



AppOne

2014.2 RMS EXTERNAL Release Notes

June 2014

RMS EXTERNAL

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Wells Fargo GAP Rule

Wells Fargo requested that we do not allow dealers to add GAP on any of their loans that have an LTV at 65% or less.

Lender:	Wells Fargo Program ✓
Transmission Status:	COMPLETED
Lender AppID:	6605583
Decision:	APPROVED 4/22/2014 1:48 PM
Expiration Date:	05/17/2014
Buy Rate:	6.25%
Max Rate:	7.25%
Max Term:	60 mths
Max Advance:	\$15,000.00
Max Loan Amount:	\$15,000.00
Max Payment:	-
Max VSC:	\$1,795.00
Max GAP:	-
Max Back-End:	-
Min Cash Down:	-
Lender/Admin Fee:	\$315.00
Trade Equity:	-
Special Stips:	2 REFERENCES
Notes:	
SELECT CALLBACK:	SELECT/PRINT

App #: 45276	Applicant: JEFFREY CREDCO	Joint Applicant: SUSAN CREDCO	Collateral: 2006 NISSAN FRONTIER CREW CAB-V6 (3250 miles)								
<input type="button" value="Save & Update"/>	<input type="button" value="Validate Structure"/>	<input type="button" value="Print Docs"/>	<input type="button" value="Print Menu"/>								
Total Amount Financed: \$7,131.50 Monthly Payment: \$142.48											
<p>The following errors were found on this form:</p> <ul style="list-style-type: none"> Code: 798. Message: Wells Fargo does not allow GAP on deals with an LTV of 65% or less. Please remove the GAP and try again. For additional assistance please contact our Dealer Accounts Team. 											
Front-End Itemization Selling Price: <input type="text" value="\$15,450.00"/> Trade-In Allowance: <input type="text" value="\$0.00"/> Trade-In Payoff: <input type="text" value="\$0.00"/> Sales/Other Tax: <input type="text" value="net"/> <input type="text" value="0.00000"/> <input checked="" type="checkbox"/> manual override Rebate: <input type="text" value="\$0.00"/> Cash Down: <input type="text" value="\$10,000.00"/> Net Purchase: <input type="text" value="\$6,531.50"/>		Back-End Products <input type="button" value="Add/Change Back-End Products"/> <table border="1"> <thead> <tr> <th>Product Name</th> <th>Retail Price</th> <th>Tax</th> <th></th> </tr> </thead> <tbody> <tr> <td>GAP - Advantage Gap - 60 months</td> <td>\$600.00</td> <td>\$0.00</td> <td><input type="checkbox"/> remove</td> </tr> </tbody> </table>		Product Name	Retail Price	Tax		GAP - Advantage Gap - 60 months	\$600.00	\$0.00	<input type="checkbox"/> remove
Product Name	Retail Price	Tax									
GAP - Advantage Gap - 60 months	\$600.00	\$0.00	<input type="checkbox"/> remove								
Rate & Terms # of Payments: <input type="text" value="60"/> Payment Schedule: <input type="text" value="Monthly"/> Rate: <input type="text" value="7.25%"/>											

App Filter Rule & Fee Changes

We updated the application filter rules and fees for GOLF applications. The application filter rules now prevent the following types of applications from being submitted:

- Applications with Incomes less than \$2500/month.
- Applications with an Amount to Finance greater than \$30,000.

Lender Program Selection

Value: 2007 FORD TRUCK F150 SUPERCREW-V8 1FTRW12W87FA44820 Amt: **\$37,500.00**
Term/Rate: 60 mths @ 6.50%

Evaluated/Skipped n/a - Program Guidelines Not Applicable

AppOne Lenders

	CPS AppOne Program	GOLF AppOne Program	GROW AppOne Program
FICO Score	✓	✗	✗
Collateral Age	✓	✓	✓
Collateral Mileage	✓	✓	✓
Job Time	✓	✓	✓
Income	✓	✗	✓
Business Application	✓	Applicant(s) do not meet min. income requirement of \$2500.	
Time on Credit File	✓	✗	✓
# of Tradelines	✓	✗	✓
Max Loan Amount	✗	✗	✓
Lending Area	✓	Loan amount exceeds max. of \$30k.	
Notes	-	-	All applicants will need to meet credit union membership guidelines. Please verify before submitting.
SELECT LENDER	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

LienHolder/Loss Payee Address Change

ACA requested that we update their Lien holder and Loss payee addresses.

Name & Address of 1st Security Interest Holder/Lien Holder:	N/A
American Credit Acceptance P O BOX 4537 CARMEL, IN 46082	N/A
Security Interest Holder's/Lien Holder's ELT 12 Digit Customer ID #	N/A

Insurance Binder / Declaration page listing contracted vehicle with Loss Payee:	
American Credit Acceptance, LLC PO Box 4537 Carmel, IN 46082	

Add Fax Lender Issue

Users of IE10 reported that they cannot add a fax lender in IE10/IE11 in the RMS/REC/VFI portals. A configuration change on the portals was deployed to correct the issue.

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