The Loan Tracker

Version 4.2

(c) 1982-1997 Contour Software Inc.

The Loan Tracker™

TRAINING MANUAL SUPPLEMENT

This supplement has been created by **Seshco Mortgage Technologies**. It will prove to be very helpful, as it will provide step-by-step instructions for many of the tasks that you will perform in your day-to-day use of *The Loan Tracker™*.

Important Reminder:

Do <u>NOT</u> erase borrower files. They are 'electronic assets' of your company and many of you will need *all* of your borrower files for government HMDA reporting. In fact, it's quite possible that someday everyone originating mortgage loans may need to adhere to these government requirements (tracking the closed, rejected and withdrawn loan applications). Furthermore, management will surely want all of these borrower files for many other reports and marketing campaigns that your company will generate. *The Loan Tracker™* can generate these reports.

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* Also review *The Loan Handler*TM Training Supplement (data entry in *TLH* & *TLC* affects the output of reports in *TLT*)

Ellie Mae® and Seshco Solutions

Broker Pro™/Lender Pro™ - Commercial Loan Origination/Underwriting Software & Lender Matching Engine

BusinessWorks - General Business Accounting Software (General Ledger, A/P, A/R, Payroll, etc.)

Data Trac® Suite - Complete Back Office Software; Secondary Marketing, Post Closing, Risk Analysis, etc

Ellie Mae® Docs Express - Doc Prep Software @ N/C, per Doc Set Pricing; Docs Local on System; Instant Printing

Ellie Mae® Docs Plus - Doc Prep Service @ N/C, per Doc Set Pricing; Hands on Review by Ellie Mae® Staff

Ellie Mae® Docs on the Web - Doc Prep Service: Byte, Calyx® & Genesis @ N/C; per Doc Set Pricing; Hands on Review

Ellie Mae® ePASS® - Internet/Web Interface to Industry Partners (Credit, Appraisal, DO/DU, LP, Lenders, etc)

Ellie Mae® University - On Line Ellie Mae® Product & Service Web Training with Ellie Mae® corporate staff

Ellie Mae® Web Sites - Complete Internet/WWW Home Page Design, Hosting and Monitoring Services

Encompass™ - Mortgage Management System; not just an LOS; Dashboard, Work Flow, Alerts, etc.

Equity Savings Program - Financial Payment Service; an additional source of revenue; **$400 per Loan!**

LoanSTOR™ - Mortgage & Title Document Imaging System; Bar Codes, Scans, Copies & Stores

Seshco Consulting Services - On-Site or Web/Phone Based Consultation and/or Training with a Seshco Rep

Seshco Custom Forms Design - Custom Built, Add On Forms for *TLH*/*TLC*; Rate Lock, Pre-Approval, Closing, etc.

Seshco Custom Web Design - Custom Built, Add On Tools, Utilities, Applets, Data Collection Forms, etc.

SRP Calc/TPO Calc - Web Based Rates Management & Loan Pricing Software and Services

The Import/Export Option™ - Real Time, Automatic Database Linking between programs using ODBC Technology

The Loan Closer™ - Desktop Closing Document Software

The Loan Handler™ - Complete Mortgage Prequal, Processing & eCommerce Software; includes ePASS®

The Loan Tracker™ - Complete Pipeline Reporting Software; 30+ Built-In Reports; Full Report Writer

The Trakker - Affordable PC Based Loan Servicing & Reporting

Many of these programs are integrated and work together however, most can be used independently and can either supplement or replace your existing software program(s). For more details call 803-799-4899 or log on to www.Seshco.com

Menu Bar / Short Cut Keys

Click on the appropriate Menu Bar Item and then select the appropriate option from the drop down list. (e.g. File / Save)

        OR

Press the appropriate shortcut key which requires pressing and holding the **Control <CTRL>** or the **Alternate <ALT>** key while pressing a designated key (e.g. **<CTRL><S>** Save Report)

        OR

Choose any menu command with the keyboard. Press **ALT** + the letter underlined in the Menu Name, and then press JUST the letter underlined in the drop-down menu (e.g. **ALT + F** for File and **S** for Save Report)

The Loan Tracker 4.2

File   Edit   Tools   Utilities   Settings   Window   Help

File

New Report	Ctrl + N
Open Report...	Ctrl + O
Close Report	
Save Report	Ctrl + S
Save As...	Ctrl + A
Duplicate Report…	
Delete Report…	
Print Reports…	Ctrl + P
Print Setup…	
Page Setup…	
Exit	

N, New Report	Create a New Custom Report
O, Open Report	Open an existing Custom Report
S, Save	Save your work on a Custom Report
A, Save As	Save your work on a Custom Report; having access to the existing Report Name for confirmation or to changing to your Report Name
P, Print	Access the Print Menu for Built-In and Custom Reports

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Edit

Undo	Ctrl + Z
Cut	Ctrl + X
Copy	Ctrl + C
Paste	Ctrl + V

Z, Undo	Undo the last edit command
X, Cut	Cut/Remove selected text; easily erase text
C, Copy	Copy selected text
V, Paste	Paste previously Cut or Copied text to current cursor location

<u>T</u>ools

<u>S</u>ort/Selection Criteria...
<u>F</u>ield Definitions...   Ctrl + D
Report <u>T</u>itle...   Ctrl + T
Use <u>W</u>eighted Averages
<u>G</u>raphs…
<u>C</u>alculator

        D, Field Definitions   Define the Fields and Formulas used in a Report

        T, Report Title   Give or Rename a Title to a Report

<u>U</u>tilities

<u>H</u>MDA Diskette Report...
Form <u>1</u>098 Reporting...
<u>B</u>orrower Labels...
<u>F</u>ix Borrower Files
<u>E</u>xport Borrower Data…
<u>I</u>mport Custom Reports...

<u>S</u>ettings

<u>G</u>eneral Setup...   Ctrl + K
Editor <u>B</u>ackground Color...
Editor/Screen Print <u>F</u>ont...

        K, General Setup   Gain access to Program Drive Settings and Miscellaneous Settings

<u>W</u>indow

<u>S</u>how Toolbar
<u>C</u>ascade
Tile <u>H</u>orizontally
Tile <u>V</u>ertically
<u>A</u>rrange <u>I</u>cons

<u>H</u>elp

<u>C</u>ontents...
<u>S</u>earch for Help on …
<u>H</u>ow to Use Help
<u>A</u>bout *The Loan Tracker*TM

Toolbar / Shortcut Keys

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16

	Button Label (from left to right)	Shortcut Key(s)	Description
1	New Custom Report	**Ctrl N** (New Report)	Create a New Report
2	Open Custom Report	**Ctrl O** (Open Report...)	Open an Existing Report
3	Save Custom Report	**Ctrl S** (Save Report)	Save Work on a Report
4	Print Reports	**Ctrl P** (Print...)	Display Print Menu
5	Cut Text	**Ctrl X** (Cut)	Erase Text (places text in clipboard)
6	Copy Text	**Ctrl C** (Copy)	Copy Text (places text in clipboard)
7	Paste Text	**Ctrl V** (Paste)	Paste Text (retrieves text from clipboard)
8	Undo Edit	**Ctrl Z** (Undo)	Restore (Unerase) Text
9	Define Report Fields	**Ctrl D** (Field Definitions...)	Define Report Fields and/or Formulas
10	Define Sorting	None	Define Report Sort & Selection Parameters
11	Calculator	None	Access an On-Line Calculator
12	Graphs	None	Access the Graphical Report Feature
13	Cascade Windows	None	Arrange Screens Overlapping Each Other
14	Tile Horizontally	None	Arrange Screens on Top of Each Other
15	Tile Vertically	None	Arrange Screens Next to Each Other
16	Program Help	None	Access Extensive Help/Support Info

Report Sorting and Selection Criteria

Sorting refers to the order that borrower/loan information is listed on a report. Think of the word sorting as meaning 'WHAT ORDER' or 'HOW THINGS ARE GROUPED TOGETHER' on a report. *The Loan Tracker™* allows for many different sorts based on many sort codes or popular fields from *The Loan Handler™* and *The Loan Closer™*. Furthermore, the program allows for up to five sort levels per report. Sorting, once defined, is done automatically by the program.

Examples of Single Level Sorts:

      - By the Current Status of the Loan
      - By the Loan Officer
      - By the Loan Processor
      - By the Branch Location
      - By the Lender/Investor

Examples of Multiple Level Sorts:

      - By the Current Status of the Loan then by the Loan Officer
      - By the Current Status of the Loan then by the Loan Officer and then by Loan Amt
      - By the Current Status of the Loan then by the Branch Location then by the Loan Officer and then by Loan Amt
      - By the Lender/Investor and then by the Branch Location
      - By the Lender/Investor then by the Branch Location and then by the Loan Officer

For a list of the available Sort Quick Codes see page 4 of this guide. Most of the reports offered in *The Loan Tracker™* are already sorted for you although you can change them if desired. See the attached sample reports for examples of how reports are sorted.

Selection Criteria refers to 'WHICH LOANS' are listed on a report. Do you want all loans in the pipeline or just certain loans? It helps narrow down the amount of information that needs to be reviewed on a report. *The Loan Tracker™* allows for many different selection criteria based on over one thousand common or popular fields from *The Loan Handler™*. Furthermore, the program allows for up to ten criteria levels. Your selection criteria, once defined, is checked automatically by the program.

Examples of Single Selection Criteria Levels:

      - Loans that were originated after X Date
      - Loans that were closed by X Date
      - Loans that were originated by X Loan Officer
      - Loans that were processed by X Loan Processor
      - Loans that were originated by X Branch Location
      - Loans that were sent to X Lender/Investor

Examples of Multiple Selection Criteria Levels:

      - Loans that were originated after X Date and closed by X Date
      - Loans that were closed by X Date by X Loan Officer
      - Loans that were originated by X Loan Officer for X Lender/Investor
      - Loans that were originated after X Date and closed by X Date by X Loan Officer
      - Loans that were processed by X Loan Processor for X Loan Officer
      - Loans that were originated by X Branch Location for X Lender/Investor with a Loan Amt of $100000 or more

See the attached sample reports to see how reports were made more meaningful by the use of specific selection criteria.

Sorting Options

TLT reports allow you to specify your own sorts and there are up to five levels that can be used. Most reports can be successfully run with just two or three sort levels and four or five levels of sorting are pretty rare. Just because five levels are allowed does not mean that they have to be used. NOTE: Some reports do NOT allow users to specify the Sort codes because the reports are highly specialized. These reports are located at the top of the Print Menu and are labeled as Built-In Reports.

Examples of two level sorts are:

- By Loan Status and then Loan Officer
- By Branch Location and then Loan Officer
- By Lender/Investor and then by Loan Officer

Examples of three level sorts are:

- By Loan Status then by Loan Officer and then by Borrower Last Name
- By Lender/Investor then by Branch Location and then by Loan Officer
- By Loan Status then Loan Officer and then by Loan Type

Notice that the above examples list the Primary sort first, then the Second and then the Third. Think of it as similar to an outline. Here's an example outline format (with sample data in parentheses):

    I.   First Topic (**In Process Loans**)
          A. First Sub Topic (**Conventional Loans**)
              1. First Sub-Sub Topic (**Fixed Rate Loans**)
                  a. First Sub-Sub-Sub Topic (**180 Term Loans**)
                  b. Second Sub-Sub-Sub Topic (**360 Term Loans**)
              2. Second Sub-Sub Topic (**ARM Loans**)
                  a. First Sub-Sub-Sub Topic (**180 Term Loans**)
                  b. Second Sub-Sub-Sub Topic (**360 Term Loans**)
          B. Second Sub Topic (**Government Loans**)
              1. First Sub-Sub Topic (**Fixed Rate Loans**)
                  a. First Sub-Sub-Sub Topic (**180 Term Loans**)
                  b. Second Sub-Sub-Sub Topic (**360 Term Loans**)
              2. Second Sub-Sub Topic (**ARM Loans**)
                  a. First Sub-Sub-Sub Topic (**180 Term Loans**)
                  b. Second Sub-Sub-Sub Topic (**360 Term Loans**)

    II.   Second Topic (**Submitted Loans**)
          A. First Sub Topic (**Conventional Loans**)
              1. First Sub-Sub Topic (**Fixed Rate Loans**)
                  a. First Sub-Sub-Sub Topic (**180 Term Loans**)
                  b. Second Sub-Sub-Sub Topic (**360 Term Loans**)
              2. Second Sub-Sub Topic (**ARM Loans**)
                  a. First Sub-Sub-Sub Topic (**180 Term Loans**)
                  b. Second Sub-Sub-Sub Topic (**360 Term Loans**)
          B. Second Sub Topic (**Government Loans**)
              1. First Sub-Sub Topic (**Fixed Rate Loans**)
                  a. First Sub-Sub-Sub Topic (**180 Term Loans**)
                  b. Second Sub-Sub-Sub Topic (**360 Term Loans**)
              2. Second Sub-Sub Topic (**ARM Loans**)
                  a. First Sub-Sub-Sub Topic (**180 Term Loans**)
                  b. Second Sub-Sub-Sub Topic (**360 Term Loans**)

III. Third Topic (**Approved Loans**)
      A. First Sub Topic (**Conventional Loans**)
         1.First Sub-Sub Topic (**Fixed Rate Loans**)
            a. First Sub-Sub-Sub Topic (**180 Term Loans**)
            b. Second Sub-Sub-Sub Topic (**360 Term Loans**)
         2. Second Sub-Sub Topic (**ARM Loans**)
            a. First Sub-Sub-Sub Topic (**180 Term Loans**)
            b. Second Sub-Sub-Sub Topic (**360 Term Loans**)
      B. Second Sub Topic (**Government Loans**)
         1. First Sub-Sub Topic (**Fixed Rate Loans**)
            a. First Sub-Sub-Sub Topic (**180 Term Loans**)
            b. Second Sub-Sub-Sub Topic (**360 Term Loans**)
         2. Second Sub-Sub Topic (**ARM Loans**)
            a. First Sub-Sub-Sub Topic (**180 Term Loans**)
            b. Second Sub-Sub-Sub Topic (**360 Term Loans**)

IV. Fourth Topic (**Closed Loans**)
      The pattern repeats itself

V. Fifth Topic (**Rejected Loans**)
      The pattern repeats itself

Sorting simply organizes the information into a logical format that makes sense when printed on paper or viewed on the screen, so be sure to consider this when specifying sort levels. Do not create a layout that is not logical (eg. Primary Sort: Borrower Name and Secondary Sort: Loan Officer). It's simply poor sorting logic. It wouldn't make sense since each line would be a different Borrower Last Name and there would not be any grouping. If reversed however, it would make sense since all of Loan Officer #1 files would be grouped together, then Loan Officer #2, and so forth and then alphabetically by Borrower Last Name. Another issue is Page Breaks and Sub Totals. These options instruct the program on where to stop printing and skip ahead to the next page and where to create Sub-Totals.

Page Breaks enable the program to generate reports by temporarily stopping the printing so that it separates your pages logically. As an example, if you are running a Loan Officer Production Report then it would make sense to have the program print everything for the first Loan Officer on the first sheet(s) of paper, stop printing, skip ahead to the next sheet(s) of paper and print everything for the next Loan Officer, stop printing, skip ahead to the next sheet(s) of paper and continue with the next Loan Officer and so on.

In almost all scenarios, a Page Break will be based on the Primary Sort (Level #1). For example, if the Primary Sort Level is the Sort Code (5) for Loan Officer (looks to Field F317) and that is how you would like to separate your data (i.e. by Loan Officer) then <CLICK> on the Page Break radio button to the right of this entry; only one Page Break choice is allowed. This instructs the program to generate Page Breaks based on whatever is listed in Sort Level #1 (i.e. Loan Officer). See the attached sample reports for details and examples of this technique.

Sub-Totals can be specified in reports so that sub-categories within categories can also be tracked and monitored. For example, when running a Lender/Investor Production Report you may want to know the loan volume for each Lender/Investor (a Sub-Total) plus, you'd receive an overall total (i.e. the Grand Total which is inherent to the report). Furthermore, you may want to know the various totals for each LO for each Lender/Investor (i.e. another Sub-Total).

In almost all scenarios Sub-Totals will be based on at least the Primary Sort (Level #1) although unlike a Page Break they can be specified on more than one Sort Level. For example, when running a Lender/Investor Production Report, if the Primary Sort Level is the Sort Code (20) for Lender/Investor (looks to Field F1264) and that is where you would like to generate a Sub-Total for your data <CLICK> on the Sub-Total check box to the right of this entry. This instructs the program to generate a Sub-Total based on whatever is listed in Sort Level #1 (Lender/Investor). You may want to also specify a Sort for the Secondary Sort Level with the Sort Code (5) for Loan Officer (looks to Field F317) and if a Sub-Total is desired here too then <CLICK> on the check box to the right of this entry as well. This will generate another Sub-Total based on each Loan Officer for each Lender/Investor. In fact, Sub-Totals could be specified for all five Sort Levels, just be sure that your entries make sense otherwise you could end up with a Sub-Total for every single loan. See the attached sample reports for details and examples of this technique.

Selection Criteria Operators

When using multiple selection criteria levels in *The Loan Tracker™* you will have the option of specifying whether the criteria you are using will be an '**and**', an '**or**' or an '**ors**' situation

AND means that the program will search for loans that match all of the specified criteria. Each borrower file that is listed on your report had to pass all of the criteria in order to be considered

OR means that the program will search for loans that match either the first or the second criteria specified. In addition, if a third and fourth and fifth or more criteria is specified then the first or the second and the third and the fourth and the fifth, etc. criteria must be met before a borrower file will appear on your report

ORS means that the program will search for loans that match any of the up to ten criteria specified on your report

\>   tells the program to consider loans that are greater than X value

\<   tells the program to consider loans that are less than X value

\>=   tells the program to consider loans that are greater than and/or equal to X value

<=   tells the program to consider loans that are less than and/or equal to X value

=   tells the program to consider loans that are equal to X value

<>   tells the program to consider loans that are not equal to X value

*   is a Wildcard Character. It tells the program to include all entries that match the previous characters. As an example: F317 = TO* tells the program to include all Loan Officers whose names begin with the letters TO which might include Tom Davis, Tony Harris, Tom Smith, Toni Johnson, Tommy Adams, etc.; it is mainly a time saver

?   is a DOS Wildcard Character. This is useful to select several variations of a given criteria. A question mark indicates that any character in that position(s) will be included. As an example: F364 = 12-1??-01 (F364 is Loan No.) tells the program to select all loans with a code of '12 - 1 something -01' where 12 might represent a state code (eg. North Carolina = 12) and 1 might represent the region of that state and ?? might represent the various Cities/Office Locations in that state (i.e. 01 = Greensboro, 02 = Durham, 03 = Raleigh, etc.) and 01 might represent the loan code (i.e. 01 = Conventional loans). This would then ignore any other loans with different codes (i.e. South Carolina = 11 loans or 03 = VA loans)

Note: both question marks and asterisks can be used in the same criteria statement. As an example: F364 = 12- 1??-* (F364 is Loan No.) tells the program to select all loans with a code of '12 - 1 something - all entries' where 12 might represent a state code (eg. North Carolina = 12) and 1 might represent the region of that state and ?? might represent the various Cities/Office Locations in that state (i.e. 01 = Greensboro, 02 = Durham, 03 = Raleigh, etc.) and * represents all loan codes (i.e. 01 = Conventional loans and 02 = FHA loans and 03 = VA loans)

Note: Wildcard Characters should be only be used the '=' (Equal) Selection Criteria Operator

Available Sort Codes
(Quick Codes)

These are the Sort Codes (or Quick Codes) available to you as you run reports in *The Loan Tracker™*. Up to 5 levels of sorting are allowed. Note that Code 37 does not refer to a singular field. Code 37 is a routine that considers the value of multiple fields: F745, F746, F747, F748, F749 and F1393 which are Origination Date, Submitted Date, Approved Date, Closed Date, Adverse Action Date and Type of Action Taken respectively. The reason for this routine is so that when a report is run the value returned is a word (i.e. SUBMITTED or CLOSED) that can be understood as opposed to just a date (i.e. 06/15/2000) which could represents any of the above dates. See the sample reports following these pages.

1) Borrower Name (F37)
2) Loan Number (F364)
3) Loan Amount (F2)
4) Interest Rate (F3)
5) Loan Officer (F317)
6) Loan Processor (F362)
7) Loan Type (F608)
8) Loan Group (F1172)
9) Origination Date (F745)
10) Submitted Date (F746)
11) Approved Date (F747)
12) Closed Date (F748)
13) Estimated Close Date (F763)
14) To Title Date (F1210)
15) Warehoused Date (F1212)
16) Date Funded (F1211)
17) To Account Date (F1214)
18) Lead Source (F1173)
19) Price Lock Date (F761)
20) Lender/Investor (F1264)
21) Builder Project # (F972)
22) Sellers Broker (F638)
23) Buyers Broker (F631)
24) Commit Pool ID # (F971)
25) Loan Term (F4)
26) Builder/Broker (F713)

27) To Servicing Date (F1215)
28) Branch Number (F1007)
29) Property Address (F11)
30) Borrower Set Number (F999)
31) Docs Expiration Date (F764)
32) Price Expiration Date (F762)
33) Owner Occupied (F298)
34) Loan Type Description (F1130)
35) Property City (F12)
36) Property State (F14)
37) Loan Status (**None**)
38) Property County (F13)
39) Property Zip (F15)
40) Property Type (F421)
41) Loan Purpose (F19)
42) Appraised Value (F356)
43) Purchase Price (F136)
44) Action Taken (F1393)
45) Action Denied (F384)
46) Reason Denied (F1394)
47) Property Location (F1001)
48) MSA # (F699)
49) Census Tract (F700)
50) State Code (F1395)
51) County Code (F1396)
52) Type Purchaser (F1397)

53) Escrow Co./Attorney Name (F610)
54) Title Company Name (F411)
55) Appraiser Name (F617)
56) Credit Bureau Name (F624)
57) Mortgage Insurance Co. Name (F706)
58) Borrower Race (F470)
59) Borrower Sex (F471)
60) Shipped Date (F1213)
61) Occupancy (F190)
62) Combined LTV (F427)
63) Underwriter (F984)
64) Loan Due In (F325)
65) Borrower File Version (5.2, 5.3, etc.)
66) Adverse Action Date (F749)
67) Suspended Date (F750)
68) Investor Price Lock (F751)
69) Investor Price Expiration (F752)
70) Other Date (F753)

* You may specify any individual field numbers (Fxxx) from *The Loan Handler™* or (Lxxx) from *The Loan Closer™*.

These codes and others are available from within the Sort/Selection Criteria set up screen by using the database feature as shown below:

Note that the database lists can be organized Alphabetically (Field Description) or Numerically (Field Number) as shown at the top of this Screen Shot.

Print Menu

To print an existing report upon entering *The Loan Tracker™* simply <CLICK> on the [Print Reports] Tool Button to access the Print Menu (see below) and make your selection(s). On the left hand side of the Print Menu is a list of all of the currently available reports; use the Scroll Bar to review the active list.

- Select a report by Highlighting it and <CLICK> [Add - >] to place the report in the box on the right hand side of the Print Menu. This allows you to print multiple reports at one time. Reports can be Added or Removed to the print list as needed to suit your individual requirements. When finished selecting your reports and setting their Sort/Criteria <CLICK> on the [Print...] button to start the printing process.
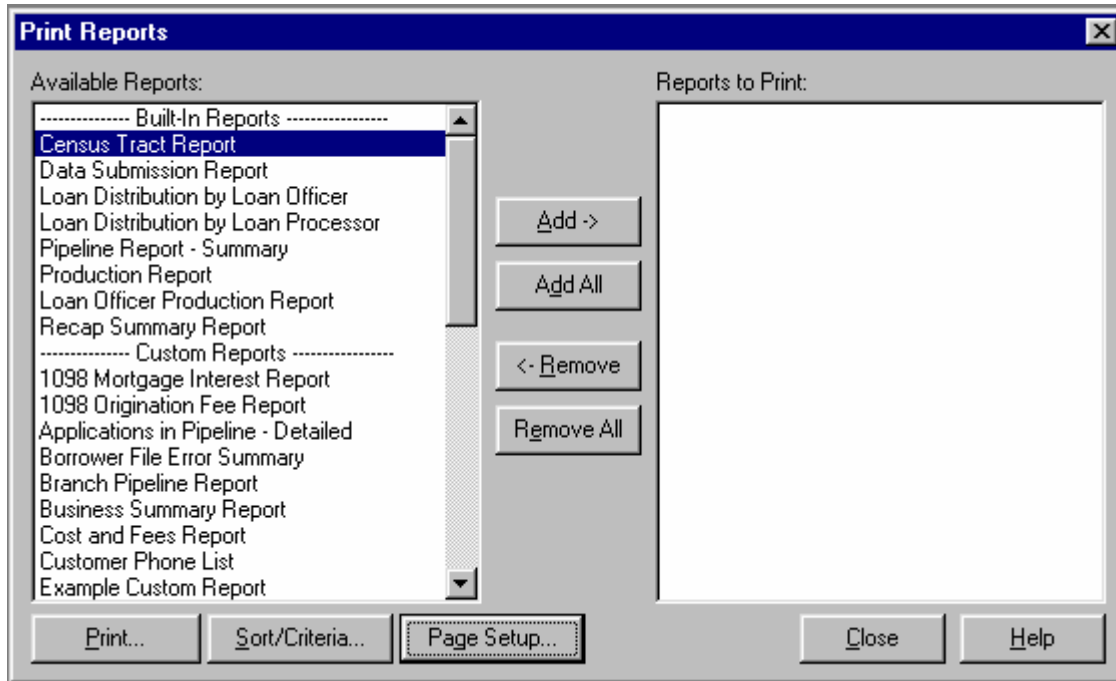
Once you <CLICK> on [Print...] the next Dialog Box gives you the ability to print the Report Data to the Printer, Screen or Disk File giving you added flexibility in reviewing your Pipeline and Mortgage Data.
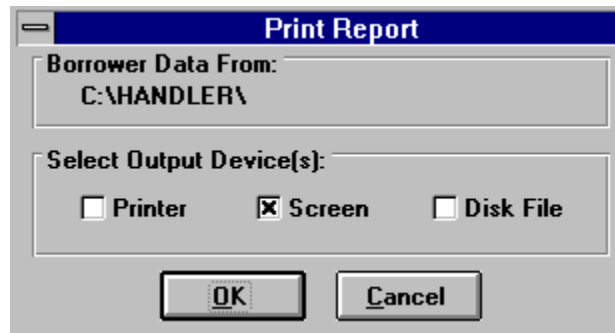
Selection Criteria: **Sorting:** 37, F1172, F608 (Quick Code: Status, Loan Group, Loan Type)
NONE (i.e. all loans in the selected path)

```
                                                                 NO OF    SUM OF     AVERAGE    WGTD AVG
STATUS      GROUP       TYPE  PAYMT  RATE   BORROWER   OFFICER    PROCESSOR  LOANS  PRINCIPAL  PRINCIPAL  NOTE RATE
==================================================================================================================
IN PROCESS  CONVENTION CONV  FIXED  6.000  F.SMITH    TIM CARTER STACY KIN          145,500.00
IN PROCESS  CONVENTION CONV  FIXED  5.125  J.KELLY    TIM CARTER BOB JONES          233,559.00
IN PROCESS  CONVENTION CONV  FIXED  8.750  B.FORMAN   STU SMITH  KIM JOHNS           45,000.00
                                                                 ---   ----------- ---------- ---------
                                               ALL CONVENTIONAL *  3    424,059.00 141,353.00  6.8426%

IN PROCESS  GOVERNMENT FHA   ARM    6.000  A.BROWN    TIM CARTER STACY KIN           90,000.00
IN PROCESS  GOVERNMENT FHA   ARM    7.000  A.SMITH    TIM CARTER KIM JOHNS           80,000.00
                                                                 ---   ----------- ---------- ---------
                                               ALL GOVERNMENT *    2    170,000.00 170,000.00  6.0000%

                                                                 ---   ----------- ---------- ---------
                                               ALL IN PROCESS **  5    514,059.00 128,514.75  6.6951%


==================================================================================================================
SUBMITTED   CONVENTION CONV  FIXED  6.000  E.MATHEWS  STU SMITH  STACY KIN          210,000.00
                                                                 ---   ----------- ---------- ---------
                                               ALL CONVENTIONAL *  1    210,000.00 210,000.00  6.0000%

SUBMITTED   GOVERNMENT VA    FIXED  6.000  J.SAMUELS  STU SMITH  STACY KIN          115,000.00
                                                                 ---   ----------- ---------- ---------
                                               ALL GOVERNMENT *    1    115,000.00 115,000.00  6.0000%

                                                                 ---   ----------- ---------- ---------
                                               ALL SUBMITTED **   2    325,000.00 162,500.00  6.0000%


==================================================================================================================
APPROVED    CONVENTION CONV  FIXED  6.000  J.DOE      TIM CARTER STACY KIN           80,000.00
APPROVED    CONVENTION CONV  FIXED  6.000  H.FAIRBANK TIM CARTER BOB JONES          120,000.00
APPROVED    CONVENTION CONV  FIXED  7.250  B.NORTON   TIM CARTER STACY KIN          130,000.00
                                                                 ---   ----------- ---------- ---------
                                               ALL CONVENTIONAL *  3    330,000.00 110,000.00  8.4621%

                                                                 ---   ----------- ---------- ---------
                                               ALL APPROVED **    3    330,000.00 110,000.00  8.4621%


==================================================================================================================
CLOSED      CONVENTION CONV  FIXED  4.500  C.BLEVINS  TIM CARTER STACY KIN          120,000.00
                                                                 ---   ----------- ---------- ---------
                                                                 1    120,000.00 120,000.00  4.5000%

CLOSED      CONVENTION CONV  ARM    7.000  R.PHILLIPS TIM CARTER KIM JOHNS          120,000.00
                                                                 ---   ----------- ---------- ---------
                                                                 1    120,000.00 120,000.00  7.0000%
                                                                 ---   ----------- ---------- ---------
                                               ALL CONVENTIONAL *  2    240,000.00 120,000.00  5.7500%

CLOSED      GOVERNMENT VA    FIXED  6.000  J.HUNT     STU SMITH  STACY KIN          140,000.00
                                                                 ---   ----------- ---------- ---------
                                                                 1    140,000.00 140,000.00  6.0000%

                                                                 ---   ----------- ---------- ---------
                                               ALL GOVERNMENT *    1    140,000.00 140,000.00  6.0000%

                                                                 ---   ----------- ---------- ---------
                                               ALL CLOSED **      3    380,000.00 126,666.67  5.8421%


==================================================================================================================

                                       ALL LOANS IN PIPELINE *** 13  1,549,059.00 129,088.25  6.7164%

==================================================================================================================
```

Selection Criteria: **Sorting:** 37, F1172, F608 (Quick Code: Status, Loan Group, Loan Type)
   AND   F745 >= 01/01/03   AND
   AND   F745 <= 12/31/04
   AND   F2   >= 10000

STATUS	GROUP	TYPE	PAYMT	BORROWER	PRINCIPAL	WGTD RATE	APP DATE MM-DD-YY	DAYS IN PROCESS	DAYS IN UNDWRTG	DAYS IN FUNDING
IN PROCESS	CONVENTION	CONV	FIXED	D. KELLY	145,500.00	6.0000%	10/26/03	5	3	4
IN PROCESS	CONVENTION	CONV	FIXED	J. MILLER	233,559.00	7.0000%	03/23/03	6	4	8
IN PROCESS	CONVENTION	CONV	FIXED	B. SMITH	45,000.00	8.7500%	04/23/04	8	6	5
					424,059.00	6.8426%				
IN PROCESS	CONVENTION	CONV	ARM	A. BROWN	90,000.00	6.0000%	03/24/04	5	8	4
					90,000.00	6.0000%				
			ALL CONVENTIONAL *		514,059.00	6.6951%				
			ALL IN PROCESS **		514,059.00	6.6951%				

STATUS	GROUP	TYPE	PAYMT	BORROWER	PRINCIPAL	WGTD RATE	APP DATE MM-DD-YY	DAYS IN PROCESS	DAYS IN UNDWRTG	DAYS IN FUNDING
SUBMITTED	CONVENTION	CONV	FIXED	D. MATHEWS	210,000.00	6.0000%	08/01/03	19	16	2
			ALL CONVENTIONAL *		210,000.00	6.0000%				
SUBMITTED	GOVERNMENT	VA	FIXED	J. SAMUELS	115,000.00	6.0000%	12/15/03	3	2	1
			ALL GOVERNMENT *		115,000.00	6.0000%				
			ALL SUBMITTED **		325,000.00	6.0000%				

STATUS	GROUP	TYPE	PAYMT	BORROWER	PRINCIPAL	WGTD RATE	APP DATE MM-DD-YY	DAYS IN PROCESS	DAYS IN UNDWRTG	DAYS IN FUNDING
APPROVED	CONVENTION	CONV	FIXED	D. ASH	10,000.00	6.0000%	08/01/04	9	6	4
			ALL CONVENTIONAL *		10,000.00	6.0000%				
APPROVED	GOVERNMENT	FHA	FIXED	J. SMITH	115,000.00	8.5000%	02/10/04	3	2	1
			ALL GOVERNMENT *		115,000.00	8.5000%				
			ALL APPROVED **		125,000.00	7.1250%				

STATUS	GROUP	TYPE	PAYMT	BORROWER	PRINCIPAL	WGTD RATE	APP DATE MM-DD-YY	DAYS IN PROCESS	DAYS IN UNDWRTG	DAYS IN FUNDING
CLOSED	CONVENTION	CONV	FIXED	D. ATHENS	10,000.00	6.0000%	10/13/03	4	6	1
			ALL CONVENTIONAL *		10,000.00	6.0000%				
CLOSED	GOVERNMENT	VA	ARM	F. SMITH	95,000.00	8.1250%	06/11/04	5	8	11
			ALL GOVERNMENT *		95,000.00	8.1250%				
			ALL CLOSED **		115,000.00	7.1250%				

| | | | **ALL LOANS IN PIPELINE ***** | | **3,549,059.00** | **6.7164%** | | | | |

Selection Criteria: **Sorting:** F1264, F37 (Lender/Investor, Borrower Name)

```
     AND    F745   >=  01/01/96    AND
     AND    F745   <=  12/31/04    AND
     AND    F2     >=  10000
```

LENDER/ INVESTOR	BORROWER	LOAN NO	LOAN AMT	RATE	LOAN GRP	LOAN TYPE	DATE ORIG	DATE SUBMT	DATE APPRV	DATE CLOSED	ADVERSE ACTION
INDY MAC	ADMAS	139999	45,000	7.500	FHA	ARM	04/01/96	04/13/96	04/14/96		04/28/96
INDY MAC	BERRY	482993	125,000	8.500	CONV	FIXED	03/03/98	03/09/98	04/10/98	04/30/98	
INDY MAC	DAVIES	943844	87,500	7.125	CONV	GPM	01/19/04	01/21/04			
INDY MAC	FLEMING	848402	101,500	6.750	FHA	ARM	01/12/97	01/19/97	03/02/97	04/30/97	
INDY MAC	GORMAN	448402	35,000	9.000	FHA	FIXED	05/06/02	05/20/02			05/27/02
INDY MAC	SMITH	448484	301,000	7.125	VA	FIXED	02/05/96	02/30/96	03/02/96	05/26/96	
	TOTAL		663,500								
	AVERAGE		110,583								
CHASE	CASTNER	494950	87,000	6.750	CONV	ARM	03/17/99	04/30/99	04/30/99	05/28/99	
CHASE	HARRIS	284022	215,000	9.125	CONV	FIXED	06/04/96	06/20/96	06/24/96	06/27/96	
CHASE	JONES	949492	53,750	8.125	VA	ARM	05/12/01	05/19/01	05/24/01		05/26/01
	TOTAL		355,750								
	AVERAGE		118,583								
INTERFIRST	LEE	787483	65,500	9.000	CONV	ARM	04/05/00	04/20/00	04/22/00	05/30/00	
INTERFIRST	SMITH	847467	145,000	6.000	VA	FIXED	03/14/04	03/21/04	04/23/04	05/28/04	
	TOTAL		480,000								
	AVERAGE		240,000								
COUNTRYWIDE	DOE	674538	78,000	5.500	CONV	FIXED	02/16/96	02/19/96	03/20/96	04/29/96	
COUNTRYWIDE	HAMS	748749	135,000	7.125	CONV	FIXED	02/25/03	03/12/03	03/20/03		03/23/03
COUNTRYWIDE	SMITH	848484	55,500	8.375	FHA	ARM	04/04/04	04/09/04			
COUNTRYWIDE	TAYLOR	412211	115,500	6.125	CONV	FIXED	03/08/98	03/14/98	03/17/98	04/30/98	
	TOTAL		384,000								
	AVERAGE		96,000								

```
                   ----------
     GRAND TOTAL   1,883,250
         AVERAGE     141,291
```

```
Selection Criteria:                        Sorting: F1007, F37 (Branch Number/Id, Borrower Name)
  AND    F745   >=  01/01/96    AND
  AND    F745   <=  12/31/04
```

BRANCH	STATUS	LOAN NO	BORROWER	LOAN AMT	LOAN TYPE	DAYS PROC	DAYS SUBMT	DAYS APPRV	DATE CLOSED	ADVERSE ACTION
CHARLOTTE	WTHDRN	234692	ADAMS	45,000	ARM	23	36	1		04/28/98
CHARLOTTE	IN PROC	235255	BERRY	125,000	FIXED	32	39	4		
CHARLOTTE	CLOSED	232345	CASTNER	87,500	GPM	43	29	9	03/31/97	
CHARLOTTE	SUBMIT	234234	DAVIES	101,500	ARM	54	64	3		
CHARLOTTE	DENIED	234344	PARIS	35,000	FIXED	63	97	1		05/27/99
CHARLOTTE	APPRVD	234234	SMITH	301,000	FIXED	96	96	2	05/26/02	
			TOTAL	663,500		311	361	20		
			AVERAGE	110,583		52	60	3.3		
NASHVILLE	APPRVD	343434	CARTER	87,000	ARM	69	67	1		
NASHVILLE	CLOSED	123233	JONES	215,000	FIXED	61	62	4	06/27/01	
NASHVILLE	REJECT	434344	TASKER	53,750	ARM	91	96	5		05/26/04
			TOTAL	355,750		169	225	10		
			AVERAGE	118,583		56	75	3.3		
RALEIGH	IN PROC	343234	LEE	65,500	ARM	05	63	6		
RALEIGH	CLOSED	343244	SMITH	145,000	FIXED	34	43	4	05/28/99	
			TOTAL	480,000		39	106	10		
			AVERAGE	240,000		19	53	3.3		
CHARLESTON	IN PROC	474234	DOE	78,000	FIXED	26	29	9		
CHARLESTON	REJECT	342424	FLEMING	135,000	FIXED	59	64	2		03/23/97
CHARLESTON	APPRVD	234434	SMITH	55,500	ARM	46	49	5		
CHARLESTON	CLOSED	444324	TAYLOR	115,500	FIXED	38	46	3	04/30/02	
			TOTAL	384,000		169	188	19		
			AVERAGE	96,000		43	47	4		
			GRAND TOTAL	**1,883,250**		**688**		**59**		
			AVERAGE	**141,291**		**42**		**3.4**		

```
Selection Criteria:                    Sorting: F317, F37 (Loan Officer Name, Borrower Name)
    AND    F745   >=  01/01/96    AND
    AND    F745   <=  12/31/04    AND
    AND    F2     >=  10000
```

LOAN OFFICER	BORROWER	LOAN NO	LOAN AMT	NON WGTD RATE	LTV	LOAN TYPE	DATE ORIGINATED	DATE SUBMITTED	DATE APPROVED	DATE CLOSED	ADVERSE ACTION
STU SMITH	ADAMS	139999	45,000	7.500	80.00	ARM	04/01/01	04/13/01	04/14/01		04/28/01
STU SMITH	BERRY	482993	125,000	8.500	90.00	FIX	03/03/96	03/09/96	04/10/96	04/30/96	
STU SMITH	CASTNER	943844	87,500	7.125	85.00	GPM	01/19/98	01/21/98	02/02/98		
STU SMITH	DAVIES	848402	101,500	6.750	80.00	ARM	01/12/99	01/19/99	03/02/99	04/30/99	
STU SMITH	FLEMING	448402	35,000	9.000	90.00	FIX	05/06/04	05/20/04			05/27/04
STU SMITH	GORMAN	448484	301,000	7.125	80.00	FIX	02/05/98	02/30/98	03/02/98	05/26/98	
	TOTAL		663,500								
	AVERAGE		110,583	7.666							
TIM CARTER	HARRIS	494950	87,000	6.750	75.00	ARM	03/17/97				
TIM CARTER	JONES	584022	215,000	9.125	90.00	FIX	06/04/99	06/20/99	06/24/99	06/27/99	
TIM CARTER	TAYLOR	949492	53,750	8.125	80.00	ARM	05/12/96	05/19/96			05/26/96
	TOTAL		355,750								
	AVERAGE		118,583	8.000							
BOB JONES	DOE	674538	78,000	5.500	80.00	FIX	02/16/00	02/19/00	03/20/00	04/29/00	
BOB JONES	LEWIS	748749	135,000	7.125	75.00	FIX	02/25/96	03/12/96	03/20/96		03/23/96
BOB JONES	SMITH	848484	55,500	8.375	85.00	ARM	04/04/03	04/09/03	04/15/03	05/30/03	
BOB JONES	WILLIAMS	412211	115,500	6.125	90.00	FIX	03/08/04	03/14/04			
	TOTAL		384,000								
	AVERAGE		96,000	6.781							

```
                          ===================
          GRAND TOTAL     1,883,250
              AVERAGE        41,291       7.482
```

```
Selection Criteria:                      Sorting: F1173, F37 (Lead Source, Borrower Name)
   AND    F745   >=  01/01/99   AND
   AND    F745   <=  12/31/04

                                                      LOAN    LOAN
LEAD SOURCE    LOAN NO   BORROWER   PROPERTY     CITY        LOAN AMT   GRP     TYPE    LOAN OFFICER
==================================================================================================================
NEWSPAPER      342345    ADAMS      123 MAIN ST    CHARLOTTE  115,000    FHA    FIXED   STU SMITH
NEWSPAPER      578493    DAVIDS     34 ELM AVE     CHARLESTON 250,500    VA     GPM     BOB JONES
NEWSPAPER      488590    WILLIAMS   45 TYDING DR   CHARLOTTE  115,000    FHA    FIXED   BOB JONES
NEWSPAPER      653214    ZEFFERT    12 BOXER DR    NASHVILLE   75,500    CONV   GPM     TIM CARTER

                                                  -----------
                                TOTAL      $       330,500
                                AVERAGE    $        82,625

RADIO          483920    DAVIES     321 DAVID AVE  RALEIGH     96,000    CONV   ARM     TIM CARTER
RADIO          858585    JONES      3 BIRCH AVE    RALEIGH     76,750    VA     FIXED   STU SMITH
RADIO          858532    KEELER     PALM DR        COLUMBIA    65,000    VA     ARM     TIM CARTER
RADIO          456790    MANNING    34 ELM DR      ANDERSON    35,700    CONV   FIXED   TIM CARTER
RADIO          869324    MELLOW     25 BLOSSOM ST  CHARLESTON 207,000    CONV   FIXED   BOB JONES
RADIO          943214    NORTON     543 APPLE ST   CHARLOTTE  157,000    CONV   ARM     STU SMITH

                                                  -----------
                                TOTAL      $       560,700
                                AVERAGE    $        93,450

CABLE          885811    CARTER     23 TUPELO AVE  NEWBERRY    85,500    CONV   FIXED   TIM CARTER
CABLE          843305    FOSTER     LOT 255        COLUMBIA    75,500    FHA    ARM     TIM CARTER
CABLE          584323    LEE        56 PALMETTO DR SAVANNAH   107,250    FHA    ARM     BOB JONES
CABLE          444052    LEWIS      4500 MAIN ST   COLUMBIA    65,570    VA     FIXED   BOB JONES

                                                  -----------
                                TOTAL      $       333,820
                                AVERAGE    $        83,455


                                                  ===========
                                GRAND TOTAL $ 1,225,020
                                AVERAGE     $    86,510
```

```
Selection Criteria:                     Sorting: F37 (Borrower Name)
   AND    F362   =   SUSAN JOHNSON  AND
   AND    F745   >=  01/01/95
```

```
                                                                          ADVRS
DRIVE:\PATH\FILENAME  BORROWER  LOAN AMT RATE   OFFICER   GRP  YP  ORIG     SUBMT    APPRV    CLOSED   ACTION
========================================================================================================================
C:\HANDLER\ADAMS.S     ADAMS      84,860  9.875 STU SMITH FHA  FIX 10/01/95 10/12/95 10/12/95 10/15/95 *
C:\HANDLER\BLEVINS.C   BLEVINS   120,000  4.500 TIM CARTE CONV *   12/11/01 *        02/01/01 02/15/01 *
C:\HANDLER\BRENNER.F   BRENNER   125,000  5.750 *         CONV ADJ 12/27/02 12/28/02 *        *        12/31/96
C:\HANDLER\CARTER.C    CARTER     70,000  7.500 TIM CARTE CONV FIX 10/19/95 10/19/95 10/20/95 10/20/95 *
C:\HANDLER\DOE.J       *          80,000  *     TIM CARTE *    FIX 12/06/98 12/31/98 12/29/98 *        *
C:\HANDLER\EXAMPLE.A   EXAMPLE   115,000  8.000 BOB INTER CONV ADJ 12/01/99 12/05/99 *        *        *
C:\HANDLER\FAIRBANK.H  FAIRBANKS  *       6.000 *         CONV ADJ *        10/28/95 10/29/95 *        11/06/95
C:\HANDLER\GARRETT.F   GARRETT   135,000  6.000 TIM CARTE CONV FIX 10/25/96 10/26/96 *        *        *
C:\HANDLER\HAMILTON.D  HAMILTON  130,000 10.125 STU SMITH CONV FIX 09/17/97 09/20/97 *        *        *
C:\HANDLER\HUNTINGT.J  HUNTINGTON 140,000 *     STU SMITH VA   FIX 10/17/95 12/12/95 12/31/95 03/15/96 *
C:\HANDLER\JONES.S     JONES     100,000  7.750 TIM CARTE CONV ADJ 12/12/03 *        02/05/03 03/15/03 *
C:\HANDLER\LEE.T       LEE        56,000  4.500 TIM CARTE CONV FIX 01/03/01 01/20/01 *        *        *
C:\HANDLER\LONG.M      LONG       44,100  6.390 TIM CARTE *    ADJ 06/06/95 06/06/95 06/10/95 *        07/05/95
C:\HANDLER\MATHEWS.E   MATHEWS   210,000  6.000 STU SMITH CONV FIX *        08/30/02 *        *        *
C:\HANDLER\NORTON.B    *         130,000  9.250 TIM CARTE CONV FIX 06/11/96 06/30/96 07/15/96 *        *
C:\HANDLER\PHILLIPS.R  PHILLIPS  120,000  *     TIM CARTE CONV ADJ 05/29/97 05/29/97 05/29/97 06/15/97 *
C:\HANDLER\SAMUELS.J   SAMUELS   115,000  6.000 STU SMITH *    FIX 12/15/03 *        *        *        *
C:\HANDLER\SMITH.F     SMITH     145,500  7.500 STU SMITH CONV ADJ 12/16/00 01/09/00 02/02/00 02/15/00 *
C:\HANDLER\TAYLOR.G    TAYLOR     14,000  8.750 TIM CARTE CONV FIX *        11/03/95 11/23/95 *        *
C:\HANDLER\WILLIAMS.G  WILLIAMS  145,500  6.000 STU SMITH CONV *   12/01/98 12/06/98 02/15/98 *        02/17/98
C:\HANDLER\ZEFFERT.W   ZEFFERT    65,000  4.750 *         CONV FIX 10/17/99 10/30/99 *        *        *
========================================================================================================================
```

```
        GRAND TOTAL            $3,540,490
        AVERAGE                $107,288       7.152       21 Borrowers
```

* Indicates missing or invalid data; review the files with *****'s for accuracy since these 11 Key Fields may effect the
validity of any of the other reports generated by *The Loan Tracker™*. It's a good **Quality Control** tool. Run this
report regularly.

```
Selection Criteria:                      Sorting: F37 (Borrower Name)
NONE
```

```
================================================================================================
Filename:      ADAMS.S          Date Originated:  07/01/99   Servicing Date:           Loan Type:     Fixed
Last Name:     ADAMS            Date Submitted:   07/12/99   Warehouse Date:           Loan Group:    FHA
First Name:    STEVE            Date Approved:    07/12/99   To Acctg Date:            Property Type: SFR
Loan Number:   ?                Date Closed:      07/15/99   Date Funded:              Loan Amount:   48600
Loan Officer:  STU SMITH        Adverse Action:              Selling Broker:           Loan Rate:     9.875
Loan Proc:     KIM JOHNSON      Price Lock Date:             Listing Broker:           Loan Term:     240
Commit ID #:                    Price Expiration:            Lender/Investor: CHASE    Borrower Set:  1
Branch ID #:   MYRTLE BEACH     Estimated Close:  07/01/99   Builder/Broker:           Action Taken:  ?
Lead From:     NEWSPAPER AD     Docs Expiration:             Builder Proj #:           MSA #:         ?
Property Adr:  25 CRUMB CREEK AVE  To Title Date:            Owner Occupied:  Y        Census Tract:  ?
------------------------------------------------------------------------------------------------
Filename:      BLACK.C          Date Originated:  12/11/95   Servicing Date:           Loan Type:     Fixed
Last Name:     BLACK            Date Submitted:   02/01/96   Warehouse Date:           Loan Group:    Conv
First Name:    CHRIS            Date Approved:    02/01/96   To Acctg Date:            Property Type: SFR
Loan Number:   234561           Date Closed:      02/15/96   Date Funded:              Loan Amount:   120000
Loan Officer:  TIM CARTER       Adverse Action:              Selling Broker:           Loan Rate:     4.5
Loan Proc:     STACY KING       Price Lock Date:             Listing Broker:           Loan Term:     180
Commit ID #:                    Price Expiration:            Lender/Investor:          Borrower Set:  1
Branch ID #:   CHARLOTTE        Estimated Close:             Builder/Broker:           Action Taken:  ?
Lead From:                      Docs Expiration:             Builder Proj #:           MSA #:         ?
Property Adr:  123 CONVENTION ST  To Title Date:             Owner Occupied:  Y        Census Tract:  ?
------------------------------------------------------------------------------------------------
Filename:      BRENNER.F        Date Originated:  12/27/03   Servicing Date:           Loan Type:     Fixed
Last Name:     BRENNER          Date Submitted:   12/28/03   Warehouse Date:           Loan Group:    Conv
First Name:    FRITZ            Date Approved:               To Acctg Date:            Property Type: SFR
Loan Number:   4567890          Date Closed:                 Date Funded:              Loan Amount:   125000
Loan Officer:  TIM CARTER       Adverse Action:              Selling Broker:           Loan Rate:     5.75
Loan Proc:     STACY KING       Price Lock Date:             Listing Broker:           Loan Term:     360
Commit ID #:                    Price Expiration:            Lender/Investor:CHASE     Borrower Set:  1
Branch ID #:   GREENSBORO       Estimated Close:             Builder/Broker:           Action Taken:  Orig
Lead From:                      Docs Expiration:             Builder Proj #:           MSA #:         ?
Property Adr:  123 MAIN STREET  To Title Date:               Owner Occupied:  Y        Census Tract:  ?
------------------------------------------------------------------------------------------------
Filename:      LEVINS.C         Date Originated:  12/11/01   Servicing Date:           Loan Type:     Fixed
Last Name:     LEVINS           Date Submitted:   02/01/02   Warehouse Date:           Loan Group:    Conv
First Name:    CHARLIE          Date Approved:    02/01/02   To Acctg Date:            Property Type: SFR
Loan Number:   234561           Date Closed:      02/15/02   Date Funded:              Loan Amount:   109000
Loan Officer:  TIM CARTER       Adverse Action:              Selling Broker:           Loan Rate:     5.00
Loan Proc:     STACY KING       Price Lock Date:             Listing Broker:           Loan Term:     360
Commit ID #:                    Price Expiration:            Lender/Investor:CHASE     Borrower Set:  1
Branch ID #:   CHARLESTON       Estimated Close:             Builder/Broker:           Action Taken:  ?
Lead From:                      Docs Expiration:             Builder Proj #:           MSA #:         ?
Property Adr:  123 VENTION AVE  To Title Date:               Owner Occupied:  Y        Census Tract:  ?
------------------------------------------------------------------------------------------------
```

This is another good Quality Control tool.

```
Selection Criteria:                         Sorting: F37 (Borrower Name)
NONE


LOAN PROC    LOAN OFFICER   LOAN NO   BORROWER   FIELD #        DOCUMENT        MISSING INFO (FIELD DESCRIPTION)
============================================================================================================

STACY KING   TIM CARTER     343525    BLEVINS    NO MISSING DATA
STACY KING   STU SMITH      246808    BROWN      984            PRELIM SCRN     UNDERWRITER NAME
BOB JONES    TIM CARTER     ?         CARTER     97             1ST PAGE URLA   CO-BORROWER SOCIAL SECURITY NO.
                                                 356            TRANSMITTAL     APPRAISED VALUE
                                                 364            PRELIM SCRN     LOAN NUMBER
                                                 699            PRELIM SCRN     MSA NO.
                                                 700            PRELIM SCRN     CENSUS TRACT NUMBER
                                                 995            1ST PAGE URLA   ARM DESCRIPTION
                                                 1396           PRELIM SCRN     PROPERTY COUNTY CODE
STACY KING   TIM CARTER     234523    DOE        NO MISSING DATA
BOB JONES    TIM CARTER     244523    FAIRBANKS  NO MISSING DATA
KIM JOHNS    STU SMITH      542434    FORMAN     NO MISSING DATA
STACY KING   TIM CARTER     247896    GARRETT    97             1ST PAGE URLA   CO-BORROWER SOCIAL SECURITY NO.
                                                 995            1ST PAGE URLA   ARM DESCRIPTION
BOB JONES    TIM CARTER     345323    JENNINGS   NO MISSING DATA
STACY KING   TIM CARTER     ?         JOHNSON    97             1ST PAGE URLA   CO-BORROWER SOCIAL SECURITY NO.
                                                 364            PRELIM SCRN     LOAN NUMBER
                                                 699            PRELIM SCRN     MSA NO.
                                                 700            PRELIM SCRN     CENSUS TRACT NUMBER
                                                 1396           PRELIM SCRN     PROPERTY COUNTY CODE
STACY KING   TIM CARTER     234441    LEE        NO MISSING DATA
BOB JONES    TIM CARTER     452354    LONG       699            PRELIM SCRN     MSA NO.
                                                 700            PRELIM SCRN     CENSUS TRACT NUMBER
STACY KING   STU SMITH      798756    MATHEWS    NO MISSING DATA
STACY KING   STU SMITH      807467    PETERSON   NO MISSING DATA
KIM JOHNS    TIM CARTER     749857    QUINN      NO MISSING DATA
BOB JONES    TIM CARTER     023023    SAMS       699            PRELIM SCRN     MSA NO.
                                                 700            PRELIM SCRN     CENSUS TRACT NUMBER
                                                 1396           PRELIM SCRN     PROPERTY COUNTY CODE
STACY KING   STU SMITH      234542    SAMUELS    NO MISSING DATA
```

Note: 'NO MISSING DATA' simply means that no Question Marks (**?**)were found in the file so there still could be data that is missing. Encourage your staff to use the Question Marks (**?**) feature on every loan!

```
Selection Criteria:                    Sorting: F37 (Borrower Name)
F362  =   STACY KING


FILENAME   BORROWER NAME  LOAN OFFICER       LOAN PROCESSOR
                          DOCUMENT           SENT TO                 CITY         STATE   DAYS OUT   RE)ORDERED
================================================================================================================

DOE.J      DOE            TIM CARTER         STACY KING
                          --------------------------------------------------------------------------------------
                          VOE #1 Borrower    SAMS COMPANY           SAN DEIGO    CA       45         R 06/10
                          VOM #1 Borrower    COUNTRYWIDE FUNDING    PASADINA     CA       13         O 06/01
                          Appraisal Report                                               11         O 06/02
                          Sales Contract/Purchase Agreement                              9          O 06/03
                          Survey                                                         2          O 06/09

EXAMPLE.A  EXAMPLE        STU SMITH          STACY KING
                          --------------------------------------------------------------------------------------
                          VOE #1 Borrower    ABC CORP               COLUMBIA     SC       8          R 06/30
                          VOE #2 Co-Borrower LOCAL HOSPITAL         NY CITY      NY       1          0 06/30
                          VOM #2 Borrower    HARRIETS HOLDINGS      HANOVER      PA       4          O 06/30

LONG.M     LONG           TIM CARTER         STACY KING
                          --------------------------------------------------------------------------------------
                          Appraisal Report                                               15         O 06/06

PETERSON.R PETERSON       STU SMITH          STACY KING
                          --------------------------------------------------------------------------------------
                          VOR #1 Borrower    JOHN P. LANDLORD       CHICAGO      IL       35         R 06/10
                          W-2's                                                          21         R 06/10
```

```
Selection Criteria:                      Sorting: F37 (Borrower Name)
F362  =  STACY KING


FILENAME   BORROWER NAME   LOAN OFFICER     LOAN PROCESSOR                          DATE      DAYS 'TIL
                          DOCUMENT         SENT TO                 CITY      STATE  FILED     EXPIRED
===========================================================================================================

DOE.J      DOE             TIM CARTER       STACY KING
                          ---------------------------------------------------------------------------------
                          VOE #1 Borrower  SAMS COMPANY            SAN DEIGO  CA   F 06/10   EXPIRED
                          VOM #1 Borrower  COUNTRYWIDE FUNDING     PASADINA   CA   F 06/01   9
                          Appraisal Report                                        F 06/02   8
                          Sales Contract/Purchase Agreement                       F 06/03   7
                          Survey                                                  F 06/10   EXPIRED

EXAMPLE.A  EXAMPLE         STU SMITH        STACY KING
                          ---------------------------------------------------------------------------------
                          VOE #1 Borrower  ABC CORP               COLUMBIA   SC   F 06/30   EXPIRED
                          VOE #2 Co-Borrower LOCAL HOSPITAL       NY CITY    NY   F 06/01   11
                          VOM #2 Borrower  HARRIETS HOLDINGS      HANOVER    PA   F 06/30   EXPIRED

LONG.M     LONG            TIM CARTER       STACY KING
                          ---------------------------------------------------------------------------------
                          Appraisal Report                                        F 06/06   14

PETERSON.R PETERSON        STU SMITH        STACY KING
                          ---------------------------------------------------------------------------------
                          VOR #1 Borrower  JOHN P. LANDLORD       CHICAGO    IL   F 06/10   23
                          W-2's                                                   F 06/10   23
```

| CENSUS TRACT | ======= HOME PURCHASE LOANS ======== | | | | HOME IMPROVEMENT | | MULTI-FAMILY | | NON-OCCUPANT LOANS 1-4 FAMILY | |
| | ----- GOV'T ----- | | ---- CONV ------ | | | | | | | |
	NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT	NUMBER	AMOUNT
1812-11	1	110,000	3	210,000	0	0	1	80,000	0	0
1011-13	2	115,000	2	1,579,559	0	0	0	0	0	0
1221-01	3	215,500	1	85,000	0	0	0	0	0	0
1601-01	1	65,500	2	90,500	1	25,000	0	0	0	0
1901-99	0	0	4	128,500	2	75,000	0	0	0	0
1312-88	0	0	1	1,000,000	0	0	0	0	0	0
TOTAL	**7**	**505,500**	**12**	**3,093,559**	**3**	**100,000**	**1**	**80,000**	**0**	**0**
AVERAGE	**3.8**	**72,214**	**1.9**	**257,796**	**.2**	**33,333**	**.1**	**80,000**	**0**	**0**

* This Report is automatically Sorted by the program. Sort Selection is not available

This Report pulls Information from the Preliminary Information Form and The Application.

```
                                                                      Agency
DEMO ONLY - NOT FOR RESALE        YOUR CITY, US           Reporter's ID Number    Code
Name of Reporting Institution     City, State, Zip        |_|_|_|_|_|_|_|_|_|-    |_|


   APPLICANT OR LOAN INFORMATION    | ACTION TAKEN |   PROPERTY LOCATION    | APPLICANT INFO  |

                              Loan|              |                         |           Annual|
                              Amt |              |    Four Two  Three Six  |Race       Income|
                              in  |              |    Digit Digit Digit Digit |or            in|Type of  Reason
App or  Rec'd      Pur Occu   thou|      Date    |    MSA  State County Census|Origin Sex  Thou|Purch'r    for
Loan #  (m/d/y) Typ pose pancy sand|Type (m/d/y) |    No   Code  Code   Tract |A CA   A CA sand|of Loan  Denial
=======================================================================================================================

SDF243  09/26/03  1   3    1   164  1   10/11/03 2080  08   125    1070.30  5 5  1 2   85   1
785911  05/24/03  1   1    1   146  1   06/06/03 2080  08   135    1140.00  5 5  1 2   62   1
KJ3157  10/09/03  4   1    1   352  2   10/14/03 1110  26   272    3884.00  4 8  1 4   85   4          1
L05273  05/10/03  1   1    1   102  1   05/14/03 3930  14   376    2597.10  5 8  1 4   54   6
MH6993  08/22/03  1   1    1   132  2   08/28/03 2190  23   313    9993.00  5 8  1 2   33   0
MN6133  01/14/03  1   1    1   100  3   01/17/03 4210  24   121    5483.00  5 5  1 2   60   3
MO6182  04/01/03  1   1    1   119  1   04/08/03 4290  13   278    9493.00  5 5  1 2   63   3          3
NI4944  10/13/03  1   1    1    89  1   10/17/03 2550  18   313    8352.20  5 5  1 2   45   7
NI7279  10/16/03  1   1    1    50  3   10/20/03 3580  19   157    2859.20  1 8  1 4   52   1          3
NM3613  09/07/03  2   1    1   191  2   09/11/03 2240  16   156    6543.00  5 5  1 2   68   3
OJ3699  11/24/03  2   1    1   259  6   12/02/03 2720  27   365    9752.30  5 8  1 4   13   1          1


                LOAN AMOUNT

   GRAND TOTAL    $1,704,000
   AVERAGE          $154,909
```

* Section II of this report can optionally be printed if needed. *TLT* can also create a HMDA diskette report required by some federal agencies

** This report is NOT listed on the Print Menu with the other reports; it is accessable under [Utilities] as [HMDA Diskette Report...]. The report can be printed by checking the appropriate box in 'Print Options:'

This Report pulls Information from the Preliminary Information Form, The Application, Tracking Information Form and the HMDA 2004 Form. See ePASS® and the category HMDA Reporting at the Master Menu (on the left) and the review the options offered by PCi the Ellie Mae preferred partner for this service.

```
Selection Criteria:                        Sorting: NONE
   AND    F748   >=  12/01/04    AND
   AND    F748   <=  12/31/04
```

LOAN NO	LOAN OFFICER	INCOME ORIG FEE	DISC.	OTHER	OTHER	TOTAL	COSTS COMM.	DISC.	OTHER	OTHER	TOTAL	NET INCOME
	TIM CARTER	1000	750	0	0	1750	750	0	0	0	750	1000
468086	STU SMITH	1000	250	0	0	1250	1000	0	0	0	0	250
	TIM CARTER	2000	0	0	0	2000	1000	0	0	0	1000	1000
	TIM CARTER	1000	0	0	0	1000	1500	0	0	0	0	-500
	TIM CARTER	1500	0	0	0	1500	750	0	0	0	750	750
	STU SMITH	750	250	0	0	1000	500	0	0	0	0	1000
347896	TIM CARTER	1500	250	0	0	1750	2500	100	0	0	2600	-850
651234	STU SMITH	1250	500	0	0	1750	750	0	0	0	750	1000
865670	STU SMITH	1500	0	0	0	1500	1250	0	0	0	1250	250
	GRAND TOTALS	**11000**	**2500**	**0**	**0**	**13500**	**8000**	**100**	**0**	**0**	**8100**	**5400**
	AVERAGES	**647**	**147**	**0**	**0**	**794**	**471**	**6**	**0**	**0**	**476**	**318**

This Report pulls Information from the bottom section of the Tracking – Income and Costs form in *Handler*™. Remember, data enter here does not affect the Good Faith Estimate or Truth in Lending Forms; it's only used for Net Income purposes and/or this Report.

Selection Criteria: Sorting: F37 (Borrower Name)
F317 =   TIM CARTER


```
BORROWER NAME  PROPERTY ADDRESS     CITY        LOAN AMT   HOME PHONE     WORK PHONE     SELLING BRKR  LISTING BRKR
==================================================================================================================
ADAMS TIM      98 ELM AVENUE        CHARLOTTE   $89,000    431-431-5431   896-542-0965   CRYE LIEKE
BLEVINS CHRIS  123 CONVENTION ST    HENDERSON   $120,000   123-123-1234   123-123-1234                 21 CENTURY
CARTER CINDY   123 MAIN STREET      GREENVILLE  $70,000    615-888-9878   (SAME)
DOE JOHN       4 EXAMPLE STREET     COLUMBIA    $80,000    123-456-7890   123-456-7890   21 CENTURY    COLDWELL BANKER
FAIRBANKS BO   90 HARDEN STREET     ATLANTA     $120,000   321-321-4321   321-321-4321
GORMAN SUE     345 BIRCH ST         RALEIGH     $320,500   919-980-1234   919-043-9432
HUNTINGTON TY  4 APPLE CIRCLE       GREENSBORO  $95,000    910-531-1357   910-531-9753
KELLY JAMES    900 EXECUTIVE SUITES CAMPBELL    $233,559   345-345-3456   345-345-3456   RUSS & CO     CRYE LIEKE
LEE SUSAN      34 SUMTER AVENUE     NASHVILLE   $115,500   615-123-4567   615-975-1357
NORTON BENJI   1234 MURRAYWOOD DR   BERWYN      $130,000   678-678-6789   678-678-6789   BARNES CO.    (SAME)
SMITH THOMAS   9 TUPELO DRIVE       KNOXVILLE   $109,750   423-123-4567   423-543-1234                 COLDWELL BANKER
TAYLOR JON     4500 WALKER ROAD     MEMPHIS     $208,125   901-234-5432   901-345-6532   CRYE LIEKE
WILLIAMS TOM   LAZY LANE            IRMO        $207,000   890-890-8901   890-890-1234                 RUSS & CO
```


Note that the selection criteria specified a list that was just for loans originated by Tim Carter (F317 = TIM CARTER)

```
Selection Criteria:                        Sorting: NONE
    AND    F745    >=  01/01/03    AND
    AND    F745    <=  12/31/04
```

DATE ORIG	BORROWER	LOAN OFFICER	PROCESSOR	LENDER	DAYS TO SUBMIT	DAYS TO APPROVAL	DAYS TO CLOSE	DAYS TO ADV ACTN	TOTAL DAYS
04/19/03	CARTER	TIM CARTER	BOB JONES	CHASE MTG	10	1	10	1	12
10/25/03	FAIRBANKS	STU SMITH	BOB JONES	COUNTRYWIDE	13	5	14		29
02/06/03	DOE	TIM CARTER	STACY KING	UNICOR	25	2	21		25
12/11/03	BLEVINS	STU SMITH	STACY KING	CHASE	12	4	15	6	24
				SUB AVERAGES	15	3	15	3.5	22.5
03/23/03	KELLY	STU SMITH	BOB JONES	CRESTAR	29	6	1		31
06/11/04	NORTON	TIM CARTER	STACY KING	UNICOR	19	1	9		26
				SUB AVERAGES	24	3.5	5		15
10/19/03	CASTER	TIM CARTER	BOB JONES	CHASE MTG	10	1	10	1	12
10/25/03	FAIR	STU SMITH	BOB JONES	COUNTRYWIDE	13	6	14		29
12/06/04	JONES	STU SMITH	STACY KING	UNICOR	25	2	21		25
12/11/03	LEVIN	TIM CARTER	STACY KING	CHASE	12	4	14	6	21
				SUB AVERAGES	15	3.25	14.75	3.5	21.75
				OVERALL AVERAGES	**18**	**3.25**	**11.58**	**3.5**	**19.75**

Other Reports of Interest

As stated earlier, there are over thirty (30) reports included with *The Loan Tracker™*. Those shown earlier as examples are probably the most popular, but there are many more than may fill a need for your organization. See the *Tracker™* manual for sample reports. Other Reports included in the program:

- Pipeline Report - Summary: Summarizes the loans in your pipeline

- Projected Funding Report: Informs you about the loans that are about to close

- Processing Report: Tracks the status of each document for your borrowers

- Processing Status Report: Similar to the Processing Report with additional fields

- Loans in Process Report: Similar to the Origination Report with different fields

- Loan Applications in the Pipeline: Similar to the Pipeline Report with different fields

- Business Summary Report: Tracks a large variety of loan statistics

- Loan Profitability Analysis: Details company income and expenses loan by loan

- Loan Related Companies Report: Provides the names of companies involved with each loan

- Pipeline/Points Reports: Similar to the Loan Officer Production Report with different fields

- Funding Documents Report: Helps track the status of various documents

- General Status Report: Similar to the Origination Report with different fields

- Mortgage Interest Statement Form 1098: Print the IRS 1098 forms for 'Front End' submissions

Keep in mind that the possibilities are literally unlimited since the built-in Custom Report Generator allows you to create as many reports as you would like so be sure to review this important capability.

PRINTING GRAPHS AND CHARTS

The Loan Tracker™ provides a number of advantages over our DOS versions and one of those is the ability to generate Color Graphs and Charts using your Borrower Data.

- To access this feature select a Report from the Print Menu and <CLICK> on the [Graphs] Tool Button to access the Dialog Box shown below

- <CLICK> on [Load Data] and the program will access the previously determined Borrower Directory(s) and upon completion will activate the [Graph] button (it turns from gray to black making it accessible)
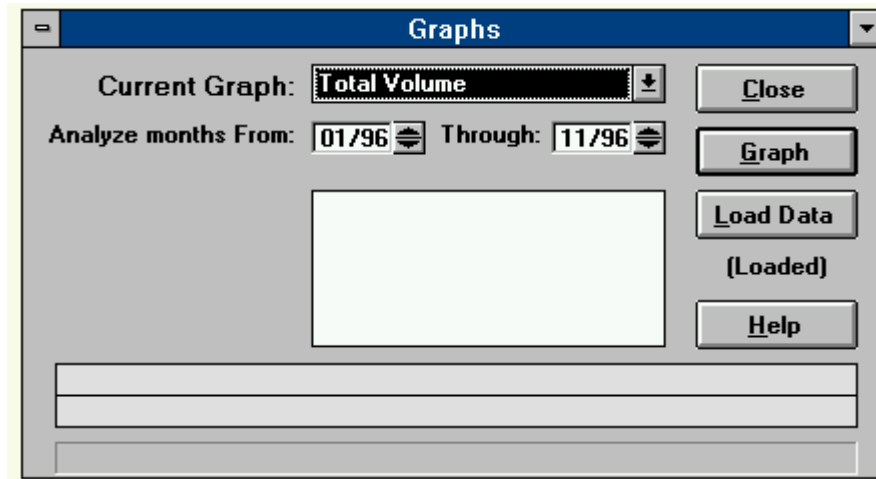
- <CLICK> on [Graph] to view the results of the Report
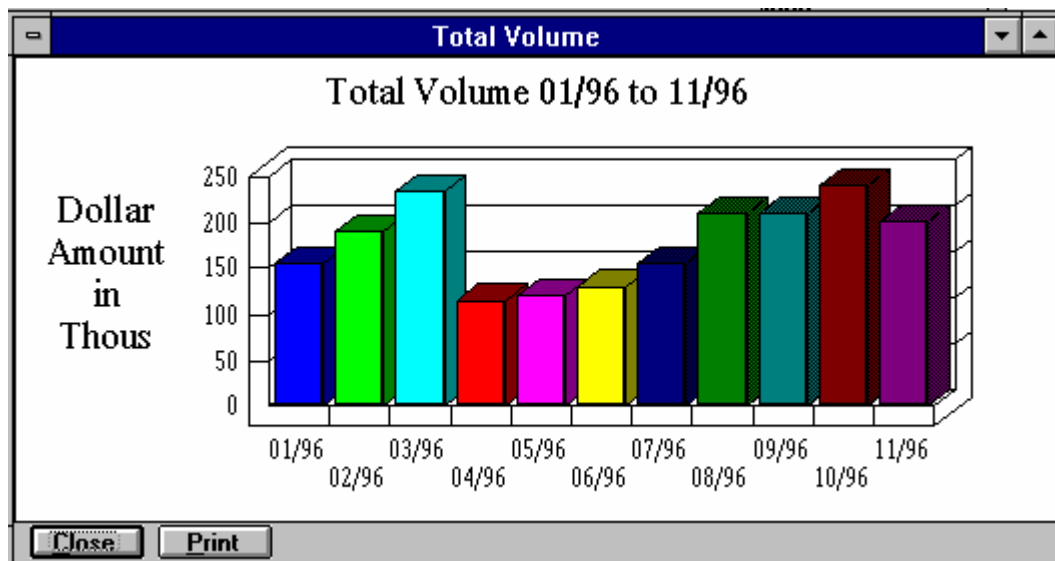
- To Print this Graphical Report <CLICK> on [Print]; these look great if you have access to a Color Printer

EXAMPLE OF 'AND': Applications in Pipeline - Detailed

Sort/Selection Criteria: Applications in Pipeline - Detailed

Sorting:

		Sub Total	Page Break	Sort Length
Level #1	37	☑	◉	16
Level #2	F1172	☑	○	16
Level #3	F608	☑	○	16
Level #4		☐	○	1
Level #5		☐	○	1

Selection Criteria (Wildcards OK):

F745 >= 01/01/98
F745 <= 12/31/98
F1264 = COUNTRYWIDE
F1007 = CHARLOTTE
F3 17 = TIM CARTER

Co-Mtgs:
- ○ Include
- ◉ Exclude
- ○ Only

Rejected:
- ◉ Include
- ○ Exclude
- ○ Only

Closed:
- ◉ Include
- ○ Exclude
- ○ Only

Operator:
- ◉ And
- ○ Or
- ○ Ors

Sort Lists By: ◉ Field Number ○ Field Desc.   Search...

Quick Codes:

TLH Fields:

Verifs:

TLC Fields:

"X" Fields:

OK   Cancel   Help

This report will show only those loans that were originated on or after 01/01/98 <u>and</u> on or before 12/31/98 <u>and</u> were sent to Countrywide <u>and</u> were originated in the Charlotte Branch <u>and</u> were originated by Tim Carter

```
                     DEMO ONLY - NOT FOR RESALE                    07-01-2004
                 APPLICATIONS IN PIPELINE - DETAILED               13:52:10
                                                                   PAGE # 1

Selection Criteria:                         Sorting:  #1=37  #2=F1172  #3=F608
           F745   >=   01/01/98     AND          (Quick Code: Status, Loan Group, Loan Type)
     AND   F745   <=   12/31/98
     AND   F1264  =    COUNTRYWIDE
     AND   F1007  =    CHARLOTTE
     AND   F317   =    TIM CARTER
Borrower Path: C:\HANDLER\


                                                    NO OF   SUM OF     AVERAGE    WGTD AVG
STATUS      GROUP      TYPE   PAYMT   RATE  BORROWER     OFFICER    PROCESSOR     LOANS  PRINCIPAL  PRINCIPAL  NOTE RATE
=====================================================================================================================
IN PROCESS  CONVENTION CONV   FIXED   6.000  F.SMITH     TIM CARTER STACY KIN           145,500.00
IN PROCESS  CONVENTION CONV   FIXED   5.125  J.KELLY     TIM CARTER BOB JONES           233,559.00
IN PROCESS  CONVENTION CONV   FIXED   8.750  B.FORMAN    TIM CARTER KIM JOHNS            45,000.00
                                                                             ---  ------------ ---------- ---------
                                                 ALL CONVENTIONAL *      3   424,059.00 141,353.00  6.8426%

IN PROCESS  GOVERNMENT FHA    ARM     6.000  A.BROWN     TIM CARTER STACY KIN            90,000.00
IN PROCESS  GOVERNMENT FHA    ARM     7.000  A.SMITH     TIM CARTER KIM JOHNS            80,000.00
                                                                             ---  ------------ ---------- ---------
                                                 ALL GOVERNMENT *        2   170,000.00 170,000.00  6.0000%

                                                                             ---  ------------ ---------- ---------
                                                 ALL IN PROCESS **       5   514,059.00 128,514.75  6.6951%

=====================================================================================================================
SUBMITTED   CONVENTION CONV   FIXED   6.000  E.MATHEWS   TIM CARTER STACY KIN           210,000.00
                                                                             ---  ------------ ---------- ---------
                                                 ALL CONVENTIONAL *      1   210,000.00 210,000.00  6.0000%

SUBMITTED   GOVERNMENT VA     FIXED   6.000  J.SAMUELS   TIM CARTER STACY KIN           115,000.00
                                                                             ---  ------------ ---------- ---------
                                                 ALL GOVERNMENT *        1   115,000.00 115,000.00  6.0000%

                                                                             ---  ------------ ---------- ---------
                                                 ALL SUBMITTED **        2   325,000.00 162,500.00  6.0000%

=====================================================================================================================
APPROVED    CONVENTION CONV   FIXED   6.000  J.DOE       TIM CARTER STACY KIN            80,000.00
APPROVED    CONVENTION CONV   FIXED   6.000  H.FAIRBANK  TIM CARTER BOB JONES           120,000.00
APPROVED    CONVENTION CONV   FIXED   7.250  B.NORTON    TIM CARTER STACY KIN           130,000.00
                                                                             ---  ------------ ---------- ---------
                                                 ALL CONVENTIONAL *      3   330,000.00 110,000.00  8.4621%

                                                                             ---  ------------ ---------- ---------
                                                 ALL APPROVED **         3   330,000.00 110,000.00  8.4621%

=====================================================================================================================
CLOSED      CONVENTION CONV   FIXED   4.500  C.BLEVINS   TIM CARTER STACY KIN           120,000.00
                                                                             ---  ------------ ---------- ---------
                                                                         1   120,000.00 120,000.00  4.5000%

CLOSED      CONVENTION CONV   ARM     7.000  R.PHILLIPS  TIM CARTER KIM JOHNS           120,000.00
                                                                             ---  ------------ ---------- ---------
                                                                         1   120,000.00 120,000.00  7.0000%
                                                                             ---  ------------ ---------- ---------
                                                 ALL CONVENTIONAL *      2   240,000.00 120,000.00  5.7500%

CLOSED      GOVERNMENT VA     FIXED   6.000  J.HUNT      TIM CARTER STACY KIN           140,000.00
                                                                             ---  ------------ ---------- ---------
                                                                         1   140,000.00 140,000.00  6.0000%

                                                                             ---  ------------ ---------- ---------
                                                 ALL GOVERNMENT *        1   140,000.00 140,000.00  6.0000%

                                                                             ---  ------------ ---------- ---------
                                                 ALL CLOSED **           3   380,000.00 126,666.67  5.8421%

=====================================================================================================================
                                          ALL LOANS IN PIPELINE ***    13 1,549,059.00 129,088.25  6.7164%
```

EXAMPLE OF '<u>OR</u>': Applications in Pipeline - Detailed

Sort/Selection Criteria: Applications in Pipeline - Detailed   ☒

Sorting:		Sub Total	Page Break	Sort Length	
Level #1	37	☑	⦿	16	⇕
Level #2	F1172	☑	○	16	⇕
Level #3	F608	☑	○	16	⇕
Level #4		☐	○	1	⇕
Level #5		☐	○	1	⇕

Selection Criteria (Wildcards OK):

```
F1007 = CHARLOTTE
F1007 = NASHVILLE
F745 >= 01/01/98
F745 <= 12/31/98
```

Co-Mtgs:
- ○ Include
- ⦿ Exclude
- ○ Only

Rejected:
- ⦿ Include
- ○ Exclude
- ○ Only

Closed:
- ⦿ Include
- ○ Exclude
- ○ Only

Operator:
- ○ And
- ⦿ Or
- ○ Ors

Sort Lists By: ⦿ Field Number ○ Field Desc.   Search...

Quick Codes:	▼
TLH Fields:	▼
Verifs:	▼
TLC Fields:	▼
"X" Fields:	▼

OK   Cancel   Help

This report will show only those loans that were originated in <u>either</u> Charlotte <u>or</u> Nashville <u>and</u> were originated on or after 01/01/98 <u>and</u> on or before 12/31/98.

```
                      DEMO ONLY - NOT FOR RESALE                    07-01-2004
                   APPLICATIONS IN PIPELINE - DETAILED             13:13:23
                                                                   PAGE # 1

Selection Criteria:                      Sorting: #1=37  #2=F1172  #3=F608
        F1007  =   CHARLOTTE    OR          (Quick Code: Status, Loan Group, Loan Type)
   OR   F1007  =   NASHVILLE
   AND  F745   >=  01/01/98
   AND  F745   <=  12/31/98
Borrower Path: C:\HANDLER\


                                                    NO OF   SUM OF      AVERAGE    WGTD AVG
STATUS      GROUP      TYPE   PAYMT  RATE   BORROWER   OFFICER    PROCESSOR   LOANS  PRINCIPAL  PRINCIPAL  NOTE RATE
=================================================================================================================
IN PROCESS CONVENTION CONV   FIXED  6.000  F.SMITH    TIM CARTER STACY KIN          145,500.00
IN PROCESS CONVENTION CONV   FIXED  5.125  J.KELLY    STU SMITH  BOB JONES          233,559.00
IN PROCESS CONVENTION CONV   FIXED  8.750  B.FORMAN   TIM CARTER KIM JOHNS           45,000.00
                                                                            ---  -----------  ----------  --------
                                                      ALL CONVENTIONAL *    3     424,059.00  141,353.00  6.8426%

IN PROCESS GOVERNMENT  FHA    ARM    6.000  A.BROWN    STU SMITH  STACY KIN           90,000.00
IN PROCESS GOVERNMENT  FHA    ARM    7.000  A.SMITH    TIM CARTER KIM JOHNS           80,000.00
                                                                            ---  -----------  ----------  --------
                                                      ALL GOVERNMENT *      2     170,000.00  170,000.00  6.0000%


                                                                            ---  -----------  ----------  --------
                                                      ALL IN PROCESS **     5     514,059.00  128,514.75  6.6951%

=================================================================================================================
SUBMITTED   CONVENTION CONV   FIXED  6.000  E.MATHEWS  TIM CARTER STACY KIN          210,000.00
                                                                            ---  -----------  ----------  --------
                                                      ALL CONVENTIONAL *    1     210,000.00  210,000.00  6.0000%

SUBMITTED   GOVERNMENT VA     FIXED  6.000  J.SAMUELS  STU SMITH  STACY KIN          115,000.00
                                                                            ---  -----------  ----------  --------
                                                      ALL GOVERNMENT *      1     115,000.00  115,000.00  6.0000%


                                                                            ---  -----------  ----------  --------
                                                      ALL SUBMITTED **      2     325,000.00  162,500.00  6.0000%

=================================================================================================================
APPROVED    CONVENTION CONV   FIXED  6.000  J.DOE       TIM CARTER STACY KIN          80,000.00
APPROVED    CONVENTION CONV   FIXED  6.000  H.FAIRBANK  STU SMITH  BOB JONES         120,000.00
APPROVED    CONVENTION CONV   FIXED  7.250  B.NORTON    TIM CARTER STACY KIN         130,000.00
                                                                            ---  -----------  ----------  --------
                                                      ALL CONVENTIONAL *    3     330,000.00  110,000.00  8.4621%


                                                                            ---  -----------  ----------  --------
                                                      ALL APPROVED **       3     330,000.00  110,000.00  8.4621%

=================================================================================================================
CLOSED      CONVENTION CONV   FIXED  4.500  C.BLEVINS   TIM CARTER STACY KIN         120,000.00
                                                                            ---  -----------  ----------  --------
                                                                            1     120,000.00  120,000.00  4.5000%

CLOSED      CONVENTION CONV   ARM    7.000  R.PHILLIPS  TIM CARTER KIM JOHNS         120,000.00
                                                                            ---  -----------  ----------  --------
                                                                            1     120,000.00  120,000.00  7.0000%
                                                                            ---  -----------  ----------  --------
                                                      ALL CONVENTIONAL *    2     240,000.00  120,000.00  5.7500%

CLOSED      GOVERNMENT VA     FIXED  6.000  J.HUNT      STU SMITH  STACY KIN         140,000.00
                                                                            ---  -----------  ----------  --------
                                                                            1     140,000.00  140,000.00  6.0000%


                                                                            ---  -----------  ----------  --------
                                                      ALL GOVERNMENT *      1     140,000.00  140,000.00  6.0000%


                                                                            ---  -----------  ----------  --------
                                                      ALL CLOSED **         3     380,000.00  126,666.67  5.8421%

=================================================================================================================
                                              ALL LOANS IN PIPELINE ***   13   1,549,059.00  129,088.25  6.7164%
=================================================================================================================
```

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EXAMPLE OF 'ORS': Applications in Pipeline - Detailed

Sort/Selection Criteria: Applications in Pipeline - Detailed

Sorting:		Sub Total	Page Break	Sort Length	Selection Criteria (Wildcards OK):
Level #1	37	☑	⦿	16	F1007 = CHARLOTTE
Level #2	F1172	☑	○	16	F1007 = NASHVILLE
Level #3	F608	☑	○	16	F1007 = RALEIGH
Level #4		☐	○	1	F1007 = CHARLESTON
Level #5		☐	○	1	

Co-Mtgs:
- ○ Include
- ⦿ Exclude
- ○ Only

Rejected:
- ⦿ Include
- ○ Exclude
- ○ Only

Closed:
- ⦿ Include
- ○ Exclude
- ○ Only

Operator:
- ○ And
- ○ Or
- ⦿ Ors

Sort Lists By: ⦿ Field Number ○ Field Desc. | Search...

Quick Codes:	
TLH Fields:	
Verifs:	
TLC Fields:	
"X" Fields:	

OK | Cancel | Help

This report will show only those loans that were originated in Charlotte <u>or</u> in Nashville <u>or</u> in Raleigh <u>or</u> in Charleston. For example, a company with ten (10) branches may only want a report covering the above four (4) branches

```
                          DEMO ONLY - NOT FOR RESALE                    07-01-2004
                       APPLICATIONS IN PIPELINE - DETAILED                 9:47:34
                                                                          PAGE # 1

Selection Criteria:                            Sorting: #1=37  #2=F1172 #3=F608
          F1007  =    CHARLOTTE    ORS            (Quick Code: Status, Loan Group, Loan Type)
   ORS    F1007  =    NASHVILLE
   OR     F1007  =    RALEIGH
   OR     F1007  =    CHARLESTON
Borrower Path: C:\HANDLER\

                                                     NO OF    SUM OF      AVERAGE    WGTD AVG
STATUS      GROUP      TYPE   PAYMT   RATE   BORROWER    OFFICER   PROCESSOR    LOANS  PRINCIPAL   PRINCIPAL  NOTE RATE
=====================================================================================================================
IN PROCESS  CONVENTION CONV   FIXED   6.000  F.SMITH    TIM CARTER STACY KIN           145,500.00
IN PROCESS  CONVENTION CONV   FIXED   5.125  J.KELLY    TIM CARTER BOB JONES           233,559.00
IN PROCESS  CONVENTION CONV   FIXED   8.750  B.FORMAN   STU SMITH  KIM JOHNS            45,000.00
                                                                               ---  ------------ ---------- ---------
                                                        ALL CONVENTIONAL *     3    424,059.00 141,353.00  6.8426%

IN PROCESS  GOVERNMENT FHA    ARM     6.000  A.BROWN    TIM CARTER STACY KIN            90,000.00
IN PROCESS  GOVERNMENT FHA    ARM     7.000  A.SMITH    TIM CARTER KIM JOHNS            80,000.00
                                                                               ---  ------------ ---------- ---------
                                                        ALL GOVERNMENT *       2    170,000.00 170,000.00  6.0000%

                                                                               ---  ------------ ---------- ---------
                                                        ALL IN PROCESS **      5    514,059.00 128,514.75  6.6951%

=====================================================================================================================
SUBMITTED   CONVENTION CONV   FIXED   6.000  E.MATHEWS  STU SMITH  STACY KIN           210,000.00
                                                                               ---  ------------ ---------- ---------
                                                        ALL CONVENTIONAL *     1    210,000.00 210,000.00  6.0000%

SUBMITTED   GOVERNMENT VA     FIXED   6.000  J.SAMUELS  STU SMITH  STACY KIN           115,000.00
                                                                               ---  ------------ ---------- ---------
                                                        ALL GOVERNMENT *       1    115,000.00 115,000.00  6.0000%

                                                                               ---  ------------ ---------- ---------
                                                        ALL SUBMITTED **       2    325,000.00 162,500.00  6.0000%

=====================================================================================================================
APPROVED    CONVENTION CONV   FIXED   6.000  J.DOE      TIM CARTER STACY KIN            80,000.00
APPROVED    CONVENTION CONV   FIXED   6.000  H.FAIRBANK STU SMITH  BOB JONES           120,000.00
APPROVED    CONVENTION CONV   FIXED   7.250  B.NORTON   TIM CARTER STACY KIN           130,000.00
                                                                               ---  ------------ ---------- ---------
                                                        ALL CONVENTIONAL *     3    330,000.00 110,000.00  8.4621%

                                                                               ---  ------------ ---------- ---------
                                                        ALL APPROVED **        3    330,000.00 110,000.00  8.4621%

=====================================================================================================================
CLOSED      CONVENTION CONV   FIXED   4.500  C.BLEVINS  TIM CARTER STACY KIN           120,000.00
                                                                               ---  ------------ ---------- ---------
                                                                               1    120,000.00 120,000.00  4.5000%

CLOSED      CONVENTION CONV   ARM     7.000  R.PHILLIPS TIM CARTER KIM JOHNS           120,000.00
                                                                               ---  ------------ ---------- ---------
                                                                               1    120,000.00 120,000.00  7.0000%
                                                                               ---  ------------ ---------- ---------
                                                        ALL CONVENTIONAL *     2    240,000.00 120,000.00  5.7500%

CLOSED      GOVERNMENT VA     FIXED   6.000  J.HUNT     STU SMITH  STACY KIN           140,000.00
                                                                               ---  ------------ ---------- ---------
                                                                               1    140,000.00 140,000.00  6.0000%

                                                                               ---  ------------ ---------- ---------
                                                        ALL GOVERNMENT *       1    140,000.00 140,000.00  6.0000%

                                                                               ---  ------------ ---------- ---------
                                                        ALL CLOSED **          3    380,000.00 126,666.67  5.8421%

=====================================================================================================================
                                                        ALL LOANS IN PIPELINE *** 13 1,549,059.00 129,088.25  6.7164%
=====================================================================================================================
```

Creating and/or Editing Custom Reports

One of the most powerful aspects about *The Loan Tracker™* is its flexibility and this is most apparent in the ability to create your own Custom Reports or to edit existing Reports. The Report Generator is very easy to use since it uses a WYSIWYG (What You See Is What You Get) editor and you won't need confusing format blocks and style sheets.

- To access the Report Generator feature <CLICK> on the [New] or [Open] Tool Buttons ⬚⬚ or select [New Report] or [Open Report...] from under [File] or press <CTRL><N> (New Report) or <CTRL><O> (Open Report...)

** Before creating or editing a report, design it on paper first; you'll be glad you did. **

There are too many interruptions and distractions that can produce errors; eliminate as many as you can by designing it on paper by including and researching the proper fields in advance.

New Reports:

- A new report starts out as a template that will help guide you through the creation process


```
Editor: Untitled Report
(Enter your column headings here)
===============================================================
(Enter carat groups (^^^^^^) here)
>TOTALS
>AVERAGES
>END
```
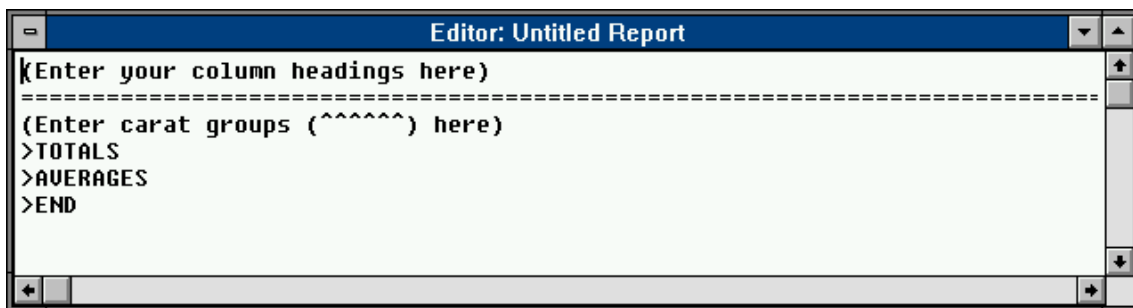
-Be sure to name the new report right away. Select [Report Title...] under [Tools] or press <CTRL><T> (Report Title...) and give your report a Title. The Title **can** be more than eight (8) characters since the Title is NOT the same thing as the report's Computer File Name. Titles print on the actual report pages so try and make the Title as descriptive as possible. Report Computer File Names however, ARE limited to eight (8) characters since this is how the computer recognizes and stores your custom reports for this particular program.

- Now save your initial work by <CLICKING> on the [Save Report] Tool Button ⬚ or select [Save Report] under [File]or press <CTRL><S> (Save Report). Remember as stated above, report Computer File Names, ARE limited to eight (8) characters since this is how the computer recognizes and stores your custom reports and each report requires the use of an extension (.lyt) so that the report will be recognized and appear with all the other reports in the program. For example:
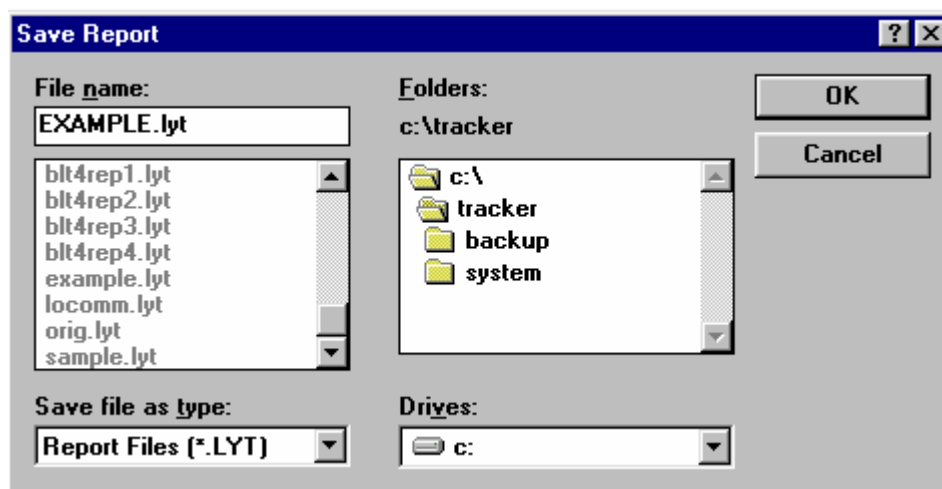
Note: Ellie Mae® has named its reports in groups of similar content. For example, 'blt3rep7.lyt' represents Built-In Reports Group Number 3, Report Number 7. Your reports could be named just about anything, but it would be a good idea to name it as closely as possible to the actual purpose of the report.

- Next, create your Column Headings. These describe what data appears in each of the columns of the report. Column Headings can be one or more lines of Text to describe the column but all words must appear above the equal signs (i.e. ====). This separates the Text Headings from the actual report data. For example:

```
                 INT      LOAN                              LOAN          LOAN
STATUS           RATE     AMOUNT           BORROWER         OFFICER       PROCESSOR
=================================================================================
```

- The next step is to add the appropriate number of carats (^). Create a carat with <SHIFT><6> on the keyboard. These get placed below the equal signs for each column heading. Carats (^) are placeholders in the sense that they designate how much data will appear on the report in that position. When dealing with carats for dollar numeric fields and formulas it's important to include the appropriate punctuation. For example:

```
                 INT      LOAN                              LOAN          LOAN
STATUS           RATE     AMOUNT           BORROWER         OFFICER       PROCESSOR
=================================================================================
^^^^^^^^  $^^^.^^^  $$^^,^^^,^^^.^^      ^^^^^^^^^^^   ^^^^^^^^^^^   ^^^^^^^^^^^
```

- Now we need to define the Fields and/or Formulas that the report will use to generate its data. <CLICK> on the [Define Report Fields] Tool Button E=mc² or select [Field Definitions...] under [Tools]. The following screen appears:

- Above, in blue (which may be a bit hard to see clearly), is shown a group of carats (^^^^^^^^^^^^) from the report entitled Borrower Name (see the large box to the right in this screen capture entitled 'Carat Group to Define:'). The defining actually takes place in the box entitled 'Borrower Field, Formula, or Keyword:' at the top of the screen. This is where you enter 'F37' as the definition for this group of carats in your report. F37 represents the Borrower's Last Name from your electronic borrower file. Next, <CLICK> on the radio button designating: Alpha or Numeric. This is an **either or** choice and keep in mind that a date or social security number is specified as Alpha since slashes and dashes are text within numbers (i.e. 111-22-3333). These types of data fields have both Alpha and Numeric characters and Alpha characters take precedence over Numeric characters when defining Report Fields in this program

- Now <CLICK> on the Forward or Right Pointing Arrows near the top left of the screen in order to advance to the next group of carats, in our example 'Loan Officer'. Define this just as we did for the first carat group except that instead of a F37 you'll use 'F317' (i.e. Loan Officer) which is the appropriate filed from *TLH/C*. Continue by <CLICKING> on the Forward or Right Pointing Arrow again and follow the same procedure for each group of carats in the report. For a complete list of Field Numbers in *TLH* or *TLC* see the Ellie Mae® Training Manuals or use the database lists provided at the bottom of the Report Field Definition dialog box as shown above

- Once you have advanced through all of the carat groups that exist in your report, the program will 'BEEP' at you indicating that you are finished. <CLICK> the [Close] button to exit and it automatically saves your work

Editing Existing Reports:

- Open the desired report to activate the program's Report Editor

```
┌─────────────────────────────────────────────────────────────────────────┐
│ ▭                          Editor: Sample Report                   ▼  ▲ │
├─────────────────────────────────────────────────────────────────────────┤
│ |                                                                     ▲ │
│           INT         LOAN                        LOAN       LOAN       │
│ STATUS    RATE        AMOUNT        BORROWER       OFFICER    PROCESSOR  │
│ =========================================================================│
│ ^^^^^^^^ $^^.^^^ $$^^,^^^,^^^.^^   ^^^^^^^^^^^  ^^^^^^^^^^^  ^^^^^^^^^^^ │
│                                                                         │
│ >TOTALS                                                                 │
│ >AVERAGES                                                               │
│ >END                                                                ▼ │
│ ◄                                                                    ► │
└─────────────────────────────────────────────────────────────────────────┘
```
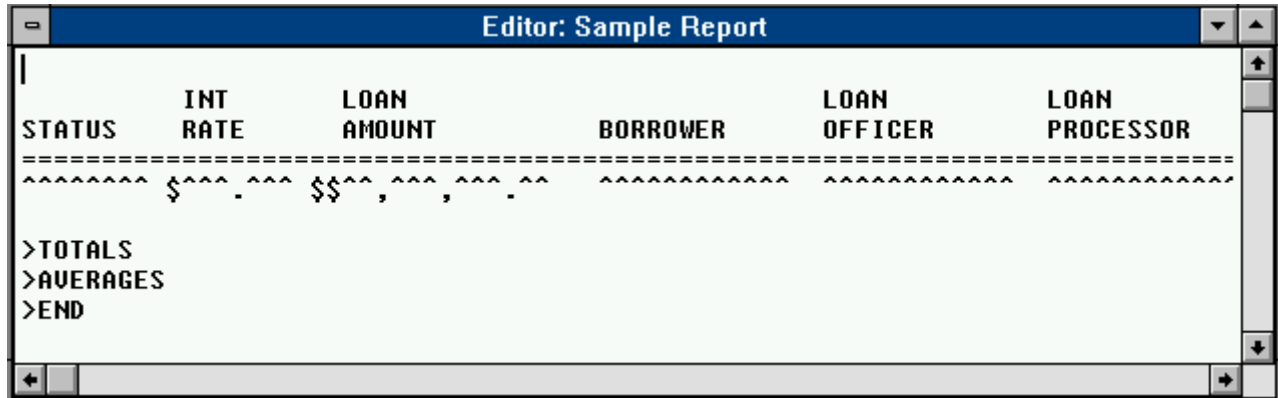
- Edit the report as needed. If you want to add or rename any of the Column Headings simply type the text as you want it to appear. Column Headings describe the data that appears in each of the columns of the report. Columns can use one or more lines to describe a column but all words must appear above the equal signs (i.e. `=======`). Equal signs separate the headings from the actual report data.

- For example:

```
           INT         LOAN                        LOAN       LOAN
 STATUS    RATE        AMOUNT        BORROWER       OFFICER    PROCESSOR
 =====================================================================
```

- If you need to edit the carat groups simply type them as is needed. Be sure to add the appropriate number of carats (^) below the equal signs for each of your column headings. <SHIFT><6> from the keyboard creates a carat. Carats (^^^^^^^^^) are placeholders in the sense that they designate how much data will appear at that position on the report. When dealing with carats for dollar numeric fields and formulas it's important to include the appropriate punctuation.

- For example:

```
           INT         LOAN                        LOAN       LOAN
 STATUS    RATE        AMOUNT        BORROWER       OFFICER    PROCESSOR
 =====================================================================
 ^^^^^^^^ $^^.^^^ $$^^,^^^,^^^.^^   ^^^^^^^^^^^  ^^^^^^^^^^^  ^^^^^^^^^^^
```

- Next, define (or redefine) the Fields and/or Formulas that the report will use to generate its data. <CLICK> on the [Define Report Fields] Tool Button E=mc² or select [Field Definitions...] under [Tools].

- The following screen appears:

Report Field Definition

Borrower Field, Keyword, or Formula:
`F37`

Data Type:
◉ Text ○ Numeric

[Close]
[Help]

[<<<] [>>>]

[Insert Field] [Remove Field] [Save as Formula]

Carat Group to Define:

BORROWER NAME
====================
^^^^^^^^^^^^^^^^^^^^

Sort TLH/TLC Lists By: ◉ Field Number ○ Field Desc.

TLH Fields: [▼]
Verifs: [▼]
TLC Fields: [▼]
"X" Fields: [▼]
Keywords: [▼]
Formulas: [▼]

- Above, in blue (which may be a bit hard to see clearly), is shown a group of carats (^^^^^^^^^^^^) from the report entitled Borrower Name (see the large box to the right in this screen capture entitled 'Carat Group to Define:'). The defining actually takes place in the box entitled 'Borrower Field, Formula, or Keyword:' at the top of the screen. This is where you enter 'F37' as the definition for this group of carats in your report. F37 represents the Borrower's Last Name from your electronic borrower file. Next, <CLICK> on the radio button designating: Alpha or Numeric. This is an **either or** choice and keep in mind that a date or social security number is specified as Alpha since slashes and dashes are text (i.e. 111-22-3333). These types of data fields have both Alpha and Numeric characters and Alpha characters take precedence over Numeric characters when defining Report Fields in this program

- Now <CLICK> on the Forward or Right Pointing Arrows near the top left of the screen in order to advance to the next group of carats, in our example 'Loan Officer'. Define this just as we did for the first carat group except that instead of a F37 you'll use 'F317' (i.e. Loan Officer) which is the appropriate filed from *TLH/C*. Continue by <CLICKING> on the Forward or Right Pointing Arrow again and follow the same procedure for each group of carats in the report. For a complete list of Field Numbers in *TLH* or *TLC* see the Ellie Mae® Training Manuals or use the database lists provided at the bottom of the Report Field Definition dialog box as shown above

- If the carat group and its 'Borrower Field, Formula, or Keyword' is blank. Or, they don't match any longer it is because the report was changed. You'll need to either define (or redefine) the existing 'Borrower Field, Formula, or Keyword' items so that they will correspond to the appropriate loan file information represented by your carat groups. One way to do this is to <CLICK> [Insert Field] and a new, blank 'Borrower Field, Formula, or Keyword' space appears. Fill in as is appropriate or, <CLICK> [Remove Field] to delete an unwanted 'Borrower Field, Formula, or Keyword' item thereby pulling the data definitions over from the right in your report. This should now help re-match your carat groups to their corresponding field definitions

- Once you have advanced through all of the carat groups that exist in your report, the program will 'BEEP' indicating that you are finished. <CLICK> the [Close] button to exit and <u>automatically saves</u> your work

* Be sure to run a 'test' report(s) to make sure that all went well with your editing and that the correct data appears in the correct column, the formatting is okay, field lengths are correct, etc. We recommend creating a Test Borrower Directory in *Handler*TM (or *Closer*TM) with about 50 – 75 real loans with real data (i.e. copies of the files, not the originals). This enables you to quickly and easily test new reports or changes made to existing reports for accuracy. We recommend a Directory with the name of TLTTest; eight (8) letters and no spaces so that is it easy to recognize within *Tracker*TM. and *Handler*TM.

Note: These notes cover just the basics. Be sure to review the *Tracker*TM Manual for more details on Custom Reports

ADDITIONAL MISCELLANEOUS NOTES

(mainly for users upgrading to Version 4.x of *TLT*)

<u>Custom Report Generator</u>

The Custom Report Generator editor has been increased from 15 lines to 20 lines in length and the <CTRL><D> (<u>F</u>ield Definitions...) option has been modified. The Report Field Definition dialog box now allows formulas up to 500 characters in length. Also the formulas allowed have been completely rewritten. IMPORTANT: if any of your existing custom reports use date calculations, these formulas will have to be <u>re-entered</u> using the new date calculations syntax! These next few pages describe the revamped Formula Interpreter. When specifying a Fields and/or Formulas in the Report Field Definition dialog box, many new choices are now available. The use of 'IF/THEN' statements has been added, along with parenthesized expressions.

Again, note that date calculations have completely changed. If you have reports that use date calculations, use these notes to re-enter the new formula formats for these reports.

The following is a list of the **Operators** recognized by the interpreter:

>   is greater than
<   is less than
>=   is greater than and/or equal to
<=   is less than and/or equal to
<>   is not equal to
=   is equal to
+   addition - defined for numerics only
-       subtraction - defined for numerics only
/   division - defined for numerics only
*   multiplication - defined for numerics only
^   exponentiation - defined for numerics only
*   is a DOS Wildcard Character. Wildcard Characters are useful to select several variations of a given criteria. An asterisk indicates that all characters in that position and beyond will be included

    Example: F317   =   J*   (F317 is Loan Officer Name)
This tells the program to select all those originators whose name begin with a J (i.e. JIM, JOAN, JOHN, JENNIFER, etc.). It's really just a shortcut to save typing time

?   is a DOS Wildcard Character. This is useful to <u>select several variations</u> of a given criteria. A question mark indicates that any character in that position(s) will be included

    Example: F364   =   12-1??-01   (F364 is Loan Number)
This tells the program to select all loans with a code of '12 - 1 something -01' where 12 might represent a state code (eg. North Carolina = 12) and 1 might represent the region of that state and ?? might represent the various Cities/Office Locations in that state (i.e. 01 = Greensboro, 02 = Durham, 03 = Raleigh, etc.) and 01 might represent the loan code (i.e. 01 = Conventional loans). This would then ignore any other loans with different codes (i.e. South Carolina = 11 loans or 03 = VA loans)

Note: both question marks and asterisks can be used in the same criteria statement

    Example: F364   =   12-1??-*   (F364 is Loan Number)
This tells the program to select all loans with a code of '12 - 1 something - all entries' where 12 might represent a state code (eg. North Carolina = 12) and 1 might represent the region of that state and ?? might represent the various Cities/Office Locations in that state (i.e. 01 = Greensboro, 02 = Durham, 03 = Raleigh, etc.) and * represents all loan codes (i.e. 01 = Conventional loans and 02 = FHA loans and 03 = VA loans)

Note: Wildcard Characters should be only be used the '=' (Equal) Selection Criteria Operator

The following is a list of the <u>new</u> Version 4.x **Date Functions** available in the Interpreter:

@DATEVALUE (date string) Returns the Julian equivalent to 'date string'. The date string can be formatted 'mm-dd-yy' or 'mm-dd-yyyy'
   Example: @DATEVALUE(F745) would return a Julian date

@DATE (date value,format string) Converts a Julian date into text. The optional format string describes what the text should look like. Special character sequences are embedded into the format string. These special character sequences are:

'mmmm'	full month name (January)
'mmm'	abbreviated month name (Jan)
'mm'	numerical month, leading zeros (01)
'm'	numerical month, no leading zeros (1)
'dddd'	full day of the week (Monday)
'ddd'	abbreviated day of the week (Mon)
'dd'	numerical day of the month, with leading zeros (01-31)
'd'	numerical day of the month, withou leading zeros (1-31)
'yyyy'	year in four digit form (1996)
'yy'	year in two digit form (01-99)

@ADDDAYS(date string,days) Add a number of days (days) to a date passed as a date value or date string. If the date is passed as a date string, this function returns a string. If passed a date value, a number will be returned
   Example: @ADDDAYS(F745,10) would add 10 days to the date in F745

@ADDMONTHS(date string,months) Add a number of months (months) to a date passed as a date value or date string. If the date is passed as a date string, this function returns a string. If passed a date value, a number will be returned
   Example: @ADDMONTHS(F745,2) would add 2 months to the date in F745

@ADDYEARS(date string,years) Add a number of years (years) to a date passed as a date value or date string. If the date passed as a date string, this function returns a string. If passed a date value, a number will be returned
   Example: @ADDYEARS(F745,3) would add 3 years to the date in F745

@TODAY Returns the Julian value for the current date
   Example:@DATE(@TODAY) will return today's date converted from the Julian date

@DAYSBETWEEN(date string1,date string2) This function is used to get the number of days in between two dates. 'date string1' is the 'from' date and 'date string2' is the 'to' date
   Example: @DAYSBETWEEN(F745,F748) would give the number of days in between the origination and closed dates

@DAYSIN(date string1,date string2) This function is used to get the number of days in between two dates. 'date string1' is the 'from' date and 'date string2' is the 'to' date. If the 'to' date is blank, this function will substitute the closed date automatically
   Example: @DAYSIN(F745,F748) would give the number of days in between the origination and closed dates

@DAYSSINCE(date string) This function will give the number of days between the date specified in 'date string' and today's date
   Example: @DAYSSINCE(F748) would give the number of days between the closed date and today's date

Loan Officer Commission Reporting

Option # 1:

A common problem for our clients is calculating loan officer commissions on closed loans each pay day. We know from experience, that there are almost as many ways to calculate commission as there are mortgage companies and for this reason, a single report is not feasible. One option is to create several reports, one for each loan officer and each with its own loan officer commission calculation(s). Within the Custom Report Generator, you can edit the first loan officer report, defining the fields you want on the report and the calculations that determine that particular loan officer's commission using <CTRL><D> (Field Definitions). Then when running a report, under Sorting/Selection Criteria set the criteria so that a selection criteria is equal to the particular Loan Officer's Name (F317) so that it selects only those loans closed that the LO had since the last payday. If your Loan Officer's have different commission structures use the [Duplicate...] option under [File] to copy the report for each Loan Officer. Then modify the formulas in the report assigned to each Loan Officer. Each pay day, print each of the Reports, setting the Sort/Selection Criteria as needed to pull the selected Loan Officer's files.

Option # 2:

   A. Use a Field Definitions Formula based on the entry of a Custom Field or use one of the Fields in the bottom section of the form called Tracking – Income and Costs in *The Loan Handler*™. Mathematical Formulas can be used in the Field Definitions function of *The Loan Tracker*™ and if you reference one of these Fields (Custom or Tracking) in the Formula then each Loan File can produce the appropriate Loan Officer Commission percentage. For example, a Formula using this method might look like the following:

[F1124 * F330]   Tracking Field: Loan Officer Commission (eg. [.45]) * Total Origination Fee (eg. [1750])
[F1124 * F439]   Tracking Field: Loan Officer Commission (eg. [.45]) * Total Broker Origination Fee (eg. [1750])
[F1124 * F454]   Tracking Field: Loan Officer Commission (eg. [.45]) * Total Lender Origination Fee (eg. [1750])

or

[F800 * F330]   Custom Field: Loan Officer Commission (eg. [.45]) * Total Origination Fee (eg. [1750])
[F800 * F439]   Custom Field: Loan Officer Commission (eg. [.45]) * Total Broker Origination Fee (eg. [1750])
[F800 * F454]   Custom Field: Loan Officer Commission (eg. [.45]) * Total Lender Origination Fee (eg. [1750])

   B. If a Formula is not to your liking than use one of the above mentioned Fields (Custom or Tracking – Income and Costs) for the actual dollar amount of the Commission. For example:

[F1124] Tracking Field: Loan Officer Commission (eg. [950])
[F1124] Tracking Field: Loan Officer Commission (eg. [950])
[F1124] Tracking Field: Loan Officer Commission (eg. [950])

or

[F800]   Custom Field: Loan Officer Commission (eg. [950])
[F800]   Custom Field: Loan Officer Commission (eg. [950])
[F800]   Custom Field: Loan Officer Commission (eg. [950])

These are the preferred methods to use, especially if the commission percentage is different based on the type of loan, the size of the Origination Fee, the Lender/Investor selected, etc. If security is a problem and you are concerned about employees seeing commission percentages or totals, then we suggest that you use a Custom Field for this data, but that you label that Field as something else. This in effect 'hides' this data by not labeling it as 'Loan Officer Commission'.

Loan Application Register

Mortgage companies required to comply with HMDA/LARS reporting, must also make provisions for public disclosure. *The Loan Tracker*™ now contains a check box for the LARS (Loan Application Register) which provides privacy protection by censoring loan numbers, application dates, and action taken dates. The [censored] check box, located in the Print Options box in the top right hand corner of the HMDA/LARS Diskette Report dialog box will activate this feature.

<u>Other Modifications</u>

- The '**Sort Level**' section in the Sort/Selection Criteria set up screen, has been enhanced to accept Field Numbers from *TLH* in addition to the Quick Codes (see page 11).

- Another enhancement to the Sort/Criteria set up screen is the 'AND / OR' Field. This feature has been expanded to allow the word 'ORS'. When 'ORS' is used, all lines of the Selection Criteria become an 'OR'. Meaning, that if <u>any</u> of the lines of the Selection Criteria is True, then the Borrower Data from that Borrower File will be included on the Report

- Label Printing has been added under [Utilities] called [Borrower Labels...]. This enhancement allows for the use of the current Sort/Criteria screen. Only Laser Printer Labels can be used and Avery labels 1 1/3x4 inch (14 labels to a page) Part No. 5162 are recommended. These are the same suggested labels used in *TLH* for Vendor Labels. The label will contain the Property Address (F11) if the loan was Closed and the property is Owner Occupied, otherwise, the Borrower's Current Residence (FM0104) will be used

- The Custom Report Generator has been enhanced to allow the insertion or deletion of carat groups from within the <CTRL><D> (Field Definitions) function. To use this feature while editing a report <CLICK> on [Insert Field] or [Remove Field] as appropriate. [Insert Field] will move all definitions to the right of the Field/Formula over one spot (i.e. pushed forward) and a New, Blank Definition Field is then available to you. The opposite will happen, if you use the [Remove Field] function as it pulls definitions over from the right

- The program has been enhanced to allow the copying of custom reports from other sources (*.RPT) and they will appear in the appropriate directory automatically (ALLREPS.TLT and REPSYTD.TLT are no longer used)

- The Modem Communications option has been totally updated and enhanced. High speed modems and RTS/CTS Flow Control can be used. YMODEM protocol is now used for file transfers. Branch-to-Branch communications, program updates and the Contour BBS communications are all more reliable

<u>Specifying Multiple Data Directories</u>

Previous versions of *TLT* used a File called DIRECTOR.TLH to include additional sub-directories on reports. This file is no longer used so any existing files will be ignored. To use multiple directory files (called a Path and expressed as a **.PTH**); use [Settings] and [General Setup...] and the section entitled Multiple Borrower Directories:. [Create] lets you add a new List or [Edit] lets you change an existing List. New Directory Path Names follow the same computer naming rules as mentioned earlier in this Training Manual Supplement (up to 8 characters, no spaces and no special characters). <CLICK> the appropriate Drive and Directories which you want to make assessable to your Reports by adding them to the Directory List box on the right hand side of the 'Edit .PTH File' dialog box. Here are some example Path Names and the Directories that they would include:

2YEAR:	3YEAR:
C:\CONTOUR\LOANS\ACTIVE	C:\CONTOUR\LOANS\ACTIVE
C:\CONTOUR\LOANS\2003OLD	C:\CONTOUR\LOANS\2002OLD
C:\CONTOUR\LOANS\2004OLD	C:\CONTOUR\LOANS\2003OLD
	C:\CONTOUR\LOANS\2004OLD

When you are finished editing a Data Path List, <CLICK> on [OK] to save your work and get back to the Drive Settings Tab and select the Path you want to work with from there. Then <CLICK> on the check box entitled 'Use Multiple Dirs' to enable this feature. Now proceed to set up and run your reports as usual. For more details on this feature refer to the [Help] Tool Button or the *Tracker™* Manual.

Mortgage Interest Statement - Form 1098

This is another new Report. It duplicates the IRS Mortgage Interest Statement Form 1098 for 'front end' submissions. The on-going interest forms should be created and submitted using *The Trakker* Servicing Program (if you have and use this module to service loans – see www.Seshco.com) or by the Lender/Investor and their servicing department.

Use this feature to report Mortgage Interest (including Reportable Points) of $600 or more received by you during the year. Call your local IRS branch for further details regarding this requirement. The report collects and calculates Prepaid Interest, Loan Origination and Discount Fee Points paid by the borrower from the Good Faith Estimate in *TLH/C*. To insure accurate reporting, please verify these Fields have the correct Final Figures <u>before</u> running this report.

An electronic file is automatically created for submission to the IRS along with both hard copies (yours and the borrowers) of the 1098 form. These hard copy reports can be printed on a laser printer <u>only</u> and a printer capable of duplex printing is recommended, but not required.

The program created file is named **IRSTAX.001** and it is automatically placed in the appropriate directory (i.e. \TRACKER, \TLT40, \CONTOUR\TRACKER, etc.). Additional files may be created if you have more than 2700 borrowers and they will be named **IRSTAX.002**, **IRSTAX.003**, etc. Upon completion of the report, these files must be copied from the appropriate directory. Copy each IRSTAX file onto a <u>separate</u> diskette or CD and label it! Several important fields must be entered on the Sort/Criteria screen of the report prior to the actual run:

- Report Year: This field requires the specific year which you are reporting to the IRS. This will include all borrowers who paid interest in the year specified

- Taxpayer ID #:   Taxpayer Identification Number is a required 9 digit number which was assigned to you by the IRS. DO NOT ENTER BLANKS, HYPHENS, OR ALPHA CHARACTERS! Your report will be rejected if you leave this field blank or use invalid characters!

- Trans Ctrl Cde: Transmitter Control Code is a required 5 digit number which was also assigned to you by the IRS. You must have a TCC to file electronically. Leaving this field blank or using invalid characters will caused this report to be rejected!

- Print Forms Too: Do you want both borrower and company hard copies of the 1098 forms printed to the laser printer along with the electronic report to the IRS. Please note, the forms are *Loan Closer*™ type documents which use 2 pages of paper (3 pages if you aren't using a Duplex Printer), for every 3 borrowers; this process could take a long time

- Among others that are self explanatory; see the above screen capture

Be sure to complete IRS Form 4804 'Transmittal of Information Returns Reported......' and submit it with your electronic file. This form must be obtained from the IRS. Please call your local IRS office, accountant or tax preparer for more information about obtaining this form.

Once the borrower's and your company's hard copies are printed, you must separate them by borrower (3 borrowers per page) and send the two borrower copies to the individual borrowers. The other copy is for your permanent records.

Borrowers not included on this report:

    1) If the sum of Prepaid Interest, Loan Origination Fee and Discount Fee is less than $600

    2) If the borrower data belongs to a Co-Mortgagor File

    3) If the loan was Rejected

    4) If the report year specified on the Sort/Selection set up screen does not match the Closed Date for the loan or the report year is invalid

Note: The IRS will sometimes make changes to the 1098 form and as a result, Ellie Mae may have to do some reprogramming of the *Tracker™*. Be sure to read the **Insight Newsletter** for these details or check directly with Technical Support near the end of each calendar year.

Unattended Report Printing

It is possible to set *TLT* to allow unattended reporting and printing of reports at pre-determined dates and times (i.e. every day, every week, etc.). Many reports can be set to complete tasks at night when the Printer is available or when it is more convenient and less distracting. Access [Settings] and [General Setup...] and the tab entitled [Automated Reporting].

Key Words List for *TLT* Advanced Reports

There are a number of special 'Keywords' that can be used when defining Field Definitions

    STATUS - This keyword will print the loan's status in words (i.e. IN PROCESS, CLOSED, SUSPENDED, etc.)
    HSTATUS - The status of each *TLH* tracking document will be printed as well as the status of the verifications
    HCOMMENTS - Prints all comments found in the borrower file
    DATE/TODAY - Will print today's date
    DAYS IN PROCESS - This prints out the numbers of days that the loan has been in process
    COUNT - Will print the result of the number of detail lines printed in the report. This keyword should only be used in the TOTALS line of a formatted report (i.e. otherwise a '1' would print on every line of the report)

If using 'Keywords' be sure to specify the appropriate the field type (i.e. Alpha or Numeric). Fields reported in the TOTALS and AVERAGES section of a report will be Numeric in most cases.

TROUBLE SHOOTING GUIDE

I. POSSIBLE SOLUTIONS TO THE MOST ASKED QUESTIONS/PROBLEMS

The most common errors can be caused by several different conditions, but through deductive reasoning and elimination methods, these error conditions can be easily found and corrected by asking the following questions:

- Is this happening on all selected reports? If so, check the Sort/Criteria set up screen for errors, such as Invalid or Missing Sort Levels (i.e. 05 in Sort Level #1 when it should be a 5 or Sort Level #1 is empty, but Sort Level #2 has something). If still unable to detect an error, try erasing all Sort and Selection Criteria Fields and start over again

- Is the report 'erroring out' on just **one report**? If so, check the report's design for possible errors on carat (^) formatting such as invalid or missing punctuation in Loan Amount and Interest Rate Field Definitions

- Is the report 'erroring out' on **one particular borrower file**? If so, check for errors in the borrowers file in the *TLH* or *TLC*

- Are you trying to Page Break or Sub-Total by an 'undefined field' such as Loan Officer on a Lender/Investor Report? You will be able to Sort by this, but you can't Page Break or Sub-Total by this since it is not printing as part of the report itself

- Are all three required elements of a report - the row of Equal Signs (i.e. =====), >TOTALS, >AVERAGES and >END - present? All three must be there for a report to operate properly

- Is the report reflecting Zeros instead of a Total Dollar Amount? If so, verify that the report's definitions are Numeric and <u>not</u> Alpha. Also, verify that the carat definitions have enough carats (^). For example, Loan Amount should be seen as $$^^,^^^,^^^ (or $$^^,^^^,^^^.^^ if you want to see cents)

- Is the report printing F317 instead of Loan Officer's Name? If so, check the report's Field Definitions for a lower case F (i.e. f317) instead of an upper case F (i.e. F317) of no F at all

II. SORT LEVELS/SELECTION CRITERIA

- Is the report NOT selecting all requested borrowers? If so, check the Co-Mortgagor radio button on the Sort/Selection Criteria screen to see if it's set incorrectly. The same holds true for the Rejected radio button

> Also, check the [Drive Settings] Tab in [General Setup...] under [Settings] from the Tool Bar for the proper Directory or Path

> Compare the Key Data Fields Report for the missing borrower(s) and verify the loan's Drive/Pathname (this report is also useful to correct errors, such as Closed, Approved, Submitted and Adverse Action dates)

> Select [Fix Borrower Files] under [Utilities] from the Tool Bar

Now try Printing/Viewing the report again and see if the missing borrower files appear as desired.

III. IRS 1098 REPORTING

- This report selects only Closed Loans. It will NOT select loans that are Rejected, Cancelled, Denied, Withdrawn or are Co-Mortgagor Files

- How is the transmitter control code obtained? The Transmitter Control Code is provided by the IRS

- Can you print reports using several *HANDLER*/*CLOSER* Directories? Yes (see the pages entitled Additional Miscellaneous Notes: Specifying Multiple Data Directories)

IV. HOME MORTGAGE DISCLOSURE ACT ISSUES

- Always review the Loan Application Register and the associated Errors Report prior to generating HMDA/LARS electronic file and make your corrections based on this report

- This report prints only Closed, Rejected, Canceled, Withdrawn and Denied loans. Co-Mortgagors and Construction Loans are NOT included and the same holds true for the HMDA/LARS electronic file

- The most common mistake on the report occurs when the Reporting Year on the Sort Selection set up screen is set to an incorrect year (i.e. 03 when the reporting year is actually 04)

- See the TLTHMDA and LARSPEC word documents from within your *TLT* folder on your computer hard drive for more details

- Many clients get confused with their error report when they review the difference between a Purchase and Refinance Loan. Unfortunately, Fannie/Freddie and HMDA use a slightly different code for recording this important data from a loan file. In *Handler*™ the question or field for this data is called: Loan Purpose. It has a drop down fixed database and is show as:

- This field, F19, allows users choose the words that match their loan but the program actually stores and then transmits to DO/DU and LP a numeric entry (i.e. a 1, 2, 3, 4 or 5; a question mark would be refused). Selecting Purchase for Freddie and Fannie would report a 1 and a Refinance would be a 4.

- However, when reporting to HMDA and properly working with the HMDA 2004 form in *TLH*, a different an un-related field (F384) asks a similar question (and uses the same exact description: Loan Purpose). On the HMDA form it is shown as:

- The data used by HMDA is 1 for Home Purchase and 3 for Refinance. Be sure not to skip this HMDA form in *TLH* and this question. Depending on your Company's Template Files many users find that their Refinance Loans are falsely reported to HMDA as Home Purchases since that's the first choice on the HMDA list and no one made the correct selection. This is frustrating since they typically look to the Preliminary Information form (or GFE or other form in *TLH* with this field) and it clearly states Refinance. The problem of course is that they are looking at the Fannie/Freddie Field (F19) and not the HMDA field (F384).

- Another possible issue is that the Adverse Action field (F749) on the Tracking – Dates form in *TLH* is correctly entered but the Type of Action Taken field (F1393) on the HMDA 2004 form in *TLH* is <u>not</u> filled in correctly.

Support Information

1. < CLICK> on the [Help] Tool Button for more Support options.

2. Consult your *Tracker*TM Supplement (these pages) since many of your questions are answered here.

3. Consult the Manual. Note that there is a Glossary, a number of Appendixes and an Index at the back of the manual. Additional manuals are available for $35. Also, review the *TLT* Tutorial CD; additional copies are available.

4. Ask a fellow employee that may be familiar with the system if they can help you; be sure to share you knowledge.

5. Call our Toll Free Support Number, **800 777-1718**; normal hours are 9:00 AM - 8:30 PM EST (8:00 AM - 7:30 PM CST), Monday - Friday although Emergency Support is available twenty-four hours a day, seven days a week, even holidays.

If you call and don't reach a support person initially, <u>do</u> leave a specific message with some key details (your name, your Client #, your phone number, the program you need help with, the gist of the question: not every single detail just the basics, how soon you need assistance and when you will/or will not be available) and you will receive a return phone call within fifteen minutes. If you have access to the Internet you may reach our Tech Support staff at **CustomerSupport@EllieMae.com**. You can also log onto our website at **www.EllieMae.com** and use our Knowledge Base System to research a library of fixes/tips/tricks for common software issues.

6. Please use the attached Ellie Mae® Support Log Page(s) so that you can create and keep a log of who you talked to, the date, the topic that was discussed and the response or answers. Also, please create a file folder for all your personal Help information, including any general questions that you'd like your local rep to answer the next time we stop by.

Your EMIMS (Client Number) # is _____

7. Call or eMail your Ellie Mae® Technology Consultant(s): **Jeff Seshun** and _____

    at **803-799-4899** and _____ or Jeff@Seshco.com and_____

If no one is available at our office please leave a message and your call will be returned. Keep in mind that your local rep(s) may not be able to answer the day to day questions and that we may have to refer you to Technical Support (Help Desk). Also, please keep in mind that your rep(s) are usually out of the office seeing other clients and that it may take us some time to call you back; if you're in a hurry call Technical Support (Help Desk) right away.

* The Tech Support (Help Desk) department consists of a large staff of different individuals; some know a great deal about the mortgage industry while others know a great deal about computers and some are still learning. Do be specific with your questions since that can help identify which individuals can best help you. If the answer you get is not satisfactory or 'doesn't seem right' please do ask to talk with someone that is more knowledgeable. The manager of this department can help resolve issues and/or direct calls to the appropriate source. The statement: 'that's just the way it is' is not, in our opinion, acceptable; try to get a person that can give you a definitive answer backed by the appropriate experience.

* Please let us know of any problems that may occur. It doesn't happen often, but if it does we want to know about it so that we can do whatever is necessary to ensure that you receive the best support that Ellie Mae® can provide.

Ellie Mae® Support Log

User Name: _____

Date	Tech Person	Topic Discussed	Response / Suggestions / Tips / Tricks / etc.
continue on next sheet			

Ellie Mae® Membership Program

The Membership Fees - some software companies call it Maintenance Fees - offered by Ellie Mae® are **Crucial** to the successful <u>and</u> profitable use of our products and services. This is especially true when you consider the fact our Industry is one of the most highly regulated in the country. Of course, Compliance Issues are of great concern for everyone, but Ellie Mae®'s Membership Fees deal with much more than making sure our products conform to the various Government Rules and Guidelines. The following list is a reminder of what these Membership Fees cover:

- Toll-Free Technical Support; for Help on using the various programs and their numerous features
- All Updates to our programs; for Compliance, Changes, Enhancements, Fixes, etc.
- Our monthly newsletter (*Insight*); for Tips, Tricks, Suggestions and Announcements
- Access to Program Updates via CD
- Access to Program Updates via our Home Page on the WWW; for Instant Product Updates versus Fed Ex, UPS or US Mail
- Research & Development of new Products and Services; provides many competitive advantages to you *

* This aspect alone is extremely crucial to you and your operation. In the twenty plus (20+) years that Contour/Ellie Mae® have flourished, there have been many companies that have come and gone, leaving their customers high and dry with worthless software. Our ability to survive and prosper in this competitive, ever changing and cyclical market place is probably even more important than what our products and services actually do for you.

Just ask anyone who has ever experienced the anguish of switching systems (Software and/or Hardware) after their Technology Partner had gone out of business. The hard and soft dollar costs associated with switching systems for this reason alone is more than worth the nominal fees associated with the use of our products and services. Stop and consider the amount of time spent researching new Technology Partners, learning new programs, adjusting to work flow changes and handling installation procedures. And don't forget the up-front cost of buying the new system itself and/or any related hardware costs that may also be required.

The same principles also hold true when Upgrading Systems. If the system you currently use is NOT able to keep up with industry changes and requirements, then it's really the same as if the company went out of business. The same hard and soft dollars cost as mentioned above will have to be borne by you and your company as you search for an acceptable replacement. This a becoming more and more commonplace as the industry as a whole continues to switch over to a Windows environment and chases the goal of a 'paperless' loan. ePASS® by itself is by far the biggest reason for much of the recent fallout in our industry.

Furthermore, due to the shear size of our customer base, Ellie Mae® offers one of the least expensive and comprehensive Membership Programs in the industry. As one of the largest providers of mortgage software to the industry we have maintained our fees with NO INCREASES for many, many years. Our reputation and the constant in-flow of new customers provide the growth and stability necessary in order to maintain our leadership position and our profitable existence. Both of which are extremely important in this type of every changing industry.

Value <u>and</u> Affordability! Two important aspects of your decision to rely on Ellie Mae® as your primary Technology Partner, both Today and into the Future! We look forward to your renewal and your continued success the Mortgage Arena.

<div align="center">For questions or additional details feel free to call our office at 803 799-4899</div>

Present Your Suggestions to Ellie Mae®

Thank you in advance for taking the time to make suggestions on improving our products and services. As you know from previous discussions, creating software is an ongoing process of constant evolution and this is especially true of industry specific software. In fact, the mortgage industry is even more susceptible due to the involvement of numerous government agencies.

*** Please Note: In some cases we receive suggestions from Ellie Mae® users that are already part of our programs. In order to ensure that your time is spent wisely please call Tech Support/Help Desk before you take the time to write down your suggestion. In some instances, they'll be able to show you a way to accomplish what you desire since the various Ellie Mae® programs are very robust, versatile and flexible. However, even if Tech Support can show you a trick or short cut, you may still have a better way of accomplishing the same result. In this case we would then encourage you to describe the idea and fax or eMail it to us for review.

Some of the products you currently use are well over ten or twenty years old and are quite different from their earlier versions. The government has mandated many of the changes, but many more are due to the creative input of thousands of our users. If you feel that you have a suggestion worth looking into please feel free to give a brief but concise description of your idea on the attached pages. If example print outs (or print screens) would aid in describing your idea please attach them as well. If your idea is technically possible and is something that makes sense for our many users you just might see your ideas in your future product updates. Use the eMail address: support@elliemae.com and please feel free to send as many suggestions as you like. Please keep the original copies of any of ideas and materials that you fax or eMail to us since it may be necessary to discuss the idea in further detail with Ellie Mae®. Our Fax Number is **(800) 777-9810**.

Thank You again for your Time and Effort!

Suggestion Memo to Ellie Mae®

Date: _____　　　　　　　　　　　　Client # (EMIMS #): _____

From: (Company Name):　　　_____

　　　(Company City):　　　　_____

　　　(User's Name):　　　　　_____

To:　　　　　　　**Ellie Mae**® - Suggestions Department

Suggestion Subject and Description: _____

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Referrals

As any successful mortgage professional knows, referrals are an important aspect of lead generation. The same can be said for software sales and consulting and we greatly appreciate your referrals.

In fact, we prefer to Thank You in advance for your referrals. Over the years, our greatest source of new business has definitely come from referrals from existing clients like you and for that we are truly grateful.

If you have someone that would like information on the various products and services offered by Ellie Mae® and Seshco Mortgage Technologies feel free to have them contact us:

Seshco Mortgage Technologies

803-799-4899

www.Seshco.com

Mail@Seshco.com

Once again, Thank You for referring your friends and associates to us!