



# Organization Policy Setup Application Policy Administrators Guide

Expere® Dynamic Document Solutions

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## Introduction

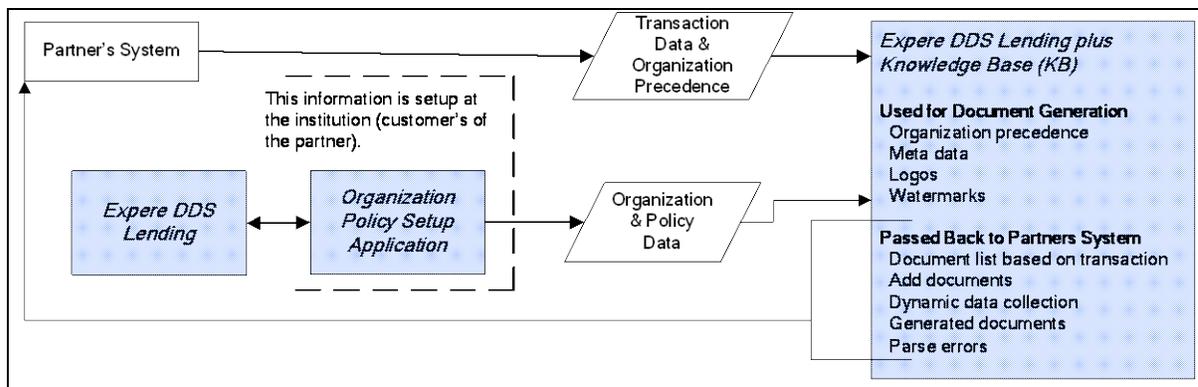
Expere® Dynamic Document Solutions (Expere DDS) is an integrated, server-based system for autoselecting documents based on transaction data, organization data, and lending policy. The browser-based Organization Policy Setup Application (OPSA) was created to help collect organization and lending policy information and post it to the Expere DDS server. Organization and lending policy information is used by Expere DDS for document autoselection and compliance analysis.

Using OPSA you can:

- Set up and manage financial organization hierarchies
- Set up, define and manage lending policy requirements, as well as ARM and HE policies, for each organization
- Post organization and lending policy data, ARM and HE data, and repost all data to the Expere DDS server

Figure 1 shows OPSA and its interaction with a partner loan origination system, LOS, and Expere DDS:

Figure 1



The browser-based OPSA connects to the Expere® DDS server via a web service. Data is passed to the server in the form of an XML entity set.

**Note:** OPSA was patched in 2011 to remove an XPATH Injection vulnerability. A global.aspx page was added to the project to validate the information within the URL and remove any values that would allow for XPATH Injection. After the URL is cleaned it is then reposted to the newly formed URL.

## Introduction

Since OPSA is browser-based, the web services that support it are installed as part of the Expere DDS installation. No additional installation is required before beginning to use OPSA.

OPSA is used during the project integration phase to provide the organization and lending policy information required to test the partner Loan Origination Software (LOS). OPSA can be used by the policy administrator to define lending policies in a runtime or live transaction data environment. ARM and HE policies can also be defined, if you've purchased that option.

## Managing Organization Structure

The overall management of an organization should be done at a single, dedicated location. An organization hierarchy needs to be created to address different departments, loan types, branches, or jurisdiction requirements. Over time, new branches of the organization may be required or existing branches may require changes. Processes need to be in place for organizing, editing, and deleting organizations and their lending policies to meet changing needs.

To prepare for the process of managing an organizational hierarchy:

- Review your organizational structure including branches and jurisdictions
- Have access to the detailed information required to define organizations and lending policies (See the [Organization Setup](#) section for required information.)

## Organization Structure Examples

Organizations can take on a variety of structures, anything from a single institution in a single jurisdiction to multiple branches in multiple jurisdictions. You can use OPSA to define a lending policy for one institution and then copy and modify the policy for different institutions, easing the burden of creating many lending policies.

The examples below discuss a number of common organization structures.

### Single Institution

This organization structure, as shown in Figure 2, has one location with no separately defined branches or departments.

Figure 2



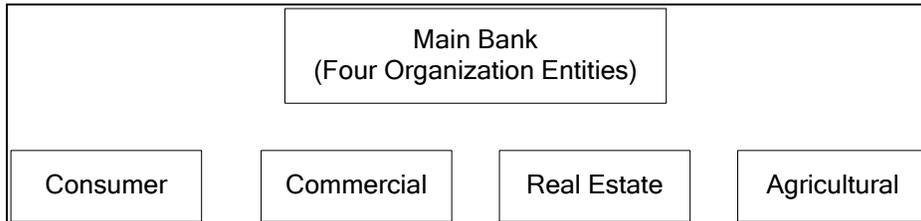
This organization does not process loans for other branches.

For example, all departments agree to all use the same policies and for instance, to use or not to use documents that combine the Promissory Note, Security Agreement, and Truth-in-Lending disclosures when appropriate. A flat organization structure with no branches would meet the needs for this institution.

### Single Institution, Multiple Departments

This organization structure, shown in Figure 3, has four separately defined departments, each with differing organization policy needs.

Figure 3



This model allows the different departments to define lending policies unique to their departments such as the use of combined documents.

### Holding Company with Multiple Branches

Figure 4 shows the organization structure for a holding company with branches located in multiple locations.

Figure 4

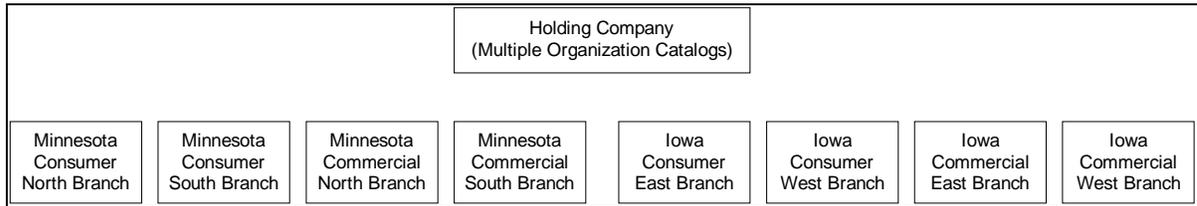


This model allows the different branches to define lending policies unique to their location. This model works when you perform centralized processing and want the individual branch addresses to appear on the documents, assuming the jurisdiction is the same.

### Holding Company with Multiple Branches in Multiple Jurisdictions

This organization structure, as shown in Figure 5, is a holding company with branches located in multiple jurisdictions. In this case organization policies would be required for different branches in different jurisdictions. If branches have multiple departments with differing needs, each department would also require its own lending policy.

Figure 5



This model provides consistency in policies for each location based on jurisdiction, department and location requirements.

## Building Your Organization's Hierarchy

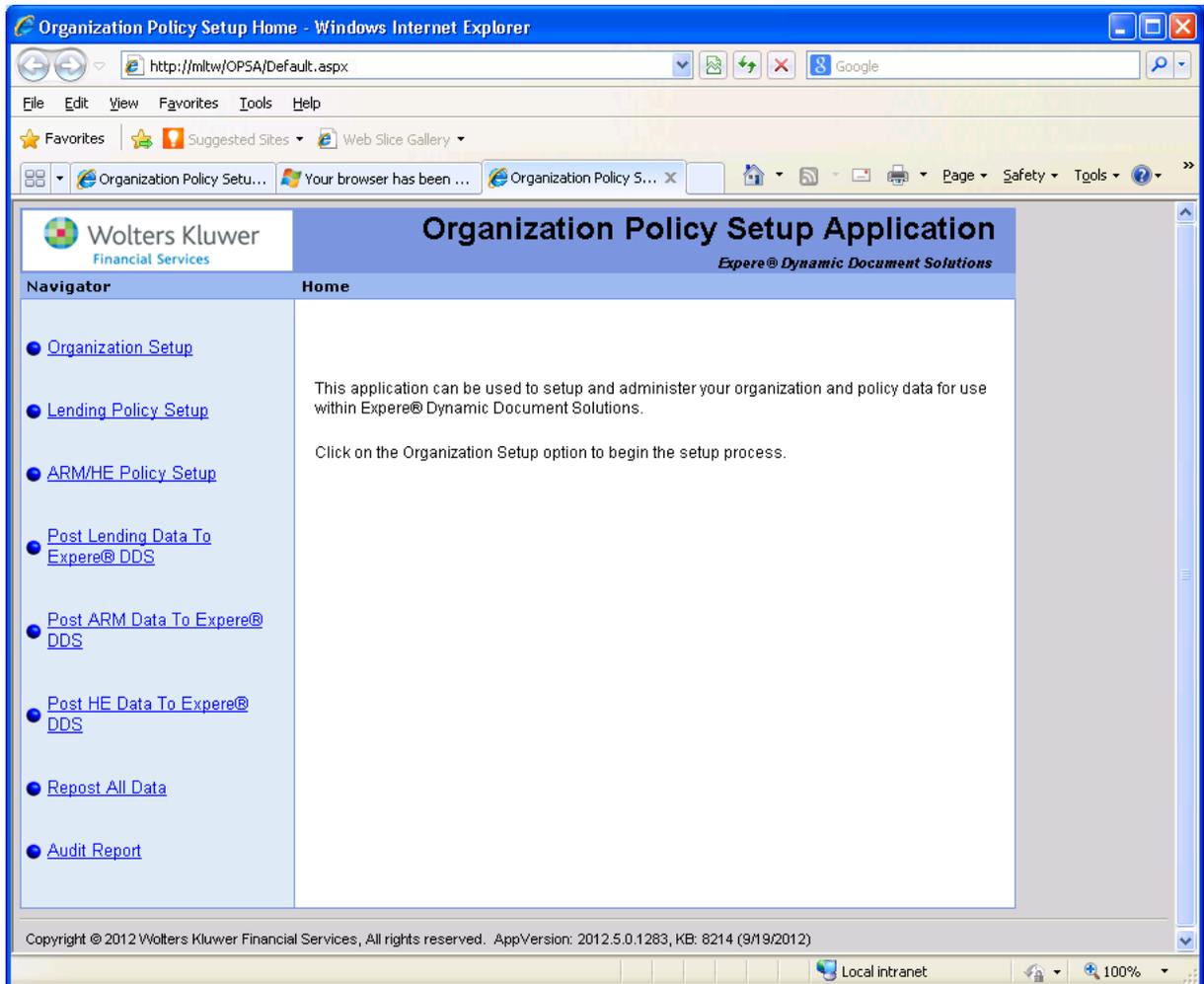
### Getting Started

You can use the browser-based Organization Policy Setup Application (OPSA) to define the hierarchy that describes your organizational structure. This structure can be simple or complex, depending upon the needs of your loan origination system. From OPSA you can create new organizations, edit, rename, copy or delete them. You can also add basic information for each organization including charter, address, and usury information.

To open the application in your browser, click a link containing the URL for OPSA on the Expere DDS server to open the application in your browser.

**Note:** Only the Internet Explorer web browser is supported. No other browsers, such as Firefox, Opera, or Netscape may be used with OPSA.

**Note:** The ARM/HE options shown in the screen capture are available only if you purchased the ARM/HE product along with Lending.



Assuming a default installation, the OPSPA URL is the machine name followed by the OPSPA folder and Default.aspx. For instance, <http://mltw/OPSA/Default.aspx>.

## Organization Setup

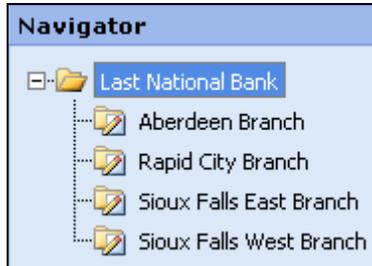
Establish an organization for each branch location that prints on documents or where policy decisions may vary for different loan products. For example, consumer, commercial or secondary market policies typically vary.

Dynamic documents are tailored to each specific transaction and are designed to be selected based on Wolters Kluwer Financial Services' business rules. Static forms are typically government forms. These forms are also autoselected, but they can also be manually added to a transaction.

## Navigator Pane

To view, build, or edit your organizational hierarchy, click the **Organization Setup** link in the left-hand **Navigator** pane of OPSA. The root organization, also known as the top-level organization, is at the top and subordinate organizations branch-off below it in the **Navigator** pane.

**Note:** You can have only one root or top-level organization. All other organizations are subordinate to the root. Multiple top-level organizations are not allowed.



The first time you use OPSA, you see only the root organization with nothing below it. You can add children below the root, each node representing a branch, a department, or the organizational structure of your choice. Each node can support multiple sub-nodes as required to define your organizational structure.

You need to enter specific information defining each node, including the root. Detailed information such as the institution charter, address and usury are required before the organizations can be used in transactions.

■ Charter

Charter and jurisdiction information prints on documents and is used in compliance analysis.

**Note:** In the Established under the laws of field, always select **USA** for national banks and federal savings associations. This is referenced in the Lender area of real estate security instruments, which state "...established under the laws of...."

■ Organization Types include:

- Bank Holding Company
- Credit Union
- Finance Company
- Leasing Company
- Mortgage Company
- National Bank
- State Member Bank

- State Non-member Bank
- Retail Sales Dealer
- Savings & Loan Holding company
- Savings Association/Savings & Loan
- Savings Bank
- Charter, Federal or State
- Financial Institution Number

**Note:** The Financial Institution Number (FIN) is available for all states. It is required for the state of Pennsylvania, but you can leave it blank for all other states.

- Federal Regulator:
  - 1 = FDIC - Federal Deposit Insurance Corporation
  - 2 = FRB - Federal Reserve Board
  - 3 = FTC - Federal Trade Commission
  - 4 = NCUA - National Credit Union Administration
  - 5 = OCC - Office of the Comptroller Currency
  - 6 = State Credit Union Regulator
  - 7 = State Regulator
  - 8 = Unregulated
- Insurer:
  - FDIC
  - NCUA
  - State insured
  - Uninsured
- Jurisdiction

Specifies the state law under which you are lending and is referenced in the Applicable Law section of the documents.
- Established under the laws of

If your organization is a national bank or federal savings bank, choose **USA**. If your organization is a state bank, select the state in which you are lending.
- Address

This is the Lender name, address, telephone number and email address that print on most documents.
- Street Address

The Name and Mailing Address of Lender used only on page 1 of HUD-1 and HUD-1A.

In addition to the usual address and contact information fields you find:

- Location ID
- Legal Name
- Short Name
- MLA Toll-Free Number

Address	
Location ID	<input type="text" value="456"/>
Legal Name	<input type="text" value="curts bank"/>
Short Name	<input type="text" value="curts bank"/>
<input type="checkbox"/> Non-USA Address	
Address (up to four lines)	<input type="text" value="address"/>
City	<input type="text" value="city"/>
State	<input type="text" value="AK"/> <input type="text" value="Postal Code 78945"/>
Country	<input type="text" value="USA"/>
<b>Street Address</b>	
Address	<input type="text" value="address"/>
City	<input type="text" value="city"/>
State	<input type="text" value="AK"/> <input type="text" value="Postal Code 78945"/>
Contact Name	<input type="text" value="contact name"/>
Telephone	<input type="text" value="320-989-9446"/>
Toll-Free Number	<input type="text" value="320-989-9446"/>
MLA Toll-Free Number	<input type="text" value="320-989-9446"/>
E-Mail Address	<input type="text" value="tom@aol.com"/>

For example, the Lender information appears as follows:

<b>PROMISSORY NOTE</b> (Consumer - Closed End)
<b>DATE AND PARTIES.</b> The date of this Promissory Note (Note) is January 10, 2000. The parties and their addresses are:
<b>LENDER:</b> <b>FIRST STATE SAMPLE BANK OF MISSOURI</b> 12345 Washington Dr. North Kansas City, Missouri 12345-1234 Telephone: (555) 666-7777 x1234

- Reg B Regulating Agency
- Address information for the Regulation B Regulating Agency. You need to complete this information for organization setup.

<b>Reg B Regulating Agency</b>	
Name	<input type="text"/>
Address (up to four lines)	<input type="text"/>
City	<input type="text"/>
State	<input type="text" value="AK"/> <input type="button" value="v"/>
Postal Code	<input type="text"/>

- Mortgage Related.  
Prints disclosure of cut-off and payment requirements.

**Mortgage Related**

The institution established written practices for making mortgage loan payments.

- Document Tagline  
Select to exclude the date from the document tagline.

## Document Tagline

Do not include the date in the document tagline.

## ■ TRID Effective Date

Required. Determines document autoselection. Consumer, closed-end, real estate transactions before the entered TRID Effective Date will still be completed using the RESPA-GFE and the HUD.

### TRID effective date

This is the date of the effective date of the Know Before You Owe rule. The effective date of the integrated TILA-RESPA Disclosures final rule cannot be left blank. The mandatory effective date required by the CFPB must be entered.

7/1/2015

July 2015						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
28	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

## ■ Usury, if applicable. Questions and entries vary by jurisdiction.

Format of the rates must be 18.000 (three decimal places are required). This information is used to provide warnings on the compliance analysis report.

**Usury**

Enter the current weekly (indicated) ceiling rate for Texas.

Enter the rate authorized by the West Virginia Lending and credit Rate Board for open end consumer loans.

Enter the current quarterly ceiling rate for Texas.

Enter the current annual ceiling rate for Texas.

Enter the current ceiling rate this organization is using.  ▼

This organization uses the monthly ceiling rate on variable rate loans which are not made for personal, family or household use.

## Texas Home Equity

Texas Home Equity 2017 constitutional amendments have passed (effective date 1/1/2018).

Select if these amendments have passed to include revised model text in the Notice Concerning Extensions of Credit disclosure.

**Warning:** When entering information into any field in OPSA, do not enter the left-angle bracket followed by alphanumeric data, for instance <1ab. This type of string interferes with posting data to the Expere DDS server; organization data containing this data structure is not saved.

After entering information for an organization, click **Save and Exit** from the **Actions** pane in the lower left corner. The organization information is saved to a database.

**Note:** You must create a lending policy and post it to the DDS server using the **Post Lending Data To Expere DDS** link on the OPSA home page before Expere DDS actively uses the organization information.

In addition to creating an organization hierarchy and entering the information for each member of the hierarchy, from the **Actions** section, you can also:

- Add Organizations
- Delete Organizations
- Copy Organizations
- Rename Organizations

### Adding Organizations

To add an organization:

1. Select the top level organization. Or, select another node on the hierarchy under which you want to add a subordinate organization.
2. From the **Actions** section, click the **Add Organization** link.
3. In the **Add Organization** dialog box, enter a name for the organization and click **OK**.

Your new organization now appears in the hierarchy. Note that the name you selected for your organization also populates the **Legal Name** field under **Address**. If you change the organization name in the **Legal Name** field, your change does not affect the organization name as it appears in your hierarchy.

### Deleting Organizations

To remove an organization:

1. Select the organization you want to remove from the hierarchy. You cannot remove the uppermost level, such as the Main Bank.

**Note:** An organization cannot be deleted if it has children.

2. From the **Actions** pane, click the **Delete Organization** link.
3. The **Delete Organization** confirmation dialog box appears.

**Note:** An additional note in the dialog box states “To remove this item from Expere DDS, the 'Post Data to Expere DDS' process will need to be completed.” This process is accessible through a link on the Navigator pane of the OPSA Home page.

4. To remove the organization from the hierarchy, click **OK**. The removed organization is still posted to the Expere DDS server until its lending policies are deleted and the server updated by posting.

### Copying Organizations

Copying organizations is an easy way to build your hierarchy. You can enter common information at one level and create copies to build, for example, multiple branch organizations that might differ only by address and TIN.

To copy an organization:

1. Select the node you want to copy.
2. Click the **Copy Organization** link from the **Actions** section.
3. The name defaults to 'Copy of' and the name of the organization that you are copying. Enter a new name here, if required.
4. Using the arrow keys, navigate to the node under which you want to place the copied organization and click **OK**.

### Renaming Organizations

To rename an organization:

1. Click the node on the hierarchy that you want to rename.
2. Click the **Rename Organization** link from the **Actions** section.
3. The current name of the node is displayed at the top of the dialog box. Enter a new name. Click **OK**.

The new name now displays in the hierarchy.

## Lending Policy Setup

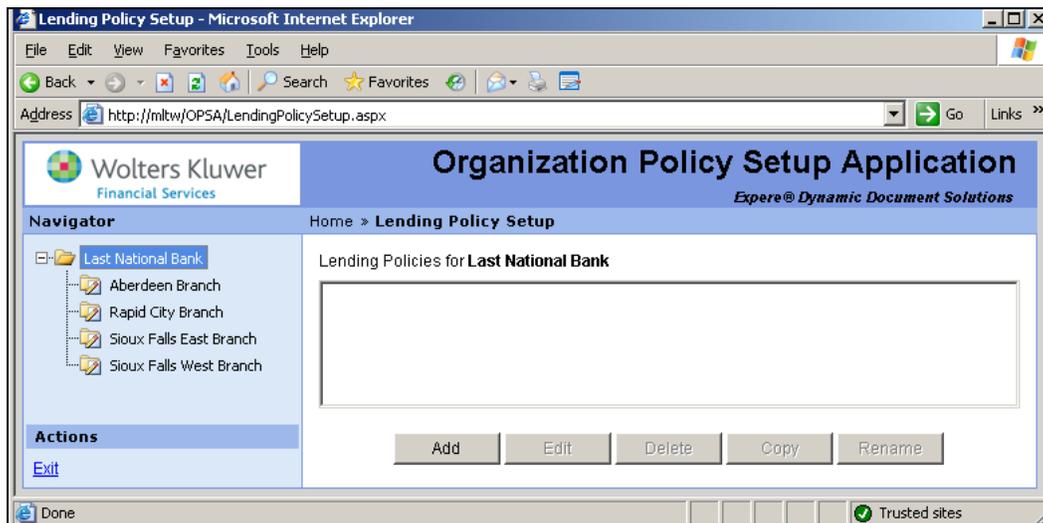
After creating an organizational hierarchy, you must define at least one lending policy for each organizational level. This can be done from the **Lending Policy Setup** link. You can create, edit, or remove lending policies for each organization defined and multiple policies can be associated with each organization.

**Note:** Created or edited lending policies must be posted to the DDS server using the **Post Lending Data To Expere DDS** link on the OPSA Home page before the policies can be actively used by Expere DDS.

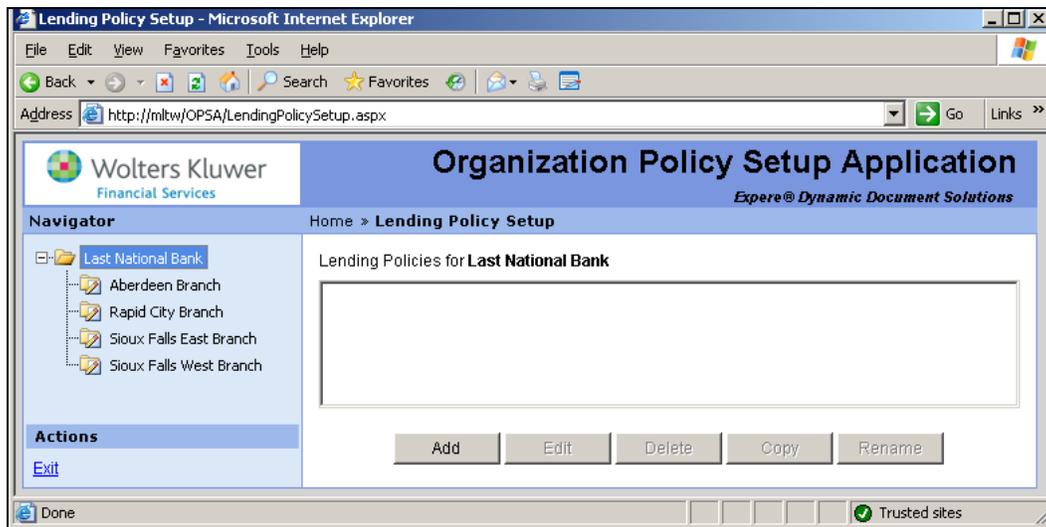
### Adding a Lending Policy

You can create one or more lending policies for each organization in your hierarchy. The process of adding a lending policy involves naming the policy and entering the information to make the policy unique.

1. From the OPSA home page, click the **Lending Policy Setup** link to open the Lending Policy Setup page.
2. Your organizational hierarchy displays on the left and the list of existing policies on the right. The policies list changes as you click on different parts of the hierarchy, reflecting the lending policies available for that particular organization.



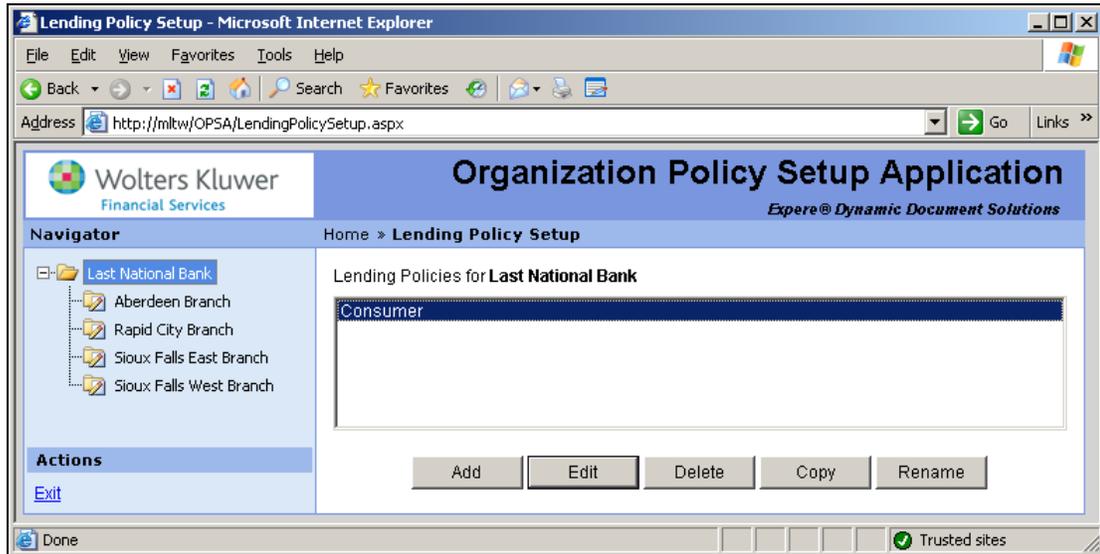
- The first time you open OPSA the policy list is blank. To create your first lending policy, click **Add**.



- Give your lending policy a descriptive name and click **OK**.



5. The name is added to your list of lending policies.



As you add multiple policies, the list sorts in alphabetical order.

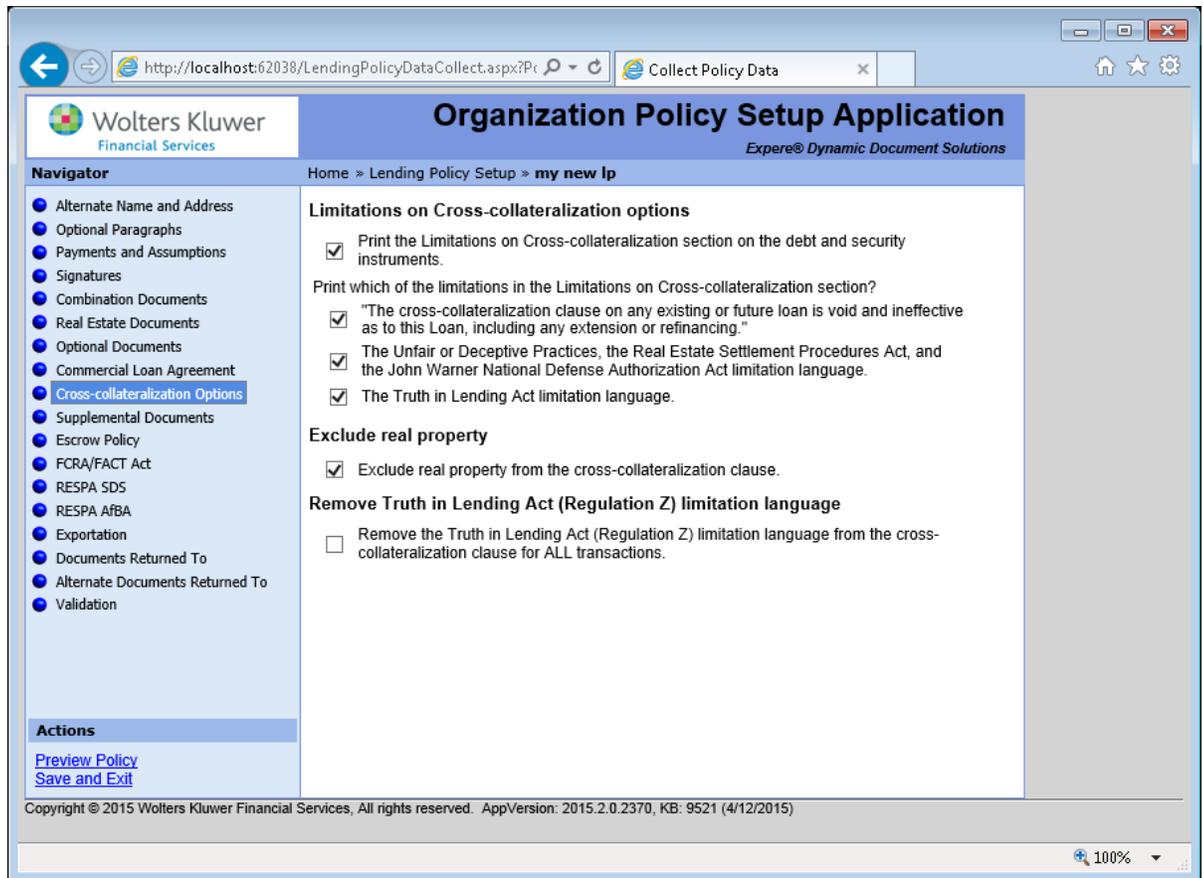
Note that a newly created lending policy contains only the default settings. You must edit the lending policy to customize it.

## Editing a Lending Policy

Once a lending policy has been named it can be easily customized. To change the options in an existing lending policy:

1. Choose the organization associated with the lending policy you want to edit from the hierarchy in the **Navigator** pane on the left.

2. Select a single, named lending policy from the Lending Policies list on the right and click **Edit**.



3. Data entry for lending policies has been broken down into 18 sections and validations. Click on each section header on the left to display the available options.

**Note:** More detail on the contents of each section and tips on filling them out can be found later in the [Lending Policy Reference](#) section of this manual.

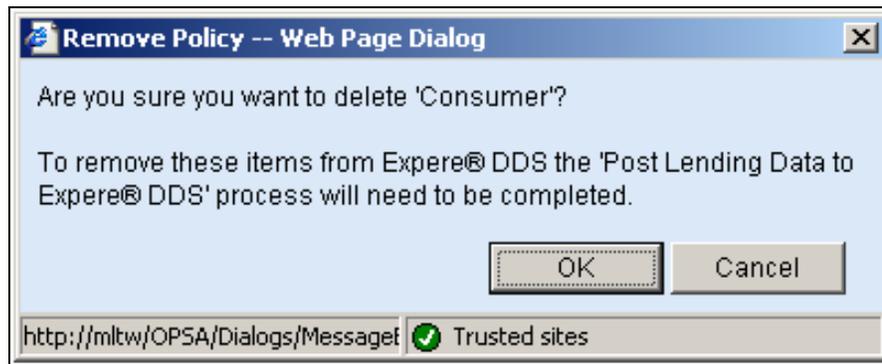
4. After completing policy customization and validation, click the **Save and Exit** link in the **Actions** section on the lower left of the screen. This returns you to the OPSPA home page. Note that a completed lending policy is not available for use until it is [posted](#) to the Expere DDS server.

## Deleting a Lending Policy

To delete existing policies from the list of lending policies:

1. Choose the organization from which you want to remove one or more lending policies.

2. Select the lending policy or policies to be removed.

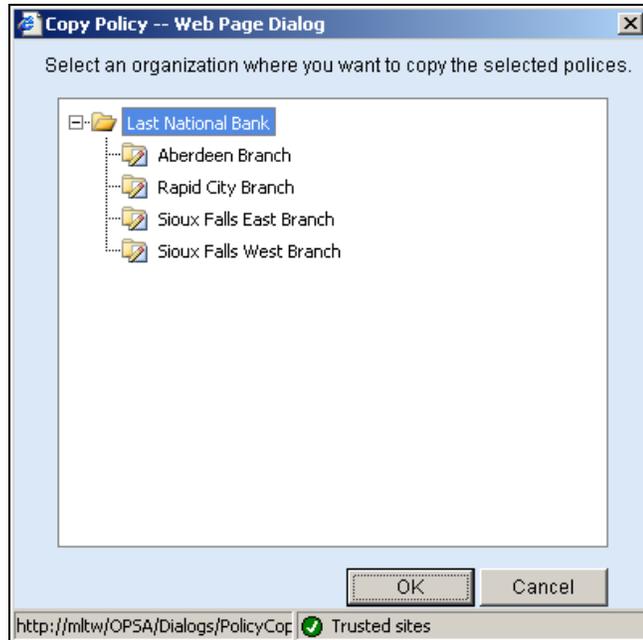


3. Click **OK** to delete the lending policy or policies. As stated in the confirmation dialog, this action does not remove the policy from the Expere DDS server. You must complete the [Post Lending Data to Expere DDS](#) process to remove the policy from the server.
4. Now when a policy has been deleted and posted then you can proceed with deleting the organization.
5. If you delete the policy and then simultaneously delete the organization also and then try to post, it will not post because the organization is gone. Hence you need to take special care and follow these steps to avoid this problem

## Copying a Lending Policy

Often it is easier to copy an existing lending policy and make a few changes to create a related policy rather than building a new policy from the defaults. To copy a lending policy:

1. Choose the organization holding the lending policy you want to copy from the **Lending Policy Setup** page.
2. Select the lending policy to copy from the policy list on the right and click **Copy**.
3. Click the organization where you want to place a copy of the lending policy. The default organization is the location of the policy being copied.



4. Click OK.



The lending policy is placed in the lending policy list with the phrase “Copy of” appended to the lending policy name. Use the **Rename** button to change the name.

## Renaming a Lending Policy

You can rename any lending policy as needed. This is most useful after copying a policy. To rename a policy:

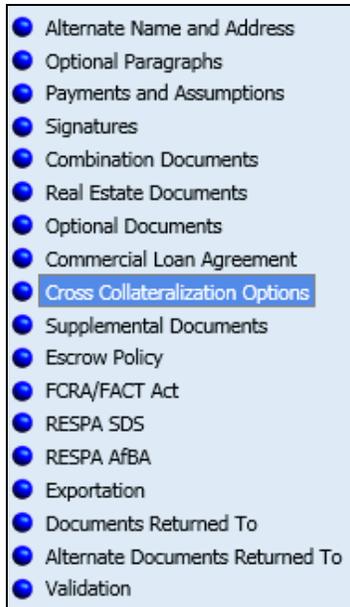
## Lending Policy Setup

1. Choose the organization holding the lending policy you want to rename from the Lending Policy home page.
2. Select the lending policy you want to rename and click **Rename**.
3. Enter a new name and click **OK**. Note that you must complete the [Post Lending Data to Expere DDS](#) process to change the policy name on the server.



## Lending Policy Reference

Lending Policy is conveniently broken down into 16 data entry sections and a Validation module, useful for verifying the completeness of entries.



Each section contains fields, check boxes, and other controls needed to enter the detailed information necessary to define the lending policy for a given section.

### Alternate Name and Address

Click **Add** to enter the Alternate Name and Address information.

**If defined, these names and addresses will be used instead of the one defined for the organization.**

The Document, Name, City, State, and Zip Code populate the list. Entries can be added, edited, or deleted as needed over time.

Document Agreement to Provide Insurance

Use the organization legal name instead of defining a new one.

Name

Non-USA Address

Address (up to four lines)

City

State SD Postal Code

OK Cancel

http://mltw/OPSA/Dialogs/PolicyDataCollectDialog.e Trusted sites

An alternate return address can be designated for the three documents that follow:

- Agreement to Provide Insurance

AGREEMENT TO PROVIDE INSURANCE	
<p><u>DATE AND PARTIES.</u> The date of this Agreement to Provide Insurance (Agreement) is May 15, 1998. The parties and their addresses are:</p>	
<p><b>OWNER:</b></p>	
<p><b>MICHAEL ADRIAN DORN</b> PO Box 333 Harrietville, Missouri 89789</p>	
<p><b>REBECCA BEATRICE BONNET</b> PO Box 90 Ballister, Missouri 22345</p>	
<p><b>SECURED PARTY:</b></p>	
<p><b>FIRST STATE SAMPLE BANK OF MISSOURI</b> 100 Main Street St. Louis, Missouri 12343-1237</p>	

■ Notice Regarding Inaccurate Information

**NOTICE REGARDING INACCURATE INFORMATION**

As a participant in the consumer reporting system, we furnish information about our experience with you to consumer reporting agencies. These consumer reports allow us to make credit and other opportunities available to you. If you believe that we have furnished information to a consumer reporting agency that is inaccurate please notify us at the following address and identify the specific information that is inaccurate.

Steve Cash  
 First State Sample Bank of Missouri  
 100 Main Street

Kansas City, Missouri 12345-1234  
 (555)123-1234

■ Title Application

**APPLICATION FOR CERTIFICATE OF TITLE STATE OF INDIANA BUREAU OF MOTOR VEHICLES**  
State Form 44049 (R4 / 3-02) Approved by State Board of Accounts 2002

TO BE COMPLETED BY A POLICE OFFICER, BMV OFFICIAL OR BMV CERTIFIED DEALER SIGNED FOR OUT OF STATE TITLES. I HEREBY CERTIFY THAT I PERSONALLY EXAMINED THE FOLLOWING VEHICLE AND FIND THE IDENTIFICATION NUMBER TO BE AS FOLLOWS.

I/WE THE UNDERSIGNED SWEAR OR AFFIRM THAT THE INFORMATION ENTERED ON THIS FORM IS CORRECT. I/WE UNDERSTAND THAT MAKING A FALSE STATEMENT ON THIS FORM MAY CONSTITUTE THE CRIME OF PERJURY. FURTHERMORE, I/WE AGREE TO INDEMNIFY AND HOLD HARMLESS THE INDIANA BMV FROM ANY LIABILITY ARISING FROM THIS TRANSACTION.

VEHICLE IDENTIFICATION NUMBER  
 . . . . . 14 15 17

YR.	MAKE	MODEL	TYPE	DATE	<input checked="" type="checkbox"/> _____
INSPECTOR'S PRINTED NAME & TITLE				CITY	<input checked="" type="checkbox"/> _____
INSPECTOR'S SIGNATURE				BADGE, BRANCH OR DEALER PLATE NO.	DATE: _____

The law requires that you apply for Certificate of Title within thirty-one days from the date of purchase of a motor vehicle. There is a delinquent fee for failure to do so. Attach Certificate of Title assigned by seller. On endorsed Titles, liens must be released. Supporting documents surrendered with this application cannot be returned to the applicant. \*In accordance with Federal Code 383.

1. TITLE NUMBER	BRANCH NO.	INVOICE NO.	BMV USE ONLY
2. *SOC. SEC./FEDERAL I.D. NO.	APPLICANT'S NAME		
3. STREET ADDRESS	CITY		STATE ZIP CODE
4. VEHICLE I.D. NUMBER	VEH. YEAR	VEH. MAKE	VEH. MODEL NO. VEH. TYPE ODOMETER
5. FORMER TITLE NUMBER	PURCHASE DATE	LIEN	SPEED PICK UP MAIL DEALER NO. BMV USE ONLY
6. FIRST LIEN'S NAME OR SPECIAL MAILING ADDRESS		STREET ADDRESS	
7. CITY		STATE	ZIP CODE BMV USE ONLY

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

4. \_\_\_\_\_

5. \_\_\_\_\_

6. \_\_\_\_\_

7. \_\_\_\_\_

## Optional Paragraphs

### Fees Appendix: Consumer Loans

This option adds an additional page to the consumer Promissory Note listing the fees and charges applied to the loan, but not contracted for elsewhere on the Note.

The appendix can be included on real estate loans, non-real estate loans, or both.

<p><b>Promissory Note - Fees Appendix</b></p> <p><b>For consumer closed-end loans, add a fees appendix to the Promissory Note when the loan</b></p> <p><input type="checkbox"/> includes real estate</p> <p><input type="checkbox"/> does not include real estate</p>
---

### Fees Appendix: Commercial/ Agriculture Loans

This selection adds an additional page to the commercial Promissory Note listing the fees and charges applied to the loan but not contracted for the Note.

The appendix can be included on real estate loans, non-real estate loans, or both.

<p><b>For commercial and agricultural loans, add a fees appendix to the Promissory Note when the loan</b></p> <p><input type="checkbox"/> includes real estate</p> <p><input type="checkbox"/> does not include real estate</p>
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### Arbitration Agreement

Loan documents will not include the Arbitration clause for consumer closed-end loans secured by a dwelling or consumer open-end loans secured by a principal dwelling, even if this checkbox is selected.

<p><b>Arbitration Agreement</b></p> <p><input checked="" type="checkbox"/> Include an agreement to arbitrate section in the documents</p> <p>Note: Mandatory pre-dispute arbitration is prohibited for consumer closed-end loans secured by a dwelling and consumer open-end loans secured by a principal dwelling.</p>
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## Optional Paragraphs

Use these to add a description of payment servicing requirements for consumer closed-end transactions secured by a dwelling or consumer open-end transactions, including additional insurance language.

### Optional Paragraphs

- Define payment servicing requirements for consumer closed-end transactions secured by a principal dwelling.
- Define payment servicing requirements for consumer open-end transactions.
- Use Standard Insurance Sections
- Add Property Insurance Sections

## Payments and Assumptions

### Applications of Payments

You can use each method only once. Use all six payment methods. Selected options appear on the Promissory Note unless state law requires specific language. The selected order should match your host system. The Payment and Assumptions language appears as follows:

**7. PAYMENT.** I agree to pay this Note in **62** payments. I will make **61** payments of **¢277.43** beginning on August 1, 1996, and on the 1st day of each month thereafter. A single, final payment of the entire unpaid balance of Principal and interest will be due September 1, 2001.

Payments will be rounded to the nearest \$.01. With the final payment I also agree to pay any additional fees or charges owing and the amount of any advances you have made to others on my behalf. Payments scheduled to be paid on the 29th, 30th or 31st day of a month that contains no such day will, instead, be made on the last day of such month.

Each payment I make on this Note will be applied first to any charges that I owe other than principal and interest, then to escrow that is due, then to credit insurance premiums that are due, then to interest that is due, and finally to principal that is due. No late charge will be assessed on any payment when the only delinquency is due to late fees assessed on earlier payments and the payment is otherwise a full payment. You may change how payments are applied in your sole discretion without notice to me. The actual amount of my final payment will depend on my payment record.

For consumer closed-end and commercial loans, options available from **First** to through **Sixth** to include:

- Any charges that I owe other than principal and interest
- Credit insurance premiums that are due
- Escrow that is due
- Interest that is due
- Late charges that are due
- Principal that is due

**Apply loan payments in the following order from first to last for the Consumer Closed-End and Commercial loans. Choose from the options or enter your own text with a minimum of two options**

First to	<input type="text" value="any charges that I owe other than principal and interest"/>	<input type="button" value="Other..."/>
Second to	<input type="text" value="interest that is due"/>	<input type="button" value="Other..."/>
Third to	<input type="text" value="principal that is due"/>	<input type="button" value="Other..."/>
Fourth to	<input type="text" value="principal that is due"/>	<input type="button" value="Other..."/>
Fifth to	<input type="text" value="principal that is due"/>	<input type="button" value="Other..."/>
Sixth to	<input type="text" value="principal that is due"/>	<input type="button" value="Other..."/>

For open-end consumer loans, options available include:

- Any finance charges that are due
- Any charges that I owe other than principal and finance charges
- Credit insurance premiums that are due
- Escrow that is due
- Late charges that are due
- Principal that is due

**Apply loan payments in the following order from first to last for the Consumer Open-End loans. Choose from the options or enter your own text with a minimum of two options**

First to	any charges that I owe other than principal and finance charges	Other...
Second to	any finance charges that are due	Other...
Third to	principal that is due	Other...
Fourth to	principal that is due	Other...
Fifth to	principal that is due	Other...
Sixth to	principal that is due	Other...

By clicking the Other... button you can define your own payment definitions.

### Interest Rate Notice

If selected, this option adds language to the Interest section of the Promissory Note for variable rate loans. This check box pertains to consumer loans secured by a residential dwelling subject to Reg Z.

**Interest Rate Notice**

Creditor will send the borrower a notice of any changes in their interest rate and the amount of the schedule payment prior to the change.

The Interest Rate Notice language appears as follows:

**E. Variable Rate.** The Interest Rate may change during the term of this transaction.

(1) **Index.** Beginning with the first Change Date, the Interest Rate will be based on the following index: the base rate on corporate loans posted by at least 75% of the 30 largest U.S. banks known as the Wall Street Journal U.S. Prime Rate.

The Current Index is the most recent index figure available on each Change Date. You do not guaranty by selecting this Index, or the margin, that the Interest Rate on this Note will be the same rate you charge on any other loans or class of loans you make to me or other borrowers. If this Index is no longer available, you will substitute a similar index. You will give me notice of your choice.

(2) **Change Date.** Each date on which the Interest Rate may change is called a Change Date. The Interest Rate may change February 9, 2000 and every 30 days thereafter.

(3) **Calculation Of Change.** On each Change Date you will calculate the Interest Rate, which will be the Current Index plus 2.000 percent. The result of this calculation will be rounded to the nearest .01 percent. Subject to any limitations, this will be the Interest Rate until the next Change Date. The new Interest Rate will become effective on each Change Date. The Interest Rate and other charges on this Note will never exceed the highest rate or charge allowed by law for this Note.

(4) **Notice of Change.** At least 25 days, but no more than 120 days, before the effective date of any payment change, you will deliver or mail to me a notice of any changes in my interest rate and the amount of my scheduled payment.

(5) **Interest Rate Carryover.** Any changes in the Index which are not reflected in a rate adjustment may be carried over to subsequent rate adjustment periods, and be implemented to the extent not offset by opposite movement in the Index.

(6) **Limitations.** The Interest Rate changes are subject to the following limitations:

(a) **Lifetime.** The Interest Rate will never be greater than 23.000 percent or less than 4.000 percent.

(7) **Effect Of Variable Rate.** A change in the Interest Rate will have the following effect on the payments: The amount of scheduled payments will change.

## Payment Schedule on Note

Selecting this option produces a grid at the bottom of the Promissory Note to record payments or advances. This affects all loan types.

**Payment Schedule on Note**

Include a blank payment schedule on the end of the promissory note.

## TILA

Use this to input and maintain the threshold current dollar value and the Appraisal Exemption Threshold amount.

### TILA

Enter the Regulation Z threshold amount for consumer purpose closed end loans.

Enter the Regulation Z Section 35 Appraisal Exemption Threshold amount for consumer purpose closed-end loans subject to the appraisal requirements in Regulation Z's Section 35.

## Signatures

### Attest Lines

Similar to a witness line, the line appears below the signature area for all signers of a corporation on contract documents. This selection also prints an attest line for the lender.

Include an attest line for corporate signers.

The Signatures area appears as follows:

**22. SIGNATURES.** By signing under seal, I agree to the terms contained in this Note. I also acknowledge receipt of a copy of this Note.

**BORROWER:**

Sample Insurance Company Incorporated

By \_\_\_\_\_ (Seal)  
Lori, Lori

By \_\_\_\_\_ (Seal)  
Jenny, Jenny

By \_\_\_\_\_ (Seal)  
Jim, Jim

\_\_\_\_\_  
(Attest)

\_\_\_\_\_  
Bill K. Zelenka (Seal)  
Individually

### Exclude Lender's Signature and Acknowledgment

The lender can exclude the lender's Signature and Acknowledgment from notarized security documents. The Signature and Acknowledgment will continue to print on other documents.

Include a signature line for a representative of this organization on closed end contract documents.

Exclude Lender's Signature and Acknowledgment from Security Instruments

### Lender to Sign

Choose if the organization has a lender representative sign documents.

Include a signature line for a representative of this organization on closed end contract documents.

The following contract documents include the Lender Signature when selected in Organization Setup:

- Mortgage/Deed of Trust
- Assignment Documents
- Assignment of Leases and Rents
- Assignment of Life Insurance Policy
- Automatic Transfer Authorization
- Commercial Loan Agreement
- Commercial Loan and Security Agreement

- Construction Loan Agreement
- Consumer Open-end Agreement
- Debt Modification Agreement
- General Contractor's Consent and Acknowledgment
- Guaranty
- Leasehold Documents
- Promissory Note and Combination Documents
- Security Agreement

The following documents print the Lender Signature regardless of the selection made in Organization Setup:

- Acknowledgment of Fair Market Value of Homestead Property
- Agreement to Provide Insurance
- Architect's Consent and Acknowledgment
- Debt Subordination Agreement
- Participation Certificate and Agreement
- Real Estate Assignment
- Real Estate Modification
- Release of Real Estate Security Instrument
- Security Agreement with Assignment of Beneficial Interest

<p><b>LENDER:</b></p> <p style="text-align: center;">First State Sample Bank of Missouri</p> <p style="text-align: center;">By _____ (Seal)</p> <p style="text-align: center;">Carol Freihammer</p> <p style="text-align: center;">_____</p> <p style="text-align: center;">(Attest)</p>
--

### Rescission Signature

Choose to insert language and a signature line for each borrower to confirm the borrower has not rescinded this loan transaction. Only affects the Right of Rescission document.

<input checked="" type="checkbox"/> Include a signature line for the borrower to confirm that he or she has not rescinded the transaction.
--

## Borrowers' Signatures on the RESPA SDS

Used to determine whether or not to include borrowers' signatures on the RESPA Servicing Disclosure Statement.

Include the borrower's signatures on the RESPA Servicing Disclosure Statement.

## Signed Under Seal

Prints the word "Seal" next to the signature line on a contract document and always prints when using FNMA/FHLMC.

Include the word "Seal" next to the signature line on contract documents. For most states, FNMA/FHLMC documents always have the word "Seal" next to the signature lines, regardless of how this option is set.

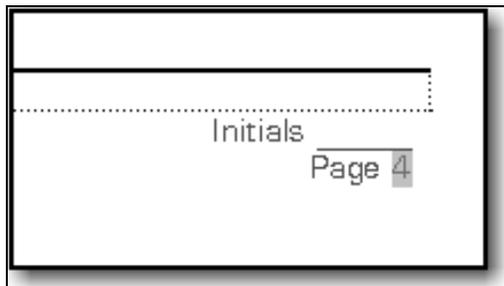
Borrowers can sign under seal in some jurisdictions, and this extends that statute of limitations. In some states (for example, GA), the law says that if they sign under seal (all that is required is a reference to this on the contract), the longer statute applies. For AK, AL, CT, DE, DC, GA, MA, MD, ME, NH, NJ, NC, PA, SC, VT and WI the seal always appears.

## Initial Lines

This option includes an initial line on the lower right hand corner of all pages of the dynamic documents to be used for the borrower to confirm that he or she has reviewed that page.

Include an initial line on all dynamic documents for the borrower to confirm that he or she has reviewed each page of the document.

The initial lines appear as follows:



## Exclude Dates from Dynamic Documents

When this checkbox is selected the Esignature date fields will not be applied for all dynamic documents that have Esignatures.

- Exclude the date field from the signature section on any dynamic document where the date field is not required.

## Business Type

Choices include Corporation, Joint Stock Association and Other.

<b>Organization Business Type</b>	
This organization's business type	<input type="text" value="Other"/>
Business type, if other than corporation or joint stock association	<input type="text"/>

## Organization Seal

A corporate seal is an imprint of the corporate identity. When a signer seals their signature on a document, they are in fact giving evidence that they have just signed the document on behalf of the company.

<input checked="" type="checkbox"/> This organization has a seal (for example, a corporate seal).
---

## Notary Acknowledgments

"This organization" refers to the organization whose feature you are completing.

## Witness Lines

Witness lines print on real estate documents for the following states:

- 1 signer line for AL DE GA and NJ
- 2 sig
- None  Include a consent and signature lines for the guarantor on the Notice to Guarantor.
- Othe  Include signature lines for any cosigners on the Debt Modification Agreement.  
lines

**Witness Lines**

Number of witness lines for each signature

Add witness lines to the signature on the notes and agreements for the State of Vermont.

Number of witness lines for each signature

## Modification and Renewals

Choose the **Include a consent and signature lines...** option to include signature lines for a guarantor on the Notice to Guarantor.

- Include a consent and signature lines for the guarantor on the Notice to Guarantor.

The Notice and Consent to Modification by Guarantor language appears as follows:

## NOTICE AND CONSENT TO MODIFICATION BY GUARANTOR

**2. NOTICE TO GUARANTOR.** I acknowledge that the Borrower has requested a modification to the terms of the Prior Obligation and that you have agreed to modify the Prior Obligation, subject to the terms and conditions contained in the Modification. A copy of the Modification is attached to this Notice.

**3. CONSENT BY GUARANTOR.** I unconditionally consent to the Modification. Except to the extent that the Modification expressly modifies the terms and conditions of the Prior Obligation, I acknowledge that the terms and conditions of the Prior Obligation and the Guaranty continue in full force and effect.

**SIGNATURES.** I agree to the terms contained in this Notice. I also acknowledge receipt of a copy of this Notice.

**GUARANTOR:**

\_\_\_\_\_  
 Brian Ace  
 Individually

Choose the **Include the Confirmation of Guaranty section on the Notice and Consent to Modification by Guarantor** option to add the section to the Guaranty Agreement.

- Include the Confirmation of Guaranty section on the Notice and Consent to Modification by Guarantor.**

Choose the **Include signature lines for any cosigners...** option to include signature lines for cosigners on the Debt Modification Agreement.

- Include signature lines for any cosigners on the Debt Modification Agreement.**

## GFE and HUD Signatures

Choose the **Include borrower signature lines on RESPA Good Faith Estimate** to print borrower signature lines on the Good Faith Estimate.

Choose the **Include borrower signature lines on HUD1/HUD1A Settlement Statement** to print borrower signature lines on the HUD-1 and HUD-1A Settlement Statement.

## Truth in Lending Signatures

Choose this option to add signatures to the Truth-in-Lending Disclosure.

<p><b>Truth in Lending Signatures</b></p> <p><input type="checkbox"/> Include signature lines on the Truth-in-Lending Disclosure.</p>
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## Combination Documents

### Promissory Note, Truth-in-Lending Disclosure and Security Agreement

**When applicable and permitted, combine the following documents into one:**

- Promissory note, disclosure and security agreement
- Assignments
- Consumer Open End Agreement and Truth-in-Lending Disclosure

1. If the borrower and the collateral owner are the same all three documents are combined.

<p><b>PROMISSORY NOTE, SECURITY AGREEMENT AND TRUTH-IN-LENDING DISCLOSURES</b></p> <p>(Consumer - Closed End)</p>
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2. If the borrower and a third party own the collateral, the combination document also includes a Third Party Agreement.

<p><b>PROMISSORY NOTE, SECURITY AGREEMENT AND TRUTH-IN-LENDING DISCLOSURES</b></p> <p>(Consumer - Closed End)</p>
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**19. NON-BORROWER SECURITY.****THIRD PARTY AGREEMENT**

In this section, I, me, or my means the party or parties signing within this Third Party Agreement and you means the Lender.

I agree to give you a security interest in the Property identified in the Security Agreement section of this Loan Agreement. I agree to the terms of this Loan Agreement, and unless I have separately guaranteed the debt described herein, I am not personally liable for payment. This means that if any Borrower defaults, my interest in the Property may be used to satisfy the Borrower's debt. I agree that you may, without releasing me or the Property from this Third Party Agreement and without notice or demand upon me, extend new credit to any Borrower, renew or change this Loan Agreement one or more times and for any term, or fail to perfect your security interest in, impair, or release any security (including guaranties) for the obligations of any Borrower.

**I HAVE RECEIVED A COPY OF THIS LOAN AGREEMENT.**

**OWNER:**

\_\_\_\_\_  
Sam Abrams

Individually

3. If the collateral is secured by a third party (non-borrowing owner) a combined note and disclosure are autoselected as well as a separate security agreement.

<b>PROMISSORY NOTE AND TRUTH-IN-LENDING DISCLOSURES</b>	
<small>(Consumer - Closed End)</small>	
<b>DATE AND PARTIES.</b> The date of this Promissory Note and Truth-In-Lending Disclosures (Note) is July 18, 1996. The parties and their addresses are:	
<b>LENDER:</b>	
<b>FIRST STATE SAMPLE BANK OF MISSOURI</b> 12345 Washington Dr. North Kansas City, Missouri 12345-1234 Telephone: (555) 666-7777 x1234	
<b>BORROWER:</b>	
<b>HICKORY A. HUXTABLE</b> P.O. Box 100 Richmond, Michigan 56368-1234	
<b>DEFINITION</b> This Note	

<b>SECURITY AGREEMENT</b>	
<b>DATE AND PARTIES.</b> The date of this Security Agreement (Agreement) is July 18, 1996. The parties and their addresses are:	
<b>SECURED PARTY:</b>	
<b>FIRST STATE SAMPLE BANK OF MISSOURI</b> 12345 Washington Dr. North Kansas City, Missouri 12345-1234	
<b>DEBTOR:</b>	
<b>SAM ABRAMS</b> 2349 Third Avenue St. Louis, Maine 51611	
The proper "y" reference Security "me" and "my" refer to each identified party herein	

## Assignments

The assignments can be combined into a single assignment document when the multiple pieces of collateral are owned by the same party.

**ASSIGNMENT**

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**DATE AND PARTIES.** The date of this Assignment-Combination (Agreement) is 9/17/2007. The parties and their addresses are:

**SECURED PARTY:**  
**FIRST STATE SAMPLE BANK OF MISSOURI**  
 12345 Washington Dr., North  
 Kansas City, Missouri 12345-1234

**DEBTOR:**  
**JOE M SMITH**  
 D/B/A Smith's Lawnmowing  
 Sole Proprietorship  
 127 Industrial Drive  
 P.O. Box 90  
 Springfield, Missouri 65777

I agree that I will surrender the Property to any Debtor upon termination of this Agreement without further responsibility of liability.

**3. PROPERTY DESCRIPTION.** The Property is described as follows:

**A. Certificate of Deposit/Share Certificate:** Certificate Number , with a face amount of \$0.00, issued on and issued by First State Sample Bank of Missouri located at 12345 Washington Memorial Dr. North Post Office Box 123456789987665512 Third Line of the Banks Addressxyz, International Falls City Testz, Missouri 12345-1234.

**B. Investment Property/Securities:** 100,000 shares of Depository stock in IBM, represented by certificate number(s) 150564, which are held by Decon Investments, 2036 13th Street N., Suite 106, St. Cloud, Minnesota 56303 recorded in my name. Additional Description: 100 Shares of IBM.

## Leases and Rents Assignment

You can combine the Assignment of Leases and Rents with the real estate security instrument, which is typically what Lenders do. You can also choose to:

- Not produce an assignment
- Print the assignment as a separate document

**Leases and Rents Assignment**

Combine as part of the real estate security instrument ▼

Do not produce an assignment

Combine as part of the real estate security instrument

Print as a separate document

This language appears as follows:

Space Above This Line For Recording Data

**MORTGAGE**

**12. ASSIGNMENT OF LEASES AND RENTS.** Mortgagor assigns, grants, bargains, conveys and mortgages to Lender as additional security all the right, title and interest in the following (Property).

**A.** Existing or future leases, subleases, licenses, guaranties and any other written or verbal agreements for the use and occupancy of the Property, including but not limited to any extensions, renewals, modifications or replacements (Leases).

**B.** Rents, issues and profits, including but not limited to security deposits, minimum rents, percentage rents, additional rents, common area maintenance charges, parking charges, real estate taxes, other applicable taxes, insurance premium contributions, liquidated damages following default, cancellation premiums, "loss of rents" insurance, guest receipts, revenues, royalties, proceeds, bonuses, accounts, contract rights, general intangibles, and all rights and claims which Mortgagor may have that in any way pertain to or are on account of the use or occupancy of the whole or any part of the Property (Rents).

In the event any item listed as Leases or Rents is determined to be personal property, this Assignment will also be regarded as a security agreement. Mortgagor will promptly provide Lender with copies of the Leases and will certify these Leases are true and correct copies. The existing Leases will be provided on execution of the Assignment, and all future Leases and any other information with respect to these Leases will be provided immediately after they are executed. Mortgagor may collect, receive, enjoy and use the Rents so long as Mortgagor is not in default. Mortgagor will not collect in advance any Rents due in future lease periods, unless Mortgagor first obtains Lender's written consent. Upon default, Mortgagor will receive any Rents in trust for Lender and Mortgagor will not commingle the Rents with any other funds. When Lender so directs in writing, Mortgagor will endorse and deliver any payments of Rents from the Property to Lender. Amounts collected will be applied at Lender's discretion to the Secured Debts, the costs of managing, protecting and preserving the Property, and other necessary expenses. Mortgagor agrees that this Security Instrument is immediately effective between Mortgagor and Lender and effective as to third parties on the recording of this Assignment. As long as this Assignment is in effect, Mortgagor warrants and represents that no default exists under the Leases, and the parties subject to the Leases have not violated any applicable law on leases, licenses and landlords and tenants. Mortgagor, at its sole cost and expense, will keep, observe and perform, and require all other parties to the Leases to comply with the Leases and any applicable law. If Mortgagor or any party to the Lease defaults or fails to observe any applicable law, Mortgagor will promptly notify Lender. If Mortgagor neglects or refuses to enforce compliance with the terms of the Leases, then Lender may, at Lender's option, enforce compliance. Mortgagor will not sublet, modify, extend, cancel, or otherwise alter the Leases, or accept the surrender of the Property covered by the Leases (unless the Leases so require) without Lender's consent. Mortgagor will not assign, compromise, subordinate or encumber the Leases and Rents without Lender's prior written consent. Lender does not assume or become liable for the Property's maintenance, depreciation, or other losses or damages when Lender acts to manage, protect or preserve the Property, except for losses and damages due to Lender's gross negligence or intentional torts. Otherwise, Mortgagor will indemnify Lender and hold Lender harmless for all liability, loss or damage that Lender may incur when Lender opts to exercise any of its remedies against any party obligated under the Leases.

## Real Estate Documents

### Real Estate Document Settings

You can choose to exclude the loan number from public documents as a matter of process.

**Real Estate Document Settings**

Include the Loan Number on recordable documents.

### Type of Real Estate Documents

If you select the FNMA/FHLMC check box, the system selects real estate documents that are compatible with FNMA/FHLMC guidelines when appropriate.

**Type of Real Estate Documents**

Use FNMA/FHLMC real estate documents when possible for real estate loans.

Use FNMA/FHLMC verifications.

When refinancing a FNMA balloon loan, third-party costs (in addition to title insurance) are charged to the borrower.

Use FNMA/FHLMC verifications for non FNMA transactions.

- The following is a list of loan characteristics to review if the FNMA/FHLMC documents are not being selected, even though this option is selected:
  - First Lien
  - Collateral is 1-4 family dwelling, condominium or townhome
  - Consumer or commercial purpose
  - Borrower(s) is an individual
  - Monthly payments or FNMA Biweekly payments (depending on the program)
  - Interest rate changes on payment date (variable rate loans depending on program)
  - Fully amortized (Installment Repayment Method)
  - Payment must occur on the first day of the month (on certain programs)
  - Specific index (variable rate loans)
  - Only one rate change during the term of the loan (on certain programs)
  - No floor or minimum interest rate (on certain programs)
  - No conversion to fixed rate is available (on certain programs)
  - Rates and payments change at the same time (on certain variable rate programs)
  - No floor or minimum interest rate (on certain variable rate programs)
  - Periodic cap is x percent (on certain programs)

- When the option to charge third party costs to the borrower on a refinance is selected, the following text prints on the FNMA Balloon Rider/Addendum:

“I understand the Note Holder will charge me a \$250 processing fee and the costs associated with updating the title insurance policy, if any, and any reasonable third-party costs, such as documentary stamps, intangible tax, survey, recording fees, etc.”

## Autoselect Real Estate Documents

These options add selected documents to real estate loans.

### Autoselect Real Estate Documents

- Autoselect Balloon Payment Mortgage Disclosure for balloon loans secured by real estate.
- Autoselect the Notice of Transfer of Servicing (RESPA-NTS) document for all loans secured by real estate, regardless of whether RESPA applies.
- Autoselect the Escrow Account Statment (RESPA-EAS) document for all loans secured by real estate, regardless of whether RESPA applies.
- Autoselect the Transmittal Summary document for loans secured by residential real estate which meet the guidelines for one or more FNMA loan programs.
- Autoselect the Statement of Authority (CO) for each real estate-secured transaction with an entity owner.  
Autoselect the Title Insurance Disclosure (NY) which is required based on the entity type and the action of the entity. This form would be used by creditors that refer a borrower or a prospective borrower to an affiliated title company. If the creditor has an interest in, or affiliation or relationship with, the title company, they must provide this form.
- Autoselect the Rate Lock Agreement Document for all single phase closed-end consumer loans secured by real estate

- The Balloon Payment Mortgage Disclosure language appears as follows:

**APPLICATION DISCLOSURE  
BALLOON PAYMENT MORTGAGE**

This disclosure is given to provide information concerning the loan applied for.  
**This is *not* a commitment to make a loan.**

This loan is due July 31, 2001 (maturity).  
On that date, the entire principal balance of the loan and unpaid interest then due will be payable in full. Based on the loan for which you have applied, the balloon payment is estimated to be \$ 16,633.58, assuming all other payments are made when due.

THIS LOAN MUST EITHER BE PAID IN FULL AT MATURITY OR REFINANCED TO A MARKET LEVEL FIXED-RATE MORTGAGE. YOU MUST REPAY THE ENTIRE PRINCIPAL BALANCE OF THE LOAN AND UNPAID INTEREST THEN DUE IF YOU DO NOT QUALIFY FOR THE CONDITIONAL RIGHT TO REFINANCE AS SPECIFIED IN THE NOTE ADDENDUM AND THE MORTGAGE RIDER. THE LENDER IS UNDER NO OBLIGATION TO REFINANCE THE LOAN IF QUALIFICATION CONDITIONS ARE NOT MET. YOU WILL, THEREFORE, BE REQUIRED TO MAKE PAYMENT OUT OF OTHER ASSETS THAT YOU MAY OWN, OR YOU WILL HAVE TO FIND A LENDER, WHICH MAY BE THE LENDER YOU HAVE THIS LOAN WITH, WILLING TO LEND YOU THE MONEY. IF YOU REFINANCE THIS LOAN AT MATURITY, YOU MAY HAVE TO PAY SOME OR ALL OF THE CLOSING COSTS NORMALLY ASSOCIATED WITH A NEW LOAN EVEN IF YOU OBTAIN REFINANCING FROM THE SAME LENDER.

- NTS refers to the Notice of Assignment, Sale, or Transfer of Servicing Rights. EAS refers to the Escrow Account Statement.

## Optional Paragraphs

### Optional Paragraphs

- Define payment servicing requirements for consumer closed-end transactions secured by a principal dwelling.

## Optional Documents

### Titled Goods

Selects the appropriate title application.

- Autoselect the appropriate title application for loans secured by titled goods.

### Automatic Transfer Authorization

Selects the document that sets up a direct transfer from a deposit account for consumer installment loan payments.

- Autoselect the Automatic Transfer Authorization for consumer installment loans.

### Tenant Estoppel Certificate

If selected, combines the document with the Leasehold Subordination, Nondisturbance and Attornment Agreement when real estate securing the loan has been leased to a third party. Under the Tenant Estoppel Certificate, the tenant certifies to the lender facts about the lease that the tenant subordinates to the lender's mortgage lien on the lease real estate.

- Combine the Tenant Estoppel Certificate with the Leasehold Subordination, Nondisturbance and Attornment Agreement.

The Tenant Estoppel Certificate appears as follows:

**TENANT ESTOPPEL CERTIFICATE**

DATE: 10/5/2007

TO LENDER:  
FIRST STATE SAMPLE BANK OF MISSOURI  
12345 Washington Dr., North  
Kansas City, Missouri 12345-1234

FROM TENANT:  
CHRISTINA THREE CAMRY  
P.O. Box 1333  
Conrad, Minnesota 34533

REGARDING: (Premises) at 888 Eighth St., White Wolf, Minnesota (Property)

To whom it may concern:  
CHRISTINA THREE CAMRY  
P.O. Box 1333  
Conrad, Minnesota 34533

(Tenant) acknowledges that First State Sample Bank of Missouri (Lender) is materially relying on Tenant's certifications, representations and warranties in this Tenant Estoppel Certificate (Certificate) in providing financial accommodations to Paul Bunyon Companies (Loan), accepting the Property, owned by Paul Bunyon Companies (Landlord), and Landlord's interest in the lease of the Premises to Tenant (Lease) as the Loan's collateral and entering into a separate subordination agreement with Tenant. Tenant is the present owner and holder of the tenant's interest under the Lease between Landlord and Tenant for the Premises.

1. ADDITIONAL DEFINITIONS. In this Certificate, the following terms will have the following meanings:

A. Construction Related Obligation. A Construction Related Obligation is any Landlord Lease obligation to make, pay for, or reimburse Tenant for any alterations, demolition, or other improvements or work on the Property, including the Premises. A Construction Related Obligation does not include reconstruction or repair following a fire, casualty or condemnation or day-to-day maintenance and repair.

B. Offset Right. An Offset Right is any right, alleged or real, of Tenant to any offset, claim, counterclaim, reduction, deduction, abatement, or defense (other than one arising from actual payment and performance that would bind a Successor Landlord under this Agreement), against Tenant's rental payment or other Lease obligations arising from Landlord's breach or default under the Lease.

C. Successor Landlord. A Successor Landlord is any party that becomes owner of the Property resulting from:

- 1) A foreclosure under the Security Instrument
- 2) Any other exercise of Lender's rights and remedies under the Security Instrument or applicable law, including bankruptcy law, by the holder of the Loan or the Security Instrument that results in Successor Landlord becoming the owner of Property; or
- 3) Landlord's delivery to Lender (or its designee or nominee) of a deed or other conveyance of Landlord's interest in Property in lieu of any of the foregoing.

2. ADDITIONAL WARRANTIES AND REPRESENTATIONS. Tenant represents and warrants to Lender and any Successor Landlord that as of this Certificate's date:

A. Lease. The Lease is in full force and effect, has not been modified or amended (except those made with Lender's prior written consent) and constitutes the entire agreement between Landlord and Tenant concerning the Premises. Tenant has no interest in Property, except as the Lease specifies. Tenant has no unfulfilled conditions precedent to Tenant's Lease obligations. Tenant has not assigned the Lease or sublet, licensed, mortgaged or otherwise encumbered all or part of the Premises.

B. Lease Date and Term. The date of the Lease is [redacted]. Tenant has no right to renew or extend the Lease term, terminate the Lease or lease additional space in the Property, except as the Lease specifies.

C. Rent. Tenant has paid in full all rent and other sums due and payable under the Lease and these sums are without offset or deduction. Tenant has not paid any rent or other sums before they are first due and payable under the Lease.

D. No Landlord Default. To the best of Tenant's knowledge, Landlord has not breached or defaulted under the Lease or applicable landlord/tenant laws and no event has occurred that would constitute a Landlord's breach or default after notification, time passing or both. To the best of Tenant's knowledge, Tenant has no Offset Rights against Landlord.

E. No Tenant Default. Tenant has not breached or defaulted under the Lease or applicable landlord/tenant laws and no event has occurred that would constitute a breach or default by Tenant after notification, time passing or both. Tenant has not received any notice of default under the Lease that Tenant has failed to cure as the Lease permits. Neither Tenant nor any guarantor of Tenant's Lease obligations is subject to a bankruptcy action.

F. No Termination. Tenant has not begun any action nor sent or received any notice to terminate the Lease. Tenant does not currently have any exercisable Offset Rights or right to cancel or terminate the Lease or to claim a partial or total eviction.

G. Leasehold Not Transferred. Tenant has not encumbered, mortgaged, assigned, conveyed or otherwise disposed of the Lease or any interest the Lease created, other than subleases made in compliance with the Lease.

H. Acceptance. Except as this Agreement provides otherwise, Tenant has accepted possession of the Premises and Tenant accepts Landlord's performance of all Construction Related Obligations related to Tenant's initial occupancy of the Premises.

## Customer Information

If selected, this option attaches the Customer Information document to all loans. This document is intended as a record of customer information which may be used to support identity verification. It is not intended as a replacement for identity verification and the protection of the information is the responsibility of the lender.

Autoselect the Customer Information document for all loans.

The Customer Information document appears as follows:

CUSTOMER INFORMATION	
<b>Date:</b>	July 18, 1996
<b>Loan Number:</b>	Loan001
<b>Lender:</b>	First State Sample Bank of Missouri 12345 Washington Dr. Kansas City, MO 12345-1234
<b>BORROWERS</b>	
<b>Name:</b>	Hickory A. Huxtable
<b>AKA:</b>	
<b>Permanent Address:</b>	20285 Edgeton Court, Richmond, MO 66368-1234
<b>Mailing Address:</b>	P.O. Box 100, Richmond, M) 66368-1234
<b>Birth Date:</b>	March 30, 1953
<b>SSN:</b>	473-01-0001
<b>Driver's License:</b>	8KJGJHJY76JHJK January 5, 2006
<b>Other ID:</b>	Passport Number 3516486
<b>Phone(s):</b>	
<b>E-Mail:</b>	
<b>Current Employer(s):</b>	Bankers Systems, St. Cloud, MO 66301
<b>Additional Information:</b>	

## Application Disclosures

Select to include Application Disclosures for defined loan decisions.

Autoselect the Application Disclosures when a loan has one of the following loan decisions: denied, withdrawn, request for information, counter offer, counter offer with denial, terminate the line of credit, or other adverse action.

## W9 Documents

- Choose the **Autoselect one W-9 per transaction** option to obtain one W-9 for each transaction. Choose the **Autoselect for each borrower, cosigner, or guarantor** option to obtain a W-9 for

each borrower, cosigner, and guarantor in a transaction. The W-9 is autoselected only for loans with the following real estate collateral:

- Agricultural Land
- Condominium
- Multiple Family Dwelling
- Non-Residential Real Estate
- Raw Land-Real Estate
- 1-4 Family Dwelling
- Townhome (PUD)
- Leasehold

The purpose of the W-9 is to verify the correct TIN of the parties required to file information returns. Because required information returns mostly deal with real estate transactions, such as mortgage interest paid, we accommodate the autoselection for those transactions.

In most real estate transactions, the TIN number would need to be certified, but backup withholding would not apply. The exception to this is a mortgage transaction that includes an escrow account. The IRS regulations state that because interest payments to mortgage escrow accounts are reportable payments, mortgage escrow accounts are subject to backup withholding.

Autoselect the W-9 document.

W-9 options: Autoselect one W-9 per transaction ▼

### Regulation B Notice of Intent

Select to allow the Organizations to select the Regulation B Intent to Apply for Joint Credit as a separate notice for loans that contain more than one applicant.

Autoselect the Regulation B Notice of Intent to Apply for Joint Credit as a separate document.

### Appraisal Report Receipt

Select if you wish the Appraisal Report Receipt to be autoselected when the Appraisal Notice is selected.

Autoselect the Appraisal Report Receipt when Appraisal Notice is selected.

### Appraisal Report Delivery Waiver

Select if you wish the Appraisal Report Delivery Waiver to be autoselected when the Appraisal Notice is selected.

Autoselect the Appraisal Report Delivery Waiver when Appraisal Notice is selected.

### Appraisal Notice

When this option is selected, the Appraisal Notice will be autoselected for any transactions with real estate collateral or dwelling collateral.

Autoselect the Appraisal Notice for real estate or dwelling transactions when it is not required.

### Authorization for Preauthorized Payments

Select to add the option to autoselect the Authorization for Preauthorized Payments (ACH-PW). This document can be used to authorize automatic debits from an account located at another institution to the lender.

Autoselect the Authorization for Preauthorized Payments (ACH-PW) for all loans (when loan payments are to be made from an account located at another institution).

### Autoselect the Certification of Beneficial Owners with Verification

This checkbox identifies that the Certification of Beneficial Owners With Verification is to be autoselected instead of the Certification of Beneficial Owners (without verification) when applicable.

Autoselect the Certification of Beneficial Owners With Verification. If not selected, the non-verification version of the form will be autoselected.

### Autoselect the Certification of Beneficial Owners for Modifications and Renewals

This checkbox identifies that the Certification of Beneficial Owners With Verification/Certification of Beneficial Owners is to be autoselected for Modifications and Renewals also. If not selected, the form will be autoselected for New and Refinance transactions only. This checkbox will default as not checked.

Autoselect the Certification of Beneficial Owners form for Modifications and Renewals also. If not selected, the form will be autoselected for New and Refinance transactions only.

## Autoselect the Certification of Accuracy of Prior Certification

This checkbox identifies that the Certification of Accuracy of Prior Certification (CERT-BEN-PAC) autoselected instead of language being added to the Promissory Note or Commercial Loan Agreement documents. (Modification transactions will always get the separate document).

<input checked="" type="checkbox"/> Always autoselect the separate Certification of Accuracy of Prior Certification if applicable. If not selected, Certification of Accuracy of Prior Certification language will print on the Promissory Note or Commercial Loan Agreement instead of the separate document. Modification transactions will always get the separate document.
---

## Commercial Loan Agreement

The Commercial Loan Agreement serves to define the rights and obligations of the borrower and lender. The utilization of covenants, warranties, financial requirements and other contractual terms in the Commercial Loan Agreement encourages communication between the lender and borrower and helps to ensure that the borrower operates its business within specified performance levels.

### Autoselection Policy

When the Commercial Loan Agreement is autoselected, the Promissory Note is shortened to eliminate text that duplicates the terms that are already contained in the Commercial Loan Agreement. When the Commercial Loan Agreement is autoselected, it is the document that defines the significant terms of the relationship between the parties. The Promissory Note and Commercial Loan Agreement must be used together in this circumstance, because the shortened Promissory Note does not contain many provisions that are important contractual terms.

When you select the always autoselect option for the Commercial Loan Agreement, the following sections print on the loan agreement:

- Default
- Remedies
- Collection Expenses and Attorneys' Fees
- Warranties and Representations
- Insurance
- Arbitration
- Waiver of Trial

When the Commercial Loan Agreement is not autoselected, the Promissory Note contains all of the terms necessary to define the lending relationship.

When you select the "autoselect when loan amount is greater than or equal to" option for the commercial loan agreement, the sections print based on the dollar amount you enter in the "Autoselection is based on a loan amount of" field.

The commercial loan agreement should

never autoselect

Autoselection is based on a loan amount of 0.00

## Combine Agreements

Allows the commercial loan agreement and security agreement to be combined in certain circumstances.

When applicable and permitted, combine the commercial loan agreement and the security agreement into one document for multiple/single advance loans.

## Short Form

The short form may be suitable for lending relationships that do not require some of the more complex terms contained in the longer agreement. By selecting a short-form document, you receive a short version of the Commercial Loan Agreement or the combination Commercial Loan and Security Agreement. It is expected that this agreement would be used to document less complex transactions, such as shorter durations, lower dollar amounts, single advance loans, etc.

Use short form of the commercial loan agreement or the combined loan agreement/security agreement for multiple/single advance loans.

## Set-Up Override

The Commercial Loan Agreement always prints when a loan is secured by Accounts & Contract Rights (Generally), Accounts & Contract Rights (Farm), Accounts & Contract Rights (Mineral), Government Payment (Agricultural), Chattel Paper, General Intangibles (Farm), General Intangibles (Generally), Inventory. This is because the Promissory Note does not contain provisions specific to these types of collateral, such as Accounts Receivable Collection, Asset-Based Financing Definitions and other pertinent language.

## Cross-Collateralization Options

### Limitations on Cross-collateralization options

If selected, the Limitations on Cross-collateralization section is added to relevant documents.

*Print which of the limitations in the Limitations on Cross-collateralization section?*

Select 1, 2, or 3 of the available options as needed for your transaction.

<p><b>Limitations on Cross-collateralization options</b></p> <p><input checked="" type="checkbox"/> Print the Limitations on Cross-collateralization section on the debt and security instruments.</p> <p>Print which of the limitations in the Limitations on Cross-collateralization section?</p> <p><input checked="" type="checkbox"/> "The cross-collateralization clause on any existing or future loan is void and ineffective as to this Loan, including any extension or refinancing."</p> <p><input checked="" type="checkbox"/> The Unfair or Deceptive Practices, the Real Estate Settlement Procedures Act, and the John Warner National Defense Authorization Act limitation language.</p> <p><input checked="" type="checkbox"/> The Truth in Lending Act limitation language.</p>
---

## Exclude real property

Include or exclude real property from the current cross-collateralization clause.

<p><b>Exclude real property</b></p> <p><input checked="" type="checkbox"/> Exclude real property from the cross-collateralization clause.</p>
---

## Remove all the limitation language in the cross-collateralization clause

This new option will default to not being checked, and it is not recommend for consumer document policies.

<p><b>Remove all the limitation language in the cross-collateralization clause</b></p> <p>Remove all the limitation language in the cross-collateralization clause (the All Debts section) for ALL transactions. This includes, among other language, the Reg X, Reg Z, UDAAP, and state specific limitation language. This is not recommended for consumer document policies. For all document policies, consult your legal counsel before selecting this option.</p> <p><input type="checkbox"/></p>
--

## Remove Truth in Lending (Regulation Z) limitation language

If selected, removes the Regulation Z limitation language from the cross-collateralization clause on relevant documents.

<p><b>Remove Truth in Lending Act (Regulation Z) limitation language</b></p> <p><input type="checkbox"/> Remove the Truth in Lending Act (Regulation Z) limitation language from the cross-collateralization clause for ALL transactions.</p>
---

## Supplemental Documents

### Autoselect Business Purpose Documents

Select if you would like the documents to print for commercial and agricultural loans.

This form is autoselected when an individual is the borrower for a business purpose loan or sole proprietor for an estate, trust, or association. By signing, the individual certifies the proceeds will

be used for business purposes. State laws may require one or the other, or both. Options may not be available for all jurisdictions. AR, IA, MI, and PA require the affidavit.

If the Business Purpose Affidavit check box is selected, the document must be notarized.

- Autoselect a Business Purpose Affidavit for commercial and agricultural loans.
- Autoselect a Business Purpose Statement for commercial and agricultural loans.  
(This is not valid for the jurisdictions of AR, IA, MI, and PA.)

The Business Purpose Statement document appears as follows:

<b>BUSINESS PURPOSE STATEMENT</b>	
<p style="text-align: center;">Borrower's Name &amp; Address</p> <p>Paul Bunyon Companies 888 Eighth St. White Wolf, MN 54332</p>	<p style="text-align: center;">Lender's Name &amp; Address</p> <p>First State Sample Bank of Missouri 12345 Washington Dr. North  Kansaaas City, MO 12345-1234</p>
<p>I, <u>James W. Peterson</u> as (or on behalf of) Borrower, state as follows:</p> <p>1. The proceeds of the loan or other extension of credit, evidenced by <u>promissory note dated</u> <u>10/7/2007</u> (identify document), will be used in the following type of business: <u>lumber</u>.</p> <p>2. The proceeds of the loan and/or other extensions of credit will be used primarily for agricultural, commercial, investment, or business purposes, the exact nature which is as follows: <u>expanding stock.</u></p>	

6. All statements made herein are true, correct and accurate.

**NOTICE**

**ANY PERSON KNOWINGLY MAKING A FALSE STATEMENT ON ANY APPLICATION FOR A LOAN MAY BE SUBJECT TO A FINE AND IMPRISONMENT UNDER THE PROVISIONS OF 18 U.S.C.A. SECTIONS 1014 & 1344 AND APPLICABLE STATE LAW.**

Dated: 10/7/2007 Signed: \_\_\_\_\_  
James W. Peterson

The Business Purpose Affidavit document appears as follows:

<b>BUSINESS PURPOSE AFFIDAVIT</b>	
Borrower's Name & Address	Lender's Name & Address

business concerning the use of this and/or credit to be derived from the loan agreements between the Lender and the business.

5. The loan is not secured by an assignment of wages, salaries or compensation for the services of Borrower nor by the household furniture or other goods of Borrower used for personal, family or household purposes.

6. All statements made herein are true, correct and accurate.

**NOTICE**

**ANY PERSON KNOWINGLY MAKING A FALSE STATEMENT ON ANY APPLICATION FOR A LOAN MAY BE SUBJECT TO A FINE AND IMPRISONMENT UNDER THE PROVISIONS OF 18 U.S.C.A. SECTIONS 1014 & 1344 AND APPLICABLE STATE LAW.**

Dated: 10/7/2007 Signed: \_\_\_\_\_  
James W. Peterson

Subscribed and Sworn to Before Me

the 7<sup>th</sup> day of October, 2007.

Notary Public

### Include Nonsystem Forms/Tasks

If you select Autoselect all non-generated forms and tasks for consumer loans, a checklist includes all forms and tasks for a consumer loan—not just those that can be printed.

If you select Autoselect the Commitment for commercial and agricultural loans, a Commitment letter for commercial and agricultural loans is displayed, which can be printed.

<input checked="" type="checkbox"/>	Autoselect the Commitment Letter for commercial and agricultural loans.
<input type="checkbox"/>	Autoselect all applicable forms and tasks for consumer loans.

If you select Autoselect all non-generated forms and tasks for commercial and agricultural loans, a checklist includes all forms and tasks for commercial and/or agricultural loans—not just those that can be printed.

<input checked="" type="checkbox"/> Autoselect all applicable forms and tasks for consumer loans.
<input type="checkbox"/> Autoselect all applicable forms and tasks for consumer, commercial and agricultural loans.

### Autoselect Agreement to Provide Insurance

If applicable, choose an option to autoselect a separate document for each piece of collateral or combine the collateral on one document for consumer loans secured by real estate or tangible property.

If applicable, choose an option to autoselect a separate document for each piece of collateral or combine the collateral on one document for commercial and agricultural loans secured by real estate or tangible personal property.

<input checked="" type="checkbox"/> Autoselect Agreement to Provide Insurance for consumer loans secured by real estate or tangible personal property. Agreement options: <input type="text" value="For each piece of collateral provide a separate document."/>
<input type="checkbox"/> Autoselect Agreement to Provide Insurance for commercial or agricultural loans secured by real estate or tangible personal property. Agreement options: <input type="text" value="For multiple pieces of collateral combine the collateral on to one document."/>
<input type="checkbox"/> Autoselect the Notice to Provide Evidence of Insurance as a separate notice from the Agreement to Provide Insurance
Insurance cancellation minimum number of days <input type="text" value="10"/>

The Agreement to Provide Insurance document appears as follows:

## AGREEMENT TO PROVIDE INSURANCE

DATE AND PARTIES. The date of this Agreement to Provide Insurance (Agreement) is May 15, 1998. The parties and their addresses are:

**OWNER:**

**MICHAEL ADRIAN DORN**  
PO Box 333  
Harrietville, Missouri 89789

**REBECCA BEATRICE BONNET**  
PO Box 90  
Ballister, Missouri 22345

**SECURED PARTY:]**

**FIRST STATE SAMPLE BANK OF MISSOURI**  
100 Main Street  
St. Louis, Missouri 12343-1237

The Notice to Provide Evidence of Insurance document appears as follows:

NOTICE TO PROVIDE EVIDENCE OF INSURANCE	
<b>DATE AND PARTIES.</b>	The date of this Notice to Provide Evidence of Insurance (Notice) is July 18, 1996. The parties and their addresses are:
<b>OWNER:</b>	<b>HICKOPY A. HUXTABLE</b> P.O. Box 100 Richmond, Michigan 56368-1234
<b>SECURED PARTY:</b>	<b>FIRST STATE SAMPLE BANK OF OHIO</b> 12345 Washington Dr. Kansas City, MO 12345-1234
<b>INSURANCE COMPANY:</b>	<b>AMERICAN FAMILY INSURANCE</b> Jim Jones 700 North Main Street Kansas City, MO 98378
The pronouns "you" and "your" refer to the Secured Party. The pronouns "I," "me" and "my" refer to the Owner.	
<b>1. EVIDENCE OF INSURANCE.</b> I have obtained a loan that is being secured by the Property described below. I request the listed insurance company and agency to provide the indicated coverage, and list you on the policy with the indicated status. I also request the insurance company or its authorized agent to immediately confirm that the policy is in effect by forwarding a copy of the policy. Insurance Company will notify you not less than 10 days before cancellation.	

## Generate and Print the Barcode Separator Page

If the organization uses a Lending Policy where this checkbox is selected, a Barcode Separator Page will be printed for each document printed in the transaction.



Generate and Print a Barcode Separator Page for each Document Printed in the Transaction

## Escrow Policy

### Cushion

Available to support custom escrow cushions and protects against late payments or increases in tax or insurance rates.

For consumer loans, 1/6 is the general maximum for federal law while some states only allow 1/12.

You cannot change the fraction, but you can change the dollar amount when processing a loan.

### Cushion

Identify your organization's escrow cushion if it is not one-sixth or one-twelfth of the annual amount paid from the escrow account.

We do not use a custom escrow cushion. ▼

Custom escrow cushion (denominator) 1 / 24

## FCRA/FACT Act

### Risk based Pricing Disclosure Method

Select an option to identify the method that the organization uses to determine whether a risk-based pricing notice must be provided to the consumer.

## FCRA/FACT Act

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### Risk Based Pricing

Risk Based Pricing Disclosure Method:

A cut-off credit score is used in determining credit terms when utilizing the Credit Proxy method.

Proxy Cutoff Credit Score

This option, if selected, identifies if a single cutoff credit score (tied to the organization's percentage of consumers who have historically received credit on the most favorable terms) is used for all consumer transactions.

By default, this option is selected.

### Proxy Cutoff Credit Score

If the creditor uses the credit proxy method to determine whether the applicant must receive a risk-based pricing notice, the creditor must send a risk-based pricing notice to any consumer with a credit score below the cutoff.

## RESPA Servicing Disclosure Statement

### Servicing Policy page

These options indicate the servicing policy to be used on the RESPA SDS. You can choose whether to assign, sell, or transfer the servicing of the loan, or to not service the loan, or to service the loan.

#### Servicing Policy

- We may assign, sell or transfer the servicing of your loan while the loan is outstanding.
- We do not service mortgage loans of the type for which you applied. We intend to assign, sell, or transfer the servicing of your mortgage before the first payment is due.
- The loan for which you have applied will be serviced at this financial institution and we do not intend to sell, transfer, or assign the servicing of the loan.

## RESPA Affiliated Business Arrangement

### RESPA Affiliated Business Arrangement—Provider Summary

RESPA defines an affiliated business arrangement as one in which a person who is in a position to refer business incident to or is a part of a real estate settlement service, or an associate of such a person, has either an affiliate relationship with a direct or beneficial ownership interest of more than one percent in a provider of settlement services. The arrangement exists when either of such persons directly or indirectly refers such business to that provider or affirmatively influences the selection of that provider.

RESPA provides a list of definitions to choose from when defining an affiliated business relationship:

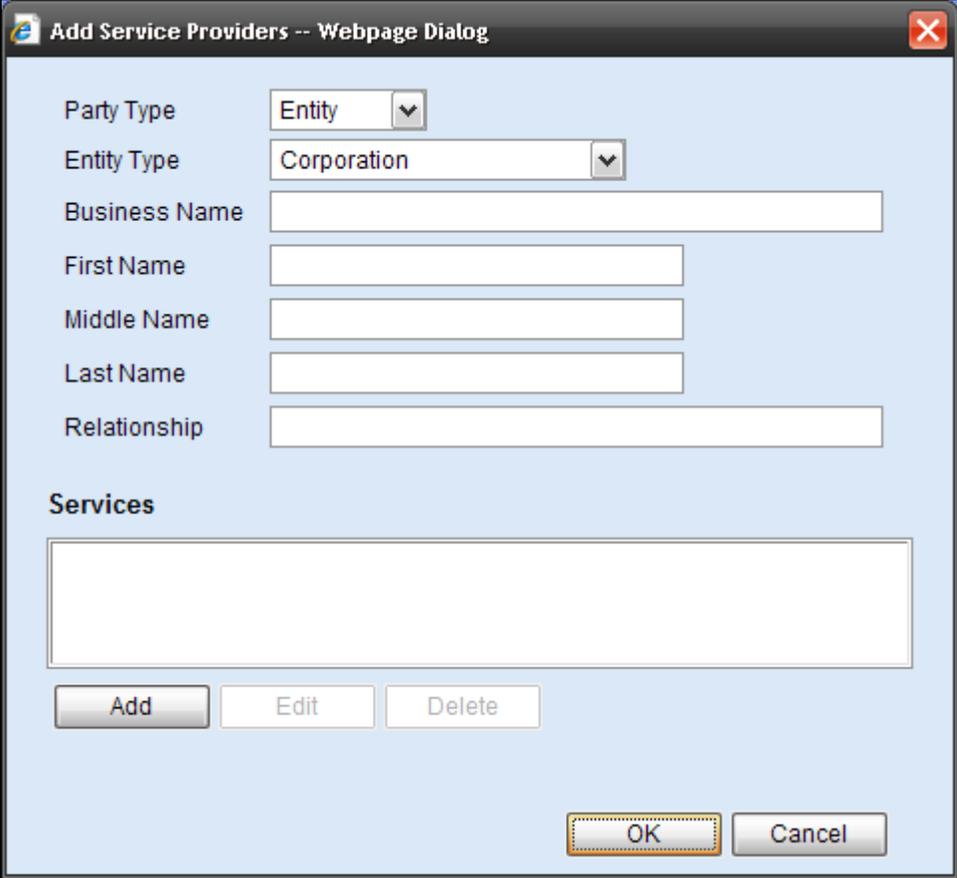
1. Lender controls provider
  2. Provider controls lender
  3. Lender and provider are under common control
  4. Provider has maintained a deposit account with lender in the past 12 months
  5. Provider has had an outstanding loan balance with lender in the past 12 months
  6. Lender has repeatedly used or required borrowers to use the provider in the past 12 months
  7. Provider is an officer of the lender
  8. Provider is a director of the lender
  9. Other—defined by lender
- Add new service providers by clicking **Add**. Existing providers can be edited or deleted.

### Service Providers and Services

Add Edit Delete

- Entity Type choices include:
  - Corporation
  - Sole Proprietorship
  - Limited Liability Company
  - General Partnership
  - Limited Liability Partnership
  - Limited Partnership
  - Association
  - Cooperative
  - Estate
  - Trust
  - Financial Institution
  - Domestic Government Unit
  - Foreign Government Unit
  - Other

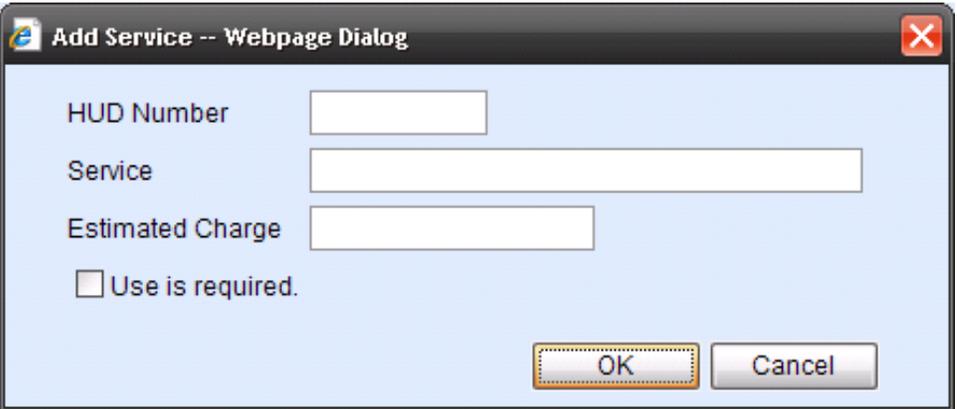
- Add new services for a given provider by clicking **Add**.



The screenshot shows a dialog box titled "Add Service Providers -- Webpage Dialog". It contains the following fields and controls:

- Party Type: A dropdown menu with "Entity" selected.
- Entity Type: A dropdown menu with "Corporation" selected.
- Business Name: A text input field.
- First Name: A text input field.
- Middle Name: A text input field.
- Last Name: A text input field.
- Relationship: A text input field.
- Services: A large empty text area.
- Buttons: "Add", "Edit", and "Delete" are located below the Services area. "OK" and "Cancel" are at the bottom right.

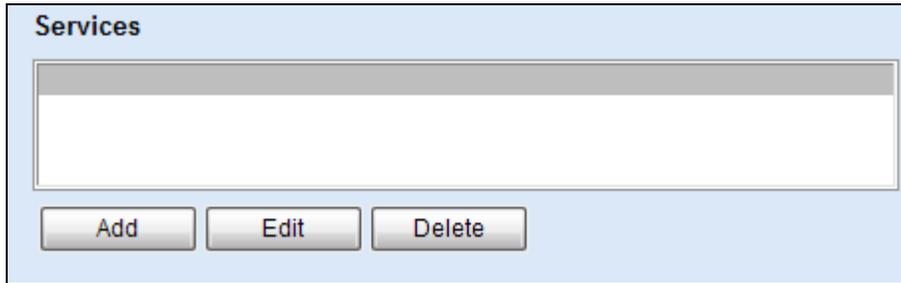
- Enter the Service Information.



The screenshot shows a dialog box titled "Add Service -- Webpage Dialog". It contains the following fields and controls:

- HUD Number: A text input field.
- Service: A text input field.
- Estimated Charge: A text input field.
- Use is required: A checkbox that is currently unchecked.
- Buttons: "OK" and "Cancel" are at the bottom right.

- Existing services can be edited or deleted.



The screenshot shows a window titled "Services". Inside the window, there is a large, empty rectangular area that appears to be a table or list. Below this area, there are three buttons: "Add", "Edit", and "Delete".

## Exportation

Available to support interest rate exportation.

### Include Disclosure

Selecting this box causes a disclosure to print that indicates the laws governing the interest rate.

**This feature is not available to all organizations. Organizations with a chartered organization type of Credit Union, Finance Company, Leasing Company, Mortgage Company, or Retail Sales Dealer may not use exportation to obtain interest rates and fees from another state.**

**Exportation**

- Include a disclosure in the documents indicating the laws governing the interest rate.
- Include a borrower consent provision in the interest rate disclosure.

## Documents Returned To

The return to information prints on the Mortgage/Deed of Trust and some of the UCC documents, as in the following:

Return To: First National Sample Bank, 12000 Main Street, Second Street South, Suite 100, International City, Florida 12345-3344

Prepared By: Decon Investments, 2036 13th Street N., Suite 106, St. Cloud, Minnesota 56303

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Space Above This Line For Recording Data

MORTGAGE



### Party Type

Choices are Individual or Entity.

### Entity Type

- Choices include:
  - Corporation
  - Sole Proprietorship
  - Limited Liability Company
  - General Partnership
  - Limited Liability Partnership
  - Limited Partnership
  - Association
  - Cooperative
  - Estate
  - Trust
  - Financial Institution
  - Domestic Government Unit
  - Foreign Government Unit

■ Other

<input checked="" type="checkbox"/> Document Return To Person Defined			
Party Type	Entity		
Entity Type	Corporation		
Business Name			
First Name			
Middle Name			
Last Name			
Suffix			
Contact			
<input type="checkbox"/> Non-USA Address			
Address (up to four lines)			
City			
State	AK	Postal Code	
Telephone			

## Alternate Documents Returned To

The alternate return to can be used if there is an alternate contact for the Mortgage/Deed of Trust or the UCCs. If left blank the standard return to information is used.

### Party Type

Choices are Individual or Entity for Document Return To if Mortgage or Deed of Trust.

**If defined, this name and address will be used instead of the one defined on the Documents Returned To view.**

Document Return To Person Defined for the Mortgage/Deed of Trust

Party Type

Entity Type

Business Name

First Name

Middle Name

Last Name

Suffix

Contact

Non-USA Address

Address (up to four lines)

City

State  Postal Code

Telephone

Document Return To Person Defined for the UCC

Party Type

Entity Type

Business Name

First Name

Middle Name

Last Name

Suffix

Contact

Non-USA Address

Address (up to four lines)

City

State  Postal Code

## Validation

To verify the completeness of your lending policy data entries, click **Validation**. A message like this example appears, notifying you if your lending policy is missing key information.

Field	Error Message
This item identifies the postal code of the designated primary document return person's mailing address.	Invalid value of " based on Possible Value Condition rule(s): 233.
This item identifies the postal code for the address of the federal agency that enforces Regulation B.	Invalid value of " for data type STRING based on Possible Value item(s): 1378.

If all necessary information is included in lending policy, when you click **Validation**, the simple message, "Validation has been successful" appears.

**Note:** A dash is needed for all zip code fields in OPSA. If you entered a nine-digit zip code and you received a validation warning for this, enter a dash between the first five and last four digits of the zip code.

## Completing Lending Policy Setup

After you finish the setup of a lending policy and validate its completeness, click the **Save and Exit** link in the **Actions** pane in the lower left of your screen. Organization data is saved in a database and you return to the main OPSA menu. Lending policy information is not initially saved to disk as a file, though, once the policy is posted, it is saved as an XML file.

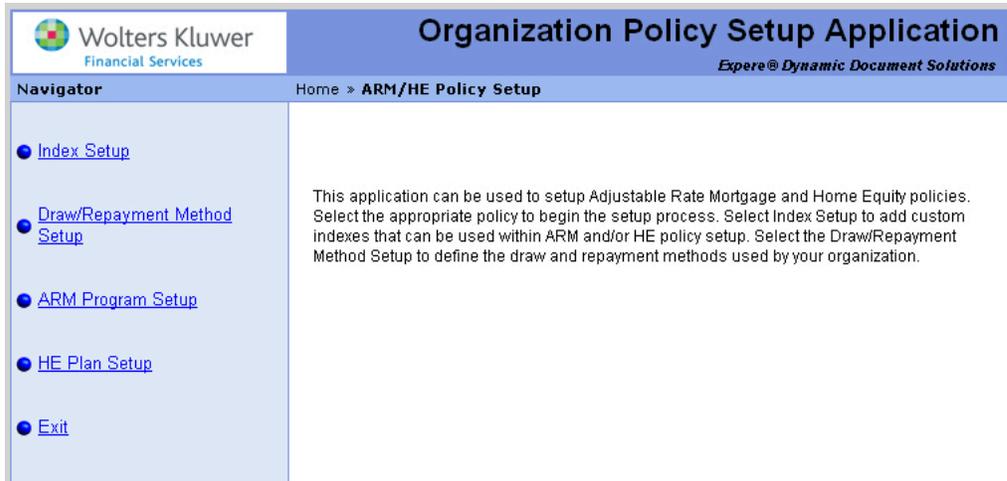
**Note:** If you close the browser at this stage, organization data is saved before the application closes.

To use a given lending policy for transactions, you must first post the policy to the Expere DDS server.

## ARM/HE Policy Setup

**Note:** The information in this section is only applicable if you have purchased the ARM/HE option for OPSA.

From the Home page, click the **ARM/HE Policy Setup** link to set up Adjustable Rate Mortgage and Home Equity policies.



Here you can define custom indexes that can be used in the ARM and/or HE policy setup, as well as view the pre-supplied indexes. You can also define draw and repayment methods used by your organization. You can create, edit, or remove custom policies for each organization defined. You can associate multiple policies with each organization.

**Note:** Before Expere DDS can actively use the policies, created or edited ARM or HE policies must be posted to the DDS server using the **Post ARM Data To Expere DDS** or the **Post HE Data to Expere DDS** link on the OPSA Home page.

## Index Setup

From the ARM/HE Policy Setup page, click **Index Setup**. Here you can define and edit custom indexes, and view details on the indexes supplied by Wolters Kluwer Financial Services. You cannot edit the indexes supplied by Wolters Kluwer Financial Services.

### Adding an Index

1. In the Navigator on the left side of the screen, click the appropriate hierarchy for which you want to add the index.
2. To add a custom index, click the **Add** button. Enter the custom index name, and click **OK**.



Custom indexes are listed alphabetically above the indexes supplied by Wolters Kluwer Financial Services. An asterisk denotes the custom indexes.

## Editing a Custom Index

1. From the Index list, click the custom index then click **Edit**.

The screenshot shows the 'Organization Policy Setup Application' interface. The breadcrumb trail is 'Home » ARM/HE Policy Setup » Index Setup » Index 1'. The main form contains the following fields:

- Name:** Index 1
- Description:** A text area with a dropdown arrow.
- As of:** A text input field.
- Source:** A text input field.
- View Rates For:** A dropdown menu set to 'January'.
- Year and Rate table:**

Year	Rate
2009	
2008	
2007	
2006	
2005	
2004	
2003	
2002	

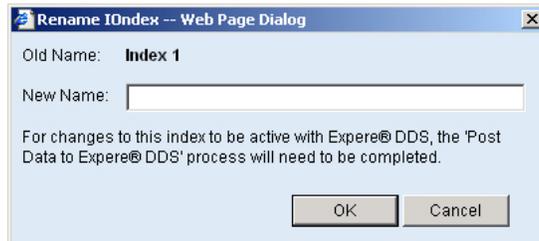
2. In the **Description** field, enter an index description.
3. In the **As of** field, enter the time period when the index values were obtained.
4. In the **Source** field, enter the source of the index values.
5. From the **View Rates For** drop-list, choose the month for the index rates you want to use for purposes of disclosure.
6. In the **Rate** fields, enter the index rate for the given year.
7. To return to the Index Setup page, click **Save and Exit**.

## Deleting a Custom Index

1. In the Navigator on the left side of the screen, click the organization containing the index you want to remove.
2. In the Index list, click the index, and then click **Delete**.
3. To confirm, in the Remove Index warning dialog box, click **OK**.

## Renaming an Index

1. In the Navigator on the left side of the screen, click the organization containing the index you want to rename.
2. In the Index list, click the index, and then click **Rename**.



3. Enter the new name for the index, and then click **OK**.

## Viewing Details about Indexes Supplied by Wolters Kluwer Financial Services

The View button is enabled only when you select an index supplied by Wolters Kluwer Financial Services. Click the index whose details you want to display, and then click the **View** button.

## Draw and Repayment Method Setup

On this page, you can define which draw period and repay period methods apply to your organization.

1. From the ARM/HE Policy Setup page, click **Draw/Repayment Method Setup**. Options selected here display in the Payment view when you create a new home equity plan using the HE Plan Setup feature. Thus, be aware that if you do not select options here, these options are not available when using HE Plan Setup.

**Organization Policy Setup Application**  
*Expere® Dynamic Document Solutions*

Home > ARM/HE Policy Setup > **Draw/Repayment Method Setup**

Draw period repayment method  Repay period repayment method

Select the repayment methods that will be used by your institution during the draw period

- Amount of accrued finance charges on the last day of the billing cycle.
- Dollar amount \$ \_\_\_\_.
- Amount of accrued finance charges on the last day of the billing cycle plus dollar amount \$ \_\_\_\_.
- \_\_\_\_% of the principal balance outstanding on the last day of the billing cycle.
- \_\_\_\_% of the principal balance outstanding on the last day of the billing cycle, for the last billing cycle in which an advance was made.
- \_\_\_\_% of the initial principal balance
- Amount of accrued finance charges plus \_\_\_\_% of the principal balance outstanding on the last day of the billing cycle.
- Amount of accrued finance charges plus \_\_\_\_% of the principal balance outstanding on the last day of the billing cycle, for the last billing cycle in which an advance was made.
- Amount of accrued finance charges plus \_\_\_\_% of the initial principal balance.
- \_\_\_\_% of the loan account balance on the last day of the billing cycle.
- \_\_\_\_% of the loan account balance on the last day of the billing cycle, for the last billing cycle in which an advance was made.
- Range of Balances

An amortized payment of the loan account balance on the last day of the billing cycle, for

2. In the Navigator on the left side of the screen, click the organization for which you want to set up the draw and repayment method.
3. At the upper part of this screen, choose either **Draw period repayment method**, or **Repay period payment method** option.
4. Choose the desired methods from the check boxes.

**Note:** Once the HE plan is saved, any subsequent changes in the Draw/Repayment Method Setup do not affect the HE plan.

## ARM Program Setup

This view allows you to define the ARM programs applicable to your organization(s). To access this view, from the ARM/HE Policy Setup page, click **ARM Program Setup**.

### Add an ARM Policy

1. In the Navigator on the left side of the screen, click the organization for which you want to add the ARM policy.
2. Click **Add**, and in the ARM Policy dialog, enter the policy name and click **OK**.

Policy Name:  
ARM Policy 1

OK Cancel

Policies for that organization are listed alphabetically.

## Edit an ARM Policy

1. In the Navigator on the left side of the screen, click the organization that has the ARM policy you want to edit.
2. In the ARM policies list, click the policy, and then click **Edit**. From the Navigator area, you can then edit the Product data, Payment data, and Rate data, and then Validate the policy and Print the document.

Home » ARM/HE Policy Setup » ARM Program Setup » **ARM 1**

**Navigator**

- Product
- Payment
- Rate
- Validation
- Print

Jurisdiction

Lender has more than one early disclosure form for all programs

**Early Estimate of the First Payment Change**

Notice of payment change will be sent at least  days, but not more than  days before the first payment at the adjusted level is due after the initial interest rate adjustment of the loan.

**Standard Notification**  
(Interest rate does not adjust every 60 days or more frequently.)

**Standard Notification**  
(Interest rate adjusts every 60 days or more frequently.)

Notice of payment change will be sent at least  days, but not more than  days before the first payment at the adjusted level is due after any interest rate adjustment resulting in a corresponding payment change.

FNMA/FHLMC

Non FNMA/FHLMC

Negative amortization method

Override the possibility of negative amortization language

Additional terms apply

- **Product:** In this screen you define the ARM product information, including jurisdiction in which the ARM program applies, complete and state-specific information that applies, and other general ARM information including the option to override the possibility of negative amortization language.

- **Payment:** In this screen you define the ARM payment information, including payment frequency, rounding options, and other applicable information.
- **Rate:** In this screen you identify the rate that is applicable to the ARM policy.
- **Validation:** Click this to validate the information in the Product, Payment, and Rate screens. If warning messages (which appear at the top) or error messages appear, resolve the warning messages first, as doing so often resolves the error messages as well.
- **Print:** Click this to print the document. You can specify the number of signature lines, as well as Customers. You can select which forms to preview and print. Be aware that the Preview function may take a few moments to display the document.

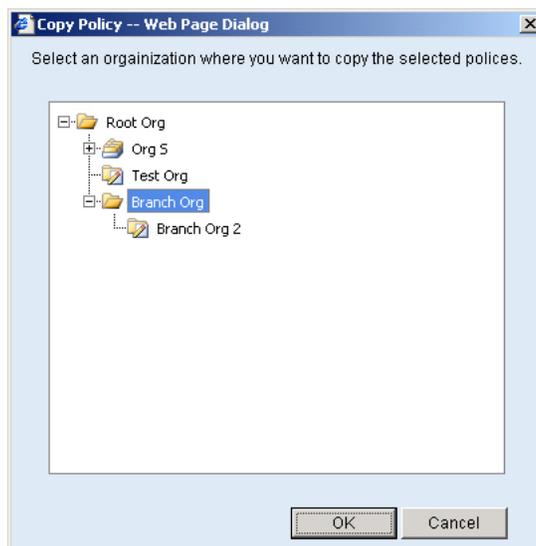
## Deleting an ARM Policy

1. In the Navigator on the left side of the screen, click the organization containing the policy you want to remove.
2. In the ARM Policies list, click the policy, and then click **Delete**.
3. To confirm, click **OK** in the Remove Policy warning dialog.

**Note:** After deleting an ARM program, you must post your changes to XDDS.

## Copying an ARM Policy to Another Organization

1. In the Navigator on the left side of the screen, click the organization containing the index you want to copy.
2. In the ARM Policies list, click the policy, and then click **Copy**.

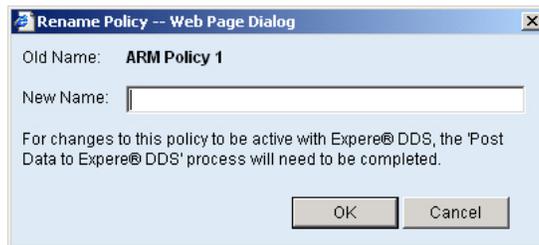


3. Navigate to the organization where you want to copy the policy, and then click **OK**.

**Note:** If the copied policy contains a user-defined Index, the Index name is blank by default in the copied policy. Because user-defined indexes are organization-specific, the copied policy does not contain the user-defined Index contained in the source policy.

## Renaming an ARM Policy

1. In the Navigator on the left side of the screen, click the organization containing the policy you want to rename.
2. In the ARM Policy list, click the policy, and then click **Rename**.



3. Enter the new name for the policy, and then click **OK**.

**Note:** After renaming an ARM program, you must select the renamed program and post it before the changes are made to XDDS.

## HE Plan Setup

This view allows you to define the HE plans applicable to your organization(s). To access this view, from the ARM/HE Policy Setup page, click **HE Plan Setup**.

### Add an HE Plan

1. In the Navigator on the left side of the screen, click the organization for which you want to add the HE plan.
2. Click **Add**, and in the Add Policy dialog, enter the plan name and click **OK**.



Policies for that organization are listed alphabetically.

## Edit an HE Policy

1. In the Navigator on the left side of the screen, click the organization that has the HE plan you want to edit.
2. In the HE plan list, click the plan, and then click **Edit**. From the Navigator area, you can then edit the Product data, Payment data, Rate data, Fees data, and then Validate the policy and Print the document.

**Wolters Kluwer**  
Financial Services

**Organization Policy Setup Application**  
*Expere® Dynamic Document Solutions*

Home » ARM/HE Policy Setup » HE Plan Setup » Curt2-HE

**Navigator**

- Product
- Payment
- Rate
- Fees
- Validation
- Print

**Actions**

[Preview Policy](#)  
[Save and Exit](#)

Jurisdiction

Lender has more than one early disclosure form for all plans

This is a high-cost loan. Exclude the balloon provision from the Minimum Payment Requirements section of the early disclosure.

Minimum draw requirement

Minimum draw requirement

Limitations on extension of credit

Borrower may not request advances totaling more than \$  per

Borrower may not request more than  advances per

Minimum initial advance amount

Minimum account balance

Lender's plan will support lines of credit in excess of \$10,000

Negative Amortization Method

Override the possibility of negative amortization language

Include list of conditions

Include list of third-party fees

Additional terms apply

- **Product:** In this screen you define the HE plan information, including jurisdiction in which the HE plan applies, the minimum draw and payment requirements (including provisions for high cost loans), the limitations on credit extension, and other general HE information about the plan including the option to override the possibility of negative amortization language.
- **Payment:** In this screen you define the HE payment information that was chosen in the Draw/Repayment Method Setup screen.
- **Rate:** In this screen you identify the rate that is applicable to the HE plan. HE plans allow you to select either a variable or fixed rate.
- **Fees:** In this screen you define Lender Fees and, if applicable, Third Party fees. You can also mark check boxes if the consumer is required to carry insurance on the property that secures the plan, and if you charge termination fees.

- **Validation:** Click this to validate the information in the Product, Payment, Rate, and Fees screens. If warning messages (which appear at the top) or error messages appear, resolve the warning messages first, as doing so often resolves the error messages as well.
- **Print:** Click this to print the document. You can specify the number of signature lines, as well as Customers. You can select which forms to preview and print. Be aware that the Preview function may take a few moments to display the document.

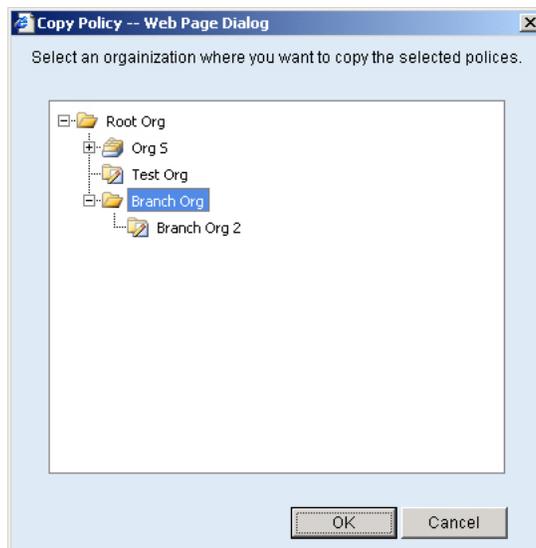
## Deleting an HE Plan

1. In the Navigator on the left side of the screen, click the organization containing the policy you want to remove.
2. In the HE Plan list, click the policy, and then click **Delete**.
3. To confirm, click **OK** in the Remove Policy warning dialog.

**Note:** After deleting an HE plan, you must post your changes to XDDS.

## Copying an HE Plan to Another Organization

1. In the Navigator on the left side of the screen, click the organization containing the index you want to copy.
2. In the HE Plan list, click the policy, and then click **Copy**.

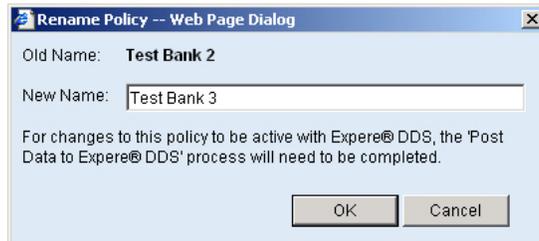


3. Navigate to the organization where you want to copy the policy, and then click **OK**.

**Note:** If the copied policy contains a user-defined Index, the Index name is blank by default in the copied policy. Because user-defined indexes are organization-specific, the copied policy does not contain the user-defined Index contained in the source policy.

## Renaming an HE Plan

1. In the Navigator on the left side of the screen, click the organization containing the policy you want to rename.
2. In the HE Plan list, click the policy, and then click **Rename**.



3. Enter the new name for the policy, and then click **OK**.

**Note:** After renaming an HE plan, you must select the renamed program and post it before the changes are made to XDDS.

## Validating ARM and HE Data

After entering all the applicable data for an ARM policy or an HE plan, you'll want to validate the data.

### Validating an ARM Policy

1. From the main OPSA screen, click **ARM Program Setup**.
2. In the Navigator on the left side of the screen, click the organization containing the policy you want to validate.
3. In the ARM Policies list, select the policy, and then click **Edit**.
4. In the Navigator on the left side of the screen, click **Validation**.

The OPSA application validates the ARM program. If there are errors, they are displayed at the top of the Validation Results screen, followed by a more descriptive error report below. Take note of any errors or warnings. Then return to your program and resolve them.

If there are no errors or warnings, the message "Validation has been successful" appears.

### Resolving ARM/HE Validation Issue

You might receive a message after installing ARM/HE while performing validation:

Unable to load DLL 'ARTALending\_ARMHE\_Calcs.dll'. Access denied.

To resolve this issue, manually add "Read & Execute" permissions to the "Network Service" user in the security for dll files, as follows:

1. Access the server machine on which OPSA is installed.
2. Go to the directory where OPSA is installed, for example, "C:\inetpub\wwwroot\OPSA".
3. Open the "C:\inetpub\wwwroot\OPSA\bin" directory.
4. Locate the following dll files:
  - ARTALending\_ARMHE\_Calcs.dll
  - Calcs.dll
5. Right click on the ARTALending\_ARMHE\_Calcs.dll, and select **Properties**. A window with three tabs—General, Security and Summary—opens.
6. To edit the permissions of users and groups, click **Security**.
7. In the **Group or User Names** group, click the user or group that wants to use OPSA, for example, **NETWORK SERVICE**.
8. Then, in the **Permissions for NETWORK SERVICE** group, make sure the **Read & Execute** checkbox is checked.
9. Repeat these steps for the file Calcs.dll.

## Printing ARM and HE Documents

After entering all the applicable data for an ARM policy or an HE plan, print the documents.

### Printing ARM Documents

1. From the main OPSA screen, click **ARM Program Setup**.
2. In the Navigator on the left side of the screen, click the organization containing the policy you want to print.
3. In the ARM Policies list, select the policy, and then click **Edit**.
4. In the Navigator on the left side of the screen, click **Print**. The Print screen appears.

Number of signature lines  (optional)

Customers (optional)

Select forms to preview and print

Simplified Disclosure

Simplified 15-Year History Disclosure

Combined Disclosure

Preview

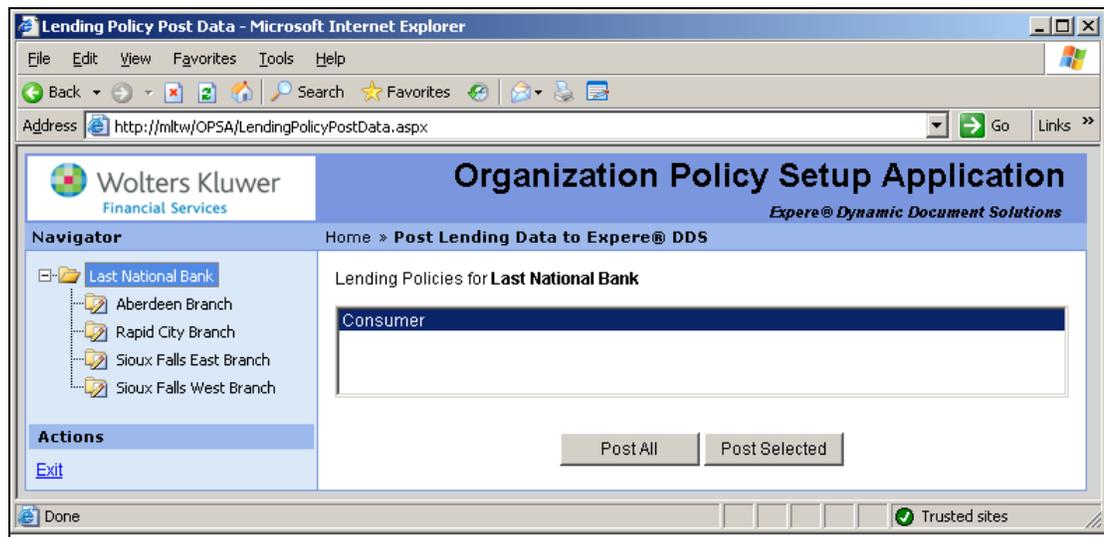
5. In the **Number of signature lines** field, you can enter how many signature lines should appear on the disclosure.
6. In the **Customers** text entry field, you can enter specific customer information (name, address, account number, etc.) that can print on the disclosure heading.
7. In the **Select forms to preview and print** field, choose the desired form.

**Note:** The Preview button is only available after you have resolved all Validation errors.

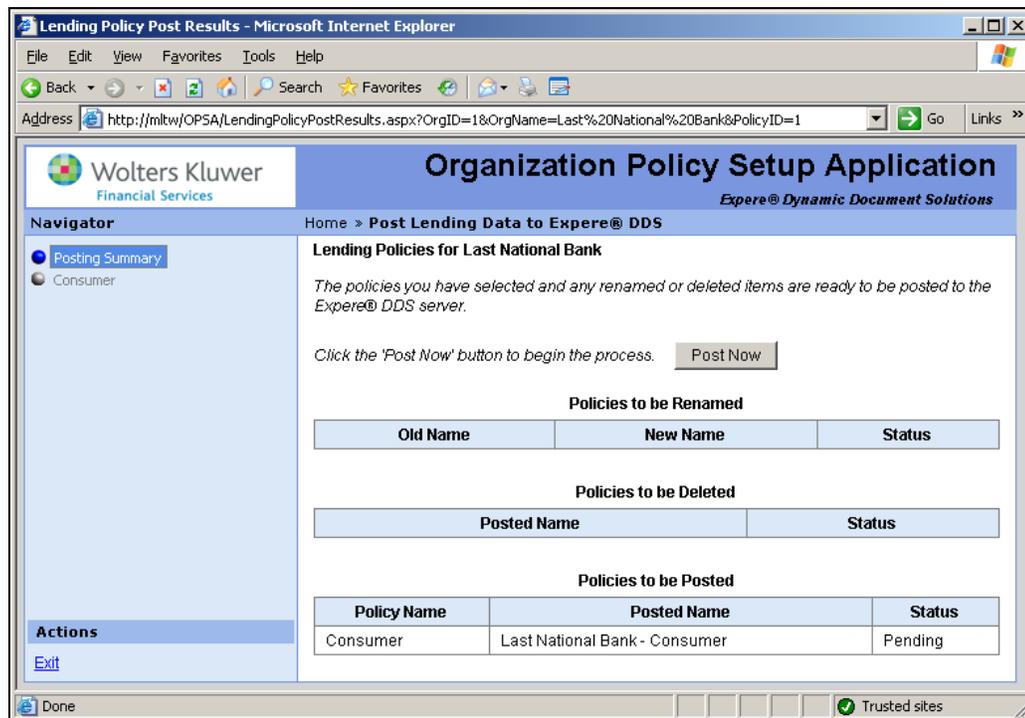
## Posting Lending Data to Expere DDS

You must post lending policy to the Expere DDS server before the policy can be used in document autoselection for transactions. To post lending policy:

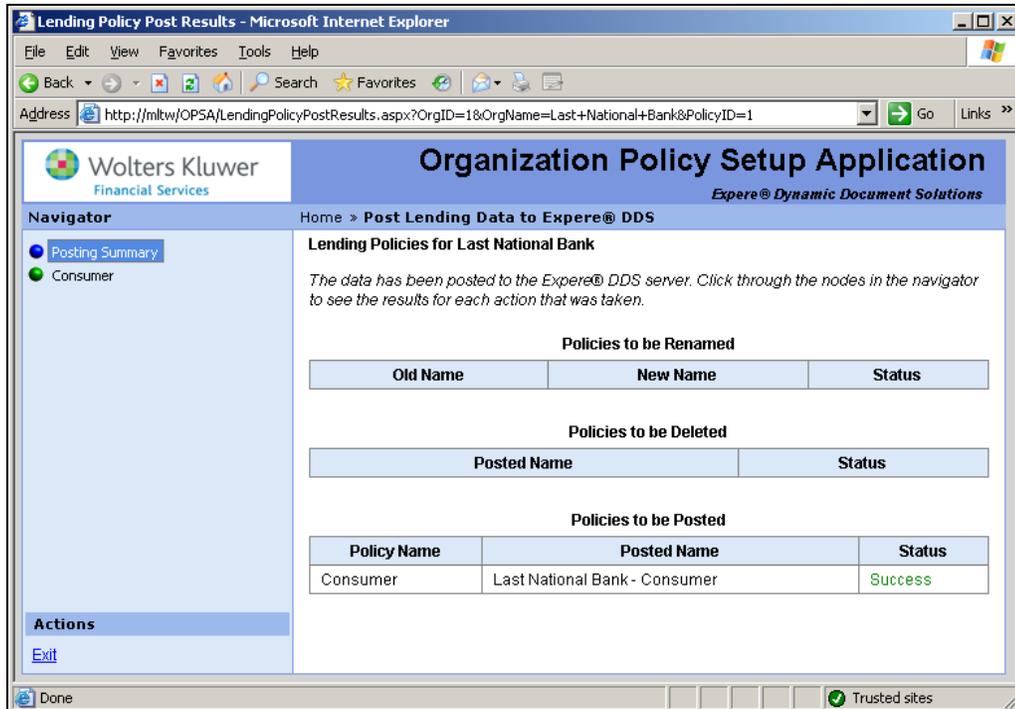
1. From the opening OPSA screen, click the **Post Lending Data to Expere DDS** link.
2. Your organization structure and available lending policies are listed. Choose the organization on the left and lending policy on the right you want to post. Use **Ctrl+click** or **Shift+click** to make multiple lending policy selections.



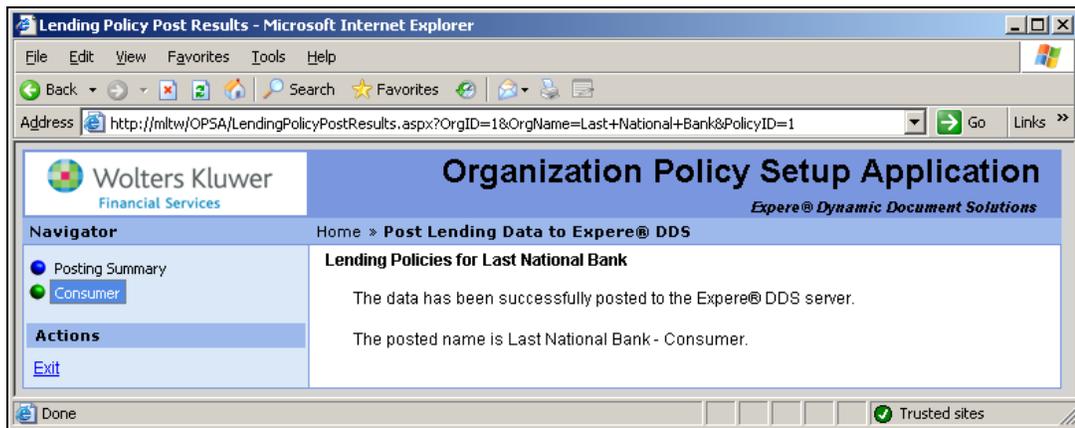
- Click **Post Selected** or **Post All** depending on your lending policy choices. A summary screen listing your selection choices appears.



- If the summary list is correct, click the **Post Now** button to initiate the posting process. A status screen indicates the success of your post. Other pending lending policy operations such as renaming or deleting policies are also listed.



- For more details about the posting operation, click on a lending policy name in the Navigator on the left. If the name is preceded by a green bullet, the policy posted successfully. If the policy name is preceded by a red bullet, the posting operation failed and the errors are displayed.



- When posting is complete, click the Exit link in the Actions pane.

Posted lending policies are written to disk as XML files as part of the posting process. Lending policies posted to the Expere DDS server are now available for document autoselection. Errors can be repaired by editing the lending policy and reposting the policy to activate the changes.

**Tip:** You can avoid errors that cause posting to fail by using the validation node when adding or editing a lending policy before saving and posting the policy.

## Posting ARM Data to Expere DDS

**Note:** The information in this section is only applicable if you have purchased the ARM/HE option for OPISA.

This feature allows you to post all ARM programs for a specific organization to XDDS, or choose to post just specific programs from an organization to XDDS. To post ARM data:

**Note:** If you have not yet validated your data, do so now before attempting to post it.

1. From the main OPISA screen, click **Post ARM Data to Expere DDS**.
2. In the Navigator on the left side of the screen, click the organization containing the ARM policy you want to post.
3. In the ARM Policies list, select the desired policy. To select multiple policies, use **Ctrl+click** or **Shift+click**.
4. Click **Post Selected** to post only the selected policies, or **Post All** to post all policies in the list.
5. View the summary information closely. When you're ready to post the data, click **Post Now**. A status screen indicates the success of your post.
6. Note that in the Navigator area on the left, if the policy name is preceded by a green bullet, the policy posted successfully. If the policy name is preceded by a red bullet, the posting operation failed and the errors display.
7. When you are finished posting, click **Exit** in the lower left area of the Navigator.

## Posting HE Data to Expere DDS

**Note:** The information in this section is only applicable if you have purchased the ARM/HE option for OPISA.

This feature allows you to post all HE plans for a specific organization to XDDS, or choose to post just specific plans from an organization to XDDS. To post HE data:

**Note:** If you have not yet validated your data, do so now before attempting to post it.

1. From the main OPSA screen, click **Post HE Data to Expere DDS**.
2. In the Navigator on the left side of the screen, click the organization containing the HE plan you want to post.
3. In the HE plan list, select the desired policy. To select multiple policies, use **Ctrl+click** or **Shift+click**.
4. Click **Post Selected** to post only the selected policies, or **Post All** to post all policies in the list.
5. View the summary information closely. When you're ready to post the data, click **Post Now**. A status screen indicates the success of your post.
6. Note that in the Navigator area on the left, if the policy name is preceded by a green bullet, the policy posted successfully. If the policy name is preceded by a red bullet, the posting operation failed and the errors are displayed.
7. When you are finished posting, click **Exit** in the lower left area of the Navigator.

## Reposting All Data

Due to OPSA application updates related to the RESPA Servicing Disclosure Statement, the Repost All Data feature was added to the application. This feature allows you to conveniently update all policy data that you set up by reposting it to XDDS, as opposed to selectively posting each policy. Review your policies, ensure that the appropriate option is chosen for the RESPA Servicing Disclosure Statement, and if necessary repost your data.

**Note:** This feature reposts data that has already been posted. If you purchased the ARM/HE option and created new policies, you must first post new ARM policies through the Post ARM Data to Expere DDS feature, or post new HE plans through the Post HE Data to Expere DDS feature.

To repost all your data at once:

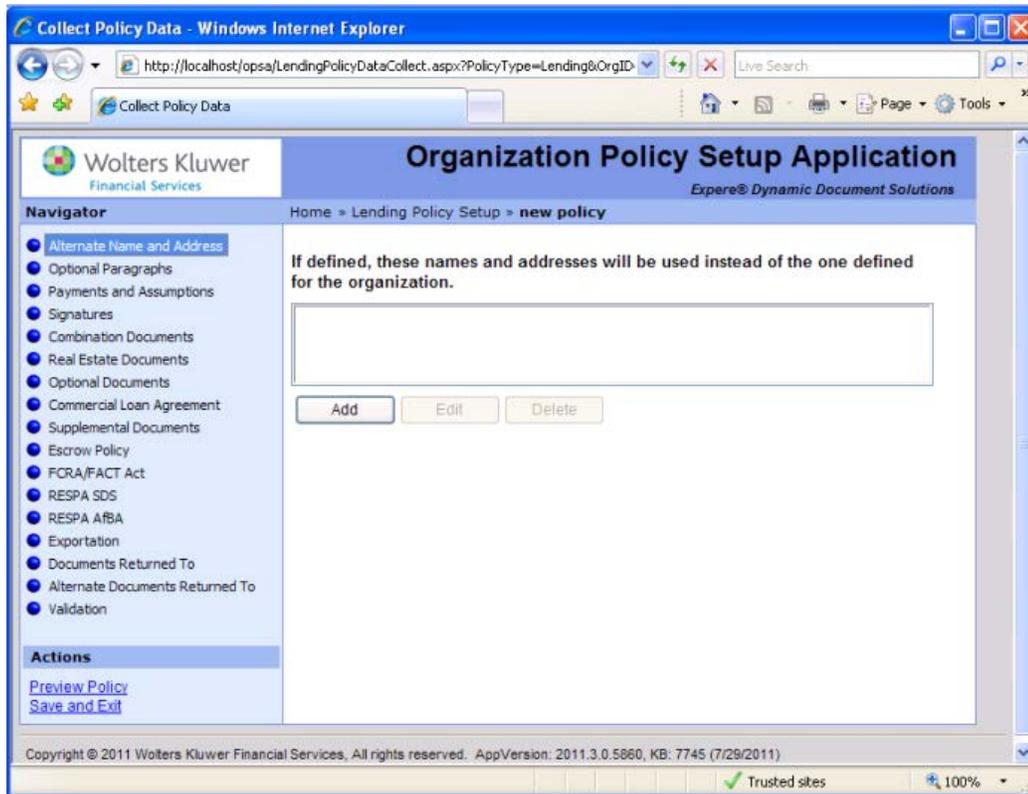
1. From the main OPSA screen, click **Repost All Data**. In the right side of the screen, all the policies ready to be posted appear, as well as policies to be Renamed and Deleted.
2. To post all the data, click **Post Now**.

## Printing Policy Settings

You can now obtain a summary all of the settings in a given lending policy in OPSA. To print a document containing all of the settings for a given lending policy:

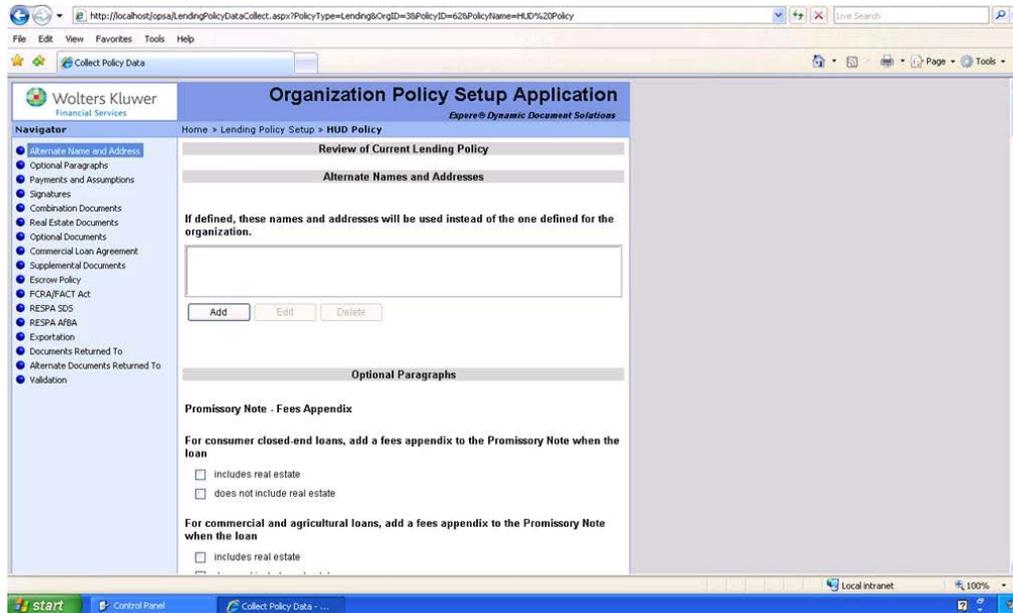
1. Choose a policy from the list of lending policies.

2. Click **Edit** to load the policy settings.
3. Click the **Preview Policy** link in the lower left corner.

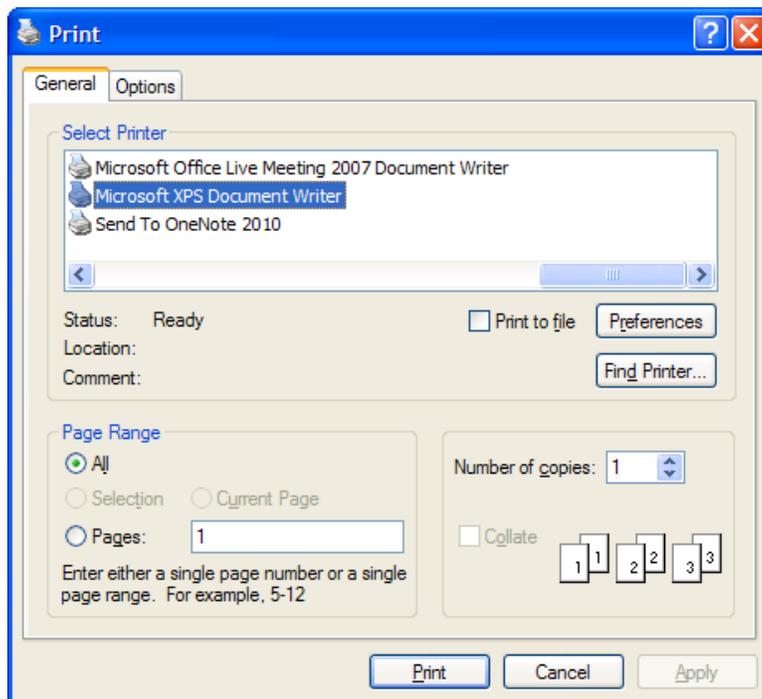


4. OPSA will load all of the lending policy settings in the right pane. You can scroll through the right pane to view all of the policy settings if you wish. The first item in the list is the title, **Review of Current Lending Policy**, and each following OPSA section title is highlighted in gray.

## Printing Policy Settings



5. Once all of the settings are loaded, from the browser menu choose **File, Print**.
6. Select the **Microsoft XPS Document Writer**.



7. Click **Print** and choose the location to save the XPS file.

View the XPS file with the XPS Viewer or a text editor. All of the lending policy information can be found in the XPS file.

**Note:** The Microsoft XPS Viewer may already be installed on your machine as part of Microsoft .NET Framework 3.0.

## Audit Report

You can use the audit report capability to monitor organization and lending policy changes over any specified period of time. Changes are reported on both an organization level and also at the field level.

A new link, **Audit Report**, has been appended to the bottom main menu on the opening OPSA page.

The screenshot shows the 'Organization Policy Setup' application interface. The top left features the 'Wolters Kluwer Financial Services' logo. The top right displays the title 'Organization Policy Setup' and the 'Expere@ Dyna' logo. Below the logo is a 'Navigator' sidebar with a 'Home' header. The sidebar contains a list of menu items, each with a blue circular icon: 'Organization Setup', 'Lending Policy Setup', 'ARM/HE Policy Setup', 'Post Lending Data To Expere@ DDS', 'Post ARM Data To Expere@ DDS', 'Post HE Data To Expere@ DDS', 'Repost All Data', and 'Audit Report'. The main content area on the right contains the following text: 'This application can be used to setup and administer your organization within Expere@ Dynamic Document Solutions. Click on the Organization Setup option to begin the setup process.'

To generate an audit report:

1. Click the **Audit Report** link in the lower left corner to begin specifying your report date window.

The screenshot shows the 'Organization Policy Setup Application' interface. At the top left is the 'Wolters Kluwer Financial Services' logo. The main header is 'Organization Policy Setup Application' with the tagline 'Expere® Dynamic Document Solutions'. Below the header is a 'Navigator' section with 'Home' selected. On the left is an 'Actions' menu with an 'Exit' link. The main content area has 'From Date: 9/21/2012' and 'To Date: 9/21/2012' input fields. Below these are two calendar controls for 'September 2012'. The first calendar shows dates from 26 to 30, and the second shows dates from 2 to 6. A 'Refresh' button is located below the calendars. Below the date fields, there are two text labels: 'Organization / Policy Level Adds, Deletes, Renames' and 'Organization / Policy Field Level Changes'.

The **From Date:** and **To Date:** field values default to the current date.

2. Use the days or arrows in the calendar controls to change the values in **From Date:** and **To Date:** fields to the desired time interval for your reports. The value selected for **To Date:** must be later than the **From Date:** value. Click **Refresh** to generate two reports: Organization/Policy Level Adds, Deleted, Renames and the second report, Organization/Policy Field Level Changes.

From Date:  To Date:

September 2012							September 2012						
Sun	Mon	Tue	Wed	Thu	Fri	Sat	Sun	Mon	Tue	Wed	Thu	Fri	Sat
26	27	28	29	30	31	1	26	27	28	29	30	31	1
2	3	4	5	6	7	8	2	3	4	5	6	7	8
9	10	11	12	13	14	15	9	10	11	12	13	14	15
16	17	18	19	20	21	22	16	17	18	19	20	21	22
23	24	25	26	27	28	29	23	24	25	26	27	28	29
30	1	2	3	4	5	6	30	1	2	3	4	5	6

Organization / Policy Level Adds, Deletes, Renames

UserName	Date	OrgName	Action	PolicyType	PolicyName
ASPNET	9/20/2012	New Org	Add	Organization	
ASPNET	9/20/2012	New Org	Add	Lending	new LP
ASPNET	9/20/2012	Renamed org	Rename	Organization	
ASPNET	9/20/2012	Copy of Renamed org	Add	Organization	
ASPNET	9/20/2012	Copy of Renamed org	Delete	Organization	
ASPNET	9/20/2012	Copy of Branch B	Add	Organization	
ASPNET	9/20/2012	Copy of Branch B	Delete	Organization	

Organization / Policy Field Level Changes

UserName	Date	OrgName	Action	PolicyType	PolicyName	EntityID	OldValue	NewValue
ASPNET	9/20/2012	New Org	Change	Lending	new LP	7848	True	False
ASPNET	9/20/2012	New Org	Change	Lending	New Org	894		12312
ASPNET	9/20/2012	New Org	Change	Lending	New Org	9877		123123
ASPNET	9/20/2012	Branch A	Change	Lending	Branch A	894		1432123

- The Organization/Policy Level Adds, Deletes, Renames Report has columns for:
  - UserName - User that made the change
  - Date - Date the change was made
  - OrgName - Name of the Organization that was modified
  - Action - Add, Delete, and so on
  - PolicyType - Lending, Organization, or ARM/HE
  - PolicyName - The Lending, ARM or HE Policy that was modified for the Organization
- The Organization/Policy Field Level Changes report has the same columns as listed above as well as three additional columns:
  - EntityID - The OPSA entity impacted
  - OldValue - Value before the change was made
  - NewValue - Value after the change
- The report can be saved using standard browser file saving, that is to HTML or MHT formats, or it can be output as a PDF by using readily available third-party printing tools.

6. After you have generated and examined or saved your desired reports, you can return to the OPSA home page by clicking the Exit link on the left.



## RESPA Charts

The chart covers the most typical loan transactions for 1- to 4-family residential real property which are covered by RESPA. There are seven RESPA exemptions contained in 24 CFR 3500.5(b) you need to review in conjunction with this chart. The two most commonly questioned exemptions are listed here. Those exemptions are:

1. A loan on property constituting 25 or more acres. This includes vacant land or land which contains a residential structure.
2. An extension of credit primarily for a business, commercial, or agricultural purpose. The definition now parallels Regulation Z, 12 CFR 226.3(a)(1). Persons may rely on Regulation Z in determining whether the exemption applies. Previously, transactions by individuals involving 1-4 family residential rental properties were covered.

Loan Type Form Name	Subordinate Lien Closed End	1st Lien Open-End Home Equity <sup>9</sup>	Open-End Home Equity Subordinate <sup>9</sup>
------------------------	--------------------------------	---	--

Loan Type Form Name	1st Lien Purchase Money	1st Lien Refinance <sup>1</sup>	1st Non- Purchase Non- Refinance	Purchase Money Subordinate Lien Closed End
<b>At Application</b>				
Special Information Booklet <sup>2</sup>	Yes	No <sup>3</sup>	No <sup>3</sup>	No <sup>3</sup>
RESPA Good Faith Estimate of Settlement Costs <sup>2</sup>	Yes	Yes	Yes	Yes
Truth in Lending Disclosure -Early <sup>2</sup>	Yes <sup>4</sup>	No	No	Yes <sup>4</sup>
RESPA Servicing Disclosure Statement <sup>5, 2</sup>	Yes	Yes	Yes	No
RESPA Affiliated Business Arrangement <sup>6</sup>	Yes	Yes	Yes	Yes
RESPA Good Faith Estimate Construction Loan Disclosure <sup>10</sup>	Yes	Yes	Yes	Yes
<b>At Closing</b>				
HUD-1 Settlement Statement	Yes	No <sup>8</sup>	No <sup>8</sup>	Yes
HUD-1 Settlement Statement for Transaction w/o Sellers	No	Yes <sup>8</sup>	Yes <sup>8</sup>	No
RESPA Escrow Account Statement <sup>6, 7</sup>	Yes	Yes	Yes	Yes
<b>After Closing</b>				
Annual Escrow Statement <sup>6, 7</sup>	Yes	Yes	Yes	Yes
RESPA Notice of Transfer of Servicing <sup>5</sup>	Yes	Yes	Yes	No

At Application			
Special Information Booklet <sup>2</sup>	No <sup>3</sup>	No <sup>3</sup>	No <sup>3</sup>
RESPA Good Faith Estimate of Settlement Costs <sup>2</sup>	Yes <sup>3</sup>	No	No
Truth in Lending Disclosure - Early <sup>2</sup>	No	No	No
RESPA Servicing Disclosure Statement <sup>5, 2</sup>	No	No	No
RESPA Affiliated Business Arrangement <sup>6</sup>	Yes	Yes	Yes
At Closing			
HUD-1 Settlement Statement	No <sup>8</sup>	Opt <sup>8</sup>	Opt <sup>8</sup>
HUD-1 Settlement Statement for Transaction w/o Sellers	Yes <sup>8</sup>	Opt <sup>8</sup>	Opt <sup>8</sup>
RESPA Escrow Account Statement <sup>6, 7</sup>	Yes	Yes	Yes
After Closing			
Annual Escrow Statement <sup>6, 7</sup>	Yes	Yes	Yes
RESPA Notice of Transfer of Servicing <sup>5</sup>	No	No	No

Loan Type Form Name	Construction under 2 years (no perm commit)	Construction 2 years or over	Construction (with commit. for perm. fin.)	Construction/ Permanent
At Application				
Special Information Booklet <sup>2</sup>	No	Yes	Yes	Yes
RESPA Good Faith Estimate of Settlement Costs <sup>2</sup>	No	Yes	Yes	Yes
Truth in Lending Disclosure Early <sup>2</sup>	No	Yes <sup>4</sup>	Yes <sup>4</sup>	Yes <sup>4</sup>
RESPA Servicing Disclosure Statement <sup>5, 2</sup>	No	Yes if 1st	Yes if 1st	Yes if 1st
RESPA Affiliated	No	Yes	Yes	Yes

Business Arrangement <sup>6</sup>				
<b>At Closing</b>				
HUD-1 Settlement Statement	No	Yes <sup>8</sup>	Yes <sup>8</sup>	Yes <sup>8</sup>
HUD-1 Settlement Statement for Transaction w/o Sellers	No	No <sup>8</sup>	No <sup>8</sup>	No <sup>8</sup>
RESPA Escrow Account Statement <sup>6, 7</sup>	No	Yes	Yes	Yes
<b>After Closing</b>				
Annual Escrow Statement <sup>6, 7</sup>	No	Yes	Yes	Yes
RESPA Notice of Transfer of Servicing <sup>5</sup>	No	Yes if 1st	Yes if 1st	Yes if 1st

Loan Type Form Name	Purchase 1st Lien Mobile Home with real estate	Purchase 1st Lien Mobile Home w/o real estate	Application denied w/ 3 business days	Vacant Land (proceeds not to build residence)
<b>At Application</b>				
Special Information Booklet <sup>2</sup>	Yes	No	No	No
RESPA Good Faith Estimate of Settlement Costs <sup>2</sup>	Yes	No	No	No
Truth in Lending Disclosure Early <sup>2</sup>	Yes <sup>4</sup>	No	No	No
RESPA Servicing Disclosure Statement <sup>5, 2</sup>	Yes	No	No	No
RESPA Controlled Business Arrangement <sup>6</sup>	Yes	No	Yes	No
<b>At Closing</b>				
HUD-1 Settlement Statement	Yes <sup>8</sup>	No	No	No
HUD-1 Settlement Statement for Transaction w/o Sellers	No <sup>8</sup>	No	No	No
RESPA Escrow Account Statement <sup>6, 7</sup>	Yes	No	No	No
<b>After Closing</b>				
Annual Escrow Statement <sup>6, 7</sup>	Yes	No	No	No
RESPA Notice of Transfer of Servicing <sup>5</sup>	Yes	No	No	No

## Notes

1. Refinancing means a transaction in which an existing obligation that was subject to a secured lien on residential real property is satisfied and replaced by a new obligation undertaken by the same borrower and with the same or a new lender. The regulation includes five descriptions of transactions which are not considered refinancings. (24 CFR 3500.2)
2. If the loan is denied within 3 business days of application, the lender is not required to provide this information to the applicant. (24 CFR 3500.6(a)(1), 24 CFR 3500.7 (a) (1), Regulation Z Commentary 226.19(a)(1)4)
3. HUD has changed the regulation to include an exemption for Non-Purchase Money transactions in addition to the existing exemptions for refinancings, closed-end subordinate liens, and reverse mortgages. (24 CFR 3500.6(a)(3) Additional versions of the Special Information Booklet may be developed in the future to cover additional loan types.
4. The TL-EARLY is only required for closed-end loans subject to RESPA and are granted to finance the acquisition or initial construction of the consumer's principal dwelling. (Regulation Z, 12 CFR 226.19(a)(1) and its Commentary)
5. The servicing disclosures apply only to first mortgage liens, including first mortgage refinancing transactions and DOES NOT INCLUDE SUBORDINATE LIENS OR OPEN-END HOME EQUITY SUBJECT TO TRUTH IN LENDING. The final rule was published December 19, 1994 (59 Fed. Reg. 65442) and clarified this grey area.
6. This RESPA disclosure is necessary only if the loan has this particular feature.
7. The product line does not include a form for the Annual Escrow Statement, since a majority of the lenders include this information to the borrowers with the annual interest and account statement for tax purposes.
8. The HUD-1 must be used for transactions involving a borrower and a seller. The lender has the option of either using the HUD-1 or HUD-1A for transactions involving only a borrower. (24 CFR 3500.8(a)) HUD recommends but does not require using the HUD-1 or HUD-1A for open-end home equity loans. (24 CFR 3500.8(b) Appendix A - Background)
9. The SCB, RESPA-GFE, RESPA-SDS, HUD-1 or HUD -1A, and RESPA-NTS are not required provided the open-end home equity disclosures required by Regulation Z, 12 CFR 226.5(b) are given.
10. The loan originator must provide the RESPA Good Faith Estimate Construction Loan Disclosure to the borrower when settlement of a new construction home purchase is anticipated to occur more than 60 calendar days from the time a Good Faith Estimate is provided. This form states that at any time up until 60 calendar days prior to closing, the loan originator may issue a revised GFE. This is used with the 2009 revised GFE. HUD published new final RESPA rule in Fed Reg Vol. 73, No. 222, dated 11/17/2008 and clarified in HUD FAQ 8-19-09.

## Service Bureau Mode in Expere DDS OPSA

Expere DDS can be used in Service Bureau mode. Service Bureau mode allows multiple unaffiliated financial institutions to access and use the same installed instance of Expere DDS and the Organization Policy Setup Application (OPSA). The unaffiliated financial institutions using the same installed instance cannot view or access each others data. This is made possible using a Context ID.

Context ID is a GUID required to ensure global uniqueness allowing multiple unaffiliated financial institutions to access and use the system without viewing or accessing each others data. Context ID in Service Bureau mode is created by an administrator for different branches of a bank.

Keep the following points in mind while using Context ID in Expere DDS OPSA in Service Bureau mode:

- ContextID should be present in the OPSA URL for accessing Context ID in Service Bureau mode.
- Since the Context ID that is stored in a session is always unique, only one Context ID can be used in one session.
- In Service Bureau mode, a different administrator is responsible for administering organizations for each bank. The same person cannot make changes to the organizations from different banks because Context ID is different for each bank. To make changes to organizations for other banks, the administrator needs to open OPSA URL in a separate browser window and use a different ContextID.
- Context ID can be renamed and deleted as per the requirements. In case of deletion, the context data and all the associated organization and transaction data are deleted.

**Note:** For using Context ID in Service Bureau mode, refer to Expere DDS API Guide, 2010.2.

## Branding the OPSA Interface

It is possible to customize the look and feel of the OPSA interface to match the look and feel of an existing LOS. Since OPSA is a browser-based application, its look and feel is controlled by a number of cascading style sheets. The display of various elements in the OPSA interface can be controlled by modifying one or more of the style sheets:

- Banner with logo
- Navigator and Action Bars
- Data Collect section, including Tab Bars
- Navigation nodes
- Dialog boxes
- Display table

## Banner with Logo



Items that can be changed in this portion of the OPSA interface include the:

- Logo - It must be 210 by 50 pixels. The banner must include a logo. Any file format that displays properly in Internet Explorer is acceptable; GIF or JPG are recommended. An image border, if desired, must be incorporated into the logo image.
- Banner background color
- Font color for the application name, Organization Policy Setup Application, and product name, Expere® Dynamic Document Solutions, can be changed. The font color is the same for both names.

Items that you cannot change in the banner portion of the interface include:

- Banner size
- Font type
- Font size

## Navigator and Action Bars

You can find the Navigator and Action Bars directly below the banner.



Items that you can change include:

- Background color. The background color is the same for both bars.
- Font color for headings, which is the same for both headings.

Items that you cannot change include:

- Size of the Navigator and Action bars
- Font type
- Font size

## Data Collect section, including Tab Bars

You can find the Data collect section, including both add and edit screens, in the bottom right pane of OPSA. This section includes:

- Home Page
- Organization Setup
- Lending Policy Setup
- ARM/HE Policy Setup\*
- Post Lending Data to Expere® DDS
- Post ARM Data to Expere® DDS\*
- Post HE Data to Expere® DDS\*
- Repost All Data

\* These items are only applicable if you have purchased the ARM/HE option for OPSA.

The Tab Bars, seen as Charter and Address below, separate logical data collection sections when necessary.

Charter	
Organization Type	National Bank
Charter	Federal
TIN	999999999
Insurer	FDIC - Federal Deposit Insurance Corporation
Jurisdiction	SD
Established under the laws of	SD
Address	
Location ID	1
Legal Name	Last National Bank
Short Name	LNB

Items that you can change include:

- Data Collect background color. The default is white.
- Font color of labels. The default is black.
- Tab Bar background color
- Tab Bar font color
- Tab Bar select text font color
- Tab Bar Expanded and Collapsed images,  . These must be 18 by 18 pixels in size.

Items you cannot change include:

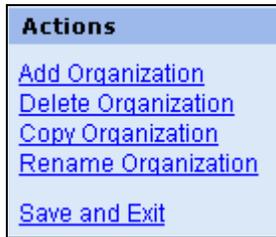
- Font type for labels or Tab Bar
- Font color for labels or Tab Bar
- The size of the Tab Bar Expanded and Collapsed images

The Windows properties of the operating system control the appearance of the text entered into fields.

## Navigation nodes

Navigation nodes vary depending upon your location within OPSA. There are three types of nodes: links, organization hierarchy, and lending policy sections.

## Links



Items that you can change include:

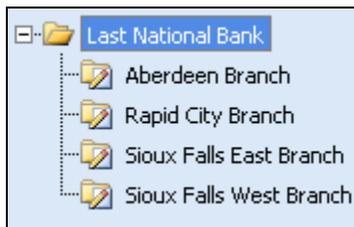
- Background color
- Font color

You can change the background color or font color to match the tab bar, organization hierarchy, or other navigation nodes.

You cannot change these items:

- Link node size
- Font type
- Font size

## Organization Hierarchy



Items that you can change include:

- Background color
- Font color
- Folder icon
- Selected highlight color
- Mouse over organization node color

You can change the background color or font color to match the tab bar or other navigation nodes.

You cannot change the following items:

- Organization node size

- Font type
- Font size

## Lending Policy



Items that you can change include:

- Background color
- Font color
- Bullet image; one image is used by all entries
- Selected highlight color
- Mouse over navigation node color

You can change the background color or font color to match the tab bar or other navigation nodes.

Items that you cannot changed include:

- Navigation node size
- Font type
- Font size

## Dialog boxes



Items that you can change include:

- Background color. The default is a light blue.
- Font color of the labels. The default is black.

Items that you cannot change include:

- Font type
- Font size

The Windows properties of the operating system control the appearance of the following:

- Text entered into fields
- Colors of the data controls
- Colors of the command buttons
- Alert dialog boxes

## Display Table

Field	Error Message
This item identifies the postal code of the designated primary document return person's mailing address.	Invalid value of " based on Possible Value Condition rule(s): 233.
This item identifies the postal code for the address of the federal agency that enforces Regulation B.	Invalid value of " for data type STRING based on Possible Value item(s): 1378.

This type of table lists responses from the Validation node in Lending Policy Setup and is also seen when posting.

You can change the heading and background colors.

## Multiple OPSA Users

Multiple users can work in multiple copies of OPSA at the same time on the organization hierarchy, lending policy, or posting to DDS.

**Warning:** None of the organization or lending policy data is locked. OPSA pages are not automatically updated with another user's changes. It is very easy to overwrite changes in a multi-user scenario.

Basically, only the changes made by the last user are reflected in the data saved. Changes made by another user and saved are lost if the last user opens OPSA before the other user has saved their changes. This behavior affects the following operations:

- Adding, editing, copying, renaming or deleting organizations
- Adding, editing, copying renaming or deleting lending policies
- Posting to Expere DDS

**Note:** Multiple OPSA users updating the same policy at the same time, is not supported.

## Time Out Error during Post All

If you are doing a Post All from OPSA and receive a time out error you will need to edit the Web.Config file to increase the default time out period. Add the following line to the <system.web> section of Web.Config

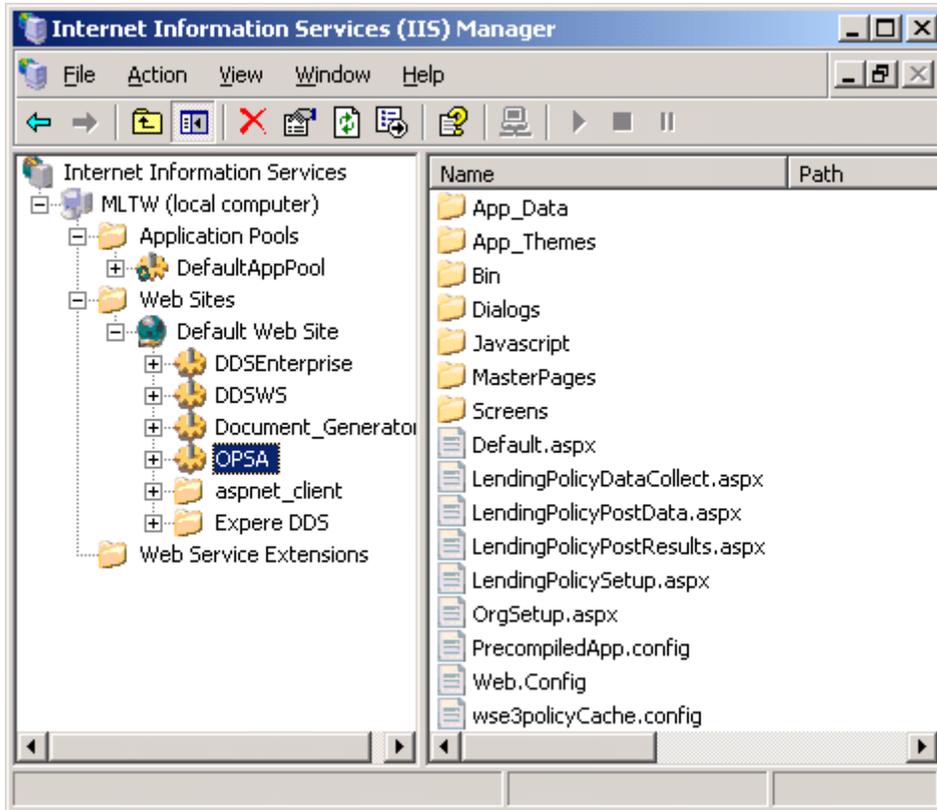
```
<httpRuntime executionTimeout="####" />
```

Replace ### # with the number of seconds you wish to use for the new timeout period. For instance, if you wish a 30 minute time out period, the line would be:

```
<httpRuntime executionTimeout="1800" />
```

The location of the Web.Config file can be found in the OPSA folder under the IIS Default Web Site.

Time Out Error during Post All



## Frequently Asked Questions

### 1. How do I know which Applicable Law/Loan Act to choose?

The Loan Act (that is, applicable law) selections that are available for your lending institution depend on setting of the Organization ID to a particular state. For example, for Kansas, the program currently supports:

- Uniform Consumer Credit Code (Kan. Stat. Ann. § 16a-2-401), or
- General Interest Law (Kan. Stat. Ann. § 16-207)

Additional interest rate and fee authority may be available to Kansas lenders under the following source:

- The federal credit union interest authorization

A Loan Act is specific legal lending authority. It may be an organized and comprehensive statutory scheme, a single statutory provision, or an indefinite body of law pulled from different legal sources. A Loan Act may only apply to certain types of financial institutions, collateral types, loan purposes, or loan amounts, or it may apply to all of the above. A Loan Act generally provides authority for interest rates and fees that you charge on a loan, and may authorize or prohibit various lending practices. Documenting the lending authority is a good idea because it asks you to determine whether your interest rates and fees are, in fact, authorized, and provides a record if anyone questions these items later.

Each of the Loan Acts for your state(s) is described in detail in the materials that you received from Wolters Kluwer Financial Services. These materials help you select the appropriate legal authority for your lending institution.

### 2. How does the choice made on the collateral screen for “Debts Secured” effect the selection of the security agreement/combination document and what language appears?

- Assuming the combination documents are selected in the **Organization Setup** section: When a borrower has, for example, two motor vehicles as collateral on a consumer loan for debt consolidation, and both pieces of collateral have “Only this debt of borrower” chosen in the Debts Secured section, the system autoselects a combination Promissory Note, Security Agreement and TIL.

The language in the Secured Debts section of the combination document indicates that the Security Agreement secures:

(1) Sums Advanced under the terms of this Loan Agreement.

- If one piece of collateral has “Only this debt of borrower” chosen in the Debts Secured section, and the other piece of collateral has “This debt and all other debts borrower has with lender” chosen, the system autoselects a combination Promissory Note and TIL along with two separate Security Agreements. The first of the Security Agreements indicates that it secures:

A. **Specific Debts:** A promissory note or other agreement - then information about the current loan.

B. **Sums Advanced:** All sums advanced and expenses incurred by you under the terms of this Agreement.

And the other Security Agreement indicates that it secures:

A. **Specific Debts:** A promissory note or other agreement - then information about the current loan.

B. **All Debts:** All present and future debts of all Borrowers owing to you, even if this Security Agreement is not specifically referenced, the future debts are also secured by other collateral, or if the future debt is unrelated to or of a different type than this debt.

C. **Sums Advanced:** All sums advanced and expenses incurred by you under the terms of this Agreement.

- Finally, if one piece of collateral has "Only this debt of borrower" chosen in the Debts Secured section, and the other piece of collateral has "This debt and the following debts Borrower has with this organization - (customer fills in outstanding debt(s)) " chosen, the system autoselects a combination Promissory Note and TIL along with two separate Security Agreements. The first of the Security Agreements indicates that it secures:

A. **Specific Debts:** A promissory note or other agreement - then information about the current loan.

B. **Sums Advanced:** All sums advanced and expenses incurred by you under the terms of this Agreement.

And the other Security Agreement indicates that it secures:

A. **Specific Debts:** A promissory note or other agreement - then information about the current loan followed by the specific debt information entered by the user. Promissory note dated 9/9/06 No. 800 in the amount of \$10,000.00 from Matthew Aaron Lindgren to ABC Bank.

B. **Sums Advanced:** All sums advanced and expenses incurred by you under the terms of this Agreement.

### 3. Is a hypothecation agreement needed with the Wolters Kluwer Financial Services loan documents?

"Hypothecation" refers to a situation where an owner of collateral agrees to allow a borrower to pledge the owner's collateral as security for a loan. In a typical hypothecation transaction, a borrower signs a security agreement describing the collateral and the owner executes a "hypothecation agreement" authorizing the borrower to pledge the owner's property.

Wolters Kluwer Financial Services does not provide a hypothecation agreement because (1) the security agreements support hypothecation transactions (third party pledge/non-borrower owners) by providing space in the secured debts to describe a debt not owed by the signer of the document (owner), and (2) hypothecation agreements have been found to be invalid and are therefore questionable as to their validity. Since there is the possibility that courts might find a security interest ineffective due to an invalid hypothecation agreement, Wolters Kluwer Financial Services provides standard security agreement language that may be used for hypothecation transactions. Where necessary, the terms "borrower" and "debtor" are distinguished to refer to either the borrower or the owner of the collateral.

<b>SECURITY AGREEMENT</b>	
<b>DATE AND PARTIES.</b> The date of this Security Agreement (Agreement) is October 4, 2007. The parties and their addresses are:	
<b>SECURED PARTY:</b>	
FIRST STATE SAMPLE BANK OF KANSAS 12345 Washington Memorial Dr. North Kansas City, Kansas 12345-1234	
<b>DEBTOR:</b>	
MARTHA JANE WASHINGTON 453 13th Av S Anytown, Kansas 94849	
The pronouns "you" and "your" refer to the Secured Party. The pronouns "I," "me" and "my" refer to each person or entity signing this Agreement as Debtor and agreeing to give the Property described in this Agreement as security for the Secured Debts.	
Where the owner of the Property is different from the obligor or guarantor whose obligation this Agreement secures, "Debtor" refers to each person or entity who is an owner of the Property and "Obligor" or "Guarantor," as applicable, refer to such parties as designated in the SECURED DEBTS section.	
<b>1. SECURED DEBTS.</b> The term "Secured Debts" includes and this Agreement will secure each of the following:	
<b>A. Specific Debts.</b> The following debts and all extensions, renewals, refinancings, modifications and replacements. A promissory note or other agreement, No. 2345245, dated October 4, 2007, from Matthew Aaron Lindgren (Obligor) to you, in the amount of \$10,000.00.	

#### 4. How does the Use of Proceeds affect the autoselection of documents and the documents themselves?

Use of proceeds plays a limited role in autoselection and document language. In general, it is an additional check we do for autoselection of a limited number of documents and for a few state notices on a limited number of documents. The documents are continually changing, and the following examples are simply a snapshot in time.

**Autoselection** - We've included logic for the VSI Insurance Disclosure (SC) to select the document for motor vehicles OR if the proceeds are used to purchase a motor vehicle. For Texas HELOCs, we do an additional check if the proceeds are used to pay homestead taxes, to refinance with no cash out, or to partition homestead. For RESPA loans, we exclude Bridge Loans and check if the proceeds are used to purchase collateral for Raw Land. For the Right of Rescission, we check Bridge Loan in a few cases.

**Documents** - On the consumer/commercial note, we check if the proceeds are used to purchase a motor vehicle (in addition to checking if the loan is secured by a motor vehicle) for a South Carolina notice. We also check if the proceeds for an education loan for a New York usury reference. On the RESPA Good Faith Estimate, a reference to the construction cost only prints if either the proceeds are to purchase the collateral/real estate OR the loan is for initial construction or improvement. On the Truth-in-Lending Disclosure, some Bridge Loan logic is included in the signature area for nonborrowing owners. Finally, there is state-specific logic to autoselect a separate notice in the states of California, New York, South Carolina, and West Virginia - where we don't print a separate notice if the proceeds ARE used to purchase real estate.

## Support Services

For questions regarding the use of this product, please contact your integrator.

**About Wolters Kluwer Financial Services** - Whether complying with regulatory requirements or managing financial transactions, addressing a single key risk, or working toward a holistic enterprise risk management strategy, Wolters Kluwer Financial Services works with more than 15,000 customers worldwide to help them successfully navigate regulatory complexity, optimize risk and financial performance, and manage data to support critical decisions. Wolters Kluwer Financial Services provides risk management, compliance, finance and audit solutions that help financial organizations improve efficiency and effectiveness across their enterprise. With more than 30 offices in 20 countries, the company's prominent brands include: AppOne®, ARC Logics®, AuthenticWeb™, Bankers Systems, Capital Changes, CASH Suite™, FRSGlobal, FinArch, GainsKeeper®, NILS®, TeamMate®, Uniform Forms™, VMP® Mortgage Solutions and Wiz®. Wolters Kluwer Financial Services is part of [Wolters Kluwer](#), a leading global information services and solutions provider with annual revenues of (2013) €3.6 billion (\$4.7 billion) and approximately 19,000 employees worldwide. Please visit our [website](#) for more information.

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To learn more visit [WoltersKluwerFS.com](http://WoltersKluwerFS.com).

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