



AppOne

Platform EXTERNAL Release Notes

March 15, 2016 Deployment

Publication Information / Version

Full Product Name: AppOne
Document Title: Platform EXTERNAL
Software Version Information: 2016.1
Document Version Information: 1.0
Release Date: March 15, 2016

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U.S. Patent No. 7,734,530

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Note:

The updates were deployed on March 15, 2016.

New Fee for Louisiana - "Waste Tire Fee"

We added a **Waste Tire Fee** to the **Structure** tab for Louisiana deals with the following collateral:

- Auto
- Auto - Classic Cars
- Auto - Conversion
- Trucks - Commercial
- RV
- Powersports - Motorcycle
- Powersports - ATV
- Powersports - UTV / Side-by-Side
- Powersports - Side Cars
- Powersports - Trailers

Customer	Credit Bureau	Collateral	Structure	Lenders	Forms
					Total Balance Due:
Front-End Itemization					
Selling Price:			<input type="text" value="\$25,000.00"/>		
Dealer Installed Options:			<input type="text" value="\$0.00"/>	Modify Options	
Total Selling Price:			\$25,000.00	(Taxable Selling Price: \$25,000.00)	
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="12.60000%"/>		<input type="text" value="\$3,150.00"/>	<input type="checkbox"/> manual override	
Rebate:			<input type="text" value="\$0.00"/>		
Total Cash Down:			<input type="text" value="\$5,000.00"/>	Deferred Down Payment?	
Net Purchase:			\$23,150.00		
Public Officials & Fees					
Title Fee:			<input type="text" value="\$5.00"/>	<input type="checkbox"/> tax	
License Fee:			<input type="text" value="\$10.00"/>	<input type="checkbox"/> tax	
Registration Fee:			<input type="text" value="\$15.00"/>	<input type="checkbox"/> tax	
Inspection Fee:			<input type="text" value="\$10.00"/>	<input type="checkbox"/> tax	
Documentation Fee:			<input type="text" value="\$15.00"/>	<input type="checkbox"/> tax	
Notary Fee:			<input type="text" value="\$5.00"/>	<input type="checkbox"/> tax	
Waste Tire Fee:			<input type="text" value="\$0.00"/>	<input type="checkbox"/> tax	
Total Front-End:			\$23,210.00		

<input type="checkbox"/> New <input checked="" type="checkbox"/> Used <input type="checkbox"/> Demo	Other: 2015 AUTO MAKE AUTO MODEL AUTO BODY 12345678912345687
Description of Trade-In	
N/A	
Conditional Delivery	
<input type="checkbox"/> Conditional Delivery. If checked, you agree that the following agreement regarding securing financing ("Agreement") applies: N/A N/A. The Agreement is part of this Contract. The Agreement will no longer control after the assignment is accepted. If there are any conflicts between the terms of the Agreement and the Contract, the terms of this Contract will apply.	
Sales Agreement	
Payment. You promise to pay us the principal amount of \$ 23,231.00 plus finance charges accruing on the unpaid balance at the rate of 5.00 % per year from the date of this Contract until maturity. Finance charges accrue on a 30/360 day basis. After maturity, or after you default and we demand payment, we will charge finance charges on	
the unpaid balance at 5.00 % per year. You agree to pay this Contract according to the payment schedule and late charge provisions shown in the <i>Truth-In-Lending Disclosure</i> . You also agree to pay any additional amounts according to the terms and conditions of this Contract. Down Payment. You also agree to pay or apply to the Cash Price, on or before the date of this Contract, any cash, rebate and net trade-in value described in the <i>Itemization of Amount Financed</i> . <input type="checkbox"/> You agree to make deferred down payments as set forth in your Payment Schedule.	
<input checked="" type="checkbox"/> Additional Fees. You agree to pay the following additional fee(s):	
<input checked="" type="checkbox"/> A nonrefundable Documentation Fee of \$ 15.00 <input type="checkbox"/> A nonrefundable Convenience Fee of \$ 0.00 <input checked="" type="checkbox"/> A nonrefundable Notary Fee of \$ 5.00 <input checked="" type="checkbox"/> A nonrefundable Waste Tire Fee of \$ 21.00 <input type="checkbox"/> An additional <input type="checkbox"/> refundable <input type="checkbox"/> nonrefundable fee of \$ 0.00	
These fees will be <input type="checkbox"/> paid in cash. <input checked="" type="checkbox"/> financed over the term of the Contract. <input type="checkbox"/> paid proportionally with each payment.	
<div style="display: flex; justify-content: space-between;"> <div> <small>Retail Installment Contract-LA Not for use in transactions secured by a dwelling. Bankers Systems™ Wolters Kluwer Financial Services © 1995, 2010</small> </div> <div style="text-align: right;"> <div style="background-color: yellow; padding: 2px;">RSSIMVLFZLA 10/31/2010</div> <div>Page 1 of 5</div> </div> </div>	
Customers Initial Here	

Itemization of Amount Financed

a. Cash Price of Vehicle, etc. (incl. sales tax of \$ 3,150.00)	\$ 28,150.00
b. Trade-in allowance	\$ 0.00
c. Less: Amount owing, paid to (includes k): N/A	\$ 0.00
d. Net trade-in (b-c; if negative, enter \$0 here and enter the amount on line k)	\$ 0.00
e. Cash payment	\$ 5,000.00
f. Manufacturer's rebate	\$ 0.00
g. Deferred down payment	\$ 0.00
h. Other down payment (describe) N/A	\$ 0.00
i. Down Payment (d+e+f+g+h)	\$ 5,000.00
j. Unpaid balance of Cash Price (a-i)	\$ 23,150.00
k. Financed trade-in balance (see line d)	\$ 0.00
l. Paid to public officials, including filing fees	\$ 40.00
m. Insurance premiums paid to insurance company(ies)	\$ 0.00
n. Service Contract, paid to: N/A	\$ 0.00
o. Documentation Fee paid to Seller	\$ 15.00
p. Notary Fee	\$ 5.00
q. Waste Tire Fee	\$ 21.00
r. N/A	\$ 0.00
s. N/A	\$ 0.00
t. N/A	\$ 0.00
u. N/A	\$ 0.00
v. Total Other Charges/Amts Paid (k thru u)	\$ 81.00
w. Prepaid Finance Charge	\$ 0.00
x. Amount Financed (j+v-w)	\$ 23,231.00

We may retain or receive a portion of any amounts paid to others.

Insurance Disclosures

Credit Insurance. Credit life insurance pays all or part of the amount you owe under this Contract if you die. The insurance pays only the amount you would owe if you paid all your payments on time. Credit disability pays all or part of the payments due under this contract while you are disabled. This insurance does not cover any increase in your payment or in the number of payments. See the policies or certificates from the named insurance companies for the details of the coverage these types of insurance provide.

By: N/A N/A
DOB

By: N/A N/A
DOB

Property Insurance. You must insure the Property. You may purchase or provide the insurance through any insurance company reasonably acceptable to us. The collision coverage deductible may not exceed \$ 500.00. If you get insurance from or through us you will pay \$ 0.00 for N/A of coverage.

This premium is calculated as follows:

☐ \$ 0.00 Deductible, Collision Cov. \$ 0.00
☐ \$ 0.00 Deductible, Comprehensive \$ 0.00
☐ Fire-Theft and Combined Additional Cov. \$ 0.00
☐ N/A \$ 0.00

☐ Liability insurance is provided or obtained by Seller.

☐ All motorists are required by law to be covered by an automobile liability policy with legally prescribed liability limits that exceed the liability limits of the policy provided. Failure to obtain liability insurance in legally prescribed amounts may result in penalties, including suspension or revocation of driving privileges.

☐ The automobile liability policy sold to you in connection with this Contract satisfies Louisiana's legally prescribed liability limits.

☒ **Liability insurance is not provided or obtained by Seller.** Any insurance referred to in this contract does not include coverage for personal liability and property damage caused to others. The insurance will not provide the coverage required by Louisiana law (see chapter 5 of Title 32 of the Louisiana Revised Statutes of 1950, La.R.S. section 32:851, et seq.). Louisiana law requires motorists to be covered by an automobile liability policy with legally prescribed policy limits. Failure to obtain insurance that meets those limits will subject you to penalties which may include the suspension or revocation of driving privileges.

☐ **Single-Interest Insurance.** You must purchase single-interest insurance as part of this sale transaction. You may purchase the coverage from a company of your choice.

Buyer has arranged insurance on the motor vehicle.		a. Rebates <u>N/A</u>	\$ (<u>0.00</u>)
Insurance Company		b. Rebates <u>N/A</u>	\$ (<u>0.00</u>)
Policy No.		c. Rebates <u>N/A</u>	\$ (<u>0.00</u>)
		d. Rebates <u>N/A</u>	\$ (<u>0.00</u>)
		e. Other <u>N/A</u>	\$ (<u>0.00</u>)
Trade-In Information		4. TRADE-IN ALLOWANCE	\$ (<u>0.00</u>)
Trade-in 1	VIN	5. TOTAL SUBJECT TO SALES TAX	\$ <u>25,000.00</u>
Year	Odometer Reading	6. SALES TAX <u>12.60</u> %	\$ <u>3,150.00</u>
Make	Payoff	7. LICENSE, TITLE AND OTHER FEES	
Model	Payoff Approved by	a. License, Reg., Title, ELT	\$ <u>15.00</u>
License Number		b. Inspection, Temp Tag	\$ <u>10.00</u>
Lienholder Name		c. Recordation	\$ <u>0.00</u>
Trade-in 2	VIN	d. <u>Tire Disposal</u>	\$ <u>21.00</u>
Year	Odometer Reading	e. Documentation and Compliance	\$ <u>15.00</u>
Make	Payoff	f. Convenience	\$ <u>0.00</u>
Model	Payoff Approved by	g. Notary	\$ <u>5.00</u>
License Number		h. <u>Registration Fee</u>	\$ <u>15.00</u>
Lienholder Name		i. <u>N/A</u>	\$ <u>0.00</u>
Trade-in 3	VIN	8. NON-TAXABLE PRODUCTS	
Year	Odometer Reading	a. <u>N/A</u>	\$ <u>0.00</u>
Make	Payoff	b. <u>N/A</u>	\$ <u>0.00</u>
Model	Payoff Approved by	c. <u>N/A</u>	\$ <u>0.00</u>
License Number		d. <u>N/A</u>	\$ <u>0.00</u>
Lienholder Name		9. TOTAL	\$ <u>0.00</u>
		10. TRADE PAYOFF	\$ <u>0.00</u>
		11. CASH DOWN PAYMENT	\$ (<u>5,000.00</u>)
		12. DEFERRED DOWN PAYMENT	\$ (<u>0.00</u>)
		13. BALANCE DUE	\$ <u>23,231.00</u>

Buyers Order LA
Bankers Systems™
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BUY-ORDER LA 10/31/2010
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Pending/Decline Lender Callbacks Reset Values

Based on feedback we received from some lenders wanting to communicate some aspects of a decision on pending applications, we updated the portal so that lender callback fields are no longer reset when the decision is set to Pending or Declined. Previously, for some lenders, the callback values were set to zero when the decision was Pending or Declined. After the update, the fields below keep their values (as sent by the lender in their callback) regardless of the decision:

- Buy Rate
- Max Rate
- Max Term
- Advance Amount
- Max LTV
- Max Loan Amount
- Max Payment
- Max VSC

- Max GAP
- Max Back-End
- Min Cash Down
- Acq Fee

After the update, all fields keep their values regardless of the decision setting.

The following lenders are affected:

- Ally (including the Ally CT program)
- America's First Credit Union
- Bank of America
- CUAC Non-Auto program
- First Internet Bank
- Georgia's Own Credit Union
- MB Financial
- United Auto Credit (UAC)

App ID: 1012940 Customer Name: TEST RULES

General
Structure
Lenders
Forms
Notes
E-Files BETA

Refresh
Add Note
Mark In-Transit
Mark Dead
Submit To Lenders
Clone Application

Lender:	First Internet Bank of Indiana - RV	MBF RV Program	BOA RV Indirect	ALLY RV Program
Transmission Status:	COMPLETED 3/9/2016 02:25 PM (dnaquin)	COMPLETED 3/9/2016 02:25 PM (dnaquin)	COMPLETED 3/9/2016 02:25 PM (dnaquin)	COMPLETED 3/9/2016 02:25 PM (dnaquin)
Lender AppID:	1709	-	39874705	0
Analyst Name:	-	-	Julie Burnett - Spec	-
Analyst Phone:	-	-	-	-
Decision:	PENDING (Tier B)	PENDING	DECLINED 3/9/2016 2:29 PM	PENDING
Expiration Date:	-	-	-	-
Buy Rate:	5.00%	-	4.50%	-
Max Rate:	5.75%	-	-	-
Max Term:	72 mths	-	180 mths	-
Advance Amount:	-	-	-	-
Max LTV:	-	-	-	-
Max Loan Amount:	-	-	-	-
Max Payment:	-	-	-	-
Max VSC:	-	-	-	-
Max GAP:	-	-	-	-
Max Back-End:	-	\$4,081.50	-	-
Min Cash Down:	-	-	-	-
Acq Fee:	-	-	-	-
Trade Equity:	-	-	-	-
Special Stips:				
Submit Notes to Lender:	<div style="border: 1px solid black; padding: 2px 5px; display: inline-block;">Send Message</div>	-	Show Messaging History <div style="border: 1px solid black; padding: 2px 5px; display: inline-block;">Send Message</div>	<div style="border: 1px solid black; padding: 2px 5px; display: inline-block;">Send Message</div>
Notes:		Application processed successfully.	Number of accounts ever 90 days or more past due and derogatory public records, . Insufficient income for amount of credit requested, . Low percent of accounts never delinquent in your credit bureau report, . High usage of revolving credit limits or lack of revolving credit, . (904) 428-1730	Application processed successfully.
SELECT CALLBACK:	-	-	-	-

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