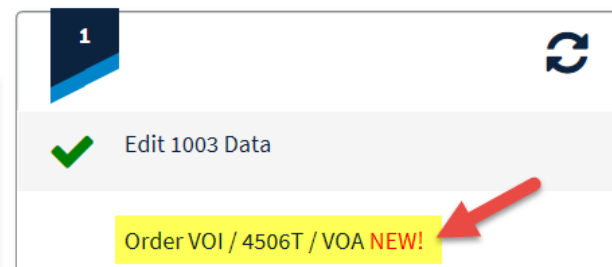


Ordering Verification of Assets Through Marti

ORDER THE VERIFICATION OF ASSETS FOR:

- ALL BORROWERS REQUIRING ASSET VERIFICATION
(The last 60 days will be verified)

1. Begin by selecting the “Order VOI/4506T/VOA” link in box 1 on the home dashboard of the loan in Marti.



2. Click on the “Verification of Asset” tab, select the Borrower’s name and click on “Verify Asset”.

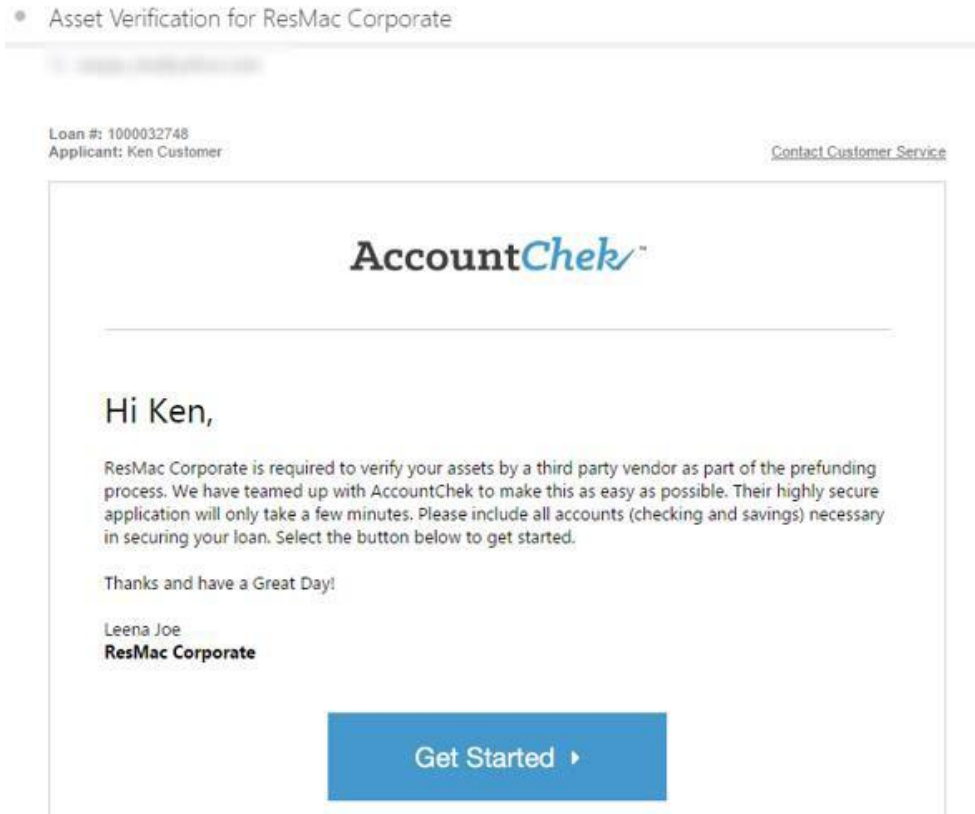
A screenshot of the 'Verification of Asset' page in Marti. At the top, there are three tabs: 'VERIFICATION OF INCOME & EMPLOYMENT', '4506T VERIFICATION', and 'VERIFICATION OF ASSET (VOA)'. The 'VERIFICATION OF ASSET (VOA)' tab is selected and has a red circle with the number '1' and a green arrow pointing to it. Below the tabs is a section titled 'BORROWER ASSET AND PROPERTY INFORMATION'. It contains a table with the following columns: 'Borrower Name', 'SSN', 'Email', 'Phone Number', and 'Select'. The 'Select' column has a checkbox, and a red circle with the number '2' and a green arrow points to it. Below the table is a 'VERIFY ASSET' button, with a red circle with the number '3' and a green arrow pointing to it. At the bottom of the page, there is a 'REQUEST STATUS' section with a table that has columns for 'SSN', 'Borrower Name', 'Order Id', 'Order Placed Date', 'Status', and 'Status Updated Date'. There are 'PREVIOUS' buttons on the left side of the page.

*You may track the order in the “Request Status” Section. Please see the following reference guide for the description of each “Action” icon.


Action					
1	2	3	4	5	6

1. View Report and Download to DMS
2. Refresh Status
3. Resend E-Mail to Borrower
4. Get Login URL (views link to Account Check)
5. Cancel Order
6. End Refresh Period

3. The borrower will receive an email from AccountChek as shown below:




4. The borrower will click on “Get Started”. Each email has a unique URL that is only sent to your borrower.
5. The borrower will enter in their email address and the last 4 digits of their social. The login key information will already be populated. The borrower should not alter the login key information. The borrower will now click the box mark “I agree” and click “Log in”.



Welcome to AccountChek™

E-Mail ID	<input type="text" value="james.johnson@abc.com"/>
Last Four Digits of SSN	<input type="text" value="1234"/>
Login Key	<input type="text" value="12345678-N98S"/>

I agree to the [Terms of Service](#) and request that AccountChek act as an intermediary on my behalf to furnish information to a prospective creditor in order to further my application. [Forgot?](#)



6. Once logged in, the borrower will now be able to select a financial institution from the options available. If the borrower's bank is not listed in the initial screen, borrower should click on "Add Another Account" and additional banks will be listed.

Select one of your financial institutions below to get started!

<input type="button" value="ABC Realty"/>
<input type="button" value="Bank of Noosh"/>
<input type="button" value="UBS"/>
<input type="button" value="Fidelity Investments"/>
<input type="button" value="Add Another Account"/>



7. If the borrower is still unable to find their financial institution, they will need to search for it by entering in the name and hitting "Search".



Choose your institution from the popular list below.



Can't find your institution? No problem, just search for it below to add it.

Financial Institution Name

8. The borrower will then select the institution type as “Bank” or “Other”.



Institution Type

What type of account will you be adding?

Bank

Other

[Search again?](#)

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[Help](#) | [FAQ](#)

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9. Once the borrower locates their financial institution, they will need to enter in their user name and password and click “Next”.

The image shows the 'Sign In' page for AccountChek by FORMFREE. At the top, the logo 'AccountChek by FORMFREE' is displayed. Below it, the text 'Sign In' is centered. A yellow highlighted box contains the instruction 'Please enter your credentials for DagBank:'. There are two input fields: 'Username for DagBank' with the text 'AccountChek.bank2' and 'Password for DagBank' with masked characters '****'. Green arrows point to each input field. Below the fields is a green 'Next' button, also highlighted in yellow. At the bottom, there is a link 'Not your financial institution? Try a new search.', a 'SECURED BY RapidSSL' logo, and a copyright notice: '©2008 - 2017, The AccountChek Company, LLC. All Rights Reserved'.

10. The borrower's accounts with that financial institution will be displayed. The borrower will select the accounts they wish to verify and select the type of account for each, individual, joint or other.

The image shows the 'Account Type' selection screen. At the top, the logo 'AccountChek by FORMFREE' is displayed. Below it, the text 'Account Type' is centered. A message reads 'Thanks for sharing! Tell us more about your account type.' Below this, the text 'TESTDATA1 - 503-5623xxx' is shown. There are three buttons: 'Individual', 'Joint', and 'Other / Unknown'. The 'Individual' button is highlighted in yellow, and a green arrow points to it. At the bottom, there is a 'SECURED BY RapidSSL' logo, a 'Help | FAQ' link, and a copyright notice: '©2008 - 2017, The AccountChek Company, LLC. All Rights Reserved'.

The image shows the 'Account Type' selection screen, identical to the one on the left. At the top, the logo 'AccountChek by FORMFREE' is displayed. Below it, the text 'Account Type' is centered. A message reads 'Thanks for sharing! Tell us more about your account type.' Below this, the text 'TESTDATA1 - 503-5623xxx' is shown. There are three buttons: 'Individual', 'Joint', and 'Other / Unknown'. The 'Individual' button is highlighted in yellow, and a green arrow points to it. At the bottom, there is a 'SECURED BY RapidSSL' logo, a 'Help | FAQ' link, and a copyright notice: '©2008 - 2017, The AccountChek Company, LLC. All Rights Reserved'.

11. Once the account is selected, it will be highlighted in green. The borrower will now click on "Next".



12. The borrower will click on “Finish”, and will see the message “Enrollment Completed”. The asset verification will now be available in Marti and a notification of the completion will be sent to you, the requestor. If another account needs to be verified, the borrower would now select “Add Another Account”.



13. When returned, the order status will reflect “COMPLETE”. Select the download icon to view and save the document to the Document Management System.

VERIFICATION OF INCOME & EMPLOYMENT		4506T VERIFICATION		VERIFICATION OF ASSET-(VOA)			
BORROWER ASSET AND PROPERTY INFORMATION							
Borrower Name	SSN	Email	Phone Number	Select			
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[]			
VERIFY ASSET							
REQUEST STATUS							
SSN	Borrower Name	Order Id	Order Placed Date	Status	Status Updated Date	View	Action
[REDACTED]	[REDACTED]	e62a1045-503d-4238-bf22-9ba988c068d8	06-13-2017 06:39 PM	Complete	08-15-2017 04:50 PM		

SAVE TO DMS CLOSE

AccountChek™

AccountChek Asset Report for: [REDACTED]
 Information current as of: 08/14/2017 - 15:15 EDT
 Reissue Key: [REDACTED]
 Report ID: [REDACTED]

APPLICANT INFORMATION	ORDER DETAILS
Name: [REDACTED]	Order ID: [REDACTED]
Email: [REDACTED]	Loan Number: [REDACTED]
Phone Number: [REDACTED]	Days Requested: [REDACTED] days
Employer: [REDACTED]	Account Refresh: 30 days

ASSET REPORT SUMMARY

★ Definitions for terms with numeric superscripts may be found at the end of this document

AVERAGE & CURRENT BALANCES

ALERTS

	60 Day Average	30 Day Average	Current Balance	NSF	
VyStar CU [REDACTED]	4,241.43	4,301.79	4,362.14	5,682.34	0
VyStar CU [REDACTED]	830.47	810.00	940.92	853.73	0
VyStar CU [REDACTED]	28,983.91	17,357.82	2,827.54	1,968.33	0
Total Assets			8,504.40		

DIRECT DEPOSITS

Date	Description	Financial Institution	Account Number	Account Type	Amount	Alerts
08/10/2017	[REDACTED] COMPAN PAYROLL	VyStar CU	[REDACTED]	Checking	692.75	Direct Deposit
08/03/2017	[REDACTED] COMPAN PAYROLL	VyStar CU	[REDACTED]	Checking	692.75	Direct Deposit

ALL DEPOSITS

Date	Description	Financial Institution	Account Number	Account Type	Amount	Alerts
08/12/2017	Deposit	VyStar CU	[REDACTED]	Checking	1,100.00	
08/10/2017	[REDACTED] COMPAN PAYROLL	VyStar CU	[REDACTED]	Checking	692.75	Direct Deposit

OTHER ACCOUNTS

Financial Institution	Account Number	Account Type	Amount
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