

***Valet***



***Demo***

# ACBN VALET

## Features of ACBN Valet

- Access the pipeline
- Check loan status
- Upload new loans
- Fax or upload conditions/documentation



# ACBN VALET ACCESS via *www.acbnonline.com*





AMERICAN CAPITAL BROKER NETWORK feel like a big fish™

30-Yr Treas: 5.25%+0.05% 10-Yr Treas: 5.13%+0.05% 5-Yr

**MEMBER'S LOGIN**

SCENARIO/PRICE SEARCH

**VALET**

REVERSE MORTGAGE

ADDITIONAL SERVICES

FORMS

BROKER APPLICATION

MARKETS/LINKS

CONTACT ACBN

ABOUT US

HOME

**Hot Product** June 14, 2007

**Interfirst Conforming 30 Year Fixed:**

Rate	Price	
6.500%	100.329	(less fee to ACBN)
6.625%	100.865	(less fee to ACBN)
6.750%	101.389	(less fee to ACBN)

*Pricing above based on the following criteria:*

- Purchase
- Owner occupied / SFR
- Full doc
- 30 day lock
- 720 Fico



AMERICAN CAPITAL BROKER NETWORK (ACBN):

Major Indices

# Login to ACBN VALET

Enter your Login Name and Password



Welcome to **Valet**, ACBN's Online Loan System\*

[Click here to view the ACBN Valet Demo](#) *(Right mouse click to open in new window)*

**We appreciate your business, and please contact us if you have any questions**

[karen@acbnonline.com](mailto:karen@acbnonline.com)

\*For approved ACBN Members who do not have their **Valet** login, please email [support@acbnonline.com](mailto:support@acbnonline.com)

Account Login	
Login Name:	<input type="text"/>
Password:	<input type="password"/>
<a href="#">Forgot Your Password?</a>	<input type="button" value="Login"/>

**If you do not have a Login Name and Password, please contact [support@acbnonline.com](mailto:support@acbnonline.com)**

# Valet Home Page



**Valet**

Home Pipeline Reporting Find Loan Admin

Welcome TEST BROKER

You are now logged into **Valet**.

Use the tabs to navigate to the area you would like to work in.

To return back to the ACBN homepage click here:

[www.acbnonline.com](http://www.acbnonline.com)

[Click here to view the ACBN Valet Demo](#) *(Right mouse click to open in new window)*

If you have any questions, please feel free to contact [support@acbnonline.com](mailto:support@acbnonline.com)

You can access the following from our home page:

# Loan Pipeline

From the Pipeline, you can view registered and approved borrower information in detail by expanding the list 





Home Pipeline Reporting Find Loan Admin Welcome TEST BROKER

Upload Loan Loan Registration

### Loan Pipeline

Loan Officer:

User: TEST BROKER FOR AC  
Date Range: 9/11/2006 to 9/6/2007  
Search By: Last Changed Date

Loan Status	Number of Loans	Total Loan Amount
<input type="checkbox"/> Registered	2	\$1,520,000.00
<input type="checkbox"/> Locked	1	\$780,000.00
<input type="checkbox"/> Docs Ordered	1	\$783,952.00
<input type="checkbox"/> Total Active Loans	4	\$3,043,952.00

Legend:  Notes  Fee Review  Outstanding Conditions  All Conditions Cleared  Suspended  Denied



# Pipeline Features

## The Pipeline allows you to:

- Upload loans
- Sort loans
- View loan details
- View and add notes



Home Pipeline Reporting Find Loan Admin Welcome TEST BROKER

Upload Loan Loan Registration

### Loan Pipeline

Loan Officer:  
ALL

User: TEST BROKER FOR AC  
Date Range: 9/11/2006 to 9/6/2007  
Search By: Last Changed Date

Loan Status	Number of Loans	Total Loan Amount
Registered	2	\$1,520,000.00
Locked	1	\$760,000.00
Docs Ordered	1	\$763,952.00
<b>Total Active Loans</b>	<b>4</b>	<b>\$3,043,952.00</b>

Legend:  Notes  Fee Review  Outstanding Conditions  All Conditions Cleared  Suspended  Denied

# How to Upload a Loan

1. Click on Pipeline

2. Click on Upload Loan

**ACBN** AMERICAN CAPITAL BROKER NETWORK *feel like a big fish™* **Valet**

Home Pipeline Reporting Find Loan Admin Welcome TEST BROKER

Upload Loan Loan Registration

### Loan Pipeline

Loan Officer:  
ALL

User: TEST BROKER FOR AC  
Date Range: 9/11/2006 to 9/6/2007  
Search By: Last Changed Date

Loan Status	Number of Loans	Total Loan Amount
Registered	2	\$1,520,000.00
Locked	1	\$780,000.00
Docs Ordered	1	\$783,952.00
<b>Total Active Loans</b>	<b>4</b>	<b>\$3,043,952.00</b>

Legend: Notes Fee Review Outstanding Conditions All Conditions Cleared Suspended Denied

# Upload Loan

Complete the following fields:

- File Format
- File to Upload
- Loan Program
- Contact Name
- Email Address
- Comments



[Home](#) [Pipeline](#) [Reporting](#) [Find Loan](#) [Admin](#) Welcome

[Upload Loan](#) [Loan Registration](#)

### Upload New Loan File

Use this feature to upload a new Loan File. You can upload FannieMae DU files, Calyx Point files, Genesis and Contour files.

#### File Details

File Format:

File To Upload:

Loan Program:

Originator Type:

#### Contact Information

Contact Name: KAREN ADMIN

Email Address:

Comments:

# Choosing File Format

Choose a File Format from the drop down menu

Click here  
to view  
the drop  
down  
menu

The screenshot displays the ACBN Valet web application interface. At the top, the ACBN logo (American Capital Broker Network) and the Valet logo are visible. Below the logos is a navigation bar with links for Home, Timeline, Reporting, Find Loan, and Admin. A user greeting 'Welcome KAREN.' is on the right. The main content area is titled 'Upload New Loan File' and includes a sub-header: 'Use this feature to upload a new Loan File. You can upload FannieMae DU files, Calyx Point files, Genesis and Contour files.' The form is divided into two sections: 'File Details' and 'Contact Information'. In the 'File Details' section, the 'File Format' dropdown menu is open, showing options: 'FannieMae DU', 'Contour', 'Genesis', and 'Calyx Point (Enhanced)'. A red arrow points from the text box on the left to the dropdown menu. Other fields in 'File Details' include 'File To Upload:' with a 'Browse...' button, 'Loan Program:', and 'Originator Type:'. The 'Contact Information' section contains fields for 'Contact Name' (KAREN ADMIN), 'Email Address' (KAREN@ACBNONLINE.COM), and a 'Comments' text area. A 'Submit File' button is located at the bottom left of the form.

# Upload Your File

Browse to locate the file in your computer or server and click open

Click  
Browse

The screenshot displays the ACBN Valet web application interface. At the top, the ACBN logo (American Capital Broker Network) and the Valet logo are visible. The navigation menu includes 'Home', 'Pipeline', 'Reporting', 'Find Loan', and 'Admin'. The user is logged in as 'KAREN ADMIN'. The main content area is titled 'Upload New Loan File' and contains a form with the following sections:

- File Details:** Includes fields for 'File Format', 'File To Upload' (with a 'Browse...' button), 'Loan Program', and 'Originator Type' (set to 'Branch').
- Contact Information:** Includes 'Contact Name' (KAREN ADMIN), 'Email Address' (KAREN@ACBNONLINE.COM), and a 'Comments' text area.
- A 'Submit File' button is located at the bottom of the form.

A Windows 'Choose file' dialog box is overlaid on the right side of the screen, showing the 'Desktop' location. The dialog lists various folders and files, including 'Lorrie', 'Public', 'Computer', 'Network', 'Expert Messenger', 'Get Vonage', 'HP Help and Support', 'My HP Games', 'Photosmart Essential 2.0', 'QuickPlay', 'Rhapsody', 'Windows Live Messenger', 'Terminal Servers', 'ACBN Valet Demo', and 'Home (pcssrv1) - Shortcut'. A red arrow points from the 'Click Browse' text box to the 'Browse...' button in the 'File To Upload' field of the web form.



# Contact Information

ACBN VALET

**ACBN**  **AMERICAN CAPITAL BROKER NETWORK** **Valet**  
feel like a big fish™

Home Pipeline Reporting Find Loan Admin

Upload Loan Loan Registration

### Upload New Loan File

Use this feature to upload a new Loan File. You can upload FannieMae DU files, Calyx Point files, Genesis and Contour files.

#### File Details

File Format: FannieMae DU  
File To Upload:  Browse...  
Loan Program: 30 YR FXD - 30 YEAR FIXED  
Originator Type: Branch

#### Contact Information

Contact Name: KAREN ADMIN  
Email Address:   
Comments:

Enter your Email Address and add any Comments

Click Submit File

# *Check for Duplicates*

ACBN VALET

The system will check for duplicate loans and display the following message:

**This file already exists in the system.**  
**Please contact us for assistance. Thank you for your business.**  
[support@acbnonline.com](mailto:support@acbnonline.com)

You may then choose from the following options:

- Update the Loan Information
  - Enter a New Loan
- Cancel the existing one



# Upload Confirmation

ACBN VALET

We have received your loan submission. There are 2 more steps to take to complete the process:

**Step One:**

Please complete the loan submission form by clicking on this link:

<http://www.acbnonline.com/valet/>

We will receive a copy of this submission form electronically. In addition, please print a copy of the form and send it with your hard files. You may also want to print a copy for your records.

**Step Two:**

Please send us a copy of your loan file. You can do this in the following ways:

Using our Imaging Technology: ***No need to send us a hard file!***

Click on the borrower name in the box down below. That will take you to the loan details page for this borrower. Once there, look at the options on the top right of the page. You can scan the file to your desktop, then upload the pdf of your file. Or print a fax cover page specific to this borrower, and use this to fax the file to us. The fax number is on the fax cover page.

If you have submitted a first and a second, complete the above for each loan. There is ***no need to send us the hard file*** if you have uploaded or faxed the file to us. If you need help, click on the question mark in the loan details page.

Or -

Transbox a hard copy of the loan in the overnight transbox.

Transbox Orange 1323

If you are submitting a first and a second, please send a hard copy for each loan.

Once the hard files have been received and reviewed, they will be sent to underwriting. The status of the loan in ***Valet*** will change from registered to submitted when underwriting has received a complete loan package. Please be sure to check ***Valet*** during the loan status for up to date information on your file.

Thank you for your business, and please feel free to contact us with any questions.

Melody Castillo

ACBN Sales Assistant

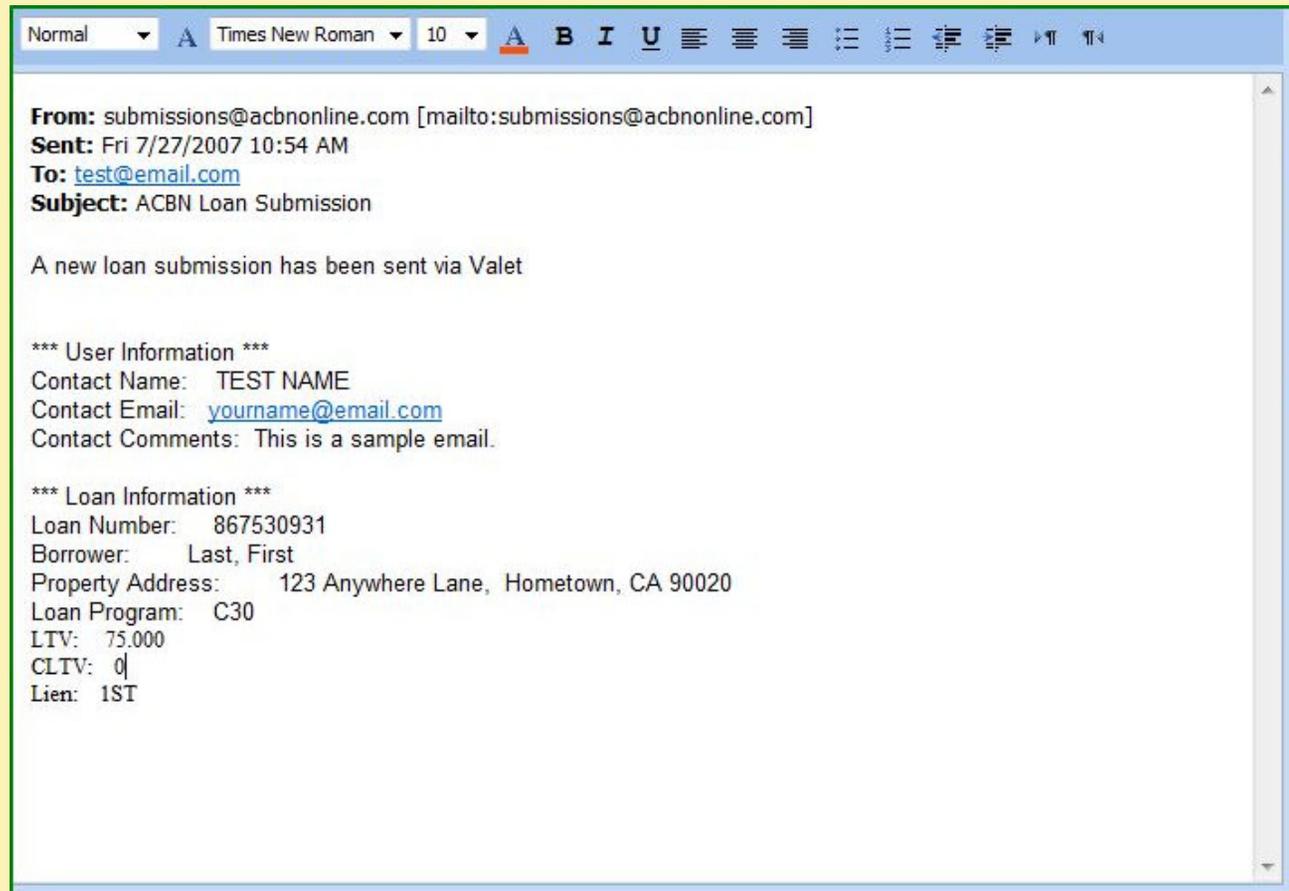
[melody@acbnonline.com](mailto:melody@acbnonline.com)

310 252 7292

# *Email Confirmation*

ACBN VALET

**You will receive a confirmation via email once your loan has been successfully uploaded to the Valet**



# Sort Loans

ACBN VALET

Click on any column header to sort loans

The screenshot displays the 'Loan Pipeline' section of the ACBN VALET application. At the top, there is a navigation menu with 'Home', 'Pipeline', 'Reporting', 'Find Loan', and 'Admin'. Below the menu, there are links for 'Upload Loan' and 'Loan Registration'. The main content area includes a 'Broker:' dropdown menu set to 'All Brokers', and user information: 'User: KAREN ADMIN', 'Date Range: 7/6/2006 to 7/1/2007', and 'Search By: Last Changed Date'. A table is shown with a header row containing 'Loan Status', 'Number of Loans', and 'Total Loan Amount'. Below the table, a red box highlights a row of column headers: 'Loan#', 'Borrower', 'Program', 'Loan Amount', 'Lien', 'LTV', 'Registered', 'Locked', 'Lock Expire', and 'Updated'. A red arrow points from the text 'Click on any column header to sort loans' to the 'Lien' column header in this row.

Loan Status	Number of Loans		Total Loan Amount	

<a href="#">Loan#</a>	<a href="#">Borrower</a>	<a href="#">Program</a>	<a href="#">Loan Amount</a>	<a href="#">Lien</a>	<a href="#">LTV</a>	<a href="#">Registered</a>	<a href="#">Locked</a>	<a href="#">Lock Expire</a>	<a href="#">Updated</a>
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# View Loan Details

ACBN VALET

Click on Loan Number or Borrower

You will be able to view:

- Details of the loan
- Notes
- Conditions
- Fee Review

Home Pipeline Reporting Find Loan Admin

Upload Loan Loan Registration

**Loan Pipeline**

Broker: All Brokers

User: KAREN ADMIN  
Date Range: 7/6/2006 to 7/7/2007  
Search By: Last Changed Date

Loan Status	Number of Loans						Total Loan Amount			
<input type="checkbox"/>	<a href="#">Loan#</a>	<a href="#">Borrower</a>	<a href="#">Program</a>	<a href="#">Loan Amount</a>	<a href="#">Lien</a>	<a href="#">LTV</a>	<a href="#">Registered</a>	<a href="#">Locked</a>	<a href="#">Lock Expire</a>	<a href="#">Updated</a>
	9024500032	ACBN		\$760,000.00	1ST	80.000	6/11/2007			6/16/2007

# Details of the Loan

ACBN VALET

- General Loan Information
- Loan Program Information
- Borrower Details
- Notes & Conditions

Loan Details		 Print Fax Cover  Upload a Document  View Documents																																		
<b>General Loan Information</b> Loan Number: 9024500032 Current Stage: REGISTERED Borrower: ACBN, AMERICAN Primary SSN: 555-77-5555 Property: 123 ANYTIME STREET, MANHATTAN BEACH, CA 90266 Property Type: SFR Broker: TEST BROKER FOR AC LO/Rep: JEFF MONROE Office: ACBN Underwriter: Processor: SUZIE DANPERSAUD		<b>Borrower Details</b> <table border="1"> <thead> <tr> <th></th> <th>Borrower</th> <th>Spouse</th> </tr> </thead> <tbody> <tr> <td>Name:</td> <td>AMERICAN ACBN</td> <td></td> </tr> <tr> <td>SSN:</td> <td>555-77-5555</td> <td></td> </tr> <tr> <td>Credit Score: 1</td> <td>0</td> <td>0</td> </tr> <tr> <td>Credit Score: 2</td> <td>0</td> <td>0</td> </tr> <tr> <td>Credit Score: 3</td> <td>0</td> <td>0</td> </tr> <tr> <td>Home Phone:</td> <td>310 555-5555</td> <td></td> </tr> <tr> <td>Work Phone:</td> <td>310 640-0100</td> <td></td> </tr> <tr> <td>Email:</td> <td></td> <td></td> </tr> <tr> <td>DTI:</td> <td>30.26</td> <td>0</td> </tr> <tr> <td>Loan Source:</td> <td></td> <td></td> </tr> </tbody> </table>			Borrower	Spouse	Name:	AMERICAN ACBN		SSN:	555-77-5555		Credit Score: 1	0	0	Credit Score: 2	0	0	Credit Score: 3	0	0	Home Phone:	310 555-5555		Work Phone:	310 640-0100		Email:			DTI:	30.26	0	Loan Source:		
	Borrower	Spouse																																		
Name:	AMERICAN ACBN																																			
SSN:	555-77-5555																																			
Credit Score: 1	0	0																																		
Credit Score: 2	0	0																																		
Credit Score: 3	0	0																																		
Home Phone:	310 555-5555																																			
Work Phone:	310 640-0100																																			
Email:																																				
DTI:	30.26	0																																		
Loan Source:																																				
<b>Loan Program Information</b> Program: Description: Lien Position: 1ST Base Loan Amt: \$760,000.00 Loan Amount: \$760,000.00 Sales Price: \$950,000.00 Appraised Value: \$950,000.00 LTV: 80.000 CLTV: 80.000 Subordinate Amt: 0 Impounds?: NO Interest Rate: 6.000 Rate Sheet Price: 0 Net Buy Price: 0 O/O?: YES Purpose: PURCHASE Doc Type:		<b>Key Dates</b> Submitted: Locked: Lock Expiration: Clear To Close: Est. Closing: U/W Received: PAL Approval: Resubmitted: Approved: Approval Expiration: Suspended: Cancelled: Denied: Docs Ordered: Docs Drawn: Docs Sent: Docs Back: Note Date: Funded:																																		

# Loan Details- Print a Fax Cover

ACBN VALET

Select "Print Fax Cover"

The screenshot shows a web browser window with the ACBN logo and the text "AMERICAN CAPITAL BROKER NETWORK feel like a big fish™". A red box highlights the message "Fax Cover Sheet will become available". Below this is the "Fax Cover Sheet" form with fields for "To: ACBN", "Fax: 866-549-2226", "From:", "Phone:", and "Pages:". There are also checkboxes for "Subject" categories: "Property Information", "Loan Docs Info", "Borrower", and "Other". A "Notes:" section is also present. On the right side of the page, there is a "Print Fax Cover" button, which is highlighted by a red arrow pointing from the text "Select 'Print Fax Cover'". Below the button are "Upload a Document" and "View Documents" options. The browser's status bar at the bottom shows "Done", "Internet | Protected Mode: Off", and "100%".

Loan Data

General Loan

Loan Number

Current Stage

Borrower:

Primary SSN:

Property:

Property Type

Broker

LO/Rep:

Office:

Underwriter:

Processor:

Loan Program

Program:

Description:

**Fax Cover Sheet will become available**

**Fax Cover Sheet**

**To:** ACBN

**Fax:** 866-549-2226

**From:**

**Phone:**

**Pages:**

**Subject:**

Property Information  Loan Docs Info  Borrower  Other

**Notes:**

BN Spouse

0

0

0

0

Done Internet | Protected Mode: Off 100%

# Loan Details- Upload a Document

ACBN VALET

Select "Upload a Document"

The screenshot displays a web application interface for loan management. On the left, a sidebar titled "Loan Details" lists various fields: General Loan, Loan Number, Current Stage, Borrower, Primary SSN, Property, Property Type, Broker, LO/Rep, Office, Underwriter, Processor, Loan Program, Program, and Description. The main content area is divided into two sections. The top section, "Document Upload", includes a "File Information" area with a "File To Upload" field and a "Browse..." button, and an "Assign to Loan" area with a "Loan Number" field (containing "10500012"), a "Borrower" field (containing "ACBN, AMERICAN"), and a "Property" field (containing "123 ANYTIME STREET, MANHATTAN BEACH, CA 90266"). Below this is a "Document Information" section with a "Document Type" dropdown menu. At the bottom of this section are "Submit" and "Reset" buttons. A red box highlights the "Document Upload" section with the text "Document Upload will become available". The bottom section of the main content area features a navigation bar with icons for "Print Fax Cover", "Upload a Document", and "View Documents". Below the navigation bar is a table with a green header row labeled "Spouse" and several rows of data, including the number "0". A red arrow points from the text "Select 'Upload a Document'" to the "Upload a Document" icon in the navigation bar.

Project: Loan Documents

Document Upload

File Information

File To Upload  Browse...

Upload in Color

Assign to Loan

Loan Number:

Borrower:

Property:

Document Information

Document Type

Submit Reset

Print Fax Cover Upload a Document View Documents

Spouse

0

0

0

0

Done Internet | Protected Mode: Off 100%

# Loan Details- View Documents

ACBN VALET

Select "View Documents"

- Loan Det
- General Loa
- Loan Numbe
- Current Stag
- Borrower:
- Primary SSN
- Property:
- Property Type
- Broker
- LO/Rep:
- Office:
- Underwriter:
- Processor:
- Loan Progra
- Program
- Description

https://doctrac.acbnonline.com/zapp/xapps/xdoc/containerviewer.aspx

9024500032 - ACBN, AMERICAN

display by: date desc

single page 1 of 23 best fit

LEFT SIDE

- LEFT SIDE (2) 1 pg 7/11/2007 10:53 AM

BORROWER

- 1008 (1) 1 pg 7/11/2007 12:15 PM

ASSETS

- Bank Statement (1) 20 pg 7/11/2007 3:42 PM
- Bank Statement (2) 1 pg 7/10/2007 11:02 AM

PROPERTY

- Appraisal (4) 3 pg 7/11/2007 3:42 PM

CLOSING DOCUMENTS

- WIRF REQUEST OR STUR OF 1 pg

Pages Properties Split Update

Document Viewing options will become available

Print Fax Cover Upload a Document View Documents

Spouse

0

0

0

0

0

Done Internet | Protected Mode: Off 100%

Print Fax Cover Upload a Document View Documents

Spouse

0

0

0

0

0

Done Internet | Protected Mode: Off 100%

# View and Add Notes

ACBN VALET

To view or add notes, click on the yellow note icon, located on the Loan Pipeline page

Loan Status								Number of Loans	
Loan#	Borrower	Program	Loan Amount	Lien	LTV	Registered	Locked	Lock Expire	
<a href="#">9024500032</a>	<a href="#">ACBN</a>		\$760,000.00	1ST	80.000	6/11/2007			
<a href="#">10500008</a>	<a href="#">ACBN</a>		\$760,000.00	1ST	80.000	6/11/2007			
<a href="#">10500011</a>	<a href="#">ACBN</a>	10/1	\$760,000.00	1ST	80.000	6/15/2007			
<a href="#">9024500025</a>	<a href="#">ACBN</a>		\$760,000.00	1ST	80.000	6/13/2007			
	<a href="#">ACBN</a>		\$760,000.00	1ST	80.000	6/19/2007			

Add Notes

Add Note

Save Cancel

Click Save

Notes

Date Time	User	Notes
6/15/2007 1:07:56 PM	CRAVELLO, ALLEN	hi

Page 1 / 1

# Conditions

ACBN VALET

Check **“Show Signed-off Conditions”** to view all conditions

**Conditions**

Show Signed-off Conditions

**Prior To Doc Conditions**

Assigned To	Condition	Received	Signed Off
	RATE LOCK: CORRECT RATE 6.75%		<input type="text"/>
	CREDIT REPORT SUPPLEMENT: DELETING DUPLICATE ACCTS WITH BOFA #8818 AND BOFA #95321		03/22/2007
	ALTA SUPPLEMENT AND PLAT MAP FROM TITLE COMPANY		03/22/2007
U/W	UNDERWRITTEN IN FAVOR OF TB&W. LOAN NUMBER PENDING. ALT A 5/6 INTEREST ONLY. 2ND HOME PURCHASE. SIVA. FICO SCORES 754 AND 789. DTI 35.39		03/22/2007

**Prior To Funding Conditions**

Assigned To	Condition	Received	Signed Off
	INITIAL "SIVA" 1003 SIGNED AND DATED BY LOAN OFFICER AND BORROWERS. NEED AT LEAST A PHOTO COPY. ORIGINAL CAN BE A CLOSING ITEM. UNDERWRITER TO SIGN OFF		<input type="text"/>
	EITHER CREDIT REPORT SUPPLEMENT OR DOCUMENTATION TO SUPPORT NEW MONTHLY PAYMENT AND BALANCE FOR BOFA'S HELOC LOAN #6824901172 ACCOUNT USED TO WITHDRAW FUNDS FOR THIS TRANSACTION. NEED TO VERIFY MO. PAYMENT OF \$1823. BALANCE \$250,000.		<input type="text"/>

You can then view Prior To Doc Conditions and Prior To Funding Conditions

# Reporting

ACBN VALET

You can search for reports by date range



Home | Pipeline | Reporting | Find Loan | Admin Welcome TEST BROKER

### Reporting

Search by  
Last Changed Date ▾ Last 360 Days ▾

Loan Officer:  
ALL ▾

User TEST BROKER FOR AC  
Date Range: 9/14/2006 to 9/9/2007  
Search By: Last Changed Date

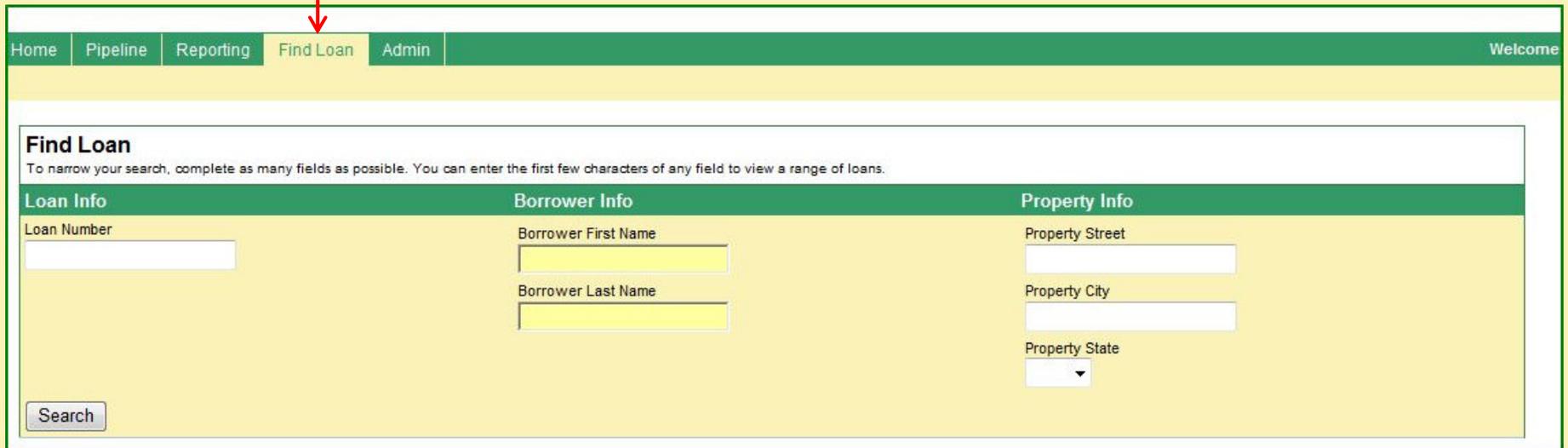
Loan Status	Number of Loans	Total Loan Amount
+ Registered	3	\$1,520,000.00
+ Locked	1	\$760,000.00
+ Docs Ordered	1	\$763,952.00
+ Total Loans	5	\$3,043,952.00

Legend:  Notes  Fee Review  Outstanding Conditions  All Conditions Cleared  Suspended  Denied

# Find a Loan

ACBN VALET

Click here to Find a Loan



Home | Pipeline | Reporting | **Find Loan** | Admin Welcome

### Find Loan

To narrow your search, complete as many fields as possible. You can enter the first few characters of any field to view a range of loans.

Loan Info	Borrower Info	Property Info
Loan Number <input type="text"/>	Borrower First Name <input type="text"/>	Property Street <input type="text"/>
	Borrower Last Name <input type="text"/>	Property City <input type="text"/>
		Property State <input type="text"/>

To narrow your search, enter as much information as possible in the listed fields

# *Demo Complete!*

*Thank you for your interest in ACBN Valet!*

Using ACBN Valet, you will be able to:

- Access the pipeline
- Check loan status
- Upload new loans
- Fax or upload conditions/documentation

For more information, please contact [support@acbnonline.com](mailto:support@acbnonline.com)

