



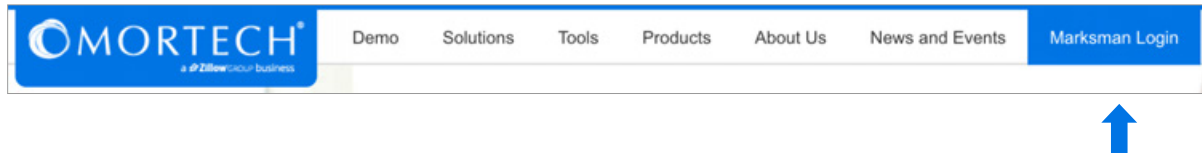
 **MORTECH**<sup>®</sup>  
a  **Zillow**<sup>®</sup> GROUP business

Marksman<sup>®</sup> Guide

**Loan Officer**

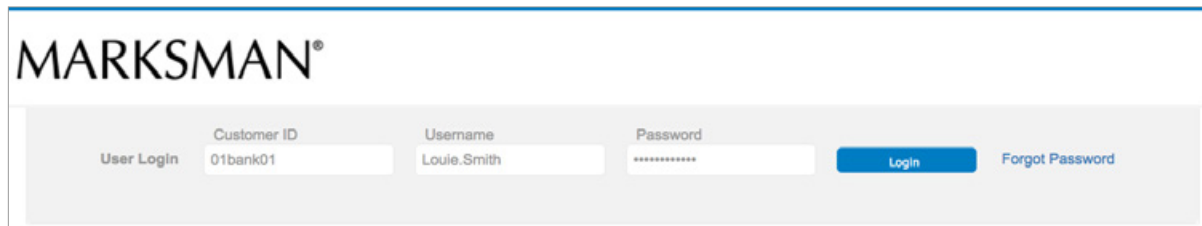
## How to Login to Marksman

Go to [mortech.com](http://mortech.com) and click on “Marksman Login” located in the top, right-hand corner of the screen.



Enter credentials: Customer ID, Username, and Password.

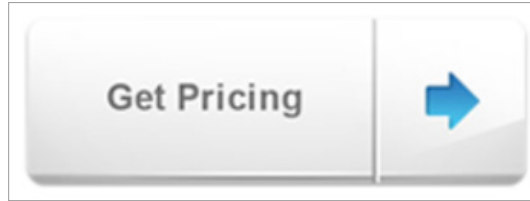
Your customer ID and username will be provided by your system administrator. The first time you log in, you will leave the password field blank and it will prompt you to set one up. If you have forgotten your password, click on “Forgot Password” and you will receive a temporary password emailed to the email address you have on file.

A screenshot of the MARKSMAN login form. The form is white with a blue header containing the MARKSMAN logo. Below the logo is a light gray box containing the login fields. The fields are: 'User Login' (with a dropdown menu), 'Customer ID' (with the value '01bank01'), 'Username' (with the value 'Louie.Smith'), and 'Password' (with a masked value '\*\*\*\*\*'). To the right of the password field is a blue 'Login' button and a 'Forgot Password' link.



# How to Get Pricing

After logging into Marksman, click on the "Get Pricing" button located on the left-hand side of the screen (shown below).



Enter your loan criteria and click "Get Rates", which is located at the bottom, right-hand corner of the screen.

**Peterson, Jamie**

Scenario: Marksman, Default

Rate Results	Restricted Pricing	Fees	Guidelines	Investor	Updated (CST)
3.875%	98.490	\$3,958.87	4.268%	AMT	09:21:14 AM
4.000%	99.173	\$2,942.08	4.334%	AMT	09:21:14 AM
4.125%	99.964	\$1,763.28	4.391%	AMT	09:21:14 AM
4.250%	100.656	\$1,716.99	4.513%	AMT	09:21:14 AM
4.375%	101.257	\$1,724.69	4.637%	AMT	09:21:14 AM
4.500%	102.021	\$1,732.40	4.762%	AMT	09:21:14 AM
4.625%	102.768	\$1,740.10	4.887%	AMT	09:21:14 AM
4.750%	103.147	\$1,747.81	5.011%	AMT	09:21:14 AM

Compare Investor Pricing Matrix

Print

Product Cross Reference

Check Investor Status

Mystery Shopper

Submit Problem Ticket

Import Zillow Info

Generate Compliance Worksheet

Pricing Simulator

Loan Criteria	Base Info	Closing Fee Detail	Profit Detail	Product & Investor	Adjustments	Compliance
Product Category	Conf 30 Yr Fixed			Investor: All		
Purchase Price/Value (\$)	180000			Original Investor: Other		
Loan Purpose	Purchase			FICO Score: 700		
Property Type	1 Unit			Occupancy: Owner Occupied		
State, ZIP	Nebraska, 68512			Target Price: PAR		
County	Lancaster			Min/Max Rate: 0.000% to 20.000%		
Max Base Loan Amount (\$)	0	>= 01/01/2017		View: Single Best Investor		
Loan Amount (\$)	150000			DTI: 0		
Down Payment (\$)	30000			Area Median Income: N/A		
LTV (%)	83.334			Lock-In Days: 30 days		
CLTV (%)	83.334			Delivery Type: Best Effort		
Secondary Financing	None			Declining Market ?		
MI Coverage / Company	BPMI (Standard) / MGIC			Waive Escrow		
Coverage Type	Monthly Premium			Round Price		
Finance PMI				View Pricing As ?	Corporate Only	
First Time Home Buyer						
No Closing Cost						
Borrower Rebate	0 (%) 0 (\$)					
Lender Paid YSP						

Reset Save Loan Criteria Changes **Get Rates**



## How to Find a Product

It is very important to have the correct product selected in Marksman when you get pricing as each product has unique pricing and eligibility. Because each investor has different variations of product names, Marksman has a tool available to ensure you are choosing the correct product each time.

When you are on the rates page in Marksman, the Product Cross Reference tool is located on the left-hand side. This tool gives you a side-by-side list of each investor's specific product name that you would find on their ratesheet or on their website along with the corresponding Marksman product name. You are able to search by investor by choosing the name in the drop down and then clicking "search".

Product Cross Reference			
<i>This tool allows you to cross reference a specified investor's product names with the product names used in the Marksman system. Select the desired criteria below and click "search" to display a list of product names.</i>			
Criteria			
<b>Investor</b>	AFR Correspondent	<b>Product Category</b>	All
<b>Sort By</b>	Marksman's Product Category	search	
Results			
Product Category	Investor's Product Name	Investor	
Agency FHLMC Jumbo 15 Yr Fixed	Super Conforming 15 Yr Fixed FHLMC	AMT	
Agency FHLMC Jumbo 20 Yr Fixed	Super Conforming 20 Yr Fixed FHLMC	AMT	
Agency FHLMC Jumbo 25 Yr Fixed	Super Conforming 25 Yr Fixed FHLMC	AMT	
Agency FHLMC Jumbo 30 Yr Fixed	Super Conforming 30 Yr Fixed FHLMC	AMT	
Agency FHLMC Jumbo Relief Refinance 15 Yr Fixed	High Balance Open Access 15 Yr Fixed	AMT	
Agency FHLMC Jumbo Relief Refinance 20 Yr Fixed	High Balance Open Access 20 Yr Fixed	AMT	
Agency FHLMC Jumbo Relief Refinance 30 Yr Fixed	High Balance Open Access 30 Yr Fixed	AMT	
Agency FNMA Jumbo 15 Yr Fixed	15 Yr High Balance	AMT	
Agency FNMA Jumbo 30 Yr Fixed	30 Yr High Balance	AMT	
Agency FNMA Jumbo DU Refi Plus 15 Yr Fixed	15 Yr Agency Jumbo DU Refi Plus	AMT	
Agency FNMA Jumbo DU Refi Plus 30 Yr Fixed	30 Yr Agency Jumbo DU Refi Plus	AMT	
Conf 10 Yr Fixed	Conforming 10 Yr Fixed	AMT	
Conf 15 Yr Fixed	Conforming 15 Yr Fixed	AMT	
Conf 20 Yr Fixed	Conforming 20 Yr Fixed	AMT	
Conf 25 Yr Fixed	Conforming 25 Yr Fixed	AMT	
Conf 30 Yr Fixed	Conforming 30 Yr Fixed	AMT	
Conf DU Refi Plus 10 Yr Fixed	10 Yr Conforming DU Refi Plus	AMT	
Conf DU Refi Plus 15 Yr Fixed	15 Yr Conforming DU Refi Plus	AMT	
Conf DU Refi Plus 20 Yr Fixed	20 Yr Conforming DU Refi Plus	AMT	
Conf DU Refi Plus 25 Yr Fixed	25 Yr Conforming DU Refi Plus	AMT	
Conf DU Refi Plus 30 Yr Fixed	30 Yr Conforming DU Refi Plus	AMT	
Conf Home Poss 97% 15 Yr Fixed	Conf 15 Yr Fixed Home Possible	AMT	
Conf Home Poss 97% 20 Yr Fixed	Conf 20 Yr Fixed Home Possible	AMT	
Conf Home Poss 97% 30 Yr Fixed	Conf 30 Yr Fixed Home Possible	AMT	



## How to Submit a Problem Ticket

In the rates screen in Marksman, once you have filled out the loan criteria and clicked “Get Rates”, you have the ability to submit a problem ticket directly to our support team.

Simply click “Submit Problem Ticket” which is located in the list of options on the left-hand side of the rates screen. Once clicked, the problem ticket will open in a new window, with all of your loan criteria and pricing information already filled in. Scroll down to the bottom, enter a brief description of the issue in the “Problem Description” box, and then click “submit”. Your ticket will be researched by one of our account managers and you will be notified of the resolution.

The screenshot displays the Mortech Marksman interface with a problem ticket submission form open. The form contains the following sections:

Adjustment	0.000	\$0.00	Intra-Day Adj.	+ 0.000	\$0.00
Costs	0.000	\$0.00	Adjustments	+ -1.250	(\$1,875.00)
- Adjustment	0.000	\$0.00			
Total Profit	1.000	\$1,500.00			
Total Costs	+0.000	\$0.00			
Planned Profit & Costs*	1.000	\$1,500.00	Gross price**	101.381	\$2,071.50

Total Actual Profit		
Gross Price**	101.381	\$2,071.50
Planned Profit & Costs*	- 1.000	\$1,500.00
Net Price	100.381	\$571.50
Over PAR Profit	0.381	\$571.50
Rounding Profit	0.000	\$0.00
Amt. to Borrower(-)	0.000	\$0.00
Total Actual Profit	1.381	\$2,071.50

Adjustments		
Adjustment Description	Rate Adjustment	Price Adjustment
LTV > 75 to 80% FNMA FICO 700 to FICO 719	0.000	-1.250
Total Adjustments	0.000%	-1.250

**Problem Description** 0/1000

Contact Name: Louie Smith  
Contact Email: louie@amt.com  
Contact Phone: 402-441-4647

Our offices are currently open. Hours are Monday - Friday, 8:00am - 5:00pm (CST). To speak in person with our support staff, please feel free to call our offices at 888.529.3590 (toll free) or 402.441.4647 (local - Lincoln, NE).

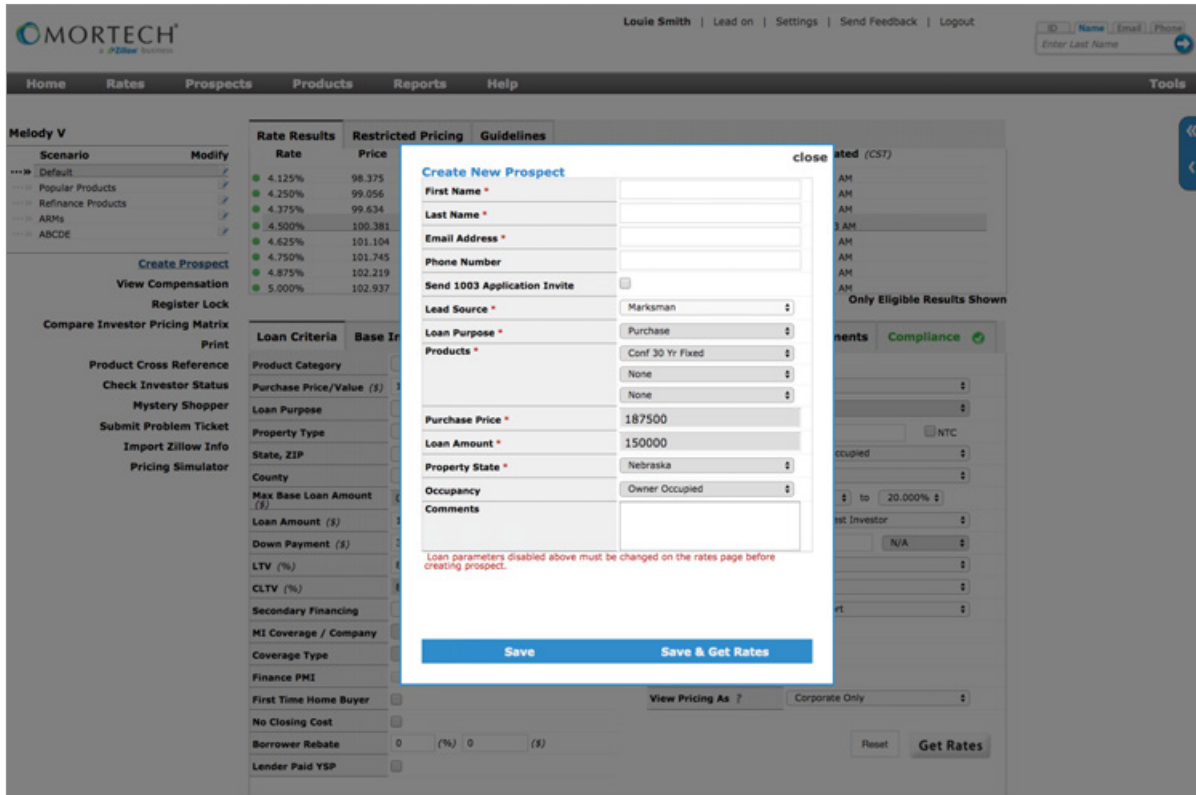
submit  
Cancel





## How to Create a Prospect

On the rates screen, after you enter a borrower's loan criteria and run rates, you can save their information by clicking "Create Prospect." Their loan criteria and highlighted rate quote will automatically be saved once you enter their first name, last name, and email address. After you click "Save," you will be taken into the prospect landing page.



When you need to find a file at a later time, you can search in the top right-hand corner of Marksman by the prospect's last name or hover over the "Prospects" menu item in the toolbar and click on "Search" to filter by different criteria such as date added.



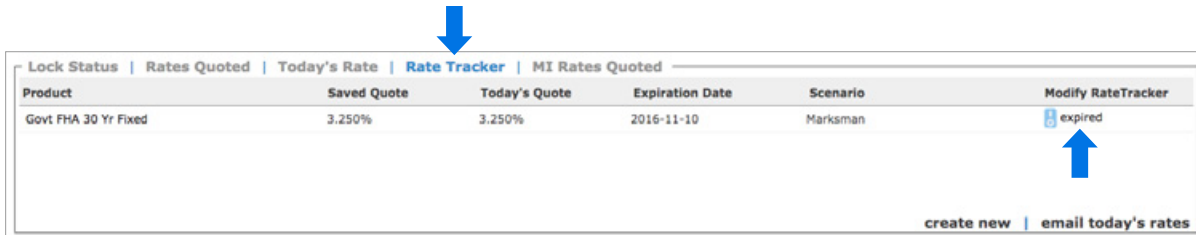


## How to Set Up a RateTracker

Begin in the borrower's file. If you need to search for a specific file, you can enter the last name in the search box in the top right-hand corner of Marksman.

Click on the "Rate Tracker" tab which is located approximately halfway down the page.

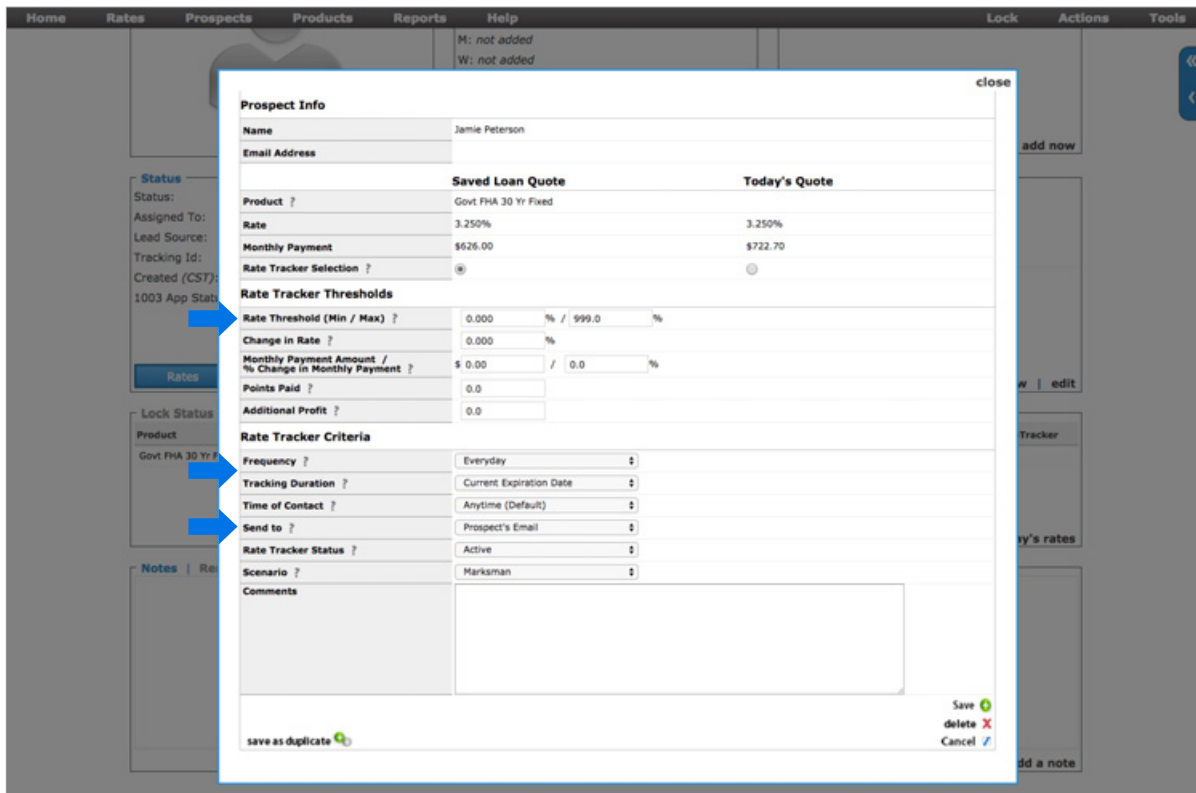
Next, click on the "expired" button under "Modify RateTracker".



Product	Saved Quote	Today's Quote	Expiration Date	Scenario	Modify RateTracker
Govt FHA 30 Yr Fixed	3.250%	3.250%	2016-11-10	Marksman	<input type="button" value="expired"/>

create new | email today's rates

Enter the rate you are searching for in the "Rate Threshold (Min / Max)". The following criteria will also need to be set: "Frequency", "Tracking Duration", and "Send to". Once you have entered all the criteria, click "Save" at the bottom of the screen. You will be notified in the manner you have selected if the system can find the requested rate for the saved loan scenario. If the rate cannot be found in the tracking duration set up, it will expire.



**Prospect Info**

Name: Jamie Peterson  
Email Address: [empty]

**Saved Loan Quote**

Product ?	Govt FHA 30 Yr Fixed	<b>Today's Quote</b>	
Rate	3.250%		3.250%
Monthly Payment	\$626.00		\$722.70
Rate Tracker Selection ?	<input checked="" type="radio"/>		<input type="radio"/>

**Rate Tracker Thresholds**

Rate Threshold (Min / Max) ? 0.000 % / 999.0 %  
Change in Rate ? 0.000 %  
Monthly Payment Amount / % Change in Monthly Payment ? \$ 0.00 / 0.0 %  
Points Paid ? 0.0  
Additional Profit ? 0.0

**Rate Tracker Criteria**

Frequency ? Everyday  
Tracking Duration ? Current Expiration Date  
Time of Contact ? Anytime (Default)  
Send to ? Prospect's Email  
Rate Tracker Status ? Active  
Scenario ? Marksman

Comments: [empty text area]

save as duplicate | Save | delete | Cancel



## How to Submit a Lock

Begin in the prospect file in Marksman. You can find the file by entering their last name in the search box in the top right-hand corner of the Marksman screen.

Once in their file, click the "Rates" button on the left-hand side of the screen. This will take you into the rates screen, where you will run rates with the most current pricing. Once you have highlighted the rate you want to move forward with, click on "Register Lock", which is listed on the left-hand side of the screen.

The screenshot shows the Marksman prospect file interface for Jamie Peterson. At the bottom left, there are three buttons: "Rates", "Products", and "1003 App". A blue arrow points to the "Rates" button.

The lock request will open in a new window. Ensure that all of the borrower's information is filled in correctly, add any notes in the comments at the bottom, and click "Submit". You will receive a confirmation that the lock has been submitted to your secondary desk user, at which time you can exit the window. The lock status will be automatically updated in the borrower's file.

Lock Status   Rates Quoted   Today's Rate   Rate Tracker   MI Rates Quoted					
Application Status: Lock Requested					
	Status	Investor	Product	Rate	Price
Borrower	Lock Pending	AMT	Conf 30 Yr Fixed	4.250%	100.406
User	Lock Pending	AMT	Conf 30 Yr Fixed	4.250%	100.406

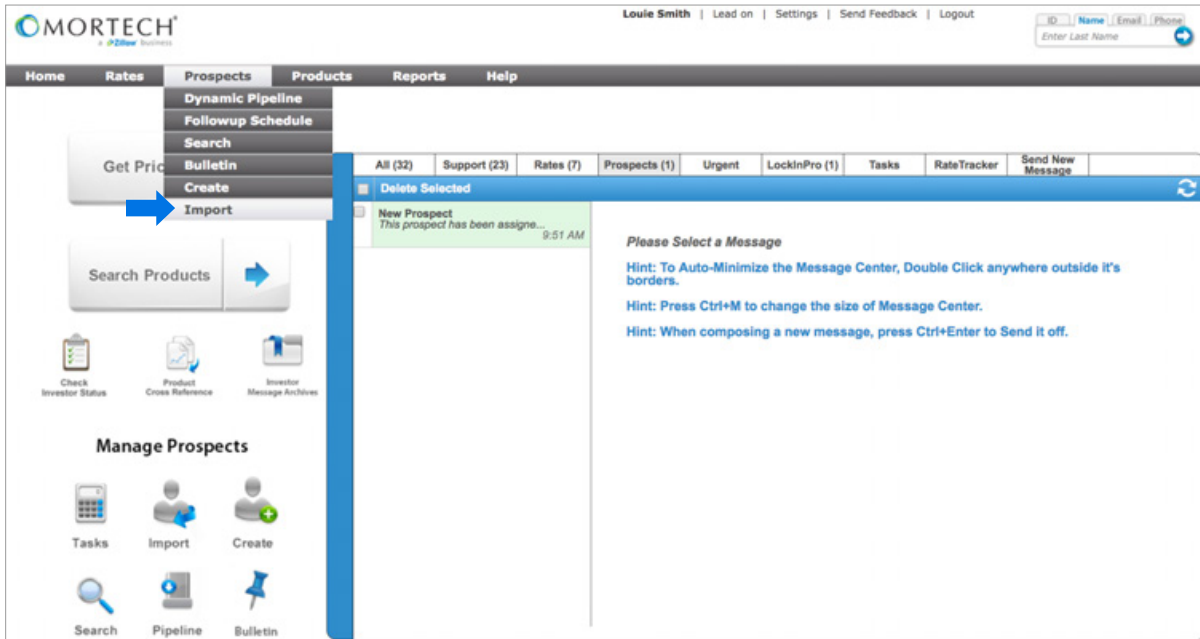




# How to Import and Export a File

## Importing a File

In Marksman, hover over the “Prospects” menu item in the toolbar and select “Import”.



Click “Choose File” and find the saved FNMA 3.2 file on your computer. Click “import prospect”. Verify the file information, and then click “Save” at the bottom of the screen.

### Import Prospect Options:

1. FNMA 3.2 File to Import:

import prospect

Once the file has been added to Marksman, you can find the file by searching in the top right-hand corner or in the search screen which is housed under the ‘Prospects’ menu item in the toolbar.



## Exporting a File

Go to your prospect file in Marksman. Hover over the “Tools” menu item in the toolbar and select “Export”.

The file will download to your computer in a FNMA 3.2 file format, which can then be imported to another system.

The screenshot shows the Mortech Marksman web application interface. At the top, the user is logged in as Louie Smith. The navigation bar includes Home, Rates, Prospects, Products, Reports, and Help. The main content area displays prospect information for Jamie Peterson (Primary). A blue arrow points to the 'Tools' menu in the top right corner, which is open and shows the 'Export' option selected. Other options in the menu include Print, Create vCard, Edit Other 1003 Fields, 1003 Form, More Prospect Info, and Back to Search. The prospect details include a 'Prospect At-A-Glance' section with a 'configure now' button, a 'Status' section with fields like 'Assigned To: Louie Smith' and 'Created (CST): 2017-01-26 09:51 AM', a 'Loan Scenario' section with 'Scenario: Marksman' and 'Loan Amount: \$150,000.00', and a 'Property Info' section with '1 Unit' and 'address: Lincoln, NE 68512'.

## Additional Resources

### General Questions and Inquiries

For general questions and inquiries please contact your account manager or the Mortech support staff at [support@mortech-inc.com](mailto:support@mortech-inc.com) or 888.529.3590. Free training on loan officer features is available at [mortech.com/training](http://mortech.com/training).