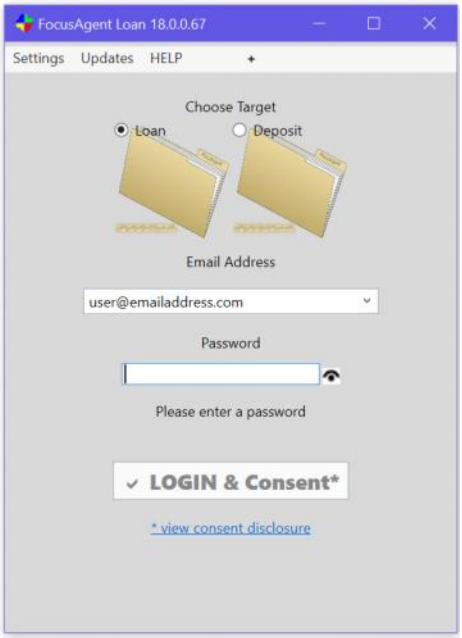
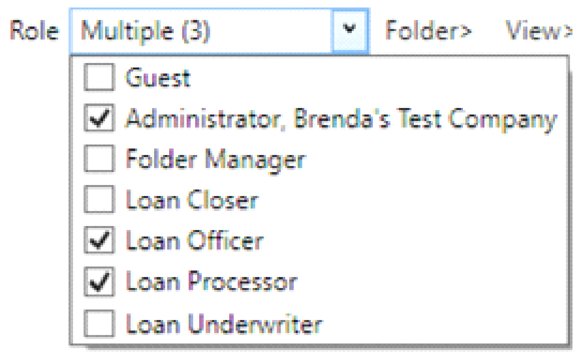
Let's get started!



Load the FocusAgent login screen, choose the desired target (Loan or Deposit) and enter your credentials. If this is your first-time logging, or you have forgotten your password, follow this link for instructions:

[FocusAgent-Password Reset]()



After you have logged in, click on the **Role** drop down menu, in the top left corner, select the roles that apply to you. Once your roles have been enabled, this setting will be retained for subsequent logins.

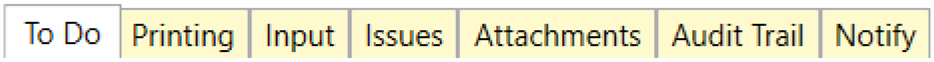
Upon logging in to FocusAgent, the File Drawer will be open. This is where you will search and select an existing file or start a new file. Depending on administrative preferences, the contents of the File Drawer can vary between employees. In some instances, the folders in the drawer can be limited to only those created by or tied to the person logged into the system, or like many FocusAgent users, the Drawer may include all files for an institution regardless of which user created the file or information in the folder.

Tip: If the file drawer is not open, select the file cabinet icon on the far-left edge of the screen to open it.

To start a new file, select the  icon to the right of the file drawer and select Continue to create a folder.

File Folders

A file folder provides the entries to be completed, the documents to be printed, a real-time integrity check of the data, and the history of everything that has occurred.

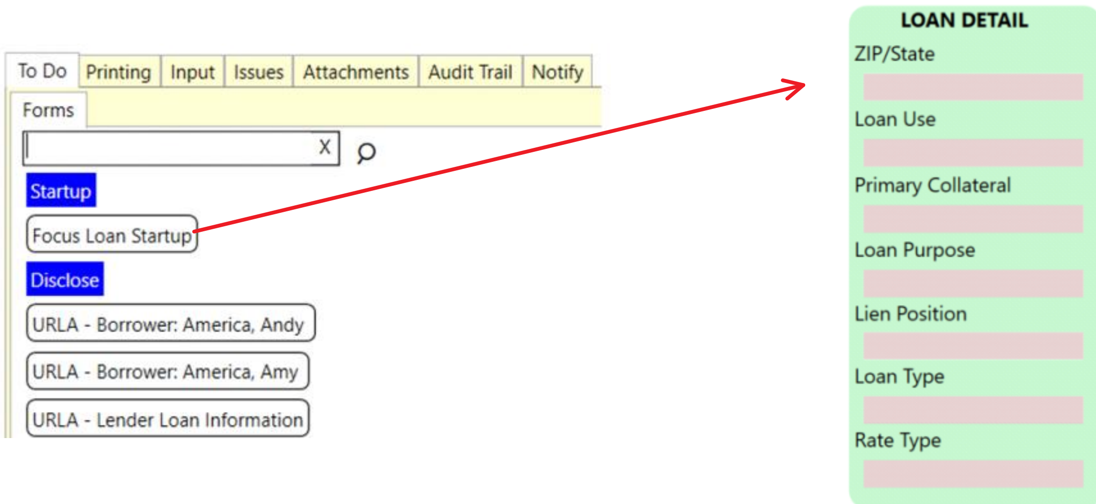


As shown in the illustration above, there are tabs that represent the operations needed to complete a loan account. Each of these tabs has their own unique purpose, as described below.

To Do…

The To Do tab is a list of the documents needed based on the loan type and purpose, organized in steps. The close-knit relationship between forms & the status of an account is the reason Creative Thinking refers to the forms list as the "To Do" list, since it truly reflects what is left to do.

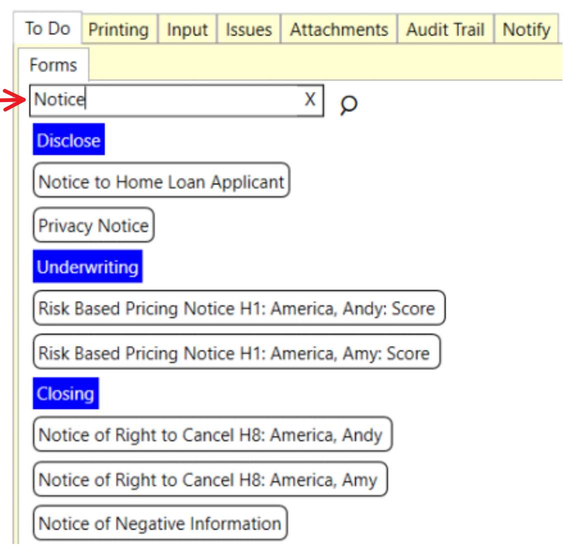
A New file has only one form "To Do", Focus Loan Startup. When the 7 Loan Detail questions on this form are answered, the forms needed to Disclose, Process, Underwrite an Close the loan are added.



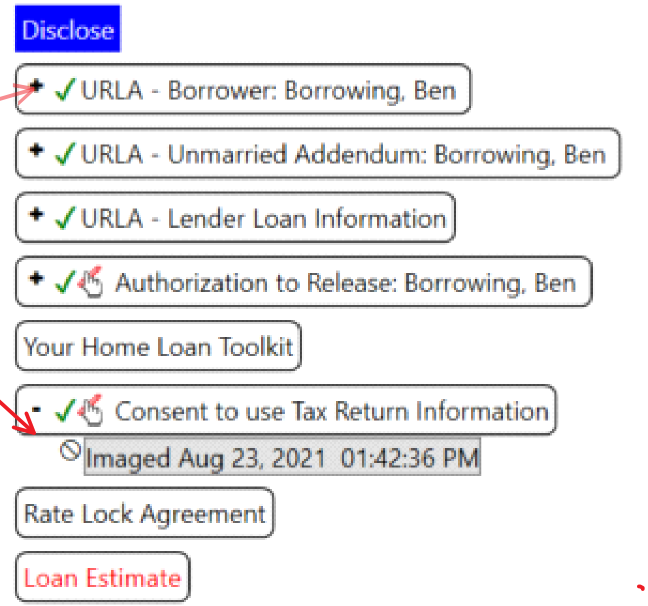
The To Do list sorts documents to ensure they are generated by the appropriate parties at the appropriate time.

In addition, a search allows an operator to quickly locate a form by simply typing a description.

Keeping in mind that the search is case sensitive, operators may type all or just a portion of the form name instructing FocusAgent to narrow the To Do list to include matching items only. Clearing the search and returning to the normal To Do list functionality is quickly achieved by clicking "X", or by deleting the characters typed.



In the To Do list, a form with a "+" sign next to it is a form that has been printed. Click on the "+" sign to expand the list and see the imaged documents nested below the current/un-imaged version.

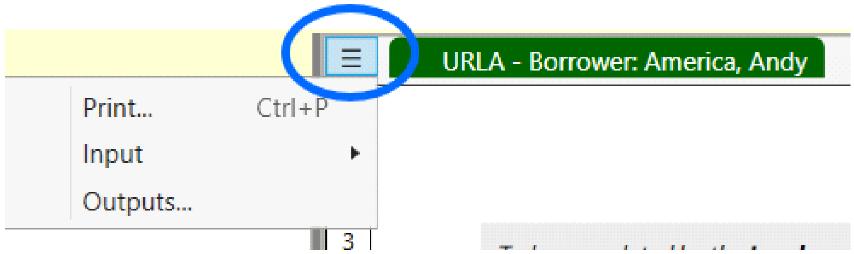


A "RED" description indicates that an issue is firing. An issue can be missing required data. The issue may be cautionary or required before moving forward.

Selecting a form that has a red description will provide you with information about the issue. If data input is missing, the pages that have data missing will be highlighted and the field for the missing data will also be highlighted.

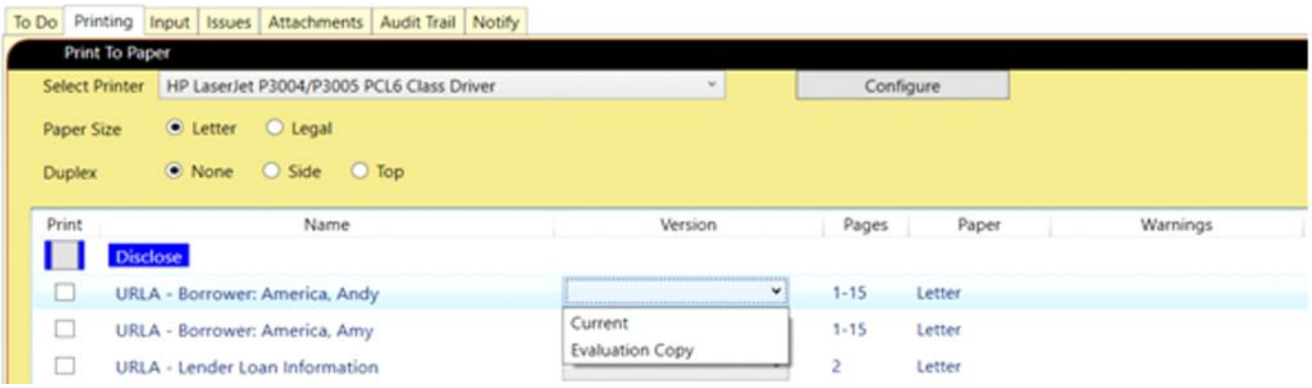
If an issue other than data entry is firing, left click on the form that has a red description. There will be a red asterisk "*" to the left of the form description at the top left side of the form. Using your mouse, hover over the * to determine what issue is firing.

Printing a single form. While in the To Do tab a single form can be printed by selecting the form so that it appears on the right side of the screen, then open the menu shown here to select Print…



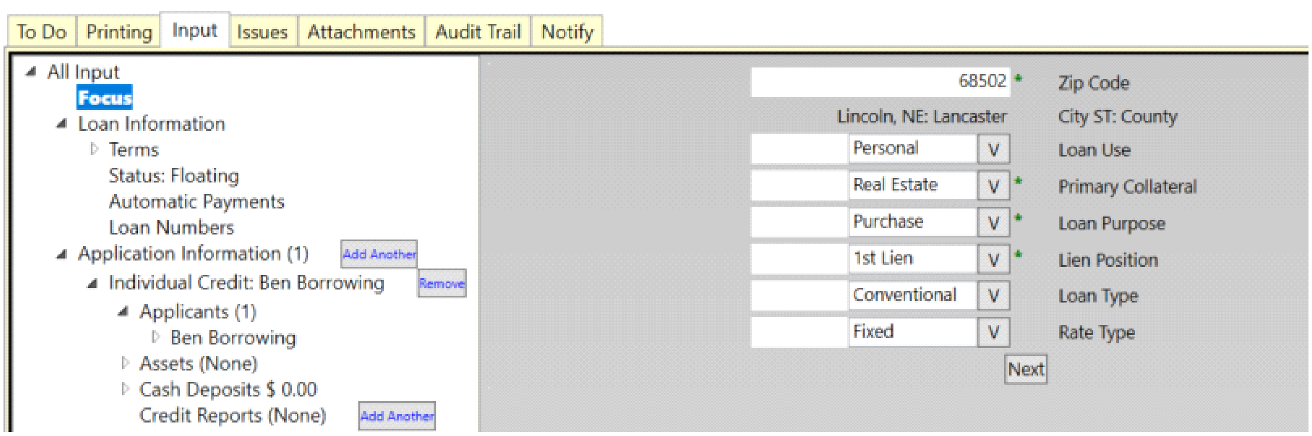
The print function lets the user choose ‘Current’, which includes automatic image creation, or ‘Evaluation Copy’ which skips image creation and prints the form solely for the purposes of review.

Group Form Printing. Single form or group printing can be completed from the **Printing** tab.

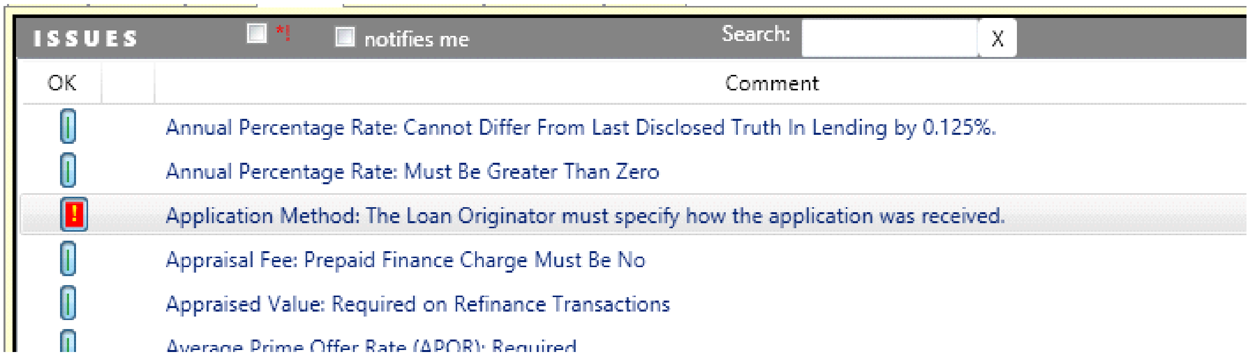


From this list you can select the forms to print and select the Version, either Current or Ealuation Copy.

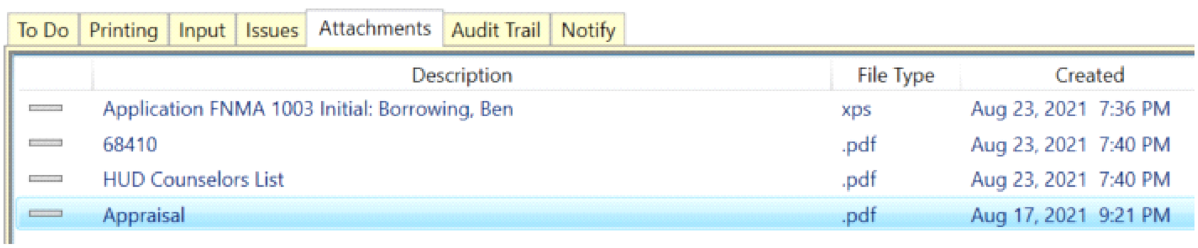
The Input tab is the primary list of data entry questions. Many operators prefer to use this method instead of visiting each form individually. Considered an ‘advanced’ feature, the Input tab is used to quickly and easily answer questions which cover a variety of forms simultaneously.

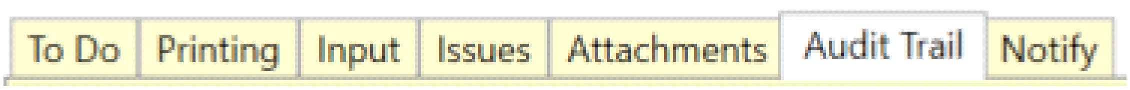


The Issues tab is an area that lists items in a loan or deposit account, regulatory or otherwise, that may be cautionary or required before moving forward. For example, issue resolution may be necessary before completing forms or moving to the next step. Through the Issues tab, an operator can easily identify all things which are unresolved, regardless of the associated form, and work through the list to address them. Click on the icon to the left of the described issue to go to the location of the issue, and resolve it.



The Attachments tab provides a list of all documents not appearing in the active To Do list. The Attachments tab will include imaged documents which were previously part of the active forms list and will also include external items which have been attached such as Tax Returns, Appraisal Reports, Paystubs, Driver's Licenses images, etc.





The Audit Trail provides a history of all data entry fields. The Date/Time, Entry (Field Name), Changed To (Value) and By (User) are all valuable pieces of information for troubleshooting and provide an overall review of specific details in a file.