



User Guide — Empower

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Disclosure statement

The procedures outlined in this User Guide contain interface examples that may or may not be present in your instance, as each lender can customize the LoanBeam interface within Empower.

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LoanBeam User Guide - Empower

Introduction

Welcome to the LoanBeam User Guide. This guide will assist you in understanding the features and functionality of LoanBeam.

Overview of LoanBeam

Using innovative Optical Character Recognition (OCR) and advanced algorithms, LoanBeam extracts relevant data from multiple scanned tax documents, calculates the data, and produces a single Excel file containing the borrower's qualifying income. Thus, LoanBeam drastically reduces the time and effort a lender spends reviewing and calculating a loan application.

LoanBeam is designed to be used any time you are gathering borrower tax returns to calculate qualifying income.

Technology Requirements

{See Empower System requirements}

Documents Scanned

LoanBeam is capable of analyzing any of the following tax documents:

- | | |
|--|--|
| <ul style="list-style-type: none">• Form 1040, 1040A, 1040EZ• Schedules A, B, C, D, E, F• Form 4562 Deprec & Amort• Form 6252 Installment Sale• Form 1120 Corp Tax Return• Form 1120S S Corp Tax Return• Partnership K-1 (1065)• Trust K-1 (1041) | <ul style="list-style-type: none">• Form W2• Form 2106 Employee Expenses• Form 4797 Sale of Bus Property• Form 8829 Bus Use of Home• Form 1065 Partnership Tax Return• Form 8825 R/E Income• S Corp K-1 (1120S)• 4506-T |
|--|--|

LoanBeam Support

Email: lbsupport@loanlogics.com

Phone: 855-544-2326 (Mon-Fri 10:00 AM to 8:00 PM ET)

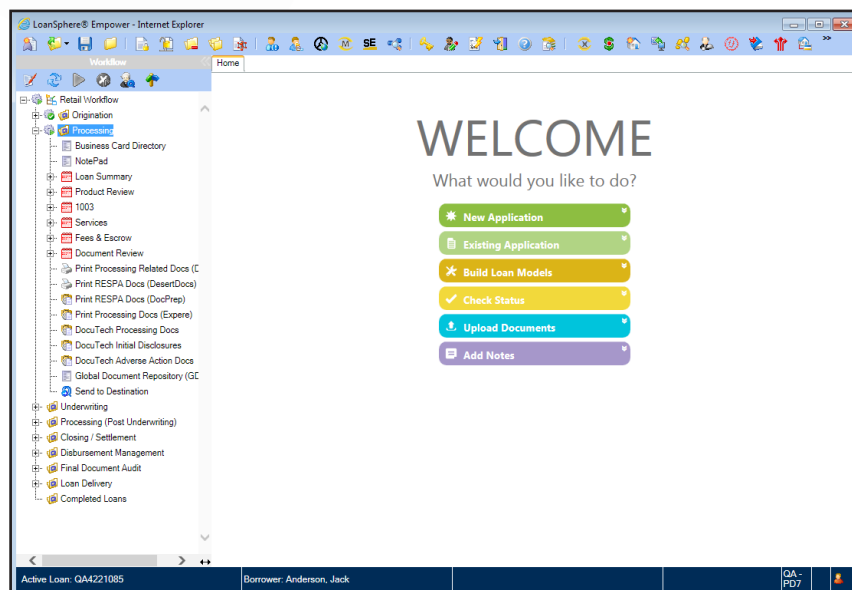
Website: <https://loanbeam.loanlogics.com/home/>

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Accessing the LoanBeam Screen in Empower

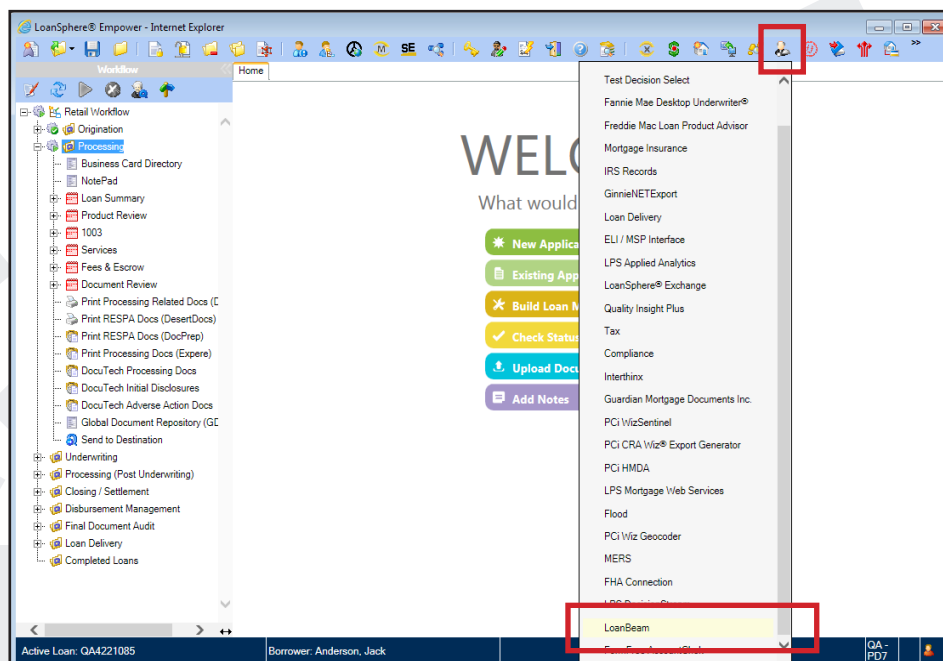
Step 1:

Access a loan in Empower.



Step 2:

Each Empower client will be configured differently. In this example, LoanBeam is located under the 'Services' menu. A second navigation option may also appear in the workflow sidebar.

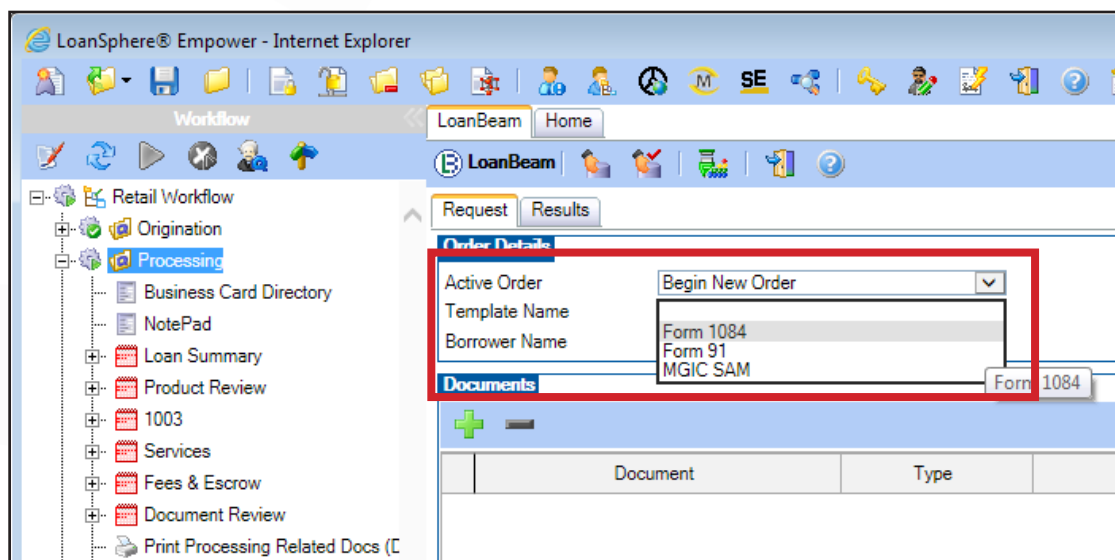


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Creating a New Order

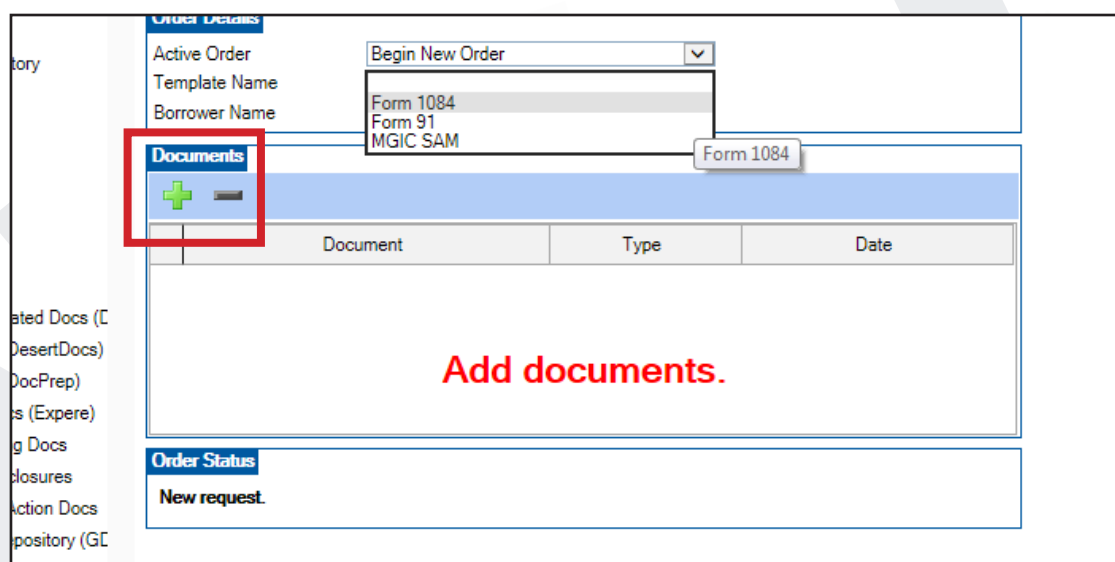
Step 1:

Confirm "Begin New Order" is selected from the 'Active Order' dropdown, then, select A output template from the 'Template Name' dropdown.



Step 2:

Click the plus ("+") sign under Documents section to open a filtered view of the files (tax documents) located in the loan's *Global Document Repository*.

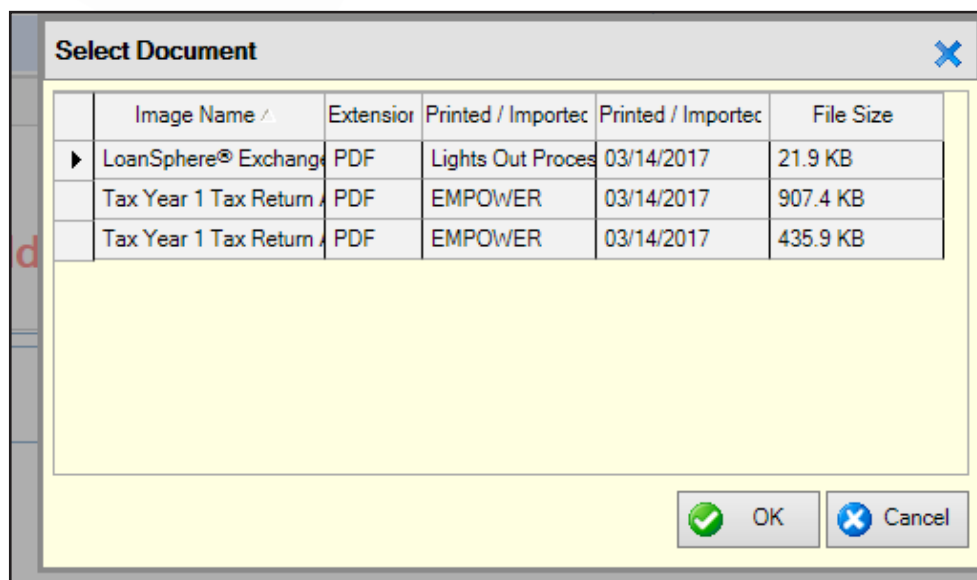


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Step 3:

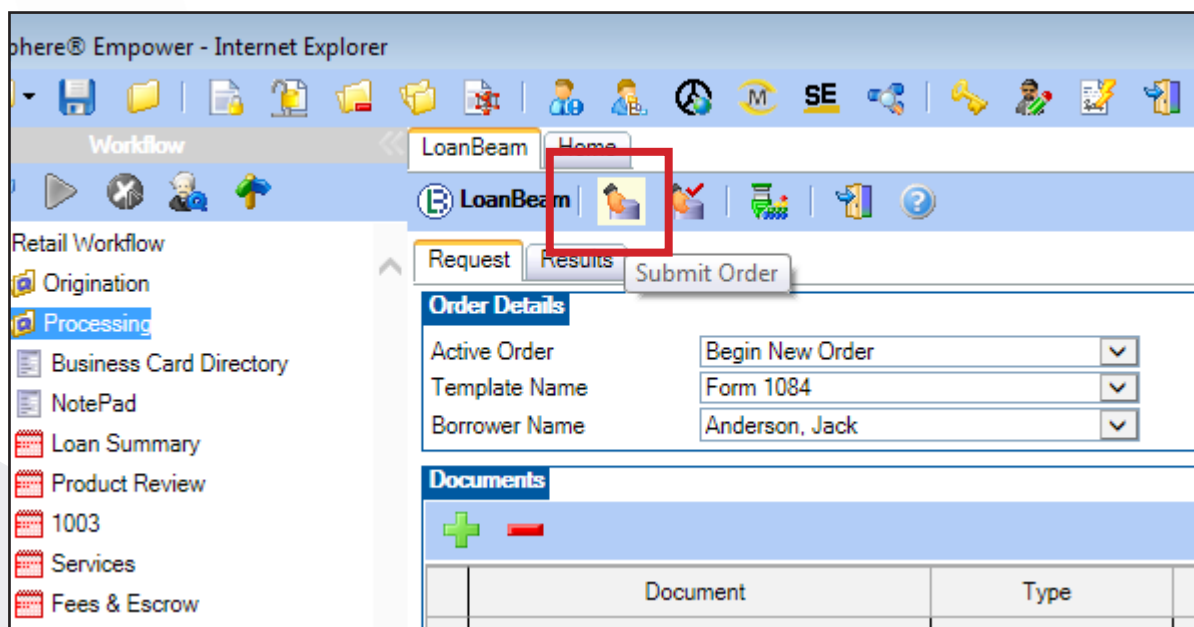
Select the files you would like to upload to LoanBeam, then, click "OK" at the bottom right of the dialogue box.

IMPORTANT NOTE: The document types shown in this filtered view can be configured by the Empower Administrator.



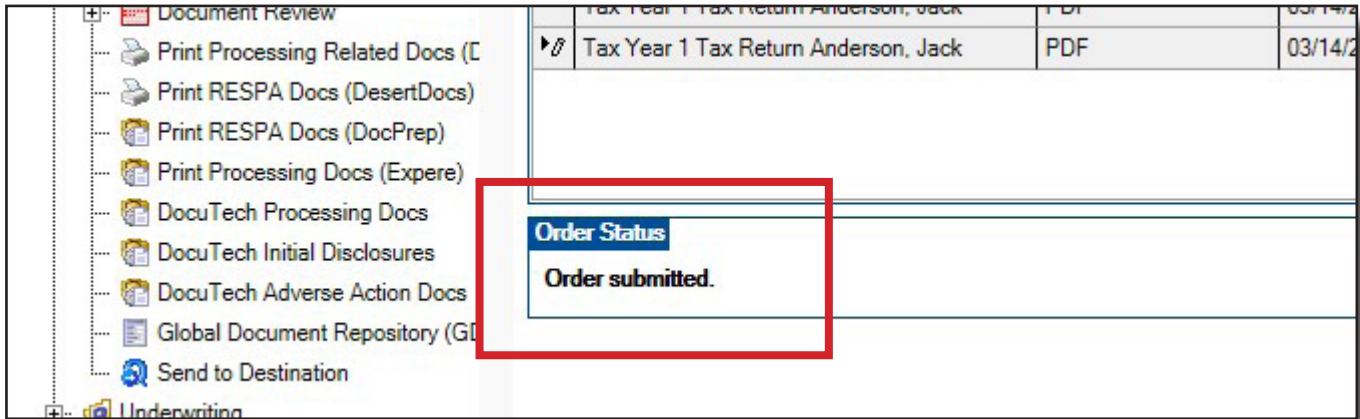
Step 4:

Click the "Submit Order" icon located at the top of the dialog box.

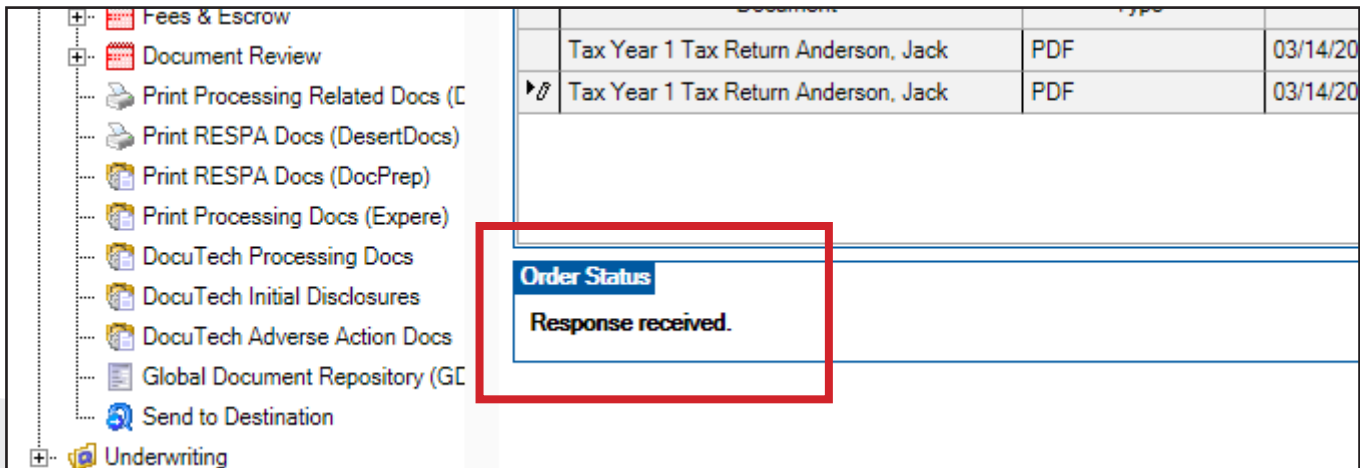


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After clicking the "Submit Order" icon, the screen will display an "Order Status" of "Order Submitted." It will maintain this status until the documents are transmitted.



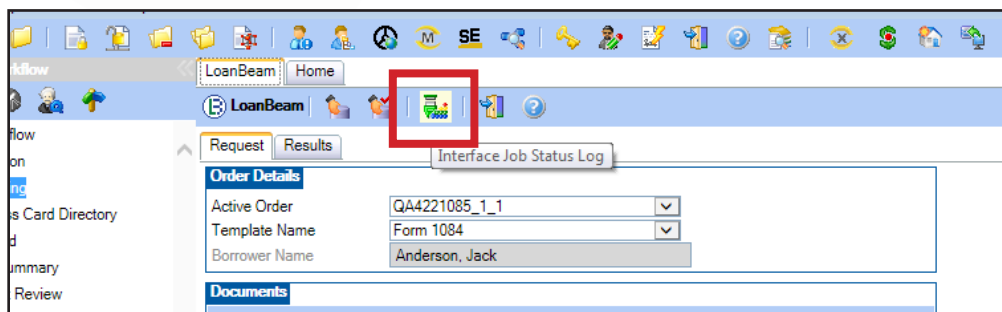
After Empower successfully transmits the documents to LoanBeam, the Order Status will change to "Response received," the order reference will be added to the "Active Order" dropdown.



Checking the Status of an Application

Step 1:

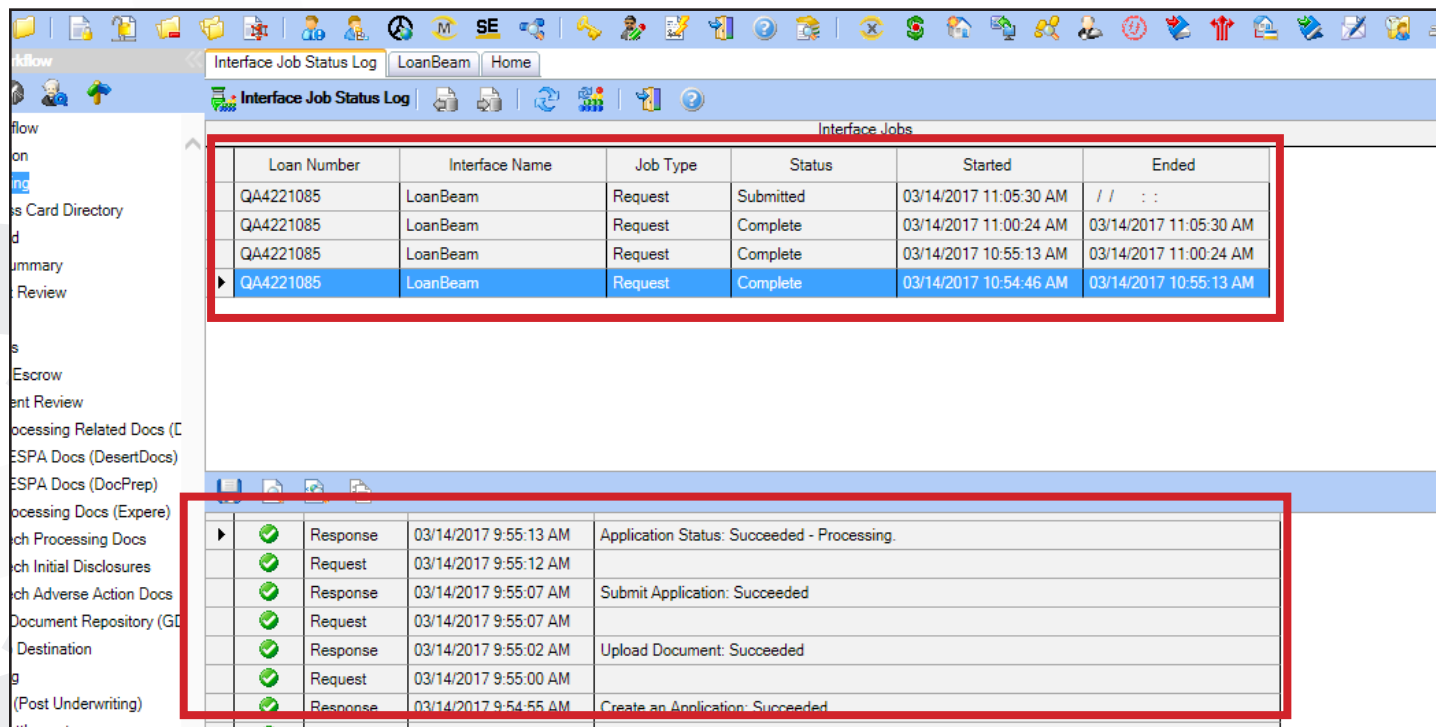
Click the icon on the LoanBeam screen.



The "Interface Job Status Log" screen has two tables:

- Top table - Details each outbound communication made between Empower and LoanBeam. This section is the "conversation" between LoanBeam and Empower. The 'Started'/'Ended' columns refer to the entirety of the "conversation."
- Bottom table - Details each discrete part of job status communication. This section is the "script" of each "conversation" in the table above.

NOTE: Due to Empower's need to ping for status every 5 minutes, the Interface Job Status Log will contain many records. It may be necessary for users to use the 'Next Page' or 'Previous Page' icons to navigate through the log.



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Examples of Job Status Screens

The request 'Started' at datetime "3/14/2017 11:00:24 AM", indicates that Empower requested status from LoanBeam and successfully received a response of "Processing."

Loan Number	Interface Name	Job Type	Status	Started	Ended
QA4221085	LoanBeam	Request	Submitted	03/14/2017 11:05:20 AM	11:05:30 AM
▶ QA4221085	LoanBeam	Request	Complete	03/14/2017 11:00:24 AM	03/14/2017 11:05:30 AM
QA4221085	LoanBeam	Request	Complete	03/14/2017 10:55:13 AM	03/14/2017 11:00:24 AM
QA4221085	LoanBeam	Request	Complete	03/14/2017 10:54:46 AM	03/14/2017 10:55:13 AM

Success	Action	Date / Time	Info
✓	Response	03/14/2017 10:05:30 AM	Application Status: Succeeded - Processing.
✓	Request	03/14/2017 10:05:30 AM	
✓	Response	03/14/2017 10:05:25 AM	Get AuthToken: Succeeded
✓	Request	03/14/2017 10:05:25 AM	

The request 'Started' at datetime "3/14/2017 11:05:30 AM", indicates that Empower has sent a request for order status to LoanBeam and is still awaiting the response. In this case, the lower table displays nothing, since the 'conversation' is not complete.

Loan Number	Interface Name	Job Type	Status	Started	Ended
▶ QA4221085	LoanBeam	Request	Submitted	03/14/2017 11:05:30 AM	11:05:30 AM
QA4221085	LoanBeam	Request	Complete	03/14/2017 11:00:24 AM	03/14/2017 11:05:30 AM
QA4221085	LoanBeam	Request	Complete	03/14/2017 10:55:13 AM	03/14/2017 11:00:24 AM
QA4221085	LoanBeam	Request	Complete	03/14/2017 10:54:46 AM	03/14/2017 10:55:13 AM

Success	Action	Date / Time	Info

No job details found.

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Examples of Job Status Screens (cont.)

The request "Started" datetime "3/15/2017 2:14:57 AM" displays an interface transaction status log entry where a 'Complete' status was returned to Empower from LoanBeam. The lower table displays the following steps:

- Getting an AuthToken from LoanBeam
- Requesting status, and successfully getting a response of "Completed"
- Getting the list of application messages

Note: For more information on the '... with Warnings' message that appears in the screenshot below, see the "Checking for Missing Items" section of this document

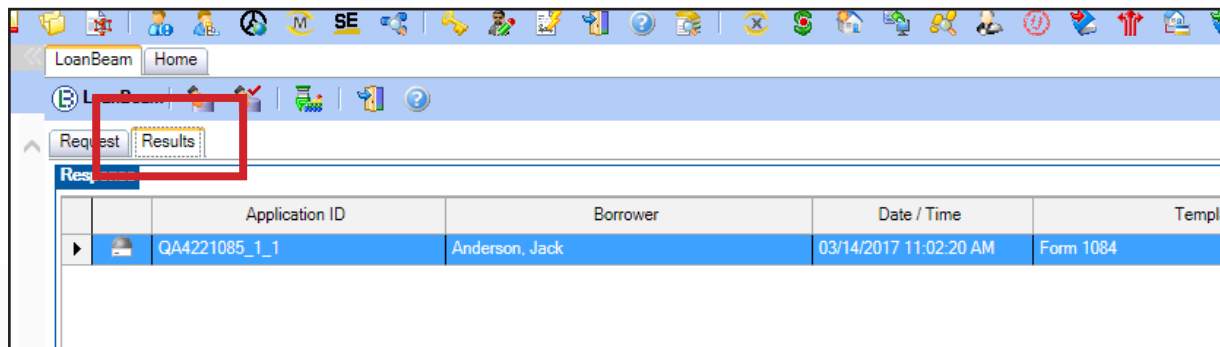
Interface Job Status Log							
	QA4221085	LoanBeam	Request	Complete	03/15/2017 10:29:45 AM	03/15/2017 10:30:12 AM	
	QA4221085	LoanBeam	Request	Complete	03/15/2017 02:14:57 AM	03/15/2017 02:20:09 AM	
	QA4221085	LoanBeam	Request	Complete	03/15/2017 02:09:46 AM	03/15/2017 02:14:57 AM	
	QA4221085	LoanBeam	Request	Complete	03/15/2017 02:04:34 AM	03/15/2017 02:09:46 AM	
	QA4221085	LoanBeam	Request	Complete	03/15/2017 01:59:22 AM	03/15/2017 02:04:34 AM	
	QA4221085	LoanBeam	Request	Complete	03/15/2017 01:54:11 AM	03/15/2017 01:59:22 AM	
	QA4221085	LoanBeam	Request	Complete	03/15/2017 01:49:02 AM	03/15/2017 01:54:11 AM	
	QA4221085	LoanBeam	Request	Complete	03/15/2017 01:43:53 AM	03/15/2017 01:49:02 AM	
	QA4221085	LoanBeam	Request	Complete	03/15/2017 01:38:42 AM	03/15/2017 01:43:53 AM	
	QA4221085	LoanBeam	Request	Complete	03/15/2017 01:33:30 AM	03/15/2017 01:38:42 AM	
	QA4221085	LoanBeam	Request	Complete	03/15/2017 01:28:24 AM	03/15/2017 01:33:30 AM	
	QA4221085	LoanBeam	Request	Complete	03/15/2017 01:23:17 AM	03/15/2017 01:28:24 AM	
Job Details							
	Success	Action	Date / Time	Info			
	✓	Response	03/15/2017 1:20:09 AM	Get Formatted Application Messages: Succeeded - with Warnings			
	✓	Request	03/15/2017 1:20:09 AM				
	✓	Response	03/15/2017 1:20:04 AM	Application Status: Succeeded - Completed			
	✓	Request	03/15/2017 1:20:03 AM				
	✓	Response	03/15/2017 1:19:58 AM	Get AuthToken: Succeeded			

Checking for Missing Items via the Error Information Screen

Step 1:

Click the "Results" tab. Once an order has been submitted, you may see a record in the "Results" tab.

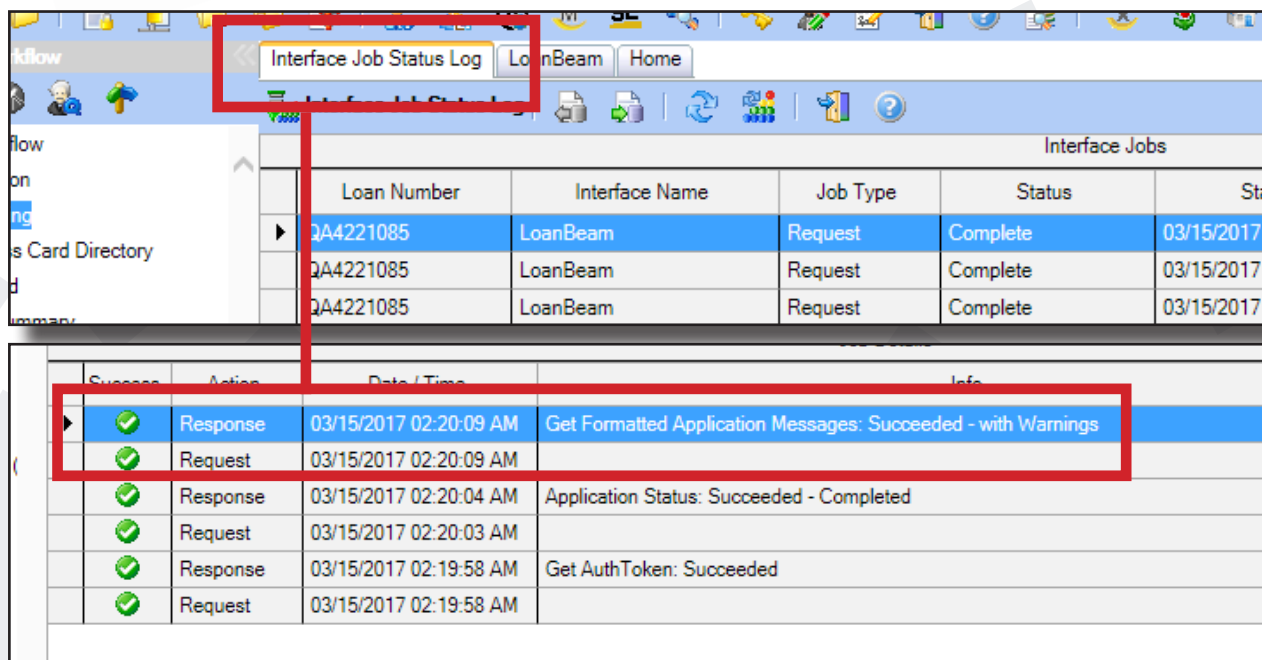
NOTE: The "Download" button isn't activated until the application is finished processing.



Step 2:

Once an order has been processed, the "Interface Job Status Log" tab will appear. This log displays request history.

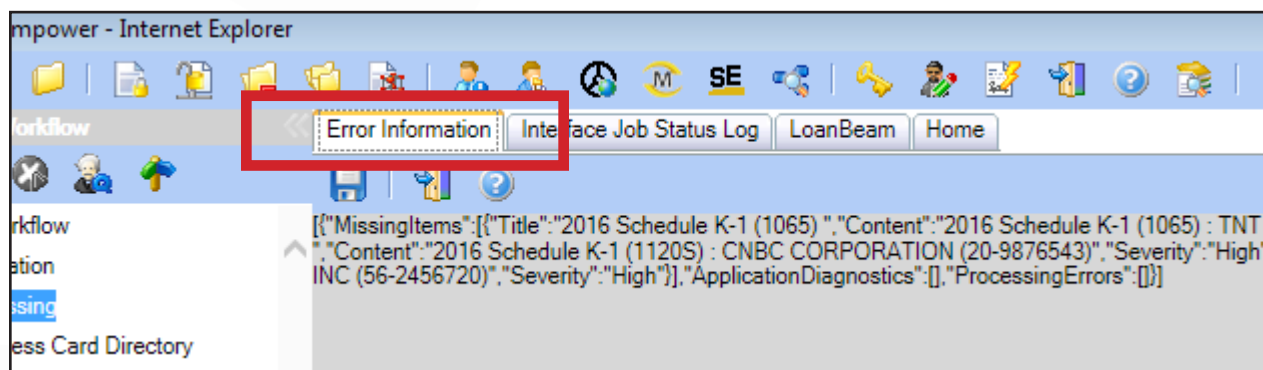
IMPORTANT NOTE: This history contains entries for every time Empower pinged LoanBeam's system for the results. However, the most recent result should be the one your are looking for.



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Step 3:

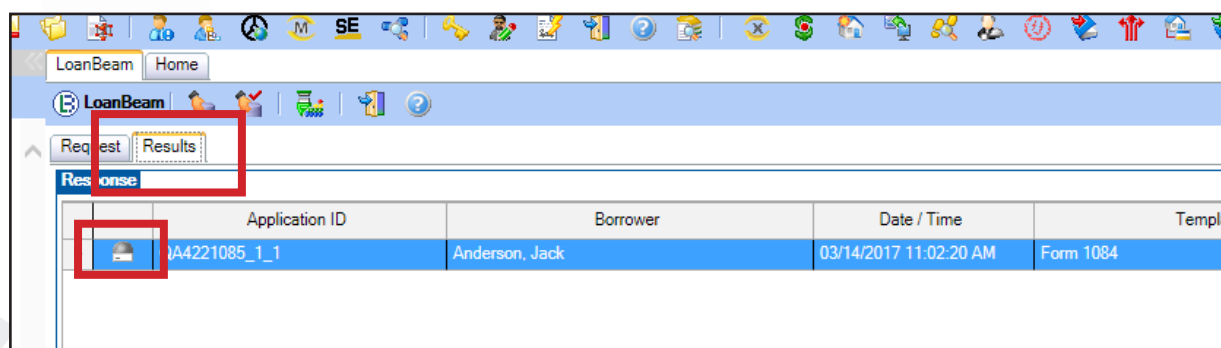
To determine which tax documents are missing from the application you can use the “Error Information” tab (if applicable) located at the top of the dialog box.



Checking for Missing Items via the LoanBeam Output

Step 1:

Click the “Results” tab. A list of results will appear.

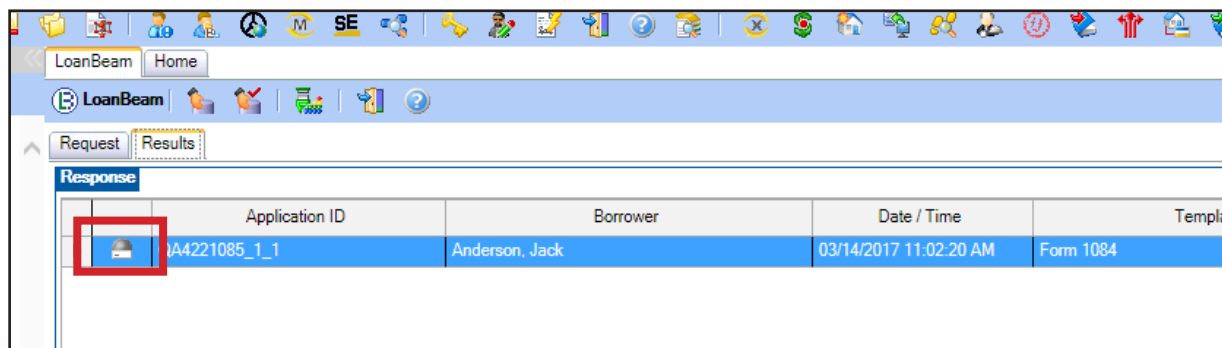


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Step 2:

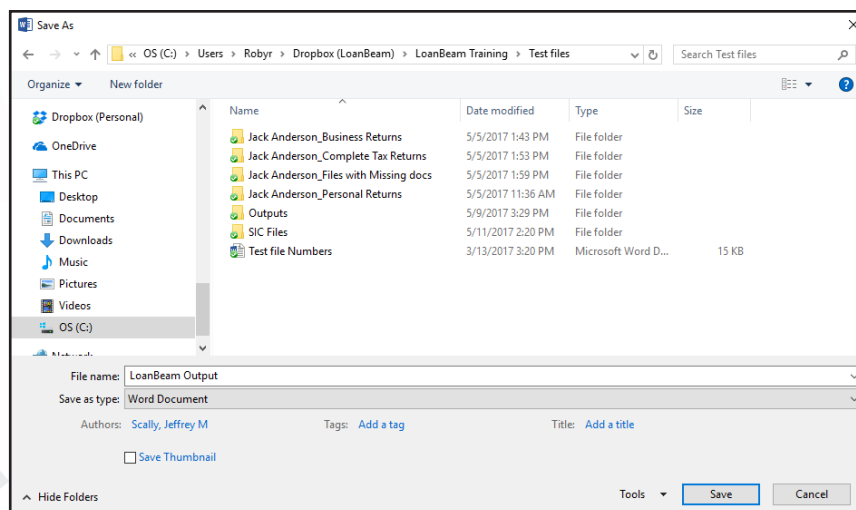
Click the “Download” button.

NOTE: The “Download” button isn’t activated until the application has finished processing.



Step 3:

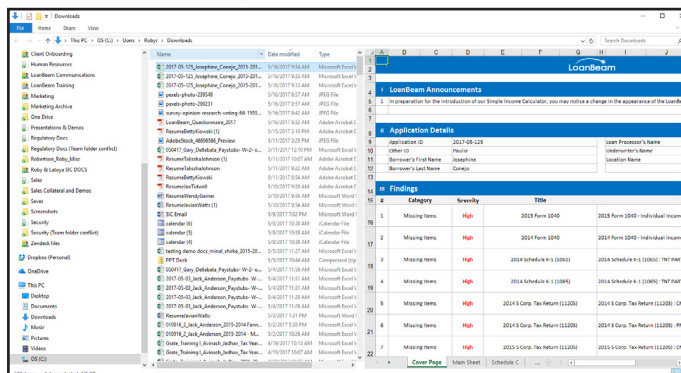
Download the LoanBeam output to your preferred location.



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Step 4:

Locate and open the saved Excel file.



Step 5:

Using the “Findings” section of the “Cover Page” tab inside the LoanBeam output file, review the missing items.

LoanBeam

I

LoanBeam Announcements

1

2016 Templates are now available. Please visit Help Center for more information.

II

Application Details

Application ID

B0123

Other ID

2014 - 15 Missing K-1

Borrower's First Name

Jack

Borrower's Last Name

Anderson

Loan Processor's Name

Underwriter's Name

Location Name

Corporate

III

Findings

#

Category

Severity

Title

Notes

Resolved

1

Missing Items

High

2014 Schedule K-1 (1120S)

2014 Schedule K-1 (1120S) : CNBC CORPORATION (20-9876543)

No

2

Missing Items

High

2015 S Corp. Tax Return (1120S)

2015 S Corp. Tax Return (1120S) : CNBC CORPORATION (20-9876543)

No

3

Missing Item

Low

SIC Red Flag

Upload W-2 and paystub to calculate simple income of 123-45-6789 (JACK) for 2014.

No

3

Missing Item

Low

SIC Red Flag

Upload W-2 and paystub to calculate simple income of 123-45-6789 (JACK) for 2015.

No

IV

Files Uploaded

#

File Name

1

Jack_Anderson_2014 Tax Returns_Missing_K1_CNBC Corp.pdf

2

Jack_Anderson_2015 Tax Returns.pdf

V

Notes

Cover Page

Form 1084

Schedule C

Sch E Rental

Sch E Royalty

Schedule F

Partnersh ...

+

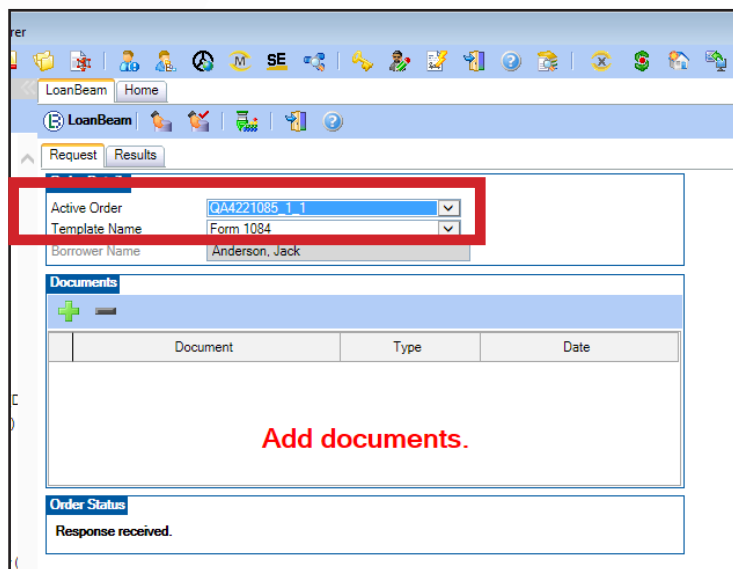
:

◀

Updating an Existing Application

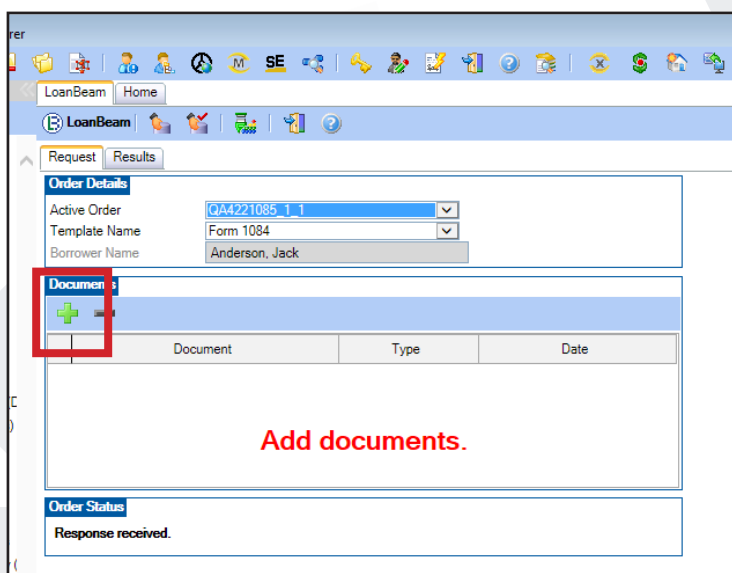
Step 1:

On the "Request" tab, find the existing application in the "Active Order" drop-down box.



Step 2:

Click the plus ("+") sign under "Documents" to open a filtered view of files (tax documents) in the loan's "Global Document Repository."

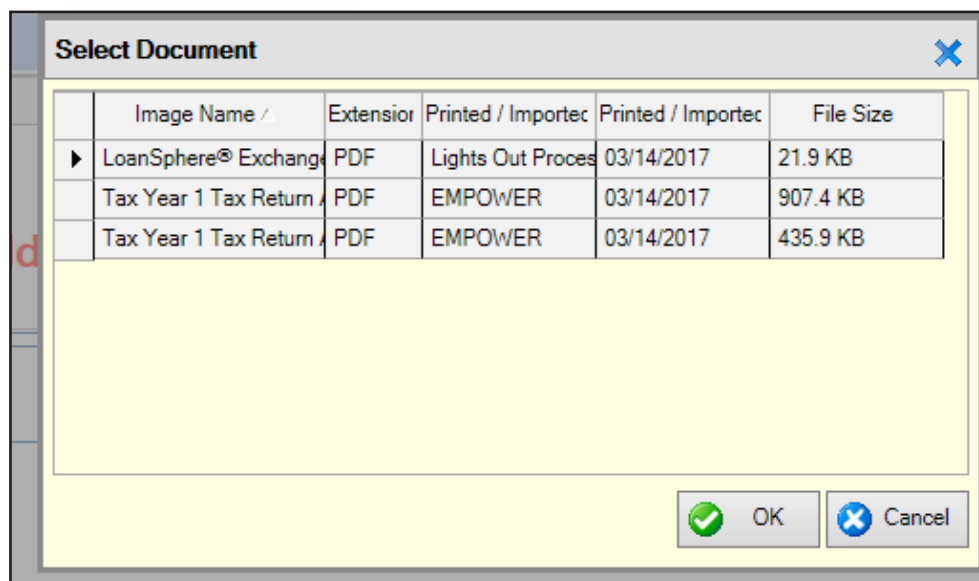


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Step 3:

Select the files you would like to upload to LoanBeam, then, click "OK" at the bottom right of the box.

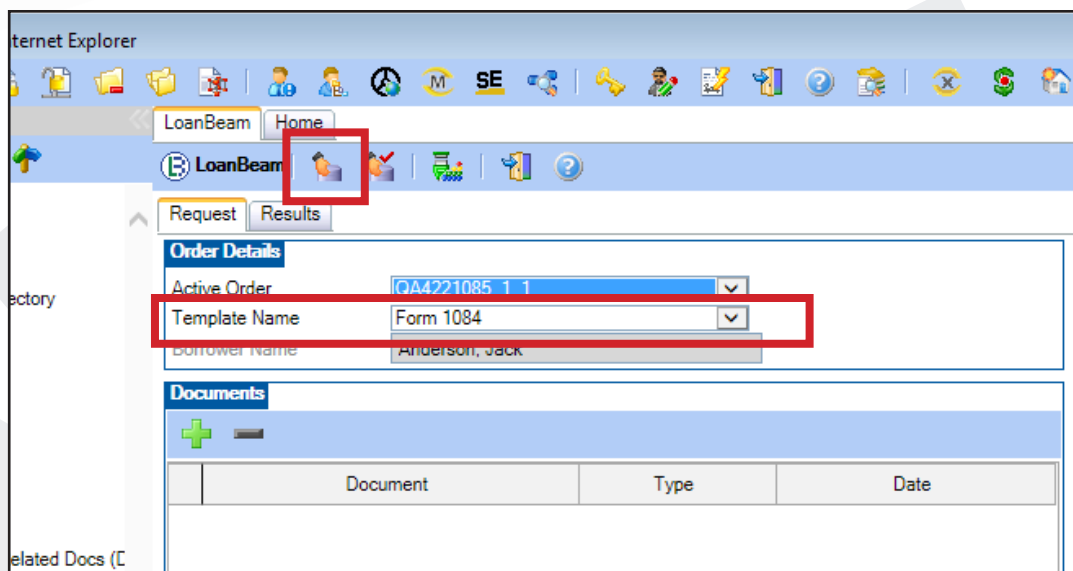
IMPORTANT NOTE: The document types shown in this filtered view can be configured by the Empower Administrator.



Step :4

Click the "Submit Order" icon located at the top of the dialog box.

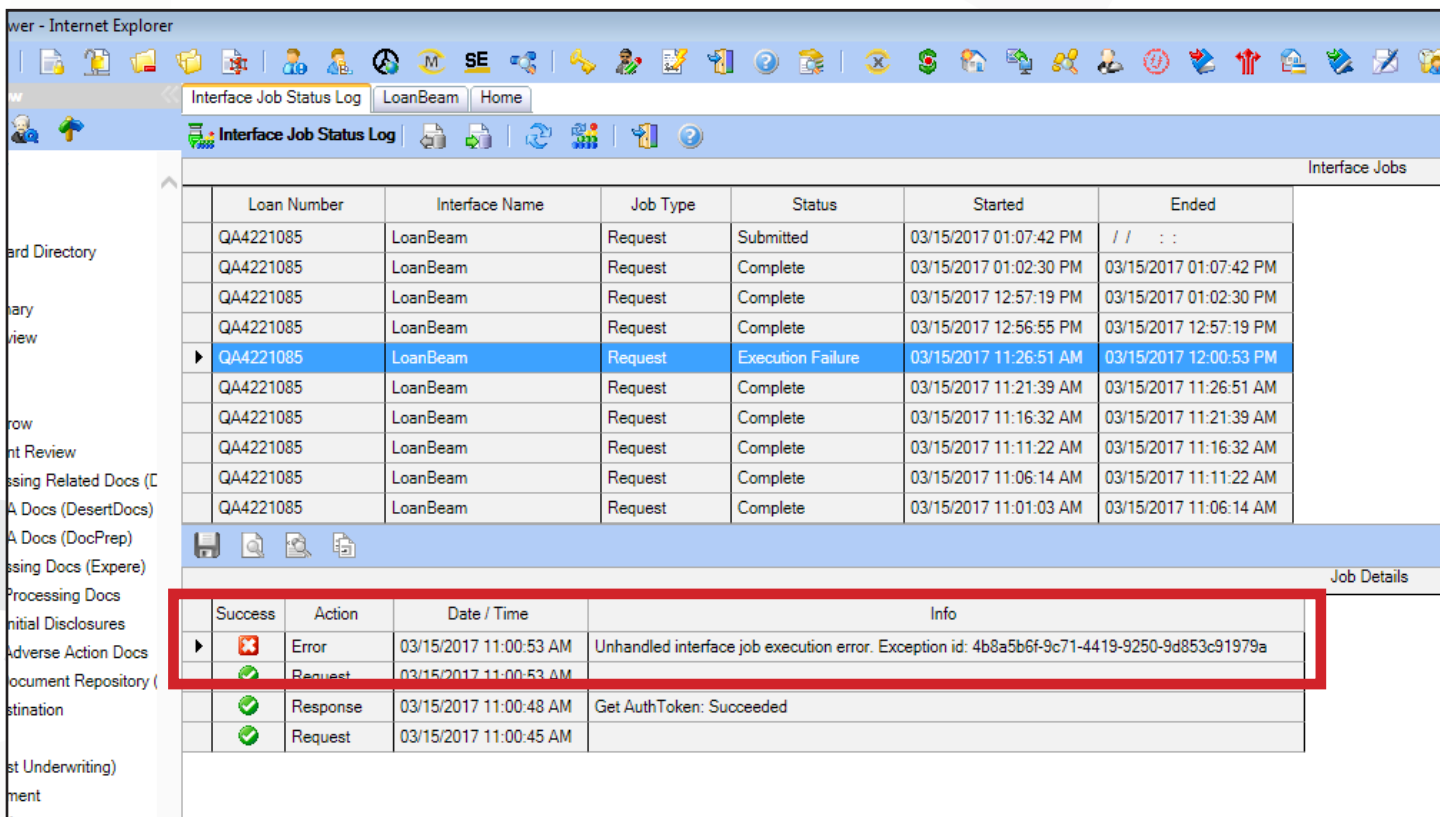
NOTE: The Template Name selected for an update does not have to match the template selected in the original order.



Request a New Output File for an Existing Order

There may be times when it is necessary to request a new output file from LoanBeam on an existing order, even though the user does not need to add any additional documents. For example:

- Empower only actively pings LoanBeam for 24 hours. In extreme cases (where the page counts are very high on documents submitted), LoanBeam may take longer to analyze those documents.
 - In this case, the final status check would indicate the order is still 'Processing' on LoanBeam's servers.
 - Requesting a new output file on the order will prompt Empower to actively ping the order for another 24 hour cycle, or until the output file is completed and ready for download.
- The order may fail due to an environment issue on the Empower or LoanBeam side.
 - In this case, the interface Job Status Log would appear as below.
 - Requesting a new output file on the order will refresh the order from Empower's perspective, and prompt Empower to actively ping LoanBeam for status on the order.



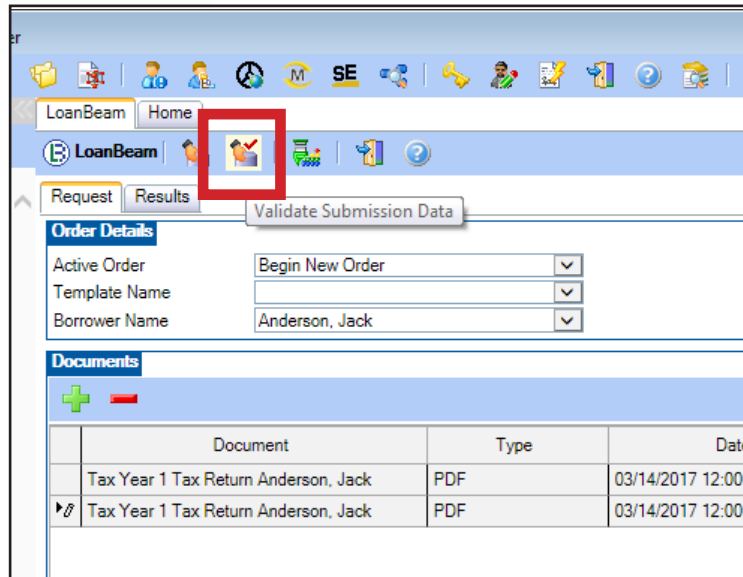
Loan Number	Interface Name	Job Type	Status	Started	Ended
QA4221085	LoanBeam	Request	Submitted	03/15/2017 01:07:42 PM	// : :
QA4221085	LoanBeam	Request	Complete	03/15/2017 01:02:30 PM	03/15/2017 01:07:42 PM
QA4221085	LoanBeam	Request	Complete	03/15/2017 12:57:19 PM	03/15/2017 01:02:30 PM
QA4221085	LoanBeam	Request	Complete	03/15/2017 12:56:55 PM	03/15/2017 12:57:19 PM
QA4221085	LoanBeam	Request	Execution Failure	03/15/2017 11:26:51 AM	03/15/2017 12:00:53 PM
QA4221085	LoanBeam	Request	Complete	03/15/2017 11:21:39 AM	03/15/2017 11:26:51 AM
QA4221085	LoanBeam	Request	Complete	03/15/2017 11:16:32 AM	03/15/2017 11:21:39 AM
QA4221085	LoanBeam	Request	Complete	03/15/2017 11:11:22 AM	03/15/2017 11:16:32 AM
QA4221085	LoanBeam	Request	Complete	03/15/2017 11:06:14 AM	03/15/2017 11:11:22 AM
QA4221085	LoanBeam	Request	Complete	03/15/2017 11:01:03 AM	03/15/2017 11:06:14 AM

Success	Action	Date / Time	Info
✖	Error	03/15/2017 11:00:53 AM	Unhandled interface job execution error. Exception id: 4b8a5b6f-9c71-4419-9250-9d853c91979a
✔	Request	03/15/2017 11:00:53 AM	
✔	Response	03/15/2017 11:00:48 AM	Get AuthToken: Succeeded
✔	Request	03/15/2017 11:00:45 AM	

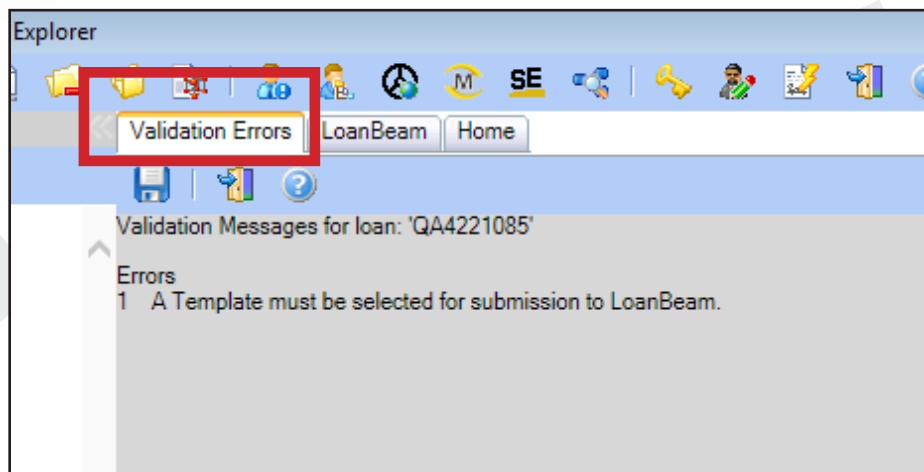
Order Validations, Status Checks, and Errors

“Validate Submission Data”

Similar to other Empower interfaces, the LoanBeam interface includes a “Validate Submission Data” button. Currently, the button validates a ‘Template Name’ has been selected.



If this occurs, a record will be added to the “Validation Errors” tab.



Troubleshooting Errors

Missing First Name

In this example, the user has an incomplete borrower name in the Empower loan record. Therefore, the "Borrower Name" dropdown displays only the last name ("Anderson"), as opposed to the full name ("Anderson, Jack").

The screenshot shows the LoanBeam interface with the 'Order Details' section. The 'Borrower Name' dropdown is highlighted with a red box and shows only 'Anderson'. The 'Documents' section below it shows a table with two rows of tax return documents.

Document	Type	Date
Tax Year 1 Tax Return Anderson, Jack	PDF	03/14/2017 12:00:00 AM
Tax Year 1 Tax Return Anderson, Jack	PDF	03/14/2017 12:00:00 AM

Empower attempts to make a connection with LoanBeam and transmit the documents. However, the order is rejected by LoanBeam. Empower displays a popup error message to the user, directing them to the Interface Job Status Log for more details.

The screenshot shows the LoanBeam interface with an 'Interface job failed' error message popup. The popup contains a red 'X' icon and the text: 'Interface job for LoanBeam failed. See Interface Job Status Log for details.' Below the popup, the 'Order Status' section shows 'Order submitted.'

After navigating to the Interface Job Status Log, the user sees an 'Execution Failure' record. The lower detail table indicates that the final response from LoanBeam resulted in a message of "Create an Application: Failed."

Interface Jobs						
Loan Number	Interface Name	Job Type	Status	Started	Ended	
▶ QA4221089	LoanBeam	Request	Execution Failure	03/14/2017 04:20:37 PM	03/14/2017 04:20:47 PM	
QA4221089	LoanBeam	Request	Validation Failure	03/14/2017 04:18:38 PM	03/14/2017 04:18:44 PM	

Job Details				
Success	Action	Date / Time	Info	
✖	Response	03/14/2017 3:20:47 PM	Create an Application: Failed	
✔	Request	03/14/2017 3:20:46 PM		
✔	Response	03/14/2017 3:20:41 PM	Get Auth Token: Succeeded	
✔	Request	03/14/2017 3:20:41 PM		

By clicking on either the "Detail Text View" tab or the 'Detail Browser View' icon, the user is presented with more detailed information about the error message. In this example, LoanBeam has responded that "The Borrower's First Name is required."

Job Detail Text View	Interface Job Status Log	LoanBeam	Home
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["Status": "The Borrower's First Name is required."]"]
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