



Investment Account
Services Division

User Guide 

MORTGAGE DASHBOARD

v01-10-2022



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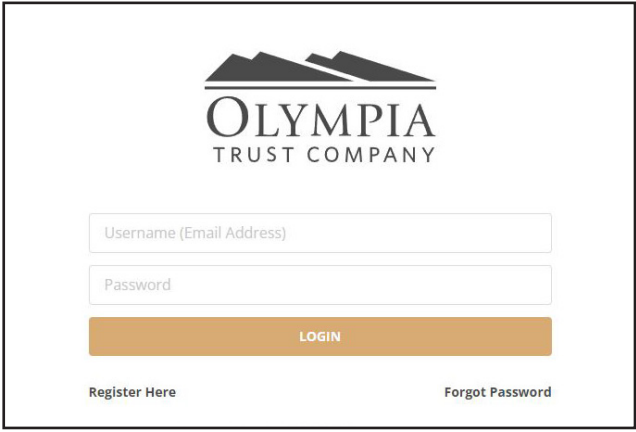
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Overview

The **Mortgage Dashboard** is integrated within the Olympia Trust Company Web Portal and is used to create mortgage files. It facilitates the submission of required documents, communications, and confirmations required to fund a mortgage investment.

Dashboard

To access the Mortgage Dashboard from any screen, select “Dashboard” under Settlement from the side bar menu.

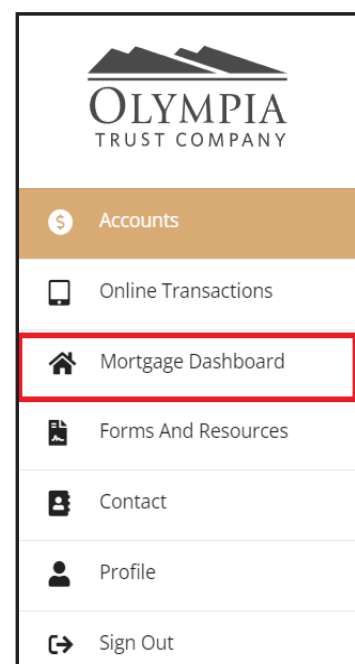


The login screen for the Olympia Trust Company web portal. It features the company logo at the top, which consists of a stylized mountain range above the text "OLYMPIA TRUST COMPANY". Below the logo are two input fields: "Username (Email Address)" and "Password". A prominent orange "LOGIN" button is centered below these fields. At the bottom of the screen, there are two links: "Register Here" on the left and "Forgot Password" on the right.

1 Logging in

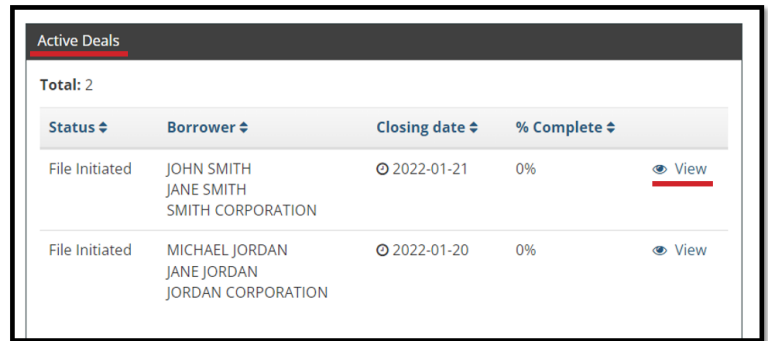
1.1. Log into the Olympia Trust Company Web Portal.

1.2. Select “Mortgage Dashboard” from the side bar menu. You will be brought to the Mortgage Dashboard, which provides a summary of all the mortgages (“**deals**”) associated with your account.

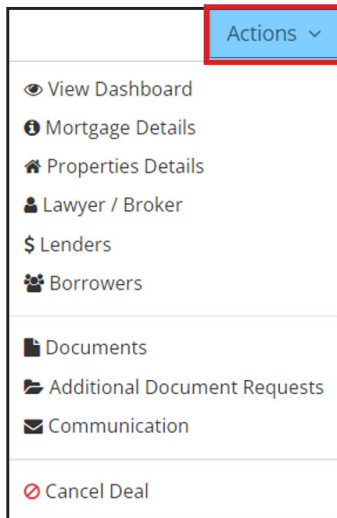


2 Accessing an existing mortgage file

- 2.1. To work on an existing mortgage file, from the Dashboard, click the “View” button for the applicable file. You will be brought to the **Active Deal** screen for the file.



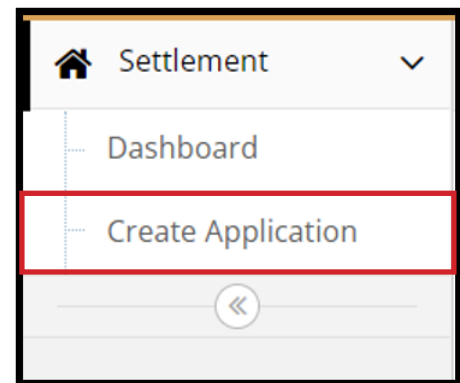
Status	Borrower	Closing date	% Complete	
File Initiated	JOHN SMITH JANE SMITH SMITH CORPORATION	🕒 2022-01-21	0%	View
File Initiated	MICHAEL JORDAN JANE JORDAN JORDAN CORPORATION	🕒 2022-01-20	0%	View



- 2.2. Once within a file, the **Actions** dropdown menu will appear in the top right corner. This menu will be visible on all screens as you navigate through the file.

3 Creating a new mortgage file

- 3.1. Select “Create Application” under Settlement from the side bar menu.
- 3.2. Complete the initial questions and details, then click “Create” to create the file.
- The selected Olympia contact will be notified that a new file has been created. If you do not have an Olympia contact, you may choose “Request Contact.”



Create Application

Qualifying Questions

Is the property on Canadian Soil ? *

Select...

Is this an Arms-Length Transaction ? *

Select...

Does this deal exceed 100% Loan-to-value ? *

Select...

Funding Details

Funding method *

Wire

Closing date *

MM/DD/YYYY

Administrative Details

Olympia Trust Contact *

Please select...

Property Location *

Please Select...

3.3. You will be brought to the Active Deal screen for the file. This screen displays an overview of the mortgage and the status of the application.

Active Deal » JANE DOE

Status: File Initiated Borrower(s): JANE DOE Closing Date: 2022-02-15, 18 days left Property Location: ON

File Details

Borrower Name(s): JANE DOE

Property Location: ON

File Owner: BOB BELCHER

Olympia Trust Contact: Request Contact

File Status: File Initiated

Closing Date: 15/02/2022

Remaining Equity: \$ 0.00

Yield: 16.00 %

> Mortgage Details

> Property

> Lender (0 / 0)

Documents Checklist and Status

Task	Progress
Initial File Creation	0.00% (0/4)
Document Collection and Review	0.00% (0/5)
MIDWIA Creation and Authorization	0.00% (0/1)

Save Assignments

Notifications

Type / Sender	Recipient	Subject
Send Email		

Entering Mortgage Details (Actions Menu)

After initial file creation is completed, the details of the mortgage must be entered, which is completed by selecting each of the following options in the Actions dropdown menu on the top right of the screen while in the Active Deal screen:

- Mortgage Details.
- Properties Details.
- Lawyer/Broker.
- Lenders.

As you complete the required details and submit the required documents, the Documents Checklist and Status section of the Active Deal screen will track your progress. You can assign certain steps of the checklist to others, such as a broker or lawyer, to complete.

Important Note: The Mortgage Dashboard does not include an auto-save feature. You must click "Save" after entering any details, making changes, or uploading files, otherwise the data will be lost.

4 Mortgage Details

4.1. Enter all the information regarding the terms of the mortgage and payment information.

Mortgage Details » JANE DOE
Status: File Initiated Borrower(s): JANE DOE Closing Date: 2022-02-15, 18 days left Property Location: ON

Application Mortgage

Payments and dates

Face value of mortgage * \$ 500,000.00

Interest rate * % 12.00

Closing date * 02/15/2022

Calculation method

Payment frequency

Balloon Payment Percent % 4.00

First payment date MM/dd/yyyy

Mortgage maturity date MM/dd/yyyy

Interest adjustment date * MM/dd/yyyy

Mortgage Associated Fees ⓘ

NSF late fee \$ 50.00

Renewal fee \$ 225.00

Discharge fee \$ 50.00

Prepayment penalty fee Amount

Other fees Amount

Actions

4.2. The following documents must be uploaded on this screen:

- Mortgage document.
- Mortgage Payment Authorization form.
- Borrower's void cheque.
- Law firm's void cheque.
- Corporate search (if applicable).

Documents

Charge Document

Mortgage Payment Authorization Form (MPA)

Law Firm Void Cheque

Borrower's void cheque

Payment Institution Number

Payment Transit Number

Payment Account Number

Void Cheque

* Only PDF and Word documents are accepted

5 Property Details

5.1. Click “+Property” and enter all the information regarding the **mortgage property**, including **prior encumbrances** and **property valuation**.

Property Details » JANE DOE
Status: File Initiated Borrower(s): JANE DOE Closing Date: 2022-02-15, 18 days left Property Location: ON

Properties

+ Property

Save

Actions

5.2. Click “+Property” to add more properties.

5.3. The following documents must be uploaded on this screen:

- Title.
- Lease (if applicable).
- Statement showing the amount owing on prior encumbrances (if applicable).
- Property valuation.
- Estoppel certificate (if applicable).

6 Lawyer/Broker

The lawyer and/or broker information entered in this step must match what Olympia has on file so that they can be authenticated. If incorrect information is entered, you will not be able to proceed. To confirm the information, please contact your Olympia contact.

- 6.1. Enter the information regarding the lawyer and/or broker associated with the mortgage.
- 6.2. The lawyer and/or broker will receive an email notification that they have been added to the file.

7 Lenders

The lender information entered in this step must match what Olympia has on file so that they can be authenticated. If incorrect information is entered, you will not be able to proceed. To confirm the information, please contact your Olympia contact.

The screenshot shows the 'Lenders' form for 'JANE DOE'. At the top, it displays 'Status: File Initiated Borrower(s): JANE DOE Closing Date: 2022-02-15, 18 days left Property Location: ON'. Below this is a table with columns for 'Last name', 'First name', and 'Email'. There is a '+ Account' button and a 'Save' button at the bottom right.

- 7.1. Enter the information regarding the lenders (Olympia clients), including their loan, discount, prepaid interest, and payment amounts.
- 7.2. Each lender will receive an email notification that they have been added to the file.










8 Borrowers

The screenshot shows the 'Borrowers' form for 'JANE DOE'. At the top, it displays 'Status: File Initiated Borrower(s): JANE DOE Closing Date: 2022-02-15, 18 days left Property Location: ON'. Below this is a 'New Borrower' section with fields for 'Last Name *' (DOE), 'Salutation' (dropdown), 'Given name' (JANE), and 'Married' (dropdown with 'No' selected). There is an 'Add Borrower' button and a 'Submit' button at the bottom right.

- 8.1. Enter or edit the information regarding the **borrower**.
- 8.2. Click “Add Borrower” to add more borrowers.

9 Documents

This screen lists all the documents that have been submitted. The status of each document and any comments can be viewed.

Documents					
Created	Document	Type	Size	Status	Comments
January 20, 2022 10:51	 Mortgage.pdf	Form B	1.8MB	 Pending	
January 20, 2022 10:51	 MPA.pdf	Mortgage Payment Authorization Form	781.4kB	 Pending	
January 20, 2022 10:51	 Trust Void Cheque.pdf	Law Firm Void Cheque	227.2kB	 Pending	

10 Additional Document Requests

During the review process, Olympia may request additional documents. When this happens, you will receive an email notification. This screen lists the additional documents requested and the notes regarding each.

10.1. Any requested additional documents must be uploaded on this screen.

Notifications

Type / Sender	Recipient	Subject
<div>Send Email</div>		

11 Communication

This screen lists all email notifications, both automated and manual, that have been sent for the mortgage.

11.1. To send a manual email, click “Send Email.”

Olympia Review

When you upload documents, the selected Olympia contact will receive notifications to review them. They will review the documents and compare them to the details that have been entered. Your Olympia contact may also request additional documents.

If a document you submitted is rejected, you will receive an email notification. You may log in to view which document is rejected and the reason for rejection.

Client Authorization

Once all documents have been submitted and all details have been reviewed and approved by Olympia, each lender will receive an email notification to provide their authorization by signing a *Mortgage Investment Direction, Waiver & Indemnity Agreement* (MIDWIA) using HelloSign. Funding of the mortgage cannot proceed until all lenders have submitted a signed MIDWIA.

12 Signing the MIDWIA

- 12.1. From the Actions dropdown menu, select “Lenders.”
- 12.2. Select the account in which the mortgage is to be held.

The account selected must have enough in the cash balance to proceed.

- 12.3. Click “Sign MIDWIA form.” A HelloSign window will open with a prefilled MIDWIA.

Loan amount	Discount amount	Pre paid interest amount	Client payment amount
\$ 20,000.00	\$	\$	\$ 200.00
Status: Pending			Sign MIDWIA form

- 12.4. Follow the prompts to sign and submit the MIDWIA using HelloSign.

Funding

Once a signed MIDWIA is received from all lenders and has been reviewed and approved by Olympia, you will receive an email notification. Funding will proceed on the funding date using the method selected during the initial file creation.