

SETTING UP AN ONLINE ACCOUNT & HOW TO MAKE ONLINE PAYMENTS (ONE -TIME & RECURRING)

Welcome to your Online Client Portal, where you will be able to see your loan terms, payment history, billing statements, amortization schedule, payoff amount, and more. If there is more than one borrower on your loan, each of you can follow these steps to get access individually.

Registering Your Online Client Portal Account

There are two ways to register for an account:

1. Register from your billing statement
2. Register from your lender's online portal site

1. Register from your billing statement:

Check your most recent billing statement for a registration website. If you do not see the following link, please contact your lender to enable for you.

05/19/2023
Dear Jim,
This is not a bill. Rather, it is a statement alerting you to your next regularly scheduled payment which will be automatically withdrawn from your bank account per your authorization.

NEW: Access your account online:
<https://test.myloanpanel.com/register/>

<https://niicap.myloanpanel.com/register/4260-426a-96b3>

The following summarizes the current status of your loan

Loan ID: test-loan	Last payment received: 01/03/2023	Due date: 02/01/2023
Loan Amt: 300,000.00	Credited to escrow: 0.00	Installment due: 1,995.91
Interest rate: 7.00%	Credited to fees: 0.00	Escrow due: 233.00
Periods: 360	Interest: -1,725.47	Past due: 0.00
	Principal: -270.44	Fees: 0.00
	TOTAL RECEIVED: -1,995.91	Total payment due: 2,228.91
	Latest Account Balance (before current interest charges): 301,528.51	

Past due amount	<30 d	+30 d	+60 d	+90 d	+120 d	+150 d	+180 d	Escrow
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Do not send a check. For your records only.

Create your Online Portal Credentials

1. Go to the website on your billing statement to sign up. On the top, you will see your loan id number.

DOWNHOME LOAN MANAGER

Loan identifier: test-loan

Register Your Account

First name *

Last name *

Email *

Password *

Password confirmation *

Participant identifier *

Debtors *

I'm not a robot

Register

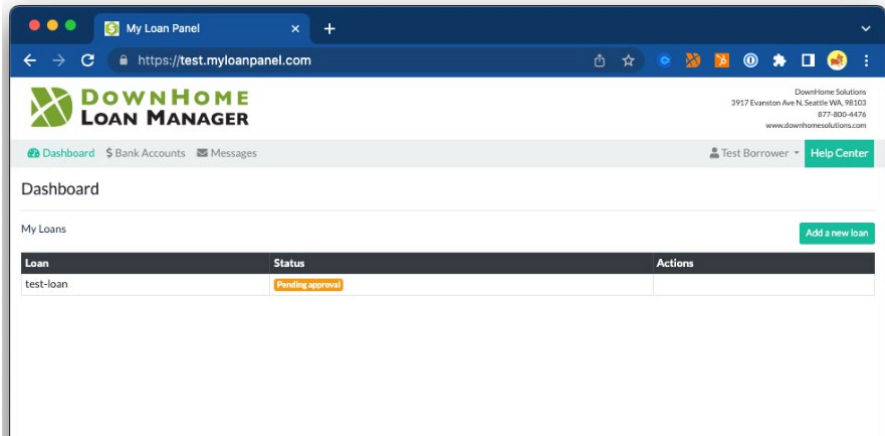
2. Enter your name, email address, and set your password. Your password needs to be a minimum of 8 characters with mixed upper and lower case, at least one number, and at least one special character.

3. You will also be asked for the last four digits of your SSN or EIN and the names of any other debtors on your loan.

Note: Your lender will use this identifying information to confirm your identity.

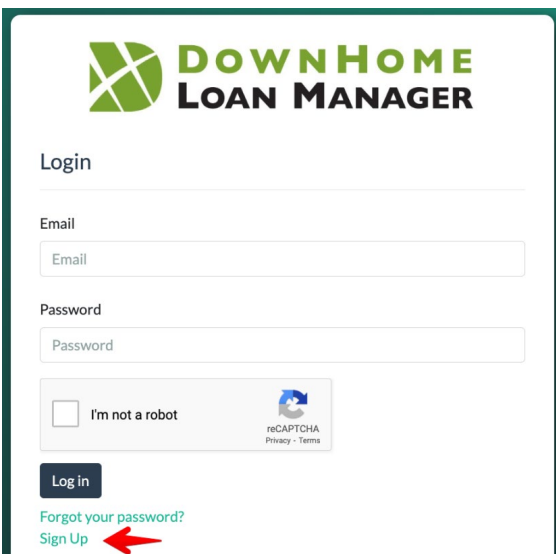
4. Click to confirm the "I'm not a robot" CAPTCHA, follow the instructions that may pop up, and then click **Register**.

Click the **Log in** button and enter your credentials to login.



2. Register from your lender's online portal site (*website listed & highlighted above*):

Navigate to your lender's online portal site and click the Sign-Up button.



On the next screen, fill out the form to create your login. You will use the details from your loan documents, so if there are any questions about your loan identifier, please contact your lender directly.

Once you submit your information, your lender will need to manually confirm and approve your account. Once they have, you will receive an email letting you know.

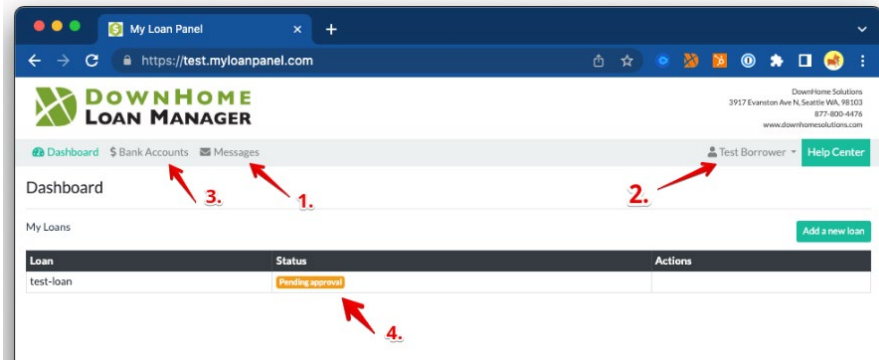
Navigating your Online Portal

While waiting for loan access from your lender, you will be able to log in, message your lender, and update your contact information.

1. To message securely with your lender, go to the **Messages** tab.
2. To update your contact information, click on your name in the top right and click on **Profile**.

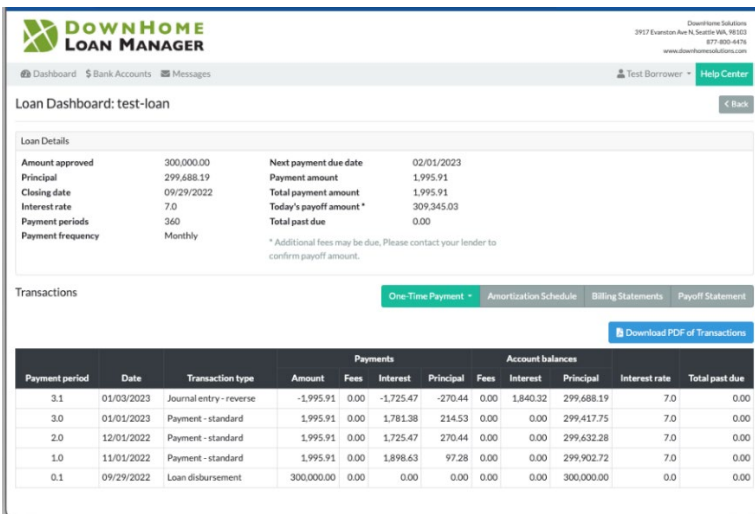
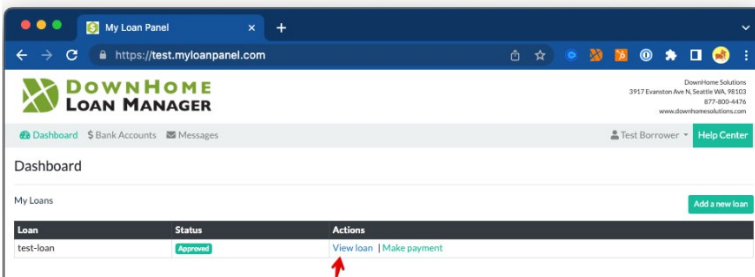
*Note: If you change your email address on the **Profile** page, you will receive an email asking you to confirm the change. The new email address will be your new login username.*

3. If your lender has enabled payments on your account, you can begin to set-up your bank accounts. See below for instructions.
4. While waiting for your account to be approved by your lender, it will say "Pending approval". You will receive a second automated email from info@downhomesolutions.com when your lender has made a decision about your access - Approved, Denied, or Need More Information.



Once you've been approved, your screen will update to show you access to your loan.

Click **View loan** to see transactions, billing statements, amortization schedule, and payoff statements. *Note: If your lender accepts payments through the portal, you will see an option to make payments.*



Online Payments: How to Connect a Bank Account

Linking Your Bank Account

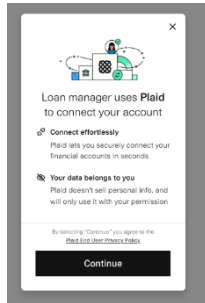
Before you can make payments to your loan account, you'll need to link your Bank account. We use a service called Plaid to securely connect your bank with your Online Payment portal. **Before you start this step, PLEASE make sure you have your FULL ACCOUNT number and your Bank Routing number on hand. Please contact your bank/credit union if you're not sure.**

We have two methods to link your bank:

- Logging in with your banking credentials (Instant Verification)
- Manually connecting your bank with a trial deposit (Manual Verification)

You can connect as many accounts as you need, but only one at a time. If you would like to connect multiple accounts, repeat the necessary steps for each.

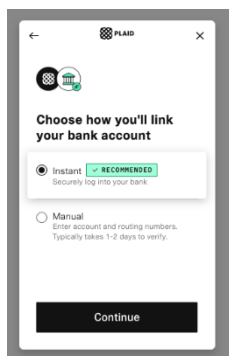
1. Log in to your Online Client Portal (the myloanpanel.com URL found on your billing statement or supplied by your lender) and click on the "Bank Accounts" tab in the main menu.
If this is your first time, read and accept the terms of service and privacy policies.
2. Click "Add Bank Account" and when the pop-up displays, click "Continue".



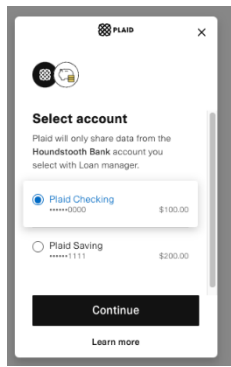
3. On the next screen, you are presented with two options: Instant or Manual

Method One: Instant Verification

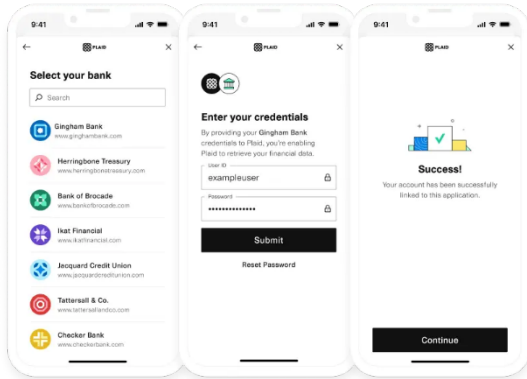
The quickest way to add your accounts is through Instant Verification. Most people can use this method to connect their bank account(s) using just the credentials they have established with their bank! Currently, Plaid can instantly verify accounts at over 6,000 financial institutions.



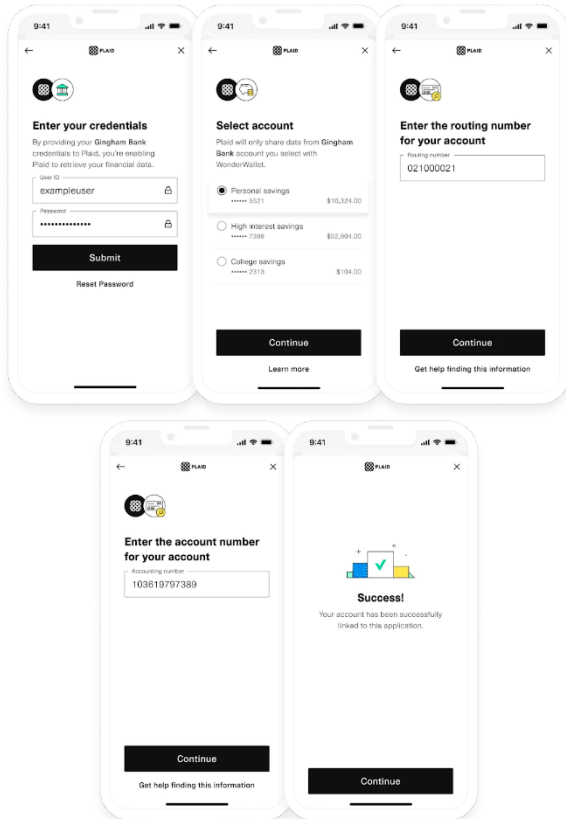
1. Choose "Instant"
2. Find your bank in the list. The most popular banks are displayed on top. If yours is not listed, use the search bar to locate. *Note: If your bank can't be found by searching, click "Link with Account Numbers" and follow the instructions listed in the **Manual Verification** section below.*
3. Once you have selected your bank, you will be asked to login with the credentials you have established with your online bank. This process may vary from bank to bank but many can authenticate your request with just your login credentials! Others may require some additional information such as your routing and account numbers.
4. With a successful login, the next screen will display a list of your active accounts with this bank. Select the account you would like to link and click "Continue".



5. For some banks, you're all set!



If your bank does not support instant verification, you will need to provide additional information to confirm your identity. For these banks, you will be asked to provide your routing and account numbers which can be found on your bank statement and/or your checkbook. If these are unknown, you will need to reach out to your bank to provide.

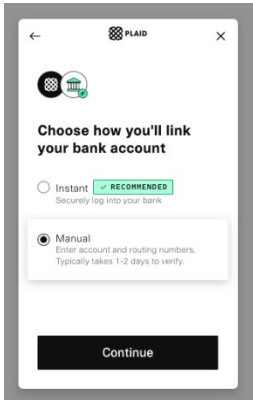


Method Two: Manual Verification

Note: If you attempt to link a bank that does not support Instant Verification, you will be automatically prompted to follow this Manual process.

If you do not want to sign in with your banking credentials, we have a second option that uses only your bank's routing and account number - both can be found on your checkbook or bank statement.

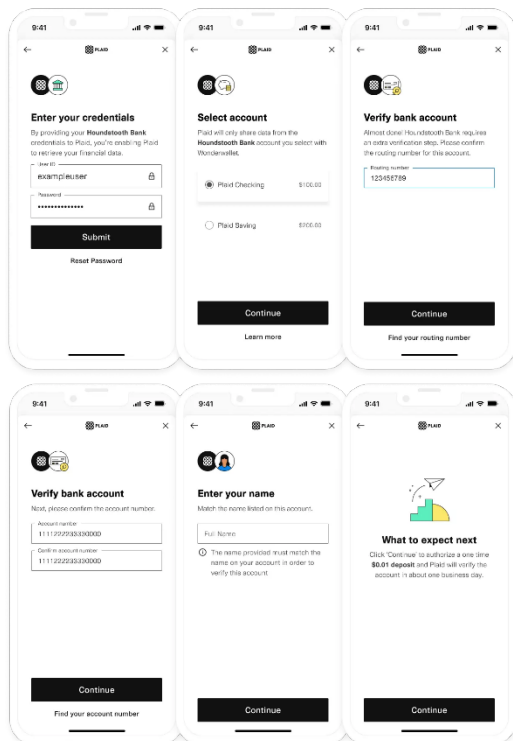
Plaid will send over one or two micro-deposits not exceeding \$0.99. These will appear as deposits in your bank account - some arrive on the same-day, others can take up to two business days.



On the account link screen, choose Manual. Over the next couple screens, you will provide information about your account:

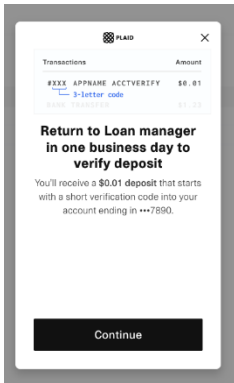
- Enter your routing number
- Enter your account number twice.
- Select whether this is a personal or business account.
- Enter your full first and last name as it appears on the bank account.
- Choose your account type: Checking or Savings?

On the final screen, you will be prompted to authorize Plaid to make a deposit of \$0.01 into your account. After authorizing, the screen should display a time estimate - some deposits arrive same day, others can take up to two business days.



When you receive the trial deposit, it will contain a 3-letter code in the transaction detail. Note the code before signing into your portal to verify your account.

If you cannot locate your verification code, please ask your bank for assistance.



Micro-Deposit Verification for the Manual Process:

After the micro-deposits arrive in your bank account, you'll need to come back to the Online Portal to finish verification.

1. Log into your Payment Portal
2. Click "Bank Accounts" and find the account previously set up. Click "Verify".

My Bank Accounts

[Add Bank Account](#)

Unverified Bank Accounts

Bank Identifier	Bank Name	Account Name	Account Type	Status	
		Checking...0000	checking	Pending manual verification	Verify Delete

3. On the next screen, you will be prompted to enter the 3 character code from your bank account transaction.
4. When entered correctly, a confirmation message will appear showing that your account was successfully linked.

You will now see your bank account listed as Verified.

Once you have verified a bank account, you can now make payments. See those instructions on next page!

Online Payments: How to Submit a Payment

Once you have linked an account to your Online Payment Portal, you can now make payments. Initially, payments are limited to \$5,000. To make a payment above this amount, please let them know to contact us.

Note: If you haven't linked an account yet, please do that first. This step does take a few days for your bank to verify their account. See the instructions above.

One-Time Payment

You can make a manual payment each billing cycle.

Log in to your Online Client Portal (the myloanpanel.com URL found on your billing statement or supplied by your lender).

<https://niicap.myloanpanel.com/register/4260-426a-96b3>

1. From the Dashboard page, click "Make payment" on your loan. If you have more than one loan, make sure to select the correct one.

The screenshot shows the DownHome Solutions dashboard. At the top, there is a navigation bar with 'Dashboard', '\$ Bank Accounts', and 'Messages'. A user profile section shows 'Masquerading as John Doe' and a 'Help Center' link. Below this is a 'My Loans' section with a table of loans. The table has columns for 'Loan', 'Status', and 'Actions'. The loans listed are SBA-1001, P-1233, CA-3034, CA-1004, and 1234. The 'Status' for SBA-1001, P-1233, CA-3034, and CA-1004 is 'Approved', while 1234 is 'Pending approval'. The 'Actions' for each loan include 'View loan' and 'Make payment'. A red arrow points to the 'Make payment' link for loan CA-1004.

Loan	Status	Actions
SBA-1001	Approved	View loan Make payment
P-1233	Approved	View loan Make payment
CA-3034	Approved	View loan Make payment
CA-1004	Approved	View loan Make payment
1234	Pending approval	

2. By default, the next screen will give you the option to make a one-time payment.
3. Choose the payment date (today or a date in the future), the bank account you'd like the money to come out of, and the amount.
4. Accept the transaction fee if one is due
5. Click "Submit payment".

The screenshot shows the 'One-Time Payment' screen for loan CA-1004. The page has a 'Loan identifier: CA-1004' at the top. Below this are two tabs: 'Online Payment History' and 'Make Recurring Payment'. The 'Make Recurring Payment' tab is active. The form includes the following fields:

- Payment date: 05/01/2022
- Bank account: John Doe's TD-checking
- Payment amount: \$ 2,778.59
- Transaction Fee: \$ 1.50

A checkbox labeled 'Accept Transaction Fee' is checked. A 'Submit payment' button is at the bottom left. On the right side, there is a 'Loan Details' section with the following information:

- Next payment due date: 05/01/2022
- Payment amount: 2,778.59
- Total payment amount: 2,778.59
- Today's payoff amount*: 139,266.78
- Total past due: 0.00

A note at the bottom of the 'Loan Details' section states: '* Additional fees may be due. Please contact your lender to confirm payoff amount.'

You will receive an email from info@downhomesolutions.com confirming your payment request and another email when your payment has been accepted or declined.

Note: there is only a small window of time to cancel a payment, typically within an hour. Once your payment has started processing, there is no way to cancel.

Recurring Payment

Schedule payments to come out of your bank account on a set day each month.

Note: This is an option enabled by your lender. If your lender has enabled recurring payments, you will see an option to "Make Recurring Payment" when you click "Make a Payment"

Log in to your Online Client Portal (the myloanpanel.com URL found on your billing statement or supplied by your lender)

<https://niicap.myloanpanel.com/register/4260-426a-96b3>

1. From the Dashboard page, click "Make Payment" on your loan. If you have more than one loan, make sure to select the correct one.
2. On the next screen, choose the "Make Recurring Payment" option.

The screenshot shows the DownHome Solutions online client portal. The user is logged in as John Doe. The loan identifier is CA-1004. The 'Make Recurring Payment' option is selected, and a red arrow points to it. The 'One-Time Payment' section is visible, with fields for Payment date (11/28/2022), Bank account, Payment amount (\$ 0.00), and Transaction Fee (\$ 1.50). The 'Loan Details' section shows: Next payment due date 05/01/2022, Payment amount 2,778.59, Total payment amount 2,778.59, Today's payoff amount * 139,266.78, and Total past due 0.00. A note states: * Additional fees may be due. Please contact your lender to confirm payoff amount.

3. Select a "Recurring Payment Date".

Note: These are defined by your lender. ("1st of the month")

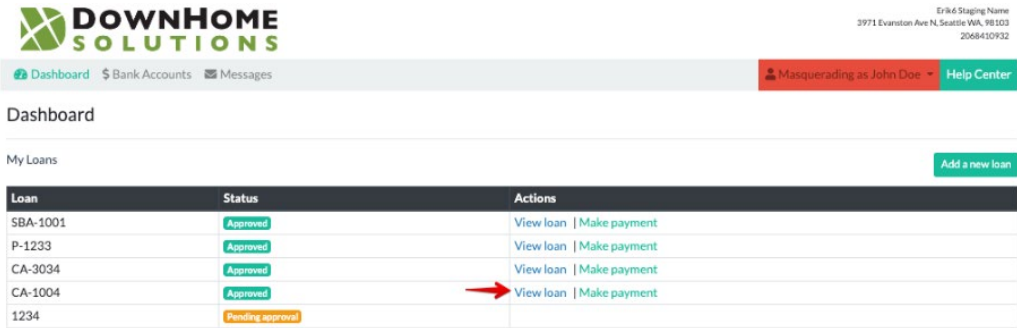
4. Choose the bank account you'd like the money to come out of.
5. Enter the amount you want withdrawn from your account each month on the date you selected above.
6. Accept the transaction fee if one is due.
7. Click "Submit payment".

The screenshot shows the DownHome Solutions online client portal. The user is logged in as John Doe. The loan identifier is CA-1004. The 'Recurring Payment' option is selected, and a red arrow points to it. The 'Recurring Payment' section is visible, with fields for Recurring Payment Date (1st of the month), Bank account (John Doe's TD-checking), Payment amount (\$ 2,778.59), and Transaction Fee (\$ 1.50). The 'Loan Details' section shows: Next payment due date 05/01/2022, Payment amount 2,778.59, Total payment amount 2,778.59, Today's payoff amount * 139,266.78, and Total past due 0.00. A note states: * Additional fees may be due. Please contact your lender to confirm payoff amount.

You will receive an email from info@downhomesolutions.com confirming your payment request, and another email when your payment has been accepted or declined. You will receive a reminder email 3 days before a recurring payment is drawn. Note: there is only a small window of time to cancel a payment, typically within an hour. Once your payment has started processing, there is no way to cancel.

Editing or Canceling a One-Time Payment

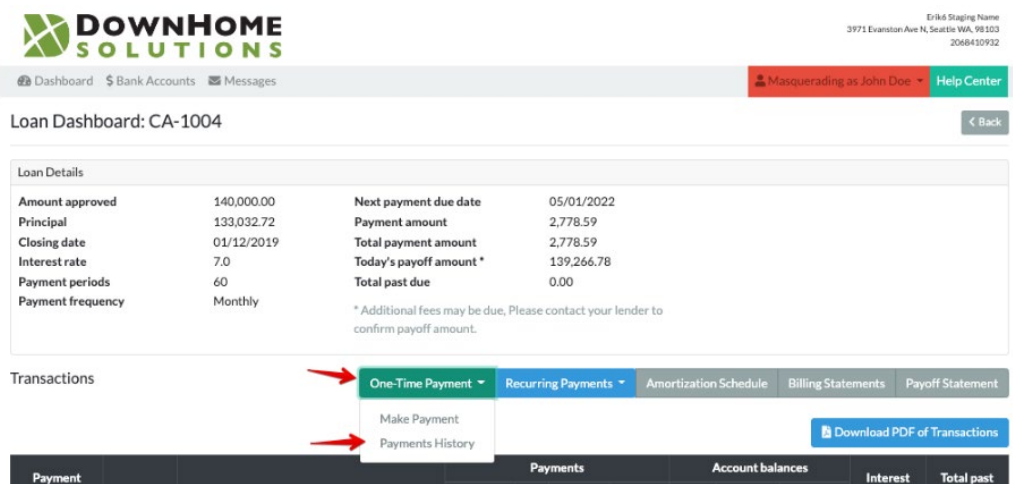
To see the status of your online payments, click "View Loan" from the Dashboard.



The screenshot shows the DownHome Solutions dashboard. At the top, there is a navigation bar with "Dashboard", "Bank Accounts", and "Messages". A user profile dropdown shows "Masquerading as John Doe" and a "Help Center" link. The main content area is titled "Dashboard" and "My Loans". A table lists several loans with their status and actions.

Loan	Status	Actions
SBA-1001	Approved	View loan Make payment
P-1233	Approved	View loan Make payment
CA-3034	Approved	View loan Make payment
CA-1004	Approved	View loan Make payment
1234	Pending approval	

Click "One-Time Payment" > "Payments History".



The screenshot shows the "Loan Dashboard: CA-1004". It includes a "Loan Details" section with various financial metrics and a "Transactions" section with a dropdown menu.

Loan Details

Amount approved	140,000.00	Next payment due date	05/01/2022
Principal	133,032.72	Payment amount	2,778.59
Closing date	01/12/2019	Total payment amount	2,778.59
Interest rate	7.0	Today's payoff amount *	139,266.78
Payment periods	60	Total past due	0.00
Payment frequency	Monthly		

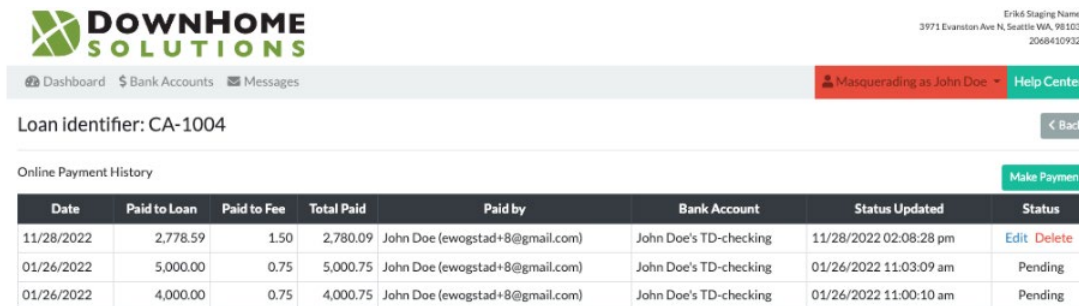
* Additional fees may be due, Please contact your lender to confirm payoff amount.

Transactions

- One-Time Payment (selected)
- Recurring Payments
- Amortization Schedule
- Billing Statements
- Payoff Statement

Buttons: [Make Payment](#), [Payments History](#), [Download PDF of Transactions](#)

If your payment has not been drawn yet, you may click "Edit" or "Delete" to change or cancel the payment. You can edit or delete a scheduled payment up until 4 pm CT if your requested payment processing date. Changes may not be made after that.



The screenshot shows the "Online Payment History" for loan CA-1004. It features a table with columns for Date, Paid to Loan, Paid to Fee, Total Paid, Paid by, Bank Account, Status Updated, and Status.

Date	Paid to Loan	Paid to Fee	Total Paid	Paid by	Bank Account	Status Updated	Status
11/28/2022	2,778.59	1.50	2,780.09	John Doe (ewogstad+8@gmail.com)	John Doe's TD-checking	11/28/2022 02:08:28 pm	Edit Delete
01/26/2022	5,000.00	0.75	5,000.75	John Doe (ewogstad+8@gmail.com)	John Doe's TD-checking	01/26/2022 11:03:09 am	Pending
01/26/2022	4,000.00	0.75	4,000.75	John Doe (ewogstad+8@gmail.com)	John Doe's TD-checking	01/26/2022 11:00:10 am	Pending

If you have questions about a payment, please contact your lender directly. You can find their contact information on the top of any page while logged in to your Online Portal.

Editing or Canceling a Recurring Payment

To see the status of your online payments, click "View Loan" from the Dashboard. Click "Recurring Payments" > "Recurring Payment List".

DOWNHOME SOLUTIONS
Erik's Staging Name
3971 Evanston Ave N, Seattle WA, 98103
2068410932

Dashboard Bank Accounts Messages Masquerading as John Doe Help Center

Loan Dashboard: CA-1004 < Back

Loan Details

Amount approved	140,000.00	Next payment due date	05/01/2022
Principal	133,032.72	Payment amount	2,778.59
Closing date	01/12/2019	Total payment amount	2,778.59
Interest rate	7.0	Today's payoff amount *	139,266.78
Payment periods	60	Total past due	0.00
Payment frequency	Monthly		

* Additional fees may be due. Please contact your lender to confirm payoff amount.

Transactions

One-Time Payment Recurring Payments Amortization Schedule Billing Statements Payoff Statement

Create Recurring Payment List Download PDF of Transactions

Payment period	Date	Transaction type	Amount	Fees	Interest	Principal	Fees	Interest	Principal	Interest rate	Total past due
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Here, you may edit, delete, or disable/enable future occurrences of a payment.

If your payment has not been drawn yet, you may click "Edit" or "Delete" to change or cancel the payment. You can edit or delete a scheduled payment up until 4 pm CT of your requested payment processing date. Changes may not be made after that.

Choosing to Disable a payment effectively pauses a recurring payment from processing until you come back to enable it again.

DOWNHOME SOLUTIONS
Erik's Staging Name
3971 Evanston Ave N, Seattle WA, 98103
2068410932

Dashboard Bank Accounts Messages Masquerading as John Doe Help Center

Loan identifier: CA-1004 < Back

Recurring Payments Create a Recurring Payment

Scheduled Date	Payment	Transaction Fee	Total Amount	Bank Account	
1st	2,778.59	1.50	2,780.09	John Doe's TD-checking	Edit Delete Disable

If you have questions about a payment, please contact your lender directly. You can find their contact information on the top of any page while logged in to your Online Portal.