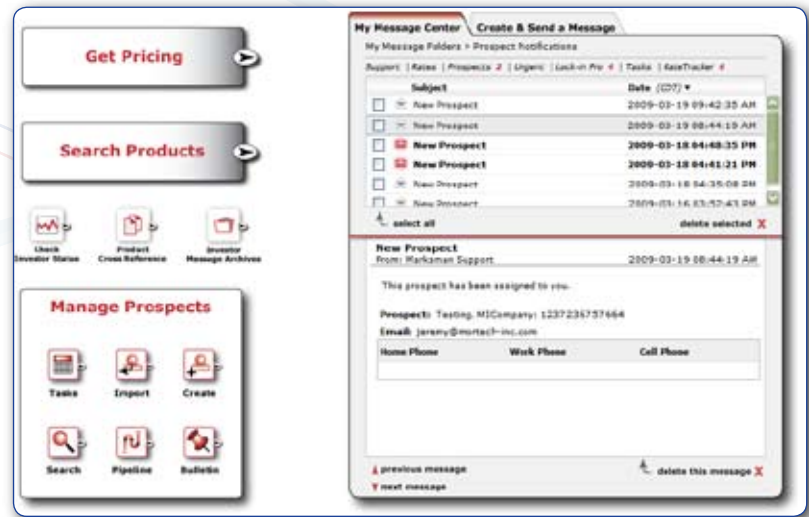


➤ USER GUIDE: Getting Started

The Marksman website URL and your login credentials will be provided to you by your company's account administrator. If you forget your username or password you will need to contact your account administrator to re-set these for you. The first time you login to Marksman you will be prompted to setup your contact information and default settings. It is important to enter a valid email address and phone number so that you receive system notifications and customer support announcements. After you have saved this information, you can view or modify it by going into "Settings" and choosing "User Setup."

Home Page

- My Message Center: Check here for important announcements, rate changes, new prospect notifications, task reminders and more.
- Check Investor Status: This will tell you when your investors update and when they are in the process of a reprice. This can also be found in the "Rates" and "Products" pages.
- Product Cross Reference: This is a list cross referencing investor product names with product names in the Marksman system. This can also be found on the "Rates" and "Products" pages.
- Investor Message Archives: Important changes and announcements for your investors are logged in here.
- Import: Use this tool to import a new prospect into your pipeline in FNMA 3.2 format.
- Tasks: View a calendar of upcoming and past prospecting tasks that you have setup.



Rates Page

- Rate Search: Select a specific product category and loan criteria to generate current pricing results.
- Scenarios: Create up to four separate loan scenarios that you can save in the system and use over and over.
- Check Eligibility: Access guidelines and check your scenario to see if it meets guideline eligibility. (Guidelines can be accessed from the "Check Eligibility" button, "Product & Investor Info" tab, and the star icon in the "Rate Results" area.)
- Check Ineligibility: Don't get an investors pricing returned when you run a scenario? This will tell you why, whether it is because of LTV or FICO restrictions, or maybe the investor has not updated yet.
- Register Lock: Request a lock with your secondary desk within your company. (Hint: There is a user guide created on how to register locks. You can find this guide on the "Help" page under "User Guides.")
- Problem Ticket: If you notice any issues or have any problems, select "Submit a Problem Ticket" in the lower left corner. This will go directly to our support department where they will be able to look over your scenario and review your issue. Normally, you will get a response in under an hour.
- Compare Investor Pricing Matrix: Select a program and see how your investors compare for the entire rate grid.
- PMI Guidelines: Access your PMI guidelines for each of the Mortgage Insurance companies that are available to you.
- FHA Loan Limits: Access the FHA website and view the different county loan limits that will affect your Government and Agency Jumbo Products.
- VA Guidelines: Link directly to the VA website to view the parameters.



Select	Rate	Price	APR	Investor	Updated (CDT)
<input type="checkbox"/>	5.250%	99.454	5.299%	CitiMortgage	11:18:02 AM
<input type="checkbox"/>	5.250%	99.237	5.318%	Wells Fargo	11:00:06 AM
<input type="checkbox"/>	5.250%	97.890	5.441%	Chase	11:09:49 AM
<input checked="" type="checkbox"/>	5.375%	100.134	5.375%	BB and T Mortgage	11:06:22 AM
<input type="checkbox"/>	5.375%	100.002	5.375%	Tier One Bank Correspondent	10:46:04 AM
<input type="checkbox"/>	5.375%	100.002	5.375%	Tier One Bank Retail	10:46:07 AM
<input type="checkbox"/>	5.375%	99.833	5.390%	CitiMortgage	11:18:02 AM

Products Page

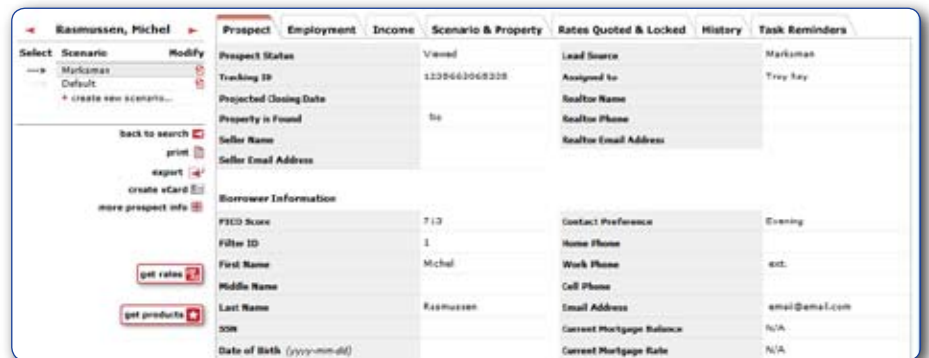
- **Product Search:** Enter your criteria to see what products meet guideline eligibility. (Hint: The search automatically runs the results against guidelines so you do not have to check eligibility later.)
- **Customize the Results:** If you select “Show Best Rate Products” (versus “Show All Products”) for the “Results Type” option, it will limit what products you get back. (Hint: You will get more results with the “Show All Products” selection.)
- **Compare Rates:** Compare the rates for different products by checking the box next to the products you are interested in and clicking the “Compare Rates for Selected” option in the bottom left corner.
- **Create a Prospect:** You can create a new prospect based on a loan scenario that you have entered. You can also do this from the “Rates” page.



Product Category	Prod. Code	Investor	Doc. Type	Rate/Price/Payment	Curbline & Pricing Details
Govt/FHA 30 Yr Fixed				5.000%/100,000/\$656.91	
30/30 YR FRM 203 B C		GMAC Mortgage	Full	3.000%/100,000/\$508.91	
15/30 YR FRM 203 B C		Wells Fargo	Full	5.000%/100,375/\$656.91	
15/30 YR FRM 203 B C		CoMortgage	Full	3.000%/100,000/\$508.91	
15/30 YR FRM 203 B C		Chase	Full	5.000%/99,375/\$656.91	
10/30 YR FRM 203 B C/J		Countrywide	Full		
Govt/VA 30 Yr Fixed				8.000%/100,000/\$856.91	
15/30 YR FRM C		GMAC Mortgage	Full	5.000%/100,000/\$656.91	
15/30 YR FRM C/J		Wells Fargo	Full	3.000%/100,125/\$656.91	
10/30 YR FRM C/J		CoMortgage	Full	5.000%/100,000/\$656.91	
15/30 YR FRM C		Chase	Full	3.000%/99,250/\$656.91	

Manage Prospects

- **Easy Access:** Quickly access your prospects from the notification received via your message center or the “Quick Search” in the upper right corner.
- **Prospects Entries:** Once in your pipeline, prospects cannot be deleted. (Hint: To organize old prospects, you can change their status or you can modify them into a completely new prospect.)
- **Setup RateTracker:** The RateTracker tool will check rates for you and notify you or your prospect when it reaches a certain threshold. (Hint: There is a user guide created on how to setup RateTracker. You can find this guide on the “Help” page under “User Guides.”)
- **Create Task Reminders:** Utilize your task calendar to setup reminders related to each prospect. (Hint: You can also create a Microsoft Outlook reminder at the same time by clicking on the “Create Outlook Task” button.)
- **Get Rates:** Get current pricing and modify the products you have setup for the prospect.
- **Rate Quotes:** View the initial rate quotes that went to the prospect as well as send the most current rates to the prospect’s email via the “Rates Quoted & Locked” tab.
- **Export:** Use this feature to create a FNMA 3.2 file with all of the prospect’s information saved in it.
- **GFE:** Send a good faith estimate to your prospects and it will automatically archive on the “Rates Quoted & Locked” tab.



Prospect	Employment	Income	Scenario & Property	Rates Quoted & Locked	History	Task Reminders
Rasmussen, Michel Select Scenario: Mortgages, Default + create new scenario... back to search print export create xCard more prospect info get rates get products	Project Status: Viewed Tracking ID: 1230463068208 Projected Closing Date: to Property in Focus: to Seller Name: Seller Email Address:	Borrower Information FICO Score: 713 Filter ID: 1 First Name: Michel Middle Name: Last Name: Rasmussen SSN: Date of Birth: (yyyy-mm-dd)	Lead Source: Markman Assigned to: Tray Kay Scallor Name: Scallor Phone: Scallor Email Address:	Contact Preference: Evening Home Phone: Work Phone: ext. Cell Phone: Email Address: email@email.com Current Mortgage Balance: N/A Current Mortgage Rate: N/A		

Reports Page

- **RateTracker Reports:** Create a report based on RateTrackers you have setup to see how many you have active vs. inactive.
- **Prospect Reports:** Keep track of prospects and their current status.
- **Custom Reports:** Create customized reports based on criteria you choose.



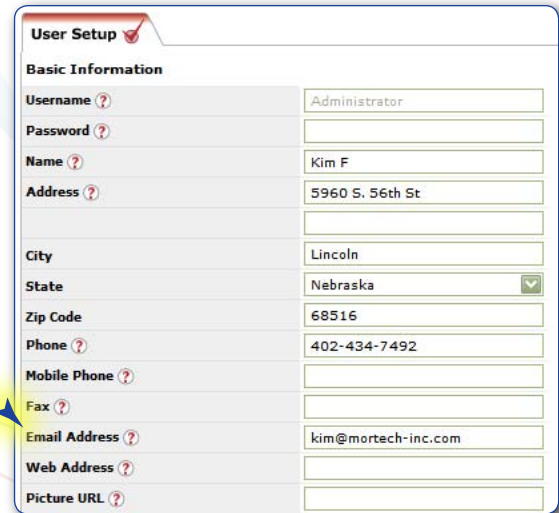
Name	Product	Loan Amount	LTV	Rate	Price	Status	Expiration Date
Loanseeker, Rate	30 Yr Fixed	\$100,000.00	80.000	5.500%	0.250	Expired	2008-06-29
TEST, NEWChanges	30 Yr Fixed	\$150,000.00	80.000	3.375%	0.000	Expired	2008-06-21
TEST, Mistake	30 Yr Fixed	\$173,000.00	87.300	4.250%	0.000	Expired	2008-10-30
Notification, TestLead	ALT-A 30 Yr Fixed	\$150,000.00	85.714	5.500%	0.000	Expired	2008-11-26
Rep, TestLead	30 Yr Fixed	\$150,000.00	85.714	3.625%	0.000	Active	2009-03-22
Rep, TestLead	Conf 15 Yr Fixed	\$150,000.00	85.714	4.750%	0.000	Expired	2008-07-10
Rep, TestLead	Conf 20 Yr Fixed	\$150,000.00	85.714	3.250%	0.000	Expired	2008-07-10

➤ **USER GUIDE: Register a Lock or Float with Secondary Desk**

Step 1: Make Sure Locking is Allowed

Getting Started: Go into settings, user setup and make sure you have a valid email address entered, if you do not then the “Register Lock” option will not be available to you.

Additionally, if the secondary desk account does not exist this option will not show. Please have your company’s administrator or secondary desk personnel contact your Marksman Account Manager to add this functionality.



User Setup

Basic Information

Username ? Administrator

Password ?

Name ? Kim F

Address ? 5960 S. 56th St

City Lincoln

State Nebraska

Zip Code 68516

Phone ? 402-434-7492

Mobile Phone ?

Fax ?

Email Address ? kim@mortech-inc.com

Web Address ?

Picture URL ?

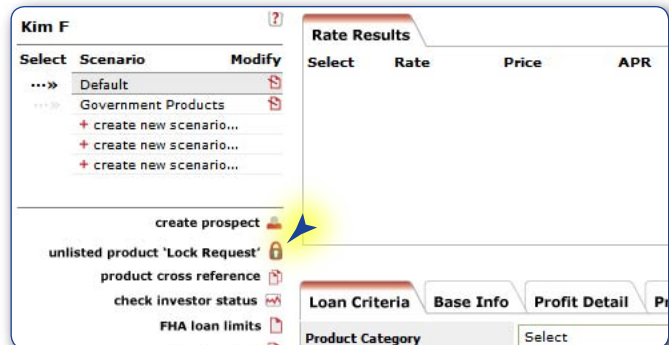
Step 2: Choose the Loan to Lock or Float

If the option is allowed by your secondary desk, you will be able to see the “unlisted product ‘Lock Request’” button on the left side of the screen before getting any rate results. This will allow you to submit a lock request form where you can manually enter the product and investor, as well as the loan pricing information. This option will only allow you to lock the loan, floating will not be an option.

Most commonly, you will need to register a lock with a verified product and investor at a verified price. To register a lock/float, you must select your product and run your scenario, once you get the results you wish to lock/float with, select the “Register Lock” option to the left.

OR...

You can also register a lock/float with an existing prospect that you have already chosen. Go into your pipeline and select your prospect. Select “Get Rates” off to the left. Run your scenario and get the results that you wish to lock/float with. Select the “Register Lock” option to the left.



Kim F

Select	Scenario	Modify
...	Default	
...	Government Products	
	+ create new scenario...	
	+ create new scenario...	
	+ create new scenario...	

create prospect

unlisted product 'Lock Request'

product cross reference

check investor status

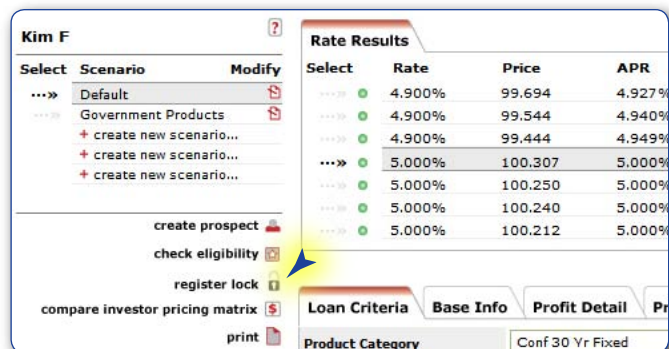
FHA loan limits

Rate Results

Select	Rate	Price	APR

Loan Criteria Base Info Profit Detail P

Product Category Select



Kim F

Select	Scenario	Modify
...	Default	
...	Government Products	
	+ create new scenario...	
	+ create new scenario...	
	+ create new scenario...	

create prospect

check eligibility

register lock

compare investor pricing matrix

print

Rate Results

Select	Rate	Price	APR
...	4.900%	99.694	4.927%
...	4.900%	99.544	4.940%
...	4.900%	99.444	4.949%
...	5.000%	100.307	5.000%
...	5.000%	100.250	5.000%
...	5.000%	100.240	5.000%
...	5.000%	100.212	5.000%

Loan Criteria Base Info Profit Detail P

Product Category Conf 30 Yr Fixed

Step 3: Submit Lock or Float Request

The ‘Register Lock/Float Request’ screen will pop-up (make sure your computer allows pop-ups). You are now required to enter some borrower information. If your company requires an originator code or loan ID, you may also enter that. That is specific to your company and you only need to enter it if your secondary desk requires it. (If you do not know this information contact your secondary desk within your company.)

At the bottom you may also enter any comments that you wish to send to your secondary desk. You can choose to Lock or Float the Borrower and Originator. (Choosing ‘Float Registered’ will commit the loan to the chosen investor, but not to any other loan information. ‘Float Unregistered’ will not commit any of the loan information).

After you have filled out all of your information, select ‘Submit’ in the lower right corner. A lock confirmation will come up letting you know it has been submitted and give you a lock application ID. You will also receive a message on your message center under the ‘Lock-in Pro’ message folder. Once you submitted the lock request the prospect will also be created in your pipeline (if you did not register a lock with an already existing prospect). Once you pull up the prospect in your pipeline, your lock information will show up on the ‘Rates Quoted & Locked’ tab.

Register 'Lock Request'

Originator Info		Date	
Company	Troy Ray Company	Date	2009-04-28
LO	Troy Ray	Phone	111-111-1234
Fax	222-222-2222	Email Address	blackhole@mortech-inc.com
OExtra 1	<input type="text"/>	OExtra 2	<input type="text"/>
OExtra 3	<input type="text"/>		

Borrower Info		Co-Borrower Info	
Borrower First Name *	<input type="text"/>	Co-Borrower First Name	<input type="text"/>
Borrower Middle Initial	<input type="text"/>	Co-Borrower Middle Initial	<input type="text"/>
Borrower Last Name *	<input type="text"/>	Co-Borrower Last Name	<input type="text"/>
Borrower FICO Scores *	<input type="text" value="713"/> <input type="text" value="713"/> <input type="text" value="713"/>	Co-Borrower FICO Scores	<input type="text"/> <input type="text"/> <input type="text"/>
Borrower SSN *	<input type="text"/>	Co-Borrower SSN	<input type="text"/>
Current Address *	<input type="text"/>	Email Address	<input type="text"/>
	<input type="text"/>	Fax	<input type="text"/>
City *	<input type="text"/>	Home Phone	<input type="text"/>
State *	Alabama <input type="button" value="v"/>	Cell Phone	<input type="text"/>
Zip Code *	<input type="text"/>	Work Phone	<input type="text"/>
BExtra 1	<input type="text"/>	BExtra 2	<input type="text"/>

Property Info		Property Type	
Address *	<input type="text"/>	Property Type	1 Unit
	<input type="text"/>	Occupancy	Owner
City *	<input type="text"/>		
State *	NE	County *	Adams <input type="button" value="v"/>
Zip Code *	<input type="text"/>	PExtra 2	<input type="text"/>
PExtra 1	<input type="text"/>		

Loan Info		Originator Status	
Borrower Status	Lock <input type="button" value="v"/>	Originator Status	Lock <input type="button" value="v"/>
Investor	SunTrust	Product Category	Conf 30 Yr Fixed
Base Loan Amount	\$200,000.00	LTV	80.000%
Total Loan Amount	\$200,000.00	CLTV	80.000%
Purchase Price	\$250,000.00	Waive Escrow	No
Down Payment	\$50,000.00	Lock-In Period	30 days
Loan Purpose	Purchase	DTI	N/A
MI Option	N/A	Declining Market	No
FICO Score	700	Secondary Financing	N/A
Rate	5.000%	Price	100.307
First Time Home Buyer	No		

Comments

* Required fields

Step 4: Locking After Choosing to Float

Go back into the prospect you wish to lock. Select the “Get rates” to the left. Run your scenario and get the results you wish to lock with. Select the “submit ‘lock request’” button on the left. You can now choose to “lock borrower,” or “lock borrower & user.” If you only lock the borrower you will have to come back and repeat these steps to lock the user at a later time.

Submit 'Lock Request'

ID	Borrower	Rate	Points	Investor	Product
77985	Training Testing	4.750%	100.125	MetLife Home Loans	Conf 30 Yr Fixed

Lock-In Ref. Number *

Comments

Are you sure you want to submit this 'Lock Request'?

* Required fields

Step 5: Managing and Withdrawing Lock Requests

If you wish to withdraw the request you can do it from the “Rates Quoted & Locked” tab. If you select “withdraw,” a screen will show up asking why you wish to withdraw the request. The request will then go to your secondary desk who will have to approve the withdrawal. After your secondary desk approves the withdrawal you can then change and modify any of the prospect information and re-submit the lock request to your secondary desk. You will get a new confirmation of this as well. You can also send comments to your secondary desk from the “Rates Quoted & Locked” tab. (You can send change requests, request extensions, view comments, and view your lock request from the “Rates Quoted & Locked” tab, as well.) Once your secondary desk registers the lock, the prospect will now show up as having a “locked” status and will have a closed padlock symbol in your pipeline.

Prospect | Employment | Income | Scenario & Property | **Rates Quoted & Locked** | History | Task Reminders

IRD Rates Quoted

Product	Rate	Points	Orig. Fee	APR	Investor	Date (CST)
Conf 30 Yr Fixed	5.750%	0.000	0.000	5.750%	GMAC Mortgage	2009-02-11 02:26 PM

email rates to prospect

RateTracker

Product	Status	Expiration Date	Scenario	Modify RateTracker
Conf 30 Yr Fixed	Inactive	2009-02-11	Marksman	expired

current rateTracker rates

Lock Status: Lock Requested

	Status	Investor	Product	Rate	Price
Borrower	Lock Pending	CitiMortgage	Conf 30 Yr Fixed	4.875%	100.000
User	Lock Pending	CitiMortgage	Conf 30 Yr Fixed	4.875%	100.000

My Prospect Pipeline

View: Prospect Status Lead Source

Lock Status	Name	Tracking ID	Source
<input type="checkbox"/>	r, r	1225915718349	CostCo
<input type="checkbox"/>	CLTV ISSUE, TEST	1216911468764	Marksman
<input type="checkbox"/>	test, firefox test	1215015049434	CostCo
<input type="checkbox"/>	Ray, Jimbo	1210259773839	Marksman
<input type="checkbox"/>	Public, Penny	1208957454988	CostCo
<input type="checkbox"/>	LoanWeb, Test	1208881374142	CostCo
<input type="checkbox"/>	fd, fd	1181139367252	Marksman
<input type="checkbox"/>	Testing, Address	1181138977620	Marksman
<input type="checkbox"/>	LockInProEmail, Test	1178294748470	Marksman
<input type="checkbox"/>	WebApp, Test	1160586454888	Marksman
<input type="checkbox"/>	Lead2, Test	1160580783984	Marksman