



# ComplianceOne<sup>®</sup> mortgage Administration Training Guide

Date January 2018

## File Compliance One mortgage Administration Training Guide

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## Navigation and Resources

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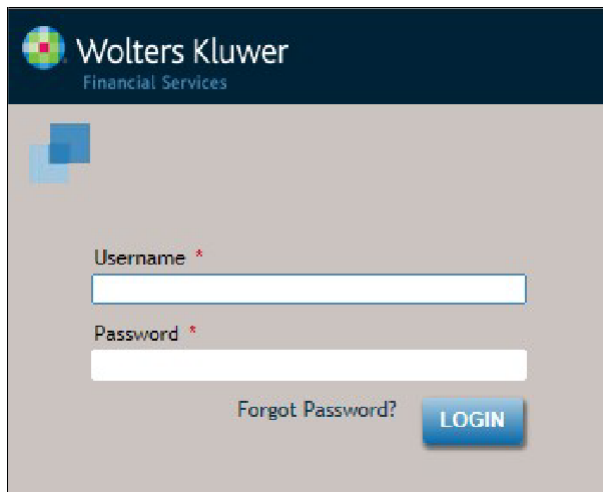
### Objectives

This lesson includes the following tasks:

- Learn about navigating.
- Learn about Help resources.

## Navigating and Logging In

1. Navigate to the URL for ComplianceOne mortgage.
  - **Production** environment:  
<https://admin.wolterskluwerfs.com/admin/>
  - **Test** environment:  
<https://complianceonetest.wolterskluwerfs.com/admin/>
2. Enter login information.

The image shows the login page for Wolters Kluwer Financial Services. At the top, there is a dark blue header with the Wolters Kluwer logo (a colorful square) and the text "Wolters Kluwer" and "Financial Services". Below the header, there is a light gray background. On the left, there is a small blue square icon. In the center, there are two input fields: "Username" and "Password", both with red asterisks indicating they are required. Below the "Password" field, there is a link that says "Forgot Password?". To the right of the "Forgot Password?" link is a blue button with the text "LOGIN" in white capital letters.

---

Tip	Description
-----	-------------

---

<b>A</b>	<b>Change Password</b>
----------	------------------------

- |  |  |
|--|--|
|  | <ul style="list-style-type: none"><li>• A password is case-sensitive and must be a minimum of eight (8) characters.</li><li>• A password expires every 90 days.</li><li>• A password must include 3 of the following characteristics:<ul style="list-style-type: none"><li>— An alpha character that is uppercase.</li></ul></li></ul> |
|--|--|

	An alpha character that is lowercase.
--	---------------------------------------

- |  |   |
|--|---|
|  | <ul style="list-style-type: none"><li>— A character that is numeric.</li><li>— A special character.</li></ul> |
|--|---|
-

- Select the applicable account from the list.

Wolters Kluwer Financial Services

Welcome, [patty.jaeger](#)

**Administration** LOG OFF

Show 10 entries

Account Name	Customer Number	Billing ID
Training	0011	0011

Showing 1 to 1 of 1 entries

First Previous 1 Next Last

#### Tip Description

- |          |   |
|----------|---|
| <b>A</b> | Select the <b>Home</b> icon on a page to return to the Dashboard.   |
| <b>B</b> | Place your cursor over an arrow button to collapse or expand sections.  |
| <b>C</b> | Select your name in the upper-right corner to edit your password and view security information on the page that displays. |
| <b>D</b> | More than one account may display, depending on your institution's structure.   |

- Review the data for the account.

**Administration** > Training - User Summit Database - 0011

ACCOUNT BASICS ORGANIZATIONS ADDRESSES CONTACTS INDEXES CREDIT BUREAU FEES & CHARGES SERVICE PROVIDERS POLICIES POLICY GROUPS

ACCOUNT INFORMATION

Account Name  
Training - User Summit Database

Customer Number  
0011

Billing ID

LICENSED PRODUCTS

- ☒ ComplianceOne® mortgage
- ☒ Document Generation Services
- ☒ FDS Basic
- ☒ FDS Commercial
- ☒ FDS Residential - Basic
- ☒ FDS Residential - Life of Loan
- ☒ FDS Rush
- ☒ FDS Second Determination (Recertification)
- ☒ Interface Manager

BACK TO ACCOUNTS

- 

#### Tip Description

- |          |  |
|----------|--|
| <b>A</b> | <p><b>Menu Bar</b></p> <p>The menu bar displays the following sections for setting up ComplianceOne mortgage: Organizations, Addresses, Contacts, Indexes, Credit Bureau, Fees and Charges, Service Providers, and Policy Groups. Please refer to the following sections for more details about each area.</p> |
|----------|--|

## Software Support Contact Information

- Visit [www.wolterskluwerFS.com/support](http://www.wolterskluwerFS.com/support) for training information, FAQs, enhancement request forms, downloads, and more.
- Send an e-mail to Software Support at [complianceonemortgagesupport@wolterskluwer.com](mailto:complianceonemortgagesupport@wolterskluwer.com)
- Phone Software Support at (800) 274-2711 Monday—Friday between 7:00 A.M.—7:00 P.M. Central time. After reaching the phone menu, select option 9 to dial by extension and enter 1123665. Please have your customer number available.

## Creating Desktop Shortcuts for the Test and Production Environments

Desktop shortcuts help prevent confusion when opening the ComplianceOne administration and mortgage applications in the Test and Production environments. Create shortcuts for the following:

- ComplianceOne administration in the Test Environment
- ComplianceOne administration in the Production Environment
- ComplianceOne mortgage in the Test Environment
- ComplianceOne mortgage in the Production Environment

Right-click on your computer Desktop, and select **New** and **Shortcut**.

Enter the web address provided below, and click the **Next** button. Verify the web address includes the forward-slash (/) at the end.

- Production Environment
  - Administration: <https://admin.wolterskluwerfs.com/admin/>
  - Mortgage: <https://complianceone.wolterskluwerfs.com/lending/>
- Customer Test Environment
  - Administration: <https://complianceonetest.wolterskluwerfs.com/admin/>
  - Mortgage: <https://complianceonetest.wolterskluwerfs.com/lending/>

Enter a name for the shortcut using the following as examples, and click the **Finish** button.

- ComplianceOne mortgage-TEST
- ComplianceOne Administration-TEST
- ComplianceOne mortgage-PRODUCTION (or just "ComplianceOne mortgage")
- ComplianceOne Administration-PRODUCTION (or just "ComplianceOne Administration ")

<i>Tip</i>	<i>Description</i>
<b>A</b>	Do not attempt the log in to the TEST environment and the PRODUCTION environment at the same time using the same Internet browser or errors may occur. You may use two different browsers (Internet Explorer and Google Chrome) if you need to log in to both environments at the same time.





## Administration Setup

### Objectives

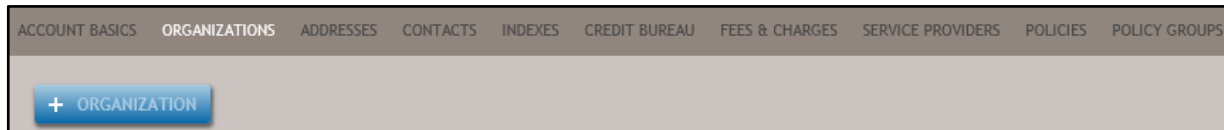
This lesson includes the following tasks:

- Organizations
- Addresses
- Contacts
- Indexes
- Credit Bureau
- Fees and Charges
- Service Providers
- Policies
- Policy Groups
- Security Administration
- Templates



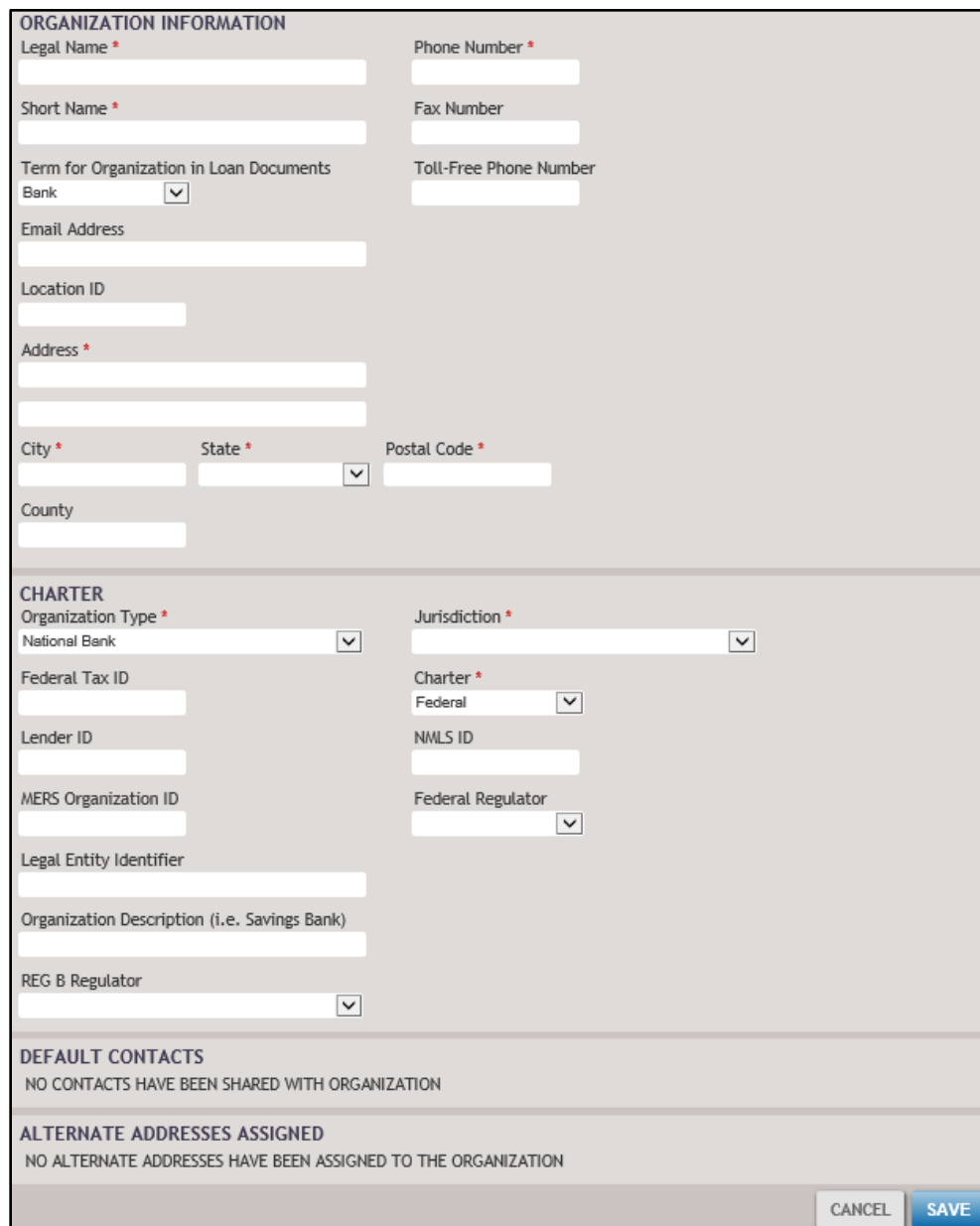
## Add Organizations Information

1. Select the **ORGANIZATIONS** menu options.
2. Click the **+ ORGANIZATION** button to add a location.



The screenshot shows a horizontal navigation bar with the following menu items: ACCOUNT BASICS, ORGANIZATIONS, ADDRESSES, CONTACTS, INDEXES, CREDIT BUREAU, FEES & CHARGES, SERVICE PROVIDERS, POLICIES, and POLICY GROUPS. Below the navigation bar is a large button labeled "+ ORGANIZATION".

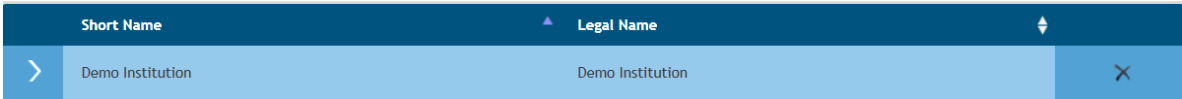
3. Complete the applicable organization information.
4. Click the **SAVE** button when finished.
5. Click the **+ORGANIZATION** button and repeat steps 2-4 to add additional locations.



The screenshot shows the 'ORGANIZATION INFORMATION' form, which is divided into several sections:

- ORGANIZATION INFORMATION**
  - Legal Name \*
  - Short Name \*
  - Term for Organization in Loan Documents
    - Bank \*
  - Email Address
  - Location ID
  - Address \*
  - City \*
  - State \*
  - Postal Code \*
  - County
  - Phone Number \*
  - Fax Number
  - Toll-Free Phone Number
- CHARTER**
  - Organization Type \*
  - National Bank \*
  - Federal Tax ID
  - Lender ID
  - MERS Organization ID
  - Legal Entity Identifier
  - Organization Description (i.e. Savings Bank)
  - REG B Regulator
  - Jurisdiction \*
  - Charter \*
  - NMLS ID
  - Federal Regulator
- DEFAULT CONTACTS**
  - NO CONTACTS HAVE BEEN SHARED WITH ORGANIZATION
- ALTERNATE ADDRESSES ASSIGNED**
  - NO ALTERNATE ADDRESSES HAVE BEEN ASSIGNED TO THE ORGANIZATION

At the bottom right of the form are two buttons: CANCEL and SAVE.

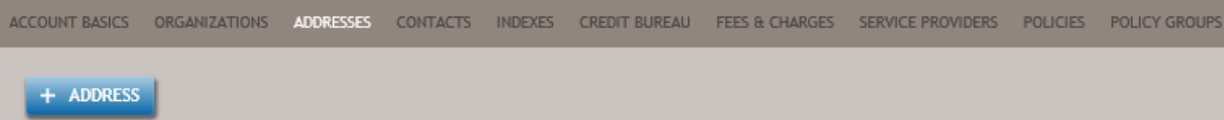
<i>Tip</i>	<i>Description</i>
<b>A</b>	Items with asterisks are required.
<b>B</b>	<b>Legal Name</b> The organization's legal name prints on most documents.
<b>C</b>	<b>Short Name</b> The short name identifies the branch location that will appear for end users to select in the drop-down list in Loan Definition.
<b>D</b>	<b>Location ID</b> The Location ID is the branch number used with the Jack Henry Core Director interface.
<b>E</b>	<b>Lender ID</b> This field collects the license number for Maryland. The license number prints on the Lender and Originator Disclosure document for collateral that is located in Maryland.
<b>F</b>	<b>Legal Entity Identifier</b> This field collects the number that is used as part of the Unique Loan Identifier (ULI) number for HMDA reportable transactions.
<b>F</b>	<b>Organization Description</b> The description prints on approximately 192 documents. For example, the description prints in the Lender Signature Section on the RESPA Servicing Disclosure Statement and Assignment—Leases and Rents.
<b>G</b>	<b>Reg B Regulator, Default Contacts and Alternate Addresses</b> Options will display after the items have been established/setup in Contacts section.
<b>H</b>	<b>ALTERNATE ADDRESSES ASSIGNED</b> Alternative addresses display after they have been set up in the Addresses section.
<b>I</b>	To delete a location, hover over location and select the <b>X</b> . <div>  </div>

# Add Addresses

You can set up alternative or additional addresses for selected documents in the Addresses section.

For example, you may want an alternative address to print on the “How to Make your Mortgage Payment” document in the section telling customers where they can mail payments. Select the **Payment Center** option in the Type of Alternate Address list and enter the address to print in that section on the document. If you have a different address where the customer can make their payments in person, select the **Address for in Person Delivery** option and enter the address to print in that section.

- 1. Select the **ADDRESSES** menu option.
- 2. Click the **+ADDRESS** button.
- 3.
- 4. Select the document type from the list.
- 5. Complete the address information.
- 6. Select the organizations that will use this alternate address.
- 7. Click the **SAVE** button. Repeat steps 2-6 for each alternate address.



▼

ALTERNATE ADDRESS INFORMATION

Type of Alternate Address

Application Disclosure

Address to return organization's copy of the Mortgage Loan Commitment document

Address which the IRS should use to send the copy of the IRS Tax Return

Application Disclosure

Cancellation Address for the Minnesota Originator Contract Cancellation

Escrow Servicing

Evidence of Insurance

GAP Cancellation Notice

Loan Processing

Loan Servicing

Loss Mitigation

Notes and Addendums

Notice Regarding Inaccurate Information

Payment Center

Payoff Notification or Financial Information Release

Physical Address for Payment in Person

Security Instruments and Riders

Title Documents

Trust Bank Address for the Residential Mortgage Originator Contract (MN)

CityStatePostal Code

▼

ORGANIZATION ASSIGNMENT

Each address must be assigned to one or more organizations. Only one address type may be assigned to any one organization.

Share

Short Name

Legal Name

☐

Sample Org

Sample Org

☐

Training

Demo Institution

Showing 1 to 2 of 2 entries

CANCEL

SAVE

Tip	Description
-----	-------------

A	Document Return To and Document Preparer information will be entered in the CONTACTS section.
---	---

## Add Contacts Information

You can set up contacts to use when completing a transaction. Contact types include the following:

- **Document Return to:** Prints in the "document return" section on the Mortgage or Deed of Trust for applicable jurisdictions.
- **Loan Officer:** Prints the name and NMLS on applicable documents such as the Note and Mortgage.
- **Trustee:** Not currently functional.
- **Preparer:** Prints in the "preparer" section on the Mortgage or Deed of Trust for applicable jurisdictions.
- **Flood Lender Contact:** Appears only if your account is licensed for Flood Determination Services. The contact appears only on Standard Flood Determination.
- **Reg B Regulator:** Adds the entity name and address to the Adverse Action.
- **Real Estate Broker:** Creates a drop down list to pick from during a transaction or can be added to individual transaction.
- **Settlement Agent:** Creates a drop down list to pick from during a transaction or can be added to individual transaction.
- **Organization Contact:** Prints on the following documents:
  - Borrowers Signature Authorization
  - Interim Interest Payment Disclosure CA
  - Mortgage Review Letter
  - Release Of Real Estate Security Instrument
  - Release Of Security Instrument Without Evidence Of Debt CO
  - Simplified Employee Pension Plan Document
  - Deed Of Trust-Fannie Mae Freddie Mac
  - HA Condominium Recertification
  - Notice Of Change In Status Of Tax Escrow Accounts NY
  - Initial Tax Authorization Notice NJ
  - Mortgage Application Disclosure NY
  - Notification Of Loan Payoff
  - Release Of Security Instrument With Evidence Of Debt CO
  - Title Guaranty Application-IA
  - Application Disclosure-M2
  - Fannie Mae 1008 and Freddie Mac 1077 Underwriting Transmittal
  - Mortgage Loan Commitment
  -

1. Select the **CONTACTS** menu option.
2. Click the **+INDIVIDUAL** or **+ENTITY** button.



3. Select the applicable contact types(s). Complete the contact information.
4. Click the **SHARE WITH ORGS** button.

**ENTITY CONTACT TYPES**
☐ DOCUMENT RETURN TO  
☐ ORGANIZATION CONTACT  
☐ FLOOD LENDER CONTACT  
☐ REG B REGULATOR  
☐ TRUSTEE  
☐ PREPARER  
☐ REAL ESTATE BROKER  
☐ SETTLEMENT AGENT

**ENTITY CONTACT INFORMATION**

Entity Name \*

Address

City
State
Postal Code

Phone Number
Fax Number
Email

CANCEL

SAVE

SHARE WITH ORGS

<i>Tip</i>	<i>Description</i>
<b>A</b>	The Contact types that display depend on the products your organization is using and may differ from our example above.
<b>B</b>	The data fields will change depending upon the selection type made. More than one option can be selected to reduce multiple entries.
<b>C</b>	<b>REG B REGULATOR</b> (Displays for an entity.) If selected, the Phone Number, Email, and Fax options disappear. Reg B information prints on the Adverse Action documentation.
<b>D</b>	<b>AUTHORIZING OFFICER and RESPONSIBLE OFFICER</b> This information is used by TSoftPlus.
<b>E</b>	<b>LOAN OFFICER</b> If selected, NMLS and License ID options display. The loan officer name and NMLS number print on the applicable documents such as the Loan Estimate, Closing document, Note, etc. The License ID number, issued by a state, only prints on the Loan Estimate and Closing Disclosure.

5. Select the applicable organizations where the contact is associated and click the **CLOSE** button.

6. Click the **SAVE** button when finished.

SHARE WITH ORGANIZATIONS

Show 10 entries

<input checked="" type="checkbox"/> Share	Short Name	Legal Name
<input checked="" type="checkbox"/>	Sample Org	Sample Org
<input checked="" type="checkbox"/>	Training	Demo Institution

Showing 1 to 2 of 2 entries

First

Previous

1

Next

Last

CLOSE

#### Tip      Description

- A After completing the Contacts section, navigate to Organizations and attach the contact(s) to the applicable organization.
- B To delete a contact, hover the mouse over the contact and select the **X** to the right of the contact.

ALL (18)

DOCUMENT RETURN TO (8)

LENDER CONTACT (7)

+ INDIVIDUAL

+ ENTITY

+ IMPORT

Show 10 entries

Contact Type	First Name	Last Name	Entity Name	Display Name	
Individual	Lenny	Lender		Len Lender	X

## Add/Review Indexes

1. Select the **INDEXES** menu option.
2. Select an index in the Index column to view a pre-defined index. Click the **SAVE** button when finished reviewing.

### Tip Description

**A** Uncheck the **Active** box in the Active column if the rate should not be available for transactions.

ACCOUNT BASICS ORGANIZATIONS ADDRESSES CONTACTS INDEXES CREDIT BUREAU FEES & CHARGES SERVICE PROVIDERS POLICIES		
+ INDEX		
Show 25 entries		
Index	Active	User Defined
1 Year LIBOR Index - WSJ	<input type="checkbox"/>	No
1 Year Treasury Index	<input type="checkbox"/>	No
10 Year Treasury Index	<input type="checkbox"/>	No
11th District FHLB Cost Of Funds	<input type="checkbox"/>	No
26 Week T-Bill Rate	<input type="checkbox"/>	No
3 Year Treasury Index	<input type="checkbox"/>	No
5 Year Treasury Index	<input type="checkbox"/>	No
6 Month LIBOR Index - WSJ	<input type="checkbox"/>	No
JP Morgan Chase Bank Prime	<input type="checkbox"/>	No
LNB Index	<input type="checkbox"/>	Yes
LNB Prime	<input type="checkbox"/>	Yes
National Average Contract Rate	<input type="checkbox"/>	No
Wall Street Journal U.S. Prime Rate	<input type="checkbox"/>	No

3. Click the **+INDEX** button to add a user-defined index.
4. Enter the applicable information.
5. Click the **SAVE** button when finished.



CREATE/UPDATE INTEREST RATE INDEX

Index Name \*

☐ LIBOR Rate

Current Rate \*

Description

As of

Source

Tip	Description
<b>A</b>	If you select the <b>LIBOR Rate</b> option, the interest rate is carried out five decimal places. If unchecked, the rate is carried to three decimal places.
<b>B</b>	<b>Description</b> The description prints on the note in the Index section describing the index.
<b>C</b>	<b>As of</b> Enter how often the rate can change. (Example: weekly) This information prints on the ARM Disclosure in the How your Interest Rate and Payment are Determined section.
<b>D</b>	<b>Source</b> Enter the publication where the rate information can be found (Example: Wall Street Journal). This information prints on the ARM Disclosure in the How your Interest Rate and Payment are Determined section.

## Add Credit Bureau Information

In this section, you enter Credit Bureau addresses and applicable information to print on adverse action documents. Authorization codes for accessing or pulling a credit bureau are entered in Interface Manager.

1. Select the **CREDIT BUREAU** menu option.
2. Select the bureau name in the Credit Bureau Name column. Update the information. Click the **SAVE** button when finished.
3. Click the **+CREDIT BUREAU** button to add a user-defined bureau. Complete the applicable information. Click the **SAVE** button when finished.

The screenshot shows the top navigation bar with the following tabs: ACCOUNT BASICS, ORGANIZATIONS, ADDRESSES, CONTACTS, INDEXES, CREDIT BUREAU (highlighted), FEES & CHARGES, SERVICE PROVIDERS, POLICIES, and POLICY GROUPS. Below the navigation bar, there is a blue button labeled "+ CREDIT BUREAU". Underneath the button, it says "Show 10 entries" with a dropdown arrow. A table with a dark blue header "Credit Bureau Name" contains three entries: Equifax, Experian, and Trans Union.

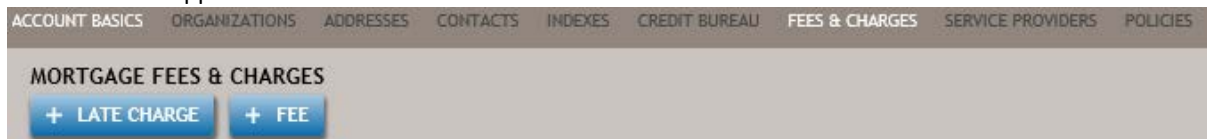
The screenshot shows two stacked forms. The top form is titled "CREDIT BUREAU INFORMATION" and contains the following fields: "Credit Bureau Name" (a dropdown menu), "Address" (two stacked text boxes), "City" (text box), "State" (dropdown menu), "Postal Code" (text box), "Low Credit Score" (text box), "High Credit Score" (text box), "Toll-Free Phone Number" (text box), "Phone Number" (text box), "Fax Number" (text box), "Email" (text box), and "Web Address" (text box). There is a checkbox labeled "Use Alternate Contact For Free Report" which is checked. The bottom form is titled "ALTERNATE CONTACT INFORMATION" and contains the following fields: "Free Report Address" (two stacked text boxes), "City" (text box), "State" (dropdown menu), "Postal Code" (text box), "Toll-Free Phone Number" (text box), and "Free Report Web Address" (text box). At the bottom right of the forms are two buttons: "CANCEL" and "SAVE".

## Add Fees and Charges

- The Fees and Charges section is a master list of all fees. In the Policies section, you select the fees to a Fee Policy. When creating templates, you will attach a Fee Policy to the template.
- In addition to master list of fees, late charges are setup in the Fees and Charges section. Late charges are **not** assigned to a Fee Policy in the Policies section. When creating templates or policy groups a late charge is assigned directly to the template/policy group.

### Fees

1. Select the **FEES & CHARGES** menu option and select **MORTGAGE**.
2. Click the **+FEE** button.
3. Select the first applicable fee in the Fee Name list.



4. Complete the applicable detail information for the fee.
5. Click the **SAVE** button.
6. Complete steps 2-6 for each fee you want available for a Fee Policy and/or Template.

**FEES**

Fee Name  
Abstract or Title Search

User Fee Name

Section \*

Amount

☒ Fixed 0.00
☒ Allow User to Edit Field In Transaction

☐ Percent

Paid By  
Borrower

Paid To  
☒ Allow User to Edit Field In Transaction

Variance Type

Collect As  
Cash
☒ Allow User to Edit Field In Transaction

☐ Title Charge

☐ Optional Charge

☐ POC

☐ Fee Refundable Prior to Closing
☒ Allow User to Edit Field In Transaction

☐ APR
☒ Allow User to Edit Field In Transaction

☐ MAPR
☒ Allow User to Edit Field In Transaction

Tip	Description
<b>A</b>	<b>User Fee Name</b> The user fee name prints only if User Defined is selected in the Fee Name drop down. This field is not needed if User Defined is not selected.
<b>B</b>	<b>Options</b> <ul style="list-style-type: none"> <li><b>Section:</b> Select the appropriate option. An option may default depending on the fee name selected. <ul style="list-style-type: none"> <li>Taxes and Other Government Fees: If this option is selected in the Section drop-down list, a Transfer Taxes check box displays.</li> <li>Payment Attributable to Borrower: This option is available for selection if the Transfer Taxes checkbox is selected.</li> <li>Prepays: If this option selected in the Section drop-down list, a Terms of Coverage check box displays.</li> <li>Other: If this option is selected in the Section drop-down list, the Optional Charge check box is active.</li> </ul> </li> <li><b>Title Charge:</b> Applies to services related to the issuance of title insurance policies. If this option is selected, "Title" appears before the fee name.</li> <li><b>Optional Charge:</b> Applies to any items that are not required by the creditor. This option is only available when Other is selected in the Section drop-down list.</li> </ul>
<b>C</b>	<b>MAPR</b> If selected, this fee will be used to calculate the Military Lending Act APR which is known as the MAPR.
<b>D</b>	<b>Points and Fees</b> If selected, users can determine if a fee is included in the HOEPA and Qualified Mortgage/Ability to Repay calculations at the state and/or federal level.

## Late Charges

1. Click the **+LATE CHARGE** button.
2. Complete the applicable information.
3. Click the **SHARE WITH ORGS** button.

**LATE CHARGE INFORMATION**

Name <sup>\*</sup>

☐ Fixed Amount \$ 0.00

☐ Percent 0.000% of

Whichever amount is

Grace Period (in days) 0

**Late Charge Limit**

☒ None

☐ There is a limit on the maximum amount of the late charge \$ 0.00

☐ There is a limit on the minimum amount of the late charge \$ 0.00

**CANCEL SAVE SHARE WITH ORGS**

4. Verify the applicable organizations are selected. Click the **CLOSE** button.

**SHARE WITH ORGANIZATIONS**

Show 10 entries

<input checked="" type="checkbox"/> Share	Short Name	Legal Name
<input checked="" type="checkbox"/>	Sample Org	Sample Org
<input checked="" type="checkbox"/>	Training	Demo Institution

Showing 1 to 2 of 2 entries

First Previous 1 Next Last

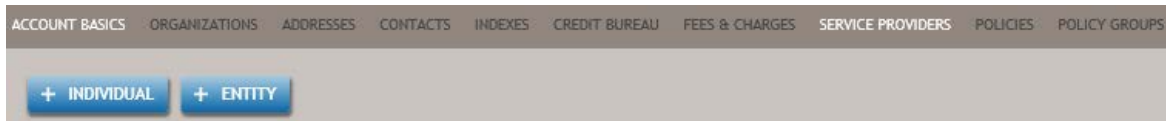
**CLOSE**

5. Click the **SAVE** button.

## Add Service Providers

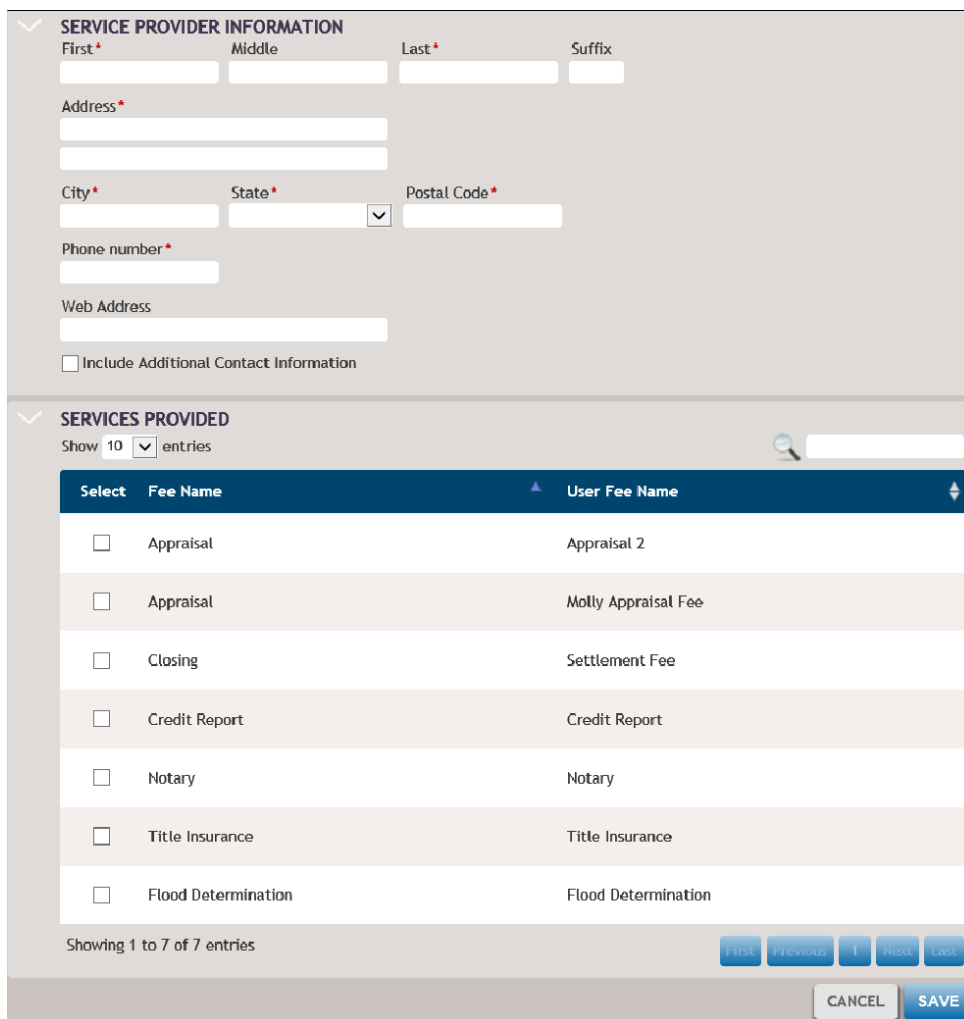
Service providers print on the Written List of Providers document. If an applicant is permitted to shop for a settlement service, the institution shall provide the applicant with a document that states a consumer may choose a different provider for the settlement service and includes a written list of available settlement service providers. The creditor must identify at least one available provider for each service the consumer is permitted to shop.

1. Select the **SERVICE PROVIDERS** menu option.
2. Click the **+INDIVIDUAL** or **+ ENTITY** button.



The screenshot shows the top navigation bar with the following tabs: ACCOUNT BASICS, ORGANIZATIONS, ADDRESSES, CONTACTS, INDEXES, CREDIT BUREAU, FEES & CHARGES, SERVICE PROVIDERS, POLICIES, and POLICY GROUPS. Below the navigation bar are two buttons: **+ INDIVIDUAL** and **+ ENTITY**.

3. Complete the service provider information.
4. Select the applicable fee(s) for the service provider.
5. Click the **SAVE** button.



The screenshot shows the 'SERVICE PROVIDER INFORMATION' form. It includes fields for First, Middle, Last, and Suffix names, Address, City, State (dropdown), Postal Code, Phone number, and Web Address. There is a checkbox for 'Include Additional Contact Information'. Below this is the 'SERVICES PROVIDED' section, which shows a table of services with checkboxes for selection. The table has columns for 'Select', 'Fee Name', and 'User Fee Name'. The services listed are Appraisal, Closing, Credit Report, Notary, Title Insurance, and Flood Determination. At the bottom of the form are buttons for 'CANCEL' and 'SAVE'.

Select	Fee Name	User Fee Name
<input type="checkbox"/>	Appraisal	Appraisal 2
<input type="checkbox"/>	Appraisal	Molly Appraisal Fee
<input type="checkbox"/>	Closing	Settlement Fee
<input type="checkbox"/>	Credit Report	Credit Report
<input type="checkbox"/>	Notary	Notary
<input type="checkbox"/>	Title Insurance	Title Insurance
<input type="checkbox"/>	Flood Determination	Flood Determination

## Add Policies

### Calculations Policies

1. Select the **POLICIES** menu option and select **MORTGAGE**.
2. Click the **+CALCULATIONS** button.

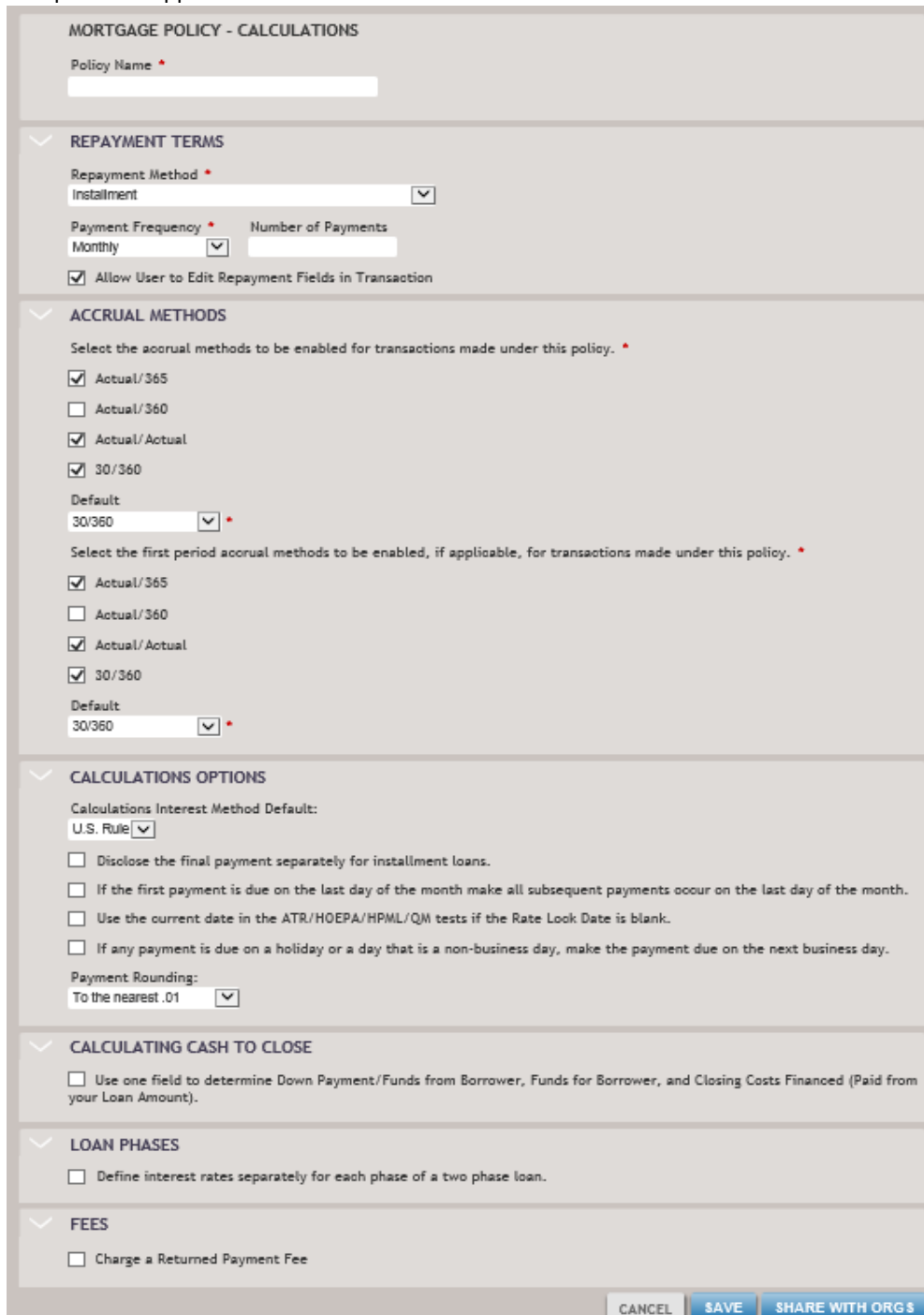


MORTGAGE POLICIES

+ CALCULATIONS + VARIABLE RATE + DOCUMENTS + PROPERTY COSTS + LOAN DEFINITION + FEES

Show 10 entries

3. Complete the applicable information.



MORTGAGE POLICY - CALCULATIONS

Policy Name \*

REPAYMENT TERMS

Repayment Method \*  
Installment

Payment Frequency \* Monthly  
Number of Payments

☒ Allow User to Edit Repayment Fields in Transaction

ACCRUAL METHODS

Select the accrual methods to be enabled for transactions made under this policy. \*

☒ Actual/365  
☐ Actual/360  
☒ Actual/Actual  
☒ 30/360

Default: 30/360

Select the first period accrual methods to be enabled, if applicable, for transactions made under this policy. \*

☒ Actual/365  
☐ Actual/360  
☒ Actual/Actual  
☒ 30/360

Default: 30/360

CALCULATIONS OPTIONS

Calculations Interest Method Default:  
U.S. Rule

☐ Disclose the final payment separately for installment loans.  
☐ If the first payment is due on the last day of the month make all subsequent payments occur on the last day of the month.  
☐ Use the current date in the ATR/HOEPA/HPML/QM tests if the Rate Look Date is blank.  
☐ If any payment is due on a holiday or a day that is a non-business day, make the payment due on the next business day.

Payment Rounding:  
To the nearest .01

CALCULATING CASH TO CLOSE

☐ Use one field to determine Down Payment/Funds from Borrower, Funds for Borrower, and Closing Costs Financed (Paid from your Loan Amount).

LOAN PHASES

☐ Define interest rates separately for each phase of a two phase loan.

FEES

☐ Charge a Returned Payment Fee

CANCEL SAVE SHARE WITH ORGS



- Click the **SHARE WITH ORGS** button. Select the applicable organizations. Click the **CLOSE** button.

**SHARE WITH ORGANIZATIONS**

Show 10 entries

<input checked="" type="checkbox"/> Share	Short Name	Legal Name
<input checked="" type="checkbox"/>	Sample Org	Sample Org
<input checked="" type="checkbox"/>	Training	Demo Institution

Showing 1 to 2 of 2 entries

First Previous 1 Next Last

**CLOSE**

- Click the **SAVE** button when finished.

<i>Tip</i>	<i>Description</i>
<b>A</b>	<b>Calculations Interest Method Default</b> <ul style="list-style-type: none"> <li><b>US rule:</b> This option will not compound on accrued and unpaid (odd days) interest.</li> <li><b>Actuarial:</b> This option compounds (charge interest on unpaid interest) on accrued and unpaid (odd days) interest.</li> </ul>
<b>B</b>	<b>If the first payment is due on the last day of the month, make subsequent payments occur on the last day of the month</b> If selected, the payment will occur on last day of each month and not on a specific date.
<b>C</b>	<b>Calculating Cash to Close</b> If selected and using the Standard Disclosures, this option will consolidate the two fields of Total Existing Debt Being Satisfied and Payments to 3rd Parties Not Disclosed on the Calculations page into one field which would be titled as Disbursement Not Disclosed in Total Closing Costs.
<b>D</b>	<b>Loan Phases</b> Define interest rates separately for each phase of a two-phase loan. If selected, this the interest rate can be different on phase one for the interest phase and on phase two for the amortized phase.

## Variable Rate Policies

1. Select the **POLICIES** menu option and select **MORTGAGE**.
2. Click the **+VARIABLE RATE** button.
3. Complete the applicable information.
4. Click the **SHARE WITH ORGS** button.

Policy Name \*

✓

RATE INFORMATION

Policy Code

Type of Mortgage \*

Index Name \*

Index Month \*

January

Current Rate \*

0

Margin

0.000

Interest Rate Rounding

To the Nearest

.125

Initial Rate Definition \*

Equal to the market rate

Floor Definition \*

None

Ceiling Definition \*

None

Market Rate

0.000

Initial Rate (Calculated)

0.000

✓

RATE CHANGE INFORMATION

Rate Change Affects

Payment Amount

Initial Rate Hold Term

Payments

Subsequent Rate Change

0

Payments

Periodic Rate Caps Application

Apply on a per adjustment basis

Periodic Cap

0.000

Index Rate Change Notification Period

0

Days

✓

NOTIFICATION INFORMATION

Early Disclosure - Notice of Payment Change - Days Until Notification

Initial Payment Change Notice Minimum Days

The minimum number of day's notice that will be provided to consumers before a payment change occurs.

Initial Payment Change Notice Maximum Days

The maximum number of day's notice that will be provided to consumers before a payment change occurs.

CANCEL

SAVE

SHARE WITH ORGS

<i>Tip</i>	<i>Description</i>
<b>A</b>	<b>Policy Code</b> This information is used when uploading to a core system and should match your core system code.
<b>B</b>	<b>Type of Mortgage</b> If you select Fannie Mae or Freddie Mac as the type of mortgage, you must select a plan in the drop-down list that displays. Some fields may be locked, depending on the selected plan. Refer to the Adjusted Rate Plans below for details about available plans.
<b>C</b>	<b>Notification Information</b> This information prints on the Early Disclosure. <p><b>Initial Payment Change Notice Minimum Days:</b> The standard number of days is 210.</p> <p><b>Initial Payment Change Notice Maximum Days:</b> The standard number of days is 240.</p> <p><b>Minimum/maximum number of days' notice....:</b> This notice is provided to a consumer before a payment change.</p> <ul style="list-style-type: none"> <li>• If the variable rate does <b>not</b> adjust every 60 days or more frequently, the minimum and maximum standards are 60 and 120 respectively.</li> <li>• If the variable rate does adjust every 60 days or more frequently, the minimum and maximum standards are 25 and 120 respectively.</li> </ul>

- Select the applicable organizations. Click the **CLOSE** button.

SHARE WITH ORGANIZATIONS

Show 10 entries

<input checked="" type="checkbox"/> Share	Short Name	Legal Name
<input checked="" type="checkbox"/>	Sample Org	Sample Org
<input checked="" type="checkbox"/>	Training	Demo Institution

Showing 1 to 2 of 2 entries

First Previous 1 Next Last

CLOSE

- Click the **SAVE** button when finished. Repeat for additional policies.

## Adjustable Rate Plans

<i>FNMA/ FHLMC</i>	<i>Plan #</i>	<i>Index</i>	<i>Repay Method</i>	<i>Rate Change Frequency</i>	<i>Periodic Cap</i>	<i>Conversion</i>	<i>Assumable</i>
FNMA/ FHLMC	3502/3111	1-yr Treasury	Installment	12 months	2%	No	Yes
FNMA	3522/3182	1-yr Treasury	Installment	12 months	2%	No	After initial period
FNMA	3522.44 TX	1-yr Treasury	Installment	12 months	2%	Yes	No
FNMA	3526/3189	1-yr LIBOR	Installment	12 months	2%	No	Yes
FNMA	3528/ 3187	1-yr LIBOR	Installment	12 months	2%	No	After initial period
FHLMC	3502	1-yr Treasury	Installment	12 months	2%	No	Yes
FHLMC	5510/5110	1-yr Treasury	Installment	12 Months	Varies	No	After initial period
FHLMC	5531/5131	1-yr LIBOR	Installment	12 Months	Varies	No	After initial period

## Document Policies

1. Select the **POLICIES** menu option and select **Mortgage**.
2. Click the **+DOCUMENTS** button.
3. Complete the information.
4. Click the **SHARE WITH ORGS** button.

**MORTGAGE POLICY - DOCUMENTS**

Policy Name \*

☐ Do not include date in the document footer

**AFFILIATED BUSINESS ARRANGEMENTS**

Service Providers

+ INDIVIDUAL

+ ENTITY

Name

**TRANSACTION DATA**

☐ Provide the Risk Based Pricing Notice - Credit Score

☐ Property Insurance Required

☐ If true, the lender is authorized to obtain tax information directly from the IRS.

☒ Loan is Assumable

☐ Select the Agreement to Provide Insurance.

☐ Select the Notice of Intent to Proceed

MLA Toll Free Number  Extension

Select the Consent to Contact You By Telephone, Text, and Email for:

☐ Borrowers

☐ Cosigners

☐ Guarantors

☐ Collateral Owners

☐ Additional Signers

## APPLICATION DOCUMENTS

- ☐ Select the Application Summary Report.
- ☐ Select the Fannie Mae 1003 Freddie Mac 65 Uniform Residential Loan Application (URLA)
- ☐ Select the Party Information Report.
- ☐ Select the Mortgage Fraud Notice.
- ☐ Select the Non-Refundable Fee Disclosure.
- ☐ Government Monitoring Information is Requested

### TRID Application Documents

Loan Estimate Servicing Information

The Institution does not service mortgage transactions.

Closing Cost Expiration Date/Time

# of Business Days      Time      Timezone  
           

☐ Homeowner Insurance Disclosure Included

Legal Description

## CLOSING DOCUMENTS

### Type of Real Estate

- ☒ Allow Fannie Mae financing type option for real estate collateral.
- ☒ Allow Freddie Mac financing type option for real estate collateral.
- ☒ Allow FHA Transactions.

### Mortgage Loan Payments

Payments Are Accepted and Credited

any day the Institution is open for business

Payment cut off time if before lobby closing.

### Partial Loan Payments

Partial Payment Policy \*

### Applying Loan Payments

Apply loan payments in the following order from first to last. Choose from the options or enter your own text with a minimum of two options and a maximum of six options.

Payment Order	Apply to
First to	<input type="button" value="v"/> *
Second to	<input type="text"/> <input type="button" value="v"/> *



- ☐ Select the appropriate title application for transactions secured by titled goods.
  - ☐ Select the Automatic Transfer Authorization.
  - ☐ Select a separate Assignment of Leases and Rents document.
  - ☐ Select Consumer Note instead of the Loan Modification Agreement.
  - ☐ Select the Notice of Negative Information (Pre-Sharing)
  - ☐ Select the Notice to Guarantor instead of integrating language into the Loan Modification Agreement.
- Select the type of home ownership counseling agencies to include on the Initial Rate Adjustment Notice.
- 
- ☐ Use the alternate version of the document(s) where checkboxes and inapplicable content have been removed.
  - ☐ Use a separate Closing Disclosure for the Borrower and Seller.

**SIGNATURES**

☐ Include an attest line for each individual signing on behalf of a corporation.

☒ Include borrower signature lines on the Closing Disclosure.

☐ Include seller signature lines on the Closing Disclosure.

☒ Include borrower signature lines on the Loan Estimate.

☐ Include lender signature line on contract documents.

☐ Exclude lender signature line from security instruments.

☐ Include the word "Seal" next to the signature line on contract documents. Fannie Mae/Freddie Mac/FHA documents always include "Seal" next to the signature lines, regardless of how this option is set.

Number of witness lines to be included for each signature, when applicable.

One

☐ Include a signature line for each borrower on the ARM Disclosure.

☐ Exclude Lender Signature on the First Payment Letter

☐ Include Lender Signature on the Assignment - Leases and Rents

☐ Exclude Borrower Signature on the Notice of Right to Receive Copy of Appraisal

☐ Include cosigner signature lines on the Loan Modification Agreement.

☐ Include guarantor signature lines on the Loan Modification Agreement.

☐ Exclude Borrower Signature on the Housing Counseling Agencies Notice-HE

*Tip*      *Description*

- A**
- **Affiliated Business Arrangements:** An affiliated service provider has an arrangement where a person who is in a position to refer business incident to or is a part of a real estate settlement service, or an associate of such a person, has an affiliate relationship with a direct or beneficial ownership interest of more than one percent in a provider of settlement services. The arrangement exists when either of such persons directly or indirectly refers such business to that provider or affirmatively influences the selection of that provider.
  - **Required:** Requires the service provider as condition of loan and adds language to the document specifying the entity to use as a provider.

**UPDATE SERVICE PROVIDER**

Business Name \*

Nature of relationship including percentage of ownership, if applicable.

Description of Service	Required	Estimated Charge/Range of Charges
<input type="text"/>	<input type="checkbox"/>	<input type="text"/>

- B Provide the Risk Based Pricing Notice-Credit Score**  
If selected, the Notice to Home Loan Applicant-Borrower document is automatically selected.
- C Property Insurance Required**  
If selected, a checked box and language are added to the Note and a separate document does not print.
- D If true the lender is authorized to obtain tax information directly from the IRS**  
If selected, the Tax Information Authorization (one for each borrower) is automatically selected.
- E Loan is Assumable**  
If checked, this option defaults checked for all loan transactions. If not selected, the option defaults unchecked for all loan transactions. This option can be changed in the transaction.



<b>F</b>	<b>MLA Toll Free Number</b> If entered, the number will print on the Statement of MAPR document when the transaction falls under the Military Loan Act. This number cannot be entered in the transaction.
<b>G</b>	<b>Select the Application Summary Report</b> The Summary Report includes information used to make the loan decision including income, assets, liabilities, loan-to-value ratios, home-to-income ratios, debt-to-income ratios, and credit scores.
<b>H</b>	<b>Select the Mortgage Fraud Notice (VMP554A)</b> This document defines mortgage fraud is a federal offense with serious penalties. The general recommendation is to use the form for all mortgage transactions. The Alabama Department of Banking requires this document.
<b>I</b>	<b>Homeowner Insurance Disclosure</b> Select this option to default the applicable insurance language on the Loan Estimate and Closing Disclosure. This option can be changed at transaction time.
<b>J</b>	<b>Legal Description</b> This information defaults on the Mortgage or Deed of Trust. (Example: See attached Exhibit A). This field can be left blank.
<b>K</b>	<b>Mortgage Loan Payments</b> Complete this section to include the cut-off times and payment requirements in the disclosure section on the "How to Make your Mortgage Payment" document for servicers who do not credit the payment on the day of the receipt
<b>L</b>	<b>Use the alternate version of the document(s) where checkboxes and inapplicable content have been removed</b> Select this option to select the dynamic version of the note that removes checkboxes and items that do not apply to the transaction.
<b>M</b>	<b>Exclude lender signature line from security agreements</b> Currently not active.
<b>N</b>	<b>Number of witness lines</b> <ul style="list-style-type: none"> <li>The <b>One</b> option is only available for AL, DE, GA, and NJ.</li> <li>The <b>Two</b> option is only available for CT, FL, LA, MI, ME, PA, SC, and VT.</li> <li>Witness lines print on recordable documents.</li> </ul>

5. Select the applicable organizations. Click the **CLOSE** button.

SHARE WITH ORGANIZATIONS

Show 10 entries

<input checked="" type="checkbox"/> Share	Short Name	Legal Name
<input checked="" type="checkbox"/>	Sample Org	Sample Org
<input checked="" type="checkbox"/>	Training	Demo Institution

Showing 1 to 2 of 2 entries

First Previous 1 Next Last

CLOSE

6. Click the **SAVE** button when finished. Repeat for additional policies.

## Property Costs Policy

This section is optional, and can be completed or changed during the transaction. Used for escrow and non-escrowed property costs.

1. Select the **POLICIES** menu option and select **Mortgage**.
2. Click the **+PROPERTY COSTS** button.
3. Click the **+** button in the PROPERTY COST ITEMS section to default property costs. (Example: Homeowners Insurance and Taxes.)
4. Select applicable options in the RESERVES PAID and CUSHION sections.

**MORTGAGE POLICY - PROPERTY COSTS**

Policy Name \*

**PROPERTY COST ITEMS**

Escrow Account Type  
Escrow not applicable

Description	Frequency	Payment Date	Optional
No data available in table			

**RESERVES PAID**

Select the reserves paid values to be enabled for transactions made under this policy. \*

☒ Cash

☒ Subtract from Proceeds

Default  
Cash

**CUSHION**

Select the cushion values to be enabled for transactions made under this policy. \*

☒ None

☒ 1 Payment

☒ 2 Payments

Default  
None

5. Click the **SHARE WITH ORGS** button and share with the organization(s).
6. Click the **SAVE** button when complete.

### **NOTE: Escrow Account Type drop down description**

Consumer waived the optional escrow account: escrow account is not required in connection with the transaction. Borrower will manage payment of taxes and insurance outside of an escrow account. This option will select 'you declined it' in the Escrow Account section on page 4 of the Closing Disclosure. Property costs can be entered only as Waived in the Property Costs table. When selected, the options in the Mortgage Insurance section will be disabled.

Escrow account established and optional: escrow account is not required in connection with the transaction and an account will be established for the payment of such items as taxes and insurance. Property costs can be entered as Escrowed, Non-Escrowed, or Waived in the Property Costs table. When selected, the options in the Mortgage Insurance section directly above the Property Costs section will be disabled

Escrow account established and required: escrow account is required in connection with the transaction. Property costs can be entered as Escrowed, Non-Escrowed, or Waived in the Property Costs table. When selected, the options in the Mortgage Insurance section directly above the Property Costs section are available because the inclusion of mortgage insurance requires an escrow account.

Escrow not applicable: escrow account is not applicable for the transaction. Choosing this option will select 'your lender does not require of offer one' in the Escrow Account section on page 4 of the Closing Disclosure describing why an escrow account was not established. Property costs can be entered only as Non-Escrowed in the Property Costs table. When selected, the Mortgage Insurance section directly above the Property Costs section is not available.

## Loan Definition Policy

1. Select the **POLICIES** menu option and select **Mortgage**.
2. Click the **+LOAN DEFINITION** button.
3. Select the applicable options in the ATR/QM TEST Section. Only options selected here will be available during a transaction.

**MORTGAGE POLICY - LOAN DEFINITION**

Policy Name \*

☐ HMDA Applies ☒ Allow User to Edit Field in Transaction

**ATR/QM TEST**

Select the ATR/QM values to be enabled for transactions made under this policy. \*

☒ Blank  
☒ ATR  
☒ QM  
☒ ATR and QM

Default  
Blank

Select the QM Type values to be enabled for transactions made under this policy. \*

☒ Balloon  
☒ General  
☒ Small Creditor  
☒ Temporary

Default  
Balloon

CANCEL SAVE SHARE WITH ORGS

4. Click the **SHARE WITH ORGS** button and share with the organization(s).
5. Click the **SAVE** button when complete.

Tip	Description
-----	-------------

A	The HMDA Applies checkbox can be changed during a loan transaction if the <b>Allow User to Edit Field in Transaction</b> is selected.
---	---

B	There can be more than one Loan Definition policy, if applicable.
---	---

## Fee Policies

1. Select **POLICIES** and **MORTGAGE** in the top menu.
2. Click the **+FEES** button.
3. Enter a policy name and select applicable fees.
4. Click the **SHARE WITH ORGS** button and select applicable organizations.
5. Click the **CLOSE** button.
6. Click the **SAVE** button and repeat for additional Fee policies.

**FEE POLICY INFORMATION**

Policy Name \*

Show 25 entries

Selected	Fee Name	User Fee Name	Amount/Percent	APR
<input type="checkbox"/>	Abstract or Title Search	Abstract or Title Search	\$0.00	No
<input type="checkbox"/>	Appraisal	Appraisal	\$0.00	No
<input type="checkbox"/>	Credit Report	Credit Report	\$0.00	No

Showing 1 to 3 of 3 entries

FirstPrevious1NextLast

CANCELSAVESHARE WITH ORGS

---

### Tip   Description

- 
- |          |   |
|----------|---|
| <b>A</b> | You must set up fees in the FEES & CHARGES section before the fees are available to use in a fees policy. |
| <b>B</b> | This section allows you to have multiple fee policies if your fees are different per loan product.        |
-

# Policy Groups

- Policy Groups are Optional although they provide benefits by defaulting common policies this can also be done in templates.
- All setup, including indexes, variable rate products, late charges, fees policies, and document policies, must be set up before setting up policy groups.

1. Select **POLICY GROUPS**, and select **MORTGAGE**.
2. Click the **+POLICY GROUP** button.
3. Complete the applicable information
4. Click the **SHARE WITH ORGS** button, and select applicable organizations.
5. Click the **SAVE** button.

MORTGAGE POLICY GROUP - INFORMATION

Name \*

Description

Calculation Policy

Fee Policy

Variable Rate Policy

Document Policy

Property Cost Policy

Loan Definition Policy

Late Charge

☐ Allow User to Edit Late Charge in Transaction

CANCEL

SAVE

SHARE WITH ORGS

Tip	Description
A	<b>Name</b> Identifies the policy group for end users.
B	<b>Description</b> Used internally and does not display.
C	The selections made in the drop-down lists default at transaction time and can be changed if more than one policy exists. Selections do not have to be made in every drop-down list. If not applicable, leave the list blank. (Example: Variable rate)

## Security Administration

The purpose of Security Administration is to continue to provide security enhancements which our users demand. Security Administration will contain Roles, User Management and IP Filtering. The benefits of Security Administration component include:

- Better hashes for storing passwords (using a recently developed cryptographic hash).
- Setting the foundation for future security enhancements.

1. Hover mouse over Administration chevron, select **SECURITY ADMINISTRATION** or use the url:

<https://admin.wolterskluwerfs.com/STSadministration>



2. Select the applicable account.

ACCOUNTS	
Accounts	
Name	Customer Number
Training - User Summit Database	0011
Professional Services Test Account	888999

## Review or Add Role Information

A role is a group of permissions assigned to a user. After setting up roles, users can be assigned to a role.

1. Select **ROLES** from the menu option.

ACCOUNTS ACCOUNT DETAILS USERS ROLES	
<a href="#">+ Role</a>	
Name	Description
Manage Mortgage	Manage Mortgage
Mortgage Loan Originator	End User - Central processing
Manage Administration for Interface Manager	Manage Interface Manager
Basic Access for Interface Manager	Basic Access for Interface Manager

Tip	Description
-----	-------------

A	You can use the predefined roles and/or you can add additional roles.
---	---

B	To view the permissions for the pre-defined roles, select the name of the role in the Name column.
---	--

C	<ul style="list-style-type: none"><li>• Do not delete default roles. You do not have to attach users to the roles, but removing default roles may remove administrator access rights.</li><li>• You should have at least two people with the "Manage Administration for ComplianceOne mortgage" role at your organization.</li></ul>
---	--



2. Click **+ROLE** button to add a user-defined role. Enter the name and description. Select the applicable permissions/functions. Click the **SAVE** button when finished.

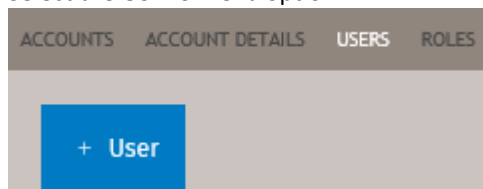
Allow	Permission Name	Permission Group	Product
<input type="checkbox"/>	Manage Administration for ComplianceOne® mortgage		ComplianceOne® mortgage
<input type="checkbox"/>	Basic Access for ComplianceOne® mortgage		ComplianceOne® mortgage
<input type="checkbox"/>	Create Transaction in Application Phase		ComplianceOne® mortgage
<input type="checkbox"/>	Override Transaction Validation Warnings in Application Phase		ComplianceOne® mortgage
<input type="checkbox"/>	Print/Preview Documents Only in Application Phase		ComplianceOne® mortgage
<input type="checkbox"/>	Create Transaction in Closing Phase		ComplianceOne® mortgage
<input type="checkbox"/>	Override Transaction Validation Warnings in Closing Phase		ComplianceOne® mortgage
<input type="checkbox"/>	Print/Preview Documents Only in Closing Phase		ComplianceOne® mortgage
<input type="checkbox"/>	Manage Administration for Interface Manager		Interface Manager
<input type="checkbox"/>	Basic Access for Interface Manager		Interface Manager
<input type="checkbox"/>	Manage Interfaces		Interface Manager
<input type="checkbox"/>	Clone Account	Security Administration	STS [Security Administration]
<input type="checkbox"/>	Manage Account Users	Security Administration	STS [Security Administration]
<input type="checkbox"/>	Manage Template and Policy Group Administration for ComplianceOne® mortgage		ComplianceOne® mortgage
<input type="checkbox"/>	Manage IP Filtering	Security Administration	STS [Security Administration]
<input type="checkbox"/>	Manage Account	Security Administration	STS [Security Administration]
<input type="checkbox"/>	Download Certificates	Security Administration	STS [Security Administration]

<i>Permission</i>	<i>Permission Group</i>	<i>Description</i>
Manage Administration for ComplianceOne mortgage	ComplianceOne mortgage	Allows an Account Administrator to access Administration.
Basic Access for ComplianceOne mortgage	ComplianceOne mortgage	Currently not active.
Create Transaction in Application Phase	ComplianceOne mortgage	Allows the user to: <ul style="list-style-type: none"> <li>Create an Application transaction without a template or with a template; copy a transaction; delete a transaction; print/preview/save; and email documents.</li> <li>Access Party Management to create, edit, and delete party records.</li> </ul>
Override Validation Warnings in Application Phase	ComplianceOne mortgage	Provides the ability to override potential warnings in the Application Phase.
Print/Preview Documents Only in Application Phase	ComplianceOne mortgage	Grants rights to preview, print, email, and save documents in Application phase.
Create Transaction in Closing Phase	ComplianceOne mortgage	Allows the user to: <ul style="list-style-type: none"> <li>Create a Closing transaction without a template; with a template; copy a transaction; delete a transaction; print/preview/save; and email documents.</li> <li>Access Party Management to create, edit, and delete party records.</li> </ul>
Override Validation Warnings in Closing Phase	ComplianceOne mortgage	Provides the ability to override potential warnings in the Closing Phase.
Print/Preview Documents Only in Closing Phase	ComplianceOne mortgage	Grants rights to preview, print, email, and save documents in Closing phase.
Manage Template and Policy Group Administration for ComplianceOne mortgage	ComplianceOne mortgage	Allows an Account Administrator to create, edit, copy and delete templates and policy group configurations (Administration).
Manage Administration for Interface Manager	Interface Manager	
Basic Access for Interface Manager	Interface Manager	
Manage Interfaces	Interface Manager	
Clone Account	Security Administration	Allows an Account Administrator to copy an account to create additional accounts.
Manage Account Users	Security Administration	Allows an Account Administrator to manage other users.
Manage Account	Security Administration	Allows an Account Administrator to manage account information.

Manage IP Address	Security Administration	<p>To limit which computers have access to your licensed products, add the appropriate IP addresses on the Security page in Administration and Enable IP Filtering. Only users with a Manage IP Filter permission can access the Security page.</p> <p>If this feature is configured incorrectly, you can completely block access for all of your users. It is important to have someone with network configuration knowledge involved in the setup of this feature.</p>
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## Add User Information

1. Select the **USERS** menu option.



2. Click the **+User** button to add user. Enter the user's email address in the Username field and confirm the user's email in the confirm field. The User Description is Optional.

### Add User

Username \*

Confirm Username \*

User Description

#### Roles

Assign	Name	Description
<input type="checkbox"/>	Manage Mortgage	Manage Mortgage
<input type="checkbox"/>	Mortgage Loan Originator	End User - Central processing
<input type="checkbox"/>	Manage Administration for Interface Manager	Manage Interface Manager
<input type="checkbox"/>	Basic Access for Interface Manager	Basic Access for Interface Manager
<input type="checkbox"/>	Application only	Loan Officer app only

Showing 1 to 5 of 5 Roles
Results per page
10
1

3. Select the applicable Roles and click Save when complete.

Tip	Description
A	An email is sent immediately to the user so they can register and log into mortgage. Set up users only if they are ready to use the application.
B	<p><b>Locked Users and Resetting Passwords</b></p> <p>If a user is locked out after using the product:</p> <ul style="list-style-type: none"> <li>Select the user's name.</li> <li>Verify the <b>Locked</b> option is checked under User Status.</li> <li>Select <b>Unlock User</b> under User Information and select <b>Reset Password</b>.</li> <li>A link to reset their password will be sent to the user.</li> </ul>

## IP Filtering Whitelist

- This option will only appear on the menu if the logged in user has the permission of Manage IP Filtering.
- Enabling IP Filtering will limit access for all users to the IP addresses listed below.
- This applies to all products listed on the Account Basics page.

1. Select the **IP FILTERING** menu option.

ACCOUNTS

ACCOUNT DETAILS

USERS

ROLES

IP FILTERING

## IP Address Whitelist

☐ Enable IP Filtering

**Important:** Enabling IP Filtering will limit access for all users to the IP addresses listed below. This applies to all products listed on the Account Basics page.

+ IP Address

Search

IP Address	Description
------------	-------------

2. Click the **+IP Address** button. Enter IP address to limit access.

## Templates

The purpose is to store standard information which typically does not change with each transaction in a reusable format. The Template pages closely resemble a live transaction and have the ability to switch between the application phase and the closing phase.

- Template Maintenance - allows you to create and maintain a set of standard transaction characteristics that can be used when creating a new transaction. The benefit will be accurate and consistent information from transaction to transaction, from application to closing.
  - Planning – This is an important part of creating beneficial templates. Review the types of loans that you currently do and how consistent is the data entry for those loans. This will help you determine which transaction types will be a good candidate for a template.
  - If there are questions pertaining on how to complete the fields on any of the pages refer to the End User Training Guide and Online Help to learn how to complete fields.
1. From the **ComplianceOne mortgage Lending** functionality, hover over the chevron and select **Template Maintenance** from the list.

2. Select the **+MORTGAGE TEMPLATE** button.

The screenshot shows the ComplianceOne web interface. At the top, there is a dark blue header with the ComplianceOne logo, a breadcrumb trail for 'Template Maintenance', and a 'LOG OFF' link. Below the header, a light blue button labeled '+ MORTGAGE TEMPLATE' is visible. Underneath this button is a search bar labeled 'Template Name' with a magnifying glass icon. Below the search bar is a dropdown menu set to 'Show 10 entries'. A table with a dark blue header row containing 'Template Name' is shown, but it is empty, with the text 'No data available in table' displayed below it. At the bottom of the table area, it says 'Showing 0 to 0 of 0 entries' and there are four navigation buttons: 'First', 'Previous', 'Next', and 'Last'.

- The first page presented will be the Loan Definition where you are required to provide a Template name.


The screenshot displays the 'ComplianceOne' application interface. The top navigation bar includes a home icon, the 'ComplianceOne' logo, and a breadcrumb trail: 'Template Maintenance - BORROWER NAME - APPLICATION PHASE'. Below this, a secondary navigation bar lists tabs: 'PARTIES', 'FINANCIAL ANALYSIS', 'LOAN DEFINITION' (which is active), 'COLLATERAL', 'CALCULATIONS', and 'DOCUMENT DATA'.

The main content area is divided into three sections, each with a collapse icon (a downward arrow) to its left:

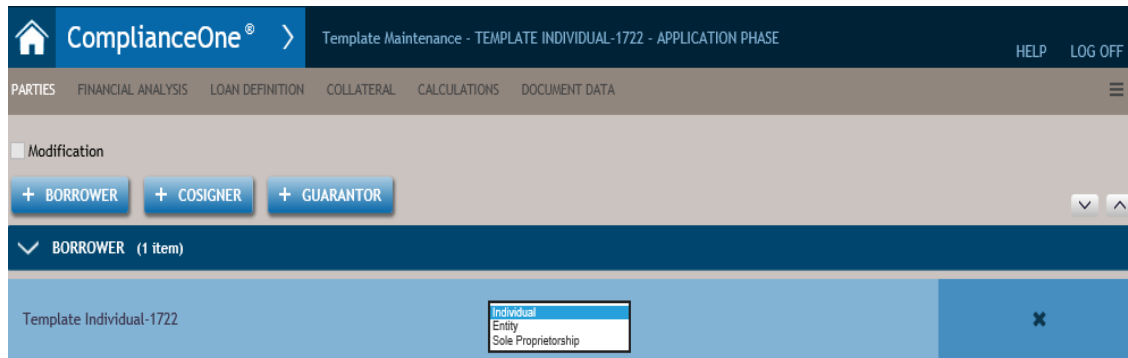
- TEMPLATE**: Contains a red error message 'Template Name \*Template Name Must Be Provided.' and an empty text input field.
- ORGANIZATION & POLICY**: Contains several dropdown menus and checkboxes:
  - 'Organization \*' with a value of 'Alternate Org - TX' and a refresh icon.
  - 'Policy Group' with an empty dropdown.
  - 'Calculations Policy \*' with a value of 'Calcs Policy Rates defined Once' and a refresh icon.
  - 'Document Policy \*' with a value of 'All Checked Combined CD NO CC expiration days' and a refresh icon.
  - 'Loan Definition Policy' with an empty dropdown and a refresh icon.
  - 'Loan Act' with an empty dropdown.
  - 'Loan Officer \*' with a value of 'Joe Officer' and a refresh icon.
- LOAN DEFINITION**: Contains various fields for loan details:
  - 'Loan Number' and 'ATR/QM Test' (dropdown).
  - 'Type of Mortgage' (dropdown) set to 'In-house Document'.
  - 'Type of Loan \*' (dropdown) set to 'New'.
  - 'Construction Note Type' (dropdown).
  - 'Loan Purpose \*' (dropdown) set to 'Consumer'.
  - 'Integrated Disclosure Purpose' (dropdown) set to 'Purchase'.
  - Checkboxes for 'MLA Applies' (unchecked), 'MLA Covered Borrower' (checked), 'Loan is Assumable' (checked), and 'HMDA Applies' (unchecked).

- Complete any other default information on the Loan Definition page.

Tip      Description

- A** Field properties (such as protected and invisible) cannot be established. The field completion is default data.
- B** Templates start in the Application Phase but can be changed to the Closing Phase by using the hamburger icon.  Default information entered on the Application Phase will transfer to the Closing Phase.

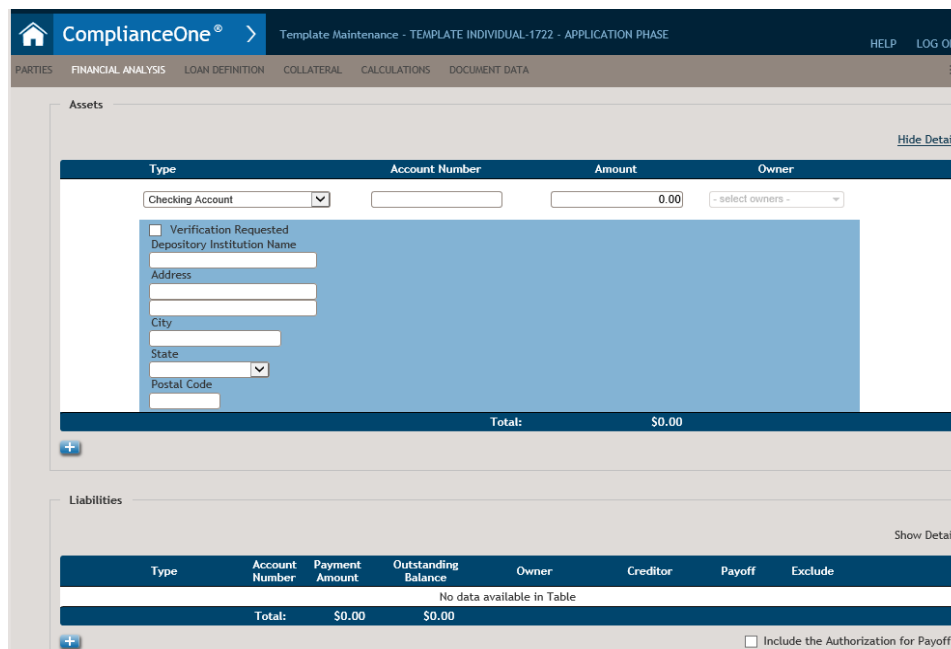
5. Click Parties on the menu.



Tip    Description

- A** Benefits of adding placeholder for Borrower(s) is that you can complete additional data entry on documents if there are parties associated with the transaction. Each party that is added in a template will be assigned a system generated number. That system generated number will appear in Document Data for the documents associated with a Party.
- B** When creating a transaction from a template, you will be prompted to replace or remove the placeholder with actual party of the same type. (Individual, Sole Proprietor, etc.)
- C** You will be able to add additional parties in the transaction if needed.

6. Click on Financial Analysis on the menu. Default any common data, if applicable.



7. Click on Collateral on the menu. Default any common data, if applicable.

**LOCATION**  
Address  
  
CityState\*Postal Code  
  
County

**COLLATERAL INFORMATION**  
☒ Borrower's Principal Dwelling  
☒ Borrower's Dwelling  
☒ Owner's Principal Dwelling  
☒ Owner's Dwelling  
☒ Purchase Money  
Organization's Lien Position  
  
Occupancy Status Type  
  
Sales PricePersonal Property Amount  
  
Appraisal Value  
  
☐ MERS  
Legal Description  
See Exhibit "A"

**OWNERS**

**ADDITIONAL SIGNATURES**

**ADDITIONAL LIENHOLDERS**

A

Buyer and Seller Real Estate Broker can be defaulted if applicable.

+ SINGLE FAMILY+ OTHER COLLATERAL

COLLATERAL (1 item)

Single Family Dwelling

BUYER'S REAL ESTATE BROKER

☐ Identify a second Buyer's Real Estate Broker on the Closing Disclosure

Buyer's Real Estate BrokerBuyer's Real Estate Broker Contact

SELLER'S REAL ESTATE BROKER

☐ Identify a second Seller's Real Estate Broker on the Closing Disclosure

Seller's Real Estate BrokerSeller's Real Estate Broker Contact



8. Click on Calculations from the menu. Default common data, if applicable. If questions pertaining to the fields on this screen refer to the End User Training Guide to learn how to complete certain fields.

PARTIES FINANCIAL ANALYSIS LOAN DEFINITION COLLATERAL **CALCULATIONS** DOCUMENT DATA

- > TERMS OF LOAN
- > RATE INFORMATION
- > FEES
- ✓ MORTGAGE INSURANCE
  - ☐ PMI Applies
- > PROPERTY COSTS
- > CALCULATION RESULTS
- > CALCULATING CASH TO CLOSE

9. Click on Document Data from the menu.

PARTIES FINANCIAL ANALYSIS LOAN DEFINITION COLLATERAL CALCULATIONS **DOCUMENT DATA**

Select a Phase: Upfront ▼

Form to View First: Affiliated Business Arrangement Disclosure ▼

- ✓ TRANSACTION DATA
  - ☐ RESPA is Not Applicable
  - ☐ If true, the separate Borrowers Signature Authorization is not needed for verification.
  - ☐ An insurance product is being offered with this transaction.
  - ✓ Property Insurance Required
  - ✓ Lender desires the Notice of Intent to Proceed form.
  - ☐ The lender wants the Lender Paid Mortgage Insurance Initial Disclosure with the hard coded comparison table.
  - ✓ If true the lender is authorized to obtain tax information directly from the IRS.
  - ☐ Include the SSA89, Authorization for Social Security Administration to Release Social Security Number Verification.
  - ☐ Do Not Provide Balloon Payment Mortgage Disclosure
  - ☐ Select Disclosure Notices
  - ☐ Include the Mortgage Loan Commitment Letter.
  - ☐ Select Mortgage Loan Commitment Letter With Variable Conditions
  - ☐ Provide a Rate Lock Agreement
  - ☐ Provide the Form References and Timing Requirements Notice
  - ☐ Insurance Verification
  - ☐ Select Revised Loan Estimate Cover Letter
  - ☐ Include the Title Insurance Disclosure.
- > COLLATERAL - 1 - 4 FAMILY DWELLING -
- > NOTE -

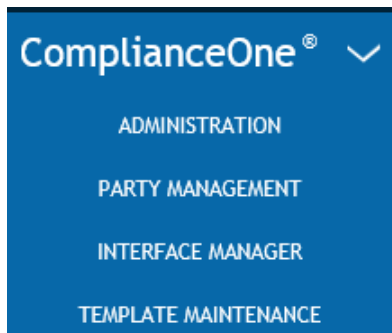
10. Select any options in the nodes, if applicable.
11. Select document from the **Forms to View First** and Click on **View Documents** and complete default data if applicable. Complete for each applicable document.
12. To complete default data for the Closing Phase, click the hamburger button to select the Closing Phase.

☰

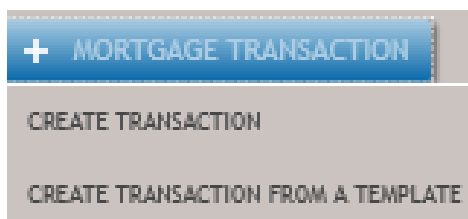
- Application Phase
- Closing Phase**

13. Review all sections in the Closing Phase and click the **Home** button when finished.

- To use a template to create a loan transaction exit Template Maintenance and click on Mortgage.



- Click on **+MORTGAGE TRANSACTION**, Select the applicable option. If using a template, you will be presented with a list of templates to select from.



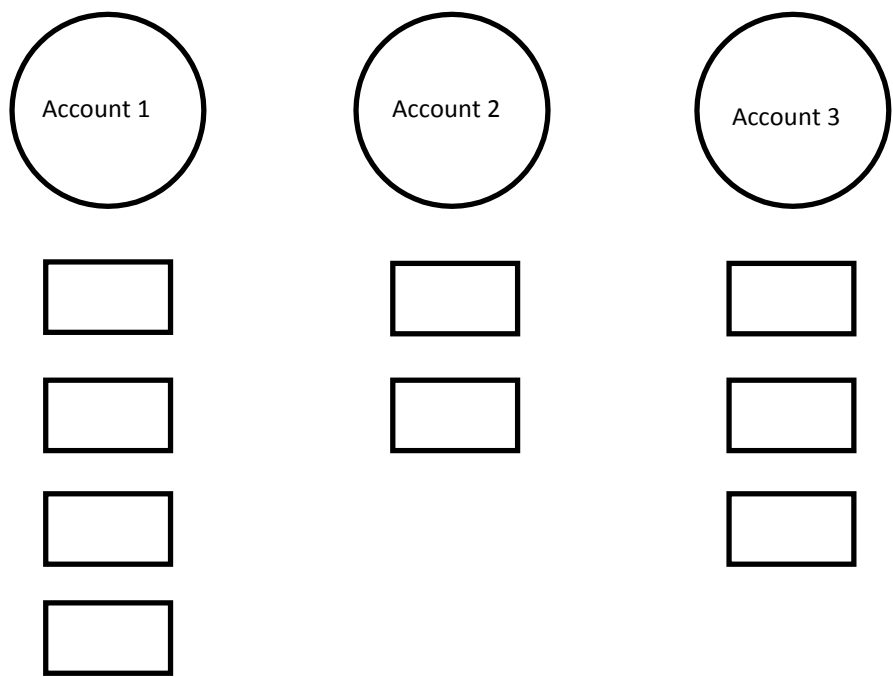
About Accounts

What are Accounts?

- Wolters Kluwer establishes the initial account(s). An initial account includes the customer number, billing ID, and licensed products. A financial institution may add additional accounts by using the Copy feature. Although some items can be changed, other items cannot be edited.
- Different billing codes, different Flood codes, and/or non-sharing of data are the most common reasons for setting up additional accounts.

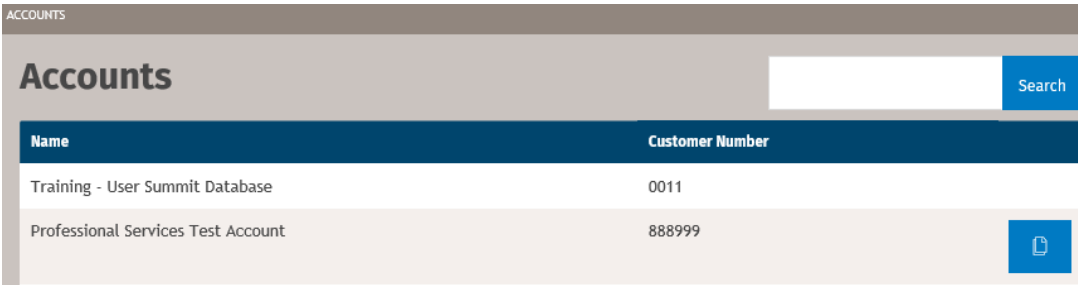
The diagram below shows an Institution with three accounts. (This example applies to a holding company).

- Each circle represents an account.
  - Each account (circle) can have locations or branches under it.
  - The circles do not share data and each account has to set up all required administration menu options. The setup items are not copied to another account.
  - Users can be set up in multiple accounts as needed.
- The rectangles under each circle are the locations or branches under each account.
  - The locations/branches are able to share data and may have policies that are the same as or different from the account.



# Copying Accounts

- 1. Select Accounts in Security Administration.
- 2. Hover over the account name and select the **Copy** icon to the right of the account to copy an account.



- 3. Select **ACCEPT** in the confirmation box.
- 4. Select the copied account and complete the following menu sections for the newly created account:
  - Organizations, Addresses, Users, Roles, Contacts, Indexes, Credit Bureau, Fees & Charges, Service Providers, Policies, and Templates.

Tip	Description
A	The initial account is established by Wolters Kluwer and contains the customer number, billing ID, and licensed products. When copying an account, the customer number, billing ID, and licensed products are also copied. To changes these items, contact Wolters Kluwer.



## Interface Manager Setup

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### Objectives

Learn how to set up the following Business-to-Business (B2B) interfaces:

- Kroll Factual Data
- CBCInnovis Credit Reporting
- *Wiz* Sentinel
- HMDA *Wiz*
- Fannie Mae Desktop Underwriter
- Freddie Mac Desktop Underwriter
- Flood Determination
- CRA *Wiz*
- Fannie Mae 3.2 Import and Export

## Setting Up Roles in Security Administration for Interface Manager

- After the interface(s) are established, a user must be assigned the **Basic Access for Interface Manager** role before they can use an interface. Refer to the Review or Add Role Information section in this guide for more information about setting up roles.
- Interface codes need to be entered into the Production environment and **not** the Test environment. Wolters Kluwer has provided codes for the Test environment.

<input type="checkbox"/>	Basic Access for Interface Manager	Interface Manager
<input type="checkbox"/>	Manage Administration for Interface Manager	Interface Manager
<input type="checkbox"/>	Manage Interfaces	Interface Manager

<i>Role</i>	<i>Product</i>	<i>Description</i>
Manage Administration for Interface Manager	Interface Manager	Grants rights to create users who can access Interface Manager.
Basic Access for Interface Manager	Interface Manager	Grants rights to execute and use an interface.
Manage Interfaces	Interface Manager	Grants rights to manage who has edit and view history rights to the Interface Manager.

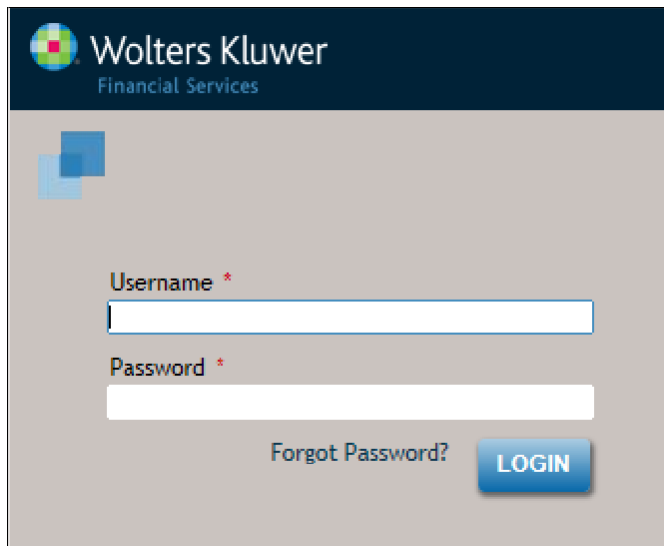
## Setting Up Kroll Factual Data in Interface Manager

1. Navigate to the URL for Interface Manager.\_

<https://interfacemanager.wolterskluwerfs.com/InterfaceManager>

<i>Tip</i>	<i>Description</i>
<b>A</b>	Enter interface codes in the Production environment. Do not enter codes in the Test environment. Wolters Kluwer provides the codes for the Test environment.

2. Enter login information and click the **LOGIN** button.

The image shows the login page for Wolters Kluwer Financial Services. At the top, there is a dark blue header with the Wolters Kluwer logo (a colorful square) and the text "Wolters Kluwer Financial Services". Below the header, on the left, there are three overlapping blue squares of different sizes. The main area is light gray and contains a login form. The form has two input fields: "Username \*" and "Password \*", both with red asterisks indicating required fields. Below the password field, there is a link that says "Forgot Password?". To the right of the "Forgot Password?" link is a blue button with the word "LOGIN" in white capital letters.

3. Select **Kroll Factual Data BureauExpress** in the grid.

Wolters Kluwer Financial Services

Welcome, patty jaeger

Interface Manager Available Interfaces

LOG OFF

AVAILABLE INTERFACES

Show 10 entries

Name	Type	
Flood Determination Interface	Flood	History
Kroll Factual Data BureauExpress	Credit	History
WizSentinel Interface	WizSentinel	History

Showing 1 to 3 of 3 entries

View History For All Interfaces  
View All Pending Sessions

#### Tip Description

**A** The available interfaces may be different from our sample and are based on the interfaces licensed by your institution.


- B** Setting up an interface includes reviewing and entering information in the following sections:
- **SETTINGS:** This information was set up by Wolters Kluwer for your organization. No data entry is needed.
  - **PARAMETERS AND RESOURCES:** Enter authorization codes and applicable IDs that apply to all organizations/branches.
  - **ORGANIZATION PARAMETERS:** Enter specific information for each organization or branch that has different codes, ID's, etc.

**C** **View History For All Interfaces:** Select this link for a history of interfaces you have used.

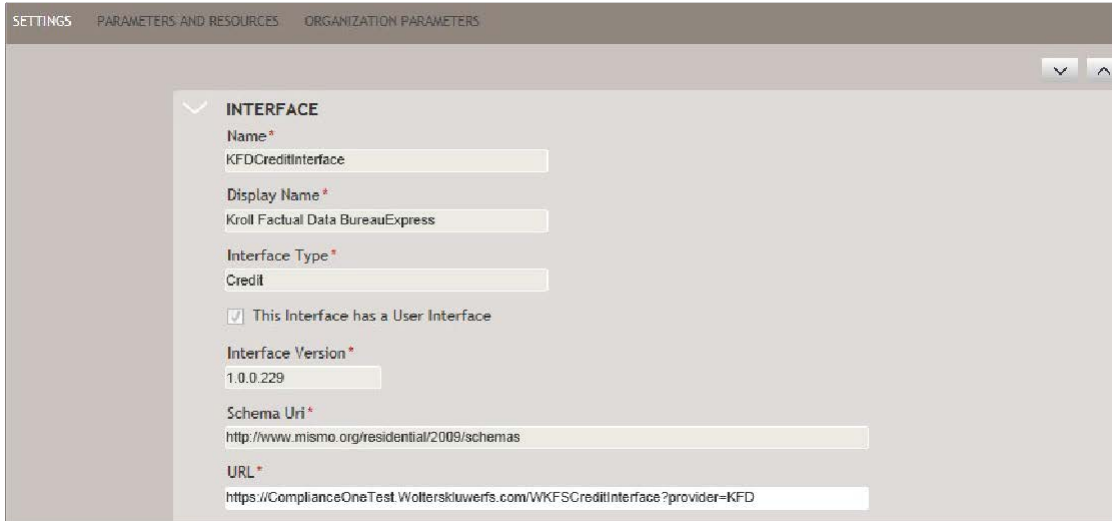
Interface Name	Action	Message	Status	User Name	SEARCH
Show 10 entries					
Interface	Action	Message	Status	Created	
Kroll Factual Data BureauExpress	Submit	Received credit report for party JASON ROBERTS	Succeeded	Created 1/6/2015 By patty.jaeger@wolterskluwer.com	
Kroll Factual Data BureauExpress	Submit	Requesting credit report for party Jason Roberts	Request	Created 1/6/2015 By patty.jaeger@wolterskluwer.com	
Kroll Factual Data BureauExpress	Reissue	Received credit report for party JASON ROBERTS	Succeeded	Created 1/6/2015 By patty.jaeger@wolterskluwer.com	
Kroll Factual Data BureauExpress	Reissue	Requesting credit report for party Jason Roberts	Request	Created 1/6/2015 By patty.jaeger@wolterskluwer.com	
Kroll Factual Data BureauExpress	Reissue	Received credit report for party JASON ROBERTS	Succeeded	Created 11/19/2014 By jeff.hippler@wolterskluwer.com	
Kroll Factual Data BureauExpress	Reissue	Requesting credit report for party Jason Roberts	Request	Created 11/19/2014 By jeff.hippler@wolterskluwer.com	
Flood Determination Interface	New Order	Received response for Single Family collateral with certificate number: 45	Succeeded	Created 10/21/2014 By jeff.hippler@wolterskluwer.com	
Flood Determination Interface	New Order	Initiating flood request for Single Family collateral type	Request	Created 10/21/2014 By jeff.hippler@wolterskluwer.com	
Flood Determination Interface	Cancel	Received response for Single Family collateral with certificate number: 44	Succeeded	Created 10/21/2014 By jeff.hippler@wolterskluwer.com	



**C Navigating**

- Select the **Home** icon to return to the Dashboard.
- Hover over the **Arrow** icon to collapse or expand sections. 
- Select your name in the upper-right corner to edit your password and security information on the page that displays.

4. Review the settings information.



SETTINGS   PARAMETERS AND RESOURCES   ORGANIZATION PARAMETERS

INTERFACE

Name\*  
KFDCreditInterface

Display Name\*  
Kroll Factual Data BureauExpress

Interface Type\*  
Credit

☒ This Interface has a User Interface

Interface Version\*  
1.0.0.229

Schema Uri\*  
http://www.mismo.org/residential/2009/schemas

URL\*  
https://ComplianceOneTest.Wolterskluwerfs.com/WKFSCreditInterface?provider=KFD

5. Select the **PARAMETERS AND RESOURCES** menu option if your organizations/branches have the same codes. Complete steps 6 and 7. If your organizations/branches have different codes, skip steps 6 and 7 and complete steps 8-14.
6. Enter information for the following codes as applicable:
- OfficeCode
- ClientCode
  - ClientCode
  - UserName
  - Password
  - MortgageExperianEnabled: Select true or false.
  - MortgageEquifaxEnabled: Select true or false.
  - MortgageTransUnionEnabled: Select true or false.

7. Select the **Home** icon when finished.

SETTINGS
PARAMETERS AND RESOURCES
ORGANIZATION PARAMETERS

GLOBAL PARAMETERS

Name	Value	Type
No data available in table		

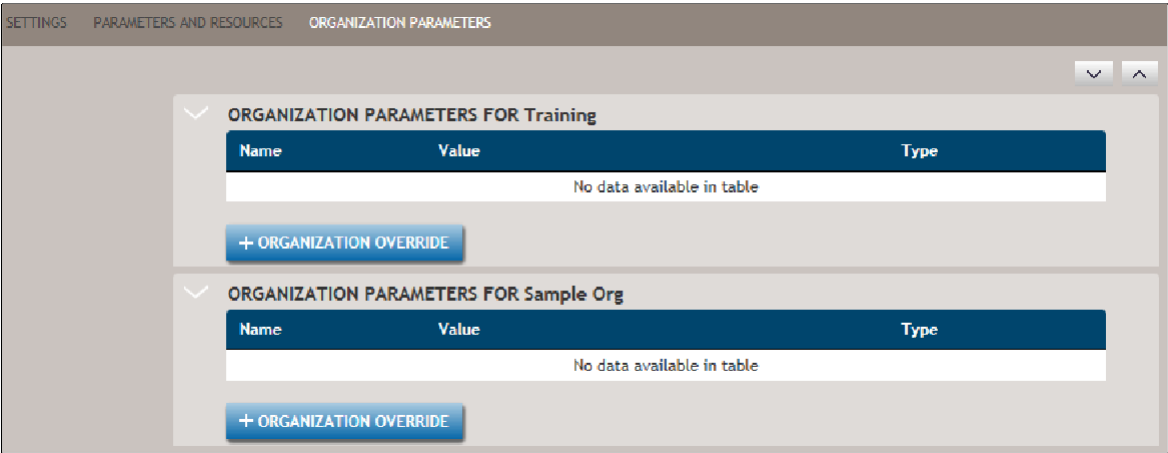
ACCOUNT PARAMETERS

Name	Value	Type
CreditUrl	<input type="text" value="https://edge-beta.krollfactualdata.com/services/misn"/>	Text
OfficeCode	<input type="text" value="0643"/>	Text
MortgageClientCode	<input type="text" value="C1TEST"/>	Text
ConsumerClientCode	<input type="text" value="C1TEST"/>	Text
MortgageEnabled	<input type="text" value="true"/>	Boolean
MortgageUserName	<input type="text" value="test"/>	Text
MortgagePassword	<input type="password" value="****"/>	Password
MortgageExperianEnabled	<input type="text" value="true"/>	Boolean
MortgageEquifaxEnabled	<input type="text" value="true"/>	Boolean
MortgageTransUnionEnabled	<input type="text" value="true"/>	Boolean
ConsumerEnabled	<input type="text" value="true"/>	Boolean
ConsumerUserName	<input type="text" value="test"/>	Text
ConsumerPassword	<input type="password" value="****"/>	Password
ConsumerExperianEnabled	<input type="text" value="true"/>	Boolean

#### Tip Description

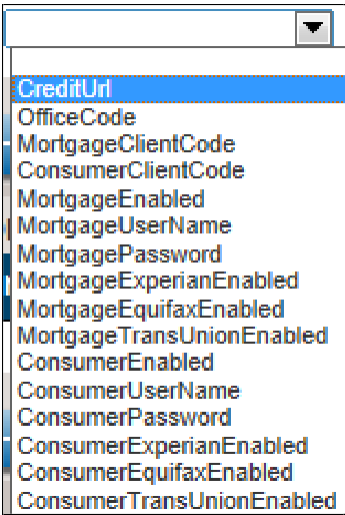
- A If you use a specific credit bureau, verify that true displays in the drop-down list for the credit bureau. If the credit bureau should not be used, verify that false displays. For example, if ConsumerExperianEnabled field shows false, Experian would not be used for consumer credit reports.

8. Select the **ORGANIZATION PARAMETERS** menu option if any of your organizations/branches have different codes.



Tip	Description
A	A grid displays for each organization/branch. The example above shows grids for the Training and Sample Org organizations.

9. Click the **+ORGANIZATION OVERRIDE** button for another organization.
10. Select a code name in the drop-down list.
11. Repeat steps 9 and 10 to add code names.



12. Enter data or select an option for each code.
13. Repeat steps 9-12 for each organization.
14. Select the **Home** icon when finished.

RESOURCES

ORGANIZATION PARAMETERS

Name	Value	Type
OfficeCode		Text
MortgageClientCode	C1TEST	Text
ConsumerClientCode	C1TEST	Text
MortgageUserName	test	Text
MortgagePassword	****	Password
MortgageExperianEnabled	true	Boolean
MortgageEquifaxEnabled	true	Boolean
MortgageTransUnionEnabled	true	Boolean

+ ORGANIZATION OVERRIDE

ORGANIZATION PARAMETERS FOR Sample Org

Name	Value	Type
OfficeCode	0643	Text
MortgageClientCode	C1sample	Text
ConsumerClientCode	C1sample	Text
MortgageUserName	sample	Text
MortgagePassword	****	Password

**Tip**    *Description*

**A**    **Name**

To delete a row, hover over the row, and select the **X**.

OfficeCode		Text	
MortgageClientCode	C1TEST	Text	X

**B**    When setting up the codes in the ORGANIZATIONS AND PARAMETERS section, the following fields are required:

- Office Code
- Client Code
- Mortgage User Name
- Password
- Name of Credit bureau(s): Set to true.

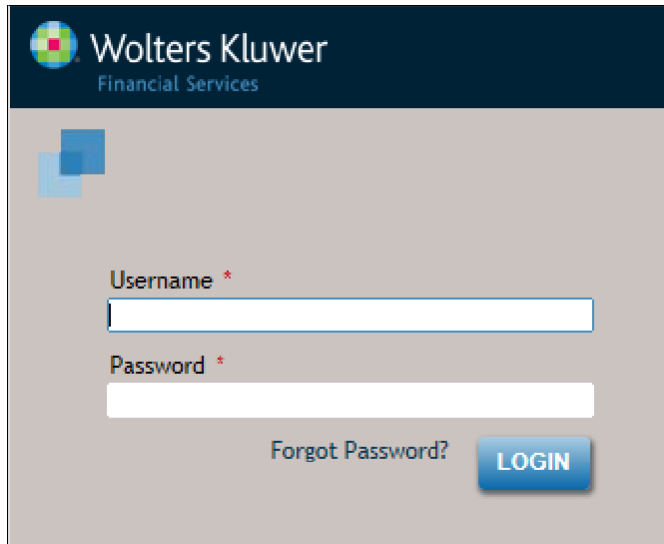
## Setting Up CBCInnovis Credit Reporting in Interface Manager

1. Navigate to the URL for Interface Manager.\_

<https://interfacemanager.wolterskluwerfs.com/InterfaceManager>

<i>Tip</i>	<i>Description</i>
<b>A</b>	Enter interface codes in the Production environment. Do not enter codes in the Test environment. Wolters Kluwer provides the codes for the Test environment

2. Enter login information and click the **LOGIN** button.



The image shows the login page for Wolters Kluwer Financial Services. At the top, there is a dark blue header with the Wolters Kluwer logo and the text "Wolters Kluwer Financial Services". Below the header, the background is a light gray. On the left side, there is a small blue square icon. The main content area contains two input fields: "Username \*" and "Password \*". Below the password field, there is a link that says "Forgot Password?". To the right of the "Forgot Password?" link is a blue button with the text "LOGIN" in white capital letters.

3. Select **CBC Innovis Credit Reporting** in the grid.


Name	Type	
CBC Innovis Credit Reporting	Credit	History
CRA Wiz	CRAWiz	History Report
Desktop Underwriter	AutomatedUnderwriting	History
Fannie Mae 3.2 Export	Export	History
Fannie Mae 3.2 Import	TransactionImport	History
Fannie Mae Uniform Loan Delivery Dataset (ULDD)	Export	History
Flood Determination Interface	Flood	History
Freddie Mac Uniform Loan Delivery Dataset (ULDD)	Export	History
HMDA Wiz	HmdaWiz	History
Kroll Factual Data BureauExpress	Credit	History
Showing 1 to 10 of 13 entries		<a href="#">First</a> <a href="#">Previous</a> <a href="#">1</a> <a href="#">2</a> <a href="#">Next</a> <a href="#">Last</a>
<a href="#">View History For All Interfaces</a> <a href="#">View All Pending Sessions</a>		

**Tip** *Description*

**A** The available interfaces may be different from our sample and are based on the interfaces licensed by your institution.

- B** Setting up an interface includes reviewing and entering information in the following sections:
- **SETTINGS:** This information was set up by Wolters Kluwers for your organization. No data entry is needed.
  - **PARAMETERS AND RESOURCES:** Enter authorization codes and applicable IDs that apply to all organizations/branches.
  - **ORGANIZATION PARAMETERS:** Enter specific information for each organization or branch that has different codes, ID's, etc.

**C** **Navigating**

- Select the **Home** icon to return to the Dashboard.
- Hover over the **Arrow** icon to collapse or expand sections. 
- Select your name in the upper-right corner to edit your password and security information on the page that displays.

4. Review the settings information.

SETTINGS   PARAMETERS AND RESOURCES   ORGANIZATION PARAMETERS

INTERFACE

Name \*  
CBCCreditInterface

Display Name \*  
CBC Innovis Credit Reporting

Interface Type \*  
Credit

☒ This Interface has a User Interface  
☐ This Interface has Reporting

Interface Version \*  
1.0.0.302

Schema Uri \*  
<http://www.mismo.org/residential/2008/schemas>

URL \*  
<https://ComplianceOneTest.Wolterskluwerfs.com/WKFSCreditInterface?provider=CBC>

5. Select the **PARAMETERS AND RESOURCES** menu option if your organizations/branches have the same codes. Complete steps 6 and 7. If your organizations/branches have different codes, skip steps 6 and 7 and complete steps 8-14.

6. Enter information for the following codes as applicable:

Mortgage UserName

- MortgagePassword
- Mortgage EquifaxEnabled: Select true or false.
- Mortgage ExperianEnabled: Select true or false.
- MortgageTransUnionEnabled: Select true or false.
- Consumer UserName
- Consumer Password
- Consumer EquifaxEnabled: Select true or false.
- Consumer ExperianEnabled: Select true or false.
- Consumer TransUnionEnabled: Select true or false.



GLOBAL PARAMETERS

Name	Value	Type
No data available in table		

ACCOUNT PARAMETERS

Name	Value	Type
CreditUrl	<input type="text" value="https://www.creditbureaureports.com/servlet/Presente"/>	Text
MortgageEnabled	<input type="text" value="true"/>	Boolean
MortgageUserName	<input type="text" value="pro00111"/>	Text
MortgagePassword	<input type="password" value="*****"/>	Password
MortgageEquifaxEnabled	<input type="text" value="true"/>	Boolean
MortgageExperianEnabled	<input type="text" value="true"/>	Boolean
MortgageTransUnionEnabled	<input type="text" value="true"/>	Boolean
ConsumerEnabled	<input type="text" value="true"/>	Boolean
ConsumerUserName	<input type="text" value="pro00111"/>	Text
ConsumerPassword	<input type="password" value="*****"/>	Password
ConsumerExperianEnabled	<input type="text" value="true"/>	Boolean
ConsumerEquifaxEnabled	<input type="text" value="true"/>	Boolean
ConsumerTransUnionEnabled	<input type="text" value="true"/>	Boolean

GLOBAL RESOURCES

Name
 <input type="text" value="BaseExportStylesheet"/>
 <input type="text" value="BaseImportStylesheet"/>

- Select the **Home** icon when finished.

Tip	Description
A	If you use a specific credit bureau, verify that “true” displays in the drop-down list for the credit bureau. If the credit bureau should not be used, verify that “false” displays. For example, if ConsumerExperianEnabled field shows false, Experian would not be used for consumer credit reports.



8. Select the **ORGANIZATION PARAMETERS** menu option if any of your organizations/branches have different codes.

The screenshot shows the 'ORGANIZATION PARAMETERS' menu with four expandable sections. Each section has a table with columns 'Name', 'Value', and 'Type'. The tables are currently empty, displaying 'No data available in table'. Below each table is a button labeled '+ ORGANIZATION OVERRIDE'.

ORGANIZATION PARAMETERS FOR Training		
Name	Value	Type
No data available in table		
<a href="#">+ ORGANIZATION OVERRIDE</a>		

ORGANIZATION PARAMETERS FOR Main Branch		
Name	Value	Type
No data available in table		
<a href="#">+ ORGANIZATION OVERRIDE</a>		

ORGANIZATION PARAMETERS FOR LNB-M-TX		
Name	Value	Type
No data available in table		
<a href="#">+ ORGANIZATION OVERRIDE</a>		

ORGANIZATION PARAMETERS FOR Sample Bank		
Name	Value	Type
No data available in table		
<a href="#">+ ORGANIZATION OVERRIDE</a>		

*Tip*      *Description*

**A**      A grid displays for each organization/branch.

9. Click the **+ORGANIZATION OVERRIDE** button for another organization.
10. Select a code name in the drop-down list.
11. Repeat steps 9 and 10 to add code names.
12. Enter data or select an option for each code.
13. Repeat steps 9-12 for each organization.
14. Select the **Home** icon when finished.

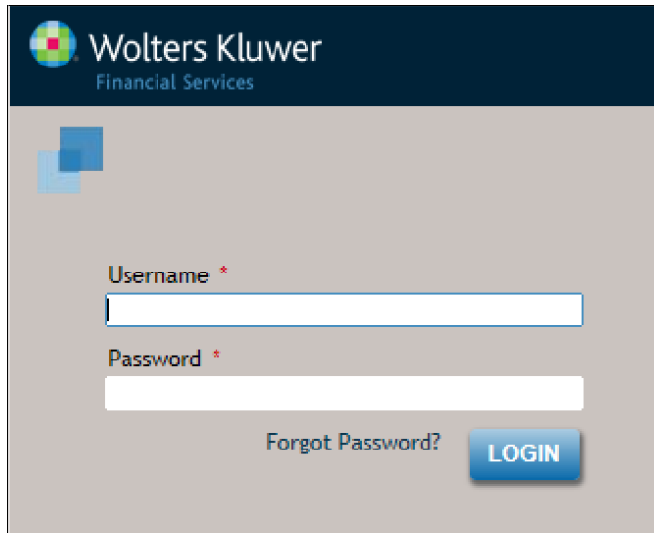
## Setting Up *Wiz* Sentinel in Interface Manager

1. Navigate to the URL for Interface Manager.\_

<https://interfacemanager.wolterskluwerfs.com/InterfaceManager>

<i>Tip</i>	<i>Description</i>
<b>A</b>	Enter interface codes in the Production environment. Do not enter codes in the Test environment. Wolters Kluwer provides the codes for the Test environment.

2. Enter login information and click the **LOGIN** button.

The image shows the login page for Wolters Kluwer Financial Services. At the top, there is a dark blue header with the Wolters Kluwer logo and the text "Wolters Kluwer Financial Services". Below the header, the background is a light gray. On the left side, there are two overlapping blue squares. In the center, there are two input fields: "Username \*" and "Password \*". Below the password field, there is a link that says "Forgot Password?". To the right of the "Forgot Password?" link is a blue button with the word "LOGIN" in white capital letters.

3. Select **WizSentinel Interface** in the grid.

Name	Type	History
Flood Determination Interface	Flood	History
Kroll Factual Data BureauExpress	Credit	History
WizSentinel Interface	WizSentinel	History

---

**Tip**    **Description**

**A**    The available interfaces may be different from our sample and are based on the interfaces licensed by your institution.


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**B**    Setting up an interface includes reviewing and entering information in the following sections:

- **SETTINGS:** This information was set up by Wolters Kluwers for your organization. No data entry is needed.
- **PARAMETERS AND RESOURCES:** Enter authorization codes and applicable IDs that apply to all organizations/branches.
- **ORGANIZATION PARAMETERS:** Enter specific information for each organization or branch that has different codes, ID's, etc.

---

**C**    **Navigating**

- Select the **Home** icon to return to the Dashboard.
  - Hover over the **Arrow** icon to collapse or expand sections. 
  - Select your name in the upper-right corner to edit your password and security information on the page that displays.
-

- Review the settings information.
- Select the **PARAMETERS AND RESOURCES** menu option if your organizations/branches have the same codes. Complete steps 6 and 7. If your organizations/branches have different codes, skip steps 6 and 7 and complete steps 8-14.
- Enter information for the **WizSentinelUser** and **WizSentinelPassword** fields.
- Select the **Home** icon when finished.

**GLOBAL PARAMETERS**

Name	Value	Type
No data available in table		

**ACCOUNT PARAMETERS**

Name	Value	Type
WizSentinelUrl	https://www.wizsentinel.com/PLMDetailXML/PLMXM	Text
WizSentinelUser	PCI_C1test	Text
WizSentinelPassword	*****	Password

**GLOBAL RESOURCES**

Name
BaseExportStylesheet

**ACCOUNT RESOURCES**

Name	
No data available in table	

- Select the **ORGANIZATION PARAMETERS** menu option if any of your organizations/branches have different codes.

SETTINGS   PARAMETERS AND RESOURCES   ORGANIZATION PARAMETERS

**ORGANIZATION PARAMETERS FOR Training**

Name	Value	Type
No data available in table		

+ ORGANIZATION OVERRIDE

**ORGANIZATION PARAMETERS FOR Sample Org**

Name	Value	Type
No data available in table		

+ ORGANIZATION OVERRIDE

Tip	Description
-----	-------------

<b>A</b>	A grid displays for each organization/branch. The example above shows grids for the Training and Sample Org organizations.
----------	--

- Click the **+ORGANIZATION OVERRIDE** button for another organization.
- Select the **WizSentinelURL** code name from the drop-down list.
- Repeat steps 9 and 10 and add the **WizSentinelUser** and **WizSentinelPassword** code names.
- Enter data or select an option for each code.
- Repeat steps 9-12 for each organization.

14. Select the **Home** icon when finished.

ORGANIZATION PARAMETERS FOR Training

Name	Value	Type
WizSentinelUrl	https://www.wizsentinel.com/PLMDetailXML/PLMXM	Text
WizSentinelUser	PCI_C1test	Text
WizSentinelPassword	*****	Password

+ ORGANIZATION OVERRIDE

ORGANIZATION PARAMETERS FOR Sample Org

Name	Value	Type
WizSentinelUrl	https://www.wizsentinel.com/PLMDetailXML/PLMXM	Text
WizSentinelUser	PCI_C1test	Text
WizSentinelPassword	*****	Password

+ ORGANIZATION OVERRIDE

*Tip*      *Description*

**A**      A grid displays for each organization/branch. The example above shows grids for the Training and Sample Org organizations.

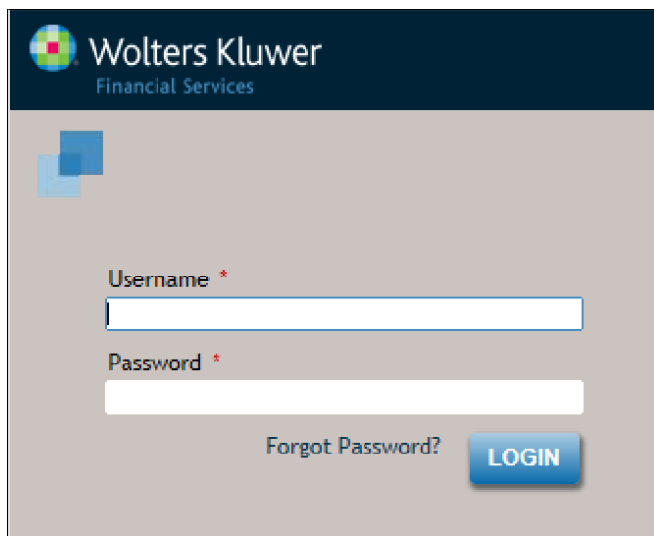
## Setting Up HMDA *Wiz* in Interface Manager

1. Navigate to the URL for Interface Manager.\_

<https://interfacemanager.wolterskluwerfs.com/InterfaceManager>

<i>Tip</i>	<i>Description</i>
<b>A</b>	Enter interface codes in the Production environment. Do not enter codes in the Test environment. Wolters Kluwer provides the codes for the Test environment.

2. Enter login information and click the **LOGIN** button.



Wolters Kluwer  
Financial Services

Username \*

Password \*

Forgot Password?

LOGIN

3. Select HMDA Wiz in the grid.

Name	Type	
CBC Innovis Credit Reporting	Credit	History
CRA Wiz	CRAWiz	History Report
Desktop Underwriter	AutomatedUnderwriting	History
Fannie Mae 3.2 Export	Export	History
Fannie Mae 3.2 Import	TransactionImport	History
Fannie Mae Uniform Loan Delivery Dataset (ULDD)	Export	History
Flood Determination Interface	Flood	History
Freddie Mac Uniform Loan Delivery Dataset (ULDD)	Export	History
HMDA Wiz	HmdaWiz	History
Kroll Factual Data BureauExpress	Credit	History
Showing 1 to 10 of 13 entries		
<a href="#">First</a> <a href="#">Previous</a> <a href="#">1</a> <a href="#">2</a> <a href="#">Next</a> <a href="#">Last</a>		
<a href="#">View History For All Interfaces</a> <a href="#">View All Pending Sessions</a>		

**Tip** Description

**A** The available interfaces may be different from our sample and are based on the interfaces licensed by your institution.


**B** Setting up an interface includes reviewing and entering information in the following sections:

- **SETTINGS:** This information was set up by Wolters Kluwers for your organization. No data entry is needed.
- **PARAMETERS AND RESOURCES:** Enter authorization codes and applicable IDs that apply to all organizations/branches.
- **ORGANIZATION PARAMETERS:** Enter specific information for each organization or branch that has different codes, ID's, etc.

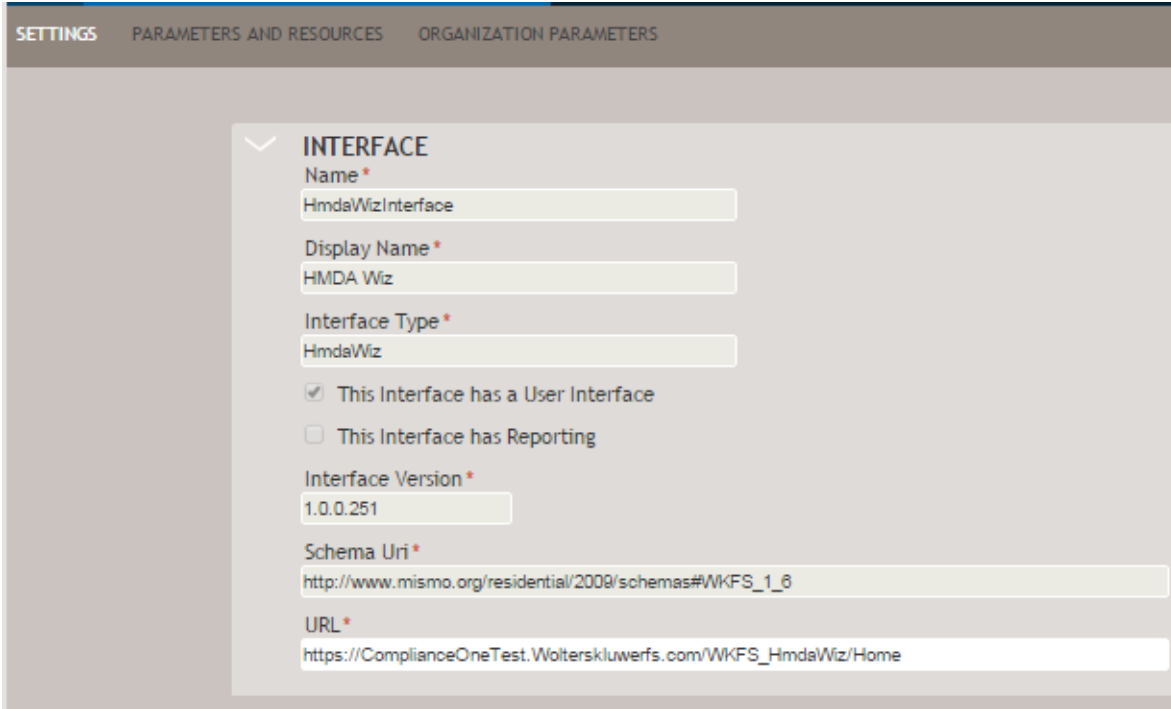
**C** **View History For All Interfaces:** Select this link for a history of interfaces you have used.

Interface Name	Action	Message	Status	User Name	SEARCH
Show 10 entries					
Interface	Action	Message	Status	Created	
Kroll Factual Data BureauExpress	Submit	Received credit report for party JASON ROBERTS	Succeeded	Created 1/6/2015 By patty.jaeger@wolterskluwer.com	
Kroll Factual Data BureauExpress	Submit	Requesting credit report for party Jason Roberts	Request	Created 1/6/2015 By patty.jaeger@wolterskluwer.com	
Kroll Factual Data BureauExpress	Reissue	Received credit report for party JASON ROBERTS	Succeeded	Created 1/6/2015 By patty.jaeger@wolterskluwer.com	
Kroll Factual Data BureauExpress	Reissue	Requesting credit report for party Jason Roberts	Request	Created 1/6/2015 By patty.jaeger@wolterskluwer.com	
Kroll Factual Data BureauExpress	Reissue	Received credit report for party JASON ROBERTS	Succeeded	Created 11/19/2014 By jeff.hippler@wolterskluwer.com	
Kroll Factual Data BureauExpress	Reissue	Requesting credit report for party Jason Roberts	Request	Created 11/19/2014 By jeff.hippler@wolterskluwer.com	
Flood Determination Interface	New Order	Received response for Single Family collateral with certificate number: 45	Succeeded	Created 10/21/2014 By jeff.hippler@wolterskluwer.com	
Flood Determination Interface	New Order	Initiating flood request for Single Family collateral type	Request	Created 10/21/2014 By jeff.hippler@wolterskluwer.com	
Flood Determination Interface	Cancel	Received response for Single Family collateral with certificate number: 44	Succeeded	Created 10/21/2014 By jeff.hippler@wolterskluwer.com	

**D      Navigating**

- Select the **Home** icon to return to the Dashboard.
- Hover over the **Arrow** icon to collapse or expand sections. 
- Select your name in the upper-right corner to edit your password and security information on the page that displays.

4. Review the settings information.



The screenshot shows a web interface with a top navigation bar containing three tabs: **SETTINGS**, **PARAMETERS AND RESOURCES**, and **ORGANIZATION PARAMETERS**. The **SETTINGS** tab is active. Below the navigation bar, there is a section titled **INTERFACE** with a collapse/expand arrow (a white chevron on a grey background). The **INTERFACE** section contains several form fields and checkboxes:

- Name \***: A text input field containing "HmdaWizInterface".
- Display Name \***: A text input field containing "HMDA Wiz".
- Interface Type \***: A text input field containing "HmdaWiz".
- ☒ This Interface has a User Interface
- ☐ This Interface has Reporting
- Interface Version \***: A text input field containing "1.0.0.251".
- Schema Uri \***: A text input field containing "http://www.mismo.org/residential/2008/schemas#WkFS\_1\_8".
- URL \***: A text input field containing "https://ComplianceOneTest.Wolterskluwerfs.com/WkFS\_HmdaWiz/Home".



5. Select the **PARAMETERS AND RESOURCES** menu option if your organizations/branches have the same codes. Complete steps 6 and 7. If your organizations/branches have different codes, skip steps 6 and 7 and complete steps 8-14.
6. Enter information for the codes.
7. Select the **Home** icon when finished.

PARAMETERS AND RESOURCES
ORGANIZATION PARAMETERS

GLOBAL PARAMETERS

Name	Value	Type
No data available in table		

ACCOUNT PARAMETERS

Name	Value	Type
HmdaWizUrl	https://ct.wizenterprise.com/K2WebService/K2WebSe	Text
HmdaWizUser		Text
HmdaWizPassword		Password
InstitutionID		Text

GLOBAL RESOURCES

Name
BaseExportStylesheet

ACCOUNT RESOURCES

Name	
No data available in table	

- AND RESOURCES

ORGANIZATION PARAMETERS

Organization Parameters for Training

Name	Value	Type
HmdaWizUrl	<input type="text" value="https://ct.wizenterprise.com/K2WebService/K2WebSe"/>	Text
HmdaWizUser	<input type="text"/>	Text
HmdaWizPassword	<input type="password"/>	Password
InstitutionID	<input type="text"/>	Text

+ ORGANIZATION OVERRIDE

Organization Parameters for Main Branch

Name	Value	Type
No data available in table		

+ ORGANIZATION OVERRIDE

Organization Parameters for LNB-M-TX

Name	Value	Type
No data available in table		

+ ORGANIZATION OVERRIDE

# Setting up Fannie Mae Desktop Underwriter in Interface Manager

With Fannie Mae Desktop Underwriter, you can submit loan applications to Fannie Mae’s automated underwriting service and retrieve an Underwriting Findings report that:

- Provides an assessment of the loan’s potential credit risk and a recommendation.
- Includes a statement of findings specific to the loan that identifies the risk factors that contributed to the recommendation.
- Outlines the steps necessary to complete processing of the loan application.

Information moves back and forth between ComplianceOne mortgage and Desktop Underwriter.

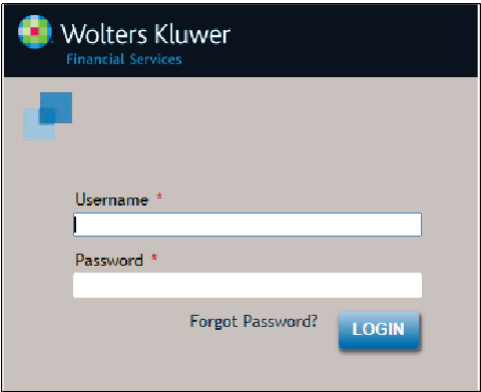
- ComplianceOne mortgage sends an initial request, including a loan application, to Fannie Mae.
- Fannie Mae sends a Casefile ID that uniquely identifies the loan request back to ComplianceOne mortgage if the request meets Fannie Mae requirements.
- ComplianceOne mortgage uses the Casefile ID to request an Underwriting Findings report.
- Fannie Mae responds to the request by sending the report to ComplianceOne mortgage that displays the report.
- Using the loan’s Casefile ID, users can modify the loan application and ask ComplianceOne mortgage to resubmit it if needed.

1. Navigate to the URL for Interface Manager.\_



<https://interfacemanager.wolterskluwerfs.com/InterfaceManager>

Tip	Description
A	Enter interface codes in the Production environment. Do not enter codes in the Test environment. Wolters Kluwer provides the codes for the Test environment.

2. Enter login information and click the LOGIN button.



3. Select **Desktop Underwriter** in the grid.

 <b>Wolters Kluwer</b> Financial Services			Welcome, patty.jaeger		
 <b>Interface Manager</b>			Available Interfaces		
AVAILABLE INTERFACES			Account: Professional Services Test Account		
Show 10 entries					
Name	Type	History			
CBC Innovis Credit Reporting	Credit	History			
Desktop Underwriter	AutomatedUnderwriting	History			
Flood Determination Interface	Flood	History			
Kroll Factual Data BureauExpress	Credit	History			
WizSentinel Interface	WizSentinel	History			


### Tip Description

- A** The available interfaces may be different from our sample and are based on the interfaces licensed by your institution.
- B** Setting up an interface includes reviewing and entering information in the following sections:
- **SETTINGS:** This information was set up by Wolters Kluwers for your organization. No data entry is needed.
  - **PARAMETERS AND RESOURCES:** Enter authorization codes and applicable IDs that apply to all organizations/branches.
  - **ORGANIZATION PARAMETERS:** Enter specific information for each organization or branch that has different codes, ID's, etc.

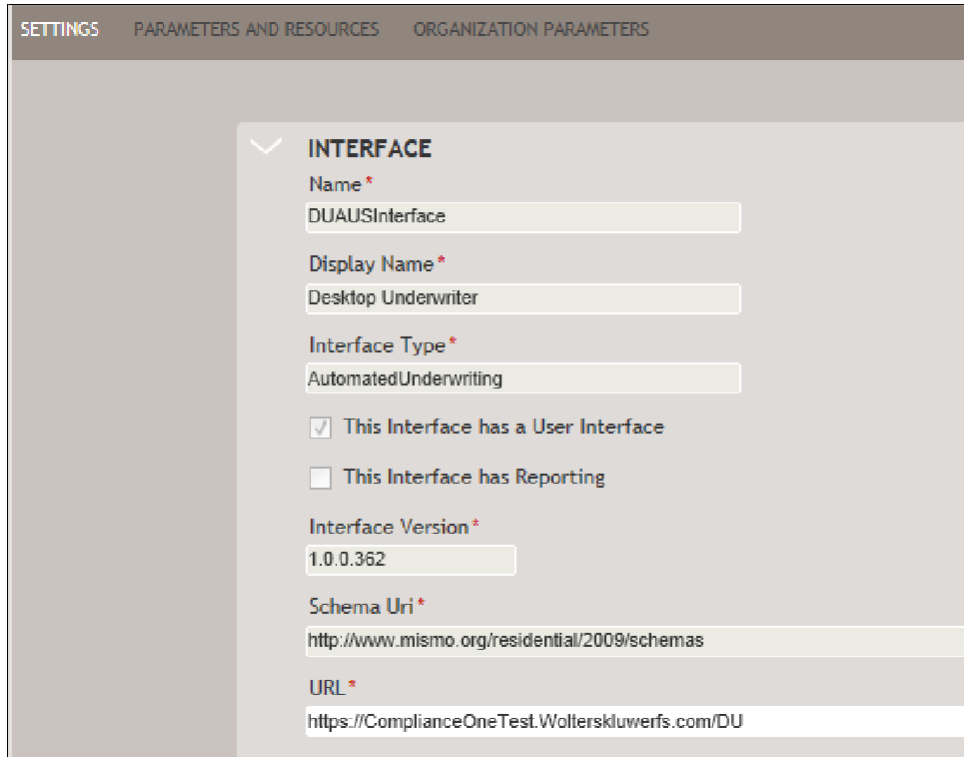
- C** **View History For All Interfaces:** Select this link for a history of interfaces you have used.

Interface Name	Action	Message	Status	User Name	SEARCH
Show 10 entries					
Interface	Action	Message	Status	Created	
Kroll Factual Data BureauExpress	Submit	Received credit report for party JASON ROBERTS	Succeeded	Created 1/6/2015 By patty.jaeger@wolterskluwer.com	
Kroll Factual Data BureauExpress	Submit	Requesting credit report for party Jason Roberts	Request	Created 1/6/2015 By patty.jaeger@wolterskluwer.com	
Kroll Factual Data BureauExpress	Reissue	Received credit report for party JASON ROBERTS	Succeeded	Created 1/6/2015 By patty.jaeger@wolterskluwer.com	
Kroll Factual Data BureauExpress	Reissue	Requesting credit report for party Jason Roberts	Request	Created 1/6/2015 By patty.jaeger@wolterskluwer.com	
Kroll Factual Data BureauExpress	Reissue	Received credit report for party JASON ROBERTS	Succeeded	Created 11/19/2014 By jeff.hippler@wolterskluwer.com	
Kroll Factual Data BureauExpress	Reissue	Requesting credit report for party Jason Roberts	Request	Created 11/19/2014 By jeff.hippler@wolterskluwer.com	
Flood Determination Interface	New Order	Received response for Single Family collateral with certificate number: 45	Succeeded	Created 10/21/2014 By jeff.hippler@wolterskluwer.com	
Flood Determination Interface	New Order	Initiating flood request for Single Family collateral type	Request	Created 10/21/2014 By jeff.hippler@wolterskluwer.com	
Flood Determination Interface	Cancel	Received response for Single Family collateral with certificate number: 44	Succeeded	Created 10/21/2014 By jeff.hippler@wolterskluwer.com	

**D Navigating**

- Select the **Home** icon to return to the Dashboard.
- Hover over the **Arrow** icon to collapse or expand sections. 
- Select your name in the upper-right corner to edit your password and security information on the page that displays.

4. Review the settings information.



The screenshot shows a web application interface with a top navigation bar containing three tabs: **SETTINGS**, **PARAMETERS AND RESOURCES**, and **ORGANIZATION PARAMETERS**. The **SETTINGS** tab is active. Below the navigation bar, there is a main content area. On the left side of this area, there is a sidebar with a collapse/expand arrow and the heading **INTERFACE**. The main content area displays the configuration for the **INTERFACE** section. The fields and their values are as follows:

Field	Value
Name *	DUAUSInterface
Display Name *	Desktop Underwriter
Interface Type *	AutomatedUnderwriting
<input checked="" type="checkbox"/> This Interface has a User Interface	
<input type="checkbox"/> This Interface has Reporting	
Interface Version *	1.0.0.362
Schema Uri *	http://www.mismo.org/residential/2009/schemas
URL *	https://ComplianceOneTest.Wolterskluwerfs.com/DU

5. Select the **PARAMETERS AND RESOURCES** menu option if your organizations/branches have the same codes. Complete steps 6 and 7. If your organizations/branches have different codes, skip steps 6 and 7 and complete steps 8-14.
6. Enter information for the codes.
7. Select the **Home** icon when finished.

SETTINGS   PARAMETERS AND RESOURCES   ORGANIZATION PARAMETERS

GLOBAL PARAMETERS

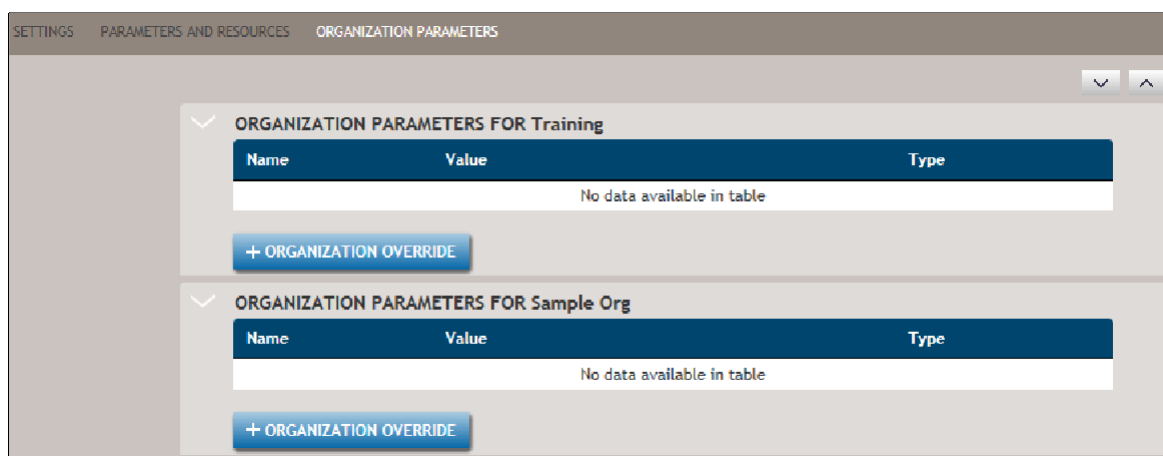
Name	Value	Type
No data available in table		

ACCOUNT PARAMETERS

Name	Value	Type
UserName	w2ru3dnt	Text
Password	*****	Password
InstitutionID	526771	Text
ServiceProviderCode	200	Text
ServiceProviderAccountNumber	WKFS_TEST	Text
ServiceProviderPassword	****	Password
FHILenderID	999999999	Text
FHISponsorID	6999609996	Text

GLOBAL RESOURCES

8. Select the **ORGANIZATION PARAMETERS** menu option if any of your organizations/branches have different codes.



Tip	Description
-----	-------------

- |          |  |
|----------|--|
| <b>A</b> | A grid displays for each organization/branch. The example above shows grids for the Training and Sample Org organizations. |
|----------|--|

9. Click the **+ORGANIZATION OVERRIDE** button for another organization.

10. Select a code name in the drop-down list.



11. Repeat steps 9 and 10 to add code names.
12. Enter applicable data for each field.
13. Repeat steps 9-12 for each organization.
14. Select the **Home** icon when finished.

## Interfaces Not Requiring Setup

At this time, the following interfaces do not require additional setup:

Flood Determination

- CRA Wiz
- Fannie Mae 3.2 Import and Export
- Uniform Collection Data (UCD)

## Alternate Address

This grid below provides some of the drop down options in Alternative Addresses that will affect the mortgage documents.

<i>Address Type</i>	<i>Description</i>	<i>Where Does it Print</i>
Address to return organization's copy of the Mortgage Loan Commitment document	Commitment Alternate Address	Does not print in the Lender section at the top, but in the first section of contact information on the Mortgage Commitment Letter
Escrow Servicing	Escrow Alternate Address	Escrow Account Disclosure but not the Escrow Instructions or Escrow Waiver documents
Physical Address for Payment in Person	How to Make your Mortgage Payment - Anytown	How to Make your Mortgage Payment Physical Address (must select the checkbox to print in Data Entry)
Payment Center	How to Make your Mortgage Payment – Main First Payment Letter	How to Make Your Mortgage Payment will automatically print in the mailing address Prints at bottom of First Payment Letter
Notes and Addendums	Notes and Addendums	Header on Consumer Note
Notice Regarding Inaccurate Information	Notice Regarding Inaccurate Information	Notice Regarding Inaccurate Information (bottom of form)
Payoff Notification or Financial Information Release	Payoff	Authorization for Release of Financial Information
Security Instruments and Riders	Security Instruments and Riders Alternate Address	Consumer Note, Deeds of Trust, Mortgage With Future Advance Clause, Assignment of Leases and Rents, Landlord Lien Subordination Agreement, Consumer Security Agreement