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Welcome

The Lending Application Web Portal is an online tool accessible through huntington.com that allows Home Lending customers to easily view the status of their loan application, upload documents and acknowledge disclosures.

Only customers who are the primary borrower on a home loan or line of credit application taken using the NetOxygen origination system have access to the Customer Portal. Co-borrowers do not have access.
SECTION 1

Getting Started
EXISTING ONLINE USERS

If you have a username and password for other Huntington services, you can use your existing username and password.

2. Click the Login tab.
3. Enter your Username and Password.
4. Click Log In.

If you’ve forgotten your password, click the “Forgot Password” link. A new temporary password will be created and emailed to you.

A User will be locked out after 5 unsuccessful attempts. Users may contact Huntington to be unlocked by phone at 877-932-2265, Monday through Friday, 7:00 a.m. to 11:00 p.m. ET, and Saturday, 8:00 a.m. - 8:00 p.m. ET.
NEW USERS

Customers without an existing username and password will need to enroll in Online Banking.

1. **Click the Log In tab** and then **click Enroll Now.**

2. When the new window opens, follow the instructions.

3. **Enter your loan application number** in the Account Number field and follow the instructions.

If you don’t have your loan application number, you can:

- Find it on your Loan Disclosure documents
- Request it from your Loan Officer, Banker, or Home Lending Advocate
Logging Out

LOG OUT

When finished, remember to log out of both the lending Application Portal and Online Banking.

1. **Click the Logout link** to the left to logout of the Lending Application Portal.

2. **Click Log Out** on the upper right to log out of Online Banking.

IDLE OUT

If your session is idle for more than 15 minutes, you will automatically be logged out.
SECTION 2

Application Dashboard
Accessing the Portal

Access your Application on the overview page of your account.

1. Scroll down to the Applications section.
2. Click Manage Applications.

Your Applications page will open in a new window.

This window displays a list of all of your loan applications by Loan Application number.

NOTE: Your Loan Application number and Loan Identifier number are the same.
Loan Application Status

The Application Dashboard gives you a high-level overview of your application’s status, which will vary day-to-day. Response time may vary based on the complexity of the request.

To view the status of your loan application:
1. Click View under Application Status.

2. The Application Dashboard displays a progress bar indicating the current status of your application.

- **Application:** The customer is in the process of applying for the loan.
- **Initial Processing:** The loan is either in initial underwriting or is being prepared for final approval. The appraisal is usually done during this phase. Additional items may be requested during this time.
- **Underwriting:** The loan is being reviewed by Huntington’s underwriting team.
- **Final Processing:** The loan has been approved and is being prepared for closing.
- **Closing:** The loan is ready to close. If you have not already been contacted to set a time and date, a Huntington representative will contact you shortly.
Items We Need From You

Huntington may need additional identifying items to process your loan application. In the Things To Do section of the Application Studio, you can view and submit items (electronically in most cases) to Huntington.

To view and submit the items needed to complete your loan application:

1. Click View under Things To Do.

2. The Application Studio opens and displays the Items We Need From You page.
OPEN ITEMS

1. Click Open Items to view documentation that is still needed.

2. Click Attach next to the item you want to submit.
3. Two new fields will display: **Browse** and **Upload**.

4. **Click Browse** to select the document you want to upload from your computer.

5. Select the document from your computer.

6. **Click Upload**.
NOTES ABOUT UPLOADING DOCUMENTS:

FILE TYPES:
- Acceptable file types: PDF, JPG (JPEG), TIF (TIFF), TXT, and HTML files.
- Word (.doc or .docx) and Excel (.xls or .xlsx) cannot be submitted.

MULTIPLE DOCUMENTS:
- Only one document can be uploaded at a time. If you need to upload multiple documents for one document request, you have the following options:
  
  Option 1: Combine them into a single PDF.
  
  Option 2: Upload the first document in the Items We Need From You tab. Then upload additional documents by clicking Additional Documents in the left menu.

E-SIGNATURES:
- E-Sign requires 4506-T to be signed in ink (not electronically).
- Document can be signed in ink, then scanned or photographed, and uploaded.

SUBMIT BY FAX:
- Click Contacts in left menu to find the fax number for your Home Lending Officer.
RECEIVED ITEMS

1. **Click Received Items** to view documents you’ve submitted but have not yet been reviewed by Huntington.

CLOSED ITEMS

1. **Click on Closed Items** to view documents that have been reviewed and accepted by Huntington.
Additional Documents

You can submit additional documents not requested in the "Items We Need From You" page.

1. Click Additional Documents in the left menu.

2. Click Browse to select the document you want to upload from your computer.

3. Add a description of the document.

4. Click Upload.
Disclosures

This section allows you to review and provide electronic signature to disclosures from Huntington in relation to your loan application with us. Electronic disclosures are available online to review for up to 7 business days (Monday – Saturday) from when they become available in the portal or you receive an email with the Doc Link. If you do not pick up your disclosures within 48 hours, a set of paper documents will be mailed for you to ink sign. You will still be able to access the Doc Link after the paper disclosures are sent if you wish to complete eSign. Signed paper documents can be returned in the envelope provided or faxed back to Huntington. You can find contact information in the Contacts tab in the left menu.

After the application is completed, the borrower will also receive an email from “docmailer@solex.com”.

1. Click Disclosures in the left menu.

2. A list of available disclosures to be reviewed and eSigned will be displayed. It is a best practice to start with the oldest request and work your way forward to ensure you are reviewing information in the order it has been updated.

3. Select Click Here next to the disclosures to begin the eConsent & eSign process.

4. You’ll be asked to confirm that you are authorized to view this information. The borrower is required to enter their last name and last four of their social security number.
• NOTE: This is the same screen that a borrower would see if they click the ‘Doc Link’ in the email from DocuTech.

5. The Electronic Records & Signature Agreement screen will open. Click on View Agreement.

6. Review the “Electronic Records & Signatures Agreement” screen before clicking “Accept” or “Decline”. Borrowers can print the agreement if they would like to keep a copy on hand by clicking on the print icon in the upper right-hand corner.
7. The "Review" screen will open.

- A list of the individual documents appear on the left.
  - A Yellow bar indicates the document has not been reviewed yet.
  - A Green bar indicates the document has been reviewed.
- Borrowers can utilize the scroll bar on the right to review each of the documents. Borrowers can also utilize the following tool bar action:
  - Page Up and Page Down to review each of the documents.
  - Zoom Out or Zoom In to control the page size
  - Download a copy of their documents in a PDF format to review offline.

8. Once the borrower has completed the review process, they will move to the “Sign” task by clicking the “Continue” button in the lower right of the screen. The borrower is then lead thru the documents that require signature noted by a yellow status bar.
9. A “yellow flag” will guide the user to the location where they will need to ‘sign’ each document. The borrower simply clicks the Red ‘sign’ button and the portal will move them to the next document to be signed.

10. For documents that require an additional action prior to signing, the borrower will be prompted by a ‘red’ sticky note. The borrower will make their selection and then be prompted to sign the document.

11. When all documents have been ‘signed’, the borrower will click “Continue”.

12. The 4506-T is currently not a document that can be eSigned. The borrower will be prompted to print, review, and sign this document. Once they complete this step, they will click ‘Continue’ in the lower right screen to move to the final step.

If the borrower does not use the 'print' or 'download' options, they will be stopped from moving forward. You must notify the customer that he or she can print off the 4506-T document, sign them in ink and then upload them to the Customer Portal. If they are unable to upload them, they can choose to mail them to the below address:

The Huntington National Bank
7 Easton Oval
Columbus-Ohio 43219

13. The Document List screen shows the borrower a list of all the documents they have reviewed and signed. It is recommended that the borrower choose to 'download' or 'print' a copy of all documents in the list for their records.

14. The borrower can click in the upper right hand corner to sign out at any time during the process and return later. The borrower will need to click on the original Doc Link in their email or in the portal to access the electronic signing portal.

Remember: The Doc Link is only active for 7 days from the initial date it was generated.
SECTION 3

Help
Contacts

The Contacts screen provides information about the team working on your loan and how to contact them.

**Additional Helpful Hints:**

- If there are two borrowers on a loan, both borrowers must eSign the documents in order for the disclosures to be considered complete and returned to NetOxygen / BlitzDocs.

- If borrowers are utilizing the same email address, they must click on their own unique Doc Link to access their documents for signature.

- If a borrower is not able to locate their email, have them check their Spam or Junk mail folders. Each email system is setup differently to handle incoming mail.

- If a borrower is not able to click on links during the eSign process, confirm that they are using one of the compatible browsers outlines in the initial Consent Agreement.

- Internet Explorer 9 or later; current versions of Mozilla Firefox, Chrome, or Safari
CERTIFIED BROWSERS:
• Internet Explorer 8 run on Windows 7
• Internet Explorer 9 run on Windows 7
• Internet Explorer 10 run on Windows 7 and Windows 8 (Desktop Mode)
• Internet Explorer 11 run on Windows 7 and Windows 8.1
• Firefox Versions 32, 33 run on Windows
• Chrome version 39, 40 run on Windows
• Chrome version 38, 39 run on OSX
• Safari version 7 run on OSX
• Safari version 8 run on OSX

SUPPORTED BROWSERS:
• WebSeries Certified Browsers listed above - 32-bit implementations
• Internet Explorer 9 running on Windows Vista
• Firefox Extended Support Release (ESR) Version 24 and higher
• Future versions of Firefox running on Windows
• Future versions of Chrome running on Windows
• Future versions of Chrome running on OSX
• Future versions of Safari running on OSX

UNsupported BROWSERS:
• Internet Explorer 8 (running on Windows XP)
• Internet Explorer 10 (Windows 8 Metro Mode)
• Firefox versions prior to 32
• Chrome versions prior to 38
• All other browsers not listed as certified or supported