



Expere Knowledge Base - Consumer Lending Transaction Guide (with TRIDs)

Consumer Direct and Home Equity
Lending Content

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U.S. Patent is pending on the product described in this publication.

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Table of Contents

Overview	4
Consumer Direct Lending.....	5
Alabama Transactions.....	5
Open-End Personal Line of Credit.....	5
Florida Transactions	6
Closed-End Boat, Motor, and Trailer Loan.....	6
Open-End Personal Line of Credit	8
Georgia Transactions.....	10
Open-End Over Draft Line of Credit	10
Closed-End Motor Vehicle Loan	11
South Carolina.....	13
Closed-End Unsecured Loan	13
Tennessee Transactions	14
Closed-End Motor Vehicle Loan	14
Home Equity Content.....	16
California Transactions	16
Closed-End Refinance Loan	16
Illinois Transactions	20
Closed-End Mobile Home as Residence Loan	20
Closed-End Home Equity Loan with Balloon Payment	21
Closed-End Single Pay Loan.....	25
Open-End Home Equity - Fixed Rate Line of Credit	26
Texas Transactions	30
Open-End Home Equity - Line of Credit	32

Expere Knowledge Base Sample Transactions

Overview

The Expere Knowledge Base Sample Transactions are intended as an aid when implementing the Expere Integrated Enterprise solution. The data in the transactions are (for the most part) representative of what a financial institution might see in a typical transaction with some less common elements added for interest. Calculations are passed as data rather than being calculated by the Expere IE engine; therefore, such amounts should not be used to measure the accuracy of any computational content. *No warranty is made in connection with this Transaction Guide.*

Each transaction provides a customer scenario, relevant financial institution policies, and a table containing transaction characteristics. The file reference is also provided for each transaction. The naming convention for the .xml file uses abbreviations, each of which is separated by an underscore character, to describe characteristics of the transaction. Generally, the order of the characteristics is: the type of transaction (open-end or closed-end), state of applicable law, type of transaction, interest rate type, special features, secured or unsecured, collateral property state. The order depends on other transaction characteristics.

- Open-end (OE) or Closed-end (CE)
- State of applicable law (IL, MN, WI)
- Type of transaction, such as personal line of credit (PCL), motor vehicle (MV), boat, motor, trailer (BMT), home equity (HE), and bridge (Brdg)
- Rate type: fixed rate (FR) or variable rate (VR)
- State where collateral property is located

Other transactions characteristics may also be included in the file name. For example, a home equity loan may be characterized as a non-purchase money loan (NPM) and may indicate whether it is a first lien (FL) or second lien (SL) loan. The file reference also indicates if a preferred rate (PR) is available, whether it is a single payment loan (Singlepay), and whether there is a pre-computed balloon payment (BALL).

Document Instancing

Document Instancing is a feature of the Expere Knowledge Base that specifies whether the Expere Document Engine should produce one document for the transaction or one for each party to the transaction.

Consumer Direct Lending

Alabama Transactions

Open-End Personal Line of Credit

Scenario

This transaction is for an open-end first lien personal line of credit with a fixed interest rate. Secured collateral property is located in the state of Alabama. A separate Truth-in-Lending Disclosure-Open End does not select because the credit limit exceeds the threshold amount.

Transaction Characteristics

Transaction File Ref.	Tran7_OE_AL_PLC_FR_SecuredAL.xml
Exportation of Interest Rate	No
Applicable Law State	AL
Applicable Loan Act	N/A
Loan Stage	New
Lien	First
Loan Term	4 year draw period, 2 year repayment period
Payment Method	Minimum payment of \$100.00/month during the draw period and accrued interest plus 5% of principal during the repayment period. Borrower must pay the entire outstanding Loan Account Balance at end of term if any amount is still owed.
Borrowers	One married individual; One trust
Non-Borrowing Owners	Single non-applicant owner
Co-signer	N/A
Rate Type	Fixed rate.
Advance Method	Special checks; in person; internet; card; telephone
Payment Frequency	Monthly during the draw and repayment periods
Draw Period	4 years
Repayment Period	2 years

Credit Insurance	No
Property Insurance Required	Yes (solicited by lender)
Collateral Type	Motor vehicle (owned by the non-applicant), Certificate of Deposit (uncertificated) and 10 shares of IBM stock (certificated stock)
Fees	There is a late charge of \$26.00 if payment is more than 10 days late and a \$26.00 over-the- credit-limit fee.

Document List

The transaction will return the following documents:

1. Agreement To Provide Insurance
2. Assignment Of Deposit Or Share Account
3. Authorization Document
4. Choice of Insurance
5. Collateral Receipt
6. Credit Agreement-PL-Fixed Draw & Repay
7. Disbursement Authorization
8. Extension Of Credit Secured By Margin Stock Bank
9. Extension of Credit Secured By Margin Stock Bank - Exhibit
10. Motor Vehicle Power of Attorney-AL
11. Motor Vehicle Title Application AL
12. Notice Regarding Inaccurate Information (instance 1)
13. Notice Regarding Inaccurate Information (instance 2)
14. Request for Taxpayer ID Number W9 (instance 1)
15. Request for Taxpayer ID Number W9 (instance 2)
16. Risk Based Pricing Notice Credit Score Not 1-4 RE Secured
17. Security Agreement-Consumer-AL
18. Stock Bond Power
19. Trustee Acknowledgment
20. Universal Credit Application

Florida Transactions

Closed-End Boat, Motor, and Trailer Loan

Scenario

This transaction is for a closed-end first lien boat, motor, and trailer purchase money loan with a fixed interest rate and interest-only monthly payments until the last payment. The last payment is a balloon payment for the full amount of principal and remaining interest. A preferred rate is given for

employment. Collateral property is located in the state of Florida. In our test, the Note, Security Agreement and Truth-in-Lending Disclosure are created as separate documents.

Transaction Characteristics

Transaction File Ref.	Tran3_CE_FL_BMT_PM_FR_FL.xml
Exportation of Interest Rate	No
Applicable Law State	FL
Applicable Loan Act	N/A
Loan Stage	New
Lien	First
Purchase Money	Yes
Loan Term	10 years
Payment Method	Monthly interest-only payments until the last payment. The last payment is a balloon payment for the full amount of principal and remaining interest
Other Payment Terms	Borrower is an executive employee of the lender
Borrowers	One borrower (married individual) and there is one non-applicant spouse
Non-Borrowing Owners	N/A
Co-signer	N/A
Rate Type	Fixed rate.
Preferred Rate	1% discount for being employed by lender.
Payment Frequency	Monthly interest-only payments with the final payment equal to the principal and any remaining interest at maturity.
Accrual Method	Actual / 365
Credit Insurance	No
Property Insurance Required	Yes (solicited by lender)
Collateral Type	Boat, motor, and trailer
Fees	There is a loan administration fee of \$100.00 and a late charge of 5% of unpaid amount up to a maximum of \$10.00 on each installment that is more than 10 days late. A returned check charge

	of \$15.00 also applies.
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Document List

The transaction will return the following documents:

1. Agreement to Provide Insurance (instance 1)
2. Agreement to Provide Insurance (instance 2)
3. Agreement to Provide Insurance (instance 3)
4. Automatic Transfer Authorization Plain Language
5. Choice of Insurance Notice
6. Disbursement Authorization
7. Federal Regulation O Addendum
8. Insurance Disclosure-FL
9. Insurance Notice FL-HECDL
10. Motor Vehicle Power of Attorney FL (instance 1 for boat)
11. Motor Vehicle Power of Attorney FL (instance 2 for trailer)
12. Motor Vehicle Title Application FL (instance 1 for boat)
13. Motor Vehicle Title Application FL (instance 2 for trailer)
14. Note Consumer
15. Notice Regarding Inaccurate Information Lending
16. Request for Taxpayer ID Number W9
17. Risk Based Pricing Notice Credit Score Not Available
18. Security Agreement Consumer
19. Truth in Lending Disclosure Non-Dwelling
20. UCC Financing Statement - IACA 0713
21. Universal Credit Application

Open-End Personal Line of Credit

Scenario

This transaction is for an open-end first lien personal line of credit with a variable interest rate. Collateral property is located in the state of Florida.

Transaction Characteristics

Transaction File Ref.	Tran6_OE_FL_PCL_VR_secured_FL.xml
Exportation of Interest Rate	No
Applicable Law State	FL
Applicable Loan Act	N/A

Loan Stage	New
Lien	First
Loan Term	10 year draw and 2 year repayment only
Payment Method	Interest only during draw and amortize to monthly payments during repayment period
Borrowers	Single borrower
Co-signer	Single co-signer
Rate Type	Variable with monthly rate change frequency (after remaining fixed for one year with a discounted initial rate) and Wall Street Journal prime index. The lifetime floor rate is 4% and the lifetime ceiling rate is 20%. There are no periodic rate change caps.
Advance Method	Draw account balance below triggering balance of \$10,000
	Convenience checks Credit card used for purchases
Payment Frequency	Monthly
Draw Period	10 years
Repayment Period Required	2 years
Credit Insurance	No
Property Insurance Required	Yes (not solicited by lender)
Collateral Type	Life insurance policy, deposit account, and non-residential fishing boat
Fees	There is a transaction fee of \$10.00 and an annual maintenance fee of \$100.00. There is also a late charge of \$5.00 if payment is more than 10 days late. There is an over-the-credit limit fee of \$25.00.

Document List

The transaction will return the following documents:

1. Addendum Credit Agreement OL & PL Initial Interest Rate
2. Agreement To Provide Insurance
3. Assignment of Deposit or Share Account

4. Assignment of Life Insurance Policy
5. Automatic Withdrawal Addendum
6. Collateral Receipt
7. CoSigner Notice - Federal
8. Credit Agreement-PL-Variable_DrawRepay
9. Credit Report Authorization (instance 1)
10. Credit Report Authorization (instance 2)
11. Disbursement Authorization
12. Life Insurance Assignment Questionnaire
13. Motor Vehicle Notice of Lien FL
14. Notice Regarding Inaccurate Information (instance 1)
15. Notice Regarding Inaccurate Information (instance 2)
16. Notice-Unauthorized Use of Credit Cards
17. Request for Taxpayer ID Number W9 (instance 1)
18. Request for Taxpayer ID Number W9 (instance 2)
19. Risk Based Pricing Notice Credit Score Not Available
20. Security Agreement-Consumer (for boat)
21. TIL Disclosure - Open End
22. Universal Credit Application (instance 1)
23. Universal Credit Application (instance 2)
24. Your Choice Regarding Over The Credit Limit Coverage On Your Line Of Credit

Georgia Transactions

Open-End Over Draft Line of Credit

Scenario

This transaction is for an open-end overdraft line of credit with a variable rate and no collateral.

Transaction Characteristics

Transaction File Ref.	Tran5_OE_GA_OD_VA_Unsecured.XML
Exportation of Interest Rate	No
Applicable Law State	GA
Applicable Loan Act	N/A
Loan Stage	New
Loan Term	Evergreen
Payment Method	25% of the principal balance outstanding on the last day of the Billing Cycle

Borrowers	One unmarried borrower
Co-signer	One Individual
Rate Type	Variable Rate
Advance Method	Draw transaction account below \$0.00
Payment Frequency	Monthly
Draw Period	Evergreen
Credit Insurance	Yes
Fees	Transaction fee of \$10.00 for each advance. Late charge of \$5.00 if payment is more than 10 days late. Over-the-credit-limit fee of \$25.00.

Document List

The transaction will return the following documents:

1. Addendum-Credit Insurance
2. Choice of Insurance Notice
3. Co-Signer Notice-Federal
4. Credit Agreement-OL-Variable-Evergreen
5. Credit Report Authorization (instance 1)
6. Credit Report Authorization (instance 2)
7. Notice Regarding Inaccurate Information (instance 1)
8. Notice Regarding Inaccurate Information (instance 2)
9. Request for Taxpayer ID Number W9 (instance 1)
10. Request for Taxpayer ID Number W9 (instance 2)
11. Risk Based Pricing Notice Not 1-4 RE Secured
12. TIL Disclosure-Open End
13. Universal Credit Application

Closed-End Motor Vehicle Loan

Scenario

This transaction is for a closed-end first lien motor vehicle loan with a fixed interest rate. Collateral property is located in the state of Georgia. In our test, the note, security agreement and Truth-in-Lending disclosures are combined into a single document.

Transaction Characteristics

Transaction File Ref.	Tran1_CE_GA_MV_FR_GA.xml
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Exportation of Interest Rate	No
Applicable Law State	GA
Applicable Loan Act	N/A
Loan Stage	New
Lien	First
Purchase Money	Yes
Loan Term	6 years
Payment Method	Amortized with equal monthly installments
Borrowers	Two borrowers (husband and wife)
Non-Borrowing Owners	N/A
Co-signer	N/A
Rate Type	Fixed rate with simple interest.
Payment Frequency	Monthly
Accrual Method	Actual / Actual
Credit Insurance	No
Property Insurance Required	Yes (solicited by lender)
Collateral Type	Motor vehicle and life insurance policy
Fees	There is a loan fee of \$50.00, and a late charge of 5% of unpaid amount. The maximum total amount is \$10.00 on each installment that is more than 10 days late.

Document List

The transaction will return the following documents:

1. Agreement to Provide Insurance
2. Assignment Of Life Insurance Policy
3. Choice of Insurance Notice
4. Collateral Receipt
5. Disbursement Authorization
6. Federal Sale Of Insurance Disclosure
7. Life Insurance Assignment Questionnaire
8. Motor Vehicle Power of Attorney GA (instance 1)

9. Motor Vehicle Power of Attorney GA (instance 2)
10. Motor Vehicle Title Application GA
11. Note Disclosure And Security Agreement
12. Notice Regarding Inaccurate Information (instance 1)
13. Notice Regarding Inaccurate Information (instance 2)
14. Request for Taxpayer ID Number W9 (instance 1)
15. Request for Taxpayer ID Number W9 (instance 2)
16. Risk Based Pricing Notice Credit Score Not Available (instance 1)
17. Risk Based Pricing Notice Credit Score Not Available (instance 2)
18. Universal Credit Application

South Carolina

Closed-End Unsecured Loan

Scenario

This transaction is for a closed-end unsecured single payment loan with a variable interest rate. In our test, the note and Truth-in-Lending disclosures are combined into a single document.

Transaction Characteristics

Transaction File Ref.	Tran4_CE_SC_VR_UNSEC.xml
Exportation of Interest Rate	No
Applicable Law State	SC
Applicable Loan Act	N/A
Loan Stage	New
Lien	N/A
Purchase Money	N/A
Loan Term	1 year
Payment Method	Single payment at maturity
Borrowers	One borrower (individual)
Non-Borrowing Owners	N/A
Guarantors	One Single Individual
Co-signer	N/A

Rate Type	Variable rate with weekly rate change frequency and Wall Street Journal Prime Index. The lifetime floor rate is equal to 4% and the lifetime ceiling rate is equal to 20%.
Payment Frequency	Single payment of all interest and principal at maturity
Accrual Method	Actual / Actual
Credit Insurance	Yes (debt cancellation)
Property Insurance Required	N/A
Collateral Type	N/A
Fees	There is a loan administration fee of \$100.00. There is a Debt Cancellation Agreement Fee of \$120. There is a late charge of 5% of the unpaid portion of the installment with a minimum of \$5.00 and a maximum of \$25 if the payment is more than 10 days late. There is a minimum interest charge of \$75.

Document List

The transaction will return the following documents:

1. Credit Report Authorization (instance 1)
2. Credit Report Authorization (instance 2)
3. Debt Cancellation Disclosure
4. Disbursement Authorization
5. Guaranty Consumer No Garnish
6. Note Disclosure And Security Agreement
7. Notice of Negative Information (Pre-Sharing)
8. Notice Regarding Inaccurate Information
9. Request for Taxpayer ID Number W9 (instance 1)
10. Request for Taxpayer ID Number W9 (instance 2)
11. Risk Based Pricing Notice Credit Score Not Available
12. Universal Credit Application

Tennessee Transactions

Closed-End Motor Vehicle Loan

Scenario

This transaction is for a closed-end motor vehicle loan with a variable interest rate and balloon payment due at maturity. The loan is secured by a second lien on a motor vehicle and stock owned by non-borrowers. Collateral property is located in the state of Tennessee. In our test, the note, security agreement and Truth-in-Lending disclosures are created as separate documents.

Transaction Characteristics

Transaction File Ref.	Tran2_CE_TN_MV_VR_TN_Balloon.xml
Exportation of Interest Rate	No
Applicable Law State	TN
Applicable Loan Act	N/A
Loan Stage	New
Lien	Second
Purchase Money	No
Loan Term	4 years
Payment Method	Amortized with monthly payments and a balloon payment at the end of the term
Borrowers	One borrower and one trust
Non-Borrowing Owners	Two individuals
Co-signer	One individual
Rate Type	Variable rate, annual rate change frequency, and Wall Street Journal Prime Index. The lifetime floor rate is equal to the initial rate and the lifetime ceiling rate is 18%. There is a periodic rate change cap of 2%.
Payment Frequency	Monthly with balloon payment at the end of term.
Accrual Method	Actual / 365
Credit Insurance	No
Property Insurance Required	Yes (not solicited by lender)
Collateral Type	Motor vehicle and five shares of IBM stock (certificated)
Fees	There is a documentation fee of \$75.00 and a late charge of \$11.00 on each installment that is more than 10 days late.

Document List

The transaction will return the following documents:

1. Agreement To Provide Insurance
2. Authorization Document
3. Collateral Protection Notice-TN
4. Collateral Receipt
5. CoSigner Notice-Federal
6. Credit Report Authorization (instance 1)
7. Credit Report Authorization (instance 2)
8. Disbursement Authorization
9. Motor Vehicle Title Notification TN
10. Note-Consumer-TN
11. Notice Regarding Inaccurate Information (instance 1)
12. Notice Regarding Inaccurate Information (instance 2)
13. Notice Regarding Inaccurate Information (instance 3)
14. Request for Taxpayer ID Number W9 (instance 1)
15. Request for Taxpayer ID Number W9 (instance 2)
16. Request for Taxpayer ID Number W9 (instance 3)
17. Risk Based Pricing Notice Not 1-4RE Secured
18. Security Agreement-Consumer-TN (instance 1)
19. Security Agreement-Consumer-TN (Instance 2)
20. Stock Bond Power
21. TIL Disclosure-NonDwelling
22. Trustee Acknowledgment
23. Universal Credit Application (instance 1)
24. Universal Credit Application (instance 2)

Home Equity Content

California Transactions

Closed-End Refinance Loan

Scenario

This transaction is for a refinance of a first lien with a different lender and new money with a variable interest rate. TILA-RESPA applies and taxes and insurance will be escrowed. This transaction includes disclosures for Reg Z Section 32 (HOEPA), and the property is located in a flood zone.

Transaction Characteristics

Transaction File Ref.	HE_IDTran3_CE_CA_NPM_HE_FL_VR_PR_CA.xml
Applicable Law State	CA
Loan Stage	Refinance
Lien	First
Advance Type	Single
Loan Term	15 years
Payment Method	Installment
Other Payment Terms	First payment change after 6 payments, and then annual payment changes thereafter
Borrowers	1 borrower (married individual)
Non-Borrowing Owners	1 non-applicant spouse
Risk Based Pricing	Lender uses credit score proxy method
Rate Type	Variable rate using the 1 Year Treasury Index plus an 8% margin. The first rate change occurs after 6 payments and annually thereafter. There is a discounted interest rate for the first 6 months, which is a 0.50% rate reduction. The lifetime floor rate is equal to the initial market rate, and the lifetime ceiling rate is 10%. There are no periodic caps.
Payment Frequency	Monthly
Credit Insurance Applicable	No
Property Insurance Required	Yes
Flood Insurance Required	Yes
Collateral type	1 - 4 family dwelling which is the primary residence

Fees	<ul style="list-style-type: none"> • Discount Points \$2000 • Application fee \$50.00 • CLO access \$40.00 • Document preparation \$25.00 • Loan Origination \$450.00 • Processing \$125.33 • Underwriting \$400.00 • Appraisal \$450.25 • 2nd appraisal \$330.00 • Credit reports \$48.50 • Flood certification \$18.00 • Flood determination \$75 • Flood insurance monitoring \$67.32 • Abstract or title search \$75 • Settlement agent fee \$75.00 • Title examination \$75.00 • Title preparation fee \$30.50 • Courier \$23.00 • Lender's title insurance \$65.00 • Owner's title insurance \$350.00 • Notary \$19.00 • Recording fee \$45.00 • Radon inspection \$45.00 • Survey \$21.00 • Utility connection inspection \$65.00 • State tax stamps \$475.00 • Homeowner's insurance \$100.00 • HOA dues \$40.00 • HOA special assessment \$75.00 • Property taxes (prepaid) \$400.00 • Attorneys fee \$275.00 • Environmental inspection \$125.00 • Foundation inspection \$150.00 • Mold inspection \$80.00
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	<ul style="list-style-type: none"> • County tax/stamps \$475.00 • Lender's inspection \$50.00 • Tax Service \$75.00 • Pest inspection \$25.00
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Document List

The transaction will return the following documents:

1. Adjustable Rate Mortgage Program Disclosure
2. Affiliated Business Arrangement Disclosure
3. Agreement to Provide Insurance
4. Assignment of Real Estate Security Instrument
5. Borrowers Certification and Authorization
6. Borrowers Signature Authorization
7. California Addendum to Application
8. Closing Disclosure (instance 1)
9. Closing Disclosure (instance 2)
10. Closing Disclosure Addendum (Instance 1)
11. Closing Disclosure Addendum (Instance 2)
12. Consumer Caution And Home Ownership Counseling Notice-CA
13. Consumer Handbook on Adjustable Rate Mortgages
14. Deed of Trust-Closed End-CA
15. Errors And Omissions Agreement
16. Escrow Account Disclosure
17. Escrow Account Disclosure-CA
18. Fair Lending Notice-CA
19. Flood Insurance Coverage Disclosure
20. Housing Counseling Agencies Notice-HE
21. Initial Interest Rate Adjustment Notice
22. Insurance Notice Policy Limit-CA
23. Interim Interest Payment Disclosure-CA-HE
24. Loan Estimate
25. Loan Estimate Addendum
26. Mortgage Disclosure Regulation Z 32-0114
27. Mortgage Interest Statement 1098
28. Note Consumer
29. Notice of Right of Rescission (instance 1)
30. Notice of Right of Rescission (instance 2)
31. Notice of Right of Rescission Copy 2 (instance 1)
32. Notice of Right of Rescission Copy 2 (instance 2)
33. Notice of Right of Rescission Copy 3 (instance 1)
34. Notice of Right of Rescission Copy 3 (instance 2)
35. Notice of Servicing Transfer HE
36. Notice of Special Flood Hazards And Availability Of Federal Disaster Relief Assistance
37. Notice Regarding Inaccurate Information
38. Notice to Assignee-0114
39. Notice to Home Loan Applicant-CA

- 40. Request for Taxpayer ID Number W9
- 41. Risk Based Pricing Notice Alternate for Residential Real Property
- 42. Standard Flood Hazard Determination
- 43. Universal Credit Application Real Estate
- 44. Written List of Providers

Illinois Transactions

Closed-End Mobile Home as Residence Loan

Scenario

This transaction is for a closed-end purchase money loan secured by a first lien on a mobile home used as a primary residence. RESPA does not apply.

Transaction Characteristics

Transaction File Ref.	Tran5_CE_IL_PM_HE_FL_FR_MobileHomeAsResidence_IL.xml
Applicable Law State	IL
Loan Stage	New
Lien	First
Advance Type	Single
Two Phase Two Rate	No
Loan Term	10 years
Payment Method	Installment
Borrowers	2 borrowers (husband and wife)
Co-signer	No Co-signers
Rate Type	Fixed Rate
Payment Frequency	Quarterly
Credit Insurance Applicable	No
Flood Insurance Required	No

Property Insurance Required	Yes
Collateral type	Mobile Home used as a primary residence
Fees	<ul style="list-style-type: none"> • Public officials \$25.00 • Loan fee \$100.00 • Property inspection \$36.00

Document List

The transaction will return the following documents:

1. Agreement to Provide Insurance
2. Choice of Insurance Notice
3. Collateral Protection Insurance Notice-IL
4. Federal Sale Of Insurance Disclosure
5. Itemization of Amount Financed
6. Note Consumer-IL
7. Notice Of Right To Receive Copy Of Appraisal-0114 (instance 1)
8. Notice Of Right To Receive Copy Of Appraisal-0114 (instance 2)
9. Notice Regarding Inaccurate Information (instance 1)
10. Notice Regarding Inaccurate Information (instance 2)
11. Request for Taxpayer ID Number W9 (instance 1)
12. Request for Taxpayer ID Number W9 (instance 2)
13. Risk Based Pricing Notice Not 1-4 RE Secured (instance 1)
14. Risk Based Pricing Notice Not 1-4 RE Secured (instance 2)
15. Security Agreement-Consumer
16. Standard Flood Hazard Determination
17. TIL Disclosure-Dwelling-Fixed
18. UCC Financing Statement IACA-IL-0713
19. Universal Credit Application
20. Universal Credit Application-Supplement

Closed-End Home Equity Loan with Balloon Payment

Scenario

This transaction is for a closed-end home equity loan secured by a second lien with a fixed interest rate and a balloon payment. The property is owned by an Illinois Land Trust located in the state of Illinois. This transaction is subject to TILA-RESPA.

Transaction Characteristics

Transaction File Ref.	HE_IDTran07_CE_IL_NPM_HE_SL_FR_BALL_LANDTRUST_IL
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Applicable Law State	IL
Lien	Second
Advance Type	Single
Two Phase Two Rate	No
Loan Term	20 year
Payment Method	Monthly installment with a balloon payment due at maturity
Other Payment Terms	\$25.00 late charge after 15 days
Borrowers	2 individual borrowers
Guarantor	1 unmarried individual
Collateral Owner	Illinois Land Trust
Rate Type	Fixed rate
Payment Frequency	Monthly
Credit Insurance Required	No
Property Insurance Required	Yes - solicited
Collateral type	1 - 4 family dwelling (townhome PUD) which is the primary residence
Fees	<ul style="list-style-type: none"> • Origination charge \$500 on the Loan Estimate and the Closing Disclosure • Credit of \$(750.25) on the Loan Estimate and the Closing Disclosure • Notary \$12.25 • Lender's Inspection \$130.55 • Document Preparation \$14.55 • Appraisal \$350 on the Loan Estimate and the Closing Disclosure • Flood certification \$18 on the Loan Estimate and the Closing Disclosure • Credit Report \$25 on the Loan Estimate and the Closing Disclosure

Fees	<ul style="list-style-type: none"> • Homeowner's Insurance \$1200 on the Loan Estimate and the Closing Disclosure • Lender's Title Insurance \$450.00 on the Loan Estimate and Closing Disclosure • Property Report \$88.99 on the Loan Estimate and \$47.22 on the Closing Disclosure • Clearing Title \$67.22 on the Loan Estimate and \$75.75 on the Closing Disclosure • Owner's Title Insurance \$333.33 on the Loan Estimate and the Closing Disclosure • Government Recording Charges: Mortgage of \$42 on the Loan Estimate and \$45 on the Closing Disclosure • Transfer Taxes: Mortgage of \$475 on the Loan Estimate and the Closing Disclosure
	<ul style="list-style-type: none"> • Foundation Inspection \$0 on the Loan Estimate and \$60.50 on the Closing Disclosure • Survey \$50 on the Loan Estimate and \$49.50 on the Closing Disclosure • Environmental Inspection \$0 on the Loan Estimate and \$220.25 on the Closing Disclosure • Abstract or Title Search \$0 on the Loan Estimate and \$422.25 on the Closing Disclosure • Pest Inspection \$0 on the Loan Estimate and \$24.25 on the Closing Disclosure

Document List

The transaction will return the following documents:

1. Addendum to Loan Application (2 instances)
2. Agreement to Provide Insurance
3. Assignment of Real Estate Security Instrument
4. Borrowers Certification and Authorization
5. Borrowers Signature Authorization (instance 1)
6. Borrowers Signature Authorization (instance 2)
7. Choice of Insurance Notice
8. Closing Disclosure (2 instances)
9. Closing Disclosure Addendum (2 instances)
10. Collateral Protection Insurance Notice IL
11. Credit Report Authorization (instance 1)
12. Credit Report Authorization (instance 2)
13. Credit Report Authorization (instance 3)
14. Direction to Execute Documents IL
15. Errors and Omissions Agreement
16. Escrow Account Disclosure
17. Escrow Account Disclosure IL
18. Guaranty-Consumer
19. Housing Counseling Agencies Notice-HE
20. IRS W-9 (instance 1)
21. IRS W-9 (instance 2)
22. Land Trust Security Agreement-IL
23. Loan Estimate
24. Loan Estimate Addendum
25. Mortgage-Closed-End-IL
26. Form 1098 Mortgage Interest Statement (instance 1)
27. Form 1098 Mortgage Interest Statement (instance 2)
28. Note-Consumer
29. Notice of Negative Information (Pre-Sharing)
30. Notice of Right of Rescission (3 instances)
31. Notice of Right of Rescission Copy 2 (3 instances)
32. Notice of Right of Rescission Copy 3 (3 instances)
33. Notice of Servicing Transfer
34. Notice Regarding Inaccurate Information (instance 1)
35. Notice Regarding Inaccurate Information (instance 2)
36. Release of Real Estate Security Instrument
37. Risk Based Pricing Notice Alternate for Residential Real Estate (instance 1)
38. Risk Based Pricing Notice Alternate for Residential Real Estate (instance 1)
39. Standard Flood Hazard Determination
40. Title Insurance Disclosure-IL
41. Universal Credit Application Real Estate (instance 1)
42. Universal Credit Application Real Estate (instance 2)
43. Written List of Providers

Closed-End Single Pay Loan

Scenario

This transaction is for a vacant lot purchase also secured by a first lien on a motor vehicle with a single payment and fixed interest rate. RESPA does not apply.

Transaction Characteristics

Transaction File Ref.	Tran4_CE_MN_FL_FR_Singlepay_IL.xml
Applicable Law State	IL
Loan Stage	New
Lien	First
Advance Type	Single
Two Phase Two Rate	No
Loan Term	9 months
Payment Method	Single balloon payment at maturity
Borrowers	1 unmarried borrower and a revocable trust
Co-signer	1 individual
Risk Based Pricing	Lender uses the Alternate method
Rate Type	Fixed rate
Payment Frequency	Single payment
Credit Insurance Applicable	No
Flood Insurance Required	No
Collateral type	Raw land and lien on motor vehicle
Fees	<ul style="list-style-type: none">• Origination \$500.00• Credit report \$25.00• Lender's title insurance \$450.00• Closing fee \$250.00• Title search \$75.00• Recording fee \$45.00• County tax/stamps \$275.00

Document List

The transaction will return the following documents:

1. Addendum to Loan Application (instance 1)
2. Addendum to Loan Application (instance 2)
3. Assignment Of Real Estate Security Instrument
4. Authorization Document
5. Borrowers Certification And Authorization
6. Borrowers Signature Authorization (instance 1)
7. Borrowers Signature Authorization (instance 2)
8. Co-Signer Notice-Federal
9. Credit Report Authorization (instance 1)
10. Credit Report Authorization (instance 2)
11. Errors And Omissions Agreement
12. Itemization of Amount Financed
13. Mortgage-Closed End-IL
14. Mortgage Interest Statement 1098 (instance 1)
15. Mortgage Interest Statement 1098 (instance 2)
16. Note Consumer
17. Request for Taxpayer ID Number W9 (instance 1)
18. Request for Taxpayer ID Number W9 (instance 2)
19. Request for Taxpayer ID Number W9 (instance 3)
20. Risk Based Pricing Notice Not 1-4 RE Secured
21. Security Agreement-Consumer
22. TIL Disclosure-Dwelling-Fixed
23. Trustee Acknowledgment
24. Universal Credit Application Real Estate (instance 1)
25. Universal Credit Application Real Estate (instance 2)

Open-End Home Equity - Fixed Rate Line of Credit

Scenario

This transaction is for a fixed rate open-end home equity line of credit secured by a second lien on the borrower's primary residence. There is a draw period only and a preferred rate discount for employment and a deposit account. One of the borrowers is a Regulation O officer.

Transaction Characteristics

Transaction File Ref.	Tran2_OE_IL_NPM_HE_SL_FR_IL.xml
Applicable Law State	IL
Loan Stage	New
Lien	Second
Advance Type	Multiple

Loan Term	Open end credit draw period only for 5 years
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Payment Method	Draw period - the amount of accrued finance charges on the last day of the billing cycle plus \$25.00. Balance due at maturity.
Other Payments Terms	Maximum credit limit is \$50,000.00
Borrowers	Two unmarried individual borrowers
Non-Borrowing Owners	One unmarried individual
Risk Based Pricing	Lender uses the Alternate method (second borrower has no score)
Rate Type	Fixed rate with preferred rate discount of .5% for employment and .5% for deposit account.
Advance Methods	Credit Card
Billing Frequency	Monthly
Credit Insurance Applicable	No
Property Insurance Required	Yes
Collateral type	1 - 4 family dwelling
Fees	<p>Lender fees:</p> <ul style="list-style-type: none"> • Application \$150.00 • Maintenance \$25.00 <p>Third-party fees:</p> <ul style="list-style-type: none"> • Appraisal \$275.00 • Credit report \$25.00 • Documentation \$25.00 • Official \$150.00 • Title search \$75.00 <p>Credit Agreement fees:</p> <ul style="list-style-type: none"> • Late charge 4% of unpaid amount- 15 day grace period • Termination \$100.00 <p>Returned check charge \$10.00</p>

Document List

The transaction will return the following documents:

1. Addendum-Credit Agreement-HE-Preferred Rate
2. Addendum to Loan Application
3. Agreement To Provide Insurance
4. Assignment Of Real Estate Security Instrument
5. Automatic Withdrawal Addendum
6. Borrowers Certificate And Authorization
7. Borrowers Signature Authorization (instance 1)
8. Borrowers Signature Authorization (instance 2)
9. Collateral Protection Insurance Notice IL
10. Credit Agreement-HE-Fixed-Draw
11. Errors And Omissions Agreement
12. Federal Regulation O Addendum
13. Home Equity Line of Credit Pamphlet
14. Housing Counseling Agencies Notice-HE
15. Mortgage Interest Statement 1098 (instance 1)
16. Mortgage Interest Statement 1098 (instance 2)
17. Mortgage-Open End-IL
18. Notice Of Right Of Rescission
19. Notice Of Right Of Rescission Copy 2
20. Notice Of Right Of Rescission Copy 3
21. Notice Regarding Inaccurate Information (instance 1)
22. Notice Regarding Inaccurate Information (instance 2)
23. Notice To Home Loan Applicant
24. Notice-Unauthorized Use of Credit Cards
25. Release Of Real Estate Security Instrument
26. Request for Taxpayer ID Number W9 (instance 1)
27. Request for Taxpayer ID Number W9 (instance 2)
28. Risk Based Pricing Notice Alternate For Residential Real Property
29. Risk Based Pricing Notice Credit Score Not Available
30. Standard Flood Hazard Determination
31. Title Insurer Disclosure-IL
32. Universal Credit Application Real Estate

Texas Transactions

Closed-End Construction Loan Scenario

This transaction is for a closed-end purchase money (first lien) construction to perm loan with a variable interest rate. TILA-RESPA applies.

Transaction Characteristics

Transaction File Ref.	HE_IDTran6_CE_TX_PM_HE_FL_VR_TX_Cnstr.xml
Applicable Law State	TX
Loan Stage	New
Lien	First
Advance Type	Multiple
Two Phase Two Rate	Yes
Loan Term	Multiple advances for 1 year and repayment phase period of 21 years, 6 months .
Payment Method	For the draw period, there are payments of accrued interest. For the repayment period, payments are amortized over 246 months.
Other Payments Terms	Loan amount is \$300,000.00 (the maximum amount secured by the mortgage).
Borrowers	Two individual borrowers (unmarried)
Rate Type	Variable rate using the Wall Street Journal Prime Index plus a 1% margin. There is a 1% premium in the construction phase. The first rate change occurs after 3 months and every 3 months thereafter. The lifetime floor rate is equal to 4.25%, and the lifetime ceiling rate is 10%. There is an initial rate adjustment cap of 1% in the first phase and 2% in the second phase. After the initial adjustment, in the first phase the interest rate cannot increase more than 1% each year or decrease more than 2% each year. After the initial adjustment, the interest rate in the second phase cannot increase or decrease more than 2%.
Payment Frequency	Monthly
Draw Period	1 year
Repayment Period	21 years, 6 months
Credit Insurance Applicable	No
Property Insurance Required	Yes
Collateral type	1 - 4 family dwelling

Fees	<ul style="list-style-type: none"> • Origination \$2,643.00 • Appraisal \$350.00 • Credit report \$25.00 • Flood certification \$18.00 • Administrative Fee \$18.00 • Attorney's fee \$750.00 • Environmental inspection \$575.00 • CLO access \$25.00 • Lender's construction inspection \$322.00 • Notary fee \$32.00 • Processing fee \$125.00 • Homeowner's insurance \$601.33 • Property damage insurance \$250.25 • Fire & theft insurance \$750.00 • Easement insurance \$67.67 • Lender's title insurance \$200.00 • Bindery services \$450.06 • Title clearing fee \$330.05 • Title search \$500.07 • Update abstract \$105.08 • Title examination \$188.09 • Recording fee \$42.50 • County tax/stamps \$475.00 • Engineering services \$431.00 • Survey \$130.30 • Pest inspection \$134.00 • Building permit \$50.00 • Driveway permit \$22.55 • Code inspection \$77.88 <p>There is a late charge of 2% of late payment amount with a 15-day grace period.</p>
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Document List

The transaction will return the following documents:

1. Addendum to Loan Application (2 instances)
2. Adjustable Rate Mortgage Program Disclosure
3. Agreement to Provide Insurance
4. Assignment of Real Estate Security Instrument
5. Borrowers Certification and Authorization
6. Borrowers Signature Authorization (2 instances)
7. Builder's & Mechanic's Lien Contract-TX
8. Closing Disclosure (2 copies)
9. Closing Disclosure-Addendum (2 copies)
10. Collateral Protection Insurance Disclosure TX
11. Consent-Construction Contract Assignment
12. Construction Notice-TX
13. Consumer Handbook on Adjustable Rate Mortgages
14. Deed of Trust-Closed End-TX
15. Disclosure Regarding Review of Loan Documentation-TX
16. Errors and Omissions Agreement
17. Housing Counseling Agencies Notice
18. IRS 1099SSU-Cert For No Interest Reporting
19. Loan Agreement Construction-Consumer
20. Loan Estimate
21. Loan Estimate-Addendum
22. Mortgage Fraud Notice-TX
23. Mortgage Interest Statement 1098 (2 instances)
24. Note-Consumer-TX
25. Notice Regarding Inaccurate Information (2 instances)
26. Notice to Home Loan Applicant
27. Request for Taxpayer ID Number W9 (2 instances)
28. Risk Based Pricing Notice-Alternate For Residential Real Property
29. Risk Based Pricing Notice-Credit Score Not Available
30. Standard Flood Hazard Determination
31. Universal Credit Application Real Estate
32. Written List of Providers

Open-End Home Equity - Line of Credit

Scenario

This variable rate transaction is for an open-end home equity line of credit secured by a second lien on the borrower's primary residence. There is a 10 year draw period and a separate 10 year repayment period and an initial discounted rate.

Transaction Characteristics

Transaction File Ref.	Tran1_OE_TX_NPM_HE_SL_VR_TX.xml
Applicable Law State	TX
Applicable Loan Act	Revolving Credit Accounts - Open End Home Equity
Loan Stage	New
Lien	Second
Advance Type	Multiple
Loan Term	Open end credit draw period of 10 years with separate repayment period of 10 years
Payment Method	For the draw period, payments are the greater of accrued finance charges on the last day of the billing cycle, \$50.00,
Other Payments Terms	Maximum credit limit is \$50,000.00
Borrowers	Two borrowers (husband and wife)
Non-Borrowing Owners	N/A
Rate Type	Variable rate index equal to the Wall Street Journal U.S. Prime Rate plus 2% margin with a monthly rate change
Advance Methods	Special check (written instrument) In person By mail By phone
Billing Frequency	Monthly
Credit Insurance Applicable	No
Property Insurance Required	Yes
Collateral type	1 - 4 family dwelling
Risk Based Pricing	Lender uses the Alternate method

Fees	<p>Lender fees:</p> <ul style="list-style-type: none"> • Application \$150.00 • Maintenance \$25.00 <p>Third-party fees:</p> <ul style="list-style-type: none"> • Appraisal \$275.00 • Credit report \$25.00 • Documentation \$25.00 • Official \$150.00 • Title search \$75.00 <p>Credit Agreement fees:</p> <ul style="list-style-type: none"> • Late charge 2% of late amount 15 day grace period • Card replacement \$5.00 • Returned check charge \$10.00
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Document List

The transaction will return the following documents:

1. Acknowledgment of Fair Market Value of Homestead Property-TX
2. Addendum Credit Agreement Initial Rate
3. Addendum To Loan Application (instance 1)
4. Addendum To Loan Application (instance 2)
5. Agreement To Provide Insurance
6. Assignment Of Real Estate Security Instrument
7. Automatic Withdrawal Addendum
8. Borrowers Certification And Authorization
9. Borrowers Signature Authorization (instance 1)
10. Borrowers Signature Authorization (instance 2)
11. Choice of Insurance Notice
12. Closing Statement-Open End
13. Closing Statement-Open End Supplement
14. Collateral Protection Insurance Disclosure-TX
15. Credit Agreement-HE-Variable-DrawRepay-TX
16. Deed of Trust Open End Homestead-TX
17. Errors And Omissions Agreement
18. Federal Sale of Insurance Disclosure
19. Home Equity Checklist-TX
20. Home Equity Closing Affidavit and Agreement-TX
21. Home Equity Line of Credit Pamphlet
22. Home Equity Notice-TX

23. Housing Counseling Agencies Notice-HE
24. Mortgage Interest Statement 1098 (instance 1)
25. Mortgage Interest Statement 1098 (instance 2)
26. Notice Of Right Of Rescission (instance 1)
27. Notice Of Right Of Rescission (instance 2)
28. Notice Of Right Of Rescission Copy 2 (instance 1)
29. Notice Of Right Of Rescission Copy 2 (instance 2)
30. Notice Of Right Of Rescission Copy 3 (instance 1)
31. Notice Of Right Of Rescission Copy 3 (instance 2)
32. Notice Regarding Inaccurate Information (instance 1)
33. Notice Regarding Inaccurate Information (instance 2)
34. Notice To Home Loan Applicant
35. Notice-Unauthorized Use of Credit Cards
36. Receipt of Documents-TX
37. Release of Real Estate Security Instrument
38. Request For Advance
39. Request for Taxpayer ID Number W9 (instance 1)
40. Request for Taxpayer ID Number W9 (instance 2)
41. Risk Based Pricing Notice Alternate For Residential Real Property
42. Risk Based Pricing Notice Credit Score Not Available
43. Standard Flood Hazard Determination
44. Universal Credit Application Real Estate

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