SYSTEM GUIDE

PORTFOLIO SAMPLE

Revision Date: October 1, 2026

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Overview and Scope

This guide will provide operational and process information of various systems used throughout role procedures.

This document delineates the responsibilities for the following roles:

- CL-Operations

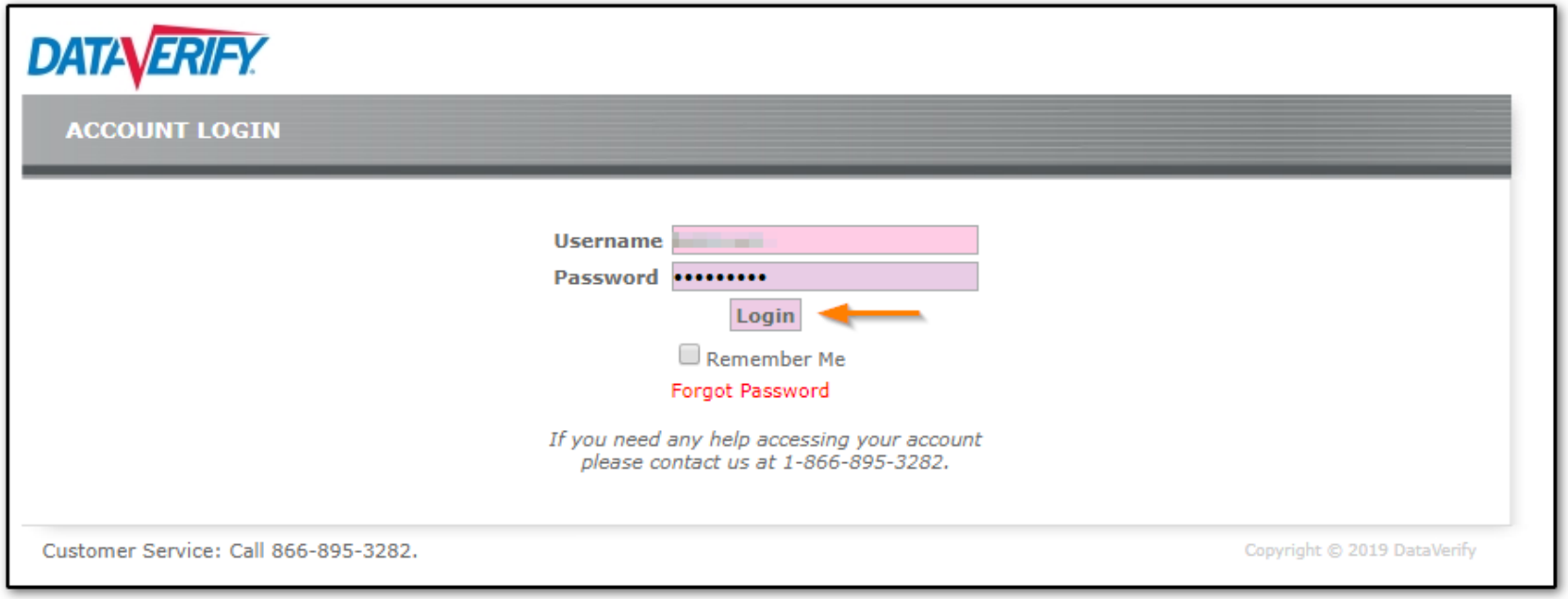
DataVerify

A DataVerify Drive Report is a Fraud report resource designed to help eliminate transaction risks relevant to all parties, including, but not limited to, the borrower(s), loan officers, lenders, brokers, etc. All roles within CL Operations utilize the Drive Report to identify potential Red Flags on all loans. The DataVerify Drive Report can be generated within Encompass or the DataVerify Drive website.

User Account

New User Account

Step	Action
1	Your manager will request a new user account for you during your first week of training.
2	You will receive an email from DataVerify with your User Name and a separate email with your password.
3	The email will prompt you to visit their website, https://www.dataverify.com. Click login to reset your password. **Visual Aid** 

4	Use your username and password to log in. **Visual Aid** 
5	You will see a prompt to change your password at the initial log in.
6	Once you have reset your password, you will be able to order DataVerify Report through Encompass with the same login credentials.
7	Proceed to the **Password Changes** section.

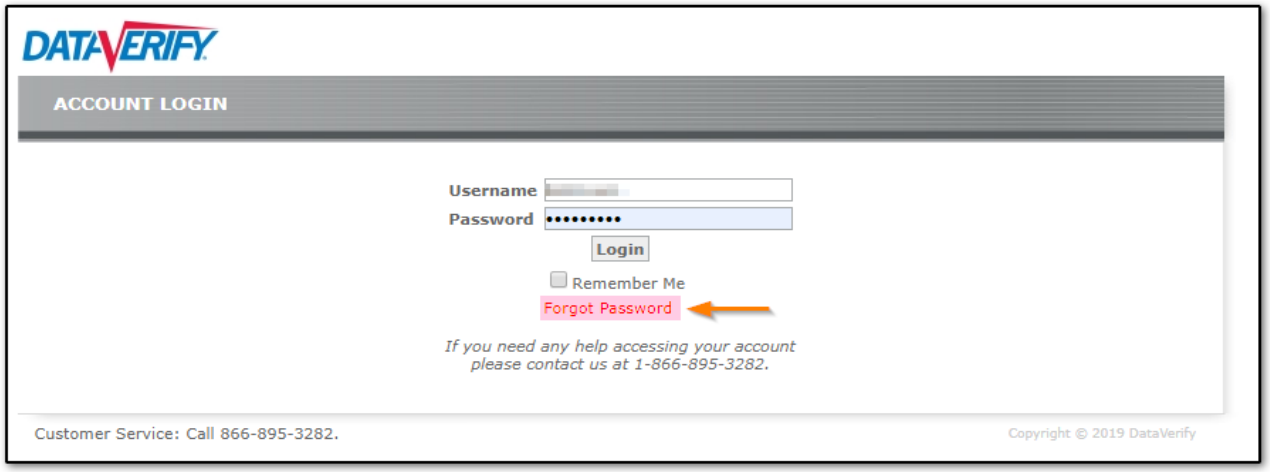
Password Changes

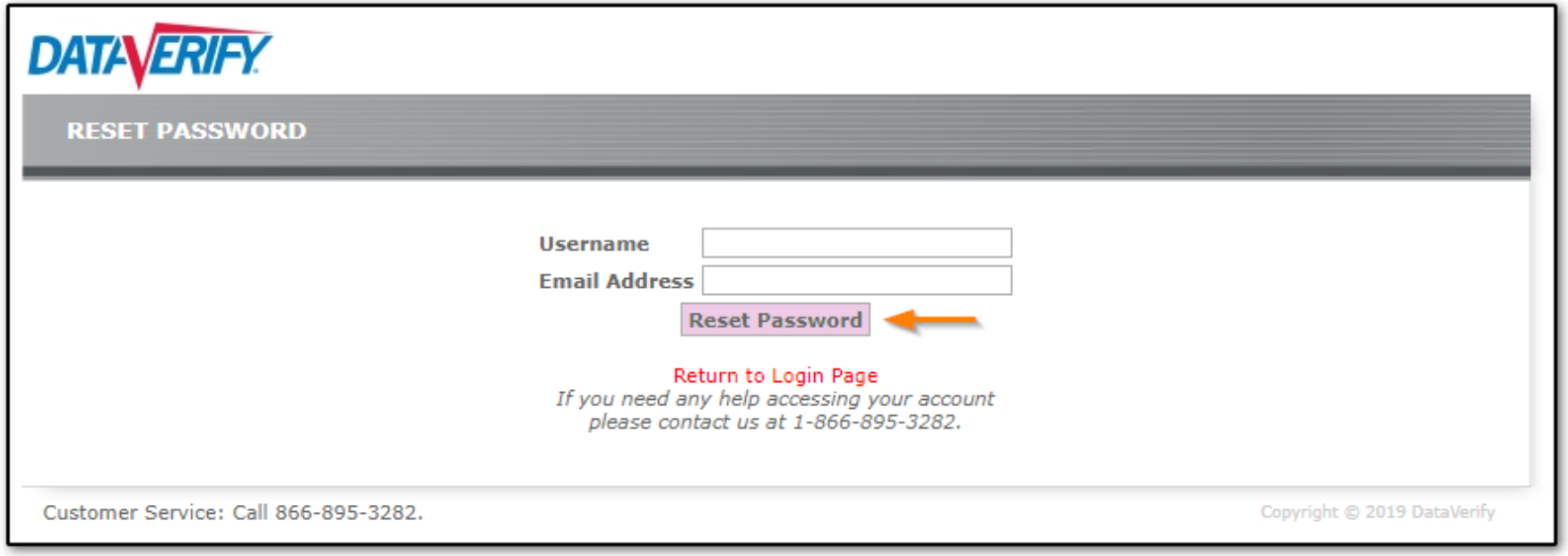
Step	Action
1	Login to DataVerify website, https://www.dataverify.com.
2	Under the **Tools** tab, select **Change Password** screen.
3	Proceed to the **Password Changes** section.

Password Resets

Step	Action
1	Visit DataVerify's website, https://www.dataverify.com, and click **Forgot Password**.

Visual Aid



2	Enter your Username and email address and click Reset Password. Check your email for steps on how to reset your password. 
3	If you are still having trouble with a password reset, send an email to **support@dataverify.com** or call their customer support line at 866-895-3282.
4	Proceed to **Generate the DataVerify Drive Report.**

Generating the DataVerify Drive Report

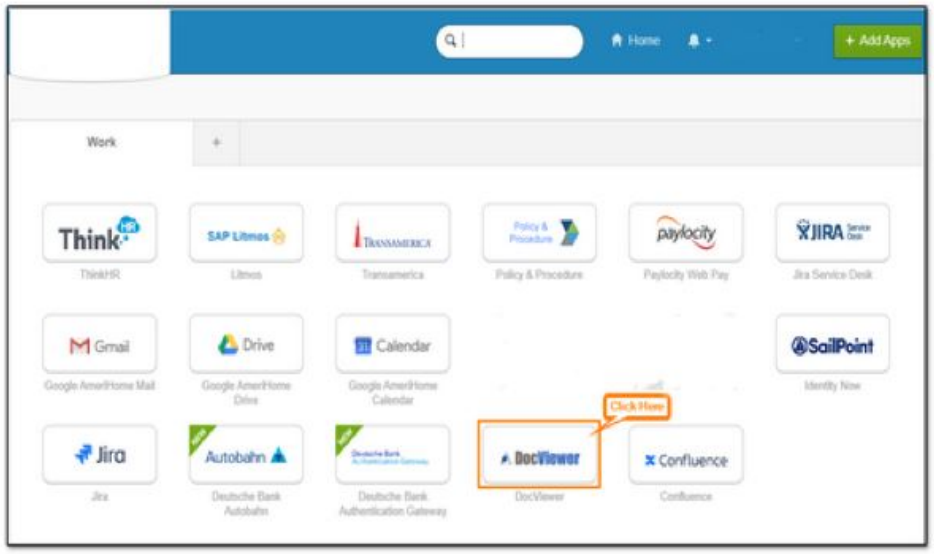
Encompass

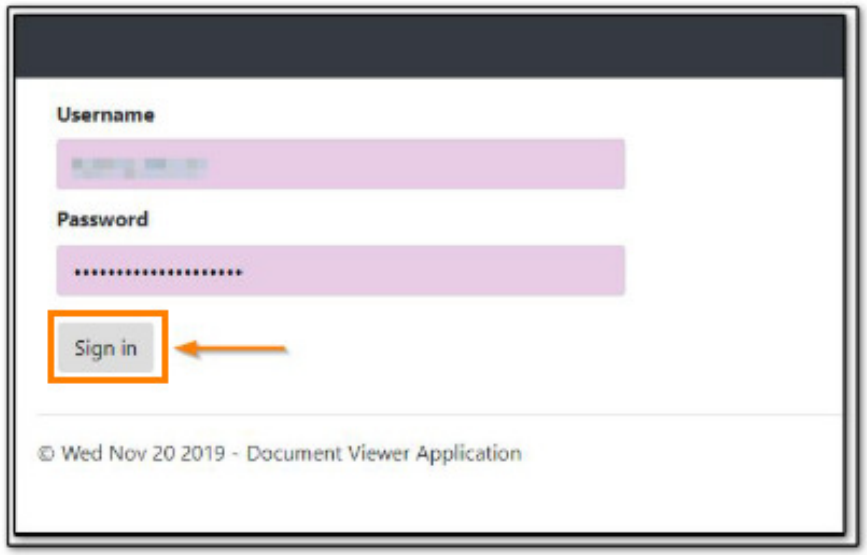
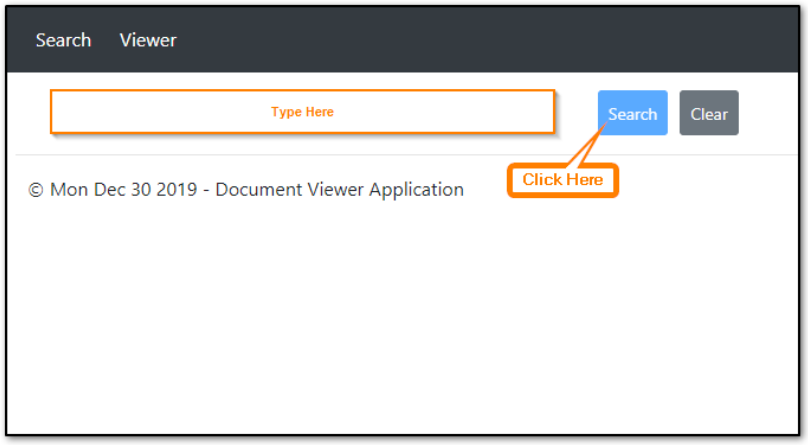
Step	Action
1	Select the Services tab within your selected loan.
2	Select **Order Fraud/Audit Services**.
3	Add the DataVerify Drive company name into My Providers list.
4	Click on the All Providers tab, type DRIVE into the Search by Company Name field, and select Go.
5	**DataVerify Drive** will appear in the list. Please select this option and click Add to My List.
6	Select **OK.**
7	Select **Submit** on the Fraud/Audit Services pop-up window. ***Note**: A pop-up screen appears stating, **"Server found. Sending request…" Do Not** select cancel. Allow the request to process.*
8	This completes the process.

DocViewer

DocViewer is used to review mortgage loan documents electronically that have been uploaded by clients.

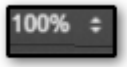
Login

Step	Action	Visual Aid
1	Log into the company's website and click on **DocViewer.**	

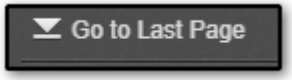
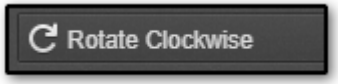
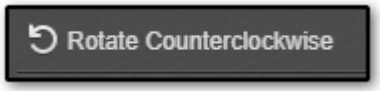
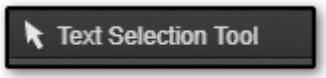
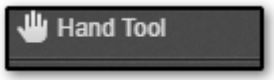
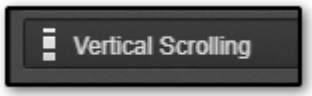
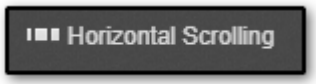
2	Enter your **Username** (your email address), Password (Windows login), and click the **Secure Sign In** button. ***Note:*** *If you have not received login* credentials, inform your manager.	
3	Enter **Loan Number** from Encompass and click **Search.**	

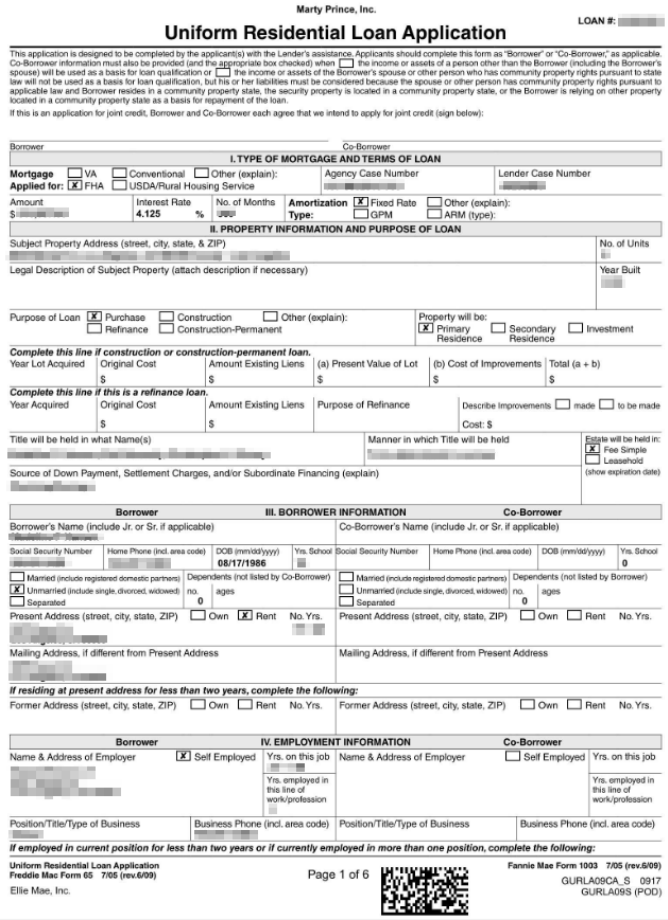
Function Icons

Icon	Functionality
	Edit
	Save
	Undo
	Add Tag
	Mark Final Tag
	Find in Document *(non-applicable)*
	Toggle Sidebar
	Previous Page

	Next Page
	Page Numbers
	Zoom Out
	Zoom In
	Automatic Zoom
	Switch to Presentation Mode *(non-applicable)*
	Open File *(non-applicable)*
	Current View

Tools

	Go to First Page
	Go to Last Page
	Rotate Clockwise
	Rotate Counterclockwise
	Text Selection Tool
	Hand Tool (widely used) **Note:** Use to drag the whole page
	Vertical Scrolling
	Horizontal Scrolling

	Wrapped Scrolling	Wrapped Scrolling
	No Spreads	No Spreads 

Marty Prince, Inc.

LOAN #:

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower | Co-Borrower

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for: ☐ VA ☐ Conventional ☐ Other (explain): ☒ FHA ☐ USDA/Rural Housing Service | Agency Case Number | Lender Case Number

Amount $ | Interest Rate 4.125 % | No. of Months | Amortization Type: ☒ Fixed Rate ☐ GPM ☐ Other (explain): ☐ ARM (type):

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP) | No. of Units

Legal Description of Subject Property (attach description if necessary) | Year Built

Purpose of Loan ☒ Purchase ☐ Refinance ☐ Construction ☐ Construction-Permanent ☐ Other (explain): | Property will be: ☒ Primary Residence ☐ Secondary Residence ☐ Investment

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a + b)
	$	$	$	$	$

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements ☐ made ☐ to be made
	$	$		Cost: $

Title will be held in what Name(s) | Manner in which Title will be held | Estate will be held in: ☒ Fee Simple ☐ Leasehold (show expiration date)

Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)

III. BORROWER INFORMATION

Borrower	Co-Borrower
Borrower's Name (include Jr. or Sr. if applicable)	Co-Borrower's Name (include Jr. or Sr. if applicable)
Social Security Number / Home Phone (incl. area code) / DOB (mm/dd/yyyy) 08/17/1986 / Yrs. School	Social Security Number / Home Phone (incl. area code) / DOB (mm/dd/yyyy) / Yrs. School 0
☐ Married (include registered domestic partners) ☒ Unmarried (include single, divorced, widowed) ☐ Separated	Dependents (not listed by Co-Borrower) no. 0 ages
☐ Married (include registered domestic partners) ☐ Unmarried (include single, divorced, widowed) ☐ Separated	Dependents (not listed by Borrower) no. 0 ages
Present Address (street, city, state, ZIP) ☐ Own ☒ Rent No. Yrs.	Present Address (street, city, state, ZIP) ☐ Own ☐ Rent No. Yrs.
Mailing Address, if different from Present Address	Mailing Address, if different from Present Address

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP) ☐ Own ☐ Rent No. Yrs.	Former Address (street, city, state, ZIP) ☐ Own ☐ Rent No. Yrs.

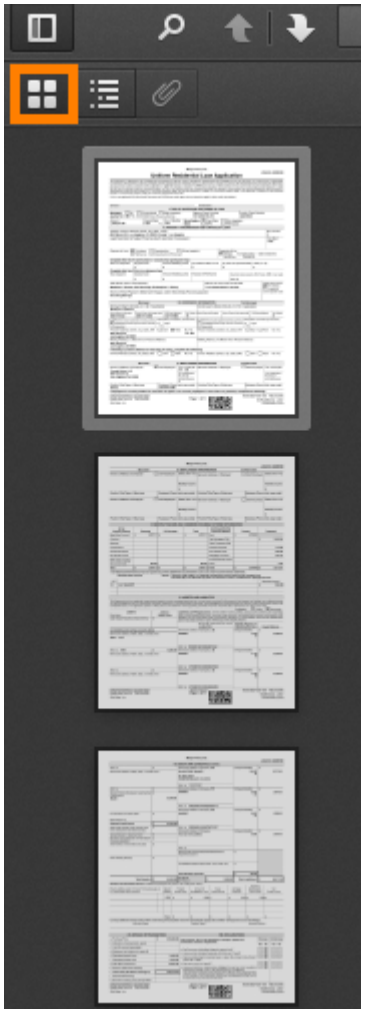
IV. EMPLOYMENT INFORMATION

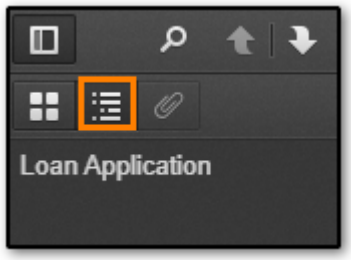
Borrower	Co-Borrower
Name & Address of Employer ☒ Self Employed / Yrs. on this job / Yrs. employed in this line of work/profession	Name & Address of Employer ☐ Self Employed / Yrs. on this job / Yrs. employed in this line of work/profession
Position/Title/Type of Business / Business Phone (incl. area code)	Position/Title/Type of Business / Business Phone (incl. area code)

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

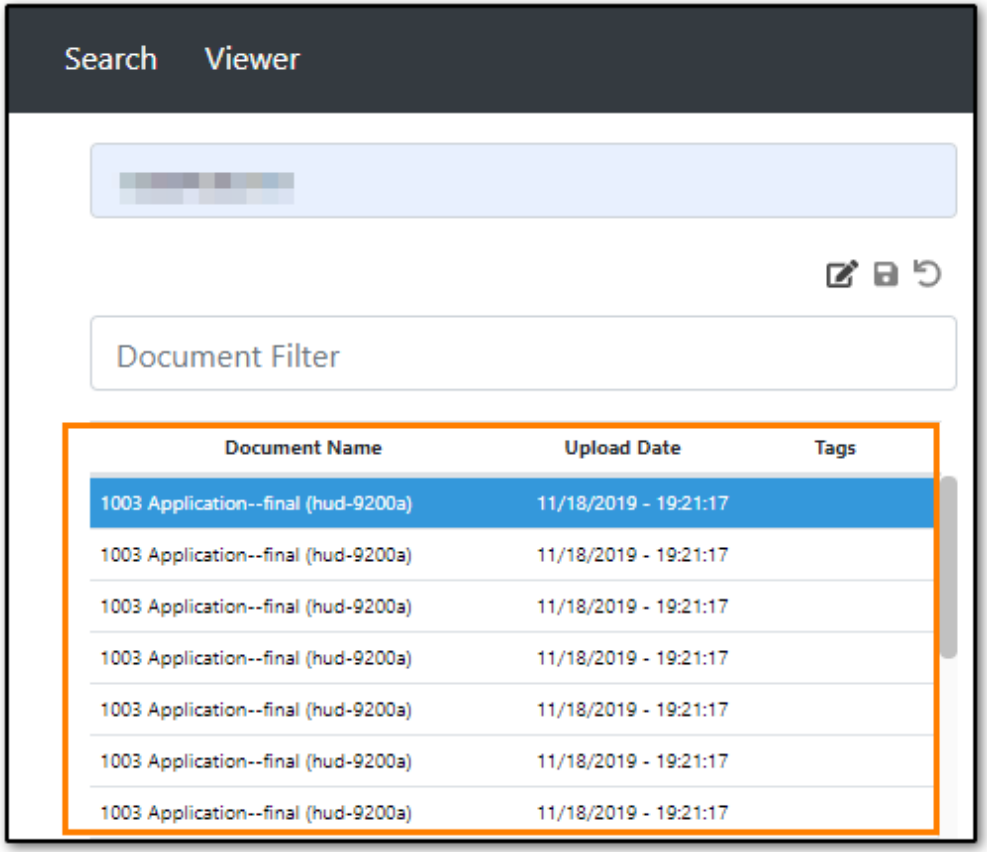


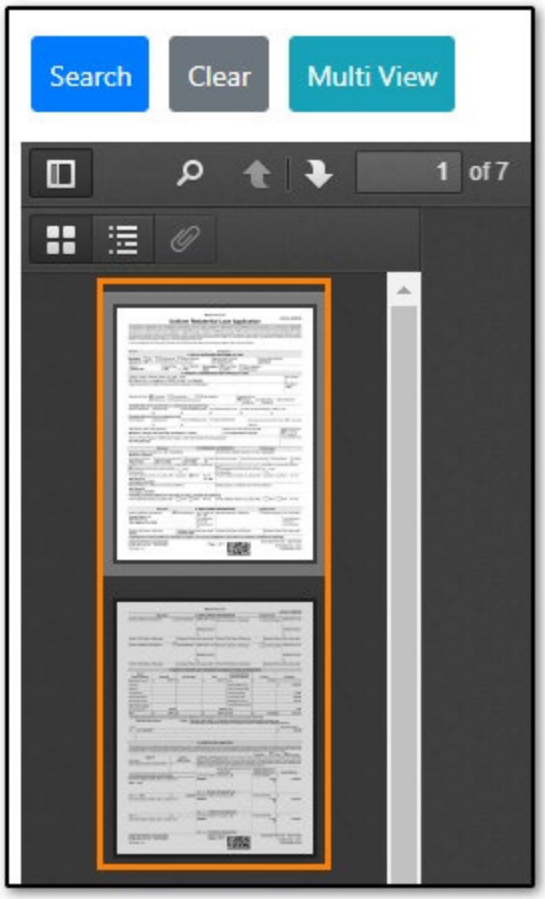
Show Thumbnails

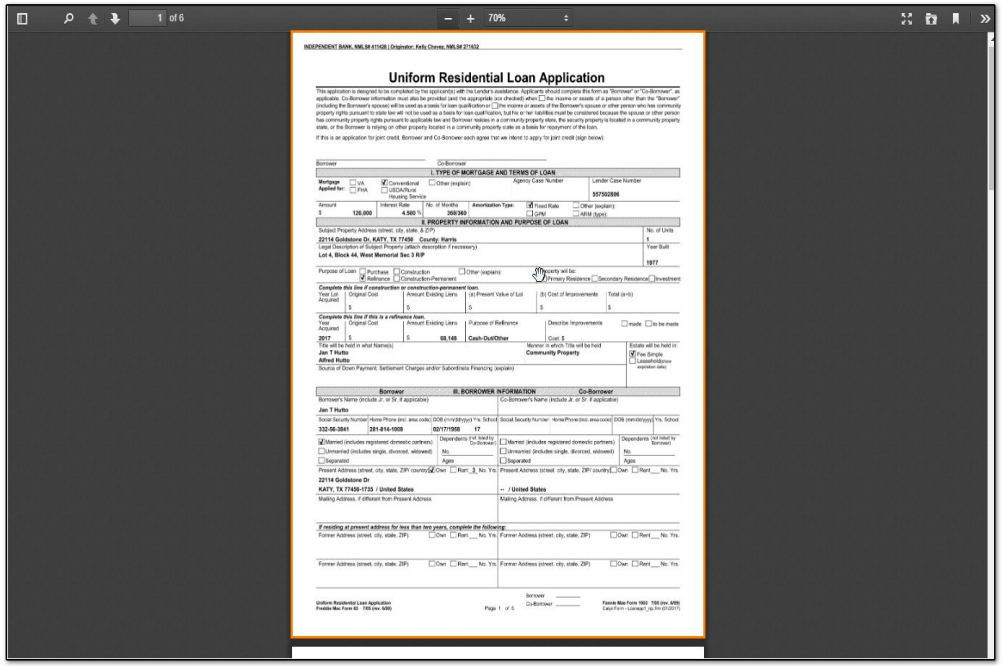


		Show Document Outline 
		Show Attachments *(non-applicable)*

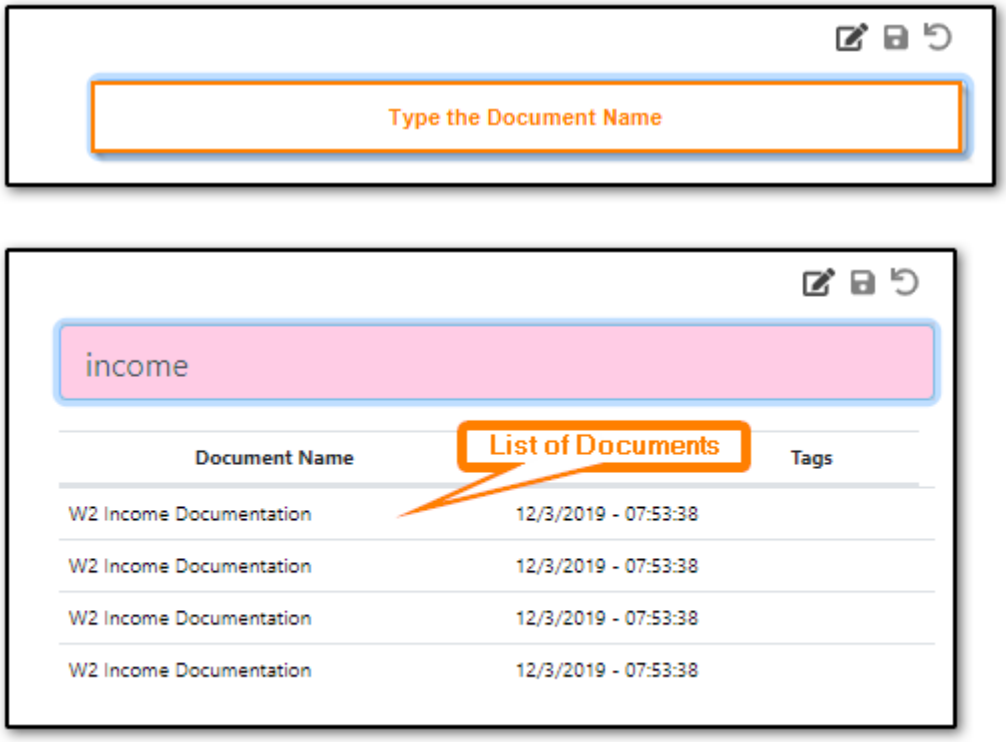
Viewing Options

Step	Action	Visual Aid
1	Panel 1 - Documents List Panel	

2	Panel 2	

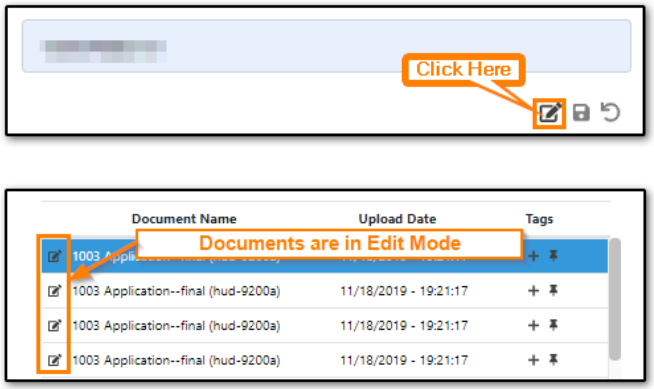
3	Panel 3 - Page Panel	

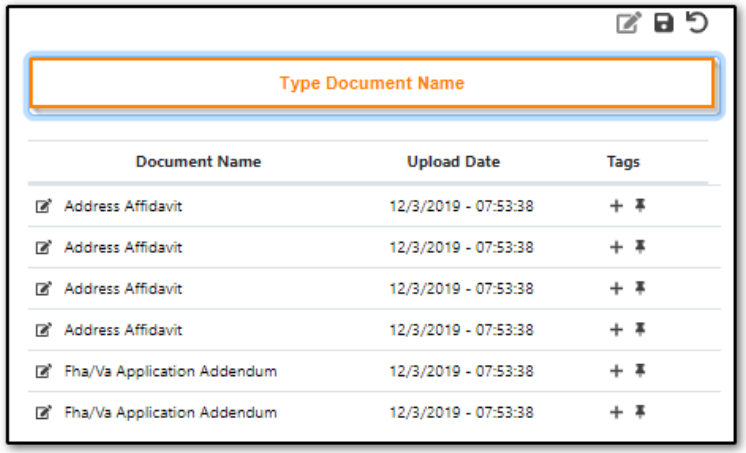
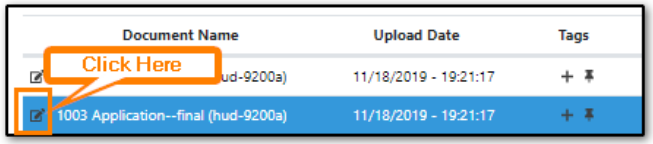
Finding Documents

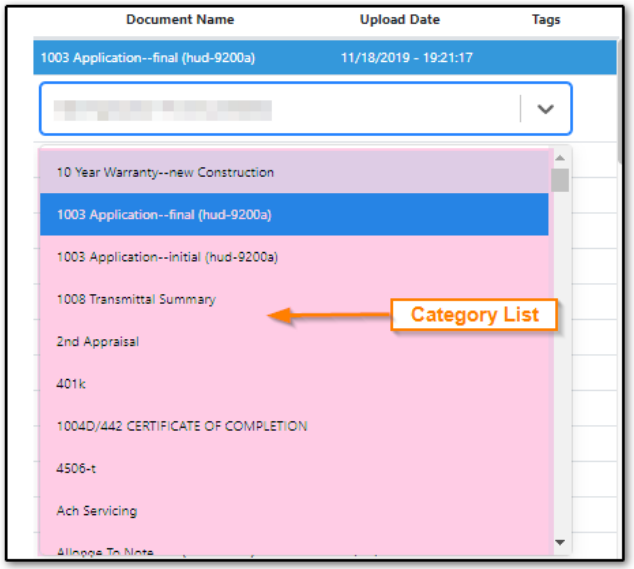
Step	Action	Visual Aid
1	Type inside the Document Filter. ***Note:*** *Documents are grouped according to document name type.* ***Note:*** *If you have to rout a loan, provide document name or stip code, time, and date in Conversation Log.*	

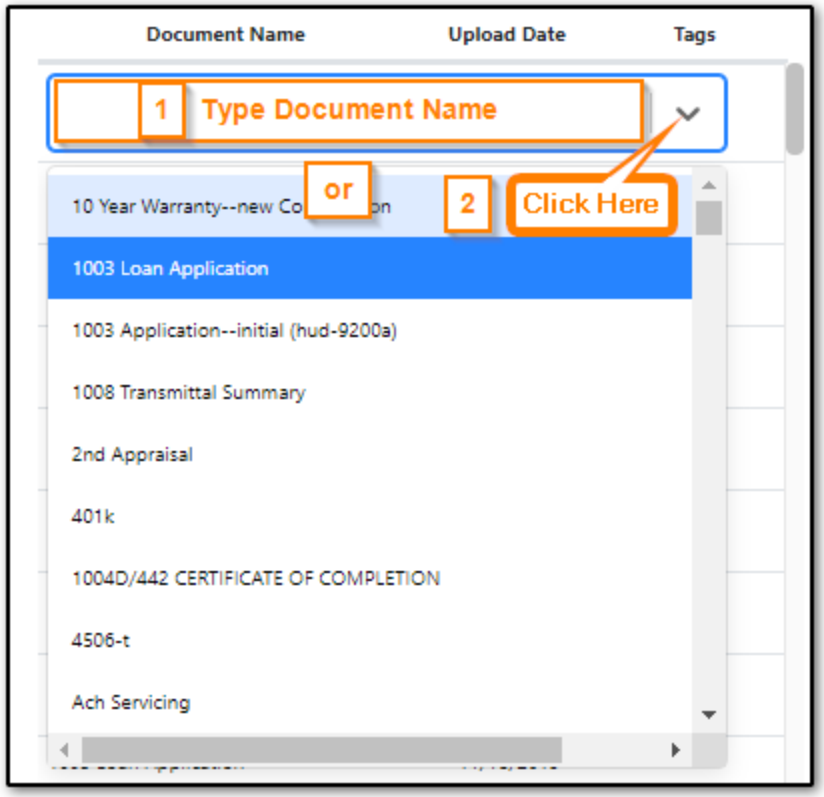
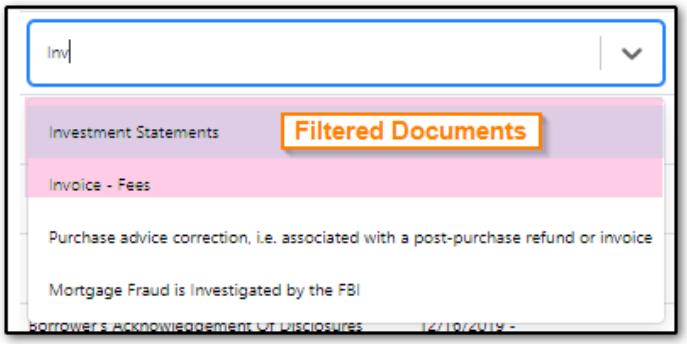
Editing Documents

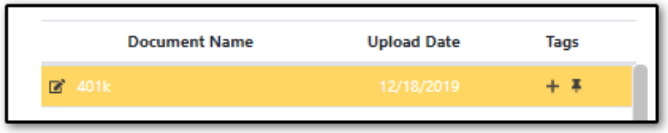
Document Name Changes

Step	Action	Visual Aid
1	Click the **Edit** button. *(all documents will appear in "edit" mode)*	

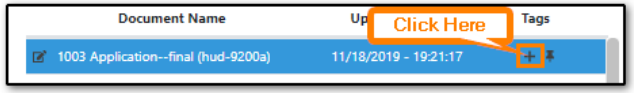
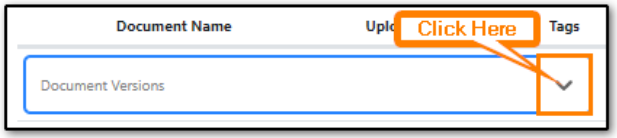
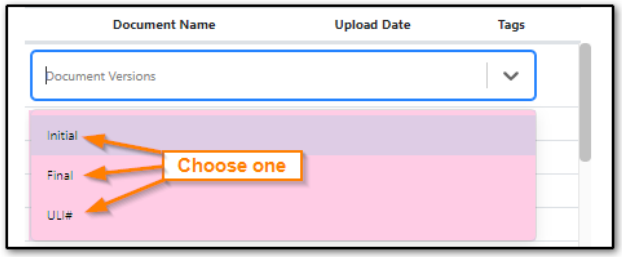
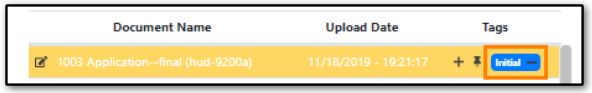
2	Click inside the **Document Filter** and type the **Document Name.**	
3	Click on the **pencil and pen** of the chosen document to activate the **Category List.**	

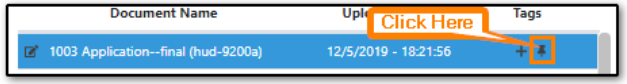
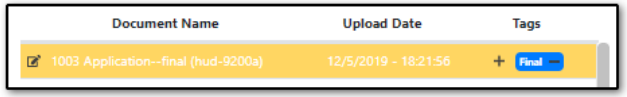
		Document Name Upload Date Tags 1003 Application--final (hud-9200a) 11/18/2019 - 19:21:17 10 Year Warranty--new Construction 1003 Application--final (hud-9200a) 1003 Application--initial (hud-9200a) 1008 Transmittal Summary Category List 2nd Appraisal 401k 1004D/442 CERTIFICATE OF COMPLETION 4506-t Ach Servicing

4	Do the following: 1. Type **Document Name** **OR** **2.** Click the **drop-down** arrow key and select **Document Name** A list of names relative to the document name typed or chosen is filtered. Changes in the document are highlighted in yellow. ***Note:*** *Function may move the document out of view. Type the new document name in Document Filter to view.*	 

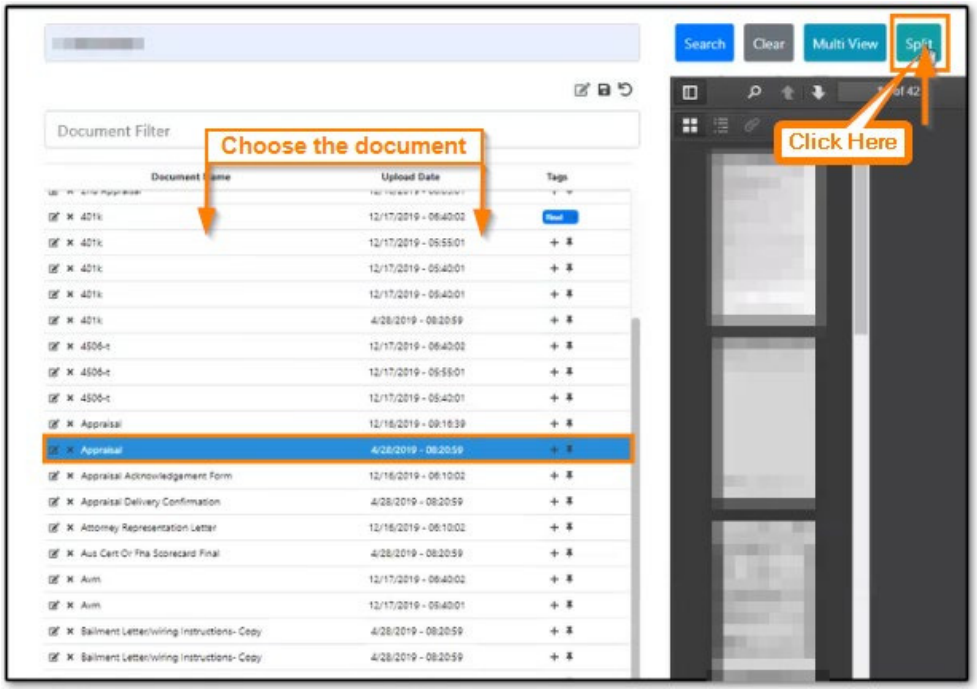
		
5	Click the **Save** icon to save changes.	
6	Click **Undo** to revert the change.	

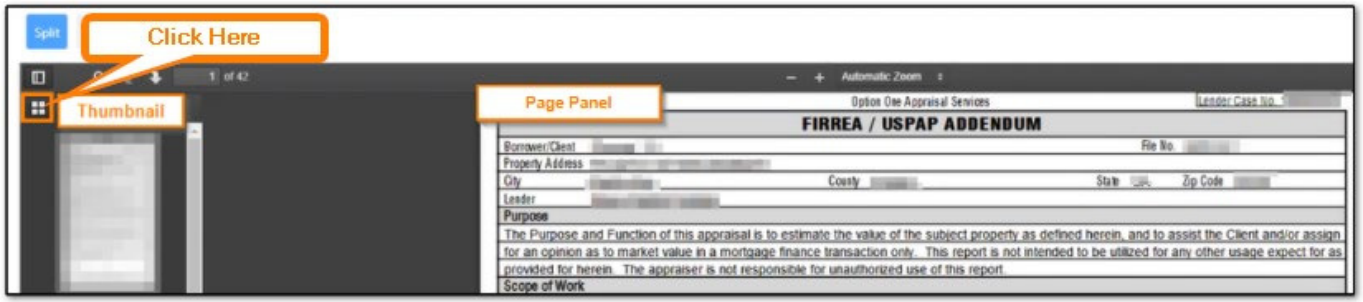
Document Versions

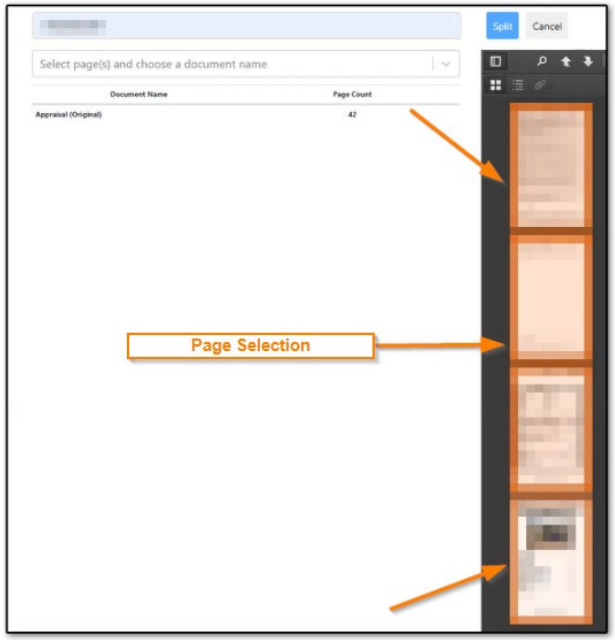
Step	Action	Visual Aid
1	Click the **Edit** button.	
2	Click the **Add Tag** icon.	
3	Click on the **down-arrow** button.	
4	Choose one of the following: • Initial • Final • ULI number **Document Name** is highlighted in yellow, and **Tag** is blue. ***Note:*** *To undo the previous action, click on Tag to toggle*	 

	off and on or click on Undo.	
5	If the document is **Final** or **Initial:** ● Click the **Tag** (pushpin) button. **Document Name** is highlighted in yellow and, Tag “Final” or “Initial” is blue. ***Note:*** *To undo the previous action, click on Tag to toggle off.*	 

Splitting Pages

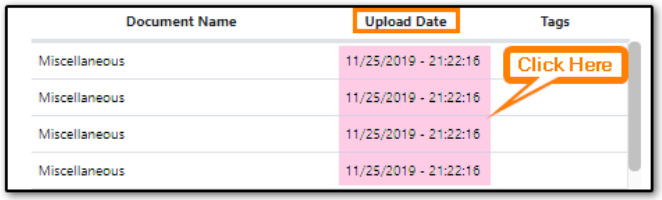
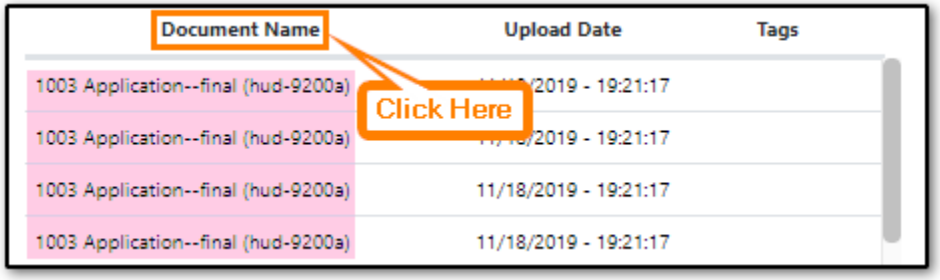
Step	Action	Visual Aid
1	Click the **Edit** button.	
2	Choose the document and click the **Split** button.	

3	Click on the **Thumbnail** tab to extract pages. **Visual Aid** 

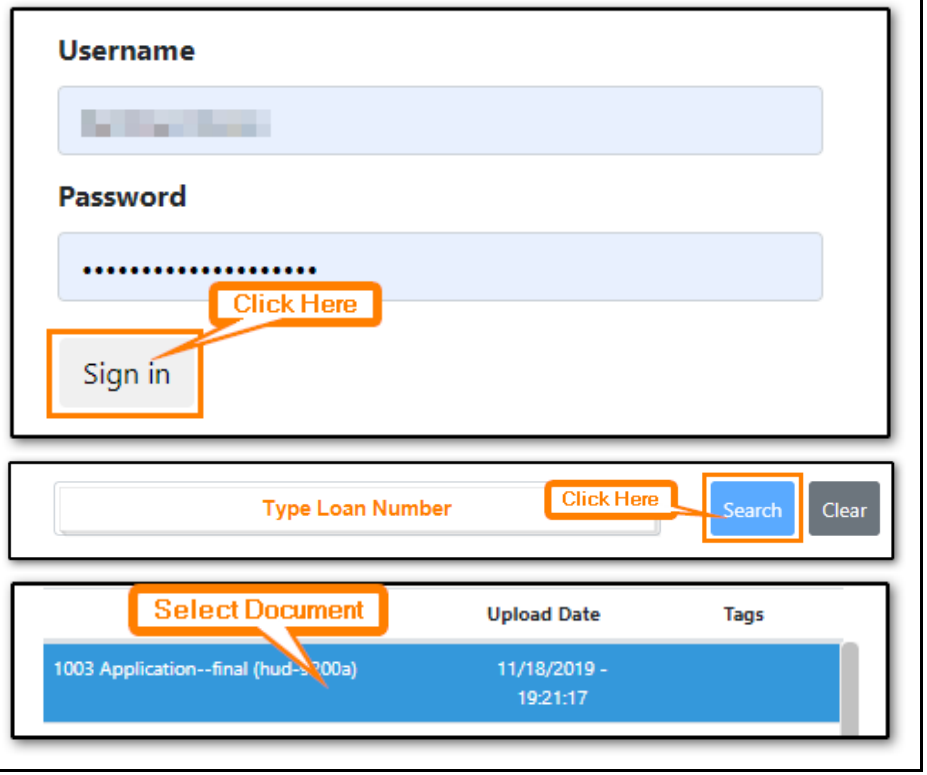
4	Scroll down to find and select pages. ***Note:*** *You can continue with selecting pages for the new document.*	
5	Click the **down arrow** key to name or type the **Document Name.**	

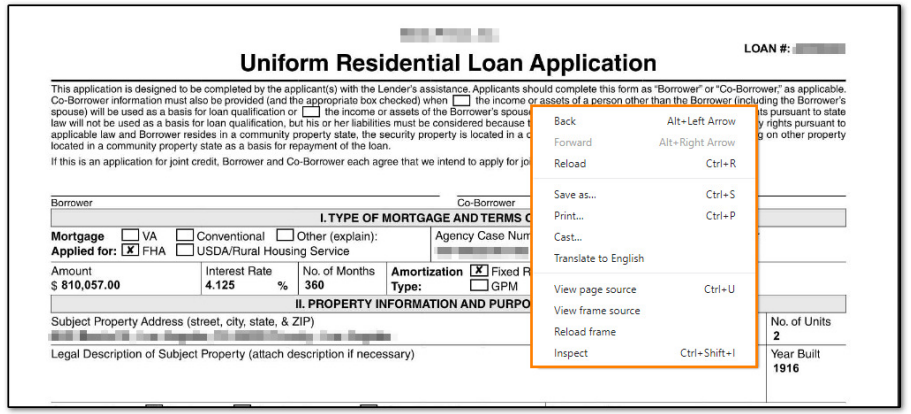
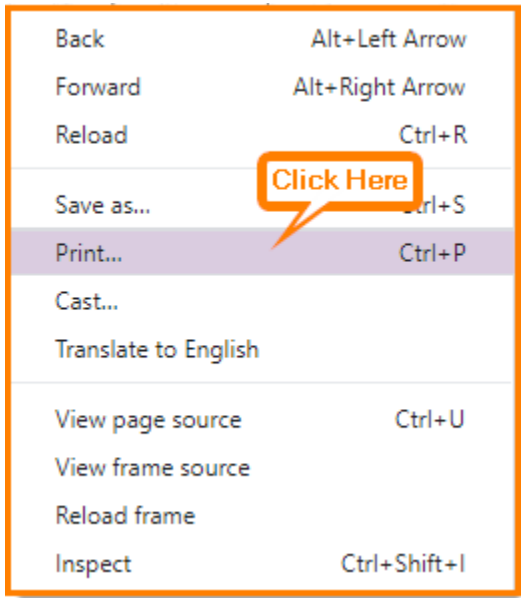
6	Click the **Split** button.	

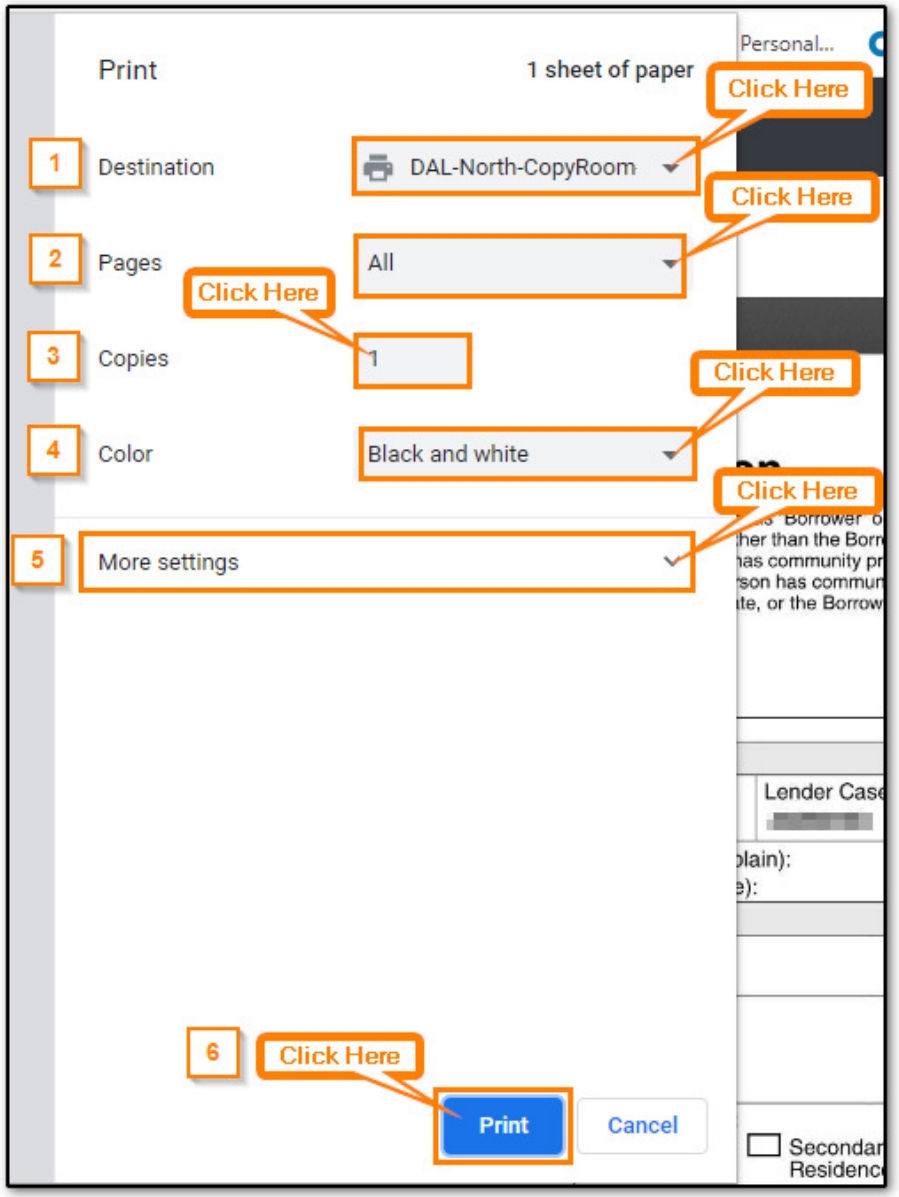
Viewing New Documents

Step	Action	Visual Aid
1	Click **Upload Date.** ***Note:*** *Newly created documents can be tagged. Refer to the* ***Uploaded Date*** *to ensure the correct document is tagged.*	
2	To view documents in alphabetical order, click **Document Name**.	

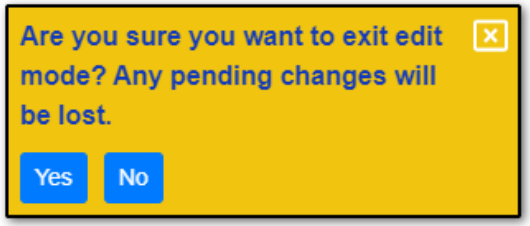
Printing Documents

Step	Action	Visual Aid
1	**Login** → enter **Loan Number** → select **Document**	

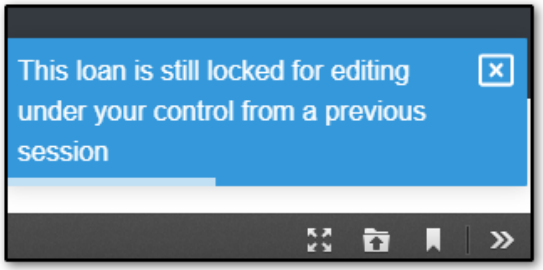
2	Right-click on the document and select **Print**	 

3	Do the following: 1. Click the **down-arrow** key and select Destination. 2. Click the **down-arrow** key and select the number of Pages. 3. Enter the number of **Copies.** 4. Click the **down-arrow** key and select Black and white or Color from Color. 5. Click the **down-arrow** key if there are More Settings. 6. **Print** ***Note:*** *For printing rights, go to SailPoint, department manager, or IT for assistance.*	

Pending Changes

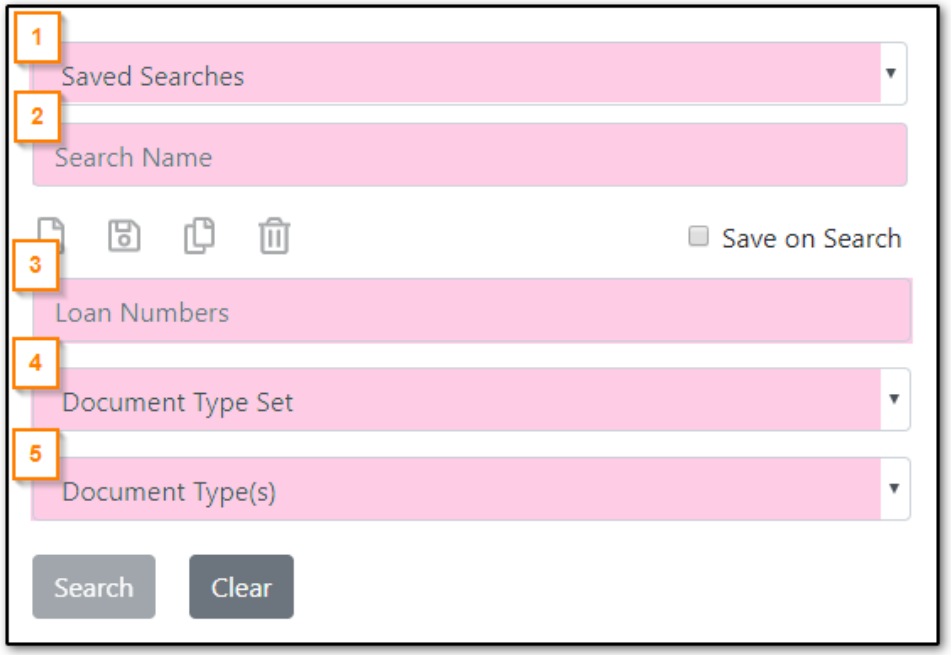
Step	Action	Visual Aid
1	Click **Yes** if you want to exit and don't want changes saved. Click **No** if you don't want to exit the loan. Click the **Undo** tab to exit out of Edit Mode If you want to save your changes, click the **Save** icon	

Loans Locked

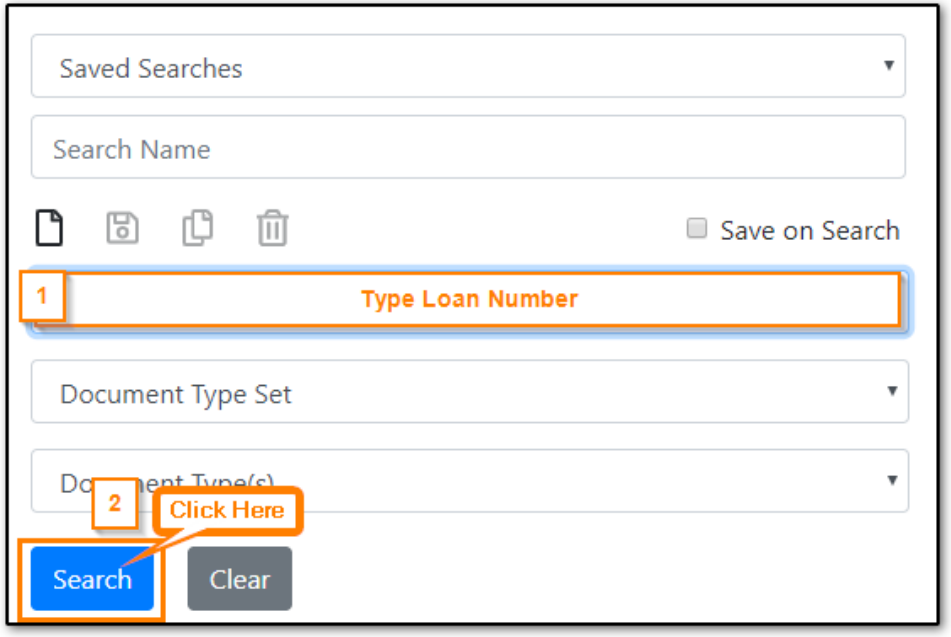
Step	Action	Visual Aid
1	Undo edits or save changes and clear loan completely.	

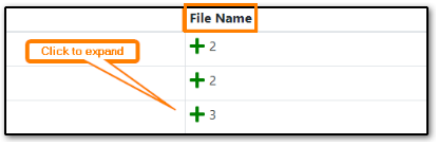
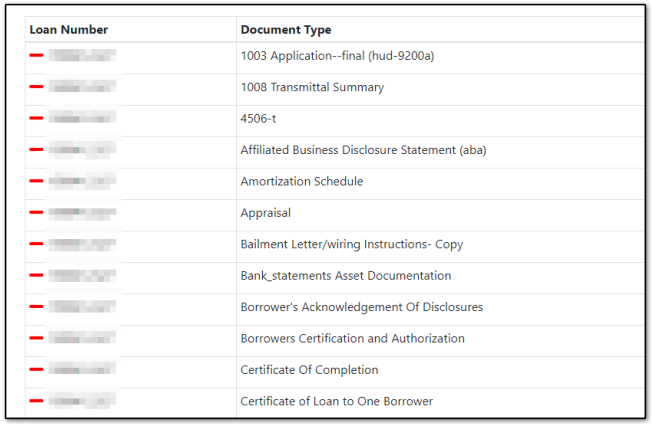
Search and Viewer

The Search tab enables the user to search for specific details in loans.

Step	Action	Visual Aid
1	You can search for details of loans by the following: 1. Saved Searches (loans previously reviewed) 2. Search Name 3. Loan Numbers 4. Document Type Set 5. Document Type(s)	

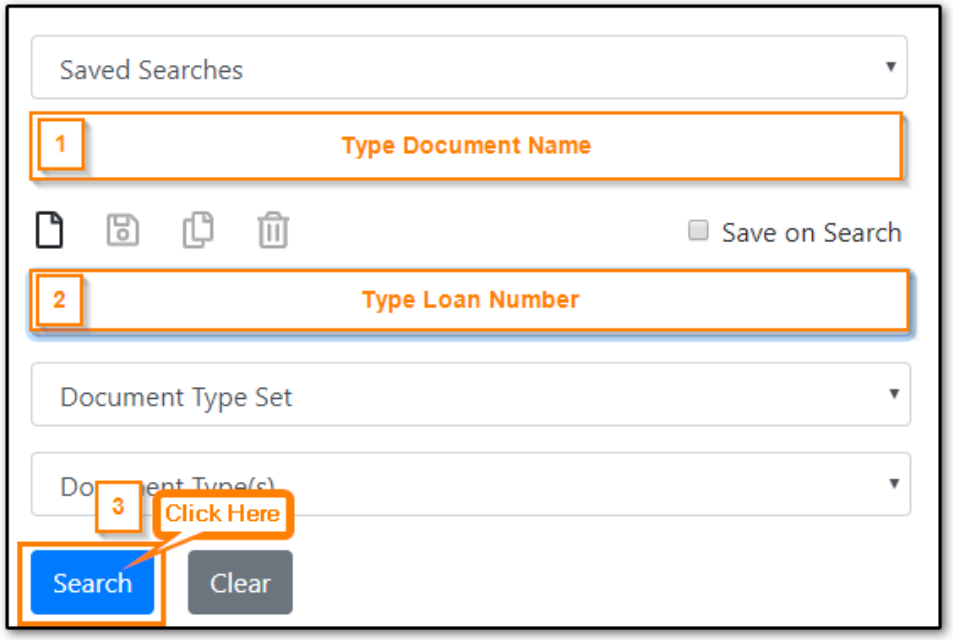
Searching by Loan Numbers

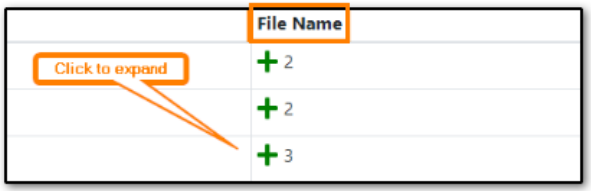
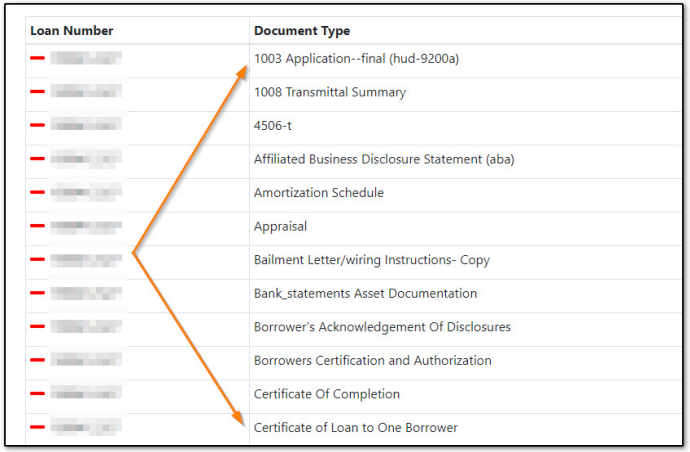
Step	Action	Visual Aid
1	To Search by Loan Number: 1. Enter the **Loan Number** in Loan Numbers field 2. Click **Search** ***Note:*** *The Search Filter will retain past loan numbers reviewed.*	

2	Click the **green plus sign** to expand Document Type. ***Note:*** *To expand you can either click the green plus sign under Document Type or File Name.*	  
3	Choose a file name and click on the **pdf** icon for a full view of the document. ***Note:*** *Push pin not applicable.*	

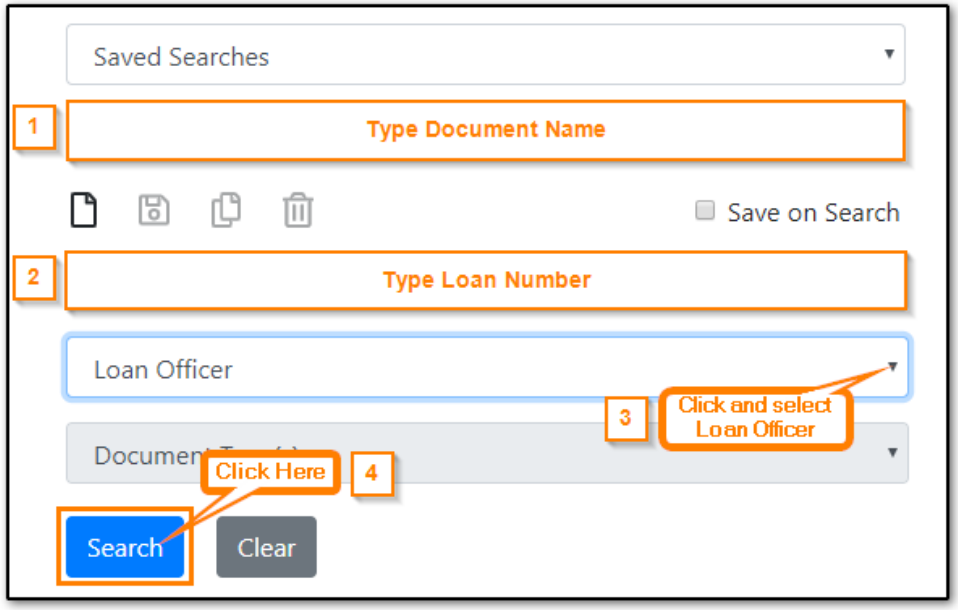
Searching by Document Name

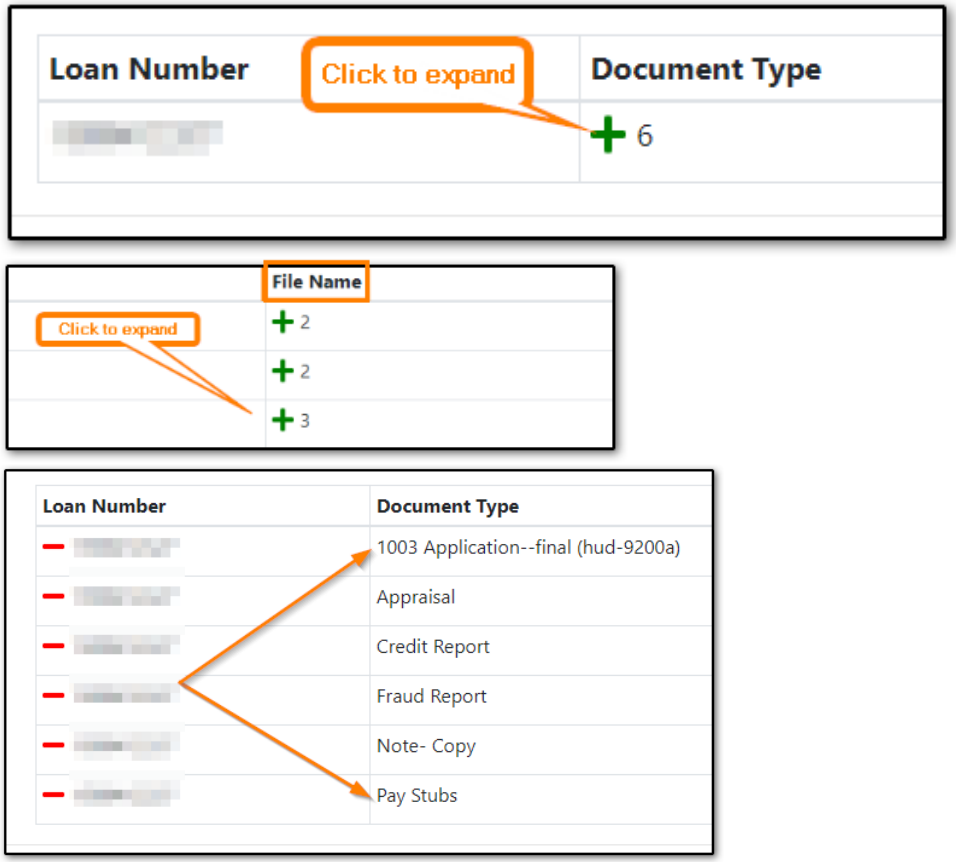
Step	Action	Visual Aid
1	To search by Document Name: 1. Type the **Document Name** in the Search Name field 2. Enter the **Loan Number** in the Loan Number field 3. Click **Search**	

2	Click the **green plus sign** to expand Document Type. ***Note:*** *To expand you can either click the green plus sign under Document Type or File Name.*	  
3	Choose a file name and click on the **pdf** icon for a full view of the document. ***Note:*** *Push pin not applicable.*	

Searching by Loan Officer

Step	Action	Visual Aid
1	To search by Loan Officer: • Type the **Document Name** in the Search Name field • Enter the **Loan Number** in the Loan Number field • In Document Type Set tab click the down-arrow key and select **Loan Officer** • Click **Search**	

2	Click the **green plus sign** to expand Document Type. ***Note:*** *To expand you can either click the green plus sign under Document Type or File Name.*	
3	Choose a file name and click on the **pdf** icon for a full view of the document. ***Note:*** *Push pin not applicable.*	

Pike Creek Mortgage Services, Inc.

LOAN #:

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

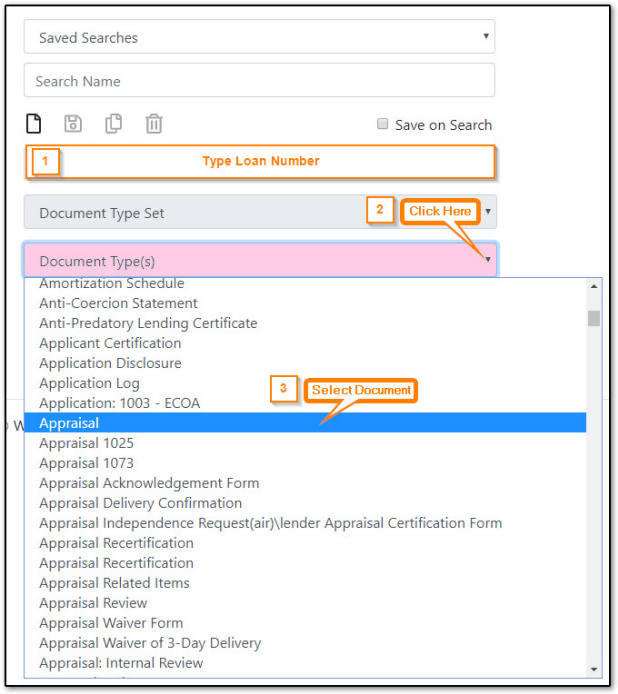
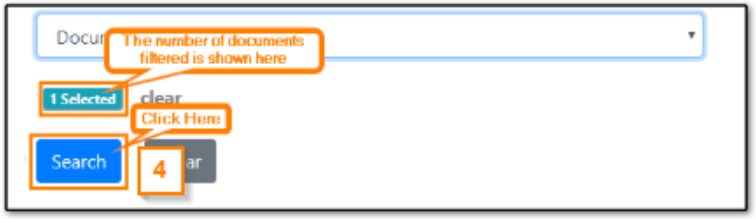
When to an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (see below):

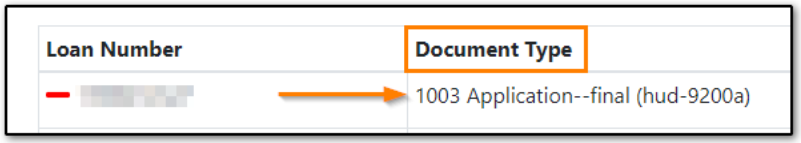
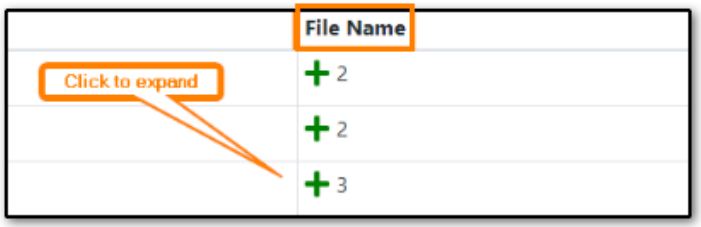
Borrower Co-Borrower

I. TYPE OF MORTGAGE AND TERMS OF LOAN

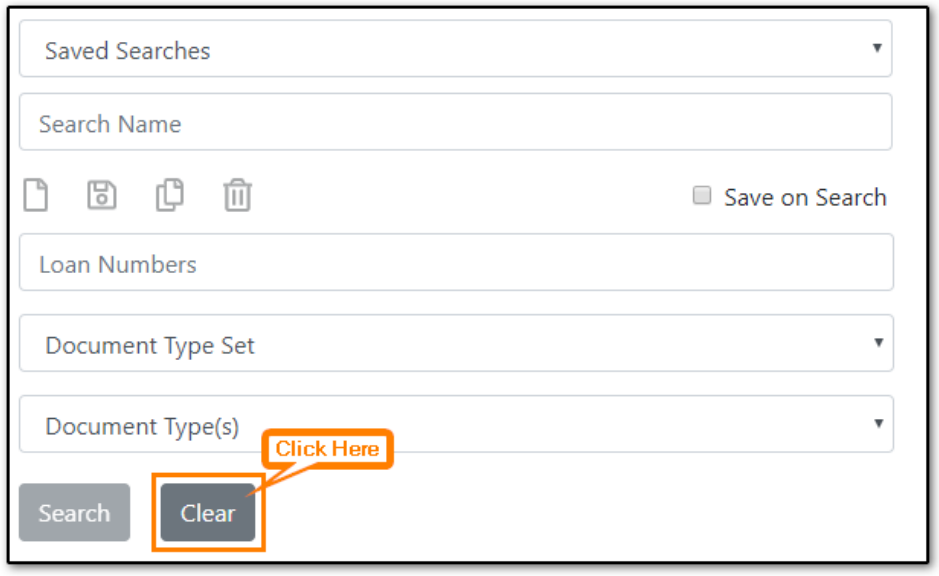
Mortgage Applied for: ☐ VA ☒ Conventional ☐ Other (explain): ☐ FHA ☐ USDA/Rural Housing Service	Agency Case Number	Lender Case Number	
Amount	Interest Rate	No. of Months	**Amortization** ☒ Fixed Rate ☐ Other (explain):

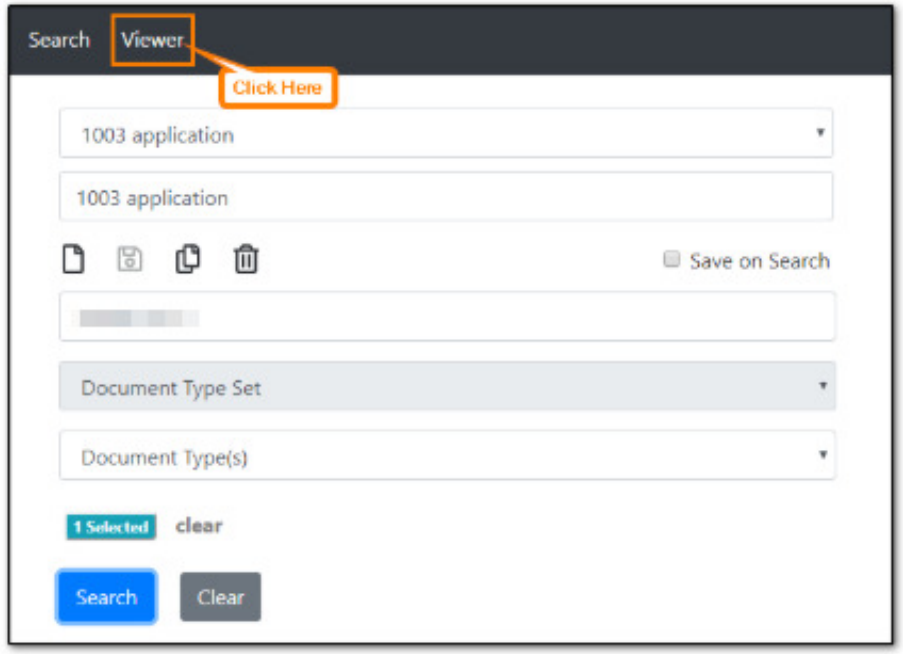
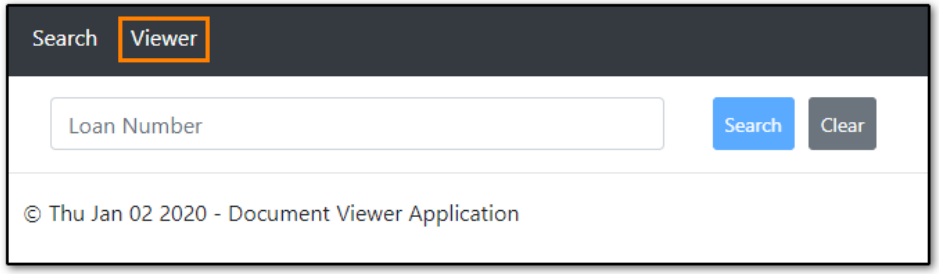
Searching by Document Type(s)

Step	Action	Visual Aid
1	To search by Document Type(s): 1. Enter the **Loan Number** in the Loan Number field 2. In Document Type(s) click the **drop-down** arrow key 3. Select **Document** (one document is selected) 4. Click **Search** ***Note:*** *If the document doesn't appear, the document isn't attached to the loan.*	 

2	Click the **green plus sign** to expand Document Type. ***Note:*** *To expand you can either click the green plus sign under Document Type or File Name.*	  
3	Choose a file name and click on the pdf icon for a full view of the document.	 

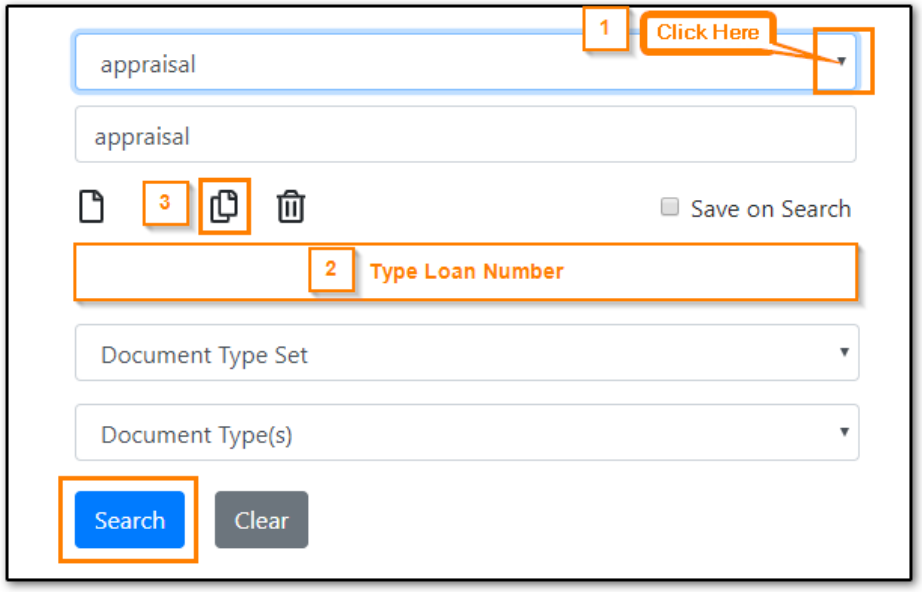
Clearing Searches and Viewer

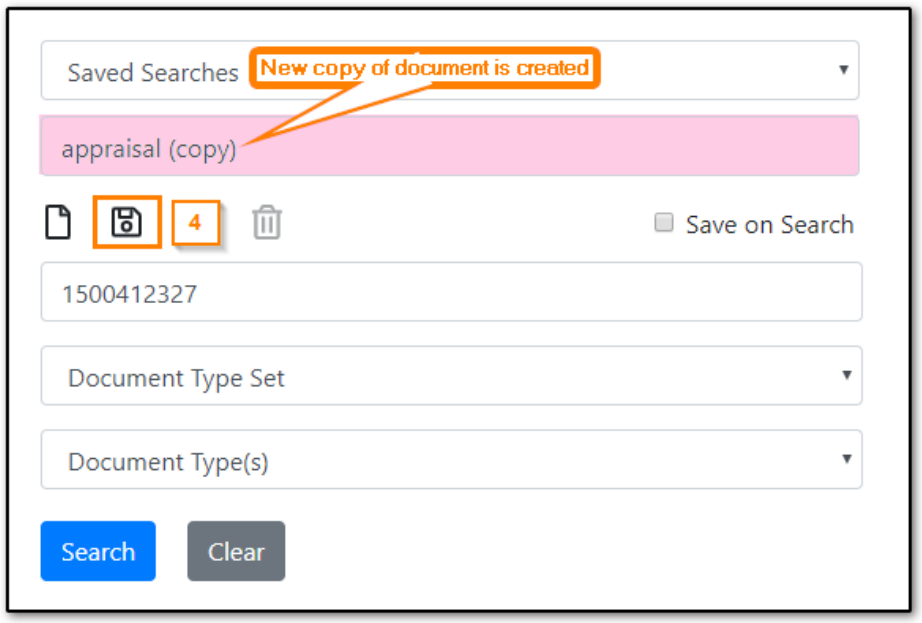
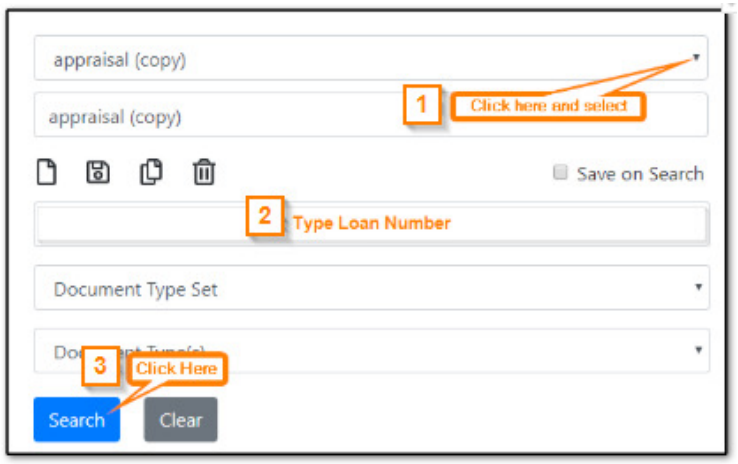
Step	Action	Visual Aid
1	To clear search: • Click the **Clear** tab	

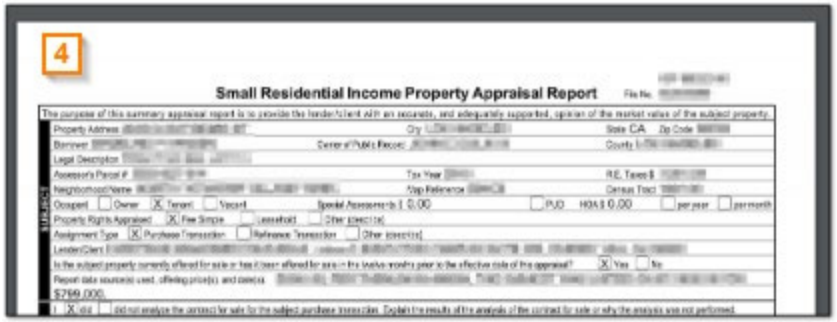
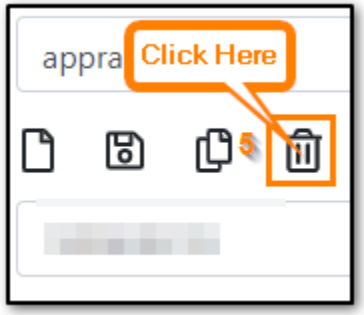
2	Click **Viewer** to go back to Homepage	 

Copy, Save, and Delete

Copy, Save and Delete icons are only active when a loan number is activated.

Step	Action	Visual Aid
1	To copy documents: 1. Click the **down-arrow** key and select **Document Name** **2.** Enter the **Loan Number** in the Loan Number field 3. Click **Copy** icon (new copy of a document is created) 4. Click **Save** ***Note:*** *Remove previously saved Loan Number and reenter.*	

		
2	To delete documents: 1. Click the **down-arrow** key and select **Document Name** 2. Enter the **Loan Number** in the Loan Number field 3. Click **Search** 4. Review documents 5. Click the trash can icon to **Delete** ***Note:*** *Remove previously saved Loan, enter Loan Number.*	

		4 Small Residential Income Property Appraisal Report appra Click Here 5