

Adding or Deleting a Borrower on Prime Alliance

Before you modify an application, it is important to assess the current state of that application, as well as consider the type of modification that you will be making to that application.

- To modify any borrower information after credit has been ordered, you will need to reset credit (and then resubmit credit and automated underwriting after modification)
- If the loan has already been submitted for automated underwriting, you will need to reset automated underwriting so that once you update the application you will be able to resubmit the application for automated underwriting again.

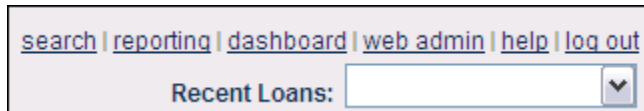
To assess the current state of an application:

1. Locate and select the application that you need to modify or complete.
2. Look at the **Approval Status** and **AU Status** fields. If the fields are blank, the application has not been submitted to automated underwriting yet and so you will not have to reset automated underwriting.

<u>Loan ID</u>	<u>Purpose</u>	<u>Loan Status</u>	<u>Borrower</u>	<u>Interviewer</u>	<u>Approval Status</u>	<u>AU Status</u>
2625	P	Incomplete	Homeowner	Train01	-	-
2624	P	Incomplete	Builder	anelson	-	-
2623	P	Incomplete	Firstimer	DEXMA	-	-

To reset credit and automated underwriting:

1. Click the **reporting** link.



search | [reporting](#) | [dashboard](#) | [web admin](#) | [help](#) | [log out](#)

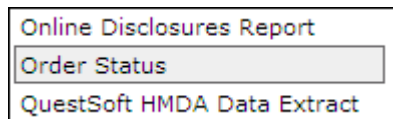
Recent Loans: ▼

2. Click **Site Reporting**.



Content Editors | **Site Reporting**

3. Click **Order Status**.



Online Disclosures Report

Order Status

QuestSoft HMDA Data Extract

4. Enter the **Begin Date** and **End Date** that will encompass the application for which you need to reset credit and/or automated underwriting.

Begin Date: (mm/dd/yyyy)

End Date: (mm/dd/yyyy)

5. Leave the **AUS Types** filter set to 'Any'.

AUS Types:

6. Include 'All Orders'.

Include:

7. Include 'Any' order category.

Order Category:

8. Click the **Run Report** button.

9. Scroll to locate the loan for which to reset these credit and/or automated underwriting.

Order Status Report										
Reporting Period: 6/3/2008 through 6/23/2008										
Loan ID	Order ID	Institution	Shared Inst. Name	Category	Borrower	Date Ordered	Date Received	Status	Outcome	Reset
2618	5775	PA Prototype	pa	Credit Report - Mornet Plus	Builder	6/3/2008 9:17:09 PM	6/3/2008 9:17:22 PM	Received	Success	Reset UW First
2618	5776	PA Prototype	pa	AUS - Fannie Mae	Builder	6/3/2008 9:20:51 PM	6/3/2008 9:21:13 PM	Received	EA-I/Ineligible	Reset

10. You will see two records for the loan if both credit and automated underwriting have been run. You will see additional records if other services that have been ordered.

Loan ID	Order ID	Institution	Shared Inst. Name	Category	Borrower	Date Ordered	Date Received	Status	Outcome	Reset
2618	5775	PA Prototype	pa	Credit Report - Mornet Plus	Builder	6/3/2008 9:17:09 PM	6/3/2008 9:17:22 PM	Received	Success	Reset UW First
2618	5776	PA Prototype	pa	AUS - Fannie Mae	Builder	6/3/2008 9:20:51 PM	6/3/2008 9:21:13 PM	Received	EA-I/Ineligible	Reset

11. Automated underwriting will need to be reset before credit. Click the **Reset** link.

Loan ID	Order ID	Institution	Shared Inst. Name	Category	Borrower	Date Ordered	Date Received	Status	Outcome	Reset
2618	5775	PA Prototype	pa	Credit Report - Mornet Plus	Builder	6/3/2008 9:17:09 PM	6/3/2008 9:17:22 PM	Received	Success	Reset UW First
2618	5776	PA Prototype	pa	AUS - Fannie Mae	Builder	6/3/2008 9:20:51 PM	6/3/2008 9:21:13 PM	Received	EA-I/Ineligible	Reset

12. Click **OK** to reset the order.



13. Click **Reset** in the credit record if you need to modify borrower data.

Loan ID	Order ID	Institution	Shared Inst. Name	Category	Borrower	Date Ordered	Date Received	Status	Outcome	Reset
2618	5775	PA Prototype	pa	Credit Report - Mornet Plus	Builder	6/3/2008 9:17:09 PM	6/3/2008 9:17:22 PM	Received	Success	Reset
2603	5779	PA Prototype		MLR - New Vista	Builder	6/4/2008 3:35:23 PM	6/4/2008 3:35:23 PM	Received	Success	

14. Click **OK** to reset the order.



Please note that if a loan has been locked, or if there has been a pricing override done on a file, you will be prompted to unlock the loan and/or remove the pricing override in order to be able to reset.

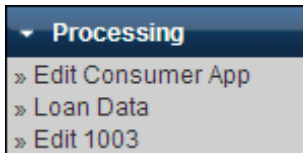
You will now be able to add, delete borrower information, modify the application and resubmit to automated underwriting!

This also means that you can modify if a loan has been set up incorrectly as borrower/co-borrower (with separate credit reports and 1003s) and change it to Joint Borrowers, or vice versa!

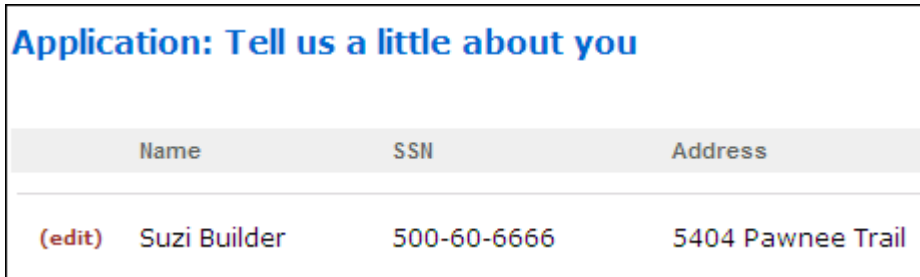
1. Verify you are on the **Loan Summary** screen.



2. Click **Edit Consumer App**.



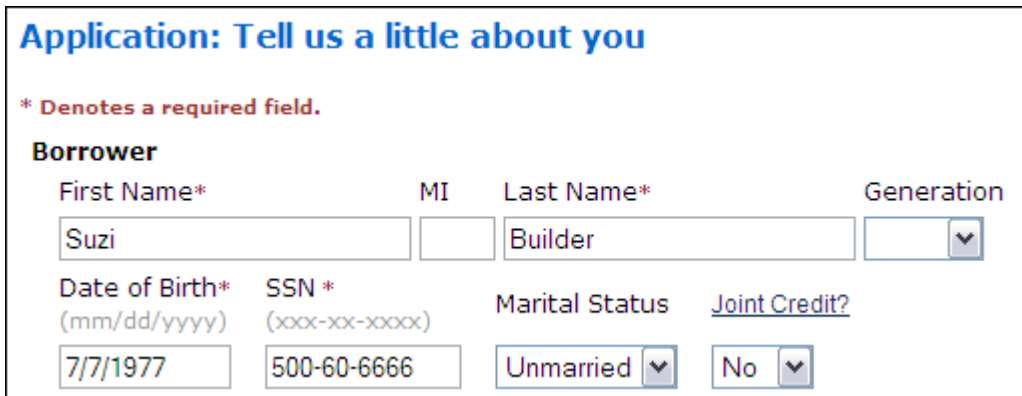
3. Click the **(edit)** link to modify information for the borrower that is currently on the application.



The image shows a table with the title "Application: Tell us a little about you". The table has three columns: Name, SSN, and Address. The first row contains the name "Suzi Builder", SSN "500-60-6666", and Address "5404 Pawnee Trail". There is a red "(edit)" link to the left of the name.

Name	SSN	Address
(edit) Suzi Builder	500-60-6666	5404 Pawnee Trail

4. Update the information for Suzi Builder, which may include Marital Status and Joint Credit information!



The image shows a form titled "Application: Tell us a little about you". It includes a red asterisk note: "* Denotes a required field." Below this is a section titled "Borrower" with several input fields: First Name* (Suzi), MI (empty), Last Name* (Builder), and Generation (dropdown menu). Below these are Date of Birth* (7/7/1977), SSN* (500-60-6666), Marital Status (Unmarried dropdown), and Joint Credit? (No dropdown).

* Denotes a required field.

Borrower

First Name* MI Last Name* Generation

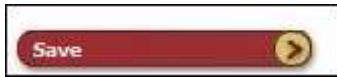
Suzi [] Builder []

Date of Birth* SSN* Marital Status Joint Credit?

(mm/dd/yyyy) (xxx-xx-xxxx)

7/7/1977 500-60-6666 Unmarried [] No []


5. When you are done, click the **Save** button.




6. To add a borrower, click the **Add Borrower** button.

Application: Tell us a little about you

	Name	SSN	Address
(edit)	Suzi Builder	500-60-6666	5404 Pawnee Trail

Add Borrower 

Next 

7. When you click the **Next** button credit will automatically be ordered again.

8. To delete a borrower, click the **(edit)** link next to the borrower that you wish to delete from the application.

Application: Tell us a little about you

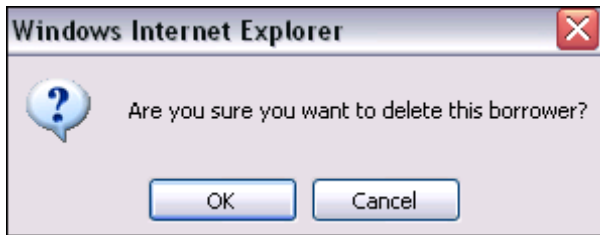
In order to process your Online Mortgage Application, we need to know some basic facts about who you are.

	Name	SSN	Address
(edit)	John Homeowner	300-40-5000	175 13th Street NW
(edit)	Mary Homeowner	500-22-2000	175 13th Street NW

9. Scroll to the bottom of the window and click the **Delete** button.



10. Click **OK** to delete the borrower.



11. When you click the **Next** button, credit will automatically be resubmitted for the remaining borrower. You may have a series of prompts to answer, depending on whether the original credit had been ordered as **Joint** or **Single**.

PLEASE NOTE:

Only the joint or co-borrower can be deleted with the above described steps. If you are looking to delete a primary borrower, a new application will have to be started in just the joint/co-borrower's name.