



AppOne

Auto EXTERNAL Release Notes

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Note:

The updates were deployed on June 16, 2015.

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			
<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 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	

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:	<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:	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	

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:	\$15,000.00
Trade-In Allowance:	\$0.00
Trade-In Payoff:	\$0.00
Sales/Other Tax: <input type="text" value="net"/> <input type="text" value="8.250000 %"/>	\$1,237.50 <input type="checkbox"/> manual override
Rebate:	\$0.00
Total Cash Down:	\$0.00 Deferred Down Payment?
Net Purchase:	\$16,237.50

Public Officials & Fees

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

Back-End Products

Add/Change Back-End Products

Rate & Terms

# of Payments:	60	Monthly
Rate:	9.00 %	
Contract Date:	6/15/2016	
Days to First Payment:	45	
First Payment Date:	07/30/2015	
Last Payment Date:	06/30/2020	

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 bar

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: <input type="text" value="net"/> <input type="text" value="6.500000 %"/>	\$617.50 <input type="checkbox"/> 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	<input type="checkbox"/> tax
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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? ×

Payable in payments of beginning

Update

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

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