




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.



The image shows the HomePlus Finance Corporation Dealer Login interface. At the top is the company logo, which consists of a stylized house icon with a blue roof and green walls, followed by the text 'HOMEPLUS FINANCE CORPORATION' in blue and green. Below the logo is the heading 'Dealer Login' in a large, bold, blue font. Underneath the heading is a login form with two input fields: 'Email:' and 'Password:'. Both fields are highlighted in yellow. Above the email field is the text 'Log In'. To the right of the password field is a grey button with the text 'Log In' in black. The form is enclosed in a black border.

[Existing Dealers With ID's Click Here to Set Up an Account](#)

[To Become a Dealer Click Here](#)

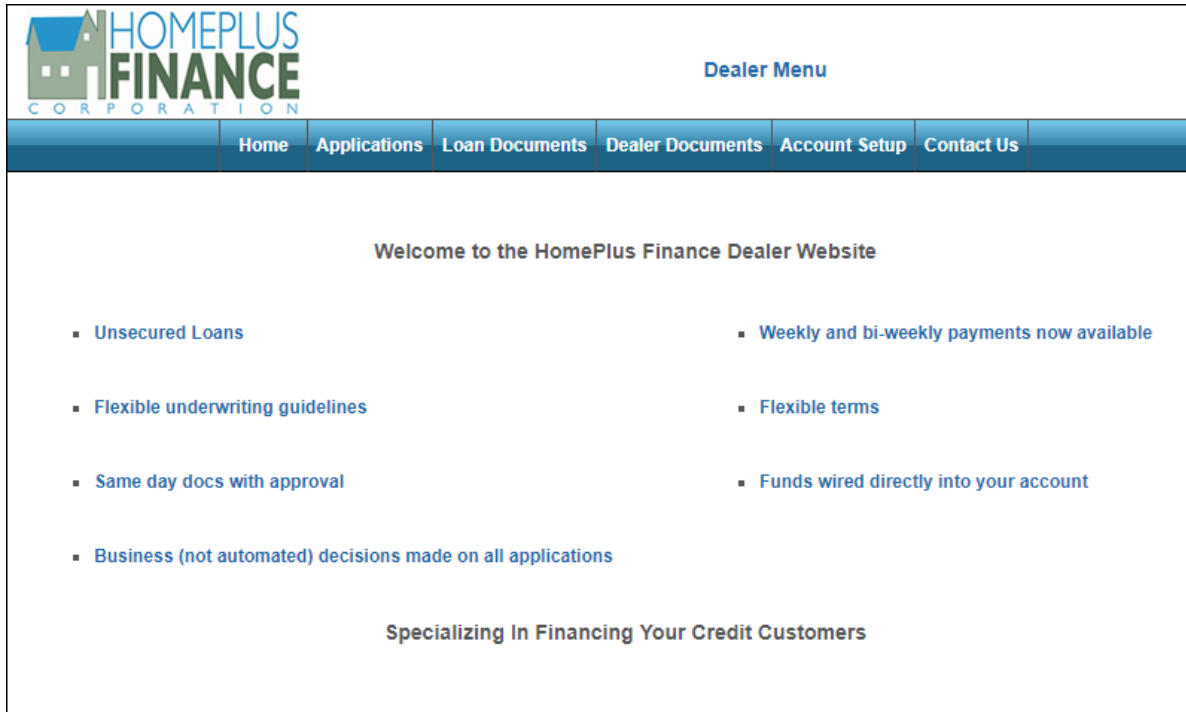
[Forget Your Password? Click Here.](#)

[Questions or Problems? Contact Us](#)

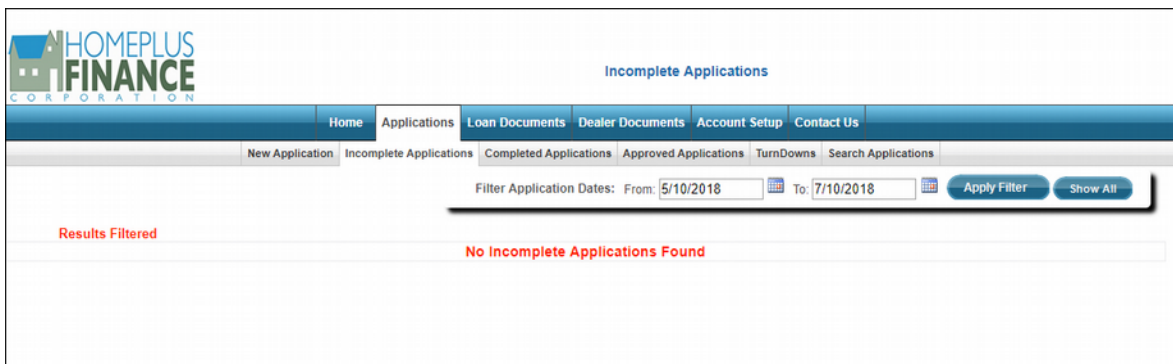
The Dealer Menu

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:



New Loan Application

Borrower Information

Primary Borrower		CoBorrower
Social Security Number: <input type="text"/>		Social Security Number: <input type="text"/>
First Name: <input type="text"/>		First Name: <input type="text"/>
Last Name: <input type="text"/>		Last Name: <input type="text"/>
Date of Birth: <input type="text"/>	← 1 →	Date of Birth: <input type="text"/>
Drivers License Or ID Number: <input type="text"/>	← 2 →	Drivers License Or ID Number: <input type="text"/>
Property Information:		
Street Address: <input type="text"/>		
City: <input type="text"/>		
State: <input type="text"/>		
Zip Code: <input type="text"/>		
Mortgage Info: <input type="checkbox"/> Free and Clear		<input type="checkbox"/> Mortgage
	← 3 →	<input type="checkbox"/> Land Contract
Best Contact Information:		
Phone: (i.e. 999999999) <input type="text"/>		Phone: (i.e. 999999999) <input type="text"/>
Email: <input type="text"/>	← 4 →	Email: <input type="text"/>
Cell: (i.e. 999999999) <input type="text"/>		Cell: (i.e. 999999999) <input type="text"/>
Income Information:		
Total Monthly Income: <input type="text"/>	← 5 →	Total Monthly Income: <input type="text"/>

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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			CoBorrower		
		Amount			Amount
Salary	<input type="checkbox"/>	<input type="text"/>	Salary	<input type="checkbox"/>	<input type="text"/>
Business Income	<input type="checkbox"/>	<input type="text"/>	Business Income	<input type="checkbox"/>	<input type="text"/>
Social Security	<input type="checkbox"/>	<input type="text"/>	Social Security	<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"/>	
Additional Information	<input type="text"/>				

Annotations: 6 (Income Source), 7 (Employer), 8 (Additional Information)

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: 9 → Type of Work

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

[Questions or Problems? Contact Us](#)

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