



CMS User Manual

Loan Officers/Brokers

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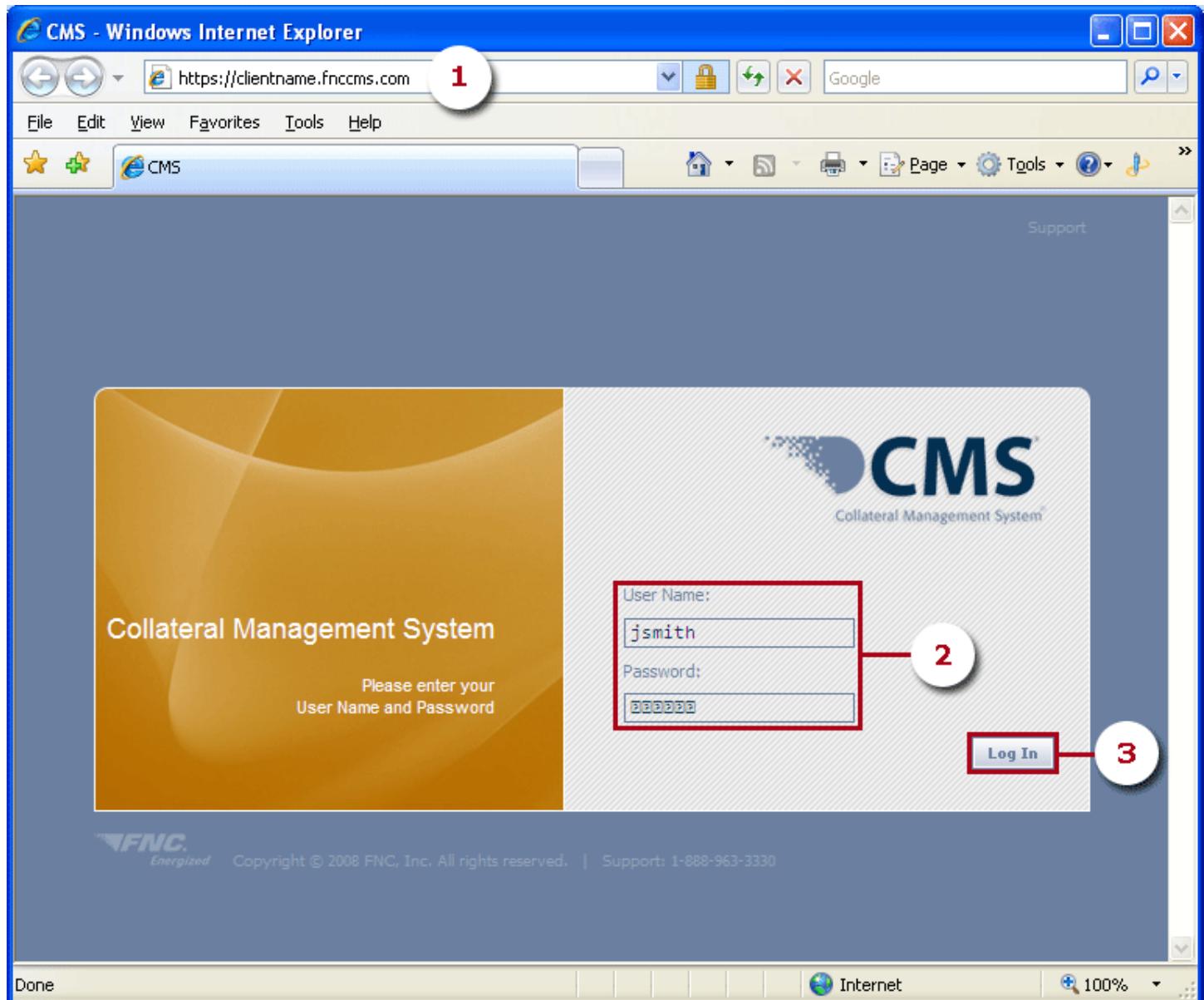
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System Basics

Logging In

Before logging in for the first time, you will receive an email from CMS containing your production URL (web address), User Name, and a temporary password.

1. Point your web browser to the following URL: <https://clientname.fnccms.com>.
2. Enter your assigned **User Name** and **Password**.
3. Click the **Log In** button.



Change Temporary Password

When logging in for the first time, you will be prompted to select a permanent password:

1. Enter your temporary password in the **Old Password** field.
2. Select and enter your new password into the **New Password** and **Confirm New Password** fields.

Note: Your password must include all four of the following requirements:

- One or more lowercase characters
- One or more uppercase characters
- One or more special characters
- One or more numbers

3. Select and enter a **Secret Question** and **Secret Answer**.

4. Click **Save** when you are finished.

Note: The password you select will expire in 90 days.

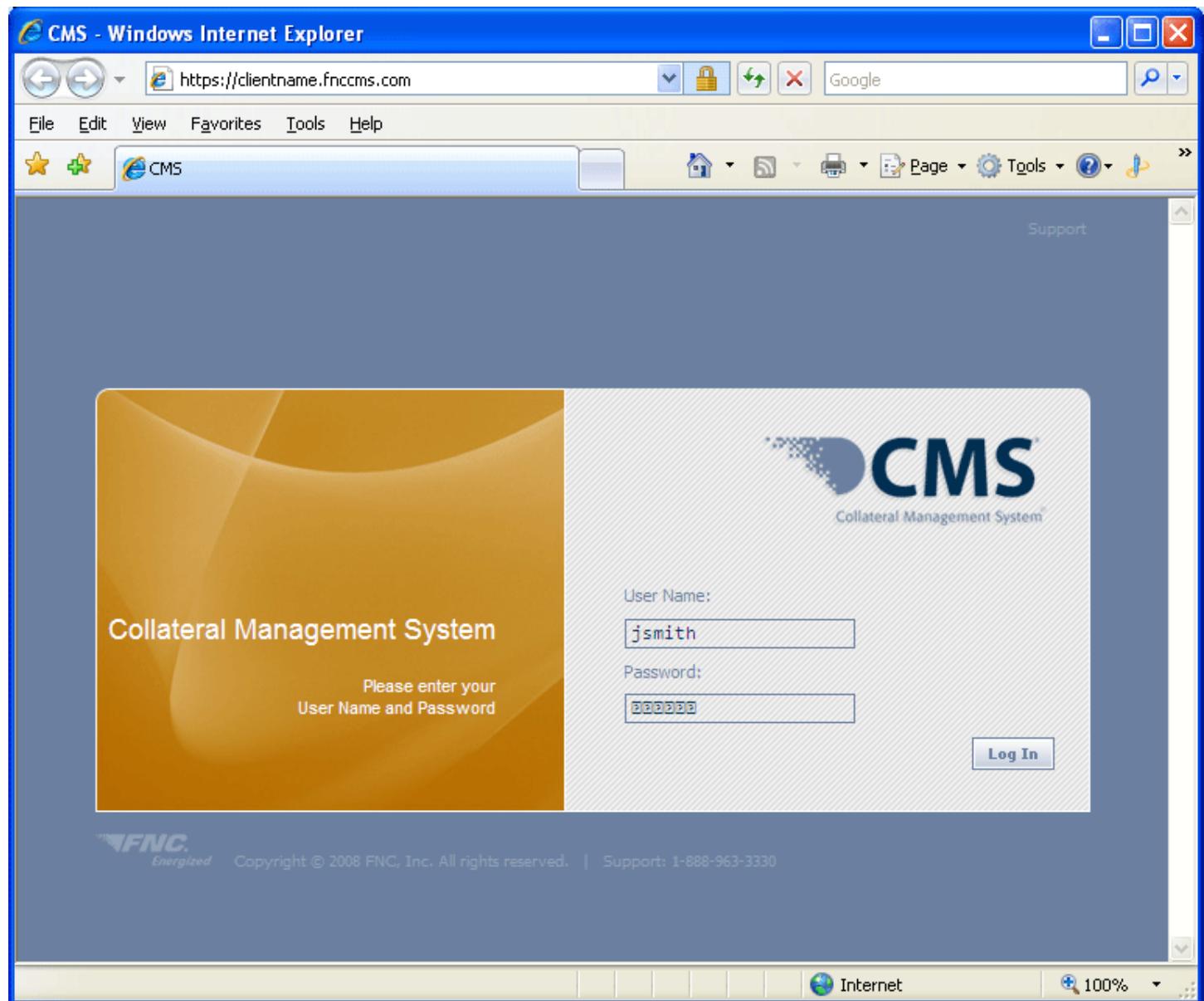
The screenshot shows a Windows Internet Explorer window with the title "CMS - Windows Internet Explorer". The address bar shows the URL "https://clientname.fnccms.com". The main content is a "Change Password" form. The form fields are as follows:

- User Name *: jsmith
- Old Password *: (red box 1)
- New Password *: (red box 2)
- Confirm New Password *: (red box 2)
- New Secret Question *: favorite color
- New Secret Question Answer *: red (red box 3)
- Save (red box 4)
- Cancel

5. A message will pop-up indicating you have successfully changed your password. Click the **OK** button.



Note: After changing your password, you will be prompted to log in to CMS again using your new password.



Upon logging in to CMS, a welcome screen will be displayed providing order summary information about orders that are currently in the CMS pipeline.

FNC CMS - Windows Internet Explorer

https://clientname.fnccms.com

File Edit View Favorites Tools Help

FNC CMS

CMS Collateral Management System | Support

User: Jane Smith

Orders Administration Logout

Welcome to FNC CMS

Welcome, Jane Smith! Below is a summary of the orders that are in the pipeline.

ORDER SUMMARY for FNC CMS as of Nov 24 2010 9:22AM

CUSTOMER: Loan Officer

Orders Created Today: 0

Orders Assigned to Service Provider(s): 0

Orders Accepted by Service Provider(s): 0

Orders Assigned to You: 0

Orders Ready for Review: 0

Orders Currently in Review: 0

Orders Closed Today: 0

Done Internet 100%

CMS Menu Toolbar

The CMS Menu Toolbar provides access to all modules within CMS.

- **Orders** – provides access to the Search module.
- **Administration** – provides users the ability to change their password.
- **Logout** – allows a user to log out of their current CMS session.

Welcome to FNC CMS

Welcome, Jane Smith! Below is a summary of the orders that are in the pipeline.

ORDER SUMMARY for FNC CMS as of Nov 24 2010 9:22AM

CUSTOMER: Loan Officer

Orders Created Today: 0

Orders Assigned to Service Provider(s): 0

Orders Accepted by Service Provider(s): 0

Orders Assigned to You: 0

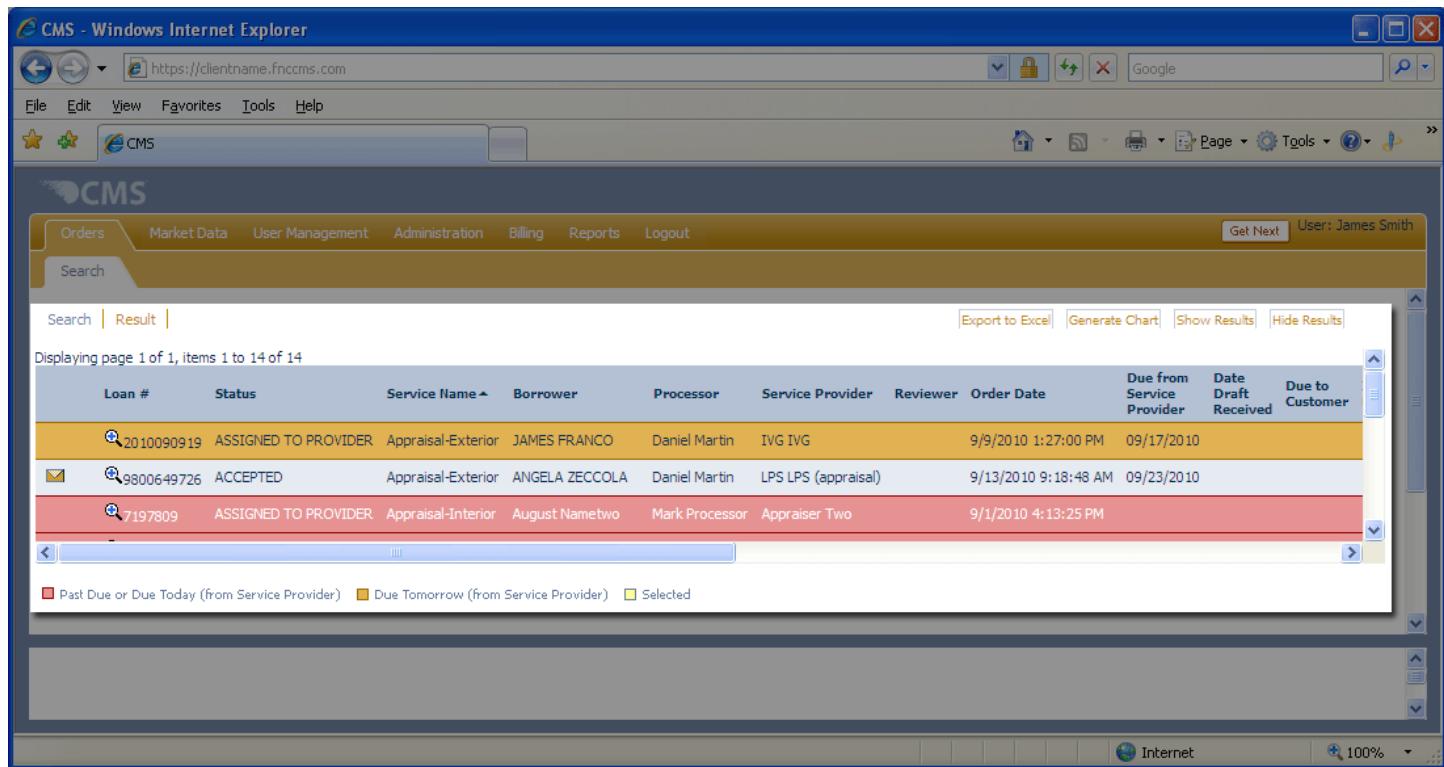
Orders Ready for Review: 0

Orders Currently in Review: 0

Orders Closed Today: 0

Search Results

The Search Results section of CMS will display all orders that match the search criteria selected. The Search Results lists each order individually and provides a great deal of information about each order. Use the scroll bar on the right side of the screen to move through the Search Results. Sort each column by clicking on the heading. Select an order by clicking on the magnifying glass in the far left column.



The screenshot shows the CMS application running in Internet Explorer. The title bar reads "CMS - Windows Internet Explorer" and the address bar shows "https://clientname.fnccms.com". The menu bar includes File, Edit, View, Favorites, Tools, and Help. The toolbar has icons for Back, Forward, Stop, Refresh, Home, and Print. The CMS logo is in the top left. The main content area has a "Search" tab selected. The search results table has the following columns: Loan #, Status, Service Name, Borrower, Processor, Service Provider, Reviewer, Order Date, Due from Service Provider, Date Draft Received, and Due to Customer. The table shows three rows of data. Row 1 (highlighted in yellow) has Loan # 2010090919, Status ASSIGNED TO PROVIDER, Service Name Appraisal-Exterior, Borrower JAMES FRANCO, Processor Daniel Martin, Service Provider IVG IVG, Reviewer, Order Date 9/9/2010 1:27:00 PM, Due from Service Provider 09/17/2010. Row 2 (highlighted in orange) has Loan # 9800649726, Status ACCEPTED, Service Name Appraisal-Exterior, Borrower ANGELA ZECCOLA, Processor Daniel Martin, Service Provider LPS LPS (appraisal), Reviewer, Order Date 9/13/2010 9:18:48 AM, Due from Service Provider 09/23/2010. Row 3 (highlighted in pink) has Loan # 7197809, Status ASSIGNED TO PROVIDER, Service Name Appraisal-Interior, Borrower August Nametwo, Processor Mark Processor, Service Provider Appraiser Two, Reviewer, Order Date 9/1/2010 4:13:25 PM. At the bottom of the table, there are three checkboxes: "Past Due or Due Today (from Service Provider)", "Due Tomorrow (from Service Provider)", and "Selected". The status bar at the bottom right shows "Internet" and "100%".

- The **number of orders** returned is displayed at the top left corner of the order list. If there are multiple pages, arrows will be available to move from page to page.
- Clicking **Export to Excel** will transfer the Search Results into an Excel spreadsheet format.
- **Generate Chart** provides the user the ability to view the Search Results in a bar, pie, or line chart based on order status.
- **Hide Results** will collapse the Search Results section. **Show Results** will expand the Search Results section (after it has been collapsed).
- An **envelope icon** to the left of an order indicates that the order has a new message for the user to read.
- A **flag icon** indicates a follow-up action item is open for the order.
- The different colors in the Search Results pertains to the product due date for the order.
 - **Pink**—product is past due or due the current day
 - **Orange**—product is due in one additional day from the current day
 - **White or Blue**—product is due two or more days from current day
- When an order is selected (by clicking the magnifying glass) the color of the order will change to **yellow**.

Order Screen

Once an order has been searched for and selected, it will open in the CMS window. The order screen is divided into two different sections: **Order Summary** and **Workspace**.

 Order Locked By: Jane Smith 11/24/2010 10:04:03 AM Close Order

Order Summary

Doc Status: ASSIGNED TO PROVIDER

Loan #: 123456	Doc ID: 20101124-1242-1	Folder #: 20101124-1242
Service: 1004 - URAR		
Address: 1208 TULARE ST BAKERSFIELD, CA 93305		
Borrower: John Smith	Appraised Value:	
Customer: Test Customer	Sales Price: \$200,000.00	
Loan Officer/Broker: Jane Smith	Loan Amount: \$0.00	Channel: Retail
Due to Customer:	Due From Service Provider: 11/24/2010	Sub Loan Type:
Reviewer:	Inspection Date:	Government Case Number:

[Loan Information](#) | [Associated Files](#) | [Log and Message](#)

Loan Information

Loan Number 123456	Borrower First Name * John	Borrower Last Name * Smith
Loan Purpose * Purchase	Loan Amount * \$0.00	Sales Price \$200,000.00
Owner Estimated Value \$0.00	Additional Loan Number 	
Government Case Number 	Sub Loan Type --select one--	
<input type="checkbox"/> High Value Property	<input type="checkbox"/> 1004 MC Required	
<input type="button" value="Save"/>		

Order Summary

At the top of the order screen is the Order Summary section. It contains a summary of order details, always in view while working within an order.

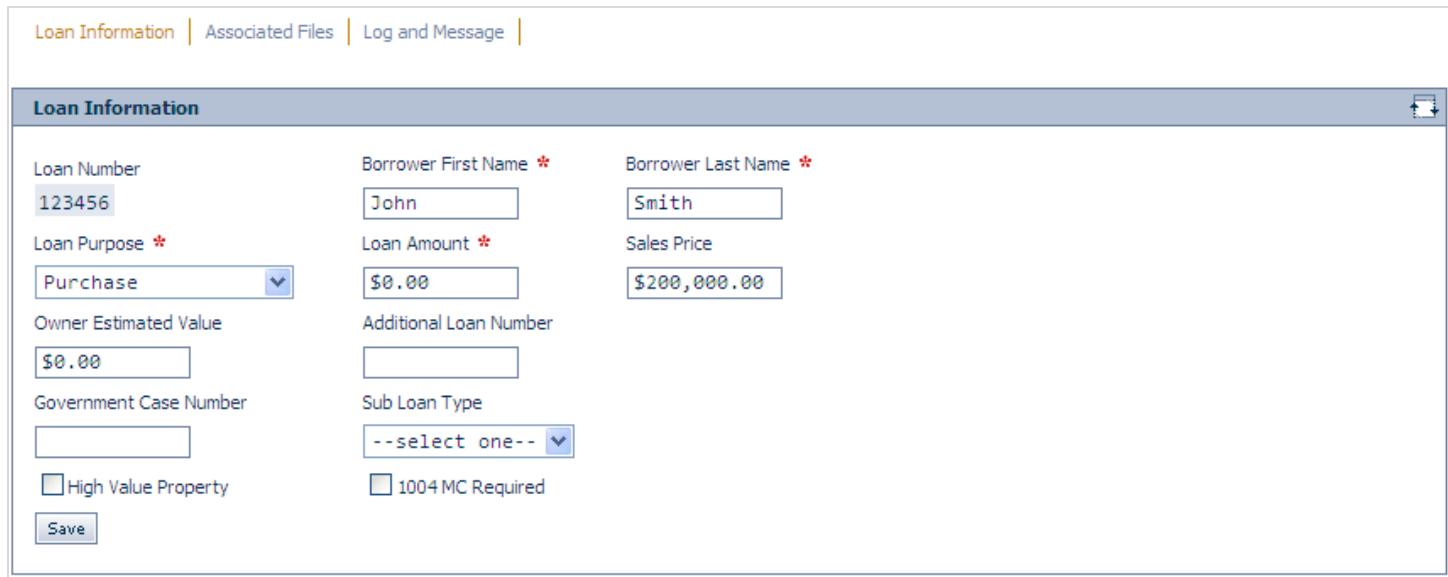
- A.** General information about the order including property address and date information can be found within the Order Summary.
- B. Order Status** can be found at the top of the Order Summary in bold print.
- C.** Once the **Inspection Date** has been set, it will be available at the bottom of the second column of information.
- D.** Click the **Close Order** button to close the order screen.

The screenshot shows the 'Order Summary' section of a software interface. At the top left, there is a lock icon followed by the text 'Order Locked By: Jane Smith 11/24/2010 10:04:03 AM'. At the top right, there is a 'Close Order' button. The main area is titled 'Order Summary' and contains several data fields:

- Doc Status:** ASSIGNED TO PROVIDER (highlighted with a red box and labeled B)
- Loan #:** 123456
- Service:** 1004 - URAR
- Address:** 1208 TULARE ST BAKERSFIELD, CA 93305
- Borrower:** John Smith
- Customer:** Test Customer
- Loan Officer/Broker:** Jane Smith
- Due to Customer:**
- Reviewer:**
- Doc ID:** 20101124-1242-1
- Appraised Value:**
- Sales Price:** \$200,000.00
- Loan Amount:** \$0.00
- Due From Service Provider:** 11/24/2010
- Inspection Date:** 29-Nov-2010 (highlighted with a red box and labeled C)
- Folder #:** 20101124-1242
- Channel:** Retail
- Sub Loan Type:**
- Government Case Number:**

Workspace

Directly under the Order Summary is the **Workspace**. The Workspace consists of three different working pages: Loan Information, Associated Files, and Log and Message. An explanation of each working page can be found within the **Working with Orders** section of this manual.



The screenshot shows the 'Loan Information' workspace page. At the top, there are three tabs: 'Loan Information' (highlighted in orange), 'Associated Files' (in blue), and 'Log and Message' (in blue). The main content area is titled 'Loan Information'. It contains the following fields:

Loan Number 123456	Borrower First Name * John	Borrower Last Name * Smith
Loan Purpose * Purchase	Loan Amount * \$0.00	Sales Price \$200,000.00
Owner Estimated Value \$0.00	Additional Loan Number [empty field]	
Government Case Number [empty field]	Sub Loan Type --select one--	
<input type="checkbox"/> High Value Property	<input type="checkbox"/> 1004 MC Required	
<input type="button" value="Save"/>		

Status Definitions

CMS is a status based system. The status of an order indicates at what point in the CMS process the order is currently in.

Accepted	The service provider has accepted the assignment. This will occur automatically when service providers accept the assignment on AppraisalPort or will need to be done manually for service providers who are not on AppraisalPort.
Approved – As Is	The received product has been reviewed and the reviewer decision of Acceptable has been selected. The product is approved and values are now available for viewing by the loan officer/broker.
Approved – With Conditions	The received product has been reviewed and the reviewer decision of Acceptable with Minor Defects has been selected. The product is approved and values are now available for viewing by the loan officer/broker.
Assigned to Provider	The order has been assigned to the service provider either automatically or manually, but not yet accepted (or rejected) by the service provider.
Cancelled - By Request	A processor should select this status if they receive notification to cancel the order.
Cancelled – Duplicate Request	After researching an Exception - Duplicate Order, place the order in this status to cancel when duplication is verified.
Cancelled - General	This is a catch-all status to use when cancelling an order if the reason for the cancellation does not fit into any of the other Cancelled statuses.
Cancelled – Refund Due	An order that has been paid for by the Customer when it was placed, and is cancelled before the product is completed by the service provider.
Cancelled – With Fee	An order that is cancelled, but the service provider is due a partial or full fee for work completed.
Declined	After the review of the appraisal is complete, the order is manually changed to this status if the reviewer determines that the loan should not be approved.
Draft Not Acceptable	The report has been sent by the service provider and received, but is deemed unacceptable because of missing, incomplete, or inaccurate information.
Draft Received From Provider	The report has been received from the service provider and is currently being reviewed by GAAR.
Exception – Duplicate Order	The order was found to be a duplicate of an open, existing order based on property address and/or loan number. An entry in the message log is made stating which order was a match to the current order.
Exception-Incomplete	The order was found to have incomplete information upon receipt. The missing information will either need to be manually entered, or the order can be cancelled by using the Cancelled – Incomplete Data status.

Exception - Manual Assign	Indicates the system was unable to automatically assign the order or an AppraisalPort user rejected the order. Before manually assigning an order, the user should read the Message Log to learn the history.
Exception - Processor	Access Instructions were entered by the loan officer/broker on the order form and must be reviewed by a processor and approved before the order can be assigned to a service provider.
Exception - Reviewer	The appraisal product has been received and the GAAR rules have run. The order is ready to be assigned to a reviewer.
In Process	An order is in this status after it has been entered using the Review module and the appraisal has been uploaded. The appraisal is currently being reviewed by GAAR.
Incoming (New)	An order is in this status when it is initially received and is waiting to be assigned to a service provider.
On Hold	The order has been manually placed on hold pending information to determine the next step needed for the order in the CMS process.
Provider Accepts w/ Condition	This status occurs automatically when a service provider on AppraisalPort accepts the order with a condition. The Message Log records the condition i.e. higher fee.
Ready For Review	The order has been assigned to a reviewer and is waiting to be reviewed.
Rejected Online By Provider	This status occurs automatically when the service provider rejects the service request on AppraisalPort.
Rejected – No Provider Response	This status occurs automatically when the service provider does not accept or reject the order within the set amount of time.
Wholesale – Waiting for APSL	The Wholesale order is waiting for the appraisal file to be uploaded to CMS.
With Reviewer	The order has been assigned to a reviewer and is currently under review.

Create a New Order

The order form is used to create new orders in CMS. It is accessed under the Orders menu, then by selecting the New option.

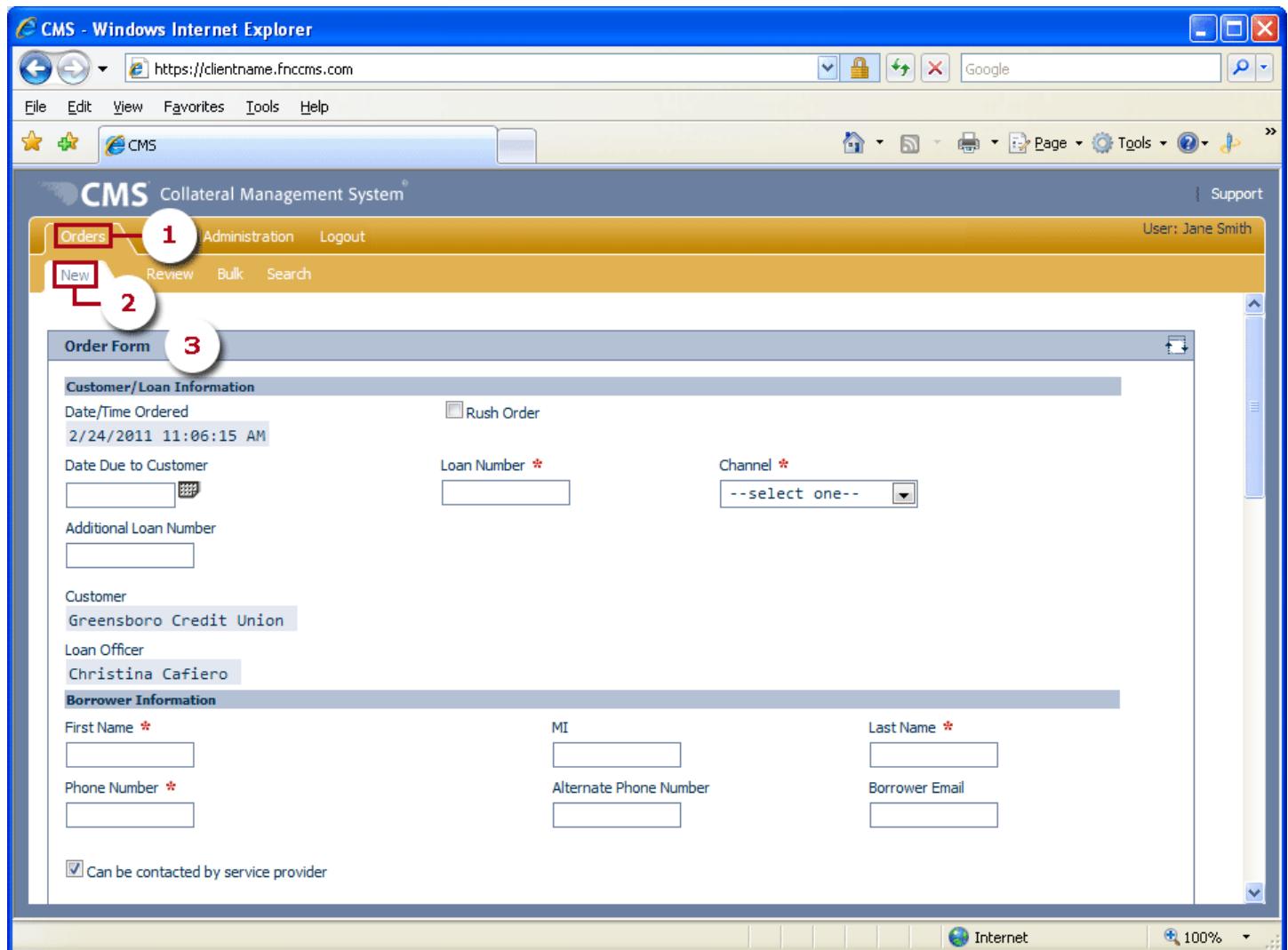
The following appraisal services are available to order through the order form in CMS:

- 1004 – URAR
- 1004 with 1007
- 1004 with 216
- 1004 with 216 and 1007
- 1004C Manufactured Home
- 1004D – Update/Completion
- 1007 – Rent Schedule Comp.
- 1007 with 216
- 1025 – Small Residential Income
- 1025 with 216
- 1073 – Ind. Condo Unit
- 1073 with 1007
- 1073 with 216
- 1073 with 216 and 1007
- 1075 – Exterior Ind. Condo
- 1075 with 1007
- 1075 with 216
- 1075 with 216 and 1007
- 2000 – 1 Unit Field Review
- 2000A – 2 to 4 Unit Field Review
- 2006 – Short form Review
- 2055 Ext with 1007
- 2055 Ext with 216
- 2055 Ext with 216 and 1007
- 2055 Exterior Residential
- 2055 Interior
- 2070 – Cond and Mkt Report
- 2075 – Property Inspection
- 2090 – Co-Op Interest
- 2095 – Co-Op Ext Interest
- 216 – Operating Income Statement
- 442 – Satisfactory Certificate
- Automated Review
- BPO – Exterior
- BPO – Interior
- Compliance Inspection Report
- Desk Review
- Desktop Restricted Use Report
- Field Review
- Land Appraisal Report
- Photo Only
- Recertification of Value

To Create a New Order Using the Order Form:

1. Click the **Orders** menu.
2. Select **New**.
3. The order form will open. **Begin filling out the form.**

Note: Required fields are marked by a red asterisk *. Use the Tab key to move from field to field throughout the form.



The screenshot shows the CMS Collateral Management System Order Form in a Windows Internet Explorer browser. The browser window has a blue title bar with the text 'CMS - Windows Internet Explorer' and a URL bar showing 'https://clientname.fnccms.com'. The CMS interface has a yellow header bar with the CMS logo, 'Collateral Management System', and 'Administration Logout' links. A sub-menu bar below it shows 'Orders' (highlighted with a red box and circled with a red '1'), 'New' (highlighted with a red box and circled with a red '2'), 'Review', 'Bulk', and 'Search'. The main content area is titled 'Order Form' (highlighted with a red box and circled with a red '3'). It contains two main sections: 'Customer/Loan Information' and 'Borrower Information'. The 'Customer/Loan Information' section includes fields for 'Date/Time Ordered' (2/24/2011 11:06:15 AM), 'Rush Order' (checkbox), 'Date Due to Customer' (text box), 'Loan Number *' (text box), and 'Channel *' (dropdown menu with 'select one' option). The 'Customer' section shows 'Greensboro Credit Union' and 'Loan Officer' (Christina Cafiero). The 'Borrower Information' section includes fields for 'First Name *' (text box), 'MI' (text box), 'Last Name *' (text box), 'Phone Number *' (text box), 'Alternate Phone Number' (text box), and 'Borrower Email' (text box). A checkbox 'Can be contacted by service provider' is checked. The CMS interface uses a standard Windows-style interface with toolbars and status bars.

Customer/Loan Information

Date/Time Ordered: This field will auto-populate based on the **current date and time** the order form is opened.

Rush Order: If the order is a **Rush**, select this checkbox. Once selected, the Date Due From Service Provider field becomes available.

Note: Depending on how you are set up as a loan officer/broker, the Rush Order checkbox may not be available in the order form.

Date Due From Service Provider: This field is available when the Rush checkbox is selected. Use the **calendar icon** to select the rush due date for the service provider.

Date Due to Customer: This is an optional field and can be used to indicate when the customer would like to have the completed product. Use the **calendar icon** to select the appropriate date.

Loan Number: Enter the **loan number** for the order. This is a required field.

Channel: Use the **drop-down arrow to select a channel** for the appraisal request. Choose from **Correspondent, Foreclosure, Modifications, Other, Quality Assurance, Quality Control, REO, Retail, Servicing, or Wholesale**. This is a required field.

Additional Loan Number: If there is **another loan number associated** with the order, enter it here.

Customer: This field will auto-populate based on the **Customer organization** the loan officer/broker belongs to.

Loan Officer: This field will auto-populate with the **name of the loan officer/broker** creating the order.

Customer/Loan Information		
Date/Time Ordered 11/9/2010 2:06:31 PM	<input checked="" type="checkbox"/> Rush Order	Date Due From Service Provider 11/12/2010 
Date Due to Customer 11/17/2010 	Loan Number * 12121212	Channel * REO 
Additional Loan Number 12345		
Customer Greensboro Credit Union		
Loan Officer Christina Cafiero		

Borrower Information and Access Contact Information

First Name, Last Name, and Phone Number are all required in the **Borrower Information** section. Mark the **Can be contacted by service provider** checkbox to give the assigned service provider access to the borrower's contact information. If the checkbox is not selected, the service provider will not see any contact information.

The **Access Contact Information** section is optional. This section is used to provide contact information to the assigned service provider that they would need to gain access to the property for inspection. Enter any available information and mark the Can be contacted by service provider checkbox when appropriate.

Borrower Information		
First Name *	MI	Last Name *
James		King
Phone Number *	Alternate Phone Number	Borrower Email
662-236-2020		
<input checked="" type="checkbox"/> Can be contacted by service provider		
Access Contact Information		
Contact Name	Alternate Phone Number	Cell Phone
Kim Jones		
Phone Number	Fax	Email
662-456-5454		
Pager		
<input checked="" type="checkbox"/> Can be contacted by service provider		

Property Information

Street: Enter the **street number and name**, and then click the **Populate** button. CMS will distribute the address into the appropriate fields.

Street #: Type the **Street Number** directly into this field if not using the Populate option.

Prefix: Type the **Prefix** directly into this field if not using the Populate option.

Street: Type the **Street Name** directly into this field if not using the Populate option.

Suffix: Type the **Suffix** directly into this field if not using the Populate option.

Unit #: Type the **Unit Number** directly into this field if not using the Populate option.

Zip: Enter the subject's **Zip Code**, and then click the **Complete** button. CMS will auto-populate the City, State, and County fields based on the zip code entered.

City: Type the **City** directly into this field if not using the Complete option.

State: Use the drop-down arrow to select the **State** if not using the Complete option.

County: Type the **County** directly into this field if not using the Complete option.

Property Type: Use the **drop-down arrow** to select: **Condo Hotel, Condominium, Cooperative, Duplex – 2 Unit, Duplex – 3 Unit, Duplex – 4 Unit, High Rise, Low Rise, Lot, Manufactured, Mobile Home, PUD, SFR Attached, SFR Detached, or Vacant Land.**

Loan Purpose: Use the **drop-down arrow** to select: **Acquisition, Cash Out, No Cash Out – Refi, Other, or Purchase.**

Occupancy Type: Use the **drop-down arrow** to select: **Investor, Other, Primary Residence, or Second Home.**

Sales Price: Enter **Sales Price**. This is an optional field.

Original Purchase Price: Enter **Original Purchase** Price. This is an optional field.

Access Instructions: Enter any instructions to pass on to the assigned service provider. These instructions will appear on the service engagement letter. **Note:** Any text entered in the Access Instructions box will first go through an approval process before the order is assigned to a service provider.

Property Information

Street					
123 Westbury Circle				Populate	
Street # *	Prefix	Street *		Suffix	Unit #
123		WESTBURY		CIR	
Zip *		City *		State *	County *
38655	Complete	OXFORD		MS	LAFAYETTE
Property Type *		Loan Purpose *		Occupancy Type *	
SFR Detached	▼	Purchase	▼	Primary Residence	▼
Sales Price		Original Purchase Price			
\$0.00		\$0.00			
Access Instructions					
Contact Kim Jones for access to the property.					

Service Information

Service Type: Use the **drop-down arrow to select the appraisal service** being ordered.

Require 1004MC: Mark the **Require 1004MC checkbox** to order the 1004MC along with the service type selected.

High Value Property: Mark this **checkbox** if the subject is a **High Value Property**.

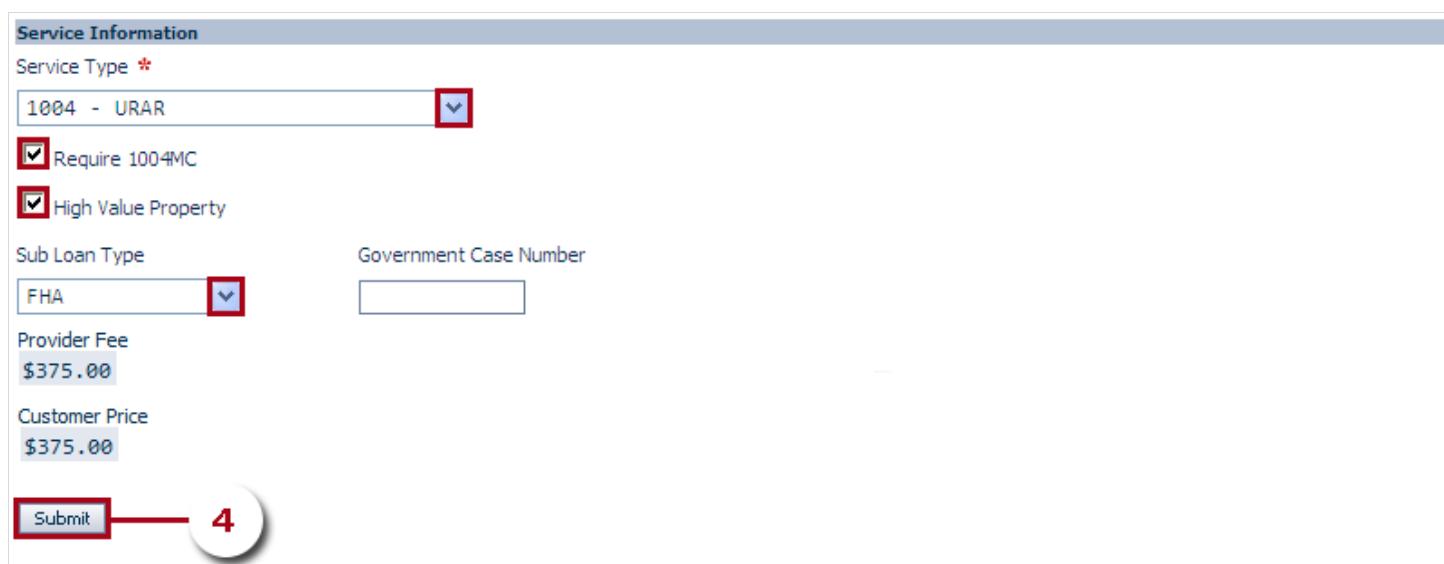
Sub Loan Type: If the order is a Sub Loan, use the drop-down arrow to select: **203(k), FHA, USDA, or VA**. If 203(k) or FHA is selected, the **Government Case Number** field will be available.

Provider Fee: The fee being paid to the service provider assigned to the order will be displayed.

Note: Depending on how you are set up as a loan officer/broker, the Provider Fee field may not be available in the order form.

Customer Price: Displays the **price of the appraisal being charged to the Customer**.

4. Click **Submit** when finished filling out the order form.



Service Information

Service Type *

1004 - URAR

Require 1004MC

High Value Property

Sub Loan Type

FHA

Provider Fee

\$375.00

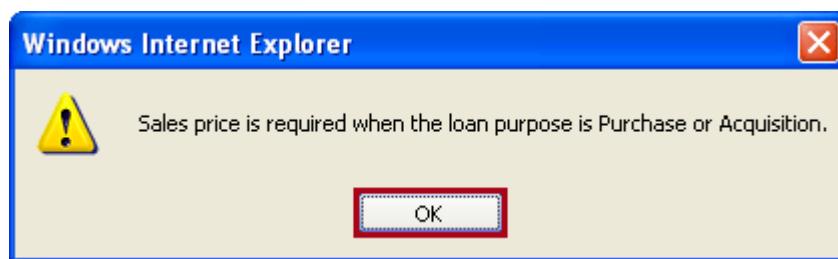
Customer Price

\$375.00

Submit

4

Note: If any required fields are left blank, CMS will provide a pop-up window indicating the missing information. Click **Ok** to close out the pop-up, enter the missing information, and click Submit again.



Note: If you are required to pay for the appraisal at the time of ordering, the **Order Payment** screen will open after clicking Submit on the order form. Enter all required fields, as highlighted in the screen shot below, and click the Submit button. Loan Officers and Brokers who are not required to pay up front will bypass this screen.

Orders Administration Logout User: Christina Cafiero

New Search

Order Payment

Credit Card Number: * (What's this?)

Expiration Date (MMYY): *

CVV2: *

Billing Address: *

Billing Zip Code: *

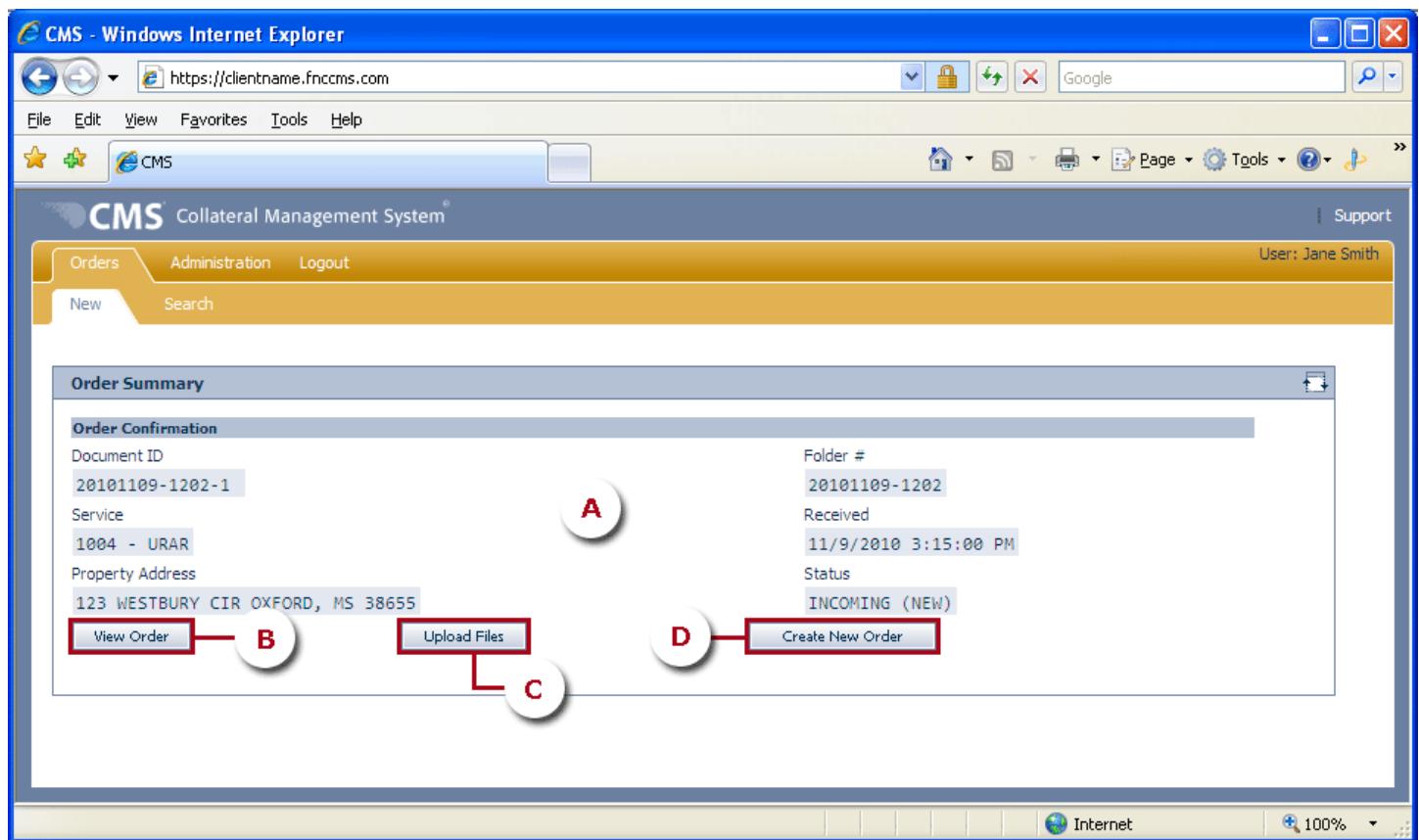
 (What's this?)

Order Confirmation

After an order is successfully created, the confirmation screen will appear with the following options:

- A.** The confirmation screen displays several details concerning the order that was just created. This information includes property address, load number, and the status of the order.
- B.** Click the **View Order** button to go directly to the order just created in CMS.
- C.** Click the **Upload Files** button to go to the Associated Files page to upload a document, like a sales contract, to the order.
- D.** Click the **Create New Order** button to go back to the order form to create another new order.

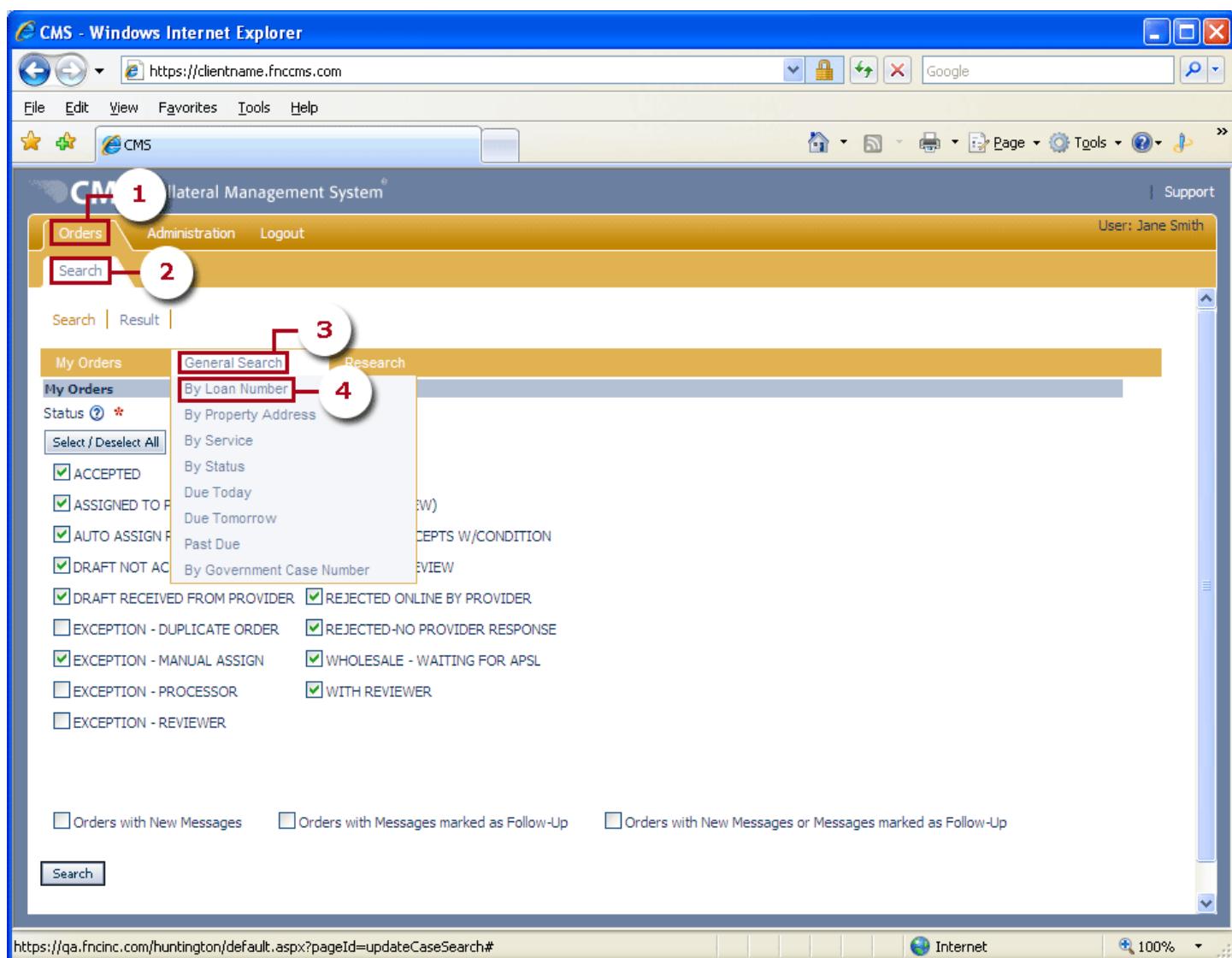


Search for Orders

The Search module in CMS provides users the ability to enter search criteria and find the order(s) they wish to open. There are three search menus available which provide many options for a user to search for an order: **My Orders**, **General Search**, and **Research**. As MLOs who are searching for orders to check status, the General Search and My Orders menus will be the most useful search menus to utilize. The following pages provide a few examples on how to search for an order.

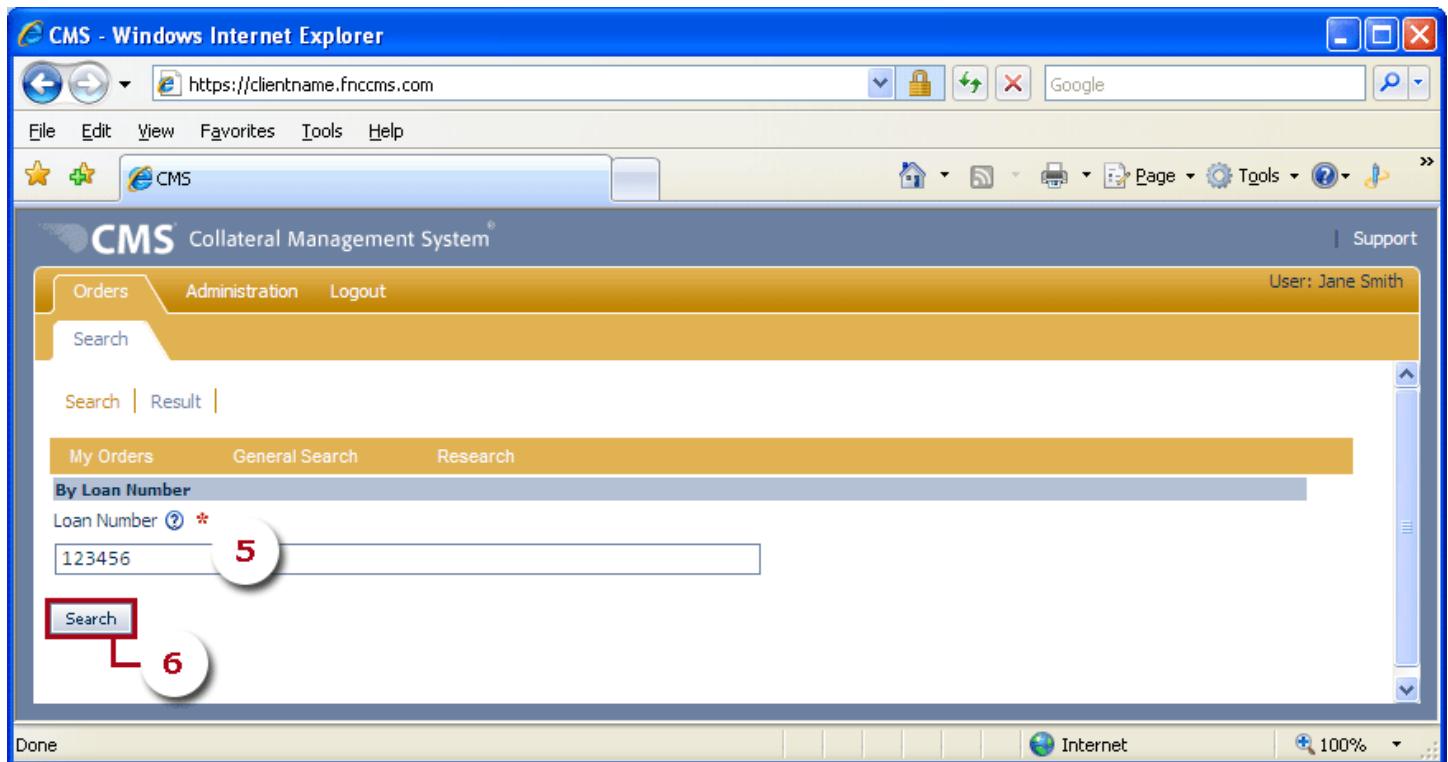
Search by Loan Number

1. Click the **Orders** menu.
2. Select **Search**.
3. Click to expand the **General Search** menu.
4. Select **By Loan Number**.



5. Enter the loan number of the order being searched for.

6. Click the Search button.



7. All **orders matching the loan number** entered will be displayed in the Search Results.

8. To select an order, click the **magnifying glass** on the left side.

9. The **order will open** in the Workspace.

Note: Order status and Inspection Date can be found in both the Search Results and the Order Summary. Please refer to the red boxes in the screen shot below to view where the status and inspection Date are displayed in both sections.

The screenshot shows the CMS Collateral Management System interface in Internet Explorer. The search results table has columns: Loan #, Status, Service Name, Borrower, Processor, Reviewer, Order Date, Due from Service Provider, Date Draft Received, Due to Customer, Inspection Date, and Loan Officer/Broker. The 'Status' column for row 123456 is highlighted with a red box and a magnifying glass icon (step 8). The 'Inspection Date' column for the same row is also highlighted with a red box (step 9). The 'Order Summary' panel shows detailed information for this order, including the status 'ASSIGNED TO PROVIDER' and the inspection date '29-Nov-2010'.

Loan #	Status	Service Name	Borrower	Processor	Reviewer	Order Date	Due from Service Provider	Date Draft Received	Due to Customer	Inspection Date	Loan Officer/Broker
123456	ASSIGNED TO PROVIDER	1004 - URAR	John Smith	Jane Smith		11/24/2010 10:02:59 AM	11/24/2010			11/29/2010	Jane Smith

Order Summary

Doc Status: ASSIGNED TO PROVIDER

Loan #: 123456 Doc ID: 20101124-1242-1 Folder #: 20101124-1242

Service: 1004 - URAR

Address: 1208 TULARE ST BAKERSFIELD, CA 93305

Borrower: John Smith

Customer: Test Customer

Loan Officer/Broker: Jane Smith

Due to Customer:

Reviewer:

Appraised Value:

Sales Price: \$200,000.00

Loan Amount: \$0.00

Due From Service Provider: 11/24/2010

Inspection Date: 29-Nov-2010

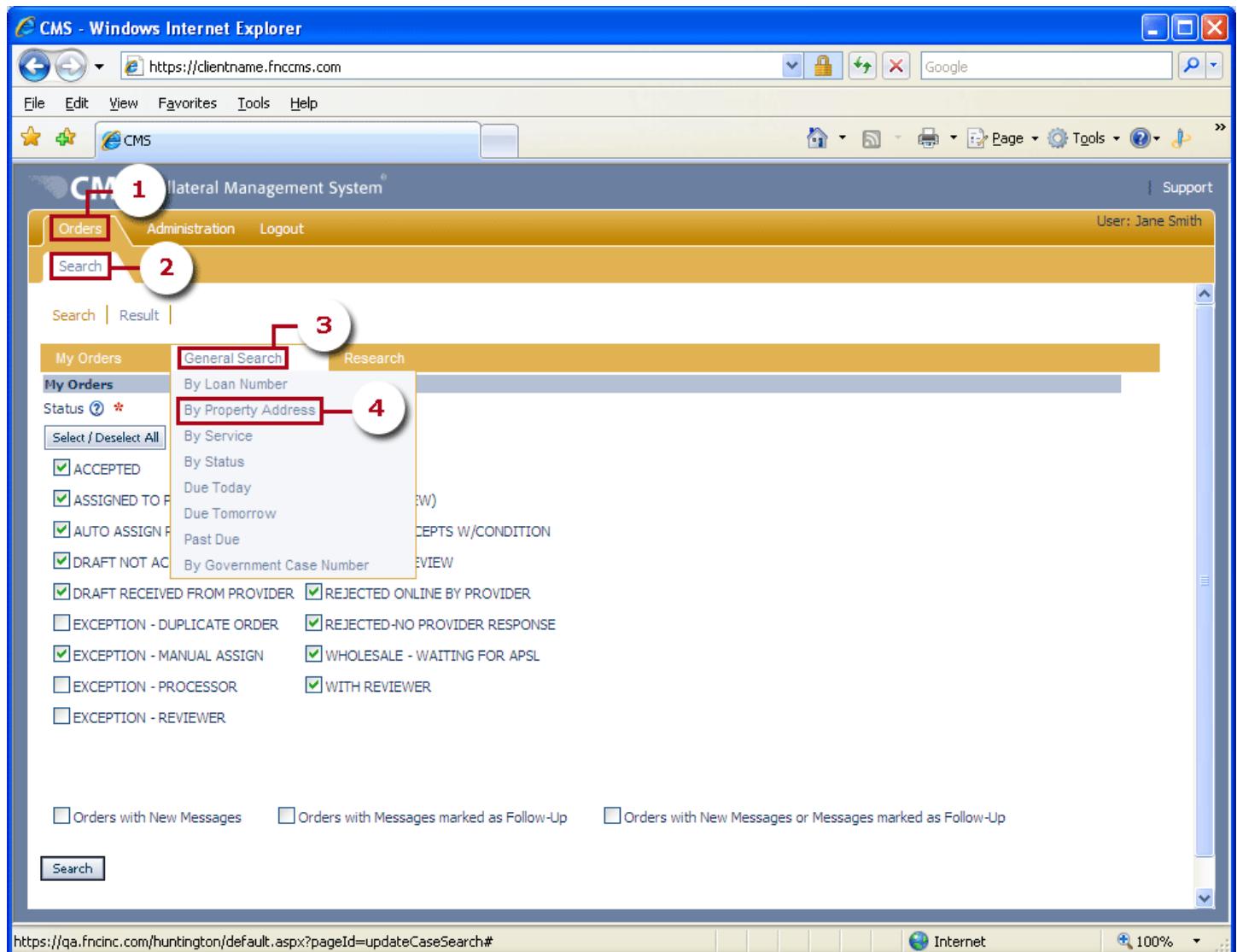
Channel: Retail

Sub Loan Type:

Government Case Number:

Search by Property Address

1. Click the **Orders** menu.
2. Select **Search**.
3. Click to expand the **General Search** menu.
4. Select **By Property Address**.



5. Enter the property address of the order being searched for.

6. Click the Search button.

CMS - Windows Internet Explorer

https://clientname.fnccms.com

File Edit View Favorites Tools Help

CMS Collateral Management System®

User: Jane Smith

Orders Administration Logout

Search

Search | Result |

My Orders General Search Research

By Property Address

Street #	Prefix	Street Name
1208		Tulare
Suffix	City	County
	Bakersfield	
State	Zip Code	
CA	93305	

Search 6

5

7. All orders matching the property address entered will be displayed in the Search Results.

8. To select an order, click the magnifying glass on the left side.

9. The order will open in the Workspace.

Note: Order status and Inspection Date can be found in both the Search Results and the Order Summary. Please refer to the red boxes in the screen shot below to view where the status and inspection Date are displayed in both sections.

The screenshot shows a Windows Internet Explorer window for the CMS Collateral Management System. The title bar says 'CMS - Windows Internet Explorer' and the address bar shows 'https://clientname.fnccms.com'. The CMS logo is in the top left of the page. The main menu has 'Orders', 'Administration', and 'Logout' options. The user is logged in as 'Jane Smith'. The search results table has columns: Loan #, Status, Service Name, Borrower, Processor, Reviewer, Order Date, Due from Service Provider, Date Draft Received, Due to Customer, Inspection Date, and Loan Officer/Broker. A row for Loan # 123456 is selected, with the status 'ASSIGNED TO PROVIDER' and inspection date '11/29/2010' highlighted with red boxes. A magnifying glass icon with a red circle and the number 8 is over the status cell. A red circle with the number 7 is over the status header. The order summary window shows the same information with the inspection date '29-Nov-2010' highlighted with a red box. A lock icon with a red circle and the number 9 is over the lock status. A red circle with the number 8 is over the lock status header. The bottom of the screen shows standard browser controls and a status bar indicating 'Internet' and '100%'.

Loan #	Status	Service Name	Borrower	Processor	Reviewer	Order Date	Due from Service Provider	Date Draft Received	Due to Customer	Inspection Date	Loan Officer/Broker
123456	ASSIGNED TO PROVIDER	1004 - URAR	John Smith	Jane Smith		11/24/2010 10:02:59 AM	11/24/2010			11/29/2010	Jane Smith

Order Summary

Doc Status: ASSIGNED TO PROVIDER

Loan #: 123456 Doc ID: 20101124-1242-1 Folder #: 20101124-1242

Service: 1004 - URAR

Address: 1208 TULARE ST BAKERSFIELD, CA 93305

Borrower: John Smith

Customer: Test Customer

Loan Officer/Broker: Jane Smith

Due to Customer:

Reviewer:

Appraised Value:

Sales Price: \$200,000.00

Loan Amount: \$0.00

Due From Service Provider: 11/24/2010

Inspection Date: 29-Nov-2010

Channel: Retail

Sub Loan Type:

Government Case Number:

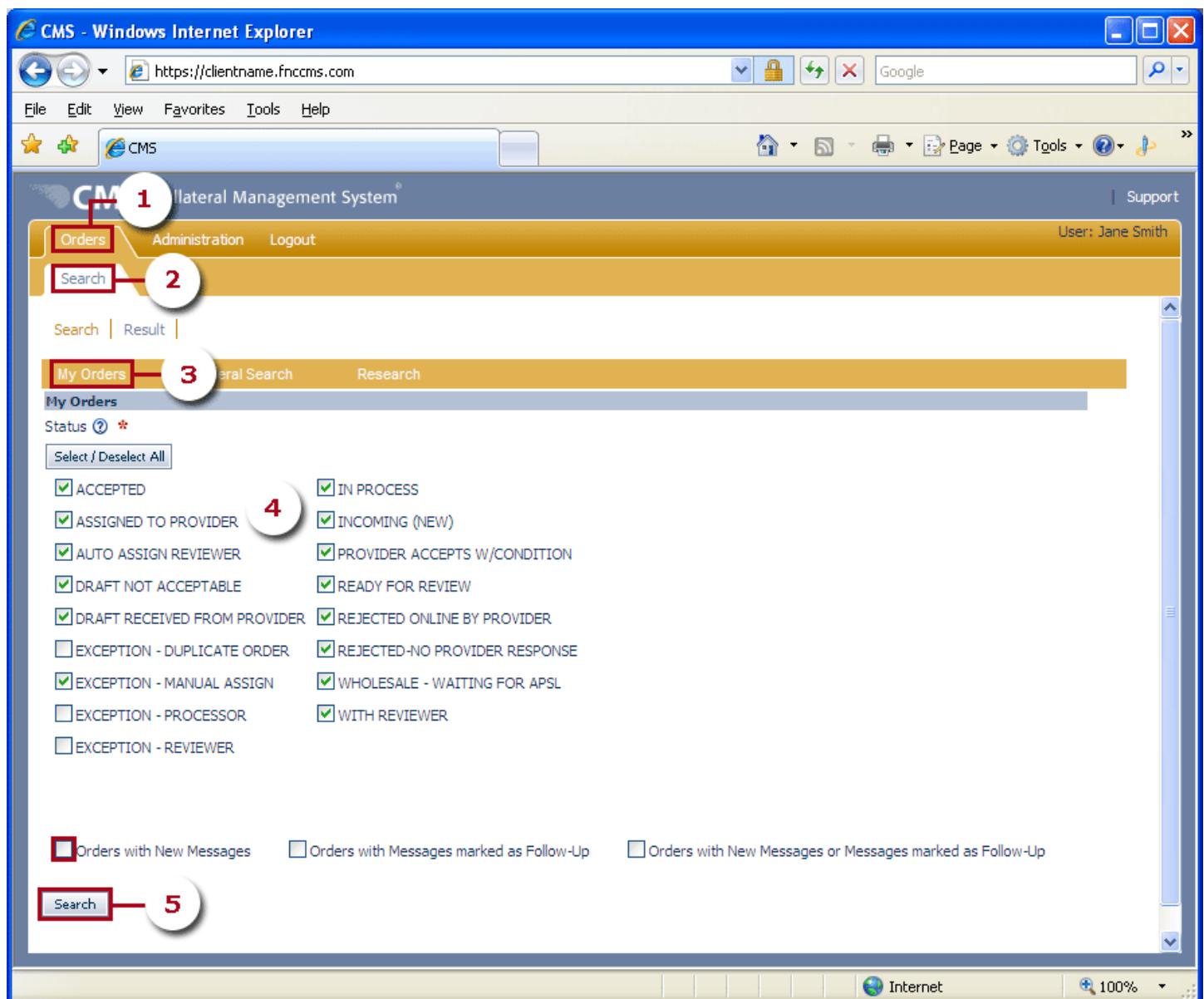
My Orders

The My Orders search menu is a status search that will search for orders associated with the MLO. My Orders also provides the ability to search for orders that have **new messages** and/or **follow-ups**.

1. Click the **Orders** menu.
2. Select **Search**.
3. The **My Orders** search will open on the CMS screen.
4. Select the **status/statuses** for the orders you wish to search for.

Note: To search for orders that have a new message and/or a follow-up, mark the checkbox(es) at the bottom of the page.

5. Click **Search**.



6. All orders associated with the MLO in the statuses selected will be displayed in the Search Results.

7. Click the magnifying glass on the left side to select an order.

8. The order will open in the Workspace.

Note: Order status and Inspection Date can be found in both the Search Results and the Order Summary. Please refer to the red boxes in the screen shot below to view where the status and inspection Date are displayed in both sections.

The screenshot shows a Windows Internet Explorer window displaying the CMS Collateral Management System. The search results table has columns: Loan #, Status, Service Name, Borrower, Processor, Reviewer, Order Date, Due from Service Provider, Date Draft Received, Due to Customer, Inspection Date, and Loan Officer/Broker. The 'Status' column for row 123456 is highlighted with a red box and a magnifying glass icon (step 8). The 'Inspection Date' column for the same row is also highlighted with a red box (step 9). The 'Order Summary' panel shows the document status as 'ASSIGNED TO PROVIDER'. The 'Inspection Date' field in the summary panel is also highlighted with a red box. The status and inspection date are also visible in the 'Doc Status' and 'Inspection Date' fields in the summary panel respectively.

Loan #	Status	Service Name	Borrower	Processor	Reviewer	Order Date	Due from Service Provider	Date Draft Received	Due to Customer	Inspection Date	Loan Officer/Broker
123456	ASSIGNED TO PROVIDER	1004 - URAR	John Smith	Jane Smith		11/24/2010 10:02:59 AM	11/24/2010			11/29/2010	Jane Smith

Order Summary

Doc Status: ASSIGNED TO PROVIDER

Loan #: 123456 Doc ID: 20101124-1242-1 Folder #: 20101124-1242

Service: 1004 - URAR

Address: 1208 TULARE ST BAKERSFIELD, CA 93305

Borrower: John Smith

Customer: Test Customer

Loan Officer/Broker: Jane Smith

Due to Customer:

Reviewer:

Appraised Value:

Sales Price: \$200,000.00

Loan Amount: \$0.00

Due From Service Provider: 11/24/2010

Inspection Date: 29-Nov-2010

Channel: Retail

Sub Loan Type:

Government Case Number:

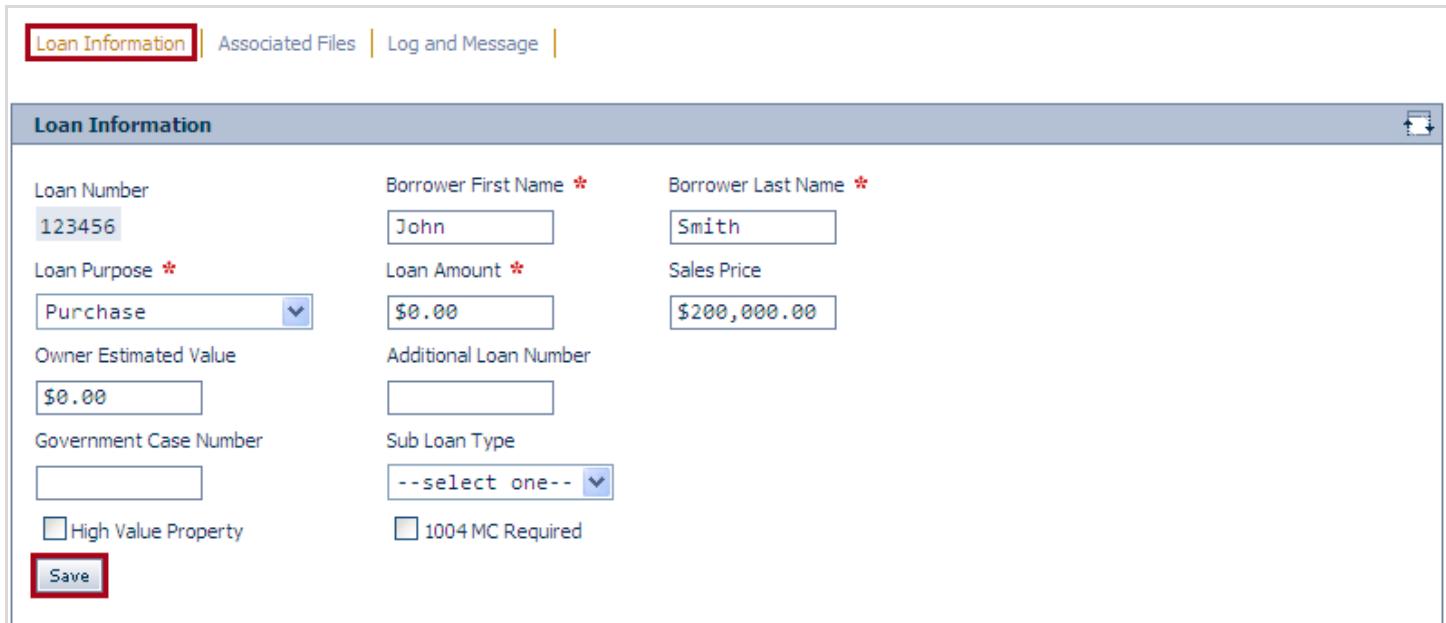
Working with Orders

The following pages provide a brief explanation of each working page for an order and what information can be accessed within each page.

Loan Information

The Loan Information page contains details about the order, including loan number and borrower name. If any changes need to be made to the information listed here, simply type directly into the appropriate field and click the **Save** button.

Note: The only information that cannot be updated on this page is Loan Number.



Loan Information | Associated Files | Log and Message

Loan Information

Loan Number 123456	Borrower First Name * John	Borrower Last Name * Smith
Loan Purpose * Purchase	Loan Amount * \$0.00	Sales Price \$200,000.00
Owner Estimated Value \$0.00	Additional Loan Number [empty]	
Government Case Number [empty]	Sub Loan Type --select one--	
<input type="checkbox"/> High Value Property	<input type="checkbox"/> 1004 MC Required	
Save		

Associated Files

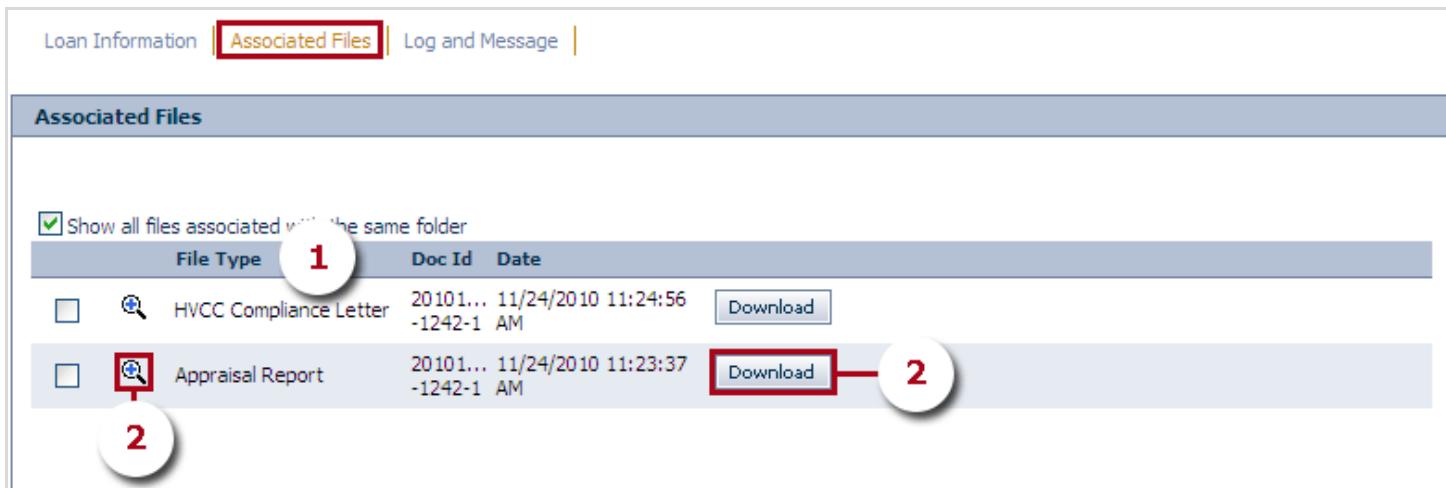
The Associated Files page provides access to all documents associated with the order. Once the order hits the **Approved** status, the completed appraisal product will become available for viewing. This page can also be used to upload documents to an order, like a purchase agreement, and to email files out from CMS.

To Open an Associated File:

1. Under the **File Type** list, locate the file you wish to open.

Note: The completed appraisal product will always have the file type of **Appraisal Report**.

2. Click either the **magnifying glass** or **Download** button. The file will then open in a new window on the screen.



Loan Information | **Associated Files** | Log and Message |

Associated Files

Show all files associated with the same folder

File Type	Doc Id	Date	
<input type="checkbox"/> HVCC Compliance Letter	20101...	11/24/2010 11:24:56 -1242-1 AM	Download
<input type="checkbox"/> Appraisal Report	20101...	11/24/2010 11:23:37 -1242-1 AM	Download

Add a File to the Associated Files Page:

1. Under the **Add File** section, click the **Browse** button to retrieve the file being uploaded.
2. Use the drop-down arrow to select the **File Type**.

Note: It is important to select the correct file type when uploading a file. Your options are to select either **Purchase Agreement** when uploading a sales contract, or **Other Documents** for all other types of files.

3. Click the **Upload** button.



Add File

Select File *

C:\Documents and Settings\ **Browse**

File Type *

Other Documents

Upload

Email a Document from Associated Files:

- 1. Mark the checkbox(es)** of the file(s) you wish to send.
- 2. Enter the email address** of the recipient(s). Separate multiple email addresses with a comma.
- 3. Click **Send Email**.**

The screenshot shows the 'Associated Files' section of a software interface. At the top, there are tabs: 'Loan Information', 'Associated Files' (which is highlighted with a red box and a red border), and 'Log and Message'. The 'Associated Files' tab is active, showing a list of files. A checkbox labeled 'Show all files associated with the same folder' is checked. The file list includes:

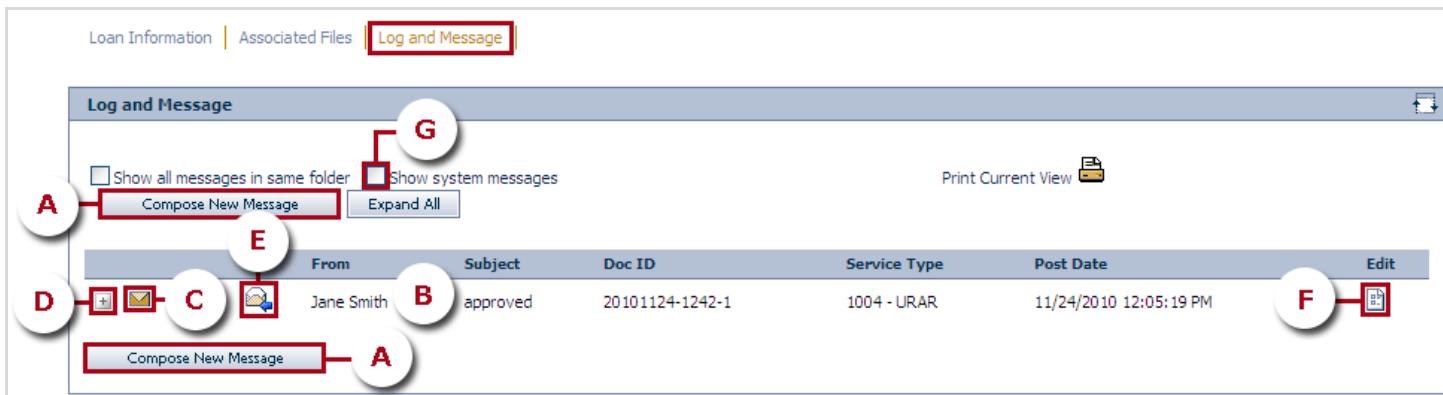
File Type	Doc Id	Date	Action
HVCC Compliance Letter	20101...	11/24/2010 11:24:56 -1242-1 AM	Download
Appraisal Report	20101...	11/24/2010 11:23:37 -1242-1 AM	Download

Red annotations are present: a red box highlights the 'Associated Files' tab. A red circle with the number '1' points to the checkbox in the file list. A red circle with the number '2' points to the email input field containing 'cmcafiero@email.com'. A red circle with the number '3' points to the 'Send Email' button.

Log and Message

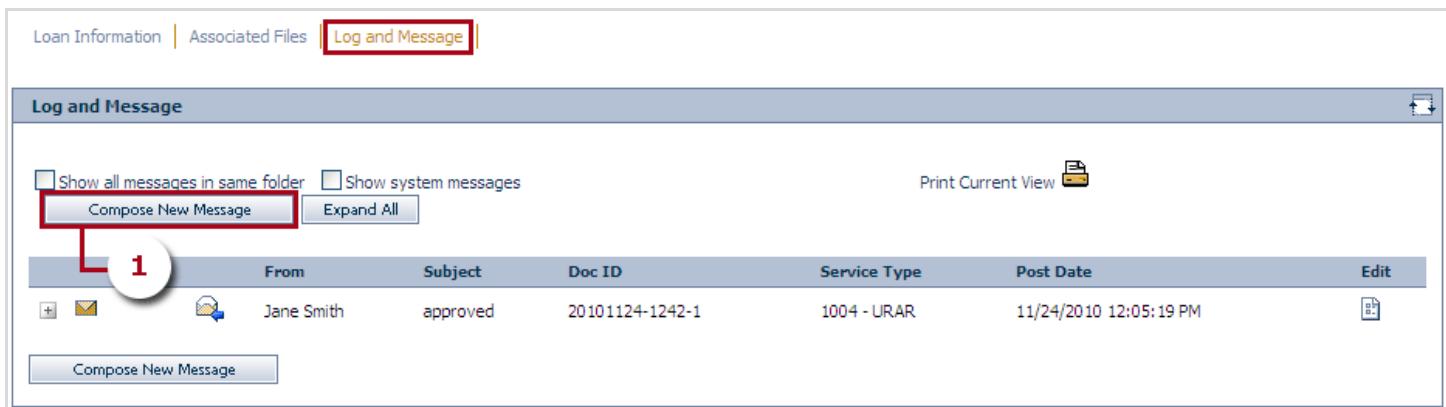
The Log and Message Page contains a listing of all messages associated with an order. Messages can be composed, read, and replied to from this page. The Log and Message page should be used to send messages to the MLCs to request additional appraisal products for an order, like inspections and recertifications.

- A.** Click **Compose New Message** to enter and send a new message.
- B.** Each message received will list who the **message is from** along with the **subject** of the message.
- C.** A **closed envelope icon** indicates a **new message**. An **open envelope icon** indicates a **read or opened message**.
- D.** Click the **plus sign button to open** the body of the message. Click the same button to close the message.
- E.** Click the **reply icon** to send a reply to the received message.
- F.** Click the **edit button** to change the status of the message from new to read.
- G.** Mark the **Show system messages** checkbox to view all system generated messages.



To Compose a New Message:

1. Click **Compose New Message**.

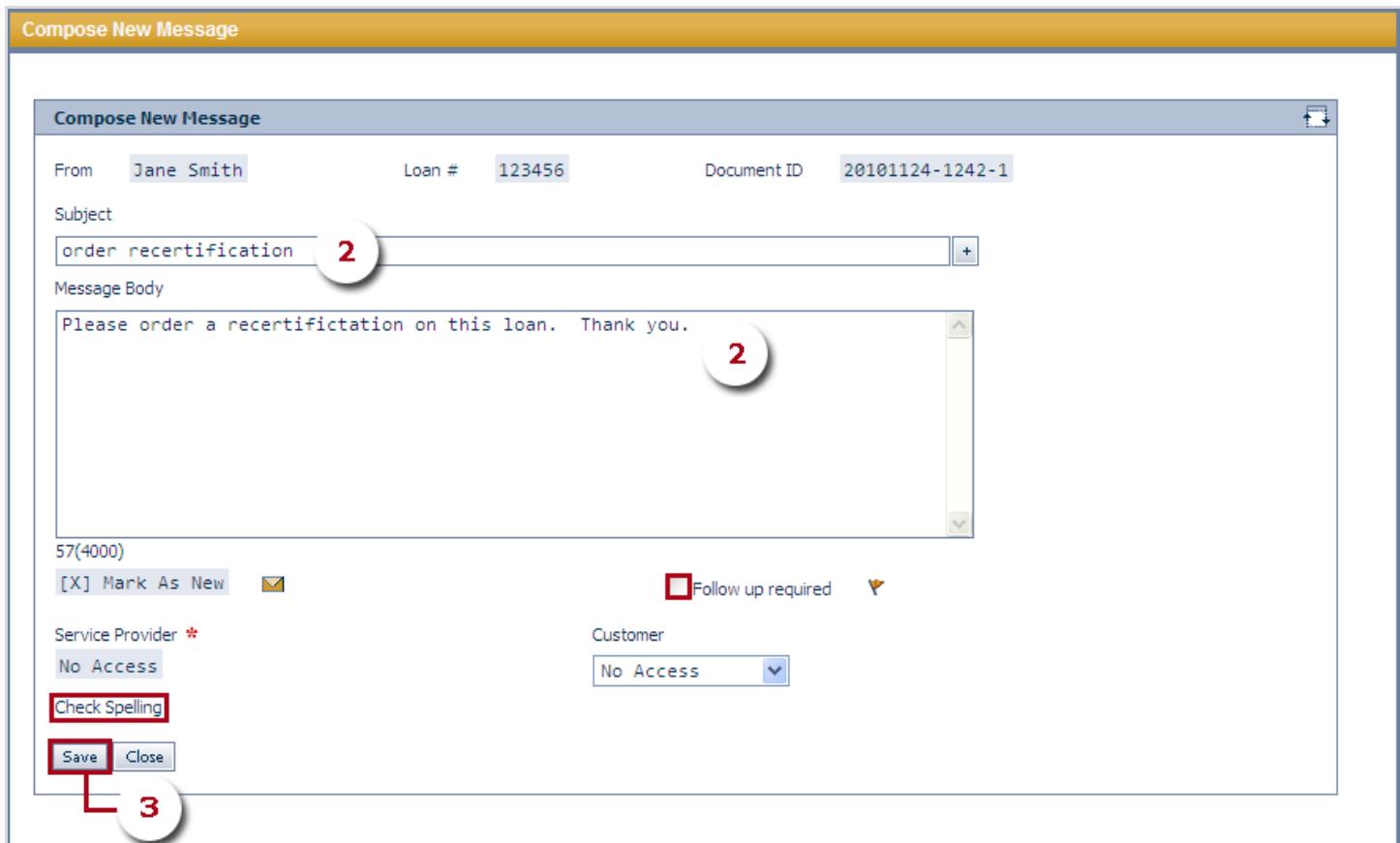


The screenshot shows the 'Log and Message' screen. At the top, there are tabs for 'Loan Information', 'Associated Files', and 'Log and Message' (which is highlighted with a red box and a red number 1). Below the tabs are two checkboxes: 'Show all messages in same folder' and 'Show system messages'. There are also buttons for 'Compose New Message' (highlighted with a red box and a red number 1), 'Expand All', 'Print Current View', and a 'Current View' icon. The main area displays a table with columns: From, Subject, Doc ID, Service Type, Post Date, and Edit. A message from 'Jane Smith' is listed: 'Subject: approved', 'Doc ID: 20101124-1242-1', 'Service Type: 1004 - URAR', 'Post Date: 11/24/2010 12:05:19 PM'. Below the table is a 'Compose New Message' button.

2. Enter a **Subject** and **Body**.

3. Click **Save**.

Note: Before clicking Save to send the message, you can check your spelling by clicking the **Check Spelling** link, or you can mark the message for a follow up (red flag) by selecting the **Follow up required** checkbox.



The screenshot shows the 'Compose New Message' dialog box. At the top, it says 'Compose New Message'. Below that, there are fields for 'From' (Jane Smith), 'Loan #' (123456), 'Document ID' (20101124-1242-1), and 'Subject' (order recertification, highlighted with a red box and a red number 2). The 'Message Body' area contains the text 'Please order a recertification on this loan. Thank you.' (highlighted with a red box and a red number 2). At the bottom, there are buttons for 'Mark As New' (checkbox checked), 'Follow up required' (checkbox checked), 'Service Provider' (No Access), 'Customer' (No Access), 'Check Spelling' (button highlighted with a red box and a red number 3), 'Save' (button highlighted with a red box and a red number 3), and 'Close'.

Administration

The Administration menu provides users with the ability to manually change their password at any time.

Change Password

1. Click the **Administration** menu.
2. Select **Change Password**.
3. Enter your current password in the **Old Password** field.
4. Select and enter your new password into the **New Password** and **Confirm New Password** fields.

Note: Your password must include all four of the following requirements:

- One or more lowercase characters
- One or more uppercase characters
- One or more special characters
- One or more numbers

5. Select and enter a **Secret Question** and **Secret Answer**.
6. Click **Save** when you are finished.

Note: The password you select will expire in 90 days.

The screenshot shows the CMS Collateral Management System interface. The top navigation bar has 'Administration' selected. Below it, a sub-menu for 'Change Password' is shown. The main form contains fields for 'User Name', 'Old Password', 'New Password', 'Confirm New Password', 'New Secret Question', and 'New Secret Question Answer'. The 'Save' button at the bottom is highlighted with a red box and a red number 6. Red numbers 1 through 5 are placed over the 'Old Password', 'New Password', 'Confirm New Password', 'New Secret Question', and 'New Secret Question Answer' fields respectively, indicating the sequence of steps.

7. A message will pop-up indicating you have successfully changed your password. Click the **OK** button.



Support

FNC's Customer Support department is available to help with any questions you have concerning CMS. Here's how to reach them:

Monday through Friday, 7:00 AM to 7:00 PM CST

Phone: 1-888-963-3330

Email: support@fncinc.com