



AppOne

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Table of Contents

Table of Contents iii

Adjust Fee Maximums for New Hampshire 1

Credit Reports Tab Credit Application 1

DOW FCU Name Change 2

Eliminate Documentation Fee for Certain Collateral Types in PA 2

Enable NV for Globe Acceptance..... 4

Lender Back-End Product Rules 5

Lender Transmission Submit User..... 5

Other Income Source - Spouse..... 6

Raise Contract Cancellation Fee for CA..... 6

UAC Wants to Turn on Deferred Down Payment 7

Adjust Fee Maximums for New Hampshire

We re-evaluated New Hampshire regulations related to fees, and adjusted the maximums for these fees accordingly:

- The **Documentation Fee** maximum was removed.
- The **Title Fee** maximum was raised to \$25.00.
- The **Registration Fee** maximum was raised to \$10.00

Example—No cap on the Documentation Fee


HOME CREDIT REPORTS APPLICATIONS DEALS PRODUCTS ADMIN CONSOLE SUP									
App #: 1001607		Applicant: TEST DOCFEE		Joint Applicant: n/a					
Save & Update		Validate Structure		Print Docs		Print Menu		Total Balance Due: \$22,999.00	
Front-End Itemization									
Selling Price:				\$13,000.00					
Trade-In Allowance:				\$0.00					
Trade-In Payoff:				\$0.00					
Sales/Other Tax: net				0.00000 %		\$0.00		<input checked="" type="checkbox"/> manual override	
Rebate:				\$0.00					
Total Cash Down:				\$0.00		Deferred Down Payment?			
Net Purchase:				\$13,000.00					
Public Officials & Fees									
Title Fee:				\$0.00		<input type="checkbox"/> tax			
Registration Fee:				\$0.00		<input type="checkbox"/> tax			
Inspection Fee:				\$0.00		<input type="checkbox"/> tax			
Documentation Fee:				\$9,999.00		<input type="checkbox"/> tax			
Municipal Fee:				\$0.00		<input type="checkbox"/> tax			
Waste Fee:				\$0.00		<input type="checkbox"/> tax			
Total Front-End:				\$22,999.00					

Credit Reports Tab Credit Application

We updated the credit application that prints from the top-level **Credit Reports** tab to the latest version Bankers Systems credit application.

DOW FCU Name Change

The name “Dow Federal Credit Union” was changed to “Essential Federal Credit Union” throughout the AppOne system. Bank name, program name, addresses, and stips now refer to “Essential Federal Credit Union.”

Essential Federal Credit Union	
	n/a
	
	✓
	✓
	✓
	✓
	✓
	✓
	✓
	✓
	✓
	n/a
et re	All applicants will need to meet credit union membership guidelines. Please verify before submitting.
	<input checked="" type="checkbox"/>
	-

Eliminate Documentation Fee for Certain Collateral Types in PA

We updated the **Documentation Fee** to appear on Pennsylvania deals for these collateral types only:

- Auto
- Motorcycle
- RV
- Horse Trailer
- Trailer
- Mobile Home

The **Documentation Fee** will no longer appear on Pennsylvania deals for ATV, Marine, Jet Ski, Piano, or UTV collateral types. AppOne Compliance Services interprets Pennsylvania law as suggesting that “Documentary Fees” should not be charged on transactions involving these collateral types.

Example 1—No documentation fee appears for an ATV

Collateral Type: AllTerrainVehicle ▼	
NADA Book-Out	
Type: Used ▼	Fuel Type: ▼
Year: 1999 ▼	Serial Number: 12345678901234567
Make: AAA	Model: 43534
Body Style: SDF	Mileage: 4,500
Invoice/Dealer Cost: \$333.00	Selling Price: \$444.00

Public Officials & Fees		
Title Fee:	\$0.00	<input type="checkbox"/> tax
License Fee:	\$0.00	<input type="checkbox"/> tax
Registration Fee:	\$0.00	<input type="checkbox"/> tax
Lien Fee:	\$0.00	<input type="checkbox"/> tax
Notary Fee:	\$0.00	<input type="checkbox"/> tax
Handling Fee:	\$0.00	<input type="checkbox"/> tax
Tire Fee:	\$0.00	<input type="checkbox"/> tax
Transfer Fee:	\$0.00	<input type="checkbox"/> tax
UCC Filing Fee:	\$0.00	<input type="checkbox"/> tax
Total Front-End:	\$444.00	

Example 2—Documentation fee appears for an RV

Collateral Information	
Collateral Type:	RecreationalVehicle
Type:	Used
ClassType:	
Year:	1999
Make:	AAA
Length:	SDF
Invoice/Dealer Cost:	\$333.00
Serial Number:	12345678901234567
Model:	43534
Mileage:	4,500
Selling Price:	\$444.00

Public Officials & Fees		
Title Fee:	\$0.00	<input type="checkbox"/> tax
License Fee:	\$0.00	<input type="checkbox"/> tax
Registration Fee:	\$0.00	<input type="checkbox"/> tax
Lien Fee:	\$0.00	<input type="checkbox"/> tax
Documentation Fee:	\$0.00	<input type="checkbox"/> tax
Notary Fee:	\$0.00	<input type="checkbox"/> tax
Handling Fee:	\$0.00	<input type="checkbox"/> tax
Tire Fee:	\$0.00	<input type="checkbox"/> tax
Transfer Fee:	\$0.00	<input type="checkbox"/> tax
UCC Filing Fee:	\$0.00	<input type="checkbox"/> tax
Total Front-End:	\$444.00	

Enable NV for Globe Acceptance

We enabled Globe Acceptance for Nevada. All Globe contracts for Nevada print correctly.

Lender Back-End Product Rules

We established controls to handle RMS lenders that only finance their own GAP products. If a dealer selects a product that is not allowed by their lender, the following error message is displayed:

*[LenderName] only allows their GAP product to be financed. Please click on the **Integrated Product Providers** link on the Structure tab to add their gap product instead.*

The following errors were found on this form:

- Code: 989. Message: Globe Acceptance only accepts it's sponsored GAP and service contract programs. They are fixed price and pay a flat commission with your deal check. The GAP program requires no signup, but it does require an original numbered policy. Supplies are available on request. Service contract program requires signup and is available on request.

Total Balance Due: \$41,676.90 Total Sales Tax Amount: \$3,250.00 Payment: \$808.86

Front-End Itemization Selling Price: \$40,859.00 Trade-In Allowance: \$0.00 Trade-In Payoff: \$0.00 Sales/Other Tax: <input type="checkbox"/> net <input checked="" type="checkbox"/> 7.93470% \$3,250.00 <input checked="" type="checkbox"/> manual override Rebate: \$0.00 Total Cash Down: \$3,600.00 Deferred Down Payment? Net Purchase: \$40,709.00	Back-End Products Click here for AppOne Integrated Product Providers <input type="checkbox"/> Vehicle Service Contract <input checked="" type="checkbox"/> GAP Company: <input type="text" value="testing"/> Product Type: <input type="text" value="Debt Cancellation Agreement"/> Coverage Term: <input type="text" value="60"/> <input type="checkbox"/> Unlimited? Coverage Description: <input type="text"/> Dealer Cost: <input type="text" value="\$444.00"/> Tax: <input type="text" value="0.00%"/> <input type="text" value="\$0.00"/> <input type="checkbox"/> Override	Globe Acceptance, Inc. max term: 72 mths buy rate: 8.00% max rate: 10.00% max gap: \$600.00 Estimated Funding contract amt: \$41,676.90 lender/admin fees: (\$395.00) products cost: (\$0.00) net amt: \$41,281.90 Estimated FBI Profit reserve: \$1,212.29 (70%) products: \$0.00 total: \$1,212.29
Public Officials & Fees Title Fee: <input type="text" value="\$15.00"/> <input type="checkbox"/> tax License Fee: <input type="text" value="\$75.75"/> <input type="checkbox"/> tax Registration Fee: <input type="text" value="\$10.00"/> <input type="checkbox"/> tax Inspection Fee: <input type="text" value="\$39.75"/> <input type="checkbox"/> tax	Trade-In Information <input type="checkbox"/> Trade-In #1 Information	

Lender Transmission Submit User

We updated the callback page to display the date/time and the user name of the person who submitted the application below the transition status.

Lender:	CBT AppOne Program - AL
Transmission Status:	COMPLETED 6/11/2015 07:56 AM (Kyle.Marthaler)
Lender AppID:	-
Analyst Name:	-
Analyst Phone:	-
Decision:	APPROVED 6/11/2015 7:57 AM
Expiration Date:	-
Rux Rate:	2.00%

Other Income Source - Spouse

Based on feedback received from several lenders that they do not accept spouse as a source of income unless the spouse is on the application, we removed **Spouse** as a selection form **Other Income Source**.

Other Income Information

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

Gross Other Income: /

Other Income Source:

alimony
child support
court ordered payments
disability
investment
military
public assistance
pension
rental
retirement
social security
other

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Raise Contract Cancellation Fee for CA

We raised the cancellation fee for California from \$25 to \$250.

HOME CREDIT REPORTS APPLICATIONS DEALS PRODUCTS ADMIN CONSOLE SUPPORT ANNOUNCEMENTS

App #: 1001624 Applicant: CA CONTRACT CANCEL FEE Joint Applicant: n/a Collateral: 2007 FORD F150 SUPERCREW CAB (50000 miles)

Save & Update Validate Structure Print Docs Print Menu **Total Balance Due: \$16,608.50 Payment: \$346.06**

The following errors were found on this form:

Contract Cancellation Option Fee has an invalid value. Maximum value must be \$250.00.
Code: -2 Message: Contract Cancellation Option Fee is invalid. Maximum value must be \$250.00.
Code: 996 Message: Maximum permitted contract cancellation option fee is \$250.

Front-End Itemization

Selling Price:	<input type="text" value="\$15,000.00"/>
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="8.25000 %"/>	<input type="text" value="\$1,237.50"/> <input type="checkbox"/> manual override
Rebate:	<input type="text" value="\$0.00"/>
Total Cash Down:	<input type="text" value="\$0.00"/> Deferred Down Payment?
Net Purchase:	\$16,237.50

Public Officials & Fees

Title Fee:	<input type="text" value="\$15.00"/> <input type="checkbox"/> tax
License Fee:	<input type="text" value="\$13.00"/> <input type="checkbox"/> tax
Registration Fee:	<input type="text" value="\$21.00"/> <input type="checkbox"/> tax
Tire Fee:	<input type="text" value="\$8.00"/> <input type="checkbox"/> tax
Contract Cancellation Option Fee:	<input type="text" value="\$251.00"/> <input type="checkbox"/> tax
DMV Electronic Filing Fee:	<input type="text" value="\$18.50"/> <input type="checkbox"/> tax
Smog Fee:	<input type="text" value="\$12.00"/> <input type="checkbox"/> tax
Smog Certification Fee Paid to State:	<input type="text" value="\$20.00"/> <input type="checkbox"/> tax
Exemption Fee paid to State:	<input type="text" value="\$12.50"/> <input type="checkbox"/> tax
EV Charging Station Fee:	<input type="text" value="\$0.00"/> <input type="checkbox"/> tax
Document Processing Charge:	<input type="text" value="\$0.00"/> <input type="checkbox"/> tax
Total Front-End:	\$16,608.50

Back-End Products

[Add/Change Back-End Products](#)

Rate & Terms

of Payments:

Rate:

Contract Date:

Days to First Payment:

First Payment Date:

Last Payment Date:

UAC Wants to Turn on Deferred Down Payment

AppOne enabled deferred down payments for United Auto Credit (UAC) applications in all environments. All UAC contracts print correctly with deferred down payments. UAC does not allow deferred down payments in Michigan, New Jersey, Pennsylvania, or Virginia; or deferred down payments greater than \$500.

App ID: 1001594 Customer Name: JOYCE TESTCO

CustomerCredit BureauCollateralStructureLendersFormsNotesE-Files BETA

Save

The following warnings were found on this form:

Code: 989. Message: UAC only allows a maximum deferred down payment of \$500. Please change the deferred down payment of \$501.00 not to exceed \$500.

☐ By checking this box, I hereby acknowledge having read and understood the warning messages above and take full responsibility for any discrepancies or issues that may occur with the funding of this deal with the lender and/or enrollment of ba

Total Balance Due: \$7,742.50 Total Sales Tax Amount: \$617.50 Payment: \$278.37

Front-End Itemization

Selling Price: \$9,500.00

Trade-In Allowance: \$0.00

Trade-In Payoff: \$0.00

Sales/Other Tax: net 6.50000 % \$617.50 ☐ manual override

Rebate: \$0.00

Total Cash Down: \$2,500.00 [Deferred Down Payment?](#)

Net Purchase: \$7,617.50

Back-End Products

Deferred Down Payment

Please Note: The Bankers Systems contracts in the AppOne System, currently do not support Deferred Down Payments in the states of MI, NJ, PA and VA. We don't recommend you use AppOne in these states for transactions with deferred down payments at this time.

How much of the down payment is deferred? 501.00 x

Payable in 1 payments of \$501.00 Weekly beginning 06/24/2015

Update

All deferred down payments must be due no later than the second regularly scheduled payment of 08/10/2015

Public Officials & Fees

Title Fee: \$20.00 ☐ tax

☐ Travel Assistance

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