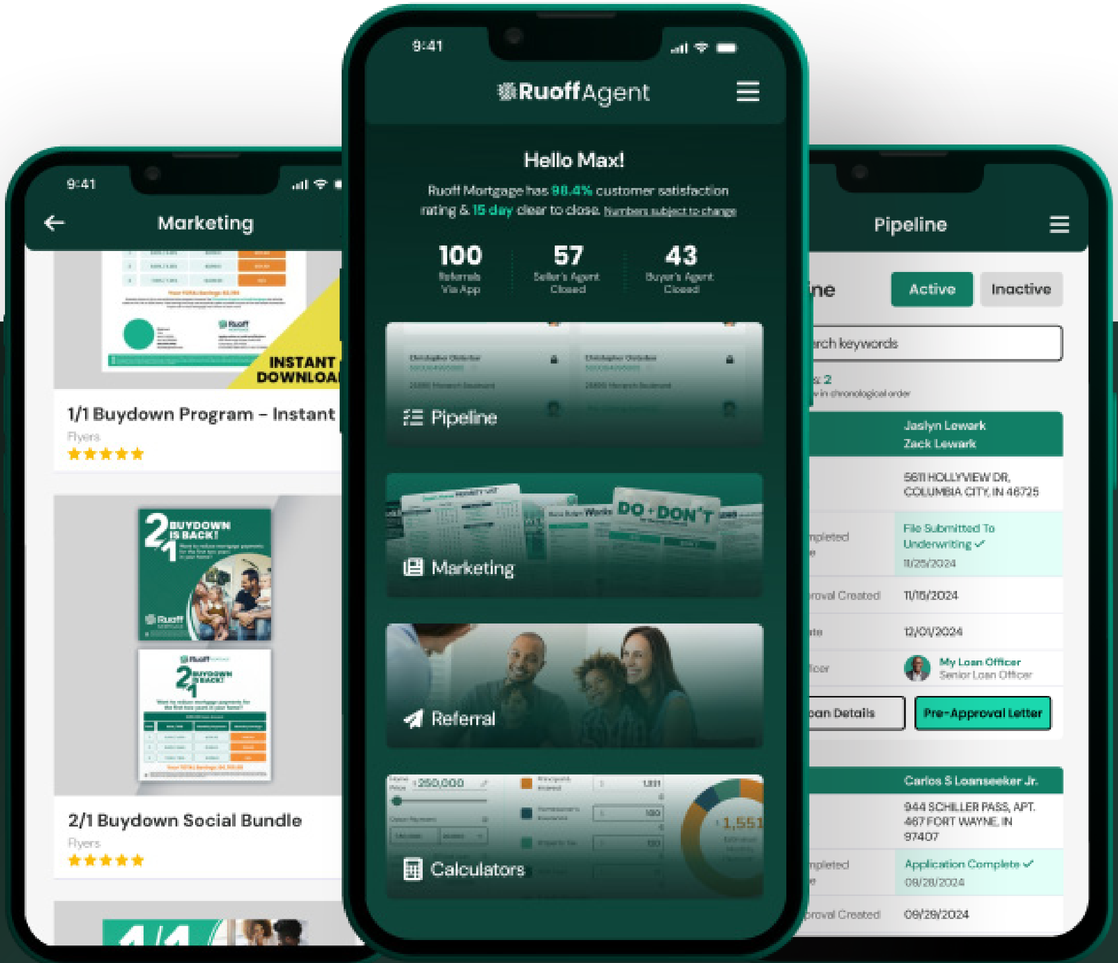
RUOFF AGENT

USER GUIDE



Ruoff Agent

RuoffAgent

Ruoff puts the power in your hands

NMLS: 141868
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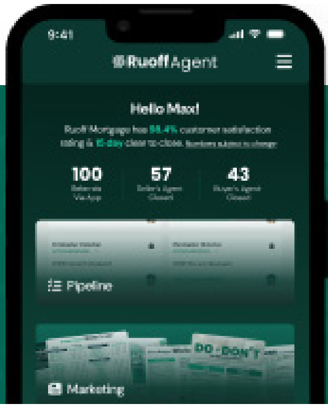
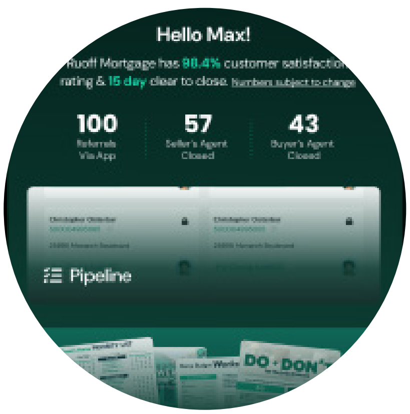


Ruoff Agent

Ruoff puts the power in your hands

Welcome to Ruoff Agent, the app with tools to refer clients, track loan progress, and close deals efficiently. This guide will walk you through the key features to help you maximize your success.

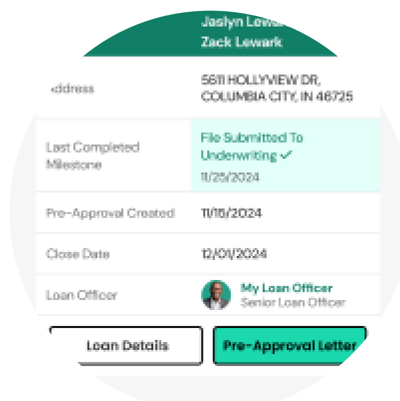


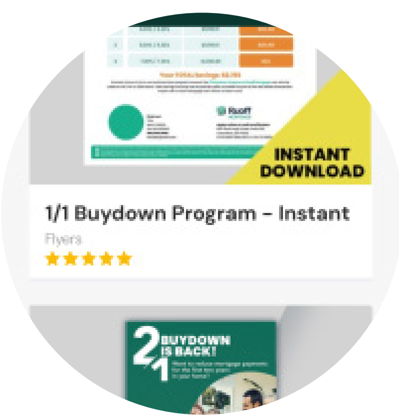
Streamline Your Closings

Close deals with tools designed to support your real estate business.

Track Clients' Loan Status

Stay updated on your clients' loan status in real-time with Pipeline.





Grow Your Business

Leverage our library of marketing materials to grow your client base.

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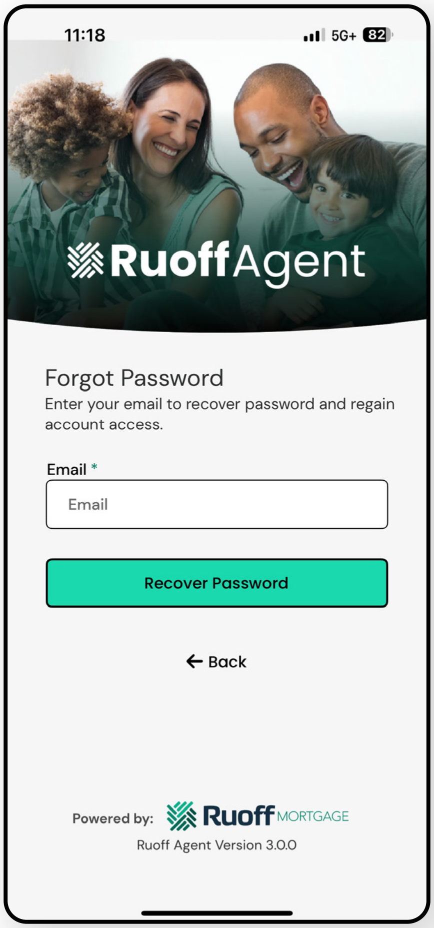
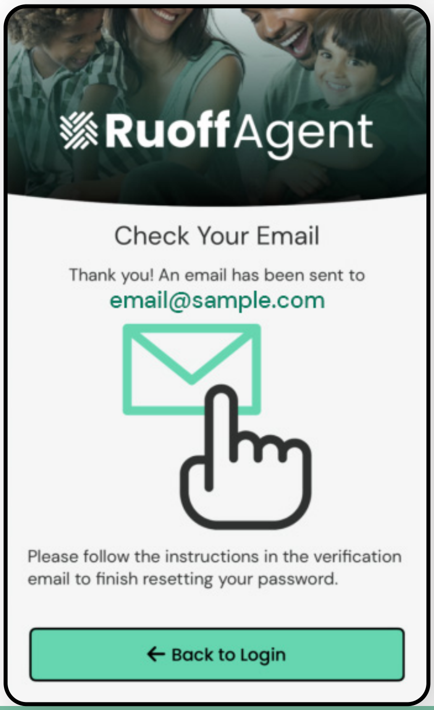
Sign In Page

Resetting Your Password

If you've forgotten your password,

1. Tap the **"LOG IN"** button, then click **"Forgot Password"** at the bottom of the login screen.
2. Enter the email address linked to your account and click **"Send Reset Link."**
3. **Check Your Email**
   - Open the reset password email and click **"Verify Email."**
   - You'll be redirected to a webpage to set your new password.
4. **Create a New Password**
   - Enter your new password and click "Submit."
   - Return to the app and log in with your updated credentials.

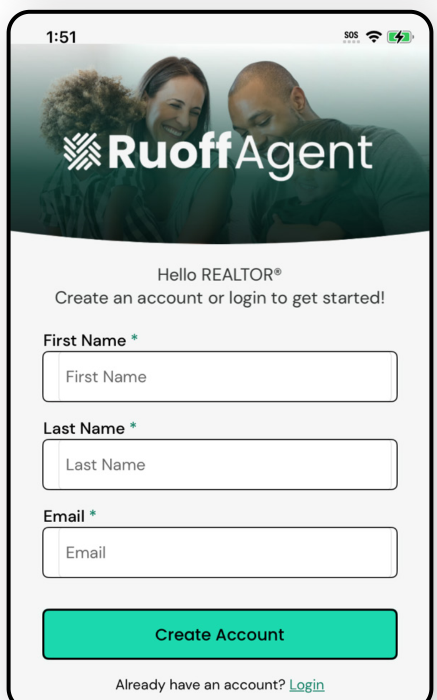




Creating an Account

If you don't have an account yet:

1. Tap the **"Create an Account"** link on the login screen.
2. Fill out the registration form
   - Enter your **name** and **email address.**
   - **Tap "Create password"**
   - **Note:** Your new password must contain at least 8 characters, 1 Uppercase letter, 1 Lowercase letter, and 1 Digit.
   - (Optional) Select your preferred Ruoff Loan Officer.
3. Tap **"Create Account."**
4. **Verify Your Email**
   - Check your email for a confirmation message.
   - Click **"Verify Email"** to activate your account.
5. Return to the app and log in using your new credentials.

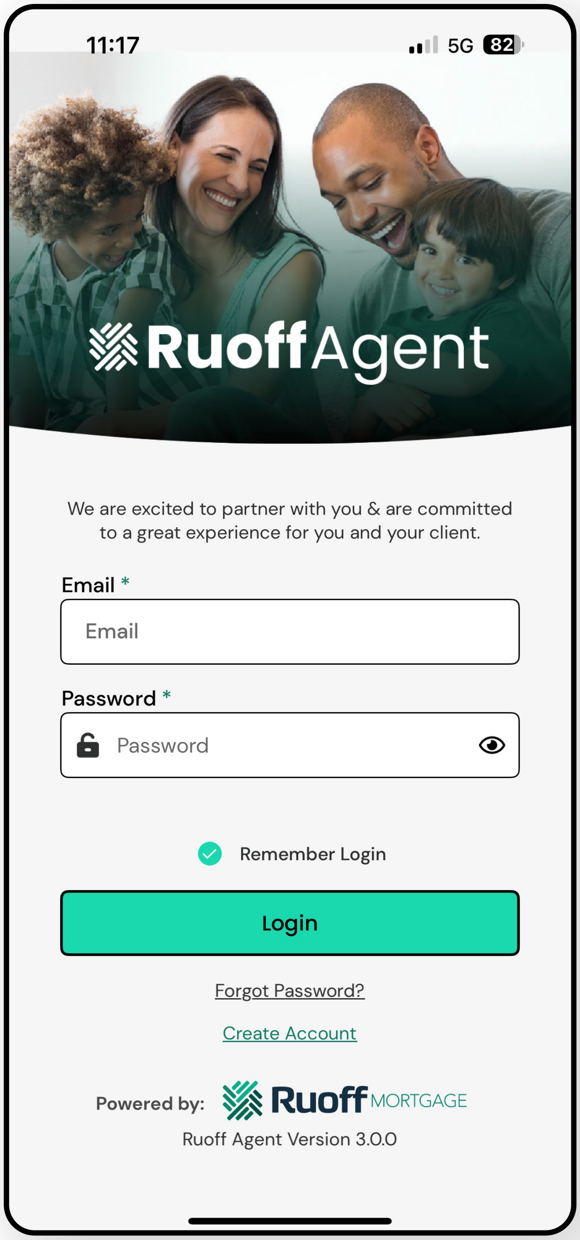


Logging In

Sign In to the Ruoff Agent App

Note: If you don't have an account created, refer to the "**Create Account**" page

1. **Enter Your Credentials:** On the log in screen, input your email and password.
2. **Log In:** After entering your credentials, click the "LOG IN" button.
3. **Automatic Sign-In:** Your credentials will be saved, allowing for automatic sign-in when you open the app in the future.

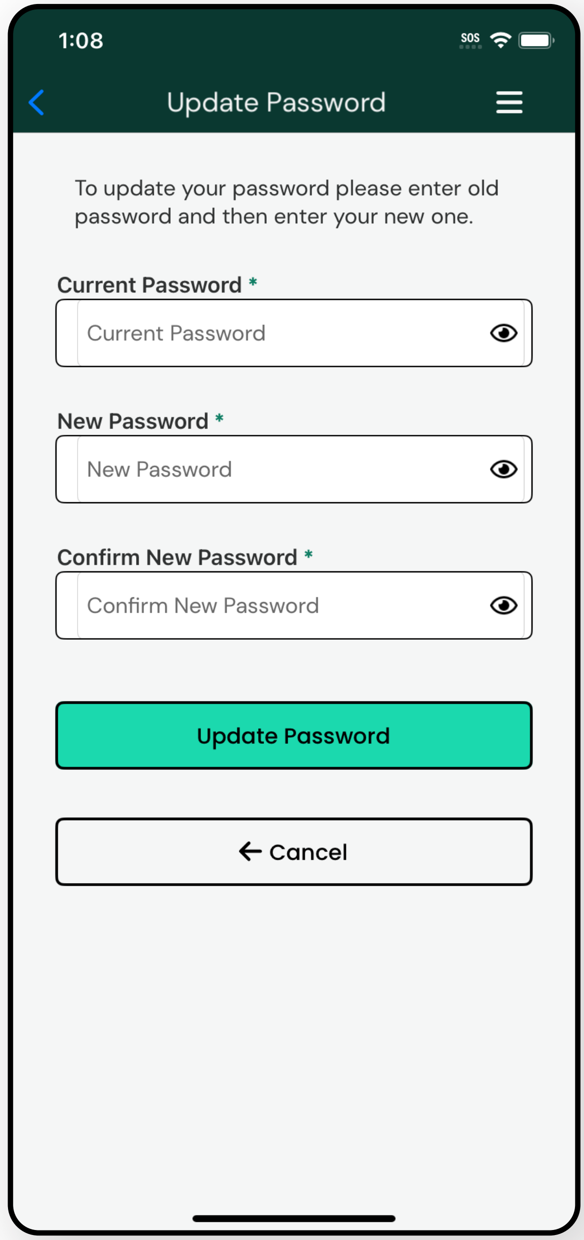


Update Password

Note: You will need to know your old password to continue.

1. Tap the **"Menu"** link on the top right of the screen.
2. Tap **"Profile"** on the menu screen.
3. Tap **"Update Password"** under **"Profile."**
    - Enter your **current password**
    - Enter your **new password**
    - **Note:** Your new password must contain at least **8 characters, 1 uppercase letter, 1 lowercase letter, and 1 digit.**
4. Enter your new password to confirm.
5. Tap **"Update Password."**

Your new password is now updated.

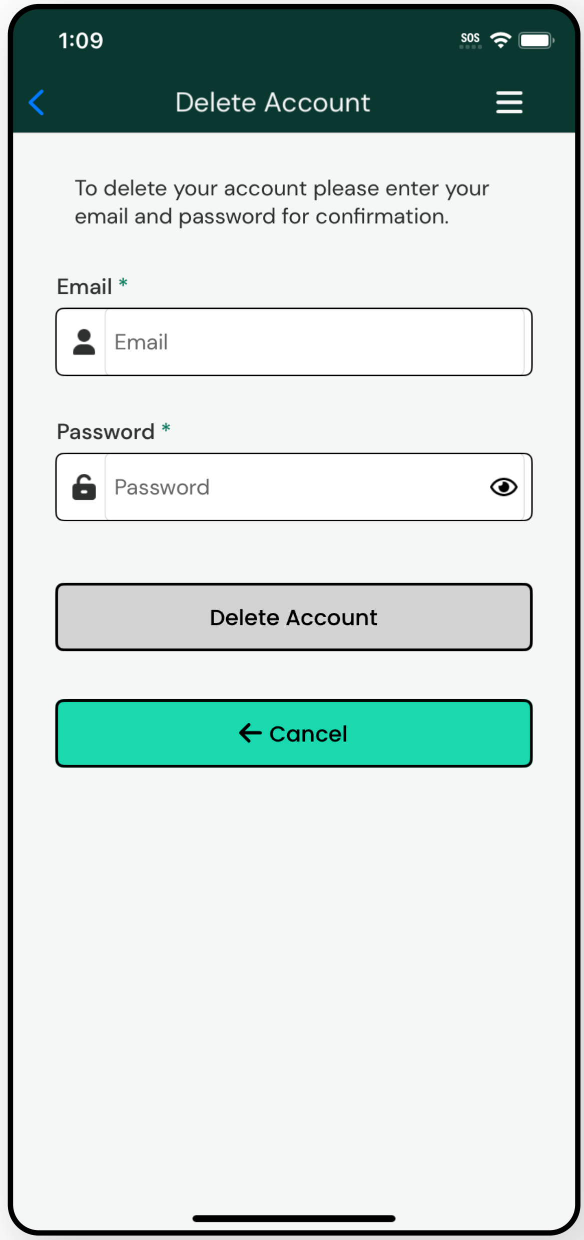


Delete Account

To delete your account please enter your email and password for confirmation.

1. Tap the **"Menu"** link on the top right of the screen.
2. Tap **"Profile"** in the menu screen.
3. Tap **"Delete Account"** under **"Profile".**
    - Enter your **Email**
    - Enter your **Current password**
4. Tap **"Delete Account."**
5. You will be prompted with a pop-up to verify your selection.
6. Tap **"Delete Account."**

Your Account is now deleted.

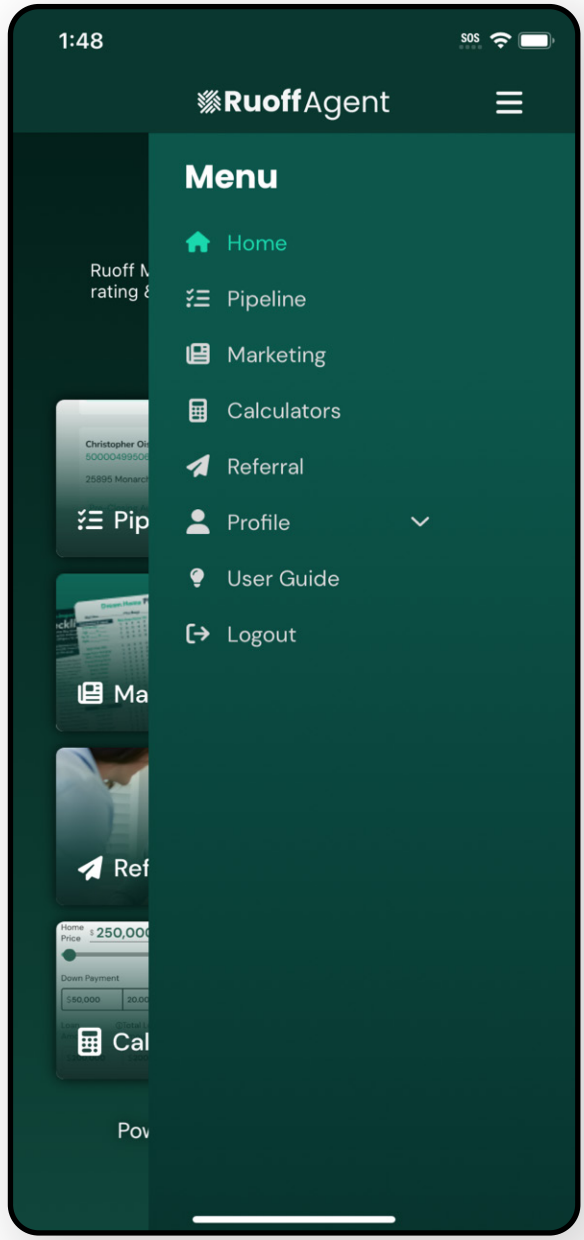


Log Out

How to Log Out of Your Account:

1. Tap the **"Menu"** link on the top right of the screen.
2. Tap **"Log Out."**

You have successfully logged out of your account. You will need to enter your credentials to log back in.



How to Filter Client Loans in Pipeline

Pipeline provides a quick overview of your current and closed loans with Ruoff Mortgage and allows you to view pre-approval letters for your clients.

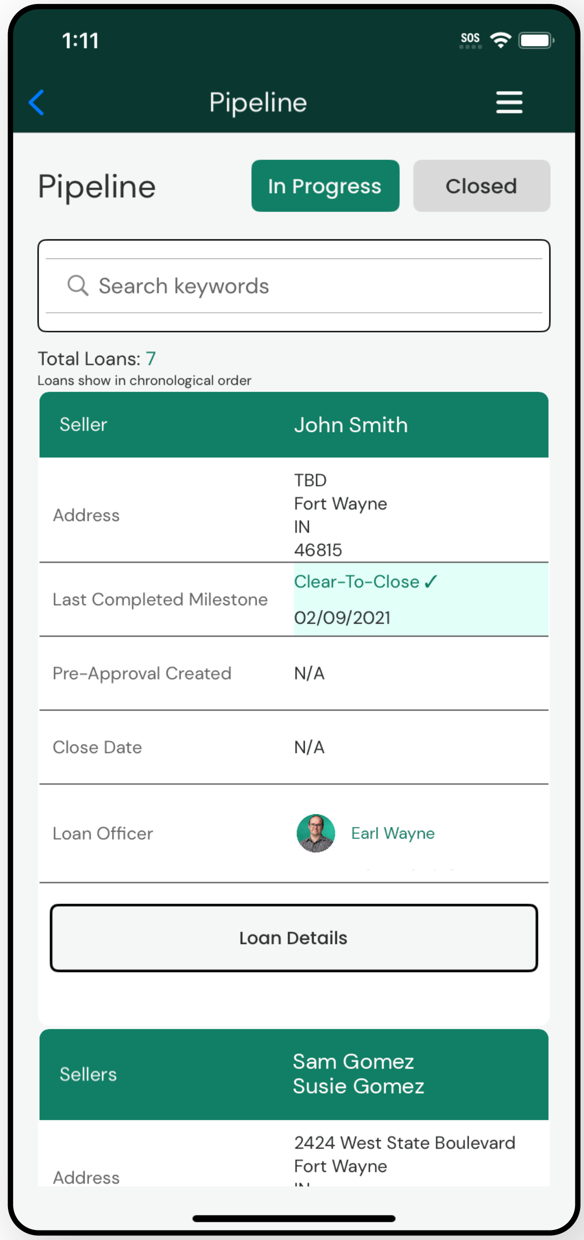
Your most recent loan will appear at the top by default.

To access your Pipeline:

1. Tap the **"Pipeline"** link on the home screen.

To filter loans in your Pipeline view:

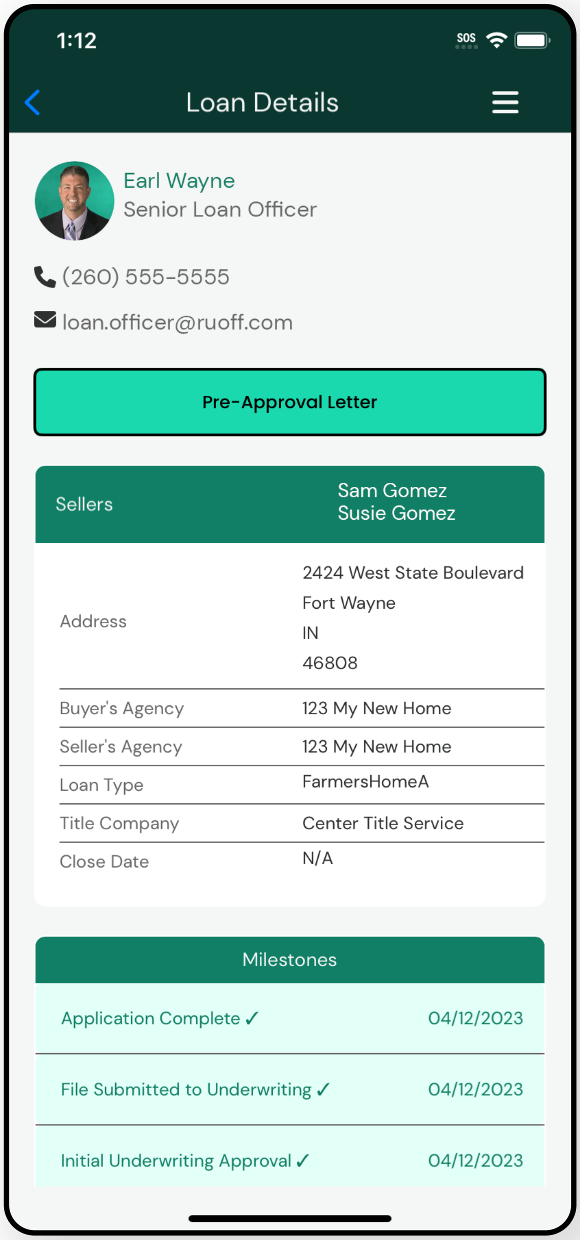
- Tap the **"In Progress"** tab at the top to view all active loans
- Tap the **"Closed"** tab at the top to view all inactive loans
- Tap the **"Search Field"** to search for a specific loan



Loan Details

Select a loan in the Pipeline view to see additional information.

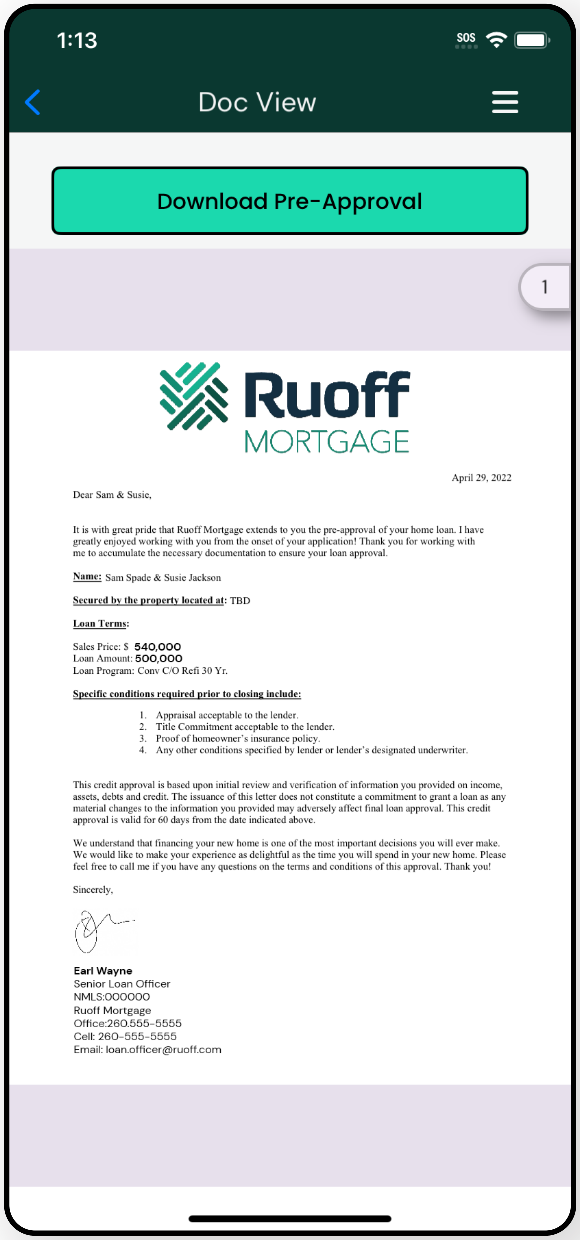
1. At the top of the screen, you will see the picture and contact information for the **Ruoff loan officer** associated with the loan.
2. Below that, you'll see additional loan details such as the **borrower's name, subject property, associated real estate agents, title company, and closing date.**
3. Next, you'll find a list of loan **milestones** along with the dates each milestone was achieved, if applicable.



Viewing Pre-Approval Letter

To view the borrower's pre-approval letters, follow these steps:

1. Tap the **"View Pre-Approval"** button to open the pre-approval letter—if available.
2. A **PDF viewer** will display the **pre-approval letter** for your borrower. From this view, you can download the letter.
3. To exit this page, simply tap the **back arrow** at the top left of the screen.



Push Notifications

Allow push notifications to stay up to date with your client's loan progress and view pre-approval letters instantly when they become available.

To access push notifications on your phone, follow these steps:

1. **Unlock Your Phone:** Begin by unlocking your phone to access the home screen.
2. **Swipe Down from the Top (Android):**
   - On most Android devices, swipe down from the top of the screen to open the notification shade. This will display all your recent notifications.
3. **Swipe Down from the Top (iPhone):**
   - On an iPhone, swipe down from the top-center of the screen to view your notifications.
4. **Tap a Notification:** Tap on any notification to open the associated app or view more details.
5. **Clear Notifications:** You can swipe left (on iPhone) or swipe right (on Android) to remove or clear notifications you no longer need.
6. **Adjust Settings:** If you'd like to customize how push notifications appear, you can go to your phone's settings under "Notifications" to adjust which apps can send you alerts.

This will allow you to stay updated on the latest notifications directly on your phone.

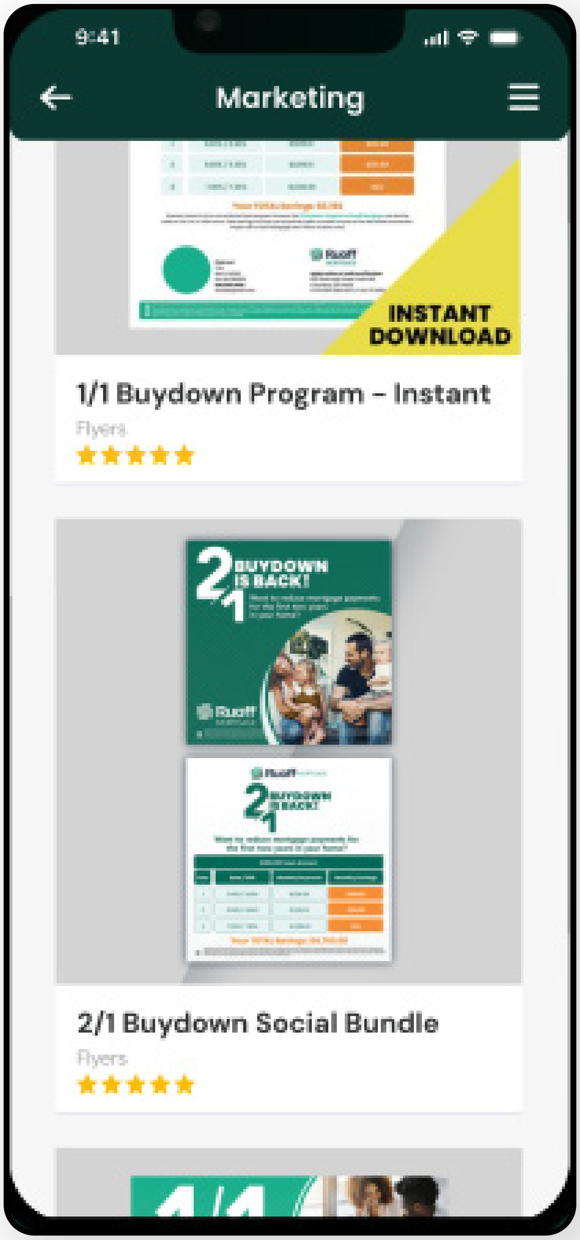
Ordering

This page gives you access to view the Ruoff Mortgage marketing catalog. Here, you can explore all the various types of marketing correspondence available for order through your Ruoff Mortgage loan officer.

To access your Marketing Products:

1. Tap the **"Marketing"** link on the home screen.
2. **Select a Category:** Choose a category from the dropdown menu at the top of the page to view available marketing materials—click on any item to see a more detailed view of a specific marketing piece.
3. **Select Product:** Once you've selected a product you're interested in, click the **"I'm interested"** button.

   Note: If you are not already associated with a preferred loan officer (LO), you will be prompted to select one before requesting any products.
4. After expressing interest in a marketing product, a **loan officer** will follow up and complete the order.
5. **Return to the Main List:** To go back to the main list of marketing materials, click the **"Home"** button located at the bottom left of the screen.

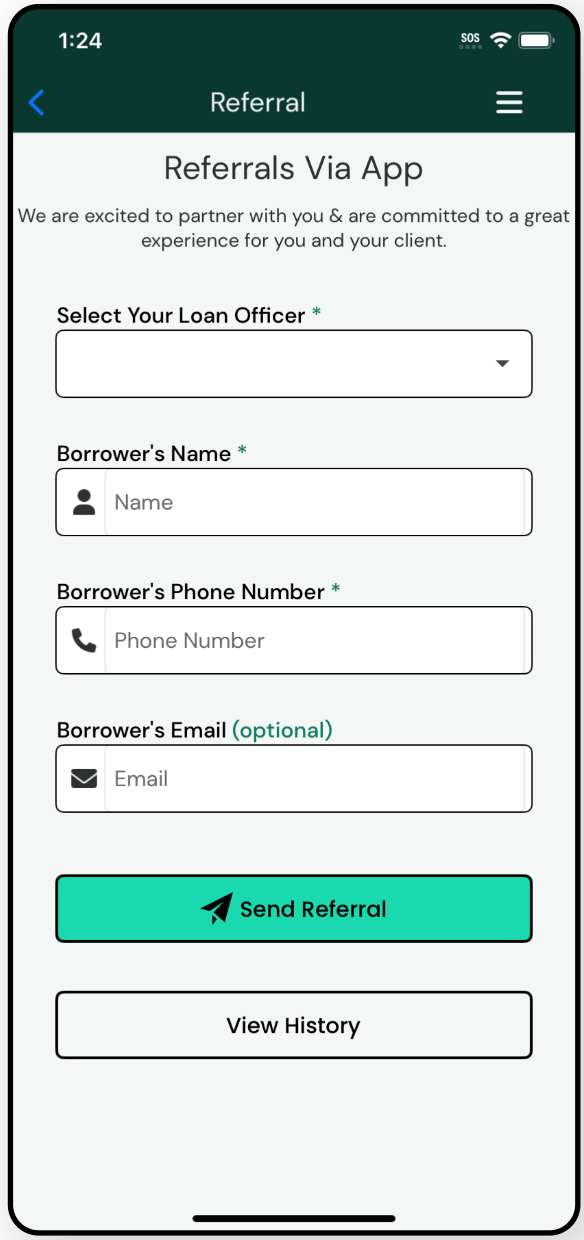


Refer Loan Officer (LO)

Sending a Referral

This feature allows you to introduce your client to one of our experienced loan officers.

1. **Select a Loan Officer:** To begin, choose the loan officer from the list that you wish to refer.
2. **Enter Client Details:** Input the client's name and cell phone number.
3. **Send Referral:** Click the "Send Referral" link. This will open your default texting app with the referral details pre-populated. Simply click "Send" to complete the referral.
4. **Loan Officer Notified:** The selected loan officer will receive an email notification about your referral, enabling them to promptly reach out to your client.
5. **Client Receives the Referral:** Your client will receive a text message with a hyperlink. This link directs them to the selected loan officer's application page, where they can fill out their loan application, check their loan status, and upload or view any relevant documents.



Referral History

This feature lets you view referrals you have sent to your loan officers.

Note: Your most recent referrals will appear first.

Tap the **"View History"** link on the referral screen.

1. To exit this page, simply tap the **back arrow** at the top left of the screen.
2. Tap the **"Search Field"** to search for a specific referral.