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ZIP<sup>®</sup> 3.3 Admin Guide

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# **Changes in This Version**

The table below shows the changes made to this document for the Zip 3.2 release.

Version	Sections Impacted	Changes	
3.2	Products > Product Introduction and Product Details	Added the Products section and the Product Introduction and Product Details subsections.	
	Calculators	Added the Calculators section.	
	Settings > Document Template	Added the Grace Period field.	
	Borrower Portal > Default Information > Images and Colors	Added an example of the Loan Interview Summary PDF document.	
3.3	Borrower Interview > Configuration > Edit Configuration	Added the Loan Term Edit button and Edit Loan Term lightbox.	
	Notifications > Email Settings	Added the Alert Loan Originator checkbox.	
	Company Site > Company Main	Added Logos.	
	VOA Settings > Enabling VOA	Updated FormFree to AccountChek	
	Notifications > Edit Emails > Email Signature	Updated the Manage Social Media lightbox.	

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# **Company Site**

Through the **Company Site** menu, as the administrator, you can configure the design and messages on your company Zip site, which serves as a platform for borrowers to be introduced to your organization and loan officers. Additionally, borrowers can apply for loans and choose specific loan officers to work with via your company Zip site.

## **Company Main**

Via the *Company Main* screen, you can configure the design and layout of the landing page on your company Zip site. This is the place where you choose the images and messages that greet borrowers when they first visit your company Zip landing page.

To set up the landing page of your company Zip site:

1. Select the Company Main screen from the Company Site menu.

Company Main
Here you can set up your company introduction, company information, and other content that appear on your Zip company main page. If you do not want to enable your Zip company main page, select Off in the Use Company Main section.
Use Company Main
● On ○ Off
Language Selection
● On ○ Off
Company Web Address Setup

- 2. In the **Use Company Main** section, you can enable or disable your company Zip site by selecting either **On** or **Off**. Selecting **Off** will disable your company Zip site.
  - A. If you selected **Off**, scroll down to the bottom and click **Save**. A popup appears confirming that the screen is saved.

Zip		×
	Company Main screen saved	
	ОК	

- B. Click OK.
- C. If you selected **On**, continue to the next step.

3. In the *Language Selection* section, you can enable or disable the option for borrowers to switch to the Spanish version of the greeting messages on your company Zip landing page.

NOTE: When this option is enabled, there will be a language selection dropdown menu on your company Zip landing page. When it is disabled, the dropdown menu is gone from the landing page.

4. In the *Company Web Address Setup* section, enter the prefix to the URL of your company Zip site.

ess Setup				
requires a web address to ensure that potential borrowers can access the company site. The web address automatically assigned by is shown below. You may change the web address prefix in the box below. If you need assistance setting up your web address, please hail the Zip setup team.				
	zipforhome-qa.com	GO		
Company Main page.				
B	С			
	ess Setup s to ensure that potenti hay change the web add Company Main page. B	ess Setup         s to ensure that potential borrowers can access         hay change the web address prefix in the box be		

- After entering the prefix, click the **GO** button to visit the landing page of your company Zip site.
- 5. In the **Select Type** section, choose the layout of your company Zip landing page.
  - Selecting type A: The main image is prominently featured on top of your company Zip landing page. Text is placed at the bottom left of the main image and at the bottom of the page.
  - Selecting type B: The main image is prominently featured on top of your company Zip landing page. Text is placed at the center of the main image and at the bottom of the page.
  - Selecting type C: The main image is placed on the top left of your company Zip landing page, with the rest of the page featuring text.
- 6. In the **Select Image** section, select the main image to be featured on your company Zip site.

#### Select Image

Select an image to apply to the visual area in Company Main page. You can also upload an image from your computer. The optimal size is 1800\*500~740 (The optimal size for Type C is 570\*350.). The file types supported are: JPEG, JPG, GIF, PNG



NOTE: Zip provides a list of stock images to choose from for your company Zip landing page.

#### **Company** Site

- A. Scroll through the stock images to select the right one to be featured.
- B. If you want to feature your own image, click the blank image (highlighted in red) in the above image to open your browser's upload lightbox.
  - I. Select the image to be uploaded.
  - II. Click Open.
  - III. To delete the uploaded image, click the **X** icon next to the image, located on the top right.
- 7. In the *Edit Contents* section, you can configure the banner, company information, and messages that appear on your company Zip landing page.

Edit Contents [EDIT] our Trusted Mortgage Experts 2021.08.21 Prod Test 212 lex st ALLEN TX 75002 Phone 510-000-0000 Email en\_zhao@calyxsoftware.com NMLS 666666666 [EDIT] Purchasing a home? The home of your dreams is waiting for you. By offering personalized service, we quickly help secure the right home loan for our clients. We make the loan process simple, straightforward, and fast. Our team of knowledgeable originators are on staff and ready to work for you, give us a call today. Looking to refinance? If you?e considering refinancing your current mortgage, we can help you understand your options. We listen to your specific needs then present personalized mortgage options for you in real-time. Your needs can change, so can your mortgage loan. Let us help. [EDIT]

In this example, the page layout is type **A** (selected in step **4**).

A. To configure the banner, click the corresponding **EDIT** button (top right), to open the **Edit Company Banner** light box.

Edit Compan	y Banner	×
Use Company Banner	⊖ On ⊖ Off	
Logo Image	X (Recommended image size: 190 x 50. Maximum file size: 2MB. File types supported: JPEG, JPG, GIF, PNG.)	
	Banner Placement 💿 Left 🛛 Center 🔿 Right	
Background Color	#11111	
	Save	

- I. Select **On** or **Off** to enable or disable the company banner, which appears at the top of your company Zip landing page.
  - a. If you selected **Off**, click **Save** to exit the light box. If you selected **On**, move to the next step.
- II. To choose a **Logo Image** as the banner, click the blank image to open your browser's upload lightbox.
  - b. Select the image to be uploaded.
  - c. Click Open.
  - d. To delete the uploaded image, click the **X** icon next to the image located on the top right.
- III. Choose the placement of the banner by selecting either Left, Center or Right.
- IV. To choose a **Background Color** for the banner:
  - a. Click the corresponding field (highlighted in red) in the image below.

Background Color	#fffff
The color selector is ena	bled.
Logo Image	
Background Color	#ffffff ×

#### Company Site

- b. Use the color spectrum bar on the right to select the desired color (highlighted in blue) in the image above.
- c. To further tune the color, use the circle (highlighted in green) the image below in.



d. If you know the hex color code of the color you want, enter it in the corresponding field.



- e. Click out once you have selected the desired color or entered the hex color code.
- V. Click Save to save and close the Edit Company Banner light box.

NOTE: If you did not select a banner image, the banner will just be the background color.

B. To edit the primary message shown on your company Zip site, click the corresponding **EDIT** button.



The Edit Comment lightbox appears.

NOTE: Zip provides a default primary message. If you want to tailor it specifically to your organization, follow the steps below.



- I. In the top field enter the message that greets borrowers when they visit your company Zip landing page.
- II. Use the top bar above the field to tailor the design of the message, such as font, size, bold, italics, etc. (highlighted in red) in the image above.
- III. If you want to modify the Spanish message, edit it in the corresponding field below.
- IV. Choose the **Button color** and **Button Text color** for the **Apply Now** button, which is located directly below the primary message on your company Zip landing page.

NOTE: When borrowers click this button, they will immediately be transported to your organization's Zip borrower interview portal to begin the application process.

a. To select the **Button color**, click the corresponding field to enable the color selector (highlighted in red) in the below image.

Button color	#6d6d71
Button Text color	#fffff

#### The color selected is enabled.



- b. Use the color spectrum bar on the right to select the desired color (highlighted in the image above in blue).
- c. To further tune the color, use the circle (highlighted in red) the image below in.



d. If you know the hex color code of the color you want, enter it in the corresponding field.

Button color	#49497d

- e. Click out once you have selected the desired color or entered the hex color code.
- f. Repeat the above steps for selecting the **Button Text color**.
- V. Click Save.
- C. To edit your organization's company information, click the corresponding **EDIT** button (highlighted in red) the image below in.

Calyx Software	
6475 Camden Ave, Ste 207 San Jose CA 95120	
Phone 408-997-5525	
Email bowen_zhao@calyxsoftware.com	
NMLS 552255	
	[EDIT]

Company	Calyx Soft	Calyx Software				
Address	6475 Cam	6475 Camden Ave, Ste 207				
City	San Jose	San Jose				
State	ca ~	Zip Code	95120			
Phone	408-997-5	408-997-5525				
Email	bowen_zha	bowen_zhao@calyxsoftware.com				
Company NMLS	552255					

The Edit Company Information lightbox appears.

- I. Edit the information in the applicable fields.
- II. Click Save.

NOTE: The company information edited here only applies to your company Zip site. For company information that appears on the Zip landing sites of individual loan officers, see **Editing Loan Officer Zip Landing Site**.

D. To edit the secondary message shown on your company Zip site, click the corresponding **EDIT** button, (highlighted in red) in the image below.

NOTE: Zip provides a default secondary message. If you want to tailor it specifically to your organization, follow the steps below.



The Edit Company Introduction lightbox appears.

Edit C	Com	ban	y Int	rodu	uctio	n	×
Туре							
English	11 pt	D T	0 - 0	. =	=	■ <i>.</i>	
work for y Looking t If you?e co then prese	ou, give o refina onsiderin nt perso	us a cal nce? g refina nalized	l today. ncing you mortgage	ur curren e options	t mortgag for you in	e, we can help you understand your options. We listen to your specific needs I real-time. Your needs can change, so can your mortgage loan. Let us help.	
Spanish	11nt	R /	A - 14		=	<i>₽</i>	
¿Comprai La casa de hipotecarie mejores es Buscando Si está con específicas	una ca tus suei adecua spertos e refinan sideranc y luego	sa? ňos te e do para n hipot ciar? lo refina le pres	stá esper nuestros ecas y lis anciar su entamos	ando. Si clientes tos para hipoteca opciones	empre her Hacemos trabajar p actual, po de hipote	mos ofrecido un servicio personalizado para ayudar a asegurar el préstamo s que el proceso de préstamo sea simple, directo y rápido. Contamos con los ara usted, llámenos hoy. odemos ayudarlo a comprender sus opciones. Escuchamos sus necesidades cas personalizadas en tiempo real. Sus necesidades pueden cambiar, al igual	
que su pré	stamo hi	ipoteca	io. Permi	tanos ay	udarlo.	Save	

- I. Select the layout of the secondary message (highlighted in red) the image above in. There are four options for how to display the secondary message.
  - The **plain text** option: The message appears in a conventional manner at the bottom section of the page.
  - The **double column** option: The message is divided into two columns that appears at the bottom section of the page. When this option is selected, the lightbox changes to accommodate the configuration that will appear on your company Zip landing page, as shown below.

Гуре																											
			Γ				-																				
			Ľ			_	_			-				[													
ıglish													Eng	lish													
/erdana	11pt	В	I	A	- A	-	E	≣	3		P		Ver	dana	11pt	В	1	_	1 -	A	-	E	≣	Э		P	
Purchasi The home personali home loa simple, si knowledg for you, <u>c</u>	ing a ho e of your zed serv n for our traightfo eable or ive us a	r dre ice, r clie rwar igina call	? we q ints. id, ai ators toda	is w juick We i nd fa are ay.	aiting ly he make ast. C on s	g for Ip s e the Our t taff	r you ecure e loar team and	i. By e the n pro- of read	offer e righ ocess dy to	ring t wor	k	^	Pu The per hor sim kno for	rchasi e home sonali ne loa ple, si owledg you, <u>c</u>	ing a ho e of you zed serv n for ou traightfo geable o give us a	r dre rice, r clie rwar rigina call	am we nts d, a ator too	s is qui . W and rs a day.	wai ckly e m fas re c	iting he ake t. C	g foi lp s e the our f taff	r you ecure e loa ceam and	i. By e th n pr i of rea	y off ie rig roce dy t	ferin ght ss o wo	g ork	
Looking If you're	to refin	ing r	e? efina	ancir	ng yo	our c	urre	nt m	nortga	ige,	,	~	Lo If y	oking ou're	to refir	ing r	e? efi	nan	cing	j yo	ur o	urre	nt n	nort	gage	э,	,

• The **image text** option: An image is added to the left side of the message, as shown below.

	English										
×	Verdana	11pt	В	Ζ.	<u>A</u> ~	A	E	Ξ	3 8	P	
	Purchasin The home personaliz home loar simple, st knowledge for you, g	ng a ho e of your zed servi n for our raightfor eable ori ive us a	me? drean ce, we client ward, iginato call to	ns i e qu s. V an ors a oday	s wa iickly Ve m d fas are c /.	iting f r help nake t it. Our on staf	or yo secu he loa tear f and	u. By re the an pro n of l read	offerir e right ocess ly to w	ng ork	^
	Looking I If you're o	to refin consideri	ance? ng ref	inai	ncing	your	curre	ent m	iortgag	e,	~

• The **text image** option: An image is added to the right side of the message.

In the following example, the **image text** option is used.

- I. Click the blank image to open your browser's upload lightbox.
  - g. Select the image to be uploaded.
  - h. Click Open.
- II. In the **English** field, enter or edit the secondary message.
- III. Use the top bar above the field to tailor the design of the message, such as font, size, italic, bold, etc. (highlighted in red) the image below in.

п	57	n	Δ	
	ı y	Ρ	C	

	English
x	Verdana         11pt         B         I         A         ~         E         Ξ         Ξ         B         I
zip	Purchasing a home? The home of your dreams is waiting for you. By offering personalized service, we quickly help secure the right home loan for our clients. We make the loan process simple, straightforward, and fast. Our team of knowledgeable originators are on staff and ready to work for you, give us a call today.
_	Looking to refinance? If you're considering refinancing your current mortgage, we can believe understand your ontions. We listen to
Recommended image size: 450px x 250px. Maximum file size: 2MB. ile types supported: IPEG_IPG_GIE_PNG_)	Spanish
	Verdana 11pt B I A - A - E = = = 0

- IV. If you want to edit the Spanish version of the secondary message, edit it in the corresponding field.
- V. Click Save.
- E. To add/edit logos, click the **Logos** fields to open your browser's upload lightbox.

5
int.

- I. Select your logo.
- II. Click Open.
- III. Repeat the process to upload another logo.
- IV. To delete a logo, click the corresponding X icon.
- 8. Once you have finished configuring you company Zip landing page, click **Save**. A popup appears confirming that the screen is saved.

Zip		×
	Company Main screen saved	
	ок	

9. Click OK.

## Set Loan Originators List

Use the **Set Loan Originators List** screen to choose your organization's loan officers to be featured on the Loan Officers page of your company Zip site.

To set the list of loan officers:

 Select the Set Loan Originator's List screen from the Company Site menu. On the left, the Loan Originators column lists all the loan officers in your organization. On the right, the List on Company Main column lists the loan officers to be featured on the Loan Officers page of your company Zip site.

### Set Loan Originators List

You can select and sort the list of loan originators who appear on the company main site.

Set the List on Company Main

			Sort by registration Sort by Name
Loan Originators		List on	Company Main
🛨 Bowen C Zhao		🛉 Bowen C Zhao	Ξ
Calos Wong			
Jim Lee			
Bill Ho	ALLINN		
Tim Wu	AUDA		
	H All		

NOTE: A star appears next to the default loan officer, who is assigned loans for which borrowers failed to select a loan officer to work with when they start the application process via your company Zip site.

RELATED: For more information on setting the default loan officer, see **Editing Loan Officer Zip Landing Site**.

2. Select the loan officer(s) to be featured by clicking their row(s) in the **Loan Originators** column. Once a loan officer name is clicked it is highlighted, as shown below.

		Sort	by registration Sort by Name
Loan Originators		List on Compa	ny Main
🚖 Bowen C Zhao		🛉 Bowen C Zhao	$\equiv$
Calos Wong			
Jim Lee			
Bill Ho			
Tim Wu			
	▶		
	•		

- 3. Click the right arrow ( ) to move the selected loan officer(s) to the **List on Company Main** column, (highlighted in red) in the image above.
- 4. To remove loan officer(s) from the List on Company Main column, click the left arrow (

#### Company Site

5. To move all loan officers from one list to the other click are or war.

NOTE: The default loan officer cannot be removed from the **List on Company Main** column.

6. To arrange a loan officer's position in the list with respect to the others, click the row of the loan officer name and drag it to the desired position on the list, as shown below.

🚖 Bowen C Zhao	
Jim Lee 7	
Calos Wong	
Bill Ho	
Tim Wu	

- 7. To sort the list by alphabetical order, click **Sort by Name** above the column.
- 8. To sort the list by the registration dates of your loan officers on your Zip admin site, click **Sort by registration**.
- One you have finished sorting the order, click Save.
   A popup appears confirming that the screen is saved.



10. Click OK.

## The **Borrower Portal** menu contains the *Default Information*, *Banner and Colors*, and *Loan Originators* screens.

Via these screens you, as the administrator, can configure the default images, banners, messages, etc. that greet borrowers when they visit your Zip landing site and enter your borrower interview portal, as well as the landing sites and interview portals of the loan officers in your organization. Additionally, you can add loan officers to and delete them from your organization and configure their access rights to the Zip admin site.

## **Default Information**

Through the **Default Information** screen, you can configure the default image, messages, and logos for your organization.

NOTE: Although these are the default image and messages for your organization, the individual loan officers in your organization can set up their unique images and messages on their own Zip landing sites, should you give them read and write access rights, which you can do in **Editing Loan Officer Access Rights**.

### **Default Information**

Here you can set your company's default profile photo and borrower landing page message.

#### Image and Comments

Register your company image and introduction message to be displayed on your consumer web portal landing page. (\* Required fields)

Image	• Recommended image size: 230 x 230 • Maximum file size: 2MB • File types supported: JPEG, JPG, GIF, PNG Crop Delete Save
Company*	Calyx Software
Company NMLS*	552255
Address*	6475 Camden Ave, Ste 207
City*	San Jose
State*	CA V Zip Code* 95120
Office Phone ?	

Show the company address at the bottom of the landing page.

### **Images and Comments**

To set up the default images and messages on your Zip landing site:

NOTE: For loan officers who have read and write access to the Zip admin site and who chose different images and messages from the company default, the images and messages on their Zip landing sites will stay the same when you upload a new company default image or enter a new message.

- 1. Select the *Default Information* screen from the Borrower Portal menu.
- 2. To upload an image, click the **Image** field to open your browser's upload lightbox.



- A. Select the image to be uploaded to your Zip landing site.
- B. Click Open.
- C. After the image is uploaded, the **Crop** button becomes enabled and you can adjust the zoom level, using the zoom slider (highlighted in red) in the image below.



- D. When you have reached the desired level of zoom, click Crop.
- E. Click **Save** to save the image and level of zoom. Lightbox appears to confirm the changes have been saved.
- F. Click Ok.
- G. To delete the image, click Delete.
- 3. Enter the **Company** name, **Company NMLS**, **Address** information, and **Office Phone** of your organization.

NOTE: The **Company** name entered here will also appear on top of the Loan Interview Summary PDF document, as shown below. Also, the **Company** name entered here will appear on all Loan Interview Summary PDF documents for all loan officers in your company, even if they have different company names, which can be configured at **Editing Loan Officer Zip Landing Site**.

Calyx Software			Submitted on:01/17/2024 10:31 AM CST CalyxSoftware.zipforhome-qa.com					
Loan Interview Summary	:Purchase	9						
Borrower Authorized to I	Pull Credit	Report	✓ Additional Borrower Applied					
Additional Borrower Aut	horized to I	Pull Credit Report	VOA Report Included					
Referred by:			Contact Method/Best Call Time: Phone / Morning					
Comments:			<b>.</b>					
Loan								
Sales Price: 500,000.00			Loan Term: 0 years					
Down Payment Amount: 0.	00		-					
Loan Amount: 500,000.00								
Subject Property								
Address:			Occupancy Type: Primary residence.					
City:	ST:	ZIP:	Property Type: Single Family House					
Contact Information								
Borrower			Co_Borrower					
Name: Damian Wayne			Name: Bruce J Banner					
SSN:			SSN:					
DOB:			DOB:					
Citizenship:			Citizenship:					
Cell Phone: 972-632-8184			Home Phone: 972-632-8184					
Email: landon_williams@	calyxnews	.com	Email: landon_williams@calyx.technology					
Marital Status:			Relationship:					
Dependents:	Ages:							

4. To display your company's address at the bottom of the landing page, select the corresponding checkbox. Otherwise, deselect the checkbox.

NOTE: Even when this feature is disabled here as the default landing page, it can still be enabled for the individual landing pages for each loan officer, by you or by the loan officers themselves (if they have the necessary access rights).

RELATED: For more information on configuring an individual loan officer's landing page, see **Editing Loan Officer Zip Landing Site**.

5. Select the **English** tab to enter the English version of the message to greet potential borrowers on your Zip landing site.

In this example, English is used.

- A. Enter the message.
- B. Use the top bar above the field (highlighted in red) to tailor the design of your message, such as font, size, bold, italics, etc.

Landing	page message	to applicar	ts							_		English	Spanish
<b>* *</b>	Open Sans 👻	11pt	~ <b>В</b>	Ι	<u>A</u> -	A -	E	ΞΞ	■		• <i>8</i>	$\diamond$	

• File types supported: JPEG, JPG, GIF, PNG, MP4(video)

- Maximum video file size: 10MB
- C. To enter an image, click the picture icon (highlighted in green). Your browser's upload lightbox is opened.
  - I. Select the image to be uploaded.
  - II. Click **Open**.
  - III. To adjust the image size, drag the corners of the image until you have reached the desired size.
  - IV. To delete the uploaded image, right click on the image and select **Cut**.
- D. To insert a video, click the video icon (highlighted in blue).

The Insert/edit media lightbox appears.

Insert/edi	t media	×
General	mbed	
Source	[	Ŕ
Dimensions	x	

- I. To insert a video, select the **General** tab and click the folder icon (highlighted in red) of the **Source** field to open your browser's upload lightbox.
  - a. Select the video to be uploaded.
  - b. Click Open.
  - c. To enter the **Dimensions** for video.
- II. To embed a video, select the **Embed** tab and enter the embed code.

Insert/edit media						×	
General Embed							
Paste your	embed cod	e below:					

- III. Click Ok.
- E. To insert a link, click the link icon (highlighted in purple).

Insert link			
Url			
Text to display			
Title			
Target	None		4

- I. Enter the Url, Text to display, and Title.
- II. From the **Target** dropdown menu, select whether the link, when clicked, opens in a new window or in the current window.
- III. Click Ok.
- F. To enter the source code for the greetings message, click the code icon (highlighted in red). The **Source Code** lightbox opens.



- I. Enter the source code.
- II. Click Ok.
- G. To enter the Spanish version of your greeting message, click the **Spanish** tab, and repeat the above steps A through F.
- H. To give borrowers the choice of choosing between English and Spanish versions of your greeting message, select the **On** radio button for **Language Selection**.

NOTE: When **On** is selected, there will be a language dropdown menu to select between English and Spanish on you Zip landing site.

- I. If you do not have a Spanish greeting message, select Off.
- 6. To upload logos to your Zip landing site, click the **Logos** fields to open your browser's upload light box.



х

- A. Select your logo.
- B. Click Open.
- C. Repeat the process to upload another logo.

Logos

D. To delete a logo, click the corresponding X icon.

- After you have finished setting up your default Zip landing site, click the Save button at the bottom of the *Default Information* screen.
   A popup appears confirming that the screen is saved.
- 8. Click **OK**.

## **Banner and Colors**

Banner and Colors

Use the Banner and Colors screen to configure the banner and colors of your Zip landing site.

NOTE: The banner and colors you configure here are NOT editable by individual loan officers. That is, the banner and colors you choose here will be the banner and colors for the Zip landing sites of all loan officers in your organization.

1. In the Select Type section, choose how the layout of the landing site regarding text and images.

he landing page of your bor	rower interview portal.			
В Туре				
ITS				Set Back to De
in Color ? #0381a2	Background Color	#f2f2f2	Font C	Open Sans
	B Type	B Type	B Type	B Type

2. Select the Main Color, Background Color, and Font.

RELATED: For more information on configuring color, text, and font, see **Company Main**.

3. To configure the banner, click Edit Banner, to open the Edit Banner lightbox.

Banner		×
Banner optio	ns	
Select a banner	option and complete the related information.	
Do not dis	play banner	
O Display te	rt	
O Display im	age	
Banner navig	lation options	
Navigate to the	ollowing URL when the banner is clicked:	
https://		
	Save	

- A. In the Banner options section.
  - I. If you do not want to display a banner, select the **Do not display banner** radio button.
  - II. To display text as the banner, select the **Display text** radio button. When this option is selected, more fields appear to help tailor your text.

C	Display text	t						
	Enter the te	xt to disp	play on the	banner.				
	Main Color	#####		Background Color	#0381a2	Font	Verdana	~

- III. Enter the text.
- IV. Select the **Main color** by clicking the corresponding field, (highlighted in red) in the image below.



The color selector is enabled.



- V. Use the color spectrum bar on the right to select the desired color, (highlighted in red) in the image above.
- VI. To further tune the color, use the circle, (highlighted in red) in the image below.



VII. If you know the hex color code of the color you want, enter it in the corresponding field, (highlighted in red) in the image below.



- VIII. Click out once you have selected the desired color or entered the hex color code.
- IX. To select the **Background color**, repeat the same steps for **Text color**.
- X. Select the style of the text from the Font dropdown list.



B. To display an image as the banner, select the **Display image** radio button. When this option is selected, more fields appear to help tailor your banner.

<ul> <li>Display image</li> </ul>	
File upload	Browse Upload
	(Maximum file size: 2MB. File types supported: JPEG, JPG, GIF, PNG.)
Banner Placement	◯ Left ) © Center ) Right

х

- XI. Click **Browse** to open your browser's upload lightbox.
  - a. Select the banner for your Zip landing site.
  - b. Click Open.
  - c. Click **Upload**. The image is displayed.

Display image					
File upload	logo.png		Browse Upload		
Banner Placement	(Maximum file ○ Left ● C	e size: 2MB. File types : Center 🔵 Right	supported: JPEG, JPG, G	IF, PNG.)	
	1				X
		$\bigcap$	$\bigcap$	$  \rangle /$	$^{\prime}$
		$\cup$		I Y	$\sim$
		perf	ormana	ce deliv	vered

- XII. Select Left, Center or Right for your logo's Banner Placement.
- XIII. To delete the logo image, click the X icon on the top right corner.
- XIV. Click Save.
- C. Enter the URL in the *Banner navigation options* section.

#### Banner navigation options

Navigate to the following URL when the banner is clicked:

	-
https://	
nups.//	

- D. Click Save.
- 4. Click **Preview** to launch your Zip landing site.

### Loan Originators

On the *Loan Originators* screen, as the administrator, you can create new user accounts and configure their access rights. Additionally, you can search for and edit the access rights of existing users.

The screen is composed of two sections, Search and Results.

Use the Search section to locate a specific loan officer in your organization, by name (Loan Originator field), email (Loan Originator Email field), or the URL of the loan officer's Zip landing site (Web Address field).

 The *Results* section lists all the loan officers in your organization by default. When you search for a specific loan officer, by name, email, or web address, the *Results* section will list the loan officer(s) that match your search criteria.

Loan Originators							
Search for and change the	Search for and change the image, borrower landing page message and web address of a loan originator.						
Search							
Loan Originator	Cho	ose option					
	(You	can search by first or last name.	)				
Loan Originator Email	Cho	ose option					
Web Address	Cho	ose option					
			Search				
Results						New User	
Loan Originator	Site #	Email	Web Address	User Type	Edit Users	Delete	
<u>Bill Ho</u>	2240	surviveorextinct@yahoo.com	<u>BillHo.zipforhome-ga.com</u>	Edit/ User Configurable			
Bowen C Zhao 🚖	525	bowen_zhao@calyxsoftware. com	bowenczhao.zipforhome-ga.com	Admin User	Ē.	Ŵ	
Calos Wong	2232	bowen_zhao@calyxsoftware. com	CalosWong.zipforhome-ga.com	Edit/ User Configurable	Ì		

### Searching for Loan Officers

To search for loan officers in your organization:

- 1. Select the *Loan Originators* screen from the **Borrower Portal** menu.
- 2. To search the loan officer by name:
  - A. Enter the loan officer's name in the Loan Originator field.
  - B. Or click the Loan Originator field.

A dropdown menu appears, listing all the loan officers in your organization.

Loan Originator	Choose option
	Bowen C Zhao
Loan Originator Email	Calos Wong
Web Address	Jim Lee
Web Address	Choose option

C. Click the name of the loan officer you are searching for. The loan officer's name is populated in the **Loan Originator** field.

Eouri originator	(You can search by first or last name )
	(Tot can search by first of lost name.)
Loan Originator Email	Choose option
Web Address	Choose option

#### D. Click Search.

The loan officer is listed in the *Results* section, along with the website number (**Site #** column), email, web address link.

Search					
Loan Originator	X Cale (You car	os Wong n search by first or last name.)			
Loan Originator Email	Choos	se option			
Web Address	Choos	e option			
Results		Sea	rch		New User
Loan Originator	Site #	Email	Web Address	Edit Users	Delete
<u>Calos Wong</u>	2232	bowen_zhao@calyxsoftwar e.com	CalosWong.zipforhome-qa.com	ß	Ŵ
					1

3. The search process for the **Loan Originator Email** and **Web Address** fields are the same as the one described above for the **Loan Originator** field.

#### **Deleting Loan Officer Accounts**

To delete a loan officer's account:

NOTE: For Zenly and NAMB All-In users, you cannot delete loan officers here. For more information on deleting loan officers in Zenly and NAMB All-In, see the *Zenly* and *NAMB All-In User Guides*.

RELATED: For more information on searching for loan officers, see **Searching for Loan Officers**.

Results					New User
Loan Originator	Site #	Email	Web Address	Edit Users	Delete
Calos Wong	2232	bowen_zhao@calyxsoftwar e.com	CalosWong.zipforhome-qa.com	Ď	
					1

1. After you have searched and located the loan officer's account, click the delete icon (IIII) corresponding to the loan officer whose account is to be deleted, as shown in the image above (highlighted in red).

Delete Confirmation X
Are you sure you wish to Delete this ?
Delete Cancel

A popup appears asking you to confirm the decision.

2. Click **Delete**.

The loan officer's account is deleted.

### Editing Loan Officer Access Rights

To edit a loan officer's access rights:

NOTE: For Zenly and NAMB All-In users, you cannot edit loan officers here. For more information on editing loan officers in Zenly and NAMB All-In, see the *Zenly* and *NAMB All-In User Guides*.

1. Click the loan officer's corresponding edit icon () in of the **Results** section table, after you have located their account via the **Search** section, (highlighted in red) in the image below.

RELATED: For more information on searching for loan officers, see **Searching for Loan Officers**.

Results					New User
Loan Originator	Site #	Email	Web Address	Edit Users	Delete
Calos Wong	2232	bowen_zhao@calyxsoftwar e.com	CalosWong.zipforhome-qa.com	Ē	Û
					1

#### The **Edit Users** lightbox appears.

Edit Users		×
Contact		(* Required fields)
Contact	Calos Middle Wong Suffix	
Title		
Email*	bowen_zhao@calyxsoftware.com	
Cell Phone*	408-997-5525	
NMLS Number	3322	
Borrower Interview	v Configuration	
Config 1: Full Loa	n App	
🔿 Config 2: Partial A	App 1	
Borrower Portal		
	Save	

- 2. In the *Contact* section, edit the loan officer's name, title, email, mobile phone and NMLS numbers as applicable.
- 3. In the **Borrower Interview Configuration** section, select which loan interview configuration should be used for the loan officer's interview portal.

RELATED: For more information on creating different loan interview configurations, see **Adding and Selecting Configurations**.

- 4. In the **Borrower Portal** section, select the loan officer's access rights to the Zip admin site or whether to disable the loan officer's borrower interview portal, through the following radio button options.
  - Disable Site Choose this option to disable the loan officer's Zip landing site and interview portal, except for eSign and document request functions.
  - **No Access** Choose this option to enable the loan officer's Zip landing site and interview portal, and to not give the loan officer access to the Zip admin site.
  - Read Only/Limited Access Choose this option to enable the loan officer's Zip landing site and interview portal, and give the loan officer read-only access to the Zip admin site.
  - Edit/User Configurable Choose this option to enable the loan officer's Zip landing site and interview portal, and to give the loan officer read/write access to the Zip Admin site, which allows the loan officer to configure the image, company information, messages, etc. of their Zip landing site.

5. If applicable, scroll down to the **Delivery – Loan Information Download** section and edit the Path username to connect with the loan officer's Zip interview portal.

NOTE: This section only appears if you use Path as your loan origination system. For Point, Zenly, and NAMB All-In users, this section does not appear.

Delivery - Loan Ir	iformation Download	
Enter the following	information to connect with Path:	
Path User Name	Path User	
State Licenses		Delete all Add all Add
State CA	✓ License Number 33229912	
		~
	Save	

NOTE: There is only one Path company account (**Path Account ID**) for all Zip interview portals in your organization. However, there can be different Path user accounts (**Path User Name**) connected to different Zip interview portals. In other words, all Zip interview portals are connected to one Path company account, while the Zip interview portals of individual loan officers can be connected to different Path user accounts that belong to the same Path company account.

RELATED: For more information on setting the Path company and user accounts, see **Delivery**.

- 6. If applicable, edit the loan officer's license information in the State Licenses section:
  - A. To delete a state license, click its corresponding delete icon (1), (highlighted in red) in the image above.
  - B. Click the **Delete all** button, to delete all state licenses.
  - C. Click the **Add** button to add one more state license. Additional fields are enabled to select the state and enter the license number.

State Li	censes				Delete all	Add all	Add
State	CA	$\sim$	License Number	33229912	Ŵ		
State	-	$\sim$	License Number		Ŵ		

- I. Select the State from the dropdown list.
- II. Enter the License Number.
- D. If applicable, click the **Add all** button to enable license fields for all 50 states and enter the license number for each state.

7. After you have finished editing the loan officer's access rights, click **Save**. A popup appears confirming that the edited information is saved.



8. Click **OK**.

### Editing Loan Officer Zip Landing Site

To edit a loan officer's Zip landing site:

1. Click the name of the loan officer in the *Results* section table, after you have located their account via the *Search* section, highlighted in the image below.

RELATED: For more information on searching for loan officers, see **Searching for Loan Officers**.

Results					New User
Loan Originator	Site #	Email	Web Address	Edit Users	Delete
Calos Wong	2232	bowen_zhao@calyxsoftwar e.com	CalosWong.zipforhome-qa.com	B	Ŵ

The Borrower Landing Page lightbox appears.

Borrower I	_anding Page	×
You can change the lo	an originator's site address, image, or message.	
		1
Image and Messa	iges	
Image	Recommended image size: 230 x 230     Maximum file size: 2MB     File types supported: 1PEG, JPG, GIF, PNG     Crop     Delete     Save	
Set as Default 💡	On Off	
Loan Originator	Calos Wong	
NMLS Number	3322	
Email	bowen_zhao@calyxsoftware.com	
Contact 😯	Cell Phone 408-997-5525	
	Office Phone Number	
	Save	

- 2. In the *Image and Messages* section, edit the image, messages and company information that appears on the loan officer's Zip landing site.
  - A. To delete the image, click the **Delete** button (highlighted in red) in the image above.
  - B. To upload a different image, click the image to open your browser's upload light box.
    - I. Select the image to be uploaded to the loan officer's Zip landing site.
    - II. Click Open.
    - III. After the image is uploaded, you can adjust the zoom level, using the zoom slider highlighted in the image below.



- IV. After selecting the desired zoom level, click **Crop**.
- V. Click Save.

- C. To set this loan officer as the default loan officer to be assigned to the loan, in the scenario where the borrower fails to select a loan officer to work with when applying for a loan through your company main site, select the **On** radio button corresponding to **Set as Default**, (highlighted in red) shown in the below image.
- D. To edit the company information that appears on the loan officer's Zip landing site, scroll down to the company information fields and edit the applicable fields.

Borrower l	Landing Page	×
You can change the lo	an originator's site address, image, or message.	
Set as Default 😮	On Off	
Loan Originator	Calos Wong	
NMLS Number	3322	
Email	bowen_zhao@calyxsoftware.com	
Contact 📀	Cell Phone 408-997-5525	
	Office Phone Number	
	) etc	
Company*	Calyx Software	
Company NMLS*	552255	
Address*	6475 Camden Ave, Ste 207	
City*	San Jose	
State*	CA 🗸 Zip Code* 95120	
Show the comp	any address at the bottom of the landing page	
period et	Save	

- E. To display your company's address at the bottom of the landing page, select the corresponding checkbox. Otherwise, deselect the checkbox.
- F. To edit the greeting messages (English and Spanish), scroll further down and make the necessary edits.

RELATED: For more information on setting up the greeting messages, see step **4** of **Images and Comments**.

ip requires a web address to ssigned by Zip is shown bel	o ensure that potential borrowers can access each site. The web address automatically low. You may change the web address prefix in the box below. If you need assistance	
etting up your web address,	. please email the <u>Zip setup</u> team.	
CalacWang	tinforhomo on com	
Caloswong		$\sim$

3. To edit the web address prefix of the loan officer's Zip landing site, scroll down to the **Web Address Setup** section and enter a new prefix, (highlighted in red) in the image above.
4. After you have finished editing the loan officer's Zip landing site, click **Save**. A popup appears confirming that the edited information is saved.



5. Click **OK**.

# **Creating New User Accounts**

To add more loan officers to your organization:

NOTE: For Zenly and NAMB All-In users, you cannot add new loan officers here. For more information on adding loan officers in Zenly and NAMB All-In, see the *Zenly* and *NAMB All-In User Guides*.

1. Select the *Loan Originators* screen from the **Borrower Portal** menu.

Loan Originat	ors				
Search for and change the in	nage, borro	wer landing page message an	nd web address of a loan originator.		
Search					
Loan Originator	Choose	e option			
	(You can	search by first or last name.)			
Loan Originator Email	Choose	e option			
Web Address	Choose	e option			
Results		Sea	rch	(	New User
Loan Originator	Site #	Email	Web Address	Edit Users	Delete
Bowen C Zhao	525	bowen_zhao@calyxsoftwar e.com	bowenczhao.zipforhome-qa.com	Ì	Û

 Click the New User button in the *Results* section, (highlighted in red) in the image above. The New User lightbox appears.

NOTE: By default, the new loan officer's Zip landing site will be the company default, which you can set up in **Banner and Colors**.

RELATED: To configure the loan officer's Zip landing site to be different than the company default, see **Editing Loan Officer Zip Landing**. And to give the loan officer

access rights to configure their own Zip landing site, see **Editing Loan Officer Access Rights**.

Contact		(* Required fields)
Contact	First Name* Middle Last Name* Suffix	
Title		
Email*		
Cell Phone*		
NMLS Number		
orrower Intervi	ew Configuration	
orrower Intervi	ew Configuration	
orrower Intervi ou can confirm the c () Config 1: Full L	lew Configuration details via <u>Configuration.</u> .coan App	
OUTTOWET INTERVI DU can confirm the c Config 1: Full L Config 2: Partia	details via <u>Configuration.</u> .coan App al App 1	
orrower Intervi ou can confirm the c Config 1: Full L Config 2: Partia	details via <u>Configuration.</u> Loan App al App 1	
orrower Intervi	lew Configuration details via <u>Configuration</u> . .coan App al App 1	
Config 1: Full L Config 1: Full L Config 2: Partia	lew Configuration details via <u>Configuration.</u> .oan App al App 1	

- 3. In the *Contact* section, enter the loan officer's name, email, phone number, and NMLS number in the applicable fields.
- 4. If applicable, in the *Borrower Interview Configuration* section, select which version of the loan interview configuration to use for this loan officer.

RELATED: For more information on configuring different versions of loan interviews, see **Adding and Selecting Configurations**.

- 5. In the **Borrower Portal** section, choose the loan officer's access rights to the Zip admin site and whether to disable the loan officer's borrower interview portal, through the following radio button options, as applicable.
  - Disable Site Choose this option to disable the loan officer's Zip landing site and interview portal, except for eSign and document request functions.
  - No Access Choose this option to enable the loan officer's Zip landing site and interview portal, and to not give the loan officer access to the Zip admin site.
  - **Read Only/Limited Access** Choose this option to enable the loan officer's Zip landing site and interview portal, and give the loan officer read-only access to the Zip admin site.
  - Edit/User Configurable Choose this option to enable the loan officer's Zip landing site and interview portal, and to give the loan officer read/write access to the Zip Admin site, which allows the loan officer to configure the image, company information, messages, etc. of their Zip landing site.

6. If applicable, scroll down to the *Delivery – Loan Information Download* section and enter the Path username to connect the loan officer's Zip interview portal to Path user account.

NOTE: This section only appears if you use Path as your loan origination system. For Point, Zenly, and NAMB All-In users, this section does not appear.

Delivery - Loan Information Download	
Enter the following information to connect with Path:	
Path User Name	
tate Licenses	Delete all Add all Add
State - V License Number	1
Save	

NOTE: There is only one Path company account (**Path Account ID**) for all Zip interview portals in your organization. However, there can be different Path user accounts (**Path User Name**) connected to different Zip interview portals. In other words, all Zip interview portals are connected to one Path company account, while the Zip interview portals of individual loan officers can be connected to different Path user accounts that belong to the same Path company account.

RELATED: For more information on setting the Path company and user accounts, see **Delivery**.

- 7. Enter the loan officer's license information in the State Licenses section:
  - A. Select the State from the dropdown list.
  - B. Enter the License Number.
  - C. Click the **Add** button to add one more state license. Additional fields are enabled to select the state and enter the license number.

State Li	censes				Delete all	Add all	Add
State	CA	$\sim$	License Number	33229912	Ŵ		
State	-	$\sim$	License Number		Ŵ		

- D. Click the **Add all** button to enable license fields for all 50 states and enter the license number for each state.
- E. To delete a state license, click its corresponding delete icon (III).
- F. If applicable, click the **Delete all** button, to delete all state licenses.

8. After you have finished configuring the new loan officer's access rights, click **Save**. The loan officer is added to the *Results* section table.

## Forwarding

The forwarding feature allows the emails going to one loan officer to be forwarded to another loan officer. For scenarios such as one loan officer being on vacation and cannot answer emails, the forwarding feature allows another loan officer to receive and answer the emails for the vacationing loan officer.

NOTE: This section is only relevant if you use Point as your loan origination system. For Path, Zenly, and NAMB All-In users, this section does not apply.

To set up email forwarding:

1. Select the Forwarding tab in the Loan Originators screen.

Loan Orig	ginators				
Search for and chan	nge the image, borrower lar	nding page message and web	address of a loan origin	nator.	
Edit Loan Originat	or Forwarding				
You can designate o	one LO to receive the interv	iew submissions, documents,	and e-signatures of an	other LO.	
Forward From/1	То				
In the From dropdo is receiving the forw From	wn menu, select the LO wh varded messages.	ose messages are being forw Forward To	arded. In the Forward T	īo dropdown menu, select	the LO who
SELECT	~	> SELECT	~	Add	
List					
In the table below, t receiving the forwar	the From column lists the L rded messages. To stop this	.0 whose messages are being s arrangement, click the (X) id	forwarded. The Forwar con in the Cancel colum	rd To column lists the LO v m.	vho is
From	Forward To	Cancel			
	no data				

- 2. In the From dropdown menu, select the loan officer whose emails will be forwarded.
- 3. In the Forward To dropdown menu, select the loan officer who will receive the forwarded emails.

### 4. Click Add.

A popup appears asking you to confirm your forwarding selections.



5. Click **Yes** to confirm.

Your forwarding selections are listed in the table in the List section.

List				
In the table below, t receiving the forwar	the From column lists the LO ded messages. To stop this a	whose messages ar rrangement, click tl	being forwarded. The e (X) icon in the Cance	e Forward To column lists the LO who is el column.
From	Forward To	Cancel		
Calyx Lenders	Carlos Wong	x		

6. To delete a forwarding selection, click its corresponding (X) icon, as show above (highlighted in red).

Via the **Products** menu, you, as the administrator, can set up loan products, from which borrowers can choose in the Zip borrower portal. This menu is divided into two screens:

- Product Introduction
  - Use this screen to provide borrowers with an introduction to your products.
- Product Details
  - Use this screen to provide borrowers with details about your products.

# **Product Introduction**

On the *Product Introduction* screen, you, as the administrator, can provide borrowers with an introduction to the loan products offered by your company.

Product Introduction

) On	Ooff										
roduc	ction										
										English	Spanish
•	Muli	* 14pt	BIA	· A · =			80			Linghon	opanish
		0.000					94 <b>7</b> - 9569				
Offer	ring a Varie	ty of Home	Loan Option	ns to Dallas	, San A	ntonio, 1	TX & Bey	ond			
Wheth Helote can h	her you are es, Highland ielp you exp	a first-time h 1 Park, McKir lore all of you	omebuyer or nney, Prosper ur mortgage o	already own ; Plano, The ptions.	colony,	TX or the	s, San An e nearby a	tonio, Al areas, oi	len, Flo ur certif	ied mortg	nd, Frisco jage broke
Cond	na the are-t	or Delles	tranalitan	a those three	unhaut		an Anto-1	Aller	Flaurer	Maund	Triago
Servir	ng the great	er Dallas me	tropolitan are	a, those thro	Colony	Dallas, Sa	an Antonio	o, Allen,	Flower	Mound,	Frisco,
when	in need of a	a mortgage le	ander they cal	, Plano, The	We offe	r profess	sional qui	dance to	help v	oneonar	nongage
comp	etitive home	loan in the	Texas market.	i depend of	. we one	i profess	sional gui	Jance to	neip y	ou secure	a
Below	v you will fin	d additional i	nformation at	bout some o	f our ava	lable loa	n options	includin	q FHA.	conventi	onal loans
File typ	pes supported: 1	IPEG, JPG, GIF, P	NG, MP4(video)								
Maxim	um video file siz	:e: 10MB									
Max-wi	idth size: 760px										
tor											
Lei											
										English	Spanish
			DIA	- D - E	= = :		80				
• •	Arial	- 14pt	- B / A			the second	~				
<b>•</b> \$	Arial	~ 14pt	BI <u>A</u>	<u> </u>							120
♠ If you	Arial	• 14pt	g more about	which mort	gage loa	n option	is right fo	or you, c	all to s	chedule	a <mark>f</mark> ree
<ul> <li>If you const</li> </ul>	Arial a're intereste ultation with	<ul> <li><sup>14pt</sup></li> <li>in learning</li> <li>our certified</li> </ul>	g more about I mortgage br	which mort oker today.	gage loa	n option	is right fo	or you, c	all to s	chedule	a <mark>f</mark> ree
	Arial I're intereste ultation with	<ul> <li>14pt</li> <li>ad in learning</li> <li>our certified</li> </ul>	g more about I mortgage br	which mort roker today.	gage loa	n option	is right fo	or you, c	all to s	chedule	a free

To set up your product introduction:

- 1. In the **Use Loan Products** section, make sure the **On** is selected if you want to enable this feature.
- 2. In the *Introduction* section, enter an introduction for your products, and in the *Footer* section, enter additional information about your products, such as your contact information.
  - A. You can further modify the formatting of your product introduction and insert images, videos, and links, via the tool bar above the message field in both the Introduction and Footer sections.
  - B. If so inclined, you can also enter the source code for both the introduction and footer messages.

RELATED: For more information on configuring text and images, see **Images and Comments**.

3. After setting up your product introduction, click **Save**.

4. To preview how your product is presented to borrowers in the Zip borrower portal, click **Preview**.

# **Product Details**

Via the *Product Details* screen, configure the list of loan products to present to borrowers.

## Product Details

Here you set up the list of loan programs to be presented to borrowers. You can:

· Add to your list of loan products (New Loan Product button)

• Modify an existing loan product (click the product's name in the Product column)

· Delete a product

• Copy a product • Reorder the sequence in which the products are presented to borrowers (click and drag to reorder)

Products List	New Loan Product Delete	Сору
Product	Last Modified Status	
Conventional Loan	2024-01-31 16:18:36 • active	
VA Loan	2024-01-31 16:19:18 • active	
FHA Loan	2024-01-31 16:19:55 • active	
Jumbo Loan	2024-01-31 16:20:16 • active	



1. Click the New Loan Product button to open the Loan Product Information lightbox.

Active Inactive   Product Name English Spanish   Description    English Spanish         • Open Sans - 11pt - B I A - B - E = = E - P - +     • File types supported: JPEG, JPG, GIF, PNG, MP4(video)   • Active in the state of the state	Loan Product Information						
Product Name English Spanish Description English Spanish ↑ ↑ Open Sans - 11pt - B I A - B - E E E E E & E & C + + + + + + + + + + + + + + + + + +	Active      Inactive						
Description English Spanish	Product Name	English	Spanish				
English       Spanish	Jescription						
<ul> <li>M P Open Sans * 11pt * B I A * M * E Ξ Ξ E 2 S </li> <li>File types supported: JPEG, JPG, GIF, PNG, MP4(video) Maximum video file size: 10MB</li> <li>Cancel Save</li> </ul>		English	Spanish				
· File types supported: JPEG, JPG, GIF, PNG, MP4(video) · Maximum video file size: 10MB Cancel Save	Sopen Sans → 11pt → B I A → A → E E E E ■ E Ø ↔						
ile types supported: JPEG, JPG, GIF, PNG, MP4(video) laximum video file size: 10MB Cancel Save	0 m <sup>2</sup> Open Sans × 11pt × <b>B I</b> <u>A</u> × <u>A</u> × <u>E</u>						
File types supported: JPEG, JPG, GIF, PNG, MP4(video) Maximum video file size: 10MB							
File types supported: JPEG, JPG, GIF, PNG, MP4(video) Maximum video file size: 10MB							
Maximum video file size: 10MB	File types supported: JPEG, JPG, GIF, PNG, MP4(video)						
Cancel Save	Maximum video file size: 10MB						
	Cancel Save						

- A. Make sure that **Active** is selected.
  - I. If this product is not currently offered, select **Inactive**.
- B. Enter a Product Name and a Description for the loan product.
  - I. You can further modify the formatting of your product description and insert images, videos, and links, via the tool bar above the field.

II. If so inclined, you can also enter the source code.

RELATED: For more information on configuring text and images, see **Images and Comments**.

C. Click Save.

- 2. To delete an obsolete product, select its checkbox and click Delete.
- 3. To copy a product, select its checkbox and click **Copy**.
  - A. After a product is copied, you can further modify it into a new product.
- 4. To preview how your products are presented to borrowers in the Zip borrower portal, click **Preview**, as shown below.

Loan Products

# Offering a Variety of Home Loan Options to Dallas, San Antonio, TX & Beyond

Whether you are a first-time homebuyer or already own property in Dallas, San Antonio, Allen, Flower Mound, Frisco, Plano, The Colony, TX or the nearby areas, our certified mortgage broker can help you explore all of your mortgage options.

We offer professional guidance to help you secure a competitive home loan in the Texas market.

Below you will find additional information about some of our available loan options including FHA, conventional loans, jumbo loans, non-conforming loans, and others.



If you're interested in learning more about which mortgage loan option is right for you, call to schedule a free consultation with our certified mortgage broker today

# **Calculators**

On the Calculators screen, you, as the administrator, can enable borrowers, visiting your Zip landing page, to calculate their expected monthly and total payments, by entering the loan amount, interest rate, and term. Additionally, borrowers can further fine tune their calculations by entering tax, insurance, HOA, etc.

# Calculators

On Mon	Off						English	Spanish
<b>•</b> •	Open Sans 🔹	11pt -	BI	<u>A</u> • <u>A</u> •	ΕΞ	∃∎		
Get a se	Set a sense of the costs of buying a home with our monthly mortgage calculator.							
				S	ave			

https://bowenczhao.zipforhome-ga.com

- 1. Make sure that **On** and **Mortgage Calculator** are selected to enable this feature.
- 2. Enter a message for borrowers, about calculating their mortgage payments.
- 3. You can further modify the formatting of the message via the tool bar above the field.
- 4. Click Save.
- 5. To preview how the mortgage calculator is presented to borrowers in your Zip landing page, click the URL link at the bottom of the screen, as shown below.

#### Mortgage Calculator

Get a sense of the costs of buying a home with our monthly mortgage calculator.



Pmt #	Payment	Principal	Interest	MI	Balance
1	\$ 2,328.56	\$ 286.89	\$ 2.041.67	\$ 50.00	\$ 349,713.11
2	\$ 2,328.56	\$ 288.57	\$ 2,039.99	\$ 50.00	\$ 349,424.54
3	\$ 2,328.56	\$ 290.25	\$ 2,038.31	\$ 50.00	\$ 349,134.29
4	\$ 2,328.56	\$ 291.94	\$ 2,036.62	\$ 50.00	\$ 348,842.35
5	\$ 2,328.56	\$ 293.65	\$ 2,034.91	\$ 50.00	\$ 348,548.70
6	\$ 2,328.56	\$ 295.36	\$ 2,033.20	\$ 50.00	\$ 348,253.34
7	\$ 2,328.56	\$ 297.08	\$ 2,031.48	\$ 50.00	\$ 347,956.26
8	\$ 2,328.56	\$ 298.82	\$ 2,029.74	\$ 50.00	\$ 347,657.44
9	\$ 2,328.56	\$ 300.56	\$ 2,028.00	\$ 50.00	\$ 347,356.88
10	\$ 2,328.56	\$ 302.31	\$ 2,026.25	\$ 50.00	\$ 347,054.57
11	\$ 2,328.56	\$ 304.08	\$ 2.024.48	\$ 50.00	\$ 346,750.49
12	\$ 2.328.56	\$ 305.85	\$ 2.022.71	\$ 50.00	\$ 346,444.64
13	\$ 2,328.56	\$ 307.63	\$ 2,020.93	\$ 50.00	\$ 346,137.01
14	\$ 2,328.56	\$ 309.43	\$ 2,019.13	\$ 50.00	\$ 345,827.58
15	\$ 2,328.56	\$ 311.23	\$ 2,017.33	\$ 50.00	\$ 345,516.35

Via the **Borrower Interview** menu, as the administrator, you can configure the borrower interview portal, which is the interview process that takes place after applicants click the **Get Started** button on your Zip landing site. How you configure the borrower interview portal will be reflected in each loan officer's borrower interview portal.

NOTE: Loan officers can customize their own Zip landing sites, should you grant those access rights to them (which you can do here, **Editing Loan Officer Access Rights**), but they cannot customize their own borrower interview portals.

# Configuration

On the *Configuration* screen, you can choose which types of questions to have in the borrower interview portal and which types of take out (for example, demographic and employment questions about the borrower). The grayed-out checkboxes (**Contact** and **Submit**) represent the pages of the borrower interview portal that cannot be taken out. Unchecked boxes are omitted from the interview. For example, if **Refinance** is unchecked, all questions regarding refinancing are taken out of the interview.

Configu	ration	
Customize the Zi	p borrower interview to include the in	formation you want to collect from potential borrowers.
Borrower Inte	erview Configuration	
You can create va <u>Loan Originators</u>	arious configurations of the borrower <u>     Edit Users</u> . By clicking the plus but	interview and select which configuration to use for which loan officer, via ton (+) below, you can add as many different configurations as desired.
Select Default	Configuration Full Loan App	~
Edit Configura	ation	
Config 00	Full Loan App	Detailed Settings Check the boxes to indicate the information you want to include in your borrower interview.
		Contact Custom Question 1 Edit Custom Question 1 Edit Custom Purpose Custom Purpose Custom Purpose Custom Purchase Custom

# **Edit Configuration**

In the *Edit Configuration* section, the checkboxes represent pages and sections in the borrower interview portal: Contact, Custom Question, Loan and Property, Personal, Financial, Declarations, Demographic, and Submit (as seen in the image below).

Contact	Contact Informat	ion (* Required fields)		
Custom Question 1	First Name*	Middle Name	Last Name*	Suffix
Loan and Property				- ``
Personal	Even e il #			
Financial	Email	Pho	•	
Declarations				
Demographic	Preferred Contact Met	hod		
Submit		~		
Contact Us				
Bowen C Zhao				
towen_zhao@calyxsoftware.				
com Calvx Software				

To configure the Zip interview portal:

Go to Borrower Interview > Configuration screen.

By default, all checkboxes (pages in the borrower interview portal) and sub-checkboxes (sections within the pages) are selected.

- 2. Choose which pages and sections to include in or leave out of the borrower interview, by selecting or de-selecting their respective checkboxes.
  - A. To insert a page of custom questions in the borrower interview, leave the **Custom Question 1** checkbox selected and click its corresponding **Edit** button.

(All) Menu	Required
Contact	
Custom Question 1	
Loan and Property	
Street Address	

#### The Edit Custom Questions lightbox is opened.

Edit Custom Questions ×						
Menu Title	Custom Question 1	English Spanish				
		Add Question				
	● ● ● ○ ○ ○	English Spanish				
Question		Text 🗸				
Answer						
		Required 🚺 🖪 💼				
	Save & PreviewSave					

- I. In the **Menu Title** field, delete *Custom Question 1* and enter your preferred name for the custom question page.
  - a. If you have a Spanish version, select the **Spanish** tab and enter it in the **Menu Title** field.
- II. In the first section, select the format of the first question.

	0 0 0 0 0 0	English	Spanish
Question		Text	~
Answer		Text Multiple Choice Checkboxes Currency	

NOTE: Depending on your selection, the answer/option field(s) for the question will change to match the format. Additionally, selecting **Multiple Choice** or **Checkboxes** requires you to enter options for these questions.

For example, the multiple-choice question format will enable multiple options for the borrower to select, as shown below.

	••• •••		English	Add Question Spanish
Question			Multiple Choice	~
0		×		
0		×		
Add option				
			Required 🚺	ē ā

III. Enter the first question after selecting the question format. Shown below is an example of a multiple-choice format with three options entered, for the borrower to choose from

Edit Cus	tom Questions			×
Menu Title	What is your ideal home?		English	Spanish
				Add Question
	• • • • • •		English	Spanish
How many b	edrooms?		Multiple Choice	~
2+		×		
○ <sup>3+</sup>		×		
O_4+		×		
Add optio				
			Required 🚺	ē

- IV. To add more questions, click the **Add Question** button. You can add up to 20 questions.
- V. To duplicate a question, click the copy icon ( $\blacksquare$ ).
- VI. To delete a question, click the delete icon  $(\overline{\mathbf{m}})$ .
  - a. Once in is clicked, two more icons appear, asking you to confirm () or cancel () your decision to delete the question.

How many bedrooms?	Text	~
Answer		
	Required	~ ×

b. Select  $\checkmark$  to confirm the deletion of the question.

- c. Select X to cancel the deletion of the question.
- VII. To move the position of a question, click the question box and drag it to the desired position.
- VIII. To set a question as required or not required, switch the **Required** toggle between on or off. If the **Required** toggle is on, it means the question will have an asterisk (\*), indicating that it is required.
  - IX. Click Save to save the questions; or click Save & Preview to save the questions and preview what they will look like in the borrower interview.
     After the Edit Custom Questions lightbox is closed, Custom Question 1 is changed to the custom question you entered. In the example below, it has been replaced by What is your ideal home?

(All) Menu	Required
Contact	
What is your ideal home?	
Loan and Property	
✓ Street Address	

B. In the *Loan Purpose* section, you can further configure the loan terms offered by your company.

Loan Purpose		
Purchase		
🗸 Loan Term	Edit	
Refinance		

I. Click the Edit button to open the Edit Loan Term lightbox.

Edi	t Loan Term	×
Add ar	nd organize the list options.	Add Option
	5 years	
	10 years	= 🖻
	15 years	
	20 years	
	25 years	
	30 years	
	40 years	
	Load Default Cancel Save	

- II. The default terms are 5, 10, 15 years all the way up to 40 years, at 5-year increments.
- III. Select or de-select each term to your preference.
- IV. Click and drag the move icon (=) to position the terms to your preference.
- V. To add more terms, click **Add Option** and enter the new term, as shown below.

Edi	t Loan Term		×
Add an	d organize the list options.	Add	Option
	5 years	Ξ	Î
	10 years	Ξ	Î
	15 years	$\equiv$	Ī
	20 years	$\equiv$	Ē
	25 years	$\equiv$	Ī
	30 years	$\equiv$	Î
	40 years	Ξ	Î
	years	$\equiv$	Î
	Load Default Cancel Save		

- VI. To delete a term, click the corresponding delete icon (III).
- VII. To set the terms back to default, click Loan Default.
- C. To add more custom questions to the borrower interview, select the checkbox of **Custom Question 2** and click the **Edit** button and repeat the above steps for **Custom Question 1**.

<ul> <li>Assets</li> </ul>	
Real Estate Owned	
✓ Declarations	
Demographic	
Custom Question 2	
Submit	
Document Collection	

D. For **Declarations** and **Demographics**, switching on (or leaving on) the toggle makes all declarations questions required as shown below (highlighted in red). This means that all questions on the **Declarations** page of the interview will have asterisks (\*), indicating that they are required.

✓ Declarations	
Demographic	

I. With the toggle switched off, the declarations questions still remain in the interview, but they will not be required, as shown below.

Near Estate Owned	
✓ Declarations	
Demographic	

II. To remove the declarations questions, de-select the checkbox, as shown below (highlighted in red).

🗹 Real Estate C	Jwned
Declarations	
Demographic	

III. If the **Employment** checkbox is deselected, the question about the borrower having dependents will be left out of the interview.



3. At the bottom of the screen, select how the loan interview should be completed when there is an additional borrower. Choose to have the main borrower (the one who is completing the loan on behalf of the co-borrower) complete the loan interview on behalf of the additional borrower (co-borrower) or to have the additional borrower complete their portion of the loan interview by themselves, through invitation link via email.

W	ien the loan has an additional borrower,
۲	Collect the co-borrower's information in the same interview, on behalf of the co-borrower.
0	Send a separate interview notification to the co- borrower to be completed by them. In this case, both borrowers would need to complete their separate interviews, for the loan to be delivered to your LOS.

4. Click Save.

A popup appears confirming that the screen is saved.

Zip		×
	Configuration screen saved.	
	ОК	

5. Click OK.

The de-selected pages and sections are disabled in the borrower interview portal.

NOTE: If your Zip account is integrated with Path, you can find the borrower interview in the **Document** activity, as shown in the below image.

Loans 🕶	Ø JoeB20230519001	—Testing Custom Que	. × •	Documents +	List 👻				
st	Loan Summary Pe	nding Deleted							
#Joe820	0230519001 Borrower:Testin	g Custom Questions Lock S	tatus/Subst	stus:Not Locked - In Pro	ocess/ Lock Expirat	ion:			
Docur	ment Details								
							Conditions		
cument	Loan Summary			Status	Uploaded from	i Zip	Description		
rower	Testing Custom Quest	lons	1	Date and Time	05/19/2023 6:1	0:15 PM			
tegory			~	Document Date		Ð			
pe			~	Due Date	6	8	Courter		-
scription	from Zip			Ву			Description		ы
				Sent To					
Author	Massian		Desidence	Data Mara	Production	Pata Car			
Cuve	1	10	Review	Date/ IIme	Expiration	i Date Com	iments		02
									w
locur	mont Imago Vie								
ocui	nent intage view	v							
	/2 🗩 🛨 100% 👻	🕼 🕼   Extract   Co	py   Delete	Memo   Edit eSign	Details				
Pa	ge Thumbnails								
Move F	Pages: ▲   ♥   承   ⊻						1000		
	All			Loa	n Interview	Summary:	Subn	nitted on:05/19/2023 06:10 PM CST JoeBolanos.zipforhome-ga.com	
							-		
				Borr	rower Authorized to itional Borrower Au	Pull Credit Report thorized to Pull Credit Report	Additional Borrower A VOA Report Included	Applied 1	
				Referre	ed by:		Contact Method/Best Co	all Time:	
				Comm	ents:				
	A 1 7			Loan					

# Adding and Selecting Configurations

1. Click the add icon

You can also add and select different configurations of loan interviews.

After you have created different configurations, different loan officers in your organization can choose different configurations of loan interviews, via the **Edit Users** lightbox on the *Loan Originators* screen, see **Editing Loan Officer Access Rights**.

E 	Edit Configu	ration	
	Config 1:	Full Loan App	
to add <b>Con</b> f	fig 2 field.		
E	dit Configura	ation	
			1
	Config 1:	Full Loan App	
	Config 2:		

- 2. Enter a name for the new configuration.
- Select and deselect the pages and sections to leave in or leave out of the borrower interview portal.

÷

#### 4. Click Save.

A popup appears confirming that the screen is saved.



### 5. Click OK.

The new configuration has been added to the Select Default Configuration dropdown menu.

Borrower Interview Confi	guration	
You can create various configura Loan Originators > Edit Users. E	tions of the borrower interview and service of the plus button (+) below, y	elect which configura you can add as man
Select Default Configuration	Full Loan App	~
	Full Loan App Configuration 1	

- 6. Select the appropriate configuration as the default loan application.
- 7. To add more configurations, repeat the above steps.

# **Disclaimer/Result**

On the *Disclaimer/Result* screen, you can compose the disclaimer and thank you messages that appear before and after borrowers submit their applications in your organization's Zip borrower interview portal.

## Disclaimer

To enter the disclaimer message to borrowers before they submit their applications:

1. Select the *Disclaimer/Result* screen from the **Borrower Interview** menu.

# Disclaimer/Result

Customize the messages that display before and after the borrower interview is submitted.

Disclaim	her								
English									
00	Verdana	- 11pt	~	B <i>I</i>	<u>A</u> -	A	ΕΞ		
By subr being co	mitting your inf ontacted by a r	ormation yo representativ	u agree to e of our co	our Te ompany	rms of I y to con	Use and nplete t	l Securit his infor	/ and Privacy Policies. You also expressly consent to nation.	^
									~
Spanish									
5 0	Verdana	- 11pt	-	B I	<u>A</u> –	A	Ξ	∃ ■	
Al envia expresa complet	ar su informacio amente que un tar este proces	ón, acepta n representan o de solicituo	uestros Té te de nues J.	rminos tra em	de uso presa y	y nues / o nue	tra Políti estros so	a de seguridad y privacidad. También acepta cios comerciales se comuniquen con usted para	^

- 2. Enter the English and, if applicable, Spanish versions of the disclaimer in their respective fields.
- 3. Use the top bar above each field to tailor the design of your message, such as font, size, bold, italics, etc., (highlighted in red) in the above image.
- 4. After you have finished crafting the disclaimer message, click the **Save** button. A popup appears confirming that the information entered is saved.
- 5. To preview the disclaimer message, click the **Disclaimer Preview** button at the bottom. A new page opens showing the disclaimer message.

### eConsent

To enter/modify the eConsent message:

1. Select On for Use eConsent, otherwise it is by default Off.

eConsent									
Customize the message	e displayed after t	he borrower s	submits the	ir intervi	ew.				
Use eConsent	On	Off							
								English	Spanish
h 🧭 Open Sans	✓ 11pt	• B <i>I</i>	<u>A</u> ~ <u>A</u>	- E	≣ ∃		Insert Merge Fields	> -	
Acknowledgement									
Federal law requires y access (Required Info Information to you by the Required Informat	you to receive cer rmation), in conr v electronically dis tion and retain it	tain disclosur lection with y splaying or de for your reco	es and info our relation livering the rds.	mation a ship with Require	bout th us. Wit I Inform	e pro h you natior	oducts, services or acc ur consent we can deli n; and requesting that	ounts you may iver the Requir : you print or d	y receive or red download
This notice contains in consent also permits	mportant informa the general use o	tion to read, f electronic re	before you ecords and	consent t electronic	o the el signati	ectro ures i	nic delivery of the req in connection with the	uired informat required infor	tion. Your mation.

- 2. Enter the English and, if applicable, Spanish versions of the thank you message.
- 3. Use the top bar above each field to tailor the design of your message, such as font, size, bold, italics, etc., (highlighted in red) in the above image.

- 4. After you have finished entering/modifying the eConsent message, click the **Save** button. A popup appears confirming that the information entered is saved.
- 5. To preview the eConsent message, click the **eConsent Preview** button at the bottom. A new page opens showing the disclaimer message.

# Thank You Message

To enter the thank you message after borrowers have submitted their applications.

1. Select the Disclaimer/Result screen from the Borrower Interview menu.

500	Verdana	- 11pt	÷	B /	A	- A -	E E 3	
i will rea your app	ach out to you plication.	shortly to answe	er an	y questi	ons yo	u may ha	ave and to re	quest any additional information needed to process
in the m	neantime, pleas	e do not hesita	te to	call or e	email m	ne with a	ny questions	
look fo	rward to worki	ng with you!						
nanich								
Jumon								
	Vordana	<ul> <li>11pt</li> </ul>	Ŧ	BI	<u>A</u>	- <u>A</u> -	E = 3	
5 0	veruaria							
Sracias p	por enviar su i	nformación						



- 2. Enter the English and, if applicable, Spanish versions of the thank you message.
- 3. Use the top bar above each field to tailor the design of your message, such as font, size, bold, italics, etc., (highlighted in red) in the above image.
- 4. After you have finished crafting the thank you message, click the **Save** button at the bottom. A popup appears confirming that the information entered is saved.
- 5. Click OK.
- 6. To preview the thank you message, click **Result Preview**. A new page opens showing the thank you message.

# Terms of Use/Privacy Policy

On the *Terms of Use/Privacy Policy* screen, you can compose the terms of use and privacy policy that are shown to borrowers before they submit their applications, and to which they must agree.

# Terms of Use

To enter the terms of use:

1. Select the Terms of Use/Privacy Policy screen from the Borrower Interview menu.

# Terms of Use/Privacy Policy

Customize the Terms of Use and the Privacy Policy the borrower must agree to before submitting their interview.

erm	IS O	f Us	e																																
Engl	lish																																		
4	K	Ver	dana		Ŧ	11p	t		Ŧ	В	I	A	-	F	<u> </u>		Ε	Ξ				$\geq$	>												
Und and the cur cur Priv	der F I Priv righ rent rent vacy	edera vacy l t to a custo Polic Notic	al La Notic alter omer y and e is	w, v ce is our s. If d No a st	ve ar a ne Priva f we otice ep n	e rec ecess acy P decic at ou ecess	uire ary s olicy le to ir we ary	d to step and rev ebsit	prov in ol d Priv ise o te or btain	vide y btain vacy our Pr cont ing t	you a ing t Noti ivac act u he p	a co ce a y Po us fo arti	py part at a olicy or a icula	of c ticu ny f y ar a co ar f	our I ilar I time nd P py. 1 inan	Priv fina e. W riva I ac icial	acy nci 'e v icy kni pr	vill No owl	olic pro pro tice led	odu ov e, lge t o	and uct o /ide . in v e tha or se	Pri or s not who at r	ice ice le o ecei	y No ce t of a r in ving nat	hat ny i par i a i	e. R yor revi t, y top n re	ece sed you you	eivin re re l Pol can f thi estir	g th equi icy alw s Pr ng a	nis F estin and vays ivao ivao ind	Priva ng. I No s re cy P I ag	acy We tice view Polic gree	Poli rese to v ou y ar	icy erve our ır nd	e
pai	nish A	Ver	dana		Ŧ	11p	t		Ŧ	в	I	A	-	F	4 -		E	Ξ		=		I													
Baj Inti fina en Poli act	o la mida ncie tiem itica uales	Ley F ad. Ro ros p po. P de la s en r	ecibi artic ropo Intin nues	ral, i r esi cular rcio mida tro s	noso ta Po res q nare ad y sitio	tros s olítica ue us mos Nota web o	omo de l ited nota de I o no:	os re a In solic de ntin s co	equer itimic ita. algur nidac ntact	ridos dad y Rese na Po d, en ta pa	a pr Not rvan olítica el to ra u	ropo ta d nos a y otal na o	e Ir el c la N o e	ona ntim dere Nota n la ia.	rle u nida echo a rev a pa	una d so o de visa rte,	co on i alt das us	pia un era s a teo	de pas ar r nu d si	e n so nu ies ier	nues o nec uestr stros mpre	tra cesa ra P s cli e pi	Poli ario olíti ient uede	tica a ol ca c es a e re	de oter e la ctu /isa	la I ner a In ales r n	intii el p tim s. S ues	mida orod idac i de tra	ad y lucti d y I cidii Polít	v No o o Nota mos tica	el s el s a de s re y la	de ervi e Int visa a No	icio timi r nu ota	idad uest	l :ra

- 2. Enter the English and, if applicable, Spanish versions of the terms of use in their respective fields.
- 3. Use the top bar above each field to tailor the design of your terms of use, such as font size, bold, italics, etc., (highlighted in red) in the above image.
- 4. After you have entered the terms of use, click the **Save** button at the bottom. A popup appears confirming that the information entered is saved.



- 5. Click OK.
- 6. To preview the terms of use, click the **Terms of Use Preview** button at the bottom. A new page opens showing the terms of use.

## **Privacy Policy**

To enter the privacy policy:

1. Select the Terms of Use/Privacy Policy screen from the Borrower Interview menu.

#### Privacy Policy

Customize the Privacy Policy to inform visitors to your site how information collected on your website is used.

#### English

My Merdana → 11pt → B I A → A → E Ξ Ξ	
continue to be a customer of this company, I agree to receive annually the privacy policy and privacy notice via this website.	~
1. We collect nonpublic personal information about you from the following sources:	
1. We concer nonpublic personal mornation about you non the following sources.	
- Information we receive from you on Information or other forms;	
- Information about your transactions with us, our affiliates, or others; and	$\sim$

#### Spanish

50	Verdana	11pt	- B	3 <i>I</i>	<u>A</u> ~ <u>A</u>	E	≣	∃	≣	
Reconozco producto vía este s de Intimic	o que eso reci o el servicio fi itio web. Si co dad vía este si	piendo una nancieros j ntinúo ser tio web.	a copia de es particulares un cliente d	sta Polít que sol le esta c	ca de la Int cito y conci compañía, y	imidad Jerdo ( o conc	d y Ne en re cuerd	ota c cibir o en	de Intimidad es un paso necesario en obtener el esta Política de la Intimidad y Nota de Intimidad recibir anualmente la Política de Intimidad y Nota	
1. Recopil	lamos informa	ción perso	nal no públic	ca sobre	usted de la	as sigu	liente	es fue	entes:	/

Terms of Use Preview
----------------------

- 2. Enter the English and, if applicable, Spanish versions of the privacy policy in their respective fields.
- 3. Use the top bar above each field to tailor the design of your privacy policy, such as font, size, bold, italics, etc., (highlighted in red) in the above image.
- 4. After you have finished entering the privacy policy, click the **Save** button at the bottom. A popup appears confirming that the information entered is saved.

Zip		X
	Term of Use/Privacy Policy screen saved.	
	ОК	

- 5. Click OK.
- 6. To preview the privacy policy, click **Privacy Policy Preview**. A new page opens showing the privacy policy.

# **Retention Policy**

On the *Retention Policy* screen, as the administrator, you can determine how long your organization retains borrower information before it is deleted.

# **Retention Policy**

Zip is c Use this Docume	onfigured to automatically delete loan documents after 365 days. s screen to customize these settings for your company. ent retention time is based on the policy in place at the time Zip received the document. Deleted documents cannot be retrieved.
Loan I	Information
Reta	in loan Information for $\begin{bmatrix} 60 \end{bmatrix}$ days (Retention period must be between 1 and 365 days.)
eDiscl	osure & eSignature
Record contain for the	Retention The E-Sign Act requires a financial institution to maintain electronic records accurately reflecting the information ed in applicable contracts, notices or disclosures and that they remain accessible to all persons who are legally entitled to access period required by law in a form that is capable of being accurately reproduced for later reference. See Section 101(d).
Reta	in electronic disclosures and electronically signed documents for 90 days (minimum 90 days.)
	Save
To set the ret	ention policy for your organization:

- 1. Select the **Retention Policy** menu.
- In the *Loan Information* section, enter the number of days before loan information is deleted, (highlighted in red) in the image below. The retention period starts when the loan is submitted. The minimum is 1 day, and the maximum is 365 days.



3. In the **eDisclosure & eSignature** section, enter the number of days before electronic disclosures and electronically signed documents are deleted, (highlighted in red) in the image below. The retention date starts when the electronic document is submitted. The minimum is 1 day, and the maximum is 365 days.

## **Retention** Policy

#### eDisclosure & eSignature

Federal law requires you to retain electronic disclosures and electronically signed documents for a minimum of 1 days to ensure applicants have sufficient time to access them and review..

Retain electronic disclosures and electronically signed documents for



4. After setting the retention policy, click **Save**.A popup appears confirming that the information entered is saved.

Zip	×
Retention Policy screen saved.	
ОК	

5. Click OK.

# **Delivery**

If you use Path as your loan origination system, as the administrator you can connect your Zip and Path accounts with each other via the **Delivery** screen, which will automatically import to your Path account all loan applications that are submitted through your organization's Zip borrower interview portals.

NOTE: This section is only relevant if you use Path as your loan origination system. For Point, Zenly, and NAMB All-In users, this section does not apply.

Delivery	
Download loan information	n directly to your LOS with the integrated Zip interface. Data transferred between Zip and your
oan Information Do	wnload
Specify the Loan Originati	on System you will use to receive loan information.
Complete the following	Information to connect with Path:
Path Account ID	
Path User Name	
	Save

To set up the connection between your Zip and Path accounts:

- 1. Select the **Delivery** menu.
- 2. Enter the Path Account ID and Path User Name to be connected to Zip.

NOTE: There is only one Path company account (**Path Account ID**) for all Zip interview portals in your organization. However, there can be different Path user accounts (**Path User Name**) connected to different Zip interview portals. In other words, all Zip interview portals are connected to one Path company account, while the Zip interview portals of individual loan officers can be connected to different Path user accounts that belong to the same Path company account.

## Delivery

RELATED: For more information on setting the Path user account connection for a loan officer or giving a loan officer access right to set their own Path user account connection, see **Editing Loan Officer Access Rights**.

3. Click Save.

A popup appears confirming that the information entered is saved.



4. Click OK.

Use the **Notifications** menu to set up your organization's email addresses and notification emails and texts.

# **Edit Reminders**

Use the *Edit Reminders* screen to set up reminder emails and texts that are sent to borrowers who have not completed their loan interview, or any other unfinished task, such as document or eSign requests.

Edit Remino	ders
Select Loan Originator	Calyx Lenders 🗸
<u>Copy Setting</u> ►	
Documen	t/eSign Request Reminder Incomplete Loan Interview Reminder
Use Loan Interview	/ Reminder
By selecting On, borr interviews. Selecting	owers (who have not completed the interview) will receive emails/texts reminding them to complete their loan Off disables this feature.
Use Reminder	◯ On ● Off
Select Reminder Meth	nods 📝 Email 📝 Text
First Reminder	1 $\sim$ day(s) after an unfinished interview at 12.00 $\sim$ AM $\sim$
Reminder Frequency	- ×
	Save
	English Spanish
Subject	Complete Your Loan Interview
Body	Some Sans ▼ 11pt ▼ B I A ▼ A ▼ E E E E Insert Merge Fields ▼
	Hi {Borrower_Name},
	You have not completed your loan interview. Don't worry, you can pick up right where you left off.

To set up reminder emails and texts:

- 1. From the **Select Loan Originator** dropdown menu at the top of the screen, select the loan officer in your organization for whom to configure reminder emails and texts.
- 2. Optional, to copy the reminder email and text settings from one loan officer to others, click <u>Copy</u> <u>Setting</u>.

More fields are enabled for you to indicate which loan officer's settings are copied from and which are copied to.

Edit Reminders			
Select Loan Originator	Bowen C Zhao	~	
Copy Setting ▼			
Copy from	Bowen C Zhao	~	
Copy to	Select All Users		
	Choose option		
		Сору	

- A. In the **Copy From** dropdown menu, select the loan officer whose settings are to be copied to others.
- B. Click in the blank field below to display the list of loan officers in your organization.

Copy Setting ▼	
Copy from	Bowen C Zhao V
Copy to	Select All Users
	Choose option
	Bowen C Zhao
	Calos Wong
	Jim Lee
Document/eS	Bill Ho
	Tim Wu

- C. Select the loan officer(s) who will receive the copied settings, then click out of the field.
- D. Click Copy.
- To configure the reminder email and text for document and eSign requests, select the Document/eSign Request Reminder tab.

In this example, Document/eSign Request Reminder is used.

4. In the **Use Borrower Dashboard Reminder** section, configure the method, time, and frequency of the reminder emails and texts.

By selecting On, borrowers electronic signature request	(who created accounts) will receive emails/texts reminding them to complete outstanding documents and s before their due dates. Selecting Off disables this feature.
Use Reminder	● On ○ Off
Select Reminder Methods	🗹 Email 🔽 Text
First Reminder	$8 \sim day(s)$ before due date at 12:00 $\sim$ AM $\sim$
Reminder Frequency	- •
	Save

- A. For **Use Reminder**, select **On**. The default setting is **Off**.
- B. For Select Reminder Methods, select Email or Text or both.
- C. For **First Reminder**, select when the reminder is sent (how many days before the due date) and what time of the day.
- D. For Reminder Frequency, select how often the reminder is sent.

5. In the email **Subject**, **Body**, and **Footer** fields, enter or edit the content of the reminder email. A default email is provided by default, with subject, body, footer. You can choose to use the default email or modify it to your liking.

	English Spanish
Subject	Document Due Date Coming Up1
Body	♦ P Open Sans - 11pt - B I A - A - E E E E Inset Merge Fields
	Hi {Borrower_Name}, I am {LO_Name} from {Company_Name}. In order to continue your loan process, we need you to provide the following outstanding document(s) listed below, which is due very soon. Please log in to your borrower account via the below link. {SignIn_HyperLink} {Document_Request}
Footer	Image: Same of the sam
	Insert Merge Fields? Set Back to Default Send Sample

- A. To enter or modify the English version of the reminder email, select the **English** tab. In this example, English is used.
- B. Enter or modify the Subject, Body, and Footer of the reminder email.
  - I. Use the top bar on each email field to tailor the design of the emails, such as font, size, bold, italics, etc., (highlighted in blue) the image above.
  - II. To insert a merge field into the **Body** and **Footer** of the email, select from the **Insert Merge Fields** dropdown field, (highlighted in red) the image above.

NOTE: As Zip provides a default template for each email type, these templates have bracketed tags (merge fields) that autofill common elements within emails, such as the borrower's name, your organization's name, the loan officer's name, etc. For example, when the {Borrower\_Name} tag is placed at the beginning of the email template, the borrower's name will also be placed at the corresponding position at the beginning of the email. The merge field is inserted wherever your text cursor is placed within the **Body** and **Footer** of the email.

- a. Place the text cursor at the desired place within the **Body** and/or **Footer** to insert the merge field.
- b. Select the merge field option from the dropdown menu.
- III. After you have entered or edited the **Subject**, **Body**, and **Footer** of the reminder email to your liking, click **Save**.

- C. To enter or edit the Spanish version of the reminder email, select the Spanish tab.
- D. To send a sample email as a test, click the **Send Sample** button. The **Send Sample Email** lightbox is opened.
  - I. Enter the email address where the sample email is sent in the **Send To** field.
  - II. Click Send.
- E. To set the email content back to the default setting, click Set Back to Default.
- 6. In the *Text Notification* section, enter or edit the reminder text.

ext Notificati	ons		
		English	Spanish
Message	★	Insert Merge Fields	Ť
	Hi {Borrower_Name}, This is {LO_Name} documents are crucial to the loan process. Should you have any questions, do not her	({LO_Email}). Outstanding documents are due very Please log in here. {Zip_Borrower_Dashboard_Logir sitate to call us. {LO_Phone_Number}.	soon. These n_URL}.
		Set Back to Defaul	t Send Sample
	s	ave	

- A. To enter or edit the English version of the reminder text, select the **English** tab. In this example, English is used.
  - I. In the **Message** field, enter or edit the reminder text message.
  - II. To insert a merge field into the text message, select from the **Insert Merge Fields** dropdown field.
- B. To enter or edit the Spanish version of the reminder text, select the **Spanish** tab.
- C. After you have made the reminder text to your liking, click Save.
- D. To send a sample text as a text, click Send Sample.
   The Send Sample Text Message lightbox appears.
  - I. Enter the number to which the sample message is sent, in the **Sent To** field.
  - II. Click Send.
- E. To set the reminder text back to the default settings, click Set Back to Default.
- To configure the reminder email and text for completing the loan interview, select **Incomplete** Loan Interview Reminder tab, and repeat the above steps 4 through 6.
  - A. Optional, select the **Alert Loan Originator** checkbox, to notify the LO when emails are sent to borrowers about incomplete loan interviews.

# **Email Setting**

On the *Email Setting* screen, as the administrator, you can set up your primary email address, additional email addresses and whether to receive emails that are sent to your organization's loan officers.

To set up your email addresses:

- 1. Select the *Email Setting* screen.
- 2. Select the Email Address tab.

Email Setting

A. In the *Primary Email Address* section, enter your primary email address, where you will receive an email whenever a borrower submits a loan through your Zip interview portal.

Email Addre	Email Preference
Primary Ema	il Address
Enter your prim identifier.	ary email address where borrower interviews should be sent. The email entered here will become part of your login
Email	bowen_zhao@calyxsoftware.com
Additional Er	nail Addresses
Enter any additi	onal email addresses where email notifications should be sent. Additional emails will only receive notification from admin.
Email 1	
	Save

- B. Optional, in the *Additional Email Addresses* section, enter additional email(s) to receive notifications when loans are submitted.
  - I. Click the add icon to add more emails address fields (up to 4), (highlighted in red) in the image above.
- 3. Select the Email Preference tab.

Receive LO Notification Emails         Select On and enter your email address, if you wanted to be cc'd on all the notification emails that are sent to the loan originators company.         On       Imail         Bread       Imail         Receive Notification Email with Borrower Contact Information         Select On if you want to receive a notification email containing the contact information of a potential borrower when the borrower is obshare their contact information.         Select On if you want to receive a notification email containing the contact information of a potential borrower when the borrower is to share their contact information.         On       Imail         On       Imail         On       Imail         Imail       Imail         Im	Email Address	Email Preference
elect On and enter your email address, if you wanted to be co'd on all the notification emails that are sent to the loan originators ompany.  On On Of Email  ecceive Notification Email with Borrower Contact Information  elect On if you want to receive a notification email containing the contact information of a potential borrower when the borrower interview. The borrower does not need to complete the interview before you sceive their contact information.  On On On Of Ime Zone Configuration for eSign Timestamp  ia the dropdown menu below, select the time zone that is used to timestamp when the requested documents are signed by borro	eceive LO Notific	ation Emails
<ul> <li>On Off</li> <li>Email</li> <li>Receive Notification Email with Borrower Contact Information</li> <li>elect On if you want to receive a notification email containing the contact information of a potential borrower when the borrower is o share their contact information during the borrower interview. The borrower does not need to complete the interview before you seceive their contact information.</li> <li>On Off</li> <li>ime Zone Configuration for eSign Timestamp</li> <li>ia the dropdown menu below, select the time zone that is used to timestamp when the requested documents are signed by borrower</li> </ul>	elect On and enter yo ompany.	ur email address, if you wanted to be cc'd on all the notification emails that are sent to the loan originators in y
Email  eccive Notification Email with Borrower Contact Information  elect On if you want to receive a notification email containing the contact information of a potential borrower when the borrower is obsare their contact information during the borrower interview. The borrower does not need to complete the interview before you ceive their contact information.  On  On  On  Off  ime Zone Configuration for eSign Timestamp ia the dropdown menu below, select the time zone that is used to timestamp when the requested documents are signed by borro	⊖ On () Off	
elect On if you want to receive a notification email containing the contact information of a potential borrower when the borrower interview. The borrower does not need to complete the interview before you acceive their contact information. On  On  Off Ime Zone Configuration for eSign Timestamp I a the dropdown menu below, select the time zone that is used to timestamp when the requested documents are signed by borro	Email	
elect On if you want to receive a notification email containing the contact information of a potential borrower when the borrower is o share their contact information during the borrower interview. The borrower does not need to complete the interview before you eceive their contact information. On  On  On Time Zone Configuration for eSign Timestamp ia the dropdown menu below, select the time zone that is used to timestamp when the requested documents are signed by borro	leceive Notificatio	n Email with Borrower Contact Information
On Off	elect On if you want to share their contact in cceive their contact inf	o receive a notification email containing the contact information of a potential borrower when the borrower agn iformation during the borrower interview. The borrower does not need to complete the interview before you formation.
ime Zone Configuration for eSign Timestamp ia the dropdown menu below, select the time zone that is used to timestamp when the requested documents are signed by borro	🔿 On 💿 Off	
ime Zone Configuration for eSign Timestamp ia the dropdown menu below, select the time zone that is used to timestamp when the requested documents are signed by borro		
ia the dropdown menu below, select the time zone that is used to timestamp when the requested documents are signed by borro	ime Zone Configi	iration for eSign Timestamp
	ia the dropdown menu	I below, select the time zone that is used to timestamp when the requested documents are signed by borrower
Pacific Time V	Pacific Time	~
		Save

A. In the *Receive LO Notification Emails* section, you can choose whether to receive an email notification whenever a loan is submitted through the Zip interview portal of your organization's loan officer(s).

NOTE: By default, this feature is not enabled.

- I. Select the **On** radio button to enable this feature,
- II. Enter email address to receive notification emails when loans are submitted through your organization's various borrower interview portals.
- B. Select whether you want to receive a notification email when a borrower agrees to share their contact information.
- C. In the *Time Zone Configuration for eSign Timestamp* section, select the time zone that will be sued to timestamp the electronic signatures signed by borrowers.
- 4. After you have set up the email addresses, click **Save**. A popup confirms that the information entered is saved.
- 5. Click OK.

# **Edit Emails**

Zip provides default notification emails that are sent to borrowers after they have submitted loan through Zip. On the *Edit Emails* screen, as the administrator, you can tailor these notification emails to the needs and wants of your organization.

## **Email Notifications**

In the *Email Notifications* section, as the administrator, you can customize notification emails that are sent to borrowers, requesting electronic signatures, documents, interviews, and VOA (verification of asset).

### 1. Select the *Edit Emails* screen.

ct Loan Originato	Bowen C Zhao 🗸	
ail Notificatio	ns	
tomize the notific ail to the borrowe r contact informa	cation emails that are sent to the borrower when you need a document from the borrower or to send a c r. Areas to customize are the email's subject, introduction, and footer, where it is recommended that you tion so that it is convenient for the borrower to reach you, should they have questions that need to be a	onfirmatio u include inswered.
<u>y Setting</u> ►		
Thank You Email	✓ English s	Spanish
ubject	Insert Merge Fields       Loan information received	×
ody		
	What's Next: What's Next: We are reviewing your information and will reach out to you shortly with the next steps. Want to be ahead of the game? While you may have entered asset information or given us permission to do automated account loo	kup and
	importing, we may need more information to process your loan. {Document_List}	
ooter	importing, we may need more information to process your loan. {Document_List} Click the link below to check your loan status as well as upload important documents needed to pro	cess your
- 2. At the top of the screen select which loan officer whose email is to be configured, from the **Select Loan Originator** dropdown menu.
- In the *Email Notifications* section, select which type of notification email to modify from the dropdown menu, (highlighted in red) in the image above.
   Thank You Email is used as an example.
- 4. If applicable, review and edit the **Subject**, **Body**, and **Footer** for the English version of the **Thank You Email** email.
  - Use the top bar on each email field to tailor the design of the emails, such as font, size, bold, italics, etc., (highlighted in blue) the image above.
- To insert a merge field into the Subject, Body, and Footer of the email, select from the Insert Merge Fields dropdown field. In this example, the Body is used.

NOTE: As Zip provides a default template for each email type, these templates have bracketed tags (merge fields) that autofill common elements within emails, such as the borrower's name, your organization's name, the loan officer's name, etc. For example, when the {Borrower\_Name} tag is placed at the beginning of the email template, the borrower's name will also be placed at the corresponding position at the beginning of the email. The merge field is inserted wherever your text cursor is placed within the **Body** and **Footer** of the email.



- A. Place the text cursor at the desired place within the Body to insert the merge field.
- B. Select the merge field option (highlighted in red) shown above.
   In this example {LO\_Name} is placed after "Sincerely yours," in the email Body, (highlighted in red) in the image below.

Body	♠ ∂	Verdana	Ŧ	11pt	Ŧ	В
	LO_Na	me			Ŧ	
	Want to While y and im	o be ahead /ou may ha porting, we	oftl ive e e ma	he game ntered a y need m	? sset in nore in	forma forma
	{Docur	ment_List}				
	Click th your lo	ne link belo an.	w to	check yo	our loa	n sta
	{SignI	n_HyperLin	k}			
	Feel fre Thank	ee to conta you.	ct m	e with an	ny ques	tions
	Sincere {LO_N	ely yours, ame}				

- 6. If applicable, click the **Spanish** tab and modify the Spanish version of the **Thank You Email**.
- 7. Repeat the above steps for the rest of the notification emails.



8. After you have finished customizing the notification emails to your liking, click the **Save** button at the bottom of the screen.

A popup appears confirming that the screen is saved.

Zip	×
Email Notifications screen saved.	
ОК	

9. Click OK.

#### Set Back Email Content to Default

1. If you want to set the **Subject**, **Body**, and **Footer** of the email back to their default settings, click the **Set Back to Default** button, (highlighted in red) in the image below.

Footer

↑	Open Sans 👻	11pt ~	B /	<u>A</u> -	<u>A</u> -	Ξ	∃ ≣		
Insert M	lerge Fields	-							
									<b>`</b>
					Ins	sert Mero	<u>e Fields</u>	Set Back to Default	Send S
			Sa	ve					

A popup asks you to confirm the decision to set the email back to the default settings.

	×
Are you sure you want to set the email content back to th default email content originally provided by Zip?	e
No Yes	

#### 2. Click Yes.

#### Send Sample Email

1. If you want to send a test email, click the **Send Sample** button, (highlighted in red) in the image below.



A popup appears asking you to confirm the sending of the test email.

Send Sample Email	×
Send Thank You Email sample to your chosen email address.	
Send To	
Cancel Send	

- 2. If the field is not already populated, enter or edit the email address in the **Send To** field.
- 3. Click Send.

#### **Email Signature**

In the *Email Signature* section, you can set up an email signature that appears at the bottom of all your notification emails.

up your em	ail signature.		
🔿 Default	O Use HTML	None	
-	~		

1. To select the default email signature provided by Zip, select the **Default** radio button.

NOTE: The default email signature is based on information entered in the **Borrower** Landing Page lightbox and the **Edit User** lightbox of the Zip administrator.

RELATED: For information on editing these lightboxes, see Editing Loan Officer Access Rights and Editing Loan Officer Zip Landing Site.



A. With the default email signature, you can also add (up to 5) social media links, by clicking the Manage Social Media link, (highlighted in red) in the above image, to open the Manage Social Media lightbox.

Manage	Social Media
	(maximum of 5)
	Facebook
	YouTube
	X
🗆 in	LinkedIn
	Instagram
🗆 🤡	Reddit
<b>v</b>	Vimeo
🗆 <b>t</b>	Tumblr
	WhatsApp
	Flickr
	Snapchat
	Telegram
	Save

- I. Enter the URLs for your social media site.
- II. After entering the URLs, also select their respective checkboxes.
- III. After you have completed the URLs and checkboxes, click **Save**.
- 2. To configure your own email signature, select Use HTML.

Email Signature
Set up your email signature.
O Default O None
Recommended image size: 150 x 150
• Maxmum me size: 1998     • File types supported: JPEG, JPG, GIF, PNG
Crop Delete Save
◆ Open Sans      ✓ 11pt     ✓ B I A      ✓ A      ✓ E      Ξ      Ξ
Email Signature Appearance
Save

A. To upload an image, click the blank field to open your browser's upload lightbox.

• Recommended image s • Maximum file size: 2MB • File types supported: JF	ize: 230 x 230 3 PEG, JPG, GIF, PNG 9 Save
---	---

- I. Select the image to be uploaded to your Zip landing site.
- II. Click Open.
- III. After the image is uploaded, the **Crop** button becomes enabled and you can adjust the zoom level, using the zoom slider (highlighted in red) in the image below.



- IV. When you have reached the desired level of zoom, click **Crop**.
- V. Click **Save** to save the image and level of zoom.
- VI. To delete the image, click **Delete**.
- B. Enter the information that you would like to include in your email signature.

🥱 🍝 Open Sans 👻 11pt	- B I <u>A</u> - A - E E E E	

- I. Use the top bar above the field (highlighted in red) to tailor the design of your message, such as font, size, bold, italics, etc.
- C. Select how the appearance of your email signature.

Email Signature Appearance

-	122	0	

- D. Click Save.
- 3. If you do not want to use this feature, select **None** and click **Save**.

# Reports

Via the **Reports** menu, as the administrator, you can run various reports and view statistics that gauge your organization's loan activity.

# **Borrower Interview Report**

On the *Borrower Interview Report* screen, you can search for loan interviews by loan officer, borrower email, or date.

Borrower Inte	rview Report
The Borrower Interview Repo	rt provides a list of interviews that were submitted between the specified dates.
Search for Borrower In	terview Report
Loop Originator Name	
Loan Originator Name	Choose option
	(You can search by first or last name.)
Borrower Email	Choose option
Loans originated date	and
	Search
Results	Excel Download

### **Borrower Interview Report Search**

To search for borrower interviews.

- 1. Select the *Borrower Interview Report* screen from the **Reports** Menu.
- 2. To search by loan officer name:
  - A. Enter the name in the Loan Originator Name field.
  - B. Or click the field to enable a list of the loan officers in your organization.

Loan Originator Name	Choose option
	Bill Ho
Borrower Email	Bowen C Zhao
Loans originated between	Calos Wong
Louis orginated betricen	Jim Lee
	Tim Wu
	Search

C. Click the name of the loan officer. The loan officer's name is populated in the field.

Loan Originator Name	x Bowen C Zhao
	(You can search by first or last name.)
Borrower Email	Choose option
Loans originated between	
	Search

D. To enter more loan officers in the search, repeat the above steps.

#### E. Click the Search button.

The **Results** section table shows the loan interviews submitted through the loan officer's borrower interview portal.

Loan Originator Name	× Boy	wen C Zhao				
	(You ca	n search by first or	last name.)			
Borrower Email	Choos	se option				
Loans originated betwee	en					
Results			Search		Exce	el Download
Click "Resend" to re-import	t the applica	tion.				
Date	First	Last	Borrower Email	Phone	Loan Originator	Resend
08/09/2018 09:59:13	Bewon	Zaho	bowen_zhao@calyxsoftware. com	<u>408-448-5252</u>	Bowen C Zhao	<u>Resend</u>
						1

- 3. To search by borrower email:
  - A. Enter the borrower email in the Borrower Email field.
  - B. Or click the field to enable the list of borrower emails that were used to submitted loans through your Zip organization.

Borrower Email	Choose option
Loans originated between	bowen_zhao@calyxsoftware.com

C. Click the borrower email.

The field is populated with the borrower email.

Borrower Email	x bowen_zhao@calyxsoftware.com
Loans originated between	
	Search

- D. To enter more borrower emails in the search, repeat the above steps.
- E. Click Search.

The *Results* section table shows the loan interviews submitted with the borrower email.

08/09/2018 09:59:13	Bewon	Zaho	bowen_zhao@calyxsoftware. com	<u>408-448-5252</u>	Bowen C Zhao	<u>Resend</u>
Date	First	Last	Borrower Email	Phone	Loan Originator	Resend
Click "Resend" to re-imp	ort the applicat	ion.				
Results					Exc	el Download
		(	Search			
	08/01	/2010 - 00/31/2018				
Loans originated betw	/een 08/01	/2018 - 08/21/2018	7			
Borrower Email	× bow	en_zhao@calyxsoftw	are.com			
	(You car	n search by first or last na	ame.)			
Loan Originator Name	e Choos	e option				

- 4. To search by date:
  - A. Enter the start and end dates (month/date/year month/date/year) in the **Loans originated between** field.
  - B. Or click the field to enable the dropdown calendar.

Loans originated between									
	<		Mar	<b>ch</b> , 2	020		>		
	SU	мо	τυ	WE	тн	FR	SA	arch	
	1	2	3	4	5	6	7		
	8	9	10	11	12	13	14		
	15	16	17	18	19	20	21		
tesults	22	23	24	25	26	27	28		
lick "Resend" to re-import the	29	30	31				4		

- C. Select the start and end dates.
- D. Click Search.

The *Results* section table lists the borrower interviews that were submitted between the search dates.

Results Click "Resend" to re-import Date 08/09/2018 09:59:13	t the applicati First Bewon	ion. Last Zaho	Borrower Email bowen_zhao@calyxsoftware. com	Phone 408-448-5252	Exc Loan Originator Bowen C Zhao	cel Download Resend <u>Resend</u>
Results Click "Resend" to re-import Date	t the applicati	ion. Last	Borrower Email	Phone	Exc	el Download
Results Click "Resend" to re-import	t the applicati	ion.			Exc	cel Download
Results					Exc	cel Download
			Search			
Loans originated betwee	en 08/01/	2018 - 08/31/2018				
Borrower Email	Choose	e option				
	(You can	search by first or last na	ame.)			
Loan Originator Name	Choose	e option				

## Borrower Interview Resend and Excel Download

To resend the email to borrowers notifying them that they have submitted their loan applications, click **Resend** in the **Results** section table, highlighted in the image below.

RELATED: For more information on searching for borrower interviews, see **Borrower Interview Report Search**.

Results					Exc	el Download
Click "Resend" to re-imp	ort the applicat	tion.				
Date	First	Last	Borrower Email	Phone	Loan Originator	Resend
08/09/2018 09:59:13	Bewon	Zaho	bowen_zhao@calyxsoftware. com	408-448-5252	Bowen C Zhao	Resend
						1

To download the borrower interviews in a excel file, click **Excel Download**, highlighted in the image above.

# **INK-it Reports**

If you use Path or Point as your loan origination system, via the *INK-it Reports* screen, you can search for electronic signature documents that were sent out to borrowers.

NOTE: This screen is only available to you if you use Path or Point as your loan origination system. For Zenly and NAMB All-In users, this screen is not available.

To search for eSign documents:

- 1. Select the *INK-it Reports* screen from the **Reports** menu.
- 2. To search by loan officer name:
  - A. Enter the name in the Loan Originator Name field.

- B. Or click the field to enable a list of the loan officers in your organization.
- C. Click the name of the loan officer. The loan officer's name is populated in the field.
- D. To enter more loan officers in the search, repeat the above steps.
- E. Click the Search button.The *Results* section table lists results of the search.
- 3. To search by borrower email:
  - A. Enter the borrower email in the Borrower Email field.
  - B. Or click the field to enable the list of borrower emails to which eSign documents were sent.
  - C. Click the borrower email. The field is populated with the borrower email.
  - D. To enter more borrower emails in the search, repeat the above steps.
  - E. Click Search.The *Results* section table lists the search results.
- 4. To search by date:
  - A. Enter the start and end dates (month/date/year month/date/year) in the **E-signature** requests sent between field.
  - B. Or click the field to enable the dropdown calendar.
  - C. Select the start and end dates.
  - D. Click Search.

The *Results* section table lists the search results.

5. Click **Resend** to send again the completed INK-it reports and borrower uploaded documents (such as eSign documents) to the LOS, in case the LOS did not receive them in the first place.

# **Borrower Uploaded Document**

On the *Borrower Uploaded Document* screen, you can search for borrower uploaded documents, such as government issued IDs, bank statements, pay stubs, etc.

To search for borrower uploaded documents:

- 1. Select the *Borrower Uploaded Document* screen under the **Reports** menu.
- 2. Search by loan officer:
  - A. Enter the loan officer name in the Loan Originator Name field.
  - B. Or click the field to enable the dropdown list of the loan officers in your organization.

# Borrower Uploaded Document

A list of borrower uploaded documents is provided based on the specified search date range.

Search	
Loan Originator Name	Choose option
	Bill Ho
Borrower Email	Bowen C Zhao
Document requests sent between	Calos Wong
bootament requeets bent betheen	Jim Lee
	Tim Wu

- C. Click the name of the loan officer. The loan officer's name is populated in the field.
- D. To enter more loan officers in the search, repeat the above steps.

A list of borrower uploaded documents is provided based on the specified search date range.

E. Click Search.

The *Results* section shows the loan officer and the borrower uploaded document(s).

### Borrower Uploaded Document

Search						
Loan Originator Nam	ie	× Bowen C Z	hao	 		
	Г	You can search	by first or last name.)			
Borrower Email		Choose option	n			
Document requests s	sent date		and			
			Search			
Results						
Date	Borrower Email		Package Name		Loan Originator	
03/24/2020 15:22:53	surviveorextinct@	yahoo.com	Goverment-issued		Bowen C Zhao	
						1

F. To view or download the document, click the document name, highlighted in the image above.

A new tab or window opens, displaying the selected document.

- 3. To search by borrower email:
  - A. Enter the borrower email in the **Borrower Email** field.
  - B. Or click the field to enable the dropdown list of borrower emails that were used to submit loans to your organization (all borrower interview portals).

- C. Click the borrower email to populate it in the Borrower Email field.
- D. To enter more borrower emails in the search, repeat the above steps.
- E. Click Search.

The **Results** section shows the borrower uploaded document(s) affiliated with the borrower email(s).

- F. To view or download the document, click the document name. A new tab or window opens, displaying the selected document.
- 4. To search by date:
  - A. Enter the start and end dates in the corresponding fields.
  - B. Or click the fields to enable the calendar dropdown.

Document requests sent date	and						
	<		Ma	<b>y,</b> 20	20		>
	su	мо	τυ	WE	тн	FR	SA
						1	2
	3	4	5	6	7	8	9
	10	11	12	13	14	15	16
esults	17	18	19	20	21	22	23
	24	25	26	27	28	29	30
Date Borrower Ema	31						6

- C. Select the start and end dates.
- D. Click Search.

The borrower document(s) uploaded between the specified dates are shown in the **Results** section.

E. To view or download the document, click the document name. A new tab or window opens, displaying the selected document.

# **Billing Statement Report**

On the *Billing Statement Report* screen, you can search for billing statements by month or by loan officer.

To search for billing statements:

1. Select the *Billing Statement Report* screen from the **Reports** menu.

Billing Staten	nent Report
The Billing Statement Repon the total number and fees fo	t displays a detailed list of borrower interviews submitted and INK-it requests sent, as well as a summary of r the selected month.
<ul> <li>Regarding the eSign billi there is no billing.</li> <li>If the first loan submissi</li> </ul>	ng portion of a loan interview, if the eSign was done within 6 months from the billing date, on is done within the first 30 days of the first order, it is free.
Billing Statement Repo	ort
Billing Statement	○ Next Month's Projected Statement
Month of Statement	10/2022 🗸
	Search
Results	

- 2. Select the Billing Statement radio button.
  - A. Select which month's billing statement from the **Month of Statement** dropdown menu.
  - B. Click Search.

The statement is displayed in the Results section.

Billing Statement Rep	oort			
Billing Statement	○ Next Month's P	Projected Staten	nent	
Month of Statement	09/2022 🗸			
			Search	
Results				
Billing Cycle Information		Start Da	ite	End Date
	Online Submission	08/01/20	22	08/31/2022
	INK-it	08/01/20	22	08/31/2022
Туре		Unit Cost	Number	Tota
Online Submission		\$3.00	0	\$0.00
INK-it		\$3.00	0	\$0.00
Total Amount				\$0.00

NOTE: For Zenly and NAMB All-In users, the **INK-it** row is replaced by the **Monthly Fee** row in the **Results** section table.

3. Select **Next Month's Projected Statement**, to see the projected statement of the next month.

# **Borrower Statistics**

#### On the Borrower Statistics screen, you can view the loan submission statistics for your organization.

	rower Registe	a eu	
Registered borrowers		Registered borrowers	
	Numbers	3	
an Submission Re	port		
an Submission Re	port Choose optior	1	
an Submission Re	port Choose optior (You can search b	) y first or last name.)	

### **Total Number of Borrower Indicators**

The Registered borrowers table shows:

• The number of borrowers who submitted loans and registered accounts to see their loan progression in the **Registered borrowers** column.



• Click the number to open the **Registered Borrowers** lightbox, as shown in the image above. The lightbox is shown in the image below.

Registered Borrowers			×
Borrower Email Choose op	otion		Search
Borrower Email	Registration Date	Loan Submission Date	Loan Originator
bowen_zhao@calyxsoftware.com	03/24/2020	03/24/2020	Bill Ho
bowen_zhao@calyxsoftware.com	03/24/2020	03/24/2020	Bowen C Zhao
bowen_zhao@calyxsoftware.com	02/24/2020	02/24/2020	Calos Wong
			1

## **Searching Borrower Statistics**

In the *Loan Submission Report* section, you can search borrower statistics by loan officer or date.

- 1. Select the *Borrower Statistics* screen from the **Reports** menu.
- 2. To search by loan officer:

Loan Submission Report

- A. Enter the loan officer name in the Loan Originator Name field.
- B. Or click the field to enable the dropdown list of the loan officers in your organization.

Loan Originator Name	Choose option
	Bill Ho
Date between	Bowen C Zhao
	Calos Wong
	Jim Lee
	Tim Wu
Doculto	

- C. Click the loan officer name. The loan officer is populated in the field.
- D. To enter more loan officers in the search, repeat the above steps.
- E. Click Search.The loan officer's statistics are shown in the *Results* section.

oan Submission Rej	port			
Loan Originator Name	× Bill Ho			
	(You can searc	h by first or last na	me.)	
Date between		and		
lesults			Search	
Loan Submissions		Get Started	Abandonments	Submissions
	Numbers	1	0	1
	Rate(%)	100%	0%	100%
Registered borrowers		Registere	d borrowers	
	Numbers		1	

- The **Get Started** column shows the number of loans submitted (successful and abandoned) via your organization (all borrower interview portals).
- o The Abandonments column shows the number of loans that were abandoned by borrowers.
- o The Submission column shows number of successful loan submissions.
- 3. To search by date:
  - A. Enter the start and end dates in the **Date between** fields.
  - B. Or click the field to enable the calendar dropdown.



- C. Select the start and end dates.
- D. Click Search.

The loan statistics during the period are shown in the *Results* section.

Loan Submission Rep	port			
Loan Originator Name	Choose opt	ion		
	(You can searc	h by first or last nar	me.)	
Date between	12/01/2017	7 and 05/01/2	2020	
			Search	
Results				
Loan Submissions		Get Started	Abandonments	Submissions
	Numbers	9	6	3
	Rate(%)	100%	66.7%	33.3%
Registered borrowers		Registere	d borrowers	
	Numbers		3	

E. Click the number of **Registered Borrowers** table, to open the corresponding lightbox with more information.

# **Settings**

Via the **Settings** menu, as the administrator, you can configure the settings for document collection and VOA (verification of asset) during the interview process in the Zip borrower interview portal.

# **Google Analytics**

From the *Google Analytics* screen, you can register your Google Analytics ID to track the pattern of how borrowers are using your Zip borrower portal.

tics
ics ID to track the pattern of how borrowers are using your Zip borrower portal.
Analytics ID
ment ID created by <u>Google Analytics</u> . Firefox blocks tracking from Google Analytics. Therefore, data cannot using Firefox.
Bowen C Zhao 🗸
○ On

- 1. From the Select Loan Originator dropdown, select the Zip borrower portal of the loan officer.
- 2. For Use Google Analytics, select On.
- 3. To disable this feature, select Off.
- 4. Enter your Google Analytics ID in the Measurement ID field.
- 5. Click Save.

# **Borrower Dashboard**

Use the Borrower Dashboard screen to configure the dashboard that borrowers will see after they have signed into their accounts. This is only for borrowers who have created accounts.

## Borrower Dashboard

Via the borrower dashboard, borrowers (who created accounts) can view loan statuses and complete outstanding documents.

#### Use Borrower Dashboard Reminder

By selecting On, borrowers (who created accounts) will receive emails/texts reminding them to complete outstanding documents and electronic signature requests before their due dates. Selecting Off disables this feature. You can edit the content of the email here <u>Email > Edit Emails</u>.

On Off

Select reminder methods

Email
 Text

Select when reminder is sent before due date

		8	~	day(s) before
--	--	---	---	---------------

Save	

- 1. Select **On** or **Off** to decide whether to send notifications to borrowers who have outstanding documents to send or sign.
- If you decided to send notifications by selecting **On**, select **Email** or **Text** or both as method(s) of reminding borrowers.
- 3. From the dropdown list, select how many days in advance to send notifications to borrowers.

#### 4. Click Save.

A popup opens to confirm the screen is saved.



5. Click OK.

# **Document Template**

If you use Path or Point as your loan origination system, via the **Document Template** screen, you can set the list of documents to collect from borrowers during the interview process in the Zip interview portal, such as bank statements, government IDs, etc.

NOTE: This screen is enabled if your Zip account is integrated with one of these loan origination systems: Path, Point, and Zenly.

To set the documents to be collected:

1. Go to Settings > Document Template.

Document Te	mplate		
Set the document collection	that you want to receive from borrower during Loan Interview.		
Document List		Add New Document	Delete
In the fields below, enter the	documents to be received from the borrower.		
· Required: Enable the Requi	red toggle if this document must be requested during the interview.		
Grace Period: If the borrow during which the document	er fails to submit the required document, enter the number of days for the gra request will be displayed under To-Do, in the borrower dashboard.	ce period,	
1. Document Name	Government-issued ID		
Note	Driver's License, ID Card, Passport.		
Туре	Add Condition	s	
Required	Grace Period 7 Day(s)		
	Save		

- 2. In the **1. Document Name** field, enter the name of the document to be collected.
  - o For example: Government-issued ID
- 3. In the Note field, enter more information about the type of document.
  - For example: Driver's License, Passport, etc.
- 4. If applicable, enter the **Type** of document.
- 5. To set this document request as required or not required, switch the **Required** toggle between on or off.
  - If the borrower skips uploading the required document, the document request will be listed in the *To Do* list on the borrower dashboard of the borrower's Zip account.
- 6. Enter a Grace Period, during which the borrower can still complete the document request.
- To add a condition to the document, click the Add Conditions button. The Conditions lightbox appears.

Select All		
Applying For Coborrower Loan Purpose Purchase Refinance Lower Interest rate Cash Out Pay Off Debt Home Improvement	Serve Armed Forces Ves No Self Employed Ves No Receive Any Gifts or Grants Ves No Other Monthly Expenses Alimony Child Support Separate Maintenance Job Related Expenses Other	Other Income Alimony Automobile Allowance Boarder Income Capital Gains Child Support Disability Foster Care Housing or Parsonage Interest and Dividends Mortgage Credit Certificate
Cash Out Pay Off Debt Home Improvement Second Mortage Home Equity Ioan Home Equity Ioan foredit	Citizenship US Citizen Permanent Resident Allen Non-Permanent Resident Allen Marial Status	Mortgage Differential Payments NotesReceivable Public Assistance Retirement Royalty Payments Separate Maintenance Social Security
Home Improvement	Married Separated Unmarried	Trust Unemployment Benefits VA Compensation Other

- A. Select the checkbox of the condition to be added.
- B. To select all checkboxes for a section, switch on its corresponding toggle.
- C. To select all checkboxes, switch on the Select All toggle.
- D. Click OK.
- 8. To add more requested documents, click the **Add New Document** button, as shown below (highlighted in red).

In the fields below, enter the	e documents to be received from the borrower.	
1. Document Name	Government-issued ID	
Note	Driver's License, ID Card, Passport.	
	Add Conditio	ons

- 9. Continue this process to add more document requests.
- After adding all your requested documents, click Save.
   A popup appears confirming that the information entered is saved.
- 11. Click **OK**.

# **VOA Settings**

On the **VOA Settings** screen, you can choose whether to enable the verification of asset feature. And if you use Path or Point as your loan origination system, you can choose to use your own AccountChek account if you have one.

# **Enabling VOA**

To turn VOA settings on or off:

1. Select the VOA Settings screen from the Settings menu.

# **VOA Settings**

Here AccountChek® by Informative Research (AccountChek) account holders can enable the VOA(verification of asset) feature in the borrower interview portal. When enabled, borrowers can enter their bank account login credentials in the VOA section of the borrower interview portal, which will automatically generate VOA reports that verify their financial assets.

#### Use Verification of Asset Report

Enter your AccountChek account credentials to receive the complete VOA report. To create an account or receive assistance with your AccountChek User ID and Password, click here.

On Off	
Company Accour	ntChek Account
User ID	
Password	

2. To enable or disable the verification of asset feature, select the **On** or **Off** radio buttons, respectively.

Save

3. Enter your organization's AccountChek login credentials.

#### 4. Click Save.

A popup confirms the screen is saved.

Zip		×
	VOA Settings screen saved.	
	ок	

5. Click OK.

# Security

Use the Security screen to decide whether borrowers will need to use 2-factor authentication when they log in to the borrower dashboard. The method of delivering the 6-digit security code is via email or mobile text message.

Use 2-f	factor Login Authentication	
By selecti	ting On, borrowers (who created accounts) must enter the 6-digit security code (received via email or text) wh	en logging ir
On	n O Off	
_		
Passwoi	ord Parameters	
Set passw	word parameters for the borrower portal.	
Passwo	rord must be a minimum length of 8 characters and a maximum length of 15 characters.	
- The min	nimum amount of characters must be at least 6.	
- The min	aximum amount or characters must be less than the maximum. aximum amount characters cannot be more than 15.	

# 2-Factor Authentication

To configure 2-factor authentication:

- 1. By default, 2-factor authentication is enabled. To disable this feature, select Off.
- Click Save.
   Popup opens to confirm changes are saved.
- 3. Click OK.

#### **Password Parameters**

To configure password parameters:

- 1. Specify the minimum and maximum number of characters for the password.
- Click Save.
   Popup opens to confirm changes are saved.
- 3. Click OK.

# **Payment Management**

On the *Payment Management* screen, as the administrator, you can set up the payment method for you company Zip account.

NOTE: This section only applies to users of Point, Zenly, and NAMB All-In. Path users do not see this screen.

To set up the payment method for Zip:

1. Select the Payment Management screen.

Payment Management				
Zip and the eSignature Transaction fees are automatically charged to the credit card or ACH you provided during account setup.				
You can update the credit card information on file below. All information is transmitted over a secure connection to ensure the confidentiality of your information.				
Payment Management				
Payment Management Select your payment method and	enter your contact information and payment information for billing purposes. (* Required fields)			

#### 2. Select the payment method from the dropdown list.

• When **Credit Card** is selected, the corresponding fields are enabled.

Payment Management		
Select your payment method ar	nd enter your contact information and payment informati	on for billing purposes. (* Required fields)
Select payment method*	Credit Card 🗸	
Credit Card Type*	Please Select One	
Number*		
Expiration Date*	Month V Year V	1
Cardholder Name*		Exactly as it appears on the credit card
Card Security Code*	0	
Billing Address*		
City*		
State*	- V Zip Code*	

I. Complete the required fields (indicated by \*).

Save

# Payment Management

II. Click Save.

A popup appears confirming the screen is saved.



- III. Click OK.
- $\circ$  When **ACH** is selected, the corresponding fields are enabled.

#### Payment Management

Select your payment method and enter your contact information and payment information for billing purposes. (\* Required fields)

Select payment method*	ACH	$\sim$
Account Type*	Please Select One	$\sim$
Routing Number*		
Account Number*		
Account Holder Name*		
Billing Address*		
City*		
State*	_ v Zip Code*	



- I. Complete the required fields (indicated by \*).
- II. Click **Save**. A popup appears confirming the screen is saved.
- III. Click OK.