AMERANT
Wholesale Mortgage

Job Aid | External

Wholesale Broker-Portal Icons

Below is a list of icons utilized within the **Amerant Wholesale-Broker Portal**:

Icon	Definition	Action
	Acknowledgement / Consent	Consent is Required.
	Add Borrower	Add another borrower to the loan. Each time you add a new borrower, a new tab appears. A loan can have up to **10** borrowers
Add Current Employment	Add information	Sections contain links to add more information. These links are **green** and **underlined**.
	Alias Information	Access Alias Information window.
	Add Suppressed Fee(s)	Add a new fee.
	Calculate Escrow Aggregate Adjustment	If the fee is marked to auto-calculate the **Escrow Aggregate**, the entire row is read-only, and you must click to perform the calculation. The Amount to Escrow is equal to the Standard Aggregate Adjustment.
	Cash Flow Calculator	View a specific document in the **Global Document Repository**.
	Check Status	Query the MI company for the status of an outstanding request. This button is disabled until a request has been sent and when there is no active loan open. Depending upon configurations in Empower® Setups for this service, you may have to click the Check Status button to receive a response.
	Clear Category	**Clears** the Prepayment Penalty Category.
	Community Seconds	To associate a **Community Seconds Program**, click on the icon. This screen allows you to begin the process of adding a community Seconds Program to the loan via the Community Seconds Card.
	Copy Address	Utilized to copy addresses.
	Credit Line Worksheet	Opens the **Credit Line Accounts** screen and is used to track and determine the totals of all credit lines against a subject property.
	Create Internet Account	Click to the right of the E-Mail field to access the Create Internet Account screen. Once an account is created, a Welcome and Password letter is sent to the borrower. The Welcome letter will contain the borrower's username and the web address for **Consumer Direct**. The Password letter will contain their temporary password to use when the borrower logs onto Consumer Direct.

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	Delete Borrower	Delete selected borrower from the loan. To remove a Duplicate borrower, please refer to the How to Remove a Duplicate Borrower procedure.
	Delete	**Delete** information within a section.
	Edit	**Edit** existing records.
	Edit Foreign Address	Enter information for the foreign address.
^ and v	Expand or Collapse	All sections can be **expanded** or **collapsed** using the arrow icons. Sections may be collapsed by default when accessing the URLA information.
	Find Agent	Select a **Mortgage Insurance Agency**. Once you make your selection, the agency name maps back to the read-only Insurance Company field, which is required.
	Find Creditors	Access the Find Creditors search and look for existing creditors.
	Find Depositors	Find Available Depositors.
	Find Employers	Access the **Find Employees** dialog and look up existing employers.
	Global Document Repository	Upload and view documents as well as **Document Package Generation**.
	Help	Access the **Empower Help Center**.
	Income Calculator	Access the **Income Calculator**
	Import Load Data	Import Loan Data
	Impounds	Add/Adjust Impounds.
	Interface Job Status Log	View the status of all requests and responses sent to or returned from the active loan. ***Not used at this time***.
	Look Up ZIP code	Verify the **City** and **County** the **ZIP Code** resides in. If more than one option exists with the ZIP Code you have entered, a dialog box will appear with the City and States with that ZIP Code. Select the correct one:
	Map Liabilities to Real Estate Owned	Access the **Map Liabilities** to **Real Estate Owned** window. This screen is used to map any real estate that is owned by the borrower(s) and is still a liability due to unpaid balances.
	Max Net Cash-Out Refinance Calculator	Click on the icon to **calculate** a new payment based on the amount of money requested to be given to the borrower in cash.

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Icon	Definition	Action
	Military Lending Act (MLA) Website	Access the **Military Lending Act** website.
	MI Response	Click to access the **Cascade Status** screen.
Previous Next	Next or Previous	Use the **Next** and **Previous** buttons at the bottom of the screens to navigate to the next or previous sections.
	Note Pad	Opens the **Wholesale Notepad**. Enter and read notes within this screen.
	Override Agent Information	Overrides the information for all the read-only fields within the **Appraiser** screen.
	Override Appraiser Information	Overrides the **Appraiser** information (i.e., Appraiser Name and Appraiser License Number. Note these fields may already be populated if an appraiser has already been selected elsewhere in Empower.
	Payoff Details	Access the **Payoff Details** window. Supply the Payoff Type and Payoff Amount.
	Prepayment Penalty	Takes you to the **Prepayment Penalty** screen to enter information about the Prepayment Penalty.
	Recalculate	Recalculate **Pay/Calculate** missing info
	Save	Click the **Green Floppy Disk** icon to save your changes. Save **often** to avoid losing data.
	Select Category	The **Categories** for Specific Property State populates. Select the category and click **ok**.
	Self Employed Income Analysis	Access the **Self-Employed** Analysis if the borrower is self-employed.
	Send E-mail	Initiate sending an e-mail message to the selected borrower using the **E-Mail Composer** screen.
	Services Status Table	View the status of all exports for the active loan.
	Show $0.00 Total Charge	Click to hide or show all fees with an amount of $0.00.
	SSN/TIN Check all Borrowers	Click to access the **SSN Check** screen to see if there are duplicate Social Security Numbers in the Empower database.
	Submit Cascade	Click to send an original request to the specific MI company. Once you have sent a request, this button is disabled until the response is received. This button is also disabled when there is no active loan open.

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Icon	Definition	Action
	Submit Order	Click to send an original request to the specific MI company. Once you have sent a request, this button is disabled until the response is received. This button is also disabled when there is no active loan open.
	Submit Request	Click to format the returned findings from **DU**.
	Un-assign Borrower from Application	The icon is clicked to remove a borrower from a loan application.
	Turn Filter On/Off	This button works as a toggle to turn the filter on and off.
	Unsaved Changes	A Red exclamation mark over the **Save** icon advises edits not saved.
	Validate Cascade	Click to verify the information is entered for all required fields. If required information is missing, an error message appears listing required fields. If no information is missing, a message displays that all required fields have been validated.
	Validate Submission Data	Verify that you have entered information for all the required fields. If required information is missing, a **Services View Dialog** opens stating what information is missing. If there is no missing information, a message appears stating that all required fields have been validated.
	Validate Submission Data (DU)	Access the **Custom DU® Extended** Fields screen.
	View a Document	View a specific document in the **Global Document Repository**.
	View File	This button becomes enabled when a loan or application is open. Click to open a drop-down for you to select to see the credit report and other DU-related files.
	View Files	Opens a drop-down with the following items for you to select to view if they are available: **View Certificate** via the **Document Manager** screen. **Feedback** – This option becomes enabled when errors are returned after you click the **Validate Submission Data** or **Submit Order** buttons. Order Response.

Wholesale Broker-Portal Icons

Icon	Definition	Action
	Word Wrap	Wrap the texts listed within note sections.