

Lending Application Web Portal

USER GUIDE

Contents

SECTION 1: GETTING STARTED

Logging In	5
New Users	6
Logging Out	7

SECTION 2: APPLICATION DASHBOARD

Accessing the Portal	9
Loan Application Status	10
Items We Need From You	11
Additional Documents	16
Disclosures	17

SECTION 3: HELP

Contact Huntington	23
Browser Support	24

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

Logging in

EXISTING ONLINE USERS

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

1. **Visit www.huntington.com.**
2. **Click the Login tab.**

The screenshot shows the Huntington website's login interface. At the top left is the Huntington logo with the word 'Welcome:' below it. To the right are links for 'Customer Service', 'Community', and 'Find a branch'. Below this is a navigation bar with 'PERSONAL', 'SMALL BUSINESS', and 'COMMERCIAL' tabs. A search bar labeled 'Ask Huntington' is on the right. The main navigation menu includes 'Banking', 'Borrowing', 'Investments', 'Insurance', 'Planning', 'Online Services', and 'Login'. The 'Online Services' dropdown is open, showing 'Personal', 'Business', and 'Other' options. Below these are input fields for 'Username' and 'Password', a 'Forgot Username?' link, a 'Forgot Password?' link, and a 'Log In' button. At the bottom of the dropdown, there are links for 'New to Huntington Online Banking?' with 'Learn More' and 'Enroll Now' options. An orange arrow points to the 'Login' tab in the navigation menu.

3. **Enter your Username and Password.**
4. **Click Log In.**

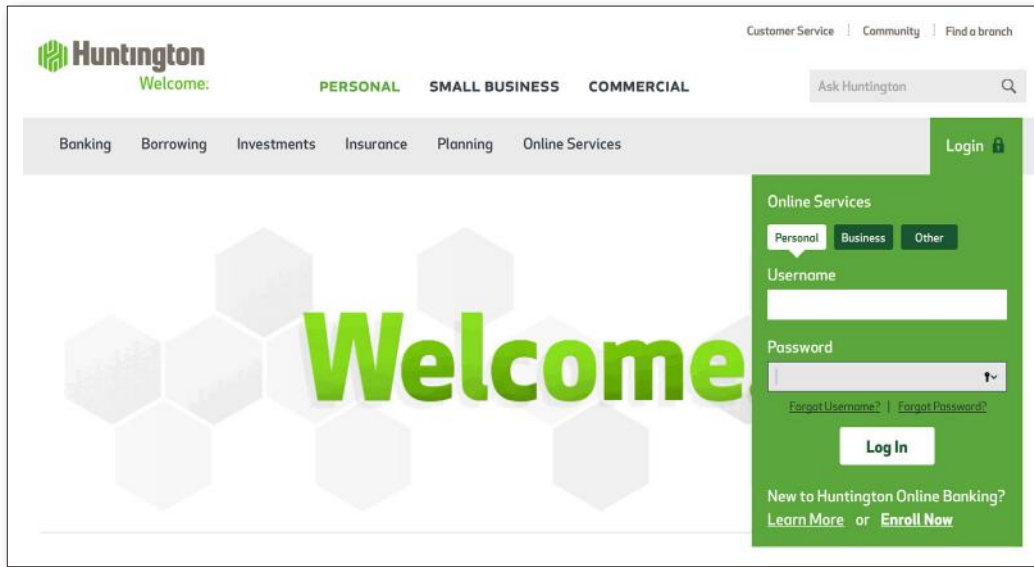
If you've forgotten your password, click the "Forgot Password" link. A new temporary password will be created and emailed to you.

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

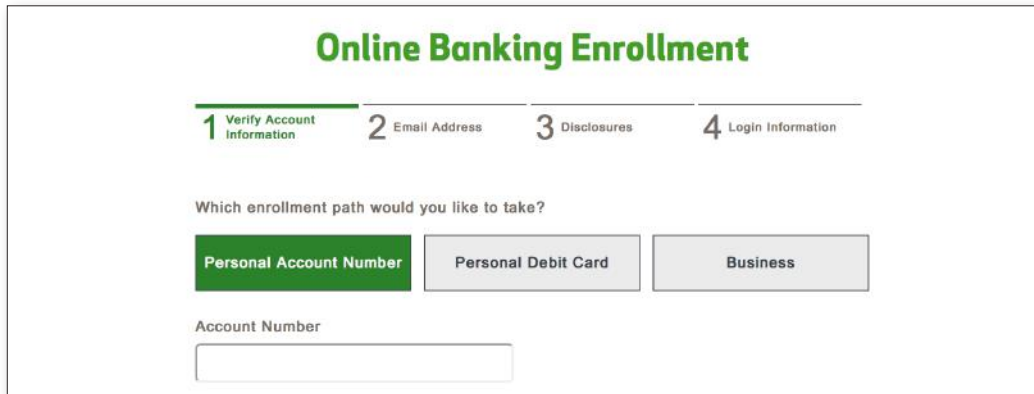
Customers without an existing username and password will need to enroll in Online Banking.

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



The screenshot shows the Huntington Online Banking homepage. The navigation bar includes 'Banking', 'Borrowing', 'Investments', 'Insurance', 'Planning', and 'Online Services'. The 'Log In' tab is highlighted in green. Below the navigation bar, there is a large 'Welcome' message. On the right side, there is a 'Log In' form with fields for 'Username' and 'Password', and a 'Log In' button. Below the form, there are links for 'Forgot Username?' and 'Forgot Password?'. At the bottom of the form, there is a link for '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.



The screenshot shows the 'Online Banking Enrollment' page. The page has a progress bar with four steps: 1. Verify Account Information, 2. Email Address, 3. Disclosures, and 4. Login Information. Below the progress bar, there is a question: 'Which enrollment path would you like to take?'. There are three buttons: 'Personal Account Number' (highlighted in green), 'Personal Debit Card', and 'Business'. Below the buttons, there is a text input field labeled 'Account Number'.

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

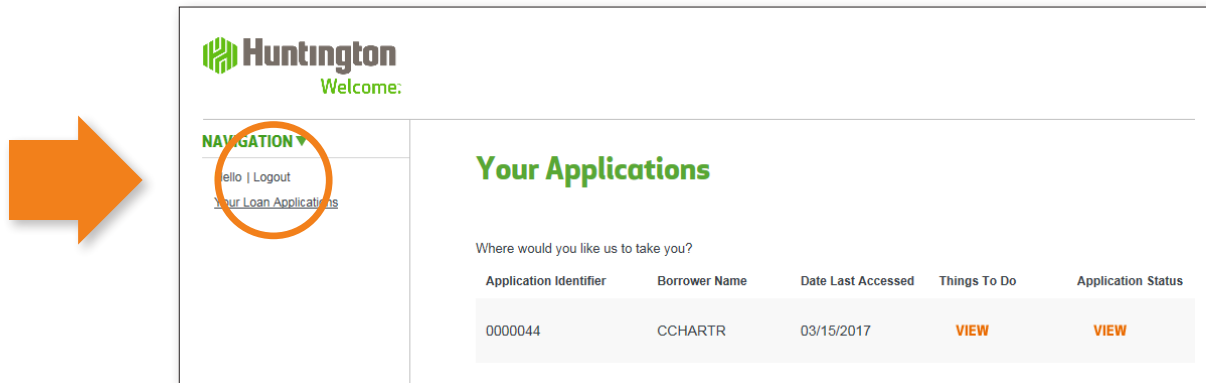
- Find it on your Loan Disclosure documents
- Request it from your Loan Officer, Banker, or Home Lending Advocate

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.**



Huntington
Welcome:

Welcome | [My Profile](#) | [Open an Account](#) | [Contact Us](#) | [Log Out](#)
15 unread messages | 5 unread statements

Search Huntington

MY ACCOUNTS | BILL PAY | TRANSFERS | DOCUMENT CENTER | REPORTS | CUSTOMER SERVICE | ALERTS

Overview | Detail | Edit Transactions | Search | Download Account Transactions

MY ACCOUNTS | Overview [Printer Friendly](#)

Deposit Accounts **Account Balance Total \$7,989.58**

Account Number	Account Nickname	Today's Beginning Balance	Account Balance
0289451	JOINT CHECKING	\$1,044.76	\$1,009.98
0489849	JOINT SAVINGS	\$2,080.45	\$2,080.44

Applications

Application Number	Application Name
0000044	Home Lending Application

[Manage Applications](#)

GO PAPERLESS
JUST ONE CLICK >

Support Center

- ▶ My Profile
- ▶ My Statements
- ▶ Quick Links

Your Applications page will open in a new window.

Huntington
Welcome:

NAVIGATION ▾

Hello | [Logout](#)
[Your Loan Applications](#)

Your Applications

Where would you like us to take you?

Application Identifier	Borrower Name	Date Last Accessed	Things To Do	Application Status
0000044	CCHARTR	03/15/2017	VIEW	VIEW

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

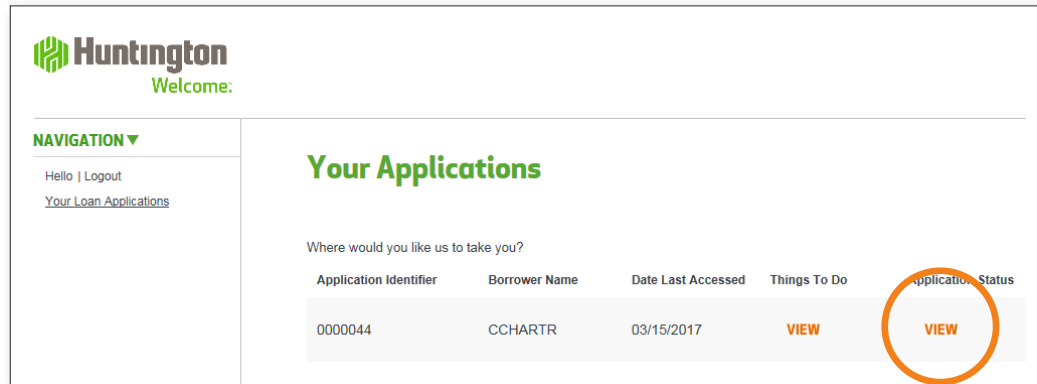
NOTE: Your Loan Application number and Loan Identifier number are the same.

Loan Application Status

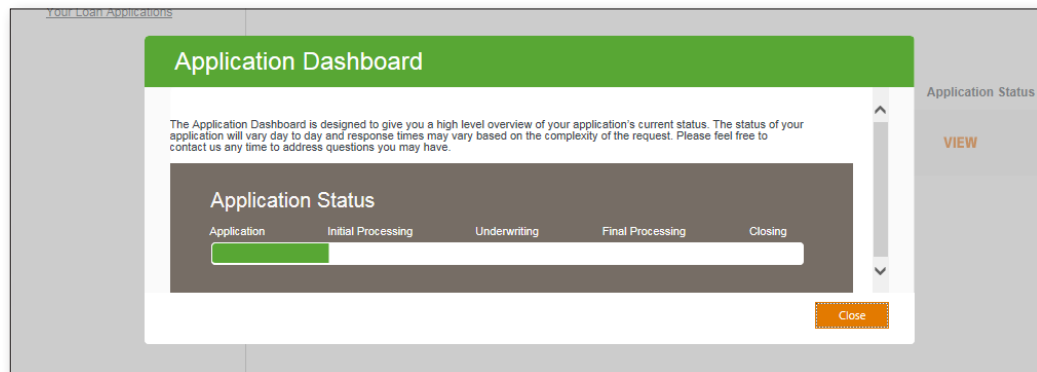
The Application Dashboard gives you a high-level overview of your application's status, which will vary day-to-day. Response time may vary based on the complexity of the request.

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.



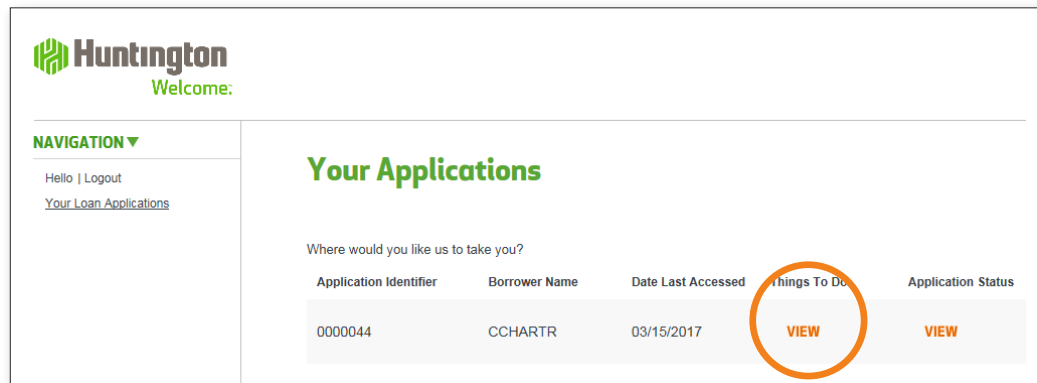
- Application:** The customer is in the process of applying for the loan.
- Initial Processing:** The loan is either in initial underwriting or is being prepared for final approval. The appraisal is usually done during this phase. Additional items may be requested during this time.
- Underwriting:** 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.



Huntington
Welcome:

NAVIGATION ▼

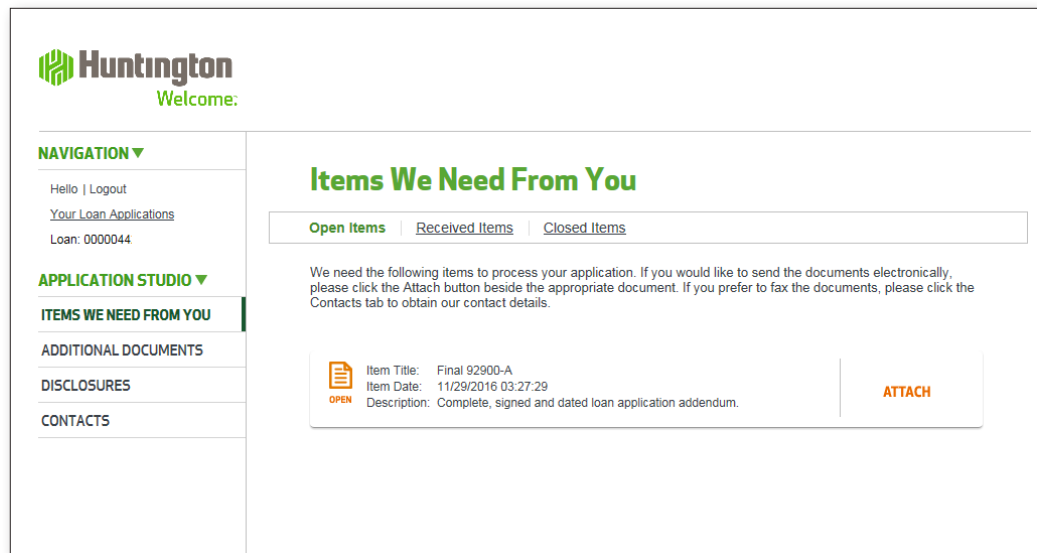
Hello | Logout
[Your Loan Applications](#)

Your Applications

Where would you like us to take you?

Application Identifier	Borrower Name	Date Last Accessed	Things To Do	Application Status
0000044	CCHARTR	03/15/2017	VIEW	VIEW

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



Huntington
Welcome:

NAVIGATION ▼

Hello | Logout
[Your Loan Applications](#)
Loan: 0000044


APPLICATION STUDIO ▼

- ITEMS WE NEED FROM YOU**
- ADDITIONAL DOCUMENTS
- DISCLOSURES
- CONTACTS

Items We Need From You

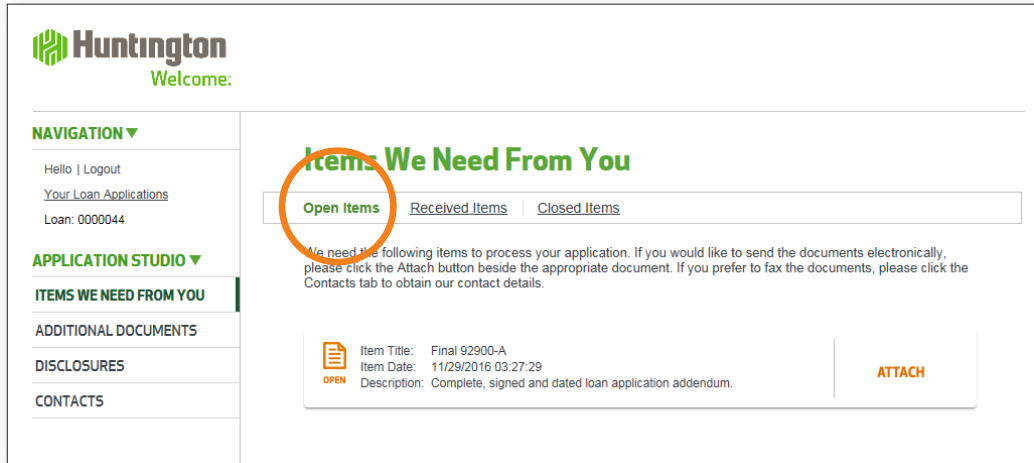
[Open Items](#) | [Received Items](#) | [Closed Items](#)

We need the following items to process your application. If you would like to send the documents electronically, please click the Attach button beside the appropriate document. If you prefer to fax the documents, please click the Contacts tab to obtain our contact details.

 OPEN	Item Title: Final 92900-A Item Date: 11/29/2016 03:27:29 Description: Complete, signed and dated loan application addendum.	ATTACH
--	---	---------------

OPEN ITEMS

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



Huntington
Welcome:


NAVIGATION ▼
Hello | Logout
[Your Loan Applications](#)
Loan: 0000044

APPLICATION STUDIO ▼
ITEMS WE NEED FROM YOU
ADDITIONAL DOCUMENTS
DISCLOSURES
CONTACTS

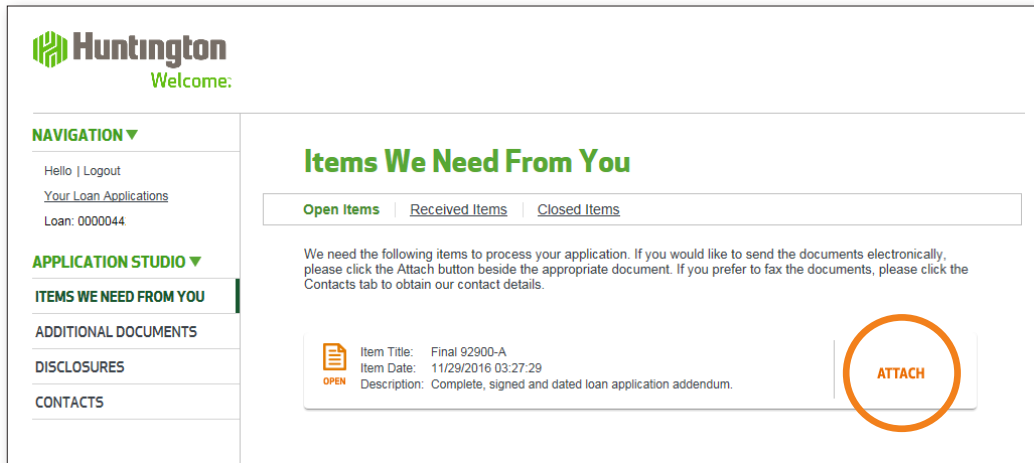
Items We Need From You

[Open Items](#) | [Received Items](#) | [Closed Items](#)

We need the following items to process your application. If you would like to send the documents electronically, please click the Attach button beside the appropriate document. If you prefer to fax the documents, please click the Contacts tab to obtain our contact details.

 OPEN	Item Title: Final 92900-A Item Date: 11/29/2016 03:27:29 Description: Complete, signed and dated loan application addendum.	ATTACH
---	---	---------------

2. Click **Attach** next to the item you want to submit.



Huntington
Welcome:


NAVIGATION ▼
Hello | Logout
[Your Loan Applications](#)
Loan: 0000044

APPLICATION STUDIO ▼
ITEMS WE NEED FROM YOU
ADDITIONAL DOCUMENTS
DISCLOSURES
CONTACTS

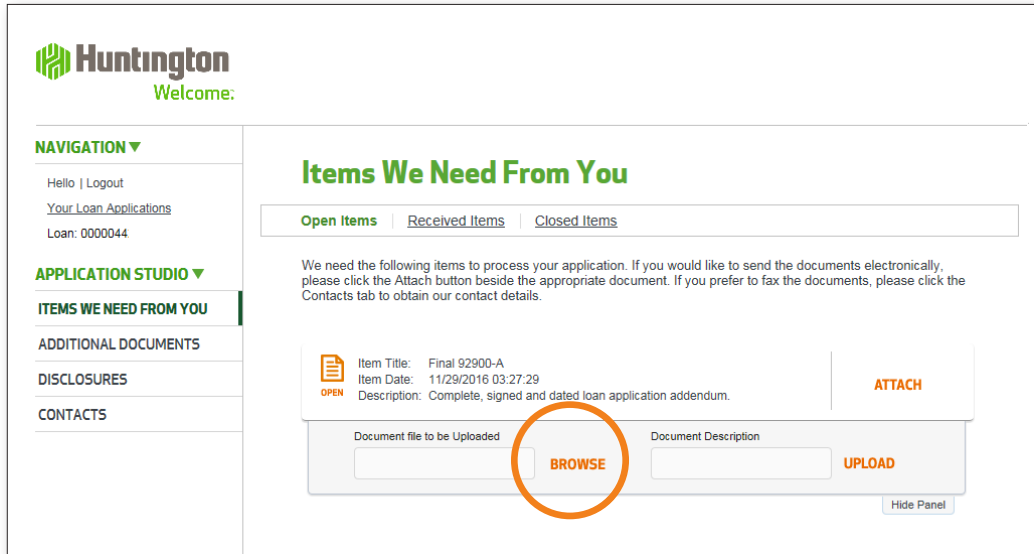
Items We Need From You

[Open Items](#) | [Received Items](#) | [Closed Items](#)

We need the following items to process your application. If you would like to send the documents electronically, please click the Attach button beside the appropriate document. If you prefer to fax the documents, please click the Contacts tab to obtain our contact details.

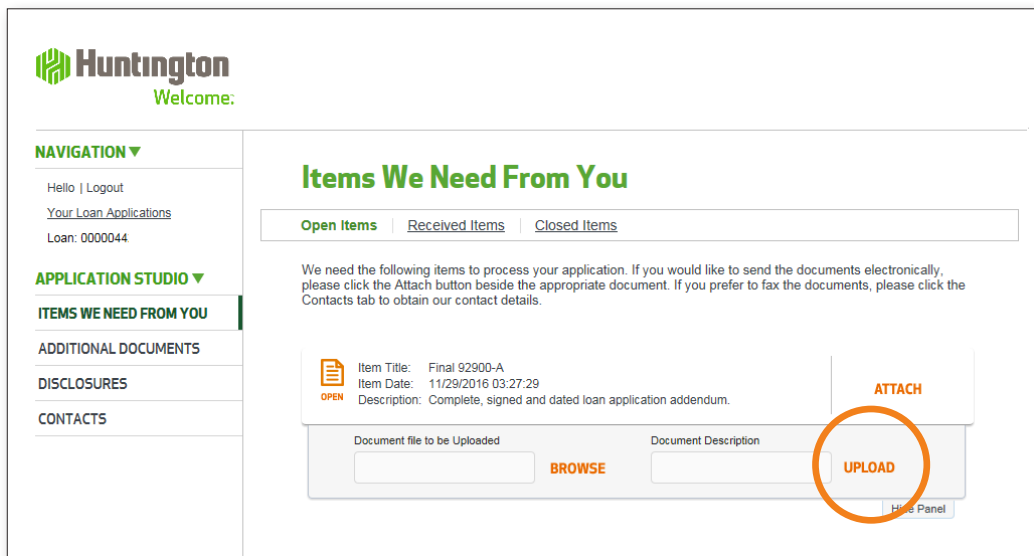
 OPEN	Item Title: Final 92900-A Item Date: 11/29/2016 03:27:29 Description: Complete, signed and dated loan application addendum.	ATTACH
---	---	---------------

- Two new fields will display: **Browse** and **Upload**.
- Click Browse** to select the document you want to upload from your computer.



The screenshot shows the Huntington web portal interface. On the left is a navigation menu with sections: NAVIGATION (Hello | Logout, Your Loan Applications, Loan: 0000044), APPLICATION STUDIO, ITEMS WE NEED FROM YOU (highlighted), ADDITIONAL DOCUMENTS, DISCLOSURES, and CONTACTS. The main content area is titled 'Items We Need From You' and includes tabs for 'Open Items', 'Received Items', and 'Closed Items'. Below the tabs is a message: 'We need the following items to process your application. If you would like to send the documents electronically, please click the Attach button beside the appropriate document. If you prefer to fax the documents, please click the Contacts tab to obtain our contact details.' A document entry is shown with fields for 'Item Title', 'Item Date', and 'Description'. To the right of the entry is an 'ATTACH' button. Below the entry are two input fields: 'Document file to be Uploaded' and 'Document Description'. The 'BROWSE' button is circled in orange, and the 'UPLOAD' button is also visible. A 'Hide Panel' button is at the bottom right of the document entry area. A large orange arrow points to the right from the right side of the screenshot.

- Select the document from your computer.
- Click Upload**.



This screenshot is identical to the previous one, showing the same Huntington web portal interface. In this step, the 'UPLOAD' button is circled in orange. A large orange arrow points to the right from the right side of the screenshot.

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:

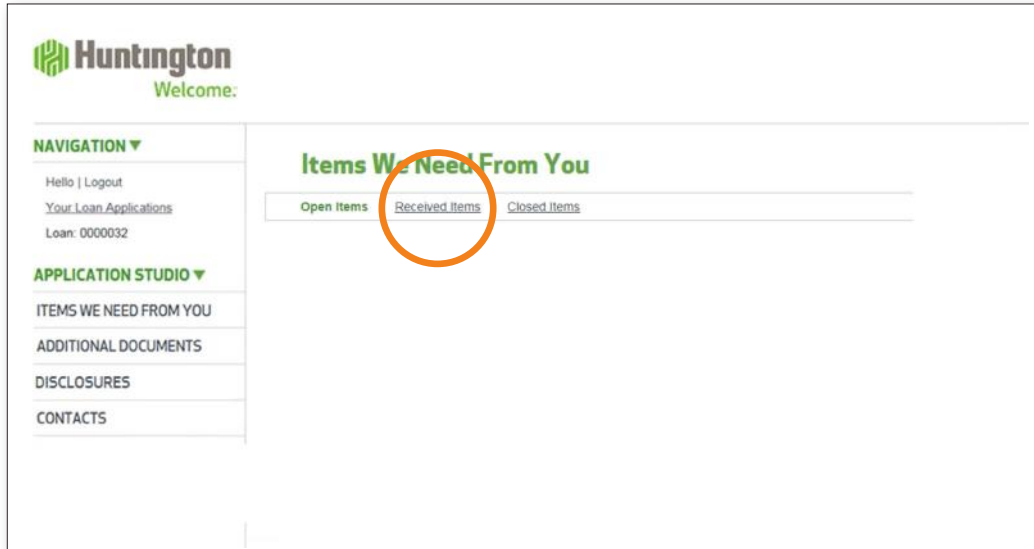
- Click Contacts in left menu to find the fax number for your Home Lending Officer.

The screenshot displays the Huntington Lending Application Web Portal interface. At the top left is the Huntington logo with the text 'Welcome.' below it. A navigation menu on the left includes 'NAVIGATION' (with a dropdown arrow), 'Hello | Logout', 'Your Loan Applications', 'Loan: 0000032', 'APPLICATION STUDIO' (with a dropdown arrow), 'ITEMS WE NEED FROM YOU', 'ADDITIONAL DOCUMENTS', 'DISCLOSURES', and 'CONTACTS'. The main content area is titled 'Contacts' and lists three contact entries, each with a person icon, title, cell phone, office phone, email, fax number, and NMLS-ID status.

Contact Name	Title	Cell Phone	Office Phone	E-mail	Fax Number	NMLS-ID
Home Lending	Manager	(914) 374-7479	(914) 374-8233 ext. 1479	ireah.fawcett@contractor.huntington.com	(914) 525-8678	Not Available
HLA1	Not Available	(914) 374-8233	(914) 374-8233	www@huntington.com	(874) 521-3695	Not Available
Closing Coordinator	Not Available	(914) 525-7412	(914) 525-7412	closingcord@text.com	(252) 525-3636	Not Available

RECEIVED ITEMS

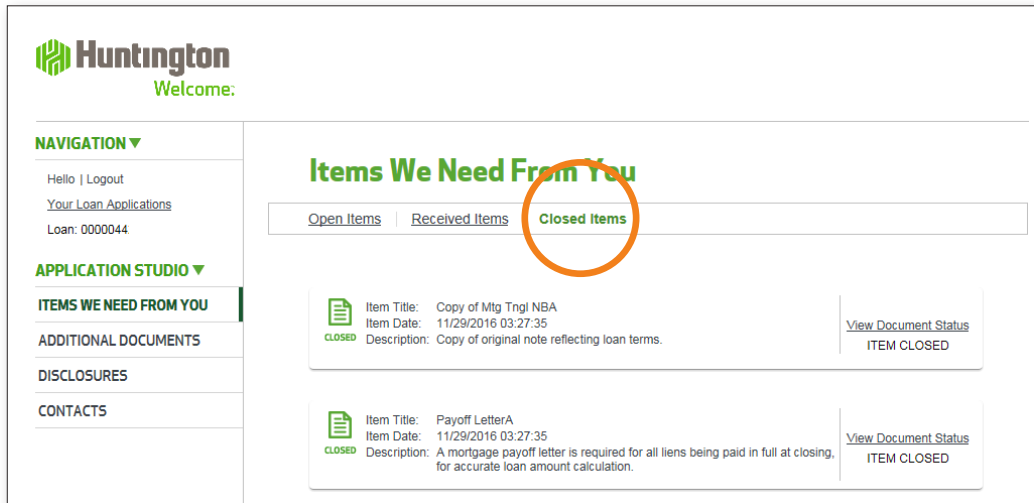
1. **Click Received Items** to view documents you've submitted but have not yet been reviewed by Huntington.





The screenshot shows the Huntington web portal interface. The top left features the Huntington logo and a 'Welcome:' message. Below this is a 'NAVIGATION' menu with links for 'Hello | Logout', 'Your Loan Applications', and 'Loan: 0000032'. To the right, the main content area is titled 'Items We Need From You' and contains three tabs: 'Open Items', 'Received Items', and 'Closed Items'. The 'Received Items' tab is circled in orange, and a large orange arrow points to it from the right side of the page.

CLOSED ITEMS

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



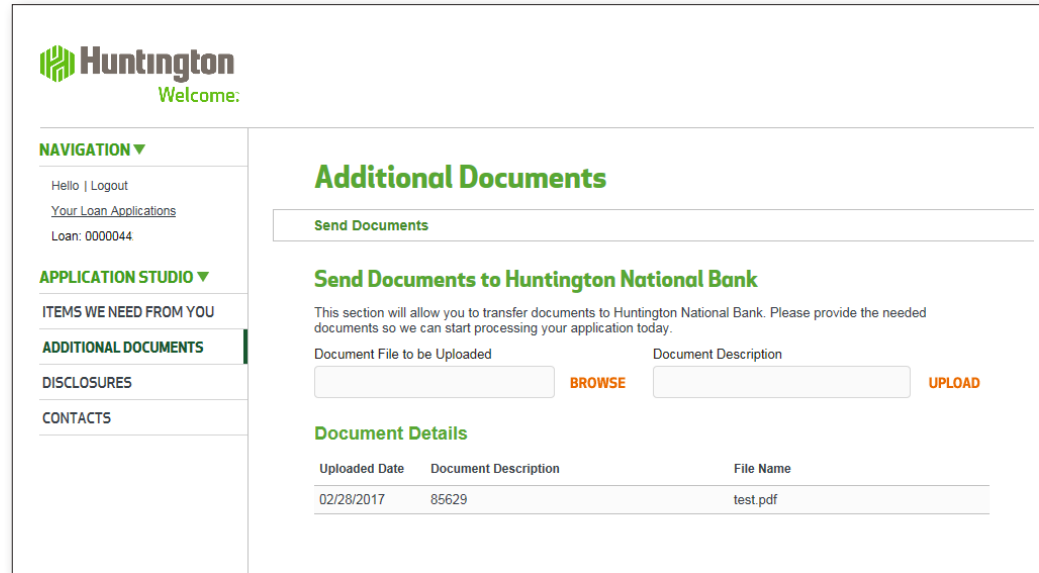
The screenshot shows the Huntington web portal interface. The top left features the Huntington logo and a 'Welcome:' message. Below this is a 'NAVIGATION' menu with links for 'Hello | Logout', 'Your Loan Applications', and 'Loan: 0000044'. To the right, the main content area is titled 'Items We Need From You' and contains three tabs: 'Open Items', 'Received Items', and 'Closed Items'. The 'Closed Items' tab is circled in orange, and a large orange arrow points to it from the right side of the page. Below the tabs, there are two document entries, each with a 'View Document Status' link and the text 'ITEM CLOSED'.

 CLOSED	Item Title: Copy of Mtg Tngl NBA Item Date: 11/29/2016 03:27:35 Description: Copy of original note reflecting loan terms.	View Document Status ITEM CLOSED
 CLOSED	Item Title: Payoff LetterA Item Date: 11/29/2016 03:27:35 Description: A mortgage payoff letter is required for all liens being paid in full at closing, for accurate loan amount calculation.	View Document Status ITEM CLOSED

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.



Huntington
Welcome:

NAVIGATION ▼
Hello | Logout
[Your Loan Applications](#)
Loan: 0000044

APPLICATION STUDIO ▼

ITEMS WE NEED FROM YOU

ADDITIONAL DOCUMENTS

DISCLOSURES

CONTACTS

Additional Documents

Send Documents

Send Documents to Huntington National Bank

This section will allow you to transfer documents to Huntington National Bank. Please provide the needed documents so we can start processing your application today.

Document File to be Uploaded **BROWSE** Document Description **UPLOAD**

Document Details

Uploaded Date	Document Description	File Name
02/28/2017	85629	test.pdf

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 signatures to disclosures from Huntington. Disclosures will only be available online for 48 hours. If you don't e-sign the disclosures within 48 hours, paper documents will be mailed for you to sign. Signed paper documents can be faxed (find contact information in the Contacts tab in the left menu).

After the application completes, you will also receive an email.

1. **Click Disclosures** in the left menu.
2. A list of disclosures will be displayed.



Huntington
Welcome:

NAVIGATION ▼
Hello | Logout
[Your Loan Applications](#)
Loan: 0000044

APPLICATION STUDIO ▼

ITEMS WE NEED FROM YOU

ADDITIONAL DOCUMENTS

DISCLOSURES

CONTACTS

Disclosures

[Receive Disclosures](#)

Received Disclosures from Huntington National Bank

This section will allow you to review and provide electronic signature to the Disclosures from Huntington National Bank. Please select the appropriate [Click Here](#) link provided under "Action" column in the below grid to perform your review.

Received on	Borrower Name	Document Description	Action
03/15/2017	BRYAN	Redisclosure	Click Here

3. **Click Here** to review and e-Sign the disclosures.
4. You'll be asked to confirm that you are authorized to view this information.

Confirm Your Identity

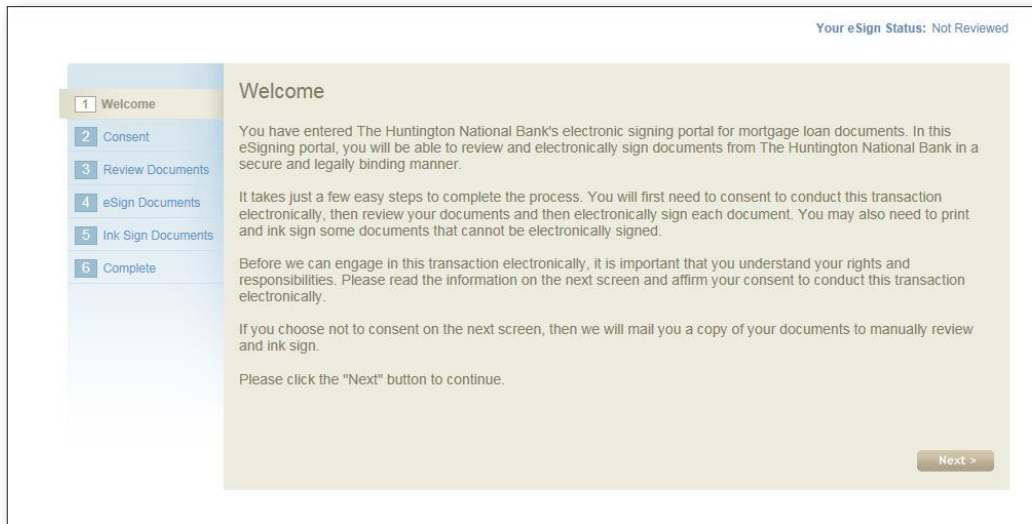
In order to confirm your identity and ensure that you are authorized to view this sensitive information, please provide the information below and click the "Confirm Identity" button.

SECURITY QUESTION	YOUR ANSWER
BORROWER 1 LAST NAME	<input type="text"/>
BORROWER 1 SOCIAL SECURITY NUMBER (LAST 4 DIGITS)	<input type="text"/>

[Confirm Identity](#)

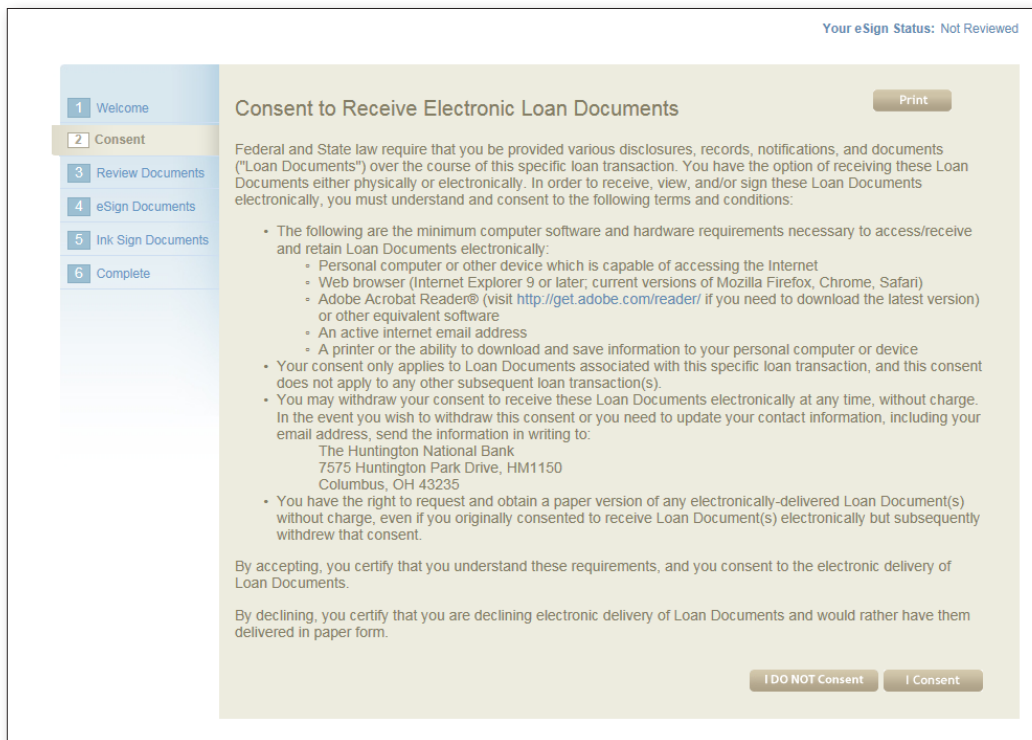
5. **Enter the information** and **click Confirm Identity**.

6. The Welcome screen will open.



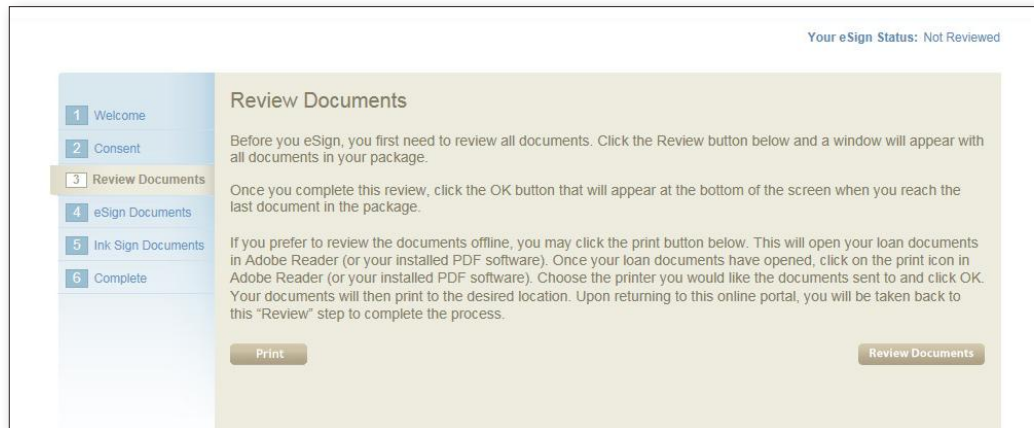
7. Review the Welcome screen and **click Next.**

8. The Consent screen will open.

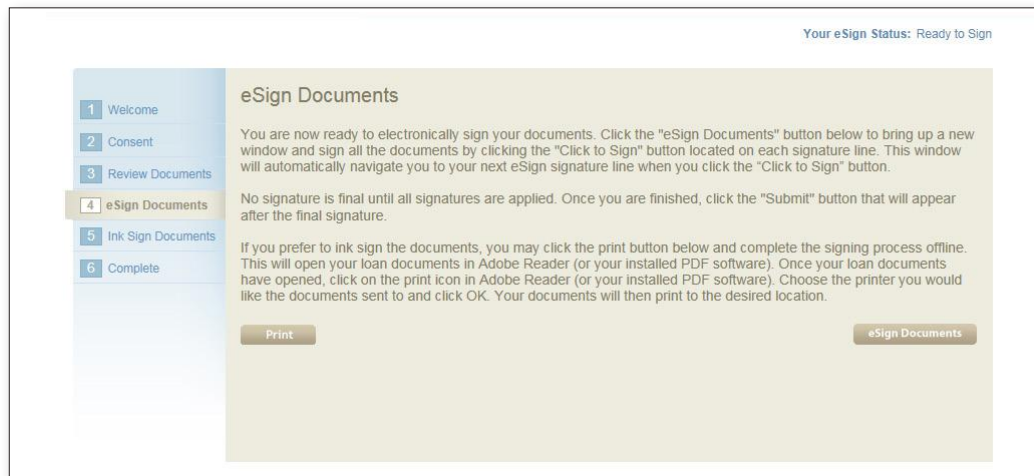


9. Review the Consent screen and **click I Consent.**

10. The Review Documents screen will open.



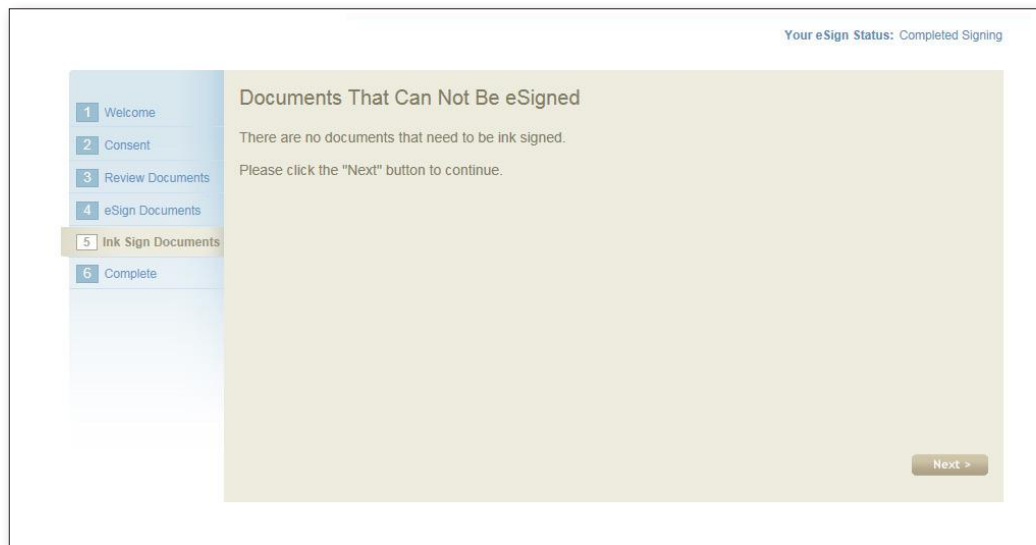
11. Review the Review Documents and **click Review Documents.**
12. A new window will open to display all the documents you need to review.
13. Read through each document and **click OK.**
14. When the last document is acknowledged, the e-sign Documents page will open.



15. **Click e-sign Documents**, which will open a new window with all documents you need to e-sign.

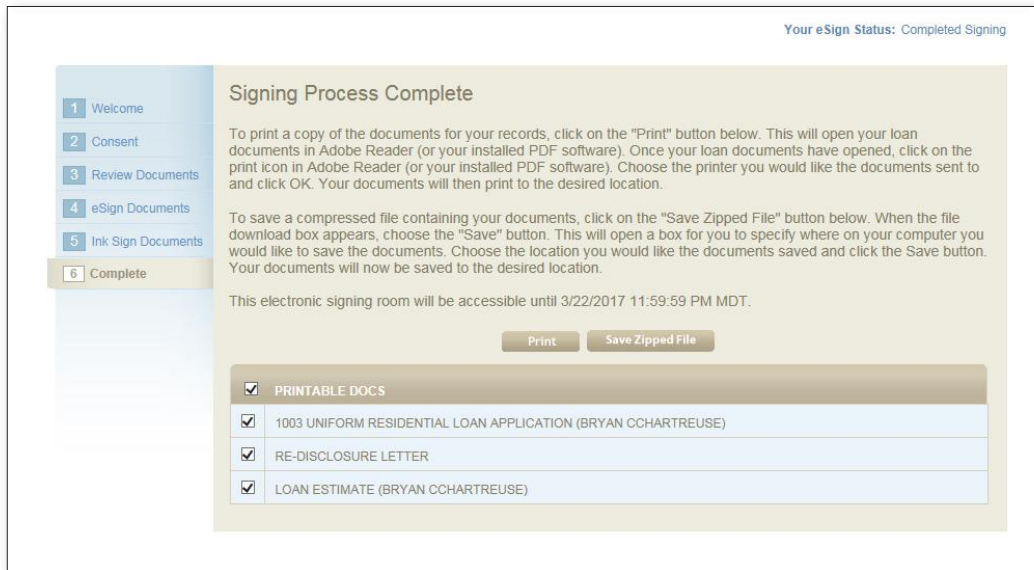
16. On each document, **click the Click to Sign button** on each signature line.
 - After you click **Click to Sign**, a font signature displays on each signature line.
 - The document will automatically scroll to each signature line where you need to e-sign.

NOTE: You must sign using the Huntington e-sign process. Other methods, such as Adobe signatures, is not an acceptable form of e-signature.
17. When you finish, **click Submit** to send the signed documents to Huntington.
18. Next, the Ink Sign Documents page will display documents that cannot be e-signed.



19. **Click Print.** *NOTE: You must click print to move forward.*
20. **Complete and sign the documents in ink.**
21. **Mail** them to: Attn: HM1150
 The Huntington National Bank
 P.O. Box 182440
 Columbus, OH 43272-4195
22. **Click Next.**

23. The Complete page will be displayed.



To print or save your signed documents:

- **Check the box** next to each document you want to print or download.
- **Click Print** or **click Save Zipped File**.
- Once downloaded, you'll need to uncompress the zipped file to access the documents.

SECTION 3

Help

Contacts

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



Huntington
Welcome:

NAVIGATION ▼
Hello | Logout
Your Loan Applications
Loan: 0000032

APPLICATION STUDIO ▼

ITEMS WE NEED FROM YOU

ADDITIONAL DOCUMENTS

DISCLOSURES

CONTACTS

Contacts

	Home Lending Title: Manager Cell Phone: (814) 625-7878 Office Phone: (814) 334-8223 ext. 1479	E-mail: jeff.fantone@contractor.huntington.com Fax Number: (814) 525-8878	NMLS-ID: Not Available
	HLA1 Title: Not Available Cell Phone: (814) 266-2888 Office Phone: (814) 334-8888	E-mail: www.ama@huntington.com Fax Number: (874) 521-3695	NMLS-ID: Not Available
	Closing Coordinator Title: Not Available Cell Phone: (814) 525-7452 Office Phone: (814) 632-1479	E-mail: closingcord@tesl.com Fax Number: (252) 525-3636	NMLS-ID: Not Available

Browser Support

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

