

Leveraging LoanBeam NQM™ to Process Bank Statements for Non- QM Income

Admin Guide

Version 1

November 19, 2025



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Change History

Date	Change	Author
11-19-2025	Initial creation	Shannon Redican

NQM Template Group Access – For Admin User only

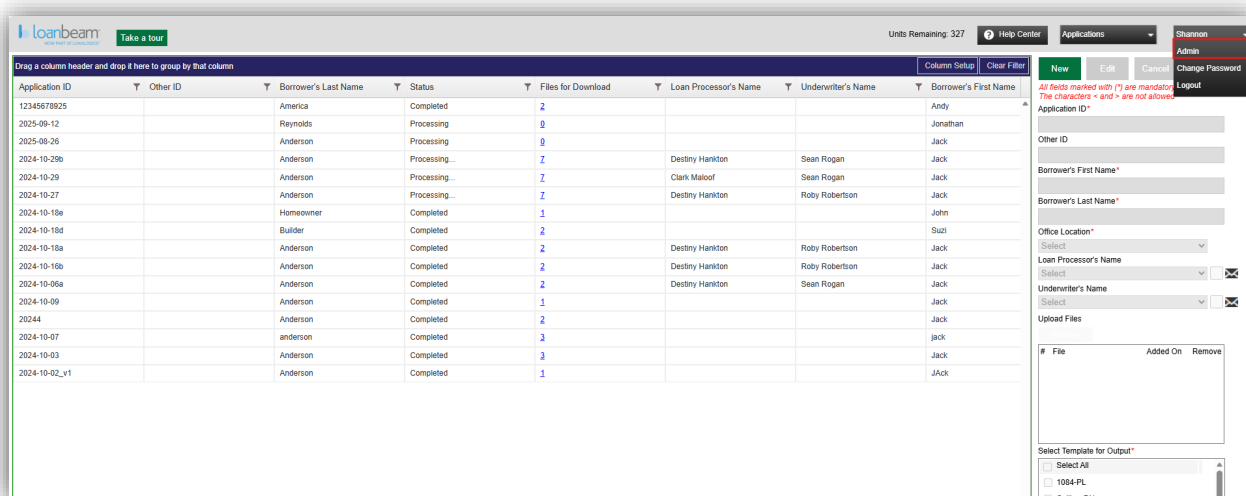
Users who upload bank statements for NQM Income calculation will require configuration by their LoanBeam administrator to be included in the NQM Template Group.

This section will provide the steps for the LoanBeam administrator to provide access to users who will use LoanBeam for NQM Income calculation.

Configure individual user with access to NQM Income Calculation

Please follow the steps below to configure a single user with access to NQM Income Calculation.

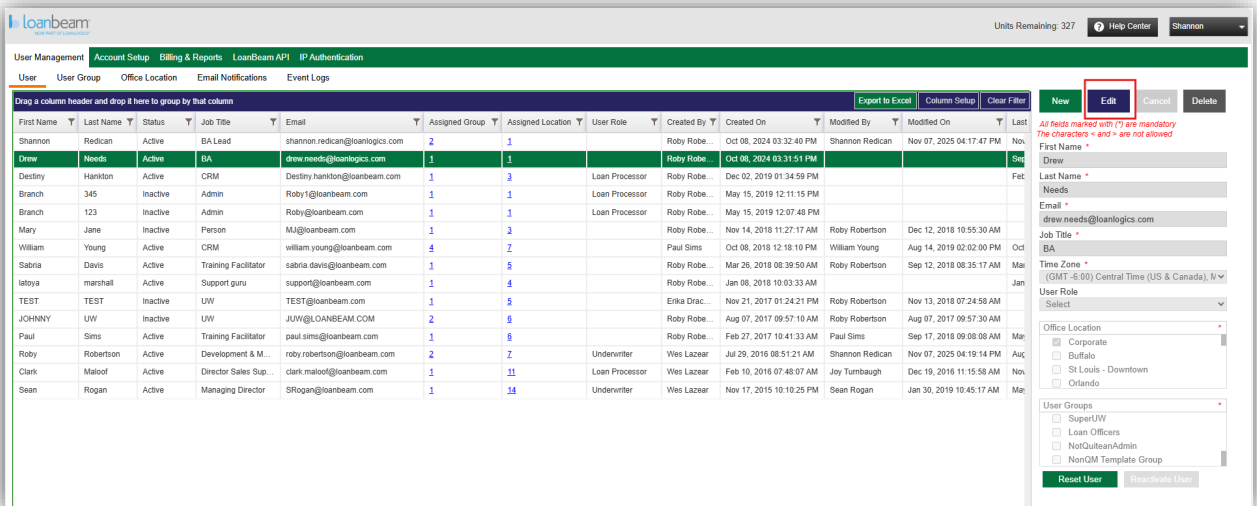
1. Admin users click Admin from dropdown located in top right corner of LoanBeam Dashboard screen to navigate to User tab of the Admin screens.



The screenshot shows the LoanBeam Admin interface. At the top, there's a header with the LoanBeam logo, a 'Take a tour' button, and a 'Units Remaining: 327' indicator. A 'Help Center' link is also present. On the right, there's a dropdown menu with 'Applications' and 'Admin' selected. Below the header, there's a table with columns: Application ID, Other ID, Borrower's Last Name, Status, Files for Download, Loan Processor's Name, Underwriter's Name, and Borrower's First Name. The table contains 15 rows of data. On the right side, there's a sidebar with a 'New' button and a 'Edit' button. Below these, there's a form for adding a new user, with fields for Application ID, Other ID, Borrower's First Name, Borrower's Last Name, Office Location, Loan Processor's Name, Underwriter's Name, and Upload Files. At the bottom of the sidebar, there's a 'Select Template for Output' section with radio buttons for 'Select All', '1064-PL', and 'Cerber DU'.

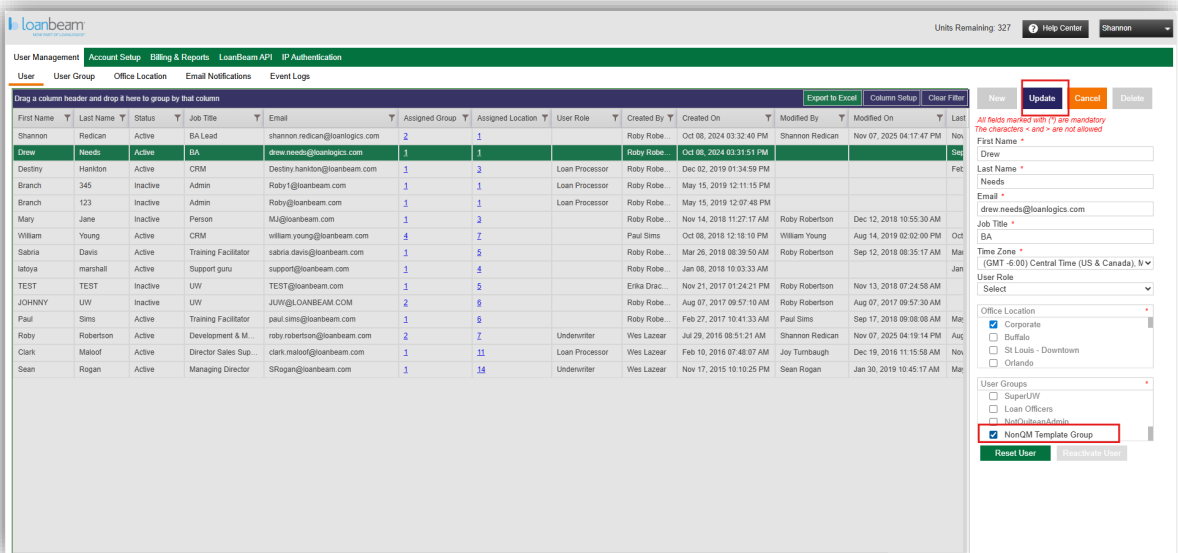
Application ID	Other ID	Borrower's Last Name	Status	Files for Download	Loan Processor's Name	Underwriter's Name	Borrower's First Name
12345678925		America	Completed	2			Andy
2025-09-12		Raynolds	Processing	0			Jonathan
2025-08-26		Anderson	Processing	0			Jack
2024-10-20b		Anderson	Processing...	2	Destiny Hankton	Sean Rogan	Jack
2024-10-29		Anderson	Processing...	2	Clark Malloof	Sean Rogan	Jack
2024-10-27		Anderson	Processing...	2	Destiny Hankton	Roby Robertson	Jack
2024-10-18a		Homeowner	Completed	1			John
2024-10-18d		Builder	Completed	2			Suzi
2024-10-18a		Anderson	Completed	2	Destiny Hankton	Roby Robertson	Jack
2024-10-18b		Anderson	Completed	2	Destiny Hankton	Roby Robertson	Jack
2024-10-06a		Anderson	Completed	2	Destiny Hankton	Sean Rogan	Jack
2024-10-09		Anderson	Completed	1			Jack
20244		Anderson	Completed	2			Jack
2024-10-07		anderson	Completed	3			jack
2024-10-03		Anderson	Completed	3			Jack
2024-10-02_v1		Anderson	Completed	1			Jack

- Click on the line with the selected user's name to add NQM Income Calculation and choose "Edit" in top line of right panel.



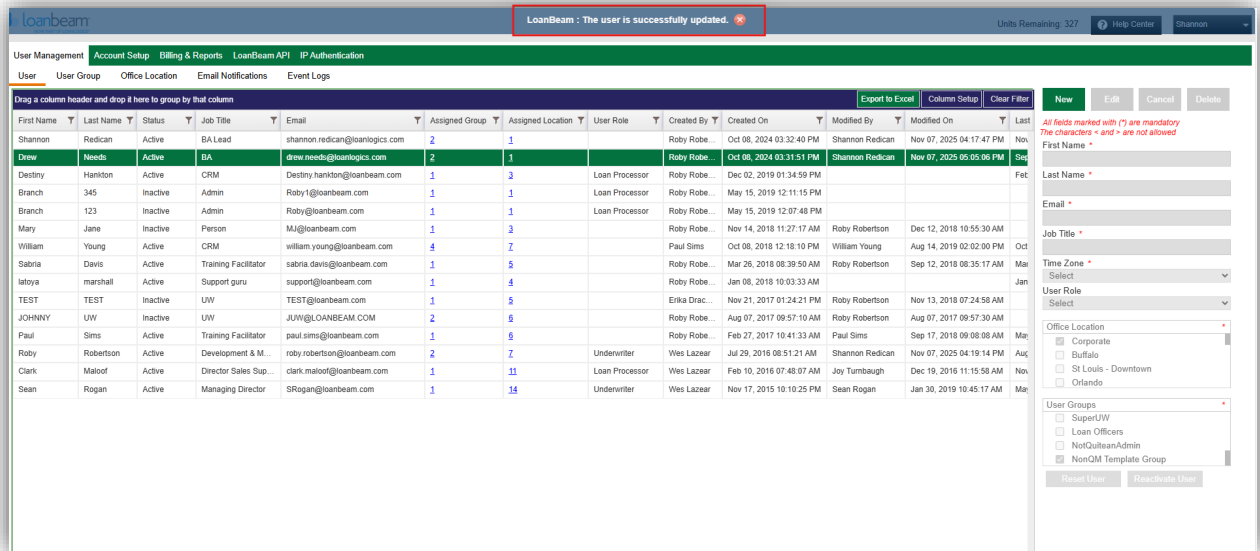
The screenshot shows the Loanbeam User Management interface. The main table lists users with columns for First Name, Last Name, Status, Job Title, Email, Assigned Group, Assigned Location, User Role, Created By, Created On, Modified By, Modified On, and Last. The 'Edit' button in the top right panel is highlighted with a red box.

- Click on box labeled "NonQm Template Group" under "User Groups" and click "Update" in top line of right panel.



The screenshot shows the Loanbeam User Management interface. The 'NonQm Template Group' is selected under the 'User Groups' section. The 'Update' button in the top right panel is highlighted with a red box.

- When complete you will see message below “LoanBeam: The user is successfully updated.”



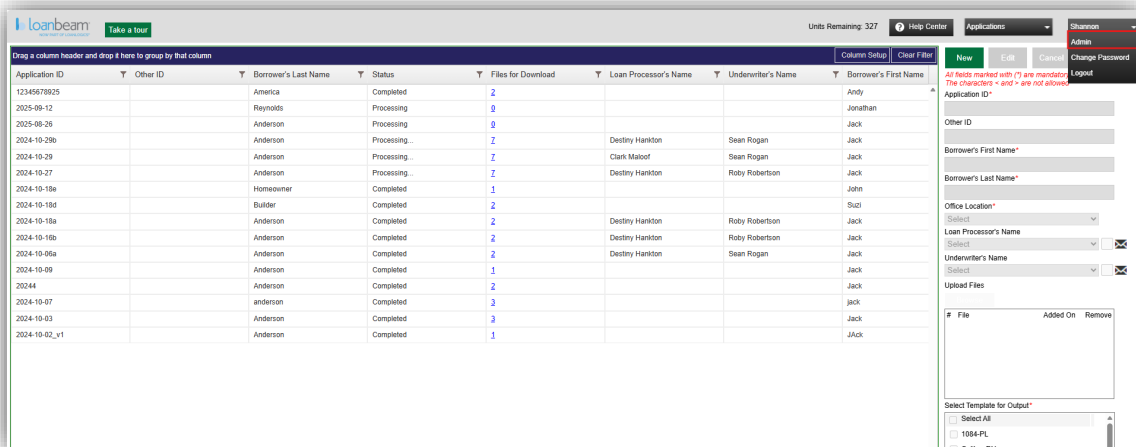
LoanBeam: The user is successfully updated.

First Name	Last Name	Status	Job Title	Email	Assigned Group	Assigned Location	User Role	Created By	Created On	Modified By	Modified On	Last
Shannon	Redican	Active	BA Lead	shannon.redican@loanlogics.com	2	1		Roby Robe...	Oct 08, 2024 03:32:40 PM	Shannon Redican	Nov 07, 2025 04:17:47 PM	No.
Drew	Needs	Active	BA	drew.needs@loanlogics.com	2	1		Roby Robe...	Oct 08, 2024 03:31:51 PM	Shannon Redican	Nov 07, 2025 05:05:06 PM	Se
Destiny	Hankton	Active	CRM	Destiny.hankton@loanbeam.com	1	3	Loan Processor	Roby Robe...	Dec 02, 2019 01:34:59 PM			Fet
Branch	345	Inactive	Admin	Roby1@loanbeam.com	1	1	Loan Processor	Roby Robe...	May 15, 2019 12:11:15 PM			
Branch	123	Inactive	Admin	Roby@loanbeam.com	1	1	Loan Processor	Roby Robe...	May 15, 2019 12:07:48 PM			
Mary	Jane	Inactive	Person	MJ@loanbeam.com	1	3		Roby Robe...	Nov 14, 2018 11:27:17 AM	Roby Robertson	Dec 12, 2018 10:55:30 AM	
William	Young	Active	CRM	william.young@loanbeam.com	4	2		Paul Sims	Oct 08, 2018 12:18:10 PM	William Young	Aug 14, 2019 02:02:00 PM	Oct
Sabrina	Davis	Active	Training Facilitator	sabrina.davis@loanbeam.com	1	2		Roby Robe...	Mar 26, 2018 08:39:50 AM	Roby Robertson	Sep 12, 2018 08:35:17 AM	Mar
latoya	marshall	Active	Support guru	support@loanbeam.com	1	4		Roby Robe...	Jan 08, 2018 10:03:33 AM			Jan
TEST	TEST	Inactive		TEST@loanbeam.com	1	5		Erika Drac...	Nov 21, 2017 01:24:21 PM	Roby Robertson	Nov 13, 2018 07:24:58 AM	
JOHNNY	UW	Inactive	UW	JUW@LOANBEAM.COM	2	6		Roby Robe...	Aug 07, 2017 09:57:10 AM	Roby Robertson	Aug 07, 2017 09:57:30 AM	
Paul	Sims	Active	Training Facilitator	paul.sims@loanbeam.com	1	6		Roby Robe...	Feb 27, 2017 10:41:33 AM	Paul Sims	Sep 17, 2018 09:08:08 AM	Mar
Roby	Robertson	Active	Development & M...	roby.robertson@loanbeam.com	2	7	Underwriter	Wes Lazear	Jul 29, 2016 08:51:21 AM	Shannon Redican	Nov 07, 2025 04:19:14 PM	Aug
Clark	Malot	Active	Director Sales Sup...	clark.malot@loanbeam.com	1	11	Loan Processor	Wes Lazear	Feb 10, 2016 07:48:07 AM	Joy Tumbaugh	Dec 19, 2016 11:15:58 AM	Nov
Sean	Rogan	Active	Managing Director	SRogan@loanbeam.com	1	14	Underwriter	Wes Lazear	Nov 17, 2015 10:10:25 PM	Sean Rogan	Jan 30, 2019 10:45:17 AM	Mar

Configure multiple users with access to NQM Income Calculation

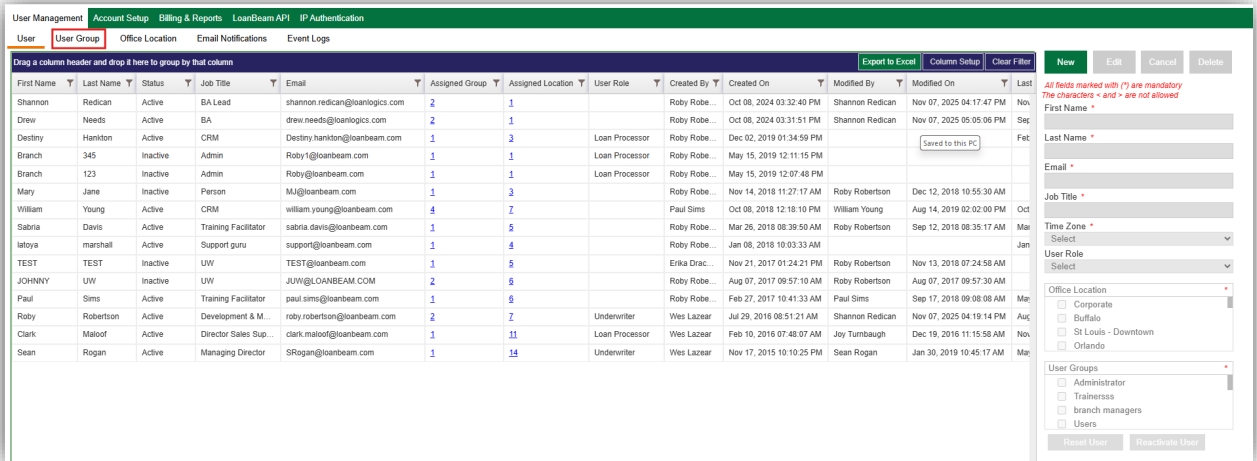
Please follow the steps below to configure multiple users with access to NQM Income Calculation.

- Admin users click Admin from dropdown located in top right corner of LoanBeam Dashboard screen to navigate to User tab of the Admin screens.

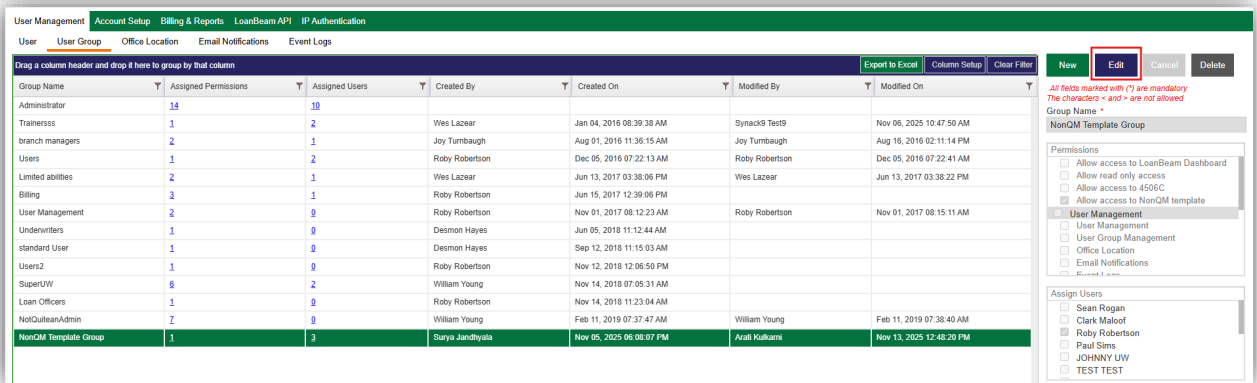


Application ID	Other ID	Borrower's Last Name	Status	Files for Download	Loan Processor's Name	Underwriter's Name	Borrower's First Name
12345678925		America	Completed	2			Andy
2025-09-12		Reynolds	Processing	0			Jonathan
2025-09-26		Anderson	Processing	0			Jack
2024-10-29b		Anderson	Processing	2	Destiny Hankton	Sean Rogan	Jack
2024-10-29		Anderson	Processing	2	Clark Malot	Sean Rogan	Jack
2024-10-27		Anderson	Processing	2	Destiny Hankton	Roby Robertson	Jack
2024-10-18e		Homeowner	Completed	1			John
2024-10-18d		Builder	Completed	2			Suzi
2024-10-18a		Anderson	Completed	2	Destiny Hankton	Roby Robertson	Jack
2024-10-18b		Anderson	Completed	2	Destiny Hankton	Roby Robertson	Jack
2024-10-06a		Anderson	Completed	2	Destiny Hankton	Sean Rogan	Jack
2024-10-09		Anderson	Completed	1			Jack
20244		Anderson	Completed	2			Jack
2024-10-07		anderson	Completed	3			jack
2024-10-03		Anderson	Completed	3			Jack
2024-10-02_v1		Anderson	Completed	1			Jack

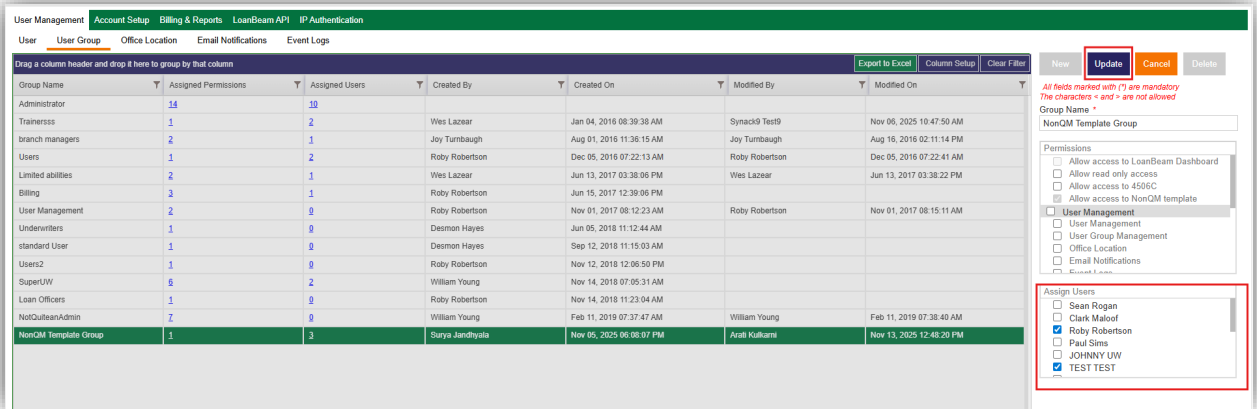
- Click on the “User Group” tab in the second row of the top left line to navigate to the User Group tab.



- Click on “NonQm Template Group” in the Group Name column and choose “Edit” on the top line of the right panel.



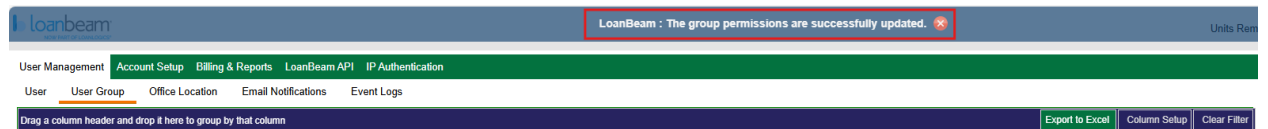
- Click on check box next to the user(s) names in assign users list that need to be added to the “NQM Template Group” and choose “Update” to save the change.



The screenshot shows the 'User Management' interface with the 'User Group' tab selected. The 'NonQM Template Group' is highlighted in the 'Group Name' dropdown. The 'Assign Users' list on the right shows several users with checkboxes. The 'Update' button is highlighted in red.

Group Name	Assigned Permissions	Assigned Users	Created By	Created On	Modified By	Modified On
Administrator	14	10	Wes Lazear	Jan 04, 2016 08:39:38 AM	Synack9 Test9	Nov 06, 2025 10:47:50 AM
Trainers	2	1	Joy Tumbaugh	Aug 01, 2016 11:36:15 AM	Joy Tumbaugh	Aug 16, 2016 02:11:14 PM
branch managers	2	2	Roby Robertson	Dec 05, 2016 07:22:13 AM	Roby Robertson	Dec 05, 2016 07:22:41 AM
Users	2	1	Wes Lazear	Jun 13, 2017 03:38:06 PM	Wes Lazear	Jun 13, 2017 03:38:22 PM
Limited abilities	3	1	Roby Robertson	Jun 15, 2017 12:39:06 PM		
Billing	2	9	Roby Robertson	Nov 01, 2017 08:12:23 AM	Roby Robertson	Nov 01, 2017 08:15:11 AM
User Management	1	9	Desmon Hayes	Jun 05, 2018 11:12:44 AM		
Underwriters	1	9	Desmon Hayes	Sep 12, 2018 11:15:03 AM		
standard User	1	9	Roby Robertson	Nov 12, 2018 12:06:59 PM		
Users2	6	2	William Young	Nov 14, 2018 07:05:31 AM		
SuperUW	1	9	Roby Robertson	Nov 14, 2018 11:23:04 AM		
Loan Officers	7	9	William Young	Feb 11, 2019 07:37:47 AM	William Young	Feb 11, 2019 07:38:40 AM
NotOutleAdmin						
NonQM Template Group	1	3	Sanya Jandhyala	Nov 05, 2025 06:06:07 PM	Azali Kulkarni	Nov 13, 2025 12:48:20 PM

- When complete you will see message below “LoanBeam: The group permissions are successfully updated.”



The screenshot shows the LoanBeam interface with a success message: "LoanBeam: The group permissions are successfully updated." The message is displayed in a red box with a green checkmark icon.

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