Federal Housing Administration
Loan Review System (LRS)
Lender User Manual

U.S. Department of Housing and Urban Development
## Document Control

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<td>FHA</td>
<td>5/15/2017</td>
<td>Original version for LRS implementation</td>
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Introduction

Overview
The Loan Review System (LRS) is the electronic platform for Federal Housing Administration (FHA) Title II Single Family quality control processes, including:

- Various Post-Endorsement Loan Reviews
- Unconditional Direct Endorsement Authority Test Cases
- Lender Monitoring Reviews
- Lender Self-Reporting of Fraud and Other Material Findings

System Requirements
The basic system requirements are as follows:

- Access to the internet
- Internet Explorer (version 11.0 or higher), Google Chrome, or Mozilla Firefox
- External M-ID with access to the Loan Review System via FHA Connection

User Roles

Each institution's FHAC Application Coordinator must grant specific LRS authorizations for user IDs using the “Loan Review System” section of the FHAC ID Administration screen. LRS has three user roles that may be assigned to lenders, each with different access levels and authority to perform specific functions:

- **Read Only:** Provides access to the Active Reviews, Completed Reviews, and Reports menu items. Users with this role can view detailed review results, but they cannot edit or submit responses, upload documents, manage binder requests or create self-reports.
- **Response Submission:** Provides access to the Active Reviews, Binder Request, Completed Reviews, and Reports menu items. Users with this role can view detailed review results, edit and submit responses to review findings, upload documents and/or create self-reports.
- **Indemnification Submission:** Provides access to all functions included in the Response Submission role, and allows the user to electronically sign and submit indemnification agreements in response to unacceptable findings. Users with this role must have the authority to legally bind the institution.

Administrative Contact
LRS sends automated email notifications when lenders are required to submit responses or take other actions. All LRS emails are sent to the Administrative Contact primary and secondary email address(es) registered in the Lender Electronic Assessment Portal (LEAP).
General Screen Display/Navigation

The main Navigation Header is displayed across the top of the screen at all times and is used to navigate to functionality within LRS.

Note: Press the *Home* button on the keyboard to return to the top of any screen.

You may click on any of the menu items in the Navigation Header to navigate to functionality within LRS.

PRA/OMB Control Numbers

Information about the Paperwork Reduction Act (PRA) and Office of Management and Budget (OMB) Control Numbers related to information collected in LRS can be accessed via a hyperlink located on the left sidebar on every screen.

![Figure 1: PRA / OMB Control Numbers informational dialogue](image-url)
1 Active Reviews

1.A Managing Active Review List

From the Navigation Header, click on Active Reviews to view any open Response Requests and loans Under Review by FHA.

Requests Tab

1. The Requests tab on the left sidebar is automatically selected on the Active Reviews screen.

Filter Response Requests

1. Select a Review Deadline, Review Level, or Selection Reason filter to view only those reviews that relate to that filter option. (Response Requests that are due today will be highlighted in Yellow)

   **Note:** If the due date is missed on a response request, that attempt will expire and the system will automatically create the next attempt. (e.g., If Initial Response Request due date is missed, LRS will automatically close that response request and create a Mitigation 1 Response Request)

2. Select the Clear Filter option to remove all filters and view all reviews.

Case Number Search

1. Type a case number into the Case Number Search to search for a case. As you type a case number, a list will populate below which will automatically be refined the more numbers you add.

2. Click the case number you are searching for in the Case Number Search list or click Enter once you have entered the case number, and the Response Requests and Under Review by FHA will filter to only show reviews associated with that case number.
Hide/Expand Response Requests and Under Review by FHA sections

1. Click on the carrot to the left of the Response Requests section to collapse and expand the active Response Requests assigned to you.

2. Click on the carrot to the left of the Under Review by FHA section to display the list of cases that FHA is currently reviewing.

Note: The Response Requests and Under Review by FHA sections only show 10 reviews at a time. If there are more than 10 reviews in a section a page count will show up at the top of the list. Click the Next or Previous link to see the next page of reviews. All filters, including the case number search will search all reviews (even if they do not appear on the screen).
**Batches Tab**

1. Click the **Batches** tab to view a list of active batches. For more information, see section 1.F, **Batch Management**.

![Figure 3: Active Reviews - Batches tab](image)

**Opening a Response Request/Loan Under Review by FHA**

1. Click on the case number hyperlink within the **Response Requests** section to launch/begin a review.

   **Note:** When a case number is clicked, LRS will bring you to the **Findings Overview** screen. Refer to section 1.B **Initial Response Request - Findings Overview / Address Findings** for more details.

2. Click on the case number hyperlink within the **Under Review by FHA** section to launch/open a review in read-only mode to reference a review that FHA is currently working on.

   **Note:** When opening a review in read-only mode that FHA is currently reviewing you will be able to see a history of findings including FHA comments and your responses.
Review Levels

The remaining sections of the User Manual refer to various Review Levels. LRS provides lenders up to 4 opportunities to resolve unacceptable findings, each of which corresponds to a specific Review Level. Other Review Levels that are part of FHA’s internal review processes may also be displayed as part of the review history for any given finding.

The following table provides a description of each Review Level when a case is listed as either Under Review by FHA or as a Response Request:

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<th>Under Review by FHA</th>
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<td>FHA’s initial review</td>
<td>Lender’s first opportunity to resolve</td>
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<td>Mitigation 1</td>
<td>Review of lender’s initial response</td>
<td>Lender’s second opportunity to resolve</td>
</tr>
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<td>Review of lender’s Mitigation 1 response</td>
<td>N/A</td>
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<td>Escalation 1 (HOC)</td>
<td>Confirmation of Mitigation 2 decision</td>
<td>Lender’s third opportunity to resolve</td>
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<td>Escalation 2 (HOC)</td>
<td>Review of lender’s Escalation 1 response</td>
<td>N/A</td>
</tr>
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<td>HQ Escalation 1</td>
<td>Confirmation of Escalation 2 decision</td>
<td>Lender’s fourth (final) opportunity to resolve</td>
</tr>
<tr>
<td>HQ Escalation 2</td>
<td>Review of lender’s HQ Escalation 1 response</td>
<td>N/A</td>
</tr>
<tr>
<td>Indemnification</td>
<td>Review of signed Indemnification from lender</td>
<td>N/A</td>
</tr>
</tbody>
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1.B Initial Response Request - Findings Overview / Address Findings

Respond to Unacceptable Findings FHA

1. When opening a response request, the **Review Data** tab from the left sidebar opens by default.
2. Click either the **Findings** tab on the left side bar, or the **Address Findings** button on the **Findings Overview** screen to begin responding to unacceptable findings.

Note: The **Complete Wrap-up** button on the **Findings Overview** screen will be grayed out until a response has been provided for every unacceptable finding.

![Figure 5: Findings Overview – Findings tab](image)

**Address Findings**

1. Click the carrot to the left of each defect area in the left sidebar to expand the section.

2. Click on a specific unacceptable finding code within that defect area from the left sidebar.

3. Enter a response in the **Lender Response to FHA** text box. This text box will accept a maximum of 2000 characters.

4. Click the **Choose File** button to upload a response document. LRS will accept .JPG, .TIFF, and .PDF file formats up to 16 megabytes. Click the trash can icon to the right of a response document to remove it from the finding.

5. Click the **Select Previously Uploaded Document** drop down to associate this Finding with a previously uploaded response document.
6. Click the **Save Response** button. The **Save Response** button will not be active until *either* a text description is provided in the *Lender Response to FHA* text box or a *Response Document* is uploaded.

7. You may click the **Findings Overview** button at any time.

8. Complete steps 1-6 for every unacceptable finding.

9. Once all unacceptable findings have a response (either a document uploaded or a response entered into the *Lender Response to FHA* text box) the **Complete Wrap-up** button will become active.

10. Click the **Complete Wrap Up** button. The review will be returned to FHA at the Mitigation 1 Review Level. If FHA determines that further responses are needed, the review will be returned back to you at the Mitigation 1 Review Level. See section 1.C **Mitigation 1 Response Request– Findings Overview / Address Findings** for more information.
1.C Mitigation 1 Response Request - Findings Overview / Address Findings

Respond to FHA Requests

1. When opening a Response Request, the Review Data tab from the left sidebar opens by default.

2. Click either the Findings tab on the left side bar, or the Address Findings button on the Findings Overview screen to begin responding to unacceptable findings.

   Note: The Complete Wrap-up button on the Findings Overview screen will be grayed out until a response has been provided for every unacceptable finding.

Address Findings

1. Click the carrot to the left of each defect area in the left sidebar to expand the section.

2. Click on a specific unacceptable finding code within that defect area from the left sidebar.

   Note: When clicking on a finding code, you will see the saved Initial Review Level which includes FHA’s Initial finding information, and your response. Additionally, you will see FHA’s Mitigation 1 finding information.

3. Enter a response in the Lender Response to FHA text box. This text box will accept a maximum of 2000 characters.

4. Click the Choose File… button to upload a response document. LRS will accept .JPG, .TIFF, and .PDF file formats up to 16 megabytes. Click the trash can icon to the right of a response document to remove it from the finding.

5. Click the Select Previously Uploaded Document drop down to associate this Finding with a previously uploaded response document.

   Note: You are able to select documents uploaded during a previous review level.
6. Click the **Save Response** button. The **Save Response** button will not be active until either a text description is provided in the **Lender Response to FHA** text box or a **Response Document** is uploaded.

7. Click the **Findings Overview** button at any time.

8. Complete steps 1-6 for every unacceptable finding in the response request.

9. Once all unacceptable findings have a response (either a document uploaded or a response entered into the lender response to FHA text box) the **Complete Wrap-up** button will become active.

10. Click the **Complete Wrap Up** button. The review will be returned to FHA at the Mitigation 2 Review Level. If FHA determines that further responses are needed, the review will be returned back to you at the Escalation 1 Review Level. See **section 1.D Escalation 1 Response Request– Findings Overview / Address Findings** for more information.
1.D Escalation 1 Response Request - Findings Overview / Address Findings

Respond to FHA Requests

1. When opening a response request, the Review Data tab from the left sidebar opens by default.

2. Click either the Findings tab on the left side bar, or the Address Findings button on the Findings Overview screen to begin responding to unacceptable findings.

   Note: The Complete Wrap-up button on the Findings Overview screen will be grayed out until a response has been provided for every unacceptable finding.

Address Findings

1. Click the carrot to the left of each defect area in the left sidebar to expand the section.

2. Click on a specific unacceptable finding code within that defect area from the left sidebar.

   Note: When clicking on a finding code, you will see the saved Initial, Mitigation 1, and Mitigation 2 review levels, which include FHA’s Initial and Mitigation finding information, and your responses. Additionally, you will see FHA’s latest finding information as part of their Escalation 1 review, which may require your response.

3. Enter a response in the Lender Response to FHA text box. This text box will accept a maximum of 2000 characters.

4. Click the Choose File button to upload a response document. LRS will accept .JPG, .TIFF, and .PDF file formats up to 16 megabytes. Click the trash can icon to the right of a response document to remove it from the finding.

5. Click the Select Previously Uploaded Document drop down to associate this Finding with a previously uploaded response document.

   Note: You are able to select documents uploaded during a previous review level.
6. Click the **Save Response** button. The **Save Response** button will not be active until *either* a text description is provided in the **Lender Response to FHA** text box or a response document is uploaded.

7. Click the **Findings Overview** button at any time.

8. Complete steps 1-6 for every unacceptable finding in the response request.

9. Once all unacceptable findings have a response (either a document uploaded or a response entered into the lender response to FHA text box) the **Complete Wrap-up** button will become active.
10. Click the **Complete Wrap Up** button. The review will be returned to FHA at the Escalation 2 Review Level. If FHA determines that further responses are needed, the review will be returned back to you at the HQ Escalation 1 Review Level. See section 1.E HQ Escalation 1 Response Request– Findings Overview / Address Findings for more information.

### 1.E HQ Escalation 1 Response Request - Findings Overview / Address Findings

**Respond to FHA Requests**

1. When opening a response request, the **Review Data** tab from the left sidebar opens by default.

2. Click either the **Findings** tab on the left side bar, or the **Address Findings** button on the **Findings Overview** screen to begin responding to unacceptable findings.

   **Note:** The **Complete Wrap-up** button on the **Findings Overview** screen will be grayed out until a response has been provided for every unacceptable finding.

**Address Findings**

1. Click the carrot to the left of each defect area in the left sidebar to expand the section.

2. Click on a specific unacceptable finding code within that defect area from the left sidebar.

   **Note:** When clicking on a finding code, you will see the saved Initial, Mitigation 1, Mitigation 2, Escalation 1, and Escalation 2 review levels, which include FHAs Initial, Mitigation and Escalation finding information, and your responses. Additionally, you will see FHA’s latest finding information as part of their HQ Escalation 1 review, which may require your response.

3. Enter a response in the **Lender Response to FHA** text box. This text box will accept a maximum of 2000 characters.

4. Click the **Choose File** button to upload a response document. LRS will accept .JPG, .TIFF, and .PDF file formats up to 16 megabytes. Click the trash can icon to the right of a response document to remove it from the finding.
5. Click the *Select Previously Uploaded Document* drop down to associate this finding with a previously uploaded response document.

   **Note:** You are able to select documents uploaded during a previous review level.

6. Click the *Save Response* button. The *Save Response* button will not be active until *either* a text description is provided in the *Lender Response to FHA* text box *or* a *Response Document* is uploaded.

![Figure 13: HQ Escalation 1 - Lender Response to FHA Unacceptable Finding](image)

7. Click the *Findings Overview* button at any time.

8. Complete steps 1-6 for every unacceptable finding in the response request.

9. Once all unacceptable findings have a response (either a document uploaded or a response entered into the lender response to FHA text box) the *Complete Wrap-up* button will become active.

10. Click the *Complete Wrap Up* button. The review will be returned to FHA at the HQ Escalation 2 Review Level. At this stage FHA will determine the next steps for the review.

### 1.F Batch Management

Batches consist of multiple reviews grouped together for a single lender. Loan reviews that are part of a Batch will not move to the next Review Level until the current level is complete for all loans.

A Batch may include an institution-level Operational Review as a part of the Lender Monitoring process and in other special cases. For each individual review (loan or operational), the process for responding to findings is consistent with the process on a single loan review.
**Open a Batch**

1. Click on the **Batches** tab from the left sidebar.
2. Click a **Batch ID** from the left sidebar.

**Submit Operational Review Documents**

1. Click the **Choose File** button to upload Operational Review Documents.

   **Note:** This will only be available if FHA has requested operational documents for this review.
2. Click the Submit Documents button.

**Note:** When you submit the operational documents to FHA, you will see the Operational Review become active. Although loan reviews will not move to the next Review Level until the current level is complete for all loans, Operational Reviews move independently.

![Figure 15: Operational Review Documents Submitted](image)

### Loan Reviews – Awaiting Lender Response (Initial)

1. Click on the blue hyperlink next to each case number in the Loan Reviews – Awaiting Lender Response section to review results of FHA review.

![Figure 16: Batch Summary screen](image)
2. Address any unacceptable findings. Refer to section 1.B Initial Response Request - Findings Overview / Address Findings for more details on how to respond to findings.

![Figure 17: Batches – Unacceptable Finding](image1)

**Note:** There is no *Complete Wrap-up* button on reviews in a Batch.

![Figure 18: Case associated with a Batch – Findings Overview](image2)
3. Return to the **Batch Summary** screen by clicking on the *Go to Batch Summary* link on the *Review Data* left sidebar.

4. Complete the response request for all cases within the batch that have unacceptable findings.

   **Note:** There are “Harvey Balls” next to each case that requires a response based on an unacceptable finding. Empty Harvey balls indicate no findings have been responded to, half full Harvey balls indicate some of the unacceptable findings have been responded to but not all, full Harvey balls indicate all unacceptable findings have been responded to.
5. Click the **Submit Batch** button to send to FHA for review.

**Note:** The **Submit Batch** button will be inactive until all unacceptable findings for all reviews in the batch have a response.

![Figure 20: Batches – Submit Batch active](image)

6. Once you click the **Submit Batch** button, the header will change from **Loan Reviews – Awaiting Lender Response** to **Loan Reviews** which indicates that FHA is currently reviewing the responses.

![Figure 21: Batches – Submitted Batch to FHA](image)
Review Batches – Awaiting Lender Response (Mitigation +)

1. After FHA reviews the initial responses, they will provide additional finding information on all open cases at the same time. When clicking on the Batches tab, you will see the loans in Loan Reviews – Awaiting Lender Response with updated ratings and/or finding information.

2. Follow steps 1-6 above in the Review Batches – Awaiting Lender Response (Initial) section above. Refer to section Mitigation 1 Response Request - Findings Overview / Address Findings for more information on how to complete a mitigation response.

   Note: The same pattern will continue for the typical lifecycle of a single loan review.

1.G Indemnification

Sign an Indemnification

3. At any point during your review of a Lender Response Request, you are able to click the Indemnification button in the top right of the screen to view and sign an indemnification letter.

   Note: Only Lender users with the “Indemnification Submission” role are able to access the Indemnification button and sign an Indemnification Agreement in LRS. Refer to the Introduction LRS – Lender User Roles for more information about the different user roles in LRS.
4. Review the Indemnification Agreement.

Figure 23: Indemnification button

Figure 24: Indemnification Agreement Letter
5. To sign the indemnification, click the **e-Sign Indemnification** button. Once you click the **e-Sign Indemnification** button, your name and data will appear on the indemnification. LRS will also capture your MID in the background as part of the e-Signature.

**Note:** Click the **Download PDF** button to download a .PDF version of the Indemnification Agreement to save a separate copy for your records.

6. Click the **Cancel** button to return to the Response Request. This will stop the indemnification signing process and will allow you to continue to respond to findings.

7. Click the **Save Response** button to save the agreement with your signature.

8. Click the **Cancel** button on the **Confirm Indemnification** pop up to return back to the Indemnification Agreement with no actions taken.

9. Click the **Confirm** button on the **Confirm Indemnification** pop up to submit the Indemnification Agreement to FHA.

**Note:** FHA will review the Indemnification Agreement and has the ability to accept or reject the Indemnification. If the Indemnification is accepted, it will be shown on the **Completed Reviews** tab. See section 1.J **Completed Reviews** for more information. A rejected Indemnification Agreement will require further actions and will be returned as the next review level in sequence.
10. For executed Indemnification Agreements, all open Unacceptable findings will be updated to a rating of Remediated.

Figure 26: Confirmation Indemnification Pop-Up
2 Binder Request

View Binder Requests

1. Select the Binder Request tab from the main Navigation header.

2. Click a filter from the left sidebar to filter cases with different due dates.

   **Note:** Click the Show All hyperlink above the filters on the left sidebar to clear the currently applied filter.

3. Click the calendar icon in the Date Sent column and enter the date that the case was sent to FHA.

   **Note:** This is an optional field for tracking and is not seen or used by FHA. If a selection is made to the Date Sent column, the Status column will update to “Shipped”.

   **Note:** Once a binder has been received by FHA, the date of receipt will populate in the Date Received column and the status will update to “Received”. Items will be removed from this list 5 days after being received.

*Figure 27: Binder Request – Date Sent Calendar*
3 Create Self-Report

**Add Case(s) to Self-Report**

1. Select the Create Self-Report tab from the main Navigation header.

2. Choose a Review Type to associate the case numbers you are self-reporting.

3. Enter a case number, or multiple case numbers, in the Enter Case Number(s) field.
   
   **Note:** Cases can be separated by line breaks, commas, or semi-colons.

4. Click the Add button.

![Figure 28: Create Self-Report](image)

![Figure 29: Self-Report with Case(s) Added](image)
5. Click the Clear button to remove all cases and information from the screen.

6. Click the trash can icon to the left of a case number to remove it from the Self-Report screen. Click the Confirm button on the Please Confirm pop-up window to confirm the removal. Click the Cancel to return back to the Self-Report screen with no actions taken.

7. Click the Next Step button.

Add Case Details

1. Select the appropriate defect areas under the Defect Areas section.
2. If fraud has been detected for the selected case(s), use the drop-down menu to select the *Type of Fraud* and *Fraud Participants*.

3. Enter any pertinent information in the *Findings and Corrective Actions* text boxes.

4. If applicable, click the *Loan Covered Under Settlement with HUD* checkbox.

5. Click the *Clear* button to clear all information from the *Add Case Details* screen and return to the *Add Cases to Self-Report* screen.

6. Click the *Submit* button.
7. Click the **OK** button on the **Submission Successful** pop up.

**Note:** The information entered on these screens will be provided to the FHA reviewer to help guide them in their review.

*Figure 33: Self-Report: Submission Successful pop up*
4 Completed Reviews

View Completed Reviews

1. Select the Completed Reviews tab from the main Navigation header.

2. Click a Loan Rating, Review Level, or Selection Reason filter to filter the list of Completed Reviews.

3. Click the blue Case Number hyperlink to view a read-only version of a previously completed review, including a view into all findings and responses.

Figure 34: Completed Reviews - Unfiltered

Figure 35: Read-Only Completed Review
5 Reports

Access Reports

1. Select **Reports** from the main Navigation header.

   ![Figure 36: Reports tab](image)

2. Click the **LRS Reports** icon.

   ![Figure 37: LRS Reports folder](image)
3. Click on the *Shared Reports* icon.

4. Click on the *Lender Reports* icon to view and download reports.

5. Hover over a report for export options. *Export* will export the report as an Excel document. *PDF* will export the report as a PDF document.

6. Click the report icon to open the report in the MicroStrategy view.

*Figure 38: Lender Reports*
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