



# Point<sup>®</sup> 11.3 User Guide



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## Document Revisions

Version	Section	Document Changes
11.3	<a href="#">Employment/Self Employment</a>	The user can include months for the <i>How long at this employer?</i> question.
	<a href="#">GFE Section 1 and Closing Costs Worksheet</a>	The <i>Calculate Based On</i> dropdown menu allows the user to select how the fee is calculated in GFE section 1 and the Closing Costs Worksheet.
	<a href="#">Track Mortgage Call Report</a>	New sections added for the <i>Mortgage Call Report</i> screen.
	<a href="#">Loan Assignment</a>	A new Freddie Mac service is available for LPA loan assignments. This service allows the user to assign loans to other Freddie Mac authorized companies.
	<a href="#">Freddie Mac Loan Assignment Company Setup</a>	This is a Utility to select authorized companies to use in the Freddie Mac Loan Assignment screen.
	HMDA Reporting (2017)	Removed this section of the Guide. condition

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## Chapter 1: PREFACE

### Product Assistance

**Table 1: Product Assistance**

Type	Description
Help for Point Screens	Press <b>F1</b> or select <b>Help</b> from the toolbar on any <i>Help</i> screen.
User Guide	Access the online <b>Knowledge Base Articles</b> in Point: <i>Help &gt; Point User Guide</i> or from the <i>Calyx Documents</i> page.
Knowledge Base	Access the online <b>Knowledge Base Articles</b> two ways: <ul style="list-style-type: none"> <li>• In Point: <i>Help &gt; Support Online &gt; Knowledge Base</i></li> <li>• Visit: <a href="#">Training   Calyx Customer Portal   Calyx Software</a></li> </ul>
Product Information	General product information and links to product support pages and the user guide are available at <i>Calyx Support</i> .
Training	<ul style="list-style-type: none"> <li>• Attend online classes delivered by Certified Calyx trainers.</li> <li>• Go to the Calyx Customer Portal</li> <li>• Email: <a href="mailto:training@calyxsoftware.com">training@calyxsoftware.com</a></li> <li>• Toll Free: 800-362-2599</li> <li>• Fax: 214-252-5650</li> </ul>

## Product Support

Table 2: Product Support

Contact	Supported Products
Email: <a href="mailto:sales@calyxsoftware.com">sales@calyxsoftware.com</a> Call: 800-36-CALYX (800-362-2599) Press 1	Point, PointCentral, WebCaster account subscription, Website activation
Dedicated Customer Service Email: customerservice@calyxsoftware.com Call 800-34-CALYX (800-342-2599)	

## Email Technical Support

Inside *Point*, select **Help > Email Technical Support** to email technical support issues with a loan file. If enabled, the user can attach a loan file. A *Save As* button was added to save the loan file to the user's desktop.

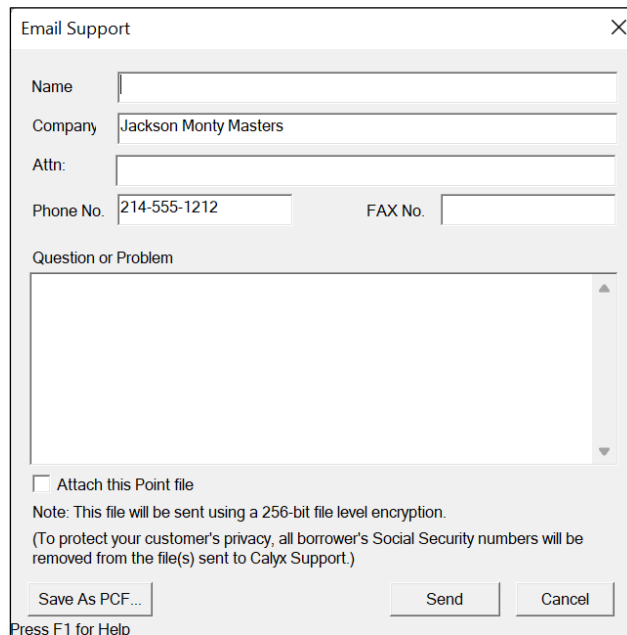


Figure 1: Email Support

**Note:** Auto sending the loan file automatically removes sensitive information (SSN, Account Numbers, etc...).

## Chapter 2: ABOUT POINT

The following sections contain important Point application information.

### Point File Encryption Levels

The following list contains Point File encryption details:

- Borrower and prospect files are compressed in a proprietary format but are not encrypted.
- Emailed Point compressed files (.PCF) are encrypted with AES 256-bit.
- Emailed Point PDF files are encrypted with a 128-bit encryption level when password protected.
- Most service interface vendors use 128-bit Secure Socket Layer for electronic document requests.

### Conventional Data Folder Storage

The following list contains the conventional data folder storage details:

- Data folders can contain approximately 1500 Borrower or prospect files.
- Data folders should contain only two sub folders.
- A Borrower sub-folder housing all Borrower file data.
- A prospect sub-folder housing all prospect file data.

**Note:** Data folders should contain only necessary configuration settings and index files, such as: Borrower.index (\*.index, \*.idx) (\*.ini, \*.usr, \*.sec).

### Installation

The following information applies only to users upgrading from Point version 7.2 or earlier.

Point contains several fields that may cause data discrepancies if files are shared between versions.

Data from fields in earlier versions transition to the new fields in the updated version when an existing loan file is opened for the first time. Problems can occur when an earlier Point version opens a file after the data was modified in a later version.

**Example:** The calculations in some Point screens may not match if 9.6 loan file is opened after modified in 9.2.

**Note:** All Point user in the organization should update to the latest version of Point as soon as possible after release to avoid confusion.

## Operating Requirements

Point is designed for use with standard computing systems (laptop and desktop computers). Calyx does not support Point installation on a tablet or convertible device (Surface, Chrome Book, and others), but some Point functionality is available on the devices.

## System Requirements

The following system requirements are needed to install and use Point:

**Table 3: System Requirements**

Component	Version
Processor Speed	800 MHz (or higher)
Memory (RAM)	2 GB minimum
Disk space	Point application: 300MB Microsoft .NET Framework®: up to 4.5 GB Electronic document storage: 20 MB per loan file (on average)

Point software does not support multi-functional printers. Calyx provides limited customer support for multi-functional printer issues when used with Point.

## Software Requirements

The following software is required for Point installation and use.

**Table 4: Software Requirements**

Component	Version
Operating System	One of the following operating systems is required: <ul style="list-style-type: none"> <li>• Microsoft Windows 10</li> <li>• Microsoft Server 2012 or higher</li> </ul>
Web browser	Microsoft Edge®
Microsoft .NET Framework	Version 4.8
Modem/Internet Connectivity	Active Internet connection is required to install Point and access Internet enabled services in Point

Component	Version
Other	Adobe Acrobat Reader© version 11, DC or later is required to open PDF files Microsoft Office® 2016 or 2019

**Note:** Refer to the *System Requirements* on the *Calyx Point Product* page for more information about third-party product support.

## Install Point

An email notification containing a link and instructions for installing Point is mailed to the end-user assigned a Point seat. The installation is completed per the settings in the assigned installation group.

**Note:** The Point Administrator is installed, and the default templates and data folders are created. If an installation group is not specified.

1. Open the confirmation email from **MyCalyx**.
2. Click the Installation link.
3. Review and accept the *Calyx Software License Agreement* to proceed.
4. Click the **Install** button.



## Chapter 3: USER INTERFACE

It is recommended that the User Interface (UI) section of this guide is reviewed prior to processing loans to obtain familiarity with the UI options.

### Loan Search Screen Overview

Double-click the **Point** desktop icon to open the *Loan Search* screen. The *Loan Search* screen contains limited options until a loan is created or opened.

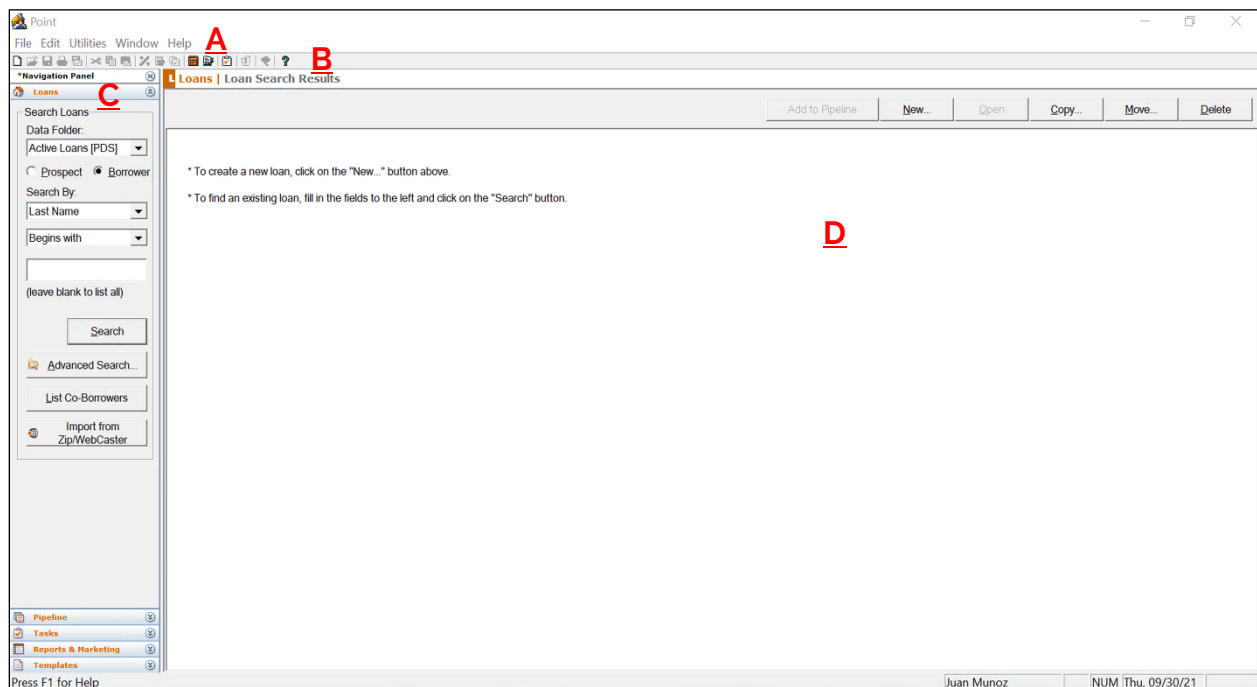


Figure 2: Loan Search Screen

The following sections provide an overview of the *Loan Search* screen options.

**Table 5: Loan Search Screen**

Screen Option	Description
<b>A.</b> Menu Bar	<p>Appears at the top of all Point screens. Menu bar options include:</p> <ul style="list-style-type: none"> <li>• <b>File Menu:</b> Provides options for opening and interacting with loan files.</li> <li>• <b>Edit Menu:</b> Provides basic editing options.</li> <li>• <b>Utilities Menu:</b> Provides utilities for interacting with Point and loan files.</li> <li>• <b>Window Menu:</b> Provides options for moving between Point windows.</li> <li>• <b>Help Menu:</b> Provides <b>Help</b> options.</li> </ul> <p><b>Note:</b> Additional <b>Menu</b> options are available after creating or opening a loan. The additional menu options are specific to loan interaction. The options are discussed when relevant throughout the document.</p>
<b>B.</b> Tool Bar	<p>Limited to the following on the <i>Loan Search</i> screen:</p> <ul style="list-style-type: none"> <li>• <b>File Icon:</b> Provides options for opening a new loan.</li> <li>• <b>Calculator Icon:</b> Opens the desktop <b>Calculator</b>.</li> <li>• <b>Cardex Database Icon:</b> Opens the <i>Cardex Database</i> dialog.</li> <li>• <b>Help File Icon:</b> Opens the <i>Help Files</i> dialog.</li> </ul> <p><b>Note:</b> Additional <b>Tool</b> bar options are available after creating or opening a loan.</p>
<b>C.</b> Navigation Panel	<p>Provides access to additional Point tabs, including:</p> <ul style="list-style-type: none"> <li>• Loans Tab</li> <li>• Pipelines Tab</li> <li>• Tasks Tab</li> <li>• Reports &amp; Marketing Tab</li> <li>• Templates Tab</li> </ul> <p><b>Note:</b> See <a href="#">Navigation Panel</a> for additional information about the tabs.</p>
<b>D.</b> Loan Search Results	<p>Displays the currently selected item or search results after performing a search</p>

## Navigation Panel

The **Navigation Panel** is available on all Point screens.

1. Click the **Navigation X** to collapse the **Navigation** panel.

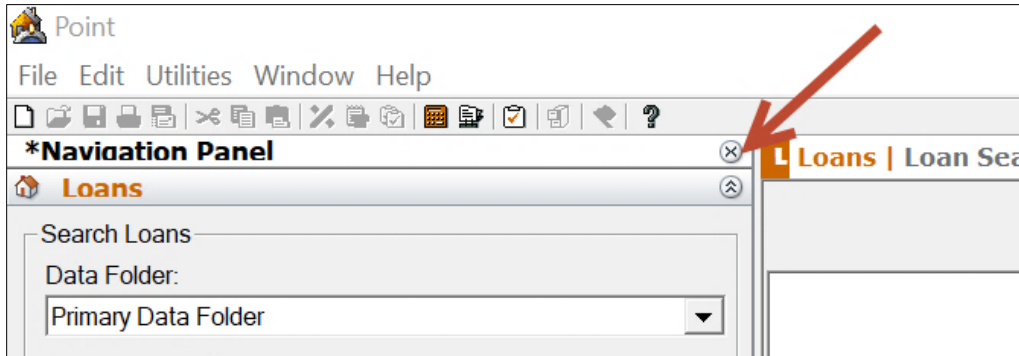


Figure 3: Collapse Navigation Panel

2. Click any tab to expand the collapsed **Navigation** Panel.

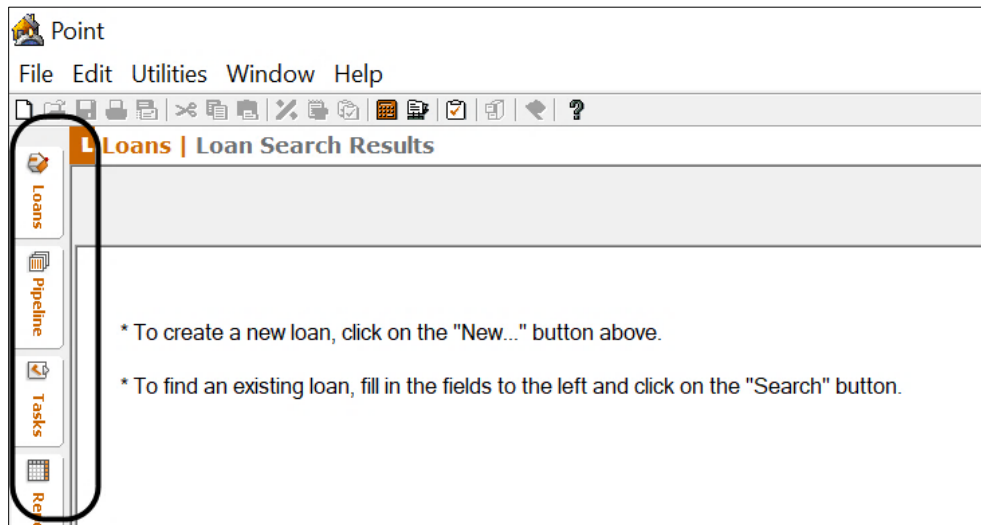


Figure 4: Expand Navigation Panel

## Loans Tab

Use the **Loans** tab to access prospect and Borrower loan files in Point and import loan applications from Zip or WebCaster.

The **Loans** tab provides access to Borrower and Loan screens after a loan is opened. The listed screen order changes as screens are selected. Point shuffles the order according to the most frequently used. Many of the screens are also accessible from the **Forms** menu and typically easier to find because the **Forms** menu is static.

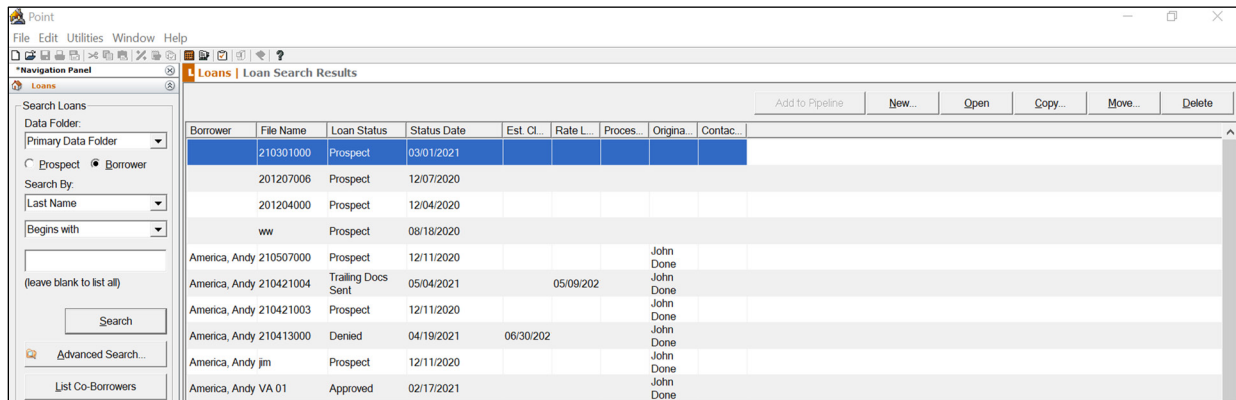


Figure 5: Loans Tab

**Note:** Proceed to [Create Loans](#) to create new loans and work with existing loans.

## Data Folders

Use the **Data Folder** dropdown list to select where to perform the search. The **Primary Data Folder** is the default data folder and is available immediately after installation. (See [Manage Data Folders](#) for additional details.)

## Standard Loan Search

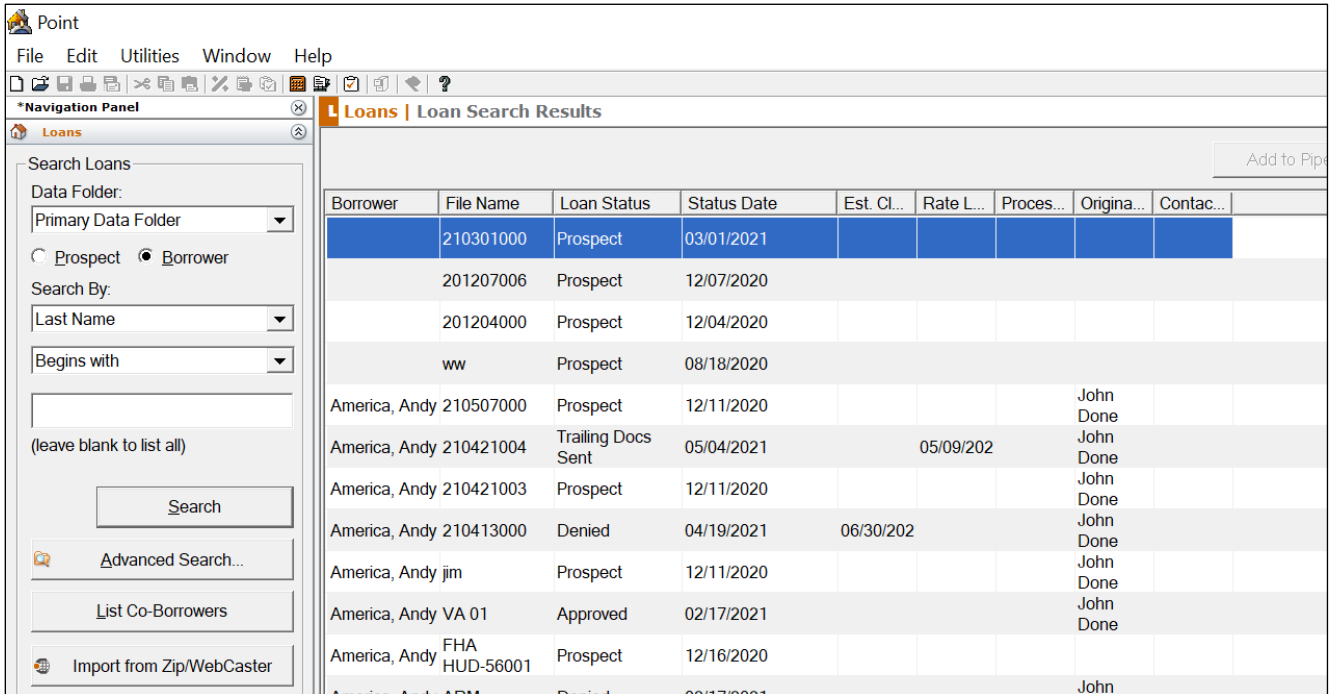
Set the loan search criteria to locate an existing loan. At least one criteria field must be completed to perform the loan search.

1. Click the Loans tab.
2. Select the Data Folder to be searched from the dropdown. (See Figure 5.)

**Note:** The *Primary Data Folder* is the default data folder created during installation. See [Manage Data Folders](#) for creating additional folders.

3. Select the Prospect or Borrower radio button to indicate the loan type to search.
4. Use the Search By dropdowns to further refine the search criteria.
5. Enter additional search criteria in the final field when required.

6. Click **Search** to view the *Loan Search Results*.



The screenshot shows the Point software interface with the 'Loans | Loan Search Results' window open. The left-hand navigation panel contains search filters for 'Data Folder' (set to 'Primary Data Folder'), search criteria (radio buttons for 'Prospect' and 'Borrower', with 'Borrower' selected), search by (dropdown set to 'Last Name'), and begins with (dropdown). A 'Search' button is visible. The main window displays a table of loan search results.

Borrower	File Name	Loan Status	Status Date	Est. Cl...	Rate L...	Proces...	Origina...	Contac...
	210301000	Prospect	03/01/2021					
	201207006	Prospect	12/07/2020					
	201204000	Prospect	12/04/2020					
	ww	Prospect	08/18/2020					
America, Andy	210507000	Prospect	12/11/2020				John Done	
America, Andy	210421004	Trailing Docs Sent	05/04/2021		05/09/202		John Done	
America, Andy	210421003	Prospect	12/11/2020				John Done	
America, Andy	210413000	Denied	04/19/2021	06/30/202			John Done	
America, Andy jim		Prospect	12/11/2020				John Done	
America, Andy VA 01		Approved	02/17/2021				John Done	
America, Andy	FHA HUD-56001	Prospect	12/16/2020					
America, Andy	APM	Denied	02/17/2021				John	

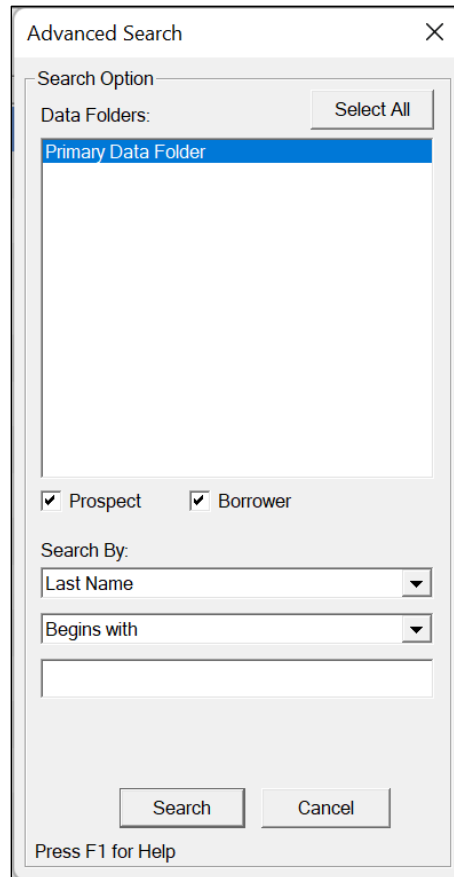
Figure 6: Loan Search Results

## Advanced Loan Search

Use the Advanced Search dialog to refine the search criteria and search in multiple data folders.

1. Click the **Loans** tab.
2. Click **Advanced Search**. (See [Figure 5](#).)

3. Select the **Data Folders** to search.



**Figure 7: Advanced Search Dialog**

**Note:** *Ctrl+Click* multiple folders to include in the search. Click *Select All* to search all data folders.

4. Select one or both radio buttons for loan type to search.
5. Select the **Search By** criteria.
6. Click **Search** to view the *Loan Search Results*. (See [Figure 6](#).)

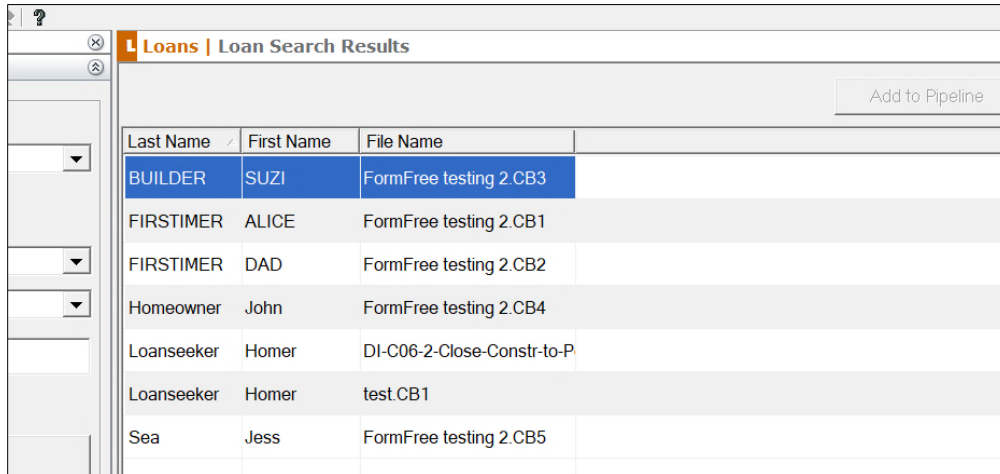
## List Co-Borrowers

Use **List Co-Borrowers** option to search by Co-Borrowers in the selected data folder.

1. Click the **Loans** tab.
2. Select the appropriate **Data Folder**. (See [Figure 5](#).)



3. Click **List Co-Borrowers** to retrieve the Co-Borrowers search results.



Last Name	First Name	File Name
BUILDER	SUZI	FormFree testing 2.CB3
FIRSTIMER	ALICE	FormFree testing 2.CB1
FIRSTIMER	DAD	FormFree testing 2.CB2
Homeowner	John	FormFree testing 2.CB4
Loanseeker	Homer	DI-C06-2-Close-Constr-to-P
Loanseeker	Homer	test.CB1
Sea	Jess	FormFree testing 2.CB5

Figure 8: Co-Borrowers Search Results

## Import from Zip/Webcaster

See [Import From](#) for details on importing or copying and moving files.

## Loan Files

The following sections provide information for moving and deleting existing loan files.

Table 6: Loan File Options

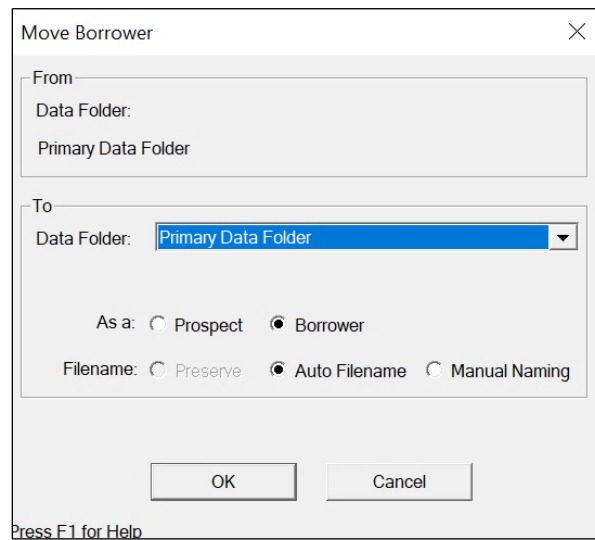
Option	Description
Add to Pipeline	Click to add the selected loan to the pipeline
New	See <a href="#">Create Loans</a> for details
Open	Click to open the selected loan
Copy	See <a href="#">Copy Loan Files</a> for details
Move	See <a href="#">Move Loan Files for details</a>
Delete	Click to delete the selected file.

## Move Loan Files

Manage loan files more efficiently by moving prospect and borrower files into data folders to create groupings. Lists do not have to be rebuilt when files are copied or moved.

**Note:** See [Copy Loan Files](#) for details on copying external files to Point.

1. Select the **Loans** tab from the **Navigation** panel.
2. Perform a loan search.
3. Select the file to move.
4. Click the **Move** button.
5. Select the **Data Folder** on the *Move Borrower* dialog.



**Figure 9: Move Borrower Dialog**

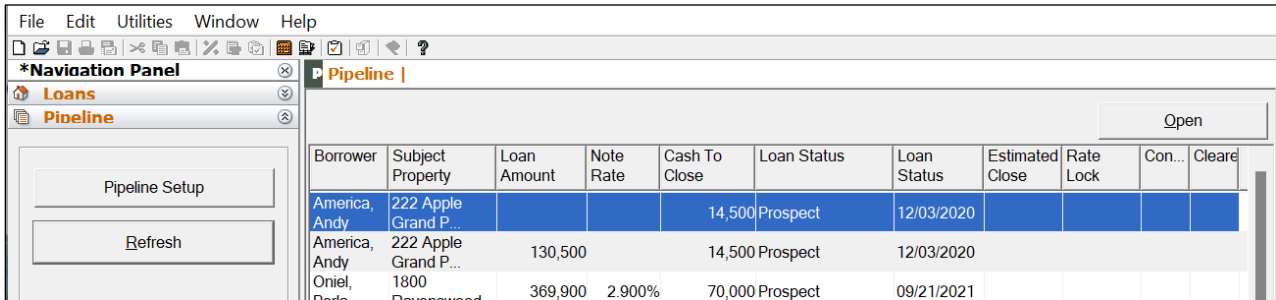
6. Select the appropriate **As A** radio button.
7. Select the **Filename** option.
8. Click **OK** to complete the move process.
9. Click **Yes** on the *Move Confirmation*.

## Pipeline Tab

Use the following steps to open a loan file from the **Pipeline** tab.

**Note:** The *Pipeline* options can be modified to change active loans displayed in the Pipeline List.

1. Select the **Pipeline** tab.
2. Click **Refresh** to update the *Pipeline List*.



The screenshot shows a software interface with a menu bar (File, Edit, Utilities, Window, Help) and a toolbar. A navigation panel on the left contains 'Loans' and 'Pipeline' tabs, with 'Pipeline' selected. Below the tabs are 'Pipeline Setup' and 'Refresh' buttons. The main area displays a table titled 'Pipeline |' with an 'Open' button. The table has the following columns: Borrower, Subject Property, Loan Amount, Note Rate, Cash To Close, Loan Status, Loan Status, Estimated Close, Rate Lock, Con..., and Cleared. The data rows are:

Borrower	Subject Property	Loan Amount	Note Rate	Cash To Close	Loan Status	Loan Status	Estimated Close	Rate Lock	Con...	Cleared
America, Andy	222 Apple Grand P...			14,500	Prospect		12/03/2020			
America, Andy	222 Apple Grand P...	130,500		14,500	Prospect		12/03/2020			
Oniel, Beda	1800 Ravenswood	369,900	2.900%	70,000	Prospect		09/21/2021			

**Figure 10: Pipeline List**

3. Select the appropriate loan from the list.
4. Click **Open** to open the loan.

**Note:** See [Pipeline Management](#) for pipeline details.

## Tasks Tab

Use the **Task** tab to view and update tasks associated with a loan.

**Note:** See [Task Management](#) to create and manage loan tasks. Associate tasks to a loan file to archive a permanent task record with the loan file.

Use the following steps to locate and view a task.

1. Select the **Tasks** tab.

2. Select the task status to search from the *Search For* dropdown.

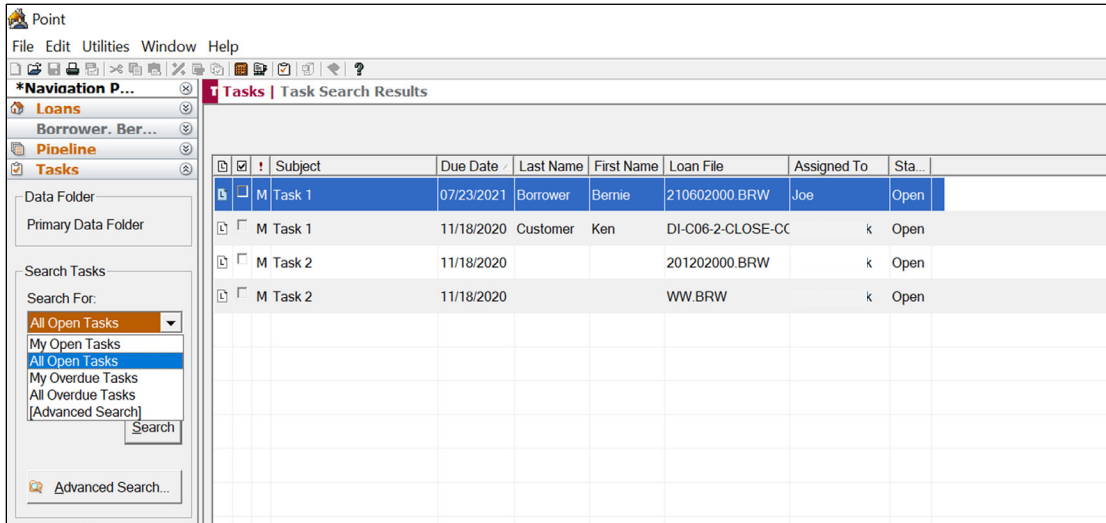


Figure 11: Task Search

3. Select the folder to search from the **In** dropdown.
4. Click **Search**.
5. Double-click a task in the **Search Results** to open.

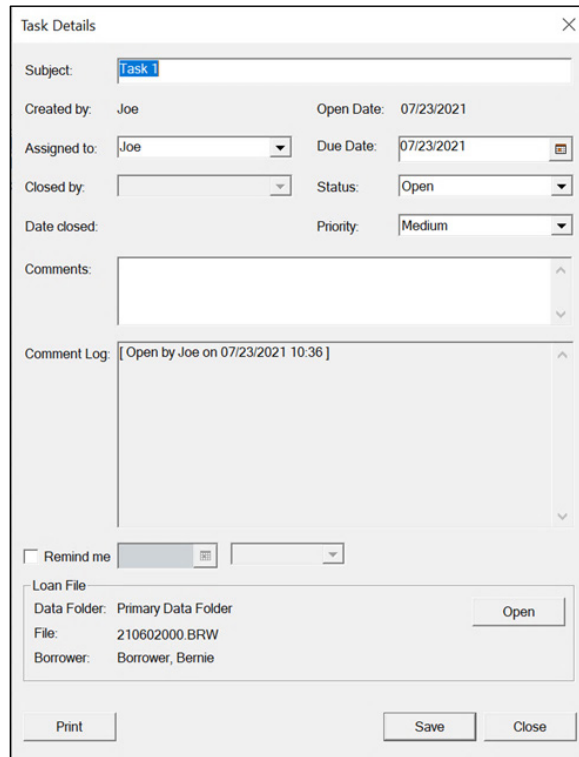


Figure 12: Task Details Dialog

6. Update the **Status** if applicable.
7. Enter **Comments** if applicable.
8. Click **Print** to print the task.
9. Click **Save** to save the updates.

**Note:** See [Create Tasks](#) to open a new task.

## Reports & Marketing Tab

The **Reports & Marketing** tab contains options for generating:

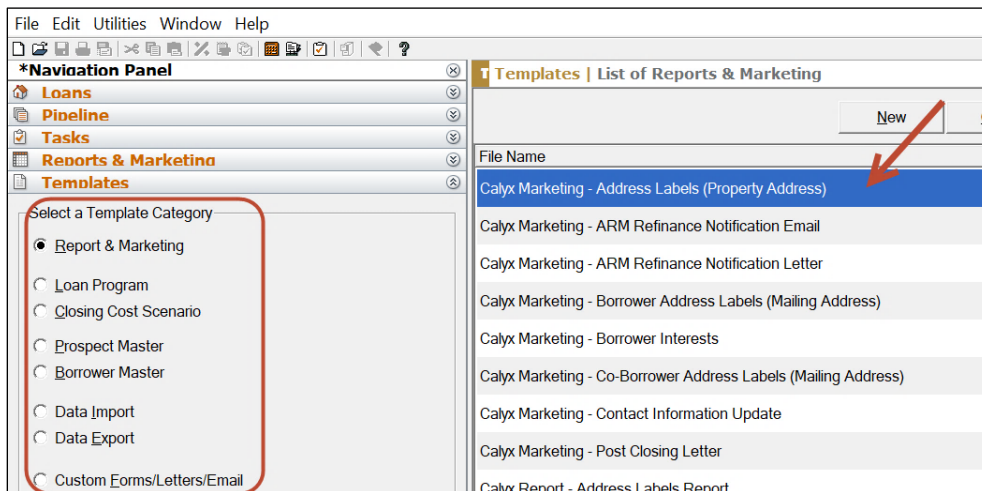
- Reports
- Mailing labels
- Marketing material

See [Reports Management](#) and [Marketing Management](#) for details.

## Templates Tab

The **Templates** tab provides access to pre-created templates.

1. Select the **Templates** tab.
2. Select the appropriate **Template Category** radio button.



**Figure 13: Point Templates**

3. Double-click a template in the **Template List** to open a read only template copy.

**Note:** See [Template Management](#) for details.

## Shortcut Toolbar

The **Shortcut** toolbar displays in the **Navigation** panel when a loan file is opened. The **Shortcut** toolbar contains quick access to select forms listed in other Point menus.

The **Shortcut** toolbar is not available when a master template is created. The forms must be selected from the **Forms** menu to include in the template. Use the **First Mtg** and **Second Mtg** buttons to toggle between linked first and second mortgage files. These buttons are visible only after a second mortgage is linked to the first mortgage file.

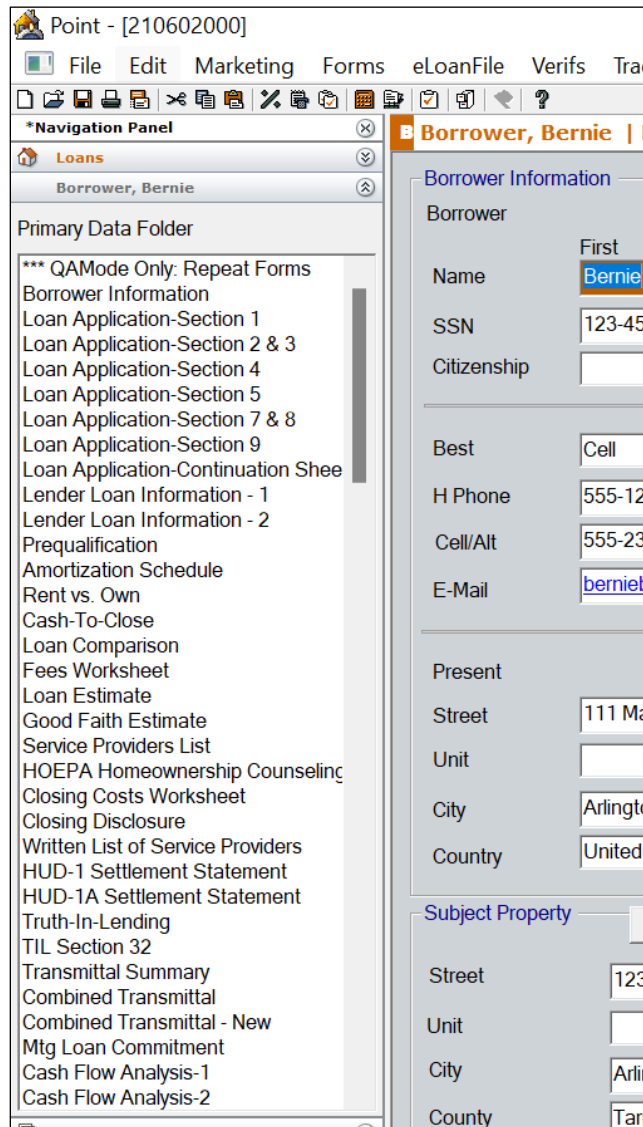


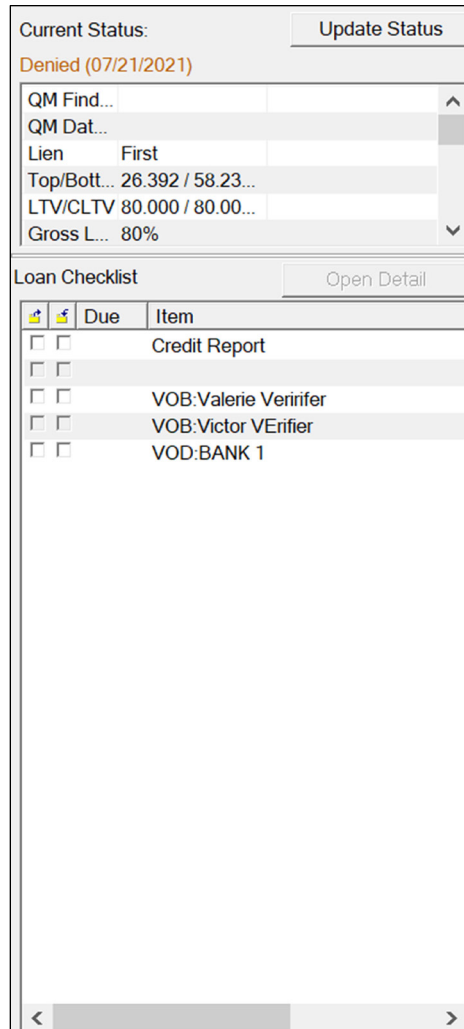
Figure 14: Shortcut Toolbar



## Information Bar

The **Information** bar is visible from any screen in an open loan file. The **Information** bar is divided into two sections:

- Current Status
- Loan Checklist



The screenshot shows the Information Bar interface. The top section is titled 'Current Status' and includes an 'Update Status' button. Below this, the status is 'Denied (07/21/2021)'. A scrollable list contains the following items:

- QM Find...
- QM Dat...
- Lien First
- Top/Bott... 26.392 / 58.23...
- LTV/CLTV 80.000 / 80.00...
- Gross L... 80%

The bottom section is titled 'Loan Checklist' and includes an 'Open Detail' button. It contains a table with the following items:

<input type="checkbox"/>	<input type="checkbox"/>	Due	Item
<input type="checkbox"/>	<input type="checkbox"/>		Credit Report
<input type="checkbox"/>	<input type="checkbox"/>		
<input type="checkbox"/>	<input type="checkbox"/>		VOB:Valerie Verifier
<input type="checkbox"/>	<input type="checkbox"/>		VOB:Victor Verifier
<input type="checkbox"/>	<input type="checkbox"/>		VOD:BANK 1

**Figure 15: Information Bar**

Minimize the information bar by clicking the **X** button at the top of the bar.

## Current Status

The **Current Status** section includes important loan data such as:

- Qualified Mortgage (QM) finding.

- Loan status
- First or second loan
- Amount
- Property address
- Type and purpose
- Payment
- Note and Qual rates
- Payment

The **Update Status** button opens the **Update Status** dialog that imports loan information from the Status and Checklist screen. (See [Figure 330](#).)

## Loan Checklist

The **Loan Checklist** shows the status of document deliverables required for the loan.

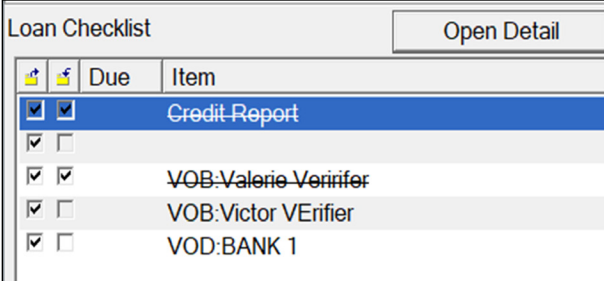
This checklist tracks the following dates for each item:

- Order Date
- Due Date
- Received Date
- The first two checkboxes indicate if the item was ordered and received.

Hover the mouse over a selected checkbox to display the date the item was completed.

Double-click an item or click the **Open Detail** button to open an information dialog for the selected item. Use this dialog to update the item status.

Information added or updated in this dialog automatically updates the corresponding tracking screen.



Due		Item
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Credit Report
<input checked="" type="checkbox"/>	<input type="checkbox"/>	VOB:Valerie Verifier
<input checked="" type="checkbox"/>	<input type="checkbox"/>	VOB:Victor Verifier
<input checked="" type="checkbox"/>	<input type="checkbox"/>	VOD:BANK 1

**Figure 16: Loan Checklist**

**Note:** See [Track Loan Status](#) for information about adding and updating items listed on the loan checklist and for information about the *Status and Checklist* screen.

## Chapter 4: LOAN APPLICATIONS

Point provides a set of files for prospects and a set of files for Borrowers. Use prospect files for potential customers and Borrower files for actual loans being processed.

Prospect files contain most of the marketing tools, preliminary disclosures, and processing forms required. A prospect file is easily converted to a Borrower file after the prospect signs a Loan Application. Borrower files contain the forms required to process the loan from origination through to submission to the underwriter.

**Note:** Point does not provide closing documents. Point does interface with vendors that provide the closing documents.

Borrower files include the following not included in prospect files:

- Verification Forms
- Submission Forms
- Transmittal Forms
- Access to the Banker Screens
- Additional tracking functions

Entered data in one Point screen automatically populates the same field in other screens and forms.

### Create Loans

Point offers multiple options for creating application loan files. The options include:

**Table 7: Loan Creation Options**

Create Loan Option	Description
<a href="#">Create from Blank File</a>	Create loan file from an empty Point screen
<a href="#">Convert Prospect to Borrower File</a>	Create loan file from an existing prospect file
<a href="#">Create from Template</a>	Create loan file from a Point loan template
<a href="#">Duplicate Existing File</a>	Duplicate an existing loan file
<a href="#">Rename Existing File</a>	Rename an existing loan file
<a href="#">Create Co-Borrower File</a>	Create a Co-Borrower file from and existing prospect or loan application

**Note:** Select a link in the above table to begin loan application creation.

## Create from Blank File

Use the following steps to create a prospect or borrower loan application.

1. Select the **Loans** tab.
2. Click **New**. (See [Figure 5](#).)
3. Select the **New Blank File** radio button.

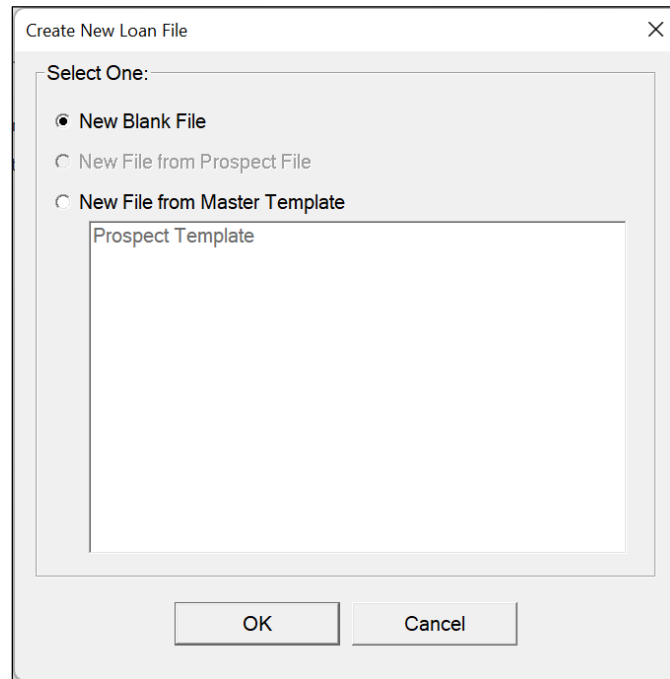


Figure 17: Create New Loan File Dialog

4. Click **OK**.
5. Proceed to [Borrower Information Screen](#).

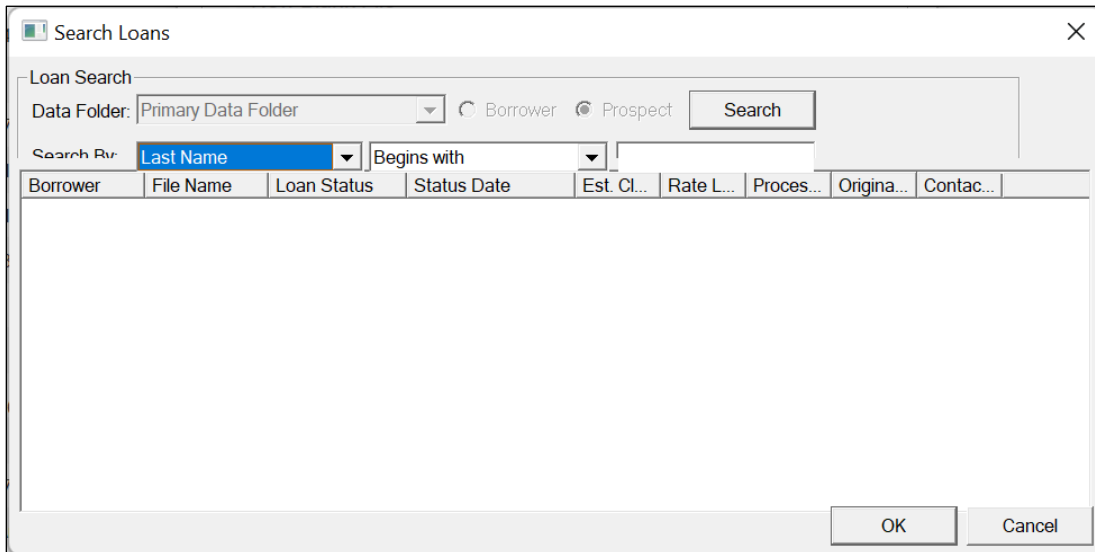
## Convert Prospect to Borrower File

Use the following steps to convert a prospect file to a borrower file.

**Note:** Classic URLA loan files cannot be converted to the New URLA format.

1. Select the **Loans** tab.
2. Click **New**. (See [Figure 5](#).)
3. Select the **New File from Prospect** radio button. (See [Figure 17](#).)

- Click **Search** on the *Search Loans* dialog to locate the prospect file to convert.



**Figure 18: Search Loans Dialog**

- Double-click loan from the **Search Results** to select.
- Click **OK**.
- Proceed to [Borrower Information Screen](#).

## Create from Template

Use the following steps to create the prospect or Borrower loan files.

- Follow Steps 1 – 2 in [Create from Blank File](#) to access the *Create New Loan File* dialog.
- Select the **New File from Master Template** radio button. (See [Figure 17](#).)
- Click **OK**.
- Proceed to [Borrower Information Screen](#).

## Duplicate Existing File

Three file naming conventions are available when duplicating an existing file:

- **Preserve:** Retains the original file name.
- **Auto Filename:** Use the automatic file naming convention specified for the selected data folder.
- **Manual Naming:** Manually rename the file when prompted.

Use the following steps to duplicate an existing loan file. The duplicate file will remain in the save format as the original file.

1. Click the **Loans** tab.
2. Perform a search for the loan file to copy. (See [Standard Loan Search](#).)
3. Select the loan file to copy.

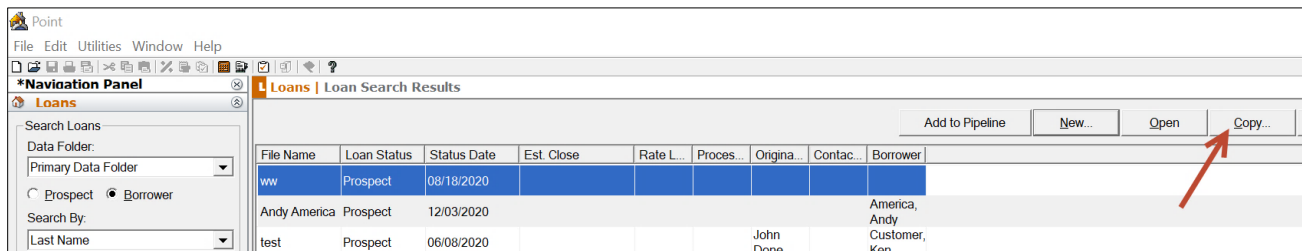


Figure 19: Copy Loan File

4. Click **Copy**.
5. Select the appropriate **Data Folder** to store the copied loan file.

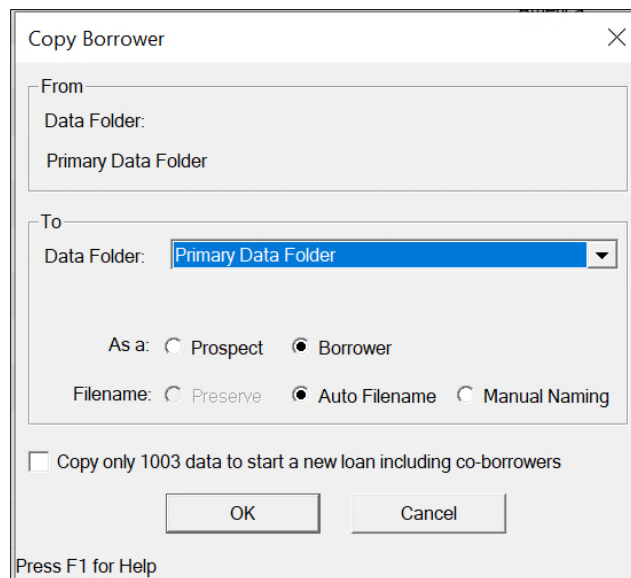


Figure 20: Copy Borrower



6. Select the appropriate **As** a radio button.
7. Select the appropriate **Filename** radio button:
8. Select the **Copy only 1003** data to start a new loan including Co-Borrowers to copy the loan file plus the following documents:
  - User-defined document requests
  - Due date calculations defined in the *Document Requests* section of the *Status* and *Checklist* screen.
  - The originator identified in the *Borrower Information* screen.
  - The processor identified in the *Borrower Information* screen.

**Note:** The audit trail log is not copied with the loan data when the checkbox is selected. (See [Audit Trail](#) for details.)

9. Click **Yes** on the *Copy Confirmation* dialog.

## Rename Existing File

Use the steps in [Duplicate Existing File](#) to copy and rename an existing file. This option reuses existing information for repeat loans or second mortgages.

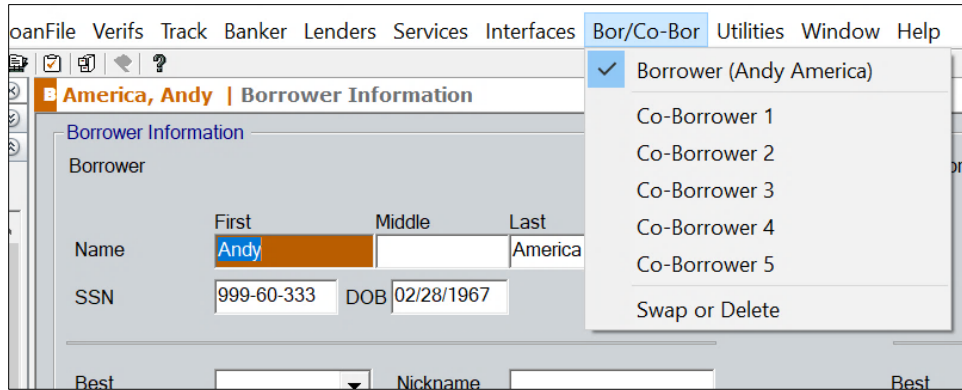
## Create Co-Borrower File

Co-Borrower files are used for applicants who are not married to each other. A maximum of five Co-Borrowers are allowed per loan. Co-Borrower applications are saved under the primary Borrower file name with the .cb[X] extension. The **X** in the extension denotes the Co-Borrower number.

**Example:** The extension for the first Co-Borrower on a loan is cb1, the second Co-Borrower, cb2, etc.

1. Click the **Loans** tab.
2. Perform a search for the loan file to copy. (See [Standard Loan Search](#).)

3. Select **Bor/Co-Bor** menu.



**Figure 21: Bor/Co-Bor Menu**

4. Select the appropriate **Co-Borrower Number**.

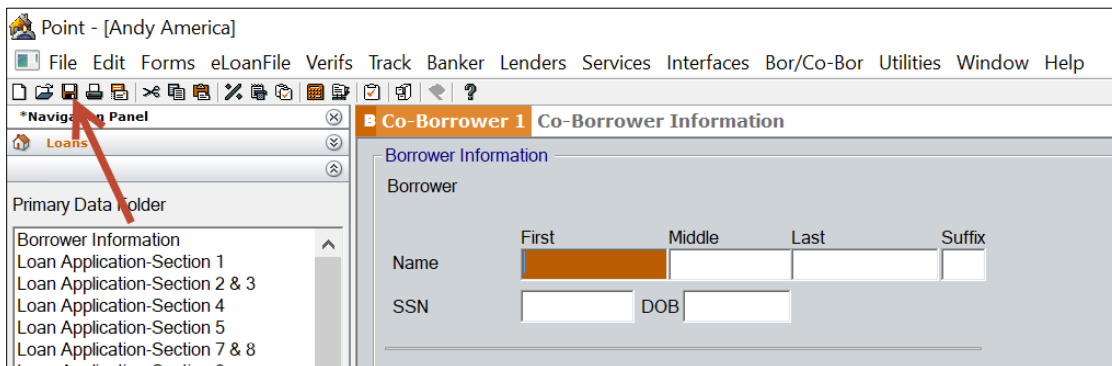
**Note:** See [Add/Swap/Delete Borrowers & Co-Borrowers](#) for additional information.

## Save Loan Files

Use the following methods to save loan files.

### Opened Loan File

Click **Save** to save open loan files.



**Figure 22: Save Open Files**

Files are saved in the following formats:

**Prospect Extension:** .prs Location: c:\PNTDATA\Prospect\pointfile.prs

**Borrower Extension:** .brw Location: c:\PNTDATA\Borrower\pointfile.brw

**Co-Borrower Extension:** .cbx Location: c:\PNTDATA\Borrower\pointfile.cbx

## Save File as a Point Compressed File

Save data files in Point Compressed File (pcf) format to email as an attachment when the company email program does not communicate with Point (such as a web-based email account).

1. Open the loan file to save.
2. Select **E-mail** from the *File* menu.
3. Select **Point Data File**.
4. Enter the **Email Password**.

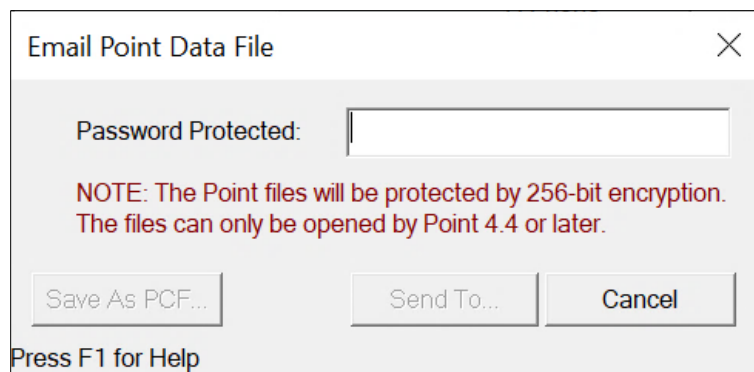


Figure 23: Email Point Data File Dialog

5. Click **Save as PCF**.
6. Set the save location on the **Save As** dialog.
7. Enter the filename.
8. Click **Save**.

**Note:** Send the file as an attachment from the email application. (See [Email Data File](#) for additional details.)

## Open Multiple Files

Select the **Keep Open** checkbox in the workspace before opening another file to allow multiple loan files to be opened.

The new file opens to the *Borrower Information* screen without closing the open file. Switch between open files by selecting the file name from the list of open files in the **Window** menu.

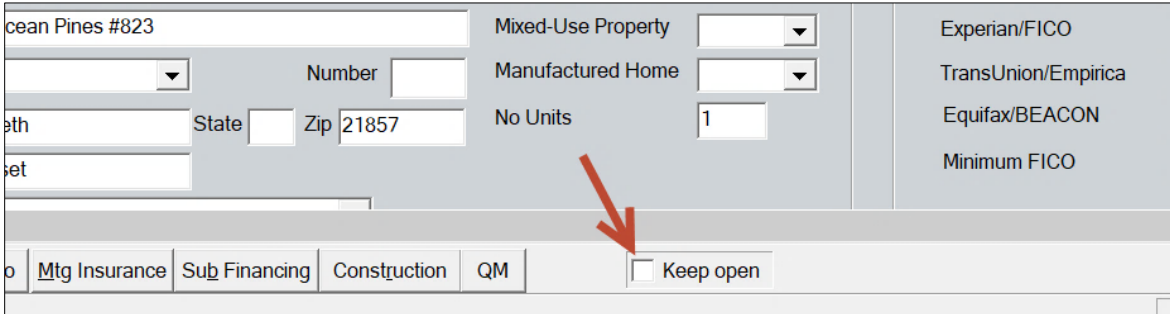

 A screenshot of a software interface. At the top, there are several input fields and dropdown menus, including 'Ocean Pines #823', 'Mixed-Use Property', 'Number', 'State', 'Zip 21857', 'Manufactured Home', and 'No Units 1'. On the right side, there are labels for 'Experian/FICO', 'TransUnion/Empirica', 'Equifax/BEACON', and 'Minimum FICO'. At the bottom, there is a row of buttons: 'Mtg Insurance', 'Sub Financing', 'Construction', 'QM', and 'Keep open'. A red arrow points to the 'Keep open' checkbox.

Figure 24: Keep File Open

## Borrower Information Screen

The *Borrower Information* screen captures initial Borrower/Co-Borrower information and subject property details.

### Borrower/Co-Borrower Information

Use the following steps to complete the **Borrower/Bo-Borrower Information** fields.

1. Select **Borrower Information** from the *Forms* menu.
2. Enter **Borrower Name**.

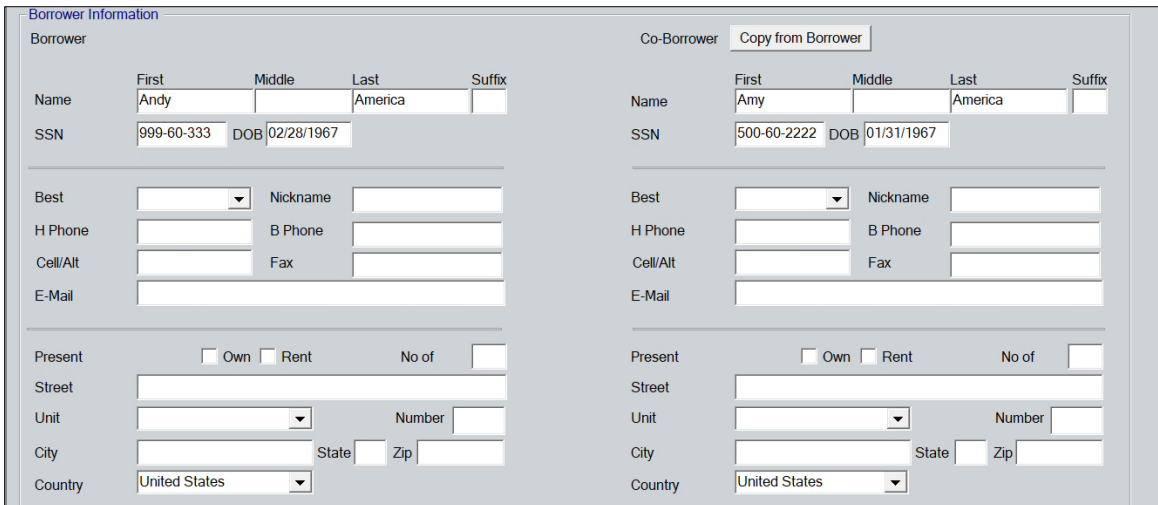

 A screenshot of the 'Borrower Information' screen. It is divided into two main sections: 'Borrower' and 'Co-Borrower'. Each section has a 'Copy from Borrower' button. The 'Borrower' section includes fields for Name (First: Andy, Middle: , Last: America, Suffix: ), SSN (999-60-333), and DOB (02/28/1967). Below this are fields for Best (dropdown), Nickname, H Phone, B Phone, Cell/Alt, Fax, and E-Mail. The 'Present' section has checkboxes for 'Own' and 'Rent', and a 'No of' field. The 'Co-Borrower' section has similar fields, with Name (First: Amy, Middle: , Last: America, Suffix: ), SSN (500-60-2222), and DOB (01/31/1967).

Figure 25: Borrower/Co-Borrower Information

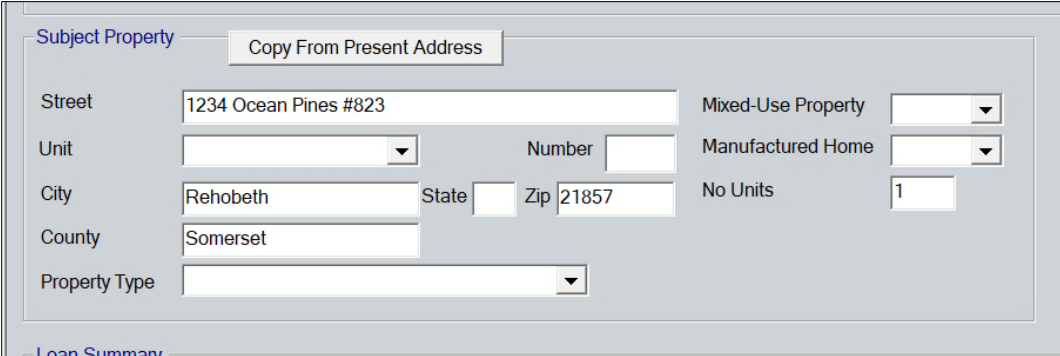
3. Enter **Borrower Social Security Number (SSN)**.
4. Select **Borrower Best** contact method from the dropdown.

5. Enter **Borrower Nickname** if applicable.
6. Complete **Borrower Contact** fields.
7. Select the appropriate **Borrower** current address checkbox.
8. Enter **Borrower** number of years at current location in the No of field.
9. Enter **Borrower Present Address** information.
10. If renting, select the **Positive Rental History** checkbox if applicable. The checkbox auto-fills the same checkbox in the **Loan Application section 1** screen.
11. Select **Copy from Borrower** to copy the Borrower information to the Co-Borrower if applicable.
12. Complete the remaining Co-Borrower fields if applicable.

## Subject Property Information

Use the following steps to complete the **Subject Property Information**.

1. Click **Copy From Present Address** when subject property is the Borrower current address.



**Figure 26: Subject Property Information**

**Note:** Proceed to [Credit Scores](#) when subject property is Borrower current address.

2. Complete the address information when subject property is not **Borrower** current address.
3. Select the **Unit** option.
4. Select the **Mixed-Use Property** option.
5. Select the **Manufactured Home** option.
6. Enter the subject property number of units.
7. Select the **Property Type**.

## Credit Scores

Use the following steps enter Borrower credit scores.

1. Enter the **Borrower Experian/FICO** score.

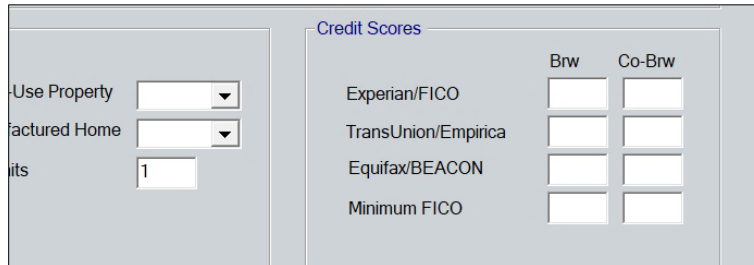


Figure 27: Credit Scores

2. Enter the **Borrower TransUnion/Empirica** score.
3. Enter the **Borrower Equifax/BEACON** score.
4. Enter the **Minimum FICO** score required.
5. Repeat Steps 1 – 4 for Co-Borrower if applicable.

## Loan Summary

Complete the following **Loan Summary** information.

### Loan Program & Closing Costs

Use the following steps to complete the loan program, closing costs, and loan originator information.

1. Click **Loan Program**.

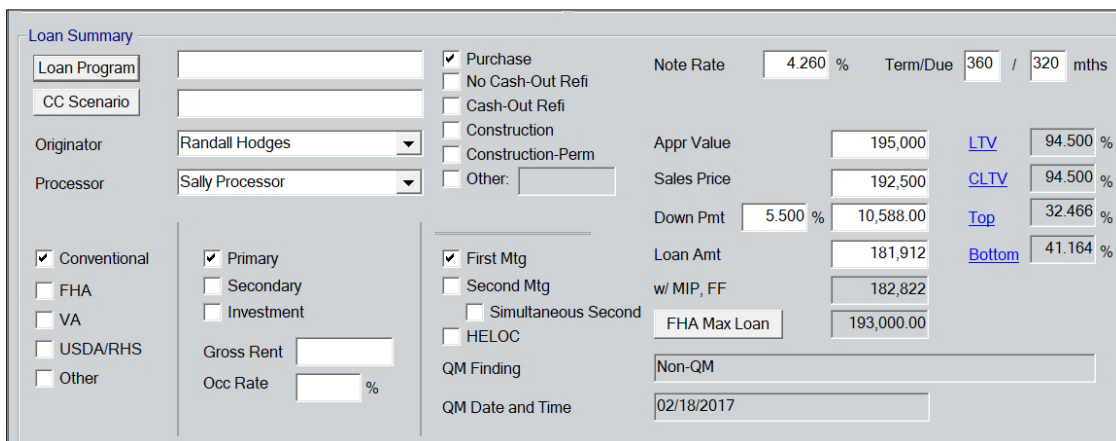


Figure 28: Loan Summary



2. Select the **Loan Program** from the *Loan Programs* dialog.

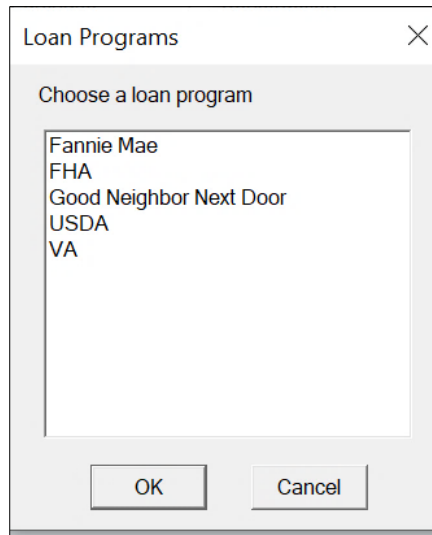


Figure 29: Loan Programs Dialog

3. Click **OK**.
4. Select **CC Scenario**.

**Note:** The *CC Scenario* dialog displays the options for which entity is responsible to pay the property closing costs.

5. Select the appropriate **Closing Cost Scenario** on the *CC Scenario* dialog.

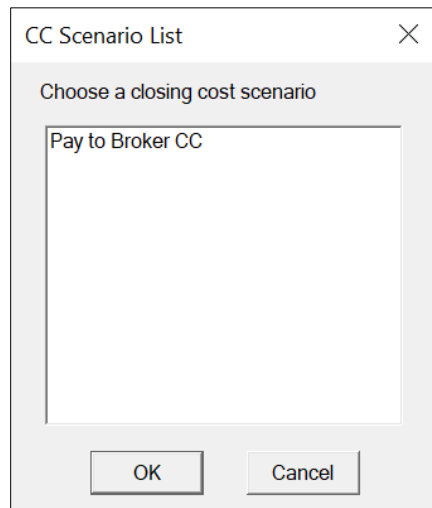


Figure 30: CC Scenario Dialog

6. Click **OK**.
7. Select loan **Originator** from the dropdown. (See [Figure 28](#).)
8. Select loan **Processor** from the dropdown.

## Property Details

Complete the following property details. The **Purchase** option is selected by default. (See [Figure 28](#).)

1. Select the **Construction** checkbox if the loan is for construction costs.
2. Select the **Refinance** checkbox if applicable.

**Note:** The *Purchase* checkbox is unselected when *Refinance* is selected.

3. Select the appropriate **Cash-Out** radio button when selecting *Refinance*.
4. Enter **Descriptions** when selecting Other purchase option.

## Loan Details

Use the following steps to enter loan summary information. (See [Figure 28](#).)

1. Select the appropriate **Loan Type** checkbox.
2. Select the appropriate loan **Primary**, **Secondary**, or **Investment** option.
3. Enter **Gross Rent** when Investment is selected.
4. Enter the occupancy percentage in the in the **Occ Rate** field when Investment is selected.
5. Select the appropriate **Mortgage** option.

## Loan Terms

Use the following steps to enter loan terms information. (See [Figure 28](#).)

1. Enter the loan interest rate in the **Note Rate** field.
2. Complete the **Terms/Due** fields.
3. Enter the property appraisal value in the *Appr Value* field.
4. Click the **LTV** link to calculate the loan to value percentage.
5. Enter the property's **Sales Price**.
6. Click the **CLTV** link to calculate the combined loan to value percentage.
7. Enter the down payment percentage in the *Down Pmt* field.
8. Click the **Top** link to calculate the top payment-to-income ratio.
9. Click the **Bottom** link to calculate the bottom debt-to-income ratio.
10. Click the **FHA Max Loan** button to determine the maximum FHA loan amount.

## Income Details

Enter **Borrower/Co-Borrower** income information.

**Note:** The fields populate automatically from *Loan Application Section 1*.

1. Click **Base Inc.**

Income Details			
	Borrower	Co-Borrower	Total
Base Inc	6,500.00		6,500.00
Overtime			
Bonuses			
Commission			
Dividend			
Net Rent	800.00		800.00
Other	800.00		800.00
Other	500.00		500.00
Total	8,600.00		8,600.00

**Figure 31: Income Details**

2. Select the **Borrower Period** from the dropdown.

Monthly Income Calculator ✕

	Borrower	Co-Borrower
Period	<input type="text" value=""/>	<input type="text" value=""/>
Amount	<input type="text" value=""/>	<input type="text" value=""/>
Monthly Income	<input type="text" value=""/>	<input type="text" value=""/>

**Figure 32: Monthly Income Calculator Dialog**

3. Enter the income **Amount**.
4. Repeat Steps 2 – 3 for the Co-Borrower.
5. Click **OK** to populate the **Income Details Base Income** fields.
6. Complete remaining Income fields for Borrower/Co-Borrower. (See [Figure 31](#).)

## Other Obligations

Use the **Other Obligations** fields to enter *Borrower/Co-Borrower* liabilities not listed on the *Liabilities* screen.

1. List the **Obligations**.

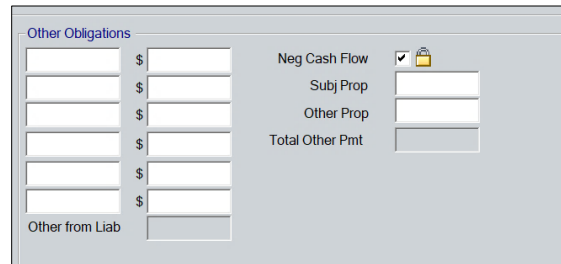


Figure 33: Other Obligations

2. Enter the obligation **Cost**.
3. Select the **Neg Cash Flow** checkbox when the Borrower/Co-Borrower has a negative cash flow.
4. Enter the payment amount for **Subj Prop**.
5. Enter the payment amount for **Other Prop**.

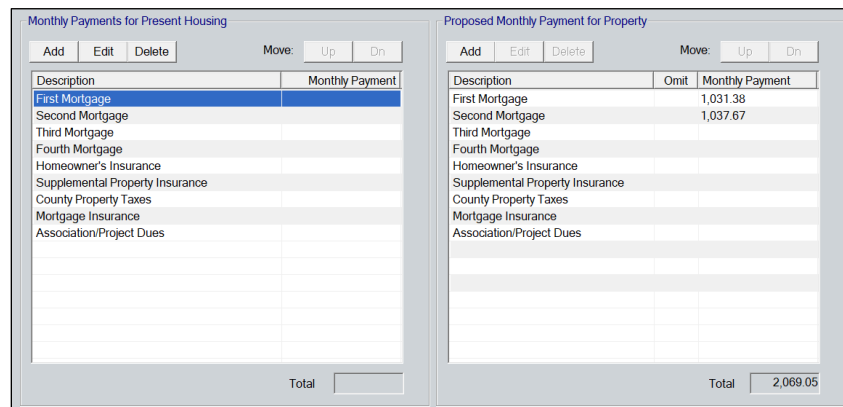
## Monthly Payments for Present Housing

Complete the **Monthly Payments for Present Housing** details.

### Add Monthly Payments

Use the following steps to add monthly payments.

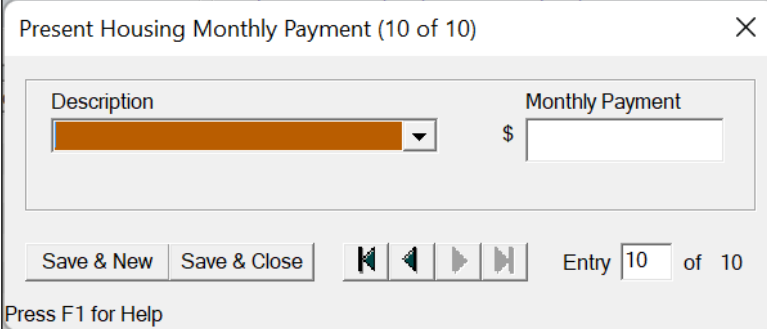
1. Click the *Monthly Payments for Present Housing* **Add** button.



Description	Omit	Monthly Payment
First Mortgage		1,031.38
Second Mortgage		1,037.67
Third Mortgage		
Fourth Mortgage		
Homeowner's Insurance		
Supplemental Property Insurance		
County Property Taxes		
Mortgage Insurance		
Association/Project Dues		
Total		2,069.05

Figure 34: Monthly Payments for Present Housing

2. Select the payment **Description** on the *Present Housing Monthly Payment* dialog.



**Figure 35: Present Housing Monthly Payment**

3. Enter the amount for the **Monthly Payment**.
4. Click **Save & Close**.

**Note:** Click **Save & New** to add another monthly payment.

## Edit Monthly Payments

Use the following steps to edit a listed monthly payment.

1. Select the monthly payment to edit. (See [Figure 34.](#))
2. Click Edit.
3. Update the information on the Present Housing Monthly Payment dialog. (See [Figure 35.](#))
4. Click **Save & Close**.

## Delete Monthly Payments

Use the following steps to delete monthly payments.

5. Select the monthly payment to delete. (See [Figure 34.](#))
6. Click **Delete**.

## Proposed Monthly Payment for Property

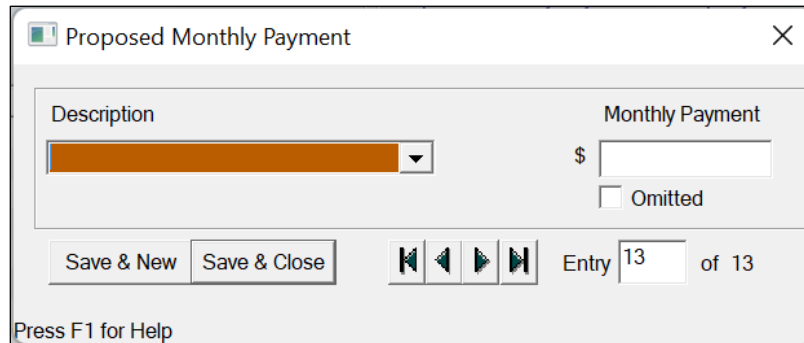
Complete the *Proposed Monthly Payments for Property*.

### Add Proposed Monthly Payment

Use the following steps to add proposed monthly payments.

1. Click the *Monthly Payments for Present Housing* **Add** button. (See [Figure 34.](#))

2. Select the payment **Description** on the *Proposed Monthly Payment* dialog.



**Figure 36: Proposed Monthly Payment Dialog**

3. Enter the amount for the **Monthly Payment**.
4. Click **Save & Close**.

**Note:** Click **Save & New** to add another monthly payment.

## Edit Proposed Monthly Payment

Use the following steps to edit listed proposed monthly payments.

1. Select the monthly payment to edit. (See [Figure 34.](#))
2. Click **Edit**.
3. Update the information on the **Proposed Monthly Payment** dialog. (See [Figure 36.](#))
4. Click **Save & Close**.

## Delete Proposed Monthly Payment

Use the following steps to delete proposed monthly payments.

1. Select the monthly payment to delete. (See [Figure 34.](#))
2. Click **Delete**.

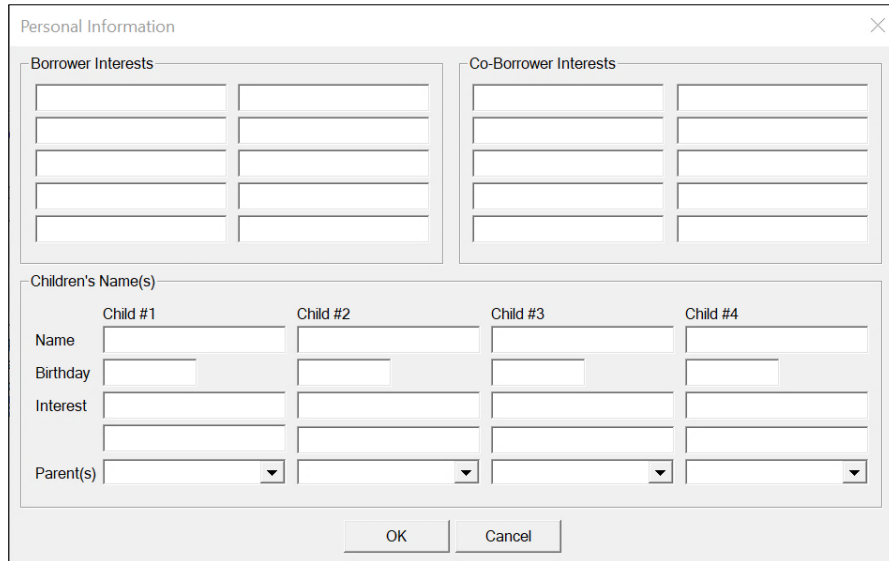
## Borrower Information Screen Buttons

The *Borrower Information* screen contains buttons for additional Borrower/Co-Borrower information.

## Personal Information

Use the **Personal Information** button to capture personal information for the Borrower.

1. Select the **Personal Info** button.
2. Enter **Borrower Interests**.



**Figure 37: Personal Information Dialog**

3. Enter **Co-Borrower** Interests.
4. Enter Borrower/Co-Borrower **Children's** Information.
5. Select the **Parent(s)** from the dropdown.
6. Click **OK**.

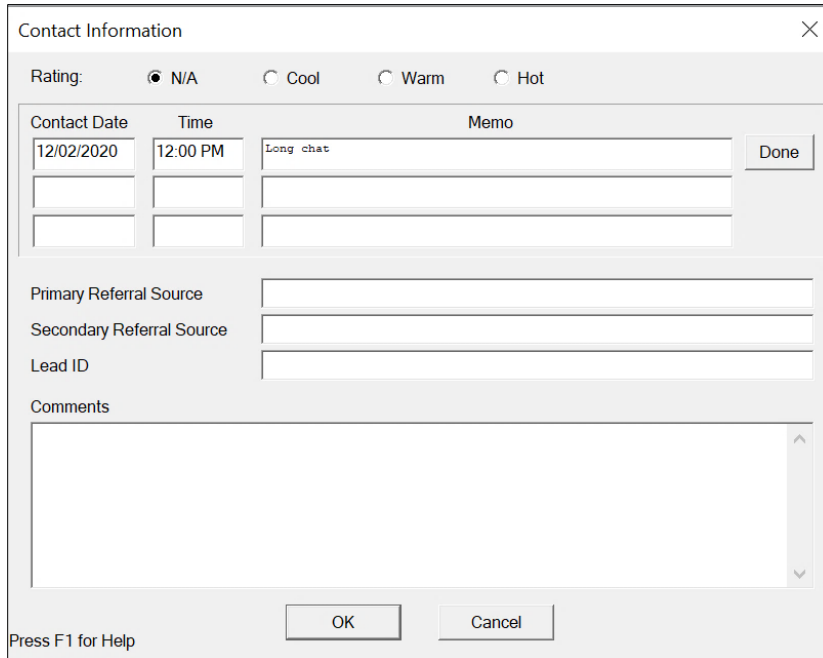
## Contact Info

Use the **Contact Info** button to access the *Contact Information* dialog for capturing Borrower conversations or potential leads.

1. Select the **Contact Info** button.



2. Select the appropriate **Rating** radio button to rate the conversation.



**Figure 38:Contact Information Dialog**

3. Enter the **Contact Date**.
4. Enter the **Contact Time**.
5. Enter a **Memo** about the contact.
6. Click **Done**.
7. Complete the **Referral Source** field to track referrals.
8. Complete the **Lead ID** field to track the lead.
9. Enter applicable **Comments**.
10. Click **OK**.

## Mtg Insurance

Enter mortgage insurance information on the Mtg Insurance tab if not completed on the Borrower Information screen. The information is populated into the Mortgage Insurance fields in the forms throughout the loan file.

1. Click the **Mtg Insurance** button.

- Complete the **Up-From Mortgage Insurance Premium** information if the mortgage insurance policy requires payment to the escrow account in advance.

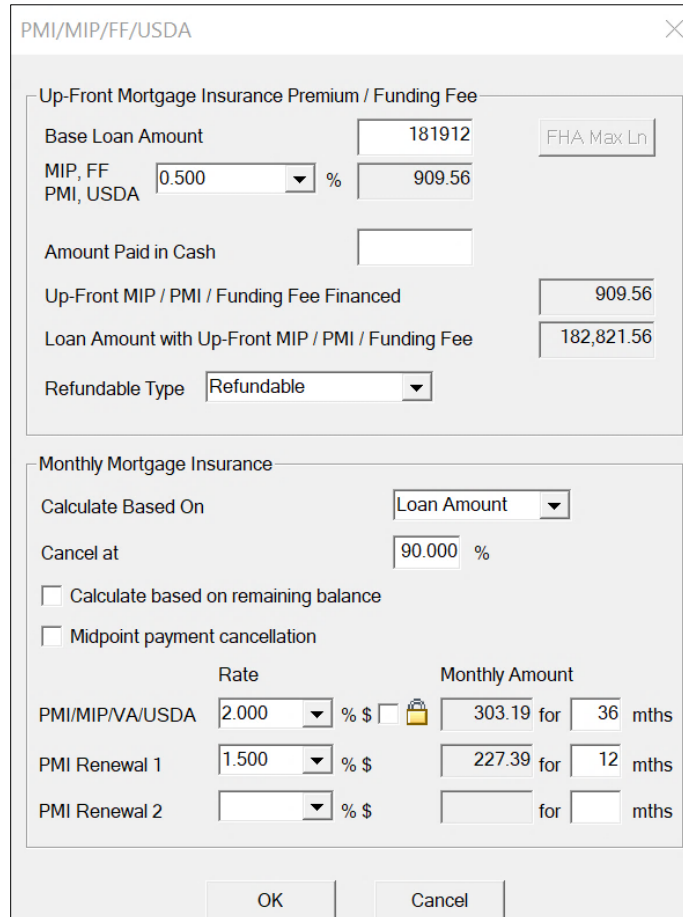


Figure 39: PMI/MIP/FF/USDA Dialog

- Complete the **Up-Front Mortgage Insurance Premium Funding Fee** section if the mortgage insurance policy requires payment to the escrow account in advance.

**Note:** The **Base Loan Amount** field is automatically populated if previously entered in the *Borrower Information* screen or *Loan Application*.

- Click the **FHA Max Ln** button to calculate the maximum loan amount that is allowed.
- Click **Yes** in response to the prompt to copy the maximum loan amount to the **Loan Amount** field in the *Borrower Information* screen.

**Note:** The **FHA Max Ln** button is enabled only when both the **FHA** and **Purchase** checkboxes are selected in the **Loan Type** and **Purpose of Loan** sections on the *Borrower Information* screen.

- Enter the mortgage insurance premium in the **MIP, FF, PMI, USDA** field or select a predefined value from the dropdown.

7. Press the **Tab** key to populate the calculated fields.
8. Enter the cash amount in the **Amount Paid in Cash** field if part or all of the fee will be paid in cash.

**Note:** The **Up-Front MIP/Funding Fee Financed** and **Loan Amount with Up-Front MIP/Funding Fee** fields are automatically populated.

9. Select an option from the **Refundable Type** dropdown to if the mortgage insurance is refundable.
10. Select the mortgage insurance rate for the initial period from the **PMI/MIP/VA/USDA** dropdown.

**Note:** Click the **Lock** to enable the **Monthly Amount** field to manually enter the value.

11. Enter the number of months that the initial rate is effective in the **mths** field.

**Note:** The amount is calculated and automatically populated in the following areas:

- **Proposed Monthly Housing Expenses** section on **page 2** of the *Loan Application*.
- **Mortgage Insurance** field on the *Truth-in-Lending Disclosure*.
- **Line 1002** of the *Good Faith Estimate*

12. Select the renewal rate from the **PMI Renewal 1** the **PMI Renewal 2** (if applicable) dropdowns if the mortgage insurance rate changes after the initial period.
13. Enter the number of months that the renewal rate is effective in the **mths** field.

**Note:** The resulting amount populates the second **Mortgage Insurance** field on the *Truth-in-Lending Disclosure*.

14. Select the appropriate option from the **Calculate Based On** dropdown:
  - Select **Appraisal Val** to calculate the premium based on the appraised value of the property.
  - Select **Loan Amount** to calculate the premium based on the loan amount.
  - Select **Sales Price** to calculate the premium based on the sale price of the property.
15. Enter **78%** in the **Cancel at \_\_\_%** field for monthly mortgage insurance.

**Note:** The mortgage insurance amount is removed from the payment schedule after the loan-to-value ratio reaches 78% and the borrower has paid the annual mortgage premium for at least five years when the **Calculate** button is clicked in the *Truth-in-Lending Disclosure*.

16. Select the **Calculate based on remaining balance** checkbox to calculate the insurance based on the balance of the loan.

**Note:** The calculation averages the loan balance every 12 months and averages the mortgage insurance premium in the Truth-in-Lending payment schedule.

17. Select the **Midpoint payment** cancellation checkbox to cancel the insurance halfway through the mortgage term.
18. Click **OK**.

## Sub Financing

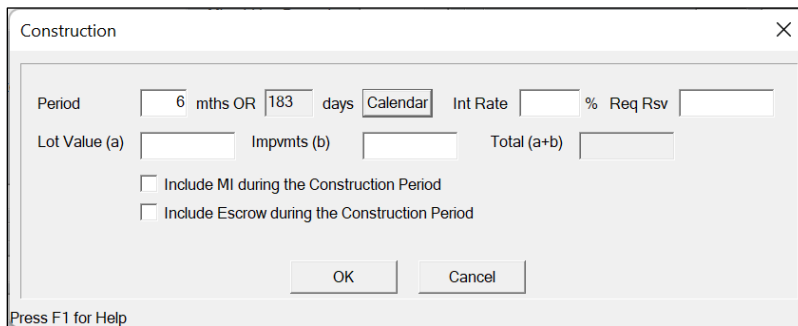
Use the **Sub Financing** button to capture the subordinate financing information.

**Note:** See [Subordinate Financing](#) for additional information.

## Construction

Use the **Construction** button to capture construction information if applicable.

1. Click **Construction**.
2. Enter the construction **Period** in months or days.

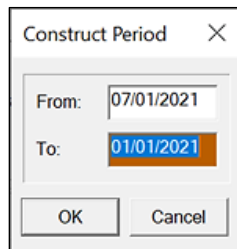


The image shows a 'Construction' dialog box with the following fields and options:

- Period: 6 mths OR 183 days **Calendar** Int Rate: % Req Rsv: %
- Lot Value (a): Impmnts (b): Total (a+b):
- Include MI during the Construction Period
- Include Escrow during the Construction Period
- Buttons: OK, Cancel
- Footer: Press F1 for Help

**Figure 40: Construction Dialog**

3. Click the **Calendar** button to enter the construction dates if known.



The image shows a 'Construct Period' dialog box with the following fields and options:

- From: 07/01/2021
- To: 01/01/2021
- Buttons: OK, Cancel

**Figure 41: Construction Calendar**

4. Click **Ok**.

## QM Button

The **QM** tab opens the *Qualified Mortgage Reporting* interface. This function sends data from the current loan to **Loan Scorecard** to evaluate the loan according to QM standards and returns a report.

## Loan Application Screens

The Point User Guide discusses features and fields on the loan application screens.

The *New Loan Application* screens follow the *New 1003 Loan Application* sections.

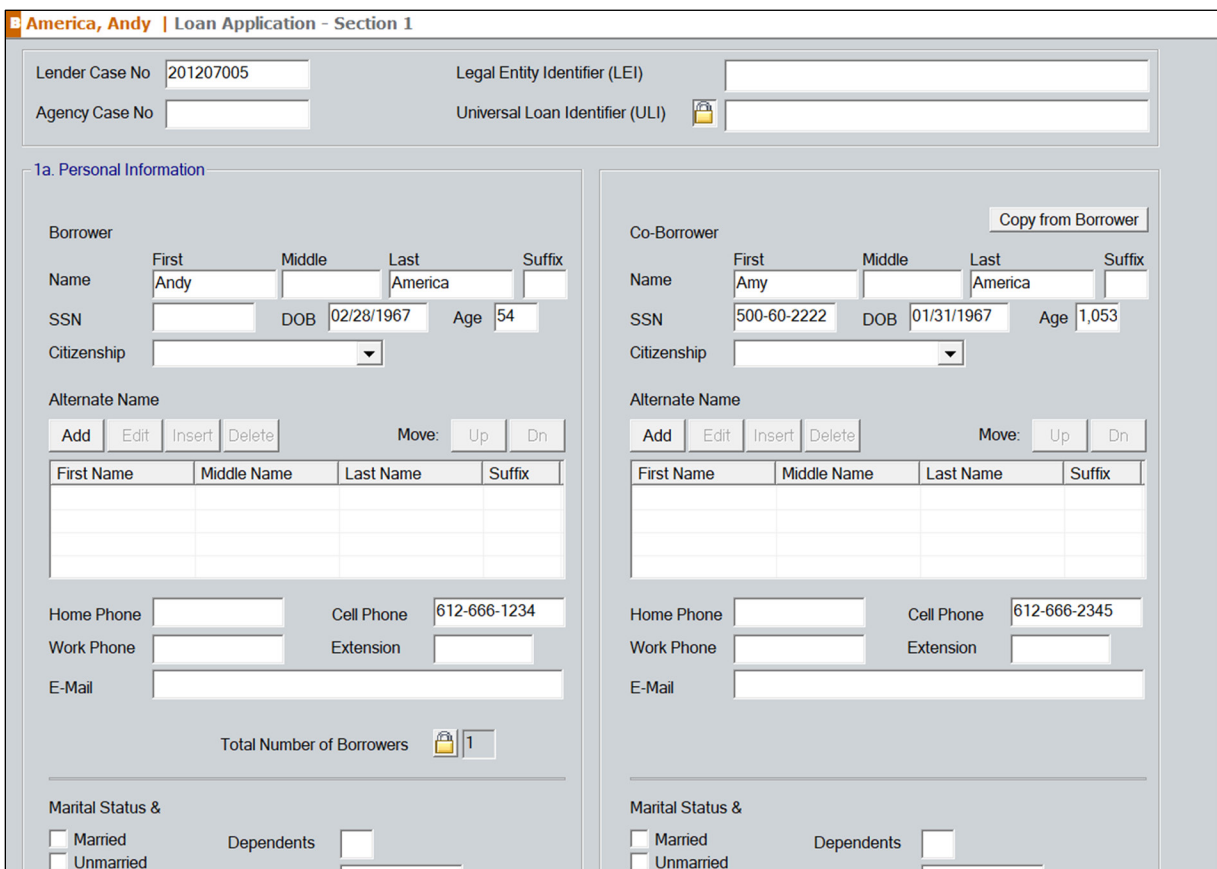
### Loan Application Section 1

Complete the *Loan Application Section 1* details. Use the bottom tabs to move through the remaining loan application sections.

### Personal Information

Use the following steps to complete **Borrower/Co-Borrower Personal** Information.

1. Enter the **Lender Case No.**



The screenshot shows the 'Loan Application - Section 1' form for 'America, Andy'. At the top, there are fields for 'Lender Case No.' (201207005), 'Agency Case No.', 'Legal Entity Identifier (LEI)', and 'Universal Loan Identifier (ULI)'. Below this is section '1a. Personal Information' which is split into two columns: 'Borrower' and 'Co-Borrower'. The 'Borrower' column contains fields for Name (First: Andy, Middle, Last: America, Suffix), SSN, DOB (02/28/1967), Age (54), Citizenship, Alternate Name (with Add, Edit, Insert, Delete, Move: Up, Dn buttons), a table for Alternate Name (with columns First Name, Middle Name, Last Name, Suffix), Home Phone, Cell Phone (612-666-1234), Work Phone, Extension, E-Mail, and Marital Status & Dependents. The 'Co-Borrower' column has a 'Copy from Borrower' button and similar fields, with Name (First: Amy, Middle, Last: America, Suffix), SSN (500-60-2222), DOB (01/31/1967), Age (1,053), Cell Phone (612-666-2345), and a 'Total Number of Borrowers' field set to 1. At the bottom, there are checkboxes for 'Married' and 'Unmarried' and a 'Dependents' field.

Figure 42: Section 1 Personal Info

2. Enter the **Agency Case No.**
3. Enter the **Legal Entity Identifier (LEI)**.

4. Enter the **Universal Loan Identifier** (ULI).

**Note:** The Universal Loan Identifier (ULI) is a combination of the LEI along with a unique 23-digit number identifying a particular loan that is auto populated. If needed, click on the lockbox icon to enable editing for the Universal Loan Identifier (ULI) field. Leaving the lockbox unselected will allow the field to auto-calculate.

5. Review the Borrower **Personal Information**.
6. Select the Borrower **Citizenship** status from the dropdown.
7. Repeat Steps 5 – 6 for Co-Borrower.

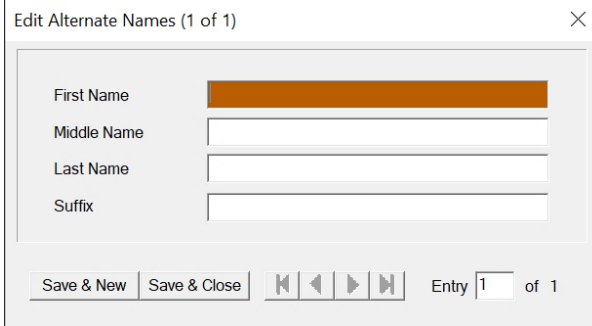
## Alternative Names and Contact Information

Enter alternate names and contact information for the Borrower/Co-Borrower.

### Add Alternate Names

Use the following steps to add Borrower alternate names.

1. Click **Add**. (See [Figure 42.](#))
2. Enter Borrower **Alternate Name** information.



**Figure 43: Edit Alternate Names Dialog**

3. Click **Save & Close**.

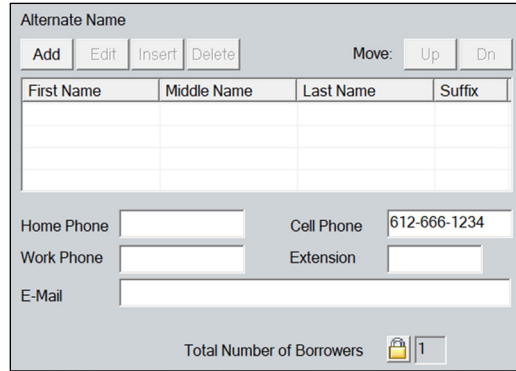
**Note:** Click **Save & New** to add another alternate name.

4. Repeat Steps 1 – 3 for additional Borrower alternate names.
5. Repeat Steps 1 – 4 Co-Borrower.
6. Enter Borrower **Work Phone** if applicable.
7. Enter Borrower **E-mail**.
8. Repeat Steps 6 – 7 for Co-Borrower
9. Click the **Total Number of Borrowers Lock** and add the total number of Borrowers when greater than 2.

## Edit Alternate Names

Use the following steps to edit alternate names.

1. Select the **Alternate Name** to edit.



**Figure 44: Edit Alternate Name**

2. Click **Edit**.
3. Update the alternate name on the *Edit Alternate Names* dialog. (See [Figure 43](#).)
4. Click **OK**.

## Insert Alternate Name

Use the following steps to insert an alternate name at a selected table location.

1. Select the location to insert the name. (See [Figure 44](#).)
2. Click **Insert**.
3. Enter the **Alternate Name** information on the *Edit Alternate Names* dialog. (See [Figure 43](#).)
4. Click OK.

## Delete Alternate Name

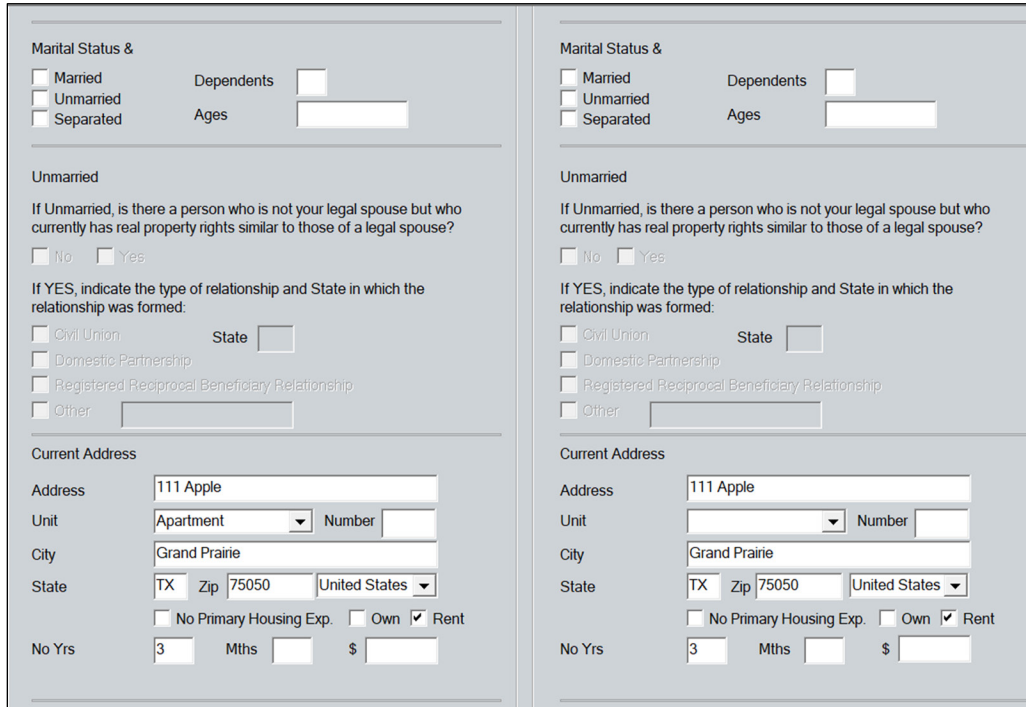
Use the following steps to delete an alternate name.

1. Select the **Alternate Name** to delete. (See [Figure 44](#).)
2. Click **Delete**.

## Marital Status & Current Address

Complete the **Marital Status** fields for Borrower/Co-Borrower.

1. Select the appropriate **Borrower Marital Status** checkbox.



The figure shows two side-by-side screenshots of a web form for entering marital status and current address. Both screenshots are identical in layout and content, with the only difference being the selection of the 'Rent' checkbox in the housing section of the right-hand form.

**Marital Status &**

Married      Dependents   
 Unmarried      Ages   
 Separated

**Unmarried**

If Unmarried, is there a person who is not your legal spouse but who currently has real property rights similar to those of a legal spouse?

No    Yes

If YES, indicate the type of relationship and State in which the relationship was formed:

Civil Union      State   
 Domestic Partnership  
 Registered Reciprocal Beneficiary Relationship  
 Other

**Current Address**

Address

Unit

City

State  Zip

No Primary Housing Exp.    Own    Rent

No Yrs  Mths  \$

Figure 45: Section 1 Marital Status

2. Enter number of **Dependents**.
3. Enter the Dependents Age(s).
4. Select the appropriate **Unmarried** checkboxes.
5. Repeat Steps 1 – 4 for Co-Borrower.
6. Verify Borrower **Current Address** information.  
If renting, select the *Positive Rental History* checkbox if applicable. The checkbox auto-fills if the same checkbox is selected in the Borrower information screen.
7. Verify Co-Borrower **Current Address** information.

## Former Addresses

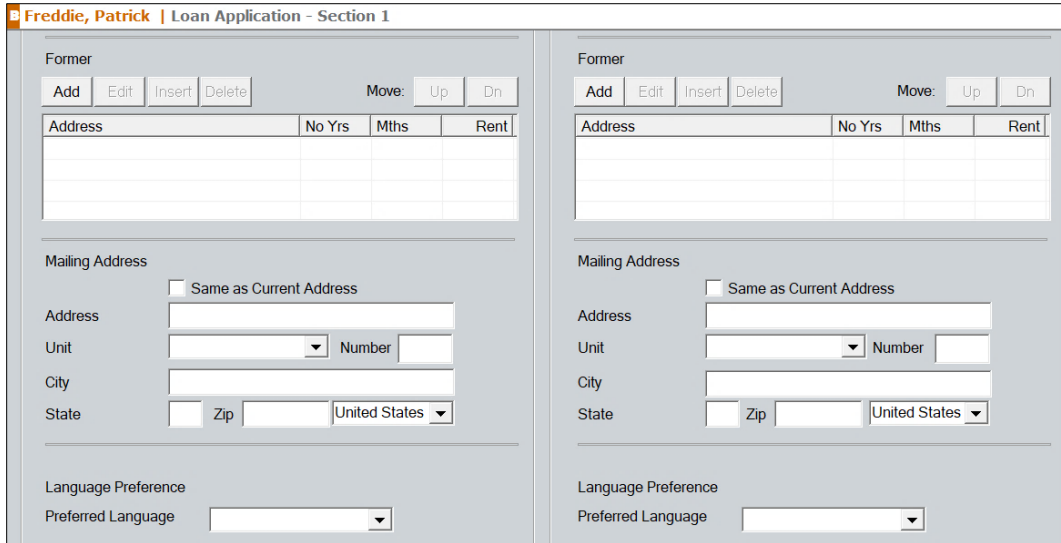
Seven years of former addresses for all borrowers are required.



## Add Former Address

Use the following steps to add former address information.

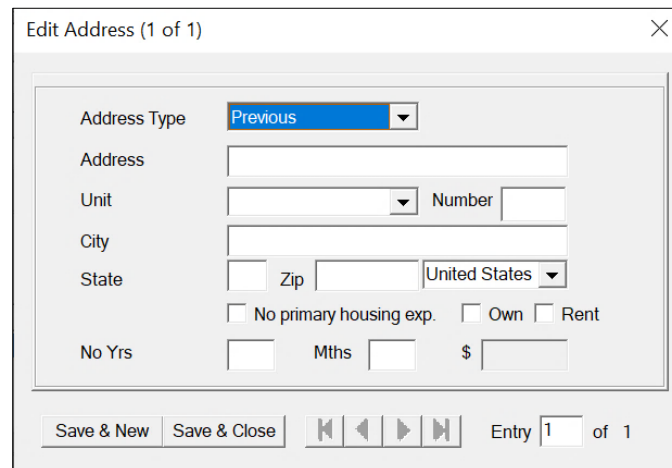
1. Click **Add**.



The screenshot shows a web application interface for 'Freddie, Patrick | Loan Application - Section 1'. It features two side-by-side panels, each with a 'Former' section and a 'Mailing Address' section. The 'Former' section includes a table with columns for 'Address', 'No Yrs', 'Mths', and 'Rent', and buttons for 'Add', 'Edit', 'Insert', 'Delete', and 'Move: Up Dn'. The 'Mailing Address' section includes a checkbox for 'Same as Current Address' and input fields for 'Address', 'Unit', 'City', 'State', and 'Zip', along with a 'Language Preference' dropdown.

Figure 46: Section 1 Former Addresses

2. Select the **Address Type** from the dropdown on the *Edit Address* dialog.



The screenshot shows the 'Edit Address (1 of 1)' dialog box. It contains the following fields and options:
 

- Address Type:** A dropdown menu currently set to 'Previous'.
- Address:** A text input field.
- Unit:** A dropdown menu followed by a 'Number' input field.
- City:** A text input field.
- State:** A dropdown menu set to 'United States', followed by a 'Zip' input field.
- Housing Type:** Three checkboxes: 'No primary housing exp.', 'Own', and 'Rent'.
- Financials:** Input fields for 'No Yrs', 'Mths', and a dollar sign followed by a monetary amount.

 At the bottom, there are buttons for 'Save & New', 'Save & Close', navigation arrows, and 'Entry 1 of 1'.

Figure 47: Edit Address Dialog

3. Enter **Address Details**.
4. Select the **No primary housing exp** checkbox if applicable.
5. Select the **Rent** or **Own** checkbox.
6. Enter **Number of Years** and **Months**.
7. Enter **Rent/Mortgage Amount**.

- Click **Save & Close**.

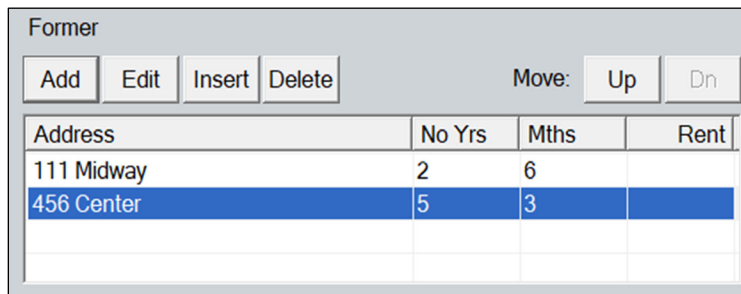
**Note:** Click *Save & New* to add another address.

- Repeat Steps 1 – 8 for Co-Borrower.
- Complete the **Mailing Address** if different from **Current Address**. (See [Figure 46](#).)
- Select the appropriate Borrower/Co-Borrower **Language Preferences**.

### ***Edit Former Address***

Use the following steps to edit a former address.

- Select the **Former Address** to edit.



Former			
Add Edit Insert Delete		Move: Up Dn	
Address	No Yrs	Mths	Rent
111 Midway	2	6	
456 Center	5	3	

**Figure 48: Edit Former Address**

- Click **Edit**.
- Update the former address on the *Edit Address* dialog. (See [Figure 47](#).)
- Click **Save** and **New**.

### ***Insert Former Address***

Use the following steps to insert Former Address at a selected table location.

- Select the location to insert the name. (See [Figure 48](#).)
- Click **Insert**.
- Enter the **Former Address** information on the *Edit Address* dialog. (See [Figure 47](#).)
- Click OK.

### ***Delete Former Address***

Use the following steps to delete a former address.

- Select the **Former Address** to delete. (See [Figure 48](#).)
- Click **Delete**.

## Employment/Self Employment

Complete the Borrower/Co-Borrower **Employment/Self Employment** fields. The information populates the *VOE* form. (See [Verification of Employment \(VOE\)](#)).

Point imports the employment information from the received Verification of Employment when **Populate Employment** is selected on the *Verification of Employment* screen.

**Note:** Leave this section blank to allow the Verification of Employment results to automatically populate the fields.

### Current Employer

Use the following steps to enter current employment.

1. Select the Borrower **Employment Status Type** from the dropdown.

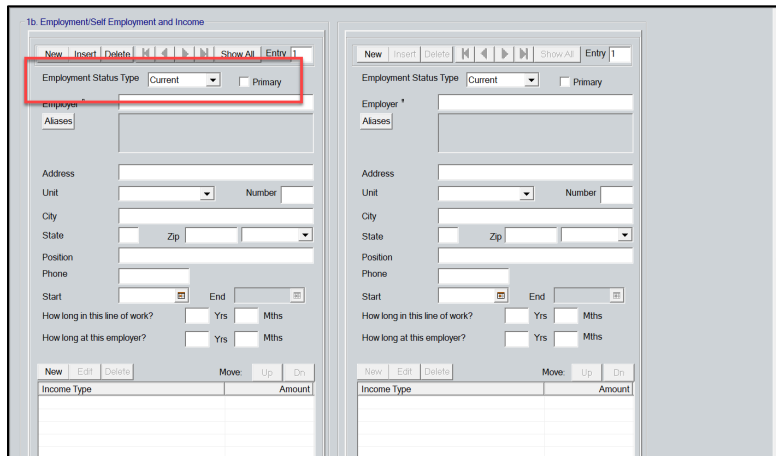


Figure 49: Section 1 Employment

2. Select the **Primary** checkbox if listed employment is primary employment.
3. Enter **Employer Name**.
4. If an *Employer* has any aliases, select the **Aliases** button.
5. Enter aliases.

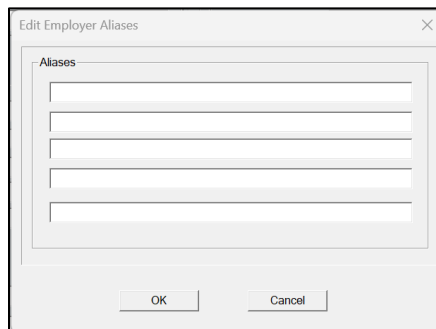
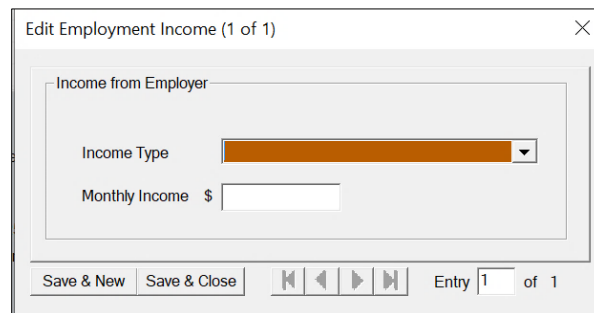


Figure 50: Aliases

6. Click **OK** in the *Aliases* dialog.
7. Enter employer **Address Information**.
8. Enter **Borrower Position**.
9. Enter employer **Phone**.
10. Enter employment **Start date**.
11. Enter employment **End date** if applicable.
12. Enter **Years/Months** for length of time in line of work.
13. Enter **Years/Months** at current employer.
14. Select the appropriate **Income Type** from the dropdown.

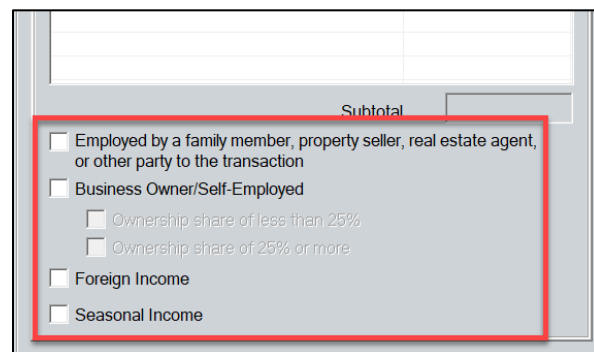


**Figure 51: Edit Employment Income Dialog**

15. Enter **Monthly Income**.
16. Click **Save & Close**.

**Note:** Click *Save & New* to add another *Income Type*.

17. Select the appropriate **Income** checkboxes. (See [Figure 49](#).)



**Figure 52: Income Type Options**

## **Former Employers**

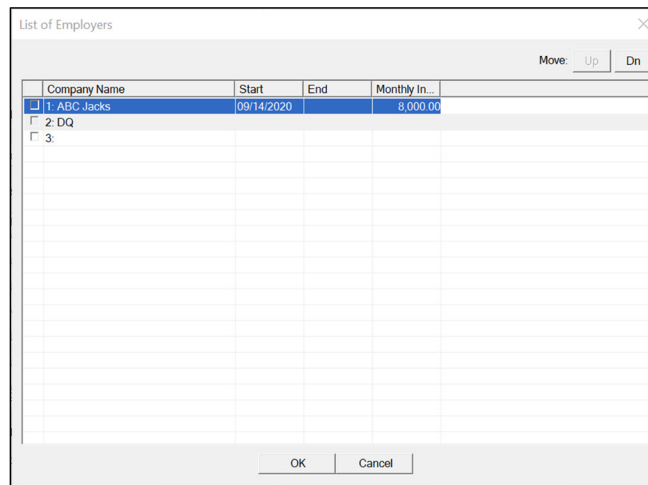
Use the following steps to complete the former employer details.

1. Click **New** to add another employer.
2. Repeat Steps 1 – 13 above to cover two-years work history.

### ***Insert Employer***

Use the following steps to insert an employer at a specific table location.

1. Click **Show All** (See [Figure 49](#)).
2. Select the location to insert the employer.



**Figure 53: List of Employers Dialog**

3. Click **OK**.
4. Repeat Steps 1 – 2 in Former Employers.

### ***Delete Employer***

Use the following steps to remove a former employer.

1. Click **Show All**. (See [Figure 54](#).)
2. Select the employer to delete. (See [Figure 53](#).)
3. Click **OK**.
4. Click **Delete**. (See [Figure 54](#).)

### ***Enter Income Type***

Use the following steps to enter a new income type for a selected employer.

1. Click **Show All**. (See [Figure 54](#).)
2. Select the employer to add income. (See [Figure 53](#).)
3. Click **New**. (See [Figure 54](#).)

4. Complete the **Edit Employment** dialog information. (See [Figure 51](#).)
5. Click **Save & Close**.

### **Edit Income Type**

Use the following steps to edit income type for a selected employer.

1. Click **Show All**. (See [Figure 54](#).)
2. Select the employer to edit income. (See [Figure 53](#).)
3. Click **OK**.
4. Click **Edit**. (See [Figure 54](#).)
5. Complete the *Edit Employment* dialog information. (See [Figure 51](#).)
6. Click Save & Close.

### **Delete Income Type**

Use the following steps to delete income type for a selected employer.

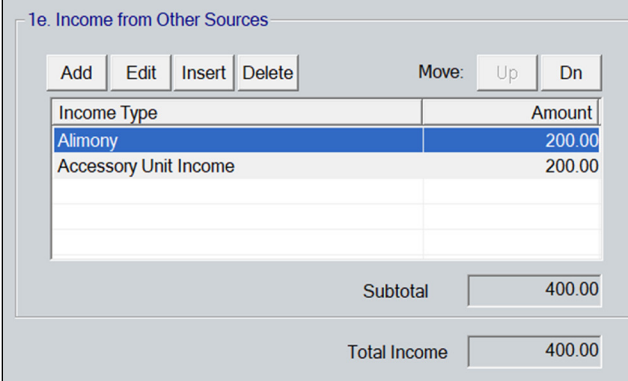
1. Click **Show All**. (See [Figure 54](#).)
2. Select the employer to delete income. (See [Figure 53](#).)
3. Click **OK**.
4. Click **Delete**. (See [Figure 54](#).)

## **1e. Income from Other Sources**

Complete the *Income from Other Sources* information if applicable.

### **Add Income from Other Sources**

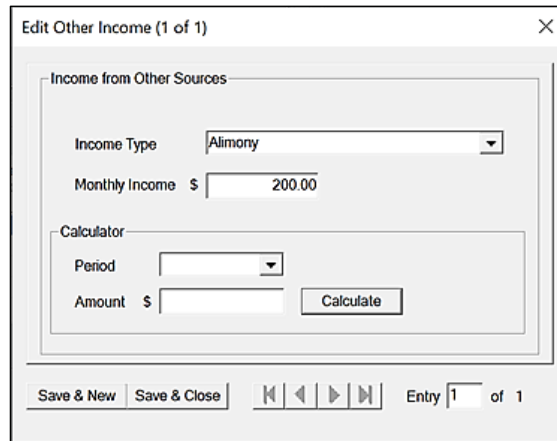
1. Click the **Add** button.



Income Type	Amount
Alimony	200.00
Accessory Unit Income	200.00
Subtotal	
400.00	
Total Income	
400.00	

**Figure 54: Income from Other Sources**

2. Select the appropriate **Income Type** from the dropdown.



**Figure 55: Edit Other Income**

3. Enter the **Monthly Income**.
4. Click **Save & Close**.

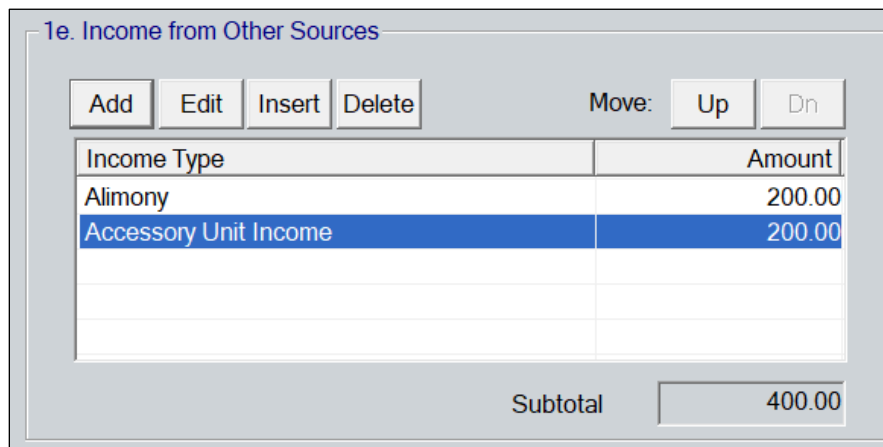
**Note:** Click **Save & New** to add another **Income Type**.

5. Repeat Steps 1 – 4 for Co-Borrower.

### ***Edit Other Income***

Use the following steps to edit a former address.

1. Select which **Income Type** to edit.



Income Type	Amount
Alimony	200.00
Accessory Unit Income	200.00
Subtotal	400.00

**Figure 56: Add Income Sources**

2. Click **Add**.
3. Update the **Income Information** on the *Edit Other Income* dialog. (See [Figure 55](#).)
4. Click **Save and New**.

## ***Insert Other Income***

Use the following steps to insert **Other Income** at a selected table location.

1. Select the location to insert the **Other Income**. (See [Figure 56](#).)
2. Click **Insert**.
3. Enter the **Income Information** on the *Edit Other Income* dialog. (See [Figure 55](#).)
4. Click OK.

## ***Delete Other Income***

Use the following steps to delete a listed **Other Income**.

1. Select the **Income** to delete. (See [Figure 56](#).)
2. Click **Delete**.

## Loan Application Section 2 & 3

Complete the **Loan Application Section 2 & 3** details.

### VOA Buttons

Use the **Verification of Assets (VOA)** buttons to verify and import assets to the **2a. Assets** table.

- **View VOA:** Click to view the *Verification of Assets Report*
- **Update VOA:** Click to import the *Verification of Assets Report* information into the **2a. Assets** table.

**Note:** The VOA import overwrites the table contents when results are different than listed Values.

- **Retrieve VOA:** Click to retrieve the *Verification of Assets Report* after entering the **2a. Assets** table account information.
- **Remove VOA:** Click to remove the imported *Verification of Assets Report* results.

### 2a. Assets

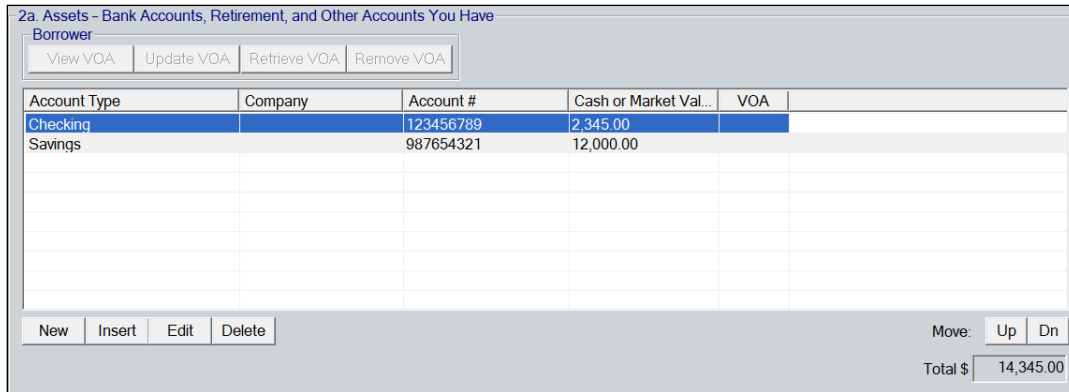
Enter bank accounts, retirement accounts, and other similar accounts in the **2a. Assets** table.



## Add Assets

Use the following steps to add assets to the **2a. Assets** table.

1. Click the **New** button.



Account Type	Company	Account #	Cash or Market Val...	VOA
Checking		123456789	2,345.00	
Savings		987654321	12,000.00	

Figure 57: Add Assets

2. Enter the company information.

**Note:** Click the folder icon inside the *Company* field to use the *Cardex Database*.

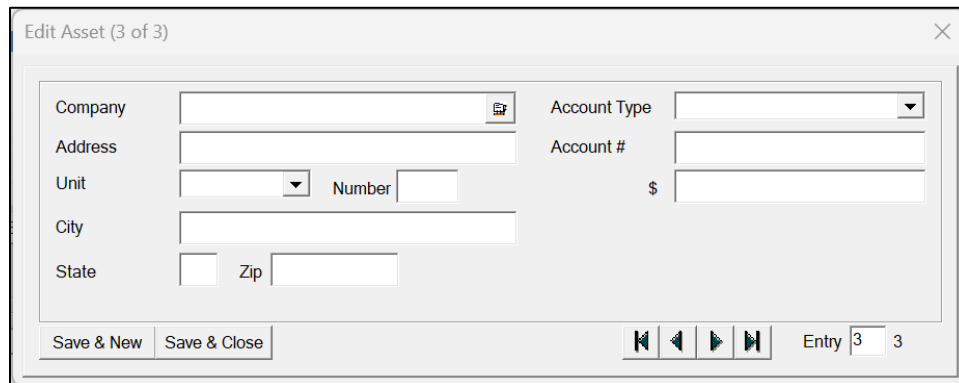


Figure 58: Edit Asset Dialog

3. Select the **Account Type**.
4. Enter the **Account Number**.
5. Enter the **Account Funds**.
6. Click **Save & Close**.

**Note:** Click **Save & New** to add an additional account.

## Edit Assets

Use the following steps to edit assets listed in the **2a. Assets** table.

1. Select the **Account** to edit. (See [Figure 57.](#))

2. Update the information appropriate on the *Edit Asset* dialog. (See [Figure 58.](#))
3. Click **Save & Close**.

### ***Insert Assets***

Use the following steps to enter an asset at a specific **2a. Assets** table location.

1. Select the table row to add the asset. (See [Figure 57.](#))
2. Click **Insert**.
3. Update the information appropriate on the *Edit Asset* dialog. (See [Figure 58.](#))
4. Click **Save & Close**.

### ***Delete Assets***

Use the following steps to remove an asset from the **2a. Assets** table.

1. Select the **Account** to delete. (See [Figure 57.](#))
2. Click **Delete**.

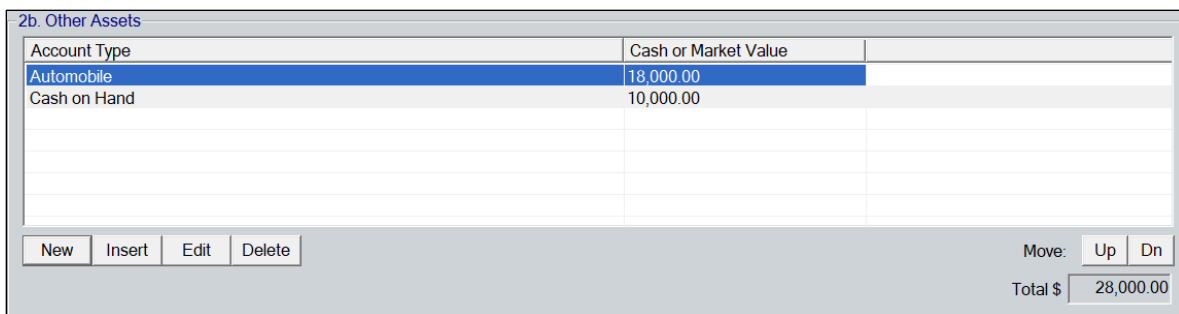
## **2b. Other Assets**

Enter other asset types in the **2b. Other Assets** table.

### ***Add Other Assets***

Use the following steps to add Other Assets on the **2b. Other Assets** table.

1. Click the **New** button.



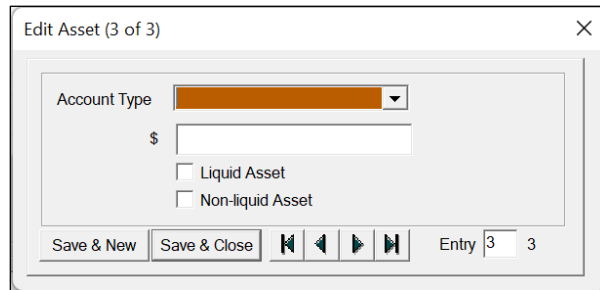
Account Type	Cash or Market Value
Automobile	18,000.00
Cash on Hand	10,000.00

Move:

Total \$

**Figure 59: Add Other Assets**

2. Select the **Account Type**.



**Figure 60: Edit Asset Dialog**

3. Enter the **Account Funds**.
4. Select the applicable **Liquid Asset** checkbox.
5. Click **Save & Close**.

**Note:** Click **Save & New** to add an additional asset.

### ***Edit Other Assets***

Use the following steps to edit assets listed in the **2b. Other Assets** table.

1. Select the **Account** to edit. (See [Figure 59](#).)
2. Update the information appropriate on the *Edit Asset* dialog. (See [Figure 60](#).)
3. Click **Save & Close**.

### ***Insert Other Assets***

Use the following steps to enter an asset at a specific **2b. Other Assets** table location.

1. Select the table row to add the asset. (See [Figure 59](#).)
2. Click **Insert**.
3. Update the information appropriate on the *Edit Asset* dialog. (See [Figure 60](#).)
4. Click **Save & Close**.

### ***Delete Assets***

Use the following steps to remove an asset from the **2b. Other Assets** table.

3. Select the **Account** to delete. (See [Figure 59](#).)
4. Click **Delete**.

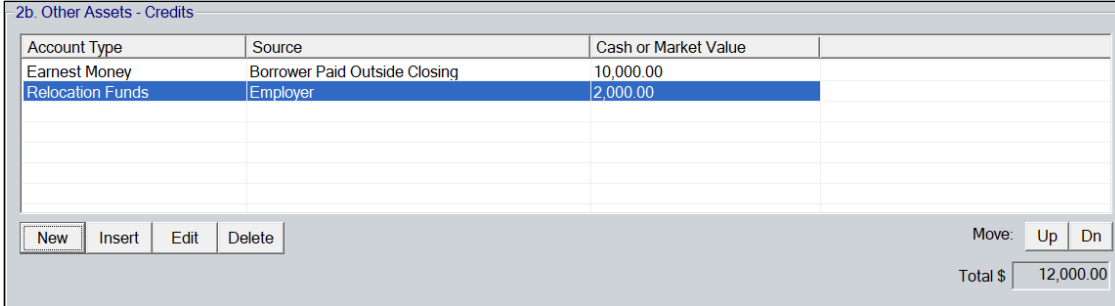
## **2b. Other Assets - Credits**

Enter other asset types in the **2b. Other Assets - Credits** table.

## Add Other Assets - Credits

Use the following steps to add Other Assets on the **2b. Other Assets - Credits** table.

1. Click the **New** button.



Account Type	Source	Cash or Market Value
Earnest Money	Borrower Paid Outside Closing	10,000.00
Relocation Funds	Employer	2,000.00

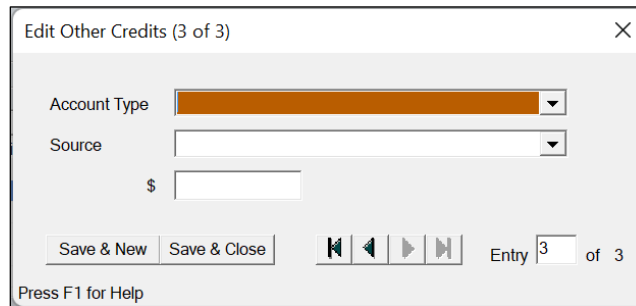
Buttons: New, Insert, Edit, Delete

Move: Up, Dn

Total \$ 12,000.00

Figure 61: Add Other Assets - Credits

2. Select the **Account Type**.



Edit Other Credits (3 of 3)

Account Type: [Dropdown]

Source: [Dropdown]

\$ [Text Input]

Buttons: Save & New, Save & Close, [Navigation Arrows]

Entry 3 of 3

Press F1 for Help

Figure 62: Edit Other Credits Dialog

3. Select the **Source**.
4. Enter the **Amount**.
5. Click **Save & Close**.

**Note:** Click *Save & New* to add an additional asset.

## Edit Other Assets - Credits

Use the following steps to edit assets listed in the **2b. Other Assets - Credits** table.

1. Select the **Account** to edit. (See [Figure 61](#).)
2. Update the information appropriate on the *Edit Asset* dialog. (See [Figure 62](#).)
3. Click **Save & Close**.

## Insert Other Assets

Use the following steps to enter an asset at a specific **2b. Other Assets - Credits** table location.

1. Select the table row to add the asset. (See [Figure 61](#).)
2. Click **Insert**.
3. Update the information appropriate on the *Edit Asset* dialog. (See [Figure 62](#).)
4. Click **Save & Close**.

### **Delete Other Assets**

Use the following steps to remove an asset from the **2b. Other Assets - Credits** table.

1. Select the **Account** to delete. (See [Figure 61](#).)
2. Click **Delete**.

### **Request Credit**

Click the **Request Credit** button to submit a *Credit Report* request. (See [Credit Reports](#) for details.)

### **View Credit**

Click **View Credit** to view the returned *Credit Report*.

### **Populate Liabilities**

Click **Populate Liabilities** to populate the **2c. Liabilities** table with the *Credit Report information*.

**Note:** Enter information on **2c. Liabilities** table is overwritten with imported *Credit Report* information.

### **2c. Liabilities Table**

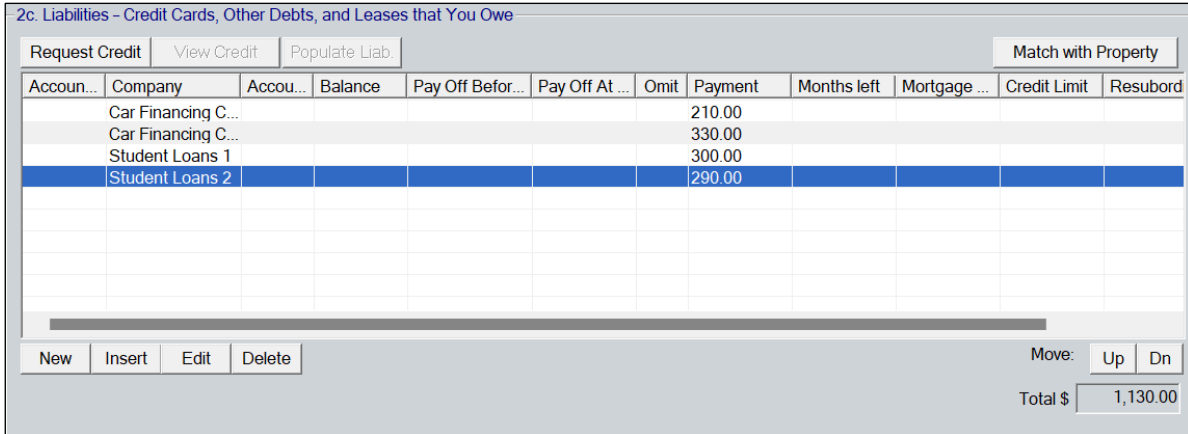
Enter additional liabilities into the **2c. Liabilities** table. Include other property mortgages in the **2c. Liabilities** table.

**Note:** *Other Obligations* from the *Borrower Information* screen are automatically pre-filled.

## Add Liabilities

Use the following steps to add liabilities to the **2c. Liabilities** table.

1. Click the **New** button.



Account...	Company	Accou...	Balance	Pay Off Befor...	Pay Off At ...	Omit	Payment	Months left	Mortgage ...	Credit Limit	Resubord
	Car Financing C...						210.00				
	Car Financing C...						330.00				
	Student Loans 1						300.00				
	Student Loans 2						290.00				

Figure 63: Add Liabilities

2. Enter the company information.

**Note:** Click on the folder icon in the *Company* field to use the *Cardex Database*.

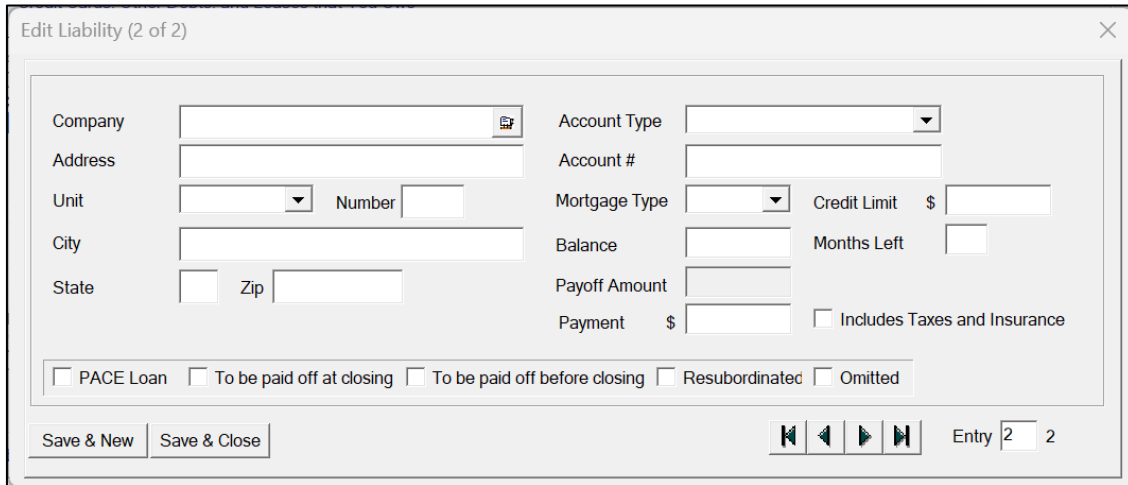


Figure 64: Edit Liability Dialog

3. Enter account information.
4. Select **Mortgage Type** if applicable.
5. Enter **Credit Limit** if applicable.
6. Enter **Balance** and **Months Left**.
7. Enter **Payoff Amount**.
8. Select the appropriate checkboxes.

9. Click **Save & Close**.

**Note:** Click *Save & New* to add another account.

### ***Edit Liabilities***

Use the following steps to edit assets listed in the **2c. Liabilities** table.

1. Select the **Liability** to edit. (See [Figure 63.](#))
2. Update the information appropriate on the *Edit Liability* dialog. (See [Figure 64.](#))
3. Click **Save & Close**.

### ***Insert Other Assets***

Use the following steps to enter an asset at a specific **2c. Liabilities** table location.

5. Select the table row to add the asset. (See [Figure 63.](#))
6. Click **Insert**.
7. Update the information appropriate on the *Edit Asset* dialog. (See [Figure 64.](#))
8. Click **Save & Close**.

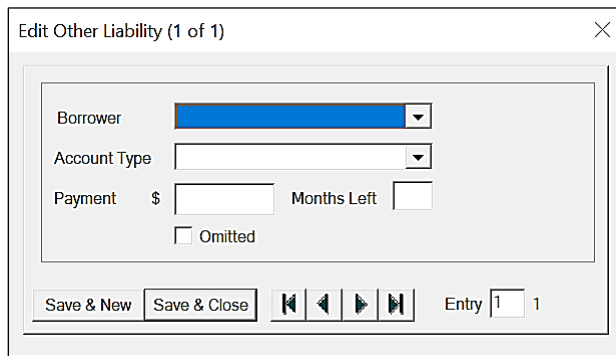
### ***Delete Assets***

Use the following steps to remove an asset from the **2c. Liabilities** table.

1. Select the **Account** to delete. (See [Figure 63.](#))
2. Click **Delete**.

## **2d. Other Liabilities**

5. Enter other liabilities in the **Table 2d Other Liabilities** table.
6. Click the **New** button.
7. Select the **Borrower**.



**Figure 65: Edit Other Liability Dialog**

4. Select the **Account Type**.
5. Enter the **Payment** amount.
6. Enter **Months Left**.
7. Click **Omitted** to omit from the liabilities.
8. Click **Save & Close**.

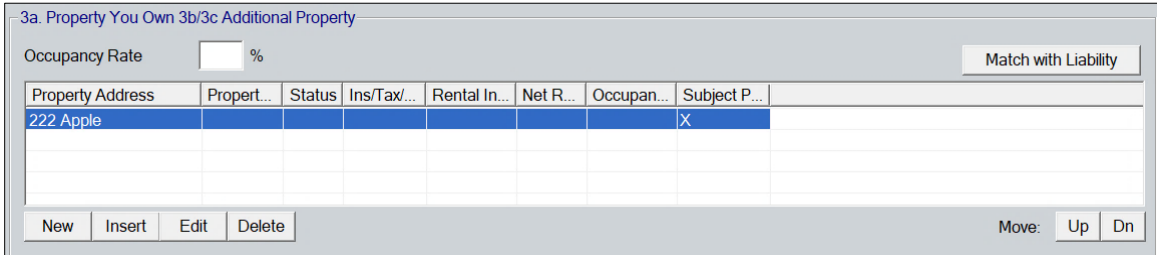
**Note:** Click **Save & New** to add another account.

## Table 3a Property You Own

Enter owned properties in the **3a Property You Own** table.

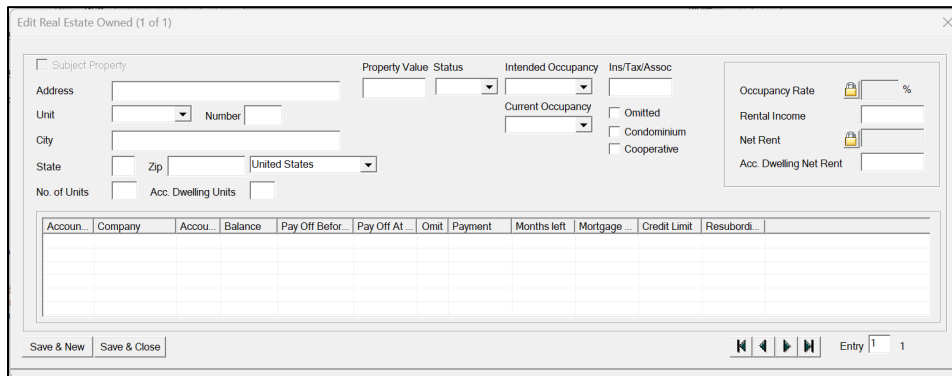
**Note:** Owned properties are listed in table **2c Liabilities**.

1. Enter **Occupancy Rate**.



**Figure 66: Loan Section 2 & 3 Additional Property**

2. Click **New**.



**Figure 67: Edit REO Dialog**

3. Select the **Subject Property** checkbox if the entry is the property being bought.
4. Enter property address.
5. Enter **No of Units** if applicable.
6. Add **Acc. (Accessory) Dwelling Units** if applicable.
7. Enter **Property Value**.



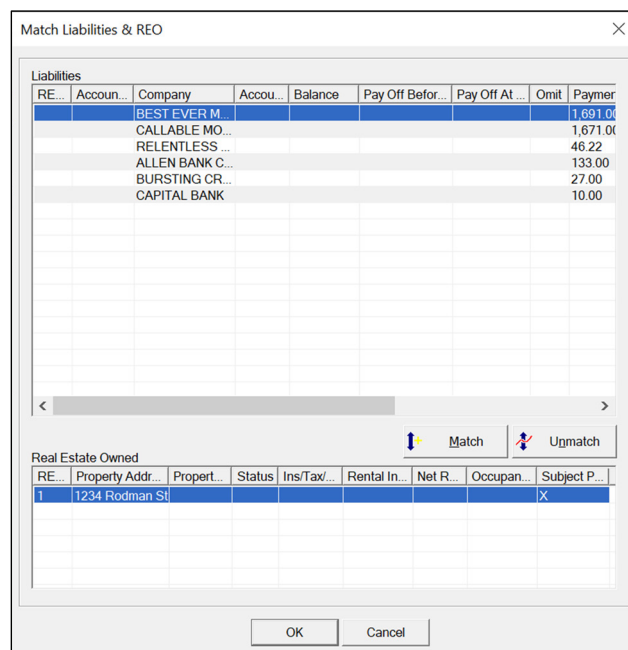
8. Select **Status**.
9. Select **Intended Occupancy**.
10. Enter **Ins/Tax/Assoc Fees**.
11. Select the **Omitted** checkbox if applicable.
12. Select **Current Occupancy**.
13. Select the appropriate **Condominium/Cooperative** checkbox if applicable.
14. If needed, edit the **Occupancy Rate** by selecting the lockbox icon.
15. Enter **Rental Income**.
16. If needed, edit the **Net Rate** by selecting the lockbox icon.
17. Enter the **Acc. (Accessory) Dwelling Net Rent** if applicable.
18. Click **Save & Close**.

**Note:** Click *Save & New* to add additional REO.

## Match with Liability

Match properties list on the **3a Property You Own** table with the applicable mortgage listed in the **2c. Liabilities** table.

1. Click **Match with Liabilities**.
2. Select the matching liability.



**Figure 68: Match Liabilities and REO Dialog**

3. Click **Match**.

## Loan Application Section 4

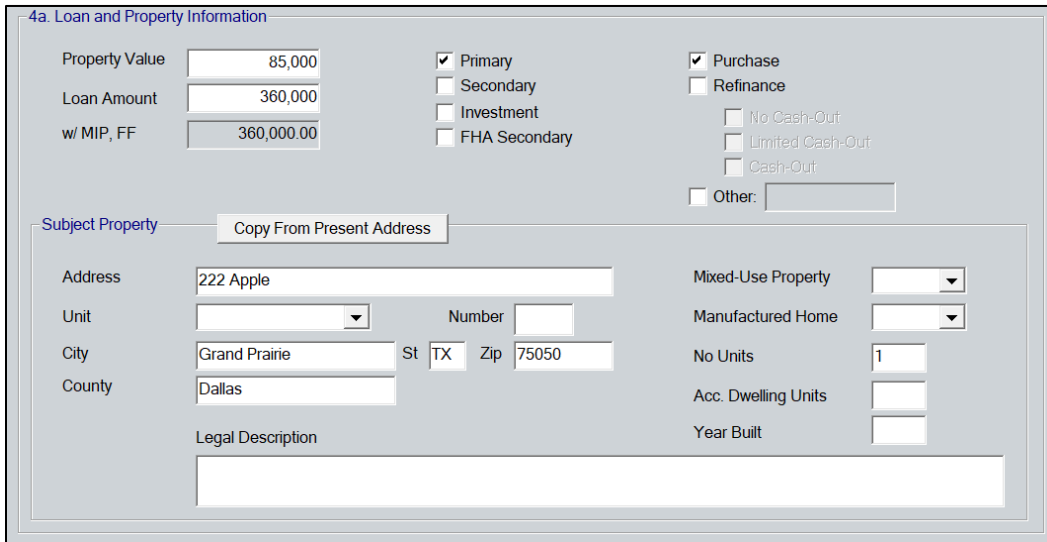
Complete the **Loan Application Section 4** details.

### Loan and Property Information/Subject Property

Complete the non-populated loan and property information fields as applicable.

**Note:** Some fields are already populated from other screens.

1. Review the populated information and enter missing details if applicable.



**Figure 69: Loan Section 4 Subject Property**

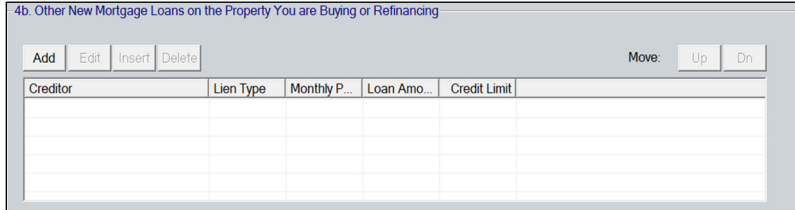
2. Click **Copy From Present Address** to populate the **Subject Property** fields with current address information if applicable.
3. Select the appropriate **Mixed-Use Property** option if applicable.
4. Select the appropriate **Manufactured Home** option if applicable.
5. Enter the property **Legal Description**.

### 4b. Other New Mortgage Loans

Complete the **4b. Other New Mortgage Loans** table with other new mortgages taken out on the property.

## Add Other New Mortgage

1. Click the **Add** button.



Creditor	Lien Type	Monthly P...	Loan Amo...	Credit Limit

Figure 70: Other New Mortgages

2. Enter the **Creditor**.

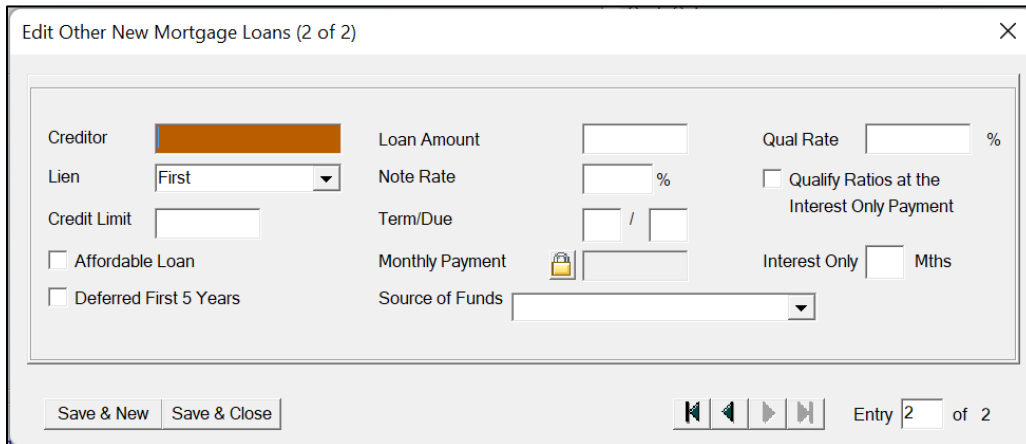


Figure 71: Edit Other New Mortgage Loans Dialog

3. Enter **Loan Amount**.
4. Select the appropriate **Lien**.
5. Enter **Note Rate**.
6. Enter **Credit Limit**.
7. Enter **Term/Date**.
8. Select the appropriate checkbox.
9. Select the **Source of Funds**.
10. Enter a **Qual Rate** (Qualifying Rate).
11. Check the **Qualify Ratios** checkbox if needed.
12. Enter **Interest Only Mths** (Months).
13. Click **Save & Close**.

**Note:** Click **Save & New** to add another account.

## Edit Other New Mortgage

Use the following steps to edit assets listed in the **4b. Other New Mortgage Loans** table.

1. Select the **Mortgage** to edit. (See [Figure 70.](#))
2. Update the information appropriate on the *Edit Other Mortgage Loans* dialog. (See [Figure 71.](#))
3. Click **Save & Close**.

## Insert Other New Mortgage

Use the following steps to enter an asset at a specific **4b. Other New Mortgage Loans** table location.

1. Select the table row to add the mortgage. (See [Figure 70.](#))
2. Click **Insert**.
3. Update the information appropriate on the *Edit Other Mortgage Loans* dialog. (See [Figure 71.](#))
4. Click **Save & Close**.

## Delete Other New Mortgage

Use the following steps to remove an asset from the **4b. Other New Mortgage Loans** table.

1. Select the **Mortgage** to delete. (See [Figure 70.](#))
2. Click **Delete**.

## Property Rental Income

Complete the **Rental Income** for the property if applicable.

1. Enter the average occupancy rate in the **Occ Rate** field. (See [Figure 70.](#))



4c. Rental Income on the Property You Want to Purchase

Occ Rate  %

Rental Income


Net Rent   Acc. Dwelling Net Rent

Figure 72: Property Rental Income

2. Enter the **Rental Income**.
3. Enter the **Acc. (Accessory) Net Rent** if applicable.

**Note:** Point calculates the *Net Rent* after saving the loan file. To edit the field, select the lockbox icon.

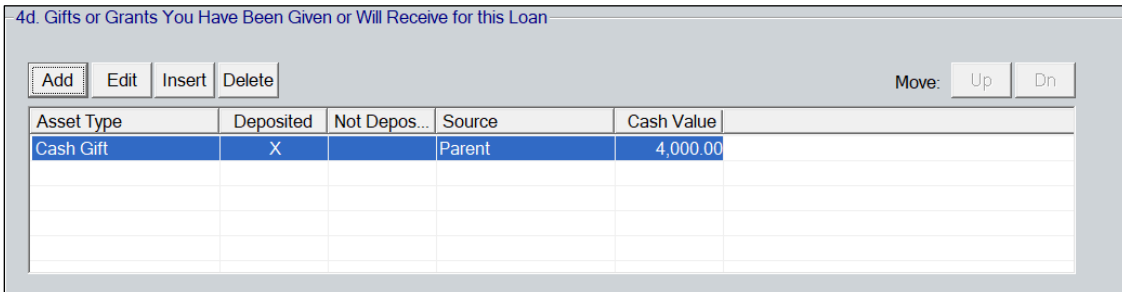
## Gifts and Grants

Complete the **4d. Gifts or Grants** table with gifts or grants being applied to the purchase.

### Add Gifts/Grants

Use the following steps to add **Gifts or Grants**.

1. Click the **Add** button.



Asset Type	Deposited	Not Depos...	Source	Cash Value
Cash Gift	X		Parent	4,000.00

Figure 73: Gifts/Grants

2. Select the **Type of Gift**.

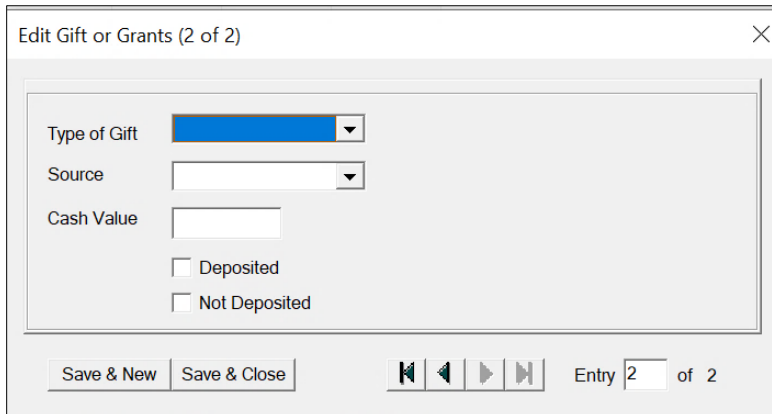


Figure 74: Edit Gift or Grants Dialog

3. Select the **Source**.
4. Enter the **Cash Value**.
5. Select the appropriate Deposited checkbox.
6. Click **Save & Close**.

**Note:** Click *Save & New* to add another account.

### Edit Gift/Grant

Use the following steps to edit gifts or grants listed on **4d. Gifts or Grants** table.

1. Select the **Gift/Grant** to edit. (See [Figure 73](#).)

2. Update the information appropriate on the *Edit Gift or Grants* dialog. (See [Figure 74.](#))
3. Click **Save & Close**.

### ***Insert Gift/Grant***

Use the following steps to enter gifts or grants at a specific **4d. Gifts or Grants** table location.

1. Select the table row to add the gift/grant. (See [Figure 73.](#))
2. Click **Insert**.
3. Update the information appropriate on the *Edit Gift or Grants* dialog. (See [Figure 74.](#))
4. Click **Save & Close**.

### ***Delete Gift/Grant***

Use the following steps to remove gifts or grants from the **4d. Gifts or Grants** table.

1. Select the **Gift/Grant** to delete. (See [Figure 73.](#))
2. Click **Delete**.

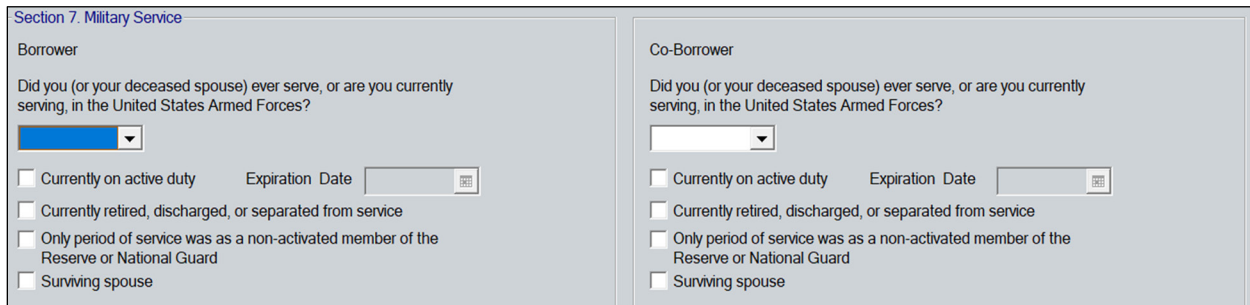
## Loan Application Section 5

1. Complete the questionnaire displayed on the **Loan Application Section 5** screen.
2. Proceed to [Loan Application Section 7 & 8](#).

## Loan Application Section 7 & 8

Complete **Section 7** and **Section 8** fields.

1. Complete the *Borrower Military Service Information* if applicable.



The screenshot shows two side-by-side questionnaire sections. The left section is titled 'Section 7. Military Service' and 'Borrower'. It asks 'Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces?' with a dropdown menu. Below are four checkboxes: 'Currently on active duty' (with an 'Expiration Date' field), 'Currently retired, discharged, or separated from service', 'Only period of service was as a non-activated member of the Reserve or National Guard', and 'Surviving spouse'. The right section is titled 'Co-Borrower' and asks the same question. It also has a dropdown menu and the same four checkboxes.

**Figure 75: Military Service**

2. Complete the *Borrower Demographic Information*.

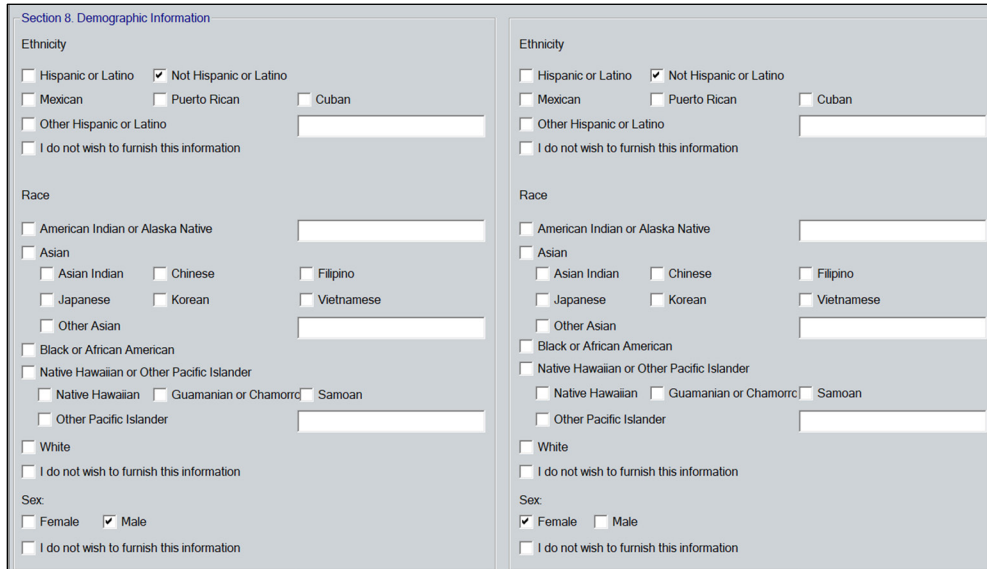


Figure 76: Demographic Information

3. Complete the **Borrower Information** was *Taken in Person* fields.
4. Answer the remaining questions.
5. Repeat Steps 1 – 4 for the Co-Borrower.

## Loan Application Section 9

Use the following steps to enter **Loan Originator** information.

1. Select **Originator** from the dropdown.



Figure 77: Loan Originator Information

2. Enter Loan Originator **NMLS #** if required.
3. Enter Loan Originator **License #** if required.
4. Enter the Loan Originator contact information.

5. Enter the Borrower/Co-Borrower **Interview Date**.
6. Enter the Borrower/Co-Borrower Signature Date(s).
7. Click **Continuation Sheet** and enter additional loan or Borrower/Co-Borrower information when required.
8. Click **QM** to open the *Qualified Mortgage Reporting* interface. (See [QM Button](#).)

## Lender Loan Information – 1

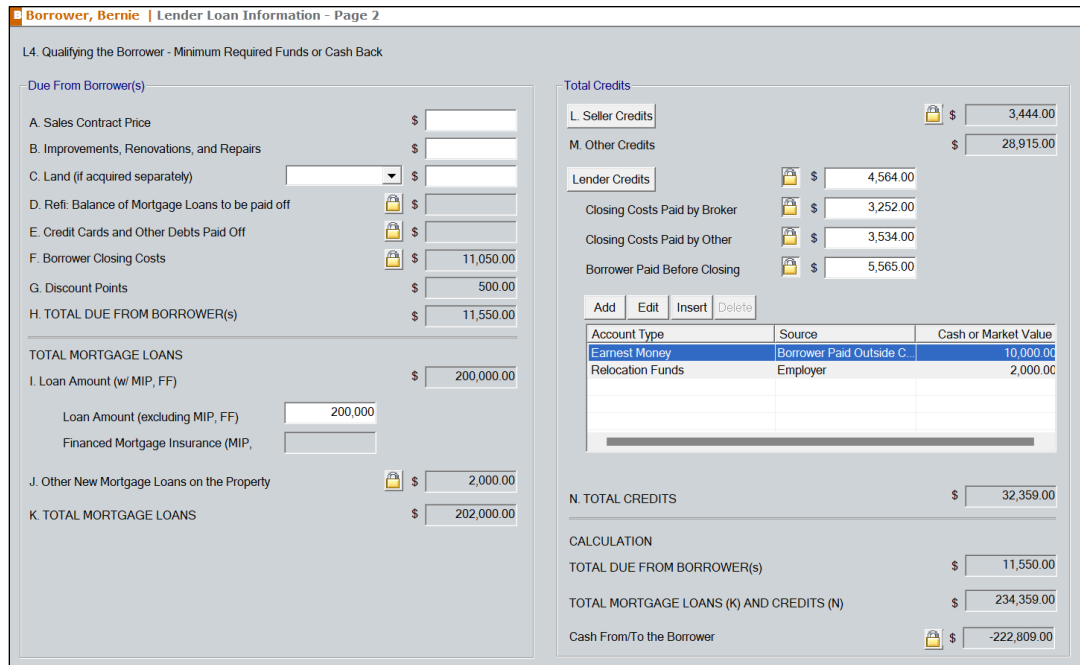
The *Lender Loan Information – 1* screen contains a summary of information captured while completing the *Loan Application Section* screens. Review the screen and verify all required information is completed.

1. Review the **L1 Property and Loan Information** section.
2. Update existing information or add missing information as required.
3. Review the **L2 Title Information** section.
4. Update existing information or add missing information as required.
5. Review the **L3 Mortgage Loan Information** section.
6. Update existing information or add missing information as required.



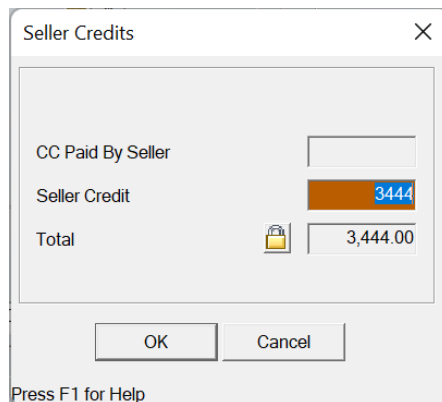
## Lender Loan Information – 2

The *Lender Loan Information – 2* screen contains a summary of information captured while completing the *Loan Application Section* screens. Review the screen and verify all required information is completed.



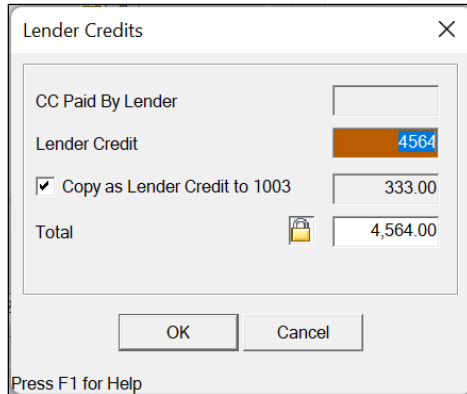
**Figure 78: Lender Loan Information - 2**

1. Review **Due From Borrowers** section.
2. Update existing information or add missing information as required.
3. Review the **Total Credits** section.
4. If needed, click on the **L. Seller Credits** button to edit the amount of seller credits.



**Figure 79: Seller Credits**

5. If needed, click on the **Lender Credits** button.
6. Select the **Copy as Lender Credit to 1003** checkbox if applicable.



**Figure 80: Lender Credits**

7. Click **Ok**.
8. Update existing information or add missing information as required.
9. Update **Homeownership Education** and **Housing Counseling** section.
10. Update existing information or add missing information as required.

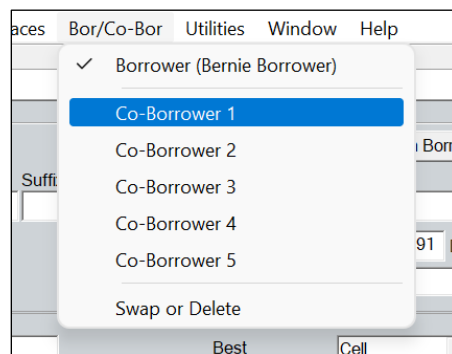
## Add/Swap/Delete Borrowers & Co-Borrowers

Point provides functions for adding and deleting non-married borrowers and co-borrowers. The functions include adding and deleting borrower sets.

### Add Non-Married Co-Borrower

Use the following steps to add a non-married co-borrower to the loan.

1. Select **Co-Borrower 1** from the **Bor/Co-Bor** menu.



**Figure 81: Add Non-Married Co-Borrower**

2. Complete the loan screens for the co-borrower.

## Swap Married Borrower & Co-Borrower

Only borrower and co-borrower in the primary borrower set can be swapped. This swap moves the loan information that is specific to each applicant during the swap.

**Note:** Only borrower and co-borrower in the primary set can be swapped.

1. Select **Swap or Delete** from the Bor/Co-Bor menu.
2. Click the first **Swap** button.

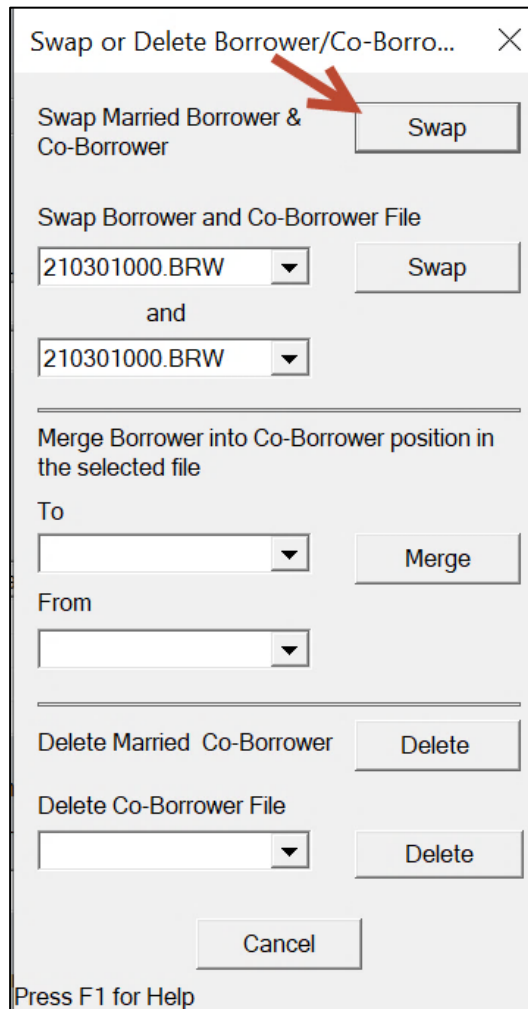


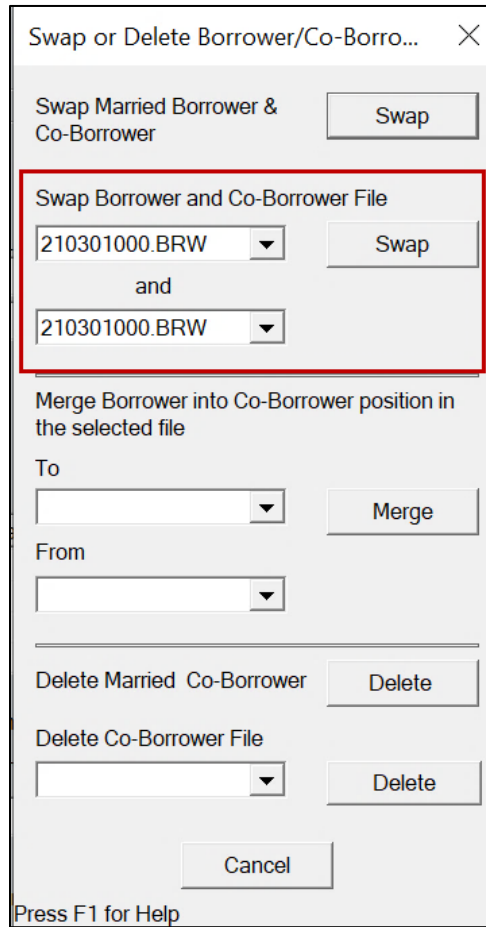
Figure 82: Swap Married Borrower & Co-Borrower

## Swap Borrower & Co-Borrower File

Use the following steps to swap loan files between the unmarried borrowers and co-borrowers. This swap moves the complete loan file during the swap.

1. Select **Swap or Delete** from the Bor/Co-Bor menu.

2. Select the **Borrower File** to swap from the first dropdown.



**Figure 83: Swap Borrower & Co-Borrower File**

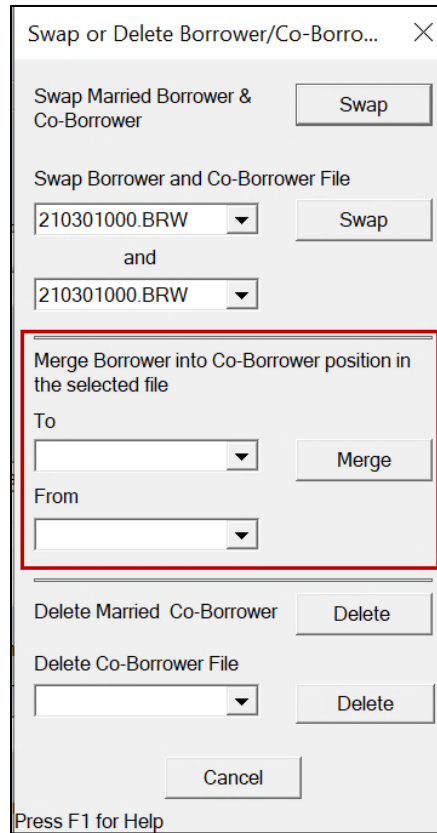
3. Select the **Co-Borrower File** to swap from the second dropdown.
4. Click **Swap**.

## Merge Borrower into Co-Borrower Position

Use the Merge option to move a borrower from one borrower set to a co-borrower position in another borrower set when the loan the borrower is moved from also has a co-borrower.

1. Select Swap or Delete from the Bor/Co-Bor menu.

2. Select the co-borrower position to move the borrower on the **To** dropdown.



**Figure 84: Merge Borrower to Co-Borrower**

3. Select the borrower being moved on the **From** dropdown.
4. Click **Merge**.

**Note:** Use the **Swap Married Borrower & Co-Borrower** option to move the co-borrower into the empty borrower position created by the Merge.

## Delete Married Co-Borrower

1. Select Swap or Delete from the Bor/Co-Bor menu.
2. Click the first **Delete** button to remove a co-borrower from the loan file.

## Delete Co-Borrower File

1. Select Swap or Delete from the Bor/Co-Bor menu.
2. Click the second **Delete** button to remove a co-borrower from the loan file.

## Chapter 5: MARKETING MENU

The **Marketing** menu provides access to loan marketing screens.

### Amortization Schedule

The *Amortization Schedule* produces a projected payment schedule for the entered loan program. Use the amortization schedule option to show prospects and borrowers the proposed monthly payments for following loan types:

- Fixed rate
- ARM
- Bi-weekly
- GPM
- Negative amortization
- Construction

Use loan program templates to run amortization schedules for prospects under various loan programs. Start the *Amortization Schedule* by selecting a preset loan program after creating the templates. Manually enter the data when a template is not available.

### Access Amortization Schedule

Use the following steps to access the *Amortization Schedule*.

1. Open the applicable loan.
2. Select Amortization Schedule from the Marketing menu.
3. Select a link for assistance with creating the associated *Amortization Schedule*:

[Fixed Rate Loan Amortization Schedule](#)

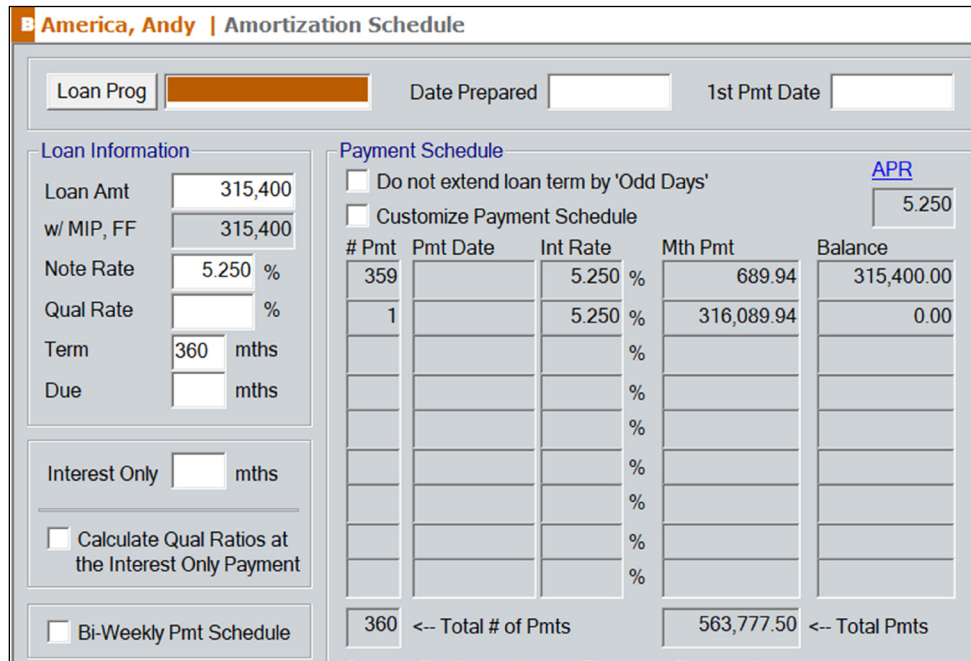
[ARM Amortization Schedule](#)

[Negative ARM Amortization Schedule](#)

## Fixed Rate Loan Amortization Schedule

Use the following steps to create a fixed rate loan amortization schedule.

1. Click **Loan Prog** to select a custom loan program template if applicable.



# Pmt	Pmt Date	Int Rate	Mth Pmt	Balance
359		5.250 %	689.94	315,400.00
1		5.250 %	316,089.94	0.00
360 <-- Total # of Pmts				
563,777.50 <-- Total Pmts				

**Figure 85: Amortization & Payment Schedule**

2. Click Loan Prog.
3. Select the loan program from the **Loan Programs** dialog. (See [Figure 29](#).)
4. Click **OK**.
5. Enter the Date Prepared.
6. Enter 1st Pmt Date.
7. Enter the **Loan Amt**.
8. Enter Note Rate.
9. Enter **Term**.
10. Enter the loan length in the **Due** field.

**Note:** 30-year amortized loan with a balloon payment after five years should be Term/Due In: 360/60.

11. Click the **Calculate** button to run the payment schedule.

- Click **Monthly Sch** button to display the *Detailed Payment Schedule*.

Detailed Payment Schedule

Loan Amt  Int Rate  Term  Due In  Cumulative  Yes  No

----- Monthly Payment -----

Pmt #	Pmt Date	Int Rate	Payment	Principal	Interest	MI	Balance
1		3.755	1,621.90	526.69	1,095.21	0.00	349,473.31
2		3.755	1,621.90	528.34	1,093.56	0.00	348,944.97
3		3.755	1,621.90	529.99	1,091.91	0.00	348,414.98
4		3.755	1,621.90	531.65	1,090.25	0.00	347,883.33
5		3.755	1,621.90	533.32	1,088.58	0.00	347,350.01
6		3.755	1,621.90	534.98	1,086.92	0.00	346,815.03
7		3.755	1,621.90	536.66	1,085.24	0.00	346,278.37
8		3.755	1,621.90	538.34	1,083.56	0.00	345,740.03
9		3.755	1,621.90	540.02	1,081.88	0.00	345,200.01
10		3.755	1,621.90	541.71	1,080.19	0.00	344,658.30
11		3.755	1,621.90	543.41	1,078.49	0.00	344,114.89
12		3.755	1,621.90	545.11	1,076.79	0.00	343,569.78
13		3.755	1,621.90	546.81	1,075.09	0.00	343,022.97
14		3.755	1,621.90	548.52	1,073.38	0.00	342,474.45
15		3.755	1,621.90	550.24	1,071.66	0.00	341,924.21
16		3.755	1,621.90	551.96	1,069.94	0.00	341,372.25
17		3.755	1,621.90	553.69	1,068.21	0.00	340,818.56
18		3.755	1,621.90	555.42	1,066.48	0.00	340,263.14
19		3.755	1,621.90	557.16	1,064.74	0.00	339,705.98
20		3.755	1,621.90	558.90	1,063.00	0.00	339,147.08
21		3.755	1,621.90	560.65	1,061.25	0.00	338,586.43
22		3.755	1,621.90	562.41	1,059.49	0.00	338,024.02
23		3.755	1,621.90	564.17	1,057.73	0.00	337,459.85

Press F1 for Help

**Figure 86: Detailed Payment Schedule**

- Click **OK** to close the Detailed Payment Schedule.
- Click **Save** to save the screen information.

## ARM Amortization Schedule

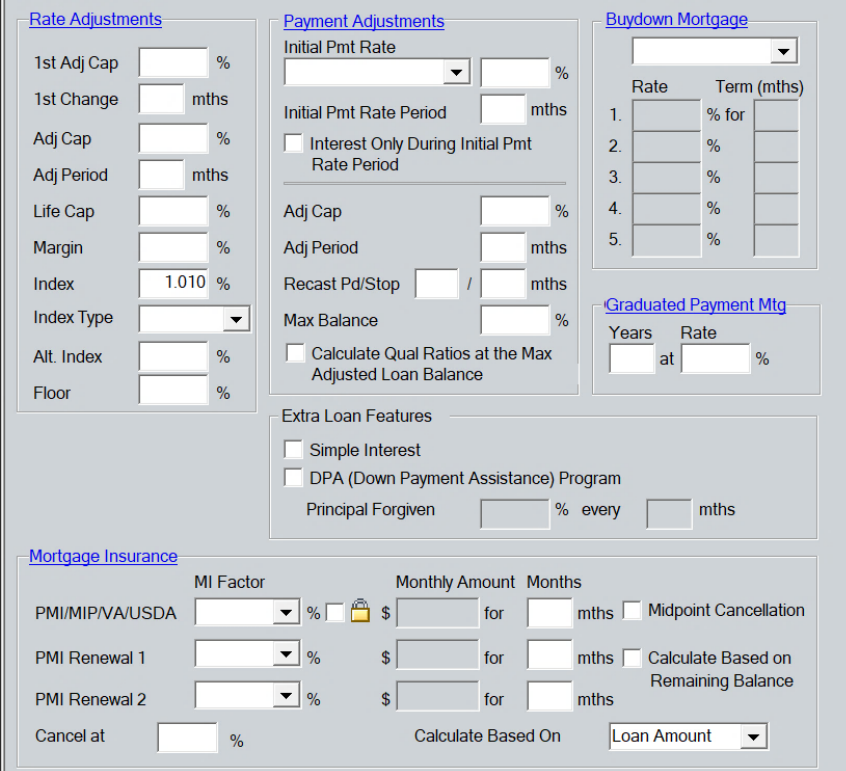
Use the following steps to create an ARM loan *Amortization Schedule*.

- Click **Loan Prog.** (See [Figure 85](#).)
- Select the loan program from the **Loan Programs** dialog. (See [Figure 29](#).)
- Click **OK**.
- Enter the **Date Prepared**. (See [Figure 85](#).)
- Enter 1st Pmt Date.
- Enter the **Loan Amt**.
- Enter Note Rate.



8. Complete the **1st Adj Cap** field.

**Note:** The first adjustment cap is the percent the loan changes for the first adjustment.



The screenshot displays the 'Amortization Adjustments & Insurance' configuration screen. It is organized into several panels:

- Rate Adjustments:** Includes fields for 1st Adj Cap, 1st Change, Adj Cap, Adj Period, Life Cap, Margin, Index (set to 1.010), Index Type, Alt. Index, and Floor.
- Payment Adjustments:** Includes Initial Pmt Rate, Initial Pmt Rate Period, an option for 'Interest Only During Initial Pmt Rate Period', Adj Cap, Adj Period, Recast Pd/Stop, Max Balance, and an option to 'Calculate Qual Ratios at the Max Adjusted Loan Balance'.
- Buydown Mortgage:** Features a dropdown menu and a table with 5 rows for Rate and Term (mths).
- Extra Loan Features:** Contains checkboxes for Simple Interest and DPA (Down Payment Assistance) Program, along with a field for Principal Forgiven.
- Mortgage Insurance:** Includes fields for MI Factor, Monthly Amount, Months, and Cancel at, with options for Midpoint Cancellation and Calculate Based on Remaining Balance.

**Figure 87: Amortization Adjustments & Insurance**

9. Enter the number of months between each rate adjustment for the remainder of the loan in the **Adj Period** field.
10. Enter the percent the loan changes each period in the **Adj Cap** field.
11. Enter the difference between the starting note rate and the ceiling to which the note rate can adjust in the **Life Cap** field.
12. Enter those values based on the loan program of the lender in the **Margin** and **Index** fields.

**Note:** Leave the **Index** field blank to display worst-case results.

13. Enter the **Floor** rate to indicate the minimum interest rate if applicable.
14. Click **Calculate** to run the payment schedule.
15. Click **Monthly Sch** to display the *Detailed Payment Schedule*.
16. Click **OK** to close the *Detailed Payment Schedule*. (See [Figure 86](#).)
17. Click **Save** to save the screen information.

## Negative ARM Amortization Schedule

Use the following steps to create an ARM loan with a Negative Amortization Schedule.

1. Complete Steps 1 – 13 in ARM Amortization Schedule.
2. Select the **Payment Adjustments Initial Pmt Rate** option. (See [Figure 87.](#))
3. Enter the Percentage.
4. Enter the **Initial Pmt Rate** Period.
5. Select the **Interest Only During Initial Pmt Rate** Period checkbox to set the initiate payment rate as interest only.
6. Enter the percent that payment increases for a certain amount of time In the **Adj Cap** field.
7. Enter the number of months the payment changes in the **Adj Period** field.
8. Enter the number of months until the loan is re-amortized to pay off the loan In the **Recast Pd/Stop** fields.
9. Enter when the negative amortization ends.
10. Enter the percentage rate of the original balance the principal balance can reach In the **Max Ba** field.
11. Select the Calculate Qual Ratios at the Max Adjusted Loan Balance checkbox if applicable.
12. Click **Calculate** to run the payment schedule.
13. Click **Monthly Sch** to display the *Detailed Payment Schedule*.
14. Click **OK** to close the Detailed Payment Schedule.
15. Click **Save** to save the screen information.

## Amortization Buttons

The following buttons are available on the *Amortization Schedule*.

### Calculate

Click to calculate screen values.

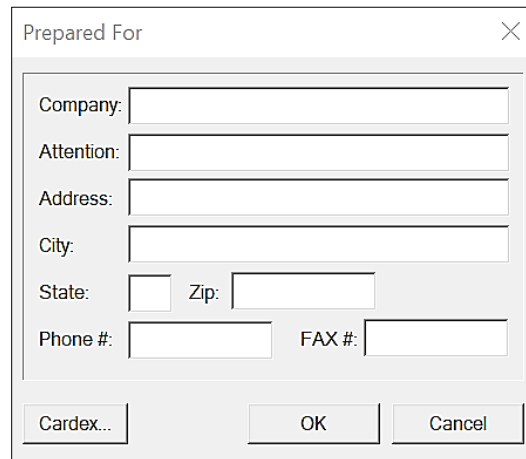
### Monthly Schedule

Click to review the monthly payment schedule. (See [Figure 86.](#))

## Prepared For

Use the following steps to complete the *Prepared For* dialog to personalize the *Amortization Schedule*.

1. Click **Prepared For**.



The image shows a dialog box titled "Prepared For" with a close button (X) in the top right corner. The dialog contains several input fields for contact information: "Company:", "Attention:", "Address:", "City:", "State:" (with a dropdown arrow), "Zip:", "Phone #:", and "FAX:". At the bottom of the dialog, there are three buttons: "Cardex...", "OK", and "Cancel".

Figure 88: Prepared For Dialog

2. Enter the **Company Name**.
3. Enter **Attention Name**.

**Note:** Click *Cardex* to look up the address information in the *Cardex* database.

4. Enter **Address** information.
5. Enter Contact Information.
6. Click **OK**.

## Cash-To-Close

The *Cash-to-Close* screen indicates the amount of cash required to close a loan.

1. Select **Cash-to-Close** from the *Marketing* menu.

2. Enter the **Purchase Price**.

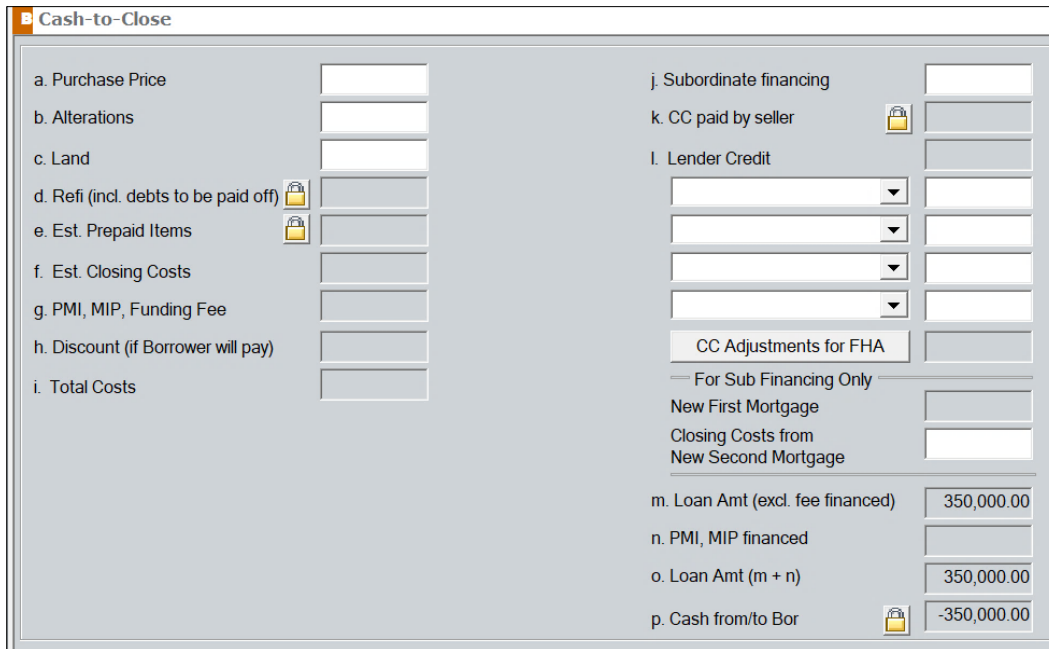


Figure 89: Cash-to-Close

3. Enter estimated **Alterations** cost.
4. Enter **Land** cost if applicable.
5. Enter the **Subordinate Financing**.
6. Enter **Lender Credits**.
7. Click **CC Adjustments for FHA**.
8. Complete the **FHA: Additional Itemized Closing Costs** in the dialog.

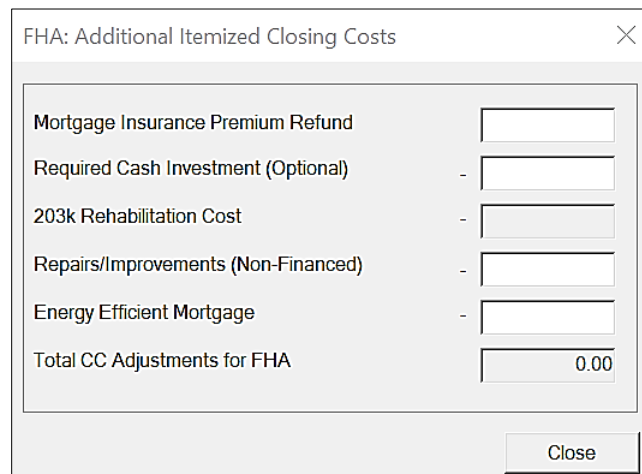


Figure 90: FHA: Additional Itemized Closing Costs

9. Click **Close**.
10. Enter **Closing Costs from New Second Mortgage** if applicable.
11. Complete the unlocked fields as required.
12. Click **Save** to save the information.

## Prepared For Button

Use the **Prepared For** button to create the printed form information. (See [Prepared For](#).)

## Debt Consolidation Worksheet

The *Debt Consolidation Worksheet* consolidates consumer debt for a refinance. The worksheet is most beneficial when used in conjunction with a credit interface provider or a credit service in Point. Use the *Debt Consolidation Worksheet* to save the step of manually entering liabilities.

Debts entered on the *Loan Application Page 3* or from an ordered *Credit Report* populate the *Debt Consolidation Worksheet*.

**Note:** Change the current monthly mortgage payment to reflect only the principal and interest when it includes taxes and insurance.

## Review Worksheet

Review the worksheet information and adjust as required.

1. Select **Debt Consolidation Worksheet** from the *Marketing* menu.

2. Verify populated field information.

**America, Andy | Debt Consolidation Worksheet**

Conv  FHA  VA  
 USDA/Rural Housing  
 Other  
 First  Primary  
 Second  Secondary  
 Investment

	Balance	Mth Pmt	Total Pmt		
Total	428,361.00	3,618	430,167	Top	26.232 %
Total Pd Off	420,306	3,362	421,921	Bottom	29.002 %
Cash Out				LTV	57.345 %
CC Scenario				CLTV	57.345 %

New Loan: 315,400    Mth Pmt: 1,756    Term: 360    Total Pmt: 632,335    Int Rate: 5.250 %  
 Orig/Mrgn: / %    Savings: 1,606    APR: 5.250 %

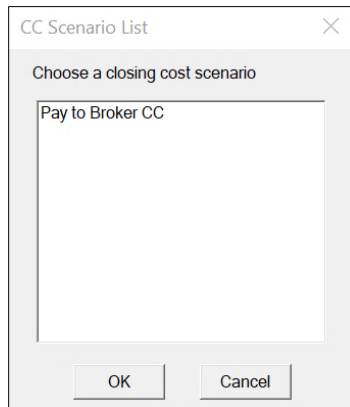
Pd off	Company	R/L/M	Balance	Payoff Amt	Payment	Mths left	Tot Pmt	
X	BEST EVER MORTGAGE	M	210,279	210,279	(1,691)	125	211,375	Paid Off
X	CALLABLE MORTGAGE	M	210,027	210,027	(1,671)	126	210,546	Edit
.	RELENTLESS BANK	I	1,554	46	34		1,571	New
.	ALLEN BANK CARD	R	4,665	133	36		4,708	Insert
.	BURSTING CREDIT	R	1,357	27	51		1,377	Delete
.	CAPITAL BANK	R	29	10	3		30	Select All
.	PRIME VISA	R	450	40	12		480	

Keep open

**Figure 91: Debt Consolidation Worksheet**

3. Enter Borrower cash in the **Cash Out** field if applicable.
4. Click **CC Scenario** to update the closing cost scenario.

5. Select the **Scenario** from the *CC Scenario List* dialog.



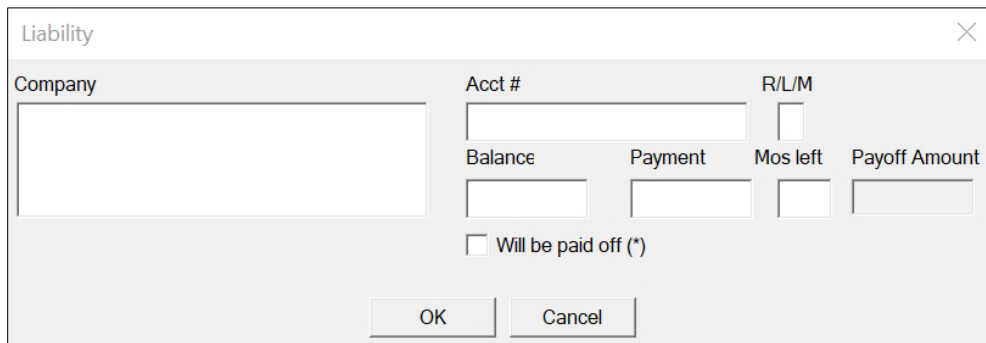
**Figure 92: CC Scenario List Dialog**

6. Click **OK**.
7. Click **Loan Pg** to select a different loan program.
8. Select the **Loan Program** from the *Loan Program* dialog.
9. Click **OK**.
10. Enter **Terms** when not populated.
11. Enter **Interest Rate** when not populated.
12. Click **Calculate New Loan** after making changes to view the new loan amount.
13. Click **Save**.

## Enter New Debt

Enter new debt information when not included in the **Debt Table**.

1. Click the **New** button. (See [Figure 91](#).)
2. Enter the **Debtor Company**.



**Figure 93: Liability Dialog**

3. Enter the **Account Number**.
4. Enter the **Account Type**.
5. Enter the debt **Balance**.
6. Enter the **Payment Amount**.
7. Enter **Months Left**.
8. Enter **Payoff Amount**.
9. Select **Will be paid off** if debt will be gone prior to closing.
10. Click **OK**.
11. Click **Calculate New Loan** after making changes to view the new loan amount.
12. Click **Save**.

## Modify Debt

Use the following sections to modify a **Debt Table** entry.

### Paid Off

1. Select the **Debt** in the table. (See [Figure 91](#).)
2. Click **Paid Off** to place an **X** next to the debt.
3. Click **Calculate New Loan** after making changes to view the new loan amount.
4. Click **Save**.

### Edit Debt Amount

1. Select the **Debt** in the table. (See [Figure 91](#).)
2. Click **Edit**.
3. Make appropriate changes in the *Liability* dialog.
4. Click **OK**.
5. Click **Calculate New Loan** after making changes to view the new loan amount.
6. Click **Save**.

## Debt Consolidation Buttons

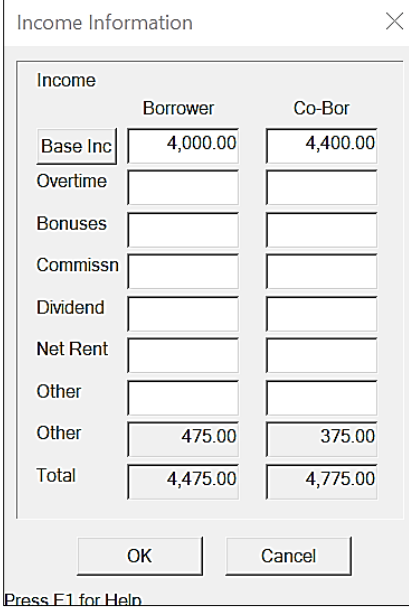
The following buttons are available on the *Debt Consolidation Worksheet*.



## Income

Use the **Income** button open to enter Borrower/Co-Borrower sources of income.

1. Click **Income**.
2. Enter income details as appropriate in the *Income Information* dialog.



Income	Borrower	Co-Bor
Base Inc	4,000.00	4,400.00
Overtime		
Bonuses		
Commissn		
Dividend		
Net Rent		
Other		
Other	475.00	375.00
Total	4,475.00	4,775.00

Press F1 for Help

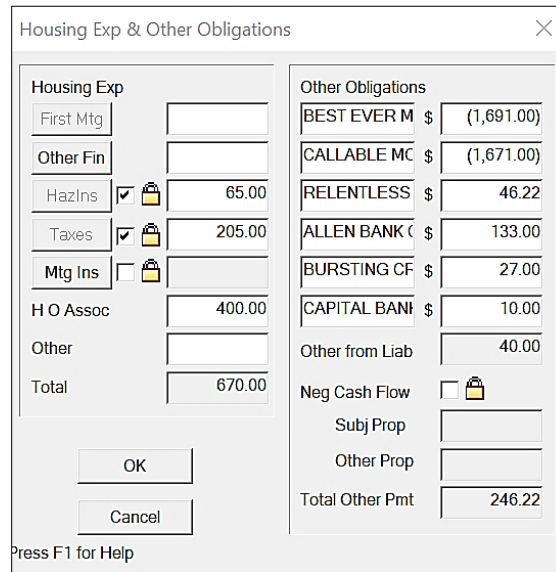
**Figure 94: Income Information Dialog**

3. Click **OK**.
4. Click **Calculate New Loan** after making changes to view the new loan amount.
5. Click **Save**.

## HE & Oblig

Use the **HE & Oblig** button to modify housing expenses and other obligations.

1. Click HE & Oblig.
2. Update the dialog fields appropriately.



Housing Exp		Other Obligations	
First Mtg		BEST EVER M	\$ (1,691.00)
Other Fin		CALLABLE MC	\$ (1,671.00)
HazIns	<input checked="" type="checkbox"/> 65.00	RELENTLESS	\$ 46.22
Taxes	<input checked="" type="checkbox"/> 205.00	ALLEN BANK C	\$ 133.00
Mtg Ins	<input type="checkbox"/>	BURSTING CF	\$ 27.00
H O Assoc	400.00	CAPITAL BANI	\$ 10.00
Other		Other from Liab	40.00
Total	670.00	Neg Cash Flow	<input type="checkbox"/>
		Subj Prop	
		Other Prop	
		Total Other Pmt	246.22

Press F1 for Help

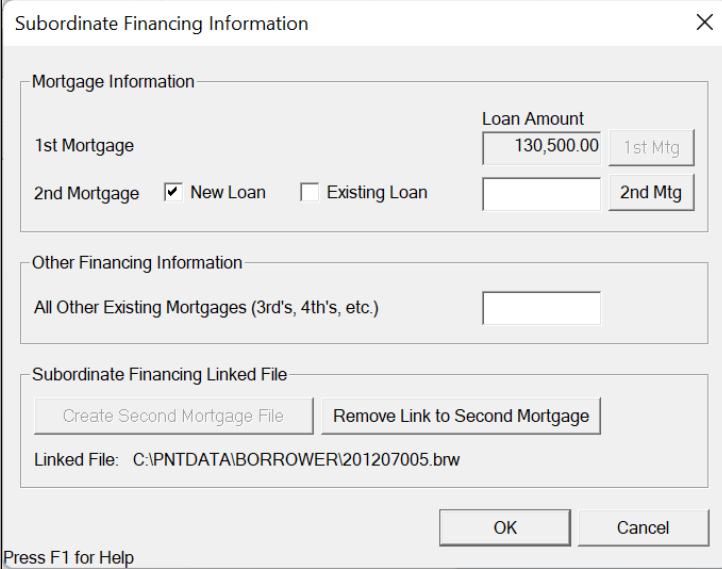
**Figure 95: Housing Exp & Other Obligations**

3. Click OK.
4. Click **Calculate New Loan** after making changes to view the new loan amount.
5. Click **Save**.

## 2nd Mtg

Use the **2nd Mtg** button to enter second, third, and fourth mortgage information for the subject property and link the loan files.

1. Click **2<sup>nd</sup> Mtg**.
2. Enter **2<sup>nd</sup> Mortgage** amount.

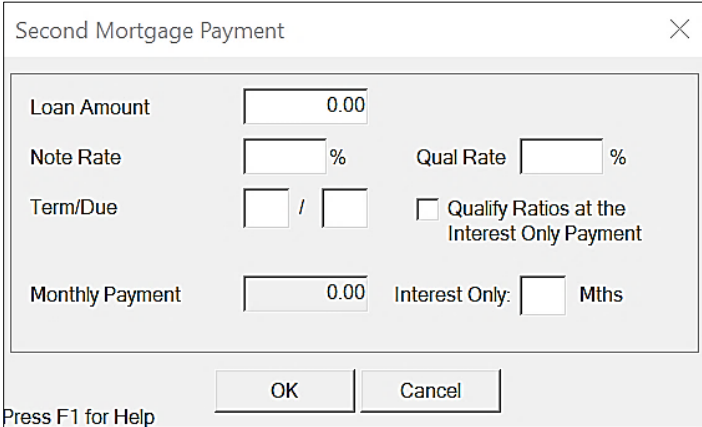


The dialog box titled "Subordinate Financing Information" contains the following fields and controls:

- Mortgage Information:**
  - 1st Mortgage: Loan Amount field with value 130,500.00 and a "1st Mtg" button.
  - 2nd Mortgage: Radio buttons for "New Loan" (checked) and "Existing Loan", followed by an empty Loan Amount field and a "2nd Mtg" button.
- Other Financing Information:**
  - All Other Existing Mortgages (3rd's, 4th's, etc.): An empty text field.
- Subordinate Financing Linked File:**
  - Buttons: "Create Second Mortgage File" and "Remove Link to Second Mortgage".
  - Linked File: C:\PNTDATA\BORROWER\201207005.bw
- Buttons: "OK" and "Cancel".
- Footer: "Press F1 for Help".

**Figure 96: Subordinate Financing Information**

3. Click **2nd Mtg** on the Subordinate Financing Information dialog.
4. Complete the **Second Mortgage Payment** dialog.



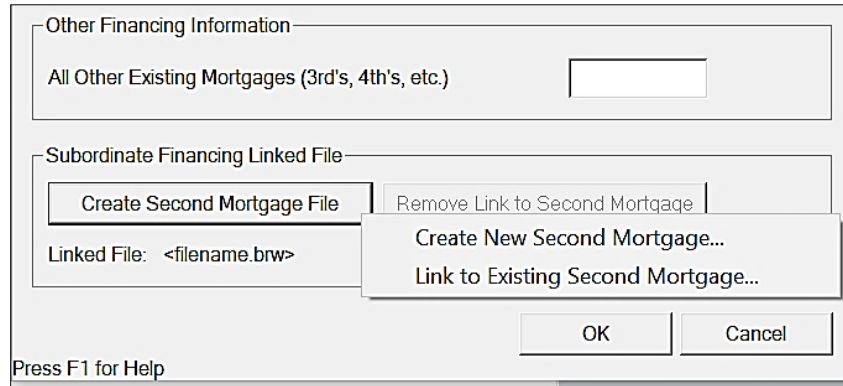
The dialog box titled "Second Mortgage Payment" contains the following fields and controls:

- Loan Amount: Text field with value 0.00.
- Note Rate: Text field followed by a percent sign (%).
- Qual Rate: Text field followed by a percent sign (%).
- Term/Due: Two text fields separated by a slash (/).
- Qualify Ratios at the Interest Only Payment: A checkbox.
- Monthly Payment: Text field with value 0.00.
- Interest Only: Text field followed by "Mths".
- Buttons: "OK" and "Cancel".
- Footer: "Press F1 for Help".

**Figure 97: Second Mortgage Payment Dialog**

5. Click **OK** on the *Second Mortgage Payment* dialog.
6. Enter All Other Existing Mortgages amount.

7. Click **Create Second Mortgage File**.
8. Select the appropriate option.p



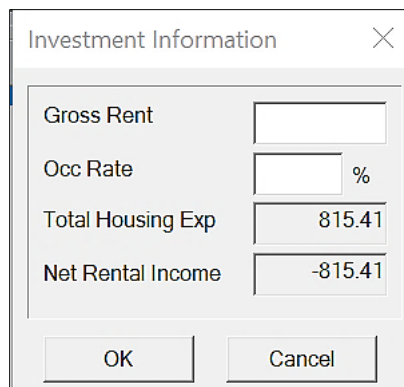
**Figure 98: Create Second Mortgage File Options**

9. Complete the prompts.
10. Click **OK** on the Subordinate Financing Information dialog.
11. Click **Calculate New Loan** after making changes to view the new loan amount.
12. Click **Save**.

## Invest

Use the **Invest** button to enter **Investment Information** about owned investment property.

1. Click the **Invest**.
2. Enter Investment Information.

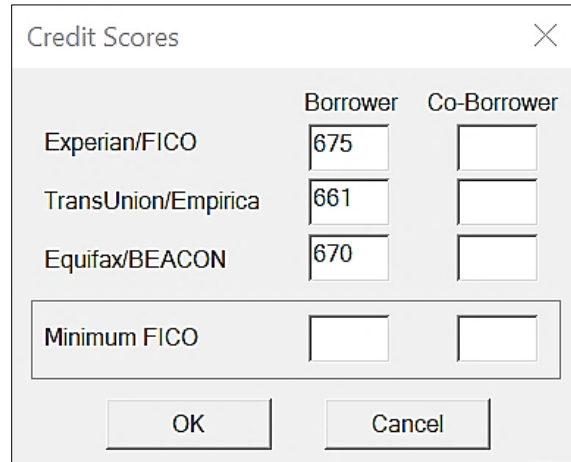


**Figure 99: Investment Information Dialog**

3. Click **OK**.
4. Click **Calculate New Loan** after making changes to view the new loan amount.
5. Click **Save**.

## Credit Scr

Click **Credit Scr** to review the Borrower/Co-Borrower credit scores.



The dialog box titled "Credit Scores" contains a table with the following data:

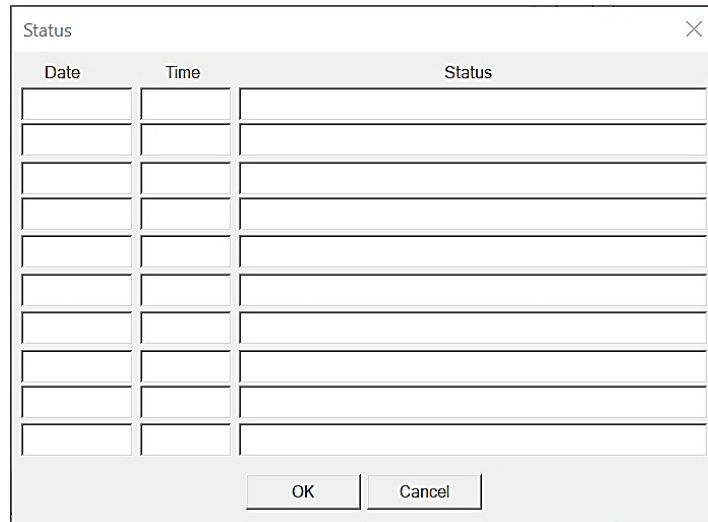
	Borrower	Co-Borrower
Experian/FICO	675	
TransUnion/Empirica	661	
Equifax/BEACON	670	
Minimum FICO		

Buttons for "OK" and "Cancel" are located at the bottom of the dialog.

Figure 100: Credit Score Dialog

## Status

Click **Status** button to review or add tasks.



The dialog box titled "Status" contains a table with the following headers and empty rows:

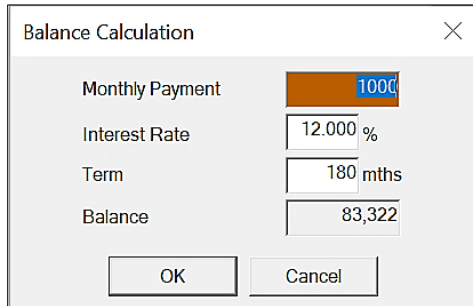
Date	Time	Status

Buttons for "OK" and "Cancel" are located at the bottom of the dialog.

Figure 101: Status Dialog

## Calc Bal

Use the Calc Bal button to calculate the loan balance.



The dialog box titled "Balance Calculation" contains the following fields and values:

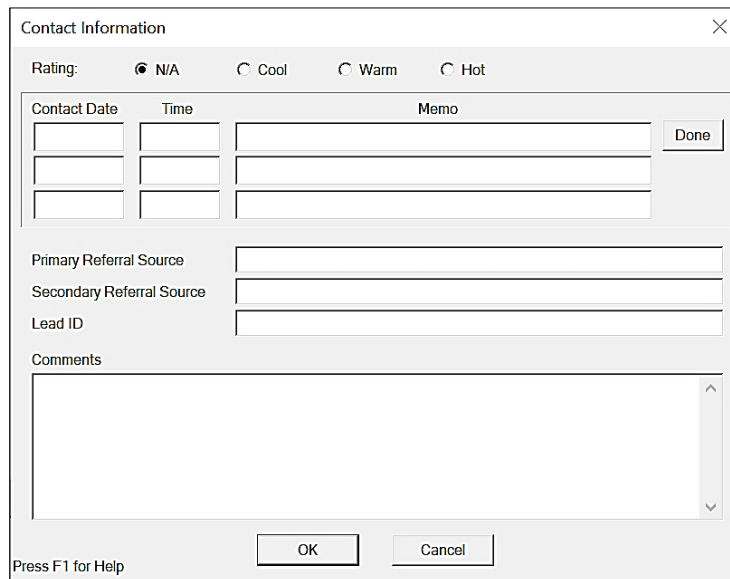
Monthly Payment	1000
Interest Rate	12.000 %
Term	180 mths
Balance	83,322

Buttons: OK, Cancel

Figure 102: Balance Calculation Dialog

## Cntct Info

Click **Cntct Info** to access the *Contact Information* dialog for contact information about the Borrowers.



The dialog box titled "Contact Information" contains the following fields and options:

Rating:  N/A  Cool  Warm  Hot

Contact Date	Time	Memo
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

Buttons: Done

Primary Referral Source:

Secondary Referral Source:

Lead ID:

Comments:

Press F1 for Help

Buttons: OK, Cancel

Figure 103: Contact Information Dialog

## Cur Ratio

Click the **Cur Ratio** button to display the debt-to-income ratio totals for information contained in the *Debt Consolidation Worksheet*.

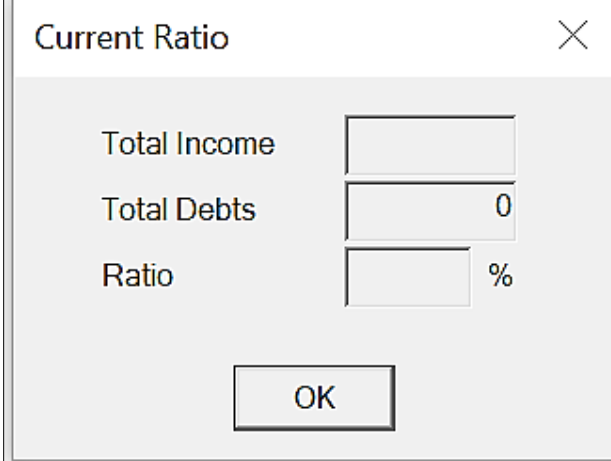


Figure 104: Current Ratio Dialog

## Loan Comparison

Point provides tools to compare loans that contain the benefits, costs, requirements, and other information used to determine which loan type of loan required for successful financing. Use the *Loan Comparison* screen to compare three loan scenarios side-by-side. The *Loan Comparison* screen provides immediate answers to questions about loan choices when used with the *Loan Program Templates* and the *Closing Cost Scenario Templates*.

The tools enable the following loan comparisons:

- Compare three different loan scenarios.
- Comparing a sample FHA versus a conventional loan.

**Note:** It is important to be consistent among the scenarios. Include taxes, insurance etc. in all scenarios when used.

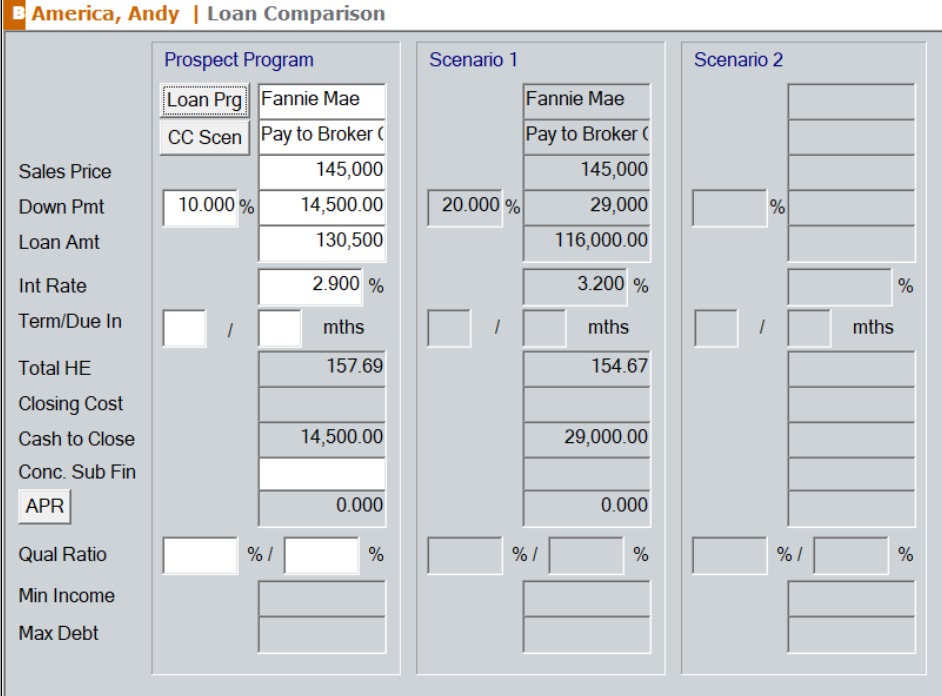
## Perform Loan Comparison

Existing loan data from the loan file automatically populates in the *Loan Comparison* fields in the **Prospect Program** column. The *Anti-Steering Disclosure Scenario 1* and **Scenario 2** data populates the *Loan Comparison Scenario 1* and **2** columns.

**Note:** Only the current loan file data can be edits. Use the *Anti-Steering Disclosure* screen to edit the scenario data.

1. Select Loan Comparison from the Marketing menu.

2. Click **Loan Prg.**



	Prospect Program	Scenario 1	Scenario 2
Loan Prg	Fannie Mae	Fannie Mae	
CC Scen	Pay to Broker (	Pay to Broker (	
Sales Price	145,000	145,000	
Down Pmt	10.000%	20.000%	
Loan Amt	130,500	116,000.00	
Int Rate	2.900%	3.200%	
Term/Due In	/ mths	/ mths	/ mths
Total HE	157.69	154.67	
Closing Cost			
Cash to Close	14,500.00	29,000.00	
Conc. Sub Fin			
APR	0.000	0.000	
Qual Ratio	/ %	/ %	/ %
Min Income			
Max Debt			

**Figure 105: Loan Comparison**

3. Select a loan program template from the *Loan Programs* dialog. (See [Figure 29.](#))

**Note:** Enter the name of a custom template to use the template instead of a loan program template. PointCentral users with Calyx Pricer enabled do not use loan program templates. Clicking the **Loan Program** button provides direct access to Calyx Pricer without populating a loan program template.

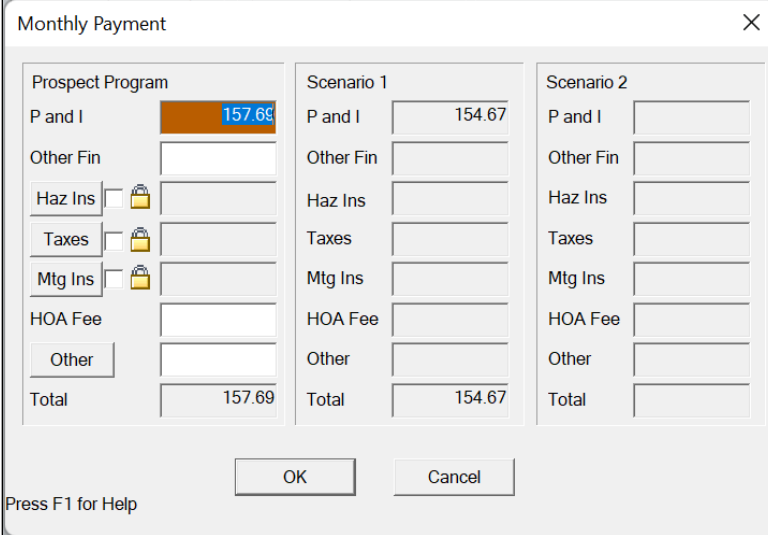
4. Click **CC Scen** to select a closing cost scenario from the *CC Scenario List* dialog. (See [Figure 92.](#))
5. Enter the **Sales Price**.
6. Enter the Down Payment.

**Note:** Enter only a loan amount for refinance alternatives.

7. Enter or edit the data in the remaining fields as needed for the comparison.



8. Click the **Mth Pmt** button to open the *Monthly Payment* dialog.



Prospect Program	Scenario 1	Scenario 2
P and I	P and I	P and I
Other Fin	Other Fin	Other Fin
Haz Ins	Haz Ins	Haz Ins
Taxes	Taxes	Taxes
Mtg Ins	Mtg Ins	Mtg Ins
HOA Fee	HOA Fee	HOA Fee
Other	Other	Other
Total	Total	Total

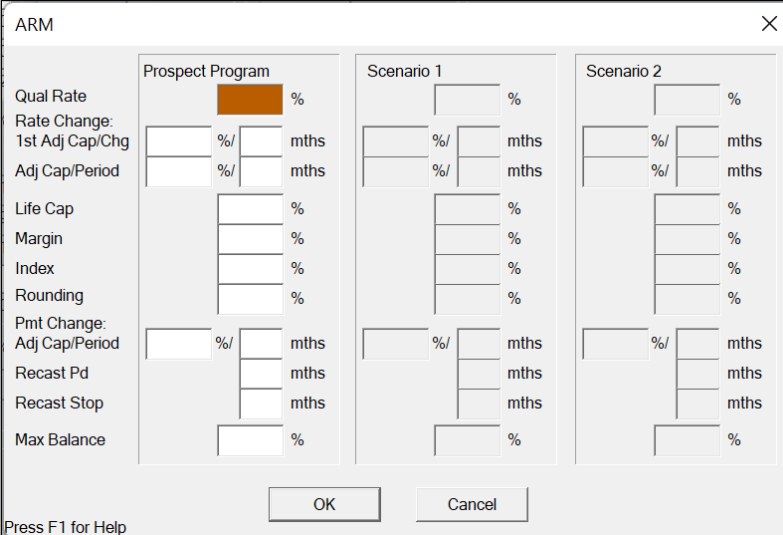
**Figure 106: Monthly Payment Dialog**

9. Enter or edit the following as applicable:

- Hazard Insurance
- Property Taxes
- Mortgage Insurance
- Homeowner Association (HOA) Fee

10. Click **OK** to close the *Monthly Payment* dialog.

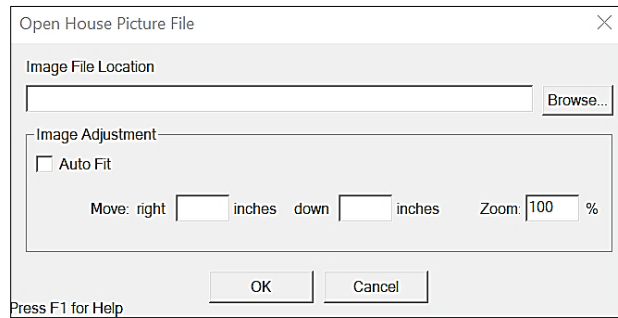
11. Click the **ARM** button to open the *ARM* dialog.



	Prospect Program	Scenario 1	Scenario 2
Qual Rate			
Rate Change: 1st Adj Cap/Chg	%/ mths	%/ mths	%/ mths
Adj Cap/Period	%/ mths	%/ mths	%/ mths
Life Cap	%	%	%
Margin	%	%	%
Index	%	%	%
Rounding	%	%	%
Pmt Change: Adj Cap/Period	%/ mths	%/ mths	%/ mths
Recast Pd	mths	mths	mths
Recast Stop	mths	mths	mths
Max Balance	%	%	%

**Figure 107: ARM Dialog**

12. Enter or edit the adjustable-rate information.
13. Click **OK** to close the *ARM* dialog.
14. Click **Notes** to open a dialog to enter notes about the loan comparison.
15. Click **Prepared For** to include the contact information of the party for whom the comparison was created. (See [Figure 88.](#))
16. Click **Open House** to access the *Open House Picture File* dialog.



**Figure 108: Open House Picture File Dialog**

17. Browse to the **Image File Location** and attach.
18. Click **OK** to close the dialog.
19. Click **Calculate New Loan** after making changes to view the new loan amount.
20. Click **Save**.

## Loan Comparison Buttons

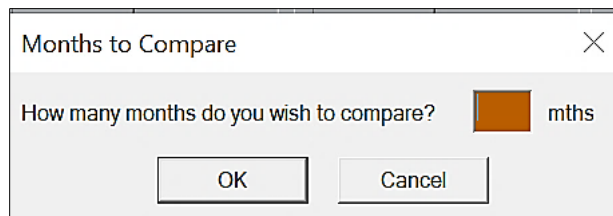
The following buttons are available on the *Loan Comparison* screen.

### Edit Scenarios

Click to select a closing cost scenario from the *CC Scenario List* dialog. (See [Figure 92.](#))

### Compare

Click to open the *Months to Compare* dialog.



**Figure 109: Months to Compare Dialog**

## Mth Pmt

Click to open the *Monthly Payment* dialog. (See [Figure 106.](#))

## ARM

Click to open the *ARM* dialog. (See [Figure 107.](#))

## Notes

Click to open the *Loan Comparison Notes* dialog.

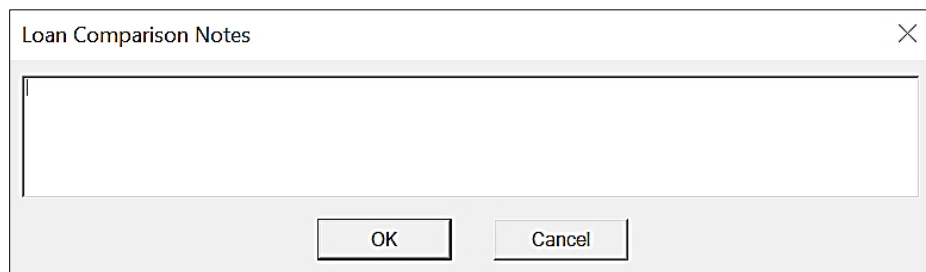


Figure 110: Loan Comparison Notes Dialog

## Prepared For

Click to open the *Prepared For* dialog. (See [Figure 88.](#))

## Open House

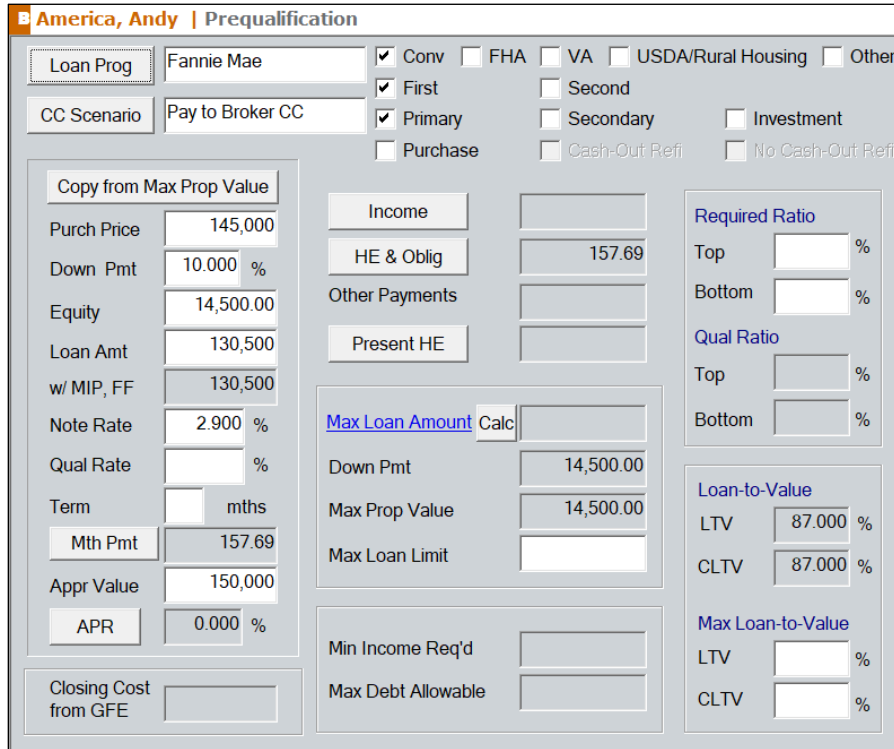
Click to open the *Open House Picture File* dialog. Use the dialog to upload property pictures for open house showings. (See [Figure 108.](#))

## Prequalification

The *Prequalification* screen is used to determine the prospect ability to qualify for a mortgage. Use the *Prequalification* screen in to qualify the prospect by the property information or by prospect personal information.

1. Select **Prequalification** from the *Marketing* menu.

2. Click **Loan Prog.**



**America, Andy | Prequalification**

Loan Prog: Fannie Mae

CC Scenario: Pay to Broker CC

Copy from Max Prop Value

Purch Price: 145,000

Down Pmt: 10,000 %

Equity: 14,500.00

Loan Amt: 130,500

w/ MIP, FF: 130,500

Note Rate: 2.900 %

Qual Rate: %

Term: mths

Mth Pmt: 157.69

Appr Value: 150,000

APR: 0.000 %

Closing Cost from GFE: %

Income: 157.69

HE & Oblig: 157.69

Other Payments: %

Present HE: %

Max Loan Amount: Calc

Down Pmt: 14,500.00

Max Prop Value: 14,500.00

Max Loan Limit: %

Min Income Req'd: %

Max Debt Allowable: %

Required Ratio

Top: %

Bottom: %

Qual Ratio

Top: %

Bottom: %

Loan-to-Value

LTV: 87.000 %

CLTV: 87.000 %

Max Loan-to-Value

LTV: %

CLTV: %

**Figure 111: Prequalification**

3. Select a loan program template from the *Loan Programs* dialog. (See [Figure 29](#).)

**Note:** Select the appropriate Loan Program checkboxes when not using a loan program template.

4. Click **CC Scenario**.
5. Select the closing cost template from the *CC Scenario List* dialog.
6. Select a link to continue:

[Prequalify by Property](#)

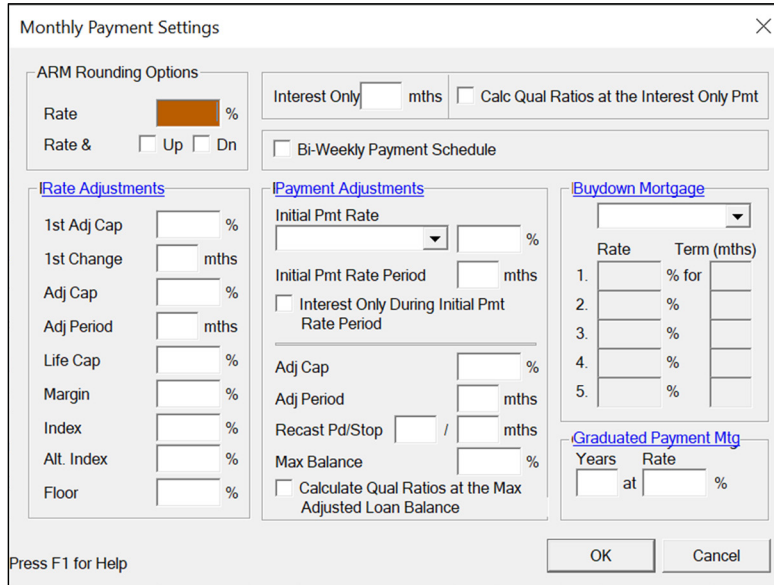
[Prequalify by Prospect](#)

## Prequalify by Property

Use the following steps to prequalify a prospect by property.

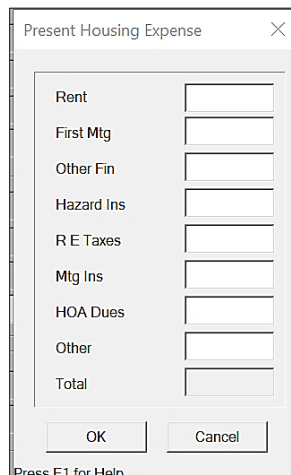
1. Enter the **Purchase Price**.
2. Enter **Down Payment**.
3. Enter **Equity**.

4. Enter **Note Rate**.
5. Enter **Term**.
6. Click the **Mth Pmt** button to adjust monthly payments on the *Monthly Payment Settings* dialog.



**Figure 112: Monthly Payment Settings Dialog**

7. Click the **HE & Oblig** button to enter housing expenses and other obligations on the *Housing Exp & Other Obligations* dialog. (See [Figure 95](#).)
8. Click the **Present HE** button to access the *Present Housing Expense* dialog.
9. Enter current housing expenses.



**Figure 113: Present Housing Expense Dialog**

10. Click **OK** to close the *Present Housing Expense* dialog.

11. Use lender guidelines to enter data for the **Top** and **Bottom Debt Ratios**. (See [Figure 111](#).)
12. Complete the **LTV** and **CLTV** fields.

**Note:** Select Ratios from the Utilities menu to display the ratios at any time.

13. Complete the remaining fields as required.
14. Verify the amounts in the following fields to check the *Prequalification* for accuracy:
  - Max Loan Amount
  - Down Pmt
  - Max Prop Value
  - Max Loan Limit
  - Min Income Req'd
  - Max Debt Allowable
15. Click **Save**.

## Prequalify by Prospect

Use the following steps to prequalify a prospect based on prospect qualifications.

1. Select **Prequalification** from the *Marketing* menu.
2. Enter the **Note Rate**. (See [Figure 111](#).)
3. Enter the **Term**.
4. Click the **Income** button.
5. Enter income details in the *Income Information* dialog. (See [Figure 94](#).)
6. Click **OK** to close the dialog.
7. Click the **HE & Oblig** button to enter housing expenses and other obligations on the *Housing Exp & Other Obligations* dialog. (See [Figure 95](#).)
8. Use lender guidelines to enter data for the **Top** and **Bottom Debt Ratios**. (See [Figure 111](#).)
9. Click the **Calc** button to calculate the maximum property value for which the Borrower *qualifies*.
10. Click **Copy from Max Prop Value** to populate the purchase price and loan amount.
11. Click **Save**.

## Prequalification Buttons

### Notes

Click the **Notes** button to display a dialog where you can enter additional notes about the prequalification.

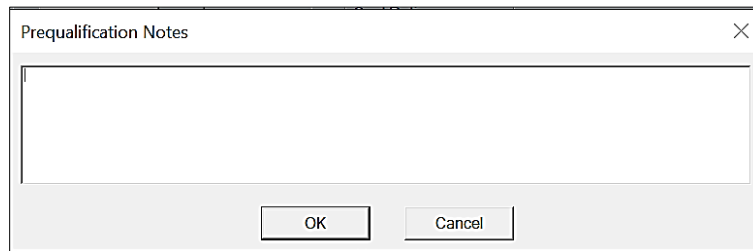


Figure 114: Prequalification Notes Dialog

### Mtg Insurance

Click **Mtg Insurance** to open the PMI/MIP/FF/USDA dialog which is used to calculate mortgage insurance fees for conventional and government loans. (See [Mtg Insurance](#) for details.)

### Sub Financing

Click **Sub Financing** to access the Subordinate Financing Information dialog, which is used to create second, third, and fourth mortgage information for the subject property, and link the loan files. (See [Sub Financing](#) for details.)

### Investment

Click **Investment** to access the Investment Information dialog. (See [Invest](#) for details.)

### Prepared For

Click **Prepared For** to enter the contact information for an individual. (See [Prepared For](#) details.)

## Rent vs. Own

The *Rent vs. Own* screen produces a comparison showing the advantages of owning a home versus renting.

1. Select **Rent vs. Own** from the **Marketing** menu.

2. Enter the number of months to compute the benefit in the **Compare for** field.

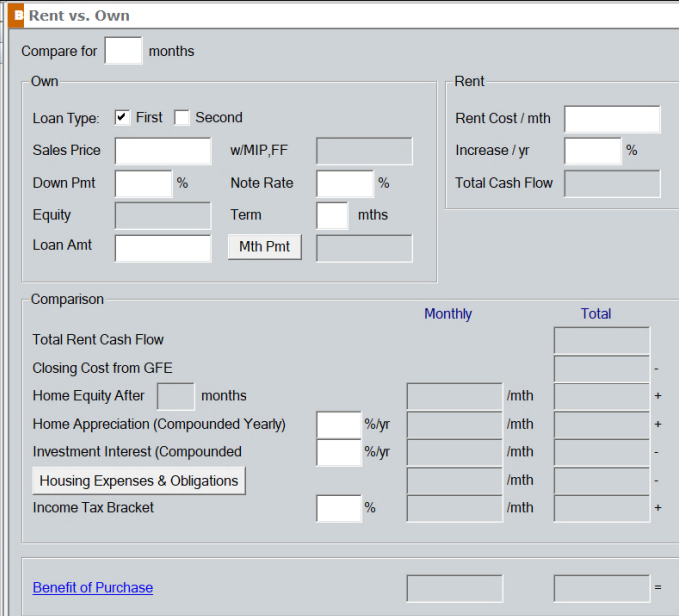


Figure 115: Rent vs. Own

3. Select the **Loan Type**.
4. Enter the **Sales Price**.
5. Enter the Down Payment.
6. Enter the **Note Rate**.
7. Enter the **Term**.
8. Click the **Mth Pmt** button to access the *Monthly Payment Settings* dialog. (See [Figure 112](#).)
9. Make the necessary adjustments on the dialog.
10. Click **OK**.
11. Enter the monthly rent and likely annual increase in the rent payment in the **Rent** section.
12. Enter the annual percentage rate for the subject property estimated appreciation in the **Home Appreciation (Compounded Yearly)** field.
13. Enter the Investment Interest (Compounded Monthly) field for investment loans.
14. Click Housing Expenses & Obligations to open the Housing Exp & Other Obligations dialog. (See [Figure 95](#).)
15. Enter the information and click **OK**.
16. Enter the Borrower tax bracket percentage in the **Income Tax Bracket** field.



17. Click **Calculate** to calculate the following information:

- Monthly Benefit of Purchase (first column)
- Total Benefit of Purchase (second column)

## Rent vs. Own Buttons

### Calculate

Click **Calculate** to calculate the financial data showing the benefits of buying over renting.

### Mtg Insurance

Click **Mtg Insurance** to opens the PMI/MIP/FF/USDA dialog which is used to calculate mortgage insurance fees for conventional and government loans. (See [Mtg Insurance](#) for details.)

### Prepared For

Click **Prepared For** to enter the contact information for an individual. (See [Prepared For](#) details.)

### Fees Worksheet

Click **Fees Worksheet** to access the *Fees Worksheet*. (See [Fees Worksheet](#).)

The Loan Estimate screen has buttons for additional screens or tools to assist with form completion.

## Chapter 6: FORMS MENU

The **Forms** menu is an alternative to selecting screens from the **Navigation Panel**. Frequently used screens move to the top of the **Navigation Panel** list providing quick access. The **Form** menus are static. The list order does not move with frequent use. This document explains the screens as accessed from the **Forms** menus for consistent access steps.

The following sections provide information about the available Forms. Details include:

- Form locations
- Form completion
- Form interactions with other screens

Complete form fields to display on the printed forms. See [Print Options](#) for form printing details.

**Note:** See [Borrower Information Screen](#) and [Loan Application Screens](#) for details about those forms.

### Truth-In-Lending (Reg Z)

Regulation Z (Reg. Z) is the Federal Reserve Board regulation that implemented the Truth in Lending Act (TILA) of 1968. Use the *Reg Z* screen to populate the form.

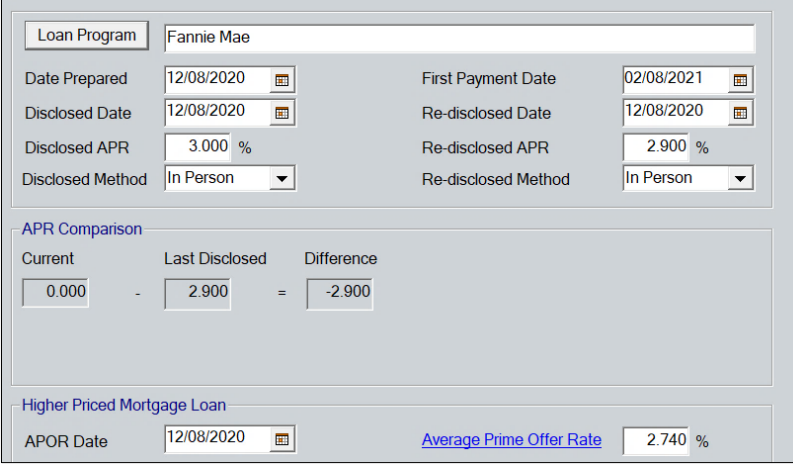
**Note:** The *Truth-in-Lending Reg. Z* screen contains links to tools web-based tools to assist with form completion.

### Loan Program and Dates

Use the following steps as a guide for completing the **Reg Z** fields.

1. Select Truth-in-Lending Reg. Z from the Forms menu.

2. Click **Loan Program**.



Loan Program	Fannie Mae		
Date Prepared	12/08/2020	First Payment Date	02/08/2021
Disclosed Date	12/08/2020	Re-disclosed Date	12/08/2020
Disclosed APR	3.000 %	Re-disclosed APR	2.900 %
Disclosed Method	In Person	Re-disclosed Method	In Person

APR Comparison			
Current	Last Disclosed	Difference	
0.000	- 2.900	=	-2.900

Higher Priced Mortgage Loan	
APOR Date	12/08/2020
Average Prime Offer Rate	2.740 %

**Figure 116: Reg Z Loan Program Details**

3. Select the appropriate **Loan Program** from the *Loan Programs* dialog. (See [Figure 29](#).)
4. Select the **Date Prepared**.
5. Select the **Disclosed Date**.
6. Enter the **Disclosed APR**.
7. Select the **Disclosed Method**.
8. Select the **First Payment Date**.
9. Select the **Re-disclosed Date** if applicable.
10. Enter the **Re-disclosed APR** if applicable.
11. Select the **Re-disclosed Method**.

## Higher Priced Mortgage Loan

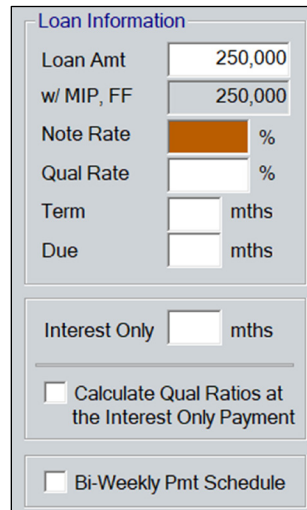
Complete the fields to determine the *Higher Priced Mortgage Loan (HPML)*.

1. Select the **Average Prime Offer Rate (APOR) Date**. (See [Figure 116](#).)
2. Click the **Average Prime Offer Rate** link to obtain the latest **Percentage**.

## Loan Information

Complete the non-populated **Loan Information** fields.

1. Enter the **Note Rate**.



The screenshot shows a 'Loan Information' form with the following fields and options:

Loan Amt	250,000
w/ MIP, FF	250,000
Note Rate	<input type="text"/> %
Qual Rate	<input type="text"/> %
Term	<input type="text"/> mths
Due	<input type="text"/> mths
Interest Only	<input type="text"/> mths
<input type="checkbox"/> Calculate Qual Ratios at the Interest Only Payment	
<input type="checkbox"/> Bi-Weekly Pmt Schedule	

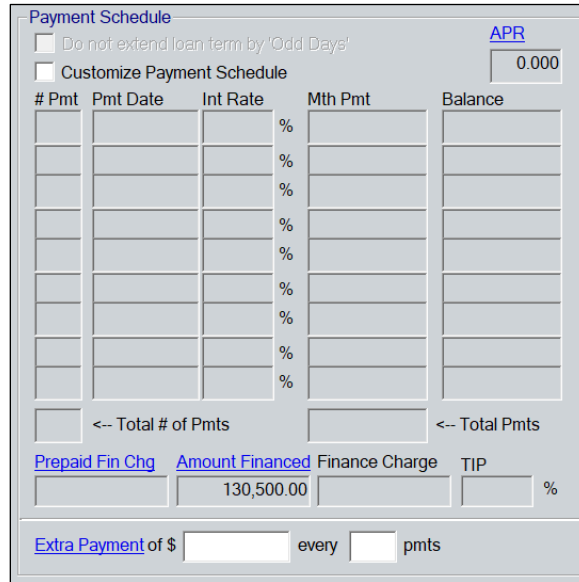
Figure 117: Reg Z. Loan Information

2. Enter the Qualifying (Qual) Rate.
3. Enter the loan **Term Months**.
4. Enter the loan **Due Months**.
5. Enter **Interest Only Months** if applicable.
6. Select the **Calculate Qual Ratios** checkbox if applicable.
7. Select the **Bi-Weekly Pmt Schedule** checkbox to indicate the loan payments are bi-weekly.

## Payment Schedule

Complete the **Payment Schedule** section when customizing a payment schedule.

1. Select the Customized Payment Schedule checkbox.



The screenshot shows a 'Payment Schedule' form with the following fields and options:

- Do not extend loan term by 'Odd Days'
- Customize Payment Schedule
- APR: 0.000
- Table with columns: # Pmt, Pmt Date, Int Rate, Mth Pmt, Balance. The Int Rate column contains a '%' symbol.
- <-- Total # of Pmts
- <-- Total Pmts
- Prepaid Fin Chg
- Amount Financed: 130,500.00
- Finance Charge
- TIP: %
- Extra Payment of \$ every pmts

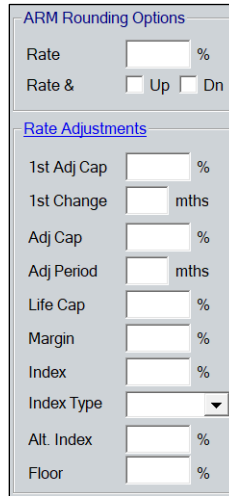
**Figure 118: Payment Schedule**

2. Enter the APR if applicable.
3. Complete the Customized Payment Schedule.
4. Click the **Prepaid Fin Chg** link for assistance with entering the prepaid finance charge if applicable.
5. Complete the **Finance Charge** and **TIP Percent** fields if applicable.
6. Enter the **Extra Payment** information if applicable.

## ARM Rounding & Rate Adjustments

Complete the **Arm Rounding Options** and **Rate Adjustments** for an ARM loan.

1. Enter the ARM Rate Percent.



The screenshot shows a form with two sections. The first section, titled "ARM Rounding Options", contains a "Rate" input field followed by a percentage sign, and a "Rate &" section with two checkboxes labeled "Up" and "Dn". The second section, titled "Rate Adjustments", contains several input fields: "1st Adj Cap" (with a percentage sign), "1st Change" (with "mths"), "Adj Cap" (with a percentage sign), "Adj Period" (with "mths"), "Life Cap" (with a percentage sign), "Margin" (with a percentage sign), "Index" (with a percentage sign), "Index Type" (a dropdown menu), "Alt. Index" (with a percentage sign), and "Floor" (with a percentage sign).

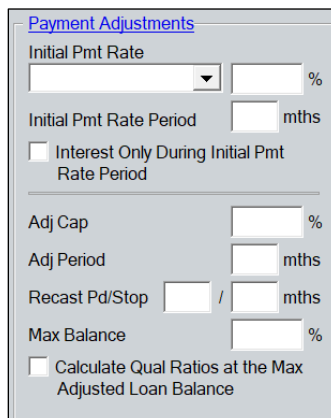
Figure 119: ARM Rounding & Rate Adjustments

2. Select the **Up** or **Dn** checkbox as applicable.
3. Click the **Rate Adjustments** link to assist with completing the **Rate Adjustments**.

## Payment Adjustments

Use the **Payment Adjustments** link to assist with payment adjustments.

1. Select the Initial Payment (Pmt) Rate option.



The screenshot shows a form titled "Payment Adjustments". It includes an "Initial Pmt Rate" dropdown menu followed by a percentage sign, an "Initial Pmt Rate Period" input field followed by "mths", and a checkbox labeled "Interest Only During Initial Pmt Rate Period". Below these are several other input fields: "Adj Cap" (with a percentage sign), "Adj Period" (with "mths"), "Recast Pd/Stop" (with a slash and "mths"), and "Max Balance" (with a percentage sign). At the bottom, there is a checkbox labeled "Calculate Qual Ratios at the Max Adjusted Loan Balance".

Figure 120: Reg Z Payment Adjustments

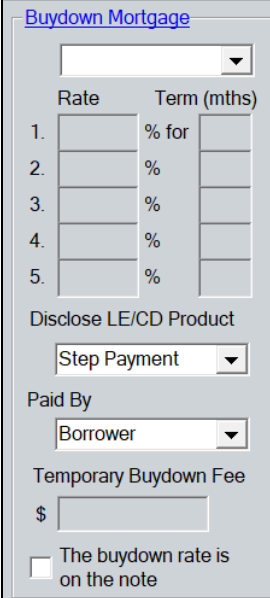
2. Enter the **Initial Pmt Rate Percent**.
3. Enter the **Initial Pmt Rate Period**.

4. Enter the **Adjustment (Adj) Cap Percent**.
5. Enter the **Adj Period**.
6. Enter the **Recast Period/Stop (PD/Stop)** information for a negative amortization loan.
7. Enter the **Max Balance Percent**.
8. Select the **Calculate Qual Ratio** checkbox if applicable.

## Buydown Mortgage

Complete the **Buydown Mortgage** fields if applicable.

1. Select the applicable **Buydown Mortgage** from the dropdown.



Buydown Mortgage

Rate Term (mths)

1.		% for	
2.		%	
3.		%	
4.		%	
5.		%	

Disclose LE/CD Product

Step Payment

Paid By

Borrower

Temporary Buydown Fee

\$

The buydown rate is on the note

Figure 121: Reg Z Buydown Mortgage

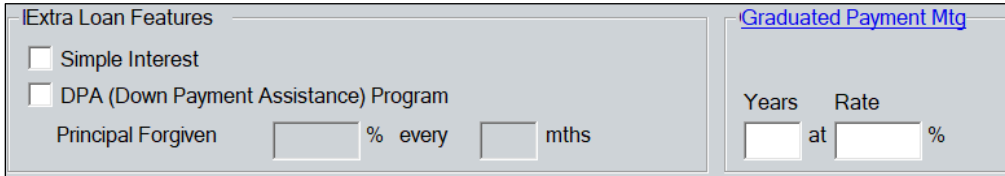
2. Complete the **Term Months (Mths)** for each listed **Rate**.
3. Select the **Disclose LE/CD Product**.
4. Select an option for the **Paid By** dropdown menu.
5. Select the **Buydown Rate** checkbox if applicable.

**Note:** The *Temporary Buydown Fee* will auto-populate as an *Origination Charge* in the Fees Worksheet by selecting the *Temporary Buydown/Admin Fee* option from the fee type dropdown menu.

## Extra Features & Graduated Payment Mtg

Complete the **Extra Loan Features** and **Graduated Payment Mortgage** fields if applicable.

1. Select the **Simple Interest** checkbox if applicable.



The screenshot shows two adjacent form panels. The left panel, titled 'Extra Loan Features', contains three checkboxes: 'Simple Interest', 'DPA (Down Payment Assistance) Program', and 'Principal Forgiven'. Below the 'Principal Forgiven' checkbox are two input fields: one for a percentage followed by '% every' and another for a number followed by 'mths'. The right panel, titled 'Graduated Payment Mtg', contains two input fields: 'Years' followed by 'at' and 'Rate' followed by '%'. Both panels have a light gray background and a thin border.

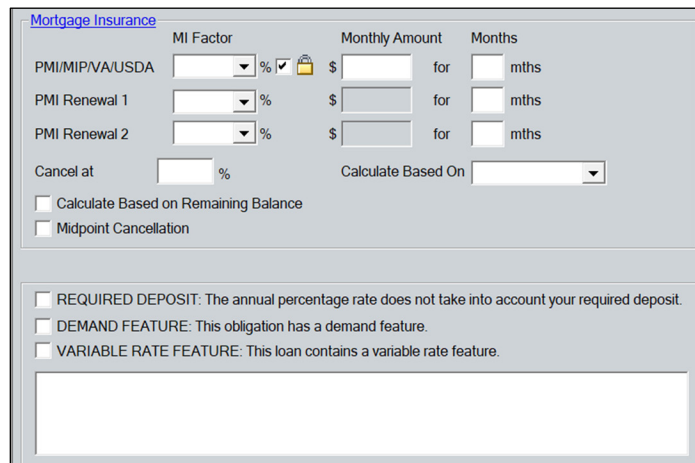
Figure 122: Features & Graduated Payment

2. Select the **DPA** checkbox if applicable.
3. Complete the **Principal Forgive** fields when selecting the **DPA** checkbox.
4. Enter the **Years** and **Rate** details for the **Graduated Payment Mtg** if applicable.

## Mortgage Insurance & Demands

Use the **Mortgage Insurance** link to assist with field completion when the Borrower must carry mortgage insurance.

1. Select the PMI/MIP/VA/USDA MI Factor.



The screenshot shows a form titled 'Mortgage Insurance'. It has a table-like structure with columns for 'MI Factor', 'Monthly Amount', and 'Months'. The first row is for 'PMI/MIP/VA/USDA' with a dropdown menu, a percentage field, a lock icon, a dollar sign, an input field for amount, and an input field for months. The second row is for 'PMI Renewal 1' and the third for 'PMI Renewal 2', both with similar dropdowns, percentage fields, dollar signs, and input fields. Below the table is a 'Cancel at' field with a percentage input and a 'Calculate Based On' dropdown. There are two checkboxes: 'Calculate Based on Remaining Balance' and 'Midpoint Cancellation'. At the bottom, there are three unchecked checkboxes with text descriptions: 'REQUIRED DEPOSIT: The annual percentage rate does not take into account your required deposit.', 'DEMAND FEATURE: This obligation has a demand feature.', and 'VARIABLE RATE FEATURE: This loan contains a variable rate feature.' Below these is a large empty text area.

Figure 123: Mortgage Insurance

2. Enter the **PMI/MIP/VA/USDA Monthly Amount**.
3. Enter the number of required **PMI/MIP/VA/USDA Months**.
4. Select the **PMI Renewal 1 MI Factor**.
5. Enter the number of required **Months** for the first renewal.
6. Select the **PMI Renewal 2 MI Factor**.

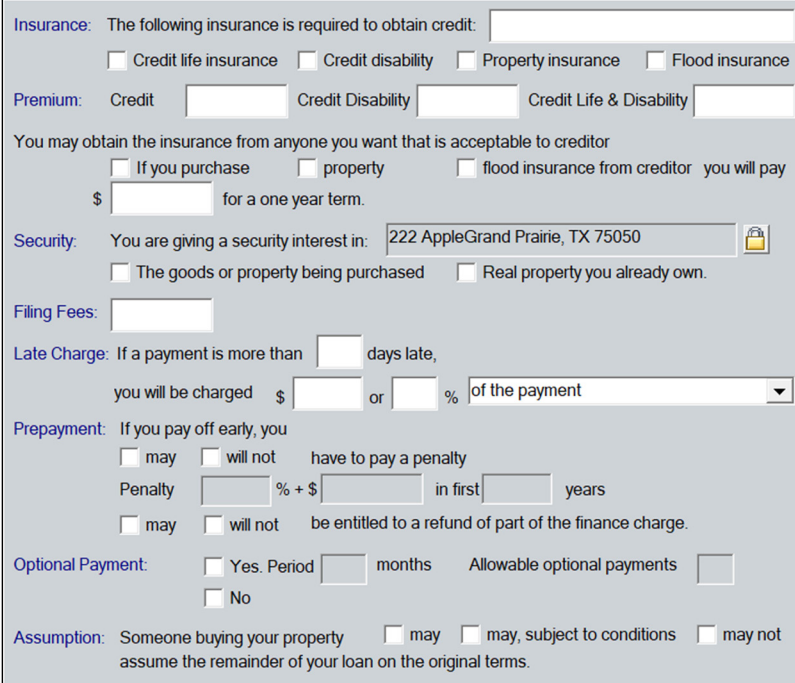


7. Enter the number of required **Months** for the second renewal.
8. Enter the Cancel at Percent.
9. Select the applicable **Calculate Based On** option.
10. Select the **Calculate Based on Remaining Balance** checkbox if applicable.
11. Select the **Midpoint Cancellation** checkbox if applicable.
12. Select the **Required Deposit** checkbox if applicable.
13. Select the **Demand Feature** if applicable.
14. Select the **Variable Rate Feature** if applicable.
15. Enter a description for the selected checkboxes in the blank field.

## Additional Reg Z Information

Complete the following fields as required for the *TIL Reg Z* form.

1. Enter additional **Insurance** requirements.




**Insurance:** The following insurance is required to obtain credit:

Credit life insurance  Credit disability  Property insurance  Flood insurance

**Premium:** Credit  Credit Disability  Credit Life & Disability

You may obtain the insurance from anyone you want that is acceptable to creditor

If you purchase  property  flood insurance from creditor you will pay \$  for a one year term.

**Security:** You are giving a security interest in:  

The goods or property being purchased  Real property you already own.

**Filing Fees:**

**Late Charge:** If a payment is more than  days late, you will be charged \$  or  % of the payment

**Prepayment:** If you pay off early, you  may  will not have to pay a penalty. Penalty  % + \$  in first  years.  may  will not be entitled to a refund of part of the finance charge.

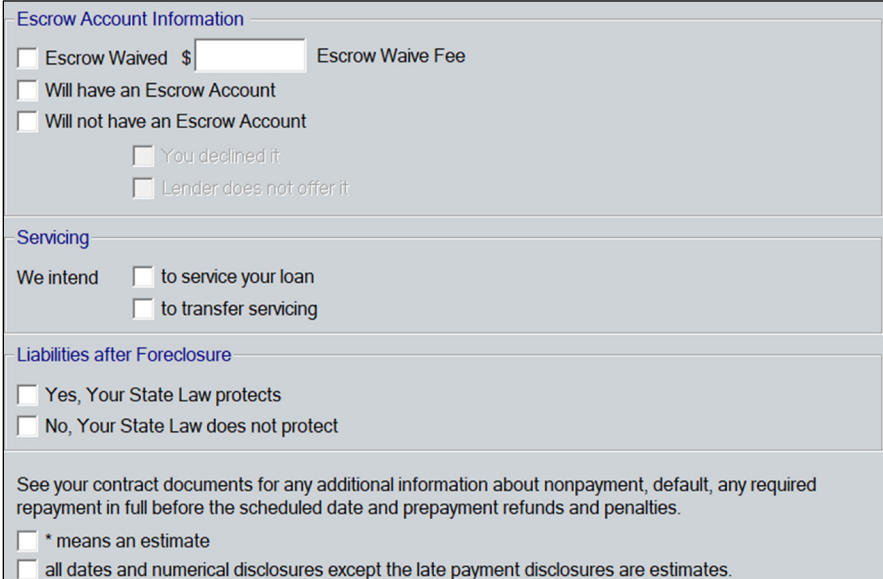
**Optional Payment:**  Yes. Period  months Allowable optional payments   No

**Assumption:** Someone buying your property  may  may, subject to conditions  may not assume the remainder of your loan on the original terms.

**Figure 124: Additional Reg Z Information**

2. Select the applicable **Additional Insurance** checkboxes.
3. Enter **Premium Insurance** details if applicable.
4. Complete the **Security** details.
5. Enter required **Filing Fees**.

6. Enter **Late Charges** that apply.
7. Enter **Prepayment Penalties** if applicable.
8. Enter Optional Payment details.
9. Select the applicable **Assumption** option.
10. Complete the applicable Escrow Account Information.



The screenshot shows a form with three main sections:

- Escrow Account Information:** Contains checkboxes for "Escrow Waived" (with a dollar amount field and "Escrow Waive Fee" label), "Will have an Escrow Account", and "Will not have an Escrow Account". Under "Will not have an Escrow Account", there are sub-checkboxes for "You declined it" and "Lender does not offer it".
- Servicing:** Contains the text "We intend" followed by checkboxes for "to service your loan" and "to transfer servicing".
- Liabilities after Foreclosure:** Contains checkboxes for "Yes, Your State Law protects" and "No, Your State Law does not protect".

Below these sections is a paragraph: "See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date and prepayment refunds and penalties." followed by two checkboxes: "\* means an estimate" and "all dates and numerical disclosures except the late payment disclosures are estimates."

**Figure 125: Remaining Reg Z Fields**

11. Enter **Prepayment** details.
12. Enter **Optional Payment** information.
13. Select the appropriate **Assumption**.
14. Enter the appropriate Escrow Account Information.
15. Select the appropriate **Servicing** checkbox.
16. Select the final two checkboxes if applicable.
17. Click **Save**.

## Reg Z Buttons

The *Reg Z* screen has buttons to additional screens or tools to assist with form completion.

### Calculate

Click the **Calculate** button to run a Reg Z form calculation.

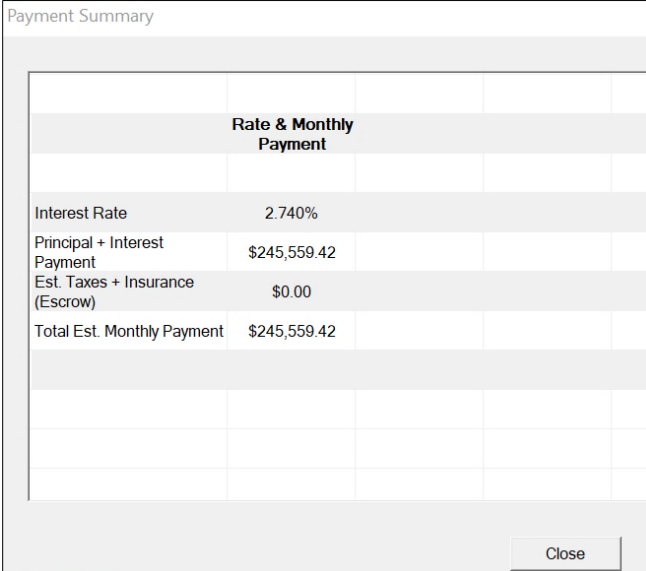
## Monthly Schedule

Click to view the *Detailed Payment Scheduled* dialog. (See [Figure 86](#).)

## Pmt Summary

Use the **Pmt Summary** button to review the *Payment Summary*.

1. Click the **Pmt Summary** button.



Rate & Monthly Payment	
Interest Rate	2.740%
Principal + Interest Payment	\$245,559.42
Est. Taxes + Insurance (Escrow)	\$0.00
Total Est. Monthly Payment	\$245,559.42

**Figure 126: Payment Summary Dialog**

2. Click **Close** to close the dialog.

## Form 1098

Use the **Form 1098** button to complete the *1098* form fields not populated. (See [Tax Information \(1098\)](#).)

## Section 32

Click the **Section 32** button to access the *Truth-in-Lending Section 32* form if required. (See [Section 32 Form](#).)

## ARM Disclosure

Click the **ARM Disclosure** button to complete the *ARM Disclosure* form. (See [ARM Disclosure \(Initial\)](#).)

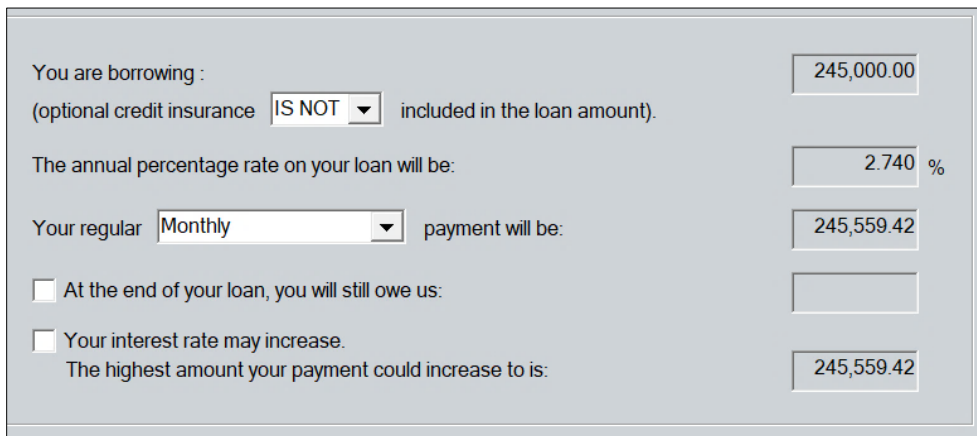
## QM Button

The QM tab opens the *Qualified Mortgage Reporting* interface. (See [QM Button](#) for details.)

## Section 32 Form

The *Section 32* form establishes TIL requirements for certain loans with high rates and/or high fees by setting Federal guidelines that limit closing costs and set APR restrictions. Use the *Section 32* screen to complete the form fields.

1. Select the applicable **Optional Credit Insurance** option.



The screenshot shows a form with the following fields and values:

- You are borrowing : 245,000.00
- (optional credit insurance **IS NOT** included in the loan amount).
- The annual percentage rate on your loan will be: 2.740 %
- Your regular **Monthly** payment will be: 245,559.42
- At the end of your loan, you will still owe us:
- Your interest rate may increase.  
The highest amount your payment could increase to is: 245,559.42

**Figure 127: TILA Section 32**

2. Select the applicable **Regular Payment** option.
3. Select the appropriate remaining checkbox(es).
4. Click **Save**.

**Note:** Use the **Calculate** button to run the calculation.

## Fees Worksheet

The *Fees Worksheet* form is created from the **Closing Cost Scenario** template. Complete the *Fees Worksheet* to itemize fees that populate the aggregate charges on the *Loan Estimate* form. (See [Loan Estimate Form](#).) Print the Fees Worksheet Fee Details and Fees Worksheet Summary of Transaction Details forms for details and a summary of the estimated fees.

**Note:** Review the form fields to verify completeness before printing.

## Loan Information

Use the following steps to complete the non-populated **Loan Information** fields.

1. Select **Fees Worksheet** from the *Forms* menu.

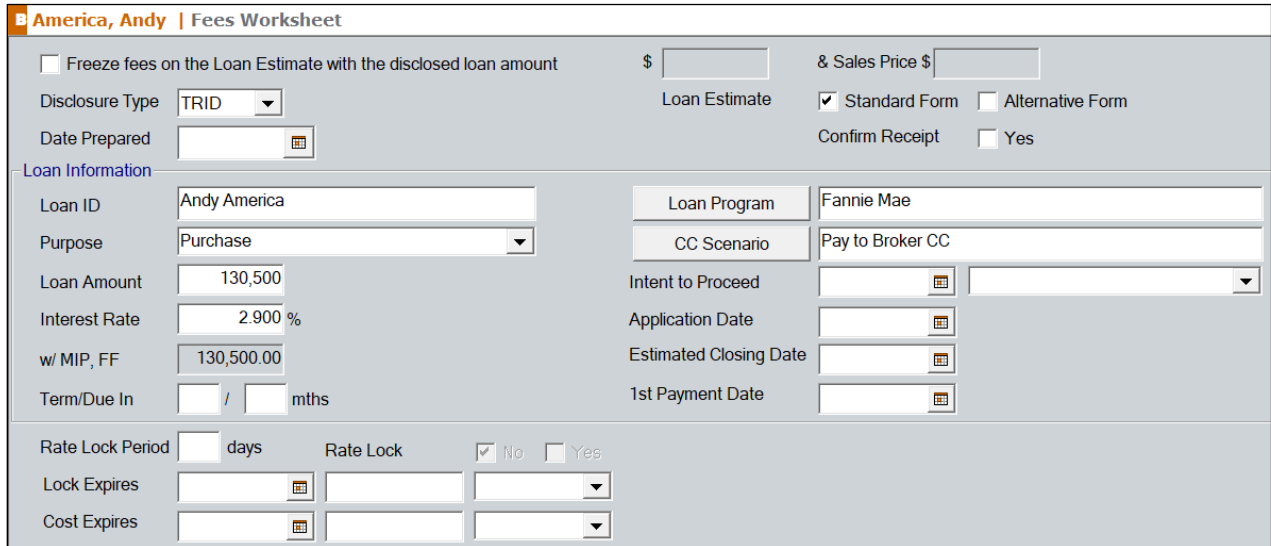


Figure 128: Fees Worksheet

2. Select the **Freeze** checkbox if ready to freeze the *Loan Estimate* fees.

**Note:** The *Disclosed Loan Amount* fields auto populate after selecting the *Freeze* checkbox.

3. Select the **Disclosure Type**.
4. Select the **Date Prepared**.
5. Verify the applicable **Loan Estimate** form option is selected.
6. Select the **Yes** checkbox to receive a *Confirmation Message*.
7. Enter the Interest **Rate Percent**.
8. Enter the **Term/Due** values.
9. Click **Loan Program** to select a program from the *Loan Programs* dialog if applicable. (See [Figure 29](#).)
10. Click **CC Scenario** to select a closing cost template from the *CC Scenario* dialog if applicable. (See [Figure 30](#).)
11. Select the **Intent to Proceed** date.
12. Select the applicable **Intent to Proceed** option from the dropdown.
13. Select the **Estimated Closing Date**.
14. Select the **1<sup>st</sup> Payment Date**.

## Rate Lock

Complete the **Rate Lock** fields when freezing the fees.

1. Enter the **Rate Lock Period** in *Days*.

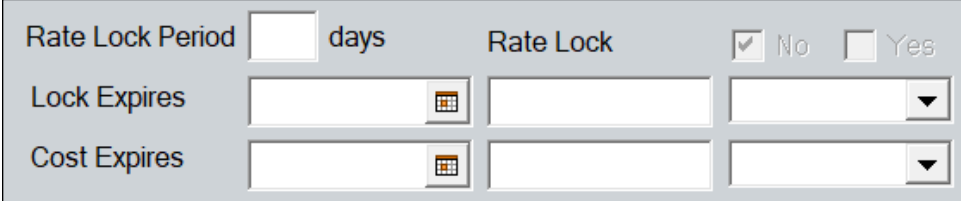


Figure 129: Fees Worksheet Rate Lock

2. Select the **Lock Expiration Date**.
3. Enter the **Rate Lock Time**.
4. Select the **Rate Lock Time Zone**.
5. Select the **Cost Expiration Date**.
6. Enter the **Cost Expiration Time**.
7. Select the **Cost Expiration Time Zone**.

## Origination Charges

Use the following steps to complete the **Origination Charges** fields not populated.

Enter the applicable companies used for closing.

1. Select the **Use** checkbox for each listed company if **Company** must be used.

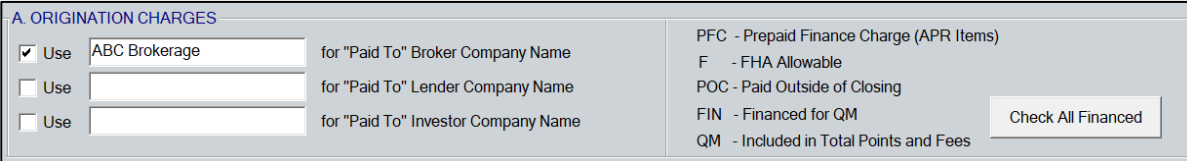


Figure 130: Fees Worksheet Company Names

2. Enter the **Paid To Broker**.
3. Enter the **Paid To Lender**.
4. Enter the **Paid to Investor**.
5. Click the **Check All Financed** button to include the listed fee amounts in the loan financing.

**Note:** The *FIN* option is selected for all fees listed on the *Fees Worksheet* when *Check All Financed* is selected.

Use the following table to assist with selecting the **Discount Fees** checkboxes when **Check All Financed** is not selected.

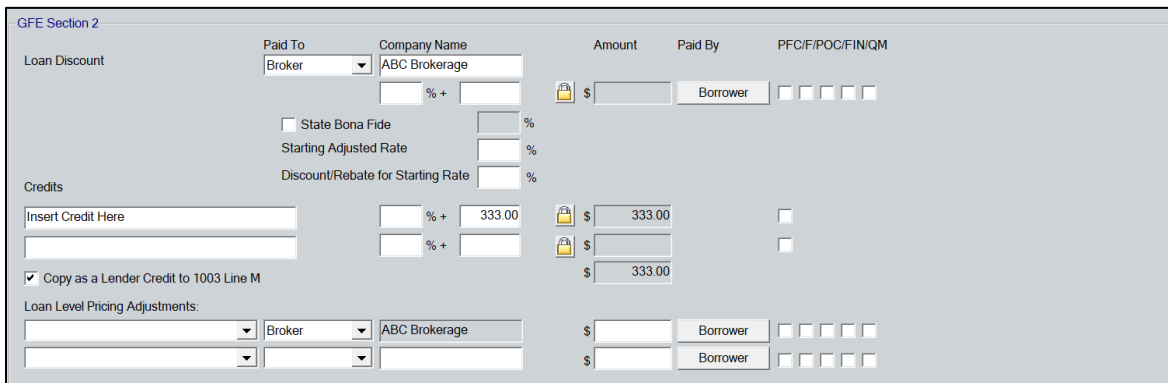
**Table 8: Discount Types**

Checkbox Name	Discount Type	Description
PFC	Prepared Finance Charge	Fees are included in the calculation of the Annual Percentage Rate (APR) and the total amount is populated in the Truth-In-Lending Disclosure.
F	FHA Allowable	FHA-allowable closing cost and affects what can be charged to the borrower or financed in the loan.
POC	Paid Outside of Closing	Fees not included in the total estimated settlement charges calculation
FIN	Financed	Fees included in the total loan amount. Applicable to the Good Faith Estimate.
QM	Qualified Mortgage	Fees included in the QM total points and fees calculation.

## GFE Section 2

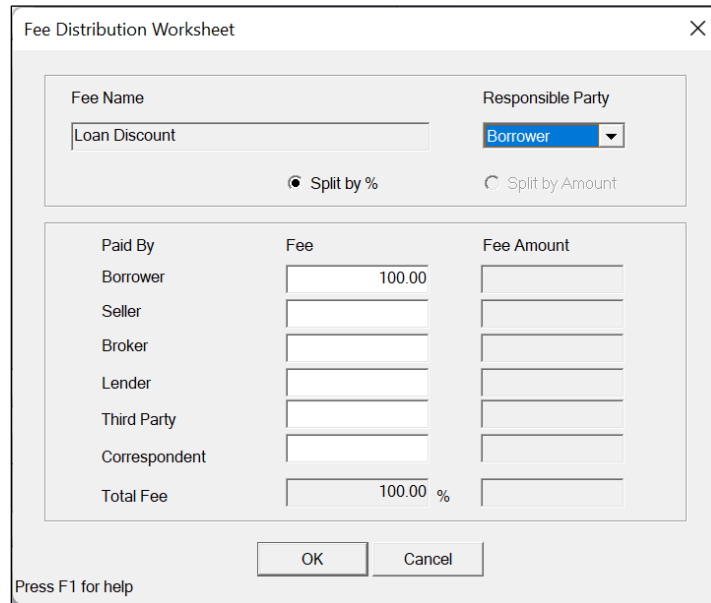
The Company Name fields auto populate with the entered **Company Names** when the **Paid To** option matches a name entered in the tables in [Figure 130](#).

1. Select **Loan Discount** recipient from the *Paid To* dropdown.



**Figure 131: Fees Worksheet GFE Section 2**

2. Enter the company name of the payment recipient in the **Company Name** field if not populated.
3. Enter the fee as a loan percentage, dollar value, or both in the applicable fields to populate the **Amount** field.
4. Click the **Borrower** button to complete the *Fee Distribution Worksheet* dialog to distribute the fee among multiple payers.



Paid By	Fee	Fee Amount
Borrower	100.00	
Seller		
Broker		
Lender		
Third Party		
Correspondent		
Total Fee	100.00 %	

**Figure 132: Fees Distribution Worksheet Dialog**

5. Update the dialog fields to indicate the fee distribution.

**Note:** An **(L)** prefix prints on the *Closing Disclosure* form next to the fees 100% paid by the lender when a fee is entered for the **Lender**.

6. Click **OK** to close the dialog.
7. Select the applicable **Discount Type** checkbox when **Check All Financed** is not selected. (See [Table 8](#) for details.)
8. Select the **State Bona Fide** checkbox and enter the **Percentage** when the **QM** discount is selected.
9. Enter the **Starting Adjusted Rate Percentage** when the **QM** discount is selected.
10. Enter the Discount/Rebate for Starting Rate Percentage when the QM discount is selected.
11. Complete the **Credits information** when the **QM** discount is selected.
12. Select the **Copy as a Lender Credit to Line 1003 Line M** checkbox if applicable.

**Note:** If the *Copy as Lender Credit to Line 1003 Line M* checkbox is selected, credits that are entered will appear in the second Lender Credits field. See

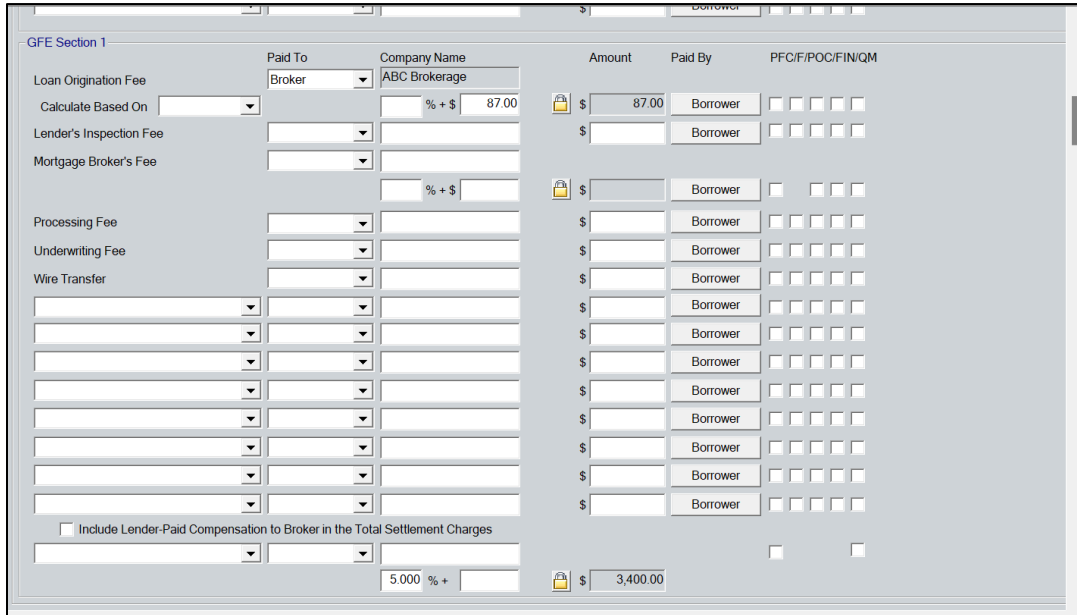


13. Select the first **Loan Level Pricing Adjustment** if applicable.
14. Select the first **Loan Level Pricing Adjustment Paid To** if applicable.
15. Enter the first **Loan Level Pricing Adjustment Company Name** if applicable and not populated.
16. Enter the first Loan Level Pricing Adjustment Amount.
17. Select the **first Loan Level Pricing Adjustment Borrower** button to distribute the fees. (See [Figure 132.](#))
18. Select the applicable **Discount Type** checkbox when **Check All Financed** is not selected. (See [Table 8](#) for details.)
19. Repeat Steps 13 – 18 for the second **Loan Level Pricing Adjustment** if applicable.

## GFE Section 1

Use the following steps to set loan-level pricing adjustments in **GFE Section 1**.

1. Select the **Loan Origination Fee Paid To** if applicable.



The screenshot shows the 'GFE Section 1' interface. It features a table with columns for 'Paid To', 'Company Name', 'Amount', 'Paid By', and 'PFC/F/POC/FIN/QM'. The 'Loan Origination Fee' row is highlighted, showing 'Paid To' as 'Broker', 'Company Name' as 'ABC Brokerage', and 'Amount' as '\$ 87.00'. Below this, there are several other rows for fees like 'Lender's Inspection Fee', 'Mortgage Broker's Fee', 'Processing Fee', 'Underwriting Fee', and 'Wire Transfer', each with input fields for amount and type. At the bottom, there is a checkbox for 'Include Lender-Paid Compensation to Broker in the Total Settlement Charges' and a summary row for '5.000 % + \$ 3,400.00'.

**Figure 133: Fees Worksheet GFE Section 1**

2. Enter the **Company Name** if not populated.
3. Use the **Calculate Based On** (*Loan Origination Fee* only) dropdown to select how the fee is calculated.
4. Enter the fee as a loan percentage, dollar value, or both in the applicable fields to populate the **Amount** field.

5. Click the **Borrower** button to add to the *Fee Distribution Worksheet* dialog if applicable. (See [Figure 132](#).)
6. Select the appropriate **Discount Type** checkbox. (See [Table 8](#).)
7. Repeat Steps 1 – 6 to complete the remaining **GFE Section 1** fees as applicable.
8. Select the **Include Lender-Paid Compensation to Broker** in the *Total Settlement Charges* checkbox to include the lender paid compensation to the broker.

**Note:** It is not required to disclose lender-paid broker compensation on the *Loan Estimate* form, but it is required on the *Closing Disclosure* form. It is not necessary to select this checkbox when disclosing the Loan estimate, but the value is not included in the QM calculation when checkbox is not selected.

9. Select the applicable **Fee** from the dropdown.
10. Repeat Steps 1 – 4.
11. Select the applicable **Discount Type** checkbox.

## Services You Cannot Shop For

Use the following steps to complete the **Services You Cannot Shop For** fields.

1. Complete the fees for **Services You Cannot Shop For** section as described above.

B. SERVICES YOU CANNOT SHOP FOR						
GFE Section 3						
	Paid To	Company Name	Amount	Paid By	PFC/F/POC/FIN/QM	
Appraisal Fee	Other	Lenny Appraisals	\$ (350.00)	Borrower	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Credit Report	Other	The Credit Company	\$ 25.00	Borrower	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Tax Service Fee			\$	Borrower	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Flood Certification Fee			\$	Borrower	<input type="checkbox"/>	<input type="checkbox"/>
PMI/MIP/USDA	Lender	Chase	\$	Borrower	<input checked="" type="checkbox"/>	<input type="checkbox"/>
VA Funding Fee			\$	Borrower	<input type="checkbox"/>	<input type="checkbox"/>
			\$	Borrower	<input type="checkbox"/>	<input type="checkbox"/>
			\$	Borrower	<input type="checkbox"/>	<input type="checkbox"/>
			\$	Borrower	<input type="checkbox"/>	<input type="checkbox"/>
Appraisal Field Review			\$	Borrower	<input type="checkbox"/>	<input type="checkbox"/>
			\$	Borrower	<input type="checkbox"/>	<input type="checkbox"/>

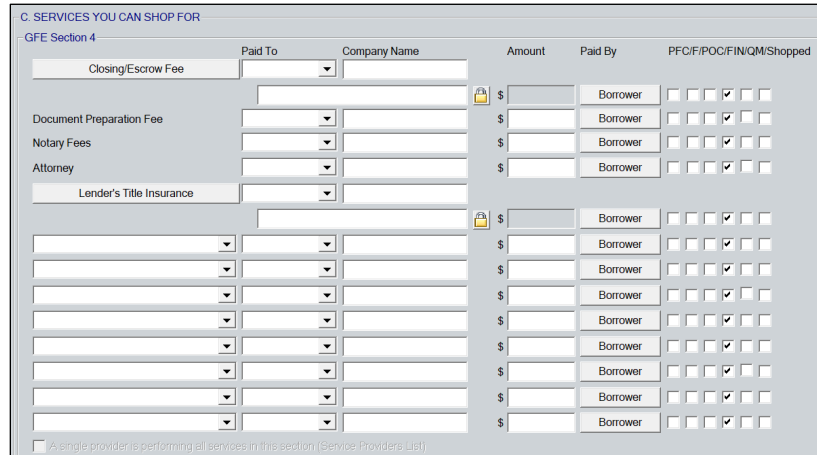
**Figure 134: Services the Borrower Cannot Shop**

2. Enter user-defined fees in the provided empty spaces.
3. Select the appropriate **Discount Type** checkbox when **Check All Financed** is not selected. (See [Table 8](#) for details.)

## Services You Can Shop For

Use the following steps to complete the **Services You Can Shop** for fields.

1. Complete the fees for **Services You Can Shop For** section as described above.

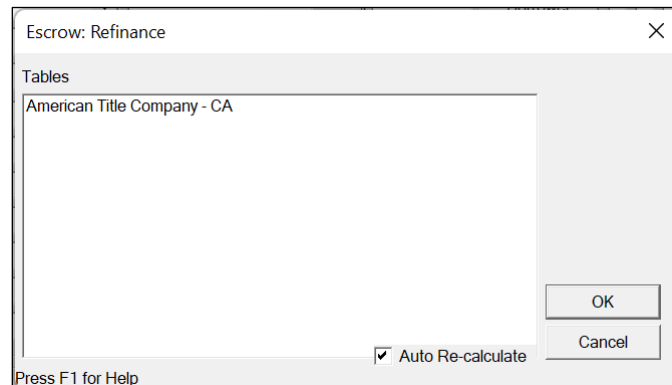


**Figure 135: Services You Can Shop For**

2. Select the **Shopped** checkbox for each selection.
3. Click **Closing/Escrow Fee** to access the *Escrow Tables* dialog to select a provider from the **Escrow** table setup on the **Utilities** menu. (See [Escrow Tables](#) for details.)

**Note:** The **Lock** must be selected to access the *Escrow Tables* dialog.

4. Select the appropriate provider from the *Escrow Tables* dialog.

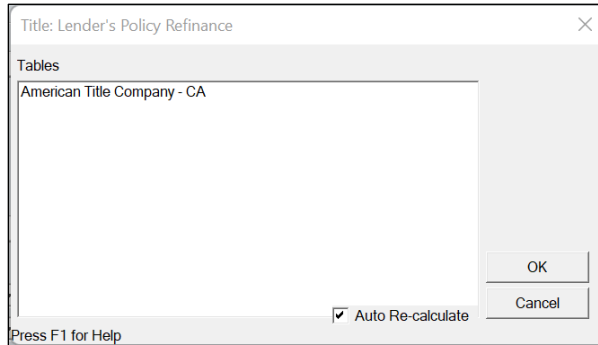


**Figure 136: Escrow Tables Dialog**

5. Click **Auto Re-calculate** to initiate a fees recalculation.
6. Click **OK**.
7. Select the appropriate **Discount Type** checkbox when **Check All Financed** is not selected. (See [Table 8](#) for details.)
8. Click the **Lenders Title Insurance** button to access the *Title Tables* dialog to select a provider from the Title table setup on the Utilities menu. (See [Title Tables](#) for details.)

**Note:** The *Lock* must be selected to access the *Title Tables* dialog.

9. Select the provider from the *Title Tables* dialog.



**Figure 137: Title Tables Dialog**

10. Select the appropriate provider from the *Title Tables* dialog.
11. Click **Auto Re-calculate** to initiate a fees recalculation.
12. Click **OK**.
13. Select the appropriate **Discount Type** checkbox when **Check All Financed** is not selected. (See [Table 8](#) for details.)
14. Select the **Single Provider** checkbox if the Borrower selects a single provider not from the list of providers for all services in the section.

**Note:** The single selection is used with the *Good Faith Estimate* form.

## GFE Section 6

Use the following steps to complete the **GFE Section 6** fields.

1. Complete the fees for **GFE Section 6** as described above.

GFE Section 6		Paid To	Company Name	Amount	Paid By	PFC/F/POC/FIN/QM/Shopped
Pest Inspection Fee				\$	Borrower	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
				\$	Borrower	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
				\$	Borrower	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
				\$	Borrower	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
				\$	Borrower	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
				\$	Borrower	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
				\$	Borrower	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
				\$	Borrower	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
				\$	Borrower	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
				\$	Borrower	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

Print additional fees borrower can shop for on addendum

**Figure 138: Services You Can Shop For**

2. Select the **Print Additional Fees** checkbox to print the **GFE Section 6** fees on the addendum.

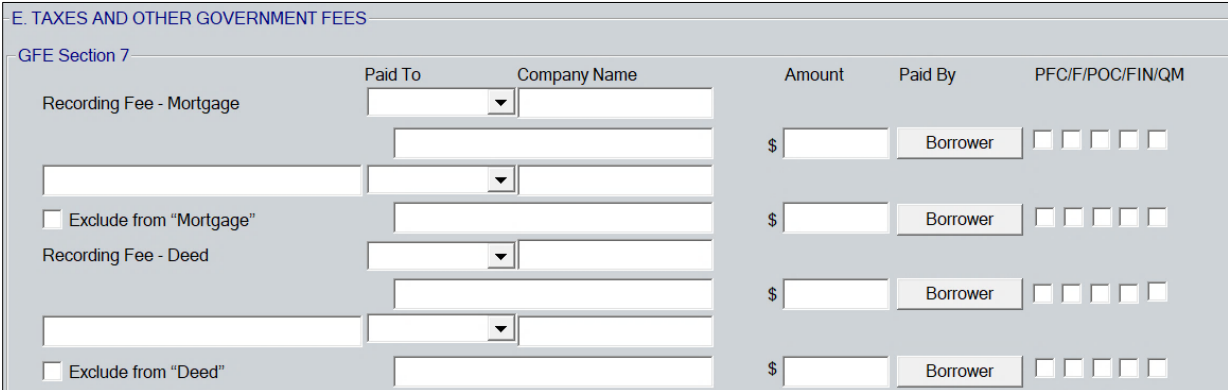
## Taxes and Other Government Fees

Use the following steps to complete the *Taxes and Other Government Fees* section.

### GFE Section 7

Enter the tax information manually or calculate it by using the tax tables set up in the dropdown lists.

1. Select the **Recording Fee - Mortgage fees Paid To**.



The screenshot shows a software interface for entering government fees. The title is "E. TAXES AND OTHER GOVERNMENT FEES" and the section is "GFE Section 7". The form is organized into a table with columns: "Paid To", "Company Name", "Amount", "Paid By", and "PFC/F/POC/FIN/QM".

	Paid To	Company Name	Amount	Paid By	PFC/F/POC/FIN/QM
Recording Fee - Mortgage	[Dropdown]	[Text Field]	\$ [Text Field]	Borrower	[Checkboxes]
[Text Field]	[Dropdown]	[Text Field]	\$ [Text Field]	Borrower	[Checkboxes]
<input type="checkbox"/> Exclude from "Mortgage"	[Dropdown]	[Text Field]	\$ [Text Field]	Borrower	[Checkboxes]
Recording Fee - Deed	[Dropdown]	[Text Field]	\$ [Text Field]	Borrower	[Checkboxes]
[Text Field]	[Dropdown]	[Text Field]	\$ [Text Field]	Borrower	[Checkboxes]
<input type="checkbox"/> Exclude from "Deed"	[Dropdown]	[Text Field]	\$ [Text Field]	Borrower	[Checkboxes]

Figure 139: GFE Section 7

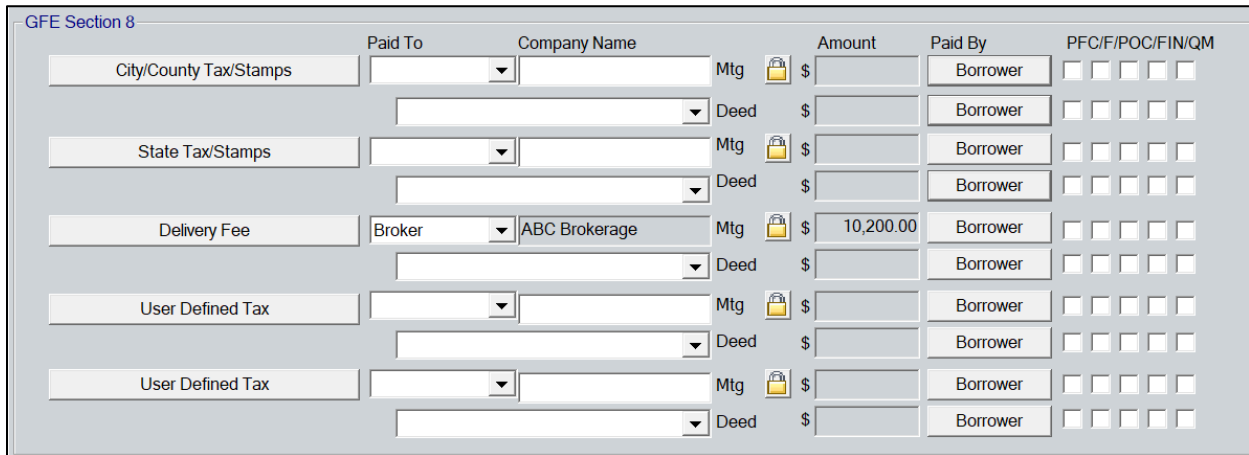
2. Enter the **Company** name if not populated.
3. Enter a **Fee Description** if applicable.
4. Enter the fee as a loan percentage, dollar value, or both in the applicable fields to populate the **Amount** field.
5. Click the **Borrower** button to add to the *Fee Distribution Worksheet* dialog if applicable. (See [Figure 132](#).)
6. Select the appropriate **Discount Type** checkbox when **Check All Financed** is not selected. (See [Table 8](#) for details.)
7. Enter a second fee and repeat Steps 1 – 6 if applicable.
8. Select the **Exclude from Mortgage** checkbox to itemize the fee separate from the mortgage total value.
9. Enter the Recording Fee - Deed fees.
10. Repeat Steps 1 – 8 as applicable.
11. Select the **Exclude from Deed** checkbox to itemize the fee separate from the deed total value.

## GFE Section 8

Click the **Section 8** locks to access the buttons to use the *Rates Calculations* dialogs set up on the **Utilities** menu. Mortgage (*Mtg*) and Deed values must be entered manually when the **Rates Calculation** dialog is not used.

**Note:** The *Mortgage and Deed* values entered in the *Amount* column, will populate the total fee amounts of the *Lender Loan Pg. 2, Closing Disclosure Pg. 2, Closing Disclosure Pg.3, Good Faith Estimate, and Cash-To-Close* screens.

1. Select the **City/County Tax/Stamps** lock to access the button.



	Paid To	Company Name	Mtg	Amount	Paid By	PFC/F/POC/FIN/QM
City/County Tax/Stamps			<input type="checkbox"/>	\$	Borrower	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
			<input type="checkbox"/>	\$	Borrower	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
State Tax/Stamps			<input type="checkbox"/>	\$	Borrower	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
			<input type="checkbox"/>	\$	Borrower	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Delivery Fee	Broker	ABC Brokerage	<input type="checkbox"/>	\$ 10,200.00	Borrower	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
			<input type="checkbox"/>	\$	Borrower	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
User Defined Tax			<input type="checkbox"/>	\$	Borrower	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
			<input type="checkbox"/>	\$	Borrower	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
User Defined Tax			<input type="checkbox"/>	\$	Borrower	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
			<input type="checkbox"/>	\$	Borrower	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

Figure 140: GFE Section 8

**Note:** Use the above steps if not using the *Rates Calculations* dialog.

2. Click the **City/County Tax/Stamps** button to access open the *City Tax Rates Calculation* dialog.
3. Select the applicable **Tax Description**.

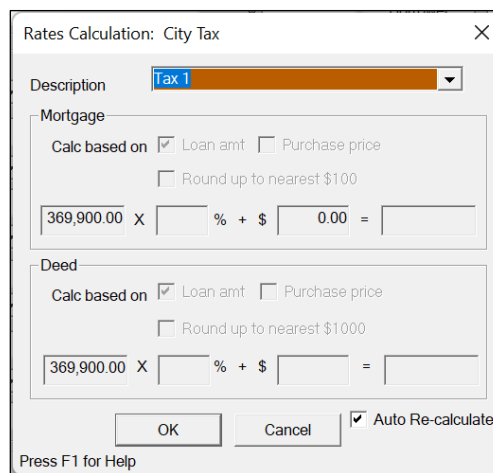


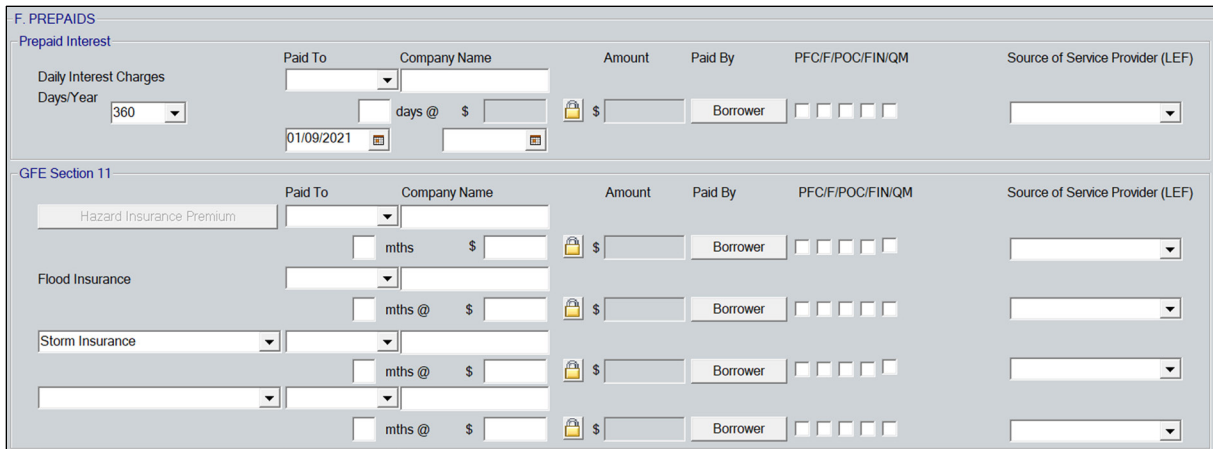
Figure 141: Rate Calculation: City Tax

4. Select the **Auto Re-calculate** to initiate a recalculation.
5. Click **OK** to exit the dialog and repeat for additional taxes.
6. Enter a **Tax Description** if applicable.
7. Enter the **Tax Amount**.
8. Click the **Borrower** button to open the *Fee Distribution Worksheet* dialog if applicable. (See [Figure 132](#).)
9. Select the appropriate **Discount Type** checkbox when **Check All Financed** is not selected. (See [Table 8](#) for details.)
10. Repeat Steps 1 – 9 for additional taxes.

## Prepays

Use the following steps to complete the **Prepays** section. **Note:** Interest is paid for the remainder of the current month for prepaid interest. The amount is calculated based on the number of days per year set.

1. Select the applicable **Paid To**.



**Figure 142: Prepays**

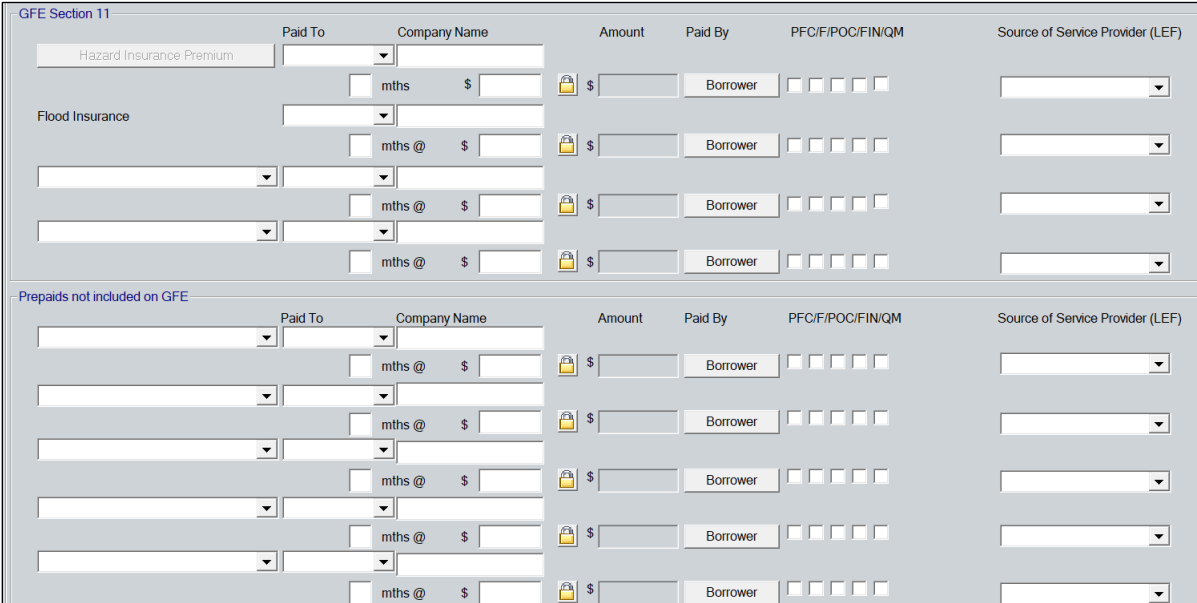
2. Enter the **Company** if not auto populated.
3. Select the number of days from the **Days/Year** dropdown list.
4. Enter how many days of interest must be paid in advance in the **Days** field.
5. Select the **Date Range** using the two calendars.
6. Enter the **Amount**.
7. Click the **Borrower** button to add to the *Fee Distribution Worksheet* dialog if applicable. (See [Figure 132](#).)

8. Select the appropriate **Discount Type** checkbox when **Check All Financed** is not selected. (See [Table 8](#) for details.)
9. Select the appropriate **Source of Service Provider (LEF)** form the dropdown to report fee information in *Regulator Connect Licensee Examination File (LEF)* format.

## GFE Section 11

The **Hazard Insurance Premium** button is only available if more than one hazard insurance company if available. Enter the hazard insurance premium manually when the Hazard Insurance Premium button is unavailable.

1. Select the applicable **Hazard Insurance Paid To** option.



**Figure 143: GFE Section 11**

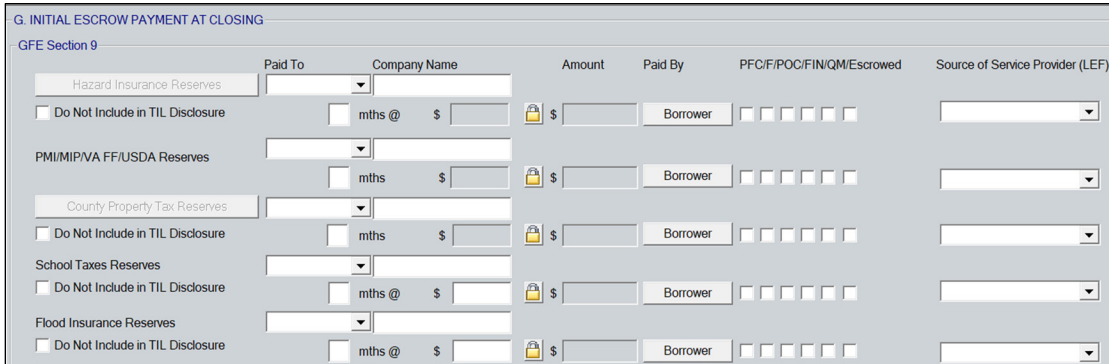
2. Enter the **Company** if not auto populated.
3. Enter the **Total** months.
4. Enter the **Amount** if not auto calculated.
5. Click the **Borrower** button to add to the *Fee Distribution Worksheet* dialog if applicable. (See [Figure 132](#).)
6. Select the appropriate **Discount Type** checkbox when **Check All Financed** is not selected. (See [Table 8](#) for details.)
7. Select the applicable Source of Service Provider (LEF).
8. Repeat Steps 1 – 7 for additional **GFE Section 11** fees.



## Initial Escrow Payment at Closing

Use the following steps to complete the **Initial Escrow Payment at Closing** section. This section contains the monies required at closing for the escrow account.

1. Click **Hazard Insurance/Reserves** to calculate the hazard insurance.



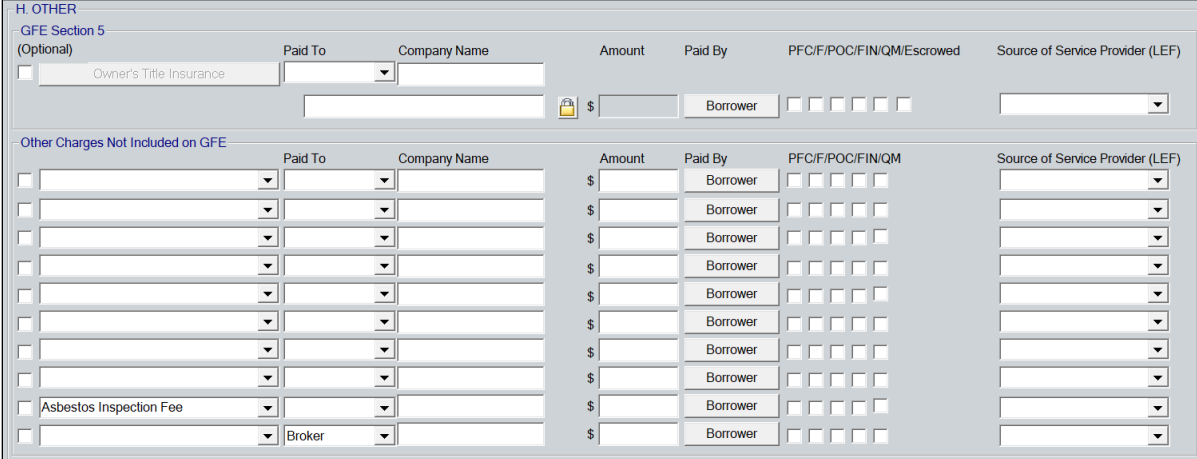
	Paid To	Company Name	Amount	Paid By	PFC/F/POC/FIN/QM/Escrowed	Source of Service Provider (LEF)
Hazard Insurance Reserves	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/> Do Not Include in TIL Disclosure	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
PMI/MIP/VA FF/USDA Reserves	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/> Do Not Include in TIL Disclosure	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
County Property Tax Reserves	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/> Do Not Include in TIL Disclosure	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
School Taxes Reserves	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/> Do Not Include in TIL Disclosure	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Flood Insurance Reserves	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/> Do Not Include in TIL Disclosure	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**Figure 144: Escrow at Closing**

2. Select the applicable Hazard Insurance/Reserves Paid To option.
3. Enter the **Company** if not auto populated.
4. Enter the **Total** months.
5. Enter the **Amount** if not auto calculated.
6. Click the **Borrower** button to add to the *Fee Distribution Worksheet* dialog if applicable. (See [Figure 132](#).)
7. Select the appropriate **Discount Type** checkbox when **Check All Financed** is not selected. (See [Table 8](#) for details.)
8. Select the applicable **Source of Service Provider (LEF)**.
9. Repeat Steps 1 – 7 for remaining escrow fees.

## Other Section

Use the Steps 1 – 7 in [GFE Section 11](#) to complete remaining *Fees Worksheet* fees as applicable. The remaining fields populate based upon the fees information added to the worksheet.

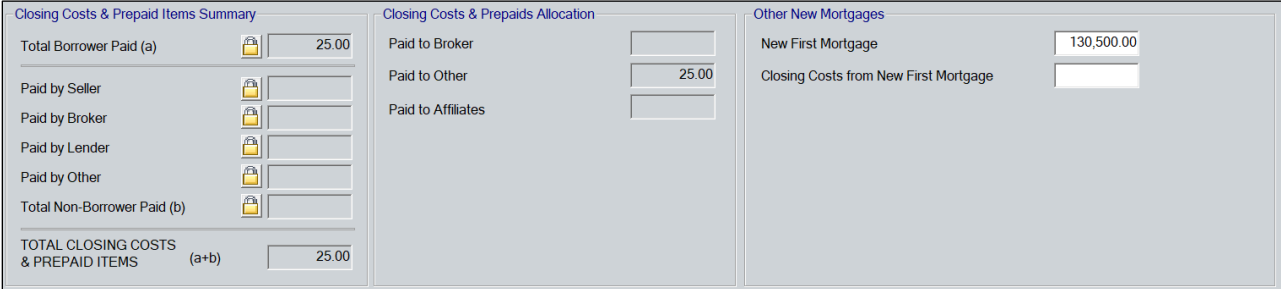


H. OTHER						
GFE Section 5 (Optional)						
	Paid To	Company Name	Amount	Paid By	PFC/F/POC/FIN/QM/Escrowed	Source of Service Provider (LEF)
<input type="checkbox"/>	Owner's Title Insurance		\$	Borrower	<input type="checkbox"/>	
Other Charges Not Included on GFE						
	Paid To	Company Name	Amount	Paid By	PFC/F/POC/FIN/QM	Source of Service Provider (LEF)
<input type="checkbox"/>			\$	Borrower	<input type="checkbox"/>	
<input type="checkbox"/>			\$	Borrower	<input type="checkbox"/>	
<input type="checkbox"/>			\$	Borrower	<input type="checkbox"/>	
<input type="checkbox"/>			\$	Borrower	<input type="checkbox"/>	
<input type="checkbox"/>			\$	Borrower	<input type="checkbox"/>	
<input type="checkbox"/>			\$	Borrower	<input type="checkbox"/>	
<input type="checkbox"/>			\$	Borrower	<input type="checkbox"/>	
<input type="checkbox"/>	Asbestos Inspection Fee		\$	Borrower	<input type="checkbox"/>	
<input type="checkbox"/>		Broker	\$	Borrower	<input type="checkbox"/>	

Figure 145: Other

## Closing Costs & Credits

Review this section and make any adjustments if needed. Click on the lockbox icon to edit the fields. Enter an amount for a *New First Mortgage* and *Closing Costs from New First Mortgage* if applicable.



Closing Costs & Prepaid Items Summary		Closing Costs & Prepays Allocation		Other New Mortgages	
Total Borrower Paid (a)	25.00	Paid to Broker		New First Mortgage	130,500.00
Paid by Seller		Paid to Other	25.00	Closing Costs from New First Mortgage	
Paid by Broker		Paid to Affiliates			
Paid by Lender					
Paid by Other					
Total Non-Borrower Paid (b)					
<b>TOTAL CLOSING COSTS &amp; PREPAID ITEMS (a+b)</b>	<b>25.00</b>				

Figure 146: Closing Costs & Items Summary

## Lender & Seller Credits

For the **Lenders & Seller** credits fields:

1. If needed, enter an amount for **Cash Deposit**.  
The *Cash Deposit* field will synch with Earnest Money in Table 2b. *Other Assets – Credits* in the Loan Application.

- If needed, enter an amount for **Lender Credits**.

Lender & Seller Credits								
Cash Deposit	\$	<input type="text"/>	+	<input type="text"/>		Total Cash Deposit	<input type="text" value="1,000.00"/>	
Lender Credits	\$	<input type="text"/>	+	<input type="text" value="333.00"/>	+ CC paid by Lender	<input type="text"/>	= Total Lender Credits	<input type="text" value="333.00"/>
Seller Credits	\$	<input type="text"/>	+		+ CC paid by Seller	<input type="text"/>	= Total Seller Credits	<input type="text"/>

Calculating Cash to Close		
TOTAL DUE FROM BORROWER(S)	\$	<input type="text" value="14,249.00"/>
TOTAL MORTGAGE LOANS (K) AND CREDITS (N)	\$	<input type="text" value="199,183.00"/>
Cash From/To the Borrower	\$	<input type="text" value="-184,934.00"/>

**Figure 147: Credits & Cash to Close**

**Note:** The second *Lender Credit* field auto populates additional credits if the *Copy as Lender Credit to 1003 Line M* checkbox is selected.

- If needed, enter the desired amount in the **Seller Credits** field.

## Calculating Cash to Close

**Calculating Cash to Close** fields will auto populate from the [Lender Loan Information page 2](#) screen.

## Fees Worksheet Buttons

The **Fees Worksheet** has buttons to additional screens or tools to assist with worksheet completion.

## Loan Estimate

Use the **Loan Estimate** button for quick access to the *Loan Estimate* form. (See [Loan Estimate Form](#).)

## SVC Providers List

Use the **Svc Providers List** button for quick access to one of the following:

[Written List of Service Providers](#)

[Service Providers List](#)

**Note:** Click the appropriate link to for more details.

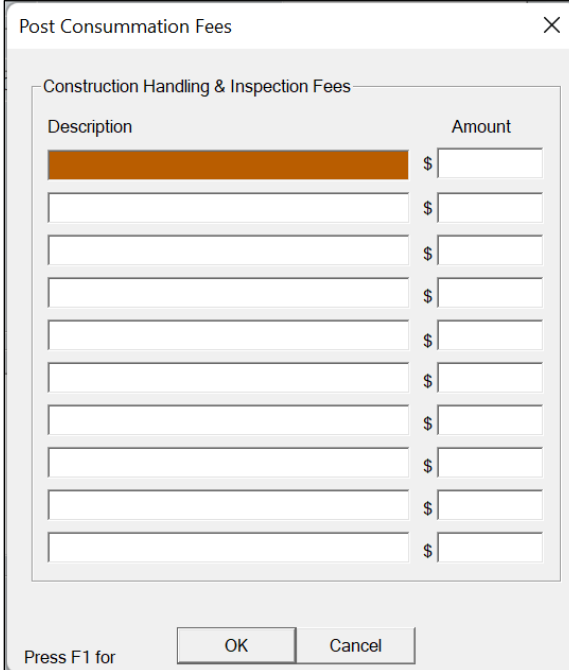
## Payoffs & Adjustments

Use the *Payoffs & Adjustments* form to calculate adjustments and other credits to populate the **Cash-to-Close** on the *Loan Estimate* form. (See [Payoffs & Adjustments Screen](#) for details.)

## Post Consummation Fees

Use the **Post Consummation Fees** button to enter construction and inspection fees.

1. Click the Post Consummation Fees button.
2. Enter the fee **Description**.



Construction Handling & Inspection Fees	
Description	Amount
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$

Press F1 for

**Figure 148: Post Consummation Fees Dialog**

3. Enter the fee **Amount**.
4. Repeat Steps 2 – 3 for additional fees.
5. Click **OK**.

## GFE Button

Use the **GFE** tab to access the *Good Faith Estimate* form. (See [Good Faith Estimate](#).)

## Mtg Insurance

Use the Fees Worksheet **Mtg Insurance** button to access the *Mortgage Insurance* dialog. (See [Mtg Insurance](#) for details.)

## QM Button

Use the **QM** button to open the QM interface. (See [QM](#) for details.)

## Loan Estimate Form

The *Loan Estimate* form satisfies the compliance requirements for fee disclosures. The form contains different disclosure information depending on the selected loan types. Most *Loan Estimate* fields are read-only and populated from other screens.

**Note:** Open the *Loan Estimate* screen before printing the form to populate the fields on the form. An addendum page prints when multiple Co-Borrowers are on the loan and the Print additional fees Borrower can shop for checkbox is selected on the *Fees Worksheet*.

1. Select **Loan Estimate** from the *Forms* menu.
2. Select the **Application Date**.

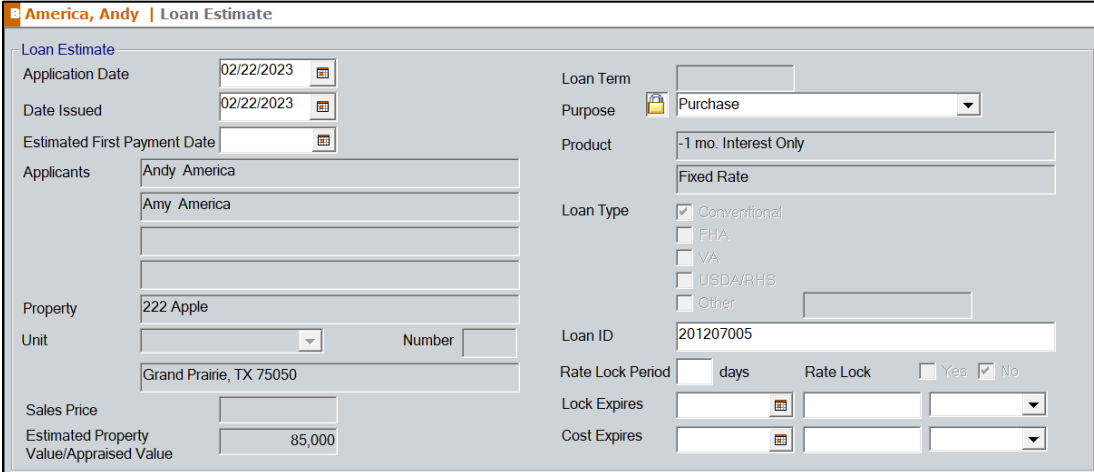


Figure 149: Loan Estimate Fields

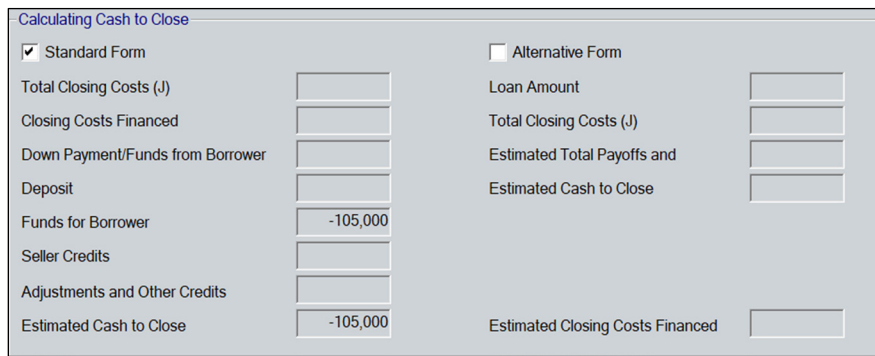
3. Select the **Date Issued**.
4. Select the **First Payment Date**.
5. Select a different **Purpose** if applicable.

**Note:** The *Purpose* field auto populates. Select the *Lockbox* icon to allow option to change.

- Verify populated fields.

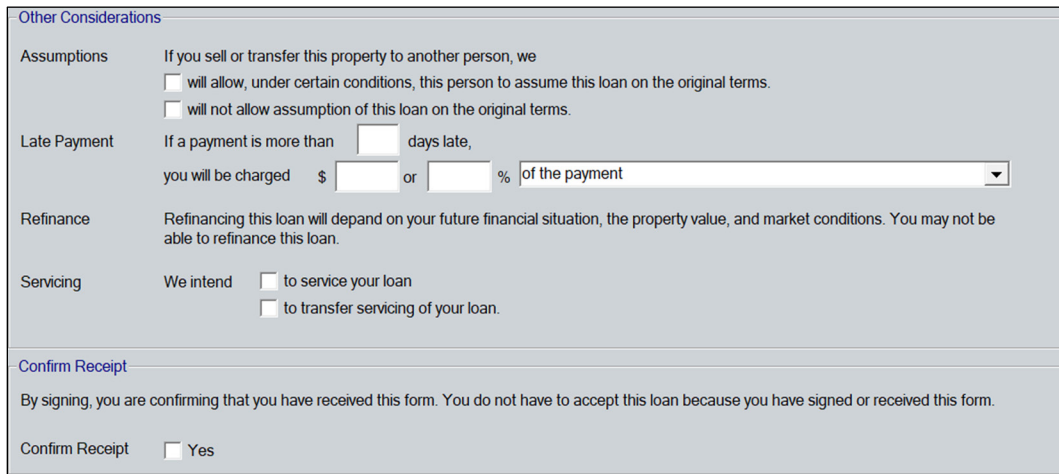
**Note:** The *Loan ID* field is automatically populated from the loan file name when the Company Information is set to Lender. (See [Company Default Information](#) for setting company defaults.)

- Enter a **Loan ID** if required.
- Enter **Rate Lock Period**.
- Enter **Lock Expires** information.
- Enter **Cost Expires** information.
- Select the applicable **Form** checkbox in **Calculating Cash to Close** section.



**Figure 150: Cash to Close Forms**

- Select the appropriate **Assumptions** checkbox.



**Figure 151: Other Considerations**

- Enter the **Late Payment** details.
- Select the appropriate **Servicing** checkbox.
- Select the **Confirm Receipt** checkbox to include a signature line on the printed form.

16. Click **Save** to save form.

**Note:** Refer to [Appendix B – Loan Estimate Fields](#) for field-to-field mapping information.

## Loan Estimate Buttons

The *Loan Estimate* screen has buttons for additional screens or tools to assist with form completion.

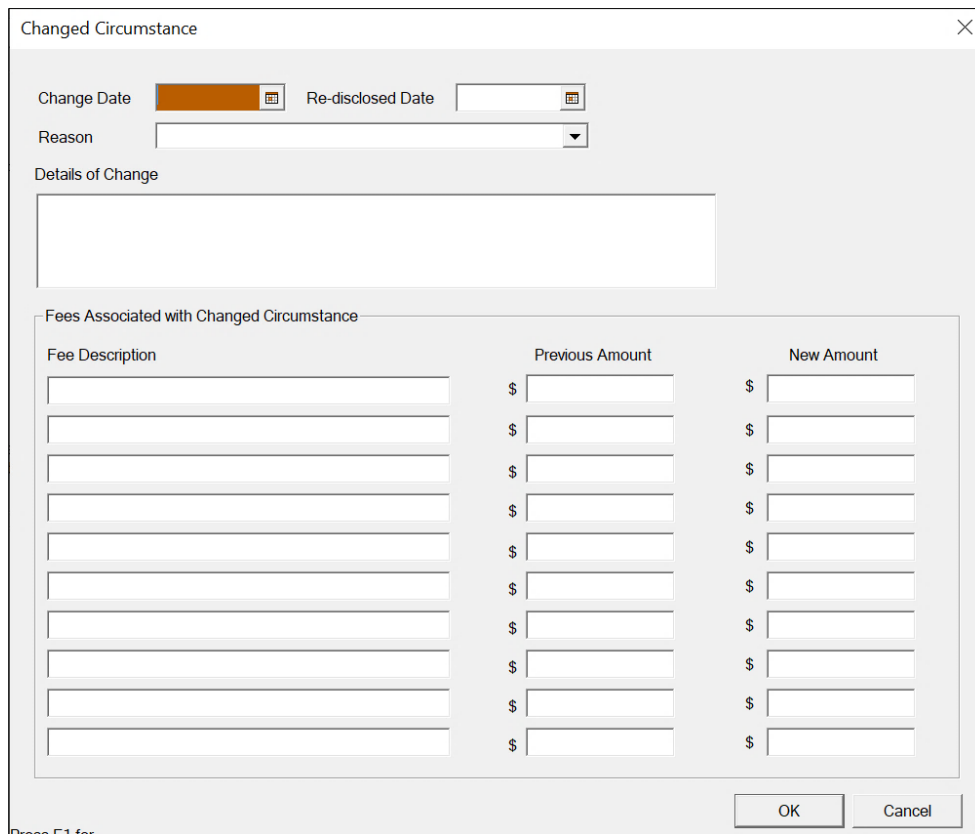
### Fees Worksheet

Use the **Fees Worksheet** button to access the *Fees Worksheet*. (See [Fees Worksheet](#) for details.)

### Changed Circumstance

Use the **Changed Circumstance** button to change previously recorded fees.

1. Click **Changed Circumstance**.
2. Select the **Change Date**.



Fees Associated with Changed Circumstance		
Fee Description	Previous Amount	New Amount
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

**Figure 152: Changed Circumstance Dialog**

3. Select the **Re-disclosed Date**.
4. Select the **Reason**.
5. Enter information about the change in the **Details of Change** field.
6. Complete the **Fees Associated with Changed Circumstance** fields.
7. Click **OK**.

## Payoffs & Adjustments

Use the *Payoffs & Adjustments* button to access the *Payoffs and Adjustments* screen used to populate the *Cash-to-Close* section on the *Loan Estimate* form.

## Payoffs & Adjustments Screen

Manually enter the values on this screen from the *Paid by Broker* and *Paid by Other* fields in the *Closing Costs & Prepaids Items Summary* section on the *Fees Worksheet* to include them in the adjustments.

1. Select **Loan Estimate** from the *Forms* menu.
2. Select **Payoffs Adjustments**.
3. Enter the **Cash Deposit** amount.

**Note:** *Cash Deposit* field auto-populates. Select the lockbox to edit the field.

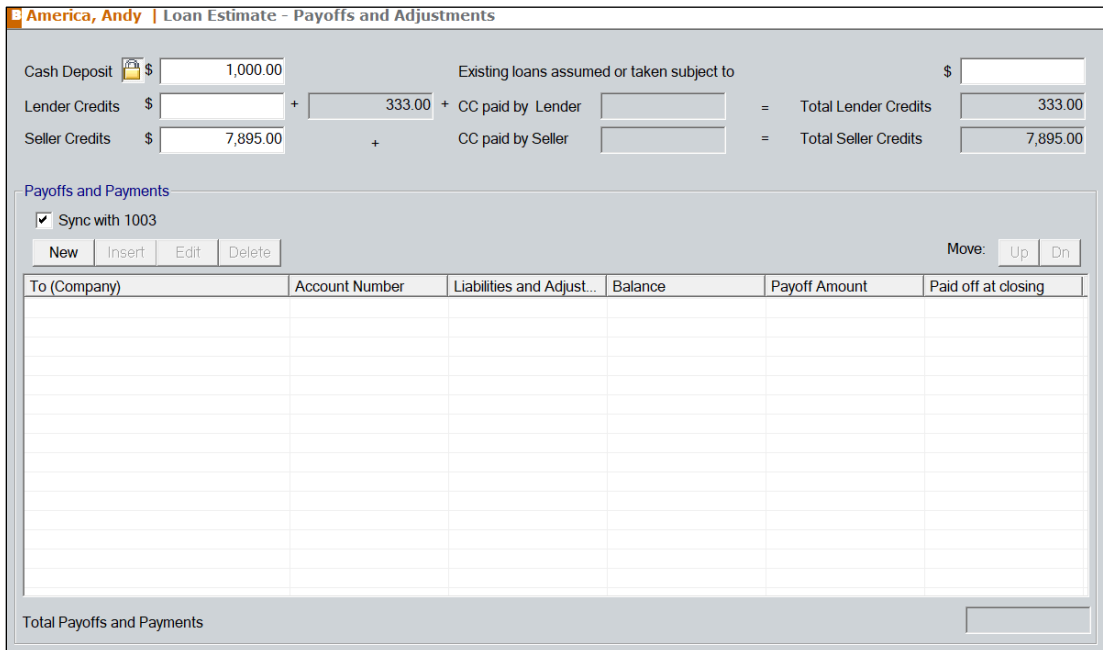


Figure 153: Payoffs & Adjustments



4. Enter the **Lender Credits**.

**Note:** The second *Lender Credits* field auto-populates credits if the *Copy as a Lender Credit to 1003 Line M* checkbox is selected (See [GFE Section 2](#)).

5. Enter the **Seller Credits**.
6. Enter the closing costs paid by the lender in the **CC paid by Lender** field.
7. Enter the closing costs paid by the seller in the **CC paid by Seller** field.
8. Enter the **Existing Loans Value**.
9. If needed, unselect the *Sync with 1003* checkbox.
10. Click the **New** button to add payoffs or a payment.
11. Enter **Adjustments and Other Credits**.



Adjustments and Other Credits	
Total Adjustments and Other Credits	

Figure 154: Adjustments & Other Credits

12. Enter **Due From Borrower Payment Descriptions**.



Due From Borrower		
Description	Cash to Close	Amount
Personal Property Included in Sale	Funds From/For Borrower	
	Funds From/For Borrower	
	Funds From/For Borrower	
	Funds From/For Borrower	
	Funds From/For Borrower	

Figure 155: Due from Borrower

13. Select the appropriate **Cash to Close** options for each description.
14. Enter **Amounts** for each description.
15. Click **Save** to save form.

## Payoff and Adjustments Buttons

The following buttons are available on the *Payoff and Adjustments* screen:

**Calculate Button:** Click to total the entered values.

**Loan Estimates:** Click to access the Loan Estimates screen (See [Loan Estimate Form.](#))

**Fees Worksheet:** Click to access the Fees Worksheet (See [Fees Worksheet.](#))

## Written List of Service Providers

The *Written List of Service Providers* form is used to comply with the Consumer Financial Protection Bureau (CFPB) requirements for disclosing the loan services and fees.

1. Select **Written List of Service Providers from the Forms** menu.
2. Enter the **Date Prepared**.

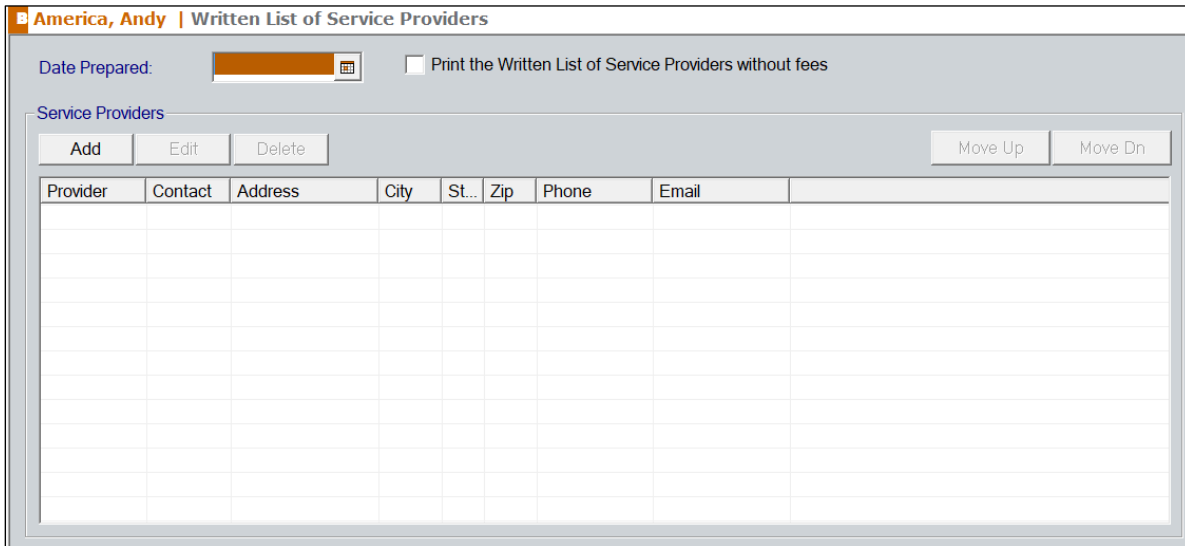


Figure 156: Add Service Providers

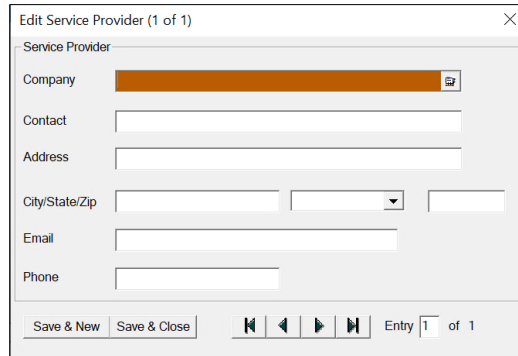
3. Select the **Print the Written List of Service Providers without fee** checkbox to omit the fees from the printed form.

## Add Service Providers

Use the following steps to add service providers to the **Service Providers** table.

1. Click the **Service Provider Add** button. (See [Figure 156.](#))

2. Enter **Company Name**.



**Figure 157: Edit Service Provider Dialog**

3. Enter the **Contact**.

**Note:** Click the **Cardex Lookup** to select the service provider from Cardex.

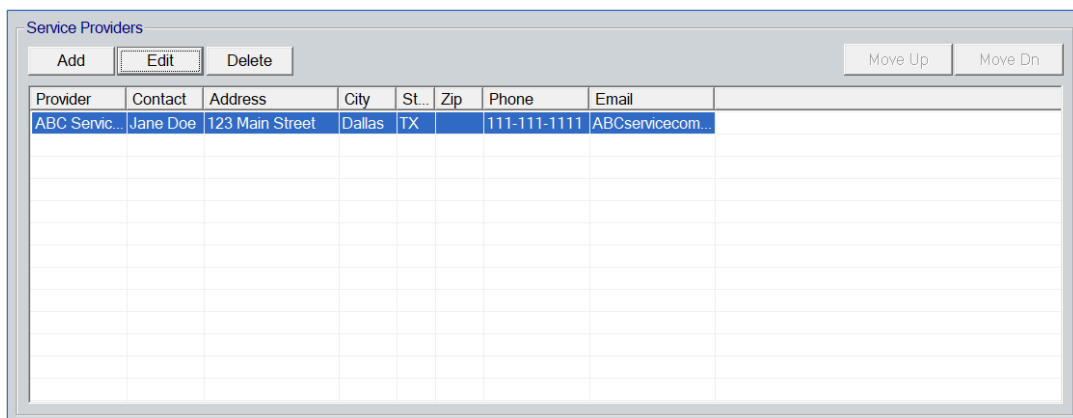
4. Enter the **Address**.
5. Enter the **Contact Site/State/Zip**.
6. Enter the **Email**.
7. Enter the **Phone**.
8. Click **Save & Close** to close the dialog.

**Note:** Click *Save & New* to add another service provider.

## Edit Service Providers

Use the following steps to edit a listed **Service Provider**.

1. Select the listed **Service Provider** to edit.



Provider	Contact	Address	City	St..	Zip	Phone	Email
ABC Servic...	Jane Doe	123 Main Street	Dallas	TX		111-111-1111	ABCservicecom...

**Figure 158: Edit Listed Service Providers**

2. Click **Edit**.

3. Update the provider information on the *Edit Service Provider* dialog. (See [Figure 157.](#))
4. Click **Save & Close** to close the dialog.

## Delete Service Providers

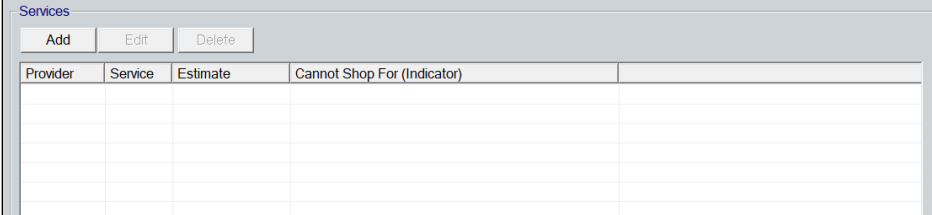
Use the following steps to delete a listed **Service Provider**.

1. Select the **Service Provider** to delete. (See [Figure 158.](#))
2. Click **Delete**.

## Add Services

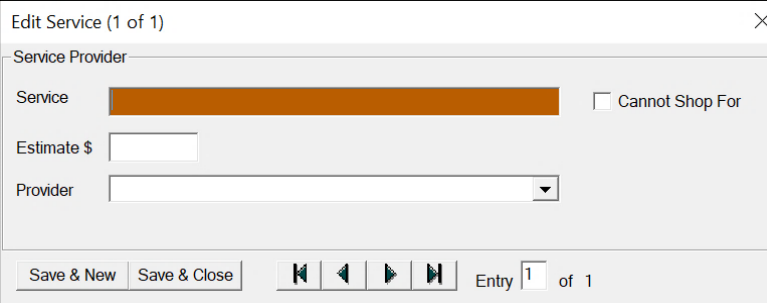
Use the following steps to add services to the **Services** table.

1. Click the **Services Add** button.



**Figure 159: Add Services**

2. Enter the **Service**.



**Figure 160: Edit Service Dialog**

3. Select the **Cannot Shop For** checkbox if the Borrower is not allowed to shop for the service.
4. Enter the service dollar **Estimate**.
5. Select the service **Provider**.
6. Click **Save & Close**.

**Note:** Click *Save & New* to add another *Service*.

## Edit Services

Use the following steps to edit a listed **Service**.

1. Select the **Service** to edit. (See [Figure 159.](#))
2. Click **Edit**.
3. Update the service details on the **Edit Service** dialog. (See [Figure 160.](#))
4. Click **Save & Close**.

## Delete Services

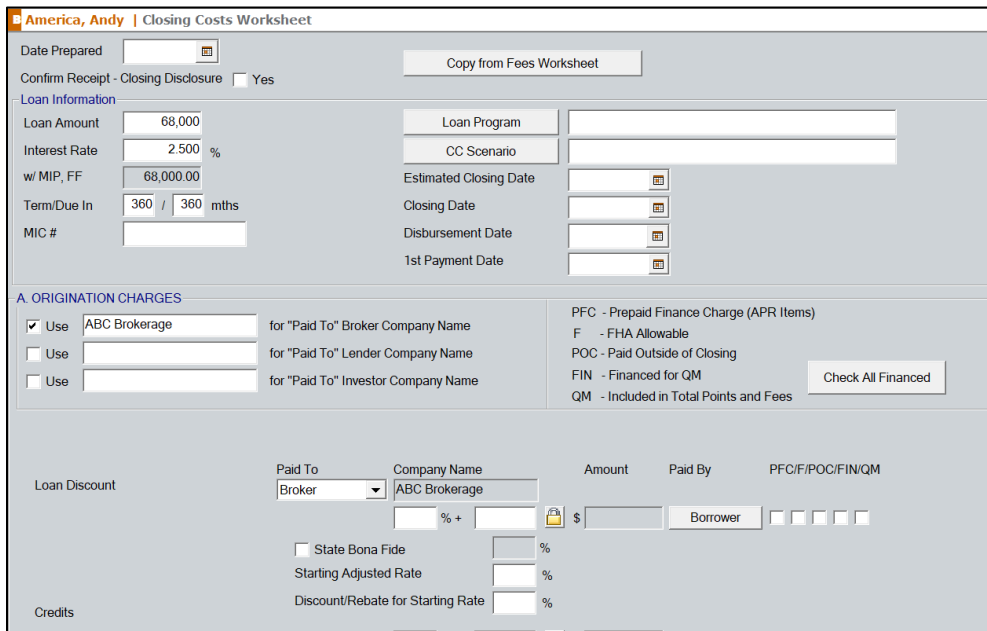
Use the following steps to delete a listed **Service**.

1. Select the **Service** to delete. (See [Figure 159.](#))
2. Click **Delete**.

## Closing Costs Worksheet

Use the *Closing Costs Worksheet* to compare any fees that changed from the *Loan Estimate* to *Closing Disclosure*. Complete non-populated fields.

1. Select **Closing Costs Worksheet** from the *Forms* menu.
2. Select the **Confirm Receipt – Closing Disclosure Yes** checkbox to receive a receipt confirmation.



**Figure 161: Closing Cost Worksheet**

3. Click **Copy from Fees Worksheet** to populate the fields with current fees (See [Fees Worksheet](#)).
4. Follow prompts if applicable.
5. Enter the **MIC #**.
6. Click **Loan Program** to select the loan program from the *Loans Program* dialog. (See [Figure 29](#).)
7. Click **CC Scenario** to select the closing cost scenario from the *CC Scenario* dialog. (See [Figure 30](#).)
8. Select the **Estimated Closing Date**.
9. Select the **Closing Date**.
10. Select the **Disbursement Date**.

**Note:** Edit the dates populated from the *Fees Worksheet* if applicable.

11. Complete the remaining fields as required.
12. Use [Table 8](#) for discount type selection.
13. Select the **Source of Service Provider (LEF)** in the **Prepays Section** for entered prepaids.
14. Enter **Notes** if applicable.
15. Click **Save** to save form.

**Note:** An (L) prefix prints on the *Closing Costs Worksheet* next to the fees 100% paid by the lender.

## Closing Costs Worksheet Buttons

Use the **Closing Costs Worksheet** buttons to access additional screens and tools to assist with form completion.

### **Closing Disclosure**

Click **Closing Disclosure** to open the *Closing Disclosure* form. (See [Closing Disclosure](#) for details.)

### **Aggr Escrow**

Click **Aggr Escrow** to open the *Escrow Account Disclosure* form. (See [Escrow Account Disclosure](#) for details.)

### **Post Consummation Fees**

Click **Post Consummation Fees** to open the *Post Consummation Fees* dialog. (See [Post Consummation Fees](#) for details.)

## Closing Disclosure

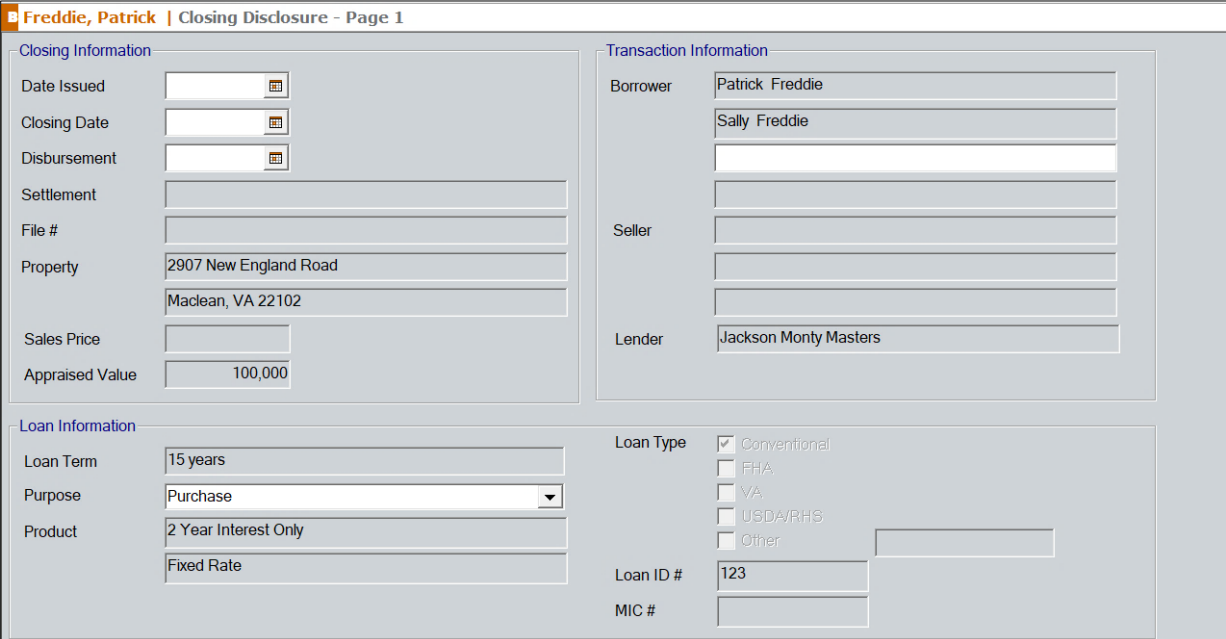
The *Closing Disclosure* form is used to satisfy the TRID compliance requirements for disclosure of fees. Much of the data on this screen is populated from the corresponding fields and calculations on the *Closing Costs Worksheet* and *Truth-In-Lending* screens. Additional information is collected on the *Payoffs and Payments* screen. The Closing Disclosure form consists of 5 pages. An addendum page also prints when the loan has multiple Co-Borrowers and sellers.

**Note:** Refer to [Appendix C – Closing Disclosure Field Mapping Table](#) for data sources when changes are required to populated fields.

### Closing Disclosure Page 1

Review and update the *Closing Disclosure Page 1* screen.

1. Select the **Date Issued**.



**Freddie, Patrick | Closing Disclosure - Page 1**

Closing Information		Transaction Information	
Date Issued	<input type="text"/>	Borrower	Patrick Freddie
Closing Date	<input type="text"/>	Seller	Sally Freddie
Disbursement	<input type="text"/>	Seller	<input type="text"/>
Settlement	<input type="text"/>	Seller	<input type="text"/>
File #	<input type="text"/>	Seller	<input type="text"/>
Property	2907 New England Road	Seller	<input type="text"/>
	Maclean, VA 22102	Seller	<input type="text"/>
Sales Price	<input type="text"/>	Lender	Jackson Monty Masters
Appraised Value	100,000		

Loan Information		Loan Type	
Loan Term	15 years	<input checked="" type="checkbox"/> Conventional	
Purpose	Purchase	<input type="checkbox"/> FHA	
Product	2 Year Interest Only	<input type="checkbox"/> VA	
	Fixed Rate	<input type="checkbox"/> USDA/RHS	
		<input type="checkbox"/> Other	<input type="text"/>
		Loan ID #	123
		MIC #	<input type="text"/>

**Figure 162: Closing Disclosure Page 1**

2. Select the **Closing Date**.
3. Select the **Disbursement Date**.
4. Verify the **Loan Purpose**.
5. Review the remaining fields to ensure accuracy.
6. Review the remaining pages and edit the data as needed.
7. Click **Pg 2** and proceed to [Closing Disclosure Page 2](#).

## Closing Disclosure Page 2

Review and update the *Closing Disclosure Page 2* screen.

**Note:** Refer to [Appendix C- Closing Disclosure Field Mapping Tables](#) for data sources when changes are required to populated fields.

1. Review the **Page 2** information.
2. Select the **Includes Closing Costs Increase** above the legal Limit checkbox if applicable.

I. Total Other Costs ( Borrower-Paid )	<input type="text"/>				
		At Closing	Before Closing		
Other Costs Subtotals ( E + F + G + H )	<input type="text"/>	<input type="text"/>	<input type="text"/>		
J. Total Closing Costs ( Borrower-Paid )	<input type="text"/>				
Closing Costs Subtotals ( D + I )	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Lender Credits	<input type="text"/>			<input type="checkbox"/> Includes Closing Costs Increase above Legal Limit	<input type="text"/>

**Figure 163: Includes Closing Costs Increase**

3. Click **Pg 3** and proceed to [Closing Disclosure Page 3](#).

## Closing Disclosure Page 3

The following fields at the bottom of page 3 are calculated based on the data entered from other screens:

- *Due From Borrower at Closing*
- *Sale Price of Property*
- *Closing Costs Paid at Closing*

Review and update the *Closing Disclosure Page 3* screen.

**Note:** Refer to [Appendix C- Closing Disclosure Field Mapping Tables](#) for data sources when changes are required to populated fields.

## Borrower Transactions

Use the following steps to complete the **Borrower Transactions**.

1. Select the **Calculating Cash to Close** checkboxes if applicable.



2. Click **Copy From Loan Estimate** to populate fields.

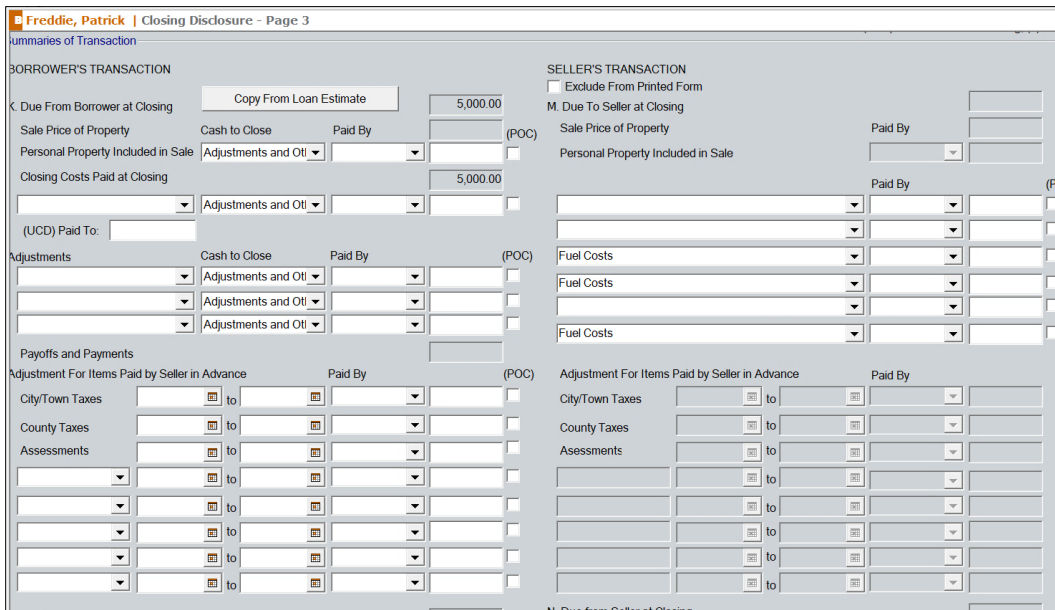


Figure 164: Closing Disclosure Trans Summary

3. Click **Copy From Loan Estimate** to populate the *Cash to Close* column.
4. Enter the amount the borrower paid for personal property purchased from the seller in the **Sale Price of Any Personal Property Included In Sale** field.
5. Select the appropriate **Paid By** option.
6. Select the **POC** checkbox if applicable.
7. Select an option from the **Closing Costs Paid at Closing** to select an additional closing cost if applicable.
8. Select the appropriate **Cash to Close** option.
9. Select the appropriate **Paid By** option.
10. Enter the **Amount**.
11. Select the **POC** checkbox if applicable.
12. Enter the **UCD Paid To**.
13. Enter adjustment details in the **Adjustments** fields.
14. Enter **Adjustments for Items Paid by Seller in Advance** in the *Payoffs and Payments* section.
15. Enter additional **Paid Already** by or on *Behalf of Borrower at Closing information*.
16. Enter other **Seller Credits** and *Adjustments*.
17. Enter **Adjustments** for Items *Unpaid by Seller*.

## Sellers Transactions

Use the following steps to complete the **Sellers Transactions** fields. (See [Figure 164.](#))

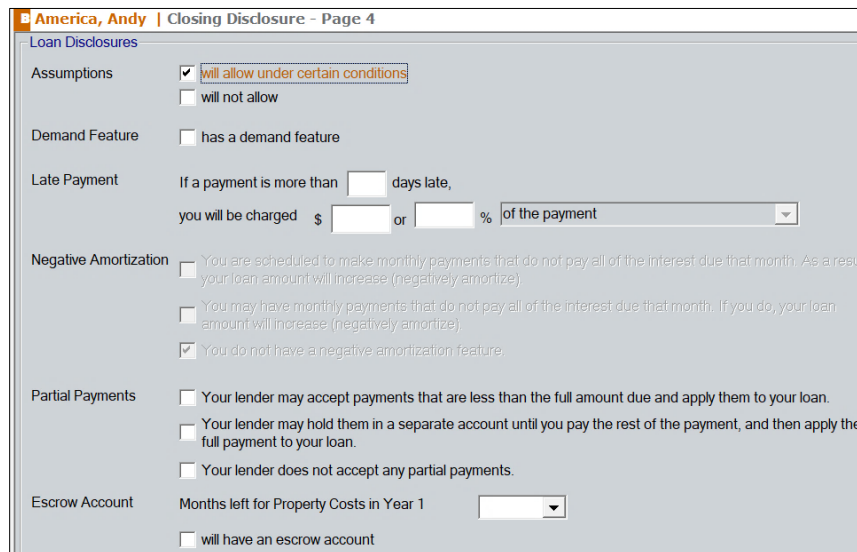
1. Select the **Exclude from Printed Form** checkbox if applicable.
2. Complete the Personal Property Included in Sale fields.
3. Complete the **Due from Seller** at *Closing* fields.
4. Complete the **Seller Credit** fields.
5. Click **Pg 4** and proceed to [Closing Disclosure Page 4.](#)

## Closing Disclosure Page 4

Review and update the *Closing Disclosure Page 4* screen.

**Note:** Refer to [Appendix C- Closing Disclosure Field Mapping Tables](#) for data sources when changes are required to populated fields.

1. Select the appropriate **Assumptions** checkbox.



**America, Andy | Closing Disclosure - Page 4**

**Loan Disclosures**

**Assumptions**  will allow under certain conditions  
 will not allow

**Demand Feature**  has a demand feature

**Late Payment** If a payment is more than  days late,  
 you will be charged \$  or  % of the payment

**Negative Amortization**  You are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize).  
 You may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize).  
 You do not have a negative amortization feature.

**Partial Payments**  Your lender may accept payments that are less than the full amount due and apply them to your loan.  
 Your lender may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.  
 Your lender does not accept any partial payments.

**Escrow Account** Months left for Property Costs in Year 1   
 will have an escrow account

**Figure 165: Closing Disclosure Page 4**

2. Select the **Demand Feature** checkbox if applicable.
3. Enter the **Late Payment** information.
4. Select the appropriate **Amortization** checkbox if applicable.
5. Select the appropriate **Partial Payments** checkbox.
6. Complete the **Escrow** account selections.
7. Click **Pg 5** and proceed to [Closing Disclosure Page 5.](#)

## Closing Disclosure Page 5

Review and update the *Closing Disclosure Page 5* screen.

**Note:** refer to [Appendix C- Closing Disclosure Field Mapping Tables](#) for data sources when changes are required to populated fields.

1. Select the **Liability after Foreclosure** checkbox if applicable.
2. Select the **Confirm Receipt** checkbox to receive a receipt confirmation.

## Closing Disclosure Buttons

The **Closing Disclosure** screen has buttons to access additional screens and tools to assist with form completion.

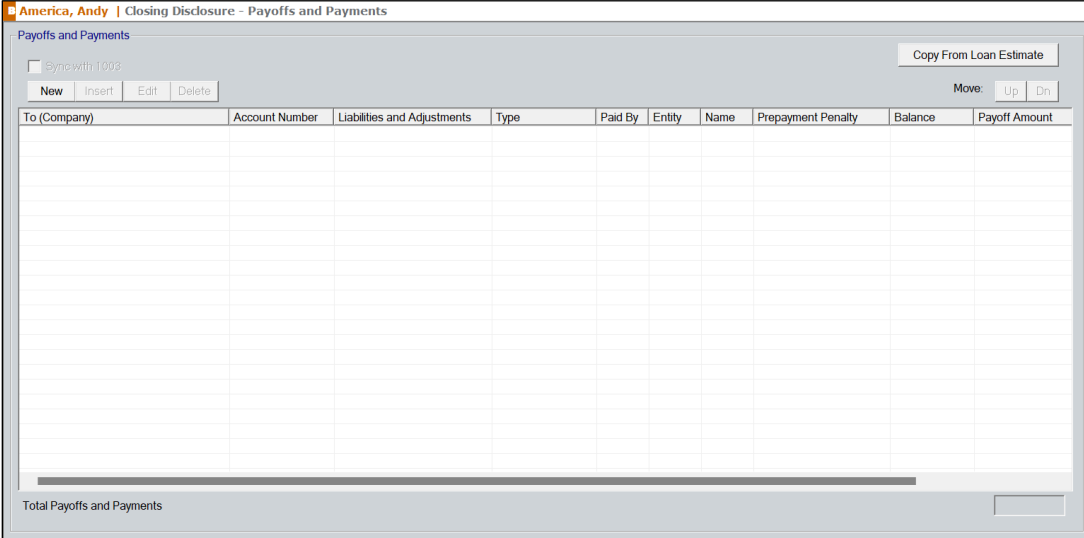
### Calculate

Click **Calculate** to calculate the values entered on the screen.

### Payoffs & Payments

The **Payoffs & Payments** button opens the Closing Disclosure–Payoffs and Payments screen.

1. Click the **Payoffs & Payments** button.
2. Click **Copy from Loan Estimate** to bring information from *Loan Estimate*.



The screenshot displays the 'Payoffs and Payments' interface. At the top, there's a header with the user's name 'America, Andy' and the window title 'Closing Disclosure - Payoffs and Payments'. Below the header, there's a sub-header 'Payoffs and Payments'. On the left, there's a checkbox labeled 'Sync with 1003'. To its right are buttons for 'New', 'Insert', 'Edit', and 'Delete'. Further right is a 'Copy From Loan Estimate' button. Below these buttons is a 'Move:' section with 'Up' and 'Dn' options. The main area is a table with the following columns: 'To (Company)', 'Account Number', 'Liabilities and Adjustments', 'Type', 'Paid By', 'Entity', 'Name', 'Prepayment Penalty', 'Balance', and 'Payoff Amount'. The table is currently empty. At the bottom left, there's a label 'Total Payoffs and Payments' followed by a small input field.

**Figure 166: Payoffs & Payments**

3. Update as required.

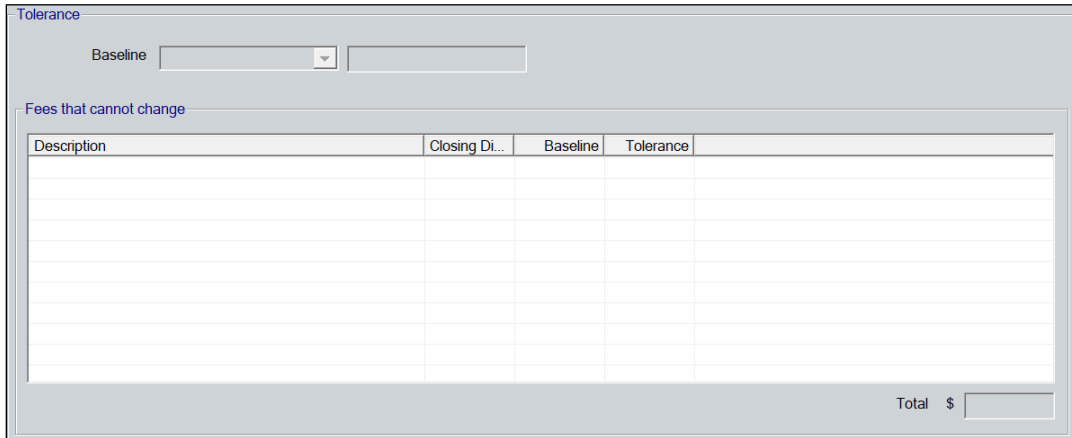
## Tolerance

The **Tolerance** button opens the *Tolerance* screen that displays all the individual fees and the calculations used to determine tolerance.

The *Tolerance* screen contains two comparison tables:

### ***Fees that cannot Change Table***

The **Fees that cannot change** table contains zero tolerance fees. Zero tolerance indicates the fees cannot increase from those originally disclosed on the *Loan Estimate*. Lenders are not permitted to charge more than the amounts for fees disclosed unless there is a change of circumstance that would trigger the need for a revised disclosure. Fees that fall in this category are typically for services the lender has control over or access to the actual fee amounts.



The screenshot shows a software interface titled "Tolerance". At the top, there is a "Baseline" dropdown menu and an input field. Below this is a section titled "Fees that cannot change" containing a table with the following columns: "Description", "Closing Di...", "Baseline", and "Tolerance". The table is currently empty. At the bottom right of the interface, there is a "Total \$" label followed by an input field.

**Figure 167: Fees that cannot Change Table**

Fees that fall under this category include:

- Fees paid to the Lender, Mortgage Broker, or Affiliate of either.
- Fees paid to an unaffiliated third-party also apply if the Lender did not permit the Borrower to shop for a third-party service provider for any settlement service.
- Transfer Taxes
- Origination Fees
- The Zero Tolerance fees are in the following sections:
  - Origination Charges.
  - Services You Cannot Shop For, and some of those in section.
  - Services you Can Shop For.



## Reset the Baseline

The fees in the **Baseline** column are listed in either table and are based on the fees from the *Loan Estimate* or the last saved fees from the *Loan Estimate* or *Closing Disclosure* after the baseline has been reset.

Reset the **Baseline** to match the current fees and recalculate the tolerance when the following occurs:

- There is a change of circumstance.
- When the fees change from disclosure to disclosure.

**Note:** Resetting Baseline overwrites the fees in the **Baseline** column with the current fees from the *Loan Estimate* or *Closing Disclosure*.

1. Click **Tolerance**.
2. Select the appropriate option from the **Reset Tolerance** dropdown.

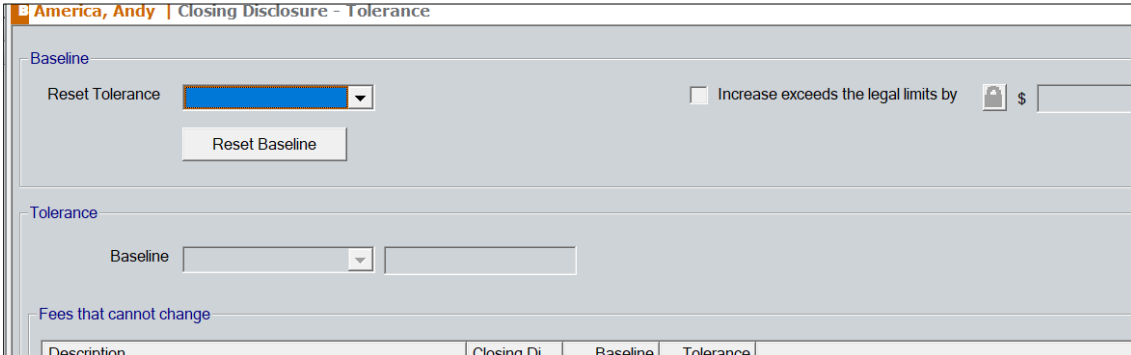


Figure 169: Reset Baseline

3. Click **Reset Baseline** to overwrite the fees in the *Baseline* column.

## Closing Costs Worksheet

The **Closing Costs Worksheet** tab opens the *Closing Costs Worksheet* used to itemize closing costs on the loan. (See [Closing Costs Worksheet](#) for details.)

## Post Consummation Fees

The **Post Consummation Fees** tab opens the *Post Consummation Fees* dialog for construction costs. (See [Post Consummation Fees](#) for details.)

## Good Faith Estimate

The *Good Faith Estimate* (GFE) includes an itemized list of fees and costs associated with personal loan. The form is provided within three business days of the loan application.

Many of the fields on the *GFE* are calculated fields containing the total of a group of fees documented on the *Fees Worksheet*. The *GFE* field is automatically updated when a fee field is initially populated or changed on the *Fees Worksheet*.

Edit individual *Fees Worksheet* values on the to modify the aggregate value.

The values in the following fields on the *GFE* form are calculated from values entered on the *Fees Worksheet*:

- Origination Charge
- Title Services and Lender's Title Insurance
- Government Recording Charges
- Transfer Taxes
- Initial Deposit in Escrow Account

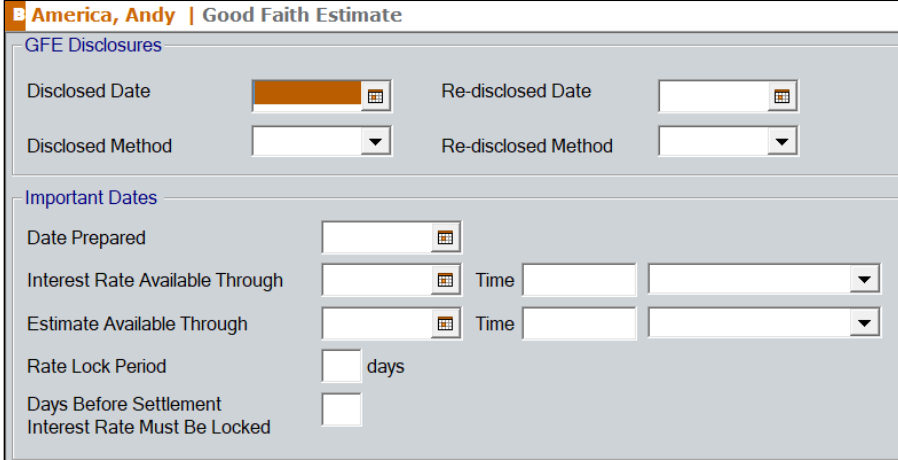
Fees marked as paid outside of closing are included in the total calculation if the POC checkbox is selected on the *Fees Worksheet*.

**Note:** Fields that have a one-to-one correlation with fields on the *Fees Worksheet* are identified when discussed below.

## Disclosures and Dates

Use the following steps to complete the **Disclosures** and **Dates** information.

1. Select Good Faith Estimate from the Forms menu.
2. Enter the **Disclosed Date**.



The screenshot shows a web form titled "America, Andy | Good Faith Estimate". It is divided into two main sections: "GFE Disclosures" and "Important Dates".

**GFE Disclosures Section:**

- Disclosed Date:** A date input field with a calendar icon.
- Re-disclosed Date:** A date input field with a calendar icon.
- Disclosed Method:** A dropdown menu.
- Re-disclosed Method:** A dropdown menu.

**Important Dates Section:**

- Date Prepared:** A date input field with a calendar icon.
- Interest Rate Available Through:** A date input field with a calendar icon, followed by a "Time" field and a dropdown menu.
- Estimate Available Through:** A date input field with a calendar icon, followed by a "Time" field and a dropdown menu.
- Rate Lock Period:** A numeric input field followed by the text "days".
- Days Before Settlement Interest Rate Must Be Locked:** A numeric input field.

Figure 170: GFE Disclosures and Dates

3. Enter the **Re-disclosed Date**.
4. Select **Disclosed Method**.
5. Select the **Re-Disclosed Method**.

6. Enter current date in the **Date Prepared** field.
7. Enter the **Interest Rate Available Through** date and time information.
8. Enter the **Estimate Available Through** date and time information.
9. Enter the number of days the loan must close before the rate guarantee expires in the **Rate Lock Period** field.
10. Enter the minimum number of days the interest rate must be locked before the loan can close in the **Days Before Settlement Interest Rate Must Be Locked** field if applicable.

## Summary of Loan

Use the following steps to complete the non-populated **Summary of Loan** fields.

1. Enter the **Base Loan Amount** if not prepopulated.
2. Click the **Monthly Payment** button.
3. Make the necessary adjustments on the *Monthly Payment Settings* dialog and click **OK**. (See [Figure 112](#).)
4. Select the **Can the interest rate rise?** checkbox for an ARM mortgage.

**Note:** The **It can rise to a maximum of** and **First change will occur in** fields are populated based on information entered in the *Truth-In-Lending* form, *Amortization* screens, and the *Monthly Payment Settings* dialog.

5. Select the **Even if payments are made on time, can the Loan Balance rise?** checkbox if the loan has product features that could cause the loan balance to increase even if the payments are made on time.

**Note:** The checkbox selection is not required when escrow items paid through the loan are the only cause of the loan balance increasing.

6. Select the **Even if payments are made on time, can the Monthly Principal, Interest, and any MI rise?** checkbox if an increase in the following can occur and increase the monthly payment (even when payments are made on time):
  - Principal
  - Interest
  - Mortgage insurance

**Note:** The *First Increase Can Be In*, *Monthly Amount Owed Can Rise To*, and *Maximum Amount Can Ever Rise To* fields are calculated based on information entered in the *Truth-In-Lending* form, *Amortization* screen, *Monthly Payment Settings* dialog, and *PMI/MIP/FF/USDA* selections.

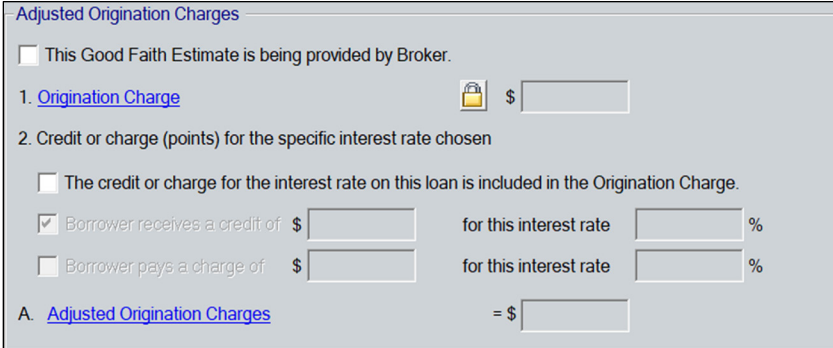


7. Select the Loan has a Prepayment Penalty checkbox and enter the maximum amount of the penalty in the Maximum Penalty field if the loan has a prepayment penalty.
8. Select the Loan has a Balloon Payment checkbox if the loan has a balloon payment.

**Note:** The *Balloon Payment of* and *Due In* years fields are calculated based on information entered in the *Term/Due* fields or on the *Mortgage Loan Disclosure Statement (MLDS)*.


## Adjusted Origination Charges

1. Select the *This Good Faith Estimate is being provided by Broker* checkbox if not selected.



Adjusted Origination Charges

This Good Faith Estimate is being provided by Broker.

1. Origination Charge  \$

2. Credit or charge (points) for the specific interest rate chosen

The credit or charge for the interest rate on this loan is included in the Origination Charge.

Borrower receives a credit of \$  for this interest rate  %

Borrower pays a charge of \$  for this interest rate  %

A. Adjusted Origination Charges = \$

**Figure 171: adjusted Origination Charges**

**Note:** The checkbox is selected if setup in the If you completed the Company Information defaults. (See [Display Ratios](#) for details.)

2. Verify and correct any fees on the *Fees Worksheet* that comprise the total origination charges.

**Note:** The *Origination Charge* field is a calculated field and always disabled. The field reflects the total fees the lender is charging to provide the loan to the Borrower. It also includes the charges for the mortgage Broker, if applicable. The charge does not include the charges for third-party services. The field is populated with the sum of the following fees itemized in the *Our Origination Charge* section on the *Fees Worksheet*:

- Lender's Inspection Fee
- Mortgage Broker Fee
- Processing Fee
- Underwriting Fee
- Wire Transfer
- User-defined fees

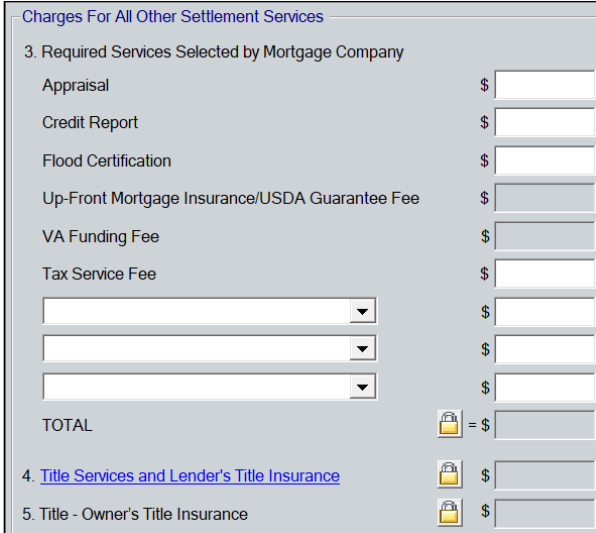
3. Select the appropriate option for **Credits or Charge Points** for the specific interest rate chosen.

**Note:** The *Adjusted Origination Charges* field is populated in the *Summary of Settlement Charges* section. Use the *Tradeoff* table at the screen bottom to create scenarios that show how the settlement fees are affected with a higher or lower interest rate.

## All Other Settlement Services Charges

Use this section to itemize fees for services for which the provider is selected and required by the lender or the originator.

1. Enter the estimated charges for required third-party services in **Required Services** empty fields.



Charges For All Other Settlement Services	
<b>3. Required Services Selected by Mortgage Company</b>	
Appraisal	\$ <input type="text"/>
Credit Report	\$ <input type="text"/>
Flood Certification	\$ <input type="text"/>
Up-Front Mortgage Insurance/USDA Guarantee Fee	\$ <input type="text"/>
VA Funding Fee	\$ <input type="text"/>
Tax Service Fee	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
TOTAL	= \$ <input type="text"/>
<b>4. Title Services and Lender's Title Insurance</b>	\$ <input type="text"/>
<b>5. Title - Owner's Title Insurance</b>	\$ <input type="text"/>

**Figure 172: GFE Charges for Settlement Services**

**Note:** The *Up-Front Mortgage Insurance/USDA Guarantee Fee* and *VA Funding Fee* fields are disabled calculated values. These fields are populated with information entered in the *PMI/MIP/FF/USDA* dialog.

2. Verify and correct any fees on the *Fees Worksheet* that comprise the **Total Title Services** and **Lenders Title Insurance Fees**, including the following fields:
  - Closing/Escrow Fee
  - Document Preparation Fees
  - Notary Fees
  - Attorney Fees
  - Lender's Title Insurance
  - User-defined fees
3. Click the **TOTAL Lock** and manually enter the value.

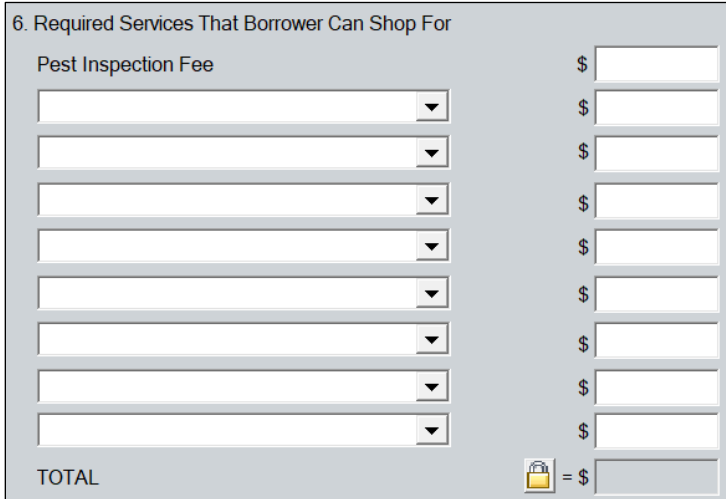
4. Click the **Title Services Lock** and manually enter the value.
5. Click the **Lenders Title Insurance Fees Lock** manually enter the value.
6. Click the **Owner's Title Insurance Lock** and manually enter the value.

**Note:** The **Owner's Title Insurance** is not included in the finance charge or APR.

## Services Borrower Can Shop For

Use the following steps to complete the itemized fees for required services for which the Borrower can select the provider. List the name of suggested companies and estimated fees.

1. Enter the estimated charges for the pest inspection, if applicable.



6. Required Services That Borrower Can Shop For	
Pest Inspection Fee	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<input type="text"/>	\$ <input type="text"/>
<b>TOTAL</b>	= \$ <input type="text"/>

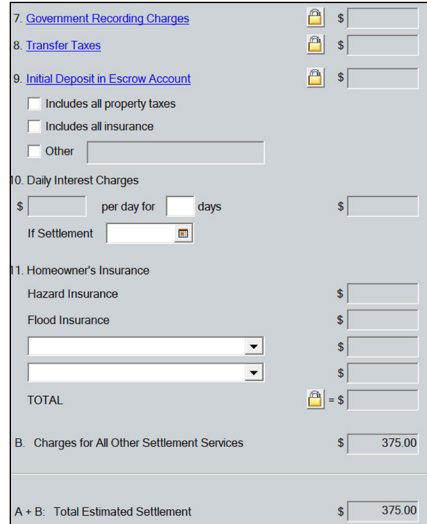
**Figure 173: Services that Can be Shopped**

2. Enter any user-defined services and estimated charges in the empty fields.

## Remaining Fees

Use the following steps to complete the remaining fees.

1. Verify and correct fees on the *Fees Worksheet* that comprise the **Government Recording Charges**.



7. <a href="#">Government Recording Charges</a>	<input type="text"/>	\$	<input type="text"/>
8. <a href="#">Transfer Taxes</a>	<input type="text"/>	\$	<input type="text"/>
9. <a href="#">Initial Deposit in Escrow Account</a>	<input type="text"/>	\$	<input type="text"/>
<input type="checkbox"/> Includes all property taxes <input type="checkbox"/> Includes all insurance <input type="checkbox"/> Other <input type="text"/>			
10. Daily Interest Charges	\$ <input type="text"/> per day for <input type="text"/> days		\$ <input type="text"/>
If Settlement <input type="text"/>			
11. Homeowner's Insurance			
Hazard Insurance	\$	<input type="text"/>	
Flood Insurance	\$	<input type="text"/>	
<input type="text"/>	\$	<input type="text"/>	
<input type="text"/>	\$	<input type="text"/>	
TOTAL	<input type="text"/>	\$	<input type="text"/>
B. Charges for All Other Settlement Services			
	\$		375.00
A + B: Total Estimated Settlement			
	\$		375.00

**Figure 174: GFE Remaining Fee Fields**

**Note:** Charges are populated with the recording fees in the **Government Recording Charges** section on the *Fees Worksheet*.

2. Click the **Government Recording Charges Lock** and manually enter the fee.
3. Verify and correct fees on the *Fees Worksheet* that comprise the **Transfer Taxes**.

**Note:** Taxes are calculated from the **Transfer Taxes** section on the *Fees Worksheet*.

4. Click the **Transfer Taxes Lock** and manually enter the fees.
5. Verify and correct fees that comprise the total initial escrow deposit on the *Fees Worksheet*.

**Note:** The **Initial Deposit in Escrow Account** field is populated with the sum of the following fees itemized in the **Initial Deposit for Your Escrow Account** section on the *Fees Worksheet*:

- Hazard Insurance Reserves
  - Mortgage Insurance Reserves
  - County Property Tax Reserves
  - School Taxes
  - Flood Insurance Reserves
  - User-defined fees
  - Aggregate adjustment
6. Select the **Includes all property taxes** checkbox if the initial escrow deposit includes payments for all property taxes.

7. Select the **Includes all insurance** checkbox if initial escrow deposit includes all insurance.
8. Select the **Other** checkbox if initial escrow deposit includes payments for some, but not all fees.
9. Enter the included fees in the **Other** field.
10. Enter the number of days that interest is being charged based on the estimated settlement date.
11. Enter the estimated settlement date in the **If Settlement** field.

**Note:** These fields are populated from the *Fees Worksheet* if the interest information in the *Daily Interest Charges* section is completed.

12. Enter the estimated insurance charges the Borrower is required to pay before the loan closes.

**Note:** The *Hazard Insurance* field is automatically populated from the fields in the *Hazard Insurance Premium* section on the *Fees Worksheet*.

13. Enter the flood insurance premium in the **Flood Insurance** field.
14. Enter or select an insurance type and enter the estimated fees if required.

## Tradeoff Table

Use the following steps to complete the **Tradeoff** table.

Select the **Display Tradeoff Scenarios** checkbox to include alternate scenarios on the printed GFE.

Tradeoff Table			
<input type="checkbox"/> Display Tradeoff Scenarios	Loan in this GFE	Same loan with lower settlement charges	Same loan with a lower interest rate
Initial Loan Amount	\$ 130,500	\$ 130,500	\$ 130,500
Initial Interest Rate	%	%	%
Initial Monthly Amount Owed	\$	\$	\$
Change in Monthly Payment from this		\$	\$
Change in Amount Paid at		%	%
		\$	\$
Total Estimated Settlement	\$	\$	\$

**Figure 175: Good Faith Estimate Tradeoff Table**

**Note:** The loan in this *GFE* column shows the total settlement charges based on the terms of the current loan being processed.

Perform on of the following:

Show Borrower accepting a higher interest rate will lower settlement costs:

1. Enter an interest rate lower than the proposed loan rate in the **Initial Interest Rate** field in the **Same loan with lower interest rate column**.
2. Enter the **credit** (as a percentage) the **lender pays** for the higher interest rate in the **Change in Amount Paid at Settlement** field in the **Same loan with lower settlement charges** column.

Show the Borrower that paying higher settlement charges can lower their interest rate:

3. Enter an interest rate lower than the proposed loan rate in the **Initial Interest Rate** field in the **Same loan with lower interest rate column**.
4. Enter the discount (as a percentage) the lender charges the Borrower to buy down the interest rate in the **Change in Amount Paid at Settlement** field in the **Same loan with a lower interest rate column**.
5. Click **Calculate** to calculate the totals.
6. Click **Save** to save form.

## Good Faith Estimate Buttons

Use the *Good Faith Estimate* screen buttons to access additional screens and tools to assist with form completion.

### Calculate

Click **Calculate** to run the calculation.

### Mtg Insurance

Use the **Mtg Insurance** button to access the *Mortgage Insurance* dialog. (See [Mtg Insurance](#) for details.)

### Fees Worksheet

Use the **Fees Worksheet** button to access the Fees Worksheet. (See [Fees Worksheet](#) for details.)

### Svc Providers List

Use the **Svc Providers List** button to access the Service Providers List. (See [Service Providers List](#) for details.)

## Changed Circumstance

Use the Changed Circumstance button to access the *Changed Circumstance* dialog. (See [Changed Circumstance](#) for details.)

## QM Button

Use the **QM** button to access the *QM* screen for details.)

## Service Providers List

The *Service Providers List* provides Borrowers with a list of services and providers for the required lender services. The form contains only providers of services for which the Borrower can shop.

**Note:** The screen is divided into blocks corresponding to the blocks on the *Good Faith Estimate*.

1. Select Service **Providers List** from the *Forms* menu.
2. Select the **Date Prepared**.

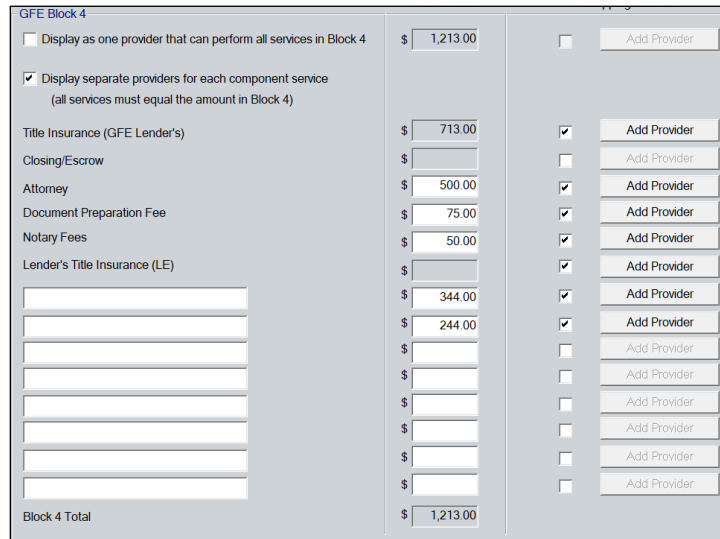
## GFE Block 4

The providers selected in **GFE Block 4** display on the *Title Services and Lender's Title Insurance Help Screen* when the link is selected on the GFE.

**GFE Block 4** provides two checkboxes with options for presenting the available service providers:

- **Display as one provider that can perform all services in Block 4:** Select this option to indicate one provider can perform all the services in Block 4
- **Display separate providers for each component service Select this option to indicate different providers will perform the services in Block 4:** Select this option to list multiple providers for a service.

1. Select the appropriate checkbox.



The screenshot shows the 'GFE Block 4' form. At the top, there are two checkboxes: 'Display as one provider that can perform all services in Block 4' (unchecked) and 'Display separate providers for each component service (all services must equal the amount in Block 4)' (checked). Below these are several rows of services with associated fees and 'Add Provider' buttons. The services listed are: Title Insurance (GFE Lender's) with a fee of \$713.00, Closing/Escrow, Attorney with a fee of \$500.00, Document Preparation Fee with a fee of \$75.00, Notary Fees with a fee of \$50.00, Lender's Title Insurance (LE), and a total of \$344.00. There are also two rows with fees of \$244.00. The 'Block 4 Total' is \$1,213.00. Each 'Add Provider' button has a checkbox next to it, which is checked for the first five services and unchecked for the others.

Figure 176: GFE Block 4

2. Select the **Shopping Allowed** checkbox for the **Add Provider** button for the **Display as one provider** checkbox.

**Note:** Proceed to Step 9 when the second checkbox is selected.

3. Click **Add Provider**.
4. Enter the **Company Name** in the *Edit Service Provider* dialog. (See [Figure 157](#).)

**Note:** Use the *Cardex Lookup* button to locate a company listed in Cardex.

5. Enter company representative in the **Name** fields.
6. Complete the remaining company information.
7. Click **Save & Close** to close the dialog.

**Note:** Click *Save & New* to add another company.

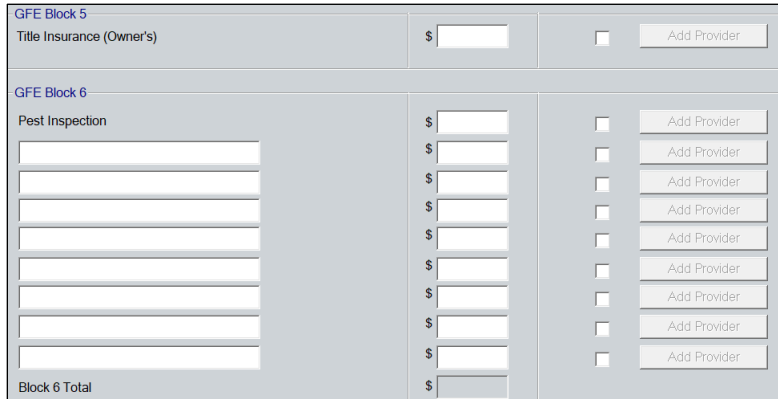
8. Select checkbox for the required service.
9. Enter the **Fee Amount** if the field is enabled.
10. Repeat Steps 4 – 8.
11. Repeat Steps 9 – 11 for remaining enabled services.

## GFE Block 5

Use the following steps if **GFE Block 5** is not populated.



1. Enter a value in the **Title Insurance (Owner's)** Fee Amount field.



**Figure 177: GFE Blocks 5 & 6**

2. Follow Steps 4 – 8 above for remaining fields.

## GFE Block 6

Services previously entered on the *Fees Worksheet* are displayed. Values in parentheses represent fees to be paid outside of escrow or fees not being paid by the Borrower.

1. Enter additional services and fees as required. (See [Figure 177](#).)
2. Select the **Shopping Allowed** checkbox for services for which the Borrower can shop.
3. Click **Save** to save form.

## Service Providers

The **Service Providers** list is built as Providers are added in the GFE sections on the form. Edit or delete the listed providers as required.

## Edit Provider

Use the following steps to edit a listed provider.

1. Select the **Provider** to edit.

Service	Company	First Na...	Last Na...	Address	City	St...	Zip	Phone	Fax	Email	Website
Closing/Es...	ABC Co...										
Title - Lend...	XYZ Co...										
Best Pes...											

Figure 178: Service Providers List

2. Click **Edit**.
3. Update the **Company** if applicable.

Figure 179: Edit Service Provider Dialog

**Note:** Use the **Cardex Lookup** icon to update the **Company** using the Cardex database.

4. Enter the Contact Name.
5. Enter the Company Address.
6. Enter the Contact Email.
7. Enter the Company Website.
8. Click Save & Close.

## Delete Provider

Use the following steps to delete a listed provider.

1. Select the **Provider** to delete. (See [Figure 178](#).)
2. Click **Delete**.

## Service Providers List Buttons

Use the **Service Providers List buttons** to access additional screens and tools to assist with form completion.

### GFE Button

Click **GFE** to access the *GFE* screen. (See [Good Faith Estimate](#) for details.)

### Fees Worksheet

Click **Fees Worksheet** button to access the Fees Worksheet. (See [Fees Worksheet](#) for details.)

## Transmittal Summary (1008)

The *Transmittal Summary* form communicates the foundational loan information. The form is required when submitting a loan to underwriting.

**IMPORTANT!** Complete all other forms prior to the *Transmittal Summary* to enable appropriate data import.

Point has three Transmittal Summaries:

- *Transmittal Summary*: Used for a single Borrower set.
- *Combined Transmittal Summary*: Used for multiple Borrower sets.
- *Combined Transmittal Summary – New*: Used for multiple Borrower sets in the new format.

**Note:** The select *Transmittal Summary* impacts information included and the form layout.

## Transmittal/Combined Transmittal

Many *Transmittal Summary* fields are not enabled when using the Combined Transmittal Summary. The non-enabled values are populated from the primary Borrower/Co-Borrower *Transmittal Summaries*. Modify the individual *Transmittal Summary* to add or change an option.

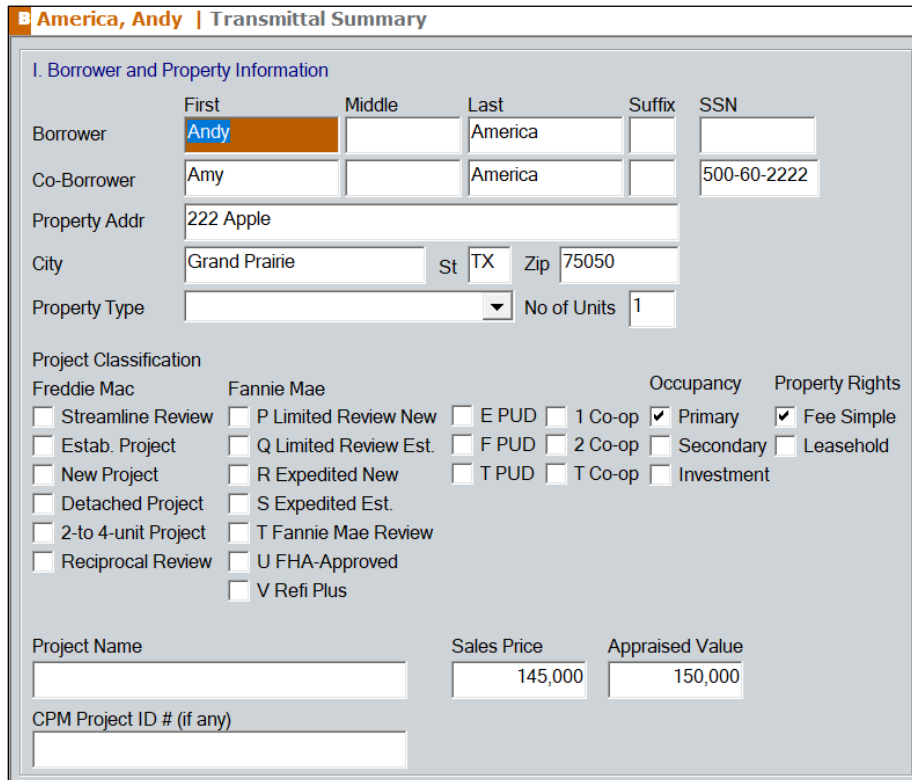
Use the Transmittal Summary for a single Borrower set, or the first Borrower set on a loan.

1. Select Transmittal Summary from the Forms menu.
2. Select **Transmittal Summary** from the sub-menu.

## Borrower and Property Information

Complete the non-populated **Borrower and Property Information** fields.

1. Select the **Property Type** from the dropdown.



**America, Andy | Transmittal Summary**

**I. Borrower and Property Information**

Borrower	First Andy	Middle	Last America	Suffix	SSN
Co-Borrower	Amy		America		500-60-2222
Property Addr	222 Apple				
City	Grand Prairie	St	TX	Zip	75050
Property Type					No of Units 1

**Project Classification**

<input type="checkbox"/> Streamline Review	<input type="checkbox"/> P Limited Review New	<input type="checkbox"/> E PUD	<input type="checkbox"/> 1 Co-op	<input checked="" type="checkbox"/> Primary	<input checked="" type="checkbox"/> Fee Simple
<input type="checkbox"/> Estab. Project	<input type="checkbox"/> Q Limited Review Est.	<input type="checkbox"/> F PUD	<input type="checkbox"/> 2 Co-op	<input type="checkbox"/> Secondary	<input type="checkbox"/> Leasehold
<input type="checkbox"/> New Project	<input type="checkbox"/> R Expedited New	<input type="checkbox"/> T PUD	<input type="checkbox"/> T Co-op	<input type="checkbox"/> Investment	
<input type="checkbox"/> Detached Project	<input type="checkbox"/> S Expedited Est.				
<input type="checkbox"/> 2-to 4-unit Project	<input type="checkbox"/> T Fannie Mae Review				
<input type="checkbox"/> Reciprocal Review	<input type="checkbox"/> U FHA-Approved				
	<input type="checkbox"/> V Refi Plus				

Project Name	Sales Price	Appraised Value
	145,000	150,000

CPM Project ID # (if any)

**Figure 180: Borrower and Property Information**

2. Verify populated fields and update if applicable.
3. Select the appropriate **Project Classification** checkboxes if applicable.

**Note:** *Project Classification* options are available only for investment properties.

4. Complete other unpopulated fields.

## Mortgage Information

Complete the non-populated **Mortgage Information** fields.

1. Verify the populated fields and update if applicable.

2. Enter the amount of subordinate financing in the **Sub. Financing** field **First** is selected for the **Lien Position**. (Skip to Step 3 if **Second** is selected for the **Lien Position**.)

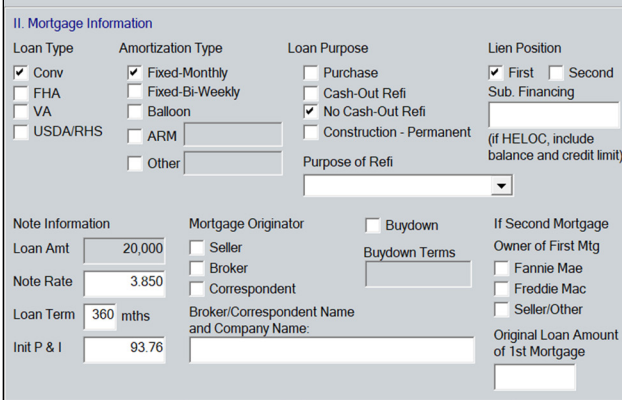


Figure 181: Trans Summary Mortgage Info

**Note:** Enter the actual balance and the credit limit in **Sub Financing** if the loan is a **Home Equity Line of Credit (HELOC)**.

3. Select the **Purpose of Refi** when loan is for refinance.
4. Select the applicable **Mortgage Originator** checkbox(es).
5. Enter the Broker/Correspondent Name and Company Name if applicable.
6. Select the owner of the first mortgage from the **If Second Mortgage Owner of First Mtg option**.
7. Enter the original loan amount in the **If Second Mortgage** column.

**Note:** The **Init P & I** is different from the *Loan Application* when the **Note Rate** is different than the **Qualifying Rate**. The **P & I** on the *Loan Application* is the **Note Rate**. The **P & I** on the *1008* is the **Qualifying Rate**.

## Underwriting Information

Income data in the **Stable Monthly Income** section is populated from *Loan Application page 2*.

The total for the **Proposed Monthly Payments/Borrower's Primary Residence** section reflects the Borrowers current housing expenses if the subject property is an investment or secondary residence.

The total for the **Proposed Monthly Payments/Borrower's Primary Residence** section reflects the Borrowers proposed housing expenses if the subject property is for a primary residence.

The **Other Obligations** section populates liabilities and properties the borrower owns from the *Loan Application* sections 2-3.

Use the following steps to complete the unpopulated **Underwriting Information** section.

1. Select the **Underwriter's Name** from the dropdown.

**III. Underwriting Information**

Underwriter's Name	<input type="text" value="Underwriting Are Us"/>		Present Housing	<input type="text" value="1,230.00"/>
Appraiser's Name	<input type="text" value="Sam Appraiser"/>		Proposed Monthly Payments	
Appraiser's License #	<input type="text" value="22345678"/>		Borrower's Primary Residence	
Appraiser's Company Name	<input type="text" value="Appraisers Inc"/>		First Mtg P & I	<input type="text" value="93.76"/>
Stable Monthly Income			Second Mtg P & I	<input type="text" value="201.54"/>
	Borrower	Co-Borrower	Total	
Base Inc	<input type="text" value="7,500.00"/>	<input type="text" value="6,500.00"/>	<input type="text" value="14,000.00"/>	Hazard Ins
Other Inc	<input type="text" value="750.00"/>	<input type="text"/>	<input type="text" value="750.00"/>	Taxes
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Mtg Ins
Pos Cash Flow (Subj Prop)	<input type="text"/>	<input type="text"/>	<input type="text"/>	H O A Fees
Total Inc	<input type="text" value="8,250.00"/>	<input type="text" value="6,500.00"/>	<input type="text" value="14,750.00"/>	Other
				<a href="#">Total Prim Exp</a> <input type="text" value="295.30"/>

Figure 182: Transmittal Summary Underwriting

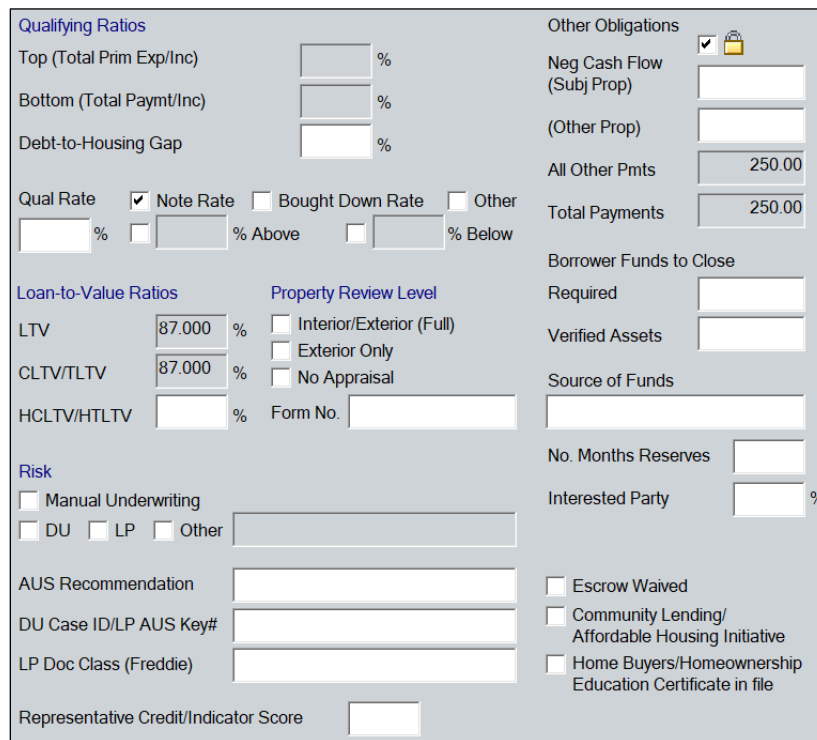
2. Enter the **Appraiser's Name**.
3. Enter **Appraiser's License #**.
4. Enter the **Appraiser's Company Name**.
5. Review and update any remaining fields as appropriate.

## Qualifying Ratios and Risks

The **POS (Positive) Cash Flow (Subj Prop)** from **Underwriting Information** and the **Other Obligations** from the **Qualifying Ratios** section are automatically populated from the *Schedule of Real Estate Owned* section.

1. Click the **Other Obligations Lock** and enter the new positive or negative cash flow from the **Pos Cash Flow (Subj Prop)** or **Neg Cash Flow (Subj Prop)** that results from the purchase or refinance re-finance of a non-owner-occupied property.

**Note:** The **P & I** on the *Loan Application* is the **Note Rate**. The **P & I** on the *1008* is the **Qualifying Rate**.



**Figure 183: Qualifying Ratios & Risks**

2. Verify the following fields are correct to adjust the **Top** and **Bottom Debt-to-Income** ratios:
  - All income fields
  - Housing Expenses
3. Use **Mortgage Payments** fields to adjust the loan-to-value (LTV) and combined loan-to-value (CLTV) ratios in the *Borrower* or *Prospect Information* screen.

**Note:** Display the **Ratios** dialog for the current loan file by selecting **Display Ratios** from the **Utilities** menu.

4. Select **the** appropriate checkbox to indicate if the value is above or below **Note Rate, Bought Dn Rate,** or **Other**.

**Note:** The **Qual Rate** field is automatically populated from the *Loan Application*.

5. Enter the **HCLTV/HLTV** if applicable.

**Note:** The HLTV is the combined LTV based on the maximum credit limit of the equity line.

- Complete the **Risk Assessment** section. (See [Figure 183.](#))

**Note:** Risks are typically not required to be completed by the Broker. The **Debt-to-Housing Gap Ratio (Freddie)** field, required for Freddie Mac loans, is the difference between the monthly debt-to -income ratio and the monthly expense -to -income ratio.

- Enter **Underwriter Comments** if applicable.
- Complete the Seller, Contract, And Contact Information section.
- Click **Save** to save form.

## Transmittal Screen Buttons

Use the **Transmittal** screen buttons to access additional screens and tools to assist with form completion.

## Credit Scores

Click **Credit Scores** to access the *Credit Scores* dialog. (See [Figure 100.](#))

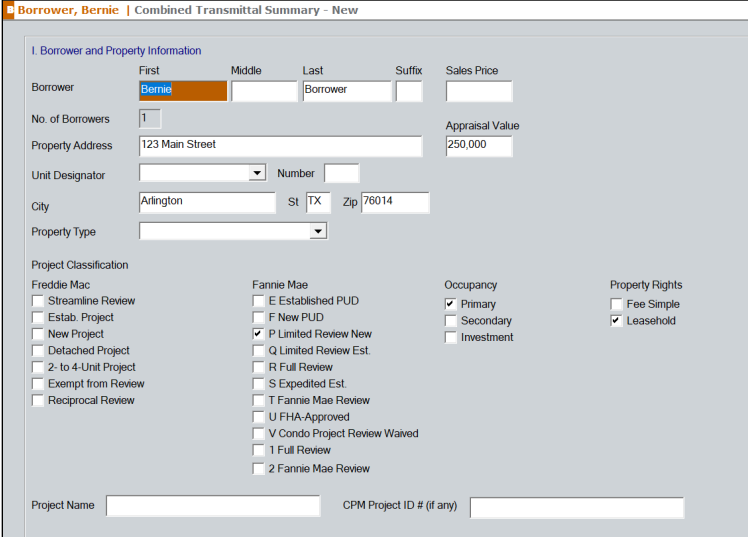
## QM Button

Use the **QM** button to open the QM interface. (See [QM](#) for details.)

## Combined Transmittal Summary – New

Use the *Combined Transmittal Summary – New* for loans created in the new 1008 format.

Use the steps provided in [Transmittal](#) to complete the *Combined Transmittal Summary*.



**Borrower, Bernie | Combined Transmittal Summary - New**

**I. Borrower and Property Information**

Borrower: First  Middle  Last  Suffix  Sales Price

No. of Borrowers:  Appraisal Value:

Property Address:

Unit Designator:  Number:

City:  St:  Zip:

Property Type:

**Project Classification**

<b>Freddie Mac</b> <input type="checkbox"/> Streamline Review <input type="checkbox"/> Estab. Project <input type="checkbox"/> New Project <input type="checkbox"/> Detached Project <input type="checkbox"/> 2- to 4-Unit Project <input type="checkbox"/> Exempt from Review <input type="checkbox"/> Reciprocal Review	<b>Fannie Mae</b> <input type="checkbox"/> E Established PUD <input type="checkbox"/> F New PUD <input checked="" type="checkbox"/> P Limited Review New <input type="checkbox"/> Q Limited Review Est. <input type="checkbox"/> R Full Review <input type="checkbox"/> S Expedited Est. <input type="checkbox"/> T Fannie Mae Review <input type="checkbox"/> U FHA-Approved <input type="checkbox"/> V Condo Project Review Waived <input type="checkbox"/> 1 Full Review <input type="checkbox"/> 2 Fannie Mae Review	<b>Occupancy</b> <input checked="" type="checkbox"/> Primary <input type="checkbox"/> Secondary <input type="checkbox"/> Investment	<b>Property Rights</b> <input type="checkbox"/> Fee Simple <input checked="" type="checkbox"/> Leasehold
--	---	--	--

Project Name:  CPM Project ID # (if any):

**Figure 184: Combined Transmitted Summary - New**



## HELOC

The *Home Equity Line of Credit (HELOC)* screen discloses the costs and fees associated with a home equity line of credit loan.

Select **HELOC** to:

- Uncheck the **Loan Type** option on screens.
- Check the **Other**.
- Populate the **Description** field with **HELOC**.

**Note:** The **Initial Period** field corresponds to the **1st Change** field. The **Margin, Index,** and the **Floor** fields correspond to the respective fields on the *Truth-In-Lending* screen, *Amortization Schedule*, and *Monthly Payment Settings* dialog. Changes made to the fields on any screen updates the respective fields in all locations.

## Loan Information

Use the following steps to complete the **Loan Information**.

1. Select **HELOC** from the **Forms** menu.
2. Select the **HELOC** checkbox.

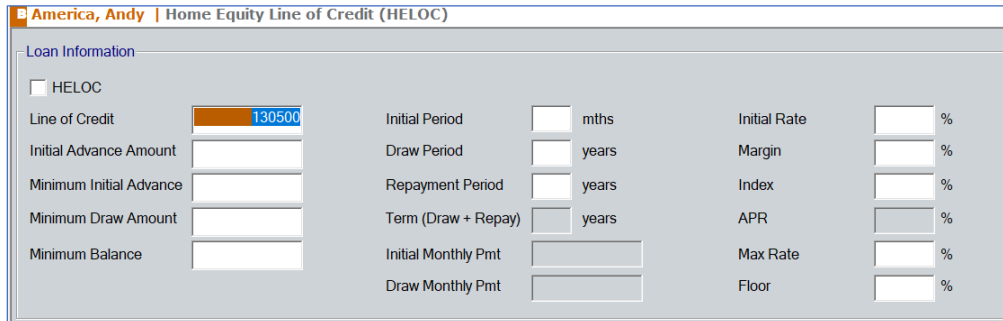


Figure 185: HELOC Loan Information

3. Enter the Line of Credit.
4. Enter the amount the Borrower will take for the first draw in the **Initial Advance Amount** field.

**Note:** The **Initial Advance Amount** field corresponds to the **Initial HELOC Draw** field on the *Underwriting* screen. (See [Underwriting](#) details.)

5. Enter the minimum amount the Borrower must initially withdraw from the credit line in the **Minimum Initial Advance** field.
6. Enter the minimum amount the Borrower must withdraw from the credit line in subsequent draws in the **Minimum Draw Amount** field.

7. Enter the **Minimum Balance** the Borrower must maintain in the line of credit.
8. Enter the months before the first-rate change is to occur in the Initial Period field.
9. Enter the years the funds are available to the Borrower to draw in the **Draw Period** field.
10. Enter the years of the repayment period in the **Repayment Period** field.

**Note:** The **Term (Draw + Repay)**, **Initial Monthly Payment**, and **Draw Monthly Payment** fields are automatically calculated.

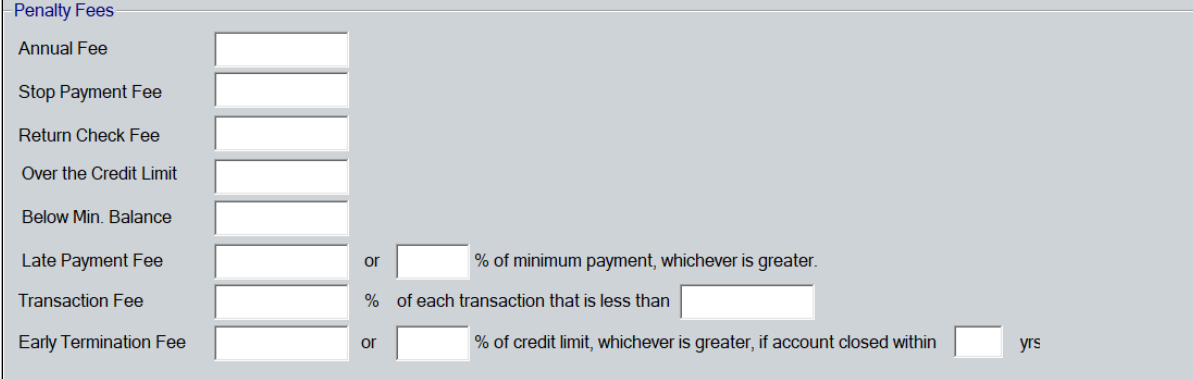
11. Enter the **Initial Rate %**.
12. Enter the **Margin %**.
13. Enter the **Index %**.
14. Enter the **Max Rate %**.
15. Enter the **Floor %**.

**Note:** The **APR** is calculated by adding the **Floor** and the **Index** fields.

## Penalty Fees

Use the following steps to complete the **Penalty Fees**.

1. Enter the **Fee Values**.



Penalty Fees

Annual Fee

Stop Payment Fee

Return Check Fee

Over the Credit Limit

Below Min. Balance

Late Payment Fee  or  % of minimum payment, whichever is greater.

Transaction Fee  % of each transaction that is less than

Early Termination Fee  or  % of credit limit, whichever is greater, if account closed within  yrs

**Figure 186: HELOC Penalty Fees**

2. Enter the percentage of minimum payment for **Late Payment Fee** if applicable.
3. Enter the **Transaction Fee** if applicable.
4. Enter the percentage of credit limit for **Early Termination Fee**.
5. Click **Save** to save form.

## Anti-Steering Disclosure

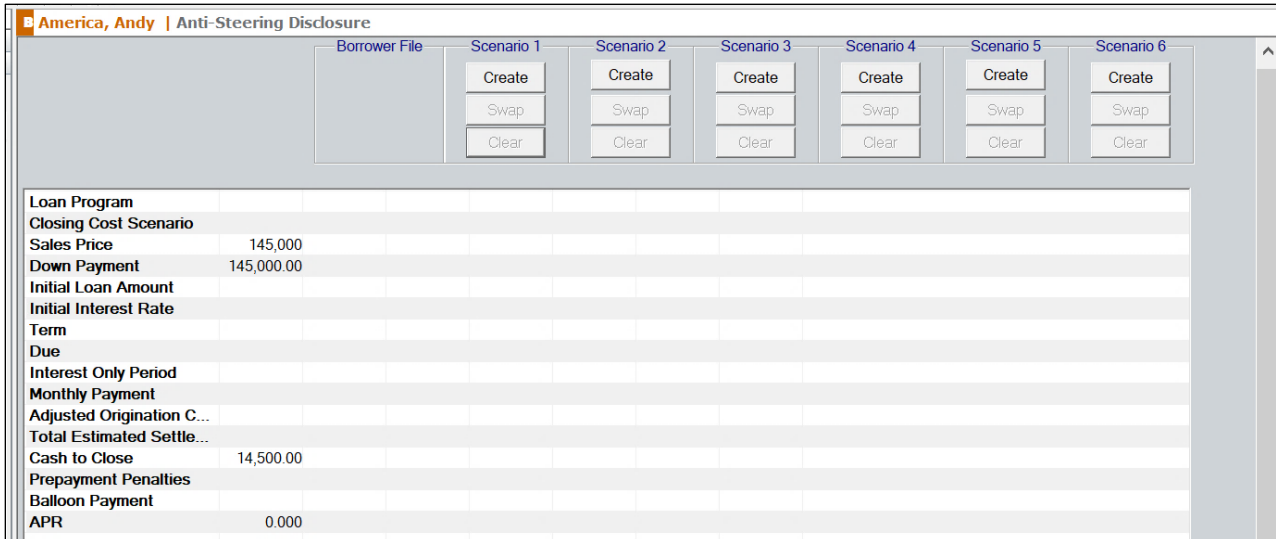
Loan originators are required to present an *Anti-Steering Disclosure* to borrowers to comply with the Federal Truth-In-Lending Act (TILA) and Regulation Z (Reg Z). The disclosure includes the available options for each loan type in which the borrower has expressed an interest.

### Scenarios

Use the **Scenario** section to create loan scenarios to include in the *Anti-Steering Disclosure*.

The first column shows the current loan information from the Borrower file. Create additional scenarios to display Borrower loan options.

1. Select **Anti-Steering Disclosure** from Forms menu.



Borrower File	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5	Scenario 6
	Create	Create	Create	Create	Create	Create
	Swap	Swap	Swap	Swap	Swap	Swap
	Clear	Clear	Clear	Clear	Clear	Clear
Loan Program						
Closing Cost Scenario						
Sales Price	145,000					
Down Payment	145,000.00					
Initial Loan Amount						
Initial Interest Rate						
Term						
Due						
Interest Only Period						
Monthly Payment						
Adjusted Origination C...						
Total Estimated Settle...						
Cash to Close	14,500.00					
Prepayment Penalties						
Balloon Payment						
APR	0.000					

**Figure 187: Anti-Steering Disclosure Scenarios**

2. Select an appropriate link to continue:

[Create Scenario](#)

[Edit Scenario](#)

### Create Scenario

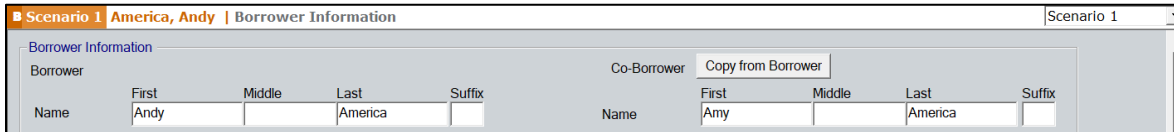
Use the following steps to create a scenario.

1. Click **Create** to add a scenario. (See [Figure 187](#).)
2. Proceed to [Edit Scenario](#).

## Edit Scenario

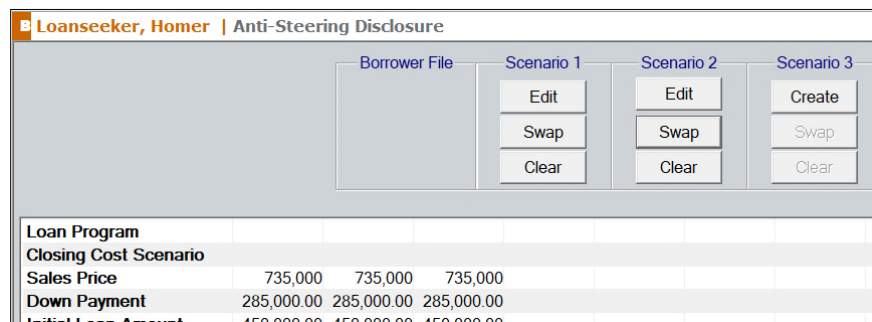
The loan comparison scenarios on the Loan Comparison screen are also updated when you make changes.

1. Click **Edit** for the scenario to edit.
2. Make scenario changes to the *Borrower Information* screen.



**Figure 188: Borrower Information Scenario**

3. Repeat Steps 1 – 2 for additional scenarios.
4. Use the **Scenario** dropdown on the Borrower Information screen to switch between scenarios.
5. Click **Swap** to swap the listed scenario with the original loan.



Loan Program	Scenario 1	Scenario 2	Scenario 3
Closing Cost Scenario			
Sales Price	735,000	735,000	735,000
Down Payment	285,000.00	285,000.00	285,000.00
Initial Loan Amount	450,000.00	450,000.00	450,000.00

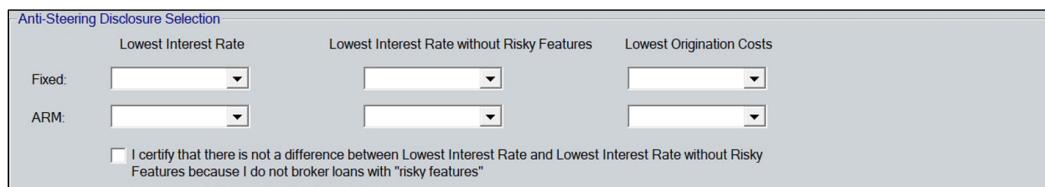
**Figure 189: Swap Scenarios**

**Note:** Click **Clear** to delete the data from an existing scenario.

## Anti-Steering Disclosure Selection

Use the following steps to complete the **Anti-Steering Disclosure Selection** section.

1. Select the **Fixed Lowest Interest Rate**. (See [Figure 187](#).)



**Figure 190: Anti-Steering Disclosure Selection**

2. Select the Fixed Lowest Interest Rate without Risky Features.

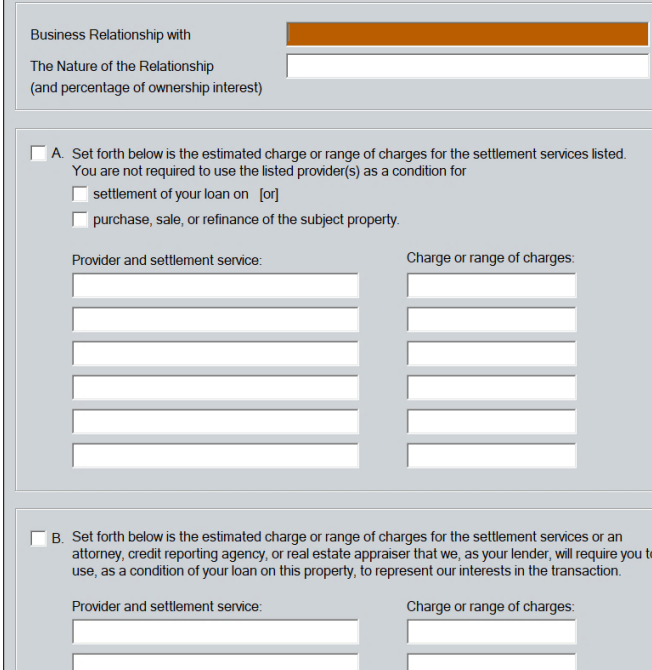
3. Select the **Fixed Lowest Origination Cost**.
4. Select the **ARM Lowest Interest Rate**.
5. Select the **ARM Lowest Interest Rate without Risky Features**.
6. Select the **ARM Lowest Interest Origination Cost**.
7. Select the **Certification** checkbox if applicable.
8. Click **Save** to save form.

## Affiliated Business Arrangement Disclosure

The *Affiliated Business Arrangement Disclosure* provides the names of the settlement service providers and the charges for the provided services.

Use the following steps to complete the *Affiliated Business Arrangement Disclosure*.

1. Select Affiliated Business Disclosure from Forms menu.



Business Relationship with

The Nature of the Relationship (and percentage of ownership interest)

A. Set forth below is the estimated charge or range of charges for the settlement services listed. You are not required to use the listed provider(s) as a condition for

settlement of your loan on [or]

purchase, sale, or refinance of the subject property.

Provider and settlement service:	Charge or range of charges:
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

B. Set forth below is the estimated charge or range of charges for the settlement services or an attorney, credit reporting agency, or real estate appraiser that we, as your lender, will require you to use, as a condition of your loan on this property, to represent our interests in the transaction.

Provider and settlement service:	Charge or range of charges:
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

**Figure 191: Affiliated Business Arrangement**

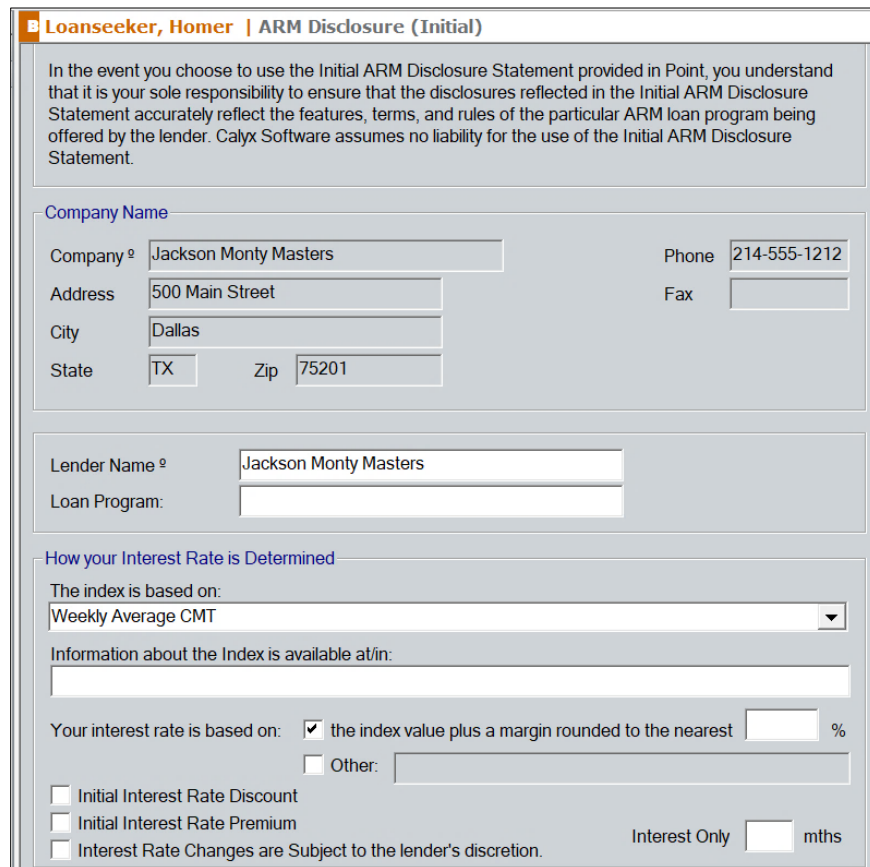
2. Enter Business Relationship.
3. Enter Nature of the Relationship.
4. Select **Section A** checkbox and complete fields if applicable.
5. Select **Section B** checkbox and complete fields if applicable.

## ARM Disclosure (Initial)

The *Initial ARM Disclosure* statement contains information about the terms of the ARM the Borrower is considering. This form explains to the Borrower:

- How the interest rate is calculated and adjusted.
- How the payments are determined.
- How and when the payments can change over the life of the loan.

1. Select ARM Disclosure (Initial) from the Forms menu.



**Loanseeker, Homer | ARM Disclosure (Initial)**

In the event you choose to use the Initial ARM Disclosure Statement provided in Point, you understand that it is your sole responsibility to ensure that the disclosures reflected in the Initial ARM Disclosure Statement accurately reflect the features, terms, and rules of the particular ARM loan program being offered by the lender. Calyx Software assumes no liability for the use of the Initial ARM Disclosure Statement.

**Company Name**

Company <sup>o</sup> Jackson Monty Masters Phone 214-555-1212  
 Address 500 Main Street Fax  
 City Dallas  
 State TX Zip 75201

Lender Name <sup>o</sup> Jackson Monty Masters  
 Loan Program:

**How your Interest Rate is Determined**

The index is based on:  
 Weekly Average CMT

Information about the Index is available at/in:

Your interest rate is based on:  the index value plus a margin rounded to the nearest %  
 Other:

Initial Interest Rate Discount  
 Initial Interest Rate Premium  
 Interest Rate Changes are Subject to the lender's discretion. Interest Only mths

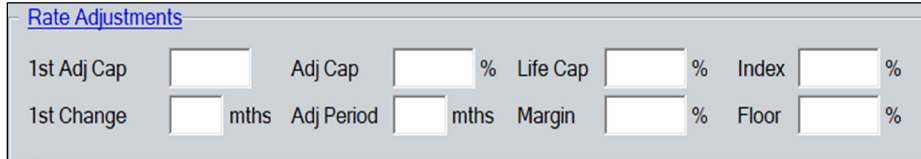
Figure 192: ARM Disclosure (Initial)

2. Verify **Lenders Name**.
3. Enter **Loan Program**.
4. Select **Index Base**.
5. Complete the **Index Information** fields if not populated from the *Truth-in-Lending* screen.

## Rate Adjustments

Use the following steps to complete the **Rate Adjustment** fields.

1. Click the **Rate Adjustments Link** for *Point Calculation Help* to assist with rate Adjustment information.
2. Enter the maximum percentage the rate will increase in the **First Adj Cap %** field.



The screenshot shows a form titled "Rate Adjustments" with the following fields:

1st Adj Cap	<input type="text"/>	Adj Cap	<input type="text"/> %	Life Cap	<input type="text"/> %	Index	<input type="text"/> %
1st Change	<input type="text"/> mths	Adj Period	<input type="text"/> mths	Margin	<input type="text"/> %	Floor	<input type="text"/> %

**Figure 193: ARM Disclosure Rate Adjustments**

**Note:** Leave the **1st Adj Cap** and **Adj Cap** fields blank for negative amortization loans.

3. Enter the number of months until the first rate adjustment in the **1st Change mths** field.
4. Enter the maximum percentage the rate will increase for each period in the **Adj Cap %** field.
5. Enter the number of months between each rate adjustment for the remainder of the loan in **Adj Period mths** field.
6. Enter the maximum percentage the note rate may rise to in the **Life Cap %** field.
7. Enter the amount added to the index to establish the adjusted rate in the **Margin %** field.
8. Enter the published interest rate used to measure the ARM against in the **Index %** field.
9. Enter the minimum interest rate for the loan in the **Floor %** field.

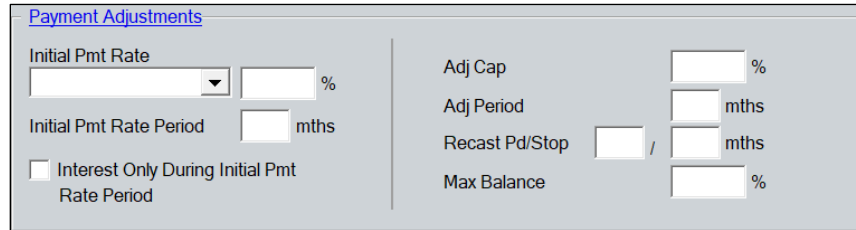
**Note:** The **Floor** field is optional.

## Payment Adjustments

The **Payment Adjustment** fields are populated from the *Truth-in-Lending* screen. Use the following steps to modify the fields.

**Note:** Changes made to the **Payment Adjustment** fields update the *Truth-In-Lending* screen.

1. Click the **Payment Adjustments Link** for *Point Calculation Help* to assist with rate Adjustment information.



**Figure 194: Payment Adjustments**

2. Select the **Initial Pmt Rate**.
3. Enter the rate **Percent**.
4. Enter the number of months the Borrower is eligible to make the initial payment rate in the **Initial Pmt Rate Period** field.
5. Check the **Interest Only During Initial Pmt Rate Period** checkbox to specify interest-only payments during the initial payment rate period.

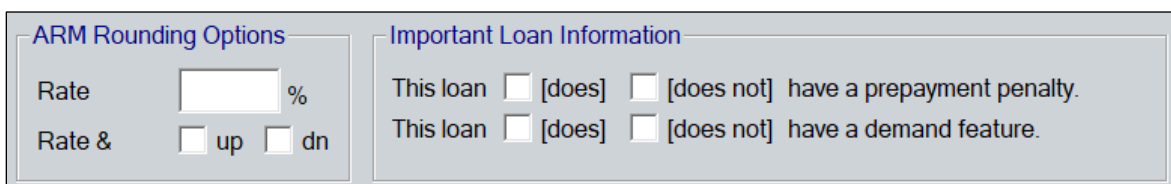
**Note:** The initial interest-only payments expire at the end of the term specified in the **Initial Pmt Rate** field and default to the period Interest **Only \_\_\_ mths** field when selected. The debt-to -income ratio is still calculated based on the qualifying rate even though the payment adjustment is lower than the full amortization amount during the initial payment rate period,

6. Enter the **Adj Cap %** to specify the payment adjustment.
7. Enter the **Adj Period** to specify the term in which the payments can adjust.
8. Enter the **Re-Amortization** rate and the number of months rate is effective in the **Recast Pd/Stop** fields.
9. Enter the Max Balance %.

## Rounding Options & Important Information

The fields are automatically populated with information from the *Truth-in-Lending* screen. Use the following steps to complete the remaining **ARM** fields.

1. Enter the amount the rate is to be rounded to in the **Rate** field.



**Figure 195: Rounding and Important Info**



2. Select the applicable **Up** or **Dn** checkbox.
3. Select the applicable **Important Loan Information** checkbox.

## New Interest Rate, Payment, and Balance

Complete the fields if applicable.

1. Enter the New Interest Rate.

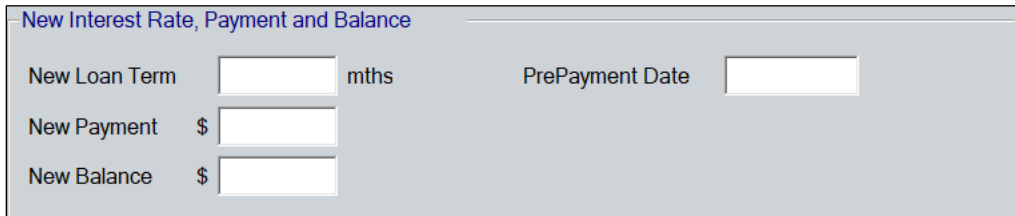


Figure 196: New Interest, Payment, & Balance

2. Enter the **New Payment**.
3. Enter the **New Balance**.
4. Enter the **PrePayment** Date.
5. Click the **Calculate** button to populate the **Worst-Case Scenario** fields.

**Note:** The worst-case scenario assumes a loan amount of \$10,000 and is based on information you entered in the **Rate Adjustments** section. The fields are automatically calculated before the form is printed when printing the form before clicking **Calculate**.

## ARM Disclosure Buttons

Use the *ARM Disclosure* screen buttons to access additional screens and tools to assist with form completion.

### Calculate

Click the **Calculate** button to populate the **Worst-Case Scenario** fields.

### Monthly Sch

Click **Monthly Sch** to view the *Detailed Payment Schedule*. (See [Figure 86](#).)

### Truth-in-Lending

Click **Truth-in-Lending** to access the Truth-in-Lending screen. (See [Truth-In-Lending \(Reg Z\)](#).)

## Brokerage Business Contract (Generic)

The Brokerage Contract contains the agreement being entered into by the broker and the Borrower. The contract explains the rights and obligations of the Borrower and the mortgage Brokerage acting on behalf of the Borrower to ensure a loan commitment. Most of the data is automatically populated from other screens.

Use the following steps to create a generic *Brokerage Business Contract*.

1. Select the **Brokerage Business Contract (Generic)** from the Forms menu.

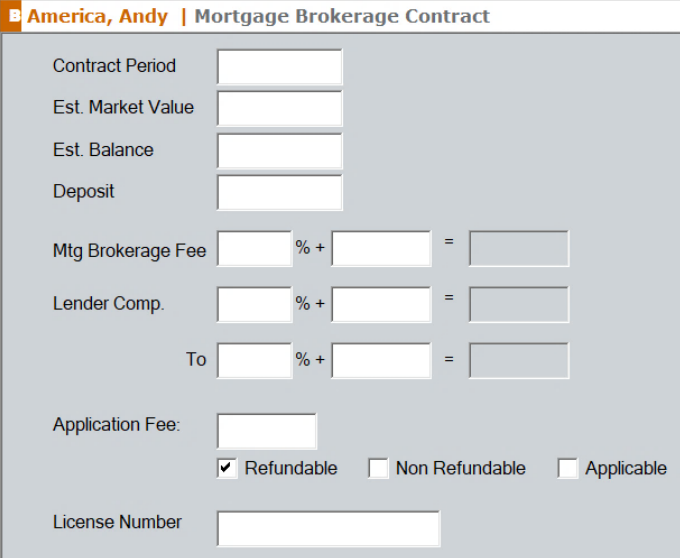


Figure 197: Brokerage Business Contract

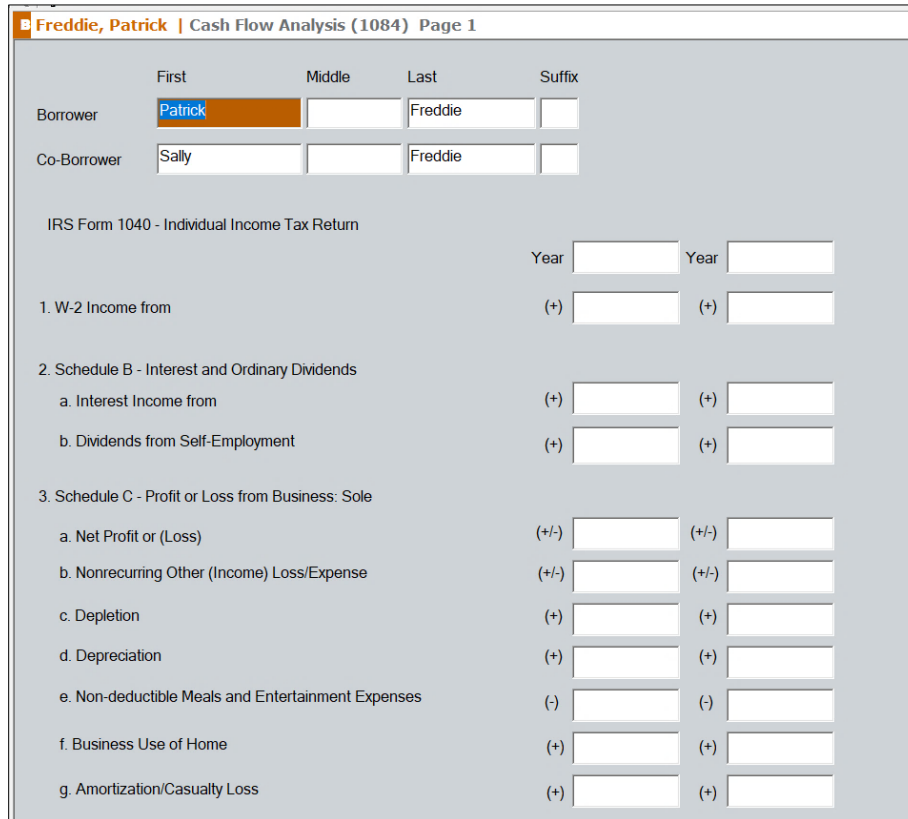
2. Enter **Contract Period**.
3. Enter **Estimated Market Value**.
4. Enter **Estimated Balance**.
5. Complete the **Percentage** fields.
6. Enter the **Application Fee**.
7. Select the appropriate **Fee Type** from the checkbox.
8. Enter License **Number**.

## Cash Flow Analysis (1084)

The Cash Flow Analysis is comprised of three pages that apply to self-employed Borrowers. Point use the Schedule Analysis Method and AGI (Adjusted Gross Income) to calculate the monthly income for self-employed Borrowers acceptable to underwriters.

Complete the field values and Point performs all necessary calculations and totals.

1. Select **Cash Flow Analysis Page 1** from the *Forms* menu.
2. Enter the IRS 1040 – Individual Tax Return Years on *Page 1*.



**Freddie, Patrick | Cash Flow Analysis (1084) Page 1**

	First	Middle	Last	Suffix
Borrower	Patrick		Freddie	
Co-Borrower	Sally		Freddie	

IRS Form 1040 - Individual Income Tax Return

	Year	Year
1. W-2 Income from	(+) [ ]	(+) [ ]
2. Schedule B - Interest and Ordinary Dividends		
a. Interest Income from	(+) [ ]	(+) [ ]
b. Dividends from Self-Employment	(+) [ ]	(+) [ ]
3. Schedule C - Profit or Loss from Business: Sole		
a. Net Profit or (Loss)	(+/-) [ ]	(+/-) [ ]
b. Nonrecurring Other (Income) Loss/Expense	(+/-) [ ]	(+/-) [ ]
c. Depletion	(+) [ ]	(+) [ ]
d. Depreciation	(+) [ ]	(+) [ ]
e. Non-deductible Meals and Entertainment Expenses	(-) [ ]	(-) [ ]
f. Business Use of Home	(+) [ ]	(+) [ ]
g. Amortization/Casualty Loss	(+) [ ]	(+) [ ]

**Figure 198: IRS 1040 – Individual Tax Return**

3. Enter the values for each row.
4. Click **Page 2**.

5. Enter the IRS Form 1065 – Partnership Years on *Page 2*.

IRS Form 1065 - Partnership

Year  Year

7. Schedule K-1 Form 1065 - Partner's Share of Income

a. Ordinary Income (Loss)	(+/-)	<input type="text"/>	(+/-)	<input type="text"/>
b. Net Rental Real Estate: Other Net Income (Loss)	(+/-)	<input type="text"/>	(+/-)	<input type="text"/>
c. Guaranteed Payments to Partner	(+)	<input type="text"/>	(+)	<input type="text"/>

8. Form 1065 - Adjustments to Business Cash

a. Ordinary (Income) Loss from Other	(+/-)	<input type="text"/>	(+/-)	<input type="text"/>
b. Nonrecurring Other (Income) Loss	(+/-)	<input type="text"/>	(+/-)	<input type="text"/>
c. Depreciation	(+)	<input type="text"/>	(+)	<input type="text"/>
d. Depletion	(+)	<input type="text"/>	(+)	<input type="text"/>
e. Amortization/Casualty Loss	(+)	<input type="text"/>	(+)	<input type="text"/>
f. Mortgages or Notes Payable in Less than 1 year	(-)	<input type="text"/>	(-)	<input type="text"/>

**Figure 199: IRS Form 1065 – Partnership**

**Note:** Skip Steps 4 – 6 when the Borrower is not part of a partnership.

6. Enter the values for each row.
7. Click **Page 3**.

8. Enter the IRS Form 1120 - Regular Years on *Page 3*.

IRS Form 1120 - Regular		Year	Year
11. Form 1120 - Regular Corporation			
a. Taxable Income			
b. Total Tax	(-)		(-)
c. Nonrecurring (Gains) Losses	(+/-)		(+/-)
d. Nonrecurring Other (Income) Loss	(+/-)		(+/-)
e. Depreciation	(+)		(+)
f. Depletion	(+)		(+)
g. Amortization/Casualty Loss	(+)		(+)
h. Net Operating Loss and Special Deductions	(+)		(+)
i. Mortgages or Notes Payable in Less than 1 Year	(-)		(-)
j. Non-deductible Travel and Entertainment Expenses	(-)		(-)
k. Subtotal			
l. Less: Dividends Paid to Borrower	(-)		(-)
m. Total Form 1120			

**Figure 200: IRS Form 1120 - Regular**

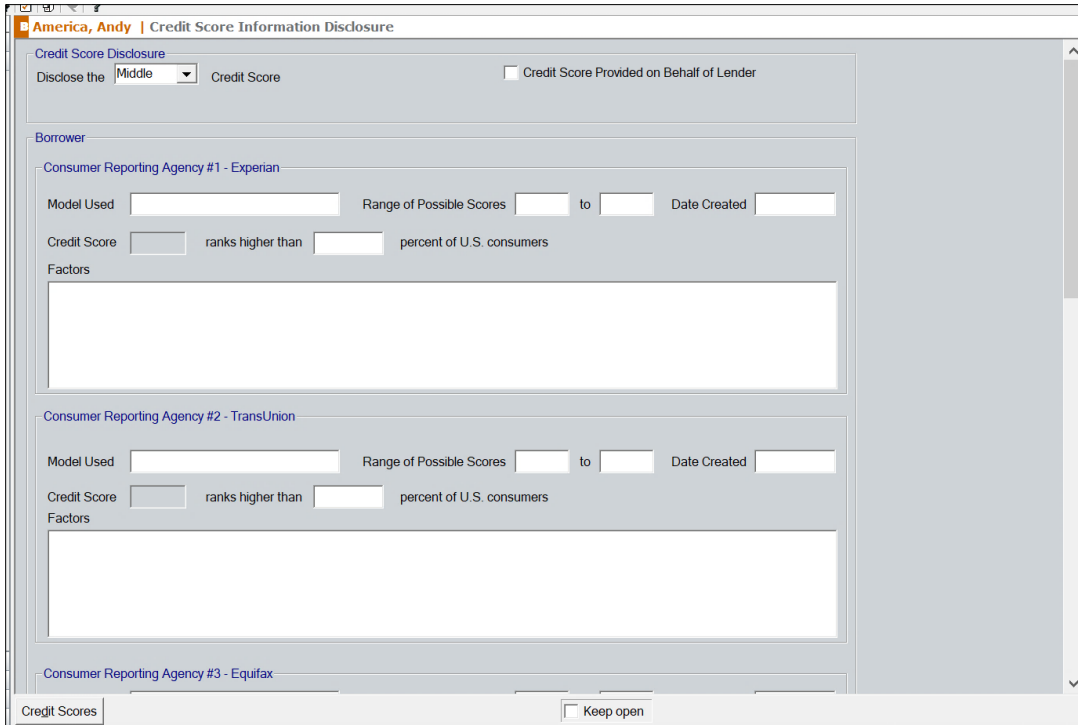
g. Enter the values for each row.

## Credit Score Information Disclosure

The *Credit Score Information Disclosure* informs Borrowers and Co-Borrowers of the following information:

- Credit score distributed by the credit bureau in connection with the loan.
- Range of possible credit scores for the agency.
- Score ranks compared to other U.S. consumers.
- Key factors affected the score.

1. Select **Credit Score Disclosure** from the *Forms* menu.



**Figure 201: Credit Score Information Disclosure**

2. Review displayed information for accuracy.
3. Select the **Credit Score** to disclose from the dropdown.
4. Select the Credit Score Provided on Behalf of Lender checkbox if applicable.
5. Complete the **Factors** fields if applicable.
6. Click **Credit Scores** to review Borrower credit scores. (See [Figure 100](#).)

**Note:** Skip Steps 2 – 3 when the disclosure fields are populated.

7. Click **OK** on the *Credit Scores* dialog.

## Escrow Account Disclosure

Use the *Aggregate Escrow Account Disclosure* dialog to calculate:

- Ongoing escrow payments
- Escrow data for taxes
- Hazard insurance
- Homeowners' association fees
- Mortgage insurance

- Flood insurance
- School taxes
- User-defined escrow expenses

The *Initial Escrow Account Setup* dialog tracks the monthly escrow fees for the first year of the loan. The company defaults specified in the utility function are prepopulated on the screen.

Point calculates the adjustment to impounds from the aggregate analysis and enters the adjustment on the *Closing Costs Worksheet*.

1. Select the Escrow Account Disclosure from the Form menu.
2. Verify the **Servicer**.

**Borrower, Jr., Johnny Paul | Aggregate Escrow Account Disclosure**

Servicer	Agent List Servicer	Tax	160.42	/mth
Address		Hazard Ins	303.19	/mth
Phone #		Homeowners' Assoc. Dues	95.00	/mth
Pmt Date	11/01/2015	Mortgage Ins	303.19	/mth
		Flood Ins	82.50	/mth
		School Taxes	46.73	/mth
		Hurricane Insurance	44.27	/mth
		Village Property Tax	122.48	/mth
Initial Deposit	2,317.52	Assessment	48.48	/mth
Aggr Escrow Adjustment	0.00	Aggregate Payment	1,206.26	/mth

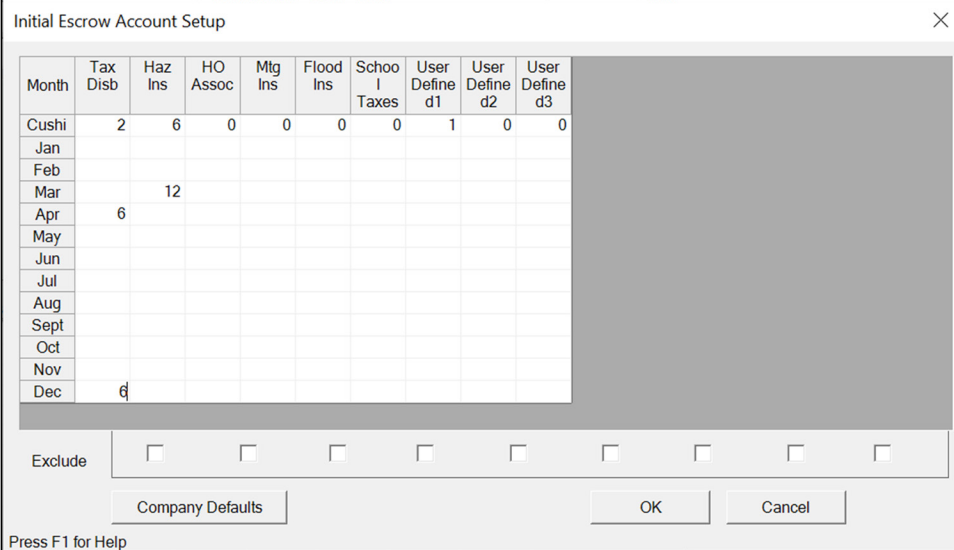
	Tax Disb	Haz Ins Disb	HO Assoc Disb	Mtg Ins Disb	Flood Ins Disb	School Taxes	User Defined1	User Defined2	User Defined3	Aggr Mthd Disb	Balance
Cushion	2.00	2	1	2	2	2	2	2	2		
Nov	160.42						44.27			204.69	3,319.09
Dec				303.19				48.48		351.67	4,173.68
Jan	160.42			303.19				122.48		586.09	4,793.85
Feb		303.19			82.50		44.27			429.96	5,570.15
Mar					82.50					82.50	6,693.91
Apr				303.19						303.19	7,596.98
May		303.19		303.19						606.38	8,196.86
Jun			95.00		82.50	46.73				224.23	9,178.89
Jul				303.19						303.19	10,081.96
Aug	481.26				82.50			122.48		686.24	10,601.98
Sep										0.00	11,808.24
Oct				303.19		46.73			48.48	398.40	12,616.10

Figure 202: Escrow Account Disclosure

3. Enter **Servicer Contact Information**.
4. Enter **Payment Date**.
5. Enter any user-defined fees in the **Blank** fields.

**Note:** The user-defined fields are in *Section G. Initial Escrow Payment at Closing* on the *Closing Costs Worksheet*. Enter the information for these funds in the Closing Costs Worksheet to include amounts for the user-defined fields in the aggregate total.

- Click **Calculate** to open the Initial Escrow Account Setup dialog.



Month	Tax Disb	Haz Ins	HO Assoc	Mtg Ins	Flood Ins	School Taxes	User Define d1	User Define d2	User Define d3
Cushion	2	6	0	0	0	0	1	0	0
Jan									
Feb									
Mar	12								
Apr	6								
May									
Jun									
Jul									
Aug									
Sept									
Oct									
Nov									
Dec	6								

Exclude:

Company Defaults OK Cancel

Press F1 for Help

**Figure 203: Initial Escrow Account Setup**

- Enter the number of months the Borrower must pay in the **Cushion** row to specify the advanced reserve.
- Enter the number of months being paid in the field for the month the payment is due to add additional escrow charges.

**Example:** Enter 6 in the April and December rows in the **Tax Disb** column if property taxes are paid in April and December for a six-month period. Enter 12 in the field for the month the if the payments are made annually.

**Note:** Do not enter values in the fields unless the fees are to be included in the ongoing monthly escrow payments. Delete any default values, or replace them with zeros, not included in the ongoing monthly payments. Do not remove the cushion value if the fees are to be paid at the close of escrow.

- Select the entry to change and enter the new value to change a default setting.

**Note:** Select the cell containing the fee and press **Delete** to remove a value.

- Select the **Exclude** checkbox at the bottom of a disbursement to exclude a fee from the aggregate accounting.
- Click **OK** to calculate and close the dialog.
- Click **Save** to save form.

**Note:** Click **Company Defaults** to reset the fees to company defaults.



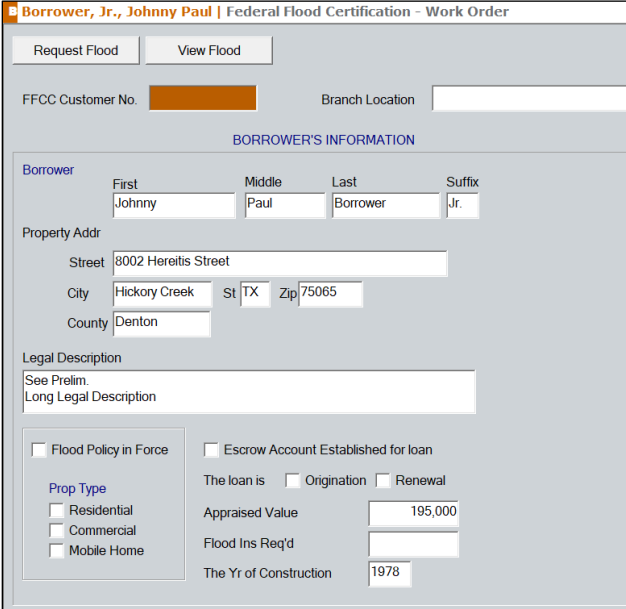
## Flood Certification Work Order

Use the *Flood Certification Work Order* to order Borrower flood insurance when property is listed in a flood zone.

### Automated Flood Report

Use the following steps to request a *Flood Report* using the *Request Certification Request* dialog when the Flood Provider is available from the **Services** menu.

1. Select **Flood Certification Work Order** from the *Form* menu.
2. Click **Request Flood** to request flood certification. (See [Flood Certification](#) for requesting flood certification.)



**Borrower, Jr., Johnny Paul | Federal Flood Certification - Work Order**

Request Flood View Flood

FFCC Customer No. [Redacted] Branch Location [Redacted]

**BORROWER'S INFORMATION**

**Borrower**

First	Middle	Last	Suffix
Johnny	Paul	Borrower	Jr.

**Property Addr**

Street: 8002 Hereitis Street

City: Hickory Creek St TX Zip: 75065

County: Denton

**Legal Description**

See Prelim.  
Long Legal Description

Flood Policy in Force  Escrow Account Established for loan

**Prop Type**

Residential  Commercial  Mobile Home

The loan is  Origination  Renewal

Appraised Value: 195,000

Flood Ins Req'd: [Redacted]

The Yr of Construction: 1978

**Figure 204: Flood Certification Work Order**

**Note:** *View Flood* is available after the receiving the *Flood Certification*.

### Manual Flood Request

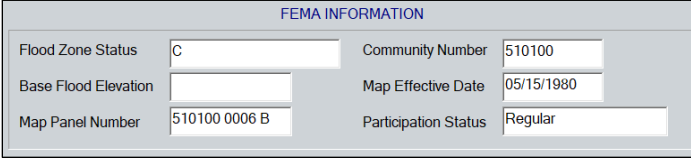
Complete the information to manually request flood certification.

1. Enter the **FFCC Customer Number**.
2. Enter the **Branch Location** if applicable.
3. Enter the **Legal Description**.
4. Enter the **Assessor's Parcel**.

5. Select **Flood Policy in Force** checkbox after receiving policy information.

**Note:** Track the status of the flood request on the *Track Status and Checklist* screen.

6. Select the appropriate **Property Type** checkbox.
7. Select the Escrow Account Established for Loan if applicable.
8. Select the appropriate **The Loan Is** checkbox.
9. Complete the **Flood Ins Req'd** field.
10. The **FEMA Information** populates after the report is complete.



FEMA INFORMATION			
Flood Zone Status	C	Community Number	510100
Base Flood Elevation		Map Effective Date	05/15/1980
Map Panel Number	510100 0006 B	Participation Status	Regular

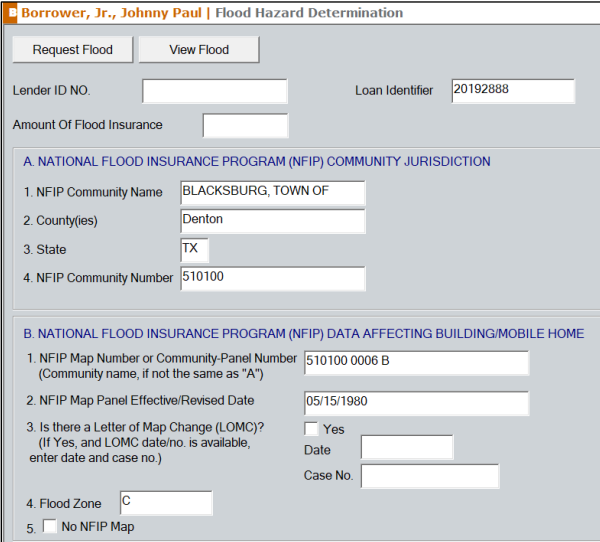
**Figure 205: FEMA Information**

11. Click **Save** to save form.

## Flood Hazard Determination

The *Flood Hazard Determination* is the standard *Flood Hazard Form* created by FEMA.

1. Select Flood Hazard Determination from the Form menu.
2. Click **Request Flood** to request flood certification. (See [Flood Certification](#) for requesting flood certification.)



**Borrower, Jr., Johnny Paul | Flood Hazard Determination**

Request Flood View Flood

Lender ID NO. [ ] Loan Identifier 20192888

Amount of Flood Insurance [ ]

**A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION**

1. NFIP Community Name BLACKSBURG, TOWN OF

2. County(ies) Denton

3. State TX

4. NFIP Community Number 510100

**B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING/MOBILE HOME**

1. NFIP Map Number or Community-Panel Number (Community name, if not the same as "A") 510100 0006 B

2. NFIP Map Panel Effective/Revised Date 05/15/1980

3. Is there a Letter of Map Change (LOMC)? (If Yes, and LOMC date/no. is available, enter date and case no.)  Yes Date [ ] Case No. [ ]

4. Flood Zone C

5.  No NFIP Map

**Figure 206: NFIP Fields**

**Note:** *View Flood* is available after the receiving the *Flood Certification*.

3. Enter Lender ID Number.
4. Verify the Loan Identifier.
5. Enter the Amount of Flood Insurance.
6. Enter the **NFIP Community** name.
7. Enter the NFIP Community Number.
8. Complete the National Flood Insurance Program (NFIP) Data Affecting Building/Mobile Home fields.
9. Complete the Federal Flood Insurance fields.

**C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply)**

1.  Federal Flood insurance is available (community participates in NFIP).  
 Regular Program     Emergency Program of NFIP

2.  Federal Flood insurance is not available because community is not participating in the NFIP.

3.  Building/Mobile Home is in a Coastal Barrier Resources Area (CBRA) or ...  
 CBRA/OPA designation date:

---

**D. DETERMINATION**

Is Building/Mobile Home in special flood hazard area (Zones containing the letters "A" or "V")?     Yes

If yes, flood insurance is required by the Flood Disaster Protection Act of 1973.  
 If no, flood insurance is not required by the Flood Disaster Protection Act of 1973.

---

**E. COMMENTS (Optional):**

---

This determination is based on examining the NFIP map, any Federal Emergency Management Agency revisions to it, and any other information needed to locate the building/mobile home on the NFIP map.

**F. PREPARER'S INFORMATION**

Name, Address, Telephone Number (If other than Lender)

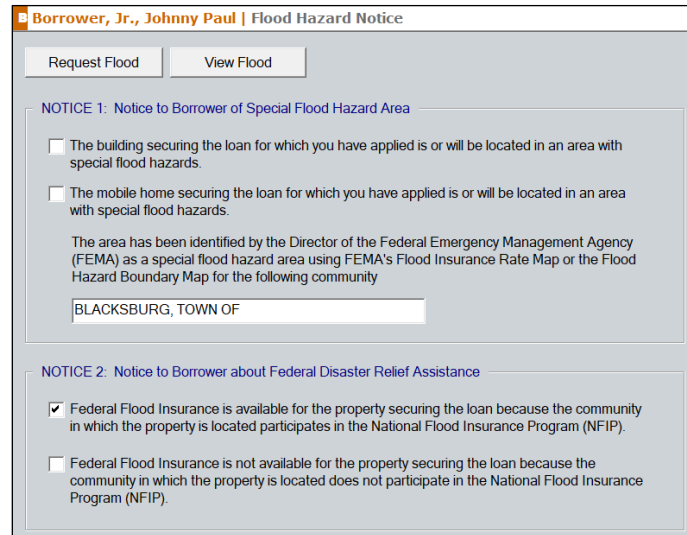
**Figure 207: Remaining Fields**

10. Select the **Determination Yes** checkbox.
11. Enter Comments.
12. Enter Preparers Information.
13. Enter Date of Determination.
14. Click **Save** to save form.

## Flood Hazard Notice

The *Flood Hazard Notice* notifies potential buyers of special flood hazards in the area and of the availability of federal disaster relief assistance.

1. Select Flood Hazard Notice from the Forms menu.
2. Click **Request Flood** to request flood certification. (See [Flood Certification](#) for requesting flood certification.)



**Figure 208: Flood Hazard Notice**

**Note:** **View Flood** is available after the receiving the *Flood Certification*.

3. Select the appropriate **Notice 1** checkboxes.
4. Verify the Flood Hazard Bound Map Community.
5. Select the appropriate **Notice 2** checkbox.
6. Click **Save** to save form.

## HOEPA Homeownership Counseling

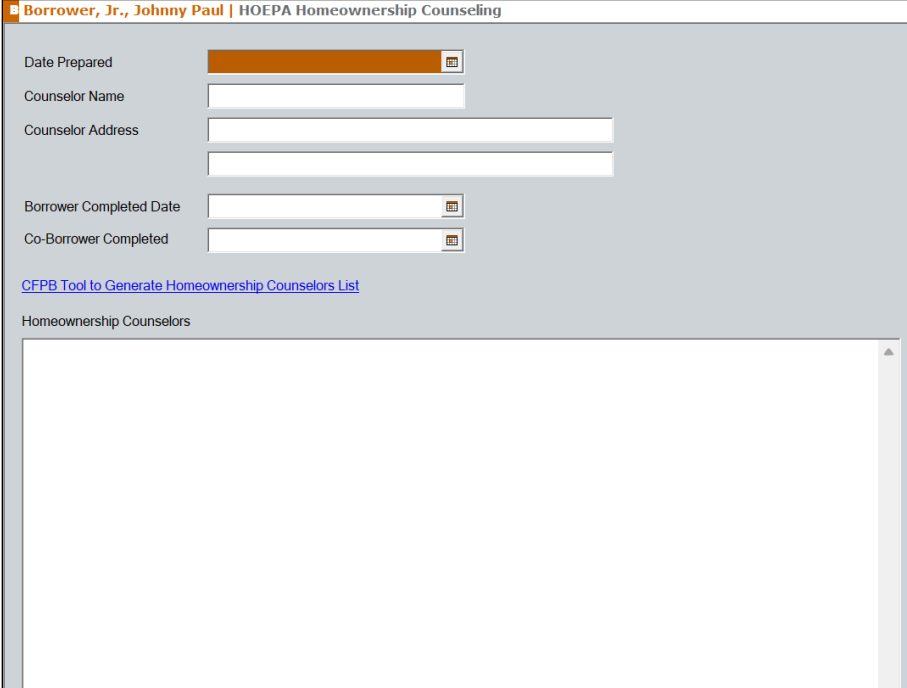
The HOEPA Homeownership Counseling screen is used to document information to comply with the HOEPA disclosure and management of home ownership counseling.

**Note:** Complete the top portion of the screen after the Borrower(s) have completed the homeownership counseling.

The following disclosures are completed with this screen:

- Homeownership Counseling Notice—Not High-Cost Mortgage
- Homeownership Counseling Notice—High Cost Mortgage
- Acknowledgment of Receipt of Homeownership Counseling Notice
- Acknowledgment of Certification of Counseling
- Counseling for First-Time Borrowers Acknowledgment
- Homeownership Counseling List

1. Select HOEPA Homeownership Counseling from the Forms menu.
2. Click the **CFPB Tool to Generate Homeownership Counselors List** link to search for a list of local counseling organizations on the *CFPB* website.



**Figure 209: HOEPA Homeownership Counseling**

3. Enter the name and contact information of local organizations in the **Homeownership Counselors List** field.

**Note:** Copy and paste all or a portion of the list or enter the information manually.

4. Generate the **HOEPA Disclosures** applicable to this loan.
5. Complete the following fields after the Borrower(s) completes the counseling:
  - Date Prepared
  - Counselor Name
  - Counselor Address
  - Borrower Completed Date
  - Co-Borrower Completed Date
6. Click **Save** to save form.

## Loan Submission Sheet

The *Loan Submission Sheet* is a summary of the loan information. Use the *Loan Submission* as a cover page when submitting a loan manually for underwriting.

Complete the Loan Submission Sheet last to ensure all required fields are populated.

## Review Populated Information

Verify with the lender the form is accepted prior to submission.

1. Select Loan Submission Sheet from the Forms menu.
2. Review the **Lender** section.

Borrower, Jr., Johnny Paul   Loan Submission Sheet						
<b>Lender:</b>						
Name	Jackson Monty Masters			Phone	214-555-1212	
Contact	Sandra Jones			Fax		
Addr	500 Main Street, Suite 1100			Cell/Alt	777-333-4444	
CSZ	Dallas, TX 75201		E-Mail	<a href="mailto:Sanjones987@outlook.com">Sanjones987@outlook.com</a>		
<b>Loan Summary and Terms</b>						
	First	Middle	Last	Suffix	SSN	
Borrower	Johnny	Paul	Borrower	Jr.	123-45-6789	
Co-Borrower						
<b>Property Address</b>						
Street	8002 Hereitis Street			Prop Type	Units	
City	Hickory Creek	St	TX	Zip	75065	
County	Denton	Census Tract	0103.05		<input type="checkbox"/> Full Doc <input type="checkbox"/> Other	
Program		Pgm Code			<input type="checkbox"/> Impounds <input type="checkbox"/> Taxes <input type="checkbox"/> Hazard <input type="checkbox"/> MMI/PMI	

**Figure 210: Loan Submission Sheet**

3. Complete any missing information in the **Loan Summary and Terms** section.

## Vendor Details

1. Verify Submitting Broker/Lender information.

<b>Submitting Broker/Lender</b>		<b>Appraisal Company</b>	
Jackson Monty Masters		Appraisers Inc	
Address	500 Main Street		
City	Dallas		
St	TX	Zip	75201
Originator	Ollie Originator	Appraiser	Sam Appraiser
Processor	Polly Processor	License #	2234578
Phone		Phone	
Fax		Fax	
Cell/Alt		Cell/Alt	
E-Mail		E-Mail	
<b>Escrow Company</b>		<b>Title Company</b>	
Officer		Officer	
Escrow #		Title #	
Phone		Phone	
Fax		Fax	
Cell/Alt		Cell/Alt	
E-Mail		E-Mail	
Estimated Close of Escrow			

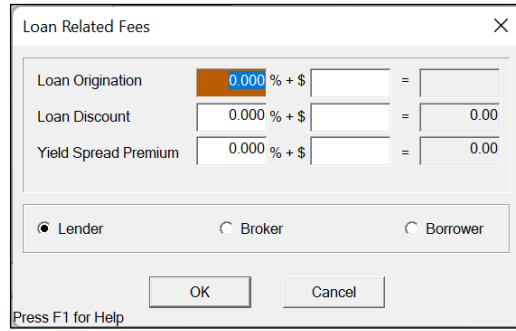
Figure 211: Vendor Details

2. Verify **Appraisal Company** information.
3. Complete **Escrow Company** fields.
4. Complete **Title Company** fields.

## Loan Demands

The **Demand** section is used to record certain loan related fees.

1. Click the **Loan Demands** button.



The dialog box titled "Loan Related Fees" contains three rows of input fields:

- Loan Origination: 0.000 % + \$ [ ] = [ ]
- Loan Discount: 0.000 % + \$ [ ] = 0.00
- Yield Spread Premium: 0.000 % + \$ [ ] = 0.00

Below the input fields are three radio buttons:  Lender,  Broker, and  Borrower. At the bottom are "OK" and "Cancel" buttons, and a small text "Press F1 for Help".

**Figure 212: Loan Related Fees Dialog**

2. Select the **Lender** radio button.
3. Enter the amount the lender must pay.

**Note:** Dialog information may be populated from the **Fees Worksheet**.

4. Select the **Borrower** button.
5. Enter the amount the borrower must pay.
6. Click **OK** to close the dialog.
7. Enter additional fees due to the lender in the **Lender** column.

Demand	Lender	Broker	Borrower
Loan Origination	[ ]	[ ]	1,095.00
Loan Discount	[ ]	[ ]	[ ]
Yield Spread Prem.	[ ]	[ ]	[ ]
Appraisal Fee	[ ]	Paid/Due	[ ]
Credit Report Fee	[ ]	Paid/Due	[ ]
Processing Fee	[ ]	Paid/Due	[ ]
Loan Document	[ ]	Paid/Due	[ ]
[ ]	[ ]	Paid/Due	[ ]
[ ]	[ ]	Paid/Due	[ ]
[ ]	[ ]	Paid/Due	[ ]
[ ]	[ ]	Paid/Due	[ ]
[ ]	[ ]	Paid/Due	[ ]
[ ]	[ ]	Paid/Due	[ ]
<b>Total</b>	[ ]	Paid/Due	1,095.00

**Figure 213: Other Demands**

**Note:** Additional fees may include Appraisal Fee, or Credit Reporting Fee, etc.



8. Enter fees already paid by the Borrower to the Broker in the open fields left of the **Broker** column.

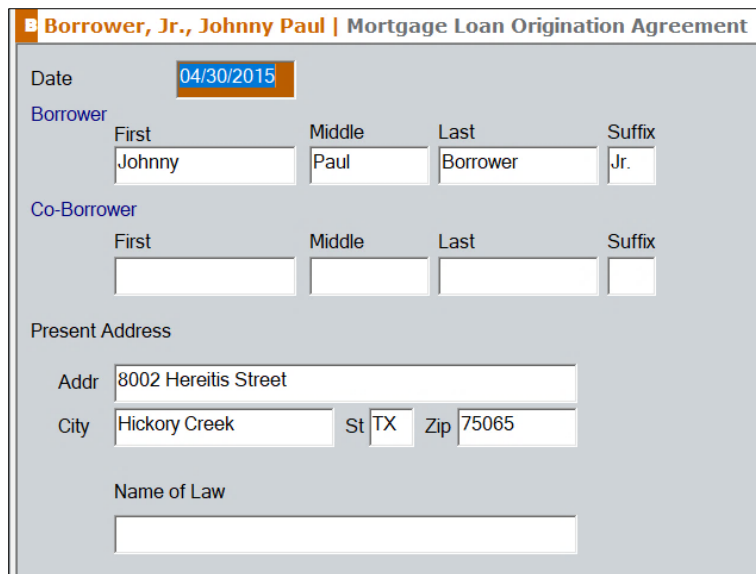
**Note:** Leave the field blank if the lender is due the entire fee paid by the Borrower. The fees automatically total. The **Borrower Total Owed** equals the sum of the **Amount Due** to the lender plus the amount **Paid/Due** to the **Broker**.

9. Enter **Comments/Other** Instructions if applicable.
10. Click **Save** to save form.

## Mortgage Loan Origination Agreement

The *Mortgage Loan Origination Agreement* states the nature of the relationship being entered into between the broker or lender and the Borrower.

1. Select Mortgage Loan Origination Agreement from the Forms menu.
2. Review the populated fields.



Borrower, Jr., Johnny Paul   Mortgage Loan Origination Agreement					
Date	04/30/2015				
<b>Borrower</b>					
First	Middle	Last	Suffix		
Johnny	Paul	Borrower	Jr.		
<b>Co-Borrower</b>					
First	Middle	Last	Suffix		
<b>Present Address</b>					
Addr	8002 Hereitis Street				
City	Hickory Creek	St	TX	Zip	75065
Name of Law					

**Figure 214: Loan Origination Agreement**

3. Enter **Name of Law** if applicable.
4. Click **Save** to save form.

## Mortgage Loan Commitment

The *Mortgage Loan Commitment* form communicates the rate lock and loan lock status to the Borrower.

1. Select **Mortgage Loan Commitment** from the *Forms* menu.
2. Verify the populated fields.

General Information					
Borrower	First Johnny	Middle Paul	Last Borrower	Suffix Jr.	
Co-Borrower					
Property Addr	8002 Hereitis Street				
City	Hickory Creek	St	TX	Zip 75065	
Lender					
Name <sup>o</sup>	Jackson Monty Masters	Application No	FHAPurUCDcop		
Address	500 Main Street, Suite 1100		Date Prepared		
	Dallas, TX 75201				
Amount, Terms and Fees					
Loan Amt	182,822	Interest Rate	4.260 %	LTV	94.500 %
Term/Due	360 / 320 Mths	Cmt Expires		CLTV	94.500 %
Repayment Terms					
Evidence of Title					

**Figure 215: Mortgage Loan Commitment**

3. Enter the date the Borrowers Rate Lock and Commitment expire in the Cmt Expires field.
4. Enter the terms of repayment according to the loan program in the **Repayment Terms** field.
5. Enter the type of title insurance required in the **Evidence of Title** field.
6. Select the appropriate **Return to Lender** checkbox(es) at the form bottom.
7. Enter the **Within Days** value.
8. Enter the **Alternate Lender Address** information if applicable.
9. Click **Save** to save form.

## Notice of Action Taken

The *Notice of Action Taken* informs Borrowers of the following information:

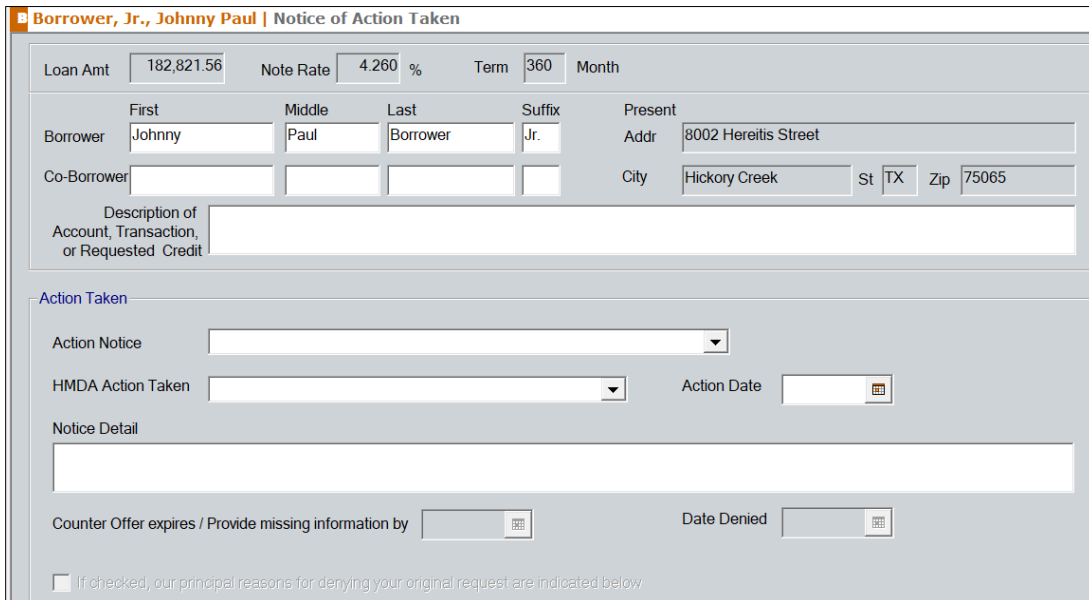
- Reason(s) their credit request was denied.
- Reason loan application was terminated.
- Other action is taken with the loan application.

The following buttons, located at the bottom of the workspace, provide additional functionality.

## Actions Taken

Use the following steps to complete the **Action Taken** fields.

1. Select **Notice of Action** from the *Forms* menu.
2. Verify the populated fields.



**Borrower, Jr., Johnny Paul | Notice of Action Taken**

Loan Amt  Note Rate  % Term  Month

Borrower First  Middle  Last  Suffix  Present Addr

Co-Borrower     City  St  Zip

Description of Account, Transaction, or Requested Credit

**Action Taken**

Action Notice

HMDA Action Taken  Action Date

Notice Detail

Counter Offer expires / Provide missing information by  Date Denied

If checked, our principal reasons for denying your original request are indicated below.

**Figure 216: Action Taken**

3. Enter the **Description** of the account, *Transaction*, or *Requested Credit* description.
4. Select the **Action Notice**.
5. Select the **HMDA Action Taken**.
6. Enter the **Action Date**.
7. Enter the action information in the **Notice Detail** field.

8. Enter the date the offer expires, or the completed application is required if you selected **Notice of Counter Offer** or **Notice of Incomplete Application**.
9. Select the If checked, our principal reasons for denying your original request are indicated below checkbox if Counter-Offer was selected for Action Taken.
10. Enter the Date Denied if Notice of Credit Denial was selected for Action Taken.

## Principal Reasons

Use the following steps to select the reason for actions taken.

1. Select the reasons for the action taken from the **Part 1** list.

Part 1 - Principal Reason(s) for Denial, Termination, or Other Action Taken:

<p><b>A. CREDIT</b></p> <input type="checkbox"/> No Credit File <input type="checkbox"/> Insufficient No. of Credit Reference Provided <input type="checkbox"/> Unacceptable Type of Credit References Provided <input type="checkbox"/> Unable to Verify Credit References <input type="checkbox"/> Limited Credit Experience <input type="checkbox"/> Poor Credit Performance with Us <input type="checkbox"/> Garnishment, Attachment <input type="checkbox"/> Foreclosure or Repossession <input type="checkbox"/> Excessive Obligations <input type="checkbox"/> Excessive Obligations in Relation to Income <input type="checkbox"/> Unacceptable Payment Record on Previous Mortgage <input type="checkbox"/> Lack of Cash Reserves <input type="checkbox"/> Delinquent Past or Present Obligations with Others <input type="checkbox"/> Bankruptcy <input type="checkbox"/> Collection Action or Judgment <input type="checkbox"/> No. of Recent Inquiries on Credit Bureau Report <input type="checkbox"/> - <input style="width: 100px;" type="text"/>	<p><b>C. INCOME</b></p> <input type="checkbox"/> Income Insufficient for Amount of Credit Request <input type="checkbox"/> Unable to Verify Income <input type="checkbox"/> - <input style="width: 100px;" type="text"/> <p><b>D. RESIDENCY</b></p> <input type="checkbox"/> Temporary Residence <input type="checkbox"/> Too Short a Period of Residence <input type="checkbox"/> Unable to Verify Residence <input type="checkbox"/> - <input style="width: 100px;" type="text"/> <p><b>E. INS, GUARANTY or PURCH DENIED BY:</b></p> <input type="checkbox"/> Department of Housing and Urban Dev <input type="checkbox"/> Department of Veterans Affairs <input type="checkbox"/> Federal National Mortgage Association <input type="checkbox"/> Federal Home Loan Mortgage Corporation <input type="checkbox"/> - <input style="width: 100px;" type="text"/>	<p><b>F. OTHER</b></p> <input type="checkbox"/> Insufficient Funds to Close the Loan <input type="checkbox"/> Credit Application Incomplete <input type="checkbox"/> Inadequate Collateral <input type="checkbox"/> Unacceptable Property <input type="checkbox"/> Value or Type of Collateral not Sufficient <input type="checkbox"/> Insufficient Data - Property <input type="checkbox"/> Unacceptable Appraisal <input type="checkbox"/> Unacceptable Leasehold Estate <input type="checkbox"/> We do not grant credit to any applicant on... <input type="checkbox"/> Withdrawn by Applicant <input type="checkbox"/> - <input style="width: 100px;" type="text"/> <input type="checkbox"/> - <input style="width: 100px;" type="text"/>
--	---	--

**B. EMPLOYMENT STATUS**

 Unable to Verify Employment  
 Length of Employment  
 Temporary or Irregular Employment, Insufficient Stability of Income  
 -

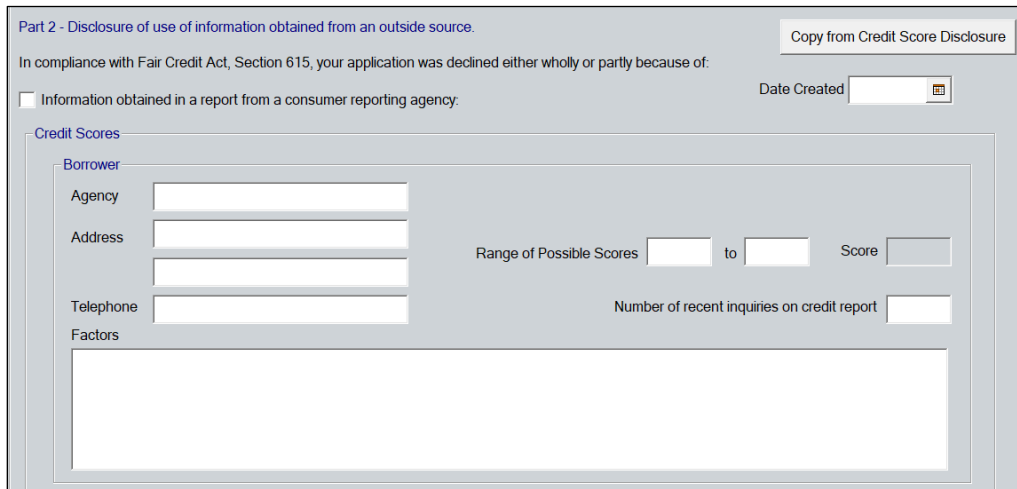
**Figure 217: Principal Reasons**

2. Enter any user-defined reasons in the **Blank** fields.

## Disclosures

Use the following steps to complete the **Disclosure** fields.

1. Click **Copy from Credit Score Disclosure**.



Part 2 - Disclosure of use of information obtained from an outside source. Copy from Credit Score Disclosure

In compliance with Fair Credit Act, Section 615, your application was declined either wholly or partly because of:

Information obtained in a report from a consumer reporting agency. Date Created

**Credit Scores**

**Borrower**

Agency

Address

Telephone

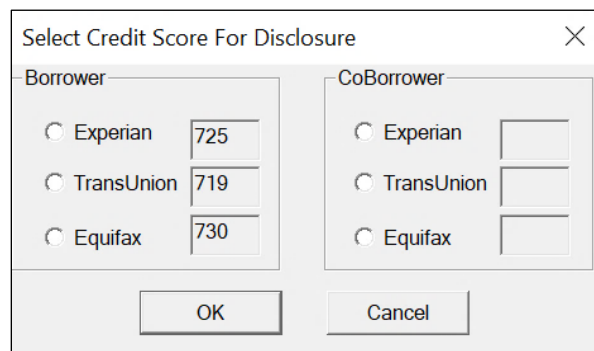
Factors

Range of Possible Scores  to  Score

Number of recent inquiries on credit report

**Figure 218: Credit Score Disclosure**

2. Select the **Credit Reporting Agency** used to provide the credit report information for the Borrower/ Co-Borrower.



Select Credit Score For Disclosure

**Borrower**

Experian

TransUnion

Equifax

**CoBorrower**

Experian

TransUnion

Equifax

OK Cancel

**Figure 219: Select Credit Score for Disclosure**

3. Click **OK** to close the dialog.
4. Select the **Information obtained in a report from a consumer reporting agency** checkbox if the information **Disclosures** section was obtained from a consumer reporting agency.

**Note:** The selections on the *Select Credit Score for Disclosure* dialog populate the **Date Created**, **Factors**, and the Credit Scores fields.

5. Complete the **Borrower** fields.

6. Enter the number of recent credit inquiries for the Borrower in the **Number of recent inquiries on credit report** fields.
7. Repeat Steps 5 – 6 for Co-Borrower.
8. Select the applicable checkbox if information was obtained from a source other than a consumer reporting agency.
9. Select the **Additional Statement** checkbox to provide additional information.
10. Enter the Additional Statement.
11. Enter provider of document in the **Completion of letter by** field.
12. Select the Delivery Method.
13. Enter the notice delivery **Date**.
14. Click **Save** to save form.

## Notice of Action Taken Buttons

Use the **Notice of Action Taken** buttons for HMDA reporting.

## HMDA Reporting

Click to access the HMDA Reporting screen. See [HMDA Reporting](#) for details.

## Patriot Act Disclosures

Patriot Act Disclosures must be completed by all financial institutions to comply with the USA Patriot Act.

## Borrower Identification

Use the following steps to complete the *Borrower Identification Patriot Act Disclosure*.

1. Select **Patriot Act Disclosures** from the *Forms* menu.
2. Select **Borrower Identification**.

3. Enter the **Date**.

**B Borrower, Jr., Johnny Paul | Patriot Act: Borrower Identification**

Date

---

**Primary Applicant**

Name	First	Middle	Last	Suffix	SSN	Date of Birth
	Johnny	Paul	Borrower	Jr.	123-45-6789	01/10/1965

---

<b>Present Address</b>	<b>Mailing Address</b>
Addr <input type="text" value="8002 Hereitis Street"/>	Addr <input type="text" value="8002 Hereitis Street"/>
City <input type="text" value="Hickory Creek"/>	City <input type="text" value="Hickory Creek"/>
St <input type="text" value="TX"/> Zip <input type="text" value="75065"/>	St <input type="text" value="TX"/> Zip <input type="text" value="75065"/>

---

**Primary identification documentation**

Document Type <input type="text"/>	Other Document Type <input type="text"/>
Document Number <input type="text"/>	
Issue Date <input type="text"/>	Expiration Date <input type="text"/>
Issued by <input type="text"/>	

---

**Secondary identification documentation**

Document Type <input type="text"/>	Other Document Type <input type="text"/>
Document Number <input type="text"/>	
Issue Date <input type="text"/>	Expiration Date <input type="text"/>
Issued by <input type="text"/>	

Figure 220: Patriot Act: Borrower Identification

4. Review the populated fields.
5. Select the **Primary Identification Document Type**.
6. Enter **Other Document Type** if the required selection is not available.
7. Enter the **Document Number**.
8. Enter the **Issue Date**.
9. Enter the **Expiration Date**.
10. Enter the **Issued by**.
11. Repeat Steps 5 – 10 for **Secondary Identification Documentation**.
12. Enter **Discrepancies and Resolution** details if applicable.
13. Enter **Completed by Name**.

## Co-Borrower Identification

Use the following steps to complete the *Co-Borrower Identification Patriot Act Disclosure*.

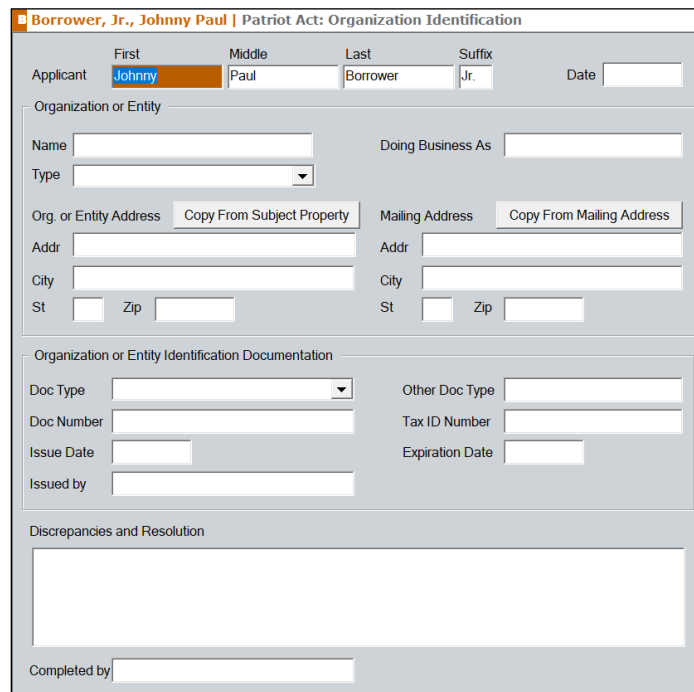
1. Select Patriot Act Disclosures from the Forms menu.
2. Select Co-Borrower Identification.
3. Use the steps in **Borrower Identification** to complete the *Co-Borrower Identification* disclosure. (See [Borrower Identification](#).)

## Organization Identification

Use the following steps to complete the *Organization Identification Patriot Act Disclosure*.

**Note:** The *Organization Identification Patriot Act Disclosure* is required for companies.

1. Select Patriot Act Disclosures from the Forms menu.
2. Select Organization Identification.
3. Enter the **Date**.



**Figure 221: Patriot Act: Organization ID**

4. Enter the Organization or Entity Information.
5. Click **Copy From Subject Property** to auto populate the Org or Entity Address.

**Note:** Manually enter the field information if applicable.



6. Click **Copy From Mailing Address** to auto populate *Mailing Address*.

**Note:** Manually enter the field information if applicable.

7. Select the Organization or Entity Identification Doc Type.
8. Enter Other **Document Type** if the required selection is not available.
9. Enter the **Document Number**.
10. Enter the **Tax ID**.
11. Enter the **Issue Date**.
12. Enter the **Expiration Date**.
13. Enter the **Issued by**.
14. Enter **Discrepancies and Resolution** details if applicable.
15. Enter Completed by Name.

## Request for Appraisal

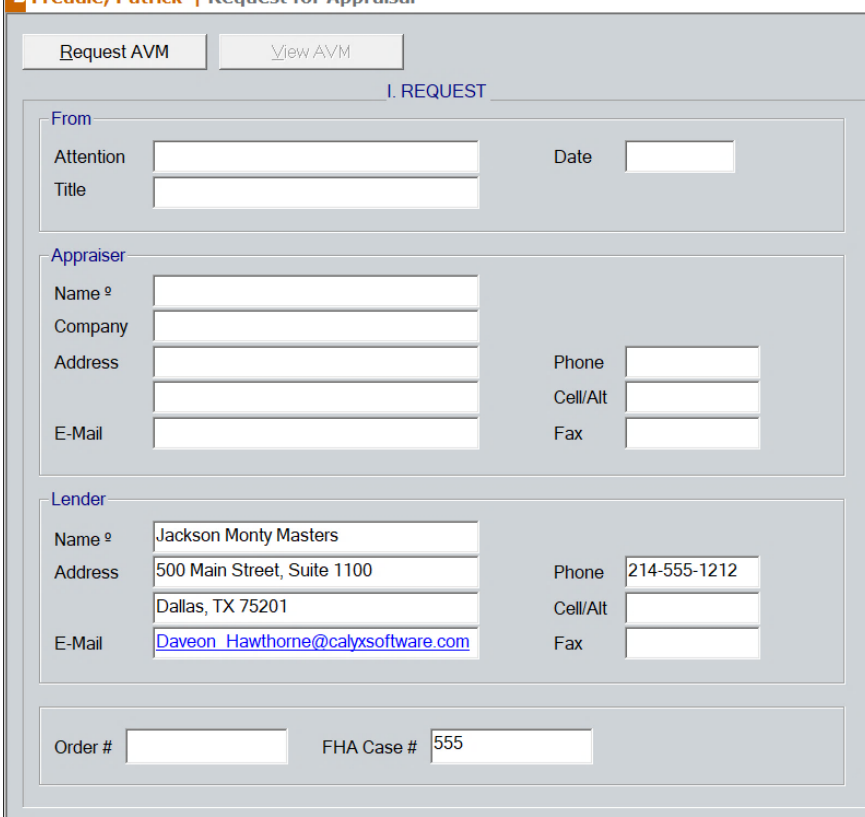
Use the *Request for Appraisal* form to request the AVM for the subject property. Manually enter the information if the appraiser fields are blank.

**Note:** The **View AVM** button is available if an appraisal has been completed.

Select Request for Appraisal from the Forms menu.

## Automated Requests

Click **Request AVM** to request the appraisal using the AVM Request dialog if the appraiser is listed as a provider in the **Services** menu. (See [AVM Reports](#) for requesting AVM details.)



Request AVM View AVM

I. REQUEST

From

Attention  Date

Title

Appraiser

Name

Company

Address

E-Mail

Phone

Cell/Alt

Fax

Lender

Name

Address

E-Mail

Phone

Cell/Alt

Fax

Order #  FHA Case #

Figure 222: Request for Appraisal

**Note:** View AVM is available after appraisal receipt.

## Manual Requests

Use the following steps to manually request AVM.

1. Enter the **From Information**. (See [Figure 222](#).)
2. Enter the **Date**.
3. Enter/verify the Appraiser Information.
4. Enter the Order Number.
5. Enter the **FHA Case #** if applicable.

6. Verify the **Property Information**.

**II. PROPERTY AND MORTGAGE INFORMATION**

<b>Property Type</b>	<b>Occupancy Status</b>	<b>Type of Loan</b>	<b>Lien Position</b>	<b>Loan Purpose</b>
<input checked="" type="checkbox"/> Detached	<input checked="" type="checkbox"/> Primary	<input checked="" type="checkbox"/> Conv	<input checked="" type="checkbox"/> First	<input type="checkbox"/> Purchase
<input type="checkbox"/> Attached	<input type="checkbox"/> Secondary	<input type="checkbox"/> FHA	<input type="checkbox"/> Second	<input type="checkbox"/> Cash-Out Refi
<input type="checkbox"/> Condo	<input type="checkbox"/> Investment	<input type="checkbox"/> VA		<input type="checkbox"/> No Cash-Out Refi
<input type="checkbox"/> PUD		<input type="checkbox"/> USDA/Rural Housing		<input checked="" type="checkbox"/> Construction
<input type="checkbox"/> CO-OP	No. of Units <input type="text" value="1"/>	<input type="checkbox"/> Other - <input type="text"/>		<input type="checkbox"/> Construction-Perm
				<input type="checkbox"/> Other - <input type="text"/>

**Property Information**

Street

City  St  Zip

County

Estate Held In:  Fee Simple  Leasehold -

**Legal Description**

<b>Escrow Company</b>				<b>Title Company</b>			
Number	<input type="text" value="80045783125"/>			Number	<input type="text" value="0102030405"/>		
Officer	<input type="text" value="Elizabeth Frankly"/>			Officer	<input type="text" value="George Johnson"/>		
Company	<input type="text" value="Super Settlement Services"/>			Company	<input type="text" value="Good Title"/>		
Phone	<input type="text" value="213-998-6523"/>	Fax	<input type="text" value="213-998-5421"/>	Phone	<input type="text" value="279-333-4444"/>	Fax	<input type="text" value="279-222-8888"/>
Cell/Alt	<input type="text" value="213-445-8899"/>			Cell/Alt	<input type="text" value="279-444-5555"/>		
E-Mail	<input type="text" value="elizabeth1234@outlook.com"/>			E-Mail	<input type="text" value="georgej@yahoo.com"/>		

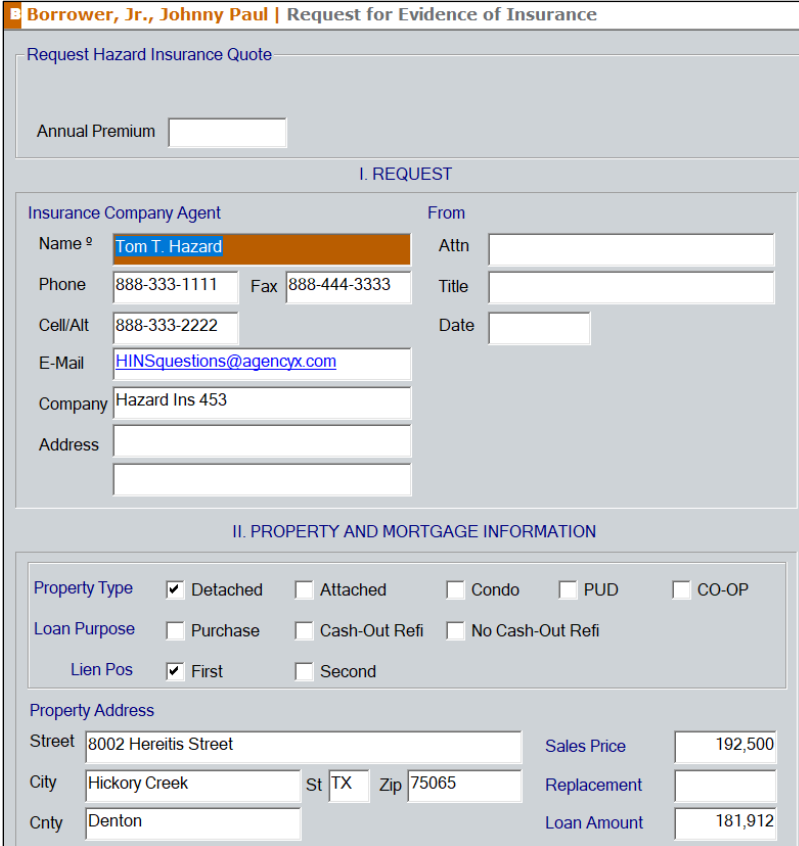
Figure 223: Appraisal Property &amp; Mortgage Info

7. Enter a **Legal Description** if required.
8. Enter the **Escrow Company** information.
9. Enter the **Title Company** information.
10. Enter the **Listing Agent** information.
11. Enter the **Selling Agent** information.
12. Select the requested **Appraisal Information**.
13. Enter the **Due Date**.
14. Enter the **E-Mail Appraisal to** information.
15. Enter Appraisal Cost.
16. Enter Contact for Entry.
17. Select the appropriate **Payment Method**.
18. Enter **Bill** or **Other** field information if applicable.
19. Enter **Comments** if required.

## Request for Evidence of Insurance

Use the following steps to request a *Hazard Insurance Quote*.

1. Select **Request for Evidence of Insurance** from the *Forms* menu.
2. Enter the **Annual Premium**.



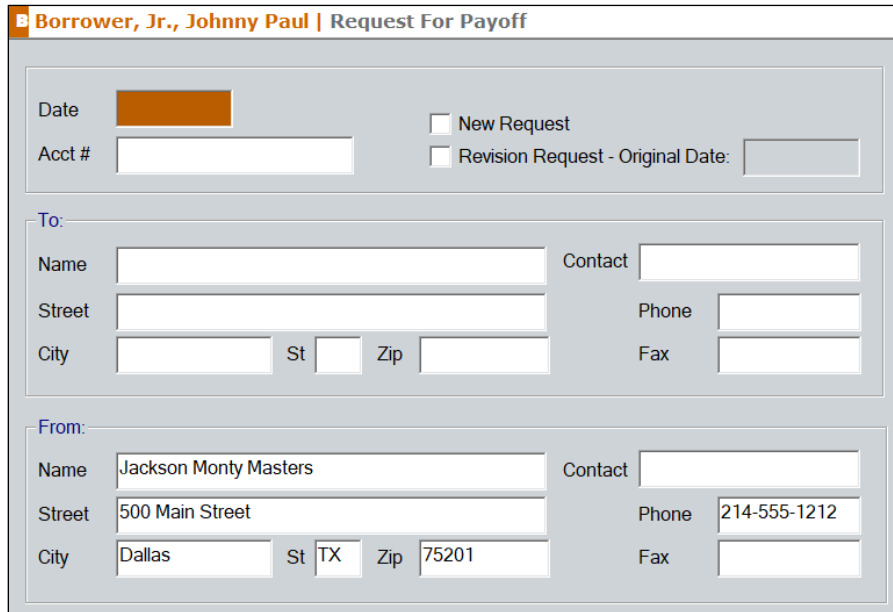
**Figure 224: Request Hazard Insurance Quote**

3. Enter/verify the **Insurance Company Agent Information**.
4. Enter the **From Information** if applicable.
5. Enter **Legal Description** if required.
6. Enter the **Insurance Agent Address** if required.
7. Enter **Estimated Closing Date**.
8. Select the **Type of Insurance**.
9. Enter **Comments** if required.

## Request for Payoff

Use the *Request for Payoff* form to request a payoff amount from the lien holder.

1. Select **Request for Payoff** from the **Forms** menu.
2. Enter the **Date**.



**Borrower, Jr., Johnny Paul | Request For Payoff**

Date

Acct #

New Request

Revision Request - Original Date:

**To:**

Name  Contact

Street  Phone

City  St  Zip  Fax

**From:**

Name  Contact

Street  Phone

City  St  Zip  Fax

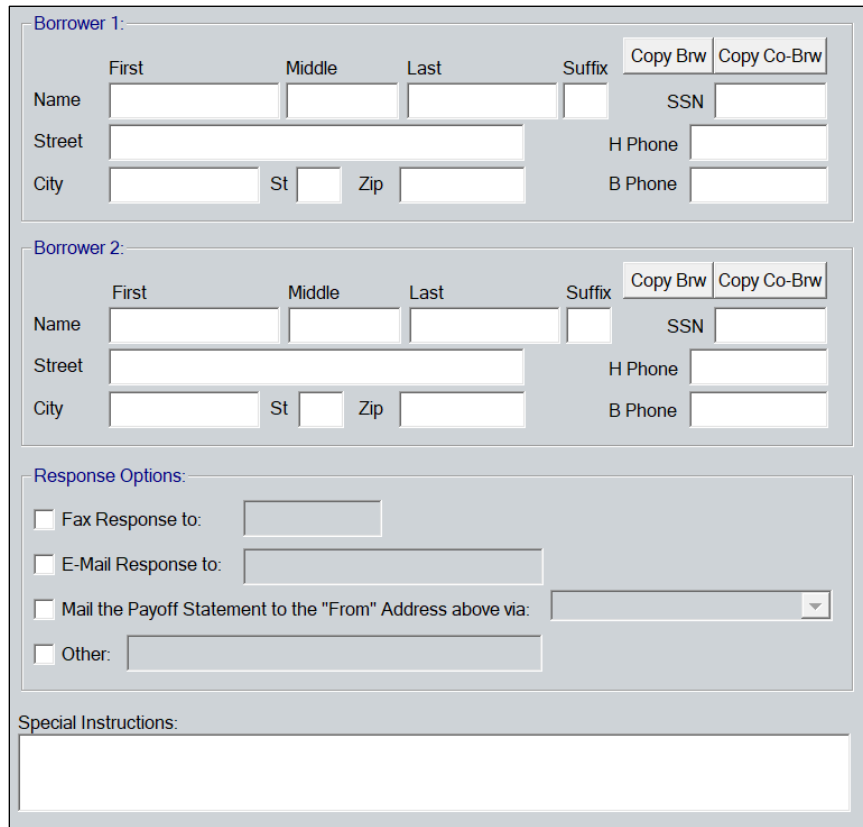
**Figure 225: Request Payoff**

3. Enter the **Account Number**.
4. Select the **New Request** checkbox when requesting the pay off the first time.

**Note:** Select **Revision Request** and enter the **Original Request Date** when requesting an updated payoff amount.

5. Enter the request recipient information in the **To** fields.
6. Click **Copy Brw** to copy the *Borrower* screen information.

- Click **Copy Co-Brw** to copy the *Borrower* screen information.



**Borrower 1:**

Name: First [ ] Middle [ ] Last [ ] Suffix [ ] SSN [ ]

Street [ ] H Phone [ ]

City [ ] St [ ] Zip [ ] B Phone [ ]

**Borrower 2:**

Name: First [ ] Middle [ ] Last [ ] Suffix [ ] SSN [ ]

Street [ ] H Phone [ ]

City [ ] St [ ] Zip [ ] B Phone [ ]

**Response Options:**

Fax Response to: [ ]

E-Mail Response to: [ ]

Mail the Payoff Statement to the "From" Address above via: [ ]

Other: [ ]

**Special Instructions:**

[ ]

**Figure 226: Request for Payoff Details**

- Repeat Steps 6 – 7 for **Borrower 2** if applicable.
- Select the appropriate **Response Options**.
- Enter **Response** details.
- Enter Special Instructions if required.

## Request for Survey

Use the following steps to request a survey.

- Select **Request for Survey** from the **Forms** menu.

2. Enter the Surveyor information in the **To** fields.

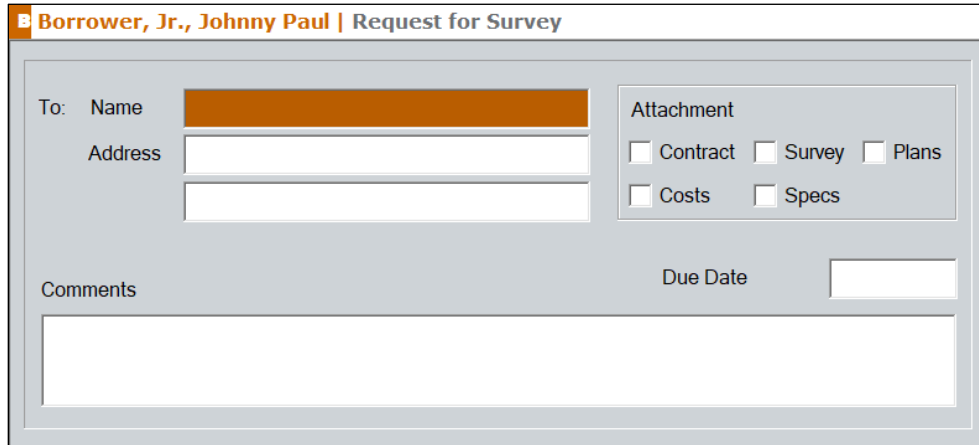


Figure 227: Request for Survey

3. Select the appropriate **Attachments**.
4. Enter the **Due Date**.
5. Enter **Comments** if required.
6. Click **Save** to save form.

## Request for Tax Return

Use the *Request for Tax Return* form to provide the Borrower authorization to verify tax information with the Internal Revenue Service.

Form 4506 orders copies of tax returns.

Form 4506-T orders transcripts of tax returns.

Form 4506-C enables Income Verification Express Service (IVES) participants to order tax transcript records electronically for a third-party.

A single screen is used in Point to complete the 4506, 4506-T, and 4506-C forms.

The **Send Return Transcript To** section from the *4506-T* screen is used to print the **IVES Participant Name** and **SOR number** in **Section 5a** of the *4506-C* form.

A separate print package must be created for the *4506-C* form because the *4506-T* and *4506-C* use the same fields to print the **Return Address** on the *4506* form as opposed to the **IVES Participant Name** and **SOR number** for the *4506-C* form.

**Note:** The IRS instructions to complete and submit the 4506 and 4506-T are provided on page 2 of each form. Select Print Preview with the form open to view the IRS instructions.

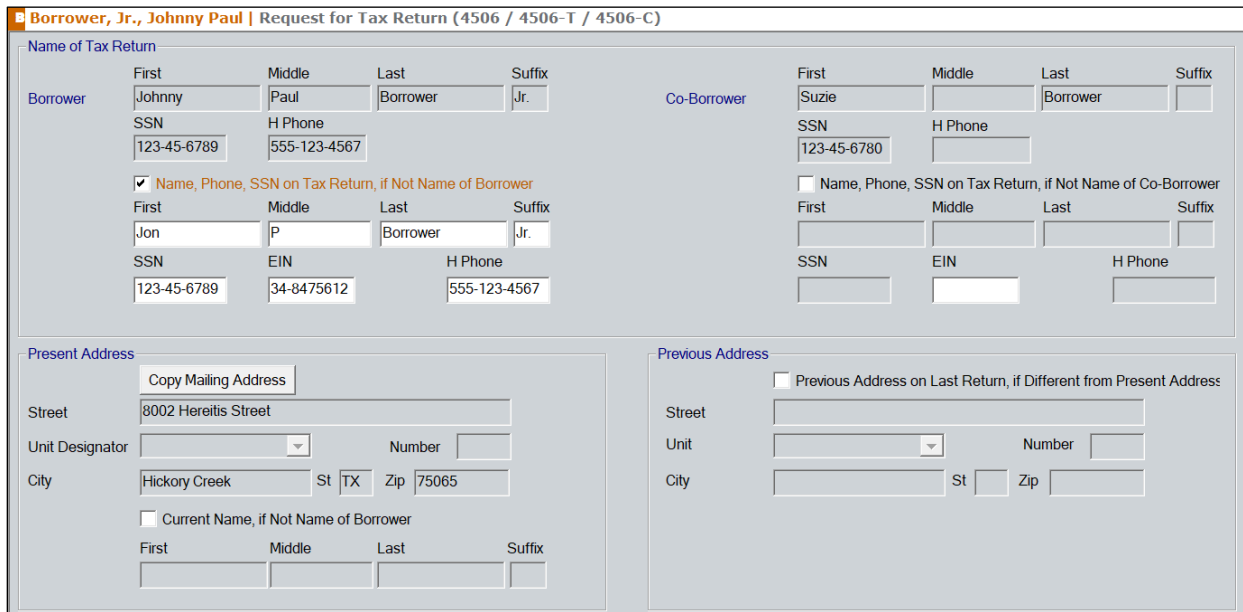
## Name of Tax Return

The initial tax return fields are populated from other screens.

1. Select Request for Tax Return (4506/4506-T/4506-C) from the Forms menu.

**Note:** The Borrower and Co-Borrower fields are automatically populated and disabled for changes.

2. Select the Borrower Name, Phone, SSN on Tax Return, if Not Name of Borrower checkbox if applicable.



**Borrower, Jr., Johnny Paul | Request for Tax Return (4506 / 4506-T / 4506-C)**

**Name of Tax Return**

Borrower				Co-Borrower			
First	Middle	Last	Suffix	First	Middle	Last	Suffix
Johnny	Paul	Borrower	Jr.	Suzie		Borrower	
SSN		H Phone		SSN		H Phone	
123-45-6789		555-123-4567		123-45-6780			
<input checked="" type="checkbox"/> Name, Phone, SSN on Tax Return, if Not Name of Borrower							
<input type="checkbox"/> Name, Phone, SSN on Tax Return, if Not Name of Co-Borrower							
First	Middle	Last	Suffix	First	Middle	Last	Suffix
Jon	P	Borrower	Jr.				
SSN		EIN		SSN		EIN	
123-45-6789		34-8475612				H Phone	
		555-123-4567					

Present Address				Previous Address			
<input type="checkbox"/> Copy Mailing Address				<input type="checkbox"/> Previous Address on Last Return, if Different from Present Address			
Street 8002 Hereitis Street				Street			
Unit Designator		Number		Unit		Number	
City Hickory Creek St TX Zip 75065				City			
				St Zip			
<input type="checkbox"/> Current Name, if Not Name of Borrower							
First		Middle		Last		Suffix	

**Figure 228: Request for Tax Return**

3. Enter the **Borrower EIN** if applicable.

**Note:** No additional entries or clarification is required in the **Name on Tax Return** section if the Borrower and Co-Borrower are married, filing jointly, and the Borrower is named first on the tax return.

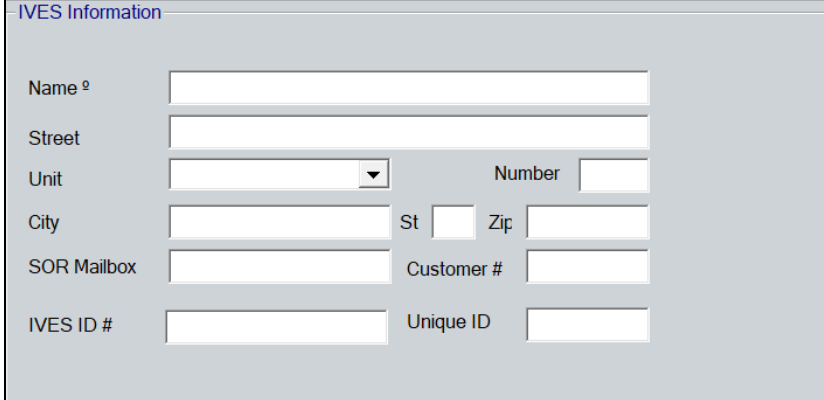
4. Repeat Steps 2 – 3 for the Co-Borrower if required.
5. Complete the **Present Address** section.
6. Select the Previous Address on Last Return, if Different from Present Address checkbox and enter the address if applicable.



## IVES Information

Complete the IVES fields to order tax transcript records for a third-party.

1. Enter the specific information received from the vendor in the **Name** field.



The screenshot shows a form titled "IVES Information" with the following fields:

- Name <sup>o</sup> [Text Input]
- Street [Text Input]
- Unit [Dropdown Menu] Number [Text Input]
- City [Text Input] St [Text Input] Zip [Text Input]
- SOR Mailbox [Text Input] Customer # [Text Input]
- IVES ID # [Text Input] Unique ID [Text Input]

**Figure 229: IVES Information**

**Note:** See the IRS instructions to complete and submit the 4506-C on page 2 of the form.

2. Enter Vendor address information.
3. Enter **SOR Mailbox**.
4. Enter **Customer #**.
5. Enter **IVES ID #**.
6. Enter the **Unique ID**.

## Client Information

The *Client Information* section allows the user to specify the company that requests the tax transcripts from the IVES participant.

**Note:** Due to IRS compliance, this section **CAN NOT** be blank or Not Available (NA).

1. If the client information is the same as the IVES Information section, select the **Same as IVES Information** checkbox to copy over values.

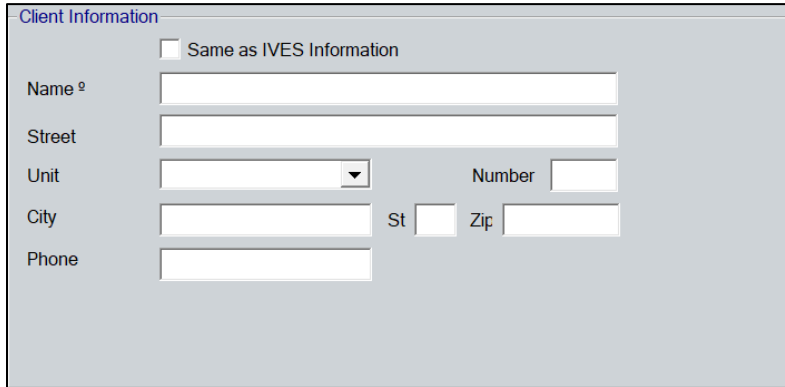


Figure 230: Client Information

2. Enter the **Name**.
3. Enter the address (Street, Unit, Number, City, St, ZIP).
4. Enter **Phone** number.

## Send Return Transcript

Complete the **Send Return Transcript to** fields for 4506 and 4506-T if not populated.

1. Enter the transcript recipient **Name**.

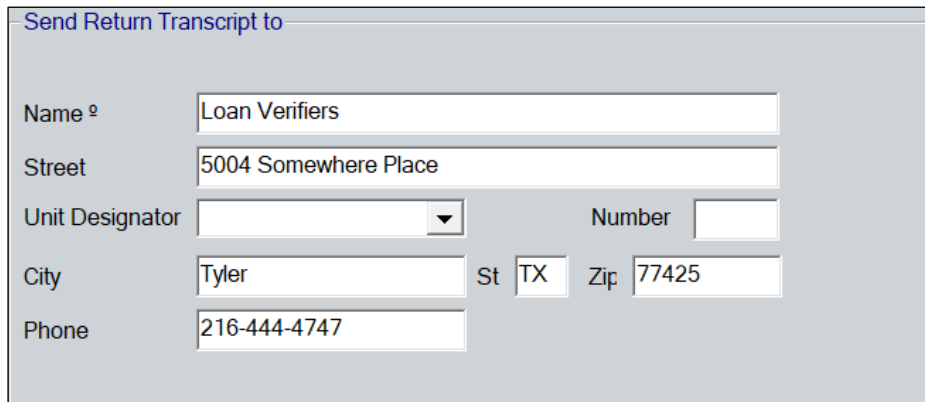


Figure 231: Return Transcript Fields

2. Enter the transcript recipient **Address**.
3. Enter the transcript recipient **Phone**.

## Fee

Using the following steps to complete the Fee section.

1. Enter a **Cost** amount.

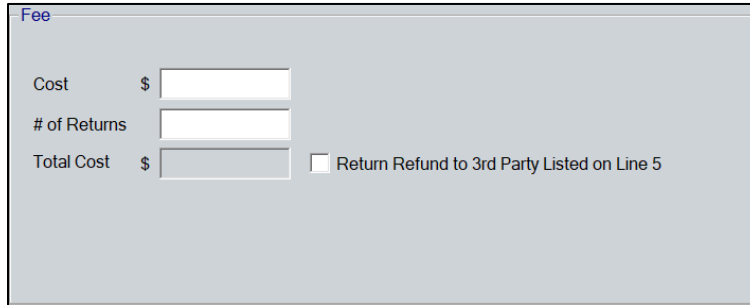


Figure 232: Fee

2. Enter **# of Returns**.
3. If needed, select the **Return Refund to 3<sup>rd</sup> Party Listed on Line 5** checkbox.

## Type of Transcript

Use the following steps to complete the remaining fields.

1. Select the **Transcript Form #**.

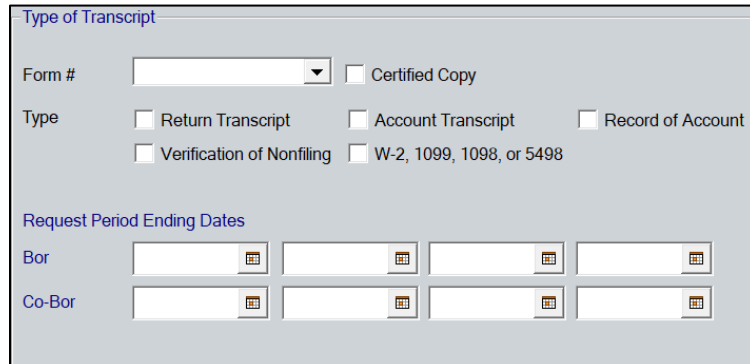


Figure 233: Remaining Fields

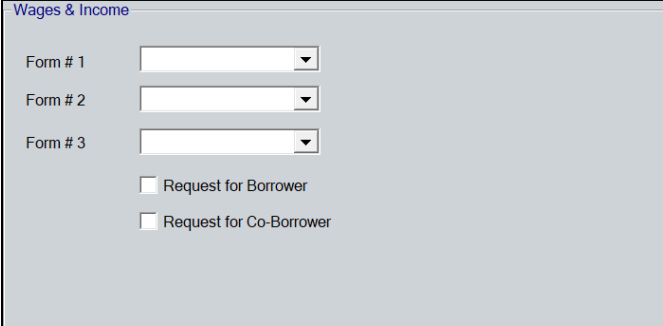
2. Select **Certified Copy** if required.
3. Select the **Transcript Type(s)**.
4. Enter the **Request Period Ending Dates**.

## Wages & Income

Use the dropdown menus to choose which forms to request to verify the borrower's wages and Income.

**Note:** The IRS only allows the user to request three (3) forms.

1. In the form dropdown menus, select the desired forms.



Wages & Income

Form # 1

Form # 2

Form # 3

Request for Borrower

Request for Co-Borrower

**Figure 234: Wages & Income**

2. Select the **Request for Borrower** checkbox.
3. If needed, select the **Request for Co-Borrower** checkbox.
4. Click **Save** to save the form.

## Request for Title Commitment

Use the following steps to request the title/escrow from the title company.

**Note:** The **View Title/Escrow** button is available when the title/escrow has been received.

Select **Request for Title Commitment** from the **Forms** menu

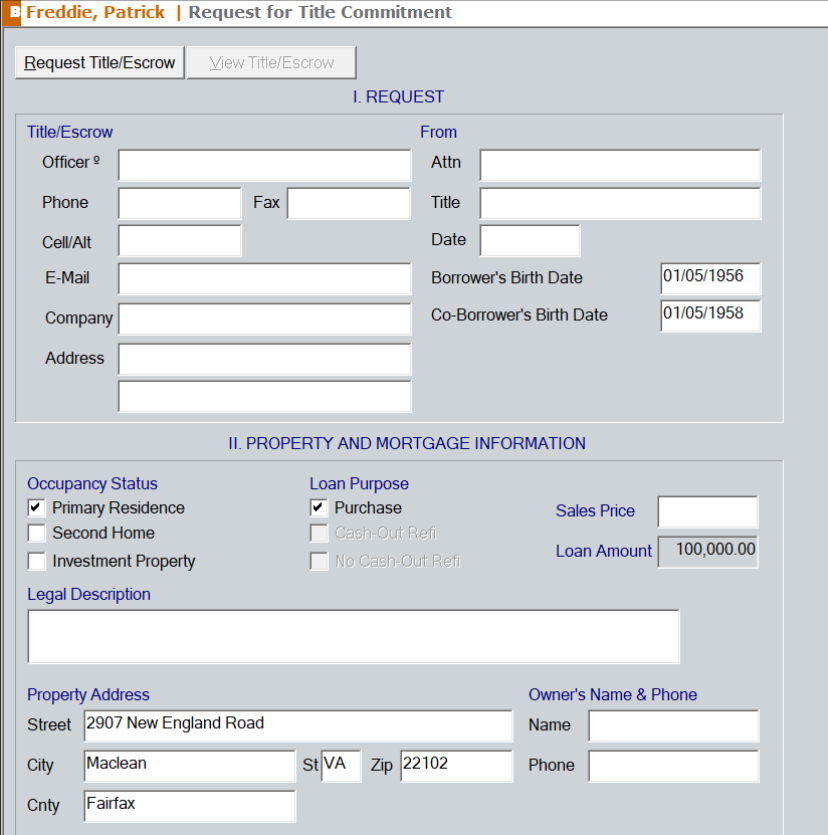
## Automated Request

Click **Request Title/Escrow** to request the title using the *Title/Escrow Request* dialog when available from the **Services** menu.

## Manual Request

Use the following steps to complete the request manually.

1. Enter the Title/Escrow Officer Name.



**Freddie, Patrick | Request for Title Commitment**

Request Title/Escrow View Title/Escrow

**I. REQUEST**

**Title/Escrow**

Officer <sup>2</sup> [ ]

Phone [ ] Fax [ ]

Cell/Alt [ ]

E-Mail [ ]

Company [ ]

Address [ ]

**From**

Attn [ ]

Title [ ]

Date [ ]

Borrower's Birth Date 01/05/1956

Co-Borrower's Birth Date 01/05/1958

**II. PROPERTY AND MORTGAGE INFORMATION**

**Occupancy Status**

Primary Residence

Second Home

Investment Property

**Loan Purpose**

Purchase

Cash-Out Refi

No Cash-Out Refi

Sales Price [ ]

Loan Amount 100,000.00

**Legal Description**

[ ]

**Property Address**

Street 2907 New England Road

City Maclean St VA Zip 22102

Cnty Fairfax

**Owner's Name & Phone**

Name [ ]

Phone [ ]

**Figure 235: Request for Title Commitment**

1. Enter the Title/Escrow Officer Contact Information.
2. Enter the Title/Escrow Officer Company.
3. Enter the Title/Escrow Officer Company Address.
4. Enter the **From** information.
5. Verify the **Property and Mortgage** Information.
6. Enter a **Legal Description** if required.
7. Verify Property Address.
8. Verify/enter Owner's Name & Phone.
9. Select/verify **Property Type**.
10. Enter **Seller** details.

11. Enter the Insured **Lender/Mortgage Contact information**.
12. Complete the **Request for Title Commitment** fields.
13. Enter **Special Instructions** if required.

## Self-Employed Income Analysis

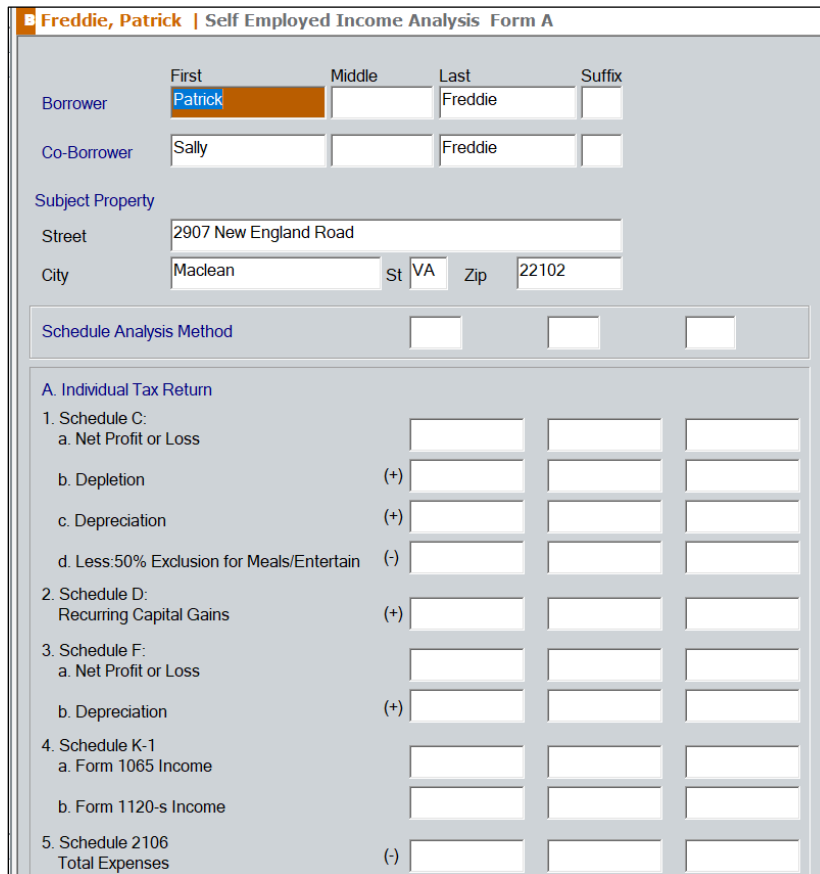
The *Self-Employed Income Analysis* is comprised of two forms.

### Form A

Use the following steps to complete the *Self Employed Income Analysis Form A*.

**Note:** Point performs the calculations automatically.

1. Select Self-Employed Income Analysis from the Forms menu.
2. Select **Form A**.
3. Verify the Borrower Information.



Freddie, Patrick   Self Employed Income Analysis Form A				
Borrower	First Patrick	Middle	Last Freddie	Suffix
Co-Borrower	Sally		Freddie	
Subject Property				
Street	2907 New England Road			
City	Maclean	St	VA	Zip 22102
Schedule Analysis Method				
A. Individual Tax Return				
1. Schedule C:				
a. Net Profit or Loss				
b. Depletion	(+)			
c. Depreciation	(+)			
d. Less:50% Exclusion for Meals/Entertain	(-)			
2. Schedule D:				
Recurring Capital Gains	(+)			
3. Schedule F:				
a. Net Profit or Loss				
b. Depreciation	(+)			
4. Schedule K-1				
a. Form 1065 Income				
b. Form 1120-s Income				
5. Schedule 2106				
Total Expenses	(-)			

Figure 236: Self Employed Income Analysis A

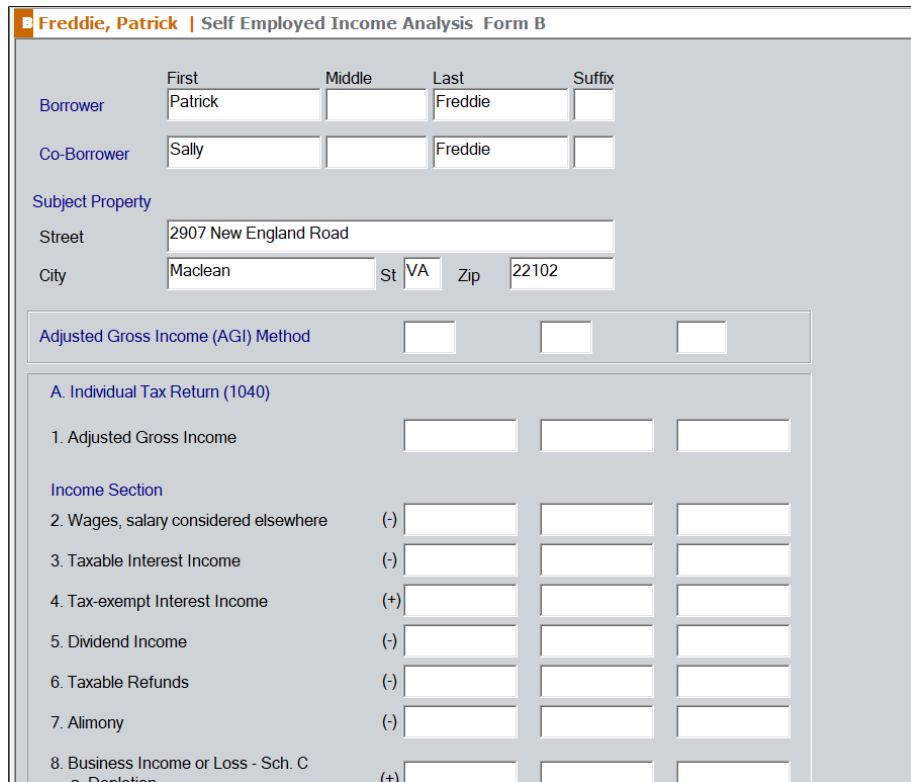
4. Enter Schedule Analysis Method(s).
5. Enter Individual Tax Return information.
6. Enter **Corporate Tax Return** information if applicable.
7. Enter S Corporate/Partnership Tax Return information if applicable.
8. Enter Year-to-Date Profit and Loss information if applicable.
9. Click **Save**.
10. Click **Frm B**.
11. Enter the **Form B** information.

## Form B

Use the following steps to complete the *Self Employed Income Analysis Form B*.

**Note:** Point performs the calculations automatically.

1. Verify the Borrower Information.
2. Enter Adjusted Gross Income Method(s).
3. Enter Individual Tax Return Adjusted Gross Income.



B Freddie, Patrick   Self Employed Income Analysis Form B				
Borrower	First	Middle	Last	Suffix
	Patrick		Freddie	
Co-Borrower	Sally		Freddie	
Subject Property				
Street	2907 New England Road			
City	Maclean	St	VA	Zip 22102
Adjusted Gross Income (AGI) Method				
A. Individual Tax Return (1040)				
1. Adjusted Gross Income				
Income Section				
2. Wages, salary considered elsewhere	(-)			
3. Taxable Interest Income	(-)			
4. Tax-exempt Interest Income	(+)			
5. Dividend Income	(-)			
6. Taxable Refunds	(-)			
7. Alimony	(-)			
8. Business Income or Loss - Sch. C	(+)			

**Figure 237: Self Employed Income Analysis B**

4. Enter Individual Tax Return information.
5. Enter **Adjustment Section** details if applicable.
6. Enter **Additional Schedules** if applicable.
7. Enter **Corporate Tax Return** information if applicable.
8. Enter S Corporate/Partnership Tax Return information if applicable.
9. Enter Year-to-Date Profit and Loss information if applicable.
10. Click **Save**.

## Social Security Number Verification

Use the *Social Security Number Verification (SSA-89)* form to collect the data required to complete the Authorization for the SSA to release the *Social Security Number (SSN) Verification form*. The Borrower signature on the form authorizes the Consent Based Social Security Number Verification Service (CBSV) to verify the SSN and Borrower name are a match according to the SSAs records.

The information is submitted on the CBSV website for verification. CBSV returns the verification or indication there is an issue with the SSN.

1. Social Security Number Verification (SSA-89) from the Forms menu.
2. Enter the **type of transaction** being conducted.

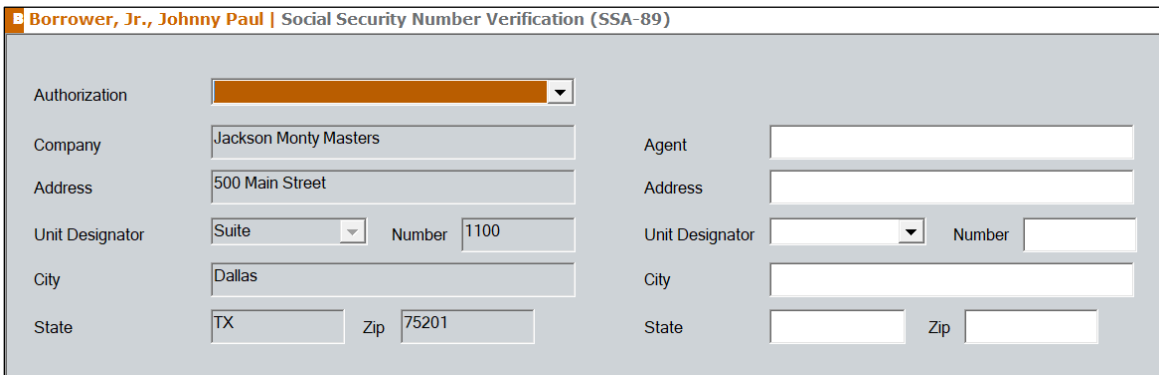


Figure 238: Social Security Number Verification

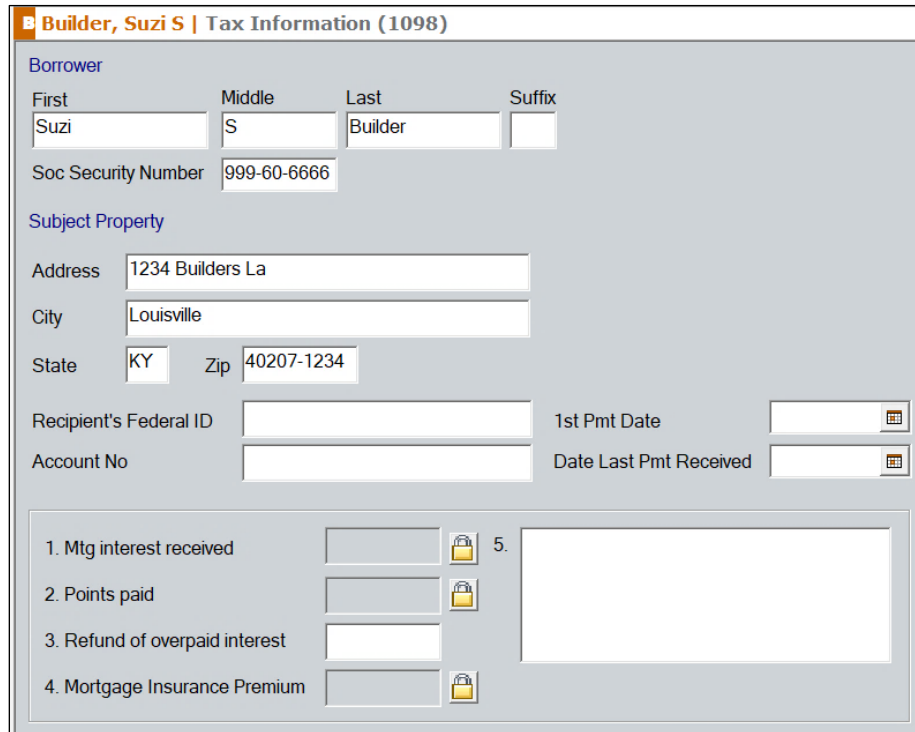
3. Select the **Reasons** for using CBSV.
4. Complete the **Return** to fields.
5. Click **Save** to save form.



## Tax Information (1098)

The *Tax Information (1098)* form contains origination and discount fees along with the first year of interest for the loan.

1. Select Tax Information (1098) from the Forms menu.
2. Verify the populated information.



**B Builder, Suzi S | Tax Information (1098)**

**Borrower**

First	Middle	Last	Suffix
Suzi	S	Builder	

Soc Security Number: 999-60-6666

**Subject Property**

Address: 1234 Builders La  
 City: Louisville  
 State: KY Zip: 40207-1234

Recipient's Federal ID:  1st Pmt Date:

Account No:  Date Last Pmt Received:

1. Mtg interest received	<input type="text"/>	5.	<input type="text"/>
2. Points paid	<input type="text"/>		
3. Refund of overpaid interest	<input type="text"/>		
4. Mortgage Insurance Premium	<input type="text"/>		

Figure 239: Tax Information (1098) Form

3. Enter the **Recipient's Federal ID**.
4. Enter the **1st Payment Date**.
5. Enter the **Account Number**.
6. Enter the **Date Last Payment was Received**.
7. Complete remaining fields if applicable.
8. Click **Save** to save form.

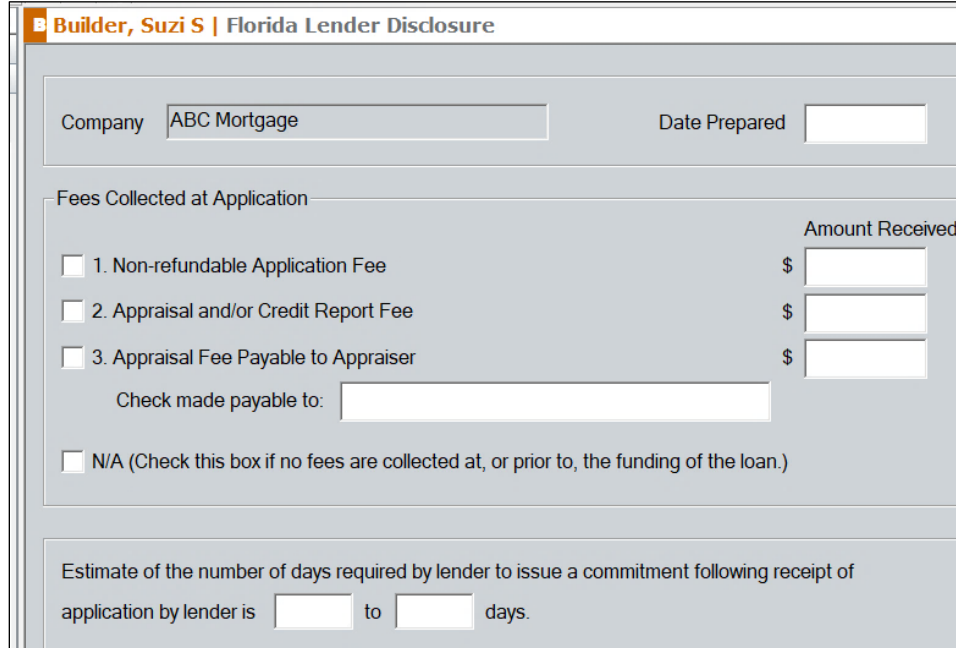
## State Disclosures

The following states have Borrower disclosure that must be completed.

## Lender Disclosure (FL)

Florida requires the *Lender Disclosure* be provided to the Borrower.

1. Select **State Disclosures** from the *Forms* menu.
2. Select **Lender Disclosure (FL)**.
3. Enter the **Date Prepared**.



**Figure 240: Florida Lender Disclosure**

4. Select the appropriate **Fees Collected at Application** checkbox.
5. Enter the **Amount Received** for the selected checkbox.
6. Enter **Check** made payable to.

**Note:** Select *N/A* if no fees are collected.

7. Complete the Estimated number of days required by lender fields.

## Application Log (NY)

New York requires the *Application Log* be provided to the Borrower.

1. Select **State Disclosures** from the **Forms** menu.
2. Select Application Log (NY).

3. Verify the populated information.

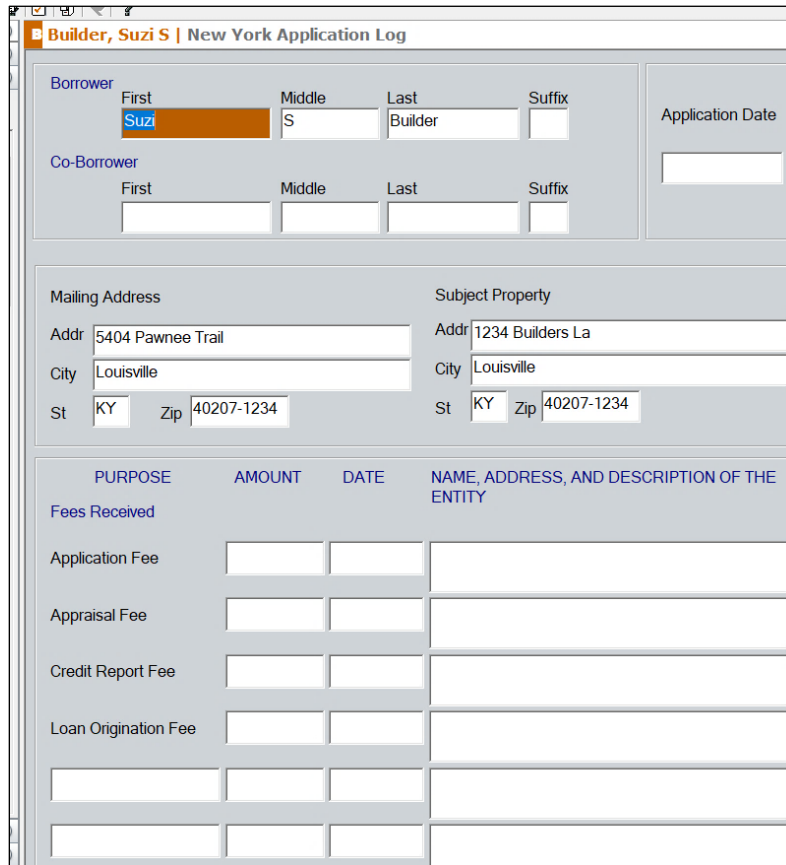


Figure 241: New York Application Log

4. Enter Application Date.
5. Complete Fees Received Table.
6. Add Referral Source Details.
7. Add Broker Fee Details.
8. Click **Save** to save form.

## Pre-Application Disclosure (NY)

New York requires the *Pre-Application Disclosure* be provided to the Borrower.

1. Select **State Disclosures** from the **Forms** menu.

2. Select **Pre-Application Disclosure (NY)**.
3. Enter the Assistance in processing the loan application, and in meeting conditions of the loan commitment, such as field.

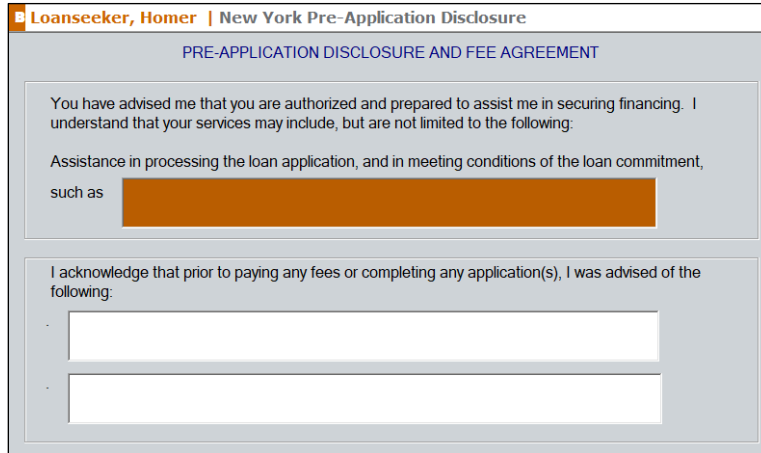


Figure 242: Pre-Application Acknowledgement

4. Enter the Acknowledgement(s).

## Broker Fees

Use the following steps to complete the **Broker Fee** and **Mortgage Broker Fee** acknowledgments.

1. Complete the required **Broker Fees**.

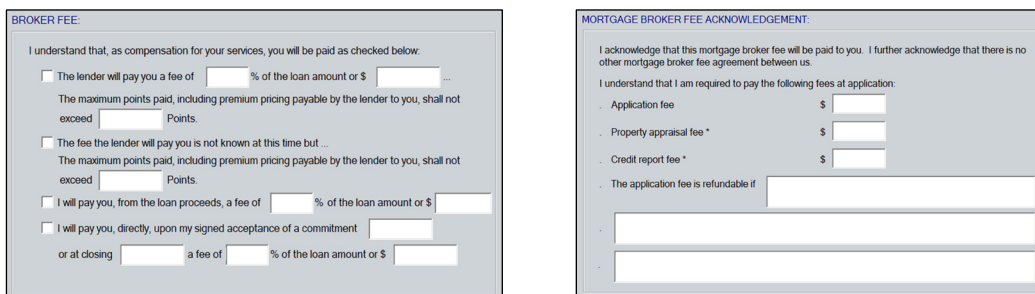


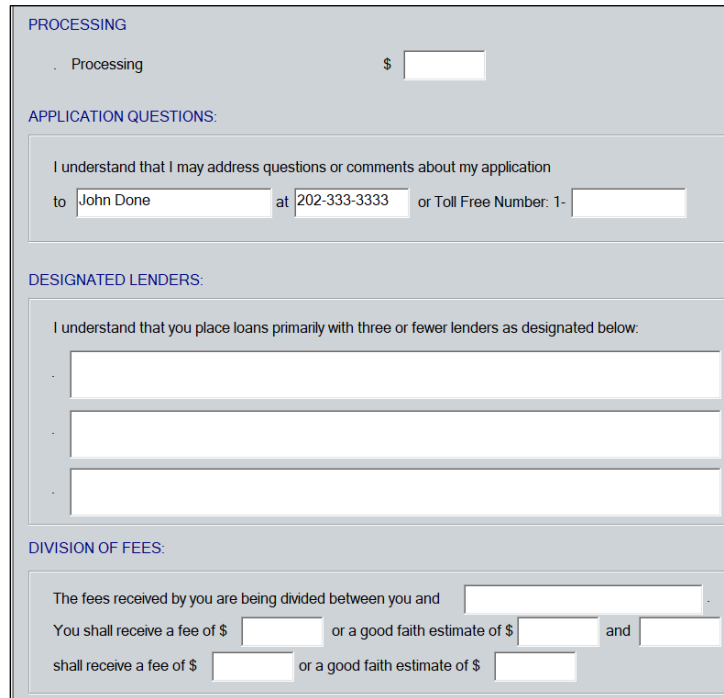
Figure 243: Broker Fee Acknowledgements

2. Enter the **Application Fee**.
3. Enter the **Property Appraisal** fee.
4. Enter the Credit Report Fee.
5. Enter the application fee refundable details if applicable.

## Remaining Fields

Use the following steps to complete the remaining fields.

1. Enter the Processing Fee.



The screenshot shows a form titled "PROCESSING" with a "Processing" label and a dollar sign followed by a text input field. Below this is the "APPLICATION QUESTIONS:" section, which contains a statement: "I understand that I may address questions or comments about my application to John Done at 202-333-3333 or Toll Free Number: 1- [input field]". The "DESIGNATED LENDERS:" section contains a statement: "I understand that you place loans primarily with three or fewer lenders as designated below:" followed by three empty text input fields. The "DIVISION OF FEES:" section contains a statement: "The fees received by you are being divided between you and [input field]. You shall receive a fee of \$ [input field] or a good faith estimate of \$ [input field] and [input field] shall receive a fee of \$ [input field] or a good faith estimate of \$ [input field]."

Figure 244: NY Pre-App Disclosure Remaining Fields

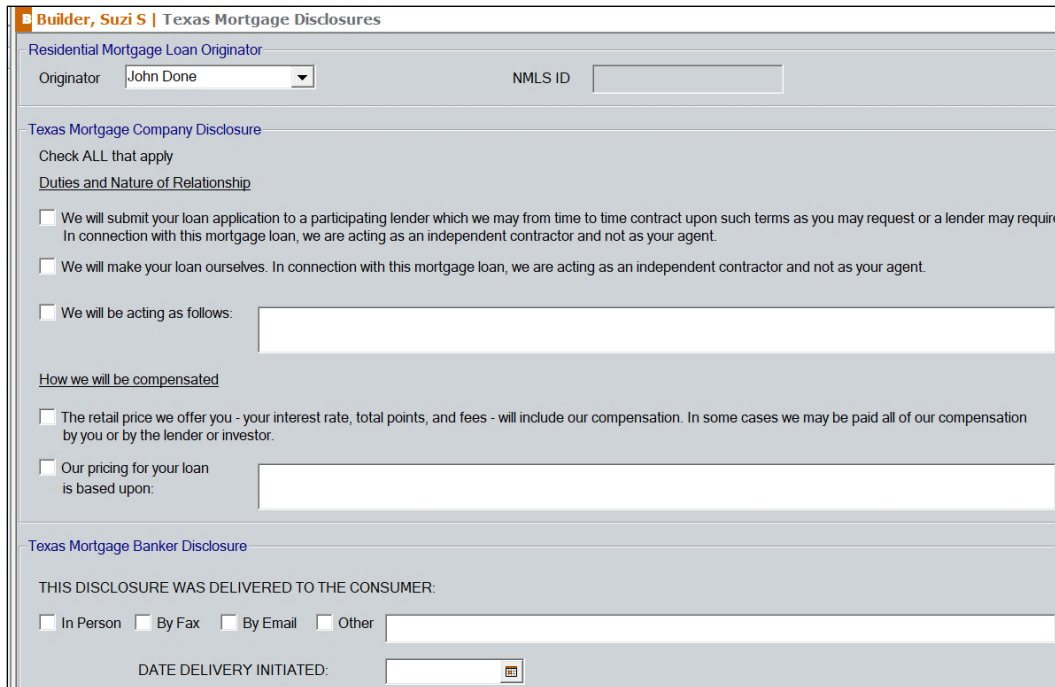
2. Complete the **Application Questions** statement as applicable.
3. Enter the applicable **Designated Lenders**.
4. Complete the **Division of Fees** fields.

## Mortgage Disclosures (TX)

Texas requires the *Mortgage Disclosures* be provided to the Borrower.

1. Select **State Disclosures** from the **Forms** menu.
2. Select Mortgage Disclosures (TX).

### 3. Verify **Originator**.



**Figure 245: Texas Mortgage Disclosures**

4. Complete **Texas Mortgage Company Disclosure** fields.
5. Complete How we will be compensated fields.
6. Complete **Texas Mortgage Banker Disclosure** fields.

## Federal Housing Administration (FHA)

FHA requires additional forms and information to process loans.

### Underwriting & Transmittal Summary

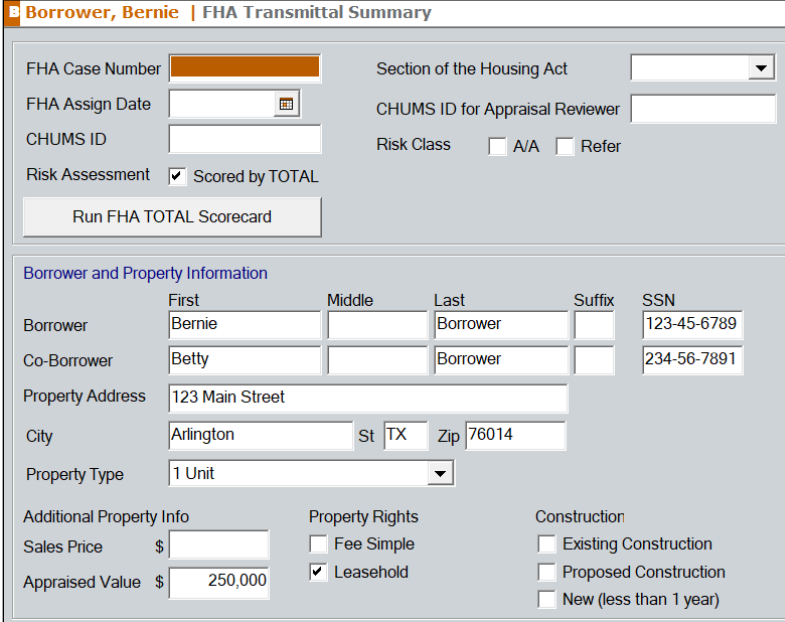
The *FHA Loan Underwriting and Transmittal Summary* (HUD-92900-LT) contains detailed information about the loan to simplify the disclosure of loan-level information. The form is required to submit an FHA loan to underwriting for both purchases and refinanced loans.

Most summary fields are automatically populated from the *Borrower Information* screen, *Loan Application*, and *Truth-in-Lending* screen.

**Note:** Use the [Underwriting & Transmittal Combined](#) form when unmarried Co-Borrowers are applying jointly for the loan.

## FHA Identification Information

1. Select Federal Housing Administration (FHA) from the Forms menu.
2. Select FHA Loan Underwriting and Transmittal Summary (HUD-92900-LT).
3. Verify the populated fields.



**Borrower, Bernie | FHA Transmittal Summary**

FHA Case Number  Section of the Housing Act

FHA Assign Date  CHUMS ID for Appraisal Reviewer

CHUMS ID  Risk Class  A/A  Refer

Risk Assessment  Scored by TOTAL

**Borrower and Property Information**

	First	Middle	Last	Suffix	SSN
Borrower	Bernie		Borrower		123-45-6789
Co-Borrower	Betty		Borrower		234-56-7891

Property Address

City  St  Zip

Property Type

Additional Property Info: Sales Price \$  Appraised Value \$

Property Rights:  Fee Simple  Leasehold

Construction:  Existing Construction  Proposed Construction  New (less than 1 year)

**Figure 246: FHA Identification Information**

4. Enter the FHA Case Number.
5. Select Section of Housing Act.
6. Select FHA Assign Date.
7. Enter the Appraisal Reviewer CHUMS ID.
8. Enter the Underwriter CHUMS ID.
9. Select the appropriate **Risk Class** checkbox.
10. Click the Run FHA Total Scorecard button to retrieve the LoanScorecard.
11. Verify **Borrower** and **Property Information**.
12. Enter **Sales Price** if applicable.
13. Select the applicable **Construction** checkbox when property is construction.

## Mortgage Information

Complete the applicable **Mortgage Information** fields.

1. Verify the populated **Mortgage Information**.

Mortgage Information		
<b>Loan Information</b>	<b>Loan Purpose</b> (Check all that apply)	<b>Secondary Financing</b>
Mtg w/o UFMIP \$ 20,000	<input type="checkbox"/> Purchase	Source/EIN <input type="text"/>
Total UFMIP \$ <input type="text"/>	<input checked="" type="checkbox"/> No Cash-Out Refinance	<input type="checkbox"/> Gov't <input type="checkbox"/> NP <input type="checkbox"/> Family
Mtg w/ UFMIP \$ 20,000	<input type="checkbox"/> Cash-Out Refi	<input type="checkbox"/> Other <input type="text"/>
Interest 3.850 %	<input type="checkbox"/> Streamline Refinance	Amount of Secondary Financing: \$ <input type="text"/>
Qualifying Rate <input type="text"/> %	<input type="checkbox"/> w/ appraisal	
Loan Term (mths) 360	<input type="checkbox"/> w/o appraisal	<b>Gifts</b>
	<input type="checkbox"/> Construction to Perm	Seller Funded DAP <input type="checkbox"/> Yes
	<input type="checkbox"/> Energy Efficient Mtg	1) Source/EIN <input type="text"/>
<b>Amortization Type</b>	<input type="checkbox"/> Building on Own Land	<input type="checkbox"/> Gov't <input type="checkbox"/> NP <input type="checkbox"/> Family
<input checked="" type="checkbox"/> Fixed Rate	<input type="checkbox"/> HUD REO	<input type="checkbox"/> Other <input type="text"/>
<input type="checkbox"/> ARM (1, 3, 5, 7, 10 yr)	<input type="checkbox"/> 203(k)	Amt of Gift <input type="text"/>
Index <input type="text"/> %	<input type="checkbox"/> Other	2) Source/EIN <input type="text"/>
Index Type <input type="text"/>		<input type="checkbox"/> Gov't <input type="checkbox"/> NP <input type="checkbox"/> Family
Margin <input type="text"/> %		<input type="checkbox"/> Other <input type="text"/>
<input type="checkbox"/> Int. Rate Buydown		Amt of Gift <input type="text"/>

Figure 247: Mortgage Information

2. Enter **Secondary Financing** details if applicable.
3. Select the applicable **Amortization Type**.



## Underwriting Information

Complete the applicable **Underwriting Information**.

1. Click **Base Income** to edit income information.

Underwriting				Proposed Monthly Payments	
Monthly Income:				Borrower's Primary Residence	
Base Income	Borrower	Co-Borrower	Total	First Mortgage P & I	\$ 2,015.41
Other Income	\$ 400.00		400.00	Monthly MIP	\$
Net Rent Income	\$			HOA Fees	\$
Total Income	\$ 400.00		400.00	Lease/Ground Rent	\$
Debts and Obligations:				Second Mtg P & I	\$ 201.54
	Monthly	Unpaid Balance		Hazard Insurance	\$
Total Installment	\$			Tax/Assessments	\$
Child Support	\$			Other	\$ 100.00
Negative Rent	\$			Total Mtg Payment	\$ 2,316.95
All other Payments	\$ 2,675.00			Qualifying Ratios	
Total Fixed Pmt	\$ 4,991.95			LTV	80.000 %
Borrower Funds to Close				CLTV	80.000 %
Required	\$			Mortgage Pmt/Income	554.238 %
Verified Assets	\$			Total Fixed Pmt/Income	1,222.98 %
Closing Costs	\$ 1,050.00			Borrower's CAIVR #	
Source of Funds				LDP/GSA <input type="checkbox"/> Yes <input type="checkbox"/> No	
No. of Months Reserves				Co-Borrower's	
Seller Contribution				CAIVR #	
				LDP/GSA <input type="checkbox"/> Yes <input type="checkbox"/> No	

Figure 248: Underwriting Information

2. Complete the *Monthly Income Calculator* dialog. (See [Figure 32](#).)
3. Click **OK** on the dialog.
4. Complete the **Proposed Monthly Payment** fields if applicable.
5. Complete the **Debts and Obligations** fields if applicable.
6. Enter the **Borrower Funds to Close** information as applicable.
7. Modify **Borrower Funds to Close** if applicable.
8. Enter **Underwriter** details.

## Transmittal Summary Buttons

### Mtg Insurance

Use the **Mtg Insurance** button to access the *Mortgage Insurance* dialog. (See [Mtg Insurance](#) for details.)

### FHA Stat Req

Click the **FHA Stat Req** button to access the *FHA Statutory Requirements Worksheet*. (See [Statutory Requirements Worksheet](#).)

## Underwriting & Transmittal Combined

Complete the *FHA Loan Underwriting and Transmittal Summary Combined* form for multiple Borrower sets. The fields are the same as the *FHA Loan Underwriting and Transmittal Summary (HUD-92900-LT)* form. (See [Underwriting & Transmittal Summary](#).)

## Statutory Requirements Worksheet

Use the *FHA Statutory Requirements Worksheet* to maintain compliance with FHA guidelines requiring the statutory required calculations be documented in the FHA loan file.

Most of the fields in the *FHA Statutory Requirements Worksheet* are populated with data previously entered in the *Borrower Information* screen, the *Loan Application*, and the *Fees Worksheet*.

1. Select **Federal Housing Administration (FHA)** from the **Forms** menu.
2. Select **FHA Statutory Requirements Worksheet**.
3. Verify the populated fields.

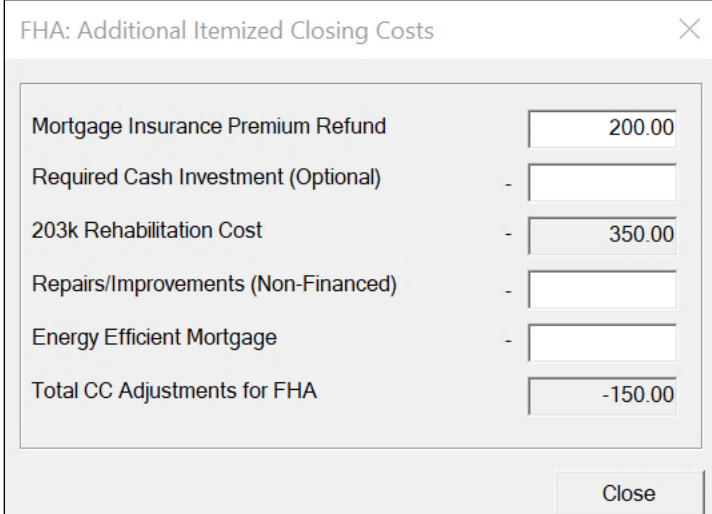
b. Minimum Down Payment Requirement		<input type="checkbox"/>	<input type="text"/>	%	<input type="text"/>
<b>II. Maximum Mortgage Calculation</b>					
a. Lesser of Sales Price or Appraised Value					<input type="text"/>
b. Required Adjustments (+/-)		+			<input type="text"/>
c. Mortgage Basis ( II.a + II.b )		=			<input type="text"/>
d. Maximum Mortgage Amount - Purchase ( II.c x <input type="text"/> % )					<input type="text"/>
e. Maximum Mortgage Amount - Refinance					
1. Maximum Mortgage Amount w/o UFMIP ( II.a x Max LTV <input type="text"/> % )					<input type="text"/>
2. Up-Front MIP		+			<input type="text"/>
3. Maximum Mortgage Amount w/ UFMIP ( II.e.1 + II.e.2 )		=			<input type="text"/>
<b>III. Cash Investment</b>					
a. Minimum Down Payment		<input type="checkbox"/>	<input type="text"/>		<input type="text"/>
Refinance					
1. Balance of Mortgage Loans to be paid off		<input type="checkbox"/>	<input type="text"/>	\$	<input type="text"/>
2. Credit Cards and Other Debts Paid Off		<input type="checkbox"/>	<input type="text"/>	\$	<input type="text"/>
b. Prepaid Expenses		+			<input type="text"/>
c. Closing Costs		+			375.00
d. Discount Points		+			<input type="text"/>
CC Adjustments for FHA				-	<input type="text"/>

Figure 249: FHA Statutory Requirements

4. Click **Minimum Down Payment Required Lock** to change the listed percentage or value.
5. Enter **Required Adjustments** if applicable.
6. Enter the Maximum Mortgage Amount w/o UFMIP if applicable.
7. Click CC Adjustments for FHA Additional Itemized Closing Costs.

**Note:** Itemized Costs (Ex: Energy Efficient Mortgage) entered in the Total Credits table on the Lender Loan Pg. 2 screen will auto-populate in the FHA: Additional Itemized Closing Costs.

8. Update the **Mortgage Insurance Premium Refund** on the *FHA: Additional Itemized Closing Costs* dialog.



FHA: Additional Itemized Closing Costs	
Mortgage Insurance Premium Refund	200.00
Required Cash Investment (Optional)	-
203k Rehabilitation Cost	350.00
Repairs/Improvements (Non-Financed)	-
Energy Efficient Mortgage	-
Total CC Adjustments for FHA	-150.00

Close

**Figure 250: FHA: Additional Closing Costs**

9. Enter the Required Cash Investment if required.
10. Enter Repairs/Improvements.
11. Enter Energy Efficient Mortgage.
12. Click **Close**.
13. Enter Upfront MIP Paid in Cash if applicable.

## Statutory Requirements Worksheet Buttons

### ***FHA Trans Sum***

Click to open the *FHA Transmittal Summary Worksheet*. (See [Underwriting & Transmittal Summary](#).)

## Mtg Insurance

Use the **Mtg Insurance** button to access the *Mortgage Insurance* dialog. (See [Mtg Insurance](#) for details.)

## 203(k) Worksheet

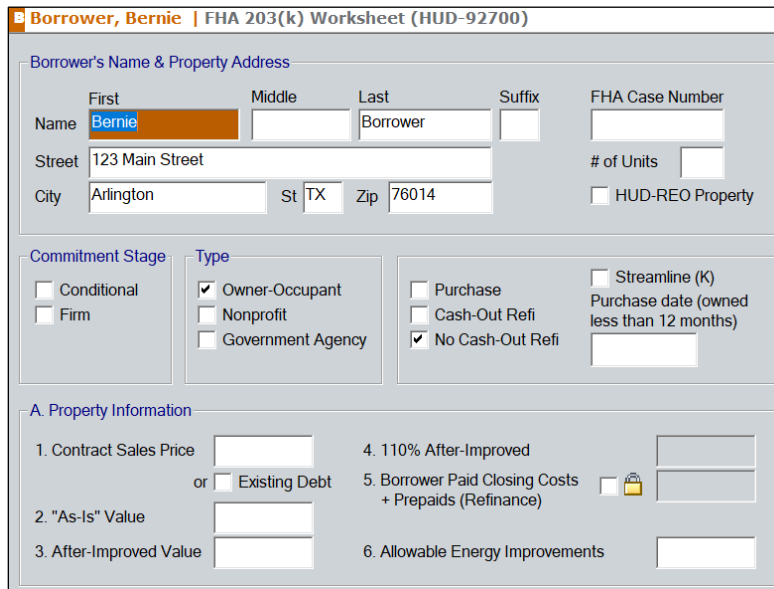
The HUD-92700 Maximum Mortgage Worksheet calculates the maximum mortgage amount allowed for Streamlined (k) loans for purchases and refinances.

**Note:** Fields not enabled are calculated based on the input from other screens and will auto-populate.

## Commitment Stage and Property Information

Use the following steps to complete the **Commitment Stage** and **Property Information** fields.

1. Select Federal Housing Administration (FHA) from the Forms menu.
2. Select FHA 203(k) Worksheet (HUD-92700).
3. Verify populated fields.



**Borrower, Bernie | FHA 203(k) Worksheet (HUD-92700)**

**Borrower's Name & Property Address**

Name: First , Middle , Last , Suffix

FHA Case Number

Street

City  St  Zip

# of Units

HUD-REO Property

**Commitment Stage**

Conditional  
 Firm

**Type**

Owner-Occupant  
 Nonprofit  
 Government Agency

Purchase  
 Cash-Out Refi  
 No Cash-Out Refi

Streamline (K)  
Purchase date (owned less than 12 months)

**A. Property Information**

1. Contract Sales Price  or  Existing Debt

2. "As-Is" Value

3. After-Improved Value

4. 110% After-Improved

5. Borrower Paid Closing Costs + Prepays (Refinance)

6. Allowable Energy Improvements

**Figure 251: FHA 203(k) Worksheet**

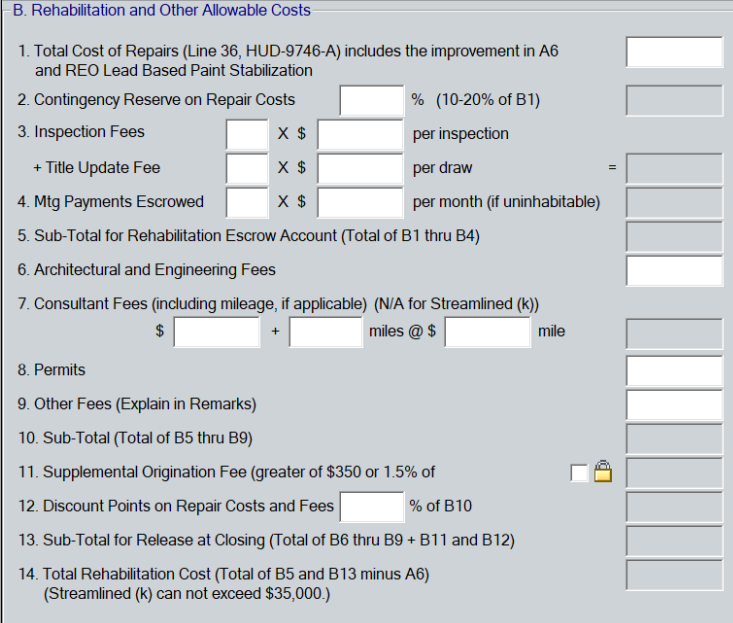
4. Enter the FHA Case Number.
5. Enter the **Number of Units** if applicable.
6. Select the **HUD-REO Property** checkbox if applicable.
7. Select the Commitment Stage.

8. Select the **Streamline (K)** checkbox if applicable.
9. Enter the **Purchase Date** if selecting the checkbox.
10. Enter the Contract Sales Price.
11. Enter the **As Is Value**.
12. Enter the Allowable Energy Improvements amount.

## Rehab & Other Costs

Complete the Rehabilitation and Other Allowable Costs section for repair loans.

1. Enter the Total Cost of Allowable Repairs.



**B. Rehabilitation and Other Allowable Costs**

1. Total Cost of Repairs (Line 36, HUD-9746-A) includes the improvement in A6 and REO Lead Based Paint Stabilization
2. Contingency Reserve on Repair Costs  % (10-20% of B1)
3. Inspection Fees  X \$  per inspection
- + Title Update Fee  X \$  per draw =
4. Mtg Payments Escrowed  X \$  per month (if uninhabitable)
5. Sub-Total for Rehabilitation Escrow Account (Total of B1 thru B4)
6. Architectural and Engineering Fees
7. Consultant Fees (including mileage, if applicable) (N/A for Streamlined (k))
   
\$  +  miles @ \$  mile
8. Permits
9. Other Fees (Explain in Remarks)
10. Sub-Total (Total of B5 thru B9)
11. Supplemental Origination Fee (greater of \$350 or 1.5% of )
12. Discount Points on Repair Costs and Fees  % of B10
13. Sub-Total for Release at Closing (Total of B6 thru B9 + B11 and B12)
14. Total Rehabilitation Cost (Total of B5 and B13 minus A6) 
  
(Streamlined (k) can not exceed \$35,000.)

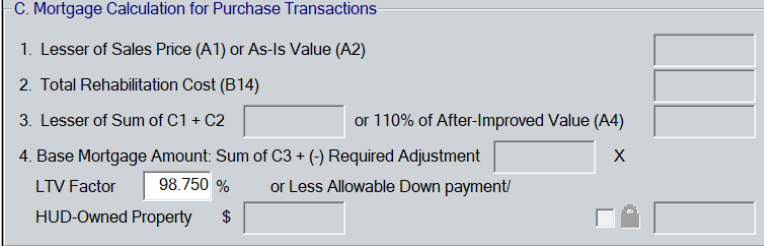
**Figure 252: Rehab & Other Costs**

2. Enter the **Contingency Reserves** if applicable.
3. Enter the **Inspection Fees** values.
4. Enter the **Title Update Fees** values.
5. Enter the **Mortgage Payments Escrowed** values.
6. Enter **Architectural and Engineering Fees**.
7. Enter **Consultant Fees** if applicable.
8. Enter **Permits** fees.
9. Enter **Other Fees**.
10. Enter the **Discount Points**.

## Mortgage Calculation for Purchase Transaction

Use the following steps to complete the **Mortgage Calculation for Purchase Transaction** when applicable.

1. Enter the Base Mortgage Amount Required Adjustment.



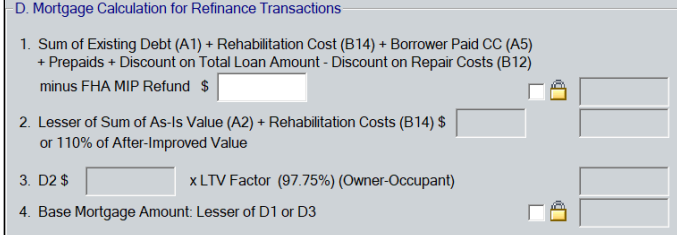
**Figure 253: Mortgage Calculation for Purchase**

2. Enter the **HUD-Owned Property** value if applicable.
3. Click to the **Lock** to enter the value.

## Mortgage Calculation for Refinance Transaction

Use the following steps to complete the **Mortgage Calculation for Refinance Transaction** if applicable.

1. Enter the Existing Debt Sum.

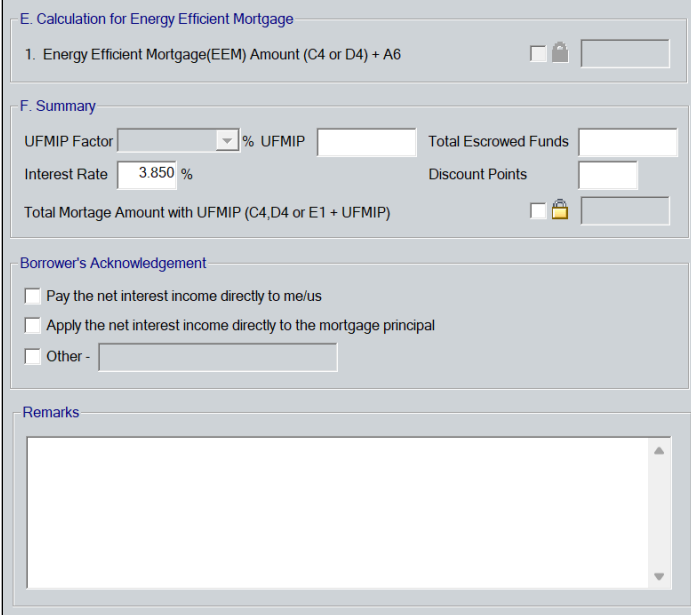


**Figure 254: Mortgage Calculation for Refinance**

2. Click the **Lock** to enter the value.
3. Enter the **Lesser of Sum** value.
4. Enter the **Owner-Occupant** value.
5. Click the **Lock** to enter the **Base Mortgage Amount**.

## Remaining Fields

1. Select the Calculation for Energy Efficient Mortgage Lock to enter a value.



**Figure 255: HUD-92700 Remaining Fields**

2. Enter Total Escrowed Funds.
3. Update the **Interest Rate** if applicable.
4. Enter the Discount Points.
5. Click the Lock to manually enter the Total Mortgage Amount with UFMIP.
6. Select the appropriate **Borrower's Acknowledgement** checkbox.
7. Enter **Remarks** if required.

## Addendum to URLA

The *FHA Addendum to URLA* (HUD-92900-A/26-1802a) is a supplemental form to accompany the *Uniform Residential Loan Application*.

## Borrower & Property Info

Verify **Borrower** and **Property Information**.

1. Select Federal Housing Administration (FHA) from the Forms menu.
2. Select FHA Addendum to URLA (HUD-92900-A/26-1802a).

3. Select **Application Type** checkbox.

**B Borrower, Jr., Johnny Paul | FHA/VA Addendum to URLA (HUD-92900-A/26-180)**

1. Type of Application:  VA  HUD/FHA

2. Agency Case No:  4. Section of the Act

3. Lender's Case No

5. Borrower's Name & Present Address

	First	Middle	Last	Suffix
Borrower	<input type="text" value="Johnny"/>	<input type="text" value="Paul"/>	<input type="text" value="Borrower"/>	<input type="text" value="Jr."/>
Co-Brw	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Street

City  St  Zip

6. Property Address (including name of subdivision, lot & block no. & zip code)

Street

City  St  Zip

Legal Description

7. Loan Amt  10. Discount Amount

8. Interest Rate  % 11. Amount of UFP

9. Proposed Maturity  yrs  mths 12. Monthly Premium  /mth

Term of monthly Prem.  months

**Figure 256: FHA Addendum to URLA**

4. Select the appropriate **Section of the Act**.
5. Verify the populated fields.
6. Enter the **Legal Description** if required.
7. Enter the **Discount Amount** if applicable.
8. Enter Lender's ID Code.
9. Enter the Sponsor/Agent ID Code.



## Lines 15 – 19

Use the following steps to complete **Lines 15 – 19**.

1. Complete the Lender Contact Information.

**15 & 17. Lender's Name, Address & Telephone Number**

Name <sup>9</sup>

Street

City  St  Zip

Phone #

---

**16. Sponsor/Agent**

Name <sup>9</sup>

Street

City  St  Zip

---

**Sponsored Originations**

This loan is a sponsored origination

Company

Fed. Tax ID

NMLS#

---

18. First-time Homebuyer?  Yes  No

19. VA Only: Title will be vested in:

Veteran  Veteran & Spouse  Other (Specify) -

**Figure 257: Lines 15 - 19**

2. Complete the Sponsor/Agent Contact Information.
3. Select the **Sponsored Originations** checkbox if applicable.
4. Select the appropriate **First-Time Homebuyer** checkbox.
5. Select the **VA Only** checkbox if applicable.

## Loan Purpose & Duty Agents

Use the following steps to complete the **Loan Purpose & Duty Agents** fields.

1. Select the appropriate **Purpose of Loan** checkbox.

**20. Purpose of Loan**

- 1. Purchase Existing Home (Previously Occupied)
- 2. Purchase Existing Home Not Previously Occupied
- 3. Finance Improvements to Existing Property
- 4. Refinance (Refi.)
- 5. Purchase New Condo. Unit
- 6. Purchase Existing Condo. Unit
- 7. Construct Home (proceeds to be paid out during construction)
- 8. Finance Co-op Purchase

**(blocks 9 - 12 are for VA loans only)**

- 9. Purchase Permanently Sited Manufactured Home
- 10. Purchase Permanently Sited Manufactured Home & Lot
- 11. Refi. Permanently Sited Manufactured Home to Buy Lot
- 12. Refi. Permanently Sited Manufactured Home/Lot Loan

---

**Duty Agents (VA Loans Only)**

H. The names and functions of any duly authorized agents who developed on behalf of the lender any of the information or supporting credit data submitted are as

**Name & Address**

**Function (e.g., obtained information on the Uniform Residential Loan Application, ordered credit report, verifications of employment, deposits, etc.)**

**Figure 258: Loan Purpose & Duty Agents**

2. Complete **Duty Agents** fields if applicable.
3. Complete the **Function** fields if applicable.

## Borrower's Certification

Use the following steps to complete the **Borrower's Certification** fields.

1. Select the appropriate **22a** checkbox(es).

**Borrower's Certification**

22a. Do you own or have you sold other real estate within the past 60 months on which there was a HUD/FHA mortgage?  Yes  No  
 Is it to be sold?  Yes  No  NA

22b. Sales Price

22c. Original Mtg Amount

22d. Address

22e. If the dwelling to be covered by this mortgage is to be rented, is it a part of, adjacent or contiguous to any project subdivision or group of concentrated rental properties involving eight or more dwelling units in which you have any financial interest?  Yes  No

22f. Do you own more than four dwellings?  Yes  No

23. Have you ever had VA home loan?  Yes  No

---

25. I, the undersigned Borrower(s) Certify that:

(2) Occupancy: (for VA only - mark the applicable box)

I, the Borrower or Co-Borrower will occupy the property within 60 days of signing the security instrument, and intend to continue occupancy for at least one year, or

I do not intend to occupy the property as my primary residence.

(a) I now actually occupy the above-described property as my home or intend to move into and occupy said property as my home within a reasonable period of time or intend to reoccupy it after the completion of major alterations, repairs or improvements.

(b) My spouse is on active military duty and in his or her absence, I occupy or intend to occupy the property securing this loan as my home.

**Figure 259: Borrower's Certification**

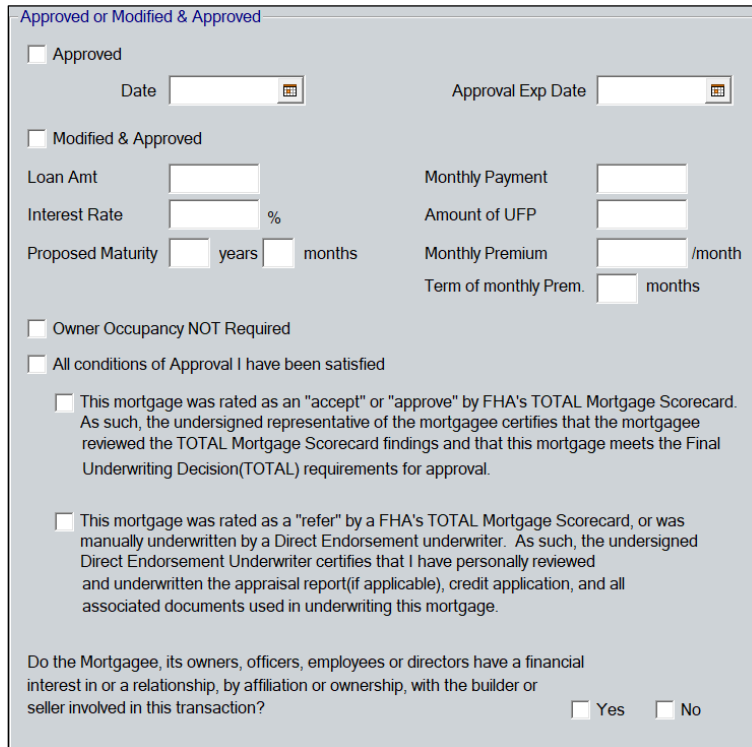
2. Enter the **Sales Price**.
3. Enter **Original Mortgage Amount**.
4. Enter **Property Address**.
5. Select the applicable **22e – 23** checkboxes.
6. Select the applicable **25** checkbox if a VA loan.

## Approved or Modified & Approved

Complete either **Approved** or **Modified & Approved**.

**Note:** Skip to Step 4 if **Modified & Approved**.

1. Select **Approved** if applicable.



Approved or Modified & Approved

Approved

Date  Approval Exp Date

Modified & Approved

Loan Amt  Monthly Payment

Interest Rate  % Amount of UFP

Proposed Maturity  years  months Monthly Premium  /month

Term of monthly Prem.  months

Owner Occupancy NOT Required

All conditions of Approval I have been satisfied

This mortgage was rated as an "accept" or "approve" by FHA's TOTAL Mortgage Scorecard. As such, the undersigned representative of the mortgagee certifies that the mortgagee reviewed the TOTAL Mortgage Scorecard findings and that this mortgage meets the Final Underwriting Decision(TOTAL) requirements for approval.

This mortgage was rated as a "refer" by a FHA's TOTAL Mortgage Scorecard, or was manually underwritten by a Direct Endorsement underwriter. As such, the undersigned Direct Endorsement Underwriter certifies that I have personally reviewed and underwritten the appraisal report(if applicable), credit application, and all associated documents used in underwriting this mortgage.

Do the Mortgagee, its owners, officers, employees or directors have a financial interest in or a relationship, by affiliation or ownership, with the builder or seller involved in this transaction?  Yes  No

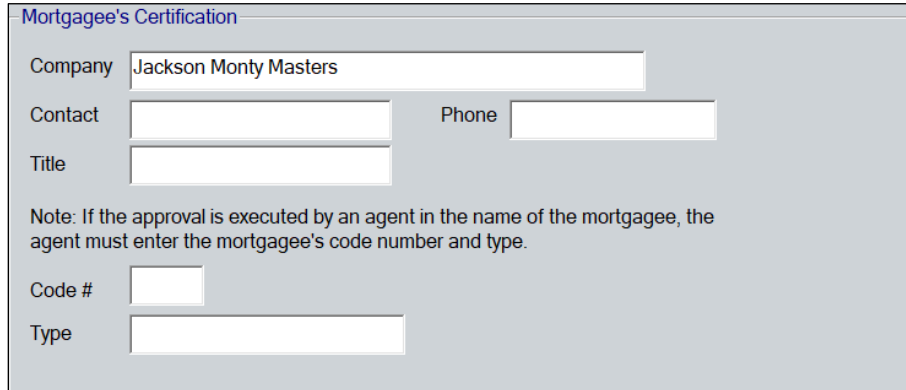
Figure 260: Approved or Modified & Approved

2. Select the **Current Date**.
3. Select **Approval Expiration Date**.
4. Select **Modified & Approved** if applicable.
5. Enter the **Loan Amount**.
6. Enter the **Interest Rate**.
7. Enter the **Proposed Maturity**.
8. Enter the **Monthly Payment**.
9. Enter the **Amount of UFP**.
10. Enter the **Monthly Premium**.
11. Enter the **Term**.
12. Select the applicable checkboxes.

## Mortgagee Certification

Use the following steps to complete the **Mortgagee Certification**.

1. Enter the **Company Contact Name**.



Mortgagee's Certification

Company

Contact  Phone

Title

Note: If the approval is executed by an agent in the name of the mortgagee, the agent must enter the mortgagee's code number and type.

Code #

Type

Figure 261: Mortgagee Certification

2. Enter the **Company Phone**.
3. Enter the **Company Contact Title**.
4. Enter the **Certification Code Number**.
5. Enter the **Certification Type**.

## Application for Property Improvement

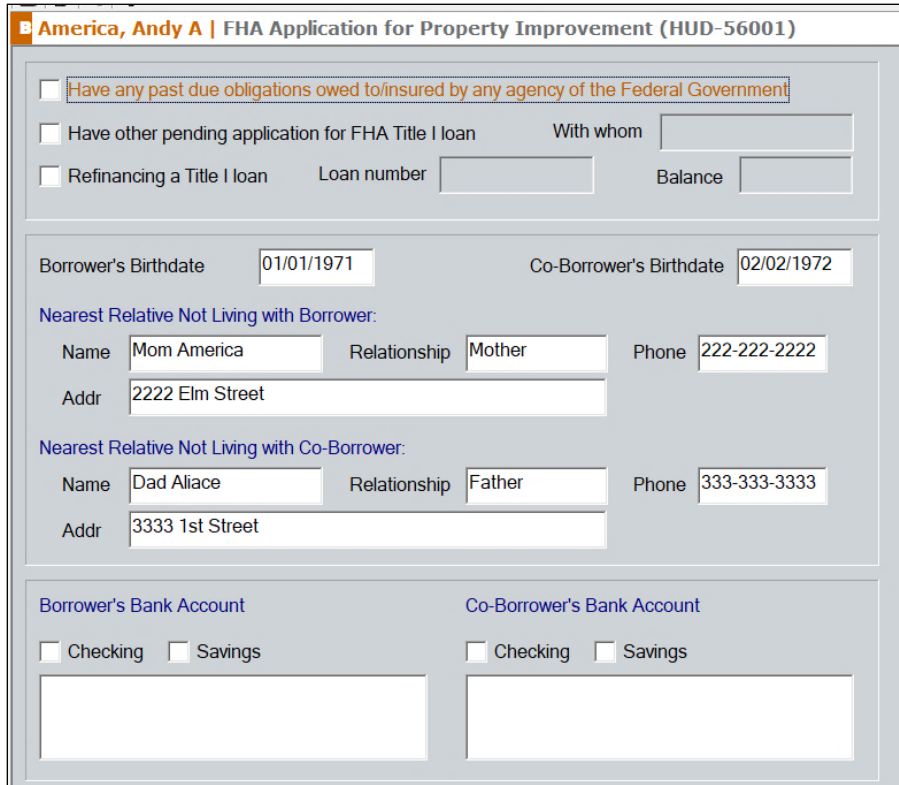
The *FHA Application for Property Improvement* form is used to apply for credit to complete improvements to a home or other property.

### Borrower Information

Used the following steps to complete the **Borrower Information**.

1. Select **Federal Housing Administration (FHA)** from the *Forms* menu.
2. Select **FHA Application for Property Improvement (HUD-56001)**.

3. Select the appropriate checkbox.



**America, Andy A | FHA Application for Property Improvement (HUD-56001)**

Have any past due obligations owed to/insured by any agency of the Federal Government

Have other pending application for FHA Title I loan      With whom

Refinancing a Title I loan      Loan number       Balance

Borrower's Birthdate       Co-Borrower's Birthdate

**Nearest Relative Not Living with Borrower:**

Name       Relationship       Phone

Addr

**Nearest Relative Not Living with Co-Borrower:**

Name       Relationship       Phone

Addr

**Borrower's Bank Account**      **Co-Borrower's Bank Account**

Checking     Savings       Checking     Savings

**Figure 262: FHA Property Improvement App**

4. Complete associated checkbox fields as applicable.
5. Verify the populated fields.
6. Enter Borrower's Bank Account details.
7. Enter **Co-Borrower's Bank** Account details if applicable.

## Debts

Complete the applicable **Debt** fields.

1. Enter Automotive Lienholder(s) information.

DEBTS				
Automotive Lienholder	Yr & Make	Loan Amt	Present	Mth Pmt
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Real Estate Lienholder		Loan Amt	Present Bal	Mth Pmt
<input type="text"/>	<input type="checkbox"/> FHA Insured	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="checkbox"/> FHA Insured	<input type="text"/>	<input type="text"/>	<input type="text"/>
To Whom Indebted	Account	Loan Amt	Present	Mth Pmt
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

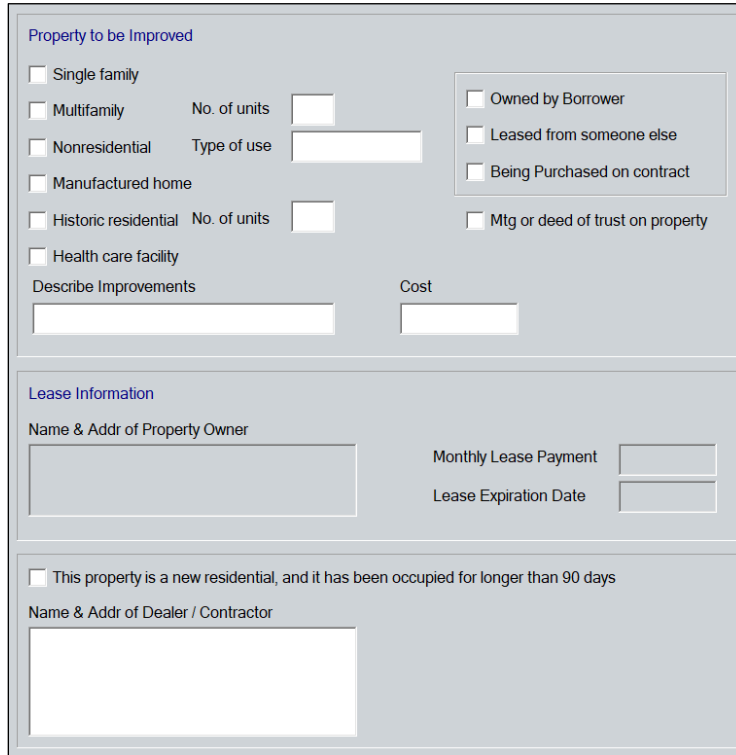
Figure 263: Debts

2. Complete the **Automotive** fields.
3. Enter the Real Estate Lienholder(s).
4. Complete the **Real Estate** fields.
5. Enter other **Lienholders** as applicable.

## Property & Lease Information

Use the following steps to complete the remaining **Property Improvement** fields.

1. Select the **Property to be Improved** checkboxes.



**Figure 264: Property & Lease Information**

2. Complete the Describe Improvements field.
3. Select the **New Residential** checkbox if applicable.
4. Complete the **Dealer/Contractor** information.

## DE Analysis of Appraisal

The *Direct Endorsement (DE) Analysis of Appraisal Report* (HUD-54114) provides an honest assessment of the property appraisal to ensure a valid property description.

1. Select Federal Housing Administration (FHA) from the Forms menu.
2. Select FHA DE Analysis of Appraisal (HUD-54114).



3. Complete the form fields.

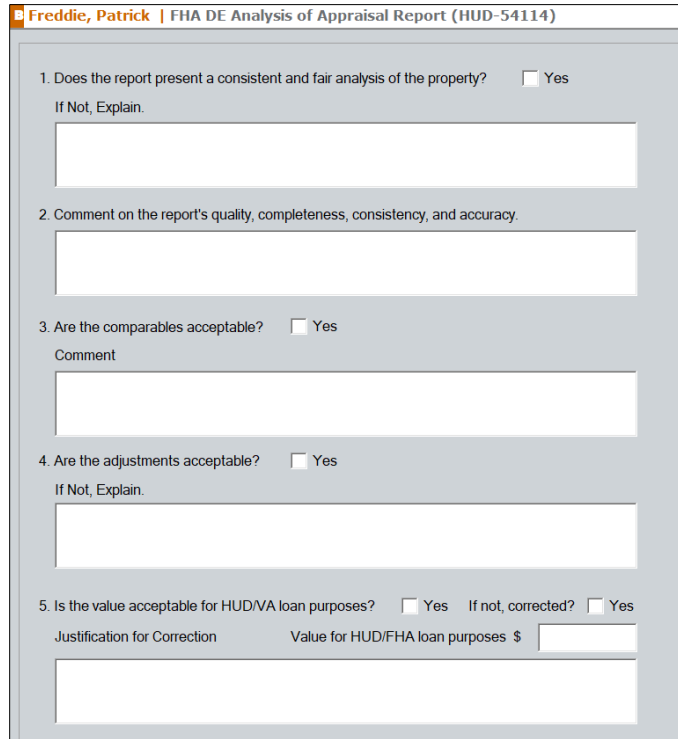


Figure 265: FHA DE Analysis of Appraisal

## DE Statement of Appraised Value

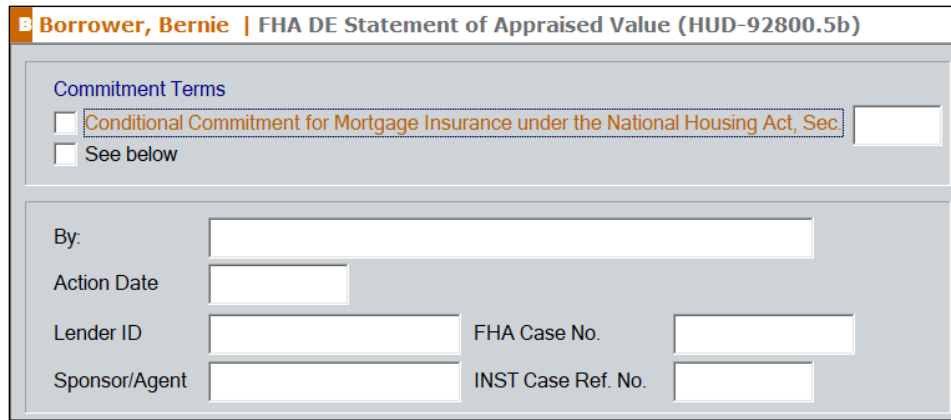
The *FHA DE Statement Of Appraised Value* (HUD-g28005b) establishes the terms upon which a commitment or direct endorsement statement of appraised value is made. The statement includes specific conditions that must be met before HUD can endorse a firm commitment for mortgage insurance.

### Commitment Terms

Use the following steps to complete the **Commitment Terms** fields.

1. Select Federal Housing Administration (FHA) from the Forms menu.
2. Select FHA DE Statement of Appraised Value (HUD-g28005b).

3. Select the appropriate **Commitment Terms** checkbox(es).



**Figure 266: Commitment Terms**

**Note:** Proceed to [Commitment Details](#) if not selecting the **See Below** checkbox.

4. Enter the Lender in the **By** field.
5. Enter the **Action Date**.
6. Enter Lender ID.
7. Enter Sponsor/Agent.
8. Enter INST Case Reference Number.
9. Verify the populated **Borrower** and **Co-Borrower** fields.

## Commitment Details

Use the following steps to complete the **Commitment Details**.

1. Select the **Existing** checkbox.

2. Enter the **Commitment Issued Date** if applicable.

<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed (see gen. cond.3)		<b>Monthly Expense Estimate</b>	
Commitment Issued	<input type="text"/>	Fire Insurance	<input checked="" type="checkbox"/> <input type="text"/>
Commitment Expires	<input type="text"/>	Taxes	<input checked="" type="checkbox"/> <input type="text"/>
Improved Living Area	<input type="text"/> Sq. Ft.	Mtg Ins	<input checked="" type="checkbox"/> <input type="text"/>
		HOA Dues	<input type="text"/>
		Other	<input type="text"/> 100.00
		Condo. Com. Exp	<input type="text"/>
		Total	100.00

<b>Specific Commitment Conditions</b>	
Estimated Remaining Economic Life of this property is	<input type="text"/> years.
This property	<input type="checkbox"/> is <input type="checkbox"/> is not eligible for max financing (high loan-to-value ratio mortgage).
<input type="checkbox"/> Manufactured Housing	
<input type="checkbox"/> Assurance of Completion: Amount to Ensure Completion	\$ <input type="text"/>
<input type="checkbox"/> See indicated additional items on attached:	<input type="text"/>
<input type="checkbox"/> See the following additional conditions on the back	

**Figure 267: Commitment Details**

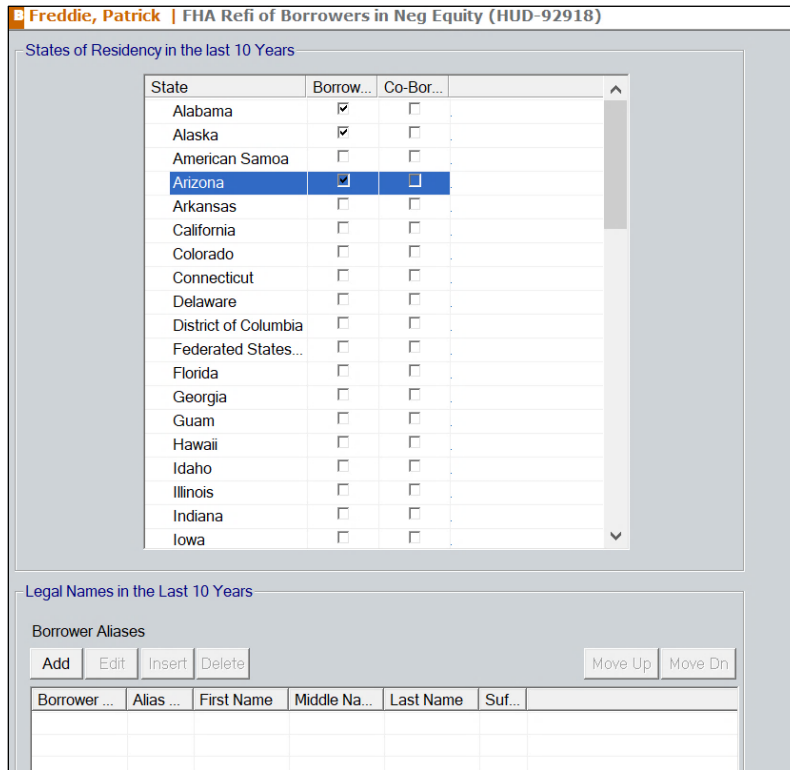
3. Enter the **Commitment Expires Date** if applicable.
4. Enter the **Improved Living Area** if applicable.
5. Select the **Proposed** checkbox.
6. Complete the Monthly Expense Estimate fields.
7. Enter **Monthly Expenses** information.
8. Click **Other** to enter additional monthly expenses.
9. Complete the Specific Commitment Conditions fields.
10. Enter other **Conditions information** if applicable.

## Refi of Borrowers Neg Equity

The *FHA Refi of Borrowers in Neg Equity* (HUD-92918) form discloses the states where a Borrower and Co-Borrower have previously resided. The form lists aliases they have used. This information is used to verify eligibility for the refinance.

1. Select Federal Housing Administration (FHA) from the Forms menu.
2. Select FHA Refi of Borrowers Neg Equity (HUD-92918).

3. Select the states in which the Borrower has resided in the past 10 years.



State	Borrow...	Co-Bor...
Alabama	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Alaska	<input checked="" type="checkbox"/>	<input type="checkbox"/>
American Samoa	<input type="checkbox"/>	<input type="checkbox"/>
Arizona	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Arkansas	<input type="checkbox"/>	<input type="checkbox"/>
California	<input type="checkbox"/>	<input type="checkbox"/>
Colorado	<input type="checkbox"/>	<input type="checkbox"/>
Connecticut	<input type="checkbox"/>	<input type="checkbox"/>
Delaware	<input type="checkbox"/>	<input type="checkbox"/>
District of Columbia	<input type="checkbox"/>	<input type="checkbox"/>
Federated States...	<input type="checkbox"/>	<input type="checkbox"/>
Florida	<input type="checkbox"/>	<input type="checkbox"/>
Georgia	<input type="checkbox"/>	<input type="checkbox"/>
Guam	<input type="checkbox"/>	<input type="checkbox"/>
Hawaii	<input type="checkbox"/>	<input type="checkbox"/>
Idaho	<input type="checkbox"/>	<input type="checkbox"/>
Illinois	<input type="checkbox"/>	<input type="checkbox"/>
Indiana	<input type="checkbox"/>	<input type="checkbox"/>
Iowa	<input type="checkbox"/>	<input type="checkbox"/>

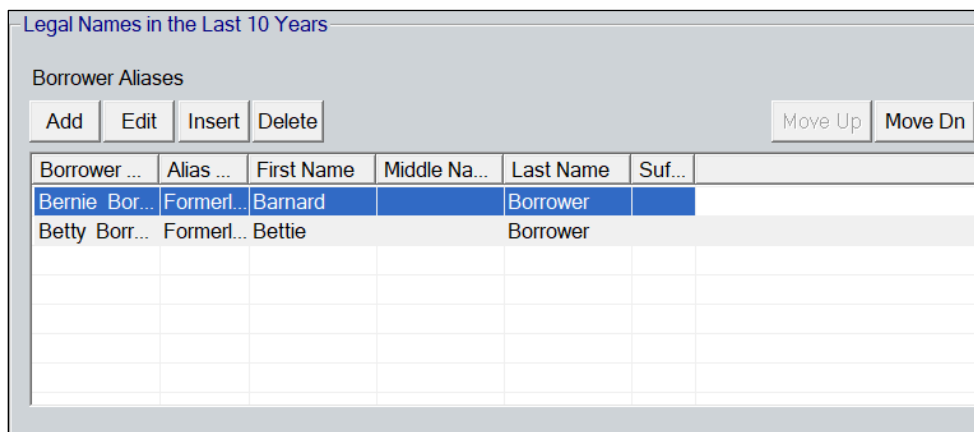
Figure 268: FHA Refi of Borrowers Neg Equity

4. Repeat Step 3 for Co-Borrower.

## Add Borrower Aliases

Use the following steps to add **Borrower Aliases**.

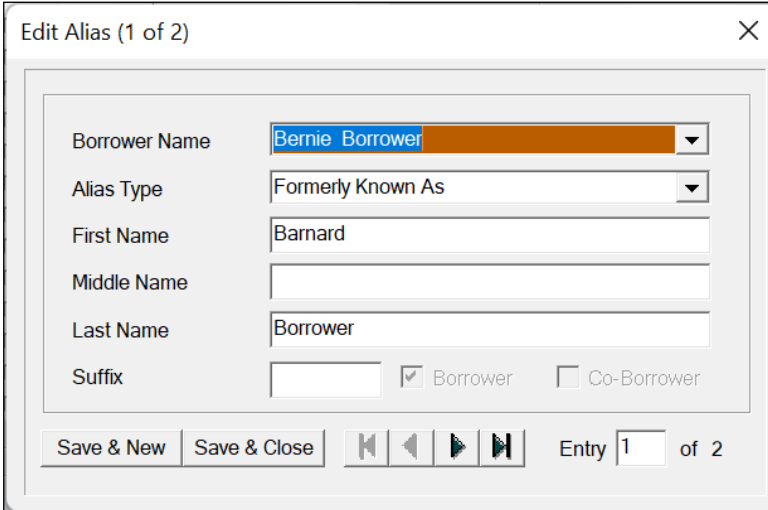
1. Click the *Borrower Aliases* **Add** button.



Borrower ...	Alias ...	First Name	Middle Na...	Last Name	Suf...
Bernie Bor...	Formerl...	Barnard		Borrower	
Betty Borr...	Formerl...	Bettie		Borrower	

Figure 269: Borrowers Aliases

2. Select the **Borrower Name** on the *Edit Alias* dialog.



**Figure 270: Edit Alias Dialog**

3. Select Alias Type.
4. Complete the **Name** fields.
5. Click Save & Close.

**Note:** Click **Save & New** to add additional aliases.

6. Repeat steps for other aliases.

## Edit Borrower Alias

Use the following steps to edit a listed alias.

1. Select the **Alias** to edit. (See [Figure 269](#).)
2. Click **Edit**.
3. Update information on the *Edit Alias* dialog. (See [Figure 270](#).)
4. Click Save & Close.

## Insert Borrower Alias

Use the following steps to insert an alias at a selected table position.

1. Select the position to enter the **Alias**. (See [Figure 269](#).)
2. Click **Insert**.
3. Enter the information on the *Edit Alias* dialog. (See [Figure 270](#).)
4. Click Save & Close.

## Delete Borrower Alias

Use the following steps to delete a listed alias.

1. Select the **Alias** to delete. (See [Figure 269](#).)
2. Click **Delete**.

## Veterans Administration (VA)

The VA requires additional forms and information to process loans.

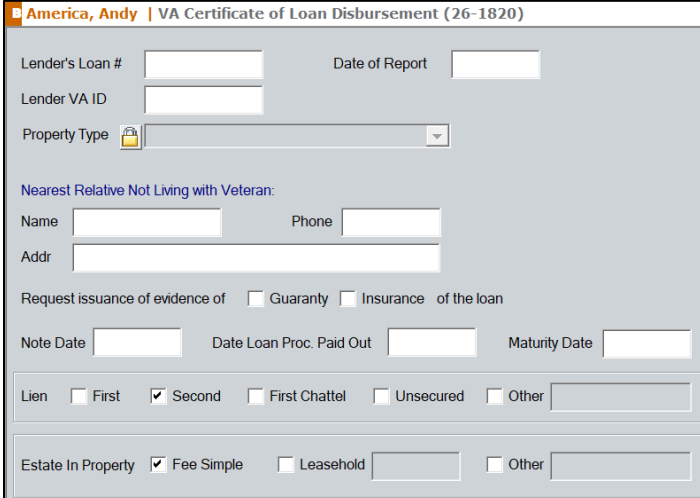
### Addendum to URLA

The *FHA/VA Addendum to the URLA* (HUD-92900-A/26-1802a) is a supplemental form to accompany the *Uniform Residential Loan Application*. See [Addendum to URLA](#) for details on completing this form.

### Loan Disbursement Certification

The *VA Certification of Loan Disbursement (26-1820)* must be signed at loan closing. The form includes a binding occupancy statement. The veteran Borrower is committed to the terms of the form once signed.

1. Select **Veterans Administration (VA)** from the *Forms* menu.
2. Select **VA Certification of Loan Disbursement (26-1820)**.
3. Enter the **Lender's Loan #**.



**America, Andy | VA Certificate of Loan Disbursement (26-1820)**

Lender's Loan #  Date of Report

Lender VA ID

Property Type

Nearest Relative Not Living with Veteran:

Name  Phone

Addr

Request issuance of evidence of  Guaranty  Insurance of the loan

Note Date  Date Loan Proc. Paid Out  Maturity Date

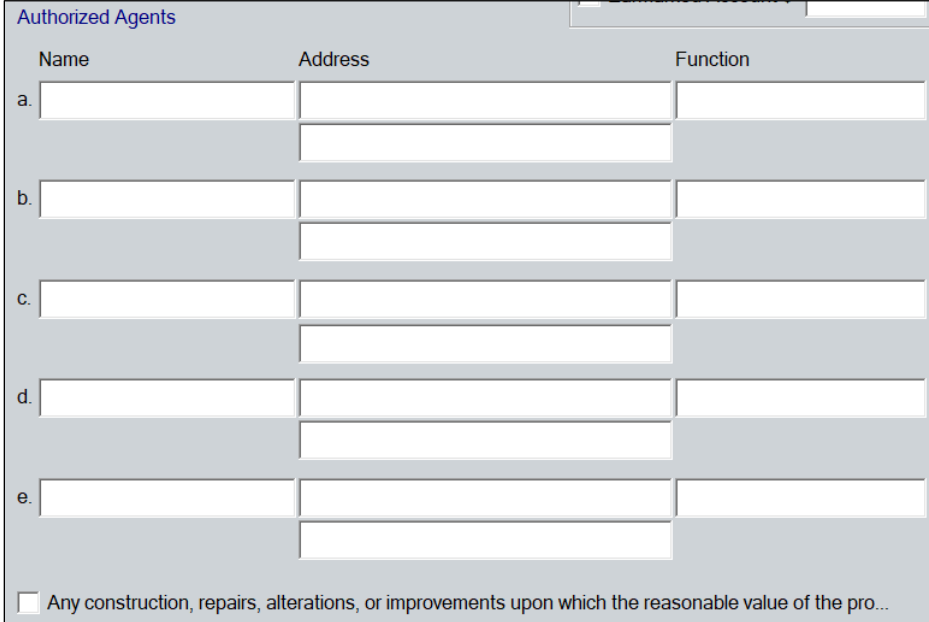
Lien  First  Second  First Chattel  Unsecured  Other

Estate In Property  Fee Simple  Leasehold   Other

**Figure 271: VA Loan Disbursement Certification**

4. Enter **Date of Report**.

5. Enter the **Lender VA ID**.
6. If needed, click on the lockbox icon to change the **Property Type**.
7. Complete **Nearest Relative Not Living with Veteran** fields.
8. Select the appropriate **Request issuance of evidence of** checkbox.
9. Complete the **Date** fields.
10. Select the applicable **Lien**.
11. Select the applicable **Estate in Property**.
12. Enter the **Title of Property Is Vested In** fields.
13. Enter **Insurance** Information.
14. Enter the **Authorized Agents**.



Authorized Agents		
Name	Address	Function
a.		
b.		
c.		
d.		
e.		

Any construction, repairs, alterations, or improvements upon which the reasonable value of the pro...

Figure 272: Authorized Agents

15. Select the **Construction** checkbox if applicable.

## Loan Analysis

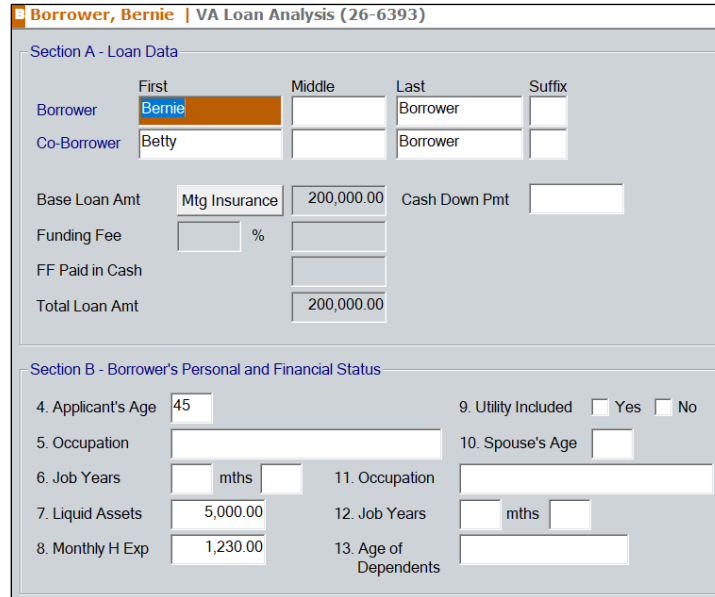
Complete the required *VA Loan Analysis* (26-6393).

## Personal & Financial Status

Use the following steps to complete the **Personal & Financial Status** fields.

1. Select **Veterans Administration (VA)** from the *Forms* menu.

2. Select **VA Loan Analysis (26-6393)**.
3. Click the **From Loan App** button to import screen data from the *Loan Application*.



**Borrower, Bernie | VA Loan Analysis (26-6393)**

**Section A - Loan Data**

	First	Middle	Last	Suffix
Borrower	Bernie		Borrower	
Co-Borrower	Betty		Borrower	

Base Loan Amt:  Mtg Insurance:  200,000.00 Cash Down Pmt:

Funding Fee:  %

FF Paid in Cash:

Total Loan Amt:  200,000.00

**Section B - Borrower's Personal and Financial Status**

4. Applicant's Age:  45 9. Utility Included:  Yes  No

5. Occupation:

6. Job Years:  mths  11. Occupation:

7. Liquid Assets:  5,000.00 12. Job Years:  mths

8. Monthly H Exp:  1,230.00 13. Age of Dependents:

10. Spouse's Age:

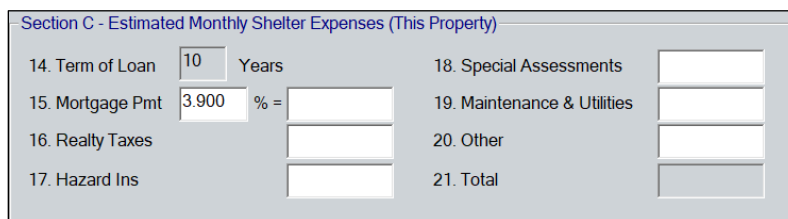
Figure 273: VA Loan Analysis

4. Verify populated fields.
5. Click **Mtg Insurance** to add the mortgage insurance information. (See [Mtg Insurance](#).)
6. Enter Cash Down Payment.
7. Select the appropriate **Utility Included** checkbox.
8. Enter **Occupation**.
9. Enter **Spouse Occupation**.
10. Enter **Age of Dependents** if applicable.

## Estimated Monthly Shelter Expenses

Use the following steps to complete the **Estimated Monthly Shelter Expenses** fields.

1. Enter the **Mortgage Payment** information.



**Section C - Estimated Monthly Shelter Expenses (This Property)**

14. Term of Loan:  10 Years 18. Special Assessments:

15. Mortgage Pmt:  3.900 % =  19. Maintenance & Utilities:

16. Realty Taxes:  20. Other:

17. Hazard Ins:  21. Total:

Figure 274: Estimated Monthly Shelter Expenses



2. Enter the **Realty Taxes**.
3. Enter the **Hazard Insurance**.
4. Enter the **Special Assessments**.
5. Enter the **Maintenance & Utilities**.
6. Enter **Other** if applicable.

## Debts and Obligations

Complete the **Debts and Obligations Unpaid Balance** fields.

## Monthly Income and Deductions

Use the following steps to complete the Monthly Income and Deductions fields.

1. Enter the **Spouse Gross Salary or Earnings from Employment**.

Section E - Monthly Income and Deductions			
	Spouse	Borrower	Total
31. Gross Salary or Earnings from Emp.	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
32. <input type="text"/> Federal Inc Tax	<input type="text"/>	<input type="text"/>	
33. <input type="text"/> State Inc Tax	<input type="text"/>	<input type="text"/>	
34. DEDUCTIONS <input type="text"/> Ret/Social Security	<input type="text"/>	<input type="text"/>	
35. <input type="text"/> Other	<input type="text"/>	<input type="text"/>	
36. <input type="text"/> Total Deductions	<input type="text"/>	<input type="text"/>	<input type="text"/>
37. Net Take-Home Pay	<input type="text"/>	<input type="text"/>	<input type="text"/>
38. Pension, Comp. or Other Net Income	<input type="text"/>	<input type="text"/>	<input type="text"/>
39. Total (Sum of lines 37 and 38)	<input type="text"/>	<input type="text"/>	<input type="text"/>
40. Less Obligations Listed in Sec. D Which Should Be Deducted From Income			<input type="text"/>
41. Total Net Effective Income			<input type="text"/>
42. Less Estimated Monthly Shelter Expense (Line 21)			<input type="text"/>
43. Balance Available for Family Support		Guideline \$ <input type="text"/>	\$ <input type="text"/>
44. Ratio (Sum of items 15, 16, 17, 18, 20 and 40 / sum of items 31 and 38)			<input type="text"/> %
45. Past Credit Record	<input type="checkbox"/> Satisfactory	<input type="checkbox"/> Unsatisfactory	
46. Does Loan Meet VA Credit Standards?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	

**Figure 275: Monthly Income and Deductions**

2. Enter the **Spouse Federal Income Tax**.
3. Enter the **Spouse State Income Tax**.
4. Enter the **Spouse Retirement Social Security**.
5. Repeat Steps 1 – 4 for Borrower.
6. Enter the **Balance Available for Family Support** amount.

7. Select the appropriate **Past Credit Record** checkbox.
8. Select the appropriate Does Loan Meet VA Credit Standards? checkbox.
9. Enter **Remarks** if applicable.

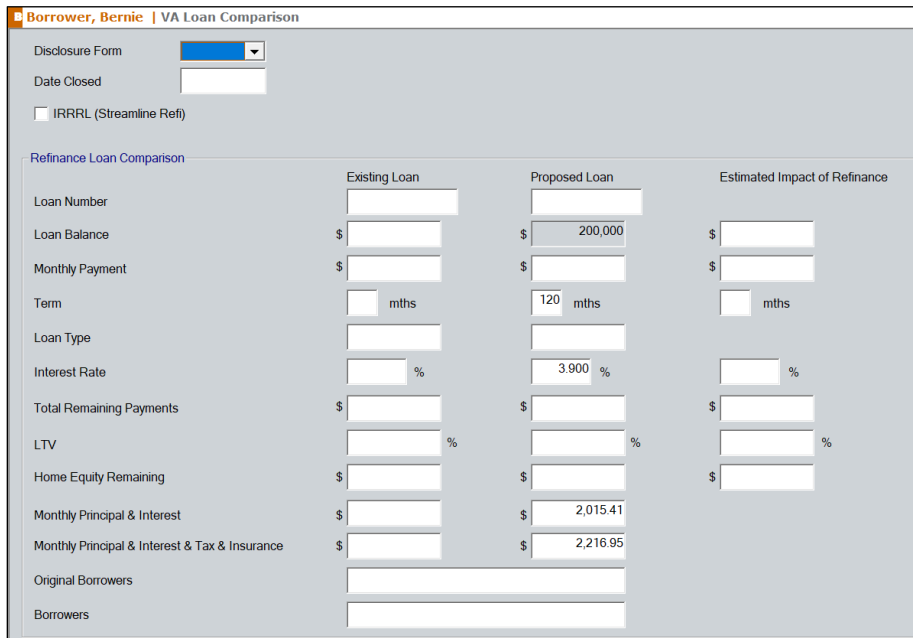
## Loan Comparison

Complete the *VA Loan Comparison* form for Borrowers refinancing VA loans.

## Refinance Loan Comparison

Use the following steps to complete the **Refinance Loan Comparison** fields.

1. Select **Veterans Administration (VA)** from the *Forms* menu.
2. Select **VA Loan Comparison**.
3. Select the **Disclosure Form** type.



Borrower, Bernie   VA Loan Comparison			
Disclosure Form	▼		
Date Closed	□		
<input type="checkbox"/> IRRRL (Streamline Refi)			
Refinance Loan Comparison			
	Existing Loan	Proposed Loan	Estimated Impact of Refinance
Loan Number	□	□	□
Loan Balance	\$ □	\$ 200,000	\$ □
Monthly Payment	\$ □	\$ □	\$ □
Term	□ mths	120 mths	□ mths
Loan Type	□	□	□
Interest Rate	□ %	3.900 %	□ %
Total Remaining Payments	\$ □	\$ □	\$ □
LTV	□ %	□ %	□ %
Home Equity Remaining	\$ □	\$ □	\$ □
Monthly Principal & Interest	\$ □	\$ 2,015.41	□
Monthly Principal & Interest & Tax & Insurance	\$ □	\$ 2,216.95	□
Original Borrowers	□		
Borrowers	□		

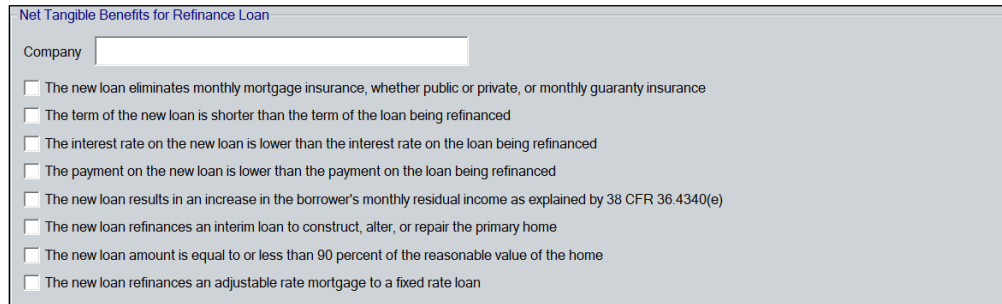
Figure 276: VA Loan Comparison

4. Enter **Date Closed**.
5. Select the **IRRL** checkbox if applicable.
6. Complete the **Existing Loan** fields.
7. Complete the **Proposed Loan** fields.
8. Complete the **Estimated Impact of Refinance** fields.
9. Complete the **Borrowers** fields.

## Net Tangible Benefits

Use the following steps to complete the **Net Tangible Benefits for Refinance Loan** fields.

1. Enter the **Company Name**.



**Net Tangible Benefits for Refinance Loan**

Company

- The new loan eliminates monthly mortgage insurance, whether public or private, or monthly guaranty insurance
- The term of the new loan is shorter than the term of the loan being refinanced
- The interest rate on the new loan is lower than the interest rate on the loan being refinanced
- The payment on the new loan is lower than the payment on the loan being refinanced
- The new loan results in an increase in the borrower's monthly residual income as explained by 38 CFR 36.4340(e)
- The new loan refinances an interim loan to construct, alter, or repair the primary home
- The new loan amount is equal to or less than 90 percent of the reasonable value of the home
- The new loan refinances an adjustable rate mortgage to a fixed rate loan

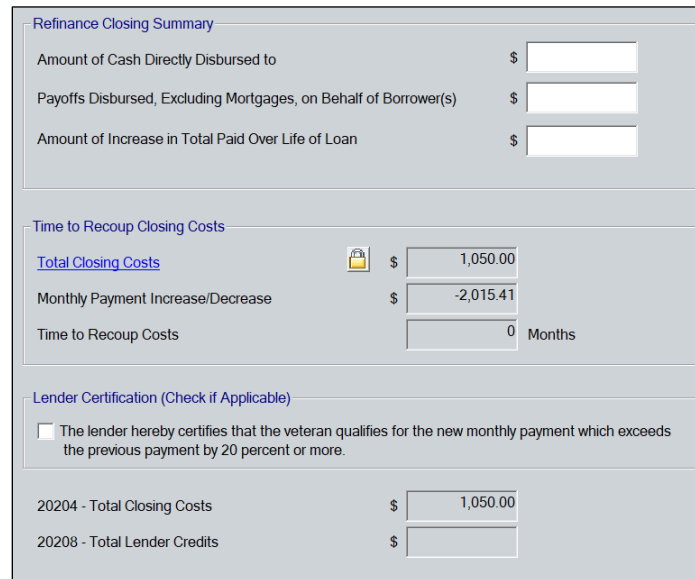
**Figure 277: Net Tangible Benefits**

2. Select the applicable **Net Tangible** checkboxes.

## Remaining Fields

Complete the remaining screen fields.

1. Enter the **Amount of Cash Directly Disbursed**.



**Refinance Closing Summary**


Amount of Cash Directly Disbursed to \$

Payoffs Disbursed, Excluding Mortgages, on Behalf of Borrower(s) \$

Amount of Increase in Total Paid Over Life of Loan \$

---

**Time to Recoup Closing Costs**

**Total Closing Costs**  \$

Monthly Payment Increase/Decrease \$

Time to Recoup Costs  Months

---

**Lender Certification (Check if Applicable)**

The lender hereby certifies that the veteran qualifies for the new monthly payment which exceeds the previous payment by 20 percent or more.

---

2024 - Total Closing Costs \$

2028 - Total Lender Credits \$

**Figure 278: Refinance Closing Summary**

2. Enter the **Total** for payoffs, disbursed, excluding mortgages on behalf of borrowers.
3. Enter the **Amount of Increase Over Total of Loan**.
4. Select the **Total Closing Costs Lock** to manually enter the value.

5. Select the **Lender Certification** checkbox if applicable.

## Loan Summary

The *VA Loan Summary (26-0286)* form contains basic loan facts, including information about:

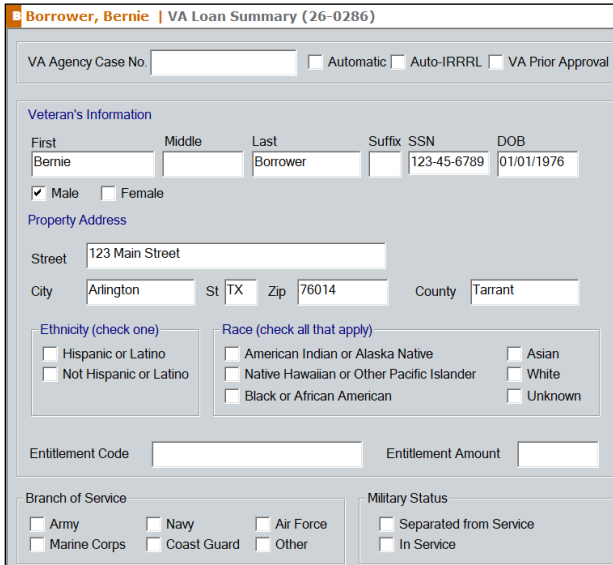
- Applicant
- Property
- Financing
- Loan and purpose

All closed loan packages submitted to the VA for a loan guaranty must include the *VA Loan Summary (26-0286)* form.

## Veteran Information

Use the followings steps to complete the **Veteran Information** fields.

1. Select **Veterans Administration (VA)** from the *Forms* menu.
2. Select **VA Loan Summary (26-0286)**.
3. Enter the **VA Agency Case Number**.



**Borrower, Bernie | VA Loan Summary (26-0286)**

VA Agency Case No.   Automatic  Auto-IRRRL  VA Prior Approval

**Veteran's Information**

First  Middle  Last  Suffix  SSN  DOB

Male  Female

**Property Address**

Street

City  St  Zip  County

**Ethnicity (check one)**

Hispanic or Latino  Not Hispanic or Latino

**Race (check all that apply)**

American Indian or Alaska Native  Asian  Native Hawaiian or Other Pacific Islander  White  Black or African American  Unknown

Entitlement Code  Entitlement Amount

**Branch of Service**

Army  Navy  Air Force  Marine Corps  Coast Guard  Other

**Military Status**

Separated from Service  In Service

**Figure 279: Veteran Information**

4. Select the appropriate **Submittal** checkbox.
5. Verify the populated fields.
6. Select the appropriate **Ethnicity** and **Race** checkboxes.
7. Enter the **Entitlement Code**.

8. Enter the **Entitlement Amount**.
9. Select **Branch of Service**.
10. Select **Military Status**.

## Loan Details

Complete the loan details.

1. Select the **Purpose of Loan**.

Purpose of Loan	Loan Code	Prior Loan Type(Complete if "Cash-out" Refi is checked)
<input type="checkbox"/> Home <input type="checkbox"/> Manufactured Home <input type="checkbox"/> Condominium <input type="checkbox"/> Alterations/Improvements <input type="checkbox"/> Refinance	<input type="checkbox"/> Purchase <input type="checkbox"/> IRRRL (Streamline Refi) <input type="checkbox"/> Regular ("Cash-out") Refi <input type="checkbox"/> Manufactured Home Refi <input type="checkbox"/> Refi of Const., Land Sale, or Assumed Loan	<input type="checkbox"/> FHA Fixed <input type="checkbox"/> FHA ARM/HARM <input type="checkbox"/> Conventional Fixed <input type="checkbox"/> Conventional ARM/HARM <input type="checkbox"/> Conventional Interest Only <input type="checkbox"/> VA Fixed <input type="checkbox"/> VA ARM/HARM <input type="checkbox"/> Other
<b>Type of Mortgage</b> <input type="checkbox"/> Regular Fixed Payment <input type="checkbox"/> GPM-Never Exceed NOV <input type="checkbox"/> Other GPMs <input type="checkbox"/> GEM <input type="checkbox"/> Temporary Buydown <input type="checkbox"/> Hybrid ARM <input type="text"/> <input type="checkbox"/> ARM	<b>Type of Ownership</b> <input type="checkbox"/> Sole Ownership <input type="checkbox"/> Joint - 2 or more vet <input type="checkbox"/> Joint - vet/non-vet	Lender VA ID <input type="text"/> Agent VA ID <input type="text"/> Lender Loan No. 1234565 <input type="checkbox"/> First-time Homebuyer
Purchase Price <input type="text"/> Loan Amt <input type="text" value="200,000"/> w/ MIP,FF <input type="text" value="200,000"/> Reasonable Value <input type="text" value="250,000"/>	Number of Units <input type="text"/> Int Rate <input type="text" value="3.900"/> % Term <input type="text" value="120"/> mths Closing Date <input type="text"/>	<input type="checkbox"/> Funding Fee Exempt
<b>Energy Improvements</b> <input type="checkbox"/> None <input type="checkbox"/> Addition of a New Feature <input type="checkbox"/> Solar Heating/Cooling <input type="checkbox"/> Insulation, Caulking... <input type="checkbox"/> Replacement of System <input type="checkbox"/> Other Improvements Amt Spent on Energy Improvements <input type="text"/>		

Figure 280: VA Loan Summary Loan Details

2. Select **Loan Code**.
3. Select **Prior Loan Type** if applicable.
4. Select **Type of Mortgage**.
5. Select **Type of Ownership**.
6. Enter **Lender VA ID**.
7. Enter **Agent VA ID**.
8. Select the **First-Time Homebuyer** checkbox if applicable.
9. Enter **Initial Rate**.
10. Enter the **Terms**.
11. Enter the **Reasonable Value**.

12. Enter **Closing Date**.
13. Select the appropriate **Energy Improvements** options.

## Property Details

Complete the property details.

1. Select the **Appraisal Type**.

<b>Appraisal Type</b>		<b>Type of Structure</b>		<b>Property Type</b>	
<input type="checkbox"/> IND - Single Property - IND Appraisal	<input type="checkbox"/> MCRV - MCRV # <input type="text"/>	<input type="checkbox"/> Conventional Construction	<input type="checkbox"/> Singlewide M/H	<input type="checkbox"/> Detached	<input type="checkbox"/> Attached
<input type="checkbox"/> LAPP-Lender	<input type="checkbox"/> MBL-Manufactured Home	<input type="checkbox"/> Doublewide M/H	<input type="checkbox"/> M/H Lot Only	<input type="checkbox"/> Condo	<input type="checkbox"/> PUD
<input type="checkbox"/> HUD-VA Conversion	<input type="checkbox"/> HUD-VA Conversion	<input type="checkbox"/> Prefabricated Home	<input type="checkbox"/> Condominium Conversion	<input type="checkbox"/> Co-Op	
<input type="checkbox"/> PMC - Prop. Mgmt. Case					
<b>Manufactured Home</b>		<b>Property Designation</b>			
<input type="checkbox"/> Other - Not M/H	<input type="checkbox"/> M/H Only (Rented Space)	<input type="checkbox"/> Existing or Used Home, Condo, M/H	<input type="checkbox"/> Appraised as Proposed Construction		
<input type="checkbox"/> M/H Only (Veteran Owned Lot)	<input type="checkbox"/> M/H on Permanent Foundation	<input type="checkbox"/> New Existing - Never Occupied	<input type="checkbox"/> Energy Improvements		
<b>For LAPP Cases Only</b>					
Lender SAR ID Number	<input type="text"/>	Total Room Count	<input type="text"/>		
Gross Living Area	<input type="text"/> square feet	Baths (No.)	<input type="text"/>		
Age of Property	<input type="text"/> years	Bedrooms (No.)	<input type="text"/>		
Date SAR Issued Notification of Value	<input type="text"/>				
If processed under LAPP, was the fee appraiser's original value estimate changed or repair recommendations revised, or did the SAR otherwise make significant adjustments?					<input type="text"/>

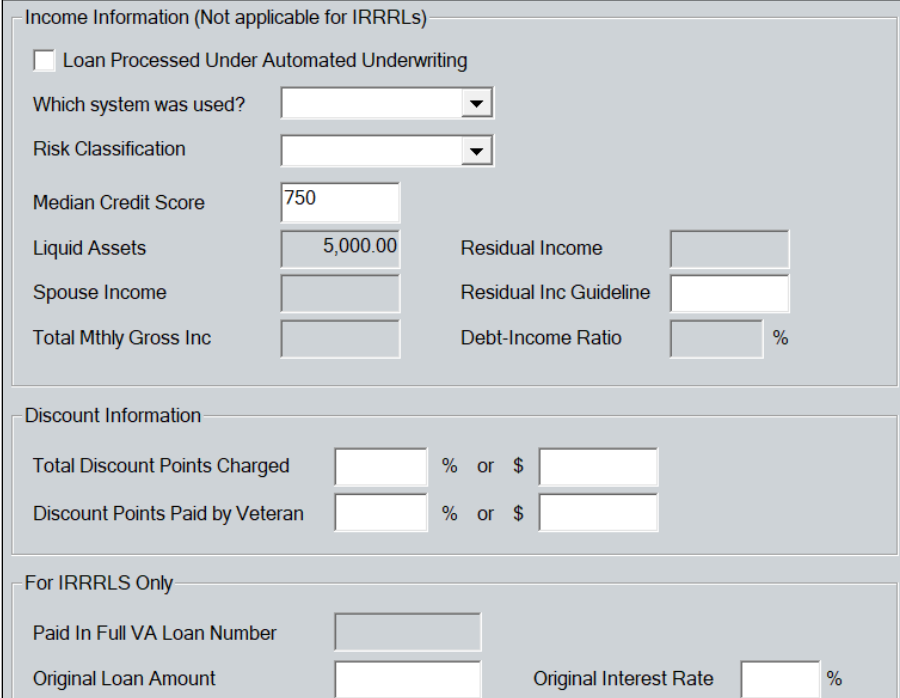
Figure 281: Property Details

2. Select the **Type of Structure**.
3. Select the **Property Type**.
4. Select the **Manufactured Home** option if applicable.
5. Select the **Property Designation**.
6. Complete the **LAPP** fields if applicable.

## Income Information

Use the following steps to complete the **Income Information**.

1. Select the Loan Processed Under Automated Underwriting checkbox if applicable.



Income Information (Not applicable for IRRRLs)

Loan Processed Under Automated Underwriting

Which system was used?

Risk Classification

Median Credit Score

Liquid Assets  Residual Income

Spouse Income  Residual Inc Guideline

Total Mthly Gross Inc  Debt-Income Ratio  %

Discount Information

Total Discount Points Charged  % or \$

Discount Points Paid by Veteran  % or \$

For IRRRLS Only

Paid In Full VA Loan Number

Original Loan Amount  Original Interest Rate  %

Figure 282: Income Information

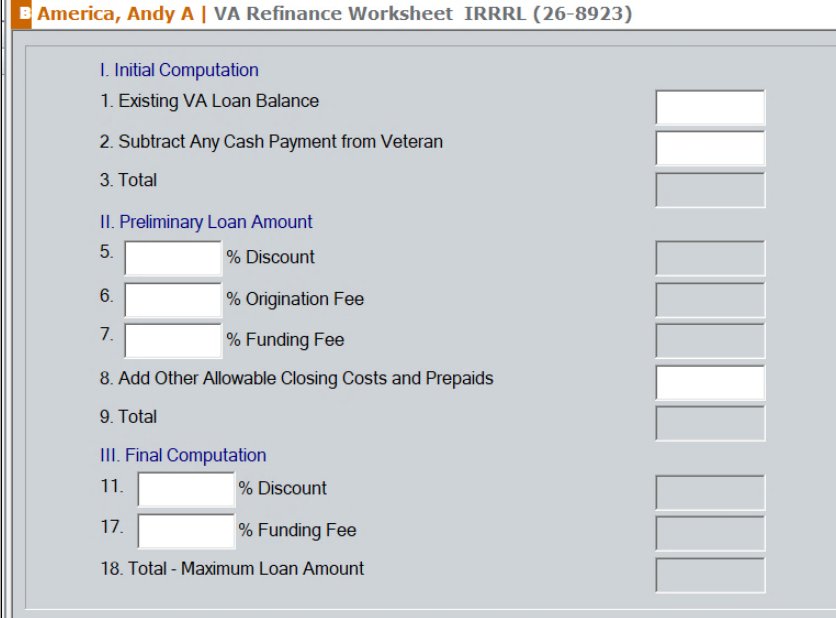
2. Select the **System Used**.
3. Select the **Risk Classification**.
4. Enter the Median Credit Score.
5. Enter the Residual Income Guideline.
6. Complete the **Discount Information** fields.
7. Complete the **IRRRLS Only** fields if applicable.

## Refinance Worksheet – IRRL

Use the *VA Refinance Worksheet – IRRL (26-8923)* to calculate the maximum loan amount for a VA refinance.

1. Select Veterans Administration (VA) from the Forms menu.
2. Select VA Refinance Worksheet – IRRL (26-8923).

3. Enter the Existing VA Loan Balance.



**America, Andy A | VA Refinance Worksheet IRRRL (26-8923)**

**I. Initial Computation**

1. Existing VA Loan Balance

2. Subtract Any Cash Payment from Veteran

3. Total

**II. Preliminary Loan Amount**

5.  % Discount

6.  % Origination Fee

7.  % Funding Fee

8. Add Other Allowable Closing Costs and Prepaids

9. Total

**III. Final Computation**

11.  % Discount

17.  % Funding Fee

18. Total - Maximum Loan Amount

**Figure 283: VA Refinance Worksheet – IRRRL**

4. Enter the Subtract Cash Payment Value.
5. Enter Preliminary Loan Amount Values.
6. Enter Other Allowable Closing Costs and Prepaids.
7. Complete the Final Computation fields.
8. Click **Save** to save form.

## Req/Cert of Reasonable Value

The *VA Request for Certificate of Reasonable Value (CRV) (26-1805/26-1849)* is created from an appraiser property value estimate.

Some of the data for this certificate is populated from the *Loan Application*.

### Initial Fields

Use the following steps to complete the initials fields.

1. Select Veterans Administration (VA) from the Forms menu.
2. Select VA Request for Certificate of Reasonable Value (CRV) (26-1805/26-1849).



3. Enter the **Case Number**.

**Figure 284: VA Reasonable Value Request**

4. Enter HUD Sec of Act.
5. Verify the **Property Address** information.
6. Complete the property **Legal Description**.
7. Enter known Title Limitations.

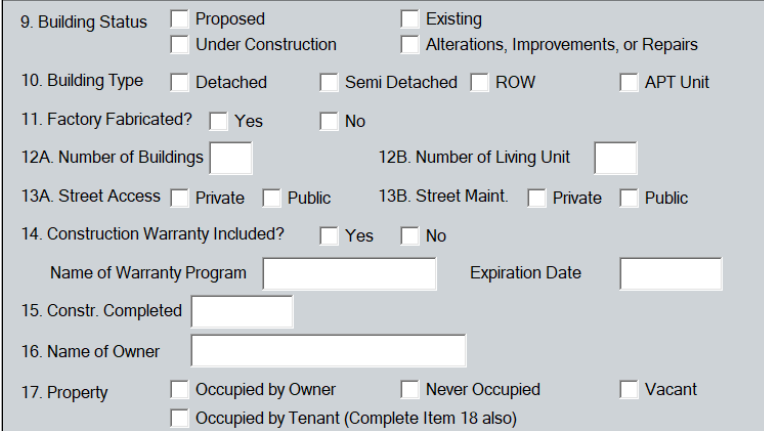
**Note:** Include easements, special assessments, mandatory homeowner association memberships, etc. Enter None if there are no known limitations.

8. Select the Condominium or Planned Unit Development checkboxes if applicable.
9. Complete the Name and Address of Firm Making Request field.
10. Complete the **Lot Dimensions** fields.
11. Enter the e-mail address of the person to be notified when the appraisal is uploaded in the **Email Address** field.
12. Select whether the appropriate **Utilities** options.
13. Select the removable **Equipments** included in the value of the property.
14. Use the **Blank** field for user-defined equipment.

## Building Details

Use the following steps to complete the building details where applicable.

1. Select the Building Status.



9. Building Status  Proposed  Existing  
 Under Construction  Alterations, Improvements, or Repairs

10. Building Type  Detached  Semi Detached  ROW  APT Unit

11. Factory Fabricated?  Yes  No

12A. Number of Buildings  12B. Number of Living Unit

13A. Street Access  Private  Public 13B. Street Maint.  Private  Public

14. Construction Warranty Included?  Yes  No  
 Name of Warranty Program  Expiration Date

15. Constr. Completed

16. Name of Owner

17. Property  Occupied by Owner  Never Occupied  Vacant  
 Occupied by Tenant (Complete Item 18 also)

**Figure 285: Building Details**

2. Select the Building Type.
3. Select the appropriate **Factory Fabricated** option.
4. Enter the Number of Buildings and complete the Number of Living Unit.
5. Select the **Street Access** and **Street Maint.** options.
6. Enter the Construction Warranty Included details.
7. Complete the **Owner Name**.
8. Select the appropriate **Property Occupancy** option.
9. Enter the Rental Information.
10. Enter **Name of Occupant** if applicable.
11. Enter Occupant Telephone.
12. Enter Broker Information.
13. Enter Broker Telephone.
14. Enter **Keys At** details.
15. Enter **Originator's Identification Number**.
16. Enter the **Sponsor's Identification Number**.
17. Enter the **Institution's Case Number**.

## Remaining Fields

Complete the remaining *VA Req/Cert of Reasonable Value* fields as applicable.

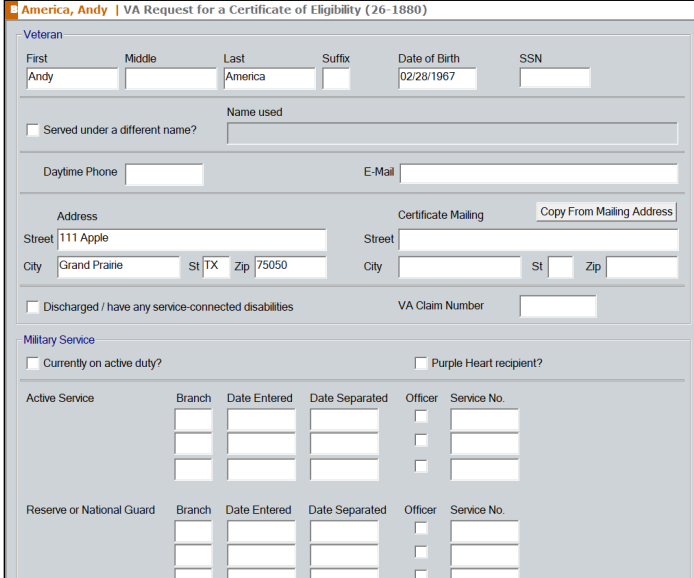
1. Complete the **Purchaser** details.
2. Complete the **New** or **Proposed Construction** details.
3. Enter the **Applicable Point of Contact Information**.
4. Enter **Annual Real Estate Taxes**.
5. Enter the **Mineral Rights Reserved** details.
6. Enter **Leasehold Cases** details.
7. Enter the **Sales Price of Property**.
8. Select the appropriate **Buyer Purchasing Lot** checkbox.
9. Enter the **Refinance Amount of Proposed Loan**.
10. Select the appropriate **Sales Contact Attached** checkbox.
11. Enter the Person **Authorizing This Request** details.
12. Enter **Date of Assignment**.
13. Enter **Appraiser** details.
14. Click **Save** to save form.

## Certificate of Eligibility Request

Use the *VA Request for Certificate of Eligibility (26-1880)* to determine whether a veteran is eligible for a loan and the amount of available entitlement. Veterans or lenders may submit the form. The subsequent *Certificate of Eligibility* must be received prior to loan closing to ensure a veteran is eligible and possesses sufficient entitlement for a VA loan.

1. Select **Veterans Administration (VA)** from the *Forms* menu.
2. Select **VA Request for Certificate of Eligibility (26-1880)**.

3. Verify the populated information.



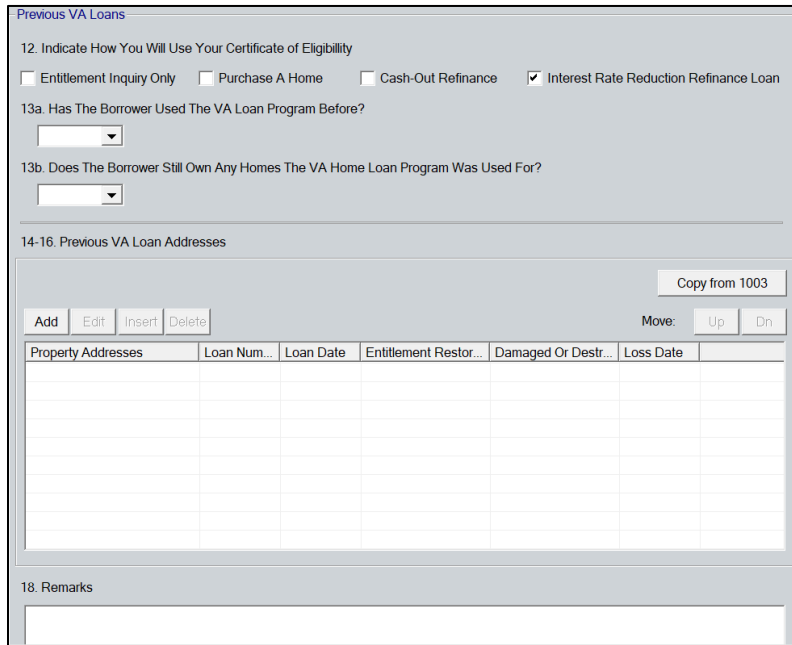
The screenshot shows a web form titled "America, Andy | VA Request for a Certificate of Eligibility (26-1880)". The form is divided into several sections:

- Veteran:** Fields for First (Andy), Middle, Last (America), Suffix, Date of Birth (02/28/1967), and SSN.
- Name used:** A checkbox for "Served under a different name?" and a corresponding text field.
- Contact Information:** Fields for Daytime Phone and E-Mail.
- Address:** Fields for Street (111 Apple), City (Grand Prairie), State (TX), and Zip (75050). There is also a "Certificate Mailing" section with a "Copy From Mailing Address" button and fields for Street, City, State, and Zip.
- Disabilities:** A checkbox for "Discharged / have any service-connected disabilities" and a field for "VA Claim Number".
- Military Service:** A checkbox for "Currently on active duty?" and a checkbox for "Purple Heart recipient?".
- Active Service:** A table with columns for Branch, Date Entered, Date Separated, Officer, and Service No.
- Reserve or National Guard:** A table with columns for Branch, Date Entered, Date Separated, Officer, and Service No.

Figure 286: VA Certificate of Eligibility Request

4. Select **Served under a different name** if applicable and complete the field.
5. Enter Borrower Contact Information.
6. Click **Copy From Mailing Address** to populate the **Certificate Mailing** fields if applicable.
7. Select the **Discharged/I have any service-related disabilities** checkbox if applicable.
8. Enter **VA Claim Number**.
9. Select the **Currently on Active Duty** checkbox if applicable.
10. Select the **Purple Heart recipient?** Checkbox if applicable.
11. Complete the **Active Service or Reserve/National Guard Information** if applicable.

12. Complete the **Previous VA Loans** section if applicable.



**Figure 287: Previous VA Loans**

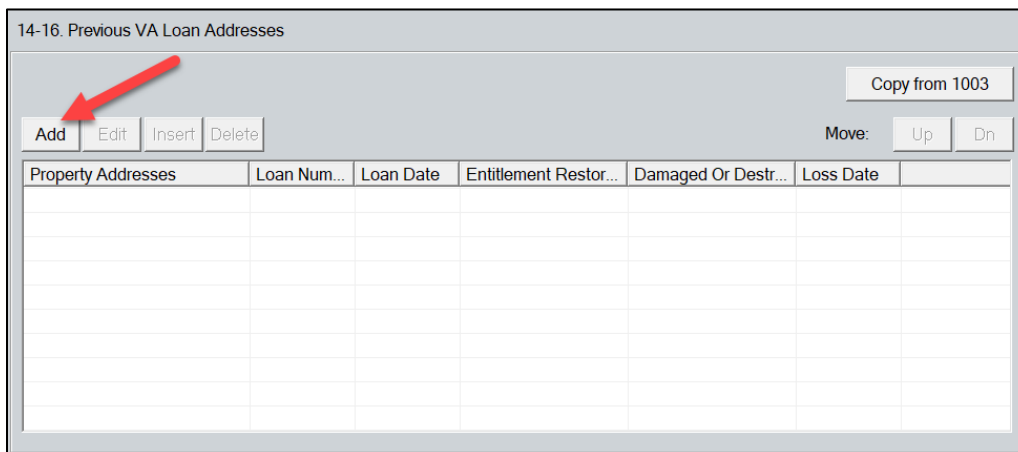
13. Click on the **Add** button to add previous LA loan addresses.

### Add Previous VA Loan Addresses

Use the *Edit Previous VA Loans* dialog to add addresses for previous VA Loans.

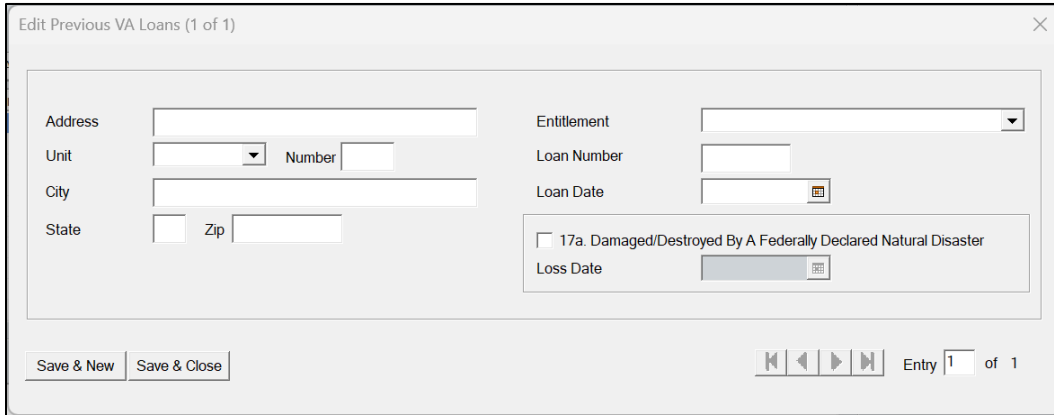
To add a *Previous VA Loan Address*:

1. Select the **VA Req/Cert of Eligibility**.
2. Click on the **Add** button in the *14-16 Previous VA Loan Addresses* table.



**Figure 288: Previous VA Loan Addresses**

3. Enter property information.



**Figure 28g: Edit Previous VA Loans**

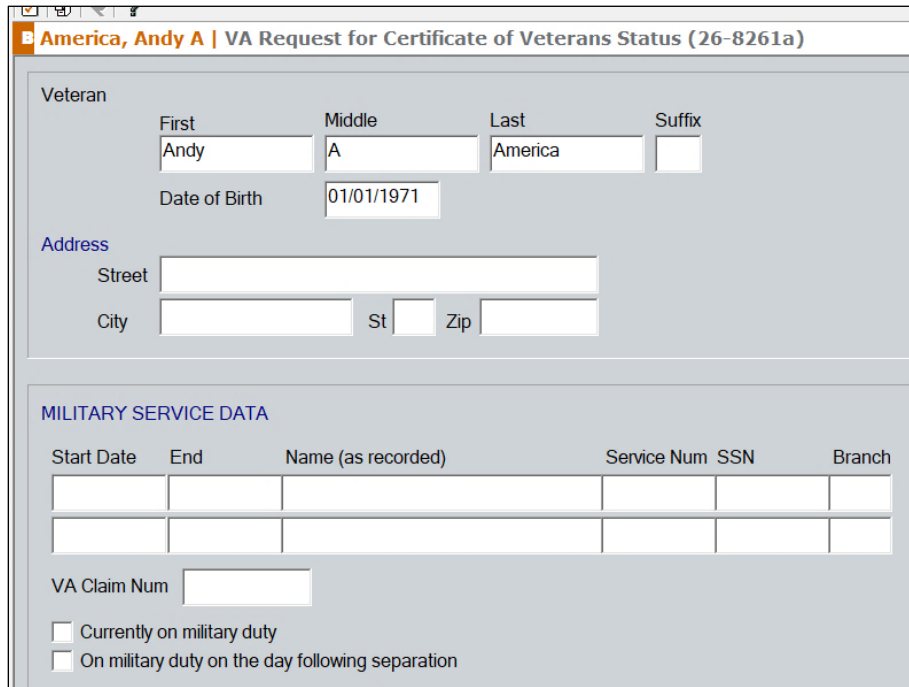
4. Select an **Entitlement** from the dropdown menu.
5. Enter the **Loan Number**.
6. Use the *Calendar* icon or enter the **Loan Date**.
7. If the *17a Damaged/Destroyed...Disaster* checkbox is selected, enter the **Loss Date**.
8. Click **Save & Close** or **Save & New**.
9. Add any **Remarks** if needed.

## Certificate of Veterans Status Request

Complete the *VA Request for Certificate of Veterans Status (26-8261a)* form to request veteran status certification.

1. Select **Veterans Administration (VA)** from the *Forms* menu.
2. Select **VA Request for Certificate of Veterans Status (26-8261a)**.

3. Verify the populated fields.



**America, Andy A | VA Request for Certificate of Veterans Status (26-8261a)**

**Veteran**

First: Andy Middle: A Last: America Suffix:

Date of Birth: 01/01/1971

**Address**

Street:

City:  St:  Zip:

**MILITARY SERVICE DATA**

Start Date	End	Name (as recorded)	Service Num	SSN	Branch
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

VA Claim Num:

Currently on military duty

On military duty on the day following separation

Figure 290: Veterans Status Certificate Request

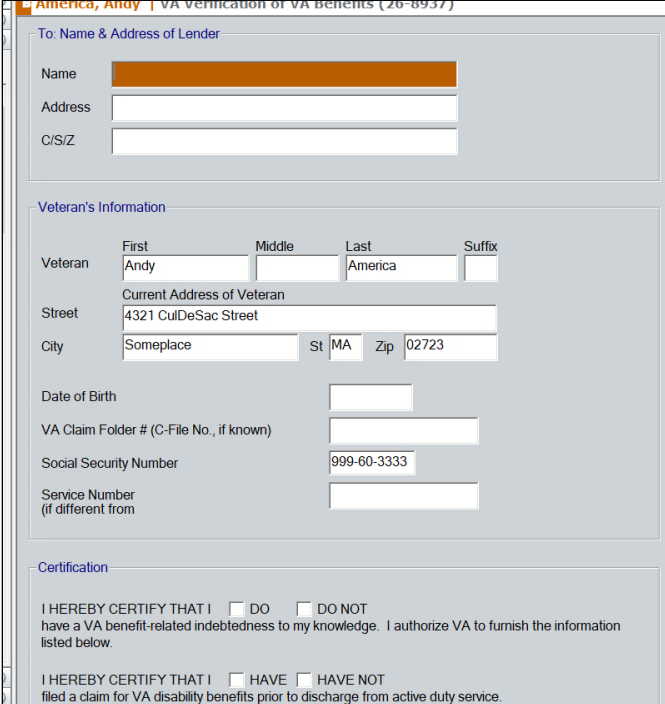
4. Enter the Borrower **Address**.
5. Enter Military Service Data.
6. Enter the VA Claim Number.
7. Select the appropriate **Duty** checkbox.

## Verification of VA Benefits

Complete the *VA Verification of VA Benefits (26-8937)* to provide to the Lender with the *Loan Application*.

1. Select **Veterans Administration (VA)** from the *Forms* menu.
2. Select **VA Request for Certificate of Veterans Status (26-8261a)**.

3. Enter the **Lender Name and Address** information.



**Figure 291: Verification of VA Benefits**

4. Complete the Veteran's Information.
5. Complete the Certification Questions.

## Custom Screens/Fields

The Custom Screens/Fields Form menu option is available when user-defined screens are created. (See [Custom Screen Settings](#) for details.)

## Chapter 7: eLOANFILE MENU

Point includes a group of screens in the **eLoanFile** menu that compile loan information for electronic submission to vendors or borrowers. The screen fields automatically populate with information from other screens. Remaining fields are manually completed.

Use **eLoanFile Document Management** option to select the documents for submittal to vendors or borrowers and the stacking order the documents are printed.

See [Print Forms](#) for form printing details.



## eLoan Document Management

Access the Document Management System from the **eLoanFile** menu. Use the Repository (with the Document Management System) to electronically manage the loan documents generated inside and outside of Point. External documents may include:

- Bank statements
- Pay stubs
- Identification documents, etc.

Each loan file has a separate document repository used to store and manage electronic documents associated with that file. Use the document repository to retain an electronic file of all information associated with the loan.

The document repository facilitates the movement of documents throughout the loan process. Select all the documents from the repository and create a package to send. The Document Management system records the package date and time stamp while printing or emailing.

The document repository is used to send documents to and request documents from borrowers through Zip or WebCaster.

The flow of documents through the document repository is recorded in the audit trail file if your site runs PointCentral and the audit trail is enabled in PointCentral. See [Audit Trail](#) for details.

**Note:** The audit trail is not available when Point is not connected to PointCentral.

The document repository stores the following types of documents:

- Electronic documents created outside of Point.
- Point-generated forms accessible from the *Borrower Forms* dialog.
- Documents generated using the Point services or interfaces.

A copy of a document requested using one of the Point services is automatically stored in the document repository when received if the Automatic Document Storage option is set in the **Utilities** menu. See [Set Automatic Document Storage](#) for details.

**Note:** The name of the user who is logged in is automatically populated in the Stored by field. When Point is not running in a secure mode, you can change the name that displays by selecting Change Name from the File menu while in the Loans tab.

## Add Documents

Use the following sections to add documents to the Repository and assign document properties.

## Add Borrower Forms

Selected forms may be converted to a single PDF document or stored as individual files. Individual files retain the form name. Multiple files stored as a single PDF are named during storage.

1. Open the borrower or prospect file with information to store.
2. Select Document Management from the eLoanFile menu.
3. Click **Add**.

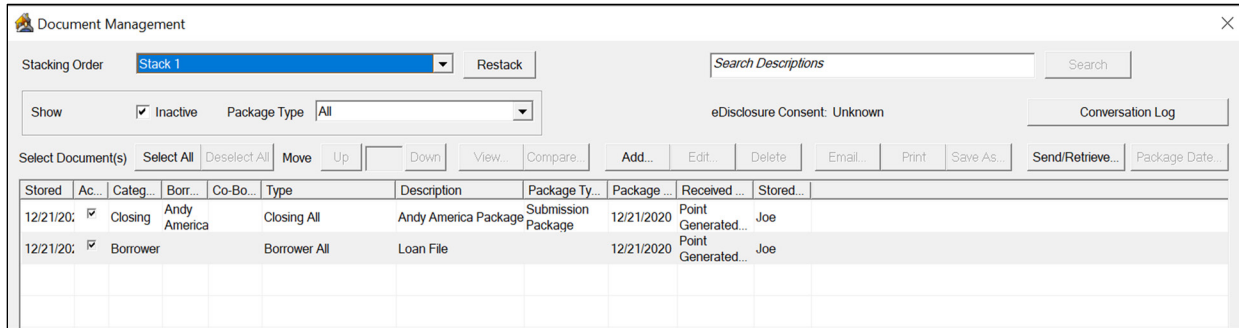


Figure 292: Document Management Dialog

4. Select **Add Point Form** on the *Add Selection* dialog.

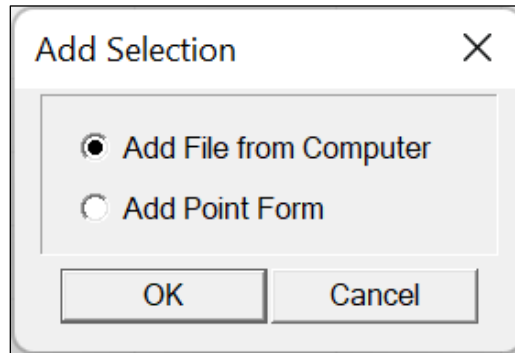


Figure 293: Add Selection Dialog

5. Click **OK**.

6. Select the forms to store from the *Borrower Forms* dialog.

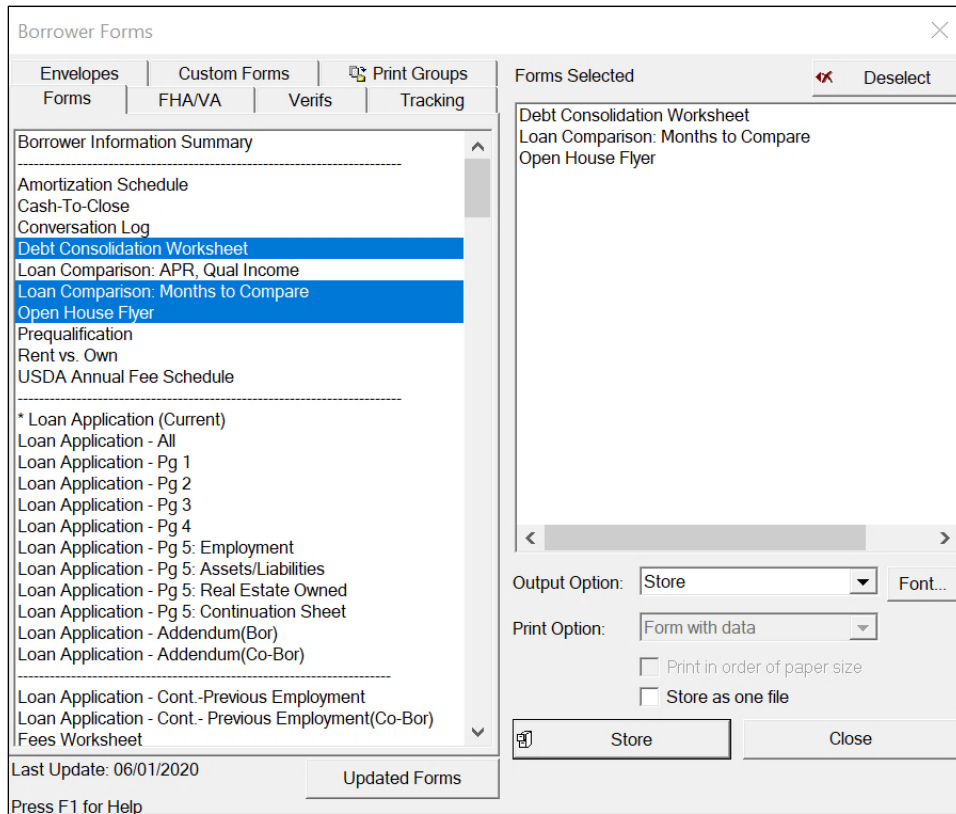


Figure 294: Document Storage

7. Verify **Output Option** is *Store*.
8. Select the appropriate **Print Option**.
9. Select the **Store as one file** checkbox to combine the selected documents as one PDF file.
10. Click **Store**.
11. Enter a document name for a combined file in the *Document Name* dialog.

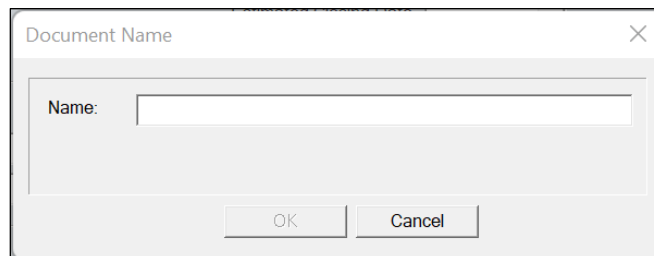


Figure 295: Document Name Dialog

12. Click **OK**.

## Add Zip & WebCaster Documents

10. Click **Send/Retrieve** documents with no document selected to automatically retrieve documents uploaded to the *Zip & WebCaster* sites. (See [Figure 292](#).)

## Non-Point Document Supported Formats

The category must be Closing, and the document type must be one of the following to enable export to UCD XML for this document:

- **Closing Disclosure:** Standard
- **Closing Disclosure:** Alternative
- **Closing Disclosure:** Borrower Only

Default category and type lists are provided. Add and change the lists from **Document Categories/Types** on the *Utilities* menu.

Add documents in the following supported formats:

- PDF (pdf)
- Images (jpeg, jpg, gif, bmp, tif, tiff)
- Microsoft Word (doc, docx)
- Text (txt)
- Rich text (rtf)
- HTML (html, htm)
- UAD XML and non-UAD appraisal XML files only (xml)

## Drag and Drop Documents

Drag and drop an existing document or Outlook email attachment to the document repository. Documents in a supported format are converted to PDF during storage.

1. Open a loan file.
2. Select **Document Management** from the *eLoanFile* menu.
3. Locate the document on the computer or in an email.
4. Drag the file to **Document Management** dialog.

- Respond **Yes** *Add Confirmation* prompt to confirm the addition.

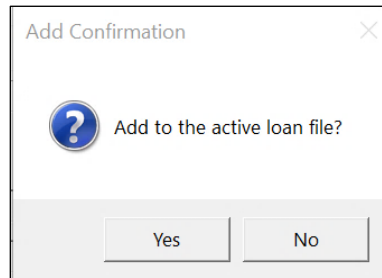
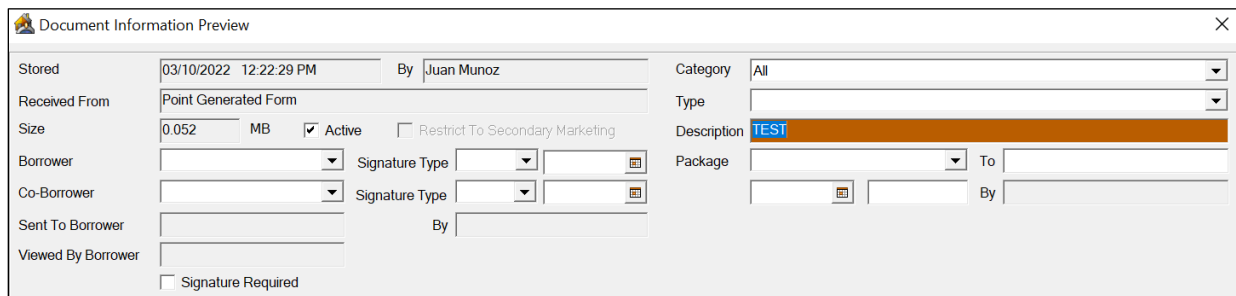


Figure 296: Add Confirmation Dialog

- Select the **Category**.


 A screenshot of the "Document Information Preview" form. The form is divided into several sections:
 

- Stored:** 03/10/2022 12:22:29 PM, By: Juan Munoz
- Received From:** Point Generated Form
- Size:** 0.052 MB,  Active,  Restrict To Secondary Marketing
- Borrower:** [Dropdown], Signature Type: [Dropdown]
- Co-Borrower:** [Dropdown], Signature Type: [Dropdown]
- Sent To Borrower:** [Text Field], By: [Text Field]
- Viewed By Borrower:** [Text Field]
- Signature Required
- Category:** All (Dropdown)
- Type:** [Dropdown]
- Description:** TEST (Text Field)
- Package:** [Dropdown], To: [Text Field], By: [Text Field]

Figure 297: Document Information Preview

**Note:** The category must be Closing, and type must be Closing Disclosure: Standard, Closing Disclosure: Alternative, or Closing Disclosure: Borrower Only to enable export to UCD XML for this document.

- Enter the Received From.
- Select the **Active** checkbox if the document is active.
- Click the **Restrict to Secondary Marketing** checkbox to enable only users who are granted access to the **Secondary Marketing** screen in **PointCentral** access to the document.
- Select the **Borrower** from the dropdown list and select Signature Type of signature after the **closing documents** are signed.
- Enter the **Date** signed if applicable.
- Repeat Steps 10 – 11 for Co-borrower if applicable.
- Select the **Category**.
- Select the **Type**.

**Note:** Manually enter the document type if the appropriate option is not available in the dropdown.

- Select the **package** to include the document from the **Package** dropdown list.
- Enter who is to receive the package in the **To** field and specify a **Date and Time**.

17. Review the document.
18. Click **Add** to add it to the repository. New and extracted documents are highlighted.
19. Close the Document Information Preview dialog.

## Browse and Add Documents

Documents in a supported format are converted to PDF during storage. Use the following steps to browse for a document to add to the Repository.

1. Open the borrower or prospect file containing the information to store.
2. Select Document Management from eLoanFile menu.
3. Click **Add**.
4. Select **Add File from Computer** on the *Add Selection* dialog. (See [Figure 293](#).)
5. Click **OK**.
6. Browse to the stored file.
7. Select the file.
8. Click **Open**.
9. Use Steps 5 – 18 in Drag and Drop Documents to assign document properties.

## View Documents

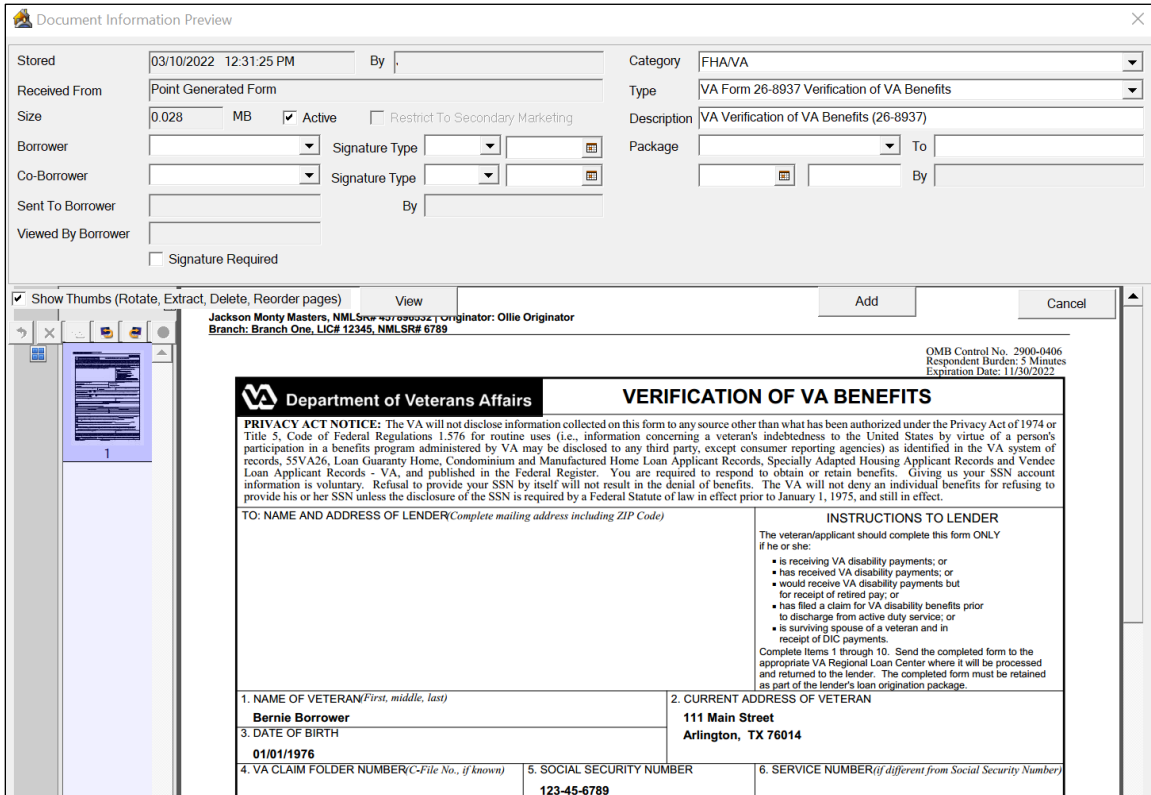
Use the controls above the document preview to scroll through the pages or to enlarge the view.

**Note:** The Extract icon and the thumbnails are disabled for users without access to secured areas.

Use the following steps to open and view Repository Documents.

1. Select Document Management from the eLoanFile menu.
2. Select the document to view. (See [Figure 292](#).)
3. Double-click to view in the **Document Viewer**.

#### 4. Review the document information in **Document Details** pane.



The screenshot shows the 'Document Information Preview' dialog box. The top section contains metadata: Stored (03/10/2022 12:31:25 PM), Received From (Point Generated Form), Size (0.028 MB), Category (FHAVA), Type (VA Form 26-8937 Verification of VA Benefits), and Description (VA Verification of VA Benefits (26-8937)). Below this are fields for Borrower, Co-Borrower, and Sent To Borrower, each with a dropdown menu and a 'Signature Type' field. A 'Viewed By Borrower' field and a 'Signature Required' checkbox are also present. The bottom section has a 'Show Thumbs' checkbox and a 'View' button. The main preview area shows a document titled 'Department of Veterans Affairs VERIFICATION OF VA BENEFITS'. The document includes a privacy notice, instructions to the lender, and a form with the following fields filled in:

1. NAME OF VETERAN (First, middle, last) <b>Bernie Borrower</b>	2. CURRENT ADDRESS OF VETERAN <b>111 Main Street Arlington, TX 76014</b>
3. DATE OF BIRTH <b>01/01/1976</b>	6. SERVICE NUMBER (if different from Social Security Number)
4. VA CLAIM FOLDER NUMBER (C-File No., if known)	5. SOCIAL SECURITY NUMBER <b>123-45-6789</b>

**Figure 298: Document Viewer**

5. Click the **Show Thumb Nails** to view additional document pages if applicable.
6. Click **View** to open the **PDF**.
7. Close the **PDF** when complete.
8. Close the dialog.

## Edit Document Properties

Document properties are assigned when the documents are added to the Repository.

1. Use the Steps 1 - 3 in View Documents to access the document.
2. Click **Edit** to access the *Document Information Preview* dialog. (See [Figure 298.](#))
3. Edit the document properties as required.
4. Click **Save**.
5. Close the dialog.

## Delete Documents

Use the following steps to delete documents from the Repository.

1. Use the Steps 1 - 3 in View Documents to access the document.
2. Select the document.
3. Click **Delete**.

## Extract Document Pages

The extract function copies the selected document pages in the Document Information Preview dialog to a separate document and stores it in the repository.

None of the icons are enabled in the *Document Extraction Preview* dialog unless multiple pages were extracted, and a page is selected when the **Show Thumbs** is selected.

The **Delete** and **Undo** icons are enabled if the user has access to secured areas in Point or is granted Edit access in PointCentral.

1. Use the Steps 1 - 3 in View Documents to access the document.
2. Click **Edit**.
3. Select the **Show Thumbs** checkbox to display the document thumbnails.
4. Click the **Extract** icon.

**Note:** The extract icon is disabled if the PDF file is secured. Refer to your Adobe® Acrobat® documentation for information about applying or removing security for PDF documents.

5. Click the page numbers you want to extract from the document.
6. Click **Add** to move the to the right column.
7. Click **OK**.

**Outcome:** The selected pages are copied and are displayed in the Document Extraction Preview dialog.

8. Use Steps 5 – 18 in Drag and Drop Documents to assign document properties.

**Note:** The *Stored*, *By*, and *Received From* fields are populated automatically appropriately.

9. Click **OK** to add the extracted document to the repository.
10. Click **OK** to save the original document.

**Note:** The extracted pages remain in the original document.



## Save Documents to New Location

Multiple documents are merged and saved in one PDF file in the order they appear in document storage.

**Note:** XML files must be saved one at a time.

Use the following steps to save a document stored in the Repository to a new location.

1. Open the borrower or prospect file containing the documents to save to a different location.
2. Select Document Management from the eLoanFile menu.
3. Select the document(s) to save to another location.
4. Click **Save As**.
5. The *UAD Appraisal Report Save As Type* dialog displays the option to save the file in PDF format or in XML format with the PDF image embedded in the file.
6. Select the file format option.
7. Click **OK**.
8. Select the appropriate **Password Protection** option on the *Set PDF Password* dialog.
9. Enter the **Password** if applicable.
10. Click **OK**.
11. Use the *Save As* dialog to navigate to the appropriate location and save the document.

## Print Documents

Use the following steps to print a document in the Repository.

1. Open the borrower or prospect file containing the documents to save to a different location.
2. Select **Document Management** from the *eLoanFile* menu.
3. Select the documents to print.
4. Click **Print**.
5. Select **Print** from the PDF **File** menu.
6. Click **OK**.

## Email Files

Use the following steps to email files from the Repository.

1. Open the borrower or prospect file containing the documents to save to a different location.
2. Select Document Management from the eLoanFile menu.
3. Select the files to email.
4. Click **Email**.
5. Edit the file name in the *Email Document* dialog.
6. Click **OK**.
7. Select the appropriate **Password Protection** option on the *Set PDF Password* dialog.
8. Enter the **Password** if applicable.
9. Click **OK**.
10. Complete and send the email.

## Repository Search

Use the **Search** field to Search for documents in the Repository.

1. Open the borrower or prospect file containing the documents to save to a different location.
2. Select Document Management from the eLoanFile menu.
3. Enter the document description of the document in the **Search** field.
4. Click **Search**.

## Compare Documents

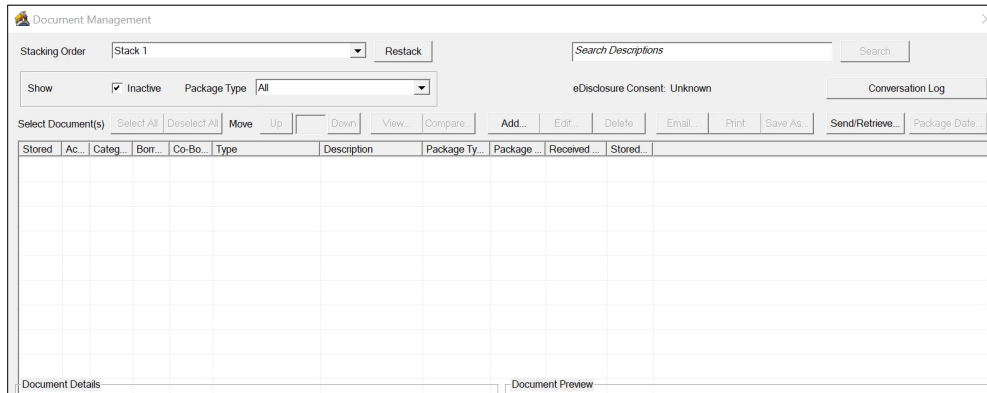
Use the **Compare** button to compare documents in the document repository.

1. Open the borrower or prospect file containing the documents to save to a different location.
2. Select Document Management from the eLoanFile menu.
3. Select up to four documents.
4. Click **Compare**.
5. Select a displayed document to zoom in and out.
6. See Edit Document Properties to update the selected document properties.

## Set Stacking Options

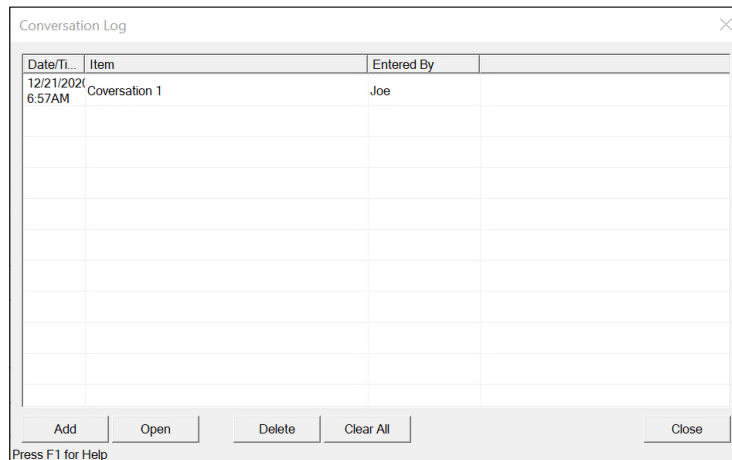
Use the following steps to set the stacking options.

1. Select Document Management from the eLoanFile menu.
2. Select the **Stack** option from the **Stacking Order** dropdown. (See [Stacking Orders](#) for details on creating document stacks.)



**Figure 299: eLoanFile Document Management**

3. Select the **Inactive checkbox** to include inactive documents in the stack.
4. Select the **Package Type** to create.
5. Click **Conversation Log** to review the loan conversation history.



**Figure 300: Conversation Log Dialog**

6. Click **Add** to add additional conversation history.

**Note:** Click Open to review a conversation. Select and click **Delete** to remove a conversation.

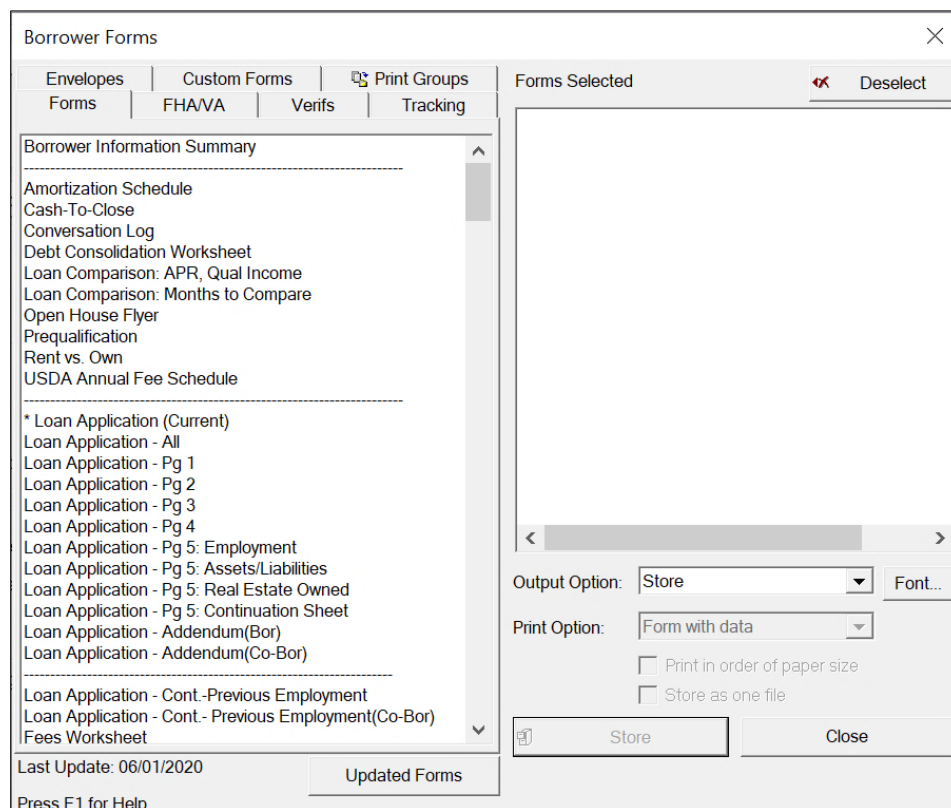
7. Click **Close** to close the dialog.

## Add Files

Use the following steps to add files to the stack.

**Note:** Use the other **eLoanFile** options to review documents prior to stacking.

1. Click **Add**.
2. Select the **Add Point Form** radio button on the *Add Selection* dialog. (See [Figure 293](#).)
3. Click **OK**.
4. Select the **Form** to include in the stack.



**Figure 301: Select Stack Forms**

5. Select the Store Output Option.
6. Select the **Store as one file** checkbox to combines selected documents into one file.
7. Select the **Print in order of paper size** checkbox to print according to paper size.
8. Click **Store**.
9. Name the document on the *Document Name* dialog. (See [Figure 295](#).)
10. Click **OK**.

## Build Stack

Use the following steps to review documents and create the stack.

1. Select the **Category** for the displayed document.

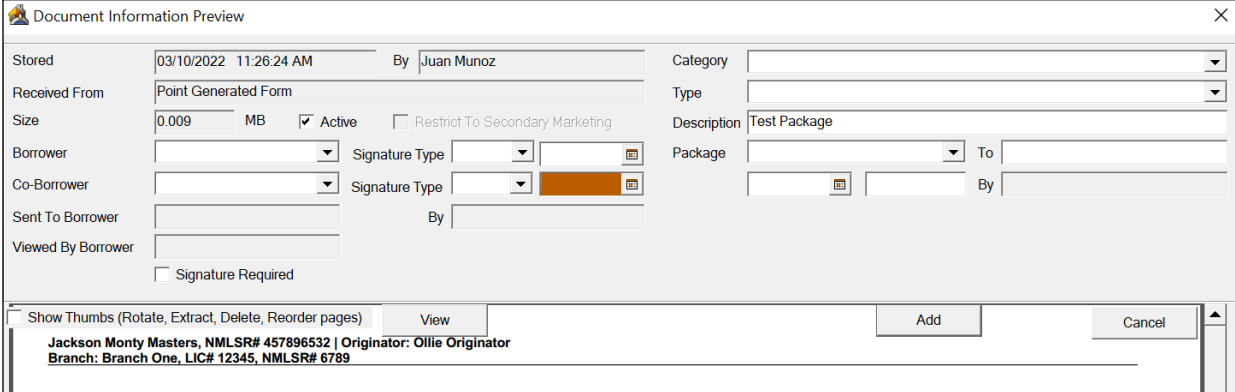


Figure 302: Build Stack

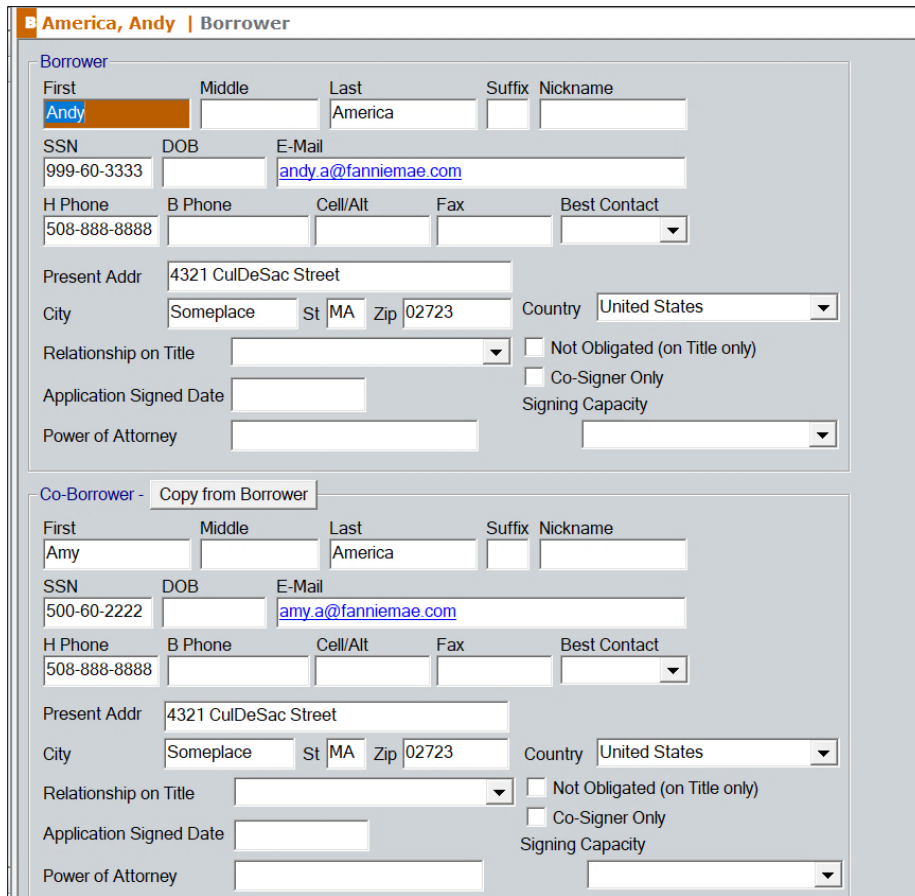
2. Select the **Type**.
3. Select **Borrower**.
4. Select Signature Type.
5. Select the **Date** signature is required.
6. Select the **Package** type.
7. Enter the **To** field if applicable.
8. Select Co-Borrower Information if applicable.
9. Select the **Show Thumbs** checkbox to show the page thumb files to manipulate the file.
10. Click **View** to review full-page.
11. Click **Add** to add the document to the stack.
12. Return to Add Files to select the next document.
13. Proceed to [Print Forms](#) for details on package delivery options.

## eLoanFile Borrower

The *eLoanFile Borrower* screen contains Borrower-specific information from various Point screens.

1. Select **Borrower** from the **eLoanFile** menu.

2. Review screen information.



**B America, Andy | Borrower**

**Borrower**

First	Middle	Last	Suffix	Nickname
Andy		America		
SSN	DOB	E-Mail		
999-60-3333		andy.a@fanniema.com		
H Phone	B Phone	Cell/Alt	Fax	Best Contact
508-888-8888				
Present Addr	4321 CulDeSac Street			
City	Someplace	St MA	Zip 02723	Country United States
Relationship on Title	<input type="checkbox"/> Not Obligated (on Title only) <input type="checkbox"/> Co-Signer Only			
Application Signed Date	Signing Capacity			
Power of Attorney				

**Co-Borrower - Copy from Borrower**

First	Middle	Last	Suffix	Nickname
Amy		America		
SSN	DOB	E-Mail		
500-60-2222		amy.a@fanniema.com		
H Phone	B Phone	Cell/Alt	Fax	Best Contact
508-888-8888				
Present Addr	4321 CulDeSac Street			
City	Someplace	St MA	Zip 02723	Country United States
Relationship on Title	<input type="checkbox"/> Not Obligated (on Title only) <input type="checkbox"/> Co-Signer Only			
Application Signed Date	Signing Capacity			
Power of Attorney				

Figure 303: eLoanFile Borrower

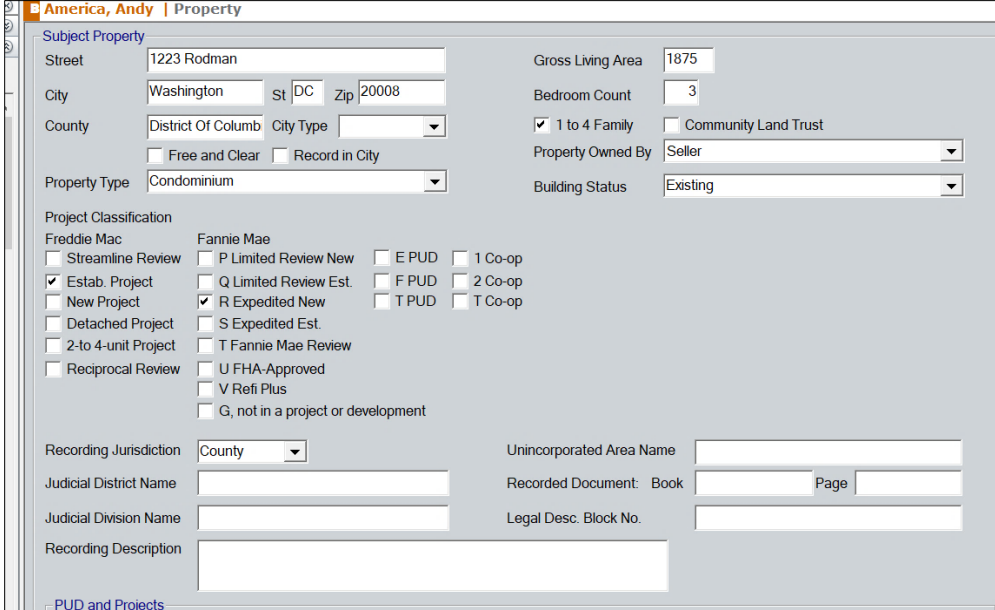
3. Update missing or inaccurate information.

## eLoanFile Property

The *eLoanFile Property* screen contains property-specific information.

1. Select **Property** from the **eLoanFile** menu.

2. Review screen information.



**America, Andy | Property**

Subject Property

Street: 1223 Rodman  
 City: Washington St DC Zip: 20008  
 County: District Of Columb City Type: [dropdown]  
 Property Type: Condominium

Gross Living Area: 1875  
 Bedroom Count: 3  
 1 to 4 Family  Community Land Trust  
 Property Owned By: Seller  
 Building Status: Existing

Project Classification

Freddie Mac  Streamline Review  Estab. Project  New Project  Detached Project  2-to 4-unit Project  Reciprocal Review

Fannie Mae  P Limited Review New  Q Limited Review Est.  R Expedited New  S Expedited Est.  T Fannie Mae Review  U FHA-Approved  V Refi Plus  G, not in a project or development

E PUD  1 Co-op  F PUD  2 Co-op  T PUD  T Co-op

Recording Jurisdiction: County  
 Judicial District Name: [text field]  
 Judicial Division Name: [text field]  
 Recording Description: [text field]

Unincorporated Area Name: [text field]  
 Recorded Document: Book [text field] Page [text field]  
 Legal Desc. Block No.: [text field]

[PUD and Projects](#)

Figure 304: eLoanFile Property

3. Update missing or inaccurate information.

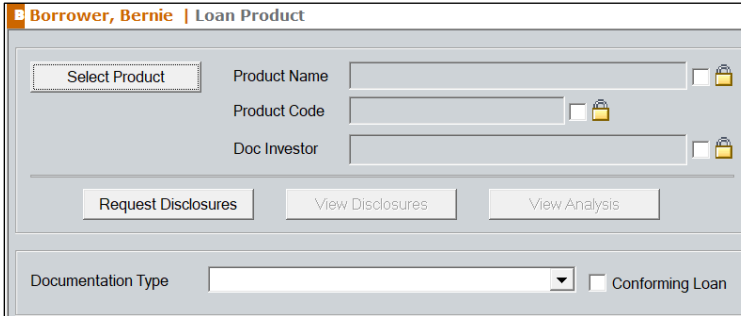
## eLoanFile Product

The *eLoanFile Loan Product* screen contains document-specific information about the loan and products. It is also possible to request and view disclosures from this screen.

### Update Product

Use the following steps to update a loan product.

1. Select **Loan Product** from the **eLoanFile** menu.
2. Click **Select Product** on the *Loan Product* screen.



**Borrower, Bernie | Loan Product**

Select Product

Product Name: [text field]

Product Code: [text field]

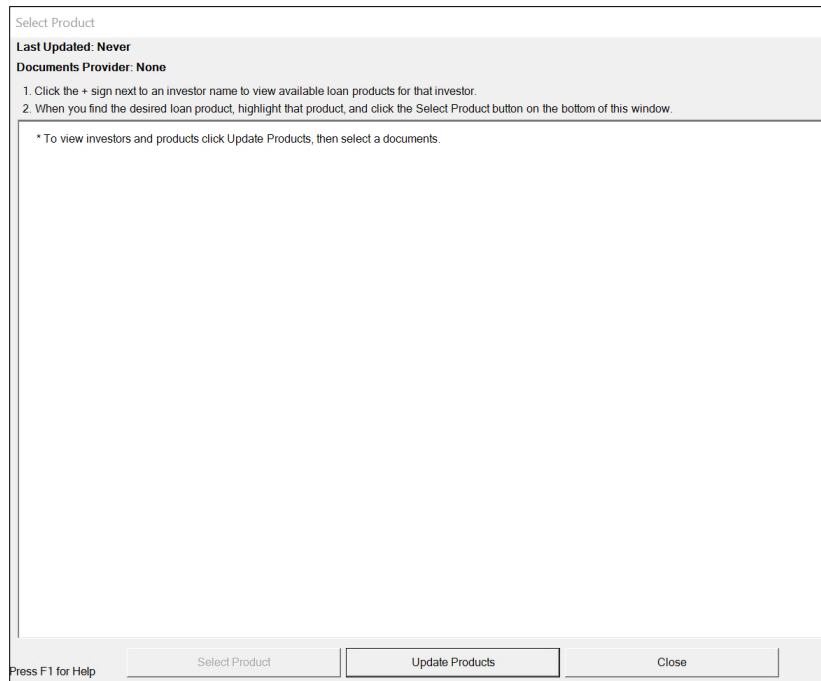
Doc Investor: [text field]

Request Disclosures View Disclosures View Analysis

Documentation Type: [dropdown]  Conforming Loan

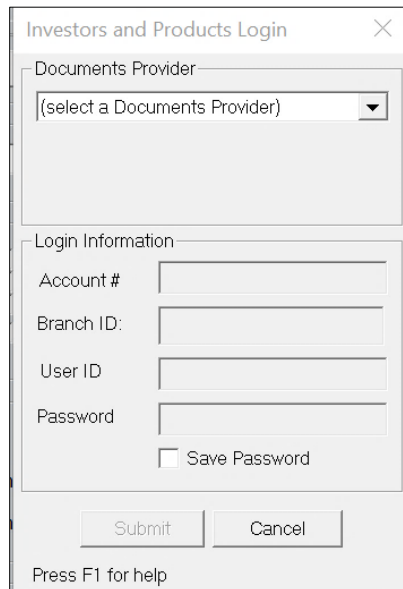
Figure 305: Select Product

3. Click **Update Protocols** on the *Select Product* dialog.



**Figure 306: Select Product Dialog**

4. Select the **Documents Provider** on the *Investors and Products Login* dialog.



**Figure 307: Investors and Products Login.**

5. Enter Login Information.
6. Click **Submit** to access the product updates.

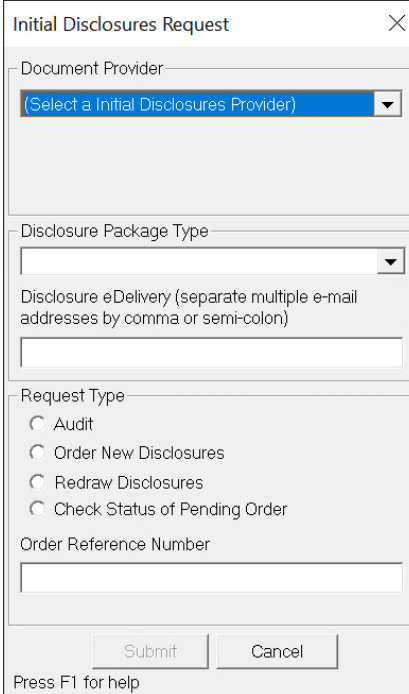


## Request Disclosures

Use the following steps to request initial disclosures.

**Note:** The **View Disclosures** and **View Analysis** buttons are available after the requested Disclosure have arrived.

1. Click **Request Disclosures** on the *Loan Product* screen. (See [Figure 305](#).)
2. Select the **Document Provider** on the *Initial Disclosures Request* dialog.



The image shows a dialog box titled "Initial Disclosures Request" with a close button (X) in the top right corner. The dialog is divided into three sections:

- Document Provider:** A dropdown menu with the text "(Select a Initial Disclosures Provider)".
- Disclosure Package Type:** A dropdown menu. Below it is a text input field with the label "Disclosure eDelivery (separate multiple e-mail addresses by comma or semi-colon)".
- Request Type:** Four radio buttons: "Audit", "Order New Disclosures", "Redraw Disclosures", and "Check Status of Pending Order".

At the bottom of the dialog, there is a text input field labeled "Order Reference Number". Below the input fields are two buttons: "Submit" and "Cancel". At the very bottom, it says "Press F1 for help".

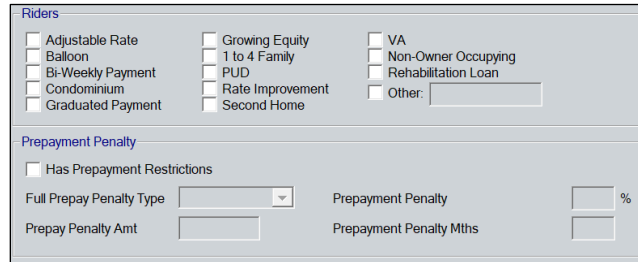
**Figure 308:Initial Disclosures Request**

3. Select the Disclosure Package Type.
4. Select the appropriate **Request Type** radio button.
5. Enter the **Order Reference Number** if applicable.
6. Click **Submit**.

## Loan Product Remaining Fields

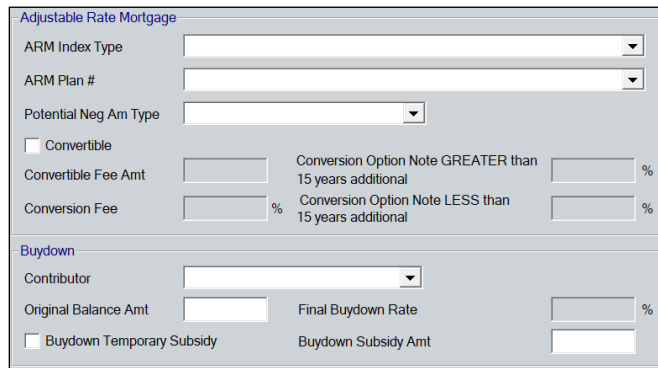
Use the following steps to complete the remaining Loan Product fields.

1. Select the appropriate **Riders** checkbox(es).



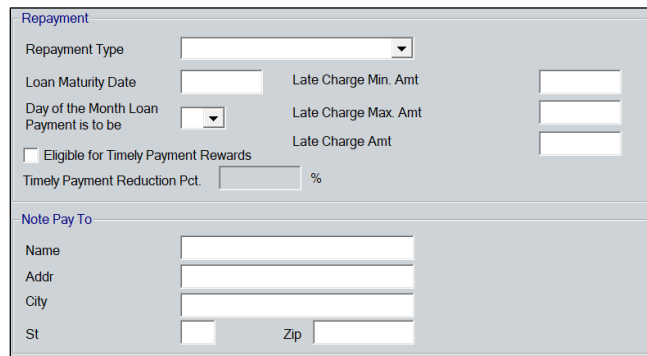
**Figure 309: Riders and Prepayment Penalty**

2. Enter/update the **Prepayment Penalty** details if applicable.
3. Enter/update the **Adjustable Rate Mortgage** details if applicable.



**Figure 310: ARM and Buydown**

4. Enter/update the **Buydown** details if applicable.
5. Select the **Repayment Type**.



**Figure 311: Repayment Type & Note Details**

6. Enter the **Loan Maturity Date**.

7. Elect the Day of the Month Loan Payments is to be option.
8. Select the **Eligible for Timely Payment Rewards** checkbox if applicable and enter the percentage.
9. Enter the Late Charge Minimum Amount.
10. Enter the Late Charge Maximum Amount.
11. Enter the Late Charge Amount.
12. Enter the **Note Pay To** details.

## eLoanFile Government (FHA/VA)

Use the Government (FHA/VA) screen to document information required for FHA and VA loans.

### Loan Details

Use the following steps to complete the initial **eLoan Government** fields.

1. Select **Government (FHA/VA)** from the *eLoanFile* menu.
2. Select **Refinance Type** if applicable.

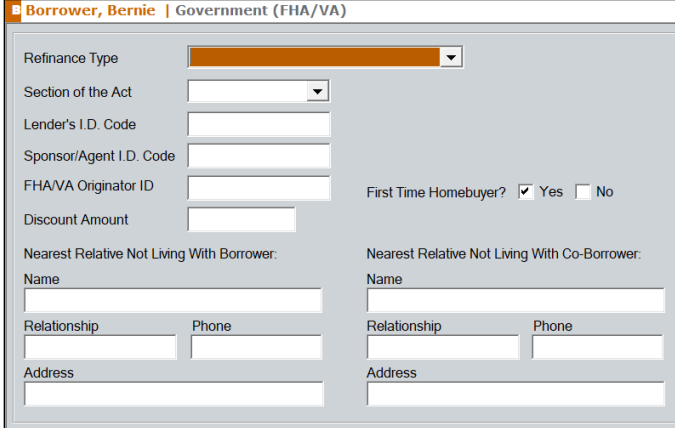


Figure 312: Loan Details

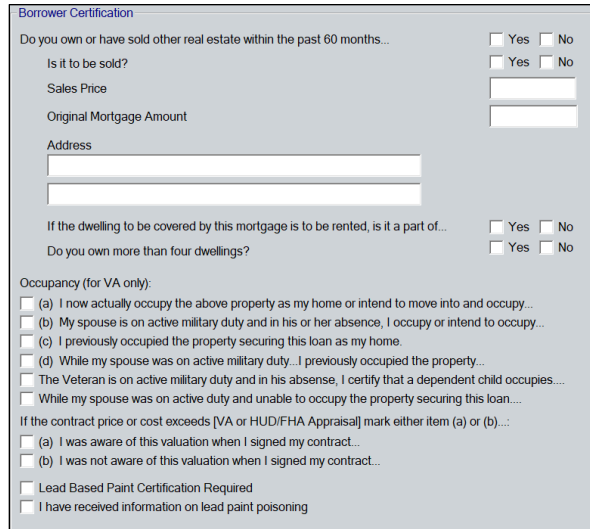
3. Select the **Section of the Act**.
4. Enter the **Lender's I.D. Code**.
5. Enter **Sponsor/Agent I.D. Code**.
6. Enter the **FHA/VA Originator ID**.
7. Select the appropriate **First Time Homebuyer** checkbox.
8. Enter the **Discount Amount**.

- Review the populated fields.

## Borrower Certification

Use the following steps to complete the **Borrower Certification**.

- Enter Borrower Certification Information.



**Borrower Certification**

Do you own or have sold other real estate within the past 60 months...  Yes  No

Is it to be sold?  Yes  No

Sales Price

Original Mortgage Amount

Address

If the dwelling to be covered by this mortgage is to be rented, is it a part of...  Yes  No

Do you own more than four dwellings?  Yes  No

Occupancy (for VA only):

(a) I now actually occupy the above property as my home or intend to move into and occupy...

(b) My spouse is on active military duty and in his or her absence, I occupy or intend to occupy...

(c) I previously occupied the property securing this loan as my home.

(d) While my spouse was on active military duty... I previously occupied the property...

The Veteran is on active military duty and in his absence, I certify that a dependent child occupies....

While my spouse was on active duty and unable to occupy the property securing this loan....

If the contract price or cost exceeds [VA or HUD/FHA Appraisal] mark either item (a) or (b)...:

(a) I was aware of this valuation when I signed my contract...

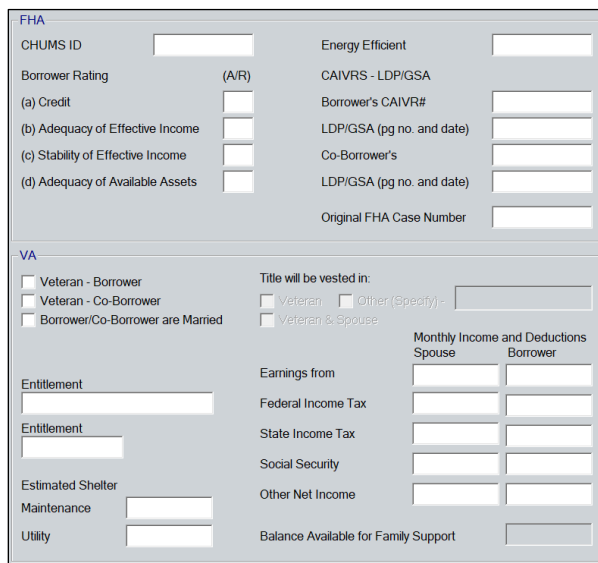
(b) I was not aware of this valuation when I signed my contract...

Lead Based Paint Certification Required

I have received information on lead paint poisoning

**Figure 313: Borrower Certification**

- Enter **Occupancy** selections if the loan is VA.
- Select the four remaining checkboxes as applicable.
- Complete the **FHA** section if applicable.



**FHA**

CHUMS ID

Borrower Rating (A/R)

(a) Credit

(b) Adequacy of Effective Income

(c) Stability of Effective Income

(d) Adequacy of Available Assets

Energy Efficient

CAIVRS - LDP/GSA

Borrower's CAIVR#

LDP/GSA (pg no. and date)

Co-Borrower's LDP/GSA (pg no. and date)

Original FHA Case Number

**VA**

Veteran - Borrower

Veteran - Co-Borrower

Borrower/Co-Borrower are Married

Title will be vested in:

Veteran  Other (Specify) -

Veteran & Spouse

Entitlement

Entitlement

Estimated Shelter Maintenance

Utility

Monthly Income and Deductions

Spouse	Borrower
Earnings from <input type="text"/>	<input type="text"/>
Federal Income Tax <input type="text"/>	<input type="text"/>
State Income Tax <input type="text"/>	<input type="text"/>
Social Security <input type="text"/>	<input type="text"/>
Other Net Income <input type="text"/>	<input type="text"/>
Balance Available for Family Support <input type="text"/>	

**Figure 314: FHV & VA Fields**

5. Complete the **VA** section if applicable.

## eLoanFile Additional Loan Data

Use the *Additional Loan Data* screen to document miscellaneous loan information.

1. Select **Additional Loan Data** from the *eLoanFile* menu.
2. Select the appropriate *Transmittal Summary Information* options.

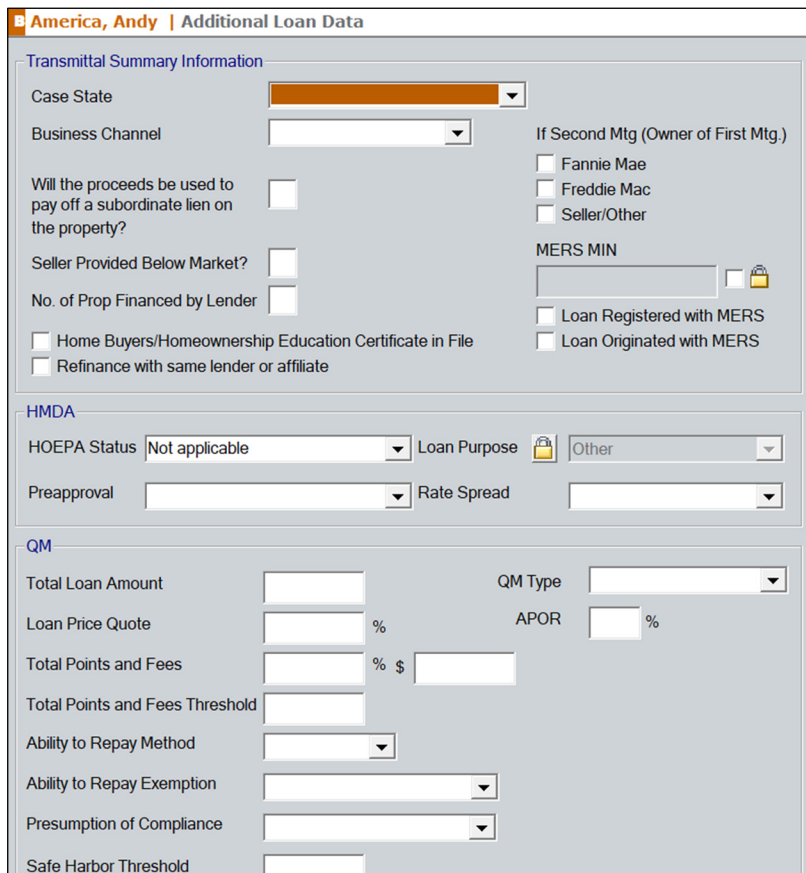


Figure 315: Additional Loan Data

3. Complete the appropriate **HMDA** information.
4. Complete the appropriate **QM** information.

**Note:** The *Short Reset ARM %* is used for the *Uniform Closing Dataset (UCD)*

5. Complete the appropriate **Loan Underwriting** information.
6. Complete the appropriate **Mortgage Insurance** information.
7. Complete the appropriate **Fannie Mae – Community Lending** information.
8. Complete the appropriate **Freddie Mac** information.

## Chapter 8: VERIFICATIONS MENU

Verifications are requested to verify information provided by the Borrower. Customer authorization is required prior to requesting verification. The *Customer Authorization* forms are available on the **Print** menu.

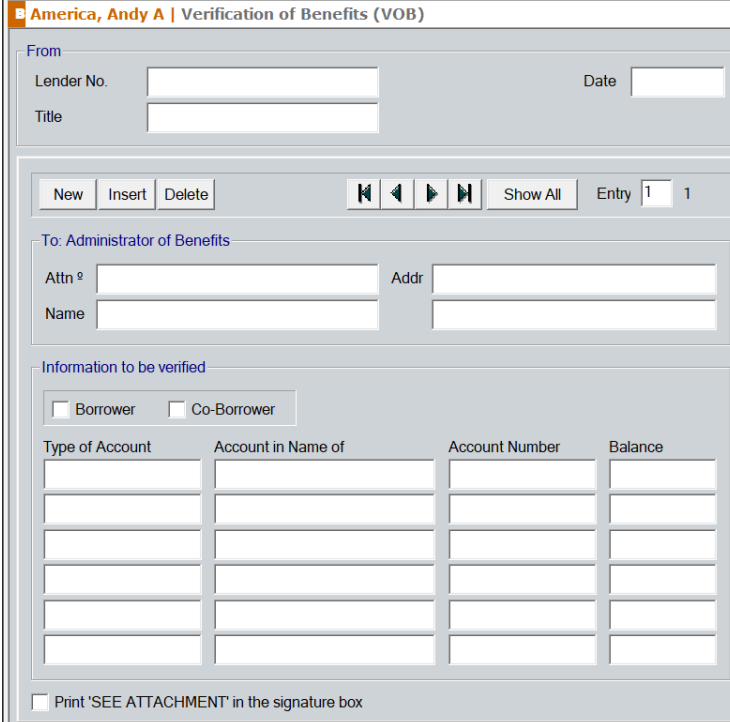
**Note:** See [Print Forms](#) for form printing details.

### Verification of Benefits (VOB)

Use the *Verification of Benefits (VOB)* for to verify claimed benefits.

**Note:** The *Borrower Certification and Authorization* signature is required before requesting VOB.

1. Select Verification of Benefits (VOB) from the Verifs menu.
2. Enter the From Lender Number.



**America, Andy A | Verification of Benefits (VOB)**

**From**

Lender No.  Date

Title

New Insert Delete     Show All Entry 1 1

**To: Administrator of Benefits**

Attn  Addr

Name

**Information to be verified**

Borrower  Co-Borrower

Type of Account	Account in Name of	Account Number	Balance
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Print 'SEE ATTACHMENT' in the signature box

**Figure 316: Verification of Benefits (VOB)**

3. Enter the **From Title**.
4. Enter the request **Date**.

## Add VOB Administrator

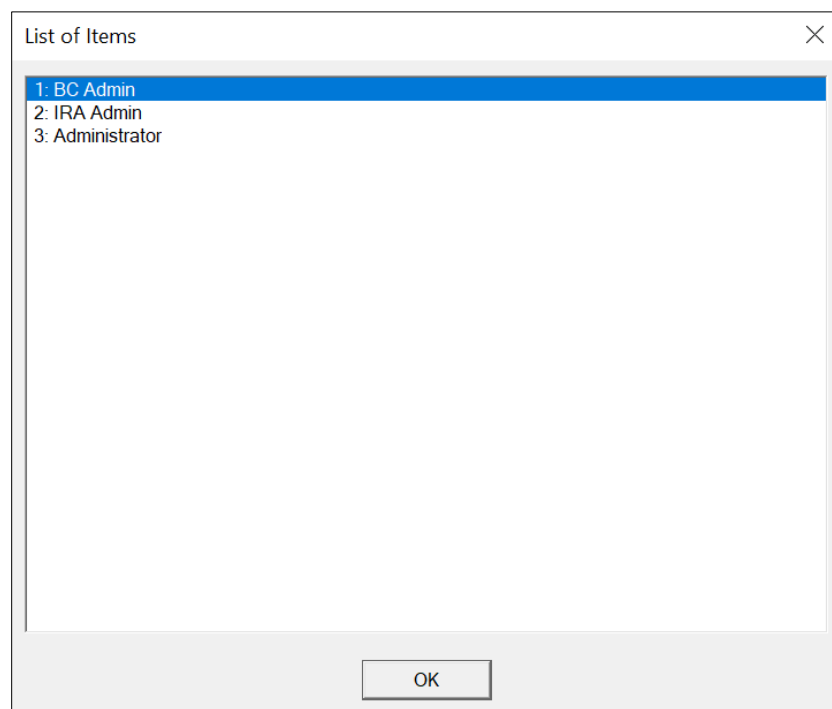
Use the following steps to add an Administrator of Benefits.

1. Click **New**. (See [Figure 316](#).)
2. Enter the Attention To.
3. Enter the verifier **Name**.
4. Enter the verifier **Address**.
5. Click **New** to add another Administrator of Benefits.

## Insert VOB Administrator

Use the following steps to insert an **Administrator of Benefits** at a selected table location.

1. Click **Show All**. (See [Figure 316](#).)



**Figure 317: List of Items Dialog**

2. Select the location at which to add the new **Administrator of Benefits**.
3. Click **OK** to close the *List of Items* dialog.
4. Enter the **Administrator of Benefits** details. (See Add VOB Administrator.)

## Delete VOB Administrator

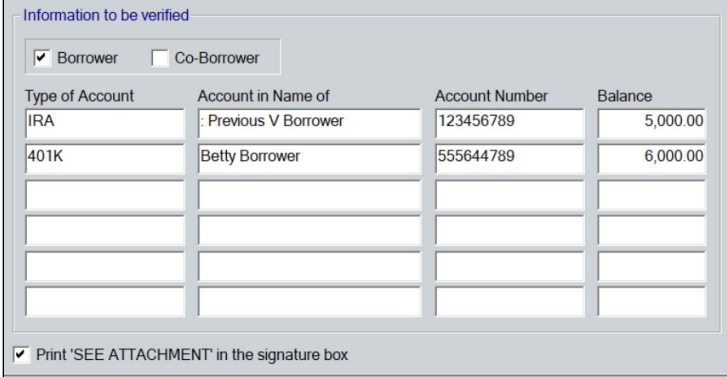
Use the following steps to remove an **Administrator of Benefits** from the list.

1. Click **Show All**. (See [Figure 316](#).)
2. Select the **Administrator of Benefits** to delete. (See [Figure 317](#).)
3. Click **OK** to close the *List of Items* dialog.
4. Click **Delete** to delete from the list.

## Assign Accounts

Use the following steps to assign accounts to the Borrower.

1. Select the **Borrower** checkbox.



Type of Account	Account in Name of	Account Number	Balance
IRA	Previous V Borrower	123456789	5,000.00
401K	Betty Borrower	555644789	6,000.00

Borrower    Co-Borrower

Print 'SEE ATTACHMENT' in the signature box

**Figure 318: Assign VOB Accounts**

2. Enter the **Account Information** for the Borrower.
3. Repeat Steps 1 – 2 for additional Borrower Accounts.
4. Select the Co-Borrower checkbox if applicable.
5. Repeat Steps 1 – 2 for Co-Borrower Accounts.
6. Select the **Print 'SEE ATTACHMENT'** in this signature box checkbox if applicable.

## Verification of Deposit (VOD)

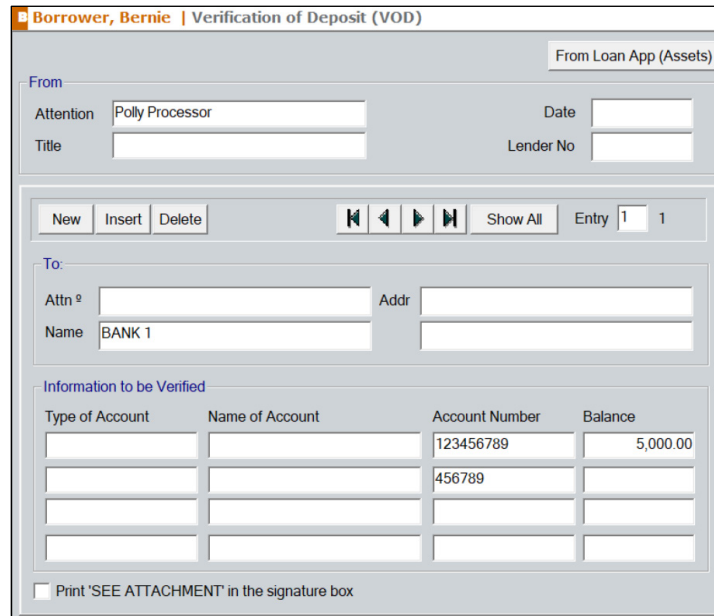
Use the *Verification of Deposit (VOD)* for to verify deposits.

**Note:** The *Borrower Certification and Authorization* signature is required before requesting verification of deposit.

1. Select Verification of Deposit (VOD) from the Verifs menu.



2. Click **From Loan App (Assets)** to import assets from the *Loan Application*.



**Figure 319: Verification of Deposit (VOD)**

3. Enter the From Attention Name.
4. Enter the **From Title**.
5. Enter the **From Date**.
6. Enter the From Lender Number.

## Add VOD Administrator

Use the following steps to add VOD accounts.

**Note:** Use the **From Loan App (Assets)** option to import prior to adding manually if importing and adding additional accounts manually.

1. Click **New**. (See [Figure 319](#).)
2. See Steps 2 – 5 in Verification of Benefits (VOB) to add administrators.

## Insert VOD Administrator

Use the following steps to insert an **Administrator of Benefits** at a selected table location.

1. Click **Show All**. (See [Figure 319](#).)
2. Select the location at which to add the new **Administrator of Benefits**. (See [Figure 317](#).)
3. Click **OK** to close the *List of Items* dialog.

4. Enter the **Administrator of Benefits** details. (See [Add VOD Administrator.](#))

## Delete VOD Administrator

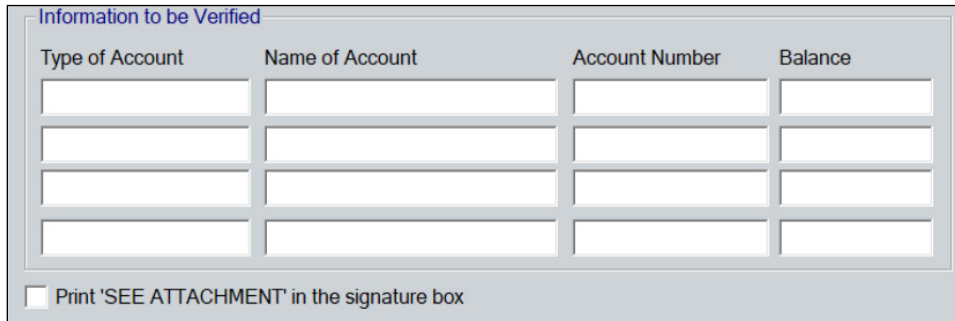
Use the following steps to remove an **Administrator of Benefits** from the list.

1. Click **Show All**. (See [Figure 319.](#))
2. Select the **Administrator of Benefits** to delete. (See [Figure 317.](#))
3. Click **OK** to close the *List of Items* dialog.
4. Click **Delete** to delete from the list.

## Enter Accounts

Use the following steps to enter information for accounts to verify.

1. Enter the **Type of Account**.



Type of Account	Name of Account	Account Number	Balance

Print 'SEE ATTACHMENT' in the signature box

**Figure 320: Enter VOD Accounts**

2. Enter the **Account Information** for the Borrower.
3. Enter Name of Account.
4. Enter Account Number.
5. Enter a **Reference** if applicable.
3. Select the **Print 'SEE ATTACHMENT'** in this signature box checkbox if applicable.

## Verification of Employment (VOE)

Use the *Verification Employment (VOE)* to verify employment.

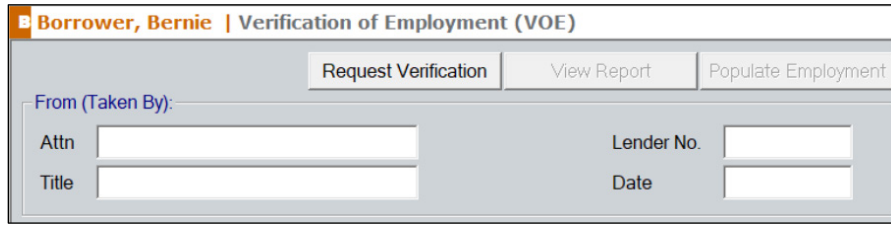
**Note:** The signed *Signature Authorization* form is required before requesting verification of employment.

## Request VOE

Use the following steps to request VOE.

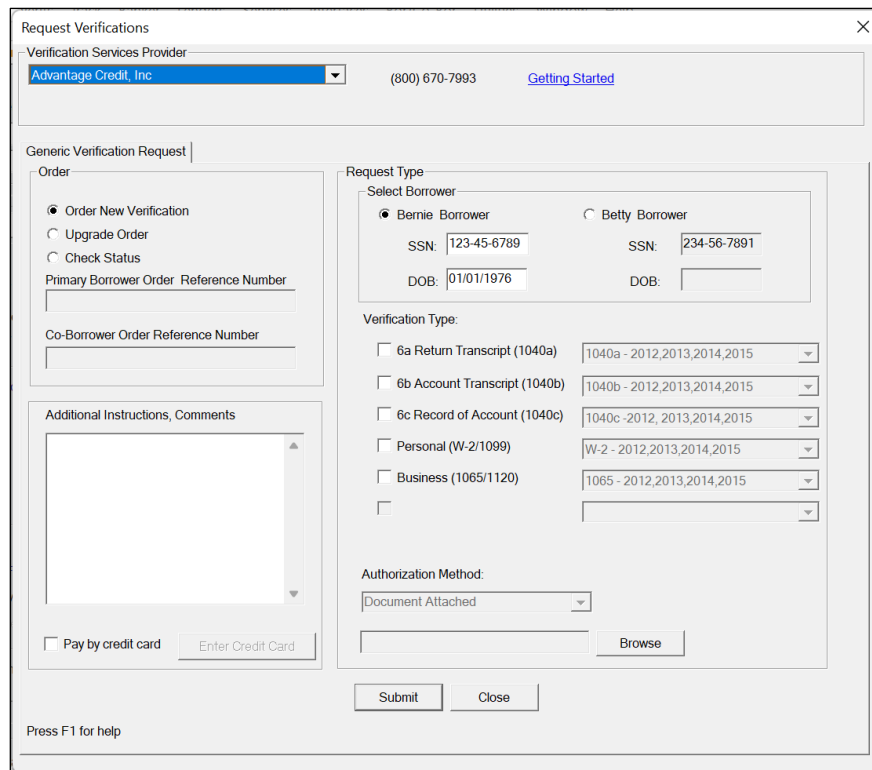
**Note: View Report** is available after receiving the VOE results.

1. Select Verification of Employment (VOE) from the Verifs menu.
2. Click Request Verification.



**Figure 321: Verification of Employment (VOE)**

3. Select the **Verification Services Provider** from the dropdown.



**Figure 322: Request Verifications Dialog**

**Note:** The Work Number is selected by default.

4. Select the appropriate **Order** radio button.

5. Enter the **Primary Borrower Order Reference Number** if selecting **Upgrade** or **Check Status** radio button for the Borrower VOE.

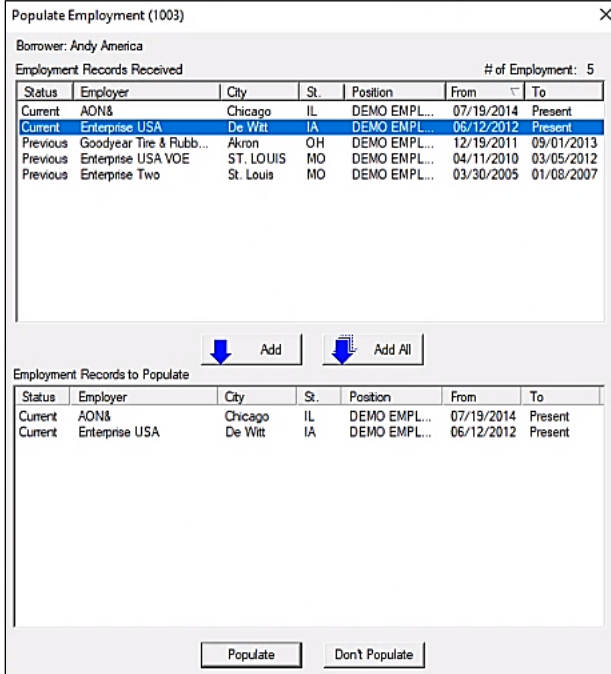
**Note:** Enter the **Co-borrower Order Reference Number** if selecting Upgrade or Check Status radio button for the Co-borrower VOE.

6. Select the **Borrower** radio button.
7. Select Verification Type(s).
8. Select the Authorization Method.
9. Click **Browse** to attach the document.
10. Select **Pay by credit card** if applicable.
11. Enter **Credit Card** information if prompted.
12. Click **Submit**.
13. Repeat Steps 3 – 12 for Co-Borrower.

## Populate Employment

The **Populate Employment** button is available after receiving the VOE results.

The top portion of the Populate Employment dialog contains the VOE results. The bottom portion contains the Employment Information from the *Loan Application - Section 1* screen and/or the manually entered Employer Information on the *VOE* screen.



Populate Employment (1003)

Borrower: Andy America

Employment Records Received # of Employment: 5

Status	Employer	City	St.	Position	From	To
Current	AON&	Chicago	IL	DEMO EMPL...	07/19/2014	Present
Current	Enterprise USA	De Witt	IA	DEMO EMPL...	06/12/2012	Present
Previous	Goodyear Tire & Rubb...	Akron	OH	DEMO EMPL...	12/19/2011	09/01/2013
Previous	Enterprise USA VOE	ST. LOUIS	MO	DEMO EMPL...	04/11/2010	03/05/2012
Previous	Enterprise Two	St. Louis	MO	DEMO EMPL...	03/30/2005	01/08/2007

↓ Add ↓ Add All

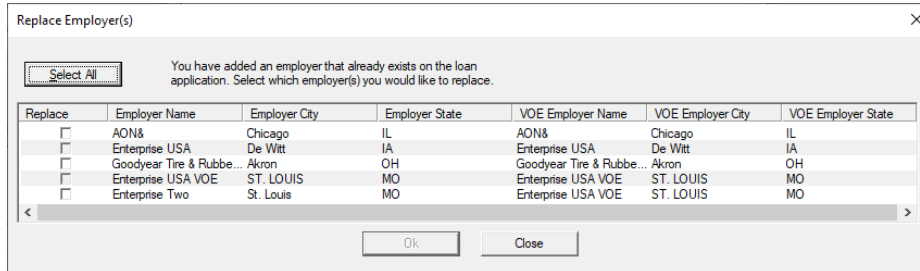
Employment Records to Populate

Status	Employer	City	St.	Position	From	To
Current	AON&	Chicago	IL	DEMO EMPL...	07/19/2014	Present
Current	Enterprise USA	De Witt	IA	DEMO EMPL...	06/12/2012	Present

Populate Don't Populate

**Figure 323: Populate Employment**

Point displays the Replace Employer(s) dialog if similar employer information is detected in the Employment Record's table. Replace the desired Employers or click on the Close button to add the values to the VOE



Replace	Employer Name	Employer City	Employer State	VOE Employer Name	VOE Employer City	VOE Employer State
<input type="checkbox"/>	AON	Chicago	IL	AON	Chicago	IL
<input type="checkbox"/>	Enterprise USA	De Witt	IA	Enterprise USA	De Witt	IA
<input type="checkbox"/>	Goodyear Tire & Rubbe...	Akron	OH	Goodyear Tire & Rubbe...	Akron	OH
<input type="checkbox"/>	Enterprise USA VOE	ST. LOUIS	MO	Enterprise USA VOE	ST. LOUIS	MO
<input type="checkbox"/>	Enterprise Two	St. Louis	MO	Enterprise USA VOE	ST. LOUIS	MO

Figure 324: Replace Employment

1. Click **Populate Employment**. (See [Figure 321](#).)
2. Select the **Employment Records Received** to add to the **Employment Records to Populate**. (See [Figure 323](#).)
3. Click **Add**.

**Note:** Click **Add All** when applicable.

4. Select the **Employment Information** to replace. (See [Figure 324](#): Replace Employment)
5. Click **OK**.

**Note:** Click **Close** to add the employment information to the VOE.

## Add Employment

Use the followings steps to manually add employment to verify.

1. Enter the From Attention.

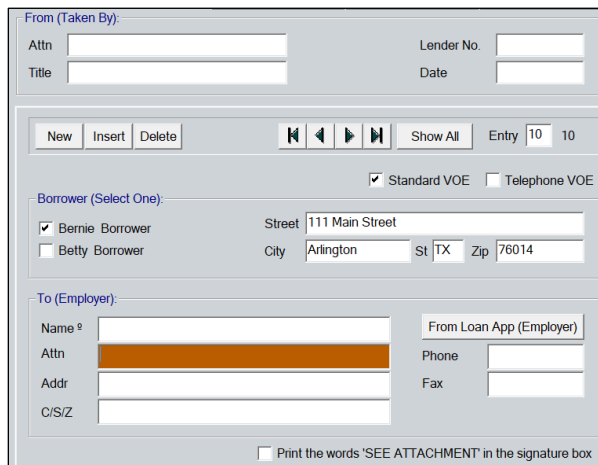


Figure 325: Add Employment

2. Enter the **From Title**.
3. Enter the From Lender Number.
4. Enter the **From Date**.
5. Select the **Borrower**.
6. Select the **Standard VOE** radio button when submitting VOE electronically.

**Note:** Select the **Telephone VOE** when performing VOE by phone.

7. Click **New**.
8. Click **From Loan App (Employer)** to import the employers listed on the loan application.

**Note:** Point imports the information from the *Loan Application – Section 1* screen **Employment/Self Employment and Income** fields.

9. Enter the Employer Name.
10. Enter the Employer Attention.
11. Enter the Employer Address.
12. Enter the Employer City/State/Zip.
13. Click **New** and repeat Steps 5 – 12 for the Borrower.
14. Select the Co-Borrower radio button and repeat Steps 5 -12 for Co-Borrower if applicable.
15. Select the Print the Words See Attachment in the Signature Box if applicable.

## Insert VOE

Use the following steps to insert an **Employer** at a selected table location.

1. Click **Show All**. (See [Figure 325](#).)
2. Select the location at which to add the new **Employer**. (See [Figure 317](#).)
3. Click **OK** to close the *List of Items* dialog.
4. Enter the **Administrator of Benefits** details. (See [Add Employment](#) starting with Step 5.)

## Delete VOE

Use the following steps to remove an **Employer** from the list.

1. Click **Show All**. (See [Figure 325](#).)
2. Select the **Employer** to delete. (See [Figure 317](#).)

3. Click **OK** to close the *List of Items* dialog.
4. Click **Delete** to delete from the list.

## Certify VOE

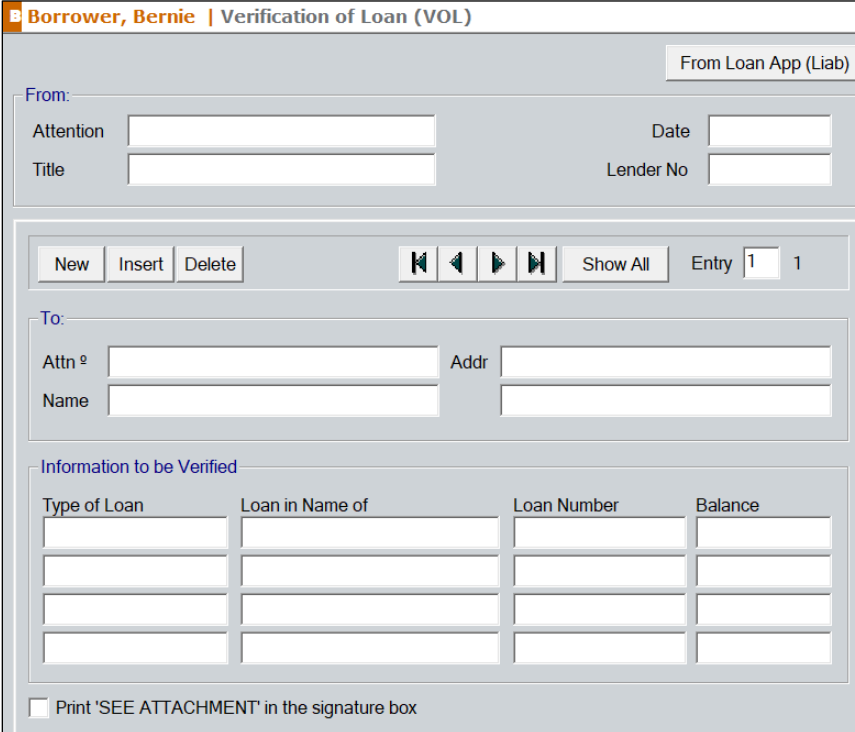
Complete the **Certification** fields after completing the VOE.

## Verification of Loan (VOL)

Use the *Verification of Loan (VOL)* for to verify liabilities.

**Note:** The *Borrower Certification and Authorization* signature is required before requesting verification of liabilities.

1. Select Verification of Loan (VOL) from the Verifs menu.
2. Click **From Loan App (Liab)** to import liabilities from the *Loan Application*.



**Borrower, Bernie | Verification of Loan (VOL)**

From Loan App (Liab)

From:

Attention  Date

Title  Lender No

New Insert Delete ⏪ ⏩ ⏴ ⏵ Show All Entry 1 1

To:

Attn  Addr

Name

Information to be Verified

Type of Loan	Loan in Name of	Loan Number	Balance
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Print "SEE ATTACHMENT" in the signature box

**Figure 326: Verification of Loan (VOL)**

3. Enter the From Attention.
4. Enter the **From Title**.
5. Enter the **From Date**.
6. Enter the From Lender Number.

## Add VOL Administrator

Use the following steps to add VOL accounts.

**Note:** Use the **From Loan App (Liab)** option to import prior to adding manually if importing and adding additional accounts manually.

1. Click **New**. (See [Figure 326](#).)
2. See Steps 2 – 5 in Verification of Benefits (VOB) to add administrators.

## Insert VOL Administrator

Use the following steps to insert an **Administrator of Loans** at a selected table location.

1. Click **Show All**. (See [Figure 319](#).)
2. Select the location at which to add the new **Administrator of Loans**. (See [Figure 326](#).)
3. Click **OK** to close the *List of Items* dialog.
4. Enter the **Administrator of Loans** details. (See Add VOL Administrator.)

## Delete VOD Administrator

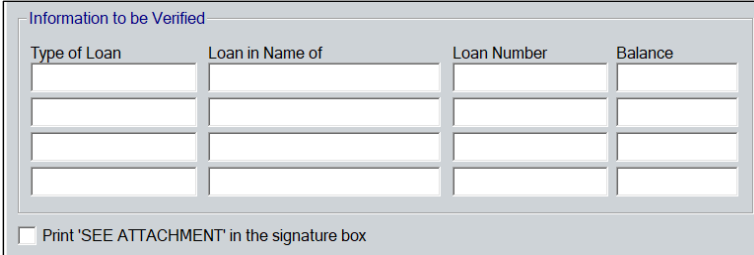
Use the following steps to remove an **Administrator of Benefits** from the list.

1. Click **Show All**. (See [Figure 319](#).)
2. Select the **Administrator of Benefits** to delete. (See [Figure 326](#).)
3. Click **OK** to close the *List of Items* dialog.
4. Click **Delete** to delete from the list.

## Enter Accounts

Use the following steps to enter information for accounts to verify.

1. Enter the Type of Loan.



Type of Loan	Loan in Name of	Loan Number	Balance

Print "SEE ATTACHMENT" in the signature box

**Figure 327: Enter VOL Accounts**



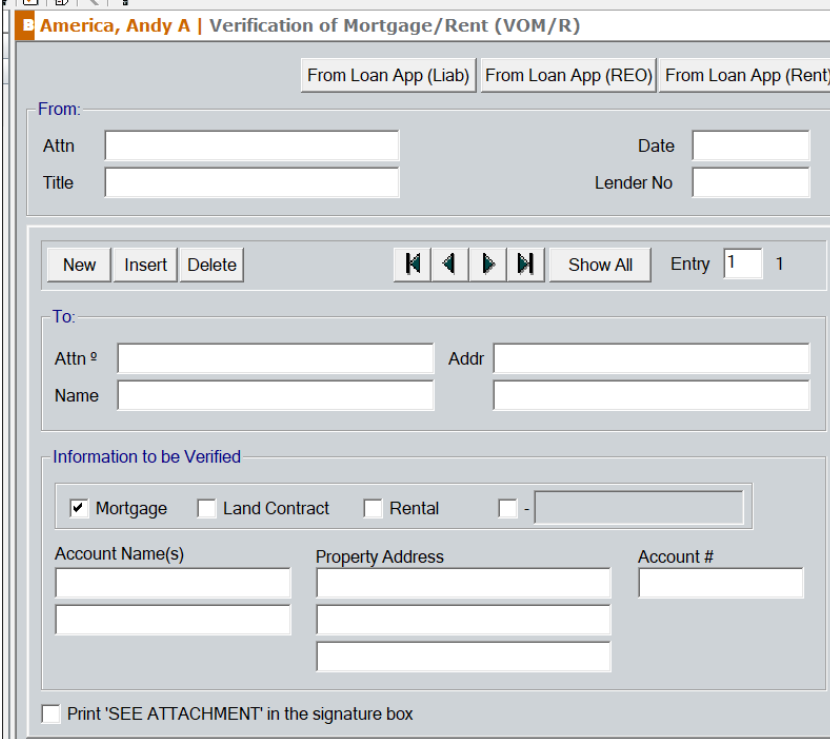
2. Enter the Loan in Name of.
3. Enter the Loan Number.
4. Enter the **Balance**.
5. Select the Print the Words See Attachment in the Signature Box if applicable.

## Verification of Mortgage/Rent (VOM/R)

Use the *Verification of Mortgage/Rent (VOM/R)* for to verify mortgage/rent.

**Note:** The *Borrower Certification and Authorization* signature is required before requesting verification of mortgage/rent.

1. Select Verification of Mortgage/Rent (VOM/R) from the Verifs menu.
2. Click the appropriate button to import information from the *Loan Application*.



**Figure 328: Verification of Mortgage/Rent**

3. Enter the From Attention.
4. Enter the **From Title**.
5. Enter the **From Date**.
6. Enter the From Lender Number.

## Add VOM/R

Use the following steps to add VOM/R accounts.

1. Click **New**. (See [Figure 330](#).)
2. See Steps 2 – 5 in Verification of Benefits (VOB) to add **VOM/R**.

## Insert VOM/R

Use the following steps to insert **VOM/R** at a selected table location.

1. Click **Show All**. (See [Figure 319](#).)
2. Select the location at which to add the new **VOM/R**. (See [Figure 330](#).)
3. Click **OK** to close the *List of Items* dialog.
4. Enter the **VOM/R** details. (See Add VOM/R.)

## Delete VOM/R

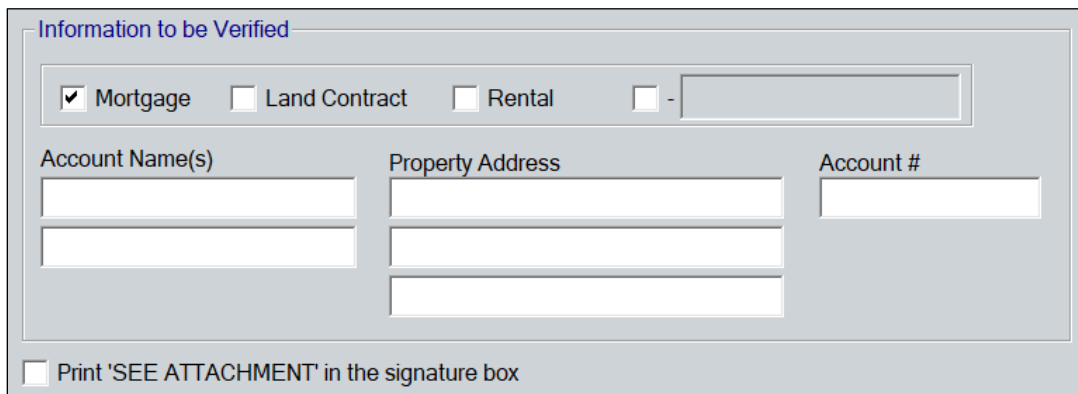
Use the following steps to remove **VOM/R** from the list.

1. Click **Show All**. (See [Figure 319](#).)
2. Select the **VOM/R** to delete. (See [Figure 330](#).)
3. Click **OK** to close the *List of Items* dialog.
4. Click **Delete** to delete from the list.

## Enter Accounts

Use the following steps to enter information for accounts to verify.

1. Select the applicable checkbox.



**Information to be Verified**

Mortgage
  Land Contract
  Rental
  -

Account Name(s)	Property Address	Account #
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	
	<input type="text"/>	

Print 'SEE ATTACHMENT' in the signature box

**Figure 329: Enter VOL Accounts**



2. Enter the **Account Name**.
3. Enter the **Property Address**.
4. Enter the **Account Number**.
7. Select the Print the Words See Attachment in the Signature Box if applicable.

## Chapter 9: TRACK MENU

Point creates a tracking file when a prospect or Borrower file is created. The information entered on the forms populates the tracking screens.

**Note:** Enter date information in all tracking fields to determine the status of ordered documents.

Print the reports from the **Tracking** tab in the *Borrower Forms* dialog.

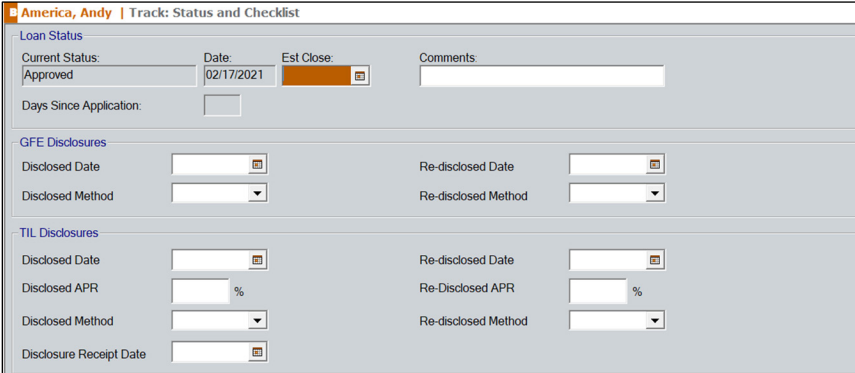
Verify the date and time settings on the computer are correct before printing to ensure the reports are accurate.

### Track Loan Status

The *Status and Checklist* screen supplies synchronized data to the **Information** bar. The screen opens with the **Current Status** displayed.

### Update Disclosure Information

1. Select **Status** from the *Track* menu.
2. Enter the **Estimated Close** date when known.



**Figure 330: Track Status and Checklist**

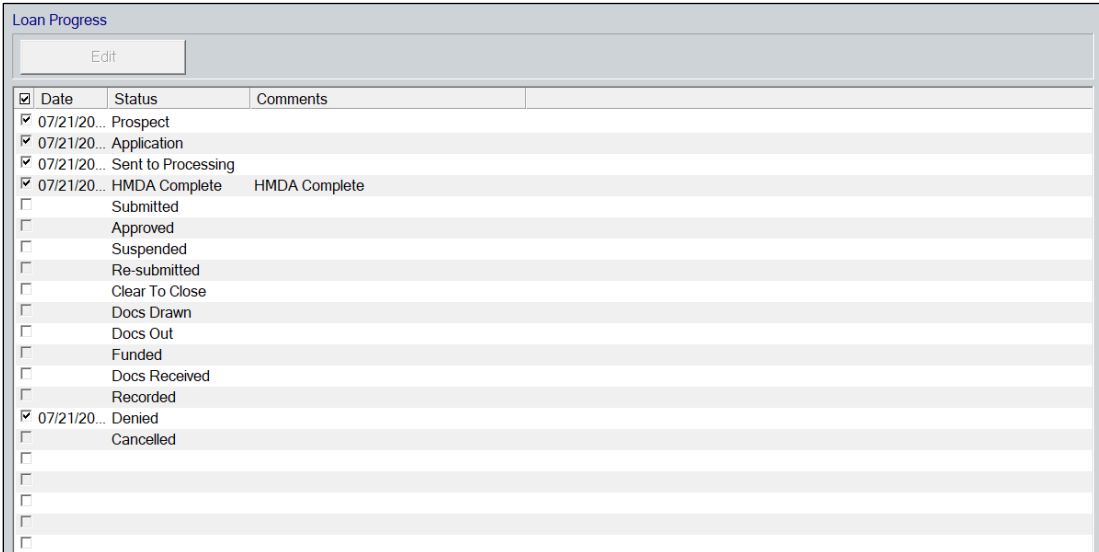
3. Enter **Comments** if applicable.
4. Select the GFE Disclosed Date.
5. Select the GFE Disclosed Method.
6. Select the **GFE Re-disclosed Date** if applicable.
7. Select the **GFE Re-disclosed Method** if applicable.
8. Select the TIL Disclosed Date.
9. Enter the TIL Disclosed APR.

10. Select the TIL Disclosed Method.
11. Select the TIL Disclosure Receipt Date.
12. Select the **TIL Re-disclosed Date** if applicable.
13. Enter the TIL Re-disclosed APR.
14. Select the **TIL Re-disclosed Method** if applicable.

## Update Loan Progress

The current date auto populates when selecting an item in to **Loan Progress** table.

1. Select a listed item in the **Loan Progress** list.
2. Click **Edit**.



<input checked="" type="checkbox"/>	Date	Status	Comments
<input checked="" type="checkbox"/>	07/21/20...	Prospect	
<input checked="" type="checkbox"/>	07/21/20...	Application	
<input checked="" type="checkbox"/>	07/21/20...	Sent to Processing	
<input checked="" type="checkbox"/>	07/21/20...	HMDA Complete	HMDA Complete
<input type="checkbox"/>		Submitted	
<input type="checkbox"/>		Approved	
<input type="checkbox"/>		Suspended	
<input type="checkbox"/>		Re-submitted	
<input type="checkbox"/>		Clear To Close	
<input type="checkbox"/>		Docs Drawn	
<input type="checkbox"/>		Docs Out	
<input type="checkbox"/>		Funded	
<input type="checkbox"/>		Docs Received	
<input type="checkbox"/>		Recorded	
<input checked="" type="checkbox"/>	07/21/20...	Denied	
<input type="checkbox"/>		Cancelled	
<input type="checkbox"/>			
<input type="checkbox"/>			
<input type="checkbox"/>			
<input type="checkbox"/>			

Figure 331: Track Loan Progress

3. Enter the progress update **Date**.



Date:	Status:	Comments:
<input checked="" type="checkbox"/> 07/21/2021	Application	

OK Cancel

Figure 332: Loan Progress Dialog

4. Enter appropriate **Comments**.

**Note:** Select the checkbox to enter the current date in the **Date** field.

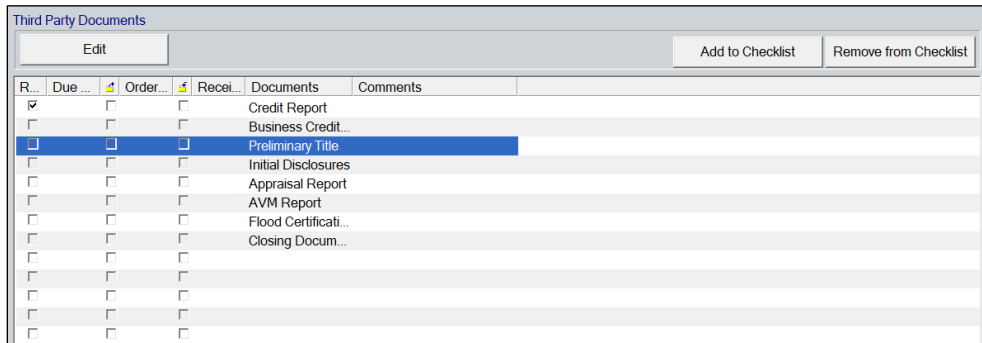
- Repeat Steps 1 – 4 to update other list items.

**Note:** Select a blank field to enter a user-defined item.

## Update Third-Party Document Status

Use the following steps to update status for documents requested from a third-party.

- Select a listed item in the **Third-Party Documents** list.



R...	Due ...	Order...	Recei...	Documents	Comments
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Credit Report	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Business Credit...	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Preliminary Title	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Initial Disclosures	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Appraisal Report	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	AVM Report	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Flood Certificati...	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Closing Docum...	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		

Figure 333: Third-Party Document Status

- Click **Edit**.

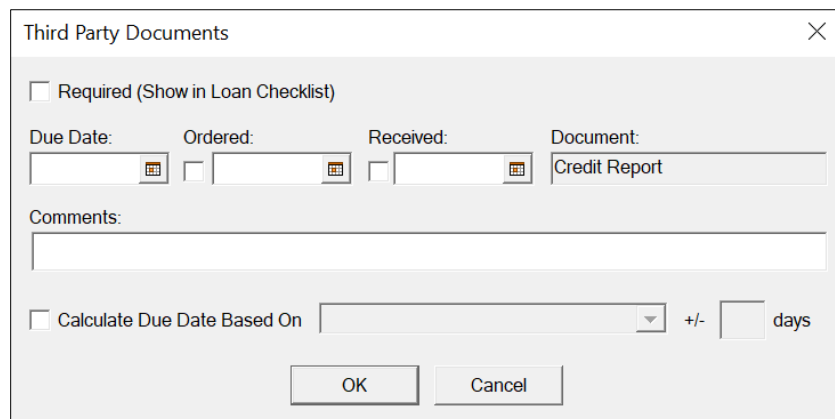


Figure 334: Third-Party Documents

- Click the **Required** checkbox if applicable.
- Select the **Due Date**.
- Select the **Ordered Date**.
- Select the Received Date.
- Enter **Comments** if applicable.
- Select the **Calculate Due Date Based On** and select the appropriate dropdown option to base the document dues on other task completions.

9. Click **OK** to close the dialog.
10. Click **Add to Checklist** to add the selected document to the **Loan Checklist**.

**Note:** Click **Remove from Checklist** to remove a selected item from the **Loan Checklist**.

11. Repeat Steps 1 – 10 for other list items.

**Note:** Select a blank field to enter a user-defined item.

## Document Requests Status

The **Document Requests** section is a list of various items required from the Borrower to process the loan.

Documents are added to the **Document Request List** when one of the following occurs:

- A document is electronically sent to the Borrower WebCaster account from the document repository requiring a signature.
- A loan condition is added to the *Banker Conditions* screen and then select the **Show in Track Conditions Screen** checkbox on the *Edit Condition* dialog is selected.

**Note:** Selecting the **Show in Track Conditions Screen** checkbox does not record the loan condition in the **Document Requests** list when editing a previously saved loan condition. The checkbox must be selected at the time of creation to be saved in the **Document Requests** list.

## Check Document Status

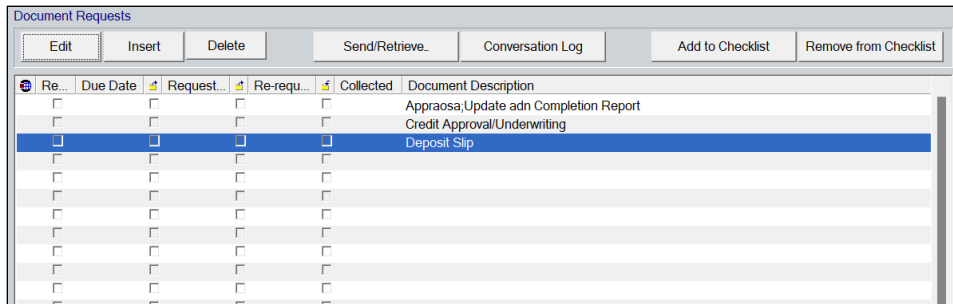
Point connects directly to WebCaster to check for uploads and documents viewed by the Borrower. Point updates the **Document Requests** list and document repository accordingly after selecting **Send/Retrieve** when a document is not selected from the list.

The *WebCaster* dialog displays with the **Document Description** and the **Notes to Borrower** sections are disabled. Enter login information and click **Send/Retrieve** to initiate the connection to WebCaster to check for uploads and viewed documents.

## Send Document Requests

Use the following steps to send a document request to a Borrower WebCaster account.

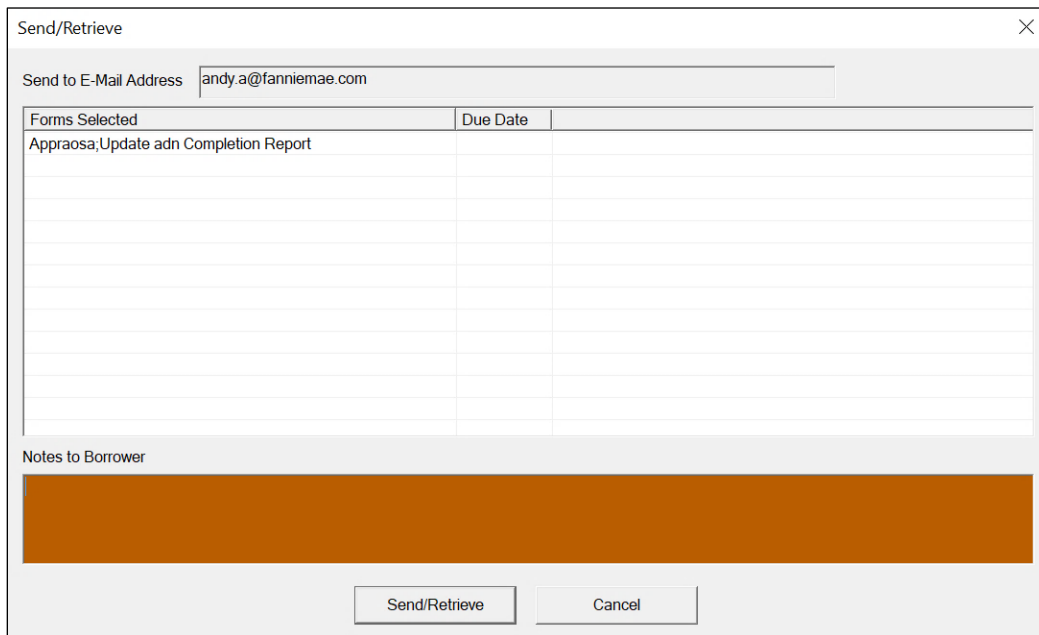
1. Select the document to send.



Re...	Due Date	Request...	Re-requ...	Collected	Document Description
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Appraosa;Update adn Completion Report
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Credit Approval/Underwriting
<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Deposit Slip
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

Figure 335: Document Requests

2. Click **Send/Retrieve**.
3. Enter a due date in the **Date** field on the *Send/Retrieve* dialog.



Forms Selected	Due Date
Appraosa;Update adn Completion Report	

Figure 336: Send/Retrieve Dialog

4. Enter instructions or comments for the Borrower in the **Notes to Borrower** field.

**Note:** The *Comments* are added to the *Conversation Log* in the Point Borrower file.

5. Complete the *WebCaster Administration Login Information* section if prompted.
6. Select the **Save Password** checkbox to save the login information for future logins.
7. Click the **Send/Retrieve** button.

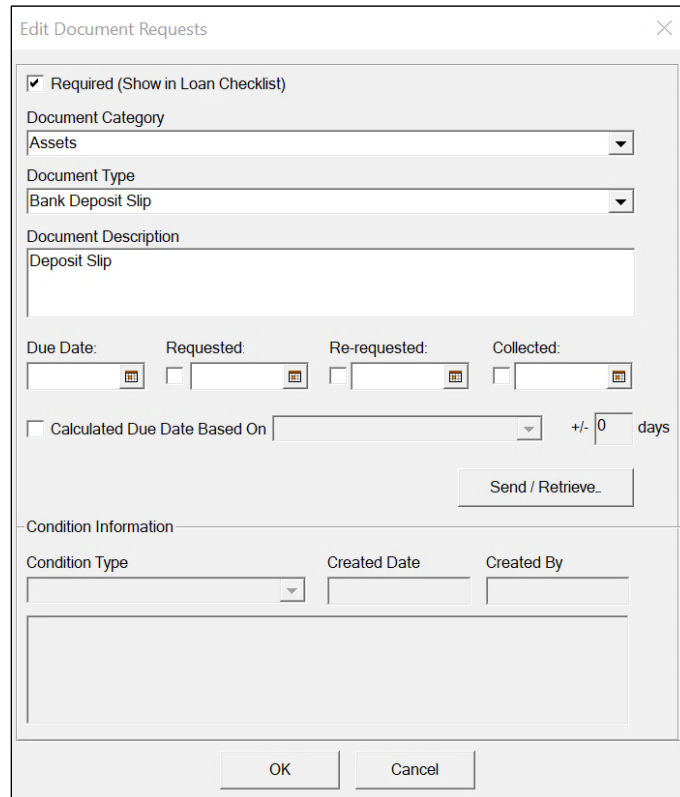
**Note:** A *Status* dialog displays with the document descriptions, the action taken, and if the transmission was successful when the transaction is complete.



## Edit Document Requests

Use the following steps to edit a document request.

1. Select the document in the **Document Requests** list. (See [Figure 335.](#))
2. Click **Edit**.
3. Make appropriate changes to the request.



**Figure 337: Edit Document Requests**

4. Click **OK** to save.

## Add Document Request

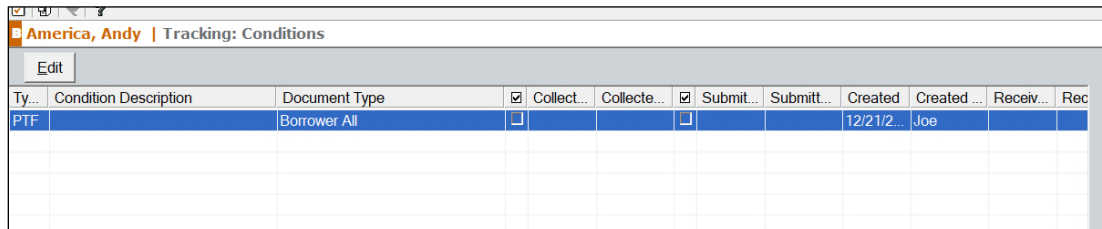
Use the following steps to add a new document request.

1. Double-click an empty row in **Document Requests** list. (See [Figure 335.](#))
2. Click **Edit**.
3. Enter the document request details in the Edit Document Requests dialog. (See [Figure 337.](#))
4. Click **OK** to save.

## Track Conditions

The *Conditions* screen itemizes the various conditions of the loan. The fields are populated with conditions from the *Banker Conditions* screen identified by selecting the **Show in Track** checkbox when the condition is added. Use *Track Conditions* to track loan processing and underwriting conditions for which the originator and processor are responsible.

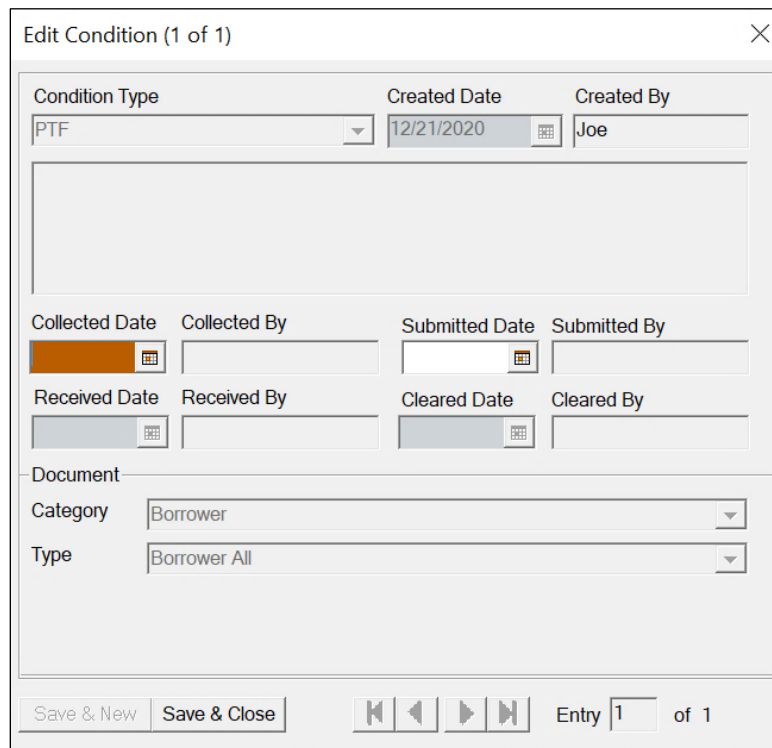
1. Select **Conditions** from the **Track** menu.
2. Select a **Condition** to edit.



Ty...	Condition Description	Document Type	<input checked="" type="checkbox"/> Collect...	Collecte...	<input checked="" type="checkbox"/> Submit...	Submitt...	Created	Created ...	Receiv...	Rec
PTF	Borrower All		<input type="checkbox"/>		<input type="checkbox"/>		12/21/2...	Joe		

Figure 338: Track Conditions

3. Click **Edit**.
4. Update the **Collected Date** or **Submitted Date** on the Edit Condition dialog if applicable.



Edit Condition (1 of 1) [X]

Condition Type: PTF | Created Date: 12/21/2020 | Created By: Joe

---

Collected Date: [ ] | Collected By: [ ] | Submitted Date: [ ] | Submitted By: [ ]

Received Date: [ ] | Received By: [ ] | Cleared Date: [ ] | Cleared By: [ ]

Document

Category: Borrower | Type: Borrower All

Save & New | Save & Close | [Home] [Back] [Next] [End] | Entry 1 of 1

Figure 339: Edit Conditions Dialog

5. Select the condition to edit click the **Edit** button.
6. Click **OK** on the *Edit Conditions* dialog.

## Registration & Rate Lock

The *Registration & Rate Lock* screen provides a resource for locking loans with a wholesale lender or the Calyx secondary marketing department. Fields are populated with *Borrower Information* screen data, *Underwriting* screen, and requested *Credit Reports*.

The originator uses *Registration & Rate Lock* screen for the following:

- Negotiating the primary market rate and price with the Borrower
- Registering and locking the loan with either a wholesale lender or their secondary marketing department
- Recording the confirmation of the lock request from either the wholesale lender or the secondary marketing department

**Note:** The screen option is available only to users who have access to financial information. The menu option is disabled when access is not granted.

## Initial Information

Complete the **Initial Information** applicable fields.

1. Select Registration & Rate Lock from the Track menu.

2. Select the **Business Channel**.

**Borrower, Bernie | Registration & Rate Lock**

Lender Case No	1234565	Underwriting Decision	Denied
Business Channel		Decision Date	07/21/2021
Company/Broker		Estimated Close	
Originator	Ollie Originator		
Processor	Polly Processor		

**Borrower Information**

	First	Middle	Last	Suffix	SSN	Self Employed
Brw	Bernie		Borrower		123-45-6789	<input type="checkbox"/>
Co-Brw	Betty		Borrower		234-56-7891	<input type="checkbox"/>

**Credit Scores**

	Exp	TU	Equ	Qualifying Score
Brw	750	750	750	
Co-Brw	760	760	760	

**Borrower Type**

	Brw	Co-Brw
U.S. Citizen	<input checked="" type="checkbox"/> Y	<input checked="" type="checkbox"/> Y (Y/N)
Permanent Resident Alien	<input type="checkbox"/> N	<input type="checkbox"/> N (Y/N)
Non-Permanent Resident Alien	<input type="checkbox"/>	<input type="checkbox"/> (Y/N)

**Loan Information**


Loan Type	Lien Position	Occupancy	Loan Purpose
<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> USDA/Rural <input type="checkbox"/> Other -	<input checked="" type="checkbox"/> First <input type="checkbox"/> Second	<input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Second Home <input type="checkbox"/> Investment	<input type="checkbox"/> Purchase <input type="checkbox"/> No Cash-Out <input type="checkbox"/> Cash-Out  \$ 188,450.00 <input type="checkbox"/> Construction <input type="checkbox"/> Construction-Permanent <input type="checkbox"/> Other -

Figure 340: Track Registration &amp; Rate Lock

3. Enter the Company/Broker.
4. Select the **Originator**.
5. Select the **Processor**.
6. Select the **Underwriting Decision** if applicable.
7. Select the **Decision Date** if applicable.
8. Enter the **Estimated Close Date**.
9. Verify the **Borrower Information**.
10. Verify **Loan and Lien** information.
11. Enter the number of stories in the dwelling if a **Condominium Property** is selected from the **Property Type** dropdown.

## General Information

Use the following steps to complete the **General Information** section non-populated fields.

1. Enter the **Sales Price**.

General Information				
Sales Price	\$	<input type="text"/>	Lender Name <sup>g</sup>	Jackson Monty Masters
Appraised Value	\$	250,000	Loan Program	<input type="text"/>
Loan Amount	\$	200,000	Interest Only	<input type="text"/> mths
w/ MIP, FF	\$	200,000	Doc Type	<input type="text"/>
Initial HELOC Draw	\$	<input type="text"/>	Credit Grade	<input type="text"/>
Max Loan Limit	\$	<input type="text"/>	Debt-To-Income Ratios	
Term/Due		120 / 120 mths	Actual	Top Bottom
LTV/CLTV		80.000 % 80.000 %	Combined	26.392 % 58.238 %
HCLTV		<input type="text"/> %	Maximum	<input type="text"/> % <input type="text"/> %
Max LTV/CLTV		<input type="text"/> % <input type="text"/> %		

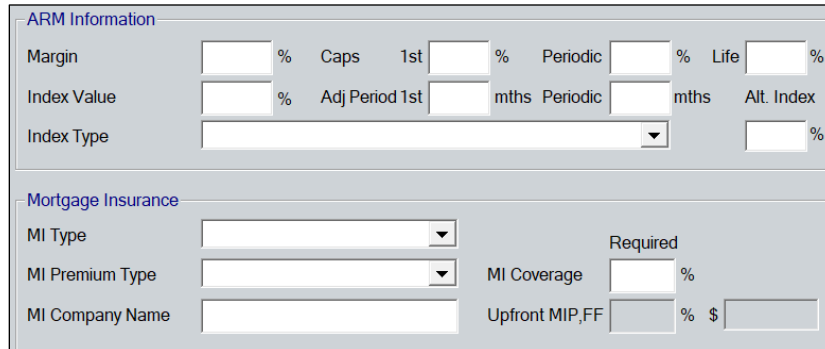
Figure 341: General Information

2. Enter the **Appraised Value**.
3. Enter the **Loan Amount**.
4. Enter the **Initial HELOC Draw** if applicable.
5. Enter the **Max Loan Amount** if applicable.
6. Enter the **Term/Due**.
7. Enter the **Max LTV/CLTV**.
8. Enter the **Interest Only Months**.
9. Select the **Doc Type**.
10. Select the **Credit Grade**.
11. Enter the **Top** and **Bottom Maximum Percentage** if applicable.

## ARM and Mortgage Insurance

The **ARM Information** is populated from the *Truth-in-Lending* screen **Rate Adjustments** section. Use the following steps to complete the non-populated **ARM Information** when completing an ARM loan. Complete the **Mortgage Insurance** fields when the Borrower must carry the insurance.

1. Enter the **Margin** percent.



ARM Information							
Margin	<input type="text"/>	%	Caps	1st	<input type="text"/>	%	
			Periodic	<input type="text"/>	%	Life	
				<input type="text"/>	%		
Index Value	<input type="text"/>	%	Adj Period 1st	<input type="text"/>	mths	Periodic	
				<input type="text"/>	mths	Alt. Index	
						<input type="text"/>	
Index Type	<input type="text"/>					<input type="text"/>	%
Mortgage Insurance							
MI Type	<input type="text"/>					Required	
MI Premium Type	<input type="text"/>					MI Coverage	
					<input type="text"/>	%	
MI Company Name	<input type="text"/>					Upfront MIP,FF	
					<input type="text"/>	% \$	
					<input type="text"/>		

**Figure 342: ARM and Mortgage Insurance**

2. Enter the 1<sup>st</sup> Cap Percent.
3. Enter the Period Cap Percent.
4. Enter the Life Cap Percent.
5. Enter the publicly published number used to alter the adjustable loan rate in the Index **Value** field, if applicable.
6. Enter the Adjustment Period 1<sup>st</sup> Months.
7. Enter the Adjustment Period Periodic Months.
8. Select the **Index Type**.
9. Enter the Alternate Index Percent.
10. Select the Mortgage Insurance Type.
11. Select the Mortgage Insurance Premium Type.
12. Enter the Mortgage Insurance Coverage Percent.
13. Enter the Mortgage Insurance Name.

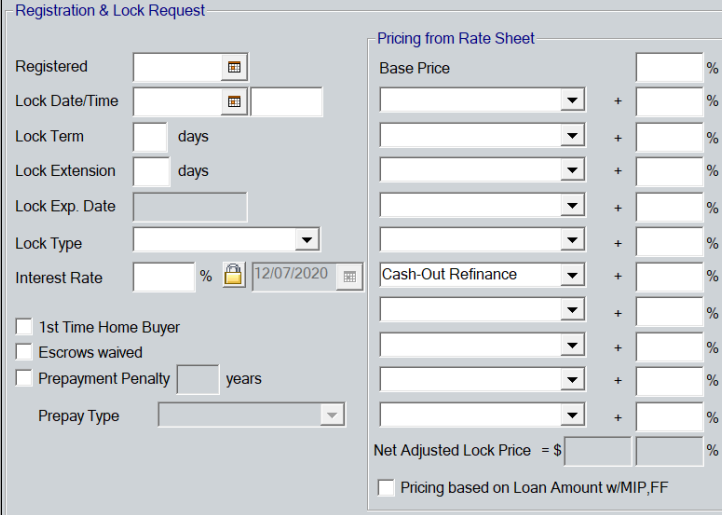
**Note:** The Upfront **MIP, FF** fields are populated with the values from the *PMI/MIP/FF/USDA* dialog.

## Registration & Lock Request

Use the following steps to complete the **Registration & Lock Request** section.

**Note:** The fields are not available when **Lock** is selected in the **Request Type** section.

1. Enter the Registration Date.



**Figure 343: Registration & Lock Request**

**Note:** The field is automatically populated with the current date when the **Register** checkbox in the **Request Type** section is selected.

2. Enter the date and time of the lock request in the **Lock Date/Time** fields.
3. Enter the term of the lock in the **Lock Term** field.
4. Enter the number of days the lock is extended in the **Lock Extension** field.
5. Select the **Lock Type**.
6. Complete the **Interest Rate** field, if applicable.

**Note:** The date the rate was changed is automatically populated in the date field

7. Select the **1st Time Home Buyer** checkbox if applicable.
8. Select the **Escrows waived** checkbox if the lender is allowing the Borrower to pay certain escrow items directly to the payees.
9. Select the **Prepayment Penalty** checkbox if the selected loan program has a prepayment penalty.
10. Enter the number of years the prepayment penalty is in effect and select the **Prepay Type** from the dropdown.

## Pricing from Rate Sheet

Use the following steps to complete the **Pricing from Rate Sheet** section.

**Note:** Price adjustments are calculated as positive values. Precede a value it with a minus sign (-) to deduct the amount from the total.

1. Enter the **Base Rate** from the rate sheet in the **Base Price** field. (See [Figure 343.](#))
2. Select up to two additional rate adjustments from the dropdowns.
3. Enter the **Adjustment Percent** in the % field.
4. Complete the Pricing from Rate Sheet section.

## Interest Rate Sheet and Request Type

Use the following steps to complete the remaining **Registration & Rate Lock** fields.

1. Enter the **base price** from the rate sheet in the **Base Price** field. (See [Figure 343.](#))
2. Select Additional Loan Price Adjustments from the dropdowns.
3. Enter the **Adjustment Percent** in the % field.
4. Select the **Pricing based on Loan Amount w/MIP, FF** checkbox to calculate the **Net Adjust Lock Price** based on the total loan amount rather than the base loan amount.
5. Select the **Register** checkbox to enable the **Create Registration Request** button to register the loan.
6. Click the **Create Registration Request** button to generate the request.
7. Select the **Float** or **Lock** checkbox to indicate the rate is not locked.
8. Select the **Lock** checkbox to enable the Create Lock Request button to lock the rate.
9. Click **Create Lock Request** to generate the request.

## Track Verifications

The *Track Verification* screens are automatically populated when the *Verification* screens are populated. Use verification tracking to manage the receipt of verification documents sent for a loan file.

1. Select **Verifications** from the *Track* menu.



2. Select one of the following verifications to track:
  - VOB: Verification of Benefits
  - VOD: Verification of Deposit
  - VOE: Verification of Employment
  - VOL: Verification of Loan
  - VOM/R: Verification of Mortgage/Rent
3. Enter the date **Received** when the verification is returned.

**Note:** Items are automatically updated in the **Loan Checklist** when updated on the tracking screen.

## Track Title

Use the *Track Title* screen to track the title conditions that must be cleared from the title report before the loan can close.

1. Select **Title** from the **Track** menu.
2. Enter the Preliminary Title Date.

**Note:** Click on the Calendar icon inside the field of open an interactive calendar that is used to select the desired date.

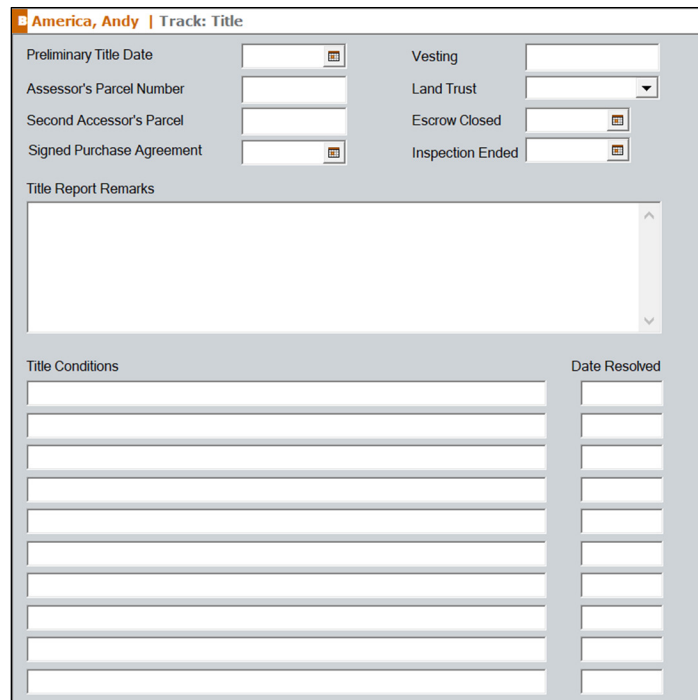


Figure 344: Track Title

3. Enter the **Assessor's Parcel Number**.

4. If needed, enter **Secondary Assessor's Parcel** number.
5. Enter the **Signed Purchase Agreement** date.
6. Enter **Vesting**.
7. Select the **Land Trust**.
8. Enter the **Escrow Closing** date.
9. Enter the **Inspection Ended** date.
10. Enter the **Title Report Remarks** if applicable.
11. Enter the conditions required before the title insurance can be issued in the **Title Conditions** section.
12. Enter the Title Report Required Endorsement if applicable.
13. Enter Long Legal Description.

## Track HMDA Reporting

The *HMDA Reporting* screens contain most of the information required to be reported to the CFPB to comply with the *Home Mortgage Disclosure Act*.

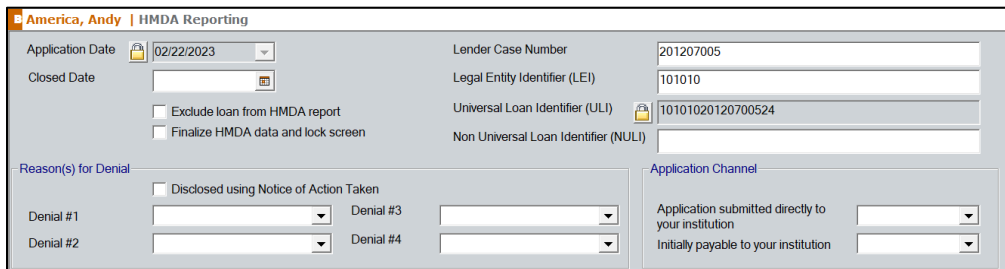
**Note:** The HMDA Report does not include loan with a missing relevant date causing reporting will be inaccurate.

Use the field **Locks** to prevent updates to the field. Unlock fields to enable editing.

### Loan Information

Use the following steps to complete the initial loan information.

1. Select **HMDA** from the *Track* menu.
2. Enter the **Application Date**.



The screenshot shows the 'HMDA Reporting' form for 'America, Andy'. The form includes the following fields and options:

- Application Date:** 02/22/2023 (locked)
- Closed Date:** (empty)
- Exclude loan from HMDA report:**
- Finalize HMDA data and lock screen:**
- Lender Case Number:** 201207005
- Legal Entity Identifier (LEI):** 101010
- Universal Loan Identifier (ULI):** 10101020120700524 (locked)
- Non Universal Loan Identifier (NULI):** (empty)
- Reason(s) for Denial:**
  - Disclosed using Notice of Action Taken
  - Denial #1: (dropdown)
  - Denial #2: (dropdown)
  - Denial #3: (dropdown)
  - Denial #4: (dropdown)
- Application Channel:**
  - Application submitted directly to your institution: (dropdown)
  - Initially payable to your institution: (dropdown)

Figure 345: HMDA Reporting

3. Enter the loan **Closed Date**.
4. Select the **Exclude loan from HMDA report** checkbox to omit the loan from the HMDA Report.

5. Select **Finalize HMDA** data and lock screen if applicable.
6. Verify the **Lender Case Number**.
7. Enter **Legal Entity Identifier (LEI)**.
8. Enter **Universal Loan Identifier (ULI)**.

**Note:** Click on the lockbox icon to edit the ULI.

9. Enter **Non Universal Loan Identifier (NULI)**.

## Denial Reasons and Application Channel

Use the following steps to complete the **Reason(s) for Denial** and **Application Channel Information**.

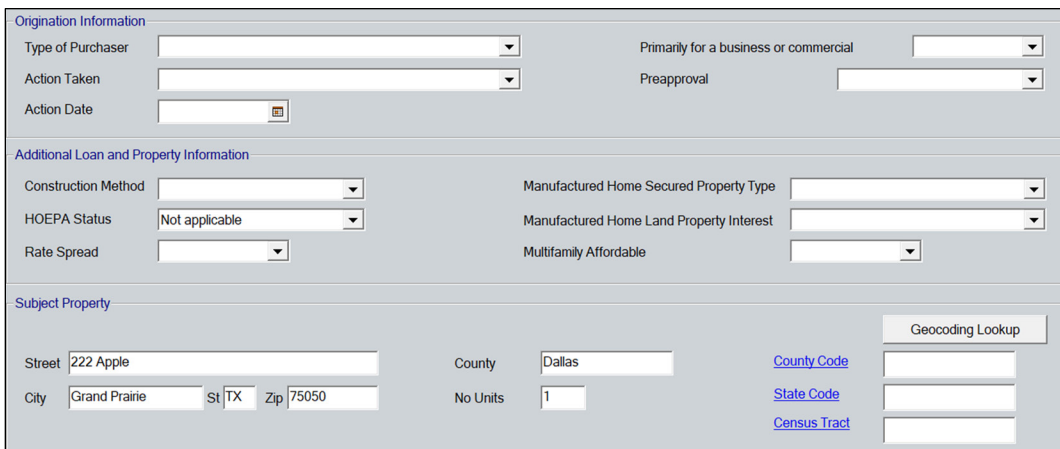
1. Select the **Disclosed using Notice of Action Taken** checkbox if applicable. (See [Figure 346](#).)
2. Select **Denial # 1** reason from the dropdown.
3. Select **Denial # 2** reason from the dropdown.
4. Select **Denial # 3** reason from the dropdown.
5. Select **Denial # 4** reason from the dropdown.
6. Select the appropriate **Application Channel** options.

**Note:** A selection is required. Select **Not Applicable** when appropriate.

## Organization and Additional Loan/Property Information

Use the following steps to complete the **Organization Information**.

1. Select the **Type of Purchaser**.



Origination Information	
Type of Purchaser	Primarily for a business or commercial
Action Taken	Preapproval
Action Date	
Additional Loan and Property Information	
Construction Method	Manufactured Home Secured Property Type
HOEPA Status	Manufactured Home Land Property Interest
Rate Spread	Multifamily Affordable
Subject Property	
Street	County
City	No Units
State	Geocoding Lookup
Zip	County Code
	State Code
	Census Tract

**Figure 346: Organization & Loan/Property Information**

2. Select the **Action Taken**.
3. Select the **Action Date**.
4. Select the Primarily for a business or commercial option.

**Note:** A selection is required. Select **Not Applicable** when appropriate.

5. Select the appropriate Additional Loan and Property Information options.

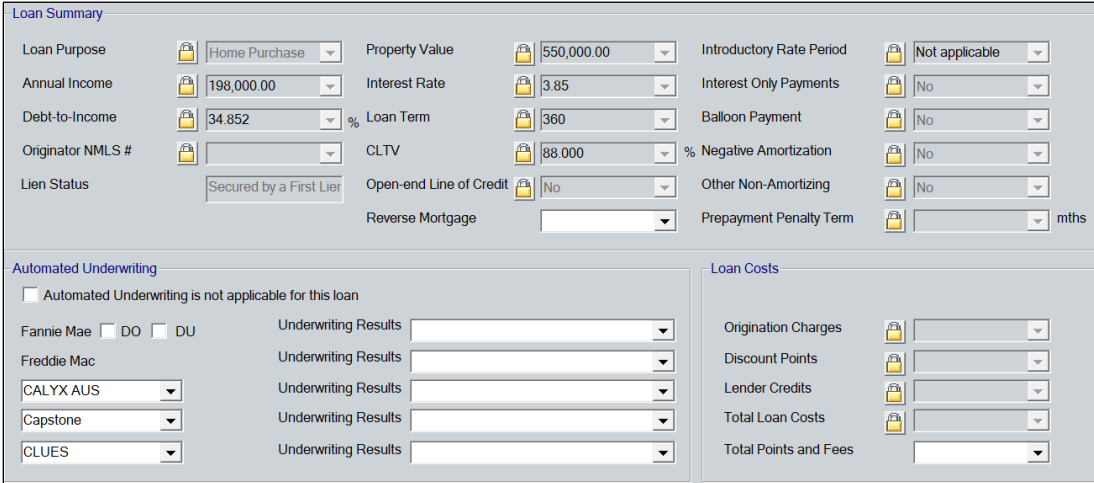
**Note:** Selection are required. Select **Not Applicable** when appropriate.

6. Verify the populated **Subject Property** fields.
7. Click **Geocoding Lookup** to access the **Codes** if required.

## Loan Summary and Automated Underwriting

Use the following steps to complete the **Loan Summary** and **Automated Underwriting** information.

1. Review the populated **Loan Summary** fields.

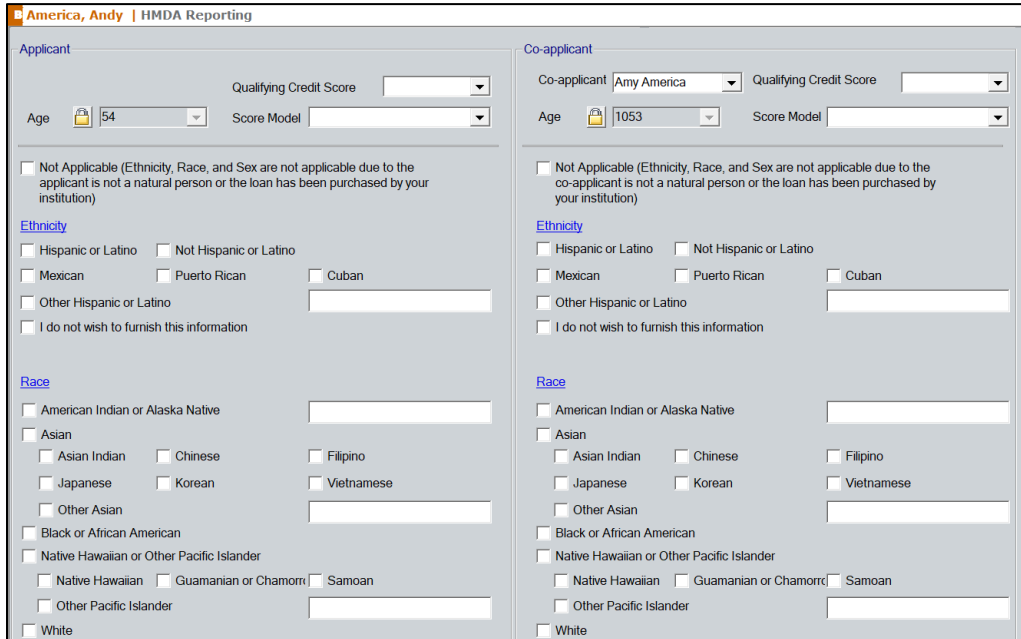


**Figure 347: Loan Summary & Automated Underwriting**

**Note:** Click a *Lock* to unlock a field to edit if required.

2. Select the appropriate **Reverse Mortgage** option.
3. Select the **Automated Underwriting is not applicable for this loan** checkbox if applicable.
4. Select the appropriate **Fannie Mae** checkbox(es).
5. Select the appropriate **Freddie Mac** options.
6. Review displayed **Underwriting Results**.
7. Update the **Underwriting Results** when appropriate.

8. Select the **Loan Costs Total Points and Fees** option.
9. For the *Applicant* section, select the **Qualifying Credit Score**.



**America, Andy | HMDA Reporting**

**Applicant**

Qualifying Credit Score

Age  Score Model

Not Applicable (Ethnicity, Race, and Sex are not applicable due to the applicant is not a natural person or the loan has been purchased by your institution)

**Ethnicity**

Hispanic or Latino  Not Hispanic or Latino

Mexican  Puerto Rican  Cuban

Other Hispanic or Latino

I do not wish to furnish this information

**Race**

American Indian or Alaska Native

Asian

Asian Indian  Chinese  Filipino

Japanese  Korean  Vietnamese

Other Asian

Black or African American

Native Hawaiian or Other Pacific Islander

Native Hawaiian  Guamanian or Chamorro  Samoan

Other Pacific Islander

White

**Co-applicant**

Co-applicant  Qualifying Credit Score

Age  Score Model

Not Applicable (Ethnicity, Race, and Sex are not applicable due to the co-applicant is not a natural person or the loan has been purchased by your institution)

**Ethnicity**

Hispanic or Latino  Not Hispanic or Latino

Mexican  Puerto Rican  Cuban

Other Hispanic or Latino

I do not wish to furnish this information

**Race**

American Indian or Alaska Native

Asian

Asian Indian  Chinese  Filipino

Japanese  Korean  Vietnamese

Other Asian

Black or African American

Native Hawaiian or Other Pacific Islander

Native Hawaiian  Guamanian or Chamorro  Samoan

Other Pacific Islander

White

**Figure 348: Applicants**

10. Edit the **Age** field (click the lockbox).
11. Select the **Score Model**.
12. Complete the Borrower **Demographic Information**.
13. Complete the Co-Borrower Applicant section when appropriate.

## Track Mortgage Call Report

The *Mortgage Call Report (MCR)* screen allows the user to enter loan origination required for the *Nationwide Mortgage Licensing System (NMLS)*. The user can generate *NMLS Call Reports* through the *Report & Marketing* screen.

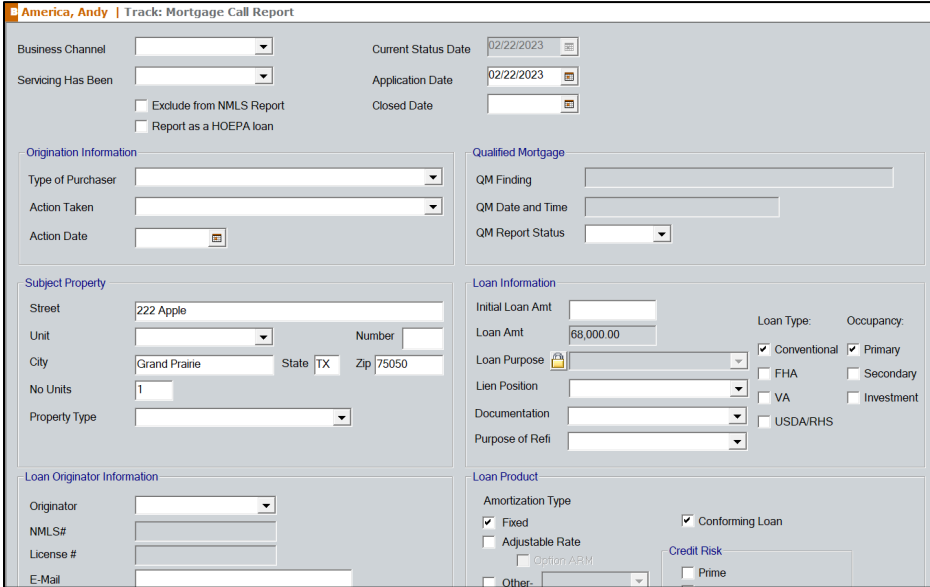


Figure 349: Mortgage Call Report

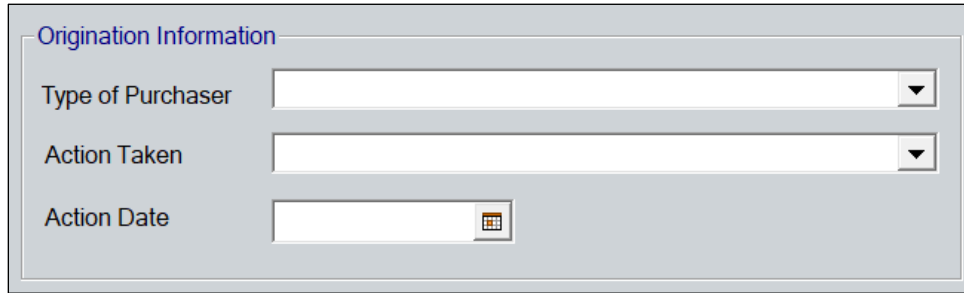
Enter origination information into the **Track: Mortgage Call Report**.

1. Choose a **Business Channel** from the dropdown menu.
2. Enter the **Application Date**.
3. Select an option from the **Servicing Has Been** dropdown menu.
4. If applicable, click on the **Exclude from NMLS Report** checkbox.
5. Click on the **Report as a HOEPA loan** checkbox.

## Origination Information

For the *Origination Information* section:

1. Select the **Type of Purchaser** from the dropdown menu.

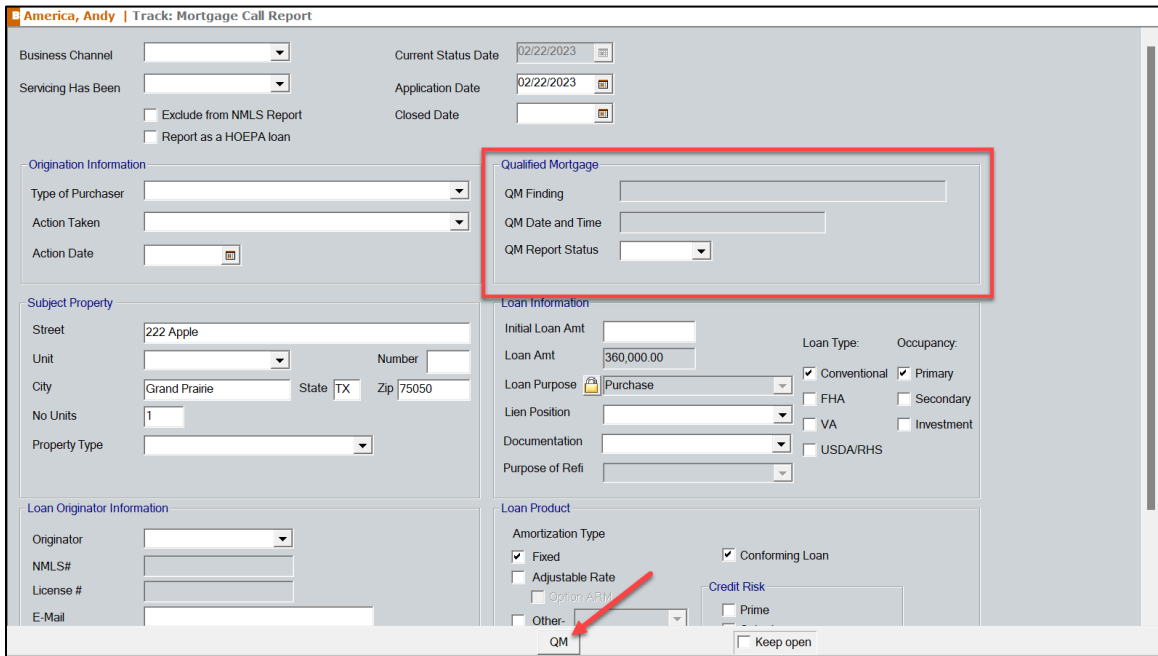


**Figure 350: Origination Information**

2. Select the **Action Taken** from the dropdown menu.
3. Select an **Action Date** by clicking on the *Calendar* icon.

## Qualified Mortgage

The *Qualified Mortgage* section is auto-populated by selecting the QM button at the bottom of the screen. Use the dropdown to select the *QM Report Status*.

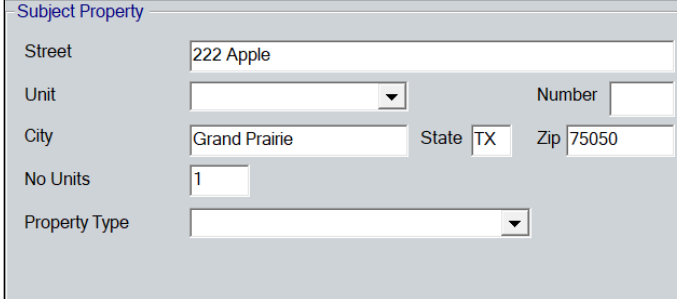


**Figure 351: Qualified Mortgage**

## Subject Property

Enter property information about the borrower.

1. Enter the **Street** address.



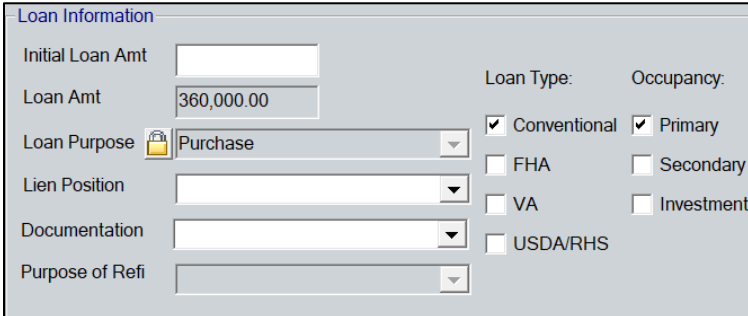
**Figure 352: Subject Property**

2. If needed, enter the type of unit from the dropdown menu.
3. Enter the unit **Number**.
4. Enter the *Subject Property's* **City**, **State**, and **Zip** code.
5. Enter number of Units (**No Units**).
6. Enter the **Property Type**.

## Loan Information

Enter the loan information for the subject property.

1. To adjust the **Loan Purpose**, select the *Lock* icon and choose the desired options.



**Figure 353: Loan Information (MCR)**

2. Select the desired **Lien Position**.
3. Select **Documentation**.
4. Select the desired **Loan Type**.
5. Select the desired **Occupancy**.



## Loan Originator Information

The *Loan Originator Information* section allows the user to enter information about the originator. Select the *Originator* from the dropdown menu.

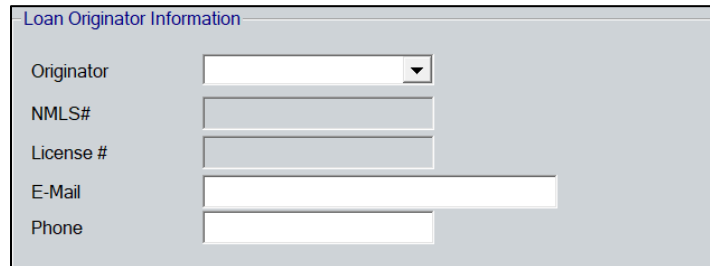


Figure 354: Loan Originator Information

## Loan Product

1. Select the **Amortization Type**.

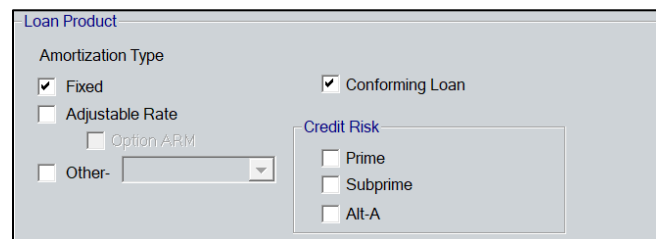
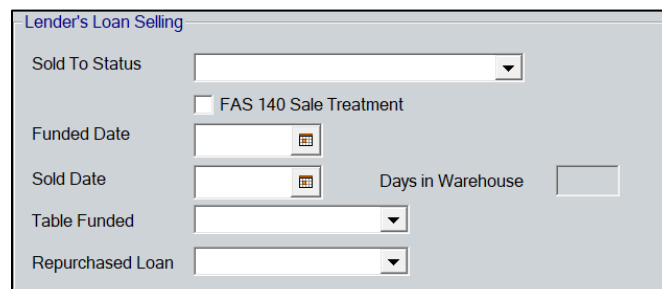


Figure 355: Loan Product

2. If needed, select **Credit Risk**.

## Lender's Loan Selling

1. Select an option from the **Sold To Status** dropdown menu.

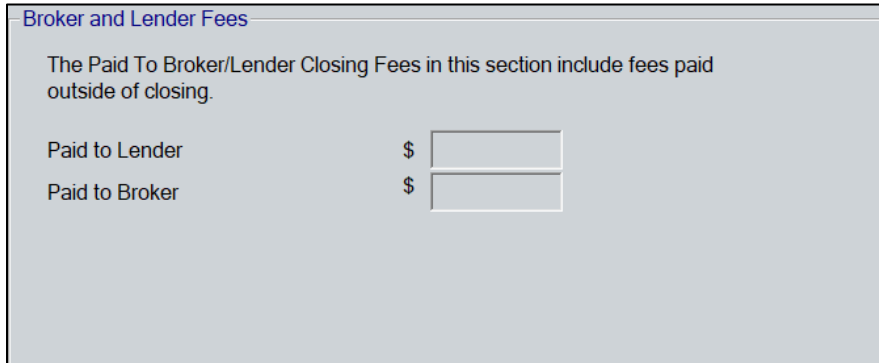


2. Select the **FAS 140 Sale Treatment** checkbox if applicable.
3. Select a **Funded Date**.
4. Select the **Sold Date**.

5. Choose **Yes** or **No** if *Table Funded*.
6. Select the **Repurchased Loan** option.

## Broker and Lender Fees

This section contains auto-populated fields for *Paid to Lender* and the *Paid to Broker*. Fees paid outside closing are included in these fields.



Broker and Lender Fees

The Paid To Broker/Lender Closing Fees in this section include fees paid outside of closing.

Paid to Lender                   \$

Paid to Broker                   \$

Figure 356: Broker and Lender Fees

## Track RegulatorConnect

The *Regulator Connect* screen contains information specific to RegulatorConnect or the *Nationwide Mortgage Licensing System (NMLS) Mortgage Call Report*.

### Loan Information

Use the following steps to complete the **Loan Information**.

1. Select **RegulatorConnect** from the *Track* menu.

2. Select the **Exclude loan from RegulatorConnect report** checkbox to exclude the open loan from the report.

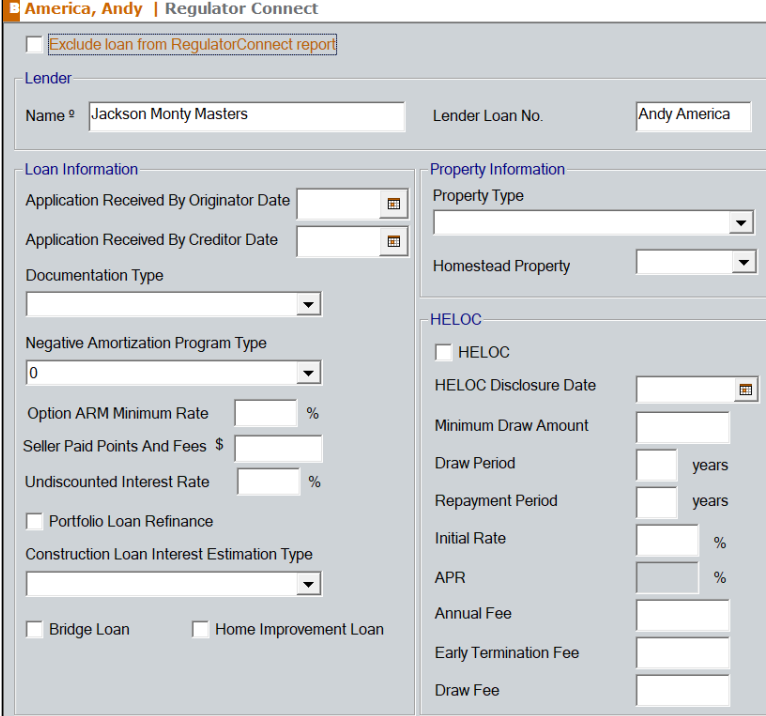


Figure 357: Regulator Connect Loan Information

3. Enter the **Application Received By Originator Date**.
4. Enter the **Application Received By Creditor Date**.
5. Select the **Documentation Type**.
6. Select the **Negative Amortization Program Type**.
7. Enter the **Option ARM Minimum Rate**.
8. Enter the **Seller Paid Points and Fees**.
9. Enter the **Undiscounted Interest Rate**.
10. Select the **Portfolio Loan Refinance** checkbox if the loan will not be sold into the secondary market.
11. Select the **Construction Loan Interest Estimation Type**.
12. Select the **Bridge Loan** checkbox if applicable.
13. Select the **Home Improvement Loan** checkbox if applicable.

## Property Information & HELOC

Use the following steps to complete the **Property Information** and **HELOC** fields.

1. Select the **Property Type**. (See [Figure 355](#).)
2. Select the appropriate **Homestead Property** option.
3. Select the **HELOC** checkbox if applicable.
4. Enter the **HELOC Disclosure Date**.
5. Enter the **Minimum Draw Amount**.
6. Enter the **Draw Period**.
7. Enter the **Repayment Period**.
8. Enter the **Initial Rate**.
9. Enter the **APR** if applicable.
10. Enter the **Annual Fee**.
11. Enter the **Early Termination Fee**.
12. Enter the **Draw Fee**.

## QM & Per Diem Interest e-Exam

Use the following steps to complete the **QM** and **Per Diem Interest e-Exam** fields.

1. Select the **Ability to Repay Method** option.

QM	Per Diem Interest e-Exam
Ability to Repay Method <input type="text"/>	Days/Year <input type="text" value="360"/>
Is Insured FHA QM <input type="text"/>	Per Diem Round To <input type="text" value="4"/>
GSE or Federal Agency Eligible <input type="text"/>	Document Source <input type="text" value="Closing Agent"/>
Income/Assets Accurate and Verified <input type="text"/>	Additional Interest Days <input type="text"/>
Debt/Liability Accurate and Verified <input type="text"/>	

Figure 358: QM and Per Diem Interest e-Exam fields

2. Select the **Is Insured FHA QM**.
3. Select the **GSE or Federal Agency Eligible** option.
4. Select the **Income/Assets Accurate and Verified** option.
5. Select the **Debt/Liability Accurate and Verified** option.
6. Select the **Per Diem Round To** option.
7. Select the **Document Source** option.
8. Select the **Additional Interest Days** option.

## Tolerance & NMLS Mortgage Call Report

1. Enter the **Curative Date for Tolerance**.

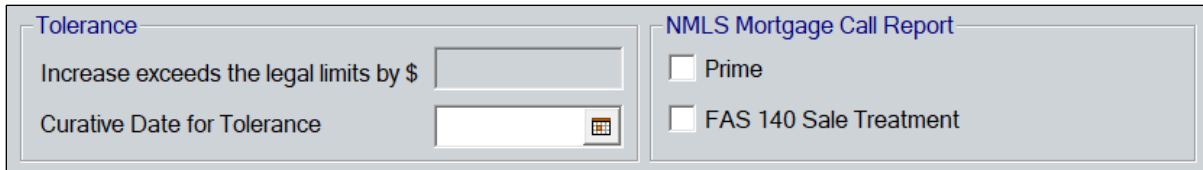


Figure 359: Tolerance and NMLS Mortgage Call Report

2. Select the **NMLS Mortgage Call Report Prime** checkbox if applicable.
3. Select the **NMLS Mortgage Call Report FAS 140 Sale Treatment** checkbox if applicable.

## Prepayment Penalty & Closing Info

Use the following steps to complete the Prepayment Penalty and Closing Info fields.

1. Complete **Prepayment Penalty** fields if applicable.

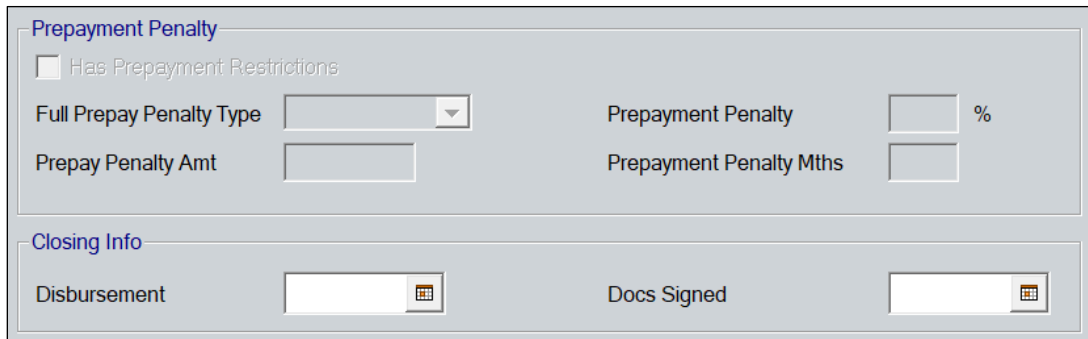


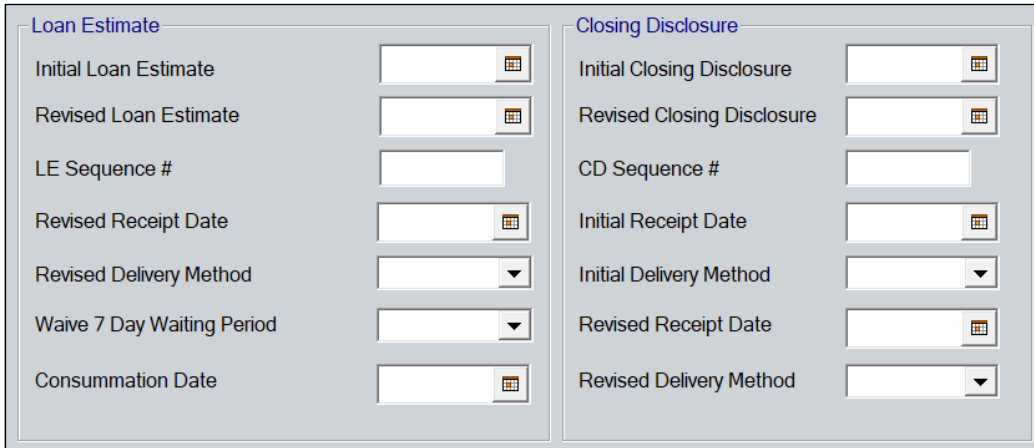
Figure 360: Prepayment Penalty and Closing Info

2. Select the **Closing Info Disbursement Date**.
3. Select the **Closing Info Docs Signed Date**.

## Loan Estimate & Closing Disclosure

Use the following steps to complete the Loan Estimate and Closing Disclosure fields

1. Select the **Initial Loan Estimate Date**.



Loan Estimate	Closing Disclosure
Initial Loan Estimate <input type="text"/>	Initial Closing Disclosure <input type="text"/>
Revised Loan Estimate <input type="text"/>	Revised Closing Disclosure <input type="text"/>
LE Sequence # <input type="text"/>	CD Sequence # <input type="text"/>
Revised Receipt Date <input type="text"/>	Initial Receipt Date <input type="text"/>
Revised Delivery Method <input type="text"/>	Initial Delivery Method <input type="text"/>
Waive 7 Day Waiting Period <input type="text"/>	Revised Receipt Date <input type="text"/>
Consummation Date <input type="text"/>	Revised Delivery Method <input type="text"/>

Figure 361: Loan Estimate & Closing Disclosure

2. Select the **Revised Loan Estimate Date**.
3. Enter the **LE Sequence Number**.
4. Select the **Revised Receipt Date**.
5. Select the **Revised Delivery Method**.
6. Select the **Waive 7 Day Waiting Period** option.
7. Select the **Consummation Date**.
8. Select the **Initial Closing Disclosure Date**.
9. Select the **Revised Closing Disclosure Date**.
10. Enter the **CD Sequence Number**.
11. Select the **Initial Receipt Date**.
12. Select the **Initial Delivery Method**.
13. Select the **Revised Receipt Date**.
14. Select the **Revised Delivery Method**.

## Post Consummation & MI/Funding Fee

Use the following steps to complete the Post Consummation and MI and Funding Fee fields.

1. Select the **Redisclosure Date**.

Post Consummation		MI and Funding Fee	
Redisclosure Date	<input type="text"/>	Changed Circumstance Date	<input type="text"/>
Knowledge of Event Date	<input type="text"/>	Reason for Redisclosure	<input type="text"/>
Reimbursement Date	<input type="text"/>	Disclosure Section Type	<input type="text"/>
Reimbursement Amount	\$ <input type="text"/>	Service Provider Source	<input type="text"/>
Redisclosure Reason	<input type="text"/>	MI Cash Paid By	<input type="text"/>

Figure 362: Post Consummation and MI and Funding Fee

2. Select the **Knowledge of Event Date**.
3. Select the **Reimbursement Date**.
4. Enter the **Reimbursement Amount**.
5. Select the **Redisclosure Reason**.
6. Select the **Changed Circumstance Date**.
7. Select the **Reason for Redisclosure**.
8. Select the **Disclosure Section Type**.
9. Select the **Service Provider Source**.
10. Select the **MI Cash Paid By**.

## Non Specific Lender Credit & Reverse Mortgage

Use the following steps to complete the Non Specific Lender Credit and Reverse Mortgage fields.

1. Enter the **Lender Credits** amount.

Non Specific Lender Credit		Reverse Mortgage	
Lender Credits	\$ <input type="text"/>	Reverse Mortgage	<input type="text" value="No"/>
Changed Circumstance Date	<input type="text"/>	Age of Youngest Borrower	<input type="text" value="54"/>
Reason For Redisclosure	<input type="text"/>	Initial Advance	\$ <input type="text"/>
Revision Number	<input type="text"/>	Appraised Value	\$ <input type="text" value="150,000"/>

Figure 363: Non Specific Lender Credit & Reverse Mortgage

2. Select the **Changed Circumstance Date**.
3. Select the **Reason for Redisclosure**.
4. Enter the **Revision Number**.
5. Select the **Reverse Mortgage**.
6. Enter the **Age of Youngest Borrower** if applicable.
7. Enter the **Initial Advance** amount.
8. Update the **Appraised Value** if applicable.

## Agent List

The *Agent* screen contains a log of contacts in the pipeline for the various lenders, brokers, and agencies involved in the loan.

**Note:** Information entered in the *Company Information* dialog from the Utilities menu automatically populates and disables the fields in the Broker or Lender section, depending on option selected. (See [Company Information](#) for details.)

**Table 9: Agency List Contacts**

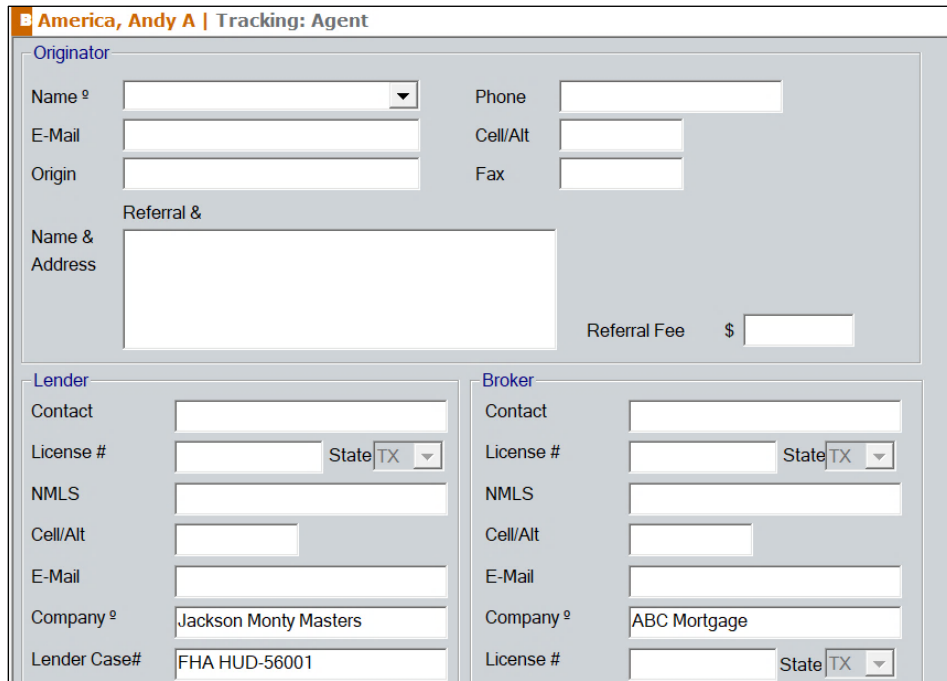
Originator	Listing Agent	Mortgage Insurance
Lender	Selling Agent	Flood Insurance
Broker	Buyer's Attorney	School Property Tax
Real Estate Broker (Buyer)	Seller's Attorney	Regulatory Agency
Real Estate Broker (Seller)	Appraiser	Assignor
Closing Agent	Surveyor	Beneficiary
Title Insurance Company	Builder	Assignee
Buyer's Agent	Property Tax	Trustee
Seller	Hazard Insurance	Servicer

**Note:** Five additional sections are included to add user-defined agents.

1. Select **Agent List** from the **Track** menu.



2. Enter the information for the agents applicable to the loan.



**Figure 364: Track Agent List**

3. Use the Cardex database to populate agent information if possible.
4. Enter remaining information manually.

## Branch/Team

The *Branch/Team* screen tracks branch and team information.

The customized dropdown lists set up from the **Utilities Dropdown Lists** menu provides some **Branch** and **Team** information. (See [Dropdown Lists](#).)

Use the following steps to complete the non-populated fields.

1. Select **Branch/Team** from the *Track* menu.

2. Select the **Division**.

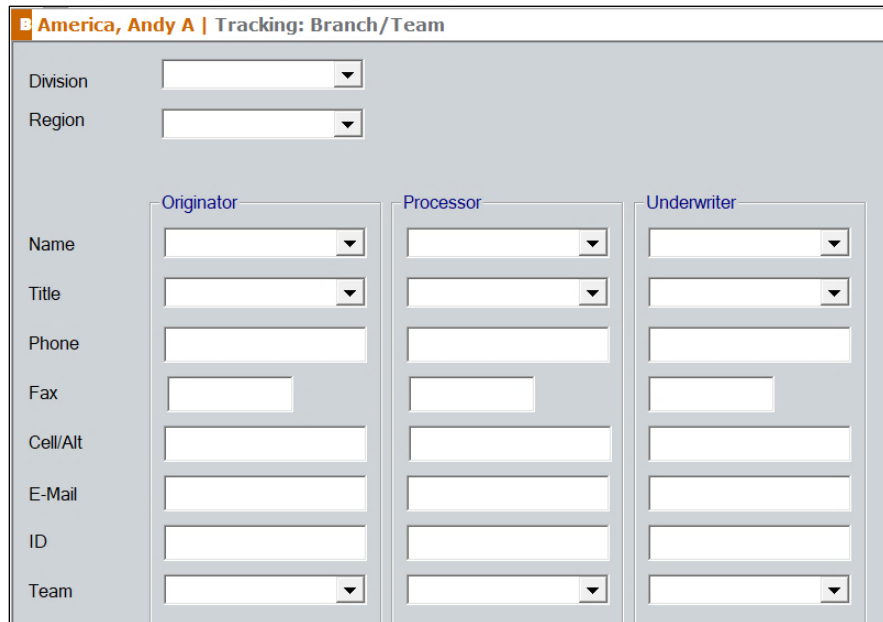


Figure 365: Track Branch/Team

3. Select the **Region**.
4. Select the **Originator**.
5. Select or enter the **Originator Title**.
6. Enter the **Originator Phone**.
7. Enter the **Originator Fax**.
8. Enter the **Originator Cell**.
9. Enter the **Originator Email**.
10. Enter the **Originator ID**.
11. Select the **Originator Team**.
12. Repeat Steps 4 – 11 for the **Processor**.
13. Repeat Steps 4 – 11 for the **Underwriter**.
14. Select the branch name from the **Branch** dropdown.
15. Repeat Steps 4 – 11 for the **Doc Prep**.
16. Repeat Steps 4 – 11 for the **Closer/Funder**.
17. Repeat Steps 4 – 11 for the **Shipper**.

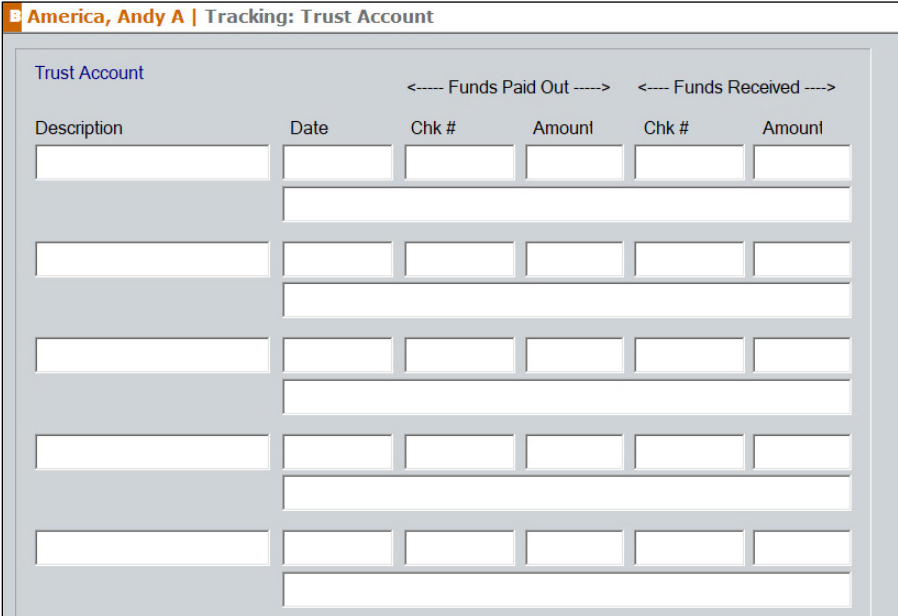
## Trust Account

Use the *Trust Account* screen to record financial information.

**Note:** The *Trust Account* screen is available only to users with access to financial information. PointCentral users are granted read, write, or no access to select *Tracking* screens as part of the data folder security settings.

The Trust Account can contain up to 16 transactions.

1. Select **Trust Account** from the **Track** menu.
2. Enter a description of the payment in the **Description** field.



Trust Account					
			<--- Funds Paid Out --->		<--- Funds Received --->
Description	Date	Chk #	Amount	Chk #	Amount
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**Figure 366: Trust Account Tracking**

3. Enter the date the payment was sent or received in the **Date** field.
4. Enter the information in either the **Funds Paid Out** or **Funds Received** section.

**Note:** Do not enter the information in both sections.

5. Enter Comments in the field below the Funds Paid Out/Funds Received.

**Note:** Point calculates the **Totals** of the funds paid, the funds received, and the account balance. The Balance is included in the *Borrower Status Report* and *WebCaster Status Report*.

## Loan Profit/Loss

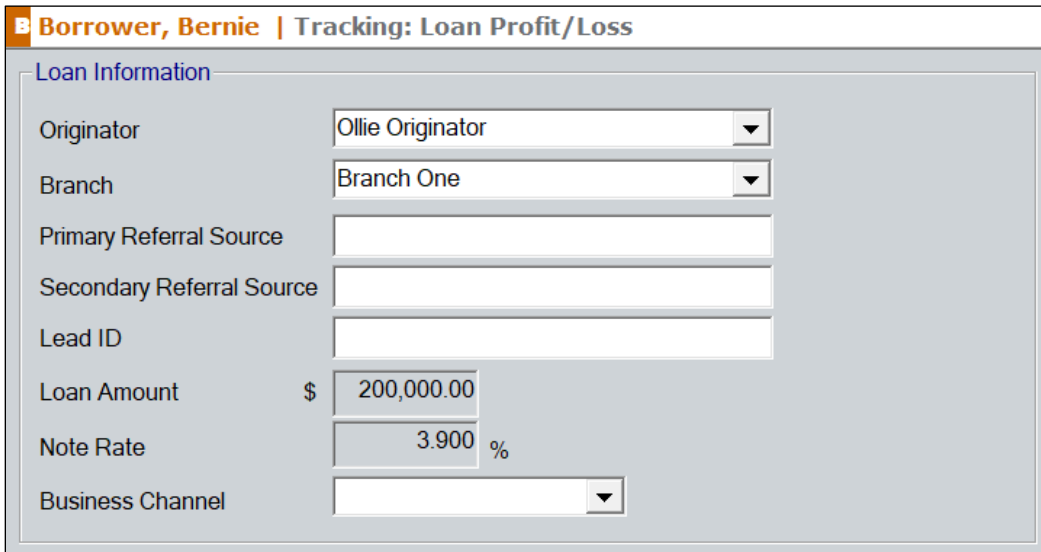
The *Loan Profit/Loss* screen calculates the profits and losses realized on a loan. The screen is available only to users who have access to financial information. The menu option is disabled for users with proper credentials.

**Note:** Loan profit/loss tracking is not available in prospect files.

## Loan Information

Use the following steps to complete the **Loan Information**.

1. Select **Loan Profit/Loss** from the **Track** menu.
2. Select the **Originator**.



**B Borrower, Bernie | Tracking: Loan Profit/Loss**

**Loan Information**

Originator	Ollie Originator
Branch	Branch One
Primary Referral Source	
Secondary Referral Source	
Lead ID	
Loan Amount	\$ 200,000.00
Note Rate	3.900 %
Business Channel	

**Figure 367: Loan Profit/Loss Tracking**

3. Select the **Branch**.
4. Enter the Primary Referral Source.
5. Enter a Secondary Referral Source if applicable.
6. Enter a **Lead ID**, if applicable.

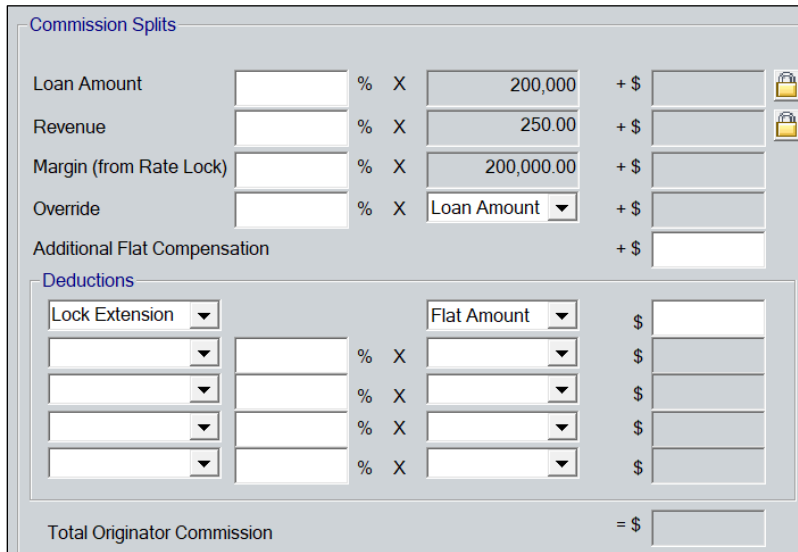
**Note:** The **Referral Sources** and **Lead ID** information are populated from the *Contact Information* dialog. (See Borrower Information Screen Buttons for details.)

7. Select the Business Channel.

## Commission Splits & Deductions

The **Commission Splits** and **Deduction** sections record commission payments and deductions to various individuals involved in the transaction. The first 4 field groups calculate the loan originator commission.

1. Enter the percentage of the **Loan Amount Percentage** applied to commission.



**Figure 368: Commission Splits & Deductions**

2. Enter the **Revenue Percentage** applied to commission.
3. Enter the **Margin (from Rate Lock)** applied to commission.
4. Select an **Override** option to determine how the override commission is calculated.
5. Complete the remaining **Override** fields.
6. Enter a value for additional commissions in the **Additional Flat Compensation** field.
7. Select a **Deduction** from the dropdown.
8. Select the option from the dropdown list to determine how the deduction is calculated.
9. Enter the **Percentage** of the deduction to be taken if applicable.

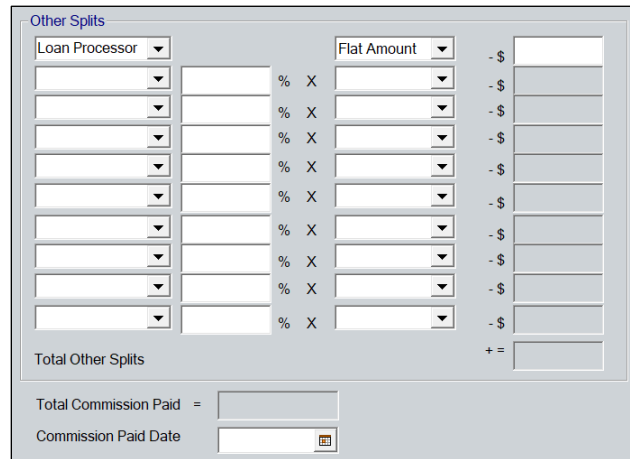
**Note:** Enter the amount if **Flat Amount** is selected from the dropdown.

10. Repeat Steps 7 – 9 for additional **Deductions**.

## Other Splits

Select other splits to be applied to commissions.

1. Select the individual to receive the commission from the **Other Splits** dropdown.



Other Splits				
Loan Processor			Flat Amount	
[Dropdown]	[Field]	% X	[Dropdown]	-\$ [Field]
[Dropdown]	[Field]	% X	[Dropdown]	-\$ [Field]
[Dropdown]	[Field]	% X	[Dropdown]	-\$ [Field]
[Dropdown]	[Field]	% X	[Dropdown]	-\$ [Field]
[Dropdown]	[Field]	% X	[Dropdown]	-\$ [Field]
[Dropdown]	[Field]	% X	[Dropdown]	-\$ [Field]
[Dropdown]	[Field]	% X	[Dropdown]	-\$ [Field]
[Dropdown]	[Field]	% X	[Dropdown]	-\$ [Field]
[Dropdown]	[Field]	% X	[Dropdown]	-\$ [Field]
Total Other Splits				+ = [Field]
Total Commission Paid =		[Field]		
Commission Paid Date		[Field]		

Figure 369: Other Splits

2. Select the option from the dropdown list to determine how the commission is calculated.
3. Enter the percentage applied to commission in the percentage field if applicable.

**Note:** Enter the amount if **Flat Amount** is selected from the dropdown.

4. Repeat Steps 1 – 1 for additional **Other Splits**.
5. Enter the Commission Paid Date.

## Banked Loan

Complete the **Banked Loan** section when the loan was originated by a bank. The **Banked Loan** section records the revenue generated from the loan.

Most of the fields are calculated fields and are automatically populated. Complete remaining fields manually, as applicable. Enter additional fees in the blank fields.

## Brokered Loan

Complete the **Brokered Loan** section when the loan was originated by a Broker. The **Brokered Loan** section records the revenue generated from the loan.

Most of the fields are calculated fields and are automatically populated. Complete remaining fields manually, as applicable. Enter any additional fees in the blank fields.

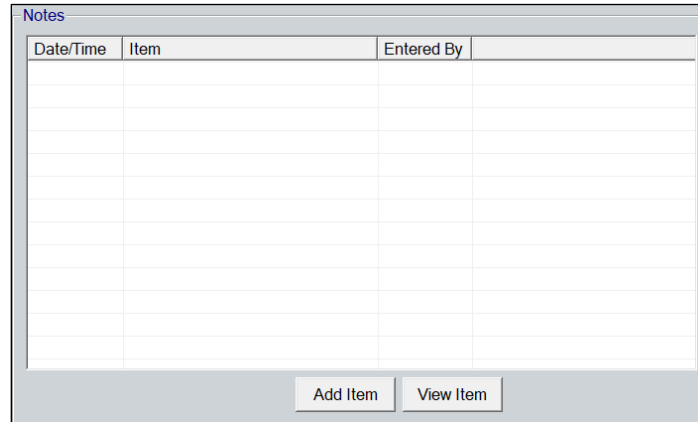
Enter the amount paid by the broker to the lender in the **Lender Charge** field. The value can be a percentage or dollar amount.

**Note:** Enter the amount as a negative number by using a minus sign (-) when compensation from the lender is expected.

## Add Notes

Use the following steps to complete the **Notes** section and add and view notes.

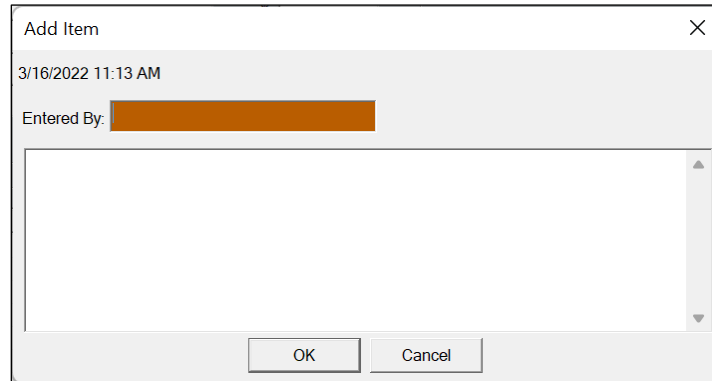
1. Click **Add Item**.



The screenshot shows a window titled "Notes" containing a table with three columns: "Date/Time", "Item", and "Entered By". The table is currently empty. Below the table are two buttons: "Add Item" and "View Item".

Figure 370: Add Notes

2. Enter **Item Comments**.



The screenshot shows a dialog box titled "Add Item" with a close button (X) in the top right corner. The dialog displays the date and time "3/16/2022 11:13 AM" and a label "Entered By:" followed by a redacted orange box. Below this is a large text area for entering comments. At the bottom of the dialog are "OK" and "Cancel" buttons.

Figure 371: Item Comments

3. Click **OK** to close the dialog.

## Chapter 10: BANKER MENU

Point provides a set of screens assist bankers with managing mortgage banking activities that occur after the loan is closed and funded.

Many of the Banker screens share information that is entered at various times during the loan process. Each user maintains different information, and if the information is shared, it is populated in other areas of the loan file.

Access to Banker screens is controlled by setting the security level for these screens in Point Administrator or Point Central, depending on the configuration.

### Secondary Marketing

#### Register and Lock Loans for Sale

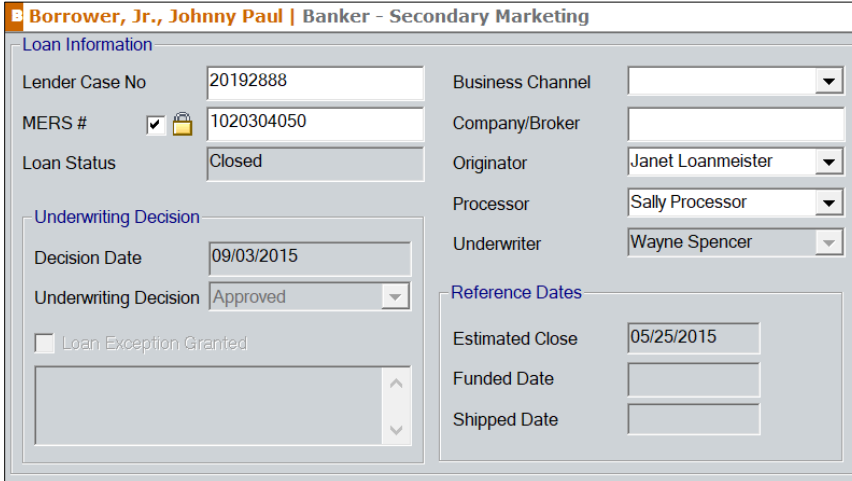
The *Secondary Marketing* screen is used to register and lock loans for sale. Record the lock data for loans to be funded internally and sold to investors on the screen.

Disabled fields are populated when the user for the role completes them (such as: the fields in the **Underwriting Decision** section are completed by the underwriter on the *Underwriting* screen.)

#### Loan Information

Complete the non-populated **Loan Information** fields.

1. Select Secondary Marketing from the Banker menu.
2. Select the Business Channel.



**Borrower, Jr., Johnny Paul | Banker - Secondary Marketing**

**Loan Information**


Lender Case No	20192888	Business Channel	
MERS # <input checked="" type="checkbox"/> 	1020304050	Company/Broker	
Loan Status	Closed	Originator	Janet Loanmeister
<b>Underwriting Decision</b>		Processor	Sally Processor
Decision Date	09/03/2015	Underwriter	Wayne Spencer
Underwriting Decision	Approved	<b>Reference Dates</b>	
<input type="checkbox"/> Loan Exception Granted		Estimated Close	05/25/2015
		Funded Date	
		Shipped Date	

Figure 372: Secondary Marketing Loan



3. Enter the Company/Broker.
4. Select the checkbox to unlock the **MERS #** field and enter the **MERS Number** to manually override the automatically generated value.

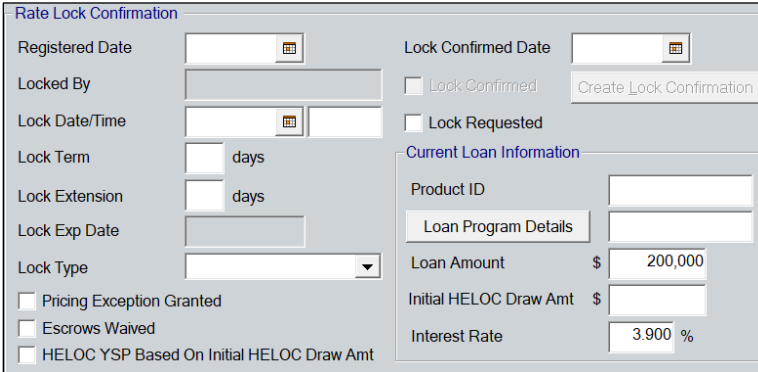
**Note:** The **MERS #** is automatically generated if **Auto MIN Generation** is enabled.

## Rate Lock & Current Loan

The fields in the **Rate Lock Confirmation** section correspond to the Registration and Lock Request section on the *Registration & Rate Lock Tracking* screen. The fields pertaining to the rate lock are disabled and cannot be modified if the rate was already locked on the *Registration & Rate Lock Tracking* screen. (See [Registration & Rate Lock](#) for details.)

Use the following steps to enter the **Rate Lock** details and **Current Loan Information** fields if not populated from the *Registration & Rate Lock Tracking* screen.

1. Select the Registered Date.



**Figure 373: Rate Lock & Current Loan**

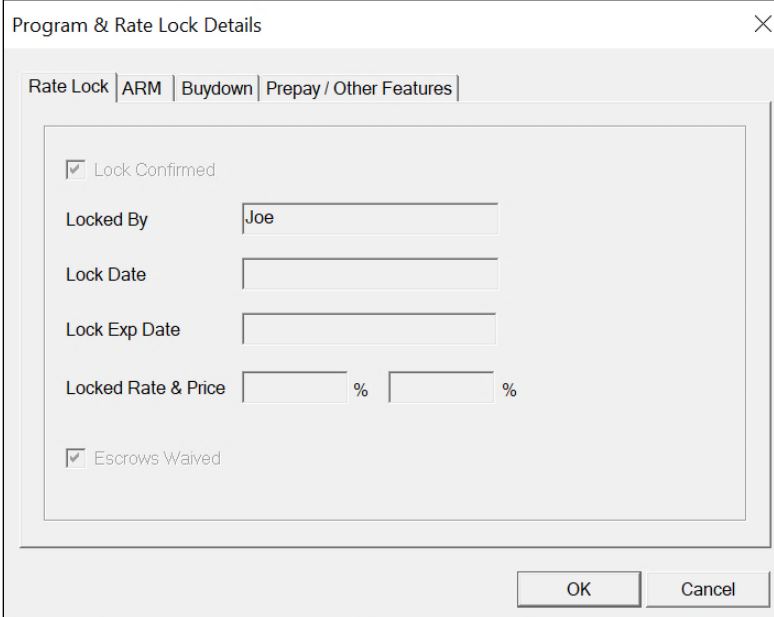
2. Select the Lock Date/Time.
3. Enter the **Lock Term**.
4. Enter the Lock Extension.
5. Select the **Pricing Exception Granted** checkbox if applicable.
6. Select the **Escrows Waived** checkbox to waive any escrow requirements.
7. Select the **HELOC YSP Based on Initial HELOC Draw Amt checkbox** if the yield spread premium is based on the initial HELOC draw amount.
8. Select the **Lock Confirmed** checkbox when the lock is confirmed.

**Note:** The following occurs when the **Lock Confirmed** checkbox is selected: the **Create Lock Confirmation** button is enabled and the **HELOC YSP Based on Initial HELOC Draw Amt** checkbox and the **Rate Lock Pricing** fields become disabled to prevent additional changes. The Lock Confirmed Date field is automatically populated with the current date.

9. Select **Yes** or **No** on the message that displays to copy the locked rate to the note rate if the **Required Net Adjusted Rate** field in the **Rate Lock Pricing** section contains a value when the **Locked Confirmed** checkbox is selected.
10. Click the Create Lock Confirmation button to generate the Lock Confirmation.
11. Enter a file name if the **File Name** field is not populated.

**Note:** A file name is required to email or save the *Lock Confirmation* PDF. (See [Email Options](#) for details.)

12. Complete the **Product ID** field if required.
13. Click the **Loan Program Details** button to access the *Program & Rate Lock Details* dialog.



**Figure 374: Program & Rate Lock Details Dialog**

14. Select the tab corresponding to the information to view or edit and make the necessary changes.
15. Update the **Loan Amount** field if required.
16. Enter the initial draw amount in the **Initial HELOC Draw** field if the loan is for a home equity line.
17. Update the **Interest Rate** if applicable.

## Gain/Loss Information

Complete the **Gain/Loss** information as appropriate.

Gain/Loss Information	
<b>Rate Lock Pricing</b>	
Base Rate	<input type="text"/> %
<input type="text"/> +	<input type="text"/> %
<input type="text"/> +	<input type="text"/> %
Required Net Adjusted Rate	= <input type="text"/> %
<b>Buy Price</b>	
Base Price	<input type="text"/> %
<input type="text"/> +	<input type="text"/> %
<input type="text"/> +	<input type="text"/> %
<input type="text"/> +	<input type="text"/> %
<input type="text"/> +	<input type="text"/> %
<input type="text"/> +	<input type="text"/> %
<input type="text"/> +	<input type="text"/> %
<input type="text"/> +	<input type="text"/> %
<input type="text"/> +	<input type="text"/> %
<input type="text"/> +	<input type="text"/> %
<input type="text"/> +	<input type="text"/> %
Net Buy Price	= \$ <input type="text"/> <input type="text"/> %
<b>Branch/Originator Margin</b>	
Margin	<input type="text"/> % = \$ <input type="text"/>
<b>Commitment Pricing</b>	
Base Rate	<input type="text"/> %
<input type="text"/> +	<input type="text"/> %
<input type="text"/> +	<input type="text"/> %
Required Net Adjusted Rate	= <input type="text"/> %
<b>Sell Price</b>	
Base Price	<input type="text"/> %
Service Release Premium	+ <input type="text"/> %
Overage/Rebate	+ <input type="text"/> %
<input type="text"/> -	<input type="text"/> %
<input type="text"/> -	<input type="text"/> %
<input type="text"/> -	<input type="text"/> %
<input type="text"/> -	<input type="text"/> %
<input type="text"/> -	<input type="text"/> %
<input type="text"/> -	<input type="text"/> %
<input type="text"/> -	<input type="text"/> %
<input type="text"/> -	<input type="text"/> %
<input type="text"/> -	<input type="text"/> %
Net Sell Price	= \$ -181,912.00 <input type="text"/> %
<input type="checkbox"/> Pricing based on Loan Amount w/MIP,FF	
Gain/Loss on Sale	\$ <input type="text"/> <input type="text"/> %

Figure 375: Secondary Marketing Gain/Loss

## Rate Lock Pricing

**Note:** The **Rate Lock Pricing** section is disabled after the **Lock Confirmed** checkbox is selected to confirm the lock.

1. Enter the base rate in the **Base Rate** field.
2. Select up to two additional Base Rate Adjustments from the dropdowns.
3. Enter the adjustment **Percentage** in the % field.

**Note:** Point calculates the **Required Net Adjusted Rate Percentage**.

## Buy Price

Refer to [Figure 373](#) for field locations while completing the **Buy Price** section.

1. Enter the **Base Price**.

2. Select up to 10 additional Buy Price Adjustments from the dropdowns.
3. Enter the adjustment **Percentage** in the % field.

**Note:** Point calculates the **Net Buy Price**.

4. Enter the Branch/Originator Margin.

## Commitment Pricing

Refer to [Figure 373](#) for field locations while completing the **Commitment Pricing** section.

1. Enter the **Base Rate**.
2. Select up to two additional **Base Rate Adjustments** from the dropdowns.

**Note:** Point calculates the **Required Net Adjusted Rate** field.

3. Enter the adjustment **Percentage** in the % field.

## Sell Price

Refer to [Figure 373](#) for field locations while completing the **Sell Price** section.

1. Enter the **Base Rate**.
2. Enter the **Service Release Premium** rate adjustment.
3. Enter the **Overage/Rebate** adjustment.
4. Select up to eight additional **Sell Price Adjustments** from the dropdowns.
5. Enter the adjustment percent in the % field.

**Note:** Point calculates the **Net Sell Price**.

6. Select the **Pricing based on Loan Amount w/MIP, FF** checkbox to calculate the **Net Buy Price** based on the total loan amount rather than the base loan amount.

**Note:** Point calculates the **Gain/Loss on Sale** fields based on the adjustments entered.

## Commitment & Investor Information

Use the following steps to complete the **Commitment & Investor** fields.

1. Select the Registered Date.
2. Enter the Commitment Date/Time.
3. Enter the Commitment Term.
4. Enter the Commitment Extension.

**Note:** The **Commitment Exp Date** field is populated based on the values in the **Commitment Term** and **Commitment Extension** fields.

5. Select the Desired Ship Date.
6. Select the and Delivery Due Date.
7. Select the **Investor**.

**Note:** Populate the dropdown list by creating investor profiles in the company defaults utility. (See [Investors](#) for details.)

8. Enter the Investor Loan No.
9. Enter the Commitment No.
10. Enter the Investor Program.
11. Select the Commitment Type.
12. Enter the **Rate Sheet Ref #** fields.

## Final Gain/Loss Information

Use the following steps to complete the **Final Gain/Loss Information**.

1. Enter the date when the loan is sold to the **investor**.
2. Enter the date when the wired purchase funds are received from the investor in the **Wire Received Date** field.
3. Enter the Principal Amount Purchased.

## Final Sale Pricing

Use the following steps to complete the Final Sale Pricing fields.

1. Enter the Base Sell Price.
2. Enter the Service Release Premium.
3. Enter the Overage/Rebate.
4. Enter the **Sell Adjustments** percentages.
5. Enter the additional values in the % and \$ fields if applicable.

**Note:** Point calculates the **Final Net Sell Price**, **Net Sell Price**, **Execution Variance**, and the **Final Gain/Loss on Sale**.

6. Enter **Notes** if applicable.
7. Click **Save**.

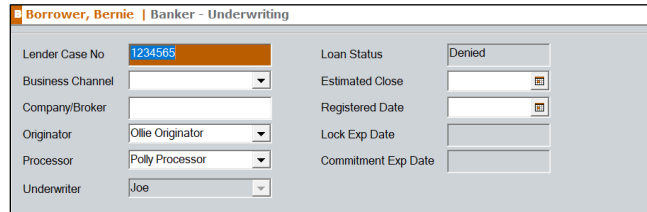
## Underwriting

The *Underwriting* screen is used to track the underwriting status of a loan.

## Loan Information

The top portion of *Underwriting* screen contains general loan and Borrower information. Most fields are prepopulated with information entered in other screens.

1. Select **Underwriting** from the **Banker** menu.
2. Enter the Lender Case Number.



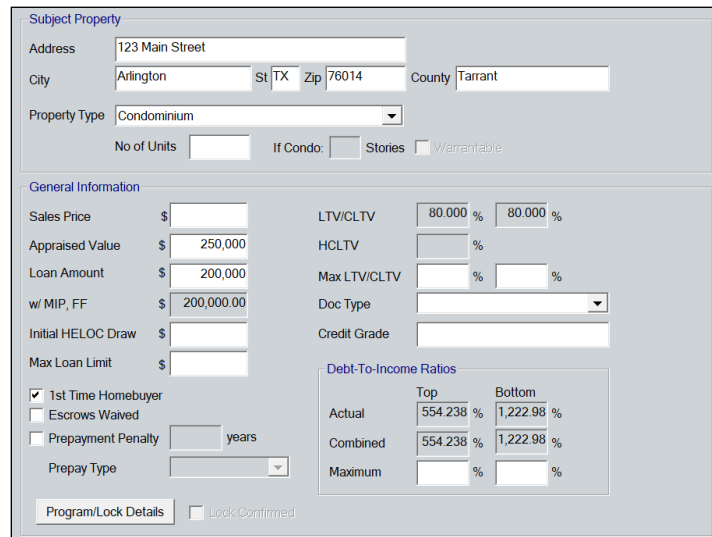
**Figure 376: Underwriting Loan Information**

3. Select the Business Channel.
4. Enter the Company/Broker.
5. Select the Estimated Close Date.
6. Selected the Registered Date.

## Property & General Information

Use the following steps to complete the missing **Property** and **General Information**.

1. Select the Property Type.



**Figure 377: Property & General Information**

2. Enter the **Number of Units**.

3. Enter the **Condo** information when selecting **Condominium** from the **Property Type** dropdown.
4. Enter the **Initial HELOC Draw** if the loan is for a home equity line of credit.
5. Enter the **Max Loan Limit**.
6. Select the **1st Time Home Buyer** checkbox if applicable.
7. Select the **Escrows waived** checkbox if the lender is allowing the Borrower to pay certain escrow items directly to the payees.
8. Select the **Prepayment Penalty** checkbox if the selected loan program has a prepayment penalty.
9. Enter the number of years the prepayment penalty is in effect if applicable.
10. Select the **Prepay Type** from the dropdown if applicable.
11. Enter the **Max LTV/CLTV**.

**Note:** The **LTV/CLTV** and **HCLTV** fields are populated from information entered in other screens.

12. Select the **Doc Type**.
13. Enter the **Credit Grade** if applicable.
14. Enter the **Maximum Levels** allowed on the rate sheet to ensure the loan parameters meet the rate lock requirements.

**Note:** The **Combined** fields are automatically populated with the combined debt-to-income ratios of the Borrower and Co-Borrowers.

## Program/Lock Details

Edit the **Program/Lock Details** on the *Program/Lock Details* dialog.

1. Click **Program/Lock Details**. (See Figure 372.)
2. Select the **ARM** tab to review and edit.

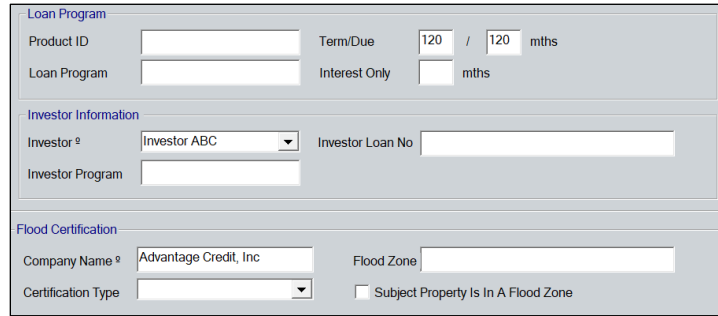
**Note:** The **Rate Lock** tab fields are non-editable.

3. Select the **Buydown** tab to review and edit.
4. Select the **Prepay/Other Features** tab to review and edit.
5. Click **OK** to save edits.

## Loan Program/Investor/Flood Certification

Use the following steps to complete the **Loan Program**, **Investor Information**, and **Flood Certification** sections if not populated.

1. Enter the **Product ID**.



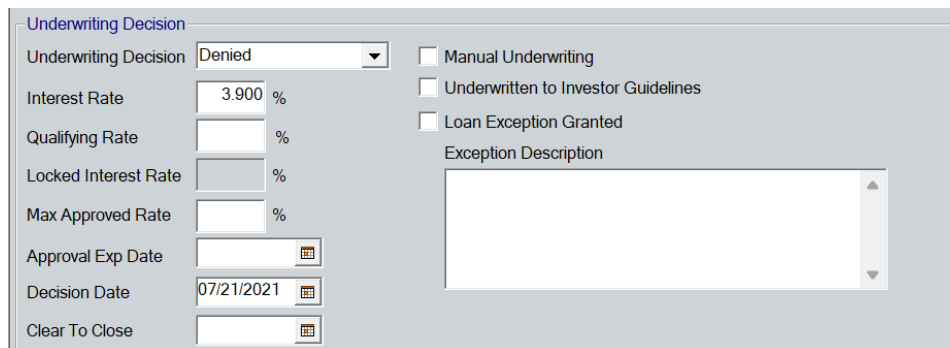
**Figure 378: Loan Program/Investor/Flood Certification**

2. Enter **Loan Program**.
3. Enter **Term/Due** if not populated.
4. Enter the **Interest Only Months**.
5. Select the **Investor**.
6. Enter **Investor Loan No**.
7. Enter **Investor Program**.
8. Enter **Flood Certification Company Name**.
9. Select the **Certification Type**.
10. Enter **Flood Zone**.
11. Select the **Certification Type**.
12. Select the **Subject Property is in a Flood Zone** checkbox if applicable.

## Underwriting Decision

Use the following steps to complete the **Underwriting Decision** section.

1. Select the appropriate **Underwriting Decision**.



**Figure 379: Underwriting Decision**



2. Select a link to continue:

- [Approved](#)
- [Suspended](#)
- [Denied](#)
- [Cancelled](#)

## Approved

Complete the following fields after approving the loan. (See [Figure 377](#).)

1. Enter the approved Maximum Interest Rate.
2. Enter the Approved Exp Date.
3. Select the **Max Ap**.
4. Select the **Manual Underwriting** checkbox if manual underwriting was performed.
5. Select the **Underwritten to Investor Guidelines** checkbox if the loan conforms to the investor guidelines.
6. Select the **Loan Exception Granted** checkbox if an exception was made to the program guidelines that might be subject to added conditions or pricing add-ons.
7. Enter an Exception Description when selecting the Loan Exception Granted checkbox.
8. Complete the **Notes** section if applicable.

## Suspended

Complete the following fields after suspending the loan.

1. Enter the **Suspense information**.



Figure 380: Underwriting Suspense/Denial

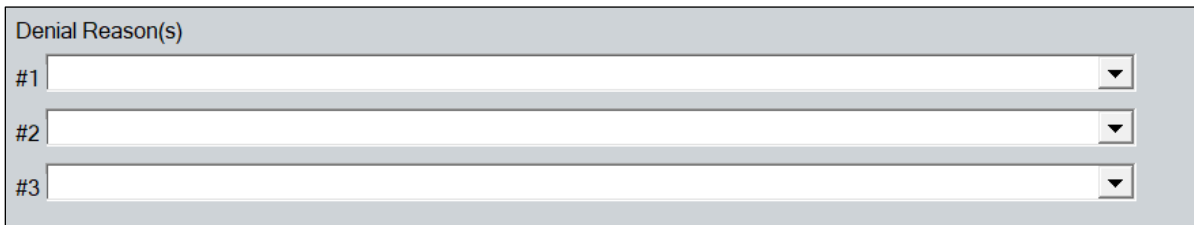
2. Click **Create Suspense/Denial Notice**.

3. See [Print Options](#) for printing and email details.
4. Enter **Notes** if applicable.

## Denied

Use the following steps after denying the loan.

1. Select up to three **Denial Reasons**.



The screenshot shows a form titled "Denial Reason(s)" with three rows, each containing a dropdown menu labeled #1, #2, and #3 respectively.

**Figure 381: Denial Reasons**

2. See [Print Options](#) for printing and email details.
3. Enter **Notes** if applicable.

## Cancelled

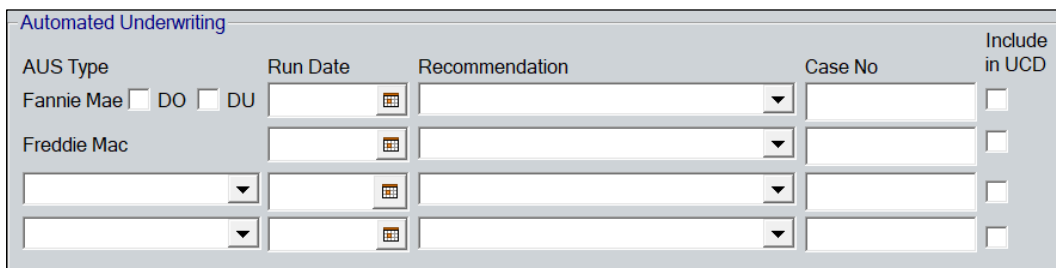
No further action is required when **Cancelled** is selected.

## Automated Underwriting

Use the following steps to complete the **Automated Underwriting** section.

The applicable DO or DU checkbox is automatically selected when the AUS findings are downloaded from Fannie Mae.

1. Select the **DO** or **DU** interface used for **Fannie Mae UCD** purposes.



The screenshot shows a table titled "Automated Underwriting" with the following columns: AUS Type, Run Date, Recommendation, Case No, and Include in UCD. The table has four rows. The first row is for "Fannie Mae" and includes checkboxes for "DO" and "DU". The second row is for "Freddie Mac". The third and fourth rows are empty.

**Figure 382: Automated Underwriting**

2. Enter or select the type of **AUS** if not *Fannie Mae* or *Freddie Mac*.
3. Enter the **AUS Run Date**.
4. Select the appropriate **AUS Recommendation**.

5. Enter the AUS Case Number.

**Note:** Up to four automated underwriting decisions are allowed.

6. Select the **Include in UCD** checkbox to include the findings.

## Underwriting Screen Buttons

The following **Underwriting** screen buttons are available for additional functionality.

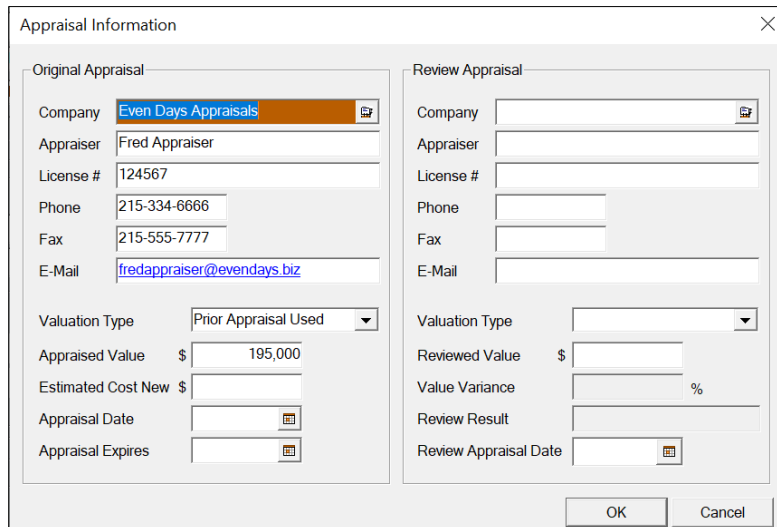
### Conditions

The **Conditions** button opens the *Conditions* screen used to track loan conditions. (See [Conditions](#) for details.)

### Appraisal

The **Appraisal** button opens the *Appraisal Information* dialog used to record information about the property appraisal.

1. Click the **Appraisal** button.



**Figure 383: Appraisal Information Dialog**

2. Enter the company information for the **Original Appraiser**.
3. Select the **Valuation Type** from the dropdown.
4. Complete the **Appraised Value**.
5. Complete the **Estimated Cost New**.
6. Complete the **Appraisal Expires**.
7. Enter the company information for the **Reviewal Appraisal**.

8. Select the **Valuation Type** from the dropdown.
9. Enter the **Reviewed Value**.

**Note:** The **Value Variance** is calculated and the **Review Result** field is automatically populated with the result.

10. Click **OK** to exit the dialog.

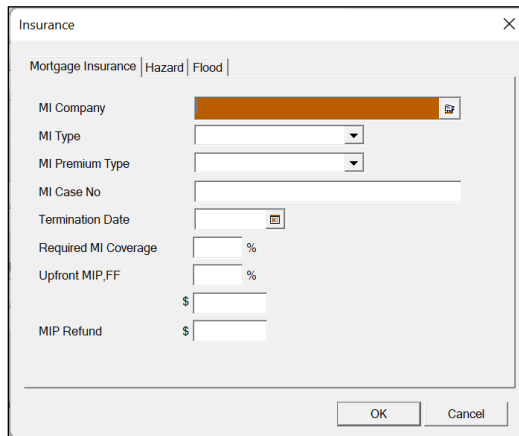
## Insurance

The **Insurance** button opens the *Insurance* dialog with information about the mortgage, hazard, and flood insurance for the property.

### **Mortgage Insurance**

Use the following steps to complete the **Mortgage Insurance** (MI) tab.

1. Select/enter the Mortgage Insurance Company.



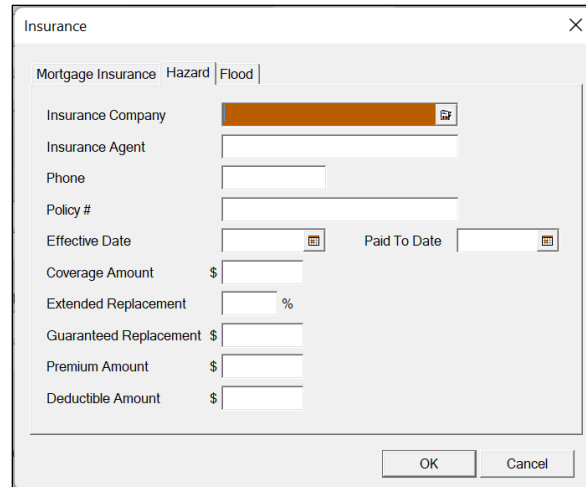
**Figure 384: Mortgage Insurance Tab**

2. Select the **MI Type**.
3. Select the MI Premium Type.
4. Enter the MI Case Number.
5. Select the Termination Date.
6. Select the Required MI Coverage Percentage.
7. Select the Upfront MIP/FF Percentage.
8. Enter the Upfront MIP/FF Amount.
9. Enter the MIP Refund Amount.

## Hazard Insurance

Use the following steps to complete the **Hazard Insurance** tab.

1. Select/enter the Insurance Company Name.



The screenshot shows a dialog box titled "Insurance" with a close button (X) in the top right corner. It has three tabs: "Mortgage Insurance", "Hazard", and "Flood". The "Hazard" tab is selected. The form contains the following fields:

- Insurance Company: A dropdown menu with a search icon.
- Insurance Agent: A text input field.
- Phone: A text input field.
- Policy #: A text input field.
- Effective Date: A date picker.
- Paid To Date: A date picker.
- Coverage Amount: A text input field with a dollar sign prefix.
- Extended Replacement: A text input field with a percent sign suffix.
- Guaranteed Replacement: A text input field with a dollar sign prefix.
- Premium Amount: A text input field with a dollar sign prefix.
- Deductible Amount: A text input field with a dollar sign prefix.

At the bottom of the dialog box are "OK" and "Cancel" buttons.

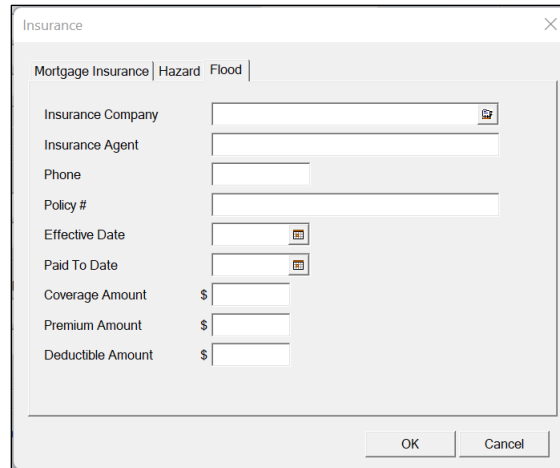
Figure 385: Hazard Insurance Tab

2. Enter the **Insurance Agent**.
3. Enter the Insurance **Phone**.
4. Enter the Insurance **Policy Number**.
5. Select the **Effective Date**.
6. Select the **Paid To Date**.
7. Enter the **Coverage Amount**.
8. Enter the Extended Replacement Percentage.
9. Enter the Guaranteed Replacement Amount.
10. Enter the Premium Amount.
11. Enter the Deductible Amount.

## Flood Insurance

Use the following steps to complete the **Flood Insurance** tab.

1. Select/enter the Insurance Company Name.



The screenshot shows a dialog box titled "Insurance" with a close button (X) in the top right corner. Inside the dialog, there are three tabs: "Mortgage Insurance", "Hazard", and "Flood". The "Flood" tab is currently selected. The dialog contains several input fields with labels to their left: "Insurance Company" (with a dropdown arrow), "Insurance Agent", "Phone", "Policy #", "Effective Date" (with a calendar icon), "Paid To Date" (with a calendar icon), "Coverage Amount" (with a "\$" symbol), "Premium Amount" (with a "\$" symbol), and "Deductible Amount" (with a "\$" symbol). At the bottom of the dialog, there are "OK" and "Cancel" buttons.

**Figure 386: Flood Insurance Tab**

2. Enter the Insurance Agent.
3. Enter the Insurance Phone.
4. Enter the Insurance Policy Number.
5. Select the Effective Date.
6. Select the **Paid To Date**.
7. Enter the Coverage Amount.
8. Enter the Extended Replacement Percentage.
9. Enter the Guaranteed Replacement Amount.
10. Enter the Premium Amount.
11. Enter the Deductible Amount.

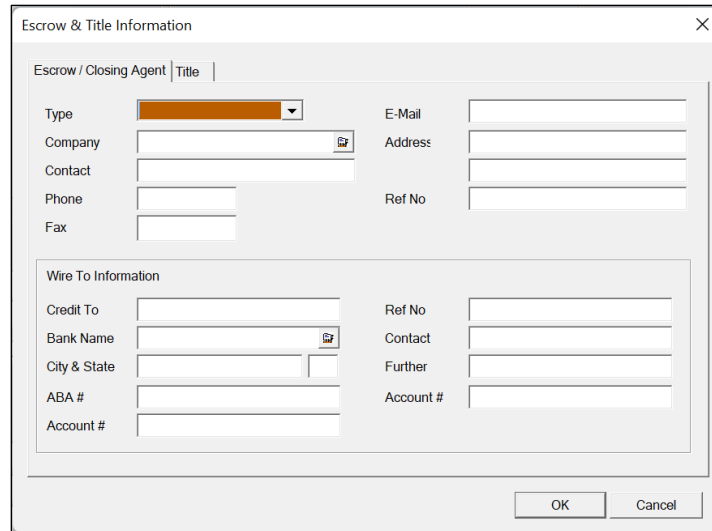
## Escrow & Title

The **Escrow & Title** button opens the *Escrow & Title Information* dialog containing the escrow, title, and wire information.

## Escrow/Closing Agent

Use the following steps to complete the **Escrow/Closing Agent** tab.

1. Select the **Type**.



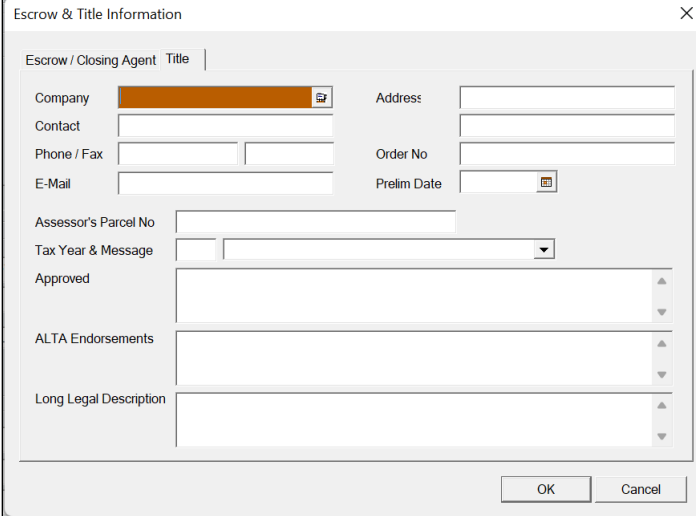
**Figure 387: Escrow/Closing Agent Tab**

2. Select/enter the **Company**.
3. Enter the Company Contact.
4. Enter the Company Contact Information.
5. Enter the Reference Number.
6. Enter the **Credit To**.
7. Select/enter the **Bank Name**.
8. Enter the Bank Address information.
9. Enter the Bank ABA Number.
10. Enter the Bank Account Number.
11. Enter the Bank Reference Number.
12. Enter the Bank Contact.
13. Enter the Further information.
14. Enter the Further Account Number.

## Title

Use the following steps to complete the **Title** tab.

1. Select/enter the **Title Company**.



**Figure 388: Title Tab**

2. Enter the Company Contact.
3. Enter the Contact Phone/Fax.
4. Enter the Company E-Mail.
5. Enter the Company Address.
6. Enter the Order Number.
7. Enter the Preliminary Date.
8. Enter the Assessor Parcel Number.
9. Enter the Tax Year & Message.
10. Enter Approved information.
11. Enter ALTA Endorsements.
12. Enter Long Legal Description.

## Conditions

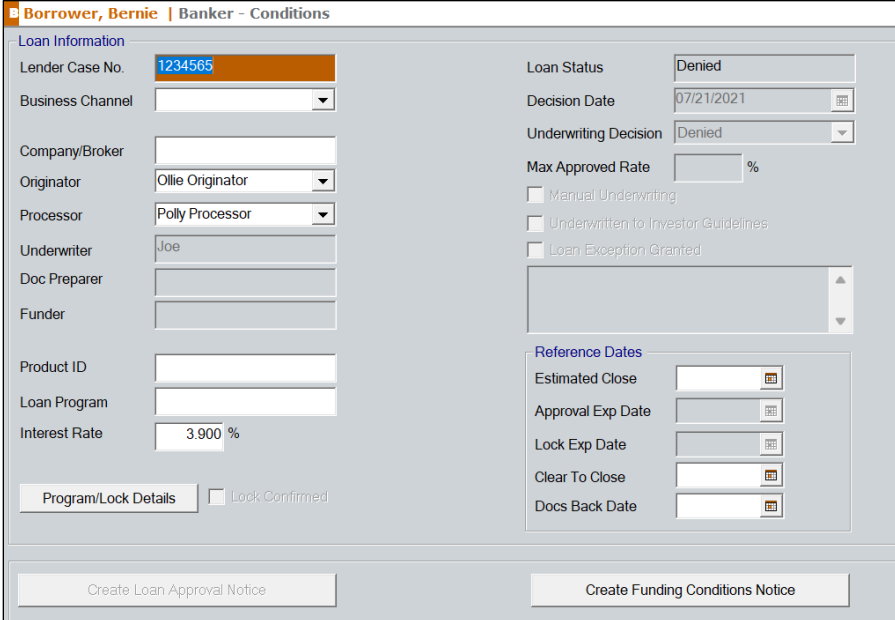
Use the *Conditions* screen to track required loan conditions prior to loan approval. The top portion of this screen contains general loan and underwriting information. Most of these fields are populated with information entered in other screens.



## Loan Information

Use the following steps to complete the conditions initial information.

1. Select **Conditions** from the **Banker** menu.
2. Select the **Business Channel**.



**Figure 38g: Conditions Loan Information**

3. Enter the Company/Broker.
4. Enter the **Product ID**.
5. Enter the Loan Program.
6. Enter missing **Reference Dates**.
7. Click the **Program/Lock Details** button to access the *Program & Rate Lock Details* dialog. (See [Program/Lock Details](#) for additional information.)
8. Click **Create Loan Approval Notice** to generate a loan approval notice.

**Note:** The **Create Loan Approval Notice** button is enabled only when the underwriting decision is **Approved** and loan contains at least one condition.

9. See Print Options for printing and email details.
10. Click **Create Funding Conditions Notice** button to generate a *Funding Conditions Notice*.

**Note:** The **Create Funding Conditions Notice** button is enabled only when the *Docs Back Date* field is populated with a date.

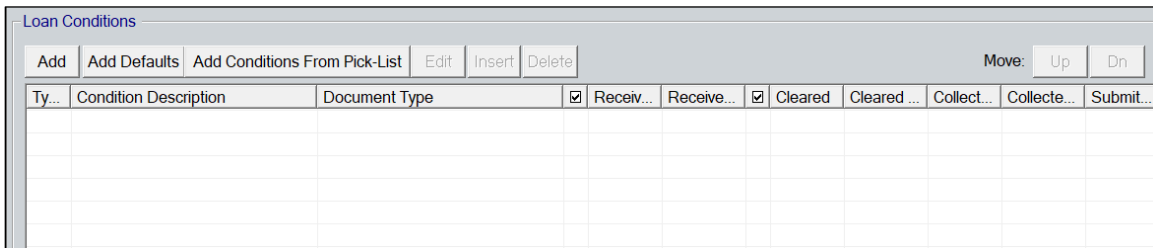
## Loan Conditions Table Loan Conditions Table

Use the following section to update the **Loan Conditions** table.

### Add Condition

Use the following steps to add a condition to the **Loan Conditions** table.

1. Click **Add** to manually add conditions into the Loan Conditions section.

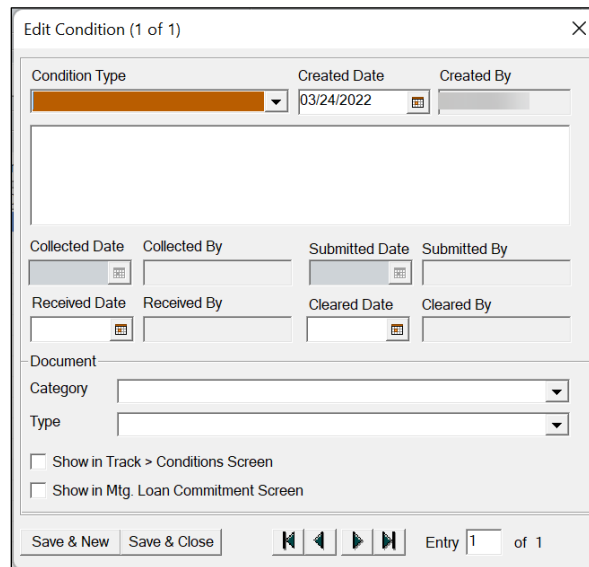


Ty...	Condition Description	Document Type	<input checked="" type="checkbox"/>	Receiv...	Receive...	<input checked="" type="checkbox"/>	Cleared	Cleared ...	Collect...	Collecte...	Submit...

**Figure 390: Add Loan Conditions**

**Note:** Click **Add Defaults** to add the default conditions. Click **Add Conditions from Pick-List** to select the conditions from an existing pick-list.

2. Select the Condition Type.



**Figure 391: Edit Conditions Dialog**

3. Enter the condition **Description**.
4. Select the **Document Category**.
5. Select the **MISMO Document Type**.

6. Select the **Show in Track > Conditions Screen** checkbox to include the condition in the list of conditions on the Conditions screen.
7. Select the **Show in Mtg Loan Commitment Screen** checkbox to include the condition on the *Mortgage Loan Commitment* screen.
8. Click **Save & Close** to save the condition.

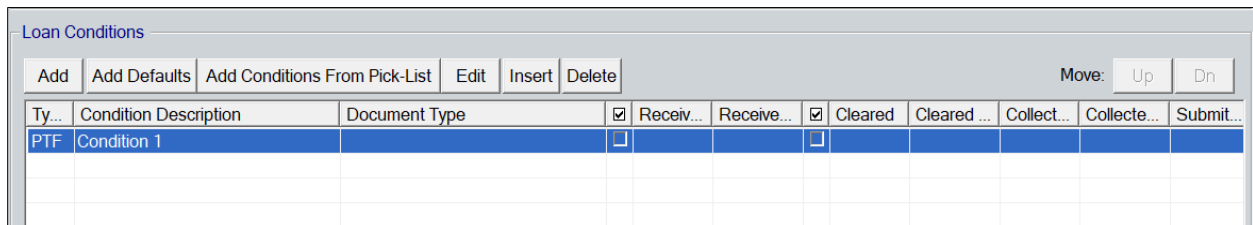
**Note:** Click **Save & New** to add another condition.

## Edit Condition

Use the following steps to edit an existing loan condition. Perform the steps to change a condition or update the **Received Date** when the condition is met.

**Note:** Selecting the **Show in Track > Conditions screen** checkbox does not record the loan condition in the **Document Requests** table if editing a previously saved loan condition.

1. Highlight the condition to edit.



Ty...	Condition Description	Document Type	<input checked="" type="checkbox"/>	Receiv...	Receive...	<input checked="" type="checkbox"/>	Cleared	Cleared ...	Collect...	Collecte...	Submit...
PTF	Condition 1		<input type="checkbox"/>			<input type="checkbox"/>					

**Figure 392: Edit Loan Condition**

2. Make required updates to the condition in the *Edit Conditions* dialog. (See [Figure 389](#).)

## Condition Buttons

The following buttons additional functionality.

### Appraisal

The **Appraisal** button opens the *Appraisal Information* dialog to record information about the property appraisal. (See [Appraisal](#) for details.)

### Insurance

The **Insurance** button opens the *Insurance* dialog containing information about the mortgage, hazard, and flood insurance for the property. (See [Insurance](#) for details.)

## Escrow & Title

The **Escrow & Title** button opens the *Escrow & Title Information* dialog containing the escrow, title, and wire information. (See [Escrow & Title](#) for details.)

## Fees & Impounds

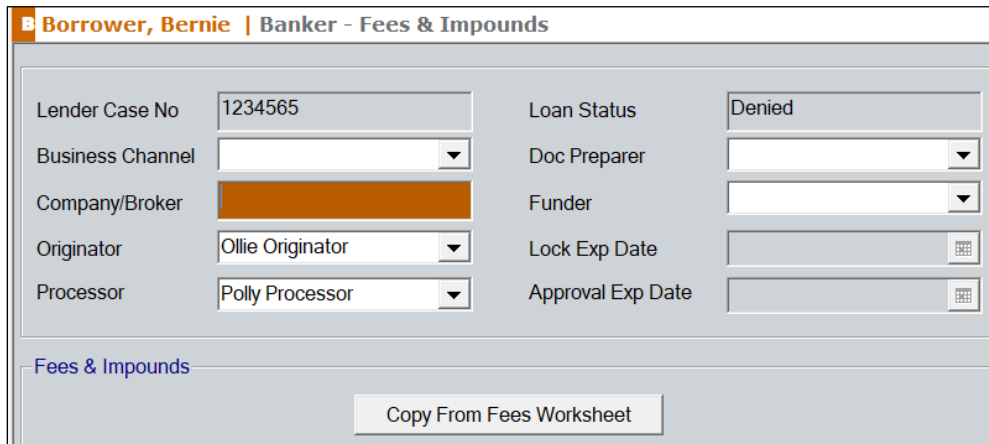
Use the *Fees & Impounds* screen to document the final fees and impounds for closing the loan. These fees are itemized on the *Create Funding Figures Worksheet* the funder/closer sends to the document provider used to generate the HUD-1. The net wire amount the warehouse lender is to send is also calculated on this screen.

**Note:** The *Fees & Impounds* screen is available only to users who have access to financial information. Access to financial information is specified for Point users in Point Administrator.

## Initial Fields

Use the following steps to complete the **Initial Fields**.

1. Select **Fees & Impounds** from the **Banker** menu.
2. Select the Business Channel.



Lender Case No	1234565	Loan Status	Denied
Business Channel	[dropdown]	Doc Preparer	[dropdown]
Company/Broker	[highlighted]	Funder	[dropdown]
Originator	Ollie Originator	Lock Exp Date	[calendar icon]
Processor	Polly Processor	Approval Exp Date	[calendar icon]

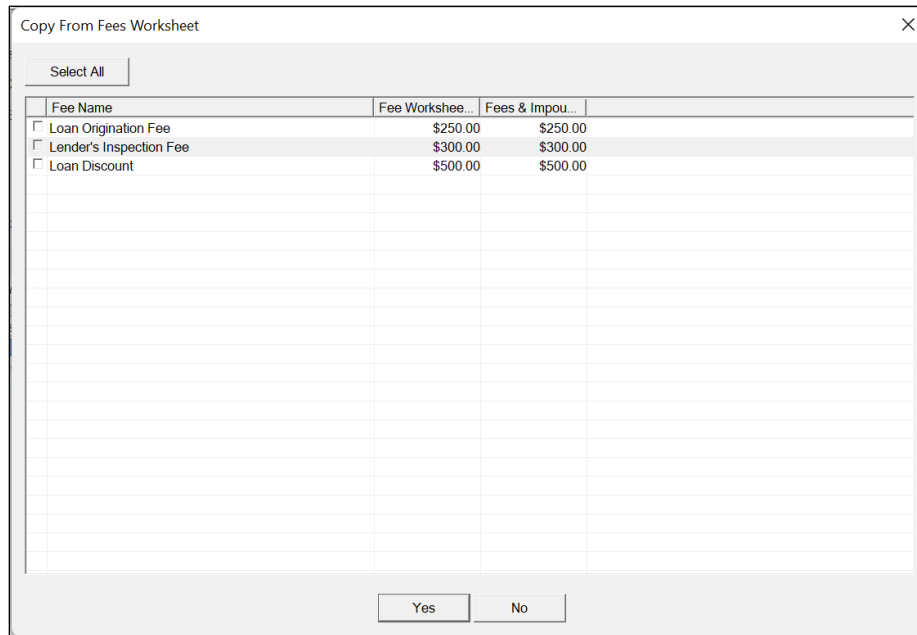
[Fees & Impounds](#)

Copy From Fees Worksheet

Figure 393: Initial Fields

3. Enter **Company/Broker**.
4. Select the **Doc Preparer**.
5. Select the **Funder**.
6. Click **Copy from Fees Worksheet** to copy the information to the **Fees** table.

7. Select the checkboxes corresponding to each fee to include in the list.



**Figure 394: Copy from Fees Worksheet Dialog**

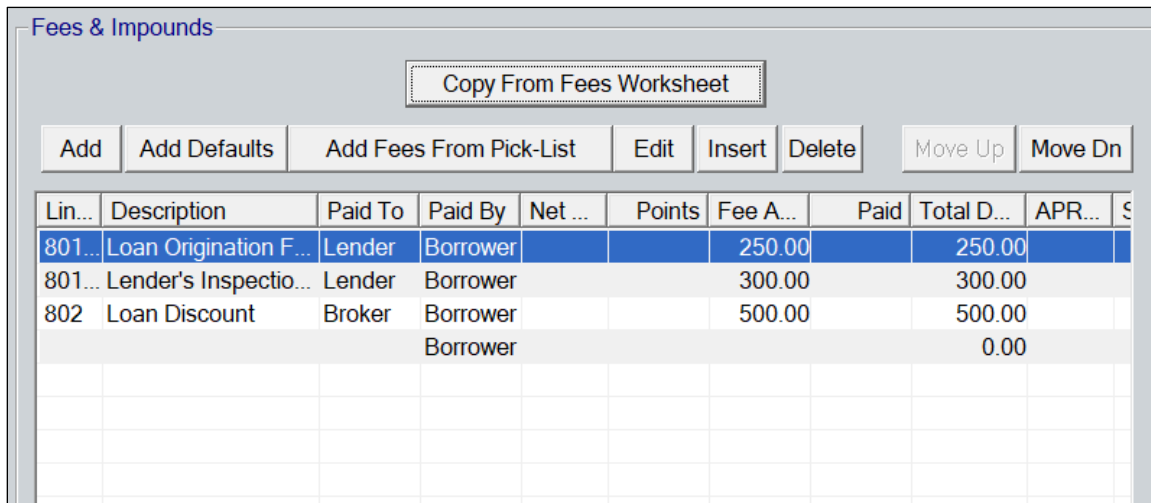
**Note:** Click **Select All** to select all the fees in the list.

## Add Fees from Pick-List

Click **Add Defaults** to add the default fees to the list.

**Note:** See [Fee Types](#) to add a fee to the default set of fees.

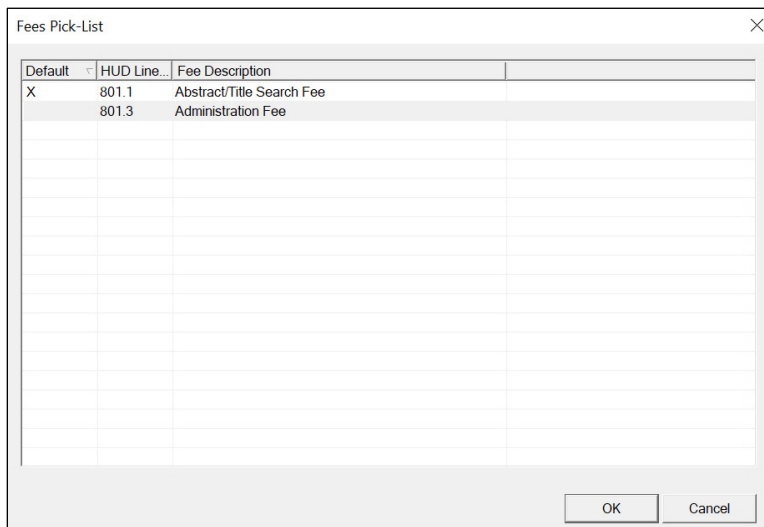
1. Click Add Fees From Pick-List.



Lin...	Description	Paid To	Paid By	Net ...	Points	Fee A...	Paid	Total D...	APR...	S
801...	Loan Origination F...	Lender	Borrower			250.00		250.00		
801...	Lender's Inspectio...	Lender	Borrower			300.00		300.00		
802	Loan Discount	Broker	Borrower			500.00		500.00		
			Borrower					0.00		

**Figure 395: Fees Table**

- Select the **Fees** from *Fees Pick-List* dialog.



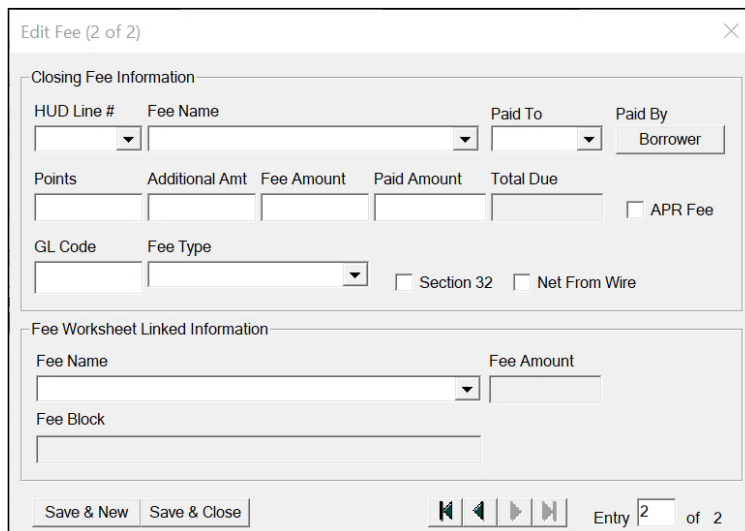
**Figure 396: Fees Pick List**

- Click **OK**.

## Manually Add Fees

Use the following steps to manually add fees.

- Click **Add**. (See [Figure 393](#).)
- Select the **HUD Line Number** from the dropdown or enter the line number manually.



**Figure 397: Edit Fee Dialog**

- Select the **Fee Name**.

4. Select **Paid To**.
5. Click **Borrower** button.
6. Complete the *Fee Distribution Worksheet* dialog. (See [Figure 132](#).)
7. Click **OK** to close the *Fee Distribution Worksheet* dialog.
8. Enter the **Points**.
9. Enter the **Additional Amount**.
10. Enter the **Fee Amount**.
11. Enter the **Paid Amount**.
12. Enter **Total Due** if applicable.
13. Check the **APR Fee** checkbox if applicable.
14. Enter the **GL Code**.
15. Select the **Fee Type**.
16. Select **Section 32** checkbox if applicable.
17. Select **Net From Wire** checkbox if applicable.
18. Complete the **Fee Worksheet Linked Information**.
19. Click **Save & Close**.

**Note:** Click **Save & New** to add another fee.

## Edit Fees

Use the following steps to edit fees.

1. Select the **Fee** to edit. (See [Figure 393](#).)
2. Click **Edit**.
3. Update the information in the *Edit Fee* dialog. (See [Figure 395](#).)
4. Click **Save & Close**.

## Insert Fees

Use the following steps to insert a fee at a selected table location.

1. Select the table location to insert the fee. (See [Figure 393](#).)
2. Click **Insert**.
3. Use the steps in [Manually Add Fees](#) to insert fee.

## Delete Fees

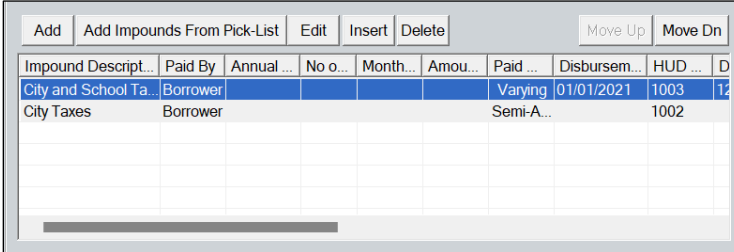
Use the following steps to delete fees.

1. Select the fee to delete. (See [Figure 393.](#))
2. Click **Delete**.

## Add Impounds from Pick-List

Use the following steps to add **Impounds** to the table.

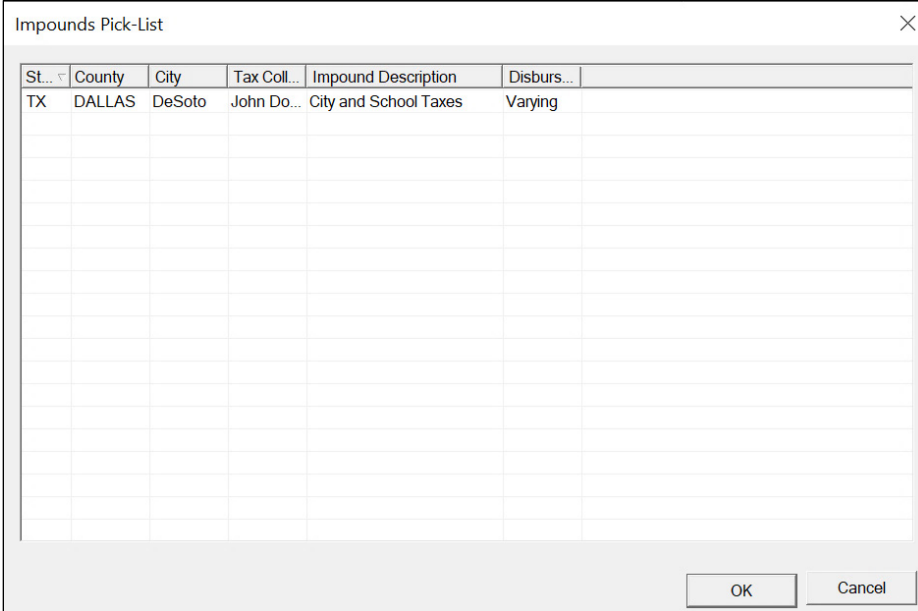
1. Click **Add Impounds From Pick-List**.



Impound Descript...	Paid By	Annual ...	No o...	Month...	Amou...	Paid ...	Disbursem...	HUD ...	D
City and School Ta...	Borrower					Varying	01/01/2021	1003	12
City Taxes	Borrower					Semi-A...		1002	

**Figure 398: Impounds Table**

2. Select the **Impounds** to add.



St...	County	City	Tax Coll...	Impound Description	Disburs...
TX	DALLAS	DeSoto	John Do...	City and School Taxes	Varying

**Figure 399 : Impounds Pick-List**

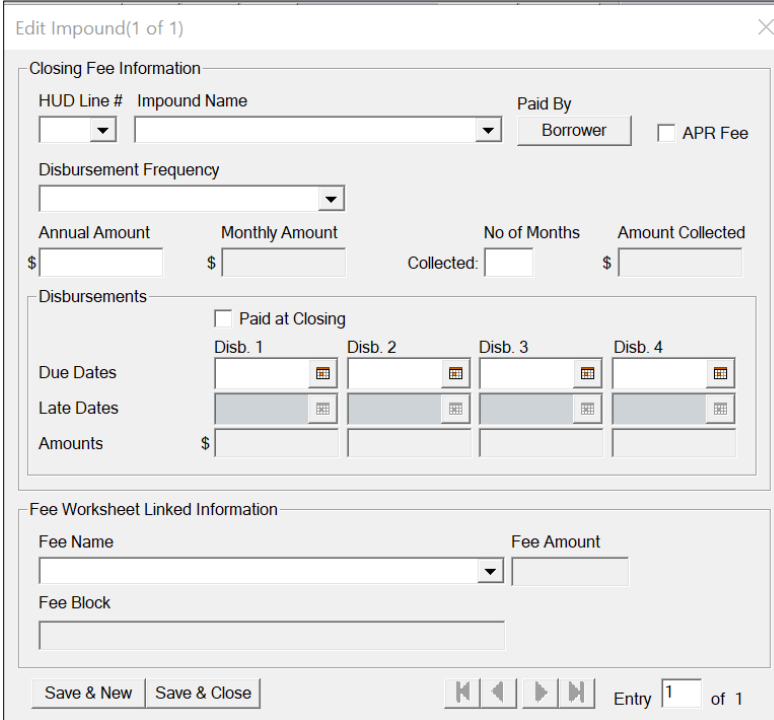
3. Click **OK**.



## Manually Add Impounds

Use the following steps to manually add impounds to the table.

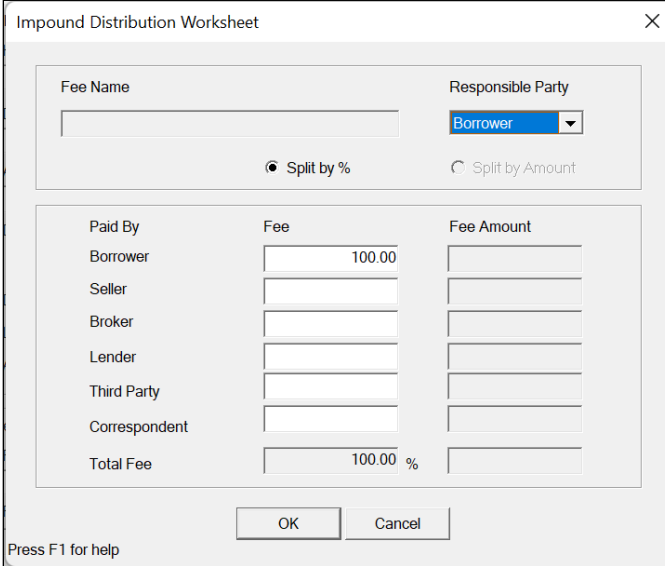
1. **Click** Add. (See [Figure 396](#).)
2. Select the **HUD Line Number** or enter the number manually.



**Figure 400: Edit Impound Dialog**

3. Select the **Impound Name**.
4. Click the **Borrower** button.

- Complete the **Impound Distribution Worksheet** dialog.



Paid By	Fee	Fee Amount
Borrower	100.00	
Seller		
Broker		
Lender		
Third Party		
Correspondent		
Total Fee	100.00 %	

**Figure 401: Impound Distribution Worksheet**

- Click **OK** on the *Impound Distribution Worksheet* dialog.
- Select the **APR Fee** checkbox if applicable.
- Select the **Disbursement Frequency**.
- Enter the **Annual Amount**.
- Enter the number of months that will be collected at the close of escrow as a cushion in the **Number of Months** field.

**Note:** The **Monthly Amount** and **Amount Collected** fields are calculated accordingly.

- Select the **Paid at Closing** checkbox to specify the fees in the **Disb. 1** column were paid at closing and are excluded from the *Aggregate Escrow Account* dialog when the **Calculate Aggregate** button is clicked.
- Select the date when the first payment is due from the **Disbursement 1** calendar in the **Due Dates** row.
- Select the month and date when the payment is considered late from the **Disbursement 1** calendar in the **Late Dates** row.
- Continue the process for the subsequent disbursements for the disbursement frequency selected.
- Complete the Fee Worksheet Linked Information fields.
- Click Save & Close.

**Note:** Click **Save & New** to add another impound.

## Edit Impounds

Use the steps in [Edit Fees](#) as a guide for editing impounds.

## Insert Impounds

Use the steps in [Insert Fees](#) as a guide for inserting impounds.

## Delete Impounds

Use the steps in [Delete Fees](#) as a guide for deleting impounds.

## PMI/MMI Impounds

The mortgage information in this section corresponds to the mortgage insurance information on the **Truth-In-Lending** screen and in the *PMI/ MIP/FF/USDA Insurance* dialog.

1. Select the mortgage insurance rate for the initial period from the **PMI/MIP/VA/USDA** dropdown.

	MI Factor	Monthly Amount	Months	Total
PMI/MIP/VA/USDA	<input type="text"/> % <input type="checkbox"/> <input type="checkbox"/>	\$ <input type="text"/>	For <input type="text"/>	= \$ <input type="text"/>
PMI Renewal 1	<input type="text"/> %	\$ <input type="text"/>	For <input type="text"/>	= \$ <input type="text"/>
PMI Renewal 2	<input type="text"/> %	\$ <input type="text"/>	For <input type="text"/>	= \$ <input type="text"/>
Disbursement Frequency	<input type="text"/>	Payable To	<input type="text"/>	
Disbursement Due	<input type="text"/>	Premium Paid By	<input type="text"/>	
Months Collected	<input type="text"/>			
<input type="checkbox"/> Include PMI/MMI in Aggregate Calculation				
Months Cushion	Total T&I Cushion	Total T&I Collected	Aggregate Escrow Adjustment	
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="button" value="Calculate Aggregate"/>
<input type="button" value="Compare GFE and Closing Fees"/>				

**Figure 402: PMI/MMI Impounds**

**Note:** Click the **Lock** to enter the Monthly Amount when not basing the rate on a **Percentage**.

2. Enter the number of months the initial rate is effective in the **Months** field.

**Note:** The amount is calculated and automatically populated in the **Proposed Monthly Housing Expenses** section on page 2 of the *Loan Application*, the **Mortgage Insurance** field on the *Truth-in-Lending Disclosure*, and the **Up-Front Mortgage Insurance/USDA Guarantee Fee** field on the *GFE*.

3. Select the renewal rate from the **PMI Renewal 1** dropdown if applicable.
4. Select the renewal rate from the **PMI Renewal 2**, dropdown if applicable.

**Note:** The values for the PMI dropdowns are defined in the dropdown list utility.

5. Enter the number of months the renewal rates are effective in the **Months** fields.
6. Select the payment frequency from the **Disbursement Frequency** dropdown list.
7. Select the Disbursement Date.

**Note:** The **Payable To** field is populated according to the loan type selection.

8. Select the **Premium Paid By** option.
9. Select the Include PMI/MMI in Aggregate Calculation checkbox if applicable.
10. Select the **Months Cushion** option to indicate the reserves.

**Note:** The **Total T & I Cushion** and **Total T & I Collected** fields calculate automatically.

11. Click the **Calculate Aggregate** button calculate the **Aggregate Escrow Adjustment** and view the *Aggregate Escrow Account Schedule*.

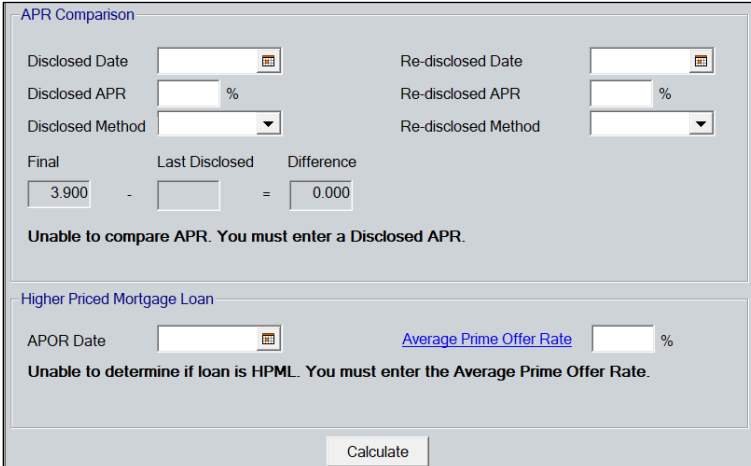
**Note:** The first payment date must be entered before calculating the aggregate escrow account.

12. Click the Compare **GFE and Closing Fees** button to view the *GFE and Closing Fees Comparison*.

## APR Comparison & Higher Mortgages

Use the following steps to complete the **APR Comparison** and **Higher Priced Mortgage Loans** sections.

1. Select the **Disclosed Date**.



**APR Comparison**

Disclosed Date  Re-disclosed Date

Disclosed APR  % Re-disclosed APR  %

Disclosed Method  Re-disclosed Method

Final      Last Disclosed      Difference

3.900      -            =       0.000

Unable to compare APR. You must enter a Disclosed APR.

---

**Higher Priced Mortgage Loan**

APOR Date  [Average Prime Offer Rate](#)  %

Unable to determine if loan is HPML. You must enter the Average Prime Offer Rate.

Calculate

Figure 403: APR Comparison & Higher Mortgages

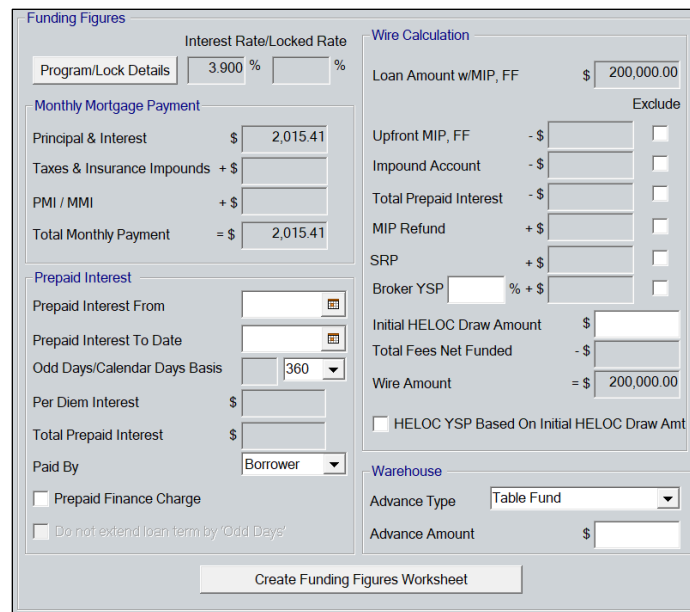
2. Select the **Re-disclosed Date**.
3. Enter the **Disclosed APR Percentage**.
4. Enter the **Re-disclosed APR Percentage**.
5. Select the **Disclosed Method**.
6. Select the **Re-disclosed Method**.
7. Select the date the **APOR** became effective.
8. Enter the average **Prime Offer Rate Percentage**.
9. Click **Calculate** to calculate the difference between the final APR and the last disclosed APR.

**Note:** Values changed on this screen update the linked screens automatically.

## Funding Figures

Use the following steps to complete the **Funding Figures** and **Monthly Payment** sections.

1. Click **Program/Lock Details** to access the *Program & Rate Lock Details* dialog. (See [Figure 372](#).)



Interest Rate/Locked Rate		Wire Calculation	
Program/Lock Details	3.900 %	Loan Amount w/MIP, FF	\$ 200,000.00
<b>Monthly Mortgage Payment</b>		Exclude	
Principal & Interest	\$ 2,015.41	Upfront MIP, FF	- \$ <input type="text"/> <input type="checkbox"/>
Taxes & Insurance Impounds	+ \$ <input type="text"/>	Impound Account	- \$ <input type="text"/> <input type="checkbox"/>
PMI / MMI	+ \$ <input type="text"/>	Total Prepaid Interest	- \$ <input type="text"/> <input type="checkbox"/>
<b>Total Monthly Payment</b>	<b>= \$ 2,015.41</b>	MIP Refund	+ \$ <input type="text"/> <input type="checkbox"/>
<b>Prepaid Interest</b>		SRP	+ \$ <input type="text"/> <input type="checkbox"/>
Prepaid Interest From	<input type="text"/>	Broker YSP	% + \$ <input type="text"/> <input type="checkbox"/>
Prepaid Interest To Date	<input type="text"/>	Initial HELOC Draw Amount	\$ <input type="text"/>
Odd Days/Calendar Days Basis	360	Total Fees Net Funded	- \$ <input type="text"/>
Per Diem Interest	\$ <input type="text"/>	Wire Amount	= \$ 200,000.00
Total Prepaid Interest	\$ <input type="text"/>	<input type="checkbox"/> HELOC YSP Based On Initial HELOC Draw Amt	
Paid By	Borrower	<b>Warehouse</b>	
<input type="checkbox"/> Prepaid Finance Charge		Advance Type	Table Fund
<input type="checkbox"/> Do not extend loan term by Odd Days		Advance Amount	\$ <input type="text"/>
Create Funding Figures Worksheet			

**Figure 404: Funding Figures**

2. Select the tab corresponding to the information to view or edit.
3. Make the necessary changes.
4. Click **OK** to close the dialog.
5. Select the **Prepaid Interest from Date**.

6. Select the **Prepaid Interest to Date** fields.

**Note:** The **Odd Days** field is calculated based on the dates entered.

7. Select the number of calendar days required by the lender from the dropdown if the **Calendar Days Basis** field is not populated from the company default selection with the correct value.
8. Select the appropriate **Paid By** option.
9. Select the **Exclude** checkboxes for the **Loan Amount, Upfront MIP, FF, Total Prepaid Interest, MIP Refund,** and **SRP** fields to exclude from calculations if applicable.
10. Enter the **Broker Yield Spread Premium YSP** field.
11. Press the **Tab** key.
12. Enter the amount of the first draw at closing in the **Initial HELOC Draw Amount** field if the loan is a home equity line
13. Press the **Tab** to calculate the **Wire Amount**.
14. Select the **HELOC YSP Based on Initial HELOC Draw Amt** checkbox if the YSP is based on the initial HELOC draw amount.

**Note:** The **Broker YSP** and **Wire Amount** fields adjusted automatically when the checkbox is selected.

15. Click the **Create Funding Figures Worksheet** button to generate the worksheet.
16. Enter a required file name if the **File Name** field is not populated.
17. Select **Email** or **Print** from the Output Option dropdown list and choose to password protect if necessary. (See [Print Options](#) for more information.)

## Closing Documents

The *Banker Closing Documents* screens are typically used by the loser/funder to enter information relevant to lenders when they order closing documents.

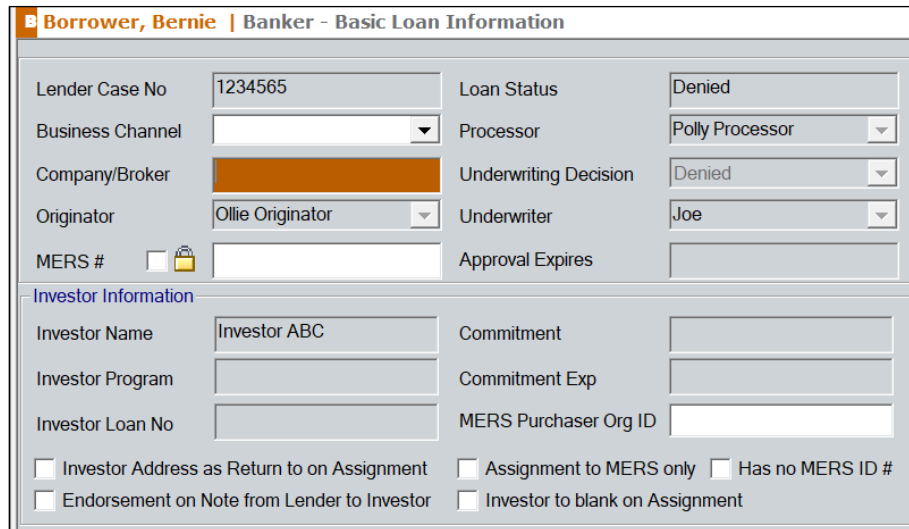
## Basic Loan Information

The *Basic Loan Information* screen contains general information about the loan and important dates.

## Investor Information

The top portion and other sections of the screen contain data provided is for informational purposes from other screens and cannot be edited.

1. Select **Closing Documents** from the *Banker* menu.
2. Select **Basic Loan Information**.
3. Review and edit the populated information if applicable.



**Figure 405: Basic Loan Investor Information**

4. Select the **Business Channel**.
5. Enter the **Company/Broker**.
6. Enter the **MERS Purchaser Org ID** for the lender or investor purchasing the loan.
7. Select the **Investor Address as Return to on Assignment** checkbox to print an assignment from the lender or broker to MERS.

**Note:** The MERS information and MERS ID number does not print on documents other than the assignment when the option is selected.

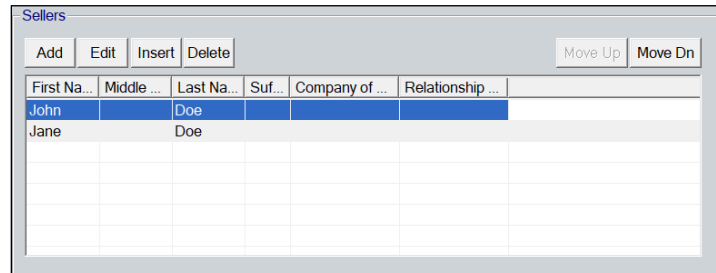
8. Select the **Endorsement on Note from Lender to Investor** checkbox to print an endorsement on the note from the lender to the investor.
9. Select the **Assignment to MERS only** checkbox to add investor address to the assignment as the return address for the recorded instrument.
10. Select the **Investor to blank on Assignment** checkbox to print an assignment from the investor to blank.
11. Select the **Has no MERS ID #** checkbox when the investor who purchases the loan is not a MERS subscriber.

**Note:** This action prints an assignment from MERS to blank.

## Add Sellers

Use the following steps to add sellers to the **Sellers** table.

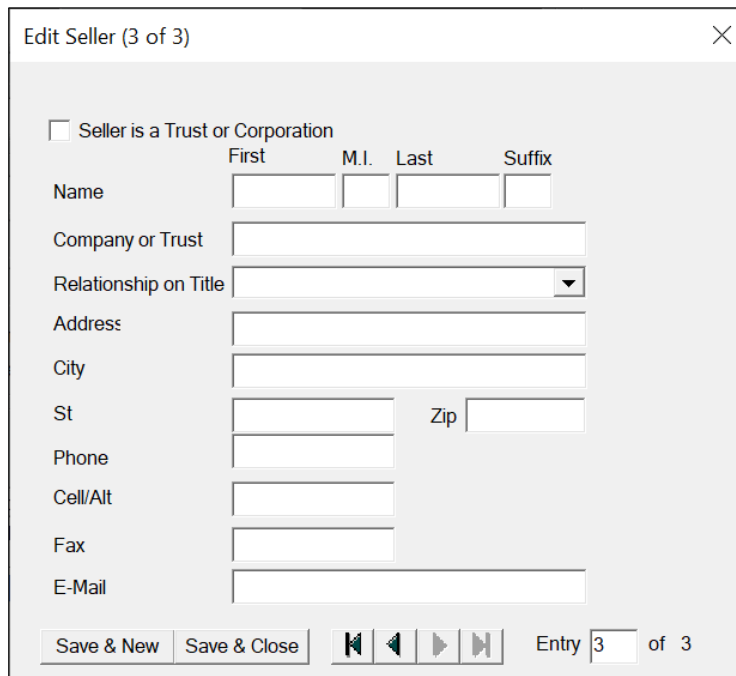
1. Click **Add**.



First Na...	Middle...	Last Na...	Suf...	Company of ...	Relationship ...
John		Doe			
Jane		Doe			

Figure 406: Sellers Table

2. Select the **Seller is a Trust or Corporation** checkbox if the seller is a trust or corporation.



Seller is a Trust or Corporation

Name: First [ ], M.I. [ ], Last [ ], Suffix [ ]

Company or Trust: [ ]

Relationship on Title: [ ]

Address: [ ]

City: [ ]

St: [ ] Zip: [ ]

Phone: [ ]

Cell/Alt: [ ]

Fax: [ ]

E-Mail: [ ]

Save & New Save & Close [Navigation] Entry 3 of 3

Figure 407: Edit Seller Dialog

3. Complete the seller **Name** fields.
4. Enter the name of the **Company or Trust** if applicable.
5. Select the Relationship on Title.
6. Complete the seller **Address** fields.
7. Complete the seller **Contact** fields.



8. Click **Save & Close**.

**Note:** Click **Save & New** to enter additional sellers on the title.

## Edit Sellers

Use the following steps to add sellers on the **Sellers** table.

1. Highlight the **Seller** to edit. (See [Figure 404](#).)
2. Click **Edit**.
3. Update the *Edit Seller* dialog. (See [Figure 405](#).)
4. Click **Save & Close**.

## Insert Sellers

Use the following steps to add sellers at a selected table location.

1. Select the table location to insert the seller. (See [Figure 404](#).)
2. Click **Insert**.
3. Use the steps in [Add Sellers](#) to add the seller to the table.

## Delete Sellers

Use the following steps to delete sellers from the **Sellers** table.

1. Select the seller to delete. (See [Figure 404](#).)
2. Click **Delete**.

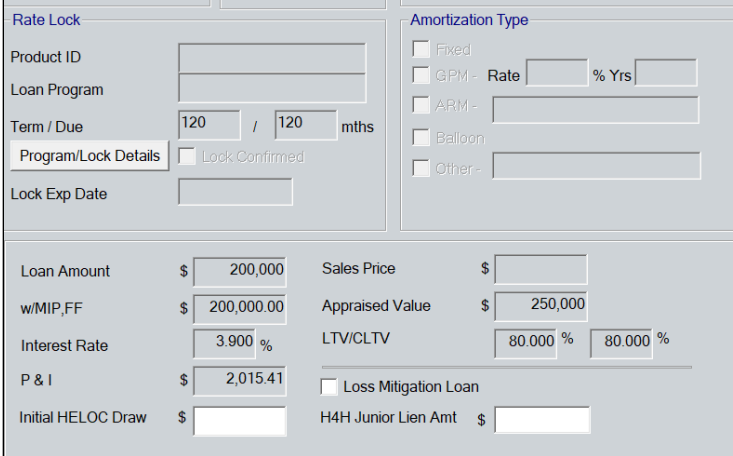
## Date Fields

Complete the **Dates** section with the completion dates for each event.

## Rate Lock & Amortization Type

Use the following steps to complete the **Rate Lock** sections.

1. Click the **Program/Lock Details** button to update information on the *Programs & Rate Lock Details* dialog. (See [Program/Lock Details](#) for details.)



**Figure 408: Rate Lock & Amortization Type**

2. Complete the **Amortization Type** fields if the loan is an ARM loan.
3. Enter the amount the Borrower is approved to receive as a draw against the HELOC in the **Initial HELOC Draw** field if the loan is a HELOC.
4. Select the **Loss Mitigation Loan** checkbox if the refinance is a subject of a loss mitigation effort.
5. Enter the amount of the **Hope for Homeowners Junior Lien** on the second mortgage if applicable.

## Request Closing Documents

Use the following steps to order closing documents.

1. Proceed to [Document Processing](#) if the **Product Name** and **Product Code** fields are already populated with the required products.



**Figure 409: Request Closing Documents**

2. Enter the **Doc Provider**.

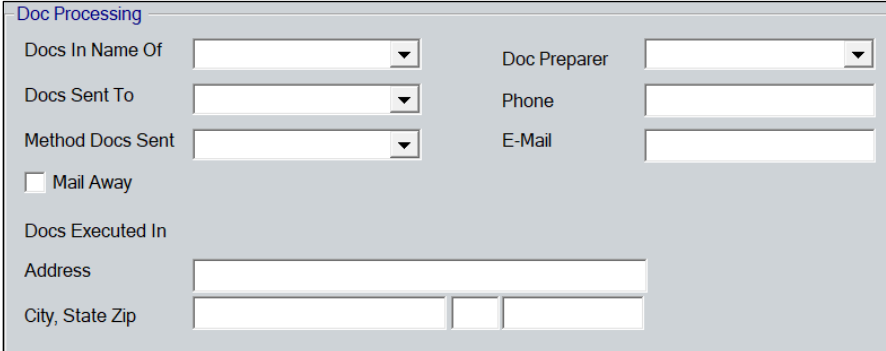
3. Click **Select Product** button to select the product name, code, and document investor on the *Select Product* dialog. (See [Figure 306](#).)
4. Enter **Special Instructions** when appropriate.
5. Click View Documents to view the returned closing documents.
6. Click **View Analyst** to view the loan analysis after receiving the closing documents.
7. Enter **Special Instructions** when appropriate.
8. Click **Request Documents**.

**Note:** The **View Documents** and **View Analysis** buttons are available after receiving the closing documents.

## Document Processing

Use the following steps to complete the **Doc Processing** section.

1. Select the entity for which the documents are being requested from the **Docs In Name Of** dropdown.



**Figure 410: Document Processing**

2. Select where the documents are from the **Docs Sent To** dropdown.
3. Select the document transmission method from **Method Docs Sent** dropdown.
4. Select the **Mail Away** checkbox if the closing documents were mailed for signatures rather than signed in person.
5. Select the **Doc Preparer**.
6. Enter **Doc Preparer Phone**.
7. Enter **Doc Preparer E-mail**.
8. Enter the location where the documents were executed in the **Address** fields.

## Closer/Funder

Use the following steps to complete the **Closer/Funder** section.

1. Select the **Closer/Funder Name**.

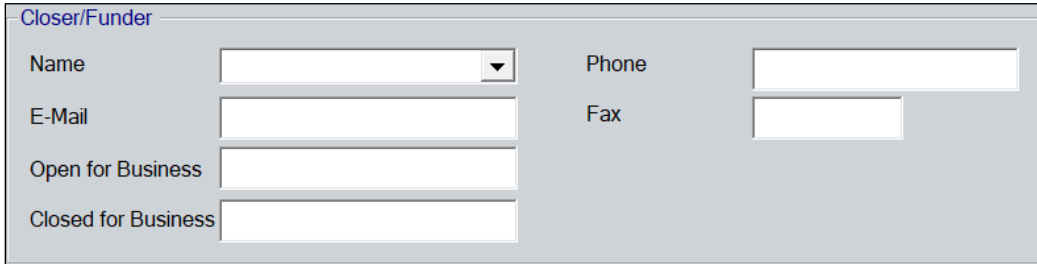

 A screenshot of a web form titled "Closer/Funder". The form contains several input fields: "Name" (a dropdown menu), "E-Mail" (a text box), "Open for Business" (a text box), "Closed for Business" (a text box), "Phone" (a text box), and "Fax" (a text box).

Figure 411: Closer/Funder

2. Enter the **Closer/Funder E-mail**.
3. Enter the **Closer/Funder Phone**.
4. Enter the **Closer/Funder Fax**.
5. Enter the hours of business in the **Open for Business** field.
6. Enter the non-business hours in the **Closed for Business** field.

## Note Pay To

Use the following steps to complete the **Note Pay To** fields.

1. Enter the **Name**.


 A screenshot of a web form titled "Note Pay To". The form contains three main input sections: "Name" (a single text box), "Address" (a single text box), and "City, State Zip" (three separate text boxes for city, state, and zip code).

Figure 412: Note Pay To

2. Enter the **Address** information.
3. Enter **Notes** if applicable.

## Basic Loan Information Buttons

The following buttons additional functionality.

## **Appraisal**

The **Appraisal** button opens the *Appraisal Information* dialog to record information about the property appraisal. (See [Appraisal](#) for details.)

## **Insurance**

The **Insurance** button opens the *Insurance* dialog containing information about the mortgage, hazard, and flood insurance for the property. (See [Insurance](#) for details.)

## **Escrow & Title**

The **Escrow & Title** button opens the *Escrow & Title Information* dialog containing the escrow, title, and wire information. (See [Escrow & Title](#) for details.)

## **Payoffs**

The Payoffs button to open the Payoffs dialog. The dialog contains information about liens and other liabilities to be paid at the close of escrow. The Payoffs dialog corresponds to the **Lien Payoffs** and **Other Payoffs** tabs in the *Title/Escrow Request* dialog.

## **HUD-1**

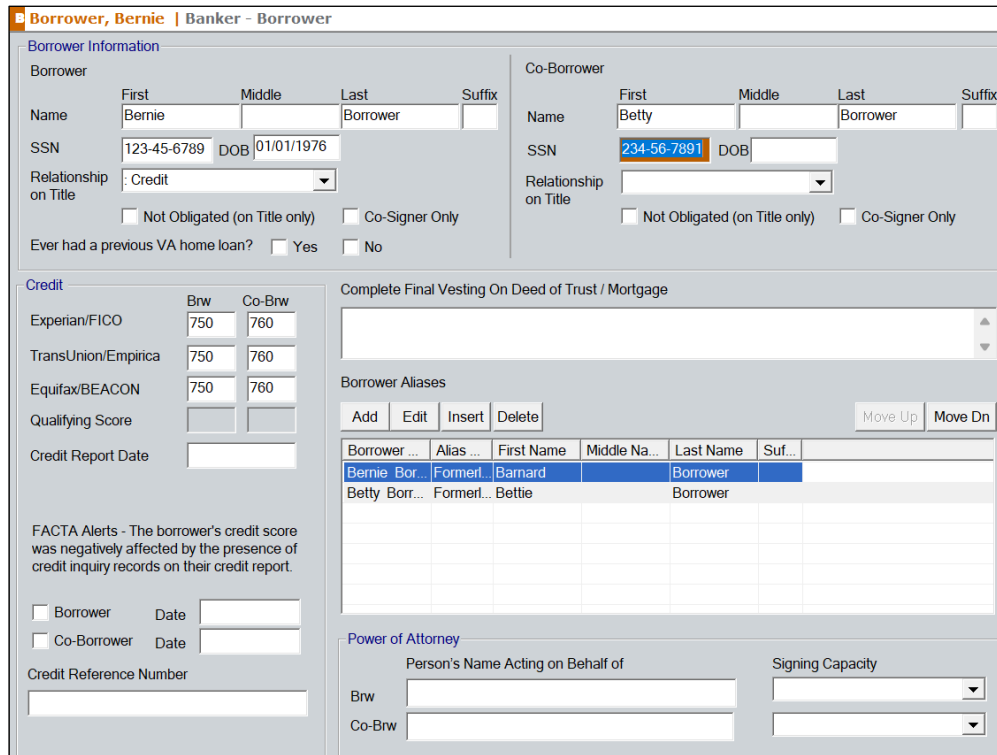
Use the **HUD-1** button to open the *HUD-1* screen used itemize charges by the lender to the Borrower and the seller for purchase transactions. (See [HUD-1 Settlement Statement](#) for details.)

## **Banker Borrower**

The *Banker Borrower* screen contains general information about the Borrower. Many fields are populated from the *Borrower Information* screen. Update the populated fields as required.

1. Select **Borrower** from the **Banker** menu.
2. Select **Borrower**.

3. Select the **Borrower Relationship on Title**.



**Borrower, Bernie | Banker - Borrower**

**Borrower Information**

**Borrower**

Name: First: Bernie, Middle: , Last: Borrower, Suffix:   
 SSN: 123-45-6789, DOB: 01/01/1976   
 Relationship on Title: Credit   
 Not Obligated (on Title only)  Co-Signer Only   
 Ever had a previous VA home loan?  Yes  No

**Co-Borrower**

Name: First: Betty, Middle: , Last: Borrower, Suffix:   
 SSN: 234-56-7891, DOB:   
 Relationship on Title:   
 Not Obligated (on Title only)  Co-Signer Only

**Credit**

	Brw	Co-Brw
Experian/FICO	750	760
TransUnion/Empirica	750	760
Equifax/BEACON	750	760
Qualifying Score		
Credit Report Date		

FACTA Alerts - The borrower's credit score was negatively affected by the presence of credit inquiry records on their credit report.

Borrower Date:   
 Co-Borrower Date:   
 Credit Reference Number:   
 Complete Final Vesting On Deed of Trust / Mortgage:   
 Borrower Aliases:   

Borrower ...	Alias ...	First Name	Middle Na...	Last Name	Suf...
Bernie Bor...	Formerl...	Barnard		Borrower	
Betty Borr...	Formerl...	Bettie		Borrower	

 Power of Attorney:   
 Person's Name Acting on Behalf of:   
 Brw:   
 Co-Brw:   
 Signing Capacity:   
 Brw:   
 Co-Brw:

Figure 413: Banker Borrower Screen

4. Select the **Borrower Not Obligated** checkbox if applicable.
5. Select the **Borrower Co-Signer Only** checkbox if applicable.
6. Select the appropriate **Borrower VA Home Loan** checkbox.
7. Select the **Co-Borrower Relationship on Title**.
8. Select the **Co-Borrower Not Obligated** checkbox if applicable.
9. Select the **Co-Borrower Co-Signer Only** checkbox if applicable.
10. Enter the **Credit Report Date**.

**Note:** Request a credit report if the fields are not populated. (See [Credit Reports](#) for details.)

11. Select the **Borrower FACTA** checkbox if the *Credit Report* contains an inquiry that negatively impacts the credit score.
12. Enter the inquiry date in the **Borrower Date** field.
13. Repeat Steps 11 – 12 for the Co-Borrower.
14. Enter the *Credit Reference Number*.
15. Enter how the final deed is to be recorded in the **Complete Final Vesting On Deed of Trust/Mortgage** field.

16. Add missing any Borrower aliases in the **Borrower Aliases** table. (See [Add Borrower Aliases](#).)
17. Enter the *Borrower Power of Attorney Name*.
18. Select the *Borrower Power of Attorney Signing Capacity*.
19. Repeat Steps 17 – 18 for the Co-Borrower.
20. Enter **Notes** if applicable.

## Closing Instructions

The *Closing Instructions* screen provides closing instructions.

### Title Company/Settlement Agent Instructions

Complete the instructions for the Title Company and/or Settlement Agent.

1. Select Closing Documents from the Banker menu.
2. Select Closing Instructions.
3. Select the **Waive Title Policy** checkbox if a title policy is not required for the transaction.

**Figure 414: Title Company/Settlement Agent**

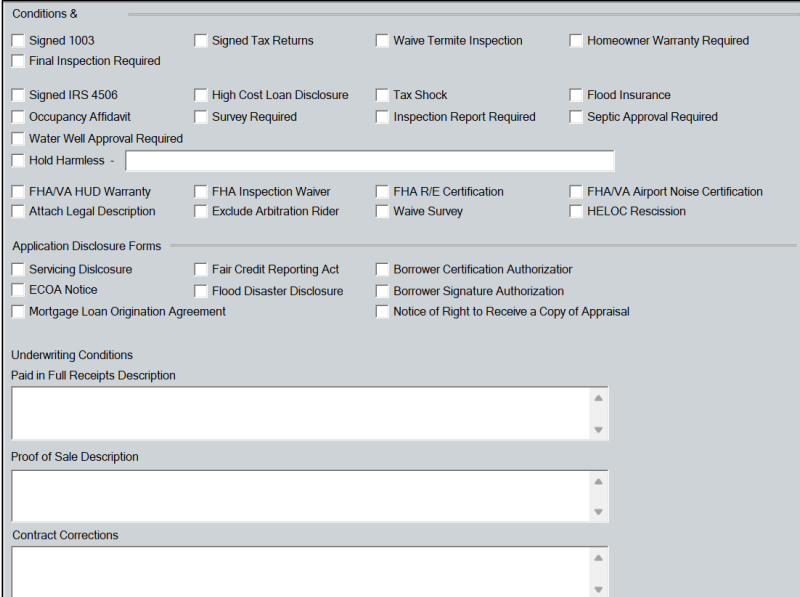
4. Select the **Include Title Policy Agreement** checkbox to include the agreement between the Borrower and the title company to enable the title company to correct document errors.
5. Select the appropriate **Schedule A** checkboxes to indicate the information is included for Schedule A.
6. Complete the additional instructions field below the checkboxes.
7. Select the appropriate **Schedule B** checkboxes to indicate the information is included for Schedule B.
8. Complete the additional instructions field below the checkboxes.

9. Select the appropriate **Schedule C** checkboxes to indicate the information is included for Schedule C.
10. Select the **Tax Return Type** from the dropdown if requesting Form 4506.
11. Enter the period ending dates for the request.

## Conditions & Forms

Selected **Conditions** checkboxes indicate the condition has been met and forms are included.

1. Select the checkboxes for the **Conditions** met.



The screenshot shows a form titled "Conditions & Forms" with the following sections:

- Conditions & Forms:** A grid of checkboxes for various conditions such as "Signed 1003", "Signed Tax Returns", "Wave Termite Inspection", "Homeowner Warranty Required", "Final Inspection Required", "Signed IRS 4506", "High Cost Loan Disclosure", "Tax Shock", "Flood Insurance", "Occupancy Affidavit", "Survey Required", "Inspection Report Required", "Septic Approval Required", "Water Well Approval Required", "Hold Harmless" (with a text input field), "FHA/VA HUD Warranty", "FHA Inspection Waiver", "FHA R/E Certification", "FHA/VA Airport Noise Certification", "Attach Legal Description", "Exclude Arbitration Rider", "Waive Survey", and "HELOC Rescission".
- Application Disclosure Forms:** A grid of checkboxes for forms like "Servicing Disclosure", "Fair Credit Reporting Act", "Borrower Certification Authorizator", "ECOA Notice", "Flood Disaster Disclosure", "Borrower Signature Authorization", and "Mortgage Loan Origination Agreement", "Notice of Right to Receive a Copy of Appraisal".
- Underwriting Conditions:** A section with a dropdown menu for "Paid in Full Receipts Description".
- Proof of Sale Description:** A text input field with a dropdown arrow.
- Contract Corrections:** A text input field with a dropdown arrow.

Figure 415: Conditions & Forms

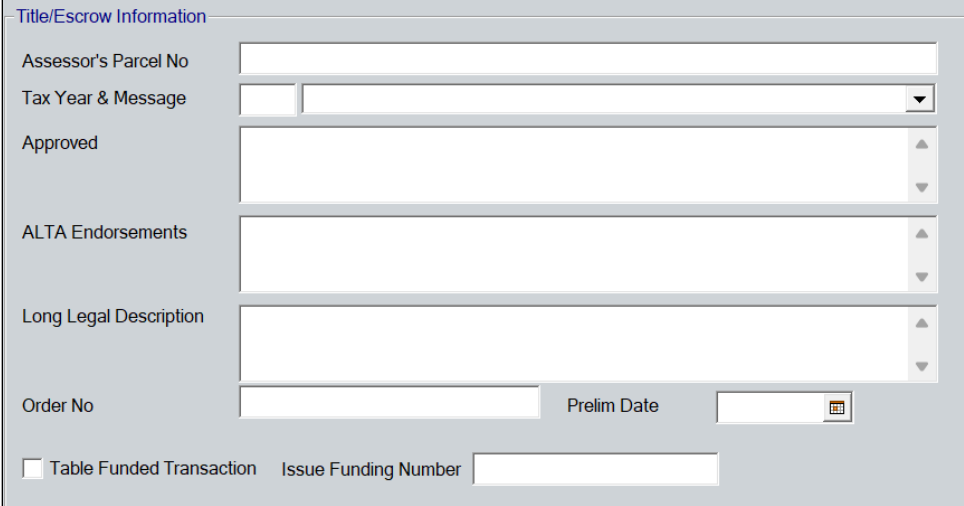
2. Enter **Hold Harmless** details if applicable.
3. Select the checkboxes for included forms.
4. Enter the Paid in Full Receipts Description.
5. Enter the Proof of Sales Description.
6. Enter **Contract Corrections** if applicable.

## Title/Escrow Information

Use the following steps to complete the **Title/Escrow Instruction** fields. Many fields in this section are also in the *Title & Escrow Information* dialog. Changes made to the **Title/Escrow Instruction** fields update the *Title & Escrow Information* dialog.



1. Update the **Assessor's Parcel No** if required.



The screenshot shows a form titled "Title/Escrow Information". It contains the following fields and controls:

- Assessor's Parcel No: A text input field.
- Tax Year & Message: A dropdown menu.
- Approved: A text area with a scroll bar.
- ALTA Endorsements: A text area with a scroll bar.
- Long Legal Description: A text area with a scroll bar.
- Order No: A text input field.
- Prelim Date: A text input field with a calendar icon.
- Table Funded Transaction: A checkbox.
- Issue Funding Number: A text input field.

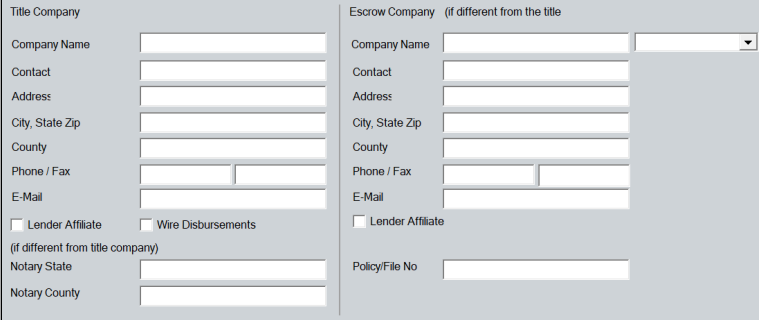
Figure 416: Title/Escrow Information

2. Enter the **Tax Year**.
3. Select the appropriate **Message**.
4. Enter the **Approved** description.
5. Enter the ALTA Endorsements.
6. Enter the Long Legal Description.
7. Update the **Order Number** if required.
8. Select the Preliminary Date.
9. Select the **Table Funded Transaction** checkbox and enter the Issue **Funding Number** if this is a table funded transaction.

## Title/Escrow Company

Enter the title company and escrow company details if not populated. Leave the Escrow Company fields blank if the company uses is both title and escrow.

1. Enter the Title Company Name.



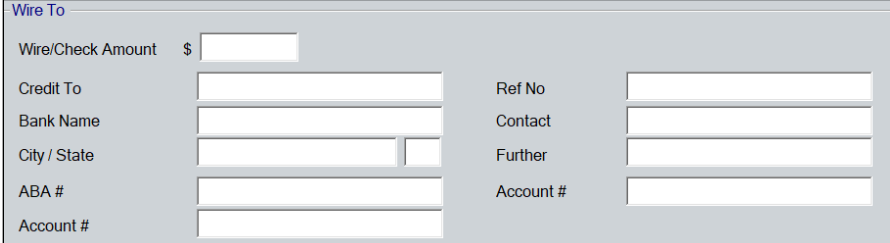
**Figure 417: Title/Escrow Company**

2. Enter the Title Company Contact.
3. Enter the **Title Company Address** information.
4. Enter the **Title Company Contact** Information.
5. Select the **Lender Affiliate** checkbox if the title company is affiliated in any way with the lender.
6. Select the **Wire Disbursements** checkbox if the loan proceeds will be in the form of a wire transfer.
7. Enter the **Notary State** if different from the title state.
8. Enter the **Notary County** if different from the title county.
9. Complete the **Escrow Company** fields if required.

## Wire To

Use the following steps to complete the **Wire To** section if not populated.

1. Enter the amount to be disbursed in the **Wire/Check Amount** field.



**Figure 418: Wire To Information**

2. Enter the **Credit To** individual.
3. Enter the **Bank Name**.
4. Enter the Bank City/State.
5. Enter the Bank ABA Number.
6. Enter the Account Number.
7. Enter the Reference Number.
8. Enter the Bank Contact.
9. Enter the Bank Further if applicable.
10. Enter the **Further Account Number** if applicable.
11. Enter **Notes** is applicable.

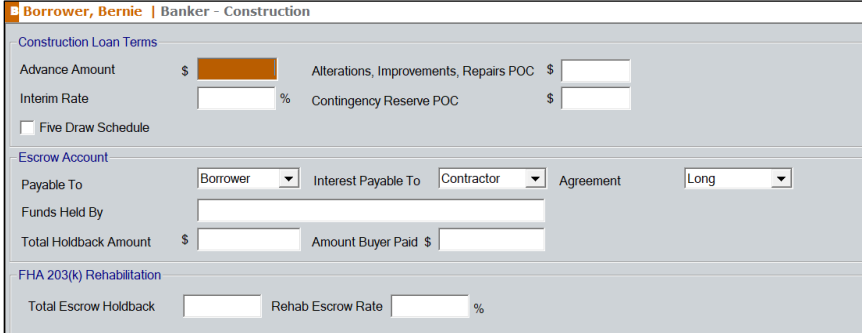
## Construction Loans/Contractors

Complete the *Banker Construction* screen to provide closing instructions for construction loans.

### Construction Loan Terms

Use the following steps to complete the **Construction Loan Terms**.

1. Select Closing Documents from the Banker menu.
2. Select Construction.
3. Enter the Advance Amount.



The screenshot shows the 'Banker - Construction' screen with the following sections:

- Construction Loan Terms:** Includes fields for Advance Amount (with a redacted value), Interim Rate, Alterations, Improvements, Repairs POC, and Contingency Reserve POC. There is a checkbox for 'Five Draw Schedule'.
- Escrow Account:** Includes dropdown menus for 'Payable To' (set to Borrower), 'Interest Payable To' (set to Contractor), and 'Agreement' (set to Long). It also has a 'Funds Held By' field and input boxes for 'Total Holdback Amount' and 'Amount Buyer Paid'.
- FHA 203(k) Rehabilitation:** Includes input boxes for 'Total Escrow Holdback' and 'Rehab Escrow Rate'.

**Figure 419: Banker Construction**

**Note:** The **Advance Amount** is applicable only for conventional one-time close loans.

4. Enter the interest rate to be charged during the construction phase of the loan in the **Interim Rate** field.

5. Enter the total paid outside of closing in the **Alterations, Improvements, Repairs POC** field.
6. Enter the contingency amount paid outside of closing in the **Contingency Reserve POC** field.
7. Select the **Five Draw Schedule** checkbox if the disbursement is on a five-draw schedule.

## Escrow Account

Complete the **Construction Escrow Account** details.

1. Select the individual to receive the escrow holdback funds from the **Payable To** dropdown. (See [Figure 417](#).)
2. Select the individual to receive the interest earned on the escrow account for the loan from the **Interest Payable To** dropdown.
3. Select the version **Agreement** to print.
4. Enter the name of the entity holding the funds in the **Funds Held By** field.
5. Enter the amount of escrow funds to be held back in the **Total Holdback Amount** field.
6. Enter the amount of the holdback paid by the Borrower in the **Amount Buyer Paid field**.

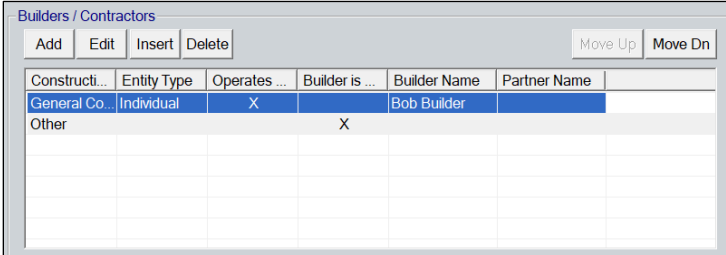
## FHA 203k Rehabilitation

1. Enter the **FHA 203(k) Total Escrow Holdback**. (See [Figure 417](#).)
2. Enter the FHA 203(k) Rehab Escrow Rate.

## Add Builders/Contractors

Use the following steps to add builders/contractors to the table.

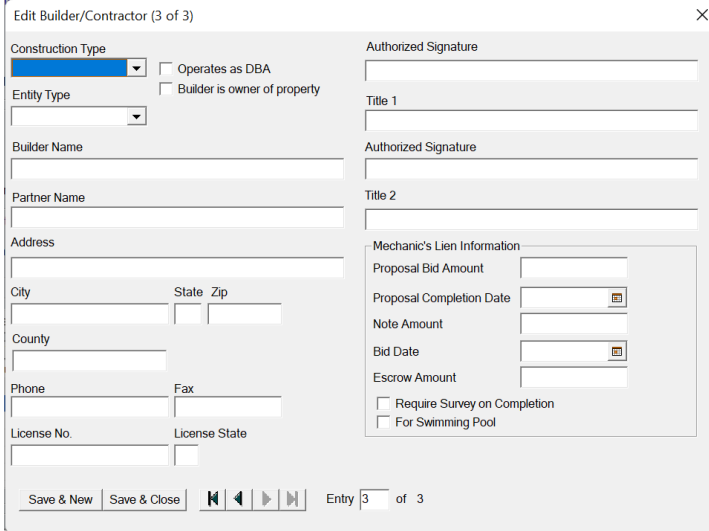
1. Click **Add**.



Constructi...	Entity Type	Operates ...	Builder is ...	Builder Name	Partner Name
General Co...	Individual	X	X	Bob Builder	Partner Name
Other		X			

**Figure 420: Add Builders/Contractors**

2. Select the **Construction Type** on the *Edit Builder/Contractor* dialog.



**Figure 421: Edit Builder/Contractor Dialog**

3. Select the **Operates as DBA** checkbox if the builder is operating under an assumed name.
4. Select the **Builder is owner of property** checkbox when the builder owns the property.
5. Select the builder **Entity Type**.
6. Enter the Builder Name.
7. Enter the **Partner Name** if applicable.
8. Enter the builder **Address**.
9. Enter the builder **Contact Information**.
10. Enter the builder **License Number**.
11. Enter the builder **License State**.
12. Enter the names of persons authorized to sign on behalf of the builder and their titles in the **Authorized Signature 1** and **2** and **Title 1** and **2** fields.
13. Complete the Mechanic's Lien Information section.
14. Select the **Require Survey on Completion** checkbox if a survey is required upon completion of construction.
15. Select the **For-Swimming Pool** checkbox if the mechanics lien is for construction of a swimming pool.
16. Click Save & Close.

**Note:** Click **Save & New** to added additional builders/contractors.

## Edit Builders/Contractors

Use the following steps to edit a listed builder/contractor.

1. Select the **Builder/Contractor** to edit. (See [Figure 418.](#))
2. Click **Edit**.
3. Update the information on the Edit Builder/Contractor dialog. (See [Figure 419.](#))
4. Click Save & Close.

## Insert Builders/Contractors

Use the following steps to insert a builder/contractor at the selected table location.

1. Select the table location. (See [Figure 418.](#))
2. Click Insert.
3. Follow the steps in Add Builders/Contractors.

## Delete Builders/Contractors

Use the following steps to delete a listed builder/contractor.

1. Select the **Builder/Contractor** to edit. (See [Figure 418.](#))
2. Click **Delete**.

## HUD-1 Settlement Statement

Use the *HUD-1* and *HUD-1A* screens to itemize all charges by the lender to the following recipients to be paid by the Borrower and seller:

- Borrower
- Seller
- Sales commissions
- Other settlement charges

Use the *HUD-1* screen pages for purchase transactions, including:

- A summary of both the Borrower and seller transactions.
- An itemized list of the fees and impounds.
- A summary of the fees and impounds.

**Note:** Charges that are not part of the settlement are included on the HUD-1 and marked as paid outside of closing.

## HUD-1 Page 1

1. Select HUD-1 Settlement Statement from the Banker menu.
2. Select Page 1 from the HUD-1 Settlement Statement menu.

**Note: Sections B through I** are automatically populated with information entered in other screens.

3. Review J. Summary of Borrower's Transaction populated fields.

J. Summary of Borrower's Transaction				K. Summary of Seller's Transaction					
100. Gross Amount Due From				400. Gross Amount Due To Seller					
101. Contract Sales Price			192500	401. Contract Sales Price			192,500.00		
102. Personal Property			609.84	402. Personal Property			609.84		
103. Settlement Charges to Borrower (Line 1400)			9,996.12	403. Fuel Costs			128.94		
104. Unsecured Home Improvement Loan Installment			807.23	404. Unsecured Home Improvement Loan Installment			807.23		
105. Custom Adjustment Item			268.33	405. Custom Adjustment Item			268.33		
Adjustment for items paid by seller in advance				Adjustment for items paid by seller in advance					
106. City/Town Taxes	06/01/2015	to	08/31/2015	58.44	406. City/Town Taxes	06/01/2015	to	08/31/2015	58.44
107. County Taxes	06/01/2015	to	08/31/2015	76.51	407. County Taxes	06/01/2015	to	08/31/2015	76.51
108. Assessments	07/01/2015	to	10/01/2015	36.81	408.	07/01/2015	to	10/01/2015	36.81
109. Association Dues (Condo)			46.77	409. Association Dues (Condo)				46.77	
110. HOA Dues			24.85	410. HOA Dues				24.85	
111. Wind and Storm Insurance			12.45	411. Wind and Storm Insurance				12.45	
112. Adjustment XY			16.88	412. Adjustment XY				16.88	
120. Gross Amount Due From			204,454.23	420. Gross Amount Due To Seller				194,458.11	
200. Amounts Paid by or in Behalf of Borrower				500. Reduction in Amount Due To Seller					
201. Deposit or Earnest Money				501. Excess Deposit (See Instructions)				253.00	
202. Principal Amount of New Loan(s)			182,821.56	502. Settlement Charges to Seller (Line					
203. Existing Loan(s) Taken Subject to			625.08	503. Existing Loan(s) Taken Subject To				625.08	
204. Proceeds of Subordinate Liens			142.36	504. Payoff of First Mortgage Loan				1,200.00	
205.				505. Payoff of Second Mortgage Loan				12,426.77	

**Figure 422: Banker HUD 1 Page 1**

4. Enter Deposit or Earnest Money on Line 201 if applicable.
5. Complete K. Summary of Seller's Transaction populated fields.
6. Enter Adjustments For Items Unpaid By details on Lines 501 – 515 if applicable.
7. Click **Save**.
8. Click **Pg 2**.

## HUD-1 Page 2

1. Enter the Division of Commission on lines 701 and 702.

**Borrower, Jr., Johnny Paul | Settlement Statement (HUD-1) - Page 2**

**L. Settlement Charges**

700. Total of Real Estate Broker Fees	\$	<input type="text"/>		
Division of Commission (Line 700) as Follows:				
701. \$	<input type="text"/>	to	<input type="text"/>	
702. \$	<input type="text"/>	to	<input type="text"/>	
703. Commission Paid at	\$	<input type="text"/>		Paid From Borrower's Funds at Settlement
704. <input type="text"/>	\$	<input type="text"/>		Paid From Seller's Funds at Settlement
<input type="button" value="Copy From Fees Worksheet"/> <input type="button" value="Copy From Fees &amp; Impounds"/>				
800. Items Payable in Connection With Loan			POC	
801. Our Origination Charge		(From GFE	\$	<input type="text" value="3,004.61"/>
Loan Origination Fee	<input type="text" value="0.600"/> % + \$	<input type="text"/>	\$	<input type="text" value="1,091.47"/>
Lender's Inspection Fee			\$	<input type="text" value="135.00"/>
Mortgage Broker's Fee			\$	<input type="text" value="386.83"/>
Processing Fee			\$	<input type="text" value="395.41"/>
Underwriting Fee			\$	<input type="text" value="450.74"/>
Wire Transfer Fee			\$	<input type="text" value="25.00"/>
<input type="text"/>			\$	<input type="text" value="(32.34)"/>
<input type="text"/>			\$	<input type="text" value="195.00"/>
<input type="text"/>			\$	<input type="text" value="(55.23)"/>
<input type="text"/>			\$	<input type="text" value="(48.16)"/>
<input type="text"/>			\$	<input type="text"/>
<input type="text"/>			\$	<input type="text"/>
<input type="text"/>			\$	<input type="text"/>
<input type="text"/>			\$	<input type="text" value="28.68"/>

**Figure 423: Banker HUD 1 Page 2**

2. Enter the amount paid by the Borrower and the seller on line **703**.
3. Enter additional payments and the amount the Borrower and seller are paying on line **704**.
4. Click Copy from Fees Worksheet.



5. Select the checkboxes for the fees on the *Copy From Fees Worksheet* dialog to add to the screen.

Copy From Fees Worksheet

Select All

	Fee Name	Fee Worksheet Value	HUD-1 Value	
<input type="checkbox"/>	Loan Origination Fee	1095	1091.47	..
<input type="checkbox"/>	Lender's Inspection Fee	135.00	135.00	..
<input type="checkbox"/>	Mortgage Broker Fee	386.83	386.83	..
<input type="checkbox"/>	Processing Fee	395.41	395.00	..
<input type="checkbox"/>	Underwriting Fee	450.74	450.00	..
<input type="checkbox"/>	Wire Transfer Fee	25.00	25.00	..
<input type="checkbox"/>	Flood Certification Fee	(32.34)	19.00	..
<input type="checkbox"/>	New Loan Administration Fee	195.00	195.00	..
<input type="checkbox"/>	Commitment Fee	(55.23)		..
<input type="checkbox"/>	User defined fee 1	(48.16)		..
<input type="checkbox"/>	Amortization Fee	28.68	28.00	..
<input type="checkbox"/>	Compensation From Rebate	160.75		..
<input type="checkbox"/>	Credit for Specific Interest Rate	424.39		..
<input type="checkbox"/>	Appraisal Fee	350.00	350.00	..

**Figure 424: Copy from Fees Worksheet Dialog**

6. Click **Yes** when complete.
7. Click Copy From Fees & Impounds.
8. Select the checkboxes for the fees on the *Copy From Fees & Impounds* dialog to add to the screen.

Copy From Fees & Impounds

Select All

	Fee Name	Fee & Impounds Value
<input type="checkbox"/>	Credit for Specific Interest Rate	0.00
<input type="checkbox"/>	Homeowner's Insurance Reserves	117.89
<input type="checkbox"/>	Aggregate Escrow Adjustment	-97.67

**Figure 425: Copy from Fees & Impounds Dialog**

9. Click **Yes** when complete.
10. Click **Save**.
11. Click **Pg 3**.

## HUD-1 Page 3

The top portion of page three contains a summary of all Borrower paid fees and a fee comparison from the *HUD-1* and *Good Faith Estimate*.

1. Complete the non-populated fields.

Even if you make payments on time, can your loan balance rise?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, it can rise to a maximum of \$ <input type="text"/>
Even if you make payments on time, can your monthly amount for principal, interest, and mortgage insurance rise?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, the first increase can be on <input type="text" value="6"/> and the monthly amount owed can rise to \$ <input type="text" value="1211.09"/> The maximum it can ever rise to is \$ <input type="text" value="34,707.31"/>
Does your loan have a prepayment penalty?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes, your maximum prepayment penalty is \$ <input type="text" value=""/>
Does your loan have a balloon payment?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, you have a balloon payment of \$ <input type="text"/> due in <input type="text"/> years on <input type="text"/>
Total monthly amount owed including escrow account payments.	<input checked="" type="checkbox"/> You do not have a monthly escrow payment for items, such as property taxes and homeowner's insurance. You must pay these items directly yourself. <input type="checkbox"/> You have an additional monthly escrow payment \$ <input type="text" value="451.97"/> that results in a total initial monthly amount owed of \$ <input type="text" value="755.16"/> That includes principal, interest, any mortgage insurance and any items checked below. <input type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Flood Insurance <input checked="" type="checkbox"/> <input type="text"/> <input type="checkbox"/> School Taxes <input checked="" type="checkbox"/> <input type="text"/>

Figure 426: Banker HUD 1 Page 3

2. Click **Save**.

## HUD-1 Buttons

The **HUD-1** buttons provide additional functionality.

### HUD-1A

Use the **HUD-1A** button to open the *HUD-1A* screen to itemize charges by the lender to the Borrower for refinance transactions. (See [HUD-1A Settlement Statement](#) for details.)

### Closing

Use the **Closing** button to open the *Basic Loan Information* screen used by the closer/funder to order closing documents. (See [Basic Loan Information](#) for details.)

## HUD-1A Settlement Statement

Use the HUD-1A for refinance transactions.

Use the HUD-1A screen contains two pages for the following:

- An itemized list of the fees and impounds
  - A summary the fees and impounds
1. Select HUD-1A Settlement Statement from the Banker menu.
  2. Select Page 1 from the HUD-1A Settlement Statement menu.
  3. Complete the non-populated fields on *Page 1*.

**Borrower, Jr., Johnny Paul | Settlement Statement (HUD-1A) - Page 1**

Name & Address of Lender		Settlement	
Name	Jackson Monty Masters	Company Name	Super Settlement Services
Address	500 Main Street, Suite 1100	Settlement	Elizabeth Frankly
City	Dallas State TX Zip 75201	Address	33225 State Avenue Houston, TX 77066
Loan Information		Settlement Date	
Loan Number	20192888	Settlement Date	09/29/2015

**L. Settlement Charges**

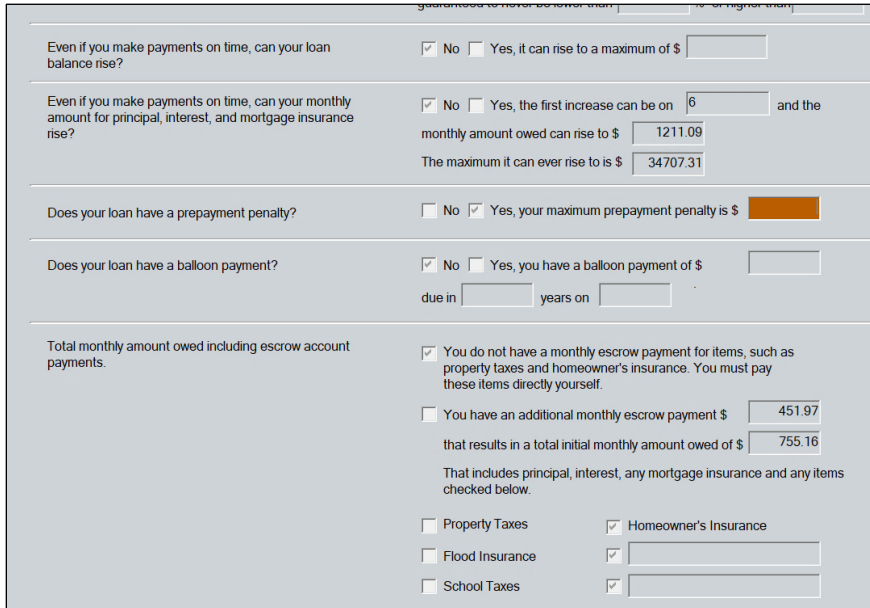
Copy From Fees Worksheet    Copy From Fees & Impounds

800. Items Payable in Connection With Loan		POC	
801. Our Origination Charge	(From GFE	\$	3,004.61
Loan Origination Fee	0.600 % + \$	\$	1,091.47
Lender's Inspection Fee		\$	135.00
Mortgage Broker's Fee		\$	386.83
Processing Fee		\$	395.41
Underwriting Fee		\$	450.74
Wire Transfer Fee		\$	25.00
		\$	(32.34)
		\$	195.00
		\$	(55.23)
		\$	(48.16)
		\$	
		\$	

Figure 427: Banker HUD-1A Page 1

4. Click **Save**.
5. Click **Pg 2**.

6. Complete the non-populated fields on **Page 2**.



The screenshot shows a form with the following sections:

- Even if you make payments on time, can your loan balance rise?**
  - No  Yes, it can rise to a maximum of \$
- Even if you make payments on time, can your monthly amount for principal, interest, and mortgage insurance rise?**
  - No  Yes, the first increase can be on  and the monthly amount owed can rise to \$
  - The maximum it can ever rise to is \$
- Does your loan have a prepayment penalty?**
  - No  Yes, your maximum prepayment penalty is \$
- Does your loan have a balloon payment?**
  - No  Yes, you have a balloon payment of \$
  - due in  years on
- Total monthly amount owed including escrow account payments.**
  - You do not have a monthly escrow payment for items, such as property taxes and homeowner's insurance. You must pay these items directly yourself.
  - You have an additional monthly escrow payment \$  that results in a total initial monthly amount owed of \$
  - That includes principal, interest, any mortgage insurance and any items checked below.
    - Property Taxes  Homeowner's Insurance
    - Flood Insurance
    - School Taxes

Figure 428: Banker HUD-1A Page 2

7. Click **Save**.

## HUD-1A Buttons

The **HUD-1A** buttons provide additional functionality.

### HUD-1

Use the **HUD-1** button to open the *HUD-1* screen. (See [HUD-1 Settlement Statement](#) for details.)

### Closing

Use the **Closing** button to open the *Basic Loan Information* screen used by the closer/funder to order closing documents. (See [Basic Loan Information](#) for details.)

## Loan Program Information

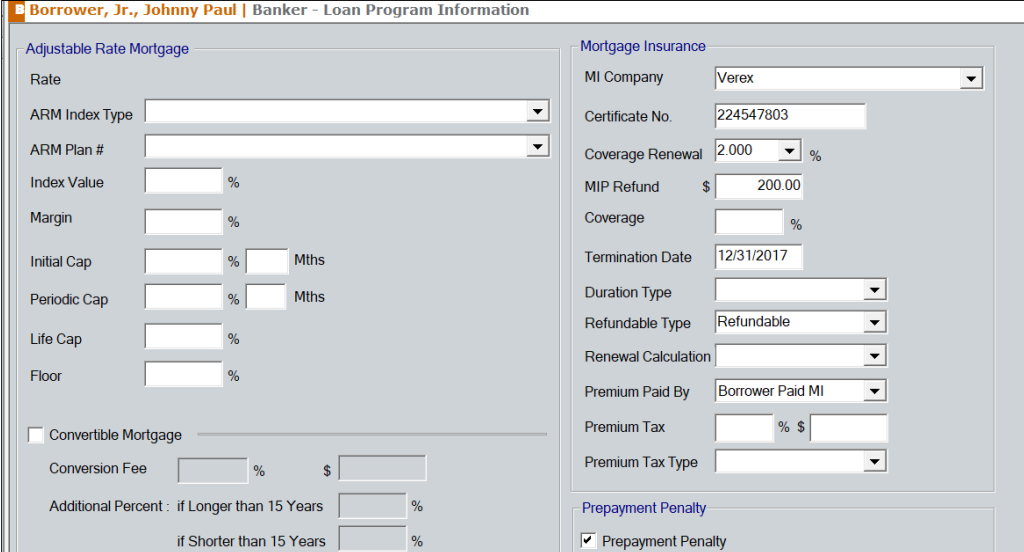
The *Loan Program Information* screen provides information about the mortgage rate and other features. Most information is populated if the *Truth-In-Lending* or *ARM Disclosure (Initial)* screens are already completed.

## Adjustable Rate Mortgage

Use the following steps to complete the ARM fields when appropriate.

**Note:** Associated screens re-populate with the information updated here.

1. Select Loan Program Information from the Banker menu.
2. Select the index the rate is from the **ARM Index Type** dropdown.



**Figure 429: ARM Information**

3. Select the **ARM Plan #**.
4. Enter the **Index Value**.
5. Enter the **Margin**.
6. Enter the **Initial Cap**.
7. Enter the Periodic Cap.
8. Enter the **Life Cap**.
9. Enter the Floor Percentage.
10. Select the **Convertible Mortgage** checkbox if the mortgage is convertible to a fixed rate mortgage.
11. Enter the **Conversion Fee** percentage and fee the **Dollar Amount**.
12. Enter the **Additional Percentage** of the fee if the loan term is longer than 15 years.
13. Enter the **Additional Percentage** of the fee if the loan term is shorter than 15 years.
14. Enter the **Payment Initial Cap** information.
15. Enter the **Payment Period Cap** information.

16. Select the Potential Negative Amortization Type.

## Mortgage Insurance

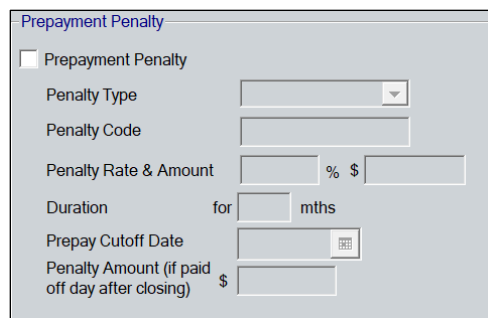
Review the **Mortgage Insurance** section and update if required. (See [Figure 427](#).)

1. Select the **MI Company**.
2. Enter the Certificate Number.
3. Select the Coverage Renewal Percentage.
4. Enter the **MIP Refund**.
5. Enter the Coverage Percentage.
6. Enter the Termination Date.
7. Select the Duration Type.
8. Select the Refundable Type.
9. Select the Renewal Calculation.
10. Select the Premium Paid By.
11. Enter the **Premium Tax** information.
12. Select the Premium Tax Type.

## Prepayment Penalty

Complete the non-populated **Prepayment Penalty** fields.

1. Select the **Prepayment Penalty** checkbox if there is a prepayment penalty.



The screenshot shows a form titled "Prepayment Penalty" with the following fields:

- Prepayment Penalty
- Penalty Type: [Dropdown menu]
- Penalty Code: [Text input]
- Penalty Rate & Amount: [Text input] % \$ [Text input]
- Duration: [Text input] for [Text input] mths
- Prepay Cutoff Date: [Text input] [Calendar icon]
- Penalty Amount (if paid off day after closing): \$ [Text input]

**Figure 430: Prepayment Penalty**

2. Select the **Penalty Type**.
3. Enter the **Penalty Code**.
4. Enter the **Penalty Rate**.
5. Enter the and **Penalty Amount**.

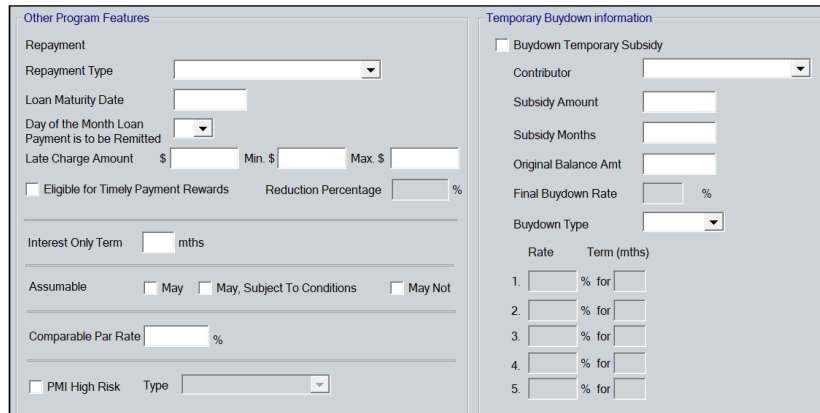
6. Enter the penalty phase **Duration**.
7. Enter the date when the prepayment penalty term ends in the **Prepay Cutoff Date** field.
8. Enter the dollar amount of the penalty if the loan is paid off the day following closing in the **Penalty Amount** field.

**Note:** The **Penalty Amount if paid off day after closing** is required for the state high cost points and fees test for conventional loans.

## Other Program Features

Use the following steps to complete the **Other Program Features** section.

1. Select the **Repayment Type**.



The screenshot shows two adjacent form panels. The left panel, titled 'Other Program Features', includes fields for Repayment Type (dropdown), Loan Maturity Date, Day of the Month Loan Payment is to be Remitted (dropdown), Late Charge Amount (with Min and Max sub-fields), an 'Eligible for Timely Payment Rewards' checkbox with a Reduction Percentage field, Interest Only Term (mths), Assumable options (May, May Subject To Conditions, May Not), Comparable Par Rate (%), and a PMI High Risk checkbox with a Type dropdown. The right panel, titled 'Temporary Buydown Information', includes a 'Buydown Temporary Subsidy' checkbox, Contributor (dropdown), Subsidy Amount, Subsidy Months, Original Balance Amt, Final Buydown Rate (%), Buydown Type (dropdown), and a table for listing buydowns with columns for Rate and Term (mths).

**Figure 431: Program Features & Buydown**

2. Verify **Loan Maturity** date.
3. Select the day of the month the loan payment is to be remitted.
4. Enter the **Late Charge Amount** and the minimum and maximum that can be charged in the **Min.** and **Max.** fields
5. Select the **Eligible for Timely Payment Rewards** checkbox if the Borrower is eligible for rewards with on-time payments.
6. Enter the percentage the interest rate is reduced in the **Reduction Percentage** field.
7. Enter the **Interest Only Term**.
8. Select the **Assumable** option applicable to the loan.
9. Enter the rate the Borrower would receive without pay discount points in the **Undiscounted Rate** field

10. Select the **PMI High Risk** checkbox if the loan is a high risk according to FNMA, FHLMC, or other investor guidelines.
11. Select the **Type** from the dropdown.

## Temporary Buy Down

Use the following steps to complete the **Temporary Buy** section. (See [Figure 429](#).)

1. Select the Buydown Temporary **Subsidy** checkbox if the loan has a temporary buydown or subsidy agreement.
2. Select the **third-party source** of the subsidy or buydown from the **Contributor** dropdown list.
3. Enter the amount of the subsidy in the **Subsidy Amount** field.
4. Enter the number of months the third-party will subsidize the loan in the **Subsidy Months** field.
5. Enter the Original Buydown Amt.
6. Enter the Final Buydown Rate.
7. Select the **Buydown Type** from the dropdown menu.
8. Complete the **Term (mths)** field.

## Property Information

The *Property Information* screen summarizes details about the property.

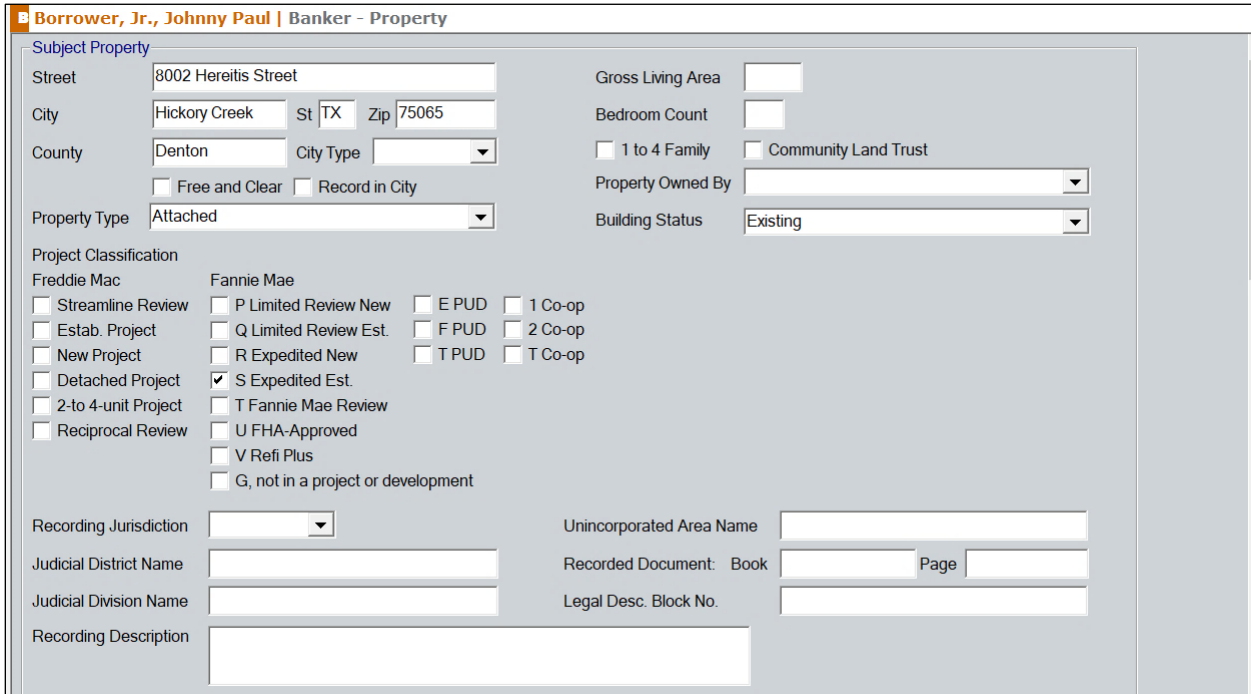
### Subject

Use the following steps to complete the property details.

1. Select **Closing Documents** from the **Banker** menu.
2. Select **Property Information**.



### 3. Verify the populated **Property Address**.



**B Borrower, Jr., Johnny Paul | Banker - Property**

**Subject Property**

Street: 8002 Hereitis Street  
 City: Hickory Creek St TX Zip: 75065  
 County: Denton City Type: [Dropdown]  
 Free and Clear  Record in City  
 Property Type: Attached [Dropdown]

Gross Living Area: [Text]  
 Bedroom Count: [Text]  
 1 to 4 Family  Community Land Trust  
 Property Owned By: [Dropdown]  
 Building Status: Existing [Dropdown]

**Project Classification**

**Freddie Mac**  
 Streamline Review  
 Estab. Project  
 New Project  
 Detached Project  
 2-to 4-unit Project  
 Reciprocal Review

**Fannie Mae**  
 P Limited Review New  
 Q Limited Review Est.  
 R Expedited New  
 S Expedited Est.  
 T Fannie Mae Review  
 U FHA-Approved  
 V Refi Plus  
 G, not in a project or development

E PUD  1 Co-op  
 F PUD  2 Co-op  
 T PUD  T Co-op

Recording Jurisdiction: [Dropdown]  
 Judicial District Name: [Text]  
 Judicial Division Name: [Text]  
 Recording Description: [Text]

Unincorporated Area Name: [Text]  
 Recorded Document: Book [Text] Page [Text]  
 Legal Desc. Block No.: [Text]

**Figure 432: Banker Loan Subject Property**

4. Select the **City Type**.
5. Select the **Free and Clear** checkbox if there are no existing liens against the property and the Borrower owns the property free and clear.
6. Select the **Record in City** checkbox to record the property in the city rather than the county.
7. Select the Property Type.
8. Enter the Gross Living Area size.
9. Enter the Bedroom Count.
10. Select the **1 to 4 Family** unit or a **Community Land Trust** checkbox appropriately.
11. Select the appropriate **Property Owned By** option.
12. Select the Building Status.

## Project Classification

Use the following steps to complete the **Project Classification** information.

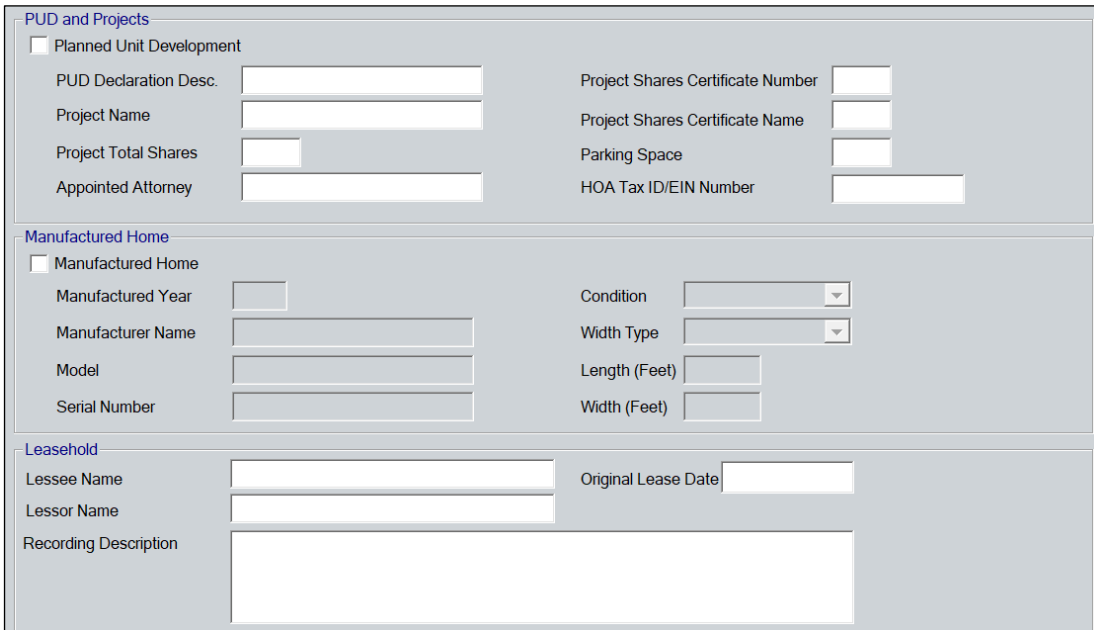
1. Select the **Freddie Mac** and **Fannie Mae Project Classification** and **PUD** type. (See [Figure 430](#).)
2. Select the **Recording Jurisdiction**.

3. Enter the **Judicial District Name**.
4. Enter the **Judicial Division Name**.
5. Enter the **Recording Description**.
6. Enter the **Unincorporated Area Name** if applicable.
7. Enter the **Recorded Document Book** information.
8. Enter the **Legal Description Block Number**.

## PUD and Projects

Use the following steps to complete the **PUD and Projects** fields if the property is a Planned Unit Development (PUD).

1. Select the **Planned Unit Development** checkbox.



**PUD and Projects**

Planned Unit Development

PUD Declaration Desc.

Project Name

Project Total Shares

Appointed Attorney

Project Shares Certificate Number

Project Shares Certificate Name

Parking Space

HOA Tax ID/EIN Number

**Manufactured Home**

Manufactured Home

Manufactured Year

Manufacturer Name

Model

Serial Number

Condition

Width Type

Length (Feet)

Width (Feet)

**Leasehold**

Lessee Name

Lessor Name

Recording Description

Original Lease Date

Figure 433: PUD and Projects

2. Enter the **PUD Declaration Description**.
3. Enter the **Project Name**.
4. Enter the **Project Total Shares**.
5. Enter the **Appointed Attorney** name.
6. Enter the **Project Shares Certification Number**.
7. Enter the **Project Shares Certification Name**.
8. Enter the number of **Parking Spaces**.

9. Enter the HOA Tax ID/EIN Number.

## Manufactured Home

Use the following steps to complete the **Manufactured Home** fields if the property is a manufactured home. (See [Figure 431](#).)

1. Select the **Manufactured Home** checkbox.
2. Enter the Manufactured Year.
3. Enter the Manufacturer Name.
4. Enter the **Model**.
5. Enter the Serial Number.
6. Select the **Condition**.
7. Select the **Width Type**.
8. Enter the Length (Feet).
9. Enter the Width (Feet).

## Leasehold

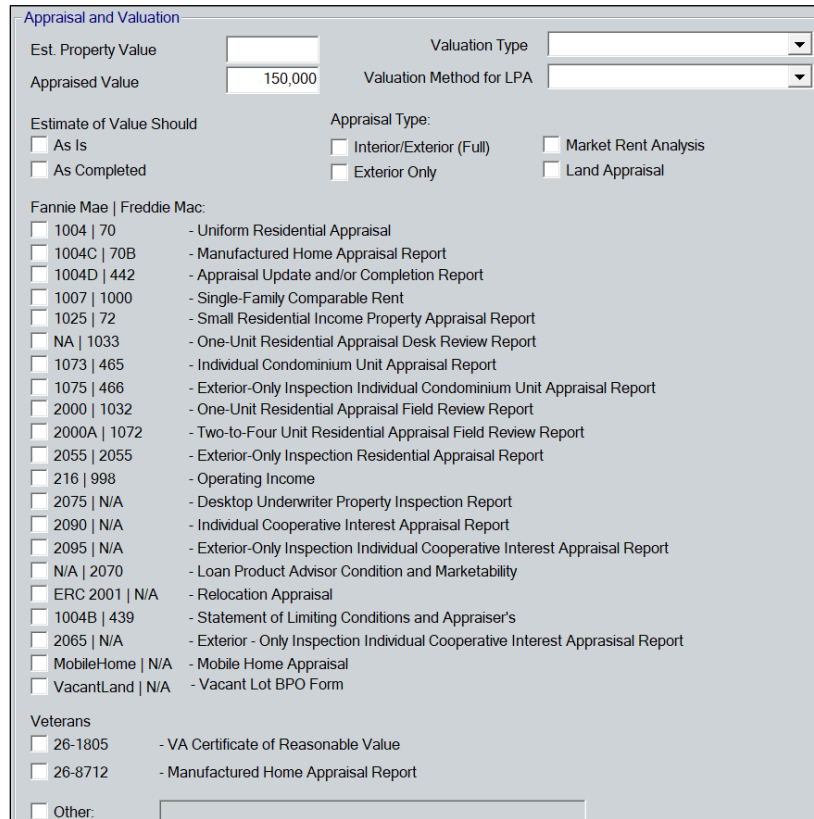
Use the following steps to complete the **Leasehold** fields if the property is a leasehold estate. (See [Figure 431](#).)

1. Enter the **Lessee Name**.
2. Enter Lessor Name.
3. Enter the Recording Description.
4. Enter Original Lease Date.

## Appraisal and Valuation

Use the following steps to complete the **Appraisal and Valuation** section.

1. Enter the Estimated Property Value.



**Figure 434: Appraisal and Valuation**

2. Verify the Appraised Value if an appraisal was completed and the *Appraisal Information* dialog\ was completed. (See [Underwriting](#) for details.)

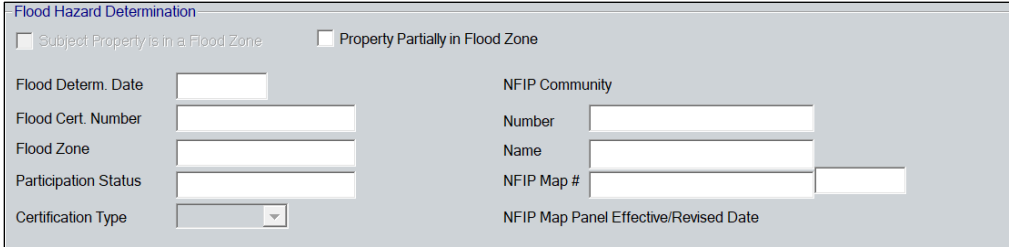
**Note:** Enter the appraised value if not present.

3. Select the method used to appraise the value from the **Valuation Method for LPA** dropdown.
4. Select the appropriate **Estimate of Value Should** option.
5. Select the appropriate the **Appraisal Type**.
6. Select the appropriate type of **Fannie Mae, Freddie Mac**, or **VA** appraisal ordered.

## Flood Hazard Determination

Complete the Flood Hazard Determination fields if the property is in or partially in a flood zone.

1. Select the applicable checkbox.



**Figure 435: Flood Hazard Determination**

2. Enter the Flood Determination Date.
3. Enter the Flood Certification Number.
4. Enter the **Flood Zone**.
5. Enter the Participation Status.
6. Select the Certification Type.
7. Enter the NFIP Community Number.
8. Enter the NFIP Community Name.
9. Enter the NFIP Map Number.
10. Enter the NFIP Map Panel Effective/Revised Date.

## State Specific Information

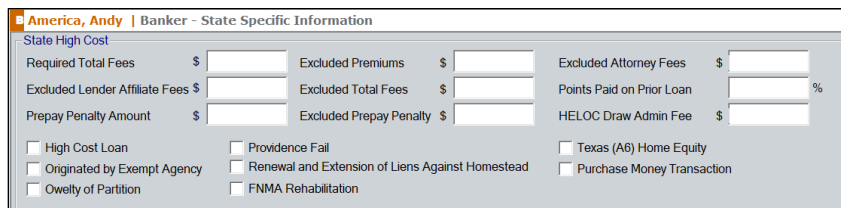
The *State Specific Information* screen provides information specific in the state where the property is being sold.

**Note:** Not all the fields apply in all states. Refer to state and local real estate regulations for more information about which fields are required.

## State High Cost

Use the following steps to complete the **State High Cost** fields when required by the state.

1. Enter the total amount of fees the lender corporate policy determines are required for state high cost testing purposes in the **Required Total Fees** field.



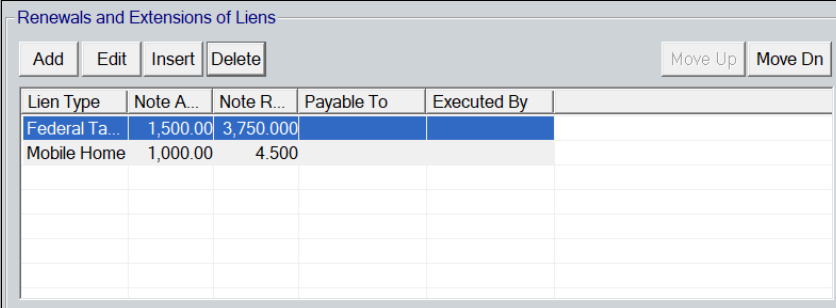
**Figure 436: Banker State High Cost**

2. Enter the Excluded Premiums.
3. Enter the Excluded Attorney Fees.
4. Enter the Excluded Lender Affiliate Fees.
5. Enter the Excluded Total Fees.
6. Enter the Points Paid on Prior Loan.
7. Enter the Excluded Prepay Penalty.
8. Enter the HELOC Draw Admin Fee.
9. Select the **High Cost Loan** checkbox if loan is considered a high cost loan.
10. Select the **Providence Fail** checkbox if a condition is present that will result in the test failing.
11. Select the **Texas (AB) Home Equity** checkbox if the loan is a Texas (A6) home equity loan and the property resides in Texas.
12. Select the **Originated by Exempt Agency** checkbox if agency may be exempt from the state high cost test according to state specific conditions.
13. Select the **Renewal and Extension of Liens Against Homestead** checkbox if the note is in renewal and extension.
14. Select the **Purchase Money Transaction** checkbox if the transaction is made with a payment of money or the equivalent of collateral.
15. Select the **Owelly of Partition** checkbox if a co-owner is buying the interests of another co-owner using 100% of the interests as collateral to acquire the property.
16. Select the **FNMA Rehabilitation** checkbox if the lender is closing the loan using *FNMA Rehabilitation* documents.

## Add Lien Renewals & Extensions

Use the following fields to add information about renewals and lien extensions.

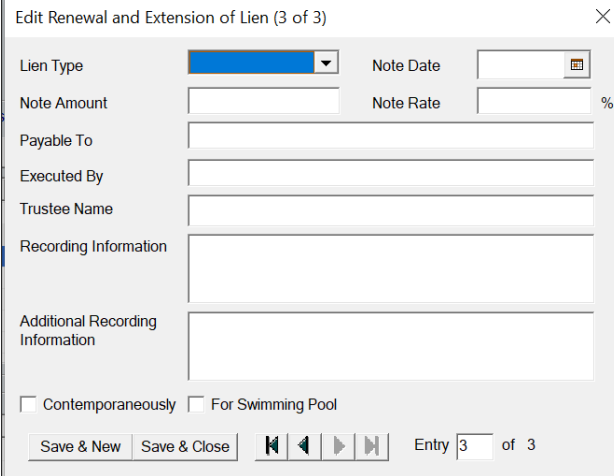
1. Click **Add**.



Renewals and Extensions of Liens						
Add		Edit	Insert	Delete	Move Up	Move Dn
Lien Type	Note A...	Note R...	Payable To	Executed By		
Federal Ta...	1,500.00	3,750.000				
Mobile Home	1,000.00	4.500				

Figure 437: Lien Renewals & Extension

2. Select the **Lien Type**.



**Figure 438: Edit Renewal & Extension of Lien Dialog**

3. Select Note Date.
4. Enter Note Amount.
5. Enter Note Rate.
6. Enter Payable To.
7. Enter Executed By.
8. Enter Trustee Name.
9. Enter Recording Information.
10. Enter Additional Recording Information if required.
11. Select the **Contemporaneously** checkbox if applicable.
12. Select the **For Swimming Pool** checkbox if applicable.
13. Click Save & Close.

**Note:** Click **Save & New** to add another renewal or extension.

## Edit Lien Renewals & Extensions

Use the following steps to edit a listed renewal or extension.

1. Select the item to edit. (See [Figure 435](#).)
2. Click **Edit**.
3. Update the information on the *Edit Renewal & Extension of Lien* dialog. (See [Figure 436](#).)
4. Click Save & Close.

## Insert Lien Renewals & Extensions

Use the following steps to insert a renewal or extension at a selected table location.

1. Select the table location.
2. Click Insert.
3. Use the steps in Add Lien Renewals & Extensions to enter the information.

## Delete Lien Renewals & Extensions

Use the following steps to delete a listed renewal or extension.

1. Select the item to delete. (See [Figure 435](#).)
2. Click **Delete**.

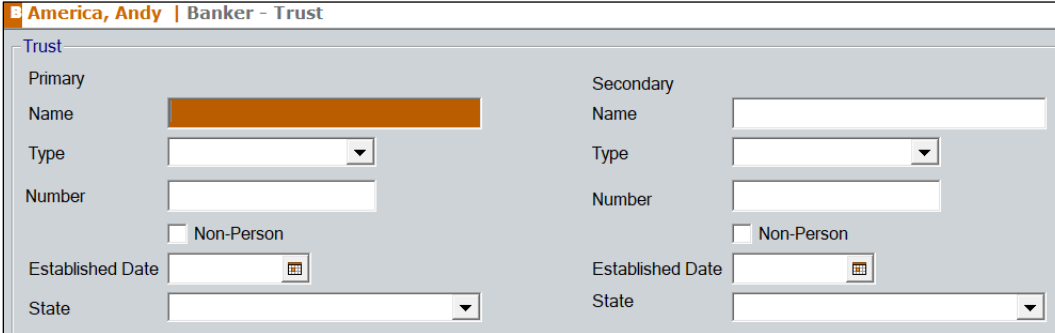
## Trust

The *Trust* screen contains information about the trust.

### Trust Details

Use the following steps to enter the trust details.

1. Select **Closing Documents** from the **Banker** menu.
2. Select **Trust**.
3. Enter Primary Trust Name.



**Figure 439: Banker Trust Details**

4. Select trust **Type**.
5. Select the **Non-Person** checkbox if the trust is not a person.
6. Enter the trust **Number**.
7. Select the trust **Established Date**.

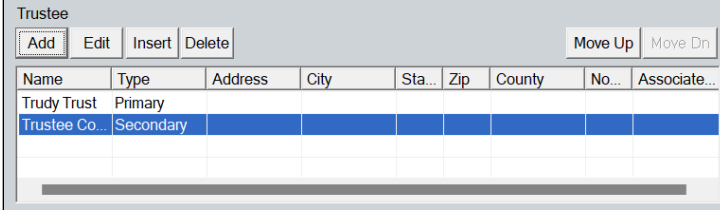


8. Select the **State** where the trust is located.
9. Repeat Steps 3 – 5 for the Secondary Trust.

## Add Trustee/Settlor/Beneficiary

Use the following steps to add trustees.

1. Click the **Trustee Add** button.



Name	Type	Address	City	Sta...	Zip	County	No...	Associate...
Trudy Trust	Primary							
Trustee Co...	Secondary							

Figure 440: Add Trustee

2. Enter the Trustee Name.

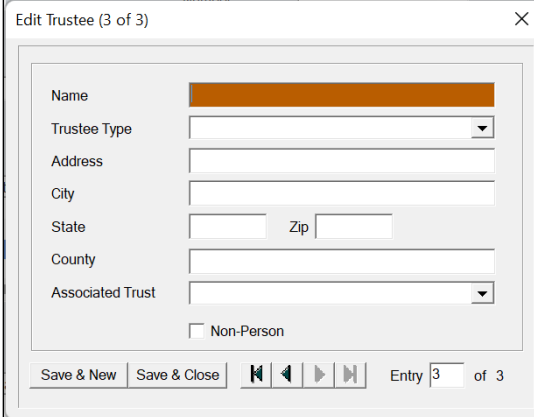


Figure 441: Edit Trustee Dialog

3. Select **Trustee Type**.
4. Enter **Trustee Address**.
5. Select the **Associated Trust** option.
6. Select the **Non-Person** checkbox if applicable.
7. Click **Save & Close**.

**Note:** Click **Save & New** to add another Trustee.

8. Repeat Steps 1 – 7 for **Settlor/Grantor**.
9. Repeat Steps 1 – 7 for **Beneficiary**.

## Edit Trustee/Settlor/Beneficiary

Use the following steps to edit a listed trustee.

1. Select the trustee to edit. (See [Figure 438](#).)
2. Click **Edit**.
3. Update the information on the *Edit Trustee* dialog. (See [Figure 439](#).)
4. Click Save & Close.
5. Repeat Steps 1 – 4 to edit a **Settlor/Grantor**.
6. Repeat Steps 1 – 4 to edit a **Beneficiary**.

## Insert Trustee/Settlor/Beneficiary

Use the following steps to insert a trustee at a selected table location.

1. Select the table location.
2. Click **Insert**.
3. Use the steps in Add Trustee/Settlor/Beneficiary to enter the information.
4. Repeat Steps 1 – 3 to insert a **Settlor/Grantor**.
5. Repeat Steps 1 – 3 to insert a **Beneficiary**.

## Delete Trustee/Settlor/Beneficiary

Use the following steps to delete a listed Trustee.

1. Select the item to delete. (See [Figure 438](#).)
2. Click **Delete**.
3. Repeat Steps 1 – 2 to delete a **Settlor/Grantor**.
4. Repeat Steps 1 – 2 to delete a **Beneficiary**.

## Warehouse & Purchase Advice

The *Warehouse & Purchase Advice* screen tracks the warehouse lender funding the loan and tracks the investor purchase advice. The screen records the date and amount of the repayment of the warehouse advance from the proceeds of the loan sale. The screen tracks the warehouse costs of funded loans between the warehouse advance date and the warehouse repayment date.

**Note:** Many fields are populated from other Point screens.

## Loan Information

Use the following steps to complete the **Warehouse Lender** fields.

1. Select Warehouse & Purchase Advice from the Banker menu.
2. Review the populated fields.
3. Select the **MERS #** checkbox and enter the **MERS #** manually to override the automatically generated value.

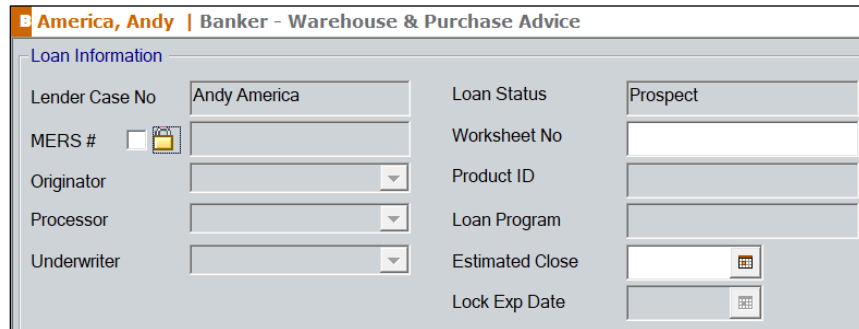


Figure 442: Warehouse Lender Loan Information

4. Enter the **Worksheet No** if not populated.
5. Select the Estimated Close Date.

## Warehouse Lender

The Warehouse Lender list is set up in *Company Defaults* on the *Utilities* menu. (See [Warehouse Lenders](#) for details.)

1. Select the **Warehouse Lender** to populate the lender fields.

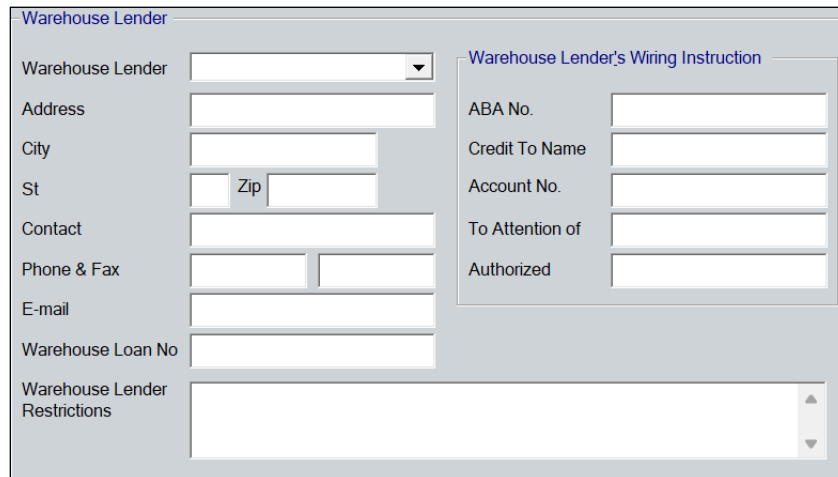


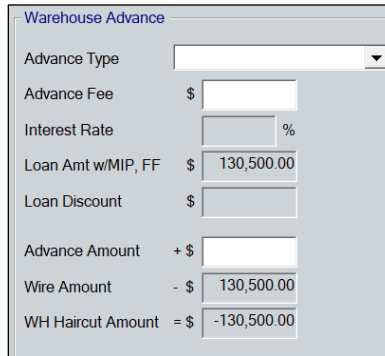
Figure 443: Banker Warehouse & Purchase

2. Enter the warehouse lender-assigned number that identifies the advance amount in the **Warehouse Lender Loan No** field.
3. Update other fields as required.

## Warehouse Advance

Use the following steps to complete the **Warehouse Advance** fields.

1. Select the **Advance Type**.



Warehouse Advance	
Advance Type	[Dropdown]
Advance Fee	\$ [Input]
Interest Rate	[Input] %
Loan Amt w/MIP, FF	\$ 130,500.00
Loan Discount	\$ [Input]
Advance Amount	+ \$ [Input]
Wire Amount	- \$ 130,500.00
WH Haircut Amount	= \$ -130,500.00

Figure 444: Warehouse Advance

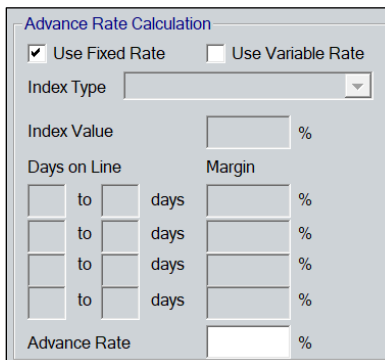
2. Enter the **Advance Fee**.
3. Enter the **Advance Amount +**.

## Advance Rate Calculation

The **Advance Rate Calculation** fields are populated if the warehouse lender has a profile set up in the company defaults utility. Use the following steps when calculating a Variable Rate if the profile is not complete.

**Note:** Select **Use Fixed Rate** to use the fixed rate.

1. Select the **Use Variable Rate** checkbox.



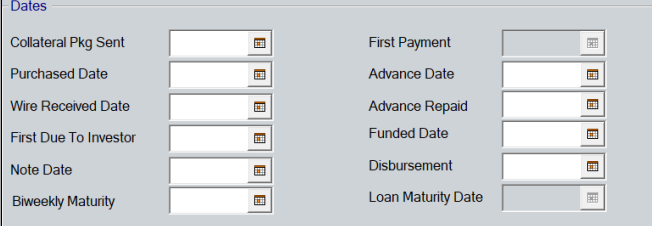
Advance Rate Calculation	
<input checked="" type="checkbox"/> Use Fixed Rate	<input type="checkbox"/> Use Variable Rate
Index Type	[Dropdown]
Index Value	[Input] %
Days on Line	Margin
[Input] to [Input] days	[Input] %
[Input] to [Input] days	[Input] %
[Input] to [Input] days	[Input] %
[Input] to [Input] days	[Input] %
Advance Rate	[Input] %

Figure 445: Advance Rate Calculation

2. Select the **Index Type**.
3. Enter the Index Value Percentage.
4. Enter the Days on Line.

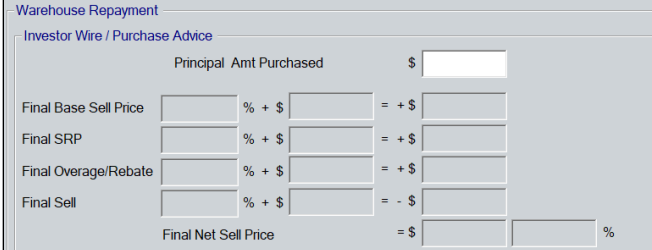
## Remaining Fields

1. Complete the **Dates** fields if not populated.



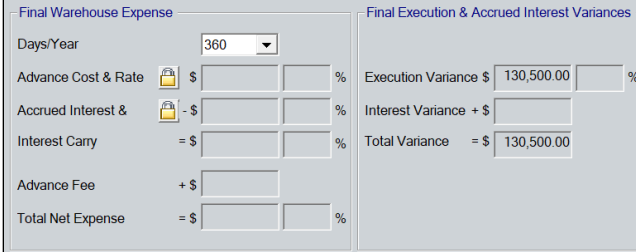
**Figure 446: Dates**

2. Enter the Principal Amount Purchased in the Warehouse Repayment section.



**Figure 447: Principal Amount Purchased**

3. Select the **Days in a Year** in the *Fixed Warehouse Expense* section.



**Figure 448: Days in a Year**

4. Enter **Notes** if applicable.

## Warehouse & Purchase Advice Buttons

The *Warehouse & Purchase Advice* buttons provide additional functionality.

## Appraisal

The **Appraisal** button opens the *Appraisal Information* dialog to record information about the property appraisal. (See [Appraisal](#) for details.)

## Insurance

The **Insurance** button opens the *Insurance* dialog containing information about the mortgage, hazard, and flood insurance for the property. (See [Insurance](#) for details.)

## Escrow & Title

The **Escrow & Title** button opens the *Escrow & Title Information* dialog containing the escrow, title, and wire information. (See [Escrow & Title](#) for details.)

## Banker Shipping

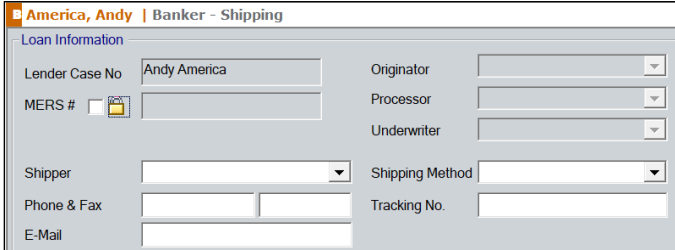
Use the *Shipping* screen to record closed loan data and status of the shipment of the loan to the investor.

**Note:** Many of the fields in the Shipping screen are populated from data entered in other screens. Fields disabled cannot be edited.

The Shipper list is set up in **Company Defaults** on the **Utilities** menu.

## Shipper

1. Select **Shipping** from the **Banker** menu.
2. Select the **Lock** to unlock the field and enter the **MERS #** manually if required.



**Figure 449: Shipper Information**

3. Select the **Shipper** coordinating the shipment.

**Note:** The **Phone & Fax** and **E-mail** fields are automatically populated if this information was included in the dropdown list set up in the dropdown list utility.

4. Select the Shipping Method.

5. Enter the Tracking Number.

## Mailing Address

Select the **Copy From Subject Property** button to use the property mailing address.  
 Select the **Copy From Present Address** button to use the Borrower present address.  
 Manually enter the address information when not selecting a button.

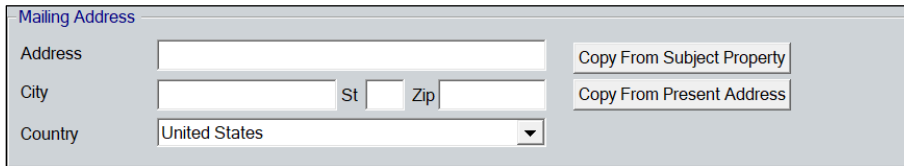


Figure 450: Mailing Address

## Shipping Dates

Complete the **Shipping Dates**.

1. Select the Desired Ship Date.

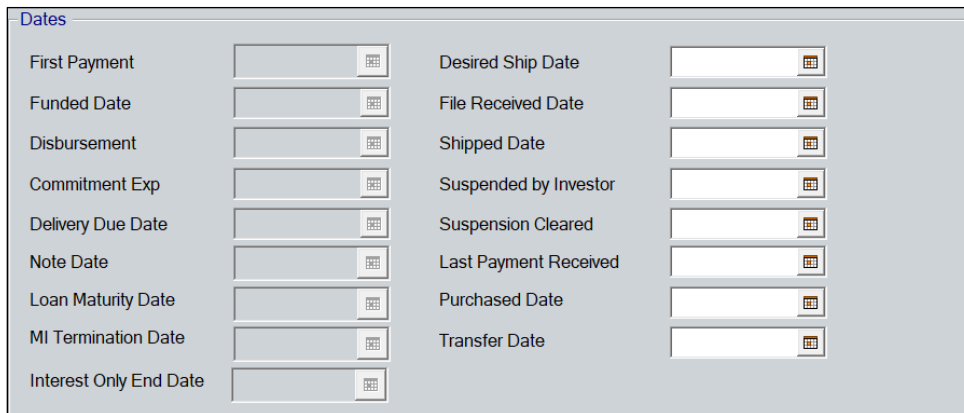


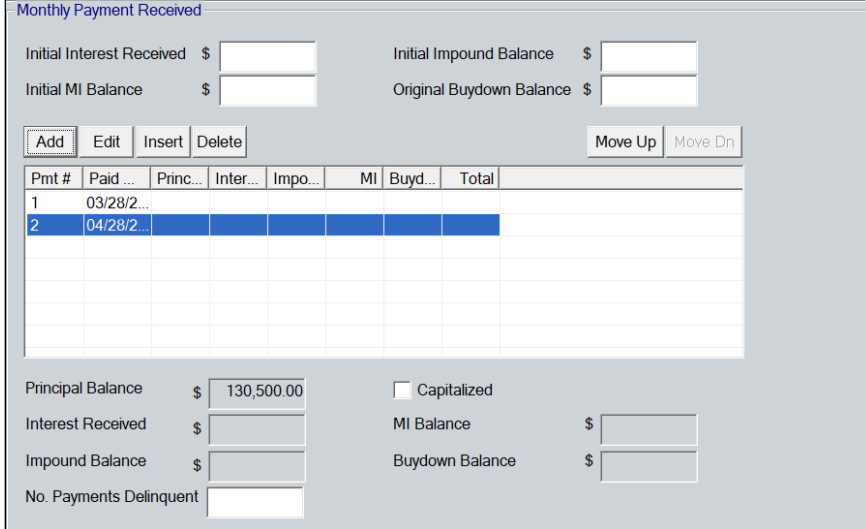
Figure 451: Shipping Dates

2. Select the **File Received Date**.
3. Select the **Shipped Date**.
4. Select the **Suspended by Investor Date**.
5. Select the **Suspension Cleared Date**.
6. Select the **Last Payment Received Date**.
7. Select the **Purchased Date**.
8. Select the **Transfer Date**.

## Monthly Payment Received

Use the following steps to track payments received after loan close.

1. Enter the **Initial Interest Received** if not populated.



Monthly Payment Received

Initial Interest Received \$       Initial Impound Balance \$   
 Initial MI Balance \$       Original Buydown Balance \$

Pmt #	Paid ...	Princ...	Inter...	Impo...	MI	Buyd...	Total
1	03/28/2...						
2	04/28/2...						

Principal Balance \$        Capitalized  
 Interest Received \$   
 Impound Balance \$       MI Balance \$   
 No. Payments Delinquent       Buydown Balance \$

Figure 452: Monthly Payment Received

2. Enter **Initial MI Balance**.
3. Enter **Initial Impound Balance**.
4. Enter **Original Buydown Balance**.
5. Enter the number of payments in the **No. Payments Delinquent** field if applicable.
6. Select the **Capitalized** checkbox to indicate the interest, escrow disbursements, late payments, and fees charged are added to the unpaid principal balance.

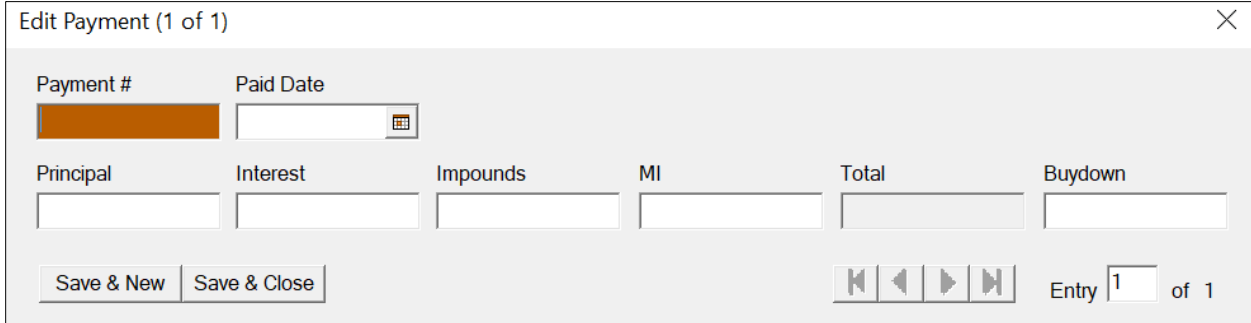
## Add Payment

Use the followings steps to add a received payment.

1. Click **Add**. (See [Figure 450](#).)



2. Enter the **Payment Number**.



The screenshot shows a dialog box titled "Edit Payment (1 of 1)". It contains the following fields and controls:

- Payment #**: A text input field with a brown background.
- Paid Date**: A date picker field.
- Principal**: A text input field.
- Interest**: A text input field.
- Impounds**: A text input field.
- MI**: A text input field.
- Total**: A text input field.
- Buydown**: A text input field.
- Buttons**: "Save & New" and "Save & Close" buttons.
- Navigation**: Four arrow buttons (back, forward, etc.).
- Entry**: A small box containing the number "1" followed by "of 1".

**Figure 453: Edit Payment Dialog**

3. Enter **Paid Date**.
4. Enter the **Principal**.
5. Enter the **Interest**.
6. Enter the **Impounds**
7. Enter the **MI**
8. Enter the **Buydown**.
9. Click **Save & Close**.

**Note:** Click **Save & New** to add another payment.

## Edit Payment

Use the following steps to edit a listed payment.

1. Select the payment to edit. (See [Figure 450](#).)
2. Update the payment details on the *Edit Payment* dialog. (See [Figure 451](#).)
3. Click **Save & Close**.

## Insert Payment

Use the following steps to insert a payment at a selected table location.

1. Select the table location. (See [Figure 450](#).)
2. Click **Insert**.
3. Use the steps in [Add Payment](#) to add the payment.

## Delete Payment

Use the following steps to delete a listed payment.

1. Select the payment to delete. (See [Figure 450.](#))
2. Click **Delete**.

## Shipping & Servicing Transfer Information

Use the following steps to complete the **Shipping & Servicing Transfer Information** section.

### Investor Information

The **Investor** fields are automatically populated after selecting the **Investor** if this information was included in the dropdown list set up in the dropdown list utility.

**Note:** See [Investors](#) for details.

1. Select the **Investor**.

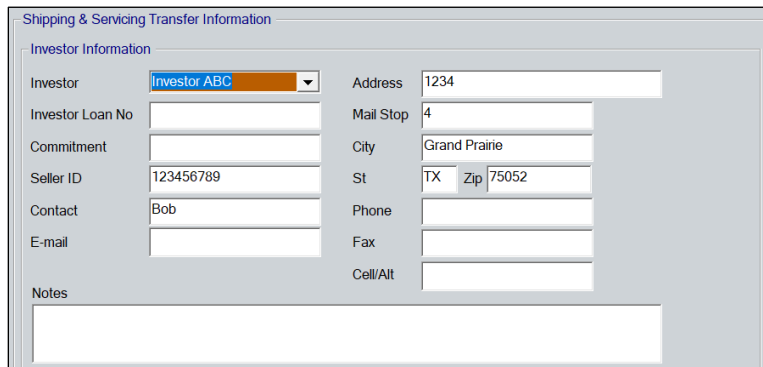


Figure 454: Investor Information

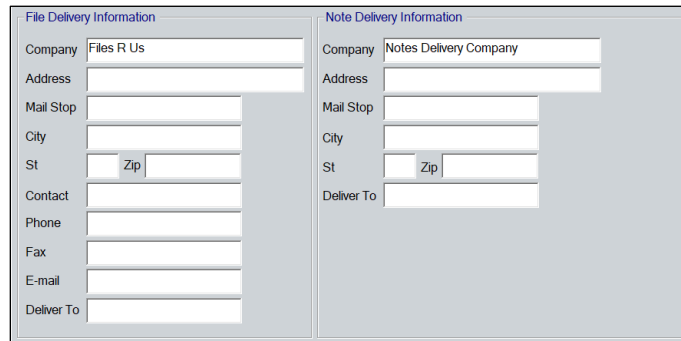
2. Enter the **Investor Loan Number**.
3. Enter the **Investor Commitment Information**.
4. Complete the blank **Investor** fields.
5. Enter **Investor Notes** if applicable.

## File & Note Delivery Information

The **File Delivery** and **Note Delivery Information** sections are automatically populated with the default information for the investor selected in the **Investor Information** section. Enter missing information as required.

**Note:** See [Investors](#) for details.

1. Complete the blank fields the **File Delivery Information** section.



The screenshot shows two side-by-side form sections. The left section is titled 'File Delivery Information' and contains fields for Company (pre-filled with 'Files R Us'), Address, Mail Stop, City, St (with a 'Zip' label), Contact, Phone, Fax, E-mail, and Deliver To. The right section is titled 'Note Delivery Information' and contains fields for Company (pre-filled with 'Notes Delivery Company'), Address, Mail Stop, City, St (with a 'Zip' label), and Deliver To.

**Figure 455: File & Note Delivery Information**

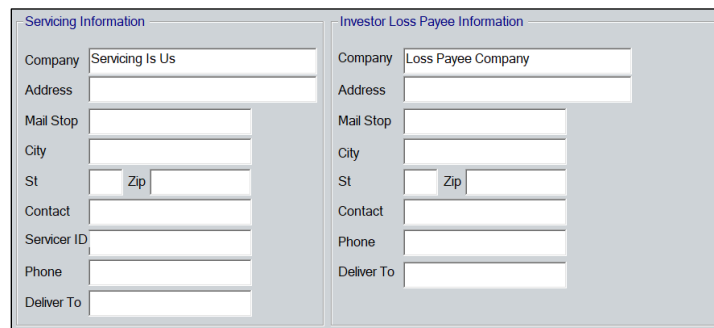
2. Complete the blank fields in the **Note Delivery Information** section.

## Servicing & Investor Loss Payee

The **Servicing and Investor Loss Payee Information** fields are automatically populated with the default information for the investor selected in the **Investor Information** section. Enter any missing information as required.

**Note:** See [Investors](#) for details.

1. Complete the blank fields the **Servicing Information** section.



The screenshot shows two side-by-side form sections. The left section is titled 'Servicing Information' and contains fields for Company (pre-filled with 'Servicing Is Us'), Address, Mail Stop, City, St (with a 'Zip' label), Contact, Servicer ID, Phone, and Deliver To. The right section is titled 'Investor Loss Payee Information' and contains fields for Company (pre-filled with 'Loss Payee Company'), Address, Mail Stop, City, St (with a 'Zip' label), Contact, Phone, and Deliver To.

**Figure 456: Servicing & Investor Loss Payee Information**

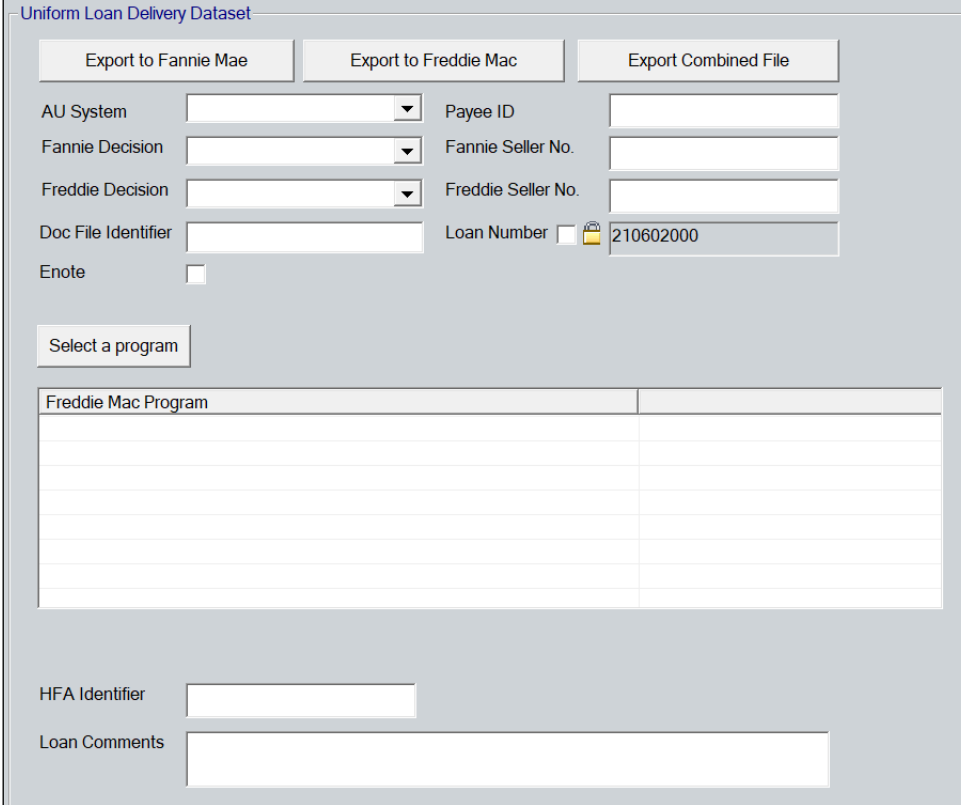
2. Complete the blank fields in the **Investor Loss Payee Information** section.

## Uniform Loan Delivery Dataset

The **Uniform Loan Delivery Dataset** section of the *Shipping* screen is part of the data set of elements used to meet the loan delivery requirements for electronically submitting loans to Fannie Mae and Freddie Mac.

**Note:** The fields are automatically populated if the Uniform Collateral Data Protocol Setup dialog in the **Utilities** menu is completed. (See [Uniform Collateral Data Portal Setup](#) for details.)

1. Select the appropriate **AU System**.



Uniform Loan Delivery Dataset

Export to Fannie Mae    Export to Freddie Mac    Export Combined File

AU System  Payee ID

Fannie Decision  Fannie Seller No.

Freddie Decision  Freddie Seller No.

Doc File Identifier  Loan Number

Enote

Select a program

Freddie Mac Program	

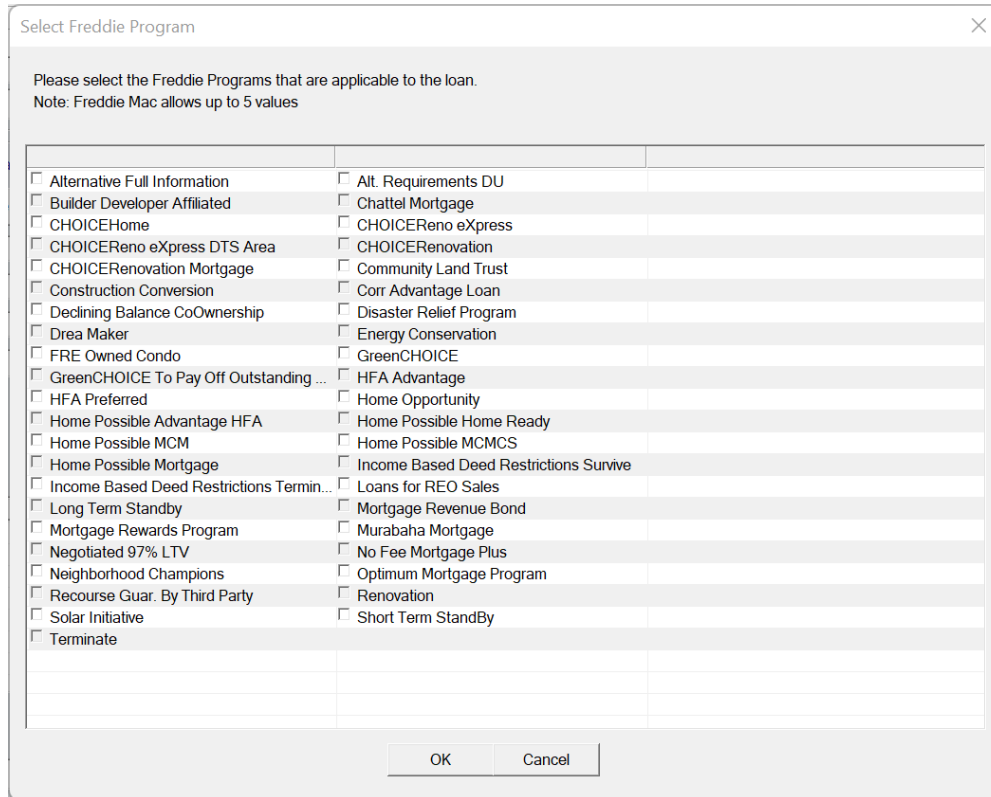
HFA Identifier

Loan Comments

Figure 457: Banker Shipping Uniform Dataset

2. Select the **Fannie Mae Decision**.
3. Select the **Freddie Mac Decision**.
4. Enter a **Doc File Identifier** number.
5. If needed, check on the **Enote** checkbox.
6. Enter the **Payee ID**.
7. Enter the **Fannie Seller No.** (Number) if applicable.
8. Enter the **Freddie Seller No.** (Number) if applicable.
9. Select the **Lock** to enable the **Loan Number** field and enter a new number if applicable.

- Click on the **Select a Program** button to choose a *Freddie Mac* program. Up to five programs can be selected.



Select Freddie Program

Please select the Freddie Programs that are applicable to the loan.  
 Note: Freddie Mac allows up to 5 values

<input type="checkbox"/> Alternative Full Information	<input type="checkbox"/> Alt. Requirements DU
<input type="checkbox"/> Builder Developer Affiliated	<input type="checkbox"/> Chattel Mortgage
<input type="checkbox"/> CHOICEHome	<input type="checkbox"/> CHOICEReno eXpress
<input type="checkbox"/> CHOICEReno eXpress DTS Area	<input type="checkbox"/> CHOICERenovation
<input type="checkbox"/> CHOICERenovation Mortgage	<input type="checkbox"/> Community Land Trust
<input type="checkbox"/> Construction Conversion	<input type="checkbox"/> Corr Advantage Loan
<input type="checkbox"/> Declining Balance CoOwnership	<input type="checkbox"/> Disaster Relief Program
<input type="checkbox"/> Drea Maker	<input type="checkbox"/> Energy Conservation
<input type="checkbox"/> FRE Owned Condo	<input type="checkbox"/> GreenCHOICE
<input type="checkbox"/> GreenCHOICE To Pay Off Outstanding ...	<input type="checkbox"/> HFA Advantage
<input type="checkbox"/> HFA Preferred	<input type="checkbox"/> Home Opportunity
<input type="checkbox"/> Home Possible Advantage HFA	<input type="checkbox"/> Home Possible Home Ready
<input type="checkbox"/> Home Possible MCM	<input type="checkbox"/> Home Possible MCMCS
<input type="checkbox"/> Home Possible Mortgage	<input type="checkbox"/> Income Based Deed Restrictions Survive
<input type="checkbox"/> Income Based Deed Restrictions Termin...	<input type="checkbox"/> Loans for REO Sales
<input type="checkbox"/> Long Term Standby	<input type="checkbox"/> Mortgage Revenue Bond
<input type="checkbox"/> Mortgage Rewards Program	<input type="checkbox"/> Murabaha Mortgage
<input type="checkbox"/> Negotiated 97% LTV	<input type="checkbox"/> No Fee Mortgage Plus
<input type="checkbox"/> Neighborhood Champions	<input type="checkbox"/> Optimum Mortgage Program
<input type="checkbox"/> Recourse Guar. By Third Party	<input type="checkbox"/> Renovation
<input type="checkbox"/> Solar Initiative	<input type="checkbox"/> Short Term StandBy
<input type="checkbox"/> Terminate	

OK Cancel

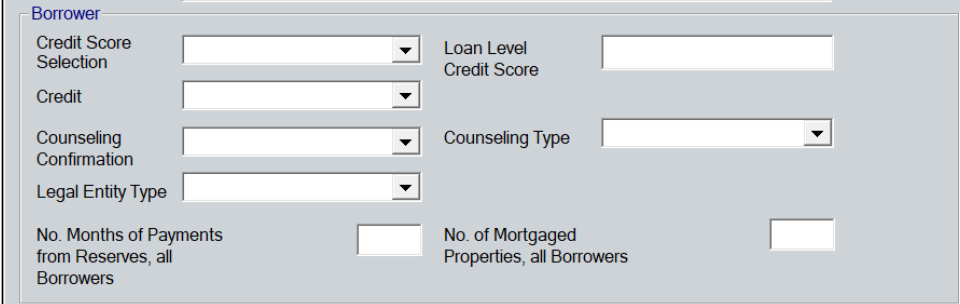
**Figure 458: Freddie Mac Programs**

- Click **OK**.
- Enter the **HFA Identifier**.
- Enter additional information in the **Loan Comments** field.
- Click the **Export to Fannie Mae**, **Export to Freddie Mac**, or **Export Combined File** button to generate an XML file.
- Manually upload the file to *Fannie Mae*, *Freddie Mac*, or a third-party vendor.

## Borrower Section

The fields in this section are not required for all loans. The fields required are dependent on the status of the loan and the type of loan being processed.

1. Select the method used to specify the loan-level credit score across all Borrowers from the **Credit Score Selection** dropdown list.



The screenshot shows a form titled "Borrower" with the following fields:

- Credit Score Selection**: A dropdown menu.
- Credit**: A dropdown menu.
- Counseling Confirmation**: A dropdown menu.
- Legal Entity Type**: A dropdown menu.
- Loan Level Credit Score**: A text input field.
- Counseling Type**: A dropdown menu.
- No. Months of Payments from Reserves, all Borrowers**: A text input field.
- No. of Mortgaged Properties, all Borrowers**: A text input field.

**Figure 459: Borrower Section**

2. Select the impairment from the **Credit Impairment** dropdown if a characteristic of the credit score impairs the effectiveness as an indicator of their credit risk.
3. Select the type of counseling or education program attended by one or more of the Borrowers from the **Counseling Confirmation** dropdown.
4. Select the Borrower homeownership program in which Borrower participated in as a requirement of a special mortgage program from the **Counseling Type** dropdown.
5. Select the entity type of the Borrower from the **Legal Entity Type** dropdown.
6. Enter how many payments the Borrowers could make with their cash reserves in the **No. Months of Payments from Reserves, all Borrowers** field.
7. Enter the credit score representative of the overall credit risk of the loan in the **Loan Level Credit Score** field.
8. Select the type of counseling the Borrower received from the **Counseling Type** dropdown.
9. Enter the total number of mortgages held by all Borrowers in the **No. of Mortgages Properties, all Borrowers** field.

## Down Payment, Closing Costs, Other Funds

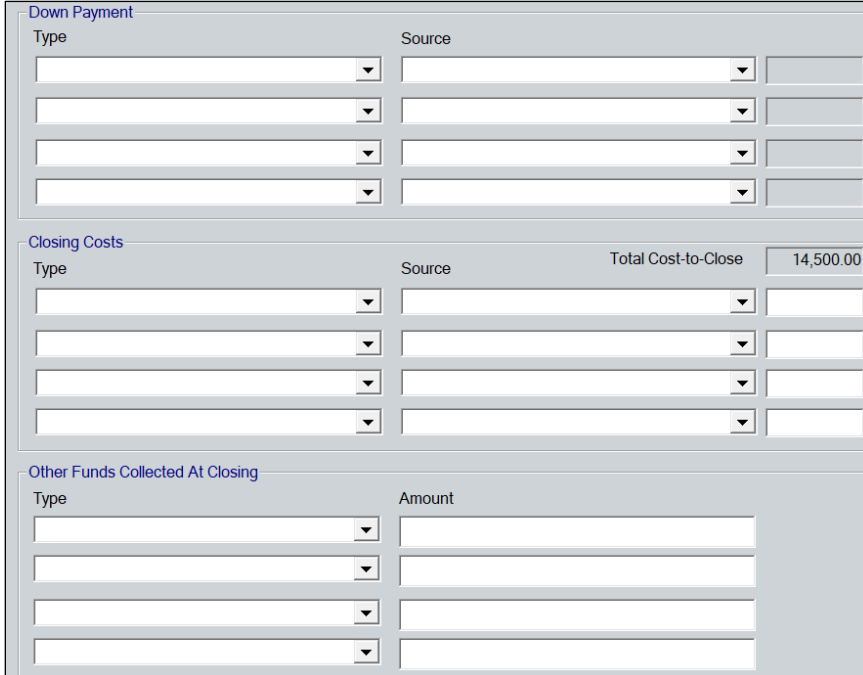
Use the following sections to complete the **Down Payment, Closing Costs, and Other funds Collected At Closing** information.

## Down Payment

The values for each down payment source specified on the Loan Application is listed.

**Note:** Freddie Mac and ULDD do not support five down payment sources. Contact Freddie Mac for specific information about their requirements for submitting multiple down payments.

1. Select the **fund type** corresponding to the value for each down payment amount from the **Type** dropdown.



The screenshot displays three sections of a loan application form:

- Down Payment:** A table with two columns: 'Type' and 'Source'. It contains four rows, each with a dropdown menu for 'Type' and a dropdown menu for 'Source'.
- Closing Costs:** A table with three columns: 'Type', 'Source', and 'Total Cost-to-Close'. The 'Total Cost-to-Close' column has a value of 14,500.00. It contains four rows, each with a dropdown menu for 'Type', a dropdown menu for 'Source', and a text input field for the amount.
- Other Funds Collected At Closing:** A table with two columns: 'Type' and 'Amount'. It contains four rows, each with a dropdown menu for 'Type' and a text input field for the amount.

**Figure 460: Types & Sources**

2. Select the source of the down payment corresponding to each amount from the **Source** dropdown lists.

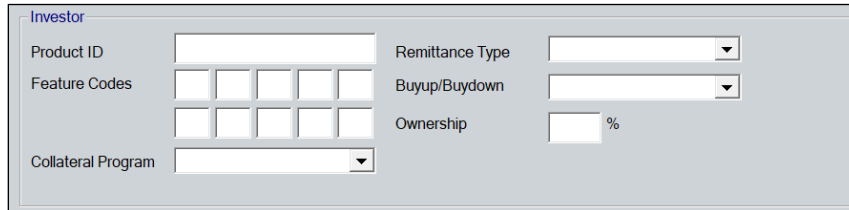
## Closing Costs and Other Funds Collected at Closing

1. Specify the type of funds being used to pay the closing costs from the **Type** dropdown. (See [Figure 458](#).)
2. Enter the amount of the closing cost in the **Amount** field.
3. Select the **Other Funds Type**.
4. Enter the **Other Funds Amount**.

## Investor Product/Program

Use the following steps to complete the **Investor** section.

1. Enter the **Investor Product ID**.



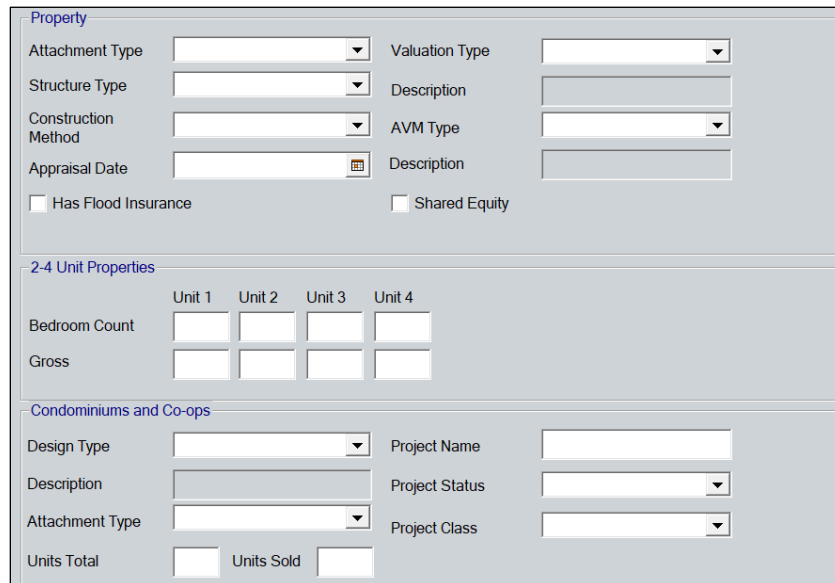
**Figure 461: Investor Product/Program**

2. Enter any **Investor-defined ID Feature Codes**.
3. Select the **Collateral Program** associated with the loan from the dropdown.
4. Select the method used to calculate the funds due to the investor from the **Remittance Type** dropdown.
5. Select the appropriate **Buyup/Buydown** option.
6. Enter the percentage of ownership by the investor in the **Ownership** field.

## Property Sections

Use the following steps to complete the property sections.

1. Select the **Attachment Type**.



**Figure 462: Property Sections**

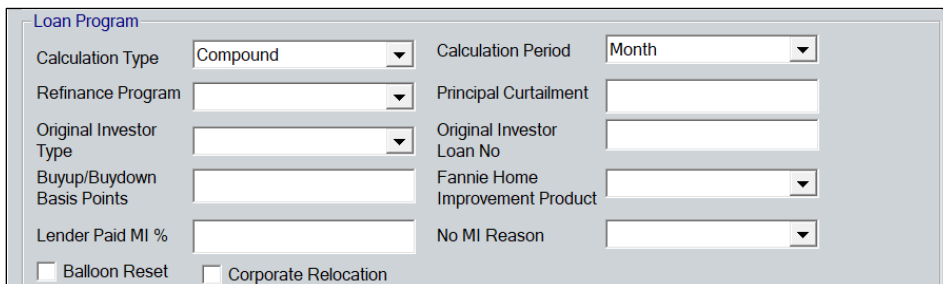


2. Select the **Structure Type**.
3. Select the construction method used for the dwelling from the **Construction Method** dropdown.
4. Select the **Appraisal Date**.
5. Select the method used to appraise the value of the property from the **Valuation Type** dropdown.
6. Select **AVM Type**.
7. Select the **Has Flood Insurance** checkbox if applicable.
8. Select the **Shared Equity** checkbox if applicable.
9. Enter the **2-4 Unit Properties information** if applicable.
10. Select the condominium/co-op **Design Type** if applicable.
11. Select the condominium/co-op **Attachment Type** if applicable.
12. Enter the condominium/co-op **Project Name** if applicable.
13. Select the condominium/co-op **Project Status** if applicable.
14. Select the condominium/co-op **Project Class** if applicable.
15. Enter the condominium/co-op **Units Total** if applicable.
16. Enter the condominium/co-op **Units Sold** if applicable.

## Loan Program

Use the following steps to complete the **Loan Program** section.

1. Select the method used to calculate the interest on the loan from the **Calculation Type** dropdown menu.



The screenshot shows a form titled "Loan Program" with the following fields:

- Calculation Type: Compound (dropdown)
- Calculation Period: Month (dropdown)
- Refinance Program: (dropdown)
- Principal Curtailment: (text input)
- Original Investor Type: (dropdown)
- Original Investor Loan No: (text input)
- Buyup/Buydown Basis Points: (text input)
- Fannie Home Improvement Product: (dropdown)
- Lender Paid MI %: (text input)
- No MI Reason: (dropdown)
- Balloon Reset
- Corporate Relocation

**Figure 463: Loan Program**

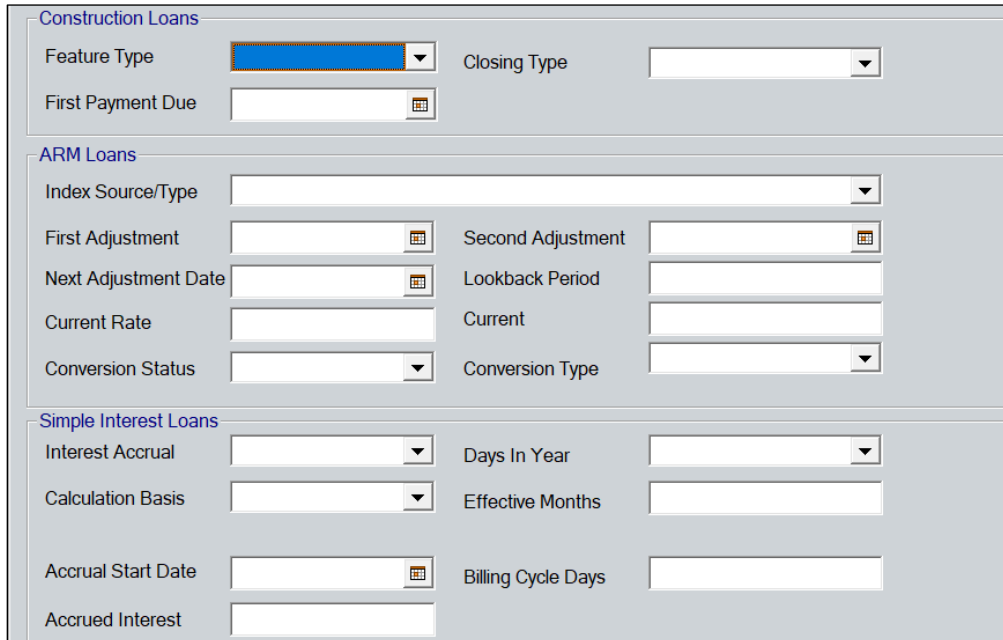
2. Select the **Refinance Program** if applicable.
3. Select the **Original Investor Type**.
4. Enter the **Buyup/Buydown Basis Points**.

5. Enter the **Lender Paid MI%**.
6. Select the appropriate **Calculation Period**.
7. Enter the **Principal Curtailment**.
8. Enter the **Original Investor Loan Number**.
9. Select the **Fannie Home Improvement Product**.
10. Select the **No MI Reason**.
11. Select the Balloon **Reset checkbox** if applicable.
12. Select the **Corporate Relocation checkbox** if applicable.

## Construction Loans

Use the following steps to complete the **Construction** section if required.

1. Select the **Feature Type** for construction loans.



The screenshot displays a web-based form for configuring loan features, organized into three main sections:

- Construction Loans:** Includes a dropdown for 'Feature Type' (highlighted in blue), a dropdown for 'Closing Type', and a date field for 'First Payment Due' with a calendar icon.
- ARM Loans:** Includes a dropdown for 'Index Source/Type', date fields for 'First Adjustment' and 'Second Adjustment' with calendar icons, a date field for 'Next Adjustment Date' with a calendar icon, a text field for 'Lookback Period', a text field for 'Current Rate', a dropdown for 'Conversion Status', a dropdown for 'Conversion Type', and a text field for 'Current'.
- Simple Interest Loans:** Includes dropdowns for 'Interest Accrual' and 'Days In Year', a dropdown for 'Calculation Basis', a text field for 'Effective Months', a date field for 'Accrual Start Date' with a calendar icon, a text field for 'Billing Cycle Days', and a text field for 'Accrued Interest'.

Figure 464: Construction/ARM/Simple Interest/Related Loans

2. Select the **First Payment Due** for construction loans.
3. Select the **Closing Type** for construction loans.
4. Select the **Index Source Type** for ARM loans.

## ARM Loans

Use the following steps to complete the **ARM** section if required.

1. Select the type and source of the index to be used to determine the interest rate at each adjustment from the **Index/Source Type** dropdown list. (See [Figure 462.](#))
2. Select the **First Adjustment Date** for ARM loans.
3. Select the **Next Adjustment Date** for ARM loans.
4. Enter the **Current Rate** for ARM loans.
5. Select the **Conversion Status** for ARM loans.
6. Select the **Second Adjustment Date** for ARM loans.
7. Enter the **Lookback Period** for ARM loans.
8. Enter **Current Period** for ARM loans.
9. Select the **Conversion Type** for ARM loans.

## Simple Interest

Use the following steps to complete the **Single Interest** section if applicable.

1. Select the **Interest Accrual** for single interest loans. (See [Figure 462.](#))
2. Select the **Calculation Base** for single interest loans.
3. Select the **Days in Year** for single interest loans.
4. Enter the **Effective Months** for single interest loans.
5. Select the **Accrual Start Date** for single interest loans.
6. Enter the **Accrued Interest** for single interest loans.
7. Enter the **Billing Cycle Days** for single interest loans.

## Related Loan

Use the following steps to complete the **Related Loan** section if applicable.

1. Select the **Loan Type** for related loans. (See [Figure 462.](#))
2. Enter the **Note Amount** for related loans.
3. Select the **Amortization Type** for related loans.
4. Select the **Principal Balance** for related loans.
5. Select the **First Payment Date** for related loans.
6. Select the **Note Date** for related loans.
7. Enter the **Due Months** for related loans.
8. Select the **Balloon** checkbox if applicable for related loans.
9. Select the **Affordable Second** checkbox if applicable for related loans.

10. Select the **HELOC** checkbox if applicable.
11. Enter the **HELOC Maximum Balance** if applicable.
12. Enter the **HELOC Current Balance** if applicable.

## File Room

Use the following steps to complete the **File Room** section.

1. Select the **Sent to Storage Date**.



The screenshot shows a form titled "File Room" with the following fields:

Sent to Storage	<input type="text"/>	Requested Date	<input type="text"/>
Storage Company	<input type="text"/>	Requested By	<input type="text"/>
Location/Shelf #	<input type="text"/>	Delivery Date	<input type="text"/>

Figure 465: File Room

2. Enter the **Storage Company**.
3. Enter the **Location/Shelf #**.
4. Select the **Requested Date**.
5. Enter the **Requested By**.
6. Select the **Delivery Date**.
7. Enter **Notes** if applicable.
8. Click **Save**.

## Shipping Buttons

The **Shipping** buttons provide additional functionality.

### Appraisal

The **Appraisal** button opens the *Appraisal Information* dialog to record information about the property appraisal. (See [Appraisal](#) for details.)

### Insurance

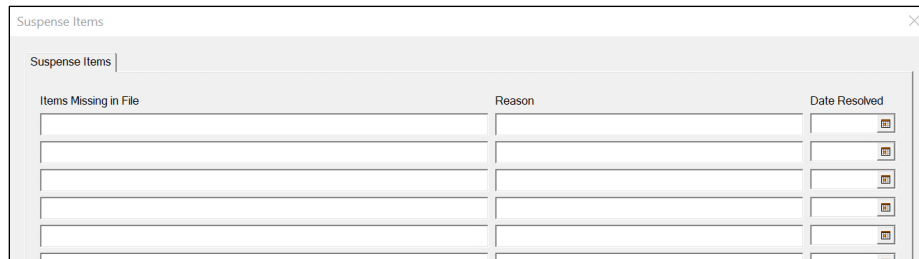
The **Insurance** button opens the *Insurance* dialog containing information about the mortgage, hazard, and flood insurance for the property. (See [Insurance](#) for details.)

## Escrow & Title

The **Escrow & Title** button opens the *Escrow & Title Information* dialog containing the escrow, title, and wire information. (See [Escrow & Title](#) for details.)

## Suspense Items

The **Suspense Items** button opens the *Suspense Items* dialog containing items that suspend the loan until received.



Items Missing in File	Reason	Date Resolved

Figure 466: Suspense Items Dialog

## Trailing Documents

Shippers use the *Trailing Documents* screen to record and track the documents required by the investor.

## Investor Details

The **Investor** and **Investor Loan No.** fields are automatically populated from the **Investor Information** entered on the [Secondary Marketing](#) or [Underwriting](#) screen. The **Closing Date** field is populated when the loan status is changed to closed.

1. Select **Trailing Documents** from the **Banker** menu.

**Note:** Enter the **Investor** if not populated.

2. Enter the **Investor Loan Number**.

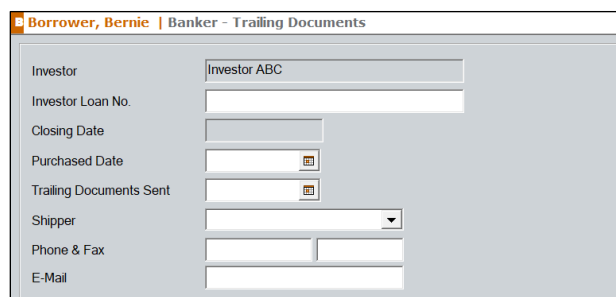


Figure 467: Investor/Shipper

3. Enter the **Purchased Date**.
4. Enter the **Trailing Documents Sent** date.

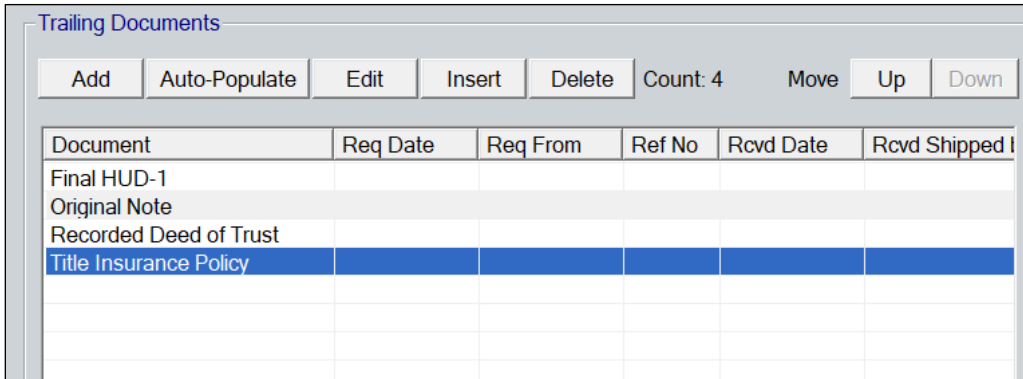
**Note:** The **Shipper, Phone & Fax**, and **Email** fields are populated from information entered on the [Banker Shipping](#) screen.

## Trailing Documents

Use the following sections to add documents to the **Trailing Documents** table.

### Auto-Populate Documents

Click **Auto-Populate** to populate the table with the Default Trailing Documents List created from the **Utilities** menu.



Document	Req Date	Req From	Ref No	Rcvd Date	Rcvd Shipped I
Final HUD-1					
Original Note					
Recorded Deed of Trust					
Title Insurance Policy					

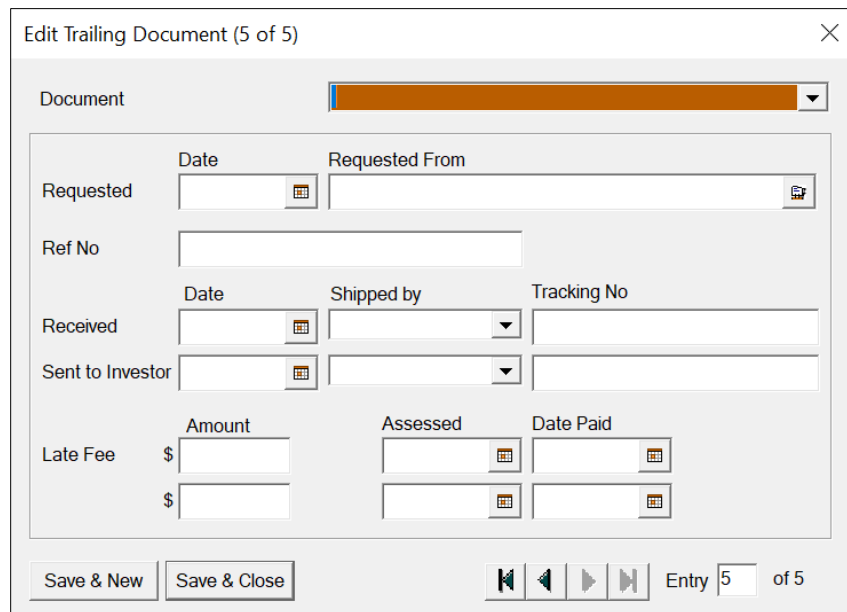
Figure 468: Trailing Documents Table

### Add Trailing Documents

Use the following steps to manually add documents to the **Trailing Documents** table.

1. Click **Add**. (See [Figure 466](#).)

2. Select the **Document** on the *Edit Trailing Document* dialog.



**Figure 469: Edit Trailing Document Dialog**

3. Enter **Requested Date**.
4. Enter party the document is **Requested From**.

**Note:** Use the **Cardex Lookup** to select the party from the Cardex Database.

5. Enter the document referenced number in the **Ref No** field.
6. Enter the document **Received Date**.
7. Select **Shipped By**.
8. Enter **Tracking Number**.
9. Select the **Sent to Investor Date**.
10. Enter the investor **Shipping** and **Tracking** information.
11. Enter the **Late Fee** details if applicable.
12. Click **Save & Close**.

**Note:** Click **Save & New** to add another document.

## Edit Documents

Use the following steps to edit a document on the **Trailing Documents** table.

1. Select the trailing document to edit. (See [Figure 466](#).)
2. Click **Edit**.

3. Edit the document properties using the *Edit Trailing Document* dialog. (See [Figure 467](#).)
4. Click **Save & Close**.

## Insert Documents

Use the following steps to insert a document in a specific location on the **Trailing Documents** table.

1. Select the table location to insert the document.
2. Click Insert.
3. Use the steps in [Add Trailing Documents](#) to add the document to the **Trailing Documents** table.

## Delete Documents

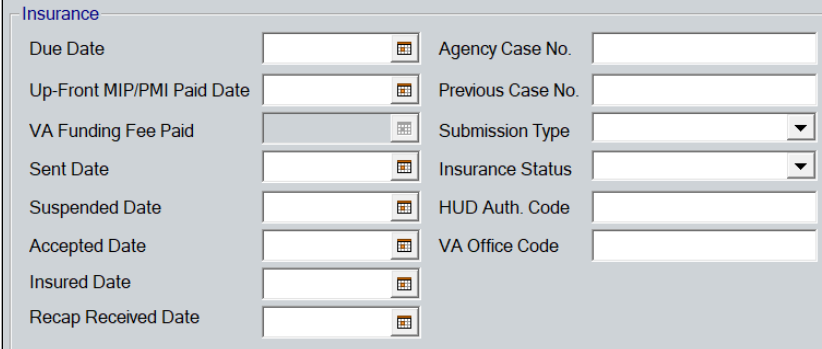
Use the following steps to delete a document from the **Trailing Documents** table.

1. Select the document to delete. (See [Figure 466](#).)
2. Click **Delete**.

## Insurance Documents

Complete the non-populated Insurance fields.

1. Select the **Due Date**.



Insurance			
Due Date	<input type="text"/>	Agency Case No.	<input type="text"/>
Up-Front MIP/PMI Paid Date	<input type="text"/>	Previous Case No.	<input type="text"/>
VA Funding Fee Paid	<input type="text"/>	Submission Type	<input type="text"/>
Sent Date	<input type="text"/>	Insurance Status	<input type="text"/>
Suspended Date	<input type="text"/>	HUD Auth. Code	<input type="text"/>
Accepted Date	<input type="text"/>	VA Office Code	<input type="text"/>
Insured Date	<input type="text"/>		
Recap Received Date	<input type="text"/>		

Figure 470: Insurance Documents

2. Select the **Up-Front MIP/PMI Paid Date**.
3. Select the **VA Funding Fee Paid Date**.
4. Select the **Sent Date**.
5. Select the **Suspended Date**.

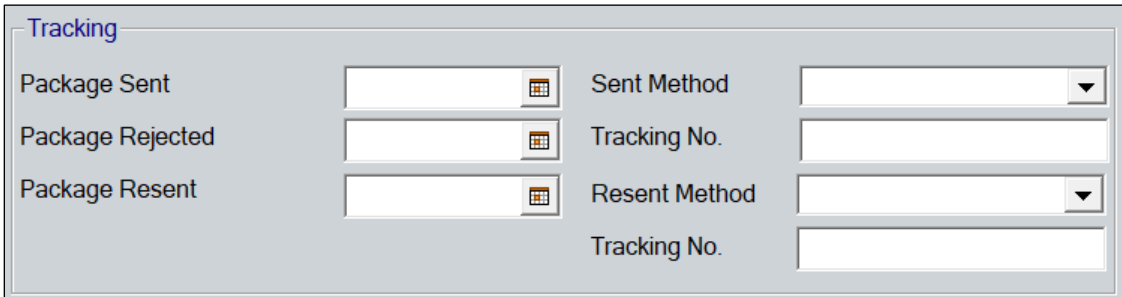


6. Select the **Accepted Date**.
7. Select the **Insured Date**.
8. Select the **Recap Received Date**.
9. Enter the **Agency Case Number**.
10. Enter the **Previous Case Number** if applicable.
11. Select the **Submission Type**.
12. Select the **Insurance Status**.
13. Enter the **HUD Authorization Code**.
14. Enter the **VA Office Code**.

## Package Tracking

The **Tracking** section is used to track the loan package when it is shipped to a government agency for an FHA or VA loan.

1. Select the **Package Sent Date**.



The screenshot shows a form titled "Tracking" with the following fields:

Package Sent	<input type="text"/>	Sent Method	<input type="text"/>
Package Rejected	<input type="text"/>	Tracking No.	<input type="text"/>
Package Resent	<input type="text"/>	Resent Method	<input type="text"/>
		Tracking No.	<input type="text"/>

Figure 471: Package Tracking

2. Select the **Package Rejected Date** if applicable.
3. Select the **Package Resent Date** if applicable.
4. Select the **Sent Method**.
5. Enter the **Tracking Number**.
6. Select the **Resent Method** if applicable.
7. Enter the **Resent Tracking Number**.

## Trailing Documents Buttons

The **Trailing Documents** buttons provide additional functionality.

## Appraisal

The **Appraisal** button opens the *Appraisal Information* dialog to record information about the property appraisal. (See [Appraisal](#) for details.)

## Insurance

The **Insurance** button opens the *Insurance* dialog containing information about the mortgage, hazard, and flood insurance for the property. (See [Insurance](#) for details.)

## Escrow & Title

The **Escrow & Title** button opens the *Escrow & Title Information* dialog containing the escrow, title, and wire information. (See [Escrow & Title](#) for details.)

## Recording

Use the *Recording* screen to document the loan information used to record the transaction with the county.

## Registration

Use the following steps to complete the **Registration** fields.

1. Select **Recording** from the **Banker** menu.
2. Select the **Registration Date**.

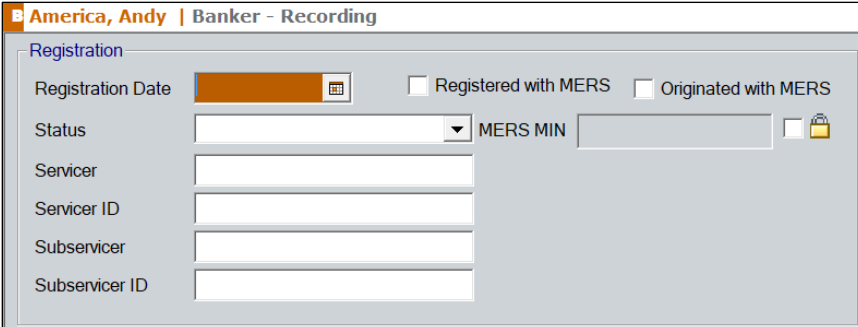


Figure 472: Recording Registration

3. Select the **Registered with MERS** checkbox if applicable.
4. Select the **Originated with MERS** checkbox if applicable.
5. Select the **Recording Status**.
6. Use the **MERS MIN Lock** to override the populated number if required.

7. Enter the **Servicer ID**.
8. Enter the **Subservicer** if applicable.
9. Enter the **Subservice ID** if applicable.

## Transfer of Rights

Use the following steps to complete the **Transfer of Rights** section.

1. Select the **Transfer Type**.

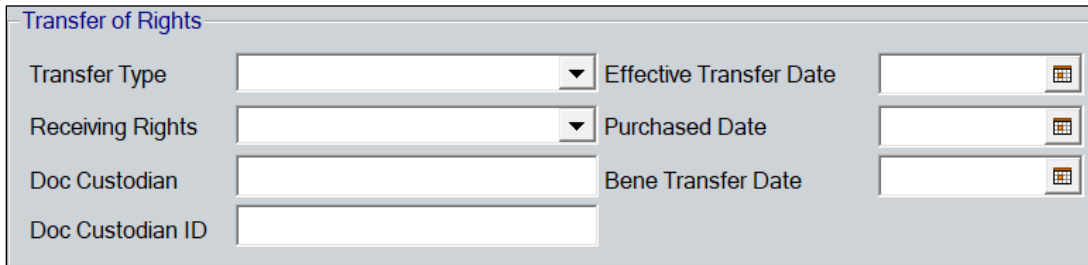


Figure 473: Transfer of Rights

2. Select the **Recording Rights**.
3. Enter **Document Custodian**.
4. Enter **Document Custodian ID**.
5. Select the **Effective Transfer Date**.
6. Enter the **Purchased Date**.
7. Enter the **Bene Transfer Date**.

## Deactivation

Use the following steps to complete the **Deactivation** section.

1. Select the **Deactivation Type**.

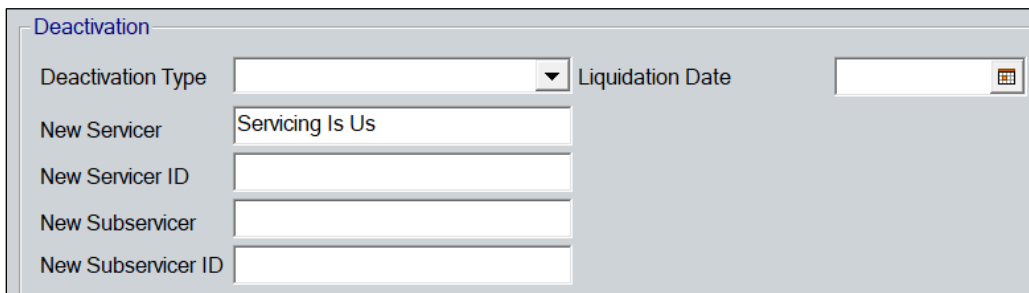


Figure 474: Deactivation

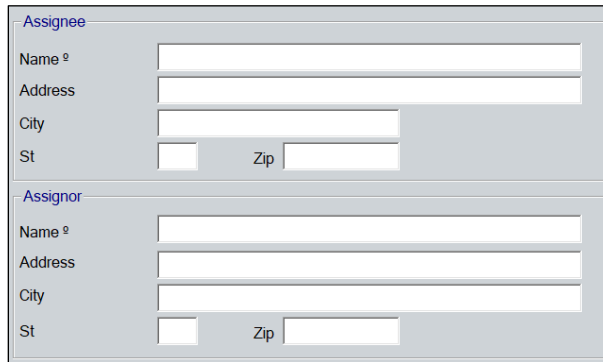
2. Select the **Liquidation Date**.

3. Enter the **New Subservicer** if applicable.
4. Enter the **New Subservicer ID** if applicable.

## Assignee & Assignor

Use the following steps to complete the **Assignee** and **Assignor** sections.

1. Enter the **Assignee Name**.



The screenshot shows two form sections: 'Assignee' and 'Assignor'. Each section contains input fields for Name, Address, City, State (St), and Zip code.

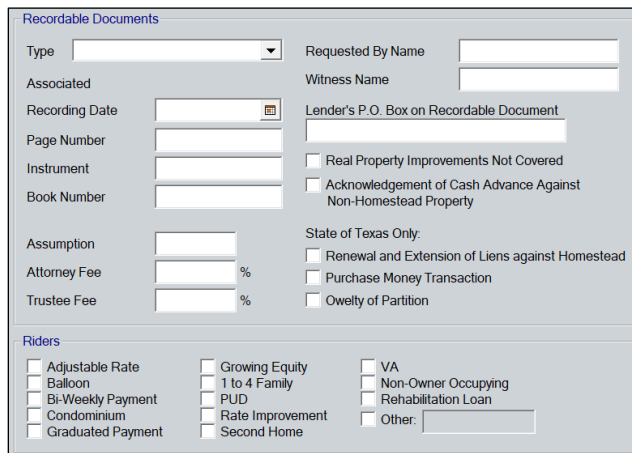
Figure 475: Assignee & Assignor

2. Enter the **Assignee Address** details.
3. Enter the **Assignor Name**.
4. Enter the **Assignor Address** details.

## Recordable Documents & Riders

Use the following steps to complete the **Recordable Documents** and **Riders** sections.

1. Select the **Document Type**.



The screenshot shows the 'Recordable Documents' and 'Riders' sections. The 'Recordable Documents' section includes a dropdown for 'Type', 'Requested By Name', 'Witness Name', 'Recording Date', 'Page Number', 'Instrument', 'Book Number', 'Assumption', 'Attorney Fee', and 'Trustee Fee'. The 'Riders' section includes checkboxes for 'Adjustable Rate', 'Balloon', 'Bi-Weekly Payment', 'Condominium', 'Graduated Payment', 'Growing Equity', '1 to 4 Family', 'PUD', 'Rate Improvement', 'Second Home', 'VA', 'Non-Owner Occupying', 'Rehabilitation Loan', and 'Other'.

Figure 476: Recordable Documents & Riders

2. Enter the **Requested By** Name.
3. Enter the **Witness Name**.
4. Select the **Associated Recording Date**.
5. Enter the **Page Number**.
6. Enter the **Instrument**.
7. Enter the **Book Number**.
8. Enter the **Lender's PO Box on Recordable Document**.
9. Select the **Real Property Improvements Not Covered** checkbox is appropriate.
10. Select the **Acknowledgement of Cash Advance Against Non-Homestead Property** checkbox if applicable.
11. Enter the **Assumption**.
12. Enter the **Attorney Fee Percentage**.
13. Enter the **Trustee Fee Percentage**.
14. Select the appropriate **State of Texas** checkbox(es).
15. Select the applicable **Riders** checkbox(es).

## Prepared By & Returned To

Use the following steps to complete the remaining **Prepared By** and **Returned To** fields.

1. Enter the **Prepared By** Name.

Prepared By	Return to
Name <sup>o</sup> <input type="text"/>	Name <sup>o</sup> <input type="text"/>
Addr <input type="text"/>	Title <input type="text"/>
City <input type="text"/>	Addr <input type="text"/>
St <input type="text"/> Zip <input type="text"/>	City <input type="text"/>
Phone <input type="text"/>	St <input type="text"/> Zip <input type="text"/>

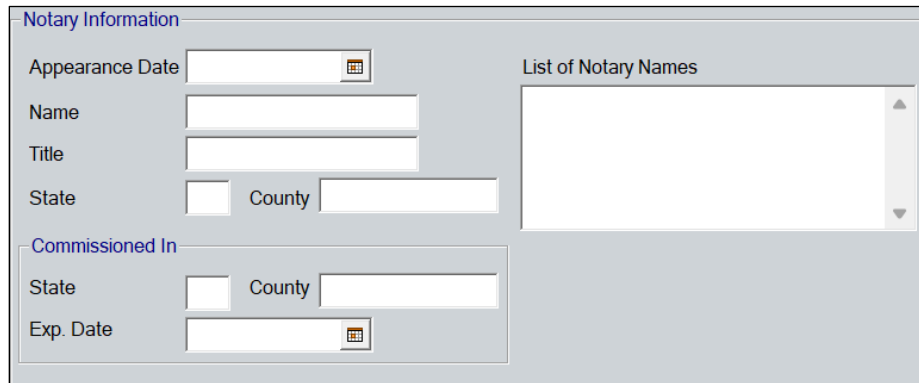
Figure 477: Prepared By & Returned To

2. Enter the **Prepared By Address** details.
3. Enter the **Return To Name**.
4. Enter the **Return To Title**.
5. Enter the **Return to Address**.

## Notary Information & Commissioned In

Use the following steps to complete the **Notary Information** and **Commissioned In** fields.

1. Select the **Notary Appearance Date**.



The screenshot shows a form with two main sections: "Notary Information" and "Commissioned In".

**Notary Information**

- Appearance Date: A date picker field.
- Name: A text input field.
- Title: A text input field.
- State: A dropdown menu.
- County: A text input field.
- List of Notary Names: A scrollable list area.

**Commissioned In**

- State: A dropdown menu.
- County: A text input field.
- Exp. Date: A date picker field.

Figure 478: Notary & Commission Information

2. Enter the **Notary Name**.
3. Enter the **Notary Title**.
4. Enter the **Notary State**.
5. Enter the **Notary County**.
6. Enter the **List of Notary Names**.
7. Enter the **Commissioned in State**.
8. Enter the **Commissioned in County**.
9. Select the **Commissioned in Expiration Date**.
10. Enter **Notes** if applicable.

## Chapter 11: LENDERS MENU

Lenders partnered with Calyx provide access to their services from Point.

### MarketPlace Lenders

Use the Marketplace interface to complete transactions with prospective lenders. The interface processes transactions and communicates with the lender back-end services when requests are submitted to a participating lender.

**Note:** Registration as a broker with a lender is and enabling the lender in the Point utility is required prior to using the MarketPlace.

Wholesale Marketplace benefits include:

- Better pricing through automation.
- Fully adjusted live rate sheets displayed in seconds.
- Automated underwriting decisions in minutes.
- Instant online locks.

**Note:** Verify lender approval status and the territory a lender covers before using the Market interface.

Use the following steps to access the Lenders listed in MarketPlace.

1. Select **MarketPlace** from the **Lenders** menu.
2. Click the **Lender Logo** to access the *Lender* website.

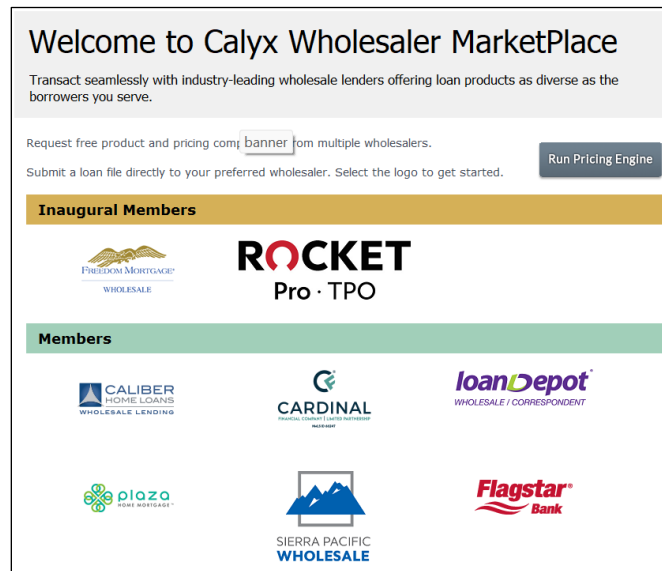


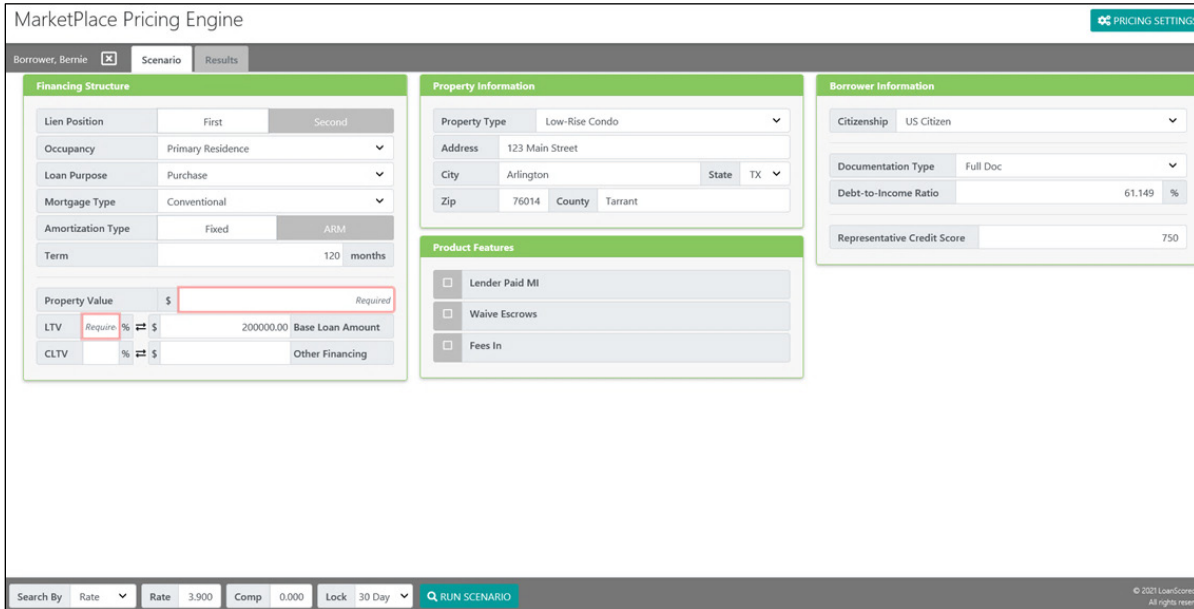
Figure 479: MarketPlace Lenders

- Use the *Lender* website **Login** to access lender-specific submittal instructions.

## MarketPlace Pricing Engine

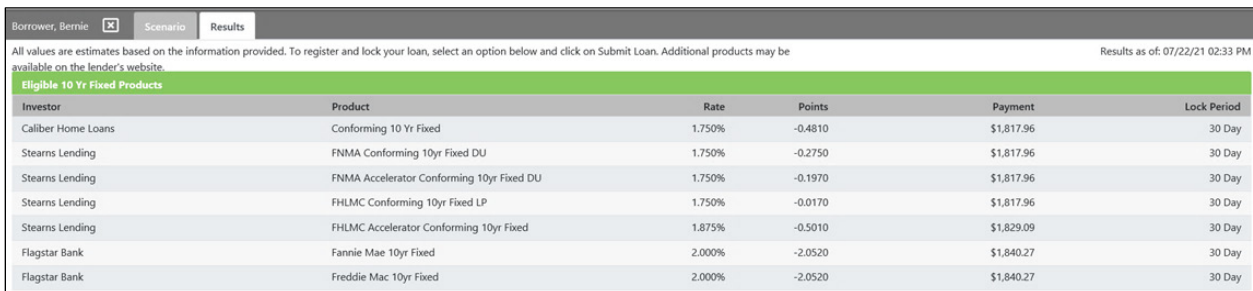
Use the Pricing Engine to run pricing scenarios with multiple MarketPlace lenders.

- Click **Run Pricing Engine** on the *MarketPlace* screen.
- Complete the **Required Fields**.



**Figure 480: MarketPlace Pricing Engine**

- Select the **Search By** option.
- Select the **Lock** option.
- Click **Run Scenario**.
- Review the Lender pricing results on the **Results** tab.



Investor	Product	Rate	Points	Payment	Lock Period
Caliber Home Loans	Conforming 10 Yr Fixed	1.750%	-0.4810	\$1,817.96	30 Day
Stearns Lending	FNMA Conforming 10yr Fixed DU	1.750%	-0.2750	\$1,817.96	30 Day
Stearns Lending	FNMA Accelerator Conforming 10yr Fixed DU	1.750%	-0.1970	\$1,817.96	30 Day
Stearns Lending	FHLMC Conforming 10yr Fixed LP	1.750%	-0.0170	\$1,817.96	30 Day
Stearns Lending	FHLMC Accelerator Conforming 10yr Fixed	1.875%	-0.5010	\$1,829.09	30 Day
Flagstar Bank	Fannie Mae 10yr Fixed	2.000%	-2.0520	\$1,840.27	30 Day
Flagstar Bank	Freddie Mac 10yr Fixed	2.000%	-2.0520	\$1,840.27	30 Day

**Figure 481: MarketPlace Pricing Results**

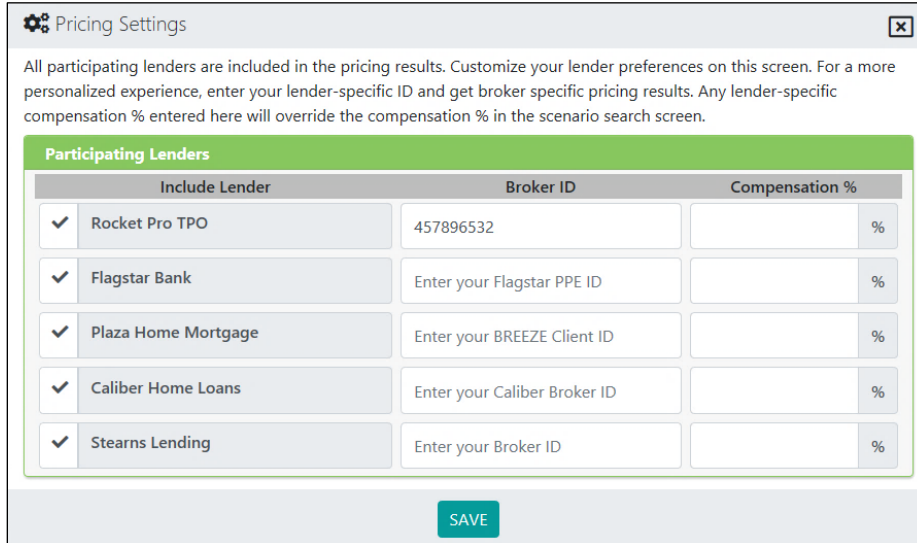
- Select a Lender to view **Product Details**.



## Pricing Settings

Broker Specific price results are captured on the Pricing *Settings* screen.

1. Click **Pricing Settings**. (See [Figure 479](#).)
2. Adjust to the **Compensation %** fields to overwrite the override the **Compensation %** in the *Scenario* screen.



**Pricing Settings**

All participating lenders are included in the pricing results. Customize your lender preferences on this screen. For a more personalized experience, enter your lender-specific ID and get broker specific pricing results. Any lender-specific compensation % entered here will override the compensation % in the scenario search screen.

Include Lender	Broker ID	Compensation %
<input checked="" type="checkbox"/> Rocket Pro TPO	457896532	%
<input checked="" type="checkbox"/> Flagstar Bank	Enter your Flagstar PPE ID	%
<input checked="" type="checkbox"/> Plaza Home Mortgage	Enter your BREEZE Client ID	%
<input checked="" type="checkbox"/> Caliber Home Loans	Enter your Caliber Broker ID	%
<input checked="" type="checkbox"/> Stearns Lending	Enter your Broker ID	%

SAVE

**Figure 482: Pricing Settings Dialog**

3. Click **Save**.
4. Re-run the **Scenario** to see the results.

## Other Lenders

Other lenders are available on the **Lenders** menu that are not listed in the MarketPlace. Select a listed Lender to access the website for submittal instructions.

## Chapter 12: SERVICES MENU

Use the **Services** menu to order documents and services from providers for the loan file using the Point interface options.

**Note:** See [Interfaces Menu](#) for ordering services directly from vendor websites.

### Fannie Mae Services

Fannie Mae Services include:

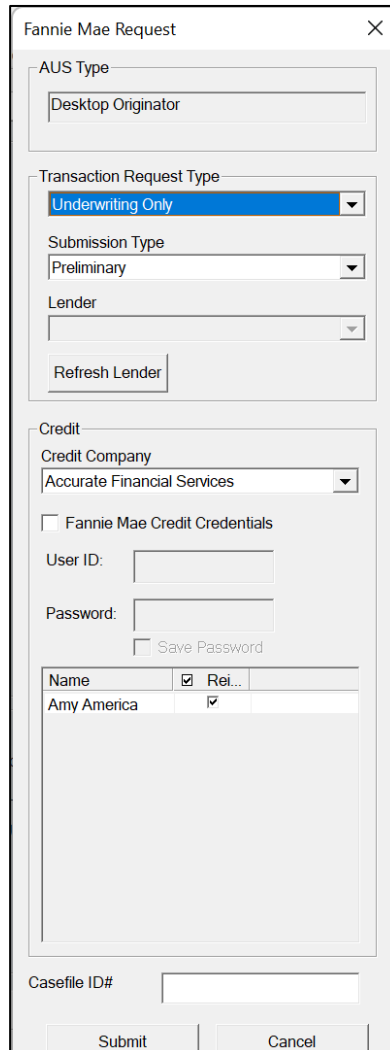
- Fannie Mae DO/DU
- Addendum
- Government
- View Documents: Available after receiving Fannie Mae documentation (See [View Documents](#) for details.)

### Fannie Mae DO/DU

Use the following steps to request Fannie Mae Desktop Originator (DO)/Desktop Underwriter (DU) services.

1. Select **Fannie Mae** from the **Services** menu.
2. Select **Fannie Mae DO/DU**.

3. Select the **Transaction Request Type**.



Fannie Mae Request

AUS Type  
Desktop Originator

Transaction Request Type  
Underwriting Only

Submission Type  
Preliminary

Lender  
Refresh Lender

Credit  
Credit Company  
Accurate Financial Services

Fannie Mae Credit Credentials

User ID:

Password:

Save Password

Name	Rei...
Amy America	<input checked="" type="checkbox"/>

Casefile ID#

Submit Cancel

Figure 483: Fannie Mae Request Dialog

4. Select the **Submission Type**.
5. Select the **Credit Company**.
6. Enter the **Casefile ID #**.
7. If using Fannie Mae credentials, select the **Fannie Mae Credit Credentials** checkbox.
8. Enter the **User ID** and **Password**.
9. Click **Submit**.

## Fannie Mae Addendum

Use the following sections to complete the *Fannie Mae Addendum*.

**Note:** Fields may be populated depending on the loan options selected on other screens.

### Property Information

Use the following steps to complete the property information.

1. Select **Fannie Mae** from the **Services** menu.
2. Select **Addendum**.
3. Select the **DU Policy**.

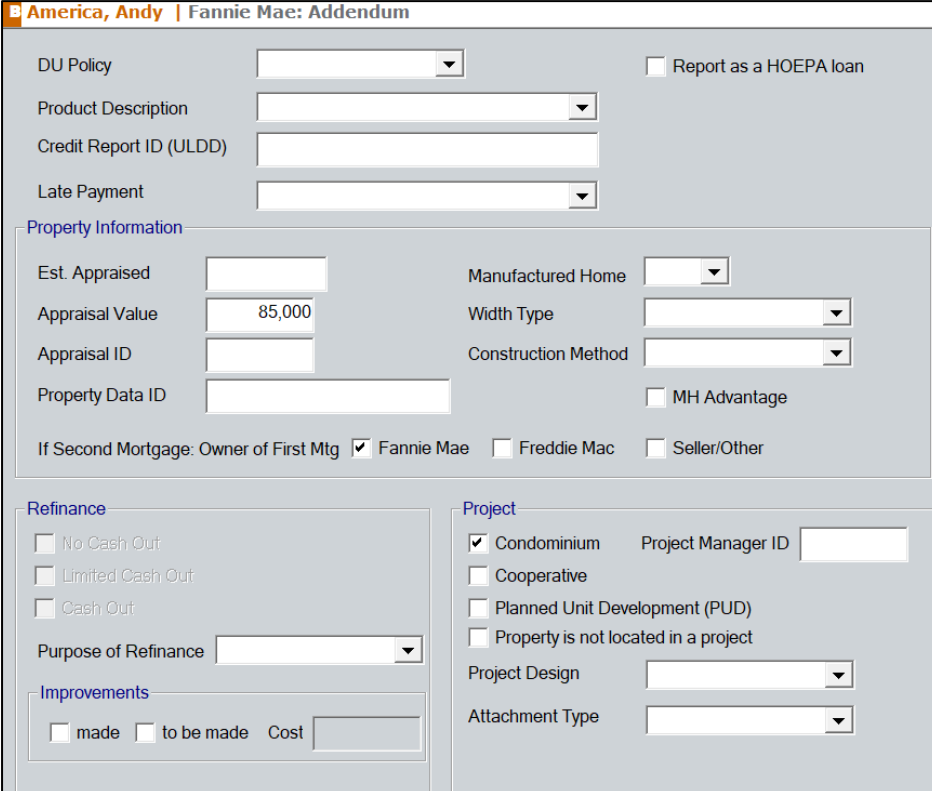


Figure 484: Fannie Mae Addendum

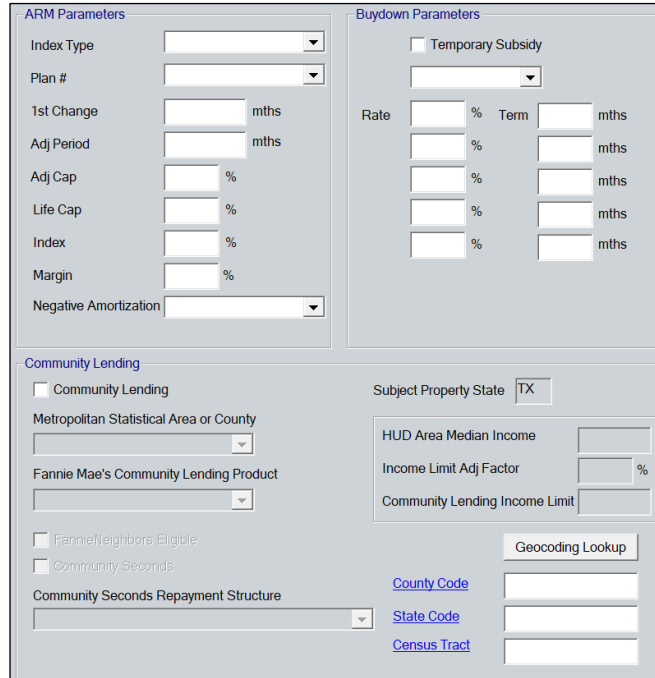
4. Select the **Report as a HOEPA loan** checkbox if applicable.
5. Select the **Product Description**.
6. Enter the **Credit Report ID (ULDD)**.
7. Select the applicable **Late Payment** option.
8. Enter the **Estimated Appraisal**.

9. Enter the **Appraisal ID**.
10. Enter the **Property Data ID**.
11. Select the **Manufactured Home** option if applicable.
12. Select the **Width Type** if applicable.
13. Select the **Construction Method** if applicable.
14. Select the **Owner of First Mtg** if applicable.
15. Complete the **Refinance** field if the loan is a refinance.
16. Select the applicable **Project** checkbox.
17. Enter the **Project Manager ID**.
18. Select the **Project Design** if applicable.
19. Select the **Attachment Type** if applicable.

## Loan Details

Use the following steps to complete the loan details.

1. Select the appropriate **ARM Parameters** options for an ARM loan.



The screenshot displays a complex form with three main sections:

- ARM Parameters:** Includes dropdowns for Index Type and Plan #, and input fields for 1st Change (mths), Adj Period (mths), Adj Cap (%), Life Cap (%), Index (%), Margin (%), and Negative Amortization.
- Buydown Parameters:** Features a Temporary Subsidy checkbox and a dropdown menu, followed by a grid of Rate (%) and Term (mths) input fields.
- Community Lending:** Contains checkboxes for Community Lending, FannieNeighbors Eligible, and Community Seconds. It also includes a dropdown for Metropolitan Statistical Area or County, a dropdown for Fannie Mae's Community Lending Product, a dropdown for Community Seconds Repayment Structure, a text input for Subject Property State (TX), and input fields for HUD Area Median Income, Income Limit Adj Factor (%), and Community Lending Income Limit. A Geocoding Lookup button and links for County Code, State Code, and Census Tract are also present.

**Figure 485: Loan Details**

2. Select the appropriate **Buydown Parameters** if applicable.
3. Complete the **Community Lending** section if applicable.

- Use the **Geocoding Lookup** button to verify the address matches.

## Add Automated Service Providers

Use the following steps to add AUS for Borrower and Co-Borrower.

- Click the Borrower **Add** button.

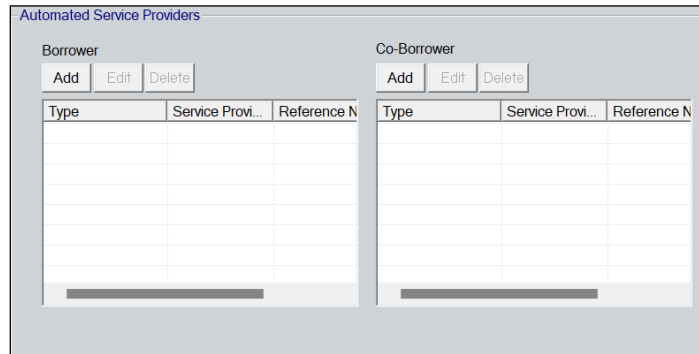


Figure 486: Automated Service Providers Tables

- Select the **Verification Type** on the *Edit DU Validation Order Number* dialog.

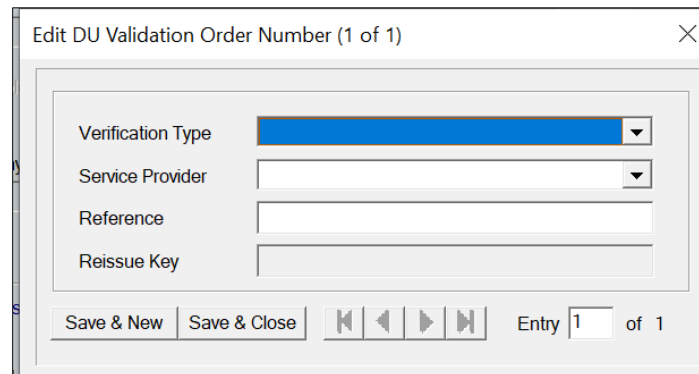


Figure 487: Edit DU Validation Order Number

- Select the **Service Provider**.
- Enter the **Reference**.
- Enter the **Reissue Key** if applicable.
- Click **Save & Close**.

**Note:** Click **Save & New** to add another provider.

- Repeat Steps 1 – 6 for the Co-Borrower if applicable.

## Edit Automated Service Providers

Use the following steps to edit a listed automated service provider.

1. Select the service provider to edit. (See [Figure 484.](#))
2. Click **Edit**.
3. Update the information on the *Edit DU Validation Order Number* dialog. (See [Figure 485.](#))
4. Click **Save & Close**.

## Delete Automated Service Providers

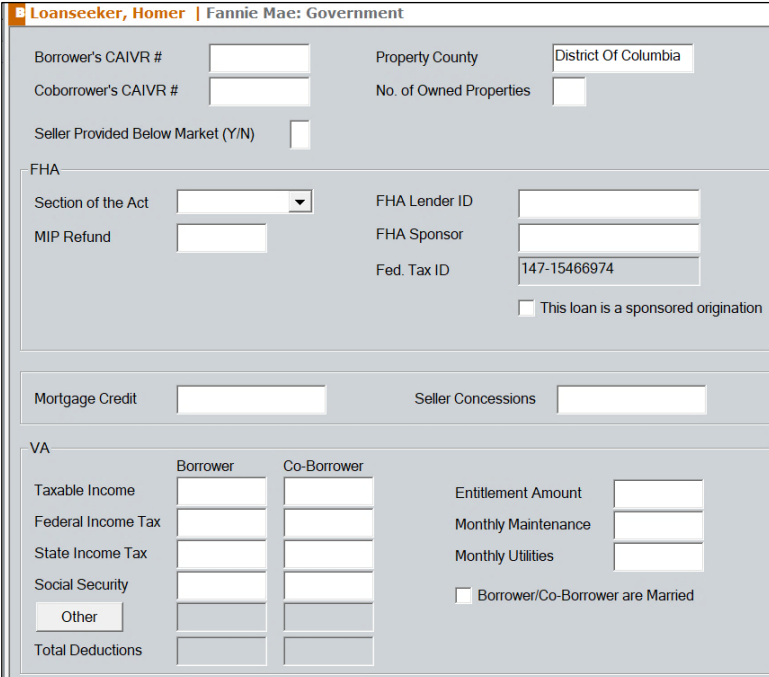
Use the following steps to delete a listed service provider.

1. Select the service provider to delete. (See [Figure 484.](#))
2. Click **Delete**.

## Fannie Mae Government

Use the following steps to complete the *Fannie Mae Government* screen for FHA or VA loans.

1. Select **Fannie Mae** from the *Services* menu.
2. Select **Government**.
3. Enter the **Borrower's Credit Alert Verification Reporting System (CAIVR) Number**.



The screenshot shows the 'Fannie Mae: Government' form for a loan seeker named Homer. The form is divided into several sections:

- Top Section:** Borrower's CAIVR #, Coborrower's CAIVR #, Seller Provided Below Market (Y/N) checkbox, Property County (District Of Columbia), and No. of Owned Properties.
- FHA Section:** Section of the Act (dropdown), MIP Refund, FHA Lender ID, FHA Sponsor, Fed. Tax ID (147-15466974), and a checkbox for 'This loan is a sponsored origination'.
- Mortgage Credit and Seller Concessions:** Two input fields.
- VA Section:** A table for Borrower and Co-Borrower information including Taxable Income, Federal Income Tax, State Income Tax, Social Security, Other, and Total Deductions. It also includes Entitlement Amount, Monthly Maintenance, Monthly Utilities, and a checkbox for 'Borrower/Co-Borrower are Married'.

Figure 488: Fannie Mae Government

4. Enter the **Co-Borrower's CAIVR number**.

5. Enter **Number of Owned Properties**.
6. Select the **Section of the Act** for an FHA loan.
7. Enter **MIP Refund** for an FHA loan.
8. Enter the **FHA Lender ID** for an FHA loan.
9. Enter the **FHA Sponsor** for an FHA loan.
10. Select **This loan is a sponsored organization** checkbox if applicable.
11. Enter the Borrower **Income** details for a VA loan.
12. Enter the Co-Borrower **Income** details for a VA loan if applicable.
13. Enter the **Entitlement Amount** for a VA loan.
14. Enter the **Monthly Maintenance** for a VA loan.
15. Enter the **Monthly Utilities** for a VA loan.
16. Select the **Borrower/Co-Borrower are Married** checkbox if applicable.

## Freddie Mac Services

Freddie Mac Services include:

- Loan Product Advisor
- Addendum
- View Documents: Available after receiving Freddie Mac documentation (See [View Documents](#) for details.)

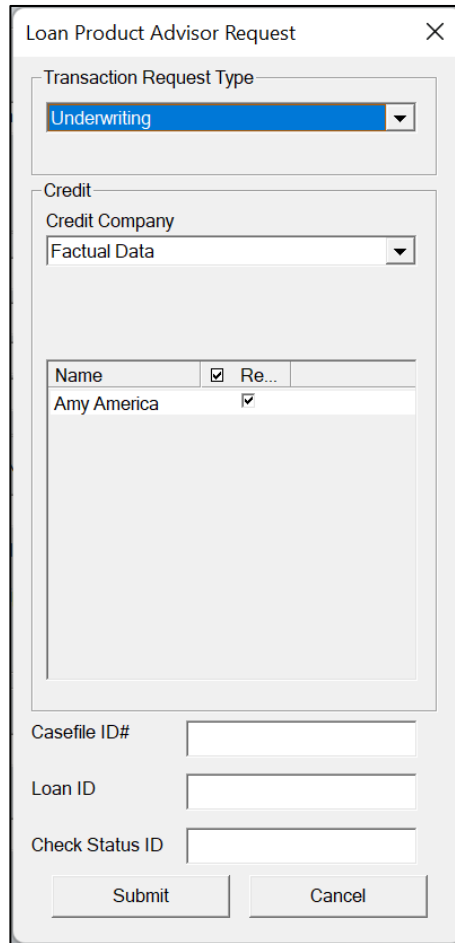
## Loan Product Advisor

Use the following steps to request Freddie Mac Loan Product Advisor services.

1. Select **Freddie Mac** from the *Services* menu.
2. Select **Loan Product Advisor**.



3. Select the **Transaction Request Type**.



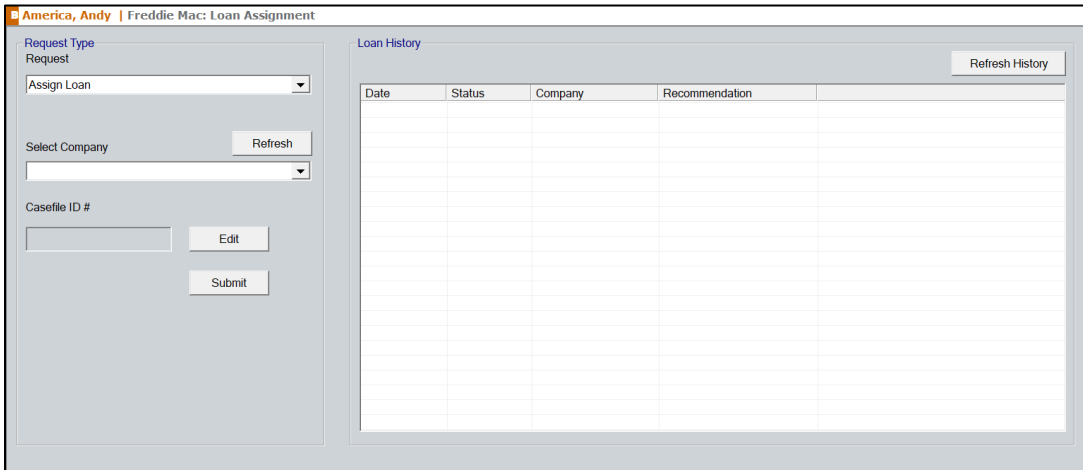
Name	<input checked="" type="checkbox"/>	Re...
Amy America	<input checked="" type="checkbox"/>	

Figure 489: Loan Product Advisor Dialog

4. Select the **Credit Company**.
5. Enter the **Casefile #**.
6. Enter the **Loan ID**.
7. Enter the **Check Status ID**.
8. Click **Submit**.

## Loan Assignment

The *Freddie Mac Loan Assignment* is a system-to-system interface designed to assign LPA (*Loan Product Advisor*) completed loan submissions to another Freddie Mac LPA authorized company. Users assigning and receiving loan submissions must have an LPA account associated with Freddie Mac.



**Figure 490: Loan Assignment**

1. Select the desired option from the Request dropdown menu.

Multiple Request options are available:

- **Assign Loan** – Assign an LPA authorized loan to another Broker/Correspondent Lender. LPA authorized loans must contain the *Good Standing* result before assigning them to a company.
- **Loans assigned to my company** – The user can request to view loans that are assigned to them by other companies.
- **Loans my company has assigned** – Use this option to view loans that the user has assigned to other companies.
- **Release Loan** – This request allows the user to release the assigned loan back to the party/user.

2. Select an authorized company from the dropdown menu. See [Freddie Mac Loan Assignment](#).

**Note:** Use the *Refresh* button to open the Freddie Mac Loan Assignment Company Setup window to add available companies.

3. If needed, select the **Edit** button to change the *Casefile ID #*.
4. Click **Submit**.

If needed, use the *Refresh History* button to populate loan history in the table for the chosen *Request Type*.

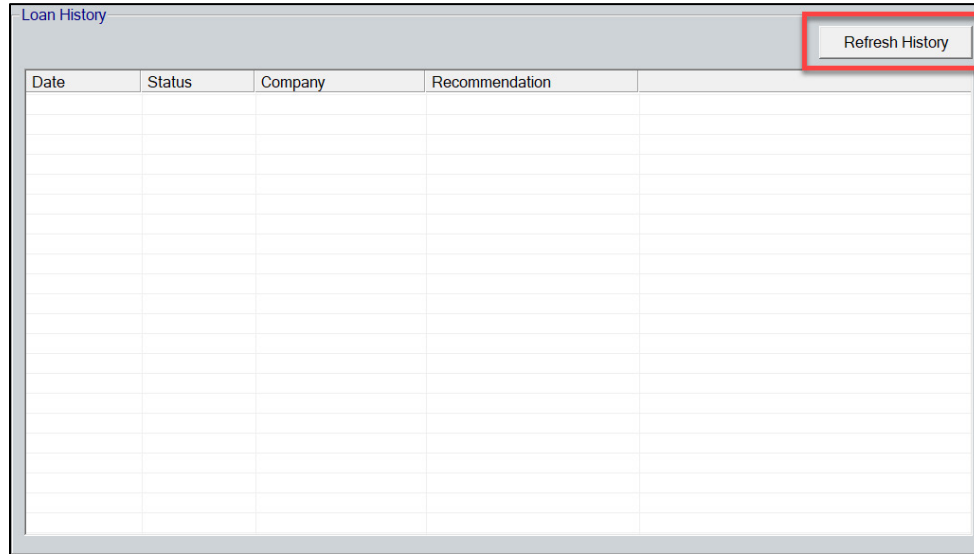


Figure 491: Refresh History

## Edit Freddie Mac Casefile ID #

Only edit this field to manually specify the Casefile ID.

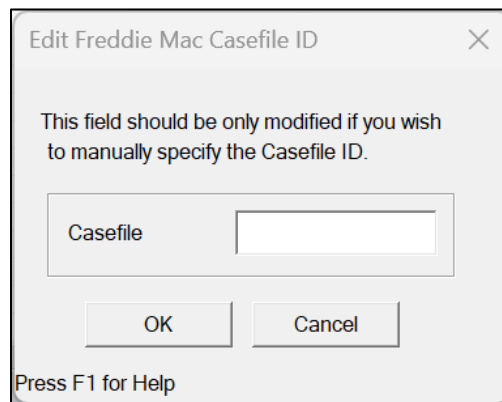


Figure 492: Edit Freddie Mac Casefile ID

## Addendum

Use the following steps to complete the *Freddie Mac Addendum*.

**Note:** Fields may be populated depending on the loan options selected on other screens.

1. Select **Freddie Mac** from the *Services* menu.
2. Select **Loan Product Advisor**.

3. Enter the **Lender Registration Number**.

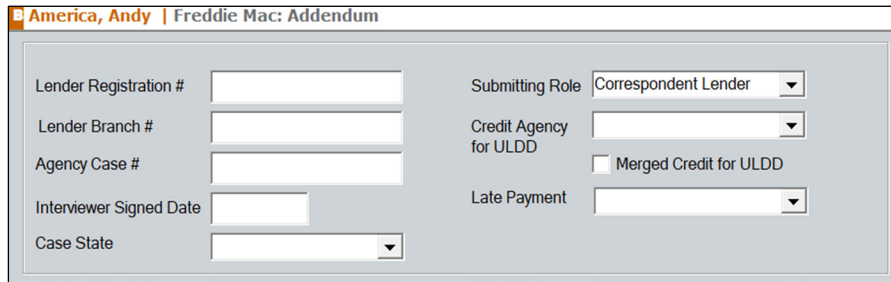


Figure 493: Freddie Mac Addendum

4. Enter the **Lender Branch Number**.
5. Enter the **Agency Number**.
6. Enter the **Interviewer Signed Date**.
7. Select the **Case State**.
8. Select the **Submitting Role**.
9. Select the **Credit Agency for ULDD**.
10. Select the **Merged Credit to ULDD** if applicable.
11. Select the applicable **Late Payment** option.

## Property Information

Use the following steps to complete the **Property Details**.

1. Enter **Appraisal Value**.

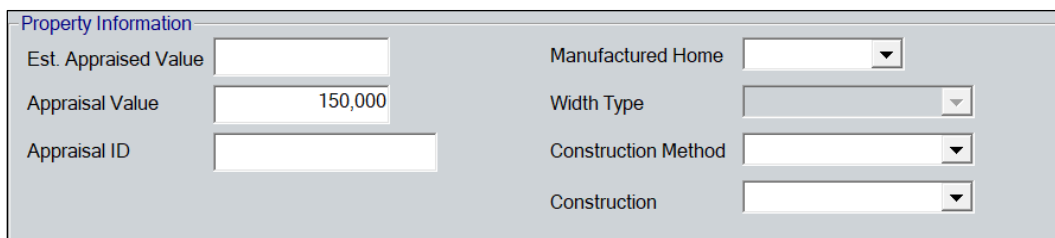


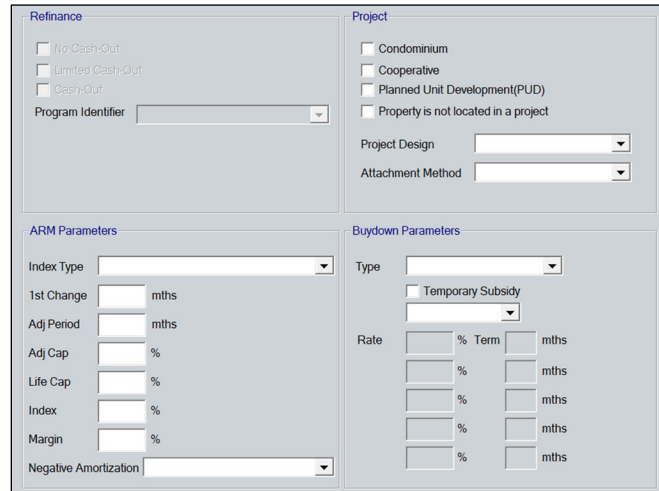
Figure 494: Property Information

2. Enter **Appraisal ID**.
3. Select the appropriate **Manufactured Home** option.
4. Select the **Width Type**.
5. Select the **Construction Method**.
6. Select the **Construction** status.

## Loan Details

Use the following steps to complete the loan details.

1. Select the appropriate **Refinance** options for a refinance loan.
2. If refinancing, click on the **Program Identifier** dropdown and select the appropriate option.



The screenshot shows a form titled "Loan Information" divided into four main sections:

- Refinance:** Includes checkboxes for "No Cash-Out", "Limited Cash-Out", and "Cash-Out", and a "Program Identifier" dropdown menu.
- Project:** Includes checkboxes for "Condominium", "Cooperative", "Planned Unit Development(PUD)", and "Property is not located in a project". It also has "Project Design" and "Attachment Method" dropdown menus.
- ARM Parameters:** Includes an "Index Type" dropdown, and input fields for "1st Change", "Adj Period", "Adj Cap", "Life Cap", "Index", "Margin", and "Negative Amortization".
- Buydown Parameters:** Includes a "Type" dropdown, a "Temporary Subsidy" checkbox, and a table for "Rate" and "Term" with multiple rows of input fields.

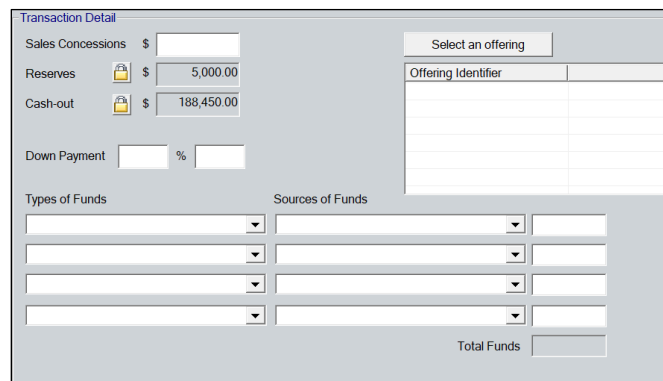
Figure 495: Loan Information

3. Select the appropriate **Project** options for a project loan.
4. Select the appropriate **ARM Parameters** for an ARM loan.
5. Complete the appropriate **Buydown Parameters**.

## Transaction Details

Use the following steps to complete the **Transaction Details**.

1. Enter the **Sales Concessions Amount**.

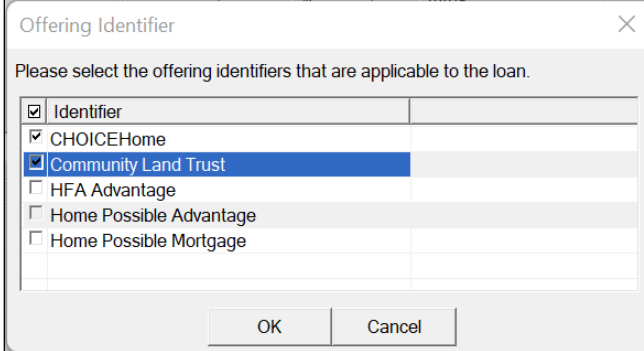


The screenshot shows a form titled "Transaction Detail" with the following sections:

- Sales Concessions:** A field with a dollar sign and a value of \$.
- Reserves:** A field with a dollar sign, a lock icon, and a value of 5,000.00.
- Cash-out:** A field with a dollar sign, a lock icon, and a value of 188,450.00.
- Down Payment:** A field with a percentage sign and a value of %.
- Types of Funds:** A table with four rows and two columns of dropdown menus.
- Sources of Funds:** A table with four rows and two columns of dropdown menus.
- Total Funds:** A field with a value of \$.

Figure 496: Transaction Details

2. Enter the **Down Payment Percentage**.
3. Enter the **Down Payment Amount**.
4. Click on the **Select an Offering** button.
5. Select the desired offerings.



The dialog box titled "Offering Identifier" contains the instruction "Please select the offering identifiers that are applicable to the loan." Below this is a table with the following rows:

<input checked="" type="checkbox"/> Identifier	
<input checked="" type="checkbox"/> CHOICEHome	
<input checked="" type="checkbox"/> Community Land Trust	
<input type="checkbox"/> HFA Advantage	
<input type="checkbox"/> Home Possible Advantage	
<input type="checkbox"/> Home Possible Mortgage	

At the bottom of the dialog are "OK" and "Cancel" buttons.

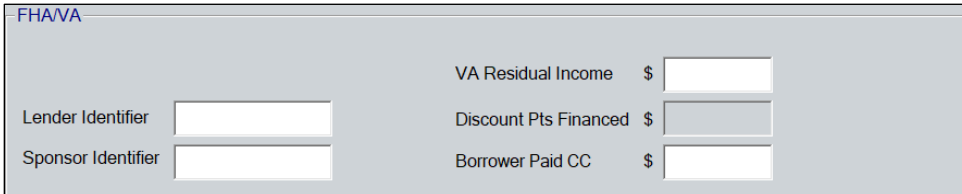
Figure 497: Offering Identifier

6. Click **Ok**.  
The selected offerings will populate the *Offering Identifier* table.
7. Select the **Type of Funds**.
8. Select the **Source of Funds**.
9. Enter the **Funds Amount**.
10. Repeat Steps 7 – 9 for additional funds.

## FHA/VA

Use the following steps to complete the FHA/VA fields if applicable.

1. Enter the **Lender Identifier**.



The form titled "FHA/VA" contains the following fields:

Lender Identifier	<input type="text"/>	VA Residual Income	\$	<input type="text"/>
Sponsor Identifier	<input type="text"/>	Discount Pts Financed	\$	<input type="text"/>
		Borrower Paid CC	\$	<input type="text"/>

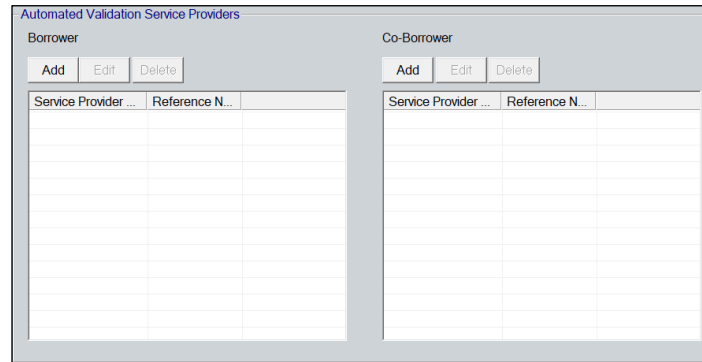
Figure 498: FHA/VA Fields

2. Enter the **Sponsor Identifier**.
3. Enter the **VA Residual Income Amount**.
4. Enter the **Discount Pts Financed Amount**.
5. Enter the **Borrower Paid CC Amount**.

## Add Automated Validation Service Providers

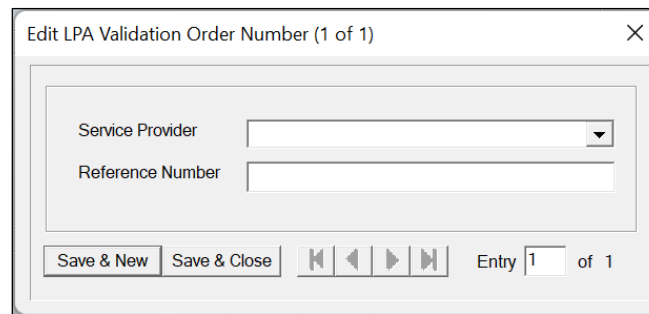
Use the following steps to complete the **Automated Validation Service Providers** table.

1. Click the **Borrower Add** button.



**Figure 499: Add Service Providers**

2. Select the **Service Provider** on the *Edit LPA Validation Order Number* dialog.



**Figure 500: Edit LPA Validation Order Number Dialog**

3. Enter the **Reference Number**.
4. Click **Save & Close**.

**Note:** Click **Save & New** to add another provider.

5. Repeat Steps 1 – 4 for Co-Borrower if applicable.

## Edit Automated Validation Service Providers

Use the following steps to edit a listed automated validation service provider.

1. Select the service provider to edit. (See [Figure 494](#).)
2. Click **Edit**.
3. Update the information on the *Edit LPA Validation Order Number* dialog. (See [Figure 495](#).)
4. Click **Save & Close**.

## Delete Automated Validation Service Providers

Use the following steps to delete a listed automated validation service provider.

1. Select the service provider to delete. (See [Figure 494.](#))
2. Click **Delete**.

## AVM Reports

**AVM Services** include the following options.

[Request AVM](#)

**View AVM:** Available after receiving the AVM report. (See [View Documents](#) for details.)

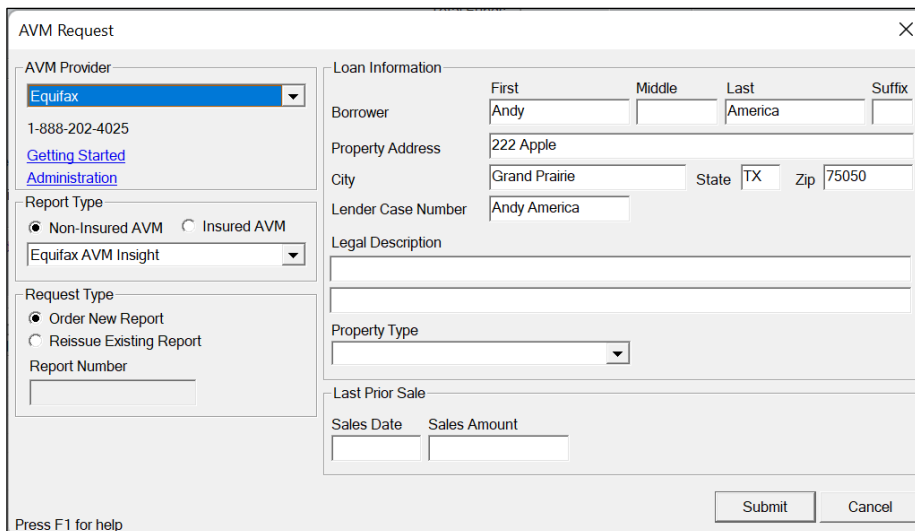
[Populate AVM Results](#)

**Note:** See [Automated Underwriting](#) under **Interfaces** to request automated underwriting from vendor websites.

## Request AVM

Use the following steps to request an AVM Report.

1. Select **AVM Reports** from the **Services** menu.
2. Select **Request AVM**.
3. Select the **AVM Provider**.



AVM Request

AVM Provider: Equifax

1-888-202-4025

[Getting Started](#)

[Administration](#)

Report Type:  Non-Insured AVM  Insured AVM

Equifax AVM Insight

Request Type:  Order New Report  Reissue Existing Report

Report Number: [ ]

Loan Information:

	First	Middle	Last	Suffix
Borrower	Andy		America	

Property Address: 222 Apple

City: Grand Prairie State: TX Zip: 75050

Lender Case Number: Andy America

Legal Description: [ ]

Property Type: [ ]

Last Prior Sale:

Sales Date	Sales Amount
[ ]	[ ]

Submit Cancel

Press F1 for help

Figure 501: AVM Request

4. Select the appropriate **Request Type** radio button.



5. Verify the **Loan Information**.
6. Enter the **Legal Description**.
7. Enter the **Last Prior Sale** details.
8. Click **Submit**.

## Populate AVM Results

Populate selected data from the *AVM Report* to the *Loan Application*.

1. Select **AVM Reports** from the **Services** menu.
2. Select **Populate Results**.

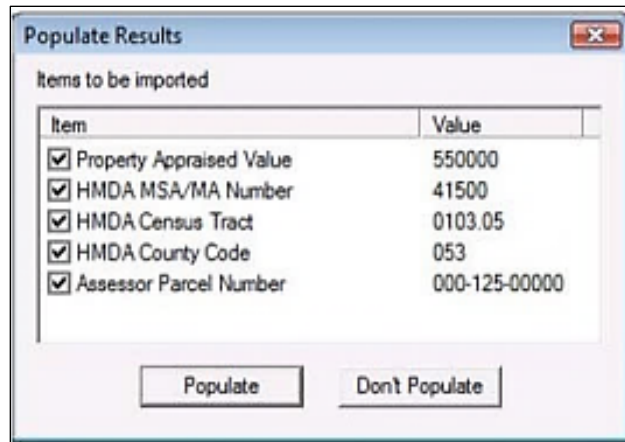


Figure 502: AVM Populate Results dialog

3. Select the **Item** checkbox next to the AVM result to populate to the loan file.
4. Click **Populate**.

**Note:** Click **Do not Populate** to return to the loan file without populating the AVM data.

## Closing Documents

The services for ordering closing documents are like other services except for the following:

- An investor and product must be selected prior to requesting documents
- Request dialog does not require loan information

**Note:** The loan information required for the request is retrieved from the screens in Point

- Information not part of the loan file in Point may be required by some providers
- An interface is available to submit vendor-specific data for providers requiring the information

- Viewing of loan data analysis is available to determine if the loan is compliant if the analyze feature is configured on the system

**Note:** Use the [Closing Docs](#) under **Interfaces** option for submitting closing documents directly to vendor websites.

## Select Investors & Products

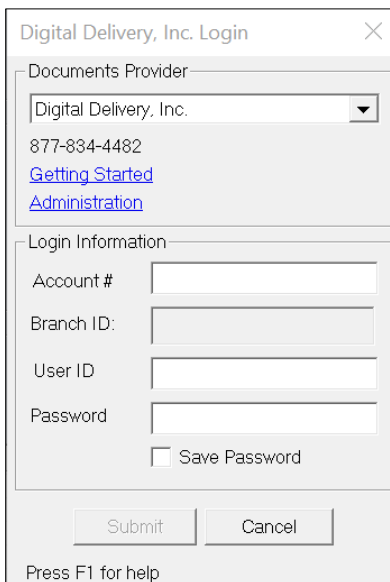
Select the investors and the product prior to ordering closing documents.

**Note:** Update the *Select Product* dialog regularly to verify the product selection is still available. An error occurs during request submittal if the selected product was discontinued.

1. Select Closing Documents from the Services menu.
2. Choose Select a Product.
3. Click **Update Products** on the *Select Product* dialog to update a provider list with the investors and products they currently offer. (See [Figure 306](#).)

**Note:** The *Select Product* dialog is empty the first time this screen is accessed.

4. Select a provider from the **Documents Provider** dropdown list on the *Investors and Products Login* dialog.



**Figure 503: Investors and Products Login Dialog**

**Note:** Use the provider telephone number and web page links for additional information or to create or update an account.

5. Enter the required Login Information.
6. Click **Submit**.

- Click the **Save Password** checkbox to save the password.

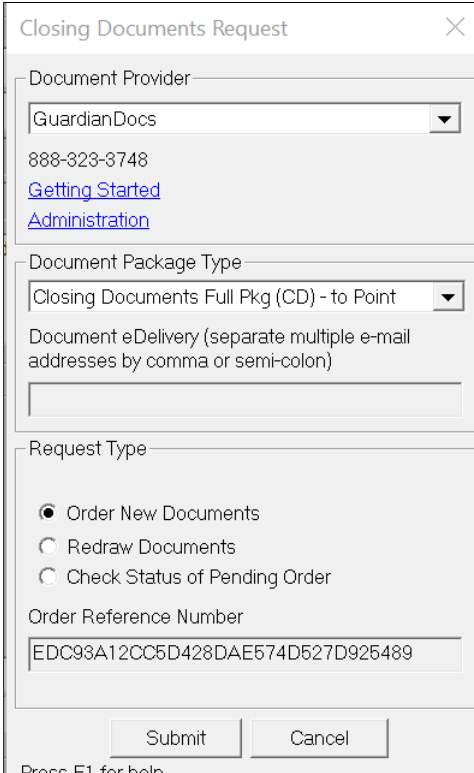
**Note:** The *Select Product* dialog re-displays with the selected providers investors and products listed. The top of the screen indicates when the last update was made and displays the name of the current provider.

- Click the **+ sign** next to the investor name to expand the product list and enable the **Select Product** button.
- Select the product to order.
- Click Select Product.

## Request Closing Documents

Use the following steps to request closing documents after selecting the investor and products.

- Click **Request Documents** to process the request for the documents from the selected investor.



The image shows a 'Closing Documents Request' dialog box with the following fields and options:

- Document Provider:** A dropdown menu with 'GuardianDocs' selected. Below it are the phone number '888-323-3748' and two links: 'Getting Started' and 'Administration'.
- Document Package Type:** A dropdown menu with 'Closing Documents Full Pkg (CD) - to Point' selected.
- Document eDelivery:** A text input field with the instruction '(separate multiple e-mail addresses by comma or semi-colon)'. The field is currently empty.
- Request Type:** Three radio buttons: 'Order New Documents' (selected), 'Redraw Documents', and 'Check Status of Pending Order'.
- Order Reference Number:** A text input field containing the alphanumeric string 'EDC93A12CC5D428DAE574D527D925489'.
- Buttons: 'Submit' and 'Cancel'.
- Footer: 'Press F1 for help'.

**Figure 504: Closing Documents Request Dialog**

- Select the **Document Provider**.
- Select the **Document Package Type**.
- Select the appropriate **Request Type** radio button.

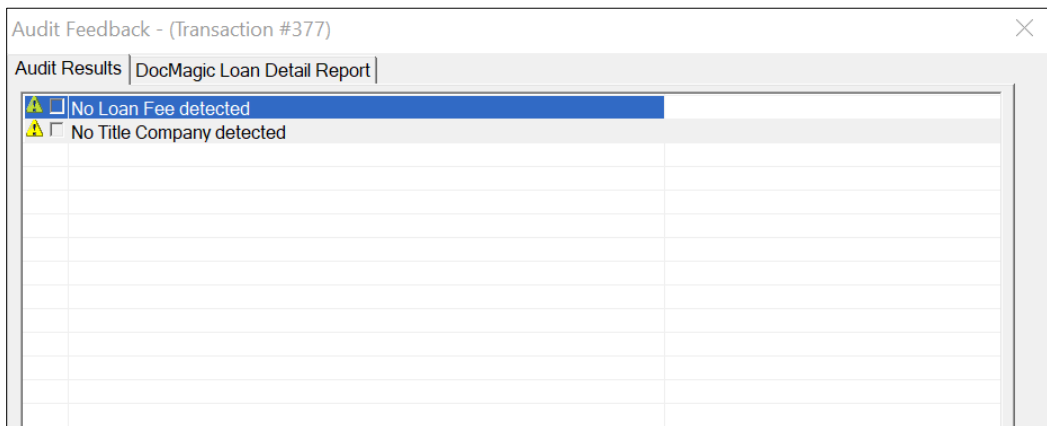
5. Click **Submit**.

**Note:** Click **View Documents** to view and print after the documents are requested. (See [View Documents](#) for details.)

## View Loan Data Analysis

The loan analysis is generated after the documents or disclosures are requested.

- Loan data is reviewed and analyzed to verify compliance when the request is made
  - Non-compliant items are listed in the *Audit Feedback* dialog
  - Analysis is completed automatically and displayed after the document request is complete when the feature is configured for the installation
1. Select Closing Documents from the Services menu.
  2. Select View Analysis.
  3. Select the **Audit** tabs to review the analysis.



**Figure 505: Closing Documents Audit Feedback**

**Note:** The *Audit Feedback* dialog displays data invalid, missing, or compliance warnings. Additional tabs may be available depending on the vendor.

4. Proceed to Correct File Errors to correct audit findings.

## Correct File Errors

Use the following steps for correcting loan file errors and resubmitting the file.

1. Select the **Audit Results** tab.
2. Double-click the error to navigate to the screen and the field that caused the error.
3. Correct the error on the loan screen.

4. Select the checkbox next to the item on the **Audit Feedback** dialog.
5. Continue with the remaining items in the **Audit Results** tab.

**Note:** The **Vendor Specific Data** tabs contain fields not included in Point but required by the selected document provider. Field names are retained when subsequent loans use the same vendor and the required missing fields are recorded in the *Vendor Specific Data* screen.

6. Enter the missing data in the **Content** field or select an option provided from the dropdown.
7. Click **Remove Fields** and reply **Yes** to the confirmation prompt to clear the data from the **Vendor Specific Data** fields.

**Note:** The data is removed from the corresponding fields and the Vendor Specific Data tab is removed from the Audit Feedback dialog.

8. Click **Order Docs** on the Audit Feedback dialog to resubmit the request after all errors are corrected.
9. Click **Close** to close the dialog without completing the request.

**Note:** The View/Print Documents dialog displays when the *Audit Feedback* dialog was displayed as the result of a request for closing documents or when documents are returned.

## Compliance Services

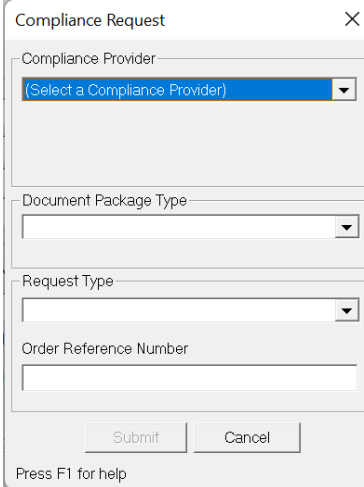
The Compliance service includes the following:

- Requesting compliance services.
- View Documents that were requested.
- View Analysis on compliance.

Requesting compliance services requires the user to enter login information to submit a compliance request.

## Compliance Request

Use the following steps to request a compliance provider.



**Figure 506: Compliance Request**

1. Click on the **Compliance Provider** dropdown menu and select a desired option.
2. Select a **Document Package Type**.
3. Select a **Request Type**.

**Note:** If the Retrieve Request Type option was chosen, enter the Order Reference Number to retrieve the document.

4. Click on the **Submit** button.
5. Enter Login information and select Ok.

## View Documents (Compliance)

Select *View Document* to view any document that was requested from the Compliance Request dialog. This option requires at least one compliance request to be submitted for this option to be available.

## View Analysis (Compliance)

See [View Loan Data Analysis](#) for information on this similar topic.

1. Select **View Analysis**.
2. Select the **Audit Results** tab to review the results of the analysis.

## Credit Reports

Credit Report Services include:

[Request Credit](#)

**View Credit:** Available after receiving the credit report (See [View Documents](#) for details.)

[Populate Liabilities](#)

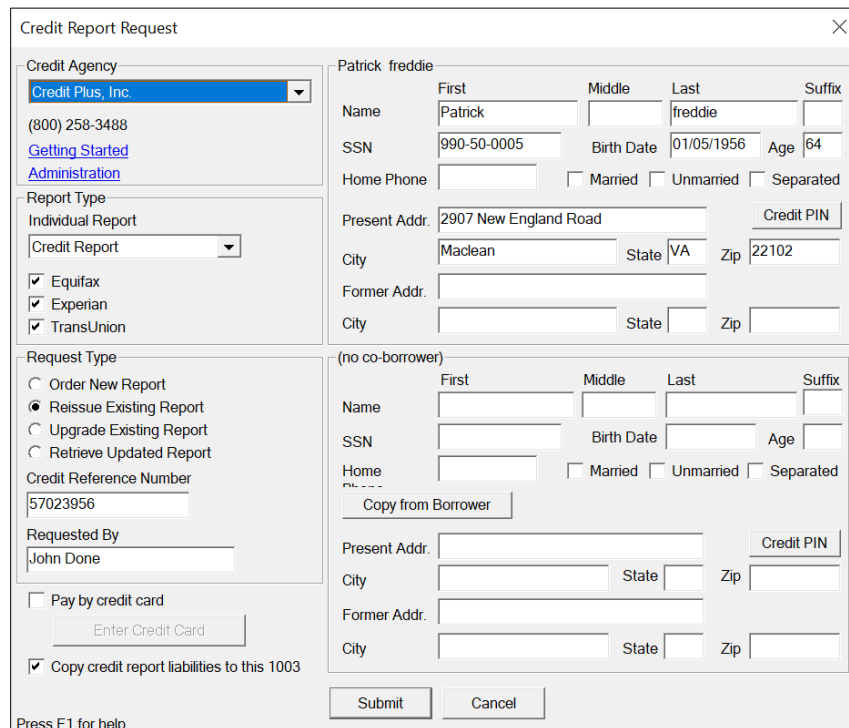
See [Enable/Disable Services](#) to customize the list of providers offering credit reports.

**Note:** See [Credit Reporting](#) to request credit reports from vendor websites.

## Request Credit

Use the following steps to request credit reports.

1. Select **Credit Reports** from the *Services* menu.
2. Select **Request Credit**.
3. Select the **Credit Agency** from the dropdown.



**Figure 507: Credit Report Request Dialog**

**Note:** The vendor telephone number and web page links are provided to contact vendor for additional information or to create or update an account.

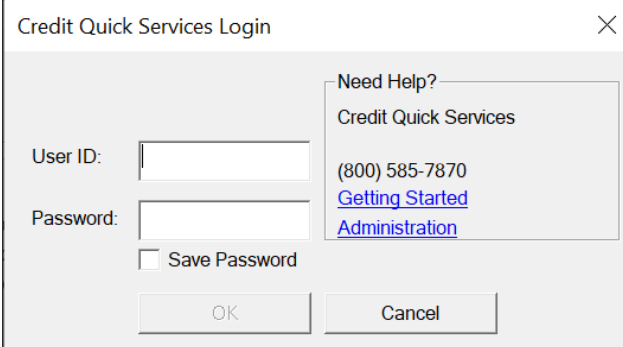
4. Select the **Report Type** to order.
5. Select the appropriate **Report Type** checkbox(es).
6. Select the **Credit Report** radio button(s) for the reports to order.

**Note:** The **Order Reference Number** field is automatically populated with the reference number of the original request order previously placed through the **Services** menu.

7. Complete the **Requested By** section, if available.
8. Select the **Copy credit report liabilities to this 1003** checkbox to copy the report information to the loan after receipt.
9. Complete the loan information for the request.

**Note:** Some information is prepopulated from the loan application. Manually enter additional information based on the request type.

10. Click **Submit**.
11. Enter your **user ID** and **password** on the *Vendor Login* dialog.



**Figure 508: Vendor Login Dialog**

12. Click **Save Password** to save the password for future logins.
13. Click **OK**.

**Note:** Documents requested through Calyx Services are automatically stored in the document repository when it is received from the provider

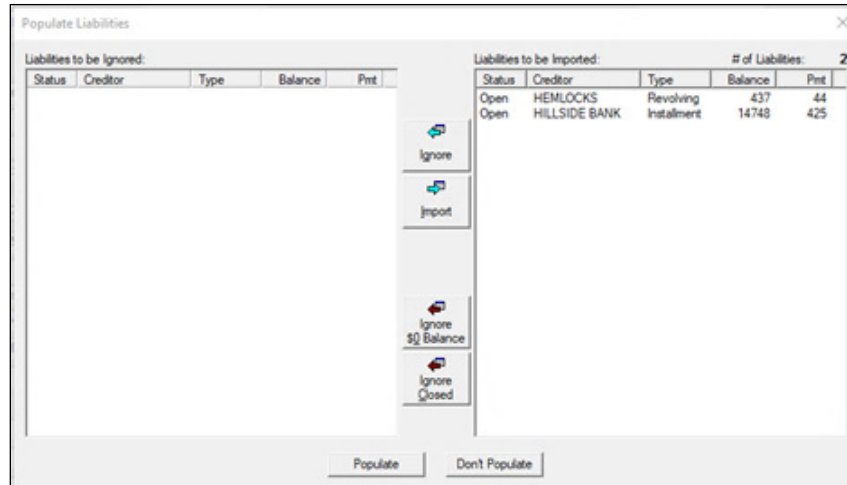
## Populate Liabilities

Use the Populate Liabilities option to populate selected data from the *Credit Report* to the *Loan Application*.

1. Select **Credit Reports** from the **Services** menu.
2. Select **Populate Results**.
3. Select liabilities to ignore from the **Liabilities to be Imported** list.
4. Click Ignore to move the selected liabilities to the **Liabilities to be Ignored**.



5. Select the **Liabilities to be Ignored** to add to the **Import** list.
6. Click **Import** to add the liabilities to the **Liabilities to be Imported** list
7. Select the liabilities to import on the *Populate Liabilities* dialog.



**Figure 509: Populate Liabilities Dialog**

8. Click **Ignore \$0 Balance** to prevent importing \$0 balance liabilities.
9. Click **Ignore Closed** to prevent importing closed liabilities.
10. Click **Populate**.

**Note:** Click **Do not Populate** to return to the loan file without populating the **AVM** data.

## Flood Certification

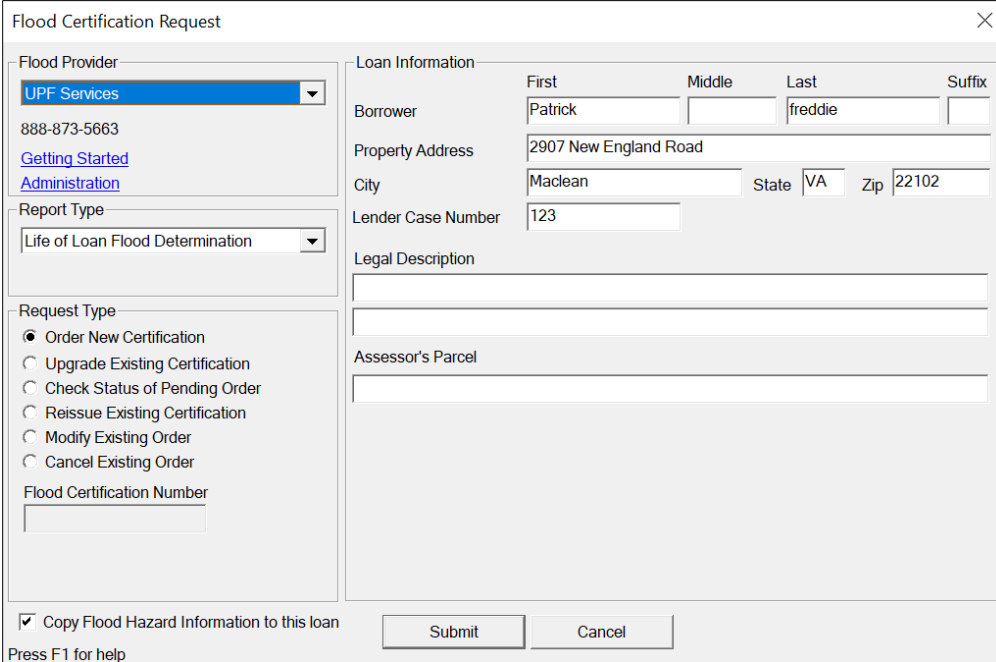
Flood Certification Services include:

- Request Flood
- **View Flood:** Available after receiving the credit report (See [View Documents](#) for details.)

Use the following steps to request flood certification.

1. Select Flood Certification from the Services menu.
2. Select Request Flood.

3. Select the **Flood Provider**.



**Figure 510: Flood Certification Request**

**Note:** The vendor telephone number and web page links are provided to contact vendor for additional information or to create or update an account.

4. Select the **Report Type**.
5. Select the **Request Type**.
6. Select the **Copy Flood Hazard Information to this loan** checkbox to copy the flood information to the loan upon receipt.
7. Enter the Legal Description.
8. Enter the Assessor's Parcel.
9. Click **Submit**.
10. Complete the *Vendor Login* dialog if displayed.

## Initial Disclosures

Initial Disclosures options mirror the Closing Documents options. The screens vary slightly but the processes are the same. See [Closing Documents](#) for details.

## Title/Escrow

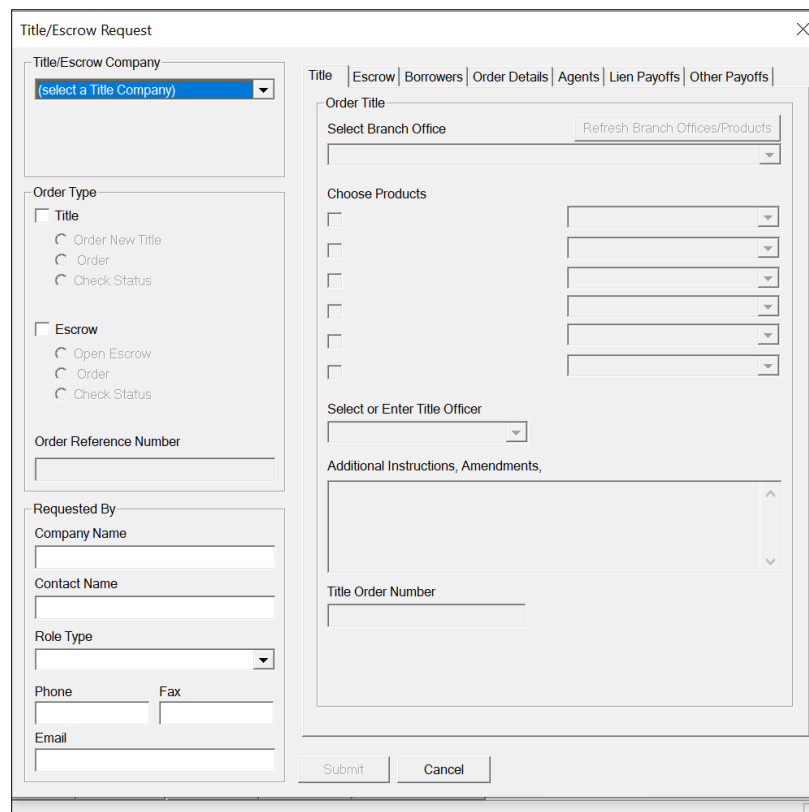
Title/Escrow Services include:

- Request Title/Escrow
- View Flood: Available after receiving the Title/Escrow document (See [View Documents](#) for details.)

**Note:** See [Title/Escrow](#) on the Interface menu to request the documents from vendor websites.

Use the following steps to request the title/escrow.

1. Select **Title/Escrow** from the **Services** menu.
2. Select Request Title/Escrow.
3. Select the Title/Escrow Company.



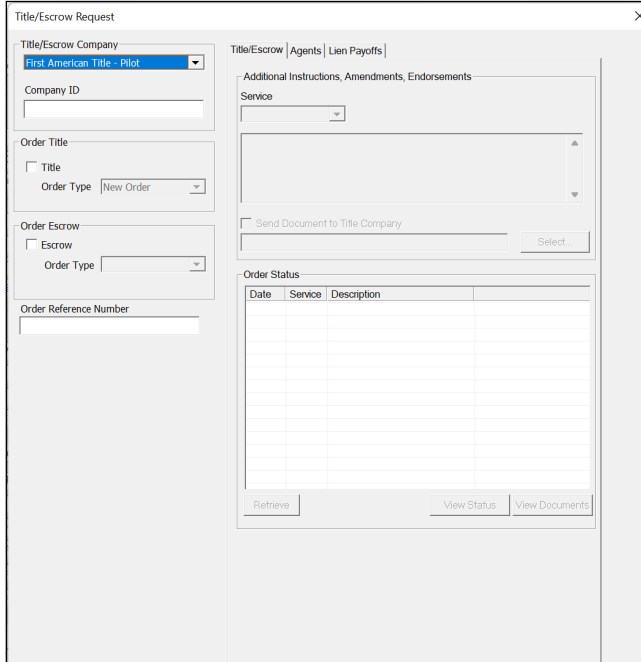
**Figure 511: Title/Escrow Request Dialog**

4. Select the **Order Type**.
5. Select the appropriate **Order Type** radio button.
6. Enter the **Order Reference Number** if applicable.

7. Enter the **Requested By** details.
8. Complete the appropriate **Tabs**.
9. Click **Submit**.
10. Complete the *Vendor Login* dialog if displayed.
11. Use the **View Title/Escrow** option to view the title/escrow after submittal.
12. Click on the **Submit** button to complete the order.

## First American Title

The Title/Escrow Request dialog was specifically created for First American Title. This screen allows the user to order a Title or an Escrow.



**Figure 512: First American Title**

5. Click on the **Title/Escrow Company** drop-down menu and select *First American Title*.
6. Enter the **Company ID**.
7. Select either Order Title or Escrow.
8. Click on the **Order Type** drop-down menu and select an option.
9. Enter an **Order Reference Number**.
10. Add any additional information.
11. Click the **Submit** button at the bottom of the screen

## Order Status

**Retrieve:** Clicking the Retrieve button generates a request for getting previous results. The Order Status table will store a description when the title company sends the user back a document. In an instance, this document is unavailable in the loan. Then the user can select the document in the table and re-downloaded the document by clicking the Retrieve button.

**View Status:** The View Status button exists to view the full description of each successful response stored in the Order Status table.

**View Documents:** The View Documents button is unavailable by default (grayed out). When enabled, the user can view the documents that returned from the interface.

## Verifications

Verification Services include:

### [Request Verifications](#)

**View Report:** Available after receiving the verification document (See [View Documents](#) for details.)

- Populate Employment (1003): Available after receiving the verification document

**Note:** See [Verification Services](#) to request the verifications from vendor websites.

## Request Verifications

1. Select **Verifications** from the **Services** menu.
2. Select Request Verifications

## 3. Select the Verification Services Provider.

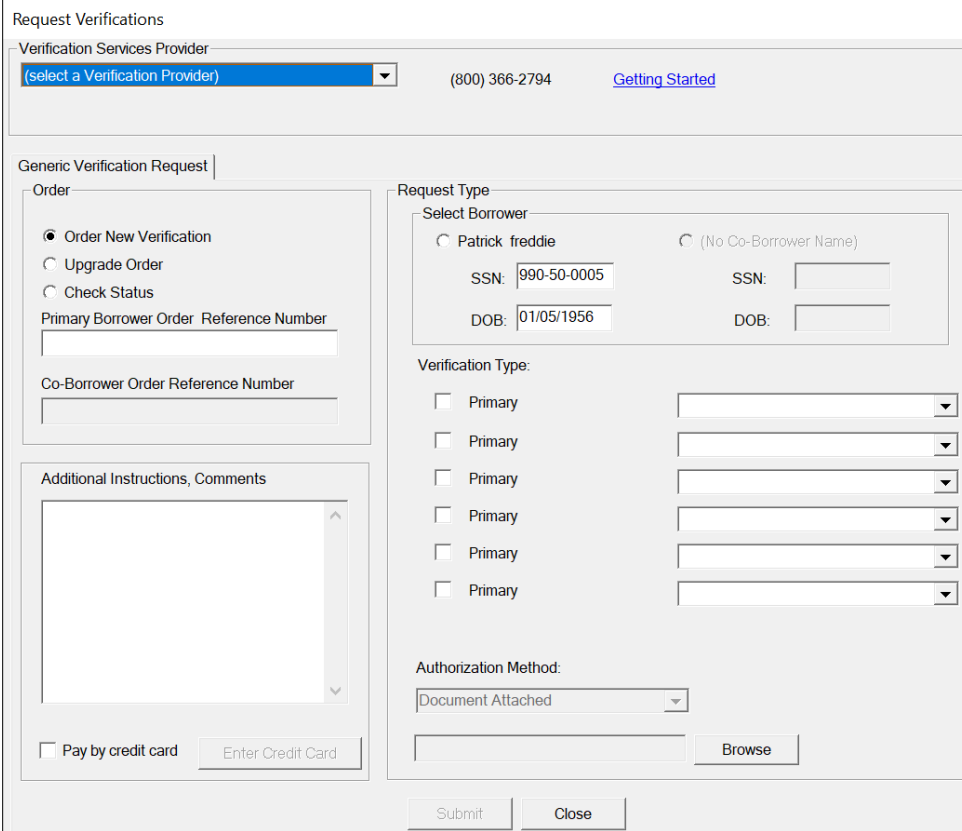


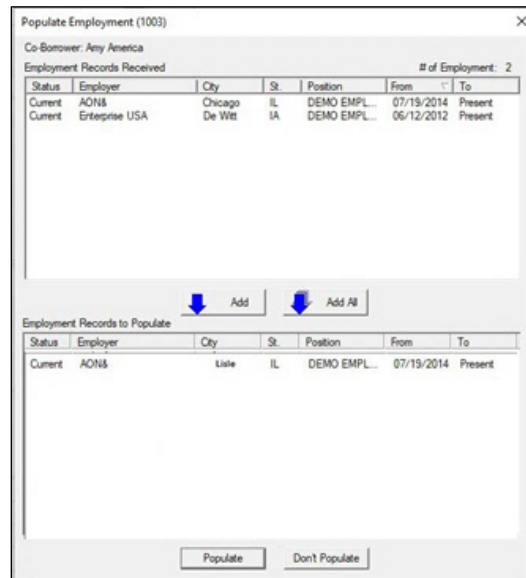
Figure 513: Request Verification Dialog

4. Select the appropriate **Order** radio button.
5. Enter the Primary Borrower Order Reference Number if applicable.
6. Enter the Co-Borrower Order Reference Number if applicable.
7. Enter Additional Instructions, Comments if applicable.
8. Select the **Pay by credit card** checkbox if applicable.
9. Click **Enter Credit Card** to enter card information.
10. Select the appropriate **Request Type**.
11. Select the applicable **Verification Types**.
12. Select the **Authorization** method.
13. Click **Submit**.
14. Complete the *Vendor Login* dialog if displayed.

## Populate Employment

Use the following steps to populate employment after receiving the report.

1. Select **Verifications** from the **Services** menu.
2. Select **Populate Results**.
3. Select the **Employment Records** to populate.



**Figure 514: Populate Employment Dialog**

**Note:** Click Add All to move all employment records.

4. Click **Add** to move the records to the **Employment Records to Populate** list.
5. Click **Populate**.

## Correct Service Request Submission Errors

Request information is verified during transmission after the service request is submitted. A dialog displays containing a list of fields with errors if required data is invalid or is missing from the request.

Use the following steps to correct fields containing invalid or missing data.

1. Double-click the field name to go to the field that caused the error.
2. Add or correct the data as needed to correct the error.
3. Click **Refresh** to remove the corrected fields from the list.
4. Click **Refresh** to close the dialog and return to the request dialog after all fields are corrected.

5. Click **Submit** to resubmit the request.

## Check Pending Request Status

Documents are automatically stored in the Document Repository when the request for a service is successful. The ordered and received dates are automatically updated in the loan checklist and third-party documents if those date fields are empty.

Retrieve the status of pending title, escrow, or flood request after opening the loan file.

1. Open the loan file with a pending request.

**Note:** *Pending Orders* dialog displays if a response was received from the provider. The orders with a response from the provider are listed in the dialog.

2. Select the checkboxes for the services to view.
3. Click **OK**.

**Note:** Click **Cancel** to go directly to the loan file.

4. Enter login information for the selected provider.
5. Click **OK** to display the view report dialog.

**Note:** Clicking **Cancel** opens the next provider login dialog. The loan file displays if another provider is not selected.

6. Click **View** to open the report.

**Note:** Click **Close** to proceed to the next vendor.

## View Documents

Retrieve documents from the **Document Repository** to view and print.

1. Select the **View** option for the ordered Service Document to review.
2. Remove the unwanted documents from the list by unchecking the boxes.
3. Select document(s) to view and click **View/Print** to display a PDF file of the selected file(s).
4. Click **Print** to print the file.
5. Click the **Save** icon to save the PDF file to a secured location of choice.
6. Click **Close** when finished with the file.



## Chapter 13: INTERFACES MENU

Use the **Interfaces** menu to order products and services from vendors who have integrated their software to work with Point to exchange data without having to exit the application.

### LoanScoreCard

LoanScorecard is the integration of LoanScorecard.com and Point.

**Note:** A credit report is required before the FHA TOTAL Scorecard can be generated.

### LoanScoreCard Access

Use the following steps to access LoanScoreCard.

1. Open the appropriate borrower or prospect file.
2. Select LoanScoreCard from the Interfaces menu.
3. Enter the Login credentials.

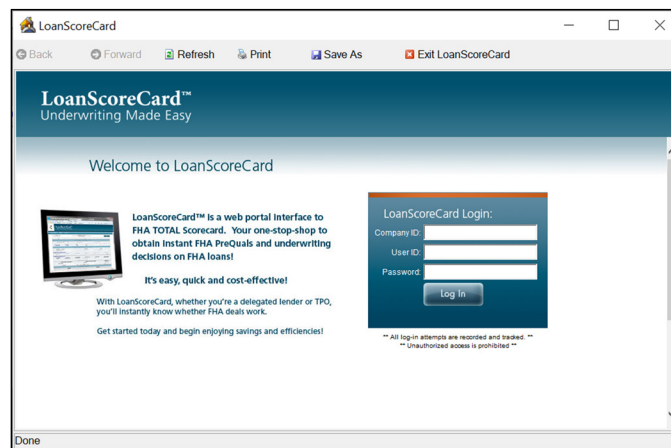


Figure 515: Loan Scorecard

4. Click **Log In** to access the Point Automated Underwriting – FHA TOTAL Scorecard screen.

### LoanScorecard QM Findings

A QM interface communicates with LoanScorecard to evaluate the loan and return a report. The interface is accessible from the **QM** button which is located at the bottom of the workspace on the following screens:

- Borrower Information
- Fees Worksheet

- Good Faith Estimate
- Loan Application (pages 1 through 5)
- Transmittal Summary
- Truth-in-Lending

## Generate QM Report

The **Current Status** on the Point Information Bar updates with the **QM Finding, Date** and **Time** when a report is generated.

Use the following steps to generate a *QM Report*.

1. Open a screen containing the **QM** button.
1. Click the **QM** button.

**Note:** The Point browser window displays briefly the first time a report is generated.

LOANSCORECARD. SOLUTIONS FOR INTELLIGENT LENDING			Issued: 11/24/2021 02:00 PM Result: <b>General QM / Safe Harbor</b>
REQUESTED BY	BORROWER / COBORROWER	REQUESTED TERMS	
Jackson Monty Masters 500 Main Street Dallas, TX  NMLS #457896532	Bernie Borrower Betty Borrower Application Date: Lender Loan No: 210602000 LSC Casefile ID: 1569599141	Base Loan Amt: \$200,000.00 Note Loan Amt: \$200,000.00 LTV/CLTV: 80.00% / 80.80% Note Rate: 3.900% Loan Type: Conventional	
User Name: Juan Munoz	<b>SUBJECT PROPERTY</b>		
	123 Main Street Arlington, TX 76014 Type: Manufactured Home Status: Owner Occ	Amort Type: Fixed Amort Term: 120 months Maturity Term: 120 months Purpose: Refinance Purpose of Refi: Lien Pos: First Mortgage	
QM ASSESSMENT (Version 7.0)			
This loan was evaluated against QM Type: <b>General QM</b>			
QM REQUIREMENTS	ACTUAL LOAN DATA	RESULT	
1. Max Points & Fees <= \$6,000.00 (3.00%)	\$1,050.00 (0.53%)	PASS	
2. Price Based Limit < 5.160%	APR = 3.900%	PASS	
3. Loan Term <= 30 years	10 years	PASS	
4. No Balloon Payments	Maturity Term = Amort Term	PASS	
5. No Negative Amortization	Negative Amortization Months = None	PASS	
6. No Interest-Only	Interest-Only Term = None	PASS	

**Figure 516: Loan Scorecard QM findings**

2. Scroll down the report to view the following:
  - QM assessment
  - Points and fees analysis
  - Income information
  - Loan information, etc.
3. Click the **Run QM** button to update the report data.
4. Click the **Print** button to print the report.
5. Click the **Close** button to return to the Point loan.

## Uniform Collateral Data Portal

The Uniform Collateral Data Portal (UCDP) is used to electronically submit appraisal data (UAD and non-UAD XML) files to Fannie Mae and Freddie Mac. The following XML files are supported:

- MISMO 2.6 GSE
- ACI
- AI Ready

The appraisal XML file to submit to the Government Sponsored Enterprise (GSE) must be stored in the **Document Repository** to access from the **UCDP** screen.

The following table shows the UAD XML and non-UAD XML supported forms.

**Table 10: Supported XML Forms**

UAD XML	Non-UAD XML
1004/70	1004C/70B
1073/465	1025/72
1075/466	2090
2055/2055	2095

The portal is accessible only in borrower files from the **Interfaces** menu and the **Shortcut** menu.

Set up seller identification and login information in the Point utilities prior to use to avoid entering the data each time you submit an appraisal for a new loan file to Fannie Mae or Freddie Mac in the Uniform Collateral Data Portal. The information is permanently stored and retained for future use. (See [Uniform Collateral Data Portal Setup](#) for details.)

## UCDP Submission

Use the following steps to submit an appraisal to Fannie Mae and Freddie Mac through UCDP.

1. Open the borrower file.
2. Select **Uniform Collateral Data Portal** from the *Interfaces* menu.

3. Select a **Form Type** from the dropdown. (See [Table 10: Supported XML Forms](#) for supported forms.)

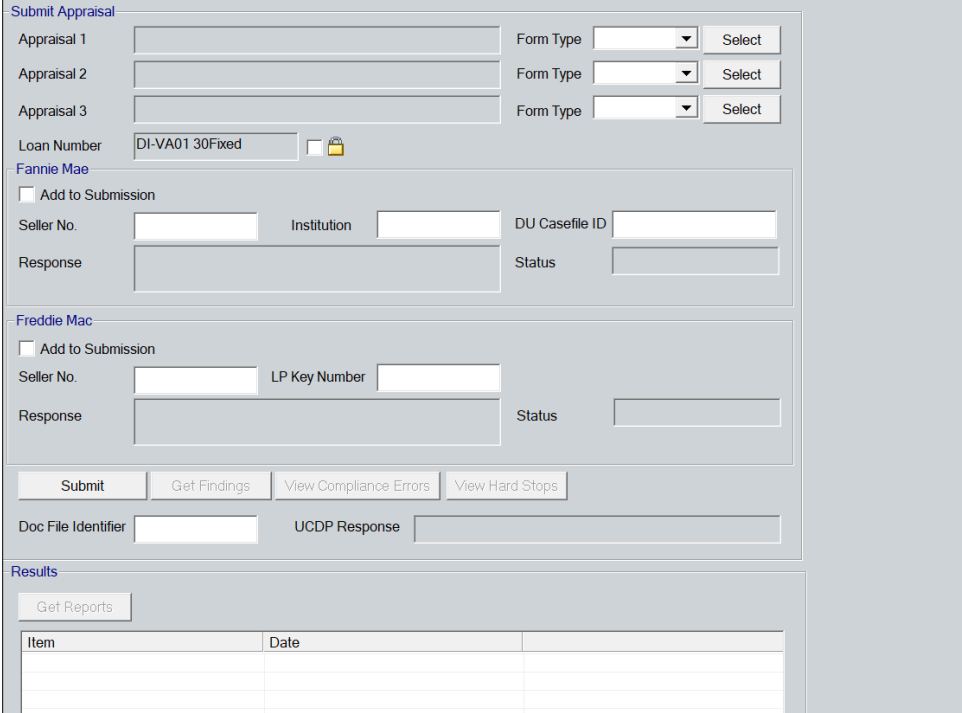


Figure 517: UCDP Screen

4. Click the **Select** button.
5. Select the **appraisal XML** file from the **Document Management File List**. (See [Figure 299](#).)
6. Click **Select** to display the document in the *Uniform Collateral Data Portal* screen **Appraisal 1** field is populated with the appraisal name.
7. Repeat Steps 3 – 6 for up to two additional appraisals, if applicable.
8. Click the corresponding **Remove** button and click the **OK** button in response to the confirmation prompt to remove an appraisal.

**Note:** **Appraisal 1** must be replaced another appraisal after the submission is completed to remove.

9. Enter the **Loan Number** if not populated.

**Note:** Use the **Lock** to change a listed **Loan Number** if required.

10. Select the **Fannie Mae Add to Submission** checkbox if applicable and complete the **Fannie Mae** fields.
11. Select the **Freddie Mac Add to Submission** checkbox if applicable and complete the **Freddie Mac** fields.

12. Click **Submit**.

**Note:** Submit additional appraisals to the same investor after the original submission or submit the appraisals to a new investor at any time. An investor cannot be removed from the submission after an appraisal is submitted.

13. Click **OK** in response to the *UCDP Submission Results* dialog.

## View Hard Stops

The *View Hard Stops* dialog displays if a hard stop occurs. The *View Hard Stops* dialog contains the errors that occurred during the submission of the appraisal.

The **Override Status** and **Override Decision** columns are populated with **APPROVED** and the Override request accepted if the submittal is successful.

Some overrides are performed automatically and approved during submission.

The **Override Allowed** column states **Automatic** when an automatic override occurs.

The **Override Decision** column states **Override automatically** approved.

The **Override Allowed** field states Yes when a manual override is allowed.

The **Override Status** column is blank when a manual override is required.

The **Override Allowed** field states **No** when an override is not allowed.

**Note:** The must be corrected and the file re-submitted when the **Override Allowed** field states **No**.

Review each message and determine whether a manual override is allowed.

Use the following steps to perform a manual override.

1. Select the **Error**.
2. Click **Create Override** to open the *Edit Override* dialog.
3. Select a **Reason Code** for the override from the dropdown.
4. Enter a Comment for Reason Code Other.
5. Click **OK**.
6. Repeat for remaining manual overrides.
7. Click **Submit** to resubmit.
8. Click **OK** on the UCDP Direct Integration Login dialog.
9. Click **OK** on the and *UCDP Submission Results* dialog.
10. Click **Close**.

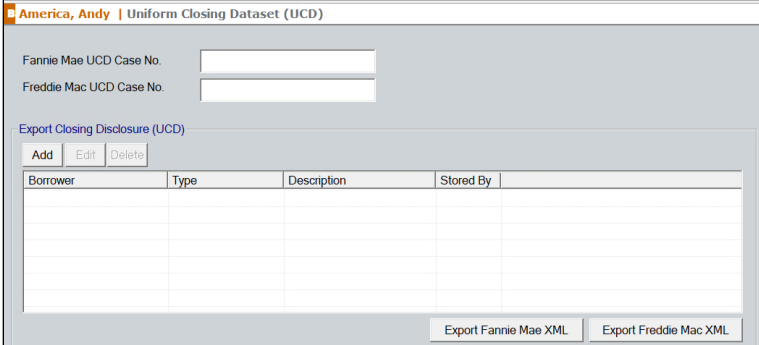
## Uniform Closing DataSet (UCD)

Use the *Uniform Closing Dataset (UCD)* screen to export the Closing Disclosures stored in the Point **Document Repository** to UCD XML format for submission to Fannie Mae and Freddie Mac.

Only the following document types are allowed:

- Closing Disclosure: Standard
- Closing Disclosure: Alternative
- Closing Disclosure: Borrower only
- Closing Disclosure: Seller only

1. Select Uniform Closing Dataset (UCD) from the Interfaces menu.
2. Enter the Fannie Mae or Freddie Mac UCD Case Number.



**Figure 518: Uniform Closing (UCD)**

**Note:** The UCD case number is automatically included in the report when using the Fannie Mae or Freddie Mac AUS in Point and selecting the corresponding **Include in UCD** checkbox in the **Automated Underwriting** section on the *Banker Underwriting* screen.

3. Click the **Add** button to open the Document Repository. (See [Figure 299](#).)
4. Select the document to export to UCD XML.

**Note:** There is potential risk the data will not export to the UCD XML format correctly if the Closing Disclosure being exported was not generated by Point.

5. Click the **Select** button.
6. Repeat Steps 3 – 5 for another document to the export.
7. Click the **Export button** for the XML type to export.
8. Navigate to the directory to store the XML file.
9. Click **Save**.

**Note:** Select a document and click **Delete** to remove from the Export **Closing Disclosure** table.

## WebCaster

WebCaster is a subscription-based website creation program used to promote and conduct mortgage business on the internet. The following options are available with a Calyx WebCaster subscription:

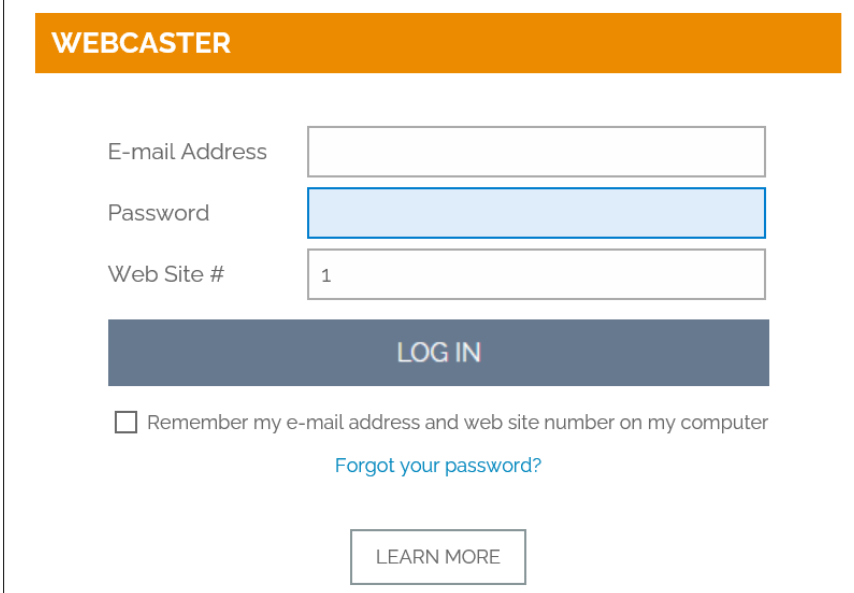
- Transfer loan information from Point to WebCaster.
- Submit online loan applications.
- Access loan status reports.

**Note:** See [Zip/WebCaster Preferences](#) for WebCaster setup.

## WebCaster Administrator Login

Use the **Administrator Login** option to access WebCaster options not available to typical users.

1. Select **WebCaster** from the *Interfaces* menu.
2. Select **WebCaster Administrator Login**.



**WEBCASTER**

E-mail Address

Password

Web Site #

**LOG IN**

Remember my e-mail address and web site number on my computer

[Forgot your password?](#)

**LEARN MORE**

**Figure 519: WebCaster Administrator Login**

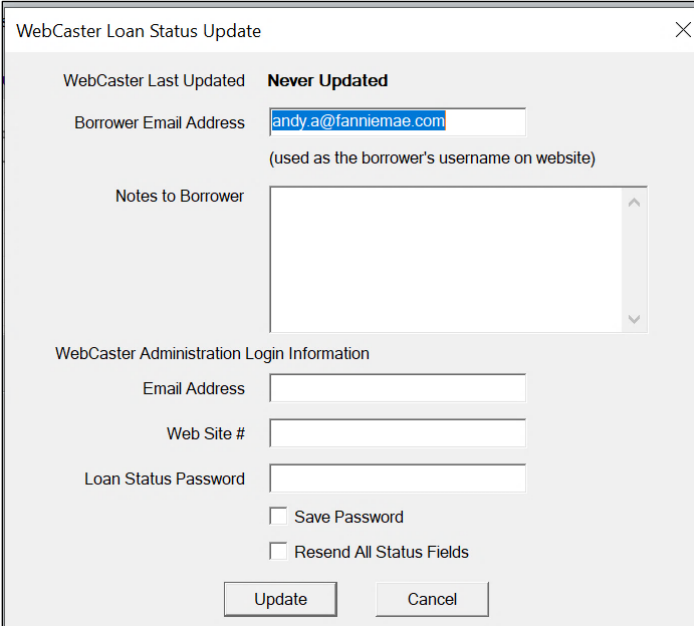
3. Enter **Log In Credentials**.
4. Click **Log In**.

## Update Loan Status

WebCaster sends emails to borrowers stating the loan status has been updated and is now available when WebCaster is configured for the option. Borrowers can log into the site and view the loan application status.

Use the following steps to update WebCaster loan statuses.

1. Select the **Borrower** file.
2. Select **WebCaster** from the *Interfaces* menu.
3. Select **Update Loan Status**.
4. Enter the **Borrower Email Address** field.



**Figure 520: WebCaster Loan Status Update**

**Note:** The email address is used as the Borrower user ID to log into the website.

5. Enter **Notes to Borrower**.
6. Complete the **Administration Login** information.
7. Click the **Save Password** checkbox to save log in information for future use.

**Note:** WebCaster Administration Login information is setup using the WebCaster Preferences on the **Utilities** menu. See [Zip/WebCaster Preferences](#) for WebCaster setup.

8. Select the **Resend All Status Fields** checkbox to send an updated status of all fields if applicable.
9. Click **Update**.



## WebCaster View Loan Status

Use the following steps to view loan status.

1. Select the Borrower file.
2. Select **WebCaster** from the *Interfaces* menu.
3. Select View Loan Status.
4. Log in to the *WebCaster* website.

## Other Interfaces

Use the following interface selections to provide vendor online portal access for the selected service.

- Appraisals
- Automated Underwriting
- Bundled Services
- Compliance
- Credit Reporting
- Closing Docs
- Disclosure Fees
- Fraud Detection
- Homeowners Insurance
- Mortgage Insurance
- Product and Pricing
- Title/Escrow
- Verification Services
- Additional Services

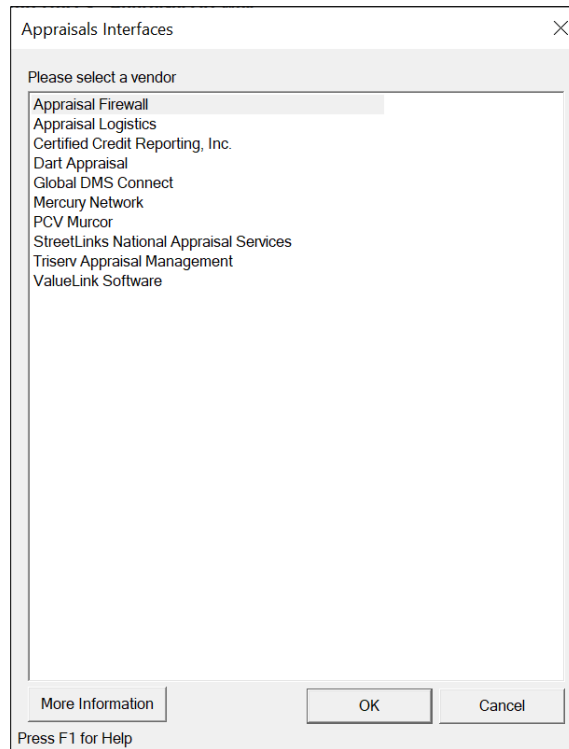
## Install Interfaces and Exchange Data

Contact the vendor to set up an account prior to access. The vendor provides the information required to access the interface.

**Note:** The example shows the Appraisals Interfaces option. Other options use the same steps provided below.

1. Open a prospect or borrower file.
2. Select the service from the **Interfaces** menu.

3. Select the vendor to use.



**Figure 521: Appraisals Interfaces**

4. Select a link to continue:

[Vendor Website](#)

[Point Interface](#)

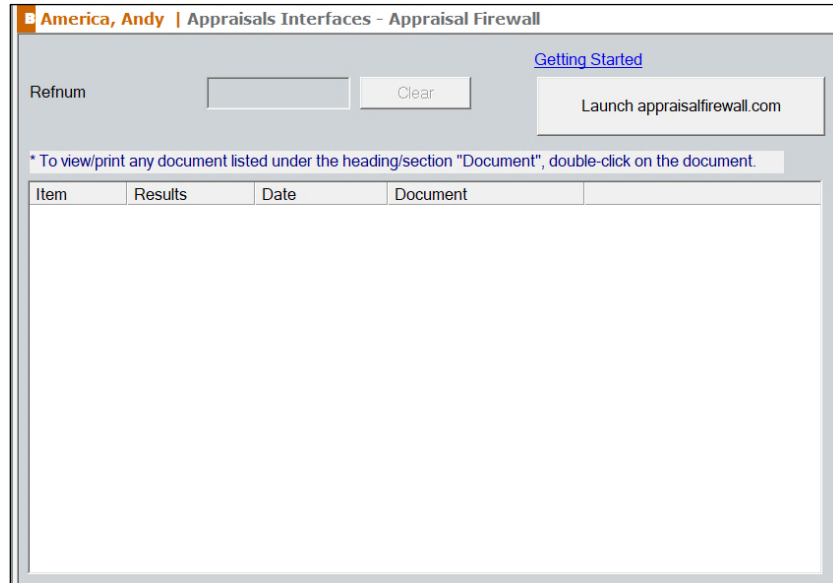
## Vendor Website

Periodic Internet updates occur automatically to update the list of interfaces available in Point. Data that must be returned to Point is received automatically. Refer to vendor documentation for more information. A message may display indicating an update occurred for the vendor when a file is opened.

1. Click **More Information** to open the vendor website.
2. Click the **Launch** button to access the vendors website.
3. Follow the instructions provided by the vendor to order services or work with data.

## Point Interface

1. Click **OK** to open the **Point interface** with the vendor.



**Figure 522: Point Vendor Interface**

2. Click the **Launch** button to access the vendor interface.
3. The **Loan ID** field is populated with the vendor identification number for the loan when the vendor returns data.
4. Click **Clear** or **Edit** to delete or edit the **Loan ID**.
5. Enter the **new loan ID** in the **Loan ID** field.
6. Click **OK**.

## View Interface Transaction History Log

The log contains a list of transactions and the date and time they occurred.

1. Select Interface **Transaction Log** from the *Interfaces* menu.
2. Click **OK** to close the log.

## Chapter 14: UTILITIES MENU

The **Utilities** menu contains options for customizing Point to meet specific business needs. Use the **Utilities** menu to configure dropdown lists, company defaults, screen settings and colors, and interfaces. Features can be setup and modified after installation and throughout the Point user lifecycle.

### Show Tasks

Use **Show Tasks** to view the task list for the selected loan application.

1. Select **Show Tasks** from the *Utilities* menu.
2. Select the **Task** option from the *Search* dropdown.

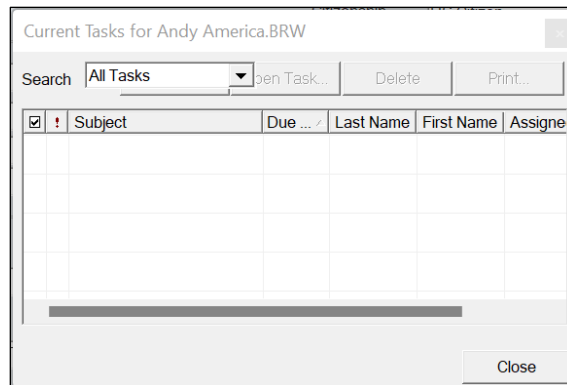


Figure 523: Show Tasks Dialog

3. Select a task.
4. Click **Open Task** to update the details on the *Task Details* dialog. (See [Figure 12.](#))
5. Click **Delete** to delete the selected task.
6. Click **Print** to print the selected task.

### Cardex Database

Create the Cardex database of people and companies interacted with during loan. The Cardex database populates Cardex-enabled fields automatically. Enter contact information into the database manually or transfer information from a completed form.

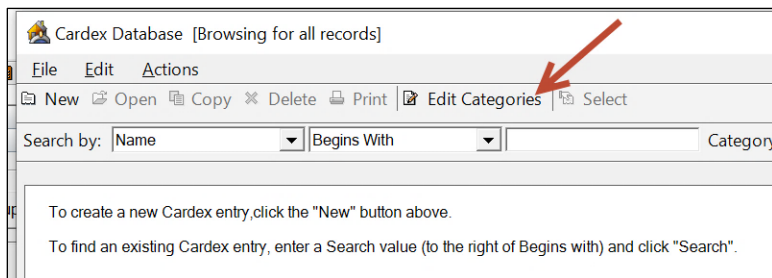
Access Cardex through the **Utilities** menu or by clicking the **Cardex** icon.

## Create Categories List

Create a **Categories** dropdown list to assign categories to new or imported contacts. Categories may include:

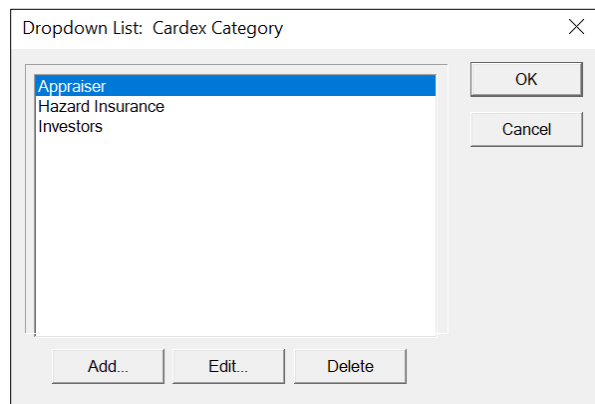
- Appraisers
- Hazard Insurance
- Investors
- Lenders
- Mortgage Insurance
- Notary
- Realtors
- Referrals
- Title Companies

1. Click **Edit Categories** on the *Cardex Database* dialog.



**Figure 524: Edit Cardex Categories**

2. Click **Add** on the Dropdown List: Cardex Category dialog.



**Figure 525: Dropdown List Cardex Category**

3. Enter the **Category Name** in the *Add Selection* dialog. (See [Figure 293](#).)
4. Click **OK**.

5. Repeat Steps 2 – 4 to build the **Category List**.
6. Click **OK** on the *Dropdown List: Cardex Category* dialog when the list is complete.

## Edit Categories List

Use the following steps to edit the **Categories List**.

1. Select the category to edit. (See [Figure 520](#).)
2. Rename the category on the *Add Selection* dialog. (See [Figure 293](#).)
3. Click **OK** on the Add Selection dialog.
4. Click **OK** on the Dropdown List: Cardex Category dialog.

## Delete Category

Use the following steps to delete Cardex category.

1. Select the category to delete. (See [Figure 520](#).)
2. Click **Delete**.
3. Click **OK** on the Dropdown List: Cardex Category dialog.

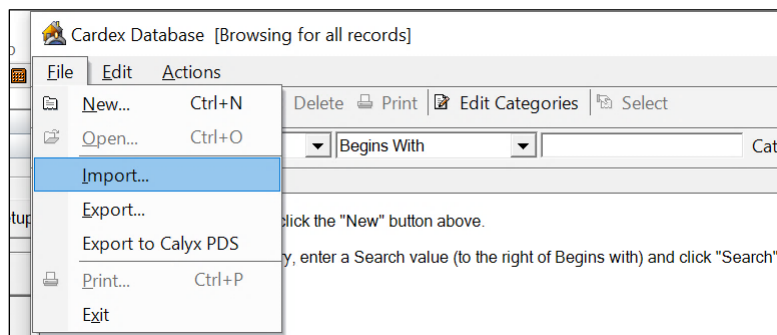
## Import Contacts

Imported lists must be in one of the following formats:

- Existing Cardex list
- Comma delimited file
- Outlook contacts List

Use the following steps import an existing contact list or comma delimited file.

1. Select **Import** from the *Cardex Database* dialog **File** menu.



**Figure 526: Import Contact List**

2. Select the **Other Cardex File** or **Comma Delimited File** radio button for the **File Type** being imported.

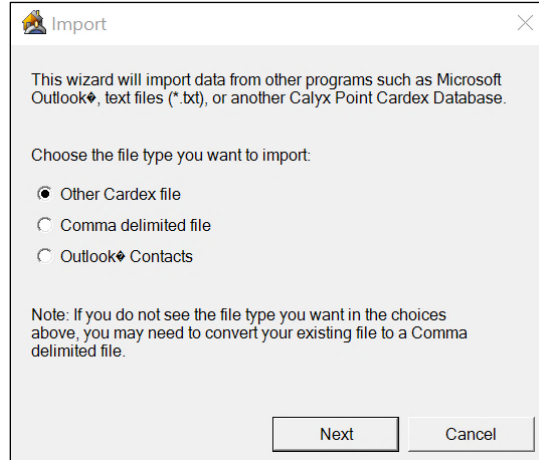


Figure 527: Import Dialog

3. Click **Next**.
4. Click the **Browse** button on the *Import Source* dialog.

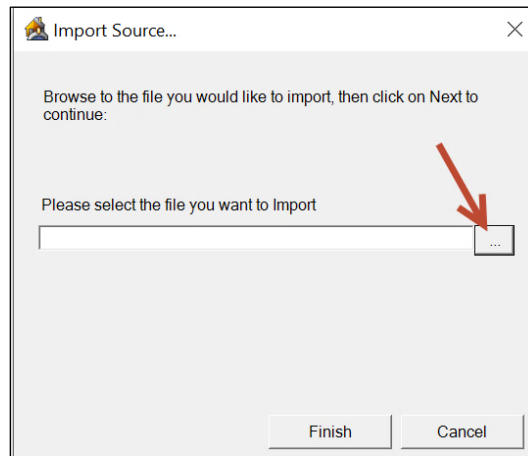
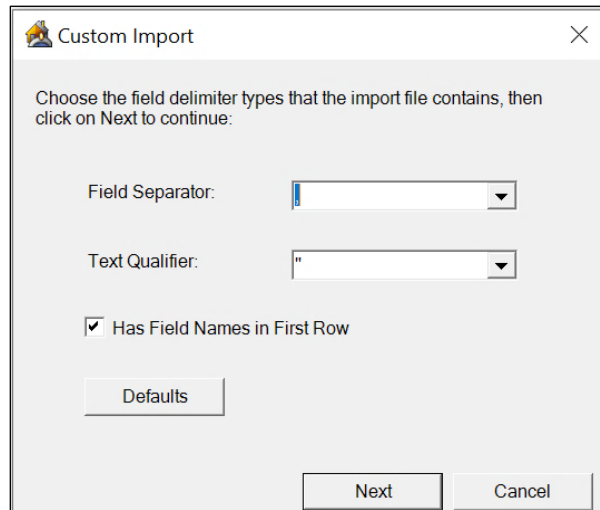


Figure 528: Import Source Dialog

5. Browse to and select to the file.

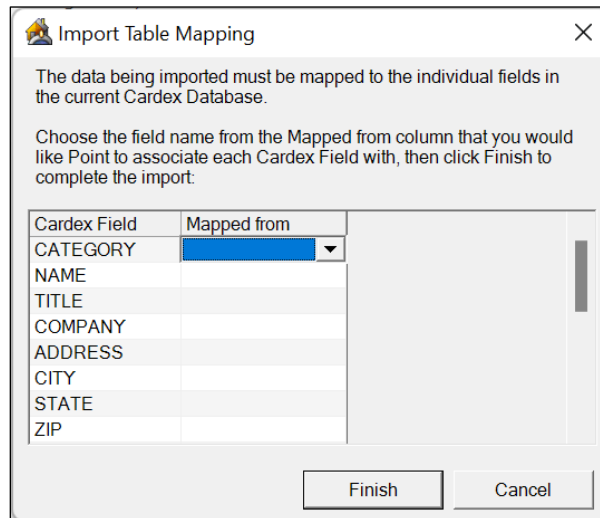
6. Complete the *Custom Import* dialog fields.



**Figure 529: Custom Import Dialog**

7. Click **Next**.

8. Map the fields on the *Import Table Mapping* dialog.



**Figure 530: Import Table Mapping Dialog**

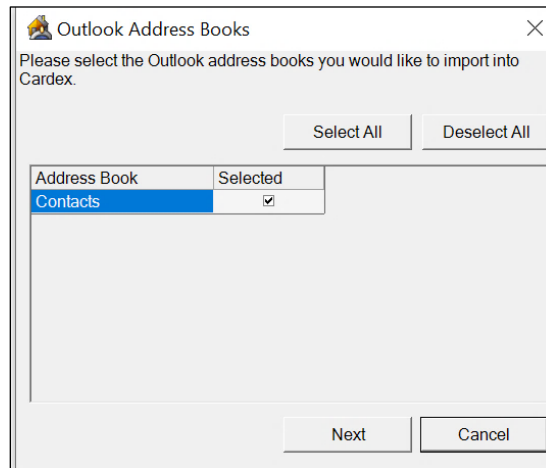
9. Click **Finish** when import is complete.



## Import Outlook Contacts

Use the following steps to import Outlook contacts.

1. Select **Import** from the *Cardex Database* dialog **File** menu. (See [Figure 521.](#))
2. Select the **Outlook Contacts** radio button on the *Import* dialog. (See [Figure 522.](#))
3. Click **Next**.
4. Select the appropriate **Address Book** on the *Outlook Address Books* dialog.



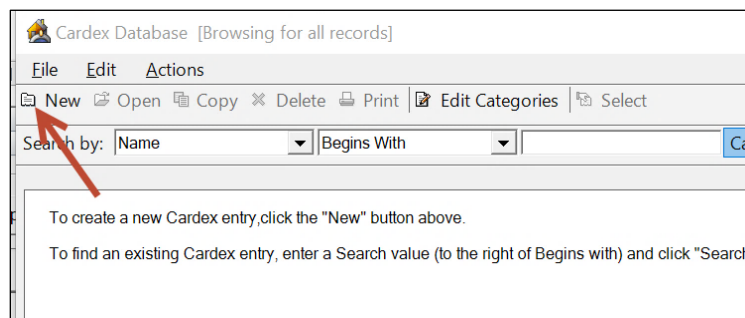
**Figure 531: Outlook Address Books Dialog**

5. Click **Next**.
6. Map the fields on the *Import Table Mapping* dialog. (See [Figure 525.](#))
7. Click **Finish** when import is complete.

## Add New Contact

Use the following steps to manually add contacts.

1. Click **New** on the *Cardex Database* dialog.



**Figure 532: New Cardex File**

2. Complete the **Contact Information**.

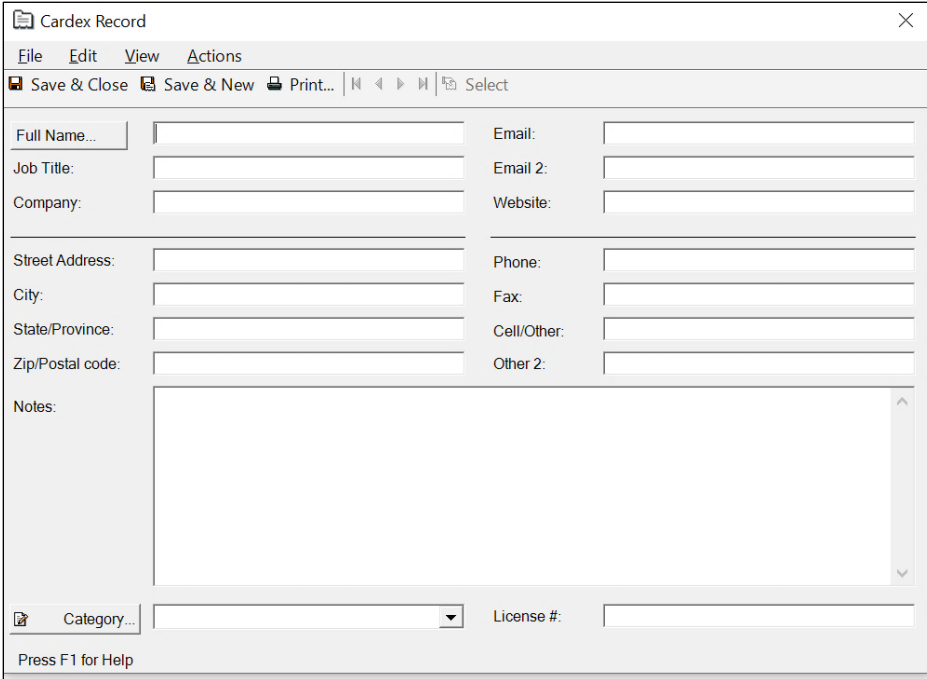


Figure 533: Cardex Record Dialog

3. Enter the **Address Information**.
4. Enter contact details in the **Notes** field if required.
5. Select the appropriate **Category** from the dropdown.

**Note:** Click **Category** to create a new category. (See [Edit Categories List](#) for details.)

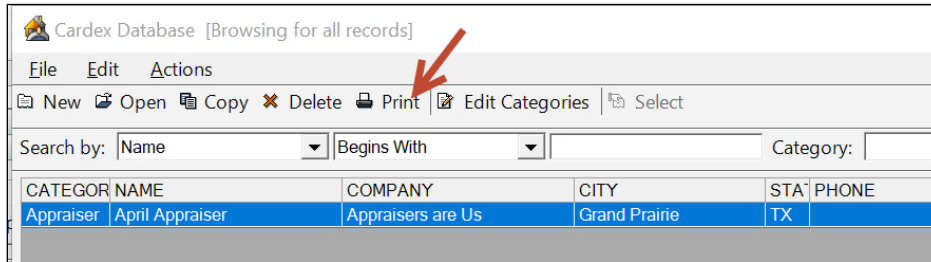
6. Enter the contact **License #** if applicable.
7. Click **Save & Close**.

**Note:** Click **Save & New** to add another contact.

## Contact Search and Print

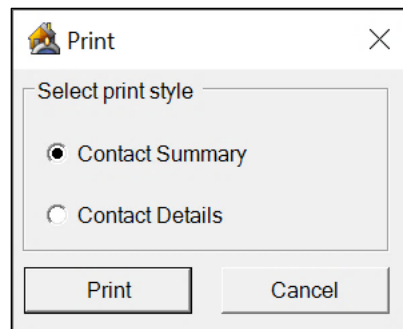
Use the following steps to locate a Cardex contact and optionally print contact information.

1. Use the **Search** bar in the *Cardex Database* dialog to locate a contact in the list.



**Figure 534: Print Contact**

2. Highlight the contact.
3. Click **Print**.
4. Select the appropriate radio button.



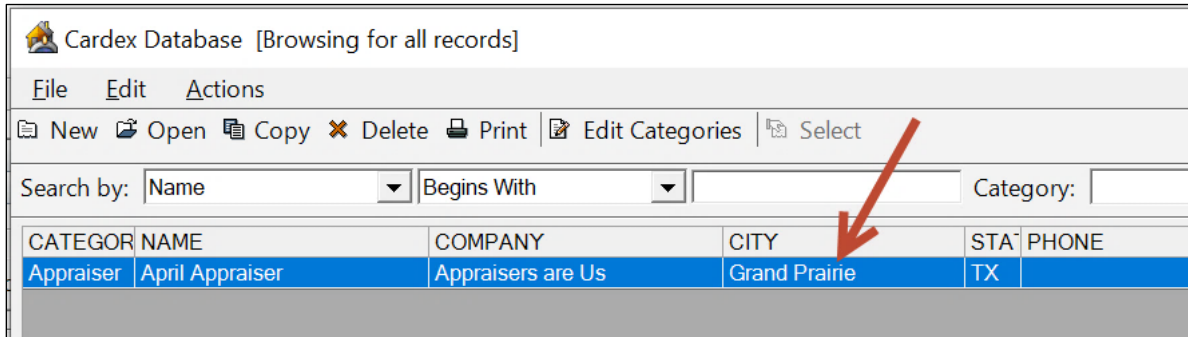
**Figure 535: Print Contact Dialog**

5. Click **Print**.

## Edit Contact

Use the following steps to edit a contact in Cardex.

1. Double-click a contact in the **Contact List**.



**Figure 536: Edit Contact**

**Note:** Click **Delete** after selecting the contact to delete.

2. Update the *Cardex Record* dialog. (See [Figure 528](#).)
3. Click Save & Close.

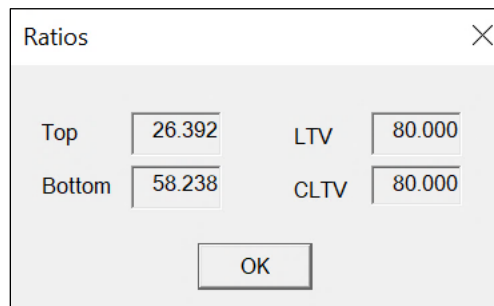
## Delete Contact

Use the following steps to **Delete** a contact.

1. Select the contact to delete. (See [Figure 531](#).)
2. Click **Delete**.

## Display Ratios

Select Display Ratios from the Utilities menu from any borrower screen to view updated ratios.



**Figure 537: Ratios Dialog**

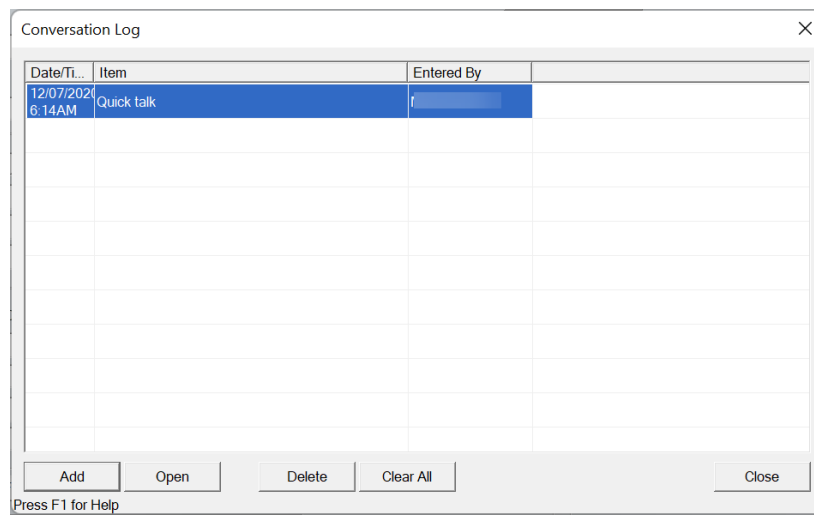
## Conversation Log

Use the Conversation Log to track communication about the in-progress loan.

### Add Conversation

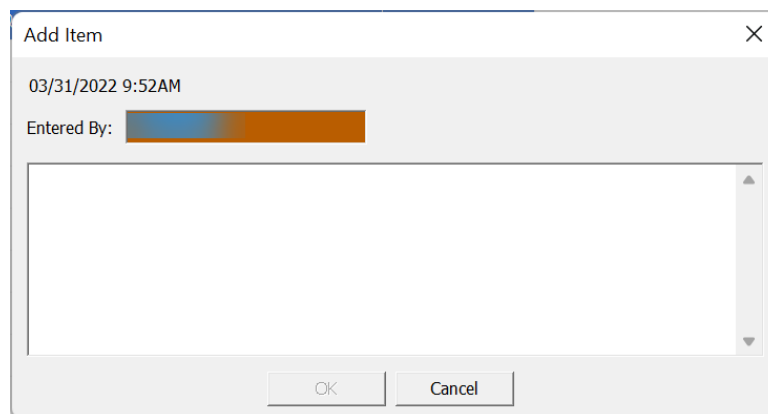
Use the following steps to add conversations to the log.

1. Select **Conversation Log** from the *Utilities* menu.
2. Click **Add**.



**Figure 538: Conversation Log**

3. Enter conversation notes on the *Add Item* dialog.



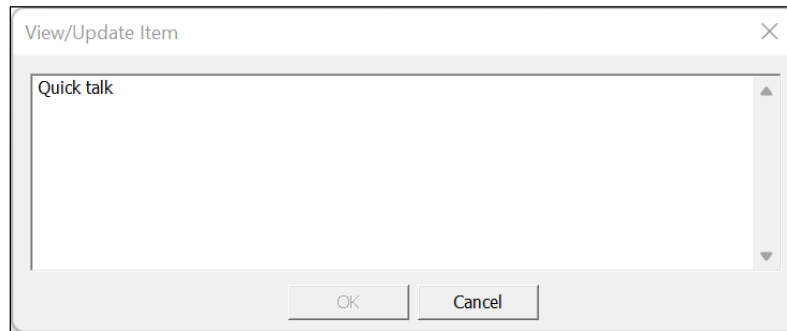
**Figure 539: Add Item Dialog**

4. Click **OK**.

## Open Conversation

Use the following steps to open a listed conversation.

1. Select the conversation to open. (See [Figure 533.](#))
2. Click **Open**.
3. View and/or update the conversation on the *View Update Item* dialog.



**Figure 540: View/Update Item Dialog**

4. Click **OK**.

## Delete Conversation

Use the following steps to delete a conversation.

1. Select the conversation to delete. (See [Figure 533.](#))
2. Click **Delete**.

## Clear All Conversations

Use the following steps to clear all conversations.

1. Click **Clear All**. (See [Figure 502.](#))
2. Click **OK** on the *Clear All Items* prompt.

## Audit Trail

Audit Trail functions are available only at sites running PointCentral and must be enabled in PointCentral to be available for use.

The audit trail function tracks changes to and actions taken in loan files. The audit trail begins after the loan file is saved for the first time and captures only the differences since the previous save.

The audit trail log remains with the loan file when it is moved or copied to another data folder unless selecting **Copy only 1003 data** to start a new loan including the Co-borrowers option in the following dialogs when copying an existing loan file:

- Copy Borrower
- Copy Prospect

## Logged Actions

The following document-related actions are logged:

- When documents, reports, or services are ordered through the Services interface
- When a document is added to the document repository
- When a document is deleted from the document repository
- When a document is emailed from the document repository
- When a document is printed from the document repository
- When a document in the document repository is edited
- When a document is sent to or received from the borrower by using the integration with WebCaster or Zip
- When document request and collection activity occur

## Unlogged Actions

Changes to the following information are not logged in the audit trail:

- Liabilities
- Real Estate Owned
- Former employers
- Verifications in the Verifs menu
- Service Providers List screen

## Log Entries

### Field Changes Entries

Log entries for field changes show the following:

- Date changes are made.
- Individual making the change.
- Field name and ID that changed.
- Previous field value.

- New field value
- Fields updated because of a recalculation or an interface change

## Document Changed Entries

Log entries for document changes show the following:

- Document name
- Date changes are made
- Individual making the change
- Action taken in the document repository, such as:
  - Added
  - Edited
  - Deleted
  - Emailed
  - Printed
  - Saved

## Access Loan File Audit Trail

Use the following steps to access the Loan File Audit Trail.

1. Open a prospect or borrower file.
2. Select **Audit Trail** from the **Utilities** menu.
3. Click a column heading to sort the records in ascending order.
4. Click a column heading again to sort in descending order.

**Note:** The **Previous Value** and **Current Value** columns are not sortable.

5. Click and drag column lines to increase or decrease the column width.

## Log Entries Search

The following searches are enabled in the audit log:

- Field name
- Field ID
- User
- Change date
- Document name
- Action



- Action date
  1. Open a prospect or borrower file.
  2. Select **Audit Trail** from the **Utilities** menu.
  3. Select the **Fields or Documents** tab to determine where to search.
  4. Select what to search from the **Search By** dropdown.
  5. Enter the search criteria in the **Search** field.
  6. Enter the date range when searching by **Date**.

## Print Audit Trail Log

1. Open a prospect or borrower file.
2. Select **Audit Trail** from the **Utilities** menu.
3. Perform a search to filter information before printing the log.
4. Click the **Print** button to open the *Audit Trail Print Preview* dialog.
5. Click the **Print** icon to open the **Print** dialog.
6. Select the print parameters.
7. Click **OK** to print the log.

## Company Default Information

The **Company Defaults** options set the default company information. The entered information is stored in a unique data folder and transferred to other data folders are required.

The **Company Defaults** menu is available only to users who have access to secured areas. Secured area access is specified for Point users in *Point Administrator*. *Point Central* users are granted access to company defaults as part of the **Data Folder** security settings.

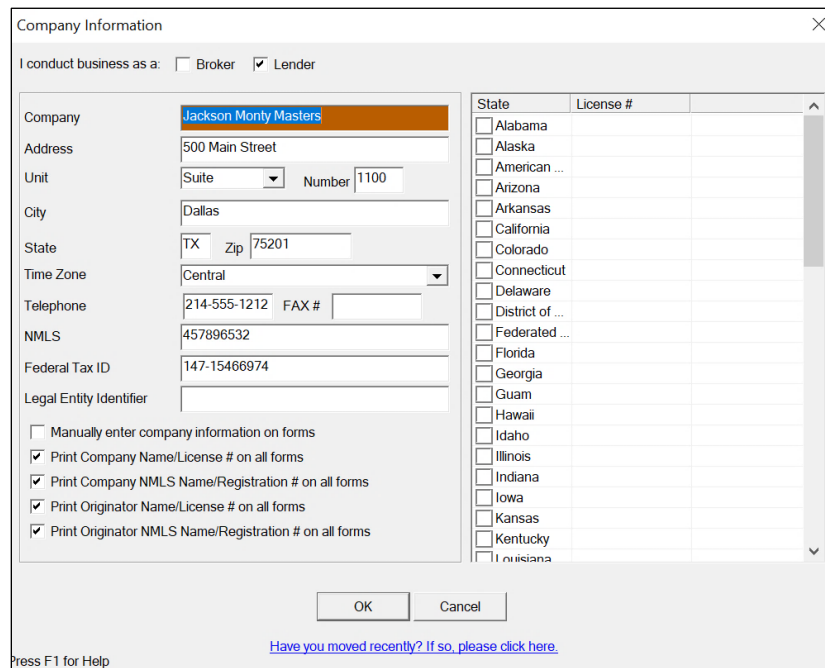
## Company Information

Use the **Company Information** dialog to define company information to include on printed forms.

**Note:** Update the **Company Information** when changes occur that impact printed forms.

1. Select **Company Defaults** from the *Utilities* menu.
2. Select **Company Info**.

3. Select the **Broker** or **Lender** checkbox as appropriate.



Company Information

I conduct business as a:  Broker  Lender

Company: Jackson Monty Masters

Address: 500 Main Street

Unit: Suite 1100

City: Dallas

State: TX Zip: 75201

Time Zone: Central

Telephone: 214-555-1212 FAX #:

NMLS: 457896532

Federal Tax ID: 147-15466974

Legal Entity Identifier:

Manually enter company information on forms

Print Company Name/License # on all forms

Print Company NMLS Name/Registration # on all forms

Print Originator Name/License # on all forms

Print Originator NMLS Name/Registration # on all forms

State	License #
<input type="checkbox"/> Alabama	
<input type="checkbox"/> Alaska	
<input type="checkbox"/> American ...	
<input type="checkbox"/> Arizona	
<input type="checkbox"/> Arkansas	
<input type="checkbox"/> California	
<input type="checkbox"/> Colorado	
<input type="checkbox"/> Connecticut	
<input type="checkbox"/> Delaware	
<input type="checkbox"/> District of ...	
<input type="checkbox"/> Federated ...	
<input type="checkbox"/> Florida	
<input type="checkbox"/> Georgia	
<input type="checkbox"/> Guam	
<input type="checkbox"/> Hawaii	
<input type="checkbox"/> Idaho	
<input type="checkbox"/> Illinois	
<input type="checkbox"/> Indiana	
<input type="checkbox"/> Iowa	
<input type="checkbox"/> Kansas	
<input type="checkbox"/> Kentucky	
<input type="checkbox"/> Louisiana	

OK Cancel

Press F1 for Help [Have you moved recently? If so, please click here.](#)

Figure 541: Company Information Dialog

4. Enter the **Company Name** and **Address**.
5. Enter **Time Zone**.
6. Enter **Telephone Number**.
7. Enter **Fax #**.
8. Enter the company **NMLS Number**.
9. Enter the company **Federal Tax ID Number**.
10. Enter the **Legal Entity Identifier**.

**Note:** The **Legal Entity ID** field is available when the **Lender** checkbox is selected.

11. Select the **Manually enter company information on forms** checkbox to require manually company information entry on screens instead of auto populating forms.

**Note:** The company information is auto populated on the *Agent* screen when this option is not selected. The contact information fields are disabled and cannot be changed.

12. Select the checkboxes for the items to include on printed forms.

**Note:** The Loan Originator must be selected from the dropdown list on the *Borrower* or *Prospect Information* screen for the loan originator information to print.

13. Select the **State** checkboxes where the company is licensed to do business.
14. Enter the company **License #** for each state selected.

15. Click **OK** to save updates and close the dialog.

## Processing Center

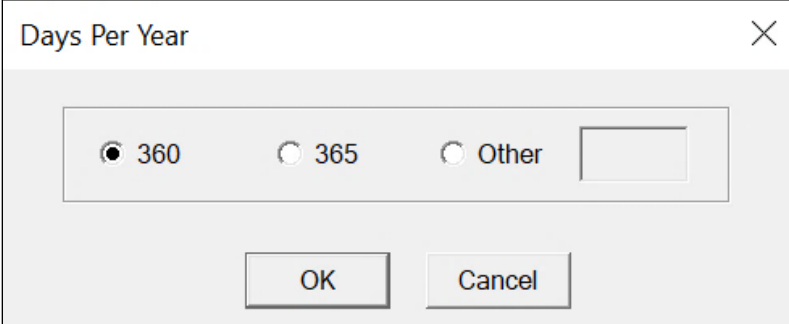
Use the **Processing Center** dialog to define processing information to include on printed forms when the processing center is different than the loan origination company.

1. Select Company Defaults from the Utilities menu.
2. Select Processing Center.
3. Complete Steps 3 – 15 in [Company Information](#) using the Processing Center details.

## Days Per Year

Use the **Days Per Year** option to specify the days per year used during automatic calculations.

1. Select **Company Defaults** from the *Utilities* menu.
2. Select **Days Per Year**.



The image shows a dialog box titled "Days Per Year" with a close button (X) in the top right corner. Inside the dialog, there are three radio buttons: "360" (which is selected), "365", and "Other". To the right of the "Other" radio button is a text input field. At the bottom of the dialog are two buttons: "OK" and "Cancel".

**Figure 542: Days Per Year Dialog**

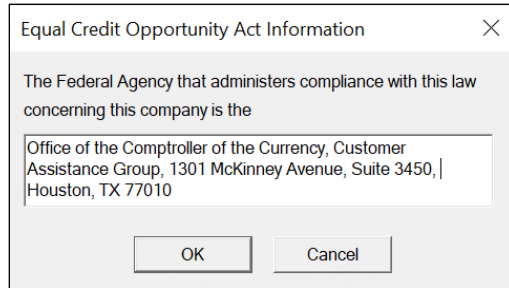
3. Select the appropriate radio button.
4. Enter the number of days when selecting **Other**.
5. Click **OK** to save updates and close the dialog.

## ECOA Address

Enter the ECOA address for the governing federal agency administering ECOA compliance. The entered information populates the address on the *ECOA Submission* form.

1. Select Company Defaults from the Utilities menu.

2. Select **ECOA Address**.



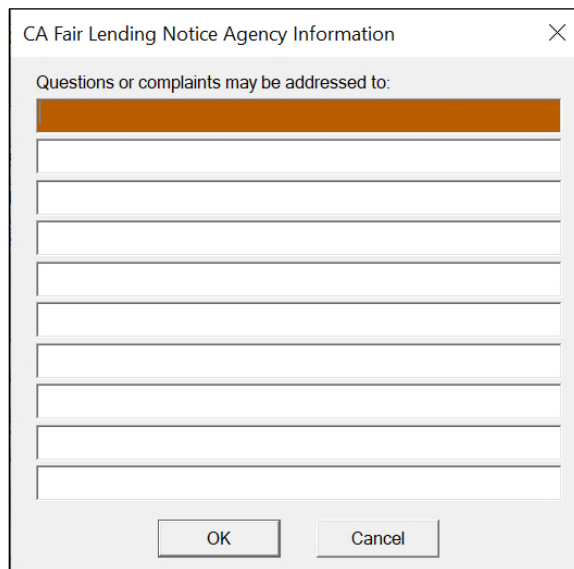
**Figure 543: ECOA Address Dialog**

3. Enter the **ECOA Address**.
4. Click **OK** to save updates and close the dialog.

## CA Fair Lending Address

Enter the *California (CA) Fair Lending Address* option to enter the address to send the CA Fair Lending notice. The entered information populates the address on the *CA Fair Lending* notice.

1. Select **Company Defaults** from the *Utilities* menu.
2. Select **CA Fair Lending Address**.



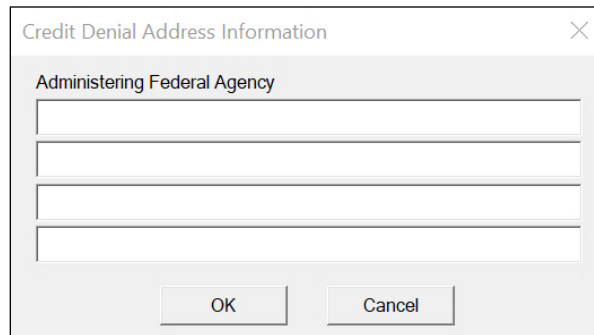
**Figure 544: CA Fair Lending Address Dialog**

3. Enter the **CA Fair Lending Address**.
4. Click **OK** to save updates and close the dialog.

## Denial Letter Address

Use the **Denial Letter Address** option to specify the address of the federal agency administering Regulation B of ECOA compliance. The entered information populates the address on the *Notice of Action Taken* form.

1. Select **Company Defaults** from the *Utilities* menu.
2. Select **Denial Letter Address**.



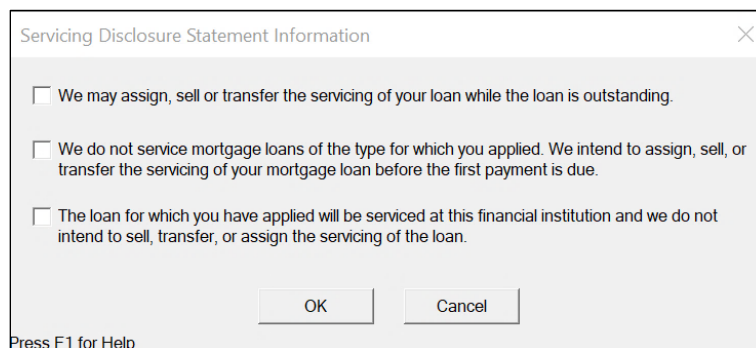
**Figure 545: Credit Denial Address Information**

3. Enter **Administering Federal Agency Address**.
4. Click **OK** to save updates and close the dialog.

## Servicing Disclosure Information

Use the **Servicing Disclosure Info** option to enter default settings for the *Servicing Disclosure Statement*.

1. Select **Company Defaults** from the *Utilities* menu.
2. Select **Servicing Disclosure Info**.



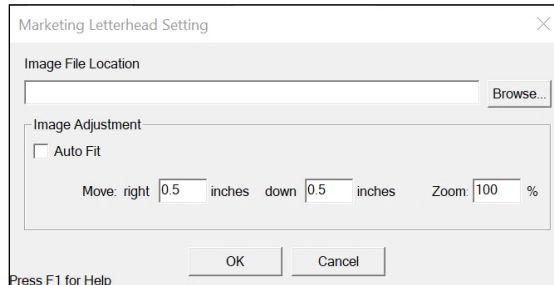
**Figure 546: Servicing Disclosure Statement Info**

3. Select the options to include in the disclosure statement.
4. Click **OK** to save updates and close the dialog.

## Marketing Letterhead

Use the **Marketing Letterhead** option to select the company letterhead to use on printed forms.

1. Select **Company Defaults** from the *Utilities* menu.
2. Select **Marketing Letterhead**.



**Figure 547: Marketing Letterhead Setting Dialog**

3. Click **Browse** to browse to and select the letterhead image.
4. Select the **Auto Fit** checkbox to auto fit the letterhead to the print form.
5. Use the **Move** and **Zoom** options to set the letterhead placement.

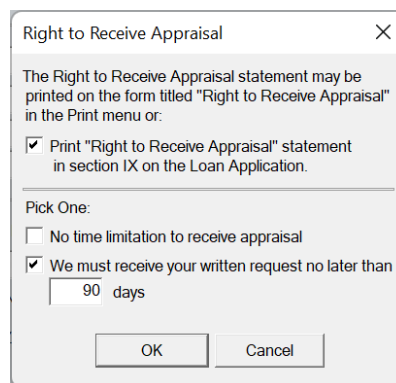
**Note:** The **Move** and **Zoom** options are not available when **Auto Fit** is selected.

6. Click **OK** to save updates and close the dialog.

## Right to Receive Appraisal

Use the *Right to Receive Appraisal* option to print an appraisal statement on the *Right to Receive Appraisal* form or in *Section IX* on the loan application.

1. Select **Company Defaults** from the *Utilities* menu.
2. Select **Right to Receive Appraisal**.



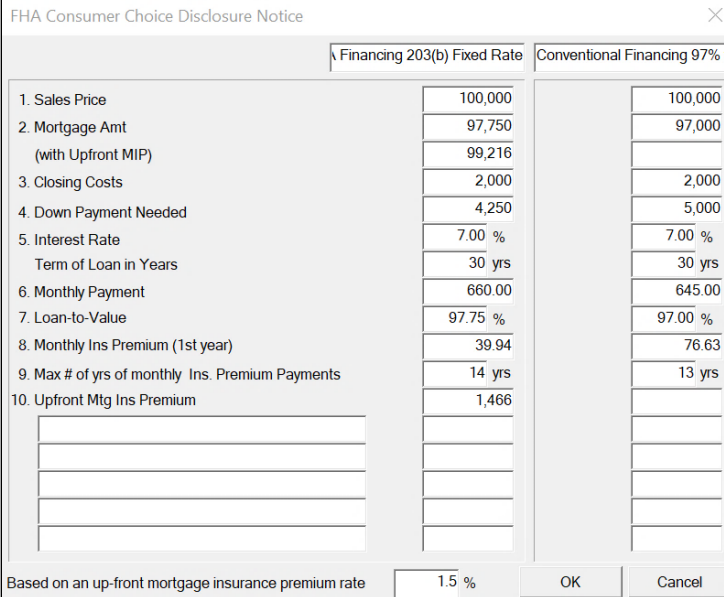
**Figure 548: Right to Receive Appraisal Dialog**

3. Select the Print "Right to Receive Appraisal" statement in section IX on the loan application checkbox to include the statement on the printed loan application.
4. Select the appropriate **Time Limit** checkbox.
5. Enter the written notice timeframe when the second checkbox is selected.
6. Click **OK** to save updates and close the dialog.

## FHA Consumer Choice Disclosure

Use the *FHA Consumer Choice Disclosure Notice* dialog to populate the information to include on the *FHA Consumer Choice Disclosure Notice*.

1. Select Company Defaults from the **Utilities** menu.
2. Select FHA Consumer Choice Disclosure.



	Financing 203(b) Fixed Rate	Conventional Financing 97%
1. Sales Price	100,000	100,000
2. Mortgage Amt	97,750	97,000
(with Upfront MIP)	99,216	
3. Closing Costs	2,000	2,000
4. Down Payment Needed	4,250	5,000
5. Interest Rate	7.00 %	7.00 %
Term of Loan in Years	30 yrs	30 yrs
6. Monthly Payment	660.00	645.00
7. Loan-to-Value	97.75 %	97.00 %
8. Monthly Ins Premium (1st year)	39.94	76.63
9. Max # of yrs of monthly Ins. Premium Payments	14 yrs	13 yrs
10. Upfront Mtg Ins Premium	1,466	
Based on an up-front mortgage insurance premium rate	1.5 %	OK Cancel

**Figure 549: FHA Consumer Choice Disclosure**

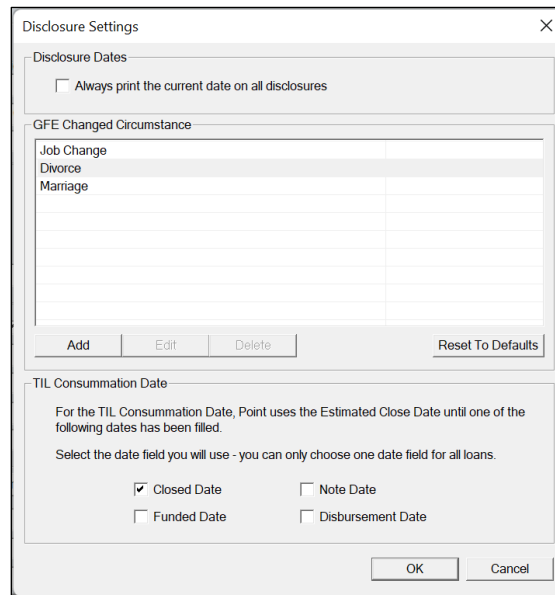
3. Complete the fields appropriately.
4. Click **OK** to save updates and close the dialog.

## GFE/TIL Disclosure

Use the Good Faith Estimate (GFE)/Truth-in-Lending (TIL) option to complete the GFE/TIL information on forms.

1. Select Company Defaults from the Utilities menu.
2. Select GFE/TIL Disclosure.

3. Select the **Always print the current date on all disclosures** checkbox to include the current date on printed disclosures.



**Figure 550: Disclosure Settings Dialog**

4. Select the applicable **TIL Consummation Date** checkbox.

## Add Changed Circumstances

Use the following steps to add changed circumstances to the table.

1. Click **Add**. (See [Figure 545](#).)
2. Enter the circumstance option in the *Add Selection* dialog field. (See [Figure 293](#).)
3. Click **OK**.
4. Repeat Steps 4 – 6 to add additional circumstance options.

## Edit Changed Circumstance

Use the following steps to edit a listed changed circumstance.

1. Select the changed circumstance to edit. (See [Figure 545](#).)
2. Click **Edit**.
3. Update the information on the *Add Selection* dialog. (See [Figure 293](#).)

## Delete Changed Circumstance

Use the following steps to delete a listed changed circumstance.



1. Select the changed circumstance to delete. (See [Figure 545.](#))
2. Click **Delete**.

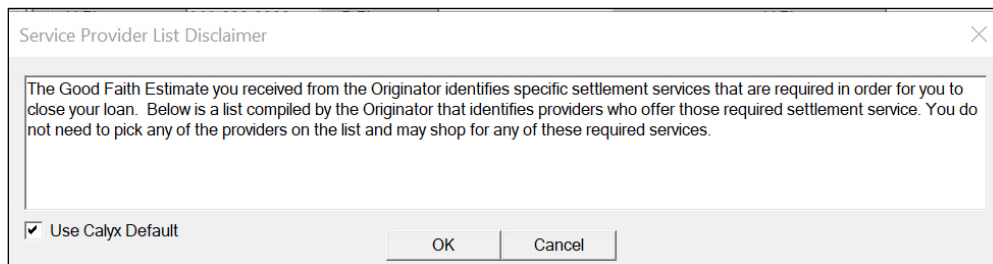
## Reset Defaults

Click the **Reset To Defaults** button to restore the default settings installed with Point.

## Service Provider List Disclosure

The **Service Provider List Disclaimer** is displayed on the printed *Service Providers List*.

1. Select Company Defaults from the Utilities menu.
2. Select Service Provider List Disclosure.



**Figure 551: Service Provider List Disclaimer**

3. Uncheck the **Use Calyx Default** checkbox to enter a company disclaimer.
4. Enter the disclaimer to display on the *Service Provider List*.
5. Click **OK**.

## Privacy Policy Disclosure Form Settings

Use the **Privacy Policy Disclosure** option to determine the privacy statements included on the *Privacy Policy Disclosure* form, including:

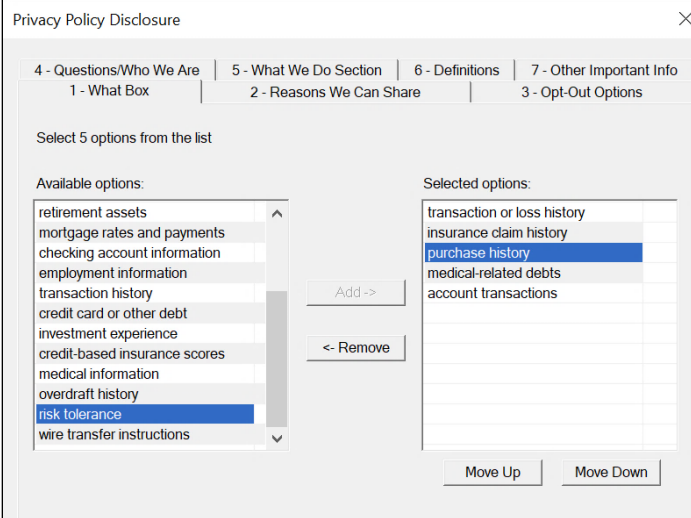
- Type of information the company collects
- How information is used for marketing purposes
- Borrowers opt-out options circumstances when Borrower personal information is collected with whom information is shared

The following sections provide guidance on completing the tabs that correspond to the *Privacy Policy Disclosure* form fields.

## What Box

Use the **What Box** tab to select the information the Loan Originator collects and shares.

1. Select Company Defaults from the Utilities menu.
2. Select Privacy Policy Disclosure.



**Figure 552: Privacy Policy Disclosure What Box**

3. Select an **Available Option** to include in the disclosure.
4. Click **Add**.
5. Repeat Steps 3 – 4 to include up to five options.
6. Use the **Move Up** and **Move Down** buttons to change to order the options appear on the disclosure.
7. Highlight an option in the **Selected Options** list to remove.
8. Proceed to Reasons We Can Share.

## Reasons We Can Share

Use the **Reasons We Can Share** tab to specify the reasons for sharing Borrower personal information.

1. Select the Reasons We can Share tab.
2. Select the appropriate Does Share radio button for each option.
3. Select the appropriate **Limit Sharing** radio button for each **Yes**.

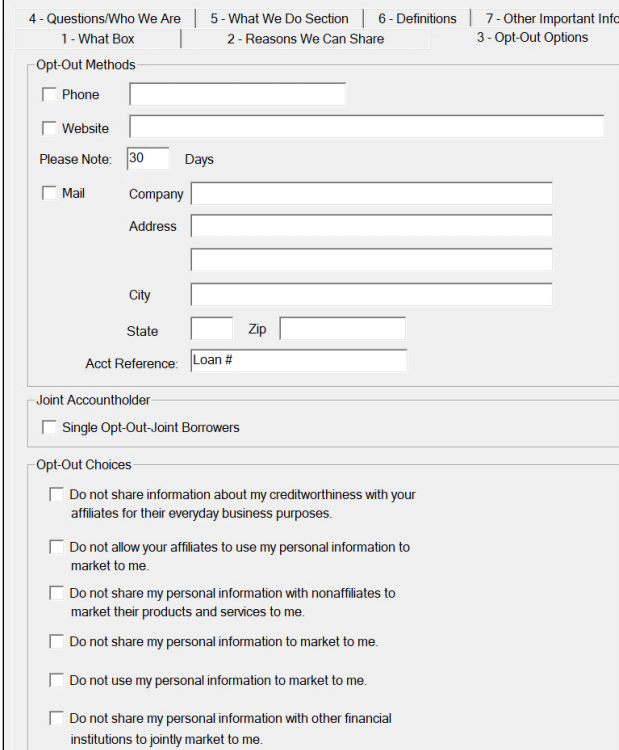
**Note: Limit Sharing** selections are disabled when the Borrower uses both Phone and Website opt-out options.

4. Proceed to Opt-Out Options.

## Opt-Out Options

Use the **Opt-Out Options** tab to specify the reasons a Borrower can select for preventing information sharing.

1. Select the **Opt-Out Options** tab.



4 - Questions/Who We Are | 5 - What We Do Section | 6 - Definitions | 7 - Other Important Info

1 - What Box | 2 - Reasons We Can Share | 3 - Opt-Out Options

**Opt-Out Methods**

Phone

Website

Please Note: 30 Days

Mail

Company

Address

City

State  Zip

Acct Reference:  Loan #

**Joint Accountholder**

Single Opt-Out-Joint Borrowers

**Opt-Out Choices**

Do not share information about my creditworthiness with your affiliates for their everyday business purposes.

Do not allow your affiliates to use my personal information to market to me.

Do not share my personal information with nonaffiliates to market their products and services to me.

Do not share my personal information to market to me.

Do not use my personal information to market to me.

Do not share my personal information with other financial institutions to jointly market to me.

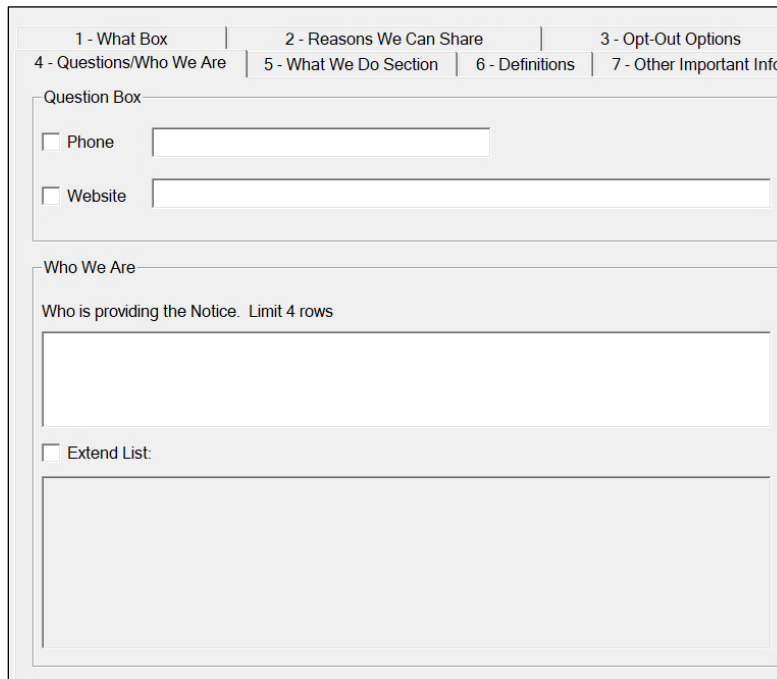
**Figure 553: Privacy Policy Disclosure Opt-Out**

2. Select the **Phone** checkbox and provide the appropriate phone number for the Borrower to call to opt-out of information sharing.
3. Select the **Website** checkbox and provide the appropriate website URL for the Borrower to use online opt-out.
4. Enter the number of days the Borrower may use to complete the Opt-Out steps in **Please Note** field.
5. Select the **Mail** checkbox and enter the company information for the Borrower to contact to opt-out of information sharing.
6. Select the **Joint Accountholder** checkbox to choose a single opt-out for joint Borrowers.
7. Select the appropriate **Opt-Out Choices** checkboxes.
8. Proceed to Questions/Who We Are.

## Questions/Who We Are

Use the **Questions/Who We Are** tab to provide the company contact information to display in the **Questions** section.

1. Select the Questions/Who We Are tab.



**Figure 554: Questions/Who We Are Options**

2. Select the **Phone** checkbox and enter a telephone number that customers should use to call with questions about the privacy notice.
3. Select the **Website** checkbox and enter the website the customers should use to find answers to questions about the privacy notice.
4. Enter information in the **Who is providing this notice** field to populate the **Who is providing this notice information** on the printed form.
5. Select the **Extend List** checkbox and enter additional text when more than four lines is required.

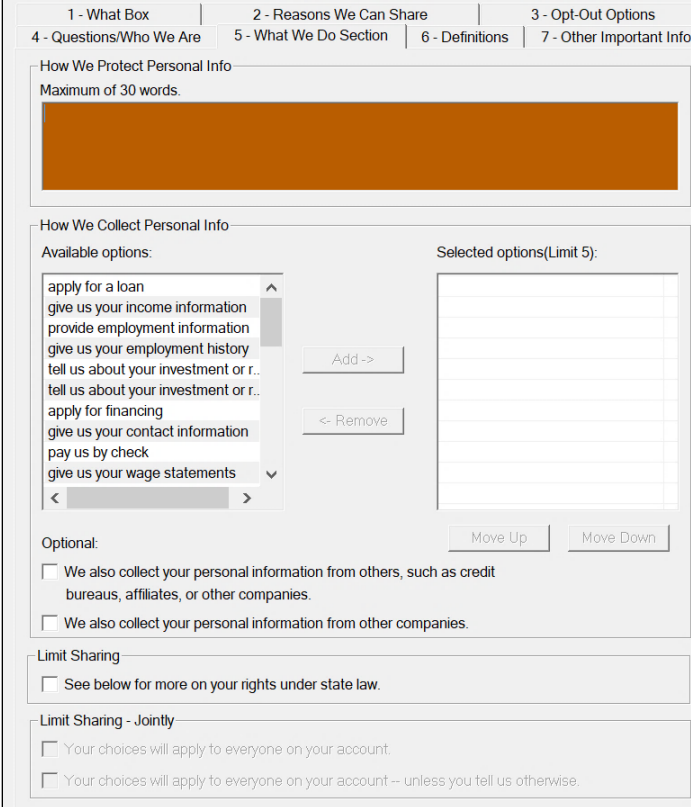
**Note:** The text if **Extend List** field is printed at the end of the disclosure. The text is printed in the **Other Important Info** section when the **Extend List** checkbox is not selected.

6. Proceed to What We Do Section.

## What We Do Section

Complete the **What We Do Section** about collecting and managing personal data.

1. Select What We Do Section tab.



**Figure 555: What We Do Section Options**

2. Enter the description of the security steps used to protect Borrower information in the **How We Protect Personal Info** field.

**Note:** The field allows 30 words maximum.

3. Select a How We Collect Personal Info Available Option.
4. Click **Add** to move the selected option to the **Selected Options** list.
5. Repeat Steps 3 – 4 for up to five options.
6. Highlight and click **Remove** to move an option from the **Selected Options** list.
7. Select the **Optional** checkboxes if applicable.
8. Select the **Limit Sharing** checkbox to display specific state laws on the privacy policy.
9. Select the **Limit Sharing – Jointly** options if applicable.
10. Proceed to Definitions.

## Definitions

Complete the **Definitions** tab to define affiliate and joint marketing information to display on the privacy policy.

1. Select the **Definitions** tab.

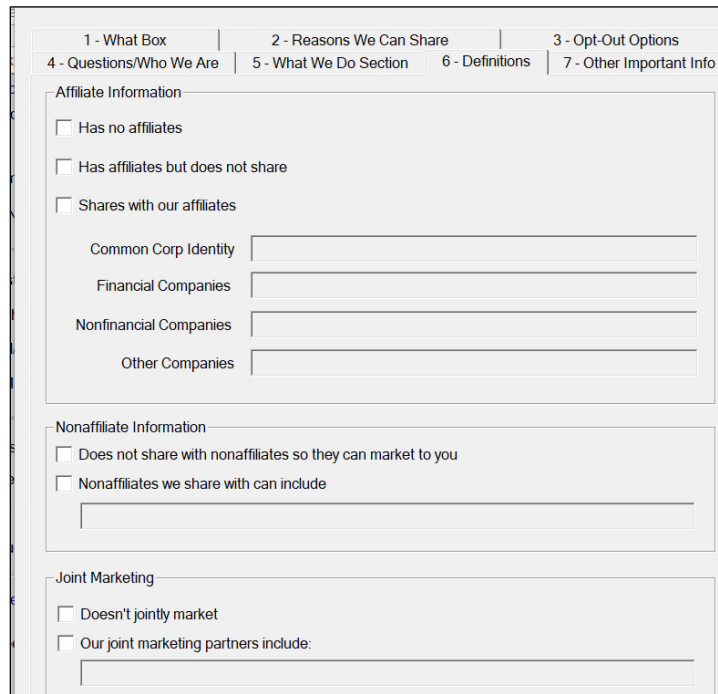


Figure 556: Definition Options

2. Select the appropriate **Affiliates Information** checkbox.
3. Complete the **Shares with our affiliates** fields when selecting the checkbox.
4. Select the appropriate **Nonaffiliate Information** checkbox.
5. Complete the **Nonaffiliates we share with can include** field when selecting the checkbox.
6. Select the appropriate **Joint Marketing** checkbox.
7. Complete the **Our joint marketing partners include** field when selecting the checkbox.
8. Proceed to Other Important Info.

## Other Important Info

Complete the **Other Important Info** tab with other information to include on the privacy form.

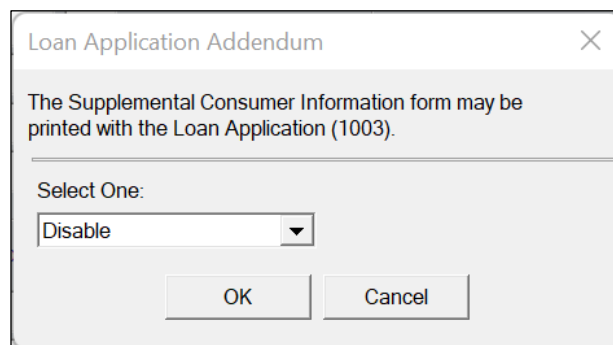
1. Select the Other Important Info tab.

2. Select the Show General Information Box checkbox.
3. Enter important information to include on the form.
4. Select the **Extend To Third Page** checkbox to extend additional information to a third page of the privacy form.
5. Click **OK** on the *Privacy Policy Disclosure* dialog to save all changes.

## Print Loan Application Addendum

The **Loan Application Addendum** is used for collecting Borrower demographic information. Select an option from the dropdown to print the *Loan Application Addendum* with the loan application.

1. Select **Company Defaults** from the *Utilities* men.
2. Select **Loan Application Addendum**.



**Figure 557: Loan Application Addendum**

3. Select the dropdown menu and select one of the options (*All Loans, Disable, FHA*).
4. Click **OK** to save.

## Freddie Mac LPA System-to-System

Set up the direct connection to the Freddie Mac Loan Product Advisor (LPA) to communicate directly with the LPA system.

**Note:** A Freddie Mac account must be created and configured through the *Freddie Mac System-to-System* website before communication is enables.

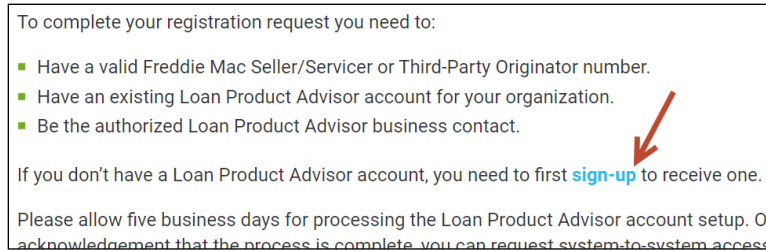
### **LPA Account Sign Up**

Log into the *Freddie Mac System-to-System* website to request the LPA system access.

1. Click the following link to access the System-to-System Access Registration Form:

[System-to-System Access Registration Form - Freddie Mac](#)

2. Locate the **sign-up** link.



**Figure 558: Freddie Mac LPA Sign Up**

3. Follow the on-screen prompts to complete the registration and retrieve a **User ID** and **Password**.

## Set Up Point LPA Connection

Set up the Point LPA connection after ensuring the information in the following table is available.

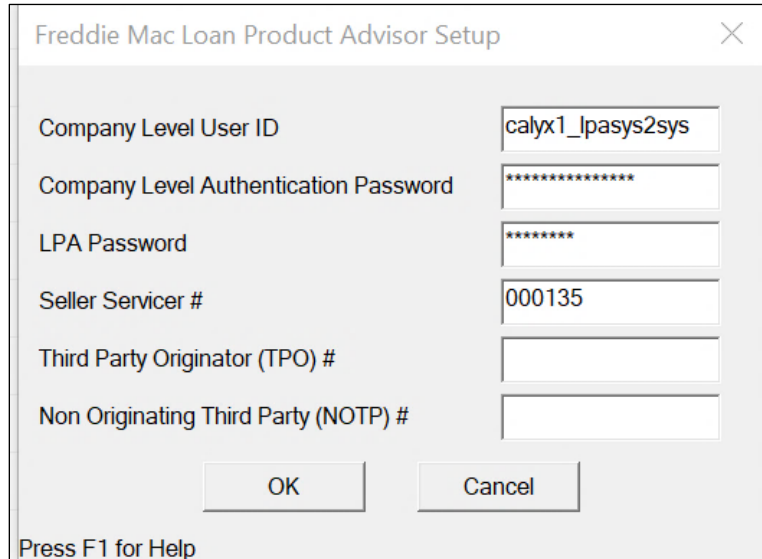
**Table 11: LPA Setup Required Information**

Required Information	Description
Company Level User ID	The Freddie Mac user ID and password assigned to the company for authenticating through the interface.
Company Level Authentication Password	Enter the Freddie Mac assigned password for the Freddie Mac (S2S) system. Information is received from the <a href="#">System-to-System Access Registration Form - Freddie Mac</a> during system up. See <a href="#">LPA Account Sign Up</a> .
Seller Servicer Number	A Freddie Mac-assigned number indicating a company is approved to do business directly with Freddie Mac.
Third Party Originator (TPO) Number	A Freddie Mac-assigned Third-Party Originator number for accessing LPA directly.
Non-Originating Third Party (NOTP) Number	A Freddie Mac-assigned number for non-originating third parties and Mortgage Service Providers access LPA directly.
LPA password	A Freddie Mac-assigned number for non-originating third parties and Mortgage Service Providers access LPA directly.

1. Select Company Defaults from the Utilities menu.



2. Select Freddie Mac LPA System-to-System.
3. Complete the **Setup** fields.

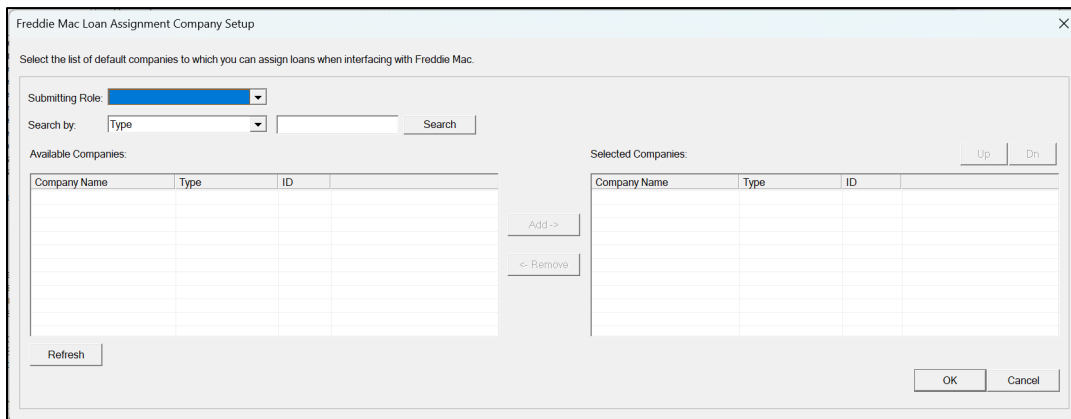


**Figure 559: Freddie Mac Loan Product Advisor**

4. Click **OK** to save the information.

## Freddie Mac Loan Assignment Company Setup

This utility allows the user to add companies interfacing with Freddie Mac to a list of selected companies for the [Loan Assignment](#) screen.



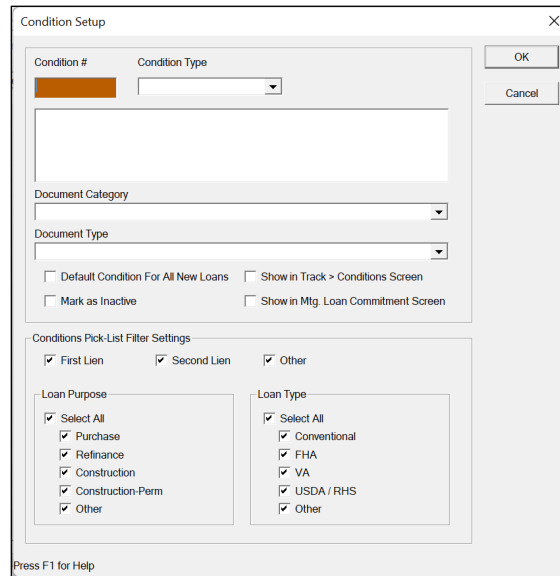
To use the utility:

1. Select a **Submitting Role**.
2. Use the **Search By** dropdown menu to select parameter if applicable.

**Or**



- Enter a unique condition identifier in the **Condition #** field.



**Figure 561: Conditions Setup Dialog**

- Select the appropriate **Condition Type** from the dropdown list.
- Enter a condition description in the open field.
- Select the appropriate **Document Category** from the dropdown list.
- Select the appropriate **Document Type** from dropdown list.

**Note:** Default *Document Category* and *Document Type* lists are provided. (See [Document Categories and Types](#) for details on modifying the options.)

- Select the **Default Condition for All New Loans** checkbox to include the condition in the **Default List** for loans.

**Note:** Conditions **Pick-List Filter Settings**, **Loan Purpose**, and **Loan** options are not available when selecting the **Default Conditions** checkbox.

- Select the **Show in Track > Conditions Screen** checkbox to include the condition on the *Track Conditions* screen. (See [Track Conditions](#) for details.)
- Select the **Mark as Inactive** checkbox to exclude the condition from the **Default Conditions** that populate the *Banker Conditions* screen when the Loan Originator selects specific conditions. (See [Conditions](#) for details.)
- Select the **Show in Mtg Loan Commitment Screen** checkbox to include the condition on the *Mortgage Loan Commitment* screen. (See [Mortgage Loan Commitment](#) for details.)
- Select the appropriate **Filter** option(s) to set the lien types for which the condition is available.

14. Select the appropriate **Loan Purpose** option(s) to set the loan purpose for which the condition is available.
15. Select the appropriate **Loan Type** option(s) to set the loan types for which the condition is available.
16. Click **OK** on the Condition Setup dialog save the condition. (See [Figure 556.](#))
17. Repeat Steps 1 – 16 for other conditions.
18. Click **OK** on the *Condition Types* dialog when finished creating the **Default Condition Types**. (See [Figure 555.](#))

## Sort Condition Types

Sort the condition types to determine the order in which the conditions appear on *Banker Conditions* screen **Loan Conditions** table.

1. Click a column heading on the *Condition Types* dialog to sort the list in ascending order by that column. (See [Figure 555.](#))
2. Click **OK** to save the changes.

## Edit Conditions

Use the following steps to edit a listed condition.

1. Select the **Condition** to edit. (See [Figure 555.](#))
2. Click **Edit**.
3. Make the appropriate changes on the *Condition Setup* dialog. (See [Figure 556.](#))
4. Click **OK** on the *Condition Setup* dialog.
5. Click **OK** on the *Condition Types* dialog.

## Delete Condition

Use the following steps to delete a listed condition.

1. Select the **Condition** to delete. (See [Figure 555.](#))
2. Click **Delete**.

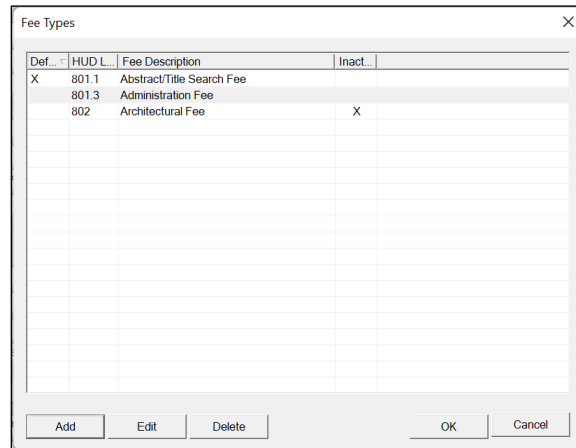
## Fee Types

The **Fee Types** populate the **Fees** table on the *Banker Fees & Impounds* screen when the **Add Defaults** button or **Add Fees from Pick-List** button is selected. (See [Fees & Impounds](#) for details.)

## Add Fees

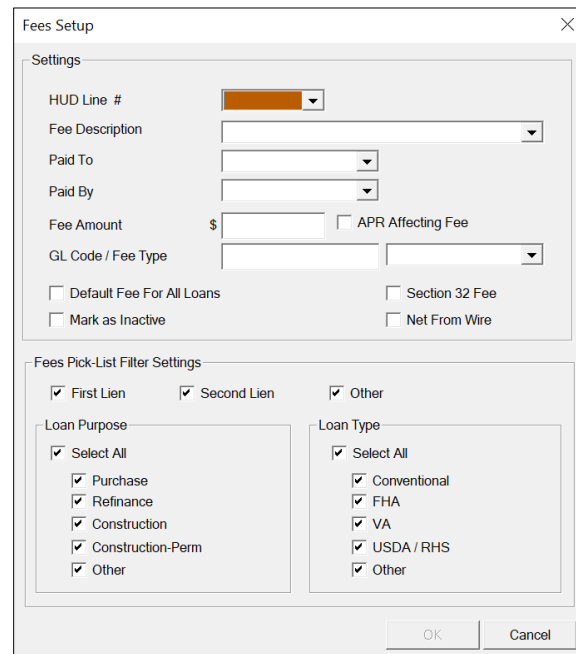
Use the following steps to add fees to the *Fee Types* dialog.

1. Select **Company Defaults** from the *Utilities* menu.
2. Select **Fee Types**.
3. Click **Add** on the *Fees Types* dialog.



**Figure 562: Fee Types Dialog**

4. Select the **HUD Line #** from the dropdown on the *Fees Setup* dialog.



**Figure 563: Fees Setup Dialog**

5. Select the **Fee Description** from the dropdown.

6. Select the **Paid To** party from the dropdown.
7. Select the **Paid By** party from the dropdown.
8. Enter the **Fee Amount**.
9. Select the **APR Affecting Fee** checkbox if the fee is included in the Annual Percentage Rate (APR).
10. Enter the General Ledger (GL) Code.
11. Select the **Fee Type** from the **GL** dropdown.
12. Select the Default **Fee for All Loans** checkbox to include the condition in the **Default List** for all loans.

**Note:** **Fees Pick-List Filter Settings**, **Loan Purpose**, and **Loan** options are not available when selecting the **Default Fee For All Loans** checkbox.

13. Select the **Section 32 Fee** checkbox when the fee is a Section 32 fee.
14. Select the **Net From Wire** checkbox when the fee is not included with the amount to be wired
15. Select the appropriate **Filter** option(s) to set the lien types for which the fee is applicable.
16. Select the appropriate **Loan Purpose** option(s) to set the loan purpose for which the fee is available.
17. Select the appropriate **Loan Type** option(s) to set the loan types for which the fee is available.
18. Click OK to save the **Fee Type**.
19. Repeat Steps 1 – 15 for other condition.
20. Click **OK** on the *Fee Types* dialog when finished creating the **Default Fee Types**. (See [Figure 557](#).)

## Sort Fee Types

Sort the condition types to determine the order in which the conditions appear on *Banker Fees & Impounds* screen **Fees** table.

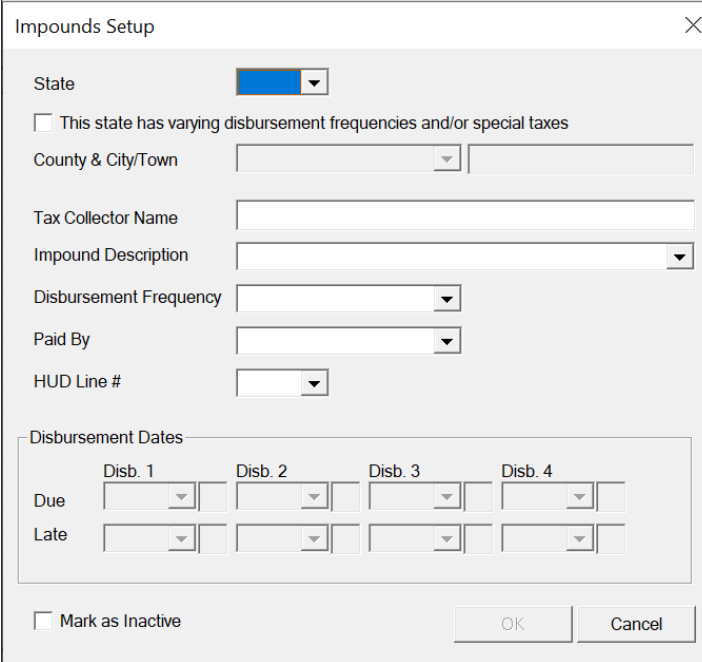
1. Click a column heading to sort the list in ascending order by that column. (See [Figure 557](#).)
2. Click **OK** to save the changes.

## Edit Fees

Use the following steps to edit listed fees.



- Select the **State** from the dropdown list on the *Impounds Setup* dialog.



**Figure 565: Impounds Setup Dialog**

- Check the **State** checkbox if applicable.

**Note:** The **Count & City/Town** dropdowns are only available when certain states are selected.

- Select the **County** from the dropdown when required.
- Enter the **City/Town** when required.
- Enter the **Tax Collector Name**.
- Select the **Impound Description**.
- Select the **Disbursement Frequency**.
- Select the **Paid By** party.
- Select the **HUD Line #**.
- Complete the **Disbursement Dates** fields.
- Select the **Mark as Inactive** checkbox to keep the impound from the **Defaults List**.
- Click **OK** on the *Impounds Setup* dialog.
- Repeat Steps 1 – 12 for additional impounds.
- Click **OK** on the *Impounds Types* dialog when finished creating the **Default Impound Types**. (See [Figure 559](#).)



## Sort Impound Types

Sort the impound types to determine the order in which the conditions appear on *Banker Fees & Impounds* screen **Tax and Insurance Impounds** table.

1. Click a column heading to sort the list in ascending order by that column. (See [Figure 559.](#))
2. Click **OK** to save the changes.

## Edit Impounds

Use the following steps to edit a listed impound.

1. Select the impound to edit. (See [Figure 559.](#))
2. Click **Edit**.
3. Make the appropriate changes on the *Impound Setup* dialog. (See [Figure 558.](#))
4. Click **OK** on the *Impound Setup* dialog.
5. Click **OK** on the *Impound Types* dialog.

## Delete Impounds

Use the following steps to delete a listed impound.

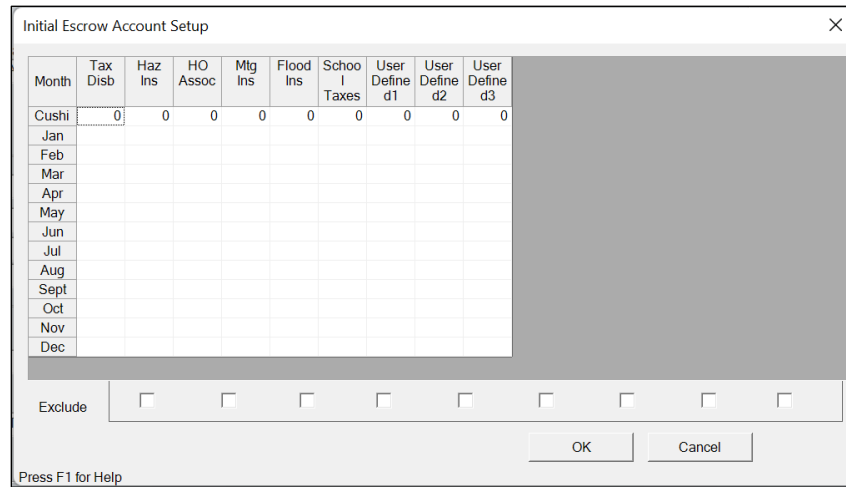
1. Select the impound to delete. (See [Figure 559.](#))
2. Click **Delete**.

## Escrow Account Payments

Use the *Initial Escrow Account Setup* dialog to calculate the escrow payments. The following calculations can be defined:

- Three user-defined
  - Escrow for taxes
  - Hazard insurance
  - Mortgage insurance
  - Flood insurance
  - School taxes
1. Click **Company Defaults** from the *Utilities* menu.

2. Select **Escrow Account**.



The dialog box titled "Initial Escrow Account Setup" contains a table with the following columns: Month, Tax Disb, Haz Ins, HO Assoc, Mtg Ins, Flood Ins, School Taxes, User Define d1, User Define d2, and User Define d3. The "Cushi" row has values of 0 in the Tax Disb, Haz Ins, HO Assoc, Mtg Ins, Flood Ins, and School Taxes columns. Below the table is an "Exclude" row with checkboxes for each of the nine columns. The "Exclude" checkbox for "Tax Disb" is checked. At the bottom are "OK" and "Cancel" buttons, and a note "Press F1 for Help".

Month	Tax Disb	Haz Ins	HO Assoc	Mtg Ins	Flood Ins	School Taxes	User Define d1	User Define d2	User Define d3
Cushi	0	0	0	0	0	0	0	0	0
Jan									
Feb									
Mar									
Apr									
May									
Jun									
Jul									
Aug									
Sept									
Oct									
Nov									
Dec									

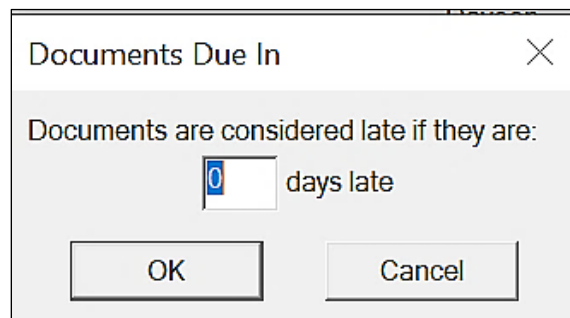
Figure 566: Initial Escrow Account Setup

3. Select the cell corresponding to the month the payment is due and enter the number of months to be paid at that time for each payment type.
4. Enter the number of months the Borrower must pay in the **Cushion** row if Borrower must pay some fees in advance to provide a reserve.
5. Select the **Exclude** checkbox at the bottom of the **Disbursement** column to exclude a fee from the aggregate accounting.
6. Click **OK**.

## Docs Due In

Use the **Docs Due In** option to set the default for the number of days after a due date a document is considered late.

1. Select Company Defaults from the Utilities menu.
2. Select Docs Due In.



The dialog box titled "Documents Due In" contains the text "Documents are considered late if they are:" followed by a text input field containing the number "0" and the text "days late". At the bottom are "OK" and "Cancel" buttons.

Figure 567: Docs Due In Dialog

3. Enter the number of days after a document is requested before it is considered late.
4. Click **OK**.

## Document Categories and Types

Point provides default document categories and document types. Create new categories and types or modify existing to meet company requirements.

**Note:** Refer to [eLoan Document Management](#) for additional information about document management, categories, and document types.

### Add Document Categories

Use the following steps to new document categories.

1. Select **Company Defaults** from the *Utilities* menu.
2. Select Document Categories/Types.

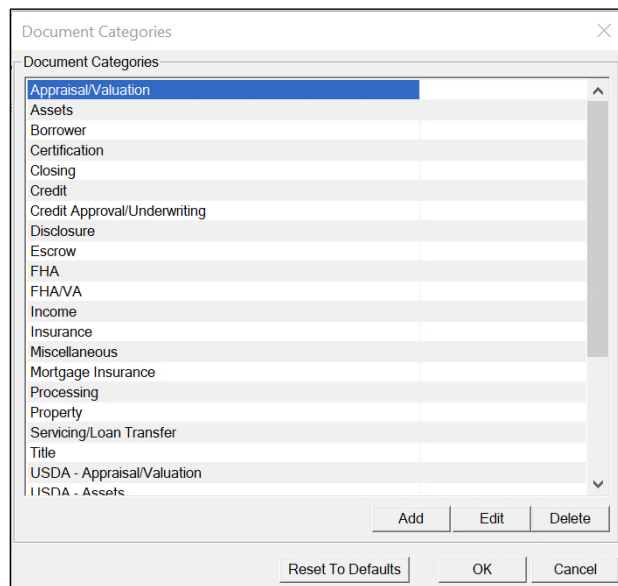


Figure 568: Document Categories Dialog

3. Click **Add** on the *Document Categories* dialog.

4. Enter the new category name in the **Category Name** field.



**Figure 569: Document Types Dialog**

**Note:** Proceed to [Add Document Types](#) before clicking **OK** to add document types to the new category.

5. Click the **X** to close the *Document Types* dialog.
6. Click **OK** on the *Document Categories* dialog.

## Edit Document Categories

Use the following steps to rename an existing document category. (See [Add Document Types](#) to add document types to a category.)

1. Select the category to edit. (See [Figure 563](#).)
2. Click **Edit**.
3. Rename the category on the *Document Types* dialog. (See [Figure 564](#).)
4. Click the **X** to close the *Document Types* dialog.
5. Click **OK** on the *Document Categories* dialog.

## Delete Document Categories

Use the following steps to delete an existing document category.

1. Select the category to delete. (See [Figure 563](#).)
2. Click **Delete**.
3. Click **Yes** on the *Delete Category* prompt.

4. Click **OK** on the *Document Categories* dialog.

## Add Document Types

Use the following steps to add document types to document categories. Document types can only be included in one document category.

1. Select the **Document Category** containing **Document Type**. (See [Figure 563](#).)
2. Click **Edit**.
3. Click **Edit** on the **Document Types** dialog. (See [Figure 564](#).)
4. Enter the document **Type Name** on the *Document Type* dialog.

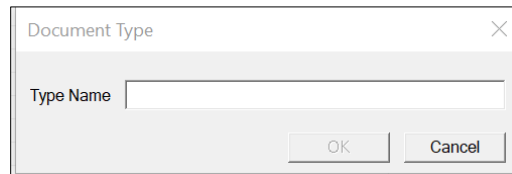


Figure 570: Document Type Dialog

5. Click **OK**.
6. Click the **X** to close the *Document Types* dialog.
7. Click **OK** on the *Document Categories* dialog.

## Edit Document Types

Use the following steps to edit existing document types.

1. Select the **Document Category** containing **Document Type** to edit. (See [Figure 563](#).)
2. Click **Edit**.
3. Update the Category Name.
4. Click **OK**.
5. Click the **X** to close the *Document Types* dialog.
6. Click **OK** on the *Document Categories* dialog.

## Delete Document Type

Use the following steps to delete an existing category.

1. Select the **Document Category** containing the **Document Type** to delete. (See [Figure 563](#).)
2. Click **Delete**.

3. Click **Yes** on the Delete Category Confirmation.
4. Click **OK** on the *Document Categories* dialog.
5. Click the **X** to close the *Document Types* dialog.
6. Click **OK** on the *Document Categories* dialog.

## Reset Default Document Categories

Click the **Reset to Defaults** button on the *Document Categories* dialog to return the document categories and document types to the original settings received when Point was installed.

## Stacking Orders

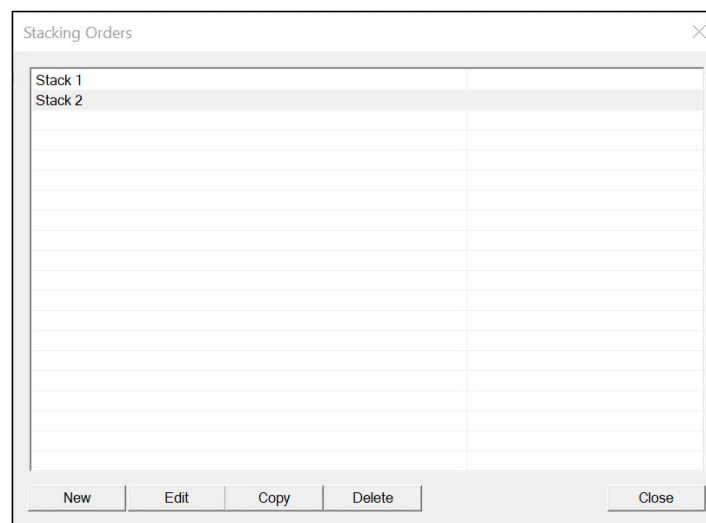
The **Stacking Orders** option specifies the document printing sequence in the **Document Repository**. Create the stacking order to avoid scrolling through the **Document List** to locate the required form.

**Note:** Refer to [eLoan Document Management](#) for additional information about document management, categories, and document types.

## New Stacking Orders

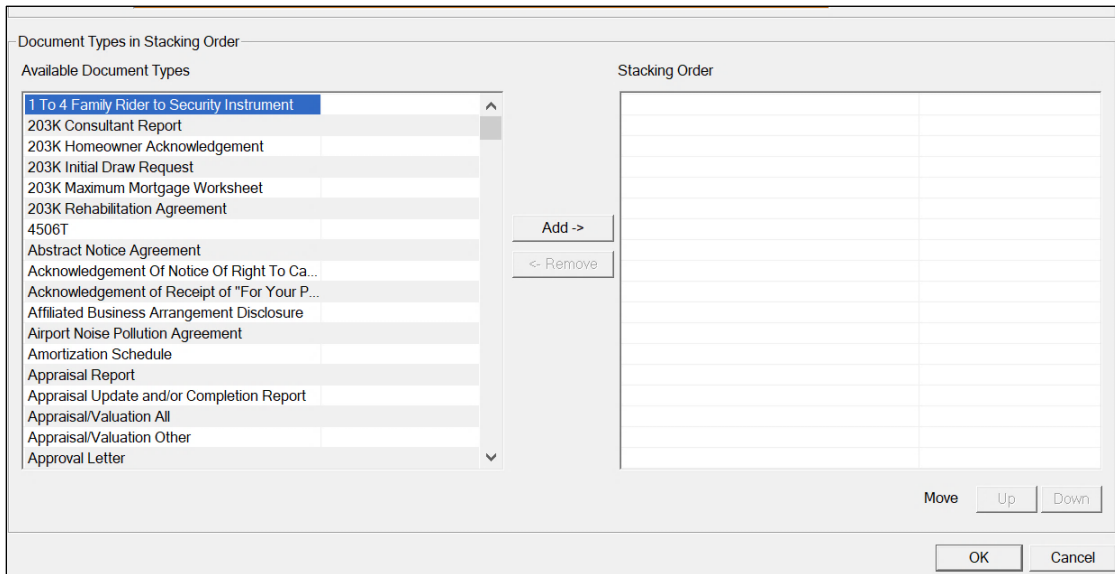
Use the following steps to create a new stacking order.

1. Select Company Defaults from the Utilities menu.
2. Select Stacking Orders.
3. Click **New** on the *Stacking Orders* dialog.



**Figure 571: Stacking Orders Dialog**

4. Enter the **Stacking Name**.



**Figure 572: Stacking Order Dialog**

5. Enter details in the **Notes** field.
6. Select a document from the **Available Document Types** list.
7. Click **Add**.
8. Repeat Steps 6 – 7 for remaining documents to add to the stack.
9. Click **OK** on the *Stacking Order* dialog when complete.
10. Click **OK** on the *Stacking Orders* dialog.

## Edit Stacking Orders

Edit an existing document stack to change document order or to add/delete documents.

1. Select the **Stack** to edit. (See [Figure 566](#).)
2. Click **Edit**.
3. Rename the **Stack** if applicable.
4. Add or remove **Notes** if applicable.
5. Use the **Add/Remove** arrows to add or remove stacked documents from the **Stacking Order**.
6. Use the **Move Up/Down** arrows to shift the document **Stacking Order**.
7. Click **OK** on the *Stacking Order* dialog when complete.
8. Click **OK** on the *Stacking Orders* dialog.

## Copy Stacking Orders

Use the following steps to copy an existing document stack.

1. Select the **Stack** to copy. (See [Figure 566](#).)
2. Click **Copy**.
3. Use the steps in Edit Stacking Orders to edit the new stack.
4. Click **OK** on the *Stacking Order* dialog when complete.
5. Click **OK** on the *Stacking Orders* dialog.

## Delete Stacking Orders

Use the following steps to delete an existing document stack.

1. Select the **Stack** to delete. (See [Figure 566](#).)
2. Click **Delete**.

## Package Types

Document packages are used to send loan documents to resources during the loan process. A default package list is provided. Package types are used to identify the package in which a document belongs.

**Note:** Refer to [eLoan Document Management](#) for additional information about document management and packages.

## Add Package Types

Use the following steps add a package type.

1. Select **Company Defaults** from the *Utilities* menu.



2. Select **Package Types**.

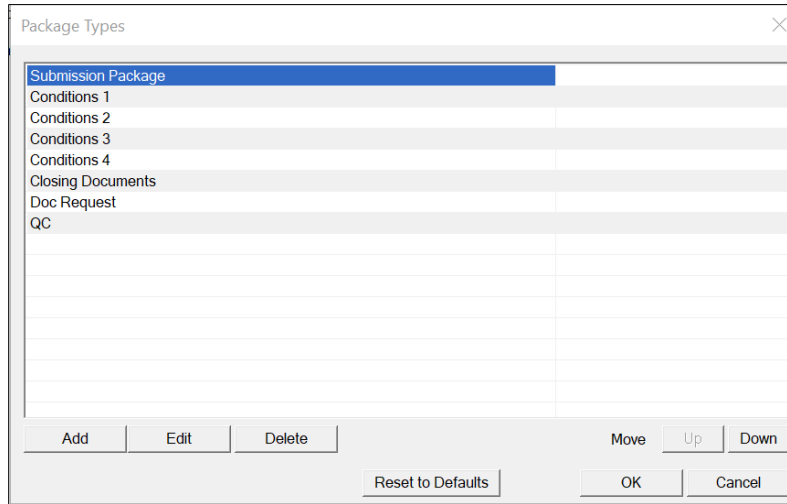


Figure 573: Package Types Dialog

3. Click **Add**.
4. Enter the package **Type Name**.

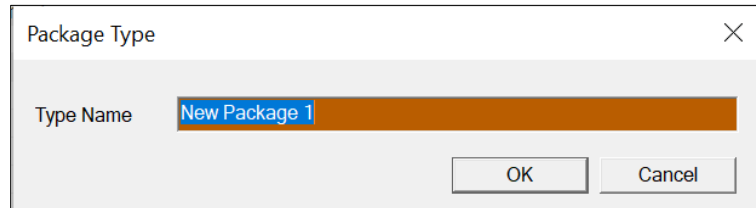


Figure 574: Package Type Dialog

5. Click **OK** on the *Package Type* dialog.
6. Click **OK** on the *Package Types* dialog.

## Edit Package Types

Use the following steps to edit an existing package type.

1. Select the package type to edit. (See [Figure 568](#).)
2. Use the **Move Up/Down** buttons to sort the packages order.
3. Click **Edit**.
4. Update the package **Type Name**. (See [Figure 569](#).)
5. Click **OK** on the *Package Type* dialog.
6. Click **OK** on the *Package Types* dialog.

## Delete Package Types

Use the followings steps to delete an existing package type.

1. Select the package type to delete. (See [Figure 568](#).)
2. Click **Delete**.

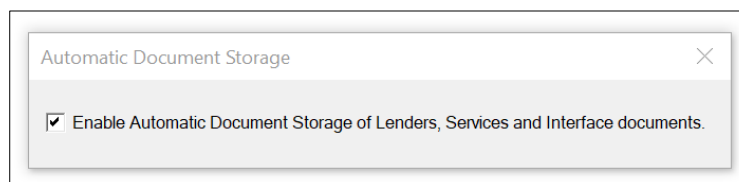
## Reset Default Package Type

Click the **Reset to Defaults** button on the *Package Types* dialog to return the types to the original settings received when Point was installed.

## Set Automatic Document Storage

Use the **Automatic Document Storage** to enable automated storage for documents received from:

- Lenders
  - Services
  - Interface
1. Select Company Defaults from the Utilities menu.
  2. Select Automatic Document Storage.
  3. Clear the checkbox to disable automatic document storage.



**Figure 575: Automatic Document Storage**

4. Verify the checkbox is selected to enable the automatic document storage.

## Warehouse Lenders

Use the **Warehouse Lenders** option to enter lender information. The information populates the corresponding fields in the *Banker Warehouse & Purchase Advice* screen when the lender is selected from the **Warehouse Lender** dropdown. See [Warehouse & Purchase Advice](#) for details.

**Note:** The *Warehouse & Purchase Advice* screen is used to track warehouse line aging and loan purchase by investors.

## Add Warehouse Lenders

Use the following steps to add Warehouse Lenders to the list.

1. Select Company Defaults from the Utilities menu.
2. Select Warehouse Lenders.

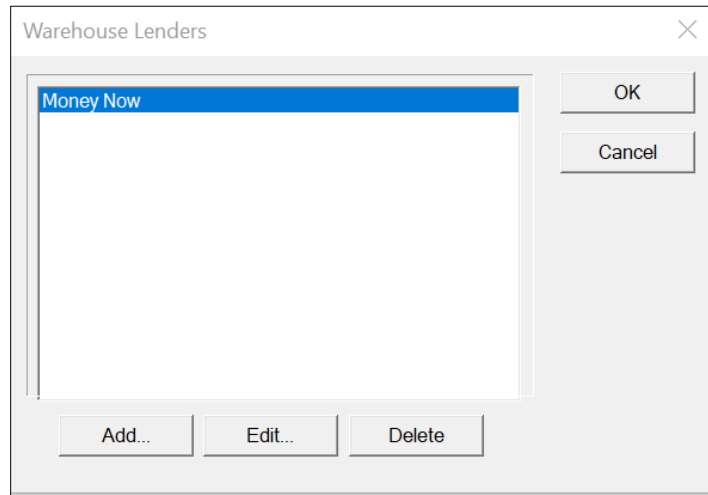


Figure 576: Warehouse Lenders Dialog

3. Click **Add**.

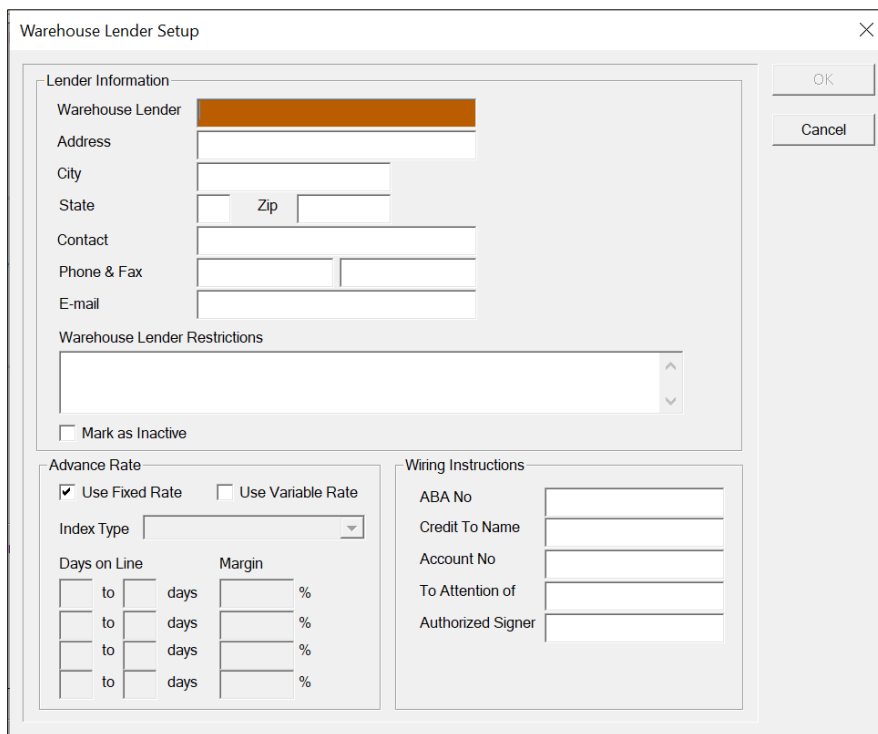


Figure 577: Warehouse Lender Setup Dialog

4. Enter the Lender Information.
5. Enter Warehouse Lender Restrictions notes.
6. Select the **Mark as Inactive** checkbox to retain the warehouse lender information but exclude the lender from the dropdown list on the *Warehouse & Purchase Advice* screen. (See [Warehouse & Purchase Advice](#) for details.)
7. Select the appropriate **Advance Rate** checkbox.
8. Select the **Index Type** from the dropdown when selecting the **Use Variable Rate** checkbox.
9. Enter the Days on Line and Margin percentages when selecting the Use Variable Rate checkbox.

**Note:** **Days on Line** and **Margin** percentages are not available when selecting the **Use Fixed Rate** checkbox.

10. Enter the unique 9-digit warehouse lender routing number assigned by the American Banker Association in the **ABA No** field.
11. Enter the name of the financial services entity receiving the warehouse advance from the warehouse lender in the **Credit to Name** field.
12. Enter the lender account number where the warehouse advance wired funds are deposited in the **Account No** field.
13. Enter the name of the individual to notify when the warehouse lender funds deposited in the bank account in the **To Attention of** field.
14. Enter the name of the individual authorized to sign on the lender account in the **Authorized Signer** field.
15. Click **OK** on the *Warehouse Lender Setup* dialog.
16. Click **OK** on the *Warehouse Lenders* dialog.

## Edit Warehouse Lenders

Use the following steps to edit an existing warehouse lender.

1. Select the warehouse lender to edit. (See [Figure 571](#).)
2. Click **Edit**.
3. Make the appropriate changes in the *Warehouse Lender Setup* dialog. (See [Figure 572](#).)
4. Click **OK** on the *Warehouse Lender Setup* dialog.
5. Click **OK** on the *Warehouse Lenders* dialog.

## Delete Warehouse Lenders

Use the following steps to delete an existing warehouse lender.

1. Select the warehouse lender to delete. (See [Figure 571.](#))
2. Click **Delete**.
3. Click **OK** on the *Warehouse Lenders* dialog.

## Investors

Use the **Investors** option to add detailed information about investors that purchase closed loans. The investor information automatically populates in the *Banker Shipping* screen when an investor is selected on the [Secondary Marketing](#), [Underwriting](#), or [Banker Shipping](#) screens to avoid repetitive data entry.

## Add Investors

Use the following steps to add investors.

1. Select **Company Defaults** from the *Utilities* menu.
2. Select **Investors**.

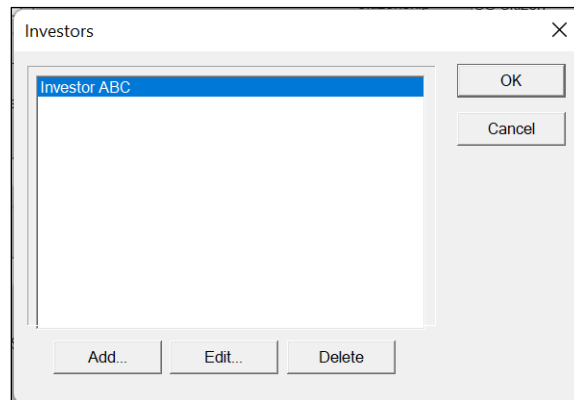
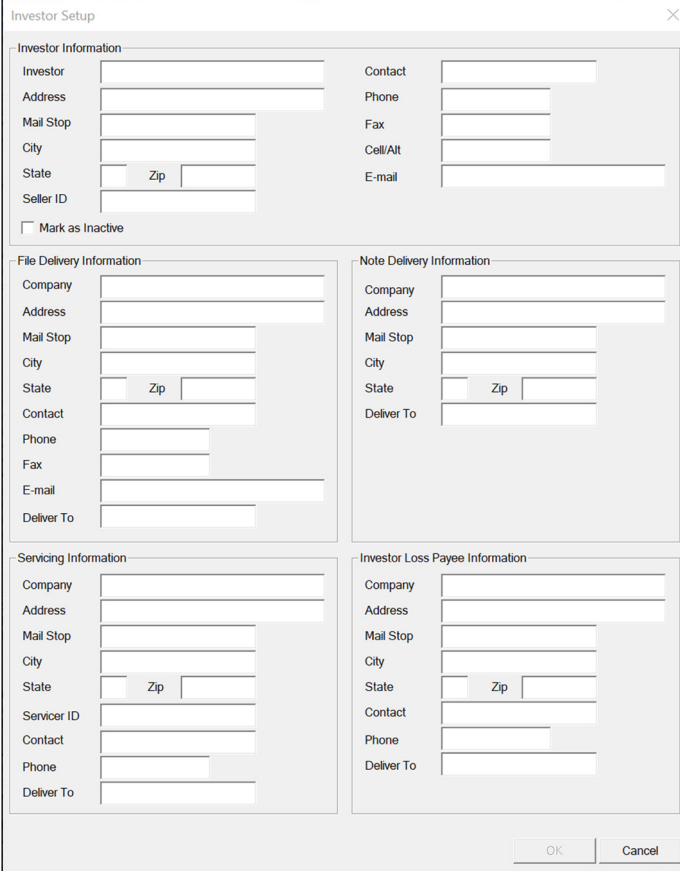


Figure 578: Investors Dialog

3. Click **Add**.

4. Enter the **Investor** Information on the *Investor Setup* dialog.



**Figure 579: Investor Setup Dialog**

5. Select the **Mark as Inactive** checkbox to exclude the investor from the dropdown list on other screens.
6. Enter loan **File Delivery** Information.
7. Enter **Note Delivery** Information when different from *File Delivery Information*.
8. Enter the servicer details in the **Servicing Information** section.
9. Enter the Investor Loss Payee Information section.
10. Click **OK** to close the *Investor Setup* dialog.
11. Click **OK** to close the *Investors* dialog.

## Edit Investors

Use the following steps to edit investor information.

1. Select the investor to edit. (See [Figure 573.](#))
2. Click **Edit**.

3. Make required changes in the *Investor Setup* dialog.
4. Click **OK** to close the *Investor Setup* dialog.
5. Click **OK** to close the *Investors* dialog.

## Delete Investors

Use the following steps to delete an investor.

1. Select the investor to delete. (See [Figure 573.](#))
2. Click **Delete**.
3. Click **OK** to close the *Investors* dialog.

## Create Default Trailing Documents List

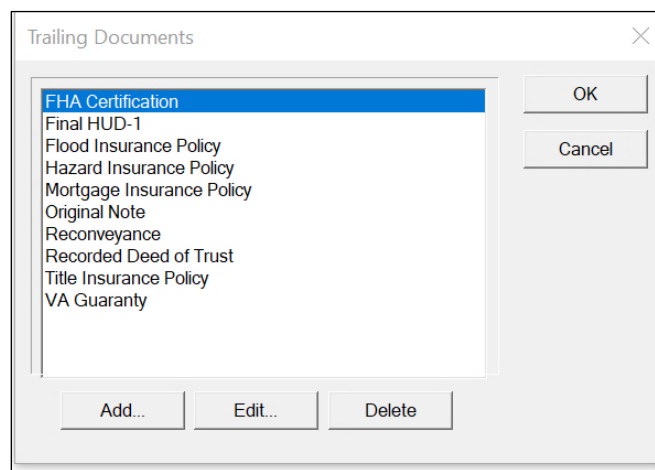
The **Trailing Documents** option populates **Trailing Documents** on the *Banker Trailing Documents* screen. Establish a standard set of trailing documents for loan types added to the **Trailing Documents** list by clicking the **Auto-Populate** button in the *Trailing Documents* screen.

**Note:** The auto-populate settings are predefined for each default trailing document. Use the **Edit** button in the *Banker Trailing Documents* screen to change the settings.

## Add Trailing Documents

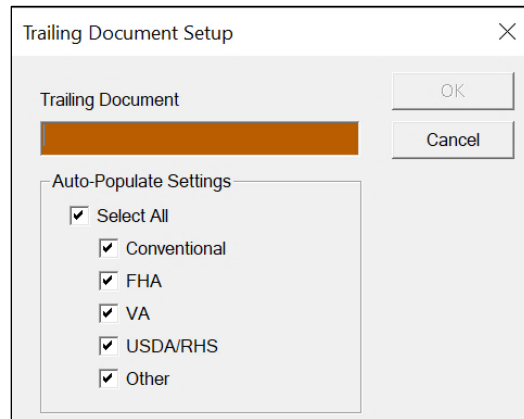
Use the following steps to add Trailing Documents to the list created during the Point installation.

1. Select **Company Defaults** from the *Utilities* menu.
2. Select **Trailing Documents**.



**Figure 580: Trailing Documents Dialog**

3. Click **Add**.
4. Enter the **Trailing Document** name.



**Figure 581: Trailing Document Setup Dialog**

5. Select the loan types that will include or exclude this document in the **Default Trailing Documents** list on the *Banker Trailing Documents* screen. (See [Trailing Documents](#) for details.)

**Note:** Select the **Select All** checkbox to choose all loan types.

6. Click **OK** on the *Trailing Document Setup* dialog.
7. Click **OK** on the *Trailing Documents* dialog.

## Edit Trailing Documents

Use the following steps to edit trailing document loan types.

1. Select the document to edit. (See [Figure 575](#).)
2. Click **Edit**.
3. Make appropriate changes on the **Trailing Document Setup** dialog. (See [Figure 576](#).)
4. Click **OK** on the *Trailing Document Setup* dialog.
5. Click **OK** on the *Trailing Documents* dialog.

## Delete Trailing Documents

Use the following steps to delete a listed trailing document.

1. Select the document to delete. (See [Figure 575](#).)
2. Click **Delete**.
3. Click **OK** on the *Trailing Documents* dialog.



## Dropdown Lists

Use the **Dropdown List** options to create default dropdown lists to select from when completing the loan application.

The following table contains the dropdown lists that can be set up in Point.

**Table 12: Available Dropdown Lists**

Originator	Processor	Underwriter
Doc Prep	Closer/Funder	Shipper
Adjustment Type	Manner	Title
Branch	Region	Division
Team	Registration Doc	Taxes
Hazard Insurance	Mortgage Insurance	City Tax
State Tax	User-defined	Cardex Category

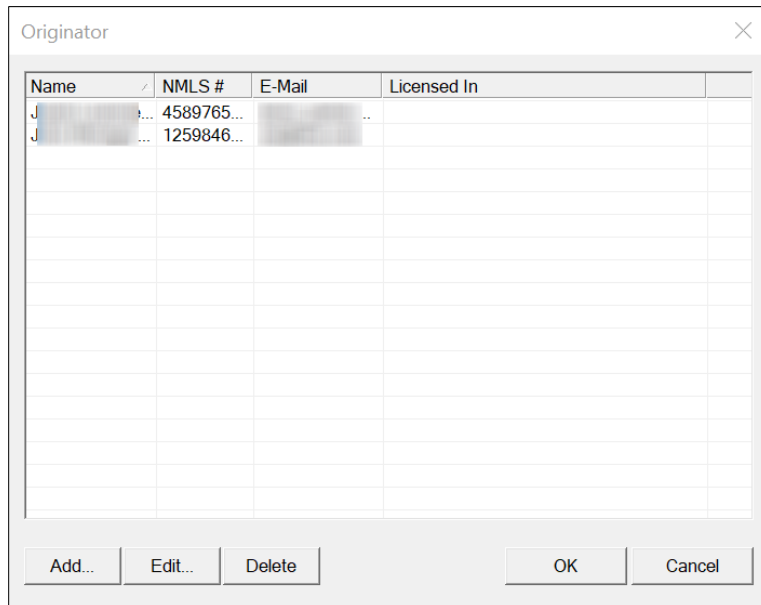
Use the following steps to:

- Add items to selected list
- Edit items on the selected list
- Delete items on the selected list

### Add List Items

1. Select **Dropdown Lists** from the **Utilities** menu.

2. Select the list to add items.

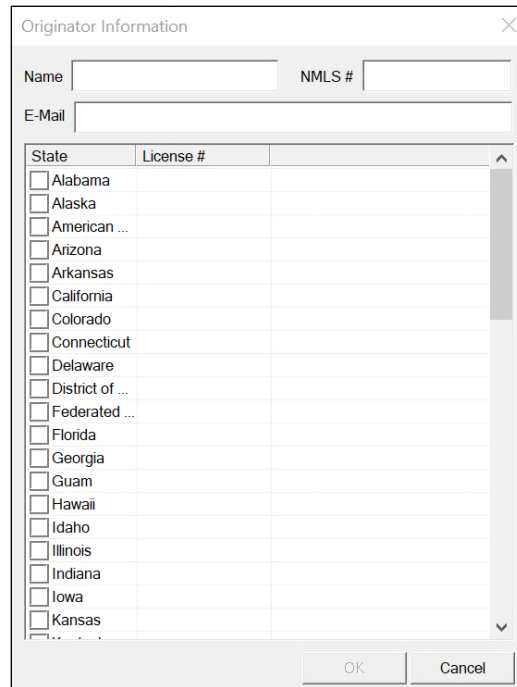


**Figure 582: List Dialog**

**Note:** The above graphic displays the **Originator List** option.

3. Click **Add** on the *List* dialog. (See [Figure 577.](#))

- Complete the fields in the sub-dialog.



The dialog box titled "Originator Information" contains the following fields and controls:

- Name: [Text Input]
- NMLS #: [Text Input]
- E-Mail: [Text Input]
- State: [Dropdown List]
- License #: [Text Input]

The State dropdown list is expanded, showing a scrollable list of states with checkboxes:

State	License #
<input type="checkbox"/> Alabama	
<input type="checkbox"/> Alaska	
<input type="checkbox"/> American ...	
<input type="checkbox"/> Arizona	
<input type="checkbox"/> Arkansas	
<input type="checkbox"/> California	
<input type="checkbox"/> Colorado	
<input type="checkbox"/> Connecticut	
<input type="checkbox"/> Delaware	
<input type="checkbox"/> District of ...	
<input type="checkbox"/> Federated ...	
<input type="checkbox"/> Florida	
<input type="checkbox"/> Georgia	
<input type="checkbox"/> Guam	
<input type="checkbox"/> Hawaii	
<input type="checkbox"/> Idaho	
<input type="checkbox"/> Illinois	
<input type="checkbox"/> Indiana	
<input type="checkbox"/> Iowa	
<input type="checkbox"/> Kansas	
...	

At the bottom of the dialog are "OK" and "Cancel" buttons.

**Figure 583: Originator Information Dialog**

**Note:** The sub-dialog varies depending on the selected dropdown list.

- Click **OK** on the sub-dialog.
- Click **OK** on the *List* dialog

## Edit List Items

Use the following steps to edit the selected list.

- Select the list item to edit. (See [Figure 577](#).)
- Click **Edit**.
- Click **OK** on the sub-dialog.
- Click **OK** on the *List* dialog.

## Delete List Item

Use the following steps to delete an item from the selected list.

- Select the list item to delete. (See [Figure 577](#).)
- Click Delete.
- Click **OK** on the *List* dialog.

## Create Escrow and Title Tables

Use the **Escrow** tables and **Title** tables options to create tables for standard escrow and title fees. The tables are accessed by clicking the **Table** button in the **Title Charges** section on the *Fees Worksheet*. See [Fees Worksheet](#) for details.

### Escrow Tables

#### Create Escrow Table

Use the following steps to create Escrow tables.

1. Select **Escrow Tables** from the **Utilities** menu.
2. Select **Purchase**.

**Note:** Select **Refinance** to create an **Escrow Refinance** table.

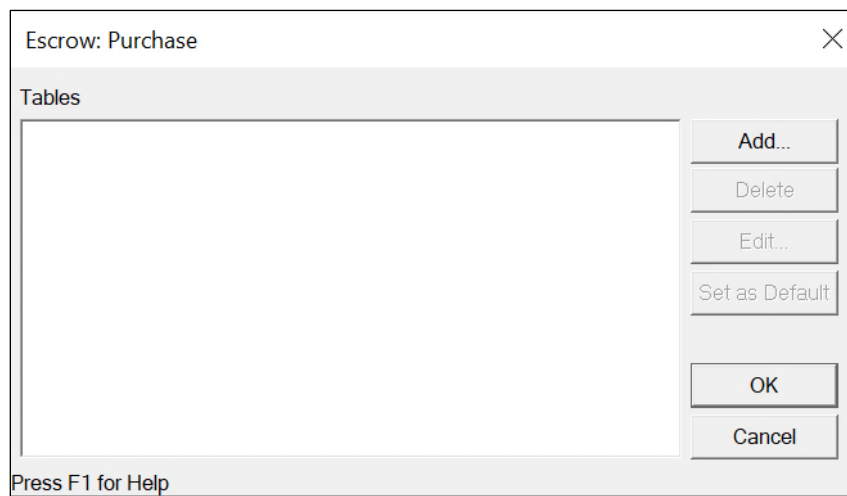
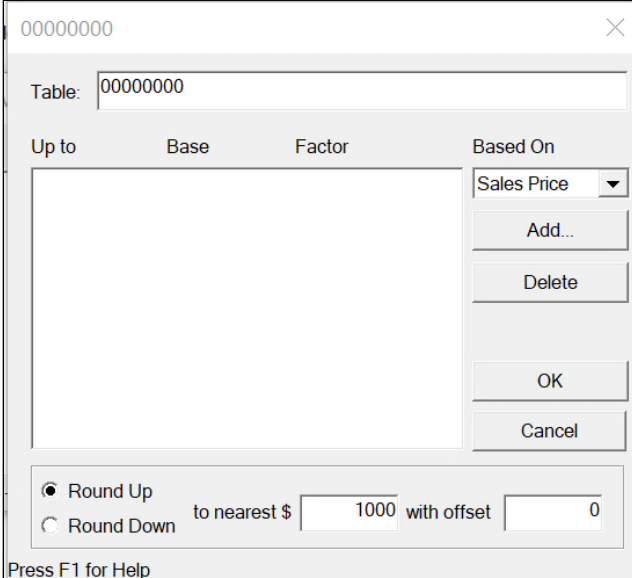


Figure 584: Escrow Purchase Dialog

3. Click the **Add**.

4. Enter a **Table Name** to override the default table name.



**Figure 585: Table Dialog**

**Note:** Tables are numbered automatically when they are created.

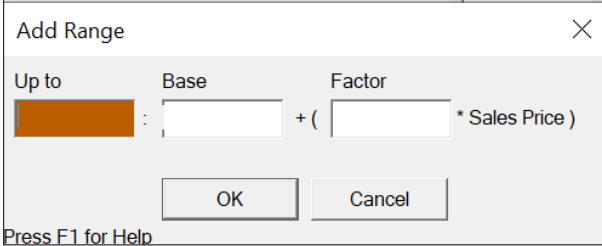
5. Select one of the following fee calculations from the **Based On** dropdown list:
  - **Sales Price:** Fees are calculated based on the property sale price
  - **Loan Amount:** Fees are calculated based on the loan amount
  - **Appraisal Val:** Fees are calculated based on the property appraised value
6. Select the **Round Up** or **Round Down** radio button.
7. Enter a value in the **To nearest \$** field.
8. Enter the offset amount in the **Offset** field o offset the amount by a specific value.

## Add Fee Range

The fees are calculated cumulatively (the base fee from each previous tier is added to the total fees). Subtract the previous tier base fee from the base fee of the tier currently being added to determine the amount to enter in the **Base** field when entering multiple-tiered fees.

**Example:** Enter \$250 in the **Base** field if the base fee for the first tier of a fee structure is \$250 for a sales price of up to \$250,000. Subtract the first-tier base fee (\$250) from the second-tier base fee (\$500) and enter the result (\$250) in the Base field if the second-tier base fee is \$500 for a sales price between \$250,001 and \$500,000.

1. Click **Add** on the *Table* dialog. (See [Figure 580](#).)



The 'Add Range' dialog box contains the following fields and controls:

- Up to:** A field with a brown background.
- Base:** A text input field.
- Factor:** A text input field.
- Formula:** A label  $+$  (  \* Sales Price )
- Buttons:** OK and Cancel.
- Footer:** Press F1 for Help.

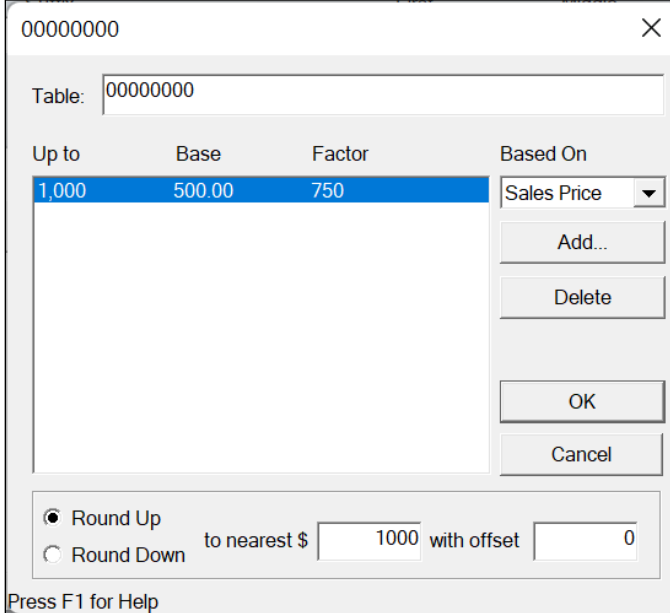
**Figure 586: Add Range Dialog**

2. Enter the maximum tier amount for selected **Based On** option in the **Up to** field.
3. Enter the base fee for the tier in the **Base** field.
4. Enter the fee percentage for the tier in the **Factor** field.

**Note:** The fee percentage must be entered in decimal format.

5. Click **OK** after the fee tier is entered.
6. Repeat Steps 2 – 5 for additional tiers.
7. Click **OK** on the *Table* dialog when the fee tiers are complete.

The completed fee table looks like the following figure based on the example:



The 'Fee Table' dialog box displays a table with the following data:

Up to	Base	Factor	Based On
1,000	500.00	750	Sales Price

Additional controls include:

- Table ID:** 00000000
- Buttons:** Add..., Delete, OK, Cancel.
- Footer:** Press F1 for Help.
- Round Up:**  Round Up
- Round Down:**  Round Down
- to nearest \$:** 1000
- with offset:** 0

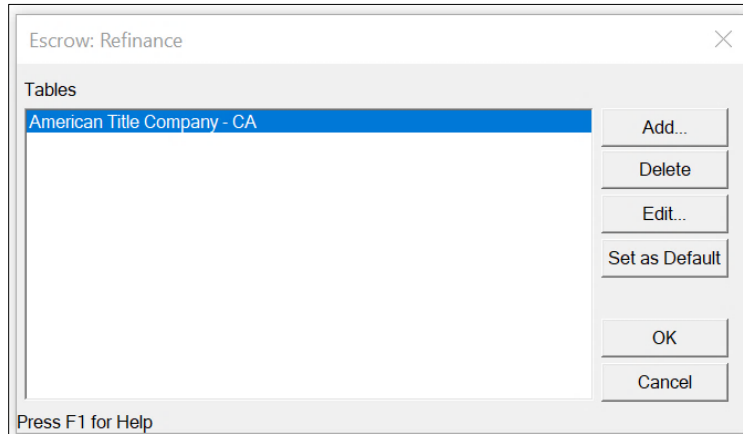
**Figure 587: Fee Table**

**Note:** The escrow fee value is not calculated when a sales, loan, or appraisal amount not defined in one of the tiers is entered in the loan application.

## Edit Escrow Table

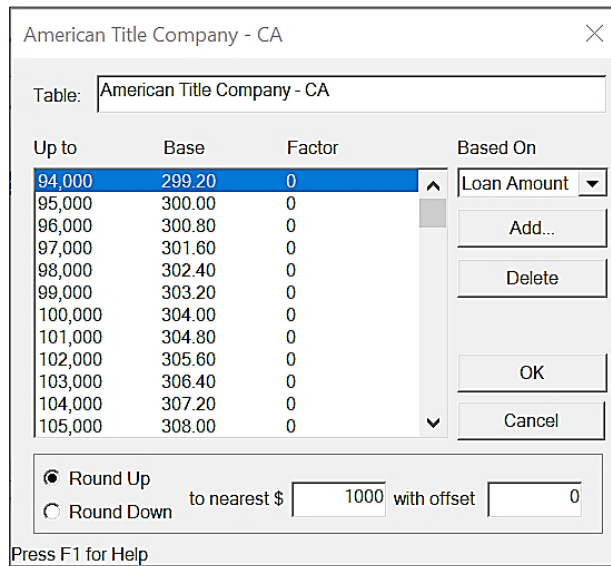
Use the following steps to edit a **Purchase or Refinance Escrow** table.

1. Select Escrow Tables from the Utilities menu.
2. Select **Purchase**.
3. Select the table to edit.



**Figure 588: Escrow: Refinance Dialog**

4. Click **Edit**.
5. Make appropriate changes on the *Table* dialog.



**Figure 589: Edit Refinance Table**

6. Click **Add** to add another fee tier.

**Note:** Select a fee tier and click **Delete** to remove the tier.

7. Click **OK**.
8. Click **Set as Default** on the to make the selected table the default.
9. Click **OK** to save.

**Note:** Click **Delete** to delete the highlighted table.

## Title Tables

Three Title table types are available:

- Lender's Policy Purchase
  - Lender's Policy Refinance
  - Owner's Policy
1. Select **Title Tables** from the **Utilities** menu.
  2. Select the **Title** table type to create or modify.
  3. Use the steps in Create Escrow Table to create the **Title** tables.

## Enable/Disable Lenders

Use the following steps to enable and disable direct connection from Point to lender interfaces.

1. Select Enable/Disable Lenders from the Utilities menu.
2. Select the **Enable lender interfaces** checkbox to allow the connection between Point and lender interfaces.

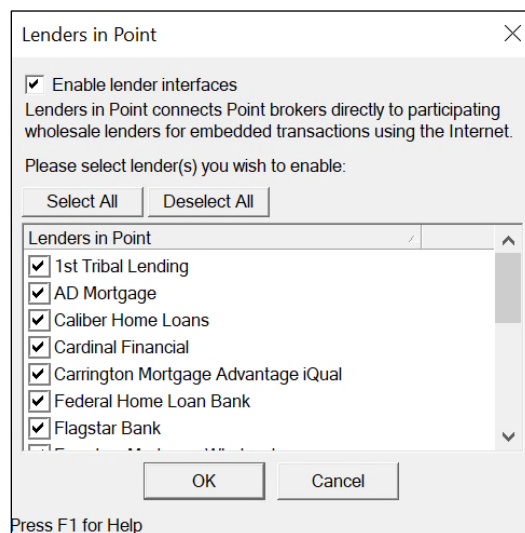


Figure 590: Lenders in Point Dialog



3. Select the **Lenders** checkboxes to enable the connection.

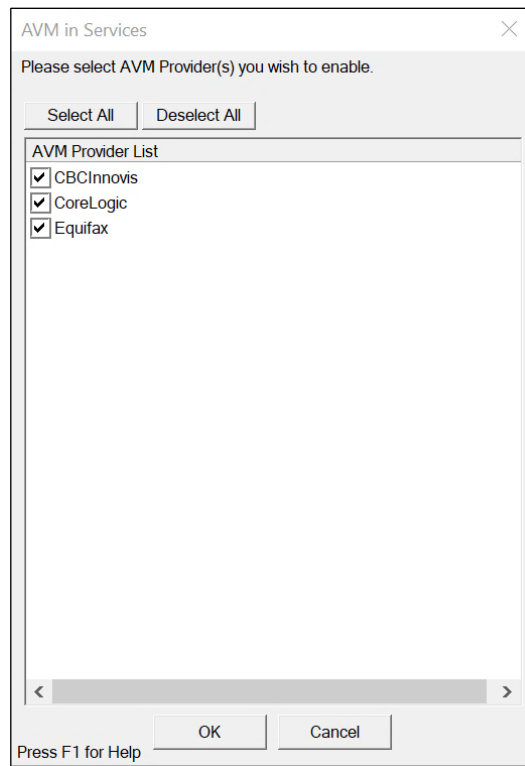
**Note:** Click **Select All** to enable connections to all listed lenders. Click **Deselect All** to clear all checkboxes.

4. Click **OK** to save.

## Enable/Disable Services

Use the following steps to enable and disable provider services. The following services are available in Point:

- AVM: Automated Valuation Model
  - Credit
  - Documents
  - Flood
  - Title
1. Select **Enable/Disable Services** from the *Utilities* menu.
  2. Select the **Service** to enable/disable providers.



**Figure 591: AVM in Services Dialog**

**Note:** Services dialogs vary, but the steps for enabling/disabling are the same.

3. Select the **Providers** checkboxes to enable the service.

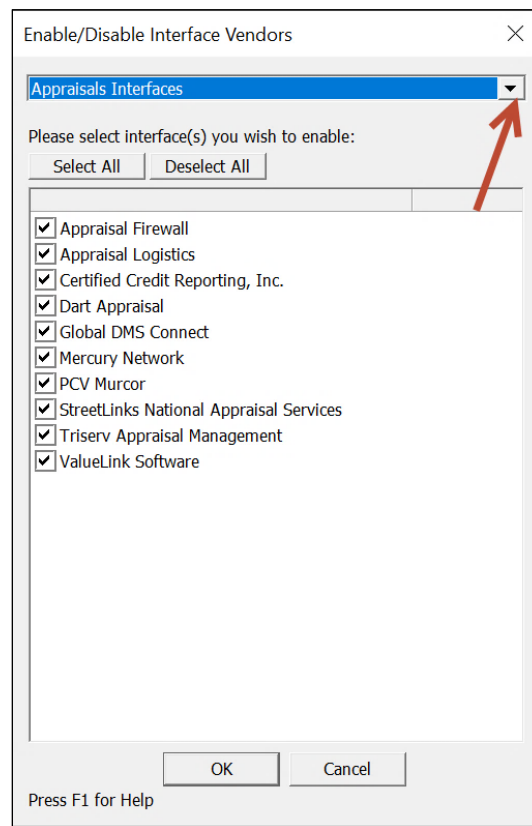
**Note:** Click **Select All** to select all providers. Click **Deselect All** to clear all checkboxes.

4. Click **OK** to save.
5. Repeat Steps 3 – 5 for all services.

## Enable/Disable Interface Vendors

Use the following steps to enable and disable Point to vendor interfaces.

1. Select Enable/Disable Interface Vendors from the Utilities menu.
2. Select the appropriate **Interface Category** from the dropdown.



**Figure 592: Enable/Disable Interface Vendors**

3. Select the appropriate **Interface** options checkbox(es).

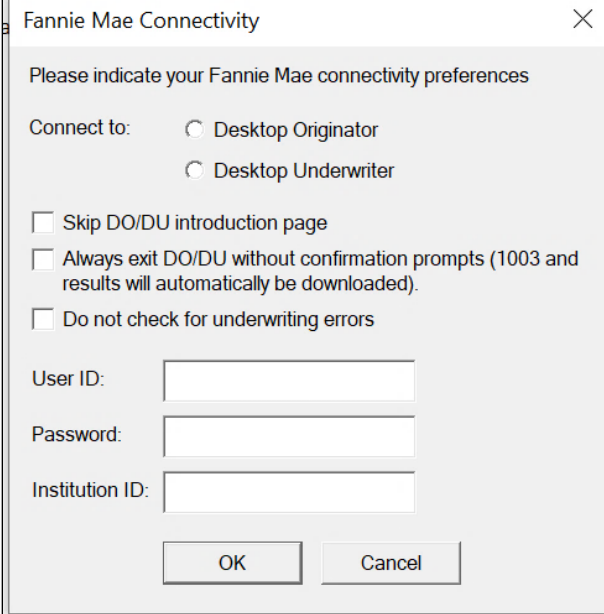
**Note:** Click **Select All** to select all options. Click **Deselect All** to clear all checkboxes.

4. Repeat Steps 3 – 4 for required services.
5. Click **OK** to save.

## Fannie Mae Connectivity

Use the following steps to select the **Fannie Mae Connectivity** options.

1. Select **Fannie Mae Connectivity** from the *Utilities* menu.
2. Select the appropriate **Connect to** radio button.



**Figure 593: Fannie Mae Connectivity Dialog**

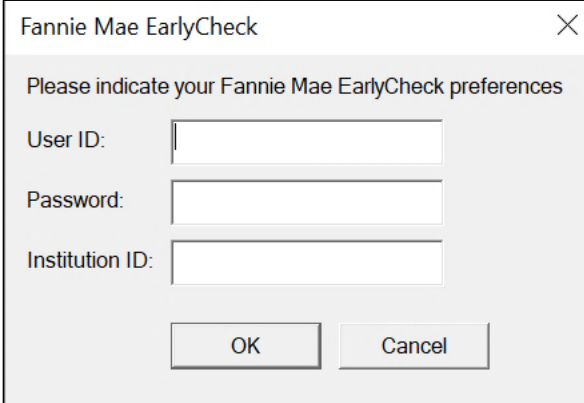
3. Select the appropriate **DO/DU** checkboxes.
4. Select the **Do not check for underwriting errors** checkbox to skip checking for underwriting errors.
5. Enter the *Fannie Mae* **User ID**.
6. Enter the *Fannie Mae* **Password**.
7. Enter the *Fannie Mae* **Institution ID**.
8. Click **OK** to save.

## Fannie Mae EarlyCheck Connectivity

Use the following steps to select the **Fannie Me EarlyCheck Connectivity** options.

1. Select Fannie Mae EarlyCheck Connectivity from the Utilities menu.

2. Enter the *Fannie Mae EarlyCheck* **User ID**.



Fannie Mae EarlyCheck

Please indicate your Fannie Mae EarlyCheck preferences

User ID:

Password:

Institution ID:

OK Cancel

**Figure 594: Fannie Mae EarlyCheck Dialog**

3. Enter the *Fannie Mae EarlyCheck* **Password**.
4. Enter the *Fannie Mae EarlyCheck* **Institution ID**.
5. Click **OK** to save.

## HMDA Loan App Register Information

Use the following steps to enter the **HMDA Loan Application Register Information**.

1. Select **HMDA Loan App Registration Information** from the *Utilities* menu.

2. Enter **Company Information**.

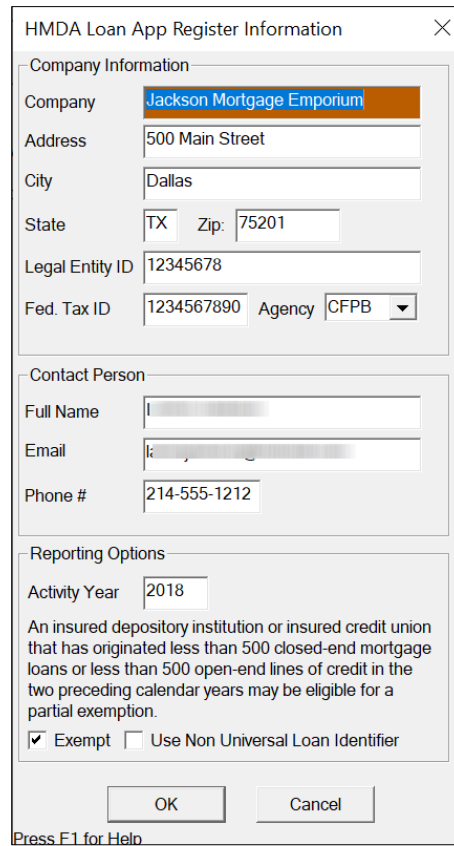


Figure 595: HMDA Loan App Registration

3. Enter **Contact Person Information**.
4. Enter the **Activity Year** to report.
5. Select the **Exempt** checkbox if applicable.
6. Select **Use Non Universal Loan Identifier** checkbox if applicable.
7. Click **OK** to save.

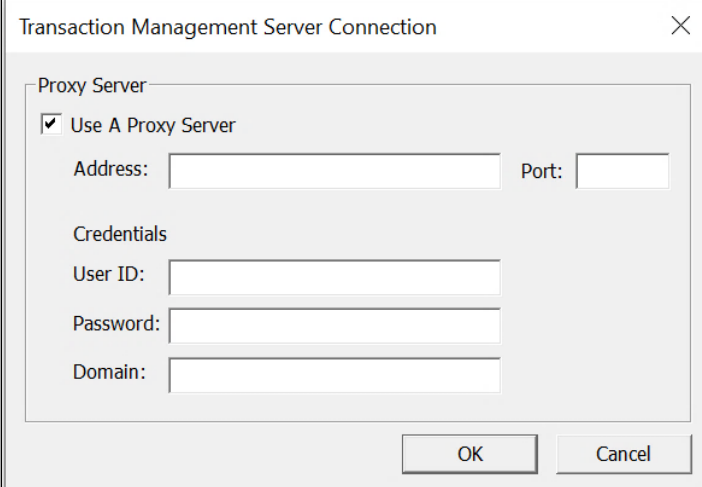
## TMS Connection

Use the **TMS Connection Setup** options to set up the Transaction Management Server (TMS) connection for sending and receiving information to and from third party vendors.

**Note:** The TMS connection is a proxy server.

1. Select **TMS Connection Setup** from the *Utilities* menu.

2. Select the **Use a Proxy Server** checkbox to enable the dialog fields.



The image shows a dialog box titled "Transaction Management Server Connection". It has a close button (X) in the top right corner. Inside the dialog, there is a section titled "Proxy Server" which contains a checked checkbox labeled "Use A Proxy Server". Below this checkbox are two input fields: "Address:" and "Port:". Underneath these is a section titled "Credentials" which contains three input fields: "User ID:", "Password:", and "Domain:". At the bottom of the dialog are two buttons: "OK" and "Cancel".

Figure 596: TMS Connection Dialog

3. Enter the **IP Address** and **Port**.
4. Enter the proxy server **User ID**.
5. Enter the proxy server **Password**.
6. Enter the proxy server **Domain**.
7. Click **OK** to save.

## Uniform Collateral Data Portal Setup

Use the following steps to select the **Uniform Collateral Data Portal (UCDP)** options.

1. Select Uniform Collateral Data Portal from the Utilities menu.

2. Enter **Fannie Seller No.** (Fannie Seller Number).

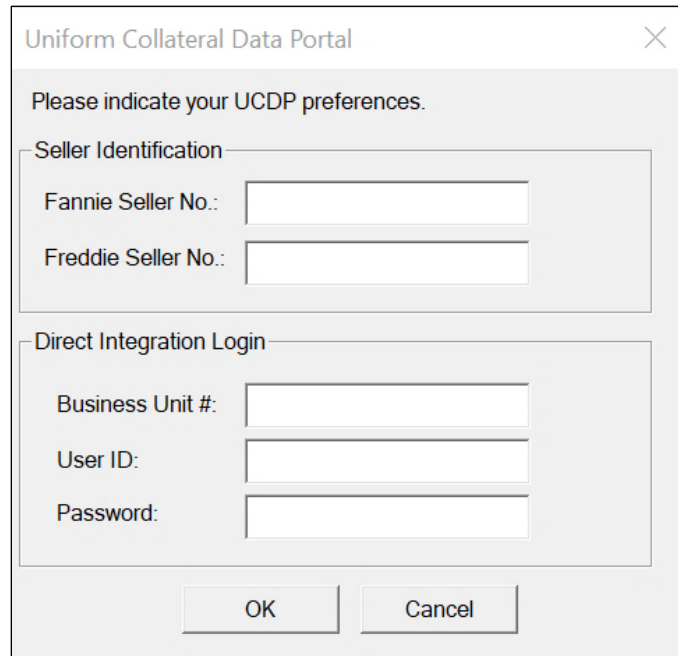


Figure 597: UCDP Dialog

3. Enter the Freddie Seller No.
4. Enter the Business Unit #.
5. Enter the **User ID**.
6. Enter the **Password**.
7. Click **OK** to save.

## Zip/WebCaster Preferences

Use the following steps to set up the **Zip** and **WebCaster** preferences. The selected preferences indicate how Point interacts with the selected online application.

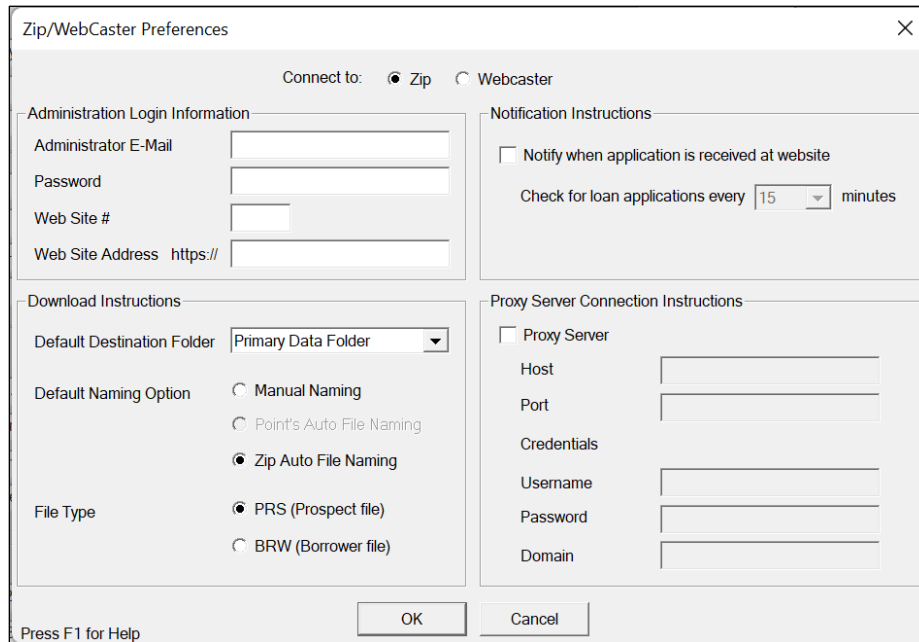
**Note:** Only one option may be selected.

### Zip Preferences

Use the following steps when selecting **ZIP**.

1. Select **Zip/WebCaster Preferences** from the *Utilities* menu.

2. Select the **Zip** radio button.



**Figure 598: Zip Preferences**

3. Complete the Administration Login Information.
4. Select the appropriate Notification Instructions.
5. Enter the frequency at which Point should check for loan applications.
6. Select the appropriate **Loan Application Download Instructions** checkbox to set the notification frequency.
7. Select the appropriate Default Destination Folder.
8. Select the Default Naming Option.
9. Select the Default File Type.
10. Select the **Proxy Server** checkbox to use a proxy server.
11. Enter the **Proxy Server** details.
12. Click **OK** to save.

## WebCaster Preferences

1. Select Zip/WebCaster Preferences from the **Utilities** menu.



2. Select the **WebCaster** radio button.

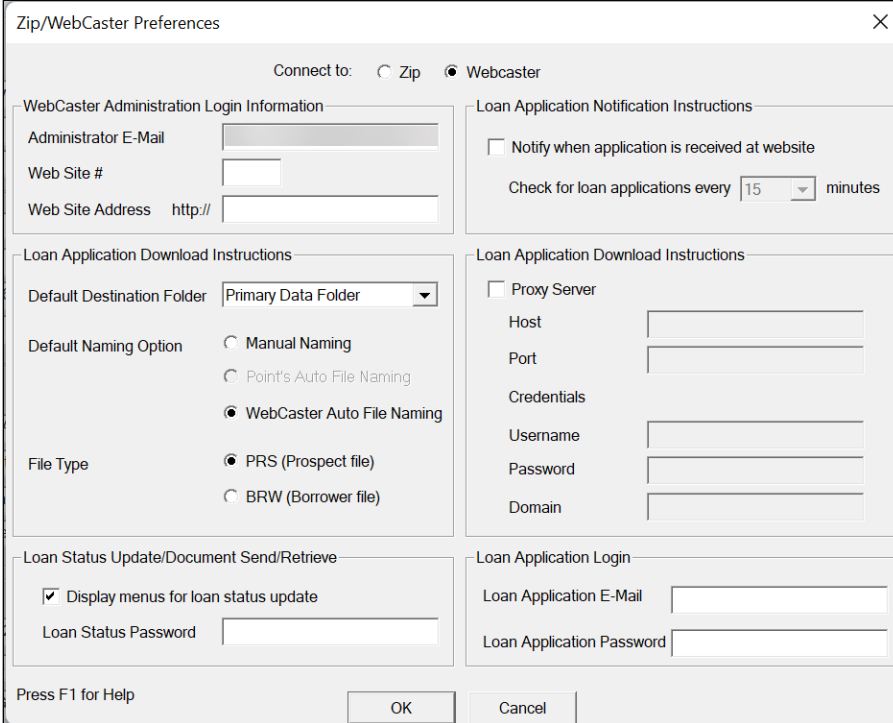


Figure 599: Zip Preferences

3. Enter the **WebCaster Administration Login** Information.
4. Select the appropriate **Notification Instructions**.
5. Enter the frequency at which Point should check for loan applications.
6. Select the appropriate **Default Destination Folder**.
7. Select the **Default Naming Option**.
8. Select the **Default File Type**.
9. Select the **Proxy Server** checkbox to use a proxy server.
10. Enter the **Proxy Server** details.
11. Select the **Display** menus for loan status update if applicable.
12. Enter the **Loan Status Password**.
13. Enter the **Loan Application Login** details.
14. Click **OK**.

## Mobile Access

Use the **Mobile Access** utility to enable Point for mobile. The setup may be completed individually by each user on a personal computer, or by the Point Administrator on a single computer functioning as the mobile server for an entire group.

**Note:** This option is disabled for Point Central users.

The following are required before mobile access can be enabled in Point and the mobile featured used:

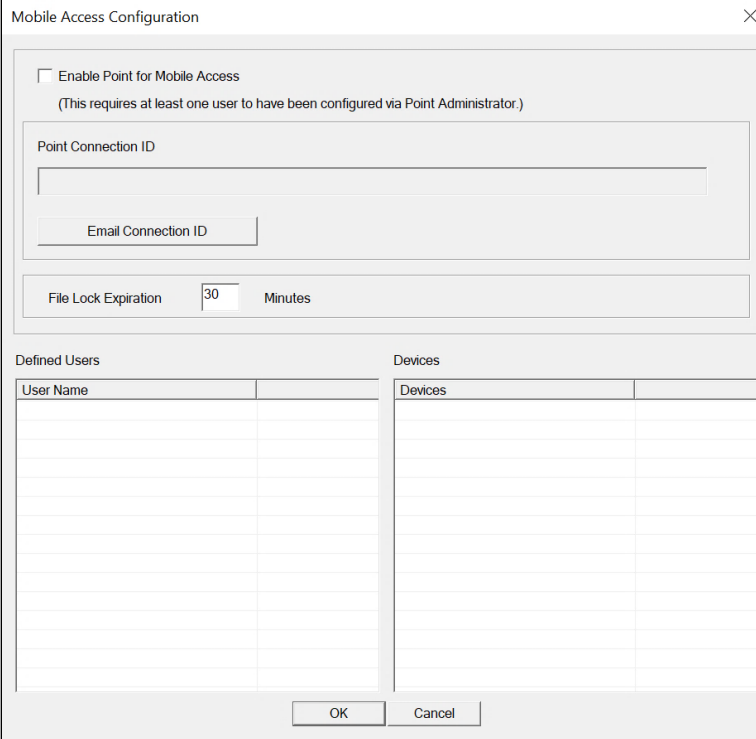
- Obtain Point mobile login credentials.
- Mobile user account must be created in MyCalyx.
- New users receive a unique activation ID which identifies the user as a mobile user.
- Connection ID has been received and identifies the computer where the connection is enabled.
- Computer to be used as a server is enabled.
- Borrower auto file naming is required for Point mobile users to save new loan files from their mobile devices.

The following information displays in the **Defined Users List** on the *Mobile Access Configuration* dialog when a user activates the mobile device:

- Point username for each device displays in the **User Name** column.
- Activation key associated with the user mobile device displays in the **Device** column.

**Note:** See [Auto File Naming](#) for setting the auto file naming.

1. Select **Mobile Access** from the *Utilities* menu.



**Figure 600: Mobile Access Configuration**

2. Select the **Enable Point for Mobile Access** checkbox.
3. Change the default lock expiration time if applicable.

**Note:** The lock expiration time is the amount of time the file remains idle checked out before locking user access.

4. Click **Email Connection ID** to email the Connection ID.

**Note:** The ID is required to access Point from a mobile device for the first time. An outgoing email message with the **Connection ID** in the body is opened in the default email application.

5. Enter the **Email Addresses** of the recipients using the computer as their mobile server.
6. Click to **Send** to send the email.
7. Click **OK** to activate the cloud connectivity.

## Search/Display Settings

Use the following steps to select how search results are displayed when searches are performed on the **Navigation** panel.

## Access Search/Display Settings/Pipeline

The following options are available from the *Search/Display Settings/Pipeline Options* dialog:

- Search Loan Settings
  - Auto Display Options
  - Extended Search Options
  - Pipelines
1. Select **Search Display Settings** from the *Utilities* menu.
  2. Select the appropriate link to continue.

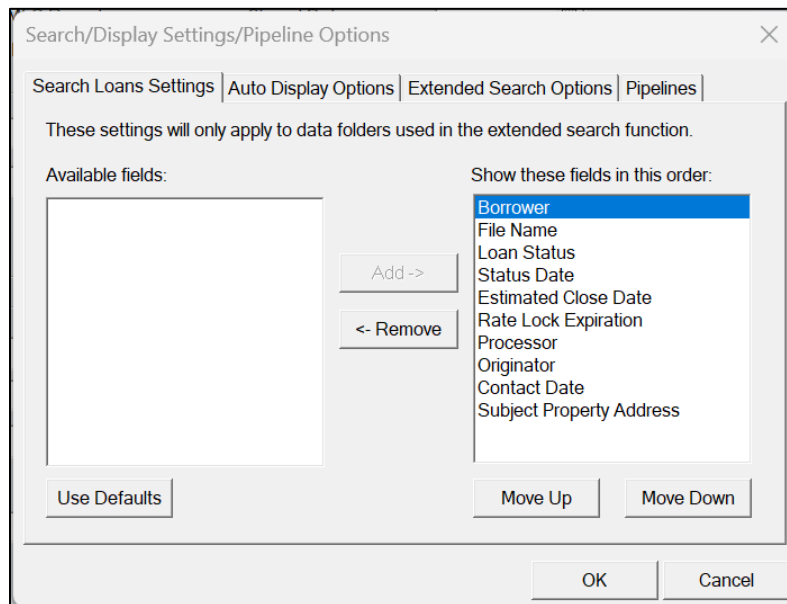


Figure 601: Search/Display Settings/Pipeline

- [Search Loan Settings](#)
- [Auto Display Options](#)
- [Extended Search Options](#)
- [Pipelines](#)

## Search Loan Settings

Use the **Search Loan Settings** tab to select fields included in the search results and the order in which the fields are listed on the *Loan Search Results* screen.

1. Access the *Search/Display Settings/Pipeline Options* dialog. (See [Access Search/Display Settings/Pipeline](#).)

2. Select the **Search Loans Settings** tab. (See [Figure 596](#).)
3. Select a field from the Show these fields in this order list.
4. Click **Remove** to make the field unsearchable.
5. Repeat Steps 3 – 4 for additional fields to make unsearchable.
6. Use the **Move Up/Down** buttons to change the **Search Results** display order.
7. Click **Use Defaults** to return the search results to the installed default settings.
8. Proceed to Auto Display Options.

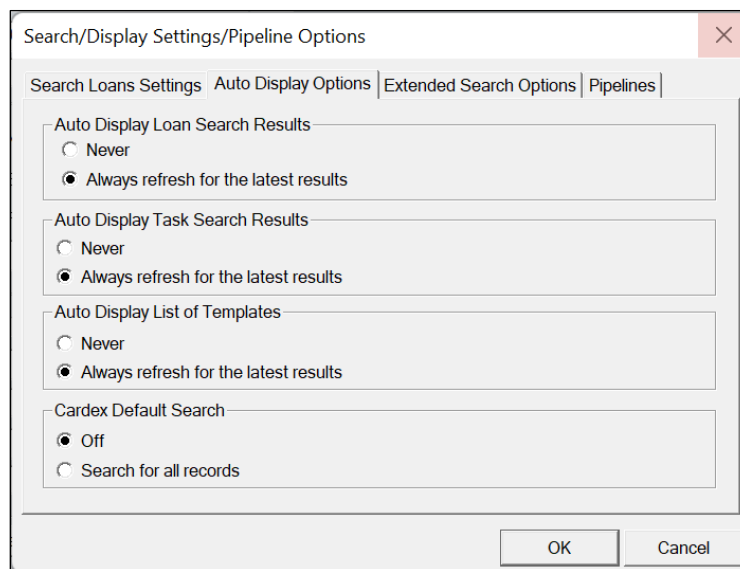
**Note:** Click **OK** to save and close the dialog when completed with the **Search/Display Settings/Pipeline** options.

## Auto Display Options

Use the following steps to set the **Auto Display** options.

**Note:** Performance may be impacted when the refresh options are enabled and using Point Central. Disable the **Refresh** option on Point clients to avoid response time problems.

1. Access the *Search/Display Settings/Pipeline Options* dialog. (See [Access Search/Display Settings/Pipeline](#).)
2. Select the Search **Auto Display Options** tab.



**Figure 602: Auto Display Options Tab**

3. Select the **Never** or **Always refresh for latest results** radio buttons appropriately.
4. Select **Off** or **Search for all records** appropriately in the Cardex Default Search section.

5. Proceed to [Extended Search Options](#).

**Note:** Click **OK** to save and close the dialog when completed with the **Search/Display Settings/Pipeline** options.

## Extended Search Options

Use the following steps for selected extended **Search** options.

1. Access the *Search/Display Settings/Pipeline Options* dialog. (See [Access Search/Display Settings/Pipeline](#).)
2. Select the **Extended Search Options** tab.
3. Select the data folders where the search is performed.
4. Click **Select All** to select all data folders.
5. Click **Deselect All** to remove all folders.
6. Proceed to Pipelines.

**Note:** Click **OK** to save and close the dialog when completed with the **Search/Display Settings/Pipeline** options.

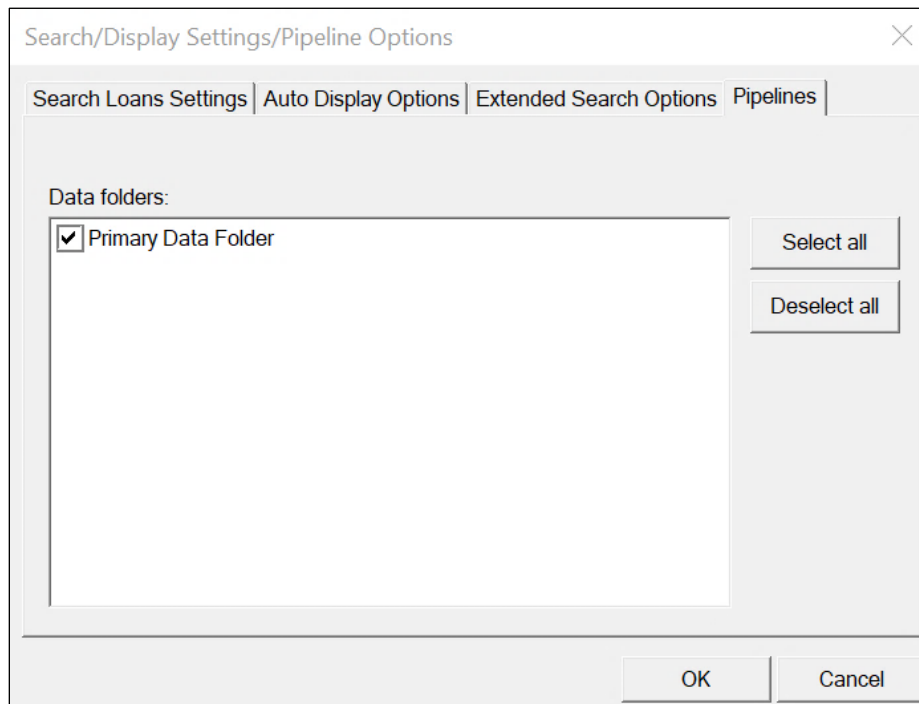
## Pipelines

Folders selected on the **Pipelines** tab are removed from the **Extended Search Options** tab. The options are reinstated in the **Extended Search Options** tab if pipeline indexing is removed.

Use the following steps to define the data folders included in the pipeline indexing.

1. Access the *Search/Display Settings/Pipeline Options* dialog. (See [Access Search/Display Settings/Pipeline](#).)

2. Select the **Pipelines** tab.



**Figure 603: Pipelines Tab**

3. Select the **Data Folders** checkboxes to include in the pipeline indexing.
4. Click **Select All** to select all data folders.
5. Click **Deselect All** to remove all folders.

## Custom Screen Settings

Use the **Custom Screen Settings** option to create company-specific fields not included in Point. It is possible to create up to four customized screens that can contain up to 25 fields of information on each screen.

1. Select **Custom Screen Settings** from the *Utilities* menus.

2. Select the **Custom Screen** to be created or edited from the dropdown.

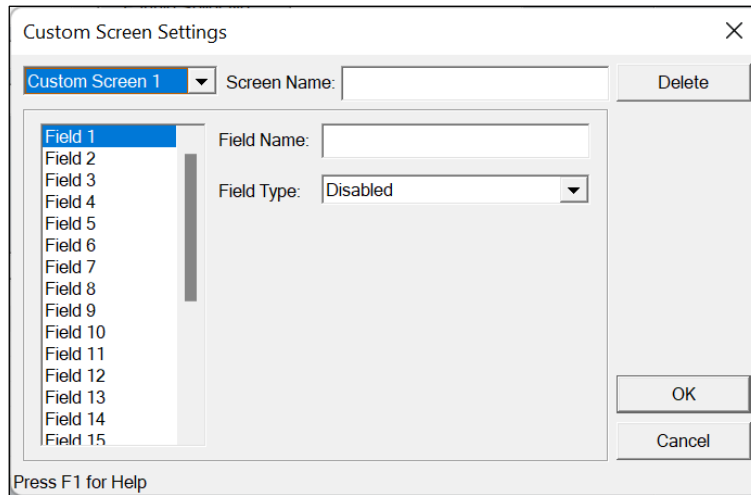


Figure 604: Custom Screen Settings Dialog

3. Enter a **Screen Name**.
4. Select **Field 1** from the list.
5. Enter a **Field Name**.
6. Select the **Field Type** from the dropdown.

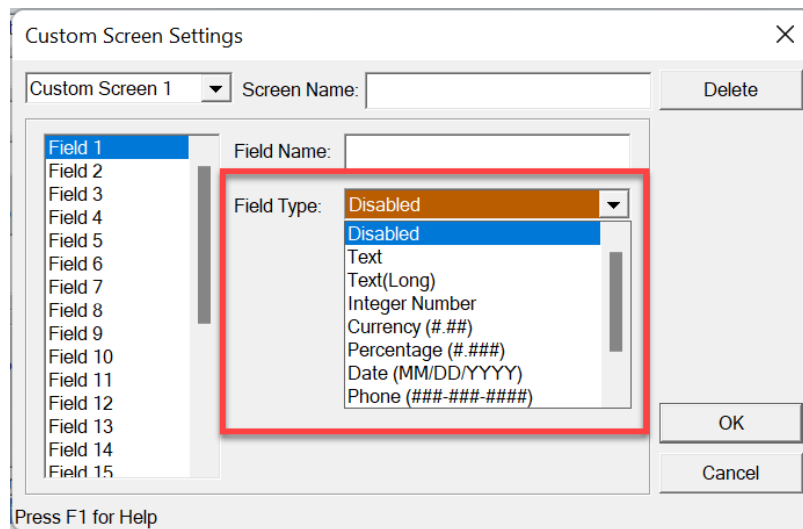


Figure 605: Field Type

**Note:** Select **Disabled** from the dropdown list to create a title for the form or a section heading that does not have a data entry field.

7. Select **Dropdown** List and enter the list items in the **Dropdown** field to create a dropdown list.
8. Repeat the steps above for any additional fields to include in the screen.



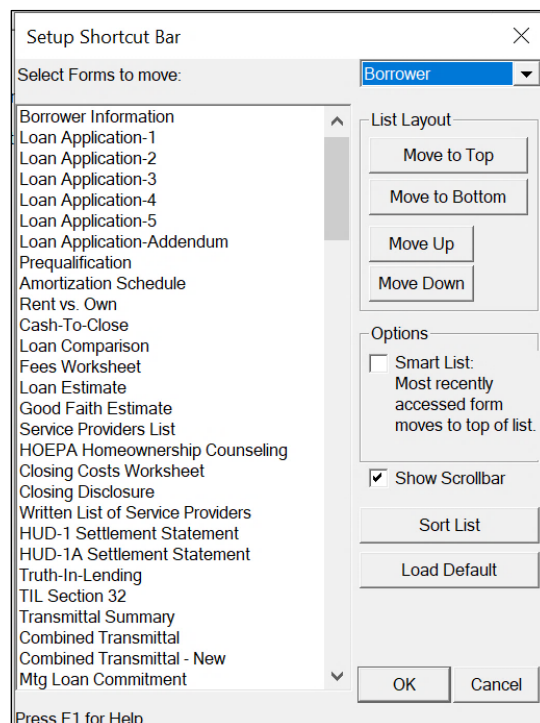
9. Click **OK**.

**Note:** Open a prospect or Borrower file and select **Custom Screens** from the **Forms** menu to access custom screens.

## Customize Shortcut Toolbar

Use the following steps to customize the **Shortcut** toolbar.

1. Select **Customize Shortcut Toolbar** from the *Utilities* menu.
2. Select the **File Type** for toolbar arrangement from the dropdown.



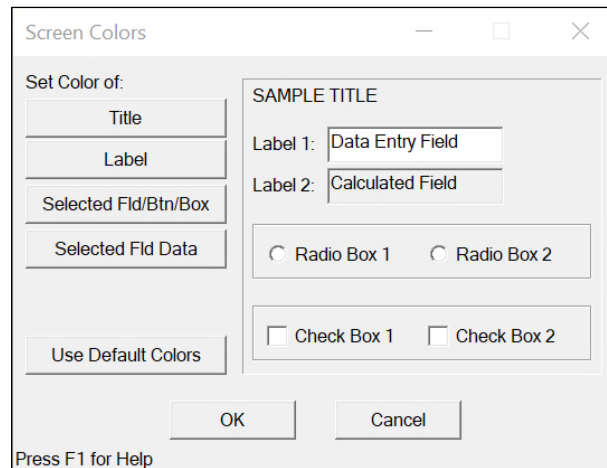
**Figure 606: Setup Shortcut Bar Dialog**

3. Select the **Form** to move.
4. Click the **List Layout** buttons to move the form to the appropriate list location.
5. Select the **Smart List** checkbox to place the most-recently accessed forms at the top of the list.
6. Select the **Show Scrollbar** checkbox to include a scroll bar in the list.
7. Click **Sort List** checkbox to sort the list alphabetically.
8. Click **Load Default** to restore the original default settings.
9. Click **OK** to save.

## Screen Colors

Use the **Screen Colors** options to customize the Point interface with different colors.

1. Select **Screen Colors** from the *Utilities* menu.
2. Click **Title** to select the title color from the *Palette*.



**Figure 607: Screen Colors Dialog**

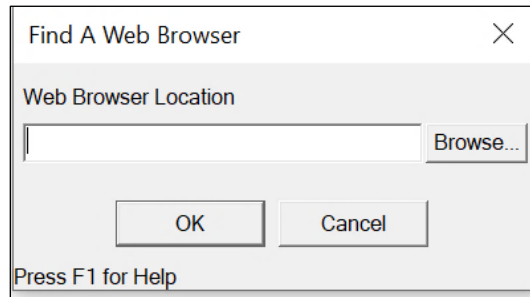
3. Click **Label** to select the label color from the *Palette*.
4. Click the **Selected Fld/Btn/Box** to select the color for selected fields, buttons, and checkboxes.
5. Click **Selected Fld Data** to select the color for selected field data.
6. Click **Use Default Colors** to restore to the original default colors.
7. Enter title for the selected options in the **Label 1** field.
8. Repeat Steps 3 – 6 to set up another set up colors.
9. Enter title for the selected options in the **Label 2** field.
10. Select the appropriate **Radio Box** button.
11. Select the appropriate **Checkbox**.
12. Click **OK**.

## Web Browser

Use the **Web Browser** option to select the default web browser for Point.

1. Select **Web Browser** from the *Utilities* menu.

2. Click **Browse** to navigate to the web browser executable file.



**Figure 608: Find a Web Browser Dialog**

3. Select the file.
4. Click **OK**.

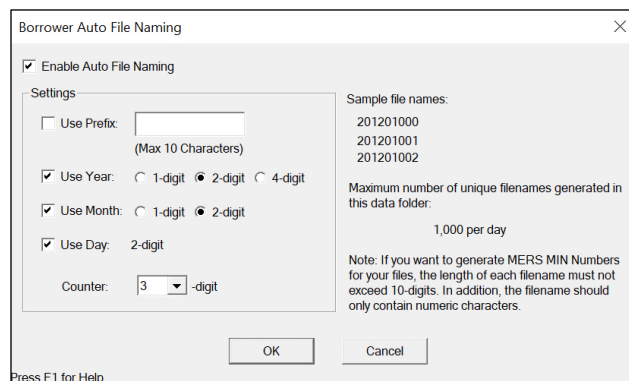
## Auto File Naming

Use the **Auto File Naming** option to enable automatic file naming and specifies the parameters Point uses when the option is enabled. Auto File Naming must be enabled to import batch files into Point.

Borrower auto file naming is required for Point mobile users to save new loan files from mobile devices.

**Note:** Assigning automatic names to files prevents the accidental overwriting of filenames. Different parameters can be specified for Borrower and prospect files.

1. Select **Auto File Naming** from the *Utilities* menu.
2. Select **Prospect** to set auto naming for prospect files.



**Figure 609: Borrower Auto File Naming Dialog**

3. Select the **Enable Auto File Naming** checkbox.
4. Select the **Use Prefix** checkbox.
5. Enter a numeric prefix of up to 10 characters.

6. Select the corresponding checkbox for **Year**, **Month**, and **Day** to use the date or partial date in the file name.
7. Select **1-digit**, **2-digit**, or **4-digit** to specify the format for the year and month.
8. Select the number of digits to append to the file name from the **Counter** dropdown list to enable **Auto File Naming** to function properly.

**Note:** The file name cannot exceed ten characters to generate automatic Mortgage Electronics Registration (MERS) Mortgage Identification Number (MIN) Numbers for the file. See [Auto MIN Generation](#) for details.

9. Click **OK**.

## Auto Save

The **Auto Save** option saves the currently opened file when:

- A change is made.
- Switching between screens.
- Prior to printing.

**Note:** Enabling this feature removes the ability to abandon changes to the file made in error.

1. Select **Auto Save** from the *Utilities* menu.
2. Select **Yes** to enable *Auto Save*.

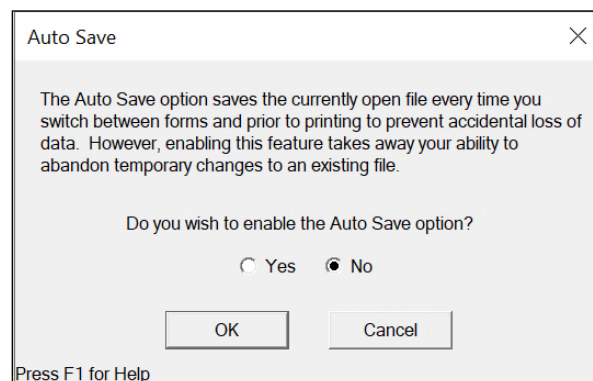


Figure 610: Auto Save Dialog

3. Click **OK**.

## Auto MIN Generation

Use the **Auto MIN Generation** option to automatically generate the MIN.

1. Select **Auto MIN Generation** from the *Utilities* menu.

2. Select the Automatically generate MIN checkbox.

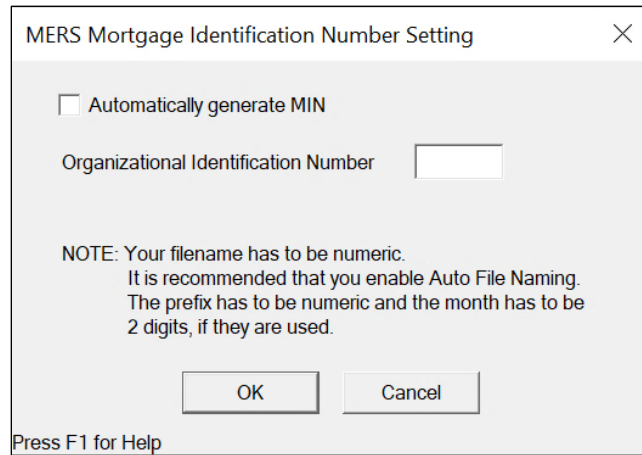


Figure 611: MERS Mortgage ID Setting

3. Enter the 7-digit Organizational Identification Number.
4. Click **OK**.

## Zip Code Options

Use the **Zip Code** options to enable auto-filling of **City** and **State** fields based on the entered **Zip Code**.

1. Select **Zip Code Options** from the *Utilities* menu.
2. Select the **Automatically fill** checkbox to enable the auto fill option.

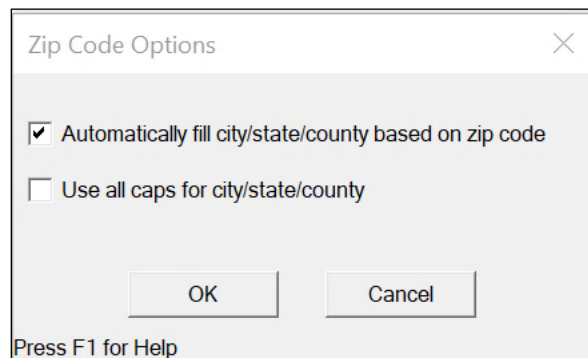


Figure 612: Zip Code Options Dialog

3. Select the **Use All Cap** checkbox if applicable.
4. Click **OK**.

## Enable Field Pop Up Help

The field Pop Up Help displays when **F1** is pressed when the cursor is placed in a field. Select **Enable Field Pop Up Help** from the **Utilities** menu to turn the option on and off.

## Display Field ID

Field IDs are used to:

- Import and export data
- Create custom forms
- Create report templates

Point includes a Microsoft Excel file containing a comprehensive list of field IDs and the screens where they are, in addition to using the **Utilities** functions to identify field IDs.

**Note:** The **Field ID Directory** spreadsheet is stored in the C:/WINPOINT directory with the file name FieldID.xls.

Select the **Display Field ID** from the **Utilities** menu to display field IDs when the cursor hovers over the field.

## Load Field ID

Use the following steps to load the field IDs into the fields of an empty Borrower or prospect file.

1. Select **Load Field ID** from the *Utilities* menu.
2. Close and reopen the Borrower file after saving any necessary changes to return to the field values.

## Chapter 15: LOAN SCENARIOS

The following sections discuss some specific loan scenarios.

Select a link to continue:

[Subordinate Financing](#)

[Construction Loans](#)

[Investment Loans](#)

### Subordinate Financing

The following information assists with proper calculations when processing a loan with a second mortgage. Information includes processing the following types of second mortgages:

- Primary homes.
- New first mortgages with new or existing second mortgages.
- Second or equity line mortgages on investment or second home properties.

### Standalone Second Mortgage

A standalone second mortgage is a second mortgage not used for the specific purpose of buying a property.

1. Open a borrower file.
2. Click **Primary** as the property type and **Second Mtg** to indicate the second lien position from the **Loan Summary** section on the *Borrower Information* screen.

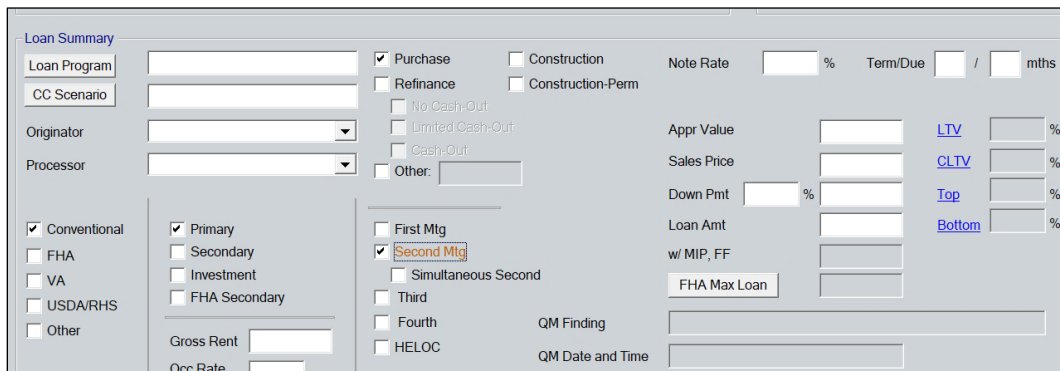
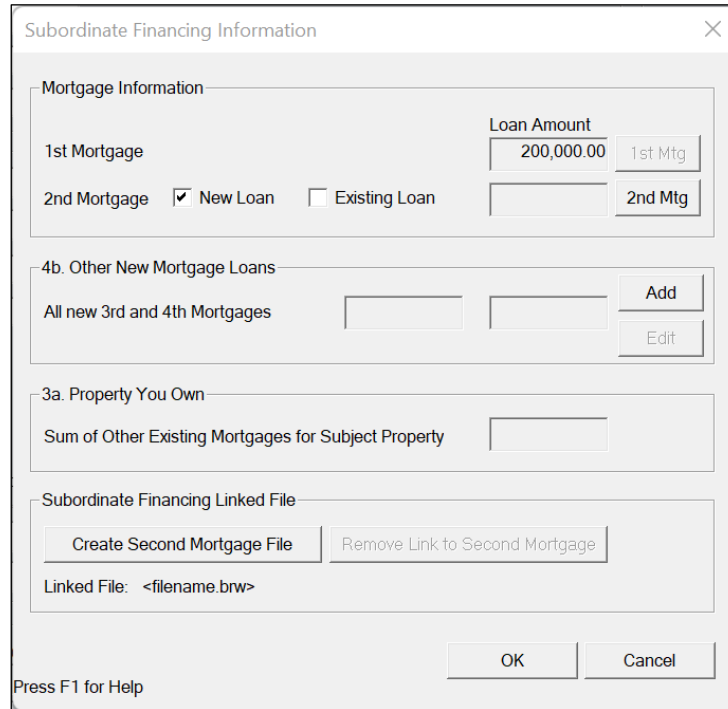


Figure 613: Borrower Information Loan Summary

3. Complete the following fields:

- Appr Val

- Loan Amt
  - Note Rate
  - Term/Due
4. Leave the **Sales Price** field blank.
  5. Click the **Sub Financing** button to enter the existing first mortgage balance in the *Subordinate Financing Information* dialog.



**Figure 614: Subordinate Financing Information**

6. For the *4b. Other New Mortgage Loans* section, click on the **Add** button to add new 3<sup>rd</sup> and 4<sup>th</sup> mortgage loans (if applicable).

**Note:** Adding loans to the *4b. Other New Mortgage Loans* will populate the same 4b. table in *Loan Application-section 4*.

7. Click **OK**.
8. Click **HE & Oblig**
9. Enter the first mortgage payments.

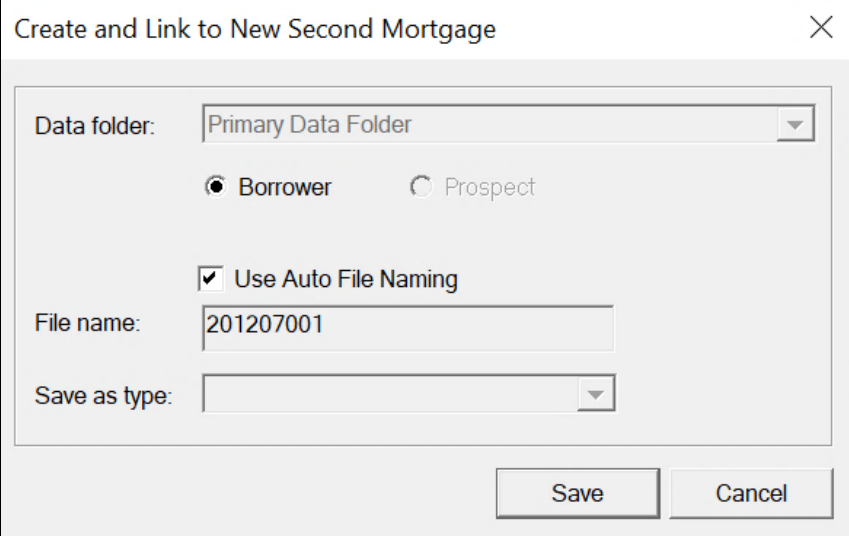
**Note:** The amount of the second is already populated in the **Other Fin** field. Both amounts populate throughout the screens in Point.

## Create New from Existing Mortgage

1. Open a borrower file.



2. Click **Primary** as the property type and **First Mtg** from the **Loan Summary** section on the *Borrower Information* screen.
3. Select **Cash-Out Refi** or **No Cash-Out Refi** as the purpose of the loan. (See [Figure 608](#).)
4. Click the **Sub Financing** button at the bottom of the workspace.
5. Click the **2nd Mtg** button.
6. Enter the information about the **second mortgage** and click **OK**.
7. Click the **Sub Financing** button.
8. Select the appropriate **Create Second Mortgage File** option.
9. Enter the **2nd Mtg Amount**.



**Figure 615: Create & Link to New Second Mtg**

**Note:** Select **Link to Existing Second Mortgage** from the menu to link to an existing file.

6. Unselect the **Use Auto File Naming** checkbox and name the file if applicable.
7. Click **Save on the Create and Link to New Second Mortgage** dialog.
8. Click **Yes** on the *Second Mortgage File Created Successfully* dialog to immediately open the file.
9. Click **OK** on the *Sub Financing* dialog to close.

## Investment or Second Home 2<sup>nd</sup> Mortgage

Use the following steps to create a second mortgage for an investment property or second home.

1. Open a borrower file and click **Investment** as the property type and **Second Mtg** as the lien position from the **Borrower Information** screen. (See [Figure 608](#).)
2. Enter the applicable values for the property in the **Gross Rent** and **Occ Rate** fields the property type.
3. Complete the following fields:
  - Appr Val
  - Loan Amt
  - Note Rate
4. Complete the **Expenses** section.
5. Enter the first mortgage payment in the **First Mtg** field.

**Note:** The amount of the second is already populated in the Other Fin field. Both values are also populated in other screens containing these fields

6. Click the following buttons to calculate the fees:
  - HazIns
  - Taxes
  - Mtg Ins
7. Enter the Homeowner Association dues.
8. Enter any other expenses in the **Other** field.
9. Click the **Sub Financing** button to open the *Subordinate Financing Information* dialog.
10. Enter the amount of the first mortgage.
11. Enter other mortgage payments in the **Other Financing Information** section.
12. Click **OK**.
13. Enter the present mortgage payment for the borrower primary residence and additional costs in the **Present Monthly Housing Expense** section of the *Loan Application*.

## Create Concurrent Purchase Loans

The first loan is usually for 80% of the value of the home, the second loan is for 10%, and the remaining 10% is the buyer's down payment when using a first and second loan for a purchase.

The down payment includes the second mortgage loan amount combined with the down payment. It does not show on the Loan Application. The monthly payment calculates in the **HE & Oblig** field and transfers to the **Proposed Monthly Housing Expenses** section on page 2 of the *Loan Application*.

## Create First Loan

1. Create a new prospect or borrower file.

**Note:** This example uses a 20% down payment and the **LTV** and the **CLTV** fields both show 80%.

2. Enter the Borrower and Co-Borrower information.
3. Select the following In the Loan Type section:
  - Conventional
  - Primary as the property type
  - First Mtg as the lien position
4. Enter information for the first mortgage in the following fields:
  - Sales Price
  - Appr Value
  - Loan Amt
  - Note Rate
  - Term/Due fields
5. Click the **Sub Financing** button to open the *Subordinate Financing Information* dialog.

**Note:** The **New First Mortgage** field is not enabled if the open file is the first lien file. The **Closing Costs from New Second Mortgage** field is enabled. The **Closing Costs from New Second Mortgage** field is automatically populated when the new second mortgage is created and the closing costs are entered to match the following fields:

- **Cash From/To Bor** in the **Cash-to-Close** screen.
  - **Total Estimated Funds to Close** field on the *Fees Worksheet*
6. Click the **2nd Mtg** button to open the *Second Mortgage Payment* dialog. (See [Figure 610](#).)
  7. Complete the following fields for the second mortgage:
    - Loan Amount
    - Note Rate
    - Qual Rate
    - Term/Due
    - Interest Only
  8. Click **OK** (assuming **Appraisal Value** and **Sale Price** are the same).

**Note:** The amount automatically populates the **Other Fin** field in the **Monthly Income and Combined Housing Expense Information** section on the *Loan Application*. The value in the **LTV** field is still **80%**, but the value in the **CLTV** field is now **90%**.

9. Open page 2 of the *Loan Application* and complete the following information:
  - Click **HazIns** to enter the hazard insurance rate in the **Hazard Insurance** dialog or check the lock box to enter a **custom value**
  - Click **Taxes** to enter any tax rates for the property or check the **Lock** to enter a **custom value**
  - Click **Mtg Ins** to enter the mortgage insurance information for the subject property and click **OK** in the **Mortgage Insurance** dialog or check the **Lock** to enter a custom value
10. Open the *Fees Worksheet* and enter the fees for the **First Loan**.
11. Open the **Cash-to-Close** screen and complete the following information:
  - Verify field **J. Subordinate Financing** contains the second mortgage loan amount
  - Enter any other fees and credits in the line **I** fields
12. Save the file.

## Create Second Loan

1. Select **Subordinate Financing** from the **File** menu.
2. Select **Create New Second Mortgage**.
3. Enter a file name If **Auto File Naming** is not enabled.
4. Click **Save**.
5. Click **Yes** to open the second mortgage file.
6. Verify the following information on the *Borrower Information* screen.

**Table 13: 2<sup>nd</sup> Loan Concurrent Purchase Loans**

Field	Value
Lien Pos	Second
Sales Price	Same sales price included on the first mortgage file
Down Pmt	90% This down payment percentage is not included on the Loan Application screen.

Field	Value
Appr Value	Same appraised value included in the first mortgage file.
Loan Amt	Second mortgage amount (10% of the sales price).
Note Rate	Rate for the second mortgage.
Term/Due	The Term/Due.
Mth Pmt	Second mortgage monthly payment.

7. Open page 2 of the *Loan Application* and verify the values in the **Proposed Monthly Housing Expenses**, including the **First Mtg, Other Fin, HazIns, Taxes** and **other fee fields** match the values in the first mortgage file.
8. Open the **Cash-to-Close** screen and verify the following information:

**Table 14: Page 4 Concurrent Purchase Loans**

Field	Value
Purchase Price (a)	Same as the 1st mortgage file
Subordinate financing (j)	Blank
For Sub Financing Only section (This section applies only to the closing costs from the new first mortgage)	
New First Mortgage	First mortgage loan amount.
Closing Costs from New First Mortgage	Sum of costs from the first mortgage. The sum in the Closing Cost box is the total of prepaids, closing costs, I/MIP/Funding Fee, Discount, minus Closing Cost paid by Seller and PMI/MI financed.
Loan Amt, excl. fee financed (m)	Second mortgage amount.
Loan Amount (o)	The total second mortgage amount (m + n).
Cash from/to Bor (p)	Funds the borrower will pay or receive.

9. Open the **Fees Worksheet** and enter any fees for the second loan.
10. Open the **Cash-to-Close** screen and enter any other fees on line **L**.
11. Save the file.

## Create Concurrent Investment Loan

Use the sample information provided to complete a concurrent loan for an investment property.

**Note:** The closing costs for the first loan transfer to the **Closing Costs from New First Mortgage** field on the *Fees Worksheet* for the second loan.

## Create First Loan

1. Create a **new prospect** or **borrower file** and complete the following information in the *Borrower Information* screen in the **Loan Type** section:
  - Select **Conventional**.
  - Select **Investment** as the property type.
  - Select **First Mtg** as the lien position.
2. Enter the **Gross Rent**.
3. Enter **Occ Rate**.
4. Enter the **first mortgage** information in the following fields:
  - Sales Price
  - Appr Value
  - Loan Amt
  - Interest Rate
  - Term/Due
5. Enter **20%** in the **Down pmt** field.

**Note:** The *LTV* and the *CLTV* fields should both contain **80%**.

6. Click the **Sub Financing** button to open the *Subordinate Financing Information* dialog.
7. Enter **10%** of the sales price in **the 2nd Mortgage** field.
8. Click **OK**.

**Note:** The amount automatically populates the **Other Fin** field in the **Monthly Income and Combined House Expense Information** section on page 2 of the *Loan Application*. The value in the **LTV** field is still **80%**, but the value in the **CLTV** field is **90%**.

9. Open page 2 of the *Loan Application*.

10. Click the **Other Fin** button in the **Monthly Income and Combined House Expense Information** section to open the *Second Mortgage Payment* dialog.
11. Enter the **Note Rate**, **Qual Rate**, and **Term/Due** for the second mortgage.
12. Click **OK**
13. Complete the hazard insurance, taxes, and mortgage insurance information.

**Note:** The amount in the **Total Housing Exp** field represents the **Principal, Interest, Tax and Insurance (PITI)** of the subject property. The amount in the **Net Rental Income** field equals the **Gross Rent** amount times the **Occ Rate**, minus the **PITI**. The **Net Rental** field displays the net rental income. The **Net Rental Income** populates the *1008 Transmittal Summary* if the **Net Rental Income** amount is positive. The **Net Rental Income** amount populates the *1008 Transmittal Summary's Neg Cash Flow* box if negative.

14. Open the **Cash-to-Close** screen and verify that the **Subordinate Financing** field (labeled J) contains the second mortgage loan amount.
15. Open the Fees Worksheet and enter the fees for the first loan.
16. Open an complete the **Cash-to-Close** screen.
17. Do NOT check **Closing Costs Paid** by Seller in the second mortgage file.

## Create Second Loan

1. Select File > Subordinate Financing > Create New Second Mortgage from any screen in the first loan file.
2. Enter a file name if Auto **File Naming** is not enabled.
3. Click **Save**.
4. Click **Yes** to open the second mortgage file.

**Note:** A new file is opened that contains the information for the concurrent second mortgage. The navigation panel contains two buttons to toggle back and forth between the two linked loans.

- Verify the following information on the **Borrower Information** screen.

**Table 15: Concurrent Purchase Investment**

Field	Value
Purchase Price (a)	Same as the 1st mortgage file
Subordinate financing (j)	Blank
For Sub Financing Only section	
New First Mortgage	First mortgage loan amount
Closing Costs from New First Mortgage	Sum of costs from the first mortgage. The sum in the Closing Cost box equals prepaids, plus closing cost, plus PMI/MIP/Funding Fee, plus Discount, minus Closing Cost paid by Seller and PMI/MI financed.
Loan Amt, excl. fee financed (m)	Second mortgage amount
Loan Amount (o)	The total second mortgage amount (m + n).

- Open page 2 of the Loan Application and verify the **Proposed Monthly Housing Expenses**, including the **First Mtg, Other Fin, HazIns, Taxes** and **other fee** fields, **match** the values in the first mortgage file.
- Verify information in the **Cash-to-Close** screen.

## Construction Loans

Three types of construction loans are supported in Point:

- Construction
- Construction-to-permanent
- Construction with Required Reserve

Construction loans do not include a payment schedule on the printed *Truth-in-Lending Disclosure form* based on the terms entered.

The loans state **“Repayment: One payment of principal of [the entire loan amount] on [the end of the amortization period specified]”**.

Refer to **Subpart E (Special Rules for Certain Home Mortgage Transactions)** on the Reg. Z for additional information.



The *Truth-In-Lending Disclosure* reflects the construction loan terms completing the *Loan Application*.

## Create Construction Loan

Complete the *Loan Application* as other loans. The following exceptions apply to all construction loans.

1. Select either the **Construction or Construction – Permanent** checkbox on the *Borrower Information* screen.
2. Complete the following fields for the loan:
  - Sales Price
  - Appr Value
  - Loan Amt
  - Note Rate
  - Term/Due

**Note:** The transaction and the associated fields in the loan file are -processed as a purchase if a value is entered in the **Land** field in the Cash-to-Close screen. The loan is processed as a non-purchase loan if **0** is entered or the field is left empty.

3. Select the **Customize** checkbox on the *Truth-In -Lending Disclosure* to indicate draws in the payment schedule and enter the information there.
4. Click the **Calculate** button again.
5. Open page 1 of the Loan Application and complete the **If Construction Loan** section.
6. Enter the **Estimated Construction Duration**, in months, in the **Period** field.
7. Enter the interest rate and required reserves in the **Int Rate and Req Rsv** fields if the values are known.
8. Complete the Yr Aqd (year acquired), Original Cost, Existing Lien, Lot Value (a), and Impvmts (b) (Improvements) fields.

**Note:** The Total (a+b) is calculated with these figures

9. Select the **Include MI during the Construction Period** checkbox to include mortgage insurance in the construction phase of the payment schedule
10. Select the **Include Escrow during the Construction Period** checkbox to include the calculated escrow amount in the construction phase of the payment schedule
11. Open the *Fees Worksheet* and enter the loan fees.
12. Open the *Truth-In-Lending* screen and complete the **Date Prepared** and the **1st Pmt Date** fields.

13. Click Calculate.

## Construction-to-Permanent Loan

Complete the *Loan Application* as other loans. The following exceptions apply for construction-to-permanent loans

1. Open page 1 of the *Loan Application*.
2. Enter the loan term in months after the construction is complete in the **Term mths** field in the **Type of Mortgage and Terms of Loan** section.

**Example:** Enter 360 for a 30 -year term. Do not include the construction period as part of the term.

3. Select the **Construction-Permanent** checkbox in the **Purpose of Loan** section.
4. Enter the estimated construction duration, in months, in the **Period** field in the **If Construction Loan** section.
5. Enter the amount of the reserve in the **Req Rsv** field if the loan requires a reserve.

**Note:** Leave the field blank if a reserve is not required.

## Construction Loan Required Reserves

Complete the *Loan Application* as other loans. The following exceptions apply for construction loans requiring reserves.

**Note:** Required reserves increase the APR calculation.

1. Open **page 1** of the *Loan Application*.
2. enter the loan term in months after the construction is complete in the **Term mths** field in the **Type of Mortgage and Terms of Loan** section.

**Example:** Enter 360 for a 30 -year term. Do not include the construction period as part of the term.

3. Select the **Construction** checkbox in the **Purpose of Loan** section.
4. Enter the estimated construction duration, in months, in the **Period** field **If Construction Loan** section.
5. Enter the amount of the required reserve in the **Req Rsv** field.

## Investment Loans

Use the following steps to complete a loan for investment property:

1. Create a new borrower fil.

2. Complete the Borrower Information screen as normal with the following exceptions:
3. Select Investment in the Purpose of Loan section.
4. Enter the applicable values for the property in the **Gross Rent** and **Occ Rate** fields.
5. Complete the Sales Price, Loan Amt, Note Rate, and Term/Due fields.
6. Complete the **Appr Value** field if the loan is a refinance and leave the **Sales Price** field blank.

**Note:** The **Net Rent** amount transfers to the **Pos Cash Flow (Subj Property)** field or **Neg Cash Flow (Subj Prop)** in the **Underwriting** section in the *Transmittal Summary (1008)*.

7. Open page 2 of the *Loan Application* and complete the following information in the **Monthly Income and Combined Housing Expense Information** section:

**Note:** The amount in the **Total** field for the **Housing Expenses** represents the **Principal, Interest, Tax and Insurance (PITI)** of the subject property. The amount in the **Net Rent** field equals the **Gross Rent** field times the **Occ Rate** field minus the **PITI**. The **Net Rent** field shows the positive cash flow or negative cash flow for the subject property.

8. Complete the **Gross Monthly Income** section for the borrower and the coborrower but exclude the **Net Rent** field.

**Note:** **Net Rent** is populated from the **Schedule of Real Estate Owned** section on page 3 if net rent is a positive amount.

9. Enter the housing expenses for the borrower owner-occupied residence in the **Present** column in the **Monthly Housing Expenses** section regardless of the loan type.

**Note:** Point calculates the proposed monthly payment

10. Complete the **HazIns, Taxes, and MtgIns** fields.
11. Open page 3 of the *Loan Application* and complete the following information in the **Liabilities** section:
  - Enter an **M** in the **R/L(I)/M** field to calculate the amount as a negative value
  - Mark that an existing mortgage on the investment property is being paid off if applicable
  - Indicate second homes and land loans as liabilities (**L**)
12. Complete the following information on page 3 of the *Loan Application* in the **Schedule of Real Estate Owned** section:
  - The subject property must be listed first if the loan is for a refinance,
  - Enter an occupancy rate (typically 75%) in the Investment **Property Occupancy Rate** field to automatically calculate the net rent for additional rental properties
13. Select the Subject Property.

14. Click **Edit**.
15. Select the property and enter an **R** in the **S/PS/R** field to indicate the property is a rental.
16. Enter the primary residence and any additional real estate.
17. Leave the **S/PS/R** field blank for these properties.

**Note:** Investment properties are calculated into the ratios by using the amount in the **Net Rent** field in the **Schedule of Real Estate Owned** section on page 3 of the *Loan Application*.

18. Open the *Transmittal Summary (1008)* and verify the following information:
  - The Proposed Monthly Payment column should reflect the borrower primary residence (owner-occupied) regardless of the loan type
  - The amount automatically populates the 1008 from the Present Monthly Housing Expenses section on page 2 of the *Loan Application*
  - The rental income is populated in the Pos Cash Flow (Subj Prop) field if the subject property net rent is positive
  - The negative value populates the **Neg Cash Flow (Subj Prop)** field if the net rent is negative

**Note:** The calculation comes from the fields accessed by clicking the **Investment** button on a *Borrower Information* or *Prospect Information* screen

19. Open the *Transmittal Summary (1008)* in each co-borrower file and click the **Other Obligations Lock** to enable the fields If non-married co-borrowers are sharing the loan.
20. Delete the information in the **Neg Cash Flow (Subj Prop)** field.

**Note:** The **Other Prop** field contains the total negative net rents from the REO section of the Loan Application. The **All Other Pmts** field contains a total of all liabilities, except mortgages, from the **Liabilities** section of the *Loan Application*. The **Total Payments** field contains the total monthly payments, including any negative cash flow on rental properties.

## Chapter 16: FILE MENU

The following table provides the available Point **File** menu options. Select a link for additional details. Not all options are available after opening a loan file.

**Table 16: File Menu Options**

<a href="#">File New</a> Menu	<b>Open:</b> Opens the <b>Loans</b> tab on the <b>Navigation Panel</b> .	<a href="#">Open File</a>	<a href="#">Copy Loan Files</a>
<a href="#">Move</a> Loan Files	<b>Rename:</b> Select to rename the open loan file.	<a href="#">Delete</a>	<b>Close:</b> Click to close the open loan file.
<b>Save:</b> Click to save the open loan file.	<b>Save As:</b> See <a href="#">Save Documents to New Location</a>	<a href="#">Subordinate Financing</a>	Print: See <a href="#">Print Options</a>
<a href="#">Print Preview</a>	<a href="#">Print Setup</a>	<a href="#">Paper Sources</a>	<a href="#">Print Offset</a>
<a href="#">Email Options</a>	<a href="#">Store Files</a>	<a href="#">Import From</a>	<a href="#">Export To</a>
<a href="#">Rebuild List</a>	<a href="#">Change Name</a>	<a href="#">Login</a>	<a href="#">Change Password</a>

### File New Menu

The following options are available from the **New** menu.

#### Open File

The option opens the Manual File Open dialog to browse to a loan file.

**Note:** Select the **Keep Open** checkbox on an open loan file to open a second file without closing the open file.

1. Select **Open File** from the **File** menu.

2. Browse to the file to open.

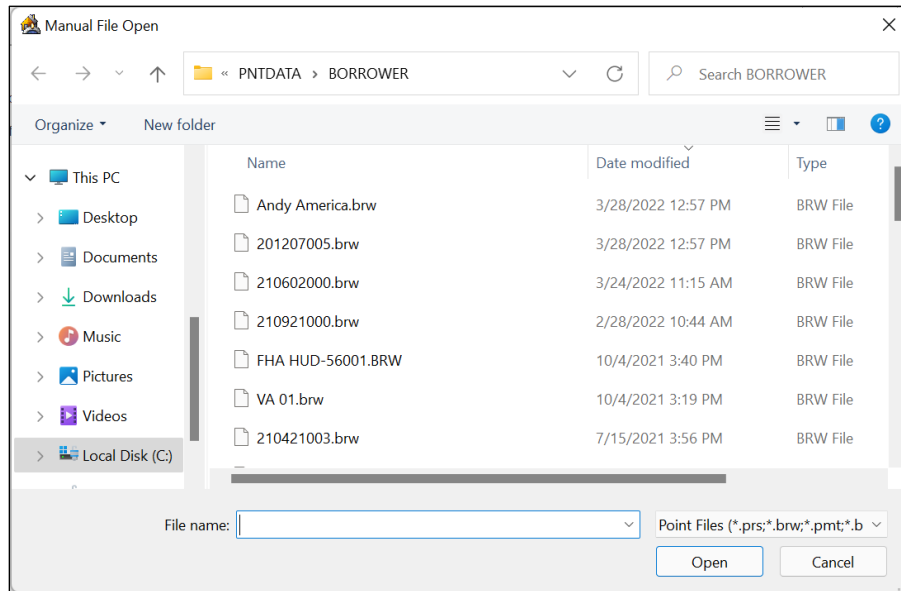


Figure 616: Manual File Open

3. Select the file to open.
4. Click **Open**.

## Copy Loan Files

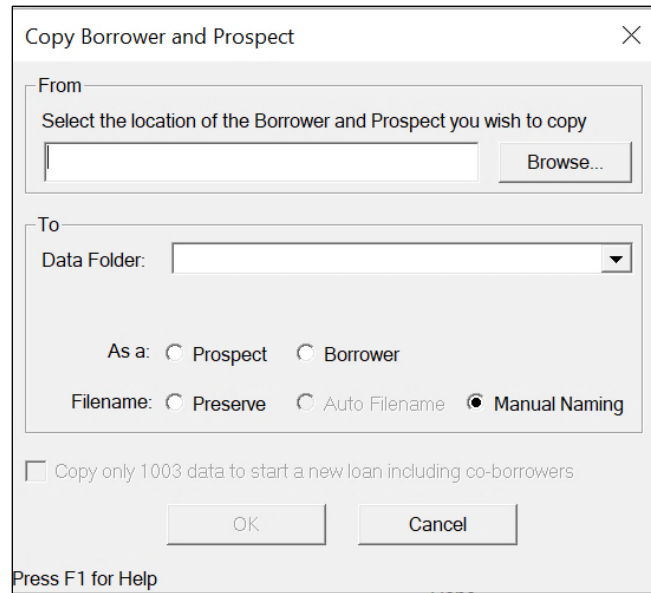
External loan files must be moved or copied into Point system. Lists do not have to be rebuilt when files are copied or moved.

**Note:** See to move Point files between Point folders.

1. Select **Copy** from the **File** menu.
2. Select **Prospect from Specified Location** to copy a prospect file.

**Note:** Select **Borrower from a Specified Location** to copy a borrower file.

3. Click **Browse** to navigate to the location of the data folder to move.



**Figure 617: Copy Borrower and Prospect Dialog**

4. Select the destination **Data Folder**.
5. Select the appropriate **As A** radio button.
6. Select the appropriate **Filename** radio button.
7. Click **OK** to complete the process.

## Move Loan Files

Use the **Move** option to move loan files between locations without leaving a copy in the original location.

**Note:** The steps are the same as [Copy Loan Files](#).

## Print Options

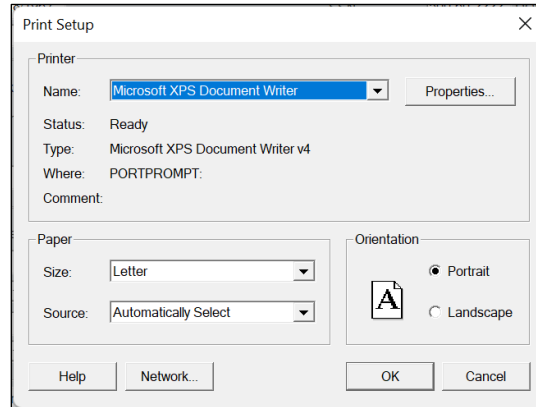
Review print settings and set the parameters based on printing requirements prior to printing forms.

## Print Setup

Print requests are automatically routed to the default printer. Use the following steps to set or change the default printer.

1. Open a prospect or borrower file.

2. Select **Print Setup** from the **File** menu.
3. Select the **Default Printer** from the dropdown.



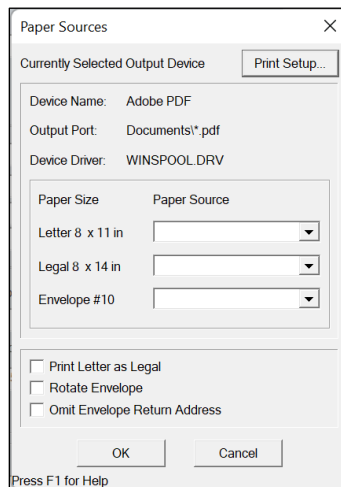
**Figure 618: Print Setup**

4. Enter required default parameters.
5. Click Properties to change the paper orientation, duplex settings, or tray selection.
6. Click **OK** when finished in the *Print Setup* dialog.

## Paper Sources

Use the **Paper Sources** option to select the printer paper options and locations.

1. Open a prospect or borrower file.
2. Select **Paper Sources** from the **File** menu.
3. Select the **Paper Tray** assignment for each paper type using the corresponding dropdown.



**Figure 619: Paper Sources Dialog**



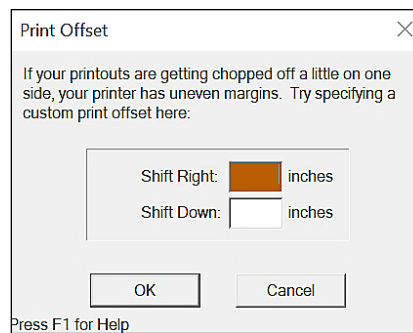
4. Select the appropriate checkboxes.
5. Click **OK** to finish.

## Print Offset

Use the **Print Offset** option to adjust the form position on the paper if the margins or alignment on a form are uneven when the form is printed.

**Note:** Adjust the offset only if you encounter difficulties with the print alignment.

1. Open a prospect or borrower file.
2. Select **Print Offset** from the **File** menu.
3. Enter the number of inches to offset the printed area in the **Shift Right** or **Shift Down** fields.



**Figure 620: Print Offset Dialog**

4. Enter the amount in decimal format to set the offset by an increment of an inch.
5. Click **OK**.

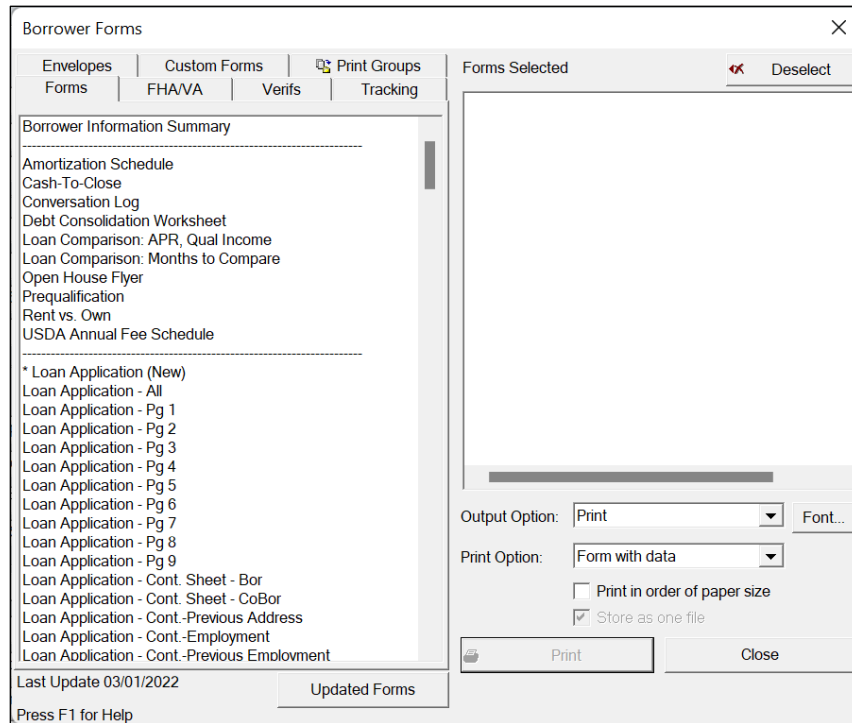
## Print Forms

Use the *Borrower Forms* dialog to print and preview Point forms and screens. Forms that do not require input are also available to print from the Borrower Forms dialog.

**Note:** Use the **Print** icon on the toolbar as an option to **Print** from the **File** menu.

1. Open a prospect or borrower file.

2. Select **Print** from the **File** menu.



**Figure 621: Borrower Forms Dialog**

3. Click the **Updated Forms** button to view the forms recently updated.
4. Select the forms from the **Tabs** to place the forms in the **Forms Selected** list.

**Note:** Select **Loan Application - All** from the forms list to print the entire *Loan Application*. continuation sheets are printed after the last page of the *Loan Application*. One continuation sheet contains 22 REOs if the *Loan Application* contains more than four employers, six liabilities, or 20 Real Estate Owned (REO) items.

5. Select **Print** from the **Output Option** dropdown.
6. Select **Print Preview** to review the forms before printing.
7. Click the **Font** button to customize form fonts.
8. Select the Form with data from the Print Option dropdown.
9. Click the **Print** button and select the print settings in the *Print Setup* dialog. (See [Figure 613](#).)
10. Click **OK**.
11. Click **Close** to close the *Borrower Forms* dialog.

## Print Envelopes

Select the Print Envelope options from the Borrower Forms dialog.

1. Open a prospect or borrower file.
2. Select **Print** from the **File** menu.
3. Click the **Envelopes** tab. (See [Figure 616.](#))
4. Select the appropriate envelope option(s).

**Note:** The verification options correspond to the institutions entered in the Verifications forms.

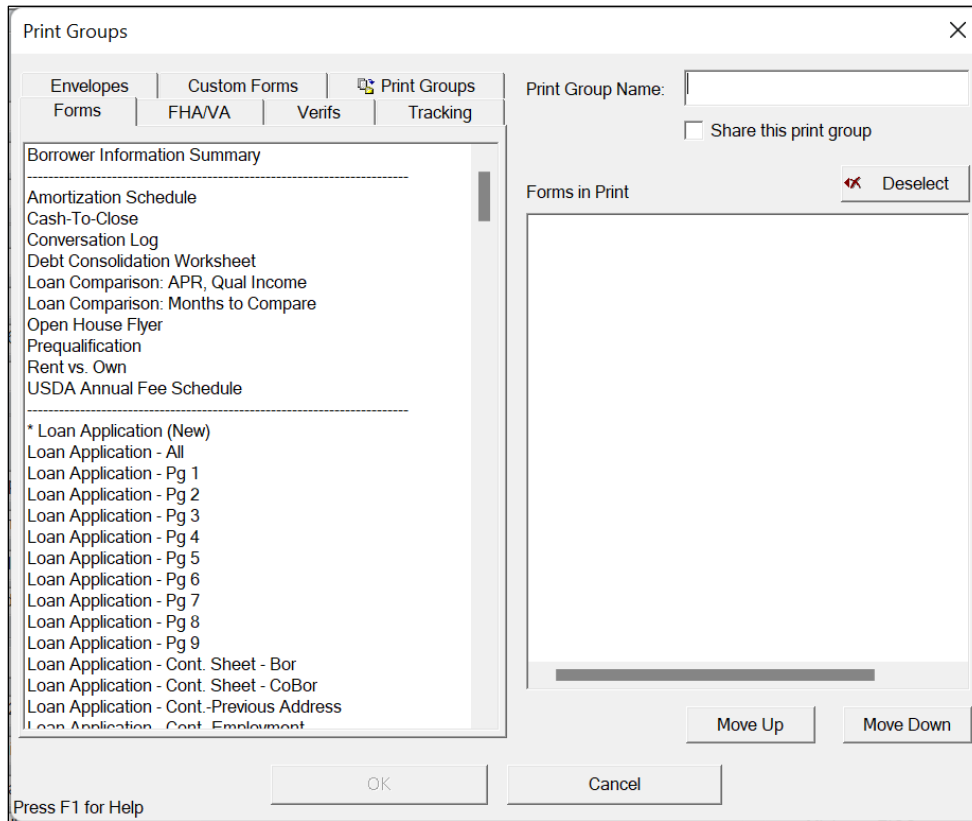
5. Click **Print**.
6. Select the number of copies to print on the *Print Setup* dialog. (See [Figure 613.](#))
7. Click **OK**.

## Create Print Groups

The **Print Groups** tab on the *Borrower Forms* dialog contains the list of personalized print groups and shared print groups.

1. Open a prospect or borrower file.
2. Select **Print** from the **File** menu.
3. Click the **Print Groups** tab. (See [Figure 616.](#))
4. Click Create Group.

5. Enter the **Print Group Name**.



**Figure 622: Print Groups Dialog**

6. Select the **Share this print group** checkbox to share the group with other users.
7. Select the forms to include in the group.
8. Click **OK** to save the group.
9. Select the group to print from the **Print Groups** tab in the **Borrower Forms** dialog to print the form group.

## Print Preview

Use the **Print Preview** option to view a print form prior to printing.

1. Select **Print Preview** from the **File** menu.
2. Select the forms to preview. (See [Figure 616](#).)
3. Click Print Preview.

## Email Options

The following sections provide Point email options.

### Email Data Files

Use the Point Data File option to email entire loan files to other Point users as email attachments.

1. Select **E-mail** from the **File** menu.
2. Select **Point Data File**.
3. Enter the password in the **Password Protected** field.

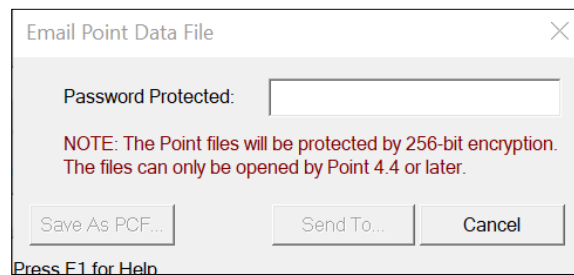


Figure 623: Email Point Data File Dialog

4. Click **Send To**.

**Note:** Click **Save As PCF** to convert the file to a Point Compressed File (PCF) before emailing.

5. Complete the email and send as usual.

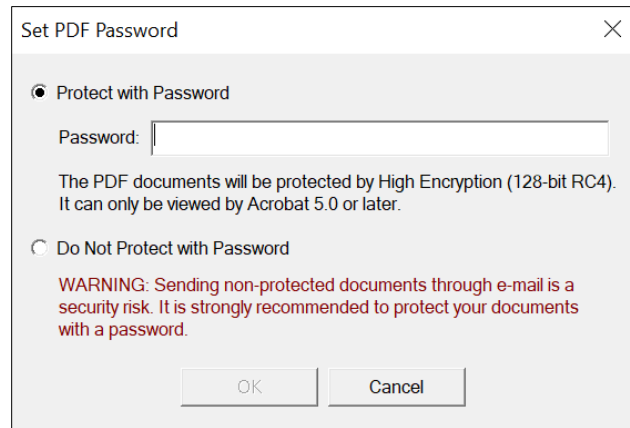
### Email Forms

Use the *Borrower Forms* dialog to create PDF documents of the selected forms to attach to an email.

1. Select **E-mail** from the **File** menu.
2. Select **Forms**.
3. Select the **Forms** tab on the *Borrower Forms* dialog. (See [Figure 616](#).)
4. Select the forms the recipient.

**Note:** Select forms for one recipient at a time. A single PDF file is generated containing all selected forms.

5. Click **Send**.



**Figure 624: Set PDF Password Dialog**

6. Select either **Protect with Password** to password protect the file.
7. Enter the **Password**.
8. Click **OK**.
9. Complete the email and send as usual.

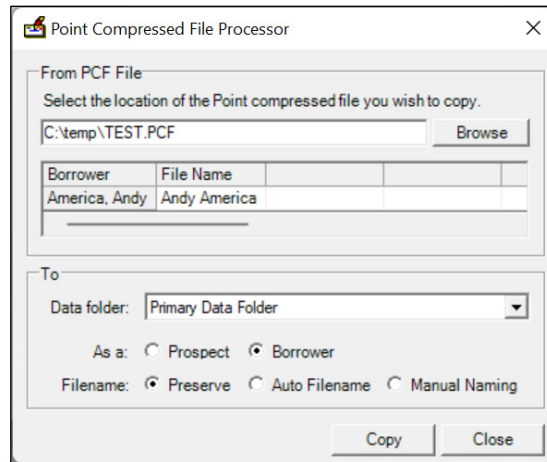
## Download Email Point Compressed File

Process pcf files prior to downloading and viewing.

1. Open the with the pcf file attached.
2. Double-click the attachment in the email to open the pcf file.
3. Enter the assigned password to access the *Point Compressed File Processor* dialog if prompted.

**Note:** A login dialog is displayed when using Point Central or secured data folders.

4. Select the **Data Folder**.



**Figure 625: Point Compressed File Processor**

5. Select the appropriate **As a** radio button.
6. Select the appropriate filename:
  - **Preserve:** Retain the original file name.
  - **Auto Filename:** Use the automatic file naming convention specified for the selected data folder.
  - **Manual Naming:** Enter a name of choice in the Rename File dialog, which is displayed when copy is clicked.
7. Click **Copy**.
8. Click **OK** in the *PCF Copy Results* dialog.
9. Click **Close**.

## Store Files

Use the following steps to create and save PDF documents of selected forms.

1. Select Store from the File menu.
2. Click the Forms tab on the Borrower Forms dialog. (See Figure 616.)
3. Select the forms to include in the PDF file in the forms list
4. Select Save as PDF File from the Output Option dropdown.
5. Click Save As.
6. Select the password protection option on the Set PDF Password dialog. (See Figure 619.)
7. Navigate to the location to save the file.

8. Enter a file name.
9. Click Save.

## Import From

Point provides data import options from the **File** menu.

## Other App Using Import Template

ASCII data can be imported into new and existing loan files.

Use the following steps to import data using a predefined import template.

An import template with mappings to the fields is required to import the data. See [Template Management](#) for template creation details.

1. Convert the import file to an ASCII delimited file (.txt) before initiating the import.
2. Open or create the loan file to receive the imported data.
5. Select **Import From** on the *File* menu.
6. Select **Other App** (using import template).
7. Use the **Choose a Data Import Template To Use** dialog to browse to and open the appropriate import template.
8. Select a template.
9. Click **Open**.
10. Enter the full file name and path in the **File Name** field (or locate and select the file) on the *Specify an Input Data File* dialog.

**Note:** The import is automatically initiated when clicking **Open** if an input data file (the file containing the data to be imported) was specified in the selected template.

11. Click **OK** to import that data.

## Borrower Master File

Apply master file templates to a new loan file during creation or import the master file template into an existing loan file.

See [Template Management](#) for template creation details.

1. Open a new or existing prospect or borrower file.
2. Select **Import From** on the **File** menu.
3. Select Borrower Master File.



4. Use the **Import Data from Borrower Master File** dialog to browse to and open the appropriate import template.
5. Click **OK** to import that data.

## Fannie Mae DO/DU

Only Fannie Mae version 3.0 and 3.2 files (.fnm files) may be imported. A template is not required to convert the files because the field mappings are built into Point.

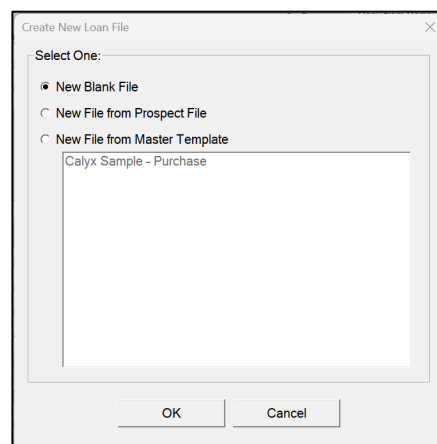
**Note:** The social security numbers must match when importing Fannie Mae data into an existing prospect or borrower file.

1. Select **Import From** on the **File** menu.
2. Select Fannie Mae DO/DU.
3. Use the *Import 1003 data from Fannie Mae DO/DU* dialog to browse to the file.
4. Select the file.
5. Click Open to initiate the import process.

## Fannie Mae 3.4 MISMO

Importing a Fannie Mae 3.4 file into the Loan Application is possible. Some data components from a Fannie Mae 3.4 file will not import into the New Loan Application due to the introduction of new fields and methods for capturing the information on the 1003 (such as: Employment and Income).

1. Open a New blank loan.



**Figure 626: Fannie 3.4 MISMO**

2. Select **Import From** on the **File** menu.
3. Select **Fannie Mae 3.4 MISMO**.

4. Browse to the **Fannie Mae 3.4** XML file.
5. Complete the **import**.
6. Re-enter the information into the following screens:
  - *Borrower Information* screen: **Monthly Housing Expenses** fields
  - *Loan Application Section 1* screen: **Citizenship, Employment,** and **Income** fields
  - *Loan Application Section 2 -3* screen: **Assets, Liabilities,** and **Owned Properties** fields
  - *Lender Loan Information Pg 2* screen: **Closing Costs** and **Credits** fields

**Note:** Use the following link for additional information:

<https://customers.calyxsoftware.com/asp/HomeCustomer>

## Export To

Point provides some data export options from the **File** menu, including:

[Other App Using Export Template](#)

[Fannie Mae 3.0 DO/DU](#)

[Fannie Mae 3.2 DO/DU](#)

[Fannie Mae 3.4 MISMO](#)

[Uniform Loan Data Delivery](#)

## Other App Using Export Template

An Export Template is required to complete the following steps. (See [Template Management](#) for template details.)

1. Open the prospect, borrower, or co-borrower file containing the information to export.
2. Select **Export to** from the **File** menu.
3. Select Other App (Using Export Template).
4. Use the *Choose a Data Export Template* dialog to browse to the template folder.
5. Select the appropriate template.
6. Click **Open**.
7. Enter the full file name and path or locate the file in the *Output Data File* dialog.

**Note:** The export automatically initiates when clicking **Open** if an output data file was setup in the selected template.

8. Click **Save** to initiate the export process.

## Fannie Mae 3.0 DO/DU

Use the Fannie Mae 3.0 DO/DU option to export Classic Loans in the Fannie Mae 3.0 file format.

**Note:** See [Fannie Mae 3.4 MISMO](#) for exporting loan in the New Format.

1. Verify the *Classic Loan Application* is complete.
2. Verify the *Fannie Mae Addendum* screen is complete.
3. Verify the *Fannie Mae Government* screen is complete. ([Fannie Mae Government](#).)
4. Select **Export To** from the **File** menu.
5. Select Fannie Mae 3.0 DO/DU.
6. Use the *Export 1003 Data to Fannie Mae DO/DU* dialog to browse to the file location.
7. Click **Save**.

## Fannie Mae 3.2 DO/DU

Use the Fannie Mae 3.2 DO/DU option to export Classic Loans in the Fannie Mae 3.2 file format.

Use the steps in [Fannie Mae 3.2 DO/DU](#) to export the file selecting **Fannie Mae 3.2 DO/DU Export To** option.

## Fannie Mae 3.4 MISMO

Use the Fannie Mae 3.4 MISMO option to export New Loan types in the Fannie Mae 3.4 MISMO format.

1. Verify the *New Loan Application* is complete.
2. Verify the *Fannie Mae Addendum* screen is complete. (See [Fannie Mae Addendum](#).)
3. Verify the *Fannie Mae Government* screen is complete. (See [Fannie Mae Government](#).)
4. Select **Export To** from the **File** menu.
5. Select Fannie Mae 3.4 MISMO.
6. Use the *Export 1003 Data to Fannie Mae 3.4 MISMO* dialog to browse to the file location.
7. Click **Save**.

## Uniform Loan Data Delivery

The Uniform Loan Delivery Dataset (ULDD) is a data format governing loan data delivery. ULDD improve loan quality referred to as the Uniform Mortgage Data Program (UMDP). Fannie Mae and Freddie Mac require the ULDD for single-family loan deliveries.

Point is set up to create the ULDD files required by Fannie Mae and Freddie Mac. Point also creates a combined ULDD file that is accepted by both Fannie Mae and Freddie Mac. Use the following steps to export to Fannie Mae or Freddie Mac ULDD files.

1. Select **Export To** from the **File** menu.
2. Select one of the following:
  - Fannie Mae ULDD
  - Freddie Mac ULDD
  - Combined ULDD
3. Use the *Save As* dialog to browse to the location to store the ULDD file.
4. Name the file.
5. Click **Save**.

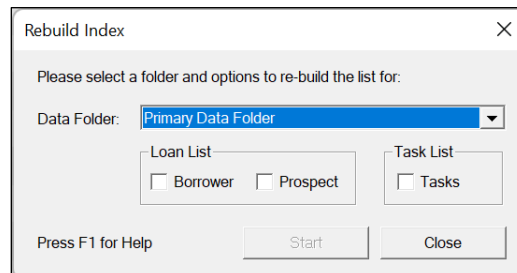
**Note:** Use the **Uniform Loan Delivery Dataset** file to the Fannie Mae or Freddie Mac when required.

## Rebuild List

Use the following steps to rebuild the index after changes.

**Note:** Loan files must be closed for the option to be available.

1. Select **Rebuild List** from the **File** menu.
2. Select the **Data Folder** in which the list is stored.



**Figure 627: Rebuild List**

3. Select the **Loan List(s)** to include in the rebuild.
4. Select the **Tasks** checkbox to include tasks in the rebuild.

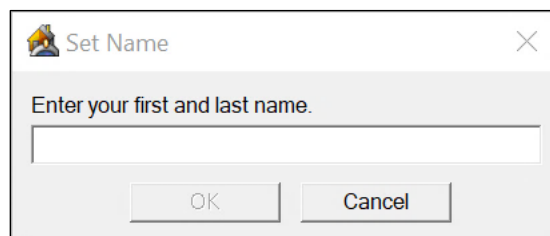
5. Click **Start**.

## Change Name

Use the **Change Name** option to change the logged in user name without losing the associated loan files.

**Note:** Loan files must be closed for the option to be available.

1. Select **Change Name** from the **File** menu.
2. Enter the user **First** and **Last Name**.



**Figure 628: Set Name Dialog**

3. Click **OK**.
4. Restart Point if required.

## Login

Use the Login option to log into Point if applicable.

1. Select **Login** from the **File** menu.
2. Enter user credentials to log in.

## Change Password

Use the **Change Password** option to change the user password when company security requires passwords to access Point.

1. Select **Change Password** from the **File** menu.
2. Follow the prompts to change the user password.
3. Restart Point if required.

## Chapter 17: DATA MANAGEMENT

Use the Point Administrator tool to manage the following:

- Create data folders
- Copy data folders
- Establish data folder access rights for users
- Change the directory where templates are stored
- PointCentral settings

### Access Point Administrator

Use the following steps to access the Point Administrator

1. Close Point.
2. Select the Windows **Start** menu.
3. Select All Programs.
4. Select Point Administrator.

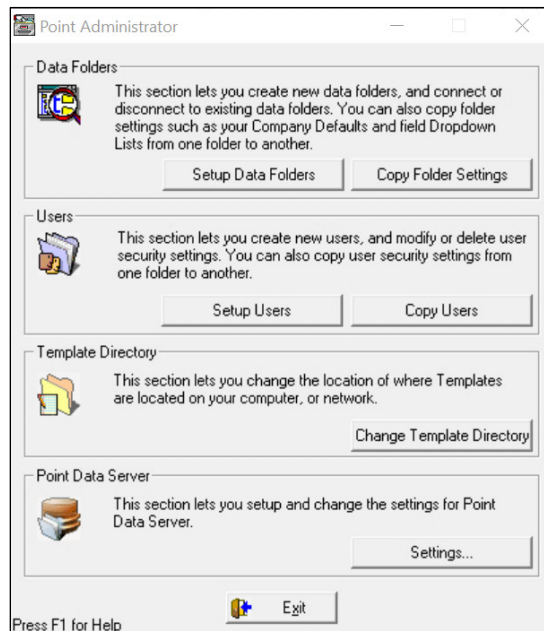


Figure 629: Point Administrator Dialog

### Manage Data Folders

Use the **Data Folder** function for the following:

- Create new data folders
- Connect existing data folders
- Disconnect existing data folders
- Manage folder owners
- Modify folder properties
- Change the order in which the folders are listed in the dropdown lists

**Note:** Do not store more than 1500 files in a single data folder. Storing more files causes slower performance during searches.

## Setup Data Folders

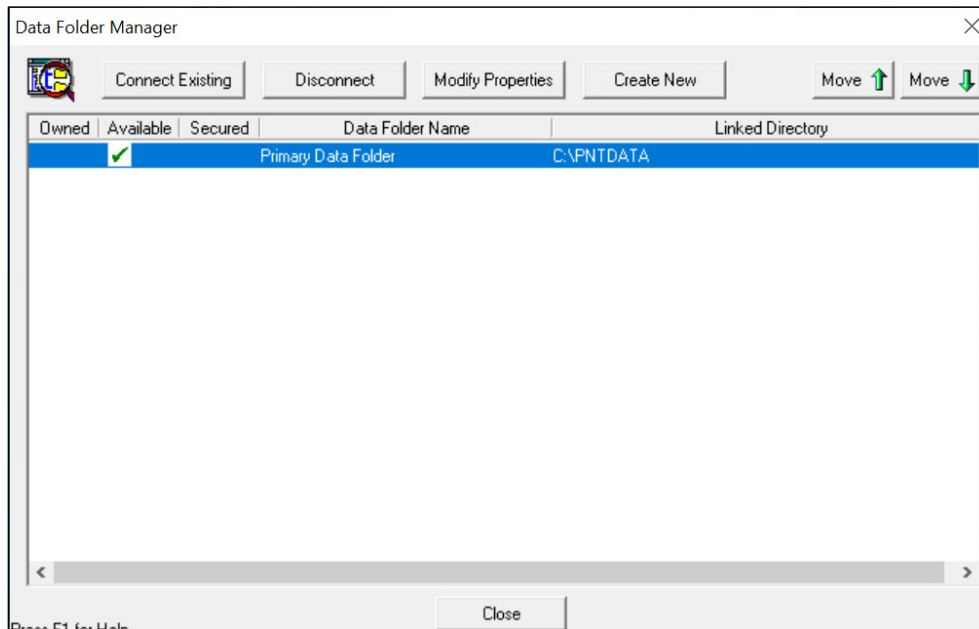
The following sections discuss setting up the Point Data folders.

### Set Primary Data Ownership

Set initial ownership of the **Primary Data** folder to ensure more data security and file control. Click **Setup Data Folders** on the Point Administrator dialog.

**Note:** The **Owned** column in the *Data Folder Manager* dialog displays a check mark if a data folder has an owner.

1. Select the Primary Data Folder.



**Figure 630: Data Folder Manager Dialog**

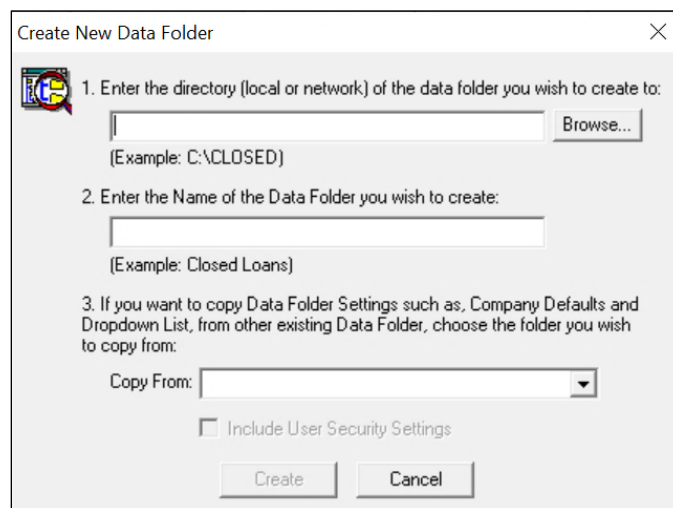
2. Click Modify Properties.
3. Enter the **Password** on the *Folder Supervisor Login* dialog.

4. Click **OK**.
5. Re-enter the password in the *Password Verification* dialog.
6. Click **Close**.

## Create New Data Folder

Create new data folders to manage the loan files and organize your workflow.

1. Open the *Data Folder Manager* dialog. (See [Figure 625.](#))
2. Click Create New.
3. Enter the **Supervisor** password in the **Password** field on the *Verify Password* prompt.
4. Click **OK**.
5. Re-enter the password if prompted.
6. Enter the Directory Name in the Field 1.



**Figure 631: Create New Data Folder Dialog**

**Note:** Use the **Browse** button to browse to the folder storage location.

7. Enter Folder Name in Field 2.
8. Select a folder from the **Copy From** dropdown to copy the folder settings.
9. Select the **Include User Security Settings** checkbox to include the security settings.
10. Click **Create**.
11. Proceed to Modify Data Folder Properties to set up the folder properties.



## Modify Data Folder Properties

Use the following steps to modify data folder properties.

1. Select the data folder to modify from the *Data Folder Manager* dialog. (See [Figure 625.](#))
2. Click Modify Properties.
3. Enter a **Data Folder Name** if applicable.

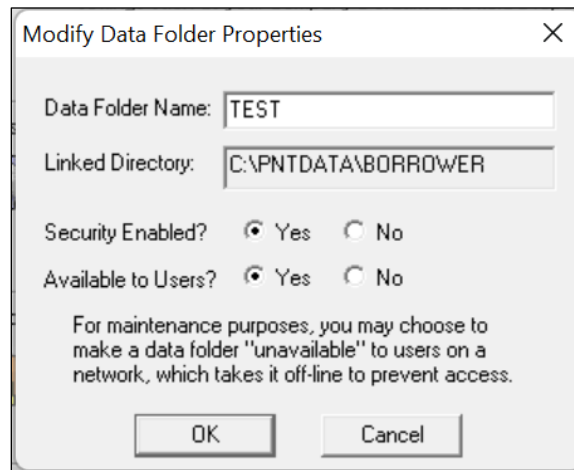


Figure 632: Modify Data Folder Properties

**Note:** Do not change the **Data Folder Name** if data has already been saved to the folder.

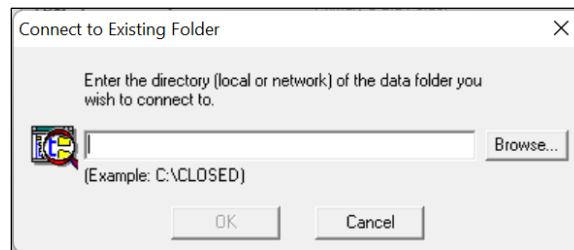
4. Select the **Security Enabled Yes** radio button to require a user password to modify folder contents.
5. Select the **Available to User Yes** radio button to make the available to users on the network.
6. Click **OK**.

## Connect Existing Data Folders

Use the following steps to connect an external data folder to the Point data folder.

1. Access the *Data Folder Manager* dialog. (See [Figure 625.](#))
2. Click Connect Existing.

3. Click **Browse** to navigate to the folder to connect.



**Figure 633: Connect to Existing Folder Dialog**

4. Click **OK** to add the data folder to the *Data Folder Manager* dialog.

## Disconnect Data Folders

Use the following steps to remove a data folder from Point. Disconnection from Point does not delete the folder from the original location.

1. Access the *Data Folder Manager* dialog. (See [Figure 625](#).)
2. Select the data folder to disconnect.
3. Click Disconnect.
4. Click **Yes** on the *Disconnect Confirmation* dialog.

## Reorder Data Folders

It is possible to arrange the order of folders in the data folder dropdown lists by changing the order in the *Data Folder Manager*.

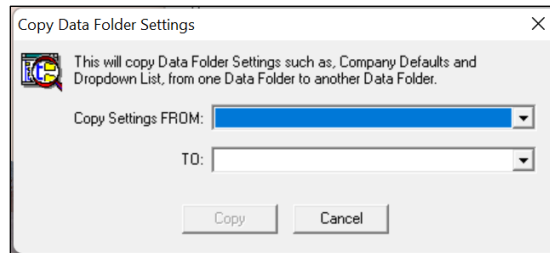
1. Access the *Data Folder Manager* dialog. (See [Figure 624](#).)
2. Select a data folder.
3. Use the Move arrows to reposition the folder in the list.

## Copy Folder Settings

Use the following steps to copy folder settings between data folders.

1. Access the *Point Administrator* dialog. (See [Figure 624](#).)
2. Click Copy Folder Settings.

3. Select the folder to copy **From**.



**Figure 634: Copy Data Folder Settings**

4. Select the folder to copy **To**.
5. Click **Copy**.

## Manage Users

Use the following sections to set up and manage data folder users. The user name must match exactly as it was created in the Processor or Originator dropdown list using the dropdown list utility.

### Add Users

Use the following steps to add new data folder users.

1. Access the *Point Administrator* dialog. (See [Figure 624](#).)
2. Click Setup Users.

3. Click **New User**.

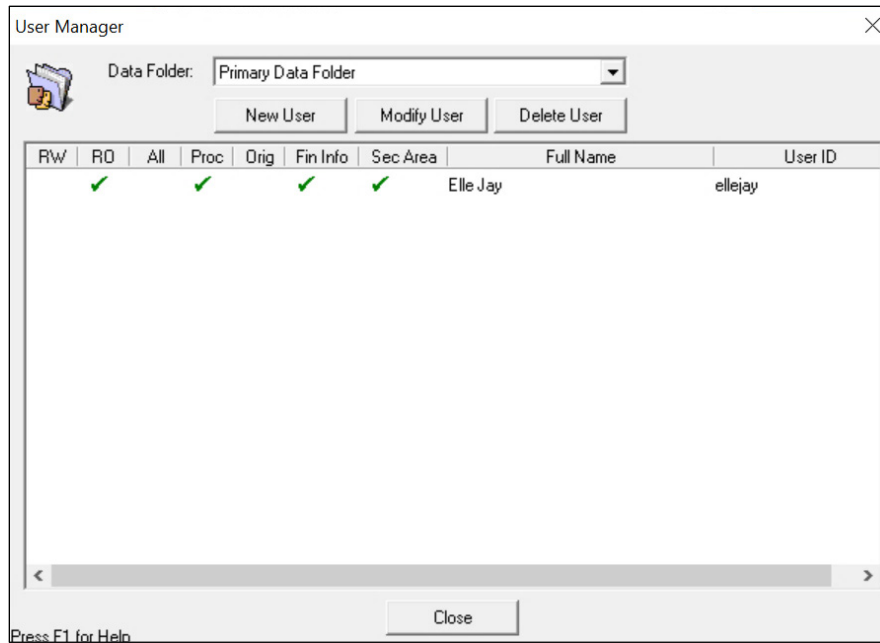


Figure 635: User Manager Dialog

4. Enter the user **Full Name** on the *Modify User Properties* dialog.

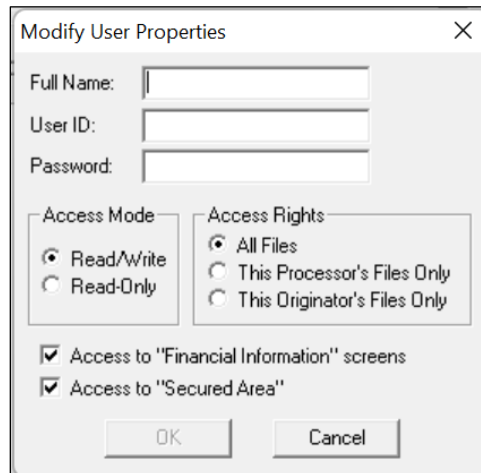


Figure 636: Modify User Properties Dialog

5. Enter **User ID**.
6. Enter user **Password**.
7. Select the appropriate **Access Mode** radio button.
8. Select the appropriate **Access Rights** radio button.
9. Select the **Access to Financial Information Screens** checkbox to enable access to financial screens.

10. Select the **Access to Secured Area** checkbox to enable access to Point secured folders. (See [Table 17: Point Secure Areas](#) for the Point secure areas.)
11. Click **OK** to add the user to the *User Manager* dialog.
12. Proceed to

## Modify Users

Use following steps to modify data folder user access.

1. Access the *User Manager* dialog. (See [Figure 630](#).)
2. Select the user to modify.
3. Click **Modify User**.
4. Make appropriate changes on the *Modify User Properties* dialog.
5. Click **OK**.

## Delete Users

Use the following steps to delete a data folder user from Point.

1. Access the *User Manager* dialog. (See [Figure 630](#).)
2. Select the user to delete.
3. Click **Delete**.
4. Click **OK**.

**Table 17: Point Secure Areas**

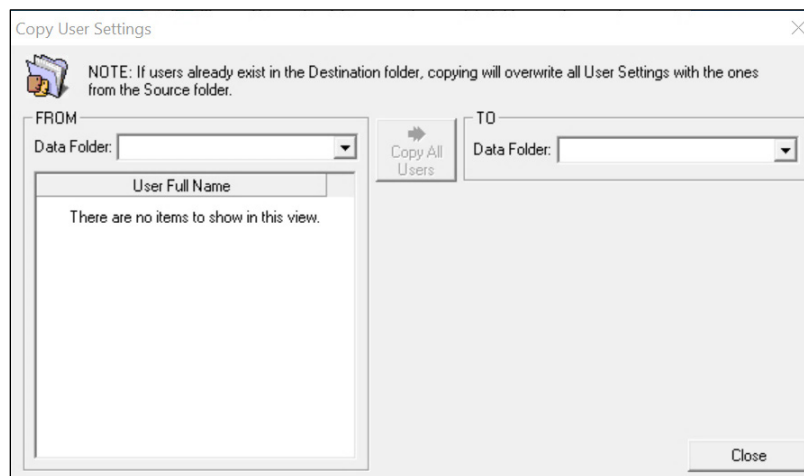
Point Component	Secured Area
Point Screens	<ul style="list-style-type: none"> <li>• • Loan program templates</li> <li>• • Closing cost scenario templates</li> <li>• • Prospect master templates</li> <li>• • Borrower master templates</li> <li>• • Data import templates</li> <li>• • Data export templates</li> <li>• • Custom forms</li> </ul>
Utilities	<ul style="list-style-type: none"> <li>• • Company Defaults</li> <li>• • Dropdown Lists</li> <li>• • Escrow tables</li> <li>• • Title tables</li> <li>• • Custom Screen settings</li> <li>• • Enable/Disable Vendors</li> <li>• • Auto File Naming</li> </ul>

Point Component	Secured Area
Secure access is required to move, copy, and delete loan files.	
Secure access is required to delete or print the conversation log entries.	
Secure access is required to edit <i>Credit Score</i> fields.	

## Copy User Settings

Copy user settings from folder to folder to prevent repeating the setup process for each folder a user can access.

1. Access the *Point Administrator* dialog. (See [Figure 624.](#))
2. Click Copy Users.
3. Enter the **Supervisor** password if prompted.
4. Select the **Data Folder** to copy the settings **From**.



**Figure 637: Copy User Settings Dialog**

5. Select the **Data Folder** to copy the setting **To**.
6. Click **Copy All Users** to copy all users.
7. Click **Yes** to confirm the copy in the *Copy User Settings Confirmation* dialog.

**Outcome:** The *Copy User Settings* dialog is displayed with a message the users were copied successfully and click Close.

## Modify Data Folder Users

You can modify a user's ID password, and access rights at any time.

1. Access the *User Manager* dialog. (See [Figure 630.](#))

2. Click Setup Users.
3. Enter **Password** on the Folder Supervisor Login dialog.
4. Click **OK**.
5. Click the **User** to modify.
6. Click Modify User.
7. Make the necessary changes and click **OK**.

## Remove Data Folder Access

Use the following steps to remove user access to a data folder.

1. Access the *User Manager* dialog. (See [Figure 630](#).)
2. Select the data folder.
3. Select the user to modify.
4. Click Delete User.
5. Click **Yes** on the Delete User Confirmation.

## Change Template Location

The default template directory is c:\PNTTEMPL. Use the following steps to change the template directory.

1. Access the *Point Administrator* dialog. (See [Figure 624](#).)
2. Click Change Template Directory.
3. Click **Browse** to navigate to the new template location.
4. Click **OK**.

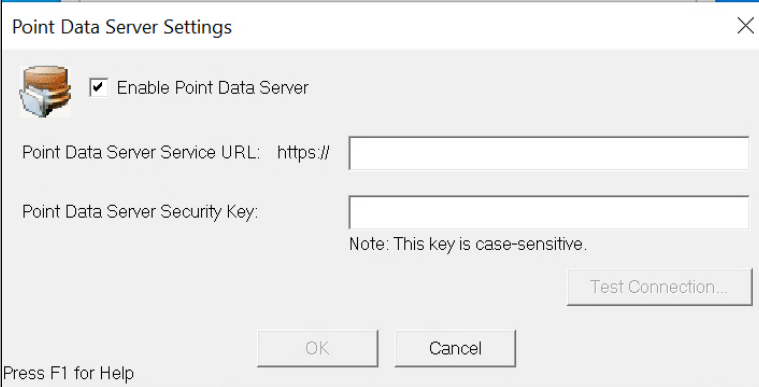
## Point Data Server

PointCentral is the centralized data server that provides access to organization loan files, templates, reports, and Cardex. The Point files are accessible from any location. Generate management reports that include information from different offices and provide a consolidated view of the entire organization loan pipeline.

## Configure Client Connection

Use the Point Data Server Settings dialog to configure the client to connect to the PointCentral server.

1. Access the *Point Administrator* dialog. (See [Figure 624](#).)
2. Click **Settings**.
3. Select the **Enable Point Data Server** checkbox.



**Figure 638: Point Data Server Settings**

4. Enter the PointCentral URL.
5. Enter the PointCentral Security Key.
6. Click **Test Connection** to verify the parameters are correct and network connectivity to the PointCentral server is functioning.
7. Click **OK** to save the configuration.

## Combined Field IDs

Point includes the most common fields in the Field Name dropdown on the *Reports Template* screen. The **Field ID** column is automatically populated with the field ID when the field name is selected. Enter the field name and ID manually when not available from the dropdown.

Individual user controls, such as checkboxes and radio buttons, are each assigned unique field IDs. Field IDs for groups of controls are established running macros that extract the selected option and insert it into the report.

Field IDs with macros were also created to extract information from a single screen containing multiple fields for the same information.

To include this type of data in the report, you must use the ID assigned to that group of fields or controls rather than the unique ID for the selected field or option.



## Data Import

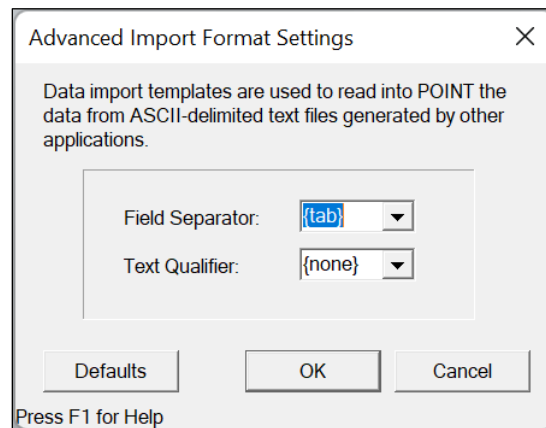
### Text Files Batch Import

Use batch importing to import multiple files from a single txt file. The loan files must be contained in a single ASCII delimited text file before import.

The **Auto File Naming Utility** must be enabled to import batch files. (See [Auto File Naming](#) for details.)

An import template is required to import txt files. (See [Template Management](#) for details.)

1. Click the **Templates** tab. (See [Figure 13](#).)
2. Select the **Data Import** radio button.
3. Select the import template to use.
4. Click **Open**.
5. Select <custom ASCII format> from the Import Format dropdown.
6. Click the Advanced button to open the Advanced Import Format Settings dialog.



**Figure 639: Advanced Import Format Settings**

7. Select the Field Separator:
  - **Tab:** Uses a tab as the field delimiter
  - **Comma** Uses a comma as the field delimiter
8. Select the **Text Qualifier** to indicate the text contained within the qualifier characters is imported as one value:
  - **None:** No text qualifier is used
  - **Double quotation mark:** Uses double quotation marks as the text qualifier (Text contained within double quotation marks is considered one value)

- **(single quotation mark):** Uses single quotation marks as the text qualifier (Text contained within single quotation marks is considered one value)
9. Select the **Field Name Header in First Row** checkbox if the file to be imported has column headers in the first row.
  10. Select the **Update Existing Files** checkbox to overwrite any existing files with the same name.
  11. Click Batch Import.

**Note:** The *Batch Data Import* dialog is displayed if the **Update Existing Files** checkbox is not selected.

12. Select Prospect or Borrower.
13. Click **OK**.
14. Navigate to the directory containing the txt file to import or enter the file name in the *Specify an Input Data File* dialog.
15. Click **Open** to initiate the import process.

## Import Multiple Fannie Mae Files

Use batch import to import multiple Fannie Mae files, including Fannie Mae .

The **Auto File Naming Utility** must be enabled to import batch files. (See [Auto File Naming](#) for details.)

1. Click the **Templates** tab. (See [Figure 13](#).)
2. Select **Data Import**.
3. Select the import template to use.
4. Click **Open**.
5. Select the appropriate **Fannie Mae file format** from the **Import Format** dropdown.
6. Click **Batch Import**.

**Note:** Fannie Mae 3.4 MISMO XML files can be batch imported into Point.

7. Click on the **Browse** button.
8. Navigate to the directory containing the files to import.
9. Enter the file name to import.

**Note:** Use an asterisk (\*) as a wild card and the file extension (\*.fnm) to import all files in that directory with the fnm extension.

10. Select the **Loan Type**.
11. Click **Start Import** to import the files.

## Import Fannie Mae 3.2 File

The Fannie Mae 3.2 file captures data components from the *Classic Loan Application (1003)*. The *New Loan Application* mandated for March 1, 2021 introduces new fields and methods that do not exist in Fannie Mae 3.2 classic files.

Importing a Fannie Mae 3.2 file into the New Loan Application is possible. Some data components from a Fannie Mae 3.2 file do not import into the *New Loan Application* due to the introduction of new fields and methods for capturing the information on the 1003 (such as: Employment and Income).

Use the following steps to import the Fannie Mae 3.2 file to a *New Loan Application*.

1. Select the **Loan** tab.
2. Click **New**.
3. Select the **New** radio button on the *Create New Loan File* dialog. (See [Figure 17](#).)
4. Select **Import From** on the **File** menu.
5. Select Fannie Mae DO/DU.
6. Browse to the **Fannie Mae 3.2** file.
7. Complete the import.
8. Update the following information when the import is complete:
  - *Borrower Information Screen*: **Monthly Housing Expenses** information
  - *Loan Application Section 1*: **Citizenship, Employment, and Income** information
  - *Loan Application Section 2 – 3*: **Assets, Liabilities, and Owned Properties** information
  - *Lender Loan Information Pg 2*: Closing Costs and Credits (such as: cash deposit on sales contract)

Use the following link for additional information:

<https://customers.calyxsoftware.com/asp/HomeCustomer>

## Chapter 18: PIPELINE MANAGEMENT

The pipeline provides a view of the latest status of active loans in a single screen.

The pipeline setup is either Automated or Manual. The *Pipeline* screen is updated by clicking the **Refresh** button.

### Pipeline Descriptions

#### Automated

The **Pipeline** includes the loans with the most recent loan status that match the defined the criteria. Loans are automatically added to the Pipeline after meeting the defined criteria.

#### Manual

Manual setup includes selecting the loans to include in the **Pipeline**.

### Pipeline Change

The following sections provide information for what occurs when the pipeline status changes.

#### Manual to Automated

- Pipeline displays only the loans that meet the automated selection criteria.
- Loans in the Manual pipeline are preserved, but not displayed in the automated pipeline.
- Manual pipeline loans are visible again when **Manual** is selected from the *Pipeline Setup* dialog.

#### Automated to Manual

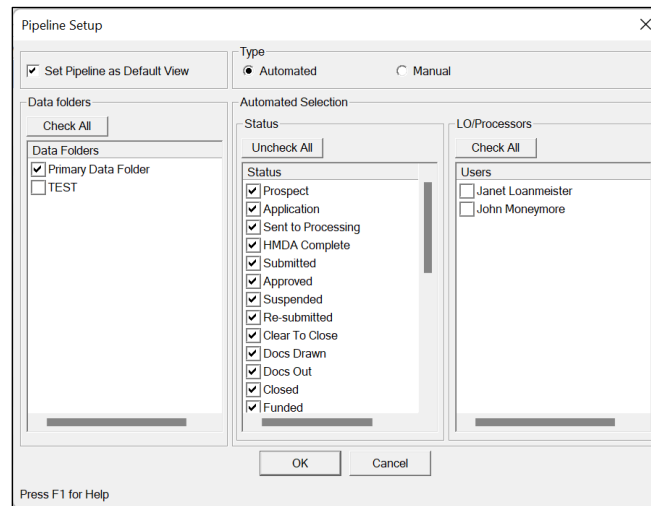
- loans in the Automated pipeline are removed from the pipeline.
- Loans with the specified criteria are displayed in the pipeline after switching back to automated.
- The loans in the previous Manual pipeline are displayed.

## Pipeline Setup

The following sections provide details for setting up pipelines.

### Automated Pipeline Setup

1. Select the **Pipeline** tab. (See [Figure 10](#))
2. Click **Pipeline Setup**.



**Figure 640: Pipeline Setup**

3. Select the **Set Pipeline as Default View** checkbox to set the **Pipeline** view as the default view.

**Note:** Default views opens the **Pipeline** tab when Point is launched.

4. Select the **Automated** radio button.
5. Select the **Data Folders** containing the loan files to include in the pipeline.

**Note:** Local folders are not displayed for PointCentral users.

6. Select the **Statuses** to include the pipeline.
7. Select **Other Status** to include all loans with a custom status set in the *Track Status* screen.
8. Select **Loan Originator/Processors** to provide pipeline access.
9. Click **OK**.

### Manual Pipeline Setup

1. Select the **Pipeline** tab. (See [Figure 10](#).)

2. Click **Pipeline Setup**. (See [Figure 635](#).)
3. Select the **Set Pipeline as Default View** checkbox to set the **Pipeline** view as the default view.
4. Select the **Manual** radio button.
5. Click **OK** on the *Proceed with caution to rebuild the index* dialog to acknowledge the message if the dialog opens.

**Note:** Rebuilding the index prevents Point users who have not updated to version 8.0 (or later) from accessing the data folders indexed.

6. Click the **Loans** tab.
7. Perform a search to locate the loan files to include in the pipeline.
8. Select the files to add to the pipeline.
9. Click Add to Pipeline.
10. Click **YES** in the *Add to Pipeline* dialog.
11. Click **OK** to close the confirmation dialog.
12. Select the **Pipeline** tab to view the loans in the pipeline.

## Remove Loans from Pipeline

Only loans in a manually created pipeline can be removed.

1. Select the **Pipeline** tab. (See [Figure 10](#).)
2. Select the files to remove from the pipeline.
3. Click Remove from Pipeline.
4. Click **Yes** on the *Remove from Pipeline* dialog to confirm the removal.

## Chapter 19: TASK MANAGEMENT

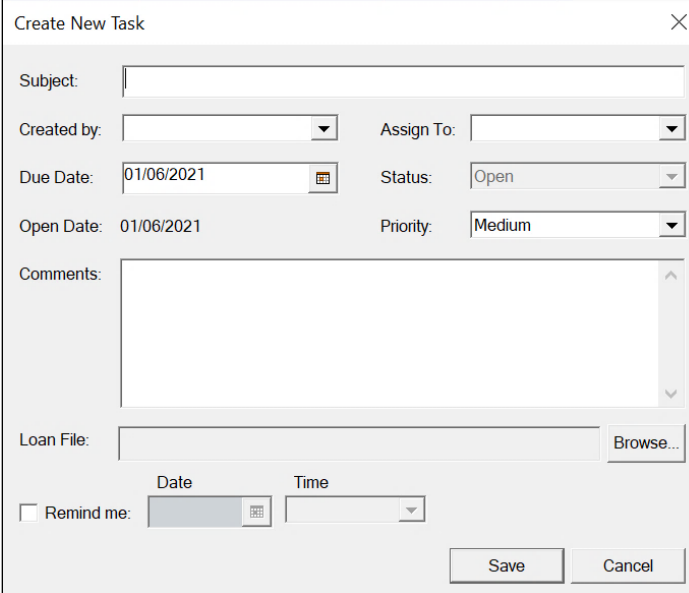
The Task Manager is accessible from the **Tasks** tab in the **Navigation** panel. Use tasks to document actions required to process loans. A permanent record of the task is kept with the loan file.

### Create Tasks

Tasks are created from the **Tasks** tab or while in a loan file. Both methods require association to a loan file.

Use the following steps to create tasks.

1. Select the **Tasks** tab. (See [Figure 11.](#))
2. Click **New** to access the *Create New Task* dialog.



**Figure 641: Create New Task Dialog**

**Note:** Access the *Create New Task* dialog from an open loan file by clicking the **New Task** icon or selecting **Show Tasks** from the **Utilities** menu and clicking the **New** button.

3. Enter a brief task description (60 characters or less) in the **Subject** field.
4. Select Created by.
5. Select the person responsible for completing the task from the **Assign To** dropdown.

**Note:** The **Created by** and **Assign To** fields automatically populate from the originator and processor lists established in the dropdown list utility in an unsecured environment.

6. Select the task **Due Date**.
7. Select the Task Priority.
8. Enter **Comments** if applicable.
9. Click **Browse** to locate the loan file to associate with the task.

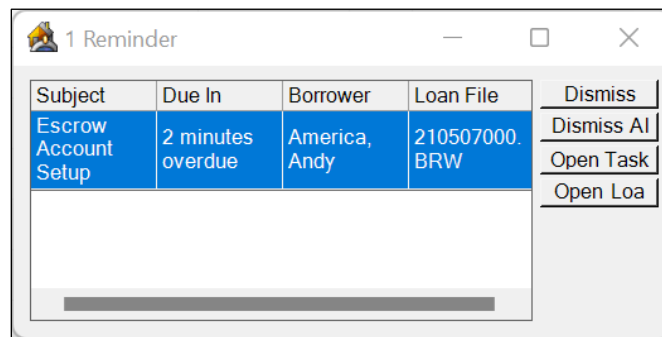
**Note:** Skip Step 9 when creating the task from an open loan file.

10. Select the **Remind Me** options to enter reminder criteria.
11. Click to **Save** the task.

## Task Reminders

The *Reminders* dialog displays as a task reminder according to the **Remind Me** options set during task creation.

The *Reminders* dialog remains open until all reminders are dismissed.



**Figure 642: Manage Task Reminders**

The following options are available for managing tasks:

- **Dismiss:** Removes the selected reminder from the dialog and clears the reminder from the *Task Details* dialog for the selected task. The *Reminders* dialog closes after dismissing the last reminder.
- **Dismiss All:** Closes the *Reminders* dialog and clears the reminders from the *Task Details* dialog for all tasks in *Reminders* dialog.
- **Open Task:** Opens the *Task Details* dialog. Edit the reminder or any task data as needed. Click **Close** to return to the *Reminders* dialog.
- **Open Loan:** Opens the loan associated with the selected task.

## Search Tasks

Use the **Search** function to locate tasks.



## Basic Search

A basic task search locates open or overdue tasks in the selected data folder or all data folders.

1. Select the **Tasks** tab. (See [Figure 11.](#))
2. Select the appropriate **Search For** from the dropdown.

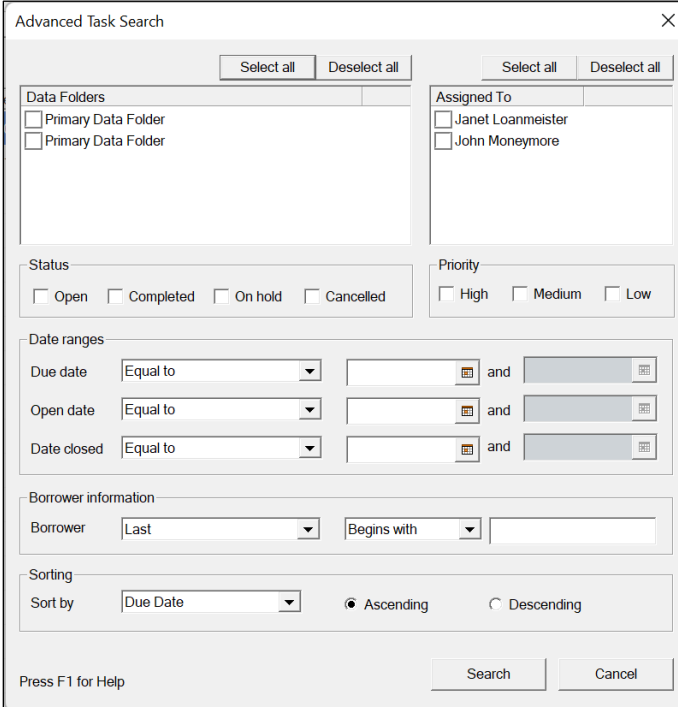
**Note:** The current folder is determined by the folder selected in the **Data Folder** dropdown on the **Loans** tab. Change the **Loans** tab selection in the **Data Folder** dropdown.

3. Select All Folders or Current Folder from the in-dropdown list and click Search.

## Advanced Search

Use the **Advanced Search** function to define more specific search criteria to further refine the search.

1. Select the **Tasks** tab. (See [Figure 11.](#))
2. Click the **Advanced Search** button.
3. Select the **Data Folders** checkboxes to search.



**Figure 643: Advanced Task Search Dialog**

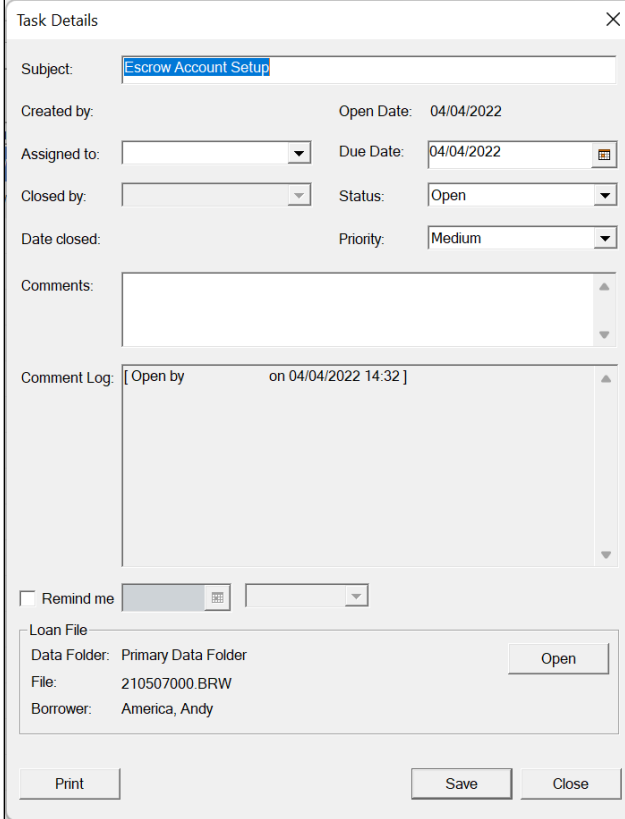
4. Select the **Assigned To checkboxes** next to the names of the agents whose tasks are being searched.

5. Select the **Statuses** to search.
6. Select the **Priorities** to search.
7. Enter the **Date Ranges**.
8. Enter Borrower Information.
9. Enter Sorting Information.
10. Click **Search**.

## Edit Tasks

Use the following steps to edit a task.

1. Select the **Tasks** tab. (See [Figure 11](#).)
2. Select the task to edit.
3. Click **Open** to open the *Task Details* dialog.
4. Edit task details appropriately.



**Figure 644: Task Details Dialog**

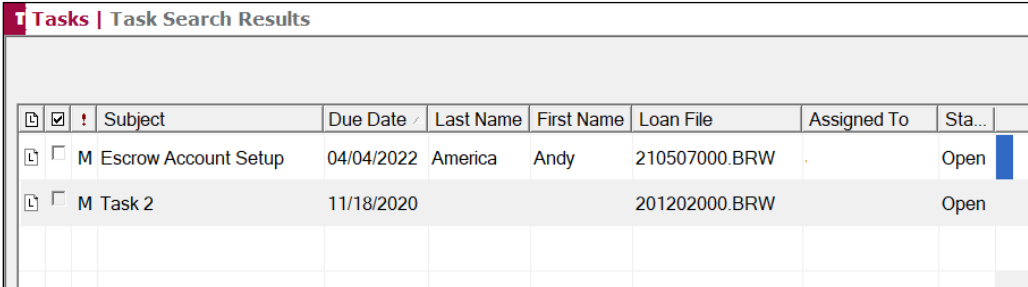
5. Click **Save** to close the dialog and save the changes.

## Close Tasks

Close tasks from the *Task Details* dialog or **Task List**.

**Note:** See Edit Tasks for closing tasks from the *Details* dialog.

1. Select the **Tasks** tab. (See Figure 11.)
2. Check the **Closed** checkbox in the second column of the **Task List**.



Tasks   Task Search Results								
<input type="checkbox"/>	<input type="checkbox"/>	Subject	Due Date	Last Name	First Name	Loan File	Assigned To	Sta...
<input type="checkbox"/>	<input type="checkbox"/>	M Escrow Account Setup	04/04/2022	America	Andy	210507000.BRW		Open
<input type="checkbox"/>	<input type="checkbox"/>	M Task 2	11/18/2020			201202000.BRW		Open

Figure 645: Close Task

3. Click **OK** on the **Close Confirmation** dialog.

## Delete Tasks

Verify the intend to delete before clicking **Delete**. Point does not have a recycle bin.

### Navigation Panel Delete

1. Select the **Tasks** tab. (See **Figure 11**.)
2. Select the task to delete.
3. Click **Delete**.
4. Click **OK** on the Delete Confirmation.

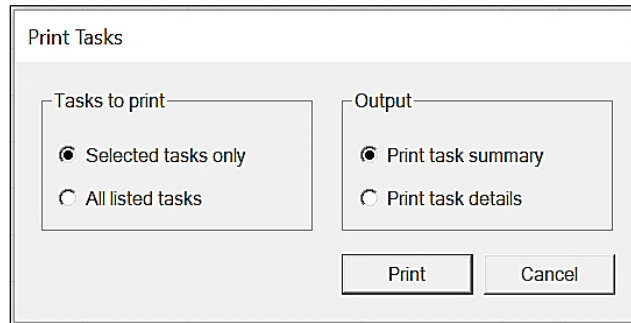
### Borrower File Delete

1. Select **Show Tasks** from the **Utilities** menu. (See [Figure 518](#).)
2. Select the task to delete and click the **Delete** button.
3. Click **OK** to confirm the deletion.

## Print Tasks

Use the following steps to print tasks.

1. Select the **Tasks** tab. (See **Figure 11**.)
2. Select the task(s) to print.
3. Click **Print**.
4. Select the appropriate **Tasks to Print** radio button.



**Figure 646: Print Tasks Dialog**

5. Select the appropriate **Output** radio button.
6. Click **Print**:
7. Select the required print options on the *Print* dialog is displayed.

## Chapter 20: REPORTS MANAGEMENT

The report functions are accessible from the **Reports & Marketing** tab.

Use reports to manage day-to-day business events and clients. Use marketing documents to assist with loan marketing loans.

Verify the time and date settings on the computer are correct. The following options indicate where the data is to be retrieved when the report is generated:

**Select All/Deselect All:** Toggles between Select All or Deselect All when selecting data folders. Only the data folders to which you have access are displayed.

**Prospect/Borrower:** Specifies the file type from which you generate the report. You can select both file types as well as co-borrowers.

Point contains predefined report and marketing document templates to simplify business. Create custom templates that meet other specifications.

### Standard Reports

The *Report & Marketing* template files are divided into Report files and Marketing documents.

### Report Templates

Use the predefined reports included in Point for tracking and printing options.

**Table 18: Report Templates**

Address Labels Report	Appraiser Report (Vendor)
ARM Loans for Refinance	Builder Report (Vendor)
Business Analysis Summary (Banker with Excel)	Business Summary Report (with Excel)
Closed and Funded Report	Contact Information Report
Escrow Report (Vendor)	Funded and Not Shipped (Banker with Excel)
GFE Fee Report	HMDA Report
Last Contact Report	Late Documents Report
Lender Report	Lender Summary Report

Loan Conditions Report	Loan Originator 1 <sup>st</sup> Mortgage Pipeline Report
Loan Originator Report	Loan Pipeline (with Excel)
Loan Profit Summary (Banker with Excel)	Loan Status (with Excel 2007)
Loan Status and Pipeline (with Excel)	Loan Status and Pipeline (with Excel)
Loan Status Report	MDIA Compliance Report
NMLS Call Report – Standard	Pipeline Report
Processor Pipeline Report	Production Report
Profit Report from Track Manager	Property Address Report
Rate Lock Report	RegulatorConnect Report
SecMktgExpiring Commitments (Banker with Excel)	SecMktg New Lock Requests (Banker with Excel)
Secondary Marketing Locked Pipeline (Banker)	Title Report (Vendor)
Trailing Documents	Trust Account Report
Underwriter Pipeline Report	Warehouse Aging (Banker with Excel)
Yield Spread Premium Report	

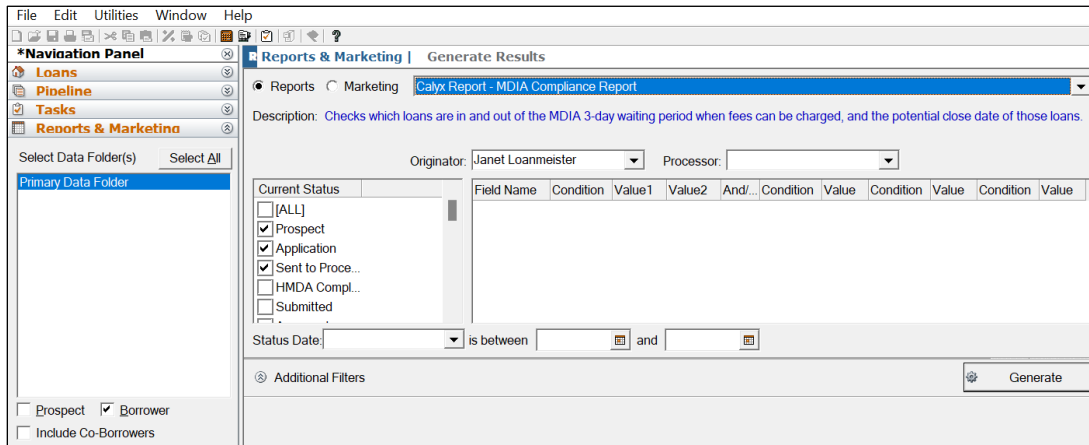
## Generate Standard Reports

Reports can contain a maximum of 500 rows. A message displays indicating the report has exceeded the maximum number of rows allowed for a report if the report exceeds 500 rows.

**Note:** Report data can be manipulated after report generation depending on the output type.

Use the standard report templates to generate a report.

1. Click the **Reports & Marketing** tab.

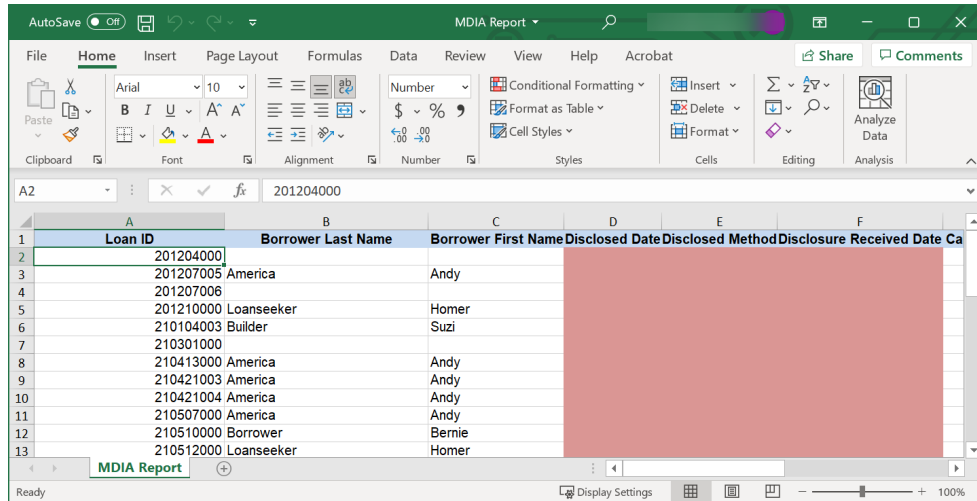


**Figure 647: Generate Results Screen**

2. Select the **Data Folders** where the data is to be obtained.
3. Select the checkbox(es) for the file types to include in the report.
4. Select the **Reports** radio button.
5. Select the appropriate template from the dropdown.
6. Use the **Originator and Processor** dropdown lists to filter the search results by a specific loan originator or loan processor.
7. Select the **Current Status** option to include in the report.
8. Select a **Status Date** option and set a **Date Range** to include in the report.
9. Click **Generate** to generate and open the report in **Report Viewer**.
10. Click the **Open** in Excel button to open the report in an Excel file.

**Note:** The reports containing **Excel** in the title are generated in a Microsoft Excel spreadsheet. The reports display in the lower portion of the Generate Results screen. Click the report to open.

The following example shows the Loan Status and Pipeline (with Excel) report displayed in the *Generate Results* screen.



Loan ID	Borrower Last Name	Borrower First Name	Disclosed Date	Disclosed Method	Disclosed Received Date
201204000					
201207005	America	Andy			
201207006					
201210000	Loanseeker	Homer			
210104003	Builder	Suzi			
210301000					
210413000	America	Andy			
210421003	America	Andy			
210421004	America	Andy			
210507000	America	Andy			
210510000	Borrower	Bernie			
210512000	Loanseeker	Homer			

Figure 648: Generate Results Screen

## Custom Reports

Create custom report templates when required.

### Create Report Templates

Use the following steps to create a new report template.

1. Select the **Templates** tab. (See [Figure 13](#).)



2. Select **Reports & Marketing** radio button.

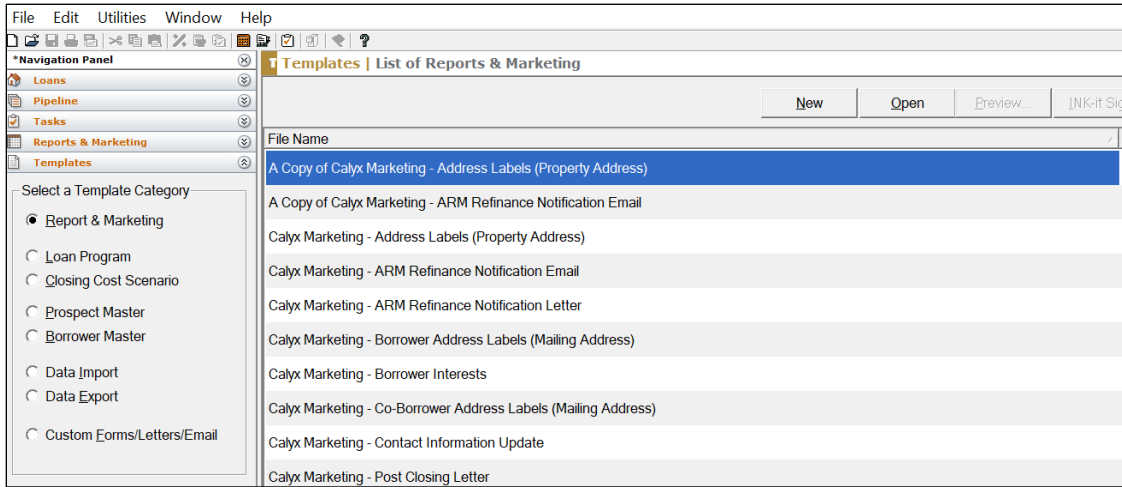


Figure 649: New Report Template

3. Click **New** to open a blank template.

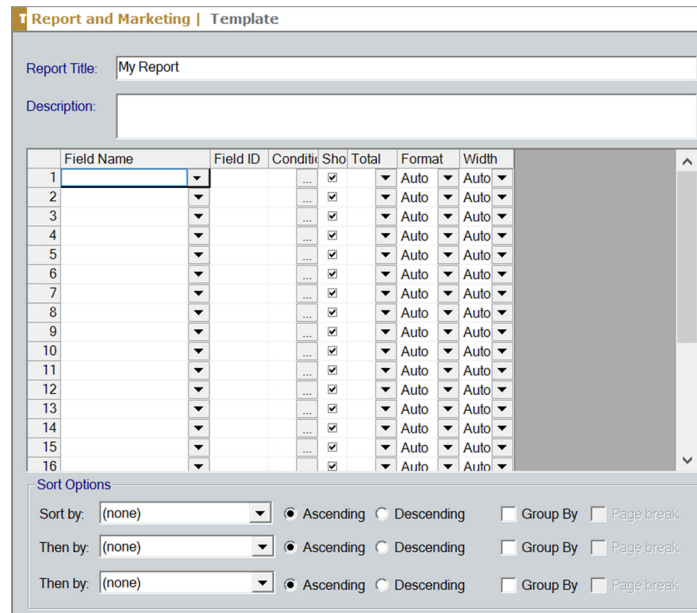


Figure 650: Blank Report Template

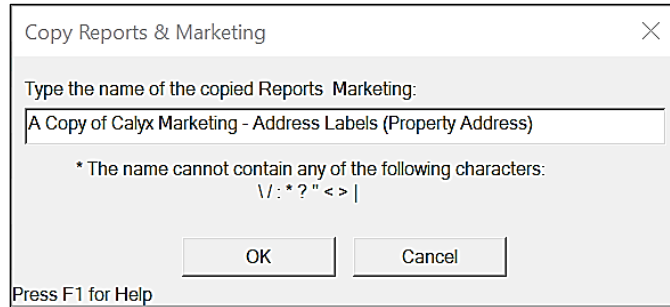
4. Proceed to Select Report Content.

## Copy Report Templates

Use the following steps to copy an existing report template as a basis for the new template.

1. Select the **Templates** tab.
2. Select **Reports & Marketing** radio button. (See [Figure 644](#).)

3. Select the report to copy.
4. Click **Copy**.



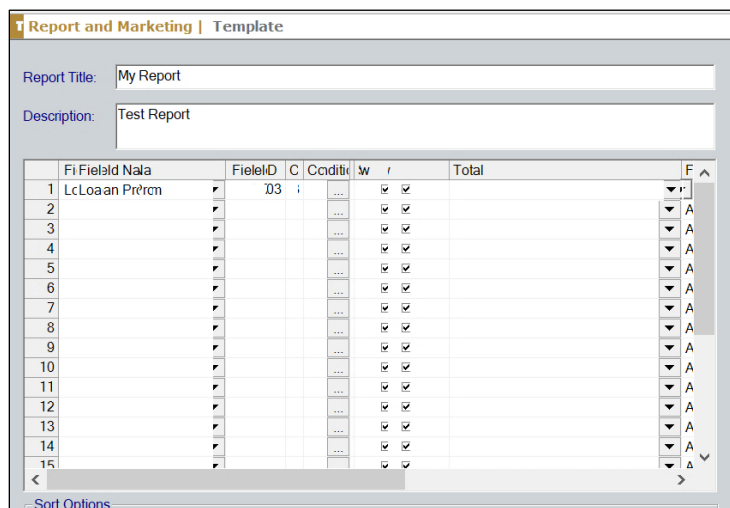
**Figure 651: Copy Reports & Marketing Dialog**

5. Enter the **Name** for the copied report.
6. Click **OK**.
7. Select the new report.
8. Click **Copy**.
9. Double-click the new report to open.
10. Proceed to [Modify Custom Report](#).

## Select Report Content

Use the following steps to identify report or marketing template content.

1. Enter template name in the **Report Title** field.



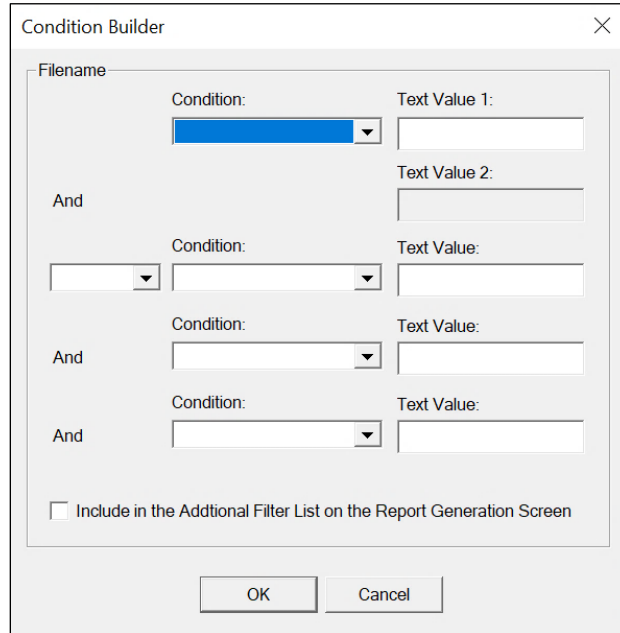
**Figure 652: Select Report Content**

2. Enter the template **Description**.

3. Select the **Field Name** for the first data point to include in the report.

**Note:** Enter the **Field Name** and **Field ID** manually when the field name is not available in the dropdown.

4. Click **Condition** to add field conditions.



**Figure 653: Condition Builder Dialog**

5. Use the following table to assist with selecting field conditions in the *Condition Builder* dialog.

**Table 19: Field Condition Descriptions**

Condition	Definition
Equal to	The value in the corresponding field matches the value specified in the Text Value 1 field.
Not Equal to	The value in the corresponding field does not match the value specified in the Text Value 1 field.
Contains	The value in the corresponding field contains the value specified in the Text Value 1 field.
Begins with	The value in the corresponding field begins with the value specified in the Text Value 1 field.
Greater than	The value in the corresponding field is greater than the value specified in the Text Value 1 field.

Condition	Definition
Greater than or equal To	The value in the corresponding field is greater than or equal to the value specified in the Text Value 1 field.
Less than	The value in the corresponding field is less than the value specified in the Text Value 1 field.
Less than or equal to	The value in the corresponding field is less than or equal to the value specified in the Text Value 1 field.
Between	The value in the corresponding field is between the values specified in the Text Value 1 and Text Value 2 fields.
Date conditions	<p>The following date conditions are available when a date field is selected:</p> <ul style="list-style-type: none"> <li>• • Today</li> <li>• • Last # days</li> <li>• • Next # days</li> <li>• • This month</li> <li>• • Last month</li> <li>• • Next month</li> <li>• • This year</li> <li>• • Last year</li> </ul> <p>Select an option and enter the appropriate value in the Text Value 1 field.</p>

6. Select the Include in the Additional Filter List on the Report Generation Screen checkbox if applicable.
7. Click **OK** to close the dialog.
8. Select the **Include in the Addition Filter List on the Report Generation Screen** checkbox to enable filtering for the corresponding field at the time the report is generated.

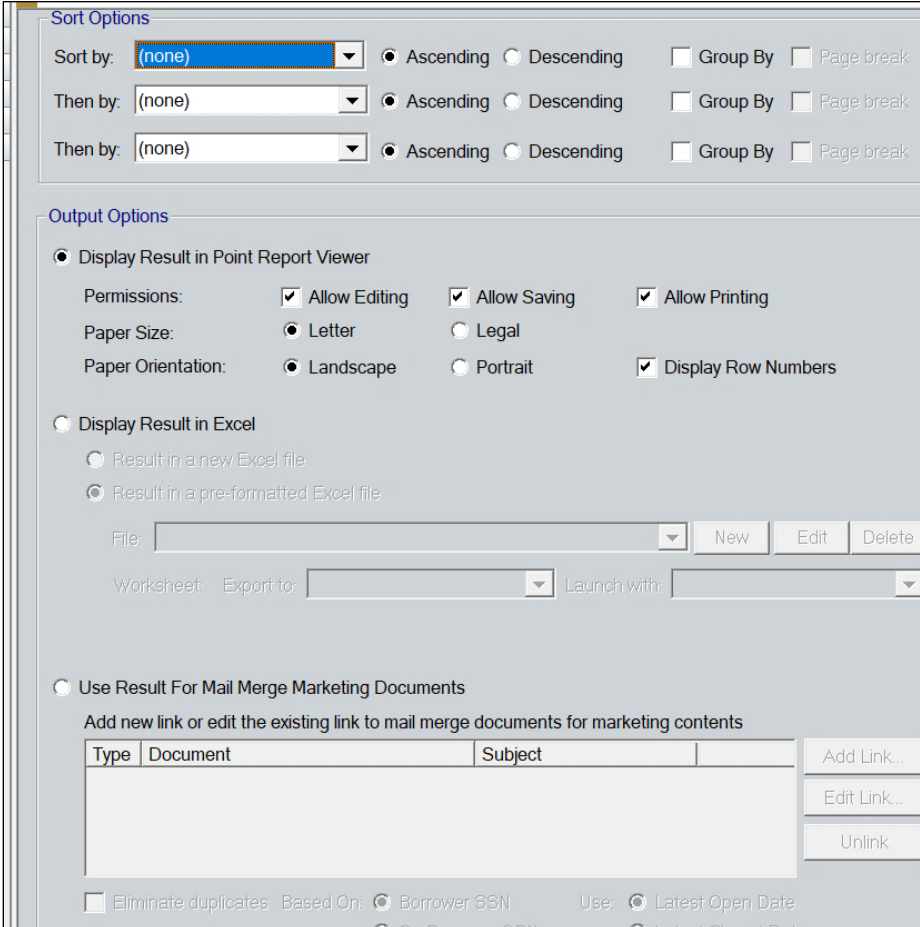
**Note:** Selecting this option adds the field to the Additional Filters on the Generate Report screen where additional filter criteria can be specified.

9. Select the **Show** column checkbox to display the field on the report.
10. Select the appropriate **Total** option to display at the bottom of the corresponding column in the report if applicable.
11. Select the appropriate Width option.
12. Repeat steps 3 – 11 for additional fields.

## Select Sort Options

Use the Sort Options to specify the sequence in which the records are sorted in the resulting report.

1. Select the first field to **Sort by** from the dropdown.



**Figure 654: Report Sort & Output Options**

2. Select the **Ascending** or **Descend** radio button.
3. Select the **Group By** checkbox if applicable.
4. Select the **Page Break** checkbox if applicable.
5. Repeat Steps 1 – 4 for remaining fields.

## Select Output Options

The report output options include:

[Display in Point Report Viewer](#)

[Display in Excel](#)

[Use Results for Mail Merge](#)

Select a link to set up the report output.

## Display in Point Report Viewer

A report that outputs a report in Point Report Viewer format enables the following actions after the report is generated:

- Report formatting
  - Report saving
  - Reporting exporting to XML, Microsoft Excel, or ASCII format
1. Select the **Display Result in Point Report Viewer** radio button. (See [Figure 649](#).)
    1. Select the appropriate **Permissions** options.
    2. Select the **Paper Size**.
    3. Select the Page Orientation.
    4. Select the **Display Row Numbers** checkbox to display the row numbers in the report.
    5. Select **Save** from the **File** menu to save the template.

**Note:** See [Format Report Viewer Reports](#) for additional information.

## Display in Excel

Use the following steps to display the report in Excel.

1. Select the **Display Result in Excel** radio button. (See [Figure 649](#).)
2. Select the appropriate **Excel File** option.
3. Select the appropriate **File** from the **File** dropdown do replace.

**Note:** Click **New** to create a new **Excel** file option.

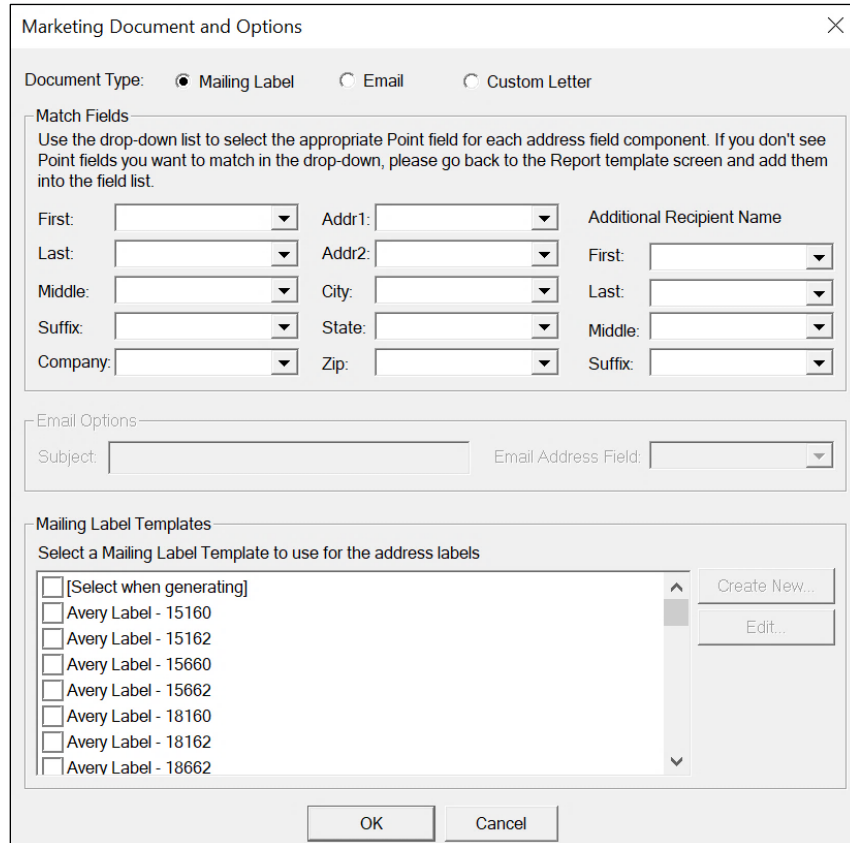
4. Select the **Worksheet Export To** option.
5. Select the Worksheet Launch With option.
6. Select **Save** from the **File** menu to save the template.

## Use Results for Mail Merge

Use the following steps to use the report for mail merge marketing documents.

1. Select the **Use Result for Mail Merge Marketing Documents** radio button. (See [Figure 649](#).)

2. Click Add Link.
3. Select the Document Type.



The dialog box is titled "Marketing Document and Options" and has a close button (X) in the top right corner. It contains three main sections:

- Document Type:** Three radio buttons are present: "Mailing Label" (which is selected), "Email", and "Custom Letter".
- Match Fields:** A section with a title and a descriptive paragraph. Below the text are several dropdown menus for mapping fields: "First:", "Last:", "Middle:", "Suffix:", "Company:", "Addr1:", "Addr2:", "City:", "State:", "Zip:", "Additional Recipient Name", "First:", "Last:", "Middle:", and "Suffix:".
- Email Options:** A section with a "Subject:" text field and an "Email Address Field:" dropdown menu.
- Mailing Label Templates:** A section with a title "Select a Mailing Label Template to use for the address labels". It features a list box containing several items, each with a checkbox: "[Select when generating]", "Avery Label - 15160", "Avery Label - 15162", "Avery Label - 15660", "Avery Label - 15662", "Avery Label - 18160", "Avery Label - 18162", and "Avery Label - 18662". To the right of the list box are two buttons: "Create New..." and "Edit...".

At the bottom of the dialog box are "OK" and "Cancel" buttons.

**Figure 655: Marketing Document and Options**

4. Complete the **Match Fields** options when selecting the **Mailing Label** radio button.
5. Complete the **Email Options** when selecting the **Email** radio button.
6. Select the Email/Customer Letter Content Document.

**Note:** Click **New** to create a new content document. Select a content document and click **Edit** to edit an existing document.

7. Select **Save** from the **File** menu to save the template.

## Modify Custom Reports

Use the following steps to modify a custom report.

1. Select a report from the list. (See [Figure 644](#).)
2. Make appropriate changes as described in the following sections:

[Select Report Content](#)

[Select Sort Options](#)

[Select Output Options](#)

3. Select **Save As** from the **File** menu.
4. Name the report.

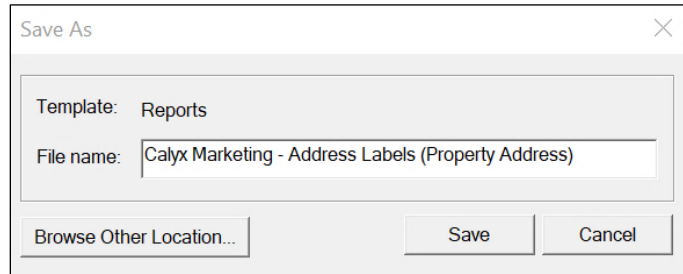


Figure 656: Report Save As

5. Click **Save**.

**Note:** Click **Browse Other Location** to change the directory to save the file.

## Format Report Output

Use the following sections to manipulate report outputs to Point Report Viewer and Excel.

### Format Report Viewer Reports

The following formatting options are available after the report is available in Point Report Viewer format.

- Font
- Row Colors
- Grid Color
- Auto Size Rows
- Auto Size Columns
- Headers and Footers
- 

1. Open the report.



Lender Summary Report - [Untitled.prv\*]

File	Format	Data					
	Filename	Borrower	Loan Amt	Int Rate	Term	Gr Profit	Rep Comm
	201204000						
	201204000						
	201207005						
	201207006						
	201207006						
	201210000		450,000	5.250	360		
	210104003						
	Andy America		130,500				
	Andy America		130,500				
	ARM		319,342	5.250	360		
	Daveon-Hawthorne-11122018						
	DI-C06-2-Close-Constr-to-Perm		152,000	4.500	360		
	DocMagic		100,000	12.000	180		
	FHA HUD-56001						
	FHAPurUCDcopy		182,822			1,095.00	
	LaVon_Idris_Elba		52,523,911	3.000			
	Secind Mortgage		234,000				
	Second Mortgage						
	test 1						
	test		152,000	4.500	360		
	test1						
	Transmittal Example		450,000	5.250	360		
	VA 01		315,400				
	ww						
	ww						
	201207005	America, Andy					
	Andy America	America, Andy	130,500				
	ARM	America, Andy	319,342	5.250	360		

Figure 657: Format Report

2. Select **Format**.
3. Select the item to change.
4. Modify the settings in the dialog.
5. Click **OK**.

## Filter Report Viewer Reports

A data filter is used to filter out key items in a long report.

1. Select **Filter** from the **Data** menu.
2. Select the column containing the data to filter from the **Column Name** dropdown on the *Filter* dialog.
3. Define the Filter Conditions.
4. Click **OK** to update the report.
5. Repeat to add another filter level.
6. Repeat the Steps 1 - 5 above until finished filtering data.

## Sort Report Viewer Reports

The **Sort** function works much the same as a filter.

1. Select **Sort** from the **Data** menu.
2. Use the steps in Filter Report Viewer Reports to assist with sorting the report.

## Subtotal Report Entries

The Subtotal function calculates the total amount, the average amount, or the total number of entries in the corresponding column.

1. Select **Subtotal** from the **Data** menu.
2. Click in the **Use Function** field for the first field to calculate.
3. Select the appropriate option.
4. Repeat Steps 2 – 3 for remaining fields to calculate.
5. Click OK when finished.

## Save Report Viewer Report

1. Select **Save** from the **File** menu to save the report.
2. Select **Save As** from the **File** menu to save the report with a new name.

## Export Report Viewer Report

Point Report Viewer reports may be exported in the following formats:

[Export Reports to XML](#)

[Export Reports to Custom ASCII](#)

[Export Reports to Excel](#)

## Export Reports to XML

Use the following steps to export the results of a report in Point Report Viewer format to XML.

1. Select **Export** from the **Report File** menu.
2. Select **XML**.
3. Use the *Export Report* dialog to browse to the destination.
4. Name the file.
5. Click **Save**.

## Export Reports to Custom ASCII

Use the following steps to export the results of a report in Point Report Viewer format to custom ASCII format.

1. Select **Export** from the **Report File** menu.
2. Select Custom ASCII.
3. Select the appropriate options on the *Export Customer ASCII* dialog.
4. Click **Export**.
5. Use the *Export Report* dialog to browse to the destination.
6. Name the file.
7. Click **Save**.

## Export Reports to Excel

Use the following steps to export the results of a report in Point Report Viewer format to Microsoft Excel.

1. Select **Export** from the **Report File** menu.
2. Select **Excel**.
3. Use the *Export Report* dialog to browse to the destination.
4. Name the file.
5. Click **Save**.

## Format Excel Report Output

Use the controls in the **Generate Results** screen to format the Excel report.

**Table 20: Generate Results Screen Controls**

Control	Description
<b>Keep report results open</b> checkbox	Keeps the report open and available in the Reports & Marketing tab when switching to a different view
<b>Open Loan</b> button	Opens the loan file for the selected record
<b>Refresh</b> button	Refreshes the report to include loan data updated since the report was generated
<b>Sort</b> button	Sorts data by the selected option in the dropdown list

Control	Description
<b>E-Mail To</b> button	Opens the default email application with the report attached as a Microsoft Excel spreadsheet
<b>Print</b> button	Opens the Print dialog to specify print options and print the report
<b>Open in Excel</b> button	Opens the report in a Microsoft Excel® spreadsheet
<b>View</b> buttons	<p>Correspond to tabs at the bottom of the spreadsheet The following views are available depending on the spreadsheet:</p> <ul style="list-style-type: none"> <li>• <b>Cost and Profit Summary:</b> Displays an overview of warehouse costs, units, and any gains or losses</li> <li>• <b>Dashboard:</b> Displays all panels of the report in graphical format</li> <li>• <b>Data:</b> Displays a table containing the information specified by the individual report template</li> <li>• <b>Detail Status:</b> Displays a detailed table of the loans in the pipeline, alphabetically by filename</li> <li>• <b>LO Summary:</b> Displays a table of sales figures by originator</li> <li>• <b>Monthly Trend:</b> Displays a table of the loans by originator and monthly trend</li> <li>• <b>Pipeline Status:</b> Displays an overview of loans in the pipeline. Select a single originator or processor or view a cross-section of their work. View the loans by status or check all status types.</li> <li>• <b>Yearly Trend:</b> Displays a table of the loans by originator and yearly trend</li> <li>• <b>Range Analysis:</b> Displays the number of loans within certain FICO score ranges and the number of loans within specified LTV ranges</li> <li>• <b>Warehouse Summary:</b> Displays an overview of data for warehouse lenders, their branches, and averages of fees and costs</li> </ul>

## HMDA Reports

HMDA requires lending institutions to report public loan data for monitoring purposes.

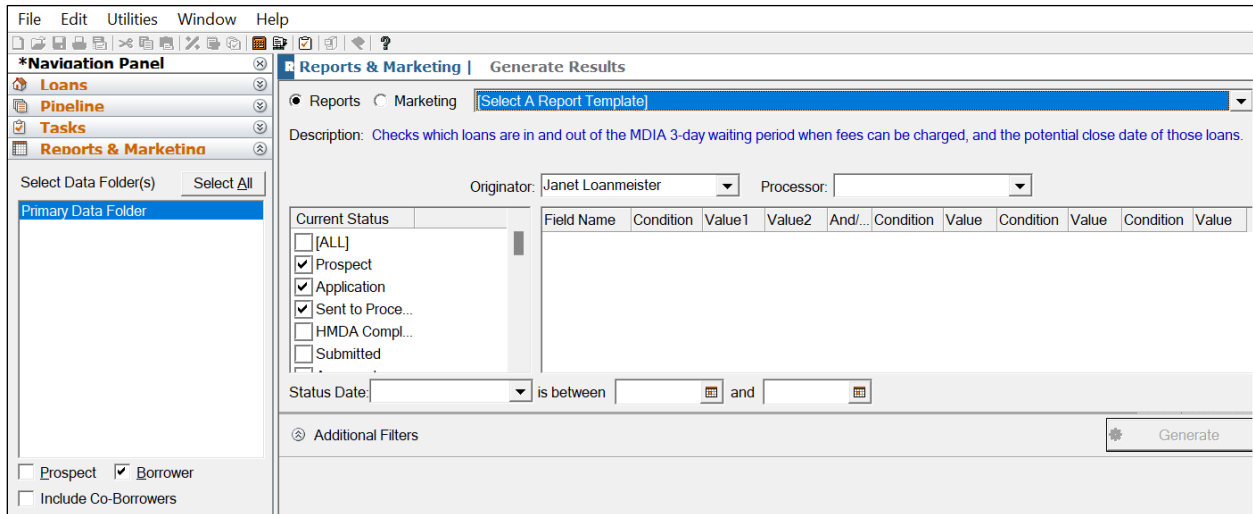
The screens are not running archives of loan data for each year. The tracking option reflects the updated 110 data point for 2018. Generate a report to view current and previous year HMDA data.

The HMDA Reporting screen is available from the Tracking menu in every prospect and borrower file. This screen contains most of the information the CFPB requires for HMDA reporting.

The report can be generated after the HMDA Reporting screen is completed.

**Note:** The maximum number of characters allowed in a file name is 25. Point truncates any file names exceeding the limit.

1. Select the **Reports & Marketing** tab.



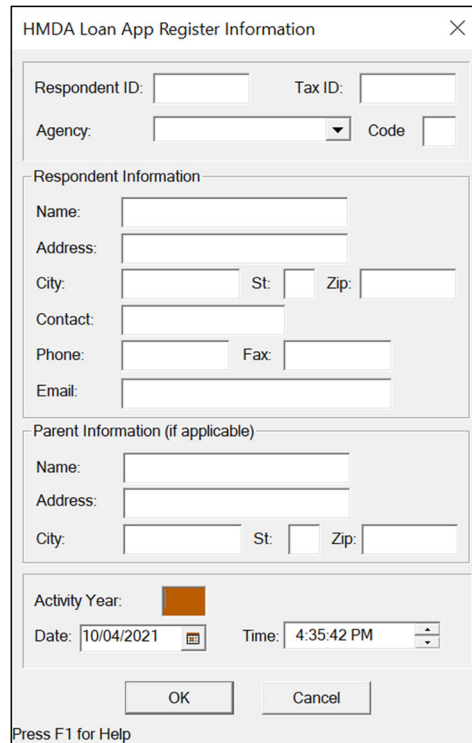
**Figure 658: Generate HMDA Report**

2. Select **Reports**.
3. Select **Calyx Report – Calyx Report – HMDA** from the dropdown.
4. Click **Additional Filters** if the filters are not displayed in the workspace.
5. Select the data folder containing the applicable HMDA files in the **Select Data Folder(s)** section of the workspace.
6. Select the appropriate **Borrower** checkbox(es).

**Note:** All options are selected in the **Current Status** section by default.

7. Select the *Current Status* **All** checkbox to deselect all options.
8. Locate and select the **Closed** checkbox.
9. Click **Generate**.
10. Select **No** on the *Export HMDA* prompt to run a test report.
11. Review report for accuracy and adjust if required.
12. Generate the report again.

13. Click **Yes** *Export HMDA* prompt to export the report.



**Figure 659: HMDA Loan App Register Info**

14. Enter the lender information in the following fields:

- Respondent ID
- Tax ID
- Agency
- Code fields

15. Enter the lender details in the **Respondent Information** section.

16. Enter the **Parent Company** Information if applicable.

17. Enter the year of the report in the **Activity Year** field.

18. Complete the **Date and Time** fields.

19. Click **OK**.

20. Use the *Export Loan Application Register to HMDA Format* dialog to browse to the secure location.

21. Click **Save**.

22. Click **OK** to *Confirm Data Export* confirmation.

## Chapter 21: MARKETING MANAGEMENT

Use Marketing tools for the following:

- Store information about prospects and borrower.
- Customize marketing documents.
- Produce custom documents to assist prospects and borrowers in making mortgage decisions.

### Standard Marketing Documents

The Marketing documents feature are like Report features. Use the predefined templates included in Point to send form letters and emails and print labels.

**Table 21: Predefined Marketing Templates**

Document	Description
Address Labels (Property Address)	Generates address labels for the property address
ARM Refinance Notification Email	Generates emails to inform homeowners that new loan programs are available to save money
ARM Refinance Notification Letter	Generates letters to inform homeowners that new loan programs are available to save money
Borrower Address Labels (Mailing Address)	Generates address labels for borrower mailing addresses
Borrower Interests	Generates a list of borrowers interested in specific activities
Co-Borrower Address Labels (Mailing Address)	Generates address labels for the co-borrower mailing addresses
Post-Closing Letter	Generates follow-up letters to send after a loan is closed

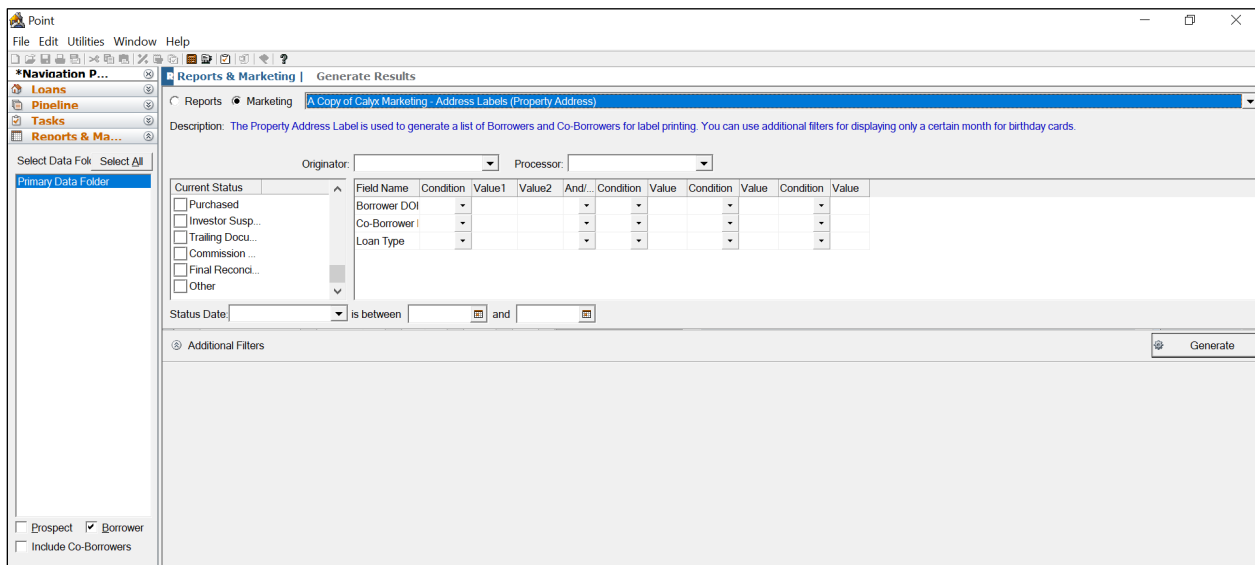
## Address Labels

Use the standard mailing label templates to generate mailing labels for a select group of clients or prospects. The labels output to a PDF document formatted for the size selected.

## Generate Labels

Use the following steps to generate address labels.

1. Click the Reports & Marketing tab.
2. Select the appropriate **Data Folders**.

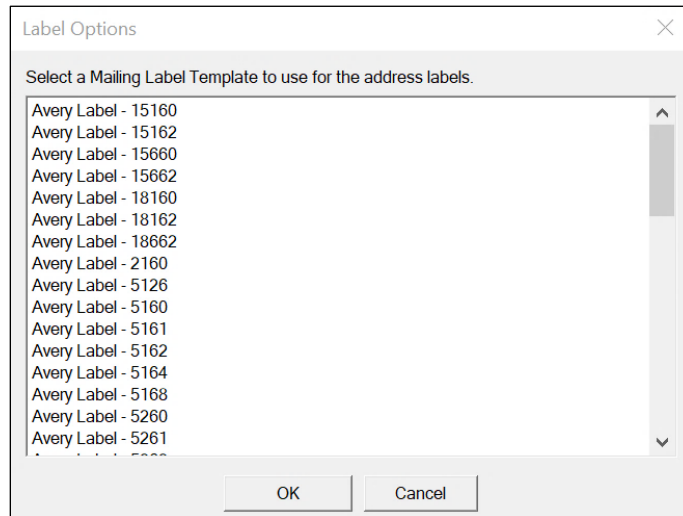


**Figure 660: Marketing Templates**

3. Select the appropriate **File Types** to include in the output.
4. Select the **Marketing** radio button.
5. Select the appropriate address label option from the dropdown.
6. Click **Additional Filters** to display more options to refine the label criteria.
7. Use the **Originator** and **Processor** dropdowns to filter the search results by a specific loan originator or loan processor.
8. Select the **Status** to filter the labels by a loan status.
9. Select a **Status Date** dropdown enter the date range to filter by dates.
10. Click Generate.



11. Select the **Label Type** if the *Label Options* dialog displays.



**Figure 661: Label Options Dialog**

12. Click **OK**.

## View Labels

The Point Report Viewer displays the address label list when generation is complete.

1. Select the records/rows to delete.
2. Click Delete Selected Rows.
3. Select **Yes** on the *Delete Confirmation* dialog.
4. Select the Label in the Mail Merge Document(s) field.
5. Click Generate.
6. Click **Print** on the *Marketing Tools - Labels* dialog.
7. Use the *Save As* dialog to browse and save the labels.
8. Double-click the saved file to review the labels.
9. Use the PDF print option to print labels.

## Marketing Letters

Use the standard marketing letter templates to generate letters for mass mailings to a select group of clients or prospects. The letters output to a PDF document.

## Generate Letters

Use the following steps to generate the letters.

1. Select the appropriate **Data Folders**. (See [Figure 655.](#))
2. Select the **File Types** to include in the letter.
3. Select the **Marketing** radio button.
4. Select the appropriate letter template from the dropdown.
5. Click **Additional Filters** to display more options to refine the letter criteria.
6. Use the **Originator** and **Processor** dropdowns to filter the search results by a specific loan originator or loan processor.
7. Select the **Status** to filter the labels by a loan status.
8. Select a **Status Date** dropdown enter the date range to filter by dates.
9. Click Generate.

## View Letters

The Point Report Viewer displays the address label list when generation is complete.

1. Select the records/rows to delete.
2. Click Delete Selected Rows.
3. Select **Yes** on the *Delete Confirmation* dialog.
4. Select the Letter in the Mail Merge Document(s) field.
5. Click Generate.
6. Click **Print** on the *Marketing Tools – Labels* dialog.
7. Use the *Save As* dialog to browse and save the labels.
8. Double-click the saved file to review the labels.
9. Use the PDF print option to print labels.

## Marketing Emails

Use the standard marketing email templates to generate emails for mass mailings.

## Generate Emails

Use the following steps to generate the letters.

1. Click the Reports & Marketing.
2. Select the appropriate **Data Folders**. (See [Figure 655](#).)
3. Select the **File Types** to include in the letter.
4. Select the **Marketing** radio button.
5. Select the appropriate email template from the dropdown.
6. Click **Additional Filters** to display more options to refine the letter criteria.
7. Use the **Originator** and **Processor** dropdowns to filter the search results by a specific loan originator or loan processor.
8. Select the **Status** to filter the labels by a loan status.
9. Select a **Status Date** dropdown enter the date range to filter by dates.
10. Click Generate.

## View Emails

1. Select the records/rows to delete.
2. Click Delete Selected Rows.
3. Select **Yes** on the *Delete Confirmation* dialog.
4. Select the Letter in the Mail Merge Document(s) field.
5. Click Generate.
6. Click **Email** on the *Marketing Tools – Labels* dialog to send the email.

**Note:** Outlook returns a message if there was an issue with sending the emails.

## Custom Labels/Letters/Emails

Custom forms are used to create templates for Marketing documents. Use the custom forms function to create forms in Microsoft Word 2000 (or later) that merge directly with Point data. The forms can also be printed from the **Print** menu.

### Create Custom Letters

Use the following steps to create a customer letter.

1. Click the **Templates** tab. (See [Figure 13](#).)

2. Select Custom Forms/Letters/Email radio button.

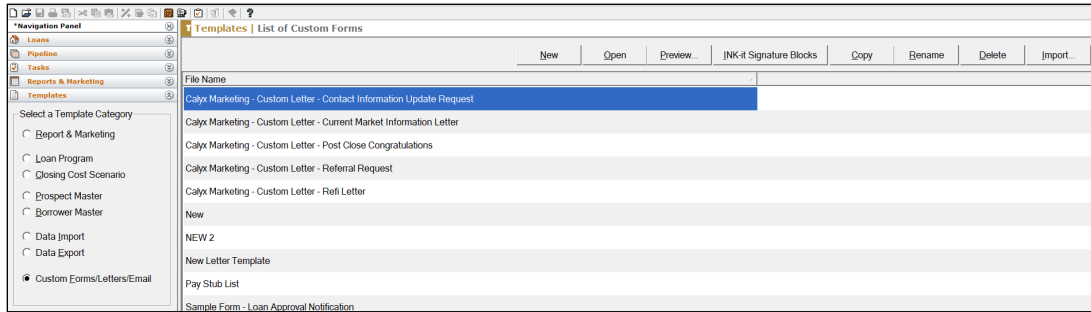


Figure 662: Templates Options

3. Click **New**.
4. Enter a letter **Name** on the *New Customer Form* dialog.
5. Click **OK**.
6. Select the first letter field from the *Point Custom Form* dialog.

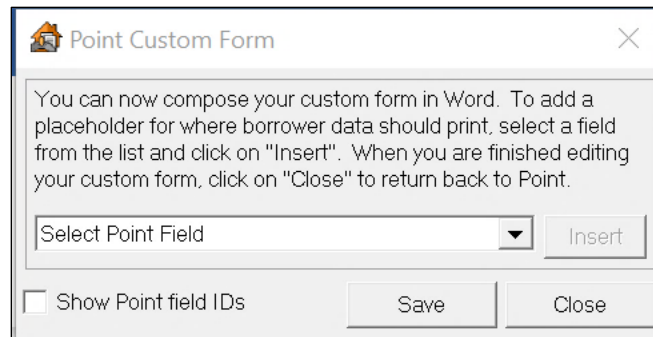
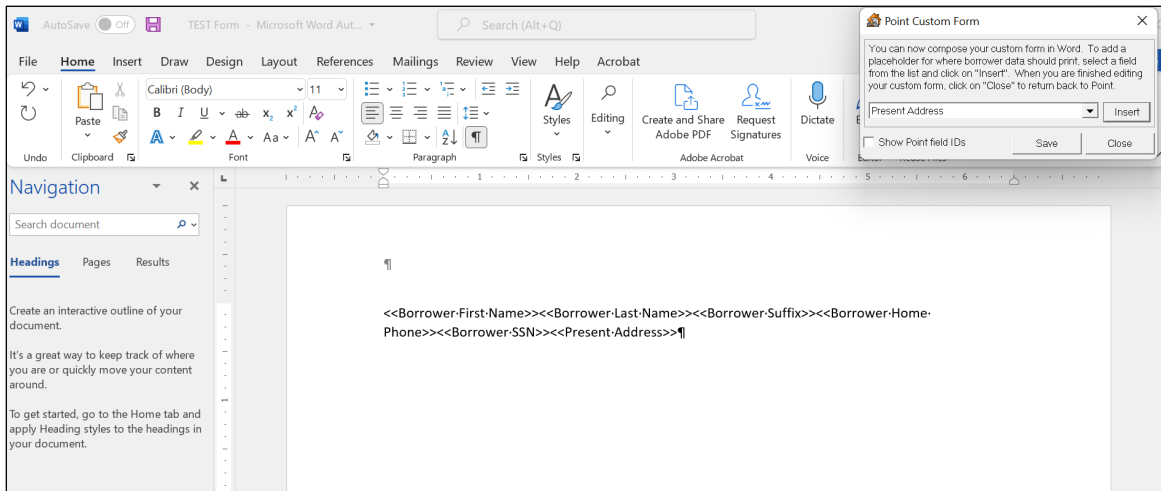


Figure 663: Point Custom Form Dialog

7. Clicking **Insert**.
8. Select **Other Point Fields Not Listed Above...** from the dropdown if the required field is not listed.
9. Select the **Show Point Field IDs** checkbox.
10. Enter the **Point Field ID** in the dialog.
11. Click **Insert**.

12. Repeat Steps 6 – 11 for remaining fields.



**Figure 664: Point Custom Form Example**

13. Enter the form text and format using Microsoft Word formatting tools.
14. Use the basic Microsoft Word functions to edit and format the form.
15. Click the *Point Customer Form* dialog **Save** button.
16. Click the *Point Customer Form* dialog **Close** button.
17. Click the **Preview** button on the **List of Customer Forms** to view the document.

## Create Custom Letters from Word

Existing Microsoft Word documents can be imported into Point to use as custom forms.

1. Select the **Templates** tab. (See [Figure 13](#).)
2. Select **Custom Forms/Letters/Email** radio button. (See [Figure 657](#).)
3. Click the **Import** button.
4. Read the Import Word Document message and click **Yes**.
5. Use the Select Word File(s) dialog to browse to the document to import.
6. Click **Open**.
7. Select the document.
8. Click **Open**.
9. Edit the document to add any merge fields and replace the fields lost during the import. (See [Create Custom Letters from Word](#) for details.)

## Create Custom Emails

Use the following steps to create a custom email template.

1. Select the **Templates** tab. (See [Figure 13](#).)
2. Select **Custom Forms/Letters/Email** radio button. See [Figure 657](#).)
3. Double-click the customer letter to convert to an email.
4. Print the letter.
5. Close the Point Customer Form dialog.
6. Select the **Report & Marketing** radio button on the **Templates** tab.
7. Click **New**. (See [Figure 657](#).)
8. Enter **Email** into a **Field** name.
9. Enter **122** in the **Field ID**.
10. Enter the information from the printed form below the **Email** field. (See [Select Report Content](#) for details.)
11. Select the Use Result for Mail Merge Marketing Documents radio button.
12. Click Add Link.
13. Select the **Email** radio button on the *Marketing Document and Options* dialog. (See [Figure 650](#).)
14. Enter the Email Subject.
15. Select the **Email** address from the **Email Address** Field.
16. Click **OK** to save.

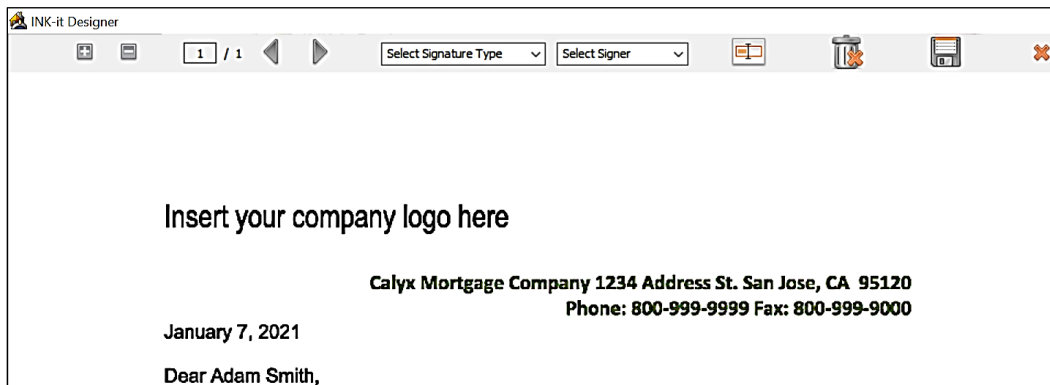
## Print Custom Forms

1. Open a prospect or borrower file.
2. Select **Print** from the **File** menu.
3. Select **Custom Forms** tab on the *Borrower Forms* dialog. (See [Figure 616](#).)
4. Select the form(s) to print.
5. Click **Print**

## Add INK-it Signature Blocks

1. **Templates** tab. (See [Figure 13](#).)

2. Select **Custom Forms/Letters/Email** radio button. See [Figure 657.](#))
3. Select the document.
4. Click **INK-it Signature Blocks** to display the document in INK-it-Designer.
5. Select the Select Signature Type.



**Figure 665: INK-it-Designer**

6. Select the signer from the **Select Signer** dropdown.
7. Click the **Insert** icon to add the signature block.
8. Click the **Signature Block** icon.
9. Drag the **Signature Block** to the appropriate location.
10. Resize as require.
11. Repeat Steps 7 – 10 for additional signatures.
12. Click **Save**.
13. Select block and click the **Trash** icon to delete.

## Customize Marketing Documents

The following forms on the **Marketing** menu can be customized to include company-specific information using the buttons provided on the screen.

- Amortization Schedule
- Cash-to-Close
- Loan Comparison
- Rent vs. Own
- Prequalification

**Note:** The *Company Information* dialog must be completed o include the company information on a printed form. (See [Company Information](#) for dialog details.)

## Chapter 22: TEMPLATE MANAGEMENT

Use templates in Point to create boilerplate loan files and loan information to reuse multiple times.

The following types of templates can be created:

- Reports & Marketing
- Loan program
- Closing cost scenarios
- Prospect and borrower files
- Importing and exporting data
- Forms, letters, and emails

See [Reports Management](#) for custom reports.

See [Marketing Management](#) for customer marketing document.

**Note:** Do not change the file extension of templates. File names cannot contain any of the following characters: \ / : \* ? " < > .

### Loan Program Templates

PointCentral users with Calyx Pricer enabled cannot use loan program templates. Click the **Loan Program** button to directly access to Calyx Pricer without populating a loan program template.

Use loan programs templates to populate detailed loan information on the following screens:

- Amortization
- Debt Consolidation
- CA MLDS, Non-Traditional
- Fees Worksheet
- Loan Comparison
- Prequalification
- Prospect Information/Borrower Information
- Truth-in-Lending

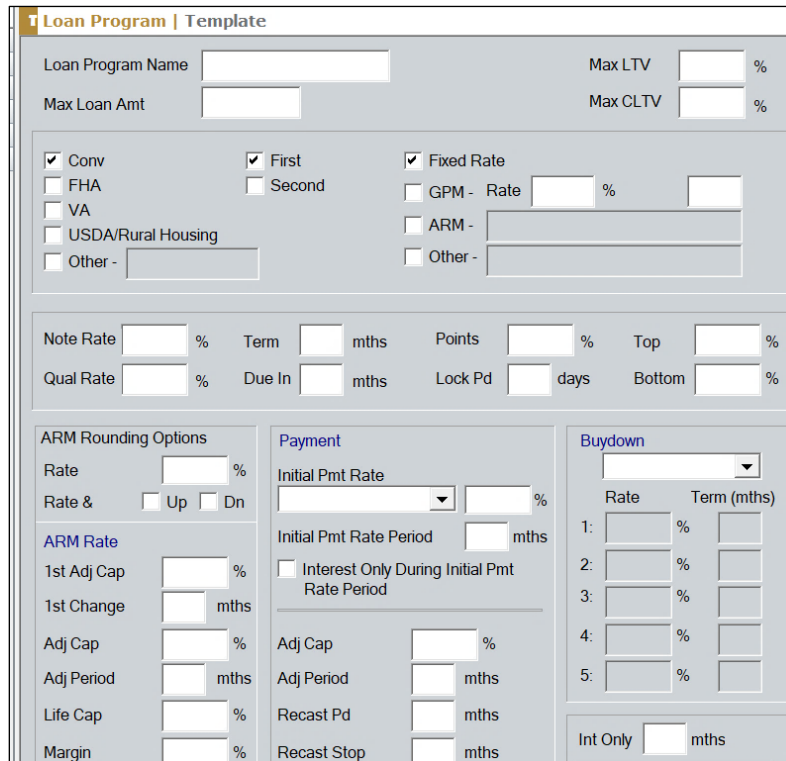
Populate screens with a loan program template by clicking the **Loan Prog/Loan Prg** button and selecting a loan program from the list of templates.

1. **Templates** tab. (See [Figure 13](#).)
2. Select **Loan Program** radio button. See [Figure 657](#).)
3. Select the appropriate loan program template.
4. Click **New**.



5. Name the template in the **Loan Program Name** field.

**Note:** The name displays in the **List of Loan Programs**.



**Figure 666: Loan Program Template**

6. Complete the applicable fields.
7. Select **Save** from the **File** menu when complete.
8. Close the template.

## Closing Cost Scenario Templates

Closing costs are calculated on the *Fees Worksheet*. Use a closing cost scenario template to avoid repeat data entry for regular loan costs. Closing cost scenario templates are useful for marketing loans to prospects.

Access the templates by clicking the **CC Scen/CC Scenario** buttons after creating the templates.

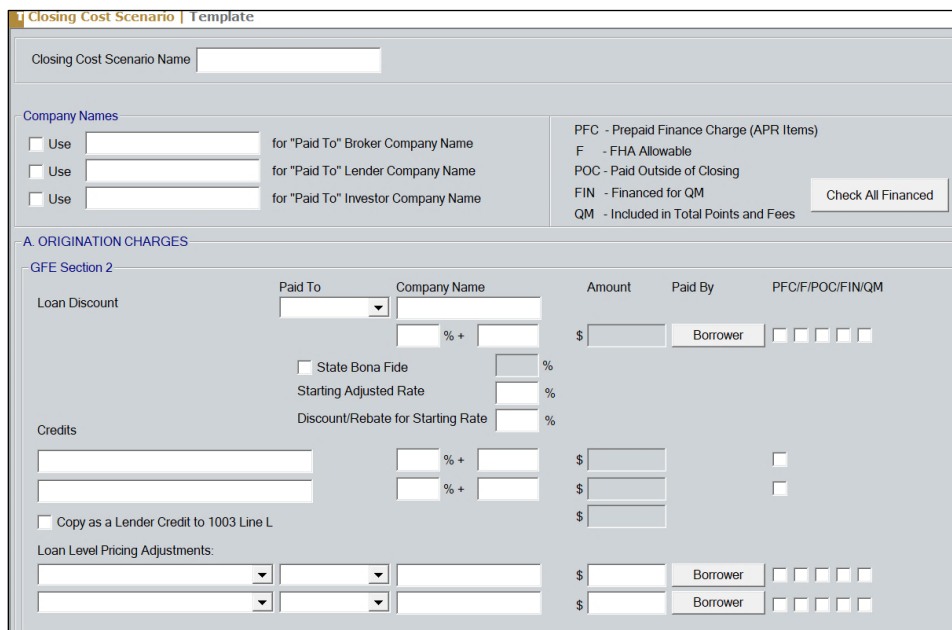
Closing cost scenarios are available in prospect and borrower files in the following screens:

- Debt Consolidation
- Fees Worksheet
- Loan Comparison
- Prequalification

- Prospect Information/Borrower Information

Changes made to one screen populate the others. Point re-calculates all figures and ratios automatically. The template is immediately available to apply to Point files and populate the GFE or the MLDS after creation.

1. **Templates** tab. (See [Figure 13](#).)
2. Select **Closing Cost Scenario** radio button. See [Figure 657](#).)
3. Select the appropriate closing costs template.
4. Click **New**.
5. Enter the template name in the **Closing Cost Scenario Name** field.



**Closing Cost Scenario | Template**

Closing Cost Scenario Name

**Company Names**

Use  for "Paid To" Broker Company Name

Use  for "Paid To" Lender Company Name

Use  for "Paid To" Investor Company Name

PFC - Prepaid Finance Charge (APR Items)  
 F - FHA Allowable  
 POC - Paid Outside of Closing  
 FIN - Financed for QM  
 QM - Included in Total Points and Fees

**A. ORIGINATION CHARGES**

**-GFE Section 2**

Loan Discount	Paid To	Company Name	Amount	Paid By	PFC/F/POC/FIN/QM
	<input type="text"/>	<input type="text"/>	\$ <input type="text"/>	Borrower	<input type="checkbox"/>
	<input type="checkbox"/> State Bona Fide	<input type="text"/> %			
	Starting Adjusted Rate	<input type="text"/> %			
	Discount/Rebate for Starting Rate	<input type="text"/> %			
<b>Credits</b>			\$ <input type="text"/>		<input type="checkbox"/>
			\$ <input type="text"/>		<input type="checkbox"/>
			\$ <input type="text"/>		<input type="checkbox"/>
<input type="checkbox"/> Copy as a Lender Credit to 1003 Line L					
<b>Loan Level Pricing Adjustments:</b>			\$ <input type="text"/>	Borrower	<input type="checkbox"/>
			\$ <input type="text"/>	Borrower	<input type="checkbox"/>

**Figure 667: Closing Costs Template**

6. Complete the applicable fields.
7. Select **Save** from the **File** menu when complete.
8. Close the template.

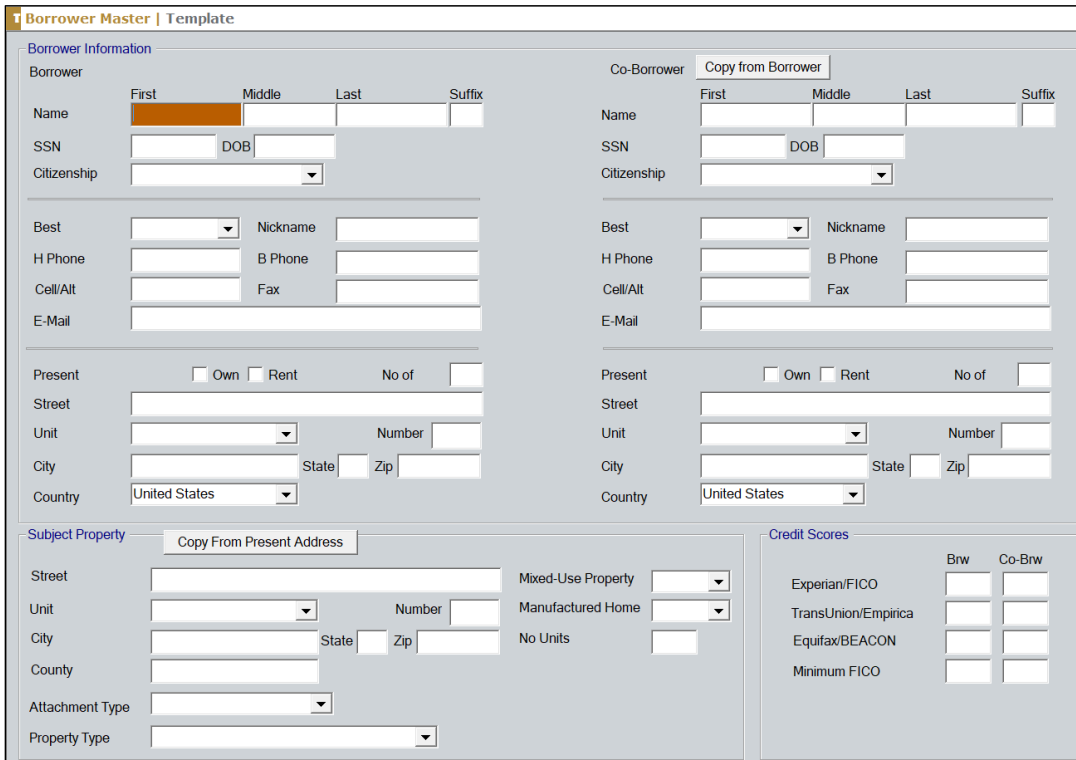
## Master File Templates

Use the master file templates to create a complete loan file containing information identical for different loans.

**Note** Most information in the *Prospect Information* screen is general and varies from file to file. Leave most of the information blank in the prospect master file template.

1. **Templates** tab. (See [Figure 13](#).)

2. Select a **Master Template** radio button. (See [Figure 657](#).)
3. Select the appropriate master borrower/prospect template.
4. Click **New**.
5. Complete the **Borrower Information** for the master template.



**Figure 668: Master Template**

6. Use the menu options and screen buttons to add forms and data to the master template.
7. Click **Save**.
8. Close the template.

## Master File Template Usage

Import the Master File Template into an existing loan file. (See [Import From](#) for details.)

Select the **Master Template** option on the *Create New Loan File* dialog to use the master template while creating a new loan. (See [Create Loans](#) for details.)

## Edit Templates

1. Click the **Templates** tab from the navigation panel.
2. Click the appropriate **Select a Template Category** radio button.
3. Select the template to modify.
4. Click **Open**.
5. Make the required changes.
6. Click **Save**.
7. Close the template.

## Delete Templates

1. Click the **Templates** tab from the navigation panel.
2. Click the appropriate **Select a Template Category** radio button.
3. Select the template to delete.
4. Click **Delete**.
5. Click **Yes** on the *Delete Confirmation* dialog.

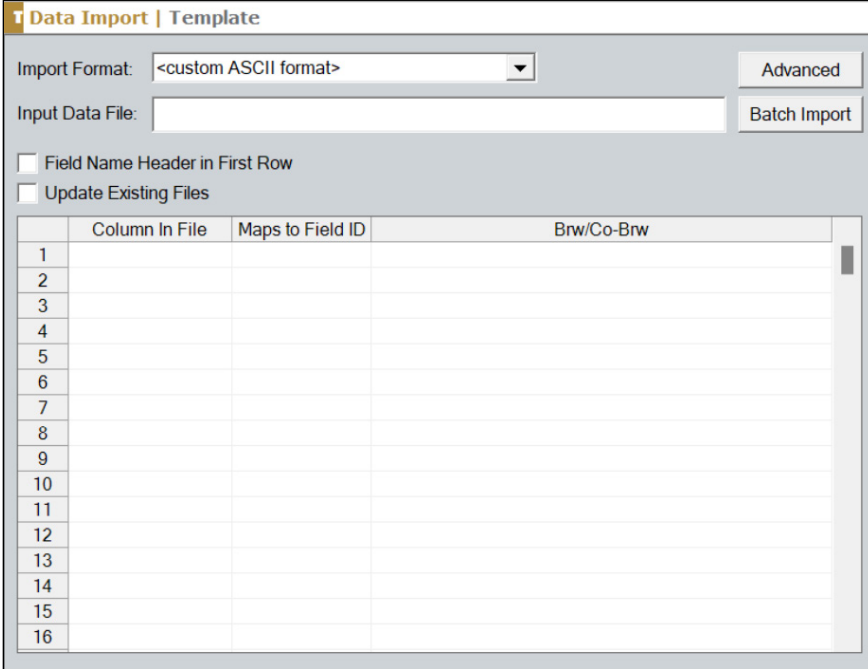
## Import Templates

Create templates to import files from other applications.

**Note:** It is not necessary to create a template to convert files from Fannie Mae format 3.2 (.fnm).

1. **Templates** tab. (See [Figure 13](#).)
2. Select **Data Import**. See [Figure 657](#).)
3. Click **New**.

4. Select the **Import Format** from the dropdown.

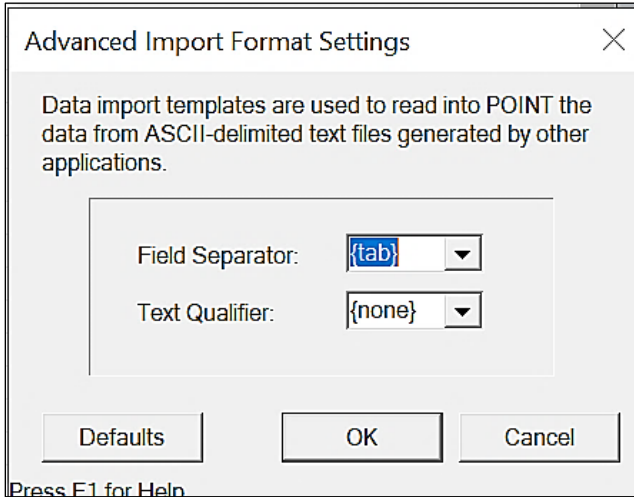


	Column In File	Maps to Field ID	Brw/Co-Brw
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			
14			
15			
16			

**Figure 66g: Data Import Template**

6. Click **Advanced** to open the *Advanced Import Format Settings* dialog to define the text delimiters to set up **ASCII** formats.

**Note:** Skip to Step 9 for Fannie Mae import templates.



Advanced Import Format Settings

Data import templates are used to read into POINT the data from ASCII-delimited text files generated by other applications.

Field Separator: {tab}

Text Qualifier: {none}

Defaults OK Cancel

Press F1 for Help

**Figure 670: Template Import Format Settings**

7. Select the Field Separator.
8. Select the Text Qualifier.

- Enter the complete path name of the file to be imported (such as: c:\pointexp.txt) in the **Input Data File** field.

**Note:** Leave the field blank to specify a different file to import when the template is used.

- Select the **Field Name Header in First Row** checkbox if the file to be imported has column headers in the first row.
- Select the **Update Existing Files** checkbox to overwrite an existing file with the same name.

## Complete Data Import Table

Complete the table to set the delimited text file fields for import.

**Note:** Leave the **Maps to Field ID** and **Brw/Co-Brw** columns blank to exclude a column from the import.

- Enter the column heading in the file being imported if the **Field Name Header in First Row** checkbox is selected.

	Column In File	Maps to Field ID	Brw/Co-Brw
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			
14			
15			
16			

**Figure 671: Template Data Import Table**

- Enter the column numbers if **Field Name Header in First Row** checkbox was not selected and the file uses numbers.
- Enter the field ID corresponding to the data in Point in the **Maps to Field ID** for each row.
- Use **FIELD ID** Excel file (FieldID.xls) to identify field IDs when defining templates.

**Note:** The Excel file is in the WINPOINT folder.

- Enter a **0** for a prospect or borrower file in the **Brw/Co-Brw** column.
- Enter a **1** through **5** to correspond to a co-borrower associated with the loan file.

7. Click to **Save** the file.

**Note:** Point saves all data import template files with the .imp extension. Do not change the extension or Point will not recognize the template.

## Re-Sequence Rows

Change the template prior to import to match the row sequence to the data being imported.

1. **Templates** tab. (See [Figure 13](#).)
2. Select **Data Import**. See [Figure 657](#).)
3. Select the template.
4. Click **Open**.
5. Select the row to move.
6. Select **Cut** from the **Edit** menu.
7. Select the row number to place the cut row.
8. Select Paste from the **Edit** menu.

## Data Export Templates

Point interfaces applications used by the following types of companies:

- Credit
- Document preparation
- Other mortgage service companies

Use export templates to export data from multiple files.

**Note:** The **File Export** function exports data from one file at a time. (See [Export To](#) for details.)

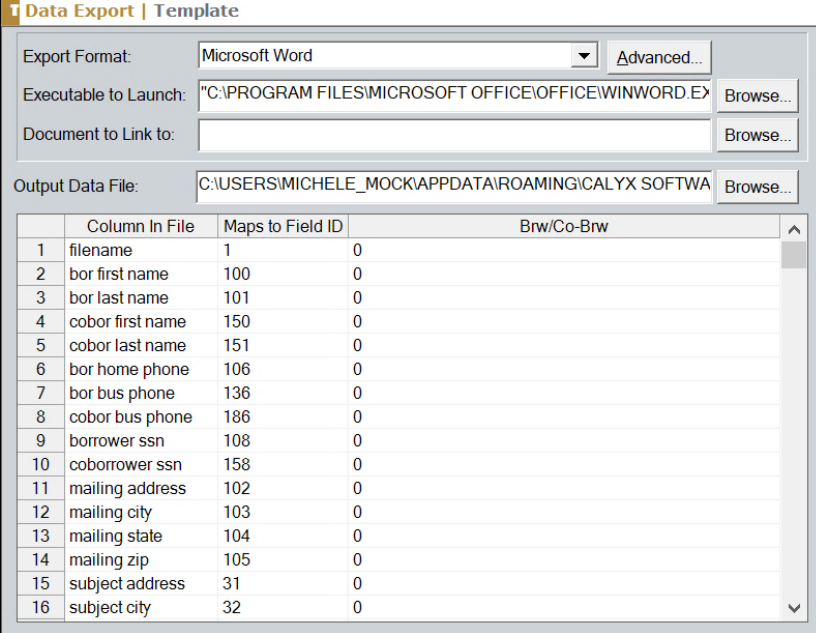
The data export function sends Point data to lenders that offer automated underwriting systems. Point includes a data export template (called sample) containing more than 70 of commonly used fields for data export. Use this template as the base for building new data export templates.

A sample export template is provided with Point. You can use this template as a base for creating new templates.

**Note:** The default name and path for the output data file is C:\WINPOINTWORK\pointexp.dat.

1. Select the **Templates** tab. (See [Figure 13](#).)
2. Select **Data Export**. See [Figure 657](#).)

3. Select the **Sample file**.
4. Click **Open**.
5. Select the Export Format.



	Column In File	Maps to Field ID	Brw/Co-Brw
1	filename	1	0
2	bor first name	100	0
3	bor last name	101	0
4	cobor first name	150	0
5	cobor last name	151	0
6	bor home phone	106	0
7	bor bus phone	136	0
8	cobor bus phone	186	0
9	borrower ssn	108	0
10	coborrower ssn	158	0
11	mailing address	102	0
12	mailing city	103	0
13	mailing state	104	0
14	mailing zip	105	0
15	subject address	31	0
16	subject city	32	0

**Figure 672: Data Export Template**

6. Select **custom ASCII format** if the application to export to is not available.

**Note:** The default file path of the executable file is automatically populated in the **Executable to Launch** field if a Microsoft application is selected.

7. Select the **Advanced** button when selecting **custom ASCII format**.
8. Complete the *Advanced Export Format Settings* dialog fields. (See [Figure 665](#).)
9. Browse to and select the executable file for the selected application.

**Note:** Verify the path in the **Executable to Launch** field is correct when selecting a Microsoft application.

10. Click the **Document to Link to Browse** button and select the file.
11. Click the **Output Data File Browse** and navigate to the file containing the data to export.
12. Edit the table by removing fields or entering additional field information as applicable.
13. Select **Save As** from the **File** menu.
14. Enter a file name.
15. Click **Save**.



## Appendix A – QM Tables

The following tables show the relationship between the Qualified Mortgage results and Point data when the report is run in Point.

**Table 22: Requested By**

QM Report Data	Description	Location
Requested by	Company information	Classic Loan Application, page 4 New URLA Loan Application, section
NMLS #	Company information	Classic Loan Application, page 4 New URLA Loan Application, section
User Name	Name of user logged into Point	
Borrower/Co-Borrower	Name fields	Borrower Information screen
Credit Score (nnn nnn nnn)*	Credit scores are imported from the Borrower credit report if credit was run in Point. <b>Note:</b> The credit score for QM is retrieved from the actual report, can be entered manually	
Application Date	Interview Date field	Classic Loan Application, page 4 New URLA Loan Application, section
Lender Loan No	Lender Case Number field	Classic Loan Application, page 1 New URLA Loan Application, section
LSC Casefile ID	Generated when QM report is run	
Subject Property	Subject Property section	Classic Loan Application, page 1 New URLA Loan Application, section
Subject Property Type	Property Type field	Classic Loan Application, page 1

QM Report Data	Description	Location
		New URLA Loan Application, section
Subject Property Status	Property will be checkboxes	Classic Loan Application, page 1 New URLA Loan Application, section

**Table 23: Requested Terms**

QM Report Data	Description	Location
Base Loan Amt	Loan Amount field	Classic Loan Application, page 1 New URLA Loan Application, section
Note Loan Amt	Loan Amount field + PMI, MIP financed field	Classic Loan Application, pages 1 and 4, respectively New URLA Loan Application, section
LTV/CLTV	Borrower Information Loan Application	
LTV	USDA purchase loans: Note Loan Amt/lesser of Appraised Value and Sales Price fields USDA refinance loans: Loan Amt/Appraised Value Non-USDA purchase loans: Base Loan Amt/lesser of Appraised Value and Sales Price Non-USDA refinance loans: Base Loan Amt/Appraised Value	

QM Report Data	Description	Location
CLTV	USDA purchase loans: Note Loan Amt + subject property real estate owned liability balance + Subordinate financing (line j) field/lesser of Appraised Value and Sales Price  USDA refinance loans:  Note Loan Amt + subject property real estate owned liability balance + Subordinate financing (line j) field/Appraised Value  Non-USDA purchase loans  Base Loan Amt + subject property real estate owned liability balance + Subordinate financing (line j) field/lesser of Appraised Value and Sales Price  Non-USDA refinance loans: Base Loan Amt + subject property real estate owned liability balance + Subordinate financing (line j) field/Appraised Value	
Note Rate	Note Rate field	Loan Application, section
Loan Type	Amortization Type checkboxes	Loan Application, section
Type of Refi	Refinance Type dropdown	Fannie Mae > Government
	Applicable when: Loan Type = VA or FHA Purpose of Loan = Cash-Out Refi or No Cash-Out Refi	
Amort Term	Term mths field	Loan Application, section
Maturity Term	Due In mths field	Loan Application, section
Purpose	Purpose of Loan checkboxes.	Loan Application, section
Purpose of Refi	Purpose of Refinance dropdown list.	Loan Application, section
Lien Pos	Property will be checkboxes.	Loan Application, section

Table 24: QM Agreement

QM Report Data	Description	Location
This loan was evaluated against QM Type	Determined based on the QM Requirements used to assess the loan	
QM Requirements The following points are checked to assess the loan, where applicable. Loan is non-QM if any test fails.		
Max Points & Fees QM types: General, Agency, Balloon, Small Creditor	Summary of Points and Fees Cap section	
General QM DTI $\leq$ 43 QM type: General	Same DTI as in Monthly Payments and Ratios section	
Max Loan Amount Test QM types: General, Agency	Loan limits for subject property county are compared to base loan amount. Note Loan Amount is used for conventional loans, Base Loan Amount is used for FHA loans.	
Loan term $\leq$ 30 years	Amortization term (Term mths field) divided by 12	Loan Application, section
QM types: General, Agency, Small Creditor		
No Balloon Payments	Amort Term (Term mths field) and Maturity Term (Due In mths field) must match	Loan Application, section
QM types: General, Agency, Small Creditor		
No Negative Amort	Recast Pd/Stop field	Amortization Schedule,
QM types: General, Agency, Balloon, Small Creditor		
		Payment Adjustments section
No Interest-Only	Interest Only During Initial Pmt Rate Period field = unselected If indicator is selected, loan will fail QM assessment	Amortization Schedule, Payment Adjustments section

QM Report Data	Description	Location
QM types: General, Agency, Balloon, Small Creditor		
Agency Eligible	Recommendation type	Banker > Underwriting
QM type: Agency	DO/DU has precedence over LP when both have the same result LP is used when LP has better result than DO/DU Result is Warning/Run AUS if agency is unknown	
Amort Type QM type: Balloon	Amortization Type checkbox = Fixed Rate	Loan Application, section
Maturity Term QM type: Balloon	Due in mths field must equal between 60 and 360 years	Loan Application, section
Liability Protection was based on		
Lock Date	Registered Date field	Registration & Rate Lock screen
Amort Type	Amortization Type checkboxes	Loan Application, section
Maturity Term	Due In mths field.	Loan Application, section
APOR	Fixed loan: Lock Date, Lien Position, and Maturity Term are used to determine APOR  ARM loan: Lock Date, Lien Position, and 1st adj are used to determine APOR	
<b>Note:</b> APOR tables are updated on Mondays. APOR date and Lock Date differ if lock does not occur on a Monday.		
Lien Position	Property will be checkboxes.	Loan Application, section
Safe Harbor Threshold	Greater than APR = Safe harbor Less than APR = Rebuttable presumption	
HPML Threshold	Greater than APR = Non- HPML Less than APR = HPML	

**Table 25: Points & Fess Analysis**

<b>QM Report Data</b>	<b>Description</b>	<b>Location</b>
Total Loan Amount		
TIL Amount Financed	Amount Financed field.	Amount Financed field
Fin QM Points and Fees	Included fees with the Finance checkbox selected.	Fees Worksheet
Total Loan Amount	Amount Financed field minus Fin QM Points and Fees.	
Points & Fees Cap		
Note Loan Amount	Loan Amount + PMI, MIP financed (line n) fields.	Classic Loan Application, page 1 and 4, respectively New URLA Loan Application, section
QM Points & Fees Cap	<p>If Interview Date field (loan application date) is before January 1, 2015:</p> <p>If Note Loan amount <math>\geq</math> \$100,000, then 3%</p> <p>If <math>\\$60,000 \leq</math> Note Loan Amount <math>&lt;</math> \$100,000, then \$3,000</p> <p>If <math>\\$20,000 \leq</math> Note Loan Amount <math>&lt;</math> \$60,000, then 5%</p> <p>If <math>\\$12,500 \leq</math> Note Loan Amount <math>&lt;</math> \$20,000, then \$1,000</p> <p>If Note Loan Amount <math>&lt;</math> \$12,500, then 8%</p> <p>If Interview Date field (loan application date) is on or after January 1, 2015:</p> <p>If Note Loan amount <math>\geq</math> \$101,953, then 3%</p> <p>If <math>\\$61,172 \leq</math> Note Loan Amount <math>&lt;</math> \$101,953, then \$3,059</p> <p>If <math>\\$20,391 \leq</math> Note Loan Amount <math>&lt;</math> \$61,172, then 5%</p> <p>If <math>\\$12,744 \leq</math> Note Loan Amount <math>&lt;</math> \$20,391, then \$1,020</p> <p>If Note Loan Amount <math>&lt;</math> \$12,744, then 8%</p>	
Total Loan Amount	Amount Financed field minus Fin QM Points and Fees	
Max QM Points & Fees	QM Points & Fees Cap multiplied by Total Loan Amount (Amount Financed field)	
Total QM Points & Fees	All fees listed in Included QM Points and fees below (total)	

QM Report Data	Description	Location
Points & Fees Cushion Points & Fees Exceeded By (when a negative value)	The difference between Max QM Points & Fees and Total QM Points & Fees	
Discount Points Exclusion		
Starting Adjusted Rate	Starting Adjusted Rate field.	Fees Worksheet, block 2
APOR	Fixed loan: Lock Date and Lien Position used to determine APOR. ARM loan: Lock Date, Lien Position, and 1st adj are used to determine APOR.	
Percentage Above APOR	Starting Adjusted Rate field minus APOR.	
	Allowable exclusion is 0, 1, or 2, depending on the result.	
Allowable Exclusion	If $0 \leq \text{Percentage Above APOR} \leq 1$ , then exclude up to 2% and include above 2% If $1 < \text{Percentage Above APOR} \leq 2$ , then exclude up to 1% and include above 1% If $2 > \text{Percentage Above APOR}$ , then include all	
Starting Adjusted Rate	Starting Adjusted Rate field	Fees Worksheet, block 2
Note Rate	Note Rate field	Classic Loan Application, page 1 New URLA Loan Application, section
Interest Rate Reduction	Starting Adjusted Rate minus Note Rate	
Discount Points Charged	Loan Discount % field	Fees Worksheet, block 2
Discount/Rebate at Start Rate	Discount/Rebate for Starting Rate field	Fees Worksheet, block 2

QM Report Data	Description	Location
Eligible Discount Points	Discount Points Charged Minus Discount/Rebate at Start Rate 0 when negative value	
Line 802	Included as a fee when Discount/Rebate at Start Rate is a positive value	
Required Points at Start Rate		

**Table 26: Included/Excluded Points & Fees**

QM Report Data	Description	Location
HUD#	Point HUD numbers are hardcoded	
Prior Loan Prepayment Penalty	Prepay Penalty Amount field	State Specific Information
Maximum Prepayment Penalty	Loan Has Prepayment Penalty checkbox is selected.	Good Faith Estimate
Line 902	Refundable Type dropdown list:	PMI/MIP/FF/USDA dialog
Non-Refundable Upfront PMI Refundable Upfront PMI Applicable when: Loan Type = Conventional	Not Refundable: all included Refundable with limits: up to 1.75% can be excluded Refundable: all excluded	
Fee Type	Fees on Fees Worksheet Fees on blocks 1 through 8 are mapped, user-defined fees are listed as Other with the entry in parentheses	



QM Report Data	Description	Location
Paid to	Paid To dropdown list Paid to does not map for blocks 9, 10, 11, shows as Other Fees Paid to Affiliate, X is indicated in Affiliate column and name printed, if entered Does not print Affiliate name for blocks 9, 10, 11 Fees in block 10 are always paid to Lender	
PFC, POC, Fin	Indicates fee type selection (PFC, POC, or FIN checkbox on Fees Worksheet)	
Paid By	Indicates fee type selection (PFC, POC, or FIN checkbox on Fees Worksheet)	
Paid By	Paid By dropdown list	Fees Worksheet

**Table 27: Qual Rate/AUS Results**

QM Report Data	Description	Location
QM Qual Rate	When the report is a General QM, Small Creditor QM, or Balloon QM	
AUS Results	When the report is an Agency QM or VA QM	
DU	Fannie Mae DO/DU Recommendation field	Banker > Underwriting
LP	Freddie Mac LP Recommendation field	Banker > Underwriting
Note rate	Note Rate field	Classic Loan Application, page 1 New URLA Loan Application, section
1st Adj Cap	1st Adj Cap % field	Rate Adjustments Section, Amortization Schedule
1st Adj Period	1st Change mths field	Rate Adjustments Section, Amortization Schedule

QM Report Data	Description	Location
Adj Cap	Adj Cap % field	Rate Adjustments Section, Amortization Schedule
Adj Period	Adj Period mths field	Rate Adjustments Section, Amortization Schedule
Life Adj Cap	Life Cap % field	Rate Adjustments Section, Amortization Schedule
Index	Index % field	Rate Adjustments Section, Amortization Schedule
Margin	Margin % field	Rate Adjustments Section, Amortization Schedule
QM Qual Rate	QM Qual Rate: The theoretical highest rate, after comparing all variables, in the first 5 years of the loan	
AUS	AUS Qual Rate: Qual Rate field	Amortization Schedule
Monthly Payment	Monthly Payment based on Qual Rate or QM Qual Rate Might differ from Point when loan is General QM, Small Creditor QM, or Balloon QM, DTI	

**Table 28: Monthly Payments & Ratios**

QM Report Data	Description	Location
First Mortgage P & I Monthly MIP HOA Fees Second Mortgage P & I Hazard Insurance Taxes & Special Assessments Other	Values are mapped from the applicable Present or Proposed housing expense when the property is owner-occupied (Occupancy checkbox = Primary),  Values in the Present column are used when the property is a second home or investment property (Occupancy checkbox = Secondary or Investment),	

QM Report Data	Description	Location
Primary Housing Expenses	Value is calculated by adding the applicable combination of Present and Proposed housing expenses to the Monthly Payment amount when the property is owner-occupied ( <b>Occupancy</b> checkbox = Primary)  Present housing expenses are added to the Monthly Payment amount when the property is a second home or investment property ( <b>Occupancy</b> checkbox = Secondary or Investment)	
Housing Ratio	Primary Housing Expenses/Total Income	Classic Loan Application, page 2 New URLA Loan Application, section
Total Fixed Payment	Total of all liabilities, housing expenses, and other monthly expenses	
DTI	Total Fixed Payment/Total income	Classic Loan Application, page 2 New URLA Loan Application, section
Residual Income	Total Fixed Payment deducted from Total income	Classic Loan Application, page 2 New URLA Loan Application, section

Table 29: Funds Summary

QM Report Data	Description	Location
Cash from/to Borrower	Calculated by QM	Can match line P on: Classic Loan Application, page 4 New URLA Loan Application, section
Cash Out	Cash to/from Borrower amount if negative value	
Amount of Gift Funds	Assets Type dropdown list Checking & Savings Accounts	Classic Loan Application, page 3 New URLA Loan Application, section
Total Closing Costs	Est. Closing Costs field	Classic Loan Application, page 4 New URLA Loan Application, section

<b>QM Report Data</b>	<b>Description</b>	<b>Location</b>
Required Funds	Same value as Cash from/to Borrower  Liabilities marked to be paid off (Will be paid off (*) checkbox) are deducted from Cash from/to Borrower value for Purchase loans	Edit Liability dialog: Classic Loan Application, page 3 New URLA Loan Application, section
Available Funds	Sum of all liquid assets	Classic Loan Application, page 3 New URLA Loan Application, section
Reserves	Available Funds minus Required Funds.	
Months Reserves	Reserves divided by Proposed Monthly Housing Expenses.	Classic Loan Application, page 2 New URLA Loan Application, section

**Table 30: Loan Details**

<b>QM Report Data</b>	<b>Description</b>	<b>Location</b>
Sales Price	Purchase Price field	Classic Loan Application, page 1 New URLA Loan Application, section
Appraised Value	Appraisal Value field	Borrower Information
Improvements	Impvmnts (b) field	Classic Loan Application, page 1 New URLA Loan Application, section
Fee Simple	Fee Simple checkbox	Classic Loan Application, page 1 New URLA Loan Application, section
Leasehold	Leasehold checkbox	Class Loan Application, page 1 New URLA Loan Application, section

QM Report Data	Description	Location
PMI, MIP, Funding Fee	PMI, MIP financed field	Classic Loan Application, page 4 New URLA Loan Application, section
Base Loan Amount	Loan Amount field	Classic Loan Application, page 1 New URLA Loan Application, section
Note Loan Amount	Loan Amount field + PMI, MIP financed field	Classic Loan Application, pages 1 and 4, respectively New URLA Loan Application, section
Subordinate Financing	Subordinate financing field	Classic Loan Application, page 4 New URLA Loan Application, section

**Table 31: Income/Liabilities/Credit Scores/Assets**

QM Report Data	Description	Location
Income Information	Gross Monthly Income section	Classic Loan Application, page 2 New URLA Loan Application, section
Liabilities	Liabilities section	Classic Loan Application, page 3 New URLA Loan Application, section
<b>Note:</b> Only the Primary Borrower name is listed for liabilities when only one 1003 is used for more than one Borrower. Use additional 1003s in Point to list individual Borrower liabilities separately.		
Mortgages to be Paid Off	Will be paid off checkbox selected and Liability Type dropdown = Mortgage	Edit Liability dialog: Classic Loan Application, page 3 New URLA Loan Application, section
Debts to be Paid Off	Will be paid off checkbox.	Classic Loan Application, page 3 New URLA Loan Application, section

QM Report Data	Description	Location
Debts to Remain	Debts not marked as Will be paid off or Omitted	Edit Liability dialog: Classic Loan Application, page 3 New URLA Loan Application, section
Debts Excluded	Omitted checkbox selected	Edit Liability dialog: Classic Loan Application, page 3 New URLA Loan Application, section
Credit Reports and Scores	Must run credit report in Point to display credit information	
Incomes	Gross Monthly Income section	Classic Loan Application, page 2 New URLA Loan Application, section
Assets	Savings & Checking Accounts Section	Classic Loan Application, page 3 New URLA Loan Application, section
<p>Note: Only the Primary Borrower name is listed for assets when only one 1003 is used for more than one Borrower. You must use additional 1003s in Point to list individual Borrower assets separately.</p>		

## Appendix B – Loan Estimate Fields

The following tables contain the location of the fields on the *Loan Estimate* not populated from the *Fees Worksheet*.

### Loan Estimate Section Fields

Table 32: Loan Estimate Section Fields

Loan Estimate Section/Field	Mapped from Screen	Mapped from Section/Field
Applicants Names and Address	Borrower Information	Borrower/Co-Borrower Mailing Address
Property	Borrower Information	Subject Property
Sales Price	Borrower Information	Purchase Price
Estimated Property Value/Appraised Value	Borrower Information	Appr. Value
Loan Term	Borrower Information	Loan Summary, Term/Due
Purpose	Borrower Information	Loan Summary
Product	Truth-In-Lending	Summary of combination of fields
Loan Type	Borrower Information	Loan Summary
Rate Lock	Registration and Rate Lock	Rate Lock Period

### Loan Terms

Table 33: Loan Terms Fields

Loan Estimate Field	Mapped from Screen	Mapped from Section/Field
Loan Amount	Truth-In-Lending	Summary of Loan Total Loan Amount

<b>Loan Estimate Field</b>	<b>Mapped from Screen</b>	<b>Mapped from Section/Field</b>
Can this increase	Truth-In-Lending	Summary of Loan even if payments are made on time
Goes, Can Go, as high as, Increases, Can Increase until	Truth-In-Lending	Payment Schedule
Interest Rate	Truth-In-Lending	Summary of Loan Initial Interest Rate
Can this increase?	Truth-In-Lending	Determined by various loan data and loan terms
Adjusts every starting Adj Period 1st Change	Truth-In-Lending	Summary of Loan Variable Rate Feature checkbox
Monthly P & I	Truth-In-Lending	Summary of Loan Monthly Payment
Can this increase?	Truth-In-Lending	Payment Schedule, worst case scenario
Adjusts every Adj Period 1st Change	Truth-In-Lending	Summary of Loan Initial Pmt Rate Period when Interest Only During Initial Pmt Rate Period checkbox selected  Variable Rate Feature checkbox
Prepayment Penalty	Truth-In-Lending	Prepayment
Balloon Payment	Truth-In-Lending	Calculated
You will have to pay \$ at the end of	Truth-In-Lending	Payment Schedule



## Projected Payments

Table 34: Projected Payments Fields

Loan Estimate Section/Field	Mapped from Screen	Mapped from Section/Field
Principal & Interest	Truth-In-Lending	Payment Schedule
Mortgage Insurance	Truth-In-Lending	Payment Schedule
Estimated Escrow	Fees Worksheet	<b>Section G.</b> Initial Escrow Payment at Closing items with the Escrowed checkbox
This Estimate Includes	Closing Costs Worksheet	<p><b>Section G.</b> Initial Escrow Payment at Closing:</p> <p>Yes=At least one item in the category has the Escrowed checkbox selected</p> <p>No=None of the items in the category have the Escrowed checkbox selected</p> <p>Yes Some=Only applies to Other.</p> <p><b>Note:</b> Some items have the Escrowed checkbox selected, and some do not</p>
Estimated Escrow	Fees Worksheet	<b>Section G.</b> Initial Escrow Payment at Closing items with the Escrowed checkbox selected
Estimated Total Monthly Payment		Calculated field
Estimated Taxes, Insurance, Fees Worksheet	Closing Costs Worksheet	<b>Section G.</b> Initial Escrow Payment at Closing Sum of fees containing a monthly amount for escrowed and non-escrowed fees, excluding mortgage insurance

## Fees

Table 35: Fees Fields

Loan Estimate Section/Field	Mapped from Screen	Mapped from Field
<b>Section I.</b> Total Other Costs	Loan Estimate	The sum of sections E, F, G, and H
<b>Section J.</b> Total Closing Costs Lender Credits	Loan Estimate Payoffs and Adjustments	The sum of all closing costs (A through H) Total Lender Credits (displayed as a negative value)

## Calculating Cash to Close

Table 36: Calculating Cash to Close Fields

Loan Estimate Section/Field	Mapped from Screen	Mapped from Field
Standard Form		
<b>Section J.</b> Total Closing Costs	Loan Estimate	The sum of all closing costs (A through H)
Standard Form		
<b>Section J.</b> Total Closing Costs	Loan Estimate	The sum of all closing costs (A through H)
Closing Costs Financed	Loan Estimate	Calculated
Down Payment/Funds from Borrower	Fees Worksheet	Calculated
Deposit	Payoffs & Adjustments	Cash Deposit
Funds for Borrower	Loan Estimate	Calculated
Seller Credits	Payoffs & Adjustments	Total Seller Credits (displayed as a negative value)
Adjustments and Other Credits	Payoffs & Adjustments	

Loan Estimate Section/Field	Mapped from Screen	Mapped from Field
Estimated Cash to Close		Calculated
Alternative Form <b>Note:</b> Not applicable for loans that have a seller.		
Loan Amount	Borrower Information	Loan Summary w/MIP, FF
Estimated Total Payoffs and Payments	Payoffs & Adjustments Payments	
Estimated Cash to Close		Calculated
Estimated Closing Cost Financed		Calculated

## Adjustable Payment (AP) Table

Table 37: AP Table Fields

Loan Estimate Section/Field	Mapped from Screen	Mapped from Field
Interest Only Payments?	Truth-In-Lending	Payment Adjustments Interest Only during Initial Pmt Rate Period
Optional Payments?	Truth-In-Lending	Optional Payment
Step Payments?	Truth-In-Lending	Graduated Payment Mtg Years
Seasonal Payments?		N/A
First Change/Amount	Truth-In-Lending	Payment Adjustments Initial Pmt Rate Period Mths
Subsequent Changes	Truth-In-Lending	Payment Adjustments Adj Period
Maximum Payment		Calculated

## Adjustable Interest Rate (AIR) Table

Table 38: AIR Table Fields

Loan Estimate Section/Field	Mapped from Screen	Mapped from Field
Index + Margin	Truth-In-Lending	Rate Adjustments Margin Index Type
Step Rate (Increases in Interest Rate)	Truth-In-Lending	Buydown Mortgage
First Change	Truth-In-Lending	Rate Adjustments 1st Change
Subsequent Changes	Truth-In-Lending	Rate Adjustments Adj Period mths
First Change	Truth-In-Lending	Rate Adjustments 1st Adj Cap
Subsequent Changes	Truth-In-Lending	Rate Adjustments Adj Cap
Initial Interest Rate	Truth-In-Lending	Higher value of: Loan Information, Note Rate Adjustments, Margin + Index
Minimum Interest	Truth-In-Lending	Rate Adjustments Floor
Maximum Interest Rate	Truth-In-Lending	Rate Adjustments Life Cap

## Comparisons

Table 39: Comparisons Fields

Loan Estimate Section/Field	Mapped from Screen	Mapped from Field
Loan Costs	Truth-In-Lending Loan Estimate	Sum of the first 60 payments on the Payment Schedule, Section D. Total Loan Costs, and Section F. Prepaid Interest
Principal Paid	Truth-In-Lending	Payment Schedule—estimated principal paid in the first five year
APR	Truth-In-Lending	Payment Schedule APR
TIP	Truth-In-Lending	Payment Schedule TIP

## Other Considerations

Table 40: Other Considerations

Loan Estimate Section/Field	Mapped from Screen	Mapped from Field
Assumptions	Truth-In-Lending	Assumption
Late Payment If a payment is more than ___ days late You will be charged	Truth-In-Lending	Late Charge
Servicing	Truth-In-Lending	Servicing

## Appendix C- Closing Disclosure Field Mapping Tables

Many fields on the *Closing Discloser* are populated from the corresponding field on the *Closing Costs Worksheet*. The following tables contain the location of the fields not populated from the *Closing Costs Worksheet*.

### Closing Information

**Table 41: Closing Information Fields**

<b>Closing Disclosure Section/Field</b>	<b>Mapped from Screen</b>	<b>Mapped from Section/Field</b>
Settlement Agent	Agent	Closing Agent
File #	Agent	Closing Agent Number
Property	Borrower Information	Subject Property
Sales Price	Borrower Information	Sales Price
Appraised Value	Borrower Information	Appr Value

### Transaction Information

**Table 42: Transaction Information Fields**

<b>Closing Disclosure Section/Field</b>	<b>Mapped from Screen</b>	<b>Mapped from Section/Field</b>
Applicants Names Address	Loan Application, Page 1	Borrower/Co-Borrower Mailing Address
Seller	Agent Banker–Basic Loan Information (for multiple sellers)	Seller/Sellers
Lender	Agent	Lender

## Loan Information

**Table 43: Loan Information Fields**

Closing Disclosure Section/Field	Mapped from Screen	Mapped from Section/Field
Loan Term	Borrower Information	Loan Summary, Term/Only Due
Purpose	Borrower Information	Loan Summary
Product	Truth-In-Lending	Summary of combination of fields
Loan Type	Loan Application, Page 1	Lender Case No

## Loan Terms

**Table 44: Loan Terms Fields**

Closing Disclosure Section/Field	Mapped from Screen	Mapped from Section/Field
Loan Amount	Truth-In-Lending	Summary of Loan/Total Loan Amount
Can this increase	Truth-In-Lending	Summary of Loan/Even if payments are made on time, can the Loan Balance rise? checkbox
Goes, Can Go, as high as, Increases, Can Increase until	Truth-In-Lending	Payment Schedule
Interest Rate	Truth-In-Lending	Summary of Loan/Initial Interest Rate
Can this increase	Truth-In-Lending	Determined by various loan data and loan terms

<b>Closing Disclosure Section/Field</b>	<b>Mapped from Screen</b>	<b>Mapped from Section/Field</b>
Adjusts every/ starting in/ Goes, Can go, as high as, in See AIR Table on page 2 for details	Truth-In-Lending	Adj Period 1st Change Summary of Loan/Variable Rate Feature checkbox
Monthly P & I	Truth-In-Lending	Summary of Loan/Monthly Payment
Can this increase	Truth-In-Lending	Payment Schedule/ worst case scenario
Adjusts every/ starting in Goes, Can go, as high as, in Includes only interest and not principal until See AIR Table on page 2 for details	Truth-In-Lending	Adj Period, 1st Change Summary of Loan/Initial Pmt Rate Period when Interest Only During Initial Pmt Rate Period checkbox selected Variable Rate Feature checkbox
Prepayment Penalty	Truth-In-Lending	Prepayment
Balloon Payment		Calculated
You will have to pay \$ at the end of	Truth-In-Lending	Payment Schedule

## Projected Payments

**Table 45: Projected Payments Fields**

<b>Closing Disclosure Section/Field</b>	<b>Mapped from Screen</b>	<b>Mapped from Section/Field</b>
Section/Field	Screen	Section/Field
Principal & Interest	Truth-In-Lending	Payment Schedule
Section/Field	Screen	Section/Field
Principal & Interest	Truth-In-Lending	Payment Schedule
Mortgage Insurance	Truth-In-Lending	Payment Schedule



<b>Closing Disclosure Section/Field</b>	<b>Mapped from Screen</b>	<b>Mapped from Section/Field</b>
Estimated Total Monthly Payment	Closing Costs Worksheet	Sum of Principal & Interest, Mortgage Insurance, and Estimated Escrow
Estimated Taxes, Insurance & Assessments	Closing Costs Worksheet	Section G. Initial Escrow Payment at Closing Sum of fees containing a monthly amount for escrowed and non-escrowed fees, excluding mortgage insurance
This Estimate Includes	Closing Costs Worksheet	Section G. Initial Escrow Payment at Closing  Yes: At least one item in the category has the Escrowed checkbox selected  No: None of the items in the category have the Escrowed checkbox selected  Yes: Some=Only applies to  Other. Some items have the Escrowed checkbox selected, and some do not

## Costs at Closing

**Table 46: Costs at Closing Fields**

<b>Closing Disclosure Section/Field</b>	<b>Mapped from Screen</b>	<b>Mapped from Section/Field</b>
Estimated Closing Costs	Closing Disclosure, Page 2	Section J. Total Closing Costs
Estimated Cash to Close	Closing Disclosure, Page 3	Cash to Close, final column

## Loan Costs

Table 47: Loan Costs Fields

Closing Disclosure Section/Field	Mapped from Screen	Mapped from Section/Field
I. Total Other Costs	Closing Disclosure	Sum of sections E, F, G, and H
J. Total Closing Costs	Closing Disclosure	Sum of all closing costs (A through H)

## Calculating Cash-to-Close

Table 48: Calculating Cash-to-Close Fields

Closing Disclosure Section/Field	Mapped from Screen	Mapped from Section/Field
Closing Costs Paid Before Closing	Closing Costs Worksheet	Fees paid by Borrower with the POC checkbox selected
Closing Costs Financed		The closing costs to be paid out of loan proceeds, determined by subtracting the estimated total amount of payments to third parties from the total loan amount. If a positive number, the value is disclosed as a negative number, unless it exceeds the total amount of losing costs disclosed, then, 0.
Down Payment/Funds from Borrow		Loan Amount subtracted from Purchase Price or Principal (Total Loan Amount - Closing Costs Financed) subtracted from Debt (Sales Price + Payoffs and Payments), unless a negative value, then 0.
Deposit	Closing Costs Worksheet Closing Disclosure, Page 3	Total Estimated Funds Needed to Close Deposit (section L)

<b>Closing Disclosure Section/Field</b>	<b>Mapped from Screen</b>	<b>Mapped from Section/Field</b>
Funds for Borrower		Principal (Total Loan Amount – Closing Costs Financed) subtracted from Debt (Sales Price + Payoffs and Payments), unless a positive value, then 0.
Seller Credit	Closing Costs Worksheet Closing Disclosure, Page 3	Total Estimated Funds Needed to Close Seller Credit (section L)
Adjustments and Other Credits	Closing Disclosure	Summaries of Transaction, Sections K, L
Cash to Close		Calculated
Alternative Form*		Does not apply to loans that have a seller
Closing Costs Paid Before Closing Costs Worksheet Fees paid by Borrower	Closing Costs Paid Before Closing Costs, Worksheet Fees paid by Borrower	Closing Costs Paid Before Closing Costs Worksheet Fees paid by Borrower
Total Payoffs and Payments (K) Payoffs & payments Total Payoffs and	Total Payoffs and Payments (K) Payoffs & payments Total Payoffs and	Total Payoffs and Payments (K) Payoffs & payments Total Payoffs and
Cash to Close Calculated	Cash to Close Calculated	Cash to Close Calculated

## Loan Disclosures

**Table 49: Loan Disclosures Fields**

<b>Closing Disclosure Section/Field</b>	<b>Mapped from Screen</b>	<b>Mapped from Section/Field</b>
Estimated Closing Costs	Closing Disclosure, Page 2	Section J. Total Closing Costs
Estimated Cash to Close	Closing Disclosure, Page 3	Cash to Close, final column

## Adjustable Payment (AP) Table

**Table 50: Adjustment Payment (AP) Table**

<b>Closing Disclosure Section/Field</b>	<b>Mapped from Screen</b>	<b>Mapped from Section/Field</b>
Interest Only Payments?	Truth-In-Lending	Payment Adjustments Interest Only during Initial Pmt Rate Period
Optional Payments?	Truth-In-Lending	Optional Payments
Closing Disclosure	Mapped from	
Step Payments?	Truth-In-Lending	Graduated Payment Mtg Years
Seasonal Payments?		N/A
Monthly Principal and Interest		
First Change/Amount	Truth-In-Lending	Payment Adjustments/ Initial Pmt Rate Period mths
Subsequent Changes	Truth-In-Lending	Payment Adjustments Adj Period
Maximum Payment		Calculated
Estimated Cash to Close; Estimated Closing Cost; Financed		Calculated

## Adjustable Interest Rate (AIR) Table

**Table 51: Adjustment Interest Rate (AIR) Table**

<b>Closing Disclosure</b>	<b>Mapped from Screen</b>	<b>Mapped from Section/Field</b>
Index + Margin	Truth-In-Lending	Rate Adjustments/Margin Index Type
Interest Rate Adjustment (Step Rate)	Truth-In-Lending	Buydown Mortgage
Initial Interest Rate	Truth-In-Lending	Higher value of: Loan Information, Note Rate/Rate Adjustments, Margin + Index
Minimum Interest	Truth-In-Lending	Rate Adjustments/Floor
Maximum Interest Rate	Truth-In-Lending	Rate Adjustments/Life Cap
Change Frequency		
First Change	Truth-In-Lending	Rate Adjustments/ 1st Change
Subsequent Changes	Truth-In-Lending	Rate Adjustments/ Adj Period __ mths
First Change	Truth-In-Lending	Rate Adjustments/ 1st Adj Cap
Subsequent Changes	Truth-In-Lending	Rate Adjustments/ Adj Cap

## Loan Calculations

Table 52: Loan Calculations

Closing Disclosure Section/Field	Mapped from Screen	Mapped from Section/Field
Total of Payments		Calculated
Finance Charge		Calculated
Amount Financed		Calculated
Annual Percentage Rate (APR)		Calculated
Total Interest Percentage (TIP)		Calculated
I conduct business as a	Company Information	I conduct business as a










## Appendix D - Tool Bars and Hot Keys



The following sections provide details for Point tool bars and hot keys used for navigation.

### Toolbar Icons

The Point software integrates many of the standard Microsoft Windows operating system icons to complete the most common functions (such as: printing and saving). Point also has icons unique to the application. The following table provides descriptions for the unique Point icons.

**Table 53: Point Toolbar Icons**

Icon	Name	Function
	Document	Opens new loan file
	Email	Emails files or forms
	Ratios	Displays top, bottom, Loan to Value (LTV), Combined Loan to Value (CLTV) ratios for loans
	Conversation Log	Displays conversation logs for the selected loan
	Show Tasks	Displays tasks associated with the selected loan
	Calculator	Launches Microsoft Windows calculator
	Cardex	Opens Cardex database
	New Task	Creates new task
	Document Storage	Opens <i>Document Storage</i> dialog

Icon	Name	Function
	Flag	Displays vendor interface notification messages
	Help	Launches Point <i>Help</i>

## Key Combinations

Point uses conventional Windows operating system key combinations to accomplish various tasks.

## Activating Keys

Use **Activating** keys to close, cancel, or activate a task. The following activating keys are available in Point:

**Table 54: Activating Keys**

Key	Description
<b>Enter</b>	Activates the highlighted command.
<b>Esc</b>	Closes a dialog or cancels a command.
<b>Space bar</b>	Activates the highlighted button.

## Function Keys

**Function** keys are the **F** keys located at the top of the keyboard. Use **Function** keys to access the following functions in Point.

**Table 55: Function Keys**

Key	Description
<b>F1</b>	Help
<b>F2</b>	Loans tab



Key	Description
<b>F3</b>	Tasks tab
<b>F4</b>	Reports tab
<b>F5</b>	Templates tab

## Hot Keys

Hot keys provide shortcuts for completing frequently used functions in Point. Press and hold down the **Ctrl** key and press the specified letter to activate the item. The following hot keys are used in Point.

**Table 56: Hot Keys**

Key	Description
<b>Ctrl+C</b>	Edit > Copy
<b>Ctrl+D</b>	Edit > Paste Date
<b>Ctrl+G</b>	Current view (toggle between tabs)
<b>Ctrl+L</b>	Conversation log
<b>Ctrl+N</b>	File > New
<b>Ctrl+O</b>	File > Open
<b>Ctrl+P</b>	File > Print
<b>Ctrl+R</b>	Utilities > Cardex
<b>Ctrl+S</b>	File > Save
<b>Ctrl+T</b>	Display ratios
<b>Ctrl+U</b>	Launch Calculator
<b>Ctrl+V</b>	Edit > Paste
<b>Ctrl+W</b>	Show tasks
<b>Ctrl+X</b>	Edit > Cut

Key	Description
<b>Ctrl+Z</b>	Edit > Undo

## Movement Keys

Use movement keys to navigate quickly through Point when entering data. Use the following keys to navigate in Point.

**Table 57: Movement Keys**

Key	Description
<b>Tab</b>	Moves forward one field.
<b>Shift+Tab</b>	Moves backward one field.
<b>Alt+Forward Arrow</b>	Moves forward one section.
<b>Alt+Backward Arrow</b>	Moves backward one section.

## Scrolling Keys

Use scrolling keys (without using the mouse) to navigate the screen when it exceeds the window boundaries, Use the following keys to scroll in the Point screens.

**Table 58: Scrolling Keys**

Key	Description
<b>Ctrl+Page Down</b>	Scrolls down one page
<b>Ctrl+Page Up</b>	Scrolls up one page
<b>Ctrl+Home</b>	Scrolls to top of form
<b>Ctrl+End</b>	Scrolls to bottom of form
<b>Ctrl+Forward Arrow</b>	Scrolls to the right.
<b>Ctrl+Backward Arrow</b>	Scrolls to the left
<b>Ctrl+Down Arrow</b>	Scrolls down one line
<b>Ctrl+Up Arrow</b>	Scrolls up one line