



# BANKLABS DIRECTIONS – NEW USER

BANKLABS – LINK <https://www.radiusloantrak.com/>

You will receive an e-mail from RadiusLoanTrak after your loan is funded and you are set up by an Osgood Bank employee to verify your account. Select the link to verify (see screenshot below). After your account is verified, you may access BankLabs to view your loan, perform inspections and request draws.

**Username/Login** – this will be your e-mail address

**Temporary Password** – Pin number text to you by loan processor followed by #

Note: Passwords are case sensitive.

BankLabs Construct - Please  
verify your account Inbox



**RadiusLoanTrak** 1:58 PM  
to me ▾



This is an e-mail verification for BankLabs Construct.

Please verify your account by clicking the link below or you may paste it into your web browser. You must do this within 7 days to validate your e-mail address:

[Click here to verify your account.](#)

Note: Links above will refer to Radius LoanTrak, which is the previous product name. BankLabs Construct is the current name and our links will be updated over time. If you have any questions, please contact us at [support@BankLabs.com](mailto:support@BankLabs.com).

Thank you,  
BankLabs Success Team.

Powered by BankLabs Construct.

Please do not reply to this e-mail. Please use the Support e-mail above.

275 W. Main Street • PO Box 69 • Osgood, OH 45351

[osgoodbank.com](https://osgoodbank.com)



Please read the following steps to get started using BankLabs for your draw request:

- Once you are logged in, you will be directed to your **Profile** and you will need to answer security questions and change your temporary password.

A screenshot of the "Security Questions" form. It has a light blue header with the title "Security Questions". Below the header, there are three questions, each followed by a text input field: "What is your favorite game or sport?", "What city were you born in?", and "What is your favorite color?".

Security Questions	
What is your favorite game or sport?	<input type="text"/>
What city were you born in?	<input type="text"/>
What is your favorite color?	<input type="text"/>

A screenshot of the "Change Password" form. It has a light blue header with the title "Change Password". Below the header, there is a text input field for the "New Password". Below the input field, there is a progress indicator showing "0% Complexity".

Change Password	
You may optionally change your password. Only use this for changing your existing password.	
New Password	<input type="password"/>
0% Complexity	

\*Password suggestions: include at least one number, lower-case letter, upper-case letter and be at least 10 characters in length.

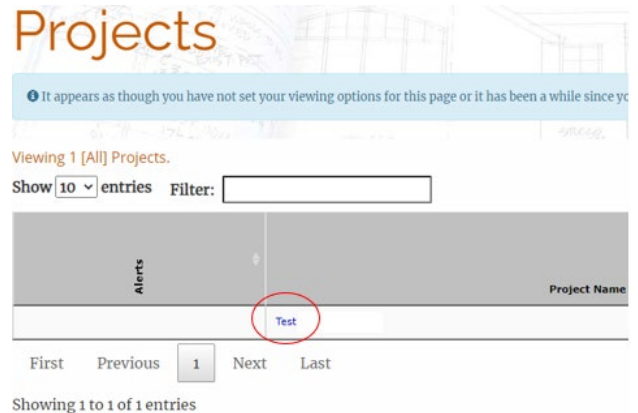
- Now you are ready to view your loan under **Projects**.
- Please click on **Projects** at the top of your screen.

A screenshot of the BankLabs Construct web application. The top navigation bar has "Projects" and "Reports" tabs. The "Projects" tab is active, and a dropdown menu is open showing options: "Projects", "Credit Lines", "Borrowers", "Inspectors", "Configuration", "Export Data", "Import Data", and "SFTP Dashboard". The "Projects" option is highlighted. In the background, there is a green banner that says "Profile successful".

BankLabs CONSTRUCT	
Home / My Profile	Projects ▾ Reports ▾
▣ Projects	
▣ Credit Lines	
▣ Borrowers	
▣ Inspectors	
Configuration	
▣ Export Data	
▣ Import Data	
↔ SFTP Dashboard	



- You should now see your loan with Osgood Bank. Click on your loan/**Project Name** as it is a hyperlink.
- Once in your loan, you will be directed to the **Project Dashboard** which will give you an overview of your loan.



- The **green bar** under **Project Dashboard** will allow you to upload documents, request draws & perform inspections by clicking on each one. ***(Please see separate instructions to perform all 3 of these functions)***



Please note that you must perform an Inspection **BEFORE** you can request a draw. The inspection, based on % complete, will give funds available to request a draw.

If you need funds to pay deposits for vendors, but construction has not begun, then the inspection % will need to be based on the % of funds needed to pay the invoice. A final inspection will also be needed once construction is complete or relative funds drawn.

**For you to perform your own inspections, please make sure your location services under your privacy settings on your phone is turned on for your camera, photos & Safari Websites (or whatever internet search engine you use).**

If any questions using BankLabs, please contact:

**Janelle Bollheimer 419.582.6279 (or) Holly Frericks 419.582.6284**

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