

# Allowing Borrowers to Re-run VOA

If your borrower has submitted their application but along the way skipped the Bank Import section, now with Finicity you will be able to allow them to circle back to this. By creating a manual condition within the LO portal, you will give the borrower the ability to return to the application to import their banking records and VOA.

1. Through the BSM LO portal go into the loan file you wish to edit. Under the **Conditions** section you can click the green plus sign to Add Condition, as seen below.

The screenshot shows the BSM LO portal interface. A modal window titled "Add Condition" is open, displaying a dropdown menu with the text "Please Select A Condition". Below the modal, the "Open Conditions" section is visible, with a red arrow pointing to a plus sign (+) next to the "Open Conditions" header. The "Open Conditions" section contains a table of PTD Conditions (8).

Date	Condition	Doc Type	Uploads	Show to Borrower?	Action
7/25/2019	Provide copy of fully executed purchase agreement, with all counters and addendums. (Alice)	Purchase Agreement	n/a	<input checked="" type="checkbox"/>	✓ ✎ 🔄 ✕
7/25/2019	Provide copy of 2017 W-2s. (Alice)	W2	n/a	<input checked="" type="checkbox"/>	✓ ✎ 🔄 ✕
7/25/2019	Provide copy of 2018 W-2's. (Alice)	W2	n/a	<input checked="" type="checkbox"/>	✓ ✎ 🔄 ✕
7/25/2019	Provide copy of	Tax Returns	n/a	<input checked="" type="checkbox"/>	✓ ✎ 🔄 ✕

2. From the drop-down options you will want to select "I want to add a new condition." The menu will expand, and you will need to fill in with the following options indicated by the red boxes: *Doc Type, Additional Options & Description.*

For the description you can enter anything you like to indicate to your borrower what they will need to do. Also see the checkboxes, these will make sure the borrower gets a notification that the condition was created and links them to their BSM login to complete.

When ready click the **Add** button.

### Add Condition

**Available Conditions**

I want to add a new condition

**Type** **Doc.Type**

PTD Bank Statements

**Belongs To** **Additional Options**

Alice sample Import Bank Account

**Description**

Please import bank statements to complete VOA.

**Friendly Description (If provided, borrower will only see this version)**

Show to borrower?

Send notification email to borrower?

Close
Add

- Your new condition will now be visible within the list of conditions in the LO Portal. Now the borrower will receive this email notification. From their **Loan Dashboard** they can now see the condition and click the “Import Bank” button to go through the Finicity steps to complete VOA.



Hi Alice,

Underwriting at Greenway Mortgage added the following new condition to your loan:

Please import bank statements to complete VOA.

Click below to log into your loan dashboard:

[View Condition](#)

For any questions or concerns please reach out to [BSMAdmin@greenwaylending.com](mailto:BSMAdmin@greenwaylending.com)

## Wait for me to review your application.

Thanks for submitting your application! I'll start reviewing your application and will get back to you as soon as possible. For now, you don't have to do anything but wait for a message from us.

### Your To-Dos



Loan Condition	Files Uploaded	Status/Action
Please import bank statements to complete VOA. (Alice)		<a href="#">Import Bank</a>

- At this point the borrower gets redirected to this screen, below, and can proceed with importing. They will be asked to choose their banking institute and enter their login and password.

## Import Your Bank Data

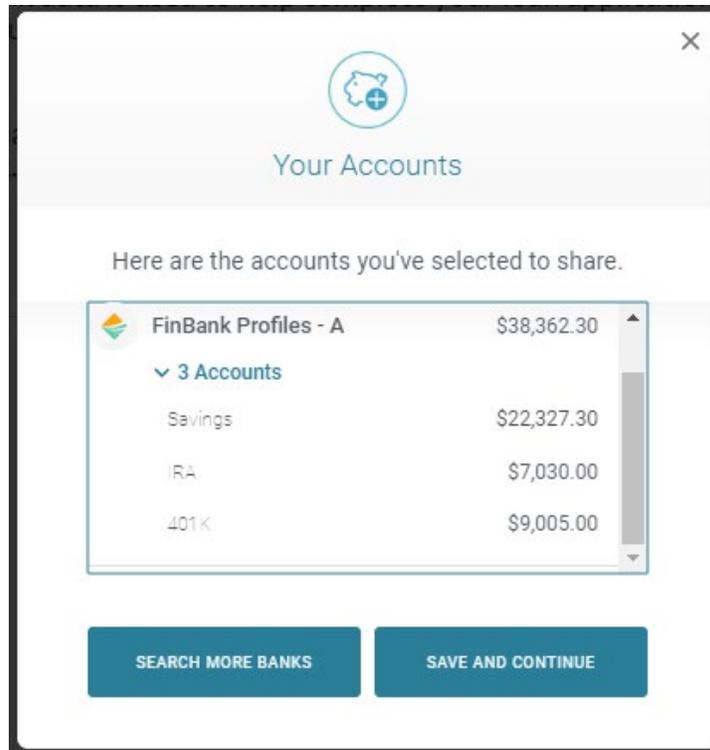
This step is not required. You may add assets manually later in the application.

Your bank data is used to help complete your loan application. This will save you time from having to gather account information and making copies of your bank statements.

We have read-only access and cannot make any changes to your account. Your login credentials are **SAFE, SECURE,** and **NEVER** saved.

[Skip](#)[Import Now](#)

- Once they look up their bank and log in, they will be able to select which accounts they want to select to share and will need to "Save And Continue". After which point, they will be redirected back to their Loan Dashboard



- You will now be able to see in the Documents folder a new section will be added "VOA". You can view this documentation by clicking the green paper icon as depicted below.

Disclosures Documentation

Documentation + ↕

**Search**

Application (2)

Asset (1)

**VOA (1)** ←

Date	Category	Doc Type	Uploaded By	Action	Show to Borrower?
11/19/2019 @ 2:56:10 pm	VOA	VOA Report - Andy America	n/a	 Pending	<input type="checkbox"/>

↑ **Click here to view the report.**

For any questions or concerns please reach out to [BSMAdmin@greenwaylending.com](mailto:BSMAdmin@greenwaylending.com)