



Fast Start Guide



A Single Access Solution that helps Loan Originators become **more** efficient and communicate **more** effectively.

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.

1



Username: _____
Password: _____
[LOG IN](#) [Forgot Password?](#) [Forgot Username?](#)



Your Company Code for Mobile Apps is: AFNICONNECT.COM

What will you accomplish today with AFN iConnect?

Getting Started

1. Log into your account at www.afnicconnect.com.
2. Click on the **"Contacts"** tile on the top navigation.
3. 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.
4. 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.**

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Primary Contact Information:

* First Name: Company:
 Middle Name: Birthdate: (mm/dd/yyyy)
 * Last Name: Home Phone:
 Suffix: Office Phone:
 Address 1: Cell Phone:
 Address 2: Fax:
 City: Email Address:
 State: Website:
 Zip: Salutation:
 SSN Number: Encompass ID:

Activation Status: Not Activated Created On: 7/9/2014 Modified On: 7/10/2014

Secondary Contact Information

First Name:
 Middle Name:
 Last Name:
 Birthdate: (mm/dd/yyyy)

[SAVE CONTACT INFO](#)

[SAVE & COPY TO ENCOMPASS](#)

[START MARKETING CAMPAIGN](#)

[LAUNCH MORTGAGE INSIGHTS](#)

4

Presentations | **Scenarios** | **Liabilities** | **Closing Costs** | **Overview**

Name	Modified By	Modified On	Download	Email	Copy	Locked	Delete
Select	Test	Test Manager	7/16/2014 2:29:24 PM			<input type="checkbox"/>	<input type="checkbox"/>

[START NEW PRESENTATION](#) [SAVE PRESENTATION](#) [SAVE CONTACT INFO](#)

5 START NEW PRESENTATION

F SAVE PRESENTATION

SAVE CONTACT INFO

No current mortgage

A Presentation Name:
B Property State:
C Anticipated Closing Date:
D Notes (not included in final report):

Primary Contact

Secondary Contact

First Name:
 Middle Name:
 Last Name:
 Suffix:
 Email Address:
 Address 1:
 Address 2:
 City:
 State:
 Zip:
 Home Phone:
 Office Phone:
 Cell Phone:
 Fax:

First Name:
 Middle Name:
 Last Name:

E Consumer Goals (included in final report):

Status: Unlocked

Created On: 7/16/2014

Modified On: 7/16/2014

[START NEW PRESENTATION](#)

F [SAVE PRESENTATION](#)

[SAVE CONTACT INFO](#)

View/Edit Mortgage Insights Presentation

Contact: Sohel Ahmed >> Presentation: Test

Presentations

B Scenarios

Liabilities

Closing Costs

Overview

Scenarios For: Sohel Ahmed Fico: DTI:

	Included	Scenario Name	Program	Total Loan Amount	Rate	Loan Type	Property Type
6 A Select	<input checked="" type="checkbox"/>	Conv30	30-Fixed	230000.00	4.500	Conventional	Single Family Detached
7 Select	<input checked="" type="checkbox"/>	FHA	30-Fixed	207000.00	4.000	FHA	Single Family Detached

START A NEW SCENARIO

CALCULATE SCENARIO

SAVE THIS SCENARIO

10

C

Scenario Name: Conv30

Scenario Number: 1407091616499

First Lien Information

* Loan Purpose:

Purchase

* Property Type:

Single Family Detached

* Occupancy:

Primary Residence

* Purchase Price:

230,000.00

Percent Down:

0.000 %

Down Payment (\$)

(Include any Second Lien Proceeds):

Percent Financed MIP/PMI/VA:

0.000 %

Base Loan Amount:

230,000.00

Total Loan Amount:

230,000.00

* Loan Program:

30 Year Fixed

* Loan Type:

Conventional

* Interest Rate:

4.500 %

* Property Taxes:

1,200.00

Annual Monthly

* Taxes in Escrow:

5 Months

* Homeowners Insurance:

1,000.00

Annual Monthly

* Insurance in Escrow:

2 Months

HOA Dues:

0.00

Annual Monthly

Loan Term (Mos):

360

Override

Amortization:

Principal and Interest

Override

Months of IO:

120

Monthly PMI:

172.50

Override

RESET

Second Lien Information

Second Loan Amount:

Second Loan Term:

360 Month

Second Interest Rate:

%

Amortization:

Principal and Interest

Second Months of IO:

120

Scenario Results

LTV: 10,000.0% CLTV: 10,000.0%

First P & I: 1,165.38

Second Lien P & I:

Total Monthly Payment: \$1521.21

First Loan Amortization

No Second Loan

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.
 - All scenarios created here, or in the other Scenario area, may be used in the preparation of Mortgage Insights presentations.
 - 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.
 - Create your loan Scenarios by filling in the required information and hitting **"Save"** when complete.
- The **"Select"** link will populate the Scenario Tool with the information from the Scenario for review or edit.
- 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)

ADD LIABILITY

ADD CURRENT MORTGAGE

Liability Details

* Type: ▼

* Creditor:

* Interest Rate:

* Balance:

* Payment:

SAVE

CANCEL

Current Mortgage Details

* Property Value

* Property Type ▼

* Loan Program ▼

* Loan Type ▼

* Creditor

First Lien Information

* Interest Rate

* Balance

* Payment (P&I)

Months of IO Remaining

Second Lien Information

Interest Rate

Balance

Payment

Months of IO Remaining

* Property Taxes ☒ Annual ☐ Monthly

* Property Insurance ☒ Annual ☐ Monthly

Monthly PMI

Stop MI at LTV:

HOA Dues ☒ Annual ☐ Monthly

Other Fees

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.

12 Closing Costs For Each Included Scenario

	Scenario Number	Scenario Name	Loan Amount	Rate	Status
Select	1308121642126	test	225000.00	4.250	Not Saved

SAVE

COPY COSTS TO ALL SCENARIOS

No closing costs saved for this scenario. Default values are displayed below.

Closing Costs For Scenario: test

Origination Fees

Loan Origination Fee	Percent:		<input checked="" type="checkbox"/> PFC
Loan Discount Fee	Percent:		<input checked="" type="checkbox"/> PFC
Processing Fee	Amount:	495.00	<input checked="" type="checkbox"/> PFC
Underwriting Fee	Amount:	695.00	<input checked="" type="checkbox"/> PFC
Lock Fee	Amount:		

Third Party Fees

Appraisal Fee	Amount:	450.00	
Credit Report	Amount:	45.00	
Flood Certificate	Amount:	11.00	<input checked="" type="checkbox"/> PFC
Subordination Fees	Amount:		
Condo/PUD Certification	Amount:		
Employment Verification	Amount:		<input checked="" type="checkbox"/> PFC
Appraisal Inspection	Amount:		
Pest Inspection	Amount:		

Title Fees

Borrower Closing Services Fee	Amount:	225.00	<input checked="" type="checkbox"/> PFC
Title Insurance - Lender	Amount:		
Title Insurance - Owner's	Amount:		
Title Search and Exam Services	Amount:	500.00	<input checked="" type="checkbox"/> PFC

Recording Fees

Recording Fee	Amount:	138.00	<input checked="" type="checkbox"/> PFC
City/County Stamp	Percent:	0.240000	
Conservation Fee	Amount:	5.00	

Additional Charges Paid to Others

Real Estate Admin Fee	Amount:	
Home Inspection Fee	Amount:	

Prepays

Hazard Insurance - First Year	Amount:	1,150.00	
Mortgage Insurance Premium - Upfront	Amount:		Percent: <input type="text"/> <input checked="" type="checkbox"/> PFC
VA Funding Fee	Amount:		<input checked="" type="checkbox"/> PFC
USDA Funding Fee	Amount:		<input checked="" type="checkbox"/> PFC

Escrows

Hazard Insurance	Amount:	191.67
Flood Insurance	Amount:	
Property Taxes	Amount:	520.83

Credits

Lender Credits	Amount:	
Seller Credits	Amount:	
MIP Refund	Amount:	
Borrower Paid Upfront Fee	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

View/Edit Contact Presentation

Presentations

Scenarios

Liabilities

Closing Costs

Overview

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FINAL REVIEW

Liability Summary

Current Mortgage Summary

Closing Costs Summary

Scenario Name		test
Program / Type		30 Year Fixed / Conventional (4.250)
Origination Fees	\$0.00	
Third Party Fees	\$0.00	
Title Fees	\$0.00	
Recording Fees	\$0.00	
Additional Settlement Charges	\$0.00	
Estimated Closing Costs	\$0.00	
Prepays	\$0.00	
Reserves	\$0.00	
Credits	\$0.00	
Estimated Settlement Charges	\$0.00	

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

Contact: Bill AAAConkle >> Presentation: Test

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EDIT PRESENTATION

Details

Payments

Report

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<input type="checkbox"/>	<input type="checkbox"/>	Program: 30 Year Fixed	Scenario: test	View Details	16
--------------------------	--------------------------	------------------------	----------------	--------------	----

Property Value: \$250,000.00

	Loan/Value	Loan Amount	Pre-Tax Rate	Payment	After-Tax Rate	Tax Savings *	Payments	APR
LTV:	90.0%	\$225,000.00	4.250%	\$1,106.86	2.763%	\$0.00	360	4.250%
CLTV:	110.0%	\$275,000.00						

Closing Cost Category / Fee	Amount	Financed
-----------------------------	--------	----------

* 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.

Details

Payments

Report

30 Year Fixed
30-Fixed
Conventional (4.750%)

10 Year Fixed
10-Fixed
Conventional (4.250%)

15 Year Fixed
15-Fixed
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	3.683%	3.188%	3.375%

Monthly Payment Comparison

Payment (P&I)	\$1,108.50	\$2,176.80	\$1,825.61
Property Taxes	\$154.17	\$154.17	\$154.17
Property Insurance	\$79.17	\$79.17	\$79.17
Mortgage Insurance	\$70.83	\$81.98	\$81.98
HOA/Other Fees	\$54.17	\$54.17	\$54.17
Property Payments	\$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.

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GENERATE FINAL REPORT

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

Required

- ☒ [Cover Page](#)
- ☒ [Introduction](#)

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Optional

- ☒ [Payment Breakdown Summary](#)
- ☒ [Transaction Summary / Cash To Close](#)
- ☒ [Annual Amortization Summary](#)
- ☒ [Settlement Costs Details](#)

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Attachments

- ☒ [Items Needed](#)
- ☒ [Smart Shopping - 11 Tips on Being a Consumer](#)
- ☒ [Conventional Wisdom - Conventional Loan Types](#)
- ☒ [Credit Articles - 3 Elements](#)
- ☒ [Mortgage Glossary](#)
- ☒ [FHA Facts](#)
- ☒ [Fixed and Adjustable Tables](#)
- ☒ [In General: Conventional, FHA, VA, USDA](#)
- ☒ [Mortgage Types Table](#)
- ☒ [USDA](#)
- ☒ [VA Loans](#)

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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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