

## LENDER ONLINE LOAN INFORMATION DETERMINING LOAN STATUS

The LOL Stage Status screen provides detailed loan data for a specific loan.

- Log onto the LOL System
- Click on the “Loan Status” tab
- To search for a specific Mortgage Loan, select one of the following:

a. Quick Search (refer to **Figure 1**)

If LOL User knows the SONYMA Reservation Loan Number, use the Quick Search to find the Reservation. Enter the 12 character SONYMA Loan Number in the Reservation No. box and click on the “Go” button. If entered properly, the Reservation will appear on the Loan Status screen. Click on the “View” button (under the “Actions” column) to access details about the Reservation.

The screenshot shows the LOL system interface. At the top, there is a navigation bar with tabs: NEW RESERVATION, AVAILABLE FUNDS, LOAN STATUS (highlighted with a red box), REPORTS, USER ACCOUNTS, and ADMINISTRATION. Below the navigation bar, there are two search sections: Quick Search and Advanced Search. The Quick Search section has a text input field labeled "Reservation No." containing the number "895150734917" (highlighted with a red box) and a "Go" button. The Advanced Search section has several checkboxes and input fields: "Reserved by Lender:" (dropdown), "Lender Loan No:" (text), "Borrower Name/SSN:" (text and SSN), and "Co-Borrower Name/SSN:" (text and SSN). Below the search sections, there is a "Loans" table. The first row of the table is highlighted with a red box and contains the following data: a "View" button, "895150734917", "RICHARDSON, NATHAN \*\*\*.\*\*\*.0019", "HILDRETH, GRETCHEN S \*\*\*.\*\*\*.2696", and "SONYMA Commitment".

Loans		Last Update		
<a href="#">View</a>	895150734917	RICHARDSON, NATHAN ***.***.0019	HILDRETH, GRETCHEN S ***.***.2696	SONYMA Commitment

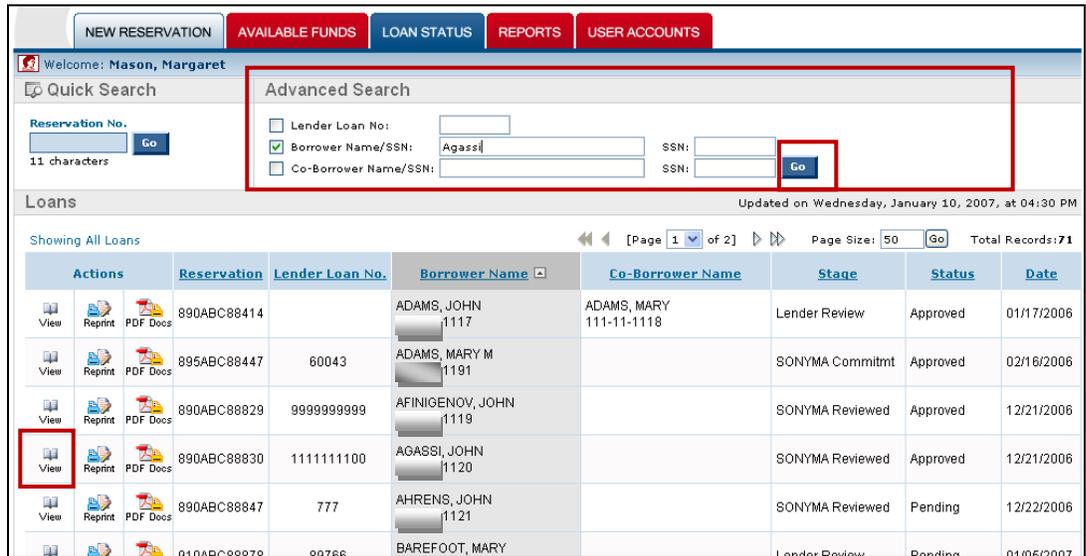
Figure 1

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b. Advanced Search (refer to **Figure 2**)

LOL User can use the Advanced Search to search by any of the following categories:

- \* Lender Loan Number – Click on the box to the left of “Lender Loan No.”, enter the loan number, and click on the “Go” button.
- \* Borrower Name or Social Security Number - Click on the box to the left of “Borrower Name/SSN”, in the first box enter any combination of the borrower’s last or first name (or enter one or more letters) and the system will display a list of those entries meeting the criterion, or in the “SSN” box, enter the complete Social Security Number. Click the “Go” button to complete the search.
- \* Co-Borrower Name or Social Security Number - Click on the box to the left of “Co-Borrower Name/SSN”, in the first box enter any combination of the co-borrower’s last or first name (or enter one or more letters), or in the “SSN” box, enter the complete Social Security Number. Click the “Go” button to complete the search.



**Figure 2**

If the search information is entered properly, the Reservation will appear on the Loan Status screen. Click on the “View” button (underneath the “Actions” column) to access details about a specific loan.

c. Loan Status Screen

The Loan Status screen will provide detailed information regarding the loan selected. Lenders should check this screen frequently to identify the status of the Reservation including exception items that may be holding up the compliance review approval process. Lenders can also verify that a loan has been approved, extended, cancelled, or rejected by referring to this screen and can identify any documents that are still outstanding.

Click on the “View” button to view specific loan information. To determine a Mortgage Loan’s current status, refer to the “Stage/Status/Date” box. LOL will display in a chronological order all statuses as the Mortgage Loan progresses through the review process. *Please note that the entry at the TOP of the box is the Mortgage Loan’s most current status.*

Note that if the lock commitment has been extended, the “Extension Date” field will reflect a date and the “Initial Interest Rate” field will display the correct closing interest rate.

Refer to the LOL Appendix V for specific examples in which to identify various loan status/stages of lender’s SONYMA loans. **Exhibit 1** provides a listing of SONYMA Review staff and their contact information. **Exhibit 2** provides information regarding the various Loan Stage Descriptions and Loan Status Codes that are displayed on LOL.

Refer to **Figure 3**.

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 <b>Lender Online</b> <small>For All Your Clients' Needs</small>		<b>LOAN STATUS DETAILS</b>	
<b>GENERAL INFORMATION</b>			
Lender Loan No: <b>51082</b>	Lender ID No: <b>ABC</b>	Lender Name: <b>ABC BANK</b>	Branch Name: <b>ROCHESTER</b>
Reservation/Loan No: <b>186ABC88207</b>	Application Date: <b>12/14/2005</b>	Reservation Expires: <b>02/27/2006</b>	Commitment Expires: <b>03/23/2006</b>
Extension Date:	Lock-in Type: <b>S</b>	Borrower Name: <b>INTERLICCHIA, MA...</b>	Social Security No: <b>***-**-8546</b>
Co-Borrower Name:	Household Size: <b>1</b>	Household Income: <b>\$69,048.00</b>	PMI Insurer: <b>UNINSURED</b>
			PMI Certificate No:
			Pool Servicer: <b>Genworth MI Co.</b>
			Pool Certificate No: <b>7450246830</b>
			Origination Reviewer: <b>MJ</b>
			Closing Reviewer: <b>JS</b>
			Final Reviewer:
<b>FIRST MORTGAGE</b>		<b>SECOND MORTGAGE</b>	
Program: <b>Achieving the Dream Program</b>		Program:	
Loan Amount: <b>\$79,540</b>		Loan No:	
Term: <b>360 months</b>		Loan Type:	
Initial Interest Rate: <b>5.1250%</b>		Loan Amount: <b>\$0</b>	
CCAL Amount: <b>\$0.00</b>		Term: <b>0 months</b>	
DPAL Amount: <b>\$0.00</b>		Initial Interest Rate: <b>0.0000%</b>	
<b>PROPERTY INFORMATION</b>		<b>STAGE/STATUS/DATE</b>	
Street Number: <b>1189</b>		● Final Documents / <b>Outstanding</b> on <b>09/15/2008</b>	
Street Name: <b>INDIAN CHURCH ROAD</b>		● Purchased on <b>10/02/2008</b>	
Unit Number:		● Closed Docs Rev / <b>Approved</b> on <b>09/15/2008</b>	
City: <b>West Seneca</b>		● Closed Docs Rec on <b>09/15/2008</b>	
State: <b>NY</b>		● Closed on <b>09/03/2008</b>	
Zip Code: <b>142240000</b>		● SONYMA Commitmt / <b>Approved</b> on <b>08/20/2008</b>	
County: <b>Erie</b>		● SONYMA Reviewed / <b>Approved</b> on <b>07/17/2008</b>	
Project Name: <b>Existing</b>		● SONYMA Received on <b>07/16/2008</b>	
Purchase Price: <b>\$82,000.00</b>		● Pool Ins Review / <b>Approved</b> on <b>08/11/2008</b>	
Appraised Value: <b>\$0.00</b>		● Lender Review / <b>Approved</b> on <b>06/20/2008</b>	
Target Area: <b>No</b>		● Reserved on <b>06/20/2008</b>	
<b>CONDITIONS/EXCEPTIONS</b>		<b>REJECTION REASONS</b>	
1. *Original Recorded Assignment of Mortgage (Form 202/9-99)			
2. -Original document and photocopy required.			
3. *Original Mortgage Title Insurance (ALTA) Policy			
4. -Original document and photocopy required.			
5. *Original Recorded Mortgage (Fannie Mae/Freddie Mac Form 3033)			
6. -Original document and photocopy required.			
Final Docs Penalty Fee: <b>\$0.00</b>			

**Figure 3**

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## Table of SONYMA Loan Review Staff

### Originations (Pre-Closing) Staff

<u>Name</u>	<u>LOL Code</u>	<u>Telephone #</u>	<u>Fax #</u>	<u>E-Mail Address</u>
Hilda Quiroz	HQ	212-872-0425	917-274-0425	<a href="mailto:HQuiroz@nyshcr.org">HQuiroz@nyshcr.org</a>
Marcia Williams-Hamilton	MH	212-872-0411	917-274-0411	<a href="mailto:MHamilton@nyshcr.org">MHamilton@nyshcr.org</a>
Maurice Jones	MJ	212-872-0414	917-274-0414	<a href="mailto:MLJones@nyshcr.org">MLJones@nyshcr.org</a>
Michelle Walker	MW	212-872-0421	917-274-0421	<a href="mailto:MWalker@nyshcr.org">MWalker@nyshcr.org</a>

### Closed Documents (Post-Closing) and Final Documents Staff

<u>Name</u>	<u>LOL Code</u>	<u>Telephone #</u>	<u>Fax #</u>	<u>E-Mail Address</u>
Carol Smallwood	CS	212-872-0432	917-274-0432	<a href="mailto:CSmallwood@nyshcr.org">CSmallwood@nyshcr.org</a>
Jackie Santiago	JS	212-872-0430	917-274-0430	<a href="mailto:JSantiago@nyshcr.org">JSantiago@nyshcr.org</a>
Rosa Morris	RM	212-872-0418	917-274-0418	<a href="mailto:RMorris@nyshcr.org">RMorris@nyshcr.org</a>
Veronica Jones	VJ	212-872-0640	917-274-0640	<a href="mailto:VJones@nyshcr.org">VJones@nyshcr.org</a>