

J U L Y 8 T H 2 0 2 4

Release Notes

Version 1.1.7.24581



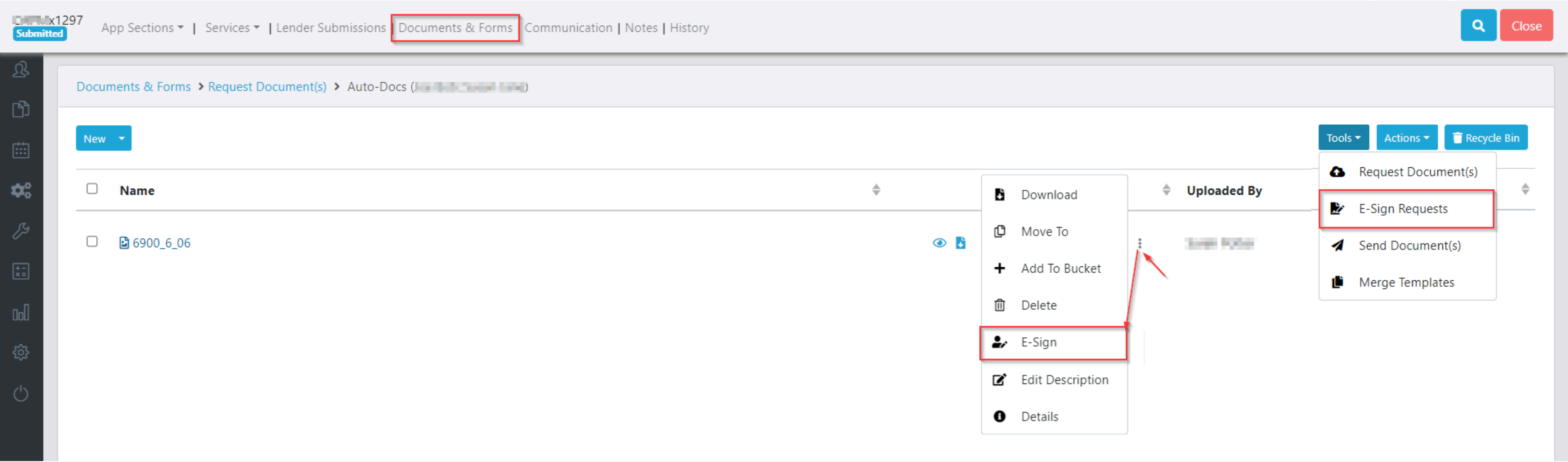
Release Version 1.17.24581 was extensive.

Below is a Linked Index of Features and Enhancements. Scroll through the PDF or click on any selected Feature/Enhancement to go directly to that specific item.

DocuSign replaces One Span	Quick Search Module	Subject Property Information Update
Ability to Resize Notes Text Area Within Activities	Leads Referred by Field	Introducing Document Specialist
New E-sign Notification	Documents & Form Feature	Customize Portal Background
Click-to-Call	Language Option Added to Profile	Scarlett Deal Tab Display
Generate Deal Notes Automatically	Updates to Scarlett Portal	Document Requests
Scarlett Genius	Download Note as PDF	Field Update
Quick Search Shortcut	Activity Viewing on Scarlett Mortgage	Enhanced Document Statuses
Activities Refresh/Reload Button	New Participant Section Added	Enhanced Deal Sync/Import Time
“Non-Subject Properties”	Lender Submission Generate Notes	Added Access Code for Secure Document Request Link
Documents E-sign Edit Option	Enhanced Portal Interface	Enhanced Search Feature on Scarlett Mortgage
“Incoming Call Feature”	Mtg Inc Premium Field Update	Calendar Sync – Enhancement
Merge Field Participant List	Added Rule for Premium Rate Override	Introducing Activity Status Options
Brokerage Name Display in (QC) Forms	Scarlett Filters	Scarlett MTG Dashboard Phone Number Search Criteria
Documents Request Notes	AB Regulator Documents	New participant type in the Scarlett MTG Dashboard
Additional Mortgage Application Form	Cloning Deal Pipeline	Leads Module Notes
Lender Submission Fields	Surex User Interface	30 years Amortization
Leads Custom Fields	Filter "Has Open Activities"	High Contrast Mode
Non-Subject Property Loan Type	Floating Validation Panel	Enhanced Zapier Integration
Lender Submission Response	Applicants Address Status	Automation OPT In/OPT Out
Convert Lead to Deal	Mortgage Setting "Add Co-Applicant"	Add "Interest Only" Checkbox for Payment Calculation
Weekly Digest Report	Improved History Information	Change Profile Photo
BC-Form 10- Field Auto Populated	Incoming System Notifications	BC - Open Disclosure Form

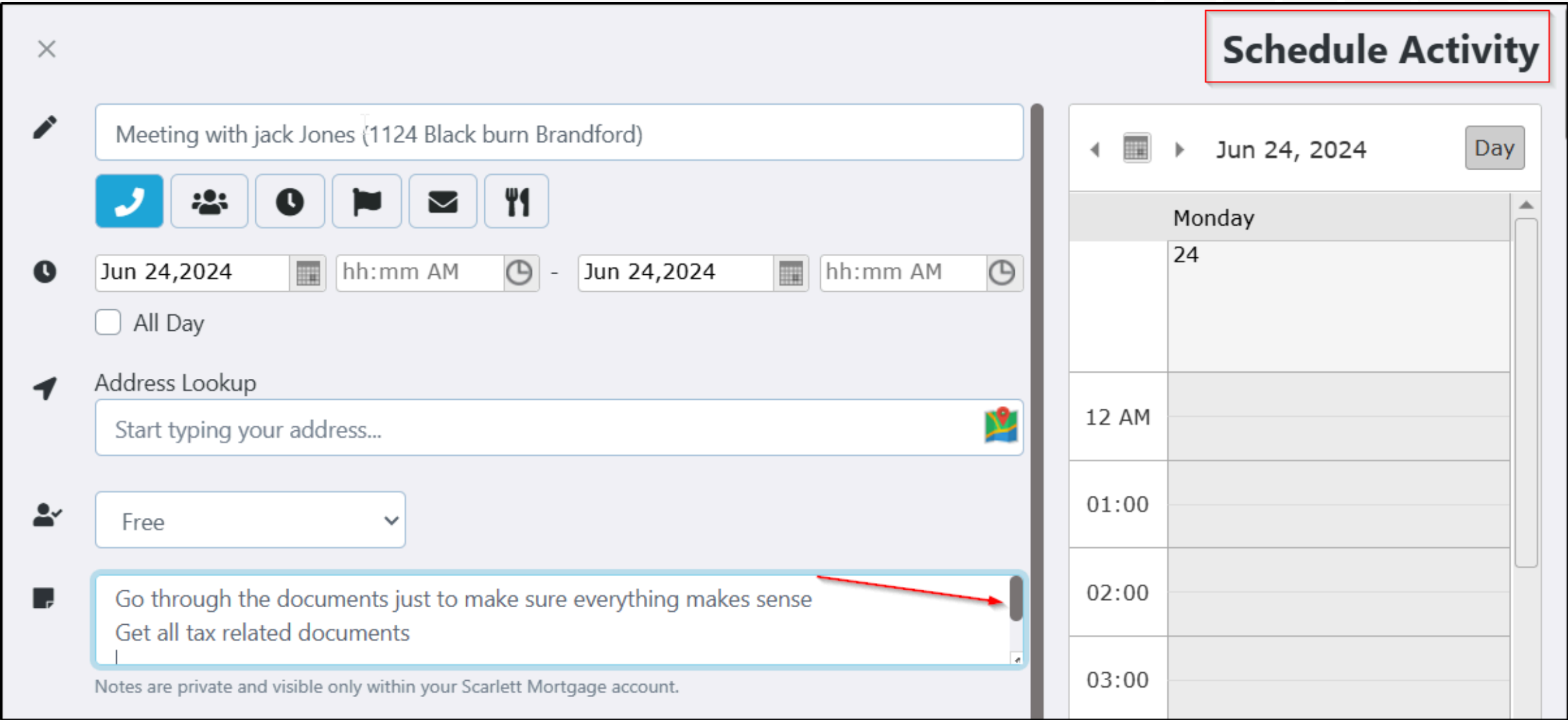
1. DocuSign replaces One Span

DocuSign is now Scarlett’s only and default e- sign platform. All the same e- sign features you are used remain the same in addition to many more powerful ones such as conditional logic and dynamic templates.



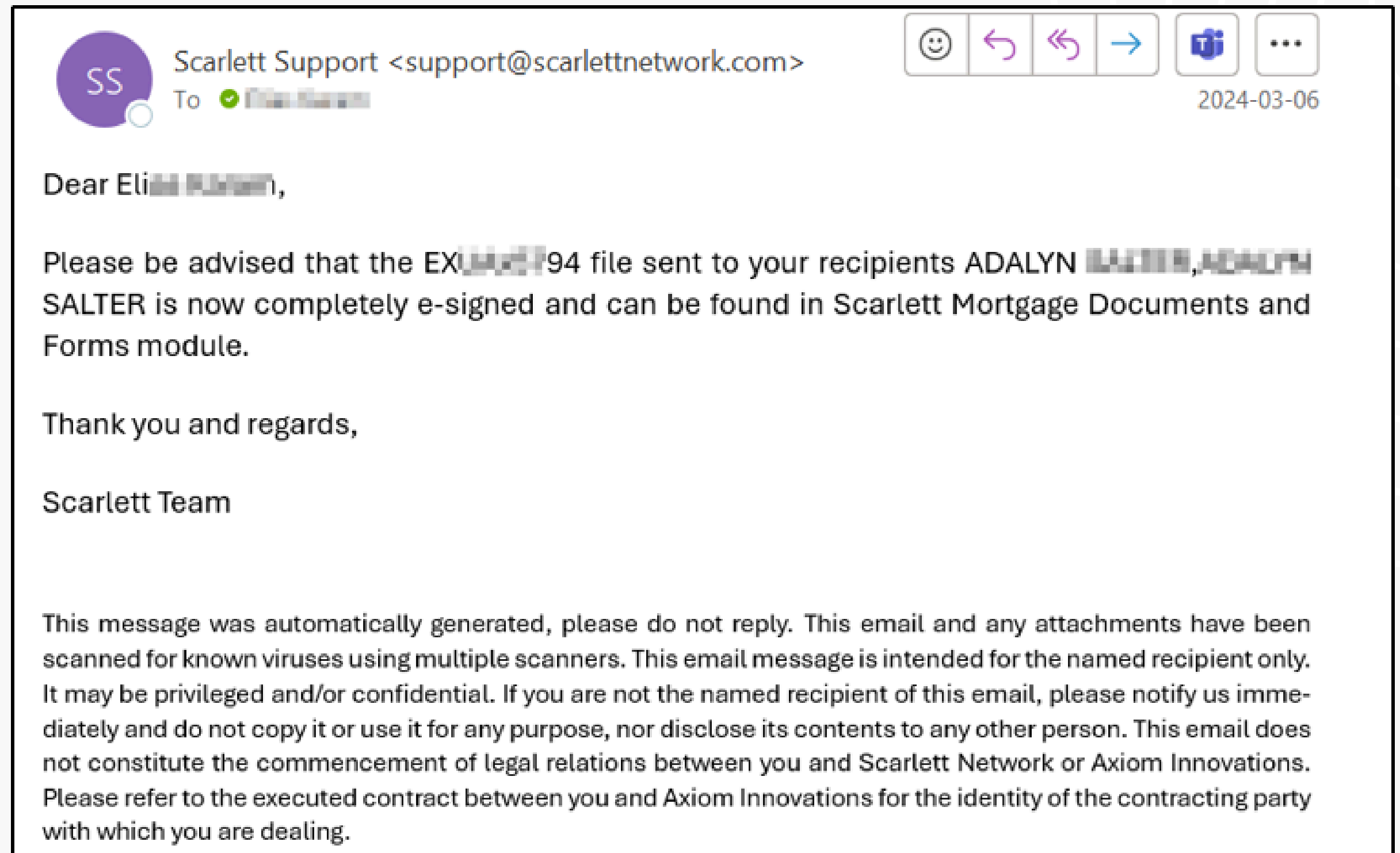
2. Ability to Resize Notes Text Area Within Activities

In addition to the existing scroll bar that’s currently located on the right of the Notes text area, you are now able to dynamically expand the Notes box by simply dragging the bottom right corner hence facilitating the process of reading and entering notes.



3. New E-sign Notification

Get notified immediately upon the completion of an e-sign ceremony



4. Click-to-Call

Ability to start and terminate phone calls to your database directly from Scarlett Mortgage.

Along with adding an “End Call” button to end an ongoing call from Scarlett Mortgage

Applicant(s) Details

Applicant 1

Salutation

Mrs.

Name

Lobby

Initial

Last Name

TestWayne

Suffix

Date of Birth

1960-02-02

SIN

Marital Status

Single

Work

(123) 123-1444

Ext.

Email

testwayne@scarlettmortgage.com

Fax

Cell

Contact Method

Work Phone

Citizenship

Identification

Add Applicant 1 Identification

Communication Consent

Applicant 2

Salutation

Last Name

moukhaiber

Date of Birth

1995-09-19

Work

Fax

Contact Method

Identification

Add Applicant 2 Identification

Communication Consent

Your Phone account is not setup yet. To setup please visit option under Settings or [click here](#)

Your Phone Number *

(222) 333-4444

Log Activity

☒

Activity Note *

Follow up call

Call

Discard

From Account *

Live Twilio Account

From Phone Number *

6332

To Phone Number *

(647) 332-6064

Profile

6793334455 (IND-Lionsgate Financial Group-BR1)

Your Phone Number *

(679) 333-4455

Log Activity

☒

Activity Note *

Test

Call Status

RINGING

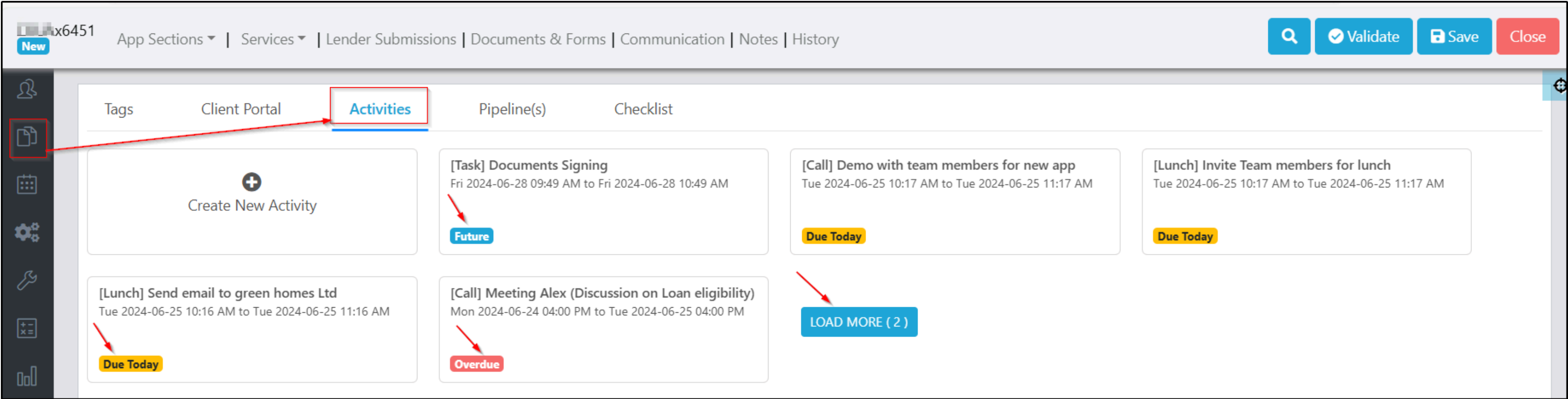
Call

End Call

Close

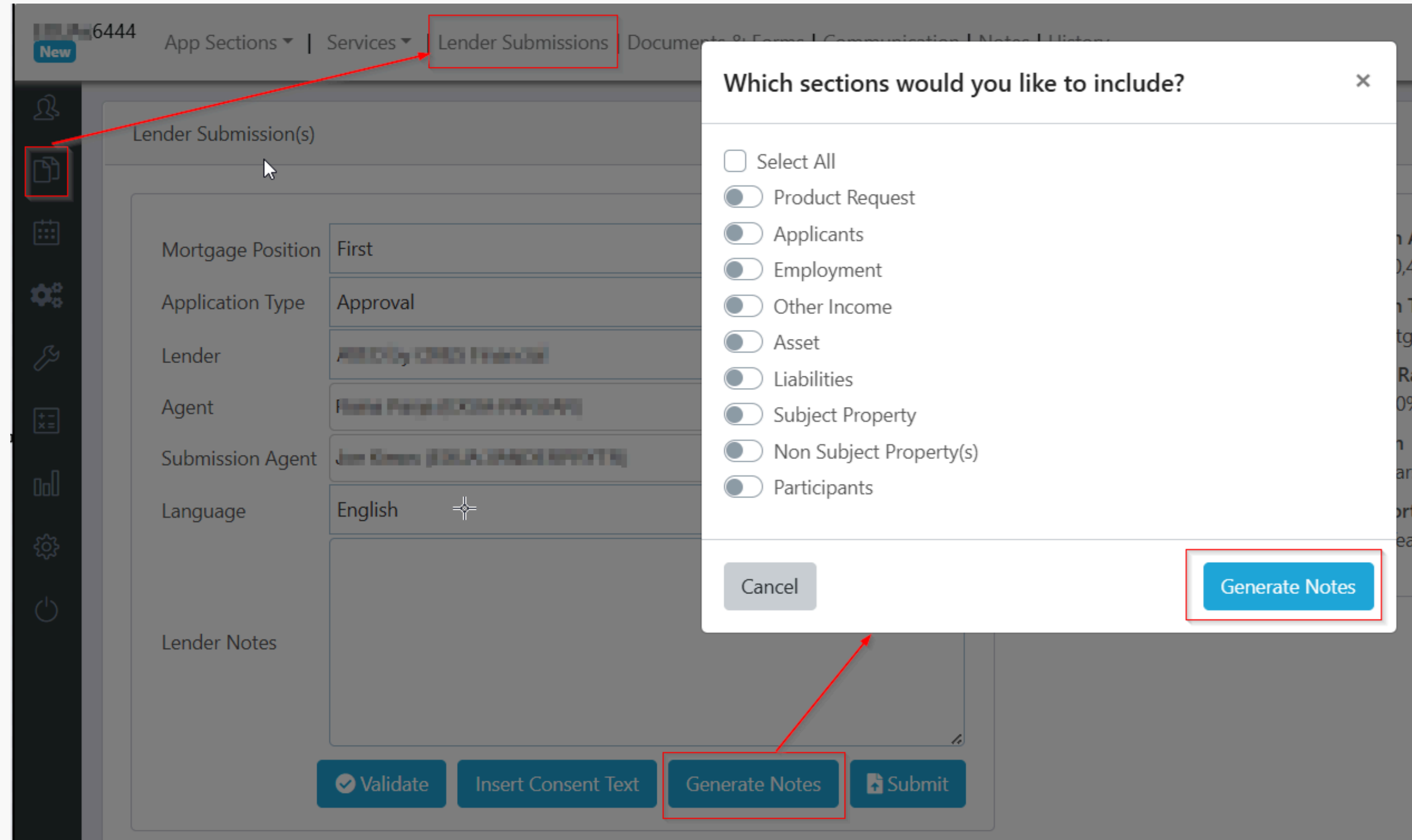
4. Click-to-Call Continued

By Selecting the checkbox to “Log Activity”, users will have the ability to view the call history for all the calls made under the Deal’s Activities tab.



5. Generate Deal Notes Automatically

With a click of a button you are now able to generate detailed deal notes when submitting deals to your preferred lenders.



6. Scarlett Genius

Genius is an AI powered deal placement assistant allowing you to match best suited lender products to respective deals. Genius also allows you to search all available lender products, rates and product guidelines. The Genius widget is embedded in each mortgage application as shown below. It is also available as a standalone system by clicking Tools/Scarlett Genius.

EX34

New

App Sections | Services | Lender Submissions | Documents & Forms | Communication | Notes | History

Validate

Save

Close

Mortgage Information

Mortgage Information

Application Type

Pre-Approval

Application Purpose

Refinance

Closing Date

2025-11-28

Financing Waiver

Purpose

test

Improvements

☒ tesy

Improvement Value

\$ 10.00

Property Value

\$ 800,000.09

Down Payment

\$ 200,000.00

25%

1st Mortgage

\$ 600,000.09

Requested

☐ Insured

2nd Mortgage

\$ 0.00

3rd Mortgage

\$ 0.00

Scarlett Genius

Summary

Scarlett Genius

See all lender products

1st Mortgage

We found a few lender products that fit 1st Mortgage.

Refresh | Additional Criteria

2nd Mortgage

3rd Mortgage

Rate

Finders Fee

Volume Bonus

MCAP - 5 year fixed - Fusion Fixed Component

6.44%

\$4,800.00 (80bps)

Select

Scotiabank - 5 year fixed

6.54%

\$4,500.00 (75bps)

Select

CMLS - 5 year fixed - Preferred Customer Program

6.59%

\$6,000.00 (100bps)

Select

6. Scarlett Genius

Tools

>

Scarlett Genius

>

Consent Management

>

Template Builder

>

Mortgage Protection Plan

SCARLETT

Scarlett Mortgage

Page Manager

PE

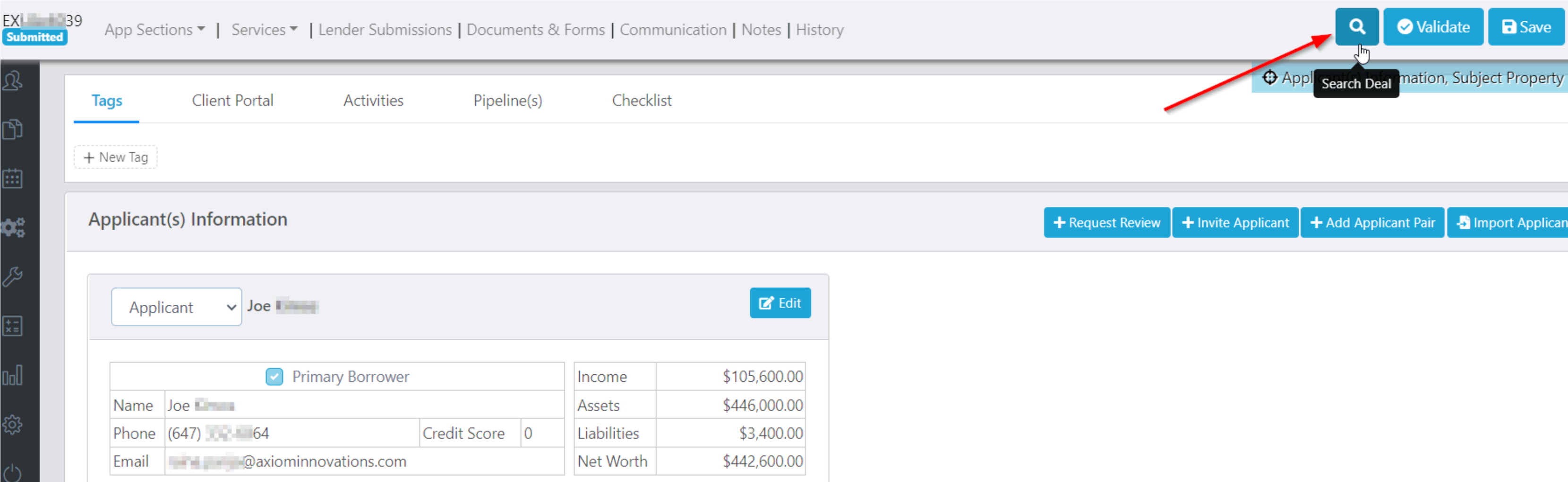
Scarlett Genius

TD 5 year fix

All lenders & rates

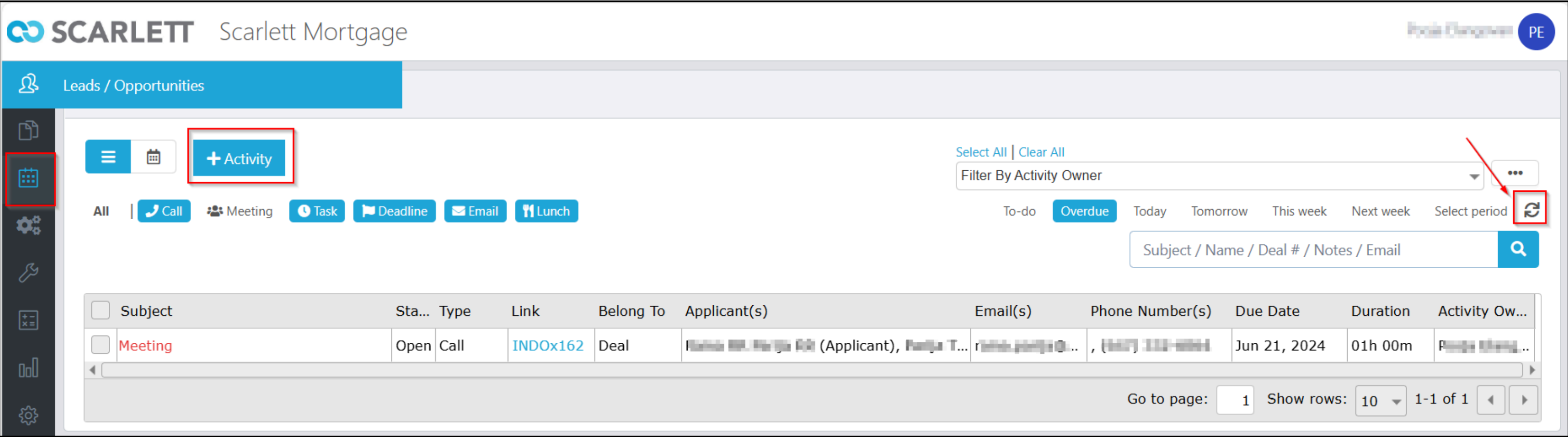
7. Quick Search Shortcut

The quick search shortcut is now available on the header of every deal for quick access.



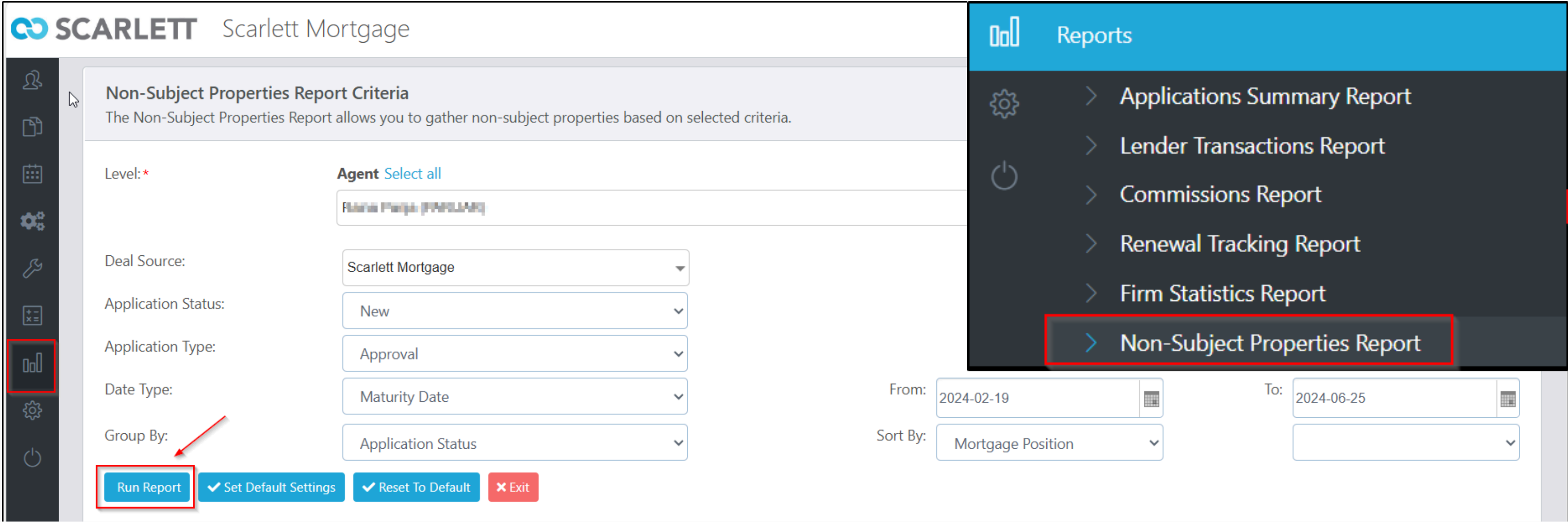
8. Activities Refresh/Reload Button

A new “Refresh” or reload button was added to the Activities module. This feature primarily serves the purpose of refreshing your list of tasks and activities at any time.



9. "Non-Subject Properties"

The report for "Non-Subject Properties" was created, allowing agents to easily generate reports based on their selections and download them.



10. Documents E-sign Edit Option

The envelopes that were sent for e-signature (Draft, Sent) could be modified if applicants had not yet acted on them.

INDIOx92
Pending

App Sections ▾ | Services ▾ | Lender Submissions | Documents & Forms | Communication | Notes | History

🔍

👤

📄

📅

⚙️

E-Sign

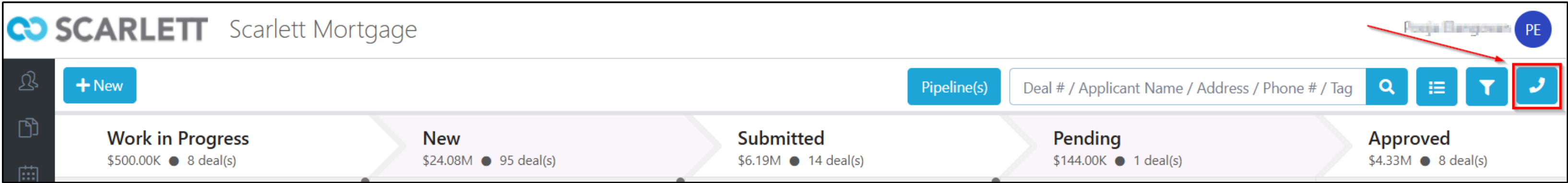
⏪ Back Refresh Show All E-Sign Requests

Document	Description	Sent	Package Status	Signature Status	
Client Consent Form (EN)		May 23, 2024 11:18 AM	SENT	Joe Kline - Pending	Edit

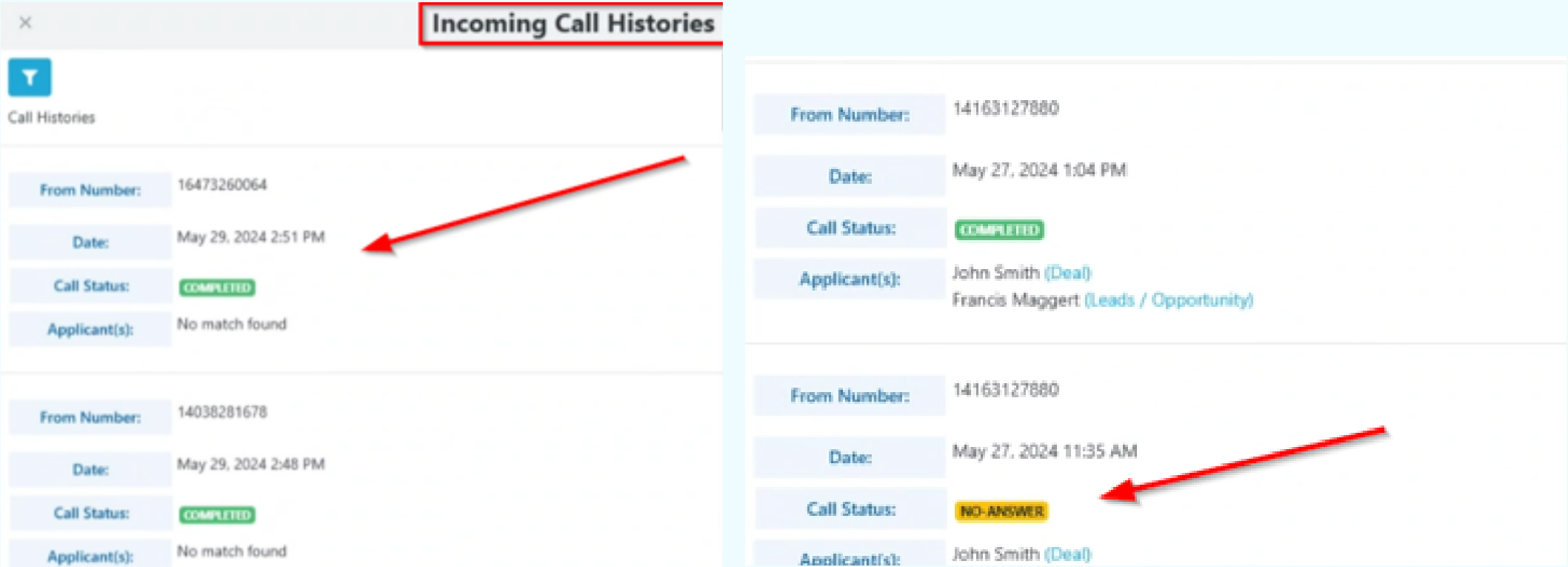


11. Introducing "Incoming Call Feature"

in Scarlett Mortgage – It is designed to manage calls effectively (incoming, completed, and missed calls).

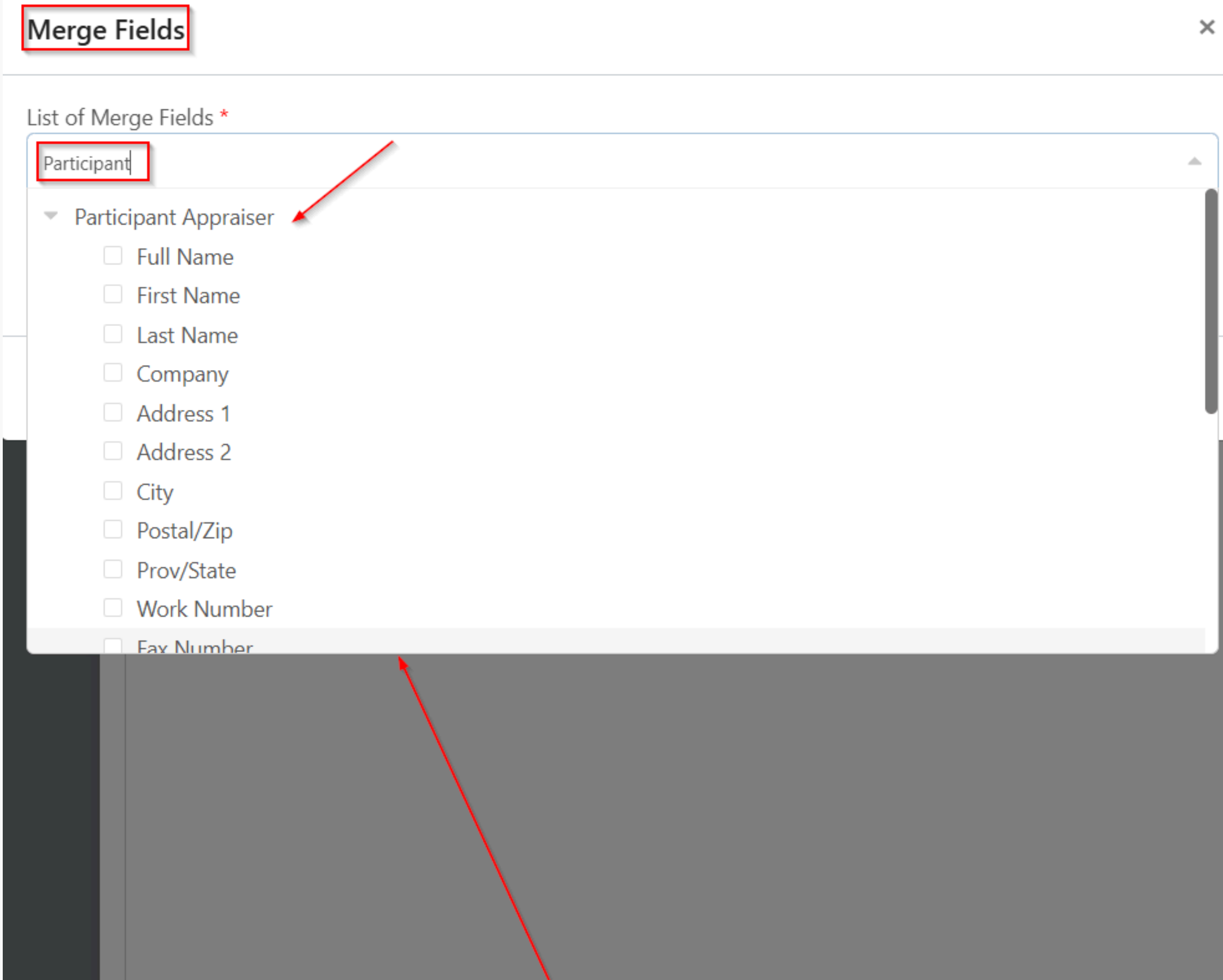


"Incoming Calls History" details are displayed:



12. Merge Field Participant List

Expanded the Merge fields section by adding “Participant list” along with the existing Merge Fields.



13. Brokerage Name Display in (QC) Forms

The brokerage name of the user was displayed on Quebec (QC) Forms.

Service Contract

Scarlett Brokerage Inc.

Herein Called: Scarlett Brokerage Inc.

Represented by: ██████████ - Mortgage Broker

☒ Broker operating under a corporation: _

Address: 414-220 Duncan Mill Road Toronto Ontario M2B 0V7

Phone: (416) 789-0000 Fax: _

Identification of parties to the contract: _____

Borrower name: Elias Karam Address: 18 ██████████ North York Ontario ██████████ Canada

Co-Borrower (1) name: Jennifer ██████████ Address: 504-10 Tuxedo Court Scarborough Ontario M1G 3S4 Canada

Deal #: INDOx145

AMF registration number: _

MORTGAGE REQUIRED

☐ Prequalification

☐ Conventional purchase

☐ Insured Purchase

☐ Conventional refinancing

☐ Insured refinancing

☐ Subrogation

☐ Mortgage line of credit

☐ Reversed mortgage

Loan amount: \$700,000.00 Mortgage Insurance Premium: \$19,600.00 (excluding taxes)

Mortgage loan total: \$719,600.00 Interest rate should not surpass 5.70 %

Amortization Period: 25 years, 0 months Term: 4 years, 0 months

Maximum payments: \$4,476.51 (includes principal and interest)

Loan secured by a mortgage of 1 rank on the following property:

Number: PH07-51 Street: ██████████ City: Toronto Postal Code: ██████

Land registration certificate # (Lot #): _____

14. Documents Request Notes

Documents Request Notes tab was added to the deal page allowing agents to view notes from applicants while they uploaded documents.

Internal Notes

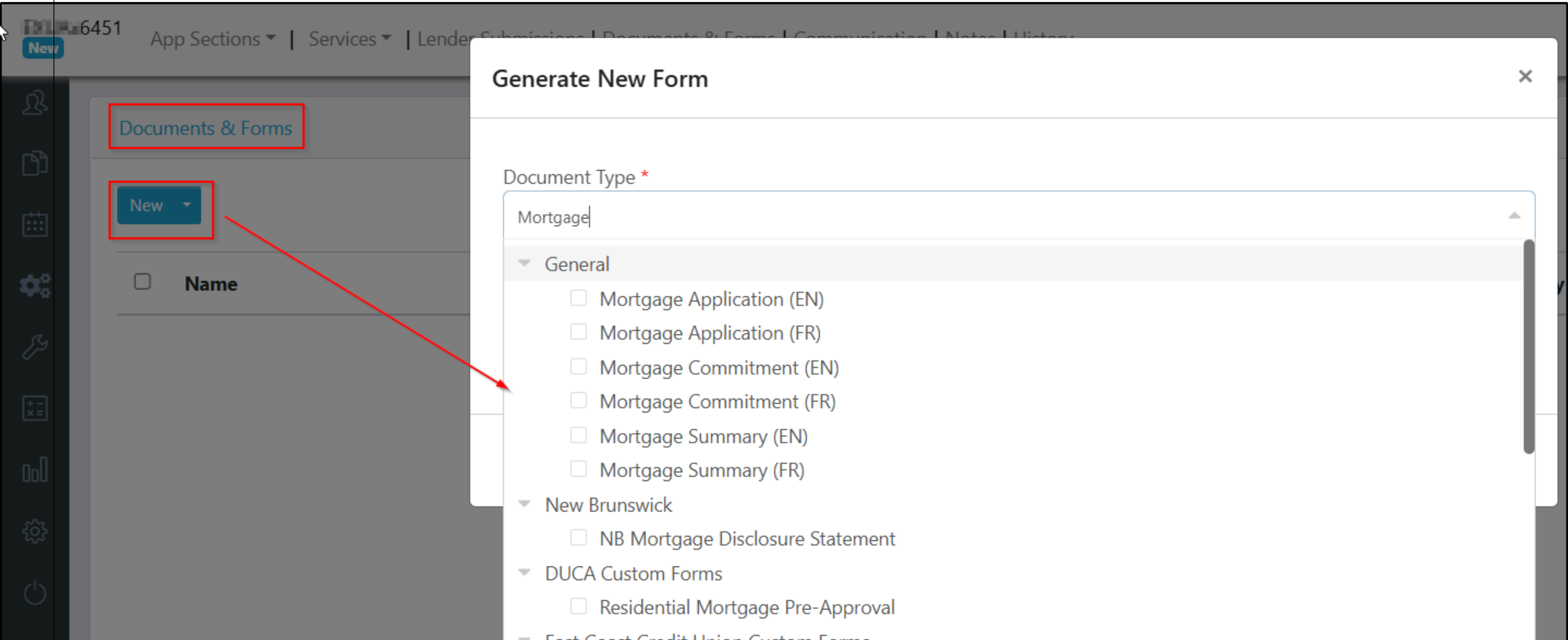
Notes (x7)

Document Request Notes

Date	Recipient	Request	Details
Jun 15, 2024 6:13 PM		Auto-Docs ()	I will send the documents

15. Additional Mortgage Application Form

Mortgage application forms were added to Documents & forms list, enabling multiple borrowers to sign and acknowledge the mortgage application form.



15. Additional Mortgage Application Form (cont).

If the Mortgage Application has more than one applicant, it will be displayed accordingly

Certification and Acknowledgement

I, Raina Parija of the Lender / Broker in this Mortgage, have fully completed the above statement.

Signature of Lender or Broker

I, Mrs. Bobby Wayne Abe of 655-38 Stadium Road Toronto Ontario M5V 3P4 Canada the Borrower in this Mortgage, acknowledge receipt of the above Disclosure Statement which I received on the Oct 03,2023

Signature of Borrower

I, John Wayne Sr moukhalber of 655-38 Stadium Road Toronto Ontario M5V 3P4 Canada the Borrower in this Mortgage, acknowledge receipt of the above Disclosure Statement which I received on the Oct 03,2023

Signature of Borrower

16. Lender Submission Fields

Two additional dropdown fields, "Agent on Deal" and "Submission Agent," were added. Agents could edit or modify these fields. Any edits made were saved and logged in the deal's history.

EXUM2134

Pending

App Sections ▾ | Services ▾ Lender Submissions Documents & Forms | Communication



Lender Submission(s)

Mortgage Position

First

Application Type

Approval

Lender

Axiom

Agent

Rajesh Patel (EXUM2134)

Submission Agent

Amit Patel (EXUM2134)

Language

English

Lender Notes

Validate

Insert Consent Text

Generate Notes

Submit

17. Leads Custom Fields

Agents were able to create custom fields in the Lead form and mark them as "Read-only". Core fields such as First Name, Last Name, Email, and Phone Number were customizable.

SCARLETT Scarlett Mortgage

Roopa Mangovan PE

+ New Leads

Pipeline(s)

Name / Phone / Email

Search

Settings

Filter

Phone

Custom Fields

Embedded Forms

	First Name	Last Name	Phone	Social	Lead Source	Lead Group	Status
☐	Marky	Shelly (2024)	705-123-6548				Open
☐	Jessica	Overholtz	647-256-8970				Open

Field Display Order

Fields

Form Name

Applicant

Custom Section Name

Applicant

Save

The fields can be made invisible on the form by dragging them from 'Selected Fields' to 'Not Selected Fields' section. The fields display order on the form can be changed by dragging a field up or down in the 'Selected Fields' section.

Not Selected Fields

Selected Fields *

First Name

☒ Readonly

Middle Name

Last Name

☒ Readonly

18. Non-Subject Property Loan Type

Agents could choose the loan type in the mortgage information, and the selected option would be displayed in the Liability section of the Non-Subject Property page.

Mortgage Information

Delete

Mortgage Position

First

Balance

\$ 1,000.00

Payment

\$ 2,000.00

Payment Frequency

Monthly

Maturity Date

2024-08-22

Rate Type

Fixed

Term Type

Open

Mortgage Holder

Payoff

From Proceeds

Loan Type

Secured LOC

Interest Rate

2

%

Add Mortgage

Liabilities

Applicant 1

Type

Limit

Balance

Ovr Payment

Maturity Date

Description

Payoff

MTG

Secured Line of Credit

\$ 0.00

\$ 2,000.00

\$ 6,000.00

2024-06-05

621 Shepherd Avenue, T

MTG

Mortgage

\$ 0.00

\$ 3,000.00

\$ 1,000.00

2024-06-07

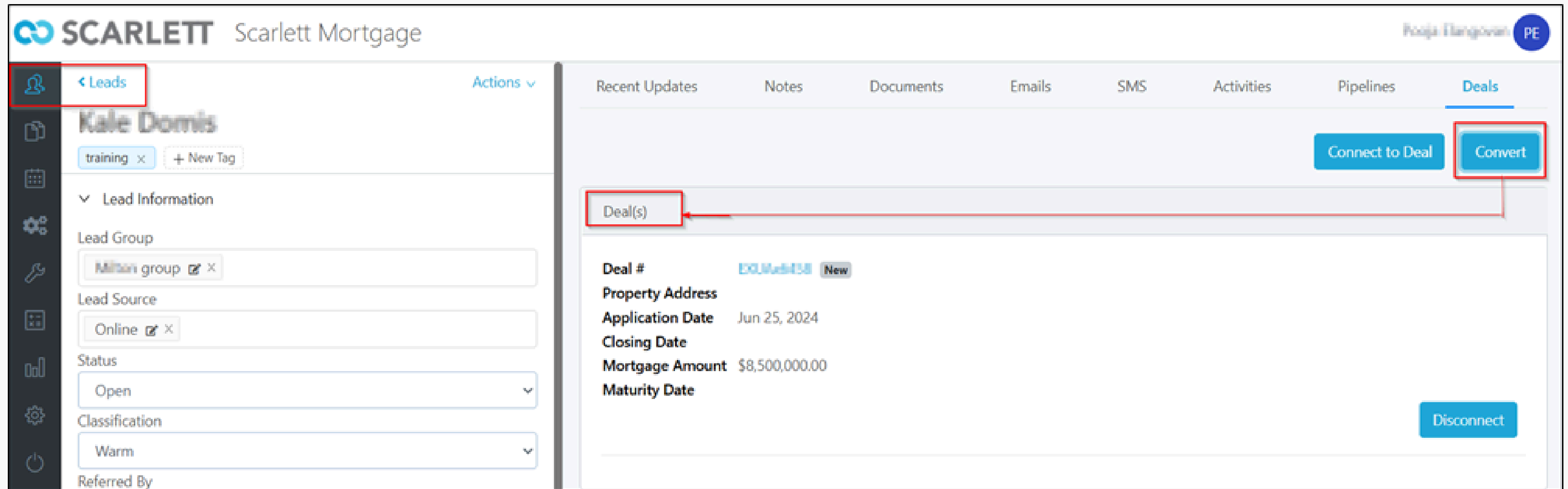
621 Shepherd Avenue, T

After lender submission was made, and the agent received or added a manual response, they had the option to "ACCEPT" any response. Clicking the "Accept" button immediately approved the response and applied these figures to subsequently generated forms & disclosures.

The agent could "Accept" the response, and the button would change to "Un-Accept" accordingly.

Submission History				Refresh	1st Mtg				
Axiom				Application	Lender Note	Add Manual Response			
Lender	Application Type	Loan Amount	Submission Date/Time						
Axiom	Approval	\$668,000.00	Jun 17, 2024 1:32 PM			Submitted			
Response Date/Acceptance Date	Response Type	Commitment Expiry Date							
Jun 25, 2024 / Jun 25, 2024	Approve	Manual Response				Un-Accept View			

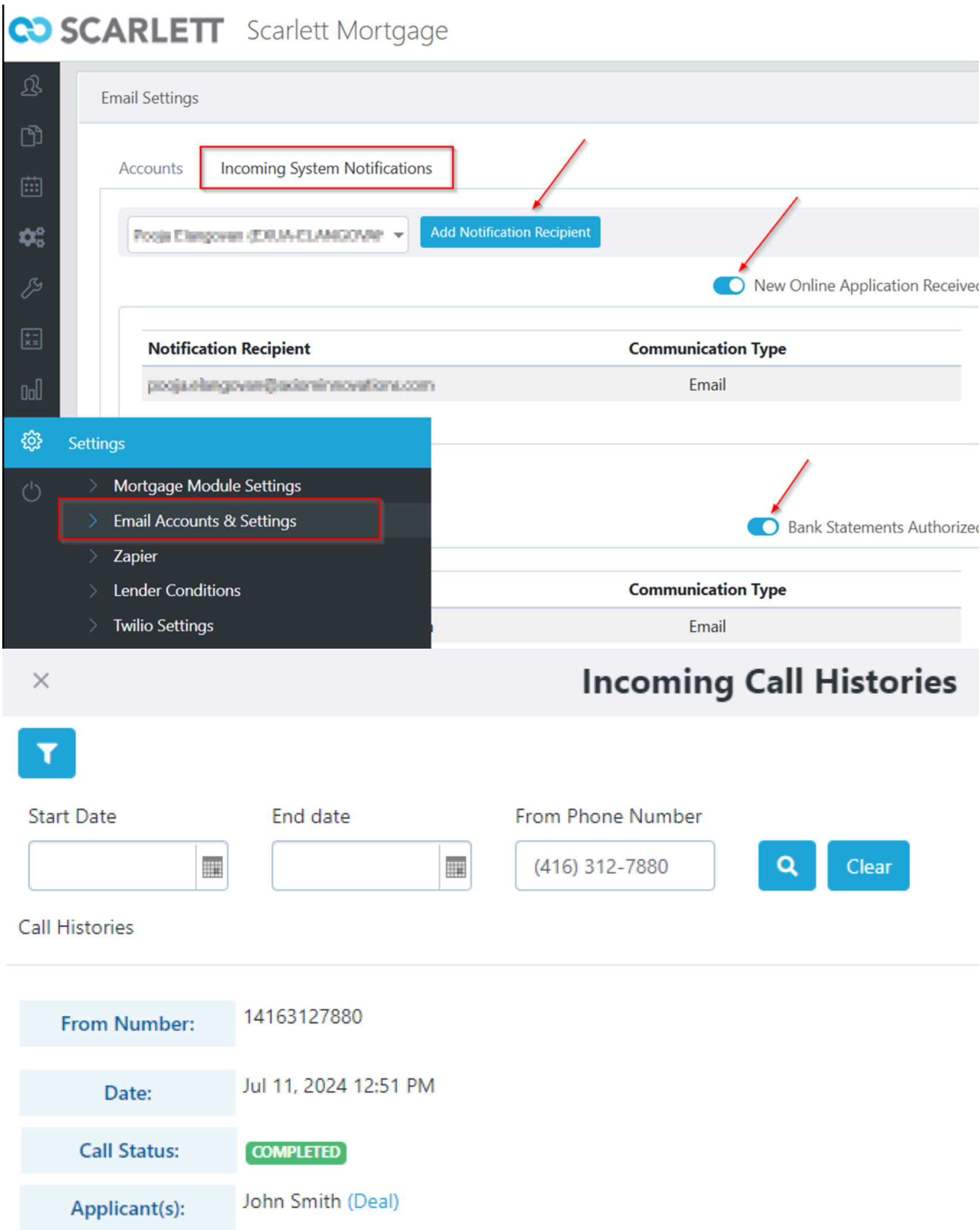
Scarlett Mortgage streamlines the process of converting a Lead (new or existing) into a deal. On the Leads page, under the Leads section, users found a "Convert" button. Clicking this button converted the lead into a deal, which was then displayed on the Deals page.



21. Weekly Digest Report

Agents accessed the "Incoming System Notification" module and enabled the Weekly Digest feature, where they could select one or multiple "Agents on Deal".

The statuses selected generated reports in the Weekly Digest email.



22. BC-Form 10- Field Auto Populated

Document Type - Form 10 applicant information were auto-populated based on the selected mortgage from the dropdown.

The screenshot shows a software interface with a sidebar on the left containing a 'Documents & Forms' section. A 'New' button is located below this section. A 'Generate New Form' dialog box is open in the foreground. The dialog has two main fields: 'Document Type' and 'Mortgage'. The 'Document Type' field is a dropdown menu with 'Form 10 - Conflict of Interest Disclosure Statement' selected. The 'Mortgage' field is a dropdown menu with a list of options: 'Mortgage 1 - (\$600,000.00)' and 'Mortgage 2 - (\$210,200.00)'. Red arrows point from the 'Documents & Forms' section in the background to the 'Document Type' and 'Mortgage' fields in the dialog. The dialog also has 'Cancel' and 'Next' buttons at the bottom right.

ENUA 1359 Submitted App Sections | Services | Lender Submissions | Documents & Forms | Communication | Notes | History

Documents & Forms

New

Name

OPTA

Request Document(s)

Generate New Form

Document Type *

Form 10 - Conflict of Interest Disclosure Statement

Mortgage *

Mortgage 1 - (\$600,000.00)

Mortgage 2 - (\$210,200.00)

Cancel Next

23. Quick Search Module

With just a click, agents can effortlessly search their activities by Subject, Name, Deal #, Notes, and Email.

SCARLETT Scarlett Mortgage

Pooja Mangani PE

Activities

☰

📅

+ Activity

Select All

Clear All

Pooja Mangani (EXUAX6451)

...

All

📞 Call

👥 Meeting

🕒 Task

🚩 Deadline

✉ Email

🍽 Lunch

To-do

Overdue

Today

Tomorrow

This week

Next week

Select period

🔄

📅

🔍

Milan

🔍

Saved personal info

×

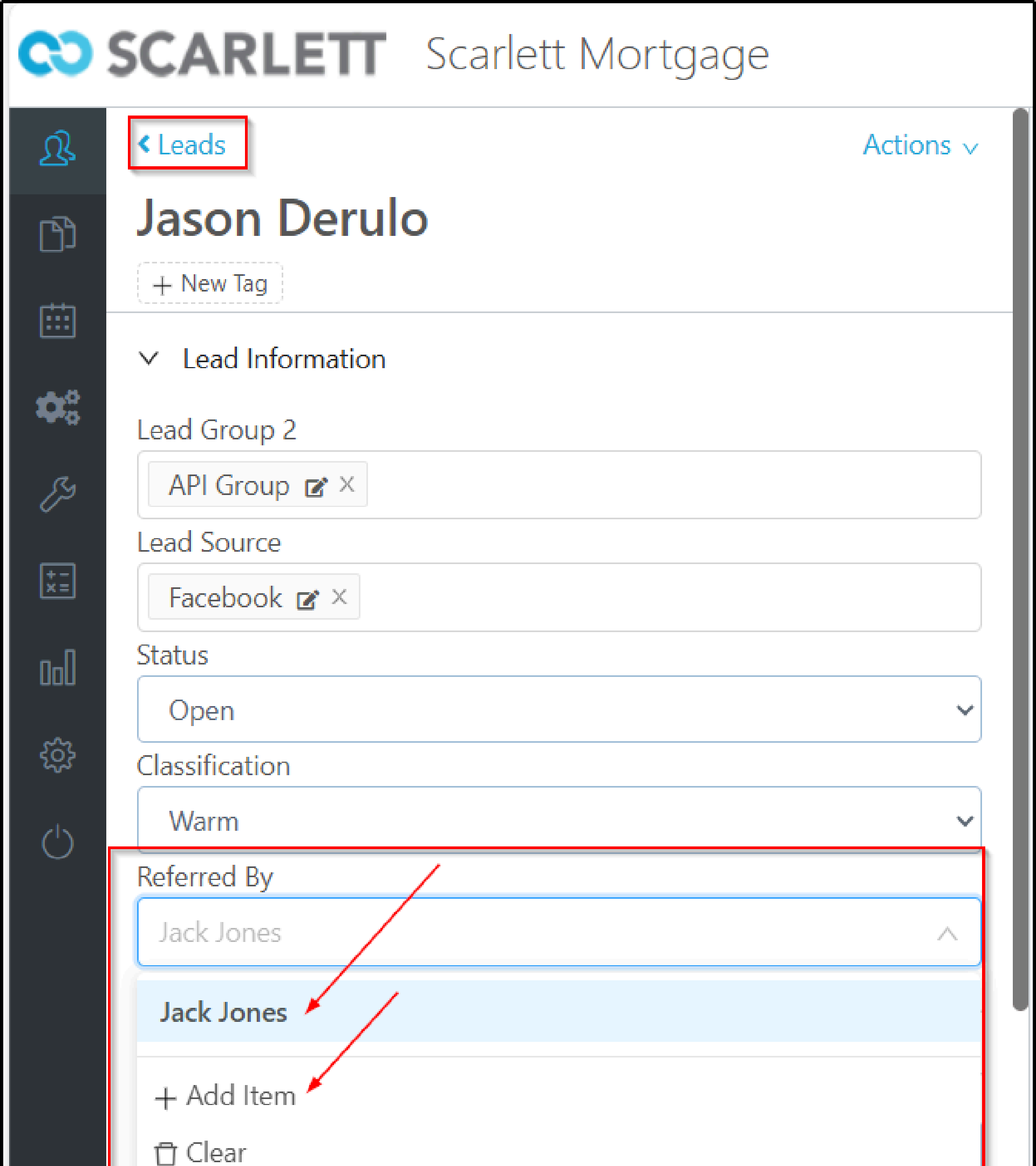
MilanStewart@gmail.com

👤 Manage personal info in Wallet

☐	Subject	Sta...	Type	Link	Belong To	Applicant(s)	Email(s)			
☐	Creating Leads (Interest in property)	Open	Email	EXUAX6451	Deal	Milan Stewart (Applicant), Lucca Arroyo...	MilanStewart@gmail.com			d 01h
☐	Automation task	Open	Call	EXUAX6451	Deal	Milan Stewart (Applicant), Lucca Arroyo...	MilanStewart@gmail.com			d 01h
☐	Meeting Alex (Discussion on Loan eligib	Open	Call	EXUAX6451	Deal	Milan Stewart (Applicant), Lucca Arroyo...	MilanStewart@gmail.com, Lucc...		Jun 24, 2024	01d 00h
☐	Send email to green homes Ltd	Open	Lunch	EXUAX6451	Deal	Milan Stewart (Applicant), Lucca Arroyo...	MilanStewart@gmail.com, Lucc...		Jun 25, 2024	01h 00m

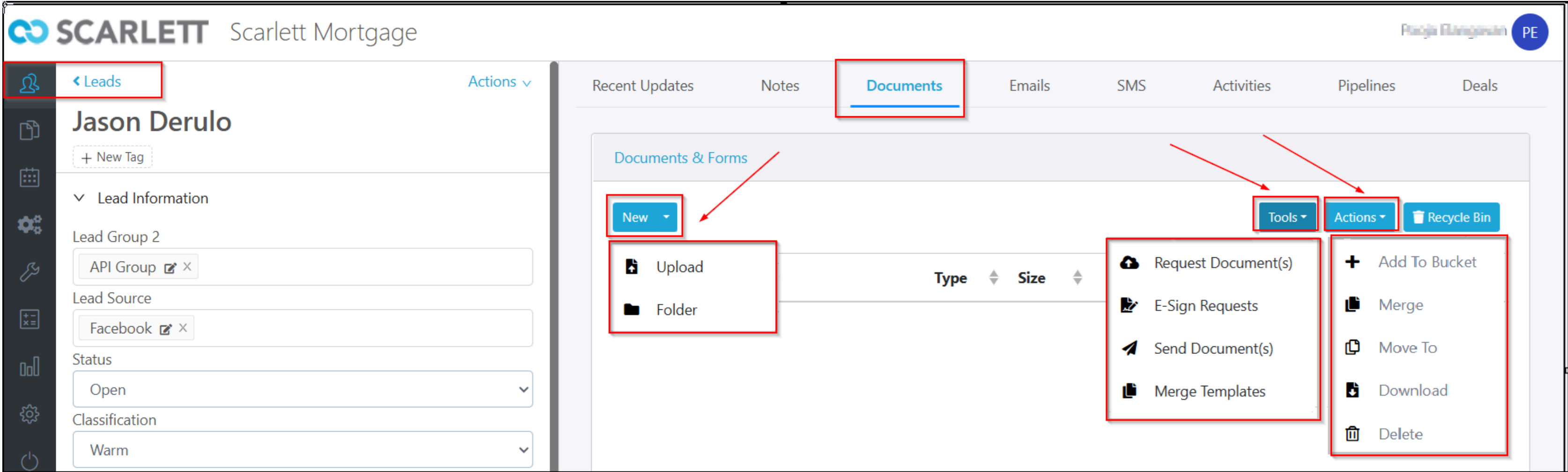
24. Leads Referred by Field

Agents were given the ability to utilize "Referred By" fields in leads form, Agents were able to view and use the "Referred-By" records saved by other agents on their team.



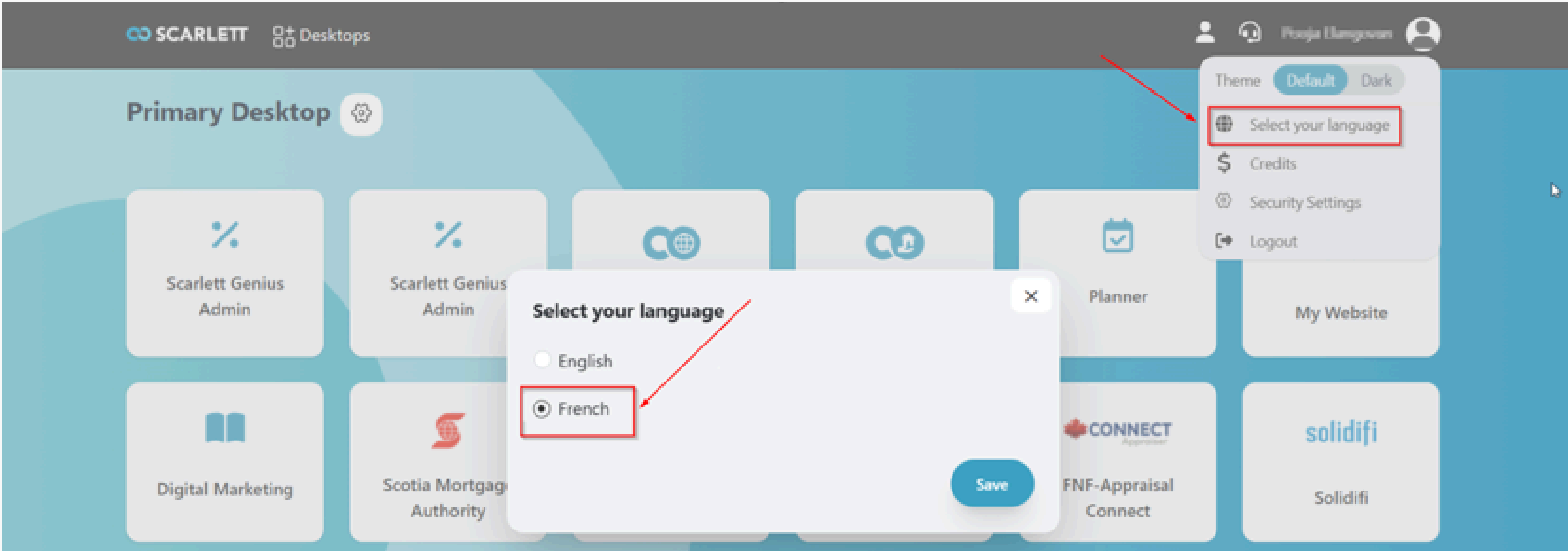
25. Documents & Form Feature

Agents could access the document features from the lead page, such as creating folders, uploading documents, sending documents to e-Sign, sending request documents, and utilizing other features under this module.



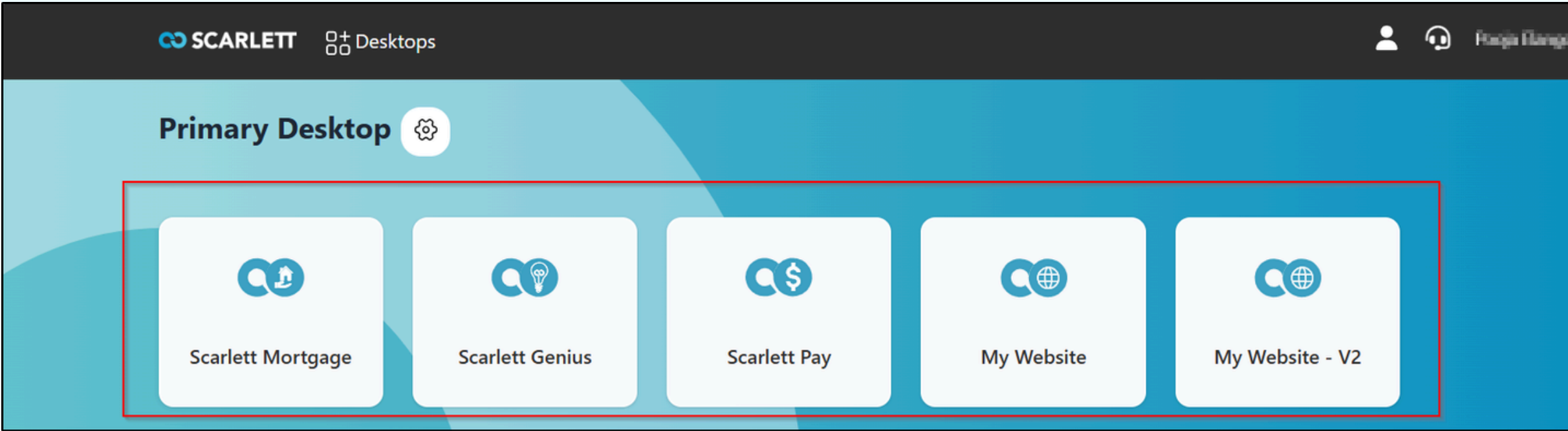
26. Language Option Added to Profile

Agents can now set their preferred language as **French** from the profile settings page.



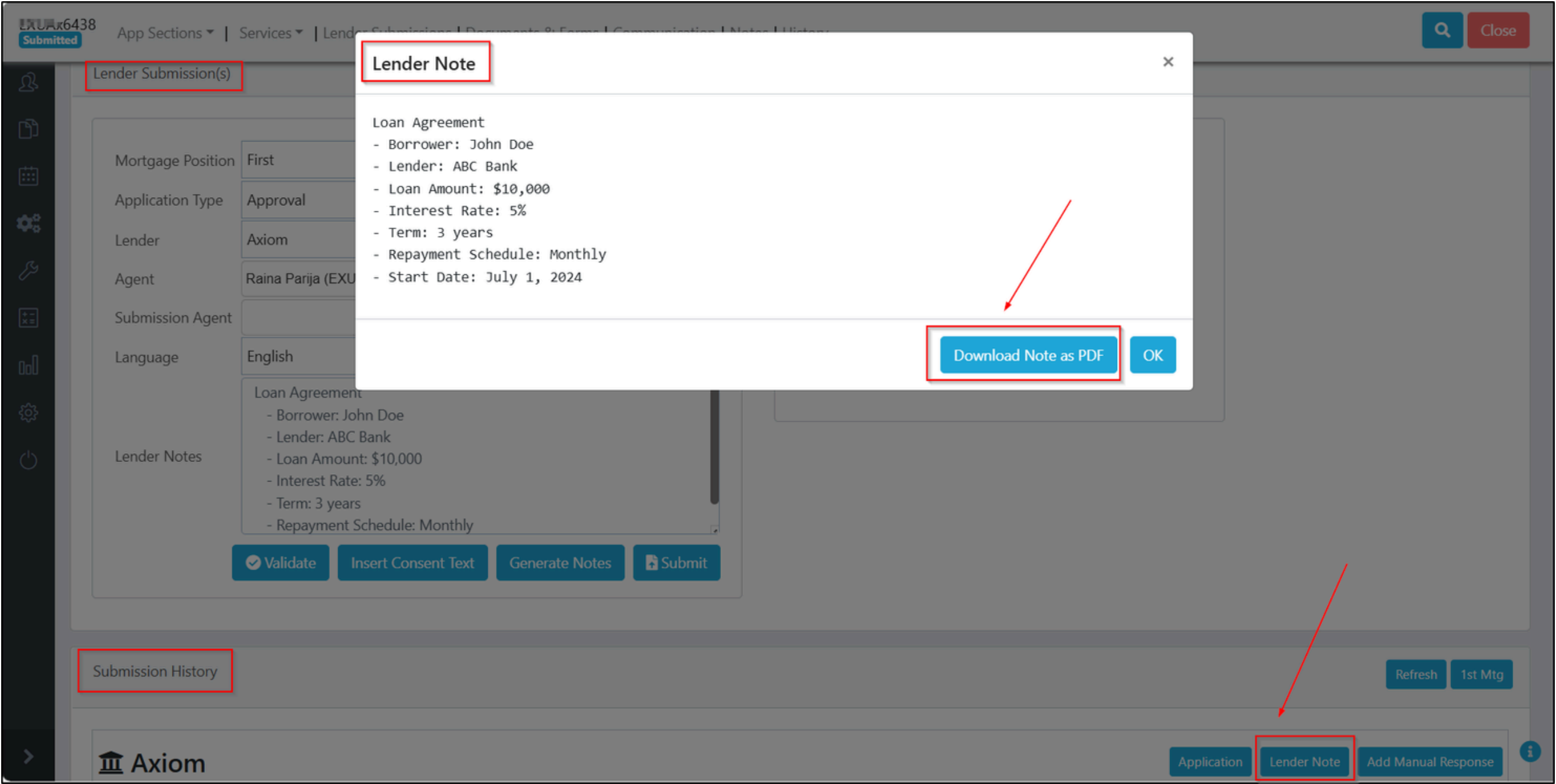
27. Updates to Scarlett Portal

- The service "**Lender Spotlight**" was removed from the Scarlett Portal and "**Scarlett Genius**" was introduced.
- Additionally, icons for several Scarlett features and services were changed.
 - Scarlett Mortgage
 - Scarlett Pay
 - Scarlett Websites
 - Scarlett Underwriting
 - Scarlett Genius



28. Download Note as PDF

A new button, "Download Note as PDF," was introduced to the lenders note. This allowed agents to download and print the lender note directly from the lender submission page under submission history.



Agents were able to view all activities without being restricted to a selected date range.

SCARLETT Scarlett Mortgage Pooja Elangovan PE

Activities

Select All | Clear All
Pooja Elangovan (EOLJ-CLANGOVANP)

To-do Overdue Today Tomorrow This week Next week Select period

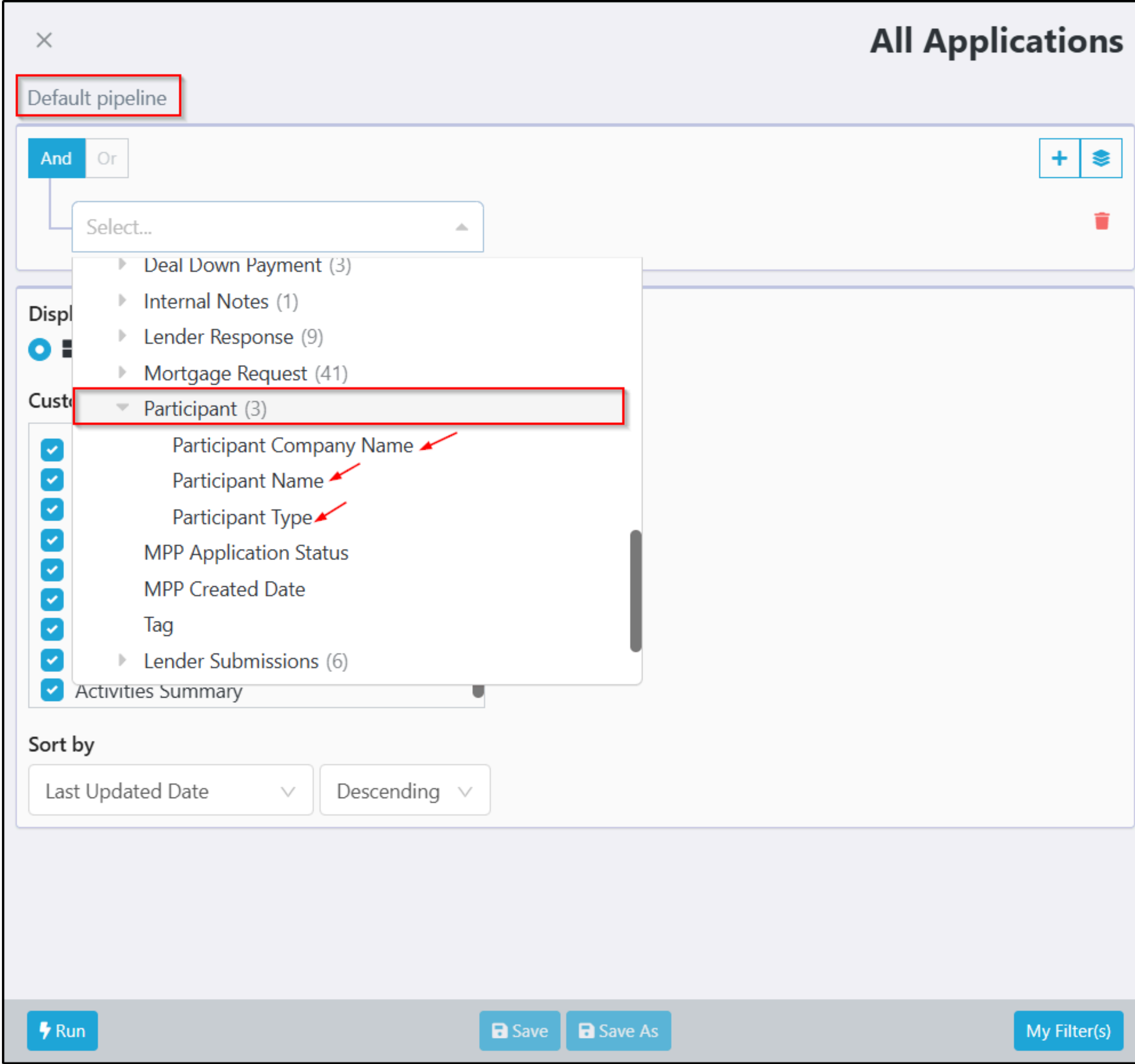
Subject / Name / Deal # / Notes / Email

☐	Subject	Status	Type	Link	Belong To	Applicant(s)	Email(s)	Phone Number(s)	Due Date
☐	Maison Berg	Open	Task	EOLJ#5451	Deal	Milan Stewart (Applica...	MilanStewart@gmail.co...	(437) 774-8988	Jun 28, 2024
☐	Follow up email	Open	Call	57226	Lead	Adam Lucky (Applicant)	pooja.elangovanit@gma...	(437) 774-8988	Jul 31, 2024
☐	Meeting with Callum Newton	Open	Task	EOLJ#4574	Deal	Ruby Gorge (Applicant)	abdul.mohammed@axio...	(437) 774-8988	Jul 31, 2024
☐	Meeting with Rachel - Task - Automatio	Open	Call	EOLJ#5133	Deal	Wayne Rooney (Applica...	e...@hotmail...	(437) 774-8988	Jul 31, 2024

Go to page: 1 Show rows: 10 1-5 of 5

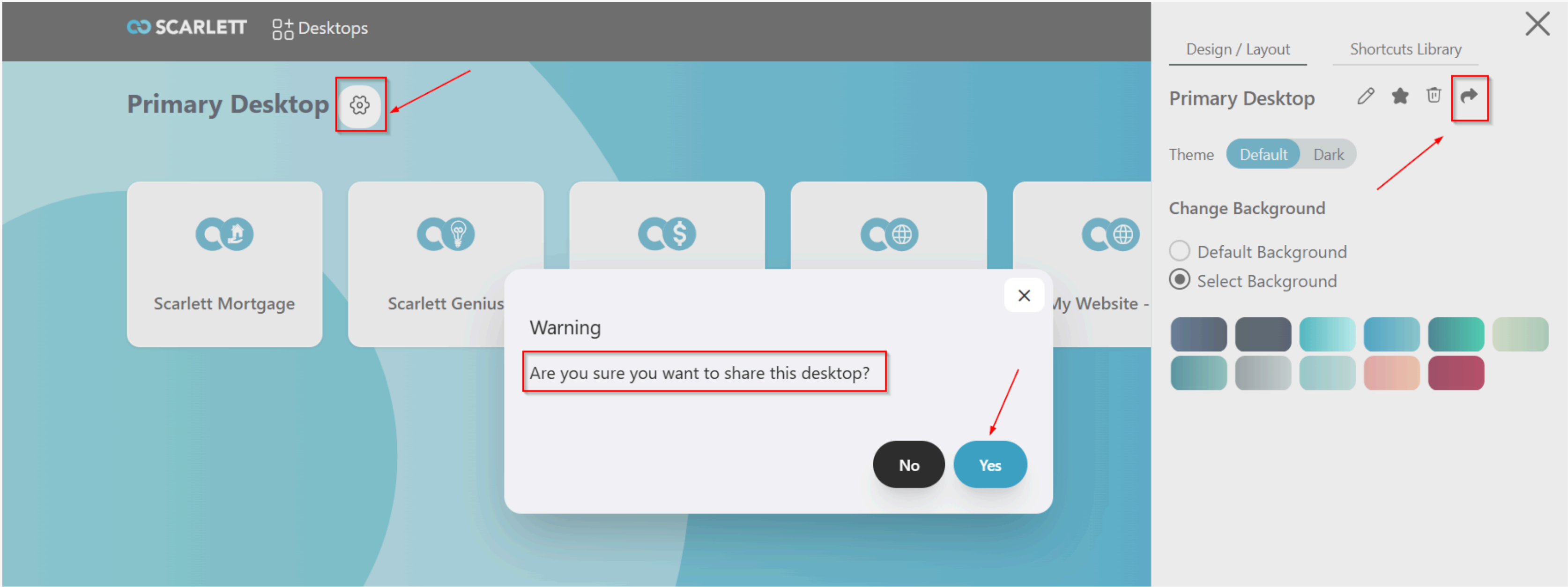
30. New Participant Section Added to Scarlett Mortgage Filter

Added a new **"Participant"** section under the deals filter. All participant-related fields were moved to this new section named **"Participant"** for better organization.



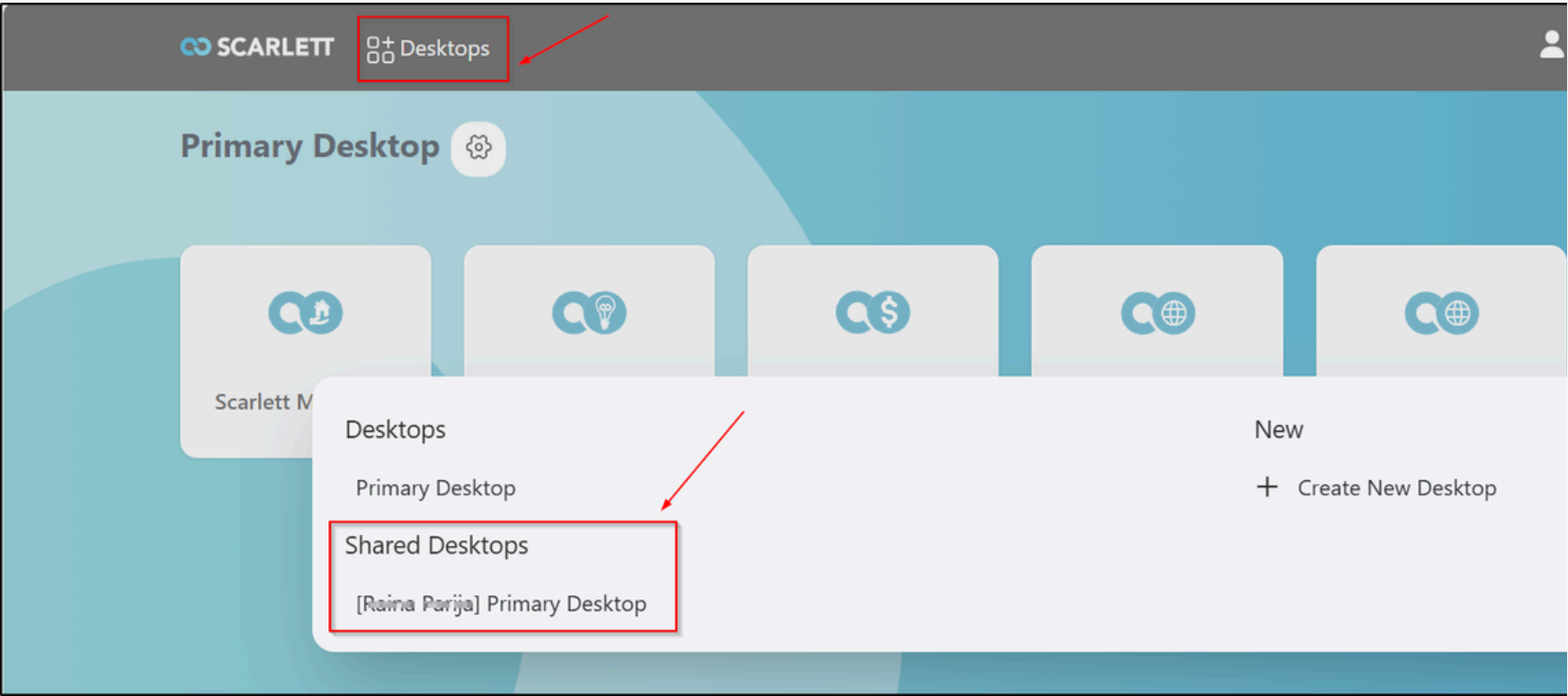
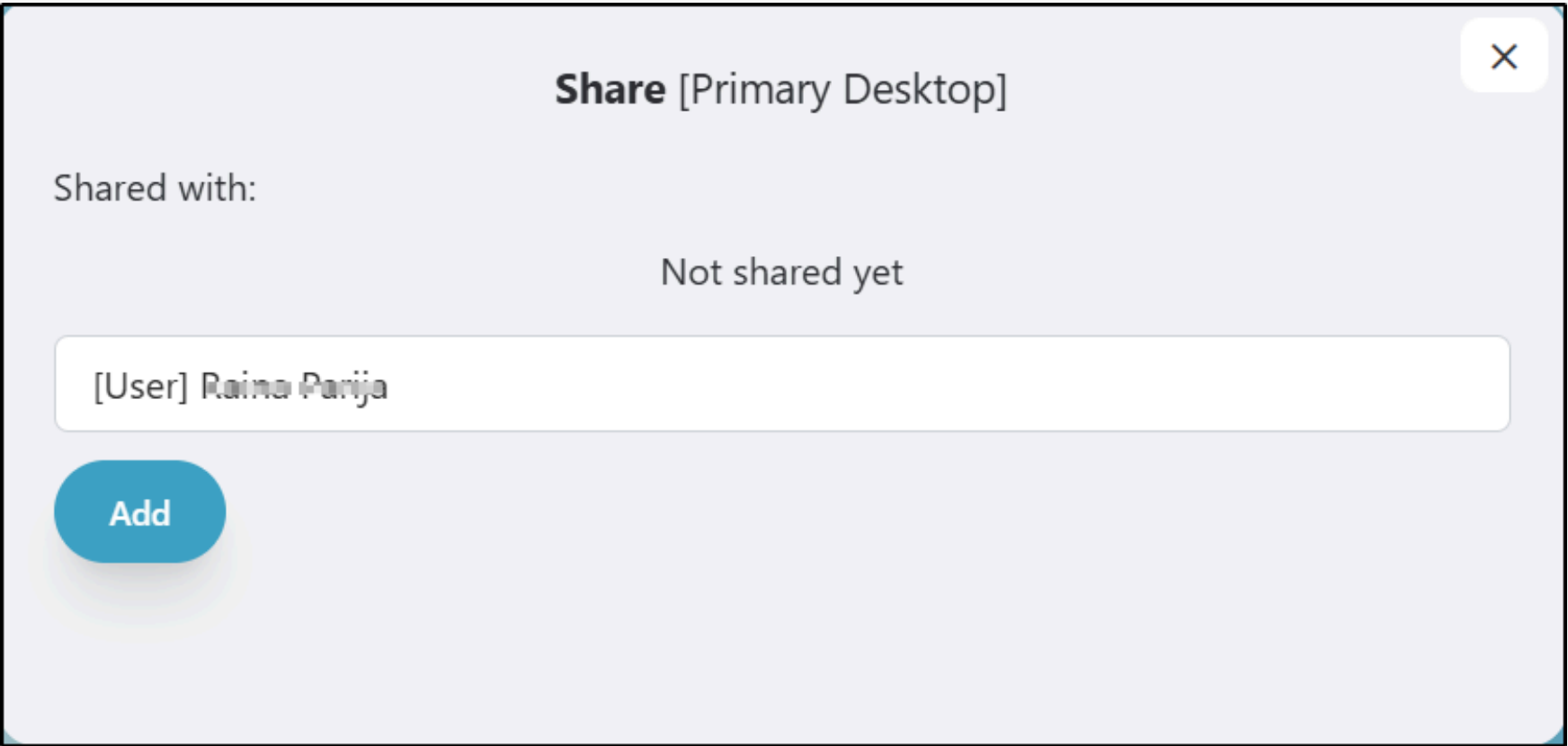
31. Shared Desktop

Introduced 'Shared Desktops'. Agents could share their desktop with team members for collaboration, based on user permissions.



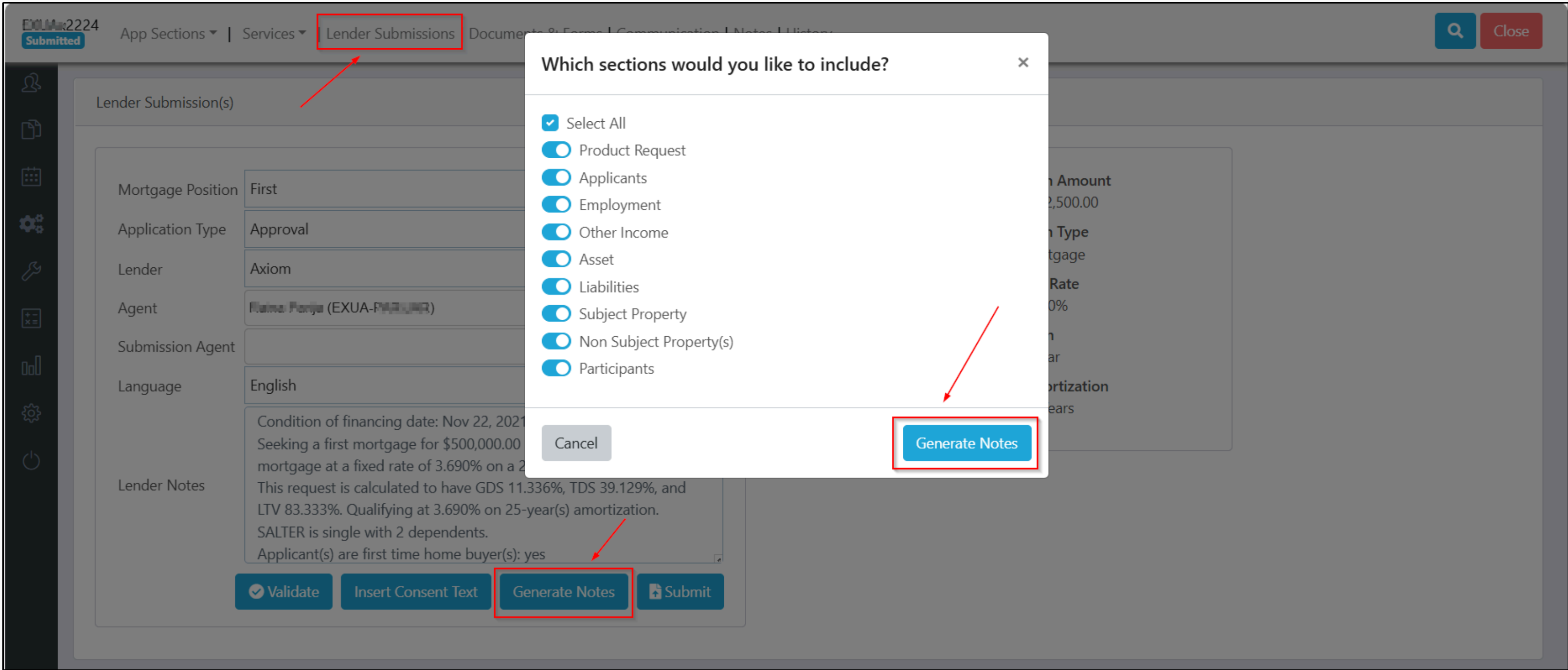
31. Shared Desktop (cont).

To see with whom the desktop is being shared, click the **Desktop** icon on the portal page.



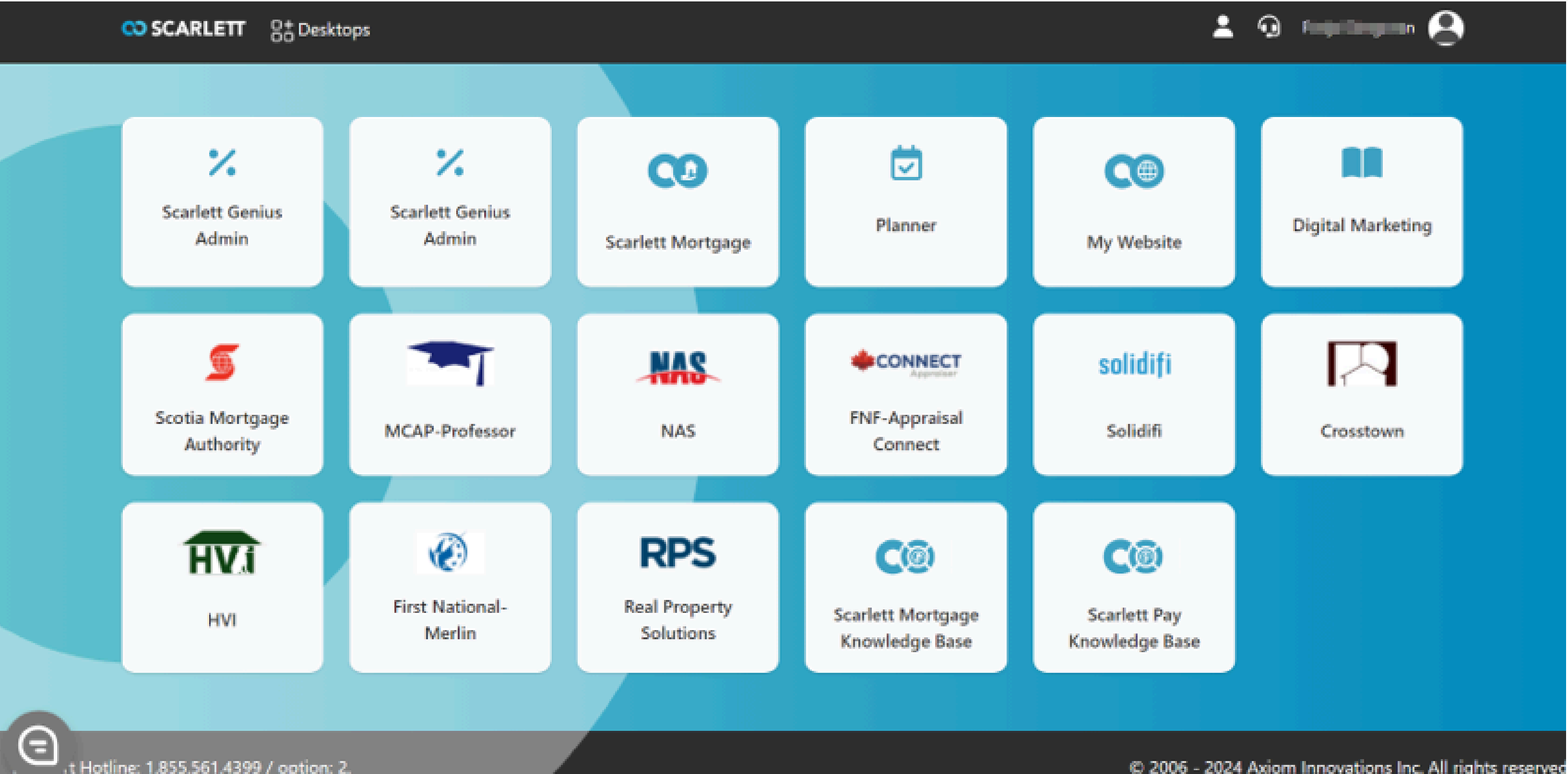
32. Lender Submission Generate Notes

With just one click on “**Generate Notes**” button the agents can now get system-generated submission notes displayed based on the selection.



33. Enhanced Portal Interface

Upgraded the current portal to a new portal, enhancing user experience and accessibility for the users.



34. Mtg Inc Premium Field Update

"Mortgage Ins. Premium" field is automatically updated based on "Mortgage Rate" entered.

Mortgage Request Details - 1st Mortgage

Lender

AVTO by CMLS Financial

Mortgage Position

First

Loan Type

Mortgage

Amount

\$ 300,000.00

Interest Adj. Date

2022-01-14

Interest Adj. Amount

\$ 0.00

First Payment Date

2022-02-14

Maturity Date

2027-01-14

Line of Business

A

Progress Advance

Yes

Mortgage Classification

Please select all that apply

☐ Commercial

☒ Construction

☐ Reverse

☐ SubPrime

☐ HELOC

Mortgage Insurance

☒ Insured

Include in Mortgage

☒ Yes

LOC Repayment Type

Premium Rate Override

☐ Yes

Premium Rate

4.00000

%

Mtg Ins Premium

\$ 20,400.00

35. Added Rule for Premium Rate Override

The "Mtg Inc Premium" field amount was auto calculated based on the given mortgage amount.

When the "Premium Rate Override" option was checked and the "Mtg Ins Premium" value was set as \$0.00 and saved, then this field is greyed out and could not be modified.

Mortgage Request Details - 1st Mortgage

Lender

Select...

Mortgage Position

First

Loan Type

Mortgage

Amount

\$ 8,500,000.00

Interest Adj. Date

Interest Adj. Amount

\$ 0.00

First Payment Date

Maturity Date

Line of Business

Progress Advance

Mortgage Classification

Please select all that apply

☐ Commercial

☐ Construction

☐ Reverse

☐ SubPrime

☐ HELOC

Mortgage Insurance

☒ Insured

Include in Mortgage

☒ Yes

LOC Repayment Type

Premium Rate Override

☒ Yes

Premium Rate

0.000

%

Mtg Ins Premium

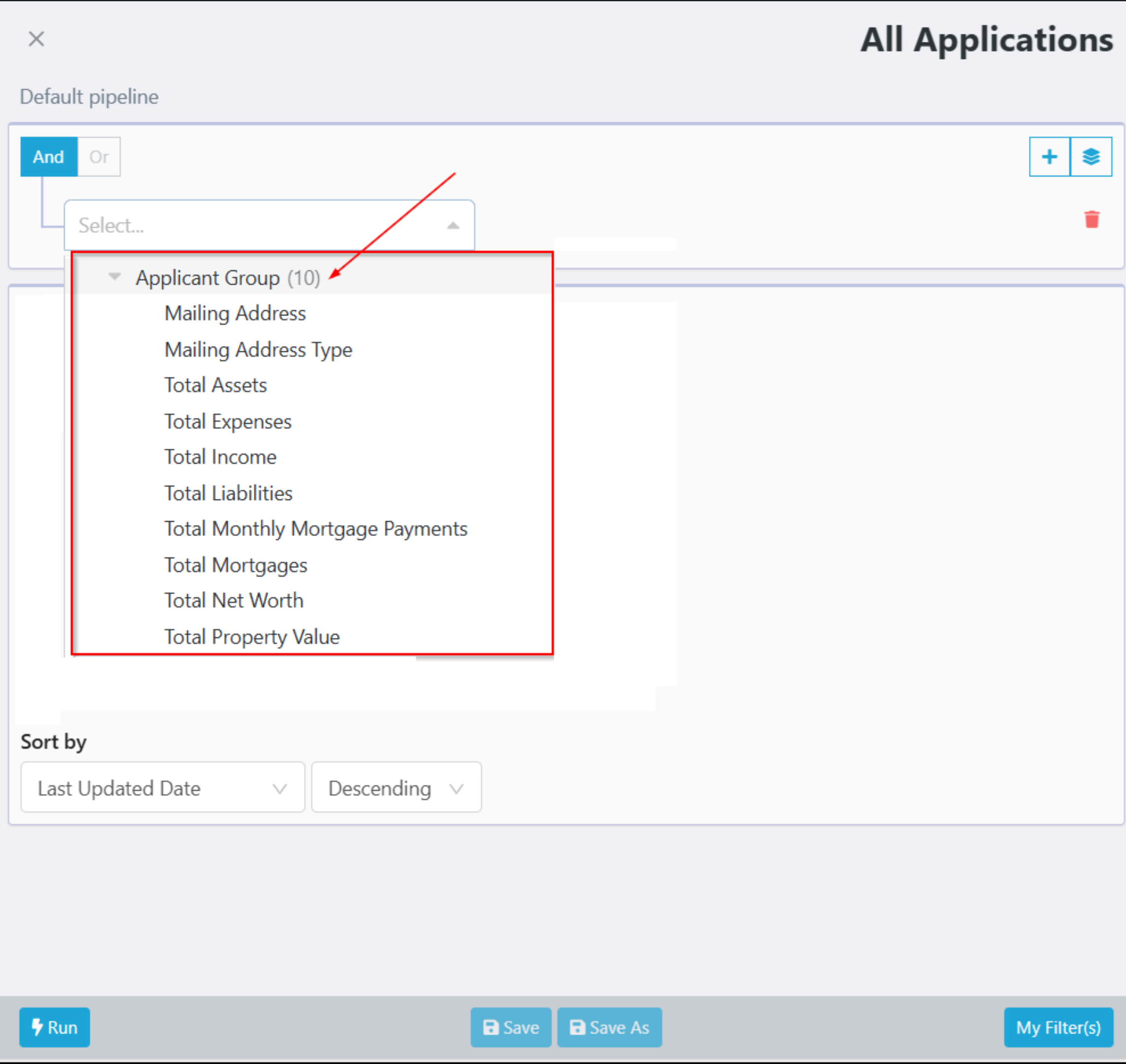
\$ 0.00

36. Scarlett Filters

Included “**Applicant-Group filters**” with 10 related fields, making it more convenient for users to select any filter under “applicant group” and view deals associated with those filters.

Applicant-Group filters:

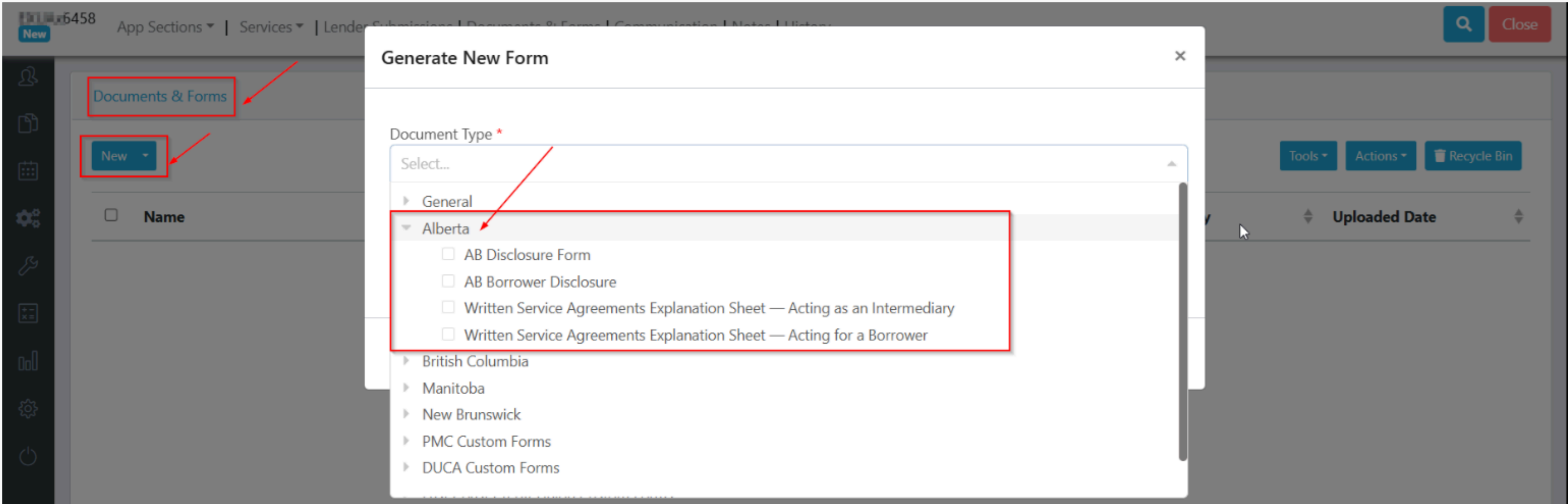
- Total Liabilities
- Total Assets
- Net Worth
- Total Property Value
- Total Mortgages
- Total Mortgage Payments
- Total Expenses
- Total Rental Income
- Total Rental Expenses



37. AB Regulator Documents

The AB Regulator Documents are now available under the Documents & Forms section for easy access and management.

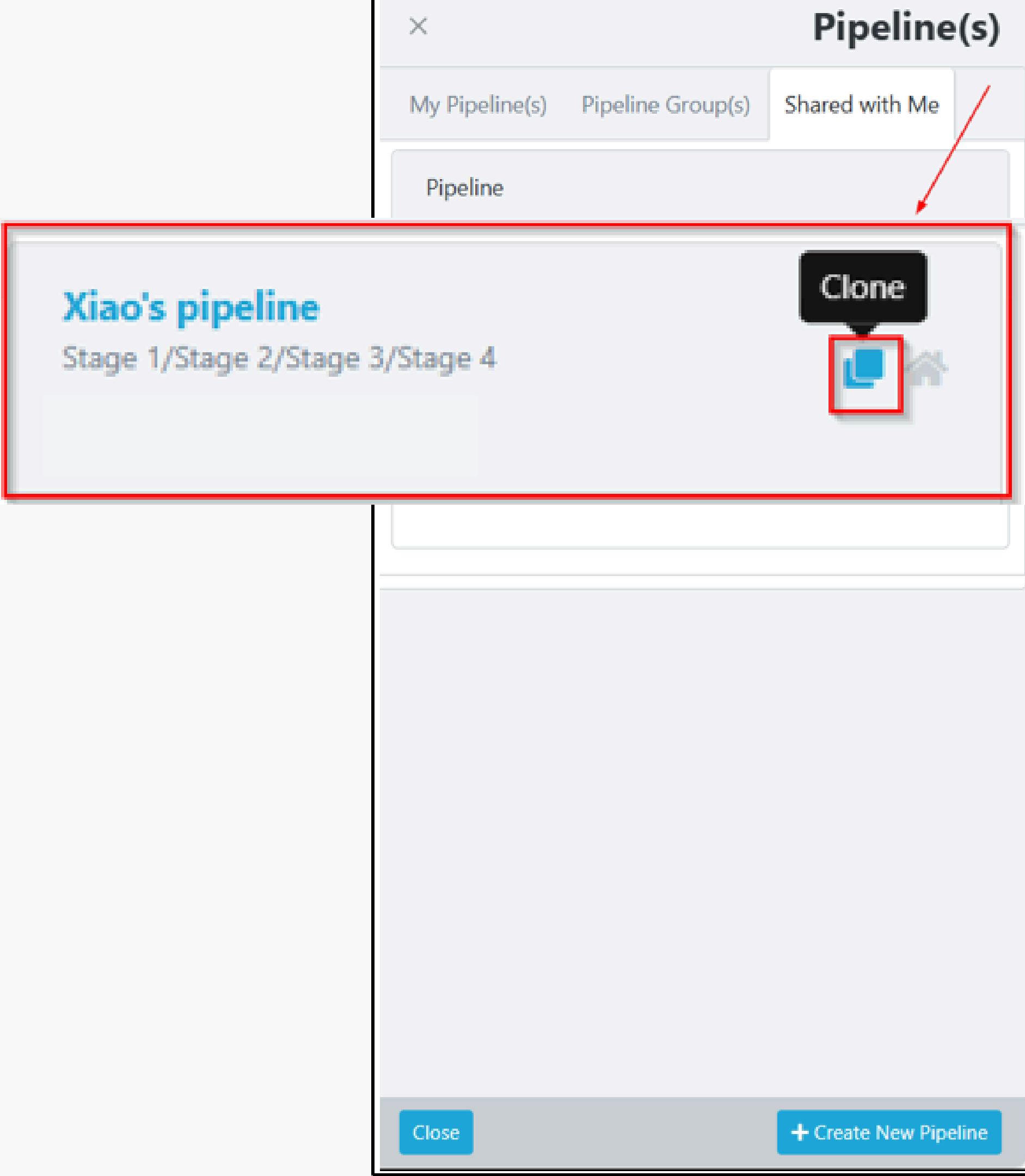
Navigation Path:
Documents & Forms > New > Document Type > Alberta



38. Cloning Deal Pipeline

Introduced the new "CLONE" feature for deal pipelines. Users could now clone shared deals within deal pipelines and make edits.

The cloned pipeline schema would be added to the user's account without any deals inside the stages.



39. Surex User Interface

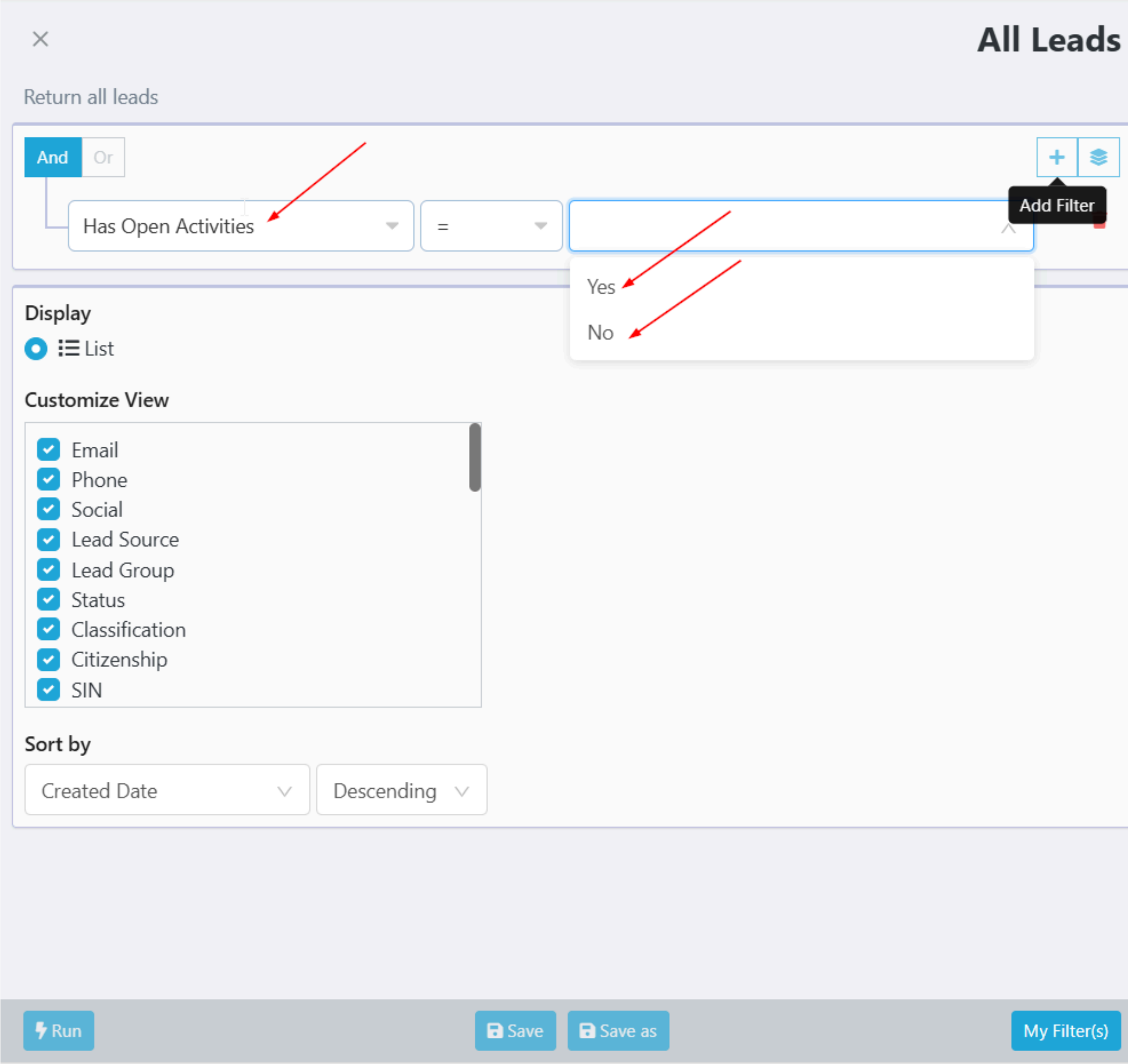
The deal submitted to surex insurance was displayed a submission record on the Surex Insurance page.

Surex Insurance

Date	Agent	Account ID	Lead ID	Status	Submission Type
2024-06-19	Raina Parija	1386991	1546875	OK	Manual

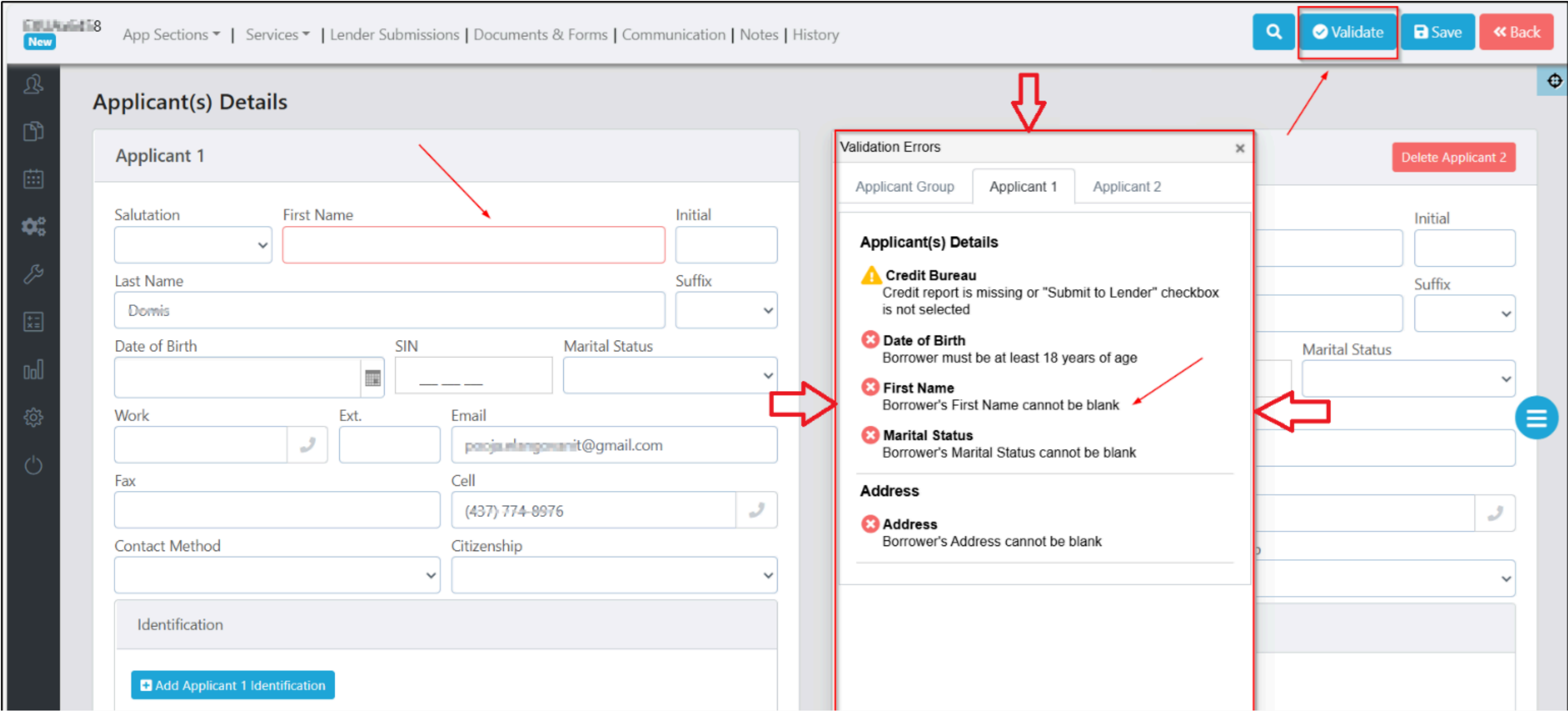
40. Filter "Has Open Activities"

Introduced a new filter "Has Open Activities" with a Yes/No Option. This allowed users to find open activities associated with a deal or lead.



41. Floating Validation Panel

Agents were able to move the validation panel and view it comfortably without the fields being obscured by the pop-up.



42. Applicants Address Status

To ensure that the current applicant address indicated as "Own" is displayed in the 'Properties Owned by Applicant' section of the application, a validation message was created to indicate when a matching address was not found in this section.

Error Message - This owned property does not appear in the Properties Owned section.

107 x 264

Address

Applicant 1 - Address 1

Delete

Current

Previous

Address Lookup

Start typing your address...

Unit #

Street #

Street Name

Street Type

Direction

12

1044

De Normandie

Autoroute

N

City

Province

Postal Code

Country

Saint-Jean-Sur-Richelieu

Quebec

J3A 1H7

Canada

Time at Residence

Status

Rent

3

y

5

m

Own

\$ 0.00

42. Applicants Address Status (cont).

To ensure that the current applicant address indicated as "Own" is displayed in the 'Properties Owned by Applicant' section of the application, a validation message was created to indicate when a matching address was not found in this section.

Error Message - This owned property does not appear in the Properties Owned section.

Properties Owned By Applicant(s)

Applicant 1 - Property - 1

Property Information (OPTA)Copy AddressDelete

Address Lookup

Start typing your address...

Unit #

12

Street #

1044

Street Name

De Normandie

Street Type

Autoroute

Direction

N

City

Saint-Jean-Sur-Richelieu

Province

Quebec

Postal Code

J3A1H7

Country

Canada

Occupancy

Owner-Occupied

Property Value

\$ 400,000.00

Original Value

\$ 0.00

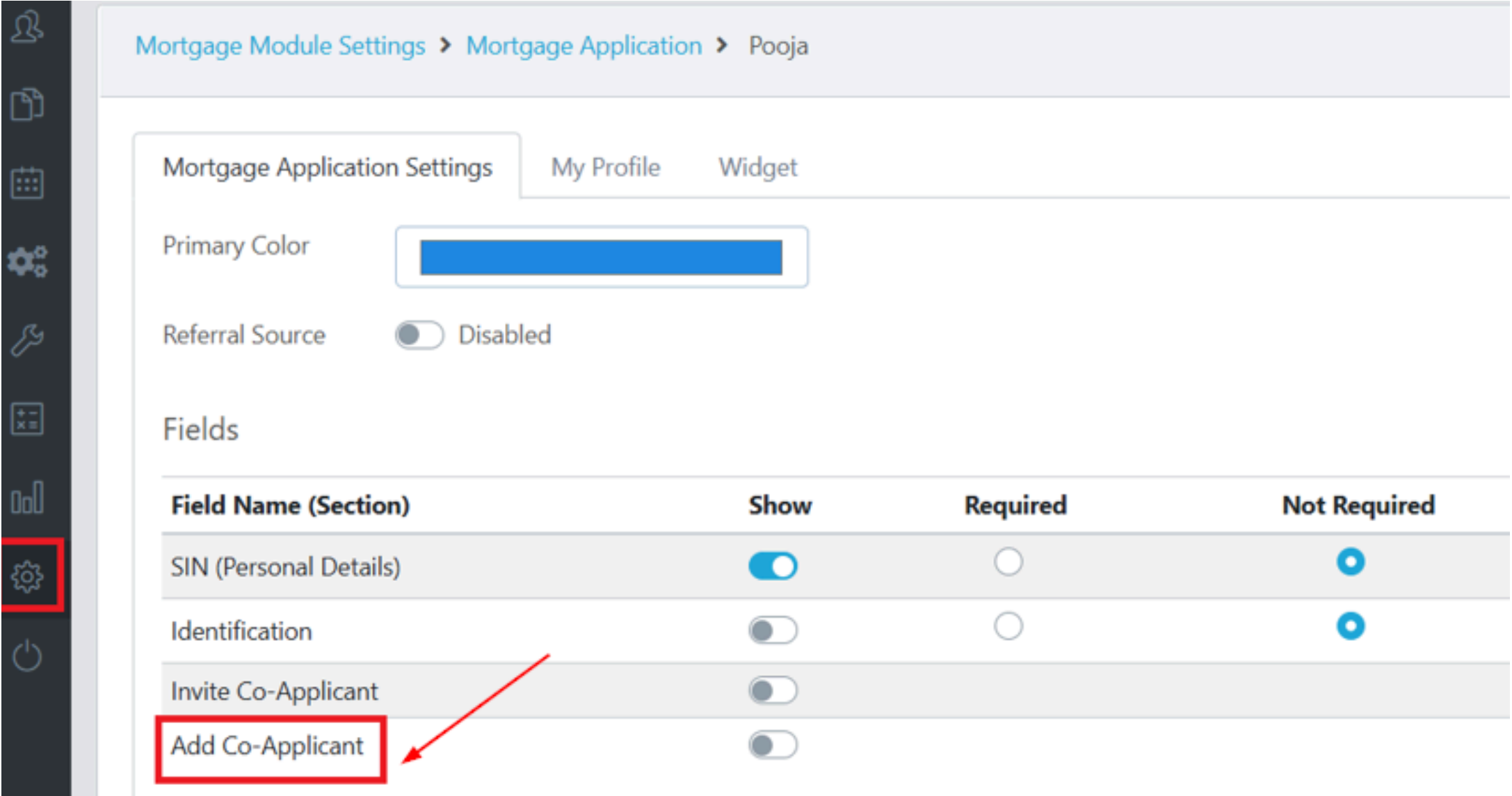
Purchase Date

2020-06-12

43. Mortgage Setting "Add Co-Applicant"

Added 'co-applicant' was available in the mortgage settings page, which allowed users to control whether this option appeared on their applications, enhancing the user experience for joint applications.

Navigation Path: Settings > Mortgage Module setting > Mortgage Application Setting

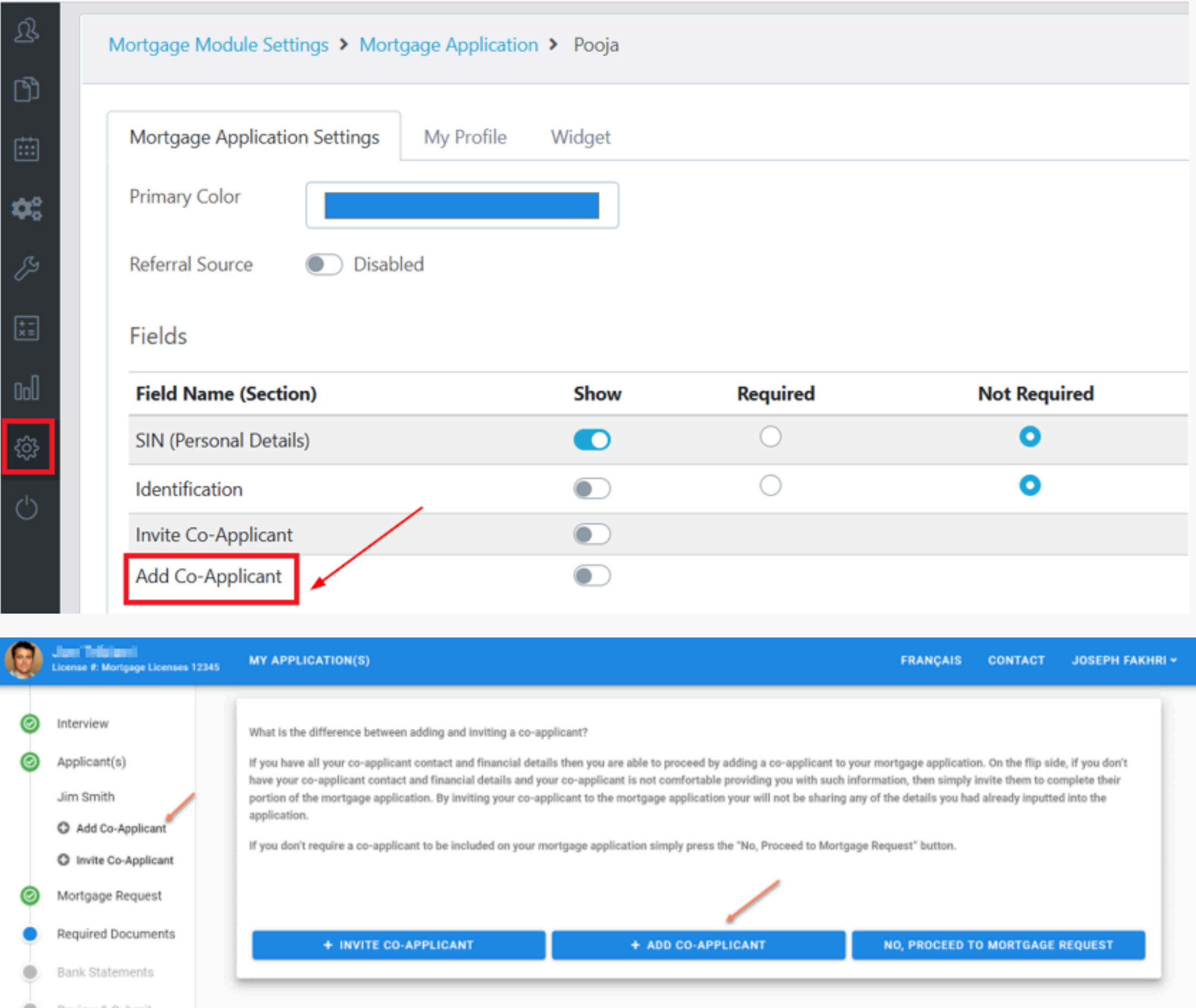


43. Mortgage Setting "Add Co-Applicant"

Added 'co-applicant' was available in the mortgage settings page, which allowed users to control whether this option appeared on their applications, enhancing the user experience for joint applications.

Navigation Path: Settings > Mortgage Module setting > Mortgage Application Setting

Agents can enable or disable the Add Co-Applicant feature on the mortgage app



44. Improved History Information

“History logs were captured with additional information, enabling Agents to view detailed logs of any modifications made to a deal. This included logs of Product & Underwriter changes in the history.”

EQUNx6444

New

App Sections | Services | Lender Submissions | Documents & Forms | Communication | Notes | History

Close

Auto Email - Raina Testing

Jun 24, 2024 12:00 PM

Details

Auto Email - Raina Testing

Jun 24, 2024 12:00 PM

Details

View Action - Deal / File Accessed

Jun 24, 2024 11:53 AM

Raina Parija

Details

Add Action - Applicant Income

Pooja Elangovan

Details

Update Action - Applicant Owned Property

Pooja Elangovan

Details

Update Action - Applicant Assets

Pooja Elangovan

Details

Update Action - Applicant Liabilities

Pooja Elangovan

Details

Add Action - Applicant Address

Ameer Mohammed

Details

Add Action - Applicant Employment History

Ameer Mohammed

Details

Add Action - Applicant Income

Ameer Mohammed

Details

View Action - Deal / File Accessed

Daniel Zhu

Details

View Action - Deal / File Accessed

Ameer Mohammed

Details

Document Generation Action - Application

Pooja Elangovan

Details

View Action - Deal / File Accessed

Pooja Elangovan

Details

View Action - Deal / File Accessed

Pooja Elangovan

Details

Update Action - Subject Property Information

Raina Parija

Details

Add Action - Applicant Assets

Raina Parija

Details

View Action - Deal / File Accessed

Raina Parija

Details

Add Action - Mortgage Application

Raina Parija

Details

History Details

×

Add Action - Applicant Income

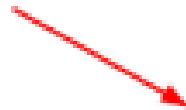
Pooja Elangovan @ Jun 20, 2024 4:57 PM

Column Name	Previous Value	Current Value
IncomeType		Interest Income
IncomePeriod		Monthly
Income Amount		2500
Annual Income Amount		30000
Income Description		test
Start Date		2024-06-20 12:00:00 AM
End Date		

Close

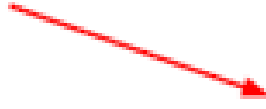
45. Incoming System Notifications

The notifications for lenders, such as "Deal Submitted via Expert Link" and "Deal Submitted via Newton Link," were updated to streamline experience for lender users of Scarlett.



☒ New Deal Submitted via Newton Link

Notification Recipient	Communication Type
pooja.elangovan@axiominnovations.com	Email



☒ New Deal Submitted via Expert Link

Notification Recipient	Communication Type
pooja.elangovan@axiominnovations.com	Email

46. Subject Property Information Update

When the agent selected the **"Fees Incl. Heat"** checkbox, the **"Heating"** amount field was automatically set to zero, became non-editable, and appeared greyed out.

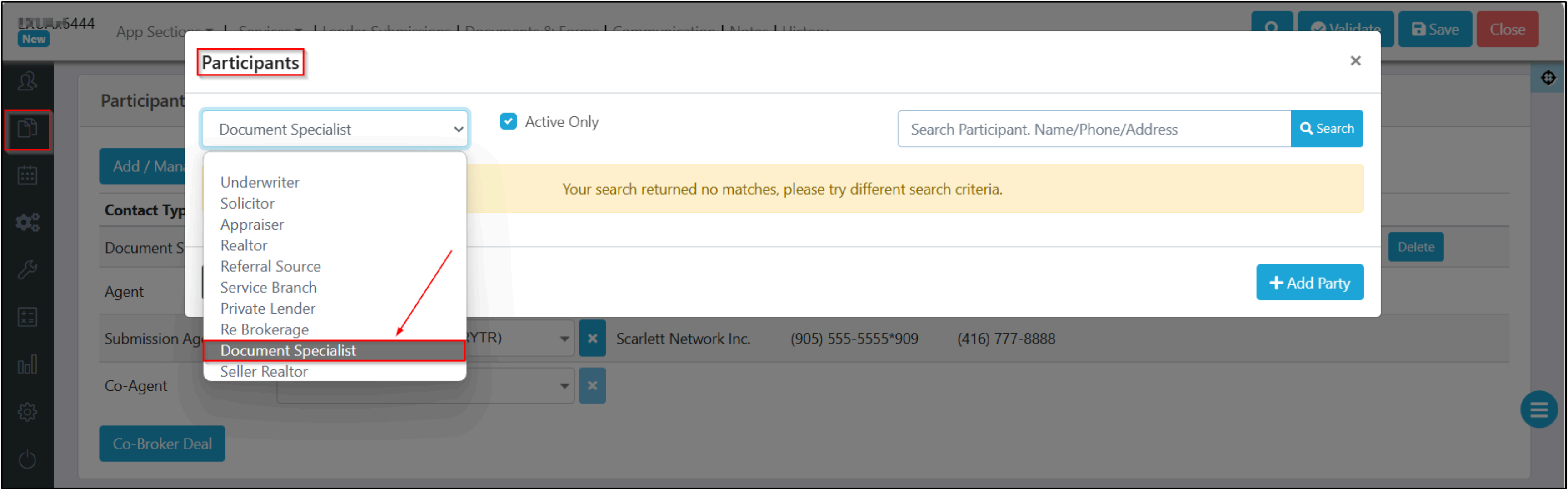
Subject Property Information

Property Information (OPTA)

Annual Taxes	Hydro
\$ 4,000.00	\$ 0.00 /m
Tax Year	Insurance
2021	\$ 0.00 /m
Paid By	Mgmt
Borrower	\$ 0.00 /m
Total Condo Fees	Repairs
\$ 1,500.00 /m	\$ 0.00 /m
% of Condo Fees	Interest
%	\$ 0.00 /m
☒ Fees Incl. Heat	Other
Heating	\$ 0.00 /m
\$ 0.00 /m	
☒ Include in TDS and GDS calculation	Total Expenses
	\$ 1,833.33 /m

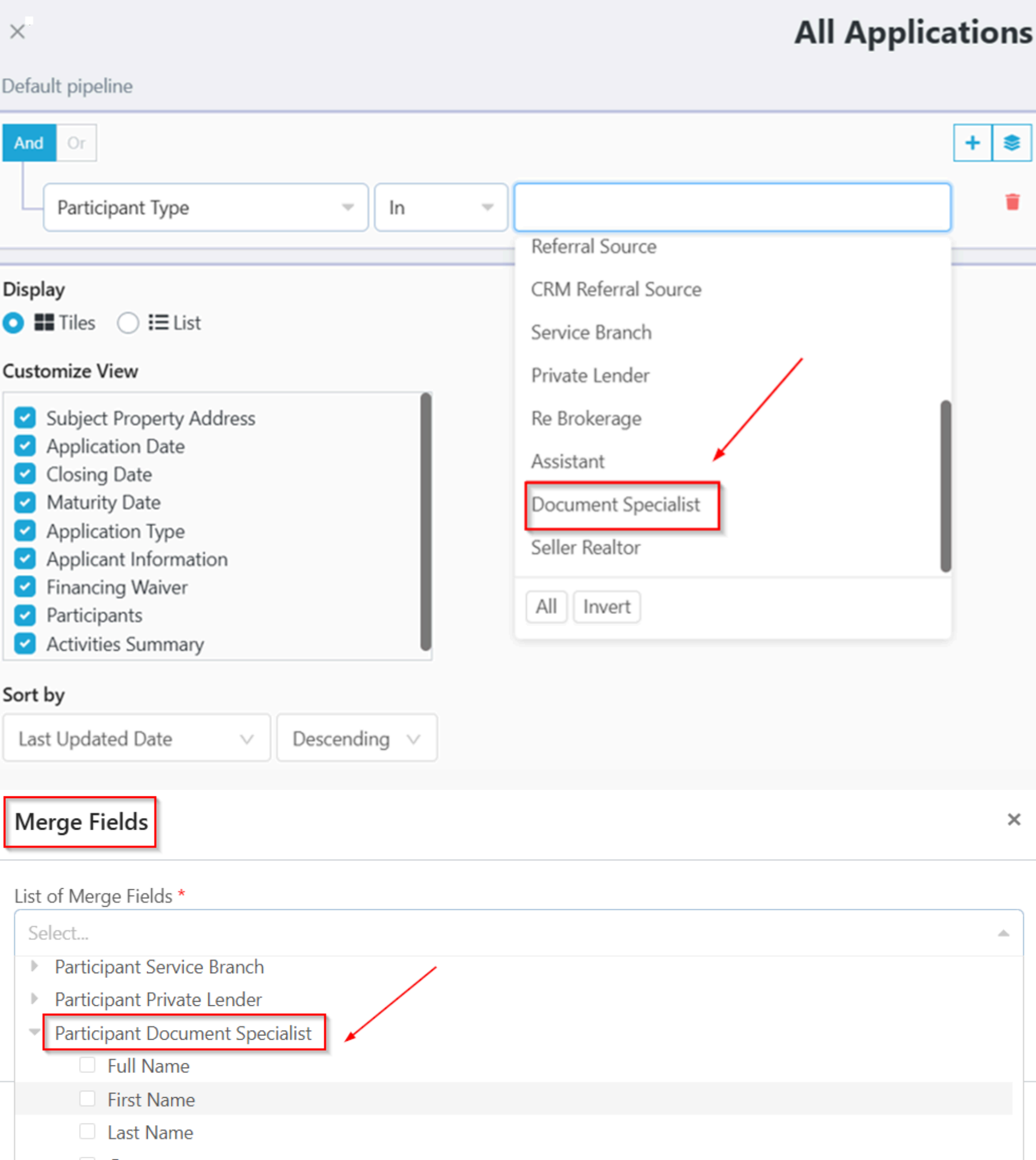
47. Introducing Document Specialist

A new participant type called ‘Document Specialist’ was introduced in Scarlett Mortgage. This allowed brokers to include Document Specialists in filters, Merge fields, and participant selection within deals.



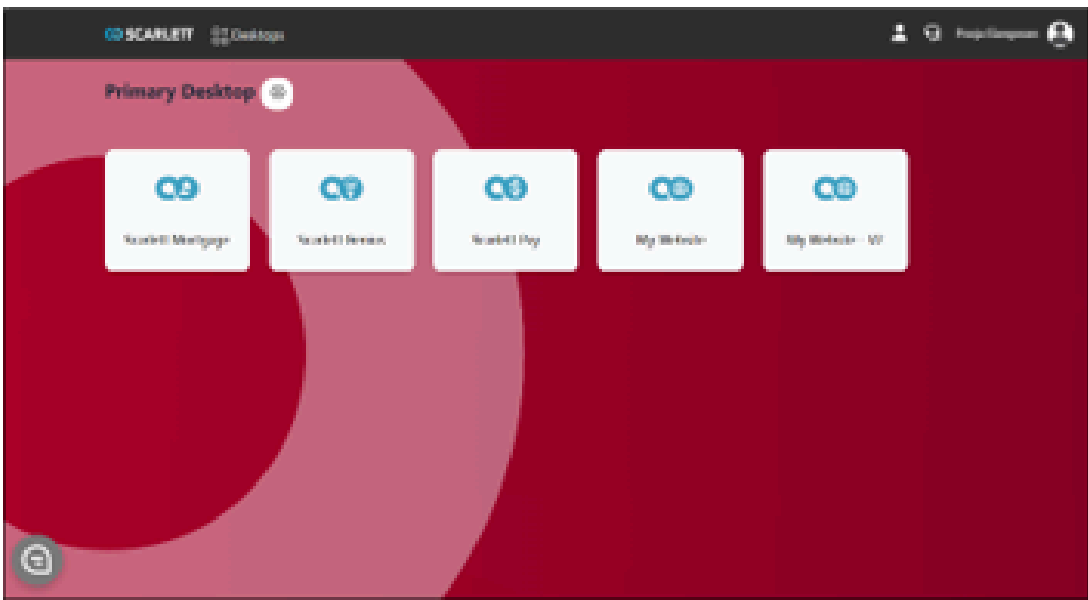
47. Introducing Document Specialist (cont).

A new participant type called ‘Document Specialist’ was introduced in Scarlett Mortgage. This allowed brokers to include Document Specialists in filters, Merge fields, and participant selection within deals.



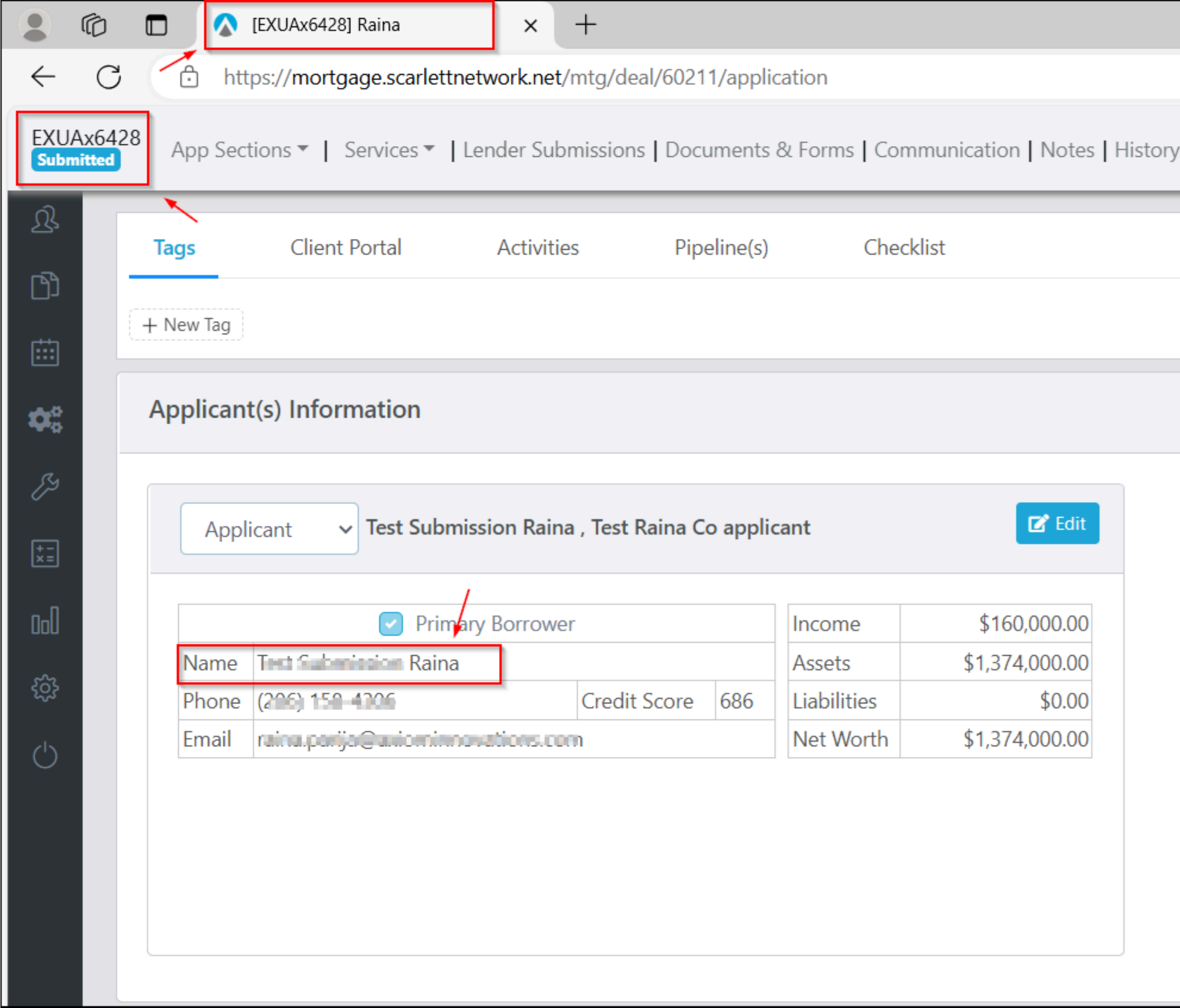
48. Customize Portal Background

Allows users to customize background colours for the Scarlett Portal dashboard according to marketing preferences.



49. Scarlett Deal Tab Display

Scarlett tab displayed "Deal Id" and "Primary Applicant Last Name," which helped agents quickly switch between different views within the application



50. Document Requests

The auto-generated document request feature made it easier for agents to use email templates and merge fields. It simplified adding different templates and documents all in one place.

From

parija.elangoan@axieninnovations.com

To

raisa.parija@axieninnovations.com x

Cc Bcc

Agent Profile

Parija

Subject

Document Request

Templates

congratulations

☆ B i A: [align icons] [link icon] [image icon] [plus icon]

↶ ↷ ⋮

Congratulations!!!

Congratulations on buying this beautiful property. I hope your new home lives up to all your expectations. You are beginning such an extraordinary journey, and I would like to thank you for making me a part of it.



Send

Reminder(s) Settings

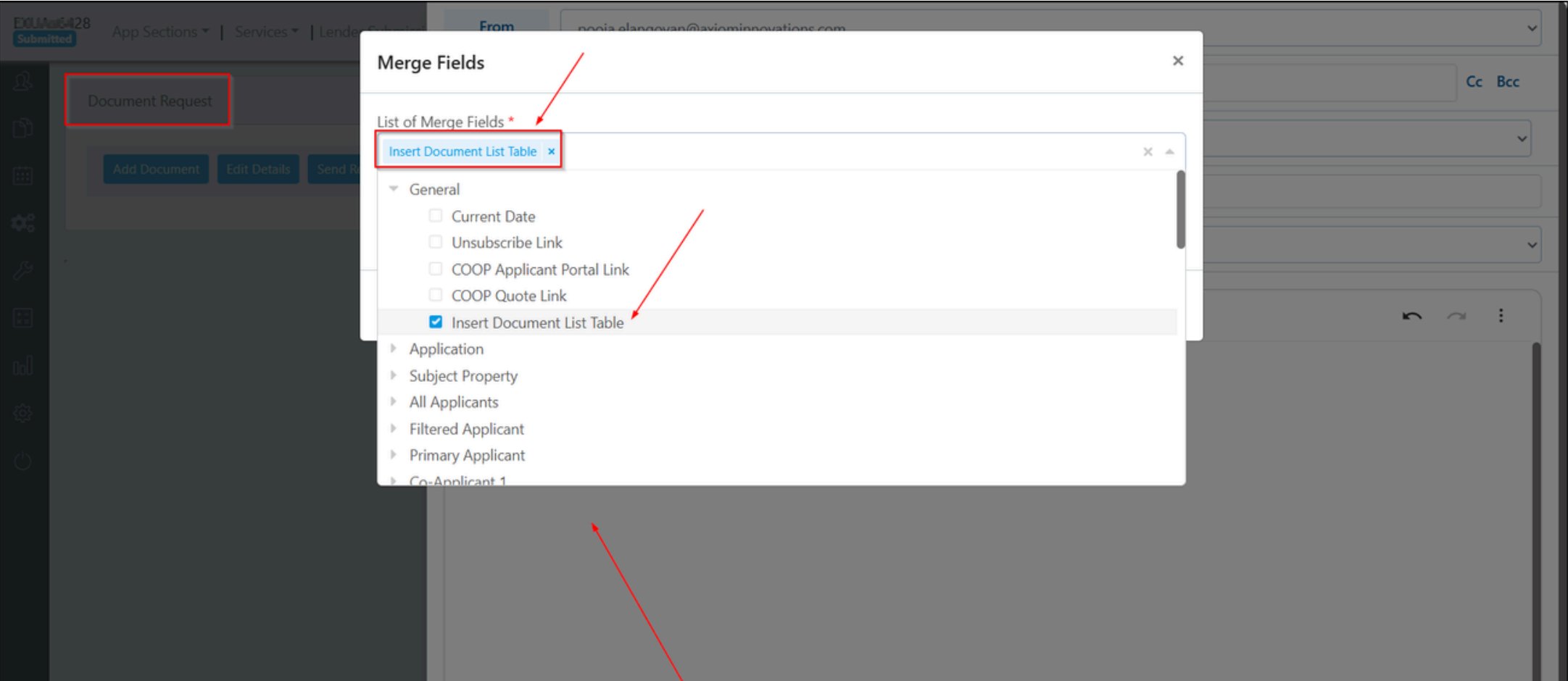
Merge Fields

Discard

50. Document Requests (cont).

In addition to the above, the new merge field **'Insert Document List Table'** was added to the list of general merge fields. It could only be used for the 'Documents Request' email, and when used, it inserted a table into the email body showing columns for document name, notes, and status.

The client received a **'Documents Request'** email that contains the following:



Document Name	Note	Status
Active Home Insurance Policy	Most Recent	Uploaded / Under Review By Broker
Bank Statements	Past 90 days	Rejected
Borrower Suitability Disclosure		Submitted to Lender
AB Disclosure Form		Pending Upload
AB Borrower Disclosure		Pending Upload

51. Field Update

Increased the number of digits in the “Mtg Ins Premium” field in Scarlett Mortgage.

Mortgage Request Details - 1st Mortgage

Lender

AVEO by CMLS Financial

Mortgage Position

First

Loan Type

Mortgage

Amount

\$ 300,000.00

Interest Adj. Date

2022-01-14

Interest Adj. Amount

\$ 0.00

First Payment Date

2022-02-14

Maturity Date

2027-01-14

Line of Business

A

Progress Advance

Yes

Mortgage Classification

Please select all that apply

☐ Commercial

☒ Construction

☐ Reverse

☐ SubPrime

☐ HELOC

Mortgage Insurance

☒ Insured

Include in Mortgage

☒ Yes

LOC Repayment Type

Premium Rate Override

☐ Yes

Premium Rate

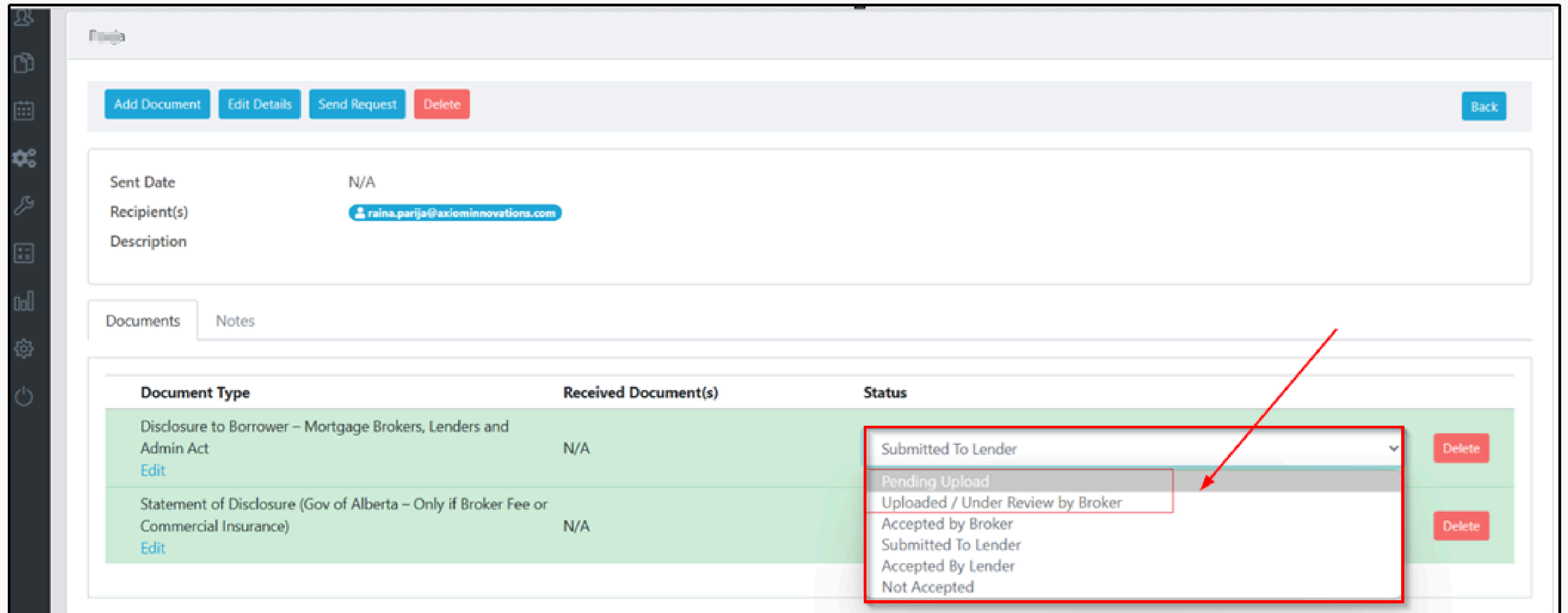
4.00000

%

Mtg Ins Premium

\$ 1,000,000,000.00

Improved document status was displays. The first two statuses (Pending Upload & Under review by broker) would automatically update based on portal activity.



53. Enhanced Deal Sync/Import Time

Deals were synced or imported from Expert/Filogix into Scarlett Mortgage much quicker, allowing agents and clients to proceed quickly with their transactions.

54. Added Access Code for Secure Document Request Link

Scarlett users can now request documents from their applicants. As an added security measure, we now have the ability to send a verification code for secure access.

When the user clicks 'Send Request', the applicant receives the access code via email through a secured link. Without this code, the applicant will not be able to access the Online Mortgage App.

Please enter access code ×

Request Document

OK

Cancel

Please enter access code

Enter the 6 digit code we sent you via email to continue

Didn't get the code? [Resend](#)

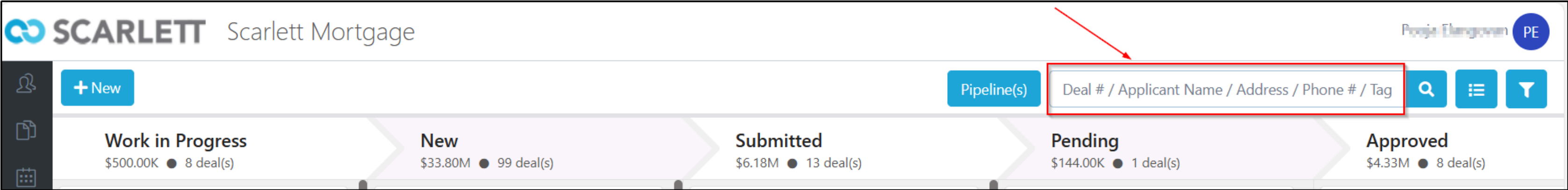
Please confirm the email on which you received the request document link

Please enter a valid email address *

RESEND

55. Enhanced Search Feature on Scarlett Mortgage

Agents can now search for the expert deals in the search field, If the deal was not found in the primary database, the search is extended to another database, improving overall performance.

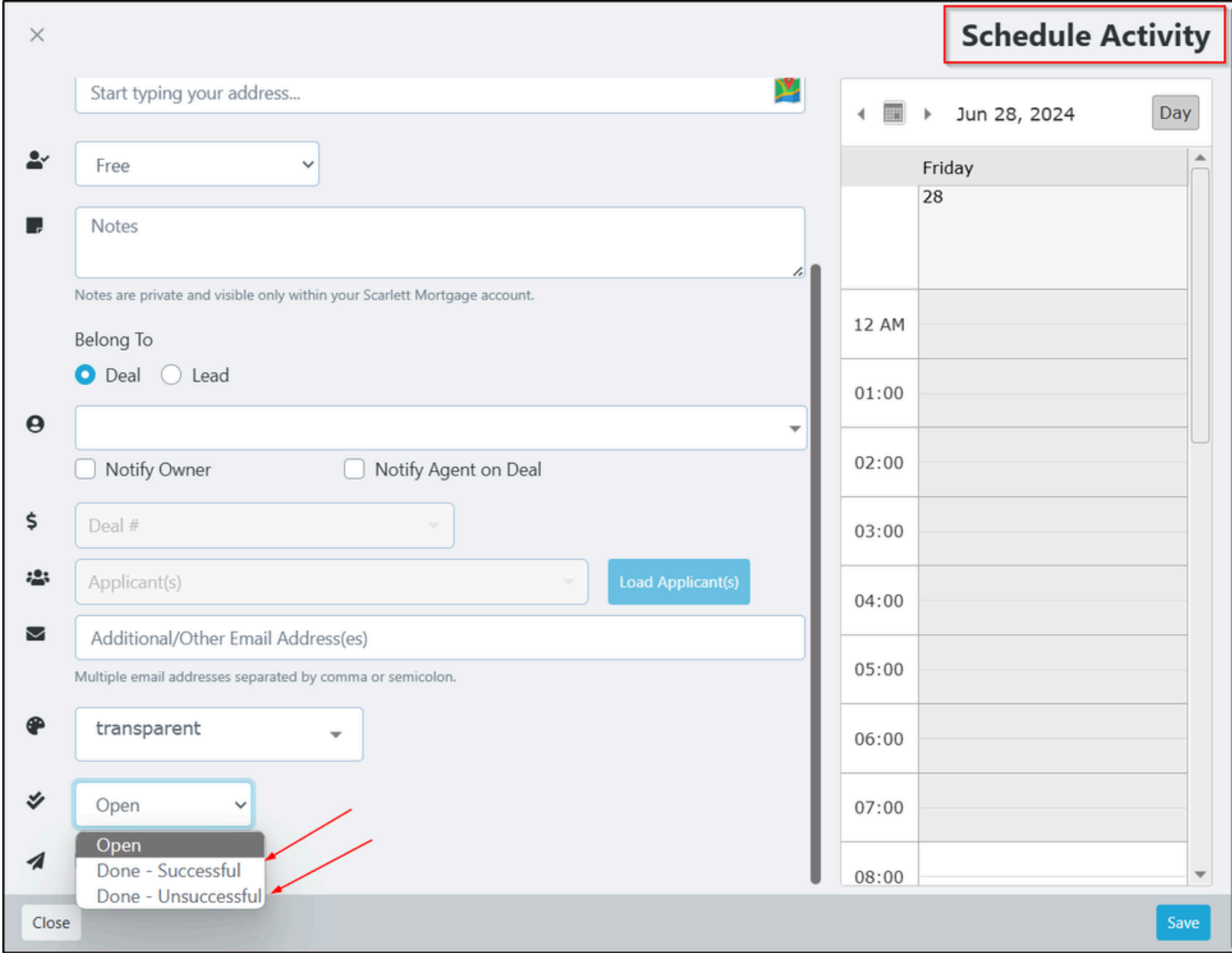


56. Calendar Sync – Enhancement

We have added additional logs to improve the calendar sync process. This enhancement allowed agents to access up-to-date information promptly, enabling seamless management of appointments, tasks, and schedules.

57. Introducing Activity Status Options

In the Activities module, we included **"Done – Successful"** and **"Done – Unsuccessful"** statuses in addition to the **"Open"** status. These statuses offered agents greater clarity in tracking ongoing and completed activity.



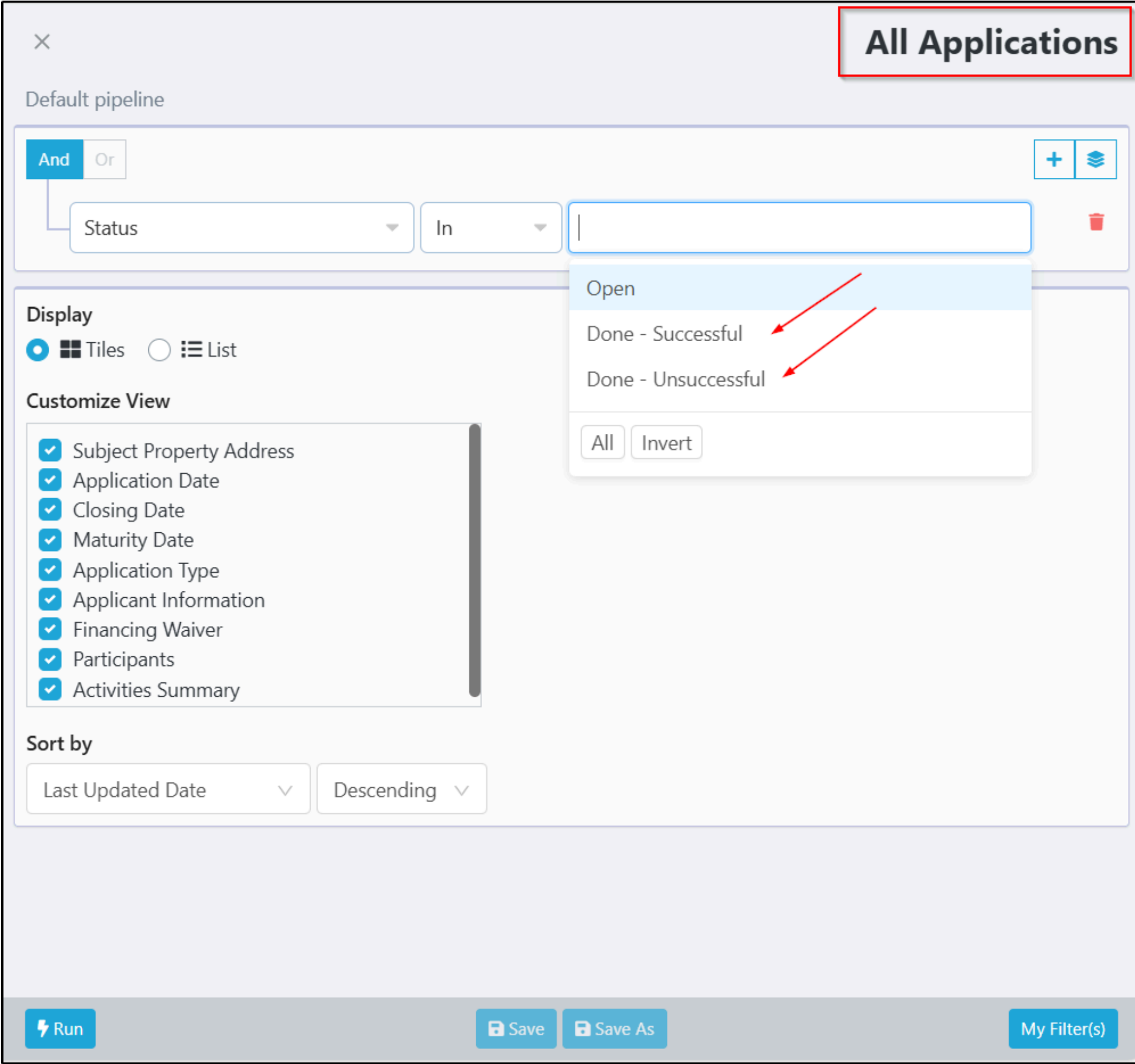
Open

Done – Successful

Done – Unsuccessful

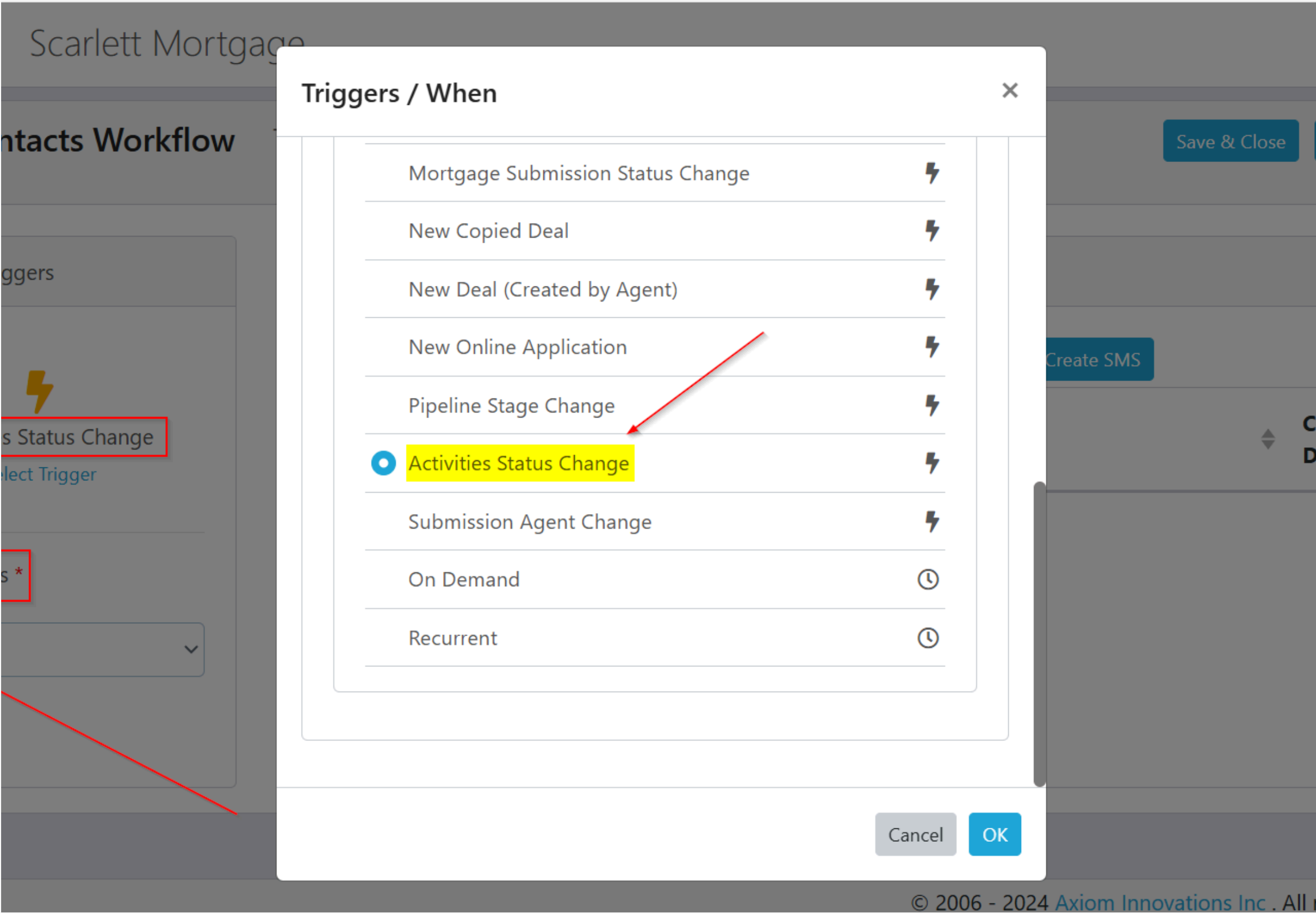
57. Introducing Activity Status Options (cont).

The new status options were integrated into the Filters module, enabling users to filter activities based on their status for efficient organization and tracking.



57. Introducing Activity Status Options (cont).

A new trigger, "**Activities Status Change**," was introduced in the Automation module, allowing users to automate actions based on changes in activity status.



58. Scarlett MTG Dashboard Phone Number Search Criteria

Agents can now simply search for the deal with "Phone #" search criteria. The Phone # search field allows users to input at least 6 digits (e.g., 416 333) to find relevant deals associated with the provided phone.

Pipeline(s)

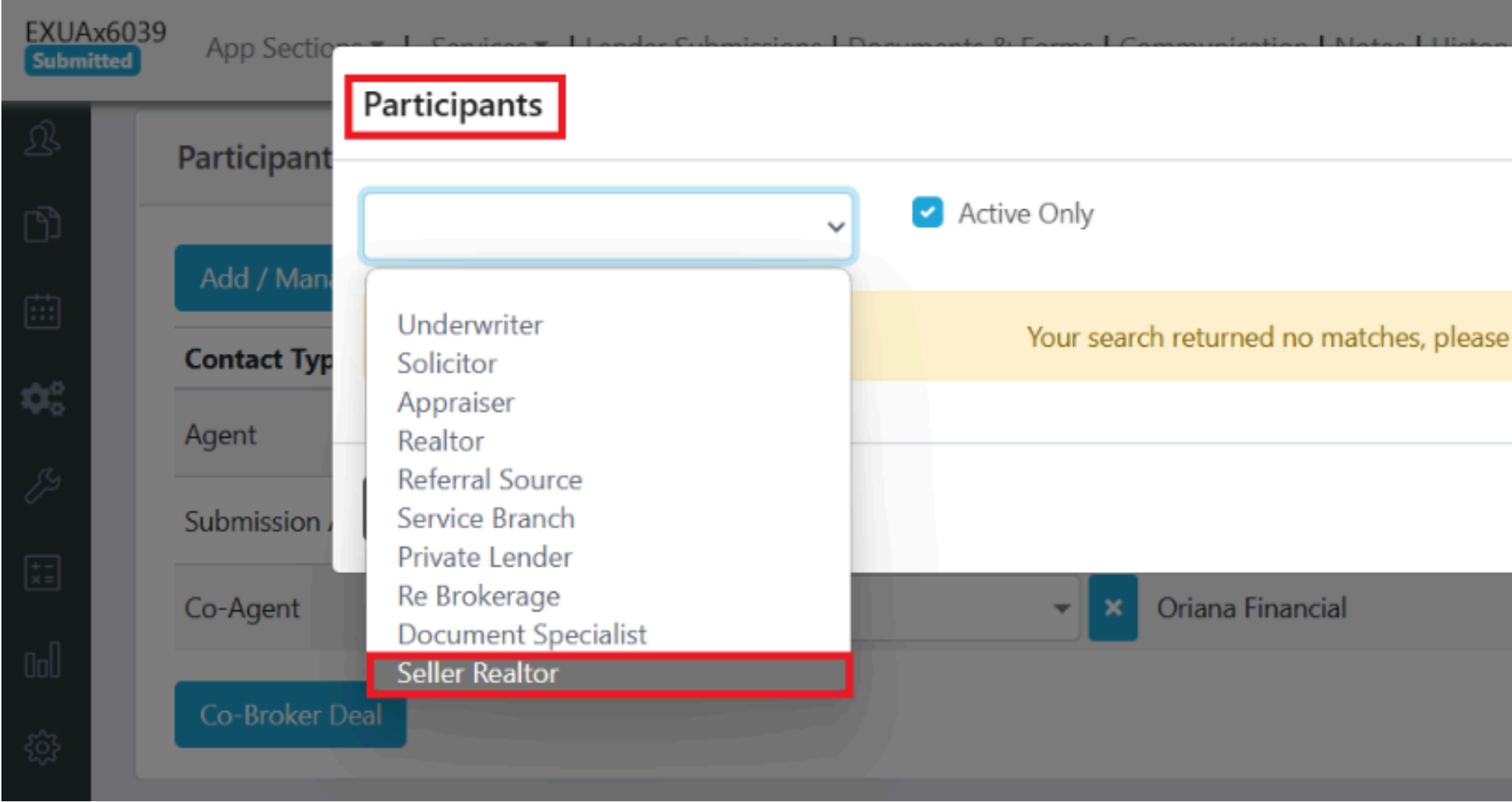
Deal # / Applicant Name / Address / Phone # / Tag



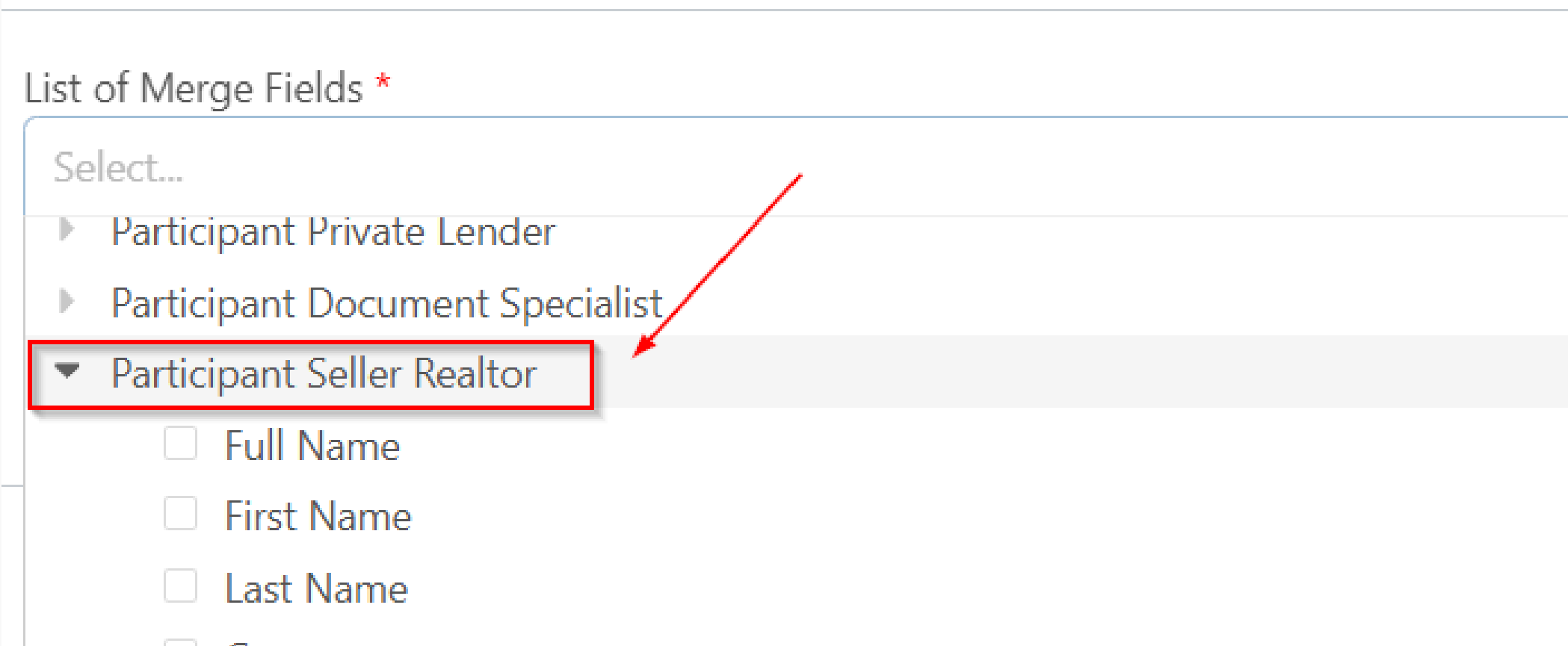
59. New participant type in the Scarlett MTG Dashboard

The **"Seller Realtor"** participant type is now available for selection when adding or editing participants within deals.

Additionally, **"Seller Realtor"** has been included in "Filters" and "Merge Field" option, enhancing customization and correspondence capabilities within the platform.



Merge Fields



60. Leads Module Notes

We improved the Scarlett Mortgage Leads module by allowing agents to add notes directly when creating or updating lead information. This helped the agents to be on track for better communication with their clients.

+ New Lead						
☐	First Name	Last Name	Email	Phone	Note	
☐	Kale	Domes	kaledomes@gmail.com	123-456-7890	Creating leads for Kale domes...	
☐	Ginny	Georia	ginnygeorgia@gmail.com	123-456-7890	Creating leads for Ginny intere...	

61. 30 years Amortization

Exciting news! Following a recent update from the Canadian Government, **Scarlett Mortgage** enabled mortgage agents to select amortization periods of to 30 years for insured mortgages, which were previously capped at 25 years for new construction purchases.

Mortgage Classification

Please select all that apply

☒ Commercial

☐ Construction

☐ Reverse

☐ SubPrime

☐ HELOC

Mortgage Insurance

☒ Insured

Include in Mortgage

☒ Yes

LOC Repayment Type

Premium Rate Override

☒ Yes

Premium Rate

2.80000

%

Mtg Ins Premium

\$ 19,600.00

Interest Rate

5.700

%

Discount Rate

%

Premium Rate

%

Buy-down Rate

%

Net Rate

5.700

%

Variable to Prime

%

Rate Type

Fixed

Term Type

Closed

Frequency

Monthly

Compounding Period

Semi-Annually

Term

4

y

0

m

Amortization

30

y

0

m

☐ Blended Amort

☐ Interest Only

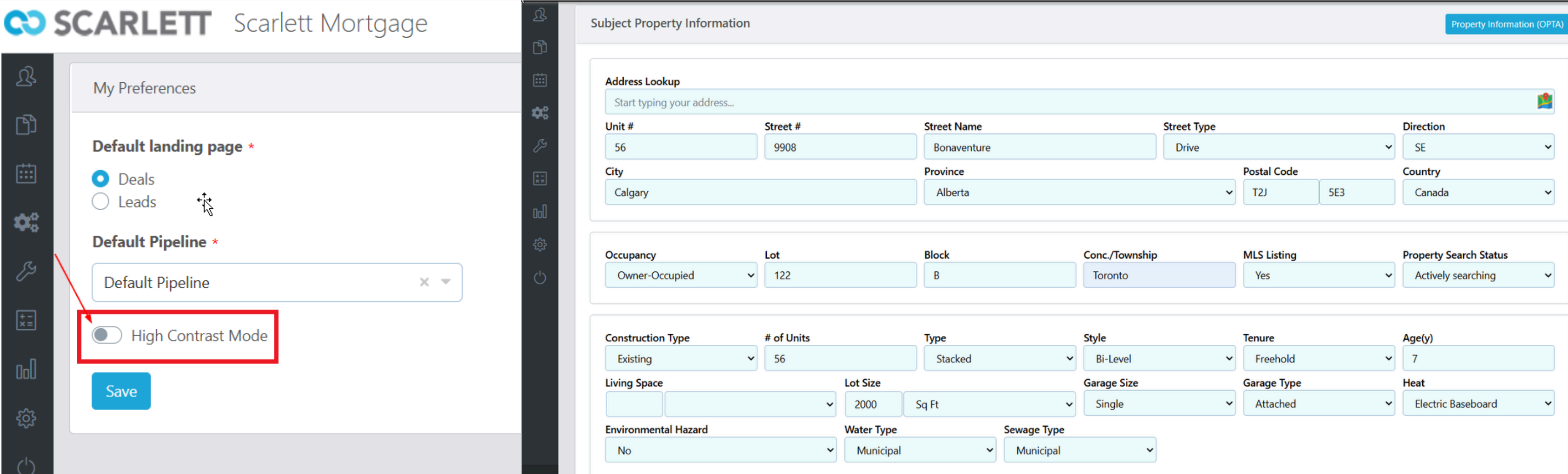
Mortgage Summary

	1 st Mtg	Income	\$50,000.00
GDS	71.778% <i>i</i>	Assets	\$165,000.00
TDS	114.853% <i>i</i>	Liabilities	\$301,000.00
LTV	82.353%	Net Worth	-\$136,000.00
Applicant		Credit Score	
Eileen Morgan			
Jennifer Fickel			

☐ Auto-hide

62. High Contrast Mode

Agents were able to toggle this feature on to enhance visibility and accessibility across the platform. Once activated, all field backgrounds within the Application page and Applicant profiles, along with any associated fields will have the contrast field.





63. Enhanced Zapier Integration

Scarlett Mortgage has enhanced its integration with Zapier, extending its one-way data push capabilities.

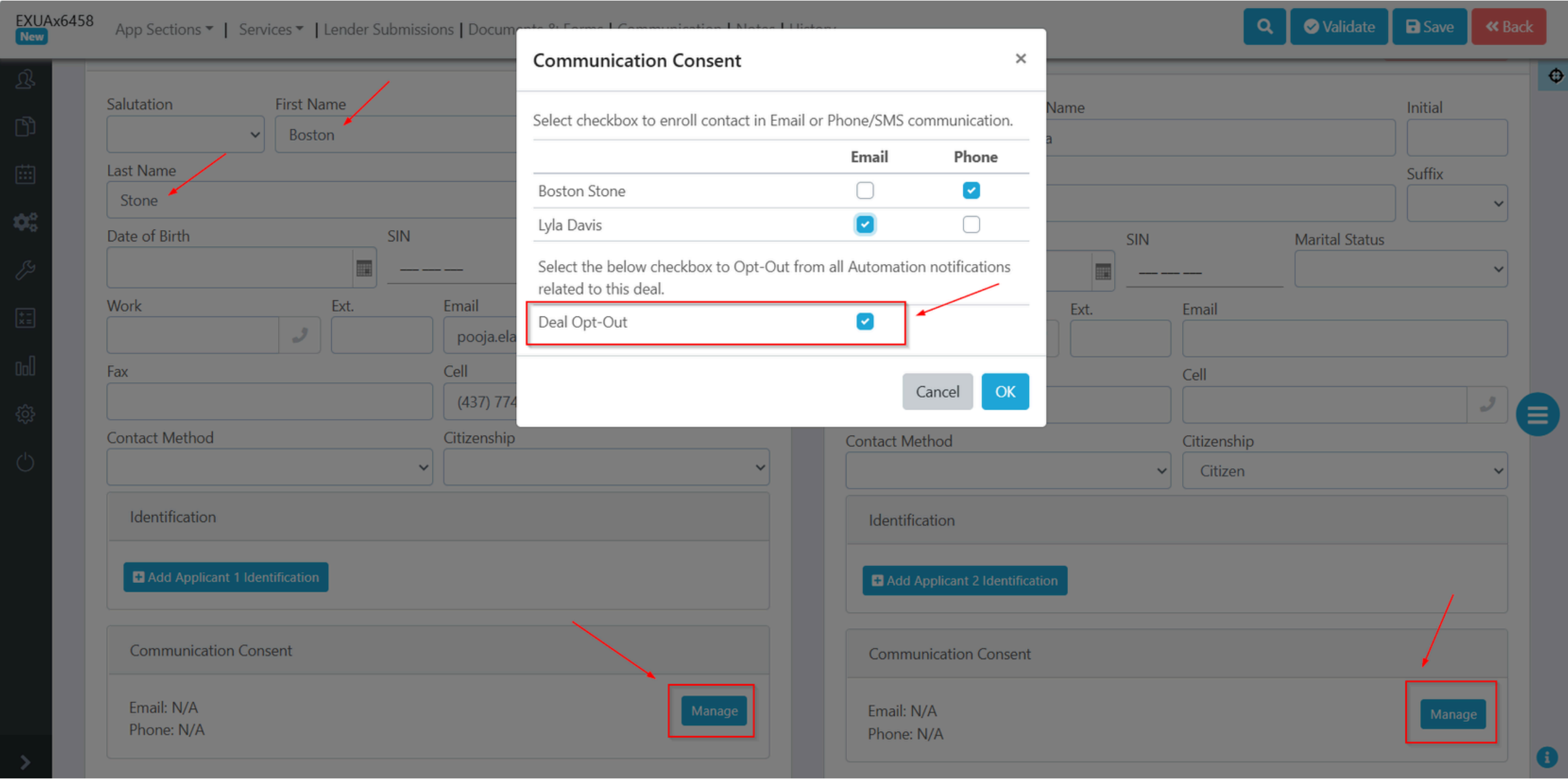
New Features in Version 2.0 (Lead Management)

- Trigger when a new lead is created.
- Trigger when an existing lead is updated.



64. Automation OPT In/OPT Out

A new feature, Automation Opt-Out, was created to give Scarlett, Velocity, and Newton users the ability to opt-out a deal from all automated communications. In the application details page, Scarlett users had the option to manage Communication Consent. Each applicant had their own "Communication Consent," but the "Manage" button opened the same window for all of them.



64. Automation OPT In/OPT Out (cont).

The “Deal Opt-Out” option from the Consent Management module under Tools was made available for all deals within Scarlett (including Scarlett deals, Expert deals, and Velocity deals).

SCARLETT Scarlett Mortgage

Consent Management

You have total 14 Applicants.

8 out of 14 applicants have opted in for email communication.

0 out of 14 applicants are opted out for email communication.

6 out of 14 applicants have not provided consent for email communication.

Opt-in all applicants that have not provided consent yet Search

You have total 2 Contacts.

2 out of 2 contacts have opted in for email communication.

0 out of 2 contacts are opted out for email communication.

0 out of 2 contacts have not provided consent for email communication.

Opt-in all contacts that have not provided consent yet Search

You have total 0 Participants.

0 out of 0 participants have opted in for email communication.

0 out of 0 participants are opted out for email communication.

0 out of 0 participants have not provided consent for email communication.

Opt-in all participants that have not provided consent yet Search

You have total 574 Leads.

560 out of 574 leads have opted in for email communication.

5 out of 574 leads are opted out for email communication.

9 out of 574 leads have not provided consent for email communication.

Opt-in all leads that have not provided consent yet Search

Advanced Search

Deal # / Applicant Name / Email Address

Application Date

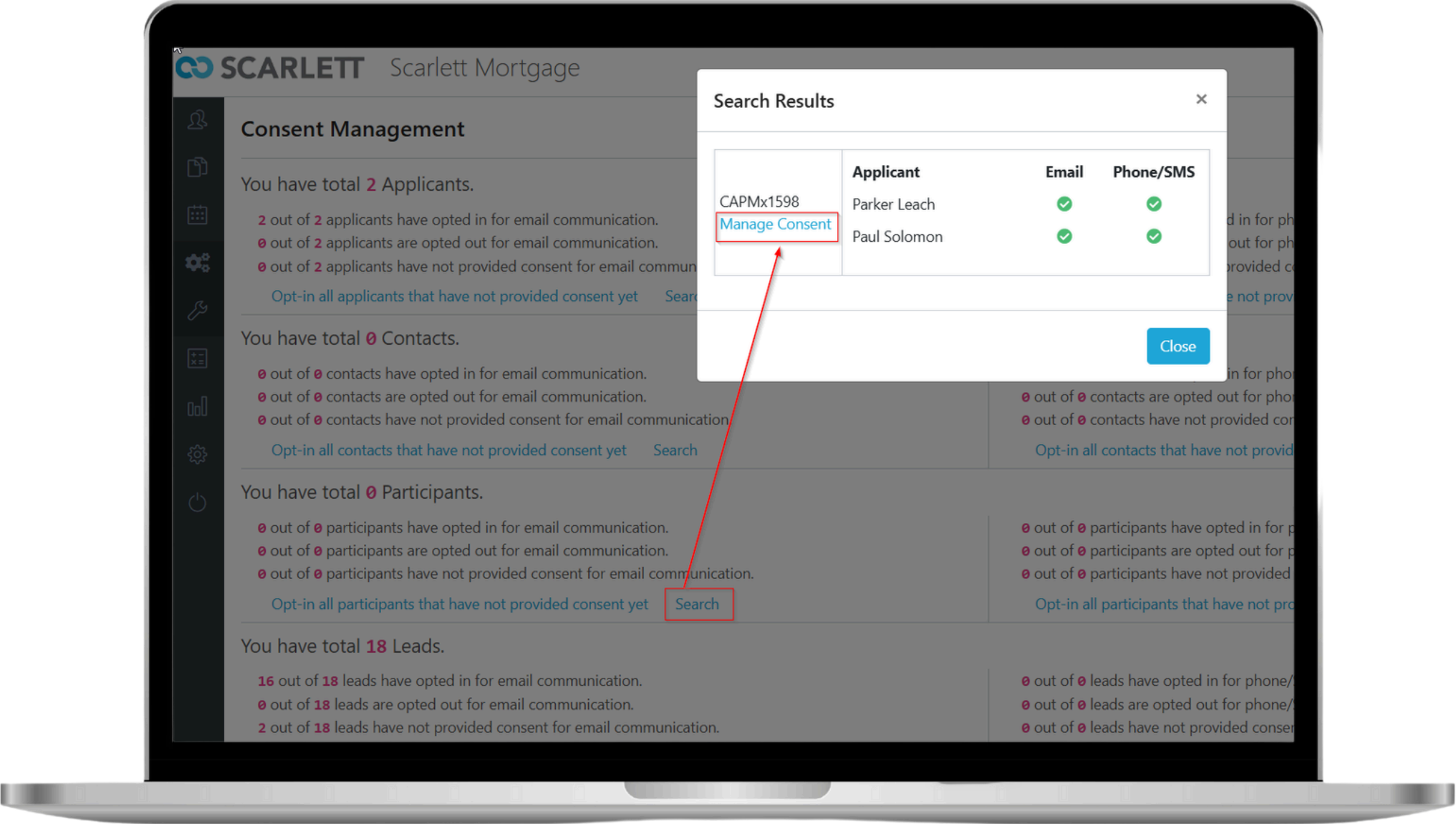
Consent Status

All Status

Deal Opt-Out ☒

Submit Close

64. Automation OPT In/OPT Out (cont).



64. Automation OPT In/OPT Out (cont).

In Consent Management, users could search for deals and manage the consent.

Communication Consent

Select checkboxes below to opt-in recipient(s) in either Email or Phone/SMS communication.

	Email	Phone/SMS
Parker Leach	☒	☒
Paul Solomon	☒	☒
	Select All	Select All

Select the below checkbox to Opt-Out from all Automation notifications related to this deal.

Deal Opt-Out

☒

Cancel

OK

Scarlett users gained the ability to filter their deal(s) by selecting the Automation Opt-Out filter To access this go to - Filters > Add Filter > Deals > select > Automation Opt-Out option.

All Applications

Default pipeline

And Or

Automation Opt-Out = Yes

+ ⌵

Display

☒ Tiles ☐ List

Customize View

☒ Subject Property Address
☒ Application Date
☒ Closing Date
☒ Maturity Date
☒ Application Type
☒ Applicant Information
☒ Financing Waiver
☒ Participants
☒ Activities Summary

Sort by

Last Updated Date Descending

Run

Save Save As

My Filter(s)

65. Add "Interest Only" checkbox for payment calculation

- An "Interest Only" payment option was added for mortgages.
- When interest only checkbox is checked then amortization fields get disabled allowing the users to see what the payment amount would be for an interest only option.

Scenario Builder

Build and analyze mortgages scenarios by entering basic mortgage information

1. Enter Mortgage Amount: *

\$ 700,000.00

2. Select Calculation:

Payment ☐

Amortization ☐

☒ Interest Only

3. Enter Information:

Interest Rate *

6.000

%

Term *

5

y

0

m

Amortization *

0

y

0

m

4. Calculate

The compounding period is defaulted to semi-annually.

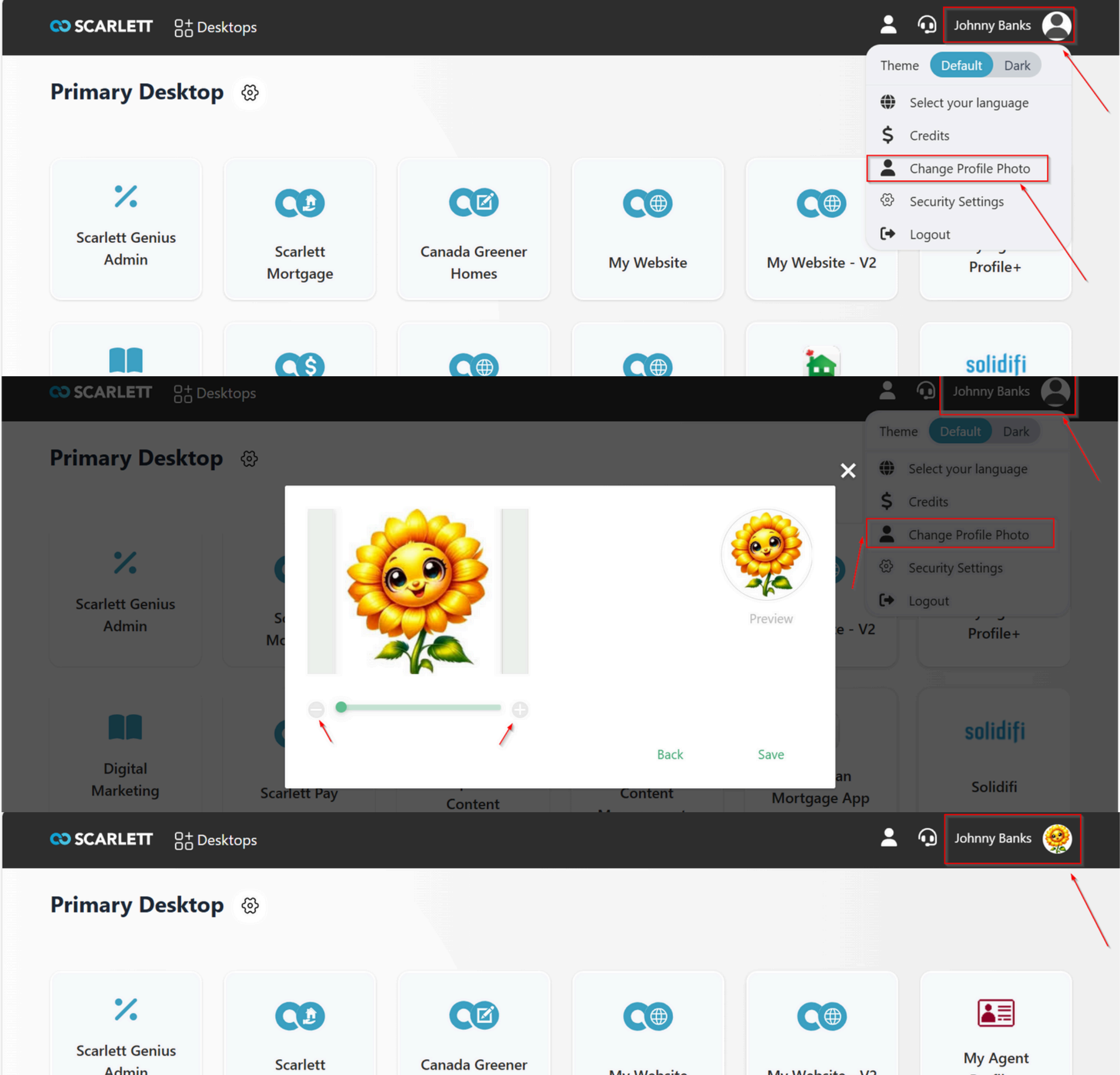
66. Change Profile Photo

Agents were able to upload profile photo directly from the Profile dashboard

- Navigate to portal dashboard and click on your **profile icon** in the top right corner of the screen.
- Select **"Change Profile Photo"** from the dropdown menu.

Ability to resize the image

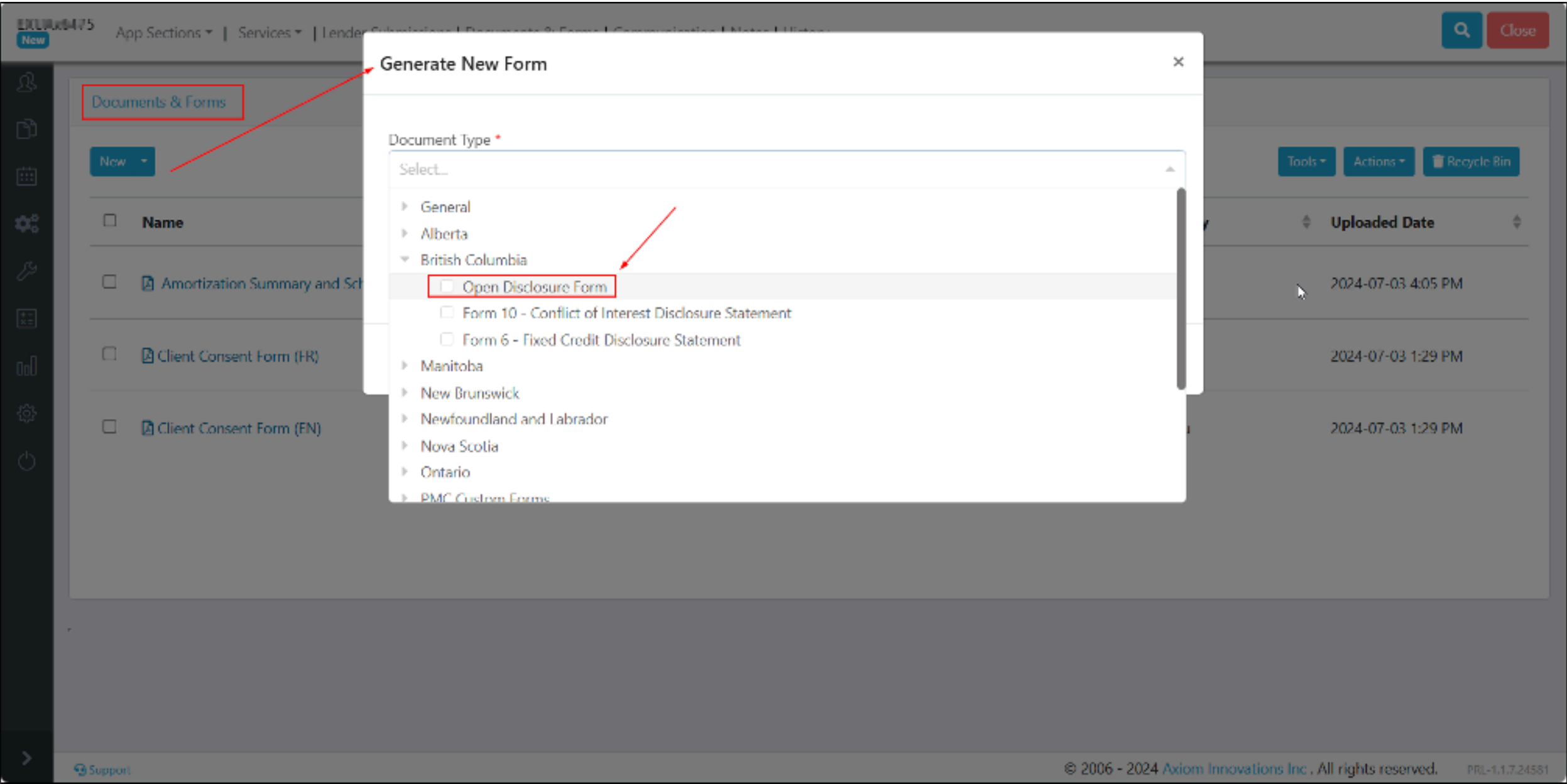
New Image was uploaded



67. BC - Open Disclosure Form

A new form titled “**BC - Open Disclosure Form**” was added under the Documents & Forms section. This form was specifically used by agents for Home Equity Line of Credit (HELOC) applications in British Columbia.

1-Home Equity Line of Credit (HELOC) applications in British Columbia. To access it, navigate to Documents & Forms, select “British Columbia” from the region dropdown, and locate and select the “BC - Open Disclosure Form.”



We are here to help!

📞 1.855.561.4399

✉ support@scarlettnetwork.com

All You Need Is One Platform

