



ComplianceOne[®] assumption Administration Training Guide

Date April 2021

File Compliance One assumption Administration Training Guide

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Navigation and Resources

Objectives

This lesson includes the following tasks:

- Learn about navigating.
- Learn about Help resources.

Navigating and Logging In

1. Navigate to the URL for ComplianceOneassumption.
 - **Production** environment:
<https://admin.wolterskluwerfs.com/admin/>
 - Test environment:
<https://complianceonetest.wolterskluwerfs.com/admin/>
2. Enter login information.



<i>Tip</i>	<i>Description</i>
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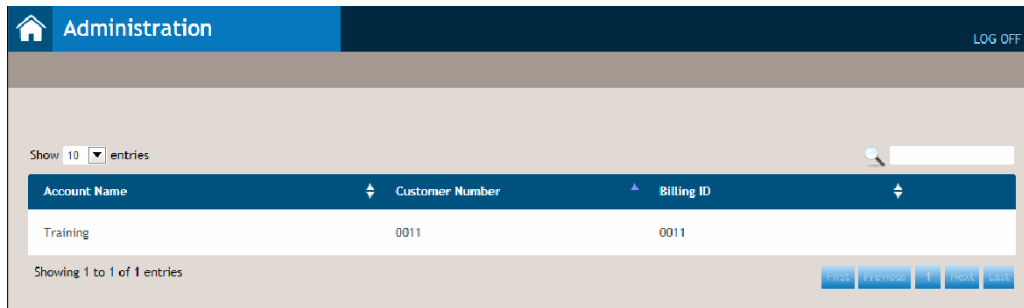
A	Change Password
----------	------------------------

- A password is case-sensitive and must be a minimum of eight (8) characters.
- A password expires every 90 days.
- A password must include 3 of the following characteristics:
 - An alpha character that is uppercase.

An alpha character that is lowercase.

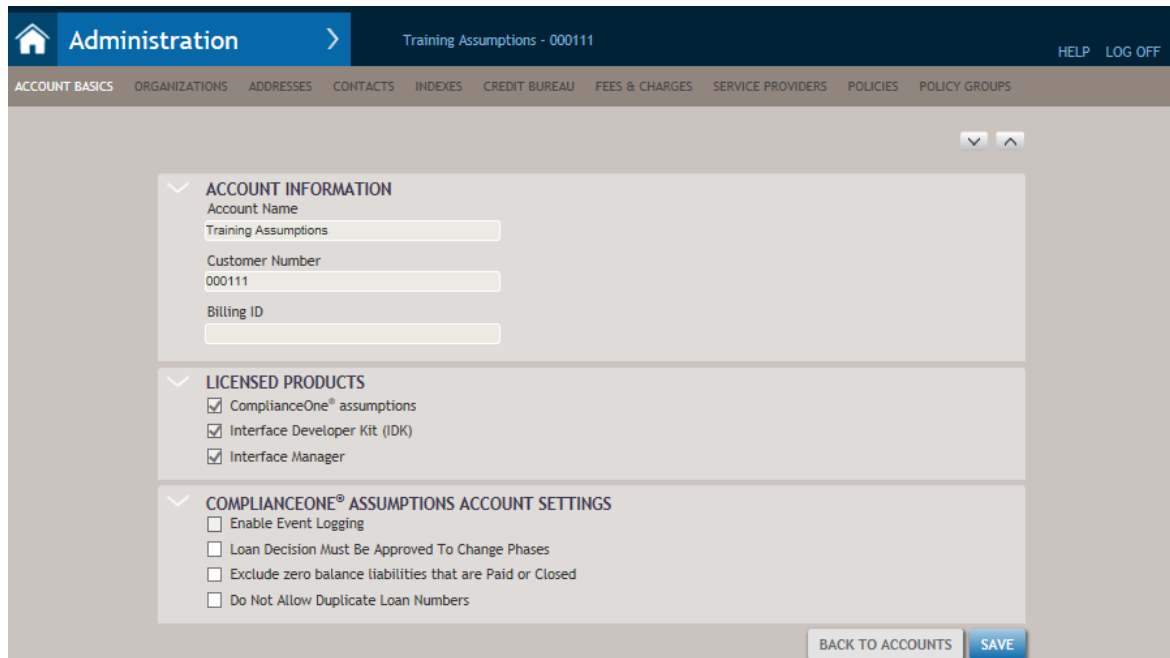
- A character that is numeric.
 - A special character.
-

3. Select the applicable account from the list.



- A Select the **Home** icon on a page to return to the Dashboard.
- B Place your cursor over an arrow button to collapse or expand sections.
- C Select your name in the upper-right corner to edit your password and view security information on the page that displays.
- D More than one account may display, depending on your institution's structure.

4. Review and select applicable options.



- A Enable Event Logging – feature may not be available for your institution
- B Loan Decision Must be Approved to Change Phases – If selected the transaction must be manually selected as Approved to move from the Application to the Closing phase.
- C Exclude zero balance liabilities that are Paid or Closed – If selected liabilities that are brought into ComplianceOne will not display on the screen if there is a zero balance on Paid or Closed liabilities
- D Do Not Allow Duplicate Loan Numbers – If selected the system will provide a warning when entering the duplicate loan number on a transaction. If not corrected on the Loan Definition page a Warning will display on the Print navigator.
- E **Menu Bar** - The menu bar displays the following sections for setting up ComplianceOne mortgage: Organizations, Addresses, Contacts, Indexes, Credit Bureau, Fees and Charges, Service Providers, and Policy Groups. Please refer to the following sections for more details about each area.

Software Support Contact Information

- Send an e-mail to Software Support at ComplianceOneAssumptionsSupport@wolterskluwer.com
- Phone Software Support at (800) 274-2711 Monday—Friday between 7:00 A.M.—7:00 P.M. Central time. After reaching the phone menu, select option 9 to dial by extension and enter 1123663. Please have your customer number available.

Creating Desktop Shortcuts for the Test and Production Environments

Desktop shortcuts help prevent confusion when opening the ComplianceOne administration and assumption applications in the Test and Production environments. Create shortcuts for the following:

- ComplianceOne administration in the Test Environment
- ComplianceOne administration in the Production Environment
- ComplianceOne mortgage in the Test Environment
- ComplianceOne mortgage in the Production Environment

Right-click on your computer Desktop, and select **New** and **Shortcut**.

Enter the web address provided below, and click the **Next** button. Verify the web address includes the forward-slash (/) at the end.

- Production Environment
 - Administration: <https://admin.wolterskluwerfs.com/admin/>
 - Assumption: <https://complianceone.wolterskluwerfs.com/lending/>
- Customer Test Environment
 - Administration: <https://complianceonetest.wolterskluwerfs.com/admin/>
 - Assumption: <https://complianceonetest.wolterskluwerfs.com/lending/>

Enter a name for the shortcut using the following as examples, and click the **Finish** button.

- ComplianceOne assumption-TEST
- ComplianceOne Administration-TEST
- ComplianceOne assumption--PRODUCTION (or just "ComplianceOne assumption")
- ComplianceOne Administration-PRODUCTION (or just "ComplianceOne Administration ")

<i>Tip</i>	<i>Description</i>
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- | | |
|----------|--|
| A | Do not attempt the log in to the TEST environment and the PRODUCTION environment at the same time using the same Internet browser or errors may occur. You may use two different browsers (Internet Explorer and Google Chrome) if you need to log in to both environments at the same time. |
|----------|--|



Administration Setup

Objectives

This lesson includes the following tasks:

- Organizations
- Addresses
- Contacts
- Indexes
- Credit Bureau
- Fees and Charges
- Service Providers
- Policies
- Policy Groups
- Security Administration
- Templates

Account Basics

1. Select the **ACCOUNT BASICS** menu options.

ACCOUNT INFORMATION

Account Name

Training Assumptions

Customer Number
000111

Billing ID

LICENSED PRODUCTS

ComplianceOne® assumptions

Interface Developer Kit (IDK)

Interface Manager

COMPLIANCEONE® ASSUMPTIONS ACCOUNT SETTINGS

Enable Event Logging

Loan Decision Must Be Approved To Change Phases

Exclude zero balance liabilities that are Paid or Closed

Do Not Allow Duplicate Loan Numbers

BACK TO ACCOUNTS SAVE

-
- A Enable Event Logging** – feature may not be available for your institution
-
- B Loan Decision Must be Approved to Change Phases** – If selected the transaction must be manually selected as Approved to move from the Application to the Closing phase.
-
- C Exclude zero balance liabilities that are Paid or Closed** – If selected liabilities that are brought into ComplianceOne will not display on the screen if there is a zero balance on Paid or Closed liabilities
-
- D Do Not Allow Duplicate Loan Numbers** – If selected the system will provide a warning when entering the duplicate loan number on a transaction. If not corrected on the Loan Definition page a Warning will display on the Print navigator.
-
- E Menu Bar** - The menu bar displays the following sections for setting up ComplianceOne mortgage: Organizations, Addresses, Contacts, Indexes, Credit Bureau, Fees and Charges, Service Providers, and Policy Groups. Please refer to the following sections for more details about each area.
-

Add Organizations Information

2. Select the **ORGANIZATIONS** menu options.
3. Click the **+ ORGANIZATION** button to add allocation.

ACCOUNT BASICS ORGANIZATIONS ADDRESSES CONTACTS INDEXES CREDIT BUREAU FEES & CHARGES SERVICE PROVIDERS POLICIES POLICY GROUPS

+ ORGANIZATION

4. Complete the applicable organization information.
5. Click the **SAVE** button when finished.
6. Click the **+ORGANIZATION** button and repeat steps 2-4 to add additional allocations.

ORGANIZATION INFORMATION

Legal Name * Phone Number *

Short Name * Fax Number

Term for Organization in Loan Documents Toll-Free Phone Number

Bank

Email Address

Location ID

Address *

City * State * Postal Code *

County

CHARTER

Organization Type * Jurisdiction *

National Bank

Federal Tax ID Charter *

Federal

Lender ID NMLS ID

MERS Organization ID Federal Regulator

Legal Entity Identifier

Organization Description (i.e. Savings Bank)

REG B Regulator

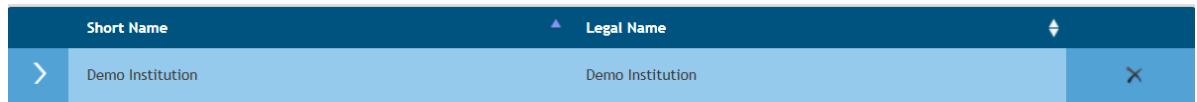
DEFAULT CONTACTS

NO CONTACTS HAVE BEEN SHARED WITH ORGANIZATION

ALTERNATE ADDRESSES ASSIGNED

NO ALTERNATE ADDRESSES HAVE BEEN ASSIGNED TO THE ORGANIZATION

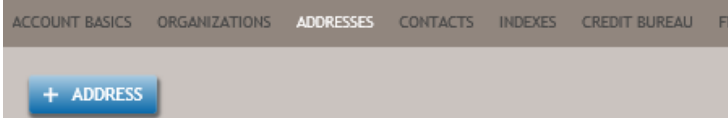
<i>Tip</i>	<i>Description</i>
A	Items with asterisks are required.
B	Legal Name The organization's legal name prints on most documents.
C	Short Name The short name identifies the branch location that will appear for end users to select in the drop-down list in Loan Definition.
D	Location ID The Location ID is the branch number used with the Jack Henry Core Director interface.
E	Lender ID This field collects the license number for Maryland. The license number prints on the Lender and Originator Disclosure document for collateral that is located in Maryland.
F	Legal Entity Identifier This field collects the number that is used as part of the Unique Loan Identifier (ULI) number for HMDA reportable transactions.
F	Organization Description The description prints on approximately 192 documents. For example, the description prints in the Lender Signature Section on the RESPA Servicing Disclosure Statement and Assignment—Leases and Rents.
G	Reg B Regulator, Default Contacts and Alternate Addresses Options will display after the items have been established/setup in Contacts section.
H	ALTERNATE ADDRESSES ASSIGNED Alternative addresses display after they have been set up in the Addresses section.
I	To delete a location, hover over location and select the X .

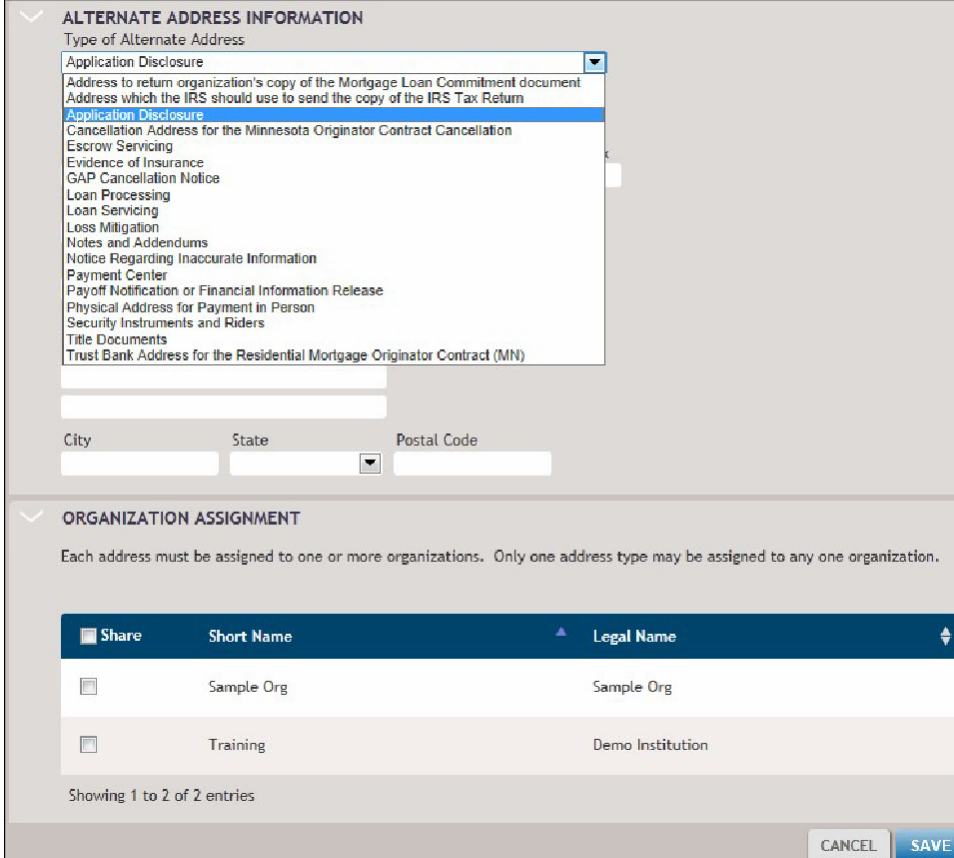


Add Addresses

You can set up alternative or additional addresses for selected documents in the Addresses section.

For example, you may want an alternative address to print on the “How to Make your Mortgage Payment” document in the section telling customers where they can mail payments. Select the **Payment Center** option in the Type of Alternate Address list and enter the address to print in that section on the document. If you have a different address where the customer can make their payments in person, select the **Address for in Person Delivery** option and enter the address to print in that section.

1. Select the **ADDRESSES** menu option.
2. Click the **+ADDRESS** button.
3. 
4. Select the document type from the list.
5. Complete the address information.
6. Select the organizations that will use this alternate address.
7. Click the **SAVE** button. Repeat steps 2-6 for each alternate address.



ALTERNATE ADDRESS INFORMATION

Type of Alternate Address

Application Disclosure
Address to return organization's copy of the Mortgage Loan Commitment document
Address which the IRS should use to send the copy of the IRS Tax Return
Application Disclosure
Cancellation Address for the Minnesota Originator Contract Cancellation
Escrow Servicing
Evidence of Insurance
GAP Cancellation Notice
Loan Processing
Loan Servicing
Loss Mitigation
Notes and Addendums
Notice Regarding Inaccurate Information
Payment Center
Payoff Notification or Financial Information Release
Physical Address for Payment in Person
Security Instruments and Riders
Title Documents
Trust Bank Address for the Residential Mortgage Originator Contract (MN)

City State Postal Code

ORGANIZATION ASSIGNMENT

Each address must be assigned to one or more organizations. Only one address type may be assigned to any one organization.

Share	Short Name	Legal Name
<input type="checkbox"/>	Sample Org	Sample Org
<input type="checkbox"/>	Training	Demo Institution

Showing 1 to 2 of 2 entries

CANCEL SAVE

Tip Description

A Document Return To and Document Preparer information will be entered in the CONTACTS section.

Add Contacts Information

You can set up contacts to use when completing a transaction. Contact types include the following:

- **Document Return to:** Prints in the “document return” section on the Assumption Agreement for applicable jurisdictions.
- **Loan Officer:** Prints the name and NMLS on applicable documents such as the Note and Mortgage.
- **Trustee:** Not currently functional.
- **Preparer:** Prints in the "preparer" section on the Assumption Agreement for applicable jurisdictions.
- **Flood Lender Contact:** Appears only if your account is licensed for Flood Determination Services. The contact appears only on Standard Flood Determination.
- **Reg B Regulator:** Adds the entity name and address to the Adverse Action.
- **Real Estate Broker:** Creates a drop-down list to pick from during a transaction or can be added to individual transaction.
- **Settlement Agent:** Creates a drop-down list to pick from during a transaction or can be added to individual transaction.
- **Organization Contact:** Prints on the following documents:
 - Borrowers Signature Authorization
 - Interim Interest Payment Disclosure CA
 - Mortgage Review Letter
 - Release Of Real Estate Security Instrument
 - Release Of Security Instrument Without Evidence
 - Simplified Employee Pension Plan Document
 - Deed Of Trust-Fannie Mae Freddie Mac
 - HA Condominium Recertification
 - Notice Of Change In Status Of Tax Escrow Accounts NY
 - Initial Tax Authorization Notice NJ
 - Mortgage Application Disclosure NY
 - Notification Of Loan Payoff
 - Release Of Security Instrument With Evidence Of Debt CO
 - Title Guaranty Application-IA
 - Application Disclosure-M2
 - Fannie Mae 1008 and Freddie Mac 1077 Underwriting Transmittal
 - Mortgage Loan Commitment
 -

1. Select the **CONTACTS** menu option.
2. Click the **+INDIVIDUAL** or **+ENTITY** button.



3. Select the applicable contact types(s). Complete the contact information.
4. Click the **SHARE WITH ORGS** button.

ENTITY CONTACT TYPES

DOCUMENT RETURN TO

ORGANIZATION CONTACT

FLOOD LENDER CONTACT

REG B REGULATORY

TRUSTEE

PREPARER

REAL ESTATE BROKER

SETTLEMENT AGENT

ENTITY CONTACT INFORMATION

Entity Name * Phone Number

Address Fax Number

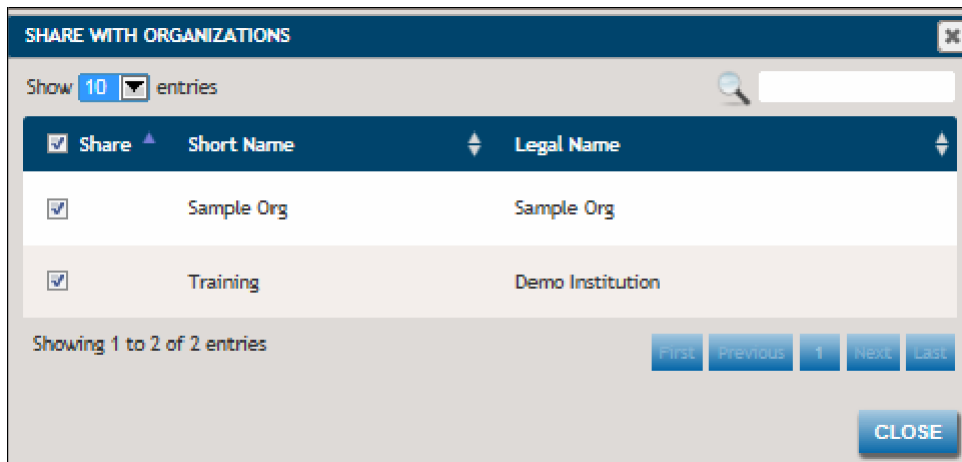
City State Postal Code

Tip *Description*

-
- A** The Contact types that display depend on the products your organization is using and may differ from our example above.
-
- B** The data fields will change depending upon the selection type made. More than one option can be selected to reduce multiple entries.
-
- C** **REG B REGULATORY** (Displays for an entity.)
 If selected, the Phone Number, Email, and Fax options disappear. Reg B information prints on the Adverse Action documentation.
-
- D** **LOAN OFFICER**
 If selected, NMLS and License ID options display. The loan officer name and NMLS number print on the applicable documents such as the Loan Estimate, Closing document, Note, etc. The License ID number, issued by a state, only prints on the Loan Estimate and Closing Disclosure.
-

5. Select the applicable organizations where the contact is associated and click the **CLOSE** button.

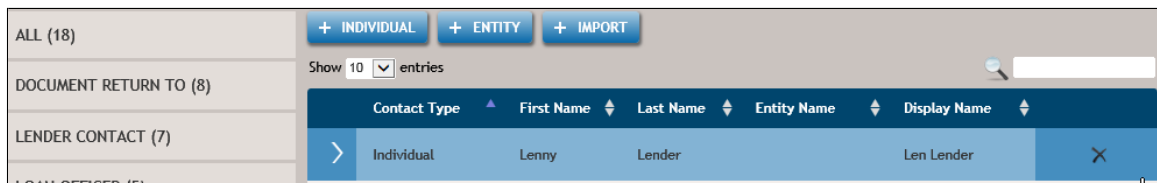
6. Click the **SAVE** button when finished.



Tip *Description*

A After completing the Contacts section, navigate to Organizations and attach the contact(s) to the applicable organization.

B To delete a contact, hover the mouse over the contact and select the **X** to the right of the contact.

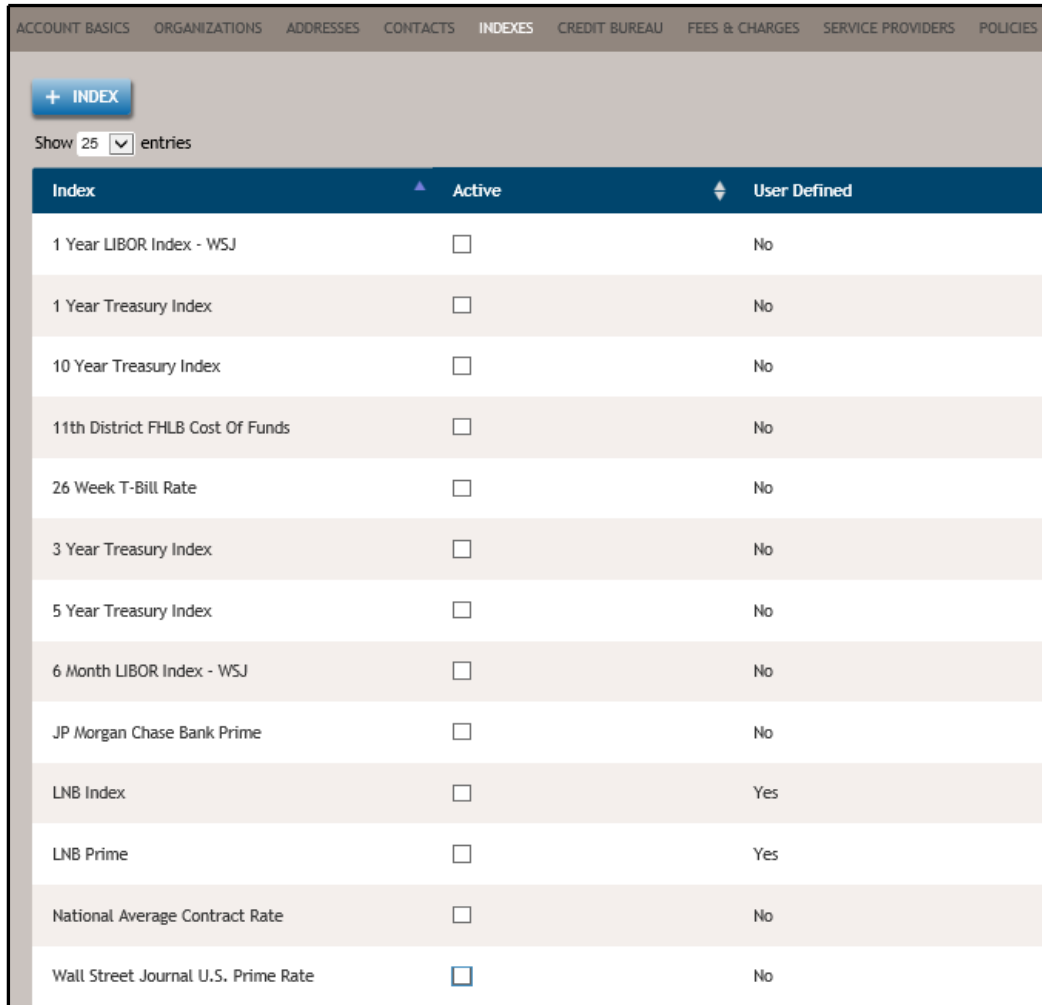


Add/Review Indexes

1. Select the **INDEXES** menu option.
2. Select an index in the Index column to view a pre-defined index. Click the **SAVE** button when finished reviewing.

Tip *Description*

A Uncheck the **Active** box in the Active column if the rate should not be available for transactions.



Index	Active	User Defined
1 Year LIBOR Index - WSJ	<input type="checkbox"/>	No
1 Year Treasury Index	<input type="checkbox"/>	No
10 Year Treasury Index	<input type="checkbox"/>	No
11th District FHLB Cost Of Funds	<input type="checkbox"/>	No
26 Week T-Bill Rate	<input type="checkbox"/>	No
3 Year Treasury Index	<input type="checkbox"/>	No
5 Year Treasury Index	<input type="checkbox"/>	No
6 Month LIBOR Index - WSJ	<input type="checkbox"/>	No
JP Morgan Chase Bank Prime	<input type="checkbox"/>	No
LNB Index	<input type="checkbox"/>	Yes
LNB Prime	<input type="checkbox"/>	Yes
National Average Contract Rate	<input type="checkbox"/>	No
Wall Street Journal U.S. Prime Rate	<input type="checkbox"/>	No

3. Click the **+INDEX** button to add a user-defined index.
4. Enter the applicable information.
5. Click the **SAVE** button when finished.

CREATE/UPDATE INTEREST RATE INDEX

Index Name *

LIBOR Rate

Current Rate *

Description

As of

Source

Tip *Description*

A If you select the **LIBOR Rate** option, the interest rate is carried out five decimal places. If unchecked, the rate is carried to three decimal places.

B **Description**
The description prints on the note in the Index section describing the index.

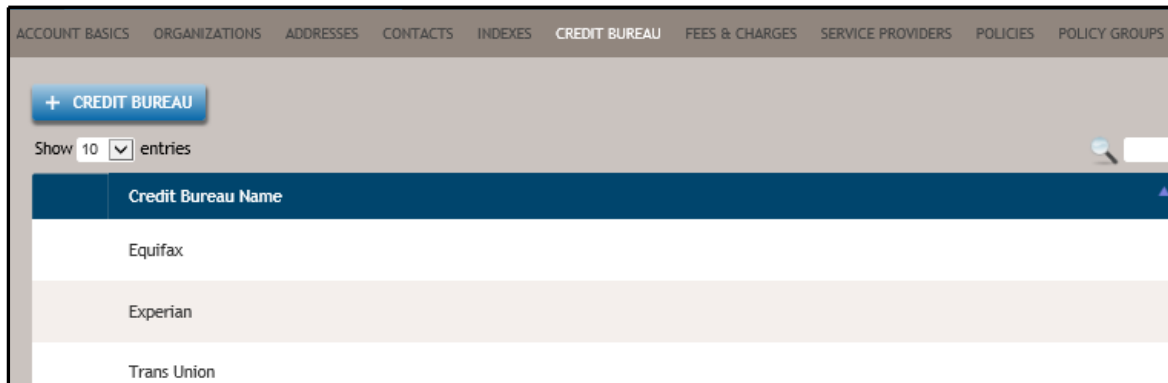
C **As of**
Enter how often the rate can change. (Example: weekly) This information prints on the ARM Disclosure in the How your Interest Rate and Payment are Determined section.

D **Source**
Enter the publication where the rate information can be found (Example: Wall Street Journal). This information prints on the ARM Disclosure in the How your Interest Rate and Payment are Determined section.

Add Credit Bureau Information

In this section, you enter Credit Bureau addresses and applicable information to print on adverse action documents. Authorization codes for accessing or pulling a credit bureau are entered in Interface Manager.

1. Select the **CREDIT BUREAU** menu option.
2. Select the bureau name in the Credit Bureau Name column. Update the information. Click the **SAVE** button when finished.
3. Click the **+CREDIT BUREAU** button to add a user-defined bureau. Complete the applicable information. Click the **SAVE** button when finished.



The screenshot shows a form titled 'CREDIT BUREAU INFORMATION' with a dropdown menu for 'Credit Bureau Name'. Below this are several input fields:

- Address (two lines)
- City, State (dropdown), and Postal Code
- Low Credit Score and High Credit Score
- Toll-Free Phone Number
- Phone Number
- Fax Number
- Email
- Web Address
- Use Alternate Contact For Free Report

Below the main form is a section titled 'ALTERNATE CONTACT INFORMATION' with the following fields:

- Free Report Address (two lines)
- City, State (dropdown), and Postal Code
- Toll-Free Phone Number
- Free Report Web Address

At the bottom right of the form are 'CANCEL' and 'SAVE' buttons.

Add Fees and Charges

- The Fees and Charges section is a master list of all fees. In the Policies section, you select the fees to a Fee Policy. When creating templates, you will attach a Fee Policy to the template.
- In addition to master list of fees, late charges are setup in the Fees and Charges section. Late charges are **not** assigned to a Fee Policy in the Policies section. When creating templates or policy groups a late charge is assigned directly to the template/policy group.

Fees

1. Select the **FEES & CHARGES** menu option and select **MORTGAGE**.
2. Click the **+FEE** button.
3. Select the first applicable fee in the Fee Name list.



4. Complete the applicable detail information for the fee.
5. Click the **SAVE** button.
6. Complete steps 2-6 for each fee you want available for a Fee Policy and/or Template.

FEES

Fee Name
 Abstract or Title Search

User Fee Name

Section *

Amount

Fixed Allow User to Edit Field In Transaction

Percent

Paid By
 Borrower

Paid To
 Allow User to Edit Field In Transaction

Variance Type

Collect As
 Cash Allow User to Edit Field In Transaction

Title Charge

Optional Charge

POC

Fee Refundable Prior to Closing Allow User to Edit Field In Transaction

APR Allow User to Edit Field In Transaction

MAPR Allow User to Edit Field In Transaction

Tip *Description*

A **User Fee Name**

The user fee name prints only if User Defined is selected in the Fee Name drop down. This field is not needed if User Defined is not selected.

B **Options**

- **Section:** Select the appropriate option. An option may default depending on the fee name selected.
 - Taxes and Other Government Fees: If this option is selected in the Section drop-down list, a Transfer Taxes check box displays.
 - Payment Attributable to Borrower: This option is available for selection if the Transfer Taxes checkbox is selected.
 - Prepays: If this option selected in the Section drop-down list, a Terms of Coverage check box displays.
 - Other: If this option is selected in the Section drop-down list, the Optional Charge check box is active.
- **Title Charge:** Applies to services related to the issuance of title insurance policies. If this option is selected, "Title" appears before the fee name.
- **Optional Charge:** Applies to any items that are not required by the creditor. This option is only available when Other is selected in the Section drop-down list.

C **MAPR**

If selected, this fee will be used to calculate the Military Lending Act APR which is known as the MAPR.

D **Points and Fees**

If selected, users can determine if a fee is included in the HOEPA and Qualified Mortgage/Ability to Repay calculations at the state and/or federal level.

Late Charges

1. Click the **+LATE CHARGE** button.
2. Complete the applicable information.
3. Click the **SHARE WITH ORGS** button.

LATE CHARGE INFORMATION

Name ^{*}

Fixed Amount \$

Percent of

Whichever amount is

Grace Period (in days)

Late Charge Limit

None

There is a limit on the maximum amount of the late charge \$

There is a limit on the minimum amount of the late charge \$

4. Verify the applicable organizations are selected. Click the **CLOSE** button.

SHARE WITH ORGANIZATIONS

Show entries

<input checked="" type="checkbox"/> Share <input type="button" value="▲"/>	Short Name	Legal Name
<input checked="" type="checkbox"/>	Sample Org	Sample Org
<input checked="" type="checkbox"/>	Training	Demo Institution

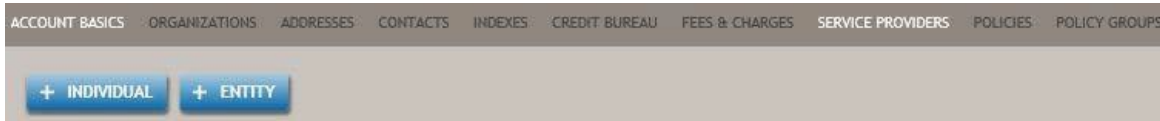
Showing 1 to 2 of 2 entries

5. Click the **SAVE** button.

Add Service Providers

Service providers print on the Written List of Providers document. If an applicant is permitted to shop for a settlement service, the institution shall provide the applicant with a document that states a consumer may choose a different provider for the settlement service and includes a written list of available settlement service providers. The creditor must identify at least one available provider for each service the consumer is permitted to shop.

1. Select the **SERVICE PROVIDERS** menu option.
2. Click the **+INDIVIDUAL** or **+ ENTITY** button.



3. Complete the service provider information.
4. Select the applicable fee(s) for the service provider.
5. Click the **SAVE** button.

A screenshot of a web form for adding a service provider. The form is divided into two main sections: "SERVICE PROVIDER INFORMATION" and "SERVICES PROVIDED".
SERVICE PROVIDER INFORMATION
This section contains several input fields: First*, Middle, Last*, and Suffix. Below these are two lines for Address*. Then, City*, State* (a dropdown menu), and Postal Code*. There is also a field for Phone number* and a field for Web Address. At the bottom of this section is a checkbox labeled "Include Additional Contact Information".
SERVICES PROVIDED
This section starts with "Show 10 entries" and a search icon. It contains a table with the following columns: "Select", "Fee Name", and "User Fee Name".

Select	Fee Name	User Fee Name
<input type="checkbox"/>	Appraisal	Appraisal 2
<input type="checkbox"/>	Appraisal	Molly Appraisal Fee
<input type="checkbox"/>	Closing	Settlement Fee
<input type="checkbox"/>	Credit Report	Credit Report
<input type="checkbox"/>	Notary	Notary
<input type="checkbox"/>	Title Insurance	Title Insurance
<input type="checkbox"/>	Flood Determination	Flood Determination

Showing 1 to 7 of 7 entries

At the bottom of the table are navigation buttons: First, Previous, 1, Next, Last. Below the table are two buttons: CANCEL and SAVE.

Add Policies

Calculations Policies

1. Select the **POLICIES** menu option and select **MORTGAGE**.
2. Click the **+CALCULATIONS** button.

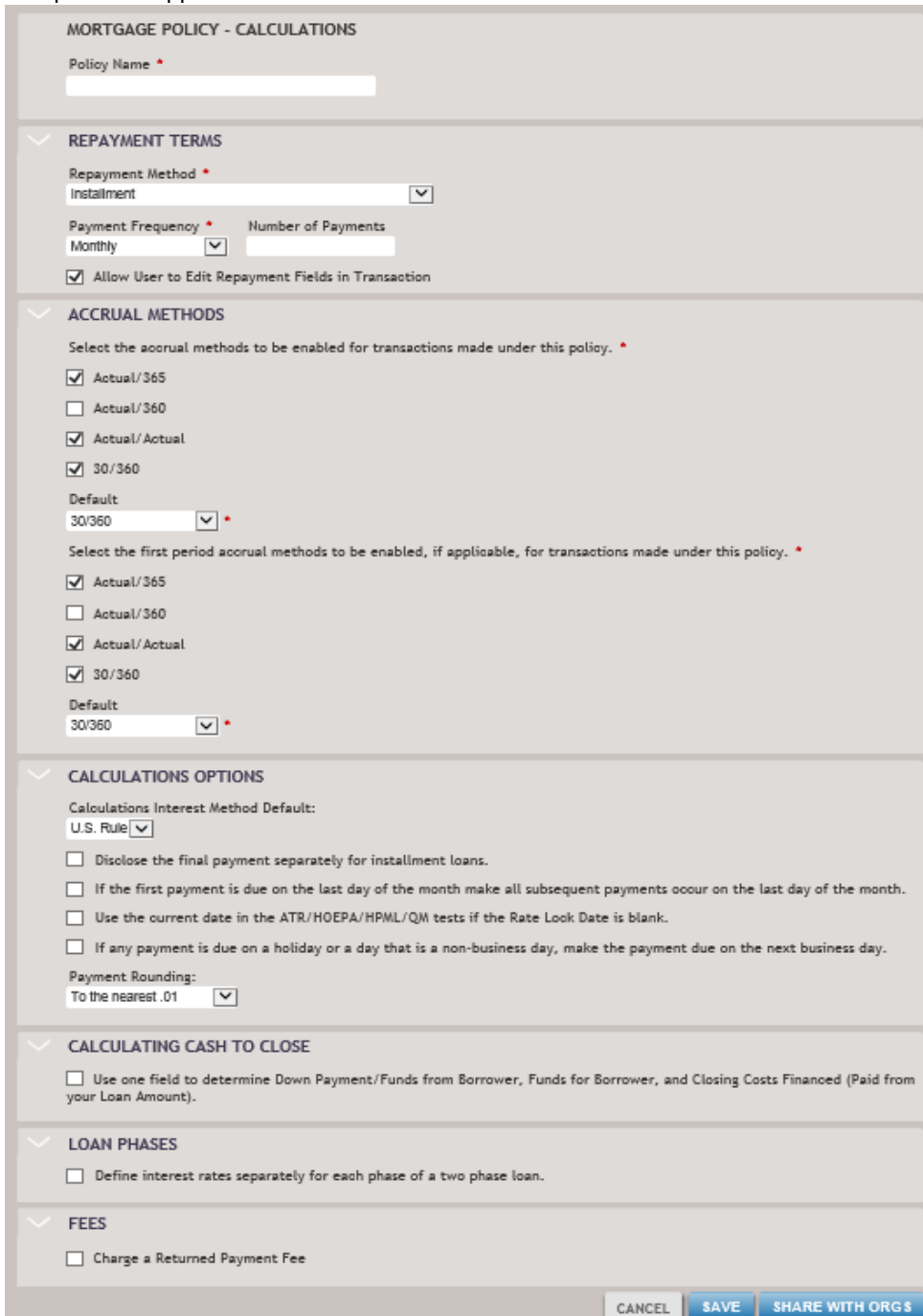


MORTGAGE POLICIES

+ CALCULATIONS + VARIABLE RATE + DOCUMENTS + PROPERTY COSTS + LOAN DEFINITION + FEES

Show 10 entries

3. Complete the applicable information.



MORTGAGE POLICY - CALCULATIONS

Policy Name *

REPAYMENT TERMS

Repayment Method *
Installation

Payment Frequency * Monthly
Number of Payments

Allow User to Edit Repayment Fields in Transaction

ACCRUAL METHODS

Select the accrual methods to be enabled for transactions made under this policy. *

Actual/365
 Actual/360
 Actual/Actual
 30/360

Default: 30/360

Select the first period accrual methods to be enabled, if applicable, for transactions made under this policy. *

Actual/365
 Actual/360
 Actual/Actual
 30/360

Default: 30/360

CALCULATIONS OPTIONS

Calculations Interest Method Default:
U.S. Rule

Disclose the final payment separately for installment loans.
 If the first payment is due on the last day of the month make all subsequent payments occur on the last day of the month.
 Use the current date in the ATR/HOPEA/HPML/QM tests if the Rate Look Date is blank.
 If any payment is due on a holiday or a day that is a non-business day, make the payment due on the next business day.

Payment Rounding:
To the nearest .01

CALCULATING CASH TO CLOSE

Use one field to determine Down Payment/Funds from Borrower, Funds for Borrower, and Closing Costs Financed (Paid from your Loan Amount).

LOAN PHASES

Define interest rates separately for each phase of a two phase loan.

FEES

Charge a Returned Payment Fee

CANCEL SAVE SHARE WITH ORGS

4. Click the **SHARE WITH ORGS** button. Select the applicable organizations. Click the **CLOSE** button.



5. Click the **SAVE** button when finished.

Tip *Description*

A **Calculations Interest Method Default**

- **US rule:** This option will not compound on accrued and unpaid (odd days) interest.
- **Actuarial:** This option compounds (charge interest on unpaid interest) on accrued and unpaid (odd days) interest.

B **If the first payment is due on the last day of the month, make subsequent payments occur on the last day of the month**

If selected, the payment will occur on last day of each month and not on a specific date.

C **Calculating Cash to Close**

If selected and using the Standard Disclosures, this option will consolidate the two fields of Total Existing Debt Being Satisfied and Payments to 3rd Parties Not Disclosed on the Calculations page into one field which would be titled as Disbursement Not Disclosed in Total Closing Costs.

D **Loan Phases**

Define interest rates separately for each phase of a two-phase loan. If selected, this the interest rate can be different on phase one for the interest phase and on phase two for the amortized phase.

Variable Rate Policies

1. Select the **POLICIES** menu option and select **MORTGAGE**.
2. Click the **+VARIABLE RATE** button.
3. Complete the applicable information.
4. Click the **SHARE WITH ORGS** button.

Policy Name *

✓ **RATE INFORMATION**

Policy Code

Type of Mortgage *

Index Name *

Index Month *

Current Rate *

Margin

Interest Rate Rounding

Initial Rate Definition *

Floor Definition *

Ceiling Definition *

Market Rate

Initial Rate (Calculated)

✓ **RATE CHANGE INFORMATION**

Rate Change Affects

Initial Rate Hold Term

 Payments

Subsequent Rate Change

 Payments

Periodic Rate Caps Application

Periodic Cap

Index Rate Change Notification Period

 Days

✓ **NOTIFICATION INFORMATION**

Early Disclosure - Notice of Payment Change - Days Until Notification

Initial Payment Change Notice Minimum Days	Initial Payment Change Notice Maximum Days
<input type="text"/>	<input type="text"/>
The minimum number of day's notice that will be provided to consumers before a payment change occurs.	The maximum number of day's notice that will be provided to consumers before a payment change occurs.
<input type="text"/>	<input type="text"/>

CANCEL SAVE SHARE WITH ORGS

<i>Tip</i>	<i>Description</i>
A	<p>Policy Code</p> <p>This information is used when uploading to a core system and should match your core system code.</p>
B	<p>Type of Mortgage</p> <p>If you select Fannie Mae or Freddie Mac as the type of mortgage, you must select a plan in the drop-down list that displays. Some fields may be locked, depending on the selected plan. Refer to the Adjusted Rate Plans below for details about available plans.</p>
C	<p>Notification Information</p> <p>This information prints on the ARM Early Disclosure.</p> <p>Initial Payment Change Notice Minimum Days: The standard number of days is 210.</p> <p>Initial Payment Change Notice Maximum Days: The standard number of days is 240.</p> <p>Minimum/maximum number of days' notice...: This notice is provided to a consumer before a payment change.</p> <ul style="list-style-type: none"> • If the variable rate does not adjust every 60 days or more frequently, the minimum and maximum standards are 60 and 120 respectively. • If the variable rate does adjust every 60 days or more frequently, the minimum and maximum standards are 25 and 120 respectively.

5. Select the applicable organizations. Click the **CLOSE** button.



6. Click the **SAVE** button when finished. Repeat for additional policies.

Adjustable Rate Plans

<i>FNMA/ FHLMC</i>	<i>Plan #</i>	<i>Index</i>	<i>Repay Method</i>	<i>Rate Change Frequency</i>	<i>Periodic Cap</i>	<i>Conversion</i>	<i>Assumable</i>
FNMA/ FHLMC	3502/3111	1-yr Treasury	Installment	12 months	2%	No	Yes
FNMA	3522/3182	1-yr Treasury	Installment	12 months	2%	No	After initial period
FNMA	3522.44 TX	1-yr Treasury	Installment	12 months	2%	Yes	No
FNMA	3526/3189	1-yr LIBOR	Installment	12 months	2%	No	Yes
FNMA	3528/ 3187	1-yr LIBOR	Installment	12 months	2%	No	After initial period
FHLMC	3502	1-yr Treasury	Installment	12 months	2%	No	Yes
FHLMC	5510/5110	1-yr Treasury	Installment	12 Months	Varies	No	After initial period
FHLMC	5531/5131	1-yr LIBOR	Installment	12 Months	Varies	No	After initial period

Document Policies

1. Select the **POLICIES** menu option and select **Mortgage**.
2. Click the **+DOCUMENTS** button.
3. Complete the information.
4. Click the **SHARE WITH ORGS** button.

MORTGAGE POLICY - DOCUMENTS

Policy Name *

 Do not include date in the document footer

AFFILIATED BUSINESS ARRANGEMENTS

Service Providers

Name

TRANSACTION DATA

Provide the Risk Based Pricing Notice - Credit Score

Property Insurance Required

If true, the lender is authorized to obtain tax information directly from the IRS.

Loan is Assumable

Select the Agreement to Provide Insurance.

Select the Notice of Intent to Proceed

MLA Toll Free Number Extension

Select the Consent to Contact You By Telephone, Text, and Email for:

Borrowers

Cosigners

Guarantors

Collateral Owners

Additional Signers

APPLICATION DOCUMENTS

- Select the Application Summary Report.
- Select the Fannie Mae 1003 Freddie Mac 65 Uniform Residential Loan Application (URLA)
- Select the Party Information Report.
- Select the Mortgage Fraud Notice.
- Select the Non-Refundable Fee Disclosure.
- Government Monitoring Information is Requested

TRID Application Documents

Loan Estimate Servicing Information

The Institution does not service mortgage transactions.

Closing Cost Expiration Date/Time

of Business Days Time Timezone

Homeowner Insurance Disclosure Included

Legal Description

CLOSING DOCUMENTS

Type of Real Estate

- Allow Fannie Mae financing type option for real estate collateral.
- Allow Freddie Mac financing type option for real estate collateral.
- Allow FHA Transactions.

Mortgage Loan Payments

Payments Are Accepted and Credited

any day the Institution is open for business

Payment cut off time if before lobby closing.

Partial Loan Payments

Partial Payment Policy *

Applying Loan Payments

Apply loan payments in the following order from first to last. Choose from the options or enter your own text with a minimum of two options and a maximum of six options.

Payment Order	Apply to
First to	<input type="button" value="v"/> *
Second to	<input type="text"/> <input type="button" value="v"/> *



- Select the appropriate title application for transactions secured by titled goods.
 - Select the Automatic Transfer Authorization.
 - Select a separate Assignment of Leases and Rents document.
 - Select Consumer Note instead of the Loan Modification Agreement.
 - Select the Notice of Negative Information (Pre-Sharing)
 - Select the Notice to Guarantor instead of integrating language into the Loan Modification Agreement.
- Select the type of home ownership counseling agencies to include on the Initial Rate Adjustment Notice.
-
- Use the alternate version of the document(s) where checkboxes and inapplicable content have been removed.
 - Use a separate Closing Disclosure for the Borrower and Seller.

SIGNATURES

Include an attest line for each individual signing on behalf of a corporation.

Include borrower signature lines on the Closing Disclosure.

Include seller signature lines on the Closing Disclosure.

Include borrower signature lines on the Loan Estimate.

Include lender signature line on contract documents.

Exclude lender signature line from security instruments.

Include the word "Seal" next to the signature line on contract documents. Fannie Mae/Freddie Mac/FHA documents always include "Seal" next to the signature lines, regardless of how this option is set.

Number of witness lines to be included for each signature, when applicable.

One

Include a signature line for each borrower on the ARM Disclosure.

Exclude Lender Signature on the First Payment Letter

Include Lender Signature on the Assignment - Leases and Rents

Exclude Borrower Signature on the Notice of Right to Receive Copy of Appraisal

Include cosigner signature lines on the Loan Modification Agreement.

Include guarantor signature lines on the Loan Modification Agreement.

Exclude Borrower Signature on the Housing Counseling Agencies Notice-HE

Tip *Description*

- A**
- **Affiliated Business Arrangements:** An affiliated service provider has an arrangement where a person who is in a position to refer business incident to or is a part of a real estate settlement service, or an associate of such a person, has an affiliate relationship with a direct or beneficial ownership interest of more than one percent in a provider of settlement services. The arrangement exists when either of such persons directly or indirectly refers such business to that provider or affirmatively influences the selection of that provider.
 - **Required:** Requires the service provider as condition of loan and adds language to the document specifying the entity to use as provider.

UPDATE SERVICE PROVIDER

Business Name *

Nature of relationship including percentage of ownership, if applicable.

Description of Service	Required	Estimated Charge/Range of Charges
	<input type="checkbox"/>	

+ X

- B Provide the Risk Based Pricing Notice-Credit Score**
If selected, the Notice to Home Loan Applicant-Borrower document is automatically selected.
- C Property Insurance Required**
If selected, a checked box and language are added to the Note and a separate document does not print.
- D If true the lender is authorized to obtain tax information directly from the IRS**
If selected, the Tax Information Authorization (one for each borrower) is automatically selected.
- E Loan is Assumable**
If checked, this option defaults checked for all loan transactions. If not selected, the option defaults unchecked for all loan transactions. This option can be changed in the transaction.

F	MLA Toll Free Number If entered, the number will print on the Statement of MAPR document when the transaction falls under the Military Loan Act. This number cannot be entered in the transaction.
G	Select the Application Summary Report The Summary Report includes information used to make the loan decision including income, assets, liabilities, loan-to-value ratios, home-to-income ratios, debt-to-income ratios, and credit scores.
H	Select the Mortgage Fraud Notice (VMP554A) This document defines mortgage fraud is a federal offense with serious penalties. The general recommendation is to use the form for all mortgage transactions. The Alabama Department of Banking requires this document.
I	Homeowner Insurance Disclosure Select this option to default the applicable insurance language on the Loan Estimate and Closing Disclosure. This option can be changed at transaction time.
J	Legal Description This information defaults on the Mortgage or Deed of Trust. (Example: See attached Exhibit A). This field can be left blank.
K	Mortgage Loan Payments Complete this section to include the cut-off times and payment requirements in the disclosure section on the "How to Make your Mortgage Payment" document for servicers who do not credit the payment on the day of the receipt
L	Use the alternate version of the document(s) where checkboxes and inapplicable content have been removed Select this option to select the dynamic version of the note that removes checkboxes and items that do not apply to the transaction.
M	Exclude lender signature line from security agreements Currently not active.
N	Number of witness lines <ul style="list-style-type: none"> • The One option is only available for AL, DE, GA, and NJ. • The Two option is only available for CT, FL, LA, MI, ME, PA, SC, and VT. • Witness lines print on recordable documents.

5. Select the applicable organizations. Click the **CLOSE** button.



6. Click the **SAVE** button when finished. Repeat for additional policies.

Property Costs Policy

This section is optional, and can be completed or changed during the transaction. Used for escrow and non-escrowed property costs.

1. Select the **POLICIES** menu option and select **Mortgage**.
2. Click the **+PROPERTY COSTS** button.
3. Click the **+** button in the PROPERTY COST ITEMS section to default property costs. (Example: Homeowners Insurance and Taxes.)
4. Select applicable options in the RESERVES PAID and CUSHION sections.

MORTGAGE POLICY - PROPERTY COSTS

Policy Name *

PROPERTY COST ITEMS

Escrow Account Type
Escrow not applicable

Description	Frequency	Payment Date	Optional
No data available in table			

+

RESERVES PAID

Select the reserves paid values to be enabled for transactions made under this policy. *

Cash

Subtract from Proceeds

Default
Cash

CUSHION

Select the cushion values to be enabled for transactions made under this policy. *

None

1 Payment

2 Payments

Default
None

5. Click the **SHARE WITH ORGS** button and share with the organization(s).
6. Click the **SAVE** button when complete.

NOTE: Escrow Account Type drop down description

Consumer waived the optional escrow account: escrow account is not required in connection with the transaction. Borrower will manage payment of taxes and insurance outside of an escrow account. This option will select 'you declined it' in the Escrow Account section on page 4 of the Closing Disclosure. Property costs can be entered only as Waived in the Property Costs table. When selected, the options in the Mortgage Insurance section will be disabled.

Escrow account established and optional: escrow account is not required in connection with the transaction and an account will be established for the payment of such items as taxes and insurance. Property costs can be entered as Escrowed, Non-Escrowed, or Waived in the Property Costs table. When selected, the options in the Mortgage Insurance section directly above the Property Costs section will be disabled

Escrow account established and required: escrow account is required in connection with the transaction. Property costs can be entered as Escrowed, Non-Escrowed, or Waived in the Property Costs table. When selected, the options in the Mortgage Insurance section directly above the Property Costs section are available because the inclusion of mortgage insurance requires an escrow account.

Escrow not applicable: escrow account is not applicable for the transaction. Choosing this option will select 'your lender does not require of offer one' in the Escrow Account section on page 4 of the Closing Disclosure describing why an escrow account was not established. Property costs can be entered only as Non-Escrowed in the Property Costs table. When selected, the Mortgage Insurance section directly above the Property Costs section is not available.

Loan Definition Policy

1. Select the **POLICIES** menu option and select **Mortgage**.
2. Click the **+LOAN DEFINITION** button.
3. Select the applicable options in the ATR/QM TEST Section. Only options selected here will be available during a transaction.

MORTGAGE POLICY - LOAN DEFINITION

Policy Name *

HMDA Applies Allow User to Edit Field in Transaction

ATR/QM TEST

Select the ATR/QM values to be enabled for transactions made under this policy. *

Blank
 ATR
 QM
 ATR and QM

Default
Blank

Select the QM Type values to be enabled for transactions made under this policy. *

Balloon
 General
 Small Creditor
 Temporary

Default
Balloon

CANCEL SAVE SHARE WITH ORGS

4. Click the **SHARE WITH ORGS** button and share with the organization(s).
5. Click the **SAVE** button when complete.

Tip Description

- A** The HMDA Applies checkbox can be changed during a loan transaction if the **Allow User to Edit Field in Transaction** is selected.
- B** There can be more than one Loan Definition policy, if applicable.
-

Fee Policies

1. Select **POLICIES** and **MORTGAGE** in the top menu.
2. Click the **+FEES** button.
3. Enter a policy name and select applicable fees.
4. Click the **SHARE WITH ORGS** button and select applicable organizations.
5. Click the **CLOSE** button.
6. Click the **SAVE** button and repeat for additional Fee policies.

FEE POLICY INFORMATION

Policy Name *

Show 25 entries

Selected	Fee Name	User Fee Name	Amount/Percent	APR
<input type="checkbox"/>	Abstract or Title Search	Abstract or Title Search	\$0.00	No
<input type="checkbox"/>	Appraisal	Appraisal	\$0.00	No
<input type="checkbox"/>	Credit Report	Credit Report	\$0.00	No

Showing 1 to 3 of 3 entries

[First](#) [Previous](#) [1](#) [Next](#) [Last](#)

[CANCEL](#) [SAVE](#) [SHARE WITH ORGS](#)

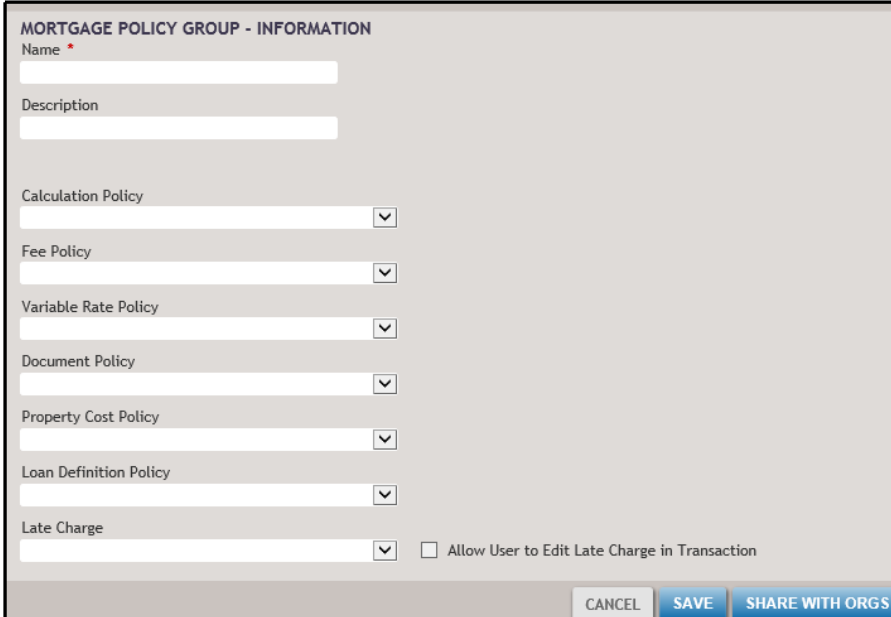
Tip *Description*

- A** You must set up fees in the FEES & CHARGES section before the fees are available to use in a fees policy.
-
- B** This section allows you to have multiple fee policies if your fees are different per loan product.
-

Policy Groups

- Policy Groups are Optional although they provide benefits by defaulting common policies this can also be done in templates.
- All setup, including indexes, variable rate products, late charges, fees policies, and document policies, must be set up before setting up policy groups.

1. Select **POLICY GROUPS**, and select **MORTGAGE**.
2. Click the **+POLICY GROUP** button.
3. Complete the applicable information
4. Click the **SHARE WITH ORGS** button, and select applicable organizations.

5. 

Tip *Description*

A Name
Identifies the policy group for end users.

B Description
Used internally and does not display.

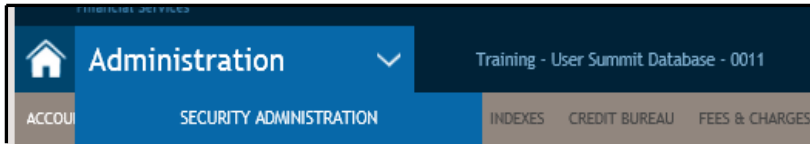
C The selections made in the drop-down lists default at transaction time and can be changed if more than one policy exists. Selections do not have to be made in every drop-down list. If not applicable, leave the list blank. (Example: Variable rate)

Security Administration

Security Administration will contain Roles, User Management and IP Filtering.

1. Hover mouse over Administration chevron, select **SECURITY ADMINISTRATION** or use the url:

<https://admin.wolterskluwerfs.com/STSadministration>



2. Select the applicable account.

A screenshot of the 'Accounts' page. The page title is 'Accounts'. Below the title is a table with two columns: 'Name' and 'Customer Number'.

Name	Customer Number
Training - User Summit Database	0011
Professional Services Test Account	888999

Review or Add Role Information

A role is a group of permissions assigned to a user. After setting up roles, users can be assigned to a role.

1. Select **ROLES** from the menu option.

A screenshot of the 'Roles' page. The page title is 'Roles'. Below the title is a table with two columns: 'Name' and 'Description'.

Name	Description
Manage Mortgage	Manage Mortgage
Mortgage Loan Originator	End User - Central processing
Manage Administration for Interface Manager	Manage Interface Manager
Basic Access for Interface Manager	Basic Access for Interface Manager

Tip *Description*

A You can use the predefined roles and/or you can add additional roles.

B To view the permissions for the pre-defined roles, select the name of the role in the Name column.

-
- C**
- Do not delete default roles. You do not have to attach users to the roles, but removing default roles may remove administrator access rights.
 - You should have at least two people with the "Manage Administration for ComplianceOne mortgage" role at your organization.
-

2. Click **+ROLE** button to add a user-defined role. Enter the name and description. Select the applicable permissions/functions. Click the **SAVE** button when finished.

Allow	Permission Name	Permission Group	Product
<input type="checkbox"/>	Manage Administration for ComplianceOne® mortgage		ComplianceOne® mortgage
<input type="checkbox"/>	Basic Access for ComplianceOne® mortgage		ComplianceOne® mortgage
<input type="checkbox"/>	Create Transaction in Application Phase		ComplianceOne® mortgage
<input type="checkbox"/>	Override Transaction Validation Warnings in Application Phase		ComplianceOne® mortgage
<input type="checkbox"/>	Print/Preview Documents Only in Application Phase		ComplianceOne® mortgage
<input type="checkbox"/>	Create Transaction in Closing Phase		ComplianceOne® mortgage
<input type="checkbox"/>	Override Transaction Validation Warnings in Closing Phase		ComplianceOne® mortgage
<input type="checkbox"/>	Print/Preview Documents Only in Closing Phase		ComplianceOne® mortgage
<input type="checkbox"/>	Manage Administration for Interface Manager		Interface Manager
<input type="checkbox"/>	Basic Access for Interface Manager		Interface Manager
<input type="checkbox"/>	Manage Interfaces		Interface Manager
<input type="checkbox"/>	Clone Account	Security Administration	STS [Security Administration]
<input type="checkbox"/>	Manage Account Users	Security Administration	STS [Security Administration]
<input type="checkbox"/>	Manage Template and Policy Group Administration for ComplianceOne® mortgage		ComplianceOne® mortgage
<input type="checkbox"/>	Manage IP Filtering	Security Administration	STS [Security Administration]
<input type="checkbox"/>	Manage Account	Security Administration	STS [Security Administration]
<input type="checkbox"/>	Download Certificates	Security Administration	STS [Security Administration]

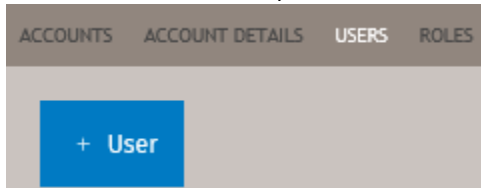
<i>Permission</i>	<i>Permission Group</i>	<i>Description</i>
Manage Administration for ComplianceOne mortgage	ComplianceOne mortgage	Allows an Account Administrator to access Administration.
Basic Access for ComplianceOne mortgage	ComplianceOne mortgage	Currently not active.
Create Transaction in Application Phase	ComplianceOne mortgage	Allows the user to: <ul style="list-style-type: none"> • Create an Application transaction without a template or with a template; copy a transaction; delete a transaction; print/preview/save; and email documents. • Access Party Management to create, edit, and delete party records.
Override Validation Warnings in Application Phase	ComplianceOne mortgage	Provides the ability to override potential warnings in the Application Phase.
Print/Preview Documents Only in Application Phase	ComplianceOne mortgage	Grants rights to preview, print, email, and save documents in Application phase.
Create Transaction in Closing Phase	ComplianceOne mortgage	Allows the user to: <ul style="list-style-type: none"> • Create a Closing transaction without a template; with a template; copy a transaction; delete a transaction; print/preview/save; and email documents. • Access Party Management to create, edit, and delete party records.
Override Validation Warnings in Closing Phase	ComplianceOne mortgage	Provides the ability to override potential warnings in the Closing Phase.
Print/Preview Documents Only in Closing Phase	ComplianceOne mortgage	Grants rights to preview, print, email, and save documents in Closing phase.
Manage Template and Policy Group Administration for ComplianceOne mortgage	ComplianceOne mortgage	Allows an Account Administrator to create, edit, copy and delete templates and policy group configurations (Administration).
Manage Administration for Interface Manager	Interface Manager	
Basic Access for Interface Manager	Interface Manager	
Manage Interfaces	Interface Manager	
Clone Account	<u>Security Administration</u>	Allows an Account Administrator to copy an account to create additional accounts.
Manage Account Users	<u>Security Administration</u>	Allows an Account Administrator to manage other users.
Manage Account	<u>Security Administration</u>	Allows an Account Administrator to manage account information.

To limit which computers have access to your licensed products, add the appropriate IP addresses on the Security page in Administration and Enable IP Filtering. Only users with a Manage IP Filter permission can access the Security page.

If this feature is configured incorrectly, you can completely block access for all of your users. It is important to have someone with network configuration knowledge involved in the setup of this feature.

Add User Information

1. Select the **USERS** menu option.



2. Click the **+User** button to add user. Enter the user’s email address in the Username field and confirm the user’s email in the confirm field. The User Description is Optional.

The image shows the 'Add User' form. It has three input fields: 'Username *', 'Confirm Username *', and 'User Description'. Below these fields is a section titled 'Roles' which contains a search bar and a table of roles.

Assign	Name	Description
<input type="checkbox"/>	Manage Mortgage	Manage Mortgage
<input type="checkbox"/>	Mortgage Loan Originator	End User - Central processing
<input type="checkbox"/>	Manage Administration for Interface Manager	Manage Interface Manager
<input type="checkbox"/>	Basic Access for Interface Manager	Basic Access for Interface Manager
<input type="checkbox"/>	Application only	Loan Officer app only

At the bottom of the form, it says 'Showing 1 to 5 of 5 Roles' and 'Results per page' with a dropdown set to '10'. There are also navigation arrows and the page number '1'.

3. Select the applicable Roles and click Save when complete.

Tip *Description*

A An email is sent immediately to the user so they can register and log into mortgage. Set up users only if they are ready to use the application.

B **Locked Users and Resetting Passwords**

If a user is locked out after using the product:

- Select the user's name.
- Verify the **Locked** option is checked under User Status.
- Select **Unlock User** under User Information and select **Reset Password**.
- A link to reset their password will be sent to the user.

The screenshot shows two sections: **USER INFORMATION** and **USER STATUS**. The **USER INFORMATION** section includes fields for Username (with a dropdown arrow), First Name (with a red asterisk), and Phone Number. Below these is a Password field with a masked password and an **Unlock User** link. The **USER STATUS** section has three checked options: Registered, Locked, and Password Reset Pending.

The screenshot shows a **Password** field with a masked password and a **Reset Password** link. Below this is the **USER STATUS** section with three unchecked options: Registered, Locked, and Password Reset Pending.

IP Filtering Whitelist

- This option will only appear on the menu if the logged in user has the permission of Manage IP Filtering.
- Enabling IP Filtering will limit access for all users to the IP addresses listed below.
- This applies to all products listed on the Account Basics page.

1. Select the **IP FILTERING** menu option.

The screenshot shows the **IP Address Whitelist** interface. At the top, there are navigation tabs: ACCOUNTS, ACCOUNT DETAILS, USERS, ROLES, and IP FILTERING. Below the tabs, there is a section titled **IP Address Whitelist** with an **Enable IP Filtering** checkbox. To the right of the checkbox is an important note: "Important: Enabling IP Filtering will limit access for all users to the IP addresses listed below. This applies to all products listed on the Account Basics page." Below the note is a blue button labeled **+ IP Address**, a search input field, and a blue **Search** button. At the bottom, there is a table header with columns for **IP Address** and **Description**.

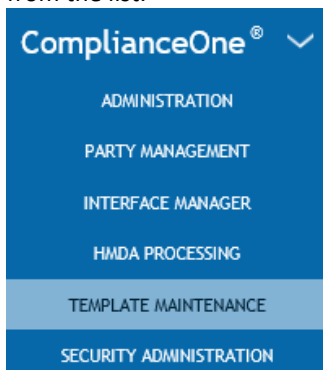
2. Click the **+IP Address** button. Enter IP address to limit access.

Templates

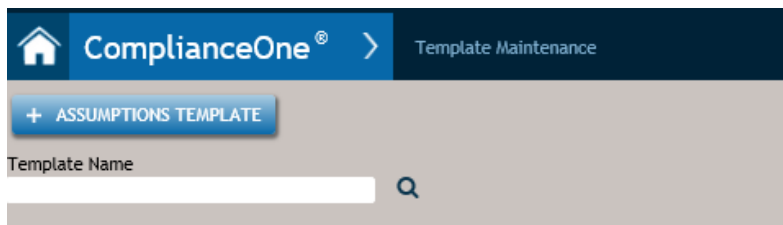
The purpose is to store standard information which typically does not change with each transaction in a reusable format. The Template pages closely resemble a live transaction and have the ability to switch between the application phase and the closing phase.

- Template Maintenance - allows you to create and maintain a set of standard transaction characteristics that can be used when creating a new transaction. The benefit will be accurate and consistent information from transaction to transaction, from application to closing.
- Planning – This is an important part of creating beneficial templates. Review the types of loans that you currently do and how consistent is the data entry for those loans. This will help you determine which transaction types will be a good candidate for a template.
- If there are questions pertaining on how to complete the fields on any of the pages refer to the End User Training Guide and Online Help to learn how to complete fields.

1. From the **ComplianceOne mortgage Lending** functionality, hover over the chevron and select **Template Maintenance** from the list.



2. Select the **+ASSUMPTION TEMPLATE** button.



3. The first page presented will be the Loan Definition where you are required to provide a Template name.

ComplianceOne® > Template Maintenance - BORROWER NAME - APPLICATION PHASE

PARTIES FINANCIAL ANALYSIS LOAN DEFINITION COLLATERAL CALCULATIONS DOCUMENT DATA


TEMPLATE
 Template Name * **Template Name Must Be Provided.**

ORGANIZATION & POLICY
 Organization *
 Alternate Org - TX
 Policy Group
 Calculations Policy *
 Calcs Policy Rates defined Once
 Document Policy *
 All Checked Combined CD NO CC expiration days
 Loan Definition Policy
 Loan Act
 Loan Officer *
 Joe Officer

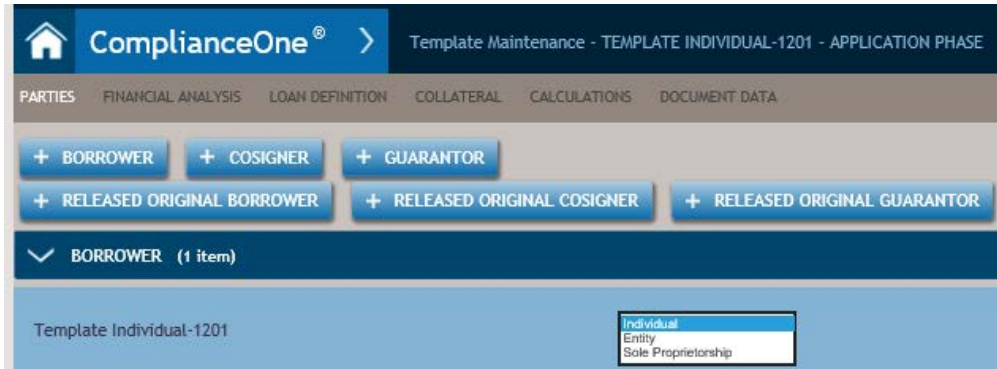
LOAN DEFINITION
 Loan Number ATR/QM Test
 Type of Mortgage
 In-house Document MLA Applies MLA Covered Borrower
 Type of Loan *
 New
 Construction Note Type
 Loan Purpose *
 Consumer Loan is Assumable
 Integrated Disclosure Purpose
 Purchase
 HMDA Applies

4. Complete any other default information on the Loan Definition page.

Tip *Description*

- A** Field properties (such as protected and invisible) cannot be established. The field completion is default data.
- B** Templates start in the Application Phase but can be changed to the Closing Phase by using the hamburger icon.  Default information entered on the Application Phase will transfer to the Closing Phase.

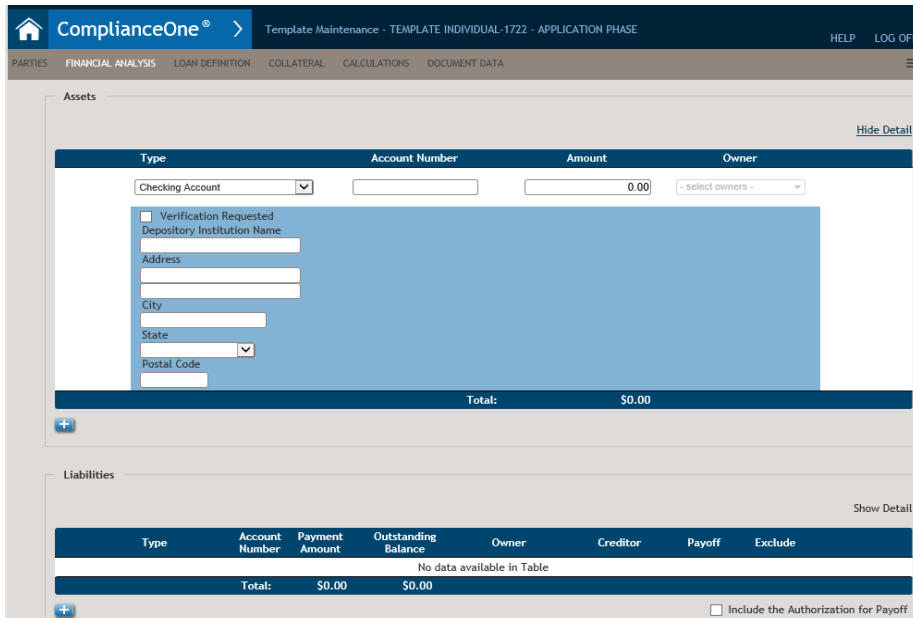
5. Click Parties on the menu.



Tip *Description*

- A Benefits of adding placeholder for Borrower(s) is that you can complete additional data entry on documents if there are parties associated with the transaction. Each party that is added in a template will be assigned a system generated number. That system generated number will appear in Document Data for the documents associated with a Party.
- B When creating a transaction from a template, you will be prompted to replace or remove the placeholder with actual party of the same type. (Individual, Sole Proprietor, etc.)
- C You will be able to add additional parties in the transaction if needed.

6. Click on Financial Analysis on the menu. Default any common data, if applicable.



7. Click on Collateral on the menu. Default any common data, if applicable.

LOCATION

Address

City State Postal Code

County

COLLATERAL INFORMATION

Borrower's Principal Dwelling

Borrower's Dwelling

Owner's Principal Dwelling

Owner's Dwelling

Purchase Money

Organization's Lien Position

Occupancy Status Type

Sales Price Personal Property Amount

Appraisal Value

MERS

Legal Description
See Exhibit "A"

OWNERS

ADDITIONAL SIGNATURES

ADDITIONAL LIENHOLDERS

A Buyer and Seller Real Estate Broker can be defaulted if applicable.

+ SINGLE FAMILY + OTHER COLLATERAL

COLLATERAL (1 item)

Single Family Dwelling

BUYER'S REAL ESTATE BROKER

Identify a second Buyer's Real Estate Broker on the Closing Disclosure

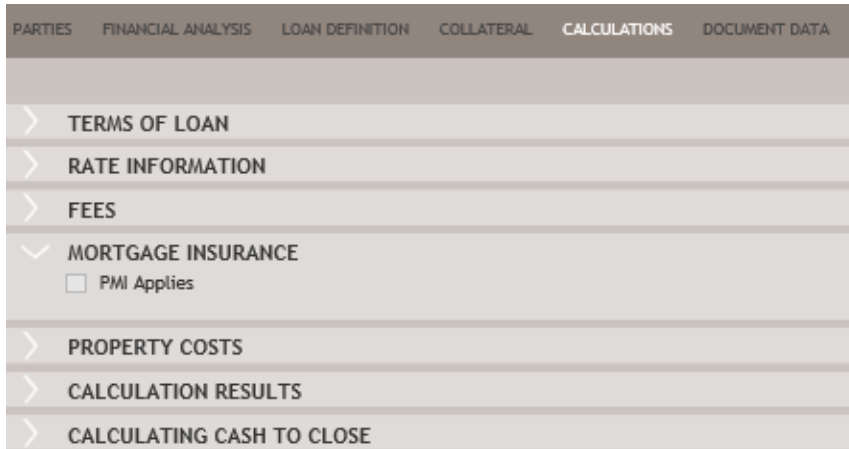
Buyer's Real Estate Broker Buyer's Real Estate Broker Contact

SELLER'S REAL ESTATE BROKER

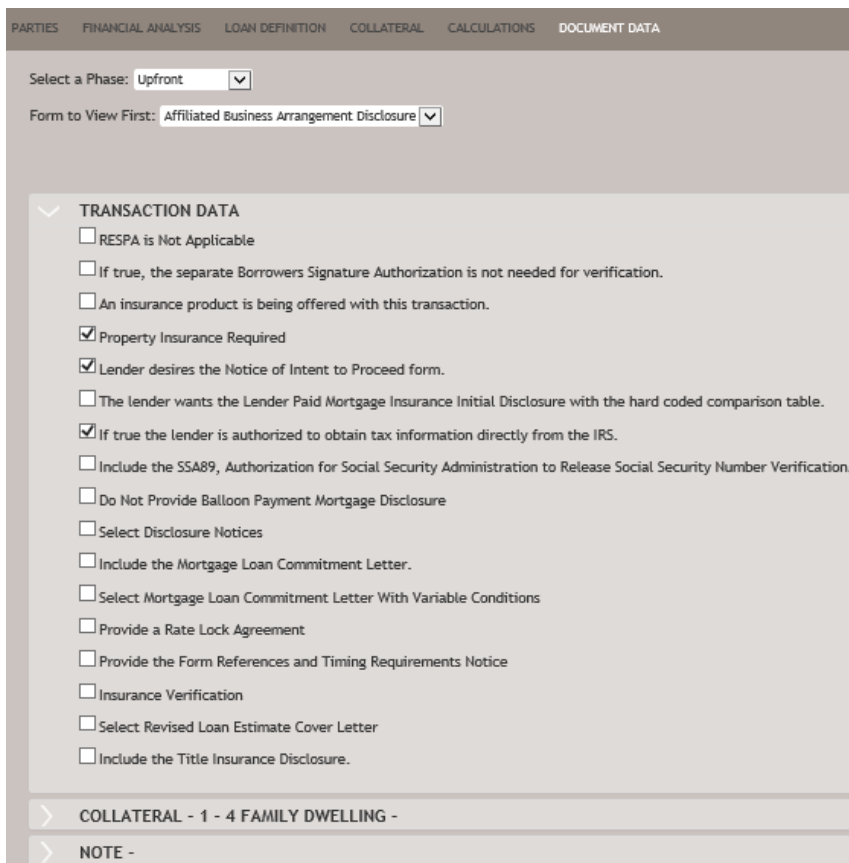
Identify a second Seller's Real Estate Broker on the Closing Disclosure

Seller's Real Estate Broker Seller's Real Estate Broker Contact

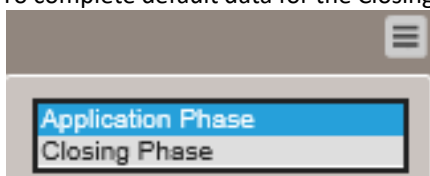
- Click on Calculations from the menu. Default common data, if applicable. If questions pertaining to the fields on this screen refer to the End User Training Guide to learn how to complete certain fields.




- Click on Document Data from the menu.

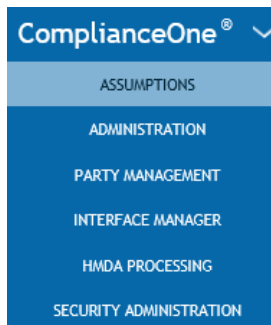


- Select any options in the nodes, if applicable.
- Select document from the **Forms to View First** and Click on **View Documents** and complete default data if applicable. Complete for each applicable document.
- To complete default data for the Closing Phase, click the hamburger button to select the Closing Phase.



13. Review all sections in the Closing Phase and click the **Home** button  when finished.

- To use a template to create a loan transaction exit Template Maintenance and click on Assumptions.



- Click on **+ASSUMPTION TRANSACTION**, Select the applicable option. If using a template, you will be presented with a list of templates to select from.



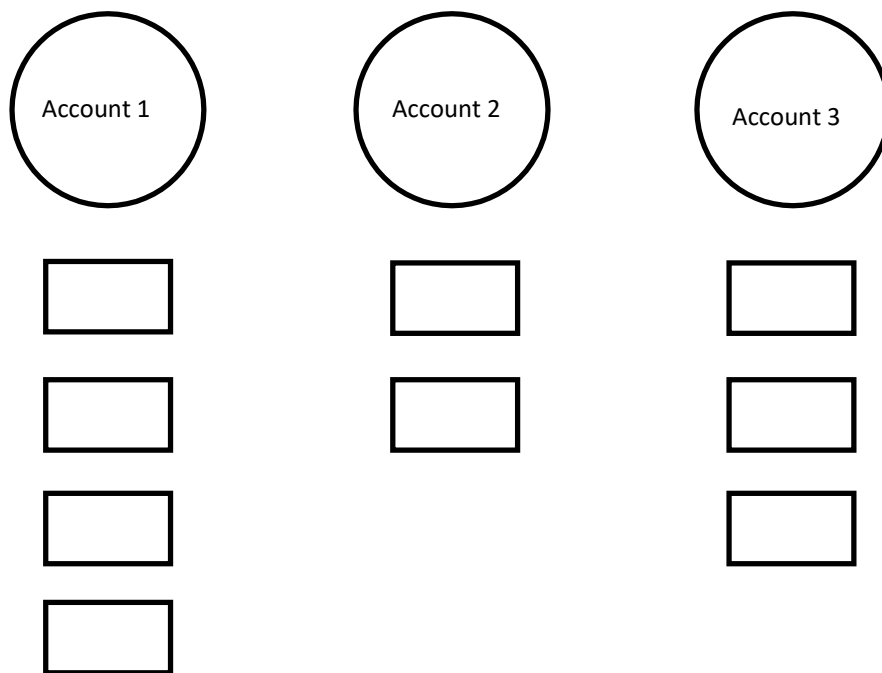
About Accounts

What are Accounts?

- Wolters Kluwer establishes the initial account(s). An initial account includes the customer number, billing ID, and licensed products. A financial institution may add additional accounts by using the Copy feature. Although some items can be changed, other items cannot be edited.
- Different billing codes, different Flood codes, and/or non-sharing of data are the most common reasons for setting up additional accounts.

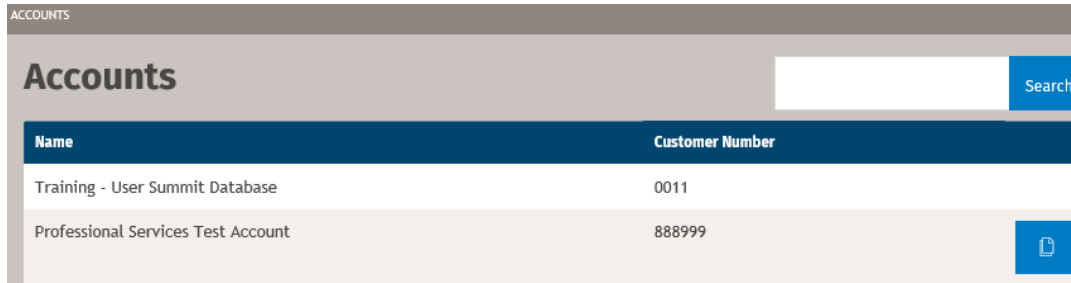
The diagram below shows an Institution with three accounts. (This example applies to a holding company).

- Each circle represents an account.
 - Each account (circle) can have locations or branches under it.
 - The circles do not share data and each account has to set up all required administration menu options. The setup items are not copied to another account.
 - Users can be set up in multiple accounts as needed.
- The rectangles under each circle are the locations or branches under each account.
 - The locations/branches are able to share data and may have policies that are the same as or different from the account.



Copying Accounts

1. Select Accounts in Security Administration.
2. Hover over the account name and select the **Copy** icon to the right of the account to copy an account. 



Name	Customer Number
Training - User Summit Database	0011
Professional Services Test Account	888999

3. Select **ACCEPT** in the confirmation box.
4. Select the copied account and complete the following menu sections for the newly created account:
 - Organizations, Addresses, Users, Roles, Contacts, Indexes, Credit Bureau, Fees & Charges, Service Providers, Policies, and Templates.

<i>Tip</i>	<i>Description</i>
------------	--------------------

- | | |
|----------|--|
| A | The initial account is established by Wolters Kluwer and contains the customer number, billing ID, and licensed products. When copying an account, the customer number, billing ID, and licensed products are also copied. To changes these items, contact Wolters Kluwer. |
|----------|--|
-



Interface Manager Setup

Objectives

Learn how to set up the following Business-to-Business (B2B) interfaces:

- Kroll Factual Data
- CBCInnovis Credit Reporting
- Wiz Sentinel
- HMDA Wiz
- Fannie Mae Desktop Underwriter
- Freddie Mac Desktop Underwriter
- Flood Determination
- CRA Wiz
- Fannie Mae 3.2 Import and Export

Setting Up Roles in Security Administration for Interface Manager

- After the interface(s) are established, a user must be assigned the **Basic Access for Interface Manager** role before they can use an interface. Refer to the Review or Add Role Information section in this guide for more information about setting up roles.
- Interface codes need to be entered into the Production environment and **not** the Test environment. Wolters Kluwer has provided codes for the Test environment.

<input type="checkbox"/>	Basic Access for Interface Manager	Interface Manager
<input type="checkbox"/>	Manage Administration for Interface Manager	Interface Manager
<input type="checkbox"/>	Manage Interfaces	Interface Manager

<i>Role</i>	<i>Product</i>	<i>Description</i>
Manage Administration for Interface Manager	Interface Manager	Grants rights to create users who can access Interface Manager.
Basic Access for Interface Manager	Interface Manager	Grants rights to execute and use an interface.
Manage Interfaces	Interface Manager	Grants rights to manage who has edit and view history rights to the Interface Manager.

Setting Up Kroll Factual Data in Interface Manager

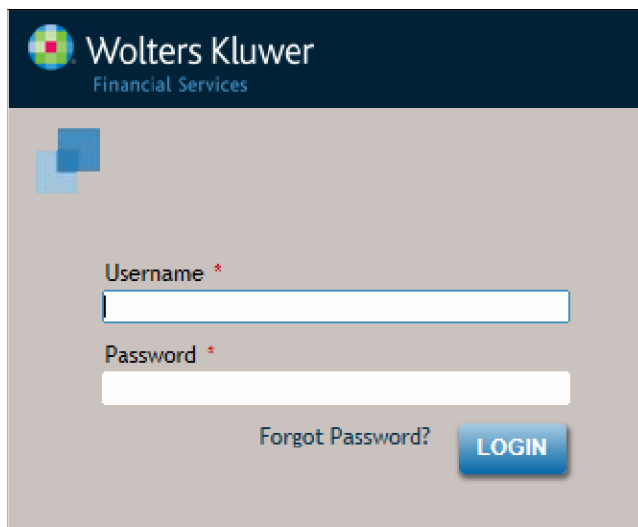
1. Navigate to the URL for Interface Manager.

<https://interfacemanager.wolterskluwerfs.com/InterfaceManager>

<i>Tip</i>	<i>Description</i>
------------	--------------------

A	Enter interface codes in the Production environment. Do not enter codes in the Test environment. Wolters Kluwer provides the codes for the Test environment.
----------	--

2. Enter login information and click the **LOGIN** button.



The screenshot shows the login page for Wolters Kluwer Financial Services. At the top left is the Wolters Kluwer logo with the text "Wolters Kluwer" and "Financial Services" below it. Below the logo is a decorative graphic of overlapping blue squares. The main content area contains two input fields: "Username *" and "Password *". Below the password field is a link for "Forgot Password?". To the right of the "Forgot Password?" link is a blue button with the text "LOGIN".

3. Select **Kroll Factual Data BureauExpress** in the grid.

The screenshot shows the 'Interface Manager' page in the Wolters Kluwer Financial Services system. The page title is 'Interface Manager' and it includes a 'LOG OFF' button. Below the header, there is a section titled 'AVAILABLE INTERFACES'. A dropdown menu shows '10' entries. A table lists three interfaces:

Name	Type	History
Flood Determination Interface	Flood	History
Kroll Factual Data BureauExpress	Credit	History
WizSentinel Interface	WizSentinel	History

At the bottom of the table, it says 'Showing 1 to 3 of 3 entries' and includes navigation buttons: 'First', 'Previous', '1', 'Next', 'Last'. Below the table are links for 'View History For All Interfaces' and 'View All Pending Sessions'.

Tip Description

A The available interfaces may be different from our sample and are based on the interfaces licensed by your institution.


- B** Setting up an interface includes reviewing and entering information in the following sections:
- **SETTINGS:** This information was set up by Wolters Kluwer for your organization. No data entry is needed.
 - **PARAMETERS AND RESOURCES:** Enter authorization codes and applicable IDs that apply to all organizations/branches.
 - **ORGANIZATION PARAMETERS:** Enter specific information for each organization or branch that has different codes, ID's, etc.

C **View History For All Interfaces:** Select this link for a history of interfaces you have used.

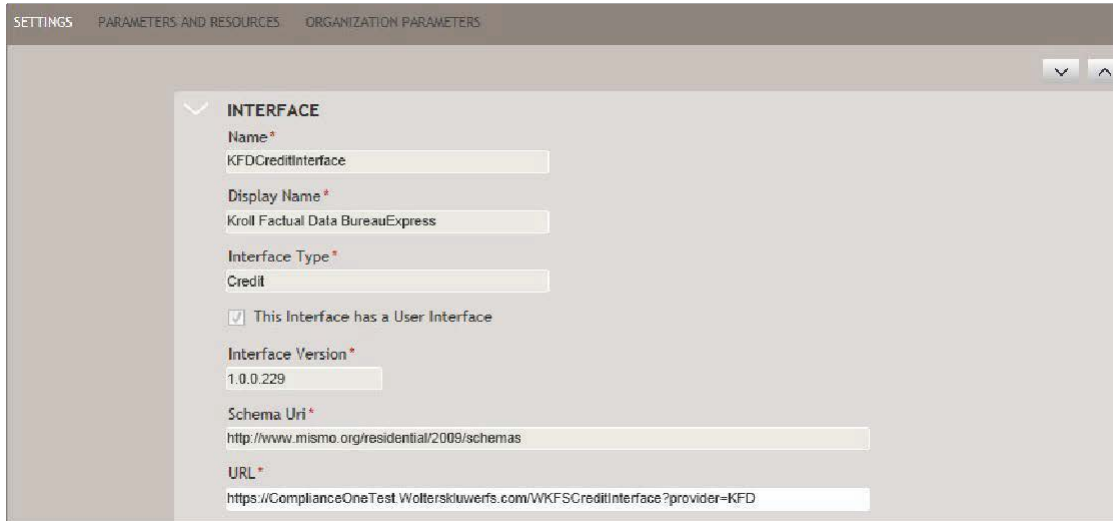
The screenshot shows the 'View History For All Interfaces' page. It features a search bar with fields for 'Interface Name', 'Action', 'Message', 'Status', and 'User Name', and a 'SEARCH' button. Below the search bar, a dropdown menu shows '10' entries. A table displays the history of interface actions:

Interface	Action	Message	Status	Created
Kroll Factual Data BureauExpress	Submit	Received credit report for party JASON ROBERTS	Succeeded	Created 1/6/2015 @ patty.jaeger@wolterskluwer.com
Kroll Factual Data BureauExpress	Submit	Requesting credit report for party Jason Roberts	Request	Created 1/6/2015 @ patty.jaeger@wolterskluwer.com
Kroll Factual Data BureauExpress	Reissue	Received credit report for party JASON ROBERTS	Succeeded	Created 1/6/2015 @ patty.jaeger@wolterskluwer.com
Kroll Factual Data BureauExpress	Reissue	Requesting credit report for party Jason Roberts	Request	Created 1/6/2015 @ patty.jaeger@wolterskluwer.com
Kroll Factual Data BureauExpress	Reissue	Received credit report for party JASON ROBERTS	Succeeded	Created 11/19/2014 @ jeff.hippler@wolterskluwer.com
Kroll Factual Data BureauExpress	Reissue	Requesting credit report for party Jason Roberts	Request	Created 11/19/2014 @ jeff.hippler@wolterskluwer.com
Flood Determination Interface	New Order	Received response for Single Family collateral with certificate number: 45	Succeeded	Created 10/21/2014 @ jeff.hippler@wolterskluwer.com
Flood Determination Interface	New Order	Initiating flood request for Single Family collateral type	Request	Created 10/21/2014 @ jeff.hippler@wolterskluwer.com
Flood Determination Interface	Cancel	Received response for Single Family collateral with certificate number: 44	Succeeded	Created 10/21/2014 @ jeff.hippler@wolterskluwer.com

C Navigating

- Select the **Home** icon to return to the Dashboard.
- Hover over the **Arrow** icon to collapse or expand sections. 
- Select your name in the upper-right corner to edit your password and security information on the page that displays.

4. Review the settings information.



5. Select the **PARAMETERS AND RESOURCES** menu option if your organizations/branches have the same codes. Complete steps 6 and 7. If your organizations/branches have different codes, skip steps 6 and 7 and complete steps 8-14.

6. Enter information for the following codes as applicable:

OfficeCode

- ClientCode
- ClientCode
- UserName
- Password
- MortgageExperianEnabled: Select true or false.
- MortgageEquifaxEnabled: Select true or false.
- MortgageTransUnionEnabled: Select true or false.

7. Select the **Home** icon when finished.

SETTINGS PARAMETERS AND RESOURCES ORGANIZATION PARAMETERS

GLOBAL PARAMETERS

Name	Value	Type
No data available in table		

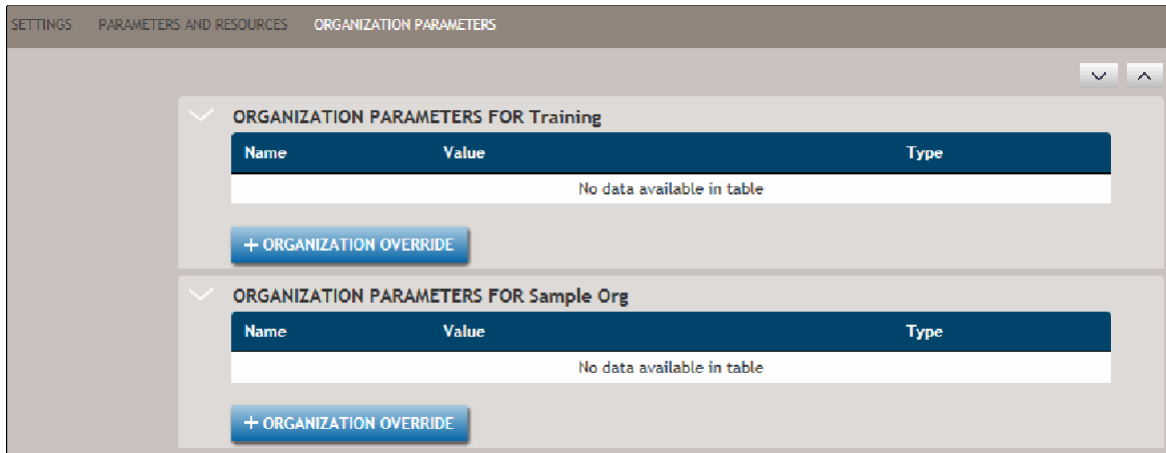
ACCOUNT PARAMETERS

Name	Value	Type
CreditUrl	<input type="text" value="https://edge-beta.krollfactualdata.com/services/misr"/>	Text
OfficeCode	<input type="text" value="0643"/>	Text
MortgageClientCode	<input type="text" value="C1TEST"/>	Text
ConsumerClientCode	<input type="text" value="C1TEST"/>	Text
MortgageEnabled	<input type="text" value="true"/>	Boolean
MortgageUserName	<input type="text" value="test"/>	Text
MortgagePassword	<input type="password" value="****"/>	Password
MortgageExperianEnabled	<input type="text" value="true"/>	Boolean
MortgageEquifaxEnabled	<input type="text" value="true"/>	Boolean
MortgageTransUnionEnabled	<input type="text" value="true"/>	Boolean
ConsumerEnabled	<input type="text" value="true"/>	Boolean
ConsumerUserName	<input type="text" value="test"/>	Text
ConsumerPassword	<input type="password" value="****"/>	Password
ConsumerExperianEnabled	<input type="text" value="true"/>	Boolean

Tip *Description*

- A** If you use a specific credit bureau, verify that true displays in the drop-down list for the credit bureau. If the credit bureau should not be used, verify that false displays. For example, if ConsumerExperianEnabled field shows false, Experian would not be used for consumer credit reports.

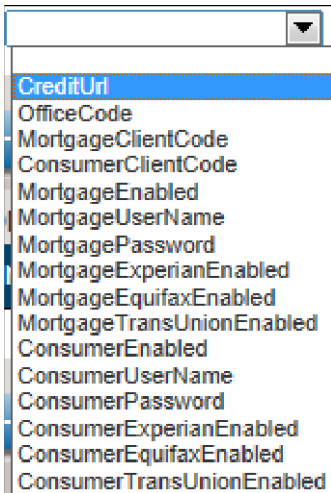
8. Select the **ORGANIZATION PARAMETERS** menu option if any of your organizations/branches have different codes.



Tip *Description*

A A grid displays for each organization/branch. The example above shows grids for the Training and Sample Org organizations.

9. Click the **+ORGANIZATION OVERRIDE** button for another organization.
10. Select a code name in the drop-downlist.
11. Repeat steps 9 and 10 to add code names.



12. Enter data or select an option for each code.
13. Repeat steps 9-12 for each organization.
14. Select the **Home** icon when finished.

RESOURCES ORGANIZATION PARAMETERS

Name	Value	Type
OfficeCode		Text
MortgageClientCode	C1TEST	Text
ConsumerClientCode	C1TEST	Text
MortgageUserName	test	Text
MortgagePassword	****	Password
MortgageExperianEnabled	true	Boolean
MortgageEquifaxEnabled	true	Boolean
MortgageTransUnionEnabled	true	Boolean

+ ORGANIZATION OVERRIDE

ORGANIZATION PARAMETERS FOR Sample Org

Name	Value	Type
OfficeCode	0643	Text
MortgageClientCode	C1sample	Text
ConsumerClientCode	C1sample	Text
MortgageUserName	sample	Text
MortgagePassword	****	Password

Tip Description

A Name

To delete a row, hover over the row, and select the **X**.

OfficeCode		Text	
MortgageClientCode	C1TEST	Text	X

B When setting up the codes in the ORGANIZATIONS AND PARAMETERS section, the following fields required:

- Office Code
- Client Code
- Mortgage User Name
- Password
- Name of Credit bureau(s): Set to true.

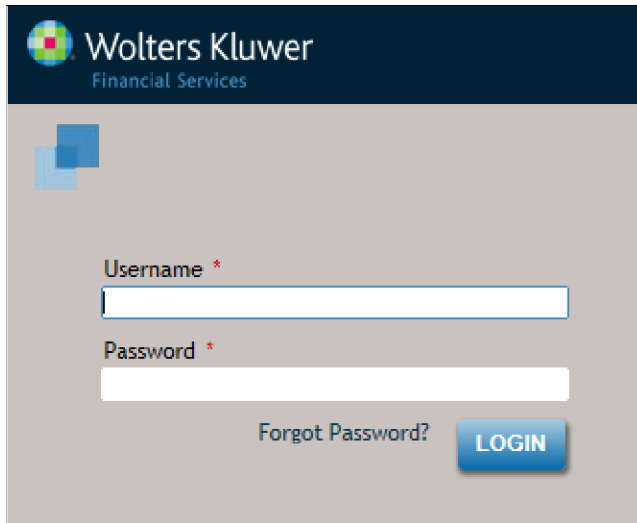
Setting Up CBC Innovis Credit Reporting in Interface Manager

1. Navigate to the URL for Interface Manager.

<https://interfacemanager.wolterskluwerfs.com/InterfaceManager>

<i>Tip</i>	<i>Description</i>
A	Enter interface codes in the Production environment. Do not enter codes in the Test environment. Wolters Kluwer provides the codes for the Test environment

2. Enter login information and click the **LOGIN** button.



Wolters Kluwer
Financial Services

Username *

Password *

[Forgot Password?](#) **LOGIN**

3. Select **CBC Innovis Credit Reporting** in the grid.

Name	Type	
CBC Innovis Credit Reporting	Credit	History
CRA Wiz	CRAWiz	History Report
Desktop Underwriter	AutomatedUnderwriting	History
Fannie Mae 3.2 Export	Export	History
Fannie Mae 3.2 Import	TransactionImport	History
Fannie Mae Uniform Loan Delivery Dataset (ULDD)	Export	History
Flood Determination Interface	Flood	History
Freddie Mac Uniform Loan Delivery Dataset (ULDD)	Export	History
HMDA Wiz	HmdaWiz	History
Kroll Factual Data BureauExpress	Credit	History

Showing 1 to 10 of 13 entries

[First](#)
[Previous](#)
[1](#)
[2](#)
[Next](#)
[Last](#)


[View History For All Interfaces](#)
[View All Pending Sessions](#)

Tip *Description*

A The available interfaces may be different from our sample and are based on the interfaces licensed by your institution.

- B** Setting up an interface includes reviewing and entering information in the following sections:
- **SETTINGS:** This information was set up by Wolters Kluwers for your organization. No data entry is needed.
 - **PARAMETERS AND RESOURCES:** Enter authorization codes and applicable IDs that apply to all organizations/branches.
 - **ORGANIZATION PARAMETERS:** Enter specific information for each organization or branch that has different codes, ID's, etc.

C Navigating

- Select the **Home** icon to return to the Dashboard.
- Hover over the **Arrow** icon to collapse or expand sections. 
- Select your name in the upper-right corner to edit your password and security information on the page that displays.

4. Review the settings information.

SETTINGS PARAMETERS AND RESOURCES ORGANIZATION PARAMETERS

INTERFACE

Name *
CBCCreditInterface

Display Name *
CBC Innovis Credit Reporting

Interface Type *
Credit

This Interface has a User Interface

This Interface has Reporting

Interface Version *
1.0.0.302

Schema Uri *
http://www.mismo.org/residential/2009/schemas

URL *
https://ComplianceOneTest.Wolterskluwerfs.com/WKFSCreditInterface?provider=CBC

5. Select the **PARAMETERS AND RESOURCES** menu option if your organizations/branches have the same codes. Complete steps 6 and 7. If your organizations/branches have different codes, skip steps 6 and 7 and complete steps 8-14.

6. Enter information for the following codes as applicable:

Mortgage UserName

- MortgagePassword
- Mortgage EquifaxEnabled: Select true or false.
- Mortgage ExperianEnabled: Select true or false.
- MortgageTransUnionEnabled: Select true or false.
- Consumer UserName
- Consumer Password
- Consumer EquifaxEnabled: Select true or false.
- Consumer ExperianEnabled: Select true or false.
- Consumer TransUnionEnabled: Select true or false.



GLOBAL PARAMETERS

Name	Value	Type
No data available in table		

ACCOUNT PARAMETERS

Name	Value	Type
CreditUri	<input type="text" value="https://www.creditbureaureports.com/servlet/Presente"/>	Text
MortgageEnabled	<input type="text" value="true"/>	Boolean
MortgageUserName	<input type="text" value="pro00111"/>	Text
MortgagePassword	<input type="password" value="*****"/>	Password
MortgageEquifaxEnabled	<input type="text" value="true"/>	Boolean
MortgageExperianEnabled	<input type="text" value="true"/>	Boolean
MortgageTransUnionEnabled	<input type="text" value="true"/>	Boolean
ConsumerEnabled	<input type="text" value="true"/>	Boolean
ConsumerUserName	<input type="text" value="pro00111"/>	Text
ConsumerPassword	<input type="password" value="*****"/>	Password
ConsumerExperianEnabled	<input type="text" value="true"/>	Boolean
ConsumerEquifaxEnabled	<input type="text" value="true"/>	Boolean
ConsumerTransUnionEnabled	<input type="text" value="true"/>	Boolean

GLOBAL RESOURCES

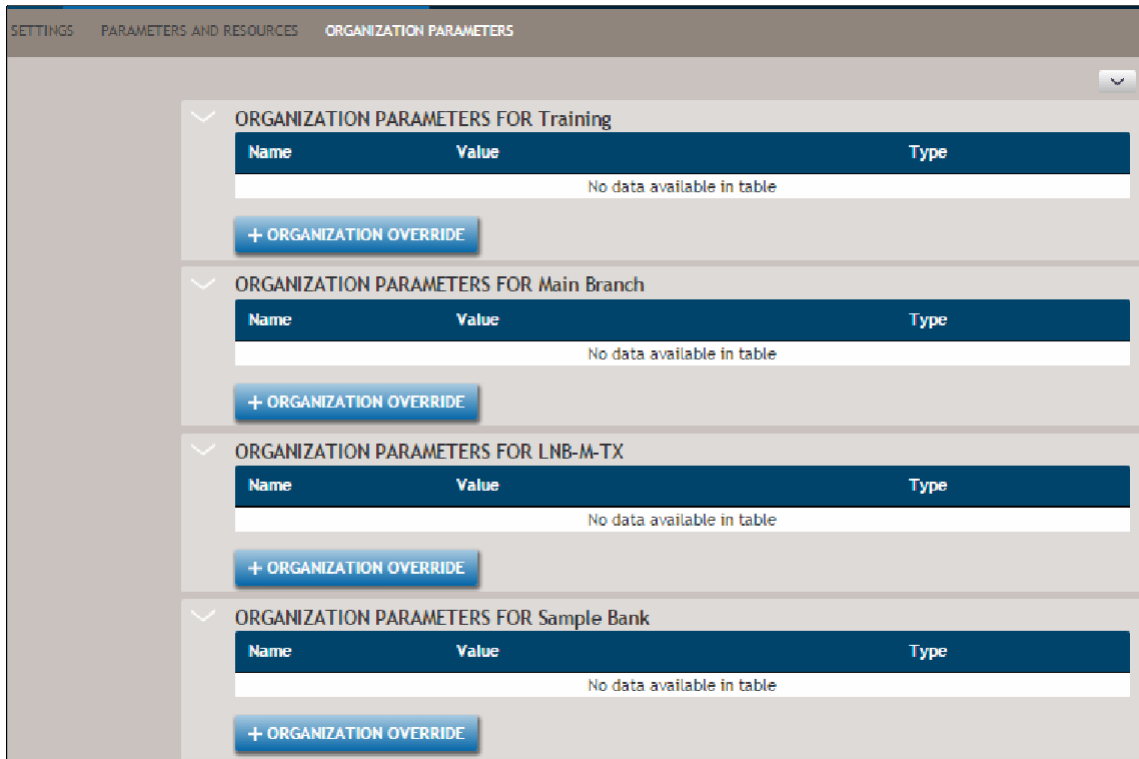
Name
 <input type="text" value="BaseExportStylesheet"/>
 <input type="text" value="BaseImportStylesheet"/>

7. Select the **Home** icon when finished.

Tip *Description*

A If you use a specific credit bureau, verify that “true” displays in the drop-down list for the credit bureau. If the credit bureau should not be used, verify that “false” displays. For example, if ConsumerExperianEnabled field shows false, Experian would not be used for consumer credit reports.

8. Select the **ORGANIZATION PARAMETERS** menu option if any of your organizations/branches have different codes.



Tip *Description*

A A grid displays for each organization/branch.

9. Click the **+ORGANIZATION OVERRIDE** button for another organization.
10. Select a code name in the drop-downlist.
11. Repeat steps 9 and 10 to add code names.
12. Enter data or select an option for eachcode.
13. Repeat steps 9-12 for eachorganization.
14. Select the **Home** icon when finished.

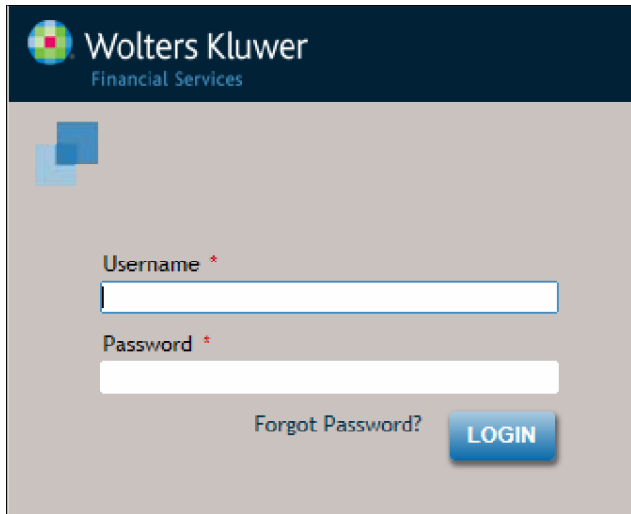
Setting Up *Wiz* Sentinel in Interface Manager

1. Navigate to the URL for Interface Manager.

<https://interfacemanager.wolterskluwerfs.com/InterfaceManager>

<i>Tip</i>	<i>Description</i>
A	Enter interface codes in the Production environment. Do not enter codes in the Test environment. Wolters Kluwer provides the codes for the Test environment.

2. Enter login information and click the **LOGIN** button.



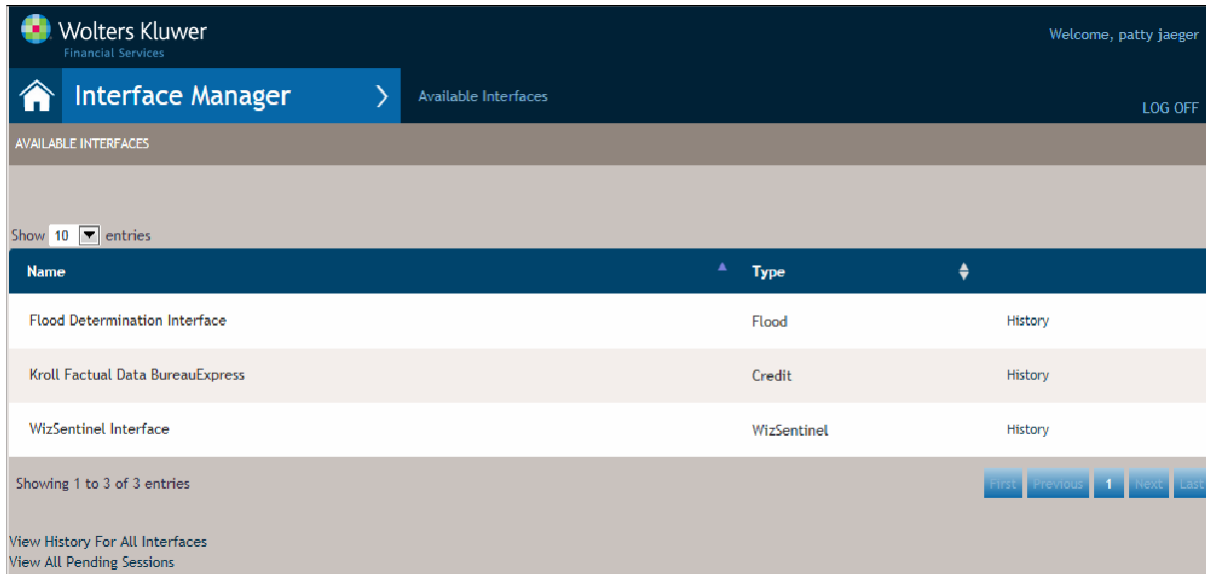
Wolters Kluwer
Financial Services

Username *

Password *

[Forgot Password?](#) **LOGIN**

3. Select **WizSentinel Interface** in thegrid.




Tip [Description](#)

A The available interfaces may be different from our sample and are based on the interfaces licensed by your institution.

B Setting up an interface includes reviewing and entering information in the following sections:

- **SETTINGS:** This information was set up by Wolters Kluwers for your organization. No data entry is needed.
- **PARAMETERS AND RESOURCES:** Enter authorization codes and applicable IDs that apply to all organizations/branches.
- **ORGANIZATION PARAMETERS:** Enter specific information for each organization or branch that has different codes, ID's, etc.

C Navigating

- Select the **Home** icon to return to the Dashboard.
- Hover over the **Arrow** icon to collapse or expand sections. 
- Select your name in the upper-right corner to edit your password and security information on the page that displays.

4. Review the settings information.
5. Select the **PARAMETERS AND RESOURCES** menu option if your organizations/branches have the same codes. Complete steps 6 and 7. If your organizations/branches have different codes, skip steps 6 and 7 and complete steps 8-14.
6. Enter information for the **WizSentinelUser** and **WizSentinelPassword** fields.
7. Select the **Home** icon when finished.

The screenshot displays the 'PARAMETERS AND RESOURCES' configuration page. It is organized into four main sections, each with a table:

- GLOBAL PARAMETERS:** A table with columns 'Name', 'Value', and 'Type'. It currently contains no data, showing 'No data available in table'.
- ACCOUNT PARAMETERS:** A table with columns 'Name', 'Value', and 'Type'. It contains three entries:

Name	Value	Type
WizSentinelUrl	https://www.wizsentinel.com/PLMDetailXML/PLMXXM	Text
WizSentinelUser	PCI_C1test	Text
WizSentinelPassword	*****	Password
- GLOBAL RESOURCES:** A table with a 'Name' column. It contains one entry:

Name
BaseExportStylesheet
- ACCOUNT RESOURCES:** A table with a 'Name' column. It currently contains no data, showing 'No data available in table'.

8. Select the **ORGANIZATION PARAMETERS** menu option if any of your organizations/branches have different codes.

The screenshot displays the 'ORGANIZATION PARAMETERS' configuration page. It shows two organization-specific sections, each with a table and an override button:

- ORGANIZATION PARAMETERS FOR Training:** A table with columns 'Name', 'Value', and 'Type'. It is currently empty, showing 'No data available in table'. Below the table is a blue button labeled '+ ORGANIZATION OVERRIDE'.
- ORGANIZATION PARAMETERS FOR Sample Org:** A table with columns 'Name', 'Value', and 'Type'. It is currently empty, showing 'No data available in table'. Below the table is a blue button labeled '+ ORGANIZATION OVERRIDE'.

Tip *Description*

A A grid displays for each organization/branch. The example above shows grids for the Training and Sample Org organizations.

9. Click the **+ORGANIZATION OVERRIDE** button for another organization.
10. Select the **WizSentinelURL** code name from the drop-down list.
11. Repeat steps 9 and 10 and add the **WizSentinelUser** and **WizSentinelPassword** code names.
12. Enter data or select an option for each code.
13. Repeat steps 9-12 for each organization.

14. Select the **Home** icon when finished.

The screenshot displays two identical configuration sections. Each section is titled 'ORGANIZATION PARAMETERS FOR [Organization Name]' and contains a table with three columns: Name, Value, and Type. Below each table is a '+ ORGANIZATION OVERRIDE' button.

ORGANIZATION PARAMETERS FOR Training		
Name	Value	Type
WizSentinelUrl	https://www.wizsentinel.com/PLMDetailXML/PLMXXM	Text
WizSentinelUser	PCI_C1test	Text
WizSentinelPassword	*****	Password

+ ORGANIZATION OVERRIDE

ORGANIZATION PARAMETERS FOR Sample Org		
Name	Value	Type
WizSentinelUrl	https://www.wizsentinel.com/PLMDetailXML/PLMXXM	Text
WizSentinelUser	PCI_C1test	Text
WizSentinelPassword	*****	Password

+ ORGANIZATION OVERRIDE

Tip *Description*

A A grid displays for each organization/branch. The example above shows grids for the Training and Sample Org organizations.

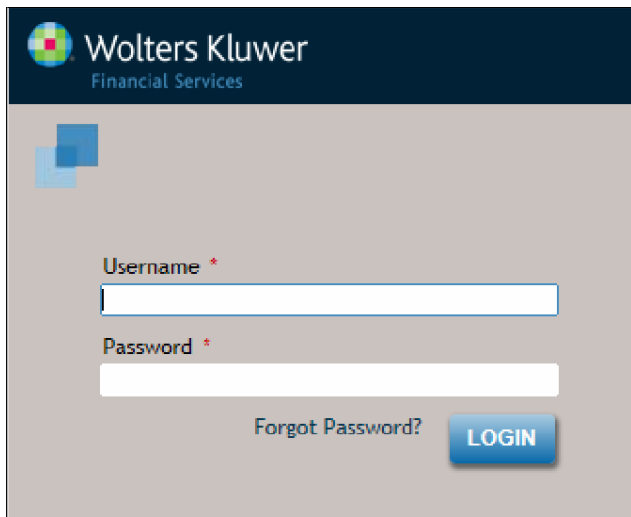
Setting Up HMDA *Wiz* in Interface Manager

1. Navigate to the URL for Interface Manager.

<https://interfacemanager.wolterskluwerfs.com/InterfaceManager>

<i>Tip</i>	<i>Description</i>
A	Enter interface codes in the Production environment. Do not enter codes in the Test environment. Wolters Kluwer provides the codes for the Test environment.

2. Enter login information and click the **LOGIN** button.



Wolters Kluwer
Financial Services

Username *

Password *

Forgot Password?

3. Select HMDA Wiz in the grid.

Name	Type	
CBC Innovis Credit Reporting	Credit	History
CRA Wiz	CRAWiz	History Report
Desktop Underwriter	AutomatedUnderwriting	History
Fannie Mae 3.2 Export	Export	History
Fannie Mae 3.2 Import	TransactionImport	History
Fannie Mae Uniform Loan Delivery Dataset (ULDD)	Export	History
Flood Determination Interface	Flood	History
Freddie Mac Uniform Loan Delivery Dataset (ULDD)	Export	History
HMDA Wiz	HmdaWiz	History
Kroll Factual Data BureauExpress	Credit	History

Showing 1 to 10 of 13 entries

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[Previous](#)
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[2](#)
[Next](#)
[Last](#)

[View History For All Interfaces](#)
[View All Pending Sessions](#)

Tip Description

A The available interfaces may be different from our sample and are based on the interfaces licensed by your institution.


B Setting up an interface includes reviewing and entering information in the following sections:

- **SETTINGS:** This information was set up by Wolters Kluwers for your organization. No data entry is needed.
- **PARAMETERS AND RESOURCES:** Enter authorization codes and applicable IDs that apply to all organizations/branches.
- **ORGANIZATION PARAMETERS:** Enter specific information for each organization or branch that has different codes, ID's, etc.

C **View History For All Interfaces:** Select this link for a history of interfaces you have used.

Interface Name	Action	Message	Status	User Name	SEARCH
Show 10 entries					
Interface	Action	Message	Status	Created	
Kroll Factual Data BureauExpress	Submit	Received credit report for party JASON ROBERTS	Succeeded	Created 1/6/2015 By patty.jaeger@wolterskluwer.com	
Kroll Factual Data BureauExpress	Submit	Requesting credit report for party Jason Roberts	Request	Created 1/6/2015 By patty.jaeger@wolterskluwer.com	
Kroll Factual Data BureauExpress	Reissue	Received credit report for party JASON ROBERTS	Succeeded	Created 1/6/2015 By patty.jaeger@wolterskluwer.com	
Kroll Factual Data BureauExpress	Reissue	Requesting credit report for party Jason Roberts	Request	Created 1/6/2015 By patty.jaeger@wolterskluwer.com	
Kroll Factual Data BureauExpress	Reissue	Received credit report for party JASON ROBERTS	Succeeded	Created 11/19/2014 By jeff.hippler@wolterskluwer.com	
Kroll Factual Data BureauExpress	Reissue	Requesting credit report for party Jason Roberts	Request	Created 11/19/2014 By jeff.hippler@wolterskluwer.com	
Flood Determination Interface	New Order	Received response for Single Family collateral with certificate number: 45	Succeeded	Created 10/21/2014 By jeff.hippler@wolterskluwer.com	
Flood Determination Interface	New Order	Initiating flood request for Single Family collateral type	Request	Created 10/21/2014 By jeff.hippler@wolterskluwer.com	
Flood Determination Interface	Cancel	Received response for Single Family collateral with certificate number: 44	Succeeded	Created 10/21/2014 By jeff.hippler@wolterskluwer.com	

D Navigating

- Select the **Home** icon to return to the Dashboard.
- Hover over the **Arrow** icon to collapse or expand sections. 
- Select your name in the upper-right corner to edit your password and security information on the page that displays.

4. Review the settings information.



SETTINGS PARAMETERS AND RESOURCES ORGANIZATION PARAMETERS

INTERFACE

Name *
HmdaWizInterface

Display Name *
HMDA Wiz

Interface Type *
HmdaWiz

This Interface has a User Interface
 This Interface has Reporting

Interface Version *
1.0.0.251

Schema Uri *
http://www.mismo.org/residential/2009/schemas#WKFS_1_6

URL *
https://ComplianceOneTest.Wolterskluwerfs.com/WKFS_HmdaWiz/Home

5. Select the **PARAMETERS AND RESOURCES** menu option if your organizations/branches have the same codes. Complete steps 6 and 7. If your organizations/branches have different codes, skip steps 6 and 7 and complete steps 8-14.
6. Enter information for the codes.
7. Select the **Home** icon when finished.

PARAMETERS AND RESOURCES
ORGANIZATION PARAMETERS

GLOBAL PARAMETERS

Name	Value	Type
No data available in table		

ACCOUNT PARAMETERS

Name	Value	Type
<input type="text" value="HmdaWizUrl"/>	<input type="text" value="https://ct.wizenterprise.com/K2WebService/K2WebSe"/>	Text
<input type="text" value="HmdaWizUser"/>	<input type="text"/>	Text
<input type="text" value="HmdaWizPassword"/>	<input type="text"/>	Password
<input type="text" value="InstitutionID"/>	<input type="text"/>	Text

GLOBAL RESOURCES

Name
<input type="text" value="BaseExportStylesheet"/>

ACCOUNT RESOURCES

Name
No data available in table

8. Select the **ORGANIZATION PARAMETERS** menu option if any of your organizations/branches have different codes.
9. Click the **+ORGANIZATION OVERRIDE** button for another organization.
10. Select the **HmdaWizURL** code name from the drop-down list.
11. Repeat steps 9 and 10 and add the **HmdaWizUser**, **HmdaWizPassword**, and **Institution ID** code names.
12. Enter data or select an option for each code.
13. Repeat steps 9-12 for each organization.
14. Select the **Home** icon when finished.

AND RESOURCES ORGANIZATION PARAMETERS

ORGANIZATION PARAMETERS FOR Training

Name	Value	Type
HmdaWizUrl	https://ct.wizenterprise.com/K2WebService/K2WebSe	Text
HmdaWizUser		Text
HmdaWizPassword		Password
InstitutionID		Text

+ ORGANIZATION OVERRIDE

ORGANIZATION PARAMETERS FOR Main Branch

Name	Value	Type
No data available in table		

+ ORGANIZATION OVERRIDE

ORGANIZATION PARAMETERS FOR LNB-M-TX

Name	Value	Type
No data available in table		

+ ORGANIZATION OVERRIDE

Setting up Fannie Mae Desktop Underwriter in Interface Manager

With Fannie Mae Desktop Underwriter, you can submit loan applications to Fannie Mae’s automated underwriting service and retrieve an Underwriting Findings report that:

- Provides an assessment of the loan’s potential credit risk and a recommendation.
- Includes a statement of findings specific to the loan that identifies the risk factors that contributed to the recommendation.
- Outlines the steps necessary to complete processing of the loan application.

Information moves back and forth between ComplianceOne mortgage and Desktop Underwriter.

- ComplianceOne mortgage sends an initial request, including a loan application, to Fannie Mae.
- Fannie Mae sends a Casefile ID that uniquely identifies the loan request back to ComplianceOne mortgage if the request meets Fannie Mae requirements.
- ComplianceOne mortgage uses the Casefile ID to request an Underwriting Findings report.
- Fannie Mae responds to the request by sending the report to ComplianceOne mortgage that displays the report.
- Using the loan’s Casefile ID, users can modify the loan application and ask ComplianceOne mortgage to resubmit it if needed.

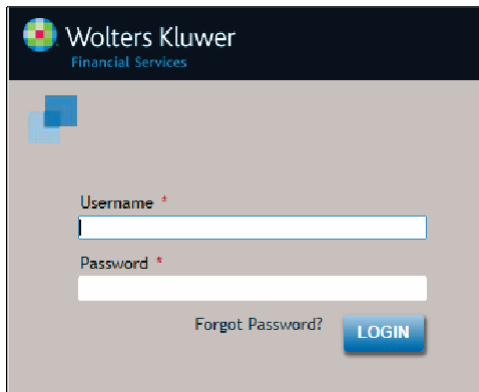
1. Navigate to the URL for Interface Manager.

<https://interfacemanager.wolterskluwerfs.com/InterfaceManager>

<i>Tip</i>	<i>Description</i>
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A	Enter interface codes in the Production environment. Do not enter codes in the Test environment. Wolters Kluwer provides the codes for the Test environment.
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2. Enter login information and click the LOGIN button.



3. Select **Desktop Underwriter** in the grid.

Wolters Kluwer Financial Services | Welcome, patty jaeger | LOG OFF

Interface Manager | Available Interfaces

Account: Professional Services Test Account

Show 10 entries

Name	Type	History
CBC Innovis Credit Reporting	Credit	History
Desktop Underwriter	AutomatedUnderwriting	History
Flood Determination Interface	Flood	History
Kroll Factual Data BureauExpress	Credit	History
WizSentinel Interface	WizSentinel	History

Tip Description

A The available interfaces may be different from our sample and are based on the interfaces licensed by your institution.


B Setting up an interface includes reviewing and entering information in the following sections:

- **SETTINGS:** This information was set up by Wolters Kluwers for your organization. No data entry is needed.
- **PARAMETERS AND RESOURCES:** Enter authorization codes and applicable IDs that apply to all organizations/branches.
- **ORGANIZATION PARAMETERS:** Enter specific information for each organization or branch that has different codes, ID's, etc.

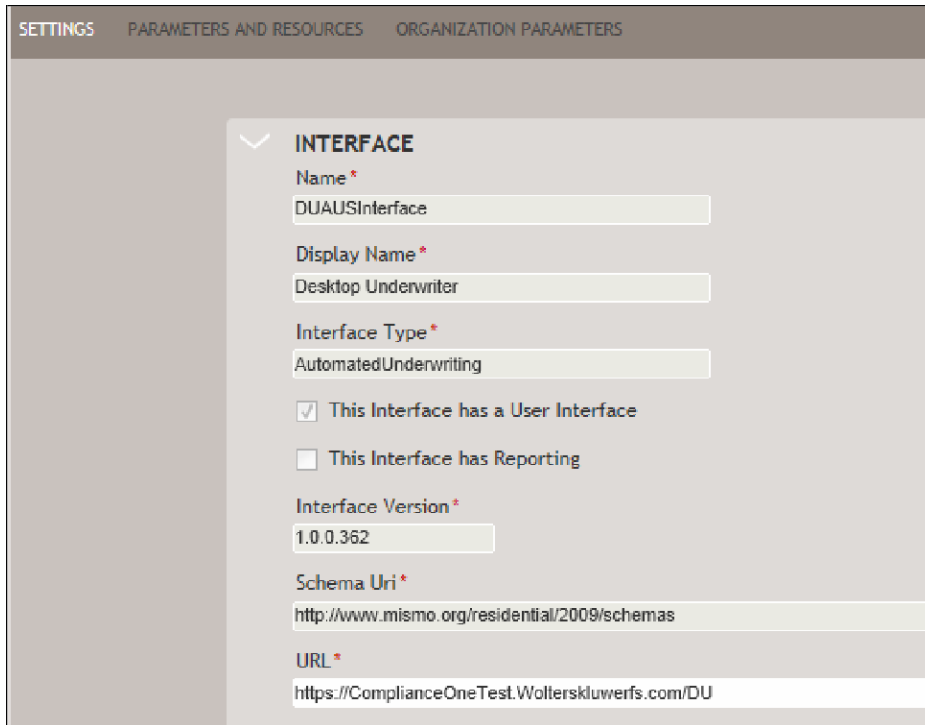
C **View History For All Interfaces:** Select this link for a history of interfaces you have used.

Interface Name	Action	Message	Status	User Name	SEARCH
Show 10 entries					
Interface	Action	Message	Status	Created	
Kroll Factual Data BureauExpress	Submit	Received credit report for party JASON ROBERTS	Succeeded	Created 1/6/2015 By patty.jaeger@wolterskluwer.com	
Kroll Factual Data BureauExpress	Submit	Requesting credit report for party Jason Roberts	Request	Created 1/6/2015 By patty.jaeger@wolterskluwer.com	
Kroll Factual Data BureauExpress	Reissue	Received credit report for party JASON ROBERTS	Succeeded	Created 1/6/2015 By patty.jaeger@wolterskluwer.com	
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D Navigating

- Select the **Home** icon to return to the Dashboard.
- Hover over the **Arrow** icon to collapse or expand sections. 
- Select your name in the upper-right corner to edit your password and security information on the page that displays.

4. Review the settings information.



SETTINGS PARAMETERS AND RESOURCES ORGANIZATION PARAMETERS

INTERFACE

Name *
DUAUSInterface

Display Name *
Desktop Underwriter

Interface Type *
AutomatedUnderwriting

This Interface has a User Interface

This Interface has Reporting

Interface Version *
1.0.0.362

Schema Uri *
http://www.mismo.org/residential/2009/schemas

URL *
https://ComplianceOneTest.Wollerskluerfs.com/DU

- Select the **PARAMETERS AND RESOURCES** menu option if your organizations/branches have the same codes. Complete steps 6 and 7. If your organizations/branches have different codes, skip steps 6 and 7 and complete steps 8-14.
- Enter information for the codes.
- Select the **Home** icon when finished.

SETTINGS PARAMETERS AND RESOURCES ORGANIZATION PARAMETERS

GLOBAL PARAMETERS

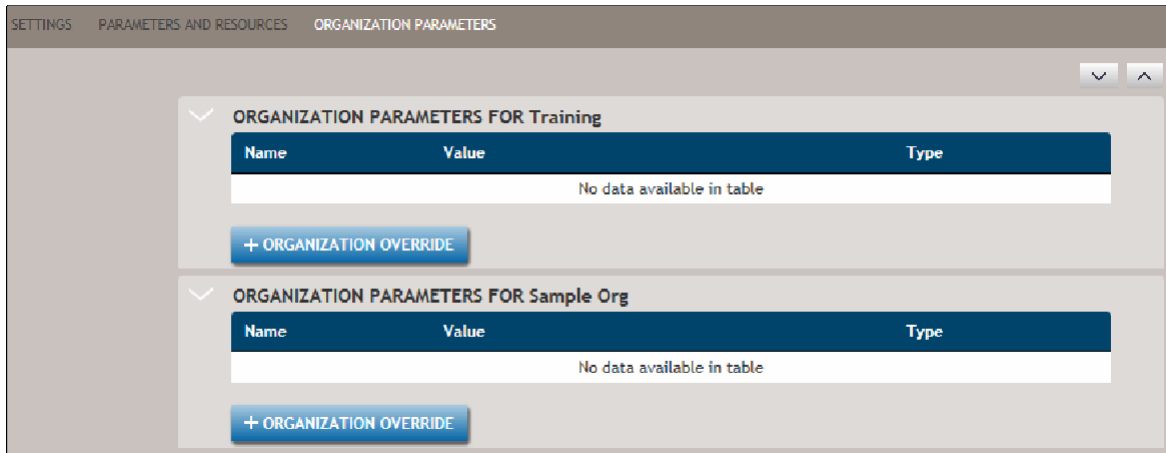
Name	Value	Type
No data available in table		

ACCOUNT PARAMETERS

Name	Value	Type
UserName	w2ru3dnt	Text
Password	*****	Password
InstitutionID	526771	Text
ServiceProviderCode	200	Text
ServiceProviderAccountNumber	WKFS_TEST	Text
ServiceProviderPassword	****	Password
FHILenderID	999999999	Text
FHISponsorID	9999609996	Text

GLOBAL RESOURCES

8. Select the **ORGANIZATION PARAMETERS** menu option if any of your organizations/branches have different codes.



Tip *Description*

A A grid displays for each organization/branch. The example above shows grids for the Training and Sample Org organizations.

9. Click the **+ORGANIZATION OVERRIDE** button for another organization.

10. Select a code name in the drop-downlist.



11. Repeat steps 9 and 10 to add code names.
12. Enter applicable data for each field.
13. Repeat steps 9-12 for each organization.
14. Select the **Home** icon when finished.

Interfaces Not Requiring Setup

At this time, the following interfaces do not require additional setup:

Flood Determination

- CRA Wiz
- Fannie Mae 3.2 Import and Export
- Uniform Collection Data (UCD)

Alternate Address

This grid below provides some of the drop-down options in Alternative Addresses that will affect the mortgage documents.

<i>Address Type</i>	<i>Description</i>	<i>Where Does it Print</i>
Address to return organization's copy of the Mortgage Loan Commitment document	Commitment Alternate Address	Does not print in the Lender section at the top, but in the first section of contact information on the Mortgage Commitment Letter
Escrow Servicing	Escrow Alternate Address	Escrow Account Disclosure but not the Escrow Instructions or Escrow Waiver documents
Physical Address for Payment in Person	How to Make your Mortgage Payment - Anytown	How to Make your Mortgage Payment Physical Address (must select the checkbox to print in Data Entry)
Payment Center	How to Make your Mortgage Payment – Main First Payment Letter	How to Make Your Mortgage Payment will automatically print in the mailing address Prints at bottom of First Payment Letter
Notes and Addendums	Notes and Addendums	Header on Consumer Note
Notice Regarding Inaccurate Information	Notice Regarding Inaccurate Information	Notice Regarding Inaccurate Information (bottom of form)
Payoff Notification or Financial Information Release	Payoff	Authorization for Release of Financial Information
Security Instruments and Riders	Security Instruments and Riders Alternate Address	Consumer Note, Deeds of Trust, Mortgage With Future Advance Clause, Assignment of Leases and Rents, Landlord Lien Subordination Agreement, Consumer Security Agreement