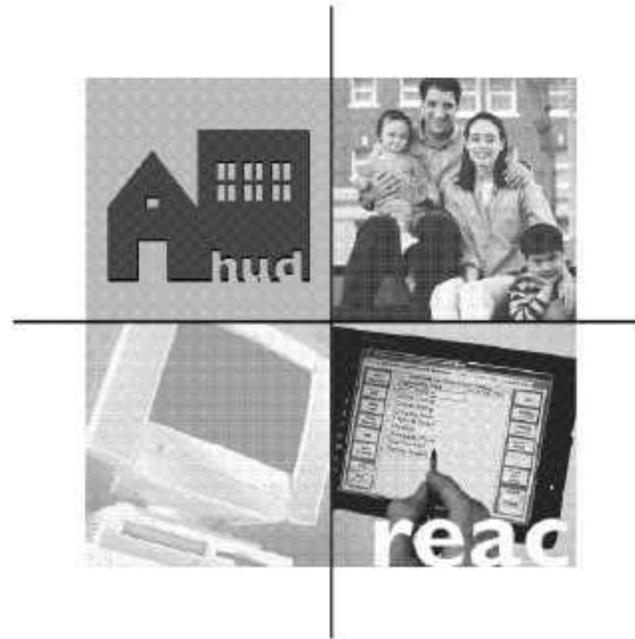


***US Department of Housing and Urban Development
Real Estate Assessment Center (REAC)***



User's Manual

**For the
Lender Assessment Subsystem (LASS)
Release 2.0.0.0**

System:	REACS
Subsystem:	LASS
Component:	REACS Database
Release:	1.0.0.0
Doc Type:	User's Manual
Doc Date:	09/21/01
Doc Author:	Accenture
Doc Number:	1
Doc Status:	FINAL



USER'S MANUAL

*Real Estate Assessment Center
Lender Assessment Subsystem - Release 2.0.0.0*

U.S. Department of Housing and Urban Development

September 21, 2001

1.0 GETTING STARTED

1.1 Software and Hardware Requirements

The electronic submission of Financial Data Templates and the Data Collection Forms using the Lender Assessment Subsystem requires computer resources and an Internet browser. The optimum software and hardware resources are recommended for efficiency, although users can operate with the minimum required resources.

Optimum Hardware Resources

Processor: Pentium 100

RAM: 16 MB

Modem: 28.8

Video card: 256k

Download file size: 5.8MB

Installed file size: 10MB

Optimum Software Resources

Windows 95

Netscape* 4.76 or HTML-browser application

Adobe# Acrobat Reader 4.05



Note 1

LASS was developed for Netscape 4.76 and Internet Explorer 5.0. Users should not use higher versions of Netscape or Internet Explorer than those listed above.

Netscape* 4.76 or Internet Explorer* 5.0 (32-bit) can be downloaded from the Internet. The procedures to download Netscape* can be found at <http://home.netscape.com/download>.

For instructions on downloading Adobe Acrobat,# Please refer to the **Getting Started** chapter of this guide.

Minimum Hardware Resources

Processor: 486

RAM: 8 MB

Modem: 14.4kb

Video card: 256k

Download file size: 5.5MB

Installed file size: 10MB

Minimum Software Resources

Windows 3.1

Netscape* 4.5 or HTML-3.2 or higher browser application

Adobe# Acrobat Reader 4.05

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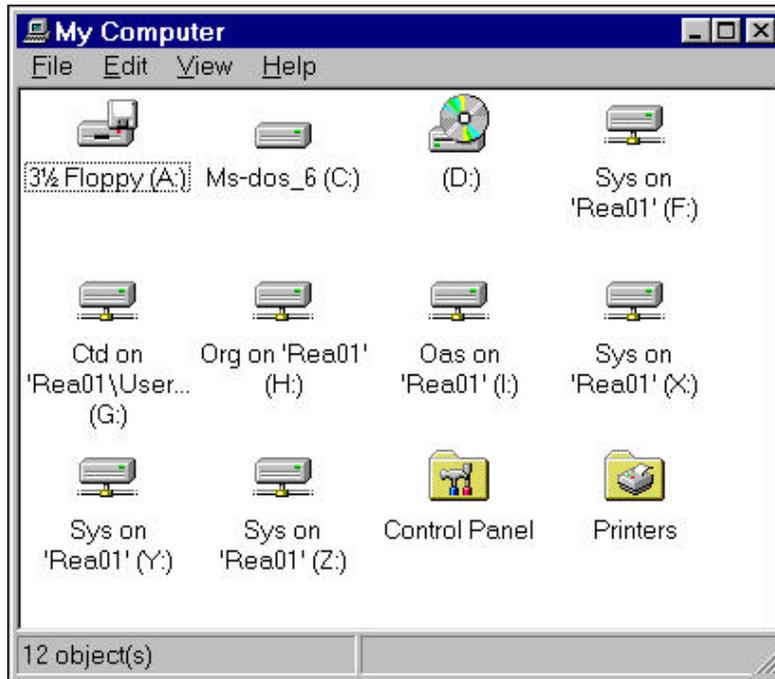
*Copyright© Microsoft Internet Explorer Corporation.

#Copyright© 2000 Adobe Systems Incorporated.

1.2 Checking Resources

To check your PC's resources:

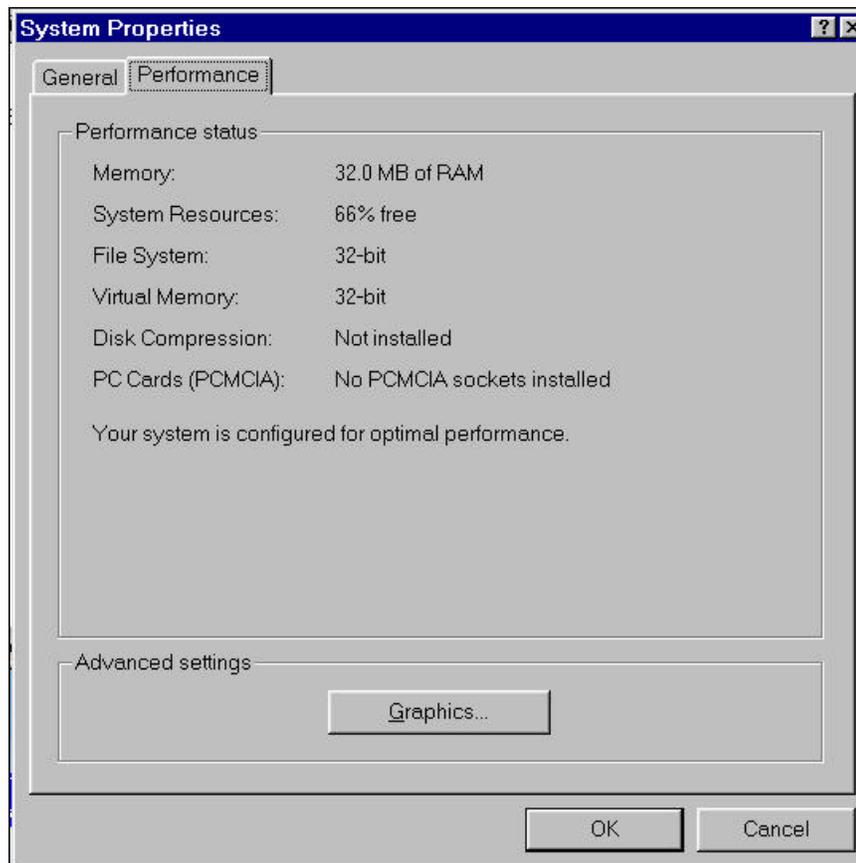
1. From your desktop, double-click on the My Computer  icon. The **My Computer** window displays.



2. Double-click on the Control Panel  icon. The **Control Panel** window displays.



3. Double-click on the System  icon. The **System Properties** window displays.



4. Click on the *General* and *Performance* tab names to view the system properties and determine if your computer has the minimum requirements.
5. Click on the OK  button to close the window.
6. Click on the Close  control icon in the top right corner of each window to close the remaining windows.

1.3 Internet Basics

The Internet is a world-wide system of computer networks facilitating access to information and people. Using the Internet to access and use HUD's secure systems requires an Internet connection and a computer with a modem and Netscape 4.76 or Internet Explorer 5.0 browser application. A browser allows access to Web pages on the World Wide Web (WWW or the Web). The Web is a universally accepted standard for sharing information on the Internet. The Web consists of information organized into pages stored on computers physically located throughout the world.

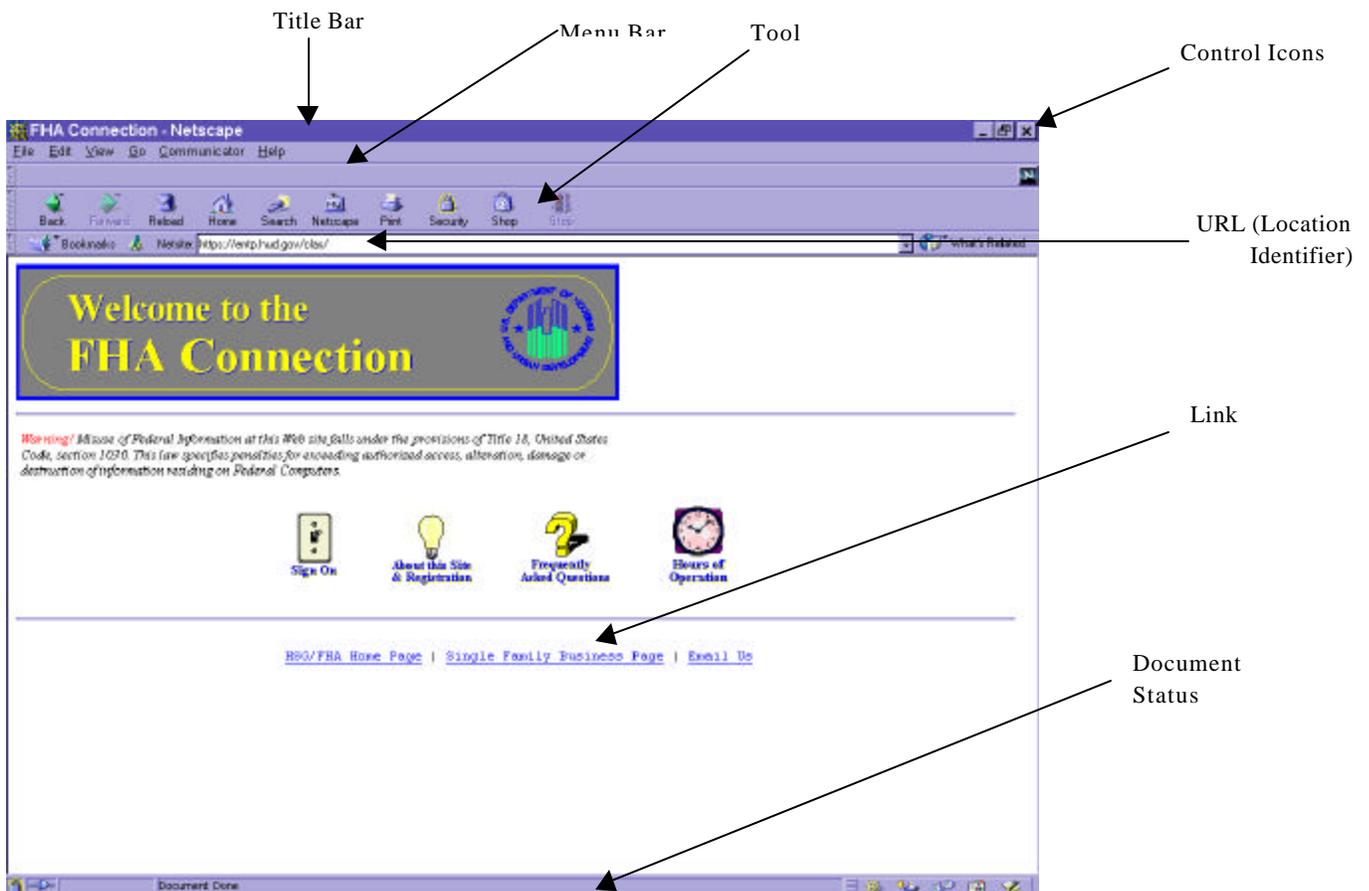


Note

Netscape is used as an example browser in this guide.

Web Page

The Web page is a document or application with a unique address on the Web, including links to other pages.



Title Bar

The title bar at the top of the page displays the title of the document or application of the Web page that is active or currently displayed. When more than one window is open, the title bar of the active window is bold; the other open title bars appear faded.



Control Icons

In the right corner of the title bar, there are three control icons.

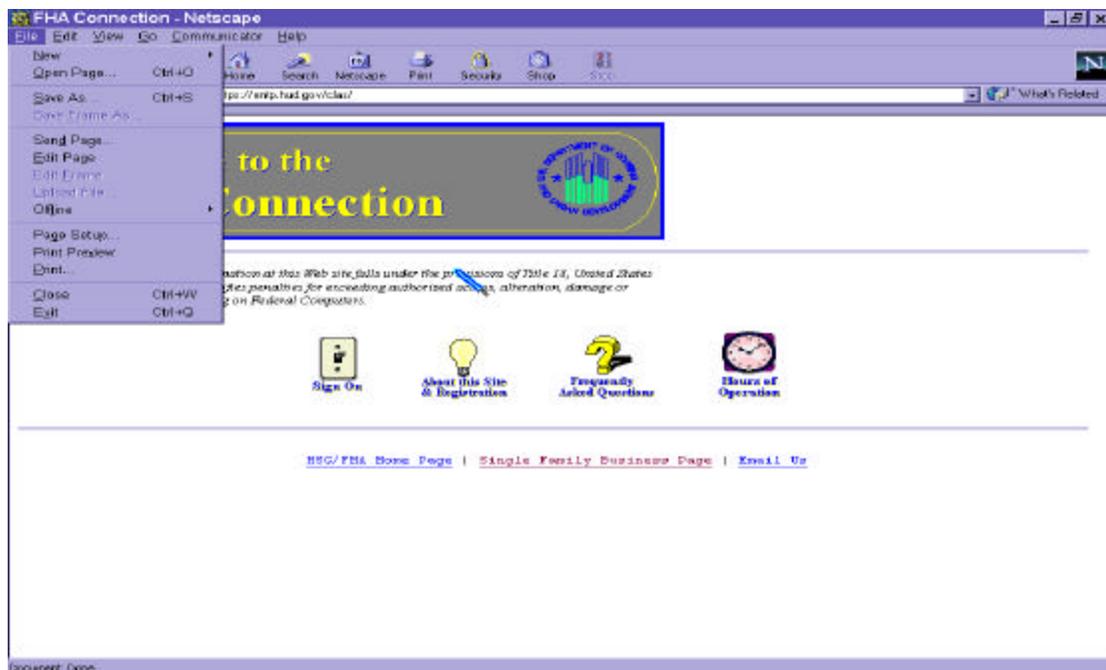


With a mouse click, the Minimize  icon reduces or minimizes the window to the bottom of the page. To enlarge the window back to full size, click on the appropriately titled box at the bottom of the page. The Minimize/Maximize  icon reduces the window to a smaller size, allowing the user to view other open windows or the desktop. To enlarge the window back to full size, click on the Minimize/Maximize  icon again. The last control icon is the Close  icon. Clicking on this control icon closes the browser application (and the document or application open within the browser) and returns the user to the desktop.

Menu Bar

The menu bar provides drop-down menus for browser functions. By placing the cursor over a menu item and clicking on it with a left mouse button, the drop-down menu appears. Highlight the appropriate menu function with the cursor to make a selection.

Available menu functions are text items in bold. Menu functions that are not available appear faded and cannot be activated.



Tool Bar

The tool bar consists of buttons representing browser functions.



Available functions are buttons with bold text and graphics. A tool bar button appears faded if the function is not available.

URL (Location Identifier)

The unique location of the Web document or application is called the Uniform Resource Locator (URL). The URL is used to find a particular Web page among all the computers on the Internet. Enter the desired URL in the *Location* field and press the Enter key.



Note

The field is labeled "Location" for an Internet site. It is labeled "Netsite" for an intranet (internal/within the organization) site.

Links

A link provides a method to move quickly from the current page to another Web page. Links are typically underlined, although they do not have to be. Click on a particular link, and it moves the user to that particular page. Once the link is accessed, it typically changes color to indicate the user has already accessed it once before.



Scroll Bar

The horizontal and vertical scroll bars allow users to move around and view portions of the document that might not be visible on the screen.



To move around on a page, use the single arrow directional buttons (i.e., Left , Right , Up , Down ). Users can also click on the scroll bar and slide to the desired location in the document.

Document Status Indicator

The browser logo indicates the status of the action being performed. If the browser is performing an action (for example, searching a database for information): the Netscape  logo to the right of the URL address appears to have comets flying across it, the Stop  button on the tool bar is bold and red, and the status indicator line at the bottom of the page describes the status (for example, “Connect . . . Waiting for reply”). Upon completion of the action, the logo returns to its static state, the Stop button appears faded, and the status indicator line reads “Document: Done.”



Security Status Indicator

The Lock  icon indicates whether the Web page is secure or not. Some Web pages can be secured or blocked from other Internet users if the page contains sensitive information, such as financial or housing information. If the Lock is closed, the page is secure. If the Lock is open, it is not a secure Web page.

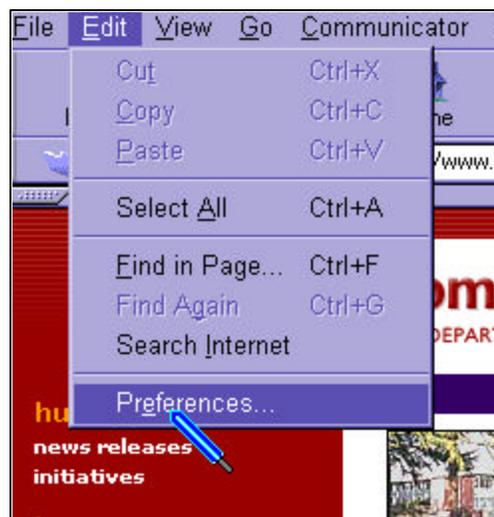
1.4 Initial Browser Settings

For LASS to function properly, the user's Internet browser must be set to accept cookies (A "cookie" is a file automatically stored on the user's computer.), and/or to reload pages.

Netscape Settings

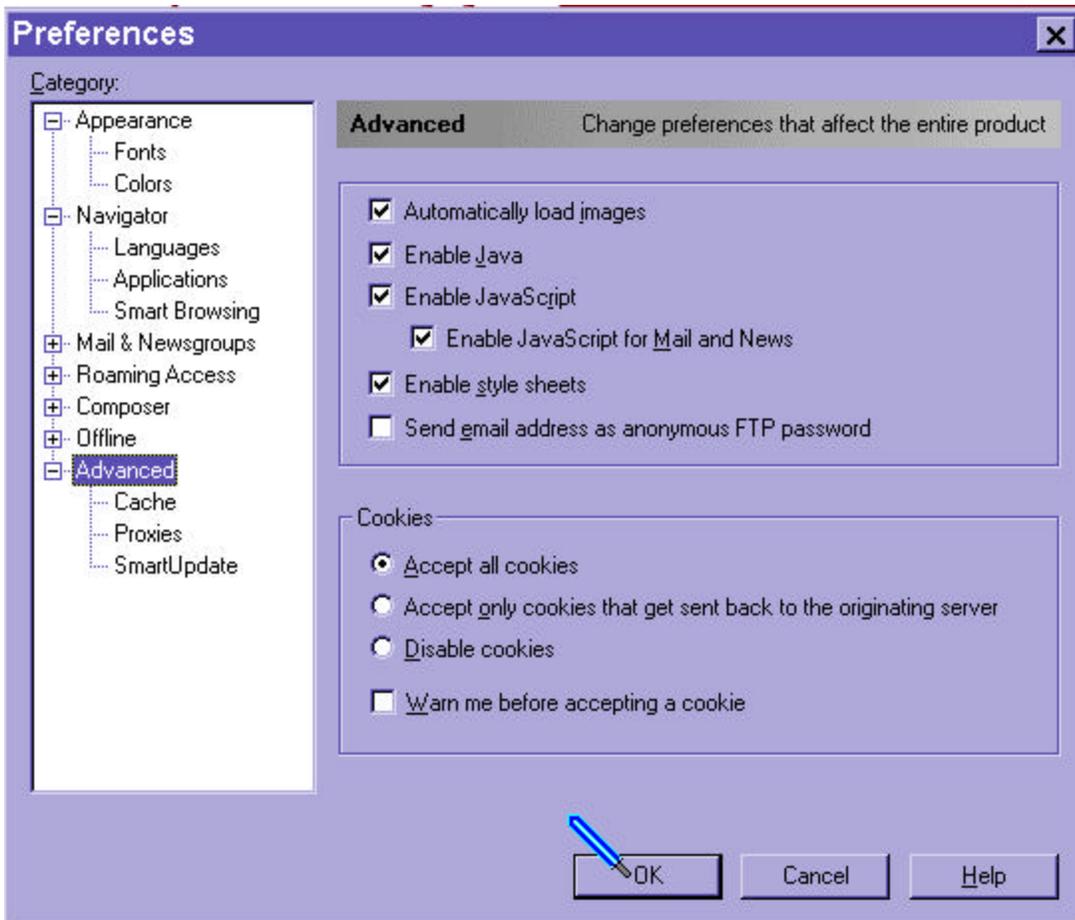
To set the Netscape settings:

1. From the desktop, double-click on your Netscape browser icon. The initial **Netscape** page displays.
2. Click on Edit on the menu bar, at the top of the page, to view the list of edit options.



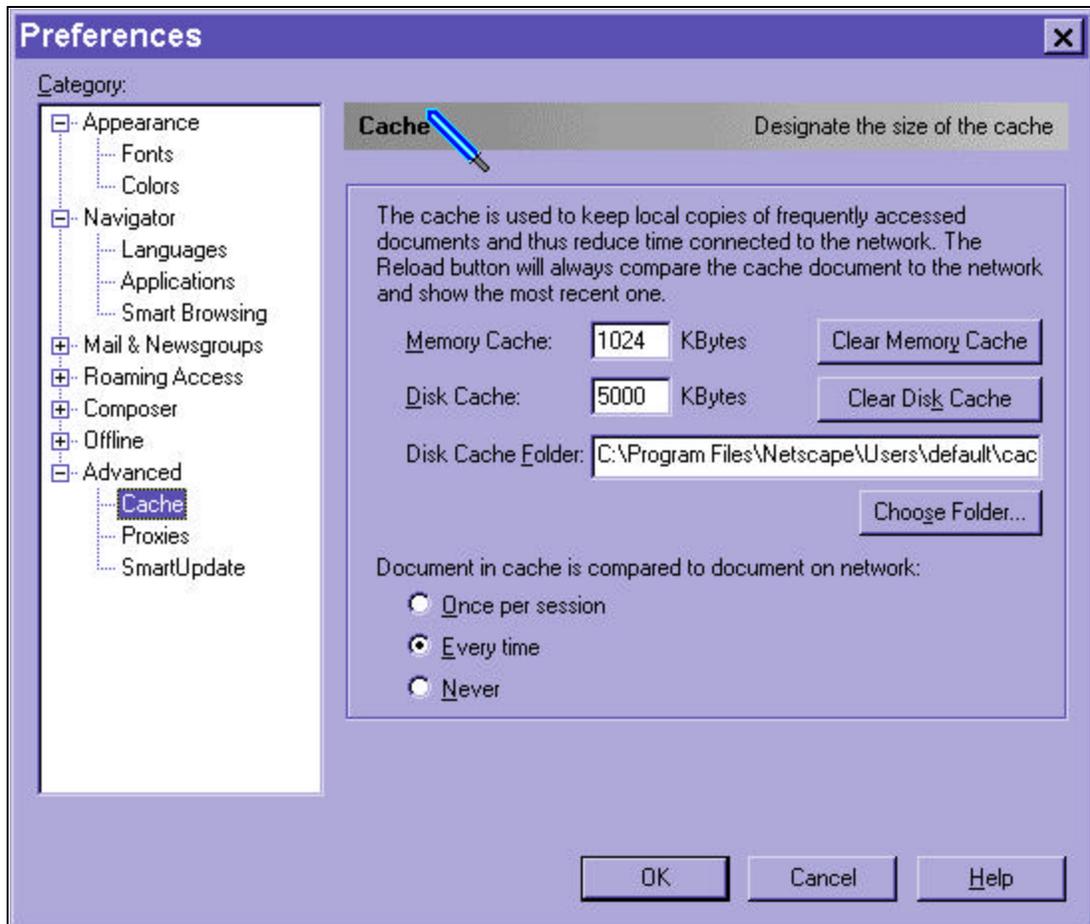
3. Click on the Preferences option to select it. The **Preferences** settings window displays.

4. Double-click on Advanced in the *Category* list to select it. The **Advanced** preferences settings window displays.



5. Under the *Cookies* heading, click on the “Accept all cookies” radio button to select it.
6. Then click on Cache under the Advanced *Category* list to continue to the **Cache** preferences settings window.

7. On the **Cache Preferences** window, click on the “Every time” radio button to set the browser to reload pages every time.



8. Finally, click on the OK  button to save the settings and close the window.

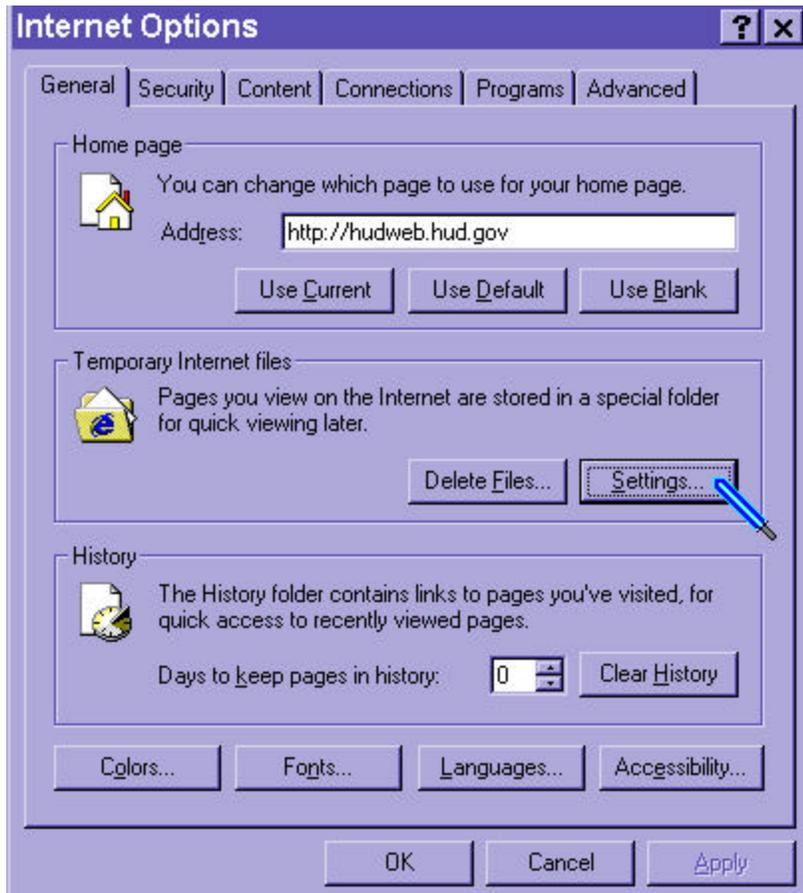
1.5 Internet Explorer Settings

To set the Internet Explorer settings:

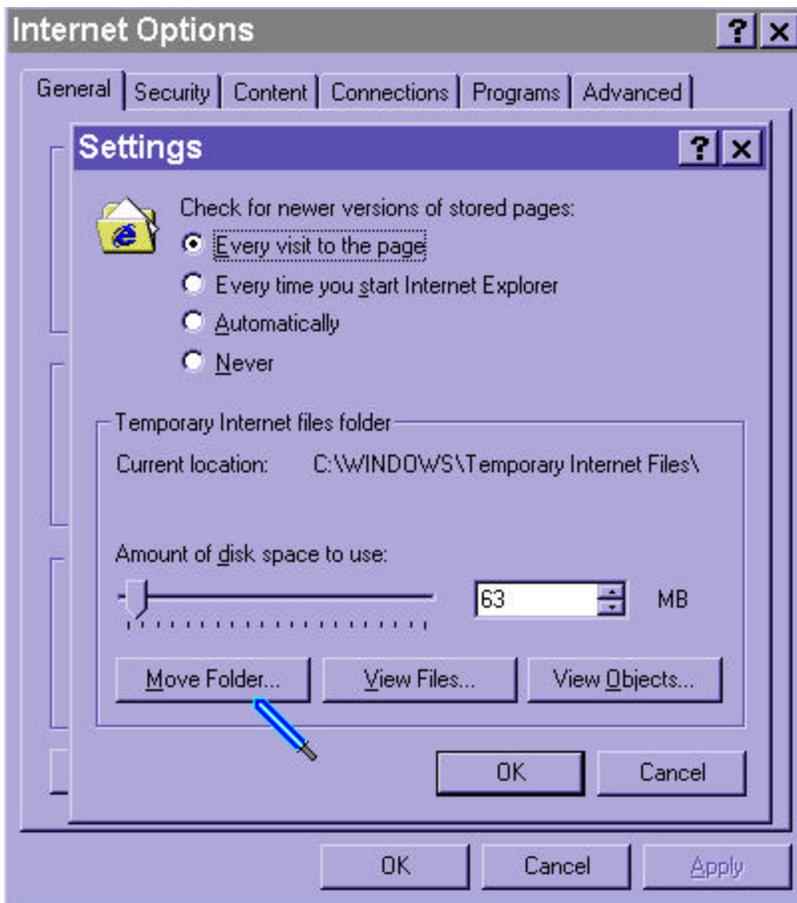
1. From the desktop, double-click on your Internet Explorer icon. The initial **Internet Explorer** page displays.

The screenshot shows the Microsoft Internet Explorer browser window displaying the HUD website. The title bar reads "Homes and Communities - U.S. Department of Housing and Urban Development (HUD) - Microsoft Internet Explorer". The menu bar includes File, Edit, View, Favorites, Tools, and Help. The Tools menu is open, showing options like Mail and News, Synchronize..., Windows Update, Show Related Links, MSN Messenger Service, Yahoo! Messenger, Reset Web Settings..., and Internet Options... (highlighted with a blue arrow). The address bar shows "http://www.hud.gov/". The website content includes a navigation sidebar on the left with categories like "hud news", "homes", "communities", and "working with hud". The main content area features a "hud highlights" section with a list of links, a "sections just for you" section with various user groups, and a "homes for sale" section.

2. Click on Tools on the menu bar at the top of the page to view the list of options.
3. Click on Internet Options to select it. The **Internet Options** window opens to the **General** preferences settings page.



4. Under the *Temporary Internet files* section, click on the Settings button. The **Settings** preferences settings page displays.



5. Under the “*Check for newer versions of stored pages*” heading, click on the “Every visit to the page” radio button.
6. Click on the OK  button to save the settings and close the window.