

Fast Start Guide



Welcome to American Financial Network Mortgage Insights Mortgage Analysis.

The following information is intended to help you as you navigate through your first comparative sales presentation. By following the steps detailed, you will gain an understanding of how the feature works and be able to prepare a professional presentation to give to your customers.

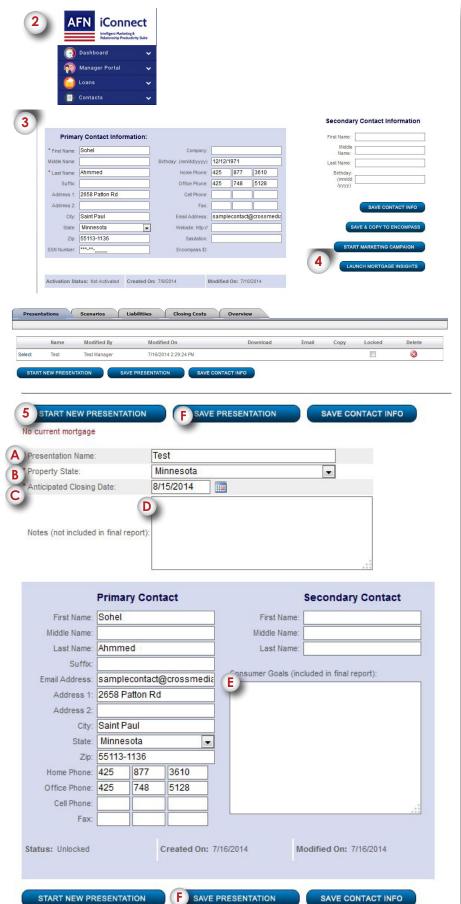


Getting Started

- Log into your account at www.afniconnect.com.
- 2. Click on the "Contacts" tile on the top navigation.
- Locate the person in your database you are preparing the report for and click on their last name. This will take you to the "Contact Details" page for that individual.
- On the right hand side of the page, you will see a button called "Launch Mortgage Insights" Click on this button.
- 5. Click on the "Start New Presentation" button and complete the following items:
 - a. Name your presentation (Note: This will be the name your customer sees on the Presentation, so make certain it is appropriate.)
 - b. Choose the appropriate Property State.
 - c. Enter anticipated closing date.
 - d. Enter optional notes that will not be included in the final presentation.
 - e. Enter the Consumer's Goals, which will be included in the final presentation
 - f. Click "Save Presentation" when you are satisfied with your entries.
 - * Note: This page gives you the opportunity to update information about your contact and save it to your contact database. Simply make the desired changes and click "Update."

Now you can navigate freely through the application, by clicking on any of the tabs, to create your presentation. Remember to always "Save" your entries before moving to another page, or you will lose them and have to re-enter them. Also, make certain you have selected a presentation before proceeding. The name of the presentation will appear in the "Presentation Name" field.

* Note: You can navigate from page to page by clicking on any of the tabs.



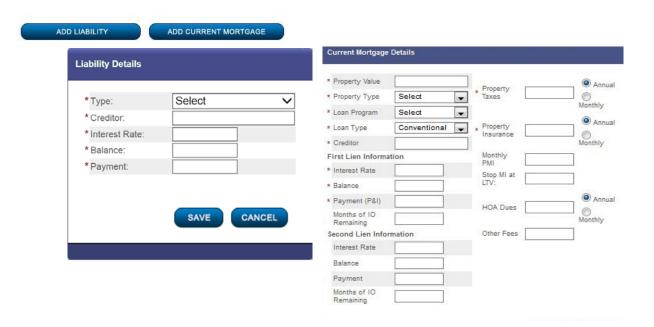


Scenarios

- If you had previously created Loan Scenarios for this contact, you will see them appear in the list at the top of the page.
 - a. All scenarios created here, or in the other Scenario area, may be used in the preparation of Mortgage Insights presentations.
 - b. If you have not created any scenarios, you can skip directly to this feature by clicking on the "Scenario" tab to create them without initiating a new Mortgage Insights presentation.
 - c. Create your loan Scenarios by filling in the required information and hitting "Save" when complete.
- 7. The "Select" link will populate the Scenario Tool with the information from the Scenario for review or edit.
- 8. The "Include" checkbox allows you to select the Scenarios you want to include in the presentation. If they are included, you will see that indicated by a check mark in the "Included" column of the grid.
- The "Advanced" section of the Scenario Tools allows you to override auto populated entries. Check the "Override" box and make your entries in the space provided. You can clear any entries here by clicking on the "Reset" button.
- When you are finished creating or editing your scenario click "Save This Scenario."



Current Liabilities (exclude liabilities fully paid every month)



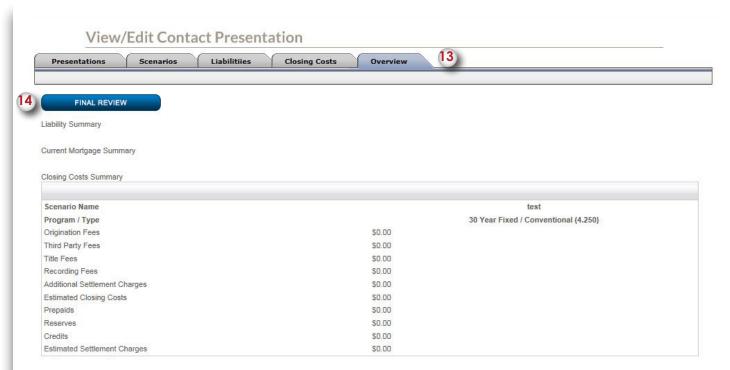
Liabilities

11. The next step is adding any Liabilities that you may want to include. This step is not required to complete a Presentation. You can add Liabilities and Mortgage Liabilities by clicking on the appropriate button and filling out the fields with the appropriate information.

Presei	ntations Scenar	rios Liabilitiies	Closing Costs	Ov	rerview
	o Ocata Fra Frank i	abadad Oassasiis			
iosing	g Costs For Each Inc	ciuded Scenario			
	Scenario Number	Scenario Name	Loan Amount	Rate	Status
Select	1308121642126	test	225000.00	4.250	Not Saved
SAVE	COPY COSTS TO AL	L SCENARIOS			
		No closin	ng costs saved for this sce	nario. Defau	ult values are displayed below.
	g Costs For Scenario	o: test			
	origination Foo	Dansat	✓ PFC		
D Loan Origination Fee		Percent:	✓ PFC		
Loan Discount Fee Processing Fee		Percent:			
	•	Amount: 495.00	✓ PFC		
	writing Fee	Amount: 695.00	✓ PFC		
Lock F	-ee	Amount:			
Third P	arty Fees				
Apprai	isal Fee	Amount: 450.00			
	Report	Amount: 45.00			
	Certificate	Amount: 11.00	✓ PFC		
	dination Fees	Amount:			
	D/PUD Certification	Amount:			
	yment Verification	Amount:	✓ PFC		
	isal Inspection	Amount:			
Pest Ir	nspection	Amount:			
Title Fe	es				
Borrov	wer Closing Services Fee	Amount: 225.00	✓ PFC		
Title In	nsurance - Lender	Amount:			
Title In	nsurance - Owner's	Amount:			
Title S	Search and Exam Services	Amount: 500.00	✓ PFC		
Record	ling Fees				
	ding Fee	Amount: 138.00	✓ PFC		
City/Co	ounty Stamp	Percent: 0.24000	0		
Conse	ervation Fee	Amount: 5.00			
A eletiti	anal Charges Baid to St.				
	onal Charges Paid to Othe Estate Admin Fee	Amount:			
	Inspection Fee	Amount:			
	•	20110			
Prepaid					
	d Insurance - First Year	Amount: 1,150.00			-
	age Insurance Premium - U		Percent:		✓ PFC
	inding Fee	Amount:	✓ PFC		
USDA	Funding Fee	Amount:	✓ PFC		
Escrow	vs				
	d Insurance	Amount: 191.67			
	Insurance	Amount:			
Proper	rty Taxes	Amount: 520.83			
Credits					
	er Credits	Amount:			
Londo					
Seller	Credits	Amount:			
Seller MIP R		Amount:			

Closing Costs

- 12. Each Scenario will have its own set of closing costs that defaults from the branch closing cost tables. Certain costs are editable by you, so you can make any changes necessary. Save your changes to this presentation by clicking on "Select" next to the appropriate Scenario and clicking "Save." Remember that if you go back and edit any Scenario, you will need to re-save the closing costs associated with it. You can copy a set of "Closing Costs" to all scenarios by clicking on the "Copy Costs to all Scenarios" button.
- * Note: It is important to remember that the state of residency of your customer and the state your branch is licensed in are tied together. If your branch does not have closing costs set up for the state in which your client resides, you will not be able to proceed. For assistance, contact your Company Manager or support@crossmedia-llc.com



Overview

- 13. You can now review your work by navigating to the "Overview" tab. Here you can see the summary of the proposals you created. Please review the "Closing Costs" and make certain the information displayed here is complete. If it is not, you will need to go back to "Closing Costs" and "Save" the information to the appropriate Scenario.
- 14. When you are satisfied, click the "Final Review" button to move to the final stages of creating the presentation.

Review Mortgage Insights Presentation





^{*} Estimated first year tax savings based on minimum payments

Final Review

- 15. This screen allows you to review the information in more detail and allows you to change the order in which they will be presented by clicking on the Up or Down Arrows on the left hand side.
- 16. The "View Details" button allows you to view all of the information included in the selected Scenario.
- 17. If you need to make and changes, click on the "Edit Presentation" button on the upper right hand side.

	30 Year Fixed	10 Year Fixed	15 Year Fixed
	30-Fixed	10-Fixed	15-Fixed
	Conventional (4.750%)	Conventional (4.250%)	Conventional (4.500%)
Loan Information			
1st Total Loan Amount	\$212,500.00	\$212,500.00	\$212,500.00
2nd Loan Amount	\$0.00	\$0.00	\$0.00
Total Borrowing	\$212,500.00	\$212,500.00	\$212,500.00
After-Tax Rate Comparison			
Pre-Tax Interest Rate	4.750%	4.250%	4.500%
After-Tax Interest Rate	3.563%	3.188%	3.375%
Monthly Payment Comparison			
Payment (P&I) Property Taxes Property Insurance Mortgage Insurance HOA/Other Fees Property Payments	\$1,108.50	\$2,176.80	\$1,825.81
	\$154.17	\$154.17	\$154.17
	\$79.17	\$79.17	\$79.17
	\$70.83	\$61.98	\$81.98
	\$54.17	\$54.17	\$54.17
	\$1,466.83	\$2,526.28	\$1,975.09
Liability Payments	\$0.00	\$0.00	\$0.00
Total Monthly Payment	\$1,466.83	\$2,526.28	\$1;975.09

Payments

18. This page provides you with a side by side comparison of up to three mortgage options along with the Current Mortgage, if appropriate.

GENERATE FINAL REPORT

Please select individual pages and attachments to be included in the final report.

Required

Cover Page

Introduction



Optional

✓ Payment Breakdown Summay 20

▼ Transaction Summary / Cash To Close

Annual Amortization Summary

Settlement Costs Details

Attachments

✓ Items Needed

✓ Smart Shopping - 11 Tips on Being a Consumer

✓ Conventional Wisdom - Conventional Loan Types

22 Credit Articles - 3 Elements

✓ Mortgage Glossary

✓ FHA Facts

Fixed and Adjustable Tables

✓ In General: Conventional, FHA, VA, USDA

✓ Mortgage Types Table

✓ USDA

✓ VA Loans

Report

- 19. The Report Page allows you to review and generate your final report.
- 20. To review any of the pages, click on the name of the page.
- 21. Certain pages are included in the presentation by default. These are indicated by a gray checked box.
- 22. To include other pages, simply click on the box next to the appropriate title.
- 23. When you are satisfied with your selections, click on the "Generate Final Report" button. This may take a minute or so to generate, so please be patient.
- 24. When the report is complete, a "Download Report" link will appear. You can now download your final report.

IMPORTANT

- 25. When a Final Report is generated, it is locked and can no longer be edited.
- 26. If you need to edit a Final Report you will need to "Copy" the report, make your necessary changes, and save the new version with a different name.
- 27. Final reports can be downloaded at any time by clicking on the "Download" icon on the first page containing the list of the Presentations.
- 28. You can also click the "Email" icon which will provide a link to the presentation that you may then email to your client.

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