

Pat O'Neil

From: Joshua Moran [jmoran@reverseit.com]
Sent: Wednesday, July 22, 2009 3:43 PM
To: poneil1@austin.rr.com
Subject: You are set up to go.

Hello Pat,

I've set you up to use our system, and have attached everything you will need to submit a loan to this email.

Below you will find the log in information to our loan origination system, ReverseVision, as well as our submission procedures. I've also attached our stacking order.

Your User ID in the system is: poneil and your password is: pass

For training in the system, click on this link: <http://faq.reversevision.com/doku.php?id=training>

To install our software application onto your computer, please follow these instructions.

ReverseVision Installation

1. Windows Update

Prior to installing ReverseVision you should perform the latest windows updates. Click "Start" and "Microsoft Update".

As part of the update you should install "Framework 2", this is an optional installation. If you perform the "Express" update this will be installed automatically.

2. Review the Requirements and guide how to install ReverseVision

Next review the requirements and some additional tips regarding the installation:

<http://www.reversevision.com/TechSupport/InstallationRMX.aspx>

3. Installation

Install the ReverseVision by clicking the following link:

<http://www.reversevision.com/install/setup.exe>

Our FHA Sponsor# is 21249 0000 9

Mortgagee Clause for Insurance:
Urban Financial Group, Inc., ISAOA
PO Box 39218
Solon, OH 44139-0457

Flood Cert and CPL:
Urban Financial Group, Inc.
9175 S Yale Ave, Suite 300
Tulsa, OK 74137

So that we can maintain our turn-times, please follow these guidelines when submitting your files:

1. I have attached the current submission stacking order as well as the HECM Purchase checklist. Please follow these, as it takes time away from our loan input staff if they have to rearrange the submission.
2. Please wait until the file is complete before submitting it to underwriting. If you are missing things like the appraisal or title, do not submit the file until you have these items.
3. Make sure the Case number is assigned to Urban Financial Group.
4. Fill out ReverseVision and synchronize:
 - a. Make sure that the “Status” is taken all the way to “processing”
 - b. If any fields have a yellow “yield” sign, you must fill them in before submitting
 - c. Once again, hit “synchronize” before emailing your submission
5. Send your submissions to: submissions@reverseit.com
6. Send the **COLOR** appraisal to: appraisals@reverseit.com

Most of you follow these steps every time, and that keeps our turn times fast. Thank you very much for doing so.

Also, please remember to send all conditions at one time!

Let me know if you have any questions,

Josh

Thank you for choosing Reverse it!, a division of Urban Financial Group, Inc. as your wholesale lending institution. We greatly appreciate your business and the opportunity to work with you. Use the guidelines below to ensure a smooth loan submission.

New Broker Submission Instructions

New file submissions can be sent to Submissions@reverseit.com
Original appraisals can be sent to Appraisals@reverseit.com

Once the complete file is ready, please submit the entire file (except the appraisal report) to Submissions@reverseit.com. The original color appraisal should be submitted to Appraisals@reverseit.com. Rate locks can be sent to Locks@reverseit.com by 4pm CST. This can be found on the rate sheet, which is emailed to you by your AE on a daily basis.

Your Account Executive is:

Joshua Moran
626-808-8083
jmoran@reverseit.com

Once the complete file is submitted, it will be reviewed and sent to underwriting within 24 hours. You will be informed by your submission processor, in the event any documents are lacking.

Your Submission Processors are:

Lacy Hargis
918-477-7771 x223
lhargis@reverseit.com

Jonna Clemons
918-477-7771 x237
jclemons@reverseit.com

Caley Reed
918-477-7771 x237
creed@reverseit.com

Once the complete file is submitted to underwriting, you will receive underwriting conditions within 24 hours from your Loan Account Manager (LAM). Any questions regarding status or conditions can be directed to your LAM.

Your Loan Account Manager is:

Jessica Barrett
866-874-0504 phone
jbarrett@reverseit.com

Feel free to contact your AE or LAM for additional questions and information.

Thank you,
Your Reverse it! Team

Joshua Moran
Account Executive



Cell: 626-808-8083
Fax: 866-694-9565
Email: jmoran@reverseit.com
www.reverseit.com
9175 S. Yale Ave. Ste 300
Tulsa, OK 74137

CONFIDENTIALITY NOTICE: This e-mail message, including all attachments, is for the sole use of the intended recipient(s) and may contain confidential and privileged information. If you are not the intended recipient, you may NOT use, disclose, copy or disseminate this information. Please contact the sender by reply e-mail immediately and destroy all copies of the original message, including all attachments. Your cooperation is greatly appreciated.