



AppOne

Platform EXTERNAL Release Notes

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Note:

The updates were deployed on June 16, 2015.

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 ▼	
<input type="button" value="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:	<input type="text" value="\$0.00"/>	<input type="checkbox"/> tax
License Fee:	<input type="text" value="\$0.00"/>	<input type="checkbox"/> tax
Registration Fee:	<input type="text" value="\$0.00"/>	<input type="checkbox"/> tax
Lien Fee:	<input type="text" value="\$0.00"/>	<input type="checkbox"/> tax
Notary Fee:	<input type="text" value="\$0.00"/>	<input type="checkbox"/> tax
Handling Fee:	<input type="text" value="\$0.00"/>	<input type="checkbox"/> tax
Tire Fee:	<input type="text" value="\$0.00"/>	<input type="checkbox"/> tax
Transfer Fee:	<input type="text" value="\$0.00"/>	<input type="checkbox"/> tax
UCC Filing Fee:	<input type="text" value="\$0.00"/>	<input type="checkbox"/> tax
Total Front-End:	\$444.00	

Example 2—Documentation fee appears for an RV

Collateral Information

Collateral Type:

Type: ClassType:

Year:

Make:

Length:

Invoice/Dealer Cost:

Serial Number:

Model:

Mileage:

Selling Price:

Public Officials & Fees

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

MBF Max Advance filters issue

We corrected an issue with the MB financial **Max Advance** filters for **Powersport** collateral. Previously the rules reviewed the **Average Retail** price when establishing **Max Advance** for new motorcycle deals with MB Financial. Now, the rules use these guidelines:

- If the unit's age is less than 2 years (2016, 2015, 2014), the rules always use MSRP.
- If the unit's age is greater than 2+ years (2013 and older), the rules use **Average Retail** if one exists or MSRP if Average Retail is not present. .
- If the dealer entered the collateral manually (when the unit does not exist in NADA) the rules use the value entered value by dealer.

Example—2015 booked-out motorcycle, selling price less than 130% of MSRP

Collateral Type: Motorcycle	
NADA Book-Out	Reset Vehicle
Type: New	Fuel Type: GAS
Year: 2015	Serial Number: AA345
Make: YAMAHA	Model: SR400FGY
Body Style:	Mileage: 0
ORIGINAL MSRP: \$5,990.00	Selling Price: \$7,786.00

Rate & Terms	
# of Payments:	60 Monthly
Rate:	0.00 %
Contract Date:	6/9/2015
Days to First Payment:	30
First Payment Date:	07/09/2015
Last Payment Date:	06/09/2020
Total Balance Due: \$7,785.90	

Integrated Lenders

	MBF Motorcycle Indirect
FICO Score	?
Time on Credit File	?
# of Tradelines	?
Job Time	✓
Residence Time	✓
Max Advance	✓
NADA Bookout	✓
Notes	-
SELECT LENDER	<input type="checkbox"/>
	-

Turn on deferred down payment for UAC

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

Customer Credit Bureau Collateral Structure Lenders Forms Notes E-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 (\$5,000.00) \$617.50 ☐ manual override

Rebate: \$0.00

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

Net Purchase: \$7,617.50

Public Officials & Fees

Title Fee: \$20.00 ☐ tax

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

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

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

☐ TRAVEL ASSISTANCE

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