

HOME LOANS FROM AMERICAN SAVINGS BANK

User Guide

Home Loans Portal



Member FDIC
NMLS #423168

asbhawaii.com

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HOME LOANS FROM AMERICAN SAVINGS BANK

Welcome!

This User Guide is designed for customers with access to the Home Loans Portal (the "portal"). The secure portal is available for your convenience if you have applied for a mortgage (home loan) or if you are requesting a prequalification analysis with American Savings Bank.

If you have requested a prequalification analysis, this portal allows you to securely submit documents as you prepare for your prequalification and mortgage loan application. If you have applied for a mortgage, this portal will allow you to check on the status of your submitted loan application, identify outstanding or new documentation that we require from you, and securely submit the required documents by uploading the documents into the portal.

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Click on the section's topic to go directly to that topic.

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Accessing the Portal

If you have applied for a mortgage (or received a pre-qualification analysis), your residential loan offer or our loan processor will provide you with a link (URL) to access the portal along with a unique number (called “Loan Application Number”) and a temporary password.

Click on the link provided to you or copy the URL in the search field of an acceptable web browser. This will take you to the Welcome/Login screen:

Tip: There are two URLs on the login screen. Copy the URL into your web browser to navigate to these webpages. Bookmark the webpages to save them for future reference.

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Loan Number
Enter Loan Number

Email Address
Enter Email Address

Password
Enter Your Password

Sign In Forgot Password

Welcome to the
American Savings Bank Home Loans Portal

We want to make the home loans application process as efficient, convenient and transparent as possible. This portal will:

- Provide you with the status of your application
- Identify any outstanding or additional documentation we require from you
- Allow you to securely upload documents (submit required documents)

Please note: Specific loan terms and disclosures will be provided separately.

If you have any questions, please contact your Residential Loan Officer by phone or email.

Useful links to bookmark/save:

- 1) Residential Loan Officer contact information:
 - www.asbhawaii.com/home-loan-officers
- 2) Guide to Using the Portal:
 - www.asbhawaii.com/home-loan-portal

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Logging In to the Portal

At the Welcome/Login Screen:

- A. Enter the Loan Application Number (provided to you by your residential loan officer) in the “Loan Number” box.
- B. Enter the email address (that you used for the loan application) in the “E-Mail Address” box.
- C. Enter the temporary password (provided to you by your residential loan officer) in the “Password” box.

Recommendation: Please change the temporary password to a password that only will know. Safekeep your Loan Application Number and Password at all times.

- D. Click on **Sign In**.
- E. If you have forgotten your password, click on **Forgot Password**. If you are locked out of the system or have forgotten your Loan Application Number, please contact your residential loan officer.

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Welcome to the
American Savings Bank Home Loans Portal

We want to make the home loans application process as efficient, convenient and transparent as possible. This portal will:

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- Identify any outstanding or additional documentation we require from you
- Allow you to securely upload documents (submit required documents)

Please note: Specific loan terms and disclosures will be provided separately.

If you have any questions, please contact your Residential Loan Officer by phone or email.

Useful links to bookmark/save:

- 1) Residential Loan Officer contact information:
 - www.asbhawaii.com/home-loan-officers
- 2) Guide to Using the Portal:
 - www.asbhawaii.com/home-loan-portal

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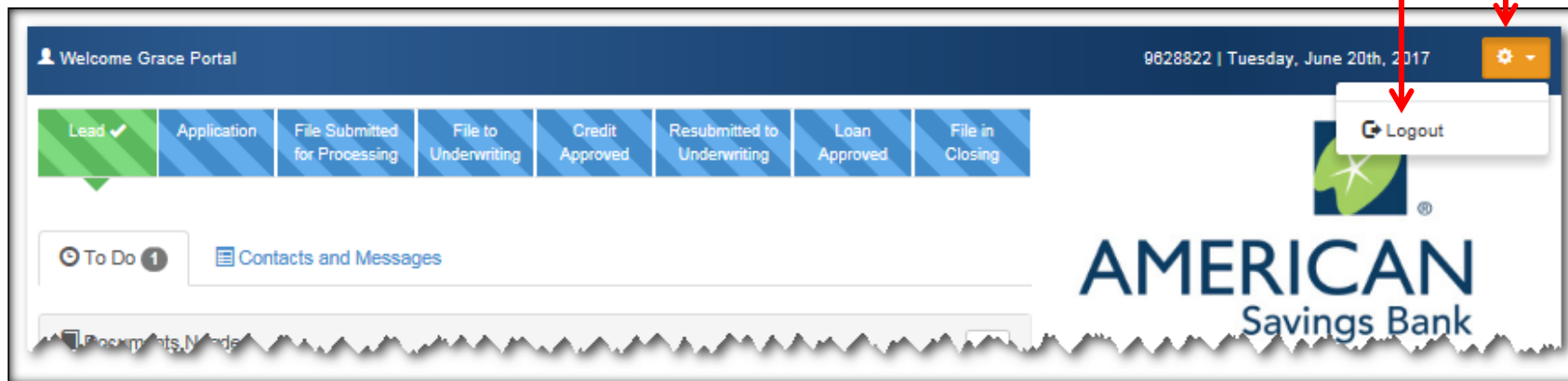
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Logging Out of the Portal

We recommend that you logout of your session when you are done with your session in the portal.

- A. In the upper right corner of the screen, locate the gear 
- B. Click on the gear and select **Logout**.



Recommendation: After logging out of the portal, close the web browser window.



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Navigating within the Portal

The primary borrower on the application is identified in the greeting located in the top blue-colored band (upper-left corner).

You will see a series of blocks representing various stages (in succession) of the loan status located at the top of the screen (the "Loan Status bar").

A check mark (✓) in any status block indicates that the loan application has completed that respective stage or is currently in that stage.

The screenshot shows the 'Welcome Grace Portal' interface. At the top, there is a 'Loan Status bar' with eight stages: Lead (checked), Application, File Submitted for Processing, File to Underwriting, Credit Approved, Resubmitted to Underwriting, Loan Approved, and File in Closing. Below this is a 'To Do' section with 'Contacts and Messages'. The main area is titled 'Documents Needed' and contains a table with columns for Description, Status, Photo, and Upload. The table lists three document categories: income documentation (status: Please Provide), asset documentation (status: Received not approved), and other documentation (status: Received not approved). On the right side, there is a 'General Information' section for Carrie M Masuoka, a Production Assistant, with contact details including P.O. Box 2300, Honolulu, HI 96804-2300, phone (808) 539-7165, and NMLS: 865911.

Your Residential Loan Officer is just a phone call or email away! If you experience any challenges or have questions while in the Portal, please contact your Residential Loan Officer. The contact information of your Residential Loan Officer can be found in the right margin of each web page in the portal.



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Navigating within the Portal

Understanding the Loan Statuses

Lead – A pre-qualification analysis has been performed; you loan application has not yet been received.

Application – Your loan application has been received.

File Submitted for Processing – Your Residential Loan Officer has submitted your completed loan application package to the Loan Processing Team. The Loan Processor will work with you to gather the required documents to get your loan approved and will also send you any other required disclosures.

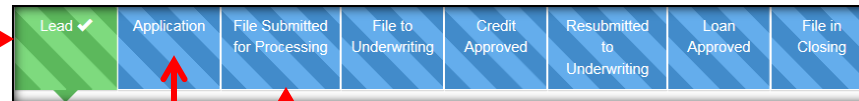
File to Underwriting – The loan application package is with the Underwriting Team for a review of your income, assets and credit documents. credit review.

Credit Approved – Congratulations! Your loan application has been conditionally approved. Your Mortgage Loan Commitment Letter should be reviewed for the terms of your approval. Your Loan Processor will work with you to gather any additional documents needed for your final approval, prior to closing.

Resubmitted to Underwriting – All required documents have been received by you and your loan has been resubmitted to the Underwriting Team for your final loan approval.

Loan Approved – Congratulations! Your loan has been final approved. Your Residential Loan Officer will be in touch with you shortly to schedule your loan closing.

File in Closing – A loan closing has been scheduled! Our Loan Closing Team is preparing the mortgage closing documents for your loan closing.



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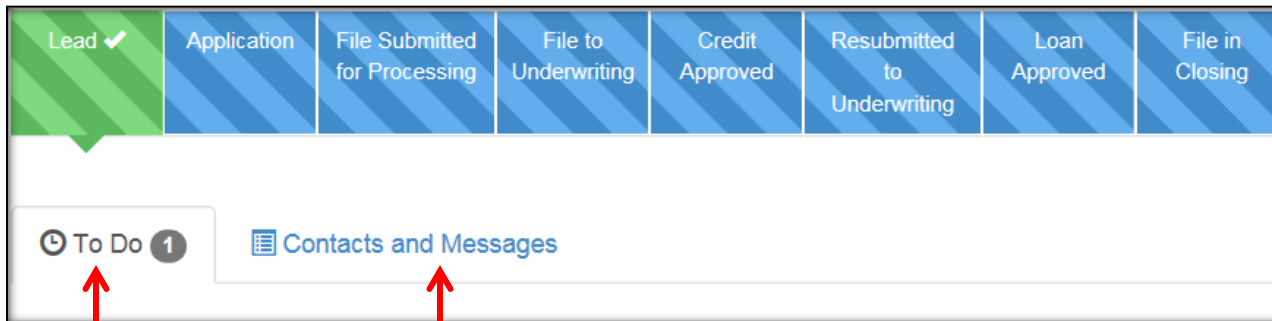
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Navigating within the Portal

Understand the Portal Tabs

Located immediately under the Loan Status bar, there are three file tabs [the “Tab(s)”] in the Portal. To navigate to any of them, please click on one of the file tabs.



The **TO DO** file tab will list the documentation that we require from you, any documentation that we need your to review, and any activities that we require from you such as signing documents.

The **CONTACTS AND MESSAGES** file tab lists key individuals and their contact information including your Residential Loan Officer; and, any messages that we send to you or you will send to us will located in this file tab (note: messages in the Portal are supplemental to your regular email account).



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Navigating within the Portal

Exploring the TO DO File Tab

There are two main boxes in the TO DO file tab: *Documents Needed* and *Activities to Complete*.

Documents Needed – are documentation that we have requested from you and the status of these items. Documentation is categorized in three sections:

1. Asset Documentation
2. Income Documentation
3. All Other Documentation

A description of each type of documentation is found in the respective sections.

Activities to Complete –notifies you of any action we need from you via *Messages* (e.g., requesting your signature on documents, etc.).

The screenshot shows the 'To Do' tab in the portal. It features a 'Documents Needed' section with a table of items and an 'Activities to Complete' section below it. Red arrows from the text boxes point to specific elements in the screenshot: the 'Documents Needed' header, the three rows of the table, and the 'See my next messages' link.

Description	Status	Photo	Upload
Asset (liquid asset) documentation such as checking/savings account bank statements, IRA statements, retirement/401K account statements to document the source of funds for down payment and closing costs as well as to document asset reserve requirements. [Q]	Received not approved		
Income documentation to support the income being used for loan qualification such as current paystubs covering the most recent full month, W-2 statements covering the most recent two years, Federal Income Tax Returns covering the most recent two years including filed Schedules , Profit and Loss Statement, Social Security and other retirement benefit award letter. [Q]	Received not approved		
All other documentation such as rental agreements, divorce decree, gift letter, letters of explanation, loan statements, proof of payoff, deed, property insurance, etc. that is required to support the loan qualification. [Q]	Received not approved		

Note: You can drag and drop the files in the document above

Activities to Complete

[See my next messages](#)



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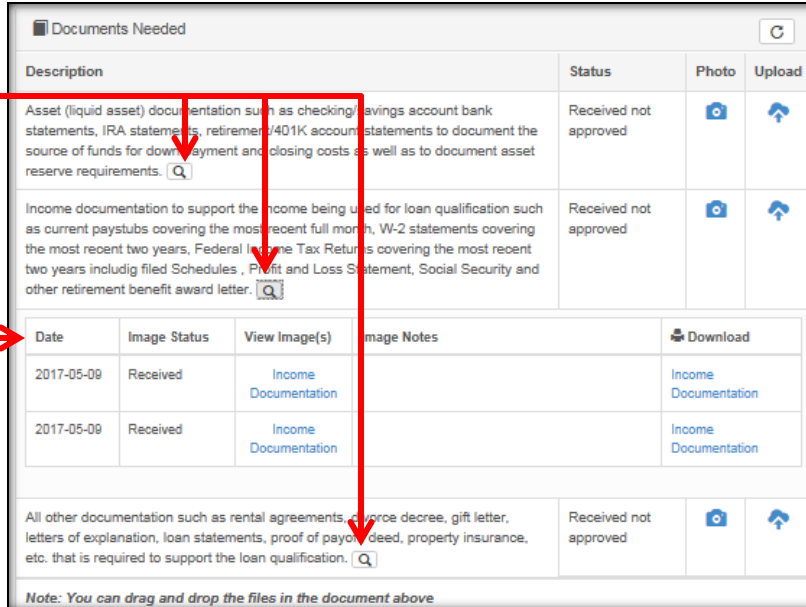
Navigating within the Portal










How to Identify Required/Requested Documentation

The process for identifying required/requested Asset, Income and Other Documentation are similar:

- To view the contents of each documentation section, expand the section by clicking on the respective magnifying glass 

- Date* – the date which the item was requested or received
- Image Status* – the status of the item whether it is *Pending* or *Received*
- View Image(s)* – allows you to view documents that you have already submitted in the Portal's *Image Viewer* window (click on the hyperlink if available)
- Image Notes* – applicable comments associated with the item
- Download* – allows you to download the document (in a JPEG format) that you have already submitted (click on the hyperlink if available)



Documents Needed				Status	Photo	Upload
Asset (liquid asset) documentation such as checking/savings account bank statements, IRA statements, retirement/401K account statements to document the source of funds for down payment and closing costs as well as to document asset reserve requirements. 				Received not approved		
Income documentation to support the income being used for loan qualification such as current paystubs covering the most recent full month, W-2 statements covering the most recent two years, Federal Income Tax Returns covering the most recent two years including filed Schedules, Profit and Loss Statement, Social Security and other retirement benefit award letter. 				Received not approved		
Date	Image Status	View Image(s)	Image Notes	Download		
2017-05-09	Received	Income Documentation		Income Documentation		
2017-05-09	Received	Income Documentation		Income Documentation		
All other documentation such as rental agreements, divorce decree, gift letter, letters of explanation, loan statements, proof of payment, deed, property insurance, etc. that is required to support the loan qualification. 				Received not approved		

Note: You can drag and drop the files in the document above



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Navigating within the Portal










How to Upload (Submit) Required/Requested Documentation

The process for submitting Asset, Income and Other Documentation are similar:

- To upload documentation in each section, click on the upload icon 

- A popup window appears to which you can then select the file from your computer to upload (**PDF or TIF file format up to 100mb only**)
 - Click on **Select File**. A popup window appears to which you can then select the file from your computer to upload (PDF or TIF format up to 100mb only).

- After selecting the file, click on **Start Upload**. Please keep in mind that the larger the file, the longer the upload time.



Description	Status	Photo	Upload
Asset (liquid asset) documentation such as checking/savings account bank statements, IRA statements, retirement/401K account statements to document the source of funds for down payment and closing costs as well as to document asset reserve requirements. 	Received not approved		
Income documentation to support the income being used for loan qualification such as current paystubs covering the most recent full month, W-2 statements covering the most recent two years, Federal Income Tax Returns covering the most recent two years including filed Schedules, Profit and Loss Statement, Social Security and other retirement benefit award letter. 	Received not approved		
All other documentation such as rental agreements, divorce decree, gift letter, letters of explanation, loan statements, proof of payoff, deed, property insurance, etc. that is required to support the loan qualification. 	Received not approved		

Note: You can drag and drop the files in the document above

Upload Document to Submit

Document: Asset (liquid asset) documentation such as checking/savings account bank statements, IRA statements, retirement/401K account statements to document the source of funds for down payment and closing costs as well as to document asset reserve requirements.

Note: File size limit is 100mb
Password protected files are not supported
A large file will take a longer time to upload to LOS



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Exploring the CONTACTS AND MESSAGES File Tab

There are two main boxes in the CONTACT AND MESSAGES file tab: *Contacts* and *Loan Communications Log*.

Contacts – lists key contacts and allows you to correspond with these contacts by email.

Loan Communication Log – are messages that we have for you as well as the messages that you have sent to us

Contact	Name	Phone	Email	Message
Loan Officer	Allison Yasui	(808) 539-7904	ayasui@asbhawaii.com	✉
Processor	Grace Ledesma	(808) 539-7248	glesdesma@asbhawaii.com	✉

Status	Subject	Sent By	Date
📧	[ENCR Secure] Your Mortgage		Jun 1, 2017, 7:20 PM
📧	[ENCR Secure] Your Mortgage		May 4, 2017, 11:19 AM



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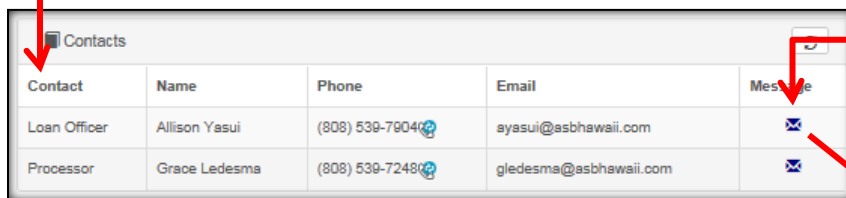
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Navigating within the Portal

How to Send Email to Key Contacts

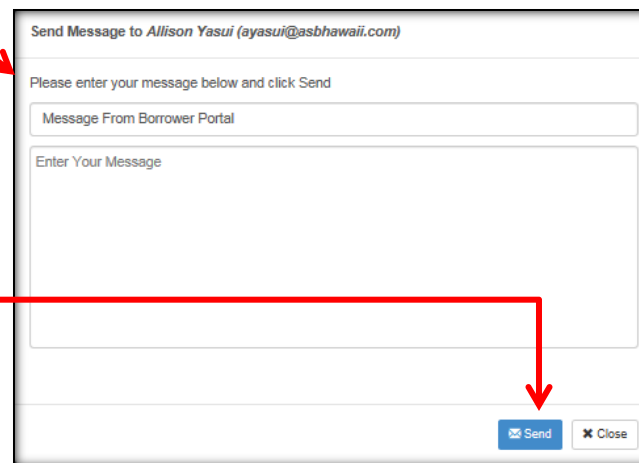
- Locate the key contact that you wish to email

- Click on the message icon 



Contact	Name	Phone	Email	Message
Loan Officer	Allison Yasui	(808) 539-7904	ayasui@asbhawaii.com	
Processor	Grace Ledesma	(808) 539-7248	glesesma@asbhawaii.com	

- A popup window appears; type your message in the space labeled *Enter Your Message*
 - Submit your message by clicking on **Send**. The message will be sent to the contact using the email address associated with that contact.





Send Message to Allison Yasui (ayasui@asbhawaii.com)

Please enter your message below and click Send

Message From Borrower Portal

Enter Your Message



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
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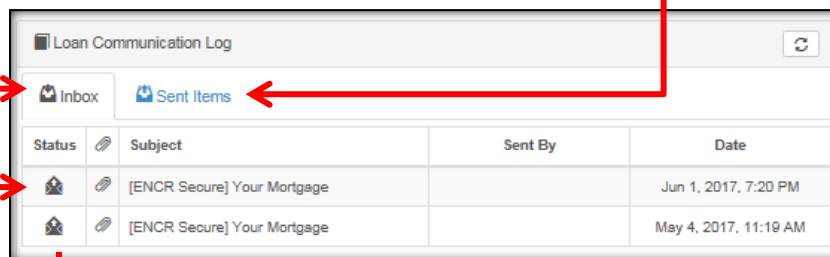
Navigating within the Portal



How to Use the Loan Communications Log

To view messages that we have sent to you, click on the INBOX tab

- Select the message that you wish to view by clicking on the message icon 
- A popup window appears containing the message
- To reply to the message, click on REPLY

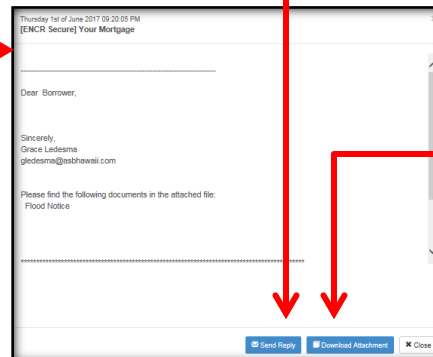
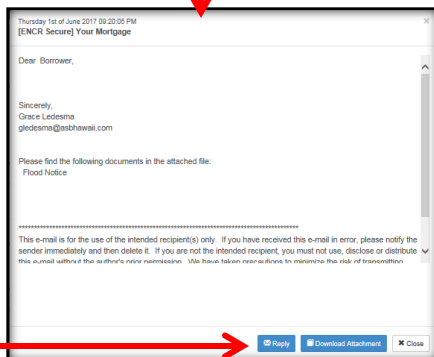
To view messages that you have sent to us, click on the SENT ITEMS tab.



Status	Subject	Sent By	Date
	[ENCR Secure] Your Mortgage		Jun 1, 2017, 7:20 PM
	[ENCR Secure] Your Mortgage		May 4, 2017, 11:19 AM

• The message box will then be modified to allow you to type in your response above the original message.

- After typing in your response, click on SEND REPLY
- To view an associated attachments accompanying the message, click on DOWNLOAD ATTACHMENTS



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Click [HERE](#)
to go back one page

Click [HERE](#)
to return to WELCOME PAGE

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More Questions?

Please contact your residential loan officer if you experience any challenges accessing or navigating the Home Loans Portal or if you have other questions regarding this service.

Thank you!



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