



HERMIT

Home Equity Reverse Mortgage Information Technology

Refresher Training Loan Module

Session 2 – Sept 24, 2012

4:00 – 5:00 pm EST

(Provided By: RMS/QSSI)

Training Schedule

DAY	Time	Audience	Modules
DAY 1	<ul style="list-style-type: none"> 2:00 PM – 3:00 PM ET 	<ul style="list-style-type: none"> HECM Mortgagees 	Loan Setup: <ul style="list-style-type: none"> Manual and B2G Late Charges and Interest Refunds Request Initial Transfer
	<ul style="list-style-type: none"> 4:00 PM – 5:00 PM ET 	<ul style="list-style-type: none"> HECM Mortgagees 	Loan Module: <ul style="list-style-type: none"> Loan Balance and Loan Details Manage Contacts, Property Information and Values Upload Documents Notes and Audit Tracking Change of Plan Update servicer Bank Information Transfer Servicer (Manual and B2G)

Training Schedule

DAY	Time	Audience	Modules
DAY 2	<ul style="list-style-type: none"> 2:00 PM – 3:00 PM ET 	<ul style="list-style-type: none"> HECM Mortgagees 	Transaction Management: <ul style="list-style-type: none"> Scheduled Disbursements and Monthly Accruals Unscheduled Disbursements Property Charges Pre D&P-ML 2011-01 Corporate Advances – Preservation and Protection Partial Repayments and Full Payoffs/Terminations B2G Transactions File Upload
	<ul style="list-style-type: none"> 4:00 PM – 5:00 PM ET 	<ul style="list-style-type: none"> HECM Mortgagees 	Servicing Requests: <ul style="list-style-type: none"> D&P w/HUD approval Preservation and Protection Request for HUD Advance Extension timelines Investor Short Sale
DAY 3	<ul style="list-style-type: none"> 2:00 PM – 3:00 PM ET 	<ul style="list-style-type: none"> HECM Mortgagees 	Claim Type 22 (Assignment and Repurchase)
	<ul style="list-style-type: none"> 4:00 PM – 5:00 PM ET 	<ul style="list-style-type: none"> HECM Mortgagees 	Initiation and Submission of Claims: <ul style="list-style-type: none"> Claim Type 21 Claim Type 23 Claim Type 24

HERMIT System Reminders

- 9/28 - IACS Transaction entry cutoff date
- 10/8 – EVARS entry cutoff date
- 10/1 - IACS will be in 'read-only' mode
- 10/1 - HERMIT becomes the system of record for HUD
- 10/9 - HERMIT accessible to all users

HERMIT System Reminders

➤ 10/9 - HERMIT action items / process reminders:

- Execute 'catch up' activities performed between 10/1 and 10/8
- Validate Servicer bank accounts; update if needed
- Servicer Requests - must submit in HERMIT; new Servicer Requests will no longer be manually accepted by HUD's Loan Servicing Contractor
- Extension Requests - must submit in HERMIT; new Extension Requests will no longer be accepted by EVARS
- Date of Death Notifications - must report DOD events in HERMIT
- Initiation of Foreclosure - must report Foreclosure initiations in HERMIT

HECM Communication

➤ System Inquiries

- HERMIT – support@hecmsp.com
- FHA Connection – SFAdmin@hud.gov

➤ Transition Questions – IACSAdmin@hud.gov

➤ Policy Inquiries

- Loan Origination and Premiums – hecminadmin@hud.gov
- Servicing & Loss Mitigation – HECMSEVICING@Deval.us
- Claims – FHA_SFClaims@hud.gov

The slide features a background with a blue and white globe on the right side, partially obscured by a large, stylized, wavy graphic in shades of blue and yellow that curves across the top. The text is centered in the middle of the slide.

HERMIT System Introduction

September 24th, 2012
4:00 PM – 5:00 PM ET

HERMIT System Introduction

➤ **HERMIT = Home Equity Reverse Mortgage Information Technology**

▪ **HERMIT Servicing Module (HERMIT – SM):**

- HERMIT – SM is built on a commercially available software package known as STORM (Servicing Technology on Reverse Mortgages)
- Used by Originators/Lenders/Servicers, HUD and the HUD NSC Contractor for
 - Loan Setup and Collection of Mortgage Insurance Premiums (MIP)
 - General Servicing activities for Insurance-In-Force Cases
 - Claims processing

▪ **HERMIT Accounting Module (HERMIT – AM):**

- Records and processes accounting related transactions

HERMIT - Servicing Module

- Replaces ...
 - IACS
 - Process for Manual Servicer Requests (i.e. Requesting HUD Approvals)
 - Manual Claims Process

- Automates ...
 - Loan Setup
 - Servicer Requests
 - Claim Filings

- Used by ...
 - Originators to perform loan setup and pay IMIP
 - Servicers to perform loan administration and pay MMIP
 - Investors to monitor loan performance

User Guide: 1.1 & 1.2

HERMIT System Functions

- Calculation and collection of IMIP and MMIP
- Calculation and payment of claims
- Notification of Servicer Request approvals or denials
- Posting scheduled transactions
- Providing Help Desk support
- Bulk entry using B2G functionality

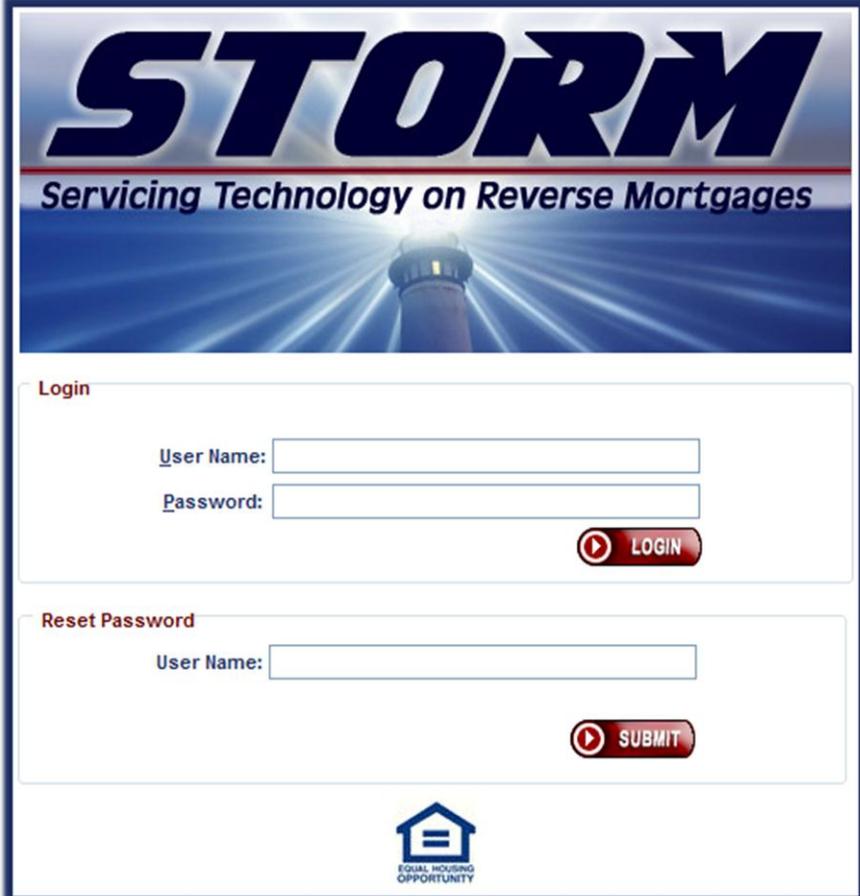
Originator/Servicer Responsibilities

- Perform Loan Setup within **15 days** of closing date
- Post all **unscheduled** loan transactions including advances, adjustments, and repayments
- Process payment plan changes for Endorsed loans
- Enter loan servicing updates such as:
 - Loan status changes: Due & Payable, Foreclosure, etc.
 - Loan transfers between servicers
 - Uploading of relevant loan documents
 - Updated property information, additional contacts, etc.
- Reconciliation of transactions and Loan balances between the Servicer's loan servicing system and **HERMIT**

User Guide: 3.2 & 3.3

System Login

- Open Internet Explorer and go to **http://www.hecmosp.com**
- Enter User Name and Password
 - Passwords are case sensitive
- Available functions are provided through defined user roles



STORM
Servicing Technology on Reverse Mortgages

Login

User Name:

Password:



Reset Password

User Name:





Home Page

Recently Viewed

Rates

Home | Loan | Endorsed | Accounting | Batch | Reports | Logout

Recently Viewed

FHA Case #	Servicer Name	Borrower LName	Case Status
001-2007076	Reverse Mortgage Solutions	COZZEL	Endorsed
011-0000004	Reverse Mortgage Solutions	EASTBURN	Endorsed
011-0000725	Reverse Mortgage Solutions	WIDONE	Endorsed
011-0340000	Reverse Mortgage Solutions	GILL	Endorsed

Announcements

03/01/2012 Originator/Servicer Training to be conducted in June/July

Rates

Index Type	Previous	Current	Next
1-Year CMT	0.120	0.170	0.200
1-Month CMT	0.030	0.060	0.070
1-Month LIBOR	0.270	0.244	0.241
1-Year LIBOR	1.099	1.066	1.052

Helpful Links

- [HUD Debenture Interest Rate](#) - HUD Debenture Interest Rate
- [HECM Mortgagee Letters](#) - All HECM Mortgagee Letters
- [Adobe Reader](#) - Get Adobe Reader
- [HUD Clips](#) - Mortgagee Letters

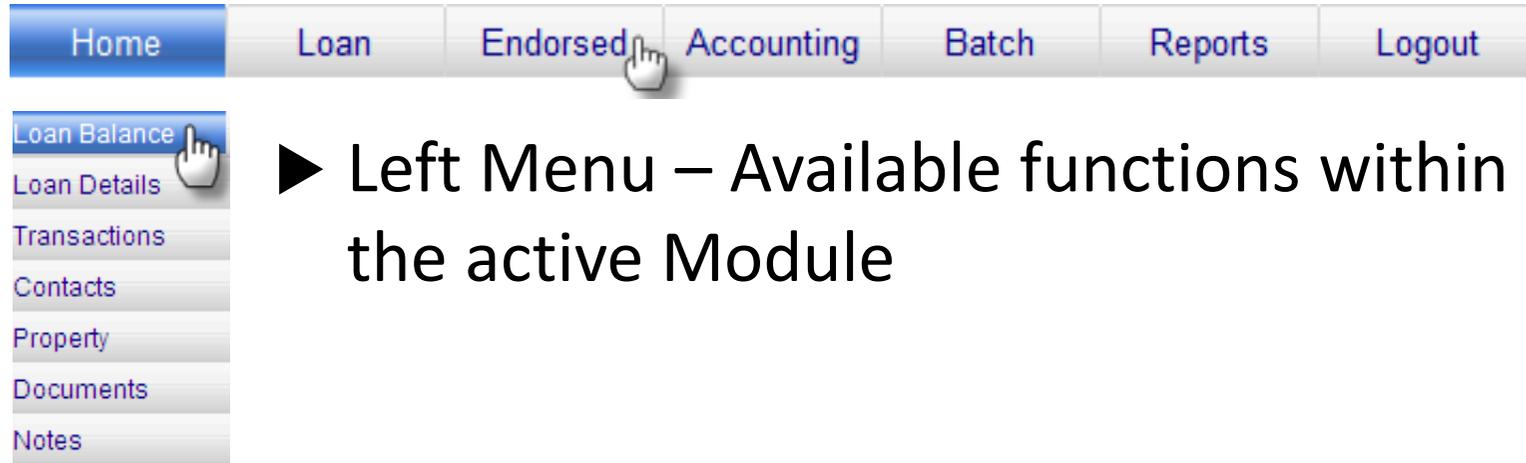
Announcements (Message Board)

Helpful Links

User Guide: 2.4

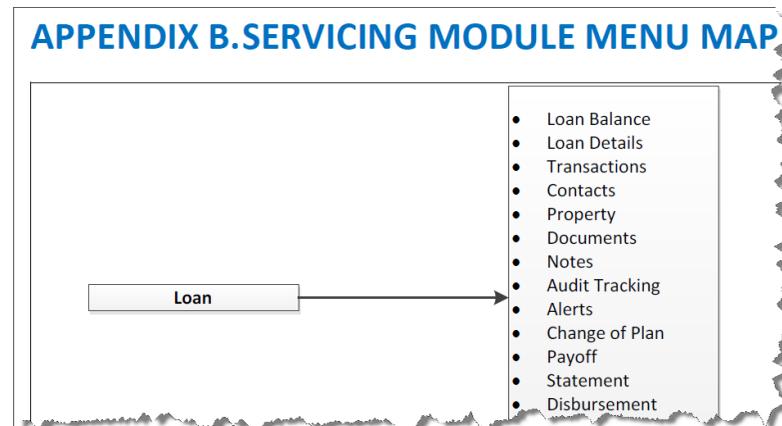
Screen Navigation

▼ Top Menu – Available Modules



▶ Left Menu – Available functions within the active Module

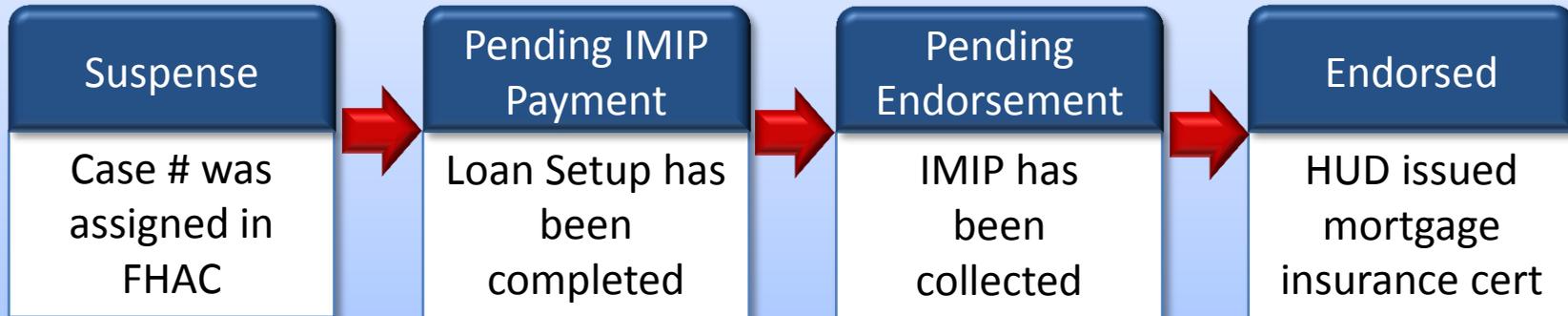
➤ Refer to the User Guide, Appendix B for a detailed Navigation Map



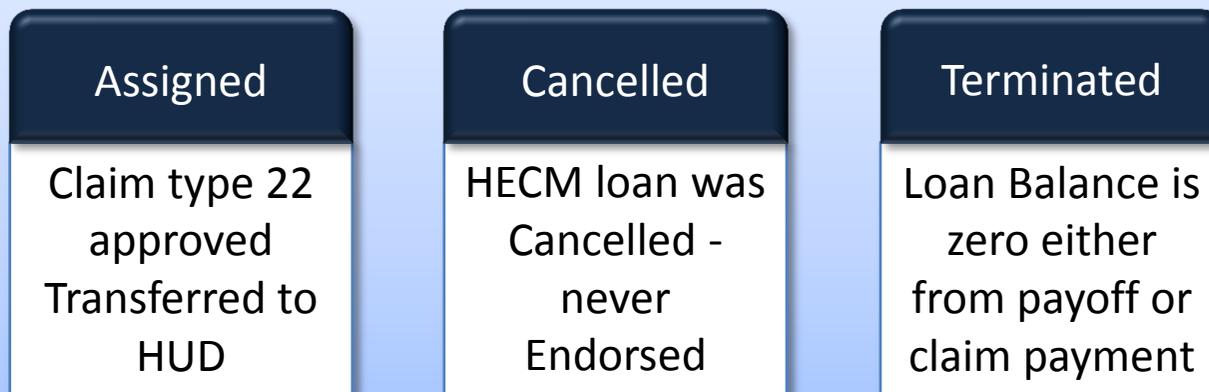
User Guide: 2.4

HECM Case Statuses

General Statuses



Other Statuses



HECM Case Sub-Statuses

Loans start with a Case Sub-Status of **Loan Active**. The Case Sub-Status when **Endorsed** or **Terminated** reflects the most recent action affecting the loan

Endorsed Case Sub-Status

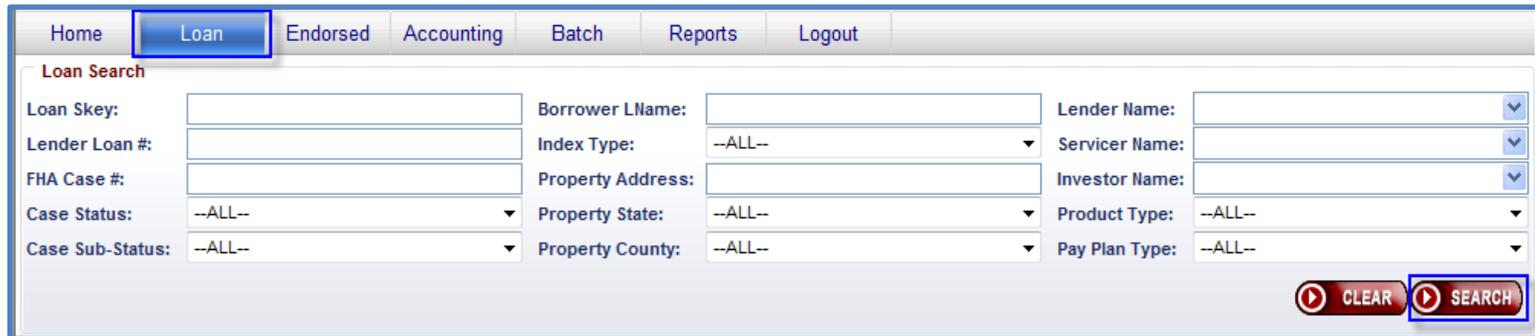
- Assignment Denied – Funds Due HUD
- Bankruptcy/Chapter 13
- Bankruptcy/Chapter 7
- CT 20 – Demand Assignment
- CT 21 – DIL/FCL
- CT 22 – Pending Add Info
- CT 22 – Pending Assignment
- CT 22 – Preliminary Title Approval
- CT 23 – Short Sale
- DIL
- Due and Payable
- Family Sale Pending
- Foreclosure – Endorsed
- Loan Active
- Loss Mit/Pre FCL
- Payment Suspended
- Short Sale Initiated

Terminated Case Sub-Status

- Terminate – Borr. Moved
- Terminate – Borr. Paid
- Terminate – CT 21
- Terminate - CT 23
- Terminate – Death
- Terminate – DIL Conveyed
- Terminate – FCL Conveyed
- Terminate – Other
- Terminate – Refinance
- Terminate – REO/3rd Party/FCL Sale (PIF)
- Terminate – Short Sale

Loan Search Engine

- Search, review and edit loan level information



- Find loans based on a number of different criteria

Examples: *Loan Status* | *Borrower Name* | *Servicer Name* | *Property Location* |

- Multiple fields can be used to narrow the search results

- To search, click  on the top menu bar, enter your search criteria and click 

Loan Search Results

Loan Search Results
[Export to Excel](#)

Loan Skey	Lender Loan #	FHA Case #	Case Status	Case Sub-Status	Borrower LName	Index Type	Property Address	Property State	P
4		042-	Endorsed	Loan Active		1-Year CMT	32	CA	C
4		042-	Endorsed	Loan Active		1-Month CMT	11	CA	A
4		042-	Endorsed	Loan Active		1-Month CMT	12	CA	L
4		042-	Endorsed	Loan Active		1-Month LIBOR	21	CA	C
4		042-	Endorsed	Loan Active		1-Month LIBOR	10	CA	S
4		042-	Endorsed	Loan Active		1-Month LIBOR	15	CA	S
4		042-	Endorsed	Loan Active		1-Month LIBOR	29	CA	S

- Change sort order by clicking any column heading
- Total records found are displayed below the search results
- Change results per page
 - Default is 10 results per page
- Export to Excel
 - Please note that the result limit is 10,000 records at one time

page: of 458 results per page:

Export Search Results to Excel

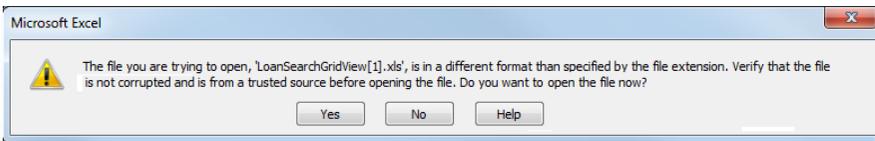
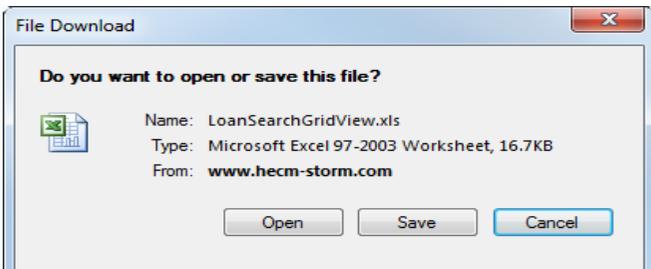
➤ Search results can be exported to Excel



Loan Search Results

 [Export to Excel](#)

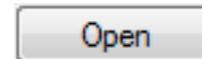
Loan Skey	Lender Loan #	FHA
45		331
45		331

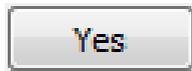


	A	B	C	D	E	F	G
1	Loan Skey	Lender Loan #	FHA Case #	Case Status	Case Sub-Status	Borrower LName	Index Type
2	nnnnn		nnn-nnnnnn	Endorsed	Loan Active		1-Year CMT
3	nnnnn		nnn-nnnnnn	Endorsed	Loan Active		1-Year CMT
4	nnnnn		nnn-nnnnnn	Endorsed	Loan Active		1-Year CMT
5	nnnnn		nnn-nnnnnn	Endorsed	Loan Active		1-Year CMT
6	nnnnn		nnn-nnnnnn	Endorsed	Loan Active		1-Year CMT
7	nnnnn		nnn-nnnnnn	Endorsed	Loan Active		1-Year CMT
8	nnnnn		nnn-nnnnnn	Endorsed	Loan Active		1-Year CMT
9	nnnnn		nnn-nnnnnn	Endorsed	Loan Active		1-Year CMT

- Click on  [Export to Excel](#)

- At File Download, click



- Confirm file is from a trusted source by clicking 

- Review the exported results



Loan Module

Loan Search, Navigation, Loan Module Overview

September 24th, 2012

4:00 PM – 5:00 PM ET

Loan Module - Navigation

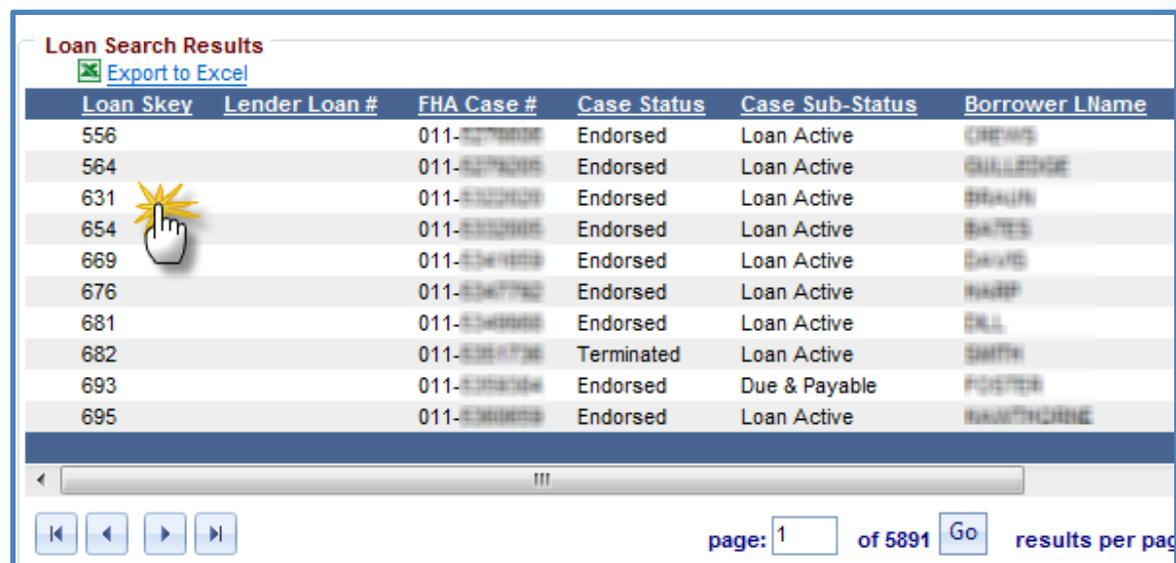
Two methods to Access Loan Level Information:

➤ **Home Page Recently Viewed** – displays last 10 loans worked on



FHA Case #	Servicer Name	Borrower LName	Case Status
011-5320005	Reverse Mortgage Solutions	BATES	Endorsed
011-5320008	Reverse Mortgage Solutions	BRAUN	Endorsed
011-5340000	Reverse Mortgage Solutions	BILL	Endorsed
011-5276000	Reverse Mortgage Solutions	GULLEDGE	Endorsed
011-5347792	Reverse Mortgage Solutions	HAPP	Endorsed
023-3887278	Reverse Mortgage Solutions	BOEDEL	Endorsed
011-5308384	Reverse Mortgage Solutions	EASTBURN	Endorsed
011-5308725	Reverse Mortgage Solutions	WAGONS	Endorsed

➤ **Loan Search Results** – displays results of the search performed

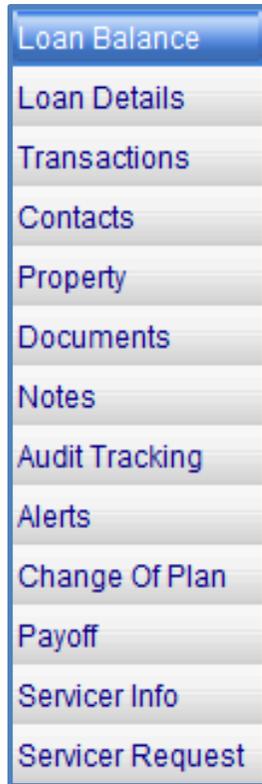


Loan Skey	Lender Loan #	FHA Case #	Case Status	Case Sub-Status	Borrower LName
556		011-5276000	Endorsed	Loan Active	CREWS
564		011-5276000	Endorsed	Loan Active	GULLEDGE
631		011-5320008	Endorsed	Loan Active	BRAUN
654		011-5320005	Endorsed	Loan Active	BATES
669		011-5341000	Endorsed	Loan Active	DAVIS
676		011-5347792	Endorsed	Loan Active	HAPP
681		011-5340000	Endorsed	Loan Active	BILL
682		011-5308725	Terminated	Loan Active	SMITH
693		011-5308384	Endorsed	Due & Payable	FOSTER
695		011-5308000	Endorsed	Loan Active	WAGONS

page: 1 of 5891 results per page

Loan Module - Navigation

➤ Managing an individual loan after Setup:



➤ The left menu allows you to view and change details about

- Loan Details
- Transactions
- Contacts
- Property
- Documents
- Payoff information, etc.

➤ Access to certain features and functions is controlled by security roles

Loan Summary

- Loan summary information displays in the header area of all functions within the loan module
- Useful  [Print Loan Details](#) link generates a PDF file

Loan	Borrower	Servicer	Balance
Loan Information FHA Case #: [REDACTED] Loan Key: [REDACTED] Case Status: Endorsed Case Sub-Status: Loss Mit/Pre FCL Product Type: HECM STANDARD Go to Loan Search	Borrower Information Borrower: [REDACTED] SSN: [REDACTED] DOB: [REDACTED] Address: [REDACTED] Co-Borrower: [REDACTED]	Servicer Information Lender Loan #: [REDACTED] Servicer #: [REDACTED] Lender Name: Reverse Mortgage Solutions Servicer Name: Reverse Mortgage Solutions Investor Name: Reverse Mortgage Solutions	Balance Information Pay Plan Type: Line of Credit Loan Balance: \$107,668.22 Max Claim: \$162,500.00 % of Max Claim: 66.257 % NPL: \$297.81  Print Loan Details

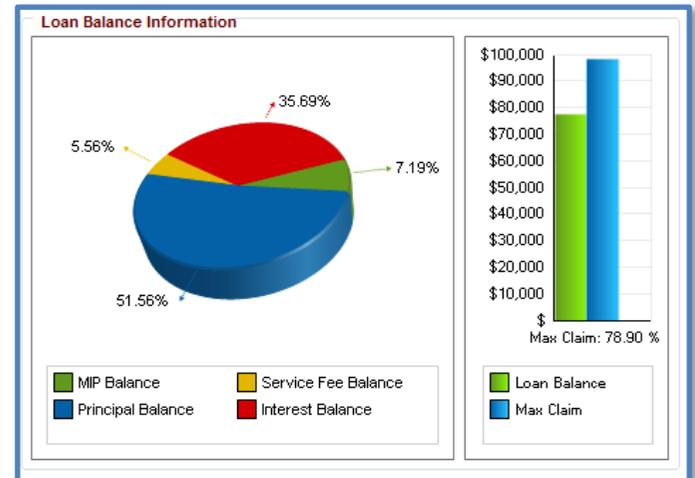
- If Loan Search was used to access the loan, use [Go to Loan Search](#) link to return to Search results

Loan Balance

➤ Principal Limit Balances, Loan Balances, Payment Plan details and Payment Plan updates

- Loan Balance
- Loan Details
- Transactions
- Contacts
- Property
- Documents
- Notes
- Audit Tracking
- Alerts
- Change Of Plan
- Payoff
- Servicer Info
- Servicer Request

Principal Limit Calculation	
Original Principal Limit:	\$
Current Principal Limit:	\$
Principal Balance:	\$
Interest Balance:	\$
MIP Balance:	\$
Service Fee Balance:	\$
Loan Balance:	\$
Service Fee Set Aside:	\$
Repair Set Aside:	\$0.00
First Year Set Aside:	\$0.00
Credit Line Set Aside:	\$0.00
= Net Principal Limit:	\$
Other Balances	
T & I Withheld:	\$0.00
Loss Draft Amount: ⓘ	\$0.00
IMIP Paid By Lender:	\$0.00
IMIP Paid By Borrower:	\$0.00
Fees	
Repair Admin Fee:	\$0.00



Payment Plan Information	
Pay Plan Type:	Line of Credit
Tax Ins Responsible Party:	
Monthly Payment:	\$0.00
Monthly Tax & Ins. Withheld:	\$0.00
Net Monthly Payment:	\$0.00
Pay Plan Term (in months):	0
Payment Status:	Active Payments
Maximum Claim Amount:	\$98,500.00

[▶ EDIT](#)

Loan Balance – Scheduled Payment Suspension

- Allows authorized users to
 - Update Payment Status, (i.e. Suspend Scheduled Payments) change Payment Status to “Payment Suspended”.
 - Update “Tax Responsible Party”

The screenshot displays the 'Edit Payment Plan' dialog box. The 'Pay Plan Information' section includes the following fields:

Field	Value
Pay Plan Type:	Modified Term
Tax Ins Responsible Party:	Borrower
Monthly Payment:	\$1,000.00
Monthly Tax & Ins. Withheld:	\$0.00
Net Monthly Payment:	\$1,000.00
Pay Plan Term (in months):	60
Payment Status:	Payment Suspended
Maximum Claim Amount:	\$136,000.00

The 'Audit Information' section includes:

Field	Value
Create Date:	01/31/2012 04:50:36 PM
Created By:	DataConversion
Change Date:	05/02/2012 04:20:28 PM
Changed By:	pglattsvc

A green arrow points from the 'EDIT' button in the background to the 'Payment Status' dropdown menu in the dialog, which is currently set to 'Payment Suspended'.

Loan Detail Management

- Loan Balance
- Loan Details**
- Transactions
- Contacts
- Property
- Documents
- Notes
- Audit Tracking
- Alerts
- Change Of Plan
- Payoff
- Servicer Info
- Servicer Request

- Ability to change fields such as lender or servicer loan numbers
- Loan setup fields cannot be edited after the Loan has been Endorsed

Loan Dates

Origination Date:

MIC Date:

Assignment Date:

Endorsement Date:

Firm Commitment Date:

Terminated Date:

ARM Next Change Date: 08/01/2011

Expiration Date:

Custodial Care Request Date:

Custodial Care Place Date:

Vacancy Date:



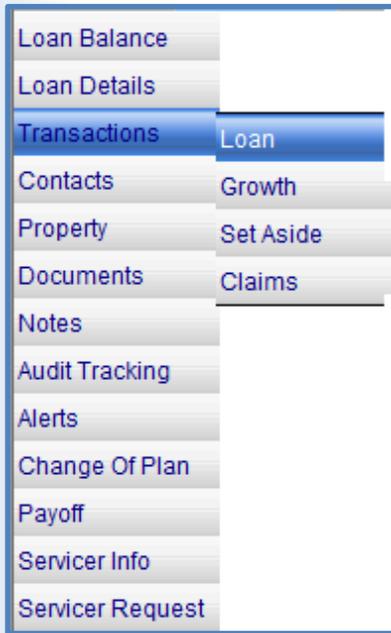
Loan Rates

Exp. Interest Rate:	7.110 %	Closing Date:	06/28/1999
MIP Rate:	.500 %	Funded Date:	07/02/1999
Interest Rate At Closing:	7.110 %	FHA Case # Assigned Date:	
Rate Type:	Monthly	Application Date:	
Index Type:	1-Year CMT	Exp. Rate Index Date:	
Margin: (Range 0% - 5%)	1.200 %	Exp. Rate Locked:	No
Round to 1/8th:	<input type="checkbox"/>	First Payment Date:	
Credit Type:		ARM First Change Date:	08/01/1999
Monthly Service Fee:	\$30.00	Basis Points (BPS):	
Previous Idx Rate / Int Rate: ⓘ	0.270 % / 1.470 %	Next Idx Rate / Int Rate: ⓘ	0.170 % / 1.370 %
Current Idx Rate / Int Rate: ⓘ	0.190 % / 1.390 %	Periodic Cap / Lifetime Cap:	/ 17.110 %

Loan Identifiers

Loan To Value (LTV):	78.899 %	ADP SOA Code:	
Mortgage Doc. Exists:	<input type="checkbox"/>	Note Doc. Exists:	<input type="checkbox"/>
Lender Loan #:		Servicer Loan #:	
Investor Loan #:		Ginnie Mae #:	
Print Statements:	<input checked="" type="checkbox"/>	Label Printed:	<input type="checkbox"/>
Barcode Printed:	<input type="checkbox"/>	No Pay Order:	<input type="checkbox"/>
Closed Box #:			

Overview of Transactions



- The Transactions menu has four options for managing loan level transactions
- Loan – Filters by Loan Balance Transactions
- Growth – Filters by Growth Transactions
- Set Aside – Filters by Set Aside Transactions
- Claims – Filters by Claim Transactions

Loan Transaction Results

[Export Transactions](#) [Print Transactions](#)

Trans Date	Effect Date	Code	Description
05/03/2012	04/30/2012	2290	Corp Adv - Adj
05/03/2012	04/30/2012	2112	Corp Adv - Prop Preserve - Landscape
05/03/2012	05/03/2012	2710	Part Repay - Reduce Loan Balance

- Export or Print Transactions

Note: Transaction Management will be covered in detail during Day 2

User Guide: 5.5

Overview of Transactions

➤ Viewing Loan Transaction Details

-  allows viewing of transactions by type
-  [Export to Excel](#) (Loan transactions only)
-  [Print Loan Transactions](#) in a PDF document

Loan Transaction Filter

Filter Criteria:    

Loan Transaction Results

 [Export Transactions](#)  [Print Transactions](#) Display:

Trans Date	Effect Date	Code	Description	Prin Amt	Int Amt	MIP Amt	SF Amt	Loan Bal Trans Amt	Corp. A
03/31/2012	03/31/2012	1160	Monthly Int, MIP Accrual & SF	\$0.00	\$383.31	\$69.19	\$30.00	\$482.50	
02/29/2012	02/29/2012	1160	Monthly Int, MIP Accrual & SF	\$0.00	\$378.07	\$68.99	\$30.00	\$477.06	
01/31/2012	01/31/2012	1160	Monthly Int, MIP Accrual & SF	\$0.00	\$376.98	\$68.79	\$30.00	\$475.77	

- Audit information is captured for transactions including the date and user that performed the transaction

Created By	Create Date
SysMnthEnd	09/01/2011 02:15:26 AM
SysMnthEnd	08/01/2011 08:15:59 PM
SysMnthEnd	07/01/2011 08:30:13 PM

Managing Contacts

- Loan Balance
- Loan Details
- Transactions
- Contacts**
- Property
- Documents
- Notes
- Audit Tracking
- Alerts
- Change Of Plan
- Payoff
- Servicer Info
- Servicer Request

➤ View and edit a variety of Contacts associated with a loan.

Contact Information

NEW

Contact Type	Last Name	First Name	DOB	Address	City	State	Zip	Create Date
Borrower								02/06/2012 07:20:18 PM
Co-Borrower								02/06/2012 07:20:18 PM

- Borrowers
- Co-borrowers
- Alternate Contacts
- Power of Attorneys
- And more ...

Contact: [Dropdown] * Type

Contact Name

First Name: [Text]

Address 1: [Text]

Address 2: [Text]

City: [Text]

Birth Date: [Text]

Other Inform

Marital: [Text]

Gender: [Text]

Language: [Text]

Death Date: [Text]

* Type

* Mid:

State:

Age:

Email

Emerg

Autho

Alternate Contact

Appraiser

Attorney

Bankruptcy Trustee

BK Attorney

Broker

Conservator

Contractor

Executor

Guardian

Neighbor

Other

Payoff Requestor

Power Of Attorney

Relative

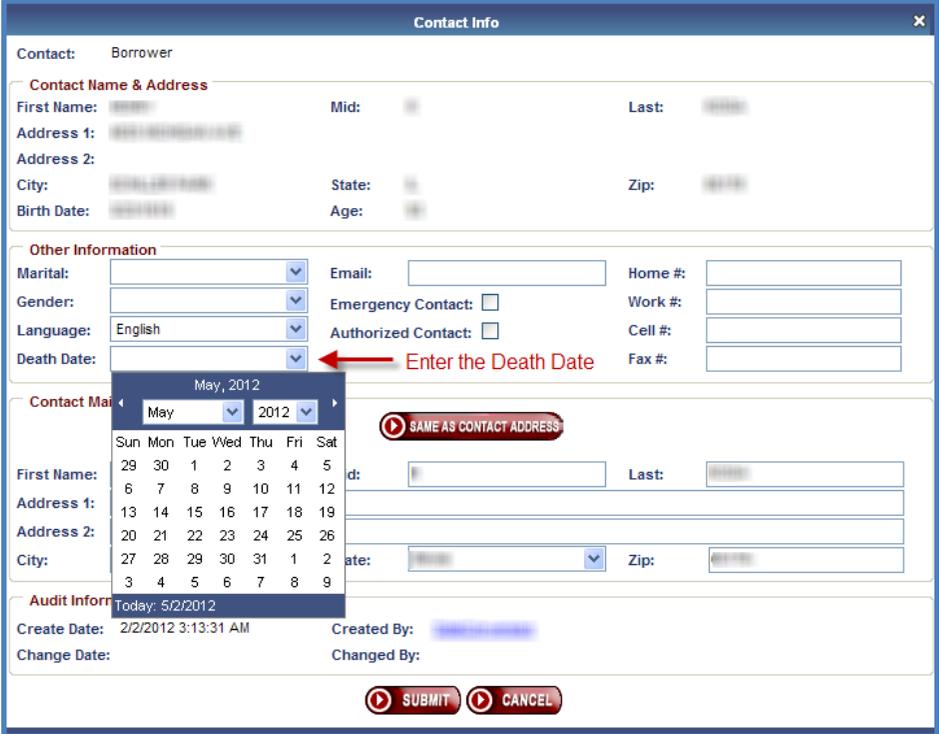
Title Company

Trustee

User Guide: 5.6

Managing Important Contact Updates

- If the Borrower or Co-Borrower pass away, the Date of Death is entered in the Contact information
 - Click the edit button  to the left of the contact
 - Enter the Date of Death
 - Click  to save changes, or
 - Click  to exit without saving changes



The screenshot shows a 'Contact Info' form for a 'Borrower'. The form is divided into several sections: 'Contact Name & Address', 'Other Information', 'Contact M...', and 'Audit Inform...'. The 'Date of Death' field is highlighted with a red arrow and the text 'Enter the Death Date'. A calendar pop-up is open, showing the month of May 2012. The 'SUBMIT' and 'CANCEL' buttons are visible at the bottom of the form.

Sun	Mon	Tue	Wed	Thu	Fri	Sat
29	30	1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31	1	2
3	4	5	6	7	8	9

Property Information

- Loan Balance
- Loan Details
- Transactions
- Contacts
- Property**
- Documents
- Notes
- Audit Tracking
- Alerts
- Change Of Plan
- Payoff
- Servicer Info
- Servicer Request

- View Property Info
- Property Photos: click [Upload Property Photo](#) to add a photo of the property

Property Information

[View Property Values](#) [View Property Location](#) [View Local Statistics](#)

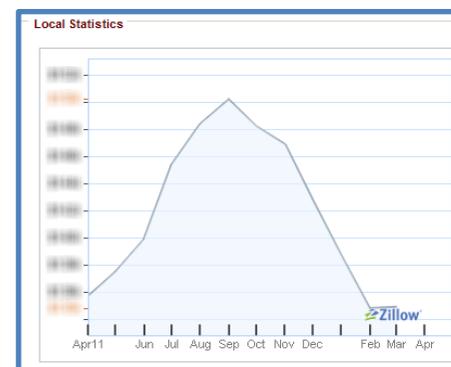
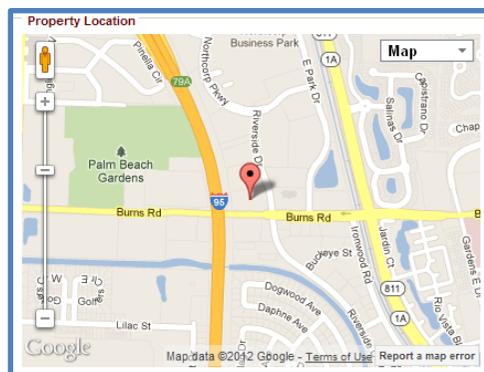
Property Details			
Property Type:	Single Family Attached	Value Type:	Original Value
Address1:	[REDACTED]	Value Date:	[REDACTED]
Address2:	[REDACTED]	Estimated Value:	[REDACTED]
City:	[REDACTED]	Appraisal Agency:	
State:	[REDACTED]	Agency Contact:	
Zip Code:	[REDACTED]	License Number:	
County:	[REDACTED]	License State:	
Parcel #:		Inspection Date:	
Inspection Results:		Flood Zone:	
Damage:		Flood Ins. Required:	<input type="checkbox"/>
Title Held As:			
Legal Description:			

Property Photo



[Upload Property Photo](#)

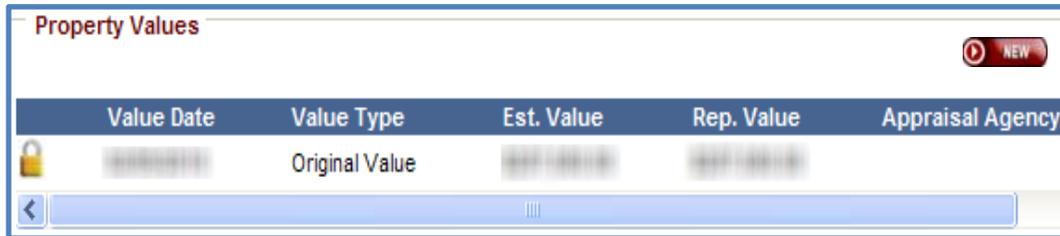
Description



User Guide: 5.7

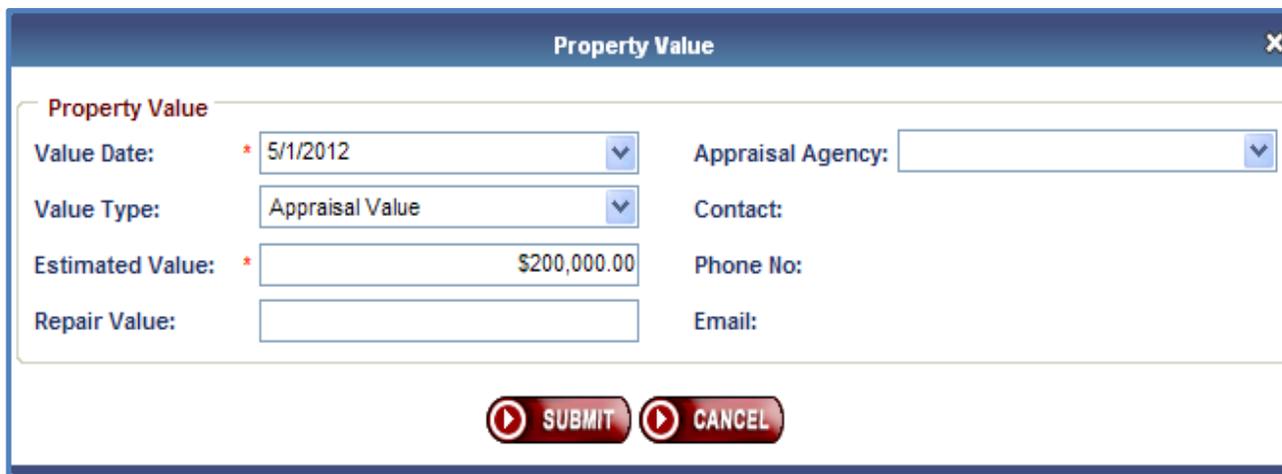
Managing Property Values

- View and Maintain Property Values
- Value Type “Original Value” is the value received from CHUMS



Value Date	Value Type	Est. Value	Rep. Value	Appraisal Agency
	Original Value			

- Add an appraisal by clicking 



Property Value

Value Date: * 5/1/2012

Value Type: Appraisal Value

Estimated Value: * \$200,000.00

Repair Value:

Appraisal Agency:

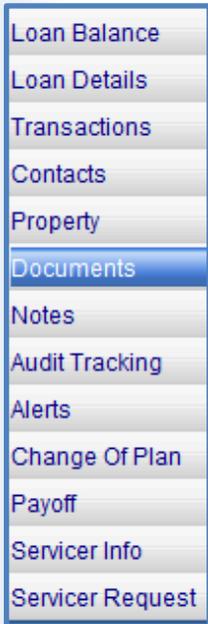
Contact:

Phone No:

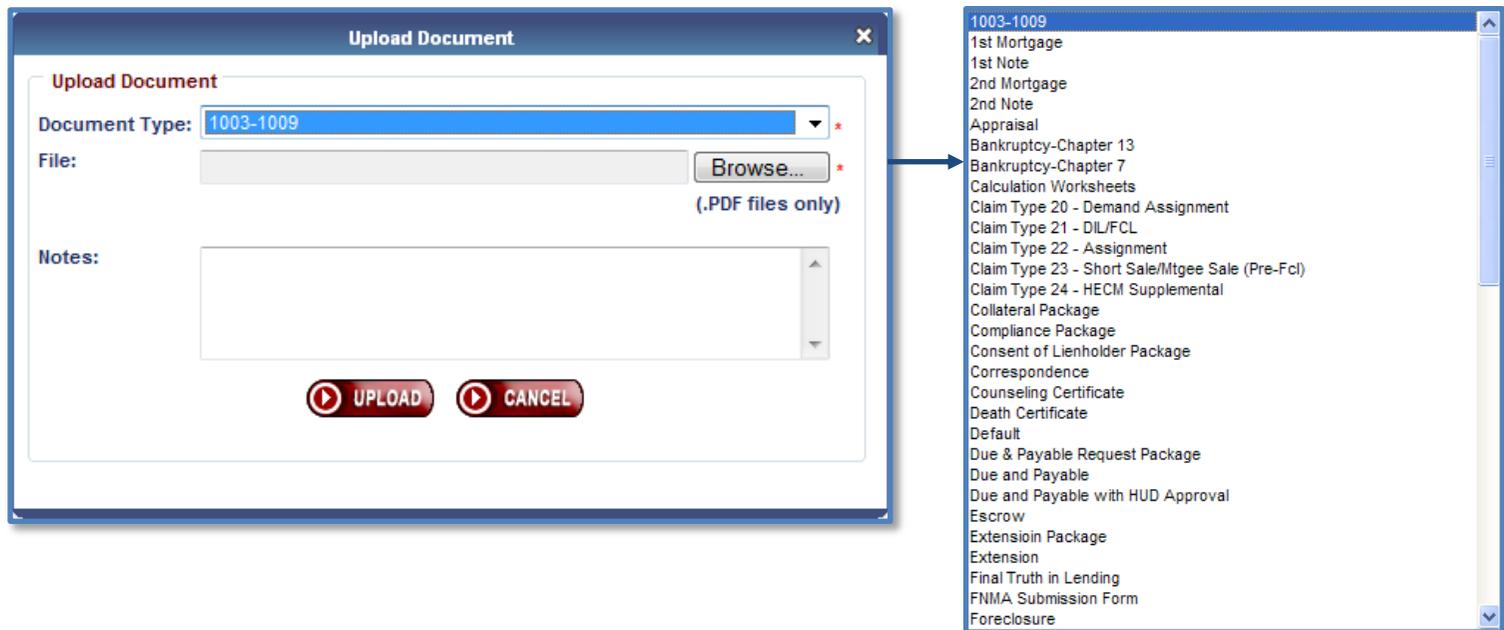
Email:

SUBMIT **CANCEL**

Uploading Documents



- Servicers are requested to upload loan level documents required for HUD consideration
- Uploading Documents
 - Define a Document Type
 - PDF Documents only
 - Document Note (recommended)



Managing Loan Notes

- Loan Balance
- Loan Details
- Transactions
- Contacts
- Property
- Documents
- Notes**
- Audit Tracking
- Alerts
- Change Of Plan
- Payoff
- Servicer Info
- Servicer Request

➤ Servicers are highly encouraged to enter servicing Notes

- Can create a history of loan level updates
- View and print capabilities
- Note Type helps classify
- Click Note to view details

Note Type: * ▼

- Bankruptcy
- Claims
- Closing Docs
- Compliance
- Congressional
- Contractor
- Customer Service
- Deleted Image
- Disposition
- EVARS
- Extension
- F12/IACS Foreclosure
- F12/IACS Payoff
- Foreclosure
- Foreclosure - Assigned
- General Information**
- HECM Complaint
- HUD Specialist
- Insurance
- Release
- REO
- Request for HUD Advance
- Request for Unsch. Adv(Assgn.)
- Requests
- Servicer
- Short Sale
- SMART Alternate Contact
- Taxes
- Warning Note

Notes Filter Criteria

Note Type: --ALL-- ▶ FILTER ▶ CLEAR ▶ NEW

Notes Results

[Print Notes](#)

Note Type	Note Type Status	Note	Create Date
General Information	Active	What a great note!! So helpful	08/15/2011 03:34:13 PM
System Generated	System	Received Recorded Mortgage-sent to imaging	11/25/2009 12:00:00 AM
System Generated	System	Received Note-Sent to Imaging	11/02/2009 12:00:00 AM

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Loan Audit Tracking

- Loan Balance
- Loan Details
- Transactions
- Contacts
- Property
- Documents
- Notes
- Audit Tracking**
- Alerts
- Change Of Plan
- Payoff
- Servicer Info
- Servicer Request

- Loan Audit Tracking records updates to key loan fields including the person or process that made the change

Audit Filter Criteria

--ALL--

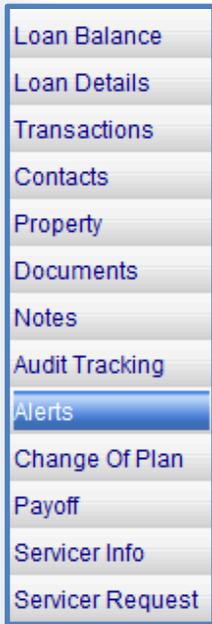
Include changes made by System

Audit Results

Display: 10

<u>Audit Type</u>	<u>Original Value</u>	<u>New Value</u>	<u>Change Date</u>	<u>Changed By</u>
Current Index Rate	0.270	0.190	07/01/2011 11:45:05 PM	SysMnthEnd
Next Index Rate	0.260	0.190	07/01/2011 03:27:08 PM	SysMnthEnd
Previous Interest Rate	1.760	1.770	07/01/2011 03:27:08 PM	SysMnthEnd
Next Interest Rate	1.760	1.690	07/01/2011 03:27:08 PM	SysMnthEnd

Managing Alerts



- The system automatically adds alerts based on certain events in the lifecycle of the loan
- Alerts can also be added manually
- Click  to add a new Alert

New Alert

Alert Information

Alert Type: * --SELECT--

Alert Date: * --SELECT--

Alert Amount:

Alert Note:

- 1st Release was sent to REKON
- 2nd Release was sent to REKON
- A CAIVRS Block has been added
- Account has been lender billed
- Bankruptcy Discharged
- Bankruptcy Dismissed
- CAIVRS Block has been suppressed
- Change of Payment Plan Pending
- Claim Type 20 - Demand Assignment by HUD
- Claim Type 24 - HECM Supplemental Congressional
- Contested Bankruptcy
- Conveyance To REO
- Death Certificate Received - Borrower
- Death Certificate Received - Co-Borrower
- Do Not Release - 2nd Mortgage
- Due & Payable - Death
- Due & Payable - Insurance
- Due & Payable - Occupancy
- Due & Payable - Other
- Due & Payable - Other Property Charges (HOA/Condo Fees, etc)
- Due & Payable - Repairs
- Due & Payable - Sold or Conveyed Title
- Due & Payable - Taxes
- Due & Payable - Taxes & Insurance
- Extension - Claim Filing
- Extension - Delay Foreclosure
- Extension - DIL
- Extension - Repairs

User Guide: 5.11

Change of Plan

- Loan Balance
- Loan Details
- Transactions
- Contacts
- Property
- Documents
- Notes
- Audit Tracking
- Alerts
- Change Of Plan**
- Payoff
- Servicer Info
- Servicer Request

➤ View Change of Plan history

Pay Plans

Pay Plan Status	Effective Date	Pay Plan Type	Change Type	Current Prin Limit	Net Prin Limit	Create Date	Create User
Current (Active)	02/23/2005	Line of Credit		\$98,420.00	\$98,420.00	06/22/2011 10:43:24 PM	DataConversion

Pay Plan Details

Gross Monthly Payment:	\$0.00	Current Principal Limit:	\$98,420.00
Monthly T&I Wld:	\$0.00	Loan Balance:	- \$0.00
Net Monthly Payment:	\$0.00	Service Fee Set Aside:	- \$0.00
Term of Payments:	0	Repair Set Aside:	- \$0.00
Monthly Serv Fee:	\$30.00	First Year Set Aside:	- \$0.00
Expected Int Rate:	5.560	Credit Line Set Aside:	- \$0.00
		Net Principal Limit:	= \$98,420.00

Audit Information

Create Date: 6/22/2011 10:43:24 PM

Created By: DataConversion

Change Date:

Changed By:

Approved Date:

Approved By:

➤ Click to perform a Plan Change

➤ When a Change of Plan is performed on the Loan, a transaction is recorded for the Change of Plan Fee

Change payment plan ✕

Pay Plan Type:	Line of Credit *
Effective Date:	5/2/2012 *
Tax Ins Responsible Party:	
Pay Plan Term (in months):	
Gross Monthly Payment:	
- Monthly Tax & Ins. Withheld:	
= Net Monthly Payment: ⓘ	\$0.00
Repair Set Aside:	\$0.00
Credit Line Set Aside:	
Change of plan fee:	\$10.00

User Guide: 5.12

Payoff Information

- Loan Balance
- Loan Details
- Transactions
- Contacts
- Property
- Documents
- Notes
- Audit Tracking
- Alerts
- Change Of Plan
- Payoff**
- Servicer Info
- Servicer Request

➤ Dynamic **Payoff** Calculation

- Set the Payoff Date
- The exact payoff amount is calculated

Payoff Info

Payoff Date:

Effective Date	Trans Type	Balance Description	Trans Amt	Accrued Interest	MIP Amt	Int Rate %
08/31/2011	LoanBal	Loan Balance	\$74,449.29	\$10.46	\$3.06	1.710
09/03/2011	MTH-SF	Monthly Service Fee	\$30.00	\$0.00	\$0.00	0.000
09/03/2011	CORP-ADV	Corporate Advance	\$5,200.00	\$0.00	\$0.00	0.000
Balance as of September 03, 2011			\$79,679.29	\$10.46	\$3.06	

Payoff Date: September 03, 2011 **Total Payoff Amount: \$79,692.81**

Servicer/Banking Information

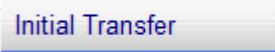
- Loan Balance
- Loan Details
- Transactions
- Contacts
- Property
- Documents
- Notes
- Audit Tracking
- Alerts
- Change Of Plan
- Payoff
- Servicer Info**
- Servicer Request

- Detailed **Lender, Servicer & Investor** Information
- Ability to change Servicer and Investor
- Ability to change Banking Information
- The Lender cannot be changed

Lender Information	Servicer Information	Investor Information
Lender Name: [REDACTED]	Servicer Name: [REDACTED]	Investor Name: [REDACTED]
Contact: [REDACTED]	Contact: [REDACTED]	Contact: [REDACTED]
Address1: [REDACTED]	Address1: [REDACTED]	Address1: [REDACTED]
Address2: [REDACTED]	Address2: [REDACTED]	Address2: [REDACTED]
City: [REDACTED]	City: [REDACTED]	City: [REDACTED]
State: [REDACTED]	State: [REDACTED]	State: [REDACTED]
Zip Code: [REDACTED]	Zip Code: [REDACTED]	Zip Code: [REDACTED]
Email: [REDACTED]	Email: [REDACTED]	Email: [REDACTED]
Phone: [REDACTED]	Phone: [REDACTED]	Phone: [REDACTED]
Fax: [REDACTED]	Fax: [REDACTED]	Fax: [REDACTED]

▶ OPTIONS ▶ EDIT ▶ EDIT

Scheduling a Servicer Transfer

- For a **single** loan click  to change the Servicer
- To perform a Servicer Transfer Search to see scheduled Servicer Transfers by transfer Date, click 


- To change the Servicer on multiple loans follow the B2G batch upload process



The screenshot shows a window titled "Edit Servicer" with a close button (X) in the top right corner. The window contains a form with the following fields:

- Servicer Information** (Section Header)
- Servicer Name:** Financial Freedom Senior Fu (dropdown menu)
- Transfer Date:** September 2011 (dropdown menu with a mouse cursor over it, showing a list of options: --SELECT--, September 2011, October 2011, November 2011)
- Contact:** (empty field)
- Address1:** (empty field)
- Address2:** (empty field)
- City:** SAN FRANCISCO
- State:** CA
- Zip Code:** 94111-
- Email:** (empty field)

B2G Servicer Transfer

➤ The fields in the loan setup file must comply with formatting requirements

➤ To upload a servicer transfer file, click



➤ Browse to the Servicer Transfer file and click 

A screenshot of a web application interface. At the top, there is a navigation bar with tabs: Home, Loan, Endorsed, Accounting, Batch, Reports, and Logout. Below this, the page title is "Servicer File Upload". There is a text input field containing the file path "C:\Dev\Servicer-Transfer.txt" and a "Browse..." button to its right. Below the input field is a red "UPLOAD" button with a play icon.

➤ The Import Results are displayed with details about

- **Errors** - “hard stops”; record is rejected
- **Successes** - passes all validation edits; record loads

Refer to the HECM SP B2G File Upload Record Layout Document (version 2.3) for details on the B2G Servicer Transfer file layout and format specifications

Wrap Up

