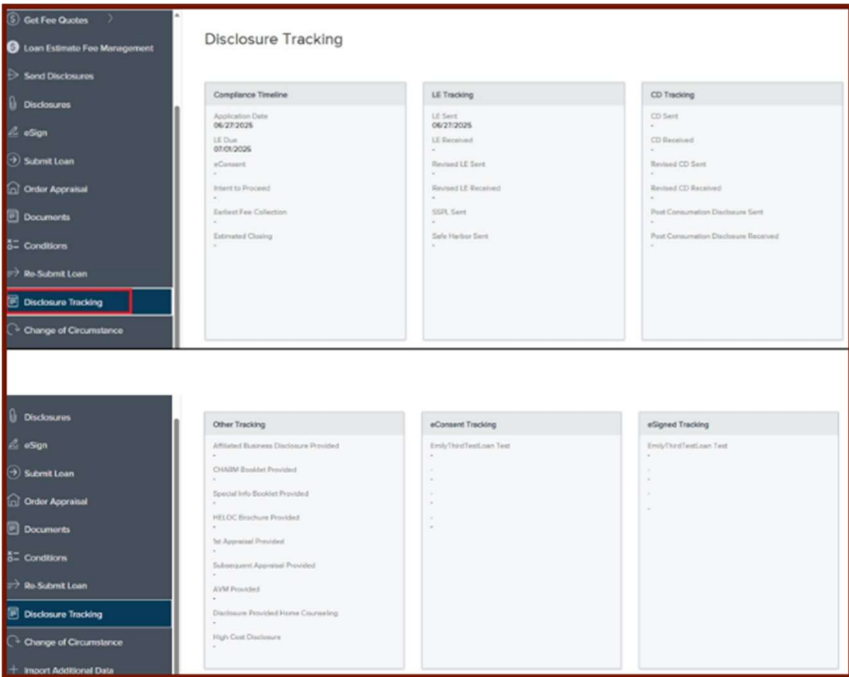


Purpose: This job aid explains how to verify loan submission status and track disclosure timelines in Arena Portal. It highlights known system behavior with the milestone tracker and provides guidance on using the Submit Loan and Disclosure Tracking tabs for accurate status updates.

DESCRIPTION	STEP / ACTION
UNDERSTANDING LOAN STATUS	<ol style="list-style-type: none"> After submitting a DPA loan, the milestone bar may stay on Send Initial Disclosures—this is expected until underwriting is complete and disclosures are processed internally. To confirm the loan was submitted, go to the Submit Loan tab and check: <ul style="list-style-type: none"> Submission Status = Submitted Submit dates are populated If the dates show dashes, the loan was not submitted, and the Confirm button was likely not clicked.
MONITORING DISCLOSURE DATES	<p>To track when disclosures were sent and received, navigate to the Disclosure Tracking tab in the left-hand menu.</p> <ul style="list-style-type: none"> The Disclosure Tracking screen contains three key sections: <ul style="list-style-type: none"> Compliance Timeline: Application Date, LE Due Date, eConsent, Intent to Proceed, Estimated Fee Collection, Estimated Closing LE Tracking: LE Sent, LE Received, Revised LE Sent, Revised LE Received, SDR Sent, Safe Harbor Sent CD Tracking: CD Sent, CD Received, Revised CD Sent, Revised CD Received 

	<p>Disclosure Timeline Reminder: There are three full business days to disclose after the application date. Sundays and federal holidays do not count toward this timeline. Disclosures are processed on a first-in, first-out basis.</p>
<p>POST DISCLOSURE WORKFLOW</p>	<ul style="list-style-type: none">Once the Borrower and Loan Officer have accepted e-consent and signed the Initial Disclosure Package, the internal team will verify it in Encompass.After verification, the team coordinates the Intent to Proceed so the appraisal link can be sent to the Borrower.NOTE: The Disclosure Tracking, LE and Intent to Proceed does not apply to non-Trid transactions. (i.e. Non-QM Business Purpose Investment and DreamBuilder Earned Equity transactions)