Error/Processing

1. **Screen 1:** When a lender submits an application, they will see this countdown screen with a message that processing times vary. It also includes a link to start another application in a new browser tab. **The lender should not close their browser tab when they get to this screen.** The Gateway will try to submit the loan to E-Tran for 15 minutes. If it doesn't hear from E-Tran in 15 minutes, the lender will see screen 2.

2. **Screen 2:** If the Lender Gateway is unable to get a response from E-Tran in 15 minutes, it will stop trying. At that point, lenders will see the second screen that says demand is high and the application submission was not successful. At this point, **the lender should click the resubmit button to submit the application back to E-Tran. They will not need to re-type the application information if they hit this button.** When they resubmit, they'll see screen 1 again with the 15 minute countdown. Lenders should do this until they are able to receive a response from E-Tran. Lenders should **not** key in the same application more than once. Instead, they should use the resubmit button until they get the third message. **If a lender closes the browser tab at any point during screen 1 or screen 2, they will not be able to resubmit the loan application without retyping it.** When the loan submission is successful, they will see screen 3.

3. **Screen 3:** When Lender Gateway receives a response from E-Tran, the lender will see this modified message. It includes the same information lenders were previously receiving and an additional button to start a new application. The lender will still also receive an email from E-Tran with the loan guarantee information for their records.

4. The other possible screen is an error message. If something in the application doesn't meet submission guidelines (for example: a zip code with only four digits would cause an error message), the lender will see an error message with instructions for how to fix the application—the same as they received in Lender Gateway before the new changes. Once the problem with the application is fixed, they will submit it again and see screen 1, the countdown.

5. **While you wait**: a lender can open multiple browser tabs to enter additional applications while some are processing. There is no need to wait for a successful submission message for one application to start typing in another! If the lender clicks "start new application" or "start another application" on either the first or second screen, a new browser tab will open with a fresh application screen so that one person can work on multiple applications at the same time. We encourage lenders to do this to speed up loan processing.