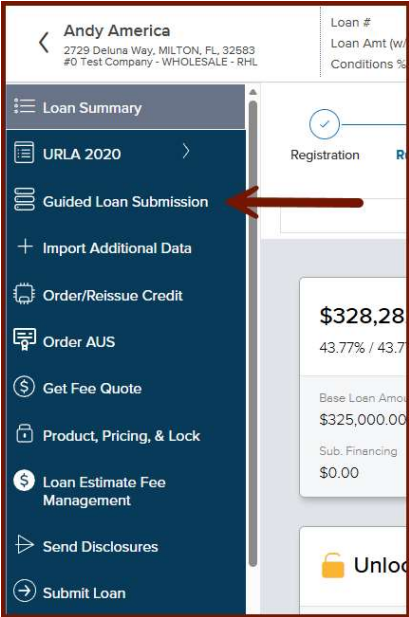
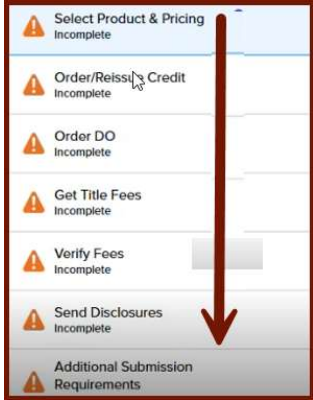
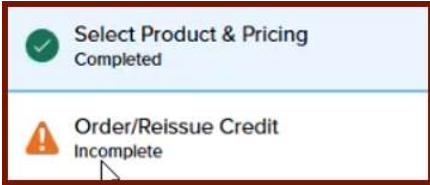
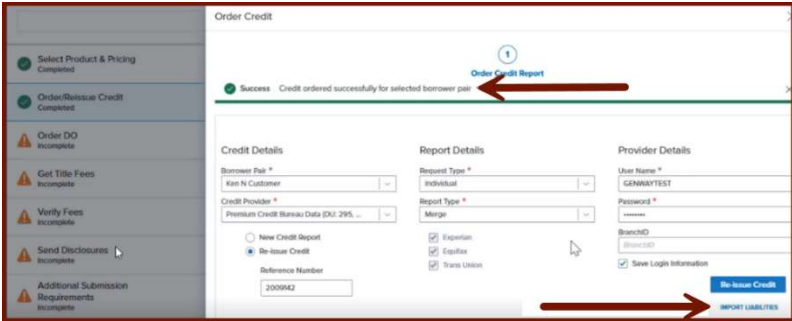


Purpose: This job aid is to guide brokers on how to utilize the guided workflow after a loan has been registered and a loan number has been generated. The Guided Loan Submission is intended to make the recommended pre-submission actions visible in one place. Following the sequence supports cleaner submission and a faster lender review.

DESCRIPTION	STEP / ACTION
<p>HOW THE GUIDED WORKFLOW BEHAVES</p>	<p>The guided task list is product aware. Arena Portal updates the list after product selection so that you see the actions appropriate for the assigned program. Below is the recommended path and what it helps you accomplish:</p> <ul style="list-style-type: none"> • Select Product and Pricing <ul style="list-style-type: none"> ○ Assign the program and initialize the task list • Order / Reissue Credit and Order DO <ul style="list-style-type: none"> ○ Complete applicable credit and underwriting actions • Get Title Fees and Verify Fees <ul style="list-style-type: none"> ○ Bring in fees and confirm the Loan Estimate information • Send Disclosures <ul style="list-style-type: none"> ○ Complete the disclosure package workflow when it appears • Additional Submission Requirements and Submit Loan <ul style="list-style-type: none"> ○ Review the submission form, upload available documents, notify the lender and submit <p>Important: Follow the tasks displayed for your loan. The guided list is designed to encourage complete submission. It does not change the underlying Arena Portal screens or remove access to the standard left navigation menu.</p>
<p>OPEN GUIDED LOAN SUBMISSION</p>	<p>1. Go to the navigation menu and select Guided Loan Submission. This opens the guided task list for the loan.</p> 

DESCRIPTION	STEP / ACTION
<p>CONFIRM THE TASKS FOR THE ASSIGNED PRODUCT TYPE</p>	<ol style="list-style-type: none"> Review the task list before you continue. This list reflects the assigned product. The task list will vary depending on the product type. As soon as you complete one task the system will automatically take you to the next task. 
<p>PRODUCT AND PRICING</p>	<ol style="list-style-type: none"> You will start with Product and Pricing: Search for the appropriate product, assign it to the loan and select Update LOS. When the assignment is complete, the task turns green for complete, and the Arena Portal advances the guided workflow and refreshes the remaining task list. 
<p>ORDER / REISSUE CREDIT</p>	<ol style="list-style-type: none"> Open Order/Reissue Credit. Select the credit provider, complete the information required by the secure ordering experience, and submit the credit order. Once the credit report is ordered, use Import Liabilities on the same screen to incorporate the returned liabilities into the loan.  <ol style="list-style-type: none"> Compare the existing liabilities on the loan with liabilities returned by the credit report.

4. Choose whether to **Append Liabilities** or **Delete and Replace Liabilities** with the newly returned information.

Import Liabilities

Existing Liabilities: Borrower

Account Number	Type	Balance	Payment	Months Left
3626	Installment	\$56,000.00	\$1,500.00	47
HEMLOCKS				
98E543184026	Revolving	\$437.00	\$44.00	10
HILLSIDE BANK				
291443CB1189	Installment	\$14,748.00	\$425.00	33

Existing Liabilities: Co-Borrower

Account Number	Type	Balance	Payment	Months Left
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New Liabilities: Borrower

Account Number	Type	Balance	Payment	Months Left
BAY COMPANY				
4681123R101		\$0.00	\$0.00	0
CENTRAL BANK				
4590345859403		\$0.00	\$0.00	0
HEMLOCKS				
98E543184026		\$437.00	\$44.00	10
HILLSIDE BANK				
291443CB1189		\$14,748.00	\$425.00	35

New Liabilities: Co-Borrower

Account Number	Type	Balance	Payment	Months Left
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☒ Append Liabilities ☐ Delete and Replace Liabilities

5. After making your selection, click the **Import** button. The Order/Reissue Credit task should then update to complete

✓ Select Product & Pricing Completed

✓ Order/Reissue Credit Completed

⚠ Order DO Incomplete

ORDER DO

1. Open **Order DO** only when it is displayed in the guided list for the loan program.
2. Enter the **Credit Reference #** in the DO-ordering popup and your **Username** and **Password**
3. Select **Submit DO Order**

CURRENT LOAN
Loan #1000260735997

CREDIT PROVIDER
Premium Credit Bureau Data

KEY CUSTOMER
CREDIT REFERENCE #
2009142

USERNAME
GENWAYTEST

PASSWORD

Submit DO Order

✓ Select Product & Pricing Completed

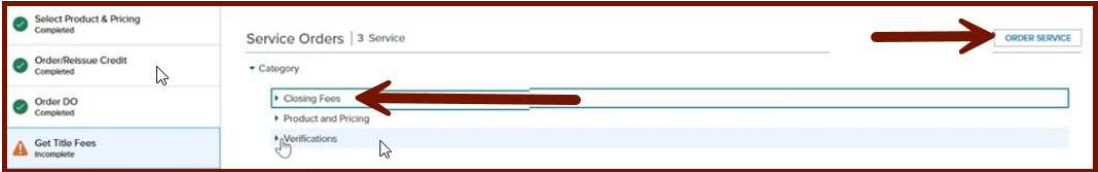
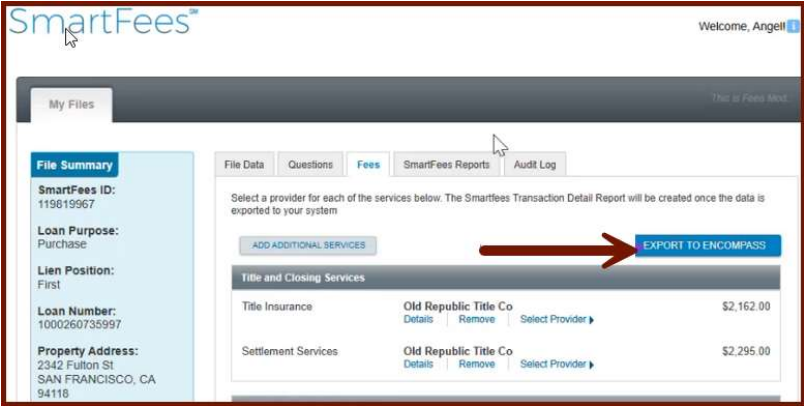
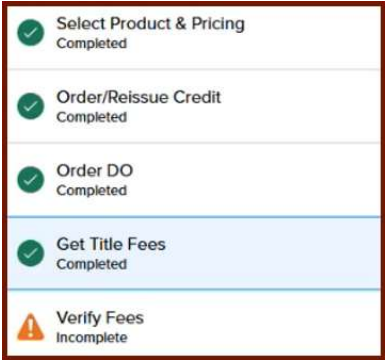
✓ Order/Reissue Credit Completed

✓ Order DO Completed

⚠ Get Title Fees Incomplete

NOTE: This task can be program-specific and may not appear for every loan.

GET
TITLE FEES

DESCRIPTION	STEP / ACTION
	<div><div>1. Open Get Title Fees.</div><div>2. If Arena Portal does not automatically launch the appropriate service, select Order Service</div><div></div><div>3. Choose Closing Fees, select CoreLogic SmartFees</div><div></div><div>4. Once completed, select Export to Encompass and Continue the Export.</div><div></div><div>5. Confirm that the guided task updates to green before proceeding.</div><div></div></div>

DESCRIPTION	STEP / ACTION
VERIFY FEES	<div><div><div>1. Open Verify Fees and review the Loan Estimate information before moving to disclosures.</div><div>2. Confirm the following fees:<ul style="list-style-type: none">• Program and Rate: The selected program and rate align with the final pricing• Compensation: The Lender Paid or Borrower Paid treatment is correct• Fees: Appraisal, Credit Report, Title, and other Loan Estimate fees are accurate</div><div>3. When the information is correct, open Send Disclosures, select the Broker Disclosure Fee Acceptance checkbox that confirms that you are authorized to accept the reviewed fees, and select Save.</div></div><div><div><div><div><div>Order DO Completed</div><div>Get Title Fees Completed</div><div>Verify Fees Incomplete</div><div>Send Disclosures Incomplete</div><div>Additional Submission Requirements Incomplete</div><div>Submit Loan Incomplete</div></div><div><div>Additional Information Fields</div><div><div>Trans Details Interest Rate</div><div>725</div></div><div><div>Borr SSN</div><div>500-50-7000</div></div><div><div>1003 Signature Date</div><div>MM / DD / YYYY</div></div><div><div>I certify that I am an authorized agent of the Broker Company ("Company") and am duly authorized to act on its behalf in connection with this Loan Application or Loan Submission (the "Loan") with GenWay Home Mortgage, Inc. ("GenWay"). By checking this box, I confirm that all fees disclosed by the Company have been reviewed for accuracy and compliance with applicable federal, state, and local laws and regulations. The Company is responsible for the accuracy and completeness of all disclosures prepared or provided by the Company or its agents. I acknowledge that GenWay may apply tolerance cures, borrower credits, or other amounts related to any errors or omissions in such disclosures and may withhold fees or payments until the Loan file is complete.</div><div>☐ Broker Disclosure Fee Acceptance</div></div></div></div><div><div>←</div><div>→</div></div></div><div>4. The fee-verification task will be marked completed.</div></div></div>

✓ Select Product & Pricing Completed

✓ Order/Reissue Credit Completed

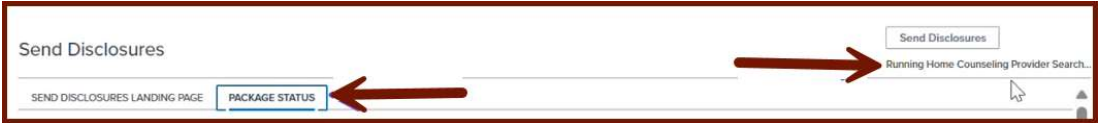
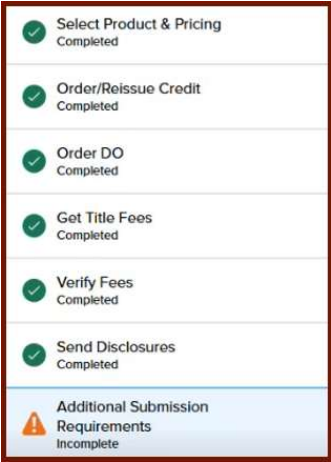
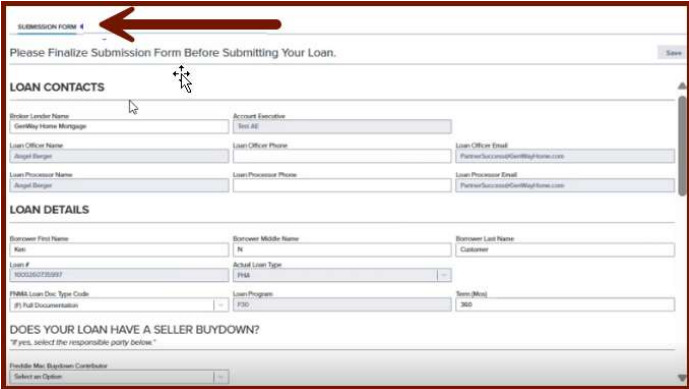
✓ Order DO Completed

✓ Get Title Fees Completed

✓ Verify Fees Completed

⚠ Send Disclosures Incomplete

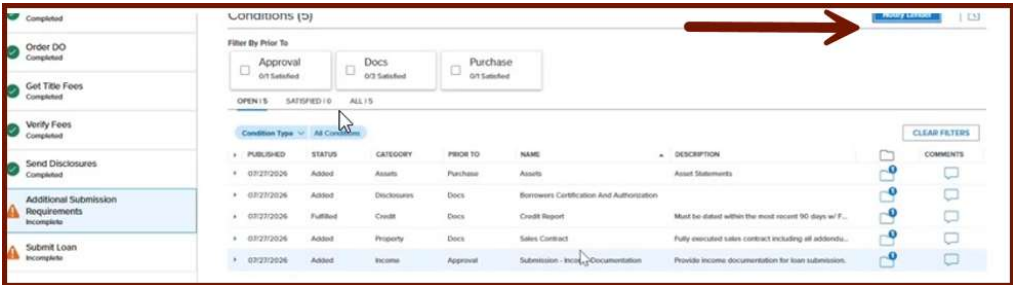
Hand cursor icon

DESCRIPTION	STEP / ACTION
SEND DISCLOSURES	<div>1. On Send Disclosures, click on Package Status and allow the home-counseling provider search to finish. Once done, you can click the Send Disclosures button.</div> <div></div> <div>NOTE: If prompted and you are self-disclosing, select Broker for Loan Estimate issued by. Complete any other required prompt fields.</div> <div><div>2. Resolve every required field from the Data Audit finding before continuing.</div><div>3. Review the documents in the package. You may open or download them as needed. Do not select Add to eFolder or Add Additional Documents from this document-review screen.</div><div>4. Select Next, then select Send. Wait for confirmation that disclosures have been sent.</div></div>
	<div></div>
SUBMISSION FORM	<div><div>1. Review and complete the Submission Form.</div><div>2. Most details here will auto populate. Review them and complete any fields that are still open for your loan.</div></div> <div></div>

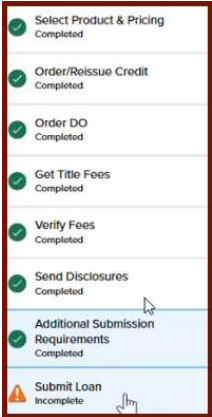
ADDITIONAL SUBMISSION REQUIREMENTS

3. The main areas to review or complete are as follows:
- **Loan Details:** Complete open questions about seller buydown, short-term rental status, transferred appraisal amount, and loan-exception information.
 - **Compensation:** Use one compensation type only. If lender-paid compensation is populated, do not enter borrower-paid compensation. If borrower-paid compensation is applicable and the top compensation section is blank, enter the borrower-paid amount or rate as applicable.
 - **Third Party Processor:** Indicate whether a third-party processor is associated with the file and enter the fee when applicable
 - **Credit Provider:** Enter or save the credit-provider information required for future credit reissues in accordance with company policy
4. Once done with all the changes, select **Save**

1. Select the **Additional Submission Requirements** tab.
2. The condition list is dynamic and depends on the product program. Expand the condition and upload the relevant document or documents.
3. After each upload, select **Ready for Review**. This changes the condition status from **Added** to **Fulfilled**.
4. After you have uploaded all available documents, select **Notify Lender**.



Once Notify Lender is selected, that is going to complete the **Additional Submission Requirements** task.



DESCRIPTION	STEP / ACTION
SUBMIT LOAN	<div><div><div>1. Open Submit Loan and review the displayed loan information for completeness.</div><div>2. Select Confirm when you are ready to submit the loan.</div></div><div><div><div>Submit Loan</div><div><div>Overview</div><div><div>Application Date 03/13/2026</div><div>Submission Status</div><div>Initial Submit Loan Date</div></div></div><div><div>Borrower</div><div><div>First Name Ken</div><div>Middle Name N</div><div>Suffix JR</div></div><div><div>Co-Borrower</div><div><div>First Name -</div><div>Middle Name -</div><div>Suffix -</div></div></div></div></div></div></div>
	<div><div><div>3. When Arena Portal requests the Initial Submission Package, upload the required package. This final prompt is the catch-all package required during submission.</div><div><div>The reason for this is because the guided workflow is not required but we want to ensure that the Initial Submission package is complete.</div></div></div><div><div>4. Complete the submission and confirm that the loan is submitted successfully.</div><div><div><div>Select Product & Pricing Completed</div><div>Order/Reissue Credit Completed</div><div>Order DO Completed</div><div>Get Title Fees Completed</div><div>Verify Fees Completed</div><div>Send Disclosures Completed</div><div>Additional Submission Requirements Completed</div><div>Submit Loan Completed</div></div></div></div></div>