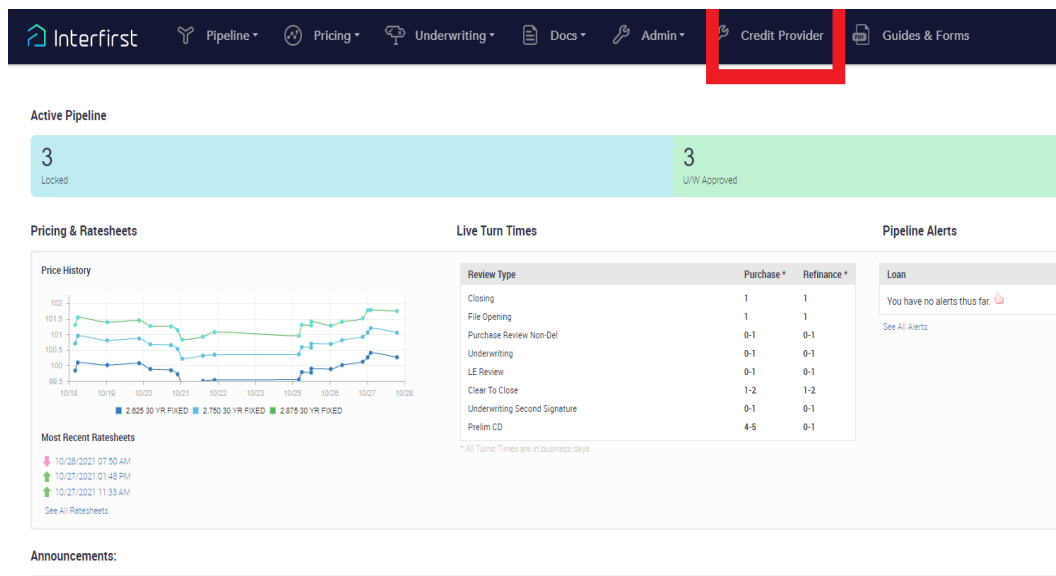


AUS Portal Update

In order to simplify processes at Interfirst, our IT department has developed a new feature in the portal that enables Brokers to run Underwriting findings directly through the portal. In order to enable the new Automated Underwriting System (AUS) feature on the Portal, it is necessary to follow the steps listed below when brokers are using their credit reference.

1. Use the Master Admin Login credentials that were emailed to the broker with the “Interfirst Broker Approval” subject line.
2. Brokers are required to enter their credit credentials via *Dashboard* (this will be the only time it is required.)
 - a. Select *Credit Provider* from the *dashboard*.



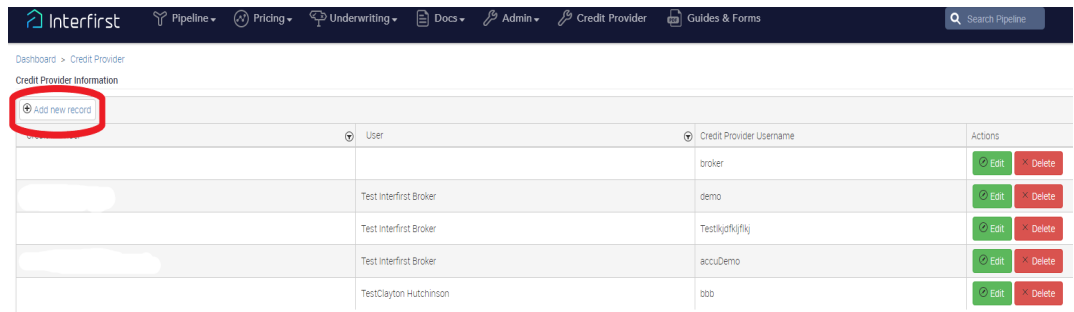
The screenshot shows the Interfirst dashboard interface. The top navigation bar includes the Interfirst logo and several menu items: Pipeline, Pricing, Underwriting, Docs, Admin, Credit Provider (highlighted with a red box), and Guides & Forms. Below the navigation bar, the 'Active Pipeline' section shows a status of '3 Locked' and '3 U/W Approved'. The 'Pricing & Ratesheets' section features a 'Price History' line chart and a 'Most Recent Ratesheets' list. The 'Live Turn Times' section contains a table with columns for Review Type, Purchase, and Refinance. The 'Pipeline Alerts' section shows a message: 'You have no alerts thus far.' and a 'See All Alerts' link. The 'Announcements' section is currently empty.

Review Type	Purchase *	Refinance *
Closing	1	1
File Opening	1	1
Purchase Review Non-Del	0-1	0-1
Underwriting	0-1	0-1
LE Review	0-1	0-1
Clear To Close	1-2	1-2
Underwriting Second Signature	0-1	0-1
Prelim CD	4-5	0-1

* All Turn Times are in business days

AUS Portal Update (Cont.)

- b. Select *Add New Record*. If the company has master credentials for your credit vendor, enter those credentials in the *Credit Provider Username* and *Password* fields and leave the *User* field blank.

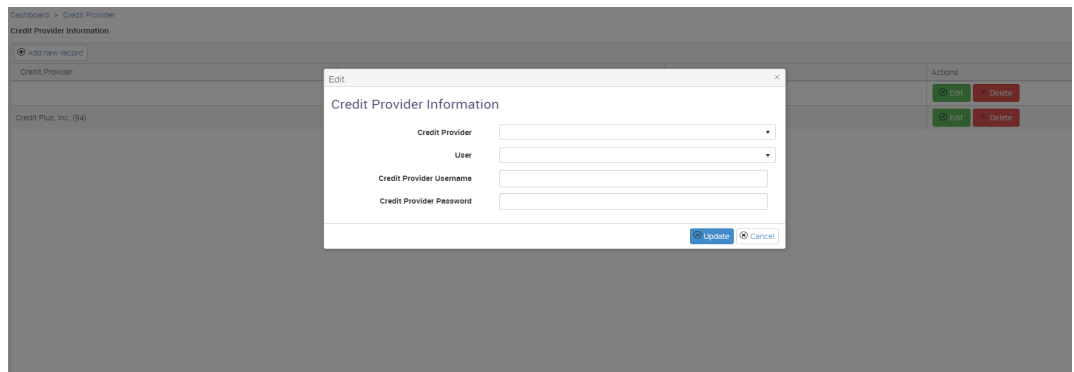


Dashboard > Credit Provider

Credit Provider Information

[Add new record](#)

User	Credit Provider Username	Actions
	broker	Edit Delete
Test Interfirst Broker	demo	Edit Delete
Test Interfirst Broker	Testkjgdfkijfij	Edit Delete
Test Interfirst Broker	accuDemo	Edit Delete
TestClayton Hutchinson	bbb	Edit Delete



Dashboard > Credit Provider

Credit Provider Information

[Add new record](#)

Credit Provider

Credit Plus, Inc. (94)

Edit

Credit Provider Information

Credit Provider:

User:

Credit Provider Username:

Credit Provider Password:

[Update](#) [Cancel](#)

Actions

[Edit](#) [Delete](#)

[Edit](#) [Delete](#)

If the loan officer uses individual logins for the credit vendor, select the Loan Officer from the User dropdown, then enter their individual credit vendor credentials. This must be done for each individual Loan Officer.

Note: Remember to select the Save button.

AUS Portal Update (Cont.)

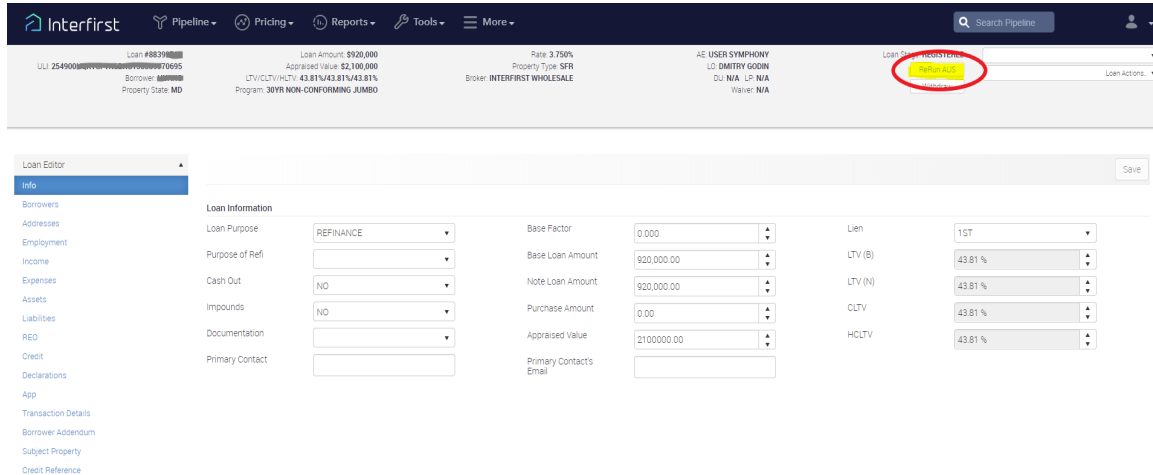
- The broker uploads the applicable loans (loans can still be accessed in *Loan Editor*).

Note: It is necessary to verify that all information has transferred over correctly from the 3.4 file.

- The *Loan Editor* has a new tab called *Credit Reference*. The broker will select their provider from the dropdown and enter their credit report file number (found at the top left-hand side of the report) for each borrower(s) credit report.

AUS Portal Update (Cont.)

- Once the broker has the credit reference numbers entered, and has clicked the green *SAVE* button, the *ReRun AUS* button will appear in *Loan Editor* and be enabled.



The screenshot displays the Interfirst AUS Portal interface. At the top, there is a navigation bar with the Interfirst logo and various menu items: Pipeline, Pricing, Reports, Tools, and More. A search bar is also present. Below the navigation bar, a header section displays loan details: Loan # 8839, Loan Amount: \$920,000, Rate: 3.750%, and Broker: INTERFIRST WHOLESALE. A yellow box highlights the 'ReRun AUS' button in the top right corner of the header.

The main content area is titled 'Loan Editor' and contains a 'Loan Information' section. The form includes the following fields and values:

Field	Value
Loan Purpose	REFINANCE
Base Factor	0.000
Liën	1ST
Purpose of Refi	
Base Loan Amount	920,000.00
LTV (B)	43.81 %
Cash Out	NO
Note Loan Amount	920,000.00
LTV (N)	43.81 %
Impounds	NO
Purchase Amount	0.00
CLTV	43.81 %
Documentation	
Appraised Value	2100000.00
HCLTV	43.81 %
Primary Contact	
Primary Contacts Email	

On the left side of the Loan Editor, there is a sidebar menu with the following items: Info, Borrowers, Addresses, Employment, Income, Expenses, Assets, Liabilities, REG, Credit, Declarations, App, Transaction Details, Borrower Addendum, Subject Property, and Credit Reference. A 'Save' button is located in the top right corner of the Loan Editor section.

- Lastly, the broker selects the *ReRun AUS* button. This enables Interfirst to reissue credit and run both DO and LP for them.

Note: As the brokers make other changes in *Loan Editor*, they will be required to continue to run the findings. Once the file has been submitted, the ability to run findings at the broker level will be disabled.