



User Guide - Dashboard

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Overview of LoanBeam

Using innovative Optical Character Recognition (OCR) technology and advanced algorithms, LoanBeam extracts income from tax documents, calculates the data, and produces an Excel file containing the borrower's qualifying income.

LoanBeam is designed to be used any time a lender assesses qualifying income, and dramatically reduces the time and effort spent reviewing the loan application.

Documents Scanned

LoanBeam scans and analyzes the following tax documents:

- | | |
|---|--|
| <ul style="list-style-type: none"> • Form 1040, 1040A, 1040EZ • Schedules A, B, C, D, E, F • Schedules 1, 2, 3, 4, 5, 6 • Form 1065 Partnership Tax Return • Form 1120S S Corp Tax Return • Form 1120 Corp Tax Return • Partnership K-1 (1065) • S Corp K-1 (1120S) • Trust K-1 (1041) | <ul style="list-style-type: none"> • Form W-2 • Form 2106 Employee Expenses • Form 4562 Deprec & Amort • Form 4797 Sale of Bus Property • Form 6252 Installment Sale • Form 8825 R/E Income • Form 8829 Bus Use of Home • 4506-T |
|---|--|

LoanBeam Support

For questions about LoanBeam's general functionality or inquiries regarding specific loan files, contact the LoanBeam support team.

Email: lbsupport@loanbeam.com

Phone: 855-544-2326 (Mon-Fri 10:00 AM to 8:00 PM ET)

Website: <https://loanbeam.loanlogics.com/home/>

Navigating the Dashboard

Dashboard Columns and Filters

The dashboard is divided into columns that can be used to organize applications. Click a **Column Header** to sort the applications alphabetically.

Application ID	Other ID	Borrower's Last Name	Status	Files for Download	Loan Processor's Name
0307201810	Mortgage	Cunningham	Completed	3	Clark Maloof
0307201809	Mortgage	Johnson	Completed	3	Clark Maloof
0307201808	Mortgage	Gregory	Completed	5	Desmon Hayes

To access the columns menu, click the **Column Setup** button. This menu controls the columns that appear on the dashboard. Unchecking the column's corresponding label will hide the column from the dashboard.

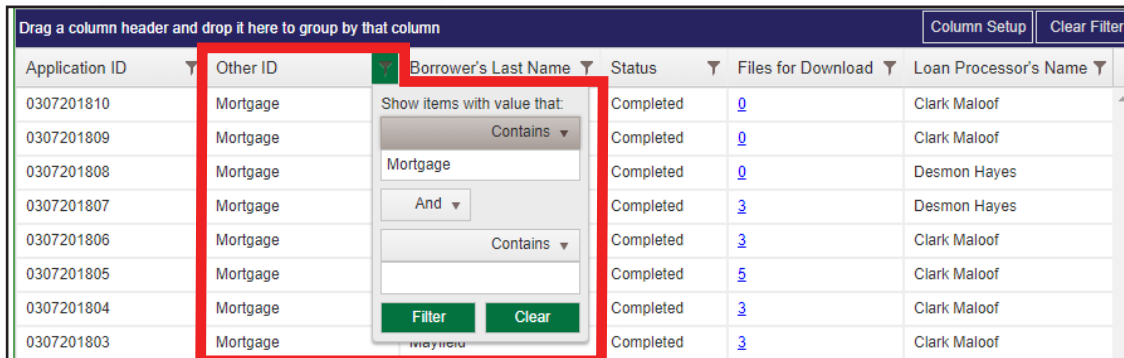
Application ID	Other ID	Borrower's Last Name	Status	Files	Name
0307201810	Mortgage	Cunningham	Completed	3	
0307201809	Mortgage	Johnson	Completed	3	
0307201808	Mortgage	Gregory	Completed	5	
0307201807	Mortgage	Johnson	Completed	3	
0307201806	Mortgage	Alderson	Completed	3	
0307201805	Mortgage	Stone	Completed	5	
0307201804	Mortgage	Jones	Completed	3	
0307201803	Mortgage	Mayfield	Completed	3	
0307201802	Mortgage	Smith	Completed	5	

To change the dashboard's column layout, drag and drop a **Column Header**.

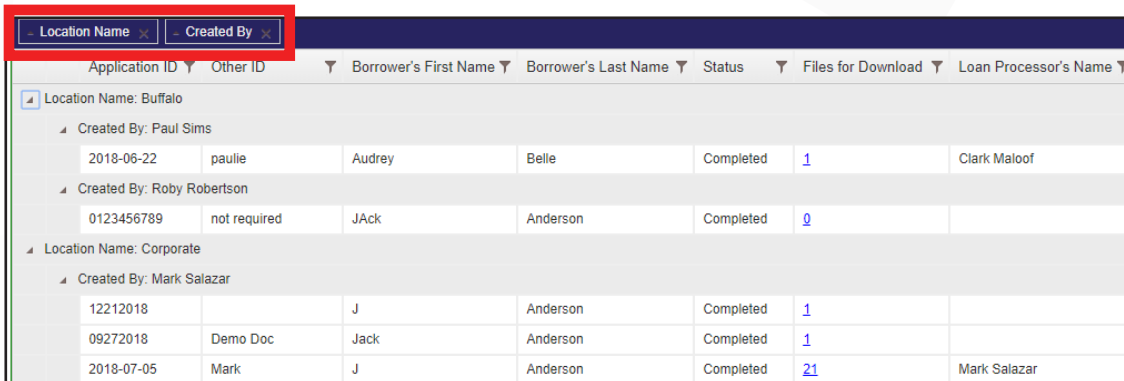
Ap	Borrower's First Name	Name	Status	Files for Download	Loan Processor's Name	Underwriter's Name	Borrower's First Name
20			Completed	6	Desmon Hayes	Roby Robertson	Evie
12032018	Anderson		Completed	4	Desmon Hayes	Roby Robertson	Jack
11282018	Anderson		Completed	4	Desmon Hayes	Roby Robertson	Jack
2018-11-27	Belle		Completed	4	Desmon Hayes	Roby Robertson	Audrey
2018-11-26	Mae		Completed	3	Desmon Hayes	Roby Robertson	Evie

Navigating the Dashboard (cont'd)

To create a filter, click the **Filter** icon, located to the right of the column header. Once a filter is active, only loans that match the filter will appear on your dashboard.

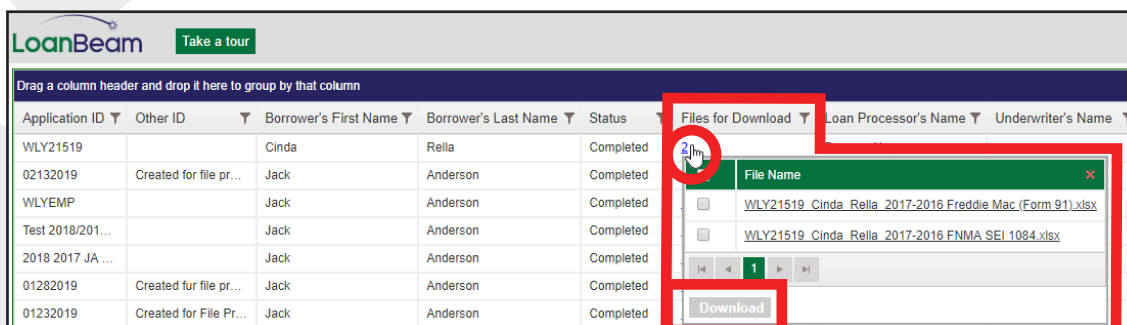


To **Group** loans, drag a column header into the dark blue area at the top of the dashboard. Dragging several column headers into this area will create **Nested Groups**. Click the "X" to remove the groupings.



Files for Download

Once processing is completed, to download LoanBeam workbooks, click the hyperlinked number in the **Files for Download** column. The number in the column corresponds to the number of output templates selected when the application was processed. Clicking the hyperlink will reveal a window with the output templates. To download workbook(s), either: 1) Click the name of a single workbook; or 2) Check the box(es) for the file(s) you wish to download and click **Download**.



Navigating the Dashboard (cont'd)

Files Uploaded

To view files uploaded to LoanBeam — both PDFs of tax returns and edited workbooks in Excel format — click the hyperlinked number in the **Files Uploaded** column.

Application ID	Other ID	Reference Number	Borrower's First Name	Borrower's Last Name	Files Uploaded	Status
02272019	Created for file pre...	480324	Jack	Anderson	13	Completed
2019-02-27	Mortgage	480073	Mike	Stone	16	Completed
02132019	Created for file pre...	465511	Cinda	Rella	1	Completed
02132019	Created for file pre...	465511	Jack	Anderson	18	Completed
WLYEMP	Mortgage	480073	Jack	Anderson	1	Completed

Reference Number

The **Reference Number** is a unique value assigned to each LoanBeam application for use within Freddie Mac's Loan Prospect Advisor (LPA). This reference number allows LPA to request income data associated with the application in LoanBeam. This income data is used to provide Rep & Warranty relief.

Application ID	Other ID	Reference Number	Borrower's First Name	Borrower's Last Name	Files Uploaded	Status
02272019	Created for file pre...	480324	Jack	Anderson	13	Completed
2019-02-27	Mortgage	480073	Mike	Stone	16	Completed
02132019	Created for file pre...	465511	Cinda	Rella	1	Completed
02132019	Created for file pre...	465511	Jack	Anderson	18	Completed
WLYEMP	Mortgage	480073	Jack	Anderson	1	Completed

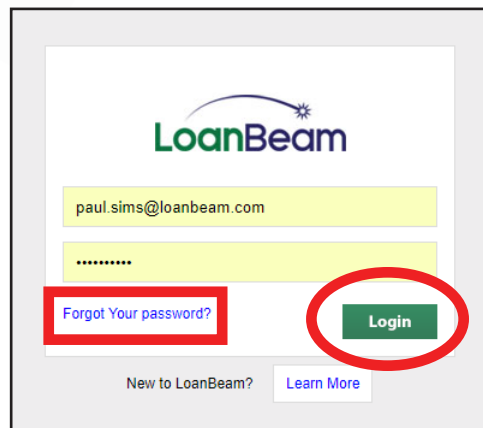
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Uploading an Application

To upload an application, first enter your login credentials to access LoanBeam.

Important! If you don't have credentials or have been locked out of LoanBeam, contact your company's administrator. LoanBeam is unable to provide access to your account.

Important! If you've forgotten your LoanBeam password, click the **Forgot Your Password** link.



To create a new application, click the **New** button in the dashboard's right-hand column.



Uploading an Application (cont'd)

Complete the Loan Application details: the **Application ID** (required), an open-ended **Other ID** field, the **Borrower First & Last Names** (required), your **Office Location** (required), and the **Loan Processor** and **Underwriter**, if known. If you would like the processor or underwriter to receive a notification email when LoanBeam processing is complete, check the email icon next to their respective names.

Submit
Edit
Cancel
Delete

All fields marked with () are mandatory*

Application ID*

Other ID

Borrower's First Name*

Borrower's Last Name*

Office Location*

Loan Processor's Name

Underwriter's Name

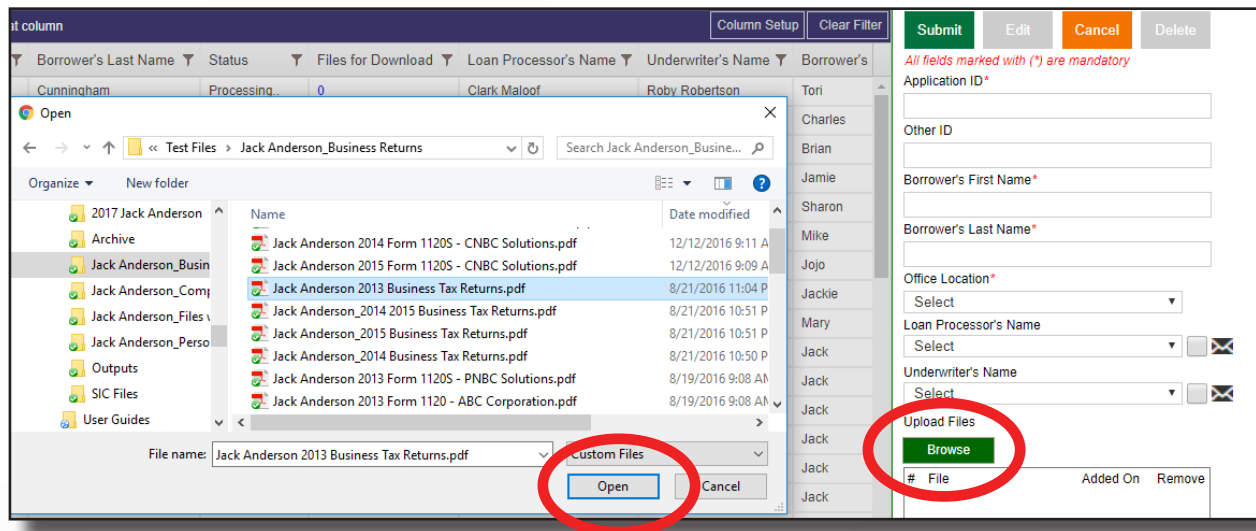
Once the application details are completed, the next step is to upload your borrower's tax returns.

Important! Before you select the tax files to upload, please review the following Do's & Don'ts.

Do...	Don't...
<ul style="list-style-type: none"> Use the electronic copy of the tax file provided by the CPA, if available Upload PDF or TIFF files only Scan all tax documents Scan each tax document entirely and sequentially 	<ul style="list-style-type: none"> Don't upload handwritten tax documents Don't use password-protected returns Don't leave any pages out of a tax return Don't mask, scratch through, or use Wite-Out on tax return data

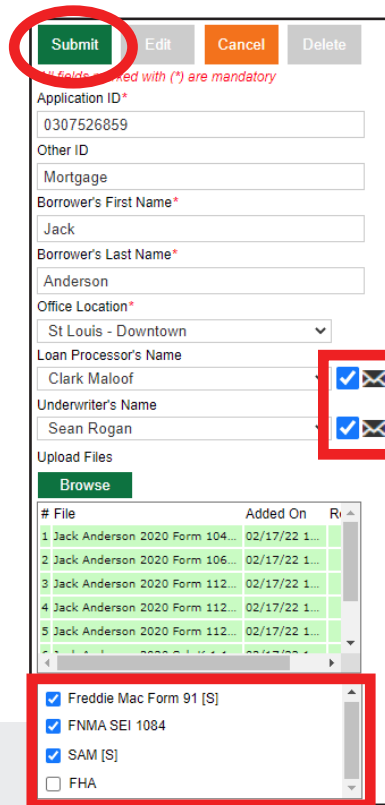
Uploading an Application (cont'd)

Click the **Browse** button to select the borrower's tax returns, then click **Open**.



Select the preferred **Output Template(s)**, then click **Submit**. Once completed, LoanBeam will send an email to:

1. The person who created the application
2. The processor selected from the drop-down menu (if the email icon checkbox was checked)
3. The underwriter selected from the drop-down menu (if the email icon checkbox was checked)



Downloading Income Calculation Workbooks

After you receive the notification email informing you that the application's analysis is complete, return to the dashboard. Locate the column labeled **Files for Download**. Click the hyperlinked number in the column to access the output templates for download.

Application ID	Other ID	Borrower's Last Name	Status	Files for Download	Loan Processor's Name	Underwriter's Name	Borrower's
0307201810	Mortgage	Cunningham	Completed	4	Clark Maloof	Roby Robertson	Tori
0307201809	Mortgage	Johnson	Completed	4	Clark Maloof	Roby Robertson	Charles
0307201808	Mortgage	Gregory	Completed	4	Desmon Hayes	Roby Robertson	Brian
0307201807	Mortgage	Johnson	Completed	6	Desmon Hayes	Roby Robertson	Jamie
0307201806	Mortgage	Alderson	Completed	4	Clark Maloof	Roby Robertson	Sharon
0307201805	Mortgage	Stone	Completed	1	Clark Maloof	Roby Robertson	Mike
0307201804	Mortgage	Jones	Completed	1	Clark Maloof	Roby Robertson	Jojo
0307201803	Mortgage	Mayfield	Completed	3	Clark Maloof	Roby Robertson	Jackie
0307201802	Mortgage	Smith	Completed	3	Clark Maloof	Roby Robertson	Mary
0307201801	Mortgage	Anderson	Completed	3	Clark Maloof	Roby Robertson	Jack

To download an individual workbook, click the file name.

Application ID	Other ID	Borrower's Last Name	Status	Files for Download	Loan Processor's Name	Underwriter's Name	Borrower's
0307201810	Mortgage	Cunningham	Completed	4	Clark Maloof	Roby Robertson	Tori
0307201809	Mortgage	Johnson	Completed	4	Clark Maloof	Roby Robertson	Charles
0307201808	Mortgage	Gregory	Completed	4			
0307201807	Mortgage	Johnson	Completed	4			
0307201806	Mortgage	Alderson	Completed	4			
0307201805	Mortgage	Stone	Completed	1			
0307201804	Mortgage	Jones	Completed	1			
0307201803	Mortgage	Mayfield	Completed	3			
0307201802	Mortgage	Smith	Completed	3			
0307201801	Mortgage	Anderson	Completed	3			

File Name

- [0307201809_Charles_Johnson_2017-16 Jumbo.xlsx](#)
- [0307201809_Charles_Johnson_2017-16 Chase Jumbo.xlsx](#)
- [0307201809_Charles_Johnson_FRE 2017-2016 Freddie Mac \(Form 91\).xlsx](#)
- [0307201809_Charles_Johnson_2017-16 Conv.xlsx](#)

Download

To download multiple workbooks, click the checkbox next to the desired files and click **Download**. A copy of each Excel file will download to your computer.

Application ID	Other ID	Borrower's Last Name	Status	Files for Download	Loan Processor's Name	Underwriter's Name	Borrower's
0307201810	Mortgage	Cunningham	Completed	4	Clark Maloof	Roby Robertson	Tori
0307201809	Mortgage	Johnson	Completed	4	Clark Maloof	Roby Robertson	Charles
0307201808	Mortgage	Gregory	Completed	4			
0307201807	Mortgage	Johnson	Completed	4			
0307201806	Mortgage	Alderson	Completed	4			
0307201805	Mortgage	Stone	Completed	1			
0307201804	Mortgage	Jones	Completed	1			
0307201803	Mortgage	Mayfield	Completed	3			
0307201802	Mortgage	Smith	Completed	3			
0307201801	Mortgage	Anderson	Completed	3			

File Name

- [0307201809_Charles_Johnson_2017-16 Jumbo.xlsx](#)
- [0307201809_Charles_Johnson_2017-16 Chase Jumbo.xlsx](#)
- [0307201809_Charles_Johnson_FRE 2017-2016 Freddie Mac \(Form 91\).xlsx](#)
- [0307201809_Charles_Johnson_2017-16 Conv.xlsx](#)

Download

Once downloaded, open the output file on your computer as you would any other Excel file.

Uploading Missing Documents

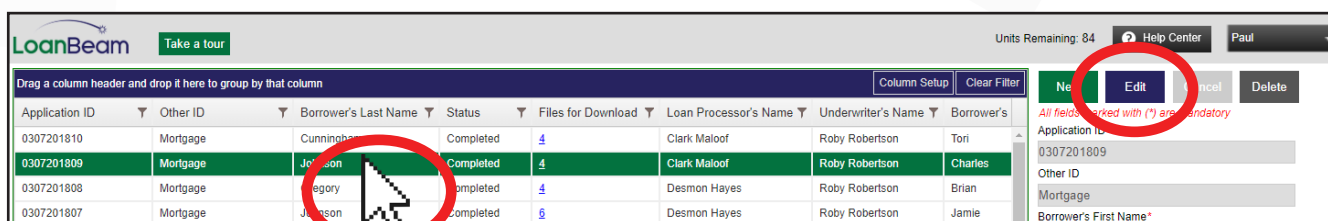
One of the most time-consuming aspects of the loan process is gathering all the necessary tax documents from your borrower. Fortunately, LoanBeam makes it easy to determine which documents are missing from the application, reducing the number of borrower interactions.

To find a list of missing tax documents, open the LoanBeam calculation result workbook. On the Cover Page, locate the **Findings** section.

III Findings					
#	Category	Severity	Title	Notes	Resolved
1	Missing Items	High	2014 Schedule K-1 (1120S)	2014 Schedule K-1 (1120S) : PNBC SOLUTIONS INC (56-2456720)	No
2	Missing Items	High	2013 S Corp. Tax Return (1120S)	2013 S Corp. Tax Return (1120S) : PNBC SOLUTIONS INC (56-2456720)	No
					No

Once you've gathered the missing documents from your borrower, return to LoanBeam's dashboard to upload the files and reprocess the application.

To begin, select the application by clicking anywhere on the application's row. Then click **Edit** in the right-hand column.



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Uploading Missing Documents (cont'd)

Next, click the **Browse** button in order to add more files.

All fields marked with () are mandatory*

Application ID*
11-27-2017 - Missing

Other ID
Standard Templates

Borrower's First Name*
Jack

Borrower's Last Name*
Anderson

Office Location*
Corporate

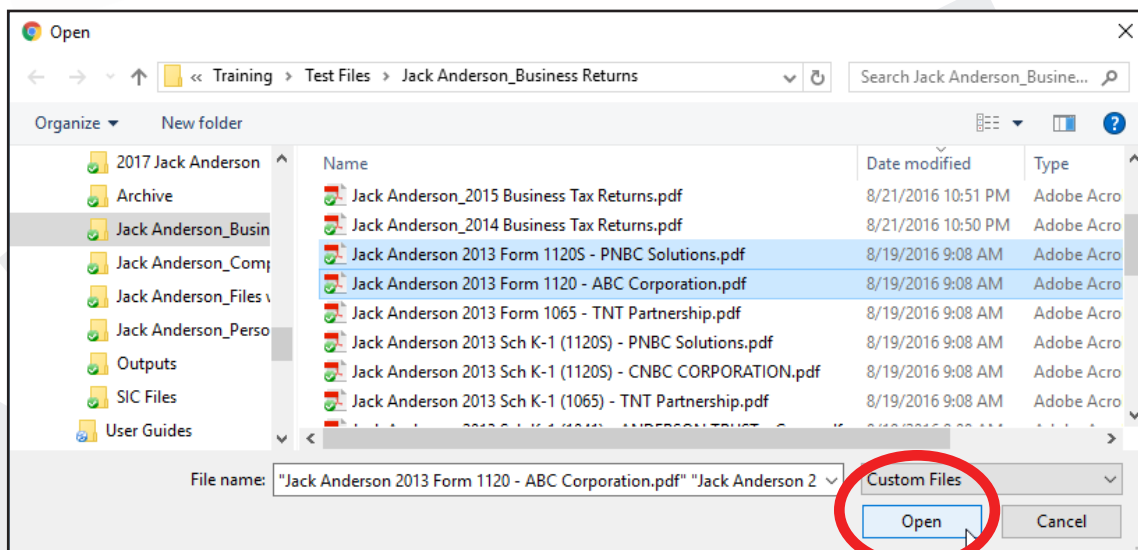
Loan Processor's Name
Select

Underwriter's Name
Patty Robertson

Upload Files
Browse

#	File	Added On	Rem
1	Jack Anderson 2015 Form 104...	11/27/2017...	X
2	Jack Anderson 2016 Form 104...	11/27/2017...	X
3	Jack Anderson 2016 Form 106...	11/27/2017...	X
4	Jack Anderson 2016 Form 112...	11/27/2017...	X

Selecting the missing documents, then click **Open**.



Uploading Missing Documents (cont'd)

Once the missing files have been added (the newly attached files are green), click the **Update** button to reprocess the application.

The screenshot shows a web form for updating an application. At the top, there are four buttons: 'New', 'Update', 'Cancel', and 'Delete'. The 'Update' button is circled in red. Below the buttons, a red note states 'All fields marked with * are mandatory'. The form contains several input fields: 'Application ID*' (11-27-2017 - Missing), 'Other ID' (Standard Templates), 'Borrower's First Name*' (Jack), 'Borrower's Last Name*' (Anderson), 'Office Location*' (Corporate), 'Loan Processor's Name' (Select), and 'Underwriter's Name' (Roby Robertson). At the bottom, there is an 'Upload Files' section with a 'Browse' button and a table of uploaded files. The table has two columns: 'File Name' and 'Date'. The last two rows are highlighted in green, indicating they are newly attached files.

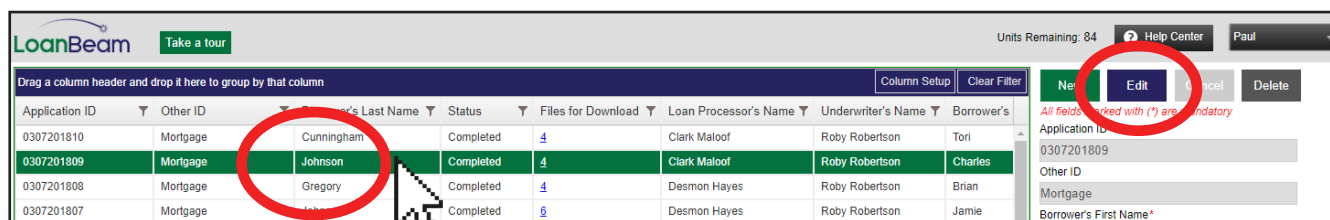
File Name	Date
1 Jack Anderson 2015 Form 104...	11/27/2017...
2 Jack Anderson 2016 Form 104...	11/27/2017...
3 Jack Anderson 2016 Form 106...	11/27/2017...
4 Jack Anderson 2016 Form 112...	11/27/2017...
5 Jack Anderson 2013 Form 112...	03/08/18 1...
6 Jack Anderson 2013 Form 112...	03/08/18 1...

Uploading Edited Workbooks (Form 91 Only)

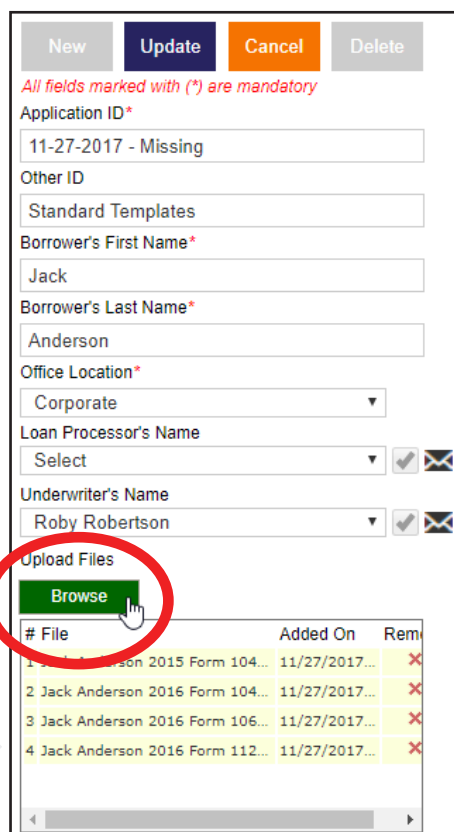
Once a LoanBeam workbook has been downloaded and edited, it is possible to store the edited version in LoanBeam's dashboard. This allows users to:

1. Keep an internal record of income calculation changes throughout the life of the loan.
2. **Communicate edits to Freddie Mac** for Rep & Warranty relief amount changes.
Important! This process only works with the Form 91.

Once the workbook has been edited, return to LoanBeam's dashboard to upload the file. To begin, select the application by clicking anywhere on the application's row. Then click **Edit** in the right-hand column.

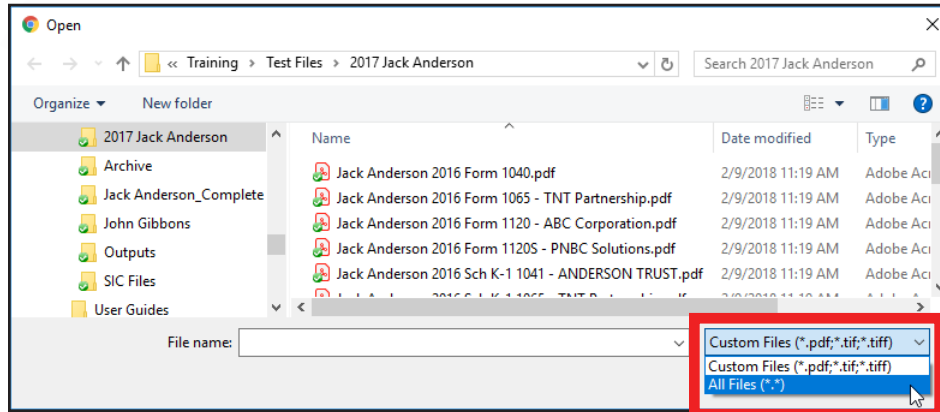


Next, click the **Browse** button in order to attach the file to upload.

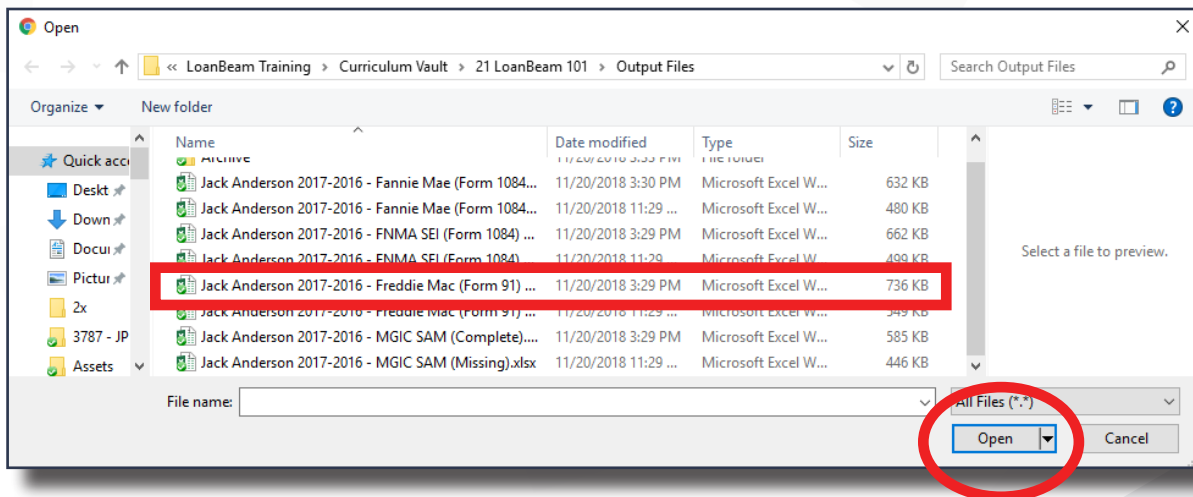


Uploading Edited Workbooks (Form 91 Only) (cont'd)

LoanBeam will prompt users to select the files to add. First, select **All Files (*.*)** from the drop-down at the bottom of the window. This will reveal Excel files in the window.



Then select the Excel file to upload, and click **Open**.



Uploading Edited Workbooks (Form 91 Only) (cont'd)

The Excel file will appear in green at the bottom of the upload window. Click the **Update** button to upload the file. While the file is uploading, the application status will revert to Processing.

The screenshot shows a form with several fields: Application ID*, Other ID, Borrower's First Name*, Borrower's Last Name*, Office Location*, Loan Processor's Name, and Underwriter's Name. At the bottom, there is an 'Upload Files' section with a 'Browse' button and a list of files. The file '13 Jack_Anderson_2017-2016 Fr...' is highlighted in green, indicating it is the most recent upload. The 'Update' button is circled in red.

Once the upload is complete, click the number in the **Files Uploaded** column to confirm the file was uploaded. To download a copy of the Excel file, click the name of the file.

<input type="checkbox"/>	File Name	Date/Time Uploaded	Uploaded By	No Of Pages ✕
<input type="checkbox"/>	John Doe 2016 Sch K-1 1065 - TNT Partnership.pdf	04/01/2019, 2:08PM	Sabria Davis	1
<input type="checkbox"/>	John Doe 2017 Sch K-1 1065 - TNT Partnership.pdf	04/01/2019, 2:08PM	Sabria Davis	1
<input type="checkbox"/>	Jack Anderson 2017-2016 - Freddie Mac Form 91 Complete.xlsx	04/23/2019, 12:57PM	Paul Sims	0

Navigation: 1 2

Download

Important! Excel files uploaded to LoanBeam will have 0 (zero) in the **No Of Pages** column. This is because Excel files have sheets, not pages.

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