



Lender Implementation Guide

Revised 7/1/2016

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

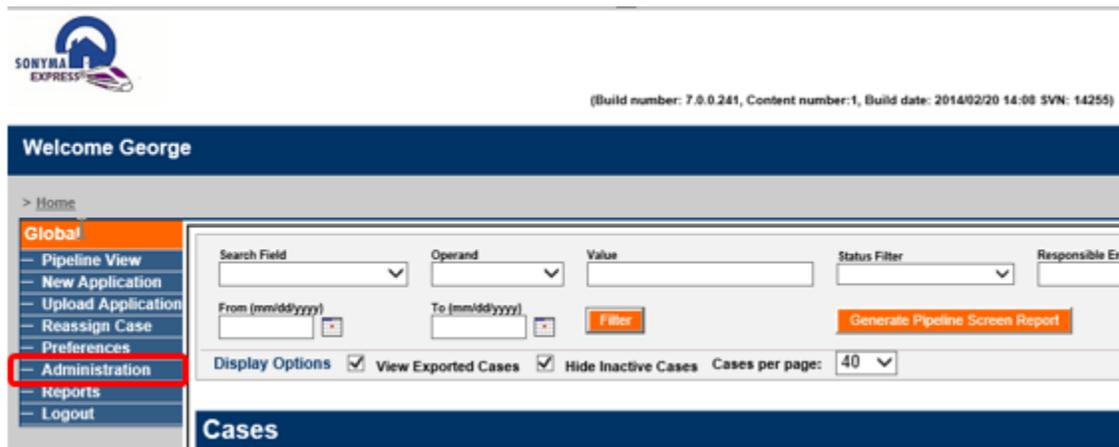
LENDER SET-UP

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:

SONYMA Express Test (UAT) IP Address	50.56.39.122
SONYMA Express Production IP Address	50.56.39.118

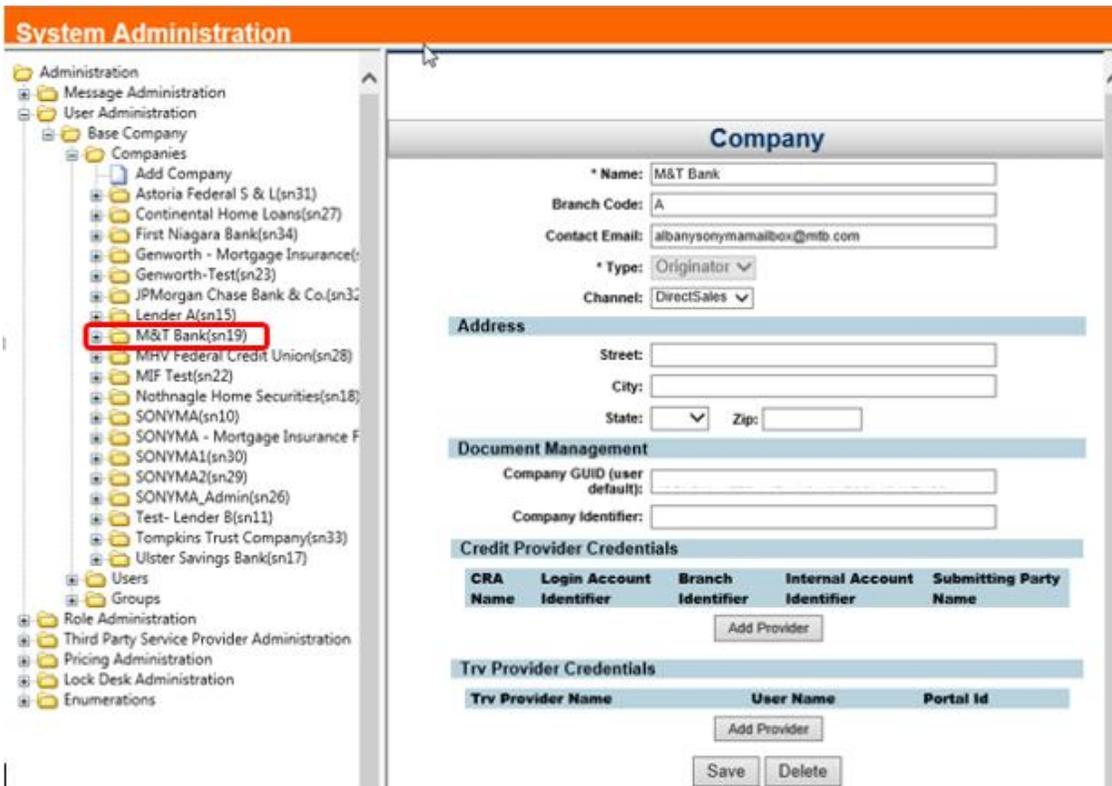
- a. Click on Administration in the Global Menu



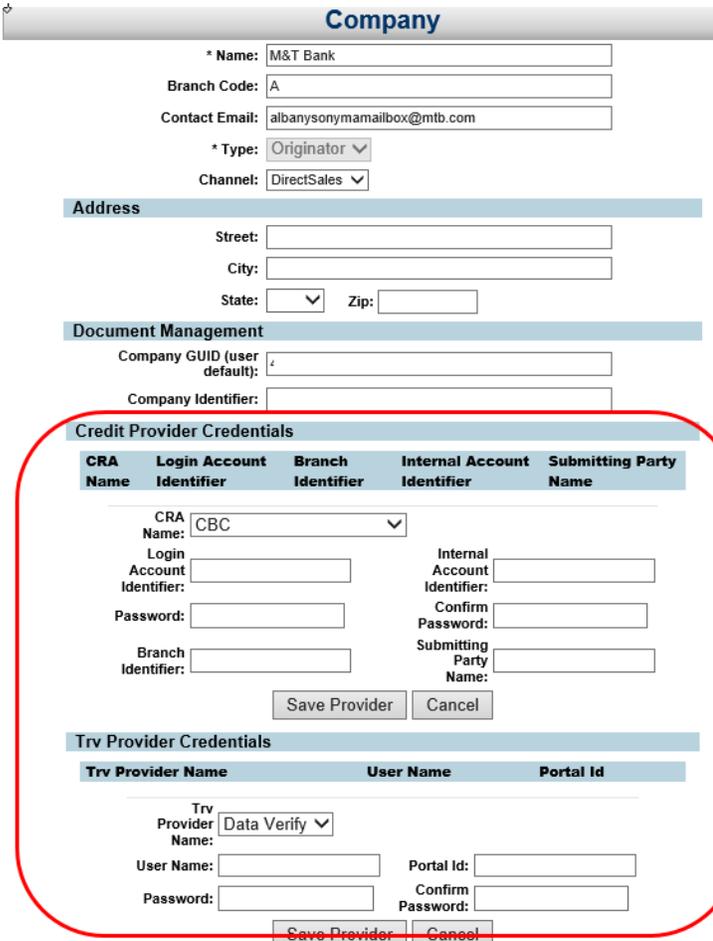
- b. Expand the 'User Administration', 'Base Companies', and 'Companies' folders



- c. Select your company from the menu to enter the credentials.



- d. Under the 'Credit Provider Credentials' and 'Trv Provider Credentials' sections, click 'Add Provider' button



- e. Insert the Login Account ID, Internal Account Identifier, passwords, etc. and click 'Save Provider'. The Internal Account ID can be the same as Login Account ID when setting up the credit credentials.

IMPORTANT: It is critical to enter the organization's Login Account ID and Internal Account ID in these fields and not an individual's ID.

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.

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 \(#211/3-16\)](#)
- b. [Post-Closing Loan File Checklist for SONYMA Express® Loans \(#S1/3-15\)](#)
- c. [Post-Closing Cooperative Share Loan File Checklist for SONYMA Express® Loans \(#S2/5-13\)](#), if applicable

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.

Case#: 010621062 Lender Loan #: 987654321 SONYMA Loan #: Borrower's Last Name: Murkowski Gemworth Homebuyers Education Lender Online

> Home > Case #01062 > Loan

Global

- Pipeline View
- New Application
- Upload Application
- Reassign Case
- Preferences
- Administration
- Logout

Application

- Reupload Application
- View Application
- Quick Application
- Loan
- IRS Income Calculation

Loan Information [Loan Information Help](#)

Subject Loan Information

* Loan Purpose: Purchase
Lien Position Type: First
* Mortgage Type: Conventional
Loan Amount: 315,250.00
Application Date: 02/10/2014
Lender Loan Number: 967654321
Is Guarantor being used?:
This application was taken by: _____

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:

George Leocata – george.leocata@nyshcr.org

Sherri Eckles – 518-473-0090 or sherri.eckles@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](#).