Agent Manual

Getting Started with the REOTrans Marketplace System

An Overview of Functions

Revised
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Table of Contents

Table of Contents 2

Overview 4

System Requirements 5

Logging into REOTrans 5

Logging out 6

Where to Go to Get Help 6

Home Screen 7

Workflow Menu 11

Tasks 11

Assigned Tasks 11

Property View 13

How to Work with Tasks 14

Entering Data into Fields in Online Forms 15

Uploading a Single Document or Photo 16

Uploading Multiple Files 17

Saving 19

Messages 19

Working with Messages in the Workflow View 20

Marking a Message as Read 22

Clearing Messages from Incoming 22

Working with Messages in the Property View 23

Searching for a Specific Message within a Property 24

Creating a Message 25

Attaching a File 26

Agent Properties & Offers 27

My Properties & Offers 27

Agent Properties & Offers 28

Searching for a Property 28
Submitting an Offer 29
Negotiating an Offer 34
File Library 36
Uploading Multiple Files in File Library 38
Manage Information 41
My Account Information 41
My Photo 44
My Comments 44
My Credit Card 45
My Files 45
My Coverage Areas 46
My Coverage Views 46
Manage Information 46
My Coverage Statements 46
Member Center 47
Agent Certification 47
Member Only Discounts 48
BPO Posting Board 49
Troubleshooting 50
Knowledge Base 50
Get More Help 52
Glossary of Terms and Definitions 53
Wrap Up & Review 54

Overview

This Manual covers the standard functionality about how to work with the REOTrans (RT) Marketplace software. **Note**: This document is not Seller/Lender-specific. Each Lender's configuration is unique. The RT Marketplace, however, is used by Agents who may be working with multiple Lenders on multiple properties. The RT Marketplace platform is a task-based Workflow system that enables all parties handling REO-related tasks to send and receive tasks and deliverables. This software is designed to enable Lenders to manage the REO process with all internal Lender roles as well as with their Agents and vendors.

When you setup an Agent account, you provide the system with your email address. When you receive a listing, you will be alerted by email at the provided email address. This email begins the Workflow series of tasks you will be required to complete for the subject property. You must complete all assigned tasks. Upon completion of a task, depending on what was entered, you may receive additional tasks, or, the Workflow may route tasks back to your Lender for them to complete.

Upon completion of this module, you will be able to:

- Log-in to the REOTrans (RT) Marketplace
- Identify the elements of the Home Screen
- Identify the elements of the Workflow Menu
- Successfully work with Tasks in Property View
- Successfully work with Tasks from the Workflow Menu
- Upload single and multiple files in the RT Marketplace
- Work with messages in the RT Marketplace
- Successfully utilize the Agent Menus
- Submit and manage offers in the RT Marketplace
- Access and utilize the File Library
- Manage your information in the RT Marketplace
- Utilize the Member Benefits menu
- Identify the benefits and advantages of Agent Certification
- Successfully access available BPO requests through the BPO Posting Board
- Successfully troubleshoot any issues you encounter while working in the RT Marketplace

System Requirements

- Web Browser: Internet Explorer v. 6.x or 7.x. No other browsers are supported at this time.
- Adobe Acrobat Reader v. 7.0 or above. **Note**: to test compatibility with your current version of Adobe, log in to REOTrans and click the Adobe test link the Main Screen, after you have logged in. You can also click on the Adobe link to download the latest version if your version is out of date.
- MS Word (.DOC, .DOCX)
- MS Excel (.XLS, .XLSX)
- Photos must be in .JPG format and must be less than 400kb in size.
- Bulk File Uploader requires Adobe Flash 9.

Logging into REOTrans

1. Open Internet Explorer and type in the following address in the address field: http://www.reotrans.com and press **Enter**.
   - The REOTrans Marketplace Login Screen appears.

2. Enter your email address and password. (This is the email address and password you used when you created this account)
3. Click the **Login** button
   - The main REOTrans screen appears with five menus:
     - Workflow
     - Agent Properties & Offers
     - BPO Posting Board
     - Manage Information
     - Member Center

Logging out

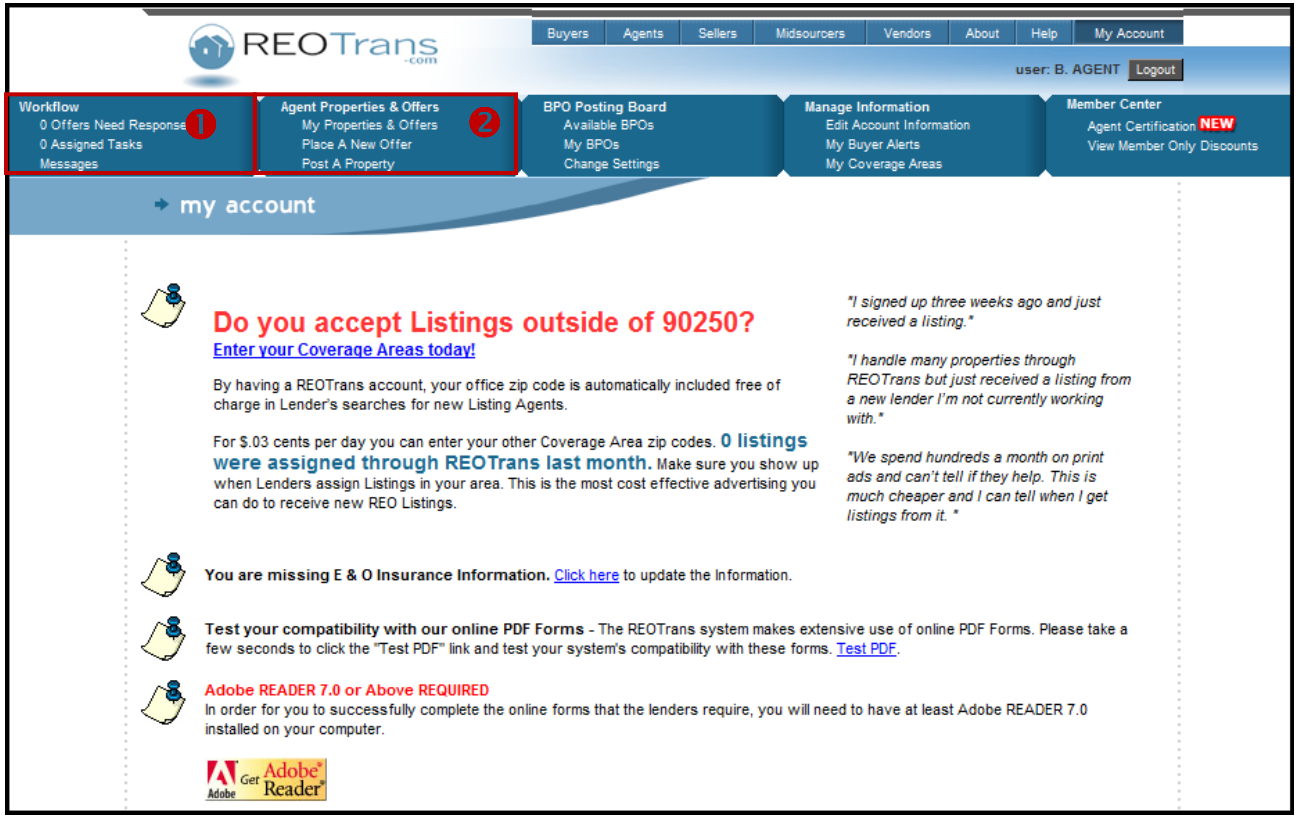
1. To ensure the security of your account, click the **Logout** button in the upper right corner of the main screen.
2. As an added security measure your account will automatically time out after four hours of inactivity. This security feature requires you to log back into REOTrans.

Where to Go to Get Help

There are various levels of support available to you should you have questions regarding the use of the RT Marketplace.

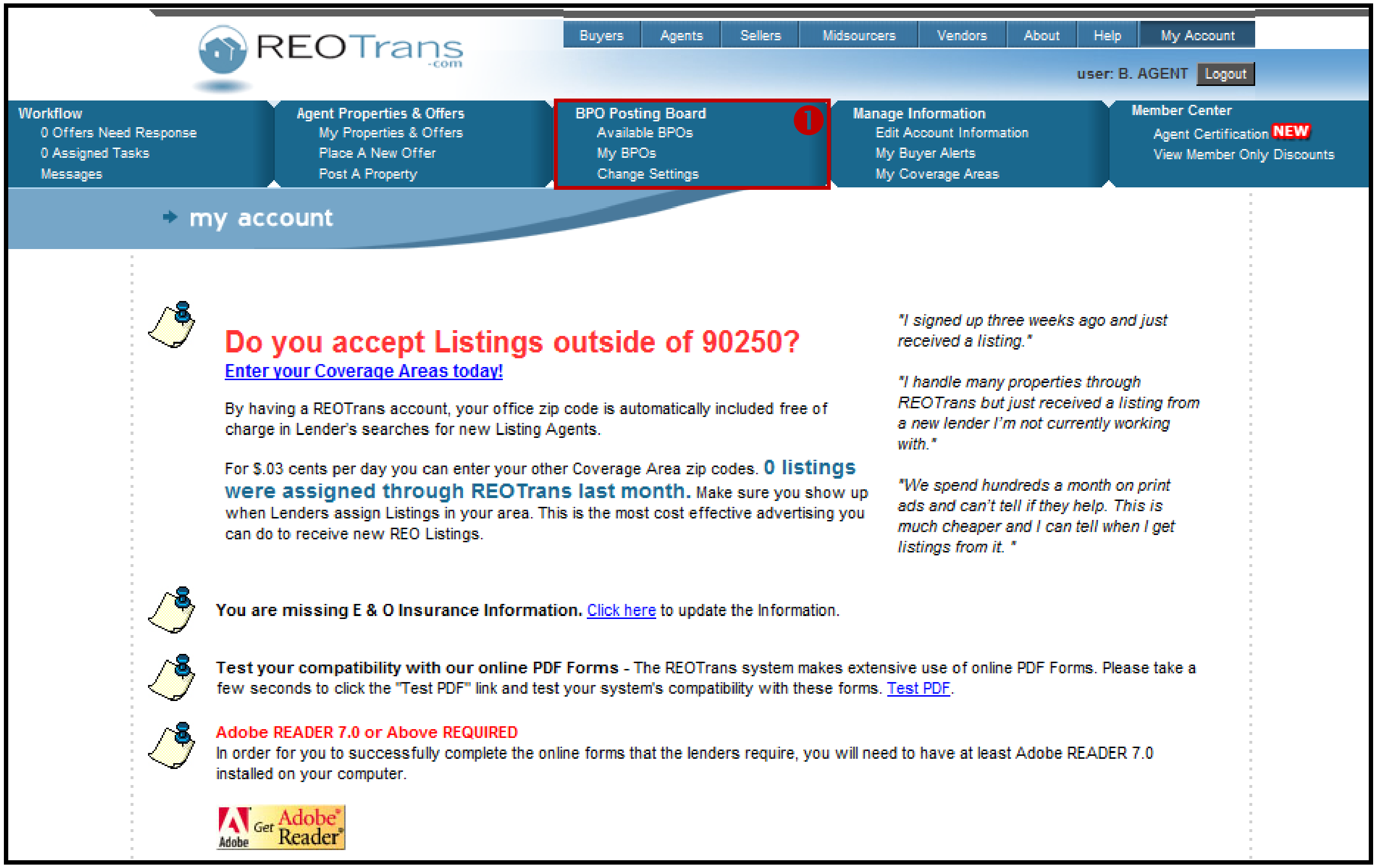
1. Review the Troubleshooting section of this document.
2. This manual covers generic functionality but is not Lender specific. For process questions or task-specific questions that may be unique to your Lender's configuration – go to your Lender (contact the Asset Manager) for the property.
3. For more complex system questions, please visit our online **Help** function containing our Knowledge Base of frequently asked questions. Also within this section is access to our online Chat, Customer Support email addresses and phone support numbers.

Home Screen



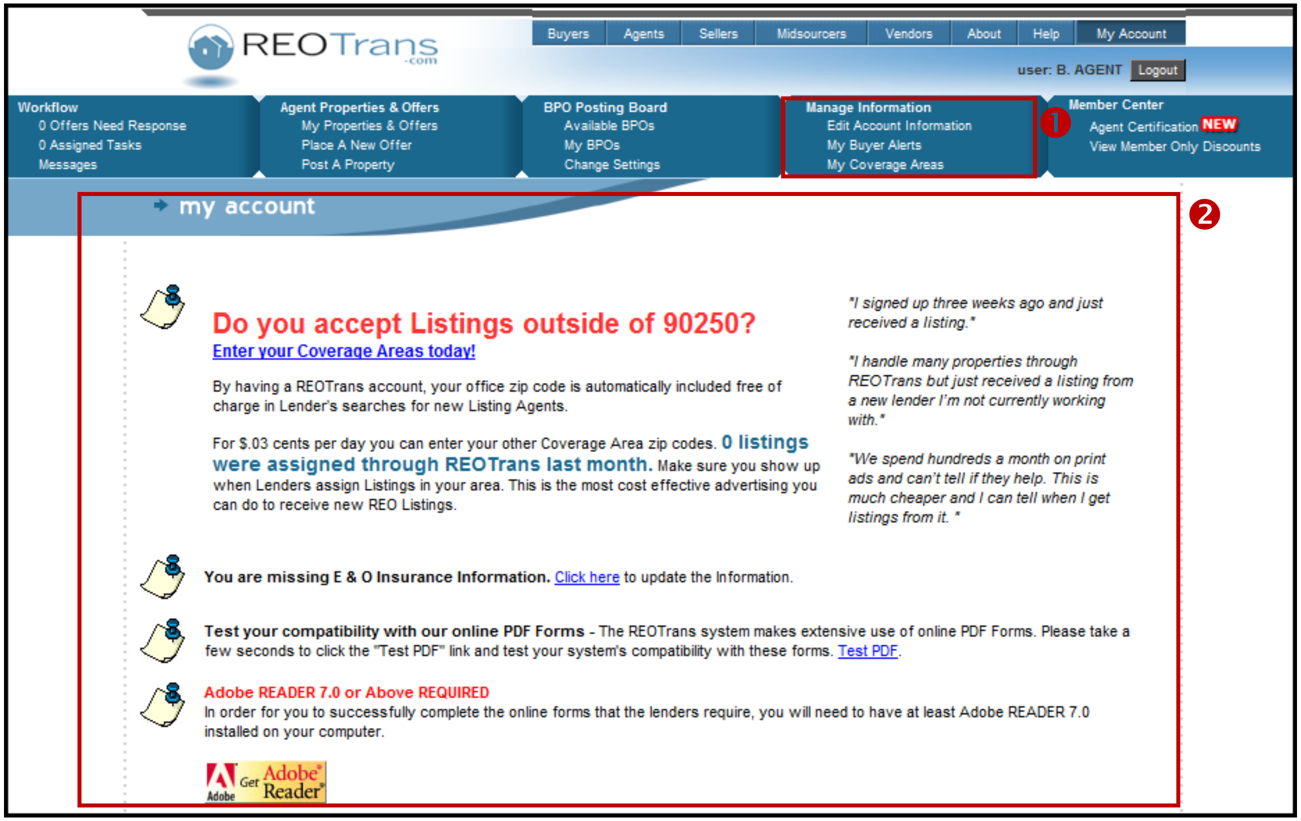
❶ **Workflow Menu**	This menu has links to: • **Offers Need Response** – Click this link to view and respond to Lenders' counter-offers. • **Assigned Tasks** – Click this link to view a listing of all tasks assigned to you for all your active properties. • **Messages** – Access the Messaging system to read and reply to current messages.
❷ **Agent Properties & Offers**	This menu has links to: • **My Properties & Offers** – Access a list of all the properties and offers you are currently working on. • **Place a New Offer** – Use this feature to submit an offer on one of the properties in your pipeline. • **Post a property** – Use this feature to post a property on our foreclosure listing service. NOTE: The property must be an REO, must be in an MLS, and you must be the Listing Agent.

Home Screen



❶ **BPO Posting Board**	This menu has links to: • **Available BPOs** – View a listing of Broker Price Opinion (BPO) orders available to be accepted and BPOs already accepted by Agents. • **My BPOs** – View a listing of the BPOs you are currently working. • **Change Settings** – Identify whether you want to receive email alerts when BPOs are posted.

Home Screen



1 Manage Information

This menu has links to:

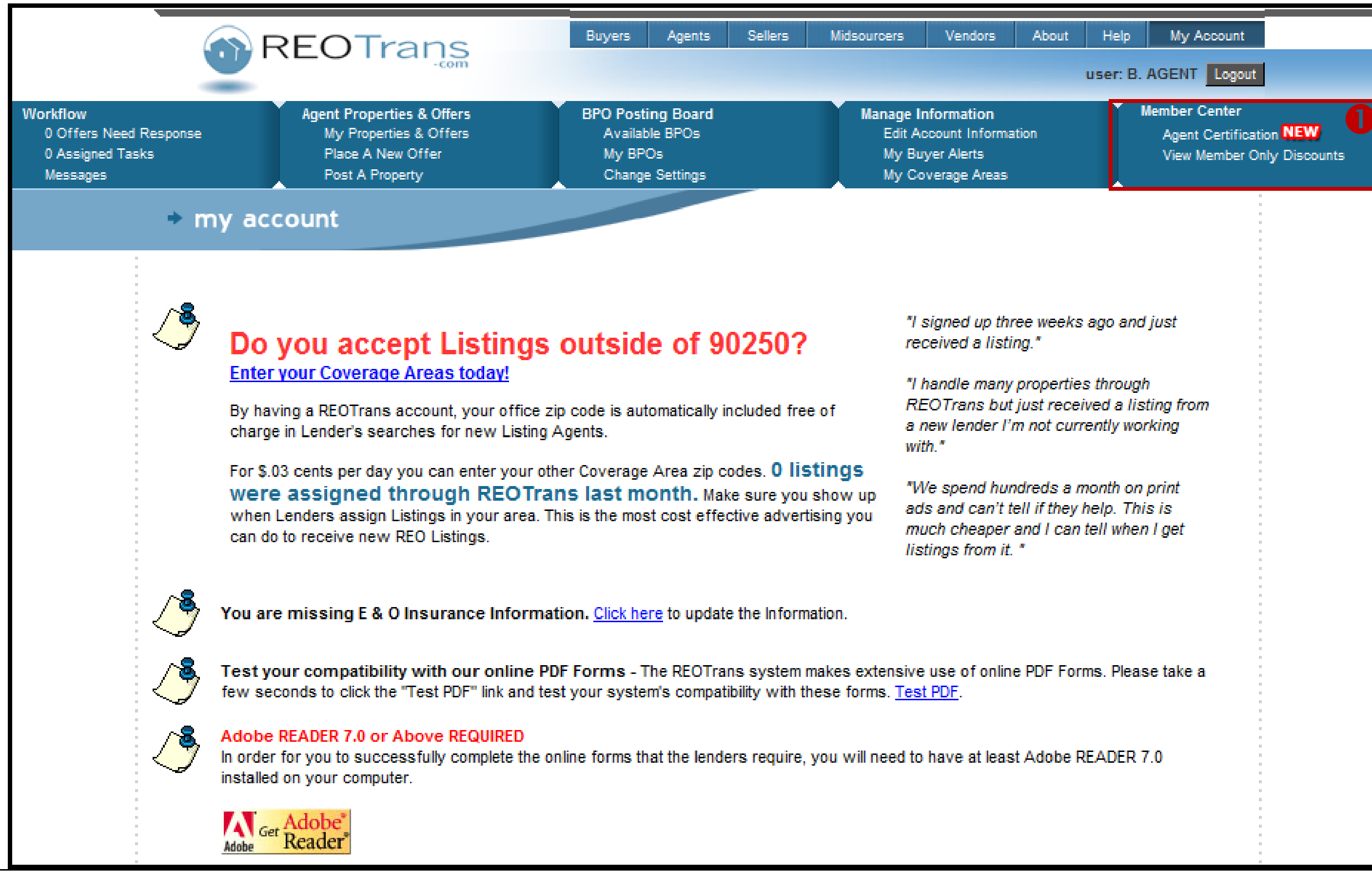
- **Edit Account Information** – Update your name, address, phone number, email address, password, security questions, and email options.
- **My Buyer Alerts** – Set your preferences to be notified when new properties are posted in your coverage area.
- **My Coverage Areas** – Identify which ZIP codes you do business in.

2 Notices Area

This is a dynamic area where you will receive helpful information:

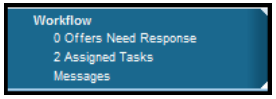
- **Systems Notices –** Information and helpful hints regarding system functionality.
- **Account Notices** – This example shows an alert that the agent is missing E&O insurance information.
- **Helpful links:**
  - This screen provides links to test your current version of Adobe Acrobat for compatibility with the RT Marketplace. You may also download the latest version of Adobe Acrobat from here as well by clicking on the **Get Adobe Reader** button.
  - There are also links to add additional coverage areas, manage display options (select billing options for account comments, photo and bold text), change photo or comments.
  - Be sure to keep all your licensing and insurance information up to date.

Home Screen



❶ **Member Center**	This menu has links to: • **Agent Certification** – Enroll in Agent Certification Courses to improve your skills in using the REOTrans Marketplace. • **Member Only Discounts** – View advertising partner discounts and offers made exclusively to REOTrans users.

Workflow Menu



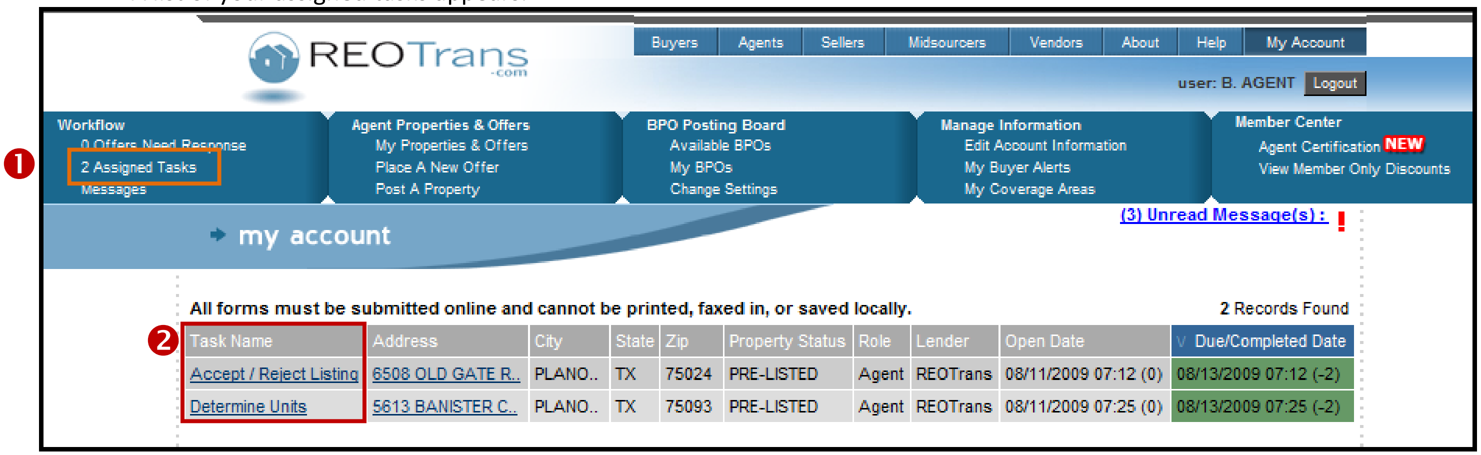
If you have tasks assigned to you, hover your mouse over the "**Assigned Tasks**" text which turns the text into a link. Click that link to view your Assigned Tasks. **Note**: If there are no offers or tasks, this link will not be active.

- **# Offers Need Response** indicates the number of new offers or counter-offers which you have received from a Lender.
- **# Assigned Task** indicates the total number of tasks for all the properties assigned to you that need your attention.
- **Messages** link takes you into the REOTrans internal messaging system where you can read and reply to messages. These messages may be sent to you from asset managers or may be system generated.

Tasks

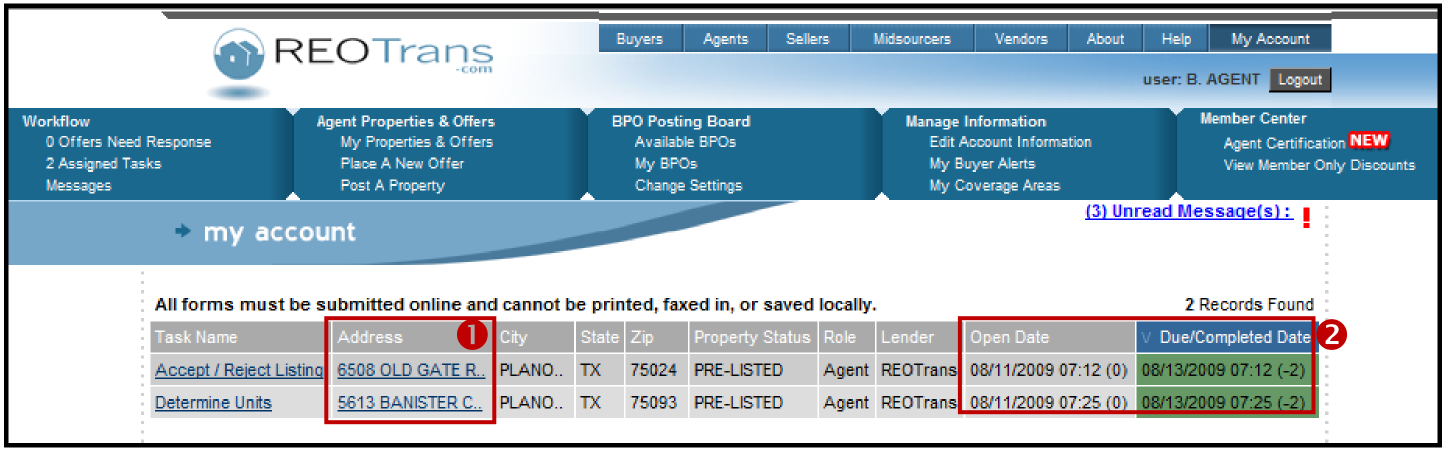
Assigned Tasks

1. Click on the **# Assigned Tasks** link to view all open tasks currently assigned to you.
   - A list of your assigned tasks appears.



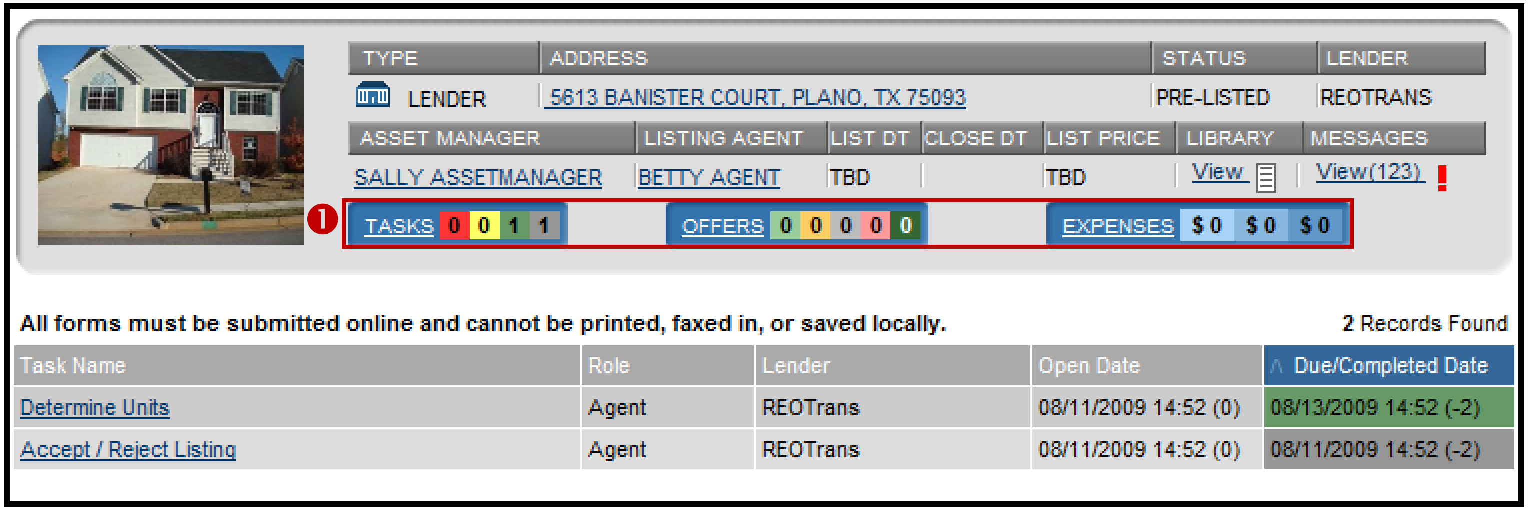
2. Click on a Task Name to view the task and mark it complete.

❶ ***Assigned Tasks Link***	Click on this link to view a list of all the tasks you have assigned to you for all the properties you are currently working.
❷ ***Task Name Link***	Click on a task name to be taken to that task to mark it as complete.



❶ ***Address Links***	The address of a property is a link. Click on a property address link to be taken to the **Property View** which provides details about the property, including address, status, listing Agent, asset manager, Lender, and a listing of all the tasks associated with that specific property.
❷ ***Open Date***	**Open Date** This shows the date and time the task was assigned to you.
Due / Completed Date	**Due/Completed Date** This shows when the task is due, or was completed. This column has a color coding relating to the status of the task. • Green = Open, not yet due • Yellow = Warning, task is approaching due date • Red = Overdue, task is late • Gray = Closed, task is complete. **Helpful Hint:** You may click column headings to sort your tasks.

Workflow Menu
Tasks
Property View



❶ ***Dashboards***

Click respective **links** to see functionality. Tasks View is the Default.

- **Tasks** = All tasks completed and those currently assigned on the subject property.
  - **Red** = Over Due
  - **Yellow** = Warning
  - **Green** = On Time
  - **Gray** = Complete
- **Offers** = All offers submitted on the subject property and their statuses
  - **Light Green** = New Offer
  - **Light Orange** = Offer in Negotiation status
  - Light Gray = Offer has been rejected
  - Light Pink = Offer is on Hold or being reviewed by Lender
  - **Green** = Offer has been accepted
- **Expenses** = All expenses submitted by Agents for the subject property
  - Light Blue = Newly submitted expenses
  - **Medium Blue** = Approved Expenses
  - **Dark Blue** = Paid Expenses

NOTE: Check with the lender for each of your properties to determine whether they accept expenses submitted through the Expenses feature in REOTrans.

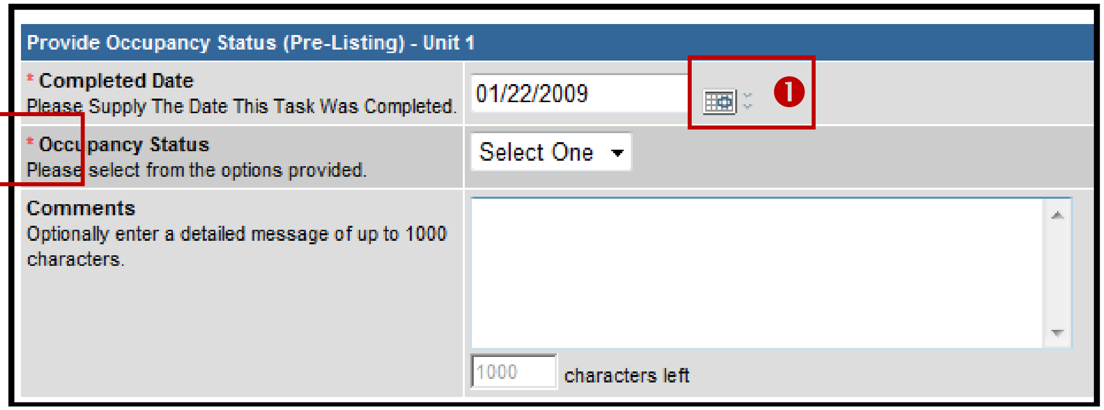
Workflow Menu
Tasks
How to Work with Tasks

Tasks are triggered in several ways:

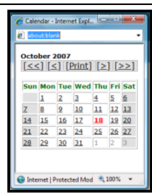
- By an event or completion of another task or tasks.
- By manually triggering the task by your Lender by re-opening a task for you or through triggering an Ad-Hoc Task.
- According to pre-defined schedule (date triggered).

Entering Data into Fields into the System

Some tasks require you to enter data into fields in order to complete the task.
This example shows a drop down list and a freeform text field.



❶ ***Calendar / Date Entries***



Date entries are normally entered by either typing in the date (using the required format mm/dd/yyyy) or by clicking on the **Calendar** icon next to the date field and selecting the date from the pop-up calendar. The default highlighted date is Today's date. However, you may choose any date by clicking on that date in the calendar.

❷ ***Required Fields ****

Any field that is required will be prefixed by a red asterisk. The system will not allow you to complete the task until these required fields have been completed.

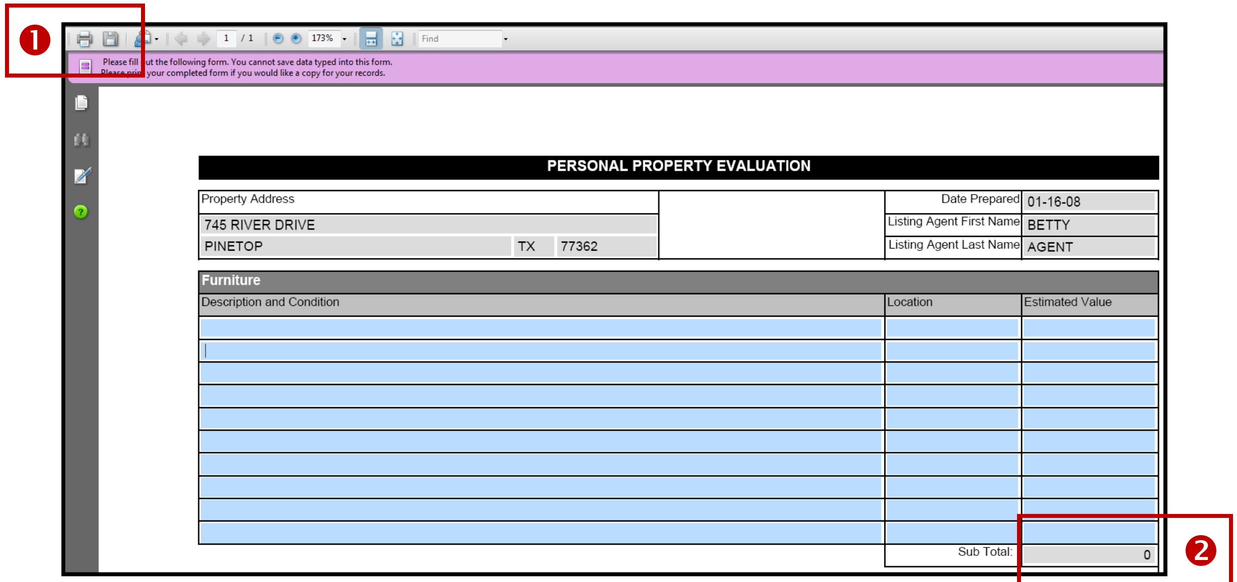
Workflow Menu

Tasks

Entering Data into Fields in Online Forms

Other tasks open an online form for you to fill in data fields. The form opens up in an Adobe Acrobat window.

- Type the appropriate date into the fields throughout the form
  - Blue fields are editable. You can enter data into these fields.
  - Gray fields are hard-coded with pre-populated data. You cannot change the data in these fields.
  - Pink fields are required. You cannot submit the form until the pink fields have been completed.
- This example shows the **Personal Property Evaluation** online form (the form contents may differ by Lender) .



❶ ***Saving and Printing Forms***

Forms cannot be saved to your computer but can be saved on the system to be completed later. Use the **Save and Complete Later** button at the bottom of the form. To print the form, use the Adobe print function. Some forms will auto-save every thirty minutes.

❷ ***Auto Calculations***

Many of the online forms contain auto-calculation features. For example, they add up columns or perform calculations once data has been entered.

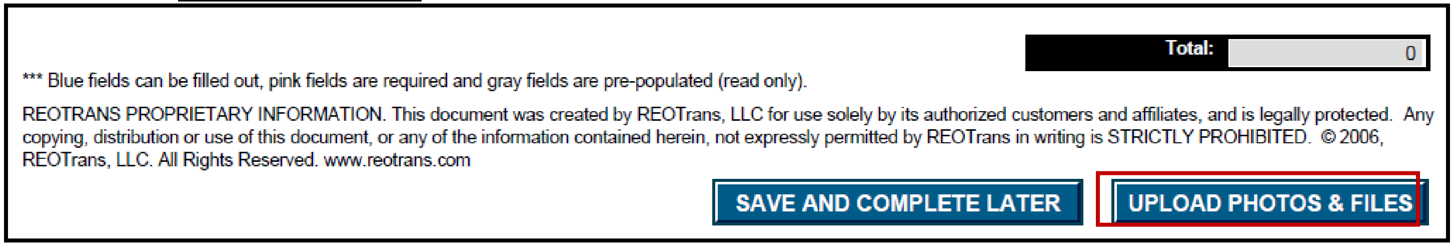
Workflow Menu

Tasks

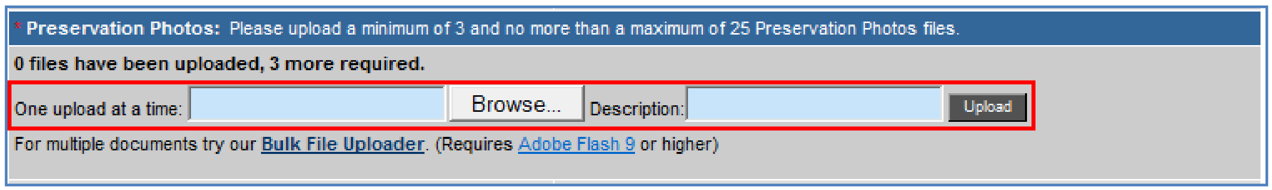
Uploading a Single Document or Photo

Other tasks require you to upload documents or photos. This example shows you the second half of the **Personal Property Evaluation** task where you are required to upload supporting photos.

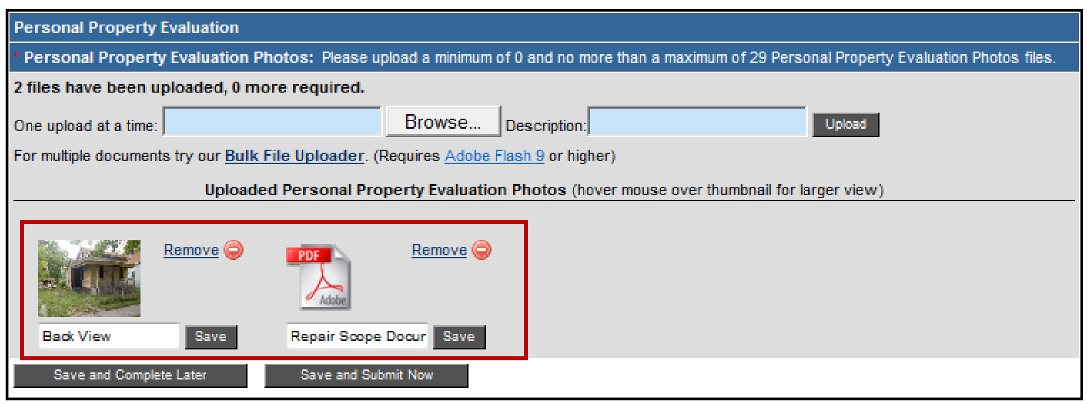
1. Click on the **Upload Photos & Files** button at the bottom of the form.



2. Click on the **Browse** button and locate the document on your computer you wish to upload. Single-click the file then click **OK**.
3. Enter the Description of the file you are uploading into the Description field
4. Click the **Upload** button.



- Each document you upload will appear on the screen.
  - To view documents click on the document to see it appear in a separate browser window.
  - To view photos, a thumbnail of the photo with the description you entered will appear. To see a larger picture, hover over the photo and a window containing a larger view will appear.



- If you have made an error and have uploaded the wrong document, you can delete the attachment by clicking on the file's **Remove** link.
- If you want to change the file's description, make the change to the **Description** field and then click **Save**.

Minimum / Maximum Uploads

Notice for this particular task there is a minimum and maximum number of photos required. You will not be able to submit this task until you meet the minimum number of files.

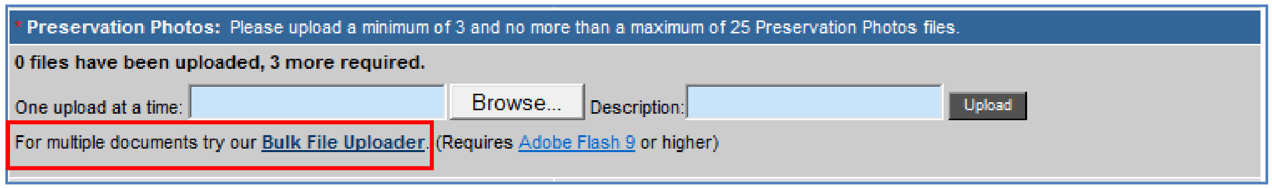
Supported File Formats

The supported file formats for upload include: PDF, DOC, DOCX, XLS, XLSX and JPG (images may not exceed 400k)

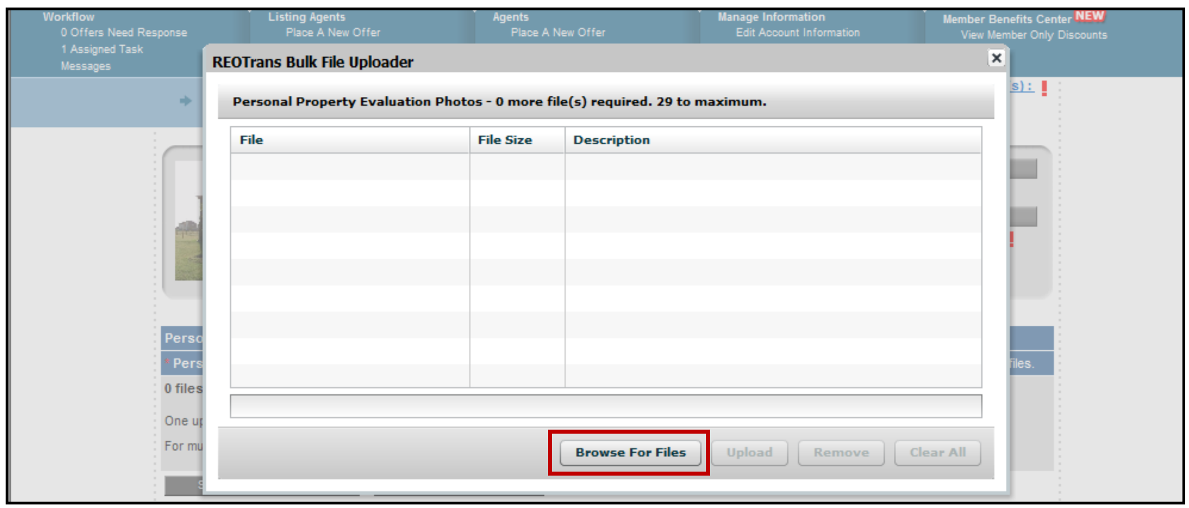
Workflow Menu Tasks

Uploading Multiple Files

1. When working on a task that requires you to upload multiple documents you may want to use the Bulk File Uploader..



2. Click on **Bulk File Uploader**
   - The **REOTrans Bulk File Uploader** screen appears:



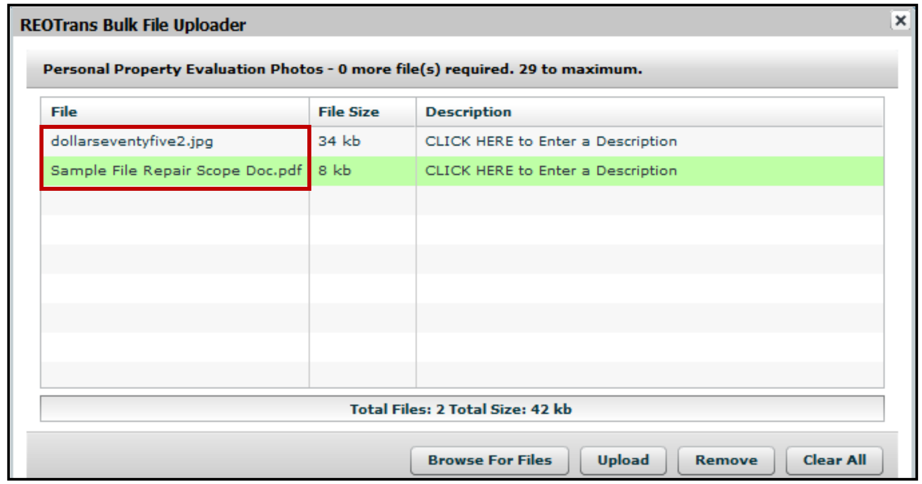
3. Click on **Browse for Files**

Software Requirement

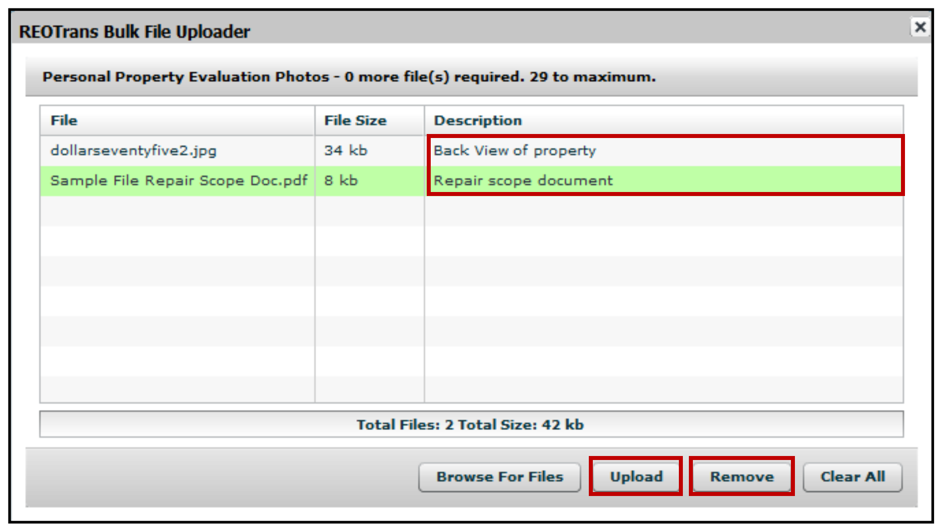
The Bulk File Uploader requires Adobe Flash 9 or higher.

Workflow Menu
Tasks
Uploading Multiple Files

4. Navigate and select all the files you wish to upload (hold the <**Ctrl**> key to select multiple files).
    - The file names will appear in the **File** Column.



5. Now enter the description for each file in the **Description** column.



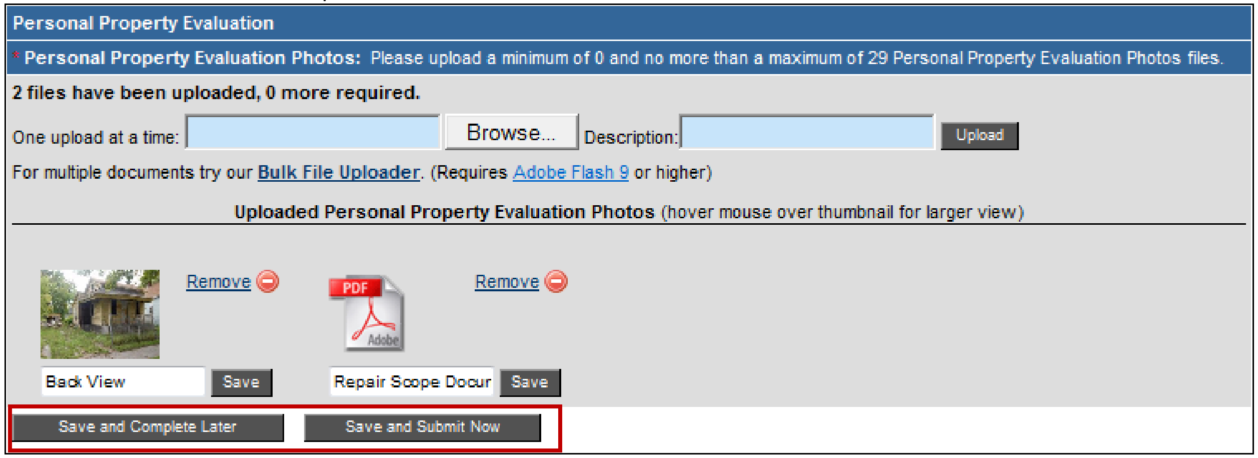
- To remove a file, select the file and click **Remove.**

Workflow Menu

Tasks

Uploading Multiple Files

6. When you have finished uploading files and entering in the descriptions, click on **Upload**.
    - The task screen reflects the uploaded files.

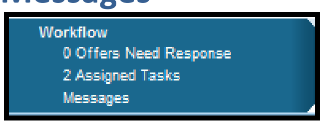


Saving

When you're finished working on or completing a task, you can choose from two options:

- **Save and Submit Now** completes the task and the next task in the Workflow is triggered.
- **Save and Complete Later** stores the information you've entered thus far, and stops the process in the Workflow for you to complete at a later time. Note that in some cases it will not save files that you have uploaded. It is primarily used to save data within a form.

Messages

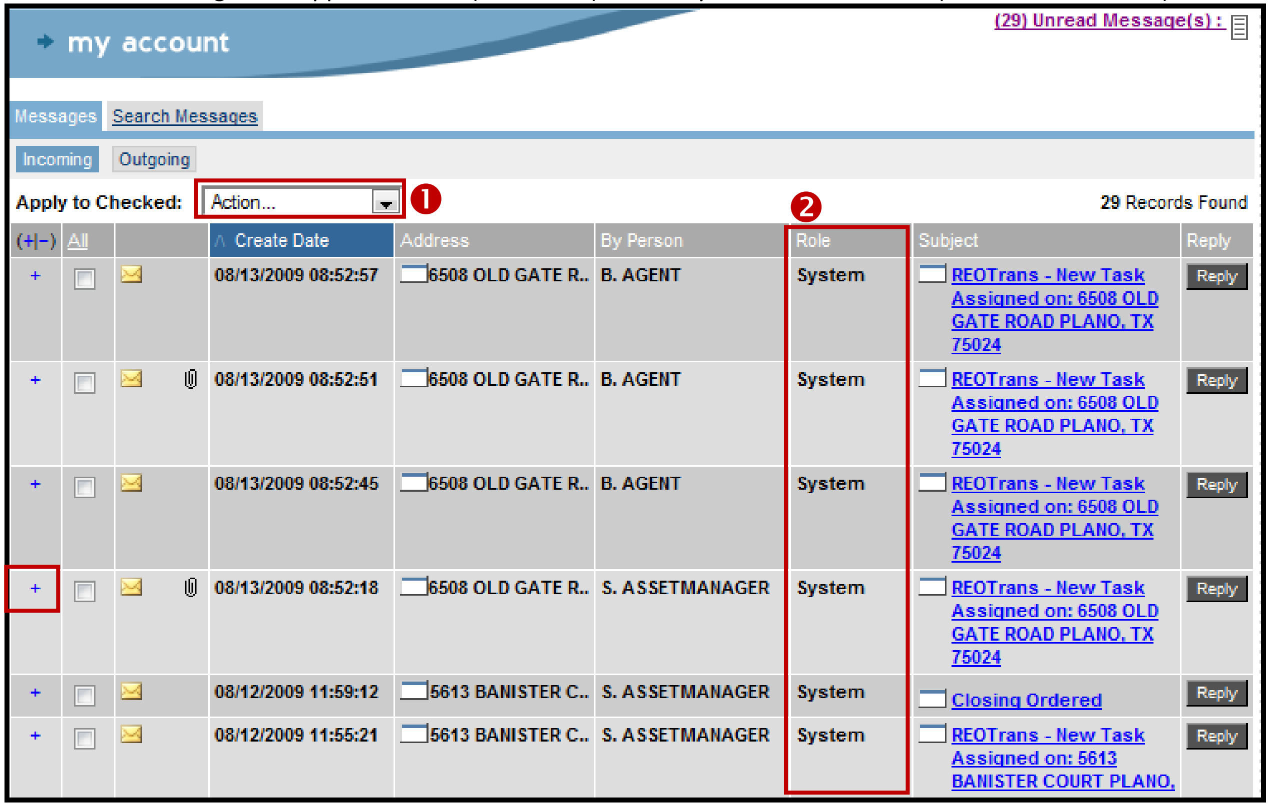


REOTrans contains a comprehensive messaging system where all communications are stored in a message repository associated with each property. It is very important that you check the Messages section for new, incoming messages. Often the Lender will send documents to you as part of completing a task, and these documents will appear in a Message as an attachment. Messages can be viewed from Workflow screen or from the property view.

Note: You cannot delete any messages within the REOTrans system.

Working with Messages in the Workflow View

1. To see any new incoming messages, click on **Messages** under the **Workflow** menu or click on the Unread Messages**!** link.
    - Incoming messages appear.
    - All messages will appear **Unread** (i.e. in bold) until they are marked as **Read** (turns to normal text).

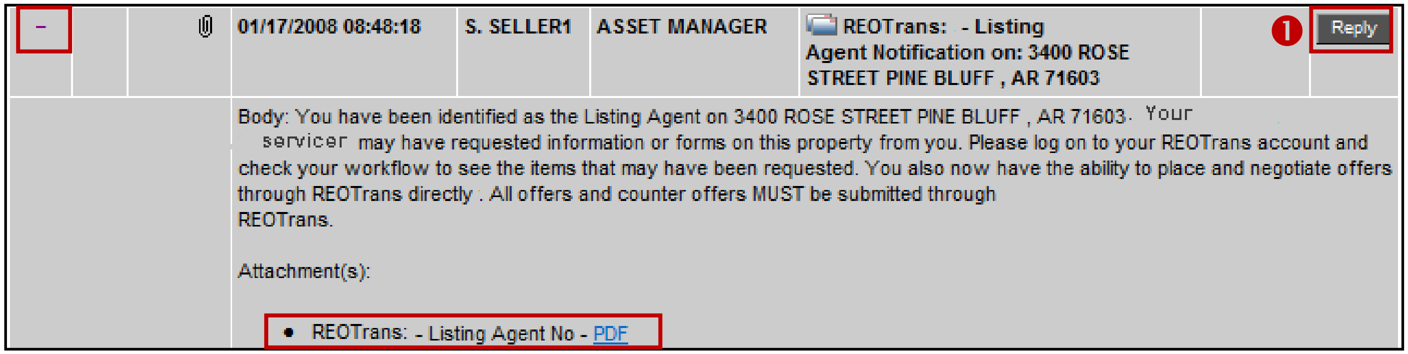


❶ ***Actions***	The **Action** drop down allows you to quickly mark messages that are sent to you as **Read**, **Unread** or **Clear from Incoming mail box.** Click on the checkbox next to the message and select the **Action**.
❷ ***Role***	• ***System –*** means that the message was generated by the system. • ***Role name*** – means that the message was created and sent to you by this role.

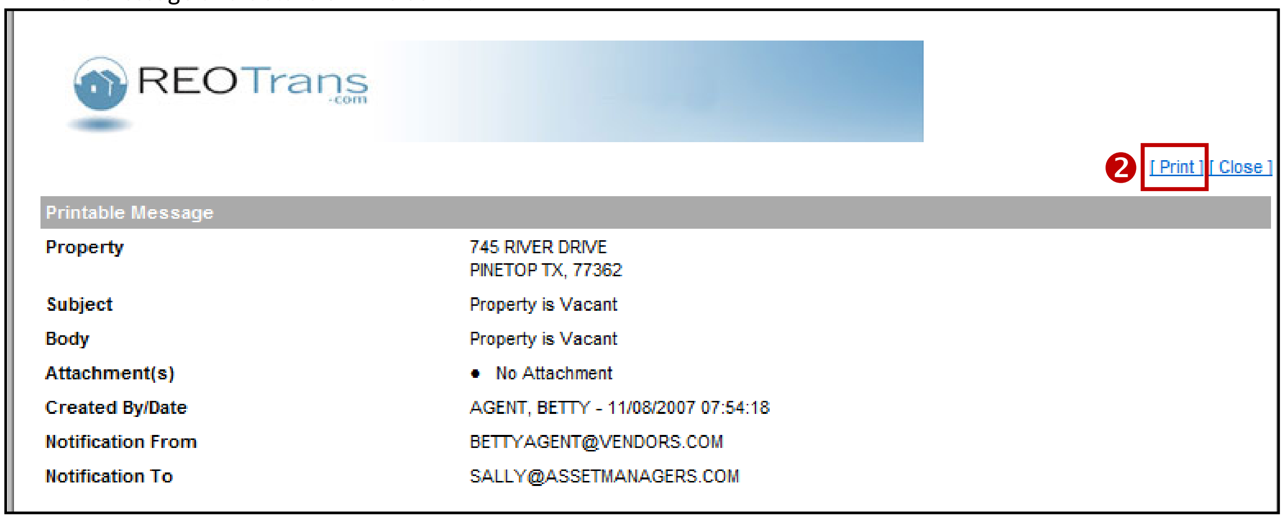
2. To see a quick view of the contents of the message, click on the **+** sign in the left column.
    - The message expands and the text appears below the message title and the + symbol changes to a – symbol.
    - If there are any attachments you will see links (the example shows a PDF link for the listing agreement).

Messages

Working with Messages in the Workflow View



- To view the entire message, click on the **Subject** link. It will open up the message in a separate window where you can see the body of the message and details of who sent it.

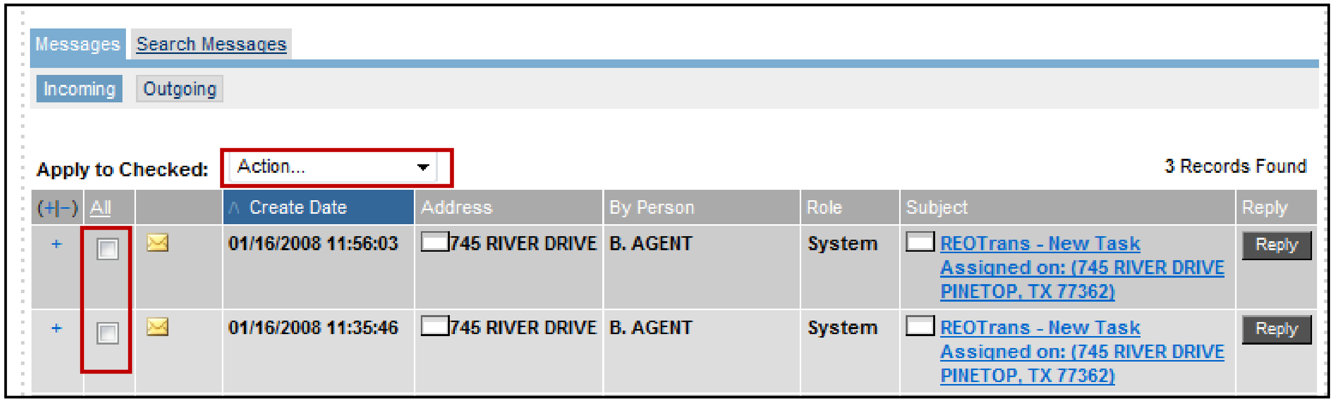


❶ ***Reply to a Message***	Click on the **Reply** button. **Note**: You cannot reply to System messages.
❷ ***Print a Message***	Click on the **Print** button.

Messages

Marking a Message as Read

1. Click the checkbox next to each email message you wish to mark as being read.
2. From the **Action** drop down, select **Mark as Read**.
3. You will be prompted, **Are you sure?** Click **OK.**
   - You will see that the number of unread email messages decreases.



Clearing Messages from Incoming

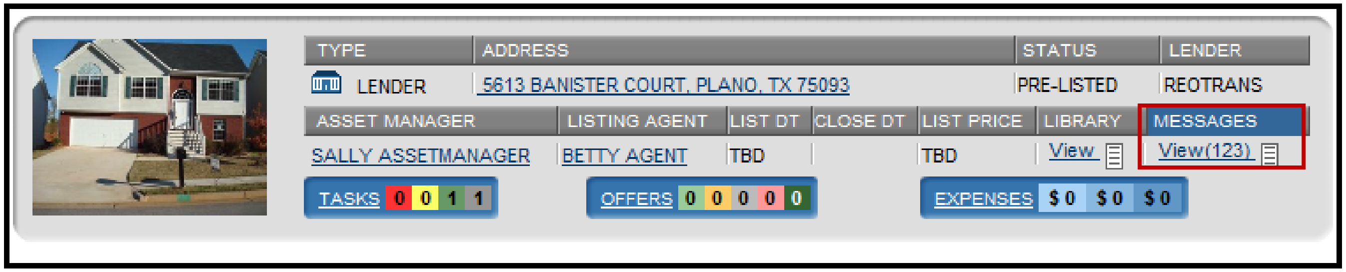
Messages in the Workflow view can be cleared from the Incoming box so that you can quickly reference new messages that have come in. It does not delete the messages. If you wish to view any cleared messages they still remain part of the property's message history and can be viewed at the property view level (see next section).

1. Click the checkbox next to each email you wish to clear
2. From the **Action** drop down, select **Clear from Incoming**
3. You will be prompted: **Are you sure?** Click **OK**
   - The message(s) will be removed from the inbox.
   - NOTE: The message(s) have not been deleted. You cannot delete messages.

Messages

Working with Messages in the Property View

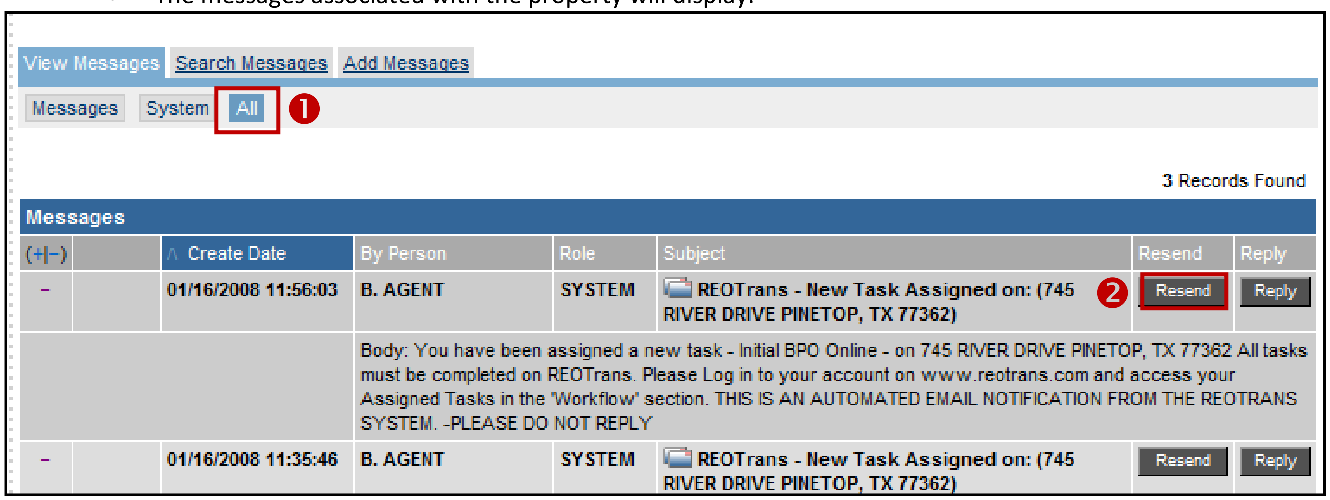
Each message belongs to a property. To view all messages for that property, click on the **View** Link in the **Messages** section in the Property. Header.



Use the internal messaging system to document your communications with your Lender. These messages, along with system-created messages, will provide a complete history of what has happened on that property during the REO process. There are different types of messages that are sent and received using the Messaging system.

- **System Messages:** The system creates messages as tasks are completed. The message is sent to the recipient of the next task and a record of the sent message is kept in the Messaging system.
- **Incoming/Outgoing** Messages: You may use this Internal Messaging system to communicate with your Lender. This ensures that all communications for the property are stored in one central location for a single property.
- **File Notes:** These are messages where you may annotate your notes on the property. Simply add a message but do not select a recipient in the **To** field. The system will save your notes in the Messaging section along with the system messages and other communications.

1. Click the **View** link on the property header.
   - The messages associated with the property will display.



❶ ***Default View***

The default view is **All** messages.

- **System** tab - view system messages
- **Messages** tab – view user created messages.

❷ ***Resending a Message***

To resend a message, click on the **Resend** button. Not all messages can be resent. **Note**: System messages cannot be replied to or resent.

Messages
Searching for a Specific Message within a Property

You may search by Keyword, by named person or by action (Find or Search).

1. Click on **Search Messages** tab.

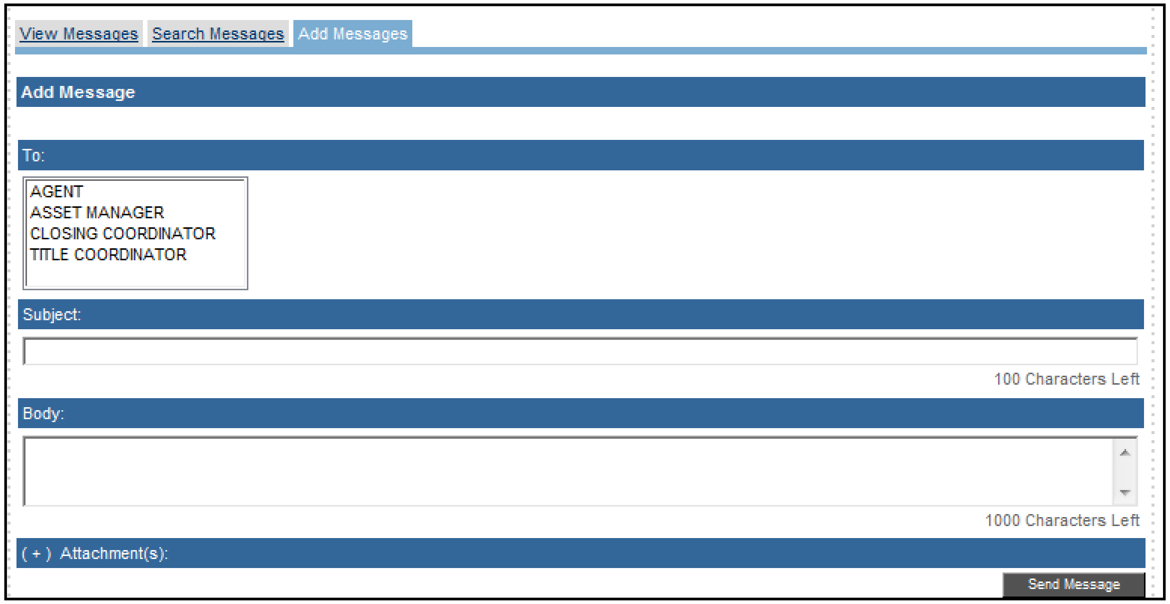
2. Enter the criteria into the respective fields.
3. Click on **Go** to activate the search.
    - The search results will appear showing you all messages matching your selected criteria.

Messages

Creating a Message

Copies of all messages created (system generated or manually created by a user) will be kept in the Messaging section.

1. Click the **Add Messages** link in the Messages section of the property header.
   - A new message window displays.



2. Select the recipient(s) from the **To:** list.
   - If you wish to select more than one person, hold the **<CTRL>** key down as you select each recipient.
   - **Note**: If you just want to add a File Note, do not select a recipient.
3. Enter the title of your email in the **Subject** field.
4. Enter the information you wish to convey in the **Body** field.
   - This is a freeform text field and you will be limited to entering no more than 1000 characters.
5. Click on **Send Message**.
   - The email will be sent and a copy will be kept in the **Messaging** section of the subject property.

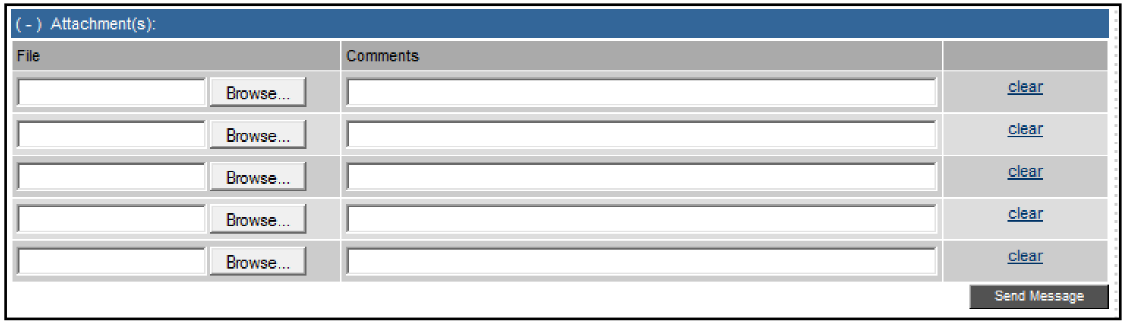
Messages

Attaching a File

File formats supported include:

- Adobe Acrobat pdf
- Microsoft Word .DOC or DOCX
- Microsoft Excel .XLS or .XLSx
- JPG (not to exceed 400kb)

1. Click the plus (+) symbol next to **Attachment(s)** in the message window.
   - An attachments window opens:



2. Use the **Browse** buttons on the right side of the window to search for, and add files from your computer to send with the message.
   - Note: You must upload attachments one at a time to Messages.
3. You must enter the name or description of the document into the **Comments** field before you can send the message.
4. Click **Send Message**.

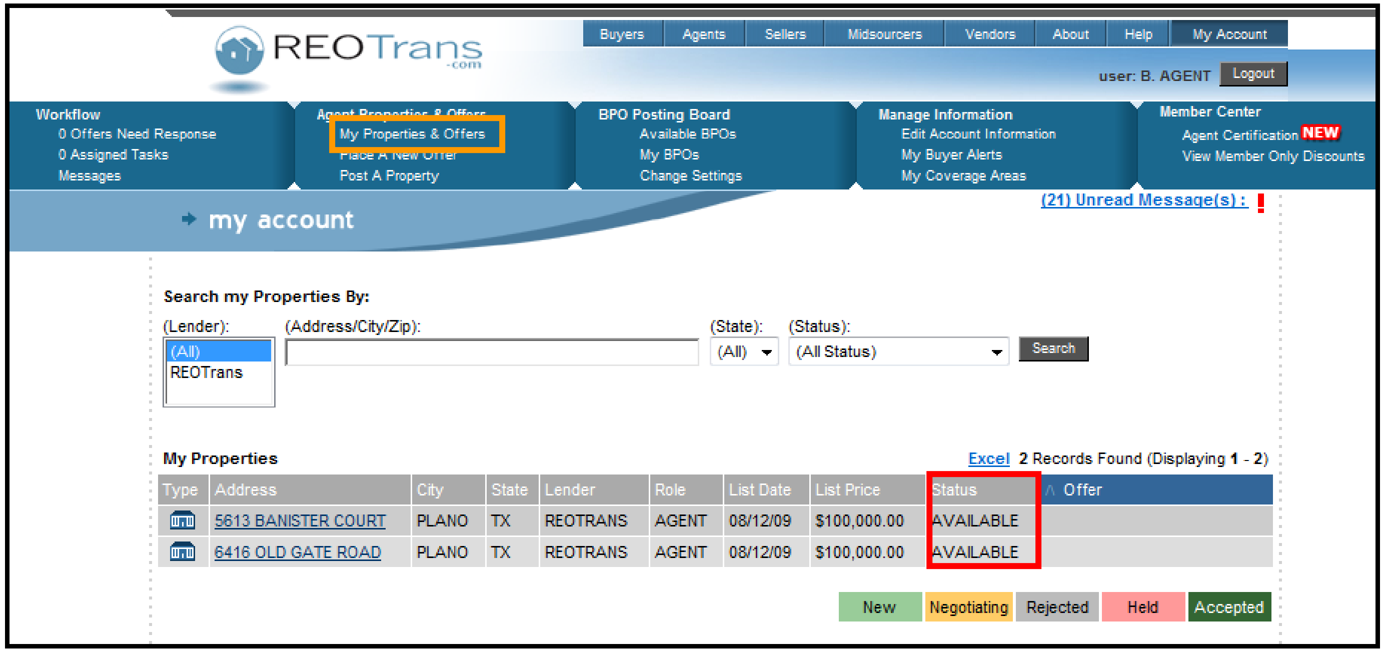
NOTE: Alternatively, you may upload documents into the file library.

- Use the Property folder to upload general property documents and photos.
- Use the Tasks folder to upload documents and photos associated with a particular task.

Agent Properties & Offers

My Properties & Offers

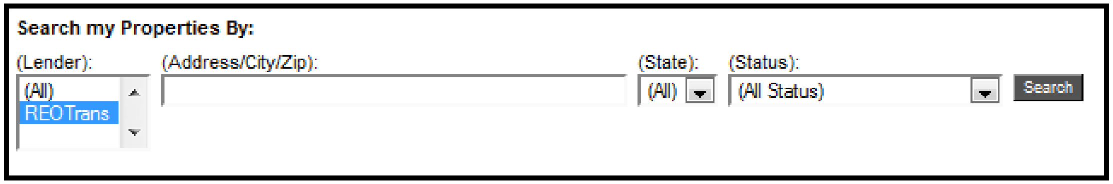
1. To quickly find a property, click on the **My Properties & Offers** link.
   - All properties where you have open tasks will appear.
   - To filter your search, select the criteria to narrow your search by Lender, Address/City/Zip, State, and/or Status before you click on the **Search** button.
   - In this example the two properties shown have a status of Available, which means you can submit offers on these properties.



Agent Properties & Offers

Searching for a Property

If you wish to search for a property not in this list (either closed or one that may be on another screen), you can use the Search function to find it.



1. Enter the search criteria in the **Search my Properties by**: section.   You can search by Lender, Address/City/Zip, State, and/or Status.
   - You may search by full or partial entries such as address, city or zip, property state and current property Workflow status (including all SOLD properties). Note: Use partial search if you are not finding a match – it may be rekeyed as miss-spelled or abbreviated. Try searching by property address number.
2. Click on the **Search** button to see the results.
3. Click on the Property address to go into the Property view where you can see all the tasks for that property.

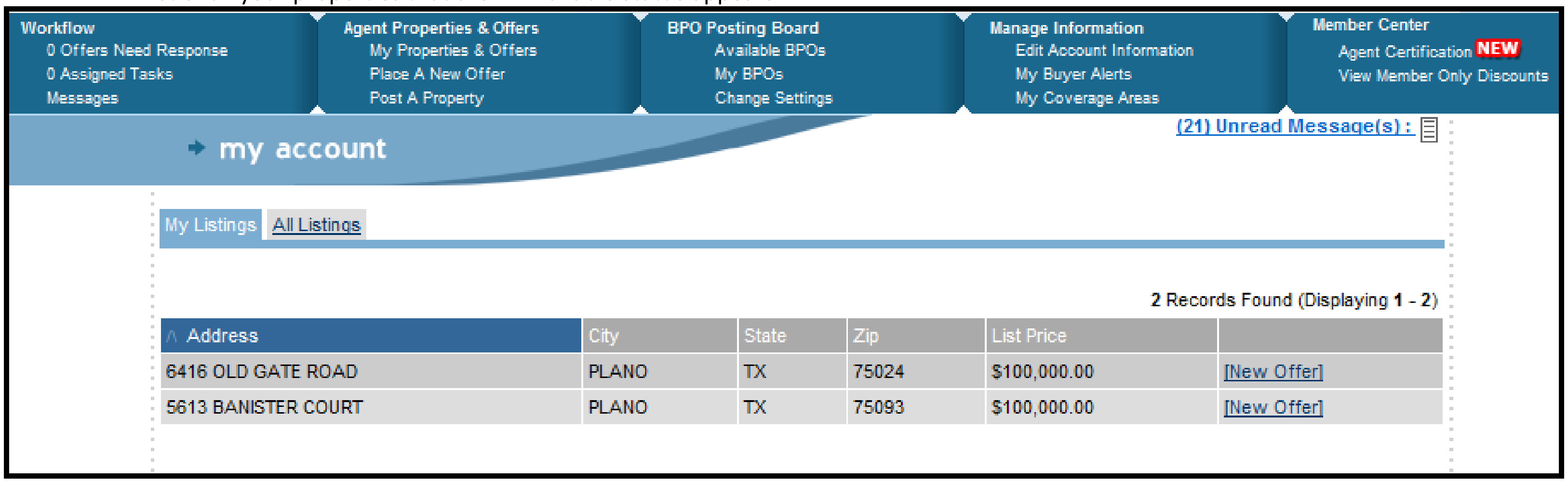
Agent Properties & Offers

Submitting an Offer

The RT Marketplace provides an Offer Management system that enables the tracking of multiple offers on a single property as well as managing offers/counter-offers during negotiations. Only properties with Listed or Available status can have offers placed on them.

Offers can be placed from the **Place a New Offer** link on the **Agent Properties & Offers** menu, or from the **New Offer** button located on the **Offers Dashboard** in the Property View.

1. To access the offers management system, click the **Place a New Offer** link from the Agent Listing Agents menu.
   - A list of all your properties that are in Available status appears:

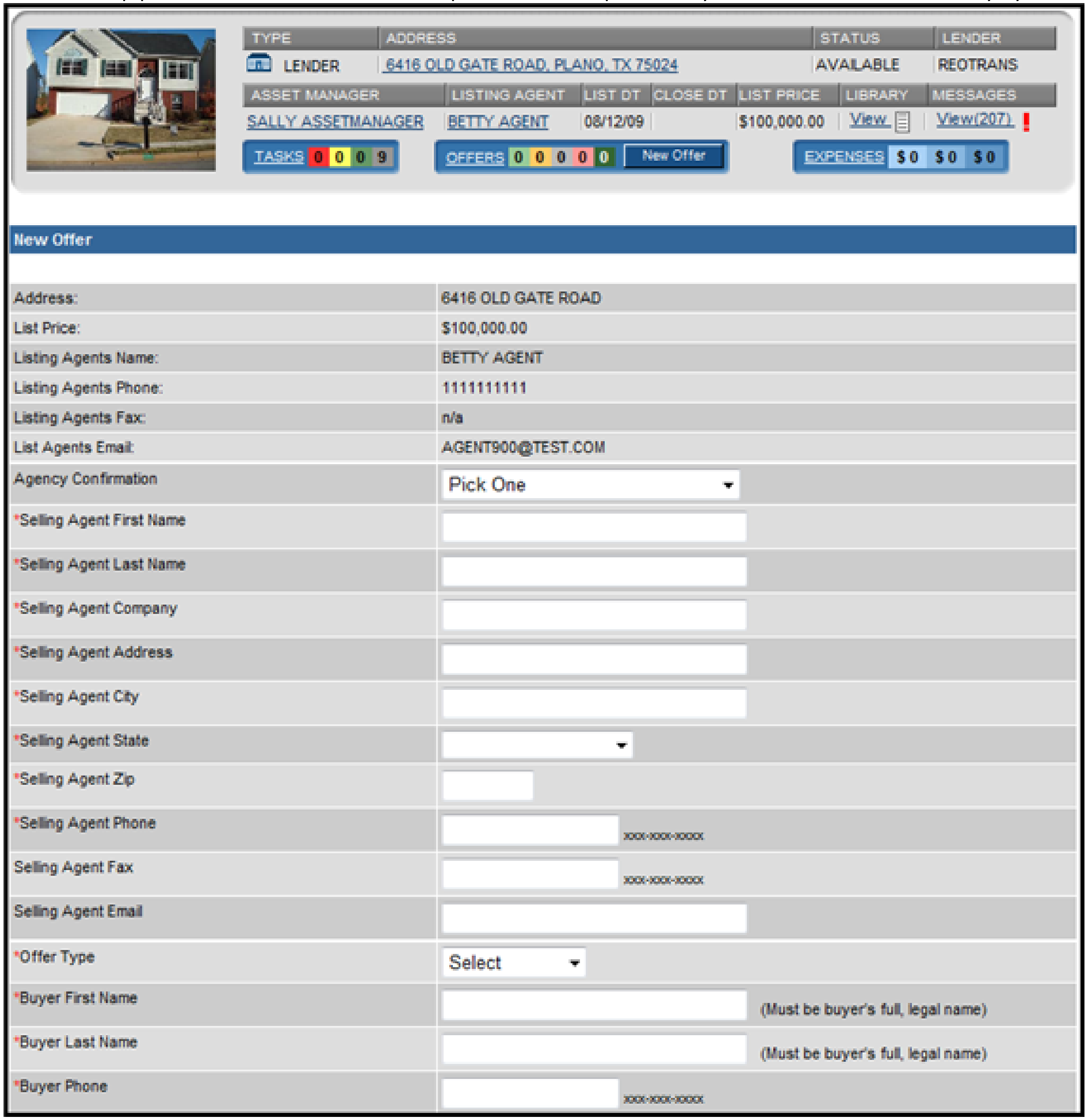


2. Locate the property in the grid and click on the **New Offer** link in the far right column.

Agent Properties & Offers

Submitting an Offer

This is the top portion of the offers screen. Required fields are prefixed by a red asterisk. Fields will vary by Lender.



TYPE	ADDRESS	STATUS	LENDER
LENDER	6416 OLD GATE ROAD, PLANO, TX 75024	AVAILABLE	REOTRANS

ASSET MANAGER	LISTING AGENT	LIST DT	CLOSE DT	LIST PRICE	LIBRARY	MESSAGES
SALLY ASSETMANAGER	BETTY AGENT	08/12/09		$100,000.00	View	View(207)

TASKS 0 0 0 9 OFFERS 0 0 0 0 0 New Offer EXPENSES $0 $0 $0

New Offer

Address:	6416 OLD GATE ROAD
List Price:	$100,000.00
Listing Agents Name:	BETTY AGENT
Listing Agents Phone:	1111111111
Listing Agents Fax:	n/a
List Agents Email:	AGENT900@TEST.COM
Agency Confirmation	Pick One
*Selling Agent First Name	
*Selling Agent Last Name	
*Selling Agent Company	
*Selling Agent Address	
*Selling Agent City	
*Selling Agent State	
*Selling Agent Zip	
*Selling Agent Phone	xxx-xxx-xxxx
Selling Agent Fax	xxx-xxx-xxxx
Selling Agent Email	
*Offer Type	Select
*Buyer First Name	(Must be buyer's full, legal name)
*Buyer Last Name	(Must be buyer's full, legal name)
*Buyer Phone	xxx-xxx-xxxx

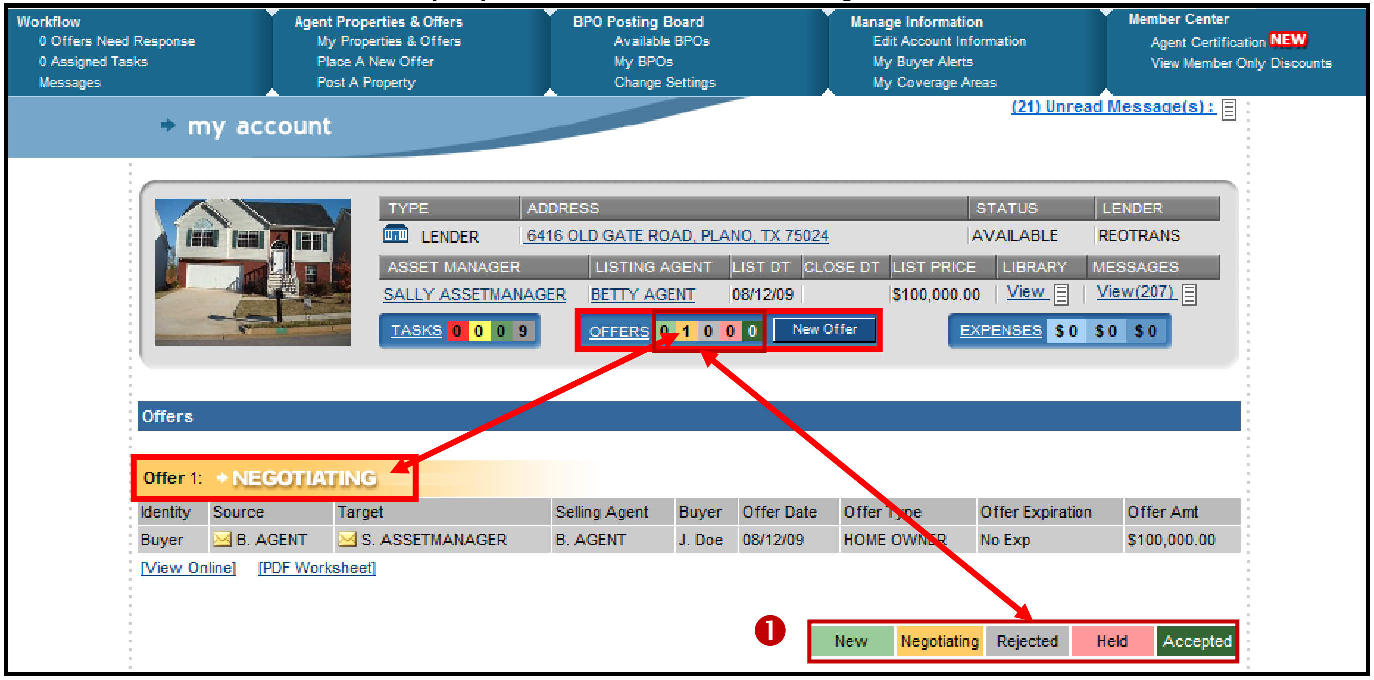
Agent Properties & Offers
Submitting an Offer

This is the bottom portion of the offers screen where you will enter information about the terms of the Offer. Fields will vary by Lender.

Buyers Premium Buyers Premium: Optional Field. This is a dollar amount. Please do not enter dollar signs, commas or periods. (Sample Format: 100)	
State Transfer Tax Optional Field. Please select an option for State Transfer Tax.	Yes
Down Payment Assistance Down Payment Assistance: Optional Field. This is a dollar amount. Please do not enter dollar signs, commas or periods. (Sample Format: 100)	
Down Payment Fee Down Payment Fee: Optional Field. This is a dollar amount. Please do not enter dollar signs, commas or periods. (Sample Format: 100)	
Financing Contingency Days Financing Contingency Days: Optional Field. This is a percentage. Please do not enter percent signs. (Sample Format: 1)	
Agent Incentive Agent Incentive: Optional Field. This is a dollar amount. Please do not enter dollar signs, commas or periods. (Sample Format: 100)	0.00
HOA Dues HOA Dues: Optional Field. This is a dollar amount. Please do not enter dollar signs, commas or periods. (Sample Format: 100)	
Other Expense Description 1 Optional field, enter a brief description of the Seller Usual Expenses the seller needs to pay. This is a text field limited to 100 characters. (Example: Owner's Title Policy, transfer taxes and seller's total closing costs excluding other fees already noted on offer worksheet.)	
Other Expense Amount 1 Optional Field, enter the dollar amount of the Seller Usual Expenses the Seller needs to pay. If you enter an amount, please make sure to include a description in the Other Expense Description field. This is a dollar amount. Please do not enter dollar signs, commas or periods. (Sample Format: 10000)	
Other Expense Description 2 Optional field, enter a brief description of the Seller Usual Expenses the seller needs to pay. This is a text field limited to 100 characters. (Example: Owner's Title Policy, transfer taxes and seller's total closing costs excluding other fees already noted on offer worksheet.)	
Other Expense Amount 2 Optional Field, enter the dollar amount of the Seller Usual Expenses the Seller needs to pay. If you enter an amount, please make sure to include a description in the Other Expense Description field. This is a dollar amount. Please do not enter dollar signs, commas or periods. (Sample Format: 10000)	
Other Expense Description 3 Optional field, enter a brief description of the Seller Usual Expenses the seller needs to pay. This is a text field limited to 100 characters. (Example: Owner's Title Policy, transfer taxes and seller's total closing costs excluding other fees already noted on offer worksheet.)	
Other Expense Amount 3 Optional Field, enter the dollar amount of the Seller Usual Expenses the Seller needs to pay. If you enter an amount, please make sure to include a description in the Other Expense Description field. This is a dollar amount. Please do not enter dollar signs, commas or periods. (Sample Format: 10000)	
Comments Optional Field, include any brief comments you would like the seller to consider. This is a text field limited to 100 characters.	

Submit Offer

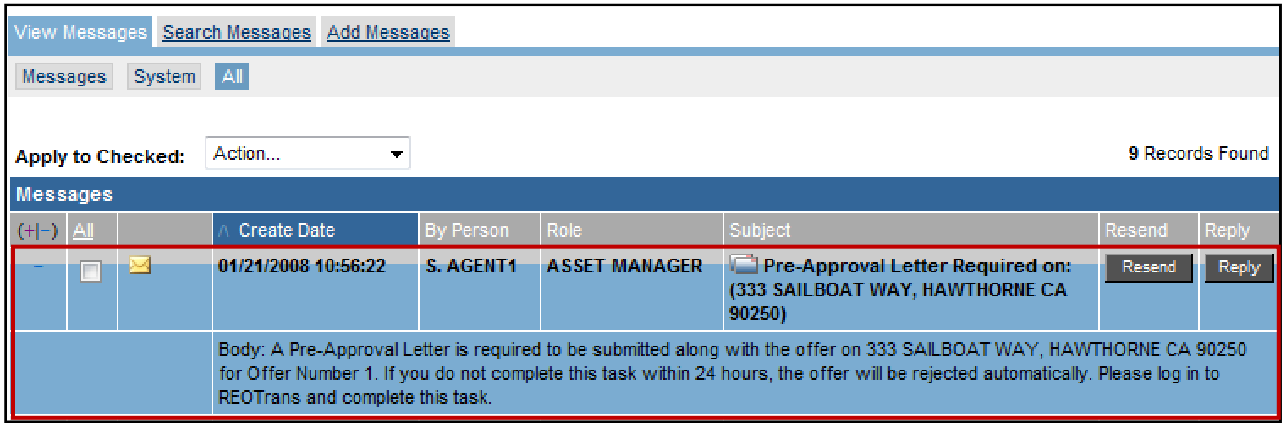
3. After completing the form, click on the **Submit Offer** button.
   - You will be returned to the **Property View** and the Offer is now in ***Negotiation*** Status.



❶ Offers Dashboard

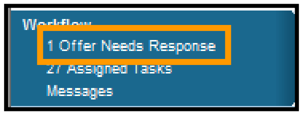
- **New** – Offer is new
- **Negotiating** – Offer is in negotiating status. Agent is waiting for Lender (Asset Manger) to respond.
- **Rejected** – Offer has been rejected, Lender does not wish to negotiate with terms provided. Property returns to available status awaiting new offers.
- **Held** – Offer is in a hold status awaiting Lender to respond. May occur when mutliple offers are provided (only one Offer can be active) or when Offer is being approved on the Lender side.
- **Accepted** – Offer has been accepted.

- An email is sent to the Lender alerting them to this new offer.
- Check your messages as some lenders will ask for you to send additional information once you have submitted an offer.

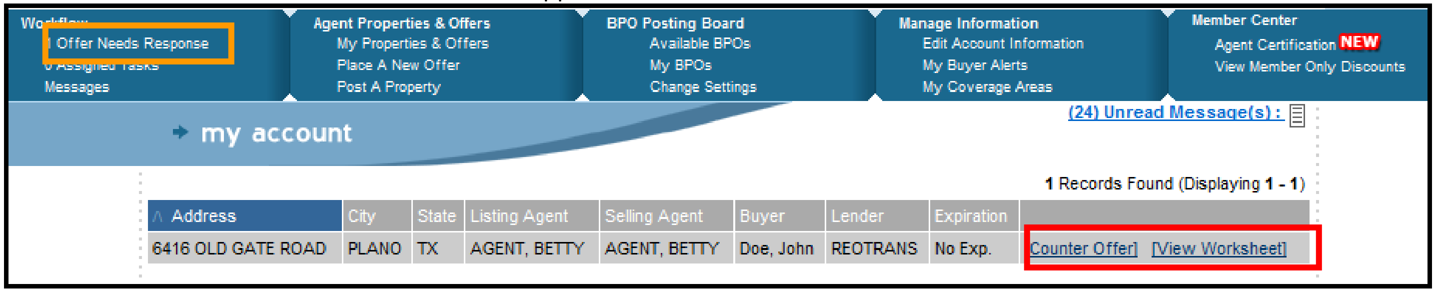


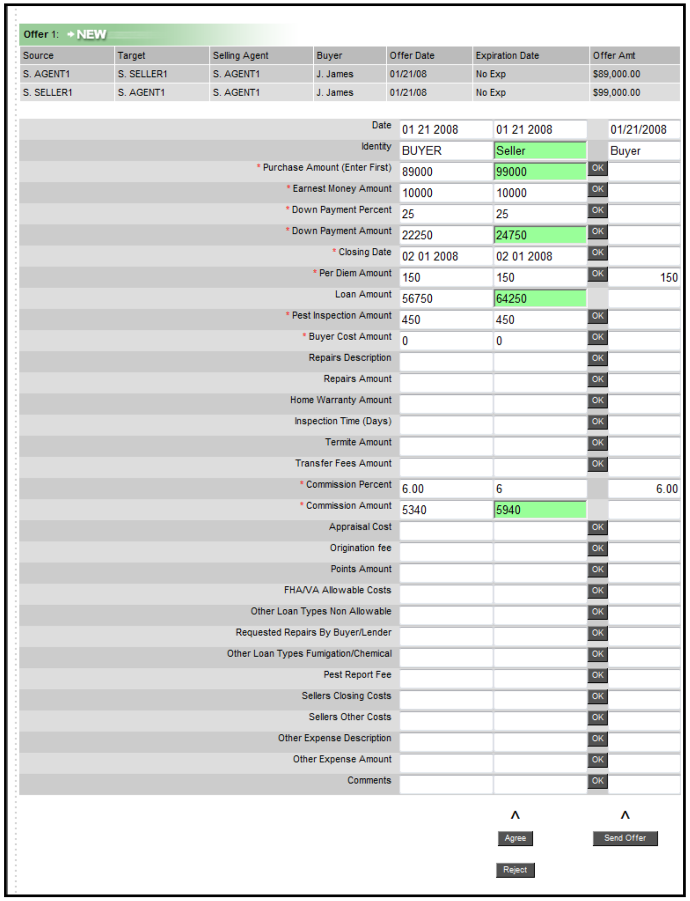
- If you need to view the Offer terms again, they are located in the Offer Worksheet, which is accessible via the **View Online** link or the **PDF Worksheet** link. The PDF Worksheet link opens up the Offer Worksheet in a separate browser window where you can save or print the worksheet.
- After the Lender has reviewed the terms of the Offer, you will receive an email indicating whether or not the Offer was accepted. If the Lender wishes to negotiate further, you will receive notification via email and also in the RT Marketplace system. Click on the **Offer Needs Response** link under the Workflow menu to see the Offer worksheet to which you need to respond.

Offers
Negotiating an Offer

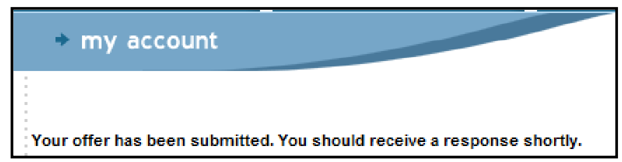


1. Click on the **Offer Needs Response** link from the Workflow tab.
   - A list of current offers from the Lender appears.





2. Click on **View Worksheet** to review the counterOffer with the buyer. You may email the worksheet in pdf form if necessary.
3. Click on **Counter-offer** to bring up the worksheet for you to make revisions or to accept the counter-offer
   - The Offer Worksheet appears. The original Offer appears on the far left column. The counter-offer appears in the middle column and any terms that are different from the original Offer appear in green.
4. You may continue to negotiate individual terms by entering in the terms into the third column on the right and selecting **Send Offer**.
   - Tip: Click **OK** and the amount is copied over for you. You can still make changes.
5. If you wish to accept this counterOffer, scroll down to the bottom of the screen and click on the **Agree** button. You can also use the **Reject** button to stop the Offer negotiation process entirely if the buyer does not wish to continue.
   - You will be returned to the main screen.

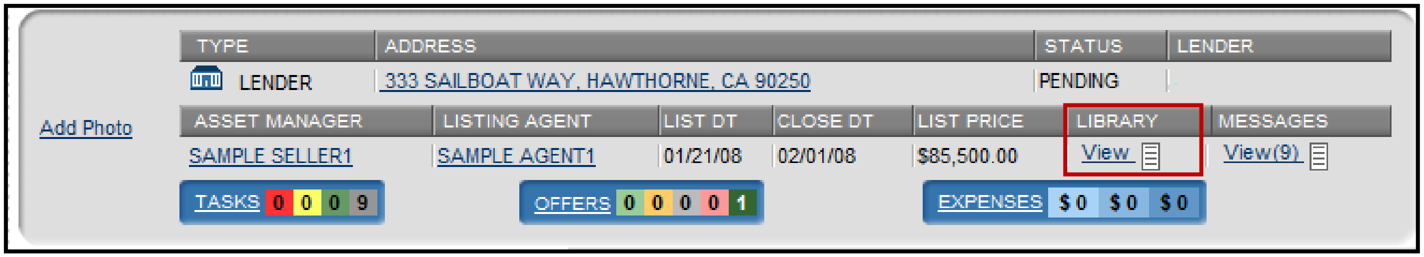


- The offer is now in hold status.
- When the offer has been approved by the Lender, you will receive an email in the email account assigned to your REOTrans account that the Offer has been accepted.

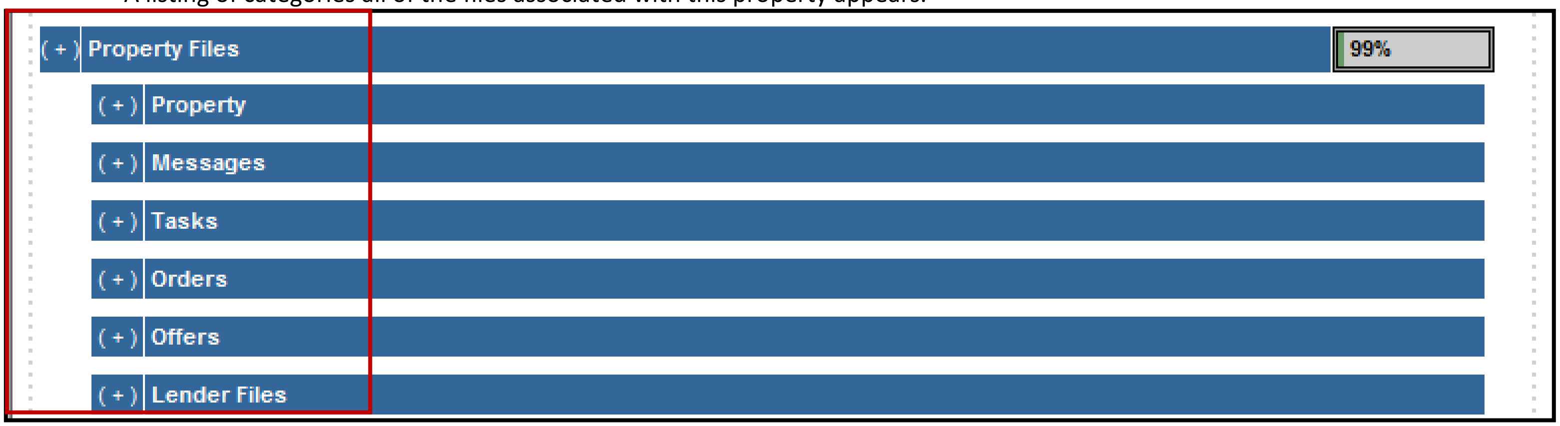
File Library

Each property has its own file library where electronic documents and photos are stored and these files are accessible to both the Agent and Lender. As you complete your tasks, if the task involved uploading documents or photos, these files are stored in the Library.

1. From the Property Header, you may access the Library for the subject property by clicking on the **View** link in the **Library** section.



- A listing of categories all of the files associated with this property appears.



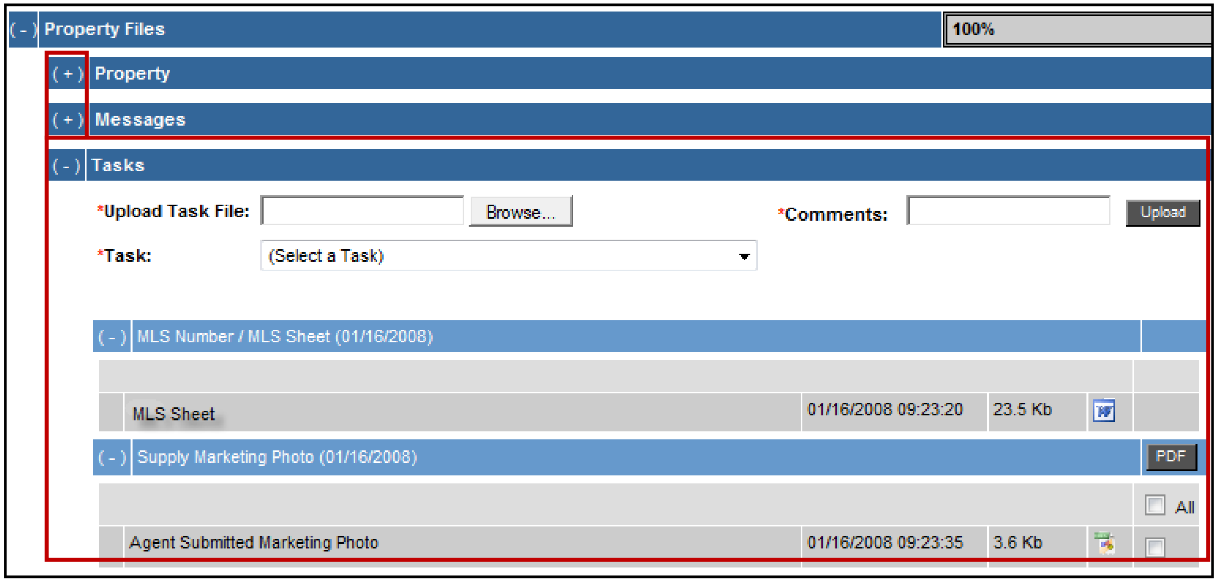
- All documents you have uploaded, including photos, are stored in the Library under the **Tasks** folder.

❶ ***Property File Types***

- **Property** folder allows you to upload additional files associated with the property but do not pertain to a particular task.
- **Messages** folder contains property-specific messages that had attachments such as Listing agreement or Offer worksheets.
  Tasks folder contains Agent's documents and photos uploaded in response to completing a task. You can also upload additional task related documentation and photos.
- **Orders** folder is used by vendors and content is not visible by Agents.
- **Offers** folder is for you to upload additional documents pertaining to an Offer.
- **Lender Files** folder contains Lender specific documents visible to the Agent.

File Library

- Click on the + sign next to the category you wish to view. In this example we have clicked the + symbol next to the **Tasks** heading.
  - The **Tasks** folder expands to show a listing of all the files you have uploaded as part of completing your assigned tasks.



❶ ***Document Attachments*** To quickly view documents, click on the PDF link or Word/Excel logo. The document will open in a separate browser window for you to view and print it out.

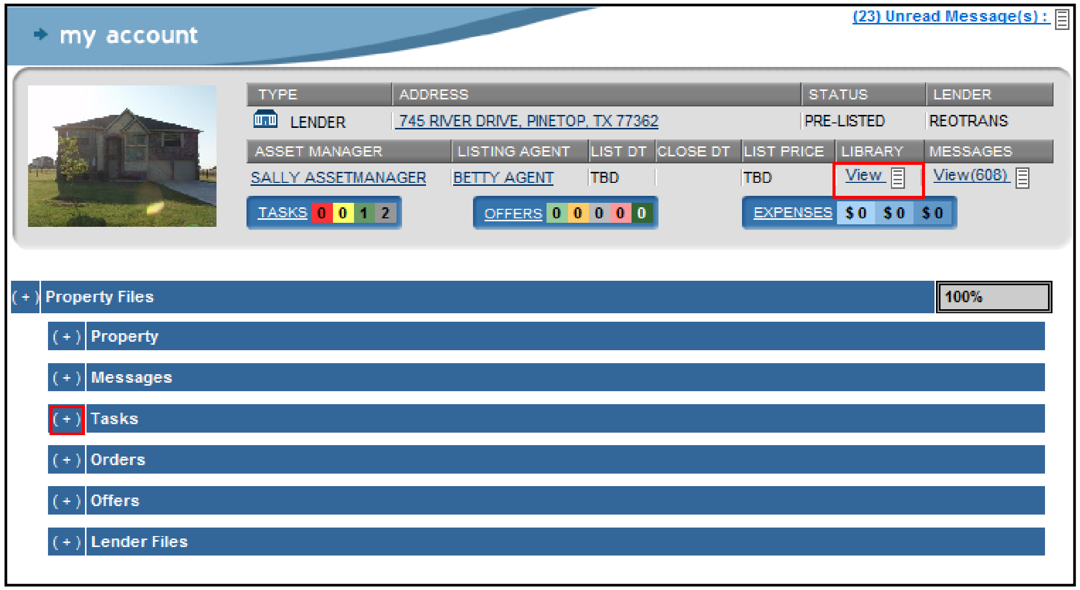
❷ ***Photo Attachments*** Photos can be viewed by hovering over the graphic icon. The photo will appear in a pop-up window.

File Library

Uploading Multiple Files in File Library

In addition to being able to upload files one at a time when working with a task, you may also use the **Bulk File Uploader** feature when uploading files into the File Library.

1. Open the File Library by clicking on **View** in the **Library** section of the Property Header
   - The File Library opens and the sub-folders appear.

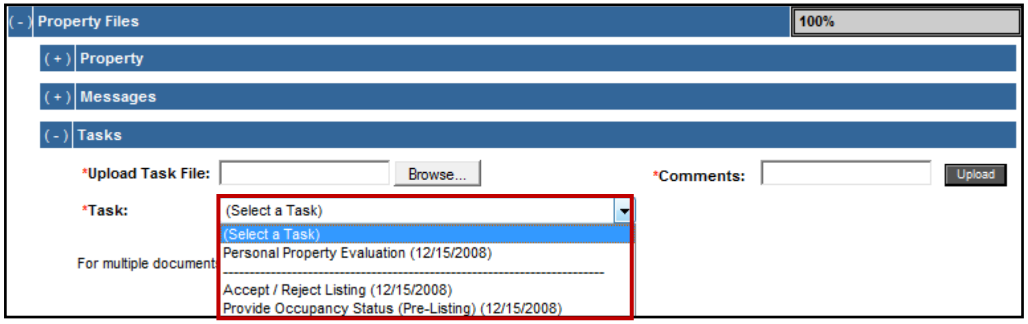


2. Open the **Tasks** sub-folder by clicking on the **+** sign to the left of the folder name.
   - The **Tasks** sub-folder expands.

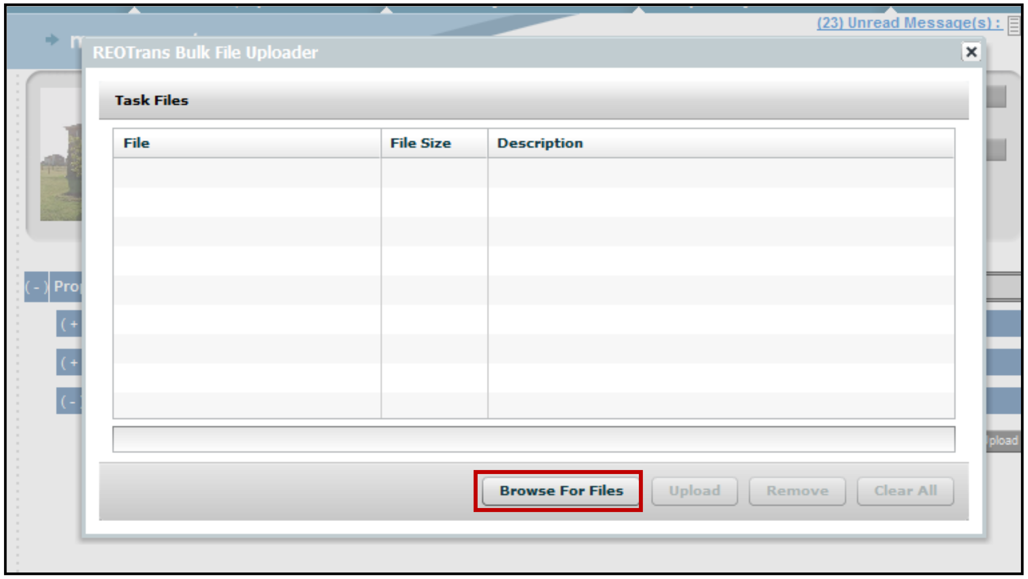
File Library

Uploading Multiple Files in File Library

3. In the **Task** field, select the task associated with the documents or files you are uploading.



4. Click on **Bulk File Uploader.**

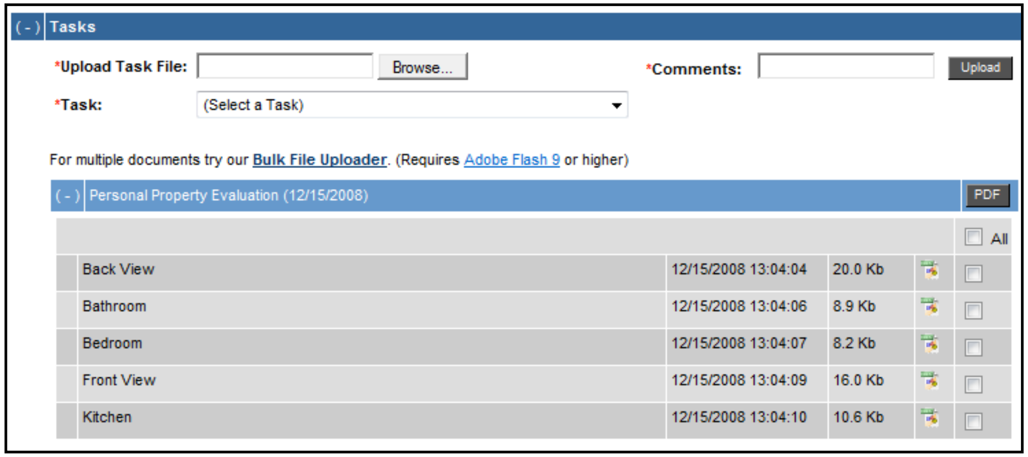


5. Click **Browse For Files** and select the files you wish to upload. Hold the <Ctrl> key down to select multiple files.
6. Enter the description for each file you upload into the **Description** column.
7. Click **Upload.**

File Library

Uploading Multiple Files to the File Library

- The files appear in the **Tasks** folder in the related task's sub-folder.



Manage Information

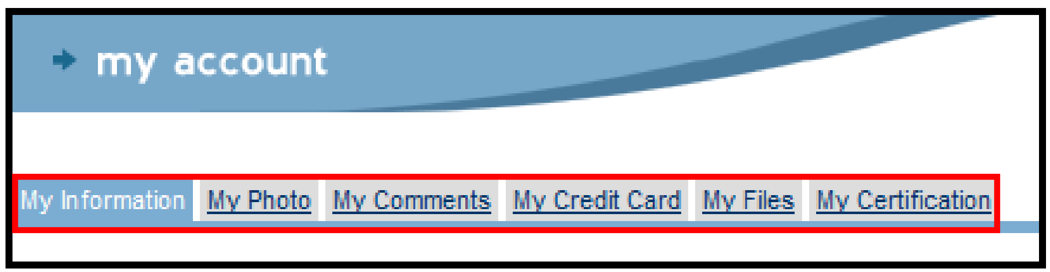
This menu covers the various functions involved in setting up and maintaining your account within the REOTrans system. It has 3 menu options:

- **Edit Account Information**
- **My Buyer Alerts**
- **My Coverage Areas**

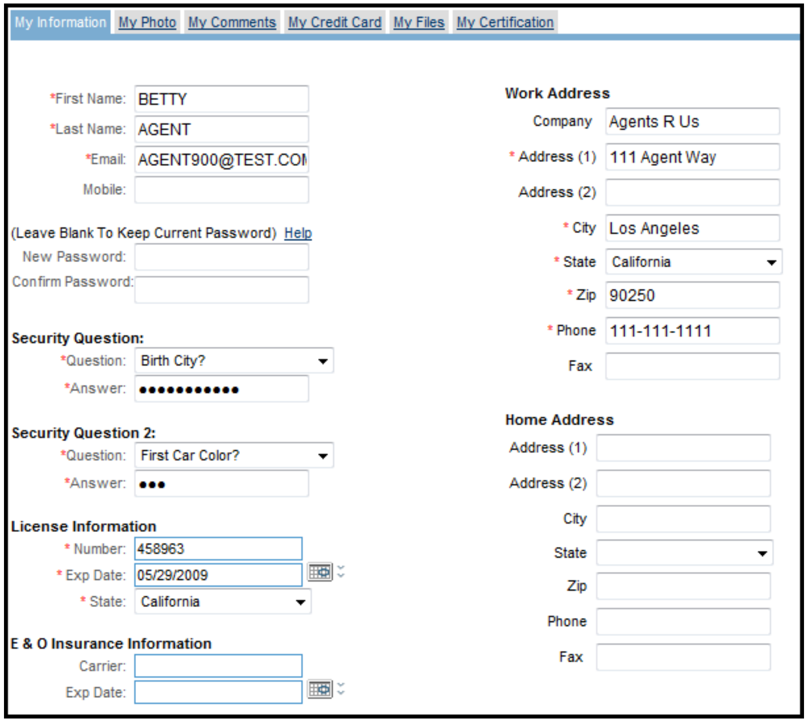
My Account Information

There are 5 tabs within the Edit Account Information menu:

- **My Information:** This is where you setup and maintain your contact information, user email address (user ID), password and licensing information as well as your email options for the REOTrans messaging system.
- **My Photo:** This is where you can add a photo of yourself for Lenders to review. (Additional fee required of $2 per month flat fee)
- **My Comments:** This is where you can add additional information about your REO experience for Lenders to review. (Additional fee required of $2 per month flat fee)
- **My Credit Card:** This is where you can review and change credit card billing information.
- **My Files:** This is where you can review and upload new licensing, E&O Insurance and additional documentation.
- **My Certification:** This is where you can view your certification level and enroll in certification courses.



Manage Information
My Information



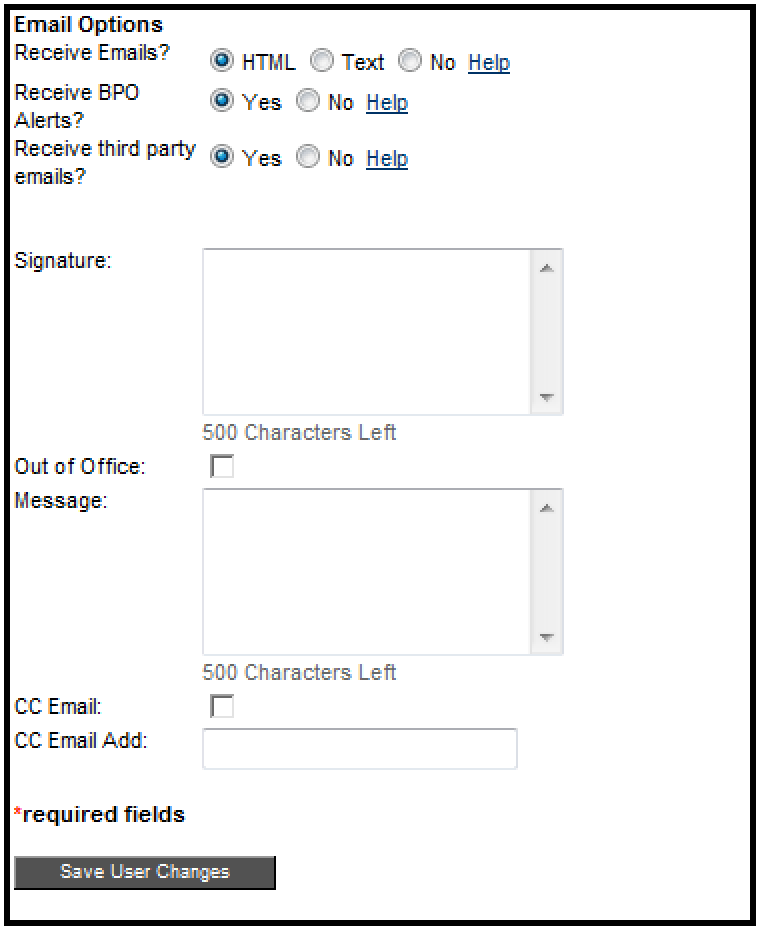
This is the top half of the **My Information** Screen. Required fields are preceded by a red asterisk. Complete the following:

- **First Name** & **Last Name**
- **Email**: Your work email address. This will be the email account where you will receive initial notifications that work needs to be completed in REOTrans. Details regarding the task will be in the Messages section of REOTrans. **Note**: Your email address is also your login ID for the REOTrans system.
- **Password**: Upon account setup, you provided a login password. To change the password enter it into the **New Password** and **Confirm Password** fields.
- **Work Address**: Enter company name, address and phone information.
- **Home Address** (not required).
- **Certification Information**: This field indicates whether you are REOTrans certified or not. Certification classes are currently held at major industry conventions.
- **License Information**: Enter your Broker License information.*
- **E&O Insurance Information**: Enter carrier and expiration date information.*

*Documents supporting licensing and insurance may be uploaded in the **My Files** tab.

Manage Information

My Information



This is the bottom half of the **My Information** Screen. Required fields are preceded by a red asterisk. Complete the following:

Email Options

- **Receive Emails:** Indicate by selecting the appropriate radio button how you wish to see email content: HTML or Text or select No if you do not wish to receive emails.
- **Receive BPO Alerts**: Indicate if you wish to receive a message when a BPO is available in one of your coverage areas.
- **Receive third party emails**: This functionality is not currently active.
- **Signature**: This allows you to add signature lines to all messages you create in the system.
- **Out of Office Message:** This checkbox and related **Message** box allows you to turn on the feature and to have an Out of Office message go to whoever is sending you a message. When you return, don't forget to turn off the **Out of Office** checkbox.
- **CC Email:** This checkbox and related **CC Email Add** field allows you to turn on the feature and to add an email address to another person so that they can see any message sent to you through the system.
- **Save User Changes**: To save any changes you have made on this screen, click the **Save User Changes** button.

Manage Information
My Photo

This screen allows you to upload your photo to appear along with your profile (comments). This cost is an **additional $2.00 per month**.

This helps your account to be more visible to the Lender for possible selection for listings.

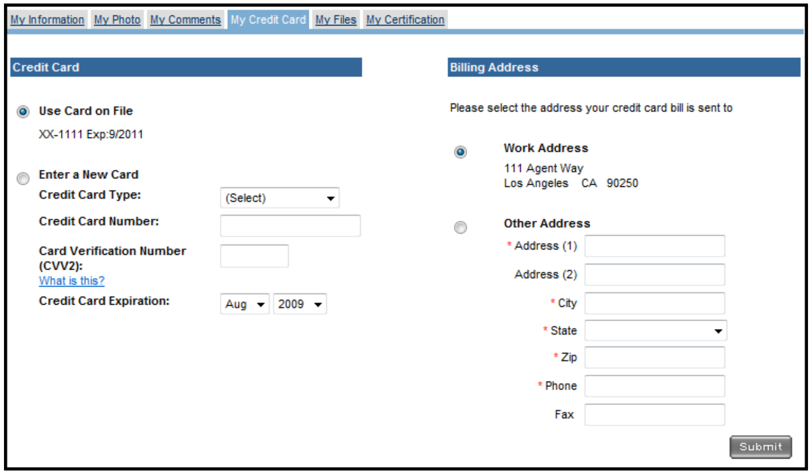
Manage Information
My Comments

This screen allows you to upload comments about yourself. It does not allow advertising brochures to be uploaded and is limited to 225 characters. This cost is an **additional $2.00 per month.**

Uploading comments (profile) about yourself helps your account to be more visible to the Lender for possible selection for new listings.

NOTE: You cannot add **Comments** to your profile unless you have activated more than one **Coverage Area**.

Manage Information
My Credit Card



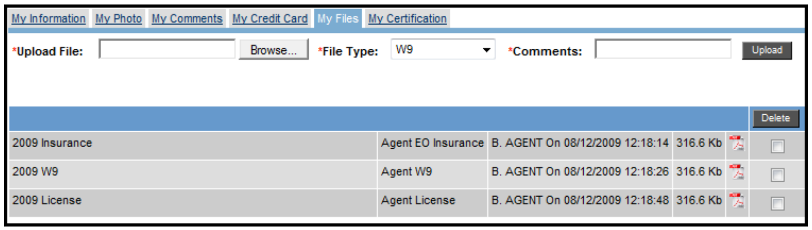
This screen shows the credit card information currently setup for your account.

- If you wish to use a different credit card for billing, select the **Enter a New Card** radio button and complete all the fields in this section.

  Note: If the new credit card is billed to a different address, select the **Other Address** radio button and enter the address information.

- Click **Submit** to save the changes.

Manage Information
My Files



This screen shows the files you should have uploaded when you setup your account.

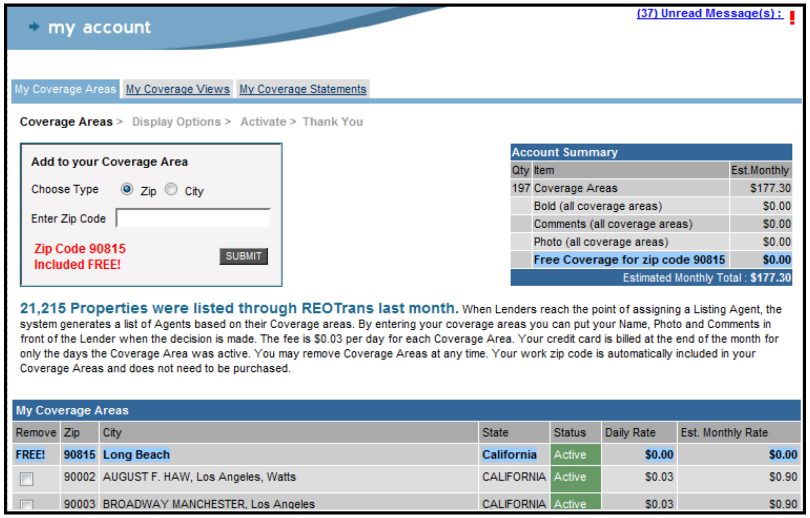
- To view the files, click on the PDF link. The document will appear in a separate browser window.

- To delete an existing file, click on the checkbox next to the pdf link for the document and click on the **Delete** button.

- To upload a new document, click on the Browse button and navigate to the file you wish to upload. Indicate its **File Type** plus additional information about the document in the **Comments** field.

- Click on the **Upload** button to save the changes.

Manage Information
My Coverage Areas



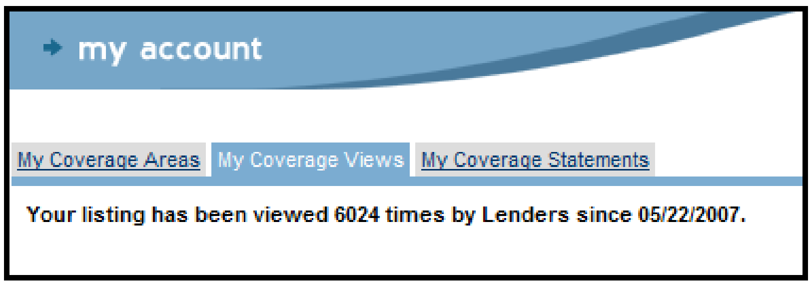
This menu has 3 tabs:

- **My Coverage Areas**
- **My Coverage Views:** This screen is used to see how many times your Agent information has been viewed by a Lender.
- **My Coverage Statements:** This screen is used to view coverage billing.

This screen shows you how much you are billed each month for your coverage areas (home office zip code is free) plus any additional fees for your photo ($2 per month flat fee) and/or Profile/Comments ($2 per month flat fee) and/or Bold text fee ($1 per month flat fee).

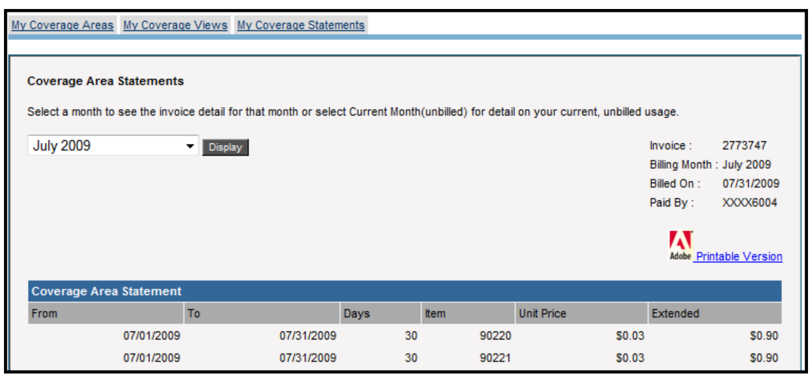
It also indicates how many listing have been assigned to you during the last month.

Manage Information
My Coverage Views



This screen shows you how many times your coverage area(s) have been viewed by Lender(s).

Manage Information
My Coverage Statements



This screen shows you statement by month.

1. Select the **Month** from the drop-down list.
2. Click on the **Display** button to see account billing for the month selected.

Member Center

Agent Certification

The **Member Benefits Center** tab contains links to **Agent Certification** and to **Member Only Discounts**.

1. Click the **Agent Certification** link in the **Member Center** tab.
   - The **Select Certification** page appears.

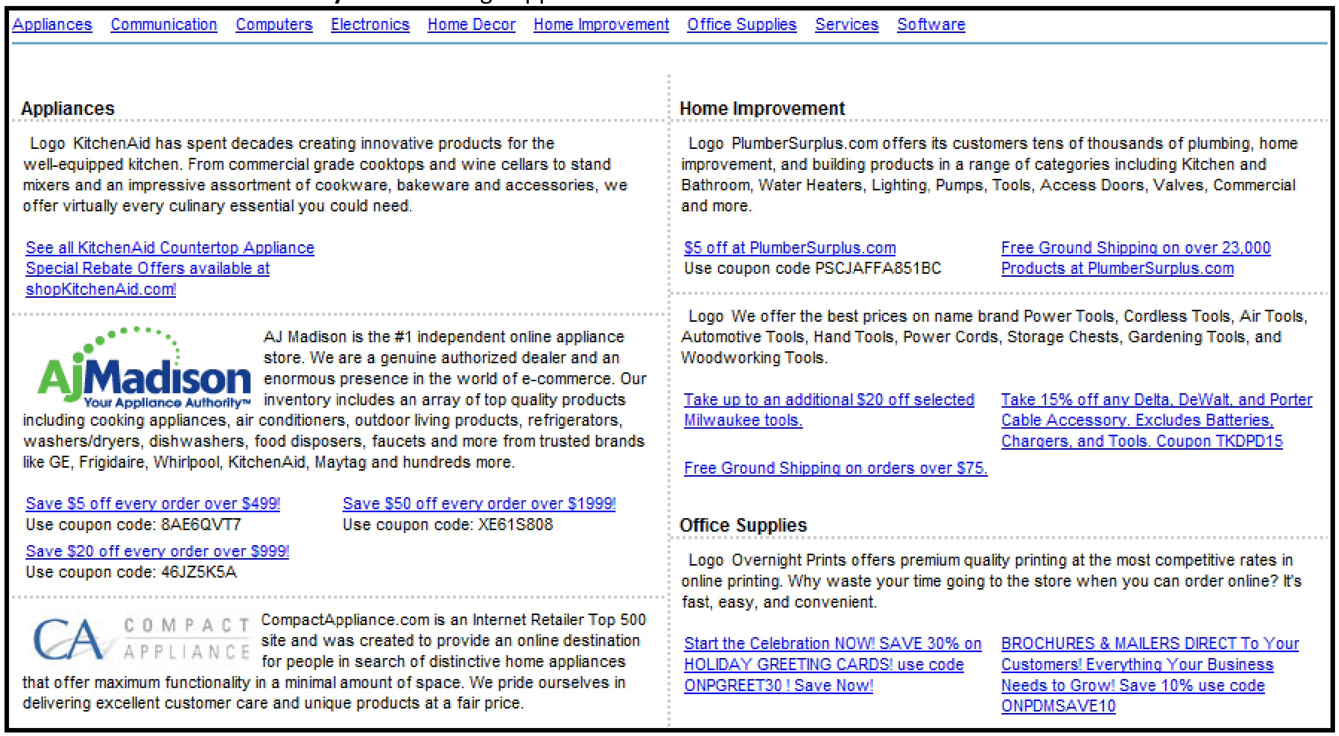
Certification Level	Basic*	Silver	Gold	Platinum
Priority Ranking in Lenders' Search Results	4th	3rd	2nd	1st
Use of the REOTrans Certification Logo on Your Marketing Materials and Website	✓	✓	✓	✓
Total Online Training Courses		4	6	8
Free Display Options: Comments, Bold Title, Photo ($60/year Value)				✓
Market Your Business to Lenders with a PDF Brochure in Your Profile				✓
Promote Your Website with a Link on Your Agent Profile				✓
Access to Exclusive Platinum Certified Agent Events				✓
Annual Subscription	Free*	$199/year	$299/year	$499/year
		Select	Select	Select

   - There are four levels of **Agent Certification.**
     - **Basic** – Basic Certification is Offered free of charge to Agents at REO-specific conventions. Basic Certified Agents are listed above non-certified Agents in Lender search engine results.
     - **Silver** – Silver-Certified Agetns appear above Basic-Certified Agents in Lender search engine results.
     - **Gold** – Gold-Certified Agents appear above Silver-Certified Agents in Lender search engine results.
     - **Platinum** – Platinum-Certified Agents appear at the top of Lender search engine results. Platinum-Certified Agents also get free upgrades to their profile (photo, comments, bold text – a $60 value). Platinum-Certified Agents also have the exclusive option of including a link to their company website and uploading a PDF to their profile.

Member Center
Member Only Discounts

The **View Member Only Discounts** section contains discounts and special pricing that are exclusive to our members.

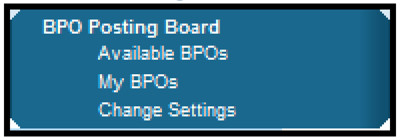
1. Click the **View Member Only Discounts** link in the **Member Center** tab
    - The **Member Only Discount** Page appears.



There are nine categories of products and services to choose from.

- Appliances
- Communication
- Computers
- Electronics
- Home Décor
- Home Improvement
- Office Supplies
- Services
- Software

BPO Posting Board



Outside of the work you may perform for a Lender as a listing Agent, the REOTrans system will notify you when a BPO request in your coverage area has been received. You can then log into the system and accept the BPO request.

Important Note: REOTrans is not a BPO Referral Service. You are competing with all the other Agents in the coverage area. This functionality allows the first Agent to respond to the BPO Posting to receive the BPO.

1. Click on the **Available BPOs** link on the **BPO Posting Board** menu.

2. To select an available BPO, click on the **Accept Order** in the right hand column of the property in the **Available BPOs** section. The selected BPO will appear as an Assigned Task for you to complete.

No matching data found!

Available BPOs (These BPOs are currently Available)

BPO Type	Address	City	State	Zip	Pmt	Requestor	Info	Posted	Due Date

* Clicking on 'Request BPO' does not guarantee the Agent will receive the BPO Order.

Accepted BPOs (These BPOs have already been accepted by Agents)

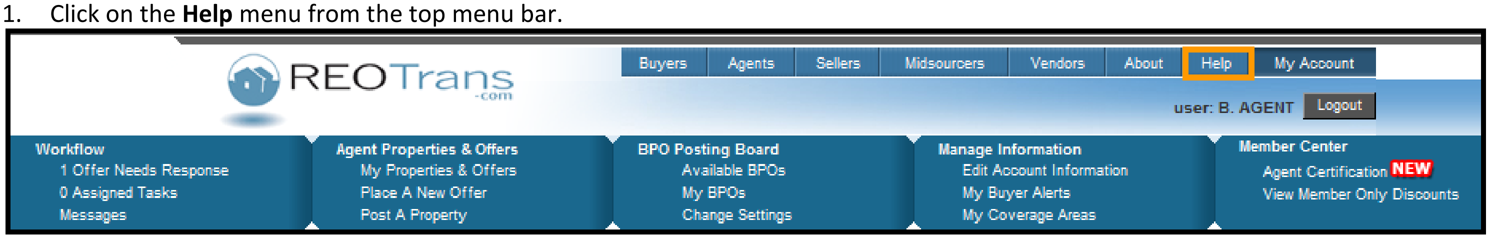
BPO Type	Address	City	State	Zip	Pmt	Requestor	Info	Posted	Accepted Date	
Drive By - Standard - 72 Hour	9605 BICKLEY DRIVE #1	HUNTINGTON BEACH	CA	92646	$50	BankersAssetManagementBPO 501-537-0077	N/A	08/12/2009 7:00AM (Pacific)	08/12/2009 7:00AM (Pacific)	Order Accepted by Another Agent
Drive By - Standard - 72 Hour	23507 MAIN STREET	CARSON	CA	90745	$50	BankersAssetManagementBPO 501-537-0077	N/A	08/12/2009 7:00AM (Pacific)	08/12/2009 7:00AM (Pacific)	Order Accepted by Another Agent
Drive By - Standard - 72 Hour	5524 WALNUT AVE	LONG BEACH	CA	90805	$50	BankersAssetManagementBPO 501-537-0077	N/A	08/06/2009 7:00AM (Pacific)	08/06/2009 7:00AM (Pacific)	Order Accepted by Another Agent
Drive By - Standard - 72 Hour	8661 LA SALLE STREET	CYPRESS	CA	90630	$50	BankersAssetManagementBPO 501-537-0077	N/A	08/09/2009 7:00AM (Pacific)	08/09/2009 7:00AM (Pacific)	Order Accepted by Another Agent

- **BPO Type**: Indicates the type of BPO that needs to be performed e.g. Interior, Exterior, time limitations. Mouse over on the **Info ?** button for more information regarding this request.
- **Address, City, State, Zip:** Indicates the property address.
- **Pmt**: Indicates payment amount for this BPO. You will be paid for the BPO by the Requestor, not through REOTrans.
- **Requestor**: Indicates the BPO Company requesting the BPO.
- **Info**: Indicates additional information for the BPO
- **Posted**: Indicates date and time that the BPO was posted
- **Due Date**: Indicate due date and time that BPO must be received by the Requestor.

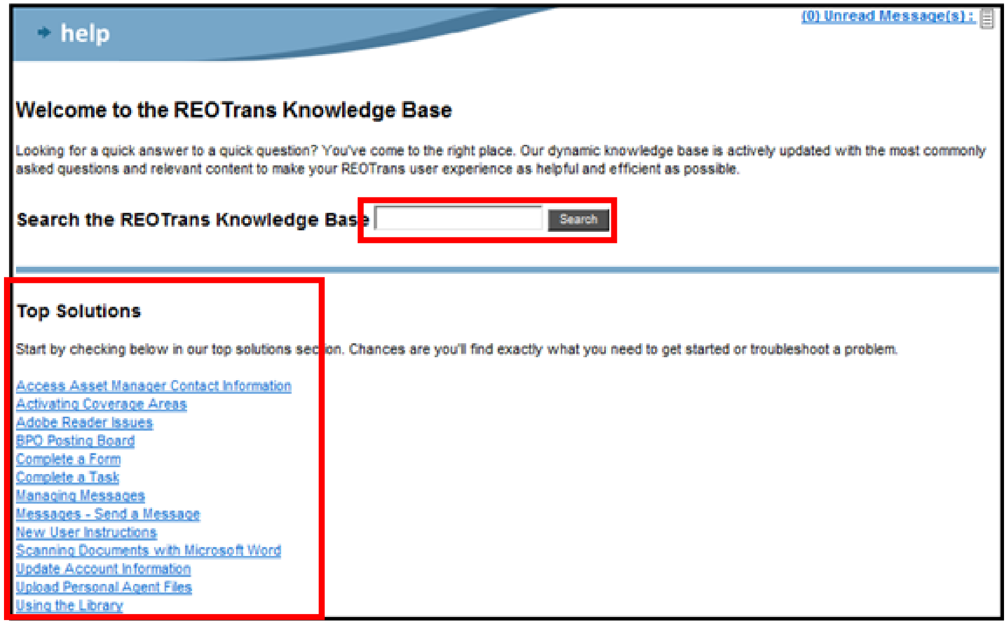
Troubleshooting
Knowledge Base

Additional frequently asked questions can be reviewed through our Knowledge Base.

1. Click on the **Help** menu from the top menu bar.

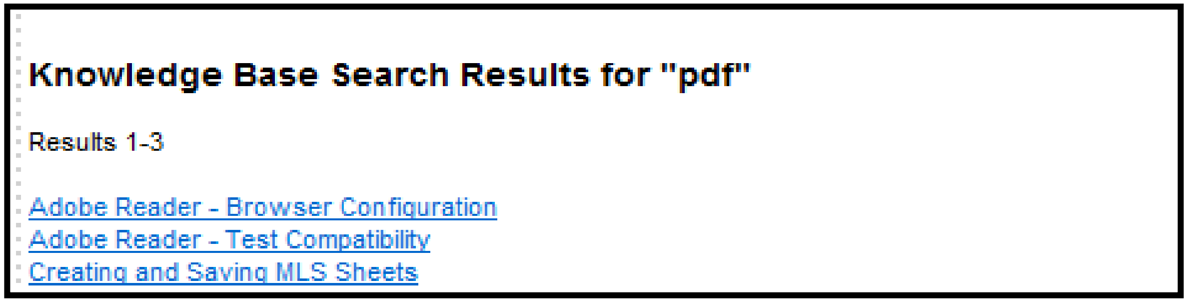


- The Help screen appears.



2. Start by checking the **Top Solutions**. Chances are you'll find exactly what you need to get started or troubleshoot a problem.

3. Alternatively, search by keyword through the Search function.
   - Enter the keyword and select the Search button to see the results.
   - For example, searching the Knowledge Base using the keyword **PDF** produces the following results:



4. Click on a Results link to view the details.

Troubleshooting

If after reading the topics, you have not found your answer, you may select additional help from a variety of sources:

Get More Help

- **Email**: a pop-up window appears containing a form you can complete to submit your request for support. Alternatively, you may send an email directly to our dedicated Agent customer service representatives at Agenthelp@reotrans.com.
- **Live Chat**: a live chat session will open up and our dedicated live chat customer service representatives are available to take your questions
- **Video Tutorials**: Coming Soon!
- **Contact Us**: gives you the dedicated Agent help phone line to our customer service representatives along with our mailing address and support hours. (310) 469-9167.

Glossary of Terms and Definitions

Term	Definition
Dashboard	System indicators that displays the number and/or state of tasks, offers, or expenses.
Hyperlink	Any underlined text in the application. Hyperlinks navigate to other windows when you click on them.
Phase	Section of Workflow. There are 3 main phases in REO: Pre-Listing, Marketing and Closing. Each phase consists of multiple processes. Named Phases may differ by Lender.
Process	A set of events involved in completing each Phase in Workflow. For example, Pre-Listing may consist of processes for Occupancy, Property Preservation, Valuation and Marketing Plan. Processes may differ by Lender.
Property Status	Property goes through several statuses during Workflow - Prelisting, Available (ready to market), Pending (Closing) to Sold. If the property is to be taken off the market, it becomes Unavailable. Statuses may vary by Lender.
Rights	(Within the system) permissions that enable the user to perform tasks and functions based on the user's role.
Role	An identity that performs a specific set of tasks within the REOTrans system. Roles can be internal such as Asset Manager, Title Coordinator or Closing Coordinator or they can be external such as Listing Agent, Closing Company, Title Company, etc. Roles are specific by Lender.
Task	Steps that must be performed to process an REO. There may be one or more tasks within a single process.
Trigger	Events that will start a particular task or process. Tasks can be triggered several ways: • Completion of a task which in turn may trigger one or more additional tasks. Completion of occupancy status task may trigger cash for keys. • By a specific date being reached: These are called Scheduled Tasks. An example would be the periodic status reports you may be asked to provide to the Lender.
Workflow	A system that facilitates the movement of tasks to complete a process. Workflow consists of roles, rights (permissions), and tasks grouped by phase and process.

Wrap Up & Review

You have completed the Getting Started with the REOTrans Marketplace System manual.

You should now be able to:

- Log into RT Marketplace
- Identify the parts of the Home Screen
- Identify the parts of the Workflow Menu
- Successfully work with Tasks in Property View
- Successfully work with Tasks from the Workflow Menu
- Upload single and multiple files in RT Marketplace
- Work with messages in the RT Marketplace
- Successfully utilize the Agent Menus
- Submit and manage offers in the RT Marketplace
- Access and utilize the File Library
- Manage your information in the RT Marketplace
- Utilize the Member Benefits menu
- Successfully access available BPO requests through the BPO Posting Board
- Successfully troubleshoot any issues you encounter while working in the RT Marketplace