

2011

FLeaTS User Manual



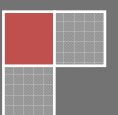
“ improve your bottom line through improved processes and management practices. ”



features

- manages customers from lead to settlement
- increases productivity
 - administers and manages commissions
 - business growth tool

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FLeaTS

FLeaTS consists of several components including:

1. Client Relationship Management (CRM)
2. Commission management and financial forecasting
3. Sales and lead management and tracking
4. Loan matching and comparison software

This manual is designed to provide you with an overview of the workings of the software and a guide as to how to get the best out of it. FLeaTS, if used to its maximum will provide you with tools that will help you to improve your business.

Installing FLeaTS

Once you have been provided with your user ID and password you can install FLeaTS onto your computer. There is no limit to the number of computers you can install the system on; however, if using multiple computers you will need to ensure that you 'Exchange' your data both before leaving one computer and again before starting work on another.

You can install the system from the following website:

<http://www.echoice.com.au/fleats>

Full instructions for the installation are contained on the web page.

You can also install the add-on link to the Pisces online lodgement system from this page. However, prior to doing so you should ensure that you have the necessary permission to do so and also that you are aware of the ongoing costs associated with this facility (if any).

Where to get help

A complete manual for both FLeaTS and Pisces Electronic Lodgement is available for download from the Firstfolio website at:


<http://www.firstfolio.com.au/partnering-services/bloom>

Additional assistance is available from:

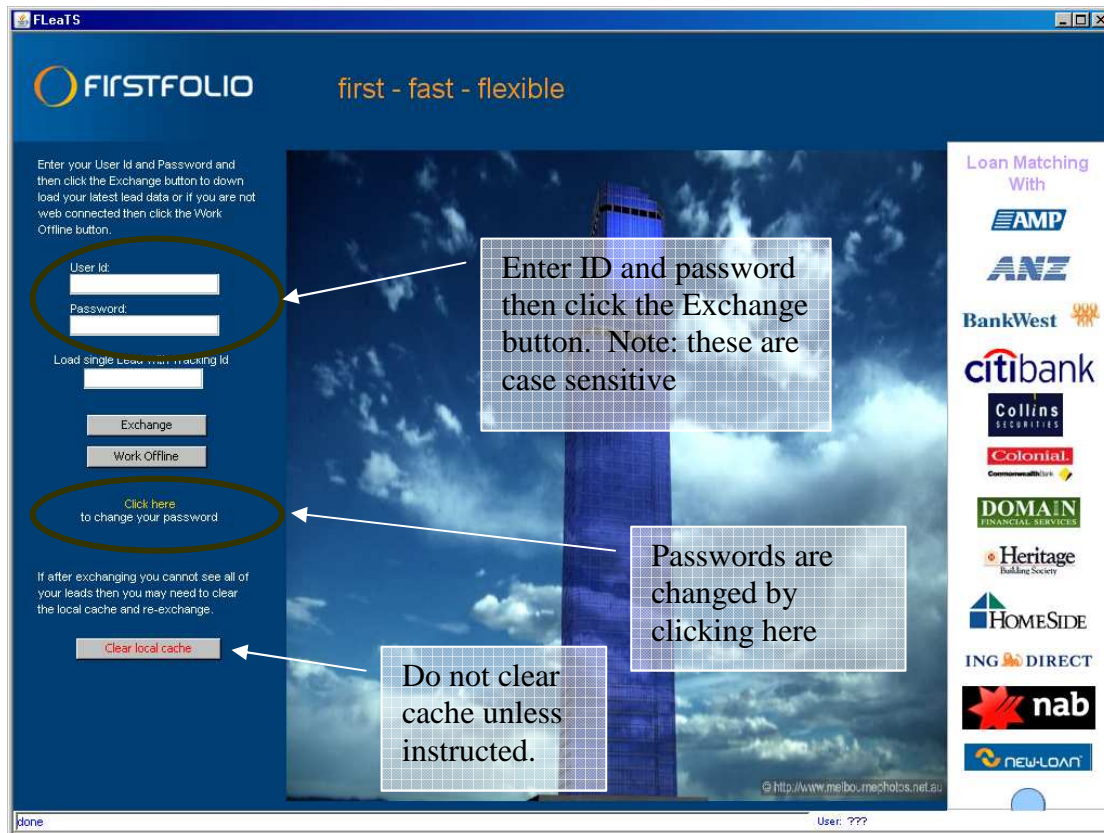
For installation problems:

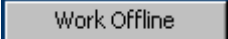
- John Nielsen on 1300 883480

For help with system use:

- **Email:** fleats.support@firstfolio.com.au
- **Broker Help Line:** 1300 883480
- **System “Bug Button”**  from within FLeaTS
- **Pisces Help:** 1300 135 970 (For online lodgements only. For issues relating to accessing Pisces from FLeaTS please use one of the above contacts.)

Logging on and changing your password

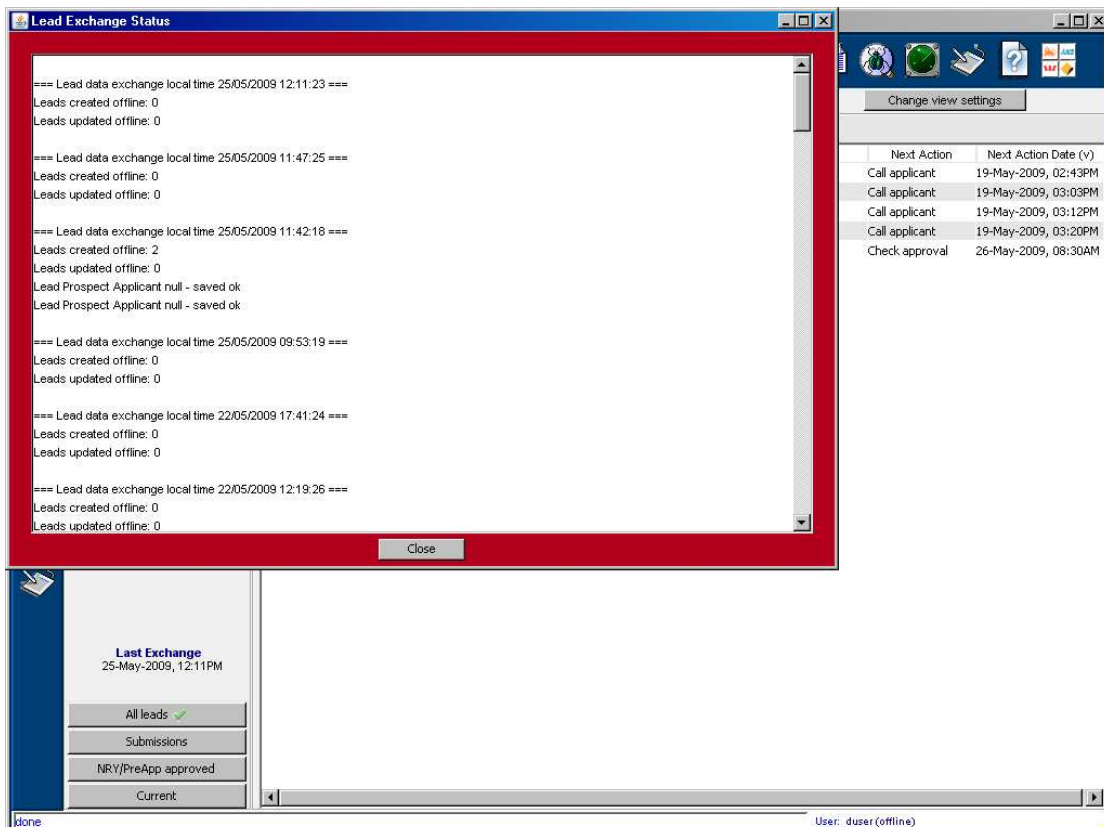


Note: If you are working offline you need to click the  button instead of the Exchange button.

Tip: 3 unsuccessful attempts to log in will cause your access to be frozen. If this occurs you need to contact your administrator to unlock your account.



When logging on at a clients home it is preferable to also enter that customer's lead number and click on **Work Offline**. By doing this you avoid displaying your entire client listing. The only customer displayed will be the one you have selected.



Once logged on, a dialog box will be displayed showing a history of the most recent Exchanges. Additionally, this dialog box will provide an alert if any Comparison Rate Schedules have been updated.

Click the Close button to exit the Dialog box.

Creating a new client



Click here

Click to add more applicants

1. Enter correct lead source and if a referrer deal enter the membership number (same numbering as in the old system).

3. Commission structure and splits shown here. **Please ensure that the commission and any splits shown are correct. If these appear to be incorrect you should contact Firstfolio Commissions Dept.**

2. Enter appropriate lead state. **Note: If loan has already settled select "Settled by lender" to claim commission.**

Simply enter the information as per the fields then click Create New Lead and then Exchange. You can then start working on the new lead.



Tip 1: You can also create a new lead from a "Lead Prospect". This will be dealt with under the section for Calculators and Loan Matching.

Tip 2: Selecting "Referred (Associate) or Direct Writer under Lead Source will reveal the correct commission structure for that deal.

Tip 3: You can select non-home loan products such as deposit bonds, insurance etc from the Product Type drop down menu.

Creating a new record for a returning client

When an existing client returns for another loan you can create a new record from the previously settled one.

1. Click on the  icon to access the Settled and dead lead archives then enter the appropriate search information to locate the client's record. This can be name, tracking ID etc.
2. Highlight the appropriate client's record
3. Click on the  icon **in the left margin (not the one at the top of the page)**
4. This will take you to the same client set-up screen and all information will be copied from the previous record.
5. Ensure that you amend any changes if necessary.

Your client list

The screenshot displays the FLeaTS software interface. On the left, there is a sidebar with 'Lead Stats' showing 49 leads in cache and various filters like 'Leads received', 'Past settlement date', and 'Past next action date'. The main area is titled 'All Leads' and contains a table with the following columns: Applicant name, ID, Amount, Loan type, Lead State, Next Action, and Next Action Date (v). The table lists various clients with their respective details, such as Mr. John Smith, Mr. Phil Applesmith, Mrs. Sandra Long, etc.

Applicant name	ID	Amount	Loan type	Lead State	Next Action	Next Action Date (v)
Mr John Smith	5014075	\$300,000	Purchase	Appointment made	Meet applicant	27-Sep-2010, 09:45AM
Mr Phil Applesmith	5014078	\$450,000	Purchase	Appointment made	Meet applicant	15-Oct-2010, 10:00AM
Mrs Sandra Long	5023276	\$50,000	Purchase	Appointment made	Meet applicant	21-Oct-2010, 08:30AM
Mr Fred Smith	5017452	\$150,000	Purchase	Awaiting Customer Decision	Call applicant	28-Oct-2010, 12:00AM
Mr William Wilson	5026781	\$250,000	Purchase	Contact made	Call applicant	04-Nov-2010, 10:45AM
Mr John Smith	5013766	\$300,000	Purchase	Awaiting documents	Call applicant	07-Nov-2010, 08:15AM
Mr John Smith	5023553	\$300,000	Purchase	Full application approved	Check settlement	08-Nov-2010, 09:30AM
Mr Denis Long	5027378	\$240,000	Purchase	Appointment made	Meet applicant	08-Nov-2010, 10:00AM
Mr John Smith	5016306	\$250,000	Purchase	Appointment made	Meet applicant	12-Nov-2010, 10:15AM
Mr James Smith	5015449	\$250,000	Purchase	Contact made	Call applicant	15-Nov-2010, 08:15AM
Mr Fred Smith	5013953	\$150,000	Purchase	Awaiting documents	Call applicant	23-Nov-2010, 08:15AM
Mr Daniel Smith	5021920	\$50,000	Purchase	Appointment made	Meet applicant	26-Nov-2010, 10:00AM
Mrs Maryana Kovacevic	5028474	\$500,000	Refinance	Awaiting Customer Decision	Call applicant	29-Nov-2010, 12:00AM
Mrs Maryana Kovacevic	5028466	\$235,000	Purchase	Awaiting Customer Decision	Call applicant	29-Nov-2010, 12:00AM
Mr Fred Smith	5013516	\$200,000	Purchase	Appointment made	Call applicant	01-Dec-2010, 11:00PM
Mr Bill Smith	5013650	\$100,000	Purchase	Awaiting Customer Decision	Complete applica...	02-Dec-2010, 08:45AM
Mr John Black	5028733	\$230,000	Purchase	Contact made	Call applicant	03-Dec-2010, 01:42AM
Mr David Testing	5028740	\$250,000	Purchase	Awaiting Customer Decision	Call applicant	03-Dec-2010, 02:11AM
Mr John Bridge	5023646	\$300,000	Purchase	Appointment made	Meet applicant	03-Dec-2010, 10:00AM
Mr Samuel Black	5022868	\$250,000	Purchase	Appointment made	Meet applicant	06-Dec-2010, 12:00AM
Mr John Smith	5022205	\$200,000	Purchase	Full application submitted	Check approval	10-Dec-2010, 07:15AM
Mr John Smith	5029052	\$250,000	Purchase	Full application submitted	Check approval	10-Dec-2010, 07:15AM
Mr Daniel Smith	5019739	\$520,000	Purchase	Full application submitted	Check approval	13-Dec-2010, 07:30AM
Mr Denis Bridge	5025116	\$350,000	Purchase	Full application submitted	Check approval	16-Dec-2010, 09:00AM
Mr Denis Bridge	5028742	\$50,000	Purchase	Full application submitted	Check approval	16-Dec-2010, 09:00AM
Mr William Williams	5023558	\$300,003	Purchase	Awaiting Customer Decision	Complete applica...	22-Dec-2010, 07:45AM
Mr Frederick Jones	5016377	\$250,000	Purchase	Pre-application submitted	Check approval	29-Dec-2010, 08:15AM
Mr John Abercrombie	5028005	\$350,000	Purchase	Full application submitted	Check approval	29-Dec-2010, 08:30AM
Mr John Smith	5020544	\$500,000	Purchase	Documents issued	Call applicant	29-Dec-2010, 09:30AM
Miss Julie Training	5027935	\$75,000	Purchase	Full application approved	Check settlement	19-Jan-2011, 07:30AM
Miss Julie Training	5027934	\$340,000	Purchase	Full application approved	Check settlement	19-Jan-2011, 07:30AM
Mr John Smith	5021182	\$150,000	Purchase	Lead received	Call applicant	20-Jan-2011, 08:30AM

This is the main screen and contains a listing of all your active clients and their current status.

Opening, editing and updating a client record

Select your client from the list and double click to open the record.

Tip 1: Holding your cursor over an icon will open a box explaining what the icon is for.

Tip 2: To copy and paste to or from any part of the system use the following key strokes:

Copy – Ctrl C

Paste – Ctrl V

Cut – Ctrl X


Tip 3: If you are doing a split loan for a client remember to create the split lead in FLeaTS. See item 7 below.

The screenshot shows the FLeaTS software interface for a lead record. The interface includes a top navigation bar, a main form area with fields for 'Current State', 'Product type', 'Loan Amt', 'Lead priority', 'Office File Location', 'Finance date', and 'Loan purpose'. Below the form is a 'Lead History' table with columns for 'Date', 'Lead State', and 'Comment'. At the bottom, there are dropdown menus for 'Lead State', 'Next Action', and 'Next Action Date', along with a 'Save Updates and Exit' button.


Numbered callouts on the screenshot:

- 1. Select a new lead status (points to the 'Lead State' dropdown)
- 2. Select the next activity (points to the 'Next Action' dropdown)
- 3. Click here for complete lead history (points to the 'Lead History' tab)
- 3. Click tab to enter/edit documents you've verified (see section on NCCP), lender details or to view history. (points to the 'Verified Documents' and 'Lender Details' tabs)
- 4. Enter the next action date (points to the 'Next Action Date' dropdown)
- 5. Save & Exit to Lead List (points to the 'Save Updates and Exit' button)
- 6. Enter new comments here (points to the 'Enter Comment' text area)
- 7. Create Split lead (points to a document icon in the left sidebar)
- 8. All past comments listed here. Double click to expand. (points to the 'Comment' column in the 'Lead History' table)

Tip: You should exchange your updates as often as possible to avoid accidental loss


of work. To exchange click the  icon. This will save your work to your own computer plus the main server. At the same time, your system will be updated with any changes on the server.

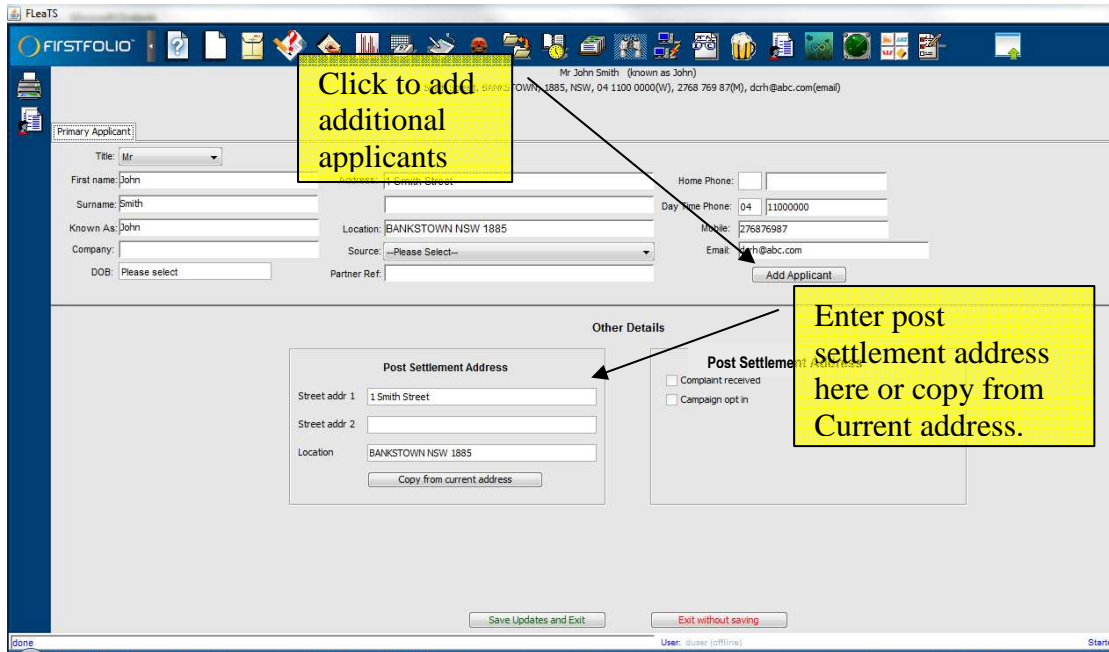
Creating a split lead

Click on the  icon as per item 7 above and enter the required information regarding the loan split. You will not need to re-enter customer information.

Remember to adjust your loan amounts so all splits add up to the total loan.

Editing Client contact details

Open the client record from the Client List and click the  icon. This will take you to the Edit screen.





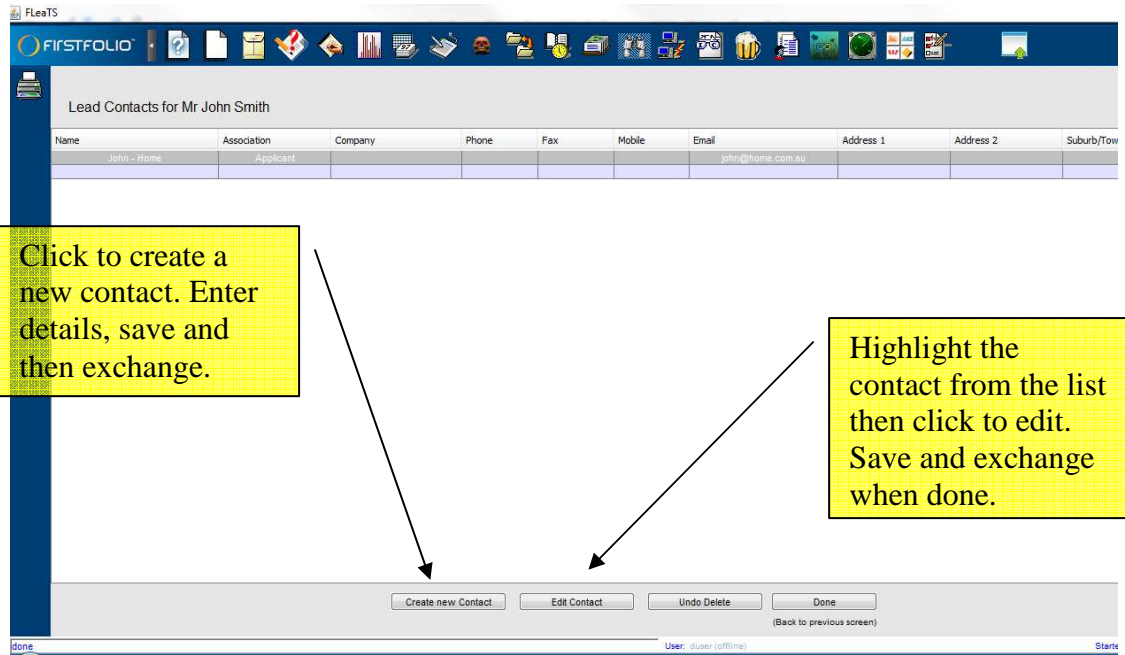
Note: Some fields may be greyed out meaning that you cannot edit them via this process. Changes of this nature need to be made by an administrator. Contact your relevant support officer for assistance in these matters.

Adding additional contacts to a client's record

You can add additional contact details to a client's record to enable emails to be sent to other related parties such as solicitor, spouse etc. This record also contains all other contact details.




Click the  button on the main client list screen then click the  button on the next screen.




When sending emails to the client you can now select additional recipients by ticking the boxes to the left of the FLeaTS email screen.



To access additional contacts information open the client record from the client list and click the  icon. Select the contact and double click to open the details.

Receiving a company generated lead

If you are receiving leads from Firstfolio or eChoice these will be automatically placed into your client database. You will receive an alert via email and/or SMS.

To view the Lead Sheet open the client record from the client list and click the  icon.

The Lead Sheet

		Applicant: Mrs Cash Flow Tracking number: 6018365		Confidential to Demo A User	
Mrs Cash Flow - personal details					
Application date: May 19 09 12:52 PM Email:		eChoice discussion: May 19 09 01:05 PM Fax:			
Address: TBA, BRISBANE, QLD, 4000					
Work: 00 0000 00000 Occupation: Managerial Credit history: Good Self-emp?: No		Home: 55555555 Yrs curr job: 5 years Yrs prev job: - Age bracket:		Mobile: 0000 000 0000 Dependents: 0 Joint app?: No OK to record?: Yes	
Loan Information					
Property loc'n: QLD/4000/B... Property value: \$300,000.00 Property type: House/THouse/Apt Property use: Investment Property Const/Renov: Buyer status: Buying again Current loan: Refinance:		Orig loan amt: \$300000.0 Loan to value: 72.73% Rep to income: 0.00% Extra security: \$250,000.00 Extra sec debt: \$100,000.00 Latest loan amt: \$300,000.00 Loan reason: Raise cash Current rate:		Repay approach: Interest structure: Variable Branch network: ATM/EFTPOS: Internet access: Important Current debt: \$0.00	
Income details					
		Primary App:	Joint App:	Total:	
Before Tax Monthly Wage Income:	\$8,333.00	\$0.00	\$0.00	\$8,333.00	
Before Tax Rental Income:	\$0.00	\$0.00	\$0.00	\$0.00	
Before Tax \$'s from Other Sources:	\$0.00	\$0.00	\$0.00	\$0.00	
	Total:	\$8,333.00	\$0.00	\$8,333.00	
Monthly Loan Commitments (inc credit card):				\$0.00	
Sales focus: Pre-Ready					
Loan search status: I am ready for eChoice to find the best loan for me Property search status: I am in the process of looking for a property Approval required: 60-90 days Sales close: Lead source: Demo A User					
		Campaign/Promotion: Specific Source: Demo User		Other Offers: No Comments:	
Pre-Ready Looking at purchasing an investment property. Will need to borrow the full purchase price plus costs. Happy to use existing property as security. Existing property held with ANZ. Best contact time is between 3 - 6pm on the mobile.					

Lead statuses

Lead Stats	
102 leads in cache	
Needing Attention	
 Leads received	1
 Past next action date	41
By Lead State	
Request review	4
New lead candidate	3
Lead received	1
Contact made	2
Appointment made	1
Awaiting Customer Deci...	6
Not ready yet (Customer)	28
Awaiting documents	5
Pre-application submitted	3
Pre-application approved	23
Full application submitted	7
Full application approved	7
Settled by lender	5
Self built lead received	3
Not ready yet (Long Te...	3
Pre-App Lapsed	1

The various lead statuses built into FLeaTS help you to prioritise your activities and also provide you with a meaningful overview of your portfolio.

The statistics, which are shown at the left side of your client list, tell you how many active leads you have in your database, how many are overdue for action and a break-down summary of the various lead statuses.

See Appendix 1 for a list of lead states and their recommended usage.

You are able to sort your client list simply by clicking on the top of the column you wish to sort by.

Alternatively, you can create various views to suit your requirements.

Lead status usage

Using the pre-set lead states in the system helps to prioritise your clients as well as your follow-up activities.

In the table below is a list of all lead states along with their suggested usage.

1	Lead received	The initial lead state for a company generated lead. These should not remain in this state beyond the initial contact. All new company generated and issued leads should be contacted within two hours of receipt.
2	Self built lead received	This is the initial lead state for new clients that you set up in the system.
3	Contact made	“Contact made” should only be used as a transient state after “Lead received”. It is expected that a lead will only remain in this state for up to one week except in unusual circumstances. Examples of when to use this state are: customer asks you to call back to make appointment, customer says they’ll call you back etc.
4	Appointment made	Expected next state after Lead received (allowing for 2. above) for mobile HLMs and possible for phone HLMs. No lead should remain in this state once an appointment (phone or mobile) has been held.

5	Awaiting customer decision	When a face-to-face or phone appointment has been held but client is still in “decision mode”. Also applies to phone based leads when a “sales discussion” has taken place.
6	Not ready yet	Only applies when a customer will not or cannot proceed for a period greater than 60 days.
7	Awaiting documents	A loan application has been completed with the customer but we are awaiting some or all supporting documents. For a phone appointment the product and lender has been chosen but we are awaiting receipt of the signed application and supporting documents. Leads will remain in this state until the signed application and supporting documentation has been received and submitted to the lender. Alternatively, the next states would be: <ul style="list-style-type: none"> • Not ready yet – customer has delayed or cannot proceed for more than 60 days • Lead dead – Customer has decided not to proceed. Full details required in FLeaTS.
8	Pre-application submitted	Self-explanatory. You should move all Pre-approvals into this state as soon as they are submitted.
9	Pre-application approved	Self-explanatory. You should move all Per-approvals into this state as soon as they are conditionally approved.
10	Full application submitted	Self-explanatory. You should move all full-approvals into this state as soon as they are submitted.
11	Full application approved	Self-explanatory. You should move all Full-approvals into this state as soon as they are unconditionally approved.
12	Settled	Self-explanatory. Please move all settled loans into this state as soon as you have confirmed that settlement has occurred. Also, please ensure that you have the loan amount entered correctly as these activities will help to ensure that commissions are paid correctly and on time.
13	Lead dead	Self-explanatory. All leads to be made Dead must be moved to Inactive Lead Candidate for RM action/approval.

Create a custom view

Creating a custom view allows you to select the information you like to see. It may be that you prefer to group one or more lead statuses into one view or you might prefer to change the information you see in the client list.



To create your custom view, click on the Change view settings button.

This button enables you to select the lead statuses that will be shown in this view.

You need to give the view a name and then you can save the view.

This button enables you to select the information that you see in the client list.

When you have created your preferred views they can be selected by clicking on the appropriate button. These are located at the bottom left of the Client List.

Sending an email from FLeaTS

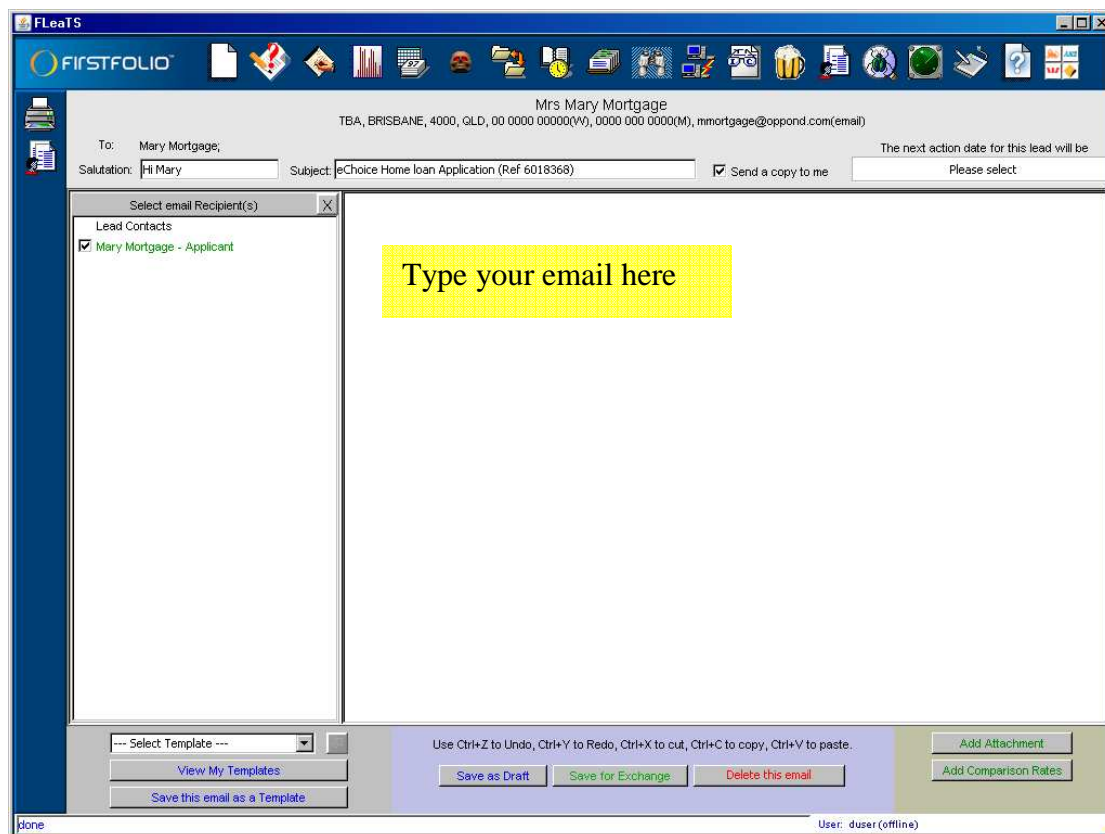
FLeaTS has the ability to send emails, either to individual clients or to a group of clients. The advantage of emailing from FLeaTS is that all your outbound emails are recorded in the client history.

Note: FLeaTS cannot receive emails. Replies to your FLeaTS emails will go to your normal email address and can be copied and pasted into FLeaTS.

Sending an email to a single client

You can highlight the client in the client list or open the client record and then click

the  icon.




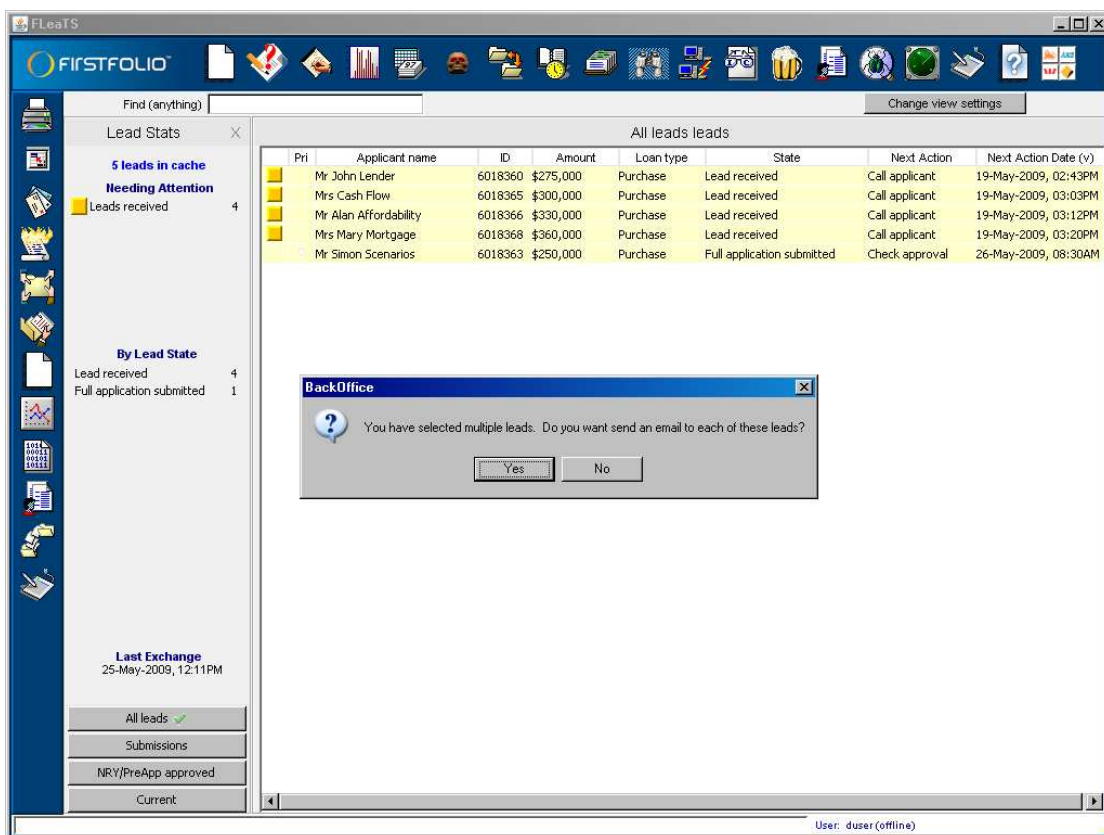
1. You do not need to type the salutation as this is already set up in the client record. In the example above the salutation is “Hi Allan”. This can be overtyped if you like. Similarly, your email signature is also pre-coded into the email.
2. If you have created multiple contacts for this client you can select which contacts to send the email to by clicking the appropriate ones on the left side of the screen.
3. When you have finished the email click “Save for Exchange”. The email will not be sent until next time you Exchange your data.
4. Attachments can be added to the email by clicking the Add Attachment button and following the directions.

5. A copy of the email can be sent to your email Inbox by ticking the box next to the Subject line.
6. If you need to exit the email prior to completing it you can save it by clicking Save as Draft.

Sending an email to a group of clients

To send an email to multiple clients you highlight the clients in the client list and then

click the  icon. Clients are highlighted by clicking on the first one and then, while holding down the Shift key use the down arrow until you have highlighted all the clients to receive the email.



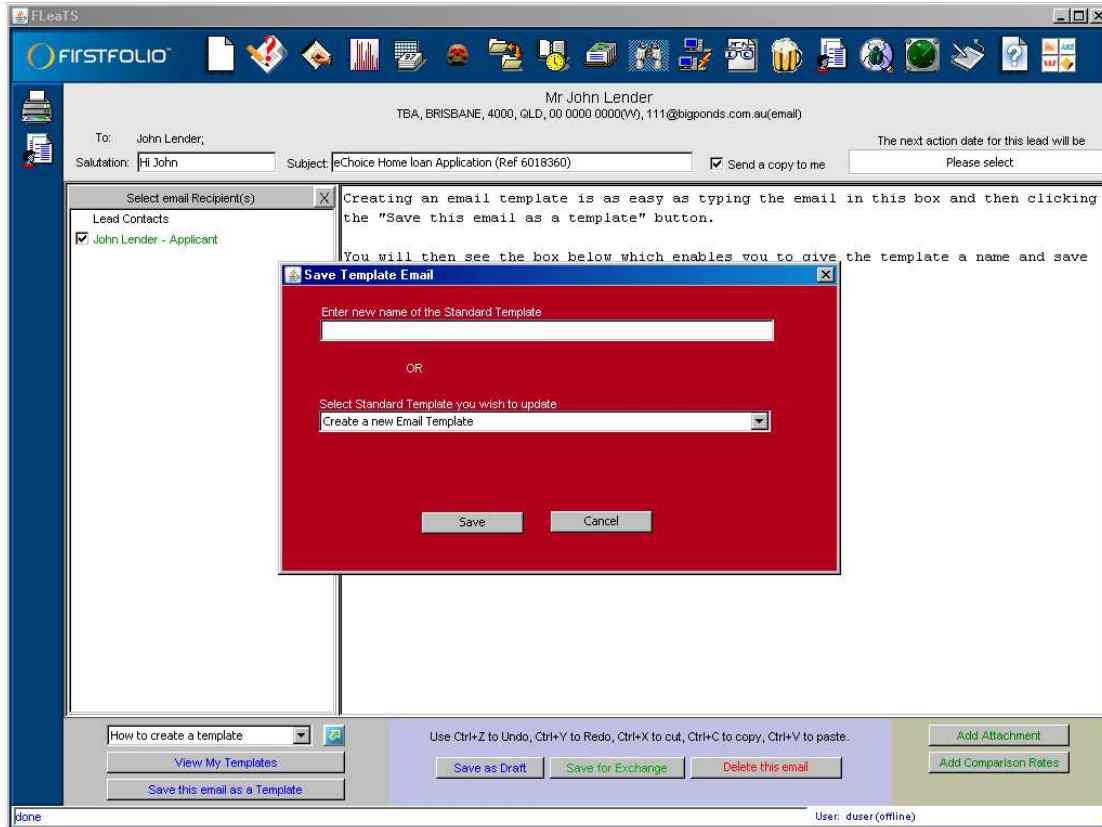
Click “Yes” to the Dialog box shown.

You can then follow the steps outlined for sending a single email.

Note: Each recipient will only see their own email address. No information about other recipients is sent.

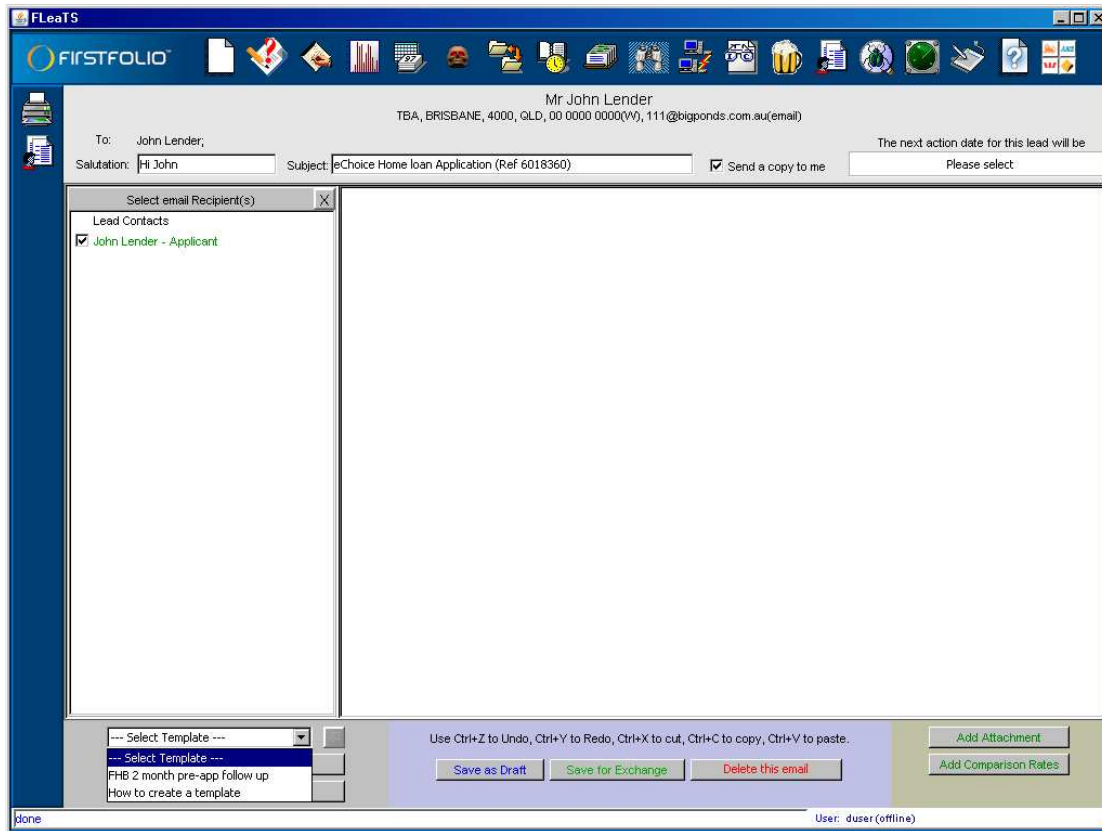
Creating standard email templates

The FLeaTS email system enables you to create standard emails for marketing, client follow-up etc.



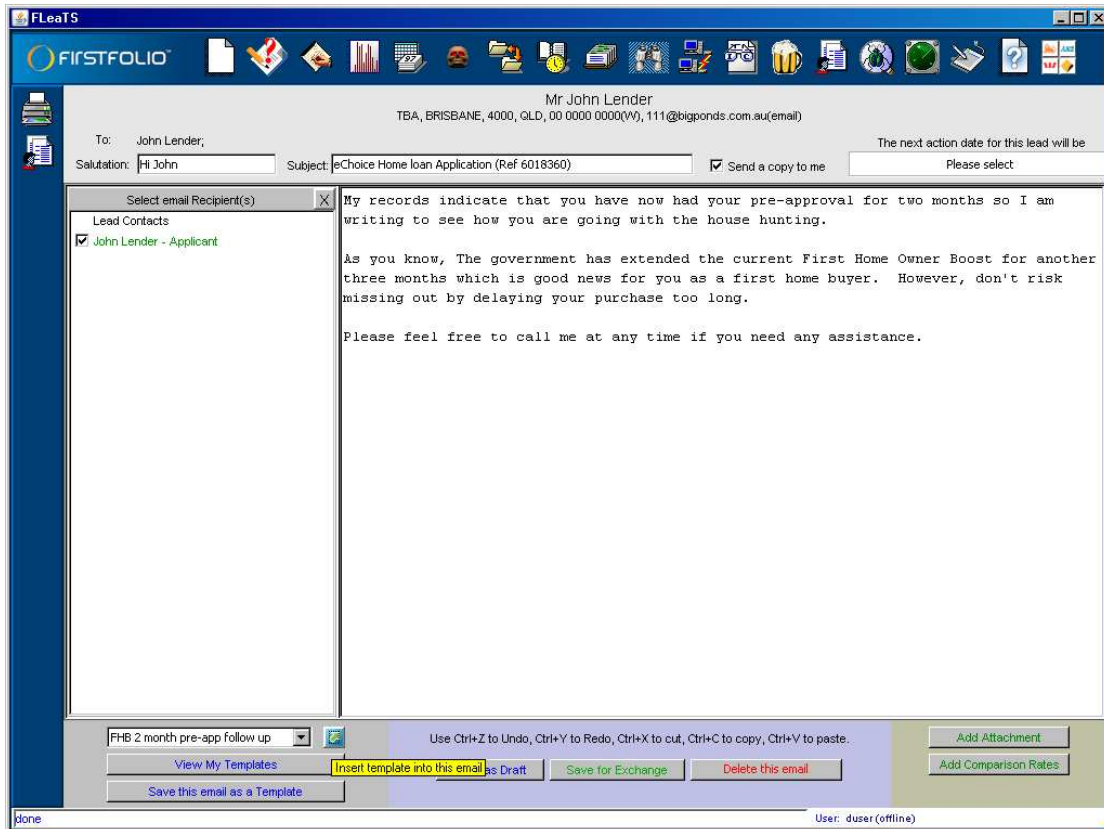
Instructions are in the image above.

Sending a standard email



1. Click on the Select template drop down.
2. Select your template
3. Click the arrow to bring up the selected email.






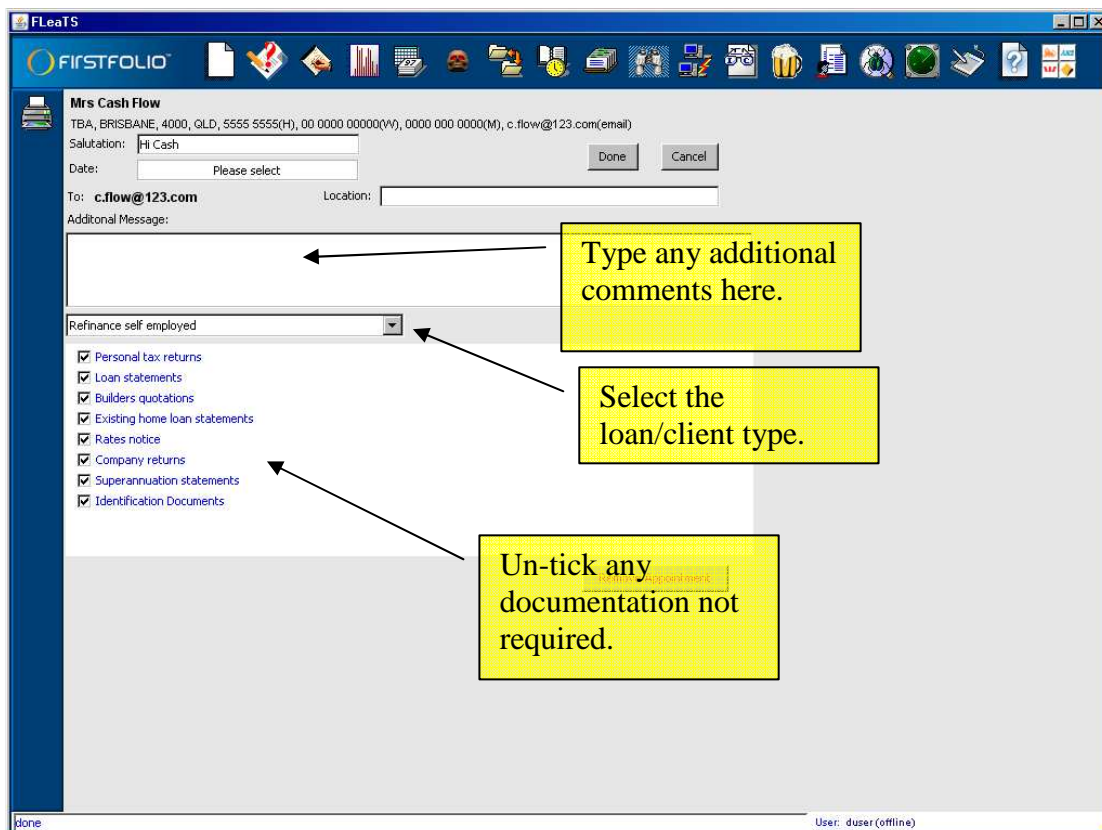
To send the email, click the Save for exchange button. Remember, the email will not be sent until you Exchange.

Tip: Standard emails can also be sent to multiple clients by following the instructions under that heading.

Sending an appointment email

FLeaTS enables you to set an appointment date and time and send a confirming email within the same action. The email will also ask that the client have the appropriate paperwork available. These are auto selected based on the loan and client type, however, documents not required can be deselected by un-ticking the box.


To create an appointment email, select the client from the client list or open the client record and click the  icon from the left margin.



1. Click on the date field and then select date and time of the appointment.
2. Type the appointment location into the Location field.

Reassigning a lead


If you are an administration person for a group of brokers you may have a need to reassign leads to loan writers within your group.

To reassign a lead/client, highlight the client or open the client record and click on the  icon. This will open the reassignment facility shown below.

Tracking Id	<input type="text" value="5008340"/>				
Applicant name	<input type="text" value="Mr John Homebuyer"/>				
Lead address	<input type="text" value="54 Jephson Street TOOWONG QLD 4066"/>				
email	<input type="text" value="dharris@echoice.com.au"/>				
Phone	<input type="text" value="0738701977"/>				
Loan amount	<input type="text" value="\$500,000.00"/>				
Lender	<input type="text" value="Commonwealth Bank"/>				
Loan purpose	<input type="text" value="Purchase"/>				
Comments	<input type="text"/>				
New comments	<input type="text"/>				
Reassign to	<table border="0"> <tr> <td>Select Team</td> <td>Select HLM</td> </tr> <tr> <td><input type="text" value="QLD Land Team"/></td> <td><input type="text" value="-- Please Select --"/></td> </tr> </table>	Select Team	Select HLM	<input type="text" value="QLD Land Team"/>	<input type="text" value="-- Please Select --"/>
Select Team	Select HLM				
<input type="text" value="QLD Land Team"/>	<input type="text" value="-- Please Select --"/>				
	<input type="button" value="Submit"/> <input type="button" value="Cancel"/>				


1. Enter a comment in the “New comments” field.
2. Select the appropriate Team. Your options in this regard will be limited.
3. Select the loan writer from the drop down box “Select HLM”.
4. Click Submit
5. Exchange data.

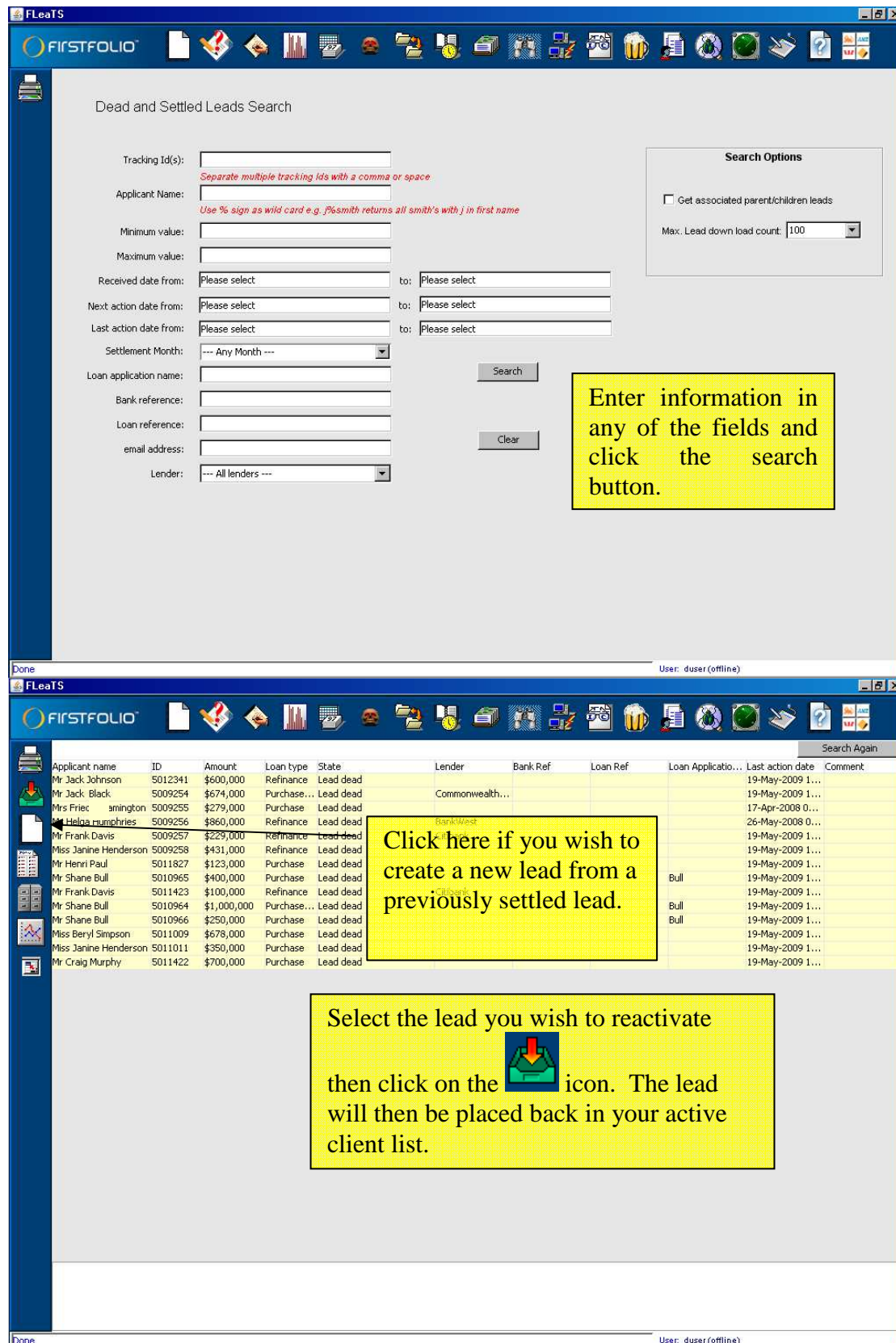
Deactivating a lead

When a client tells you they no longer want to proceed with you, you can deactivate (or make Dead) the lead by clicking on the  icon and completing the required details in the next screen.

Note: Deactivated leads can be reactivated at any time.

Reactivating a lead

If you need to reactivate a Dead lead you can do this by clicking the  icon.



Dead and Settled Leads Search

Tracking Id(s):
Separate multiple tracking ids with a comma or space

Applicant Name:
Use % sign as wild card e.g. %smith returns all smith's with j in first name

Minimum value:
 Maximum value:

Received date from: to:

Next action date from: to:

Last action date from: to:

Settlement Month:

Loan application name:

Bank reference:

Loan reference:

email address:

Lender:

Search Options


Get associated parent/children leads

Max. Lead down load count:

Enter information in any of the fields and click the search button.

Applicant name	ID	Amount	Loan type	State	Lender	Bank Ref	Loan Ref	Loan Applicatio...	Last action date	Comment
Mr Jack Johnson	5012341	\$600,000	Refinance	Lead dead					19-May-2009 1...	
Mr Jack Black	5009254	\$674,000	Purchase...	Lead dead	Commonwealth...				19-May-2009 1...	
Mrs Fric smington	5009255	\$279,000	Purchase	Lead dead					17-Apr-2008 0...	
Ms Helgaumphries	5009256	\$860,000	Refinance	Lead dead					26-May-2008 0...	
Mr Frank Davis	5009257	\$229,000	Refinance	Lead dead					19-May-2009 1...	
Miss Janine Henderson	5009258	\$431,000	Refinance	Lead dead					19-May-2009 1...	
Mr Henri Paul	5011827	\$123,000	Purchase	Lead dead					19-May-2009 1...	
Mr Shane Bull	5010965	\$400,000	Purchase	Lead dead				Bull	19-May-2009 1...	
Mr Frank Davis	5011423	\$100,000	Refinance	Lead dead					19-May-2009 1...	
Mr Shane Bull	5010964	\$1,000,000	Purchase...	Lead dead				Bull	19-May-2009 1...	
Mr Shane Bull	5010966	\$250,000	Purchase	Lead dead				Bull	19-May-2009 1...	
Miss Beryl Simpson	5011009	\$678,000	Purchase	Lead dead					19-May-2009 1...	
Miss Janine Henderson	5011011	\$350,000	Purchase	Lead dead					19-May-2009 1...	
Mr Craig Murphy	5011422	\$700,000	Purchase	Lead dead					19-May-2009 1...	

Click here if you wish to create a new lead from a previously settled lead.

Select the lead you wish to reactivate then click on the  icon. The lead will then be placed back in your active client list.


Note: This area of FLeaTS also contains all your settled loans.

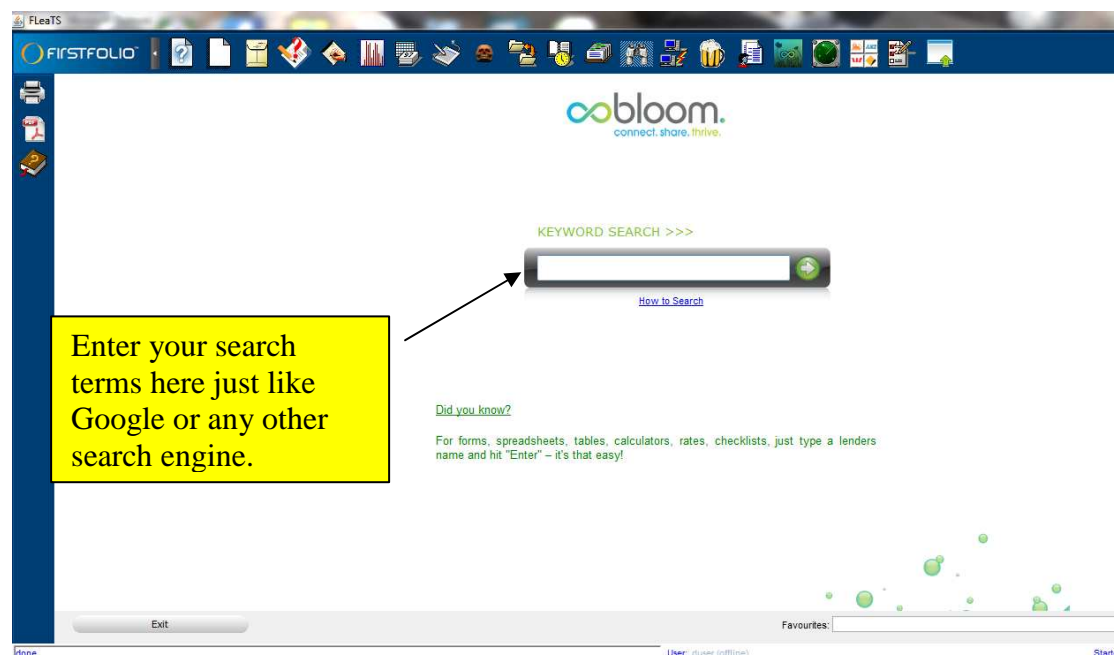
Searching for policy, forms and lender information

BloomSEARCH

BloomSEARCH is a search engine within FLeaTS that provides the ability to search and download all lender documents, calculators, policy updates and loan information. All lender changes are uploaded to BloomSEARCH within 24 hours of notification (most with 4 hours).

In addition to new updates received, all historical information is retained and remains available to view, save or print.

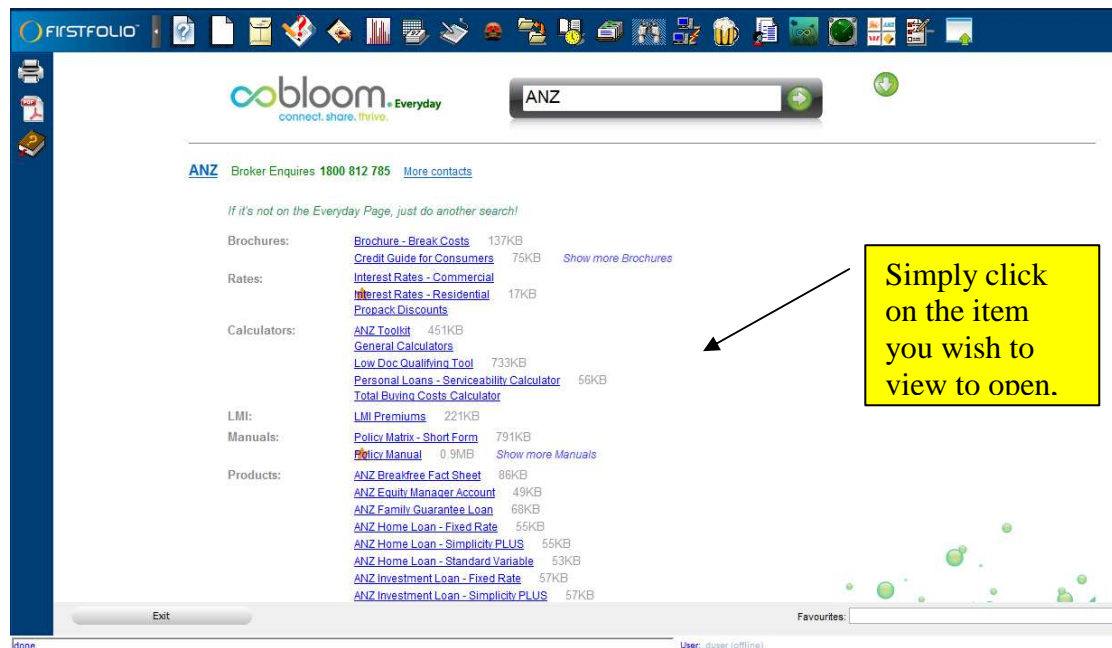
To access BloomSEARCH, click the  icon from within FLeaTS.



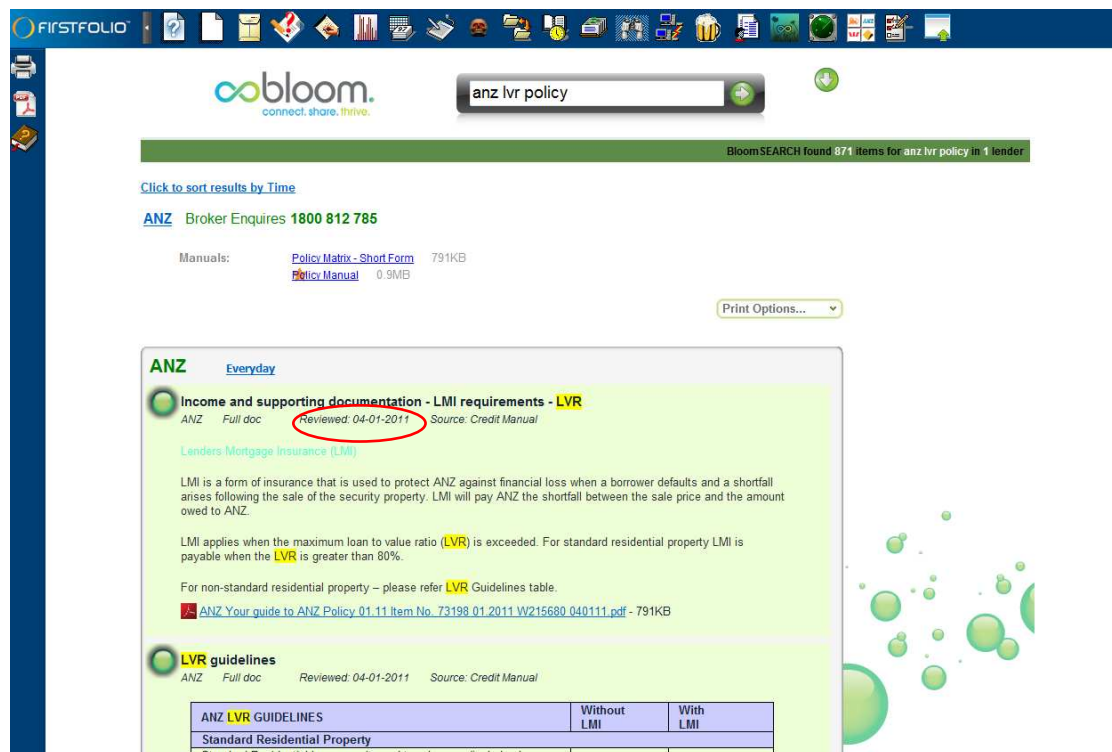
Tips:

1. Do not make your search too narrow (e.g. 52 Hectares). Just “hectares” will give better results as it is unlikely that any lender policy refers directly to 52 hectares.
2. Searching on say, ANZ, will give results on all matters relating to ANZ whereas “discharge ANZ” will provide results relating to ANZ discharge policy, procedures, forms etc.

Example of a search on “ANZ”



Example of a search on “ANZ LVR policy”

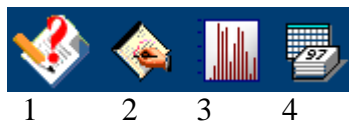


Note: All documents are date stamped. You can use your scroll bar to scroll through all documents, select what you want and print or save.

Invoicing and financial

The system produces your invoice automatically based on loans that you have moved into the “Settled” status. All information shown in the draft invoice is determined by the information you have entered into the system including loan amounts, lender, settlement date etc. Incorrect entry of any of any information could cause inaccuracies in the Draft Invoice.

1. Draft Invoice shows loans settled but not yet processed by “accounts”.
2. Final Invoice is available after payments have been made and includes full details of those payments.
3. Forecast Earnings will display your expected income by month based on the data you have entered such as loan amounts, settlement dates, lender etc.
4. Tax Year to Date earnings shows payments that you have received during the current and past financial years.



Claiming your commissions

Note: If your client’s loan settled before claiming your commission please refer to “Creating a new client” on page 7.

By changing an existing client status to “Settled by Lender” your lead is now in a condition to enable payment of commissions. You don’t need to do anything else.

Change lead status to Settled by Lender

Enter Settlement date, loan product and bank reference numbers

Lead state	Date	Comment	Entry by
Settled by lender	Tue 18 Aug 09	<<Email sent to sboyd@echoice.com.au>> srjwr	duser
Settled by lender	Mon 17 Aug 09	<<Email sent to sboyd@echoice.com.au>>call me	duser
Settled by lender	Mon 17 Aug 09	Applicant details updated.	duser
Settled by lender	Sat 15 Aug 09		duser
Settled by lender	Fri 14 Aug 09	Applicant details updated.	duser
Settled by lender	Fri 14 Aug 09		duser
Settled by lender	Thu 13 Aug 09		duser
Full application approved	Thu 13 Aug 09		duser
Full application submitted	Thu 13 Aug 09		duser