



EZ Loan User's Guide

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Logging In

To begin using the system, you'll need to login at <http://www.homeplusdealers.com>. Both user name and password are required.

At this screen you can also set up an account, apply to become a dealer, reset your password or reach us for help and to get answers to any questions you may have.



Dealer Login

A screenshot of the Dealer Login form. It has a white background with a dark border. At the top center, it says "Log In". Below that, there are two input fields: "Email:" with the placeholder text "youremail@yourdomain.com" and "Password:" with a masked password "*****". A dark grey "Log In" button is located at the bottom right of the form.

[Already a Dealer With ID? Click Here if you haven't set up a login account.](#)

[Not Yet a Dealer but Want to Submit an Applicaton? Click Here to Get Started](#)

[Forget Your Password? Click Here.](#)

[Questions or Problems? Contact Us](#)

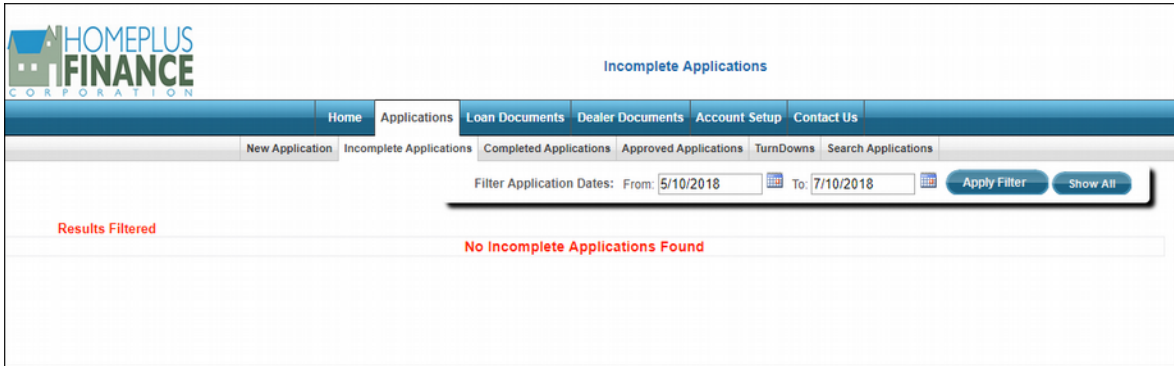
The Dealer Menu

Upon logging in, you'll see the Dealer Menu. The menu bar on this screen gives you access to the program's features with direct links in the page body to often-used information.

To start a new application or to continue working with a saved application, choose **Applications** from the menu bar on this screen.



Here is an example of the incomplete applications window which allows you to filter for saved (incomplete) applications by date range. You can also filter by Complete, Approved, etc.:



Starting a New Application

To begin a new application, click the *New Application* button on the **Applications** sub menu.

Note: In the examples below, descriptions marked with an asterisk () apply to both the borrower AND to the co-borrower.*

Completing the application is generally straight forward. The following highlights will help insure your application is fully complete. Please ensure that you have paid particular attention to the following areas; spouses and vested title holders are required to be on the application:

The image shows a 'New Loan Application' form with two columns: 'Primary Borrower' and 'CoBorrower'. The form includes fields for Social Security Number, First Name, Last Name, Date of Birth (with example '01/23/1945'), and Drivers License Or ID Number. Below these are 'Property Information' fields: Street Address, City, State (dropdown), and Zip Code. There are four checkboxes for 'Mortgage Info: Select One': 'Free and Clear', 'Mortgage', 'Land Contract', and 'Unknown'. The 'Best Contact Information' section includes Phone (with example '9999999999'), Email, and Cell (with example '9999999999'). The 'Income Information' section includes 'Total Monthly Income'. Red arrows with numbers 1 through 5 point to the Date of Birth, Drivers License Or ID Number, Mortgage Info, Email, and Total Monthly Income fields respectively. A red exclamation mark icon is on the right with the text 'Spouses and vested title holders are required to be on the application.'

1. **Date of Birth *** – Required by law. Be careful not to include the driver’s license expire date.
2. **Driver’s License *** – Required by law for identification purposes.
3. **Mortgage Information** – Helpful so we know whether to seek mortgage information
4. **Email Address *** – This additional contact information must be included.
5. **Total Monthly Income *** – Necessary to calculate debt to income ratio.

The Income Source Section

Income Source (Select All That Apply):

Primary Borrower	Amount	CoBorrower	Amount
Monthly Wages <input type="checkbox"/>	<input type="text"/>	Monthly Wages <input type="checkbox"/>	<input type="text"/>
Business Income <input type="checkbox"/>	<input type="text"/>	Business Income <input type="checkbox"/>	<input type="text"/>
SSI/Disability <input type="checkbox"/>	<input type="text"/>	SSI/Disability <input type="checkbox"/>	<input type="text"/>
Pension <input type="checkbox"/>	<input type="text"/>	Pension <input type="checkbox"/>	<input type="text"/>
Rent <input type="checkbox"/>	<input type="text"/>	Rent <input type="checkbox"/>	<input type="text"/>
Other <input type="checkbox"/>	<input type="text"/>	Other <input type="checkbox"/>	<input type="text"/>
Employer <input type="text"/>		Employer <input type="text"/>	
Job Title <input type="text"/>		Job Title <input type="text"/>	

6. **Income Source *** – The breakdown of income helps us verify income sources.
7. **Employer *** – Necessary to verify employment.
8. **Additional Information** – Information that may help with the underwriting process.

Contract Information

Fill in Sales Price, Down Payment, Amount Financed and Desired Term in Months. The payment will calculate automatically. When finished, click the *Submit Application* button to complete your application.

Contract Information

Sales Price:

Down Payment:

Amount Financed:

Desired Term in Months:

Calculated Payment:

Payments are calculated using a rate of 17.99 Actual rates vary from 11.99 to 17.99 depending on state of residence and dealer agreements.

Additional Information

9. **Type of Work *** – This is required so we know what type of project is being financed.