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



Target Audience	Newly hired/prom	Newly hired/promoted/transferred Underwriters				
Design Assumptions	Completion of VILT/ILT and eLearning will take place as a single training event.					
Level of Learning		☑ Knowledge	⊠ Skill			
Learning Outcomes or Objectives	<ul><li>Understar</li><li>Utilize pro conventio</li></ul>	Utilize procedures and resources to complete the steps required to conduct a medium complexity conventional loan				
Content/Training Outline	Summarize the ins	structional flow fr	om the DD.			

### **Directions for the Reviewer**

Review Focus	Please focus on the accur	acy and completene	ss of the content d	uring this review cycle.		
Example	Slide 04/ Menu Title: Lending Process: Ar	nalyze Phase		Objective:		
Zxampte	The Lending Process backbone will appear on the screen with only the Analyze phase in color but with no labeling. A question will show on the slide with the answers listed in graphics below.  This visual context of The Lending Process will serve as a quick visual review of prior knowledge for the learner and will help orient the learner	Slide Text:  [Slide Title] The Lending Process: Analyze Phase  [Bullets] Spreading financials Credit Lens Remaining Months Liquidity (RML)	In the previous module, we reviewed the Prospect, Engage, and Research phases and over the next 3 modules, we will discuss the processes that make up the Analyze phase.  Analyze is when ACME reviews the information provided by the company and prepares it in a standardized format to evaluate and compare a company's financial health.	Animation / Interaction:  When the narration names the Process, Engage, and Research phases, those arrows change color.  As the narration reaches "Analyze phase," the arrows beyond Research will fade gradually to grey, with the Analyze arrow being darker to demonstrate that it is still technically part of the Discovery phase.  When the user clicks on the Analyze arrow, description that phase will play and the bulleted text items will be displayed below the arrow		
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	<ul> <li>Complete the steps as they are named – document what didn't work or was incorrect.</li> <li>Closely review the content of the knowledge checks – the questions and the answers to make sure they make sense.</li> <li>Specific questions for reviewers are indicated with a comment.</li> <li>All questions will need to be resolved before development can begin.</li> </ul>					
Providing Feedback	Please turn on track chan Add a New Comment to t		•	e. (Review tab > Track (	Changes)	

# **Scene 1: Welcome**

Slide 1.1 / Menu Title: Welcome						
Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:			
Welcome to Course Title Placeholder	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  Negapit cost to co  Us to the felt concent  of course to to co  so concentration to content  of course to content  of c						
INSTRUCTIONS  PREVIOUS  PREVIOUS  INSTRUCTIONS  PREVIOUS  Excellent by global and many from home.						

Add notes to the developer/MMD here

Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
by the end of this module, you will be able to:  Parabolish That Parabolish Th	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:		PREV: Enabled NEXT: Enabled
	Click NEXT to continue.		

# 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

Add notes to the developer/MMD here

# **Scene 2: Review Notepad**

Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
Template: Text top, image under limage: Loan Summary Landing Page (Still waiting on this screenshot)	After opening <b>Empower</b> , click on <b>Mortgage Notepad</b> in the <b>navigation pane</b> . Gray Bar  Open the NFCU Mortgage Notepad to continue.		PREV: Enabled NEXT: Disabled Hotspot on Mortgage Notepad to advance slide.

Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
Template: Text top, image under	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.		PREV: Enabled NEXT: Disabled Hotspot on Mortgage Notepad to advance slide.
Image: M13 2Notepad pages combined	Gray Bar		
	Open the Mortgage Notepad to continue.		

/isual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
Knowledge Check  Minimum coores  Towers the priviles by choice the information to said determine the land arises.  Insert Multiple Choice Question  A reswer choice 1  A reswer choice 2  A conver choice 3	Do the borrowers currently have any loans in forbearance?  Yes		PREV: Enabled NEXT: Disabled Review Layer: Notepad image
ng to SSST balan is Mangara assum.	No		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

Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
Knowledge Check  MIXTIRL CHOICE  Note the previous screens by cliding the information (1)  (a)  (b)	What do you see that is		PREV: Enabled
Insert Multiple Choice Question  # Answer choice 1  Answer choice 2  Answer choice 3	significant in these notes? (Check all that apply)		NEXT: Disabled
			Review Layer: Notepad image
	Borrower 2 was a stay-at-		
ist the SSBMT button to submity your amount.	home mom for four years.		Correct feedback:
Multiple Response			That's right! According to Notepad,
viditiple Response	Borrowers will be receiving		the borrowers are receiving gifts
	gift funds.		funds and borrower 2 was a SAHM
			after the Marines.
	This home will be their primary		
	residence.		Incorrect feedback:
			Sorry, that isn't correct. According t
	Borrower 2's previous		Notepad, the borrowers are
	employer was the		receiving gifts funds and borrower a
			was a SAHM after the Marines.
			Submit > Continue to advance slide

# **Scene 3: Review UAD**

sual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
	You need to now checkUAD for alerts. You have already opened it and now need to click <b>Member Search</b> .		PREV: Enabled NEXT: Disabled Hotspot to zoom in on image
emplate: Text top or right, hichever works better.			Hotspot on Member Search to advance slide
nage: UAD landing page			
CRUBBED_Batch 3_Scenario M13_Order #7_UAD open with oan summary	Gray Bar After opening UAD, click Member Search.		

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.	Your Access Number for this loan is 1000013. Enter it in the field below and click <b>Search</b> .		PREV: Enabled NEXT: Disabled Text Entry box and Hotspot over Search to advance slide			
SCRUBBED_Batch 3_Scenario M13_Order #8_Entering in mbr access number	Enter Access Number and click Search to continue.					
Notes:		1	1			

Slide 3.3 / Menu Title: Review U	Slide 3.3 / Menu Title: Review UAD			
Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:	
Layer 2:  **Practice Scenario**  Review UAD  **Practice Scenario**  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 #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  Insert Multiple Choice Question  # Answer diproduce Choice 2  Answer diproduce Choice 2  Answer diproduce Choice 3	What alerts or derogatory information is shown on the UAD?		PREV: Enabled NEXT: Disabled	
			Correct feedback:	
CSI 16 Z RRT batter is latered paid annue.			Incorrect feedback:	
			Submit > Continue to advance slide	

Add notes to the developer/MMD here

Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
Knowledge Check  MULTIPLE CHOICE:  Those the previous scenarie by clidding the information  (ii)  con and determine the best invance.	What do you do with the		PREV: Enabled
Insert Multiple Choice Question  # Answer choice 1  Answer choice 2  Answer choice 3	derogatory information found on the UAD?		NEXT: Disabled
			Submit > Continue to advance slide
COST of SIRT below to Salved your armon.	Write it down and take care of it at the end of the process.		Correct feedback:
Multiple choice	Call the borrower for an		That's right! In most cases you woul send it back to the Processor to see
	explanation.		if it has been satisfied.
	Send it back to the <u>Processor</u>		Incorrect feedback:
	to see if the alert has been		That's incorrect. In most cases you
	satisfied.		would send it back to the Processo to see if it has been satisfied.

Add notes to the developer/MMD here

/isual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
Knowledge Check Insert Multiple Choice Question  A rewer choice 3  Arower choice 3	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 borrower connected to this loan.  Incorrect feedback: Sorry, that's incorrect. There are two
			borrowers connected to this loan.  Submit > Continue to advance slide

# **Scene 4: Review DU Findings**

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

Add notes to the developer/MMD here

Slide 4.2 / Menu Title: Open Results				
Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:	
Lesson Title Pacchoder    A   A   A   A   A   A   A   A	Gray Bar		PREV: Enabled NEXT: Disabled Hotspot on View Current Results	
Image: Fannie Mae Desktop Underwriter landing page	Navigate to the "eye" on the ribbon and select Underwriter Results then View Current Results		(Perhaps 3 layers?)	

Add notes to the developer/MMD here

Add notes to the developer/MMD here

'isual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
Approved/meligible Practice Scenario 1  Summary of Findings ()  Summary of Findings ()	Review the DU Findings.  Take special note of the		PREV: Enabled NEXT: Enabled
Approvedinsdigate  Bernett   Graft Counter   Management   Management	Recommendation, Mortgage Information, Property Type and Risk / Eligibility. However, it is the job of the Underwriter to review the entire DU Findings.		Insert a scrolling panel so all page can be reviewed and use layers (1 page per layer).
	Answer questions on the following slides about the information in the DU Findings.		
	Gray Bar		
	Review the DU Findings then click NEXT to continue.		

Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
Knowledge Check  Knowledge Check  MULTIFIC CHOICE  Rowled the previous scenario by cliding the information  (3)	What type of loan is this?		PREV: Enabled
icon and determine the best answer.			NEXT: Disabled
Answer choice 1 Answer choice 2 Answer choice 3	HBC Choice		
C result conces	Conventional		Submit > Continue to advance slide
	Jumbo		
is the SCRVIII faction to submit your answer.			Correct feedback:
Auticle Chaire	Gray Bar		That's right! This is a conventional
Multiple Choice			loan.
	Click the SUBMIT button to		
	submit your answer.		Incorrect feedback:
			Sorry, that isn't correct. This is a
			conventional loan.

Slide 4.5 / Menu Title: Knowled	Slide 4.5 / Menu Title: Knowledge Check				
Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:		
Knowledge Check  MINITER CHOICE Insert Multiple Choice Question  8 Asswer Choice 1  O Asswer Choice 2  O Asswer Choice 3	Does this loan meet Fannie Mae's eligibility requirements?		PREV: Enabled NEXT: Disabled		
	Yes No		Submit > Continue to advance slide		
Cita (he SUSY) button he saland your answer.	The DU Finding doesn't tell us		Correct feedback:		
Multiple Choice	this information		That's right. This loan does not meet Fannie Mae's eligibility requirements.		
	Gray Bar				
			Incorrect feedback:		
	Click the SUBMIT button to		Sorry, that isn't correct. This loan		
	submit your answer.		does not meet Fannie Mae's eligibility requirements.		
Notes:					

10105.

Add notes to the developer/MMD here

Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
Knowledge Check  Those the previous scenario by cliding the information and continue of the both answer.	Why doesn't this loan meet		PREV: Enabled
Insert Multiple Choice Question  # Answer choice 1  Answer choice 3  Answer choice 3	Fannie Mae's eligibility requirements?		NEXT: Disabled
V ALUMO COMOCO	·		Submit > Continue to advance slide
	The DTI is over 45%.		
as the about 10 and 15 year all other.			Correct feedback:
Multiple Choice	The LTV cannot exceed 90%		That's right! The LTV cannot exceed
	for fixed-rate purchase or		90 percent for fixed-rate purchase of
	single-closing construction-		single-closing construction-to-
	to-permanent transaction		permanent transaction secured by a
	secured by a second home.		second home.
	There are insufficient funds for		
	closing or reserves.		Incorrect feedback:
			Sorry, that's incorrect. The correct
	There is a significant amount		answer is the LTV cannot exceed 90
	of derogatory credit is being		percent for fixed-rate purchase or
	represented.		single-closing construction-to-
			permanent transaction secured by a
	Gray Bar		second home.
	Click the SUBMIT button to		
	submit your answer.		

# **Scene 5: Review URLA**

/isual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
	Gray Bar From the Empower Workflow pane, click Uniform Residential Loan Application.		PREV: Enabled NEXT: Disabled Hotspot on Uniform Residential Loan Application
lmage: Loan Summary page	Loan Application.		

Add notes to the developer/MMD here

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.		PREV: Enabled NEXT: Disabled Hotspot to enhance image.  Layer 1: Hot spot over the blue 1 to advance the slide.
	Gray Bar Click the blue circle #1 to continue.		

Add notes to the developer/MMD here

Slide 5.3 / Menu Title: Expand 1a Personal Information  Visual/Display: Slide Text: Narration/Voiceover: Animation/Interaction:				
Slide Text:	Narration/Voiceover:	Animation/Interaction:		
Gray Bar Confirm the borrowers' current		PREV: Enabled NEXT: Disabled Hotspot to enhance image. Hotspot on the expand (caret) symbol. Layer 1:		
	Gray Bar	Slide Text:  Narration/Voiceover: Gray Bar  Confirm the borrowers' current		

Slide 5.4 / Menu Title: Verify Current Address				
Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:	
Secretaria del Constitución de la constitución de l			PREV: Enabled NEXT: Disabled Layer 1:	
Image: SCRUBBED_Batch 3_Scenario M13_Order #17_URLA 1_ Expanded mbr info	Gray Bar Confirm the borrowers' current address.			
Notes: Add notes to the developer/MMD	here		1	

Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
Knowledge Check  MIX.TIPL.COURTE  Novem the previous scenario by clasing the information (1)  con and detainment on the best around.	What is the borrowers' current		PREV: Enabled
Insert Multiple Choice Question  # Answer Choice 1  Answer Choice 3	address?		NEXT: Disabled
	*3131 Current Street, Springfield, IL 62701		Submit > Continue to advance slide
the SABOTT barban to industry year enswer.	*1313 Current Street,		Layer to review URLA borrowers'
	Springfield, OR 62701		address from previous slide.
	*1313 Current Street,		
	Springfield, IL 67201		Correct feedback:
	*1313 Current Street,		That's right!
	Springfield, IL 62701		
			Incorrect feedback:
	Gray Bar		Sorry, that's incorrect.
	Click the SUBMIT button to		
	submit your answer.		

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.	Namadon, Voiceover.	PREV: Enabled  NEXT: Enaabled  HS on 1st pencil to layer 1  NEXT button enabled on layer 1	

Add notes to the developer/MMD here

Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
Knowledge Check  Insert Multiple Choice Question  # Answer Choice 3  Answer Choice 3  White Trice Thanks in Married Choice Question  White Trice Thanks in Married Choice Question  White Trice Thanks in Married Choice Question  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 years, their previous address needs to be included in the loan documents.

Add notes to the developer/MMD here

Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
	Now we need to verify the borrowers' employment information.		PREV: Enabled NEXT: Disabled
No horizont who have provided the control of the co	First, click the pencil icon in Zachary Zucchini's section to view details.		Layer 1: Hot spot over the expand icon.
Image:			
SCRUBBED_Batch 3_Scenario M13_Screenshots_Order	Gray Bar		
#16_URLA 1_Driving out to the	Click the pencil icon in Zachary		
screen	Zucchini's section to continue.		
SCRUBBED_Batch 3_Scenario M13_Screenshots_Order #29			

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

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. Whe 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.

**Slide Text:** 

\$75,908.80

\$78,509.80

**\$79,508.80** \$79,805.80

How much did Zachary

Zucchini earn in 2021?

-----Gray Bar----Click the SUBMIT button to

submit your answer.

Visual/Display:

Multiple Choice

Answer choice 2
 Answer choice 3

Slide 5.11 / Menu Title: Knowledge Check

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

N	
w	ULDE.

Add notes to the developer/MMD here

Slide 5.12 / Menu Title: Knowledge Check			
Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
Knowledge Check  Massing control  Mouth the promotion standard by drong the eformation  Mouth the promotion of the promotion	Does Zachary Zucchini have variable income?		PREV: Enabled NEXT: Disabled
Charge Siller Sances address you prose.	No, he only earns a base salary according to the documents we have on file.		Access to the previous docs through the information button.
Multiple Choice	Yes, he earns some of his income through overtime, bonuses or commissions.		Correct feedback: That's right! He strictly earns a base salary.
	Gray Bar Click the SUBMIT button to submit your answer.		Incorrect feedback: Sorry, that's incorrect. He strictly earns a base salary.
Notes:			Submit > Continue to advance slide

Add notes to the developer/MMD here

Slide 5.13 / Menu Title: Open URLA 2				
Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:	
Image:	Now you're ready to move on to URLA 2, which deals with assets and liabilities.		PREV: Enabled NEXT: Disabled Hotspot to enhance image.  Layer 1: Hot spot over URLA 2 to advance the slide.	
SCRUBBED_Batch 3_Scenario M13_Order #16_URLA 1_Driving out to the screen	Gray Bar Click URLA 2 to continue.			

Add notes to the developer/MMD here

Slide 5.12 / Menu Title: Review Assets and Liabilities				
Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:	
The control of the co	Review the expanded borrowers' Assets and Liabilities page.  What stands out to you?		PREV: Enabled NEXT: Disabled Scrolling panel to view the whole expanded URLA 2	
Image: SCRUBBED_Batch 3_Scenario M13_Order #32_URLA 2_Moving to CBR section 2c	Gray Bar Click NEXT to continue.			

Add notes to the developer/MMD here

/isual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
Knowledge Check  Mactiful croates  Towers the previous scenario by closing the information  (1)	What liabilities does Borrower		PREV: Enabled
Insert Multiple Choice Question  # Answer Choice 1  Answer Choice 1  Answer Choice 3	1 have? (Select all that apply)		NEXT: Disabled
	*Mortgage *Auto Loan		Submit > Continue to advance slide
tick the 2.00MT luzzon to submit your ensurer.	*Student Loans		Layer to review URLA borrowers'
CC-Multiple response	*Revolving (Credit card) *Alimony		address from previous slide.
3 attempts	*Child Support		Correct feedback:
			That's right! The borrowers have all these liabilities.
	Gray Bar		
	Click the SUBMIT button to		Incorrect feedback:
	submit your answer.		Sorry, that is not correct. The
			borrowers have all these liabilities.

Add notes to the developer/MMD here

Slide 5.14 / Menu Title: Knowledge Check				
Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:	
Knowledge Check  MINITED COORDS  Movement by relowing the information on the control of determine the best across.  Insert Multiple Choice Question    A crosser choice 1  A remover choice 2	What's the total amount that Borrower 1 pays in alimony and child support?		PREV: Enabled NEXT: Disabled	
Answer choice 3	388.89		Submit > Continue to advance slide	
Text Entry Question			Layer to review URLA borrowers' address from previous slide.	
3 attempts			Correct feedback:	
	Click the SUBMIT button to		That's right!	
	submit your answer.		Incorrect feedback: Sorry, that's incorrect.	
			Layer to review Assets and Liabilities from slide 4.8.	

Add notes to the developer/MMD here

Add notes to the developer/MMD here

/isual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
The control of the co	From the expanded Assets and Liabilities page, click the		PREV: Enabled NEXT: Disabled
Secretary Secret	pencil under Zachary Zucchini's liabilities.		Scrolling panel.  Image enhance on section 2c.
nage: CRUBBED_Batch 3_Scenario 13_Order #32_URLA 2_Moving CBR section 2c	Gray Bar Click on the Pencil icon to continue.		Hotspot on pencil icon to advance slide. (Depending on which image we receive for the next slide, determines which pencil to click).

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.

Slide 5.17 / Menu Title: Review the CBR				
Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:	
The state of the s			PREV: Enabled NEXT: Disabled  20 layers to view entire CBR a page at a time, with scrolling panels.	
Image: CBR	Review the CBR. Look for Derogatory Trades. Click NEXT to continue.		Layer 1: Hot spot over the paper icon next to unpaid balance.	

Add notes to the developer/MMD here

Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
Knowledge Check  Insert Multiple Choice Question  A Accordance to be Accordance to the Accordance to t	Does anything in Derogatory Trades raise any problems?		PREV: Enabled NEXT: Disabled
Answer choice 3	Yes. There are issues that need to be satisfied.		Submit > Continue to advance slide
Text Entry Question	No. Everything looks fine.		Layer to review the CBR from previous slide.
3 attempts			Correct feedback: That's right!
			Incorrect feedback:
	Gray Bar Click the SUBMIT button to		Sorry, that's incorrect.
	submit your answer.		Layer to review Assets and Liabilitie from slide 4.8.

Add notes to the developer/MMD here

Slide 5.19 / Menu Title: Open URLA 4				
Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:	
The second secon	You now need to review URLA 4: Loan and Property Information.		PREV: Enabled NEXT: Disabled Hotspot to enhance image. Hotspot on pencil on URLA 4 to advance slide	
Image:  SCRUBBED_Batch 3_Scenario M13_Order #32_URLA 2_Moving to CBR section 2c	Click on URLA 4 to continue.			

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:	
Section 19 10 10 10 10 10 10 10 10 10 10 10 10 10	Review the Loan and Property Information and answer questions about it on the following slides.		PREV: Enabled NEXT: Disabled Hotspot to enhance image.	
Image:				
SCRUBBED_Batch 3_Scenario M13_Screenshots_Order #41_URLA 4A_Confirming the	Gray Bar			
right loan purpose and meeting property requi	Click NEXT to continue.			
	1		<u> </u>	

Add notes to the developer/MMD here

/isual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
Knowledge Check  Mouther cooks  Review the permits transmit by sliding the information  Core and determine the best priorit.  Review Edge Permits transmit by sliding the information  Review thirtiple Choice Question  Review Choice 3  Acrower Choice 3  Acrower Choice 3	What's the Occupancy for this loan?		PREV: Enabled NEXT: Disabled
Multiple Choice	Owner-occupied Second home Investment property		Submit > Continue to advance slide  Layer to review Loan and Property Information.
	Gray Bar Click the SUBMIT button to submit your answer.		

Add notes to the developer/MMD here

/isual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
Knowledge Check  Mactiner protect Stokes the present accurate by cliding the information Con and distantion the best private.  Innert Multiple Choice Question  A rower Choice 1  A rower Choice 2  A rower Choice 2  A rower Choice 3	How many units does this property have?		PREV: Enabled NEXT: Disabled
Andrew Collice's	*1 *2		Submit > Continue to advance slid
Multiple Choice	*3 *4		Layer to review Loan and Property Information.
	Gray Bar Click the SUBMIT button to submit your answer.		

Add notes to the developer/MMD here

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

Slide 5.24 / Menu Title: Review Gift Funds				
Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:	
Section 1 to 1	Review the Gifts or Grants section and answer a question about it on the next slide.		PREV: Enabled NEXT: Enabled	
SCRUBBED_Batch 3_Scenario M13_Order #44_URLA 4d gifts or grants_fillout out with details on the gift	Click NEXT to continue.			

Add notes to the developer/MMD here

Slide 5.25 / Menu Title: Knowledge Check				
Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:	
Knowledge Check  MMATURE CROICE:  Those the previous scenario by didding the information   (1)  Consider the previous scenario by didding the information  (1)	How much was the gift		PREV: Enabled	
Insert Multiple Choke Question  # Answer choice 1  Answer choice 2  Answer choice 3	amount and who was it from?		NEXT: Disabled	
	*\$8,000 / Mother-in-law		Submit > Continue to advance slide	
	*\$18,000 / Brother-in-law			
Clid for SURVIT button to talent your wroner.	*\$80,000 / Mother-in-law		Correct feedback:	
Multiple Choice	*\$8,000 / Brother-in-law		That's right!	
	Gray Bar		Incorrect feedback:	
			Sorry, that's incorrect.	
	Click the SUBMIT button to			
	submit your answer.		Layer to review Gift or Grants from previous slide.	

Add notes to the developer/MMD here

Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
Section 1 to 1	Review Declaration by clicking URLA 5. Gray Bar Click URLA to review Declarations.		PREV: Enabled NEXT: Disabled Hotspot over URLA 5
SCRUBBED_Batch 3_Scenario M13_Order #43_URLA 4d_Picture from another file with gift	Decidiations.		

Add notes to the developer/MMD here

/isual/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		PREV: Enabled NEXT: Enabled Scrolling panel to see the whole
	that:  1) The borrowers answered all the questions. 2) The borrowers answered all the questions accurately.		Declaration page.
	Gray Bar		
	Click NEXT to continue.		

Slide 5.28 / Menu Title: Open URLA L				
Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:	
SCRUBBED_Batch 3_Scenario	Gray Bar		PREV: Enabled NEXT: Disabled Hotspot on URLA L	
M13_Screenshots_Order #45_URLA 5ab_Review answer selection on declarations page				
Notes:		,		

Add notes to the developer/MMD here

Add notes to the developer/MMD here

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		PREV: Enabled NEXT: Enabled Scrolling panel to view the entire image.
	Click NEXT continue.		

Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
Knowledge Check  MICHIES CROICE  Inter the process scenario by olderig the information  (1)  you and deformment the best princes.	How much is the <b>Cash From</b> /		PREV: Enabled
Insert Multiple Choice Question  Answer choice 1	To Borrower in the Lender		NEXT: Disabled
Answer choice 2     Answer choice 3	Loan section?		
			Submit > Continue to advance slide
	*\$76,572.02		
Ciki the 9.40/IT button to submit your enterer.	*\$75,672.02		Layer to review Leander Loan
Text Entry	*\$75,762.02		information from previous slide.
Text Lifty	*75,627.02		
OR			Correct feedback:
JK	Gray Bar		That's right!
Pick one	Click the SUBMIT button to		Incorrect feedback:
FICK ONE	submit your answer.		Sorry, that's incorrect.

Add notes to the developer/MMD here

XXXX XXX Training Storyboard

Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
	Go to the navigational toolbar on the right-hand side of screen and select the 2 <sup>nd</sup> icon from the left, then select <b>Housing / Debt Ratios</b> .		PREV: Enabled NEXT: Disabled  Layers Layer 1 the learner must select (hotspot) the navigational tool bar
SCRUBBED_Batch 3_Scenario M13_Screenshots_Order #47_URLA L _reviewing the payments for the home hoa cash to close at the	Select the <b>2</b> <sup>nd</sup> <b>icon</b> on the navigational toolbar then select <b>Housing / Debt Ratios</b> .		icon which drops down the menu (Layer two) and the learner selects (hotspot) Housing / Debt Ratios.

Slide 5.32 / Menu Title: Review How Visual/Display:	ousing / Debt Ratios  Slide Text:	Narration/Voiceover:	Animation/Interaction:
	Review <b>Housing / Debt Ratios</b> information and compare the information to the DU Findings.		PREV: Enabled NEXT: Disabled Hotspots over section to enhance image.
	Gray Bar		
SCRUBBED_Batch 3_Scenario M13_Screenshots_Order #64_UW decision housing debt ratio screen_Reviewing DTI	Click Next to continue.		

# **Scene 6: Review DataVerify Fraud**

/isual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
Image: Empower Loan Summary	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

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	

Add notes to the developer/MMD here

Slide 6.3 / Menu Title: Open the Status Tab				
Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:	
The content of the	Gray Bar		PREV: Enabled NEXT: Disabled Hotspot on Status	
Image: DataVerify Fraud Results page	Click the Status tab.			

Add notes to the developer/MMD here

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

Add notes to the developer/MMD here

Slide 6.5 / Menu Title: Knowledge Check			
Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
Knowledge Check  Monthly cooks  Knowledge Check  Insert Multiple Choice Question  # Arawer choice 1  Arawer choice 2  Arawer choice 3	Question(s) to come with images.		PREV: Enabled NEXT: Disabled Submit > Continue to advance slide
COL de LASSE bounds adon you aroune.	Gray Bar Click the SUBMIT button to submit your answer.		Correct feedback: Incorrect feedback:

Add notes to the developer/MMD here

# **Scene 7: Review Uniform Underwriting and Transmittal Summary**

Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
The state of the s	From the Empower side bar, open Loan Transmittal and click on Uniform Underwriting and Transmittal Summary. Gray Bar Open Uniform Underwriting		PREV: Enabled NEXT: Disabled Hoptspot on Uniform Underwriting and Transmittal Summary
Page	and Transmittal Summary on the sidebar.		

Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
A	Here is the Uniform Underwriting and Transmittal Summary. Now you need to compare the information here with the DU Findings.		PREV: Enabled NEXT: Enabled Scrolling panel so the UW can see the entire image.
SCRUBBED_Batch 3_Scenario M13_Screenshots_Order #51_Uniform UW and Transmittal Summary _Reviewing unit	Take note of the property type and how the loan was underwritten.		
	Gray Bar		
numbers and addin	Click NEXT to continue.		

Add notes to the developer/MMD here

Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
Knowledge Check  MINITIFE CROICE.  Shown the premous cannot by choining the information   (1)  Con and determine the best disease.	What's the property type?		PREV: Enabled
Insert Multiple Choice Question  Answer choice 1  Answer choice 2	(Select all that apply)		NEXT: Disabled
Answer choice 3	1 unit		Submit > Continue to advance slide
Sid the SLBMT buston to submit your answer.	2-4 units Condominium		Layer with the Uniform Underwriting
Diele Many	PUD		and Transmittal Summary so the
Pick Many	Manufactured Housing		learner can review.
			Correct feedback:
			That's right! The property is a 2-4
	Gray Bar		unit condo.
	Click the SUBMIT button to		Incorrect feedback:
	submit your answer.		Sorry, that's incorrect. The property is a 2-4 unit condo.

Add notes to the developer/MMD here

Slide 7.4 / Menu Title: Knowledg	e Check		
Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
Knowledge Check    Mactine Topics   Section   Section	Was this underwritten manually or AUS (Automated Underwriting System)?  Manually		PREV: Enabled NEXT: Disabled Submit > Continue to advance slide
COLOR S ADSTRUMENTS Abbre plut move.	AUSGray Bar		Layer with the Uniform Underwriting and Transmittal Summary so the learner can review.
	Click the SUBMIT button to submit your answer.		Correct feedback: That's right! Incorrect feedback: Sorry, that's incorrect.

Add notes to the developer/MMD here

Slide 7.5 / Menu Title: Knowledge	e Check		
Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
Knowledge Check  MACTIFIC GROSS  Rose of the privious cleaners by change the information for set discertise the test allower.  Insert Multiple Choice Question  8. Anower Choice 1  0. Anower Choice 2  0. Anower Choice 3	What must you do for a manually underwritten loan at this point?		PREV: Enabled NEXT: Disabled
Chi Tel XIIIT lamini il latti gari enser.	Justify your decision under Underwriter Comments.  Send it back to the processor.		Submit > Continue to advance slide  Layer with the Uniform Underwriting and Transmittal Summary so the learner can review.
	Gray Bar Click the SUBMIT button to submit your answer.		Correct feedback: That's right! Incorrect feedback: Sorry, that's incorrect.

Add notes to the developer/MMD here

# **Scene 8: Review Loan Conditions**

PREV: Enabled NEXT: Disabled Hotspot on Loan Conditions
Hotspot on Loan Conditions

/isual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
The state of the s	???Not sure if/what conditions we're adding???Gray Bar		PREV: Enabled NEXT: Disabled ???

Add notes to the developer/MMD here

# **Scene 9: Review Jetpack**

Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
Option Name	After opening JetPack, select <b>Tasks</b> from the sidebar.		PREV: Enabled NEXT: Disabled
The contract of the contract o	Gray Bar		Hotspot over Tasks
S State County Sta	Select <b>Tasks</b> from the sidebar.		
SCRUBBED_UW_M131_Welcome page _Search for Loan or Task			

Add notes to the developer/MIMID here

Slide 9.2 / Menu Title: Open Que	ue Explorer		
Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
The state of the s			PREV: Enabled NEXT: Disabled Hotspot on Queue Explorer
	Cray Pag		
SCRUBBED_UW_M132_ Task Page in JetPack_ Search for loan	Gray Bar Select Queue Explorer.		

Add notes to the developer/MMD here

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.

Add notes to the developer/MMD here

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

Add notes to the developer/MMD here

/isual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
The second secon	Now perform the UW Tasks.		PREV: Enabled
No.	Under each task, choose		NEXT: Disabled until each layer is
Second   S	whether each has been		visited
TOTAL STATE OF THE	completed or not, reviewed or		
1	not, or if a document is		Layers of each UW Task (hotspot or
Street Service	missing.		each drop-down menu).
Base image:			
SCRUBBED_UW_M13JetPack	Click through the drop-down		*Forbearance
Order #1_Credit Review	menus to see the options.		*Validations
	) Add (C. )   1   1   1		*QM-ATR
Layer images:	When you are finished, click		*Compliance Ease
#4-#11	the 3 <sup>rd</sup> Party tab to continue.		*CTC date
	6 8		*Declarations
	Gray Bar		Risk Assessment
			Data Verify
	Click through the drop-down		
	menus. Then, click the 3 <sup>rd</sup> Party		
	tab to continue.		Hotspot on 3 <sup>rd</sup> Party tab to advance
			slide

Slide 9.5 / Menu Title: 3 <sup>rd</sup> Party Documents				
Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:	
	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.		PREV: Enabled NEXT: Disabled until each layer is visited	
Image: SCRUBBED_UW_M13JetPack Order #12_Credit Review_3rd Party	Gray Bar Click through the drop-down menus. Then, click the			
Layer: images #13-??	Borrower Info tab to continue.			

Add notes to the developer/MMD here

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.

Add notes to the developer/MMD here

Slide 9.6 / Menu Title: Asset Verification				
Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:	
Company   Comp	Here, ensure that the asset documentation matches what was entered in Empower.		PREV: Enabled NEXT: Disabled	
Mental Market Ma	Your choices will be: *Verified		Hotspot on REO tab	
Image: Jetpack Assets tab	*Not accepted  *Missing in file			
SCRUBBED_UW_M13JetPack	*Member Disclosed			
Order #24_Credit Review_Borrower Info_Assets	Gray Bar Click the REO tab to continue.			
Notes:			,	

Add notes to the developer/MMD here

Slide 9.7 / Menu Title: REO				
Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:	
The second secon	Here, ensure that the REO (Real Estate Owned) matches what was entered in Empower.		PREV: Enabled NEXT: Enabled	
SCRUBBED_UW_M13JetPack Order #31_Credit Review_Borrower Info_REO4_Submit Review	Click NEXT to continue.			

Add notes to the developer/MMD here

Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:
March	Click Alert Check. If you missed anything in Jetpack, the alert would let you know and you		PREV: Enabled NEXT: Disabled
Supplied of the state of the st	would have to go back and complete a step.		Hotspot on Alert Check (red box)
SCRUBBED_UW_M13JetPack Order #31_Credit	Gray Bar		Maybe some kind of spinning whee showing that it's processing before moving onto the next slide??
Review_Borrower Info_REO4_Submit Review	Click Alert Check to begin theprocess.		

Add notes to the developer/MMD here

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

Add notes to the developer/MMD here

Slide 9.11 / Menu Title: Submit Review				
Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:	
Section 1 Sectio			PREV: Enabled NEXT: Disabled Hotspot on Save as a Draft/Refresh Data	
SCRUBBED_UW_M13JetPack Order #30_Credit Review_Borrower Info_REO3	Gray Bar Click Submit Review.			

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	

Add notes to the developer/MMD here

Slide 9.12 / Menu Title: Congratulations!				
Visual/Display:	Slide Text:	Narration/Voiceover:	Animation/Interaction:	
	Congratulations! You have just underwritten a Medium Complexity Conventional Loan.		PREV: Enabled NEXT: Enabled	
Image: Jetpack REO tab	Click NEXT to continue.			
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. Cost the window to est and quietly year ATIC transcript.	Congratulations! You have just underwritten a Medium Complexity Conventional Loan.		PREV: Enabled NEXT: Enabled	
		<u> </u>	<u> </u>	

Add notes to the developer/MMD here