



Job Aid: UWB Multi-Threaded Decisions

The purpose of this document is to provide step by step instructions for utilizing the multi-threaded decisioning feature within the Underwriting Workbench.

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The purpose of the Multi-Threaded Decisioning feature is to provide a solution where underwriting of files will become more efficient as more than one underwriter can be evaluating different aspects of the file at the same time.

Multi-Threaded Approver Roles

Lead Approver – Responsible for the whole transaction. The first assigned approver on a transaction automatically becomes the lead approver. Only Transaction Admins and Lead Approvers can change the Lead Approver.

Risk Approver – Responsible for providing an approval decision on the risk(s) assigned to them. They will have access to all details of the transaction, however their approval is only applicable to the assigned risk(s).

File Approver - Responsible for providing an approval decision on the File/Order(s) assigned to them. They will have access to all details of the transaction, however their approval is only applicable to the assigned File/Orders(s) on a transaction.

Note: Alerts and email notifications are based on user preferences.



Lead Approver

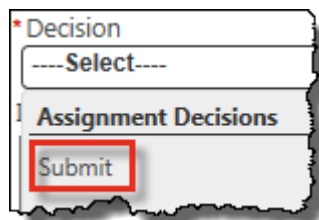
The first Approver associated with a transaction is made the Lead Approver by default, when the Transaction was created:


- by the Approver themselves or;
- when a user with Submitter rights only, first assigns the Transaction for approval to the Underwriter/Approver

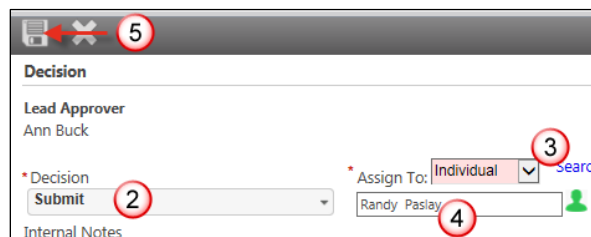
Change Lead Approver

The Lead Approver and/or My Transaction Admins have the ability to assign another Approver on the Transaction as the Lead Approver

- Access the Transaction and navigate to the **Decision** page
- Click the **Decision** dropdown and select **Submit**



- Click the **Assign To** dropdown and select **Individual**
- Add the **Approver** you are assigning the Transaction to
- Click **Save** 



1. Decision dropdown menu

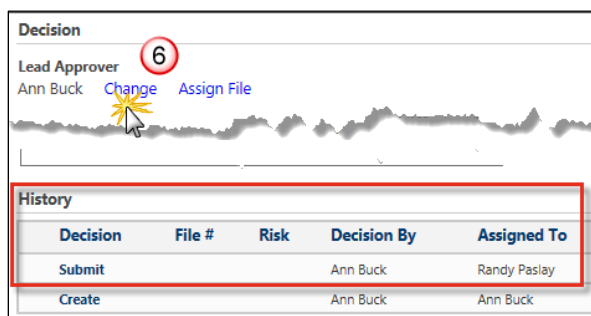
2. Submit button

3. Assign To dropdown menu

4. Individual selection

5. Save button

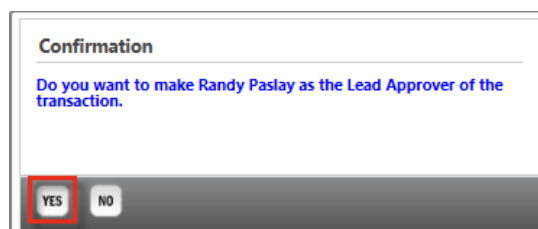
- The individual displays in the **History** grid; click **Change**



Decision	File #	Risk	Decision By	Assigned To
Submit			Ann Buck	Randy Paslay
Create			Ann Buck	Ann Buck

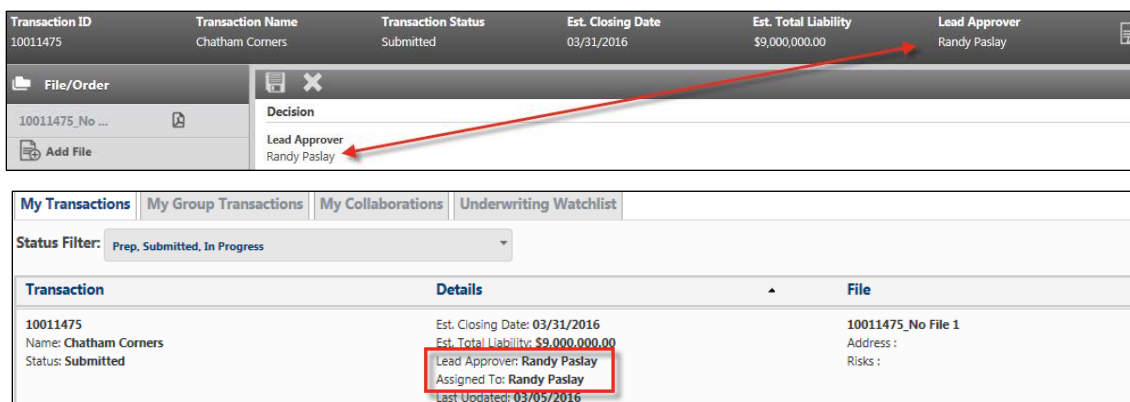


7. A pop up displays, click **Yes** to appoint the **Assigned To** approver as the **Lead Approver**



A confirmation dialog box titled "Confirmation" with the text "Do you want to make Randy Paslay as the Lead Approver of the transaction." Below the text are two buttons: "YES" and "NO". The "YES" button is highlighted with a red box.

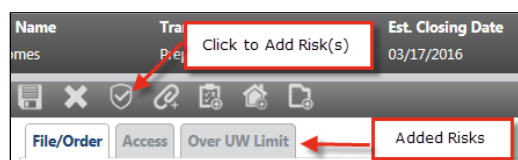
8. **Assigned to** becomes **Lead Approver**



The screenshot shows a transaction details page for transaction ID 10011475, named "Chatham Corners". The transaction status is "Submitted", the estimated closing date is 03/31/2016, and the estimated total liability is \$9,000,000.00. The lead approver is Randy Paslay. Below this, there is a "Decision" section with a "Lead Approver" field set to Randy Paslay. A red arrow points from the "Lead Approver" field in the decision section to the "Lead Approver" field in the transaction details section. Below the decision section, there is a "My Transactions" tab with a status filter set to "Prep, Submitted, In Progress". The transaction details table shows the transaction name "Chatham Corners", status "Submitted", and a "Lead Approver" field set to Randy Paslay. The "Assigned To" field is also set to Randy Paslay. The "Last Updated" date is 03/05/2016.

Risks

Risk(s) needing approval must be added through the Add Risk option in the UWB



A screenshot of the "Add Risk" button in the UWB. The button is labeled "Click to Add Risk(s)" and is highlighted with a red box. Below the button, there is a "File/Order" section with a "Click to Add Risk(s)" button, also highlighted with a red box. The "Access" and "Over UW Limit" buttons are also visible.

Request Risk Approval – Individual

Risk(s) needing approval must be added through the **Add Risk** option in the UWB

1. Navigate to the Transaction's **Decision** page
 - a. When the Submitter of the Transaction is the Approver assigning risks, the Approver will need to **Submit** the Transaction to **Self**, in order to activate the **Assign Risk** link
2. Click **Assign Risk**



Decision

Lead Approver
Ann Buck

Assign Risk
Assign File

3. **Assign Risk** window displays; click the **Risk** dropdown menu
4. Select the applicable risk(s) and click **Apply**
5. If the Transaction has multiple files with risks attached, click the **File#** dropdown, select the applicable file to the Risk(s) and click **Apply**. If there is only one file, the file number will default
6. Enter the requested Approver name into the **Assign To** field
7. **Copy**, **Add** and/or **Delete** rows as needed. See examples below
8. Click **Save**

Assign Risks

Lead Approver
Ann Buck

To add new risk(s) for approval, use the "Add" button to add an empty row or use the "copy" button to create a copy of your current row. Select the number of approvals needed when assigning a risk to an Approver group.




You can select multiple risks or files to assign to a Risk Approver. However, please note that your file section is filtered based on your risk selection.







To assign a risk to multiple approvers (Concurrent risk approvals), use the copy feature to create multiple rows.

Risk	File #	Assign To	Approvals #	Actions
<div style="display: flex; align-items: center;"> <div style="border: 1px solid #ccc; padding: 2px; margin-right: 5px;"> <div style="display: flex; justify-content: space-between;"> ---Select--- 3 </div> <div style="display: flex; justify-content: space-between;"> ✓ Select all ✗ UnSelect all Apply </div> <div> <input checked="" type="checkbox"/> Access <div style="margin-left: 20px;"> <input type="checkbox"/> Over UW Limit </div> </div> </div> </div>	<div style="border: 1px solid #ccc; padding: 2px; margin-right: 5px;"> <div style="display: flex; justify-content: space-between;"> ---Select--- 5 </div> </div>	<div style="display: flex; align-items: center;"> <div style="border: 1px solid #ccc; padding: 2px; margin-right: 5px;"> <div style="display: flex; justify-content: space-between;"> Individual 6 </div> </div> <div style="border: 1px solid #ccc; padding: 2px; margin-right: 5px;">Randy Paslay</div> </div>		<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid red; padding: 5px; text-align: center;">Add</div> <div style="border: 1px solid red; padding: 5px; text-align: center;">Delete</div> <div style="border: 1px solid red; padding: 5px; text-align: center;">Copy</div> </div>

8
X

Examples:

Risk	File #	Assign To	Approvals #	Actions
Access, Over UW Limit	10011477_No File 1	Individual Randy Paslay		  

Risk	File #	Assign To	Approvals #	Actions
Over UW Limit	10011477_No File 1	Individual Randy Paslay		  
Over UW Limit	10011477_No File 1	Individual Karen Saez		  

9. **Pending Decisions** section displays on the **Decision** page



Pending Decisions							
Decision	File #	Risk	Requested By	Assigned To	Requested Date	Approvals Needed	Actions
Risk Submitted	10011477_No File 1	Access	Ann Buck	Karen Saez	03/06/2016	1	
Risk Submitted	10011477_No File 1	Over UW Limit	Ann Buck	Randy Paslay	03/06/2016	1	

History							
Decision	File #	Risk	Decision By	Assigned To	Decision Date	Approval Date	Notes
Risk Submitted	10011477_No File 1	Access	Ann Buck	Karen Saez	03/06/2016		
Risk Submitted	10011477_No File 1	Over UW Limit	Ann Buck	Randy Paslay	03/06/2016		
Submit			Ann Buck	Ann Buck	03/05/2016		
Create			Ann Buck	Ann Buck	03/05/2016		

10. On the Home page, **Decision Status: Approvals Requested**

10011477 Name: Harmony Homes Status: In Progress Decision Status: Approvals Requested	Est. Closing Date: 03/17/2016 Est. Total Liability: \$9,000,000.00 Lead Approver: Ann Buck Assigned To: Ann Buck Last Updated: 03/05/2016	10011477_No File 1 Address : Risks : Access, Over UW Limit
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Request Risk Approval – Group

Risk(s) needing approval must be added through the **Add Risk** option in the UWB

- Navigate to the Transaction's **Decision** page
 - When the Submitter of the Transaction is the Approver assigning risks, in order to activate the **Assign Risk** link, the Approver will need to **Submit** the Transaction to **Self**
- Click **Assign Risk**

Decision

Lead Approver
 Ann Buck

Assign Risk
 Assign File

- Assign Risks** window displays. If there is one risk on the Transaction, the risk will default; if multiple risks click, the **Risk** dropdown menu
- Select the applicable risk(s) and click **Apply**
- If the Transaction has multiple files with risks attached, click the **File#** dropdown, select the applicable file to the Risk(s) and click **Apply**. If there is only one file containing the risk(s), the file number will default
- Click in the **Assign To** field; select **Group**
- Enter a Group name into the **Assign To** field; auto suggest feature is enabled
- Click in the **Approvals #** field and select the applicable number of approvals needed for the risk
- Copy**, **Add** and/or **Delete** rows as needed



10. Click **Save**

Assign Risks

Lead Approver
Ann Buck

To add new risk(s) for approval, use the "Add" button to add an empty row or use the "copy" button to create a copy of your current row. Select the number of approvals needed when assigning a risk to an Approver group.

You can select multiple risks or files to assign to a Risk Approver. However, please note that your file section is filtered based on your risk selection.

To assign a risk to multiple approvers (Concurrent risk approvals), use the copy feature to create multiple rows.

Risk	File #	Assign To	Approvals #	Actions
Mechanics Lien	10011466_No File 1	Group	3	<div> <div>Add</div> <div>Delete</div> <div>Copy</div> </div>

10

11. Pending Decisions section displays on the **Decision** page

Pending Decisions						
Decision	File #	Risk	Requested By	Assigned To	Requested Date	Approvals Needed
Risk Submitted	10011466_No File 1	Mechanics Lien	Ann Buck	NCS Early Lookers	03/05/2016	3
						<div> <div>Delete request</div> </div>

Edit the **Assigned To** and the number of **Approvals Needed** when the **Assigned To** is a Group.

History						
Decision	File #	Risk	Decision By	Assign	Approval Date	Notes
Risk Submitted	10011466_No File 1	Mechanics Lien	Ann Buck	NCS Early		

Number will decrease as Risk is Submitted to Approvers

12. On the Home page, **Decision Status: Pending Risk Approvals** displays

10011467	Est. Closing Date: 03/18/2016	2216
Name: AnnTestRisks	Est. Total Liability: \$3,123,121.00	Address :
Status: In Progress	Lead Approver: Praveen C. Keerthi	Risks : Bankruptcy
Decision Status: Pending Risk Approval	Assigned To: Praveen C. Keerthi	
	Last Updated: 03/04/2016	

Enter a Risk Decision

1. Navigate to the Transaction and review Risk(s)

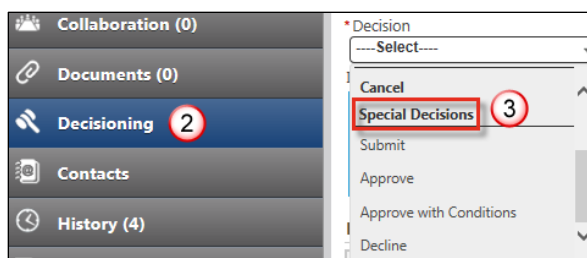
- Both the **File/Order** and **Risk(s)** tab(s) you are being asked to approve are highlighted



2. Click the **Decision** button

- When the Risk approval is assigned to a Group, select **Submit** from the **Decision** dropdown under **Assignment Decisions** and select **Self** in the **Assign To** dropdown

3. From the **Decision** dropdown menu scroll to **Special Decision** and select your decision



4. Leave notes as applicable and click **Save** 
5. Risk is removed from **Pending Status** and displays in the **History** section

History							
Decision	File #	Risk	Decision By	Assigned To	Decision Date	Approval Date	Notes
Risk Approved	2216	Bankruptcy	Ann Buck	Praveen C. Keerthi	03/06/2016	Ann approved the Bankruptcy risk.	
Risk Submitted	2216	Bankruptcy	Praveen C. Keerthi	Ann Buck	03/04/2016		
Submit							Praveen assigned the Bankruptcy risk to Ann.
Create			Praveen C. Keerthi	Praveen C. Keerthi	03/04/2016		

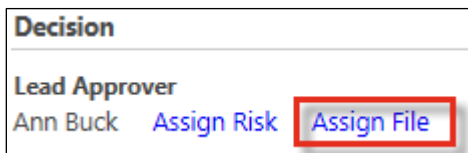
File

Request File Approval – Individual

1. Navigate to the Transaction's **Decision** page

Note: When the Submitter of the Transaction is the Approver assigning Files, the Approver will need to **Submit** the Transaction to **Self**, in order to activate the **Assign File** link

2. Click **Assign File**



3. **Assign Files** window displays; click the **File #** field
4. Select the applicable file(s) from the dropdown menu and click **Apply**
5. Enter the requested Approver name into the **Assign To** field
6. **Add** and/or **Delete** rows as needed
7. Click **Save**

Assign Files

Lead Approver
Ann Buck

To add a new file for approval, use the "Add" button to add an empty row.
Please note that you can select multiple files and assign them to a File Approver

File #	State(s)	Assign To	Actions
01	FL	Individual Leonard Prescott	<div> <div>7</div> <div> <div>3</div> <div>4</div> <div>5</div> </div> <div> <div>Add</div> <div>Delete</div> </div> </div>

State(s) display based on what is added to the Property button on the File/Order page

8. Pending Decisions section displays on the Decision page

Pending Decisions							
Decision	File #	Risk	Requested By	Assigned To	Requested Date	Approvals Needed	Actions
File Submitted	01		Ann Buck	Leonard Prescott	03/06/2016	1	

History							
Decision	File #	Risk	Decision By	Assigned To	Decision Date	Approval Date	Notes
File Submitted	01		Ann Buck	Leonard Prescott	03/06/2016		
Submit			Ann Buck	Ann Buck	03/06/2016		
Create			Ann Buck	Ann Buck	03/06/2016		

9. On the Home page, **Decision Status: Approvals Requested** displays

10011478	Est. Closing Date: 03/31/2016	01
Name: Raymond Homes	Est. Total Liability: \$8,000,000.00	Address : 569 Sunshine Place, Clearwater, FL
Status: In Progress	Lead Approver: Ann Buck	Risks :
Decision Status: Approvals Requested	Assigned To: Ann Buck	
	Last Updated: 03/06/2016	

Request File Approval – Group

1. Navigate to the Transaction's **Decision** page

Note: When the submitter of the Transaction is the Approver assigning risks the Approver will need to **Submit** the Transaction to **Self**, in order to activate the **Assign Risk** link

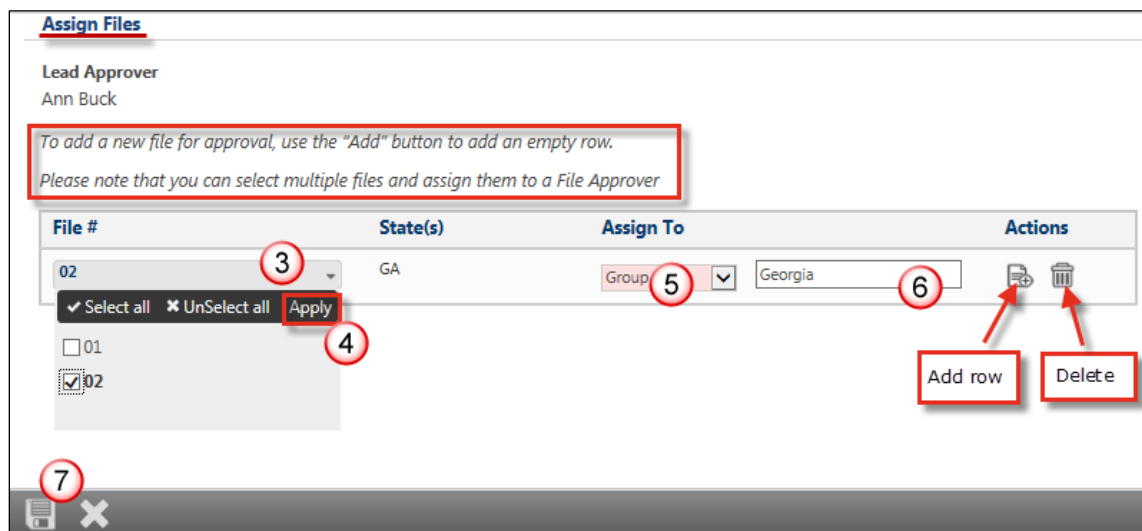
2. Click **Assign File**

Decision

Lead Approver
Ann Buck

Assign Risk **Assign File**

3. New window displays. If there is one file on the Transaction, the file will default; if more than one, click the **Files #** dropdown menu
4. Select the applicable file(s) and click **Apply**
5. Click in the **Assign To** field; select **Group**
6. Enter a **Group** name into the **Assign To** field
7. **Add** and/or **Delete** rows as needed
8. Click **Save**



9. **Pending Decisions** section displays on the **Decision** page

Pending Decisions						
Decision	File #	Risk	Requested By	Assigned To	Requested Date	Approvals Needed
File Submitted	02		Ann Buck	Georgia	03/06/2016	1

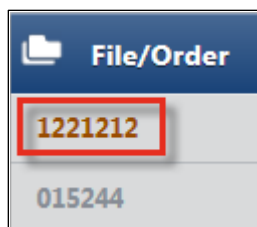
10. On the Home page, **Decision Status: Pending Risk Approvals** displays

10011479	Est. Closing Date: 03/31/2016	01
Name: Tellimore	Est. Total Liability: \$1.00	Address : 521 Jackson, Atlanta, AL
Status: In Progress	Lead Approver: Ann Buck	Risks :
Decision Status: Approvals Requested	Assigned To: Ann Buck	
	Last Updated: 03/06/2016	

Enter a File Decision

1. Navigate to the Transaction and review the **File/Order(s)**

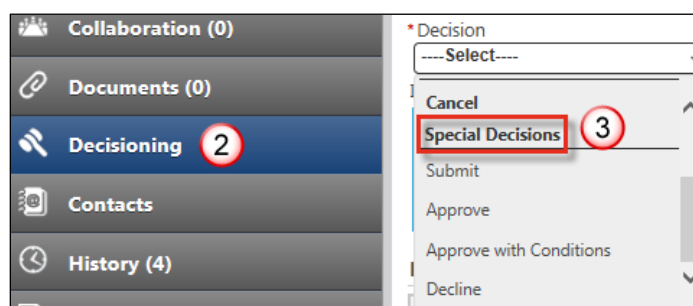
Note: The **File/Order** number(s) you are being asked to approve are highlighted



- Click the **Decision** button

Note: When the **File** approval is assigned to a Group, select **Submit** from the Decision dropdown under **Assignment Decisions** and select **Self** from the **Assign To** dropdown

- From the **Decision** dropdown menu scroll to **Special Decision** and select your decision



- Leave notes as applicable and click **Save** 
- File is removed from **Pending Status** and displays in the **History** section

History					
Decision	File #	Risk	Decision By	Assigned To	Decision Date
File Approved	1221212		Ann Buck	Praveen C. Keerthi	Ann approved the File
File Submitted	1221212		Praveen C. Keerthi	Ann Buck	03/04/2016
Submit			thi	Praveen C. Keerthi	03/04/2016
Create			thi	Praveen C. Keerthi	03/04/2016