Vesta triggers for event-based emails

See below for an explanation of the workflow in vesta behind a borrower-facing event-based email, as well as screenshots of the configuration for review.

Frozen Credit Report

 In the event that the credit report returns credit scores that are frozen, Multiply will automatically send an email to the borrower letting them know that they have scores frozen, and include detailed instructions for unfreezing the scores with each credit bureau.

Subject Line: Unfreeze Credit

Hi {borrower first name},

Thank you for submitting your mortgage application! As part of the loan process, we need access to your credit report. However, it appears your credit is currently frozen with one or more credit bureaus, which is preventing us from moving forward.

To avoid any delays, please unfreeze your credit with all three major bureaus as soon as possible and keep unfrozen until your loan is finalized.

If you used a third-party service to freeze your credit, you'll need to contact them directly to assist with lifting the freeze.

How to Unfreeze Your Credit

- Visit the credit bureau's Credit Freeze page.
- 2. Log in or create an account if you haven't already.
- 3. Enter your PIN and password if prompted.
- 4. Choose to either completely remove the freeze, or if you prefer a temporary lift, please allow enough time to complete the loan process.

Credit Bureau Contact Information

Experian: Website | 888-397-3742

Equifax: Website | 800-349-9960

TransUnion: Website | 888-909-8872

Online requests are usually processed in under an hour. Phone or mail requests may take up to 3 business days.

Once you've successfully completed the unfreeze process, please let me know so we can continue with the next steps.

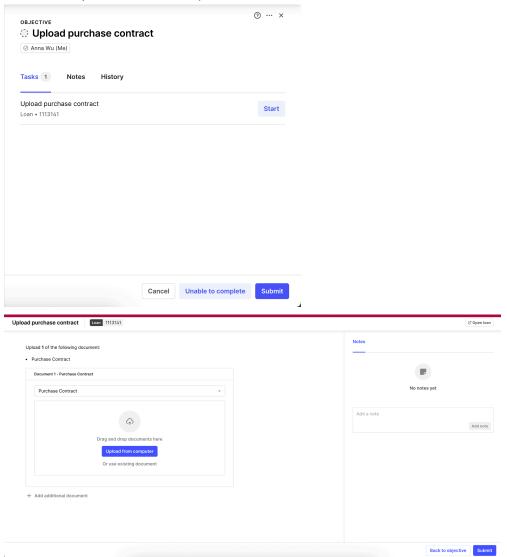
Thank you, and don't hesitate to reach out if you have any questions.

-{MLO first name}

Purchase contract received

1. In vesta, this email is triggered when the LO or processor uploads the purchase contract to the loan file (or once a purchase contract is present on the file). This is configured in

the form of a document-required task, specific to the purchase contract document. Once the correct document is uploaded and the LO or processor completes the task (i.e. hits the submit button), an email will go out to the borrower. The task can also auto-complete if the LO uploads the purchase contract directly to the loan file (and correctly classifies it as a purchase contract).

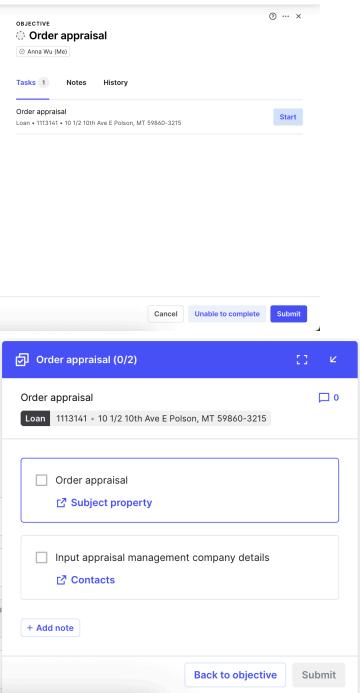


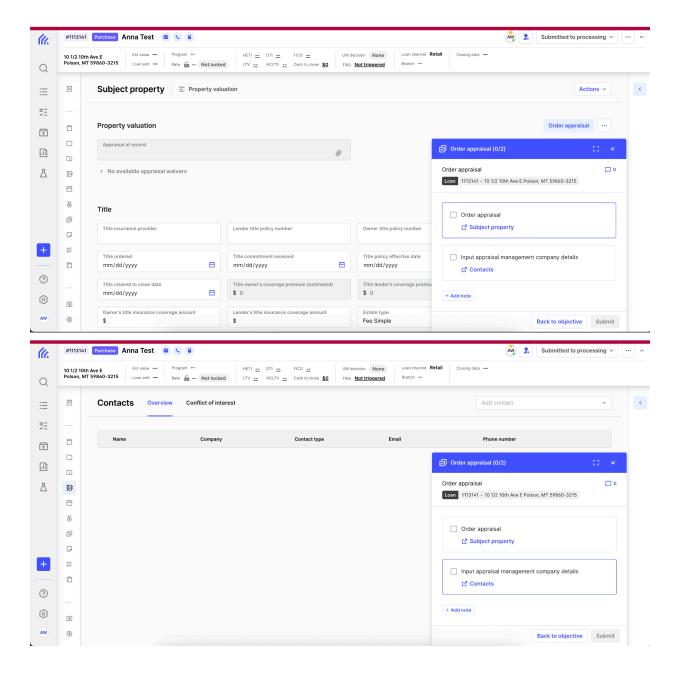
Appraisal ordered

IF YOU DO NOT WANT THIS EMAIL TO GO OUT TO THE LISTING AGENT, YOU MUST WAIT TO ADD THEIR CONTACT INFORMATION IN THE VESTA CONTACTS

- For Conventional/FHA/USDA loans, this email is triggered when the 1) processor orders appraisal and 2) AMC details are populated. This is configured as an Instructions task which guides the processor to the screen where they will order appraisal via our Reggora implementation.
- 2. For VA or brokered loans, appraisal is ordered externally. There is a separate instructions task asking the processor to 1) ensure that the borrower has paid, then 2)

upload appraisal XML or input manually into vesta, and 3) enter AMC details. Once the processor completes the steps and submits the task, an email will go out to the borrower.





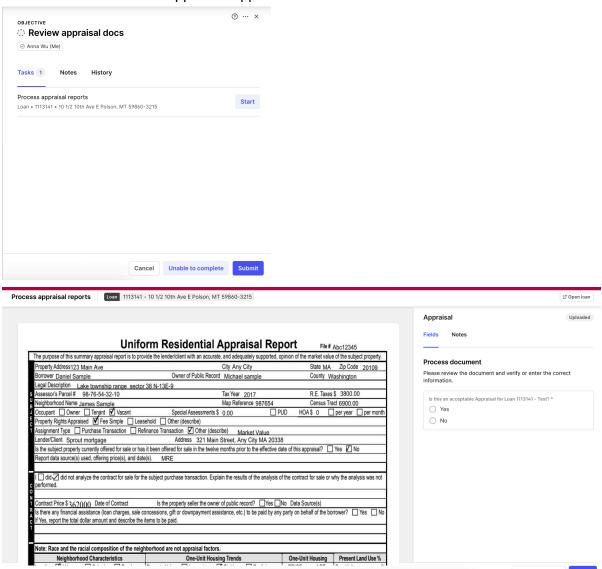
Appraisal received

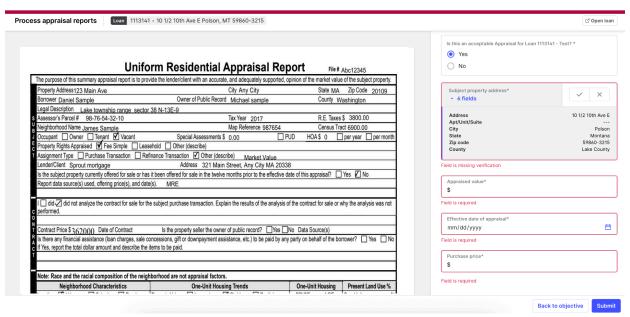
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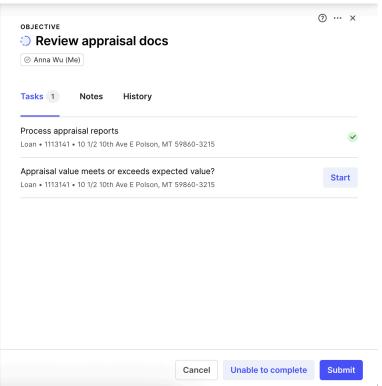
The vesta workflow for this email consists of three tasks: "Upload appraisal docs", "Process appraisal reports" and "Confirm appraised value is greater than or equal to sales price". The borrower email is triggered by the completion of the second task, after the processor reviews the appraisal report and confirms that the appraised value meets or exceeds the expected value of the subject property. This only applies if the appraised value is equal to or greater than the sales price or estimated value.

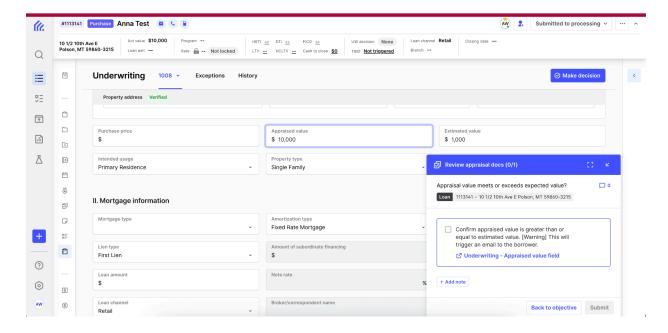
1. Upload appraisal docs is a document-required task for the processor to upload the appraisal reports.

- 2. Process appraisal reports is a document processing task for the processor to correctly categorize and classify the document that they uploaded.
- 3. The final task is an instructions task for the processor to confirm that the appraised value meets or exceeds the expected value. Completing this task indicates yes to the question, which triggers an email to the borrower notifying them that we've received appraisal.
- 4. Wholesale: Processor must submit Instructions task with confirmation that wholesaler has reviewed and approved appraisal.









Closing disclosures sent

In vesta, the trigger workflow depends on the loan channel: broker vs. retail.

- 1. For a brokered loan, there is an instructions task called "Order Closing Disclosures in investor site". The instructions specify that the processor must submit/complete this task after they've ordered disclosures in the investor site, which will trigger the borrower email.
 - a. After the borrower signs the closing disclosures, there is a separate task for the processor to upload them to the loan file (for compliance reasons).
- 2. For a retail loan, there is an instructions task guiding the processor to order Closing Disclosures from Sandler. Once the closing disclosures are sent, the email will trigger.

