

Lending System User Guide

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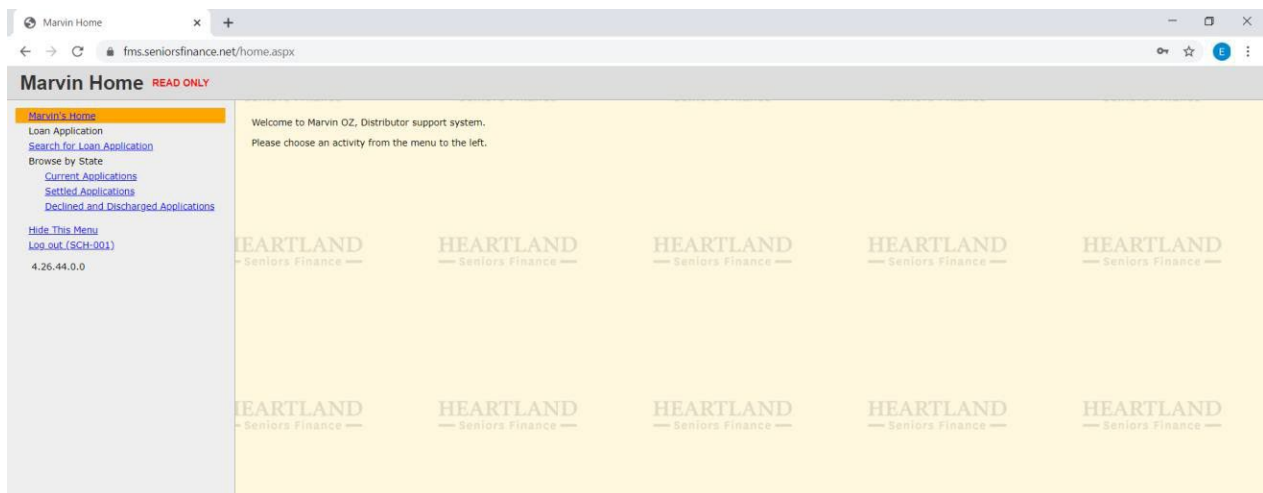
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Heartland's Lending System

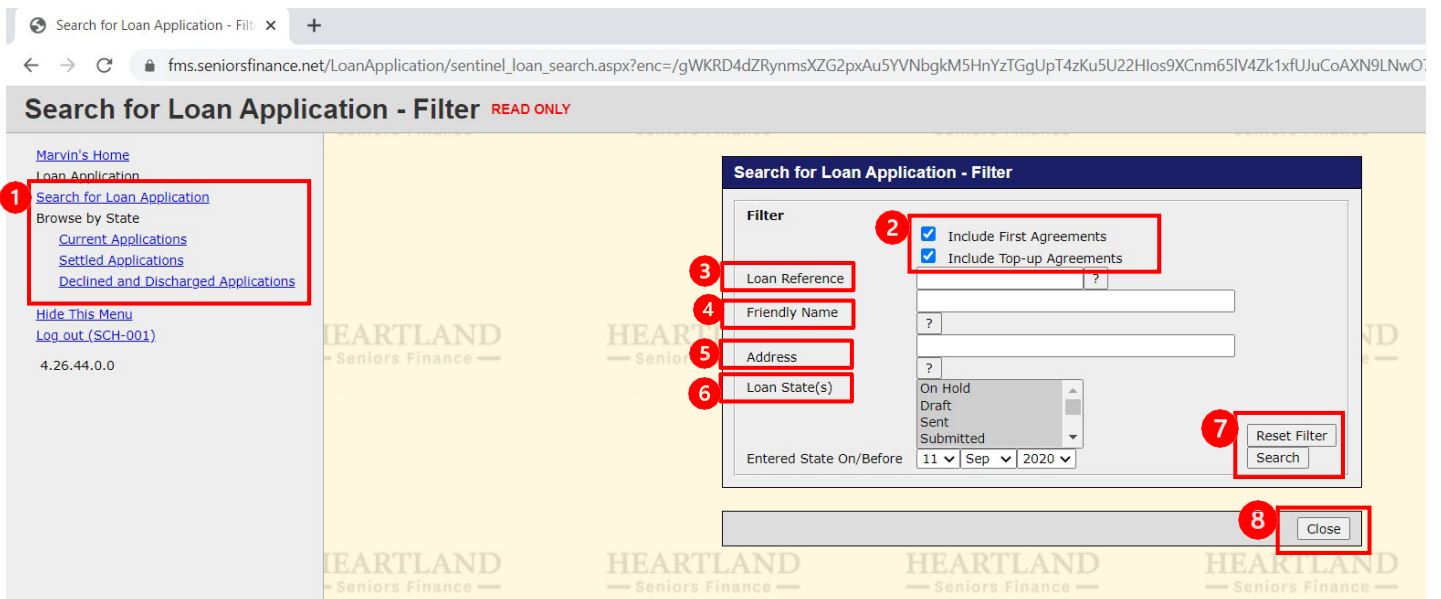
This user guide is a quick tour of Heartland's lending system to assist you in navigating your way around our site, and to check and keep up to date with current files in your pipeline. The lending system can be accessed [here](#).

1. Home Screen

The home screen is the main page of the Lending System. From here you can access your current and settled applications as well as view discharged and declined files by using the blue links down the left-hand side of the screen.



2. Search for Loan Application



1. Using the blue links on the left-hand side, select Search for Loan Application. This will allow you to easily locate any of your files.
2. The Filter will allow you to minimize your search parameters to locate files easier – by selecting both First Agreements and Top-Up Agreements, search results will include every loan each of your customers have taken out with us.
3. Loan Reference refers to your customers' individual ASF number, when searching in this field, ensure you are writing in the format: ASF-XXXXXX
4. Friendly Name refers to the customer's last name, which can be used if you do not have the Loan Reference on hand.
5. Address refers to the customer's security address, which can also be used if you do not have the Loan Reference on hand.
6. Loan State will allow you to minimize your search parameters to only populate files that are either in the application phase, settled or discharged/declined.
7. Reset filter button will clear all filters applied.
8. Close button will take you back to the home page.

3. Search by State

← → ↻ fms.seniorsfinance.net/LoanApplication/sentinel_loan_search.aspx?enc=/gWKRd4dZRYnmsXZG2pxAu5YVNbgkM5HnYzTGgUpT4zKu5U22Hlos9XCnm65IV4Zk1xfUJuCoAXN9LNwO7shcDf

Search for Loan Application - Results READ ONLY

[Marvin's Home](#)
[Loan Application](#)
[Search for Loan Application](#)
Browse by State
[Current Applications](#)
[Settled Applications](#)
[Declined and Discharged Applications](#)
[Hide This Menu](#)
[Log out \(SCH=001\)](#)
4.26.44.0.0

Search for Loan Application - Results : 1-0 of 0 loan applications found.

Filter

Include First Agreements
 Include Top-up Agreements

Loan Reference

Friendly Name

Address

Loan State(s)
On Hold
Draft
Sent
Submitted

Entered State On/Before 11 Sep 2020

[Reset Filter](#)
[Search](#)

Displaying all of 0 loan application(s) found.
There are no Loan Applications that match search criteria.

[Close](#)

Using the blue links on the left-hand side, you can search from three different file types:

- **Current Applications:** These are files that are currently in the pipeline and are not yet settled.
- **Settled Applications:** These are applications that are settled, when clicking this link a list of all settled applications will populate to choose from.
- **Declined and Discharged Applications:** These are all closed loans and withdrawn applications.

4. Navigating the Client File

After locating a client, you can view various details about their loan.

The screenshot displays the 'View Loan Application' interface. A red box labeled '2' highlights the left-hand navigation menu, which includes links such as 'Current Applications', 'Settled Applications', 'Declined and Discharged Application', 'Loan Application Detail', 'General Information', 'Component Splits', 'Security Details', 'General Details', 'Construction and Condition', 'Insurance Details', 'Valuation Details', 'Property Use', 'Additional Information', 'Special Conditions', 'Underwriting Checklist', 'Tracking', 'Valuation Tracking', 'View Loan Application', 'View Financial Details', and 'View Interest Details'. A red box labeled '1' highlights the main content area, which is titled 'View Application' and contains several sections: 'Key Information' (with fields for Applicant Name(s), Loan Reference, Settlement Date, Date of Application, Loan State, Loan Type, Sales Agent, Sales Agent Code, Security Address, Suburb, City, Post Code, Valuation, Date of Valuation, Valuation Ref, and Equity Protection), 'Financial Information' (with fields for Accounting Principal, Accounting Balance, Current LVR, LVR Including EX TopUP, and MAX LVR), 'Interest History', 'Advance Summary', 'Valuation History', and 'Other Loans'. The 'Other Loans' section features a table with the following columns: Loan Reference, Friendly Name, Remaining Credit, Accounting Principal, Account Interest, Accounting Balance, Accrued Interest, Accrued Principal, and Total Balance.

1. After selecting a file, the first screen will show you an overview of the client's loan details.
2. There is a list of blue links down the left-hand side which allow you to jump to different details of the loan.

5. Additional Information

The additional information link will be one of the most useful resources to use on Marvin. It allows you to view all notes and updates on the file from our office.

Additional Information **READ ONLY** Rapso G - non-conform (<50sqm)

Marvin's Home
Loan Application
Search for Loan Application
Browse by State
Current Applications
Settled Applications
Declined and Discharged Applications
Loan Application Detail
General Information
Component Splits
Security Details
General Details
Construction and Condition
Insurance Details
Valuation Details
Property Use
Additional Information
Special Conditions
Underwriting Checklist
Tracking
Valuation Tracking
View Loan Application
View Financial Details
View Interest Details
Hide This Menu
Log out (SCH-001)
4.26.44.0.0

Additional Information
Displaying 26-33 of 33 comments found.

Date	User	Comment
12 Feb 2018	cst	File moved to on hold while waiting for broker to advise
19 Dec 2017	klucic	Follow up issued broker called and advised him of the living area being 42m2 and a 20% reduction to apply, he will discuss with his client and get back to me to confirm if client is proceeding and also provide outstanding items
18 Dec 2017	klucic	called broker again and LMTR
15 Dec 2017	klucic	called broker and LMTR on mobile, need to discuss val and LVR reduction
15 Dec 2017	klucic	Andrew advised 20% reduction to apply
15 Dec 2017	klucic	file with Andrew to discuss with Craig due to living size of 42 m2
11 Dec 2017	klucic	email sent to broker; Hello Ian, The initial assessment has now been completed, however we require some more information. We would be pleased if you could confirm/request the following from the borrower: 1. can you please verify the solicitor name and spelling as I couldn't verify they were register with the VIC Law Society. 2. Can you please advise if George has paid his October rates instalment. 3. Please provide a current body corporate building insurance policy for our file, this will be required prior to settlement. 4. Please provide verification of George's pension payments, either a current 2 month bank statement or letter for Centrelink. The valuation has now been ordered and we will advise you once the report has come back. val ordered, ref:VXI-00009063431
11 Dec 2017	klucic	

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< Prev Next > Names Fees Cancel

1. You can access Additional Information by selecting the blue link on the left-hand side as depicted above.
2. Each note will be date stamped.
3. Each note will have an employee identifier – you are able to quote this to your broker support team if additional assistance is required.
4. The comment section shows the notes placed on the file by our office.
5. There is a page toggle to move through more notes.
6. By clicking 'cancel', you will be taken back to the first screen showing client overview.

6. Forgot Password

If you need to reset your password, or need any further assistance, please contact our dedicated Broker Support Team on brokers@heartlandbank.com.au or 1300 662 856.