THE DMM LOSS MITIGATION

WEB PORTAL

ATTORNEY MANUAL

(May 2011)

What is the DMM Loss Mitigation Web Portal?

The DMM Loss Mitigation Web Portal is a secure electronic interface that enables attorneys and loan servicers to communicate more effectively and efficiently about distressed borrowers in need of loan resolutions – before, during or after a bankruptcy.

Servicer Required Documentation

Through the Portal, servicers can advise attorneys of their requirements for submitting files for loss mitigation. Servicers can even attach any documentation they require to be completed for loss mitigation consideration including any required forms such as authorizations and financial information for the borrower.

Knowledge That Submissions Have Been Received

All information submitted by the attorney (including any documentation) is posted and stored on the Portal and available to the attorney and servicer to see at any time. As a result, attorneys can submit their clients for loss mitigation review and have the confidence that their complete submission has been delivered to the servicer. And, servicers can proceed with a review knowing that they have received all of the information from the attorney. No more phone calls or searching for faxes.

Dynamic Communications

The Portal opens up a whole new dedicated and direct channel for clear communication between attorneys and servicers. The Portal automatically tracks the status of every file – from submission to resolution. Attorneys and servicers can message each other through the Portal to resolve any issues that may arise throughout the process and submit any additional documentation that may be required. And, all communications between attorney and servicer are tracked; thus, ensuring that both attorney and servicer are always on the same page. A full history of every account can be viewed at any time with a click of a button. In addition, both parties receive notice of any updates or changes to an account – on the Portal and via email.

Court and Trustee Access

Court personnel and Trustees can view any file in their district that was submitted through Portal. Future releases of the Portal plan to allow Trustees to further assist in loss mitigation process.

Simple and Easy

The Portal is web-based and requires nothing more than an internet connection and an email address.

Free

The Portal is free for attorneys and their borrower clients. Servicers pay DMM a small processing fee for each complete package delivered to them.

History of the Debtor's Counsel Loss Mitigation Web Portal

The Portal is the culmination of the work of many people representing the various stakeholders in the loss mitigation process. The Portal was developed by DMM in collaboration with the "Mortgage Issues Liaison Committee" of the National Association of Chapter Thirteen Trustee (NACTT) and the support of the Bankruptcy Judges.

In October 2008, DMM launched a pilot program for the Portal. The Portal went national on January 1, 2009. Building on its success, DMM released a new version of the Portal on May 4, 2009. Servicers representing over 75% of the mortgage servicing volume are already using the Portal with more expected to join.

More Information

For more information on the Portal, please contact Igor Roitburg or Joe Smith at 800-481-1013 or email us at support@defaultmitigation.com.

To register to use the Web Portal, please go to https://www.dclmwp.com

<u>Registration</u>

You must be registered to use the DMM Web Portal. To register:

1. Go to www.dclmwp.com
2. Under "Create an Account", click the "Attorneys Click Here" link (See Figure 1)
3. Complete the Signup form
4. Click "Submit Account"

DMM will verify the information provided and you will be notified by email once access has been granted. (The verification process usually takes less than 24 hours)

Figure 1 – www.dclmwp.com

Log In

After you have registered to use the DMM Web Portal, go to www.dclmwp.com, enter your email address and your password under "Existing Users" and click the "Login" button to gain access to the site. (See Figure 2)

Note: You do **not** need an Invitation Code to login. Enter an Invitation Code only if the servicer has sent you an invitation to participate in its online loss mitigation program (see "Servicer Invitations").

Figure 2 – www.dclmwp.com

Home Page

Your Home Page is broken down into 3 sections (See Figure 3):
- Main Navigation Bar
- Account Dashboard
- Tools

Each section is discussed in detail below.

Figure 3 – Home Page After Login

Main Navigation Bar

The Main Navigation Bar will appear on every screen and give you quick access to the following:
- Home Page
- My Profile - this is your user account information. From here you can edit your profile and add users to your account. (See Figure 4)
- Message Center – provides a quick link to any new messages you have received on any of your accounts (see Figure 5)
- Add New Borrower – click here to access the Add New Borrower Wizard which will guide you through the process of submitting a new account through the Portal.
- Invitations – click here to review and submit any accounts the servicer may have sent to you (see "Servicer Invitations" section for details)
- Logout

My Profile

Figure 4 – My Profile

Updating Your Account

You can update any of your user information by clicking the ✏ next to the information you want to update. This will bring up a pop up box. Enter the new information in the pop up box and click "Save Change". Your account will automatically be updated.
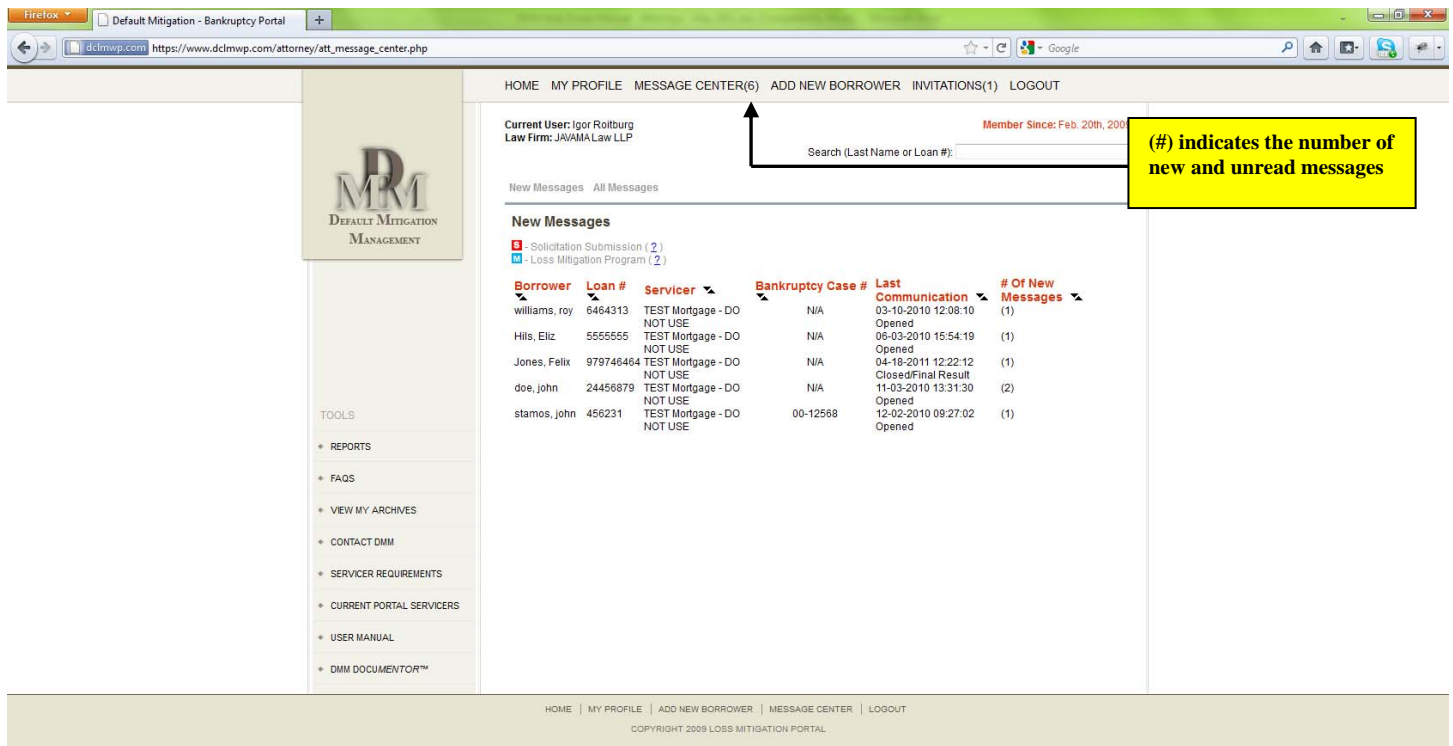
At the bottom of the "My Profile" page you will find a list of your Authorized Users. These are users that you have added to your account and they have full access to all of your files on the Portal under your account. Authorized Users can perform any function that you as the primary user can.   The Portal will identify which user performed a particular action with respect to any of your accounts.

- To add a new Authorized User, click the "Add New Authorized User" button. A new page will open. Provide the first and last name as well as the email address of the user you wish to add. Confirm you are responsible for this user's activity on the Portal and click "Save User". The user will receive an email with a temporary password and instructions on how to log in.

- To delete an Authorized User, click the "x" next to any Authorized User's name. The user will be immediately removed and will no longer have access to your accounts.

Message Center

The Message Center shows you all of the new and unread messages you have received with respect to all of your accounts on the Portal. (See Figure 5)

Figure 5 – Message Center (New Messages)

Message Counter

The number in the parenthesis indicates the number of new and unread messages you have received.

Clicking on "Message Center" will take you to a screen displaying your new messages. (See Figure 5) This screen will identify the following information:

- Borrower Name
- Loan #
- Servicer Name
- Bankruptcy Case Number
- Date/Time and Type of the Last Message
- Number of new messages for this account

To view any message, click the Borrower Name. You will be taken to the file history for that Borrower account and will see all of the new messages listed in short view. The short view will display the date/time of the new message as well as who took the action and what type of action was taken. (See Figure 6)

Figure 6 – New Messages

Click the Details ⬇ to view the details of the message. The details will include information about the user as well as any message or documents they have sent to you. Clicking the Details ⬇ will also mark the message as read and your new message counter will be adjusted accordingly.

Note: to view the full history of this account, click the "Full History" folder.

Add New Borrower

Clicking "Add New Borrower" opens up the Add Borrower Wizard. (See Figure 7)

Figure 7 – Add New Borrower Page

The first page of the Wizard details the instructions for submitting a package through the Portal to the servicer. Please read them carefully.

Submitting a Borrower through the Portal

To submit an account through the Portal, you will need to prepare a loss mitigation package for the borrower. **Preparing the proper loss mitigation package is critical to ensure that your client gets a complete and thorough review of all loss mitigation options that may be available to them.** The Portal facilitates this process by making available online the required forms as well as a list of the supporting documentation needed. These forms and documents are accessible under the Tools section of the site – "Servicer's Requirements" or when you click "Add New Borrower".

The required forms and documents are:

Forms:
- Borrower Authorization – written authorization from the borrower permitting the servicer to speak to you as their representative. (You may use your own form if you wish; DMM has provided this form for convenience only)
- HAMP Request for Modification and Affidavit (HAMP RMA) – standard HAMP financial form that servicers need to review your client for a potential HAMP modification
- IRS Form 4506T-EZ – request for Tax Return transcript
- Dodd Frank Certification – certification required to be completed by borrowers seeking loss mitigation options
- Additional Servicer Information – any additional proprietary forms that the servicer has provided DMM. To find if your servicer has provided any such forms, simply select the servicer from the drop down list and their proprietary forms will appear. It is very important that the borrower complete these form(s) in addition to all other forms so that the servicer can evaluate the borrower for all loss mitigation options, not just HAMP.
- Freddie Mac Financial Form – click the link provided to check if your client's loan is owned by Freddie Mac. If it is, Freddie Mac is requiring their own separate form be completed **in addition** to all other forms.

Supporting Documents:
- Proof of Income
    - 2 most recent paystubs*
    - 2 most recent monthly bank statements
    - Most recent tax return
- Proof of Occupancy – copy of utility or phone bill

* Because not every borrower is a regular wage earner and/or borrowers may have income from other sources than employment, the Portal provides its users with a chart of other potential income sources and the documentary proof required to be submitted. Any such documents should be uploaded to the "Other" document queue which will appear after all other documents have been uploaded.

Please be sure to review this very carefully as servicers will not be able to review your request unless and until you have provided all of the requisite forms and documents.

After you gather all of the forms and documents, you will need to scan and save them. Please check your scan settings and make sure you are scanning in black and white at a resolution no greater than 200 DPI. Each document will be uploaded individually and has a file size limit to ensure that the servicer can download the file. You will not be able to upload a file if it exceeds those limits. More detailed information about the scan setting (including the file size limitations for each file) is located online.

After you have scanned and saved all of your documents, click the Begin Add New Borrower Wizard and the Wizard will walk you through the step-by-step process of adding the borrower record and the borrower's documents and submitting them directly to the servicer. (See Figures 8A and 8B)

Follow the instructions on each page and provide the information requested or upload the required document. As you complete each screen, click "Save and Continue" to move to the next screen. The ✘ will change to a ✔ on the menu on the left once you have completed and saved the information. (See Figure 8A) To edit any

screen, click the page name and you will be returned to that screen. Edit the information and click "Save and Continue".

Figure 8A – Add New Borrower Wizard
(Create Borrower Record – Borrower Name)
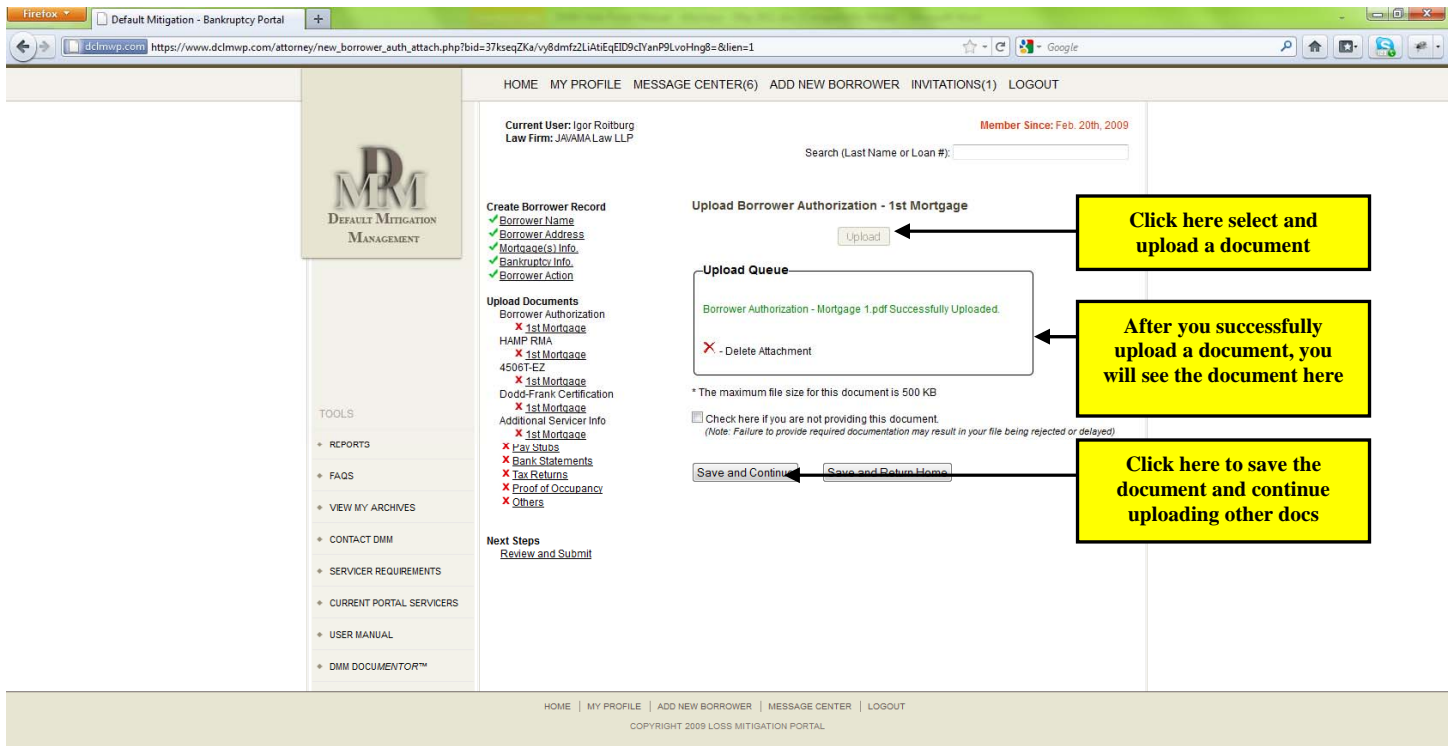
Figure 8B – Add New Borrower Wizard
(Upload Documents –Borrower Authorization)

Once you have entered all the information and uploaded all of the documents, you will be asked to review all of the information provided. After you confirm the information, click "OK- Submit". You will be given a pop-up requesting you confirm your agreement to communicate through the Portal. Click "OK" and the account will be submitted to the servicer for review and will now appear in your New Accounts folder until the servicer completes the intake process. (Note: as soon as you submit the file through the Portal, it is delivered directly to the servicer and the servicer is notified via email that a new submission has been made).

Account Dashboard

The Account Dashboard (See Figure 3) shows all of your accounts organized into 7 different folders based on the current status of the account. Accounts are automatically placed into the different folders based on the actions taken by the attorney and/or the servicer and all parties are notified of the change in status by email and in the account history. The 7 different statuses are as follows:

- New – accounts that have been submitted to the servicer, but have not completed intake – i.e., servicer has not yet reviewed your submission and confirmed that it is complete and ready to be evaluated.
- Opened – after the servicer completes the intake process and is ready to move forward with a review of the account, the account will be moved to the Opened folder.
- Decision Reported – after the servicer completes its review of the submission, the servicer will advise whether the request has been approved or denied and the account will be moved into the Decision Reported folder.
- Closed – once the account review has been completed and the final result determined, either the servicer or the attorney can close the account and report the final decision. (Note: either party can also close the account if they wish to terminate the review before its conclusion)
- Rejected - if, during intake, the servicer finds that the submission is deficient, the servicer will reject the submission and note the deficiency. This is **not** a substantive denial of the submission; rather it is a notification that there is an issue with the submission itself. For example, if the submission did not include a borrower authorization, the servicer may reject the package as being incomplete.
  - *Re-Opening an Account* - any rejected submission can be resubmitted to the servicer by clicking the "Re-Open Account" link. (See Figure 9). Clicking the Re-Open Account link will open a pop up box. Select the action you are taking to cure the rejection and click "Submit". The account will automatically be resubmitted to the servicer and moved back to the New folder. You will not need to re-create the account.
- Saved – accounts that you have started to create but have not yet submitted to the servicer are stored here. You can view and update these accounts at any time.
- All – displays all of your accounts.

Note: you can search for any account by the borrower last name or loan number. Simply type the borrower's last name or loan number in the search box located in the upper right hand corner and a list of all accounts matching that information will be displayed. Click on the borrower name or loan number to view that account.

Figure 9 – Borrower Account Page
(Re-Opening a Rejected Account)

Borrower Account Page

Figure 10 – Borrower Account Page

Each borrower will have its own account page where you can view all of the information and documents you provided to the servicer (See Figure 10). From this page, you can:

- Update any information
- Email the servicer
- Add documents
- View the file history/messages
- Close the file/report the final result

Updating Information

To update any information, click the 🖊 next to the information you want to update. This will bring up a pop up box. Enter the new information in the pop up box and click "Save Change". Your account will automatically be updated.

Email Servicer

If you need to contact the servicer for any reason, click "Email Servicer". A pop up will appear. Type your message and attach any documents you want to forward to the servicer. (Note: any documents you send to the servicer will automatically be indexed and added to the Attachments section for this account).

Add Documents

To add a new document (without sending a message to the servicer), click the "here" link to add new attachments located under the Mortgage Information block (See Figure 10). (Note: any documents you send to the servicer will automatically be indexed and added to the Attachments section for this account).
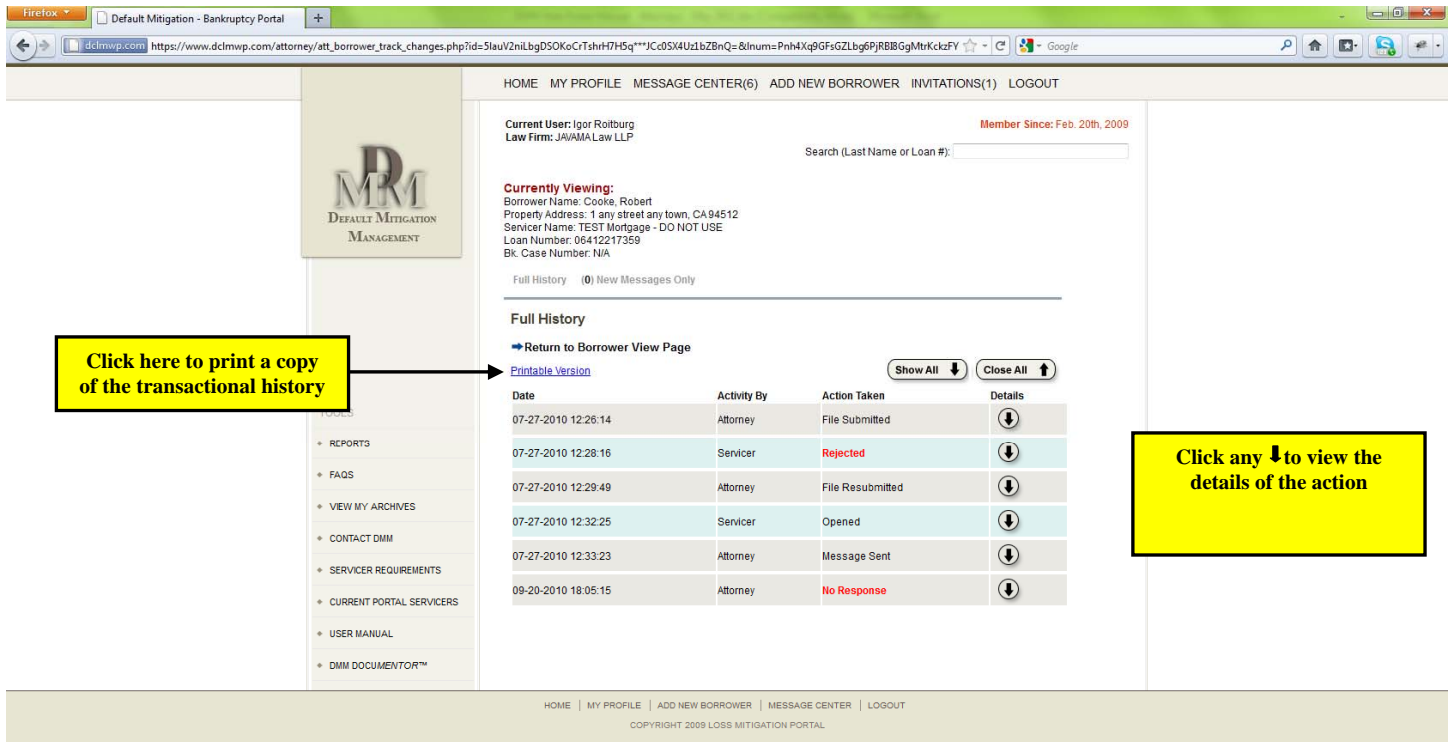
View File History/Messages

All account activity – from submission to final resolution – is recorded and time/date stamped for all users to view at any time. To view the file history, click the "View History/Messages" link. This will take you to a new page that shows the full history of the account. (See Figure 10A) The page will be displayed in short view with only the following basic information:

- Date on which activity occurred
- Who took the action – i.e., servicer or attorney
- Type of action taken

To view any message in greater detail, click the ⬇ in the Details column for the action you want to review. To view the details of all of the actions, click Show All ⬇.

A copy of the transactional history can be printed at any time by clicking the "Printable Version" link which will open a new page and show all of the transactions in detail view together with the date and time on which the transactional history was printed.

Figure 10A – View History/Messages

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<u>Close File/Report Final Result</u>

Once a final decision has been made and all documents (if appropriate) have been completed and finalized, the account should be closed and the final result reported. Either the attorney or the servicer can close the account. Once closed, the account will automatically be moved to the Closed folder. (Note: the account will remain on the Portal and the parties will still be able to communicate with each other after the file is closed).

Accounts should **not** be closed until:
- If approved, the modification is permanent and all documentation executed
- If denied, all appeals have been exhausted and the decision final

Any changes to the borrower account – i.e., editing any borrower info or sending a message to the servicer, will automatically generate an email notification to the servicer and a record of the transaction will be recorded in the account history.

Tools

The Tools menu provides access to the following:
- *Reports* – information on the accounts you have submitted.
- *FAQs* – answers to commonly asked questions. Please make sure to review this.
- *View My Archives* – link to your archived accounts.
    - To help you better manage your accounts, any account that has been closed or rejected can be archived. To archive an account, select the desired folder – Closed or Rejected – and select any accounts you wish to remove from this page and move to your archives. Then click "Archive Selected Accounts". The selected accounts will be moved to your archives. (See Figure 11) To retrieve any archived account, click "View My Archives".
- *Contact DMM* – DMM contact information.
- *Servicer Documents* – link to download servicer documentation. Click here to see a list of all required forms and documents for the servicers.
- *Current Portal Servicers* – list of all of the servicers currently using the Portal. If a servicer is not listed here, you cannot submit an account to them through the Portal. Please check back regularly as we are working to add new servicers all the time.
- *DMM DocuMentor*™ - a desktop application that helps you separate large pdf files into the individual documents you need to submit. (See "DMM DocuMentor™" Section)

Sort By: Last Name ▾

(0) New   (34) Opened   (16) Decision Reported   (18) Closed   (2) Rejected   (22) Saved   (92) All

Closed Accounts
S - Solicitation Submission (?)
M - Loss Mitigation Program (?)

<< Previous **1** Next >>

Borrower	Servicer	Loan Number	Days Since Submission	Final Result	
Broussard, Anthony	TEST Mortgage - DO NOT USE (1st)	125475896	198 days	Loan Modified	☐
Brown, Jerry	TEST Mortgage - DO NOT USE (1st)	789456	605 days	Loan Modified	☐
clinton, bill	TEST Mortgage - DO NOT USE (1st)	111111	726 days	Loan Modified	☐
clinton, bill	TEST Mortgage - DO NOT USE (2nd)	22222	726 days	Loan Modified	☐
Daniels, Greg	Wells Fargo Home Mortgage / Americas Servicing Company (1st)	708-0253900153	663 days	No Workout	☐
eastwood, clint	TEST Mortgage - DO NOT USE (1st)	456789	542 days	Loan Modified	☐
favre, brett	TEST Mortgage - DO NOT USE (1st)	100044	598 days	Government Making Home Affordable Loan Modification (HAMP)	☐
jones, felix	TEST Mortgage - DO NOT USE (1st)	979746464-OLD	347 days	Other	☐
Jones, Felix	TEST Mortgage - DO NOT USE (1st)	979746464	14 days	Other	☐
kent, clark	TEST Mortgage - DO NOT USE (1st)	100085	597 days	Loan Modified	☐
nixon, richard	TEST Mortgage - DO NOT USE (1st)	777777	724 days	Loan Modified	☐
owens, terrell	TEST Mortgage - DO NOT USE (1st)	999888	638 days	Loan Modified	☐
Palmer, Carson	TEST Mortgage - DO NOT USE (1st)	456321	557 days	Government Making Home Affordable Loan Modification (HAMP)	☐
Roitburg, Igor	Bank of America - NON-BK ONLY (1st)	10001	604 days	No Workout	☐
smith, joan	TEST Mortgage - DO NOT USE (1st)	45689	579 days	Loan Modified	☐
Wayne, John	TEST Mortgage - DO NOT USE (1st)	456127	612 days	Loan Modified	☐
wayne, jonathan	TEST Mortgage - DO NOT USE (1st)	97646349679	457 days	Loan Modified	☐
williams, roy	TEST Mortgage - DO NOT USE (1st)	6464313	415 days	No Workout	☐

Select any account you want archived by checking the box and click "Archive Selected Accounts"

☐ Select/Deselect All
Archive Selected Accounts

TOOLS

+ REPORTS
+ FAQS
+ VIEW MY ARCHIVES
+ CONTACT DMM
+ SERVICER REQUIREMENTS
+ CURRENT PORTAL SERVICERS
+ USER MANUAL
+ DMM DOCU*MENTOR*™

HOME | MY PROFILE | ADD NEW BORROWER | MESSAGE CENTER | LOGOUT
COPYRIGHT 2009 LOSS MITIGATION PORTAL

Figure 11 – Closed Accounts

Servicer Responses and Status Updates

Intake

Servicers who register to use the Portal agree to respond to the initial submission within 7 days. This does not mean that a decision will necessarily be reported within 7 days. It does mean, however, that the servicer should acknowledge receipt of your package and advise you if there are any issues within 7 days. If there is an issue with your submission, the servicer will reject your submission and advise as to the reason why the account has been rejected. The account will be moved to the Rejected folder (see "Re-Opening an Account" for how to resubmit a rejected account). If the account has been accepted, the account will be marked "Opened" and will be moved to the Opened folder.

Decision

Every servicer is different and while all of the servicers on the DMM Portal are doing what they can to respond in as timely a fashion as possible, the fact remains that servicers are receiving an unprecedented number of requests. Currently, after a file has been opened, review can take anywhere between 30-90 days with most servicers responding within 45-60 days. During this time, it is critical for you to monitor your files and check them for messages from the servicer. Quite often we see servicers asking attorneys for additional information/clarification on files. It is up to you to respond to those requests to keep the process moving forward.

DMM is constantly working with servicers on ways to speed up the process and increase the efficiency with which it is completed. Servicers continue to dedicate more resources towards utilizing the Portal and we expect the overall response times to get markedly better. Our shared goal with our servicers is to be able to reduce total review times to no more than 10 days from the date the file is submitted. We will keep you posted of all new developments as they arise.

Status Update Requests / No Response

If the servicer has not completed intake and either accepted or rejected your submission within 7 days of the submission, you will see a [No Response] button next to the account. Click this button to automatically send a status update request to the servicer.

Similarly, if the servicer has not reported a decision within 30 days of opening the submission, a [No Response] button will appear. Please click it to request a status update. (See Figure 12)

All "No Response" messages are logged in the account history. Also, DMM receives a copy of all "No Response" notices. DMM monitors these notices and if a servicer is not responding in a timely fashion, we will follow up with them on your behalf.

Note: the [No Response] button will only appear after the prescribed time period has passed. If you click the button, it will no longer appear; however, if the servicer continues to not take any action on an account, the [No Response] button will again appear after the 7 days (or 30 days as appropriate) has passed.

Figure 12 – Borrower Account Page (No Response Button)

Servicer Invitations

Some servicers may wish to initiate the loss mitigation process through the Portal even though you have not submitted a package to them through the Portal. In this case, the servicer will create the borrower record on the Portal and send an Invitation email to you with details on how to download the borrower's record and complete the submission. The Invitation email will include an "Invitation Code", which is a unique 8-character code that you will need to provide to download the borrower record into your profile. The Invitation email will also reference the borrower's loan number(s). These loan numbers will be redacted except for the last two digits. You will need to enter the full loan number to download the record to your account.

Downloading a Servicer Invitation

If you receive an Invitation email, go to www.dclmwp.com and under Existing Users, enter your email address and password together with the Invitation Code and a valid loan number. (If more than one loan number is referenced, you can enter either loan number and both loan numbers will automatically be downloaded). (See Figure 13)

Figure 13 – Home Page

Note: if you have not yet created a Portal account, use the "Invitation Code Only" section to enter the invitation code and loan number to download the invitation. You will be asked to create an account.

Responding To An Invitation

After you login, instead of opening your Account Dashboard, the Portal will automatically open to your Invitations page (See Figure 14). The Invitations page will list all of the invitations you have received from any servicer. These accounts will remain on your Invitations page until you complete and submit the borrower's package back to the servicer. To proceed with the submission, click the borrower's name. You will be taken to the Instructions page which will list the forms and documents you need to provide to the servicer. (See Figure 15)

Figure 14 – Invitations Page

Figure 15 – Instructions for Accepting Invitation

Once you have collected all of the documents, click "Continue" and begin the submission process.

Clicking "Continue" will open up the borrower record created by the servicer. Follow the instructions on the screens to complete the submission. (See Figure 16)
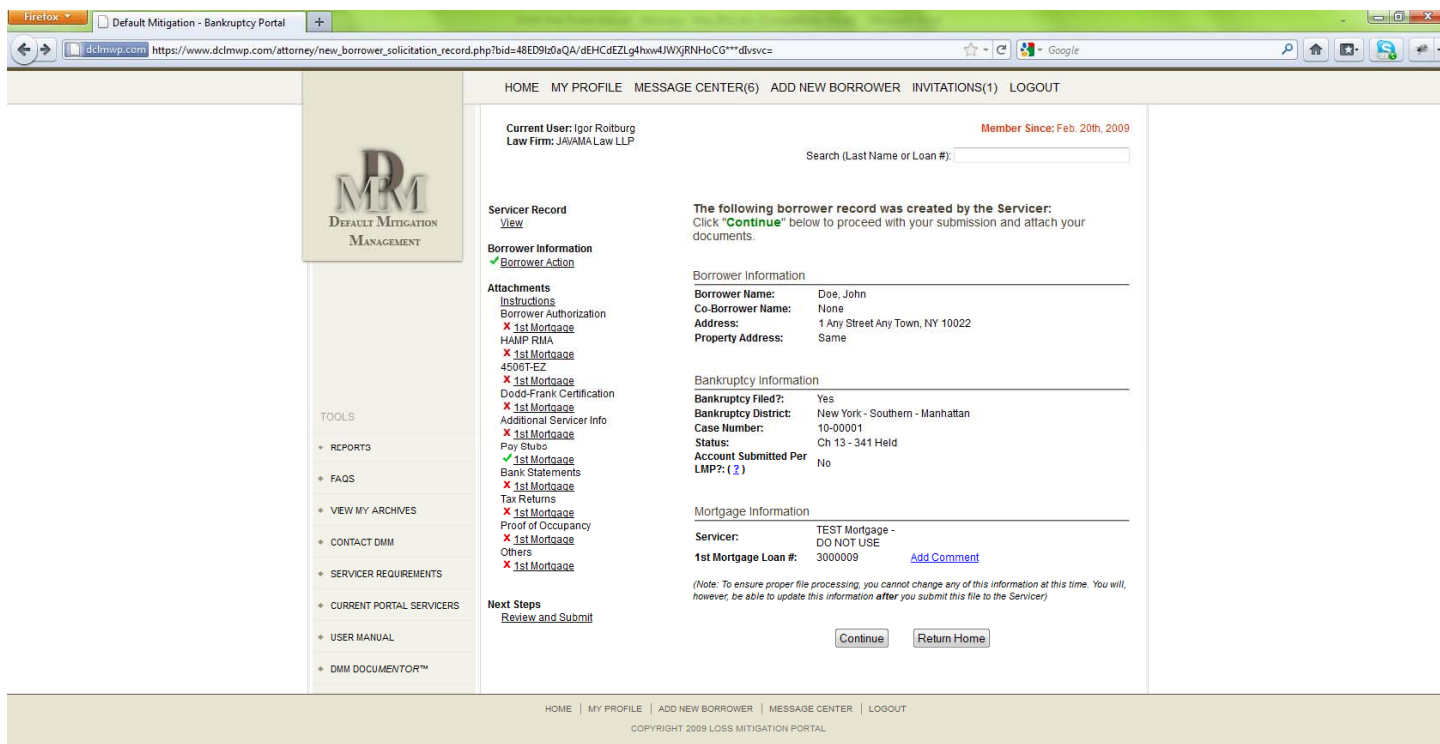
Figure 16 – Servicer Record Created for Borrower

Please note that some servicers may have already attached documents to your borrower's record. For example, if you previously submitted a borrower authorization to the servicer, they may upload that document on your behalf. If the servicer has elected to upload a document to your account, a "✔" will appear next to that document in the Attachments Menu (left menu). Please review this document and confirm its accuracy. If you want to update the document, click the "Update" link (on the document upload page). Both documents will become part of the record. (Note: A "✔" will not appear next to "Other" Attachments even if the servicer has uploaded a document.)

If the servicer has not uploaded any document to your account, a "✗" will appear next to that document in the Attachments Menu. Please upload the required document. If the servicer's instructions do not require a particular document, check the checkbox under the Upload Queue to indicate that the document is not required. The "✗" will change to "✔" once you upload the document or indicate it is not required.

Once you have attached all of your documents, review and submit your information to the servicer for processing. Your file will be moved to the "New" folder and processed like any other submission. A **S** will appear next to the borrower's name to indicate that this was a submission that was initiated by the servicer.

Bankruptcy Loss Mitigation Programs

DMM, in collaboration with the SDNY BK Court and DRI BK Court, have adapted the Portal to help facilitate the formal Loss Mitigation Program enacted by the BK Courts in their respective jurisdictions.

Submitting An Account Pursuant to Bankruptcy Court's Loss Mitigation Program

The submission process for an account that is subject to a Court Ordered Loss Mitigation Program is almost identical to the submission of any other account. The only difference is that on the "Bankruptcy Info" screen you will be asked to provide the following additional information if you select a jurisdiction that is using the Portal to facilitate its Loss Mitigation Program ("LMP") (see Figure 17):

- Date Loss Mitigation Order was issued
- Copy of the Loss Mitigation Order
- Date on which Loss Mitigation Period is set to expire
- Date of Status Conference / Status Report Due

Figure 17 – Add New Borrower
(Bankruptcy Info Screen – BK District Selected with LMP)

Upon your submission of LMP information (together with the rest of your package) to the servicer, the servicer will process your account accordingly and will provide you with direct servicer contact information as well as

any other required information through the Portal. The review process will continue as any other Portal submission with the Court having access to the file to review and confirm the status of any account.

DMM Docu*Mentor*™

The DMM Portal requires that all documents be uploaded individually. This enables the DMM Portal to automatically index every document submitted and assist the servicer in quickly reviewing your submission. While this makes the process more efficient, we recognize that this may require some additional work on your part, particularly if you are receiving the documentation electronically by email or e-fax from your clients as one pdf package.

In an effort to assist you in compiling the requisite documentation and preparing it for upload onto the Portal, DMM has made available a desktop application – the DMM Docu*Mentor*™. The DMM Docu*Mentor*™ is free for you to download and use. Once installed, the DMM Docu*Mentor*™ will dis-assemble any pdf into its component pages and allow you to quickly and easily identify, select and save the pages for each individual document, eliminating the need to manually print, scan and save the pages you need.

Download and Install DMM Docu*Mentor*™

To download a copy of the DMM Docu*Mentor*™, under Tools click "DMM Docu*Mentor*™" and then click "Download DMM Docu*Mentor*™". Follow the on-screen instructions to install the program. Once installed, the DMM Docu*Mentor*™ will be available for you to use with any pdf document. Simply launch the DMM Docu*Mentor*™ from your computer programs list and you are ready to use it.

Using the DMM Docu*Mentor*™

After you launch the DMM Docu*Mentor*™, the program will open and the instructions screen will appear. Please review the instructions carefully and click "OK" to begin using the DMM Docu*Mentor*™.

Open the pdf document

The first step is to open the pdf document that contains the documents you will be using to create your loss mitigation package. To do this, click the "Open" button in the upper left corner. A dialogue box will open which will allow you to search your computer/network drive to find the pdf document you wish to use. Select the document and open it. (See Figure 18A). Note: make sure that a copy of the pdf document that you wish to use has been saved on your computer/network drive.

The application window shows:
- Title bar: DMM DocuMentor™ Ver. 1.0.0
- Menu: File
- Tabs: Select pages | Manipulate selected pages
- Buttons: Open, Clear, Zoom in, Zoom out
- Yellow callout pointing to "Open":

Clicking "Open" will open a dialogue box that will enable you to search your computer drive for the pdf document you wish to open (make sure the pdf document has been saved onto your computer or network)

- Lower left text: Hold CTRL key to select multiple pages / Hold SHFT key to select range of pages
- Button: Select
- Status bar: DMM DocuMentor

***Figure 18A – DMM DocuMentor*™**

Select Pages

After you open the pdf document you wish to open, the DMM Docu*Mentor*™ screen will show every page of the pdf individually. Click on the page(s) you wish to use for the first document you want to save. Highlighted pages will be outlined in red. To select multiple pages, hold the CTRL key while clicking on the pages. To select a range of pages, click on the first page and then click the last page of the range while holding the SHFT key (See Figure 18B).

After the pages have been selected, click the "Select" button in the lower right corner. (See Figure 18B)
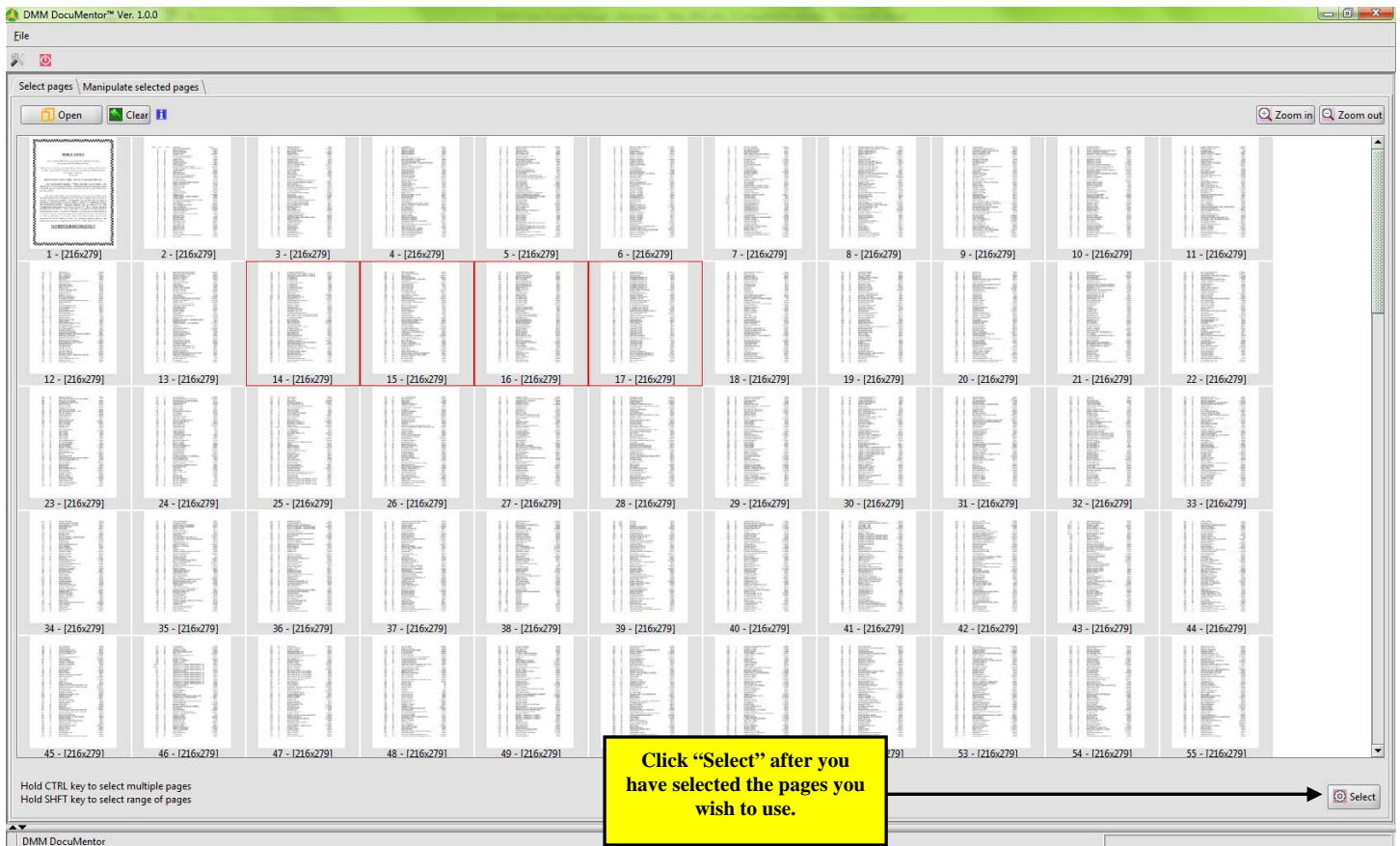
***Figure 18B - DMM DocuMentor*™**
(Selected pages highlighted)

<u>Save New Document</u>

After you select the pages, the "Manipulate selected pages" tab will open and will only show the pages you have selected. From this screen, you can manipulate the pages by changing their order or orientation. Adjust the pages as desired.

After you have adjusted the pages, towards the bottom of the screen, enter the following information which will be used to name and save your document to the specified location on your computer/network:

- Borrower Name – enter the borrower's name
- Loan Number – enter the borrower's loan number
- Document Type – select from the drop down menu which matched the document types on the Portal. (If you select "Other", you will be asked to provide a document name)
- Click the "Browse" button to select the destination where your new documents will be saved to.

After you have entered all of this information, click "Save" in the lower right corner to save the document to your specified location. (See Figure 18C) A pop up will appear advising that your document has been successfully saved. Click "OK" and you will be returned to the original DMM Docu*Mentor*™ screen. Select any other pages you wish to save and repeat the process above to save the new document. (Note: after you save your first document, you will be advised that "Some pages have already been selected. Would you like to replace them?" Select "Yes" to proceed.)

Once you have completed saving your individual documents to your computer/network drive, close the DMM Docu*Mentor*™ and proceed to the Portal to upload your documents to the Portal.
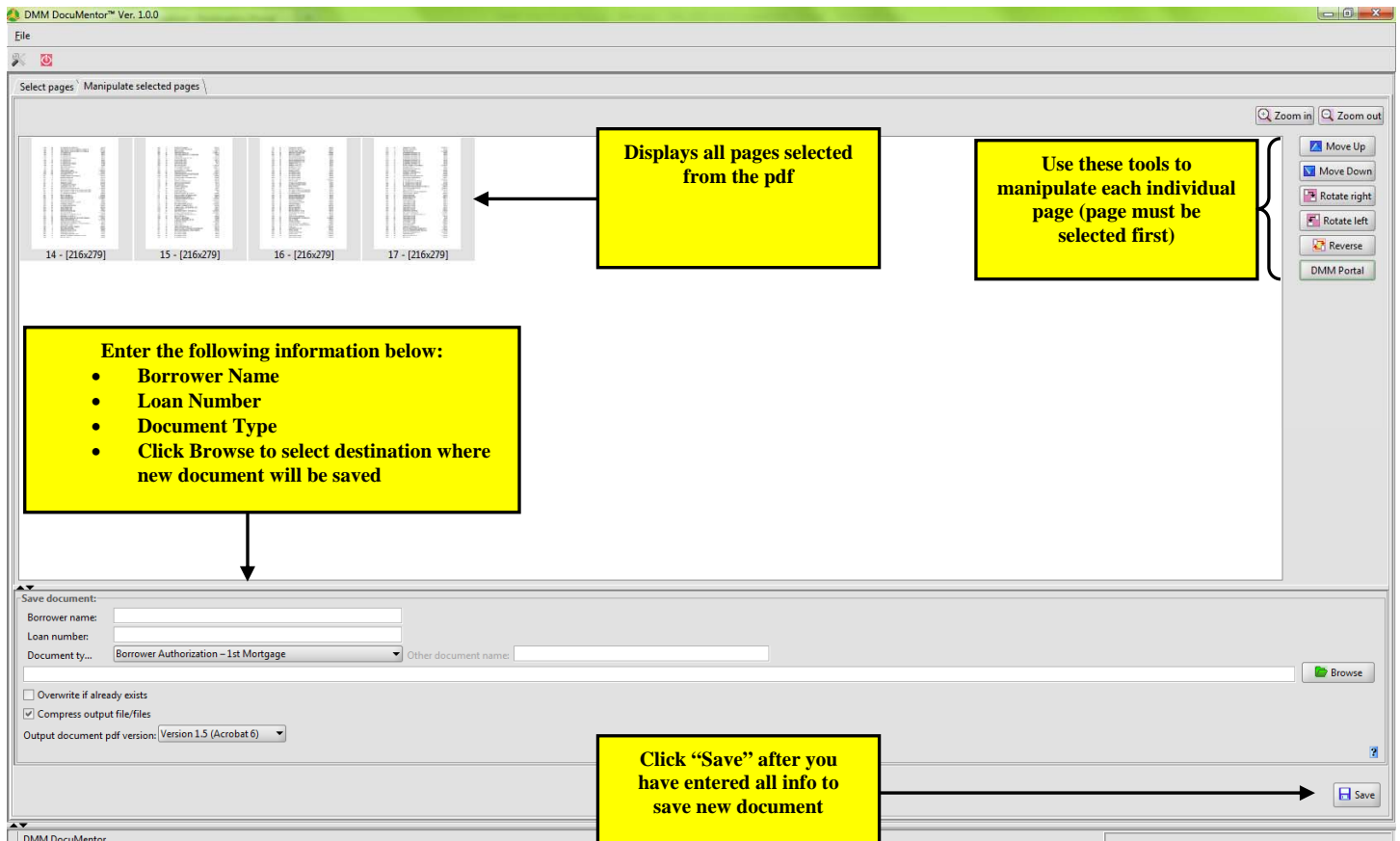
***Figure 18C – DMM DocuMentor*™**
(Manipulate selected pages tab)

<u>Additional Information</u>

For additional information, please see click FAQs under the Tools menu.

To contact DMM, please call us at 1-800-481-1013 or email us at [support @defaultmitigation.com](mailto:support@defaultmitigation.com).