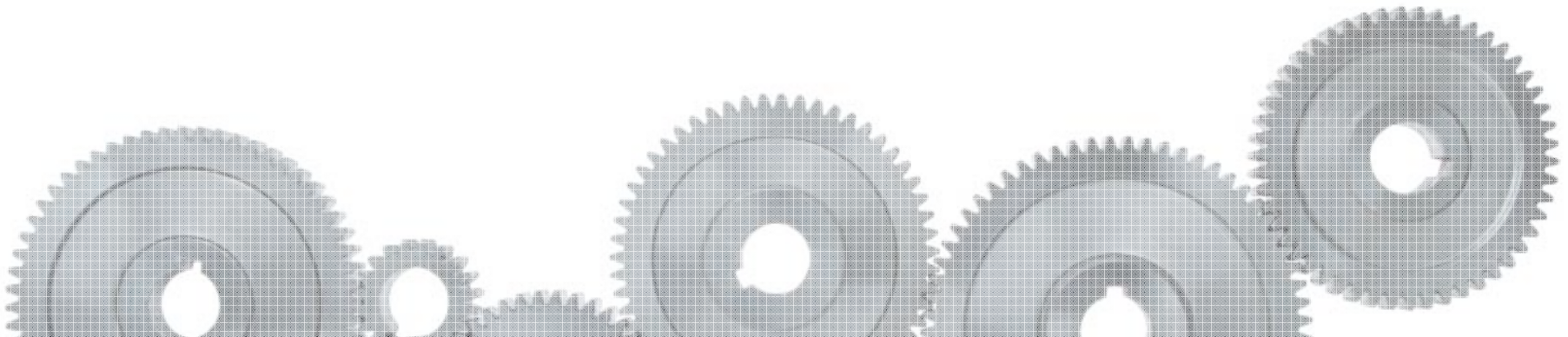




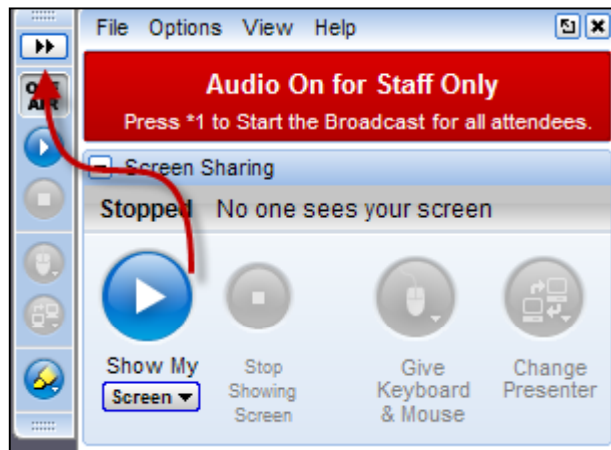
9.2 DMD-DocuTech Presentation

Daniel Miller, Director of Integrations
Sue Sroka, VP of Client Services
December 28, 2009

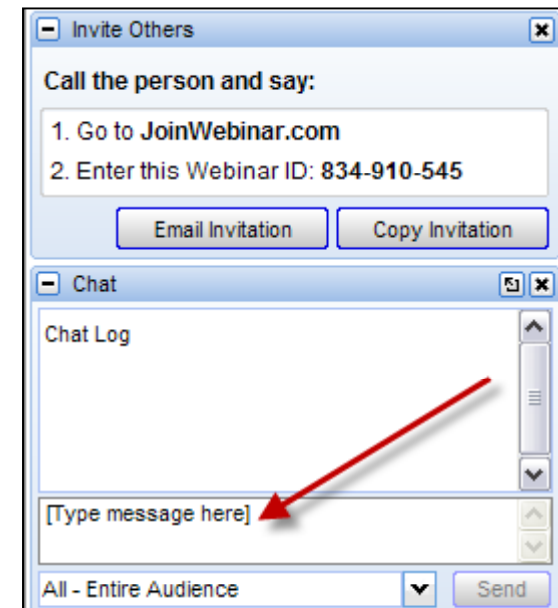


Instructions on Go-To-Meeting

Collapse the Go-To-Meeting Column



To ask questions online



Agenda



➤ 9.2 DataTrac Overview

- Fee Grid
- Closing Scenarios
- Fee Table
- Fee Scenarios
- New Data Fields

➤ DocuTech

- Audit DataTrac Fee Report
- Duplicating Fee Suggestions
- Recommended Fee Scenarios
- DocuTech Fee Display

➤ DataTrac DOC Screen 1

1. GFE
2. HUD
3. Responsible
4. APR
5. Clear All Fees
6. Closing Scenarios
7. Append Scenarios

Monthly Payment Information

P & I:

Total Impounds:

PM/MMI:

Buydown Amount:

Total Payment:

Interest Information

From:

To:

Basis/OddDays:

Per Diem:

Interest Net

Wire Calculation

Loan Amount:

VAFF/MIP/PMI Net

Req. Impound Setup Net

Fees Subtotal:

Wire Amount:

1		2		3			4			PMI	
GFE	HUD	Description	Paid To	Paid By	Responsible	APR	Net	Points	Paid	Total	
4	1102	SETTLEMENT FEE-SELLER	OTHER	BORROWER	SELLER	<input type="checkbox"/>	<input type="checkbox"/>	0.000	0.00	0.00	
5	1103	OWNER'S TITLE INSURANCE	TITLE	BORROWER	BORROWER	<input type="checkbox"/>	<input type="checkbox"/>	0.000	0.00	0.00	
1	801	ORIGINATION FEE	LENDER	BORROWER	BORROWER	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	0.000	0.00	150.00	
3	805	CREDIT REPORT FEE	CREDIT	BORROWER	BORROWER	<input type="checkbox"/>	<input type="checkbox"/>	0.000	0.00	35.00	
3	804	APPRAISAL FEE	APPRAISER	BORROWER	BORROWER	<input type="checkbox"/>	<input type="checkbox"/>	0.000	350.00	350.00	
1	801	DOCUMENT PREPARATION FEE	LENDER	BORROWER	BORROWER	<input type="checkbox"/>	<input checked="" type="checkbox"/>	0.000	0.00	295.00	
3	806	TAX SERVICE FEE	OTHER	BORROWER	BORROWER	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	0.000	0.00	81.00	
1	801	PROCESSING FEE	LENDER	BORROWER	BORROWER	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	0.000	0.00	250.00	
1	801	UNDERWRITING FEE	LENDER	BORROWER	BORROWER	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	0.000	0.00	175.00	
3	807	FLOOD CERTIFICATION	OTHER	BORROWER	BORROWER	<input type="checkbox"/>	<input checked="" type="checkbox"/>	0.000	0.00	85.00	
4	1102	SETTLEMENT OR CLOSING FEE	LENDER	BORROWER	BORROWER	<input type="checkbox"/>	<input type="checkbox"/>	0.000	0.00	0.00	
4	1104	TITLE INSURANCE	TITLE	BORROWER	BORROWER	<input type="checkbox"/>	<input type="checkbox"/>	0.000	0.00	696.00	

MKT Net Buy: APR:

MKT SRP:

5 Scenario: 6 7

Fee Detail

Fee Information | Fee Integration Settings

Fee Description

Fee Description **1** APPLICATION FEE

List Order

Fee Details

GFE Block # **2** 1 - OUR ORIGINATION CHARGE Origination

Responsible Party BORROWER Discount

Hud Line # 801 Use Points

APR Fee

Section 32

Fee Defaults

Default Paid To **3** LENDER Net From Wire

Default Amount

Accounting Detail

GL Code **4** Purchase Fee

Fee Type

➤ **Fee Information**

1. Fee Description
2. Fee Details
3. Fee Defaults
4. Account Details

➤ **Fee Integration Settings**

5. Processing System Codes
6. Closing System Codes

Fee Detail

Fee Information | Fee Integration Settings

Processing System Codes **5**

Description	Points	Paid By	Paid	Total
Calyx Code	0	0	0	0
Contour Code	0	0	0	0
Genesis Code				
InTrac Line ID	807			

Processing System Codes

DSI - DocMagic Code

DocuTech Code **6**

LSSI Code

➤ **Fee Scenarios**

1. Description
2. Fees Included

➤ **New Data Fields**

Closing Cost Scenario

Closing Cost Scenario

Closing Cost Scenario Description **1** DEFAULTS - 1100 FEES

Available Fees

Description	HUD#	GFE
ADMINISTRATION FEE	801	1
APPLICATION FEE	801	1
APPRAISAL REVIEW		
BROKER YSP DISBURSED		
BUYDOWN FEE	802	2
COMMITMENT FEE		
CREDIT REPORT FEE	805	3
DOCUMENT PREPARATION FEE	801	1
ESCROW/WAIVER FEE		
EXTENSION FEE		
FLOOD CERTIFICATION	807	3
FLOOD INSURANCE PREMIUM	904	11
HAZARD INSURANCE PREMIUM	903	11
IMPOUND ADJUSTMENT		
INTEREST CREDIT / DELAYED REC		
LARA FEE		
LENDER CREDIT	802	2
LENDER RETAINED EQUITY		
LENDER'S INSPECTION FEE	801	1
LOAN APPRAISAL	804	3
LOAN DISCOUNT POINTS	802	2
MESSENGER/COURIER FEE		
MORTGAGE BROKER FEE	801	1
MORTGAGE INSURANCE PREMIUM	902	

2

Fees Included

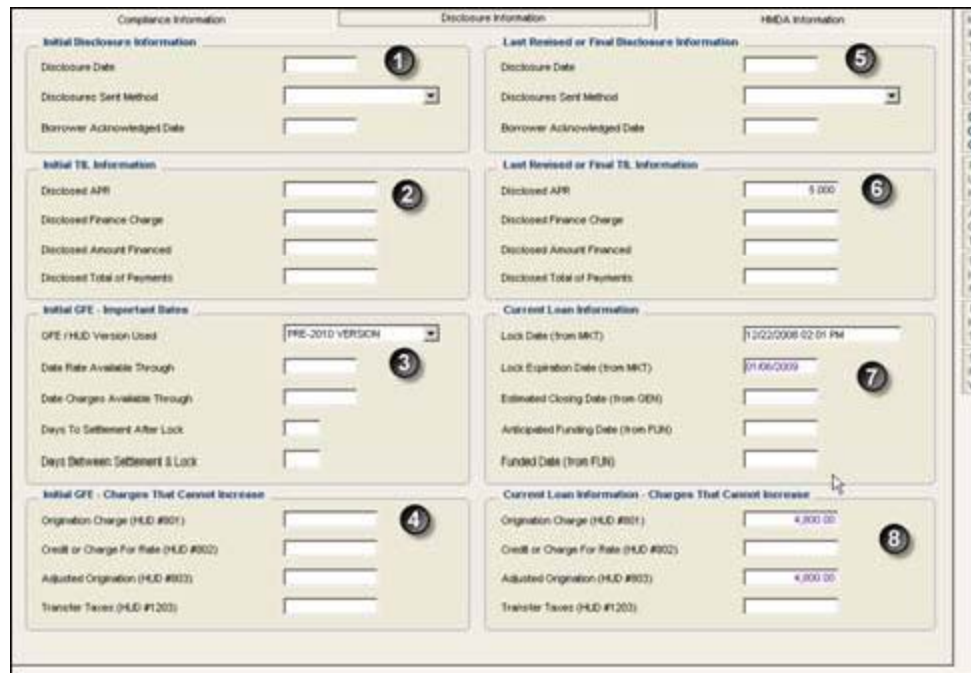
Description	HUD#	GFE
OWNER'S TITLE INSURANCE	1103	5
SETTLEMENT FEE-SELLER	1102	4
SETTLEMENT OR CLOSING FEE	1102	4

Exclude Search Close

➤ DataTrac DOC Screen 3

- Compliance Screen

1. Initial Disclosure Information
2. Initial TIL Information
3. Initial GFE – Important Dates
4. Initial GFE – Charges That Cannot Increase
5. Last Revised or Final Disclosure Information
6. Last Revised or Final TIL Information
7. Current Loan Information
8. Current GFE – Charges that Cannot Increase

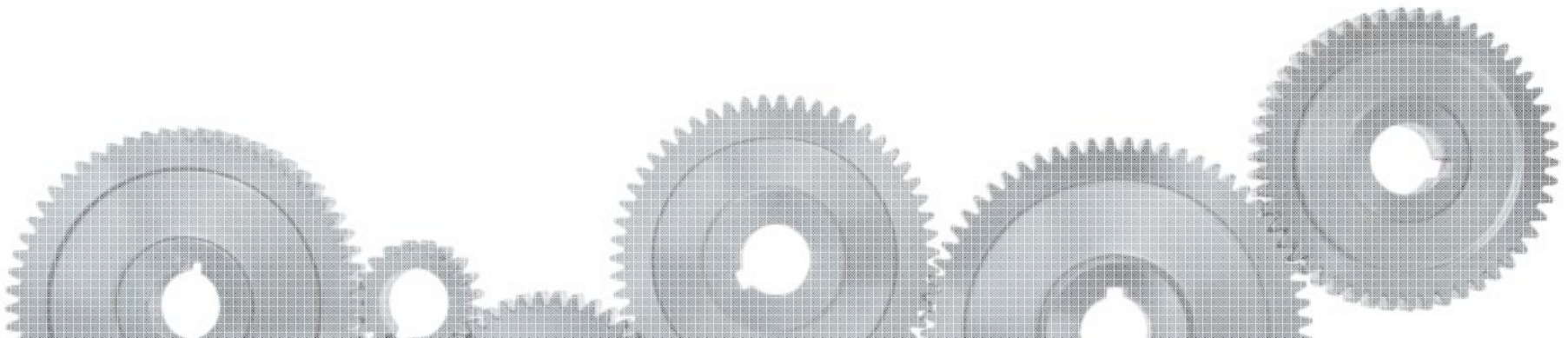


Compliance Information	Disclosure Information	HMDA Information
Initial Disclosure Information Disclosure Date: <input type="text"/> ① Disclosure Sent Method: <input type="text"/> Borrower Acknowledged Date: <input type="text"/>	Last Revised or Final Disclosure Information Disclosure Date: <input type="text"/> ⑤ Disclosure Sent Method: <input type="text"/> Borrower Acknowledged Date: <input type="text"/>	
Initial TIL Information Disclosed APR: <input type="text"/> ② Disclosed Finance Charge: <input type="text"/> Disclosed Amount Financed: <input type="text"/> Disclosed Total of Payments: <input type="text"/>	Last Revised or Final TIL Information Disclosed APR: <input type="text"/> ⑥ Disclosed Finance Charge: <input type="text"/> Disclosed Amount Financed: <input type="text"/> Disclosed Total of Payments: <input type="text"/>	
Initial GFE - Important Dates GFE / HUD Version Used: <input type="text"/> PRE-2010 VERSION ③ Date Rate Available Through: <input type="text"/> Date Charges Available Through: <input type="text"/> Days To Settlement After Lock: <input type="text"/> Days Between Settlement & Lock: <input type="text"/>	Current Loan Information Lock Date (from MCT): <input type="text"/> 1/22/2008 02:01 PM Lock Expiration Date (from MCT): <input type="text"/> 1/06/2009 ⑦ Estimated Closing Date (from GEM): <input type="text"/> Anticipated Funding Date (from FUR): <input type="text"/> Funded Date (from FLB): <input type="text"/>	
Initial GFE - Charges That Cannot Increase Origination Charge (HUD #901): <input type="text"/> ④ Credit or Charge For Rate (HUD #902): <input type="text"/> Adjusted Origination (HUD #903): <input type="text"/> Transfer Taxes (HUD #1203): <input type="text"/>	Current Loan Information - Charges That Cannot Increase Origination Charge (HUD #901): <input type="text"/> 4,800.00 Credit or Charge For Rate (HUD #902): <input type="text"/> Adjusted Origination (HUD #903): <input type="text"/> 4,800.00 ⑧ Transfer Taxes (HUD #1203): <input type="text"/>	



DocuTech Demonstration

Daniel Miller, Director of Integrations





2010 HUD

801. Our origination charge **	\$6,169.00	(from GFE #1)
802. Your credit or charge (points) for the specific interest rate chosen	\$-4,169.00	(from GFE #2)
803. Your adjusted origination charges		(from GFE A)
804. Appraisal fee to JEAN ONEAL MORTGAGE COMPANY		(from GFE #3)
805. Credit report to SALES DEMO		(from GFE #3)
806. Tax service to SALES DEMO		(from GFE #3)
807. Flood certification SALES DEMO		(from GFE #3)
823. UNDERWRITING FEE to SALES DEMO		

Pre 2010 HUD

800. Items Payable in Connection With Loan
801. Loan Origination Fee % JEAN ONEAL MORTGAGE COMPANY
802. Loan Discount % JEAN ONEAL MORTGAGE COMPANY
803. Appraisal Fee to JEAN ONEAL MORTGAGE COMPANY
804. Credit Report to JEAN ONEAL MORTGAGE COMPANY
805. Lender's Inspection Fee to SALES DEMO
806. Mortgage Insurance Application Fee to SALES DEMO
807. FLOOD CERTIFICATION FEE to SALES DEMO
808.
809.
810. ADMINISTRATION FEE to SALES DEMO
811. CLOSING/FUNDING FEE to SALES DEMO
812.
813.
814.
823. UNDERWRITING FEE to SALES DEMO



2010 RESPA Fee Screen

CLICK FOR EXPENSE DETAILS

INCLUDE IN APR
 NET FROM WIRE
 NOT USING LENDER IDENTIFIED
 INCLUDE ON HUD

800 Series

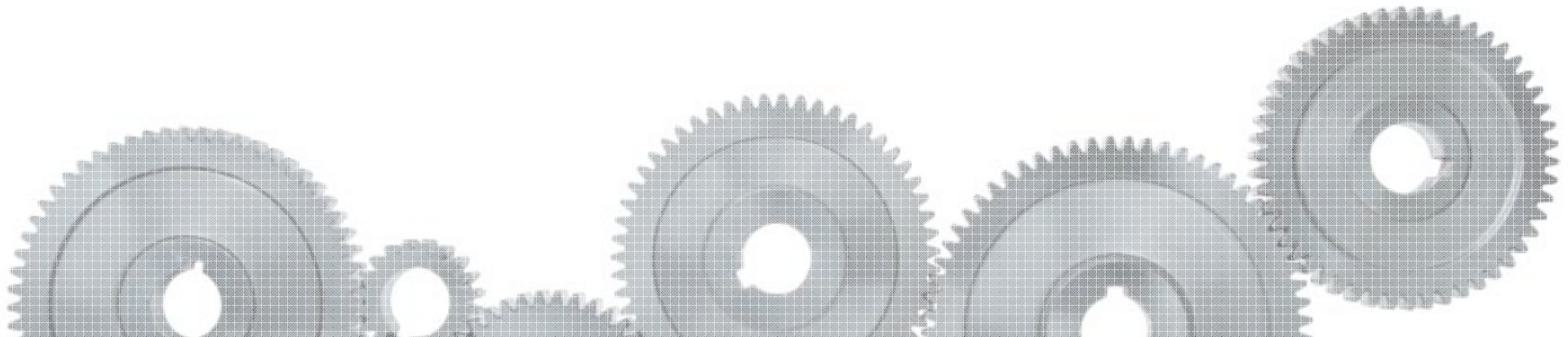
	DESCRIPTION	PAYEE	GFE FEE AMOUNT	CHARGED AMOUNT	CHARGED TO	BOR AMOUNT	A	POC AMOUNT	OTHER AMOUNTS	GFE LINE	+	H
801	Our Origination Charge			1500.00	Borr					1		<input checked="" type="checkbox"/>
	Include <input type="text"/> % + \$ <input type="text"/>	JEAN ONEAL MOF				500.00	<input checked="" type="checkbox"/>		<input type="text"/> <input type="checkbox"/>		<input type="checkbox"/>	
802	Your Credit or Charge			500.00	Borr					2		<input checked="" type="checkbox"/>
	Include <input type="text"/> % <input type="checkbox"/> Bonafide	JEAN ONEAL MOF				500.00	<input checked="" type="checkbox"/>		<input type="text"/> <input type="checkbox"/>		<input type="checkbox"/>	
803	Your Adjusted Origination Charges			2000.00	Borr					A		<input checked="" type="checkbox"/>
804	Appraisal Fee	JEAN ONEAL MOF		500.00	Borr	500.00	<input checked="" type="checkbox"/>		<input type="text"/> <input type="checkbox"/>	3		<input checked="" type="checkbox"/>
805	Credit Report	Sales Demo		500.00	Borr	500.00	<input type="checkbox"/>		<input type="text"/> <input type="checkbox"/>	3		<input checked="" type="checkbox"/>
806	Tax Service	Sales Demo		500.00	Borr	500.00	<input type="checkbox"/>		<input type="text"/> <input type="checkbox"/>	3		<input checked="" type="checkbox"/>
807	Flood Certification	Sales Demo		500.00	Borr	500.00	<input checked="" type="checkbox"/>		<input type="text"/> <input type="checkbox"/>	3		<input checked="" type="checkbox"/>
810	ADMINISTRATION FEE	Sales Demo			Borr	500.00	<input checked="" type="checkbox"/>		<input type="text"/> <input type="checkbox"/>	1		<input type="checkbox"/>
811	CLOSING/FUNDING FEE	Sales Demo			Borr	500.00	<input checked="" type="checkbox"/>		<input type="text"/> <input type="checkbox"/>	1		<input type="checkbox"/>
823	UNDERWRITING FEE	Sales Demo		500.00	Borr	500.00	<input checked="" type="checkbox"/>		<input type="text"/> <input type="checkbox"/>	3		<input checked="" type="checkbox"/>



For Questions
or
Technical Support

support@docutechcorp.com

1-800-497-3584 Option 3





Thank You

Daniel Miller, Director of Integrations

Sue Sroka, VP of Client Services

December 28, 2009

