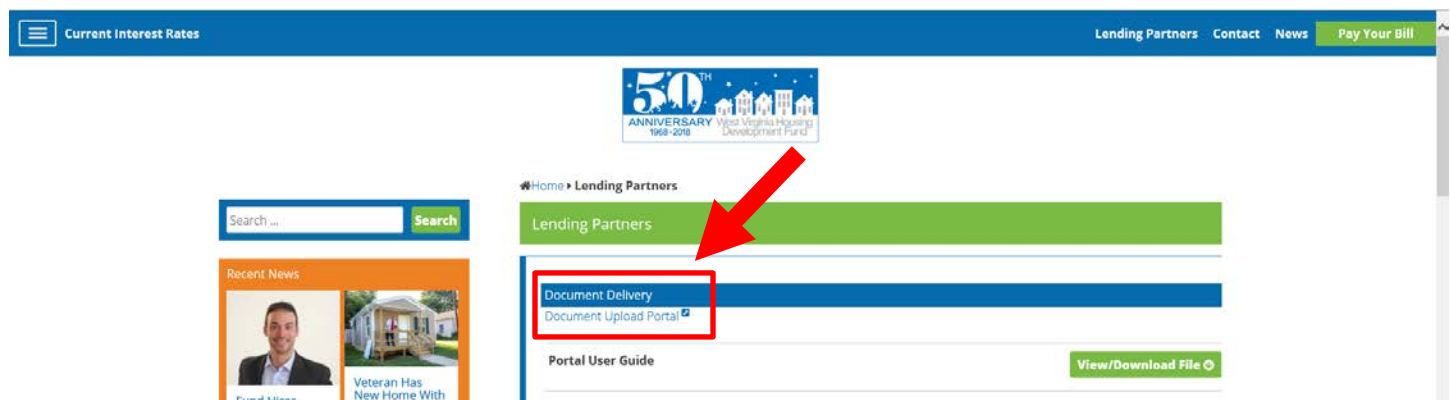


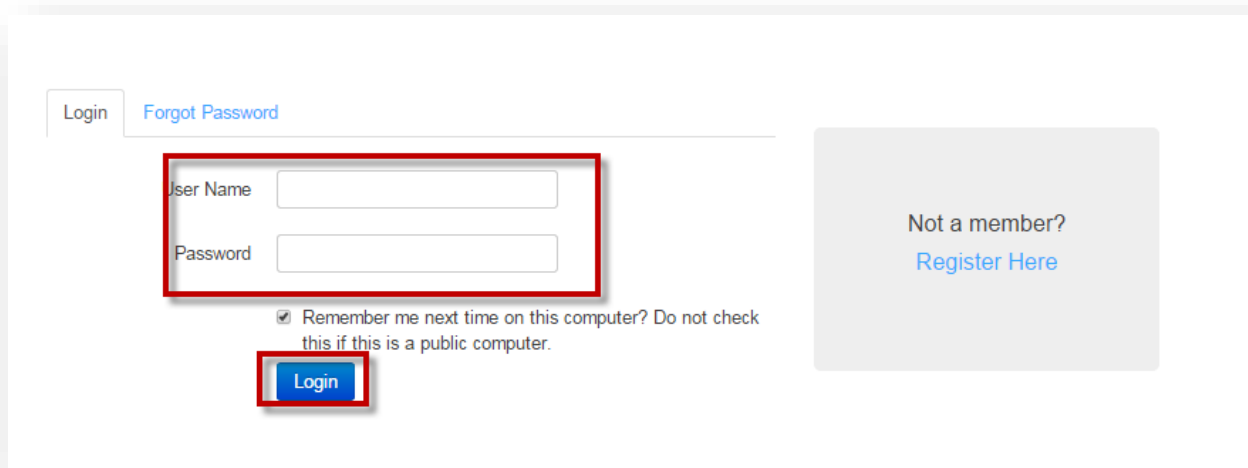
Table of Contents

Accessing the Originator Portal Site	4
Logging into the Originator Portal for the first time.....	4
Self Registration	5
Forgot Password / Resetting Originator Portal Password	6
Home	7
Loan Pipeline.....	7
Search for a Loan.....	7
Opening / Accessing Loans	8
Loan View	9
Uploading Documents.....	12
Create Upload (Batch Upload) within the Loan.....	12
Submitting an Upload	16
Saving an Upload For Later	17
Editing, Submitting or Deleting an Upload that was “Saved for Later”	18
Deleting an Upload.....	19
Requested Documents	20

Accessing the Originator Portal Site

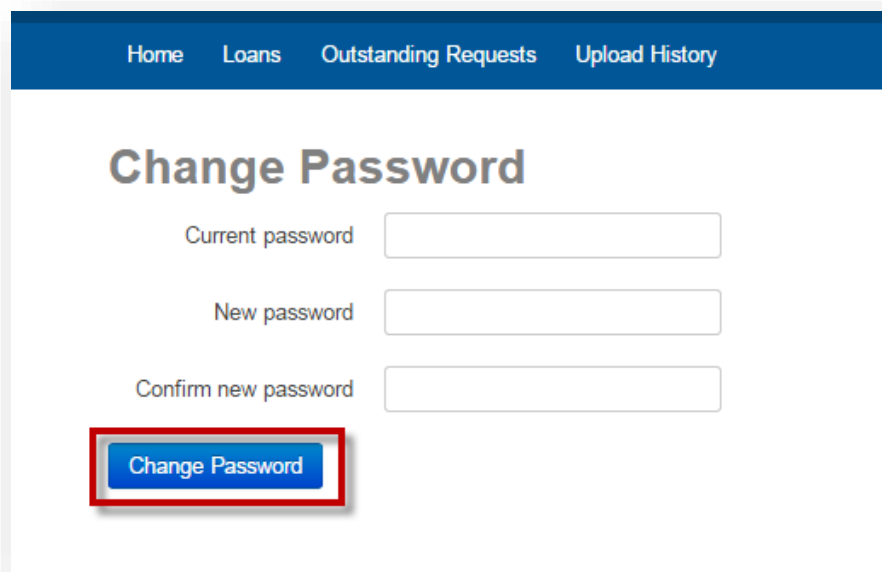
Logging into the Originator Portal for the first time

If a user has been setup by an Originator Portal Administrator, credentials will be provided to the user. And email notification will be generated providing the credentials and URL to the user. To login to Originator Portal Site, enter the URL for the site, which will open up the Login Page. Enter the username and password provided and then click "Login"



The login page features a header with "Login" and "Forgot Password" links. Below this, there are input fields for "User Name" and "Password", which are highlighted with a red box. A checkbox labeled "Remember me next time on this computer? Do not check this if this is a public computer." is located below the password field. A "Login" button, also highlighted with a red box, is positioned below the checkbox. To the right of the login fields, there is a grey box containing the text "Not a member?" and a blue link "Register Here".

You will be prompted to change your password upon initial login. Enter the existing admin password, create a new password and click "Change Password"



The "Change Password" page has a blue navigation bar at the top with links for "Home", "Loans", "Outstanding Requests", and "Upload History". The main heading is "Change Password". Below this, there are three input fields labeled "Current password", "New password", and "Confirm new password". A "Change Password" button, highlighted with a red box, is located at the bottom of the form.

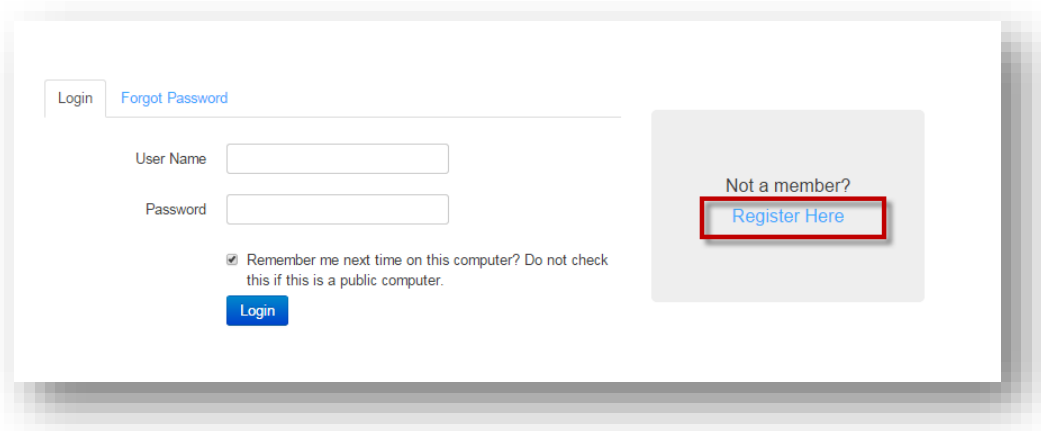
Once, the user has created a new password they will be brought to the security question screen, where they will create a security question. ****Please Note:** In order for a user to reset their own password should they forget it, is to have their security question setup and be able to answer it correctly.

From there users are brought to the homepage. This page lists all the existing loans within the Originator Portal that the user has access (is associated with).

Self Registration

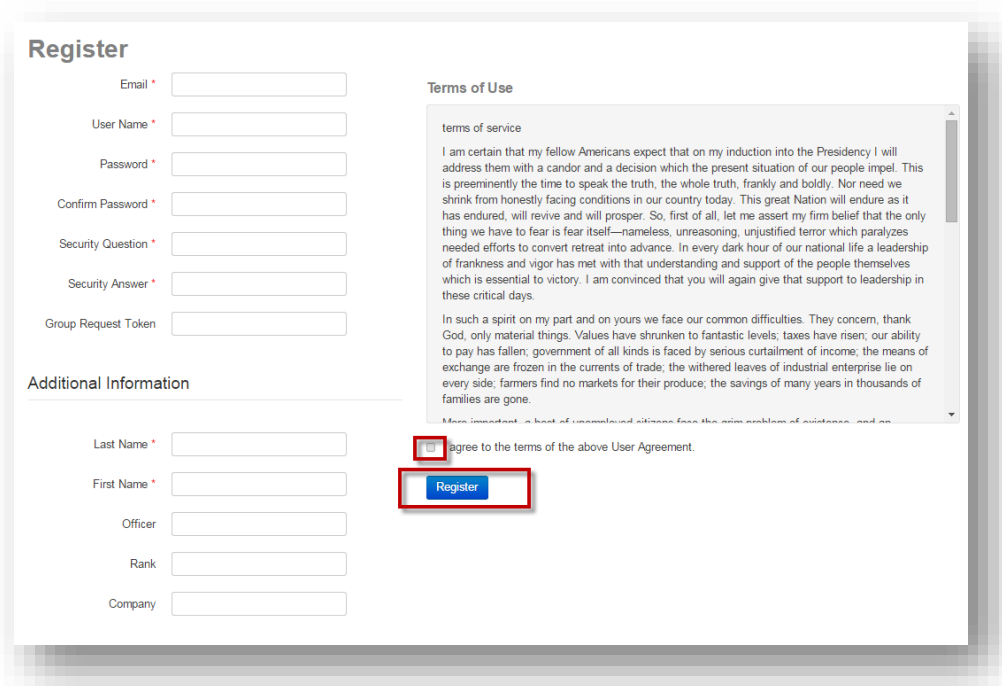
If a user has not been setup by an administrator, they can self-register. Users will not have access to the Originator Portal until either an Originator Portal Administrator or Group Manager Approves their registration request. Self-Registration users will receive an email notification once they have been approved to access the site.

To self-register, a user enters in the Originator Portal URL. From the login screen they select the "Register Here" hyperlink.



The login screen features a 'Login' tab and a 'Forgot Password' link. Below these are input fields for 'User Name' and 'Password', followed by a checkbox for 'Remember me next time on this computer? Do not check this if this is a public computer.' and a 'Login' button. To the right, a box contains the text 'Not a member?' and a blue 'Register Here' link, which is highlighted with a red rectangular border.

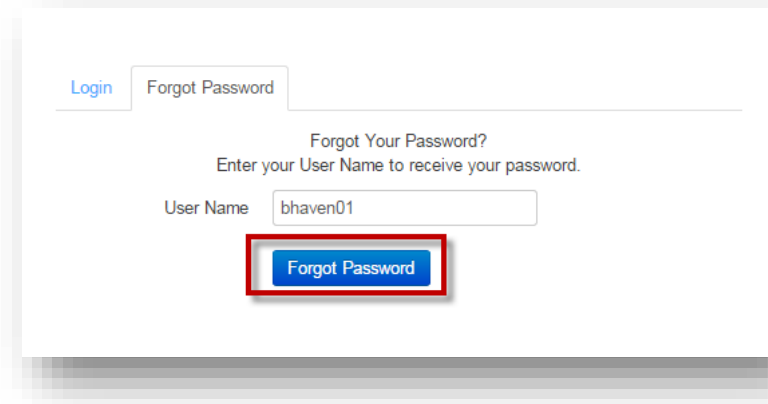
The user will be brought to the self-registration page where they will need to enter in the required data, agree to the terms of conditions, then click the Register button



The 'Register' page contains several input fields: 'Email *', 'User Name *', 'Password *', 'Confirm Password *', 'Security Question *', 'Security Answer *', and 'Group Request Token'. Below these is the 'Additional Information' section with fields for 'Last Name *', 'First Name *', 'Officer', 'Rank', and 'Company'. To the right, a 'Terms of Use' section displays a scrollable text area with the following content: 'terms of service', 'I am certain that my fellow Americans expect that on my induction into the Presidency I will address them with a candor and a decision which the present situation of our people impel. This is preeminently the time to speak the truth, the whole truth, frankly and boldly. Nor need we shrink from honestly facing conditions in our country today. This great Nation will endure as it has endured, will revive and will prosper. So, first of all, let me assert my firm belief that the only thing we have to fear is fear itself—nameless, unreasoning, unjustified terror which paralyzes needed efforts to convert retreat into advance. In every dark hour of our national life a leadership of frankness and vigor has met with that understanding and support of the people themselves which is essential to victory. I am convinced that you will again give that support to leadership in these critical days.', 'In such a spirit on my part and on yours we face our common difficulties. They concern, thank God, only material things. Values have shrunk to fantastic levels; taxes have risen; our ability to pay has fallen; government of all kinds is faced by serious curtailment of income; the means of exchange are frozen in the currents of trade; the withered leaves of industrial enterprise lie on every side; farmers find no markets for their produce; the savings of many years in thousands of families are gone.', and 'More important, a host of unnumbered citizens face the grim problem of existence, and as...'. Below the terms, there is a checkbox labeled 'I agree to the terms of the above User Agreement.' and a blue 'Register' button, both of which are highlighted with red rectangular borders.

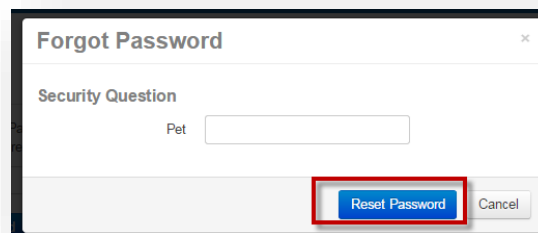
Forgot Password / Resetting Originator Portal Password

If a user forgets their password, they can reset it themselves by going to the "Forgot Password" tab on the log in page.



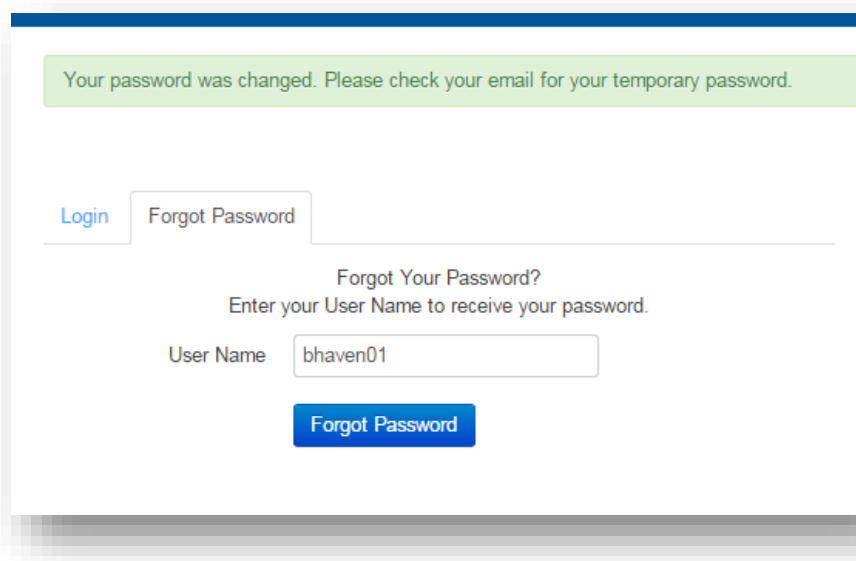
The screenshot shows the 'Forgot Password' tab selected. Below the tab, the text 'Forgot Your Password?' is followed by 'Enter your User Name to receive your password.' A text input field labeled 'User Name' contains the text 'bhaven01'. Below this field is a blue button labeled 'Forgot Password', which is highlighted with a red rectangular box.

Click "Forgot Password" which will open up a dialog to enter in the security question answer. Once entered, click "Reset Password"



The screenshot shows a modal dialog box titled 'Forgot Password'. Inside, under the heading 'Security Question', there is a label 'Pet' followed by a text input field. At the bottom right of the dialog, there is a blue button labeled 'Reset Password' (highlighted with a red box) and a grey button labeled 'Cancel'.

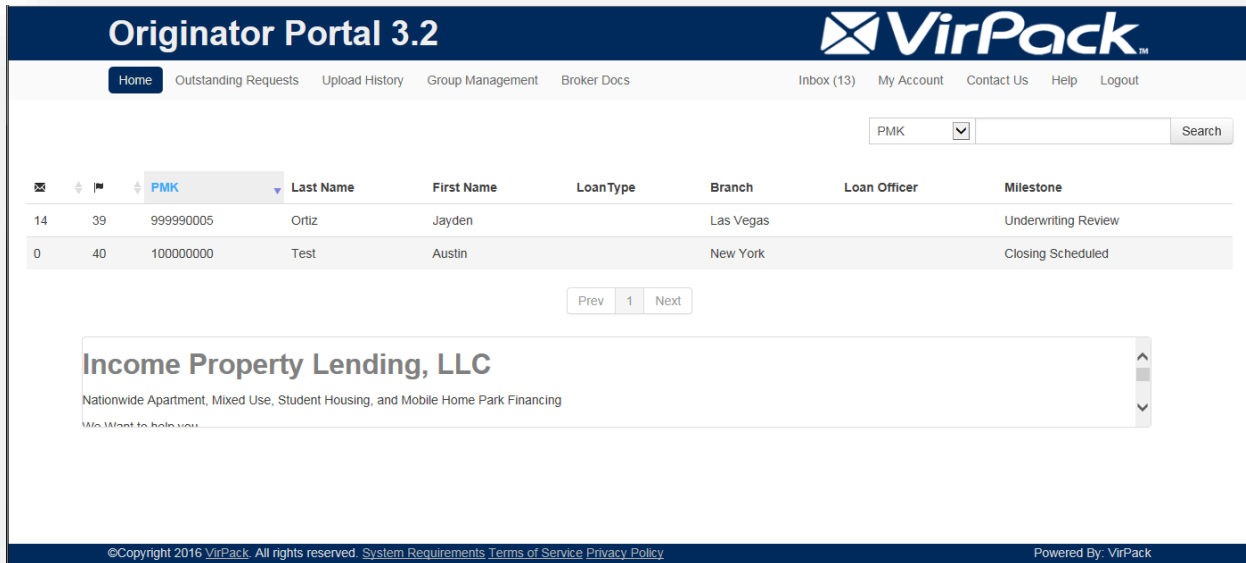
If the security question was successfully answered, the system will take the user back to the log in page and send an email to them with a new temporary password link. The user will need to click the link and reset their password.



The screenshot shows the login page with a green success message at the top: 'Your password was changed. Please check your email for your temporary password.' Below this, the 'Forgot Password' tab is still selected. The 'User Name' field still contains 'bhaven01', and the 'Forgot Password' button is visible at the bottom.

Home

The Home page lists all the existing loans within the Originator Portal that the user has access to. The Homepage



Originator Portal 3.2

Home | Outstanding Requests | Upload History | Group Management | Broker Docs | Inbox (13) | My Account | Contact Us | Help | Logout

PMK [v] [Search]

			PMK	Last Name	First Name	Loan Type	Branch	Loan Officer	Milestone
14	39	999990005		Ortiz	Jayden		Las Vegas		Underwriting Review
0	40	100000000		Test	Austin		New York		Closing Scheduled

Prev 1 Next

Income Property Lending, LLC

Nationwide Apartment, Mixed Use, Student Housing, and Mobile Home Park Financing

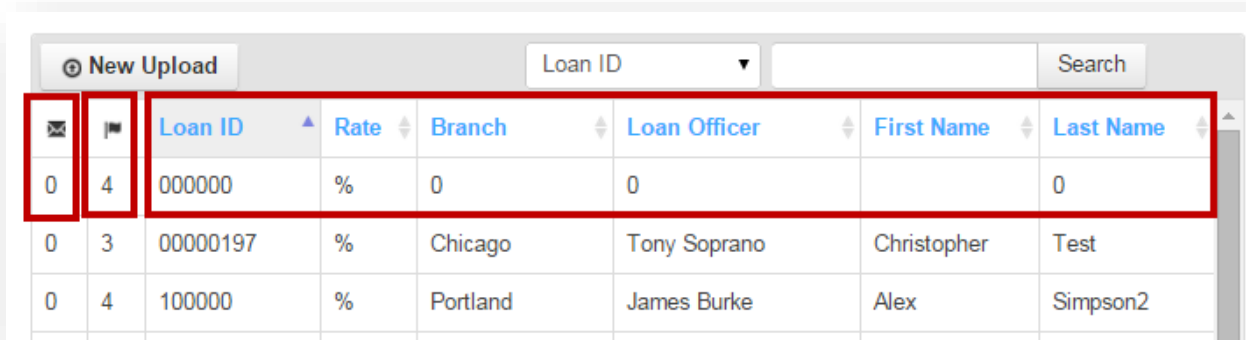
We Want to help you...

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Powered By: VirPack

Loan Pipeline

The Loan Pipeline will display the active loans within the Originator Portal associated to the user. Three types of information display for each loan.



New Upload | Loan ID [v] [Search]

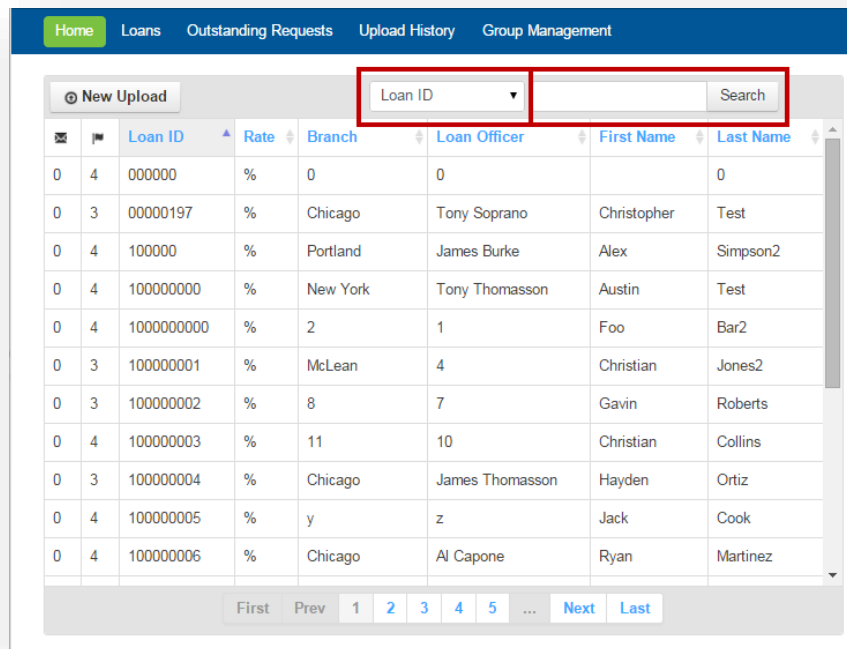
		Loan ID	Rate	Branch	Loan Officer	First Name	Last Name
0	4	000000	%	0	0		0
0	3	00000197	%	Chicago	Tony Soprano	Christopher	Test
0	4	100000	%	Portland	James Burke	Alex	Simpson2

- ▶ **New Messages:** the first column within the pipeline indicates the number of new messages within the loan
- ▶ **New Document Requests:** the second column displays the number of document requests that are outstanding on a loan
- ▶ **Loan Data:** this may be several fields of data pertaining to the loan

Search for a Loan

To search for a loan within the admin section of the Originator Portal, go to the Home Page.

Select the search criteria, any of the data items (loan information displayed in the columns) can be used to filter the search. Click the search button to display results



Home Loans Outstanding Requests Upload History Group Management

New Upload

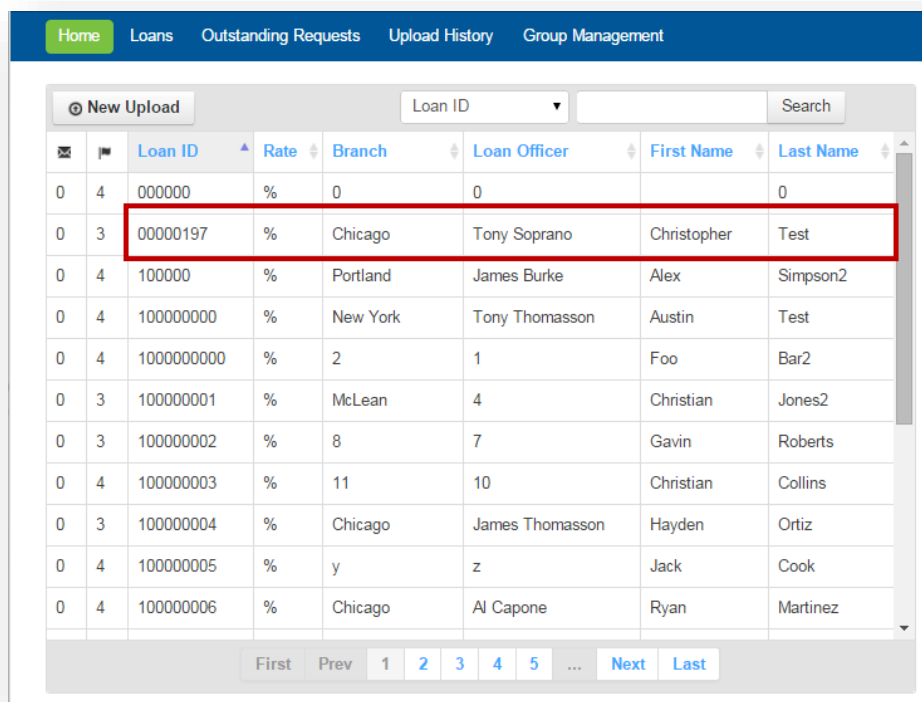
Loan ID Search

	Loan ID	Rate	Branch	Loan Officer	First Name	Last Name
0 4	000000	%	0	0		0
0 3	00000197	%	Chicago	Tony Soprano	Christopher	Test
0 4	100000	%	Portland	James Burke	Alex	Simpson2
0 4	100000000	%	New York	Tony Thomasson	Austin	Test
0 4	1000000000	%	2	1	Foo	Bar2
0 3	100000001	%	McLean	4	Christian	Jones2
0 3	100000002	%	8	7	Gavin	Roberts
0 4	100000003	%	11	10	Christian	Collins
0 3	100000004	%	Chicago	James Thomasson	Hayden	Ortiz
0 4	100000005	%	y	z	Jack	Cook
0 4	100000006	%	Chicago	Al Capone	Ryan	Martinez

First Prev 1 2 3 4 5 ... Next Last

Opening / Accessing Loans

To open a loan, click anywhere on the loan data from the homepage for the loan to open it.



Home Loans Outstanding Requests Upload History Group Management

New Upload

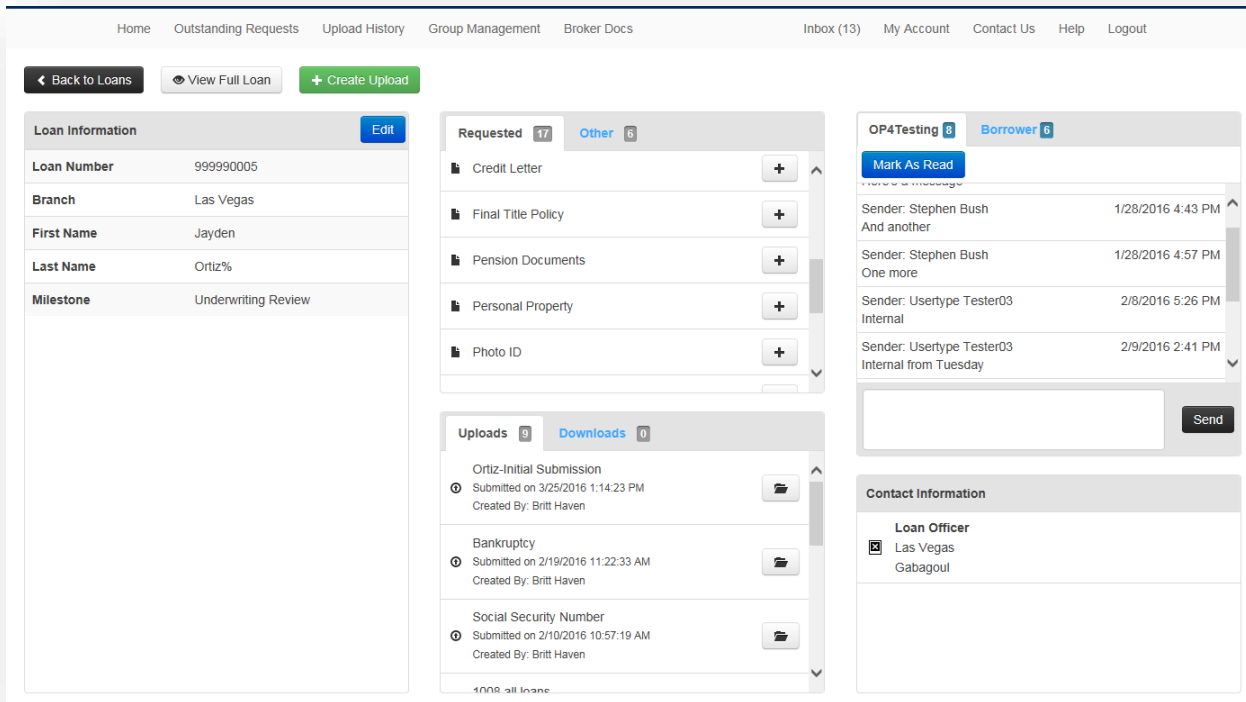
Loan ID Search

	Loan ID	Rate	Branch	Loan Officer	First Name	Last Name
0 4	000000	%	0	0		0
0 3	00000197	%	Chicago	Tony Soprano	Christopher	Test
0 4	100000	%	Portland	James Burke	Alex	Simpson2
0 4	100000000	%	New York	Tony Thomasson	Austin	Test
0 4	1000000000	%	2	1	Foo	Bar2
0 3	100000001	%	McLean	4	Christian	Jones2
0 3	100000002	%	8	7	Gavin	Roberts
0 4	100000003	%	11	10	Christian	Collins
0 3	100000004	%	Chicago	James Thomasson	Hayden	Ortiz
0 4	100000005	%	y	z	Jack	Cook
0 4	100000006	%	Chicago	Al Capone	Ryan	Martinez

First Prev 1 2 3 4 5 ... Next Last

Loan View

The Loan view allows users to access all the data and documents pertaining to a specific loan.



The screenshot shows the VirPack Loan View interface. At the top, there is a navigation bar with links: Home, Outstanding Requests, Upload History, Group Management, Broker Docs, Inbox (13), My Account, Contact Us, Help, and Logout. Below the navigation bar, there are three buttons: "Back to Loans", "View Full Loan", and "Create Upload".

The main content area is divided into three sections:

- Loan Information:** A table with fields: Loan Number (999990005), Branch (Las Vegas), First Name (Jayden), Last Name (Ortiz%), and Milestone (Underwriting Review). There is an "Edit" button next to the table.
- Requested Documents:** A section with two tabs: "Requested" (17) and "Other" (6). It lists documents with a "+" button next to each: Credit Letter, Final Title Policy, Pension Documents, Personal Property, and Photo ID.
- Uploads and Downloads:** A section with two tabs: "Uploads" (9) and "Downloads" (0). It lists uploads with details: "Ortiz-Initial Submission" (Submitted on 3/25/2016 1:14:23 PM, Created By: Britt Haven), "Bankruptcy" (Submitted on 2/19/2016 11:22:33 AM, Created By: Britt Haven), and "Social Security Number" (Submitted on 2/10/2016 10:57:19 AM, Created By: Britt Haven). There is a "100% all loans" link at the bottom.

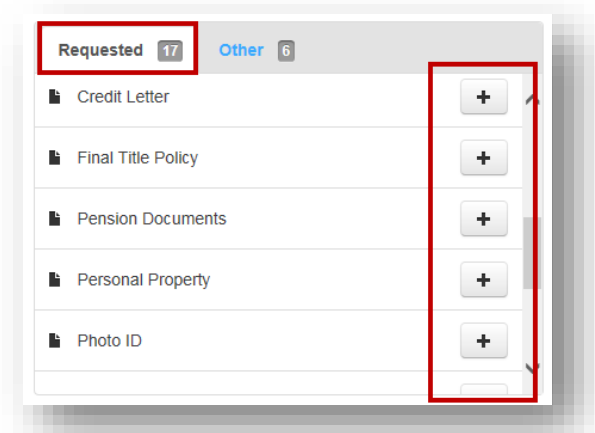
On the right side, there is a "Messages" section with a "Mark As Read" button and a list of messages from Stephen Bush and UserType Tester03. Below that is a "Contact Information" section with a "Loan Officer" field showing "Las Vegas Gabagoul".

Loan Data

The Loan Data section displays the LOS data pertaining to the loan. This can be configured to be different from the items displayed on the home page, if desired.

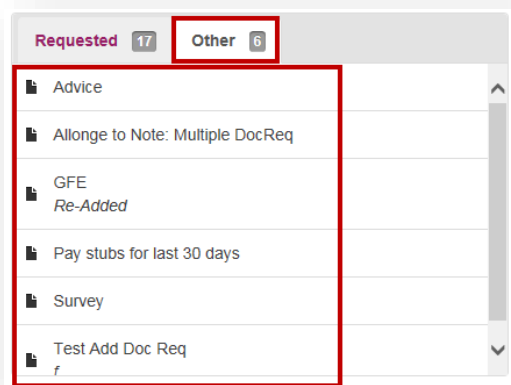
Requested Documents

Requested Docs section is where requested/required documents can be uploaded for the loan. These document requests are generated based on loan data or requested by DMDS users. The Requested Documents section will only display if there are requested documents for the loan. The section is broken into two tabs, "Requested" and "Other." Requested are documents that the user has permission to upload and view.



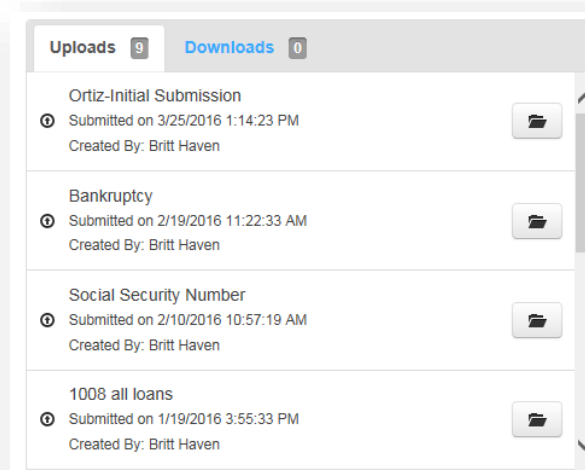
This close-up view shows the "Requested Documents" section. The "Requested" tab is selected, showing 17 items. The "Other" tab shows 6 items. The list of documents includes: Credit Letter, Final Title Policy, Pension Documents, Personal Property, and Photo ID. Each document has a "+" button next to it, which is highlighted by a red box. The "Requested" tab label and its count (17) are also highlighted by a red box.

Documents listed in the “Other” tab, are documents that the user does not have permission to upload and/or view. They could be requested for another user type (like Title Company or Attorney, or another Portal). While Originator Portal users can view the Document Requests on this tab, they do not have permission to upload the corresponding documents.



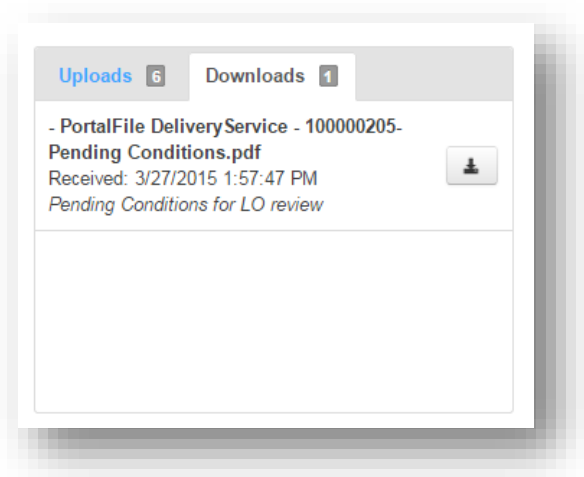
Uploads

The uploads section of the Loan View displays all the uploads (successfully, saved/being edited, or errors) that the user has uploaded



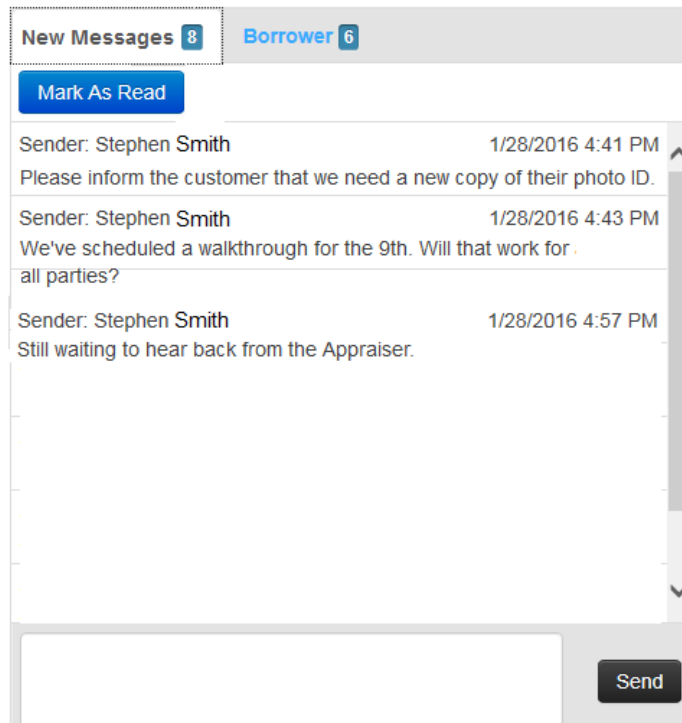
Downloads

Downloads section displays all downloads that DMDS uses have sent for this loan. If a download is set to expire, the expiration date will display as well.




Messages

Messages section shows the user all the messages that pertain to this loan. The first section contains messages between the Originator Portal users and the DMDS users. The second (if applicable) contains messages between the OP, Borrower Portal and DMDS; this section may be hidden depending on user type settings.



Contact Information

Contact Information displays the associated DMDS users and their contact information

Contact Information	
	Processor Christopher Pleasance
	Loan Officer Carol Walsh

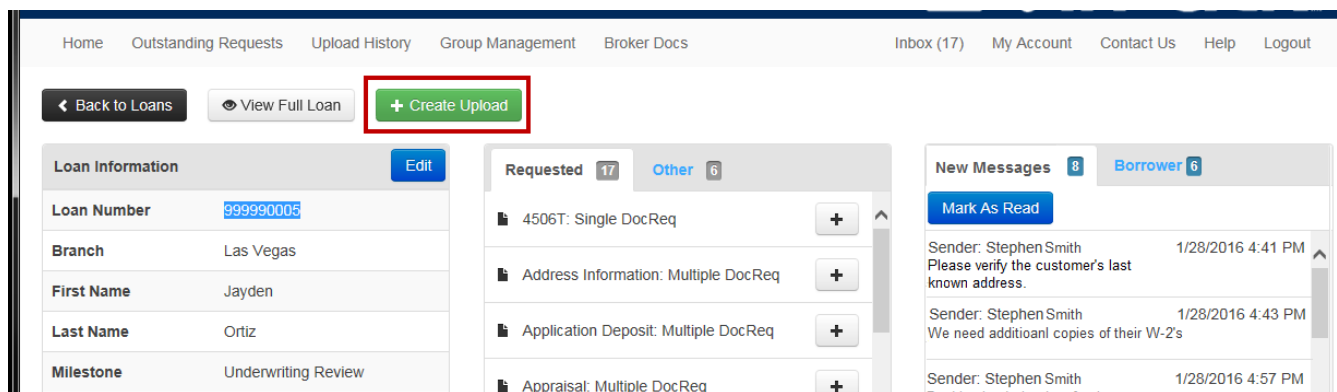
Uploading Documents

Create Upload (Batch Upload) within the Loan

The Create Upload button within a loan allows Portal Users to create, build and submit files via the portal. The Create Upload button is available to allow users to upload documents at any time to the loan.

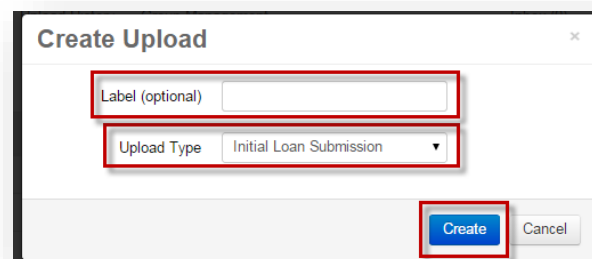
To upload a set of document, batch, for a loan, users will utilize the "+Create Upload" button within the loan file.

From the Home Page, locate the loan within the loan pipeline. Click on the loan to open it up. Once open, click the green "+Create Upload" button located at the top of the screen.



The screenshot shows the loan portal interface. At the top, there is a navigation bar with links: Home, Outstanding Requests, Upload History, Group Management, Broker Docs, Inbox (17), My Account, Contact Us, Help, and Logout. Below the navigation bar, there are three buttons: "Back to Loans", "View Full Loan", and "+ Create Upload" (highlighted with a red box). The main content area is divided into three sections: "Loan Information" (with fields for Loan Number, Branch, First Name, Last Name, and Milestone), "Requested" (with a list of document requests and a "+ Create Upload" button), and "New Messages" (with a list of messages and a "Mark As Read" button).

The "Create Upload" popup window will appear



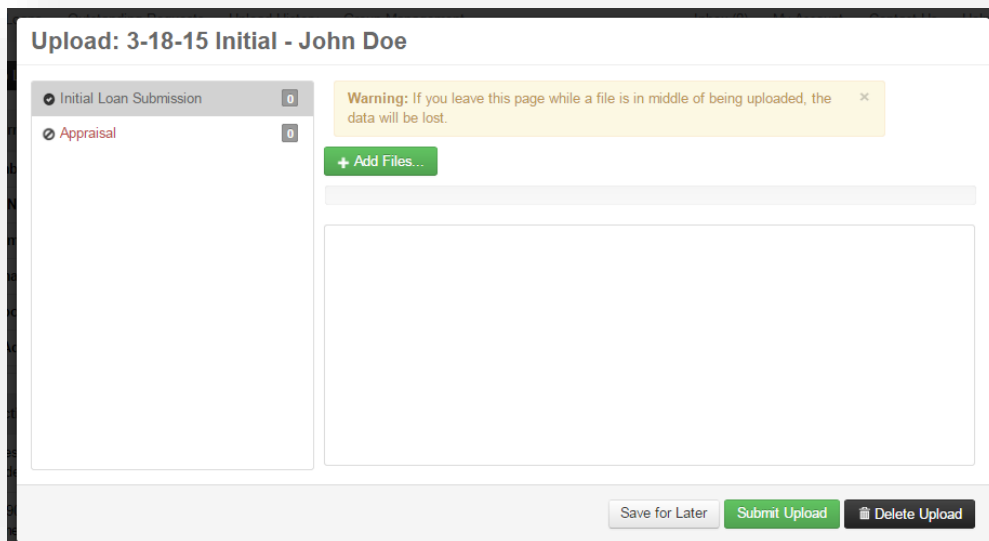
The "Create Upload" popup window is shown. It has a title bar with a close button. Inside, there is a "Label (optional)" text input field (highlighted with a red box), an "Upload Type" dropdown menu (highlighted with a red box) set to "Initial Loan Submission", and two buttons at the bottom: "Create" (highlighted with a red box) and "Cancel".

- **Label (optional):** enter a name for the upload, if desired. The label will display as the upload name in the user's Upload History, Uploads section and Recent Activities. If no label is entered, the upload name will just appear as the "Upload Type".

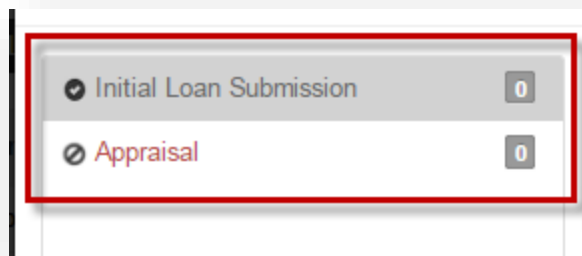
- **Upload Type:** select what type of upload is being submitted. This dropdown menu is configured by the Portal Administrator

Once selected, click "Create"

The Upload Screen will then appear to allow the user to upload the documents. The Upload Type or Label (if entered) will display in the top left corner.

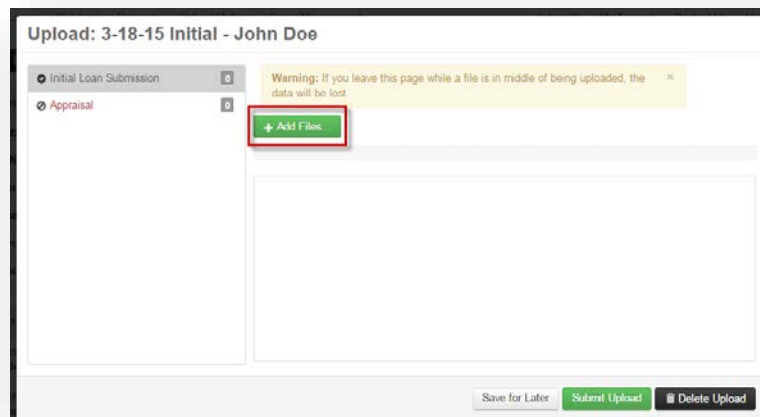


The document type(s) included in the batch will display in the left column. If the document type is in red, that means it is required and a document must be uploaded to it in order to submit the batch. Document types with a crossed out symbol may not be uploaded by a user due to permissions.

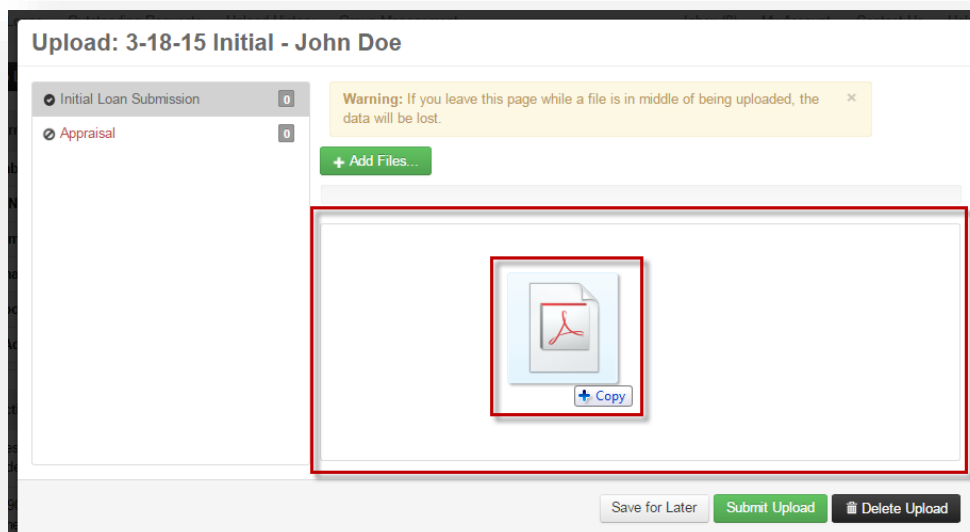


To upload a document click on the document type (if multiple options are listed) then either

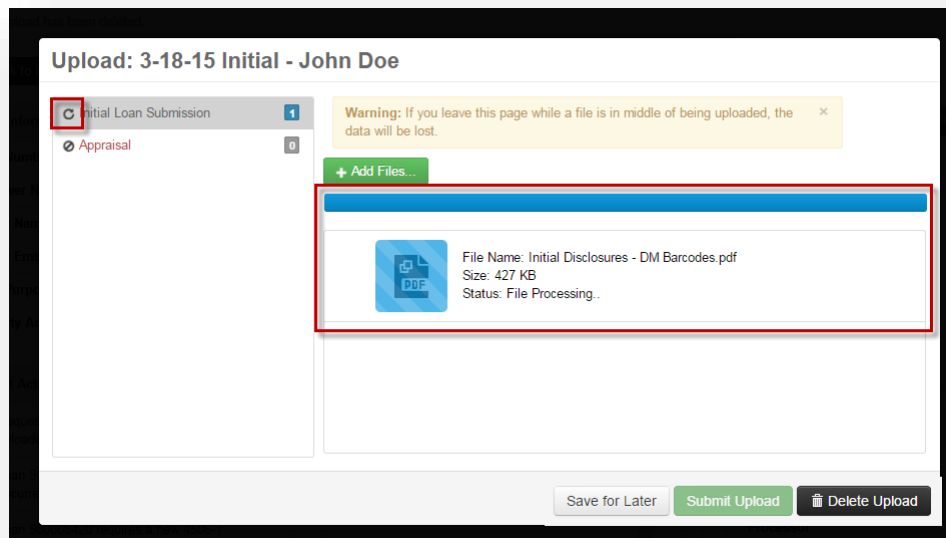
- Click the "+Add Files" button to browse and select the file



- Drag and drop the document into the open upload section. If dragging and dropping, wait until the "+copy" tag appears near your cursor to release.

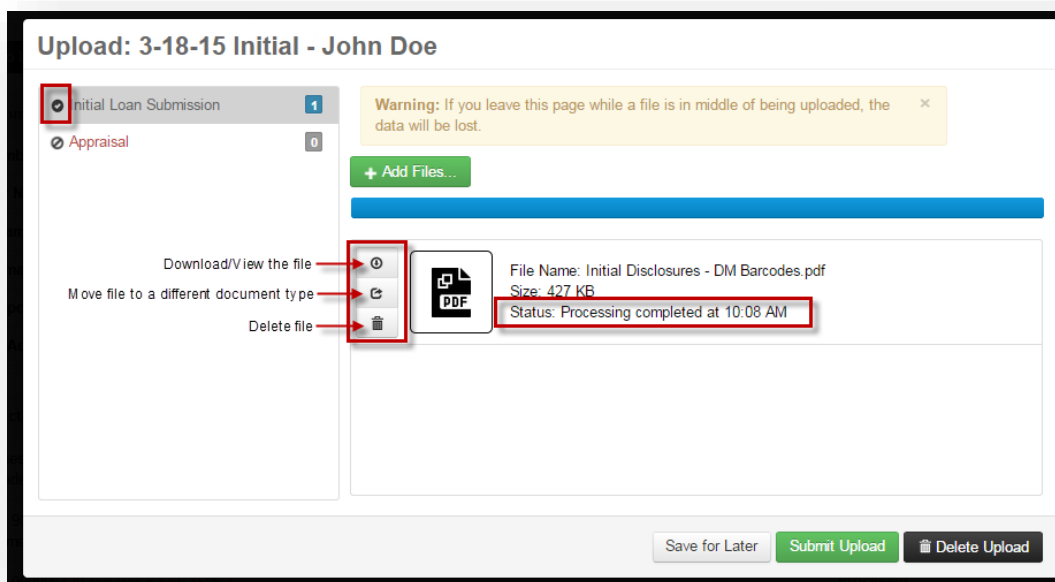


Once the file is either selected or dragged and dropped the screen will show the file status as being processed.

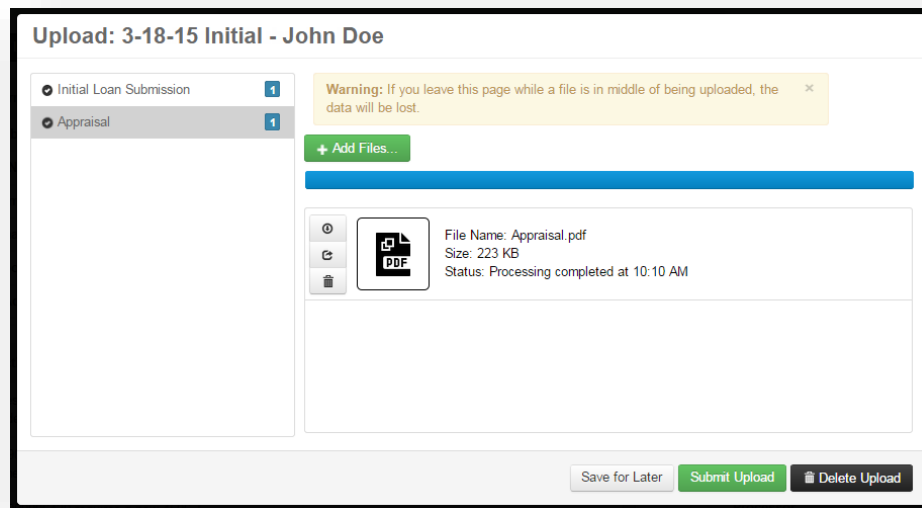


Once the file has processed, the status will show "Processing completed", the editing options will also appear next to the file. The editing options will allow the user to do three things:

- ▶ Download the file that was just added
- ▶ Move the file to a different document type within the batch (if there is more than one)
- ▶ Delete the file, if the user selected the wrong file, they can delete it prior to submitting



To add additional documents, either click the "+Add File" button or drag and drop again. To add documents to a different document type, click on the document type then click "+Add Files" or drag and drop.

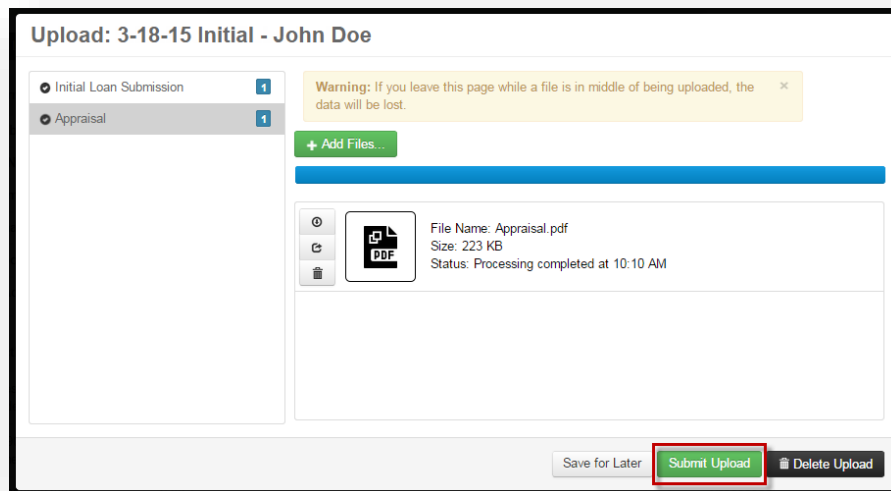


Once the files have been added a user can do one of the following three actions:

- ▶ [Submit Upload](#): send the upload to the Lender
- ▶ [Save for Later](#): save and not submit
- ▶ [Delete Upload](#): delete the entire upload

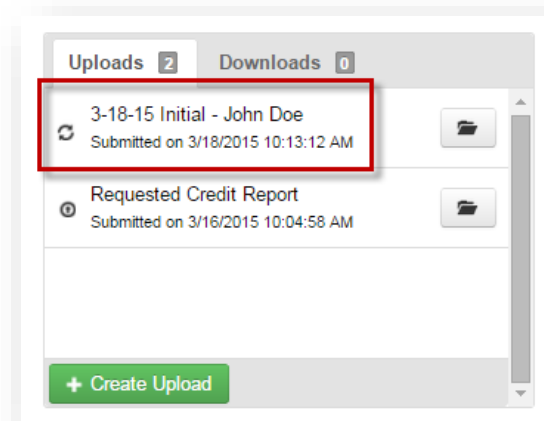
Submitting an Upload

Once all the files/documents have been added to the batch and the file is ready to be submitted, click the green "Submit Upload" button to send the file.

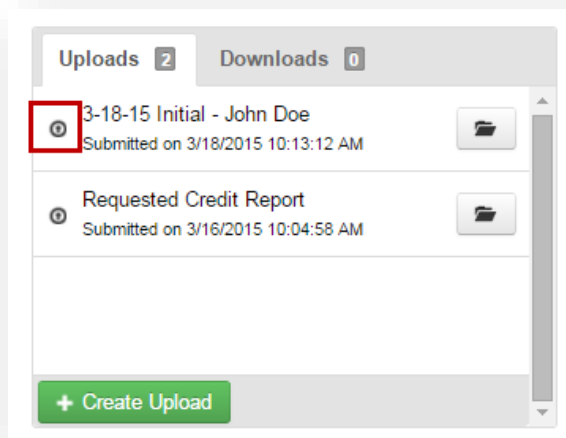


Once the batch has been submitted, the user will be taken back to the loan page. Refresh the browser to see the batch in the "Uploads" section. Additionally, the user can go to the "[Upload History](#)" page to see the upload details for all submissions.

The batch will show in the upload section with the "in processing" icon next to the upload name. It will also show "Submitted on..." with the date and time

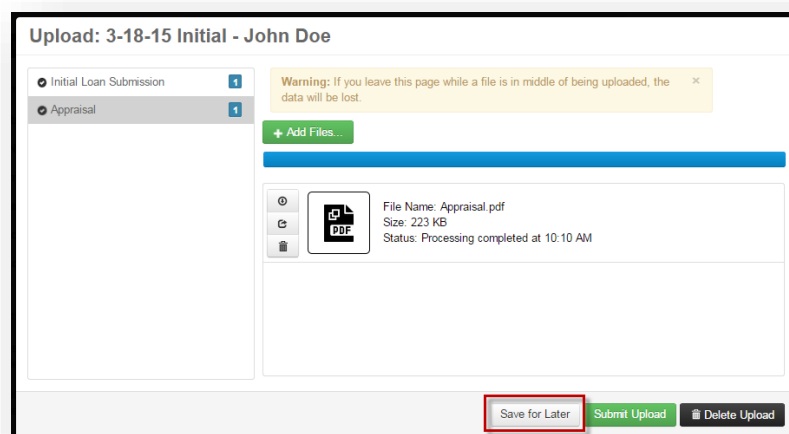


Once processing is complete it will display the uploaded icon



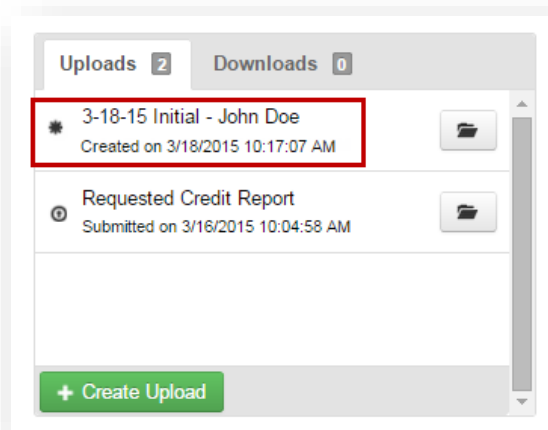
Saving an Upload For Later

If a user is not ready to submit an upload, click the "Save for Later" button on the Upload screen.



This will save the upload, allowing the user to add/edit and submit at a later date. When an upload is saved it can be accessed and opened via the Uploads section within the loan or from the "[Upload History](#)" screen.

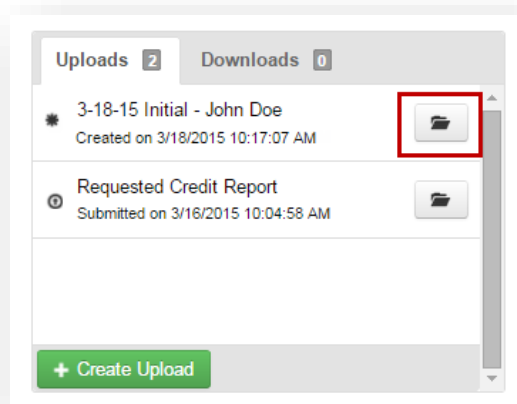
From the Upload section within the loan, the batch will display the “Created on...” date and time as well as the “editing” Icon.



Editing, Submitting or Deleting an Upload that was “Saved for Later”

Editing, submitting or deleting an upload that was saved for later can be done via the following two ways:

The Uploads section within a loan: open the loan and locate the upload within the “Uploads” section. Click the folder to the right of the upload name to access



The Upload History screen: click on “Upload History” from the top left-hand menu options. Once opened, locate the upload and click the options icon to the left of the Loan ID. Select “Open Upload”

Home Loans Outstanding Requests **Upload History** Group Management

Upload History

Label Search

Loan ID	Label	Created Date	File(s)	Submitted Date
900006420	3-18-15 Initial - John Doe	3/18/2015 10:12:06 AM	2	
	BH upload	3/17/2015 12:39:09 PM	2	3/17/2015 2:10:38 PM

Actions:

- Open Upload
- Upload Logs

Both methods will bring the user back to the upload screen to add, submit or delete the upload.

Upload: 3-18-15 Initial - John Doe

Initial Loan Submission 1

Appraisal 1

Warning: If you leave this page while a file is in middle of being uploaded, the data will be lost.

+ Add Files...

File Name: Appraisal.pdf
Size: 223 KB
Status: Processing completed at 10:10 AM

Save for Later Submit Upload Delete Upload

Deleting an Upload

From the upload screen, click the "Delete Upload" button to delete the entire upload.

Upload: 3-18-15 Initial - John Doe

Initial Loan Submission 1

Appraisal 1

Warning: If you leave this page while a file is in middle of being uploaded, the data will be lost.

+ Add Files...

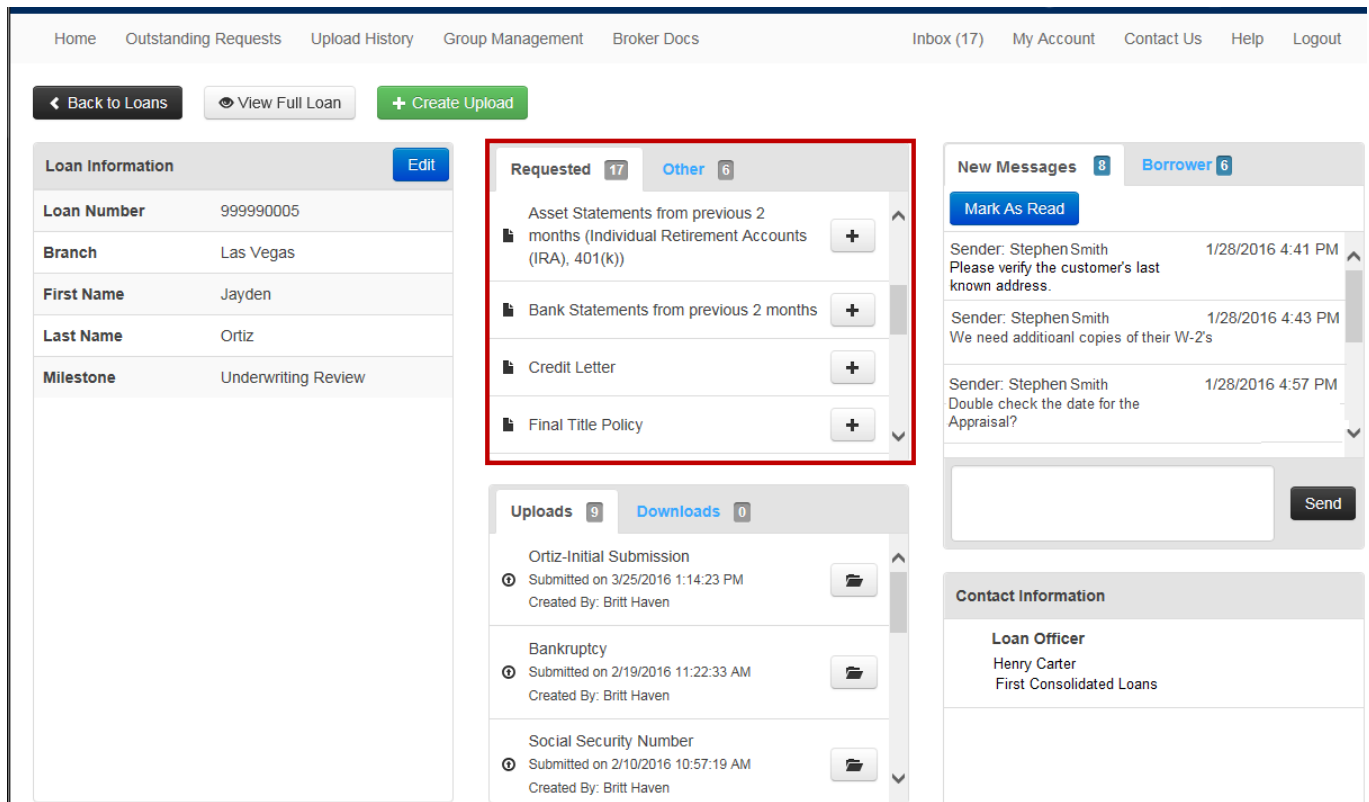
File Name: Appraisal.pdf
Size: 223 KB
Status: Processing completed at 10:10 AM

Save for Later Submit Upload Delete Upload

Requested Documents

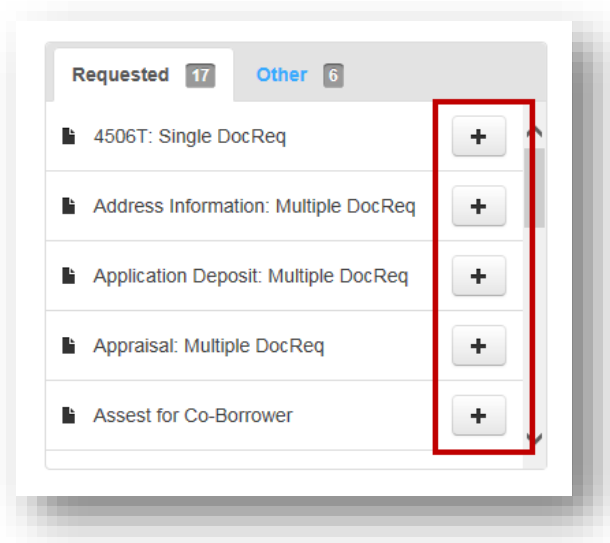
Requested Documents will appear in the Requested Document section within a loan on the Originator Portal. If there are no requested documents for the loan, the section will not display. Requested documents will appear for specific documents (like conditions) for a loan. Once documents have been uploaded to a Requested Document, the document will be removed from the section.

To upload a Requested document open the loan and go to the requested documents section.



The screenshot shows the VirPack Originator Portal interface. The top navigation bar includes links for Home, Outstanding Requests, Upload History, Group Management, Broker Docs, Inbox (17), My Account, Contact Us, Help, and Logout. Below the navigation bar, there are three buttons: 'Back to Loans', 'View Full Loan', and 'Create Upload'. The main content area is divided into three sections. The left section, 'Loan Information', displays details for Loan Number 999990005, Branch Las Vegas, First Name Jayden, Last Name Ortiz, and Milestone Underwriting Review. The middle section, 'Requested Documents', is highlighted with a red box and shows a list of requested documents: 'Asset Statements from previous 2 months (Individual Retirement Accounts (IRA), 401(k))', 'Bank Statements from previous 2 months', 'Credit Letter', and 'Final Title Policy'. Each document has a '+' button next to it. The right section, 'New Messages', shows three messages from Stephen Smith, each with a 'Mark As Read' button. Below the messages is a 'Send' button. The bottom section, 'Contact Information', shows the Loan Officer Henry Carter, First Consolidated Loans.

Click the "+" next to the document to be uploaded.



This is a close-up view of the 'Requested Documents' section. It shows a list of documents with their respective counts: 'Requested 17' and 'Other 6'. The list includes: '4506T: Single DocReq', 'Address Information: Multiple DocReq', 'Application Deposit: Multiple DocReq', 'Appraisal: Multiple DocReq', and 'Assesst for Co-Borrower'. Each document has a '+' button next to it, which is highlighted by a red box.

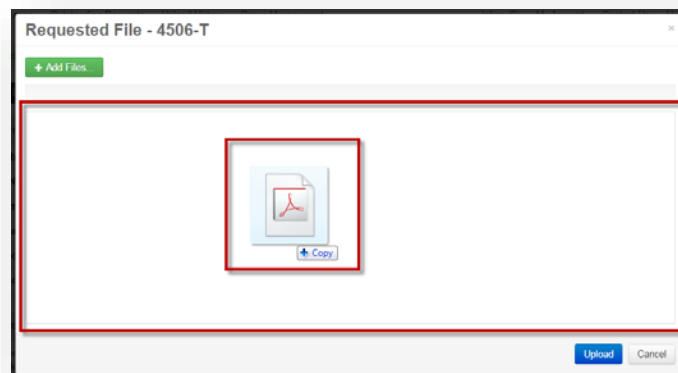
The Requested File Upload" popup screen will appear with the Requested document type listed in the top left corner.

To upload a document either

- ▶ Click the "+Add Files" button to browse and select the file

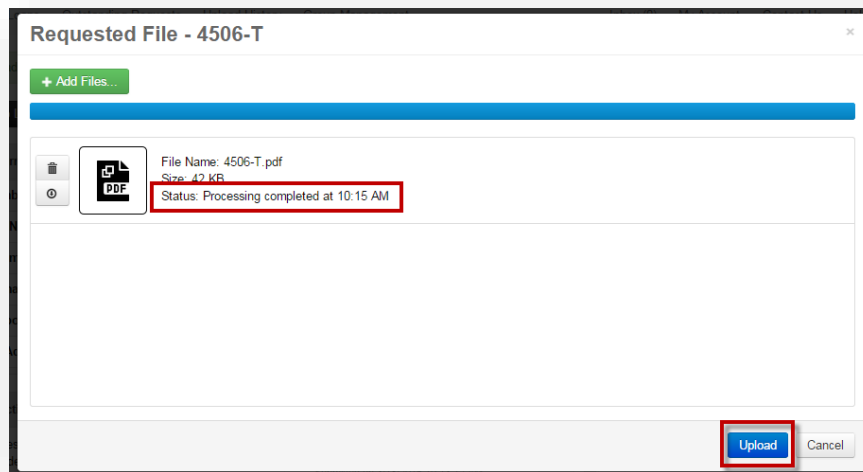


- ▶ Drag and drop the document into the open upload section. If dragging and dropping, wait until the "+copy"



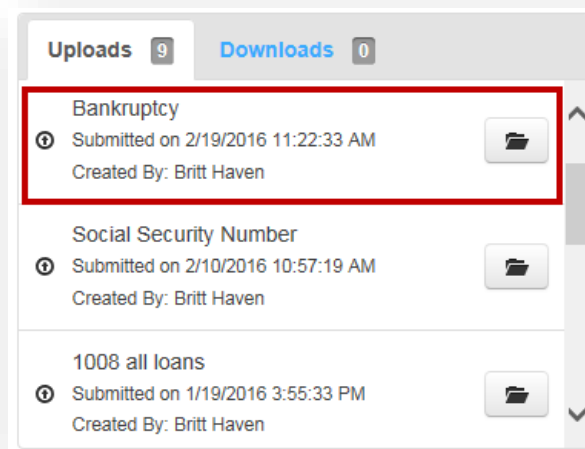
Once the file is either selected or dragged and dropped the screen will show the file status as being processed.

Once Processing is complete, the user can add additional files or click Upload to Submit the file.



Once uploaded, refresh the loan page and the file will display in the “Uploads” section.

Requested Documents will display as “Requested” and the document request name in the upload section



The file will also display in the “Upload History” screen.