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# Web Direct

## Users Guide

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## Introduction

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This guide provides descriptions of available views/functions as well as the features of Web Direct and acts as a reference guide to the user.

- There are over 30 different views and functions available in Web Direct. Your company has the ability to provide only the information you need to do your job in a user-friendly interface.
- Web Direct provides the information you need to complete your job in consistent, easy to understand views and functions.

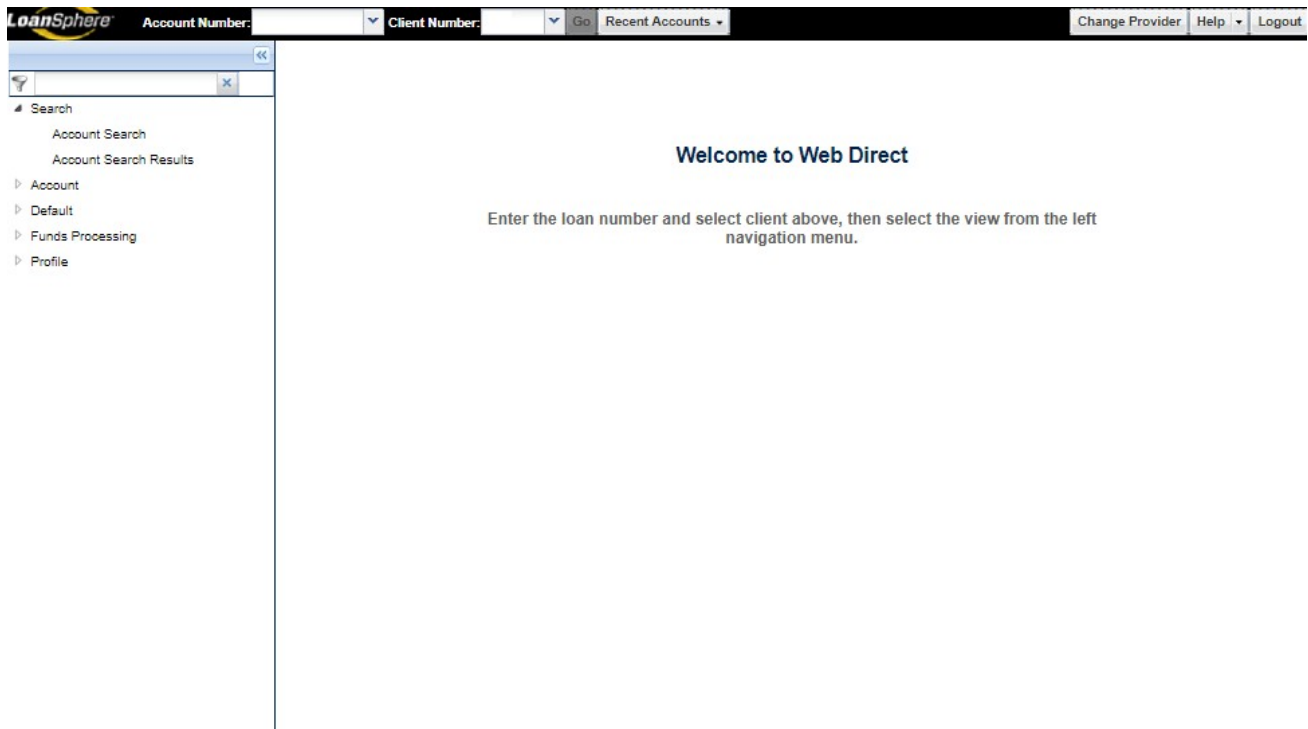
For more in-depth information on Web Direct Views and how to perform functions within Web Direct, refer to the Online Help.

## Welcome to Web Direct

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Once you have logged into Web Direct, the Welcome to Web Direct landing page appears.

**To view all of the menu items** without manually choosing each drop-down menu heading, click the 'x' beside the unlabeled Filters field at the top of the menu to remove any filters and display all views available to you.



### Tip:

- Recent Accounts is a drop-down list that provides direct access to accounts and views that you have most recently accessed.

## Recent Accounts

---

Recent Accounts is accessible via the toolbar at the top of the Web Direct window. It enables you to do the following:

- Clear Recent Accounts
- Export Histories of Recently Viewed Loans – Web Direct enables you to export the loan numbers and borrower names of loans viewed for the selected provider. The system retains histories only for the current session.
- Return to Loans Worked during the Current Session – Web Direct enables you to return to loans worked during the current session without having to search for the loans. When **Recent Accounts** located at the top of the page displays a down arrow, loans worked during the current session are available.

## Clear Recent Accounts

---

- 1 Click **Recent Accounts** at the top of the page.

An expanding menu displays the loan numbers and borrower names for loans that you accessed during the current session. Loans are listed in the order in which you accessed them.

- 2 Scroll to the bottom of the drop-down list and click **Clear Recent Accounts**.

Recent Accounts no longer displays the list of previously viewed loan numbers and borrower names.

## Export Histories of Recently Viewed Accounts

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- 1 Click **Recent Accounts** at the top of the page.

In the drop-down list, scroll down and click **Export**.

- 2 The Export Recent Access Loan List dialog box appears.

- 3 Type a name in the **File Name** field.

- 4 Click **OK**.

The File Download dialog box appears.

- 5 Make a selection and continue, as necessary.

## Return to Loans Worked During the Current Session

---

- 1 Click **Recent Accounts** at the top of the page.

An expanding menu displays the loan number and borrower names for loans you accessed during the current session. Loans are listed in the order in which you accessed them.

- 2 In the drop-down list, locate the account number and borrower name in the list of recently accessed accounts and position your cursor over the loan information.

An expanding list displays the areas of the application you recently worked for the selected loan.

- 3 Select one of the recent views from the expanding list.

Web Direct displays the related area of the application for the selected account.



## Search

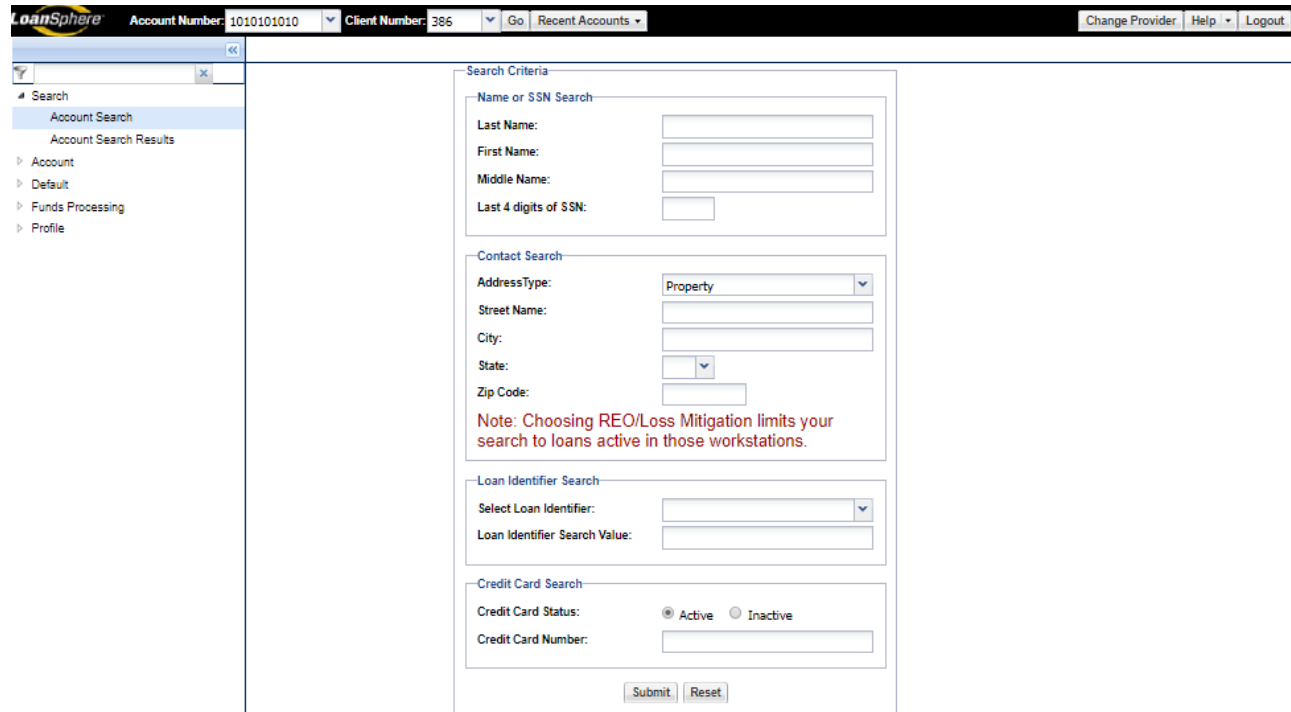
### Account Number Search

#### When you know the loan number:

Enter the associated number in the **Account Number** field, choose the view, and click **Go**.



If you do not know the account number, use the **Account Search** view to search on other account-related criteria.



The screenshot shows the LoanSphere web application interface. At the top, there is a header bar with the LoanSphere logo, fields for Account Number (1010101010) and Client Number (386), a Go button, and a Recent Accounts dropdown. On the right of the header are links for Change Provider, Help, and Logout. A left sidebar contains a search icon and a menu with options: Search, Account Search (selected), Account Search Results, Account, Default, Funds Processing, and Profile. The main content area is titled 'Search Criteria' and contains four search sections: 'Name or SSN Search' with fields for Last Name, First Name, Middle Name, and Last 4 digits of SSN; 'Contact Search' with a dropdown for AddressType (set to Property), and fields for Street Name, City, State, and Zip Code; 'Loan Identifier Search' with a dropdown for Select Loan Identifier and a text field for Loan Identifier Search Value; and 'Credit Card Search' with radio buttons for Credit Card Status (Active selected, Inactive) and a text field for Credit Card Number. At the bottom of the search criteria section are Submit and Reset buttons. A red note is present in the Contact Search section: 'Note: Choosing REO/Loss Mitigation limits your search to loans active in those workstations.'

## Account Search

The Account Search view enables you to search for an account, even if you do not know the account number, using criteria such as borrower's name, address, or some other account parameter, such as investor number.

- 1 Click **Account Search** in the navigation tree under Account.

Depending on your privileges, one of the following views appears:

**Search Criteria**

**Name or SSN Search**

Last Name:

First Name:

Middle Name:

Last 4 digits of SSN:

**Contact Search**

AddressType:

Street Name:

City:

State:

Zip Code:

*Note: Choosing REO/Loss Mitigation limits your search to loans active in those workstations.*

**Loan Identifier Search**

Select Loan Identifier:

Loan Identifier Search Value:

**Credit Card Search**

Credit Card Status: ☒ Active ☐ Inactive

Credit Card Number:

**Search Criteria**

**Name or SSN Search**

Last Name:

First Name:

Middle Name:

Last 4 digits of SSN:

*If First or Middle Name are entered, Last Name must be entered to continue.*

**Contact Search**

AddressType:

Street Name:

City:

State:

Zip Code:

*If City or State are entered, Zip Code must be entered to continue.*

**Loan Identifier Search**

Select Loan Identifier:

Loan Identifier Search Value:

- 2 Enter search criteria.
- 3 Choose one or a combination of any of the search criteria.

The search results are returned.

## Account Search Results

The Account Search Results view displays the results of your account search.

### Tip:

- Each view in Web Direct has static information that appears at the top of each screen based on the type of loan displayed. The display for consumer accounts is different from mortgage account information and is dynamic based on the loan selected.

### From this view:

- 1 Perform an account search.
- 2 Select an account by clicking the check box next to the account number.
- 3 Select a view in the left pane.
- 4 Click **Go** to view information for the selected account.

Search

Account Search

Account Search Results

Account

Default

Funds Processing

Workout Interaction Tool

WebParts

Profile

Account Search Results

<none>

Search Again

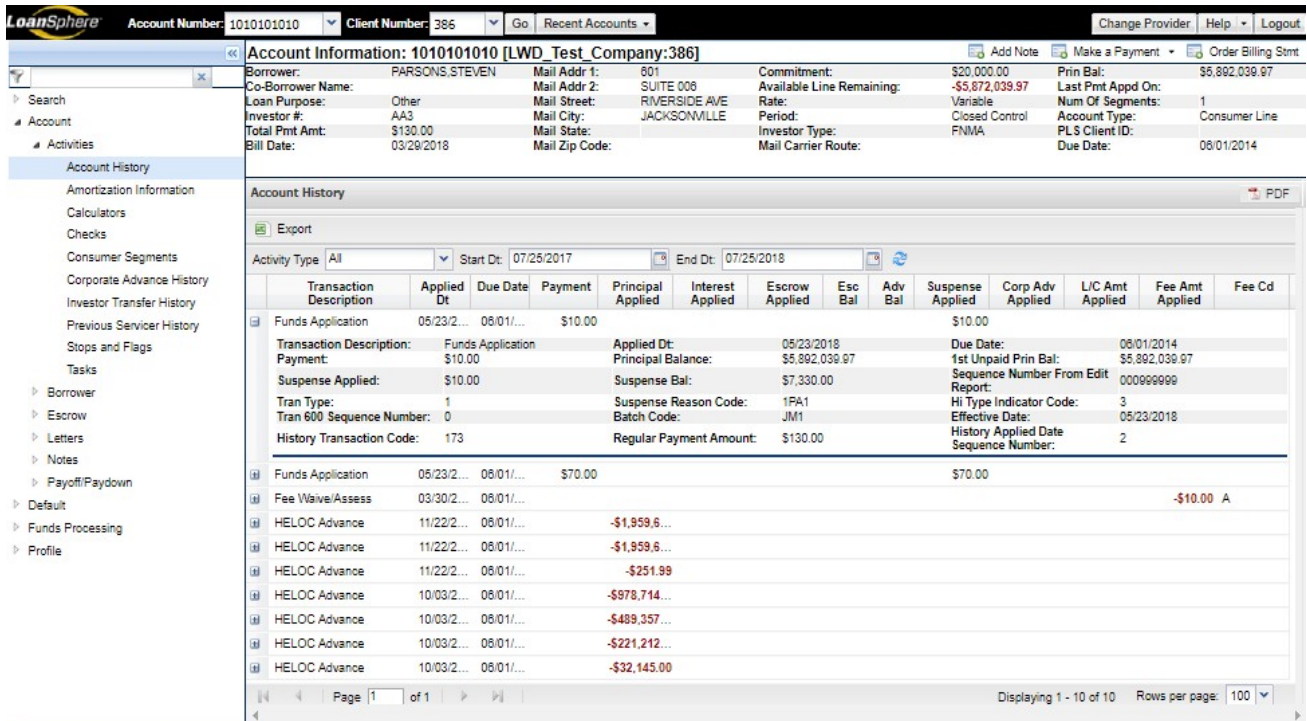
Account #	Client #	Borrower Name	Address	City	St..	Zip	Total Cou
<input type="checkbox"/> @234567890	@00	@ADAMS, ANDREW A	@12345 MAIN ST.	ANYTOWN	FL	12345	
<input type="checkbox"/> @345678901	@00	@BROWN, BARBARA B	@12345 MAIN ST.	ANYTOWN	FL	12345	
<input type="checkbox"/> @456789012	@00	@GREEN, GARY G	@12345 MAIN ST.	ANYTOWN	FL	12345	
<input type="checkbox"/> @567890123	@00	@HALL, HENRY H	@12345 MAIN ST.	ANYTOWN	FL	12345	
<input type="checkbox"/> @678901234	@00	@JONES, JOHN J	@12345 MAIN ST.	ANYTOWN	FL	12345	
<input type="checkbox"/> @789012345	@00	@LEWIS, LAURA L	@12345 MAIN ST.	ANYTOWN	FL	12345	
<input type="checkbox"/> @890123456	@00	@MARTIN, MARY M	@12345 MAIN ST.	ANYTOWN	FL	12345	
<input type="checkbox"/> @901234567	@00	@SMITH, SARA S	@12345 MAIN ST.	ANYTOWN	FL	12345	
<input type="checkbox"/> @012345678	@00	@THOMPSON, THOMAS T	@12345 MAIN ST.	ANYTOWN	FL	12345	

Printable View

## Account

### Account History

The Account History view displays up to 36 months of financial transaction history.



**LoanSphere** Account Number: 1010101010 Client Number: 386 Go Recent Accounts Change Provider Help Logout

**Account Information: 1010101010 [LWD\_Test\_Company:386]**

Add Note Make a Payment Order Billing Stmt

Borrower: PARSONS STEVEN Mail Addr 1: 801 Commitment: \$20,000.00 Prin Bal: \$6,892,039.97  
 Co-Borrower Name: Mail Addr 2: SUITE 008 Available Line Remaining: -\$5,872,039.97 Last Pmt Appd On: 08/01/2014  
 Loan Purpose: Other Mail Street: RIVERSIDE AVE Rate: Variable Num Of Segments: 1  
 Investor #: AA3 Mail City: JACKSONVILLE Period: Closed Control Account Type: Consumer Line  
 Total Pmt Amt: \$130.00 Mail State: Investor Type: FNMA PLS Client ID:  
 Bill Date: 03/29/2018 Mail Zip Code: Mail Carrier Route: Due Date: 08/01/2014

**Account History** PDF


Export

Activity Type: All Start Dt: 07/25/2017 End Dt: 07/25/2018



Transaction Description	Applied Dt	Due Date	Payment	Principal Applied	Interest Applied	Escrow Applied	Esc Bal	Adv Bal	Suspense Applied	Corp Adv Applied	L/C Amt Applied	Fee Amt Applied	Fee Cd
Funds Application	05/23/2...	08/01/...	\$10.00						\$10.00				
Transaction Description: Funds Application Applied Dt: 05/23/2018 Due Date: 08/01/2014 Payment: \$10.00 Principal Balance: \$5,892,039.97 1st Unpaid Prin Bal: \$5,892,039.97 Suspense Applied: \$10.00 Suspense Bal: \$7,330.00 Sequence Number From Edit Report: 000999999 Tran Type: 1 Suspense Reason Code: 1PA1 Hi Type Indicator Code: 3 Tran 600 Sequence Number: 0 Batch Code: JM1 Effective Date: 05/23/2018 History Transaction Code: 173 Regular Payment Amount: \$130.00 History Applied Date Sequence Number: 2													
Funds Application	05/23/2...	08/01/...	\$70.00						\$70.00				
Fee Waive/Assess	03/30/2...	08/01/...										-\$10.00	A
HELOC Advance	11/22/2...	08/01/...										-\$1,959.6...	
HELOC Advance	11/22/2...	08/01/...										-\$1,959.6...	
HELOC Advance	11/22/2...	08/01/...										-\$251.99	
HELOC Advance	10/03/2...	08/01/...										-\$978,714...	
HELOC Advance	10/03/2...	08/01/...										-\$489,357...	
HELOC Advance	10/03/2...	08/01/...										-\$221,212...	
HELOC Advance	10/03/2...	08/01/...										-\$32,145.00	

Page 1 of 1 Displaying 1 - 10 of 10 Rows per page: 100

To filter only the groups of information you want to view:

- 1 In the **Activity Type** drop-down list, select the activity type.
- 2 Enter the date range in the **Start Dt** and **End Dt** fields. The view defaults to the last 12 months of transaction information.
- 3 Click  Refresh and all other transactions are filtered out of the view.

#### Tips:

- The  **Export** button enables you to export the information from the grid to an Excel spreadsheet.
- Click the right side of any column header to change the view's sort and/or select specific columns to display.
- To view additional information for each transaction, click the plus (+) sign to the left of the transaction.
- The  Refresh button restores the default values.

## Amortization Information

Amortization Information enables you to access amortization information on first and second mortgages based on the current loan terms. You can also view the amortization information in PDF format and export amortization information.

**LoanSphere** Account Number: 1010101010 Client Number: 386 Go Recent Accounts Change Provider Help Logout

**Account Information: 1010101010 [LWD\_Test\_Company:386]** Add Note Make a Payment Order Billing Stmt

Borrower: PARSONS, STEVEN Mail Addr 1: 601 Commitment: \$20,000.00 Prin Bal: \$5,892,039.97  
 Co-Borrower Name: Mail Addr 2: SUITE 008 Available Line Remaining: -\$5,872,039.97 Last Pmt Appd On: \$5,892,039.97  
 Loan Purpose: Other Mail Street: RIVERSIDE AVE Rate: Variable Num Of Segments: 1  
 Investor #: AA3 Mail City: JACKSONVILLE Period: Closed Control Account Type: Consumer Line  
 Total Pmt Amt: \$130.00 Mail State: Investor Type: FNMA PLS Client ID:  
 Bill Date: 03/29/2018 Mail Zip Code: Mail Carrier Route: Due Date: 08/01/2014

**Amortization Information** PDF

**First Mortgage** Displaying 6 of 6

Export

Due Date	Computed Interest Due	Principal Due	Deferred Interest Balance	Principal Bal Less Deferred Interest Bal	Outstanding Principal Balance
08/01/2014	\$0.00	\$0.00	\$0.00	\$5,892,039.97	\$5,892,039.97
07/01/2014	\$0.00	\$0.00	\$0.00	\$5,892,039.97	\$5,892,039.97
08/01/2014	\$0.00	\$0.00	\$0.00	\$5,892,039.97	\$5,892,039.97
09/01/2014	\$0.00	\$0.00	\$0.00	\$5,892,039.97	\$5,892,039.97
10/01/2014	\$0.00	\$0.00	\$0.00	\$5,892,039.97	\$5,892,039.97
11/01/2014	\$0.00	\$0.00	\$0.00	\$5,892,039.97	\$5,892,039.97

**Second Mortgage** Displaying 0 of 0

Export

Due Date	Computed Interest Due	Principal Due	Deferred Interest Balance	Principal Bal Less Deferred Interest Bal	Outstanding Principal Balance
No Data Available					

## Export Amortization Information for a First or Second Mortgage

- 1 Open the Amortization Information page for a loan.
- 2 Click **Export** in the First Mortgage or Second Mortgage section.
- 3 Type a name for the export file and select the appropriate format.
- 4 Click **OK**.
- 5 Do the following, as necessary.
  - To preview the exported file, click **Open**.
  - To save the exported file, click **Save**.

Web Direct saves or displays the exported file with the amortization information for the selected first or second mortgage.

## Generate Amortization Information to PDF

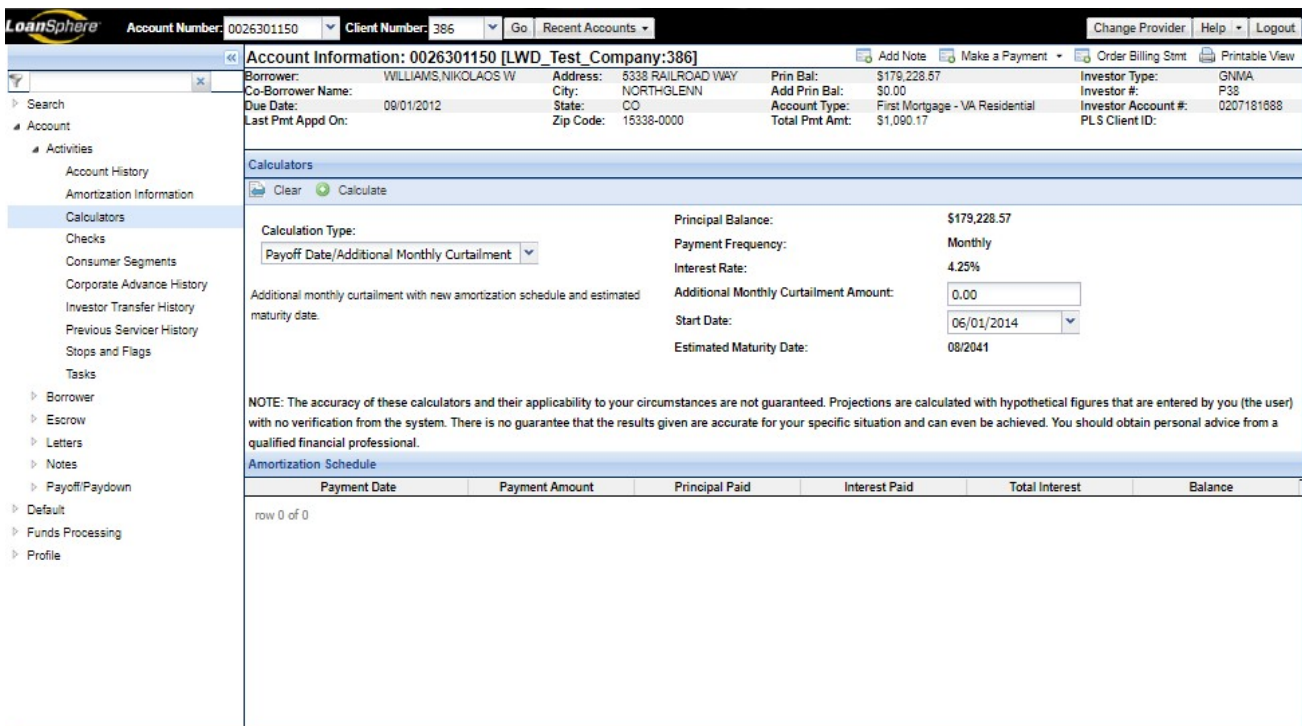
- 1 Open the Amortization Information page for a loan.
- 2 Click **PDF**.

The File Download dialog box appears.

- 3 Do one of the following:
  - To preview the PDF file, click **Open**.
  - To save the PDF file, click **Save**.
- 4 Print, save, or close the PDF, as necessary.

## Calculators

Calculators enables users to enter information and calculate what-if scenarios of amortization schedules, principal curtailments, and maturity dates.



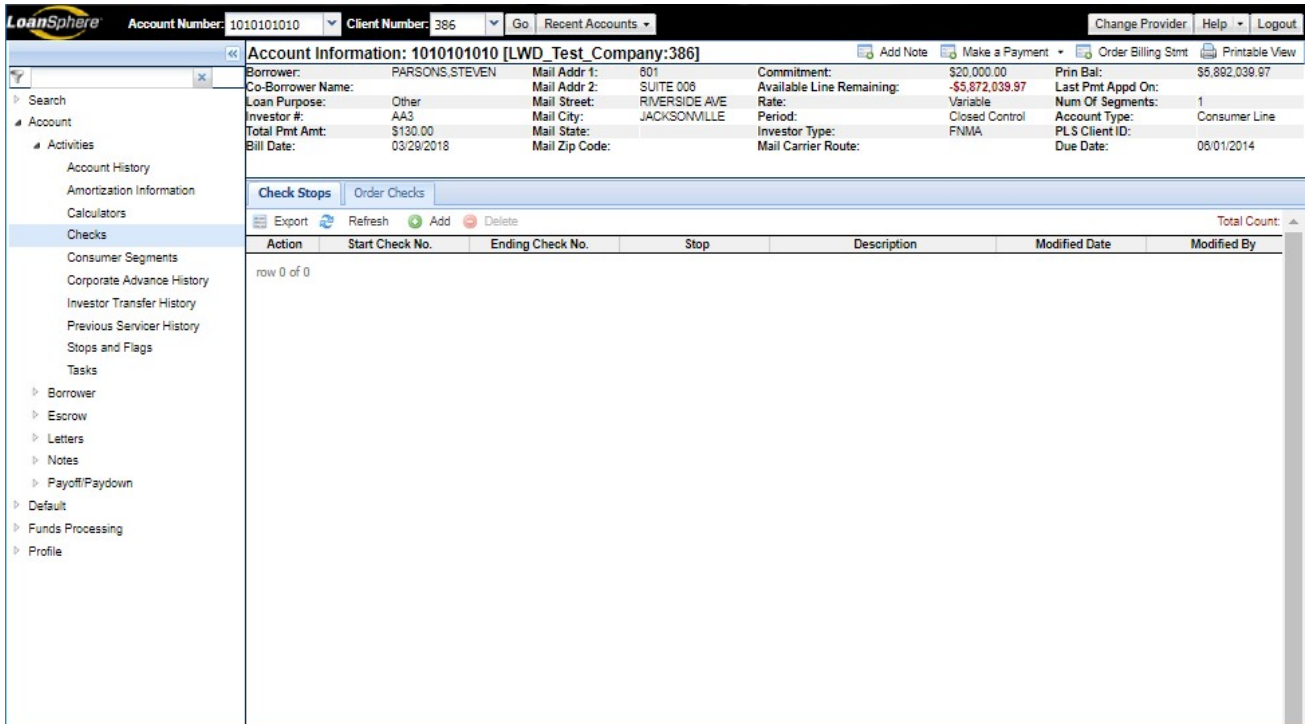
The screenshot shows the LoanSphere web application interface. At the top, there's a navigation bar with 'LoanSphere' logo, account and client numbers, and a 'Go' button. Below this is a sidebar with a navigation tree under 'Account >> Activities'. The main content area is titled 'Account Information: 0026301150 [LWD\_Test\_Company:386]' and contains a 'Calculators' section. This section has a 'Clear' button and a 'Calculate' button. Below these are input fields for 'Calculation Type' (set to 'Payoff Date/Additional Monthly Curtailment'), 'Principal Balance' (\$179,228.57), 'Payment Frequency' (Monthly), 'Interest Rate' (4.25%), 'Additional Monthly Curtailment Amount' (0.00), 'Start Date' (06/01/2014), and 'Estimated Maturity Date' (08/2041). A note below these fields states: 'NOTE: The accuracy of these calculators and their applicability to your circumstances are not guaranteed. Projections are calculated with hypothetical figures that are entered by you (the user) with no verification from the system. There is no guarantee that the results given are accurate for your specific situation and can even be achieved. You should obtain personal advice from a qualified financial professional.' At the bottom, there's an 'Amortization Schedule' table with columns: Payment Date, Payment Amount, Principal Paid, Interest Paid, Total Interest, and Balance. The table shows 'row 0 of 0'.

## Perform Loan Calculations

- 1 Click **Calculators** in the navigation tree under Account >> Activities.  
The calculator information appears.
- 2 Depending on the kind of calculation you want to perform, select the type in the **Calculation Type** field.
- 3 Complete the fields, as applicable.
- 4 Click **Calculate**.  
The results appear in the lower portion of the screen.

## Checks

The Checks view enables you to view check stops and order checks for Consumer accounts.



The screenshot shows the LoanSphere interface. At the top, there's a header with 'LoanSphere' logo, 'Account Number: 1010101010', 'Client Number: 386', and buttons for 'Go', 'Recent Accounts', 'Change Provider', 'Help', and 'Logout'. Below this is a section for 'Account Information: 1010101010 [LWD\_Test\_Company:386]' with tabs for 'Add Note', 'Make a Payment', 'Order Billing Stmt', and 'Printable View'. The account details include Borrower: PARSONS, STEVEN, Mail Addr 1: 601, Commitment: \$20,000.00, Prin Bal: \$5,892,039.97, Co-Borrower Name: Other, Mail Addr 2: SUITE 008, Available Line Remaining: -\$5,872,039.97, Last Pmt Appd On: 08/01/2014, Loan Purpose: Other, Mail Street: RIVERSIDE AVE, Rate: Variable, Num Of Segments: 1, Investor #: AA3, Mail City: JACKSONVILLE, Period: Closed Control, Account Type: Consumer Line, Total Pmt Amt: \$130.00, Mail State: , Investor Type: FNMA, PLS Client ID: , Bill Date: 03/28/2018, Mail Zip Code: , Mail Carrier Route: , Due Date: 08/01/2014.

Below the account information is a section for 'Check Stops' and 'Order Checks'. The 'Check Stops' tab is active, showing a table with columns: Action, Start Check No., Ending Check No., Stop, Description, Modified Date, and Modified By. The table is currently empty, showing 'row 0 of 0'.

On the left side, there's a navigation tree with 'Account' selected, and 'Checks' highlighted under 'Activities'.

## Add Check Stops

- 1 Click **Checks** in the navigation tree under Account >> Activities.  
The Checks view appears.
- 2 On the Check Stops tab, click **Add**.
- 3 Enter Beginning Check and Ending Check numbers.
- 4 Select the **Stop** code.
- 5 Click **OK**.



The **Check Stops** area displays information about the check stop that you just added.

The system automatically passes information about the check stop to MSP.

## Delete Check Stops

- 1 Click **Checks** in the navigation tree under Account >> Activities.  
The Checks view appears.
- 2 On the Check Stops tab, select the check stop that you want to delete.



3 Click **Delete**.

The Delete Check Stop dialog box displays a confirmation message.

4 Click **Yes**.

## Export Check Stops

1 Click **Checks** in the navigation tree under Account >> Activities.

The Checks view appears.

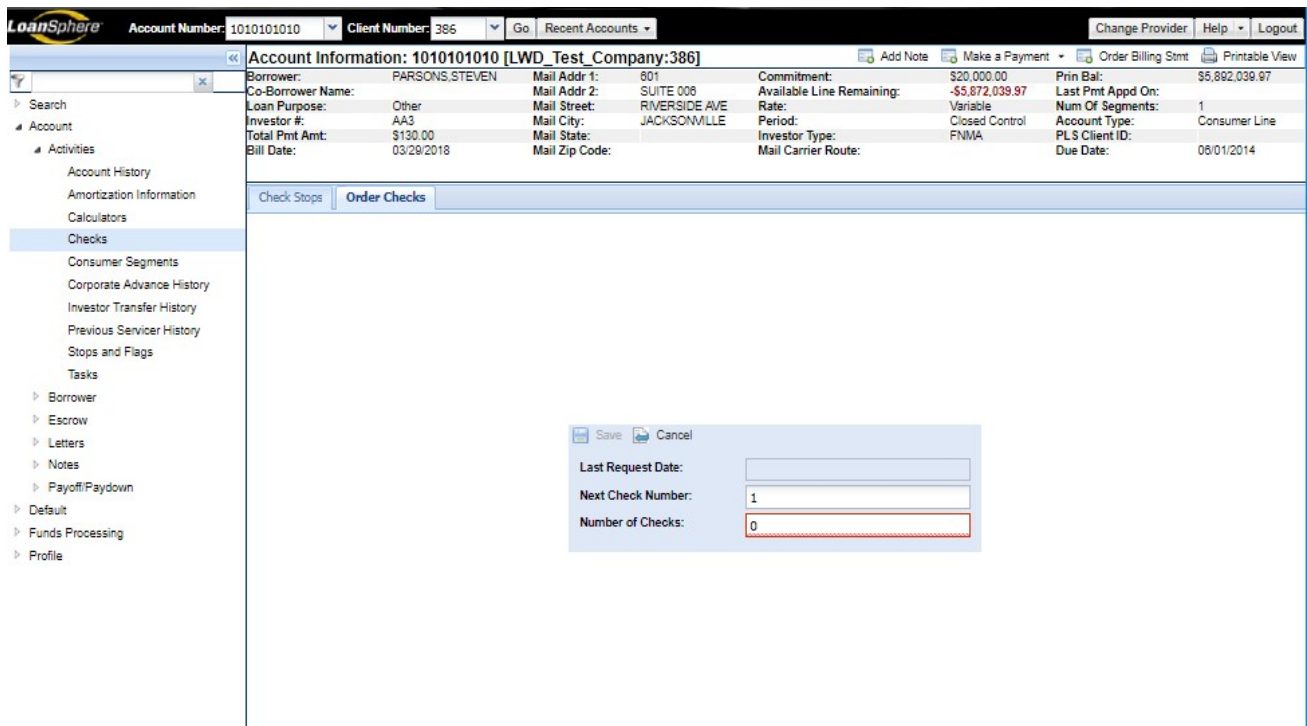
2 On the Check Stops tab, click **Export**.

A window appears with the system name of the file and a selection of export formats:

- Excel
- Standard

3 Modify the exported file name as desired and select the export format.

4 Click **OK**.



The screenshot shows the LoanSphere web application interface. At the top, there's a header with 'LoanSphere' logo, 'Account Number: 1010101010', 'Client Number: 386', and a 'Go' button. Below this is a navigation tree on the left with 'Account' expanded and 'Checks' selected. The main area displays 'Account Information: 1010101010 [LWD\_Test\_Company:386]' with various fields like Borrower, Co-Borrower Name, Loan Purpose, Investor #, Total Pmt Amt, Bill Date, Mail Addr 1, Mail Addr 2, Mail Street, Mail City, Mail State, Mail Zip Code, Commitment, Available Line Remaining, Rate, Period, Investor Type, Mail Carrier Route, Prin Bal, Last Pmt Appd On, Num Of Segments, Account Type, PLS Client ID, and Due Date. At the bottom, there's a 'Check Stops' tab and an 'Order Checks' tab. A dialog box is open over the 'Order Checks' tab with fields for 'Last Request Date', 'Next Check Number' (set to 1), and 'Number of Checks' (set to 0). The dialog box has 'Save' and 'Cancel' buttons.

## Order Checks

1 Click **Checks** in the navigation tree under Account >> Activities.

The Checks view appears.

2 Click the **Order Checks** tab.



- Enter values in the **Next Check Number** and **Number of Checks** fields.

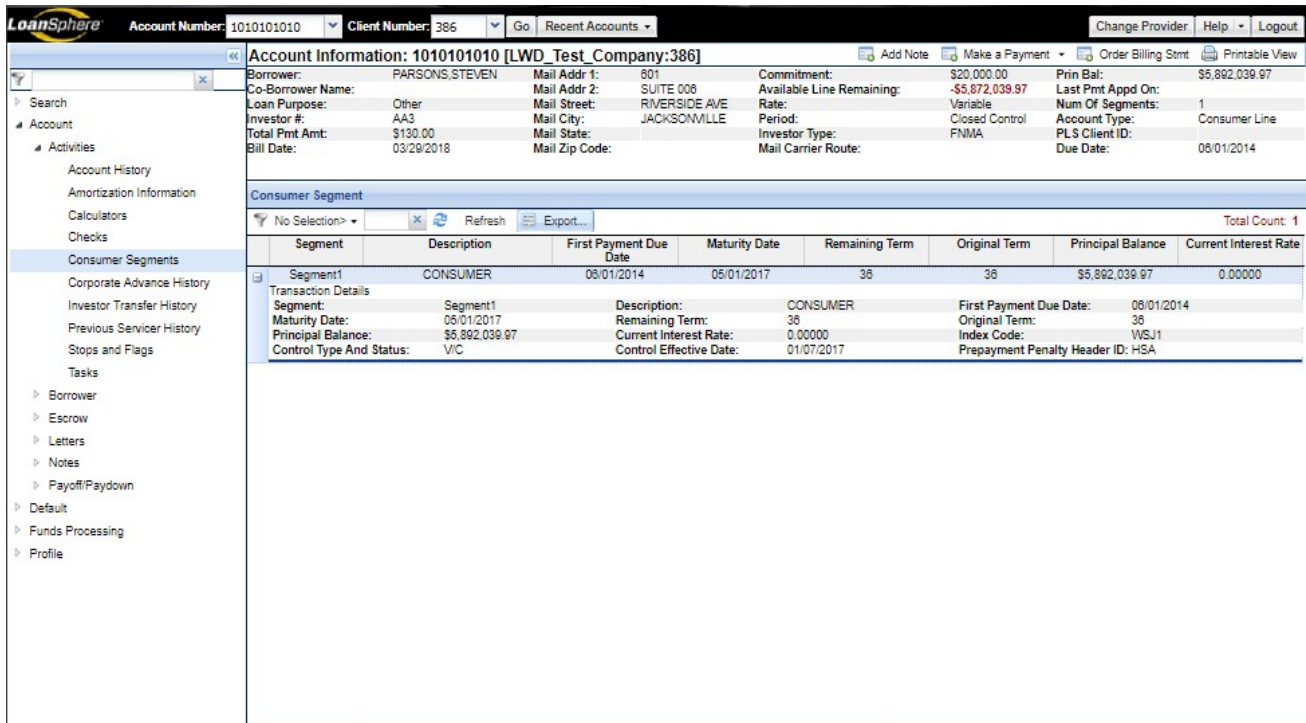


The number of checks must be between **1** and **99**.

- Click **Save**.

## Consumer Segments

The Consumer Segments view displays consumer segment-specific information for all loan segments associated with a loan.



**Account Information: 1010101010 [LWD\_Test\_Company:386]**

Borrower: PARSONS,STEVEN Mail Addr 1: 801 Commitment: \$20,000.00 Prin Bal: \$5,892,039.97  
 Co-Borrower Name: Mail Addr 2: SUITE 006 Available Line Remaining: -\$5,872,039.97 Last Pmt Appd On: 08/01/2014  
 Loan Purpose: Other Mail Street: RIVERSIDE AVE Rate: Variable Num Of Segments: 1  
 Investor #: AA3 Mail City: JACKSONVILLE Period: Closed Control Account Type: Consumer Line  
 Total Pmt Amt: \$130.00 Mail State: Mail Zip Code: Investor Type: FNMA PLS Client ID:  
 Bill Date: 03/29/2018 Mail Carrier Route: Due Date: 08/01/2014

**Consumer Segment**

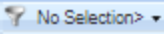
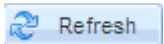
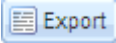
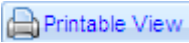
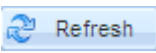
No Selection > Refresh Export... Total Count: 1

Segment	Description	First Payment Due Date	Maturity Date	Remaining Term	Original Term	Principal Balance	Current Interest Rate
Segment1	CONSUMER	08/01/2014	05/01/2017	36	36	\$5,892,039.97	0.00000

**Transaction Details**

Segment:	Segment1	Description:	CONSUMER	First Payment Due Date:	08/01/2014
Maturity Date:	05/01/2017	Remaining Term:	36	Original Term:	36
Principal Balance:	\$5,892,039.97	Current Interest Rate:	0.00000	Index Code:	WSJ1
Control Type And Status:	V/C	Control Effective Date:	01/07/2017	Prepayment Penalty Header ID:	HSA



To filter only the information you want to view:

- Click , and choose the field you want to filter.
- Click  and all other transactions are filtered out of the view.
- Tips:
  - The  button enables you to export the information from the grid to an Excel spreadsheet.
  - The  feature enables you to print the view in its entirety in a user-friendly manner.
  - Click the right side of any column header to change the view's sort.
  - The  button restores the default values.


## Corporate Advance History

Corporate Advance History enables users to view and export the corporate advance history of an account.

### Tips:

- The  button enables you to export the information from the grid to an Excel spreadsheet.
- Click the right side of any column header to change the view's sort.
- The  Refresh button updates the view based on the selections in the **Corporate Advance Type**, **From Date**, and **To Date** fields.


## View Corporate Advance History

- 1 Search for a loan.
- 2 Click **Corporate Advance History** in the navigation tree under Account >> Activities.  
The Corporate Advance History page appears.
- 3 In the **Corp Advance Type** drop-down list, select the corporate advance type that you want to view.  
All corporate advance types display by default.
- 4 Select the desired date range in the **Start Dt** and **End Dt** fields.
- 5 Click  Refresh.

- 6 View the fields.
- 7 To filter the displayed corporate advance transactions, click the drop-down arrow next to the column label and enter or select the desired Filter option.

## Export Corporate Advance History Information

---

- 1 Click **Corporate Advance History** in the navigation tree under Account >> Activities.  
The Corporate Advance History view appears.
- 2 Click  **Export**.  
The Export dialog box appears with the system name of the file and a selection of export formats:
  - Excel
  - Standard
- 3 Modify the exported file name as desired and select the export format.




The exported file includes corporate advance transactions currently displayed in the Corporate Advance History view, based on the date range, corporate advance type, and filter selections.

- 4 Click **OK**.  
Web Direct produces a file with the corporate advance history information.

## Generate Corporate Advance History Information to PDF

---

- 1 Click **Corporate Advance History** in the navigation tree under Account >> Activities.  
The Corporate Advance History view appears.
- 2 Click  **PDF**.  
The File Download dialog box appears.
- 3 Do the following, as necessary:
  - To preview the PDF file, click **Open**.
  - To save the PDF file, click **Save**.
- 4 Print, save, or close the PDF, as necessary.



The PDF file displays the corporate advance transactions as they appear in the view, according to the date range and corporate advance type selected and any other column filters.

## Disaster Tracking

Disaster Tracking, accessible from Account >> Activities in the navigation tree, enables you to view loan information that is potentially impacted by natural disasters. The Disaster Tracking page displays 27 fields from the DTL1/MAIN in MSP. You must have the appropriate security privileges and permissions to view disaster information.

**LoanSphere** Account Number: 2200255212 Client Number: 161 Go Recent Accounts Change Provider Help Logout

Account Information: 2200255212 [Five Points:161] Add Note Make a Payment Order Billing Stmt

Borrower: HELMCAMPADELA E Address: 273188 MERRY PIONEER BLF Prin Bal: \$608,697.54 Investor Type: Other  
 Co-Borrower Name: NUNNERY, TYLER X City: CHICAGO Add Prin Bal: \$0.00 Investor #: 051  
 Due Date: 04/01/2013 State: IL Account Type: First Mortgage - Conventional Without PMI Investor Account #: 2200255212  
 Last Pmt Appd On: Zip Code: 60238 Total Pmt Amt: \$2,081.50 PLS Client ID:

**Disaster Tracking** PDF

Main Export

Disaster ID	Description	Disaster Type	FEMA/Non FEMA	Disaster Date	Declared Date	Expiration Date	Declaration Status	Number of Days	Occupancy Status	Property Zip Code	State Code	County Code
>TEST>GRE> >DISASTER> 0			NON-FEMA	10/15/2017	10/20/2017	05/15/2018	Current	0000	2	59238	12	031
FEMA Assistance:			N	Non FEMA Assistance Accepted:			Y	Disaster Relief Accepted:			N	
Disaster Relief Accepted Date:			09/13/2015	Disaster Relief Expiration Date:			12/01/2017	Extended Relief Accepted:			Y	
Extended Relief Accepted Date:			12/01/2016	Extended Relief Expiration Date:			12/11/2017	Post Disaster Relief Program:			TESTINGDISASTERRECOD	
Damage Code-Description:			A - 12EXPLODE34	Insured Code-Description:			A - 3187QAAALSTIII					
FM#123	FEMA DISASTER12	P	FEMA	10/01/2017	11/01/2017	11/04/2018	Current	0000	2	59238	12	031
WIND	WIND DAMAGE	B	NON-FEMA	08/30/2017	08/12/2017	08/13/2019			2	59238	12	031
KATRINA	HURRICANE CAT1JAX	G	NON-FEMA	05/01/2017	11/02/2017	05/01/2018	Delinquent	1234	2	59238	12	031

Page 1 of 1 Displaying 1 - 4 of 4 Rows per page: 100

## View Disaster Tracking Information

- 1 Search for a loan.
- 2 Click **Disaster Tracking** in the navigation tree under Account >> Activities.

The disaster tracking information appears.

## Generate Disaster Tracking to PDF

- 1 Open the Disaster Tracking view.
- 2 Click **PDF**.

The File Download dialog box appears.

- 3 Do one of the following:

- To preview the PDF file click **Open**
  - To save the PDF file click **Save**.
- 4 Print, save, or close the PDF as necessary.

### Export Disaster Tracking Information

---

- 1 Open the Disaster Tracking view.
- 2 Click **Export**.  
  
The Export dialog box appears.
- 3 Type a File Name.
- 4 Select the appropriate format.
- 5 Click **OK**.
- 6 Do the following as needed.
  - To preview the exported file, click **Open**.
  - To save the exported file, click **Save**.

Web Direct saves or displays the exported file with the disaster tracking information.

## Investor Transfer History

Investor Transfer History enables users to view historical transfer transaction information for a loan. Users can also generate investor transfer history to PDF or export it.

LoanSphere

Account Number: 0027623727

Client Number: 386

Go

Recent Accounts

Change Provider

Help

Logout

Account Information: 0027623727 [LWD\_Test\_Company:386]

Add Note

Make a Payment

Order Billing Stmt

Search

Account

Activities

Account History

Amortization Information

Calculators

Checks

Consumer Segments

Corporate Advance History

Investor Transfer History

Previous Servicer History

Steps and Flags

Tasks

Borrower

Escrow

Letters

Notes

Payoff/Paydown

Default

Funds Processing

Profile

Borrower: WILLIAMS,RYAN V

Address: 5500 E ASH ALLEY

Prin Bal: \$48,460.43

Investor Type: Other

Co-Borrower Name:

City: MALAD CITY

Add Prin Bal: \$0.00

Investor #: DF4

Due Date: 07/01/2013

State: ID

Account Type: First Mortgage - FHA Residential

Investor Account #: 2001153

Last Pmt Appd On:

Zip Code: 15560

Total Pmt Amt: \$667.32

PLS Client ID:

Investor Transfer History

PDF

Export

Displaying 5 of 5

Transfer Date	Old Investor	Old Investor Category	New Investor	New Investor Category	Investor Loan Number	MERS Reporting	Transfer Type	Additio Informa...	Funding Date	Effective Date	Effective Balance	Old Service Fee Rate	Old Service Fee Amt	New Service Fee Rate	New Service Fee Amt	Guaranty Fee After Buyup Or Buydown
01/31/2...	DA5	001	DF4	102	2001153	No	MAINT	INVESTOR		06/01/2...	\$51,147...	0.00%		0.00%		0.00%
10/14/2...	DA1	001	DA5	001	2001153	No	MAINT	INVESTOR AND VARIOUS FIELDS		01/01/2...	\$51,632...	0.00%		0.00%		0.00%
07/07/2...	DA1	001			002762372	No	MAINT	SERVICE FEE		07/01/2...	\$53,244...	0.0044%		0.00%		0.00%
06/28/2...	U84	001	DA1	001	002762372	No	MAINT	INVESTOR		07/01/2...	\$53,244...	0.0044%		0.0044%		0.00%
06/09/2...	664	001	U84	001	002762372	No	MAINT	INVESTOR		06/01/2...	\$53,328...	0.0044%		0.0044%		0.00%

## View Investor Transfer History

- 1 Search for a loan.
- 2 Click **Investor Transfer History** in the navigation tree under Account >> Activities.  
The Investor Transfer History page appears.
- 3 View the fields.
- 4 Do the following, as necessary.
  - Generate the investor transfer history information to PDF format.
  - Export investor transfer history.
  - To continue working on the selected loan, make a different selection from the navigation tree.
  - Click **Account Search Results** in the navigation tree under Search.
  - Search for a loan.

## Export Investor Transfer History

- 1 Open the Investor Transfer History view.
- 2 Click **Export**.

The Export dialog box appears.

- 3 Type a name for the export file and select the appropriate format.
- 4 Click **OK**.
- 5 Do the following, as necessary.
  - To preview the exported file, click **Open**.
  - To save the exported file, click **Save**.

Web Direct saves or displays the exported file with the investor transfer history information.

### Generate Investor Transfer History to PDF

---

- 1 Open the Investor Transfer History view.
- 2 At the top left of the Investor Transfer History section, click **PDF**.

The File Download dialog box appears.
- 3 Do one of the following:
  - To preview the PDF file, click **Open**.
  - To save the PDF file, click **Save**.
- 4 Print, save, or close the PDF, as necessary.



## Previous Servicer History

---

Previous Servicer History, accessible from Account >> Activities>> in the navigation tree, enables you to view and export previous servicer history beginning date balance and history year-to-date information. Users can also generate a previous servicer history to PDF.

### View Previous Servicer History

---

- 1 You must have the appropriate privileges to view Previous Servicer History.
- 2 Search for an account.
- 3 Click **Previous Servicer History** in the navigation tree under Account >> Activities.
- 4 The **Previous Servicer History** page appears.

### Export Previous Servicer History

---

- 1 Open the Previous Servicer History view.
- 2 Click Export at the top of the previous Servicer History area and make a selection from the drop-down list.  
The Export dialog box appears
- 3 Type a name for the export file and select the appropriate format.
- 4 Click OK.
- 5 Do the following, as necessary.
  - To preview the exported file, click Open.
  - To save the exported file, click Save.

Web Direct saves or displays the exported file with the previous servicer history information.

### Generate a Previous Servicer History PDF

---

- 1 Open the Previous Servicer History view.
- 2 Click **PDF** at the top of the Previous Servicer History area.  
The PDF Options window appears.
- 3 Type a name for the PDF file and select the appropriate rows and columns options.
- 4 Do the following as necessary:
  - To preview the PDF file, click Open.
  - To save the PDF file, click Save.
- 5 Click **OK**.



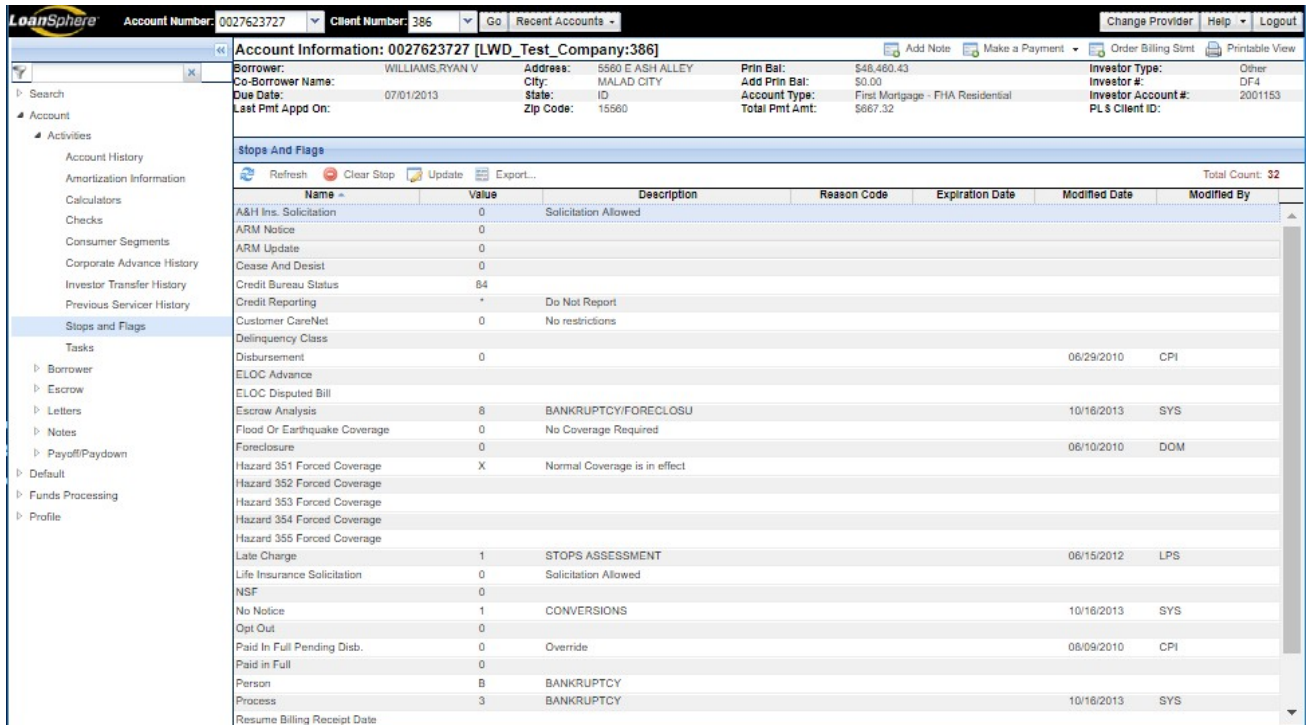
The Rows to View > Page option generates transactions in the PDF that are currently displayed in the view, based on any filters applied in the view. The Rows to View > All option generates all transactions in the PDF, regardless of any filters applied in the view.

- 6 Print, save, or close the PDF, as necessary.



## Stops and Flags

The Stops and Flags view provides the ability to view and update stops and flag values associated with a loan.



**Account Information: 0027623727 [LWD\_Test\_Company:386]**

Borrower: WILLIAMS, RYAN V Address: 5560 E ASH ALLEY City: MALAD CITY State: ID Zip Code: 15560

Due Date: 07/01/2013

Prin Bal: \$48,460.43 Add Prin Bal: \$0.00

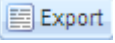
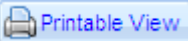
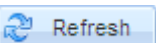
Investor Type: Other Investor #: DF4 Investor Account #: 2001153 PLS Client ID:

**Stops And Flags**

Refresh Clear Stop Update Export...

Name	Value	Description	Reason Code	Expiration Date	Modified Date	Modified By
A&H Ins. Solicitation	0	Solicitation Allowed				
ARM Notice	0					
ARM Update	0					
Cease And Desist	0					
Credit Bureau Status	64					
Credit Reporting	*	Do Not Report				
Customer CareNet	0	No restrictions				
Delinquency Class						
Disbursement	0				06/29/2010	CPI
ELOC Advance						
ELOC Disputed Bill						
Escrow Analysis	8	BANKRUPTCY/FORECLOSURE			10/16/2013	SYS
Flood Or Earthquake Coverage	0	No Coverage Required				
Foreclosure	0				06/10/2010	DOM
Hazard 351 Forced Coverage	X	Normal Coverage is in effect				
Hazard 352 Forced Coverage						
Hazard 353 Forced Coverage						
Hazard 354 Forced Coverage						
Hazard 355 Forced Coverage						
Late Charge	1	STOPS ASSESSMENT			06/15/2012	LPS
Life Insurance Solicitation	0	Solicitation Allowed				
NSF	0					
No Notice	1	CONVERSIONS			10/16/2013	SYS
Opt Out	0					
Paid In Full Pending Disb.	0	Override			06/09/2010	CPI
Paid In Full	0					
Person	B	BANKRUPTCY				
Process	3	BANKRUPTCY			10/16/2013	SYS
Resume Billing Receipt Date						

### Tips:

- The  button enables you to export the information from the grid to an Excel spreadsheet.
- The  feature enables you to print the view in its entirety in a user-friendly manner.
- Click the right side of any column header to change the view's sort.
- The  button restores the default values.

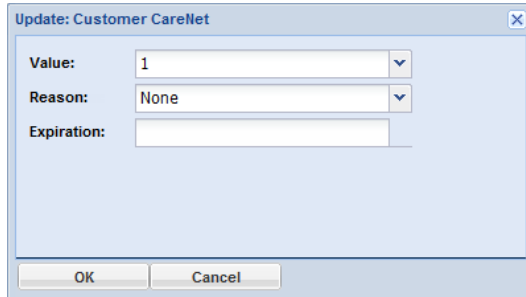
## Update a Stop Value

- Click **Stops and Flags** in the navigation tree under Account >> Activities.  
The Stops and Flags view appears.
- Select a Stops and Flags line item.
- Click **Update**.
- Enter or select the following as necessary:
  - The stop or flag in the **Value** drop-down list

- The **Reason** code in the drop-down list
- An **Expiration** date (if applicable)

**4** Click **OK**.

The Stops and Flags area displays the result of the update.



A dialog box titled "Update: Customer CareNet" with a close button (X) in the top right corner. It contains three fields: "Value:" with a dropdown menu showing "1", "Reason:" with a dropdown menu showing "None", and "Expiration:" with an empty text box. At the bottom are "OK" and "Cancel" buttons.

## Clear a Stop Value

---

**1** Click **Stops and Flags** in the navigation tree under Account >> Activities.

The Stops and Flags view appears.

**2** Select a Stops and Flags line item.

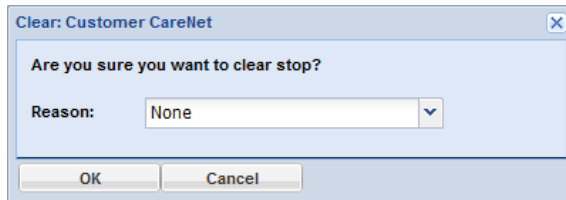
**3** Click **Clear Stop**.

The Clear [Stop] dialog displays.

**4** Select a **Reason** code from the drop-down list.

**5** Click **OK**.

The stop is cleared for the account.



A dialog box titled "Clear: Customer CareNet" with a close button (X) in the top right corner. It contains a message "Are you sure you want to clear stop?" and a "Reason:" field with a dropdown menu showing "None". At the bottom are "OK" and "Cancel" buttons.

## Tasks

---

The Tasks view displays a list of tasks associated with a loan. You also have the ability to open, update, close, delete and re-open tasks.

**LoanSphere** Account Number: 1010101010 Client Number: 386 Go Recent Accounts Change Provider Help Logout

**Account Information: 1010101010 [LWD\_Test\_Company:386]** Add Note Make a Payment Order Billing Stmt Printable View

Borrower: PARSONS, STEVEN Mail Addr 1: 601 Commitment: \$20,000.00 Prin Bal: \$5,892,039.97  
 Co-Borrower Name: Mail Addr 2: SUITE 008 Available Line Remaining: -\$5,672,039.97 Last Pmt Appd On:  
 Loan Purpose: Other Mail Street: RIVERSIDE AVE Rate: Variable Num Of Segments: 1  
 Investor #: AA3 Mail City: JACKSONVILLE Period: Closed Control Account Type: Consumer Line  
 Total Pmt Amt: \$130.00 Mail State: Investor Type: FNMA PLS Client ID:  
 Bill Date: 03/29/2018 Mail Zip Code: Mail Carrier Route: Due Date: 08/01/2014

**Tasks** Refresh Export Open Close Details Delete Re Open Total Count: 2

Task ID	Task Title	Status	Responsible Dept	Responsible User ID	Follow Up Date	Expected Close Date	Actual Close Date	Business Area
ACLPIF	RQST TO USE LOSS DRAFT \$ PIF	Open	HAZ	JVM		07/23/2014		ALL
APAINS	INITIAL INSPECTION NEEDED	Open	ASP			08/01/2014		ALL

**Navigation Tree:**

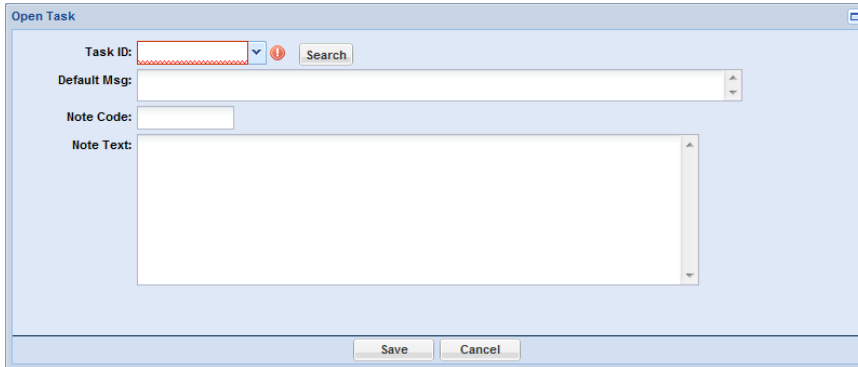
- Search
- Account
  - Activities
    - Account History
    - Amortization Information
    - Calculators
    - Checks
    - Consumer Segments
    - Corporate Advance History
    - Investor Transfer History
    - Previous Servicer History
    - Stops and Flags
    - Tasks**
      - Borrower
      - Escrow
      - Letters
      - Notes
      - Payoff/Paydown
      - Default
      - Funds Processing
      - Profile

## Tips:

- The **Export** button enables you to export the information from the grid to an Excel spreadsheet.
- The **Printable View** feature enables you to print the view in its entirety in a user-friendly manner.
- Click the right side of any column header to change the view's sort.
- The **Refresh** button restores the default values.

## Tasks (Open a Task)

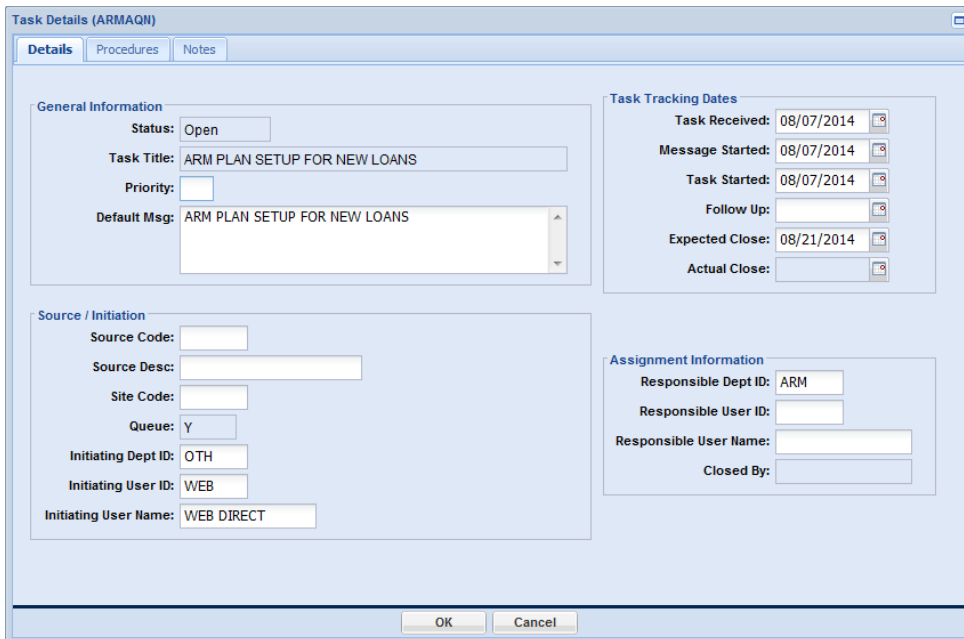
- Click **Tasks** in the navigation tree under Account >> Activities.  
The Tasks view appears.
- Click **Open**.  
The Open Task dialog box appears.
- Complete the fields.



The **Open Task** dialog box contains the following fields:

- Task ID:** A dropdown menu with a red border and a search icon.
- Default Msg:** A text area.
- Note Code:** A text field.
- Note Text:** A large text area.
- Buttons:** **Save** and **Cancel** at the bottom.

- 4 Click **Save**.  
The Details tab of the Task Detail window appears.
- 5 Complete the fields as necessary and click **OK**.
- 6 Repeat these steps on the remaining tabs.

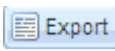
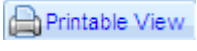
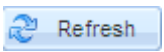


The **Task Details (ARMAQN)** window has three tabs: **Details**, **Procedures**, and **Notes**. The **Details** tab is active and contains the following sections:

- General Information:**
  - Status:** Open
  - Task Title:** ARM PLAN SETUP FOR NEW LOANS
  - Priority:** [Empty]
  - Default Msg:** ARM PLAN SETUP FOR NEW LOANS
- Task Tracking Dates:**
  - Task Received:** 08/07/2014
  - Message Started:** 08/07/2014
  - Task Started:** 08/07/2014
  - Follow Up:** [Empty]
  - Expected Close:** 08/21/2014
  - Actual Close:** [Empty]
- Source / Initiation:**
  - Source Code:** [Empty]
  - Source Desc:** [Empty]
  - Site Code:** [Empty]
  - Queue:** Y
  - Initiating Dept ID:** OTH
  - Initiating User ID:** WEB
  - Initiating User Name:** WEB DIRECT
- Assignment Information:**
  - Responsible Dept ID:** ARM
  - Responsible User ID:** [Empty]
  - Responsible User Name:** [Empty]
  - Closed By:** [Empty]

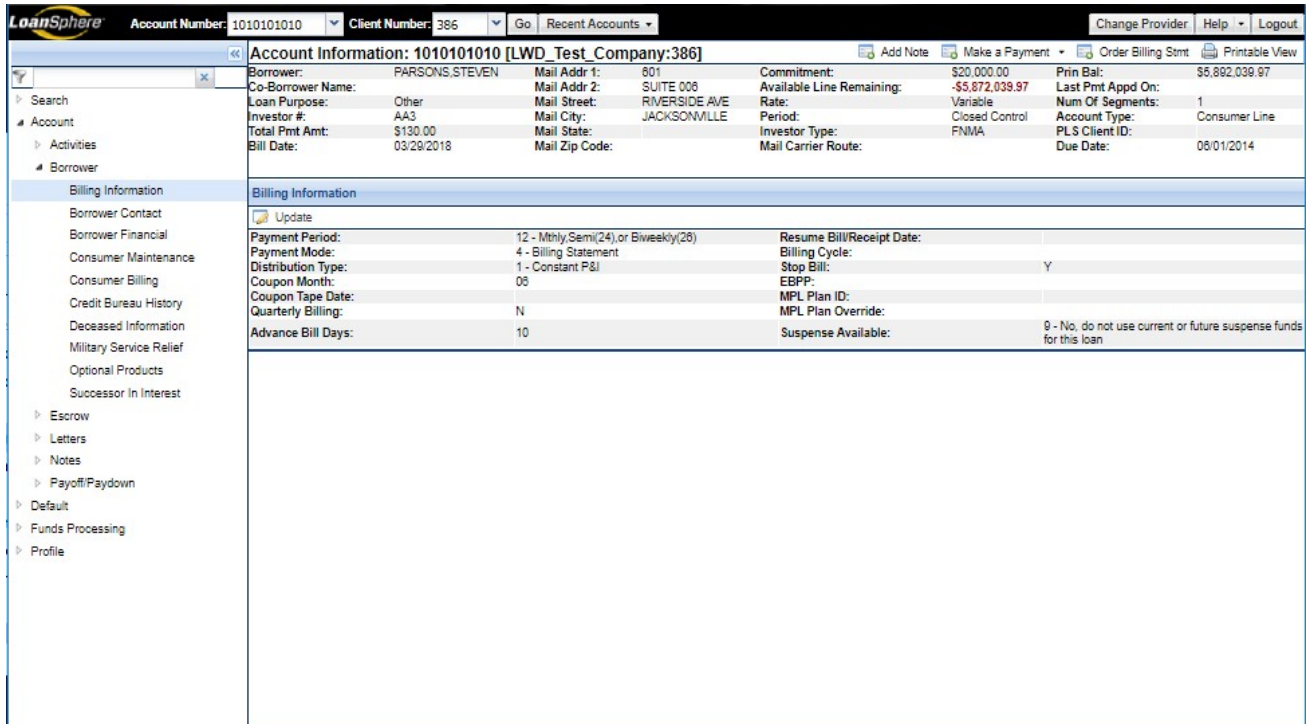
**Buttons:** **OK** and **Cancel** at the bottom.

### Tips:

- The  **Export** button enables you to export the information from the grid to an Excel spreadsheet.
- The  **Printable View** feature enables you to print the view in its entirety in a user-friendly manner.
- Click the right side of any column header to change the view's sort.
- The  **Refresh** button restores the default values. Borrower

## Billing Information

Billing Information enables you to view, export, and update borrower billing information in Web Direct.



**LoanSphere** Account Number: 1010101010 Client Number: 386 Go Recent Accounts Change Provider Help Logout

**Account Information: 1010101010 [LWD\_Test\_Company:386]** Add Note Make a Payment Order Billing Stmt Printable View

Borrower:	PARSONS,STEVEN	Mail Addr 1:	801	Commitment:	\$20,000.00	Prin Bal:	\$5,892,039.97
Co-Borrower Name:		Mail Addr 2:	SUITE 006	Available Line Remaining:	-\$5,872,039.97	Last Pmt Appd On:	
Loan Purpose:	Other	Mail Street:	RIVERSIDE AVE	Rate:	Variable	Num Of Segments:	1
Investor #:	AA3	Mail City:	JACKSONVILLE	Period:	Closed Control	Account Type:	Consumer Line
Total Pmt Amt:	\$130.00	Mail State:		Investor Type:	FNMA	PLS Client ID:	
Bill Date:	03/28/2018	Mail Zip Code:		Mail Carrier Route:		Due Date:	08/01/2014

**Billing Information**

Update

Payment Period:	12 - Mthly/Semi(24) or Biweekly(26)	Resume Bill/Receipt Date:	
Payment Mode:	4 - Billing Statement	Billing Cycle:	
Distribution Type:	1 - Constant P&I	Stop Bill:	Y
Coupon Month:	06	EBPP:	
Coupon Tape Date:		MPL Plan ID:	
Quarterly Billing:	N	MPL Plan Override:	
Advance Bill Days:	10	Suspense Available:	0 - No, do not use current or future suspense funds for this loan

Navigation tree:

- Search
- Account
  - Activities
  - Borrower
    - Billing Information
    - Borrower Contact
    - Borrower Financial
    - Consumer Maintenance
    - Consumer Billing
    - Credit Bureau History
    - Deceased Information
    - Military Service Relief
    - Optional Products
    - Successor In Interest
  - Escrow
  - Letters
  - Notes
  - Payoff/Paydown
  - Default
  - Funds Processing
  - Profile

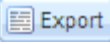
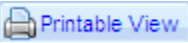
## View Borrower Billing Information

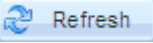
- 1 Search for a loan.
- 2 Click **Billing Information** in the navigation tree under Account >> Borrower.  
The Billing Information view appears.

## Update Borrower Billing Information

- 1 Click **Billing Information** in the navigation tree under Account >> Borrower.  
The borrower's billing information appears in the rightpane.
- 2 Click **Update**.  
The Update Billing Information dialog box appears.
- 3 Complete the fields.
- 4 Click **Save**.

### Tips:

- The  button enables you to export the information from the grid to an Excel spreadsheet.
- The  feature enables you to print the view in its entirety in a user-friendly manner.

- Click the right side of any column header to change the view's sort.
- The  button restores the default values.

## Borrower Contact

Borrower Contact enables users to view and update contact information for the borrower, co-borrower, and up to nine additional borrowers. Users can copy the Mailing Address to the Billing Address.



Sensitive information such as borrower/co-borrower name(s) are restricted for update by users with an authorized privilege. All other information associated with the borrower contact functional area is controlled by a separate privilege.

**LoanSphere** Account Number: 1010101010 Client Number: 386 Go Recent Accounts Change Provider Help Logout

Account Information: 1010101010 [LWD\_Test\_Company:386]

Add Note Make a Payment Order Billing Stmt

Borrower:	PARSONS,STEVEN	Mall Addr 1:	601	Commitment:	\$20,000.00	Prin Bal:	\$5,892,039.97
Co-Borrower Name:		Mall Addr 2:	SUITE 006	Available Line Remaining:	-\$5,872,039.57	Last Pmt Appd On:	
Loan Purpose:	Other	Mall Street:	RIVERSIDE AVE	Rate:	Variable	Num Of Segments:	1
Investor #:	AA3	Mall City:	JACKSONVILLE	Period:	Closed Control	Account Type:	Consumer Line
Total Pmt Amt:	\$130.00	Mall State:		Investor Type:	FNMA	PLS Client ID:	
Bill Date:	03/29/2018	Mall Zip Code:		Mall Carrier Route:		Due Date:	06/01/2014

**Borrower Contact** PDF

Borrower Additional 1 Additional 2 Third Party

**Borrower Name**

First: STEVEN Middle: Last: PARSONS GC 1: 2 SSN/Tax ID: \*\*\*\*\*0150

**Mailing Address**

Type: International Street: RIVERSIDE AVE Address 1: 601 Address 2: SUITE 006 City, Country: JACKSONVILLE Postal Code:

**Seasonal Address**

Type: Clear Start: Stop: Street: Address 1: Address 2: City, State: Zip: Route

**Phone Numbers**

Primary: 1 904-854-1212 Secondary: 2 904-854-2323 Other 1: 480-263-9650 Other 2: 347-705-2620 Other 3: 310-993-1060 International: 347 705 2620 FAX:

**Billing Address**

Type: International Street: RIVERSIDE AVE City: JACKSONVILLE

Copy Mailing Address

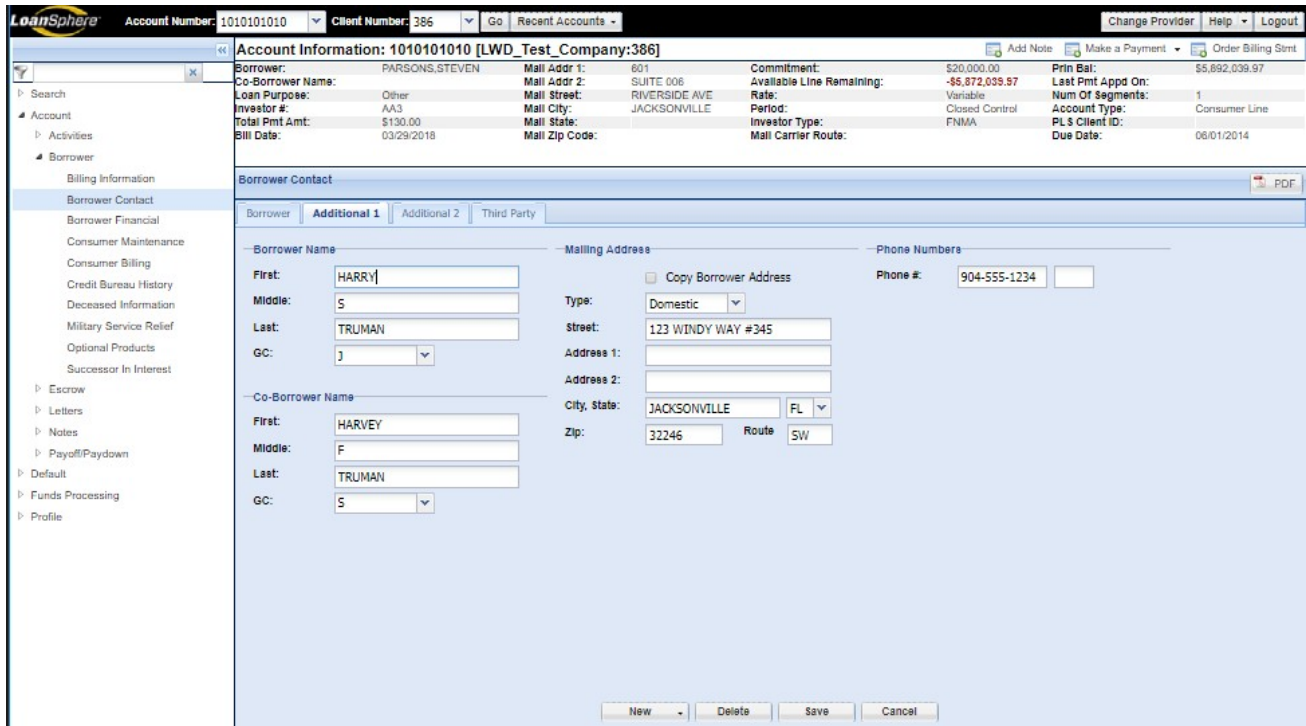
**Email**

Email: PARSONSS@emailaccount.com

**Employment**

Employee: 0 Self Employed: No

New Delete Save Cancel



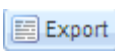
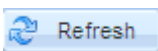
## Add New Borrower Contacts

- 1 Click **Borrower Contact** in the navigation tree under Account >> Borrower.  
The borrower's contact information appears.
- 2 At the bottom of the Borrower Contact page, click **New**.
- 3 In the **New** drop-down list, click the borrower contact type.
- 4 On the Co-Borrower, Additional (1-9), or Third Party tab, complete the fields.
- 5 Click **Save**.

## Update Borrower Contact Information

- 1 Click **Borrower Contact** in the navigation tree under Account >> Borrower.  
The borrower's contact information appears in the right pane.
- 2 Select the tab for the Borrower, Co-Borrower, Additional (1-9), or Third Party.
- 3 On the appropriate borrower contact page, complete the fields.
- 4 Click **Save**.

### Tips:

- The  button enables you to export the information from the grid to an Excel spreadsheet.
- Click the right side of any column header to change the view's sort.
- The  button restores the default values.

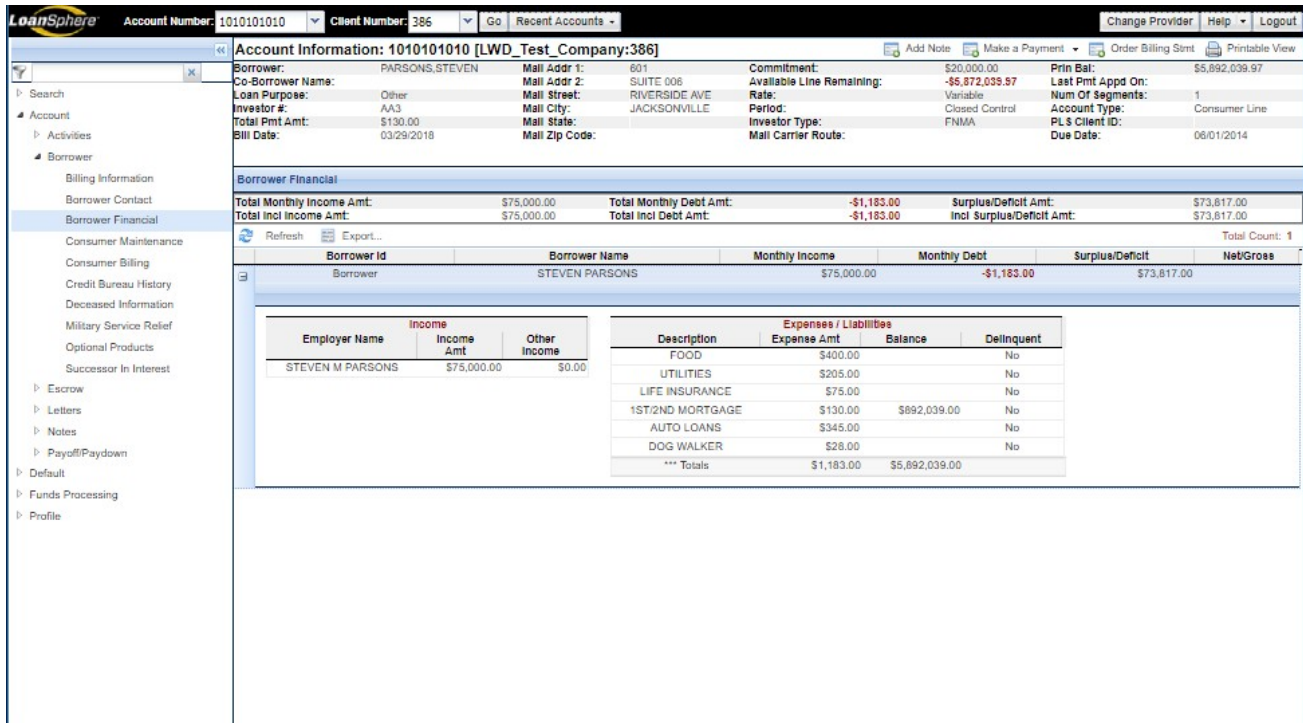


## Generate Borrower Contact Information to PDF

- 1 Click **Borrower Contact** in the navigation tree under Account >> Borrower.  
The borrower's contact information appears in the right pane.
- 2 Click **PDF**.  
The File Download dialog box appears.
- 3 Do one of the following:
  - To preview the PDF file, click **Open**.
  - To save the PDF file, click **Save**.
- 4 Print, save, or close the PDF, as necessary.

## Borrower Financial

Borrower Financial view displays the latest financial information on borrowers and co-borrowers. Examples of income and expense information available include employer, monthly income, net and gross income, loans and other debts, and living expenses.



**Account Information: 1010101010 [LWD\_Test\_Company:386]**

<b>Borrower:</b> PARSONS, STEVEN	<b>Mali Addr 1:</b> 601	<b>Commitment:</b> \$20,000.00	<b>Prin Bal:</b> \$5,892,039.97
<b>Co-Borrower Name:</b>	<b>Mali Addr 2:</b> SUITE 006	<b>Available Line Remaining:</b> <b>-\$5,872,039.97</b>	<b>Last Pmt Appd On:</b>
<b>Loan Purpose:</b> Other	<b>Mali Street:</b> RIVERSIDE AVE	<b>Rate:</b> Variable	<b>Num Of Segments:</b> 1
<b>Investor #:</b> AA3	<b>Mali City:</b> JACKSONVILLE	<b>Period:</b> Closed Control	<b>Account Type:</b> Consumer Line
<b>Total Pmt Amt:</b> \$130.00	<b>Mali State:</b>	<b>Investor Type:</b> FNMA	<b>PLS Client ID:</b>
<b>Bill Date:</b> 03/29/2018	<b>Mali Zip Code:</b>	<b>Mali Carrier Route:</b>	<b>Due Date:</b> 06/01/2014

**Borrower Financial**

<b>Total Monthly Income Amt:</b> \$75,000.00	<b>Total Monthly Debt Amt:</b> -\$1,183.00	<b>Surplus/Deficit Amt:</b> \$73,817.00
<b>Total Incl Income Amt:</b> \$75,000.00	<b>Total Incl Debt Amt:</b> -\$1,183.00	<b>Incl Surplus/Deficit Amt:</b> \$73,817.00

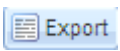
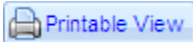
  

Borrower Id	Borrower Name	Monthly Income	Monthly Debt	Surplus/Deficit	NetGross
Borrower	STEVEN PARSONS	\$75,000.00	-\$1,183.00	\$73,817.00	

Employer Name	Income		Expenses / Liabilities		
	Income Amt	Other Income	Description	Expense Amt	Balance
STEVEN M PARSONS	\$75,000.00	\$0.00	FOOD	\$400.00	No
			UTILITIES	\$205.00	No
			LIFE INSURANCE	\$75.00	No
			1ST/2ND MORTGAGE	\$130.00	\$892,039.00
			AUTO LOANS	\$345.00	No
			DOG WALKER	\$28.00	No
			<b>*** Totals</b>	<b>\$1,183.00</b>	<b>\$5,892,039.00</b>

### Tips:

- The  **Export** button enables you to export the information from the grid to an Excel spreadsheet.
- The  **Printable View** feature enables you to print the view in its entirety in a user-friendly manner.



## Consumer Maintenance

The Consumer Maintenance view displays information about maintenance activity performed on active consumer loans, including the date maintenance was performed, who performed the maintenance, and the screen/window where the maintenance occurred.

LoanSphere

Account Number: 1010101010

Client Number: 386

Go

Recent Accounts

Change Provider

Help

Logout

Account Information: 1010101010 [LWD\_Test\_Company:386]

Add Note

Make a Payment

Order Billing Stmt

Printable View

Search

Account

Activities

Borrower

Billing Information

Borrower Contact

Borrower Financial

Consumer Maintenance

Consumer Billing

Credit Bureau History

Deceased Information

Military Service Relief

Optional Products

Successor In Interest

Escrow

Letters

Notes

Payoff/Paydown

Default

Funds Processing

Profile

Borrower:

PARSONS,STEVEN

Mail Addr 1:

801

Commitment:

\$20,000.00

Prin Bal:

\$5,892,039.97

Co-Borrower Name:

Mail Addr 2:

SUITE 008

Available Line Remaining:

-\$5,872,039.57

Loan Purpose:

Other

Mail Street:

RIVERSIDE AVE

Rate:

Variable

Investor #:

AA3

Mail City:

JACKSONVILLE

Period:

Closed Control

Total Pmt Amt:

\$130.00

Mail State:

Investor Type:

FNMA

Bill Date:

03/29/2018

Mail Zip Code:

Mail Carrier Route:

PLS Client ID:

Due Date:

06/01/2014

Consumer Maintenance

No Selection

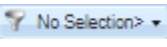

Refresh

Export...

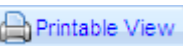
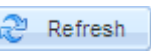
Total Count: 25

Screen	Window	Field Name	Change Date	Changed By Previous Day	Changed By Today
ELC3		BILL CHANGED	04/12/2016	MK1	
ELCU	ORIG	BANK ACCT NUMBER	04/09/2016	BLS	
ELCU	ORIG	CREDIT LINE AMT	04/09/2016	BLS	
ELC3		BILL CHANGED	03/29/2016	MK1	
ELCU	AVAL	CREDIT REVIEW FREQ	03/29/2016	MK1	
ELCU	AVAL	CREDIT REV DATE	03/29/2016	MK1	
ELCU	AVAL	LAST CREDIT REV DATE	03/29/2016	MK1	
ELCU	BILL	BILLING DATE	03/29/2016	MK1	
ELCU	ORIG	CREDIT LINE AMT	07/12/2017	CH2	
ELCU	PAYC	MIN PI CALC METHOD	09/13/2016	BLS	
ELCU	PAYC	MIN PI CALC PERCENT	09/13/2016	BLS	
ELCU	PAYC	MIN PI FIXED AMOUNT	09/13/2016	BLS	
ELCU	SGMX	SEG ID	05/04/2016	BLS	
ELCU	AVAL	CREDIT REVIEW FREQ	03/09/2016	PFM	
ELCU	BILL	BILLING DATE	03/09/2016	PFM	
ELCU	PAYC	MIN PI CALC METHOD	03/09/2016	PFM	
ELCU	PAYC	MIN PI CALC PERCENT	03/09/2016	PFM	
ELCU	PAYC	MIN PI CALC AMOUNT	03/09/2016	PFM	
ELCU	PAYC	MIN PI FIXED AMOUNT	03/09/2016	PFM	
ELC3		BILL ADDED	01/18/2016	BLS	
ELC3		BILL ADDED	01/18/2016	BLS	
ELCU	BILL	BILLING DATE	07/15/2015	SMP	
KLNX	IACM	IAL ACCR STAT	05/09/2014	1PD	
ELC1	ORIG	ELOC LOAN SETUP	05/08/2014	SMP	
* END OF MAINTENANCE **					

To filter only the information you want to view:

- 1 Click  and choose the field you want to filter.
- 2 Click  and all other transactions are filtered out of the view.

### Tips:

- The  feature enables you to print the view in its entirety in a user-friendly manner.
- Click the right side of any column header to change the view's sort.
- The  button restores the default values.

## Consumer Billing

The Consumer Billing view displays consumer billing information on unpaid bills, including billing dates and payment amounts.

**LoanSphere** Account Number: 1010101010 Client Number: 386 Go Recent Accounts Change Provider Help Logout

**Account Information: 1010101010 [LWD\_Test\_Company:386]** Add Note Make a Payment Order Billing Stmt Printable View

Borrower: PARSONS STEVEN Mail Addr 1: 601 Commitment: \$20,000.00 Prin Bal: \$5,892,039.97  
 Co-Borrower Name: Mail Addr 2: SUITE 008 Available Line Remaining: -\$5,872,039.97 Last Pmt Appt On: 1  
 Loan Purpose: Other Mail Street: RIVERSIDE AVE Rate: Variable Num Of Segments: 1  
 Investor #: AA3 Mail City: JACKSONVILLE Period: Closed Control Account Type: Consumer Line  
 Total Pmt Amt: \$130.00 Mail State: Investor Type: FNMA PLS Client ID:  
 Bill Date: 03/29/2018 Mail Zip Code: Mail Carrier Route: Due Date: 08/01/2014

**Consumer Billing**

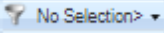
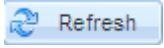
No Selection Refresh Export... Total Count: 1

Segment	Bill Date	Current Principal Amount	Current Interest Amount	Current Escrow Amount	Current Late Charges Amount	Current NSF Amount	Total Principal Amount
Segment1	01/18/2016	\$20.00	\$30.00	\$10.00	\$0.00	\$0.00	\$30.00

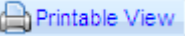
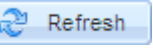
Transaction Details

Segment:	Segment1	Bill Date:	01/18/2016	Current Principal Amount:	\$20.00
Current Interest Amount:	\$30.00	Current Escrow Amount:	\$10.00	Current Late Charges Amount:	\$0.00
Current NSF Amount:	\$0.00	Current Other Fees Amount:	\$10.00	Current Life Insurance Amount:	\$0.00
Current AH Insurance Amount:	\$0.00	Current Miscellaneous Amount:	\$0.00	Prior Principal Amount:	\$10.00
Prior Interest Amount:	\$40.00	Prior Escrow Amount:	\$10.00	Prior Late Charges Amount:	\$0.00
Prior NSF Amount:	\$0.00	Prior Other Fees Amount:	\$0.00	Prior Life Insurance Amount:	\$0.00
Prior AH Insurance Amount:	\$0.00	Prior Miscellaneous Amount:	\$0.00	Total Principal Amount:	\$30.00

To filter only the information you want to view:

- 1 Click  and choose the field you want to filter.
- 2 Click  and all other transactions are filtered out of the view.

### Tips:

- The  feature enables you to print the view in its entirety in a user-friendly manner.
- Click the right side of any column header to change the view's sort.
- To view additional information for each transaction, click the plus (+) sign to the left of the transaction.
- The  button restores the default values.

## Credit Bureau History

The Credit Bureau History view displays the last 24 occurrences of loan-level credit bureau reporting data on individual loans.

**LoanSphere** Account Number: 0026301150 Client Number: 386 Go Recent Accounts Change Provider Help Logout

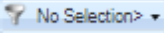
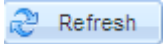
**Account Information: 0026301150 [LWD\_Test\_Company:386]** Add Note Make a Payment Order Billing Stmt Printable View

Borrower: WILLIAMS,NIKOLAOS W Address: 5338 RAILROAD WAY Prin Bal: \$179,228.57 Investor Type: GNMA  
 Co-Borrower Name: City: NORTHGLENN Add Prin Bal: \$0.00 Investor #: P38  
 Due Date: 09/01/2012 State: CO Account Type: First Mortgage - VA Residential Investor Account #: 0207181888  
 Last Pmt Appt On: Zip Code: 15338-0000 Total Pmt Amt: \$1,080.17 PLS Client ID:

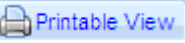
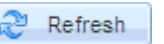
**Credit Bureau History** No Selection> Refresh Export... Total Count: 24

Reporting Date	Co-Borrower Reporting Indicator	Due Date	Indicator Value	Status Code	Borrower Info Code	Co-Borrower Info Code	Special Comment Code and Desc	Compliance Cond Code and Desc
10/07/2013		09/01/2012	4	84-180 DAYS	A		BO-FCL STARTED	
09/05/2013		09/01/2012	4	84-180 DAYS	A		BO-FCL STARTED	
08/09/2013		09/01/2012	4	84-180 DAYS	A		BO-FCL STARTED	
07/05/2013		09/01/2012	4	84-180 DAYS			BO-FCL STARTED	
06/05/2013		09/01/2012	4	84-180 DAYS			BO-FCL STARTED	
05/08/2013		09/01/2012	4	84-180 DAYS			BO-FCL STARTED	
04/05/2013		09/01/2012	4	84-180 DAYS			BO-FCL STARTED	
03/05/2013		09/01/2012	4	84-180 DAYS			BO-FCL STARTED	
02/05/2013		09/01/2012	4	83-150 DAYS			BO-FCL STARTED	
01/07/2013		09/01/2012	4	82-120 DAYS			BO-FCL STARTED	
12/05/2012		09/01/2012	4	80-90 DAYS D				
11/13/2012		09/01/2012	4	78-80 DAYS D				
10/05/2012		09/01/2012	4	71-30 DAYS D				
09/05/2012		08/01/2012	4	71-30 DAYS D				
08/08/2012		08/01/2012	4	11-CURRENT				
07/05/2012		07/01/2012	4	11-CURRENT				
06/05/2012		06/01/2012	4	11-CURRENT				
05/07/2012		05/01/2012	4	11-CURRENT				
04/05/2012		05/01/2012	4	11-CURRENT				
03/05/2012		04/01/2012	4	11-CURRENT				
02/08/2012		02/01/2012	4	11-CURRENT				
01/05/2012		02/01/2012	4	11-CURRENT				
12/05/2011		12/01/2011	1	11-CURRENT				
11/07/2011		12/01/2011	*	*NO STATUS*				

To filter only the information you want to view:

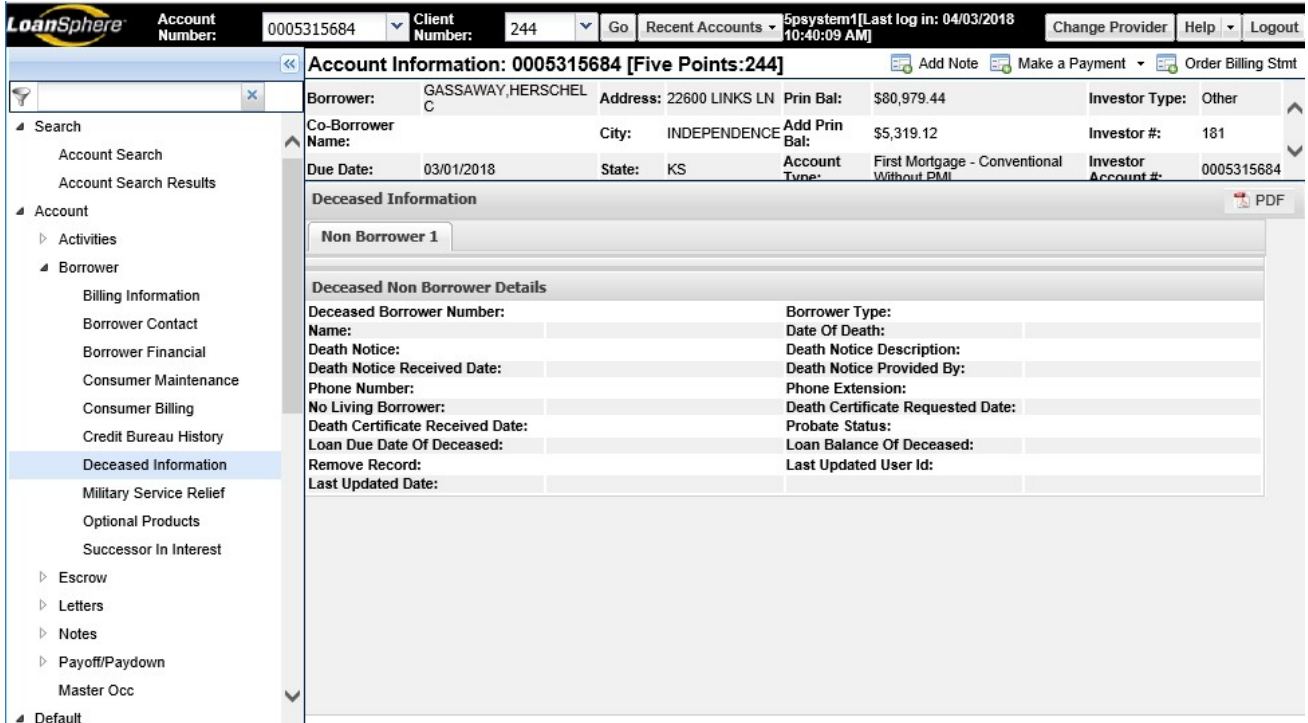
- 1 Click  and choose the field you want to filter.
- 2 Click  and all other transactions are filtered out of the view.

### Tips:

- The  feature enables you to print the view in its entirety in a user-friendly manner.
- Click the right side of any column header to change the view's sort.
- The  button restores the default values.

## Deceased Information

The Deceased Information view displays information to view up to eight non-borrowers.



**LoanSphere** Account Number: 0005315684 Client Number: 244 Go Recent Accounts 5psystem1[Last log in: 04/03/2018 10:40:09 AM] Change Provider Help Logout

**Account Information: 0005315684 [Five Points:244]** Add Note Make a Payment Order Billing Stmt

Borrower: GASSAWAY,HERSCHEL Address: 22600 LINKS LN Prin Bal: \$80,979.44 Investor Type: Other  
 Co-Borrower Name: City: INDEPENDENCE Add Prin Bal: \$5,319.12 Investor #: 181  
 Due Date: 03/01/2018 State: KS Account Type: First Mortgage - Conventional Without PMI Investor Account #: 0005315684

**Deceased Information** PDF

**Non Borrower 1**

**Deceased Non Borrower Details**

Deceased Borrower Number:	Borrower Type:
Name:	Date Of Death:
Death Notice:	Death Notice Description:
Death Notice Received Date:	Death Notice Provided By:
Phone Number:	Phone Extension:
No Living Borrower:	Death Certificate Requested Date:
Death Certificate Received Date:	Probate Status:
Loan Due Date Of Deceased:	Loan Balance Of Deceased:
Remove Record:	Last Updated User Id:
Last Updated Date:	

**Navigation Menu:**

- Search
  - Account Search
  - Account Search Results
- Account
  - Activities
  - Borrower
    - Billing Information
    - Borrower Contact
    - Borrower Financial
    - Consumer Maintenance
    - Consumer Billing
    - Credit Bureau History
    - Deceased Information
    - Military Service Relief
    - Optional Products
    - Successor In Interest
  - Escrow
  - Letters
  - Notes
  - Payoff/Paydown
  - Master Occ
- Default

## Generate Deceased Information to PDF

- 1 Open the Deceased Information view.
- 2 Click **PDF**.  
 The File Download dialog box appears.
- 3 Do one of the following:
  - To preview the PDF file, click **Open**.
  - To save the PDF file, click **Save**.
- 4 Print, save, or close the PDF, as necessary.

The Military Service Relief view enables you to view current Military Service Relief information and history. The Military Service Relief page displays information on six tabs: Info, Rates, Department of Defense Data, Military Loan Tracking, Military Orders and Payment Information, and Person In Military.

<b>LoanSphere</b>	Account Number:	1010101010	>	Client Number:	386	>	Go	>	Recent Accounts >		Change Provider	Help >	Logout																																																																
<b>Account Information: 1010101010 [LWD_Test_Company:386]</b>																																																																													
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**LoanSphere** Account Number: 1010101010 Client Number: 386 Go Recent Accounts Change Provider Help Logout

**Account Information: 1010101010 [LWD\_Test\_Company:386]**

Add Note Make a Payment Order Billing Stmt

Borrower: PARSONS,STEVEN Mail Addr 1: 601 Commitment: \$20,000.00 Prin Bal: \$5,892,039.97  
 Co-Borrower Name: Other Mail Addr 2: SUITE 008 Available Line Remaining: -\$5,872,039.97 Last Pmt Appd On: 08/01/2014  
 Loan Purpose: Other Mail Street: RIVERSIDE AVE Rate: Variable Num Of Segments: 1  
 Investor #: AA3 Mail City: JACKSONVILLE Period: Closed Control Account Type: Consumer Line  
 Total Pmt Amt: \$130.00 Mail State: Investor Type: FNMA PLS Client ID:  
 Bill Date: 03/29/2018 Mail Zip Code: Mail Carrier Route: Due Date: 08/01/2014

**Military Service Relief** PDF

Info Military Orders and Payment Information Rates Military Loan Tracking Department of Defense Data Person In Military

**Rates**

Original Interest Rate: Modification Interest Rate:  
 Modification Begin Date: Modification End Date:  
 Servicer Subsidized Rate: Servicer Subsidized Begin Date:

**MSR History Information** Displaying 4 of 4

Export

Type of Service	Military Status	Validation Date	Delete Current Record Indicator	Relief Begin Date	Relief End Date	Relief Rate	Date Updated	Last Updated By
AM - Active military.	D - Protection denied. This code appears when the DENIAL DATE field is populated.					6.00%	08/05/2017	SMP
AM - Active military.	C - Completed full-time military term.					6.00%	05/02/2016	4M0
AM - Active military.	F - Full-time military.					6.00%	01/28/2015	SMP
AM - Active military.	F - Full-time military.					6.00%	05/14/2014	SMP

**LoanSphere** Account Number: 1010101010 Client Number: 386 Go Recent Accounts Change Provider Help Logout

**Account Information: 1010101010 [LWD\_Test\_Company:386]**

Add Note Make a Payment Order Billing Stmt

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 Bill Date: 03/29/2018 Mail Zip Code: Mail Carrier Route: Due Date: 08/01/2014

**Military Service Relief** PDF

Info Military Orders and Payment Information Rates Military Loan Tracking Department of Defense Data Person In Military

**Military Loan Tracking**

Denial Date: 08/01/2017 Denial Reason: 01  
 Investor Notify Date: Investor Reimbursement:  
 Waiver of Rights Date: 01/27/2015 Waiver of Rights Type: ALL - Rights are waived on protection from assessment of fees and Foreclosure action.  
 Foreclosure Protection End Date:

**MSR History Information** Displaying 4 of 4

Export

Type of Service	Military Status	Validation Date	Delete Current Record Indicator	Relief Begin Date	Relief End Date	Relief Rate	Date Updated	Last Updated By
AM - Active military.	D - Protection denied. This code appears when the DENIAL DATE field is populated.					6.00%	08/05/2017	SMP
AM - Active military.	C - Completed full-time military term.					6.00%	05/02/2016	4M0
AM - Active military.	F - Full-time military.					6.00%	01/28/2015	SMP
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LoanSphere Account Number: 1010101010 Client Number: 386 Go Recent Accounts Change Provider Help Logout

Account Information: 1010101010 [LWD\_Test\_Company:386] Add Note Make a Payment Order Billing Stmt

Borrower: PARSONS,STEVEN Mail Addr 1: 801 Commitment: \$20,000.00 Prin Bal: \$5,892,039.97  
 Co-Borrower Name: Other Mail Addr 2: SUITE 008 Available Line Remaining: -\$5,872,039.97 Last Pmt Appd On:  
 Loan Purpose: AA3 Mail Street: RIVERSIDE AVE Rate: Variable Num Of Segments: 1  
 Investor #: AA3 Mail City: JACKSONVILLE Period: Closed Control Account Type: Consumer Line  
 Total Pmt Amt: \$130.00 Mail State: Investor Type: FNMA PLS Client ID:  
 Bill Date: 03/29/2018 Mail Zip Code: Mail Carrier Route: Due Date: 08/01/2014

**Military Service Relief** PDF

Info Military Orders and Payment Information Rates Military Loan Tracking Department of Defense Data Person In Military

Department Of Defense Data Displaying 1 of 1

Export

DMDC Sequence Number	DMDC Validation Date	DMDC Full Name	DMDC Active Begin Date	DMDC Active End Date	DMDC Active Status 1	DMDC Active Status 2	DMDC Active Status 3	DMDC Service Agency Name	DMDC Status
01 - First Occurrence	05/01/2014	STEVEN M PARSONS							

MSR History Information Displaying 4 of 4

Export

Type of Service	Military Status	Validation Date	Delete Current Record Indicator	Relief Begin Date	Relief End Date	Relief Rate	Date Updated	Last Updated By
AM - Active military.	D - Protection denied. This code appears when the DENIAL DATE field is populated.					6.00%	08/05/2017	SMP
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LoanSphere Account Number: 1010101010 Client Number: 386 Go Recent Accounts Change Provider Help Logout

Account Information: 1010101010 [LWD\_Test\_Company:386] Add Note Make a Payment Order Billing Stmt

Borrower: PARSONS,STEVEN Mail Addr 1: 801 Commitment: \$20,000.00 Prin Bal: \$5,892,039.97  
 Co-Borrower Name: Other Mail Addr 2: SUITE 008 Available Line Remaining: -\$5,872,039.97 Last Pmt Appd On:  
 Loan Purpose: AA3 Mail Street: RIVERSIDE AVE Rate: Variable Num Of Segments: 1  
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 Total Pmt Amt: \$130.00 Mail State: Investor Type: FNMA PLS Client ID:  
 Bill Date: 03/29/2018 Mail Zip Code: Mail Carrier Route: Due Date: 08/01/2014

**Military Service Relief** PDF

Info Military Orders and Payment Information Rates Military Loan Tracking Department of Defense Data Person In Military

Person In Military Displaying 3 of 3

Export

Sequence Number	Id	Full Name	Social Security Number
01 - First Occurrence			
02 - Second Occurrence			
03 - Third Occurrence			

MSR History Information Displaying 4 of 4

Export

Type of Service	Military Status	Validation Date	Delete Current Record Indicator	Relief Begin Date	Relief End Date	Relief Rate	Date Updated	Last Updated By
AM - Active military.	D - Protection denied. This code appears when the DENIAL DATE field is populated.					6.00%	08/05/2017	SMP
AM - Active military.	C - Completed full-time military term.					6.00%	05/02/2016	4M0

## View Military Service Relief History

- 1 Click **Military Service Relief** in the navigation tree under Account >> Borrower.

The account's military service relief history appears in the right pane.

- 2 In the Military Service Relief section of the page, select the Info, Dates, or Rates tab, or view information in the MSR History Information section.

## Export Military Service Relief History

---

- 1 Click **Military Service Relief** in the navigation tree under Account >> Borrower.

The account's military service relief history appears in the right pane.

- 2 In the MSR History Information section, click **Export**.

The Export Military Service Relief History box displays.

- 3 Modify the **File Name** field as desired.

- 4 Select the desired export format:

- Excel
- Standard

- 5 Click **OK**.

## Generate a Military Service Relief to PDF

---

- 1 Click **Military Service Relief** in the navigation tree under Account >> Borrower.

The account's military service relief history appears in the right pane.

- 2 Click **PDF**.

The PDF Options window appears.

- 3 Type a **name** for the PDF file and select the appropriate rows and columns options.

- 4 Click **OK**.

- 5 Do the following, as necessary.

- To preview the PDF file, click **Open**.
- To save the PDF file, click **Save**.

- 6 Print, save, or close the PDF, as necessary.





## Optional Products

The Optional Products view displays information for up to 12 optional policies per loan. Optional products include life insurance policies, accident and health (A&H) policies, and other types of optional insurance policies.

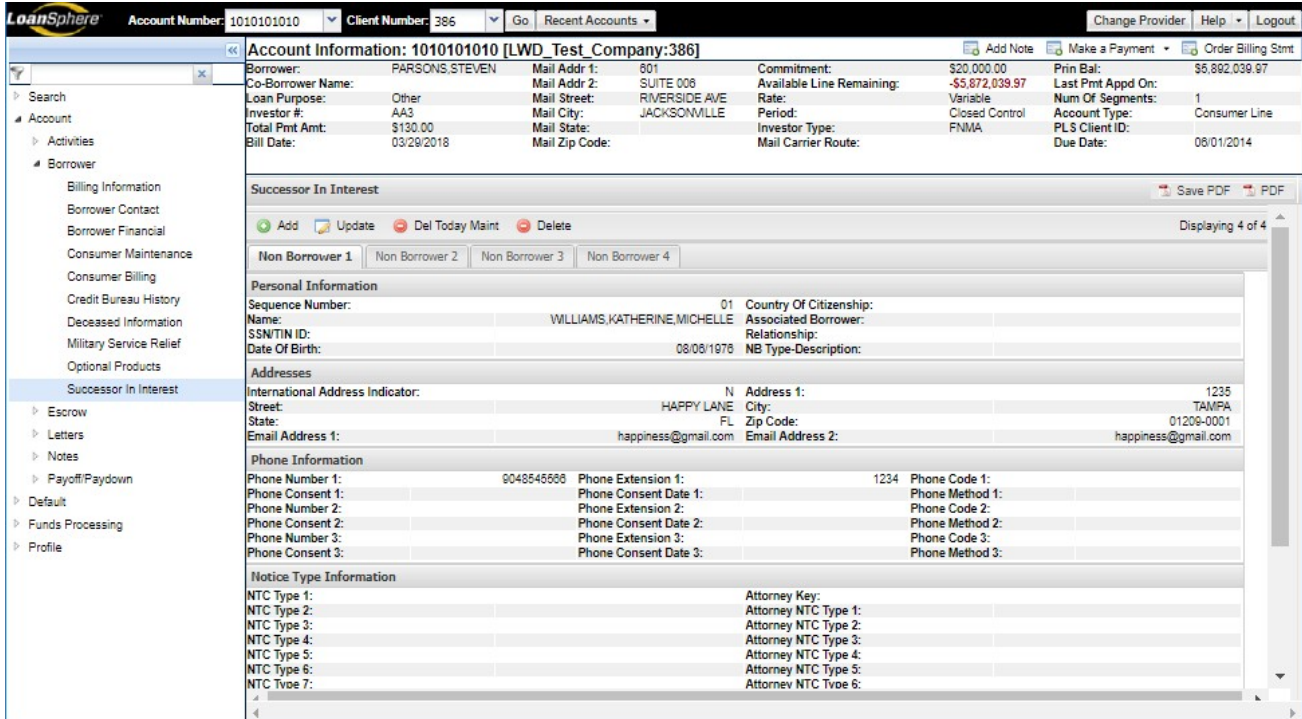
</

### Tips:

- The  **Printable View** feature enables you to print the view in its entirety in a user-friendly manner.
- Click the right side of any column header to change the view's sort.
- The  **Refresh** button restores the default values.

## Successor In Interest

Successor In Interest, accessible from Account >> Borrower in the navigation tree, enables you to view current mortgage-related, non-borrower information. The Successor In Interest page displays information on eight tabs, for up to eight non-borrowers. You must have the appropriate security privileges and permissions to view successor in interest information.



**LoanSphere** Account Number: 1010101010 Client Number: 386 Go Recent Accounts Change Provider Help Logout

**Account Information: 1010101010 [LWD Test Company:386]** Add Note Make a Payment Order Billing Stmt

Borrower: PARSONS, STEVEN Mail Addr 1: 801 Commitment: \$20,000.00 Prin Bal: \$5,892,039.97  
 Co-Borrower Name: Mail Addr 2: SUITE 008 Available Line Remaining: -\$5,872,039.97 Last Pmt Appd On: 08/01/2014  
 Loan Purpose: Other Mail Street: RIVERSIDE AVE Rate: Variable Num Of Segments: 1  
 Investor #: AA3 Mail City: JACKSONVILLE Period: Closed Control Account Type: Consumer Line  
 Total Pmt Amt: \$130.00 Mail State: Investor Type: FNMA PLS Client ID:  
 Bill Date: 03/29/2018 Mail Zip Code: Mail Carrier Route: Due Date:

**Successor In Interest** Save PDF PDF

+ Add Update Del Today Maint Delete

Non Borrower 1 Non Borrower 2 Non Borrower 3 Non Borrower 4

Displaying 4 of 4

**Personal Information**

Sequence Number: 01 Country Of Citizenship: Associated Borrower:  
 Name: WILLIAMS, KATHERINE, MICHELLE Relationship:  
 SSN/TIN ID: Date Of Birth: 08/08/1978 NB Type-Description:

**Addresses**

International Address Indicator: N Address 1: 1235  
 Street: HAPPY LANE City: TAMPA  
 State: FL Zip Code: 01208-0001  
 Email Address 1: happiness@gmail.com Email Address 2: happiness@gmail.com

**Phone Information**

Phone Number 1: 9048545500 Phone Extension 1: 1234 Phone Code 1:  
 Phone Consent 1: Phone Consent Date 1:  
 Phone Number 2: Phone Extension 2: Phone Code 2:  
 Phone Consent 2: Phone Consent Date 2:  
 Phone Number 3: Phone Extension 3: Phone Code 3:  
 Phone Consent 3: Phone Consent Date 3: Phone Method 3:

**Notice Type Information**

NTC Type 1: Attorney Key:  
 NTC Type 2: Attorney NTC Type 1:  
 NTC Type 3: Attorney NTC Type 2:  
 NTC Type 4: Attorney NTC Type 3:  
 NTC Type 5: Attorney NTC Type 4:  
 NTC Type 6: Attorney NTC Type 5:  
 NTC Type 7: Attorney NTC Type 6:

## Add Successor In Interest Information

- 1 Open the Successor In Interest view.
- 2 Click **Add**.

The Add Non-Borrower dialog box appears.

- 3 Complete the fields.
- 4 Click **OK**.

A confirmation message appears

- 5 Click **OK** to add the non-borrower.

## Update Successor In Interest Information

- 1 Open the Successor In Interest view.
- 2 Select the **Non-Borrower** tab you want to update.
- 3 Click **Update**.

The Update Non-Borrower window appears.

- 4 Update the fields.
- 5 Click **OK**.  
A confirmation message appears.
- 6 Click **OK**.

### Delete Successor In Interest Information Maintenance

---

- 1 Open the Successor In Interest view.
- 2 Select the Non-Borrower tab on which you want to delete from today's maintenance.
- 3 Click Sel Today Maint.  
The Delete Today's Maintenance dialog box appears.
- 4 Click **OK**.  
A confirmation message appears.
- 5 Click **OK**.

### Delete Successor In Interest Information

---

- 1 Open the Successor In Interest view.
- 2 Select the **Non-Borrower** tab you want to delete.
- 3 Click **Delete**.
- 4 Click **OK**.  
A confirmation message appears.
- 5 Click **OK**.

### Generation Successor In Interest Information to PDF

---

- 1 Open the Successor In Interest view.
- 2 Click PDF.  
The File Download dialog box appears.
- 3 Do one of the following:
  - To preview the PDF file, click Open.
  - To save the PDF file, click Save.
- 4 Print, save, or close the PDF, as necessary. Escrow

## Escrow Information

The Escrow Information view provides general escrow information from all escrow areas, including real estate taxes, hazard insurance, MIP/PMI, and escrow analysis.

**LoanSphere** Account Number: 1010101010 Client Number: 386 Go Recent Accounts Change Provider Help Logout

**Account Information: 1010101010 [LWD\_Test\_Company:386]**

Borrower: PARSONS, STEVEN Mail Addr 1: 601 Commitment: \$20,000.00 Prin Bal: \$5,892,039.97  
 Co-Borrower Name: Mail Addr 2: SUITE 008 Available Line Remaining: -\$5,872,039.97 Last Pmt Appd On: 08/01/2014  
 Loan Purpose: Other Mail Street: RIVERSIDE AVE Rate: Variable Num Of Segments: 1  
 Investor #: AA3 Mail City: JACKSONVILLE Period: Closed Control Account Type: Consumer Line  
 Total Pmt Amt: \$130.00 Mail State: Investor Type: FNMA PLS Client ID:  
 Bill Date: 03/28/2018 Mail Zip Code: Mail Carrier Route: Due Date:

**Escrow Information**

**Total Taxes**  
 Escrow Taxes Paid Year to Date Amount: \$0.00  
 Previous Year Taxes Paid: \$0.00

**Escrow Analysis**  
 Last Analysis Date:  
 Escrow Analysis Effective Date:  
 Escrow Prior Tax and Insurance Monthly Amount: \$0.00  
 Total Escrow Payment: \$130.00

**PMI/MIP**  
 This loan has no MIP or PMI information currently available.  
 PM/MIP Type: Not Insured  
 PM/MIP Co:  
 Last Paid Amt:  
 Mortgage Insurance Disbursement Due Date:  
 MIP Termination Amort 78-7%:  
 FHA/VA/Policy #:

**Real Estate Tax** Displaying 2 of 2

Authority	Address	Phone	Type	Tax Id/Parcel #	Pmt Next Due	Expected Tax Disb Amt	Tax Paid By
ALLEN COUNTY	TAX COLLECTOR, 1 E MAIN STREET - RM 104, FT WAYNE, IN 46802	(260) 449-7893	SCHOOL TAX		09/2018	\$0.00	Paid from Escrow Account
ALLEN COUNTY	TAX COLLECTOR, 1 E MAIN STREET - RM 104, FT WAYNE, IN 46802	(260) 449-7893	SCHOOL TAX		09/2018	\$0.00	Paid from Escrow Account

**Hazard Insurance** Displaying 0 of 0

Agent/Company	Agent/Co Address	Agent/Co Phone	Type	Last Paid Amt	Last Paid Date	Expiration Date	Insurance Paid By	Policy #	Coverage Amt
No Data Available									

## Generate Escrow Information to PDF

- 1 Search for an account.
- 2 Click **Escrow Information** in the navigation tree under Account >> Escrow.  
The Escrow Information page appears.
- 3 Click **PDF**.  
The File Download dialog box appears.
- 4 Do one of the following:
  - To preview the PDF file, click **Open**.
  - To save the PDF file, click **Save**.
- 5 Print, save, or close the PDF, as necessary.

## Final Escrow Analysis

Final Escrow Analysis enables users to view, export, and generate a PDF for all final escrow analysis information for an account.



You can view up to nine escrow analyses within a three year range, ranging from the oldest analysis to the most recent analysis. If you attempt to view an analysis that does not exist within the three-year range or if the account does not have a corresponding analysis, no escrow analysis results appear.

**LoanSphere** Account Number: 0026301150 Client Number: 386 Go Recent Accounts - Change Provider Help Logout

**Account Information: 0026301150 [LWD\_Test\_Company:386]**

Borrower: WILLIAMS,NIKOLAOS W Address: 5338 RAILROAD WAY Prin Bal: \$179,228.57 Investor Type: GNMA  
 Co-Borrower Name: Due Date: 09/01/2012 City: NORTHGLENN Add Prin Bal: \$0.00 Investor #: P38  
 Last Pmt Appd On: Zip Code: 15338-0000 Account Type: First Mortgage - VA Residential Investor Account #: 0207181888  
 Total Pmt Amt: \$1,090.17 PLS Client ID:

**Final Escrow Analysis** PDF

**Final Escrow Analysis Selection**

Last Completed Analysis

**New Payment Information**

Principal And Interest Amount: \$896.82  
 Escrow Payment Amount: \$193.35  
 Life Premium Amount: \$0.00  
 Other Amount: \$0.00  
 Spread Amount: \$1,090.17  
 Total Payment Amount: \$1,090.17

**Escrow Analysis Information**

Last Analysis Date: 04/16/2012  
 Analysis As Of Date: 05/2012  
 Analysis Effective Date: 06/2012  
 Minimum # of Months Escrow Required: 2

**Number of Months Shortage/Overage Spread:** 0  
**Total Payment Difference:** -\$5.32

**Escrow Analysis Details** Export

Expense Item Description	Due Date	Disb Term	Last Disb Amt	Est New Disb Amt	Annual Difference	Present Monthly Dep Amt	New Monthly Dep Amt	Monthly Difference
R.E. TAX TOTAL		12	\$1,560.00	\$1,663.28	\$123.28	\$130.00	\$140.27	\$10.27
R.E. TAX	02/2013	12	\$0.00	\$841.64	\$841.64	\$0.00		\$0.00
R.E. TAX	05/2012	12	\$0.00	\$841.64	\$841.64	\$0.00		\$0.00
HAZARD INS	02/2012	12	\$824.04	\$637.00	-\$187.04	\$66.67	\$53.08	-\$13.59
<b>Total Differences:</b>					-\$63.76			-\$5.32

Page 1 of 1 Displaying 1 - 4 of 4 Rows per page: 100

**Escrow Balance:** \$1,939.66  
**Escrow Required Balance:** \$1,865.42  
**Over/Short Balance:** \$74.24

### Tip:

- Click the right side of any column header to change the view's sort.

## Export Final Escrow Analysis

---

- 1 Open the Final Escrow Analysis view for a loan.
- 2 Click **Export**.  
The Export dialog box displays.
- 3 Type a name for the export file and select the appropriate format.
- 4 Click **OK**.
- 5 Do the following, as necessary.

- To preview the exported file, click **Open**.
- To save the exported file, click **Save**.

Web Direct saves or displays the exported file with the final escrow analysis information.

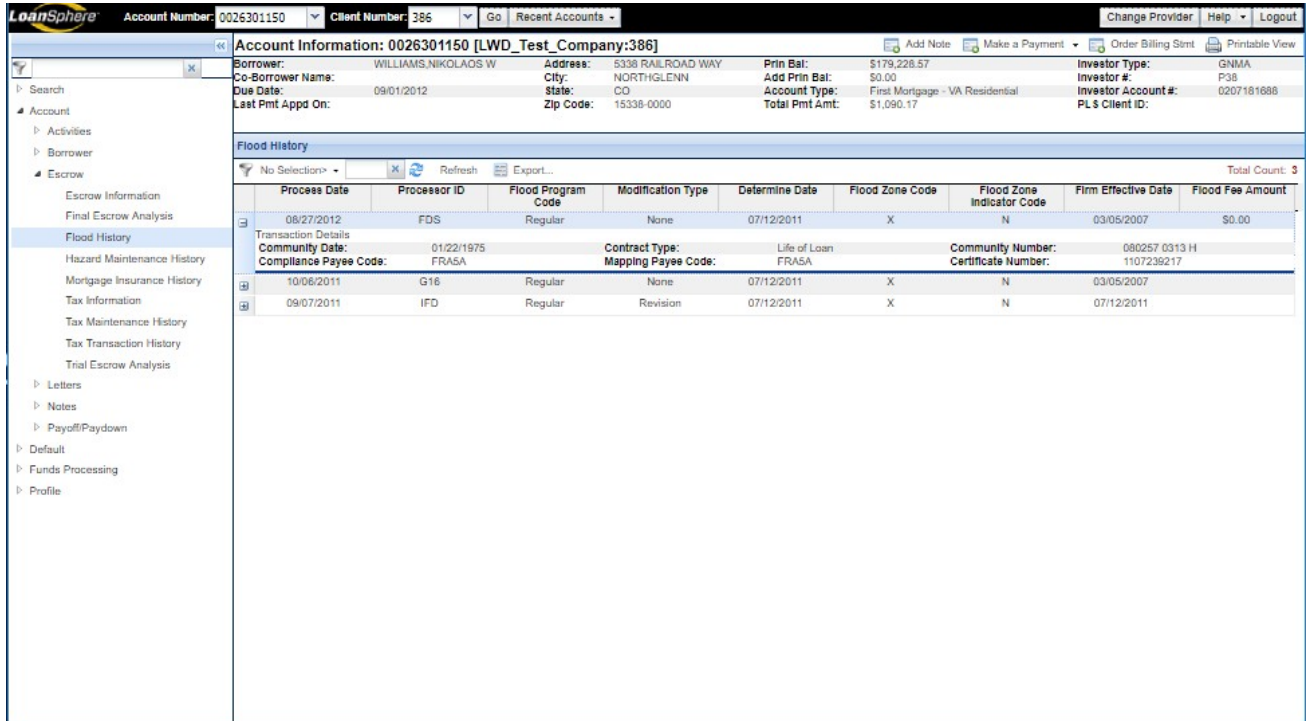
## Generate Final Escrow Analysis to PDF

---

- 1 Open the Final Escrow Analysis view for a loan.
- 2 Click **PDF**.  
The File Download dialog box appears.
- 3 Do one of the following:
  - To preview the PDF file, click **Open**.
  - To save the PDF file, click **Save**.
- 4 Print, save, or close the PDF, as necessary.

## Flood History

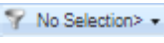
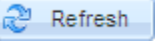
Flood History enables users to view and export flood history information on an account.



The screenshot shows the LoanSphere interface for account 0026301150. The left sidebar contains a navigation menu with options like Search, Account, Activities, Borrower, Escrow, and Letters. The main content area displays account information for WILLIAMS, NIKOLAOS W, including address, phone, and investor details. Below this, the 'Flood History' section shows a table of transactions with columns for Process Date, Processor ID, Flood Program Code, Modification Type, Determine Date, Flood Zone Code, Flood Zone Indicator Code, Firm Effective Date, and Flood Fee Amount. The table lists three transactions, with the first one selected. Above the table, there are buttons for 'No Selection', 'Refresh', and 'Export...'. A 'Total Count: 3' is displayed on the right.

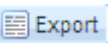
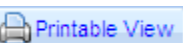
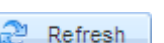
Process Date	Processor ID	Flood Program Code	Modification Type	Determine Date	Flood Zone Code	Flood Zone Indicator Code	Firm Effective Date	Flood Fee Amount
08/27/2012	FDS	Regular	None	07/12/2011	X	N	03/05/2007	\$0.00
10/06/2011	G16	Regular	None	07/12/2011	X	N	03/05/2007	
09/07/2011	IFD	Regular	Revision	07/12/2011	X	N	07/12/2011	

To filter only the information you want to view:

- 1 Click  and choose the field you want to filter.
- 2 Click  and all other transactions are filtered out of the view.  
The view defaults to the last 12 months of activity.

To view additional activity or to view activity for a certain time frame, change the start and end dates.

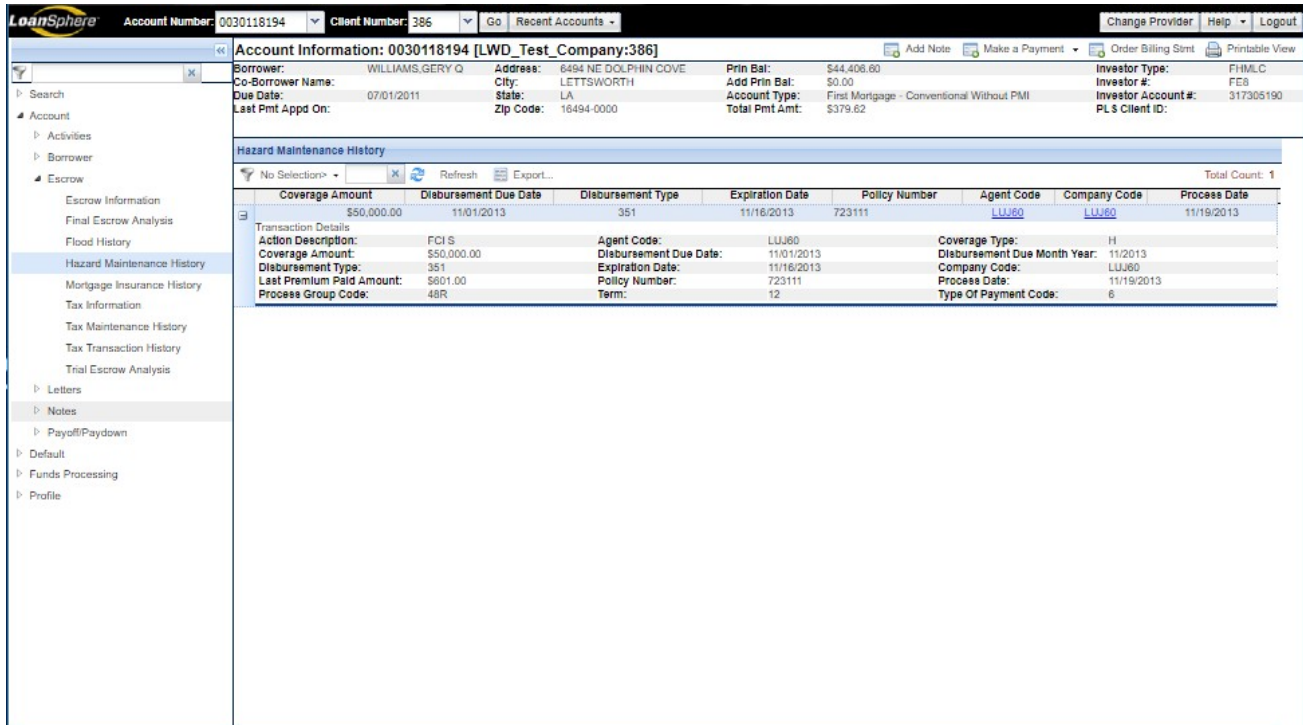
### Tips:

- The  button enables you to export the information from the grid to an Excel spreadsheet.
- The  feature enables you to print the view in its entirety in a user-friendly manner.
- Click the right side of any column header to change the view's sort.
- The  button restores the default values.



## Hazard Maintenance History

The Hazard Maintenance History view displays loan maintenance history for the 16 most recent transactions on an individual loan.



**Account Information: 0030118194 [LWD\_Test\_Company:386]**

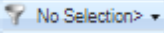
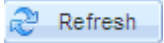
Borrower: WILLIAMS, GERY Q Address: 6494 NE DOLPHIN COVE Prin Bal: \$44,406.60 Investor Type: FHMLC  
 Co-Borrower Name: City: LETTTSWORTH Add Prin Bal: \$0.00 Investor #: FE8  
 Due Date: 07/01/2011 State: LA Account Type: First Mortgage - Conventional Without PMI Investor Account #: 317305190  
 Last Pmt Appd On: Zip Code: 16494-0000 Total Pmt Amt: \$379.62 PLS Client ID:

**Hazard Maintenance History**

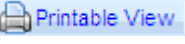
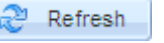
No Selection Refresh Export... Total Count: 1

Coverage Amount	Disbursement Due Date	Disbursement Type	Expiration Date	Policy Number	Agent Code	Company Code	Process Date
\$50,000.00	11/01/2013	351	11/16/2013	723111	LUJ60	LUJ60	11/19/2013
<b>Transaction Details</b> Action Description: FCI S Agent Code: LUJ60 Coverage Type: H Coverage Amount: \$50,000.00 Disbursement Due Date: 11/01/2013 Disbursement Due Month Year: 11/2013 Disbursement Type: 351 Expiration Date: 11/16/2013 Company Code: LUJ60 Last Premium Paid Amount: \$601.00 Policy Number: 723111 Process Date: 11/19/2013 Process Group Code: 48R Term: 12 Type Of Payment Code: 6							

To filter only the information you want to view:

- 1 Click  and choose the field you want to filter.
- 2 Click  and all other transactions are filtered out of the view.

### Tips:

- The  feature enables you to print the view in its entirety in a user-friendly manner.
- Click the right side of any column header to change the view's sort.
- To view additional information for each transaction, click the plus (+) sign to the left of the transaction.
- The  button restores the default values.



## Mortgage Insurance History

The Mortgage Insurance History view displays MIP, PMI, and VA loan guaranty information on an individual loan.

**LoanSphere** Account Number: 1010101010 Client Number: 386 Go Recent Accounts Change Provider Help Logout

Account Information: 1010101010 [LWD Test Company:386] Add Note Make a Payment Order Billing Stmt Printable View

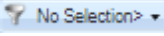
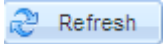
Borrower:	PARSONS,STEVEN	Mail Addr 1:	601	Commitment:	\$20,000.00	Prin Bal:	\$5,892,039.97
Co-Borrower Name:		Mail Addr 2:	SUITE 008	Available Line Remaining:	-\$5,872,039.97	Last Pmt Appld On:	
Loan Purpose:	Other	Mail Street:	RIVERSIDE AVE	Rate:	Variable	Num Of Segments:	1
Investor #:	AA3	Mail City:	JACKSONVILLE	Period:	Closed Control	Account Type:	Consumer Line
Total Pmt Amt:	\$130.00	Mail State:		Investor Type:	FNWA	PLS Client ID:	
Bill Date:	03/29/2018	Mail Zip Code:		Mail Carrier Route:		Due Date:	06/01/2014

**Mortgage Insurance History**

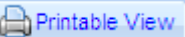
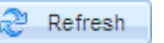
No Selection> Refresh Export... Total Count: 1

Anniversary Date	Case Number	Due Date	Payment Amount	Premium Amount	Transaction Date
					05/08/2014
Transaction Details					
Action Type:	ADD	Process Group Code:	CL*	Lo Type:	3
Transaction Date:	05/08/2014	Transaction Code:	020		

To filter only the information you want to view:

- 1 Click  and choose the field you want to filter.
- 2 Click  and all other transactions are filtered out of the view.

### Tips:

- The  feature enables you to print the view in its entirety in a user-friendly manner.
- Click the right side of any column header to change the view's sort.
- To view additional information for each transaction, click the plus (+) sign to the left of the transaction.
- The  button restores the default values.

## Tax Information

The Tax Information view enables you to view tax lien information from TAX1 and TAX2/MAIN. You can also add, update, delete and export tax lien information and view tax lien-related messages associated with the loan.

You must have the appropriate privileges and permission to view, update, add, delete, or export tax lien information, or to delete tax maintenance for today.



If a tax lien has an action code of Add, Update, or Delete, then the Delete function is disabled. If the Tax Lien Action code equals Delete, then the Update function is disabled.

After tax lien updates have been made in MSP, you must click **Go** in the Tax Information view to refresh the Tax Messages.

**LoanSphere** Account Number: 1010101010 Client Number: 386 Go Recent Accounts Change Provider Help Logout

**Account Information: 1010101010 [LWD\_Test\_Company:386]**

Add Note Make a Payment Order Billing Stmt

**Borrower:** PARSONS,STEVEN **Mall Addr 1:** 601 **Commitment:** \$20,000.00 **Prin Bal:** \$5,892,039.97  
**Co-Borrower Name:** **Mall Addr 2:** SUITE 008 **Available Line Remaining:** -\$5,872,035.97 **Last Pmt Appd On:**  
**Loan Purpose:** Other **Mall Street:** RIVERSIDE AVE **Rate:** Variable **Num Of Segments:** 1  
**Investor #:** AA3 **Mall City:** JACKSONVILLE **Period:** Closed Control **Account Type:** Consumer Line  
**Total Pmt Amt:** \$130.00 **Mall State:** **Investor Type:** FNMA **PLS Client ID:**  
**Bill Date:** 03/29/2018 **Mall Zip Code:** **Mall Carrier Route:** **Due Date:** 06/01/2014

**Tax Information** PDF

**General Tax Information**

**Current Tax Name:** **Pending Tax Name:**  
**Pending Tax Name Year:** **Property Address:** 21 RIVERSIDE NW JACKSONVILLE FL 32204 8595  
**Tax Company ID and Description:** **Service Type:**  
**Tax Service Division:** **Contract Number:**  
**Contract Date:** **Last Contract Action:**  
**Branch:** **City Name:** JACKSONVILLE FL  
**County Code/Name:** 065 **State Abbreviation:**

**Tax Lien Information** Displaying 2 of 2

Display Tax Locations Add Update Delete Del Today Maint Export

Tax Lien Action	Location Action	Disbursement Type	Disb Seq Number	Payee	Term	Disb Due Date	Expected Disb Amount
C	N/A	311	21	13003 - ALLEN COUNTY TAX COLLECTOR 1 E MAIN STREET - RM 104 FT WAYNE IN 46802 260-449-7693	12	09/2018	\$0.00
	N/A	311	22	13003 - ALLEN COUNTY TAX COLLECTOR 1 E MAIN STREET - RM 104 FT WAYNE IN 46802 260-449-7693	12	09/2018	\$0.00

**Tax Messages** Displaying 2 of 2

Disbursement Type	Disb Seq Number	Tax Message Line 1	Tax Message Line 2	Tax Message Line 3	Tax Message Line 4	Tax Message Line 5	Tax Message Line 6	Tax Message Line 7	Tax Message Line 8	Tax Message Line 9
311	21	--SPOC--	LIFE OF LOAN: STEVE IS A REALLY GOOD GUY	HI-TP 3 XFER ID MG001	ACLPF: TEST STEVEN M PARSONS	APAINS: TEST STEVEN M PARSONS	ACTIVE CH 11 BANKRUPTCY LOSS MIT IND = 0 LOSS MITG STARTED	USES CONSUMER PAVA PMT LOGIC OPTIONS ELOC STOP = B	REMOVED LOSS MITIGATION PAYMENT TRAN PRESENT	MTG PMTS RCVD DISB STOP = 4 DO NOT OVERDRAW ESCR
311	22	--SPOC--	LIFE OF LOAN: STEVE IS A REALLY GOOD GUY	HI-TP 3 XFER ID MG001	ACLPF: TEST STEVEN M PARSONS	APAINS: TEST STEVEN M PARSONS	ACTIVE CH 11 BANKRUPTCY LOSS MIT IND = 0 LOSS MITG STARTED	USES CONSUMER PAVA PMT LOGIC OPTIONS ELOC STOP = B	REMOVED LOSS MITIGATION PAYMENT TRAN PRESENT	MTG PMTS RCVD DISB STOP = 4 DO NOT OVERDRAW ESCR

## Add Tax Lien Information

- 1 Open the Tax Information view.
- 2 Click **Add**.

The Add Tax Lien dialog box appears.

- 3 Complete the fields.
- 4 Click **OK**.

The new tax lien data is saved and it appears on the Tax Information window.

## Export Tax Lien Information

---

- 1 Open the Tax Information view.
- 2 Click **Export**.  
The Export dialog box displays.
- 3 Type a name for the export file and select the appropriate format.
- 4 Click **OK**.
- 5 Do the following, as necessary.
  - To preview the exported file, click **Open**.
  - To save the exported file, click **Save**.

Web Direct saves or displays the exported file with the tax lien information.

## Generate Tax Lien Information to PDF

---

- 1 Open the Tax Information view.
- 2 Click **PDF**.  
The File Download dialog box appears.
- 3 Do the following, as necessary:
  - To preview the PDF file, click **Open**.
  - To save the PDF file, click **Save**.
- 4 Print, save, or close the PDF, as necessary.

## Update Tax Lien Information

---

- 1 Open the Tax Information view.
- 2 In the Tax Lien Information section, select the row of tax lien information you want to update.
- 3 Click **Update**.  
The Update Tax Lien dialog box appears.
- 4 Complete the fields.
- 5 Click **OK**.

The updated tax lien data is saved and it appears on the Tax Information window.

## Delete Tax Lien Information

---

- 1 Open the Tax Information view.
- 2 In the Tax Lien Information section, select the row of tax lien information you want to delete.
- 3 Click **Delete**.



The Delete button is disabled for items with tax lien action code of Add, Update, or Delete.

A confirmation message appears.

- 4 Click **OK**.

The tax lien entry is removed from the Tax Lien Information section.

## Delete Today's Tax Lien Maintenance

---

The following procedure enables you to delete shadow-posted maintenance that was made today.

- 1 Open the Tax Information view.
- 2 In the Tax Lien Information section, select the row of the tax lien maintenance you want to delete.
- 3 Click **Del Today Maint**.

A confirmation message appears.

- 4 Click **OK** to delete the maintenance item.

Another confirmation message appears indicating that the maintenance item was deleted and the tax lien maintenance is removed from the Tax Lien Information section.

## View Tax Locations

---

- 1 Search for an account.
- 2 Click Tax Information in the navigation tree under Account >> Escrow.  
The Tax Information page appears.
- 3 View the fields.
- 4 Click Display Tax Locations.

The Display Tax Location page appears.

- To continue working on the selected loan, make a different selection from the navigation tree.
- Click **Account Search Results** in the navigation tree under Search to return to the search results.
- Search for an account.

## Display Tax Locations

---

- 1 Open the Tax Information view.
- 2 In the Tax Lien Information grid, select the row of tax lien information you want to delete.
- 3 Click **Delete**.  
The Delete Tax Lien window appears.
- 4 Select the item you want to delete.



You have the option to delete Lien, Location, or both.

- 5 Click **OK**.

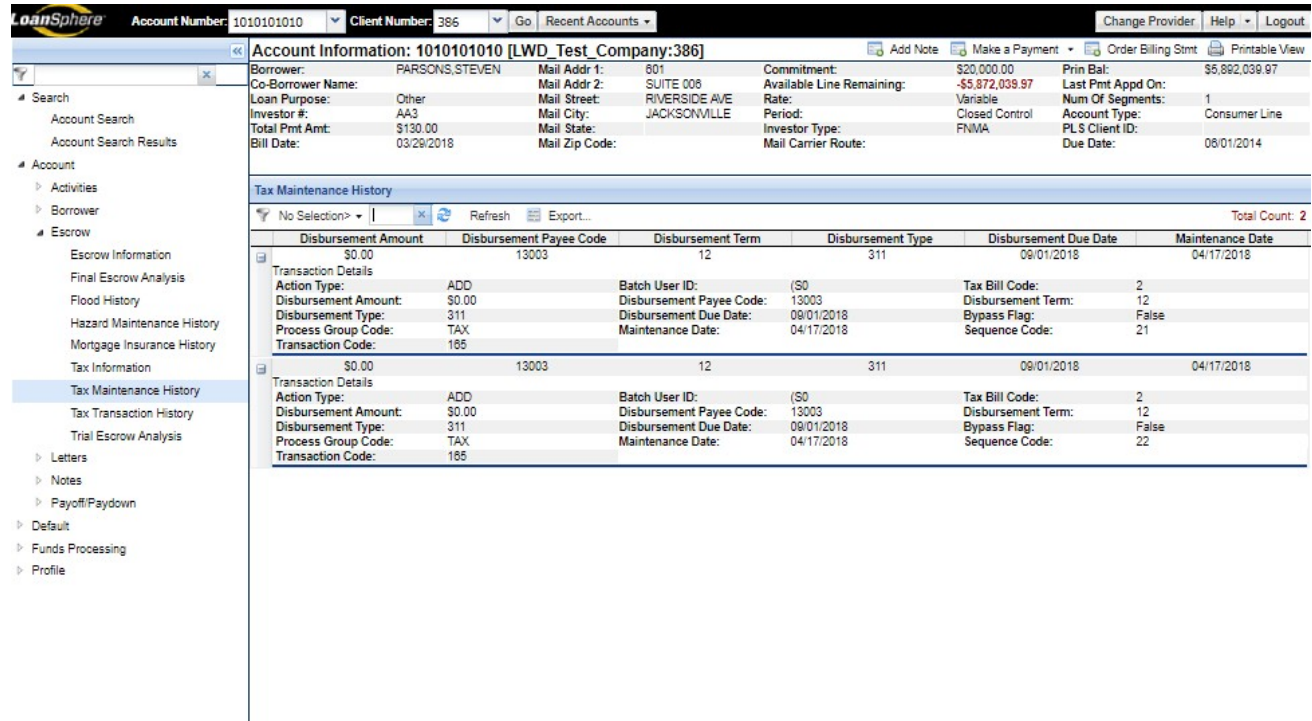
A confirmation message appears.

## 6 Click Yes.

The tax lien entry is removed from the Tax Lien Information grid.

## Tax Maintenance History

The Tax Maintenance History view displays general tax maintenance history for individual loans including the tax ID and payee code.



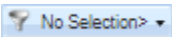
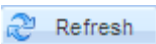
**Account Information: 1010101010 [LWD Test Company:386]**

Borrower: PARSONS,STEVEN | Mail Addr 1: 801 | Commitment: \$20,000.00 | Prin Bal: \$5,892,039.97  
 Co-Borrower Name: | Mail Addr 2: SUITE 008 | Available Line Remaining: -\$5,872,039.97 | Last Pmt Appd On: |  
 Loan Purpose: Other | Mail Street: RIVERSIDE AVE | Rate: Variable | Num Of Segments: 1  
 Investor #: AA3 | Mail City: JACKSONVILLE | Period: Closed Control | Account Type: Consumer Line  
 Total Pmt Amt: \$130.00 | Mail State: | Investor Type: FNMA | PLS Client ID: |  
 Bill Date: 03/28/2018 | Mail Zip Code: | Mail Carrier Route: | Due Date: 08/01/2014


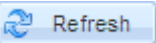
**Tax Maintenance History**

Disbursement Amount	Disbursement Payee Code	Disbursement Term	Disbursement Type	Disbursement Due Date	Maintenance Date
\$0.00	13003	12	311	09/01/2018	04/17/2018
<b>Transaction Details</b> Action Type: ADD   Batch User ID: (S0)   Tax Bill Code: 2 Disbursement Amount: \$0.00   Disbursement Payee Code: 13003   Disbursement Term: 12 Disbursement Type: 311   Disbursement Due Date: 09/01/2018   Bypass Flag: False Process Group Code: TAX   Maintenance Date: 04/17/2018   Sequence Code: 21 Transaction Code: 185					
\$0.00	13003	12	311	09/01/2018	04/17/2018
<b>Transaction Details</b> Action Type: ADD   Batch User ID: (S0)   Tax Bill Code: 2 Disbursement Amount: \$0.00   Disbursement Payee Code: 13003   Disbursement Term: 12 Disbursement Type: 311   Disbursement Due Date: 09/01/2018   Bypass Flag: False Process Group Code: TAX   Maintenance Date: 04/17/2018   Sequence Code: 22 Transaction Code: 185					

To filter only the information you want to view:

- 1 Click  and choose the field you want to filter.
- 2 Click  and all other transactions are filtered out of the view.

### Tips:

- The  **Printable View** feature enables you to print the view in its entirety in a user-friendly manner.
- Click the right side of any column header to change the view's sort.
- To view additional information for each transaction, click the plus (+) sign to the left of the transaction.
- The  **Refresh** button restores the default values.

## Tax Transaction History

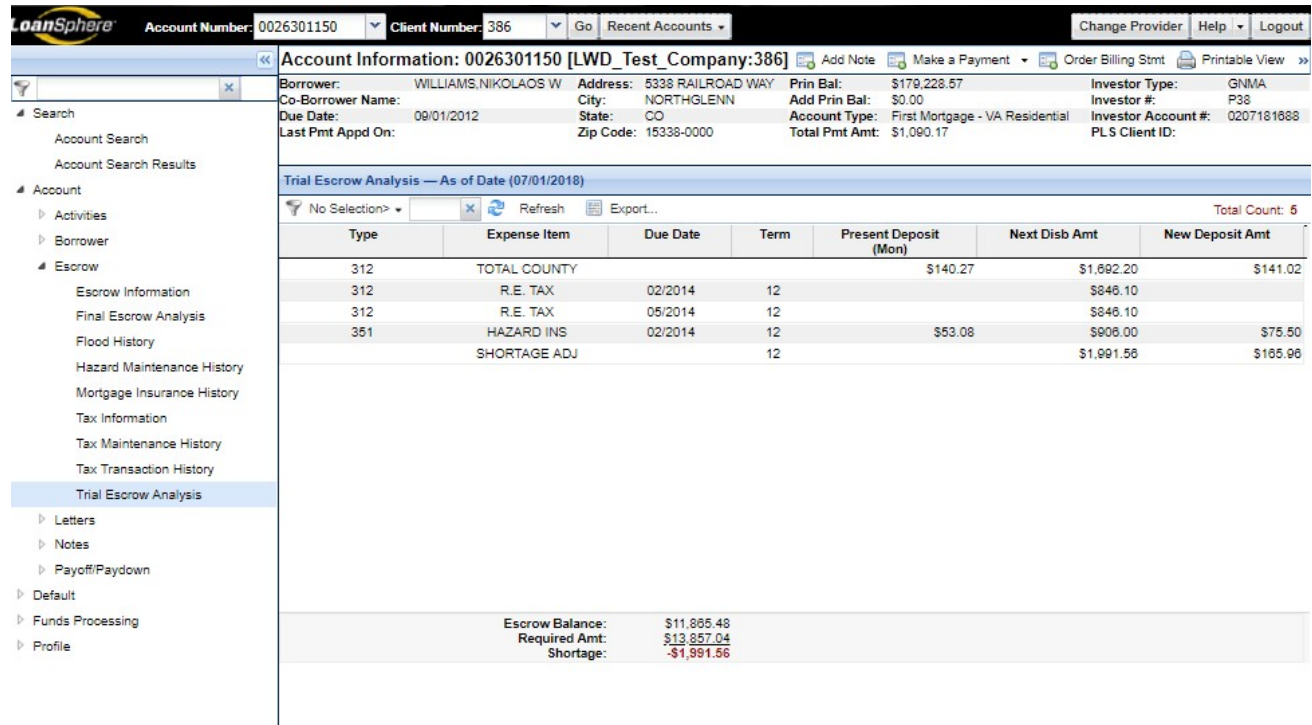
The Tax Transaction History view displays real estate tax transaction history for an individual loan.





## Trial Escrow Analysis

The Trial Escrow Analysis view displays information about the current trial escrow analysis on a loan including escrow type, amount, balance, and shortage/overage.



**Account Information: 0026301150 [LWD\_Test\_Company:386]**

Borrower: WILLIAMS,NIKOLAOS W Address: 5338 RAILROAD WAY Prin Bal: \$179,228.57 Investor Type: GNMA  
 Co-Borrower Name: City: NORTHGLENN Add Prin Bal: \$0.00 Investor #: P38  
 Due Date: 09/01/2012 State: CO Account Type: First Mortgage - VA Residential Investor Account #: 0207181888  
 Last Pmt Appd On: Zip Code: 15338-0000 Total Pmt Amt: \$1,090.17 PLS Client ID:

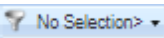
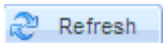
**Trial Escrow Analysis — As of Date (07/01/2018)**

No Selection> Refresh Export... Total Count: 6

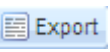
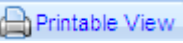
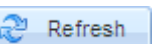
Type	Expense Item	Due Date	Term	Present Deposit (Mon)	Next Disb Amt	New Deposit Amt
312	TOTAL COUNTY			\$140.27	\$1,692.20	\$141.02
312	R.E. TAX	02/2014	12		\$846.10	
312	R.E. TAX	05/2014	12		\$846.10	
351	HAZARD INS	02/2014	12	\$53.08	\$906.00	\$75.50
	SHORTAGE ADJ		12		\$1,991.56	\$165.96

Escrow Balance: \$11,865.48  
 Required Amt: \$13,857.04  
 Shortage: -\$1,991.56

To filter only the information you want to view:

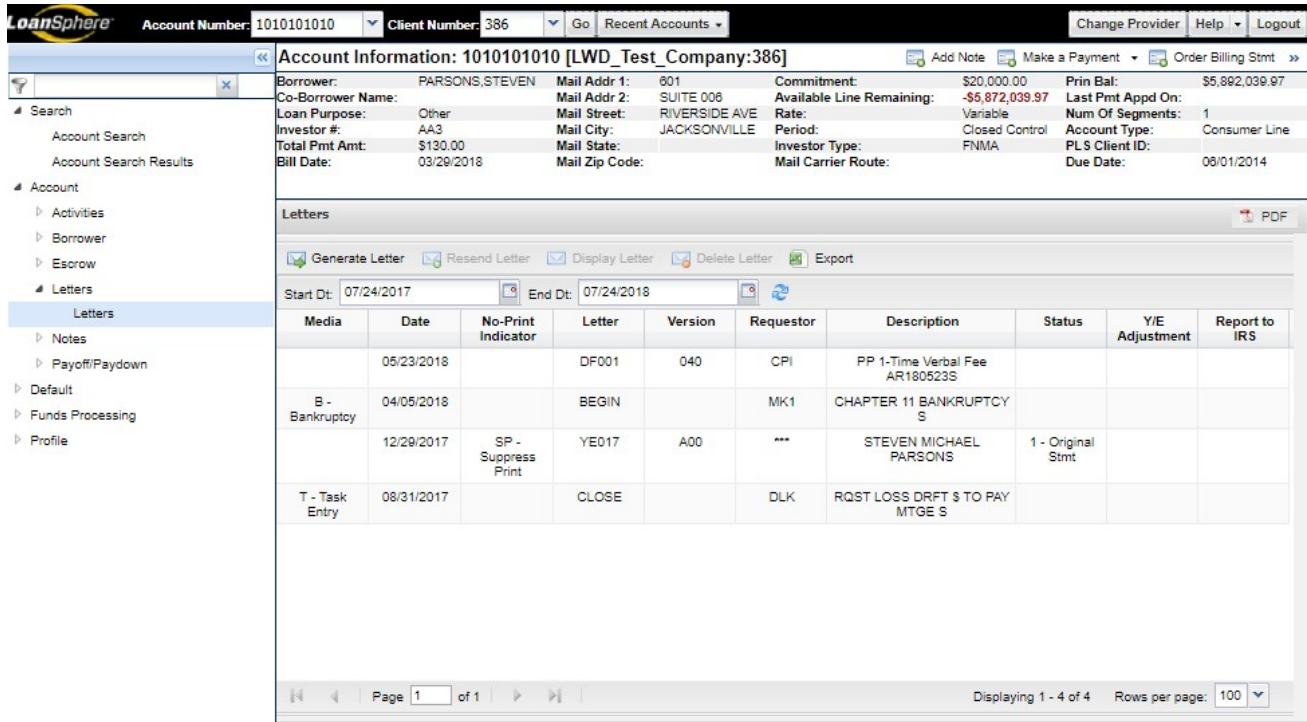
- 1 Click  and choose the field you want to filter.
- 2 Click  and all other transactions are filtered out of the view.

### Tips:

- The  button enables you to export the information from the grid to an Excel spreadsheet.
- The  feature enables you to print the view in its entirety in a user-friendly manner.
- Click the right side of any column header to change the view's sort.
- The  button restores the default values.

## Letters

Letters displays the letters sent to the borrower, the letter history, and enables you to send, re-send, export, delete, and generate letters to PDF. You have the ability to size, sort, and filter columns from the view. The columns display in the view by default and you have the ability to size, sort, and filter columns from the view.



**Account Information: 1010101010 [LWD\_Test\_Company:386]**

Borrower: PARSONS, STEVEN Mail Addr 1: 601 Commitment: \$20,000.00 Prin Bal: \$5,892,039.97  
 Co-Borrower Name: Mail Addr 2: SUITE 006 Available Line Remaining: -\$5,872,039.97 Last Pmt Appd On: 09/01/2014  
 Loan Purpose: Other Mail Street: RIVERSIDE AVE Rate: Variable Num Of Segments: 1  
 Investor #: AA3 Mail City: JACKSONVILLE Period: Closed Control Account Type: Consumer Line  
 Total Pmt Amt: \$130.00 Mail State: JAX Mail Carrier Route: FNMA PLS Client ID:  
 Bill Date: 03/29/2018 Mail Zip Code: Due Date: 09/01/2014

**Letters**

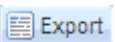
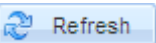
Generate Letter Resend Letter Display Letter Delete Letter Export

Start Dt: 07/24/2017 End Dt: 07/24/2018

Media	Date	No-Print Indicator	Letter	Version	Requestor	Description	Status	Y/E Adjustment	Report to IRS
	05/23/2018		DF001	040	CPI	PP 1-Time Verbal Fee AR180523S			
B - Bankruptcy	04/05/2018		BEGIN		MK1	CHAPTER 11 BANKRUPTCY S			
	12/29/2017	SP - Suppress Print	YE017	A00	***	STEVEN MICHAEL PARSONS	1 - Original Stmt		
T - Task Entry	08/31/2017		CLOSE		DLK	RQST LOSS DRFT \$ TO PAY MTGE S			

Page 1 of 1 Displaying 1 - 4 of 4 Rows per page: 100

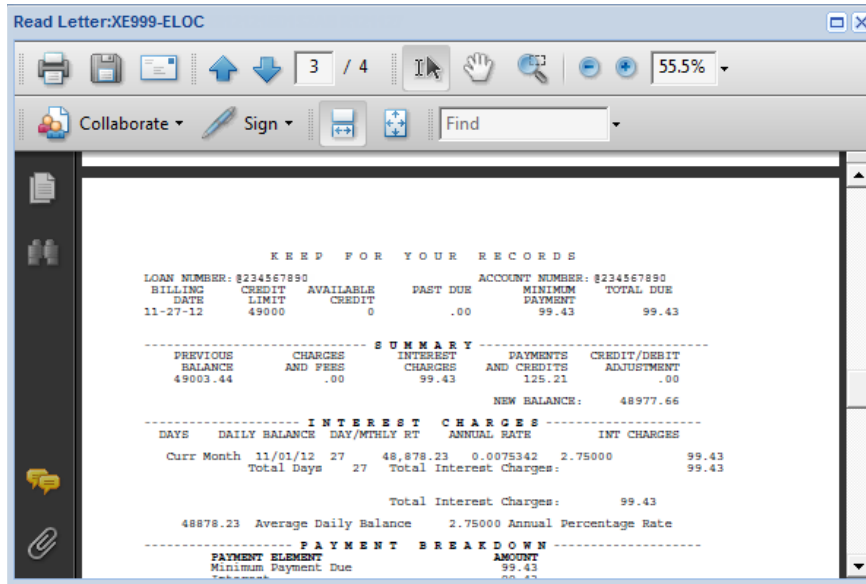
### Tips:

- The  button enables you to export the information from the grid to an Excel spreadsheet.
- Click the right side of any column header to change the view's sort.
- The  button restores the default values.



## Display a Letter

To view a letter, either double-click the letter or select the letter and click **Display Letter**.



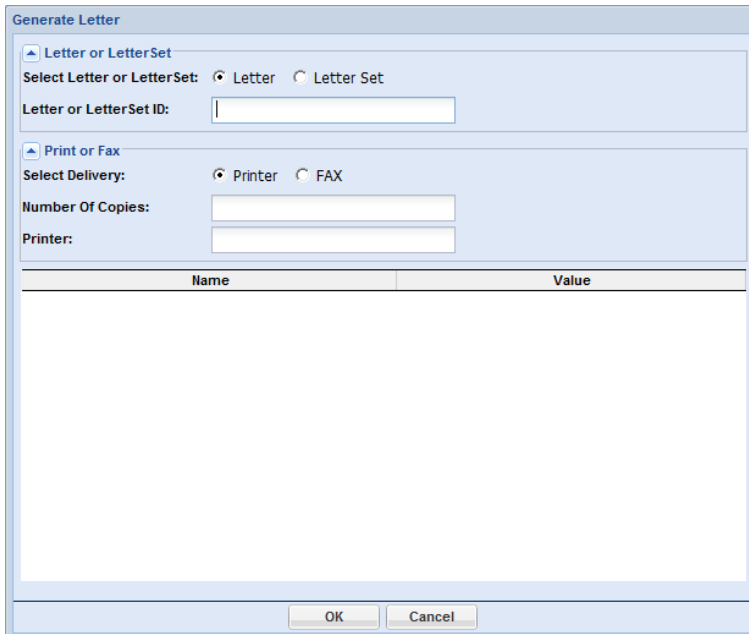
## Generate a Letter

---

- 1 View the letter log.
- 2 Click **Generate Letter**.  
The Generate Letter dialog box appears.
- 3 Enter the letter ID.
- 4 Enter any fields that are applicable for that letter.
- 5 Click **OK**.

Information about the letter or letter set that you generated appears at the top of the letter log.

The system engages the Letter Service (LetterService) Web service to pass information about the letter to OLLW. OLLW produces the letter or letter set.



Name	Value
------	-------

## Export the Letters Area

---

- 1 View Letters.
- 2 Click **Export**.  
The Export Letters dialog box appears.
- 3 Type a name for the export file and select the appropriate format.
- 4 Click **OK**.
- 5 Do the following, as necessary.
  - To preview the exported file, click **Open**.
  - To save the exported file, click **Save**.

## Delete a Letter

---

- 1 View the letter log.
- 2 Select a letter from the letter log.
- 3 Click **Delete Letter**.

The Delete Letter dialog box displays the message: **Are you sure you want to delete <letter id>?**

- 4 Click **Yes**.

The Letters area no longer displays information about the letter that you deleted. Web Direct uses the Letter Service (LetterService) Web service to pass information about the deleted letter to legacy MSP. legacy MSP removes the deleted letter from the OLLW letter log.

## Generate Letters to PDF

---

- 1 View the letter log.
- 2 Click **PDF**.  
The PDF Options window appears.
- 3 Type a name for the PDF file and select the appropriate rows and columns options.



The Rows to View> Page option generates transactions that appear on the page to PDF based on any filters applied. The Rows to View> All option generates all transactions to the PDF, regardless of any filters applied.

- 4 Click **OK**.
- 5 Do the following as necessary:
  - To preview the PDF file, click **Open**.
  - To save the PDF file, click **Save**.
- 6 Print, save, or close the PDF, as necessary.

## Resend a Letter

---

- 1 View the letter log.
- 2 Select a letter from the letter log.
- 3 Click **Resend Letter**.

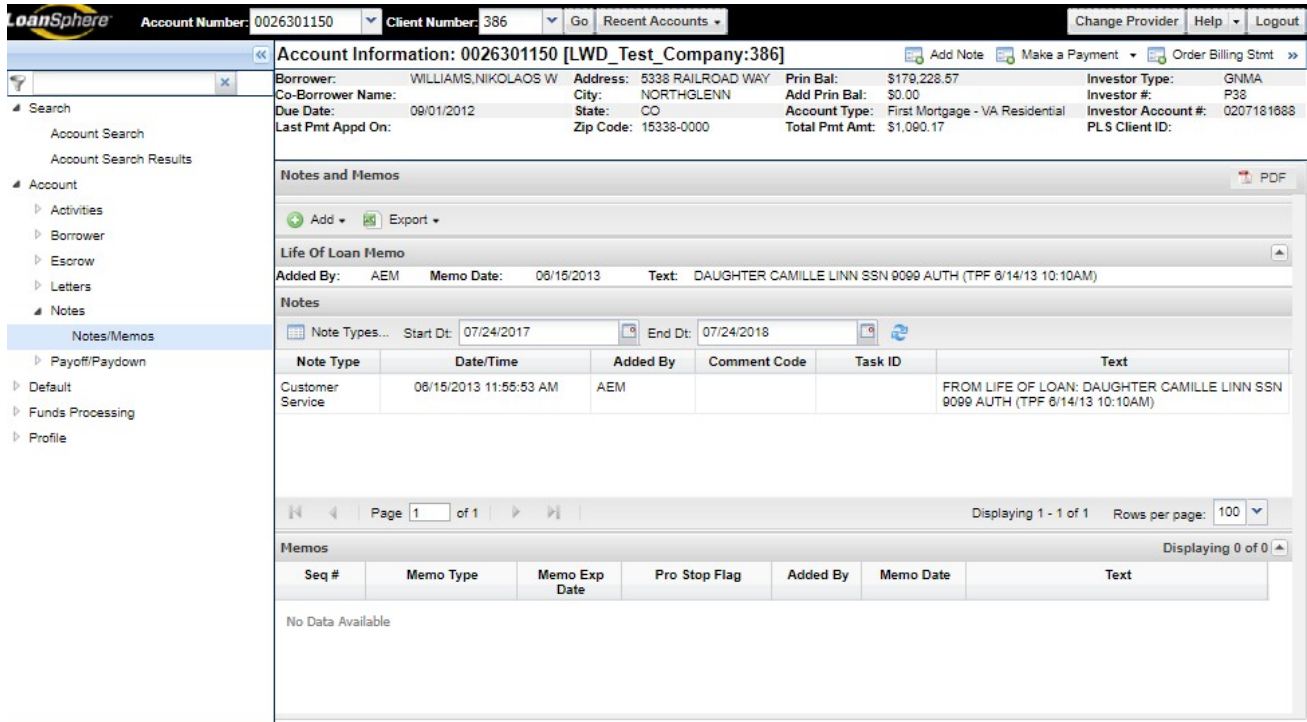
A confirmation message appears.

- 4 Click **Yes**.

A new line appears in the letter log with "Copy Of Letter" in the **No-Print Indicator** column.

## Notes and Memos

The Notes and Memos view displays all notes and memos on a loan.



**Account Information: 0026301150 [LWD\_Test\_Company:386]**

Borrower: WILLIAMS, NIKOLAOS W Address: 5338 RAILROAD WAY Prin Bal: \$179,228.57 Investor Type: GNMA  
 Co-Borrower Name: City: NORTHGLENN Add Prin Bal: \$0.00 Investor #: P38  
 Due Date: 08/01/2012 State: CO Account Type: First Mortgage - VA Residential Investor Account #: 0207181888  
 Last Pmt Appd On: Zip Code: 15338-0000 Total Pmt Amt: \$1,080.17 PLS Client ID:

**Notes and Memos**

Life Of Loan Memo  
 Added By: AEM Memo Date: 08/15/2013 Text: DAUGHTER CAMILLE LINN SSN 9099 AUTH (TPF 6/14/13 10:10AM)

**Notes**

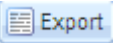
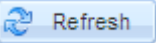
Note Type	Date/Time	Added By	Comment Code	Task ID	Text
Customer Service	08/15/2013 11:55:53 AM	AEM			FROM LIFE OF LOAN: DAUGHTER CAMILLE LINN SSN 9099 AUTH (TPF 6/14/13 10:10AM)

Page 1 of 1 Displaying 1 - 1 of 1 Rows per page: 100

**Memos**

Seq #	Memo Type	Memo Exp Date	Pro Stop Flag	Added By	Memo Date	Text
No Data Available						

### Tips:

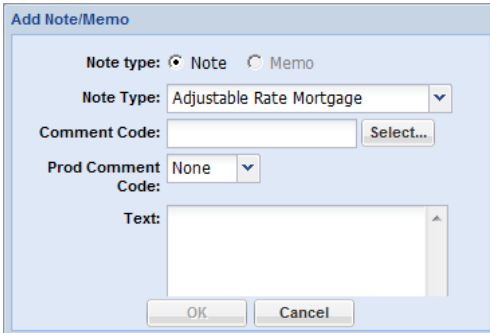
- The view defaults to the last 12 months of notes. To view additional notes or to view notes for a certain time frame, change the start and end dates.
- The  button enables you to export the information from the grid to an Excel spreadsheet.
- Click the right side of any column header to change the view's sort.
- The  button restores the default values.

## Add a Note

To add a note for any functional area on a loan:

- Do one of the following:
  - Access the Notes/Memo view and click **Add** in the Notes section of the Notes/Memos page.
  - Click **Add Note** at the top of the Account Information section.

The Add Note/Memo window displays.



- 2 Select the **Note** option.
- 3 Choose the **Note Type** you want to place on the loan.
- 4 For foreclosure and collection notes, you can enter the **Prod Comment Code**.
- 5 Select a **Comment Code** and/or type the free-form **Text** of the note.
- 6 Click **OK**.

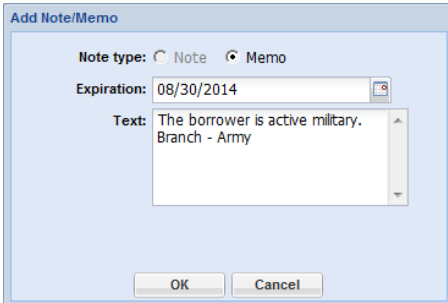
The note is available for viewing immediately.

## Add a Memo

### To add a memo:

- 1 Click **Add** in the Memos Life of Loan section of the Notes/Memos page.

The Add Note/Memo box appears with the Memo option selected.



- 2 Change the **Expiration** date, if applicable.
- 3 Type the **Text** of the memo.
- 4 Click **OK**.

The memo is available for viewing immediately.

## Payoff Express

Payoff Express, accessible from Account >> Payoff/Paydown in the navigation tree, enables you to request payoff statements, to view information about orders for payoff statements, and to view order attachments.

When you request a payoff statement, the system validates the loan number and determines whether the loan qualifies for a payoff statement based on client-defined rules. If the loan qualifies for a payoff statement, the system uses the Payoff Express service to pass requests for payoff information to the MSP system. MSP gathers payoff information from various MSP workstations and creates a payoff statement in Online LetterWriter. MSP sends the payoff statement to Web Direct where it is available to the recipient identified in the request.

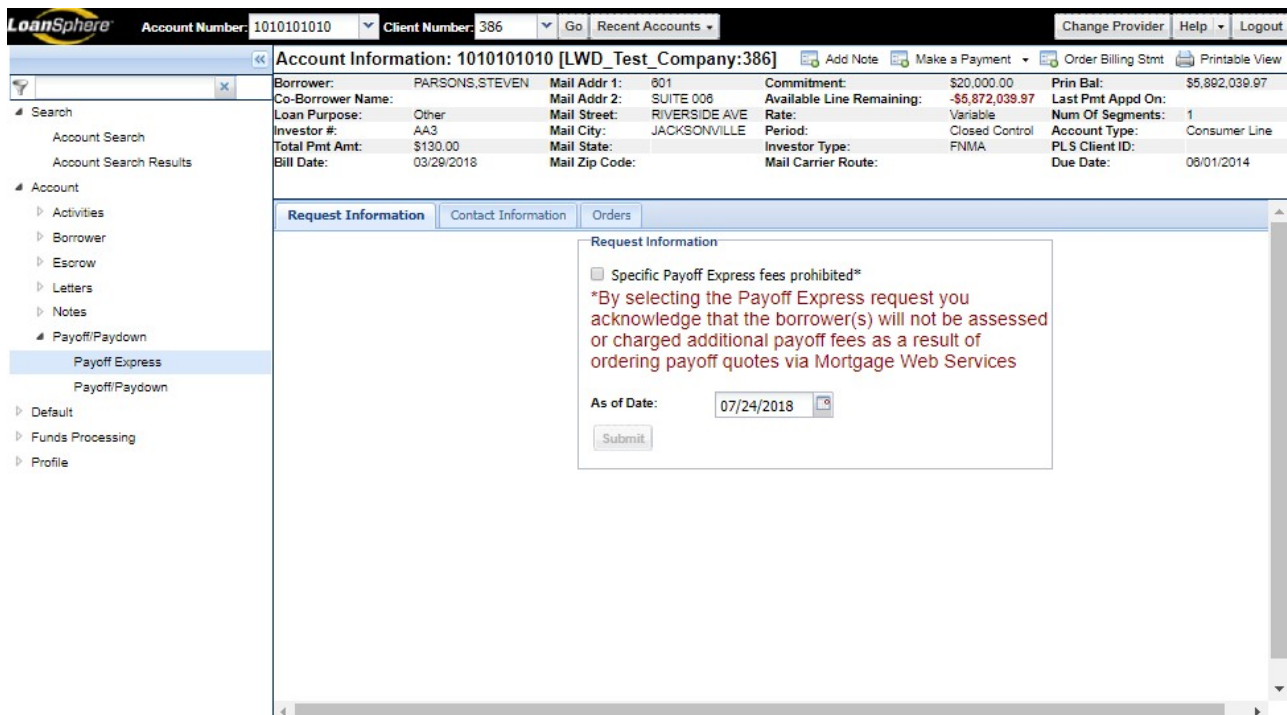
If the system cannot process the request, it displays messages about conditions that prevented it from completing the order.

Amended payoff statements are also available through Payoff Express. The system automatically provides amended payoff statements provided the original payoff quote was ordered after your company was installed on the appropriate enhancement and the original order generated a payoff statement through the Payoff Express service. To be eligible for automatic amended payoff statements your company must be installed on the appropriate enhancement.

You must have the appropriate privileges to use Payoff Express.

## Request Payoff Statements

- 1 Search for an account.
- 2 Click **Payoff Express** in the navigation tree under Account >> Payoff/Paydown.



The screenshot displays the LoanSphere web application interface. At the top, there are search fields for Account Number (1010101010) and Client Number (386), along with buttons for Go, Recent Accounts, Change Provider, Help, and Logout. Below this is a navigation tree on the left with options like Search, Account, Activities, Borrower, Escrow, Letters, Notes, Payoff/Paydown, Payoff Express (selected), Payoff/Paydown, Default, Funds Processing, and Profile. The main content area shows 'Account Information: 1010101010 [LWD\_Test\_Company:386]' with a table of loan details including Borrower, Co-Borrower Name, Mail Address, Commitment, Available Line Remaining, Rate, Period, Investor Type, and Due Date. Below the table, there are tabs for Request Information, Contact Information, and Orders. The 'Request Information' tab is active, showing a form with a checkbox for 'Specific Payoff Express fees prohibited\*', a warning message, and a date field set to 07/24/2018.

Account Information: 1010101010 [LWD_Test_Company:386]	
Borrower:	PARSONS,STEVEN
Co-Borrower Name:	PARSONS,STEVEN
Mail Addr 1:	801
Mail Addr 2:	SUITE 008
Mail Street:	RIVERSIDE AVE
Mail City:	JACKSONVILLE
Mail State:	
Mail Zip Code:	
Commitment:	\$20,000.00
Available Line Remaining:	-\$5,872,039.97
Rate:	Variable
Period:	Closed Control
Investor Type:	FNMA
Mail Carrier Route:	
Prin Bal:	\$5,892,039.97
Last Pmt Appd On:	
Num Of Segments:	1
Account Type:	Consumer Line
PLS Client ID:	
Due Date:	08/01/2014

**Request Information**

☐ Specific Payoff Express fees prohibited\*

\*By selecting the Payoff Express request you acknowledge that the borrower(s) will not be assessed or charged additional payoff fees as a result of ordering payoff quotes via Mortgage Web Services

As of Date: 07/24/2018

Submit

The Request Information tab appears by default. The Contact Information tab displays information from your user profile by default.

- 3 Select the Contact Information tab and verify that the information in the fields relates to the intended recipient of the payoff statement.



**Name** is not required, but if you use it, **Address**, **City**, **State**, **Zip Code**, and **Work Number** are required.

- 4 To print a printer-friendly version of the Contact Information tab, do the following:
  - At the top right of the page click **Printable View**.
  - At the Security Alert window select **Yes** and then select **OK**.  
The Web Direct Printable View page displays the contents of the Contact Information tab in a new window.
  - Print the page, as necessary.
- 5 Select the Request Information tab and complete the fields.



**Specific Payoff Express fees prohibited** and **As of Date** are required. **As of Date** displays today's date by default, but you can type a future date in MM/DD/YYYY format or select a future date from the calendar.

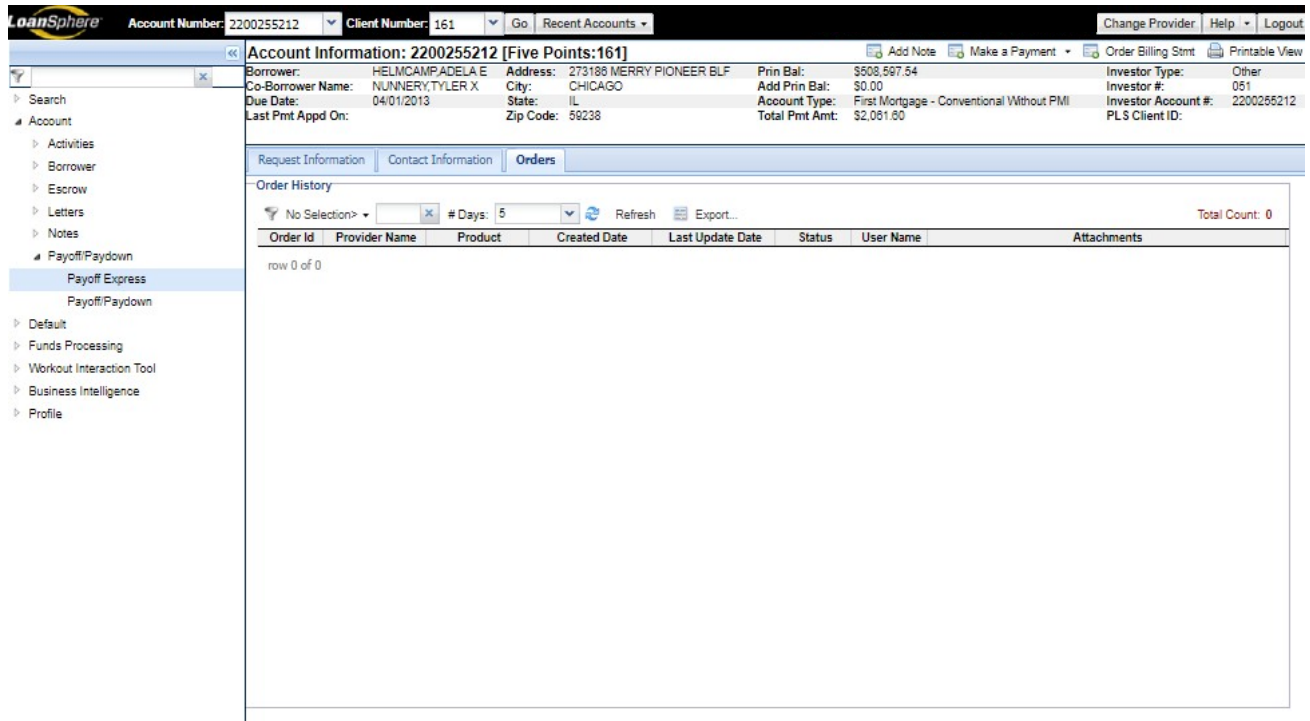
- 6 Click **Submit**.

When your order is successful, the Orders tab displays information about the order including the order ID, when the order was last updated, and provides order attachments. When the order is unsuccessful, the system displays messages about the order or about conditions that prevented the system from processing the order.

## View Order Status and Attachments

---

- 1 Search for an account.
- 2 Do one of the following:
  - Click **Make a Payment** in the navigation tree under Funds Processing >> Payment.
  - Click **Make a Payment** above the Account Information section.The Request Information tab is selected by default.
- 3 Select the Orders tab. The Order History page displays a list of orders placed in the last five days in descending order by order ID. **# of days** defaults to 5.
- 4 View the fields and do the following, as necessary.
  - To view the entire Order History page, hide the navigation tree.



**LoanSphere** Account Number: 2200255212 Client Number: 161 Go Recent Accounts Change Provider Help Logout

**Account Information: 2200255212 [Five Points:161]**

Borrower: HELMCAMPADELA E Address: 273186 MERRY PIONEER BLF Prin Bal: \$608,597.54 Investor Type: Other  
 Co-Borrower Name: NUNNERY, TYLER X City: CHICAGO Add Prin Bal: \$0.00 Investor #: 051  
 Due Date: 04/01/2013 State: IL Account Type: First Mortgage - Conventional Without PMI Investor Account #: 2200255212  
 Last Pmt Appd On: Zip Code: 59238 Total Pmt Amt: \$2,051.60 PLS Client ID:

Request Information Contact Information **Orders**

Order History

No Selection > # Days: 5 Refresh Export... Total Count: 0

Order Id	Provider Name	Product	Created Date	Last Update Date	Status	User Name	Attachments
row 0 of 0							

- To filter the list of orders, click **Filter < No Selection >** and make a selection from the drop-down list. In the adjacent unlabeled field, type a value corresponding with the filter criteria. For example, if you filter by order ID, in the unlabeled field, type the order ID number.
  - To filter for orders placed within a specific time frame, at **# of Days**, make a selection from the drop down list. **# of Days** automatically defaults to **5**.
  - To sort columns in ascending or descending order, click the column heading.
  - To return the page to its original layout and restore its contents, at the top of the Order History page, click **Refresh**.
- 5** To print a printer-friendly version of the Order History page, do the following:
- At the top right of the page, click **Printable View**.
  - At the Security Alert window click **Yes** and then click **OK**.  
 The Web Direct Printable View page displays the contents of the Order History page in a new window. Information that was not visible does not appear in the printable view. If you were viewing filtered order history, the printable view displays only the filtered order history that you were viewing. The printable view does not display items that you filtered out.
  - Print the page, as necessary.
- 6** To view an order attachment, under **Attachments**, click the link corresponding with the order ID.  
 The order attachment opens in a separate window.
- 7** To export the list of orders, click **Export**.

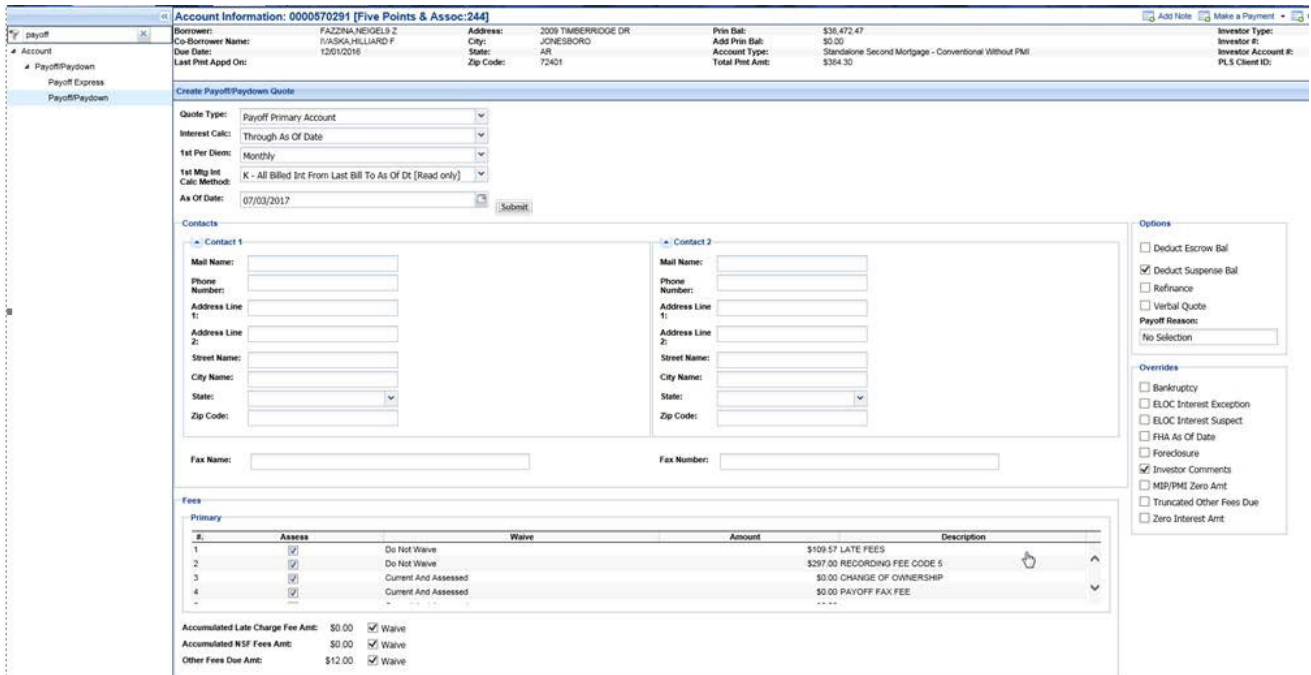


The exported file does not display attachments for the order(s).



## Payoff/Paydown

Payoff and Paydown enables users to create payoff and paydown quotes on primary mortgage loans, second (piggyback) mortgage loans, or a combined primary/piggyback loan and eligible ELOC loans. The generated quote will display statements using the Letters functionality in Web Direct, and it will display specific quote fields and overrides on one screen for updating. A quote summary will appear, and a printable summary will be provided. An authorized user can also apply overrides through Web Direct to create a quote.



**Account Information: 0000570291 [Five Points & Assoc:244]**

Borrower: FAZZONA, NEIGELD Z    Address: 2009 TIMBERIDGE DR    Prin Bal: \$38,472.47    Investor Type:    Add Note    Make a Payment

Co-Borrower Name: FAZZONA, WILLIARD F    City: JONESBORO    Add Prin Bal: \$0.00    Investor #:    Add Note    Make a Payment

Due Date: 12/01/2016    State: AL    Account Type: Standalone Second Mortgage - Conventional Without PMI    Investor Account #:    Add Note    Make a Payment

Last Print Appd On:    Zip Code: 72401    Total Prin Amt: \$384.30    PLS Client ID:    Add Note    Make a Payment

**Create Payoff/Paydown Quote**

Quote Type: Payoff Primary Account

Interest Calc: Through As Of Date

1st Per Diem: Monthly

1st Mtg Int Calc Method: K - All Billed Int From Last Bill To As Of Dt (Read only)

As Of Date: 07/03/2017

**Contacts**

**Contact 1**

Mail Name:    Phone Number:    Address Line 1:    Address Line 2:    Street Name:    City Name:    State:    Zip Code:    Fax Name:    Fax Number:

**Contact 2**

Mail Name:    Phone Number:    Address Line 1:    Address Line 2:    Street Name:    City Name:    State:    Zip Code:    Fax Name:    Fax Number:

**Fees**

#	Assess	Waive	Amount	Description
1	<input checked="" type="checkbox"/>	<input type="checkbox"/>	\$109.57	LATE FEES
2	<input checked="" type="checkbox"/>	<input type="checkbox"/>	\$297.00	RECORDING FEE CODE 5
3	<input checked="" type="checkbox"/>	<input type="checkbox"/>	\$0.00	CHANGE OF OWNERSHIP
4	<input checked="" type="checkbox"/>	<input type="checkbox"/>	\$0.00	PAYOFF FAX FEE

Accumulated Late Charge Fee Amt: \$0.00    ☒ Waive

Accumulated NSF Fees Amt: \$0.00    ☒ Waive

Other Fees Due Amt: \$12.00    ☒ Waive

**Options**

☐ Deduct Escrow Bal

☒ Deduct Suspense Bal

☐ Refinance

☐ Verbal Quote

Payoff Reason: No Selection

**Overrides**

☐ Bankruptcy

☐ ELOC Interest Exception

☐ ELOC Interest Suspect

☐ FHA As Of Date

☐ Foreclosure

☒ Investor Comments

☐ MBS/PMI Zero Amt

☐ Truncated Other Fees Due

☐ Zero Interest Amt

## Create Paydown Quotes on Primary Accounts

- 1 Click **Payoff/Paydown** in the navigation tree under Account >> Payoff/Paydown.  
The Create Payoff/Paydown Quote page appears.
- 2 In the **Quote Type** drop-down field, select **Paydown Primary Account**.
- 3 In the **Interest Calc** drop-down field, select a calculation option.
- 4 In the **1st Per Diem** drop-down field, select a calculation option.
- 5 In the **1st Mtg Int Calc Method** drop-down field, select a calculation method, as applicable.
- 6 In the **As Of Date** field, select an effective date for the paydown quote.
- 7 Update the options, contact information, and fees, as applicable.
- 8 In the Overrides panel, select the appropriate overrides, as applicable.
- 9 Click **Submit**.

The Quote Summary appears.

Quote Summary: @234567890 [Five Points: @00]

As Of Date:	06/16/2016
Per Diem Amt:	\$23.18
Total Principal Balance:	\$109,167.74
Total Interest Amt:	\$27,599.10
Pro Rata MIP/PMI Amt:	\$24,826.48
Escrow Advance Amt:	\$0.00
Escrow Balance:	\$0.00
Suspense Balance:	\$0.00
HUD Balance:	\$0.00
Rep Res Balance:	\$0.00
Restricted Escrow Balance:	\$0.00
Total Fees Amt:	\$790.00
Total Accumulated Late Charge Amt:	\$0.00
Total NSF Charge Fee Amt:	\$0.00
Total Other Fees Due Amt:	\$0.00
Total Penalty Interest Amt:	\$0.00
Total Flat Penalty Fee Amt:	\$0.00
Credit Life Orig Fee Rebate Amt:	\$0.00
Rec Corp Adv Balance:	\$0.00
Total Amt To Payoff:	\$162,383.32

Primary Rate Changes		
From Date	Rate	Interest Amount
10/01/2013	9.25%	\$18,513.00
08/01/2015	7.00%	\$636.81
09/01/2015	9.00%	\$818.76
10/01/2015	12.00%	\$3,275.04
01/01/2016	8.50%	\$773.27
02/01/2016	9.35%	\$850.60
03/01/2016	8.45%	\$768.72
04/01/2016	11.25%	\$1,023.45
05/01/2016	6.25%	\$568.58
06/01/2016	7.75%	\$370.87
06/17/2016		

Second Mortgage Rate Changes		
From Date	Rate	Interest Amount
row 0 of 0		

Generate Statement w/o Printing   Generate Statement   Printable Summary   Cancel

10 Do one of the following:

- To generate a quote statement, click **Generate Statement**.
- To generate a quote statement without printing, click **Generate Statement w/o Printing**.



If you do not have the appropriate security, you cannot use the **Generate Statement w/o Printing** function.

- To print a summary, click **Printable Summary**.

11 View the generated statement in the Letters view.

## Create Payoff Quotes on Primary Accounts

---

- 1 Click **Payoff/Paydown** in the navigation tree under Account >> Payoff/Paydown.  
The Create Payoff/Paydown Quote page appears.
- 2 In the Quote Type drop-down list, click **Payoff Primary Account**.
- 3 In the **Interest Calc** drop-down list, select a calculation option.
- 4 In the **1st Per Diem** drop-down field, select a calculation option.
- 5 In the **1st Mtg Int Calc Method** drop-down field, select a calculation method, as applicable.
- 6 In the **As Of Date** field, select an effective date for the payoff quote.
- 7 Update the options, contact information, and fees, as applicable.
- 8 In the Overrides panel, select the appropriate overrides, as applicable.
- 9 Click **Submit**.  
The Quote Summary appears.
- 10 Do one of the following:
  - To generate a quote statement, click **Generate Statement**.
  - To generate a quote statement without printing, click **Generate Statement w/o Printing**.



If you do not have the appropriate security, you cannot use the **Generate Statement w/o Printing** function.

- To print a summary, click **Printable Summary**.
- 11 View the generated statement in the Letters view.

## Create Payoff Quotes on Piggyback Accounts

---

- 1 Click **Payoff/Paydown** in the navigation tree under Account >> Payoff/Paydown.  
The Create Payoff/Paydown Quote page appears.
- 2 In the Quote Type drop-down list, click **Payoff Piggyback Account Only**.
- 3 In the **Interest Calc** drop-down list, select a calculation option.
- 4 In the **2nd Per Diem** drop-down field, select a calculation option.
- 5 In the **2nd Mtg Int Calc Method** drop-down field, select a calculation method, as applicable.
- 6 In the **As Of Date** field, select an effective date for the payoff quote.
- 7 Update the options, contact information, and fees, as applicable.
- 8 In the Overrides panel, select the appropriate overrides, as applicable.
- 9 Click **Submit**.  
The Quote Summary appears.
- 10 Do one of the following:
  - To generate a quote statement, click **Generate Statement**.
  - To generate a quote statement without printing, click **Generate Statement w/o Printing**.



If you do not have the appropriate security, you cannot use the **Generate Statement w/o Printing** function.

- To print a summary, click **Printable Summary**.
- 11 View the generated statement in the Letters view.

## Create Payoff Quotes on Primary and Piggyback Accounts

---

- 1 Click **Payoff/Paydown** in the navigation tree under Account >> Payoff/Paydown.  
The Create Payoff/Paydown Quote page appears.
- 2 In the Quote Type drop-down list, click **Payoff Both Primary and Piggyback**.
- 3 In the **Interest Calc** drop-down list, select a calculation option.
- 4 In the **1st Per Diem** and **2nd Per Diem** drop-down fields, select calculation options.
- 5 In the **1st Mtg Int Calc Method** and **2nd Mtg Int Calc Method** drop-down fields, select calculation methods, as applicable.
- 6 In the **As Of Date** field, select an effective date for the payoff quote.
- 7 Update the options, contact information, and fees, as applicable.
- 8 In the Overrides panel, select the appropriate overrides, as applicable.
- 9 Click **Submit**.  
The Quote Summary appears.
- 10 Do one of the following:
  - To generate a quote statement, click **Generate Statement**.

- To generate a quote statement without printing, click **Generate Statement w/o Printing**.



If you do not have the appropriate security, you cannot use the **Generate Statement w/o Printing** function.

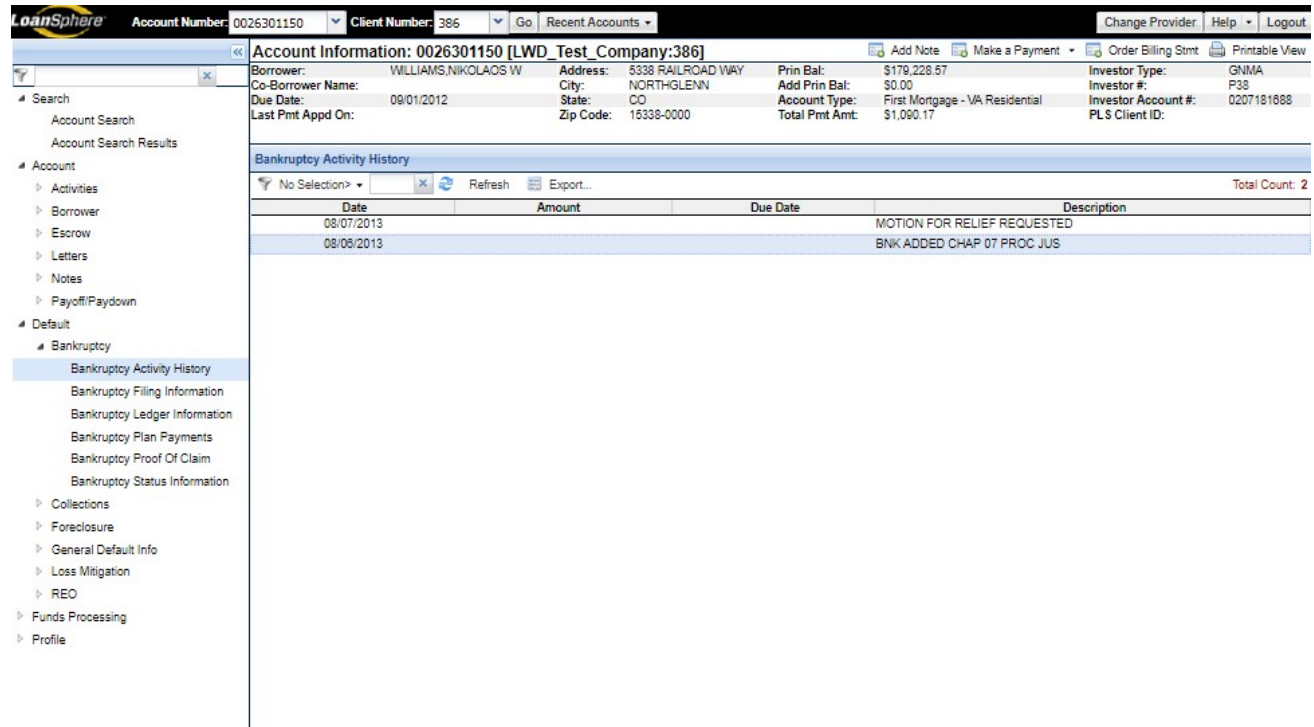
- To print a summary, click **Printable Summary**.

**11** View the generated statement in the Letters view.

## Default

### Bankruptcy Activity History

The Bankruptcy Activity History view displays the bankruptcy history activity, including system generated data as well as manual entries by loan processors.

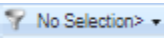
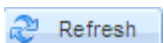


The screenshot shows the LoanSphere interface for Account Number 0026301150 and Client Number 386. The main section displays the Bankruptcy Activity History for LWD\_Test\_Company:386. The history table shows two entries:

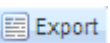
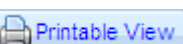
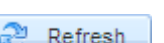
Date	Amount	Due Date	Description
08/07/2013			MOTION FOR RELIEF REQUESTED
08/08/2013			BNK ADDED CHAP 07 PROC JUS

The interface also includes a left sidebar with navigation options like Search, Account, and Bankruptcy, and a top header with account details and action buttons like Add Note, Make a Payment, and Order Billing Stmt.

To filter only the information you want to view:

- 1 Click  and choose the field you want to filter.
- 2 Click  and all other transactions are filtered out of the view.

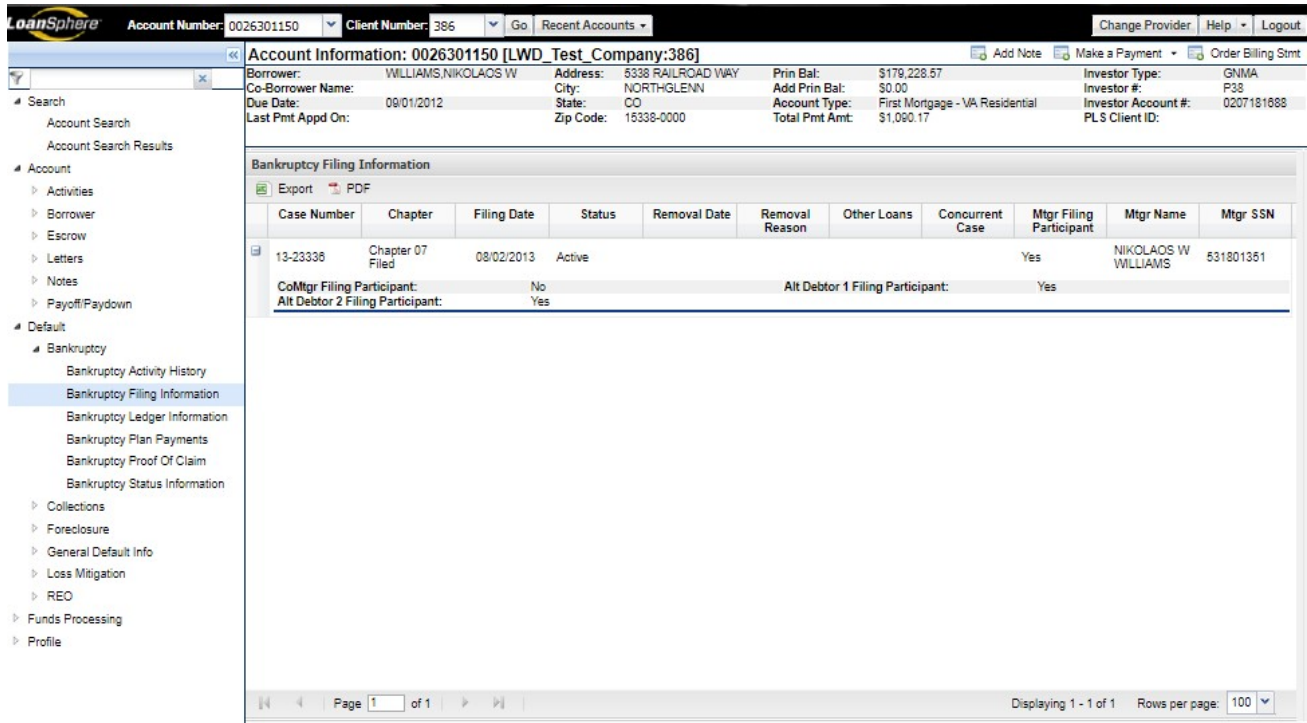
#### Tips:

- The  button enables you to export the information from the grid to an Excel spreadsheet.
- The  feature enables you to print the view in its entirety in a user-friendly manner.
- Click the right side of any column header to change the view's sort.
- The  button restores the default values.

## Bankruptcy Filing Information

The Bankruptcy Filing Information view enables you to view a history of bankruptcy filing information for a loan. You can view, export, and generate a PDF of bankruptcy status filing information.

You must have the appropriate privileges and permissions to access the Bankruptcy Filing Information view.



The screenshot shows the LoanSphere interface for Account Number 0026301150 and Client Number 386. The main section displays 'Bankruptcy Filing Information' for Case Number 13-23336, Chapter 07, Filed 08/02/2013, with a status of 'Active'. The table includes columns for Case Number, Chapter, Filing Date, Status, Removal Date, Removal Reason, Other Loans, Concurrent Case, Mtgr Filing Participant, Mtgr Name, and Mtgr SSN. The Mtgr Name is NIKOLAOS W WILLIAMS and the Mtgr SSN is 531801351. Below the table, there are checkboxes for 'CoMtgr Filing Participant' (No) and 'Alt Debtor 1 Filing Participant' (Yes).

### Tips:

- Click the right side of any column header to change the view's sort.
- To view additional information for each transaction, click the plus (+) sign to the left of the transaction.

## Export Bankruptcy Filing Information

- 1 Open the Bankruptcy Filing Information page for a loan.
- 2 Click **Export**.  
The Export dialog box displays.
- 3 Type a name for the export file and select the appropriate format.
- 4 Click **OK**.
- 5 Do the following, as necessary.
  - To preview the exported file, click **Open**.
  - To save the exported file, click **Save**.

Web Direct saves or displays the exported file with the bankruptcy filing information.



## Generate Bankruptcy Filing Information to PDF

---

- 1 Open the Bankruptcy Filing Information page for a loan.
- 2 Click **PDF**.  
The File Download dialog box appears.
- 3 Do one of the following:
  - To preview the PDF file, click **Open**.
  - To save the PDF file, click **Save**.
- 4 Print, save, or close the PDF, as necessary.

## Bankruptcy Ledger Information

---

Bankruptcy Ledger Information is available if you are installed on IP 2101. This view is accessible from Views on the navigation tree under Default >> Bankruptcy. It enables you to view and export bankruptcy ledger information.



Bankruptcy Ledger add, update, and delete functionality is not yet available.

---

Use the Bankruptcy Ledger Information view to track and print monetary activity on accounts that are active in the Bankruptcy Workstation. This view displays data from the BNKX screen, including the ADDP, COMM and FILI work windows, and enables you to provide an account of the bankruptcy monetary activity to outside parties who are involved with the account's bankruptcy.

You must have the appropriate privileges and permission to view bankruptcy ledger information. If you do not have the appropriate privileges and permissions, Bankruptcy Ledger Information is not available to you.

**Account Information: @234567890 [Five Points: @00]** [Add Note](#) [Make a Payment](#) [Order Billing Stmt](#)

Borrower: @ADAMS, ANDY A Address: @12345 MAIN ST Prin Bal: \$109,167.74 Investor Type: FNMA  
 Co-Borrower Name: City: ANYTOWN Add Prin Bal: \$0.00 Investor #: 123  
 Due Date: 11/01/2013 State: FL Account Type: First Mortgage - Conventional With PMI Investor Account #:   
 Last Pmt Appd On: Zip Code: 12345 Total Pmt Amt: \$115,583.57 PLS Client ID:

**Bankruptcy Ledger Information** [PDF](#)

**Filing Information**

Bankruptcy Chapter Type:	Chapter 07 Filed	Bankruptcy Case Number:	06-42140	Bankruptcy Filing Date:	11/01/2012	Bankruptcy Debtor Code:	AdditionalBorrower1
Bankruptcy Debtor Name 1:	DON LAST	Bankruptcy Debtor Name 2:	DON LAST2	First Post Petition Due Date:	02/01/2016	Current Post Petition Due Date:	06/01/2014
Post Petition Payment Amount:	\$115,583.57						

**Additional Post Petition Amounts Due**

Late Charges Fee Amount:	\$34.00	Insufficient Funds Fee Amount:	\$238.00	Other Items 1 Description:	TAO DESC	Other Items 1 Fee Amount:	\$100.00
Other Items 2 Description:	DON DEDUCT	Other Items 2 Fee Amount:	\$250.00	Debtor Suspense Amount:	\$410.00	Deduct Debtor Suspense Code:	Y

**Comments** [Export](#)

Comment Type	Comment Line 1 Description	Comment Line 2 Description	Comment Line 3 Description
PostPetition	APPLES	ORANGES	PEARS
PrePetition	JACKSONVILLE	FORT MEYERS	MIAMI FOR TESTING
PostPetitionPlan1	COMMENT FOR 1	DONS LINE 2 FOR TESTING	DONS LINE 3 FOR TESTING
PostPetitionPlan2	GO TO THE BANKRUPTCY COURT TODAY	THIS MORTGAGOR IS BAD	LINE 3 OF THE "2" FOR TESTING

**Ledger Information** [Export](#)

History Entry Source	Ledger Date	Received Amount	Payment Due Date	Activity Description	History Type	Payment Effective Date	Check Date	Check Number	Applied Amount	Post Petition Payment Due Amount	New Suspense Balance
ManuallyAddcc	05/31/2016			5	Trustee	02/01/2016					
ManuallyAddcc	05/01/2016	\$400.50	03/01/2016	DONS DESC FOR ADD LEDGER FRIDAY	PostPetitionPla	02/01/2016	12/12/2015	2	\$3,000.00		
ManuallyAddcc	04/20/2016	\$1,000.00	04/21/2016	PAYMENT	PostPetition						
ModifiedSystem	06/08/2015	\$150.00	03/01/2016	POST-PETITION FEES	PostPetition	07/01/2015	01/01/2012	544	\$50.00	\$444.22	\$888.32
OutsideHostSy	07/02/2014	\$1,139.58		TO DEBTOR SUSPENSE	PostPetition				\$1,139.58		\$4,858.32
OutsideHostSy	05/23/2014	\$1,139.58		TO DEBTOR SUSPENSE	PostPetition				\$1,139.58		\$3,718.74

Page 1 of 1 Displaying 1 - 25 of 25 Rows per page: 100

To filter only the information you want to view:

- 1 Click [No Selection](#) and choose the field you want to filter.
- 2 Click [Refresh](#) and all other transactions are filtered out of the view.

### Tips:

- The [Printable View](#) feature enables you to print the view in its entirety in a user-friendly manner.
- Click the right side of any column header to change the view's sort.
- To view additional information for each transaction, click the plus (+) sign to the left of the transaction.
- The [Refresh](#) button restores the default values.

## Export Bankruptcy Ledger Comments

- 1 Open the Bankruptcy Ledger Information view.
- 2 In the Comments section, click **Export**.

- 3 Type a name for the export file and select the appropriate format.
- 4 Click **OK**.
- 5 Do the following, as necessary.
  - To preview the exported file, click **Open**.
  - To save the exported file, click **Save**.

### Export Bankruptcy Ledger Information

---

- 1 Open the Bankruptcy Ledger Information view.
- 2 In the Ledger Information section, click **Export**.
- 3 Type a name for the export file and select the appropriate format.
- 4 Click **OK**.
- 5 Do the following, as necessary.
  - To preview the exported file, click **Open**.
  - To save the exported file, click **Save**.

### Generate Bankruptcy Ledger Information

---

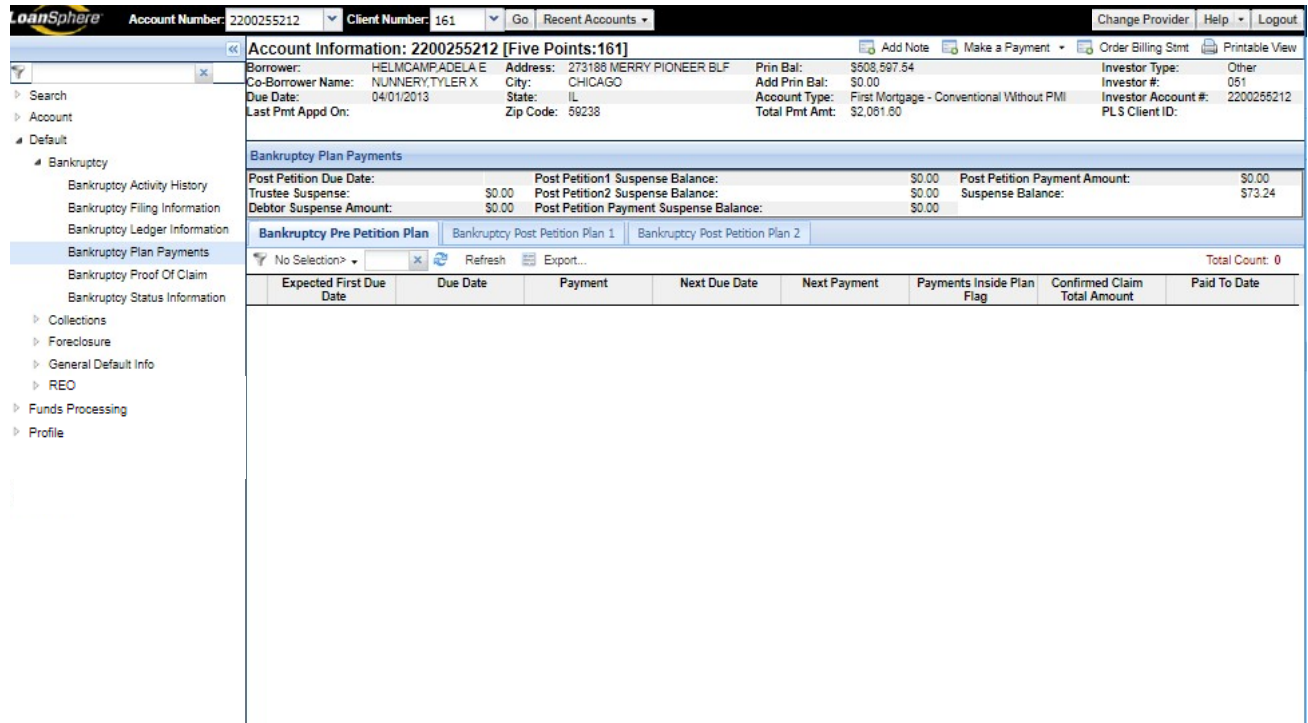
- 1 View Bankruptcy Status Information.
- 2 At the top-right corner of the page, click **PDF**.

The PDF Options dialog box appears.
- 3 Type a name for the generated PDF file and select desired rows and columns to view.
- 4 Click **OK**.

The File Download dialog box appears.
- 5 Do the following, as necessary:
  - To preview the PDF file, click **Open**.
  - To save the PDF file, click **Save**.
- 6 Print, save, or close the PDF, as necessary.

## Bankruptcy Plan Payments

The Bankruptcy Plan Payments view displays bankruptcy payment information that has been segregated by pre-petition, post petition plan 1, and post petition plan 2 payment activities.



**LoanSphere** Account Number: 2200255212 Client Number: 161 Go Recent Accounts

Change Provider Help Logout

Account Information: 2200255212 [Five Points:161]

Add Note Make a Payment Order Billing Stmt Printable View

Borrower: HELMCAMPADELA E Address: 273188 MERRY PIONEER BLF Prin Bal: \$508,597.54 Investor Type: Other  
 Co-Borrower Name: NUNNERY TYLER X City: CHICAGO Add Prin Bal: \$0.00 Investor #: 051  
 Due Date: 04/01/2013 State: IL Account Type: First Mortgage - Conventional Without PMI Investor Account #: 2200255212  
 Last Pmt Appd On: Zip Code: 59238 Total Pmt Amt: \$2,061.60 PLS Client ID:

**Bankruptcy Plan Payments**

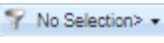
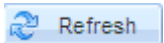
Post Petition Due Date: Post Petition1 Suspense Balance: \$0.00 Post Petition Payment Amount: \$0.00  
 Trustee Suspense: \$0.00 Post Petition2 Suspense Balance: \$0.00 Suspense Balance: \$73.24  
 Debtor Suspense Amount: \$0.00 Post Petition Payment Suspense Balance: \$0.00

**Bankruptcy Pre Petition Plan** Bankruptcy Post Petition Plan 1 Bankruptcy Post Petition Plan 2

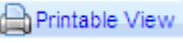
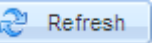
No Selection Refresh Export... Total Count: 0

Expected First Due Date	Due Date	Payment	Next Due Date	Next Payment	Payments Inside Plan Flag	Confirmed Claim Total Amount	Paid To Date
-------------------------	----------	---------	---------------	--------------	---------------------------	------------------------------	--------------

To filter only the information you want to view:

- 7 Click  and choose the field you want to filter.
- 8 Click  and all other transactions are filtered out of the view.

### Tips:

- The  feature enables you to print the view in its entirety in a user-friendly manner.
- Click the right side of any column header to change the view's sort.
- To view additional information for each transaction, click the plus (+) sign to the left of the transaction.
- The  button restores the default values.

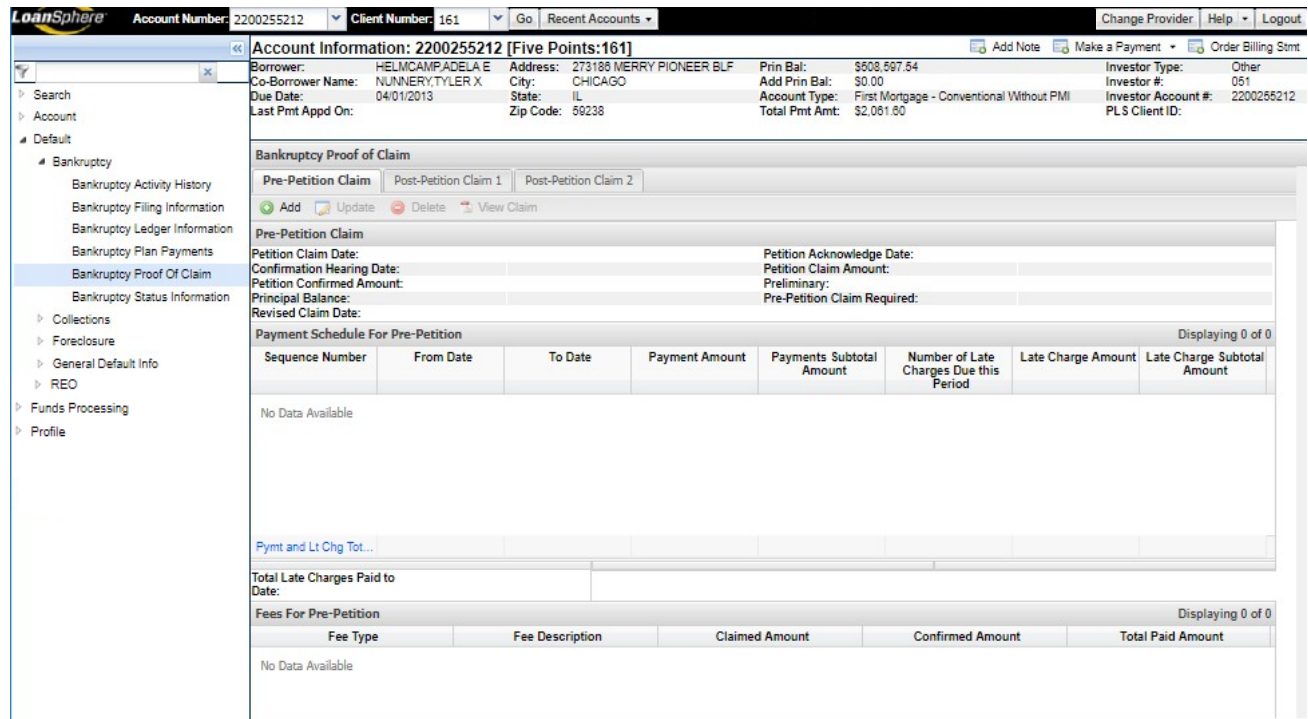
## Bankruptcy Proof of Claim

The Bankruptcy Proof of Claim view enables you to view, add, update, delete, and print bankruptcy proof of claim data on the following tabs:

- Pre-Petition Claim
- Post-Petition Claim 1
- Post-Petition Claim 2

Each tab includes the following sections with the related pre-petition or post-petition data:

- Payment Schedule For Pre/Post-Petition
- Fees For Pre/Post-Petition



**LoanSphere** Account Number: 2200255212 Client Number: 161 Go Recent Accounts Change Provider Help Logout

**Account Information: 2200255212 [Five Points:161]** Add Note Make a Payment Order Billing Stmt

Borrower: HELMCAMP, ADELA E Address: 273186 MERRY PIONEER BLF Prin Bal: \$608,597.54 Investor Type: Other  
 Co-Borrower Name: NUNNERY, TYLER X City: CHICAGO Add Prin Bal: \$0.00 Investor #: 051  
 Due Date: 04/01/2013 State: IL Account Type: First Mortgage - Conventional Without PMI Investor Account #: 2200255212  
 Last Pmt Appt On: Zip Code: 59238 Total Pmt Amt: \$2,081.50 PLS Client ID:

**Bankruptcy Proof of Claim**

Pre-Petition Claim Post-Petition Claim 1 Post-Petition Claim 2

Add Update Delete View Claim

**Pre-Petition Claim**

Petition Claim Date: Petition Acknowledge Date:  
 Confirmation Hearing Date: Petition Claim Amount:  
 Petition Confirmed Amount: Preliminary:  
 Principal Balance: Pre-Petition Claim Required:  
 Revised Claim Date:

**Payment Schedule For Pre-Petition** Displaying 0 of 0

Sequence Number	From Date	To Date	Payment Amount	Payments Subtotal Amount	Number of Late Charges Due this Period	Late Charge Amount	Late Charge Subtotal Amount
No Data Available							

Fyrm and Lt Chg Tot...

Total Late Charges Paid to Date:

**Fees For Pre-Petition** Displaying 0 of 0

Fee Type	Fee Description	Claimed Amount	Confirmed Amount	Total Paid Amount
No Data Available				

## Add Bankruptcy Proof of Claim

- 1 Open the Bankruptcy Proof of Claim page for a loan.
- 2 Click **Add** at the top of the tab.



If you do not have the appropriate privileges and permissions to add bankruptcy proof of claim information, the **Add** button is disabled.

The Add Proof of Claim window appears.

- 3 Complete the fields.
- 4 Click **OK** to save the changes.

The bankruptcy proof of claim information is saved and it appears on the appropriate tab of the Bankruptcy Proof of Claim window.

## Update Bankruptcy Proof of Claim

---

- 1 Open the Bankruptcy Proof of Claim page for a loan.
- 2 Click **Update**.



If you do not have the appropriate privileges and permissions to update bankruptcy proof of claim data, the **Update** function is not available.

The Update Proof of Claim window appears.

- 3 Complete the fields.
- 4 Do one of the following:
  - Click **OK** to save the changes.  
The updated bankruptcy proof of claim data is saved and it appears in the Bankruptcy Proof of Claim window.
  - Click **Reset** to clear information in the Add Proof of Claim window.  
The fields in the Add Proof of Claim window are reset to the values that previously existed in the fields before any updates were made. You can choose to update information in the Add Proof of Claim fields, if desired.

## Delete Bankruptcy Proof of Claim

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- 1 Open the Bankruptcy Proof of Claim page for a loan.
- 2 Click **Delete** at the top of the tab.



If you do not have the appropriate privileges and permissions to delete bankruptcy proof of claim information, the **Delete** button is disabled.

The Delete dialog box displays the message: **Are you sure you want to delete the item?**

- 3 Click **OK**.

The selected Bankruptcy Proof of Claim tab no longer displays the bankruptcy pre-petition or post-petition information that you deleted.

## Bankruptcy Status Information

The Bankruptcy Status Information view enables you to view bankruptcy status information. You can use this view to add, view, update, complete, delete, and reactivate bankruptcy status for an account. You can also generate a PDF file of bankruptcy status information.

You must have the appropriate privileges and permissions to access the Bankruptcy Status Information view.

Account Information: @234567890 [Five Points: @00] Add Note Make a Payment Order Billing Stmt

Borrower:	ADAMS, ANDREW	Address:	@12345 MAIN ST	Prin Bal:	\$109,167.74	Investor Type:	FNMA
Co-Borrower Name:		City:	ANYTOWN	Add Prin Bal:	\$0.00	Investor #:	123
Due Date:	11-01-2013	State:	FL	Account Type:	First Mortgage - Conventional With PMI	Investor Account #:	@234567890
Last Pmt Appd On:	07-25-2013	Zip Code:	12345	Total Pmt Amt:	\$1,139.58	Private Label:	

**Bankruptcy Status Information** PDF

Add Update Complete Reactivate Delete

Status:	Active	Proof of Claim Filing Date:	12-11-2006	Mortgage Co. Attorney:		Asset Case:	No
Chapter:	Chapter13Filed	Confirmation Hearing Date:	05-02-2007	Debtor Attorney:	DAGASANDBE	Stay Lift:	No
Case Number:	06-42140	Notice Received Date:	11-08-2006	Trustee:	TRGATOWNSO	Payments Inside:	No
Bankruptcy Court:	CTGA10/S	Creditor Meeting Date:		Processor ID:	DKK	Repay Term:	024
Filing Date:	11-01-2006	Template:	310	Region:	07		

**Motion For Relief**

MFR Request Date:	07-01-2014	MFR Filed Date:	07-01-2014	MFR Hearing Date:	07-10-2014	MFR Granted Date:	
MFR Request Follow-up Date:	07-17-2014	MFR Filed Follow-up Date:	07-18-2014	MFR Hearing Follow-up Date:	07-25-2014	MFR Denied Date:	
MFR Request Completed Date:		MFR Filed Completed Date:		MFR Hearing Completed Date:	07-25-2014	Other Date:	
Disposition:	0123456789	Removal Reason:	99	Removal Description:	LOAN SOLD TO EMC		

## Add Bankruptcy Status Information

- 1 Open the Bankruptcy Status Information page for a loan.
- 2 Click **Add**.

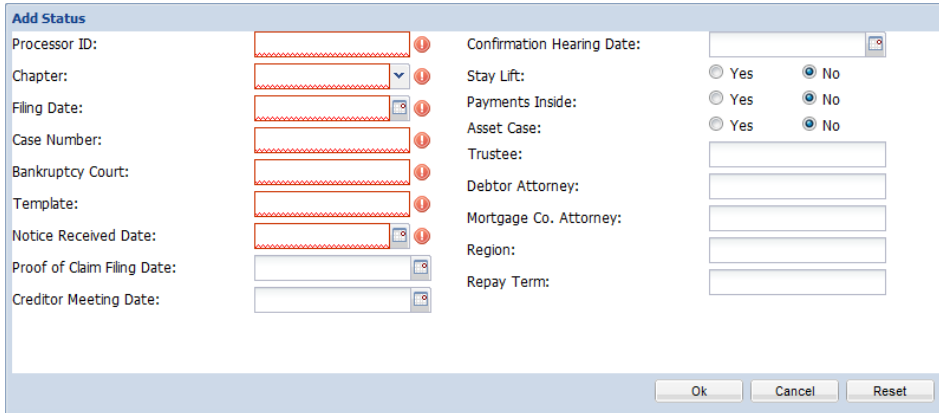


If the loan is already active in bankruptcy, the **Add** button is disabled.

If you do not have the appropriate privileges and permissions to add bankruptcy status information, the **Add** function is not available.

The Add Status window appears.





- 3 Add information for the required fields using the Bankruptcy Status Information Field Descriptions topic as a reference.
- 4 Add information for the remaining optional fields, as desired.
- 5 Do one of the following:
  - Click **OK** to save the changes.  
The bankruptcy status information is saved and it appears in the Bankruptcy Status Information window.
  - Click **Reset** to clear information in the Add Status window.  
The Add Status fields are cleared and not saved. You can choose to enter new information in the Add Status fields.

## Update Bankruptcy Status Information

- 1 Open the Bankruptcy Status Information page for a loan.
- 2 Click **Update**.



If you do not have the appropriate privileges and permissions to update bankruptcy status information, the **Update** function is not available.

The Update Status window appears.

**Update Status**

Change Template Override Flag:	<input type="radio"/> Yes <input checked="" type="radio"/> No	Region:	07
Processor ID:	DKK	Repay Term:	024
Chapter:	Chapter13Filed	MFR Request Date:	07-01-2014
Filing Date:	11-01-2006	MFR Filed Date:	07-01-2014
Case Number:	06-42140	MFR Hearing Date:	07-10-2014
Bankruptcy Court:	CTGA10/5	MFR Granted Date:	
Template:	310	MFR Denied Date:	
Notice Received Date:	11-08-2006	Other Date:	
Proof of Claim Filing Date:	12-11-2006	MFR Request Follow-up Date:	07-17-2014
Creditor Meeting Date:		MFR Filed Follow-up Date:	07-18-2014
Confirmation Hearing Date:	05-02-2007	MFR Hearing Follow-up Date:	07-25-2014
Stay Lift:	<input type="radio"/> Yes <input checked="" type="radio"/> No	MFR Request Completed Date:	
Payments Inside:	<input type="radio"/> Yes <input checked="" type="radio"/> No	MFR Filed Completed Date:	
Asset Case:	<input type="radio"/> Yes <input checked="" type="radio"/> No	MFR Hearing Completed Date:	07-25-2014
Trustee:	TRGATOWNSO	Disposition:	0123456789
Debtor Attorney:	DAGASANDBE	Removal Reason:	99
Mortgage Co. Attorney:			

Ok Cancel Reset

- 3 Update the fields.
- 4 Do one of the following:
  - Click **OK** to save the changes.  
The updated bankruptcy status information is saved and it appears in the Bankruptcy Status Information window.
  - Click **Reset** to clear information in the Update Status window.  
The fields in the Update Status window are reset to the values that previously existed in the fields before any updates were made. You can choose to update information in the Update Status fields, if desired.

## Delete Bankruptcy Status Information

- 1 Open the Bankruptcy Status Information page for a loan.
- 2 Click **Delete**.



If you do not have the appropriate privileges and permissions to delete bankruptcy status information, the **Delete** function is not available.

The Delete Status dialog box displays the message: **Are you sure you want to delete the item?**

- 3 Click **OK**.  
The dialog box closes and the Bankruptcy Status Information area no longer displays the bankruptcy status information.

## Reactivate Bankruptcy Status Information

- 1 Open the Bankruptcy Status Information page for a loan.
- 2 If the bankruptcy status equals Completed or Deleted, click **Reactivate**.



If you do not have the appropriate privileges and permissions to reactivate bankruptcy status information, the **Reactivate** function is not available.

The message **Are you sure you want to reactivate this item?** appears.

- 3 Click **OK**.

A confirmation message appears confirming that the reactivation was successful.

## Complete a Bankruptcy Status

- 1 Search for a loan.
- 2 Click **Bankruptcy Status Information** in the navigation tree under Default >> Bankruptcy.



If you do not have the appropriate privileges and permissions to view bankruptcy status information, the Bankruptcy Status Information view is not available.

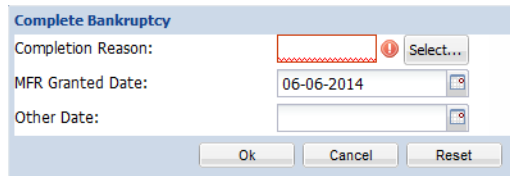
The Bankruptcy Status Information page displays the Bankruptcy Status Information area.

- 3 Click **Complete**.



If you do not have the appropriate privileges and permissions to complete bankruptcy status information, the **Complete** function is not available.

The Complete Bankruptcy window appears.



The screenshot shows a 'Complete Bankruptcy' dialog box. It contains three input fields: 'Completion Reason:' with a dropdown menu showing 'Select...', 'MFR Granted Date:' with a date picker showing '06-06-2014', and 'Other Date:' with a date picker. At the bottom are three buttons: 'Ok', 'Cancel', and 'Reset'.

- 4 Complete the fields.
- 5 Do one of the following:
  - Click **OK** to save the changes.  
A confirmation window appears and the loan information is removed from the Bankruptcy Status Information window.
  - Click **Reset** to clear information in the Complete Bankruptcy window.  
The Complete Bankruptcy fields are cleared and not saved. You can choose to enter new information in the Complete Bankruptcy fields.

## Generate Bankruptcy Status Information to PDF

- 1 Search for a loan.
- 2 Click **Bankruptcy Status Information** in the navigation tree under Default >> Bankruptcy.



If you do not have the appropriate privileges and permissions to view bankruptcy status information, the Bankruptcy Status Information view is not available.

The Bankruptcy Status Information page displays the Bankruptcy Status Information area.

### 3 Click **PDF**.

The File Download dialog box appears.

### 4 Do one of the following:

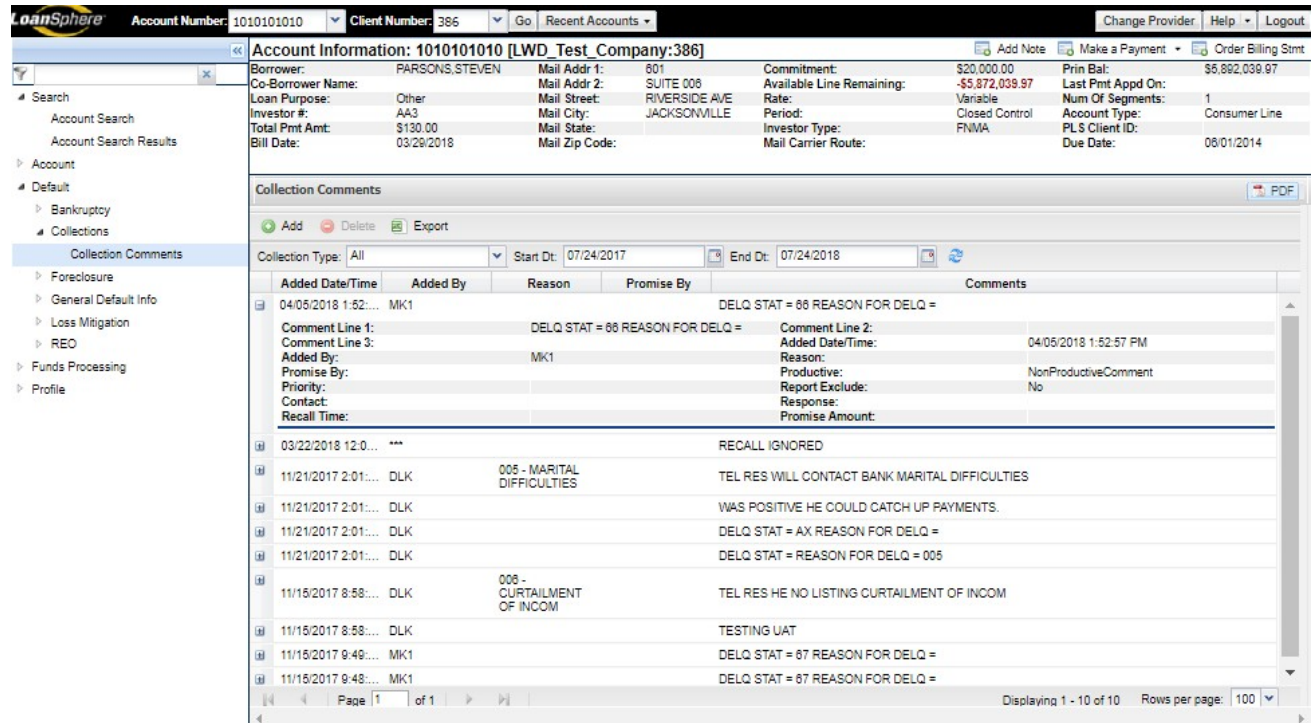
- To preview the PDF file, click **Open**.
- To save the PDF file, click **Save**.

### 5 Print, save, or close the PDF, as necessary.

## Collection Comments

The Collection Comments view enables you to view, add, export, delete and generate to PDF collection comments. You have the ability to size, sort, filter, columns from view. The columns display in the view by default and have the following features:

- Ability to size column
- Ability to sort (ascending/descending)
- Ability to filter column values
- Ability to add and remove column from view



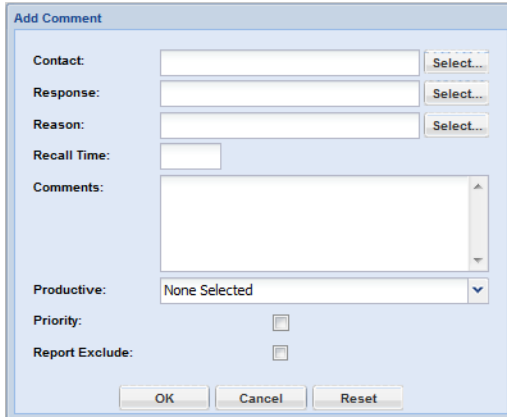
The screenshot shows the LoanSphere interface for Account Number 1010101010 and Client Number 386. The 'Collection Comments' section is active, displaying a table of comments. The table has columns: Added Date/Time, Added By, Reason, Promise By, and Comments. The first comment is dated 04/05/2018 1:52:57 PM, added by MK1, with the reason 'DELO STAT = 66 REASON FOR DELQ ='. The second comment is dated 03/22/2018 12:00:00 PM, added by DLK, with the reason '005 - MARITAL DIFFICULTIES'. The third comment is dated 11/21/2017 2:01:00 PM, added by DLK, with the reason '005 - CURTAILMENT OF INCOM'. The fourth comment is dated 11/15/2017 8:58:00 PM, added by DLK, with the reason '005 - CURTAILMENT OF INCOM'. The fifth comment is dated 11/15/2017 8:58:00 PM, added by DLK, with the reason '005 - CURTAILMENT OF INCOM'. The sixth comment is dated 11/15/2017 9:49:00 PM, added by MK1, with the reason '005 - CURTAILMENT OF INCOM'. The seventh comment is dated 11/15/2017 9:49:00 PM, added by MK1, with the reason '005 - CURTAILMENT OF INCOM'. The interface also includes a sidebar with navigation options like Search, Account Search, Account Search Results, Account, Default, Bankruptcy, Collections, Foreclosure, General Default Info, Loss Mitigation, REO, Funds Processing, and Profile. The bottom of the interface shows 'Page 1 of 1' and 'Displaying 1 - 10 of 10 Rows per page: 100'.

## Add Collection Comments

### 1 Open Collection Comments.

- 2 Click **Add**.
- 3 Complete the fields for the collection comment being added.
- 4 Click **OK**.

The comment is saved and appears on the Collection Comments view and Notes and Memos.



## Delete Collection Comments

- 1 Open Collection Comments.
- 2 Select the comment you want to delete.
- 3 Click **Delete**.

A confirmation message appears.

- 4 Click **Yes**.

The comment is deleted from the Collection Comments list.

## Generate Collection Comments to PDF

- 1 Open Collection Comments.
- 2 Click **PDF**.  
The PDF Options window appears.
- 3 Type a name for PDF file and select the appropriate rows and columns options:

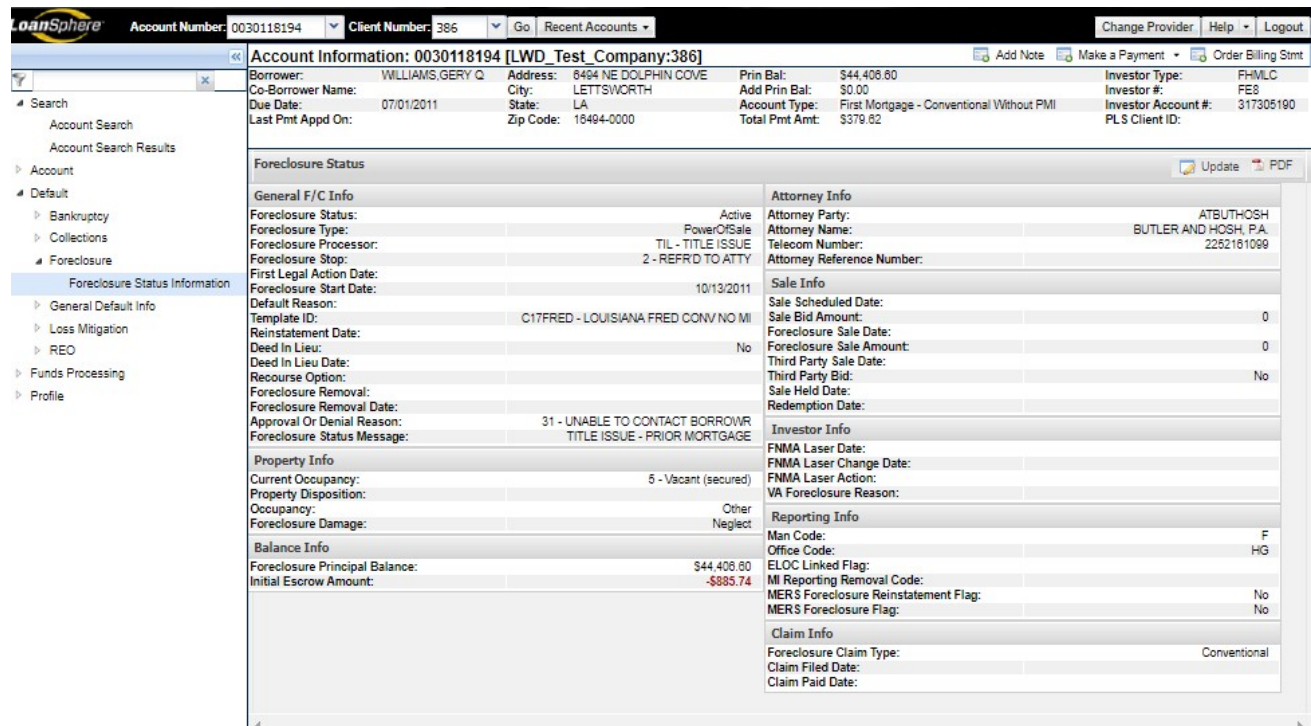


The Rows to View> Page option generates transactions that appear on the page to PDF, based on any filters applied. The Rows to View> All option generates all transactions to the PDF, regardless of any filters applied.

- 4 Click **OK**.
- 5 Do the following as necessary:  
To preview the PDF file, click **Open** .  
To save the PDF file, click **Save**.
- 6 Print, save, or close the PDF, as necessary.

## Foreclosure Status Information

The Foreclosure Status Information view enables you to view, update, and generate a PDF for all foreclosure status information.



The screenshot shows the LoanSphere interface for Account Number 0030118194 and Client Number 386. The page displays various sections of foreclosure status information:

- Account Information:** Borrower: WILLIAMS, GERY Q; Address: 8494 NE DOLPHIN COVE; City: LETTSWORTH; State: LA; Zip Code: 16494-0000; Prin Bal: \$44,408.60; Add Prin Bal: \$0.00; Account Type: First Mortgage - Conventional Without PMI; Total Pmt Amt: \$379.62; Investor Type: FHMLC; Investor #: FE8; Investor Account #: 317305190; PLS Client ID: 317305190.
- Foreclosure Status:**
  - General F/C Info:** Foreclosure Status: Active; Foreclosure Type: PowerOfSale; Foreclosure Processor: TIL - TITLE ISSUE; Foreclosure Stop: 2 - REFRD TO ATTY; First Legal Action Date: 10/13/2011; Default Reason: C17FRED - LOUISIANA FRED CONV/NO MI; Template ID: C17FRED - LOUISIANA FRED CONV/NO MI; Reinstatement Date: No; Deed In Lieu: No; Deed In Lieu Date: No; Recourse Option: No; Foreclosure Removal: No; Foreclosure Removal Date: No; Approval Or Denial Reason: 31 - UNABLE TO CONTACT BORROWER; Foreclosure Status Message: TITLE ISSUE - PRIOR MORTGAGE.
  - Attorney Info:** Attorney Party: ATBUTHOSH; Attorney Name: BUTLER AND HOSH, P.A.; Telecom Number: 2252161099; Attorney Reference Number: 2252161099.
  - Sale Info:** Sale Scheduled Date: No; Sale Bid Amount: 0; Foreclosure Sale Date: No; Foreclosure Sale Amount: 0; Third Party Sale Date: No; Third Party Bid: No; Sale Held Date: No; Redemption Date: No.
  - Investor Info:** FNMA Laser Date: No; FNMA Laser Change Date: No; FNMA Laser Action: No; VA Foreclosure Reason: No.
  - Reporting Info:** Man Code: F; Office Code: HG; ELOC Linked Flag: No; MER Reporting Removal Code: No; MER'S Foreclosure Reinstatement Flag: No; MER'S Foreclosure Flag: No.
  - Claim Info:** Foreclosure Claim Type: Conventional; Claim Filed Date: No; Claim Paid Date: No.
- Property Info:** Current Occupancy: 5 - Vacant (secured); Property Disposition: No; Occupancy: Other; Foreclosure Damage: Neglect.
- Balance Info:** Foreclosure Principal Balance: \$44,408.60; Initial Escrow Amount: -\$893.74.

## Update Foreclosure Status Information

- 1 Search for a loan.
- 2 Click **Foreclosure Status Information** in the navigation tree under Default >> Foreclosure.



If you do not have the appropriate privileges and permissions to view foreclosure status information, the Foreclosure Status Information view is not available.

The Foreclosure Status Information page appears.

- 3 Click **Update**.

The Update Foreclosure Status dialog box appears.

- 4 Update the fields.
- 5 Click **OK**.

The updated field values appear in the Foreclosure Status section.

## Generate Foreclosure Status Information to PDF

---

- 1 Search for a loan.
- 2 Click **Foreclosure Status Information** on navigation tree under Default >> Foreclosure.



If you do not have the appropriate privileges and permissions to view foreclosure status information, the Foreclosure Status Information view is not available.

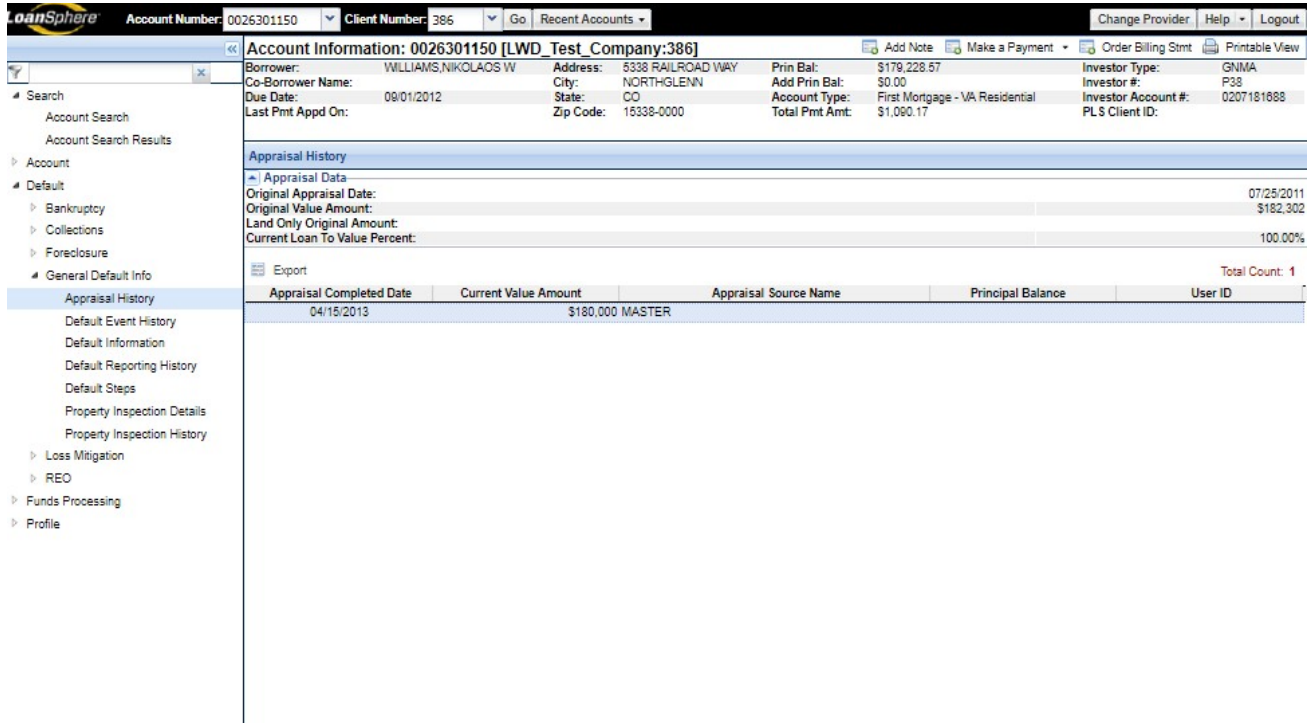
The Foreclosure Status Information page displays the Foreclosure Status section.

- 3 Click **PDF**.  
The File Download dialog box appears.
- 4 Do the following, as necessary:
  - To preview the PDF file, click **Open**.
  - To save the PDF file, click **Save**.
- 5 Print, save, or close the PDF, as necessary.



## Appraisal History

Appraisal History enables users to view and export the default appraisal history of an account.



The screenshot shows the LoanSphere interface for account 0026301150. The left sidebar contains a navigation menu with options like Search, Account, Default, Bankruptcy, Collections, Foreclosure, and General Default Info. The main content area displays account information and appraisal history.

**Account Information: 0026301150 [LWD\_Test\_Company:386]**

Borrower:	WILLIAMS,NIKOLAOS W	Address:	5338 RAILROAD WAY	Prin Bal:	\$179,228.57	Investor Type:	GNMA
Co-Borrower Name:		City:	NORTHGLENN	Add Prin Bal:	\$0.00	Investor #:	P38
Due Date:	09/01/2012	State:	CO	Account Type:	First Mortgage - VA Residential	Investor Account #:	0207181688
Last Pmt Appd On:		Zip Code:	15338-0000	Total Pmt Amt:	\$1,090.17	PLS Client ID:	

**Appraisal History**

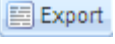
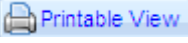
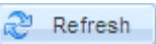
Appraisal Data:

Original Appraisal Date:	07/25/2011
Original Value Amount:	\$182,302
Land Only Original Amount:	
Current Loan To Value Percent:	100.00%

Export button

Appraisal Completed Date	Current Value Amount	Appraisal Source Name	Principal Balance	User ID	Total Count: 1
04/15/2013	\$180,000	MASTER			

### Tips:

- To view additional activity or to view activity for a certain time frame, change the start and end dates.
- The  button enables you to export the information from the grid to an Excel spreadsheet.
- The  feature enables you to print the view in its entirety in a user-friendly manner.
- Click the right side of any column header to change the view's sort.
- The  button restores the default values.

## Default Event History

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Default Event History, accessible from Default >> General Default Info >> in the navigation tree, enables you to view and export default history year-to-date information. Users can also generate default event history to PDF. You cannot update information through Default Event History.

### View Default Event History

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- 1 Search for an Account
- 2 Click **Default Event History** in the navigation tree under Default >> General Default Info.
- 3 The Default Event History page appears.
- 4 View the [fields](#).
- 5 Do the following as necessary:
  - Generate the Default Event History to PDF format.
  - Export Default Event History
  - To continue working on the selected loan, make a different selection from the navigation tree.
  - To return to the search results, click Account Search Results in the navigation tree under Search.
  - Search for an account.

### Export Default Event History

---

- 1 Open the Default Event History view.
- 2 Click Export at the top of the Default Event History area.

A window appears with the system name of the file and a selection of export formats:

  - Excel
  - Standard
- 3 Select a format.
- 4 Click **OK**.
- 5 Do the following, as necessary:
  - To preview the exported file, click **Open**.
  - To save the exported file, click **Save**.

### Generate a Default Event History PDF

---

- 1 Open the Default Event History view.
- 2 Click **PDF**.
- 3 Type a name for the PDF file and select the appropriate rows and columns options.



The Rows to View> Page option generates transactions in the PDF that are currently displayed in the view, based on any filters that are applied in the view. The Rows to View> All option generates all transactions in the PDF, regardless of any filters applied.

**4 Do the following as necessary.**

- To preview the PDF file, click Open.
- To save the PDF file, click Save.

**5 Print, save, or close the PDF, as necessary.**

Web Direct saves or displays the exported file with the default event history information.

## Default Information

The Default Information view displays general default information from all the default areas, including collections and collection comments, loss mitigation, bankruptcy, and foreclosure.

**LoanSphere** Account Number: 0026301150 Client Number: 386 Go Recent Accounts Change Provider Help Logout

**Account Information: 0026301150 [LWD\_Test\_Company:386]** Add Note Make a Payment Order Billing Stmt

Borrower: WILLIAMS,NIKOLAOS W Address: 5338 RAILROAD WAY Prin Bal: \$179,228.57 Investor Type: GNMA  
 Co-Borrower Name: City: NORTHGLENN Add Prin Bal: \$0.00 Investor #: P38  
 Due Date: 09/01/2012 State: CO Account Type: First Mortgage - VA Residential Investor Account #: 0207181888  
 Last Pmt Appt On: Zip Code: 15338-0000 Total Pmt Amt: \$1,090.17 PLS Client ID:

**Default Information**

Collections	Other Accounts for the Same Borrower	Foreclosure
Number of Payments Due: 71	No other loans for this borrower	This loan is not currently active in Foreclosure.
Total Amt Due (Exc l/c & fees): \$77,402.07	Other Account #1:	Foreclosure Status: Suspended
Total Due Amt: \$80,601.99	Other Account #2:	First Legal Action Date: 03/01/2013
Net Total Due Amt: \$80,601.99	Other Account #3:	Foreclosure Start Date: 12/28/2012
	Other Account #4:	Foreclosure Removal Code: 02
		Foreclosure Last Property Inspection Date: 12/18/2012
		Foreclosure Property Disposition Code: OCCU UNKN
		1st Known Vacancy Date:
		Attorney Name: ARONOWITZ & FORD LLP
		Foreclosure Template ID: VA COLORADO
		Description: 12/28/2012
		Foreclosure Setup (Add) Date: 12/28/2012
		Foreclosure Removal Date:
		Foreclosure Next Property Inspection Date:
		Prop Insp Prop Condition: GOOD
		Foreclosure Stop: 3 - LGL ACTN START
		Rec Corp Adv Balance: \$2,982.70
		3rd Party Rec Adv Balance: \$0.00
		Non-Rec Adv Balance: \$51.00

**Note:** This amount may not include any amount due after the next due date of the loan

**Bankruptcy**

Bankruptcy Status: Active

Bankruptcy Template ID: CHAPTER 7 GENERIC

Bankruptcy Case Number: 13-23338

Bankruptcy Trustee: JEANNE Y. JAGOW, TRUSTEE

Trustee Suspense: \$0.00

Bankruptcy Removal Date:

Bankruptcy Filing Date: 08/02/2013

Bankruptcy Chapter Type: 07

Bankruptcy Attorney: 0000000648 - ARONOWITZ & FORD LLP

Debtor Attorney: DAHAGENU - JENNIFER M. HAGEN

Debtor Suspense Amt: \$0.00

Post Petition Due Date: 09/01/2012

**Loss Mitigation**

Loss Mit Status: Active

Loss Mitigation Template ID: MODIFICATION

Description:

Loss Mit Type:

Loss Mit Setup Date: 05/24/2013

Loss Mit Approval/Denial Date:

Approved/Denied Reason:

First Payment Due Date: 09/01/2011

Forbearance Date:

Forbearance Amount: \$0.00

**Payment History Table**

Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul
Late 48-59	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok	Ok

**Delinquency Table**

Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul
Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes

Add Delete Export

Collection Type: All Start Dt: 07/24/2017 End Dt: 07/24/2018

Page 1 of 1 row 0 of 0 Rows per page: 100

### Tip:

- The collection comments section can also be exported. The  button enables you to export the information from the grid to an Excel spreadsheet.

## Default Reporting History

The Default Reporting History view displays the transaction history of default reporting associated with a loan.

**LoanSphere** Account Number: 0030118194 Client Number: 386 Go Recent Accounts Change Provider Help Logout

**Account Information: 0030118194 [LWD\_Test\_Company:386]** Add Note Make a Payment Order Billing Stmt Printable View

Borrower: WILLIAMS, GERY Q Address: 8494 NE DOLPHIN COVE Prin Bal: \$44,408.80 Investor Type: PH/MLC  
 Co-Borrower Name: City: LETTSWORTH Add Prin Bal: \$0.00 Investor #: FEB  
 Due Date: 07/01/2011 State: LA Account Type: First Mortgage - Conventional Without PMI Investor Account #: 317305190  
 Last Pmt Appt On: Zip Code: 16494-0000 Total Pmt Amt: \$379.62 PLS Client ID:

**Default Reporting History** Export Total Count: 1

Report Generated Date	Report Name	Loan Due Date	Action/Status	Default Reason	Occupancy
10/01/2013	T8DX	07/01/2011	43 - FC STARTED	008 - INCOME CURTAIL	01 - VACANT
09/03/2013	T8DX	07/01/2011	43 - FC STARTED	008 - INCOME CURTAIL	01 - VACANT
08/01/2013	T8DX	07/01/2011	43 - FC STARTED	008 - INCOME CURTAIL	01 - VACANT
07/01/2013	T8DX	07/01/2011	43 - FC STARTED	008 - INCOME CURTAIL	01 - VACANT
06/03/2013	T8DX	07/01/2011	43 - FC STARTED	008 - INCOME CURTAIL	01 - VACANT
05/01/2013	T8DX	07/01/2011	43 - FC STARTED	008 - INCOME CURTAIL	01 - VACANT
04/01/2013	T8DX	07/01/2011	43 - FC STARTED	008 - INCOME CURTAIL	01 - VACANT
03/01/2013	T8DX	07/01/2011	43 - FC STARTED	008 - INCOME CURTAIL	01 - VACANT
02/01/2013	T8DX	07/01/2011	43 - FC STARTED	008 - INCOME CURTAIL	01 - VACANT
01/02/2013	T8DX	07/01/2011	43 - FC STARTED	008 - INCOME CURTAIL	08 - STATUS UNKN
12/03/2012	T8DX	07/01/2011	43 - FC STARTED	008 - INCOME CURTAIL	01 - VACANT
11/01/2012	T8DX	07/01/2011	43 - FC STARTED	008 - INCOME CURTAIL	01 - VACANT
10/01/2012	T8DX	07/01/2011	43 - FC STARTED	008 - INCOME CURTAIL	01 - VACANT
09/04/2012	T8DX	07/01/2011	43 - FC STARTED	008 - INCOME CURTAIL	01 - VACANT
08/01/2012	T8DX	07/01/2011	43 - FC STARTED	008 - INCOME CURTAIL	01 - VACANT
07/02/2012	T8DX	07/01/2011	43 - FC STARTED	008 - INCOME CURTAIL	01 - VACANT
06/01/2012	T8DX	07/01/2011	43 - FC STARTED	008 - INCOME CURTAIL	01 - VACANT
05/01/2012	T8DX	07/01/2011	43 - FC STARTED	008 - INCOME CURTAIL	01 - VACANT
04/02/2012	T8DX	07/01/2011	43 - FC STARTED	008 - INCOME CURTAIL	01 - VACANT
03/01/2012	T8DX	07/01/2011	43 - FC STARTED	008 - INCOME CURTAIL	01 - VACANT
02/01/2012	T8DX	07/01/2011	43 - FC STARTED	008 - INCOME CURTAIL	01 - VACANT
01/03/2012	T8DX	07/01/2011	43 - FC STARTED	008 - INCOME CURTAIL	01 - VACANT
12/01/2011	T8DX	07/01/2011	43 - FC STARTED	008 - INCOME CURTAIL	01 - VACANT
11/01/2011	T8DX	07/01/2011	43 - FC STARTED	031 - NO BOR CONTACT	08 - STATUS UNKN
10/03/2011	T8DX	07/01/2011		031 - NO BOR CONTACT	01 - VACANT

### Tip:

- Click the right side of any column header to change the view's sort.

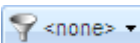
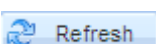
## Default Steps

The Default Steps view displays each step in the default process, including foreclosure, bankruptcy, loss mitigation and REO. You can view, add, update, delete, complete, export, and generate to PDF steps in this view.

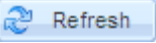
Choose the default area for the default steps you want to view.

Account Information: @234567890 [Five Points: @00]														Add Note		Make a Payment		Order Billing Stmt		Printable View	
Borrower:		@ADAMS, ANDY A		Address:		@12345 MAIN ST		Prin Bal:		\$52,509.05		Investor Type:		FNMA							
Co-Borrower Name:				City:		ANYTOWN		Add Prin Bal:		\$0.00		Investor #:		123							
Due Date:		05-01-2011		State:		FL		Account Type:		First Mortgage - Conventional With PMI		Investor Account #:		@234567890							
Last Pmt Appt On:		09-02-2013		Zip Code:		12345		Total Pmt Amt:		\$461.87		PLS Client ID:									
Default Steps														PDF							
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To filter only the information you want to view:

- 1 Click  and choose the field you want to filter.
- 2 Click  and all other transactions are filtered out of the view.

### Tips:

- Click the right side of any column header to change the view's sort.
- To view additional information for each transaction, click the plus (+) sign to the left of the transaction.
- The  button restores the default values.

## Add Default Steps

- 1 View default steps.
- 2 At the top of the Default Steps area, select **Add**.



You can only add a bankruptcy or foreclosure step for a loan.

The Add Default Step dialog box appears.

- 3 In the Add Default Step dialog box, complete the fields as applicable.
- 4 Click **OK**.

The new step appears in the Default Steps window.

## Update Default Steps

---

- 1 View default steps.
- 2 Select a step that is not completed that you want to update.



You can only update a bankruptcy or foreclosure step for a loan.

- 3 Click **Update**.  
The Update Default Step dialog box appears.
- 4 Complete the fields.
- 5 Click **OK**.  
The updated step appears in the Default Steps window.

## Delete Default Steps

---

- 1 View default steps.
- 2 Select the step you want to delete.



You can only delete a bankruptcy or foreclosure step for a loan.

- 3 At the top of the Default Steps section, select **Delete**.  
The Delete Default Step dialog box appears.
- 4 In the Delete Default Step dialog box, enter a free-form description in the **Change Reason** field.
- 5 Click **OK**.  
The selected step is deleted from the Default Steps window.

## Complete Default Steps

---

- 1 View default steps.
- 2 Select a step that you want to complete.



You can only complete a bankruptcy or foreclosure step for a loan.

- 3 At the top of the Default Steps area, click **Complete**.  
The Complete Default Step dialog box appears.
- 4 Complete the fields.
- 5 Click **OK**.  
The completed step appears in the Default Steps window.

## Export the Default Steps Area

---

- 1 View default steps.
- 2 Click **Export**.



The Export Default Steps dialog box appears.

- 3 Type a name for the export file and select the appropriate format.
- 4 Click **OK**.
- 5 Do the following, as necessary.
  - To preview the exported file, click **Open**.
  - To save the exported file, click **Save**.

## Generate Default Steps to PDF

---

- 1 View default steps.
- 2 Click **PDF**.

The PDF Options window appears.
- 3 Type a name for the PDF file and select the appropriate rows and columns options.



The Rows to View> Page option generates transactions that appear on the page to PDF based on any filters applied. The Rows to View> All option generates all transactions to the PDF, regardless of any filters applied.

- 4 Click **OK**.
- 5 Do the following, as necessary.
  - To preview the exported file, click **Open**.
  - To save the exported file, click **Save**.
- 6 Print, save, or close the PDF, as necessary.



## Property Inspection Details

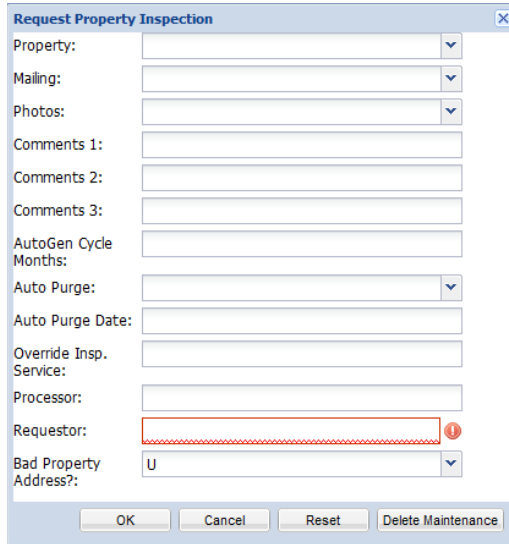
The Property Inspection Details view displays the details of the latest property inspection on a loan. Users can add and update property inspection request information and delete request information that was entered today. You can also record results of a property inspection.

LoanSphere		Account Number: 1010101010	Client Number: 386	Go	Recent Accounts	Change Provider	Help	Logout																																																																																																																								
<b>Account Information: 1010101010 [LWD_Test_Company:386]</b> <a href="#">Add Note</a> <a href="#">Make a Payment</a> <a href="#">Order Billing Stmt</a>																																																																																																																																
<table border="0"> <tr> <td>Borrower:</td> <td>PARSONS,STEVEN</td> <td>Mail Addr 1:</td> <td>601</td> <td>Commitment:</td> <td>\$20,000.00</td> <td>Prin Bal:</td> <td>\$5,892,039.97</td> </tr> <tr> <td>Co-Borrower Name:</td> <td></td> <td>Mail Addr 2:</td> <td>SUITE 006</td> <td>Available Line Remaining:</td> <td>-\$5,872,039.97</td> <td>Last Pmt Appd On:</td> <td></td> </tr> <tr> <td>Loan Purpose:</td> <td>Other</td> <td>Mail Street:</td> <td>RIVERSIDE AVE</td> <td>Rate:</td> <td>Variable</td> <td>Num Of Segments:</td> <td>1</td> </tr> <tr> <td>Investor #:</td> <td>AA3</td> <td>Mail City:</td> <td>JACKSONVILLE</td> <td>Period:</td> <td>Closed Control</td> <td>Account Type:</td> <td>Consumer Line</td> </tr> <tr> <td>Total Pmt Amt:</td> <td>\$130.00</td> <td>Mail State:</td> <td></td> <td>Investor Type:</td> <td>FNMA</td> <td>PLS Client ID:</td> <td></td> </tr> <tr> <td>Bill Date:</td> <td>03/29/2018</td> <td>Mail Zip Code:</td> <td></td> <td>Mail Carrier Route:</td> <td></td> <td>Due Date:</td> <td>08/01/2014</td> </tr> </table>									Borrower:	PARSONS,STEVEN	Mail Addr 1:	601	Commitment:	\$20,000.00	Prin Bal:	\$5,892,039.97	Co-Borrower Name:		Mail Addr 2:	SUITE 006	Available Line Remaining:	-\$5,872,039.97	Last Pmt Appd On:		Loan Purpose:	Other	Mail Street:	RIVERSIDE AVE	Rate:	Variable	Num Of Segments:	1	Investor #:	AA3	Mail City:	JACKSONVILLE	Period:	Closed Control	Account Type:	Consumer Line	Total Pmt Amt:	\$130.00	Mail State:		Investor Type:	FNMA	PLS Client ID:		Bill Date:	03/29/2018	Mail Zip Code:		Mail Carrier Route:		Due Date:	08/01/2014																																																																								
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By:				PARSONS																																																																																																																												

## Add Property Inspection Request

- 1 Open the Property Inspection Details view.
- 2 Click **Request**.

The Add Property Inspection dialog box appears.



- 3 Complete the fields.
- 4 Click **OK** to save the changes.

The new property inspection details are saved and they appear on the Property Inspection Details window.

## Delete Property Inspection Result Information

- 1 Open the Property Inspection Details view.
- 2 Click **Record**.  
The Record Property Inspection dialog box appears.
- 3 Click **Delete Maintenance**.  
A confirmation message appears.
- 4 Click **OK** to delete the property inspection result information recorded today.  
A confirmation message appears indicating that the deletion was successful.

## Delete Property Inspection Request Information

- 1 Open the Property Inspection Details view.
- 2 Click **Request**.  
The Add Property Inspection dialog box appears.
- 3 Click **Delete Maintenance**.  
A confirmation message appears.
- 4 Click **OK** to delete the property inspection request information entered today.  
A confirmation message appears indicating that the deletion was successful.

## Record New or Updated Property Inspection Results

- 1 Open the Property Inspection Details view.
- 2 Click **Record**.

The Record Property Inspection window appears.

Record Property Inspection

Contacted On:
2007-07-28

Card Left:
Y

Inspector:
BFWLR

Party Interviewed:
NEIGHBOR

Name:
JOHN SMITH

Phone Number Verified:
Y

Primary Phone:
904-555-2345

Primary Phone Location:
O

Delinquency Reason:
NO MONEY

Alt1 Phone:
904-555-1234

Alt1 Phone Location:
H

Attitude:
GOOD

Alt2 Phone:
904-904-8888

Alt2 Phone Location:
B

Condition On:
2007-07-28

Property Condition:
GOOD

Bad Address:
C

Occupancy:
VACANT

Occupancy Verification:
VISUAL

Master Occupancy:
3

First Known Vacancy Date:
2014-01-01

First Known Vacancy:
Y

Number of Photos Taken:
10

Neighborhood Condition:
STABLE

Inspector:
BFWLR

Personal Property On Site:
Y

For Sale:
NOT FOR SALE

Poor Condition Reason:
E

Poor Condition Reason:
STORM

Broker Name:
TOM SMITH

Broker Phone:
904-555-9999

Broker Date:
2014-06-26

Comments Date:
2014-05-01

By:
BFWLR

Comments:
House is maintained.

Comments 2:
LINE 2 COMMENTS ON PROPERTY INSPECTION

OK
Cancel
Reset
Delete Maintenance

- 3 Enter the fields.
- 4 Click **OK**.

The new or updated property inspection information is saved and appears on the Property Inspection Details page.

## Property Inspection History

The Property Inspection History view enables users to view, add, update, and delete property inspection history information on a loan, such as the request date, the type, the property or mailing address, the company, the requester, the completion date, the fee, vacant or occupied, disposition, date added, and the total number of reports.

**LoanSphere** Account Number: 0000324632 Client Number: 386 Go Recent Accounts Change Provider Help Logout

**Account Information: 0000324632 [LWD\_Test\_Company:386]** Add Note Make a Payment Order Billing Stmt

Borrower: CARROLERIC B Address: 27 W PARK WAY Prin Bal: \$92,312.48 Investor Type: FNMA  
 Co-Borrower Name: CARROLADRENNIA B City: UNION Add Prin Bal: \$0.00 Investor #: D78  
 Due Date: 07/01/2015 State: WA Account Type: First Mortgage - Conventional Without PMI Investor Account #: 4001057079  
 Last Pmt Appd On: Zip Code: 10027 Total Pmt Amt: \$1,232.79 PLS Client ID:

**Property Inspection History** PDF

Add Update Delete Del Today Maint Export

Displaying 52 of 52

Request Date	Type	Property or Mailing Address	Company	Requestor	Completion Date	Fee	Vacant or Occupied	Disposition	Date Added
07/23/2018	DELINQUENT	P	060000	COLLECTIO					
06/21/2018	DELINQUENT	P	060000	COLLECTIO					
05/22/2018	DELINQUENT	P	060000	COLLECTIO					
04/23/2018	DELINQUENT	P	060000	COLLECTIO					
03/23/2018	DELINQUENT	P	060000	COLLECTIO					
02/21/2018	DELINQUENT	P	060000	COLLECTIO					
01/22/2018	DELINQUENT	P	060000	COLLECTIO					
12/29/2017	DELINQUENT	P	060000	COLLECTIO					
11/23/2017	DELINQUENT	P	060000	COLLECTIO					
10/24/2017	DELINQUENT	P	060000	COLLECTIO					
09/25/2017	DELINQUENT	P	060000	COLLECTIO					
08/25/2017	DELINQUENT	P	060000	COLLECTIO					
07/26/2017	DELINQUENT	P	060000	COLLECTIO					
06/26/2017	DELINQUENT	P	060000	COLLECTIO					
05/29/2017	DELINQUENT	P	060000	COLLECTIO					
04/27/2017	DELINQUENT	P	060000	COLLECTIO					

### Tip:

- The  **Printable View** feature enables you to print the view in its entirety in a user-friendly manner.

## Add Property Inspection History Entry

- 1 Open the Property Inspection History view.
- 2 At the top of the Property Inspection History view, click **Add**.  
The Add Property Inspection History dialog box appears.
- 3 Complete the fields.
- 4 Click **OK** to save the changes.

The new property inspection history entry is saved and it appears on the Property Inspection History window.

## Delete Property Inspection History Entry

---

- 1 Open the Property Inspection History view.
- 2 In the main window, select the history entry that you want to delete.
- 3 At the top of the Property Inspection History view, click **Delete**.  
The **Delete this property inspection history item?** dialog box appears.
- 4 Click **OK** to delete the property inspection history entry.  
The property inspection history entry is removed from the Property Inspection History window.

## Delete Property Inspection History Maintenance

---

- 1 Open the Property Inspection History view.
- 2 In the main window, select the history entry for which you want to delete today's maintenance.
- 3 At the top of the Property Inspection History view, click **Delete Maintenance**.  
A confirmation dialog box appears.
- 4 Click **Yes** to delete the maintenance for the property inspection history entry.  
The property inspection history entry maintenance is removed and the entry reverts to its previous status in the Property Inspection History window.

## Export Property Inspection History

---

- 1 Open the Property Inspection History view.
  - 2 Click **Export**.  
The Export Property Inspection History dialog box displays.
  - 3 Type a name for the export file and select the appropriate format.
  - 4 Click **OK**.
  - 5 Do the following, as necessary.
    - To preview the exported file, click **Open**.
    - To save the exported file, click **Save**.
- Web Direct saves or displays the exported file with the property inspection history information.

## Update Property Inspection History Entry

---

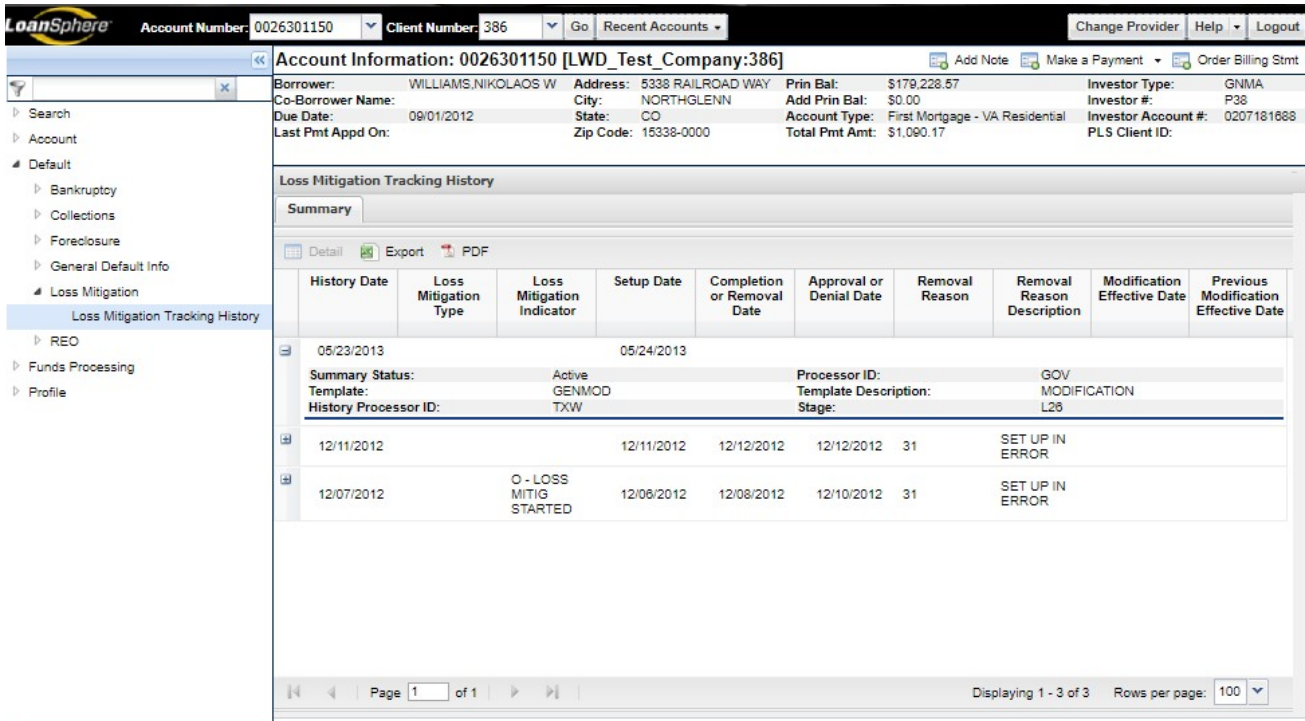
- 1 Open the Property Inspection History view.
- 2 In the main window, select the history entry that you want to update.
- 3 Click **Update**.  
The Update Property Inspection History dialog box appears.
- 4 Modify the fields.
- 5 Click **OK** to save the changes.

The updated property inspection history entry is saved and it appears on the Property Inspection History window.

## Loss Mitigation Tracking History

The Loss Mitigation Tracking History view provides loss mitigation processors with the ability to view summaries of loss mitigation loan schedules and view details for specific summaries. Users can also export and generate PDF output for loss mitigation loan summary and detail information.

### Summary Tab



**Account Information: 0026301150 [LWD\_Test\_Company:386]**

Borrower: WILLIAMS, NIKOLAOS W. Address: 5338 RAILROAD WAY Prin Bal: \$179,228.57 Investor Type: GNMA  
 Co-Borrower Name: City: NORTHGLENN Add Prin Bal: \$0.00 Investor #: P38  
 Due Date: 09/01/2012 State: CO Account Type: First Mortgage - VA Residential Investor Account #: 0207181688  
 Last Pmt Appd On: Zip Code: 15338-0000 Total Pmt Amt: \$1,090.17 PLS Client ID:

**Loss Mitigation Tracking History**

Summary

History Date	Loss Mitigation Type	Loss Mitigation Indicator	Setup Date	Completion or Removal Date	Approval or Denial Date	Removal Reason	Removal Reason Description	Modification Effective Date	Previous Modification Effective Date
05/23/2013			05/24/2013						
Summary Status:		Active	Processor ID:		GOV				
Template:		GENMOD	Template Description:		MODIFICATION				
History Processor ID:		TXW	Stage:		L26				
12/11/2012			12/11/2012	12/12/2012	12/12/2012	31	SET UP IN ERROR		
12/07/2012	O - LOSS MITIG STARTED		12/06/2012	12/08/2012	12/10/2012	31	SET UP IN ERROR		

Page 1 of 1

Displaying 1 - 3 of 3 Rows per page: 100

### View Loss Mitigation Tracking History – Summary Only

- 1 Search for a loan.
- 2 Click **Loss Mitigation Tracking History** in the navigation tree under Default >> Loss Mitigation.  
The Summary tab in the Loss Mitigation Tracking History appears.
- 3 View the fields.
- 4 To adjust the summary fields that appear, do one of the following:
  - Click the plus icon next to the loss mitigation tracking history item to display all summary fields.
  - Click the drop-down arrow in one of the column headers, then click **Columns** and check or uncheck the desired fields to appear in the displayed columns.
- 5 Do the following, as necessary:
  - View Loss Mitigation Tracking History - Summary and Detail.

- Export Loss Mitigation Tracking History.
- Generate Loss Mitigation Tracking History to PDF.
- To continue working on the selected loan, make a different selection from the navigation tree.
- Click **Account Search Results** in the navigation tree under Search to return to the search results.
- Search for a loan.

## View Loss Mitigation Tracking History – Summary and Detail

---

- 1 Search for a loan.
- 2 Click **Loss Mitigation Tracking History** in the navigation tree under Default >> Loss Mitigation.  
The Summary tab in the Loss Mitigation Tracking History appears.
- 3 View the fields.
- 4 To adjust the summary fields that appear, do one of the following:
  - Click the plus icon next to the loss mitigation tracking history item to display all summary fields.
  - Click the drop-down arrow in one of the column headers, then click **Columns** and check or uncheck the desired fields to appear in the columns.
- 5 To view detailed data for a summary item, do one of the following:
  - Select the row for an item and click the **Detail** button.
  - Double-click the row for an item.A Detail tab opens displaying the detailed tracking history information for the account. View the fields.
- 6 Do the following, as necessary:
  - Export Loss Mitigation Tracking History.
  - Generate Loss Mitigation Tracking History to PDF.
  - To continue working on the selected loan, make a different selection from the navigation tree.
  - Click **Account Search Results** in the navigation tree under Search to return to the search results.
  - Search for a loan.

## Export Loss Mitigation Tracking History

---

- 1 Do one of the following:
  - Open the Loss Mitigation Tracking History – Summary Only.
  - Open the Loss Mitigation Tracking History – Summary and Detail.
- 2 Click **Export** on the Summary tab.



The exported file will display all summary fields that are selected to appear in the columns.

- 3 Type a name for the export file and select the appropriate format.



- 4 Click **OK**.

The File Download dialog box appears.

- 5 Do the following, as necessary.

- To preview the exported file, click **Open**.
- To save the exported file, click **Save**.

Web Direct saves or displays the exported file with the loss mitigation tracking history.

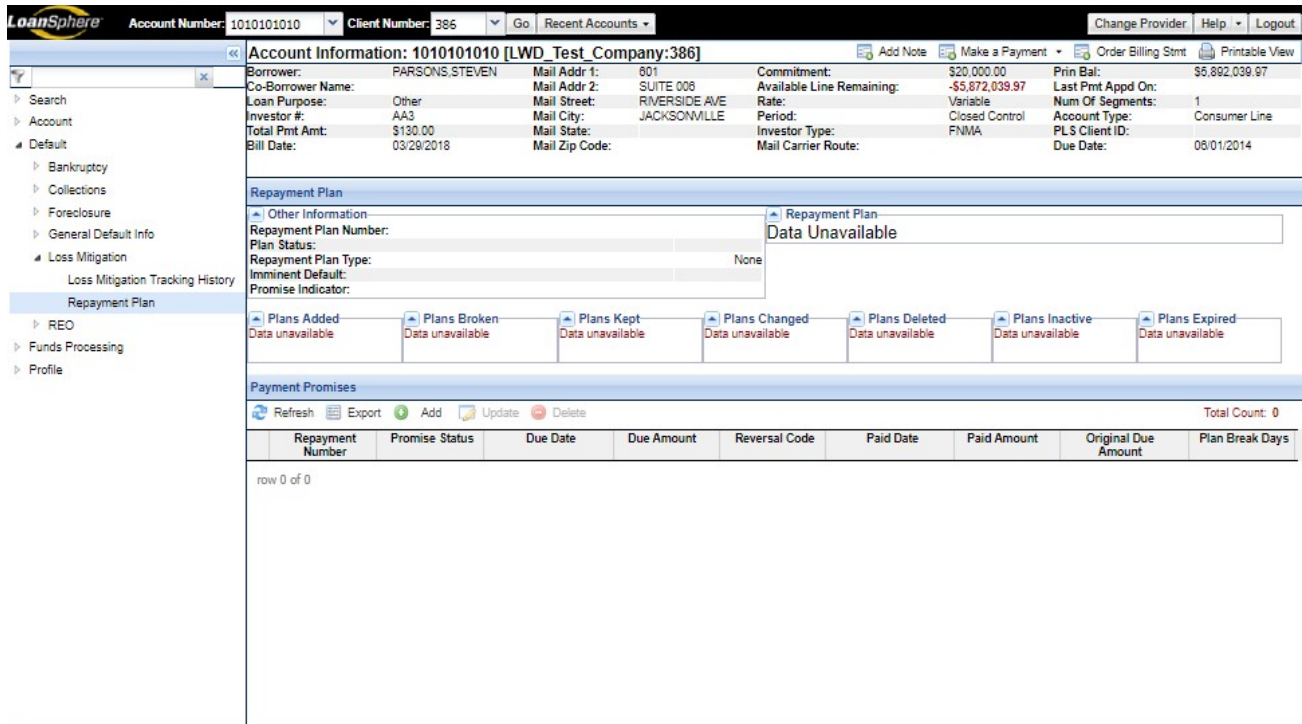
## Generate Loss Mitigation Tracking History to PDF

---

- 1 View loss mitigation tracking history.
- 2 Click **PDF** at the top of the Summary or Detail tab in the Loss Mitigation Tracking History page.  
The File Download dialog box appears.
- 3 Do the following, as necessary:
  - To preview the PDF file, click **Open**.
  - To save the PDF file, click **Save**.
- 4 Print, save, or close the PDF, as necessary.

## Repayment Plan

Repayment Plan, accessible from Default >> Loss Mitigation, enables you to view, add, update, export and delete repayment plan information such as the plan type, plan number, plan status. You can also create and manage payment promises associated with the repayment plan.



The screenshot shows the LoanSphere interface for account 1010101010. The left navigation tree includes Search, Account, Default, Bankruptcy, Collections, Foreclosure, General Default Info, Loss Mitigation (selected), and Repayment Plan. The main content area displays account information, a repayment plan summary, and a table of payment promises.

**Account Information: 1010101010 [LWD\_Test\_Company:386]**

Borrower:	PARSONS, STEVEN	Mail Addr 1:	601	Commitment:	\$20,000.00	Prin Bal:	\$6,892,039.97
Co-Borrower Name:		Mail Addr 2:	SUITE 006	Available Line Remaining:	-\$5,672,039.97	Last Pmt Appd On:	
Loan Purpose:	Other	Mail Street:	RIVERSIDE AVE	Rate:	Variable	Num Of Segments:	1
Investor #:	AA3	Mail City:	JACKSONVILLE	Period:	Closed Control	Account Type:	Consumer Line
Total Pmt Amt:	\$130.00	Mail State:		Investor Type:	FNMA	PLS Client ID:	
Bill Date:	03/29/2018	Mail Zip Code:		Mail Carrier Route:		Due Date:	08/01/2014

**Repayment Plan**

Other Information:

Repayment Plan Number: Data Unavailable

Plan Status: Data Unavailable

Repayment Plan Type: None

Imminent Default: Data Unavailable

Promise Indicator: Data Unavailable

Plans Added: Data unavailable

Plans Broken: Data unavailable

Plans Kept: Data unavailable

Plans Changed: Data unavailable

Plans Deleted: Data unavailable

Plans Inactive: Data unavailable

Plans Expired: Data unavailable

**Payment Promises**

Refresh Export Add Update Delete Total Count: 0

Repayment Number	Promise Status	Due Date	Due Amount	Reversal Code	Paid Date	Paid Amount	Original Due Amount	Plan Break Days
row 0 of 0								

## Open Repayment Plan

- 1 Search for an account.
- 2 Click **Repayment Plan** in the navigation tree under **Default >> Loss Mitigation**.  
The Repayment Plan page appears.
- 3 View the fields.
- 4 Do the following as necessary:
  - Add repayment plan
  - Update repayment plan entry
  - Export repayment plan information
  - Delete repayment plan entry
  - Add a payment promise
  - Edit a payment promise
  - Delete a payment promise
  - To continue working on the selected loan, make a different selection from the navigation tree.

- Click **Account Search Results** in the navigation tree under Search to return to these search results.

## Add a Repayment Plan

---

- 1 Open the Repayment Plan view.

- 2 Click **Add**.

The Add Repayment Plan dialog box appears.

- 3 Complete the required fields.

- 4 Click calculate.

The system creates payment promises based on the following calculations:

- The total amount due -
- suspense amount +
- monthly late fee amount for each monthly payment included in the plan +
- any monthly payment amounts that will become due during the payment plan ÷
- plan length in months

The system will also move Plan Break Days to each promise included.

- 5 If additional payment promises are needed, then click **New** in the **Promise to Pay** section and do the following:

- Enter **the Due Date** (required).
- Enter the **Due Amount** (required).
- Enter the **Plan Break Days** (optional).
- Click **Save**.

The new promise to pay entry appears.

- 6 Click **OK**.

The confirmation window appears.

- 7 Click **OK**.

The new repayment plan is saved and appears on the Repayment Plan window.

## Update a Repayment Plan

---

- 1 Open the Repayment Plan view.

- 2 In the main window, select the entry that you want to update.

- 3 Click **Update**.

The Update Repayment Plan Information dialog box appears.

- 4 Modify the fields.

- 5 Click **OK**.

The updated repayment plan is saved and it appears on the Repayment Plan window.

## Delete a Payment Promise

---

- 1 Open the Repayment Plan view.
- 2 Click **Update**.  
The Update Repayment Plan dialog box appears.
- 3 Under Promises to Pay, select the promise to be deleted and click **Delete**.  
The system deletes the payment promise.

## Export a Repayment Plan

---

- 1 Open the Repayment Plan view.
  - 2 Click **Export**.  
The Export Promise to Pay dialog box displays.
  - 3 Type a name for the export file and select the appropriate format.
  - 4 Click **OK**.
  - 5 Do the following, as necessary.
    - To preview the exported file, click **Open**.
    - To save the exported file, click **Save**.
- Web Direct saves or displays the exported file with the repayment plan information.

## REO Information

---

REO Information enables you to view property-related REO information and generate REO information to PDF. You can also export property listing contract information.

The REO Information view displays REO information from the REO1/STAT, REO1/EVIC, REO1/LIST, REO1/SALE and REO1/CONT windows in MSP. If the loan is not active in REO, a message appears in the REO Status section of the window.

You must have the appropriate privileges and permission to view real estate owned information. If you do not have the appropriate privileges and permissions, REO Information is not available to you.

Account Information: @234567890 [Five Points: @00]

Add Note Make a Payment Order Billing Stmt

Borrower: @ADAMS, ANDY Address: @12345 MAIN ST Prin Bal: \$138,541.76 Investor Type: Other  
 Co-Borrower Name: City: ANYTOWN Add Prin Bal: \$0.00 Investor #: 123  
 Due Date: 04/01/2007 State: FL Account Type: First Mortgage - Conventional Without PMI Investor Account #: @234567890  
 Last Pmt Appd On: Zip Code: 12345 Total Pmt Amt: \$1,344.57 PLS Client ID:

**REO Information** PDF

Add Update Delete Export

**REO Status**

Status: Active Template ID: UNINS Processor ID: 518  
 REO Stage/Description: AUTHORIZED TO ASSET File Location: CB Asset Account Indicator: Yes  
 Servicer Owned Percent: 3.10% Filed Deficiency Indicator: No PMI Indicator: No  
 ELOC Link Flag: Expected Sale Type: RetailMarketingWithRealEstateAgent Received Date: 04/23/2009  
 Setup Date: 04/20/2009 Available For Sale Date: 04/10/2016 REO Type: ForeclosureSale  
 Acquisition Date: 03/30/2016 Foreclosure Sale Date: 03/31/2016

**REO Eviction**

Payee: 11223  
 Contact ID: ADAMS@ANDY  
 Contact Name: ANDY W. ADAMS  
 Contact Telephone: 904-555-1234  
 Completed Date: 04/10/2009  
 Follow-up Date: 03/31/2009  
 Start Date: 03/05/2009

**Property Listing**

Start Date: 02/15/2011 Scheduled Closing Date: 10/01/2011 Follow-up Date: 11/01/2011  
 Listing Duration: 181 Actual Closing Date: 10/20/2011 Closing Cost Amount: \$5,000.00  
 End Date: 08/15/2011 Sale Price: \$110,001.00 Proceeds Amount: \$105,001.00  
 Agent ID: ADAMS@ANDY Sale Type: R Concession Flag: Yes  
 Agent Name: ANDY W. ADAMS Loss Ratio: 60.00% Buyer ID: ADAMS@ANDY  
 Agent Telephone: 9045551234 Buyer Name: ANDY W. ADAMS Buyer Telephone: ANDY W. ADAMS  
 Agent Payee ID: EVIC01 Closing Agent ID: ADAMS@ANDY Closing Agent Name: ANDY W. ADAMS  
 Listing Price: 500001 Closing Agent Telephone: 904-555-1234  
 Commission Percentage: 16

**Investor/Property Info**

FNMA Laser Code: 60  
 FNMA Laser Date: 01/02/2011  
 FNMA Laser Changed Date: M  
 Man Code: M  
 Current Occupancy: Occupied  
 Property Type: LandAndDevelopedLots

**Property Listing Contracts**

Contract Date	Follow-up Date	Withdrawn Date	Ratified Date	Expiration Date	Offer Price	Received Date	Earnest Money	Security Deposit Agent ID	Security Deposit Agent Name	Security Deposit Agent Telephone	Contract Agent ID	Contract Agent Name	Contract Agent Telephone
06/01/2011	07/01/2011	08/01/2011	06/05/2011	09/01/2011	115011	02/29/2016	5511	ADAMS@ANDY	ANDY W. ADAMS	904-555-1234	ADAMS@ANDY	ANDY W. ADAMS	904-555-1234
07/05/2011	07/25/2011	08/25/2011	07/19/2011	10/15/2011	128000	07/03/2011	25000	ADAMS@ANDY	ANDY W. ADAMS	904-555-1234	ADAMS@ANDY	ANDY W. ADAMS	904-555-1234
12/05/2011	12/18/2011	02/05/2012	12/10/2011	06/05/2012	140000	12/10/2015	10000	ADAMS@ANDY	ANDY W. ADAMS	904-555-1234	ADAMS@ANDY	ANDY W. ADAMS	904-555-1234

## View REO Information

- 1 Search for a loan.
- 2 Click **REO Information** in the navigation tree under Default >> REO.  
The REO Information page appears.
- 3 View the fields.
- 4 Filter, sort, print, and/or export information in the Property Listing Contracts section, as necessary.

## Add REO Information

- 1 Open the REO Information view.
- 2 At the top of the REO Information window, click **Add**.



If the account is not active in Loss Mitigation, Foreclosure or REO, the Add function is not available in the REO Information view.

- 3 In the drop-down list, select one of the following REO Information areas to add information:

- REO Status/Eviction
- Property Listing



Property Listing is available for Add only if the **Start Date** and **Listing Price** fields are empty.

- Property Sale



Property Sale is available for Add only if the **Scheduled Closing Date** and **Sale Price** fields are empty.

- Property Listing Contracts

The add dialog box displays.

- 4 Complete the fields.
- 5 Click **OK**.

The newly added REO information appears in the REO Information view.

## Update REO Information

---

- 1 Open the REO Information view.
- 2 At the top of the REO Information window, click **Update**.
- 3 In the drop-down list, select one of the following REO Information areas to update:
  - REO Status/Eviction
  - Property Listing



Property Listing is available for Update only if the **Start Date** and **Listing Price** fields are populated.

- Property Sale



Property Sale is available for Update only if the **Scheduled Closing Date** and **Sale Price** fields are populated.

- Property Listing Contracts

The update dialog box displays.

- 4 Complete the fields.
- 5 Click **OK**.

The updated REO information appears in the REO Information view.

## Export REO Property Listing Contract Information

---

Search for a loan.

- 1 Click **REO Information** in the navigation tree under Default >> REO.  
The REO Information page appears.
- 2 Click **Export** at the top of the REO Information window, then select the **Property Listing Contracts** option.

The Export dialog box appears.

- 3 Modify the **File Name** field as desired.
- 4 Select the desired export format:
  - Excel
  - Standard
- 5 If any columns are filtered out of the view, select one of the following options for Columns to Export:
  - Page - Export the columns that are displayed on the page, without any columns that are filtered from the view.
  - All - Export the data for all columns, including any columns that are currently filtered from the view.
- 6 Click **OK**.
- 7 Do one of the following:
  - Click **Open** to view the exported file.
  - Click **Save** to save the exported file.

## Delete REO Information

---

- 1 Open the REO Information view.
- 2 At the top of the REO Information window, click **Delete**.
- 3 In the drop-down list, select one of the following REO Information areas to delete information:
  - REO Status/Eviction
  - Property Listing



Property Listing is available for Delete only if the **Start Date** and **Listing Price** fields are populated.

- Property Sale



Property Sale is available for Delete only if the **Scheduled Closing Date** and **Sale Price** fields are populated.

- Property Listing Contracts

A confirmation message displays asking you to confirm whether you want to delete the selected information.

- 4 Click **OK** to delete the selected REO information.

The deleted REO information no longer appears in the REO Information view.

## Generate REO Information to PDF

---

- 1 Search for a loan.
- 2 Click **REO Information** in the navigation tree under Default >> REO.

The REO Information page appears.
- 3 Click **PDF**.



The PDF Options dialog box displays.

**4** Select one of the following:

- Page - Generate all of the rows currently displayed on the page to PDF.
- All - Generate all available rows to PDF.

**5** Click **OK**.

The File Download dialog box appears.

**6** Do the following, as necessary:

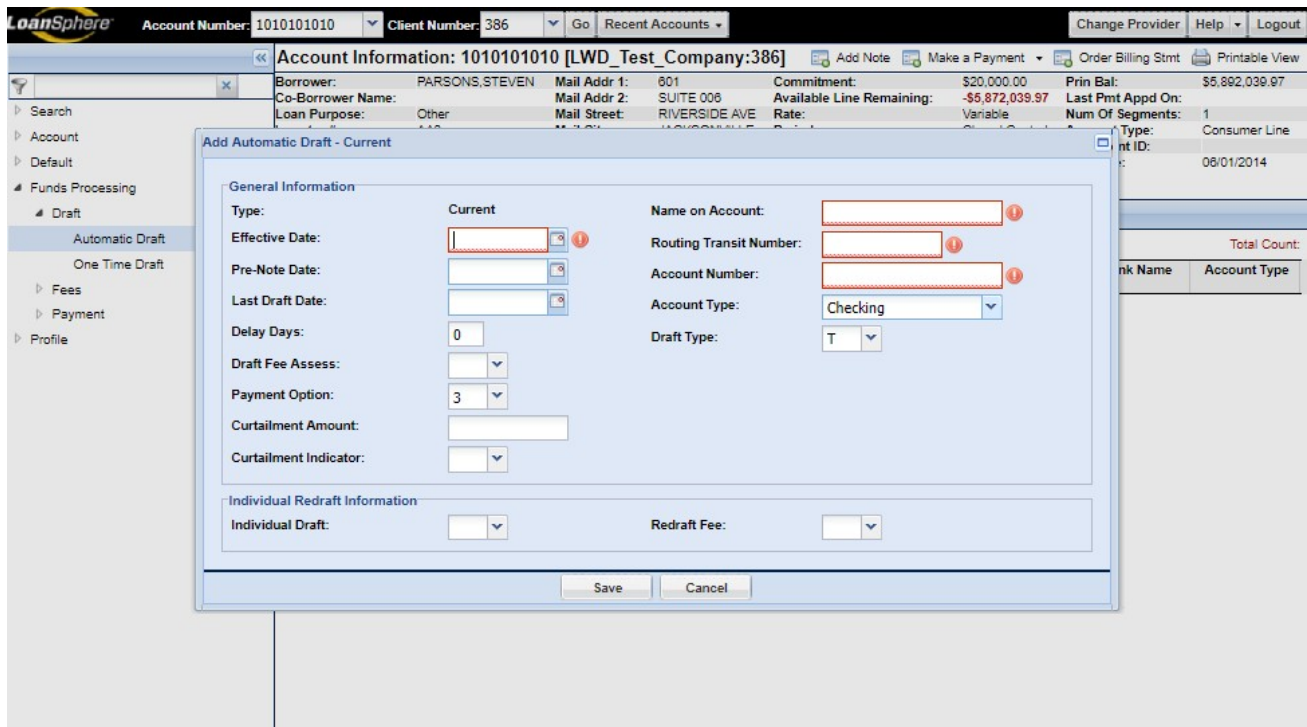
- To preview the PDF file, click **Open**.
- To save the PDF file, click **Save**.

## Funds Processing

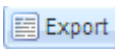
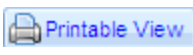
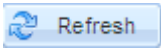
### Automatic Draft

Automatic Draft enables users to view, export, add, update, and delete automatic draft (recurring ACH payments) information.

- You can view current, pending, and previous records.
- Previous records are view-only.
- If you attempt to add a record when a current record exists, the system adds the record as a pending record. If no current record exists, the record you add becomes the current record.



#### Tips:

- The  button enables you to export the information from the grid to an Excel spreadsheet.
- The  feature enables you to print the view in its entirety in a user-friendly manner.
- Click the right side of any column header to change the view's sort.
- The  button restores the default values.

### Add Automatic Drafts

- 1 Click **Automatic Draft** in the navigation tree under Funds Processing >> Draft.

The Automatic Draft view appears.

- 2 Click **Add/Update**.
- 3 Complete the fields.
- 4 Click **Save**.

The newly added automatic draft information appears on the Automatic Draft page.

## Update Automatic Drafts

---

- 1 Click **Draft** in the navigation tree under Funds Processing >> Automatic Draft.  
The Automatic Draft view appears. You can then export the automatic draft information.
- 2 Click the row of the automatic draft you want to update.
- 3 Click **Add/Update**.
- 4 Complete the fields.
- 5 Click **Save**.

The updated automatic draft information appears on the Automatic Draft page.

## Delete Automatic Drafts

---

- 1 Click **Draft** in the navigation tree under Funds Processing >> Automatic Draft.  
The Automatic Draft view appears.
- 2 Click the row of the automatic draft you want to delete.
- 3 Click **Delete/Undo**.

A confirmation message appears.

- 4 Click **OK**.

Web Direct deletes the automatic draft information from the Automatic Draft page.

## One Time Draft

---

One Time Draft enables users to view, add, update, and delete one time draft information. You can update the following information:

- Payment details
- Fees and corporate advances
- Bank and requestor information

**LoanSphere** Account Number: 1010101010 Client Number: 386 Go Recent Accounts Change Provider Help Logout

**Account Information: 1010101010 [LWD\_Test\_Company:386]** Add Note Make a Payment Order Billing Stmt Printable View

Borrower: PARSONS, STEVEN Mail Addr 1: 601 Commitment: \$20,000.00 Prin Bal: \$5,892,039.97  
 Co-Borrower Name: Mail Addr 2: SUITE 006 Available Line Remaining: -\$5,872,039.97 Last Pmt Appd On:  
 Loan Purpose: Other Mail Street: RIVERSIDE AVE Rate: Variable Num Of Segments: 1  
 Investor #: AA3 Mail City: JACKSONVILLE Period: Closed Control Account Type: Consumer Line  
 Total Pmt Amt: \$130.00 Mail State: Investor Type: FNMA PLS Client ID:  
 Bill Date: 03/29/2018 Mail Zip Code: Mail Carrier Route: Due Date: 06/01/2014

**One Time Draft**

General Information

Payment Amount:	\$130.00
Number Of Payments Due:	2
Total Payment Amount Due:	\$130.00
Late Charges:	\$0.00
NSF Fees:	\$0.00
Other Fees:	\$0.00
Total Amount Due:	\$130.00
Principal Balance:	\$5,892,039.97
Suspense Balance:	\$7,330.00
Escrow Balance:	\$0.00
Bill Mode:	Billing Statement
Draft Indicator:	No
Person Code/Desc:	B - BANKRUPTCY
Process Stop/Desc:	3 - BANKRUPTCY
Bad Check Stop/Desc:	0 - No bad check stop
Paid In Full Stop/Desc:	0 - No paid in full stop
Foreclosure Stop/Desc:	0 - No foreclosure stop

**Pending Drafts**

Refresh Export Details Update Delete Add Total Count: 0

Effective Date	Routing Transit Number	Name On Account	Account Number	Draft Amount
row 0 of 0				

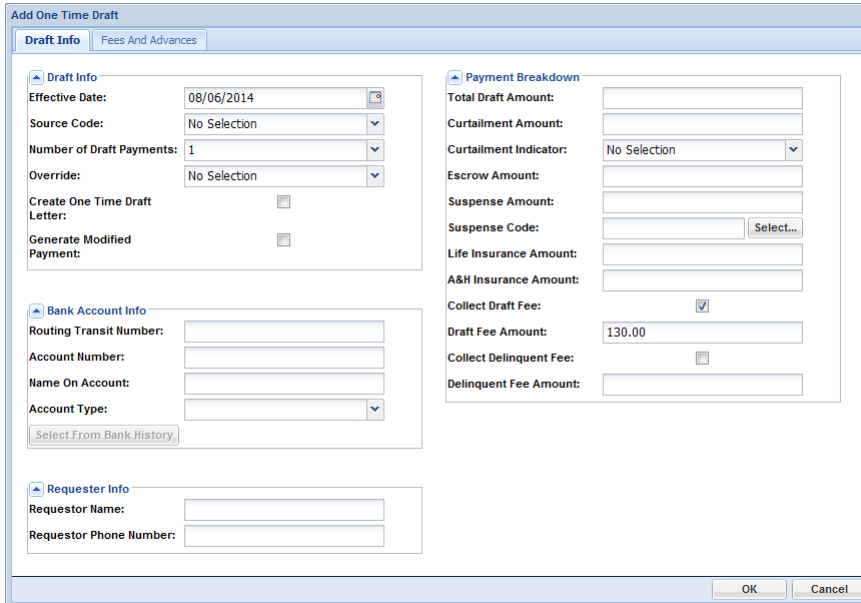
## Add One Time Drafts

- 1 Open the One Time Draft view.
- 2 Click **Add**.

The Please Enter Effective Date dialog box appears.

- 3 Enter the effective date of the draft.
- 4 Click **OK**.

The Add One Time Draft window appears.



- 5 Complete the fields.



To add fee and corporate advance information, use the Fees and Advances tab.

- 6 Click **OK**.

The drafting information appears as a pending draft.

## Update One Time Drafts

- 1 Open the One Time Draft view.
- 2 Select the pending draft you want to update.
- 3 Click **Update**.
- 4 Update the fields.



To update fee and corporate advance information, use the Fees and Advances tab.

- 5 Click **OK**.

The drafting information updates and appears as a pending draft.

## Delete One Time Drafts

- 1 Open the One Time Draft view.
- 2 Select the pending draft you want to delete.
- 3 Click **Delete**.  
A confirmation message appears.
- 4 Click **Yes**.



The system removes the pending draft from the One Time Draft page under Pending Drafts.

## Consumer Fees


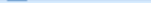
The Consumer Fees view displays consumer fees that apply to control records and the conditions for the assessment of fees.

Account Information: @234567890 [Five Points: @00]				<a href="#">Add Note</a> <a href="#">Make a Payment</a> <a href="#">Order Billing Stmt</a> <a href="#">Printable View</a>																																
<div style="margin-bottom: 5px;"> <input type="text"/> </div> <div> <div>Search</div> <div>Account Search</div> <div>Account Search Results</div> </div> <div>Account</div> <div>Default</div> <div>Funds Processing</div> <div> <div>Draft</div> <div>Fees</div> </div> <div>Consumer Fees</div> <div>Fee Balances</div> <div>Fee History</div> <div>Payment</div> <div>Profile</div>	<b>Borrower:</b> @ADAMS, ANDY A <b>Mail Addr 1:</b> <b>Co-Borrower Name:</b> <b>Mail Addr 2:</b> <b>Loan Purpose:</b> Other <b>Mail Street:</b> 12345 MAIN ST. <b>Investor #:</b> 199 <b>Mail City:</b> ANYTOWN <b>Total Prnt Amt:</b> \$191.84 <b>Mail State:</b> FL <b>Bill Date:</b> 07-23-2013 <b>Mail Zip Code:</b> 12345		<b>Commitment:</b> \$12,000.00 <b>Prin Bal:</b> \$9,591.78 <b>Available Line Remaining:</b> \$1,987.39 <b>Last Prnt Appd On:</b> 02-19-2013 <b>Rate:</b> Variable <b>Num Of Segments:</b> 2 <b>Period:</b> Open Control <b>Account Type:</b> Consumer Line <b>Investor Type:</b> Other <b>PLS Client ID:</b> @234567890 <b>Mail Carrier Route:</b> <b>Due Date:</b> 03-17-2013																																	
	<b>Consumer Fees</b>																																			
	<div> <div>No Selection</div> <div>Refresh</div> <div>Export...</div> <div>Total Count: 3</div> </div>																																			
	<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 5%;">Code</th> <th style="width: 35%;">Description</th> <th style="width: 10%;">Conditions</th> <th style="width: 15%;">Expiration Date</th> <th style="width: 10%;">Start Date</th> <th style="width: 10%;">Minimum Amount</th> <th style="width: 10%;">Maximum Amount</th> <th style="width: 15%;">Fixed Amount</th> </tr> </thead> <tbody> <tr> <td>\$B</td> <td>PCL ANNUAL FEE</td> <td></td> <td></td> <td>08-02-2013</td> <td></td> <td></td> <td>\$50.00</td> </tr> <tr> <td>\$D</td> <td>PCL OVERLIMIT FEE</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>\$25.00</td> </tr> <tr> <td>\$N</td> <td>PCL NSF PAYMENT</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>\$25.00</td> </tr> </tbody> </table>				Code	Description	Conditions	Expiration Date	Start Date	Minimum Amount	Maximum Amount	Fixed Amount	\$B	PCL ANNUAL FEE			08-02-2013			\$50.00	\$D	PCL OVERLIMIT FEE						\$25.00	\$N	PCL NSF PAYMENT						\$25.00
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\$D	PCL OVERLIMIT FEE						\$25.00																													
\$N	PCL NSF PAYMENT						\$25.00																													
<b>Transaction Details</b>																																				
<table border="1" style="width:100%; border-collapse: collapse;"> <tbody> <tr> <td style="width: 20%;"><b>Code:</b></td> <td style="width: 20%;">\$N</td> <td style="width: 20%;"><b>Description:</b></td> <td style="width: 20%;">PCL NSF PAYMENT</td> <td style="width: 20%;"><b>Auto Assess Flag:</b></td> <td style="width: 20%;">False</td> </tr> <tr> <td><b>Calculation Method:</b></td> <td>G</td> <td><b>Fixed Amount:</b></td> <td>\$25.00</td> <td><b>Less Than Greater Than Option Code:</b></td> <td>NoValue</td> </tr> <tr> <td><b>Finance Charge Flag:</b></td> <td>False</td> <td colspan="4"></td> </tr> </tbody> </table>				<b>Code:</b>	\$N	<b>Description:</b>	PCL NSF PAYMENT	<b>Auto Assess Flag:</b>	False	<b>Calculation Method:</b>	G	<b>Fixed Amount:</b>	\$25.00	<b>Less Than Greater Than Option Code:</b>	NoValue	<b>Finance Charge Flag:</b>	False																			
<b>Code:</b>	\$N	<b>Description:</b>	PCL NSF PAYMENT	<b>Auto Assess Flag:</b>	False																															
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<b>Finance Charge Flag:</b>	False																																			

**To filter only the information you want to view:**

- 1 Click  and choose the field you want to filter.
- 2 Click  and all other transactions are filtered out of the view.

### Tips:

- The  feature enables you to print the view in its entirety in a user-friendly manner.
- Click the right side of any column header to change the view's sort.
- To view additional information for each transaction, click the plus (+) sign to the left of the transaction.
- The  button restores the default values.

## Fee Balances

The Fee Balances view displays available fee balances on a loan and enables you to waive/assess fees, export and generate to PDF the Fee Balances area.

**LoanSphere** Account Number: 1010101010 Client Number: 386 Go Recent Accounts Change Provider Help Logout

**Account Information: 1010101010 [LWD\_Test\_Company:386]** Add Note Make a Payment Order Billing Stmt

Borrower:	PARSONS,STEVEN	Mail Addr 1:	601	Commitment:	\$20,000.00	Prin Bal:	\$5,892,039.97
Co-Borrower Name:		Mail Addr 2:	SUITE 006	Available Line Remaining:	-\$5,872,039.97	Last Pmt Appd On:	
Loan Purpose:	Other	Mail Street:	RIVERSIDE AVE	Rate:	Variable	Num Of Segments:	1
Investor #:	AA3	Mail City:	JACKSONVILLE	Period:	Closed Control	Account Type:	Consumer Line
Total Pmt Amt:	\$130.00	Mail State:		Investor Type:	FNMA	PLS Client ID:	
Bill Date:	03/29/2018	Mail Zip Code:		Mail Carrier Route:		Due Date:	06/01/2014



**Fee Balances** PDF

Assess Fee Waive Fee Export Displaying 2 of 2



Code	Description	Previous Balance	Adjusted Amount	Current Balance	Effective Date
1	LATE CHARGE	\$10.00	\$0.00	\$10.00	
D	DUPLICATE ANALYSIS	\$10.00	\$0.00	\$10.00	

\*\*\* Total Fees \$20.00

To filter only the information you want to view:

- 1 Click  <none> and choose the field you want to filter.
- 2 Click  Refresh and all other transactions are filtered out of the view.

### Tips:

- The  Export button enables you to export the information from the grid to an Excel spreadsheet.
- Click the right side of any column header to change the view's sort.
- To view additional information for each transaction, click the plus (+) sign to the left of the transaction.
- The  Refresh button restores the default values.



## Assess a Fee

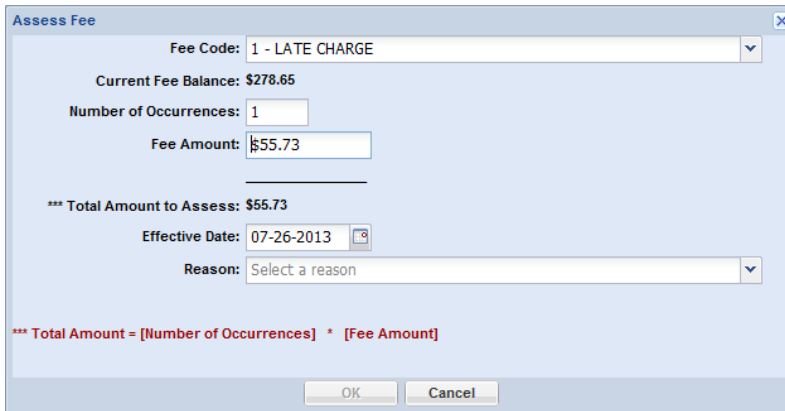
---

- 1 Click **Fee Balances** in the navigation tree under Funds Processing >> Fees.

The Fee Balances view displays all of the loan's fee balances in alphanumeric order by fee code.

- 2 Click **Assess Fee**.

The Assess Balance dialog box appears.



The Assess Fee dialog box is a light blue window with a title bar that says "Assess Fee" and a close button (X). It contains the following fields and text:

- Fee Code:** A dropdown menu showing "1 - LATE CHARGE".
- Current Fee Balance:** \$278.65
- Number of Occurrences:** A text box containing "1".
- Fee Amount:** A text box containing "\$55.73".
- \*\*\* Total Amount to Assess:** \$55.73
- Effective Date:** A date picker showing "07-26-2013".
- Reason:** A dropdown menu showing "Select a reason".
- \*\*\* Total Amount = [Number of Occurrences] \* [Fee Amount]** (displayed in red text)
- At the bottom are **OK** and **Cancel** buttons.

- 3 Complete the fields.

- 4 Click **OK**.

A confirmation message appears.

- 5 Click **Yes**.

The Assess Fee dialog box displays a message indicating that the fee assessment was successful.

- 6 Click **OK**.

The assessed fee appears in the Fee Balances view.

The system sends the request to MSP for processing through the Late Chg, NSF, and Fee Adjustment screen (PMTA) in the Cashiering Workstation.

## Waive a Fee

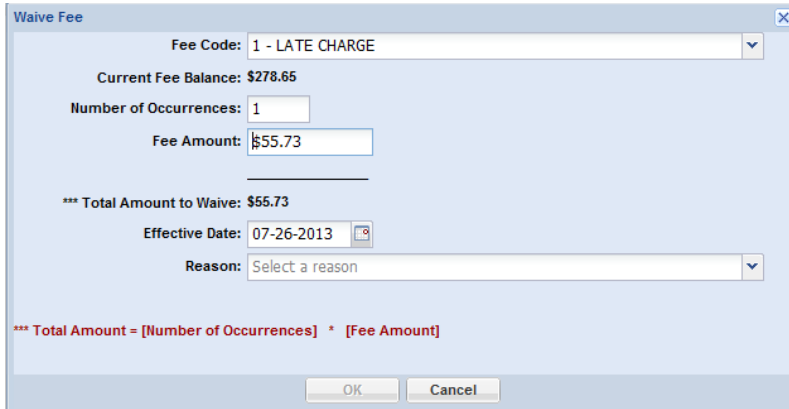
---

- 1 Click **Fee Balances** in the navigation tree under Funds Processing >> Fees.

The Fee Balances view displays all of the loan's fee balances in alphanumeric order by fee code.

- 2 Select the code that you want to waive then click **Waive Fee**.

The Waive Fee dialog box appears.



The dialog box titled "Waive Fee" contains the following fields and controls:

- Fee Code:** A dropdown menu showing "1 - LATE CHARGE".
- Current Fee Balance:** A text field displaying "\$278.65".
- Number of Occurrences:** A text field with the value "1".
- Fee Amount:** A text field with the value "\$55.73".
- \*\*\* Total Amount to Waive:** A text field displaying "\$55.73".
- Effective Date:** A date picker showing "07-26-2013".
- Reason:** A dropdown menu with the text "Select a reason".
- \*\*\* Total Amount = [Number of Occurrences] \* [Fee Amount]** (Red text at the bottom).
- Buttons:** "OK" and "Cancel" at the bottom right.

3 Complete the fields.

4 Click **OK**.

A confirmation message appears.

5 Click **Yes**.

The Waive Fee dialog box displays a message indicating that the fee was waived successfully.

6 Click **OK**.

The waived fee is updated on the Fee Balances view.

## Export the Fee Balance Area

1 Click **Export** at the top of the Fee Balances area and make a selection from the drop-downlist.

The File Download dialog box appears.

2 Do the following as necessary.

- To preview the exported file, click **Open**.
- To save the exported file, click **Save**.

## Generate Fee Balances to PDF

1 Open the Fee Balances view.

2 Click **PDF**.

The PDF Options window appears

3 Type a name for the PDF file and select the appropriate rows and columns options



The Rows to View> Page option generates transactions that appear on the page to PDF, based on any filters applied. The Rows to View > All option generates all transactions to the PDF, regardless of any filters applied.

4 Click **OK**.

5 Do the following as necessary:

- To preview the PDF file, click **Open**.
- To save the PDF file, click **Save**.

- 6 Print, save, or **close** the PDF, as necessary.

## Fee History

The Fee History view displays the dollar amount and date of all fee assessments, fees paid, and fees waived for a loan.

**LoanSphere** Account Number: 1010101010 Client Number: 386 Go Recent Accounts Change Provider Help Logout

**Account Information: 1010101010 [LWD\_Test\_Company:386]** Add Note Make a Payment Order Billing Stmt

Borrower: PARSONS,STEVEN Mail Addr 1: 801 Commitment: \$20,000.00 Prin Bal: \$5,892,039.97  
 Co-Borrower Name: Mail Addr 2: SUITE 006 Available Line Remaining: -\$5,872,039.97 Last Pmt Appd On:  
 Loan Purpose: Other Mail Street: RIVERSIDE AVE Rate: Variable Num Of Segments: 1  
 Investor #: AA3 Mail City: JACKSONVILLE Period: Closed Control Account Type: Consumer Line  
 Total Pmt Amt: \$130.00 Mail State: Investor Type: FNMA PLS Client ID:  
 Bill Date: 03/29/2018 Mail Zip Code: Mail Carrier Route: Due Date: 06/01/2014

**Fee History** PDF

**Fee Totals**

Total Fees Assessed:	\$20.00	Total Fees Paid:	\$0.00	Total Fees Waived:	\$0.00	Fees Due:	\$20.00
----------------------	---------	------------------	--------	--------------------	--------	-----------	---------



Start Dt: 07/26/2017 End Dt: 07/26/2018

Export Displaying 2 of 2




Code	Description	Tran Date	Assessed	Paid Amt	Waived	Effective	User
D	DUPLICATE ANALYS	03/29/2018	\$10.00				MK1
1	LATE CHARGE	03/30/2018	\$10.00				MN

\*\*\* Page Totals \$20.00 \$0.00 \$0.00 Net \$20.00

To filter only the information you want to view:

- 1 Click  <none> and choose the field you want to filter.
- 2 Click  Refresh and all other transactions are filtered out of the view.

### Tips:

- The view defaults to the last 12 months of activity. To view additional activity or to view activity for a certain time frame, change the start and end dates.
- The  **Export** button enables you to export the information from the grid to an Excel spreadsheet.
- The  **Printable View** feature enables you to print the view in its entirety in a user-friendly manner.
- Click the right side of any column header to change the view's sort.
- The  **Refresh** button restores the default values.

## Generate Fee History to PDF

---

- 1 View Fee History area.
- 2 Click **PDF** at the top of the Fee History area.

The PDF Options window appears.

- 3 **Type** a name for the PDF file and select the appropriate rows and columns options.
- 4 Click **OK**.
- 5 Do the following, as necessary.
  - To preview the PDF file, click **Open**.
  - To save the PDF file, click **Save**.
  - Print, save, or close the PDF, as necessary.

## Cash Transactions

The Cash Transactions view displays information on monetary transactions that have been shadow-posted (pending a processing cycle for applying due date and balance changes to the loan), the type and amount of the transaction, and any additional details of the transaction.

**LoanSphere** Account Number: 1010101010 Client Number: 386 Go Recent Accounts Change Provider Help Logout

**Account Information: 1010101010 [LWD\_Test\_Company:386]** Add Note Make a Payment Order Billing Stmt Printable View



Borrower: PARSONS,STEVEN Mail Addr 1: 601 Commitment: \$20,000.00 Prin Bal: \$5,892,039.97  
 Co-Borrower Name: Mail Addr 2: SUITE 006 Available Line Remaining: -\$5,872,039.97 Last Pmt Appd On:  
 Loan Purpose: Other Mail Street: RIVERSIDE AVE Rate: Variable Num Of Segments: 1  
 Investor #: AA3 Mail City: JACKSONVILLE Period: Closed Control Account Type: Consumer Line  
 Total Pmt Amt: \$130.00 Mail State: Investor Type: FNMA PLS Client ID:  
 Bill Date: 03/29/2018 Mail Zip Code: Mail Carrier Route: Due Date: 06/01/2014

**Cash Transactions**



No Selection Refresh Export... Total Count: 22

Transaction Type	Process Group Code	Batch User ID	Process Date	Functional Area ID	Transaction Code	Transaction Description	Amount
Mass Payment	4LM	DLK	01/23/2018	PMT1	071	MODIFIED	\$500.00
Transaction Details Transaction Type: Mass Payment Process Group Code: 4LM Batch User ID: DLK Process Date: 01/23/2018 Functional Area ID: PMT1 Transaction Code: 071 Transaction Description: MODIFIED Amount: \$500.00 Number Of Payments: 1							
Mass Payment	4LM	DLK	01/23/2018	PMT1	071	MODIFIED	\$1,000.00
Third Party	###		11/30/2012	RAWT	071	MODIFIED	
Third Party	###		01/01/2013	RAWT	071	MODIFIED	
Third Party	###		01/31/2013	RAWT	071	MODIFIED	
Third Party	###		02/28/2013	RAWT	071	MODIFIED	
Third Party	###		03/29/2013	RAWT	071	MODIFIED	
Third Party	###		04/30/2013	RAWT	071	MODIFIED	
Third Party	###		05/31/2013	RAWT	071	MODIFIED	
Third Party	###		06/28/2013	RAWT	071	MODIFIED	
Third Party	###		07/31/2013	RAWT	071	MODIFIED	
Third Party	###		08/30/2013	RAWT	071	MODIFIED	
Third Party	###		09/30/2013	RAWT	071	MODIFIED	
Third Party	###		05/30/2014	RAWT	071	MODIFIED	
Third Party	###		06/30/2014	RAWT	071	MODIFIED	

To filter only the information you want to view:

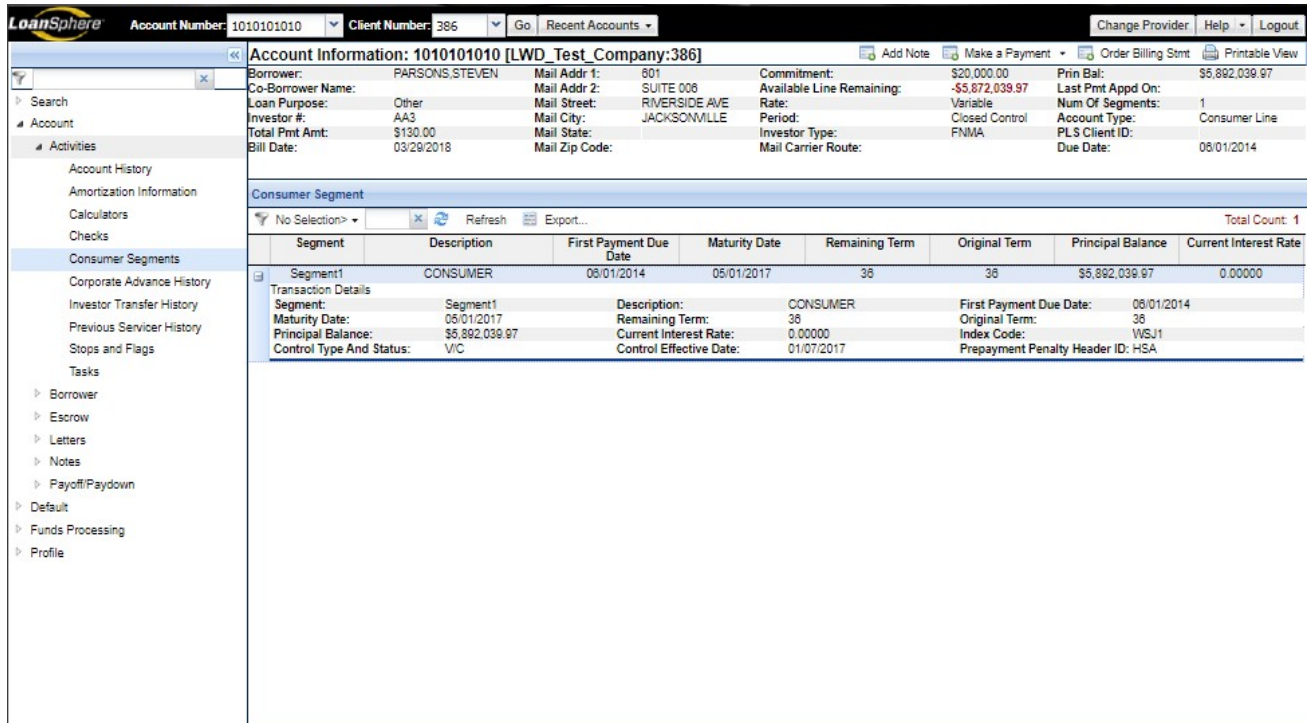
- 1 Click  <none> and choose the field you want to filter.
- 2 Click  Refresh and all other transactions are filtered out of the view.

### Tips:

- The  Printable View feature enables you to print the view in its entirety in a user-friendly manner.
- Click the right side of any column header to change the view's sort.
- To view additional information for each transaction, click the plus (+) sign to the left of the transaction.
- The  Refresh button restores the default values.

## Consumer Advance Activity

The Consumer Advance Activity view displays current advance status information. If you have the security, you can create advances, reversals, and holds for consumer accounts.



**LoanSphere** Account Number: 1010101010 Client Number: 386 Go Recent Accounts Change Provider Help Logout

**Account Information: 1010101010 [LWD\_Test\_Company:386]**

Add Note Make a Payment Order Billing Stmt Printable View

Borrower:	PARSONS,STEVEN	Mail Addr 1:	601	Commitment:	\$20,000.00	Prin Bal:	\$5,892,039.97
Co-Borrower Name:		Mail Addr 2:	SUITE 006	Available Line Remaining:	-\$5,872,039.97	Last Pmt Appd On:	
Loan Purpose:	Other	Mail Street:	RIVERSIDE AVE	Rate:	Variable	Num Of Segments:	1
Investor #:	AA3	Mail City:	JACKSONVILLE	Period:	Closed Control	Account Type:	Consumer Line
Total Pmt Amt:	\$130.00	Mail State:		Investor Type:	FNMA	PLS Client ID:	
Bill Date:	03/29/2018	Mail Zip Code:		Mail Carrier Route:		Due Date:	08/01/2014

**Consumer Segment**

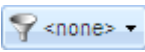
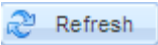
No Selection Refresh Export... Total Count: 1

Segment	Description	First Payment Due Date	Maturity Date	Remaining Term	Original Term	Principal Balance	Current Interest Rate
Segment1	CONSUMER	08/01/2014	05/01/2017	36	36	\$5,892,039.97	0.00000

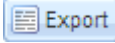
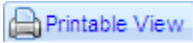
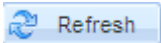
Transaction Details

Segment:	Segment1	Description:	CONSUMER	First Payment Due Date:	08/01/2014
Maturity Date:	05/01/2017	Remaining Term:	36	Original Term:	36
Principal Balance:	\$5,892,039.97	Current Interest Rate:	0.00000	Index Code:	WSJ1
Control Type And Status:	V/C	Control Effective Date:	01/07/2017	Prepayment Penalty Header ID:	HSA

To filter only the information you want to view:

- Click  and choose the field you want to filter.
- Click  and all other transactions are filtered out of the view.

### Tips:

- The view defaults to the last 12 months of activity. To view additional activity or to view activity for a certain time frame, change the start and end dates.
- The  button enables you to export the information from the grid to an Excel spreadsheet.
- The  feature enables you to print the view in its entirety in a user-friendly manner.
- Click the right side of any column header to change the view's sort.
- The  button restores the default values.

## Consumer Advances

---

To add advances (draws), reversals, or holds, or to update or delete a transaction:

- 1 Open the Consumer Activity view.
- 2 Click one of the following buttons:
  - Add Advance
  - Add Reversal
  - Add Hold
  - Update
  - Delete
- 3 Enter the appropriate information to complete the requested transaction.
- 4 Click **OK**.

The transaction is complete and appears in the history window.

## Make a Payment

---

The Make a Payment view enables you to apply detailed payments, principal curtailments, fees, escrow, and suspense, or you can apply a simple (unspecified) payment.

You can access the Make a Payment window from the left pane or from the toolbar.



For additional information refer to the “Web Direct Make a Payment” web-based training course in SkillPort.



**LoanSphere** Account Number: 1010101010 Client Number: 386 Go Recent Accounts Change Provider Help Logout

Make a Payment

**HELOC Payment Breakdown**

Next Payment Due Date: 06/01/2014  
 Current Bill Min Payment Due: \$70.00  
 Unpaid Prior Billed Amount: \$60.00  
 Total Escrow Payment: \$130.00  
 Miscellaneous Fee Amount: \$0.00  
 Replacement Reserve Amount: \$0.00  
 Accident & Health Ins Amount: \$0.00  
 Life Insurance Amount: \$0.00  
 Late Charge: \$0.00  
 Grace Days: 15

**Payment Amount Due**

CHG Date	Reg Pmt	Num	Total Reg Pmt
01/01/2016	\$60.00	2	\$120.00

**Current Balances**

Principal Balance: \$5,892,039.97  
 Escrow Balance: \$0.00  
 Suspense Balance: \$7,330.00  
 Replacement Reserve Balance: \$0.00  
 Restricted Escrow Balance: \$0.00  
 Accrued Late Charges: \$10.00  
 Returned Item Fees: \$0.00  
 Total Other Fees Due: \$10.00  
 Recoverable Corp Adv Balance: \$0.00

**Prepayment Penalty**

Prepayment Penalty Indicator: Yes  
 Prepayment Penalty Name: HOME SAVER ADVANCE

**Detailed** Simple

Amount Received:   
 Payment Type: Personal Check  
 Reference Number:   
 Number of Payments: 1  
 Effective Date: 07/25/2018  
 Miscellaneous Fee Amt (+/-):   
 Replacement Res Amt (+/-):   
 Payment: ☒ Current ☐ Other  
 Regular Payment Amount: 70.00

HELOC Segment Number: No Selection  
 Curtailment Amount:   
 Curtailment Indicator: No Selection  
 Escrow Amount (+/-):   
 Suspense Amount (+/-):   
 Suspense Reason:  Select...  
 Override Code: No Selection  
 Accident & Health Ins Amt (+/-):   
 Life Insurance Amount (+/-):   
 Reg Pmt Amount Total: 70.00  
 Total Amount Paid: 70.00

**Fees** Corporate Advances

Select	Fee Code	Fee Balance	Amount Paid
<input type="checkbox"/>	1 - LATE CHARGE	10.00	0.00
<input type="checkbox"/>	D - DUPLICATE ANALYSIS	10.00	0.00

OK Cancel

**LoanSphere** Account Number: 1010101010 Client Number: 386 Go Recent Accounts Change Provider Help Logout

Make a Payment

**HELOC Payment Breakdown**

Next Payment Due Date: 06/01/2014  
 Current Bill Min Payment Due: \$70.00  
 Unpaid Prior Billed Amount: \$60.00  
 Total Escrow Payment: \$130.00  
 Miscellaneous Fee Amount: \$0.00  
 Replacement Reserve Amount: \$0.00  
 Accident & Health Ins Amount: \$0.00  
 Life Insurance Amount: \$0.00  
 Late Charge: \$0.00  
 Grace Days: 15

**Payment Amount Due**

CHG Date	Reg Pmt	Num	Total Reg Pmt
01/01/2016	\$60.00	2	\$120.00

**Current Balances**

Principal Balance: \$5,892,039.97  
 Escrow Balance: \$0.00  
 Suspense Balance: \$7,330.00  
 Replacement Reserve Balance: \$0.00  
 Restricted Escrow Balance: \$0.00  
 Accrued Late Charges: \$10.00  
 Returned Item Fees: \$0.00  
 Total Other Fees Due: \$10.00  
 Recoverable Corp Adv Balance: \$0.00

**Prepayment Penalty**

Prepayment Penalty Indicator: Yes  
 Prepayment Penalty Name: HOME SAVER ADVANCE

**Detailed** Simple

Amount Received:   
 Payment Type: Personal Check  
 Reference Number:   
 Number of Payments: 1  
 Effective Date: 07/25/2018  
 Override Code: No Selection

OK Cancel

## Make Account Payments

---

- 1 Open the Make a Payment view.
- 2 Complete the fields on the Detailed or Simple tab.



Field requirements vary depending on the type of account.

- **Batch ID** is required for Simple and Detailed payments if the user has an MSPID.
- **Regular Payment Amount** is required and is available for all loans.
- **Billed and Unpaid Amount** is required for HELOC loans.

- 3 To add, modify, or delete fees, do one of the following:
  - On the Detailed >> Fees tab, click **Add**, select the fee code, and enter the fee amount.
  - On the Detailed >> Fees tab, click the fee you want to modify, and make the changes.
  - On the Detailed >> Fees tab, click the fee you want to remove, and click **Delete**.

- 4 Click **Save**.

- 5 Click **OK**.

The following message appears: **Payment applied. Print a receipt?**

- 6 To print a receipt, click **Yes**.

A separate window displays a receipt that you can print. The payment posts to MSP following the nightly batch cycle.

- 7 To close the Make A Payment page, click **OK**.

## Order Billing Statement

The Order Billing Statement view enables you to order a billing statement for mortgage accounts. Consumer account billing statements are not available using this function; you must reprint them through Online LetterWriter.

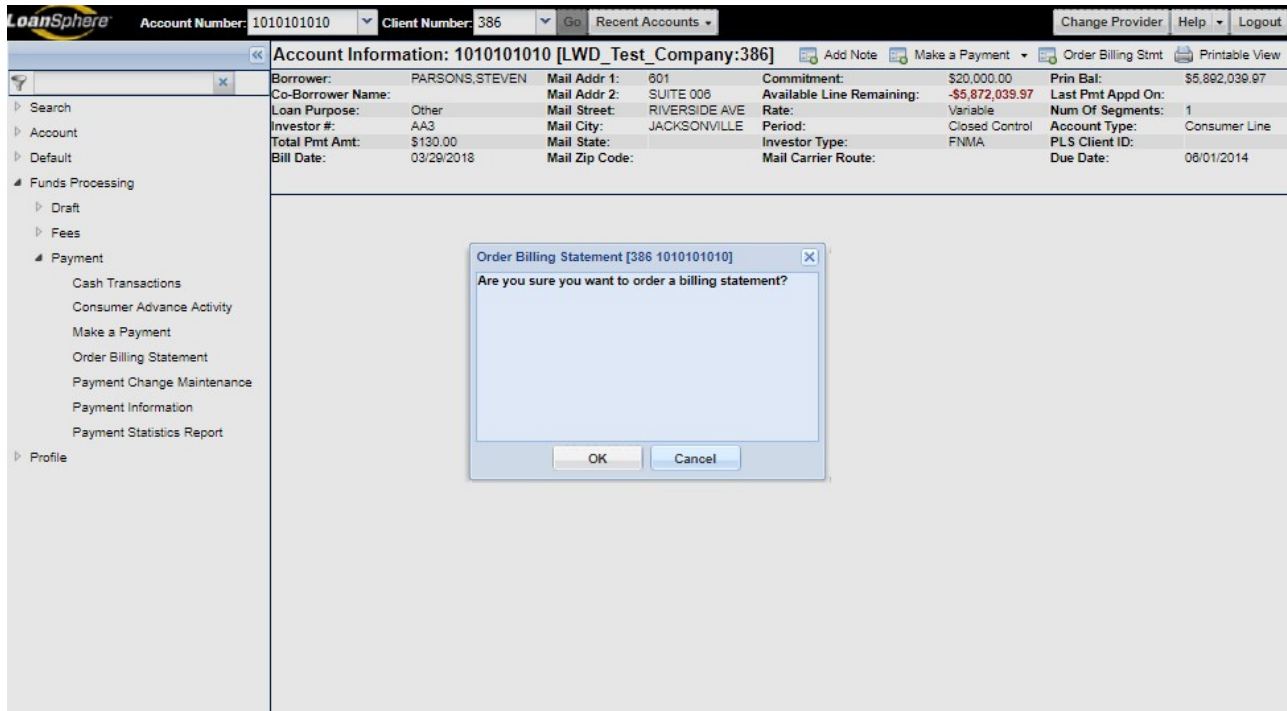
- 1 Open the One Time Draft view by doing one of the following:
  - Click **Order Billing Stmt** on the toolbar.
  - Click **Order Billing Statement** in the navigation tree under Funds Processing >> Payment.

- 2 Click **OK**.

A confirmation dialog box appears indicating that you successfully ordered the billing statement.

- 3 Click **OK**.

The bill produces in the next cycle for billing statements.



The screenshot displays the LoanSphere web application interface. At the top, the account number is 1010101010 and the client number is 386. The main area shows account information for [LWD\_Test\_Company:386]. A confirmation dialog box titled "Order Billing Statement [386 1010101010]" is open, asking "Are you sure you want to order a billing statement?" with "OK" and "Cancel" buttons.

Account Information: 1010101010 [LWD_Test_Company:386]			
Borrower:	PARSONS, STEVEN	Mail Addr 1:	601
Co-Borrower Name:		Mail Addr 2:	SUITE 006
Loan Purpose:	Other	Mail Street:	RIVERSIDE AVE
Investor #:	AA3	Mail City:	JACKSONVILLE
Total Pmt Amt:	\$130.00	Mail State:	
Bill Date:	03/29/2018	Mail Zip Code:	
Commitment:	\$20,000.00	Available Line Remaining:	-\$5,872,039.97
Rate:	Variable	Period:	Closed Control
Investor Type:	FNMA	Mail Carrier Route:	
Prin Bal:	\$5,892,039.97	Last Pmt Appd On:	
Num Of Segments:	1	Account Type:	Consumer Line
PLS Client ID:		Due Date:	06/01/2014

## Payment Change Maintenance

The Payment Change Maintenance view displays upcoming payment changes as well as a history of changes in principal, interest payment, and interest rate for selected loan types.

**LoanSphere** Account Number: 1010101010 Client Number: 386 Go Recent Accounts Change Provider Help Logout

**Account Information: 1010101010 [LWD\_Test\_Company:386]** Add Note Make a Payment Order Billing Stmt Printable View

Borrower: PARSONS,STEVEN Mail Addr 1: 601 Commitment: \$20,000.00 Prin Bal: \$5,892,039.97  
 Co-Borrower Name: Mail Addr 2: SUITE 006 Available Line Remaining: -\$5,872,039.97 Last Pmt Appd On:  
 Loan Purpose: Other Mail Street: RIVERSIDE AVE Rate: Variable Num Of Segments: 1  
 Investor #: AA3 Mail City: JACKSONVILLE Period: Closed Control Account Type: Consumer Line  
 Total Pmt Amt: \$130.00 Mail State: Mail Zip Code: Investor Type: FNMA PLS Client ID:  
 Bill Date: 03/29/2018 Mail Carrier Route: Due Date: 08/01/2014

**Payment Change Maintenance**

No Selection Refresh Export... Total Count: 2



Next Payment Due Date	Annual Interest Rate	IR Change Reason	PI Amount	PI Change Reason	Total Payment Amount
08/01/2014	0.50000		\$0.00		\$130.00
Transaction Details					
Buydown Subsidy Amount:	\$0.00	Annual Interest Rate:	0.50000	PI Amount:	\$0.00
Next Payment Due Date:	08/01/2014	City Tax Amount:	\$20.00	County Tax Amount:	\$89.00
Hazard Amount:	\$21.00	Lien Amount:	\$0.00	Over Short Amount:	\$0.00
MI Amount:	\$0.00	HUD Subsidy Amount:	\$0.00	Miscellaneous Amount:	\$0.00
Total Payment Amount:	\$130.00	Piggyback PI Amount:	\$0.00	Accident Health Amount:	\$0.00
Life Amount:	\$0.00				
01/01/2016	2.50000		\$50.00		\$180.00

**Payment Change Maintenance History**


No Selection Refresh Export... Total Count: 0

Next Payment Due Date	Annual Interest Rate	IR Change Reason	PI Amount	PI Change Reason	Buydown Subsidy Amount	Replacement Reserve Change Reason
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To filter only the information you want to view:

- Click  <none> and choose the field you want to filter.
- Click  Refresh and all other transactions are filtered out of the view.

### Tips:

- The  Printable View feature enables you to print the view in its entirety in a user-friendly manner.
- Click the right side of any column header to change the view's sort.
- To view additional information for each transaction, click the plus (+) sign to the left of the transaction.

## Payment Information

The Payment Information view displays current payment information, special loan information, current and original balances, year-to-date paid information, prepayment, and last transaction applied information. The payment breakdown information for Consumer loans displays differently. See the second example.

**LoanSphere** Account Number: 1010101010 Client Number: 386 Go Recent Accounts Change Provider Help Logout

**Account Information: 1010101010 [LWD\_Test\_Company:386]** Add Note Make a Payment Order Billing Stmt Printable View

Borrower: PARSONS, STEVEN Mail Addr 1: 601 Mail Addr 2: SUITE 006 Commitment: \$20,000.00 Prin Bal: \$5,892,039.97  
 Co-Borrower Name: Other Mail Street: RIVERSIDE AVE Available Line Remaining: -\$5,872,039.97 Last Pmt Appd On: 08/01/2014  
 Loan Purpose: AA3 Mail City: JACKSONVILLE Rate: Variable Num Of Segments: 1  
 Investor #: AA3 Mail State: FL Period: Closed Control Account Type: Consumer Line  
 Total Pmt Amt: \$130.00 Investor Type: FNMA PLS Client ID:  
 Bill Date: 03/29/2018 Mail Zip Code: Mail Carrier Route: Due Date: 08/01/2014

**Payment Information**

HELOC Payment Breakdown  
 Current Bill Minimum Payment Due: \$70.00  
 Unpaid Prior Billed Amt: \$60.00  
 Total Minimum Payment Due: \$130.00  
 Fees Due: \$20.00  
 Late Charge Amount (one): \$0.00  
 Grace Days Before Late Charge: 15  
 Payment Method: Bills

Interest Information  
 Rate Type: Variable  
 Interest Rate: 0.50%  
 ARM Next Eff PI Calc Date:

HELOC Loan Data  
 HELOC Plan ID: ARPO  
 Construction Loan:  
 Credit Card Flag:  
 Credit Card Status Code:  
 Period: Closed Control  
 Rate Type: Fixed  
 Num Of Segments: 1  
 Available Line: \$0.00  
 Last Principal Advance Amt: -\$1,959,679.99

Last Transaction  
 Last Payment Principal Amt: \$0.00  
 Last Payment Interest Amt: \$0.00  
 Last Payment Escrow Amt: \$0.00  
 Last Payment - Late Charge Paid: \$0.00  
 Other Fees Rcvd: \$0.00

Original Loan Information  
 Closing Date: 05/07/2014  
 Original Loan/Credit Line Amt: \$30,000.00  
 First Payment Due Date: 08/01/2014  
 Maturity Date: 05/2017

Prepayment Penalty  
 Prepayment Penalty Indicator: Yes  
 Prepayment Penalty Name: HOME SAVER ADVANCE

YTD Information  
 Principal Paid Year to Date Amount: \$0.00  
 Interest Paid Year to Date Amount: \$0.00  
 MIP YTD: \$0.00  
 Escrow Taxes Paid Year to Date Amount: \$0.00  
 Lien Paid YTD: \$0.00  
 Hazard YTD: \$0.00

Current Balance  
 Prin Bal: \$5,892,039.97  
 Escrow Balance: \$0.00  
 Suspense Balance: \$7,330.00  
 Replacement Reserve Balance: \$0.00

Payment Amounts Due

CHG Date	Reg Pmt	Num	Total Reg Pmt
2016-01-01	\$60.00	2	\$120.00

### Tip:

- The  **Printable View** feature enables you to print the view in its entirety in a user-friendly manner.

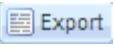
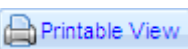
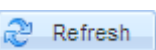


## Payment Statistics Report

The Payment Statistics Report view enables you to view a summary of payments, advances, and reversals processed. You can also select a pending payment and mark it for deletion. Details include number applied by the user, the date, loan number, amount, group number, payment type, and reference type of each payment, and the total amount of payments applied. You can select to view payment activity for individual users or you can select multiple users from the **Select User** drop-down list.

Payment Statistics										
Type: All Start Dt: 07/27/2015 End Dt: 07/27/2015 Select User										
Export Receipt Delete Pending Payment View 50 rows 1-13 of 13 Page 1 of 1										
	User	Tran Local Date	Tran Type	Account #	Group	Payment Type	Reference #	Fee Cd	Fee Amt	Amount
1	@User123	07/27/2015 10:45:26 AM	Payment	@234567890	TWE	Personal Check			\$0.00	\$34,544.23
2	@User123	07/27/2015 10:48:22 AM	Advance	@234567890		ATM	ATM		\$0.00	-\$1,000.00
3	@User123	07/27/2015 10:49:18 AM	Advance Reversal	@234567890		ATM	ATM		\$0.00	\$400.00
4	@User123	07/27/2015 11:06:04 AM	Payment	@234567890	TWE	Personal Check			\$0.00	\$202.86
5	@User123	07/27/2015 11:08:05 AM	Advance	@234567890		Check	200		\$0.00	-\$500.00
6	@User123	07/27/2015 11:08:35 AM	Advance Reversal	@234567890		Check	201		\$0.00	\$250.00
7	@User123	07/27/2015 11:19:19 AM	Payment	@234567890	TWE	ACH		1	\$475.00	\$648.66
8	@User123	07/27/2015 11:23:43 AM	Advance	@234567890		Wire Transfer	WIRE		\$0.00	-\$1,500.00
9	@User123	07/27/2015 11:24:51 AM	Advance Reversal	@234567890		Wire Transfer	WIRE		\$0.00	\$800.00
10	@User123	07/27/2015 11:32:10 AM	Payment	@234567890	TWE	Personal Check		*	\$863.00	\$28,712.08
11	@User123	07/27/2015 11:36:45 AM	Payment	@234567890	TWE	Money Order		*	\$496.00	\$709.11
12	@User123	07/27/2015 11:37:20 AM	Advance	@234567890		Check	400		\$0.00	-\$450.00
13	@User123	07/27/2015 11:38:00 AM	Advance Reversal	@234567890		Check	401		\$0.00	\$380.00

### Tips:

- The  button enables you to export the information from the grid to an Excel spreadsheet.
- The  feature enables you to print the view in its entirety in a user-friendly manner.
- Click the right side of any column header to change the view's sort.
- To view additional information for each transaction, click the plus (+) sign to the left of the transaction.
- The  button restores the default values.

## Export Payment Statistics

- Open the Payment Statistics view for a loan.
- At the top of the Payment Statistics view, click **Export**.
- Type a name for the export file and select the appropriate format.  
The File Download dialog box appears.
- Do the following:
  - To preview the exported file, click **Open**.
  - To save the exported file, click **Save**.