



**AppOne**

## EXTERNAL Release Notes

January 21, 2016 Deployment

**Publication Information / Version**

Full Product Name: AppOne

Document Title: EXTERNAL

Software Version Information: 2015.5

Document Version Information: 1.0

Release Date: January 21, 2016

**Distributed Subject to Terms of a License or other Agreement**

The contents of this publication, including its appendices, exhibits, and other attachments, as updated or revised, are highly confidential and proprietary to Wolters Kluwer Financial Services, Inc. or its subsidiaries or affiliates (“Wolters Kluwer Financial Services”). This publication is distributed pursuant to a Non-Disclosure Agreement, Evaluation Agreement, License Agreement and/or other similar agreement(s) with Wolters Kluwer Financial Services, Inc. or its subsidiary or affiliate. Unless otherwise specifically provided in such agreement(s), the reproduction of this publication is strictly prohibited. Use and distribution of this publication are also subject to the responsibilities and obligations of such agreement(s), which require confidential treatment of this publication and its contents.

Information in this guide is subject to change without notice and does not represent a commitment on the part of Wolters Kluwer Financial Services.

**Do Not Reproduce or Transmit**

Unless otherwise specifically authorized in the agreement or license under which this publication has been provided, no part of this publication may be posted, played, transmitted, distributed, copied or reproduced in any form or by any means, electronic or mechanical, including photocopying, recording, or retaining on any information storage and retrieval system, without prior written permission from Wolters Kluwer Financial Services.

Requests for permission to reproduce content should be directed to Wolters Kluwer Financial Services, Inc., Corporate Legal Department, by telephone at 1-800-397-2341.

**Not a Substitute for Legal Advice**

This publication is intended to provide accurate and authoritative information about the subject matter covered based upon information available at the time of publication. Examples given in this publication are for illustrative purposes only.

Development of this publication and the software (including forms, disclosures, reports, and other documents generated by the software) or other products that it describes was based on Wolters Kluwer Financial Services' understanding of various laws, regulations and commentaries. Wolters Kluwer Financial Services cannot and does not guarantee that its understanding is correct.

This publication is not intended, and should not be used, as a substitute for legal, accounting, or other professional advice. Wolters Kluwer Financial Services is not engaged in providing legal, accounting or other professional services. If legal or other professional assistance is required, you should seek the services of a competent professional. We encourage you to seek the advice of your own attorney concerning all legal issues involving the use of this publication and any products described in this publication. If your interpretations or your counsel's interpretations are contrary to those expressed in this publication, you should of course, follow your/your counsel's interpretations.

The following notice is required by law:

**WOLTERS KLUWER FINANCIAL SERVICES' PRODUCTS AND SERVICES ARE NOT A SUBSTITUTE FOR THE ADVICE OF AN ATTORNEY.**

**Warranty Disclaimer**

Except only for the warranties (if any) expressly set forth in the agreement(s) under which this publication is provided (i.e., your agreement or license for the described product), this publication is provided “as is”, and Wolters Kluwer Financial Services makes no warranty, express, implied, by description, by sample or otherwise, and in particular and without limitation, makes no implied warranties of merchantability or fitness for purpose. No modifications to this Warranty Disclaimer are authorized unless in writing and signed by the President or a Vice President of the Wolters Kluwer Financial Services entity licensing the product described in this publication.

**Attributions and Acknowledgements**

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

AppOne® and DocOne® are the registered trademarks of Wolters Kluwer Financial Services, Inc. All other trademarks are the property of their respective owners.

**Copyright Information**

© 2016 Wolters Kluwer Financial Services, St. Cloud, Minnesota

This publication is the confidential information of Wolters Kluwer Financial Services. Distribution of this publication is subject to restrictions in the license or agreement under which this publication is provided to authorized Wolters Kluwer Financial Institution customers.

All rights reserved.

# Table of Contents

Table of Contents ..... iii

Bank of America - Max Advance Callback Rule Change..... 1



**Note:**

The update was deployed on January 21, 2016.

## Bank of America - Max Advance Callback Rule Change

We modified the Bank of America callbacks to display the Max Advance and not the LTV in the Max Advance/LTV field. This is a temporary modification until the 2/21 release, when Max Advance/LTV will become separate fields.

Lender:	BOA RV Indirect
Transmission Status:	COMPLETED
Transmission Date:	1/21/2016 12:52 PM (kristie.meagher)
Lender AppID:	40017990
Analyst Name:	Jay DeAndrade - Spec
Analyst Phone:	
Decision:	APPROVED
Expiration Date:	1/21/2016 1:35 PM
Buy Rate:	3.50%
Max Rate:	5.50%
Max Term:	180 mths
Max Advance/LTV:	\$31,899.00
Max Loan Amount:	\$9,999,999.00
Max Payment:	
Max VSC:	\$10,000.00
Max GAP:	\$2,500.00
Max Back-End:	
Min Cash Down:	
Acq Fee:	
Trade Equity:	
Special Slips:	Invoice needed for funding equal to or greater than \$75603.
Submit Notes to Lender:	<a href="#">Show Messaging History</a>
Notes:	New. All approved loan amounts include tax, title, license, FL documentary stamps, and fees. Total approved back-end allowed: 15% of Invoice (New) or Collateral Value (Used), subject to Max LTV Guidelines. This decision expires on 19-FEB-16. (904) 428-1733
SELECT CALLBACK:	SELECT/PRINT

  

APP #1011119 Callback #100003634 - Internet Explorer			
Lender: Bank of America, N.A.			
Dealer Name: BOA-NC		Customer Name: NORTH CAROLINA INDIV	
App #:	1011119	Transmission #:	100003634
Lender AppID:	40017990	Analyst Name:	Jay DeAndrade - Spec
Buy Rate:	3.50%	Max Rate:	5.50%
Max Advance/LTV:	\$31,899.00	Max Pmt:	
Min Cash:		Max VSC:	\$10,000.00
Max Back-End:		Acq Fee:	(\$0.00)
Callback Date:	1/21/2016 1:35:56 PM	Tier:	
Decision:	APPROVED	Analyst Phone #:	
Max Term:	180 mths	Max Loan Amt:	
Max GAP:	\$2,500.00	Max Credit Insurance:	
<b>Notes:</b>			
<ul style="list-style-type: none"><li>(904) 428-1733</li><li>New</li><li>All approved loan amounts include tax, title, license, FL documentary stamps, and fees. Total approved back-end allowed: 15% of Invoice (New) or Collateral Value (Used), subject to Max LTV Guidelines.</li><li>This decision expires on 19-FEB-16</li></ul>			
<b>Funding Slips:</b>			
<ul style="list-style-type: none"><li>Invoice needed for funding equal to or greater than \$75603.</li><li>Buyers Order/Bill of Sale (fully completed &amp; signed by all parties)</li><li>Insurance policy/binder to include effective date, policy #, agent phone #, loss payee, amount of coverage and deductible. (Coverage should be equal or greater than the amount financed with a minimum deductible of no more than 2% or \$1,000.00, whichever is greater.)</li><li>Copy of title applications for Boat, Motor, Trailer or Recreational Vehicle signed by all parties or Bank of America Guarantee of Lien (required for all titled collateral)</li><li>All conditions/stipulations of approval must be met and information attached along with copy of the Approval Sheet</li></ul>			

**About Wolters Kluwer Financial Services** - Whether complying with regulatory requirements or managing financial transactions, addressing a single key risk, or working toward a holistic enterprise risk management strategy, Wolters Kluwer Financial Services works with more than 15,000 customers worldwide to help them successfully navigate regulatory complexity, optimize risk and financial performance, and manage data to support critical decisions. Wolters Kluwer Financial Services provides risk management, compliance, finance and audit solutions that help financial organizations improve efficiency and effectiveness across their enterprise. With more than 30 offices in 20 countries, the company's prominent brands include: AppOne®, ARC Logics®, AuthenticWeb™, Bankers Systems, Capital Changes, CASH Suite™, FRSGlobal, FinArch, GainsKeeper®, NILS®, TeamMate®, Uniform Forms™, and VMP® Mortgage Solutions. Wolters Kluwer Financial Services is part of **Wolters Kluwer**, a leading global information services and solutions provider with annual revenues of (2014) €3.6 billion (\$4.9 billion) and approximately 19,000 employees worldwide. Please visit our [website](http://WoltersKluwerFS.com) for more information.

**Wolters Kluwer Financial Services**  
6815 Saukview Drive  
St. Cloud, MN 56303  
Toll-free: 800.274.2711

To learn more visit **WoltersKluwerFS.com.**

© 2014 Wolters Kluwer Financial Services, Inc. All Rights Reserved.