

**To begin using the new online payment platform, complete these steps:
Sign up for your Client Profile**

On your phone or a computer please navigate to: <https://exoduslending.myloanpanel.com/>

1. At the far bottom of the screen click "Sign Up"
2. Enter your first and last name, email, and create a password. You will also need to confirm your password. Please keep this password in a safe place as you will need it to log-in to the online portal to make your payments.
3. Complete the "Robot Test" and make sure the reCAPTCHA box shows a green check mark before clicking "Register."

Creating a Payment Account

1. Once you create your account you will be able to log in using your email and the password you created.
2. You will then need to create a payment account. This can be found by click on the three stacked bars on the top left, this is the site menu.
3. The next step is to read and accept Dwolla and DownHome Solutions's terms of service and privacy policies. (Note: If you are on a mobile phone and you open the terms of service, you will need to click the back button on your phone in order to get back to the screen where you can check the accept boxes, and continue.)
4. The next step is to click "Add Bank Account"

Linking Your Bank Account

To get started making online payments, please log in to your Online Client Portal and click on the "Bank Accounts" tab in the main menu.

1. If you see your bank's name in the list offered, click on it. If not, enter your bank's name in the search bar and click on it.
2. If your bank can't be found by searching, click "Connect a Different Bank". Enter your routing number, account number, and give the account a nickname, then click "Continue"
3. You will see two options for how to verify your bank account. For "Instant Verification", follow the instructions below for logging into your bank's website through the Portal. For "Microdeposit Verification", skip down the next page and follow instructions for "Microdeposit Verification".

Instant Verification:

1. Enter your ID and password for your bank, as though you were logging into your bank's website, read the terms and conditions, then click "Agree and Continue"
2. To verify your identity, you will need to answer a security question provided by your bank and receive a one-time token via text message or phone call. Click "Continue".
3. Once your identity has been verified, select the bank account you want to make payments from and give it a nickname. Click "Agree and Continue".
4. Select if you want to use your checking or savings account, enter your bank's routing number, your account number, and give the account a nickname. Click "Agree and Continue".

Microdeposit Verification:

1. If you chose deposit verification, check your bank account in 1-3 days for two deposits from Dwolla for less than 20 cents.
2. Log back in to the Portal, go to "Bank Accounts", click "Verify" next to your bank account, and enter the amounts deposited.

You will now see your bank account listed. You may complete this process multiple times to add multiple bank accounts.

Submitting a Payment

From the Dashboard page, click "Make Payment" on a loan and choose if this is a one-time or a recurring payment. You can switch between payment types by clicking the "Make Recurring Payment" or "Make One-Time Payment" button.

You can also do this from the "View Loan" page. Click "One-Time Payment" > "Make Payment", or "Recurring Payments" > "Create".

For either payment type, enter the date you want your payment to be drawn (today or later on), select your bank account, enter the payment amount, and click "Submit".

You will receive an email from info@downhomesolutions.com confirming your payment request, and another email when your payment has been accepted or declined. You will receive a reminder email 3 days before a recurring payment is drawn.

Editing or Cancelling a One-Time Payment

To see the status of your online payments, click "View Loan" on a loan and click "One-Time Payment" > "Payments History". If your payment has not been drawn yet, you may click "Edit" or "Delete" to change or cancel the payment. You can edit or delete a scheduled payment up **until 4 pm CT of your requested payment processing date**. Changes may not be made after that.

Editing or Cancelling a Recurring Payment

Click "View Loan" on a loan and click "Recurring Payments" > "Recurring List". You may delete future occurrences of a payment.

If you have questions about a payment, please contact your lender directly at:

612-615-0067 ext. 3