How To: Underwrite a Medium Complexity Conventional Loan, UW.201.01

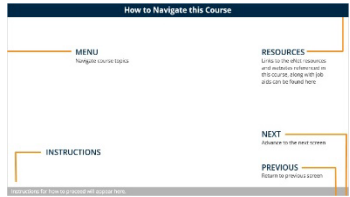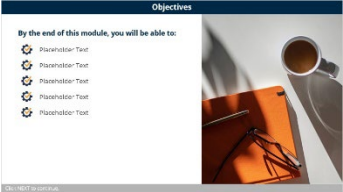|	
Target Audience	Newly hired/promoted/transferred Underwriters
Design Assumptions	Completion of VILT/ILT and eLearning will take place as a single training event.
Level of Learning	☒ Awareness ☒ Knowledge ☒ Skill
Learning Outcomes or Objectives	**After completing this module, learners will be able to:** • Understand specific Underwriting guidelines for conducting a medium complexity conventual loan • Utilize procedures and resources to complete the steps required to conduct a medium complexity conventional loan • Execute the steps for conducting a medium complexity conventual loan
Content/Training Outline	Summarize the instructional flow from the DD.

Directions for the Reviewer

Review Focus	Please focus on the <u>accuracy</u> and <u>completeness</u> of the content during this review cycle.
Example	
Visual/Display	Images and descriptions included here will indicate how the slide/screen will look.
Slide Text	The words shown here will appear on the screen in the module. Make sure they are accurate and the suitable phases/terms are used.
Narration/Voiceover	This script will support the slide text. Read the narration more than once. If helpful, say the script out loud to "hear" what it may sound like when spoken.
Animation/Interaction	• Complete the steps as they are named – document what didn't work or was incorrect. • Closely review the content of the knowledge checks – the questions and the answers to make sure they make sense. • Specific questions for reviewers are indicated with a comment. • All questions will need to be resolved before development can begin.
Providing Feedback	Please turn on track changes and make suggested changes in-line. (Review tab > Track Changes) Add a New Comment to tag another SME with questions.

Scene 1: Welcome

Slide 1.1 / Menu Title: Welcome			
Visual/Display:	**Slide Text:**	**Narration/Voiceover:**	**Animation/Interaction:**
	How To: Underwrite a Medium Complexity Conventional Loan, UW.201.01		PREV: Disabled/hidden NEXT: Enabled
Notes: Add notes to the developer/MMD here			
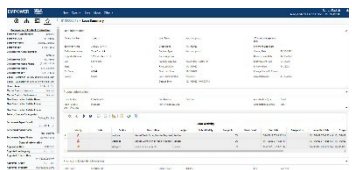
Slide 1.2 / Menu Title: Navigation

Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
How to Navigate this Course MENU Navigate course topics RESOURCES Links to the official resources and materials referenced in this course, along with job aids can be found here NEXT Advance to the next screen INSTRUCTIONS PREVIOUS Return to previous screen Instructions for how to proceed will appear here			

Notes:
Add notes to the developer/MMD here
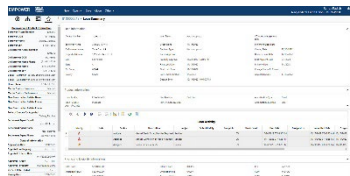
Slide 1.3 / Menu Title: Objectives

Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
Objectives template slide	By the end of this module, you will be able to: Recognize specific Underwriting guidelines for conducting a medium complexity conventual loan Utilize procedures and resources to complete the steps required to conduct a medium complexity conventional loan Execute the steps for conducting a medium complexity conventual loan ---Gray Bar:---------------- Click NEXT to continue.		PREV: Enabled NEXT: Enabled

Notes:
Add notes to the developer/MMD here
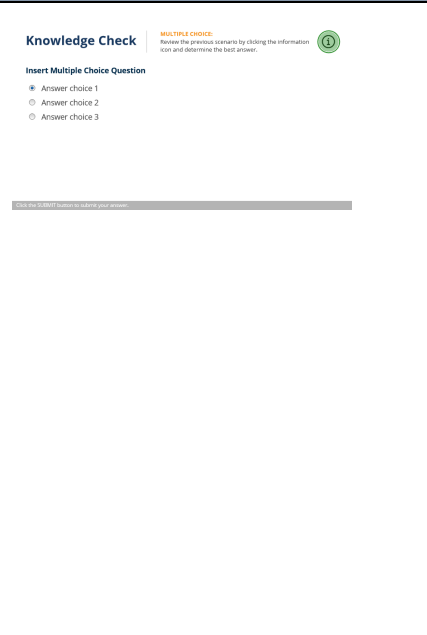
Slide 1.4 / Menu Title: Practice Scenario
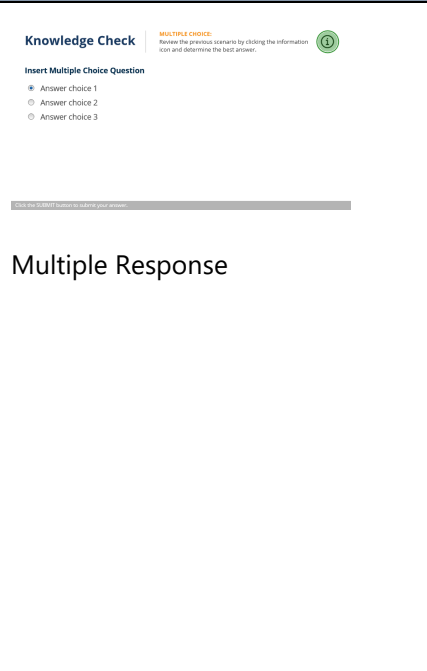
Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
Practice Scenario	Practice Scenario ---Gray Bar:---------------- Click NEXT to continue		PREV: Enabled NEXT: Enabled

Notes:
Add notes to the developer/MMD here

Scene 2: Review Notepad
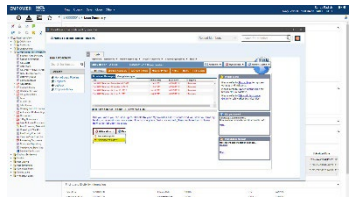
Slide 2.1 / Menu Title: Open Notepad			
Visual/Display:	**Slide Text:**	**Narration/Voiceover:**	**Animation/Interaction:**
Template: Text top, image under Image: Loan Summary Landing Page (Still waiting on this screenshot)	After opening **Empower**, click on ▇▇▇ **Mortgage Notepad** in the **navigation pane**. -------Gray Bar------- Open the NFCU Mortgage Notepad to continue.		PREV: Enabled NEXT: Disabled Hotspot on ▇▇▇ Mortgage Notepad to advance slide.
Notes: Add notes to the developer/MMD here			
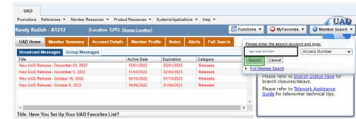
Slide 2.2 / Menu Title: Review Notepad

Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
  Template: Text top, image under Image: M13 2Notepad pages combined	Review Notepad to get an overall idea of the loan that you are about to underwrite. Answer the following questions with the information found here. -------Gray Bar------- Open the ▮▮▮▮ Mortgage Notepad to continue.		PREV: Enabled NEXT: Disabled Hotspot on ▮▮▮▮ Mortgage Notepad to advance slide.

Notes:
Add notes to the developer/MMD here
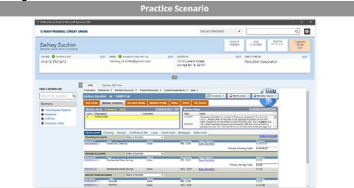
Slide 2.3 / Menu Title: Knowledge Check

Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
Knowledge Check MULTIPLE CHOICE: Review the previous scenario by clicking the information icon and determine the best answer. **Insert Multiple Choice Question** ○ Answer choice 1 ○ Answer choice 2 ○ Answer choice 3 Click the SUBMIT button to submit your answer.	Do the borrowers currently have any loans in forbearance? Yes **No**		PREV: Enabled NEXT: Disabled Review Layer: Notepad image **Correct feedback:** That's right! According to Notepad, the borrowers currently do not have any loans in forbearance. **Incorrect feedback:** Sorry, that isn't correct. According to Notepad, the borrowers do not currently have any loans in forbearance. Submit > Continue to advance slide

Notes:
Add notes to the developer/MMD here
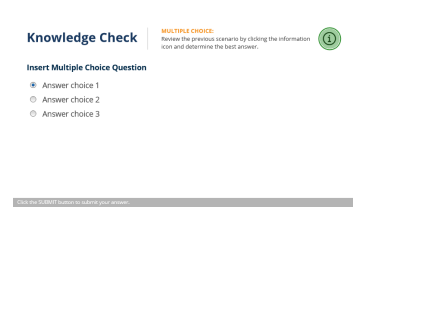
Slide 2.4 / Menu Title: Knowledge Check			
Visual/Display:	**Slide Text:**	**Narration/Voiceover:**	**Animation/Interaction:**
Knowledge Check MULTIPLE CHOICE: Review the previous scenario by clicking the information icon and determine the best answer. ⓘ **Insert Multiple Choice Question** ⦿ Answer choice 1 ○ Answer choice 2 ○ Answer choice 3 Click the SUBMIT button to submit your answer. Multiple Response	What do you see that is significant in these notes? (Check all that apply) **Borrower 2 was a stay-at-home mom for four years.** **Borrowers will be receiving gift funds.** This home will be their primary residence. Borrower 2's previous employer was the ▮▮▮.		PREV: Enabled NEXT: Disabled Review Layer: Notepad image **Correct feedback:** That's right! According to Notepad, the borrowers are receiving gifts funds and borrower 2 was a SAHM after the Marines. **Incorrect feedback:** Sorry, that isn't correct. According to Notepad, the borrowers are receiving gifts funds and borrower 2 was a SAHM after the Marines. Submit > Continue to advance slide

Notes:
Add notes to the developer/MMD here
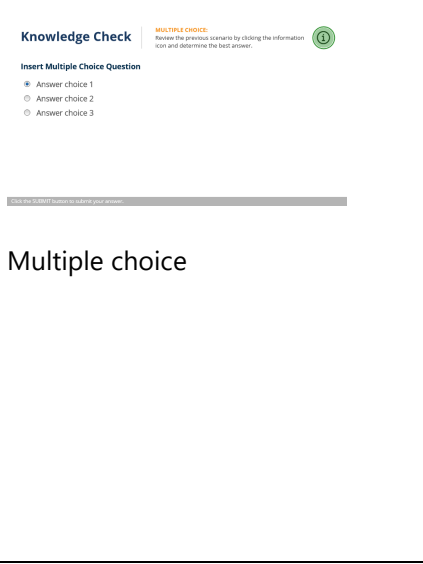
Scene 3: Review UAD
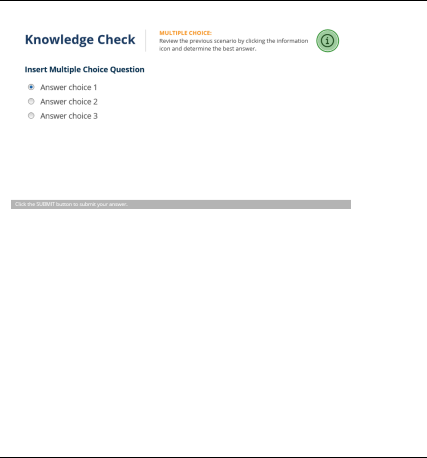
Slide 3.1 / Menu Title: UAD Member Search			
Visual/Display:	**Slide Text:**	**Narration/Voiceover:**	**Animation/Interaction:**
Template: Text top or right, whichever works better. Image: UAD landing page SCRUBBED_Batch 3_Scenario M13_Order #7_UAD open with Loan summary	You need to now checkUAD for alerts. You have already opened it and now need to click **Member Search**. -------Gray Bar------- After opening UAD, click Member Search.		PREV: Enabled NEXT: Disabled Hotspot to zoom in on image Hotspot on Member Search to advance slide
Notes: Add notes to the developer/MMD here			

Slide 3.2 / Menu Title: Enter Access Number

Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
 Template: Text top or right, whichever works better. SCRUBBED_Batch 3_Scenario M13_Order #8_Entering in mbr access number	Your Access Number for this loan is 1000013. Enter it in the field below and click **Search**. -------Gray Bar------- Enter Access Number and click Search to continue.		PREV: Enabled NEXT: Disabled Text Entry box and Hotspot over Search to advance slide

Notes:
Add notes to the developer/MMD here
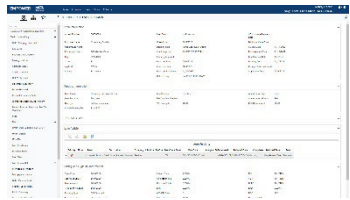
Slide 3.3 / Menu Title: Review UAD

Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
Layer 1: Layer 2: SCRUBBED_Batch 3_Scenario M13_Order #9_UAD_reviewing info in UAD against Empower SCRUBBED_Batch 3_Scenario M13_Order #11_UAD_Reviewing mbr alerts for new credit SCRUBBED_Batch 3_Scenario M13_Order #12_UAD b2_reviewing b2 info against Empower	Review both borrowers' information. Any account that the borrower has with Navy Federal will be listed here. Look for any derogatory information and write it down. Member alerts are given a numerical value, with 9 being very extreme, as in a case of Fraud. -------Gray Bar------- Review all three pages or UAD. Then, click NEXT to continue.		PREV: Enabled NEXT: Enabled Hotspot to all three documents in different layers. Hotspots for pop up images.

Notes:
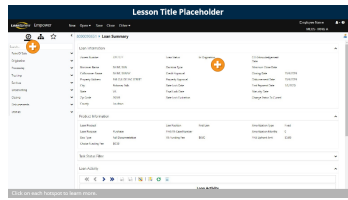
Slide 3.4 / Menu Title: Knowledge Check			
Visual/Display:	**Slide Text:**	**Narration/Voiceover:**	**Animation/Interaction:**
Knowledge Check MULTIPLE CHOICE: Review the previous scenario by clicking the information icon and determine the best answer. Insert Multiple Choice Question ○ Answer choice 1 ○ Answer choice 2 ○ Answer choice 3 Click the SUBMIT button to submit your answer.	What alerts or derogatory information is shown on the UAD?		PREV: Enabled NEXT: Disabled **Correct feedback:** **Incorrect feedback:** Submit > Continue to advance slide

Notes:
Add notes to the developer/MMD here

Slide 3.5 / Menu Title: Knowledge Check			
Visual/Display:	**Slide Text:**	**Narration/Voiceover:**	**Animation/Interaction:**
Multiple choice	What do you do with the derogatory information found on the UAD? Write it down and take care of it at the end of the process. Call the borrower for an explanation. **Send it back to the <u>Processor</u> to see if the alert has been satisfied.**		PREV: Enabled NEXT: Disabled Submit > Continue to advance slide **Correct feedback:** That's right! In most cases you would send it back to the Processor to see if it has been satisfied. **Incorrect feedback:** That's incorrect. In most cases you would send it back to the Processor to see if it has been satisfied.
Notes: Add notes to the developer/MMD here			
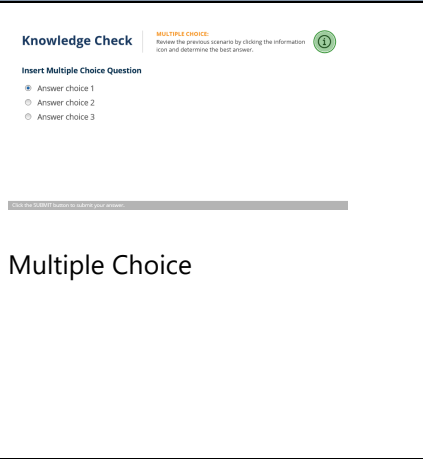
Slide 3.6 / Menu Title: Knowledge Check

Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
Knowledge Check MULTIPLE CHOICE: Review the previous scenario by clicking the information icon and determine the best answer. **Insert Multiple Choice Question** ○ Answer choice 1 ○ Answer choice 2 ○ Answer choice 3 Click the SUBMIT button to submit your answer.	How many owners do you see on these accounts? *1 ***2** *3 *4		PREV: Enabled NEXT: Disabled **Correct feedback:** That's right! There are two borrowers connected to this loan. **Incorrect feedback:** Sorry, that's incorrect. There are two borrowers connected to this loan. Submit > Continue to advance slide

Notes:
Add notes to the developer/MMD here
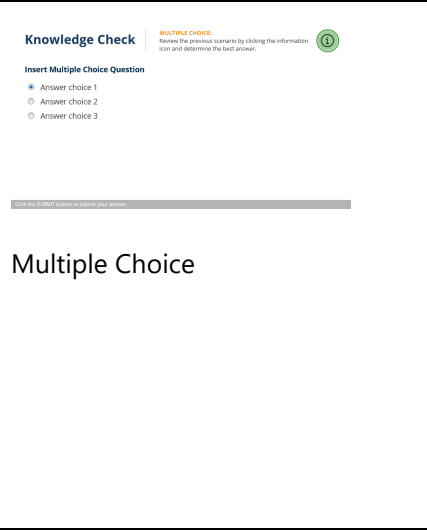
Scene 4: Review DU Findings
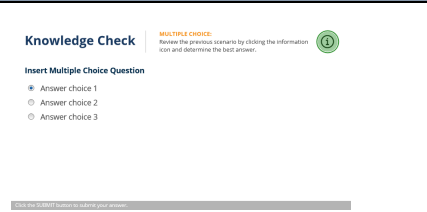
Slide 4.1 / Menu Title: Open Fannie Mae DU			
Visual/Display:	**Slide Text:**	**Narration/Voiceover:**	**Animation/Interaction:**
Image: Loan Summary page.	-------Gray Bar------- From the Empower Loan Summary Page, open Fannie Mae Desktop Underwriter to continue.		PREV: Enabled NEXT: Disabled Hotspot on Fannie Mae Desktop Underwriter
Notes: Add notes to the developer/MMD here			

Slide 4.2 / Menu Title: Open Results

Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
Image: Fannie Mae Desktop Underwriter landing page	-------Gray Bar------- Navigate to the "eye" on the ribbon and select Underwriter Results then View Current Results		PREV: Enabled NEXT: Disabled Hotspot on View Current Results (Perhaps 3 layers...?)

Notes:
Add notes to the developer/MMD here
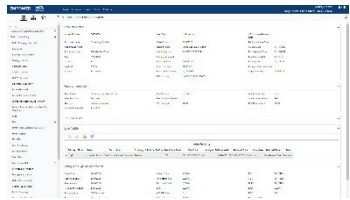
Slide 4.3 / Menu Title: Review DU Findings

Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
Image: DU Findings—9 pages	Review the DU Findings. Take special note of the Recommendation, Mortgage Information, Property Type and Risk / Eligibility. However, it is the job of the Underwriter to review the entire DU Findings. Answer questions on the following slides about the information in the DU Findings. -------Gray Bar------- Review the DU Findings then click NEXT to continue.		PREV: Enabled NEXT: Enabled Insert a scrolling panel so all pages can be reviewed and use layers (1 page per layer).

Notes:
Add notes to the developer/MMD here
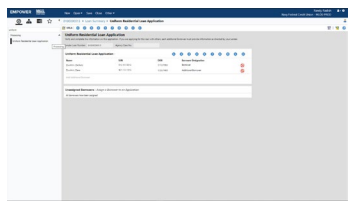
Slide 4.4 / Menu Title: Knowledge Check			
Visual/Display:	**Slide Text:**	**Narration/Voiceover:**	**Animation/Interaction:**
Knowledge Check MULTIPLE CHOICE: Review the previous scenario by clicking the information icon and determine the best answer. ⓘ **Insert Multiple Choice Question** ◉ Answer choice 1 ○ Answer choice 2 ○ Answer choice 3 Click the SUBMIT button to submit your answer. Multiple Choice	What type of loan is this? HBC Choice **Conventional** Jumbo -------Gray Bar------- Click the SUBMIT button to submit your answer.		PREV: Enabled NEXT: Disabled Submit > Continue to advance slide **Correct feedback:** That's right! This is a conventional loan. **Incorrect feedback:** Sorry, that isn't correct. This is a conventional loan.
Notes: Add notes to the developer/MMD here			
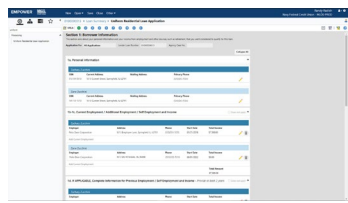
Slide 4.5 / Menu Title: Knowledge Check			
Visual/Display:	**Slide Text:**	**Narration/Voiceover:**	**Animation/Interaction:**
Knowledge Check Multiple Choice	Does this loan meet Fannie Mae's eligibility requirements? Yes **No** The DU Finding doesn't tell us this information -------Gray Bar------- Click the SUBMIT button to submit your answer.		PREV: Enabled NEXT: Disabled Submit > Continue to advance slide **Correct feedback:** That's right. This loan does not meet Fannie Mae's eligibility requirements. **Incorrect feedback:** Sorry, that isn't correct. This loan does not meet Fannie Mae's eligibility requirements.
Notes: Add notes to the developer/MMD here			
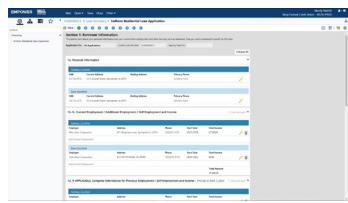
Slide 4.6 / Menu Title: Knowledge Check

Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
Knowledge Check — MULTIPLE CHOICE: Review the previous scenario by clicking the information icon and determine the best answer. ⓘ **Insert Multiple Choice Question** ○ Answer choice 1 ○ Answer choice 2 ○ Answer choice 3 Click the SUBMIT button to submit your answer. Multiple Choice	Why doesn't this loan meet Fannie Mae's eligibility requirements? The DTI is over 45%. **The LTV cannot exceed 90% for fixed-rate purchase or single-closing construction-to-permanent transaction secured by a second home.** There are insufficient funds for closing or reserves. There is a significant amount of derogatory credit is being represented. -------Gray Bar------- Click the SUBMIT button to submit your answer.		PREV: Enabled NEXT: Disabled Submit > Continue to advance slide **Correct feedback:** That's right! The LTV cannot exceed 90 percent for fixed-rate purchase or single-closing construction-to-permanent transaction secured by a second home. **Incorrect feedback:** Sorry, that's incorrect. The correct answer is the LTV cannot exceed 90 percent for fixed-rate purchase or single-closing construction-to-permanent transaction secured by a second home.

Notes:
Add notes to the developer/MMD here

Scene 5: Review URLA
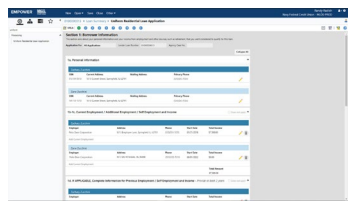
Slide 5.1 / Menu Title: Open URLA			
Visual/Display:	**Slide Text:**	**Narration/Voiceover:**	**Animation/Interaction:**
  Image: Loan Summary page	-------Gray Bar------- From the Empower Workflow pane, click Uniform Residential Loan Application.		PREV: Enabled NEXT: Disabled Hotspot on **Uniform Residential Loan Application**
Notes: Add notes to the developer/MMD here			
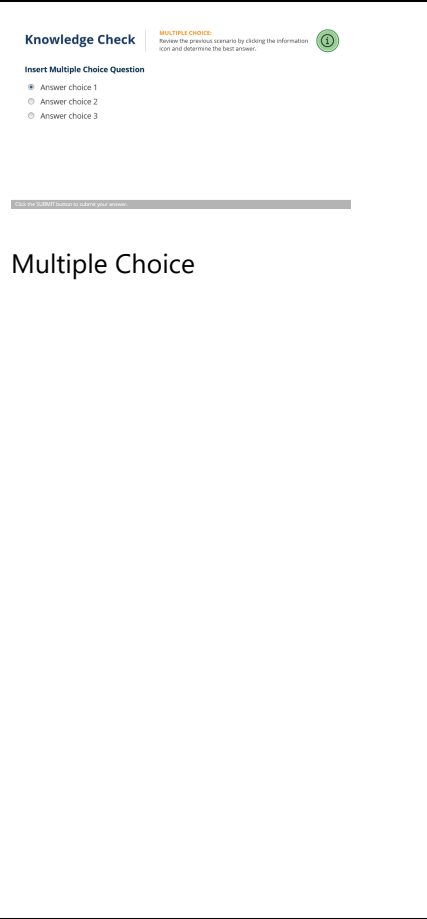
Slide 5.2 / Menu Title: URLA Landing Page

Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
Image: URLA Landing Page SCRUBBED_Batch 3_Scenario M13_Order #15_URLA landing page_Starting loan review in the URLA screens	This is the URLA landing page. From here, you need to go through each tab and do three things: • Review the borrower's information • Verify that the information is correct • Update any new information Click on the first blue tab (which is called URLA 1) to get started. -------Gray Bar------- Click the blue circle #1 to continue.		PREV: Enabled NEXT: Disabled Hotspot to enhance image. Layer 1: Hot spot over the blue 1 to advance the slide.

Notes:
Add notes to the developer/MMD here
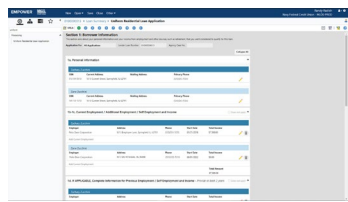
Slide 5.3 / Menu Title: Expand 1a Personal Information			
Visual/Display:	**Slide Text:**	**Narration/Voiceover:**	**Animation/Interaction:**
Image: SCRUBBED_Batch 3_Scenario M13_Screenshots_Order #16_URLA 1_Driving out to the screen	-------Gray Bar------- Confirm the borrowers' current address.		PREV: Enabled NEXT: Disabled Hotspot to enhance image. Hotspot on the expand (caret) symbol. Layer 1:
Notes: Add notes to the developer/MMD here			
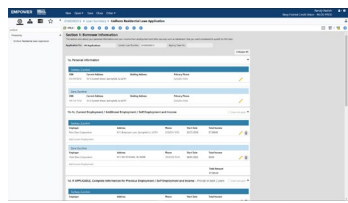
Slide 5.4 / Menu Title: Verify Current Address

Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
Image: SCRUBBED_Batch 3_Scenario M13_Order #17_URLA 1_ Expanded mbr info	-------Gray Bar------- Confirm the borrowers' current address.		PREV: Enabled NEXT: Disabled Layer 1:

Notes:
Add notes to the developer/MMD here
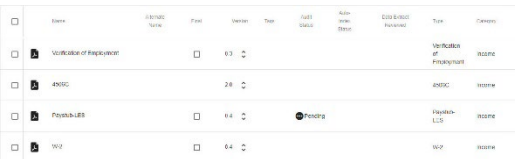
Slide 5.5 / Menu Title: Knowledge Check

Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
Knowledge Check MULTIPLE CHOICE: Review the previous scenario by clicking the information icon and determine the best answer. (i) **Insert Multiple Choice Question** ⦿ Answer choice 1 ◯ Answer choice 2 ◯ Answer choice 3 Click the SUBMIT button to submit your answer	What is the borrowers' current address? *3131 Current Street, Springfield, IL 62701 *1313 Current Street, Springfield, OR 62701 *1313 Current Street, Springfield, IL 67201 ***1313 Current Street, Springfield, IL 62701** -------Gray Bar------- Click the SUBMIT button to submit your answer.		PREV: Enabled NEXT: Disabled Submit > Continue to advance slide Layer to review URLA borrowers' address from previous slide. **Correct feedback:** That's right! **Incorrect feedback:** Sorry, that's incorrect.

Notes:
Add notes to the developer/MMD here
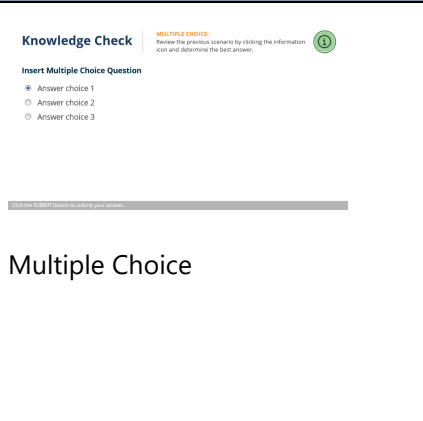
Slide 5.6 / Menu Title: Open URLA 1a Details

Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
  Image: SCRUBBED_Batch 3_Scenario M13_Order #17_URLA 1_ Expanded mbr info Detailed URLA 1a combined	-------Gray Bar------- Click the first pencil icon to take a closer look at the borrowers' personal information. Then click NEXT to continue.		PREV: Enabled NEXT: Enaabled HS on 1st pencil to layer 1 NEXT button enabled on layer 1

Notes:
Add notes to the developer/MMD here

Slide 5.7 / Menu Title: Knowledge Check

Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
Multiple Choice	Do the borrowers currently rent or own the property in which they live? Rent **Own** This information isn't available. -------Gray Bar------- Click the SUBMIT button to submit your answer.		PREV: Enabled NEXT: Disabled Submit > Continue to advance slide Layer to review URLA borrowers' address from previous slide. **Correct feedback:** That's right! They currently own the home and have been living there for 1 year and 3 months. Since they haven't lived there for at least 2 years, their previous address needs to be included in the loan documents. **Incorrect feedback:** Sorry, that's incorrect. They currently own the home and have been living there for 1 year and 3 months. Since they haven't lived there for at least 2 years, their previous address needs to be included in the loan documents.

Notes:
Add notes to the developer/MMD here
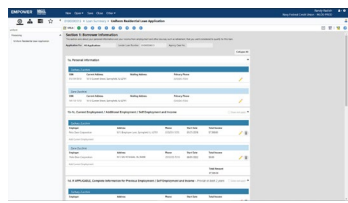
Slide 5.8 / Menu Title: URLA 1b – 1c: Verify Employment Information

Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
Image: SCRUBBED_Batch 3_Scenario M13_Screenshots_Order #16_URLA 1_Driving out to the screen SCRUBBED_Batch 3_Scenario M13_Screenshots_Order #29	Now we need to verify the borrowers' employment information. First, click the pencil icon in Zachary Zucchini's section to view details. -------Gray Bar------- Click the pencil icon in Zachary Zucchini's section to continue.		PREV: Enabled NEXT: Disabled Layer 1: Hot spot over the expand icon.

Notes:
Add notes to the developer/MMD here
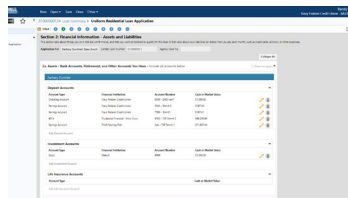
Slide 5.9 / Menu Title: Open Document Repository

Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
  Images: #27-30 SCRUBBED_Batch 3_Scenario M13_Screenshots_Order #29_URLA 1b-1c_Reviewing income info details	-------Gray Bar------- Open the Document Repository from the Empower side bar.		PREV: Enabled NEXT: Disabled Hotspot to enhance image. Layer 1: Hot spot over the _____.

Notes:
Add notes to the developer/MMD here
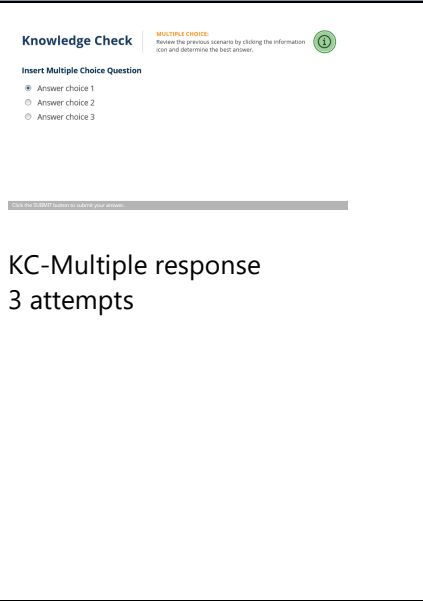
Slide 5.10 / Menu Title: Document Repository: Review Documents

Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
  Base layer: #23_Doc Repository Cropped Layer1: W2s Layer 2: VOE Layer 3: Paystubs	-------Gray Bar------- Review all three documents then click NEXT to continue.		PREV: Enabled NEXT: Disabled Hotspot to enhance image. 3 layers after the base layer Treat this as a landing page. When all three docs are reviewed (W2, VOE and Paystubs) click next to continue. Hotspots over the 3 above docs. Maybe with a highlighted box that changes color, or a checkmark, after a doc is reviewed.

Notes:
Add notes to the developer/MMD here
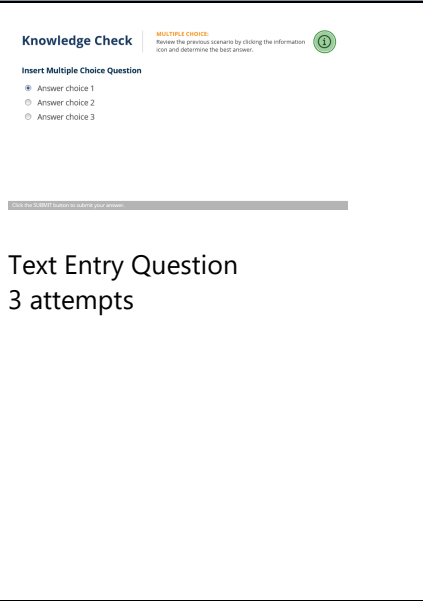
Slide 5.11 / Menu Title: Knowledge Check			
Visual/Display:	**Slide Text:**	**Narration/Voiceover:**	**Animation/Interaction:**
Knowledge Check — MULTIPLE CHOICE: Review the previous scenario by clicking the information icon and determine the best answer. Insert Multiple Choice Question ○ Answer choice 1 ○ Answer choice 2 ○ Answer choice 3 Click the SUBMIT button to submit your answer. Multiple Choice	How much did Zachary Zucchini earn in 2021? $75,908.80 $78,509.80 **$79,508.80** $79,805.80 -------Gray Bar------- Click the SUBMIT button to submit your answer.		PREV: Enabled NEXT: Disabled Access to the previous docs through the information button. Submit > Continue to advance slide
Notes: Add notes to the developer/MMD here			
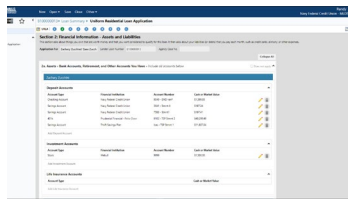
Slide 5.12 / Menu Title: Knowledge Check			
Visual/Display:	**Slide Text:**	**Narration/Voiceover:**	**Animation/Interaction:**
Knowledge Check — MULTIPLE CHOICE: Review the previous scenario by clicking the information icon and determine the best answer. ⓘ Insert Multiple Choice Question ⊙ Answer choice 1 ○ Answer choice 2 ○ Answer choice 3 Click the SUBMIT button to submit your answer. Multiple Choice	Does Zachary Zucchini have variable income? **No, he only earns a base salary according to the documents we have on file.** Yes, he earns some of his income through overtime, bonuses or commissions. -------Gray Bar------- Click the SUBMIT button to submit your answer.		PREV: Enabled NEXT: Disabled Access to the previous docs through the information button. **Correct feedback:** That's right! He strictly earns a base salary. **Incorrect feedback:** Sorry, that's incorrect. He strictly earns a base salary. Submit > Continue to advance slide
Notes: Add notes to the developer/MMD here			
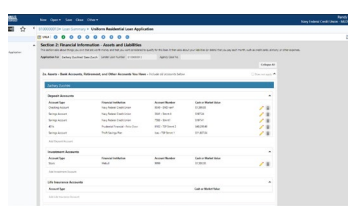
Slide 5.13 / Menu Title: Open URLA 2			
Visual/Display:	**Slide Text:**	**Narration/Voiceover:**	**Animation/Interaction:**
Image: SCRUBBED_Batch 3_Scenario M13_Order #16_URLA 1_Driving out to the screen	Now you're ready to move on to URLA 2, which deals with assets and liabilities. -------Gray Bar------- Click URLA 2 to continue.		PREV: Enabled NEXT: Disabled Hotspot to enhance image. Layer 1: Hot spot over URLA 2 to advance the slide.
Notes: Add notes to the developer/MMD here			

Slide 5.12 / Menu Title: Review Assets and Liabilities

Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
Image: SCRUBBED_Batch 3_Scenario M13_Order #32_URLA 2_Moving to CBR section 2c	Review the expanded borrowers' Assets and Liabilities page. What stands out to you? -------Gray Bar------- Click NEXT to continue.		PREV: Enabled NEXT: Disabled Scrolling panel to view the whole expanded URLA 2

Notes:
Add notes to the developer/MMD here
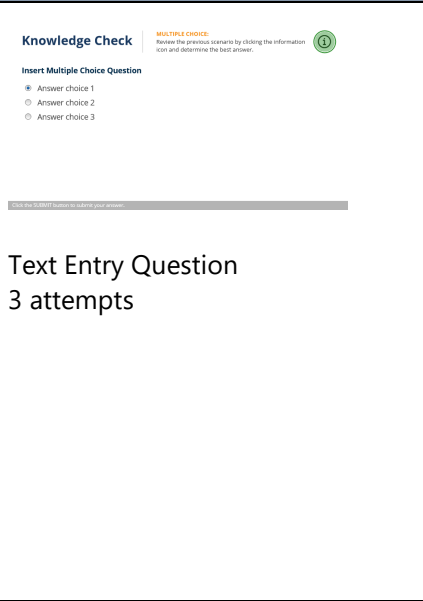
Slide 5.13 / Menu Title: Knowledge Check

Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
Knowledge Check — MULTIPLE CHOICE: Review the previous scenario by clicking the information icon and determine the best answer. Insert Multiple Choice Question ○ Answer choice 1 ○ Answer choice 2 ○ Answer choice 3 KC-Multiple response 3 attempts	What liabilities does Borrower 1 have? (Select all that apply) *Mortgage *Auto Loan *Student Loans *Revolving (Credit card) *Alimony *Child Support -------Gray Bar------- Click the SUBMIT button to submit your answer.		PREV: Enabled NEXT: Disabled Submit > Continue to advance slide Layer to review URLA borrowers' address from previous slide. **Correct feedback:** That's right! The borrowers have all these liabilities. **Incorrect feedback:** Sorry, that is not correct. The borrowers have all these liabilities.

Notes:
Add notes to the developer/MMD here
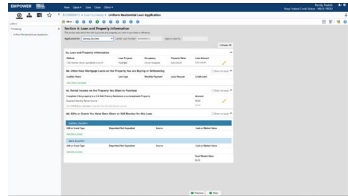
Slide 5.14 / Menu Title: Knowledge Check

Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
Knowledge Check · MULTIPLE CHOICE: Review the previous scenario by clicking the information icon and determine the best answer. ⓘ **Insert Multiple Choice Question** ○ Answer choice 1 ○ Answer choice 2 ○ Answer choice 3 Click the SUBMIT button to submit your answer. Text Entry Question 3 attempts	What's the total amount that Borrower 1 pays in alimony and child support? **388.89** -------Gray Bar------- Click the SUBMIT button to submit your answer.		PREV: Enabled NEXT: Disabled Submit > Continue to advance slide Layer to review URLA borrowers' address from previous slide. **Correct feedback:** That's right! **Incorrect feedback:** Sorry, that's incorrect. Layer to review Assets and Liabilities from slide 4.8.

Notes:
Add notes to the developer/MMD here

Slide 5.15 / Menu Title: Accessing the CBR

Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
Image: SCRUBBED_Batch 3_Scenario M13_Order #32_URLA 2_Moving to CBR section 2c	From the expanded Assets and Liabilities page, click the ____ pencil under Zachary Zucchini's liabilities. -------Gray Bar------- Click on the Pencil icon to continue.		PREV: Enabled NEXT: Disabled Scrolling panel. Image enhance on section 2c. Hotspot on pencil icon to advance slide. (Depending on which image we receive for the next slide, determines which pencil to click).

Notes:
Add notes to the developer/MMD here
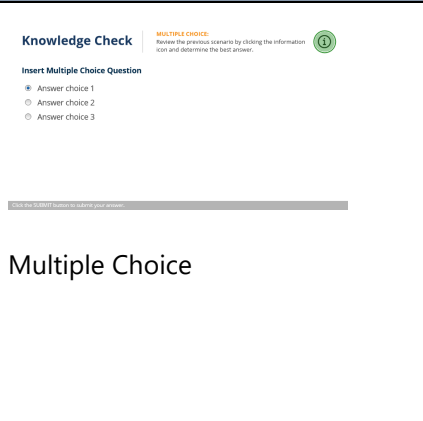
Slide 5.16 / Menu Title: Open the CBR

Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
Image: Waiting on screenshot	-------Gray Bar------- Click the paper icon next to unpaid balance to open the CBR.		PREV: Enabled NEXT: Disabled Hotspot to enhance image. Layer 1: Hot spot over the paper icon next to unpaid balance.

Notes:
Add notes to the developer/MMD here
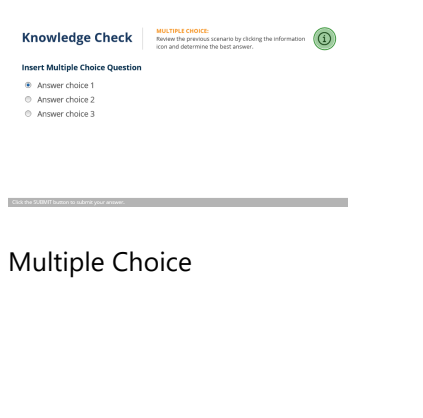
Slide 5.17 / Menu Title: Review the CBR			
Visual/Display:	**Slide Text:**	**Narration/Voiceover:**	**Animation/Interaction:**
Image: CBR	-------Gray Bar------- Review the CBR. Look for Derogatory Trades. Click NEXT to continue.		PREV: Enabled NEXT: Disabled 20 layers to view entire CBR a page at a time, with scrolling panels. Layer 1: Hot spot over the paper icon next to unpaid balance.

Notes:
Add notes to the developer/MMD here

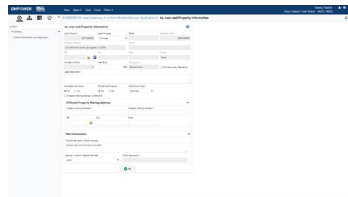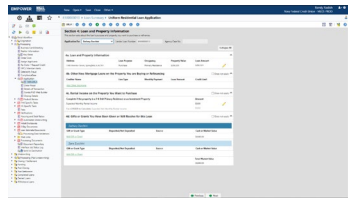| Slide 5.18 / Menu Title: Knowledge Check			
Visual/Display:	**Slide Text:**	**Narration/Voiceover:**	**Animation/Interaction:**
Text Entry Question 3 attempts	Does anything in Derogatory Trades raise any problems? Yes. There are issues that need to be satisfied. **No. Everything looks fine.** -------Gray Bar------- Click the SUBMIT button to submit your answer.		PREV: Enabled NEXT: Disabled Submit > Continue to advance slide Layer to review the CBR from previous slide. **Correct feedback:** That's right! **Incorrect feedback:** Sorry, that's incorrect. Layer to review Assets and Liabilities from slide 4.8.
Notes: Add notes to the developer/MMD here			
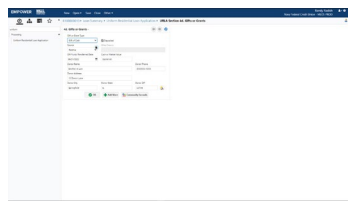
Slide 5.19 / Menu Title: Open URLA 4			
Visual/Display:	**Slide Text:**	**Narration/Voiceover:**	**Animation/Interaction:**
Image: SCRUBBED_Batch 3_Scenario M13_Order #32_URLA 2_Moving to CBR section 2c	You now need to review URLA 4: Loan and Property Information. -------Gray Bar------- Click on URLA 4 to continue.		PREV: Enabled NEXT: Disabled Hotspot to enhance image. Hotspot on pencil on URLA 4 to advance slide
Notes: Add notes to the developer/MMD here			
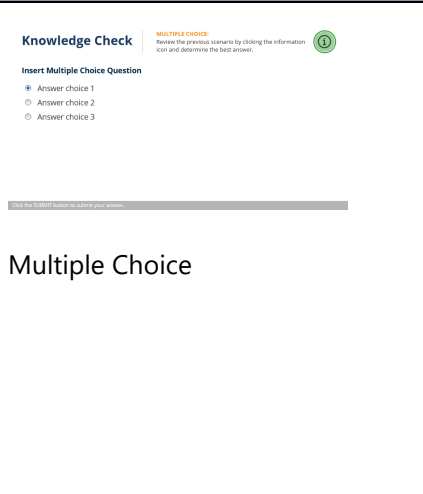
Slide 5.20 / Menu Title: Review Loan and Property Information			
Visual/Display:	**Slide Text:**	**Narration/Voiceover:**	**Animation/Interaction:**
Image: SCRUBBED_Batch 3_Scenario M13_Screenshots_Order #41_URLA 4A_Confirming the right loan purpose and meeting property requi	Review the Loan and Property Information and answer questions about it on the following slides. -------Gray Bar------- Click NEXT to continue.		PREV: Enabled NEXT: Disabled Hotspot to enhance image.
Notes: Add notes to the developer/MMD here			
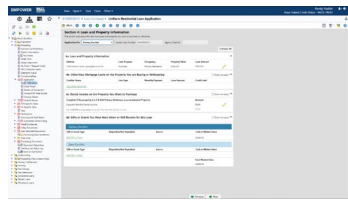
Slide 5.21 / Menu Title: Knowledge Check			
Visual/Display:	**Slide Text:**	**Narration/Voiceover:**	**Animation/Interaction:**
Multiple Choice	What's the Occupancy for this loan? Owner-occupied **Second home** Investment property -------Gray Bar------- Click the SUBMIT button to submit your answer.		PREV: Enabled NEXT: Disabled Submit > Continue to advance slide Layer to review Loan and Property Information.

Notes:
Add notes to the developer/MMD here
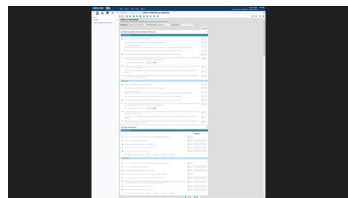
Slide 5.22 / Menu Title: Knowledge Check

Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
Knowledge Check MULTIPLE CHOICE: Review the previous scenario by clicking the information icon and determine the best answer. **Insert Multiple Choice Question** ⦿ Answer choice 1 ○ Answer choice 2 ○ Answer choice 3 Click the SUBMIT button to submit your answer. Multiple Choice	How many units does this property have? *1 ***2** *3 *4 -------Gray Bar------- Click the SUBMIT button to submit your answer.		PREV: Enabled NEXT: Disabled Submit > Continue to advance slide Layer to review Loan and Property Information.

Notes:
Add notes to the developer/MMD here
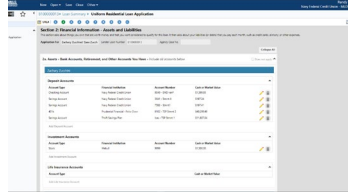
Slide 5.23 / Menu Title: Open Gift Fund or Grants

Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
  SCRUBBED_Batch 3_Scenario M13_Order #40_URLA 4 _Reviewing loan info of the subject property	Take a closer look at the Gift or Grants section (4d). -------Gray Bar------- Click the Add Gift or Grant hyperlink to continue.		PREV: Enabled NEXT: Disabled Hotspot over Gift or Grant hyperlink

Notes:
Add notes to the developer/MMD here
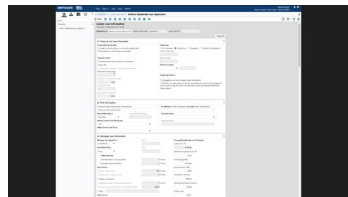
Slide 5.24 / Menu Title: Review Gift Funds

Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
  SCRUBBED_Batch 3_Scenario M13_Order #44_URLA 4d gifts or grants_fillout out with details on the gift	Review the Gifts or Grants section and answer a question about it on the next slide. -------Gray Bar------- Click NEXT to continue.		PREV: Enabled NEXT: Enabled

Notes:
Add notes to the developer/MMD here
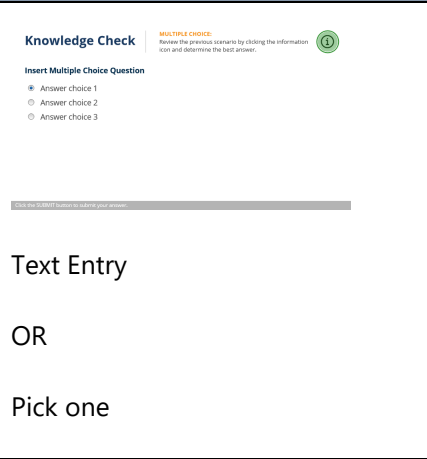
Slide 5.25 / Menu Title: Knowledge Check

Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
Knowledge Check MULTIPLE CHOICE: Review the previous scenario by clicking the information icon and determine the best answer. ⓘ **Insert Multiple Choice Question** ◉ Answer choice 1 ○ Answer choice 2 ○ Answer choice 3 Click the SUBMIT button to submit your answer. Multiple Choice	How much was the gift amount and who was it from? *$8,000 / Mother-in-law *$18,000 / Brother-in-law *$80,000 / Mother-in-law ***$8,000 / Brother-in-law** -------Gray Bar------- Click the SUBMIT button to submit your answer.		PREV: Enabled NEXT: Disabled Submit > Continue to advance slide **Correct feedback:** That's right! **Incorrect feedback:** Sorry, that's incorrect. Layer to review Gift or Grants from previous slide.

Notes:
Add notes to the developer/MMD here
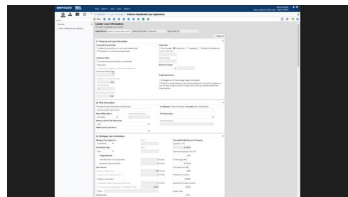
Slide 5.26 / Menu Title: Open Declarations

Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
SCRUBBED_Batch 3_Scenario M13_Order #43_URLA 4d_Picture from another file with gift	Review Declaration by clicking URLA 5. -------Gray Bar------- Click URLA to review Declarations.		PREV: Enabled NEXT: Disabled Hotspot over URLA 5

Notes:
Add notes to the developer/MMD here
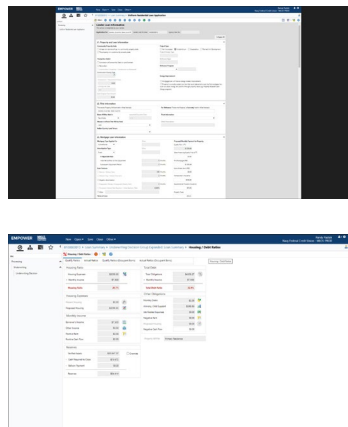
Slide 5.27 / Menu Title: Review Declarations

Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
SCRUBBED_Batch 3_Scenario M13_Screenshots_Order #45_URLA 5ab_Review answer selection on declarations page	Read through the declaration to ensure they are accurate. It is imperative that you ensure that: 1) The borrowers answered all the questions. 2) The borrowers answered all the questions **accurately**. -------Gray Bar------- Click NEXT to continue.		PREV: Enabled NEXT: Enabled Scrolling panel to see the whole Declaration page.

Notes:
Add notes to the developer/MMD here

Slide 5.28 / Menu Title: Open URLA L

Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
  SCRUBBED_Batch 3_Scenario M13_Screenshots_Order #45_URLA 5ab_Review answer selection on declarations page	-------Gray Bar------- Click URLA L to continue.		PREV: Enabled NEXT: Disabled Hotspot on URLA L

Notes:
Add notes to the developer/MMD here
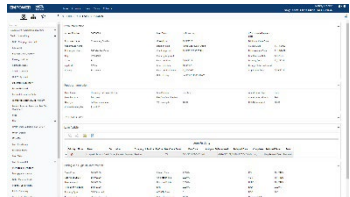
Slide 5.29 / Menu Title: Review Lender Loan Information

Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
  SCRUBBED_Batch 3_Scenario M13_Screenshots_Order #47_URLA L _reviewing the payments for the home hoa cash to close at the	In this section, you will: • Confirm that the information here matches the DU Findings • All the necessary information is filled out • The cash for the borrower is correct -------Gray Bar------- Click NEXT continue.		PREV: Enabled NEXT: Enabled Scrolling panel to view the entire image.

Notes:
Add notes to the developer/MMD here
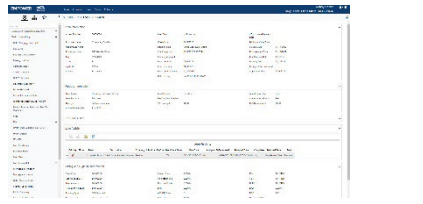
Slide 5.30 / Menu Title: Knowledge Check

Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
Knowledge Check　MULTIPLE CHOICE:　Review the previous scenario by clicking the information icon and determine the best answer. ⓘ **Insert Multiple Choice Question** ◉ Answer choice 1 ○ Answer choice 2 ○ Answer choice 3 Click the SUBMIT button to submit your answer. Text Entry OR Pick one	How much is the **Cash From / To Borrower** in the Lender Loan section? *$76,572.02 ***$75,672.02** *$75,762.02 *75,627.02 -------Gray Bar------- Click the SUBMIT button to submit your answer.		PREV: Enabled NEXT: Disabled Submit > Continue to advance slide Layer to review Leander Loan information from previous slide. **Correct feedback:** That's right! **Incorrect feedback:** Sorry, that's incorrect.

Notes:
Add notes to the developer/MMD here
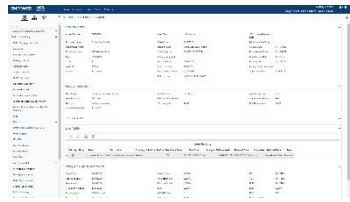
Slide 5.31 / Menu Title: Open Housing / Debt Ratios			
Visual/Display:	**Slide Text:**	**Narration/Voiceover:**	**Animation/Interaction:**
SCRUBBED_Batch 3_Scenario M13_Screenshots_Order #47_URLA L _reviewing the payments for the home hoa cash to close at the	Go to the navigational toolbar on the **right**-hand side of screen and select the 2nd icon from the left, then select **Housing / Debt Ratios**. -------Gray Bar------- Select the **2nd icon** on the navigational toolbar then select **Housing / Debt Ratios**.		PREV: Enabled NEXT: Disabled Layers Layer 1 the learner must select (hotspot) the navigational tool bar icon ____ which drops down the menu (Layer two) and the learner selects (hotspot) Housing / Debt Ratios.
Notes:			
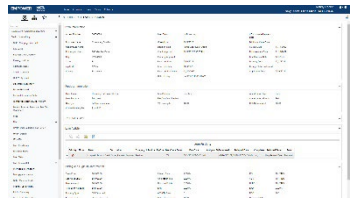
Slide 5.32 / Menu Title: Review Housing / Debt Ratios			
Visual/Display:	**Slide Text:**	**Narration/Voiceover:**	**Animation/Interaction:**
SCRUBBED_Batch 3_Scenario M13_Screenshots_Order #64_UW decision housing debt ratio screen_Reviewing DTI	Review **Housing / Debt Ratios** information and compare the information to the DU Findings. -------Gray Bar------- Click Next to continue.		PREV: Enabled NEXT: Disabled Hotspots over section to enhance image.
Notes:			
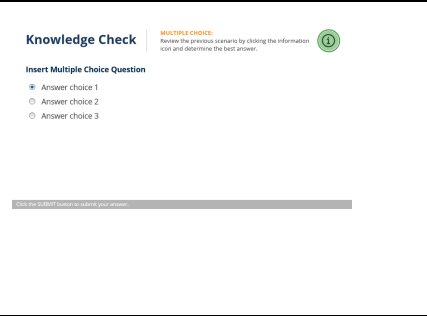
Scene 6: Review DataVerify Fraud

Slide 6.1 / Menu Title: Open DataVerify Fraud			
Visual/Display:	**Slide Text:**	**Narration/Voiceover:**	**Animation/Interaction:**
Image: Empower Loan Summary Page	From the Empower side bar, click DataVerify Fraud. -------Gray Bar------- Click DataVerify Fraud on the side menu to continue.		PREV: Enabled NEXT: Disabled Hotspot on DataVerify Fraud to advance to next slide
Notes:			
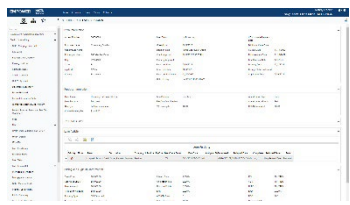
Slide 6.2 / Menu Title: Open Results

Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
Image: DataVerify Fraud Landing page	-------Gray Bar------- Click Results to continue.		PREV: Enabled NEXT: Disabled Hotspot on Results

Notes:
Add notes to the developer/MMD here
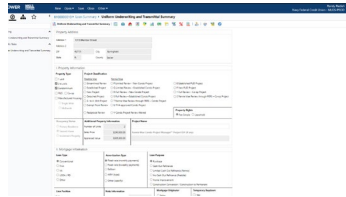
Slide 6.3 / Menu Title: Open the Status Tab

Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
Image: DataVerify Fraud Results page	-------Gray Bar------- Click the Status tab.		PREV: Enabled NEXT: Disabled Hotspot on Status

Notes:
Add notes to the developer/MMD here
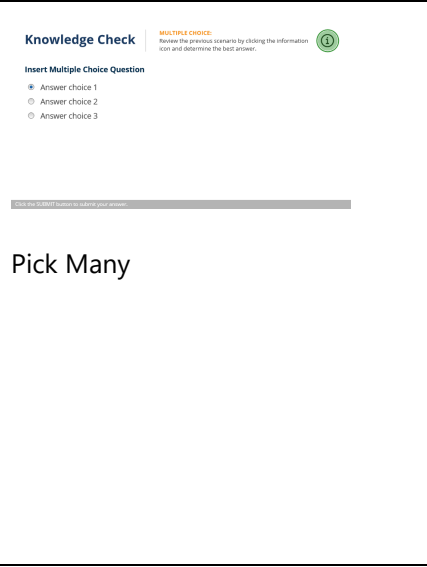
Slide 6.4 / Menu Title: Review Status			
Visual/Display:	**Slide Text:**	**Narration/Voiceover:**	**Animation/Interaction:**
Image: DataVerify Fraud Status page	Under Status, check if anything is Outstanding. Take note of the Outstanding information to answer questions on the next slide. -------Gray Bar------- Click NEXT to continue.		PREV: Enabled NEXT: Enabled

Notes:
Add notes to the developer/MMD here
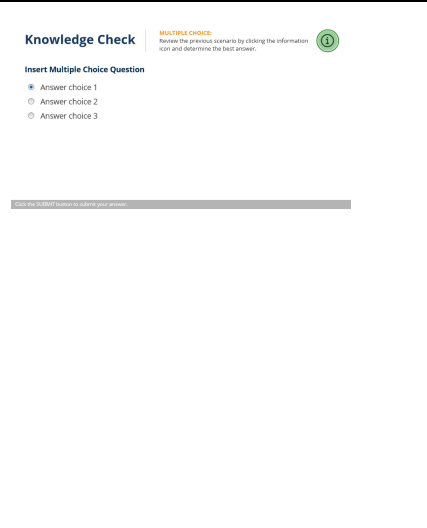
Slide 6.5 / Menu Title: Knowledge Check			
Visual/Display:	**Slide Text:**	**Narration/Voiceover:**	**Animation/Interaction:**
Knowledge Check MULTIPLE CHOICE: Review the previous scenario by clicking the information icon and determine the best answer. Insert Multiple Choice Question ○ Answer choice 1 ○ Answer choice 2 ○ Answer choice 3 Click the SUBMIT button to submit your answer.	Question(s) to come with images. -------Gray Bar------- Click the SUBMIT button to submit your answer.		PREV: Enabled NEXT: Disabled Submit > Continue to advance slide Correct feedback: Incorrect feedback:
Notes: Add notes to the developer/MMD here			
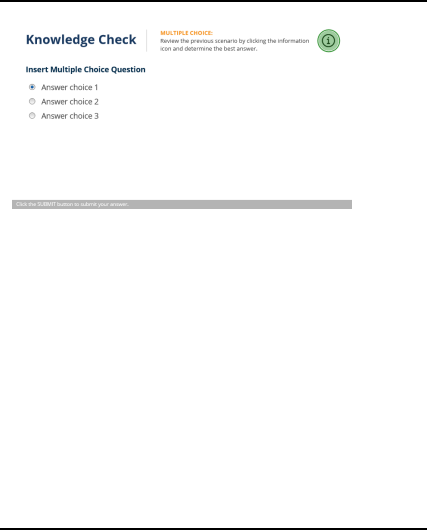
Scene 7: Review Uniform Underwriting and Transmittal Summary

Slide 7.1 / Menu Title: Open Uniform Underwriting and Transmittal Summary			
Visual/Display:	**Slide Text:**	**Narration/Voiceover:**	**Animation/Interaction:**
Image: Empower Loan Summary Page	From the Empower side bar, open Loan Transmittal and click on Uniform Underwriting and Transmittal Summary. -------Gray Bar------- Open Uniform Underwriting and Transmittal Summary on the sidebar.		PREV: Enabled NEXT: Disabled Hoptspot on Uniform Underwriting and Transmittal Summary
Notes: Add notes to the developer/MMD here			
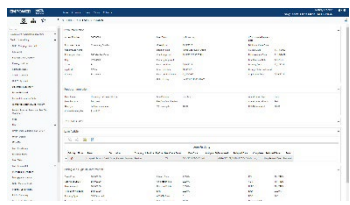
Slide 7.2 / Menu Title: Uniform Underwriting and Transmittal Summary			
Visual/Display:	**Slide Text:**	**Narration/Voiceover:**	**Animation/Interaction:**
SCRUBBED_Batch 3_Scenario M13_Screenshots_Order #51_Uniform UW and Transmittal Summary _Reviewing unit numbers and addin	Here is the Uniform Underwriting and Transmittal Summary. Now you need to compare the information here with the DU Findings. Take note of the property type and how the loan was underwritten. -------Gray Bar------- Click NEXT to continue.		PREV: Enabled NEXT: Enabled Scrolling panel so the UW can see the entire image.
Notes: Add notes to the developer/MMD here			
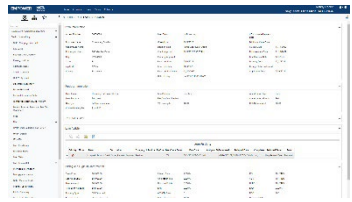
Slide 7.3 / Menu Title: Knowledge Check

Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
Knowledge Check MULTIPLE CHOICE: Review the previous scenario by clicking the information icon and determine the best answer. ⓘ **Insert Multiple Choice Question** ○ Answer choice 1 ○ Answer choice 2 ○ Answer choice 3 Click the SUBMIT button to submit your answer. Pick Many	What's the property type? (Select all that apply) 1 unit **2-4 units** **Condominium** PUD Manufactured Housing -------Gray Bar------- Click the SUBMIT button to submit your answer.		PREV: Enabled NEXT: Disabled Submit > Continue to advance slide Layer with the Uniform Underwriting and Transmittal Summary so the learner can review. **Correct feedback:** That's right! The property is a 2-4 unit condo. **Incorrect feedback:** Sorry, that's incorrect. The property is a 2-4 unit condo.

Notes:
Add notes to the developer/MMD here

Slide 7.4 / Menu Title: Knowledge Check

Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
Knowledge Check MULTIPLE CHOICE: Review the previous scenario by clicking the information icon and determine the best answer. (i) **Insert Multiple Choice Question** ◉ Answer choice 1 ○ Answer choice 2 ○ Answer choice 3 Click the SUBMIT button to submit your answer.	Was this underwritten manually or AUS (Automated Underwriting System)? **Manually** AUS -------Gray Bar------- Click the SUBMIT button to submit your answer.		PREV: Enabled NEXT: Disabled Submit > Continue to advance slide Layer with the Uniform Underwriting and Transmittal Summary so the learner can review. **Correct feedback:** That's right! **Incorrect feedback:** Sorry, that's incorrect.

Notes:
Add notes to the developer/MMD here

Slide 7.5 / Menu Title: Knowledge Check

Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
Knowledge Check MULTIPLE CHOICE: Review the previous scenario by clicking the information icon and determine the best answer. ⓘ **Insert Multiple Choice Question** ⦿ Answer choice 1 ○ Answer choice 2 ○ Answer choice 3 Click the SUBMIT button to submit your answer.	What must you do for a manually underwritten loan at this point? **Justify your decision under Underwriter Comments.** Send it back to the processor. -------Gray Bar------- Click the SUBMIT button to submit your answer.		PREV: Enabled NEXT: Disabled Submit > Continue to advance slide Layer with the Uniform Underwriting and Transmittal Summary so the learner can review. **Correct feedback:** That's right! **Incorrect feedback:** Sorry, that's incorrect.

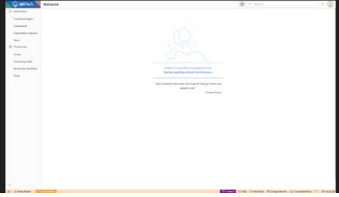**Notes:**
Add notes to the developer/MMD here
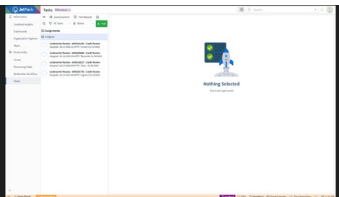
Scene 8: Review Loan Conditions
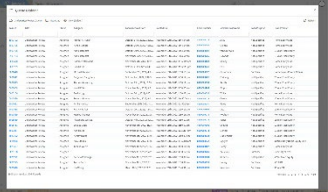
Slide 8.1 / Menu Title: Open Loan Conditions			
Visual/Display:	**Slide Text:**	**Narration/Voiceover:**	**Animation/Interaction:**
  Image: Loan Summary Page	From the Empower side bar, open Loan Conditions. -------Gray Bar------- Open Loan Condition on the Empower side bar.		PREV: Enabled NEXT: Disabled Hotspot on Loan Conditions
Notes:			
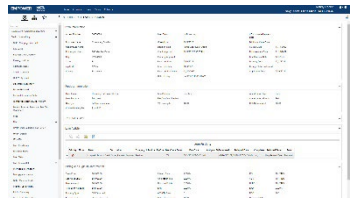
Slide 8.2 / Menu Title: Loan Conditions			
Visual/Display:	**Slide Text:**	**Narration/Voiceover:**	**Animation/Interaction:**
Image: Image: Loan Conditions	???Not sure if/what conditions we're adding??? -------Gray Bar-------		PREV: Enabled NEXT: Disabled ???

Notes:
Add notes to the developer/MMD here
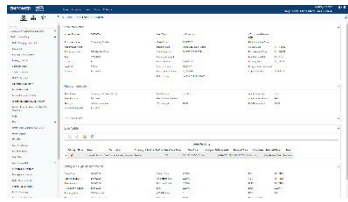
Scene 9: Review Jetpack
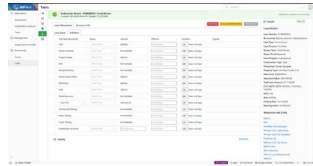
Slide 9.1 / Menu Title: Jetpack Tasks			
Visual/Display:	**Slide Text:**	**Narration/Voiceover:**	**Animation/Interaction:**
SCRUBBED_UW_M131_Welcome page _Search for Loan or Task	After opening JetPack, select **Tasks** from the sidebar. -------Gray Bar------- Select **Tasks** from the sidebar.		PREV: Enabled NEXT: Disabled Hotspot over Tasks
Notes: Add notes to the developer/MMD here			
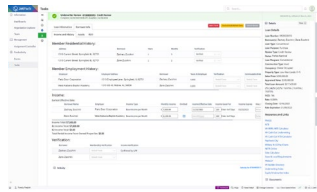
Slide 9.2 / Menu Title: Open Queue Explorer			
Visual/Display:	**Slide Text:**	**Narration/Voiceover:**	**Animation/Interaction:**
   SCRUBBED_UW_M132_ Task Page in JetPack_ Search for loan	-------Gray Bar------- Select Queue Explorer.		PREV: Enabled NEXT: Disabled Hotspot on Queue Explorer
Notes: Add notes to the developer/MMD here			
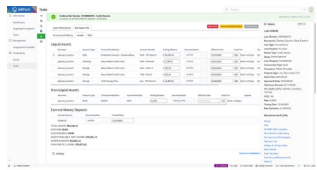
Slide 9.3 / Menu Title: Queue Explorer

Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
  SCRUBBED_UW_M133_Queue Explorer_ Searching for Loan	Find the borrower by last name (Zucchini) and select the loan. -------Gray Bar------- Click the loan information to continue.		PREV: Enabled NEXT: Disabled Hotspot over the whole line of the loan, from Task ID to Loan Product.

Notes:
Add notes to the developer/MMD here
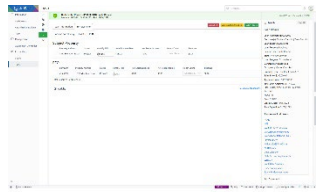
Slide 9.3 / Menu Title: Loan Detail

Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
SCRUBBED_UW_M13JetPack Order #1_Credit Review SCRUBBED_UW_M13JetPack Order #2_Credit Review_Review Type	After verifying the loan details match the information in Empower, you must now perform a Decision Logic review for Jetpack. -------Gray Bar------- Click the drop-down menu next to **Review Type** and select **Credit Review**.		PREV: Enabled NEXT: Disabled until each layer is visited Layer 1: Hotspot on expand list next to Review Type Layer 2: Image 2 with a hotspot on Credit Review.

Notes:
Add notes to the developer/MMD here
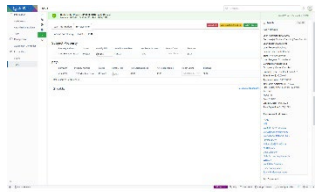
Slide 9.4 / Menu Title: UW Tasks

Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
  Base image: SCRUBBED_UW_M13JetPack Order #1_Credit Review Layer images: #4-#11	Now perform the UW Tasks. Under each task, choose whether each has been completed or not, reviewed or not, or if a document is missing. Click through the drop-down menus to see the options. When you are finished, click the 3rd Party tab to continue. -------Gray Bar------- Click through the drop-down menus. Then, click the 3rd Party tab to continue.		PREV: Enabled NEXT: Disabled until each layer is visited Layers of each UW Task (hotspot on each drop-down menu). *Forbearance *Validations *QM-ATR *Compliance Ease *CTC date *Declarations Risk Assessment Data Verify Hotspot on 3rd Party tab to advance slide

Notes:
Add notes to the developer/MMD here
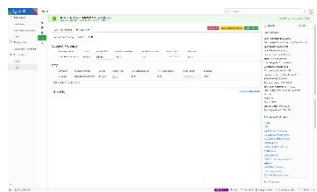
Slide 9.5 / Menu Title: 3rd Party Documents			
Visual/Display:	**Slide Text:**	**Narration/Voiceover:**	**Animation/Interaction:**
Image: SCRUBBED_UW_M13JetPack Order #12_Credit Review_3rd Party Layer: images #13-??	Here you see all third-party documents that have been imported from Empower. You need to update the status of each document and type in the effective date. -------Gray Bar------- Click through the drop-down menus. Then, click the **Borrower Info** tab to continue.		PREV: Enabled NEXT: Disabled until each layer is visited
Notes: Add notes to the developer/MMD here			
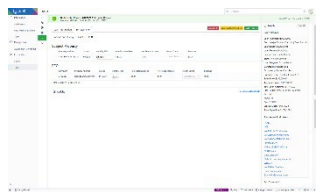
Slide 9.6 / Menu Title: Income and History Verification			
Visual/Display:	**Slide Text:**	**Narration/Voiceover:**	**Animation/Interaction:**
SCRUBBED_UW_M13JetPack Order #21_Credit Review_Borrower Info	Here, confirm that you verified both borrowers' **residential histories, employment histories** and **income**. Your choices of verification for these are: *Verified *Not accepted *Missing in file *N/A -------Gray Bar------- Click the **Assets** tab to continue.		PREV: Enabled NEXT: Disabled Hotspot on Assets tab.
Notes: Add notes to the developer/MMD here			

Slide 9.6 / Menu Title: Asset Verification

Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
  Image: Jetpack Assets tab SCRUBBED_UW_M13JetPack Order #24_Credit Review_Borrower Info_Assets	Here, ensure that the asset documentation matches what was entered in Empower. Your choices will be: *Verified *Not accepted *Missing in file *Member Disclosed -------Gray Bar------- Click the REO tab to continue.		PREV: Enabled NEXT: Disabled Hotspot on REO tab

Notes:
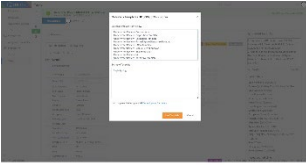Add notes to the developer/MMD here
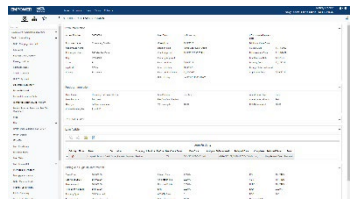
Slide 9.7 / Menu Title: REO			
Visual/Display:	**Slide Text:**	**Narration/Voiceover:**	**Animation/Interaction:**
  SCRUBBED_UW_M13JetPack Order #31_Credit Review_Borrower Info_REO4_Submit Review	Here, ensure that the REO (Real Estate Owned) matches what was entered in Empower. -------Gray Bar------- Click NEXT to continue.		PREV: Enabled NEXT: Enabled

Notes:
Add notes to the developer/MMD here
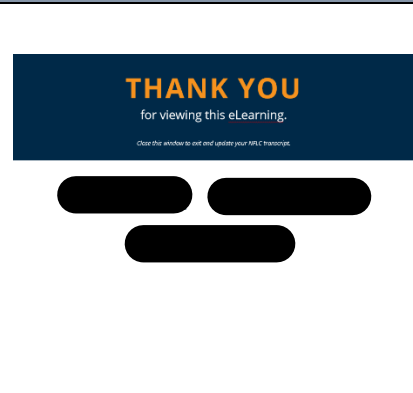
Slide 9.9 / Menu Title: Alert Check			
Visual/Display:	**Slide Text:**	**Narration/Voiceover:**	**Animation/Interaction:**
  SCRUBBED_UW_M13JetPack Order #31_Credit Review_Borrower Info_REO4_Submit Review	Click Alert Check. If you missed anything in Jetpack, the alert would let you know and you would have to go back and complete a step. -------Gray Bar------- Click Alert Check to begin the...process.		PREV: Enabled NEXT: Disabled Hotspot on Alert Check (red box) Maybe some kind of spinning wheel showing that it's processing before moving onto the next slide??

Notes:
Add notes to the developer/MMD here

Slide 9.10 / Menu Title: Save as Draft/Refresh Data			
Visual/Display:	**Slide Text:**	**Narration/Voiceover:**	**Animation/Interaction:**
SCRUBBED_UW_M13JetPack Order #30_Credit Review_Borrower Info_REO3	No alerts were found! You can now click Save as a Draft/Refresh Data. -------Gray Bar------- Click Save as a Draft/Refresh Data.		PREV: Enabled NEXT: Disabled Hotspot on Save as a Draft/Refresh Data Add an arrow where the green "No Alert Found" box is at the bottom right of the image.
Notes: Add notes to the developer/MMD here			

Slide 9.11 / Menu Title: Submit Review			
Visual/Display:	**Slide Text:**	**Narration/Voiceover:**	**Animation/Interaction:**
SCRUBBED_UW_M13JetPack Order #30_Credit Review_Borrower Info_REO3	-------Gray Bar-------　Click Submit Review.		PREV: Enabled NEXT: Disabled　Hotspot on Save as a Draft/Refresh Data
Notes: Add notes to the developer/MMD here			

Slide 9.12 / Menu Title: UW Review			
Visual/Display:	**Slide Text:**	**Narration/Voiceover:**	**Animation/Interaction:**
  SCRUBBED_UW_M13JetPack Order #32_Notepad - Templates	Now determine which template to use. In this case, you would use Conventional. Add anything that you couldn't find or anything that needs updating that you came across in your review process. What you enter here will transfer into the Notes in Empower. -------Gray Bar------- Click NEXT to continue.		PREV: Enabled NEXT: Enabled
Notes: Add notes to the developer/MMD here			

Slide 9.12 / Menu Title: Congratulations!			
Visual/Display:	**Slide Text:**	**Narration/Voiceover:**	**Animation/Interaction:**
  Image: Jetpack REO tab	Congratulations! You have just underwritten a Medium Complexity Conventional Loan. -------Gray Bar------- Click NEXT to continue.		PREV: Enabled NEXT: Enabled
Notes: Add notes to the developer/MMD here			

Slide 10.1 / Menu Title: Conclusion

Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
THANK YOU for viewing this eLearning. Close this window to exit and update your NPLC transcript.	Congratulations! You have just underwritten a Medium Complexity Conventional Loan.		PREV: Enabled NEXT: Enabled

Notes:
Add notes to the developer/MMD here