Lender Implementation Guide
Revised 3/12/2018

The below is a guide designed to help lenders make a smooth transition to SONYMA *Express®*.

LENDER SET-UP

Set-Up Credit Providers and TRV Vendor (only permissible vendor is Data Verify)
Lenders are responsible for setting up and maintaining its credit and TRV providers on SONYMA *Express®*. Below are instructions on how to do so.

***You will need to provide both your credit and TRV providers with SONYMA's IP address for both our test and production environments:

	Web Address	IP Address
SONYMA Express Production	https://sonymaexpress.org	34.194.191.142 (Primary)
		34.199.84.101 (Secondary)
SONYMA Express Test (UAT)	https://uat.sonymaexpress.org	34.199.17.213

a. Click on Administration in the Global Menu
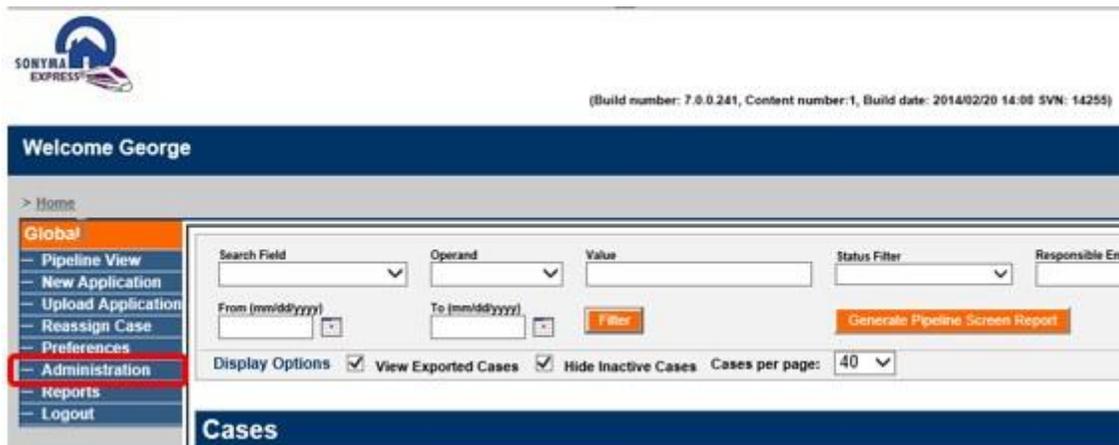
b. Expand the 'User Administration' folder and click once on your company name to enter the credentials.

System Administration

Company

* Name: Lender A
Branch Code:
Contact Email: SonymaExpress@nyshcr.org
* Type: Originator
Channel: Wholesale
Credit Union: ☐

Address

Street: 6900 Wisconsin Ave.
City: Bethesda
State: MD   Zip: 20815

Document Management

Company GUID (user default): 678d6cfd-752d-48ab-8cf6-4b0b7c8ddd28
Company Identifier: 4714

Credit Provider Credentials

CRA Name	Login Account Identifier	Branch Identifier	Internal Account Identifier	Submitting Party Name	
Equifax - Test	999OT52411		999OT52411		✏ ✕

Add Provider

Trv Provider Credentials

Trv Provider Name	User Name	Portal Id

Add Provider

c. <u>Adding Credit Provider</u>.
   1) Under the 'Credit Provider Credentials' click 'Add Provider' button

2) Select the CRA Name to be used for pulling credit.

NOTE: If the credit provider your company uses does not appear on the above list, SONYMA may be able to add the provider. Contact SONYMA for further instructions on how to proceed.

3) Each CRA requires specific credentials to be entered:

CRA	Required Fields
CBC	Login Account ID, Password
Equifax	Login Account ID, Password
Kroll Factual Data	Login Account ID, Password, Internal Account ID, Submitting Party = Overture Technologies
CREDCO	Login Account ID, Password
Credit Plus	Login Account ID, Password, Internal Account ID = COMPUGAIN06242013
CIS	Login Account ID, Password, Internal Account ID = SONYMA12082017 *Login Account ID must have "BP-" added in front of the login id Example: login id = jsmith would be entered as BP-jsmith
UCS	Login Account ID, Password, Internal Account ID = SONYMA12082017 *Login Account ID must have "CY-" added in front of the login id. Example: login id = jsmith would be entered as CY-jsmith

Once these fields are completed you must click "Save Provider".

IMPORTANT: It is critical to enter the organization's Login Account ID and not an individual's ID. Whenever the password is changed for the associated account, SE Administrator will need to update the password in SE.

d. Adding TRV Provider
   1) Under the 'Trv Provider Credentials' click the 'Add Provider' button and select "Data Verify"
   2) Enter the User Name and Password fields (do not enter a portal ID).

   Data Verify website: https://www.dataverify.com/content/
   Phone: (866) 895-3282
   Email: integrations@dataverify.com

To test credentials with DataVerify outside of SONYMA Express go to
https://www.dataverify.com/dvweb/user/login.aspx.

Set-Up Users

Lenders are responsible for setting up and maintaining all users of SONYMA *Express*®. Link here to a chart that specifies the User Roles set up on SONYMA *Express*® and their associated privileges. Move your cursor over each function to get a more detailed explanation of the function.

User Group	Send "Close Call/Ineligible" Loan for MI Underwrite	Send Case to MI provider for evaluation despite decision being close call. (Review)		
LO1				
LO2				
LO3			X	
LP1 *				
LP2 *	X		X	X
LP3 **	X		X	X
Manager1 *			X	
Manager2 *	X	X	X	
Lender **	X	X	X	X
Admin1				
Closer1		X		
Closer2		X	X	X
Final Docs1				
Final Docs2			X	X

Note the following:

a. Assign at least one Administrator (depending on the size of your organization, you may want to have more than one Administrator).
b. Users assigned a role of Lender will have access to all available system functions.
c. Loan officers (LO1, LO2, LO3), processors (LP1, LP2, LP3), managers, closers, and final documents positions have more than one access level. The higher the access level (i.e., LO3), the more privileges the user will have.
d. Passwords will be required to be changed every 90 days. The password must contain at least 8 characters. It must also contain at least one upper-case letter (A-Z), at least one lower-case letter (a-z), at least one special character and at least one digit (0-9).
e. **IMPORTANT:**
   1. To make sure the loan officer's name appears on the Loan Officer dropdown list when entering a loan, click on Loan Officer box in the Positions section when setting up the loan officer as a user.
   2. To make sure the loan processor's name appears on the Loan Processor dropdown list when submitting a loan, click on Loan Processor box in the Positions section when setting up the loan processor as a user.

Positions

Loan Officer	☑
Loan Processor	☑
Secondary Marketing	☐
Underwriter	☐
Funder	☐
Shipper	☐
Closer	☐

f. If a user needs to be terminated, select Terminated from the dropdown menu in the User Status field, then hit Save.

User

Username (login):	AshtonTestS
Id:	Active / Locked
* User Status:	Terminated
* First Name:	Ashton
Middle Name:	
* Last Name:	Hubbard
Fax Number:	1234567890

Set-Up Group Mailbox Accounts

All emails generated by SONYMA *Express*® email will be sent to the current Case Owner of a loan. In order for email notifications to be delivered to users other than the Case Owner, navigate to "Groups" under Lender Name.

- Lender A(sn15)
  - Companies
  - Users
  - Groups
    - Add Group
    - Pre_Closing_Contacts
    - Post_Closing_Contacts
    - Final_Docs_Contacts
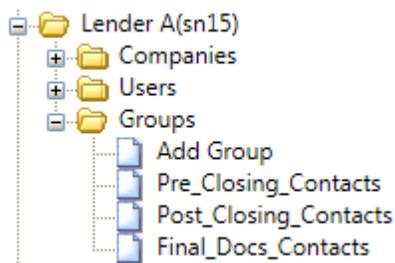
There are two options available to receiving emails generated by SONYMA *Express*®. For each Group listed, either enter an email address in the "Email Alias" field or check the boxes next to each user that should receive the email.

1) Lender creates a "shared" mailbox on its email system and gives all relevant personnel access to the mailbox. Once created, the shared email address should be entered in the "Email Alias" field. All emails generated from SONYMA *Express*® will go to that email address and not any of the users checked below. This will enable several users to have access to system-generated emails in the event the Case Owner is not available to act on the email received.

2) If an email address is NOT entered in the "Email Alias" field, all emails generated will be delivered to all of the users that are selected in the list below.

Emails will be disseminated to user groups as follows:

1. *Pre-Closing_Contacts*: This group will receive all emails generated by SONYMA *Express*® during loan processing, underwriting, and pre-closing phases of the loan process.
2. *Post-Closing_Contacts*: This group will receive all emails generated by SONYMA *Express*® after the post-closing loan file is submitted to SONYMA for purchase consideration.
3. *Final_Docs_Contacts*: This group will receive all emails generated by SONYMA *Express*® after during the final document phase of the loan process.

REQUIRED SONYMA *EXPRESS*®-SPECIFIC FORMS

SONYMA has created the below revised forms that must be used for all SONYMA *Express*® loans:

a. **Recapture Notification and Mortgagor's Affidavit (#211/9-17)**
b. **Post-Closing Loan File Checklist for SONYMA *Express*® Loans (#S1/2-18)**

All other required SONYMA forms remain as is.

SONYMA *EXPRESS*® REFERENCE MATERIALS

Use the below reference materials as a guide to assist you in all phases of the loan process:

a. **SONYMA *Express*® Loan Process Steps**
This document provides users with a description of each step that must be completed to successfully sell an eligible mortgage to SONYMA. The document lists the actions that lenders need to take at each phase of the process as well as important notes and reminders to complete the step and the expected outcomes as each step is completed.

b. **Online Help**
Each screen on SONYMA *Express*® has an online help document that describes each field on the screen and instructions on how to complete them.

c. **Submission of SONYMA *Express*® Post-Closing Loan Files Training Module**
   This module describes each form that SONYMA requires to be submitted with each SONYMA *Express*® post-closing loan file. The module also provides detailed instructions on how to complete each required form.

NEED HELP?

SONYMA wants to ensure that your transition to SONYMA *Express*® goes smoothly. Any questions about any facet of using the system or the loan process should be directed to any of the following:

Michele Rosencrans – michele.rosencrans@nyshcr.org
George Leocata – george.leocata@nyshcr.org
Michael Domber – 212-872-0392 or michael.domber@nyshcr.org
Marie Cammarata – 212-872-0401 or marie.cammarata@nyshcr.org

Or your SONYMA Business Development Officer.