



Ameritas Life, Acacia Life, Union Central Life
and affiliated companies

Inspection Report Procedure for Securitized and ING Loans **1/1/2009**

Contact:

Loan Administration Analyst, Cincinnati, OH – Union Central Mortgage Funding, Inc. and UNIFI Co. serviced loans

I. Logging into the System

- A. From your internet browser, log onto the Summit Investment Partners website at www.summitinvestmentpartners.com. From this site follow the steps below:
 1. Click the Commercial Mortgage tab and then click on the “Links”.
 2. Select the EnableUs link.
 3. Once you have selected the EnableUs link you will be required to “Agree” with the McCracken disclaimer.
 4. You will be directed to the EnableUs Login page. This page is shown below as Figure 1.
 5. Enter your Login Name and Password and select “Continue”.
 6. After logging into the system you will be directed to the “Assigned Forms” page (shown below as Figure 2).
 - a. The Assigned Forms page indicates which loans you are required to perform inspections on. If the loan is a “new order” a green dot will appear next to it. If the loan has a red dot next to it, it means that a person from Summit Investment Partners has reviewed the form and returned it to you because there is a mistake in the inspection (ie. not enough photos).

II. Completing an Inspection Report in the System

- A. To complete an inspection report in EnableUs you can select the “View Form” link highlighted in blue. By selecting this option you will be automatically directed to the inspection report. *(Note: if an inspection has previously been performed through EnableUs for a loan, the information entered on the previous year’s inspection will be populated on the form. This should decrease the amount of time it takes to complete the form if minimal things have changed at the property.)*
- B. Alternatively, you can click the blue number to the left of the loan number (these numbers will appear to the left of the green dots on new orders). Once

you click this number you will be directed to the “Order Detail” page (shown below in Figure 3).

1. From the Order Detail page, you will select “View” to input the inspection information.

III. Attaching Inspection Photographs, Rent Rolls, and Deferred Maintenance Letters

- A. Once you have opened an inspection report using one of the two options listed above, at the bottom of the form is a link titled “Manage Attachments” (shown below as Figure 4).
- B. Select “Manage Attachments” and you will be directed to the “Form Attachments Page” (shown below as Figure 5).
- C. From the “Manage Attachments” form you can simply click “Browse” and attach files that are saved on your computer’s hard-drive, network, etc. You can attach excel files, word files, PDF files, etc. (*Note: you will be required to attach at least eight inspection photographs, deferred maintenance letters if applicable, rent rolls, and any correspondence from the borrower in regards to your deferred maintenance letter.*)

IV. Submitting the Inspection Report

- A. Once you have completely filled out the inspection report and attached the necessary documents, you will be required to submit the inspection to Summit Investment Partners. To submit an inspection, follow the steps below:
 1. From the Order Detail page (shown as Figure 3 below), select the “Submit to Client” link.
 2. Once you have selected this link, the inspection will be removed from your Assigned Forms page (shown as Figure 2 below) and sent to Summit Investment Partners.

FIGURE 1

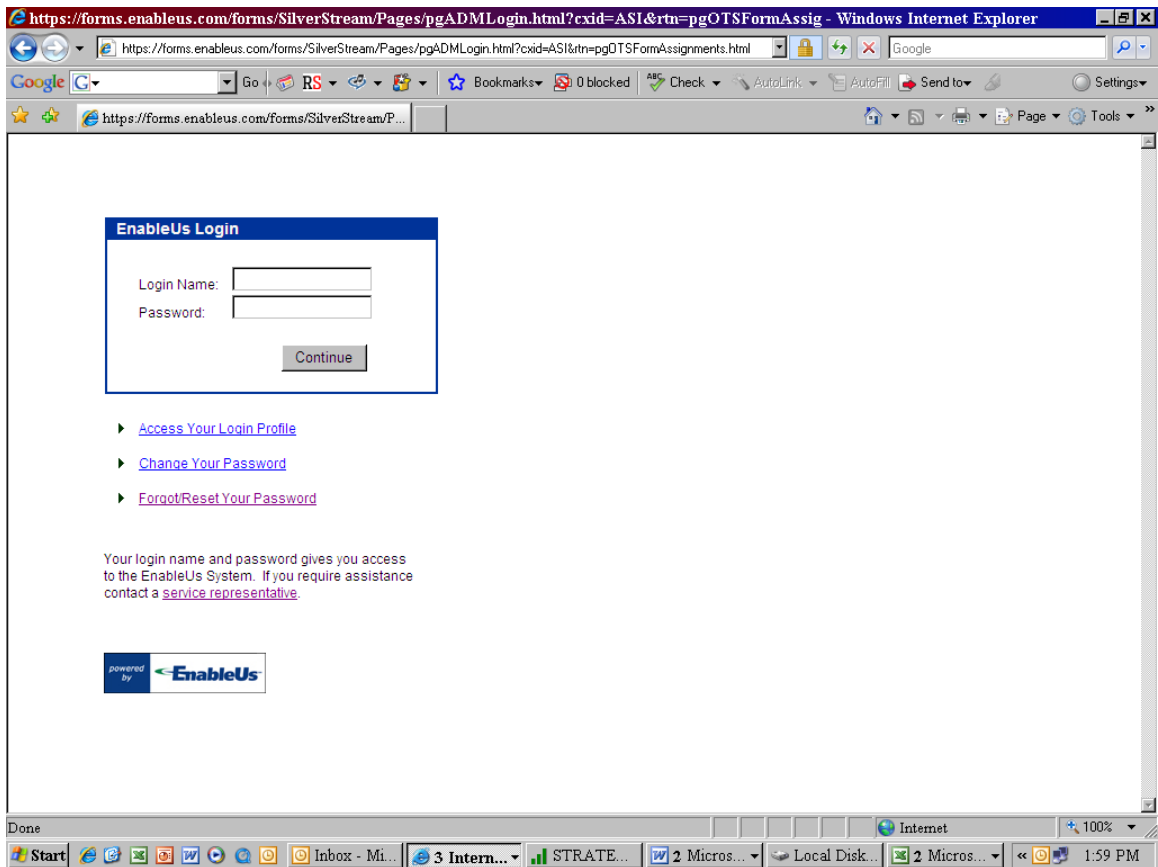


FIGURE 2

Assigned Forms

Chris Humphrey

Sort:

<<First | <Back | Next> | Last>> | Refresh

88 Orders Listed

	Due	Appointment	Loan Number	Client	Address	Form	Mobile
1	01-05-2007		000960185	ING Investment Management	5680 NW 163RD ST., 5100 NW, MIAMI FL,	View	<input checked="" type="checkbox"/>
2	01-23-2007		000990123	ING Investment Management	350 SOUTH 400 EAST, SALT LAKE CITY UT,	View	<input checked="" type="checkbox"/>
3	01-24-2007		000960149	ING Investment Management	4444 SOUTH 700 EAST, SALT LAKE CITY UT,	View	<input checked="" type="checkbox"/>
4	01-29-2007		000940115	ING Investment Management	1400 SOUTH STREET & STATE STRE, SALT LAKE CITY UT,	View	<input checked="" type="checkbox"/>
5	02-06-2007		000940118	ING Investment Management	2160 Lee Road, CLEVELAND HGTS OH,	View	<input checked="" type="checkbox"/>
6	02-07-2007		000960166	ING Investment Management	5151 5179-5233 WEST 137TH ST, BROOK PARK OH,	View	<input checked="" type="checkbox"/>
7	02-07-2007		000950113	ING Investment Management	29260 CLEMENS ROAD, WESTLAKE OH,	View	<input checked="" type="checkbox"/>
8	02-07-2007		000950121	ING Investment Management	305 ASHCAKE ROAD, ASHLAND VA,	View	<input checked="" type="checkbox"/>
9	02-08-2007		010950136	ING Investment Management	TRACTOR SUPPLY COMPANY, CINCINNATI OH,	View	<input checked="" type="checkbox"/>
10	02-10-2007		010201114	ING Investment Management	7321 WHITEPINE ROAD, CHESTERFIELD VA,	View	<input checked="" type="checkbox"/>
11	02-10-2007		000950137	ING Investment Management	CHESTERFIELD BUSINESS CTR, RICHMOND VA,	View	<input checked="" type="checkbox"/>
12	02-10-2007		010201113	ING Investment Management	7610 WHITEPINE ROAD, CHESTERFIELD VA,	View	<input checked="" type="checkbox"/>
13	02-14-2007		000980158	ING Investment Management	2003 WEST FOURTH STREET, MANSFIELD OH,	View	<input checked="" type="checkbox"/>
14	02-15-2007		010950114	ING Investment Management	900 Belle Fontaine Ave, LIMA OH,	View	<input checked="" type="checkbox"/>
15	02-22-2007		010202109	ING Investment Management	9800- 9864 Glencaks Boulevard, LOS ANGELES CA,	View	<input checked="" type="checkbox"/>
16	02-22-2007		000970215	ING Investment Management	515 NOME AVENUE, AKRON OH,	View	<input checked="" type="checkbox"/>
17	02-22-2007		010201132	ING Investment Management	8640 MATHIS AVENUE, MANASSAS VA,	View	<input checked="" type="checkbox"/>

FIGURE 3

The screenshot shows a web browser window with the following content:

- Browser Title:** https://forms.enableus.com/forms/SilverStream/Pages/pgOTSFormDetail.html?sid=9294&oid=12447&r=1 - Windows Internet Explorer
- Address Bar:** https://forms.enableus.com/forms/SilverStream/Pages/pgOTSFormDetail.html?sid=9294&oid=12447&r=1&atn=A
- Page Header:** Order Detail (left) and McCracken logo (right).
- Section:** Holliday American Mortgage (left) and [View All Orders](#) (right).
- Client Information:**

Client Name:	Summit - Union Central	Ordered:	02-01-2007 02:45 PM
Loan Number:	000205176-1	Due:	05-31-2007
Property Name:	HINSON CENTRE	Form:	View
Address:	11719 HINSON ROAD, LITTLE ROCK AR,	*Form Complete:	Submit To Client
Status:	In Process		
Message:			
- Appointment Form:**

Appointment Date:	<input type="text"/>	(mm/dd/yyyy)
Time:	<input type="text"/>	(hh:mm) <input type="button" value="Update"/>
- Footnote:** * Return the form to the client to be reviewed and processed.
- Taskbar:** Shows Start button, Internet Explorer, and several open applications including 'Inbox - Mi...', '3 Intern...', 'STRATE...', '2 Micros...', and 'Local Disk...'. The system clock shows 2:05 PM.

FIGURE 4

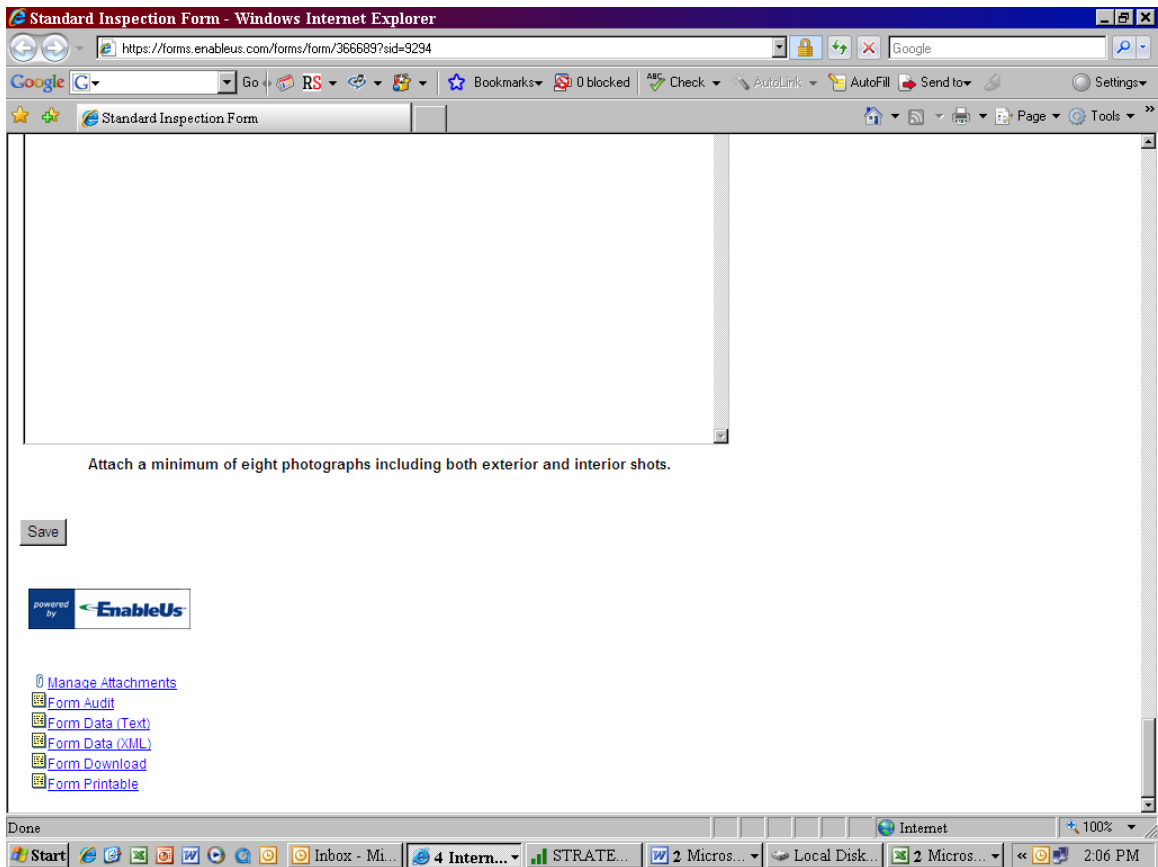


FIGURE 5

