



# Vanceo™ Mortgage Administration Training Guide

Software Training

Date March 2019

File Vanceo™ Administration Training Guide

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6815 Saukview Drive

St. Cloud, MN 56303

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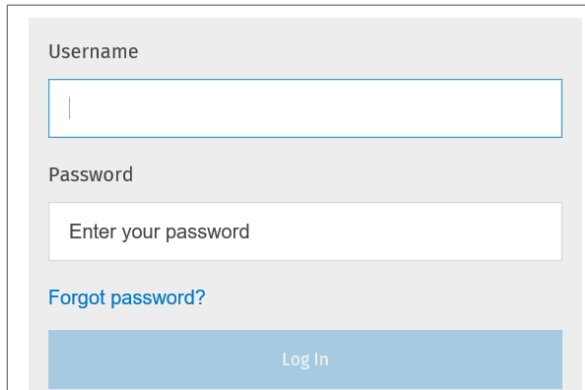
## Navigation and Resources

### Objectives

- Learn about navigating.
- Learn about Help resources.

## Navigating and Logging In

1. Navigate to the URL for Vanceo Mortgage.
  - **Production** environment:
    - <https://vanceo.wolterskluwer.com/>
  - **Test** environment:
    - <https://ct-vanceo.wolterskluwer.com/>
2. Enter your username and password.
3. Select **Log In**.

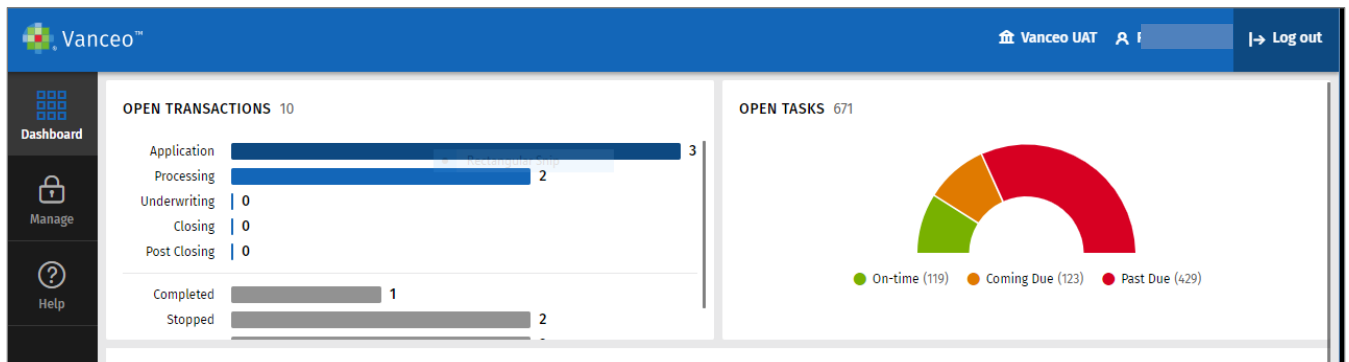


A login form with a light gray background. It contains a 'Username' label above a text input field, a 'Password' label above a text input field with the placeholder 'Enter your password', a blue link 'Forgot password?' below the password field, and a blue 'Log In' button at the bottom.

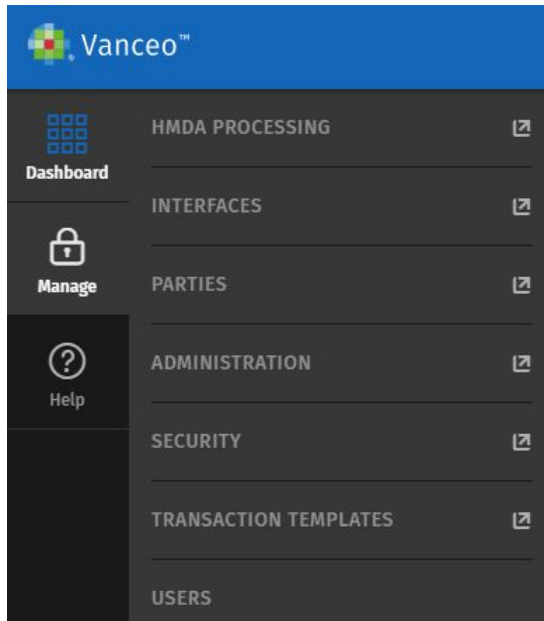
### Tip Description

- A
- Change Password
- A password is case-sensitive and must be a minimum of eight (8) characters.
  - A password expires every 90 days.
  - A password must include 3 of the following characteristics:
    - An alpha character that is uppercase.
    - An alpha character that is lower case.
    - A character that is numeric.
    - A special character.

4. Select **Manage** in the left navigator.



5. Select **Administration**.



**HMDA Processing:** allows processing of selected HMDA reportable transactions.

**Interfaces:** to access the setup of Interface Manager.

**Parties:** maintenance of the party database information.

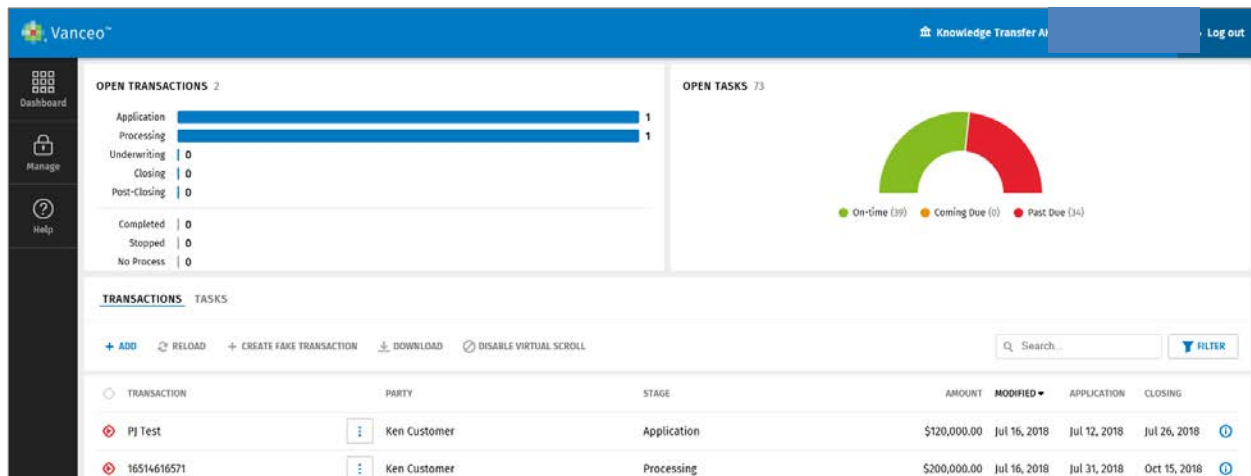
**Administration:** to access the Administration section for mortgage.

**Security:** to access security administration. To add, remove and unlock users and assign users to roles.

**Transaction Templates:** to create mortgage related transactions.

**Users:** assigning users to a Role which determines which checklist tasks can be completed from the workflow process.

## Dashboard







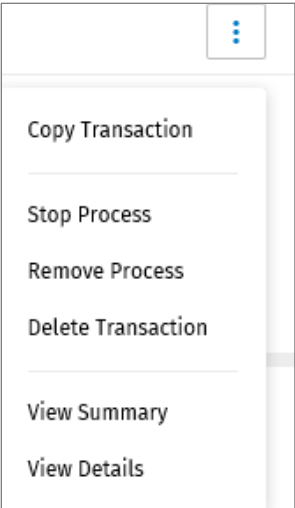

### Tip Description

A Select the  to return to the Dashboard.

B The left pane displays:

- Dashboard: Select **Dashboard** to return to the main Dashboard view.
- Manage: If you have permissions for Mange, select **Manage** to access administration options and delete party demographic information.
- Help: Select **Help** to launch a new window with access to different Help topics.

C Select your name in the upper-right to edit your password and view security information on the page that displays.

Tip	Description
D	<p>The Open Transaction pane displays the number of transactions in each stage. Select a stage to display only those transaction in the selected stage.</p> <p>The Open Task pane displays the number of tasks associated with a transaction that are on-time, coming due, and past due. Select a status to display only the tasks in the selected status.</p>
E	<p><b>Transactions Grid</b></p> <ul style="list-style-type: none"> <li>The grid displays a list of previously-created transactions available for recall.</li> <li>You can filter the list of transactions by using the FILTER button.</li> </ul> <p><b>Tasks Grid</b></p> <ul style="list-style-type: none"> <li>The grid displays all tasks available for completion.</li> <li>You can filter the list of Tasks by using the FILTER button.</li> </ul>
F	<p> <b>ADD</b> Starts a new transaction.</p> <p> <b>RELOAD</b> Refreshes a page.</p> <p> <b>DOWNLOAD</b> Downloads the data in xml format.</p>
G	<div>  The three-dot menu provides additional options.  Info button – for additional details </div> <div>  </div> <div> <p>The Info icon (upper-right corner) provides details about an item.</p>  </div>



## Help Menu

Select the **Help** link.

<i>Tip</i>	<i>Description</i>
A	Selecting the <b>HELP</b> link launches a new window. Help includes What's New, FAQs, and how-to information.

## Software Support Contact Information

- Visit [www.woltersklowerFS.com/support](http://www.woltersklowerFS.com/support) for training information, FAQs, enhancement request forms, downloads, and more.
- Send an e-mail to Software Support at [complianceonemortgagesupport@woltersklower.com](mailto:complianceonemortgagesupport@woltersklower.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 Vanceo mortgage application in the Customer Test and Production environments. Shortcuts can be created for each.

1. Right-click on your computer Desktop and select **New** and **Shortcut**.
2. Enter the web address provided below and select **Next**. Verify the web address includes the forward-slash (/) at the end.
3. Enter a name for the shortcut and select **Finish**.

<i>Tip</i>	<i>Description</i>
A	Do not attempt the log into the <b>Test</b> environment and the <b>Production</b> 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.





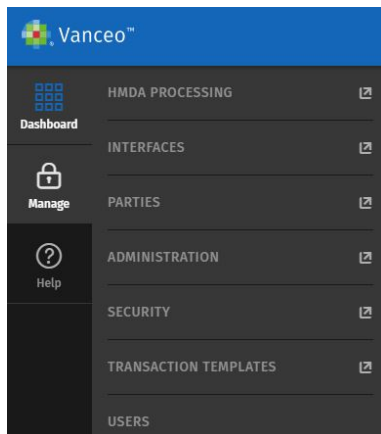
## Administration Setup

### Topics

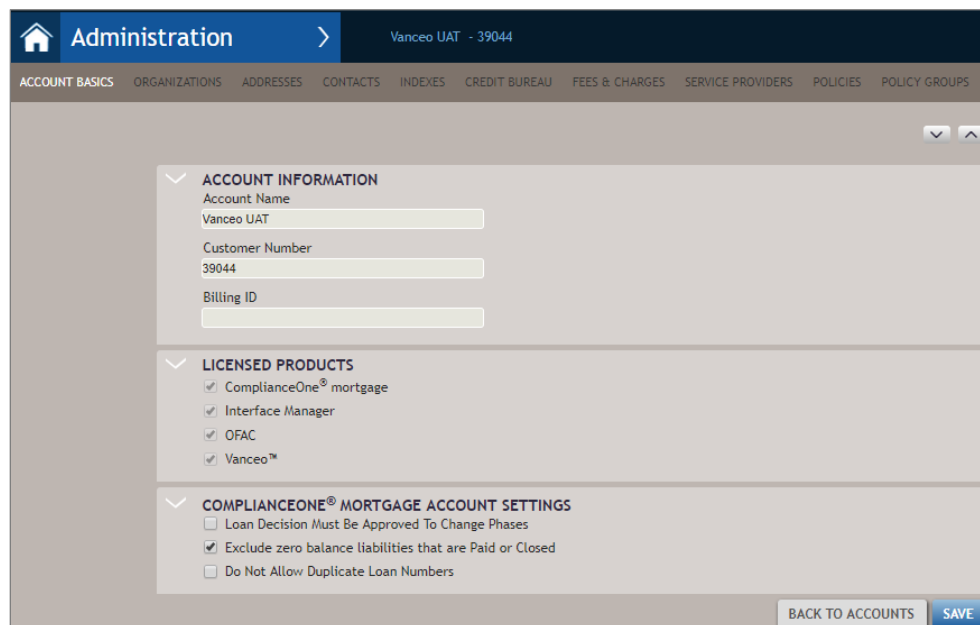
- Organizations
- Addresses
- Contacts
- Indexes
- Credit Bureau
- Fees and Charges
- Service Providers
- Policies
- Policy Groups
- Security Administration
- Templates

## Accessing Administration

1. Select **Manage** and **Administration** from the left navigator.



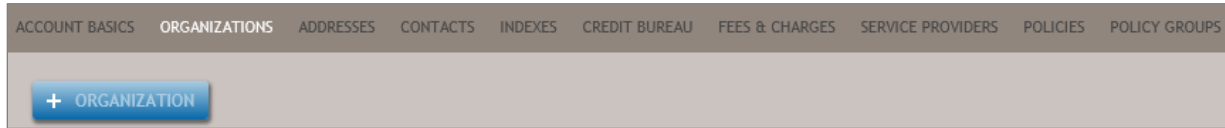
2. Complete the Account Basics section.



Tip	Description
A	<b>Loan Decision Must Be Approved To Change Phases</b> – if this option is checked a user must set the transaction to approved before it can be changed to the Closing Phase. User Permissions determine who can select the approval option.
B	<b>Exclude zero balance liabilities that are Paid or Closed</b> – if using optional credit bureau interface this would allow those items to be excluded if applicable.
C	<b>Do Not Allow Duplicate Loan Numbers</b> - if this option is checked a user must put in a unique loan number.

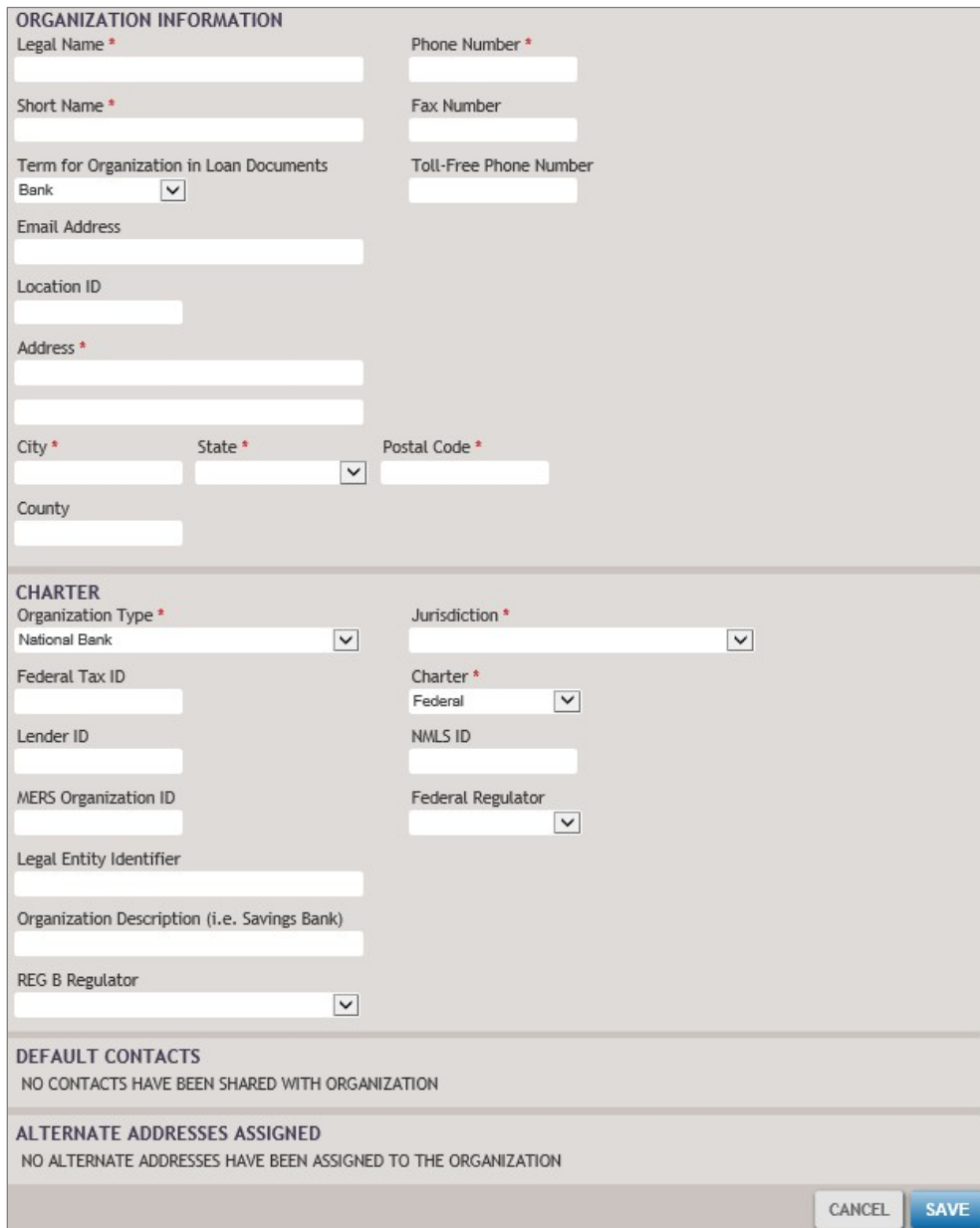
## Organization Information

1. Select **Organizations** on the menu.
2. Select **+Organization** to add a location.



The screenshot shows a horizontal 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 is a large button labeled "+ ORGANIZATION".


3. Complete the applicable organization information.
4. Select **Save** when finished.
5. Select **+Organization** 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 \*
    - Federal
  - 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".

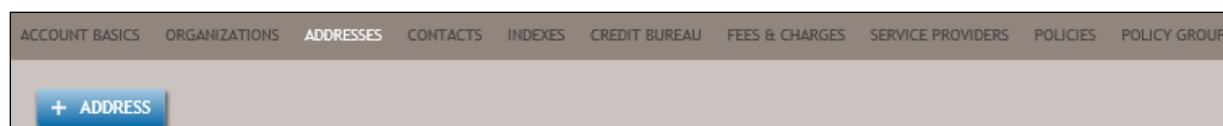
<i>Tip</i>	<i>Description</i>
A	Items with asterisks are required.
B	<b>Legal Name</b> The organization's legal name prints on most documents.
C	<b>Short Name</b> The short name identifies the branch location that will appear for end users to select in the list in Loan Definition.
D	<b>Location ID</b> The Location ID is the branch number used with the Jack Henry Core Director interface.
E	<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.
F	<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.
F	<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.
G	<b>Reg B Regulator, Default Contacts and Alternate Addresses</b> Options will display after the items have been established/setup in Contacts section.
H	<b>Alternate Addresses Assigned</b> Alternative addresses display after they have been set up in the Addresses section.
I	To delete a location, hover over location and select the X. 

## 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 **Addresses** in the menu.
2. Select **+Address**.



3. Select the document type from the list.
4. Complete the address information.
5. Select the organizations that will use this alternate address.
6. Select **Save**. Repeat steps 2-5 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)

City State Postal 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
<input type="checkbox"/>	Sample Org	Sample Org
<input type="checkbox"/>	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.

## Contact Information

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 list of options to select from during a transaction or can be added to individual transaction.
- **Settlement Agent:** Creates a list of options to select from during a transaction or can be added to individual transaction.
- **Organization Contact:** Prints on the following documents:
  - Borrowers Signature Authorization
  - Initial Tax Authorization Notice NJ
  - Interim Interest Payment Disclosure CA
  - Mortgage Application Disclosure NY
  - Mortgage Review Letter
  - Notification Of Loan Payoff
  - Release Of Real Estate Security Instrument
  - Release Of Security Instrument With Evidence Of Debt CO

- 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
- Title Guaranty Application-IA
- Application Disclosure-M2
- Fannie Mae 1008 and Freddie Mac 1077 Underwriting Transmittal
- Mortgage Loan Commitment

1. Select **Contacts** on the menu.
2. Select **+Individual or +Entity**.

The screenshot shows a top navigation bar with the following tabs: ACCOUNT BASICS, ORGANIZATIONS, ADDRESSES, CONTACTS, INDEXES, CREDIT BUREAU, FEES & CHARGES, SERVICE PROVIDERS, POLICIES, and POLICY GROUPS. Below this bar, there is a filter section with a dropdown menu currently set to 'ALL (9)' and two buttons: '+ INDIVIDUAL' and '+ ENTITY'.

3. Select the applicable contact type(s). Complete the contact information.
4. Select **Share with Orgs**.

The screenshot displays a form titled 'ENTITY CONTACT TYPES' with a list of checkboxes for selecting contact roles: DOCUMENT RETURN TO, ORGANIZATION CONTACT, FLOOD LENDER CONTACT, REG B REGULATOR, TRUSTEE, PREPARER, REAL ESTATE BROKER, and SETTLEMENT AGENT. Below this is the 'ENTITY CONTACT INFORMATION' section, which contains input fields for Entity Name, Address, City, State (a dropdown menu), Postal Code, Phone Number, Fax Number, and Email. At the bottom right of the form are three buttons: CANCEL, SAVE, and SHARE WITH ORGS.



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

- |   |                                                                                                                                                                                                                                                                                                             |
|---|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| A | The Contact types that display depend on the products your organization is using and may differ from our example above.                                                                                                                                                                                     |
| B | The data fields will change depending upon the selection type made. More than one option can be selected to reduce multiple entries.                                                                                                                                                                        |
| C | <b>REG B Regulator</b> (Displays for an entity.)<br>If selected, the Phone Number, Email, and Fax options disappear. Reg B information prints on the Adverse Action documents.                                                                                                                              |
| D | <b>Authorizing Office and Responsible Officer</b><br>This information is used by TSoftPlus.                                                                                                                                                                                                                 |
| E | <b>Loan Officer</b><br>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. |

- Select the applicable organizations where the contact is associated and select **Close**.
- Select **Save**.

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 <b>X</b> to the right of the contact.                 |

## Add/Review Indexes

1. Select **Indexes** on the menu.
2. Select an index in the Index column to view a pre-defined index. Select Save 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		
<div>+ INDEX</div> <div>Show 25 entries</div>		
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 checked="" type="checkbox"/>	No

3. Select **+Index** to add a user-defined index.
4. Enter the applicable information.
5. Select **Save** when finished.

**CREATE/UPDATE INTEREST RATE INDEX**

Index Name \*

☐ LIBOR Rate

Current Rate \*

Description

As of

Source

*Tip*      *Description*

A	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>Description</b> The description prints on the note in the Index section describing the index.
C	<b>As of</b> Enter how often the rate can change. (Example: weekly) This information prints on the <b>ARM Disclosure</b> in the How your Interest Rate and Payment are Determined section.
D	<b>Source</b> Enter the publication where the rate information can be found (Example: Wall Street Journal). This information prints on the <b>ARM Disclosure</b> in the How your Interest Rate and Payment are Determined section.

## Credit Bureau Information

Credit Bureau addresses and applicable information print on adverse action documents. Authorization codes for accessing or pulling a credit bureau are entered in Interface Manager.

1. Select **Credit Bureau** on the menu.
2. Select the bureau name in the Credit Bureau Name column. Update the information. Select **Save** when finished.
3. Select **+Credit Bureau** to add a user-defined bureau. Complete the applicable information. Select **Save** when finished.

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

**+ CREDIT BUREAU**

Show 10  entries

Credit Bureau Name
Equifax
Experian
Trans Union

**CREDIT BUREAU INFORMATION**

Credit Bureau Name \*

Address

City State Postal Code

Low Credit Score High Credit Score

Toll-Free Phone Number

Phone Number

Fax Number

Email

Web Address

☒ Use Alternate Contact For Free Report

---

**ALTERNATE CONTACT INFORMATION**

Free Report Address

City State Postal Code

Toll-Free Phone Number

Free Report Web Address

CANCEL SAVE

## 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 set up 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 **Fees and Charges** and **Mortgage** from the menu.
2. Select **+Fee**.
3. Select the first applicable fee in the Fee Name list.

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

**MORTGAGE FEES & CHARGES**

+ LATE CHARGE + FEE

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

**FEES - POST TRID**

Fee Name

Abstract or Title Search

User Fee Name

Section \*

Amount

☒ Fixed

0.00

☐ Percent

☒ Allow User to Edit Field In Transaction

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

☐ APR

☐ MAPR

☒ Allow User to Edit Field In Transaction

☒ Allow User to Edit Field In Transaction

☒ Allow User to Edit Field In Transaction

*Tip*      *Description*

**A      User Fee Name**

The user fee name prints only if User Defined is selected in the Fee Name list. This field is not needed if User Defined is not selected.

**B      Options**

- **Section:** Select the appropriate option. An option may default depending on the fee name selected.
  - Taxes and Other Government Fees: If this option is selected, **Transfer Taxes** displays.
  - Payment Attributable to Borrower: This option is available for selection if **Transfer Taxes** is selected.
  - Prepays: If this option selected, **Terms of Coverage** displays.
  - Other: If this option is selected, the **Optional Charge** is available.
- **Title Charge:** Applies to services related to the issuance of title insurance policies. If this option is selected, “Title” appears before the fee name.
- **Optional Charge:** Applies to any items that are not required by the creditor. This option is only available when Other is selected in the Section list.

**C      MAPR**

If selected, this fee will be used to calculate the Military Lending Act APR which is known as the MAPR.

**D      Points and Fees**

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. Select **+Late Charge**.
2. Complete the applicable information.
3. Select **Share with Orgs**.

The screenshot shows a form titled "LATE CHARGE INFORMATION". It includes a "Name" field, a "Fixed Amount" checkbox with a value of \$ 0.00, a "Percent" checkbox with a value of 0.000% of a blank field, a "Whichever amount is" dropdown menu, and a "Grace Period (in days)" field with a value of 0. Below these is a "Late Charge Limit" section with three radio button options: "None" (selected), "There is a limit on the maximum amount of the late charge" with a value of \$ 0.00, and "There is a limit on the minimum amount of the late charge" with a value of \$ 0.00. At the bottom right are buttons for "CANCEL", "SAVE", and "SHARE WITH ORGS".

4. Verify the applicable organizations are selected. Select **Close**.

The screenshot shows a dialog box titled "SHARE WITH ORGANIZATIONS". It has a search bar and a "Show 10 entries" dropdown. Below is a table with two columns: "Short Name" and "Legal Name". The table contains two rows: "Sample Org" and "Sample Org", and "Training" and "Demo Institution". Each row has a checkbox in the "Share" column, which is checked for both. At the bottom, it says "Showing 1 to 2 of 2 entries" and has navigation buttons: "First", "Previous", "1", "Next", "Last", and a "CLOSE" button.

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

5. Select **Save**.

## 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 **Service Providers** on the menu.
2. Select **+Individual** or **+Entity**.

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

+ INDIVIDUAL + ENTITY

- Complete the service provider information.
- Select the applicable fee(s) for the service provider.
- Select **Save**.

**SERVICE PROVIDER INFORMATION**

First\* Middle Last\* Suffix

Address\*

City\* State\* Postal Code\*

Phone number\*

Web Address

☐ Include Additional Contact Information

**SERVICES PROVIDED**

Show 10 entries

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

Showing 1 to 7 of 7 entries

CANCEL SAVE

## Policies

### Calculations Policies

- Select **Policies** and **Mortgage** from the menu.
- Select **Calculations**.

**MORTGAGE POLICIES**

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

Show 10 entries

- 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 A/R/HDE/M/HPML/QM tests if the Rate Lock 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.

☐ Calculate escrowed property costs over year 1 using the first payment date.

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

4. Select **Share with Orgs**. Select the applicable organizations. Select **Close**.



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. Select **Save** when finished.

Tip	Description
<b>A</b>	<b>Calculations Interest Method Default</b> <ul style="list-style-type: none"> <li>US rule: This option will not compound on accrued and unpaid (odd days) interest.</li> <li>Actuarial: 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.
<b>E</b>	<b>Calculate escrowed property costs over year 1 using the first payment date - When selected, the Escrowed Property Costs over Year 1 is based on the first year starting from the First Payment Date.</b> When unselected, the Escrowed Property Costs over Year 1 is based on the first year starting from the Closing Date. This addition is the result of the TRID amendments that go into effect on 10/1/2018 that permit a lender to choose which date to base their calculation on.

## Variable Rate Policies

1. Select **Policies** and **Mortgage** from the menu.
2. Select **+Variable Rate**.
3. Complete the applicable information.
4. Select **Share with Orgs**.

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

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

A	<b>Policy Code</b>
---	--------------------

This information is used when uploading to a core system and should match your core system code.

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 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.

C	<b>Notification Information</b>
---	---------------------------------

- This information prints on the Early Disclosure.
  - Initial Payment Change Notice Minimum Days: The standard number of days is 210.
  - Initial Payment Change Notice Maximum Days: The standard number of days is 240.
  - Minimum/maximum number of days' notice...: This notice is provided to a consumer before a payment change.
- If the variable rate does not adjust every 60 days or more frequently, the minimum and maximum standards are 60 and 120 respectively.
- If the variable rate does adjust every 60 days or more frequently, the minimum and maximum standards are 25 and 120 respectively.

5. Select the applicable organizations. Select **Close**.

6. Select **Save** when finished. Repeat for additional policies.

FNMA/ FHLMC	Plan #	Index	Repay Method	Rate Change Frequency	Periodic Cap	Conversion	Assumable
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 **Policies** and **Mortgage** from the menu.
2. Select **+Documents**.
3. Complete the information.
4. Select **Share With Orgs**.

**MORTGAGE POLICY - DOCUMENTS**  
Policy Name \*  
  
☐ Do not include date in the document footer

**AFFILIATED BUSINESS ARRANGEMENTS**  
Service Providers  

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.

B

**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"/> <input type="button" value="x"/>

- C      **Provide the Risk Based Pricing Notice-Credit Score**  
 If selected, the Notice to Home Loan Applicant-Borrower document is automatically selected.
- D      **Property Insurance Required**  
 If selected, a checked box and language are added to the Note and a separate document does not print.
- E      **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.

*Tip*      *Description*

F	<p><b>Loan is Assumable</b></p> <p>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.</p>
G	<p><b>MLA Toll Free Number</b></p> <p>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.</p>
H	<p><b>Select the Application Summary Report</b></p> <p>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.</p>
I	<p><b>Select the Mortgage Fraud Notice (VMP554A)</b></p> <p>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.</p>
J	<p><b>Homeowner Insurance Disclosure</b></p> <p>Select this option to default the applicable insurance language on the Loan Estimate and Closing Disclosure. This option can be changed at transaction time.</p>
K	<p><b>Legal Description</b></p> <p>This information defaults on the Mortgage or Deed of Trust. (Example: See attached Exhibit A). This field can be left blank.</p>
L	<p><b>Mortgage Loan Payments</b></p> <p>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</p>
M	<p><b>Use the alternate version of the document(s) where checkboxes and inapplicable content have been removed</b></p> <p>Select this option to select the dynamic version of the note that removes checkboxes and items that do not apply to the transaction.</p>
N	<p><b>Exclude lender signature line from security agreements</b></p> <p>Currently not active.</p>
O	<p><b>Number of witness lines</b></p> <ul style="list-style-type: none"> <li>• The One option is only available for AL, DE, GA, and NJ.</li> <li>• The Two 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. Select **Close**.

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

6. Select **Save** 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 **Policies** and **Mortgage** from the menu.
2. Select **+Property Costs**.
3. Select **+** in the Property Costs 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. Select **Share with Orgs** and share with the organization(s).
6. Select **Save** when complete.

### Tip Description

#### A Escrow Account Type list options

**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 **Policies** and **Mortgage** from the menu.
- 2. Select +Loan Definition.
- 3. Select the applicable options in the ATR/QM TEST section. Only the selected options 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. Select **Share with Orgs** and share with the organizations.
- 5. Select **Save** when finished.

Tip	Description
A	<b>HMDA Applies</b> can be changed during a loan transaction if <b>Allow User to Edit in Transaction</b> is selected.
B	There can be more than one Loan Definition policy if needed.

# Fee Policies

- 1. Select **Policies** and **Mortgage** from the menu.
- 2. Select **+Fees**.
- 3. Enter a policy name and select applicable fees.
- 4. Select **Share with Orgs** and select applicable organizations.
- 5. Select **Close**.
- 6. Select **Save**.

**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

Tip	Description
A	You must set up fees in the Fees and Charges section before the fees are available to use in a fees policy.
B	This section allows you to have multiple fee policies if your fees are different per loan product.

## Policy Groups

- Policy Groups are Optional. 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 **Mortgage** from the menu.
  2. Select **+Policy Group**.
  3. Complete the applicable information
  4. Select **Share with Orgs** and select applicable organizations.
  5. Select **Save**.

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

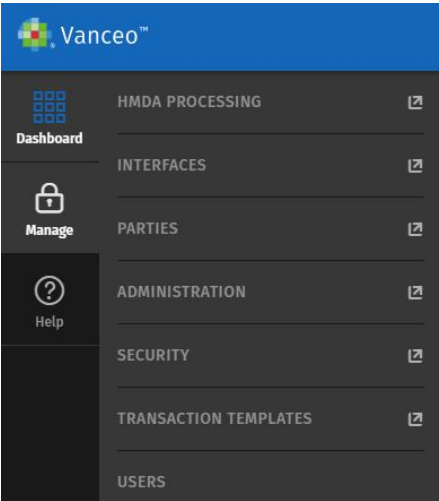
SHARE WITH ORGS

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 lists default at transaction time and can be changed if more than one policy exists. Selections do not have to be made in every list. If not applicable, leave the list blank. (Example: Variable rate)

# Security Administration

Security Administration includes setting up Roles and User Management sections that define roles and set up users in the software.

1. Select **Manage** and **Security** in the left navigator.



## Review or Add Role Information

A role is a group of permissions assigned to a user that grants access to different functions in the software. After setting up roles, users can be assigned to a role.

1. Select **Roles** on the menu.

ACCOUNTS   ACCOUNT DETAILS   USERS   ROLES	
<div>+ Role</div>	
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. |

*Tip*      *Description*

- C
- Do not delete default roles. You do not have to attach users to the roles; however, removing default roles may remove administrator access rights.
  - You should have at least two people with the "Manage Administration for ComplianceOne mortgage" role at your organization.

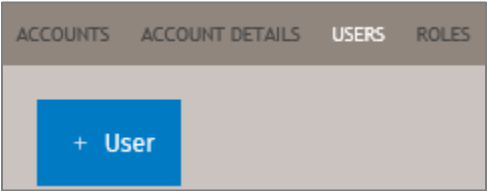
D      Refer to the Roles section in Security Administration Help for descriptions of each of permission.

2. Select **+ROLE** to add a user-defined role. Enter the name and description. Select the applicable permissions/functions. Select **Save** 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]

# User Information

- 1. Select **Users** on the menu.



- 2. Select **+User** 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

Search

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

»

## 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.
4. Select **Save** when finished.

### Tip Description

- |   |                                                                                                                                                                           |
|---|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| A | After setting up a user, 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 Locked Users and Resetting Passwords

If a user is locked out after using the product:

- Select the user's name.
- Verify **Locked** is selected under User Status.
- Select **Unlock User** under User Information and select **Reset Password**.
- A link to reset their password will be sent to the user.

The left screenshot shows the 'USER INFORMATION' section with fields for Username, First Name, Phone Number, and Password. Below it is the 'USER STATUS' section with checkboxes for Registered, Locked, and Password Reset Pending. The right screenshot shows the 'Reset Password' section with a 'Reset Password' button and the same 'USER STATUS' section.

## IP Filtering Whitelist

- IP Filtering Whitelist displays only if a logged-in user has the Manage IP Filtering permission assigned in Security Administration.
- Enabling IP Filtering will limit access for all users to the IP addresses listed below.
- Setting for IP filtering apply to all products listed on the Account Basics page.

1. Select **IP Filtering** on the menu.

The screenshot shows the 'IP Address Whitelist' interface. It includes a toggle for 'Enable IP Filtering', an important note about enabling IP Filtering, a '+ IP Address' button, a search bar, and a table with columns for 'IP Address' and 'Description'.

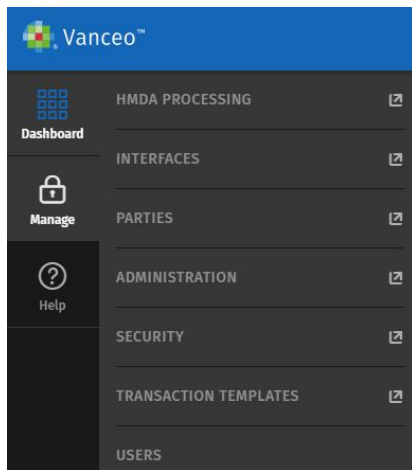
2. Select **+IP Address**. Enter the IP address to limit access.

## Transaction Templates

Transaction templates store standard information which typically does not change with each transaction in a reusable format. The template pages closely resemble a live transaction and a user can switch between the application phase and the closing phase.

- Creating and maintaining templates with standard transaction characteristics and used when creating new transactions provides accurate and consistent information from transaction to s transaction.
- Planning is an important part of creating templates. Review your current loan types and the consistent data entry for the loan types to determine the transaction types and data that can be used in a template.
- For information about data entry in a transaction, refer to the End User Training Guide and application Help.

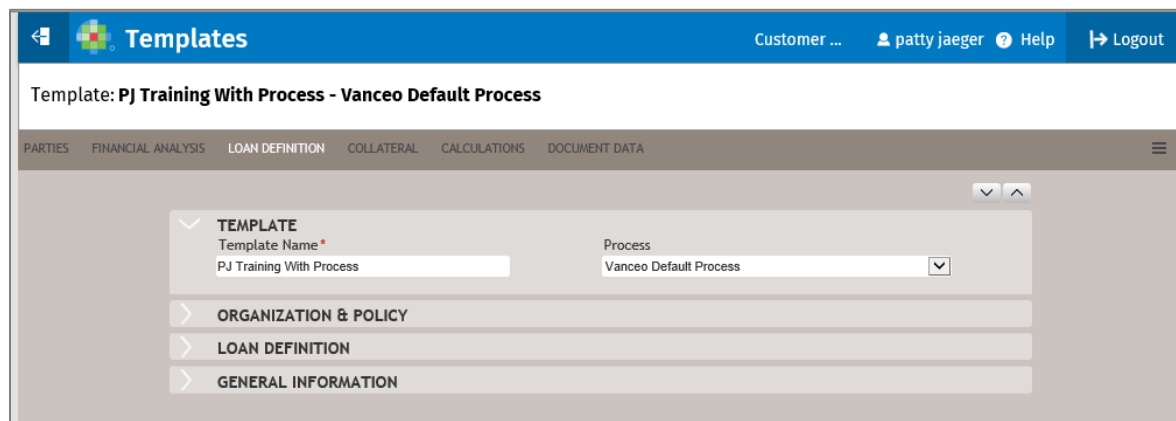
1. Select **Manage** and **Transaction Templates** in the left navigator.




2. Select **+Mortgage Template**.



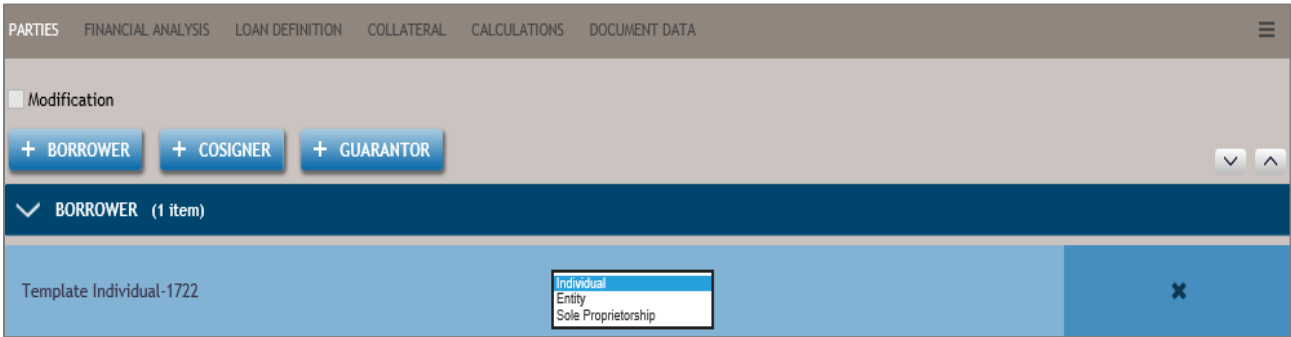
3. Enter a template name and select a process (if applicable) after the Loan Definition page displays. The Process list was set up in Process Designer and will trigger tasks based on the selected process.



4. Complete other default information on the Loan Definition page.

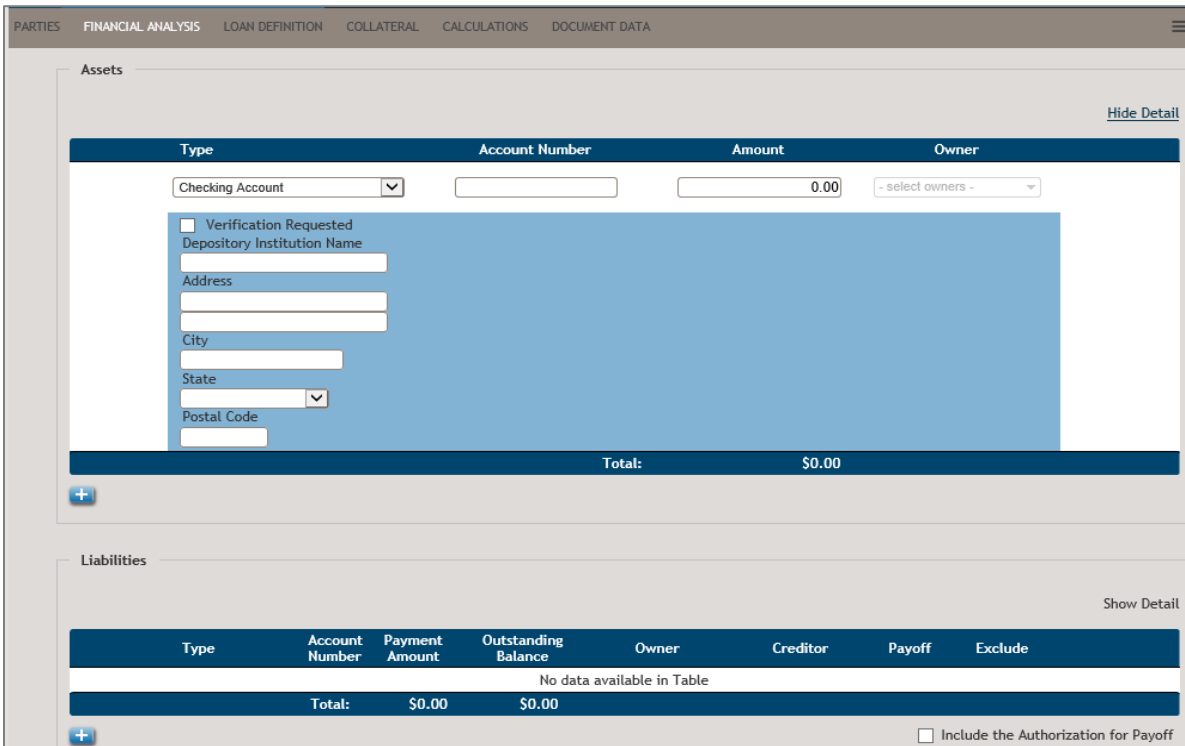
Tip	Description
A	Field properties (such as protected and invisible) cannot be established. The field completion is default data.
B	Templates start in the Application Phase but can be changed to the Closing Phase by selecting  . Default information entered in the Application Phase will transfer to the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

5. Select **Parties** on the menu.



Tip	Description
A	If you add a placeholder for Borrower(s), you can complete additional data entry on documents if parties are 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 the actual party of the same type. (Individual, Sole Proprietor, etc.)
C	You can add additional parties in the transaction if needed.

6. Select **Financial Analysis** on the menu. Default any common data if applicable.



7. Select **Collateral** on the menu. Default any common data if applicable.

<b>LOCATION</b>		
Address <input type="text"/>		
City <input type="text"/>	State * <input type="text"/>	Postal Code <input type="text"/>
<input type="button" value="Go"/>		
County <input type="text"/>		
<b>COLLATERAL INFORMATION</b>		
<input checked="" type="checkbox"/> Borrower's Principal Dwelling		
<input checked="" type="checkbox"/> Borrower's Dwelling		
<input checked="" type="checkbox"/> Owner's Principal Dwelling		
<input checked="" type="checkbox"/> Owner's Dwelling		
<input checked="" type="checkbox"/> Purchase Money		
Organization's Lien Position <input type="text"/>		
Occupancy Status Type <input type="text"/>		
Sales Price <input type="text"/>	Personal Property Amount <input type="text"/>	
Appraisal Value <input type="text"/>		
<input type="checkbox"/> MERS		
Legal Description See Exhibit "A" <input type="text"/>		
<b>OWNERS</b>		
<b>ADDITIONAL SIGNATURES</b>		
<b>ADDITIONAL LIENHOLDERS</b>		

- A The Buyer's Real Estate Broker and the Seller's Real Estate Broker can be defaulted if applicable.

8. Select **Calculations** on the menu. Enter data to default where applicable. Refer to the End User Training Guide for information about data entry items.

9. Select **Document Data** on 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 options in each section as applicable.
11. Select a document in the Forms to View First and select **View Documents**. Complete default data if applicable for each applicable document.
12. To complete default data for the Closing Phase, select **Closing Phase**.

Application Phase  
 Closing Phase

13. Review all sections in the Closing Phase and select **Back** when finished.

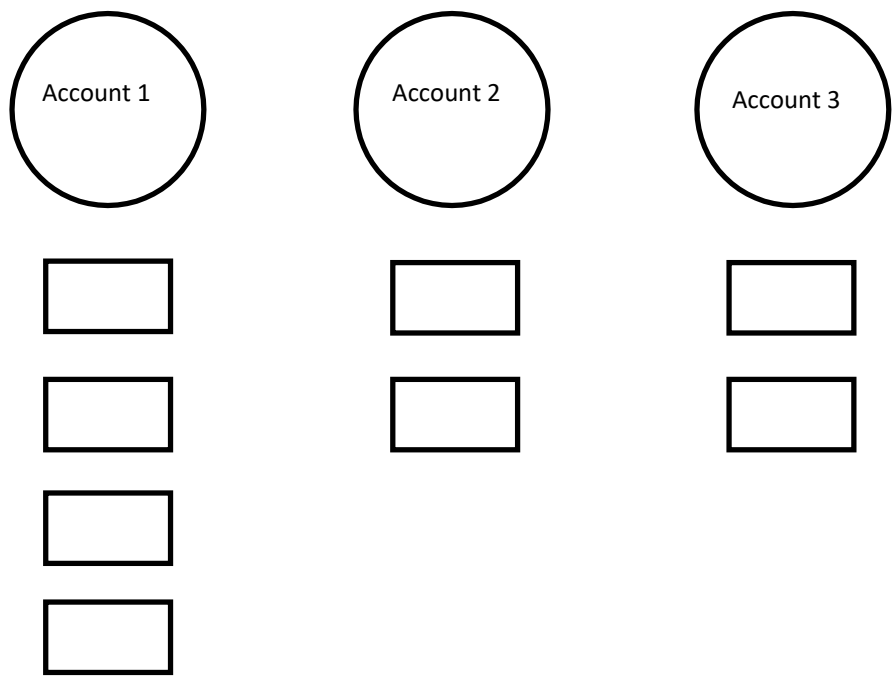
# About Accounts

## 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.

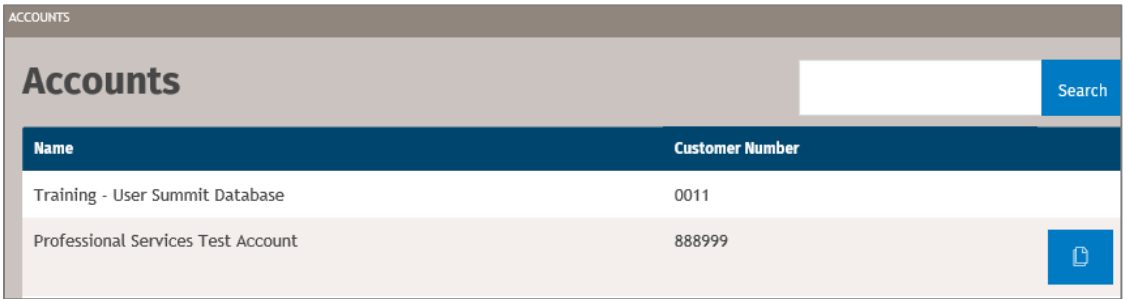
The diagram below shows an institution with three accounts. (This example applies to a holding company).

- Each circle represents an account.
  - Each account (circle) can have locations or branches under it.
  - The circles do not share data and each account must set up their own 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 can 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  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

### Topics

- [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

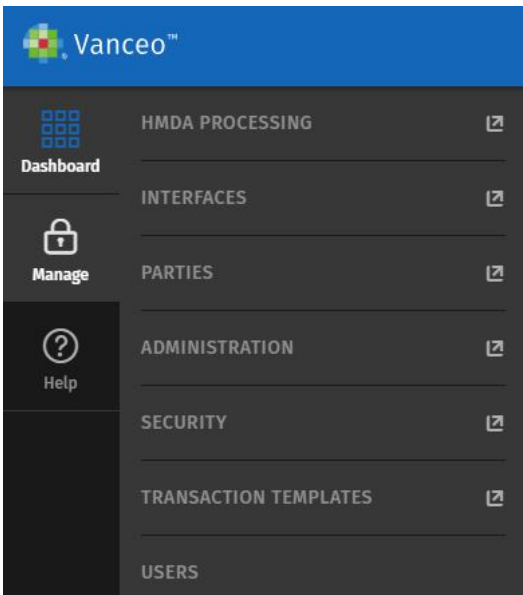
- After the interface(s) are established, a user must be assigned the **Basic Access for Interface Manager** role before they can use an interface.

<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

Role	Product	Description
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. Select **Manage** and **Interfaces** in the left navigator.



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

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		<a href="#">First</a> <a href="#">Previous</a> <a href="#">1</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

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

3. 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>

4. Select **Parameters and Resources** on the menu if your organizations/branches have the same codes. Complete steps 5 and 6. If your organizations/branches have different codes, skip steps 5 and 6 and complete steps 7-13.
5. 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.
6. Close the window when finished.

SETTINGS PARAMETERS AND RESOURCES ORGANIZATION PARAMETERS

GLOBAL PARAMETERS

Name	Value	Type
No data available in table		

ACCOUNT PARAMETERS

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

**Tip** Description

- A If you use a specific credit bureau, verify that true displays in the 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.

7. Select the **Organization Parameters** on the menu 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
-----	-------------

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

8. Select **+Organization Override** for another organization.
9. Select a code name in the list.
10. Repeat steps 8 and 9 to add code names.

11. Enter data or select an option for each code.
12. Repeat steps 8-11 for each organization.
13. Close the window 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

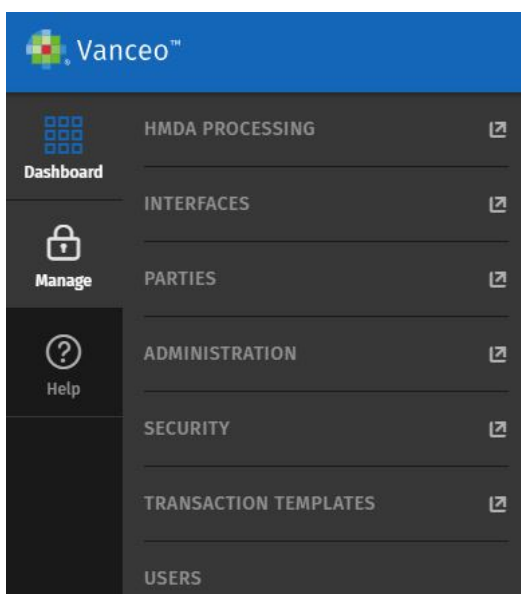
- A Name  
To delete a row, hover over the row, and select the X.

OfficeCode		Text	
MortgageClientCode	C1TEST	Text	X

- B When setting up the codes in the Organizations and Parameters section, the following fields required:
- Office Code
  - Client Code
  - Mortgage User Name
  - Password
  - Name of Credit bureau(s): Set to true.

## Setting Up CBC Innovis Credit Reporting in Interface Manager

1. Select **Manage** and **Interfaces** in the left navigator.



2. 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

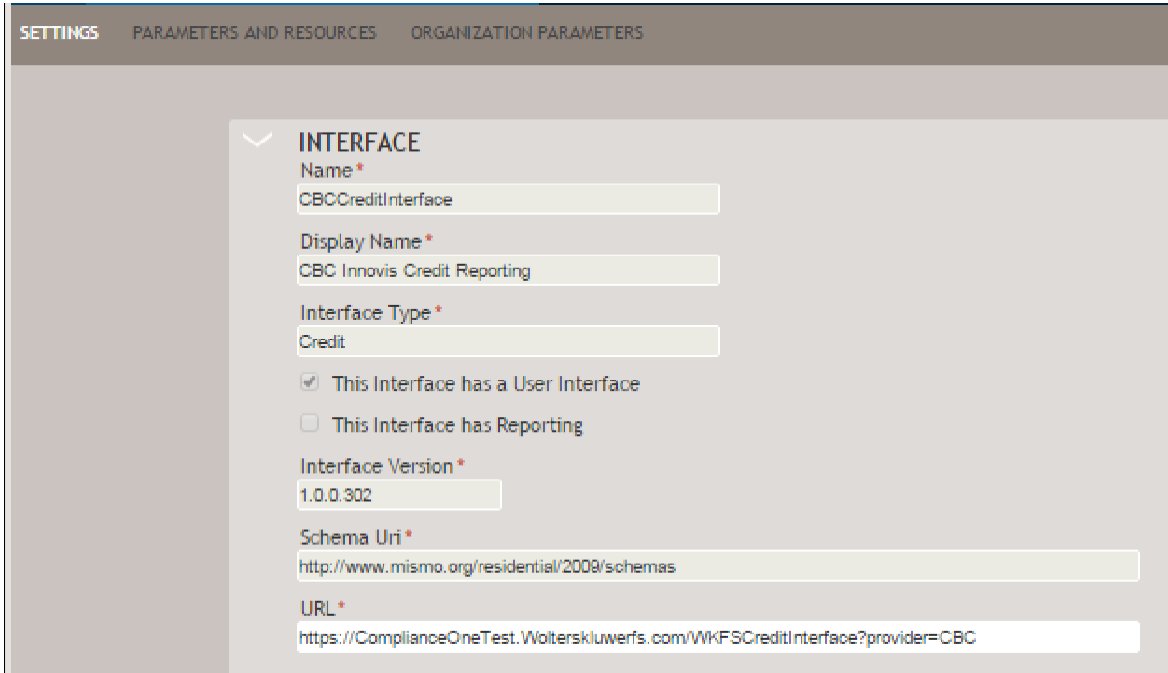
- |   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|---|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| A | The available interfaces may be different from our sample and are based on the interfaces licensed by your institution.                                                                                                                                                                                                                                                                                                                                                                                                                                |
| B | <p>Setting up an interface includes reviewing and entering information in the following sections:</p> <ul style="list-style-type: none"> <li>• <b>Settings</b> This information was set up by Wolters Kluwers for your organization. No data entry is needed.</li> <li>• <b>Parameters and Resources:</b> Enter authorization codes and applicable IDs that apply to all organizations/branches.</li> <li>• <b>Organization Parameters:</b> Enter specific information for each organization or branch that has different codes, ID's, etc.</li> </ul> |



C Navigating

- Select the Home icon to return to the Dashboard.
- Hover over the  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.

3. 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/2009/schemas>

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

4. Select **Parameters and Resources** on the menu if your organizations/branches have the same codes. Complete steps 5 and 6. If your organizations/branches have different codes, skip steps 5 and 6 and complete steps 7-13.

5. 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
CreditUri	<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"/>

6. Close the window when finished.

Tip	Description
A	If you use a specific credit bureau, verify that “true” displays in the 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.

7. Select **Organization Parameters** on the menu if any of your organizations/branches have different codes.

SETTINGSPARAMETERS AND RESOURCESORGANIZATION PARAMETERS

ORGANIZATION PARAMETERS FOR Training

Name	Value	Type
No data available in table		

+ 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

ORGANIZATION PARAMETERS FOR Sample Bank

Name	Value	Type
No data available in table		

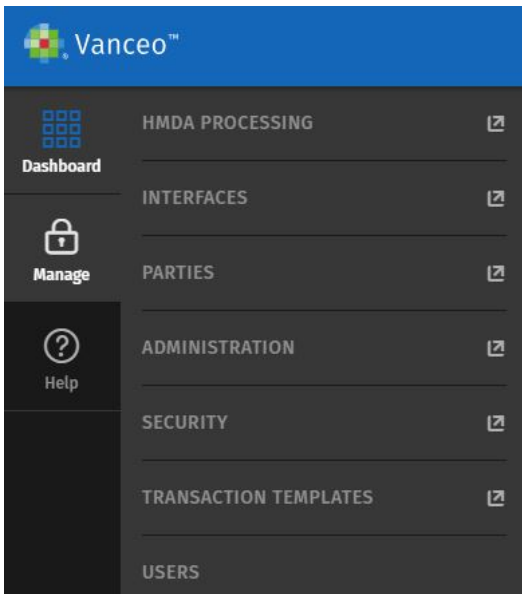
+ ORGANIZATION OVERRIDE

Tip	Description
A	A grid displays for each organization/branch.

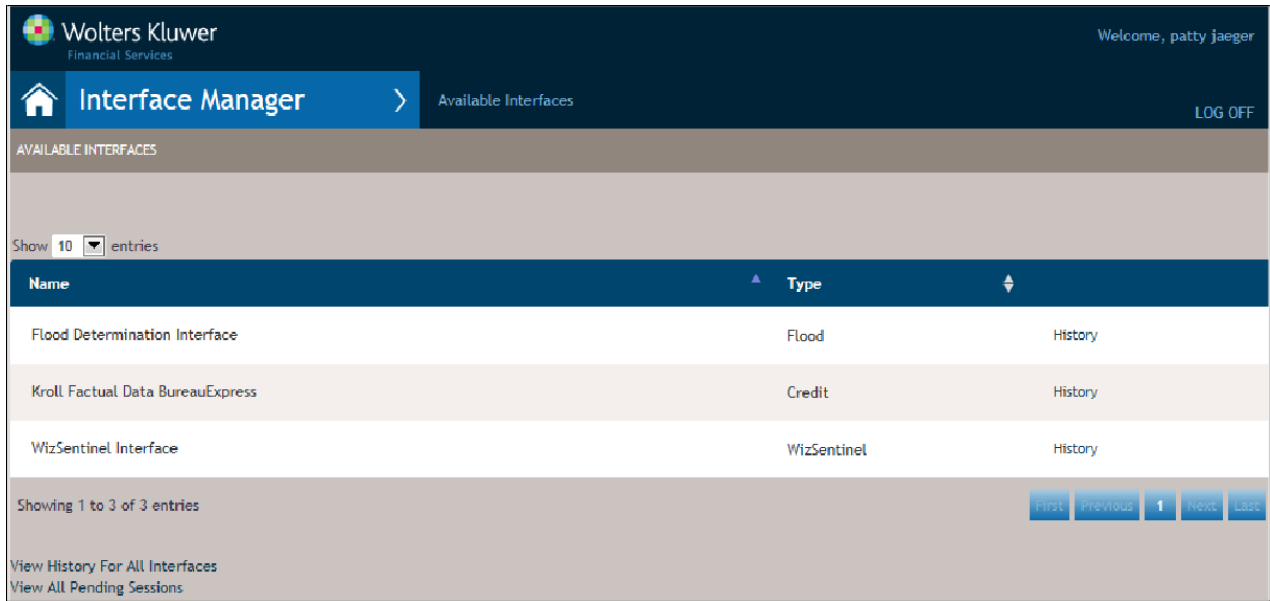
8. Select **+Organization Override** to add another organization.
9. Select a code name in the list.
10. Repeat steps 8 and 9 to add code names.
11. Enter data or select an option for each code.
12. Repeat steps 8-11 for each organization.
13. Close the window when finished.

# Setting Up *Wiz* Sentinel in Interface Manager

1. Select **Manage** and **Interfaces** in the left navigator.




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

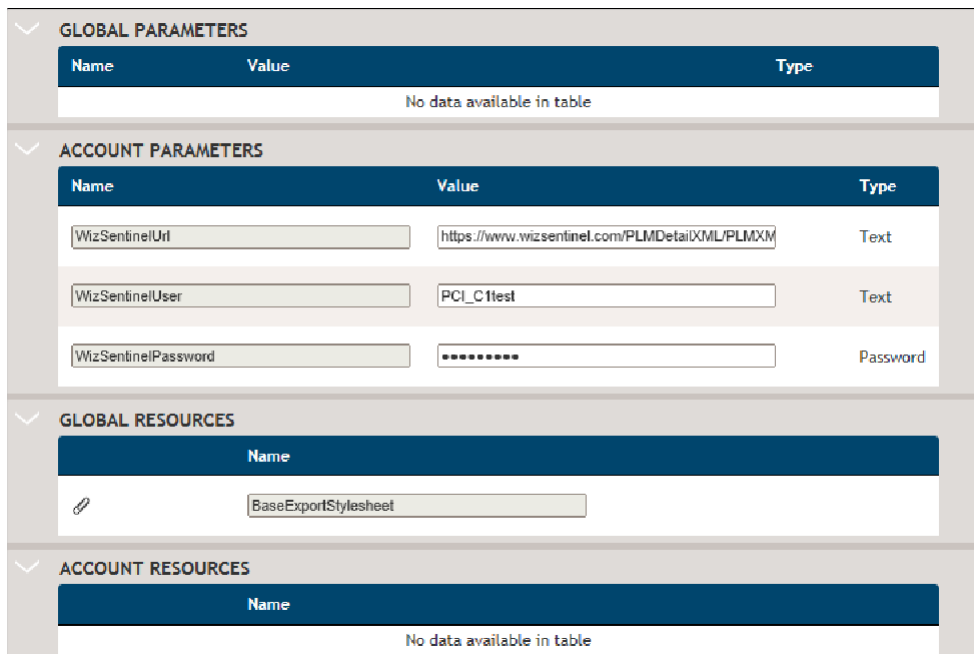


Tip	Description
A	The available interfaces may be different from our sample and are based on the interfaces licensed by your institution.
B	Setting up an interface includes reviewing and entering information in the following sections: <ul style="list-style-type: none"><li>• <b>Settings:</b> This information was set up by Wolters Kluwers for your organization. No data entry is needed.</li><li>• <b>Parameters and Resources:</b> Enter authorization codes and applicable IDs that apply to all organizations/branches.</li><li>• <b>Organization Parameters:</b> Enter specific information for each organization or branch that has different codes, ID's, etc.</li></ul>

C Navigating

- Select the Home icon to return to the Dashboard.
- Hover over the  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 **Parameters and Resources** on the menu if your organizations/branches have the same codes. Complete steps 5 and 6. If your organizations/branches have different codes, skip steps 5 and 6 and complete steps 7-13.
- Enter information for the WizSentinelUser and WizSentinelPassword fields.
- Close the window when finished.



**GLOBAL PARAMETERS**

Name	Value	Type
No data available in table		

**ACCOUNT PARAMETERS**

Name	Value	Type
WizSentinelUrl	<input type="text" value="https://www.wizsentinel.com/PLMDetailXML/PLMXM"/>	Text
WizSentinelUser	<input type="text" value="PCI_CTest"/>	Text
WizSentinelPassword	<input type="password" value="*****"/>	Password

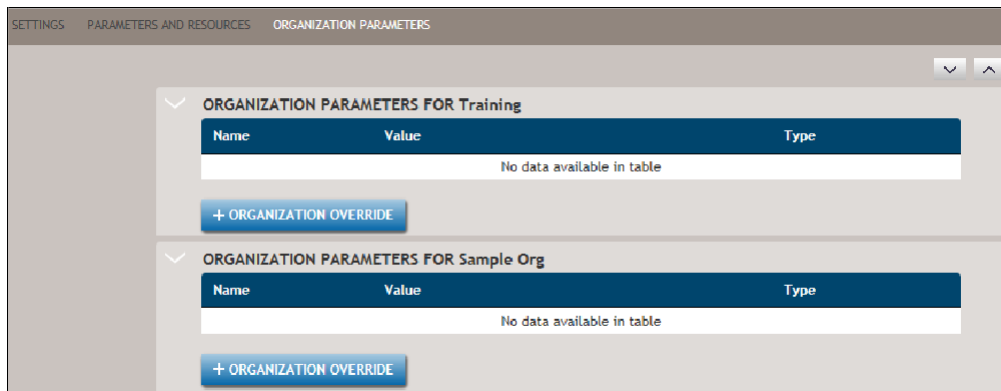
**GLOBAL RESOURCES**

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

**ACCOUNT RESOURCES**

Name	
No data available in table	

- Select **Organizations Parameters** on the menu 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

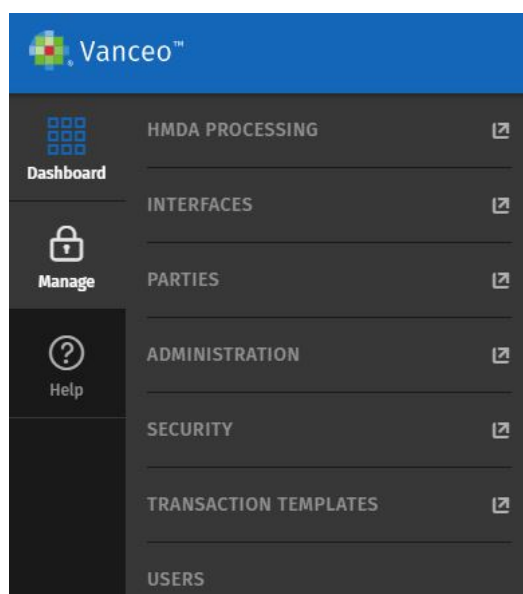
- A A grid displays for each organization/branch. The example above shows grids for the Training and Sample Org organizations.

8. Select **+Organization Override** to add another organization.
9. Select the **WizSentinelURL** code name from the list.
10. Repeat steps 8 and 9 and add the **WizSentinelUser** and **WizSentinelPassword** code names.
11. Enter data or select an option for each code.
12. Repeat steps 8-11 for each organization.
13. Close the window when finished.

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. Select **Manage** and **Interfaces** in the left navigator.



2. Select **HMDA *Wiz*** in the grid.

Name	Type	
CBC Innovis Credit Reporting	Credit	History
CRA <i>Wiz</i>	CRA <i>Wiz</i>	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 <i>Wiz</i>	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 | <p>Setting up an interface includes reviewing and entering information in the following sections:</p> <ul style="list-style-type: none"> <li>• <b>Settings:</b> This information was set up by Wolters Kluwers for your organization. No data entry is needed.</li> <li>• <b>Parameters and Resources:</b> Enter authorization codes and applicable IDs that apply to all organizations/branches.</li> <li>• <b>Organization Parameters:</b> Enter specific information for each organization or branch that has different codes, ID's, etc.</li> </ul> |

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	
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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  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.



3. Review the settings information.

The screenshot shows the 'INTERFACE' settings page under the 'ORGANIZATION PARAMETERS' tab. The page contains several input fields and checkboxes:

- Name \***: HmdaWizInterface
- Display Name \***: HMDA Wiz
- Interface Type \***: HmdaWiz
- ☒ This Interface has a User Interface
- ☐ This Interface has Reporting
- Interface Version \***: 1.0.0.251
- Schema Uri \***: [http://www.mismo.org/residential/2009/schemas#WKFS\\_1\\_6](http://www.mismo.org/residential/2009/schemas#WKFS_1_6)
- URL \***: [https://ComplianceOneTest.Wolterskluerfs.com/WKFS\\_HmdaWiz/Home](https://ComplianceOneTest.Wolterskluerfs.com/WKFS_HmdaWiz/Home)

4. Select **Parameters and Resources** on the menu if your organizations/branches have the same codes. Complete steps 5 and 6. If your organizations/branches have different codes, skip steps 6 and 7 and complete steps 7-13.
5. Enter information for the codes.
6. Close the window when finished.

The screenshot shows the 'PARAMETERS AND RESOURCES' page under the 'ORGANIZATION PARAMETERS' tab. It is divided into four sections:

- GLOBAL PARAMETERS**: A table with columns 'Name', 'Value', and 'Type'. It contains the message 'No data available in table'.
- ACCOUNT PARAMETERS**: A table with columns 'Name', 'Value', and 'Type'. It contains four rows of parameters:

Name	Value	Type
HmdaWizUri	<a href="https://ot.wizenterprise.com/K2WebService/K2WebSe">https://ot.wizenterprise.com/K2WebService/K2WebSe</a>	Text
HmdaWizUser		Text
HmdaWizPassword		Password
InstitutionID		Text
- GLOBAL RESOURCES**: A table with a column 'Name'. It contains one row with a link icon and the text 'BaseExportStylesheet'.
- ACCOUNT RESOURCES**: A table with a column 'Name'. It contains the message '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

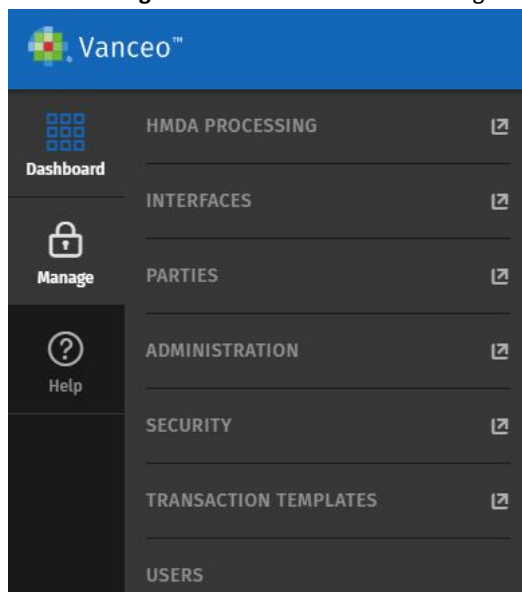
With Fannie Mae Desktop Underwriter, you can submit loan applications to Fannie Mae's automated underwriting service and retrieve an Underwriting Findings report that:

- 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. Select **Manage** and **Interfaces** in the left navigator.



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

Wolters Kluwer  
Financial Services

Welcome, patty jaeger

Interface Manager

Available Interfaces

LOG OFF

AVAILABLE INTERFACES

Account: Professional Services Test Account


Show 10 entries

Name	Type	
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

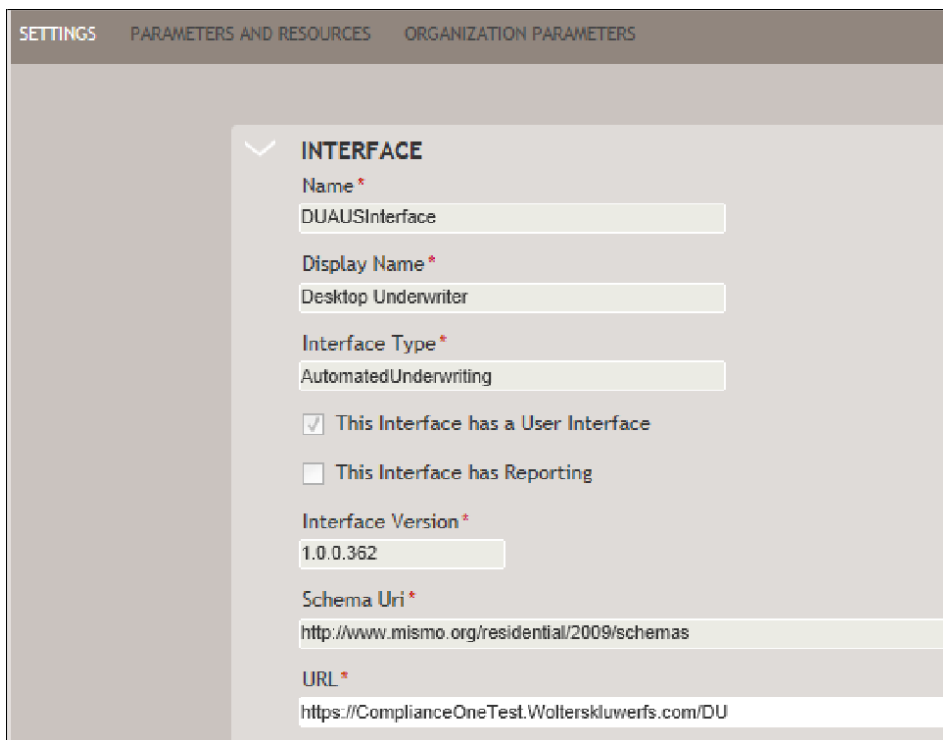
## Tip Description

- 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	
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- |   |                                                                                                                                                                                                                                                                                                                                                                                              |
|---|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| D | <b>Navigating</b> <ul style="list-style-type: none"> <li>Select the Home icon to return to the Dashboard.</li> <li>Hover over the  to collapse or expand sections.</li> <li>Select your name in the upper-right corner to edit your password and security information on the page that displays.</li> </ul> |
|---|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

3. Review the settings information.



SETTINGS PARAMETERS AND RESOURCES ORGANIZATION PARAMETERS

INTERFACE

Name \*  
DUAUSInterface

Display Name \*  
Desktop Underwriter

Interface Type \*  
AutomatedUnderwriting

☒ This Interface has a User Interface

☐ 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

- Select **Parameters and Resources** on the menu if your organizations/branches have the same codes. Complete steps 5 and 6. If your organizations/branches have different codes, skip steps 5 and 6 and complete steps 7-13.
- Enter information for the codes.
- Close the window 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
FHIA LenderID	999999999	Text
FHIA SponsorID	6999609996	Text

GLOBAL RESOURCES

7. Select **Organizations Parameters** on the menu 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*

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

8. Select the **+Organization Override** to add another organization.
9. Select a code name in the list.

UserName
Password
InstitutionID
ServiceProviderCode
ServiceProviderAccountNumber
ServiceProviderPassword
FHALenderID
FHASponsorID

10. Repeat steps 8 and 9 to add code names.
11. Enter applicable data for each field.
12. Repeat steps 8-11 for each organization.
13. Close the window 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 available 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