

# Business Requirements Document(BRD)

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*UI Development*

*May 2016*

*Version 1.1*



## **Version Control**

Date	Version Number	Document Changes	Revision Owner
1	1.1	Initial Draft	Yohan John

## **Approval Chart**

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## 1. Introduction

### 1.1. Background

#### Beam Mortgage

BEAM Mortgage Inc illuminates your path to property ownership by providing you the lending solutions that you need in order to fulfill you property ownership dreams.

Beam Mortgage Inc provides professional services in the field of residential and commercial mortgages, a conventional mortgage broker with virtually unlimited options for your conventional FHA, VA, home equity loans and commercial property loans. As a mortgage broker, BEAM access the customers vast collection of lending arrangements to provide all the options available to meet their individual needs. BEAM provides financing options in all fifty states.

#### BEAM Real Estate

BEAM Real Estate LLC sheds the light on real estate. They help in achieve your real estate desires. Whether its buying or selling, residential or commercial, their team of experienced agents are there to assist customers in making their real estate dreams a reality.

Whether you are a first-time home buyer or an experienced commercial investor, Beam Real Estate LLC gives sound advice so that you can make the right decision, the first time, every time. With Beam Real Estate LLC on your side, you can proceed with confidence.

Here are some of the services BEAM Real Estate LLC provides:

- Home Buying and Selling
- Commerical Property
- Buying and Selling
- Property Management
- Career Opportunities
- Investment Advice
- Market Research
- Mortgage Services
- Title Services

#### 1.1.1. Current Situations/Business Need

#### 1.1.2. Project Objectives

Objective of this project is to create a website for BEAM Real Estate LLC for achieving the following objectives:

- Better Customer satisfaction
- Optimization of real estate deals through effective customer support and user friendly interface.
- To refurbish the website [www.BeamRealEstate.com](http://www.BeamRealEstate.com) to make it more customer friendly with an easier user interface.

- Sample website to refer :  
  - <http://www.jphomesforsale.com/>

## 1.2. **Scope**

## 1.3. **Stakeholders and End-users**

Project Sponsor : Beam Real Estate LLC  
 C/O Mani Jacob  
 14455 Webb Chapel Rd  
 Farmers Branch, TX 75234

End User: Beam Real Estate LLC  
 C/O Mani Jacob  
 14455 Webb Chapel Rd  
 Farmers Branch, TX 75234

## 1.4. **Document Purpose**

The purpose of this document is to describe business requirements for remodelling and updating the BEAM mortgage as well as the BEAM Real Estate sites with the addition of some features in order to attain better business visibility.

All attempts have been made in using mostly business terminology and business language while describing the requirements in this document. Very minimal and commonly understood Technical terminology is used.

## 1.5. **Project Background**

Despite having a good presence in Dallas, BEAM real estate and BEAM mortgage is missing a huge number of online customers. Without a proper functioning online system it will be difficult to stand strong in the market as the competition grows day by day. Even though BEAM mortgage/RealEstate has their website, since most of the functionalities don't seem working is losing out on the business side.

A decision has been made to redesign the website with small enhancements that will have a Web Portal for Customers, Agents, Brokers and administrators.

- System will provide functionality for the agents to upload the closing documents before their final cheque is cut.
- Customers will be able to apply for loan online with the help of the new screen that we are going to introduce.

## 1.6. **Business Goals/Objective to be achieved**

BEAM insurance and BEAM real estate will be able to broaden their current market visibility with the help of their new updated website and the new enhancements/Functionalities introduced.

## 1.7. **Stakeholders**

Accounting, Marketing, Claim Services, Real Estate, Insurance, Mortgage and Finance departments are currently recognized stakeholders of this new system.

## 1.8. **Dependencies on existing systems**

For BEAM real estate website – the host is Yahoo and for BEAM mortgage its GoDaddy.

(PLEASE LET US KNOW IF ANY CHANGE IN THE HOST IS NEEDED NOW)

## 1.9. **Assumptions**

No assumptions have been made till now.

## 2. **Current State**

### 2.1. **Description**

#### 2.1.1. **Business Process**

BEAM Real Estate LLC sheds the light on real estate. They help in achieve your real estate desires. Whether its buying or selling, residential or commercial, their team of experienced agents are there to assist customers in making their real estate dreams a reality.

Whether you are a first-time home buyer or an experienced commercial investor, Beam Real Estate LLC gives sound advice so that you can make the right decision, the first time, every time. With Beam Real Estate LLC on your side, you can proceed with confidence.

Here are some of the services BEAM Real Estate LLC provides:

- Home Buying and Selling
- Commerical Property
- Buying and Selling
- Property Management
- Career Opportunities
- Investment Advice
- Market Research
- Mortgage Services
- Title Services

—

#### 2.1.2. **WorkFlow**

- A potential buyer approaches the Real estate company or the real estate agent to buy a property.
  - Similarly a potential seller approaches the Real estate company or the real estate agent to market and sell their property.
  - While buying a property, the broker sets up an initial meeting with the customer (Buyer) which is called as Client Evaluation and Requirement gathering.
- Requirements - either face2face/telephonic, their needs basically.

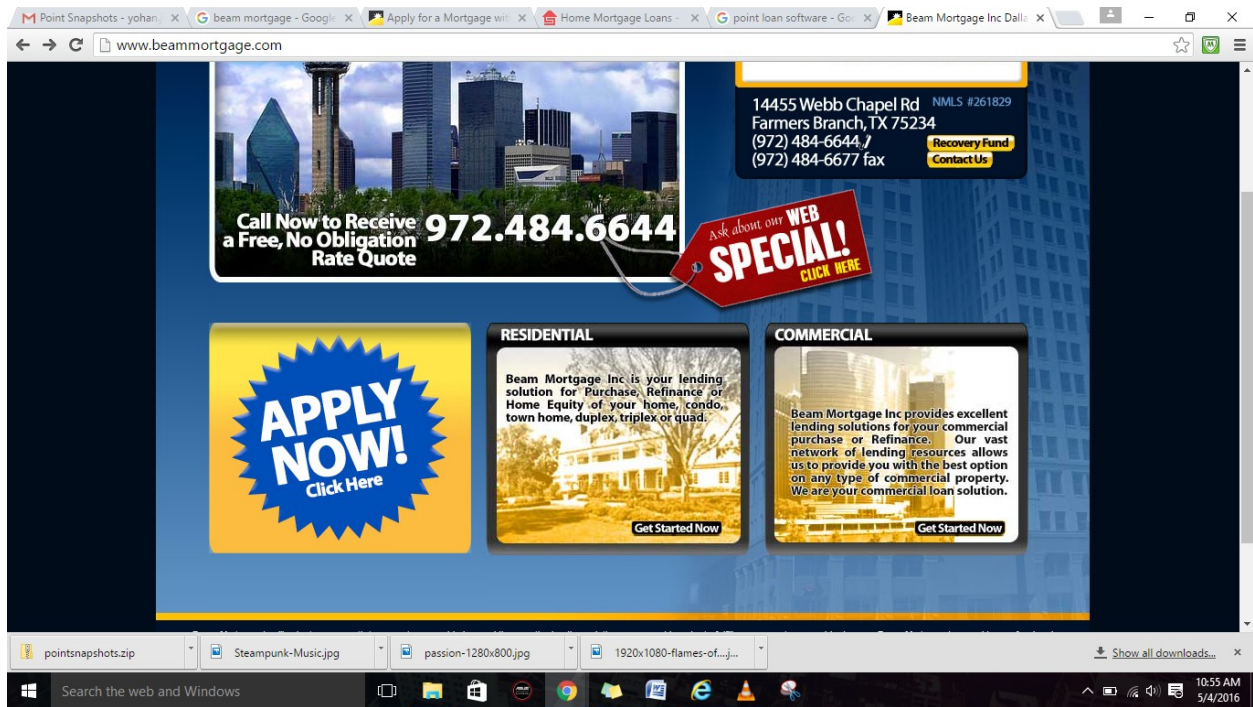


- Client evaluation done by us – how far the customer has been in the US, How is their financial dealings , how long you have been working, if not a US citizen by birth we need to check with them if they're W2 employee or a 1099 employee.
- Once interested in a new house the customer is taken to the builder who sells the house.
- If the customer needs Pre-owned house then we set up a prospect gateway in Ntries.
- If automatically any new house comes under that requirement bandwidth then the customer as well as the broker (BEAM) get an email alert via the MLS. (Multiple listing service)
- 
- MLS – Database used by ntries for their property listings.
- 
- Before listing for the seller in MLS, we sign a listing Agreement with the seller in order to create a contract.
- As far as the Buyer is concerned we sign a Buyer/tenant representation agreement for the contract creation.
- Scope of both these agreements will be 90 to 120 days.
- The buyers can search for houses once the idx is set up. But the view is limited when compared to that of the agents.
- After the agreement is made, the agent can arrange a tour of the house with the buyer.
- If the buyer is interested the agent provides them a CMA – Comparative market analysis.
- The CMA is created by keeping a border condition in Ntries , comparing and estimating the market value for the house.
- Then the agent will prepares an offer after consulting with the buyer and then hands it over to the seller agent.
- [Make sure that the buyer's agent/ broker can have only the seller agent as their direct point of contact(POC)]

### 3. **Functional Requirement**

#### 3.1. **BEAM Mortgage :**

- On click of "APPLY ONLINE" button from <http://www.beammortgage.com> it should redirect you to [http://www.beammortgage.com/apply\\_for\\_mortgage.html](http://www.beammortgage.com/apply_for_mortgage.html) for applying for loan online.



- The application form page looks like as below:

- This page has only minimal values that can be entered to the system by the customer.
- Re-write the format of this application exactly like in the following website link :  
<https://www.supremelending.com/secureApp/AppForm.aspx?lo=corporate>
- This is the supreme lending website that enables customer to apply loan online.
- Once the application for is filled, on click of Submit button it should trigger a mail with the application saved/attached in .brw format.
- Note again that the application should be saved in .brw format.

- For more info on .brw format please refer :

<https://www.google.com/webhp?sourceid=chrome-instant&ion=1&espv=2&ie=UTF-8#q=+what+is+.brw+format>

which includes,

<http://fileinfo.com/extension/brw>  
<http://dotwhat.net/file/extension/brw/2900>  
<http://dillyes.com/brw/>  
<http://www.file-extension.org/extensions/brw>

- The software that is being used in BEAM mortgage is called POINT. For more details check their website  
<http://www.calyxsoftware.com/>

Screenshots for the Point application that we fill for a client.

a. **Borrower Information**

Point - [Alvarez, Azael]

File Edit Marketing Forms LoanFile Verifs Track Banker Lenders Services Interfaces Borrower Utilities Window Help

Navigation Panel

Alvarez, Azael

Alvarez, Azael | Borrower Information

PTNTDATA

Loan Application-1

Loan Application-2

Loan Application-3

Loan Application-4

Loan Application-5

Prequalification

Annotation Schedule

Rent vs. Own

Cash-To-Close

Loan Comparison

Free Worksheet

Good Faith Estimate

GFE Service Providers List

HUEFA Homeownership Counseling

HUD-1 Settlement Statement

HUD-1A Settlement Statement

Truth-In-Lending

TIL Section 32

CA MLDIS Traditional - 882 and 883

CA MLDIS Non-Traditional 885

Transmittal Summary

Combined Transmittal

Mgt Loan Commitment

Cash Flow Analysis-1

Self Emp Inc Analysis-2

Self Emp Inc Analysis-A

Self Emp Inc Analysis-B

Loan Submission

Patrol Act: Organization Identification

Patrol Act: Borrower Identification

Patrol Act: Co-Borrower Identification

Request for Approval

Request for Payoff

Request for Tax Return (4506 / 4506-T)

Request for Title

Notice of Action Taken

Credit Score Info Disclosure

Road Hazard Def.

Road Hazard Notice

Home Equity Line of Credit (HELOC)

Anti-Steering Disclosure

Affiliated Business Disclosure

ARM Disclosure (Initial)

Brokerage Business Contract (Generic)

Florida Brokerage Contract

Florida Lender Disclosure

Mgt Loan Agreement

Aggregate Escrow Act

Request for Survey

Debt Consolidation

NY Application Log

NY Pre-Application Disc

TX Mortgage Disclosures

1098 Data

Pipeline

Tasks

Reports & Marketing

Templates

Press F1 for Help

Best Contact

Cell

Nickname

H Phone

B Phone

Cell/Alt

Fax

E-Mail

Present Address

Own

Rent

No of Yrs

Street

City

State

Zip

Country

Subject Property

Copy From Present Address

Street

City

State

Zip

County

Property Type

Detached

Credit Scores

Experian/FICO

TransUnion/Equifax

Equifax/BEACON

Mothers FICO

Loan Summary

Loan Program

CC Scenario

Originator

Processor

Yun Soto

Other

Conventional

FHA

VA

USDA/RHS

Other

Primary

Second

Investment

Other

Rest Mgt

Second Mgt

HELOC

QM Finding

QM Date and Time

Income Details

Borrower

Co-Borrower

Total

Base Inc

Overtime

Bonuses

Commission

Dividend

Net Rent

Expenses

Other Fin

Other

Other Obligations

ALTY

CHASE CARD

Other

Information Bar

Current Status

Submitted (04/14/2016)

Update Status

QM Finding

QM Date Time

Len

Top/Bottom

LTV/CLTV

Gross LTV

Rounded CLTV

Est. Close

Loan Amt

Int. Qual Rate

Term/Due

Loan Checklist

Open Detail

Due

Item

VOE The Countenance

NUM Wed 05/04/16

## b. Loan Application-1

Point - [Alvarez, Azael]

File Edit Marketing Forms LoanFile Verifs Track Banker Lenders Services Interfaces Borrower Utilities Window Help

Navigation Panel

Alvarez, Azael

Alvarez, Azael | Loan Application (1003) - Page 1

PTNTDATA

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CA MLDIS Non-Traditional 885

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Mgt Loan Agreement

Aggregate Escrow Act

Request for Survey

Debt Consolidation

NY Application Log

NY Pre-Application Disc

TX Mortgage Disclosures

1098 Data

Pipeline

Tasks

Reports & Marketing

Templates

Press F1 for Help

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Agency Case No

Lender Case No

Loan Type

Conventional

FHA

VA

USDA/Rural Housing

Other

Loan Position

First

Second

Other

Annotation Type

Fixed Rate

GPM - Rate

ARM -

Other

Purchase Price

Total Loan Amt

Term

Loan Amount

Note Rate

Due In

MIP, Funding Fee

Qual Rate

Min Pmt

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property

Street

City

State

Zip

County

No Units

Year Built

Legal Description

Property Type

Detached

Purpose of Loan

Purchase

Cash-Out Refi

No Cash-Out Refi

Construction

Construction - Permanent

Other

Property will be:

Primary

Secondary

Investment

Gross Rent

Occ Rate

If Construction Loan

Period

Yr Add

Original Cost

Existing Lien

Est Value (\$)

Imprmts (\$)

Total (\$+)

If Refinance Loan

Yr Add

Original Cost

Existing Lien

Prepay Penalty Amount

Purpose of Refinance

Describe Improvements

Cost

Title will be held in what Name(s)

Source of Down Payment

Go To

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Page 8

Point - [Alvarez, Azazel]

File Edit Marketing Forms LoanFile Verifs Track Banker Lenders Services Interfaces Bor/Co-Bor Utilities Window Help

Navigation Panel: Loans Alvarez, Azazel

Loan Application-1

Loan Application-2

Loan Application-3

Loan Application-4

Loan Application-5

Prequalification

Annotation Schedule

Rent vs. Own

Cash To Close

Loan Completion

Fee Worksheet

Good Faith Estimate

GFE Service Providers List

HOEPA Homeownership Counseling

HUD-1 Settlement Statement

Truth in Lending

TIL Section 32

CA MLDS Traditional - 882 and 883

CA MLDS Non-Traditional 885

Transmittal Summary

Combined Transmittal

Mg Loan Commitment

Cash Flow Analysis-1

Cash Flow Analysis-2

Self Emp Inc Analysis-A

Self Emp Inc Analysis-B

Loan Submission

Patrol Act: Organization Identification

Patrol Act: Borrower Identification

Request for Approval

Request for Insurance

Request for Title

Request for Tax Return (4506 / 4506-T)

Request for Title

Social Security Number Verification (SSA-88)

Notice of Action Taken

Credit Score Info Disclosure

Road Certification

Road Hazard Det.

Road Hazard Notice

Home Equity Line of Credit (HELOC)

Anti-Sheering Disclosure

Affiliated Business Disclosure

ARM Disclosure (Initial)

Brokerage Business Contract (Generic)

Florida Brokerage Contract

Florida Lender Disclosure

Mg Loan Agreement

Aggregating Income Act

Request for Survey

Deck Consultation

NY Application Log

NY Pre-application Dec

TX Mortgage Disclosures

1098 Data

III. BORROWER INFORMATION

Borrower

First Name Middle Name Last Name

Azazel Alvarez

Birth Date 06/21/1976

SSN 027-78-5587

Age 39

Mar Ph 972-904-6262

Yes in School 12

Depend No 2

Age 5.8

Present Address

Own Rent No Yes

Address 1531 South Hwy 121

City Lewisville

State TX Zip 75067

United States

Mailing Address

Same as Present Address

Address 1531 South Hwy 121

City Lewisville

State TX Zip 75067

United States

Former Addresses

Own Rent No Yes

Address

City

State Zip

Co-Borrower - Copy from Borrower

First Name Middle Name Last Name

Suffix Birth Date

SSN Age

Mar Ph Yes in School

Depend No

Age

Present Address

Own Rent No Yes

Address

City

State Zip

United States

Mailing Address

Same as Present Address

Address

City

State Zip

United States

Former Addresses

Own Rent No Yes

Address

City

State Zip

Go To Pg 1 Pg 2 Pg 3 Pg 4 Pg 5 QM

Keep open

Press F1 for Help

Information Bar

Current Status

Submitted 04/14/2016

Update Status

QM Finding

QM Date Time

Loan

Top/Bottom 28.405 / 38.242%

LTV/CLTV 89.760 / 89.760%

Gross LTV 90%

Rounded CLTV 90%

Est. Close 05/06/2016

Lock Exp

Loan Amt 187,150

Int/Qual Rate 4.125 / %

Term/Due 360 / 360

Loan Checklist

Open Detail

Due Item

VOE The Countersource

NUM Wed, 05/04/16

## c. Loan Application-2

Point - [Alvarez, Azazel]

File Edit Marketing Forms LoanFile Verifs Track Banker Lenders Services Interfaces Bor/Co-Bor Utilities Window Help

Navigation Panel: Loans Alvarez, Azazel

Loan Application-5

Prequalification

Annotation Schedule

Rent vs. Own

Cash To Close

Loan Completion

Fee Worksheet

Good Faith Estimate

GFE Service Providers List

HOEPA Homeownership Counseling

HUD-1 Settlement Statement

Truth in Lending

TIL Section 32

CA MLDS Traditional - 882 and 883

CA MLDS Non-Traditional 885

Transmittal Summary

Combined Transmittal

Mg Loan Commitment

Cash Flow Analysis-1

Cash Flow Analysis-2

Self Emp Inc Analysis-A

Self Emp Inc Analysis-B

Loan Submission

Patrol Act: Organization Identification

Patrol Act: Borrower Identification

Request for Approval

Request for Insurance

Request for Title

Request for Tax Return (4506 / 4506-T)

Request for Title

Social Security Number Verification (SSA-88)

Notice of Action Taken

Credit Score Info Disclosure

Road Certification

Road Hazard Det.

Road Hazard Notice

Home Equity Line of Credit (HELOC)

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ARM Disclosure (Initial)

Brokerage Business Contract (Generic)

Florida Brokerage Contract

Florida Lender Disclosure

Mg Loan Agreement

Aggregating Income Act

Request for Survey

Deck Consultation

NY Application Log

NY Pre-application Dec

TX Mortgage Disclosures

1098 Data

PHIA Transmittal Summary

PHIA Transmittal Summary - Combined

PHIA Statutory Requirements Worksheet

PHIA VA Addendum

PHIA 203(k) Max Mg

IV. EMPLOYMENT INFORMATION

Borrower - From VOE

Request VOE/VOI View Report Populate Emp

Employer 1

Self-Employed

Name The Countersource Inc

Address 14635 Chatham Rd

City Houston

State TX Zip 77039

Position Installer

Bus. Ph 972-353-8766

Yes on work 20

Yrs on Job 3

Yrs 2 mths

Additional Current & Former Employers

Name Address

Alvarez, Azazel 1531 Hwy 121

Co-Borrower - From VOE

Request VOE/VOI View Report Populate Emp

Employer 1

Self-Employed

Name

Address

City

State Zip

Position

Bus. Ph

Yes on work

Yrs on Job

Yrs mths

Additional Current & Former Employers

Name Address

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income

Borrower	Co-Borrower	Total
Base Inc	4,325.00	4,325.00
Overtime		
Bonus		
Commission		
Div/Int		
Net Rent		
Other		
Other	584.00	584.00
Total	4,910.00	4,910.00

Monthly Housing Expenses

Rent	Proposed	Proposed
Rent	\$50.00	907.02
Other Pn		
Utilities		95.00
Taxes		297.52
Mortgage		95.13
HOA Dues		
Other		
Total	\$50.00	1,394.67

Decode Other Income

B/C Description

B 2nd job income schedule C

Monthly Inc

584.00

Go To Pg 1 Pg 2 Pg 3 Pg 4 Pg 5 QM

Keep open

Press F1 for Help

Information Bar

Current Status

Submitted 04/14/2016

Update Status

QM Finding

QM Date Time

Loan

Top/Bottom 28.405 / 38.242%

LTV/CLTV 89.760 / 89.760%

Gross LTV 90%

Rounded CLTV 90%

Est. Close 05/06/2016

Lock Exp

Loan Amt 187,150

Int/Qual Rate 4.125 / %

Term/Due 360 / 360

Loan Checklist

Open Detail

Due Item

VOE The Countersource

NUM Wed, 05/04/16

## d. Loan Application-3

Point - [Alvarez, Azael]

File Edit Marketing Forms LoanFile Verifs Track Banker Lenders Services Interfaces Bor/Co-Bor Utilities Window Help

Navigation Panel

Alvarez, Azael

Loans

Alvarez, Azael

Loan Application (1003) - Page 3

Assets

Cash Deposit

Checking & Savings Accounts

Name	Amount	Type	Account #
Chase Bank	\$1,525.00	checking	9413245595

Real Estate Owned

Vested Interest in Retirement Funds

Net Worth of Business(es) Owned

Stocks and Bonds

Life Ins Face Amt

Subtotal Liquid Assets

Liabilities

Request Credit	View Credit	Populate Lib	Match to REO	From VOM / L				
REQID	Company	R/L/M	Balance	Mth Pmt	Pd Off	Mth Left	Liability Type	Account #
	CHASE CARD	R	\$836	\$25			Revolving Charge	41855600845

Information Bar

Current Status

Submitted (04/14/2016)

GM Finding

GM Date Time

Loan

Top Bottom

LTV/CLTV

Gross LTV

Rounded CLTV

Est. Close

Lock Exp

Loan Amt

Int. Qual Rate

Term/Due

Loan Checklist

Open Detail

Item

VOE The Countersource

NUM Wed, 05/04/16

Point - [Alvarez, Azael]

File Edit Marketing Forms LoanFile Verifs Track Banker Lenders Services Interfaces Bor/Co-Bor Utilities Window Help

Navigation Panel

Alvarez, Azael

Loans

Alvarez, Azael

Loan Application (1003) - Page 3

Assets

Cash Deposit

Checking & Savings Accounts

Name	Amount	Type	Account #
Chase Bank	\$1,525.00	checking	9413245595

Real Estate Owned

Vested Interest in Retirement Funds

Net Worth of Business(es) Owned

Stocks and Bonds

Life Ins Face Amt

Subtotal Liquid Assets

Liabilities

Request Credit	View Credit	Populate Lib	Match to REO	From VOM / L				
REQID	Company	R/L/M	Balance	Mth Pmt	Pd Off	Mth Left	Liability Type	Account #
	CHASE CARD	R	\$836	\$25			Revolving Charge	41855600845

Information Bar

Current Status

Submitted (04/14/2016)

GM Finding

GM Date Time

Loan

Top Bottom

LTV/CLTV

Gross LTV

Rounded CLTV

Est. Close

Lock Exp

Loan Amt

Int. Qual Rate

Term/Due

Loan Checklist

Open Detail

Item

VOE The Countersource

NUM Wed, 05/04/16

## e. Loan Application-4

Point - [Alvarez, Azael]

Navigation Panel: Loans, Alvarez, Azael, Loan Application (1003) - Page 4

VI. DETAILS OF TRANSACTION

a. Purchase Price: 208,500.00  
b. Alterations:   
c. Land:   
d. Ref. (incl. debts to be paid off): 2,502.60  
e. Est. Prepaid Items: 1,853.06  
f. Est. Closing Costs:   
g. PMI, MIP, Funding Fee:   
h. Discount (if Borrower will pay):   
i. Total Costs: 212,855.65

k. CC paid by seller:   
l. Lender Credit:   
m. Cash Deposit on sales com.: 2,500.00

n. Loan Amt (incl. fee financed): 187,150.00  
o. PMI, MIP financed:   
p. Loan Amt (in + n): 187,150.00  
q. Cash from to for: 23,205.65

VII. DECLARATIONS

a. Are there any outstanding judgments against you?   
b. Have you been declared bankrupt within the past 7 years?   
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?   
d. Are you a party to a lawsuit?   
e. Have you been obligated on any loan resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?   
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation bond, or loan guarantee?   
g. Are you obligated to pay alimony, child support, or separate maintenance?   
h. Is any part of the down payment borrowed?   
i. Are you a co-maker or endorser on a note?   
j. Are you a U.S. citizen?   
k. Are you a permanent resident alien?   
l. Do you intend to occupy the property as your primary residence?   
m. Have you had an ownership interest in a property in the last three years?   
(1) What type of property did you own (F/R/S/H/I/P)?   
(2) How did you hold title to home (S/SP/J)?

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

Originator: MANI P JACOB  
NMLS#: 268657  
Phone: 972-484-6644  
E-Mail: mani@beam mortgage.com  
Interview Date: 04/12/2016  
Application Signature Date:   
Borrower:   
Co-Borrower:   
Company: Beam Mortgage, Inc.  
NMLS#: 261629  
Address: 14855 Webb Chapel Rd, Suite 102  
City: Farmers Branch  
State: TX Zip: 75234  
Phone: 972-484-6644 Fax: 972-484-6677

Information Bar: Current Status: Submitted (04/14/2016)  
QM Finding:   
QM Date Time:   
Loan:   
Top/Bottom: 28.405 / 38.242%  
LTV/CLTV: 89.760 / 89.760%  
Gross LTV: 90%  
Rounded CLTV: 90%  
Est. Close: 05/06/2016  
Lock Exp:   
Loan Amt: 187,150  
Int'nal Rate: 4.125 / %  
Term/Due: 360 / 360

Loan Checklist:   
Due:   
Item: VOE The Countersource

Press F1 for Help

Point - [Alvarez, Azael]

Navigation Panel: Loans, Alvarez, Azael, Loan Application (1003) - Page 4

VI. DETAILS OF TRANSACTION

a. Purchase Price: 208,500.00  
b. Alterations:   
c. Land:   
d. Ref. (incl. debts to be paid off): 2,502.60  
e. Est. Prepaid Items: 1,853.06  
f. Est. Closing Costs:   
g. PMI, MIP, Funding Fee:   
h. Discount (if Borrower will pay):   
i. Total Costs: 212,855.65

k. CC paid by seller:   
l. Lender Credit:   
m. Cash Deposit on sales com.: 2,500.00

n. Loan Amt (incl. fee financed): 187,150.00  
o. PMI, MIP financed:   
p. Loan Amt (in + n): 187,150.00  
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VII. DECLARATIONS

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c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?   
d. Are you a party to a lawsuit?   
e. Have you been obligated on any loan resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?   
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation bond, or loan guarantee?   
g. Are you obligated to pay alimony, child support, or separate maintenance?   
h. Is any part of the down payment borrowed?   
i. Are you a co-maker or endorser on a note?   
j. Are you a U.S. citizen?   
k. Are you a permanent resident alien?   
l. Do you intend to occupy the property as your primary residence?   
m. Have you had an ownership interest in a property in the last three years?   
(1) What type of property did you own (F/R/S/H/I/P)?   
(2) How did you hold title to home (S/SP/J)?

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

Borrower:   
I do not wish to furnish this information   
Disclosable (check one)   
Hispanic or Latino   
Not Hispanic or Latino   
Race (check all that apply)   
American Indian or Alaska Native   
Native Hawaiian or Other Pacific Islander   
Asian   
White   
Black or African American   
Sex:   
Female   
Male   
This app taken by:   
Face-to-face interview   
Mail   
Telephone   
Internet

Co-Borrower:   
I do not wish to furnish this information   
Disclosable (check one)   
Hispanic or Latino   
Not Hispanic or Latino   
Race (check all that apply)   
American Indian or Alaska Native   
Native Hawaiian or Other Pacific Islander   
Asian   
White   
Black or African American   
Sex:   
Female   
Male

Originator: MANI P JACOB  
NMLS#: 268657  
Phone: 972-484-6644  
E-Mail: mani@beam mortgage.com  
Interview Date: 04/12/2016  
Application Signature Date:   
Borrower:   
Co-Borrower:   
Company: Beam Mortgage, Inc.  
NMLS#: 261629  
Address: 14855 Webb Chapel Rd, Suite 102  
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State: TX Zip: 75234  
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Top/Bottom: 28.405 / 38.242%  
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Est. Close: 05/06/2016  
Lock Exp:   
Loan Amt: 187,150  
Int'nal Rate: 4.125 / %  
Term/Due: 360 / 360

Loan Checklist:   
Due:   
Item: VOE The Countersource

Press F1 for Help

### 3.2. BEAM Real Estate :



BEAM Real Estate website is providing a link for the agents so as to upload their final closing documents before a cheque is cut for their final settlement.

(Do we have to create a login ID and password for agent login ???)

Here we create a local storage

AWS – Amazon webservices.

Simple linux server that uses basic FTP to put/get files and then an rsync job to the synology to get files from there.

Basic one. A repository with little storage, the synology should go every 30 mins and then check if there are some entries and if yes, pull the entries. Get some storage( Jus like a repository) on your webserver(GoDaddy) and have it drop those files locally. Then the synology will go and run the rsync job from the webserver locally. Make sure that the synology initiates the traffic.

Synology runs an FTP, SFTP job -> something to pull the files securely.

## 4. Non Functional Requirements

### 4.1. Security Requirements

**Identified transaction** – triggers transactions that require that a person be specifically identified. The nature of the transaction may require confirmation of a person's identity (e.g., name, address, birth date, etc.) and/or data linking the person to a transaction (e.g., invoice number, personal health number, etc)

<b>Use Case / Business Function Name</b>	<b><u>Transaction type triggered</u> (Level 0 : Anonymous, Level 1 : Pseudonymous, Level 2 : Identified, Level 3 : Verified)</b>
<i>Beam Mortgage Loan Application</i>	<i>Level 2</i>
<i>Beam Real estate closing documents Upload</i>	<i>Level 0</i>

Note:

**Level 0: Anonymous transaction** – triggers transactions that do not require or allow a person to be identified, or transactions which require protection of a person's identity. For example, access to online information about government programs or services or protecting a person's identity. Combining the transaction data with other data must not allow identification of a particular individual.

**Level 1: Pseudonymous transaction** – triggers transactions that do not require a person to be identified but do require a means for further contact to deliver a product or service. For example, a note from someperson@internet.ca can not be readily translated into an individual's name, but it may be sufficient to request information, to provide some services, or on-going follow up.

**Level 2: Identified transaction** – triggers transactions that require that a person be specifically identified. The nature of the transaction may require confirmation of a person's identity (e.g., name, address, birth date, etc.) and/or data linking the person to a transaction (e.g., invoice number, personal health number, etc.).



**Level 3: Verified transaction** – triggers transactions that require: the person to be specifically identified; verification of the integrity of the data exchanged and the exchange itself; and, the creation of sufficient evidence to indicate that the person agreed to be bound by the transaction. For example, a note signed with a digital certificate, audit trails and security logs may provide sufficient evidence that a specific person intended to conduct a transaction.

## 4.2. Authorization and Access Controls

This section describes the Authorization and Access Control requirements part of the Business Requirements at a high-level. Authorization is the process of determining if the person/group, once identified through the "Authentication process", is permitted to have access to certain services. The Authorization and Access Control requirements are best described through a matrix.

### a) Beam Mortgage:

Actor / Business Unit Name	Conceptual Class / Business Entity Name	Type of Access Control needed on the Conceptual Class / Business Entity :  C <input checked="" type="checkbox"/> Create S <input checked="" type="checkbox"/> Submit R <input checked="" type="checkbox"/> Read E <input checked="" type="checkbox"/> Edit D <input checked="" type="checkbox"/> Delete
Beam Mortgage	Customers	C,S,R
Beam Mortgage	Admin	C,S,E,D,R

### b) Beam Real Estate:

Actor / Business Unit Name	Conceptual Class / Business Entity Name	Type of Access Control needed on the Conceptual Class / Business Entity :  U <input checked="" type="checkbox"/> Upload L <input checked="" type="checkbox"/> Login R <input checked="" type="checkbox"/> Read D <input checked="" type="checkbox"/> Delete
Beam Real Estate	Agent	L,U,R
Beam Real Estate	Admin/Broker	L,U,R,D

### 5.1. Availability Requirements

Use Case / Business Function Name	Availability Requirements - Regular work hours - 24x7 - Any other (please describe)
<i>On- call support to current Customers</i>	<i>9:00 AM – 5:00 PM CST time</i>
<i>Apply for a loan</i>	<i>24 x 7</i>
<i>Upload the Closing Documents</i>	<i>24 x 7</i>

## 5. Interface Requirements

### 5.1. User Interface Requirements

- a. IE
- b. Chrome
- c. Safari
- d. Firefox

## 6. Business Glossary