Step 4

Step 4a: Calling Client's to pay Invoice
When a new Loan Application comes through, it will be forwarded to you. You must do the following within **4 Hours** of receiving the application:

- Contact the Client as soon as possible
- Inform the Client that we received their application and you will be their Go To Person to help them along the process as quickly as possible
- Confirm their first & last name, their Date of Birth, Social Security number, address, etc.
- Inform the Client that we will send an invoice to him/her to pay in order for us to pull their Tri-Merge Credit Report
- *Get confirmation that the Client will pay their invoice*
- Inform them to start submitting the documents that's on the Client Checklist so we can quickly get them Approved

YOU MUST E-MAIL PROCESSING@PHONEOPSFUNDING.COM TO CONFIRM THAT THE CLIENT WANT US TO SEND THE INVOICE!

We will not send the invoice unless you respond back to us to inform us that you've spoken to the Client and they agree to move forward and pay the invoice.

When speaking to your client, always have an upbeat attitude and be as helpful as possible. If your Client has many questions, **NEVER ASSUME**, always be honest and keep it professional. Say the following:

To protect you and myself, it would be best for you to e-mail me all your questions so I can respond back with the correct answers in a timely manner.

Provide the Client with your e-mail address along with your contact number so they can keep in contact with you. At anytime you have questions that you don't know the answers to, you can always e-mail Processing@PhoneOpsFunding.com. Again, never assume and never be short with your Clients.

Step 4b

Step 4b: Confirming The Client Wants To Move Forward
At this Point, you should have spoken to your client on the phone and the Client agreed to move forward with the loan process and also agreed to pay their invoice so our Back Office can pull their credit.

If this step haven't been completed or if your Client did not pay their invoice yet,

NO NOT MOVE FOREWARD

We don't want you to waste your time, complete **THE ABOVE** prior to moving on to Step4c.

Step 4c

Step 4c: Creating a Folder When Client's Pay Invoice
When each Client pays their invoice, the Paid Invoice Confirmation will be forwarded to you by email. Do the following to move forward:

- Go to the Drive and double-click on your folder
- Double-click on 1. Paid Clients
- Click New then New Folder
- Name the folder the client's first & last name and click Create. Space between first & last name
- Upload Paid Invoice Confirmation in folder

Step 4d

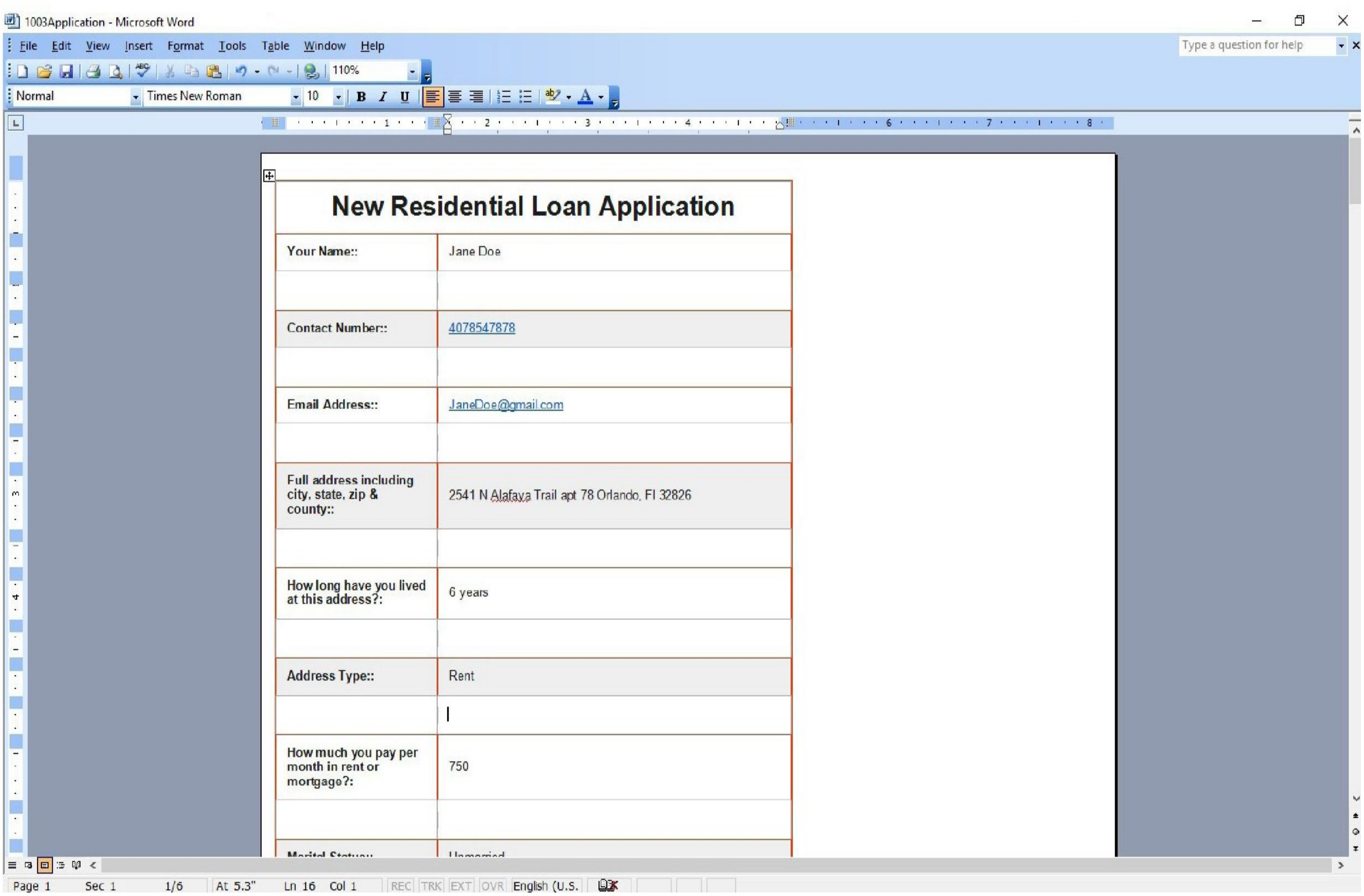
Step 4d: Loan Applications
After you received confirmation email that your Client paid their, do the following with their application:

- Copy & paste the application onto a MS Word Document

- Adjust Table Column to

  * Outer column - adjust to 8
  * Middle column - adjust to 3.5

Example: When you copy & paste onto a MS Word Document, it may look like this:

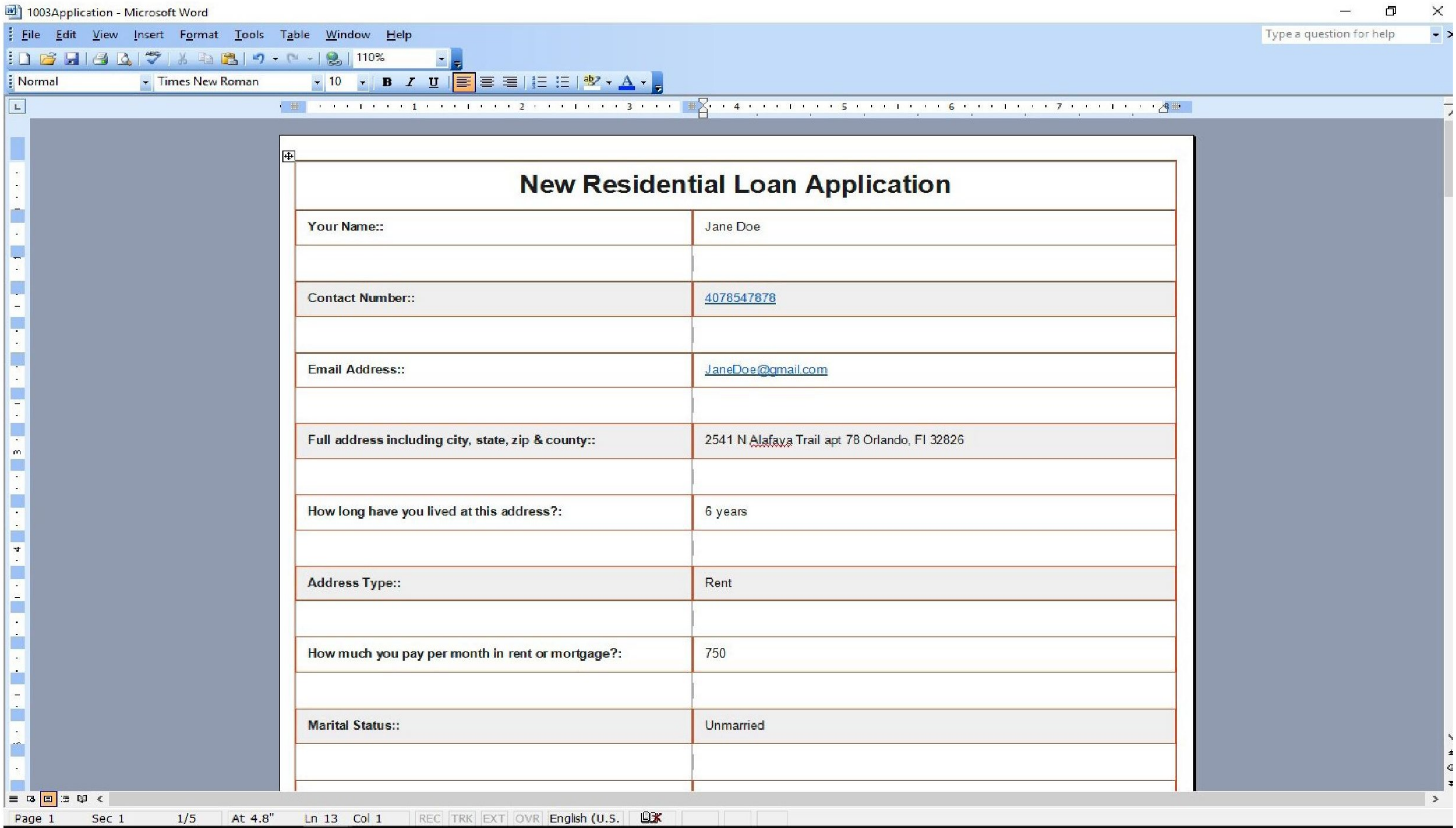


New Residential Loan Application

Your Name::	Jane Doe
Contact Number::	4078547878
Email Address::	JaneDoe@gmail.com
Full address including city, state, zip & county::	2541 N Alafaya Trail apt 78 Orlando, Fl 32826
How long have you lived at this address?:	6 years
Address Type::	Rent
How much you pay per month in rent or mortgage?:	750

- When you change it to 8 and 3.5, it should look like this:

Step 4d - Continues



- Once you are done resizing the application, save to your desktop and name the file the client's full name
- Go to the Drive and double-click on your folder
- Double-click on the folder that's named 1. Paid Clients
- Drag the new application from your desktop to put in that folder

Step 4e

Step 4e: Adding Additional Folders in each client's Folder
For all Clients that paid their invoice, add the following folders: Conditions is the only folder that has a 1. in front.

- 1. Conditions
- Bank Statements
- Disclosures
- Point File

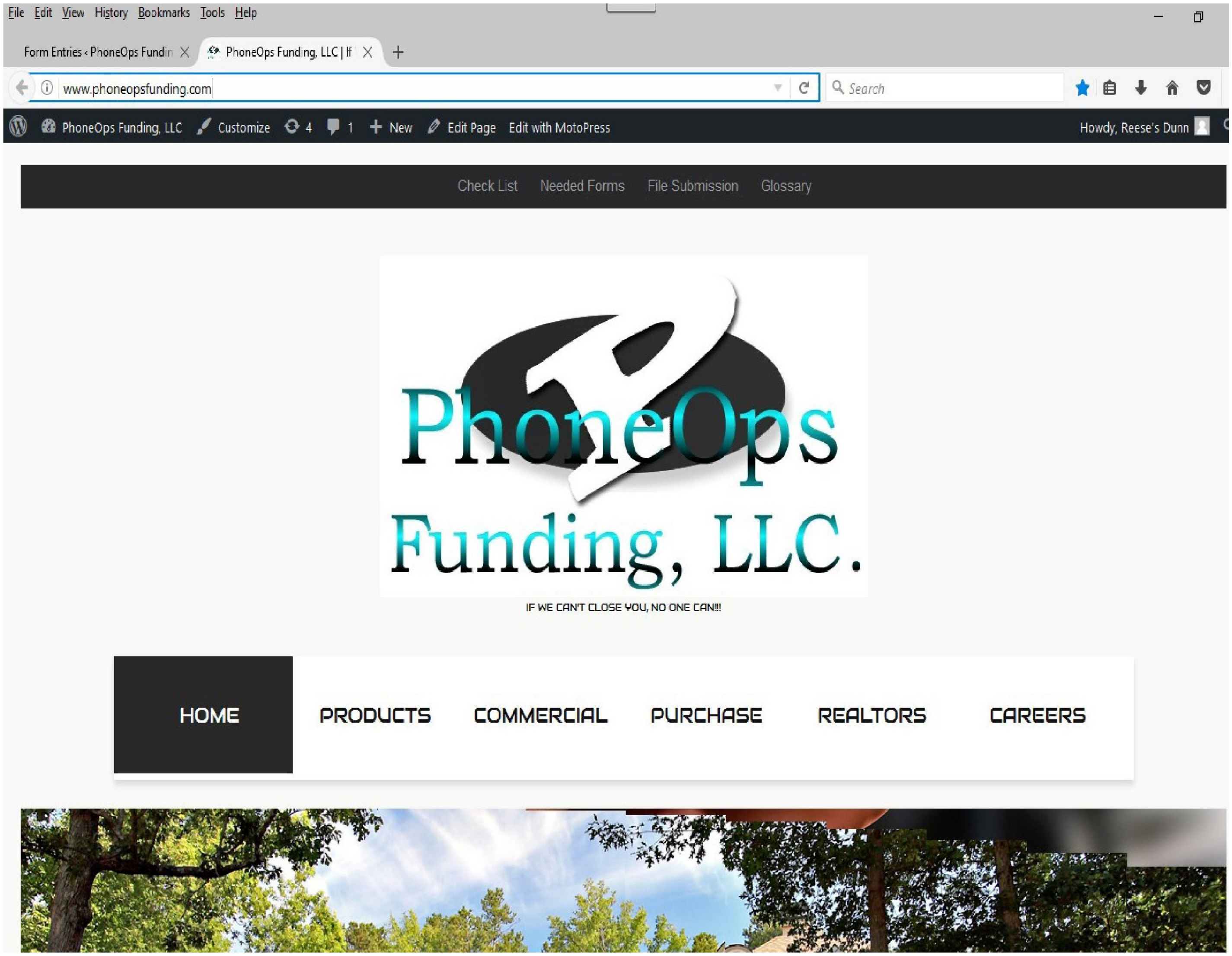
Step 4f

Step 4f: File Submissions
When clients upload documents to our site, it will come through as a File Submission. Whenever a new File Submission comes through, it will be forwarded to you. You'll have to do the following:

- Open our website page: *(www.PhoneOpsFunding.com)*
- Open the "File Submission" that was forwarded to you
- Copy the entire link; it should look something like this: /wp-content/uploads/2017/05......
- Paste it in the back of our website & click Enter to get the document.

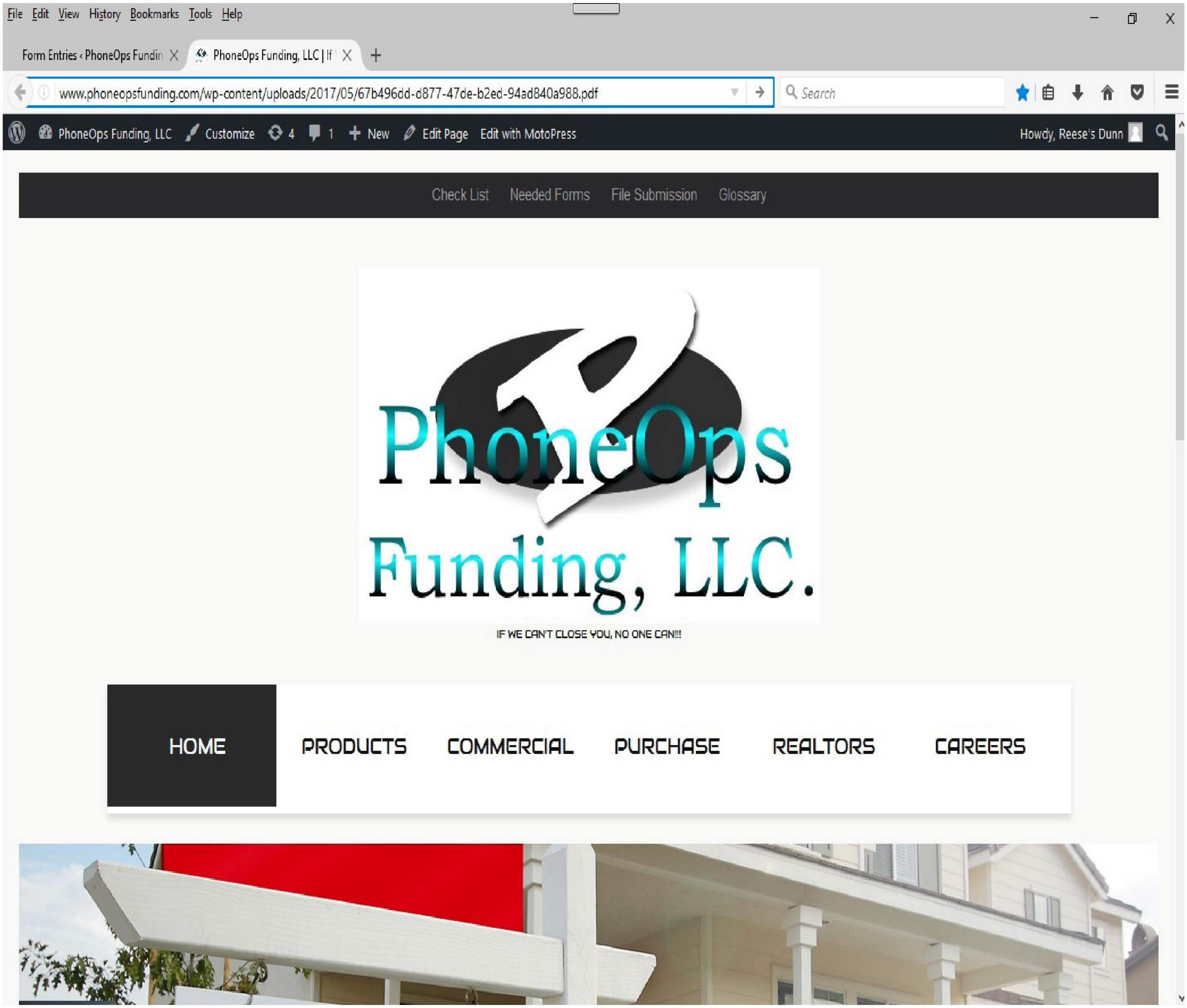
Example: Once you open a tab and put in our website, you'll see the first page of our website. View below!

Step 4f - Continues



Now paste the full link in back of the website including the **/**. Below is an example on how it should look when you add the link from the File Submission at the back of our website.

Step 4f - Continues



Make sure there's no spaces and make sure there is only 1 **/** then click the Enter button. If you are using Fire Fox, it should download & open as a PDF. If you are using Google Chrome, Internet Explorer or Microsoft Edge, it may open in the same tab. If it does, hover over it and click the Download button, it should look like

Step 4f - Continues

this:  then save to your desktop. Remember, we can only accept PDF files. If a client takes a photo of a document then upload or e-mail it, **IT IS NOT ACCEPTABLE.** It has to be the actual document.

The only .jpg & .gift we can accept is their Driver's License and Social security card. Once you've downloaded all the documents

- Add all documents to the Drive
- Update the Checklist by putting Received in the box next to the document
- Remove the old Checklist from the Drive and add the updated one.

It is very important to view all documents you save prior to clearing that document. Do the following:

- Make sure all pages are there
- Make sure all pages are in order
- View the bank statements and make sure those pages are all there and in order
- Verify the PayStubs making sure you received the total amount of PayStubs and there's no dates missing or gaps

Step 4g

Step 4g: Incoming Fax
When clients fax documents to us, it will come through as a Fax Submission through e-mail. Whenever a new Fax Submission comes through, it will be forwarded to you & Bcc'd to the Loan Officer on file. You'll have to do the following:

- Click to open the fax
- View who it came from & who needs to get it
- Each document, you must save to your desktop separately

Example: You get a fax PDF package and it has 20 pages that includes Tax Returns & Bank Statements. The 2015 Tax Returns has 10 pages, April Bank Statement has 2 pages and May Bank Statement has 8 pages. You will click:

Step 4g - Continues

- File, Print, Printer selection must be PDFCreator
- Click Page and type in 1 - 10
- Click Print
- Save to Desktop & name the file TaxReturns-2015
- Do the same for the other documents and remember to save it the page(s) its on
- Add all documents to the Drive
- Update the Checklist by putting Received in the box next to the document
- Remove the old Checklist from the Drive and add the updated one

Step 4h

Step 4h: Clients drops documents off at the office
When clients drops documents off at the office, it will be scanned and e-mailed to you. You would perform the same duty as if you received it by fax and separate each document accordingly giving each document its own name. You would then:

- Add all documents to the Drive
- Update the Checklist by putting Received in the box next to the document
- Remove the old Checklist from the Drive and add the updated one

Step 4i

Step 4i: Receiving Upside Down Documents
When receiving documents upside down regardless if its a faxed document, uploaded document or e-mailed document, you must turn it Right-Side Up prior to saving it in the Drive. If you come across any document that is not Right-Side Up or not in order, you can use the following software along with the following Steps:

- Save the upside down document to your desktop
- Download http://www.PhoneOpsManagement.com/smartpdfconverter-setup.exe
- Once it's downloaded, open it
- Click Add File(s) then click on the document

Step 4i - Continues

- Click the Select other format to select JPEG
- The click Convert
- Click Open File then right-click the JPEG
- Go to Open With then click on Paint
- Now you can play around with the document turning it Right-Side Up by clicking on the Rotate button

If you are only updating 1 page, you can then click Save on the paint and the JPEG will be saved. On the JPEG, click Print then click PDF Creator to save the file as a PDF. If you need to save multiple pages, do the following:

- Open up a MS Word document
- After you have updated the Paint, click Select, Select All and Copy
- Go to the MS Word Document then click Paste
- Go to the next Paint and repeat the same thing above to add additional pages to the MS Word Document
- Once you are finished, click File, Print, change the printer to PDF Create then click Ok
- Save the document to your desktop

Now the file is ready to be placed in the Drive.

Step 4j

Step 4j: Things to Remember

- **ALWAYS** add all New Client Applications to the Clients Didn't Pay folder

- **ALWAYS** respond back to Clients within the hour

- **ALWAYS** contact Processing@PhoneOpsFunding.com if you don't know an answer to any questions

- **ALWAYS** e-mail Processing@PhoneOpsFunding.com when you add new documents to the Drive as we all need to be on the same page

This Completes Step 4