CMS User Manual

Loan Officers/Brokers

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System Basics

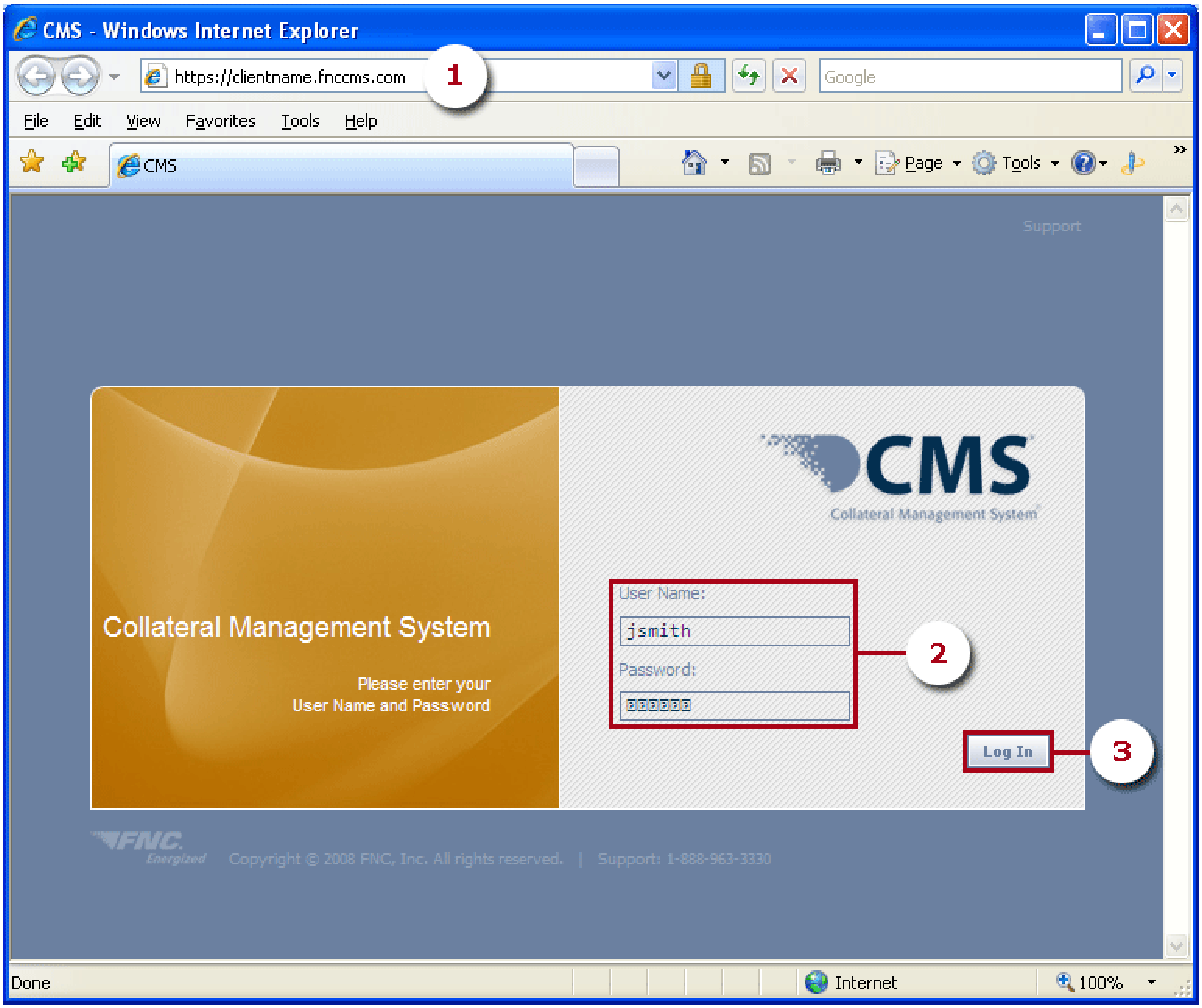
Logging In

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.

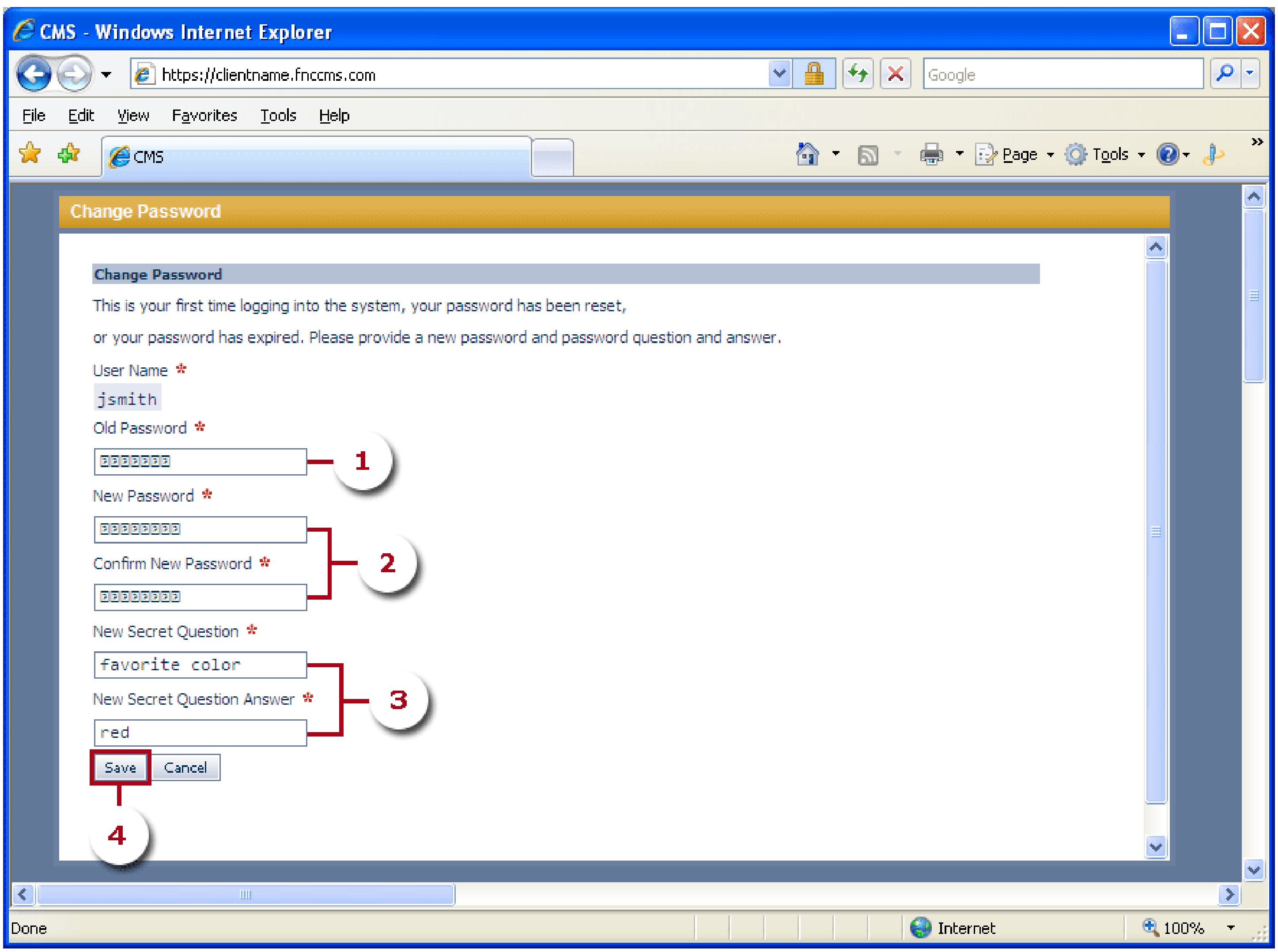
Note: Your password must include all four of the following requirements:

- 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**.

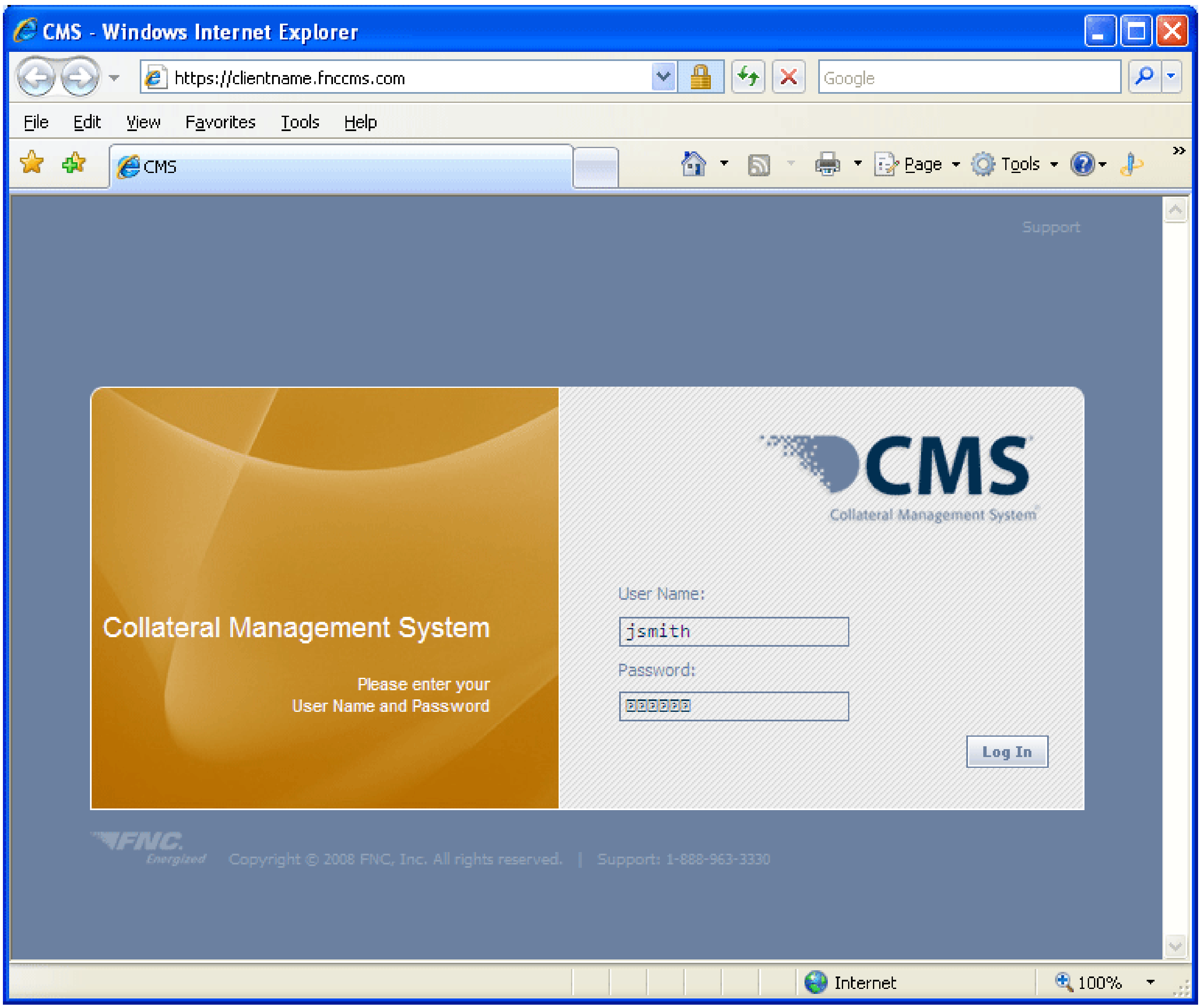
4. Click **Save** when you are finished.

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

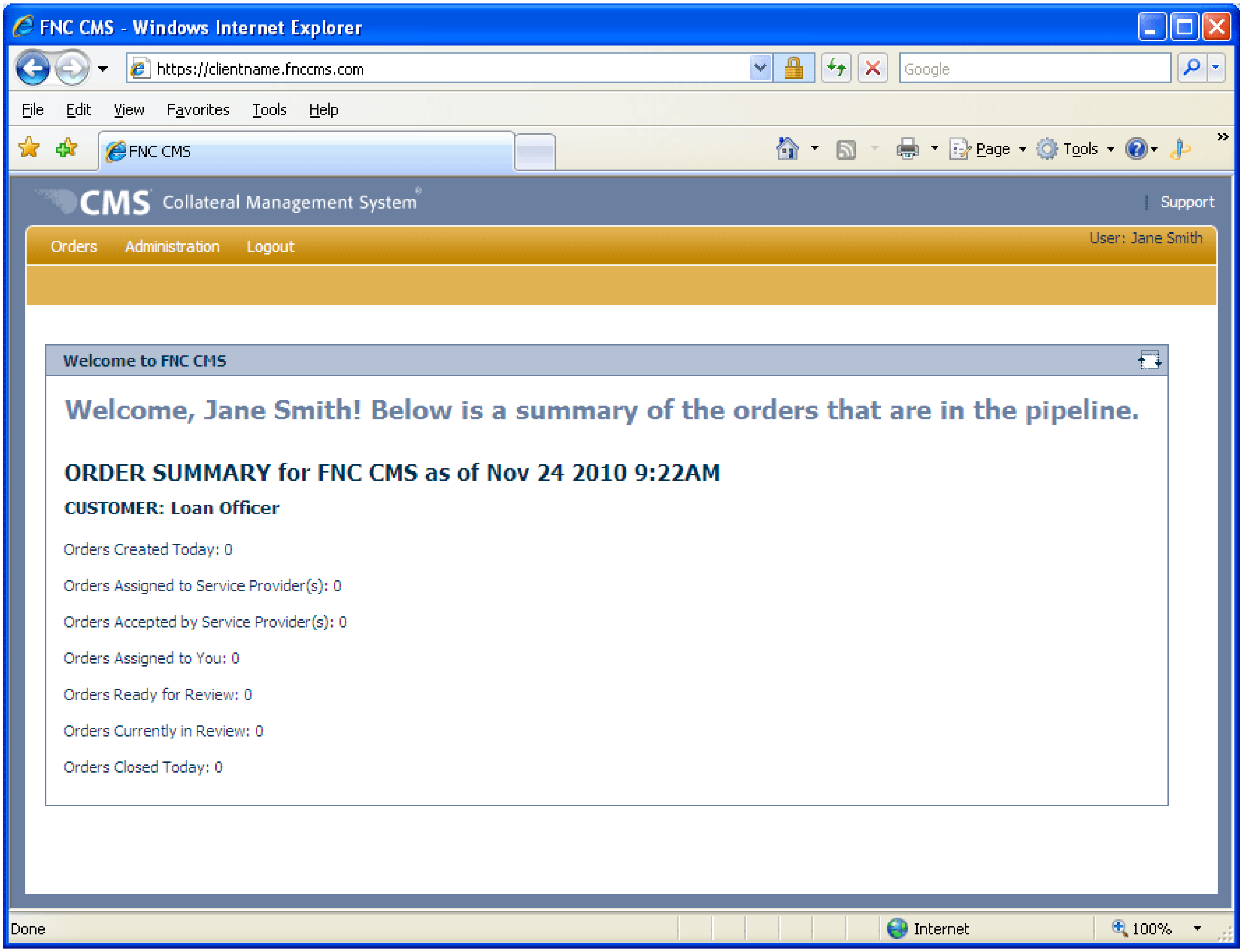


5. A message will pop-up indicating you have successfully changed your password. Click the **OK** button.

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



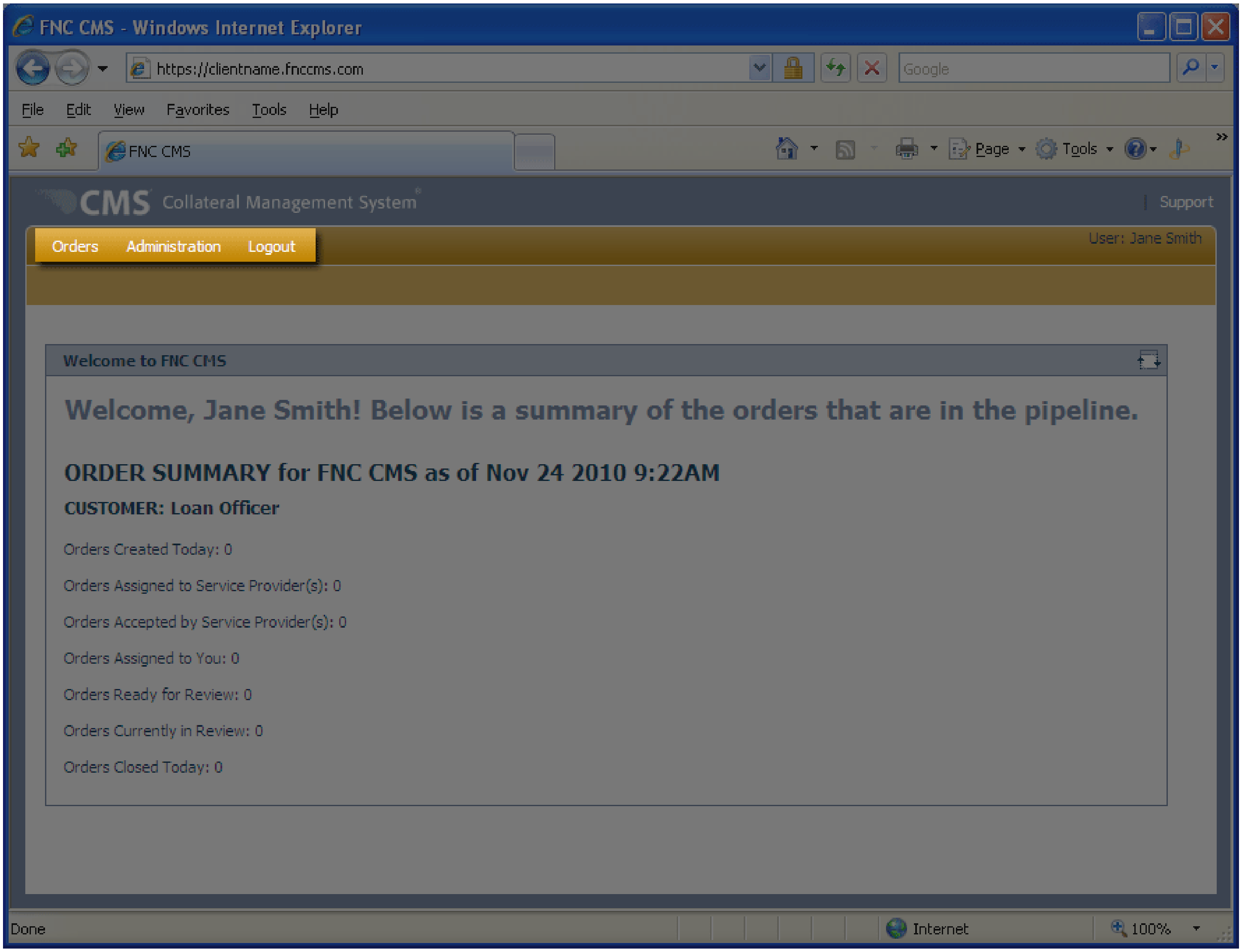
Upon logging in to CMS, a welcome screen will be displayed providing order summary information about orders that are currently in the CMS pipeline.



CMS Menu Toolbar

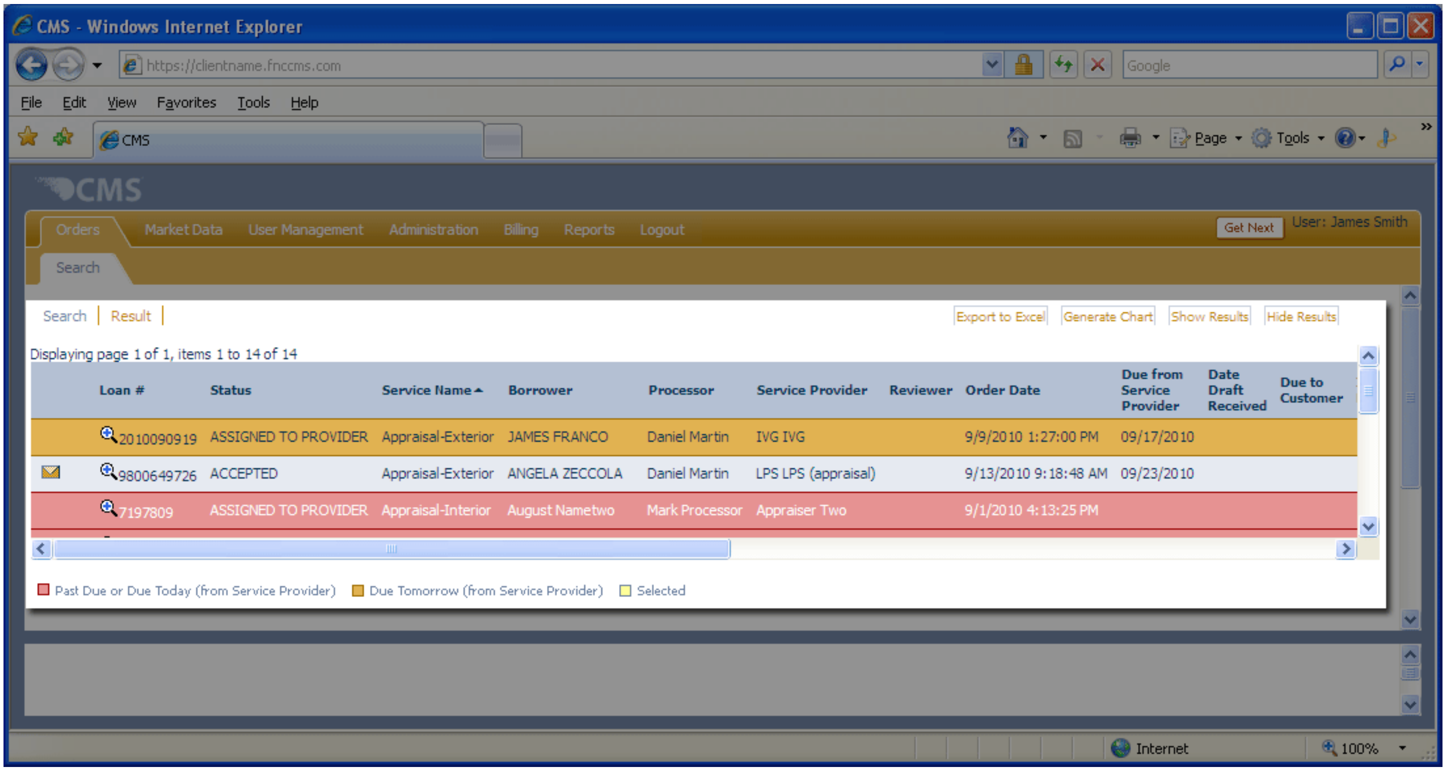
The CMS Menu Toolbar provides access to all modules within CMS.

- **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.



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 **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.

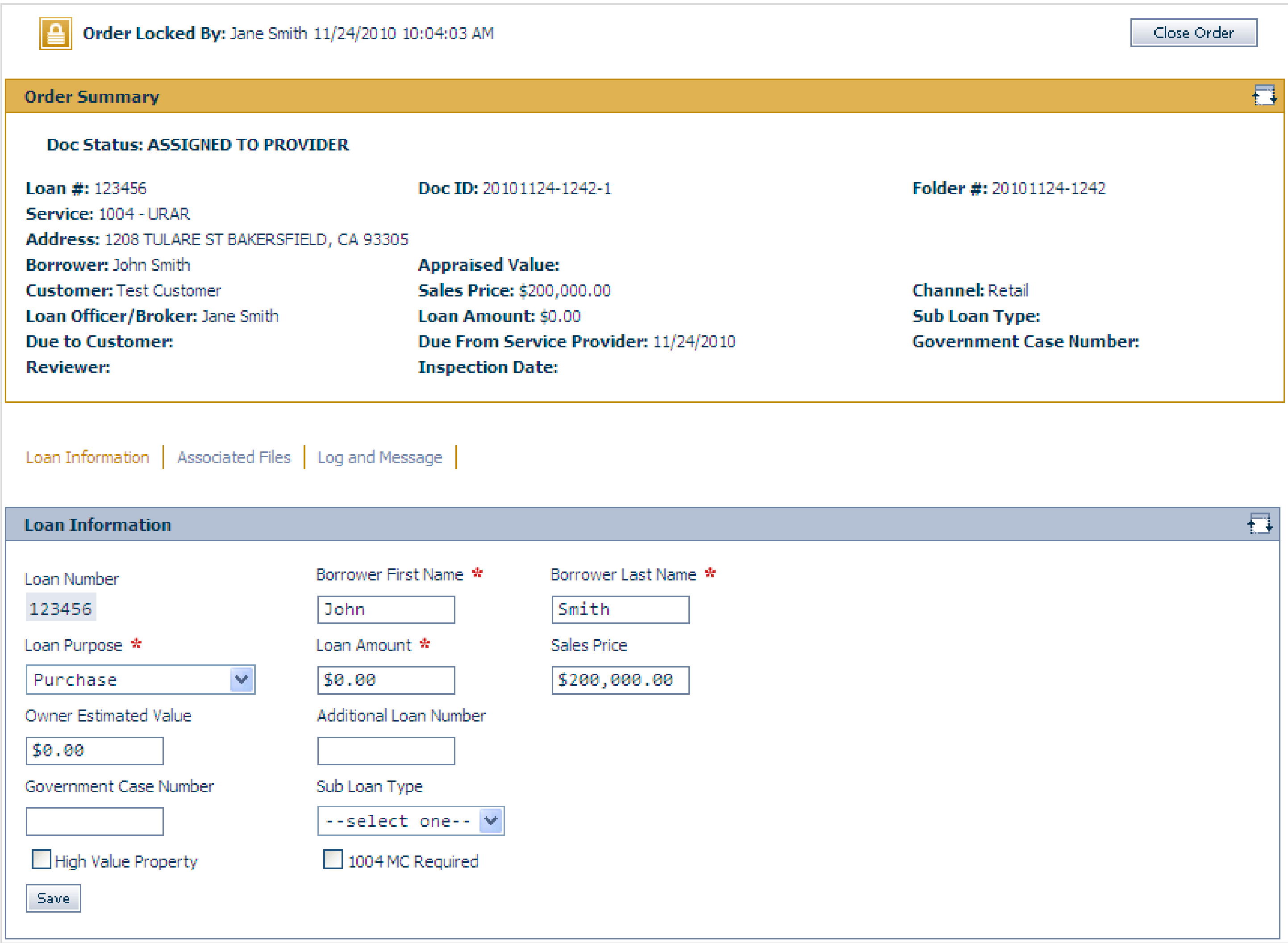
- The different colors in the Search Results pertains to the product due date for the order.

  - **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
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:

Folder #: 20101124-1242
Channel: Retail
Sub Loan Type:
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--
High Value Property
1004 MC Required
Save

Order Summary

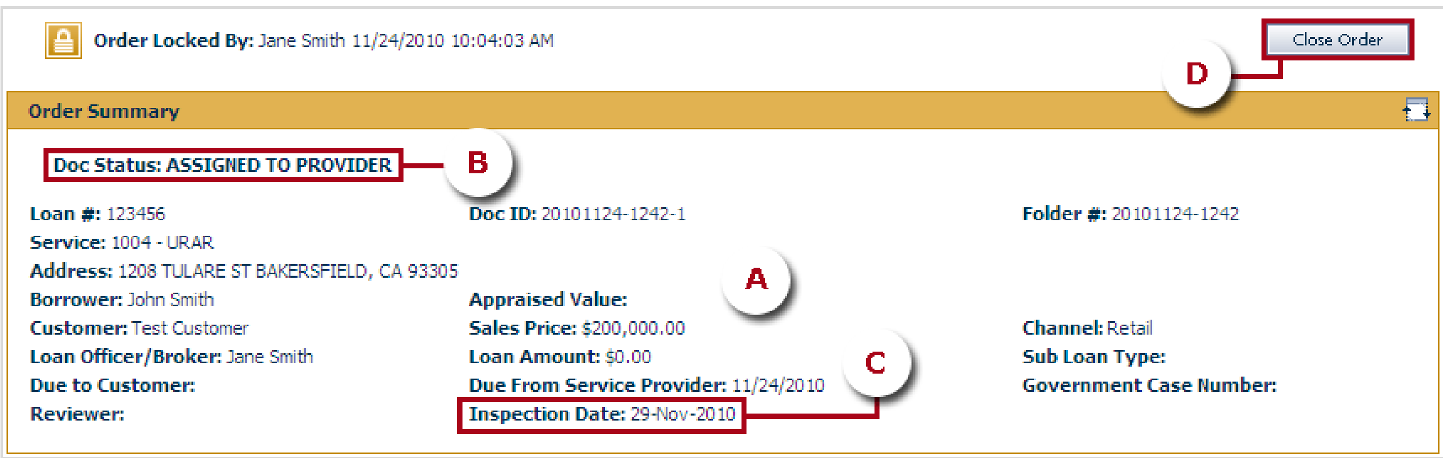
At the top of the order screen is the Order Summary section. It contains a summary of order details, always in view while working within an order.

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.

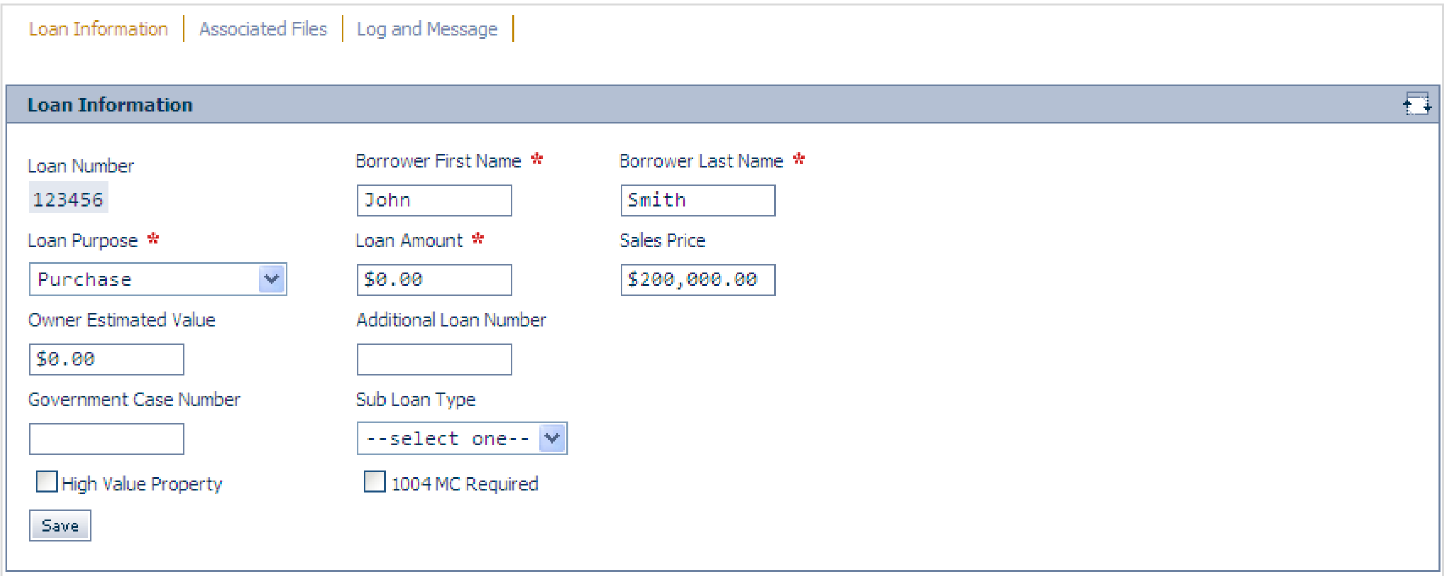
C. Once the **Inspection Date** has been set, it will be available at the bottom of the second column of information.

D. Click the **Close Order** button to close the order screen.



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.



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

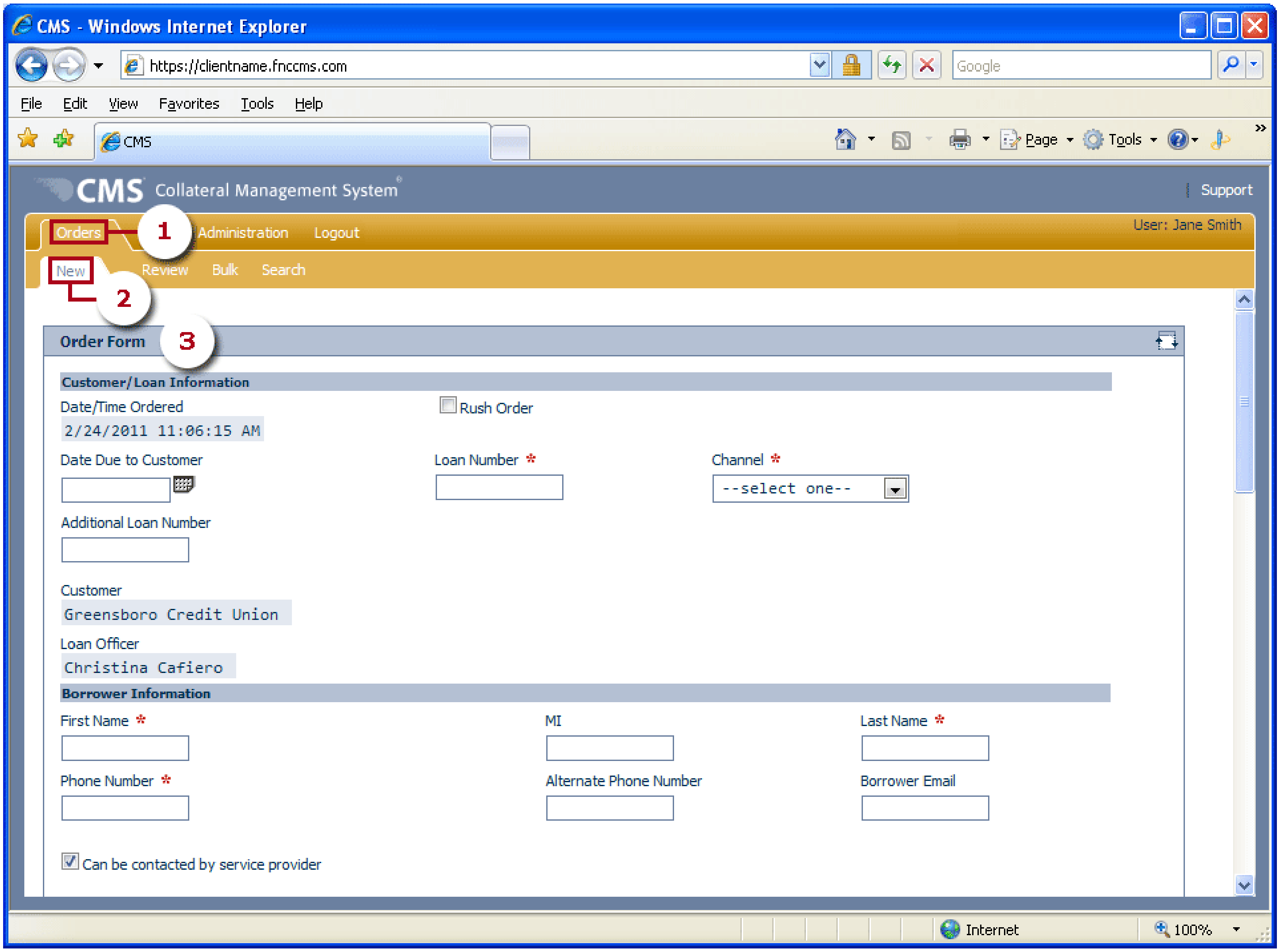
To Create a New Order Using the Order Form:

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.



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.

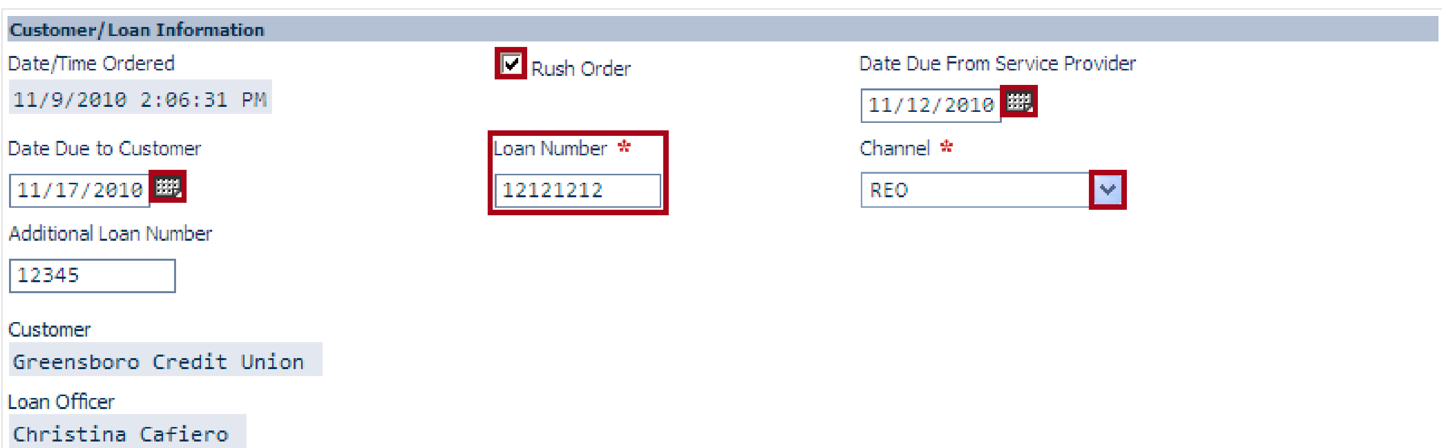
Loan Number: Enter the loan number for the order. This is a required field.

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.

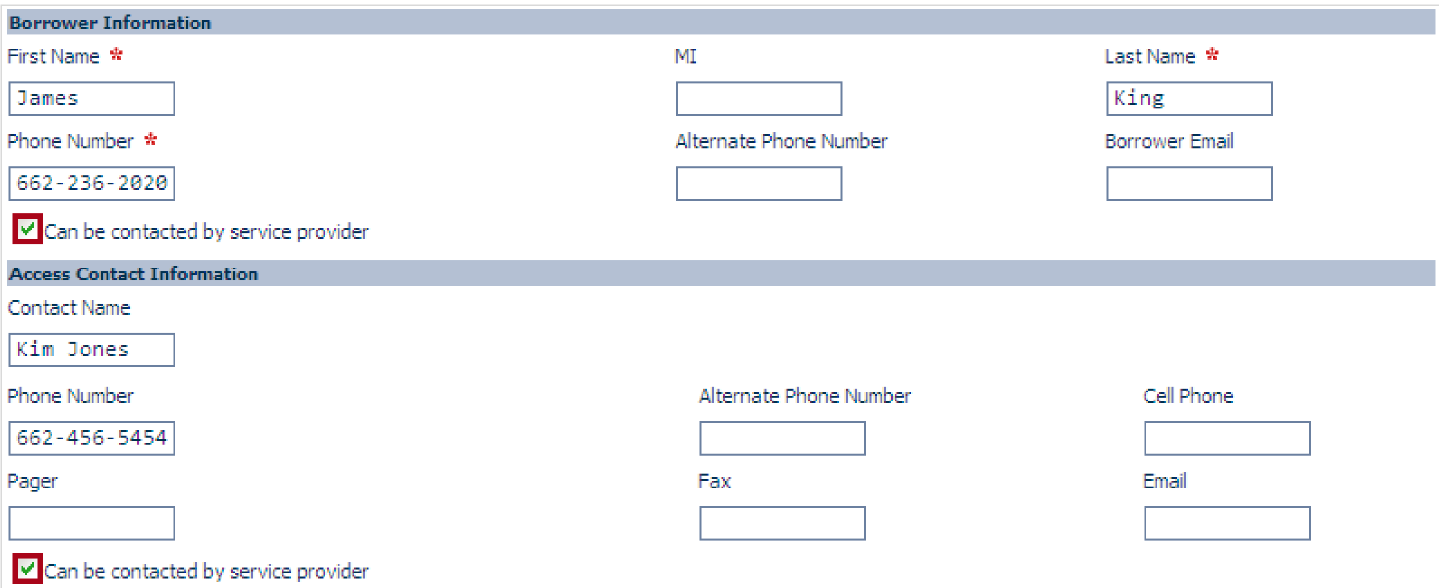
Loan Officer: This field will auto-populate with the **name of the loan officer/broker** creating the order.



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.



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**.

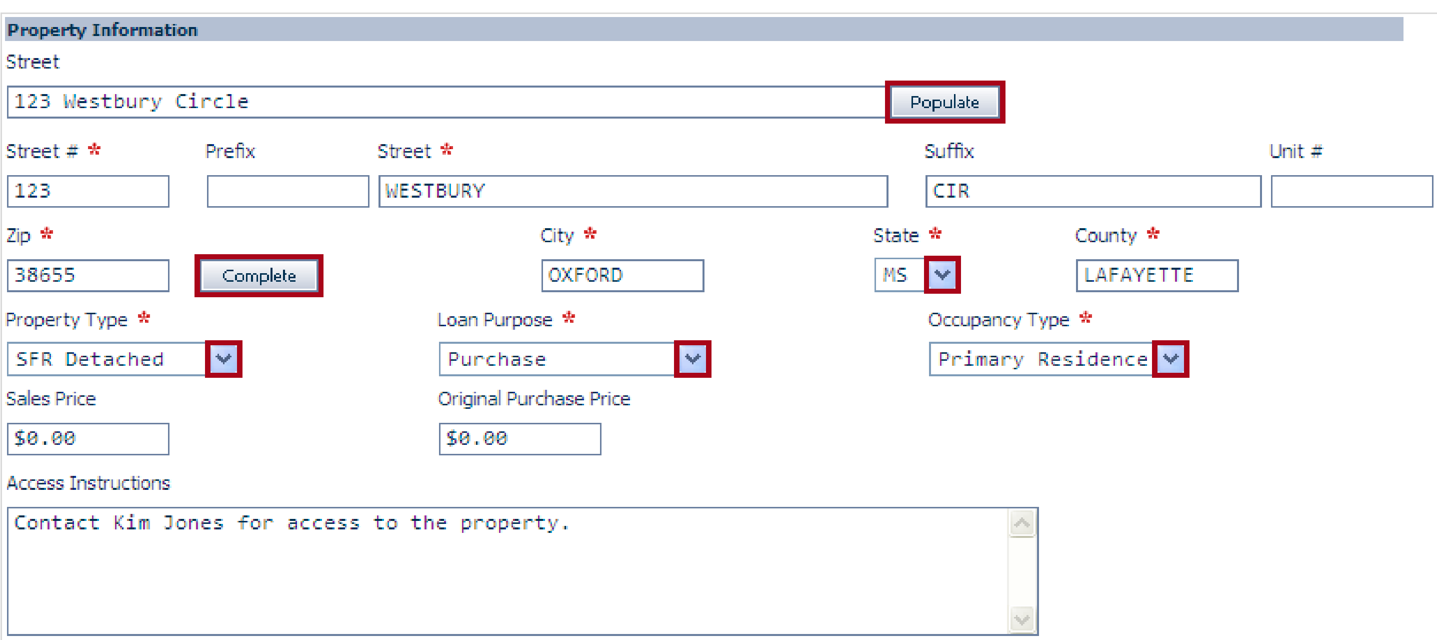
Loan Purpose: Use the **drop-down arrow** to select: **Acquisition**, **Cash Out**, **No Cash Out – Refi**, **Other**, or **Purchase**.

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.



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**.

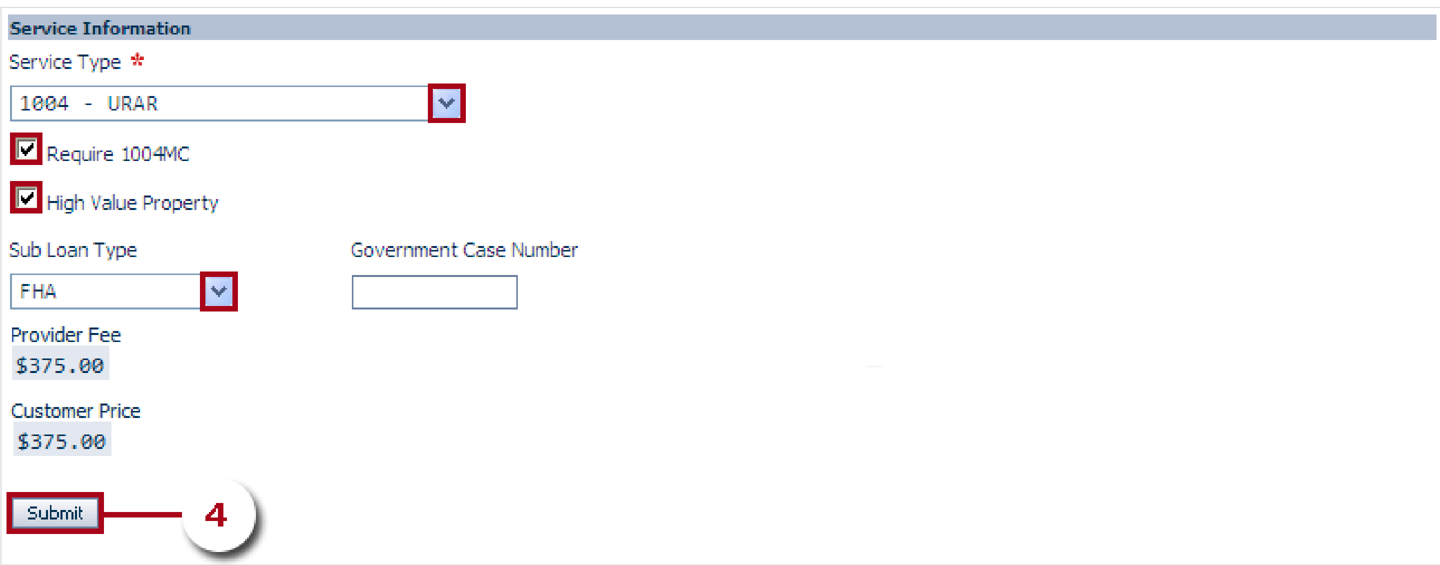
Sub Loan Type: If the order is a Sub Loan, use the drop-down arrow to select: **203(k)**, **FHA**, **USDA**, or **VA**. If 203(k) or FHA is selected, the **Government Case Number** field will be available.

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

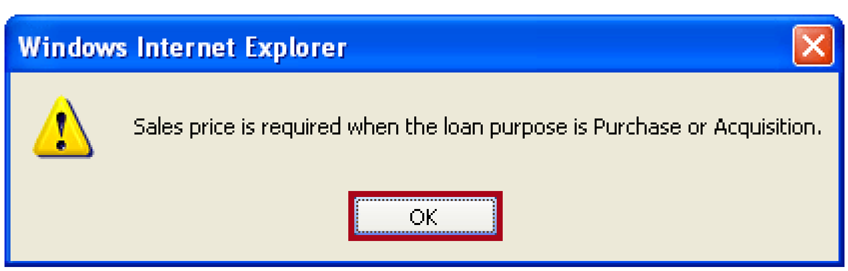
Note: Depending on how you are set up as a loan officer/broker, the Provider Fee field may not be available in the order form.

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

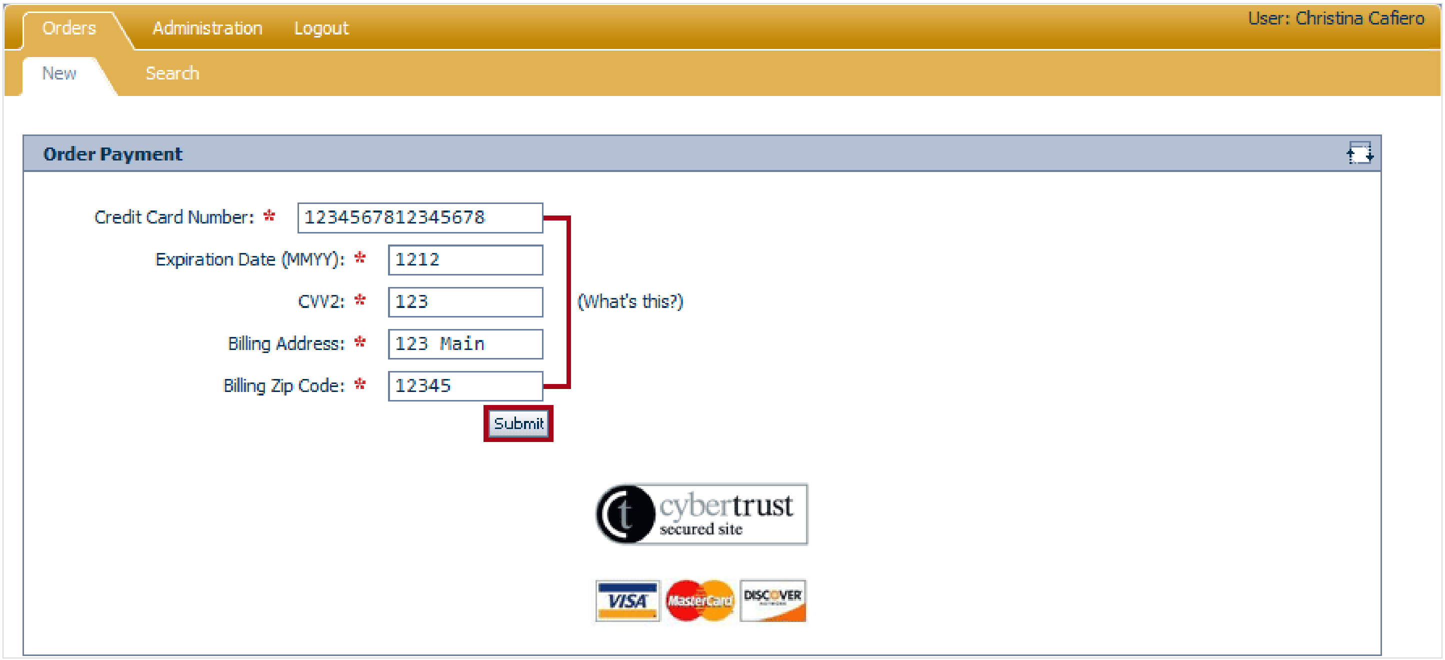
4. Click **Submit** when finished filling out the order form.



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.



Order Confirmation

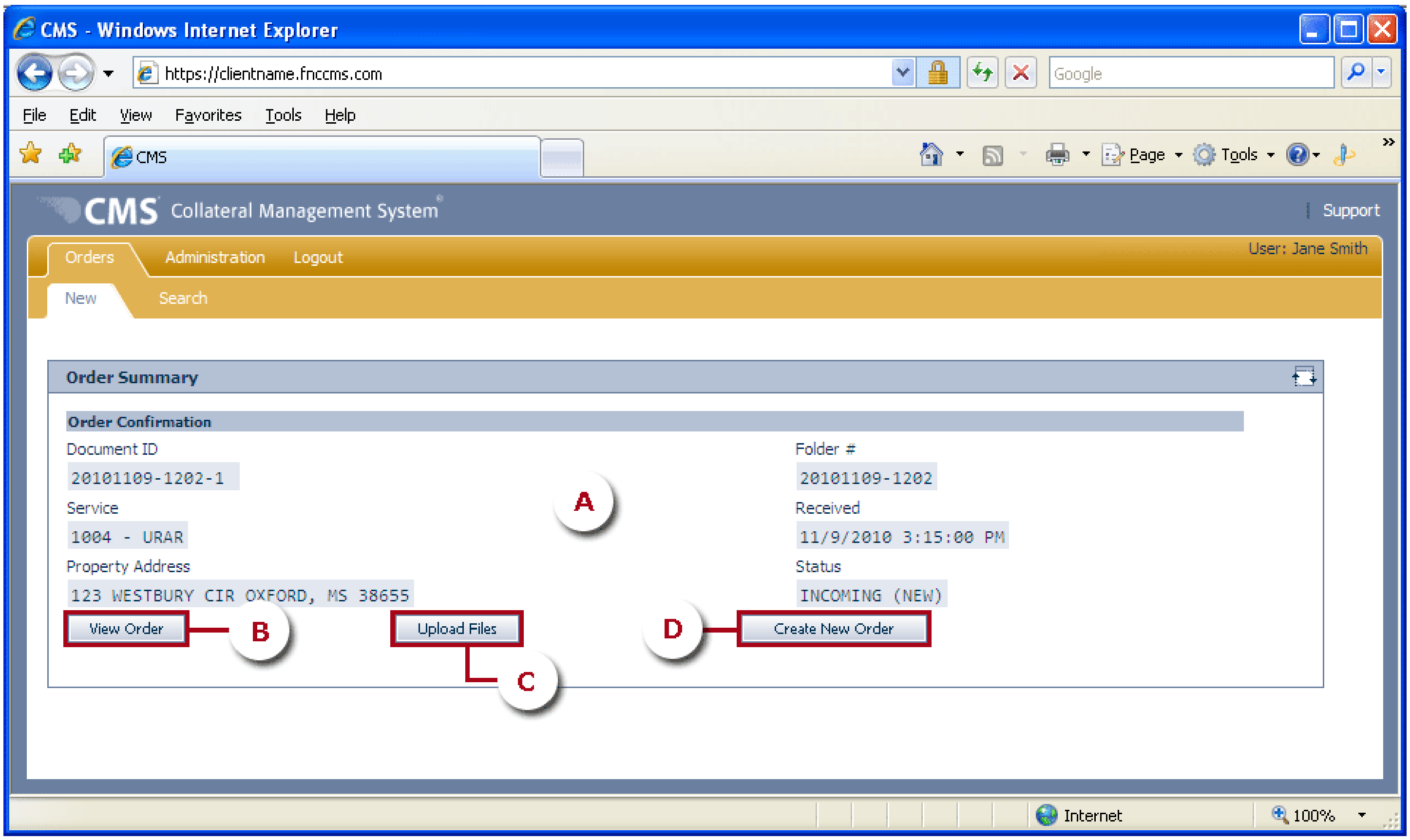
After an order is successfully created, the confirmation screen will appear with the following options:

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.

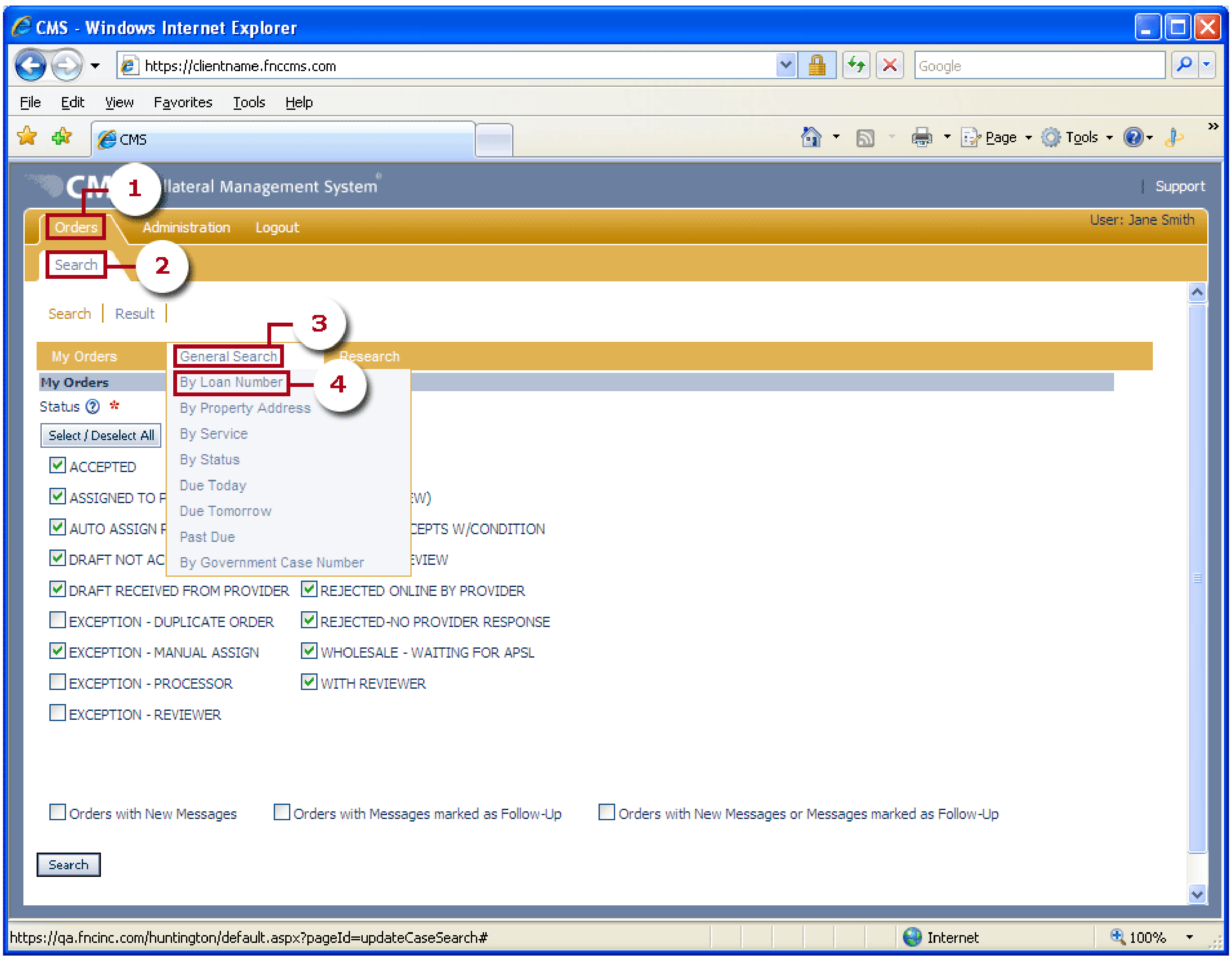
Search by Loan Number

1. Click the **Orders** menu.

2. Select **Search**.

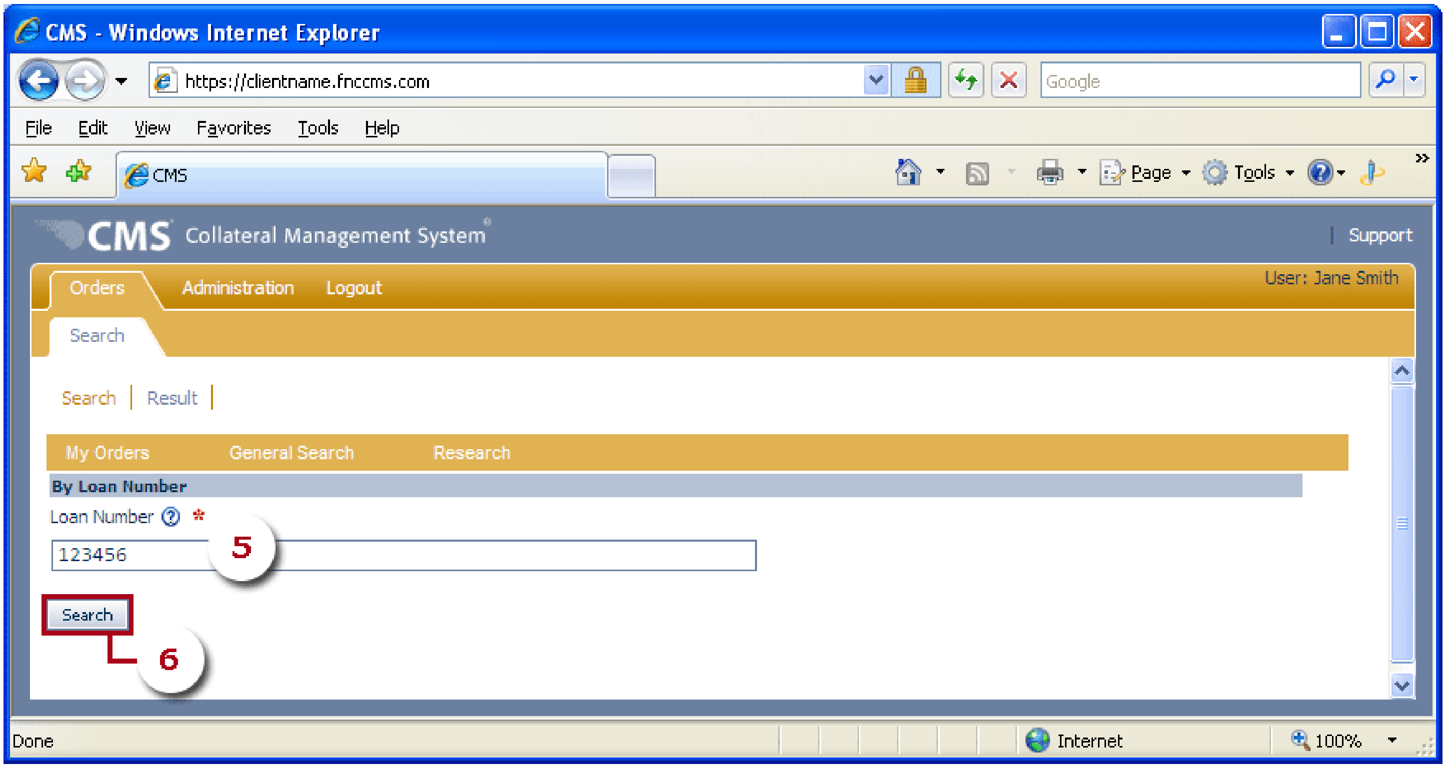
3. Click to expand the **General Search** menu.

4. Select **By Loan Number**.



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

6. Click the **Search** button.

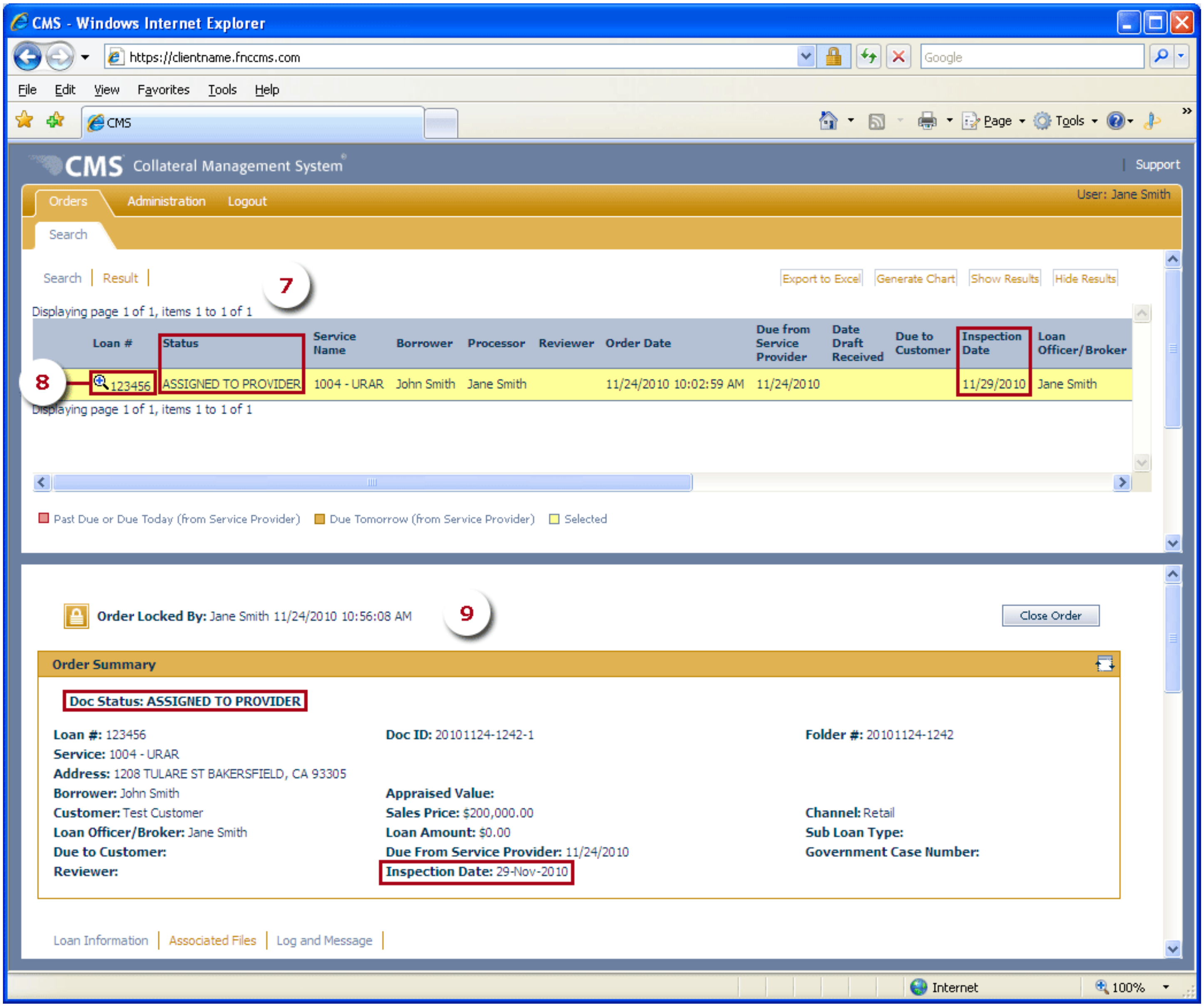


7. All **orders matching the loan number** entered will be displayed in the Search Results.

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.



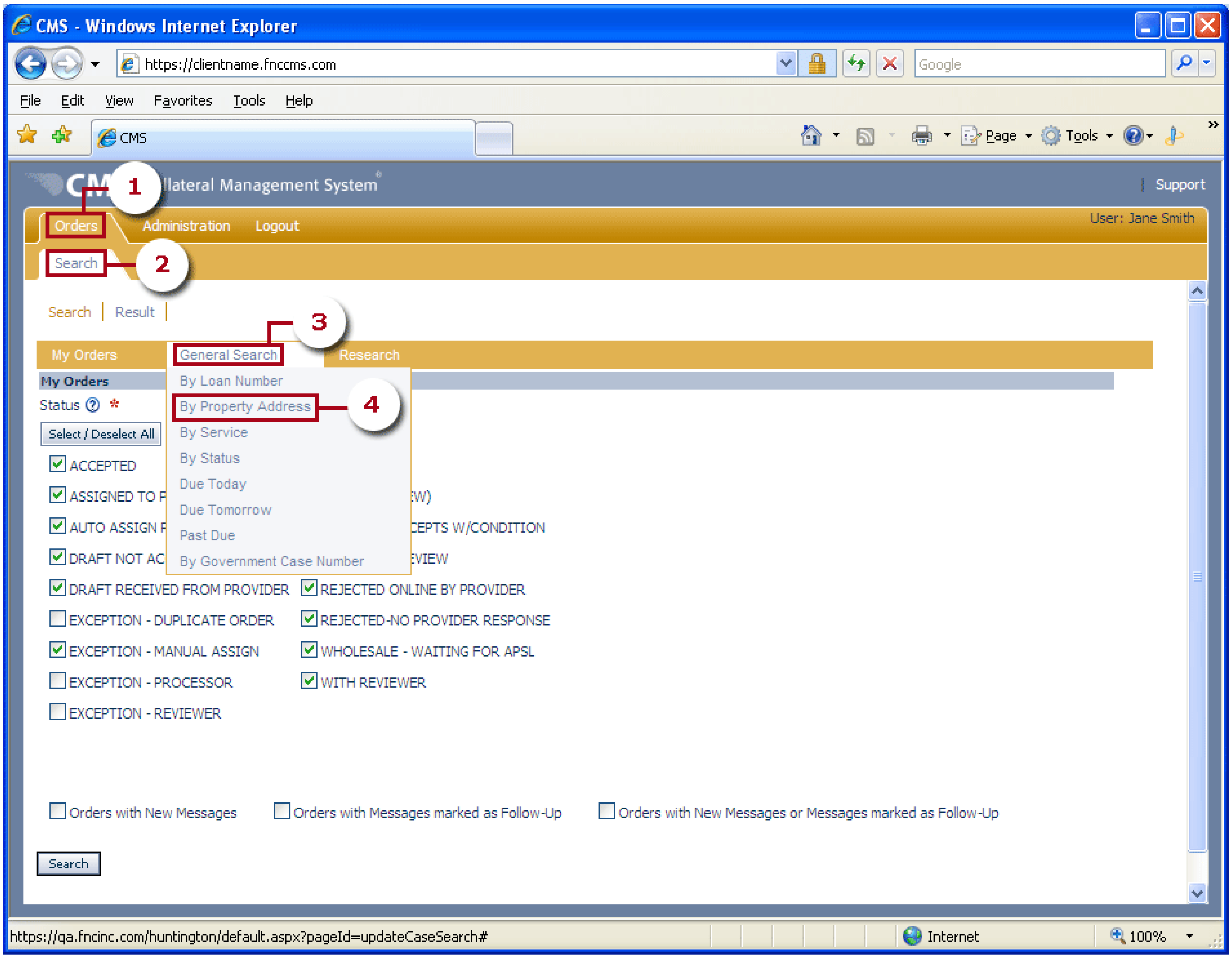
Search by Property Address

1. Click the **Orders** menu.

2. Select **Search**.

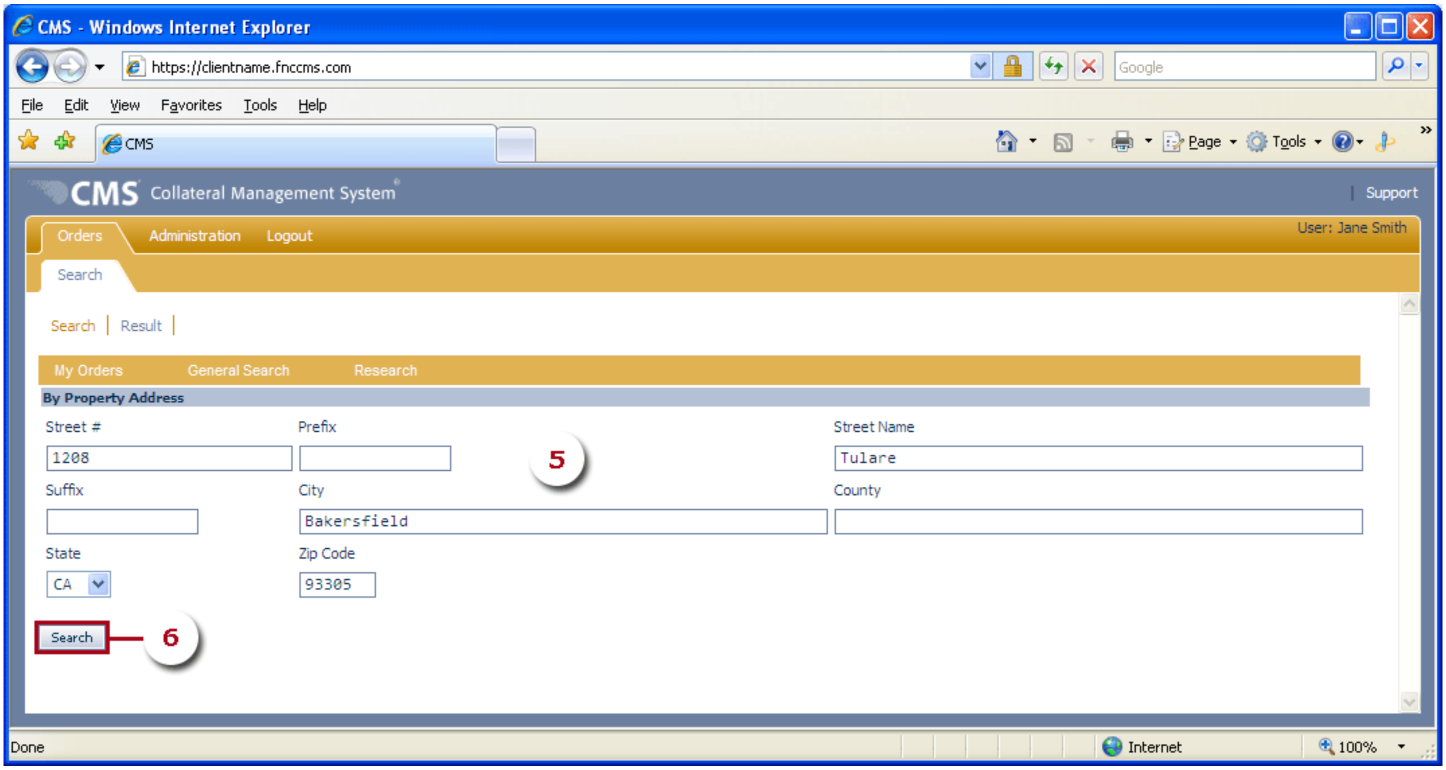
3. Click to expand the **General Search** menu.

4. Select **By Property Address**.



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

6. Click the **Search** button.

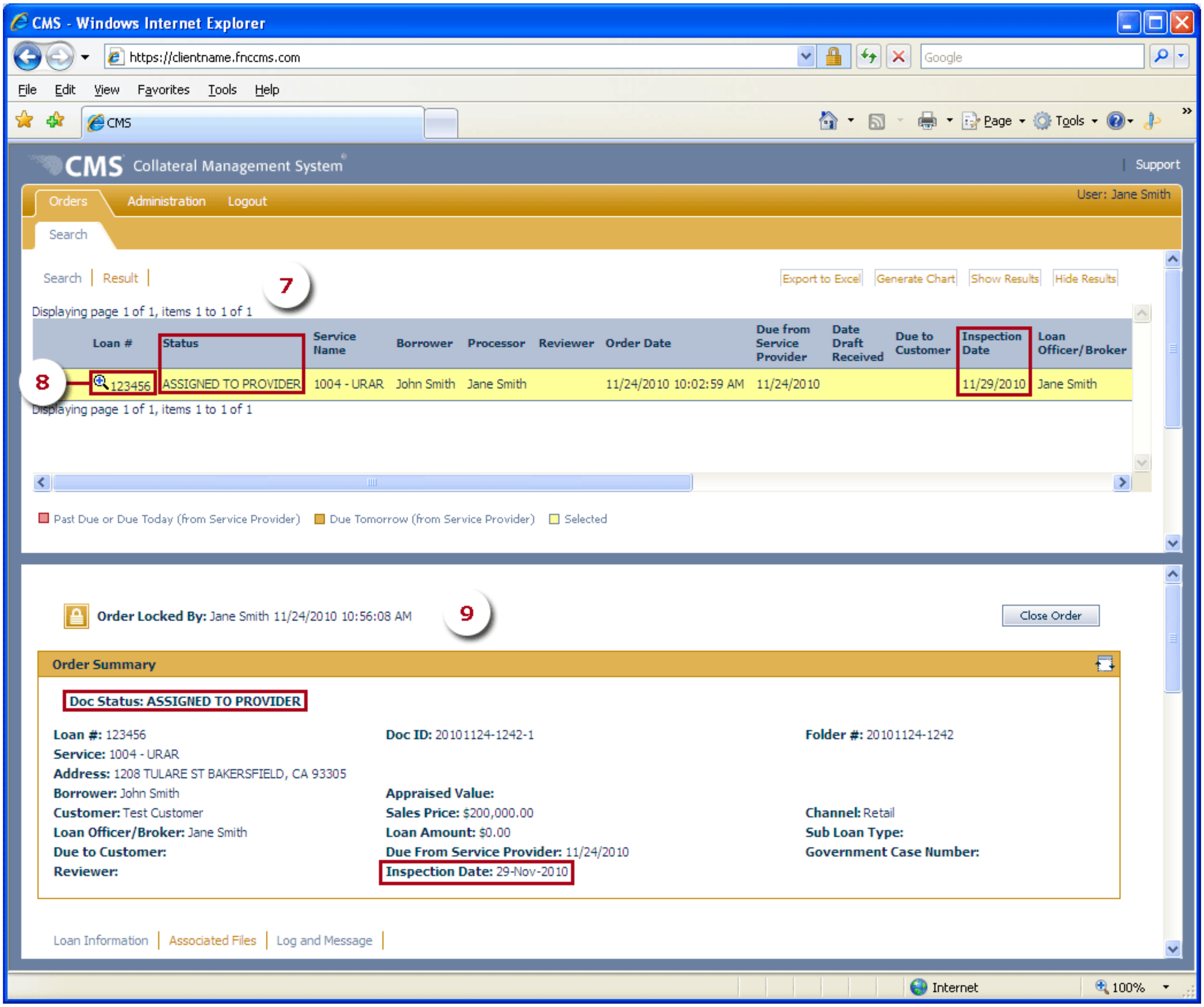


7. All **orders matching the property address** entered will be displayed in the Search Results.

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.



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.

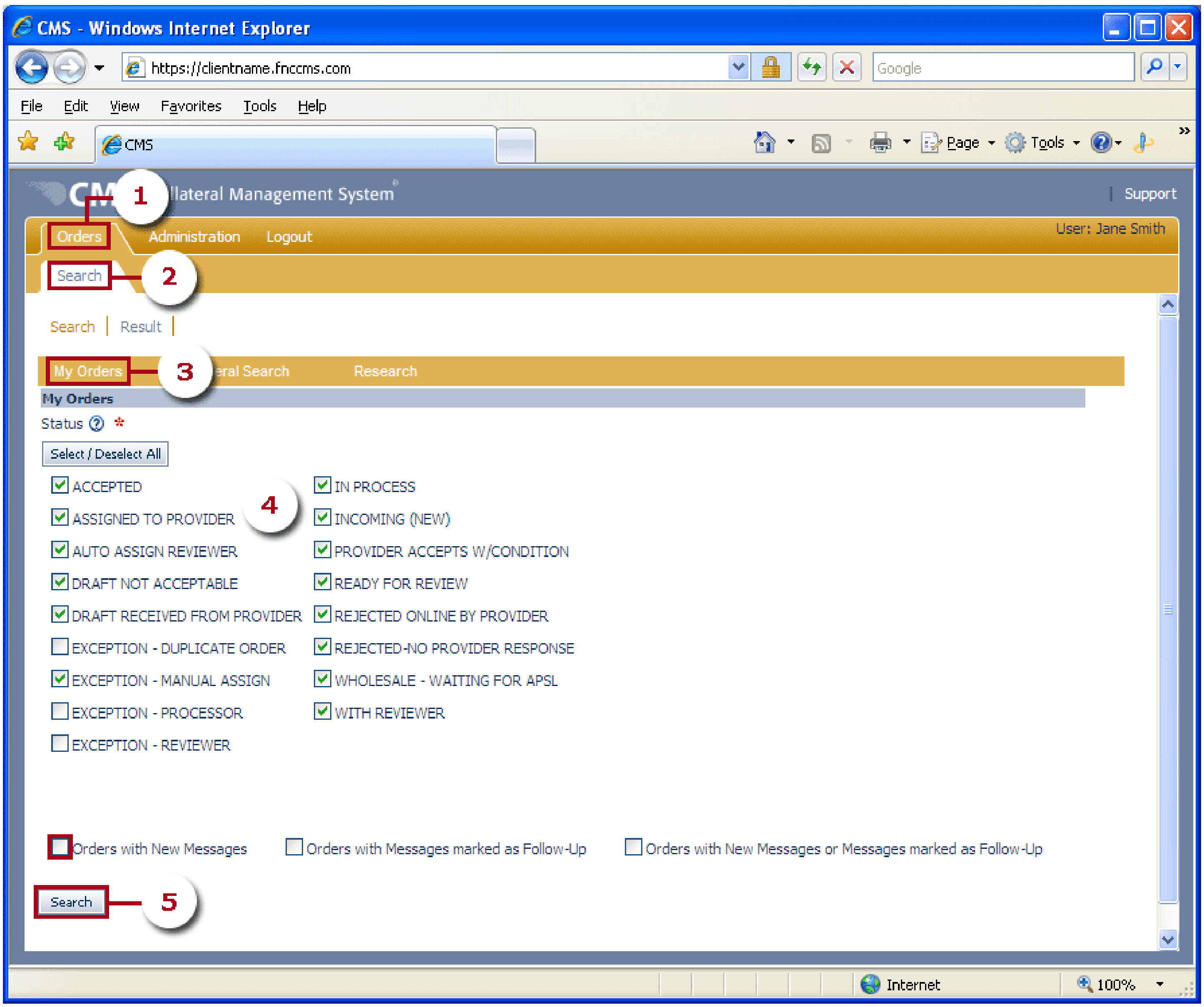
2. Select **Search**.

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**.

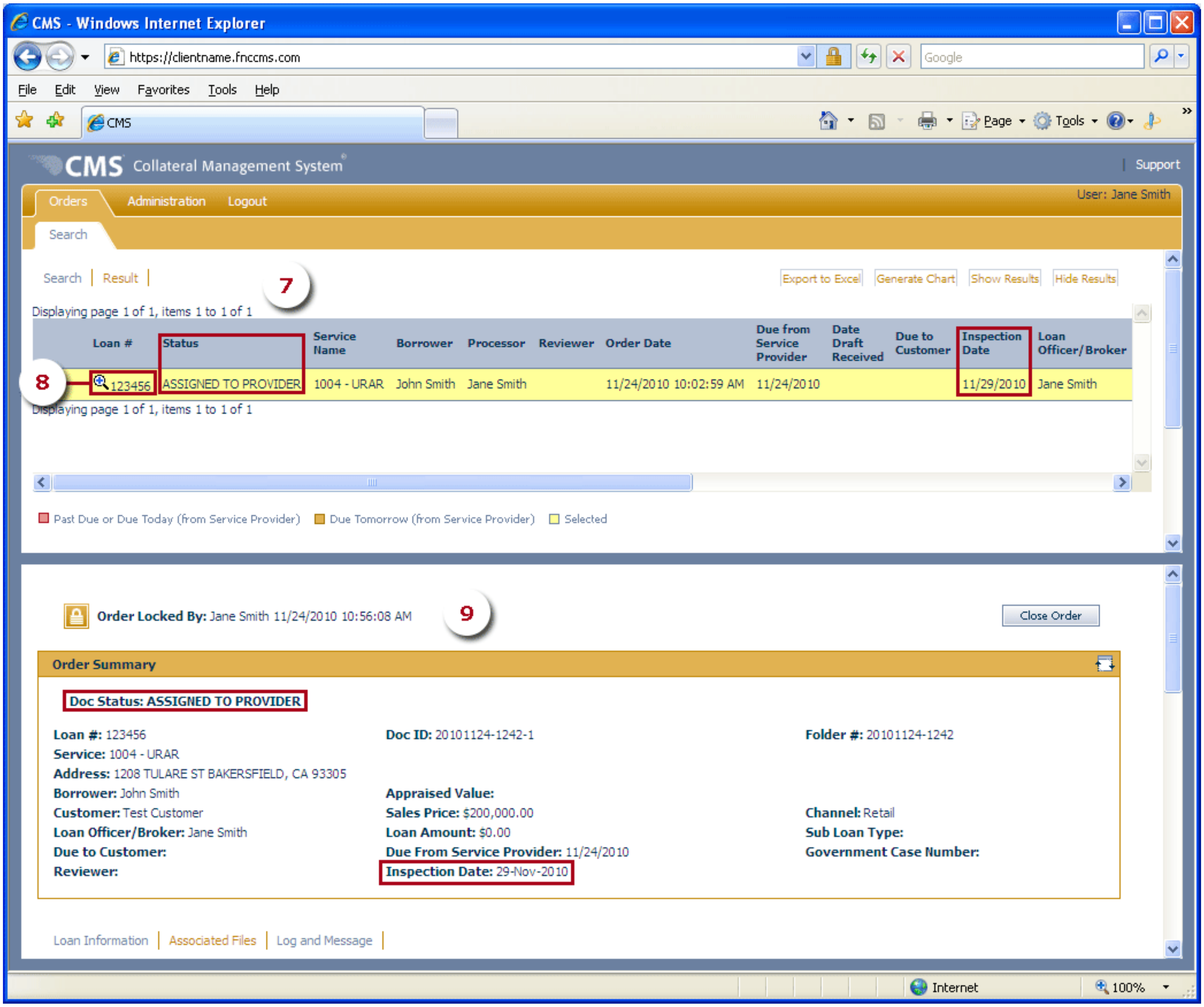


6. All **orders associated with the MLO in the statuses selected will be displayed** in the Search Results.

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.



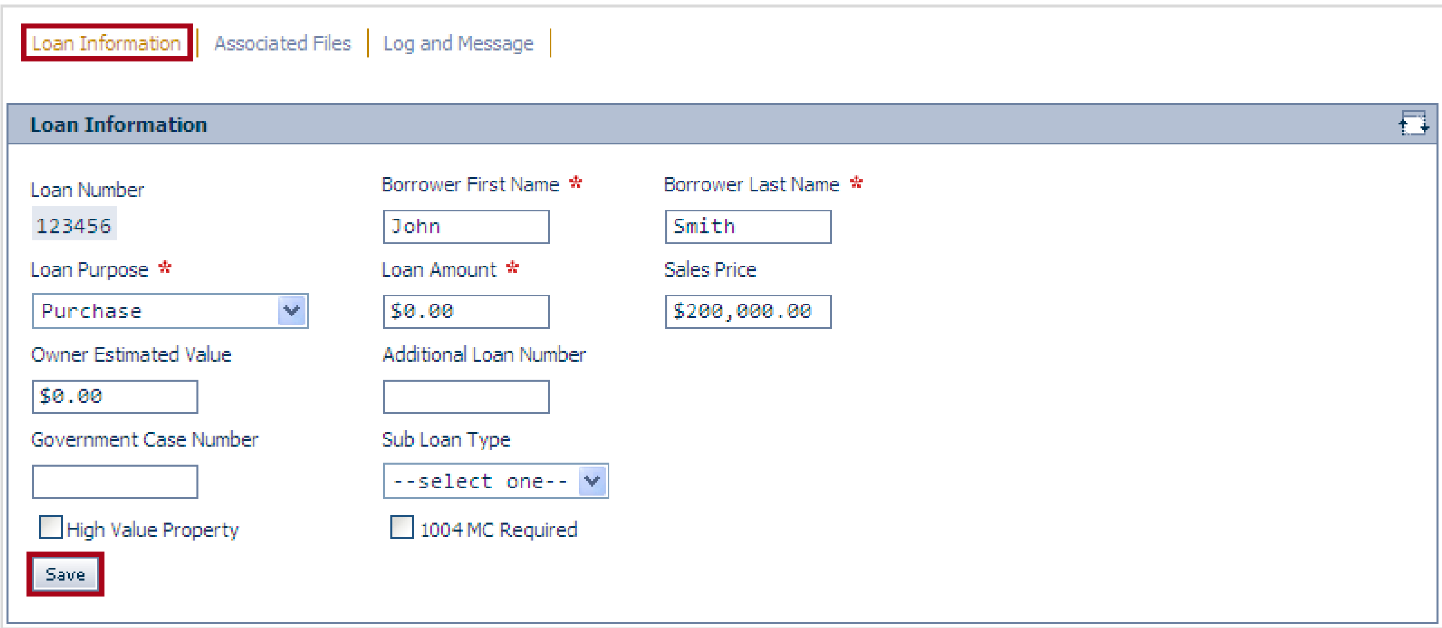
Working with Orders

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.



Associated Files

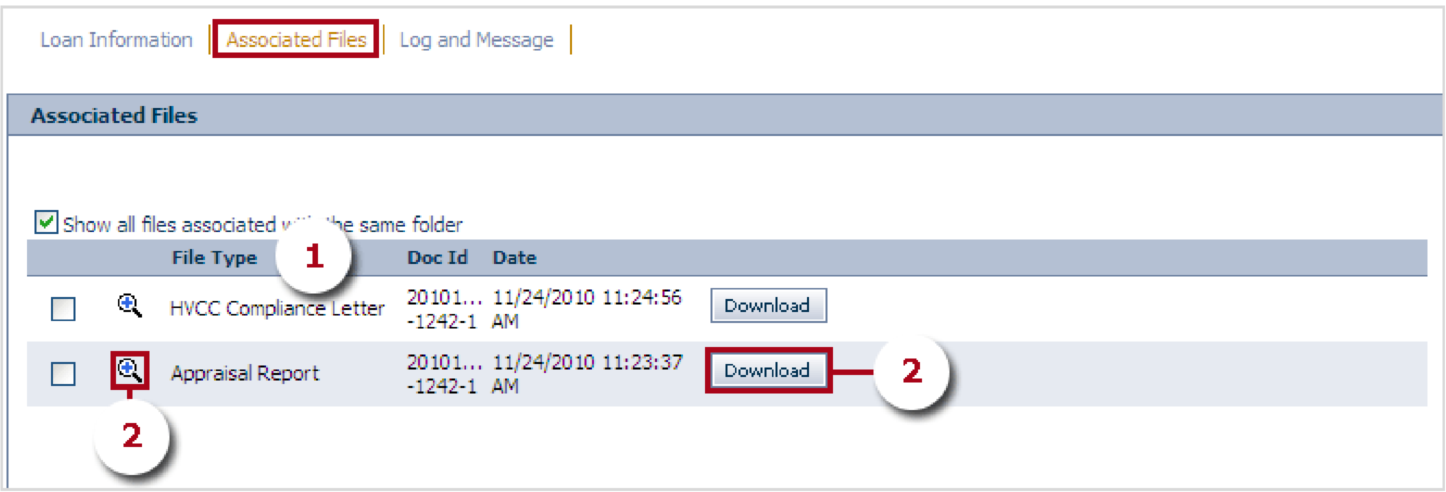
The Associated Files page provides access to all documents associated with the order. Once the order hits the **Approved** status, the completed appraisal product will become available for viewing. This page can also be used to upload documents to an order, like a purchase agreement, and to email files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



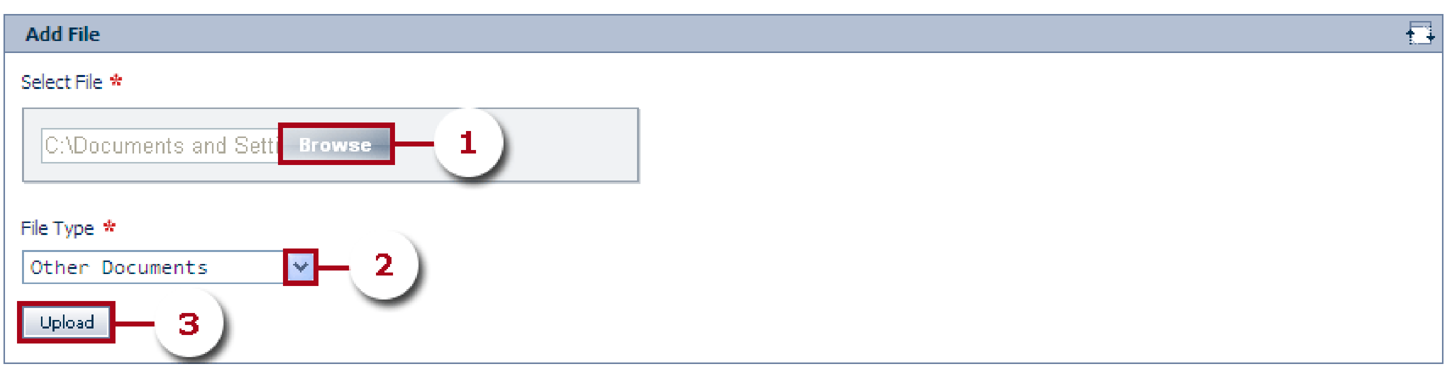
Add a File to the Associated Files Page:

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.

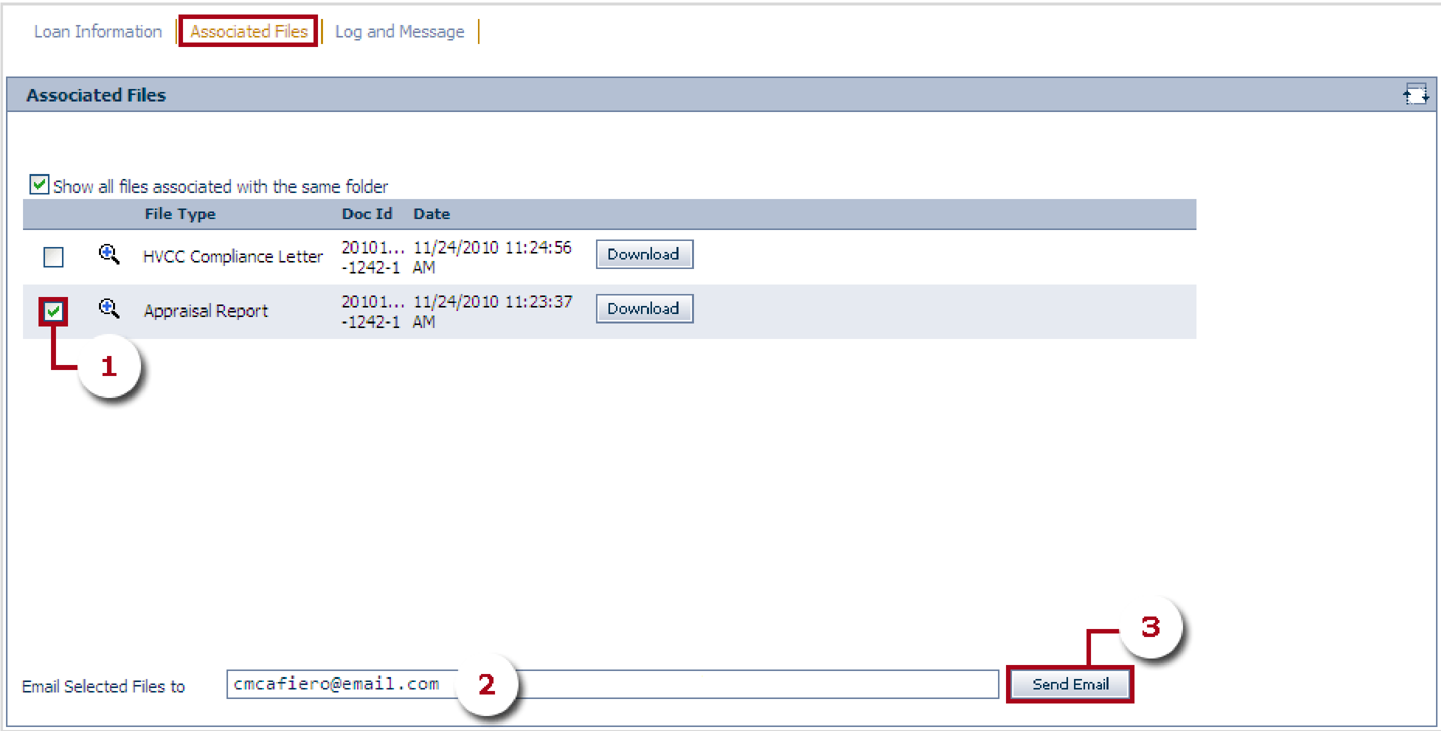


Email a Document from Associated Files:

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**.



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.

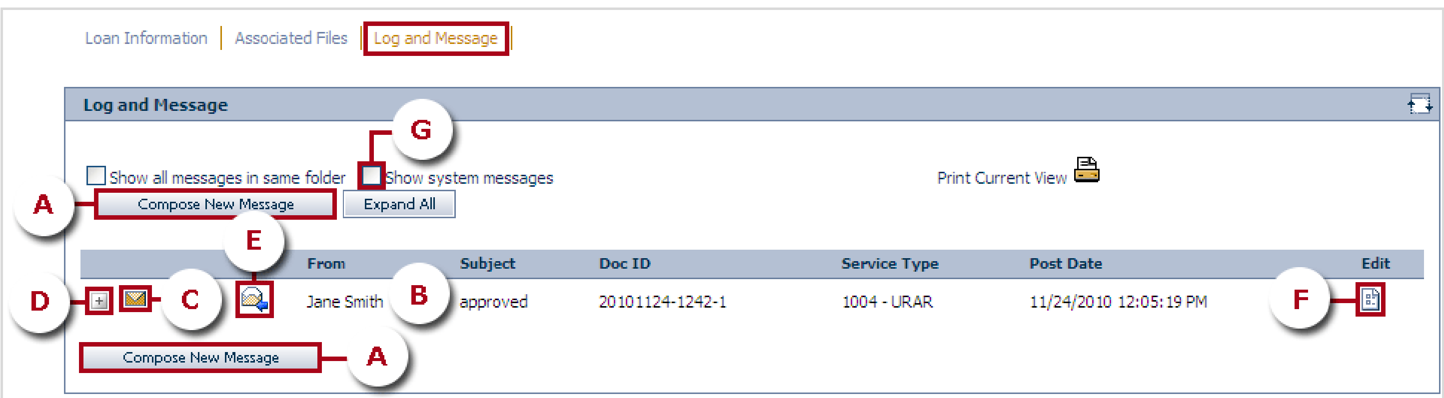
C. A **closed envelope icon indicates a new message**. An **open envelope icon indicates a read or opened message**.

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.

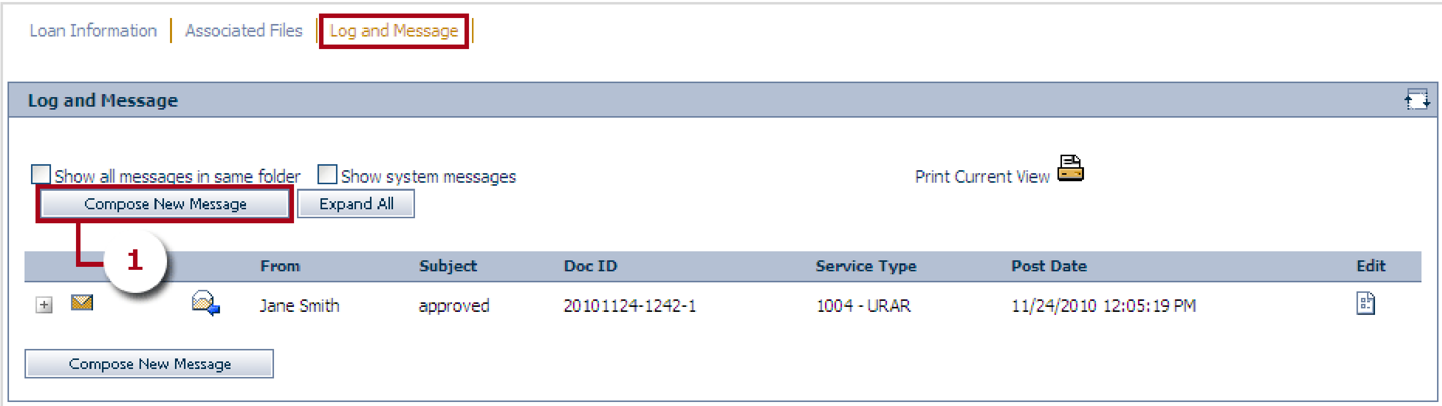
F. Click the **edit button** to change the status of the message from new to read.

G. Mark the **Show system messages** checkbox to view all system generated messages.



To Compose a New Message:

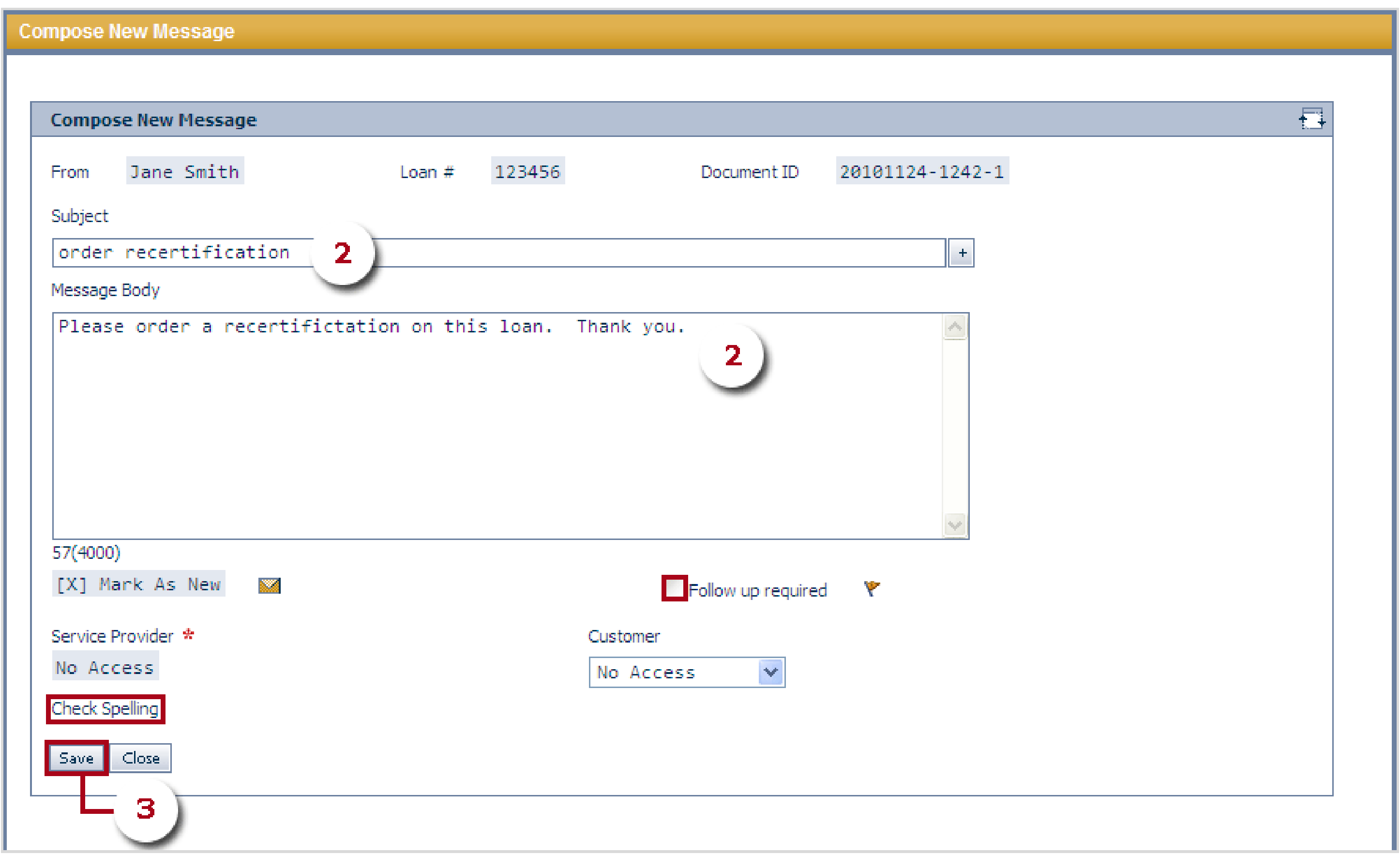
1. Click **Compose New Message**.



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.



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.

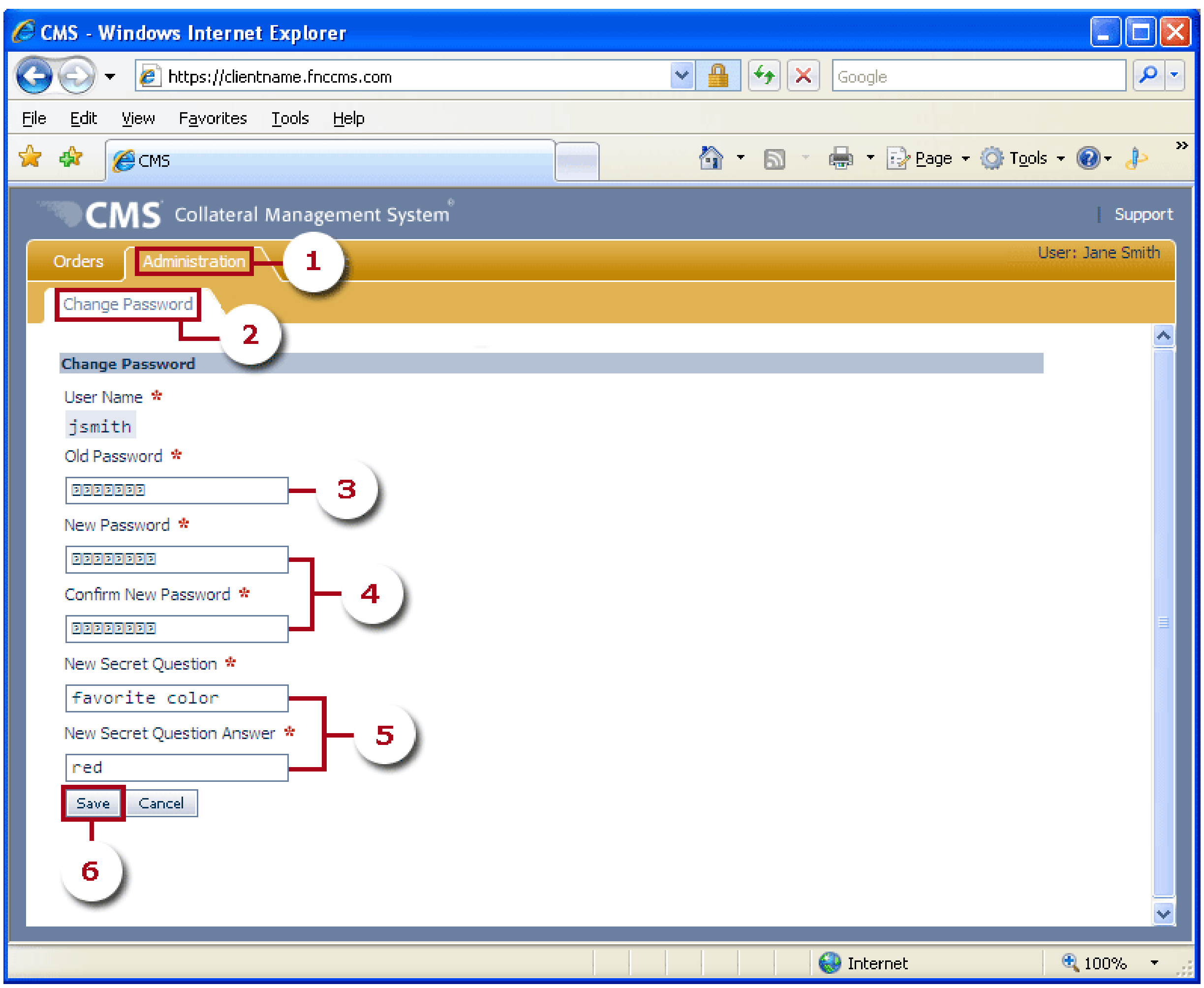
Note: Your password must include all four of the following requirements:

- 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.



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