

The logo for Loan NEX is displayed within a blue rectangular banner with thin green borders at the top and bottom. The word "Loan" is in a white, rounded sans-serif font, while "NEX" is in a white, bold, blocky sans-serif font. The letter "X" in "NEX" is stylized with a light blue shadow or secondary outline.

Loan NEX

Soft Stops Rules Setup Guide

LoanNEX – Soft Stops Rules Setup Guide

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Soft Stops – Summary & Common Use Cases

Summary

- Soft Stops are **configurable eligibility rules** that display messages in the pricing table to Users, but do NOT prevent them from performing actions on the pricing table.
- Soft Stop messages **can be configured to ONLY display messages based on specific loan attributes**.
- Soft Stops should be implemented when an investor would like to notify LoanNEX Users of information, but the info is neither configurable as an overlay, nor is the info deemed suitable for Q&A.

Common Use Cases

Property Type eligibility rules that are NOT configurable as an overlay, such as the following:

- Investor Guideline: Acreage must meet 50(a)(6) & 50(f)(2) requirements for urban and rural properties
- Soft Stop Opportunity: LoanNEX can write an eligibility rule for urban properties, but not acreage

Citizenship eligibility rules that are NOT configurable as an overlay, such as the following:

- Investor Guideline: Permanent Resident Aliens must be employed in the US for the past twenty-four (24) months
- Soft Stop Opportunity: LoanNEX can write an eligibility rule off Permanent Resident Aliens, but not employment

Creating Soft Stops

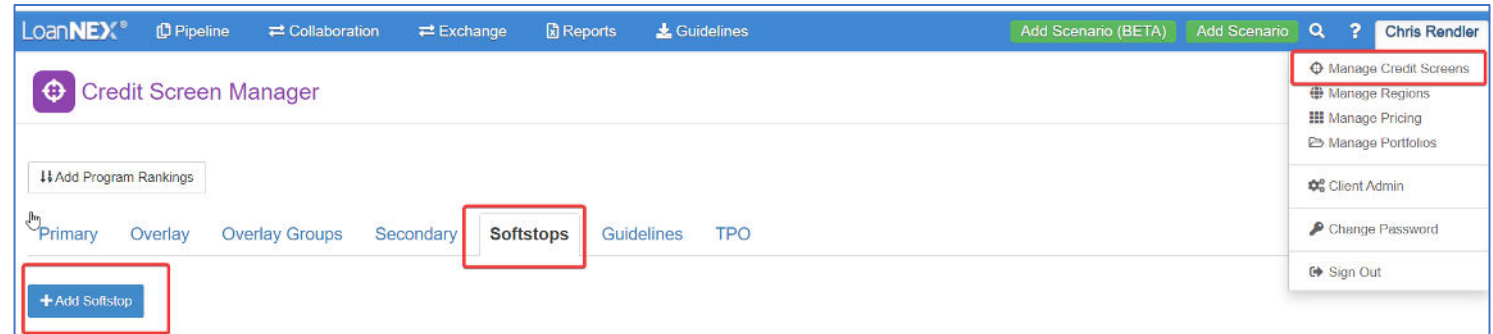
Steps:

1. Navigate to LoanNEX **Manage Credit Screens**
 - Select the **Soft Stops** tab and **Add Soft Stop** button
2. Add details (Min LTV, State, etc.) for when soft stop should fire
3. Add Message that will display
4. Configure **Warning message displayed when screen outcome is**

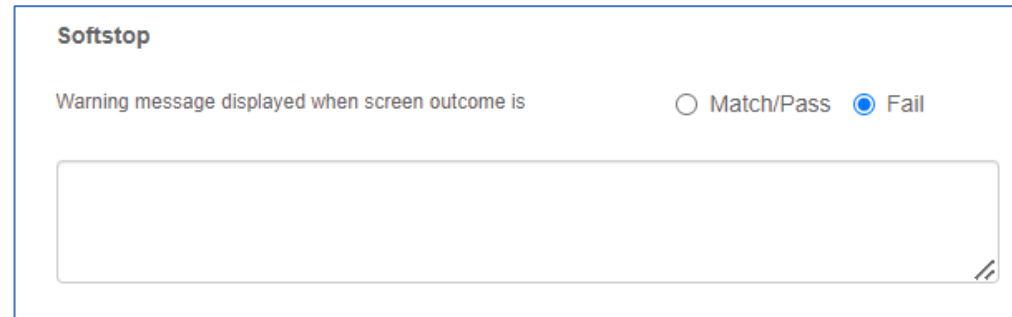
IMPORTANT NOTE:

- Selecting the **Match/Pass** radio button means the message will display when rule is MET
- Selecting the **Fail** radio button means the message will display when the rule is NOT met

Step 1



Step 4

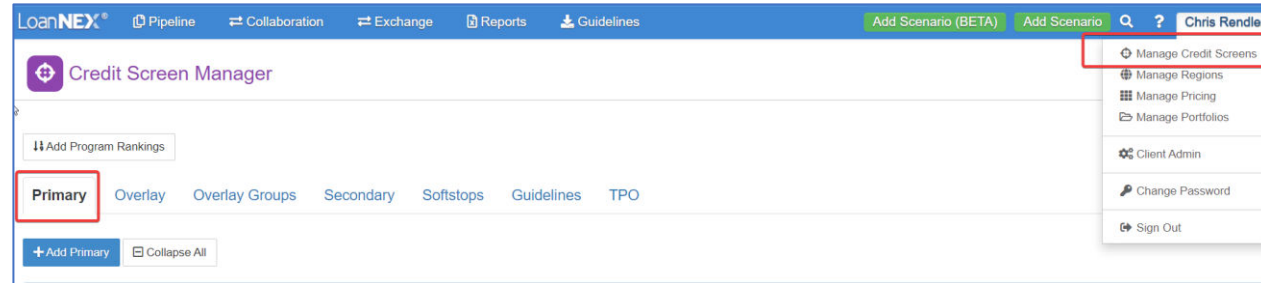
A screenshot of the 'Softstop' configuration form. The form is titled 'Softstop' and contains a section labeled 'Warning message displayed when screen outcome is'. This section has two radio buttons: 'Match/Pass' and 'Fail'. The 'Fail' radio button is selected. Below the radio buttons is a large text input field for entering the warning message. The form is enclosed in a blue border.

Tie Soft Stops to Primary Screens

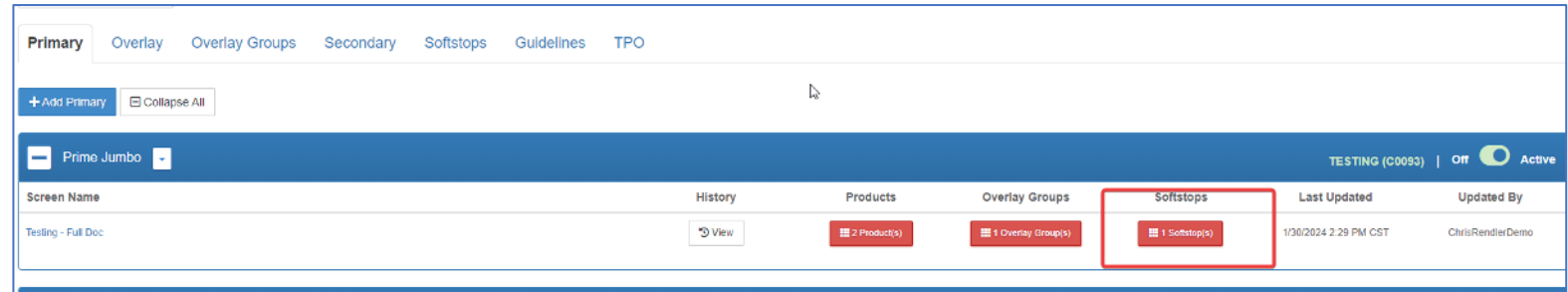
Steps:

1. Navigate to LoanNEX **Manage Credit Screens**
 - Select the **Primary** tab
2. Select the **Soft Stops** button for the appropriate Primary Screen
3. Find the appropriate Soft Stop under **Assign Soft Stops** and select the checkbox
4. Select the **Change Assignments** button

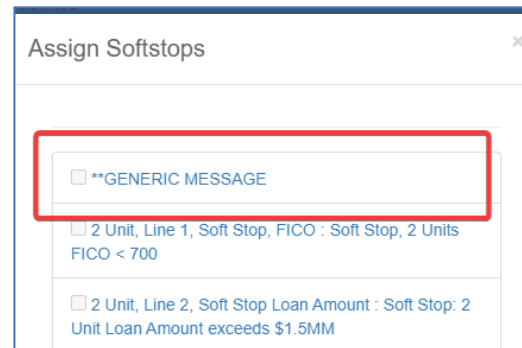
Step 1



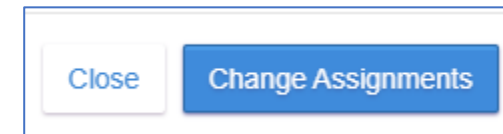
Step 2



Step 3



Step 4



Examples

Example 1: Notify users when a FICO is too low for a given LTV range

Message Logic

Softstop

Warning message displayed when screen outcome is Match/Pass Fail

FICO min is 700 when LTV > 50%

Rule Logic

Purpose		Occupancy		Property Type		Amount		DSCR (Actual)		DSCR Q.		Front-End DTI		Back-End DTI		FICO		CLTV		LTV		LTL		Cash Out		Cash-in-Hand		Months Res (Actual)		Months Res Q.		Residual Income (Actual)		Residual Income	
min	max	min	max	min	max	min	max	min	max	min	max	min	max	min	max	min	699	min	max	min	max	min	max	min	max	min	max	min	max	min	max	min	max	min	max
min	max	min	max	min	max	min	max	min	max	min	max	min	max	min	max	min	max	min	max	min	max	min	max	min	max	min	max	min	max	min	max	min	max	min	max

Examples

Example 2: Notify users when a DTI is too high

Message Logic

*Note: See this message
Displayed to User
Example on next page*

Softstop

Warning message displayed when screen outcome is Match/Pass Fail

DTI above 45% requires compensating factors

Rule Logic

Purpose		Occupancy		Property Type		Amount		DSCR (Actual)		DSCR Q.		Front-End DTI		Back-End DTI		FICO		CLTV		LTV		LTL		Cash Out		Cash-in-Hand		Months Res (Actual)		Months Res Q.		Residual Income (Actual)		Residual Income	
min	max	min	max	min	max	min	max	min	max	min	max	min	max	45	max	min	max	min	max	min	max	min	max	min	max	min	max	min	max	min	max	min	max	min	max
min	max	min	max	min	max	min	max	min	max	min	max	min	max	min	max	min	max	min	max	min	max	min	max	min	max	min	max	min	max	min	max	min	max	min	max

Soft Soft Display to a User Example

Pricing Table Warning

The screenshot shows a pricing table with columns: Rate, Price, P&I PMT, Investor/Lender Program, Product, Eligibility Q&A, Scenario Details, and Next Steps. A red warning triangle icon is next to the program name 'Company1' in the 'Investor/Lender Program' column. A blue arrow points from this icon to the 'Evidence Expansion' window below.

Rate	Price	P&I PMT	Investor/Lender Program	Product	Eligibility Q&A	Scenario Details	Next Steps
7.000% 60 Days	95.600 -\$39,600.00	\$5,987.72	RMoss Investor Company1	30 Yr. Fixed			Request & Submit
7.000%	95.450		RMoss Investor				

Note: This is how Example 2 (previous page) will display to the User

Evidence Expansion

The 'Eligibility & Pricing Evidence' window shows 'Eligibility Evidence' selected. It displays 'Eligibility Results' for a 'Simple Test' with a green checkmark. Below, a table shows 'Credit Attributes' with 'Inputs' and 'Limits'. A red box highlights a 'Soft Stop messages' section containing a warning: 'DTI above 45% requires compensating factors'. The bottom of the window shows 'Payment Information' with columns for Rate, Term, and Payment.

Credit Attributes	Inputs	Limits
Loan Amount	\$900,000.00	>= \$100,000.00

Soft Stop messages:

- DTI above 45% requires compensating factors

Submit a Case to LoanNEX Support

1. Select the appropriate email address below:
 - Client Support / Configuration Settings: support@loannex.com
 - Eligibility & Pricing Inquiries: investorsupport@loannex.com
 - Sales: sales@loannex.com
 - General Inquiries: info@loannex.com
 - Billing Inquiries: support@loannex.com
2. Include Contact Information: Name, Company Name, Email, Telephone
3. Include a detailed description of your Case
4. A Case will be created, and the appropriate LoanNEX Team member notified
5. LoanNEX will respond within one business day to address your Case