Understanding Calyx Point
DocMagic Interface Guide
Version 1.1
Preface

This document is intended to provide a short overview of using the Calyx Point origination platform. The guide does not cover all of the features and functionality of the Point platform. Since the information required varies from transaction to transaction, the content of this guide should not be construed as the definitive list of data fields required to produce complete and compliant Mortgage Documents using the DocMagic Interface.

DocMagic provides a separate Interface Guide for accessing our services from within Point for both Initial Disclosures and Closing Documents. This guide is available on the DocMagic website at http://www.docmagic.com/media/docmagic/support/interfaces/calyxpoint.pdf.

Providing Feedback

We welcome any and all feedback about this interface guide. Please e-mail your comments to:

integration@docmagic.com

Each and every comment is read, evaluated, and archived by the development team.
Table of Contents

1  Borrower Information.......................................................................................................................... 1
   1.1  Borrower and Co-Borrower Data...................................................................................................... 1
   1.2  Loan Type and Purpose.................................................................................................................. 1
   1.3  Property Usage Type....................................................................................................................... 1
   1.4  Lien Position................................................................................................................................... 2
   1.5  Loan Terms....................................................................................................................................... 2
   1.6  Property Information....................................................................................................................... 3
   1.7  Borrower Address Information........................................................................................................ 3
2  Uniform Residential Loan Application.................................................................................................. 4
3  Good Faith Estimate.............................................................................................................................. 4
   3.1  First Payment Date and Estimated Closing Date ........................................................................... 4
   3.2  Fees and Charges............................................................................................................................ 5
   3.3  Days Prepaid Interest...................................................................................................................... 6
   3.4  Impound Information (Aggregate Escrow) .................................................................................... 6
4  Truth-in-Lending ................................................................................................................................. 9
   4.1  Interest Only Term............................................................................................................................ 9
   4.2  Bi-Weekly Programs......................................................................................................................... 9
   4.3  Adjustable Rate Mortgages............................................................................................................. 10
   4.4  Buydown Mortgages......................................................................................................................... 10
   4.5  Additional Loan Program Parameters............................................................................................. 10
5  eLoanFile Borrower ............................................................................................................................. 11
   5.1  Application Date............................................................................................................................... 12
   5.2  Borrower Type.................................................................................................................................. 12
   5.3  AKA Information.............................................................................................................................. 12
6  eLoanFile Property ............................................................................................................................... 12
7  Track : Agent List.................................................................................................................................. 13
8  Track : Status ......................................................................................................................................... 14
9  Additional Information........................................................................................................................... 15
   9.1  Originator Type.................................................................................................................................. 15
   9.2  Closing Conditions............................................................................................................................ 15
   9.3  Disbursement Date .......................................................................................................................... 16
   9.4  Signing Date and Cancel Date (Refinances Only)............................................................................ 17
1 Borrower Information

1.1 Borrower and Co-Borrower Data
The Borrower Information screen is the first screen that is displayed when you open a loan file. This screen is used to capture the general Borrower and Co-Borrower information.

<table>
<thead>
<tr>
<th>Borrower</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>First</td>
<td>Middle</td>
<td>Last</td>
<td>Suffix</td>
<td>Nickname</td>
<td></td>
</tr>
<tr>
<td>SSN</td>
<td>DOB</td>
<td>E-Mail</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>H Phone</td>
<td>B Phone</td>
<td>Cell/Alt</td>
<td>Fax</td>
<td>Best Contact</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Co-Borrower</th>
<th>Copy from Borrower</th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>First</td>
<td>Middle</td>
<td>Last</td>
<td>Suffix</td>
<td>Nickname</td>
<td></td>
</tr>
<tr>
<td>SSN</td>
<td>DOB</td>
<td>E-Mail</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>H Phone</td>
<td>B Phone</td>
<td>Cell/Alt</td>
<td>Fax</td>
<td>Best Contact</td>
<td></td>
</tr>
</tbody>
</table>

1.2 Loan Type and Purpose
After completing the Borrower information, select the desired Loan Type and Purpose of Loan.

Loan Type
- Conventional
- FHA
- VA
- USDA/RIHS
- Other

Purpose of Loan
- Purchase
- No Cash-Out Refi
- Cash-Out Refi
- Construction
- Construction-Perm
- Other:

1.3 Property Usage Type
Select the appropriate Property Usage type.
1.4 Lien Position
Select the Lien position for the transaction.

1.5 Loan Terms
Enter the general Loan Term information. The Loan Amount field represents the Base Loan Amount.

<table>
<thead>
<tr>
<th>Sales Price</th>
<th>82,000</th>
<th>w/ MIP, FF</th>
<th>81,400</th>
</tr>
</thead>
<tbody>
<tr>
<td>Down Pmt</td>
<td>2,439%</td>
<td>2,000</td>
<td>Note Rate</td>
</tr>
<tr>
<td>App Val</td>
<td>86,500</td>
<td>Term/Due</td>
<td>360 + 666 mths</td>
</tr>
<tr>
<td>Loan Amt</td>
<td>80,000</td>
<td>Mth Pmt</td>
<td>488.03</td>
</tr>
</tbody>
</table>

If the transaction requires Mortgage Insurance or a VA Funding Fee information, click the button at the bottom of the screen.
NOTE: If this is a FHA transaction, ensure that the **Calculate based on remaining balance** option is checked to use the *FHA Single Family Premium Calculation* method.

### 1.6 Property Information
Enter the address of the property in the **Subject Property** section.

When entering the Zip Code, the City, State, and County will be automatically populated.

### 1.7 Borrower Address Information
Enter the Borrower’s mailing address in the **Present Address** section.
When entering the Zip Code, the City and State will be automatically populated.

2  **Uniform Residential Loan Application**

The Loan Application screens are used to capture the 1003-related information and are not covered by this guide. The Lender Case No field on Page 1 is used for the DocMagic Loan Number field.

3  **Good Faith Estimate**

The Good Faith Estimate screen is used to enter all of the Loan Fees (Origination Fee and Discount Points) , Charges, and Impound information. The general Loan Term information will be carried forward from the Borrower Information screen.

3.1  **First Payment Date and Estimated Closing Date**

Enter the Scheduled First Payment Date and Estimate Closing Date for the transaction.

<table>
<thead>
<tr>
<th>1st Pmt Date</th>
<th>12/01/2008</th>
</tr>
</thead>
<tbody>
<tr>
<td>Est Close Date</td>
<td>10/28/2008</td>
</tr>
</tbody>
</table>
### 3.2 Fees and Charges

#### Borrower, Sample | Good Faith Estimate

<table>
<thead>
<tr>
<th>Date Prepared</th>
<th>Loan Program</th>
<th>CC Scenario</th>
</tr>
</thead>
<tbody>
<tr>
<td>10/08/2008</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Loan Amt</th>
<th>Interest Rate</th>
<th>1st Pmt Date</th>
<th>Term/Due In</th>
<th>Est Close Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>80,000</td>
<td>6.000%</td>
<td>12/01/2008</td>
<td>360/360</td>
<td>10/23/2008</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Term</th>
<th>Due</th>
<th>In</th>
</tr>
</thead>
<tbody>
<tr>
<td>360</td>
<td>360</td>
<td></td>
</tr>
</tbody>
</table>

#### Company Names

- Use [ ] for "Paid To" Broker Company Name
- Use [ ] for "Paid To" Lender Company Name
- Use [ ] for "Paid To" Investor Company Name

#### PFC - Prepaid Finance Charge (APR Items)  F - FHA Allowable  POC - Paid Outside of Closing

#### 800: ITEMS PAYABLE IN CONNECTION WITH LOAN:

<table>
<thead>
<tr>
<th>Line #</th>
<th>Description</th>
<th>Paid To: Company Name</th>
<th>Amount</th>
<th>Paid By</th>
<th>PFC/F/F/POC</th>
</tr>
</thead>
<tbody>
<tr>
<td>801</td>
<td>Loan Origination Fee</td>
<td>Le</td>
<td>$1,250% + $0.00</td>
<td>$1,000.00</td>
<td>Bc</td>
</tr>
<tr>
<td>802</td>
<td>Loan Discount</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>803</td>
<td>Appraisal Fee</td>
<td></td>
<td>$0.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>804</td>
<td>Credit Report</td>
<td>Ot Credit Service</td>
<td>$45.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>805</td>
<td>Lender’s Inspection Fee</td>
<td></td>
<td>$0.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>806</td>
<td>Mortgage Broker Fee</td>
<td></td>
<td>$0.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>809</td>
<td>Tax Service Fee</td>
<td>Le</td>
<td>$250.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>810</td>
<td>Processing Fee</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

For each of the items, the **Paid To** and **Paid By** must be completed. If the item is to be included in the APR, the Prepaid Finance Charge (PFC) box must be checked. Prepaid Finance Charges are paid by the borrower in connection with the loan, and must be paid upon the close of the loan. These charges are defined by the Federal Reserve Board in Regulation Z. For additional information, please see the Finance Charge Matrix at DocMagic’s Compliance website:


If the item is to be Paid Outside of Closing, the **POC** box should be checked.
3.3 Days Prepaid Interest
In the 900: Items Required by Lender to be Paid In Advance section, enter the number of days of prepaid interest.

The Per Diem Calculation Method is set through the Utilities | Company Defaults | Days Per Year option.

3.4 Impound Information (Aggregate Escrow)
The information used in the 1000: Reserves Deposited with Lender section maps to the Impound section of DocMagic.
Prior to computing the escrow schedule, verify that monthly amounts have been specified for the applicable items. The schedule is defined using the button at the bottom of the screen. The Aggregate Escrow screen displays an overview of the Escrow account.
To set the disbursement schedule for the applicable items, click the **Calculate** button at the bottom of the screen.

For the purposes of the DocMagic interface, ensure that the **Cushion** is set to 2 months for the various Escrow Items except for **Mortgage Insurance** which should be set to 0.

In the Month row, enter the number of months to be paid at that time. For example, if Taxes are due in April and paid every six months, enter a 6 in the April field. For annual payments, enter 12 in the appropriate month field.

After clicking **OK**, you will be returned to the **Aggregate Escrow Account Disclosure** screen and the schedule will be completed. Click the **GFE** button at the bottom of the screen to return to the **Good Faith Estimate** screen. **NOTE**: When returning to the **Good Faith Estimate** screen, the number of months to collect at closing will be auto-populated based on the Aggregate Escrow schedule. To set the Aggregate Adjustment,

Click the **Table** button to display the **Initial Escrow Setup** screen then **OK**. The computed Aggregate Adjustment amount will be auto-populated.
4 Truth-in-Lending

Information entered on the previous screens will automatically be pulled into the Truth-In-Lending (Reg. Z) screen.

This is also the screen used to enter additional information regarding the specific mortgage type for the transaction.

4.1 Interest Only Term

Although this is set within the DocMagic Loan Program, enter the term of the Interest Only period to ensure the Payment Schedule in Point is accurate.

4.2 Bi-Weekly Programs

If this is a Bi-Weekly Loan Product, check the Bi-Weekly Payment Schedule option.

NOTE: When doing Bi-Weekly transactions, ensure that a DocMagic Bi-Weekly Loan Program is used.
4.3 Adjustable Rate Mortgages

When using an Adjustable Rate Loan Program, enter the Rate and Payment change information.

![Rate Adjustments and Payment Adjustments](image)

4.4 Buydown Mortgages

When a Buydown applies to the transaction, enter the Subsidy schedule in the fields provided. A 3-2-1 Buydown would appear as follows:

![Buydown Mortgage Table](image)

4.5 Additional Loan Program Parameters

The Truth-In-Lending (Reg. Z) screen is also used to capture other Program-specific data such as Demand Feature, Assumability, Prepayment Penalty, etc.
**Demand Feature:** This obligation has a demand feature.

- **VARIABLE RATE FEATURE:** This loan contains a variable rate feature.

### NOTE

Since these parameters are defined within the DocMagic Loan Program, you may receive Audit messages stating that the “Assumable Entry does not match Plan Default”. This notifies you that the value selected on this screen does not match what is configured for the selected DocMagic Plan.

### 5 eLoanFile Borrower

This screen is used to capture additional information pertaining to the Borrower(s).
5.1 Application Date
The Application Date in DocMagic is defined by the Application Signed Date for the Primary Borrower.

5.2 Borrower Type
The eLoanFile Borrower screen is also used to set the role of the Borrower on the transaction – Individual, Cosigner, or Title Only.

5.3 AKA Information
AKA Information is also provided through this screen.

6 eLoanFile Property
The eLoanFile Property screen captures additional information pertaining to the subject property.
In addition to Project Classification, Appraisal and Valuation, and Flood Hazard Determination information, this screen is used for entering Planned Unit Development and Manufactured Housing data.

7  **Track : Agent List**

This screen is used to capture contact information for parties involved on the transaction.
You would use this screen to enter information pertaining to all of the various Service Providers as well as the Seller for Purchase transactions.

8 Track: Status
This screen is used to track the milestones of the transaction.
The **Documents** item is used to convey the Document Date for the transaction.

## 9 Additional Information

### 9.1 Originator Type

The Originator Type is defined on the Transmittal Summary screen.

- Mortgage Originator
- Seller
- Broker
- Correspondent

### 9.2 Closing Conditions

Closing Conditions are entered on the **Banker – Closing** screen under **Lender Instructions**.
9.3 **Disbursement Date**

The Disbursement Date is set on the **Banker – Funding** screen in the **Dates** section at the bottom of the screen.
9.4 Signing Date and Cancel Date (Refinances Only)
The **Signing Date** and **Cancel Date** for Refinance transactions are set on the **Banker – Closing** screen under the **Action Dates** section at the bottom of the page.

**NOTE:** If the Closing Doc Order Date and Closing Doc Rcvd Date fields are left blank, they will automatically be populated with the date the documents are submitted to DocMagic.