Step 1

Step 1a: Your Main Purpose as an In-House Processor
Your main purpose as an In-house Processor is to:

1: Post at least 2 properties on Craig's List everyday you work as well as posting at least 2 properties on Facebook everyday you work. Following Step2a through Step2b **EVERYDAY** is very important!

2: Work with each Client to get their 3-Step Process completed within 3 days

3: When U/W comes back with the Approval with Conditions, work with each Client to get all their conditions cleared within 1 week.

Make this apart of your **DAILY ROUTINE** to do **EVERYDAY** to avoid Compensation Penalties.

Step 1b

Step 1b: Paperwork
On the Training Site under all the Steps, the next section you'll see is Paperwork. Each document in this section needs to be completed, signed, dated & returned to our Back Office within 7 days of employment. E-mail it to: Processing@PhoneOpsFunding.com or fax it to: 253-252-8754.

Step 1c

Step 1c: FBI National Criminal Background Check
PhoneOps is required to run a Criminal Background Check on you to stay in compliance with State Law *(One of the documents you had to download in Step1a)*. Your job gives you access to our Client's important documentation and we want all Clients to be safe and secure as we don't want any Fraud situations, no Identity Theft situations, etc.

The fee for your Criminal Background Check is $69. We highly recommend that you go ahead and work; get your Clients to pay their invoices, build up a check for yourself and allow this fee to be deducted from your Paycheck. PhoneOps doesn't require you to pay this up front or out of pocket.

Step 1c - Continues

While completing the form, if anything negative that you are aware of, all you have to do is provide an LOX *(Letter of Explanation)* for each negative situation and provide documentation supporting your LOX. It is best to be honest and up front the first go around as having Trust goes a long way.

Step 1d

Step 1d: Gmail Account
You are required to have a gmail account in order to gain access of all Google Databases. When creating a Dedicated Gmail account, remember to include PhoneOps in your e-mail somewhere to keep it professional. **Example:**

YourNamewithPhoneOps@gmail.com. After your e-mail has been created, e-mail: Processing@PhoneOpsFunding.com and put in Subject Line: New Gmail Account. Once we have your gmail e-mail address, we'll use that e-mail from that point forward. You are required to check your e-mails everyday throughout the day.

Step 1e

Step 1e: Setting up your voicemail
Since you are using your own dedicated phone line, you must keep this professional and change your current voicemail to:

Hello, you reached Mrs. / Mr. *(your first and last name)* with PhoneOps Funding, LLC. I am currently unavailable assisting others. Please leave your name, contact number, e-mail address and the nature of your call and I'll respond within 12 hours.

E-mail Processing@PhoneOpsFunding.com your dedicated Phone Number so our Back Office can call to listen to your voicemail. Checking your voicemail and responding back to potential Clients is **MANDATORY.** You must do this everyday several times throughout the day.

Step 1f

Step 1f: Learning the Grant Program
It is very important that you know and learn PhoneOps Grant Program. Go to:

https://www.PhoneOpsFunding.com/GrantProgram

Read and study this site, get a good understanding of this program and how it works. As a reminder, your compensation is based off this program. If you get a client on a different program, your compensation may change. Contact the Back Office for details.

Step 1g

Step 1g: Google Drive - The "Drive"
Once you've completed Step1d, you'll receive access of your Google Drive Folder. All your Clients' documentation will go in this folder.

NEVER DELETE ANYTHING IN THIS FOLDER. You will work directly with each assigned Client on a daily basis.

Step 1h

Step 1h: Creating Folders in the Drive
Once you have access to the Google Drive Folder, you'll need to create 3 additional folders inside your main folder. Do the following:

- Double-click your folder to open it
- Click New on top left side
- Click Folder
- Name new folder 1. Paid Clients
- Click Create
- Repeat the above steps to create 2. No Go

Step 1i

Step 1i: File Submission for Clients
This site is for all Clients' Documentation:

www.PhoneOpsFunding.com/FileSubmission

Always send each client to this site to upload their documents. Some clients will e-mail you documents, simply inform them that they must upload the documents to the site for compliance reasons. If any Client have problems with uploading documents & they insist on e-mailing the documents, do the following:

- Accept the documents by e-mail
- Put the documents in their folder on the Drive
- Update their Check List
- E-mail Processing@PhoneOpsFunding.com to inform the Back Office that you uploaded new docs to the Drive & updated the Check List

Step 1j

Step 1j: Client Checklist
It is very important to know what documents are needed for each Program. You'll have to work with each Client to get all documents that's on the Client Checklist cleared.

You have 3 Days To Get All Documents Cleared!

Follow these steps to get started:

- Go to: www.PhoneOpsFunding.com/CheckList
- Click on the Checklist for this Program

Step 1j - Continues

- View all documents that's needed

- Take notes if you need to

You must understand how to clear off items on the Client Checklist as you have 3 Days to get all Documents Cleared. Go to the Document Section of the Training Site and click Forms to view HelpfulTool to get a good understanding on what's needed in order to clear off a document on the Client Check List.

Step 1k

Step 1k: PDF Converter Software
This software is very important to have as it is a **MUST**. Click on the following link to download the software:

www.PhoneOps.com/smartpdfconverter-setup.exe

- Once it pops up, click Save File
- A message may appear depending on your Operating System: Do you want to allow this app from an unknown publisher to make changes to your device?
- Click Yes
- Then follow the prompts from that point to install the software

Step 1l

Step 1l: PDF Creator Software
This software is very important to have as it is a **MUST**. Click on the following link to download the software:

www.PhoneOps.com/PDFCreator-0_9_6_setup.exe

- Once it pops up, click Save File

Step 1l - Continues

- A message may appear depending on your Operating System: Do you want to allow this app from an unknown publisher to make changes to your device?
- Click Yes
- Then follow the prompts from that point to install the software

At this Point, you should have both Softwares downloaded to your computer. If you have any problems, feel free to contact Processing at: Processing@PhoneOpsFunding.com.

Step 1m

Step 1m: Note Book Requirement
You are required to use a Note Book and to keep notes of all your Clients. You can get a few Note Books from Walmart for about $0.25 so some will get a Note Book for each Letter of the Alphabet or some will get a Note Book and put Clients in the book as they come. The choice is yours how organize you want to be.

It is very important to note everything such as when you spoke to a Client, when to call back, what property or program they are interested in, what max monthly payment they can go, etc. You will get many clients and we want everyone to keep it professional at all times.

Step 1n

Step 1n: Needed Forms
Here are all the forms we have that are needed depending on the program. You may get Clients asking for help on how to complete certain forms. To better prepare yourself, go to: www.PhoneOpsFunding.com/NeededForms to view all documents then read through them all to have some knowledge of each document.

Step 1o

Step 1o: Glossary
This is a **PLUS** for you to view and study. This glossary is needed even if you have been in the Mortgage Business for years. You should take a few days or possibly a week to study through this glossary as this will help you in the long haul.

Step 1p

Step 1p: Compensation Forfeit
As a reminder, you are paid $5 for each Client that pays for their Credit Pull. After your Client completes the Online Application, you have **Within 1 Day** to encourage your Client to pay for their Credit Pull or the $5 Compensation will be forfeited.

If your Client doesn't move forward after **1 Day** of submitting their application, we'll have to inform our 3rd Party Companies to step in to take over as important documentation such as birth dates & social security numbers are on each application and we don't want to sit on these applications so the compensation will have to be paid to the 3rd Party Companies at that point.

Step 1q

Step 1q: The Back Office
The Back Office consist of the following:

- Ms. Dunn
- Branch Managers
- Regional Managers
- Ms. Dunn's Processing Team

Ms. Dunn, *(our Broker)* works the Back Office and she submits all files to all Lenders. If you have a Branch Manager, your Branch Manager submits all files to the Lenders for his or her branch. Ms. Dunn works with all Lenders; search for new Lenders with the best programs, weed out the Lenders that don’t fund, bring on new Lenders, learn their programs and add what is needed to the Training Sites to better PhoneOps.

Step 1q - Continues

When you get an email from our Back Office (ProcessingPhoneOpsFunding@gmail.com), it could be anyone of the above including Ms. Dunn so be careful on how you respond. Always be professional, don't take any email as defensive, if something is needed, just provide what was requested and put in the Drive.

Always remember, if the Lender needs a document, our Back Office will request it from you and it's not up for debate, you have to get it or the loan will not fund. An LOX could be possible depending on what the needed document is.

This Completes Step 1