

Home Improvement Finance

System Training



Home Improvement financing has changed drastically over the past year. In the past, large National Lenders provided user-friendly programs across the entire credit spectrum. Unfortunately, the number of Lenders offering these programs has dwindled to just a few high interest rate credit card offerings. Additionally, these programs are only be offered to extremely high credit quality Borrowers.

In response to this environment Dealer Services is offering a web-based application for Contractors to access the smaller Lenders; Credit Unions, Small Banks and Finance Companies that are not only still lending money, but are offering terms appropriate to the credit quality of the Borrowers. The smaller institutions are taking a long-term , sensible approach to lending that will allow them to capture market share going forward.

In order to succeed in the coming years, Contractors offering financing as part of their sales process will need to be able to adapt to a variety of financing options. To finance all eligible Borrowers from their lead pool a Contractor will need to embrace a variety of processes. As an example; If your sales model is to have all Salesmen perform a “one sit” close, this may not be possible if you wish to obtain the lowest interest rate or highest possible approval percentage. Instead some loans may need to be coordinated by the lending institution.

The Dealer Services system is available to grant you access to all available lending programs. We will give you all the tools necessary to provide a complete financing strategy for your consumer base, from program availability to process training.

All of us at Dealer Services are looking forward to working towards your continued success.

Patrick O'Malley
President



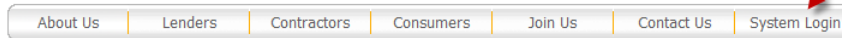
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- Go to www.remodelingloansonline.com
- Click on [the System Login](#) tab
- Enter your Login and Password



Consumer Loan Networking



Connecting Consumers, Contractors and Lenders ... Instantly.

Dealer Services is a Consumer Loan Networking service for the Home Improvement industry. The Dealer Services system instantly matches the clients of approved Contractors with participating lending institutions, such as Credit Unions and Small Banks, that may not actively solicit business in this industry. Our mission is to bring together the clients of the highest quality Contractors with the most competitive lending programs. For the benefit of consumers and their communities.



Login

ID:

Password:

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Login

- Select Obtain Credit Report from Application Dropdown
- Repeat this process twice for dual applications

DealerServices

APPLICATION MONITOR

Application	Reports and Forms	Administration and Tools			
New Application Obtain a Credit Report Manage Leads 9/3/2009 Obtain a Credit Report 10/2009 Refresh	App#: <input type="text"/> SSN#: <input type="text"/> Applicant: <input type="text"/> Source: <input type="text"/>	Pr Class: Secured Loan Products: All Products Status: Active Apply Filters Clear Filters			
# ↓	Applicant ↑	App Date ↓	Product	#Lenders	Source ↑
Copyright 2006, 2007 Premier Internet Communications, Inc. All Rights Reserved. Version:12.01.01			Secure Application. We protect your privacy and security		

Obtain A Credit Report

- If credit provider is **Credco**: Select the desired repository from the checklist.

DealerServices

4422 West 46th Street
Chicago, IL, 60632

START APPLICATION

Required Fields.

Credco Experian Report Credco Equifax Report Credco TransUnion Report

Press 'Continue' and we will get you started immediately!

Continue

Select Repository

- Review your data for accuracy and select continue to access the credit file.



4422 West 46th Street
Chicago, IL, 60632

APPLICATION			
Bureau Report			
Select Product	Applicant Information	Applicant Address Info	Confirm Application
Send your application.			

Please review the summary of your application.

Use the navigation links above for a detailed review of your application or to make any corrections.


If the data entered by you is correct:

1. Read the Authorization below

If you agree to the Authorization then Select the Continue button

Application Summary:	
Product Class Type	Bureau Report
Name(Applicant)	Harvey Homeloan
SSN	000-64-0183
Address	432 Green RD BINGHAMTON, NY 13901

Authorization: By clicking the [Submit] button below, you further authorize Premier Internet Communications's third party lending institutions to share information in your application, and other credit information they obtain, with other third parties who may be able to offer or arrange for a indirect loan and/or dealer financing.



Confirm Your Application

- Select **Jump To Leads** if you are inputting a **Single Applicant**
- Select **Return To Monitor**, go to obtain credit report, and repeat process with your co-applicant if you are inputting a **Dual Applicant**

Jump To Leads To Re-App
Close

1 / 5 | 62.9% | Sign

REP:3-00063-37401-0000 09/09/2009 TID:3-00063-37401 09/09/2009 13:55:44
 CREDO Instant Merge Credit Report Acct: 4144552
 Prepared for: PREMIER INTERNET COMM - TEST ACCOUNT Notes:
 Requested: XPN - I Delivered: XPN

App: HOMELOOM, HARVEY Ssn: XXX-XX-0193
 Curr Addr: 432 GREEN RD, BINGHAMTON, NY 13901

 INSTANT MERGE SUMMARY

ACCOUNT DISTRIBUTION		Balance	CURRENT STATUS (tradelines)						
Account Type	Count		Payments	Curr	Cisd	Unrt	30	60	90+
Real Estate	0	\$0	\$0	-	-	-	-	-	-
Installment	4	\$0	\$0	3	1	-	-	-	-
Revolving	14	\$7,893	\$202	9	5	-	-	-	-
Other	0	\$0	\$0	-	-	-	-	-	-
Total	18	\$7,893	\$202	12	6	-	-	-	-

INQUIRIES PUBLIC RECORDS HISTORICAL DELINQUENCIES (count)

	EPX	N/A	Account Type	LastDlq	30	60	90+
3 Month Total	0	N/A	Real Estate	-	-	-	-
Elim. same day	0	XPN	Real Estate	-	-	-	-
Adjusted Total	0	TUC	Installment	12/09	1	-	-
New Trades (\$ mon)	0	Last 2yrs N	Revolving	-	-	-	-
			Other	-	-	-	-
			Total		1	-	-

Oldest Trd: 04/96 On File: Unavailable

 Only Applicant/Co-applicant information included in the Summary.

BUREAU SCORE INFORMATION:

XPN FICO-II - 579 Factor: 10, 13, 18, 06
 10 PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING
 ACCOUNTS
 13 TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
 18 NUMBER OF ACCOUNTS WITH DELINQUENCY
 06 TOO MANY CONSUMER FINANCE COMPANY ACCOUNTS

XPN FICO-II Auto - Not Provided By The Repository
 XPN FICO-III Auto - Not Provided By The Repository

End of Decision Maker Report

Review The Credit File

- Select **Product Type** From The Dropdown
- Click on **Apply For Credit** Next To Your Primary Applicant




Manage Leads

Master (St. Claire Corporation)

Close

Leads

Select A Product to Apply For: Secured Loan 

<u>ApplicantName</u>	<u>Date</u>	<u>LeadSource</u>	Apply for Credit	Delete Lead
Harvey Homeloan	9/10/2009 8:34:05 AM	Credit Report	Apply!	Delete
Terry Tradeline	8/21/2009 11:53:02 AM	Credit Report	Apply!	Delete
Martin Testco	8/19/2009 11:49:13 AM	Credit Report	Apply!	Delete

Manage Leads

- A: Choose **New Application** or use the pull-down menu to choose an existing application. You would choose an existing application to modify applicant information or change the terms of a loan request.
- B: Choose the **desired Application Type** and **Available Product**.
- C: Enter **Loan Purpose**, **Term**, **Loan Amounts** and geographic location information.

The screenshot shows a web form titled "START APPLICATION" with the instruction "Please provide the following information". The form contains several sections:

- Select Former Application Data:** A dropdown menu with "New Application" selected. A red arrow labeled "A" points to this dropdown.
- Application Type:** A dropdown menu with "Unsecured Loan" selected. A red arrow labeled "B" points to this dropdown.
- Available Products:** A dropdown menu with "Unsecured Fixed Rat" selected. A red arrow labeled "B" points to this dropdown.
- Purpose of Loan:** A dropdown menu with "Windows/Doors" selected.
- Desired term lengths in months:** A dropdown menu with "48" selected.
- Loan Amount:** A text input field containing "\$9500.00". A red arrow labeled "C" points to this field.
- Down Payment:** A text input field containing "\$0.00".
- Zip Code-Residence:** A text input field containing "55429".
- Zip Code-Employment:** A text input field containing "55429".

Below the form fields, there is a message: "Press 'Continue' and we will get you started immediately!" followed by an orange "Continue" button.

At the bottom of the page, there is copyright information: "Copyright 2006, 2007 Premier Internet Communications, Inc. All Rights Reserved. Version:12.01.01" and a security notice: "Secure Application. We protect your [privacy](#) and [security](#)".

Loan Information

- Enter **Property Information**.
- If the field title is **Red**, information is required. If you don't have the information please enter your best estimate to proceed.

Select Product	Property Information	Applicant Information	Applicant Address Info	Applicant Phone Info	Applicant Financial Info	Applicant Employment Information	Confirm Application
Property Information							
							Required Items
Property Type							
<input type="text"/>							
Estimated Value							
\$ <input type="text"/>							
Purchase Price							
\$ <input type="text"/>							
Purchase Year							
<input type="text"/>							
Continue				Save & Quit			

Property Information

- Enter **Applicant Information**.
- If the field title is **Red**, information is required. If you don't have the information please enter your best estimate to proceed.

Select Product	Property Information	Applicant Information	Applicant Address Info	Applicant Phone Info	Applicant Financial Info	Applicant Employment Information	Confirm Application
----------------	----------------------	-----------------------	------------------------	----------------------	--------------------------	----------------------------------	---------------------

Identification Information

Required Items

First Name

Last Name

Social Security Number

Date of Birth 01 ▾ 01 ▾ yyy

Marital Status
 MARRIED UNMARRIED SEPARATED

Citizenship
 USA RESIDENT OTHER

Applicant Information

- Enter **Address Information**.
- If the field title is **Red**, information is required. If you don't have the information please enter your best estimate to proceed.

Select Product	Property Information	Applicant Information	Applicant Address Info	Applicant Phone Info	Applicant Financial Info	Applicant Employment Information	Confirm Application
----------------	----------------------	-----------------------	------------------------	----------------------	--------------------------	----------------------------------	---------------------

Address Information

Required Items

Current Address					
Street #	Street Name	Street Type	Street Dir		
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		
City	County	State	Zip Code		
<input type="text"/>	<input type="text"/>	<input type="text" value="OH"/>	<input type="text"/>		
Length at Residence					
Years	Months	Own/Rent Status			
<input type="text"/>	<input type="text"/>	<input type="radio"/> MORTGAGE <input type="radio"/> OWN <input type="radio"/> RENT <input type="radio"/> OTHER			
Previous Address (Required if length at Current/Permanent address is < 24 months)					
Street #	Street Name	Street Type	Street Dir		
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		
City		State	Zip Code		
<input type="text"/>		<input type="text"/>	<input type="text"/>		
Length at Residence					
Years	Months	Own/Rent Status			
<input type="text"/>	<input type="text"/>	<input type="radio"/> MORTGAGE <input type="radio"/> OWN <input type="radio"/> RENT <input type="radio"/> OTHER			

Address Information

- Enter **Contact Information**.
- If the field title is **Red**, information is required. If you don't have the information please enter your best estimate to proceed.

Select Product	Property Information	Applicant Information	Applicant Address Info	Applicant Phone Info	Applicant Financial Info	Applicant Employment Information	Confirm Application
----------------	----------------------	-----------------------	------------------------	----------------------	--------------------------	----------------------------------	---------------------

Phone Information

Required Items

Home
()

Cellular
()

Work ext.
()

Email Address

How To Contact You **When To Contact You**
Home Phone 9-12

Contact Information

- Enter **Financial Information**.
- Under the **Alimony and Child Support** section if your Applicant is receiving payments enter as **Income**, enter as **Expense** if your Applicant is required to make payments.
- Enter the amount of time that has elapsed since the Discharge of Bankruptcy, if applicable.
- If the field title is **Red**, information is required. If you don't have the information please enter your best estimate to proceed.

Select Product	Property Information	Applicant Information	Applicant Address Info	Applicant Phone Info	Applicant Financial Info	Applicant Employment Information	Confirm Application
Financial Information							
Required Items							
Gross Primary Income							
Monthly \$ <input type="text"/>							
Gross Secondary Income							
Secondary Income Source <input type="text"/>							
Monthly \$ <input type="text"/>							
Monthly Housing							
Monthly Payment \$ <input type="text"/>				Balance Owed \$ <input type="text"/>			
Alimony and Child Support							
Monthly Expenses \$ <input type="text"/>							
Monthly Income \$ <input type="text"/>							
Miscellaneous Information							
Have you ever had a bankruptcy? <input type="checkbox"/>			Time since bankruptcy			Months <input type="text"/>	
Continue				Save & Quit			

Financial Information

- Enter **Employment Information**.
- If the field title is **Red**, information is required. If you don't have the information please enter your best estimate to proceed.

Select Product	Property Information	Applicant Information	Applicant Address Info	Applicant Phone Info	Applicant Financial Info	Applicant Employment Information	Confirm Application
Employment Information							Required Items
Employment Status EMPLOYED(W2) <input type="text"/>		Occupation <input type="text"/>					
Name of most recent Employer <input type="text"/>							
Employer Address <input type="text"/>							
City <input type="text"/>		State <input type="text"/>		Zip Code 44212 <input type="text"/>			
Time at this Employer Years <input type="text"/>		Months <input type="text"/>					
Previous Employer (Required if length at Current employment is < 24 months)							
Prior Employers Name <input type="text"/>							
Prior Employers Address <input type="text"/>							
City <input type="text"/>		State <input type="text"/>		Zip Code <input type="text"/>			
Time at this Employer Prior Years <input type="text"/>		Prior Months <input type="text"/>					
Continue		Save & Quit					

Employment Information

■ System will display application details. Please review all entries closely as this information will be used during the underwriting process. If you wish to change application entries, simply choose the appropriate tab, make your changes and return to the Confirm Application tab and click Continue

Select Product	Property Information	Applicant Information	Applicant Address Info	Applicant Phone Info	Applicant Financial Info	Applicant Employment Information	Confirm Application
----------------	----------------------	-----------------------	------------------------	----------------------	--------------------------	----------------------------------	---------------------

Send your application.

Please review the summary of your application.

Use the navigation links above for a detailed review of your application or to make any corrections.

If the data entered by you is correct:

1. Read the Authorization below

If you agree to the Authorization then Select the Continue button

Application Summary:	
Product Class Type	Secured Fixed Rate Installment
Loan Amount	\$10,000.00
Term of Loan	48 months
Name(Applicant)	jack thompson
SSN	987654321
Address	, OH 44212

Authorization: By clicking the [Continue] button below, you further authorize Premier Internet Communications's third party lending institutions to share information in your application, and other credit information they obtain, with other third parties who may be able to offer or arrange for a indirect loan and/or dealer financing.

Confirm Application

■ Using the information provided on the Credit Application and by pulling a Credit Report to build a credit profile of the Applicant. The System matches the profile with our database of Lender Programs and provides a group of Lenders with loan programs that match the Applicant profile. *This does not mean that the application is completely approved, all applications may go through a separate Underwriting process with the actual Lender.*

APPLICATION PROCESSING

Master(St. Claire Corporation)

Create Documents

Create Info Note

Fax to Lender

Return

View Documents

Application Details

Application Summary

App Num: 21501

App Date: Aug 19, 2009 2:21 PM

Applicant: Document, Best

Appl Phone: (888) 123-4567

Product: Unsecured Fixed Rate Installment

Dealer: St. Claire Corporation

Lender Name	Lender App #	Product	App Date	Status	Time To Decision	Send	Notes
Domestic Bank	54	Unsecured Loan	8/19/2009 2:21 PM	Withdrawn	1 Days	Withdraw	View / Add
AFS	36	Unsecured Loan	8/19/2009 2:21 PM	Auto Decision Pending	6 Days	<input checked="" type="checkbox"/>	View / Add
Eles Financial	35	Unsecured Loan	8/19/2009 2:21 PM	Auto Decision Pending	6 Days	<input checked="" type="checkbox"/>	View / Add

Application Underwriting

- Prior to submitting an application you may review the Lender Information Sheet concerning Program and Processing specifics. Click on the Lender Name (A) to access the information.
- Applications will be submitted directly to the Lender of choice. Simply check the box (B) next to the Lender(s) and when the decision is final press Send (C) to transmit the application.

APPLICATION PROCESSING

Master(St. Claire Corporation)

Create Documents

Create Info Note

Fax to Lender

Return

View Documents

Application Details

Application Summary

App Num: 21501

App Date: Aug 19,2009 2:21 PM

Applicant: Document, Best

Appl Phone: (888) 123-4567

Product: Unsecured Fixed Rate Instatement

Dealer: St. Claire Corporation

Lender Name	Lender App #	Product	App Date	Status	Time To Decision		Notes
Domestic Bank	54	Unsecured Loan	8/19/2009 2:21 PM	Withdrawn	1 Days	<input type="checkbox"/>	Withdraw View / Add
AFS	36	Unsecured Loan	8/19/2009 2:21 PM	Auto Decision Pending	6 Days	<input checked="" type="checkbox"/>	View / Add
Eles Financial	35	Unsecured Loan	8/19/2009 2:21 PM	Auto Decision Pending	6 Days	<input checked="" type="checkbox"/>	View / Add

Loan Submission

- Prior to submitting an application review the Lender Information Sheet.
- Processing Parameters (A) is information concerning how the Lender conducts customer contact, documentation and funding.
- Program Parameters (B) will provide an overview of the underwriting requirements for the program.

This information is meant to be a general overview of the requirements and is subject to change.

A

Geographic Restrictions
Contiguous 48 States

Processing Parameters

Underwriting: Within 24 hours.

Customer Contact: Customer will be contacted by ULS and all processing contact will be handled by ULS.

Documents: Loan Documents are handled by ULS employees only.

Funding: Funding will be upon loan closing with funds sent to Borrower.

B

Economic Capital Unsecured Loan Program

Loan and Property Information

Min. Loan Amount:	\$7,500.00	Max. Loan Amount:	\$100,000.00
Min. Loan Term:	12 Months	Max. Loan Term:	120 Months.
Min. Time in Property:	N/A	Max. Loan-To-Value:	N/A

Income

Min. Monthly Income:	\$2,000.00	Min. Disposable Income:	N/A
Max. Debt-To-Income:	N/A	Min. Time on Job/Field:	N/A

Credit

Min. Credit Score:	690	Min. Trade Lines:	N/A
Max. Collections \$ N/A within the previous N/A Mon.			
Max. Judgments \$ N/A within the previous N/A Mon.			

Bankruptcy	<input checked="" type="checkbox"/> Allowable, must be over 24 Months.	<input type="checkbox"/> Not Allowable
Foreclosure	<input checked="" type="checkbox"/> Allowable, must be over 24 Months.	<input type="checkbox"/> Not Allowable
Repossession	<input checked="" type="checkbox"/> Allowable, must be over 24 Months.	<input type="checkbox"/> Not Allowable
Liens	<input checked="" type="checkbox"/> Allowable, must be under \$5,000.00	<input type="checkbox"/> Not Allowable

Max. of - 0 - 30 Day Lates in the past 12 Mon.
Max. of - 0 - 60 Day Lates in the past 12 Mon.
Max. of - 0 - 90 Day Lates in the past 12 Mon.

Other Parameters

No Current Lates allowed.
Consumers are charged a 3% Fee

Lender Information Sheet

- Go to **Application Monitor** page.
- Your Pipeline can be filtered by Date or Status (**A**), or can be searched for a specific application (**B**).
- Click on **Application Number** (**C**) to review details on a specific loan.
- PR Class (**D**) Select Unsecured, Secured or Bureau Report to produce the appropriate list.

The screenshot shows the 'APPLICATION MONITOR' interface. At the top, there are three tabs: 'Application', 'Reports and Forms', and 'Administration and Tools'. Below the tabs, there are several sections:

- Color Legend:** Shows 'Funded' (yellow), 'Approvals' (blue), 'Offers' (green), and 'Declines' (red). A red arrow labeled 'A' points to the 'Offers' tab.
- Filter by Date:** Includes date pickers for '8/24/2009' and '10/1/2009'.
- Search Fields:** Includes 'App#:', 'SSN#:', 'Applicant:', and 'Source:'. A red arrow labeled 'B' points to the 'App#:' field.
- Filter Settings:** Includes 'Pr Class: Unsecured Loan', 'Products: All Products', and 'Status: Active'. A red arrow labeled 'D' points to the 'Pr Class' dropdown.
- Page Controls:** Includes a 'Refresh' button and 'Page: 1'. A red arrow labeled 'C' points to the application number '2676' in the table.

The main table displays a list of applications with the following columns: #, Applicant, App Date, Product, #Lenders, Source, Distributor, Agent, and CSR. The data rows are as follows:

#	Applicant	App Date	Product	#Lenders	Source	Distributor	Agent	CSR
2676	Adams, John	9/24/2009 1:08 PM // Age:7 days	Req. Amount: \$6000	1	Demo Contractor	RLO		
2674	Adams, John	9/23/2009 10:17 AM // Age:8 days	Req. Amount: \$6000	1	Demo Contractor	RLO		
2672	cox, don (Co) dudley, duke	9/14/2009 4:37 PM // Age:16 days	Req. Amount: \$6500	1	Demo Contractor	RLO		
2670	Adams, John	9/11/2009 2:53 PM // Age:20 days	Req. Amount: \$5000	1	Demo Contractor	RLO		
2667	dudley, duke	9/11/2009 1:02 PM // Age:20 days	Req. Amount: \$5000	1	Demo Contractor	RLO		
2664	Scarsdale, Sallie	9/09/2009 4:41 PM // Age:21 days	Req. Amount: \$12000	1	Demo Contractor	RLO		

At the bottom of the page, there is a copyright notice: 'Copyright 2006, 2007 Premier Internet Communications, Inc. All Rights Reserved. Version:12.01.01' and a security statement: 'Secure Application. We protect your privacy and security'.

Pipeline Management

- The **Application Processing** section allows you to review the **Status** of a specific loan.
- When a Lender has made an Approved Offer on an Applicant a green line will appear under the Lenders name. By clicking on this Lender you'll be able to view the Offer.
- The section will also allow you to review communication from the Lender and respond by using the **Notes** feature.

APPLICATION PROCESSING

Demo XpressCredit Application(Demo Contractor)

Create Documents

Create Info Note

Fax to Lender

Return

View Documents

Application Details

Application Summary

App Num: 2647

App Date: Jul 29, 2009 1:37 PM


Applicant: Johnson, Jenn

Appl Phone: (888) 555-1234

Product: Secured Fixed Rate Installment

Dealer: Demo Contractor

Lender Name	Lender App #	Product	App Date	Status	Time To Decision	Notes
Economic Capital	5380	Secured Loan	7/29/2009 1:37 PM	Auto Decision Pending	4 Days	View / Add

 Secure Application.
 We protect your **privacy** and **security**

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Application Management

- The **Loan Analyzer** section allows you to review loan stipulations and rate / fee structures.
- To accept the Offer simply click on the **Accept Offer** button and the document preparation process will begin.
- If you wish to withdraw your loan application click on the **Cancel/Withdraw App** button.

LOAN ANALYZER

Eles Financial(Window Concepts of Milwaukee)

[View Documents](#)
[Dealer Information](#)
[View Book Out Sheet](#)

Application Summary

App Num:	12
App Date:	Jul 28, 2009 12:23 PM
Applicant:	Coleman, Joann
Appl Phone:	(262) 764-4458
CoApplicant:	Coleman, Eddarwin
Product:	Unsecured Loan
From:	Parent Lender
Dealer:	Window Concepts of Milwaukee
Status:	Conditional Offer 1, No Level, 19.99%

Selling Price: \$	4825.00
Cash Price: \$	4,825.00
Sales Tax: \$	0.00
Other Tax: \$	0.00
Life Insurance: \$	0.00
Health Insurance: \$	0.00
Loan Amount: \$	4,825.00
Loan Request: \$	4,825.00

[Cancel/Withdraw App](#)
[Accept Offer](#)
[Deliver Vehicle](#)

[Return](#)

LOAN CALCULATIONS

Loan Amount:	4,825.00
Term:	60 Payments
Interest Rate:	19.99 %
Payment:	127.81 Monthly
Max Finance:\$	4825.00
Discount Fee:	0.00
Participation Paid:	0.00
Funding Proceeds:	4,825.00

View Reserve/Discount Details
This is not the first loan of this type

CURRENT STIPULATIONS

Approval Code: C7297102
Expires 9/13/09
Only 90 days SAC/No deferred payments:
In order to ensure speedy funding please
provide the following:

1. Original signed credit application
2. Original retail installment contract
3. Original completion certificate.
4. Two personal references
5. Proof of income (no older than 30

Accept / Cancel Offer

- The **Notes** section is how you'll communicate with Lenders and/or Dealer Services.
- You have the ability to review processing issues and communicate any questions you may have about a specific file.

View Notes

Demo XpressCredit Application(Demo Contractor)

View Notes				Return	Application Summary
From	Title	Text	CreateDate		
Demo Contractor	Missing Paystub	Need Paystub within 30 Days. Contacted customer on 7/31, no response.	8/3/2009 8:36:35 AM		App Num:5380 App Date:Jul 29,2009 1:37 PM Applicant:Johnson, Jenn Appl Phone:(888) 555-1234 Product:Secured Loan From:Parent Lender Dealer:Demo Contractor Status:

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Create Information Note

Demo XpressCredit Application(Demo Contractor)

Add Dealer Note	Create Information Note	Application Summary
Return	Please enter Title and Text, then click Add Note. Note Title: <input type="text"/> Note Text: <input type="text"/>	App Num:5380 App Date:Jul 29,2009 1:37 PM Applicant:Johnson, Jenn Appl Phone:(888) 555-1234 Product:Secured Loan From:Parent Lender Dealer:Demo Contractor Status:

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Notes