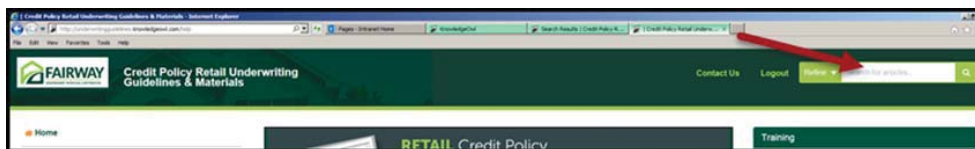


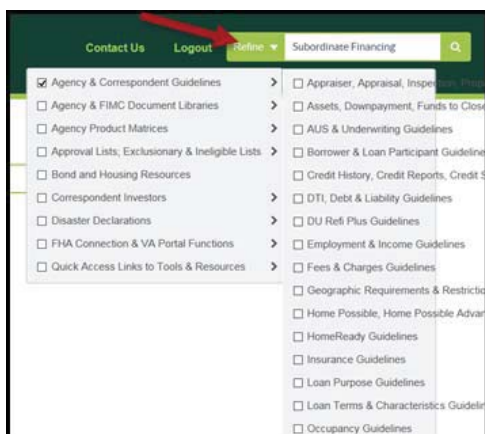
Use the tips below to assist when searching for information in KnowledgeOwl (KO).

**Search by Word or Phrase:** Enter the term you are searching for in the Search Box (located in the top right corner of the KO Home page).



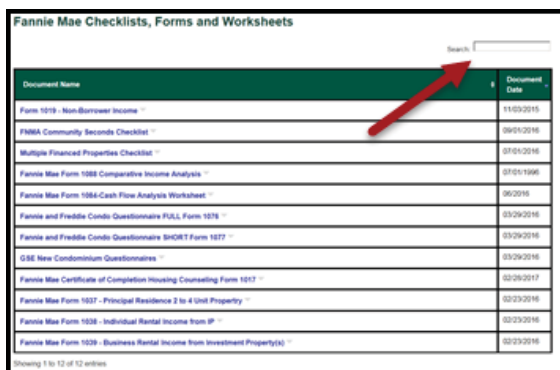
**Tip:** If you enter multiple words, KO will look for matches with any of the words. If you are looking for a specific phrase, use quotation marks. For example, "Return to the Work Force" will search for an exact match of the phrase and Return to the Work Force will search for articles with Return or Work or Force.

**Refine your Search:** Using the Search Box (as indicated above), you can refine your search, by clicking "Refine":

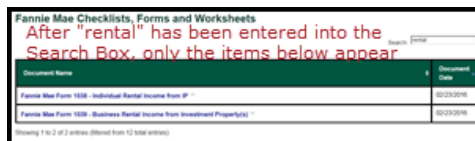


**TIP:** If you know that you are looking for information on Subordinate Financing as it pertains to being used as an asset for closing, you can refine your search by marking the "Agency & Correspondent Guidelines" box, and then selecting "Assets, Down Payment, Funds to Close" box. This will narrow your search to only the "Assets" topics in Knowledge Owl.

**Search a Page:** Many KO pages contain links to documents and forms. If you are on a page and having trouble locating what you are looking for, you can search for key words on the page:



**TIP:** If you are looking for a form, but cannot remember the name of it, type in the type of form. For example if you are looking for the Fannie Mae Rental Income Worksheets, you could type in "rental" in the search box on the page. This will narrow your list of documents to those which have "Rental" in the name or description:



**Search Full PDF:** You are able to print a full PDF of the KO guidelines. On the KO Home Page, select "Full PDF Download", which is located on the bottom left of the page:



**TIP:** Once the PDF is available you can either click on any title in the Table of Contents to go directly to a page, or you can use "Control F" to search the entire PDF for a word or phrase:

