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Configuring Google Chrome™ for Use with Lending Cloud

Version 21.31

Contact

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1 Overview

Beginning with the 21.31 Lending Cloud release, the application is fully compatible with current versions of Google Chrome™.

The *Configuring Google Chrome™ for Use with Lending Cloud* guide describes how to set up Chrome controls to aid functionality of the application in the browser. This guide also contains information about particular aspects of Lending Cloud in Chrome.

This guide contains the following sections.

- [Configuring Chrome Settings to Support Lending Cloud](#)
- [Bookmarking Your Lending Cloud Log-in Site](#)
- [Characteristics of Lending Cloud in Chrome](#)
- [Credit Action Print Preview in Chrome](#)

2 Configuring Chrome Settings to Support Lending Cloud

To enable Lending Cloud to function securely and effectively in Google™ Chrome browsers, you must select the appropriate settings for various browser controls.


This section contains the following topics.

- [Preventing Storage of Passwords](#)
- [Preventing Automated Filling of Data](#)
- [Allowing Pop Ups](#)
- [Choosing the Location of Downloads](#)
- [Turning Off Extensions to Aid Performance](#)

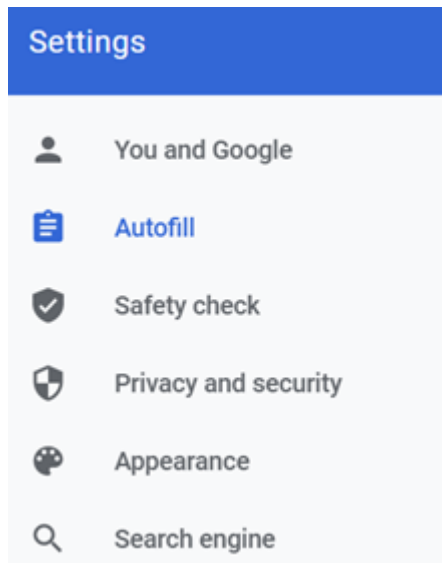
2.1 Preventing Storage of Passwords

Saving passwords puts the security of your network and applications at greater risk.

To prevent Chrome from saving passwords

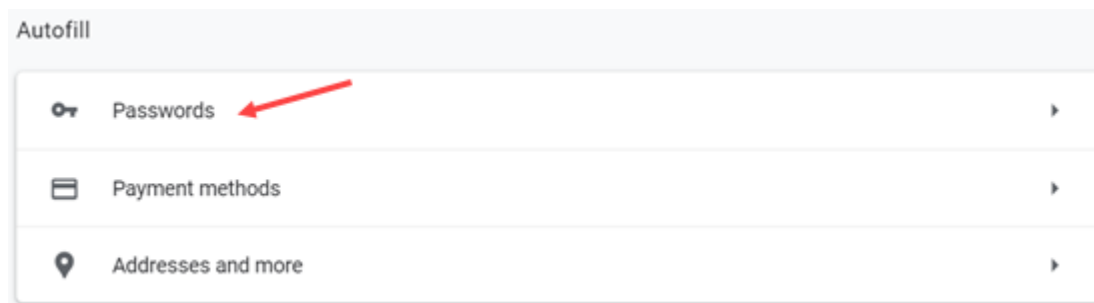
1. In the toolbar in the upper-right corner of the screen, click the **Vertical Ellipsis** icon .
2. In the pop-up menu, select **Settings**. The **Settings** menu opens on the left side of the screen.

3. In the **Settings** menu, select **Autofill**.



The **Autofill** menu appears at the top of the screen.

4. In the **Autofill** menu, select **Passwords**.



The **Passwords** menu opens.

5. On the **Passwords** page, turn off the **Offer to save passwords** toggle.

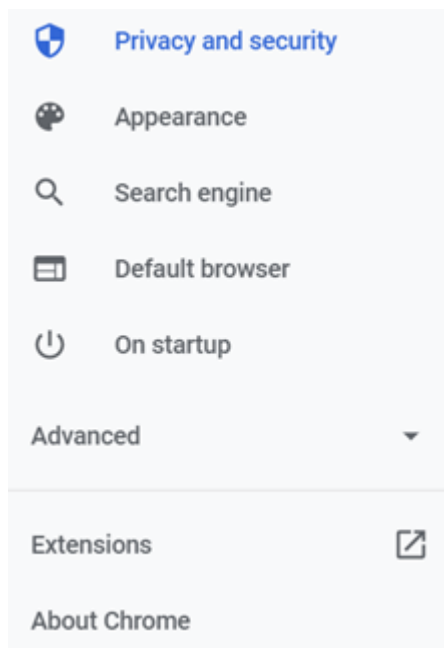


2.2 Preventing Automated Filling of Data

The automated filling of data increases the risk to the security of information.

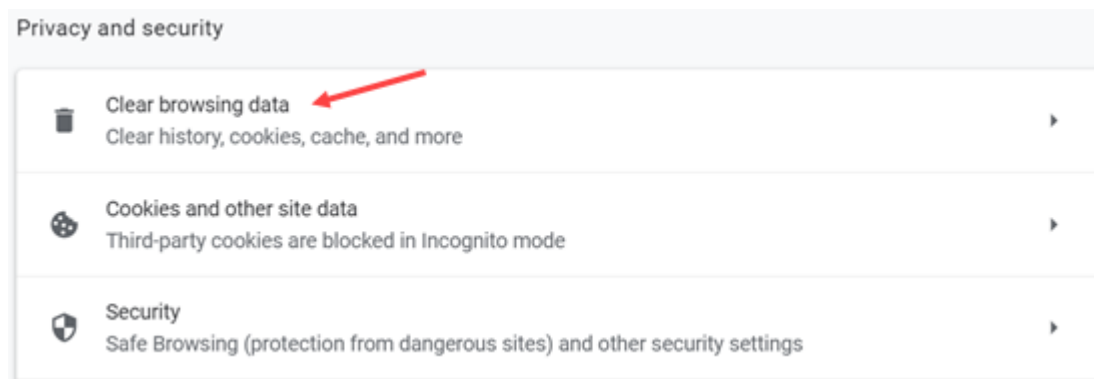
To prevent Chrome from filling data automatically

1. In the toolbar in the upper-right corner of the screen, click the **Vertical Ellipsis** icon.
2. In the pop-up menu, select **Settings**. The **Settings** menu opens on the left side of the screen.
3. In the **Settings** menu, select **Privacy and security**.



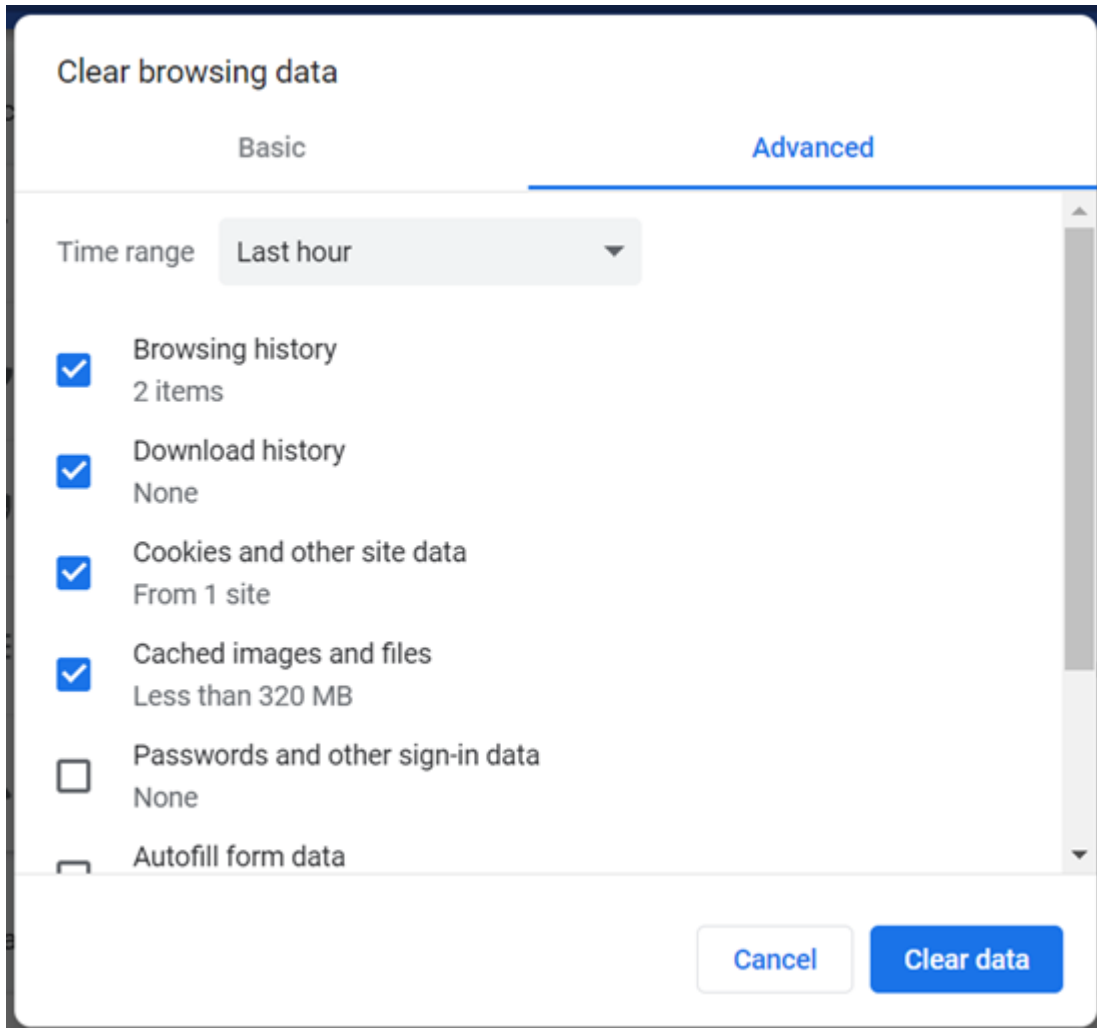
The **Privacy and security** menu appears at the top of the screen.

4. In the **Privacy and security** menu, select **Clear browsing data**.

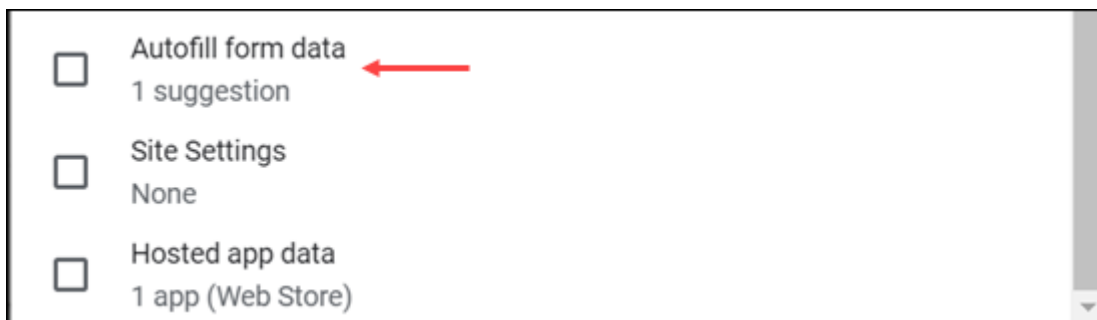


The **Clear browsing data** window opens.

5. In the **Clear browsing data** window, click **Advanced**.



6. On the **Advanced** tab, scroll to **Autofill form data**.
7. Clear the **Autofill form data** check box.

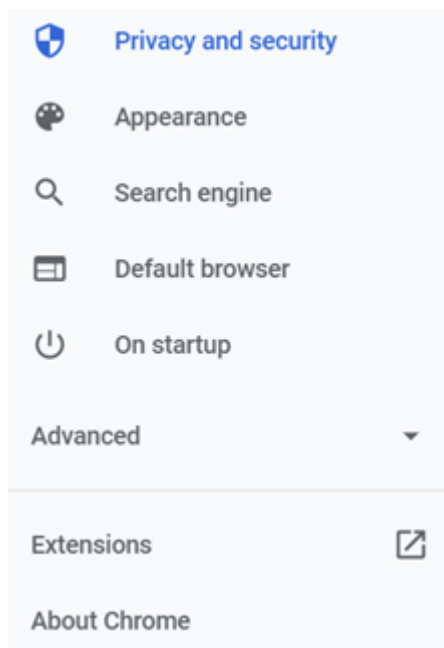


2.3 Allowing Pop Ups

Lending Cloud presents various messages via pop ups.

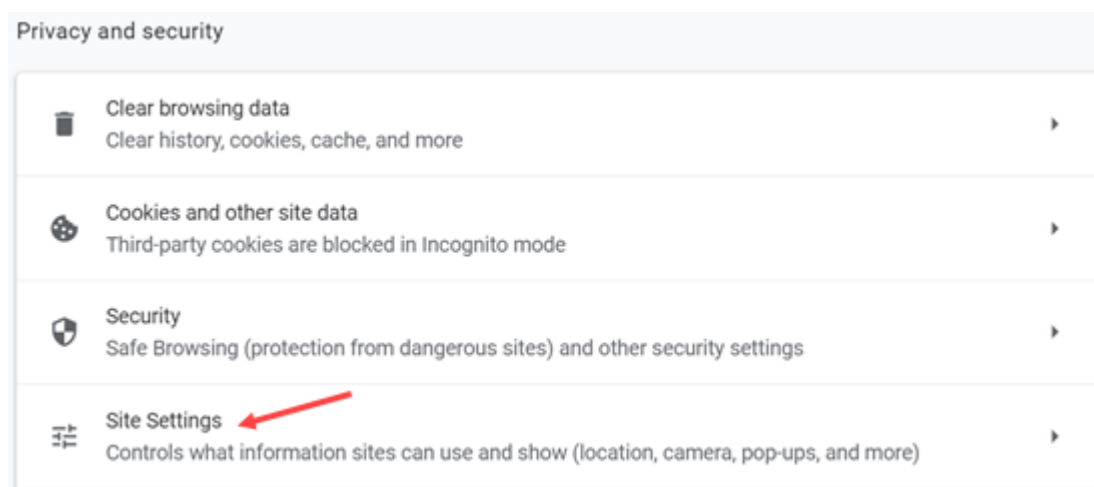
To enable Chrome to allow pop ups

1. In the toolbar in the upper-right corner of the screen, click the **Vertical Ellipsis** icon.
2. In the pop-up menu, select **Settings**. The **Settings** menu opens on the left side of the screen.
3. In the **Settings** menu, select **Privacy and security**.



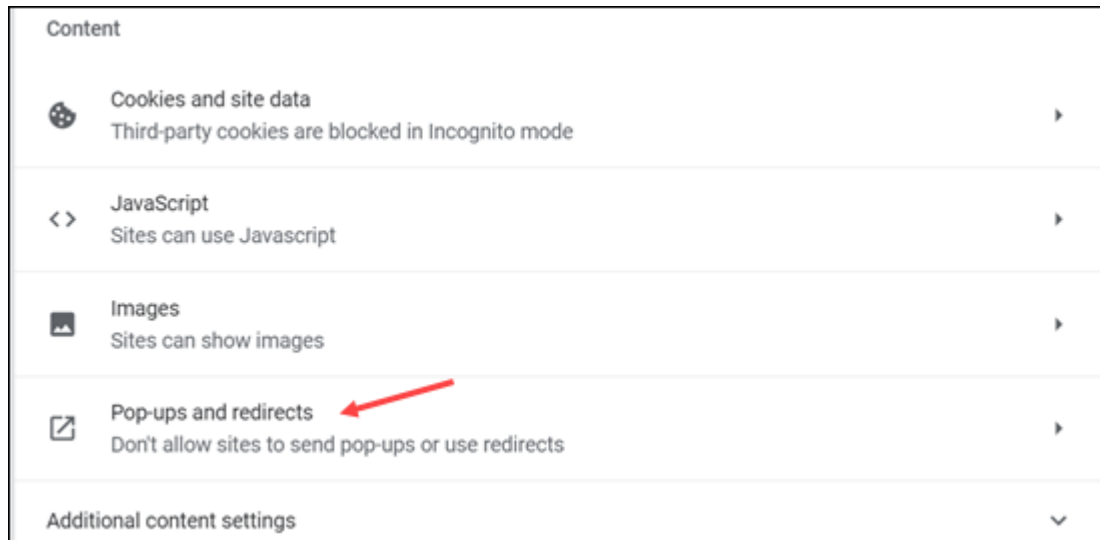
The **Privacy and security** menu appears at the top of the screen.

4. In the Privacy and security menu, select **Site Settings**.



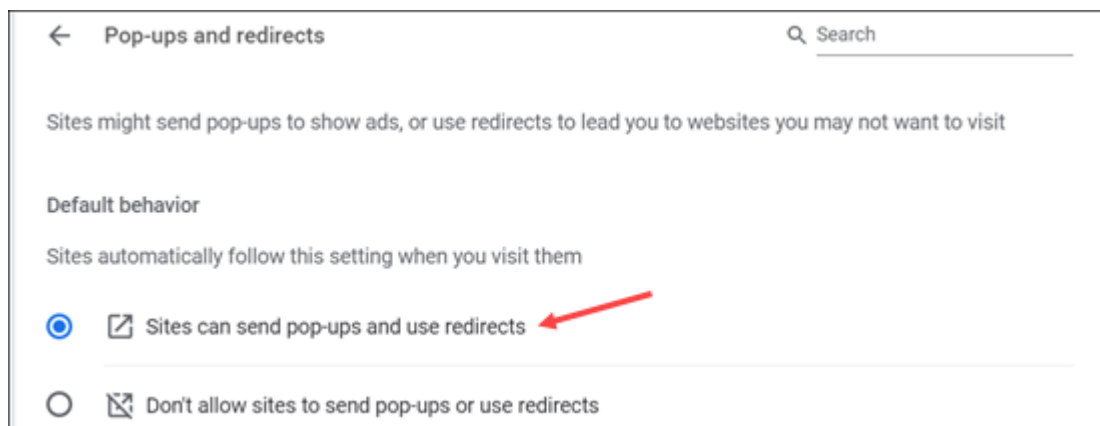
The **Site Settings** menu opens.

5. In the **Site Settings** menu, scroll to **Content**.
6. In the **Content** menu, select **Pop-ups and redirects**.



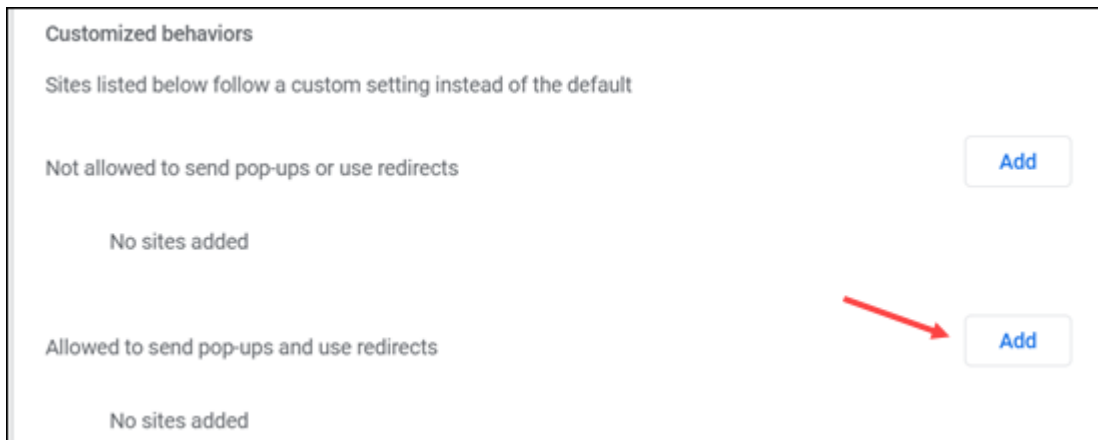
The **Pop-ups and redirects** menu opens.

7. In the **Pop-ups and redirects** menu, scroll to **Default behavior**.
8. In the **Default behavior** section, select the **Sites can send pop-ups and use redirects** button.



9. Remain in the **Pop-ups and redirects** menu and scroll down to **Customized behaviors**.

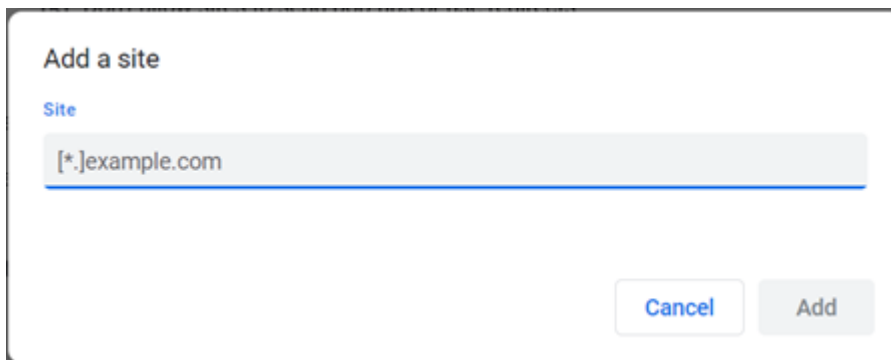
10. In the **Customized behaviors** section, click the **Add** button for **Allowed to send pop-ups and use redirects**.



The **Add a site** window opens.

11. In the **Add a site** window, enter **(YourURL).onlinequity.com**.

Note You must enter your exact URL. Chrome controls that allow pop-ups and redirects do not recognize wildcards.



12. After entering your **onlinequity.com** site, click the **Add** button. The **Add a site** window closes, and the site name appears under **Allowed to send pop-ups and use redirects**.
13. Remain in the **Customized behaviors** section.
14. Return to **Allowed to send pop-ups and use redirects**.
15. For **Allowed to send pop-ups and use redirects**, click the **Add** button. The **Add a site** window opens.
16. In the **Add a site** window, enter **help.onlinequity.com**.
17. Click the **Add** button. The **Add a site** window closes, and the site name appears under **Allowed to send pop-ups and use redirects**.

2.4 Choosing the Location of Downloads

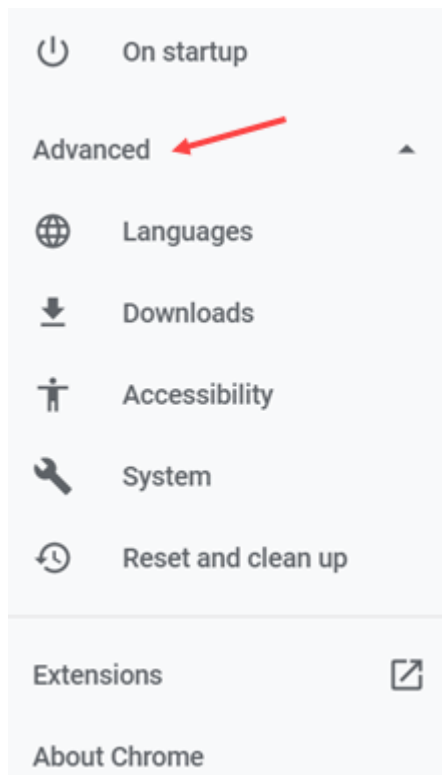
Chrome provides you with the following options for determining the location of downloaded files.

- Selecting the location for each download
- Setting up a default download location

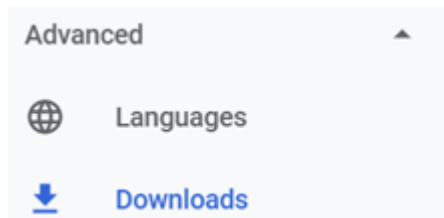
To select the location for each download

Note Moody's Analytics recommends that you use this option, which enables Chrome to function more like Internet Explorer in some download situations. *For example*, if you export a file from Loan Documentation to import the file into Fusion LaserPro® or Chrome, this option helps to make the process more convenient.

1. In the toolbar in the upper-right corner of the screen, click the **Vertical Ellipsis** icon.
2. In the pop-up menu, select **Settings**. The **Settings** menu opens on the left side of the screen.
3. In the **Settings** menu, select **Advanced**.

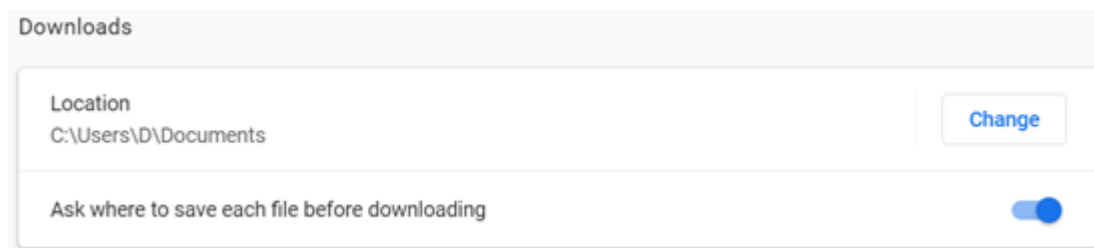


4. In the **Advanced** menu, select **Downloads**.



The **Downloads** menu appears at the top of the screen.

5. In the **Downloads** menu, turn on the **Ask where to save each file before downloading** toggle to indicate that you want to be prompted for the location of incoming files each time you start a download.

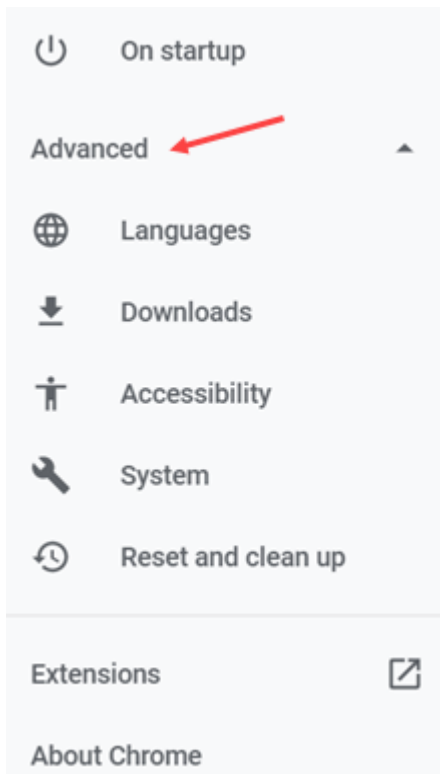


If you do not turn on the toggle, the system will use your default destination for all downloads.

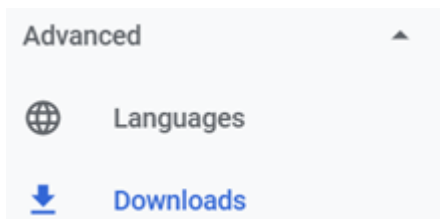
To set up a default location for downloads

1. In the toolbar in the upper-right corner of the screen, click the **Vertical Ellipsis** icon.
2. In the pop-up menu, select **Settings**. The **Settings** menu opens on the left side of the screen.

3. In the **Settings** menu, select **Advanced**.

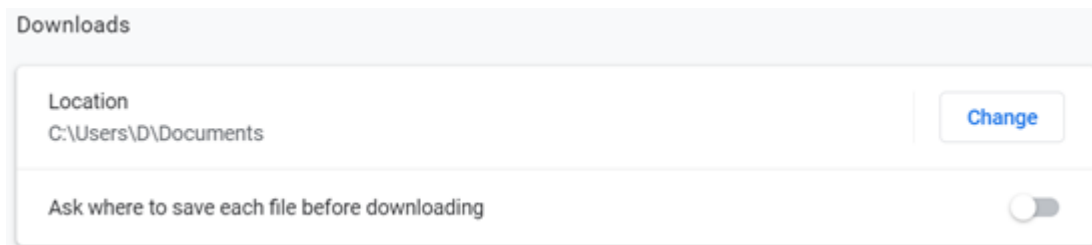


4. In the Advanced menu, select **Downloads**.



The **Downloads** menu appears at the top of the screen.

5. In the **Downloads** menu, for **Location**, click the **Change** button.



The **Location** window opens.

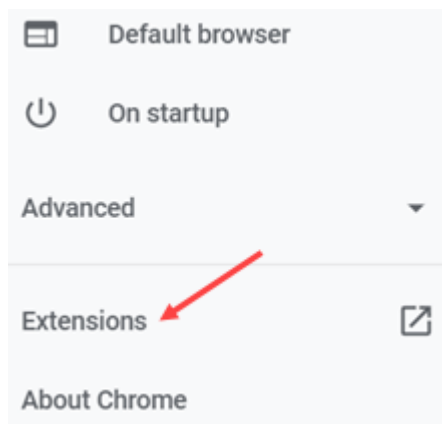
6. In the **Location** window, navigate to the folder to serve as your default destination for downloaded files.
7. Click the name of the folder. The folder name appears in the **Folder** field.
8. Click the **Select** button. The **Location** window closes.

2.5 Turning Off Extensions to Aid Performance


Certain browser extensions could possibly affect the performance of Lending Cloud. *For example*, you might find that menu items must be double-clicked to be executed, and/or selected menu items take longer than usual to become available. If you experience abnormal Lending Cloud performance, locate and deactivate the extension or extensions causing the unusual behavior.

To turn off a Chrome extension

1. In the toolbar in the upper-right corner of the screen, click the **Vertical Ellipsis** menu icon.
2. In the pop-up menu, select **Settings**. The **Settings** menu opens on the left side of the screen.
3. In the **Settings** menu, select **Extensions**.

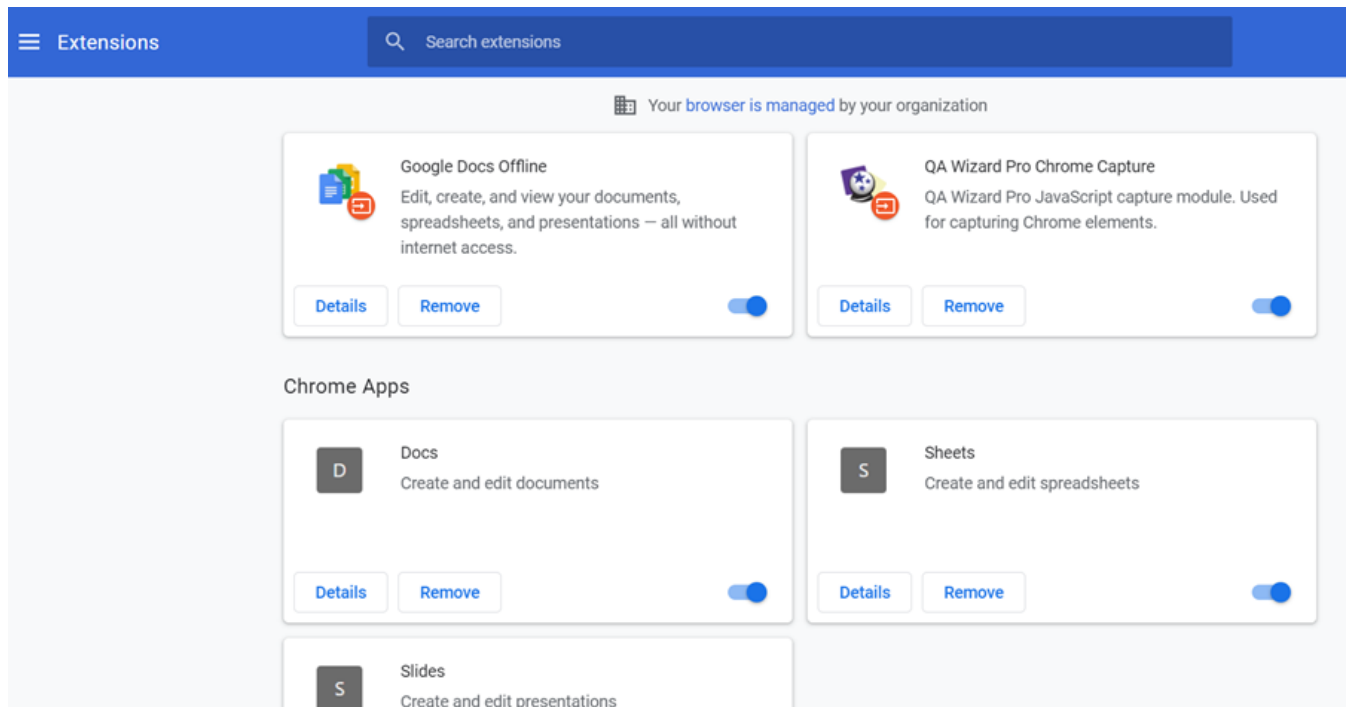


The **Extensions** page opens as a new tab in your browser.

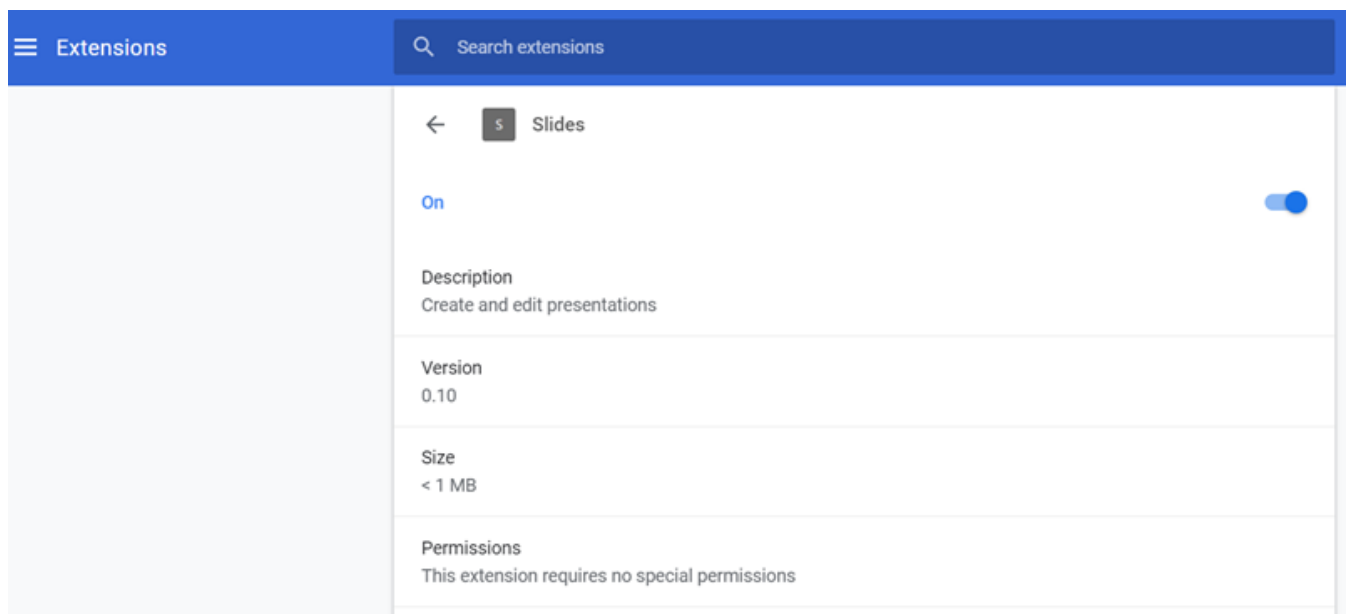
Note You can also access the **Extensions** page by clicking the **Extensions** icon  in the toolbar in the upper-right corner of the screen. Then, in the **Extensions** window, select **Manage extensions**.

4. On the **Extensions** page, search for extensions that could be affecting Lending Cloud performance.

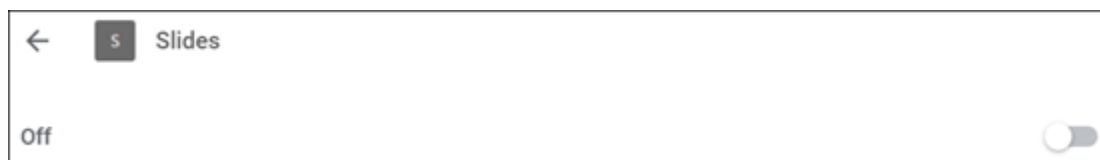
Note For assistance in determining whether particular extensions could be causing Lending Cloud to act unusually, contact Lending Cloud Support.



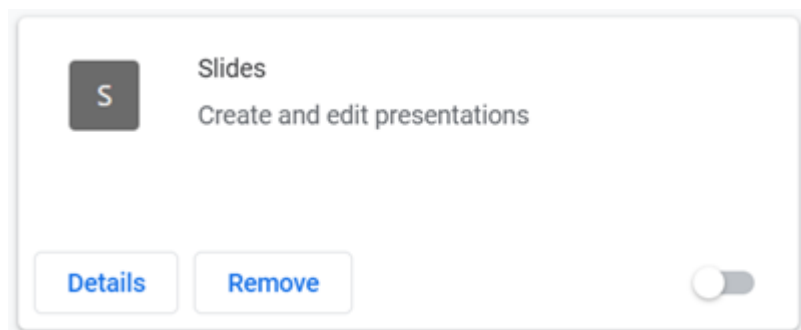
5. If you need more information about an extension, click the **Details** button. The **Details** page opens.



6. If you determine that an extension might be causing the unusual behavior, turn off the toggle near the top of the **Details** page.



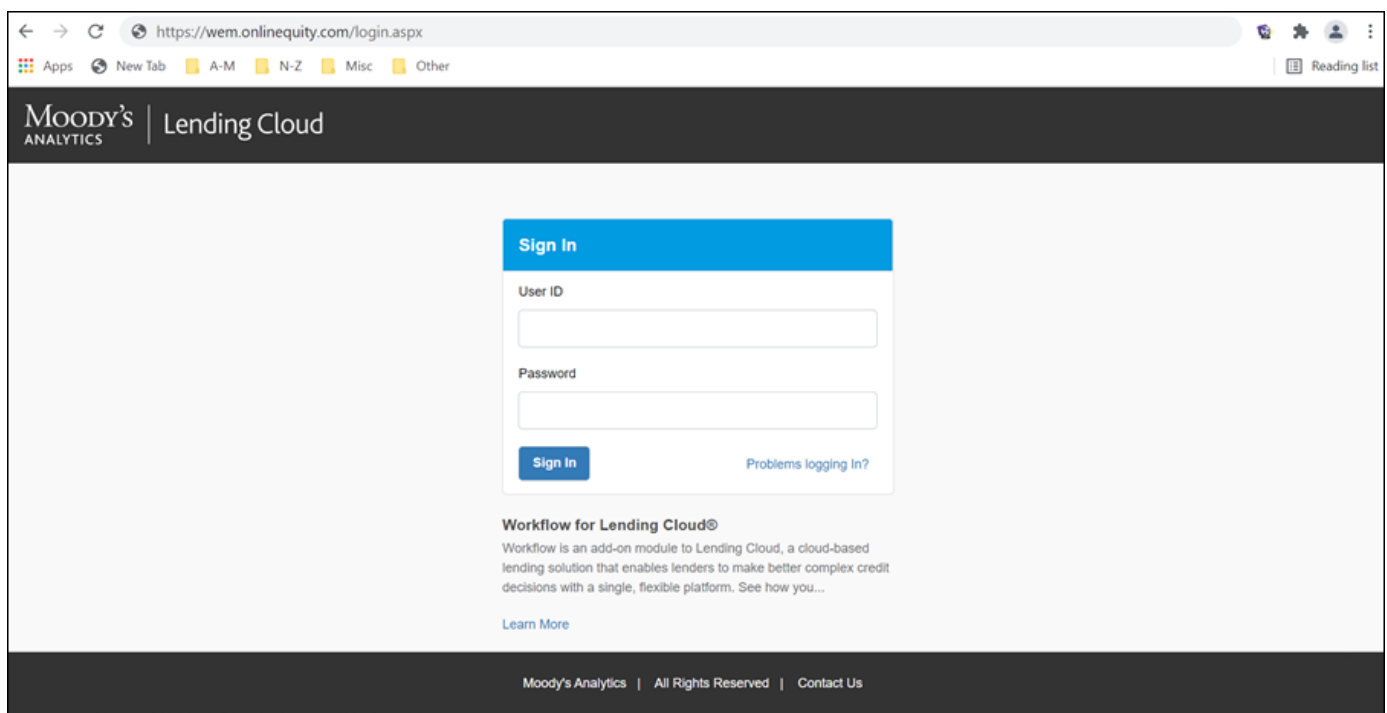
7. To return to the **Extensions** page, click the **Back** icon in the upper-left corner of the **Details** page.
8. (Optional) You can also deactivate an extension on the **Extensions** page by turning off the toggle.



9. Return to the Lending Cloud application and the area in which the unusual behavior occurred.
10. Repeat the actions that preceded the unusual behavior, and determine whether deactivating the extension resolved the abnormal activity.
11. Repeat Steps 4-10 to locate and turn off any other extensions that could be affecting Lending Cloud performance.

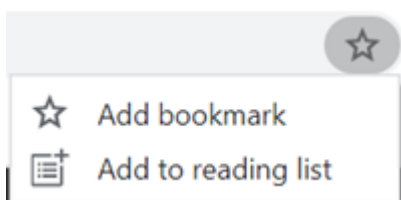
3 Bookmarking Your Lending Cloud Log-in Site

Chrome provides you with various options for creating and storing a bookmark for your Lending Cloud log-in site.



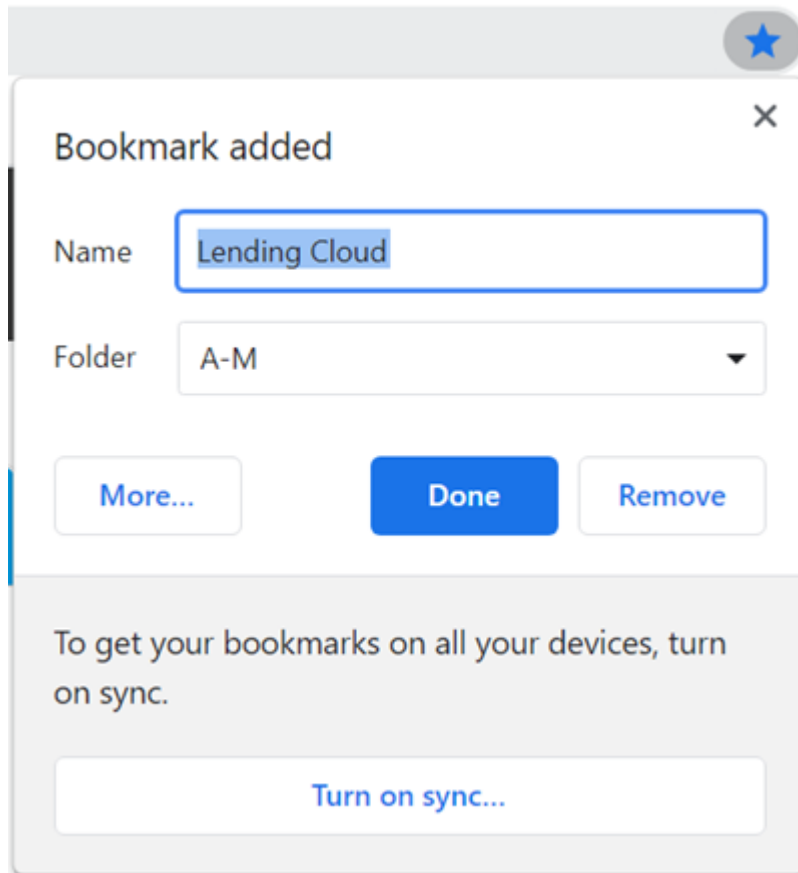
To bookmark your Lending Cloud log-in site - Option 1

1. Enter your Lending Cloud log-in URL in the address window at the top of the screen.
2. Press **Enter**. The **Sign In** page opens.
3. In the address window, click the **Star** icon to the right of the URL.
4. In the drop-down menu, select **Add Bookmark**.



The system creates the bookmark **Lending Cloud**, changes the color of the star in the address window to blue, and opens the **Bookmark added** window.

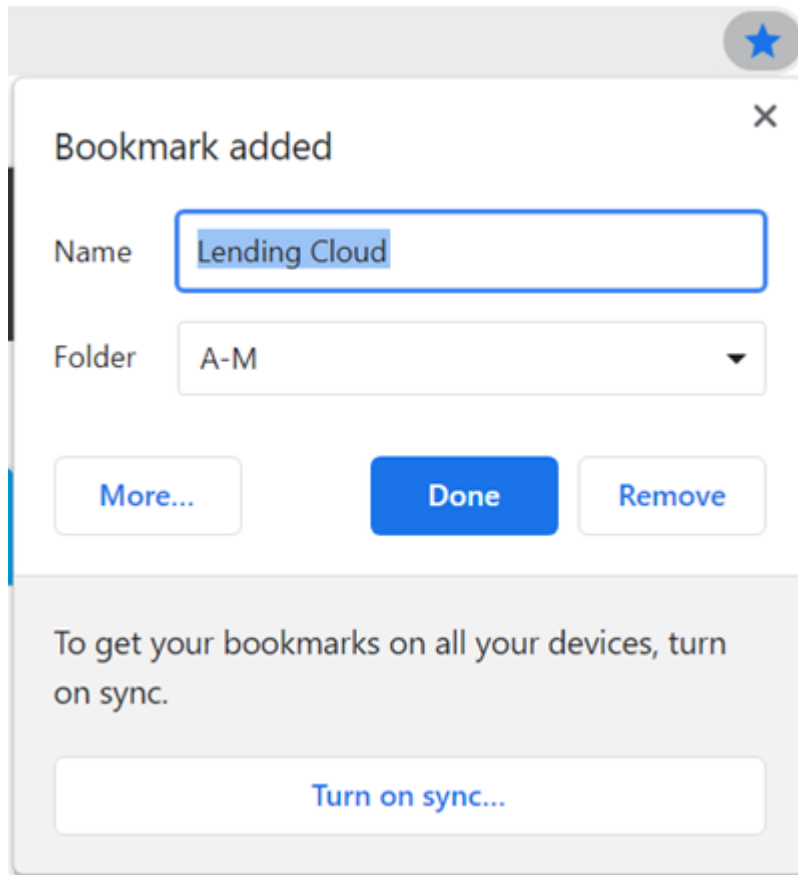
5. (Optional) In the **Name** field, enter your name for the bookmark.
6. (Optional) In the **Folder** drop-down list, select the folder in which you want to store the bookmark.
7. Click the **Done** button to save your updates and close the window.



To bookmark your Lending Cloud log-in site - Option 2

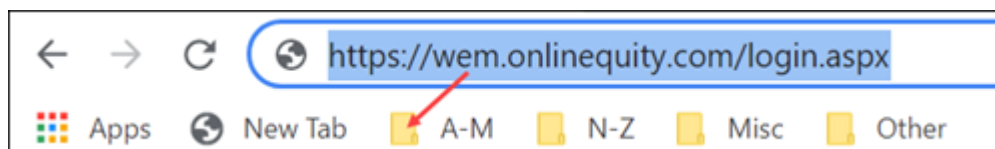
1. Enter your Lending Cloud log-in URL in the address window at the top of the screen.
2. Press **Enter**. The **Sign In** page opens.
3. Press **Ctrl+D**.
4. The system creates the bookmark, changes the color of the star in the address window to blue, and opens the **Bookmark added** window.
5. (Optional) In the **Name** field, enter your name for the bookmark.
6. (Optional) In the **Folder** drop-down list, select the folder in which you want to store the bookmark.

7. Click the **Done** button to save your updates and close the window.



To bookmark your Lending Cloud log-in site - Option 3

1. Enter your Lending Cloud log-in URL in the address window at the top of the screen.
2. Press **Enter**.
3. In the address window, highlight the URL.
4. Click and drag the URL into the folder in which you want to store the bookmark.



The system creates the bookmark **Lending Cloud** and saves the log-in URL in that location.

5. To change the name of the bookmark, click the folder name. A drop-down list of bookmarks in the folder opens.
6. In the drop-down list, scroll to **Lending Cloud**.

7. Right-click **Lending Cloud**. A pop-up menu opens.
8. Scroll to and click **Edit**. The **Edit bookmark** window opens. In the box under the **URL** field, the folder that contains the bookmark is highlighted.
9. (Optional) In the **Name** field, enter the new name for the bookmark.
10. Click the **Save** button. The system saves the bookmark in the highlighted folder.

Edit bookmark

Name

URL

▼ Bookmarks bar

- A-M
- N-Z
- Apps
- Other
- Other bookmarks

New folder Save Cancel


4 Characteristics of Lending Cloud in Chrome

Some aspects of Lending Cloud appear and operate differently in Google Chrome™ browsers than in Microsoft® Internet Explorer® 11 browsers. Certain aspects are not available in Chrome.

This section contains the following topics.

- [Unavailability of Favorites Feature](#)
- [Presentation of Leave/Stay Messages](#)
- [Presentation of Warning Messages](#)
- [Appearance of Selected Check Boxes and Radio Buttons](#)
- [Viewing Word Documents](#)
- [Location of Download Options](#)

4.1 Unavailability of Favorites Feature

Due to security concerns, the Lending Cloud Favorites feature is unavailable to bookmark page URLs in Chrome. If you click the **Favorites** icon , the system will display the following pop-up message.



Also, if you attempt to use the Chrome Bookmark feature to bookmark a Lending Cloud page, the system will default the bookmark URL to the Lending Cloud **Locator** page.

4.2 Presentation of Leave/Stay Messages

Pop-up messages asking you to indicate whether you want to leave or stay on a Lending Cloud page before saving changes differ between Chrome and Internet Explorer 11. Although the appearance, formatting, and content of the messages are different, the same functionality for leaving or staying on a page is available in both browsers.

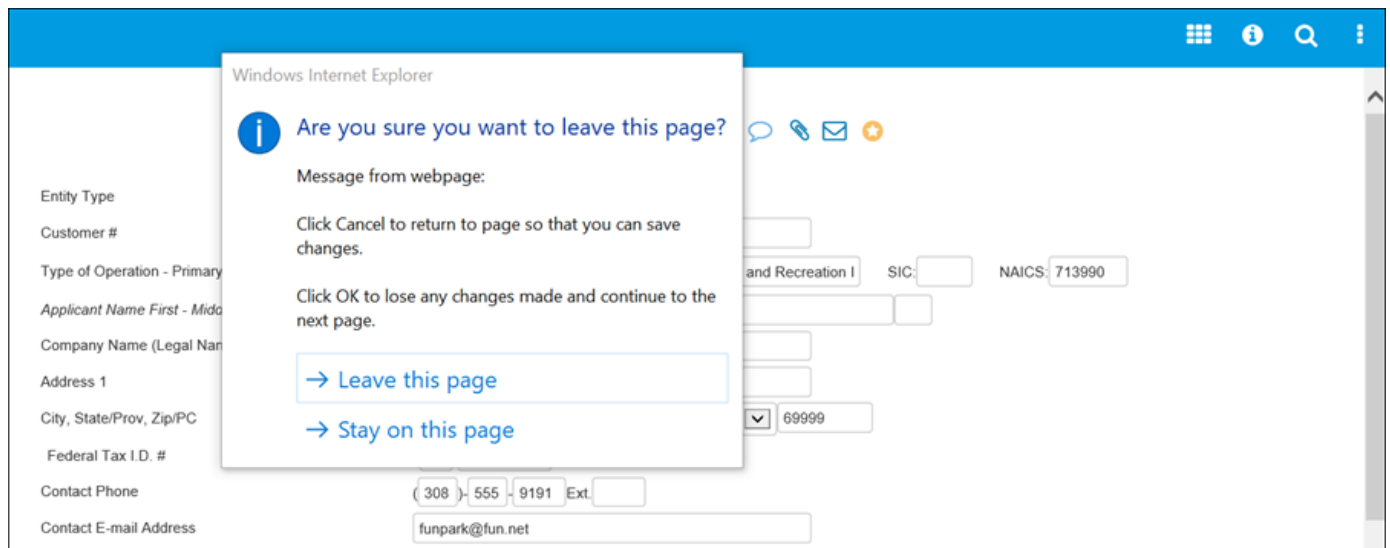
4.2.1 Leave/Stay Message in Chrome

The following image provides an example of the leave/stay message from an entity's **General Information** page in Chrome.

The screenshot shows a Chrome browser window with a 'Leave site?' dialog box open. The dialog box contains the text 'Leave site?' and 'Changes you made may not be saved.' Below this is a checkbox labeled 'Prevent this page from creating additional dialogs'. At the bottom of the dialog are two buttons: 'Leave' and 'Cancel'. The background shows a 'General Information' form for an entity. The form includes fields for Entity Type (Limited Partnership), Customer #, Type of Operation - Primary (Select), Description (All Other Amusement and Recreation I), SIC (), NAICS (713990), Applicant Name First - Middle - Last (Adam Rogers), Company Name (Legal Name) (Rogers ABC), Address 1 (151 Bay Watch Road), City, State/Prov, Zip/PC (Hamburg, Nebraska, 69999), Federal Tax I.D. # (), Contact Phone ((308) 555-9191 Ext.), and Contact E-mail Address (funpark@fun.net).

4.2.2 Leave/Stay Message in Internet Explorer 11

The following image provides an example of the leave/stay message from an entity's **General Information** page in Internet Explorer 11.



4.3 Presentation of Warning Messages

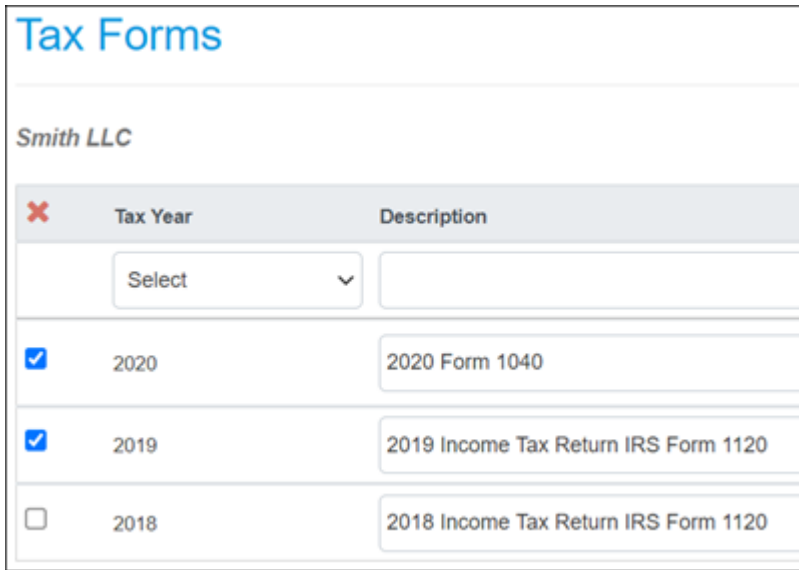
Warning messages that can pop up on many Lending Cloud pages have a different appearance and placement in Chrome than in Internet Explorer 11. The presentation of warning messages is controlled by the browser.

4.4 Appearance of Selected Check Boxes and Radio Buttons

Check boxes and radio buttons that you select on Lending Cloud pages appear differently in Chrome than in Internet Explorer 11. In Chrome, selected check boxes contain a white check on a blue background. Selected radio buttons contain a blue dot on a white background in a blue border. In Internet Explorer 11, selected check boxes contain a black check on a white background in a black border. Selected radio buttons contain a black dot on a white background in a black border.

4.4.1 Examples of Selected Check Boxes

The following image provides an example of the appearance of check boxes selected in Chrome.

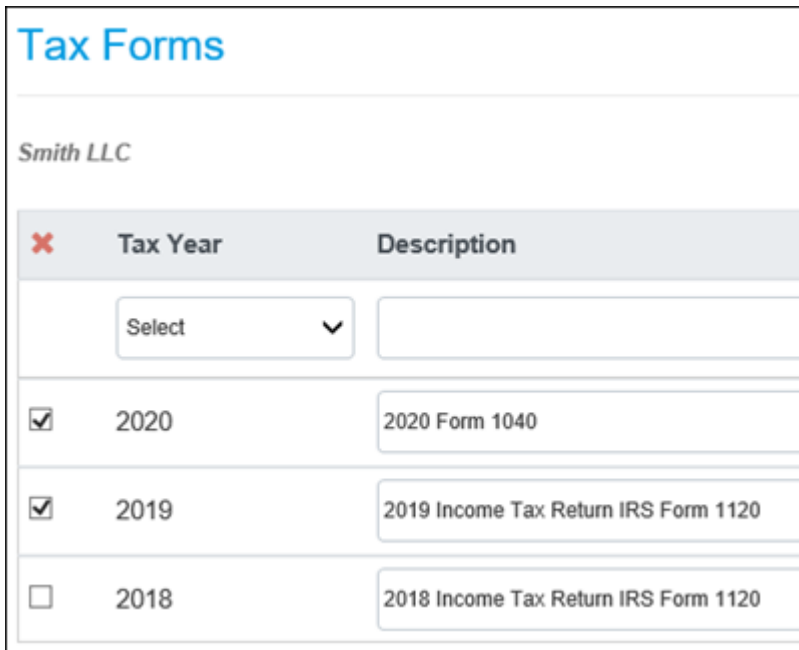


Tax Forms

Smith LLC

✖	Tax Year	Description
	Select ▼	
<input checked="" type="checkbox"/>	2020	2020 Form 1040
<input checked="" type="checkbox"/>	2019	2019 Income Tax Return IRS Form 1120
<input type="checkbox"/>	2018	2018 Income Tax Return IRS Form 1120

The following image provides an example of the appearance of check boxes selected in Internet Explorer 11.



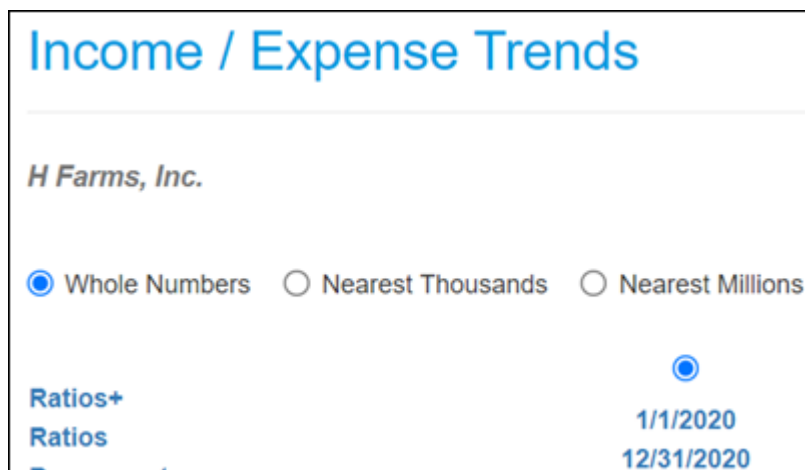
Tax Forms

Smith LLC

✖	Tax Year	Description
	Select ▼	
<input checked="" type="checkbox"/>	2020	2020 Form 1040
<input checked="" type="checkbox"/>	2019	2019 Income Tax Return IRS Form 1120
<input type="checkbox"/>	2018	2018 Income Tax Return IRS Form 1120

4.4.2 Examples of Selected Radio Buttons

The following image provides an example of the appearance of radio buttons selected in Chrome.



The following image provides an example of the appearance of radio buttons selected in Internet Explorer 11.



4.5 Viewing Word Documents

In Chrome, Lending Cloud automatically saves Microsoft® Word documents instead of displaying the files for you to preview. You can view a Word document by opening the saved file.

Note The functionality for viewing Word documents is evident in the Batch Letter feature.

4.6 Location of Download Options

When downloading files in Chrome, the controls that enable you to open and save a file might appear as a bar in the lower-left corner of the screen instead of in a **Location** window. This behavior is standard for downloads in Chrome.

5 Credit Action Print Preview in Chrome

The version of the Credit Action Print Preview (CAPP) feature for Google™ Chrome browsers offers the same properties as the version for Microsoft® Internet Explorer® 11 browsers. There are some differences in methodology between the two versions.

This chapter contains the following topics that describe items and processes associated with the Chrome version of CAPP.

- [Accessing the Print Preview Screen](#)
- [Using the CAPP Tool Bar](#)
- [Inserting, Deleting, and Saving Page Breaks](#)
- [Opening the Print Preview Window](#)
- [Printing a Presentation](#)
- [Downloading a Presentation](#)
- [Preventing Display of Extraneous Information in a Presentation](#)

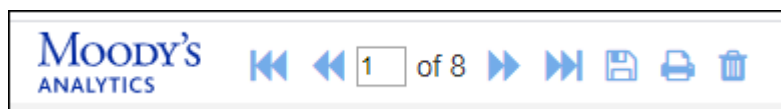
5.1 Accessing the Print Preview Screen

Click the **Print Preview** icon at the top of the credit action presentation screen to open the **Report Print Preview** screen.

Note Page breaks in a presentation print preview in Chrome might appear in different locations than page breaks in the same presentation print preview in Internet Explorer 11. For information about resetting page breaks, see [Inserting, Deleting, and Saving Page Breaks](#) in this chapter.

5.2 Using the CAPP Tool Bar

Following is an example of the CAPP toolbar and a summary of actions associated with the last three icons on the right.



- Click the **Save** icon to save page break changes.

- Click the **Print** icon to open the print preview window.
- Click the **Trash** icon to remove all added page breaks. This icon only appears in the toolbar in Chrome.

5.3 Inserting, Deleting, and Saving Page Breaks


In Chrome, there is no CAPP Insert Page Break button.


To insert, delete, and save page breaks in a presentation print preview

1. Scroll through the presentation to the location where you want to insert a page break.
2. Click on a header or in a blank space to insert the page break. The system inserts the new page break after the header as shown in the following example.

Narrative on Earned Equity

- Adjustments on this years earned equity are for changes in the value of machinery to reflect current machinery prices, as well as adjustments for machinery that was purchased but not listed on previous balance sheets.
- CDRC showing 81%, injection of personal money from Dale and Wayne will help cover debts payments
- If loan approved as presented above the term payments would change resulting in CDRC over 100%





Income Statement

Inc. & Exp. Description	2012 Tax Return	2013 Tax Return	2014 Tax Return	2015 Tax Return	2017 Projection
Inc. & Exp. Beginning Date	01/01/2012	01/01/2013	01/01/2014	01/01/2015	01/01/2017
Inc. & Exp. Ending Date	12/31/2012	12/31/2013	12/31/2014	12/31/2015	12/31/2017
Gross Revenues	671,989	489,620	475,861	431,190	547,302
value of Farm Production	671,874	489,562	474,744	431,190	547,302
Operating Expense (Excl. Depr. & Interest)	507,718	437,019	393,630	409,499	363,920
Depreciation Expense	23,809	24,260	25,114	20,070	
Interest Expense	28,750	27,928	25,983	20,962	83,991
Net Income From Operations	111,597	355	30,017	-19,341	99,391

3. Insert more page breaks as needed by clicking the appropriate heading or blank space.
4. To delete a new page break or a previously inserted and saved page break, click the **Delete** icon above the break on the right.

- To delete all page breaks, click the **Trash** icon in the CAPP toolbar.
- To save your page break changes, click the **Save** icon in the CAPP toolbar.

5.4 Opening the Print Preview Window

The print preview window enables you to view, print, and download a presentation.

To open the presentation print preview window

- Click the **Print** icon in the CAPP toolbar. The print preview window for the presentation opens.
- (Optional) To make slight adjustments to the appearance of presentation pages, in the **Print** panel of the window, select the appropriate option from the **Margins** drop-down list and set any other applicable fields in the **More Settings** section.

Ag Credit Presentation

Date: 10/14/2018
 Commitment Maturity Date: 12/31/2018

General Information

Applicant Name: [Redacted] Company Name: [Redacted]
 Address: 1415 Windsor City, State, Zip: [Redacted]
 Responsible Officer: [Redacted]

Company Background/Ownership/Management

Brothers is an informal partnership owned 50/50 by Dale and Wayne. Both of the brothers own land individually and the partnership owns 37.7 acres of farmland. They have been farming all of their life. They also have a custom farming operation, mostly shopping and field work, as well as silage and other misc work that they do to keep busy. In December of 2015 the brothers purchased 155 acres across the road and next to another 155 acre share of ground that they currently own. We took the 310 acres as collateral on a note here with the bank. They bought the land for \$9,250/acre. In the spring of 2016 the brothers had to replace the transmission in their 4 wheel drive tractor and the cost was \$30,000. They were able to pay for this out of cash at that time. (operating note) I would consider the brothers to be above average farmers and managers. They are able to pick up extra income from custom work and both of their spouses work off farm to support the family living.

Policy Exceptions and Mitigating Factors

None

Existing Credit

Thronson Brothers

Loan # / Purpose	Loan Type	Principal Balance	Present Commit	Inst. / Dec.	Proposed Commit	Int. %	Prnt Amt. / Pmt	# Pmts / Yr	Term	Orig. Date / Mat. Date
2017 Crop and Operating	Cur.	320,000	320,000	4.500						12/09/2018
Custom Machinery	Int.	87,500	87,500	4.500					10,000	1
Total - New (Our Debt)		407,500	407,500						10,000	
Existing Loans										
1000001004	Cur.	1,516,001	1,516,001	4.750			91,000	1		12/10/2018
Ag Real Estate Farmstead	Cur.	320,000	320,000	4.500						12/10/2018
2016 Crop and Operating	Int.	68,712	68,712	3.750			30,500	1		02/09/2018
Machinery and Equipment	Cur.	10,000	10,000	4.250						12/09/2018
Custom Expenses	Cur.									08/10/2018
Total - Existing (Our Debt)		1,914,713	1,914,713				121,500			
Related Loans										
7000010105	Cur.	37,376	80,000	4.500						02/09/2018
2016 Cash Note	Int.	28,031	28,031	3.750			10,100	1		11/17/2018
Machinery	Int.	21,289	21,289	4.250			6,775	2		12/09/2018
Capital Improvements	Cur.	20,000	20,000	4.500						02/09/2018
2016 Crop and Operating	Int.	8,963	8,963	3.850			12,000	1		12/18/2018
Single Tractor	Int.	8,254	8,254	4.250			16,800	1		12/09/2018
Total - Related		123,943	168,547				62,500			
Total - Wayne										

Print 5 sheets of paper

Destination: Microsoft Print to PDF

Pages: All

Color: Black and white

More settings

Paper size: Letter

Pages per sheet: 1

Margins: Default

Scale: Custom

Print Cancel

5.5 Printing a Presentation

You can print a presentation via the print preview window.

To print a presentation

1. In the **Print** panel of the print preview window, select your printer from the **Destination** drop-down list.
2. Determine printing specifications by selecting the preferred options in the other drop-down lists and by selecting or clearing the applicable check boxes.
3. Click the **Print** button.

5.6 Downloading a Presentation

You can download a presentation via the print preview window.

To download a presentation

1. In the **Print** panel of the print preview window, select the appropriate option for the download file in the **Destination** drop-down list.
2. Determine document specifications by selecting the preferred options in the other drop-down lists and by selecting or clearing the applicable check boxes.
3. Click the **Print** button.
4. In the **Location/Save** window, save the file to your computer.

5.7 Preventing Display of Extraneous Information in a Presentation

There is a possibility that both of the following items might be displayed in a printed or saved presentation.

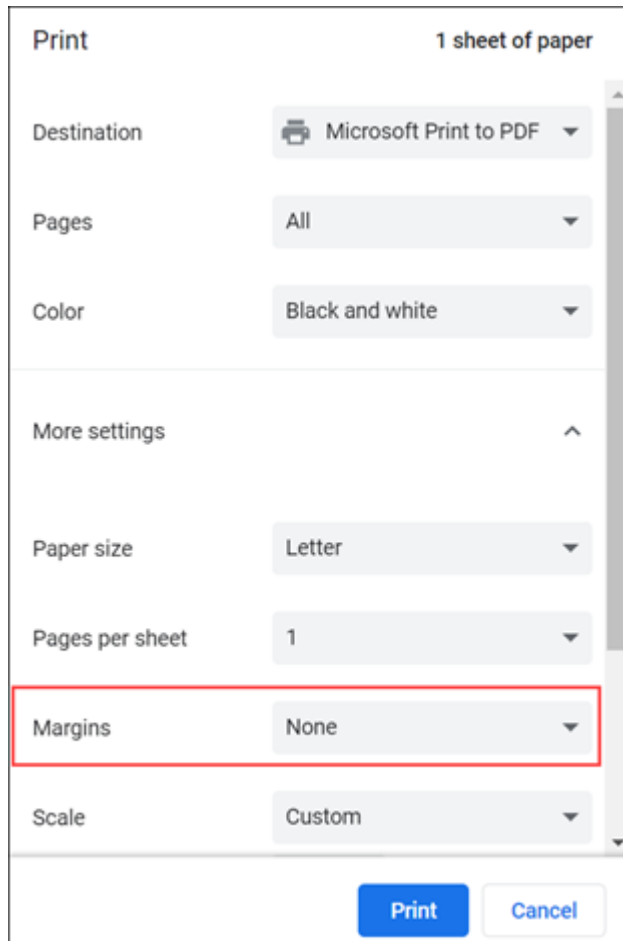
- The text "Print Preview" could appear at the very top of each page
- The URL for the Lending Cloud site could appear at the very bottom of each page

The browser controls the display of the preceding information in a presentation.

If you encounter the extraneous information in a printed or saved presentation, two options are available for preventing it from appearing so the presentation reflects what is produced in Internet Explorer 11.

To prevent the display of extraneous information in a printed or saved presentation - Option 1

1. On the **Report Print Preview** screen, click the **Print** icon in the CAPP toolbar. The print preview window for the presentation opens.
2. On the **Print** panel, navigate to the **More Settings** section
3. In the **Margins** drop-down list, select **None**.
4. Click the **Print** button.



The screenshot shows a 'Print' dialog box with the title '1 sheet of paper'. It contains several settings: 'Destination' is 'Microsoft Print to PDF', 'Pages' is 'All', 'Color' is 'Black and white', 'Paper size' is 'Letter', 'Pages per sheet' is '1', 'Margins' is 'None' (highlighted with a red box), and 'Scale' is 'Custom'. At the bottom are 'Print' and 'Cancel' buttons. A 'More settings' section is collapsed with an upward arrow.

Based on your setting in the **Destination** field, the system prints the presentation or prompts you to download the presentation and save it to your computer.

Note If you retain the selection for **Margins**, the system saves the setting when you log out of Lending Cloud.

To prevent the display of extraneous information in a printed or saved presentation - Option 2

1. On the **Report Print Preview** screen, click the **Print** icon in the CAPP toolbar. The print preview window for the presentation opens.
2. On the **Print** panel, navigate to the **More Settings** section.

3. In the **Margins** drop-down list, select **Default**.
4. In **Options**, clear the **Headers and footers** check box.
5. Click the **Print** button.

Print 1 sheet of paper

Color Black and white

More settings

Paper size Letter

Pages per sheet 1

Margins Default

Scale Custom

100

Options ☐ Headers and footers ☐ Background graphics

Print Cancel

Based on your setting in the **Destination** field, the system prints the presentation or prompts you to download the presentation and save it to your computer.

Note If you retain the selections for **Margins** and **Headers and footers**, the system saves the settings when you log out of Lending Cloud.