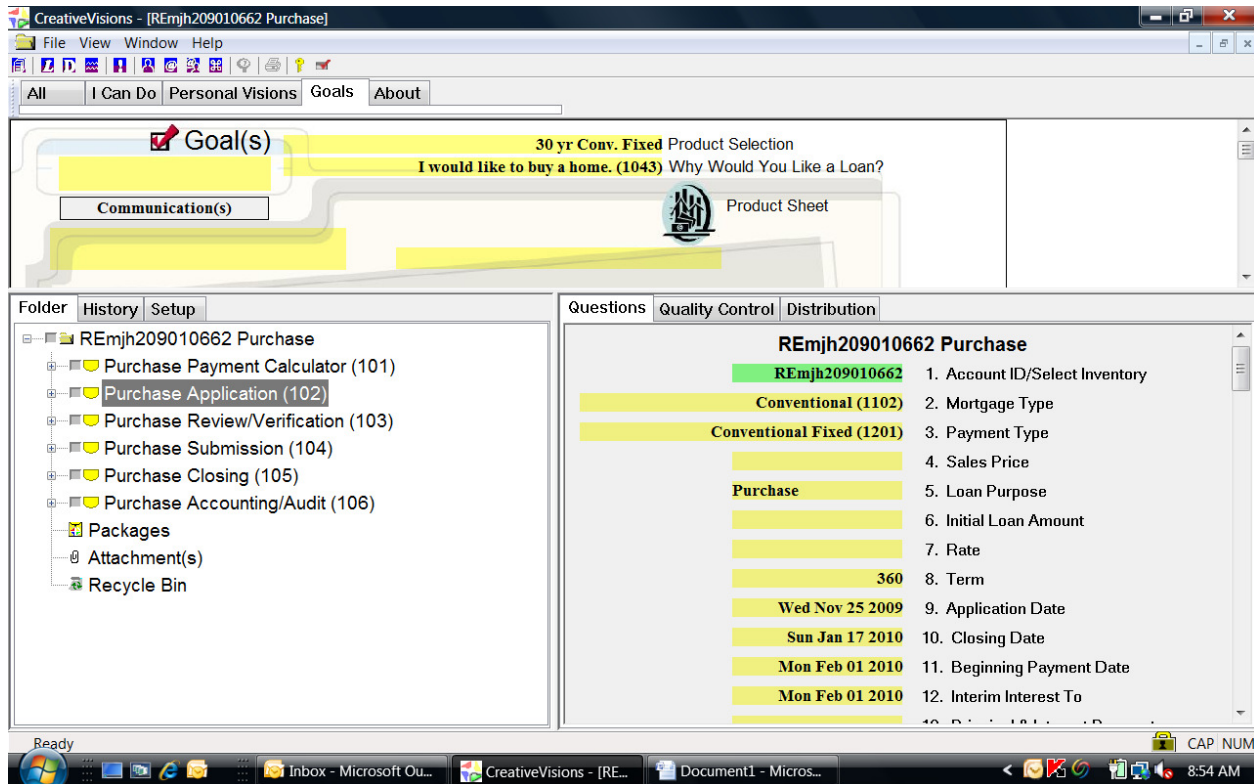
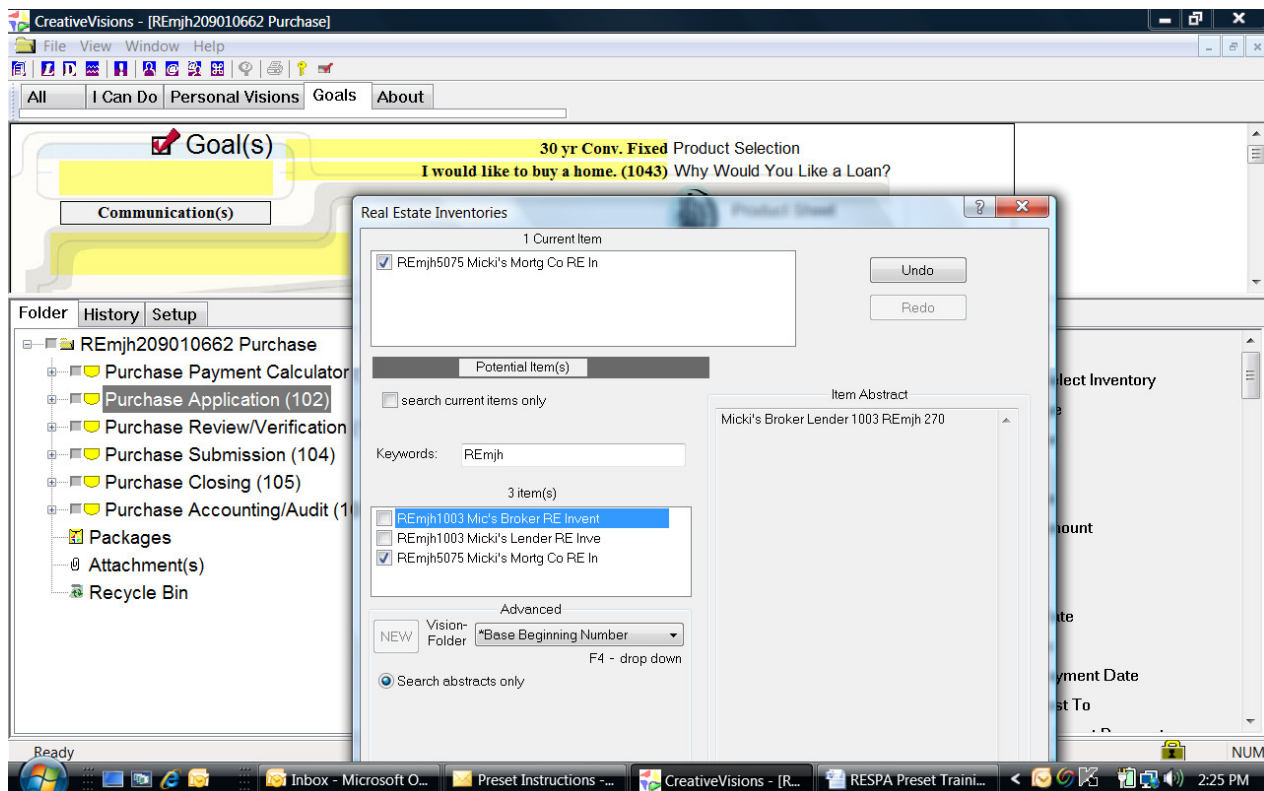


## INSTRUCTIONS FOR PRESETTING FEES -

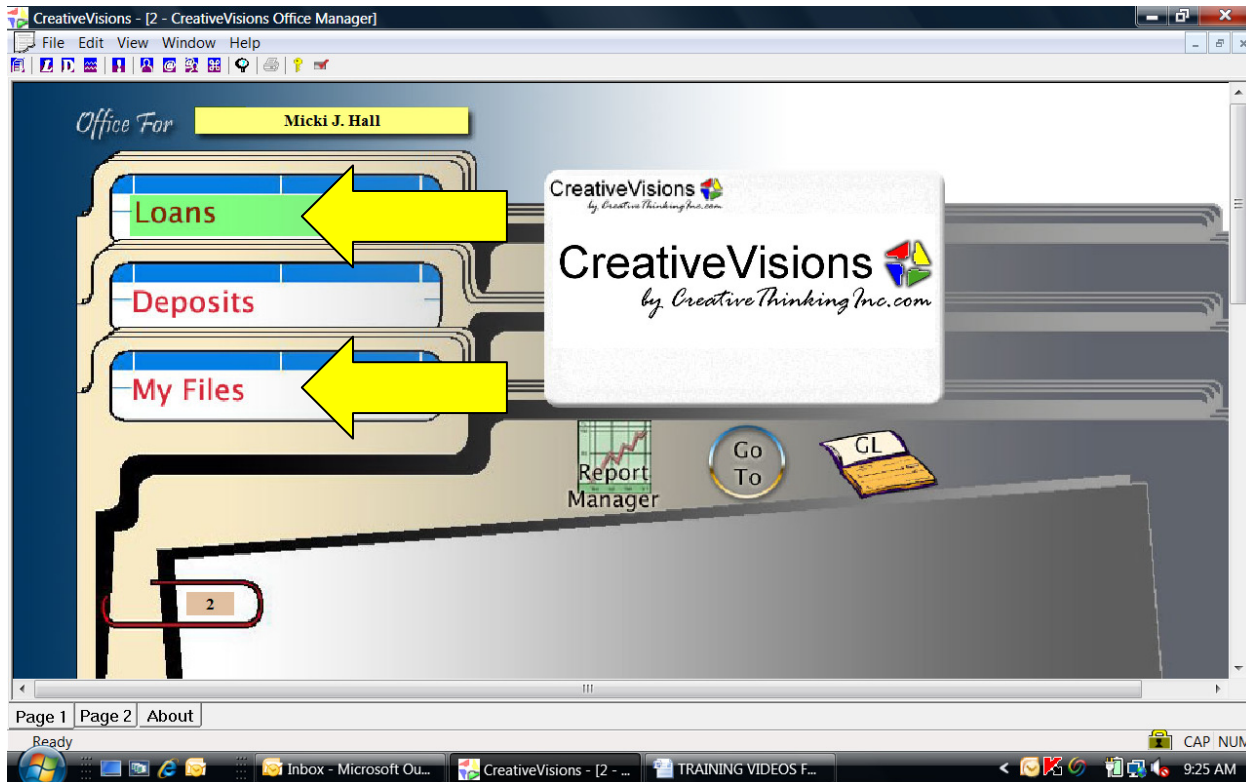
Create a Test Loan for each type of loan offered, such as Conventional, FHA, VA and USDA.



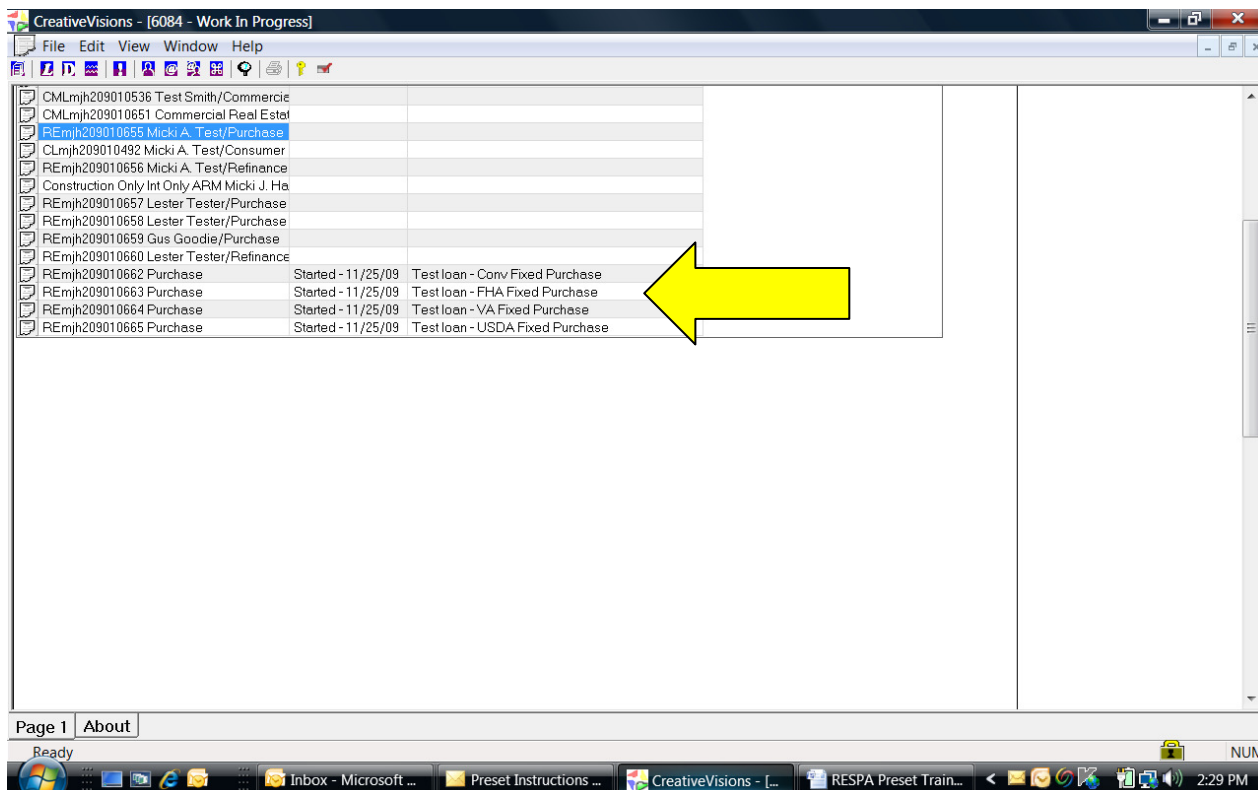
Once a loan is created, select a Training Inventory so an Account ID is assigned to the loan.



After you exit the Test Loan, it can be accessed again by entering on the 'Loans' icon and searching by the Account Number. Or, the file can also be found from 'My Files'.

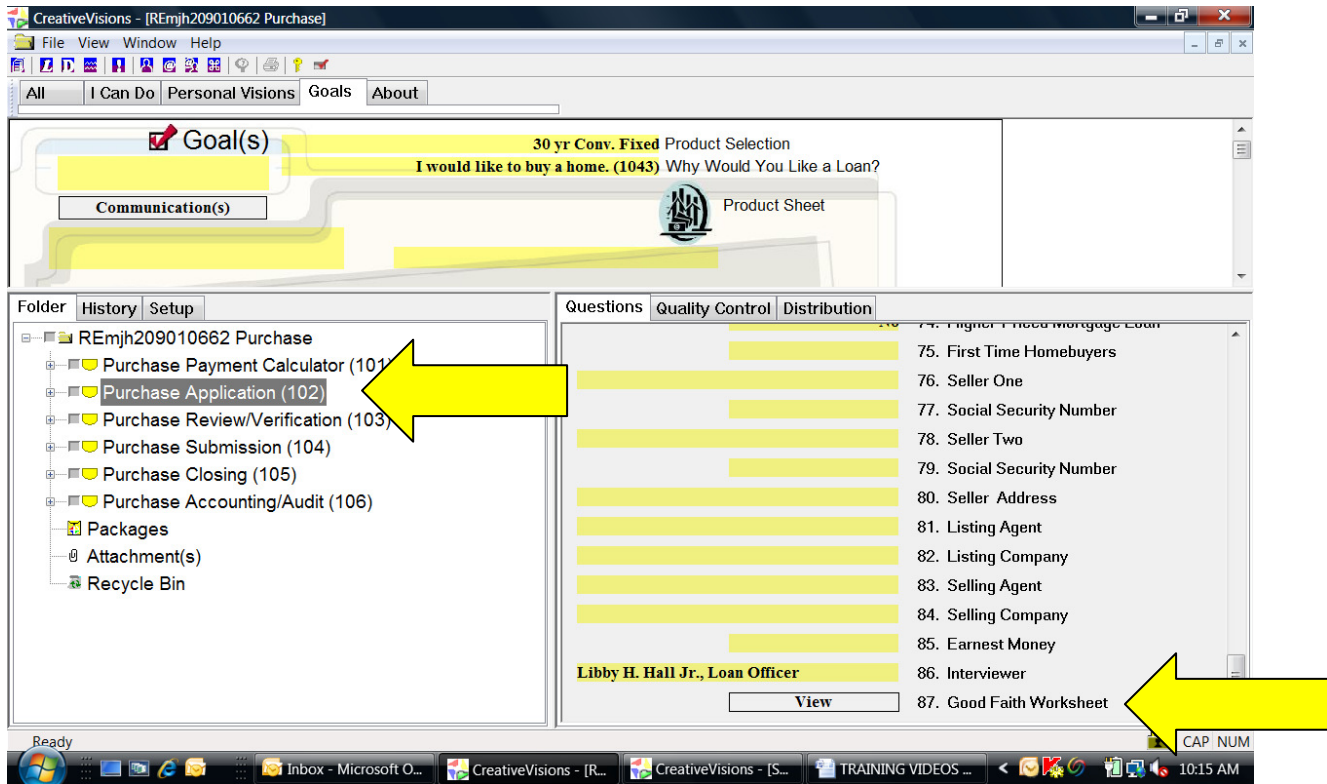


All loans created by you will be listed at the bottom of the loans located in 'My Files'. Comments can be entered for each Test Loan to describe the file for future reference.

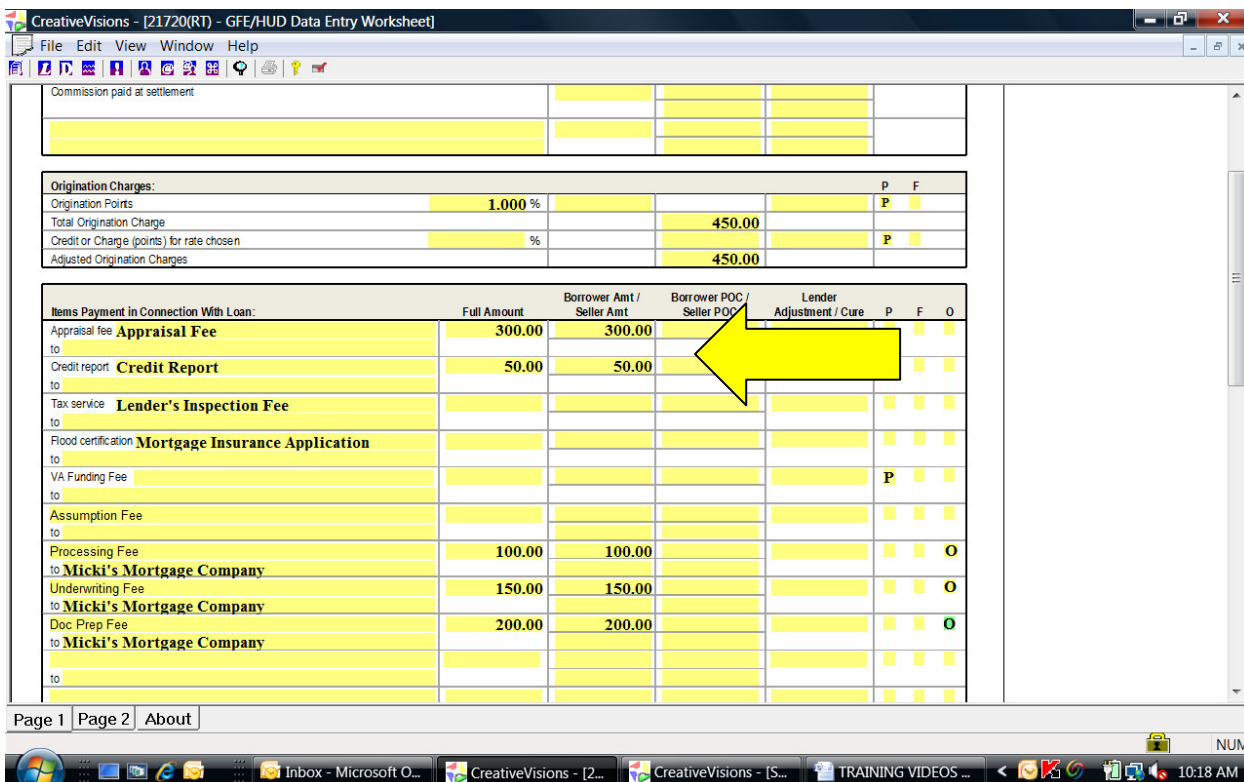


Load the first test loan from 'My Files' by double clicking on the Loan Number or Borrower Name.

Highlight the Application Stage to access the Application Stage questions and use the scroll bar to go to the bottom of the list of questions to locate the 'View' button for access to the new Good Faith Worksheet. Enter on the 'View' button to load the GFE/HUD Data Entry Worksheet.



The GFE/HUD Data Entry Worksheet will reflect the fees which are currently preset for this product.



Edit the fees and their descriptions as needed so the answers in this Test loan will be available for presetting.

CreativeVisions - [21720(RT) - GFE/HUD Data Entry Worksheet]

File Edit View Window Help

Real Estate Broker Fees:		Full Amount	Borrower Amt / Seller Amt	Borrower POC / Seller POC
Division of Commission	\$ to			
Commission paid at settlement	\$ to			

Origination Charges:		Full Amount	Borrower Amount	Seller Amount	Adjustment / Cure	P	F
Origination Points	1.000 %	1,950.00	1,950.00			P	
Total Origination Charge			2,250.00				
Credit or Charge (points) for rate chosen	%					P	
Adjusted Origination Charges			2,250.00				

Items Payable in Connection With Loan:		Full Amount	Borrower Amt / Seller Amt	Borrower POC / Seller POC	Adjustment / Cure	P	F	O
Appraisal fee	Appraisal Fee	400.00	400.00					
Credit report	Credit Report	60.00	60.00					
Tax service								
Flood certification								
VA Funding Fee						P		
Assumption Fee								
Processing Fee		100.00	100.00					O
Underwriting Fee		150.00	150.00					
Doc Prep Fee		200.00	200.00					O

Page 1 Page 2 Page 3 About

Ready

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10:55 AM

From the Goals page in the Test Loan, click on the Set-Up tab, followed by the Presets tab to load the list of preset visions. This view will display all of the preset visions for this loan type. The example below shows the Conventional Fees & Charges presets vision. This preset vision provides preset fees for all Conventional loans.

CreativeVisions - [REmjh209010662 Purchase]

File View Window Help

All I Can Do Personal Visions Goals About

Goal(s) 30 yr Conv. Fixed Product Selection  
I would like to buy a home. (1043) Why Would You Like a Loan?

Communication(s)

CLICK TO REVIEW GOOD FAITH ESTIMATE CHANGES

Product Sheet

Folder	History	Setup	Event	Status	Log
I would like to buy a home (1043)					0 Items
CTI1041 - Purchase Preset				Started - 11/25/09	0 Items
CTI1036 - Real Estate Program				Started - 11/25/09	0 Items
CTI1038 - Taxes & Insurance				Started - 11/25/09	0 Items
CTI1039 - Prepaid Finance Charges				Started - 11/25/09	0 Items
CTI1429 - HOEPA Fee Presets					0 Items
CTI1055 - Escrowed				Started - 11/25/09	0 Items
CTI1102 - Asset and Liability Presets				Started - 11/25/09	0 Items
CTI1200 - Standard HUD Description Presets				Started - 11/25/09	0 Items
Conventional Fixed (1201)					0 Items
CTI1171 - Conventional Monthly Fixed Pymt				Started - 11/25/09	0 Items
Conventional (1102)					0 Items
CTI1037 - Conventional Fees & Charges				Started - 11/25/09	0 Items
CTI1451 - New RESPA Conventional Presets				Started - 11/25/09	0 Items
CTI19006 - Conventional Presets				Started - 11/25/09	0 Items
Nebraska /Standard (S136359)					0 Items
A Payment and Ratios (1073)					0 Items
Fixed Insured (1120)					0 Items
CTI1048 - PMI Presets				Started - 01/11/10	0 Items
Escrowed (1150)					0 Items
CTI1403 - Escrow Presets				Started - 11/25/09	0 Items
Conventional Payment and Ratios (1031)					0 Items

Forms Questions Presets Guides

PreSet All

1. Preset All Answers	
2. Origination Fee Due To:	1.000 1
3. 801 Origination Percent	1,950.00
4. 801 Origination Fee	
5. Discount Fee Due To:	
6. 802 Discount Fee Percent	
7. 802 Discount Fee	
8. Appraisal Fee Due To:	400.00 300
9. 803 Appraisal Fee	
10. Credit Report Fee Due To:	60.00 50
11. 804 Credit Report Fee	
12. Inspection Fee Due To:	
13. 805 Inspection Fee	
14. Mortgage Ins. Application Fee Due To:	
15. 806 Mortgage Insurance Application Fee	
16. Assumption Fee Due To:	

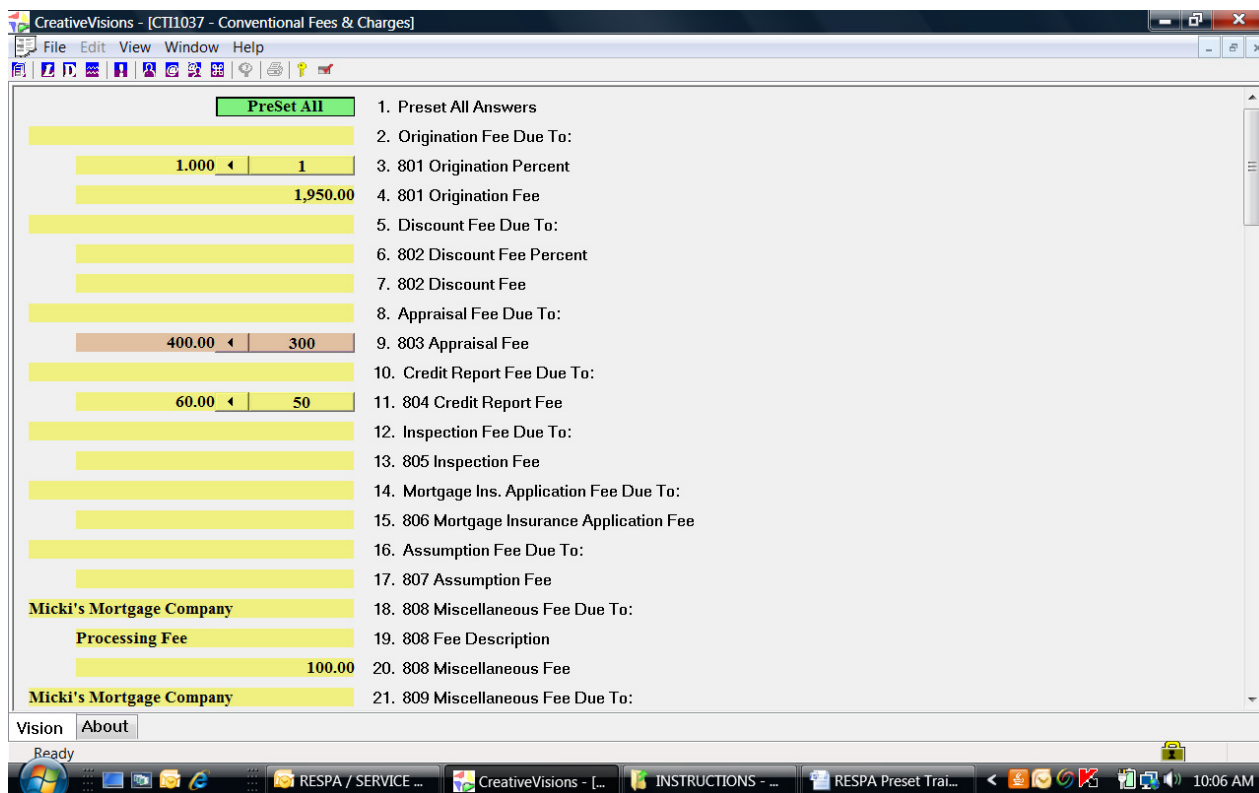
Ready

RESPA / SERVICE ... CreativeVisions - [... INSTRUCTIONS - ... RESPA Preset Tra...

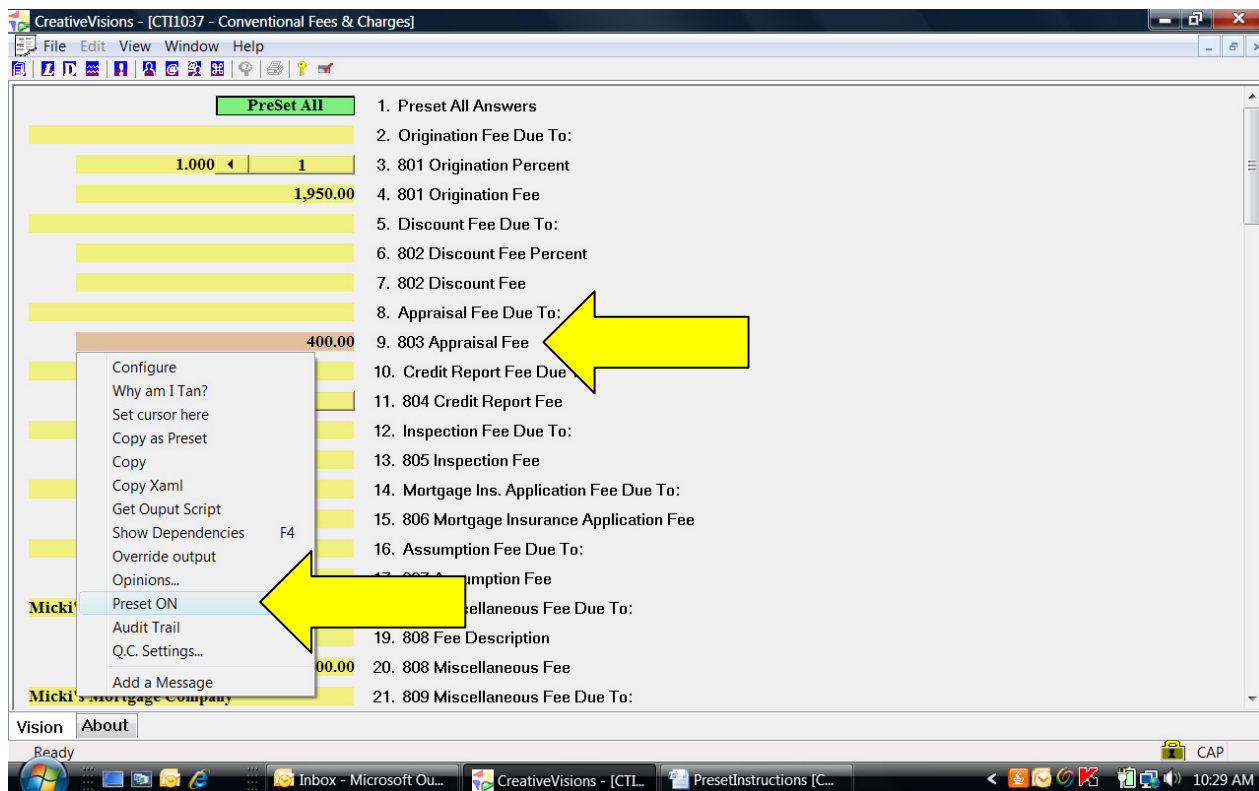
10:01 AM



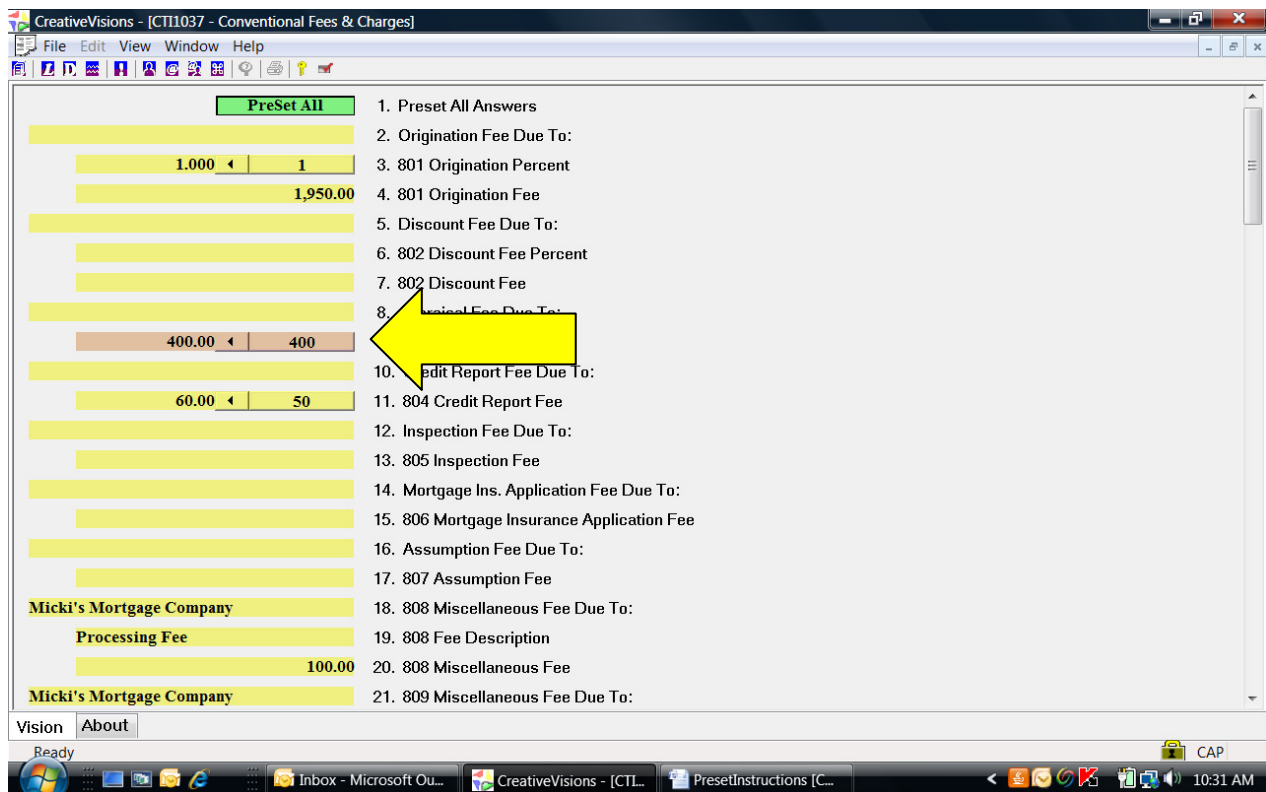
Load the preset vision full screen by double clicking on the icon to the left of the vision number. The example below shows CTI1037 – Conventional Fees & Charges presets.



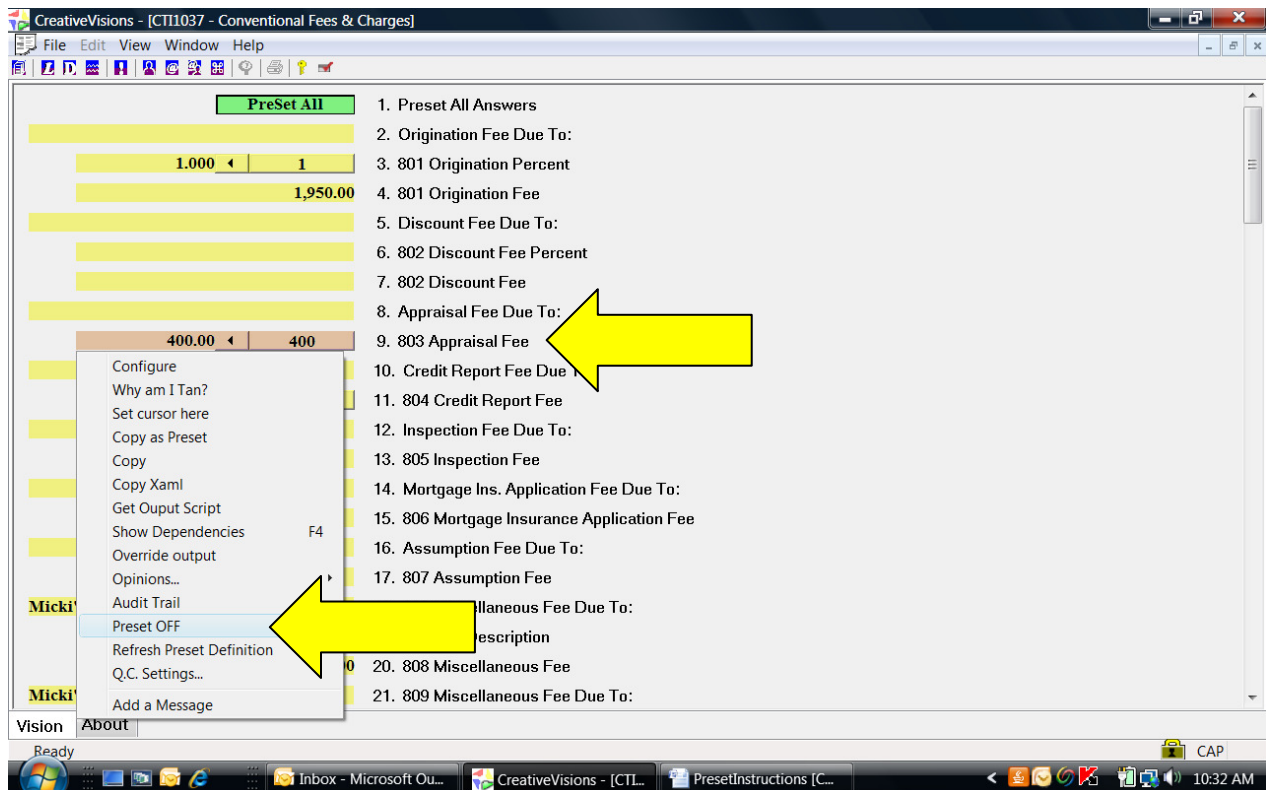
TO TURN A PRESET ON, position your cursor on the control which displays the answer you would like to preset. Right click on the control to display a list of choices, then click on 'Preset ON' to set the preset.



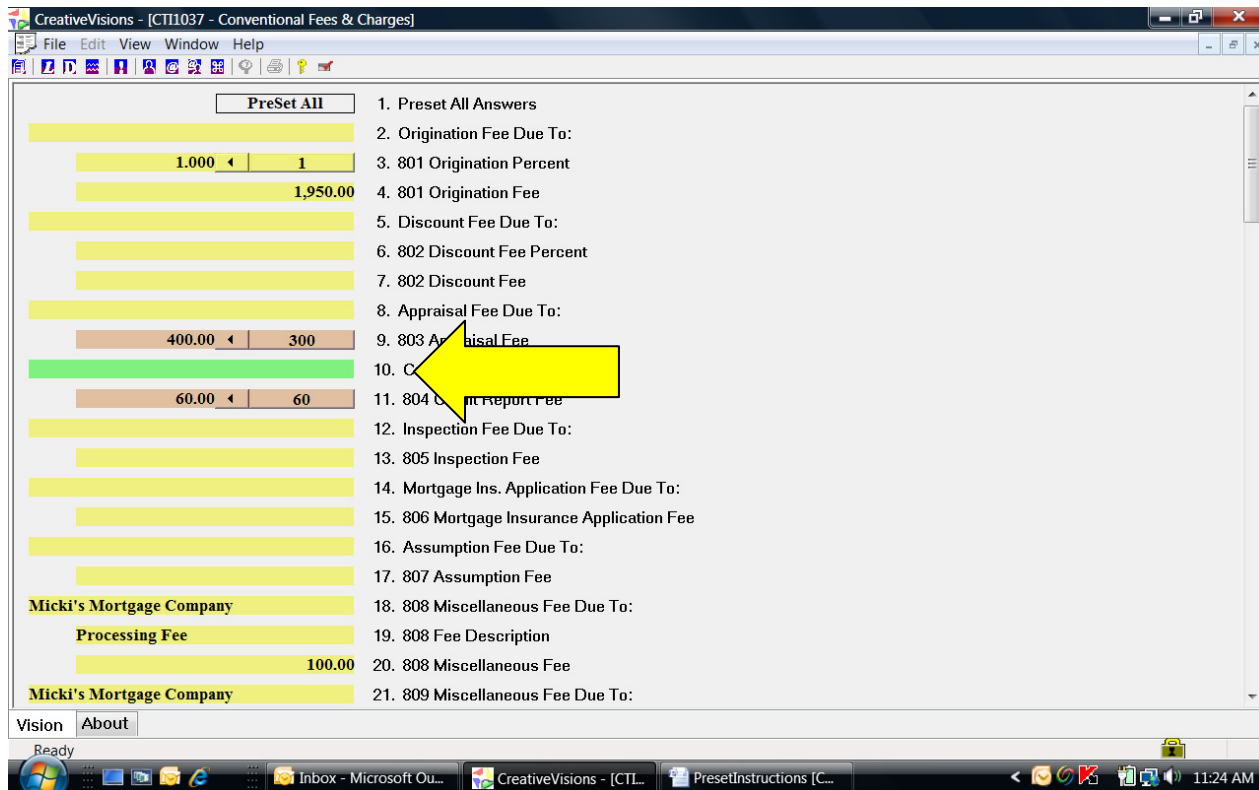
The preset displays as a preset bar with the answer, and an arrow points left to the answer in your Test Loan.



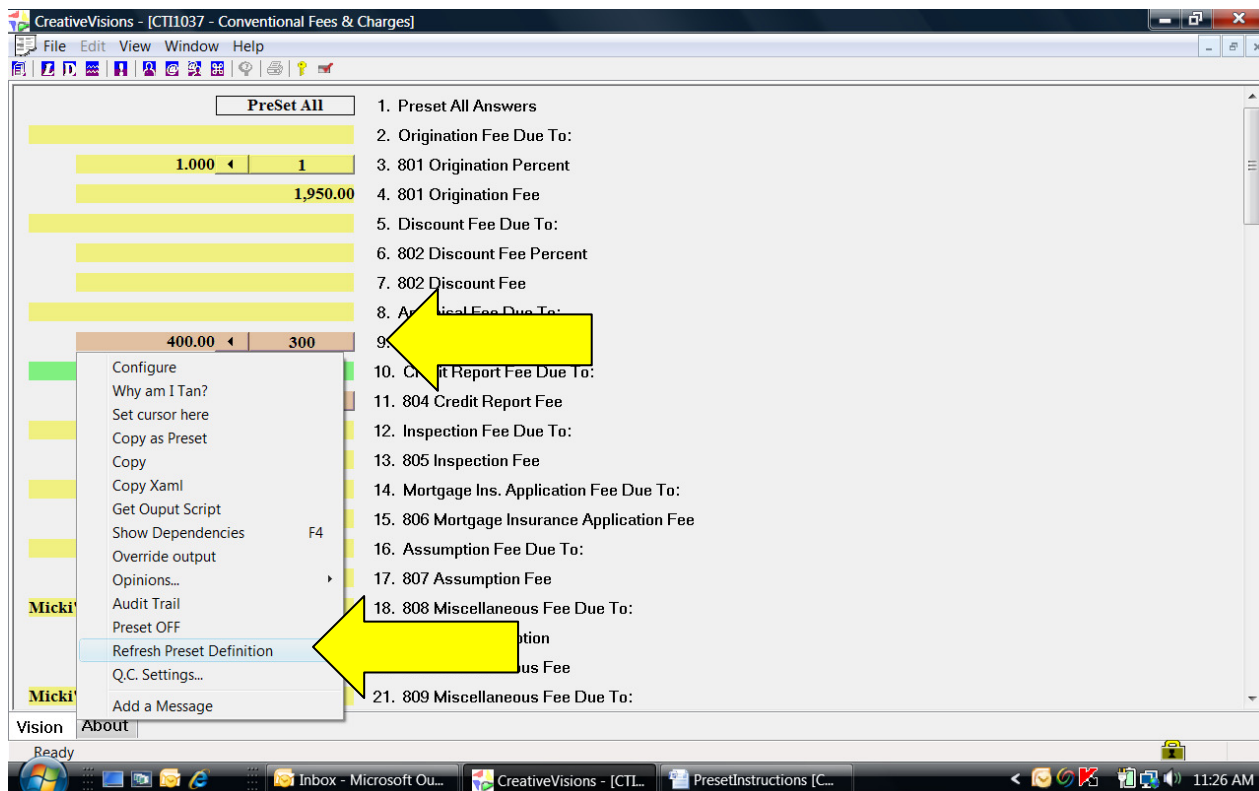
TO TURN A PRESET OFF, right click on a control to display a list of choices, then click on 'Preset OFF' to turn the preset off.



TO CHANGE A PRESET ANSWER TO A DIFFERENT ANSWER, click on the field to the left of the arrow to change the answer of the question in your loan (unless you have already done this on GFE/HUD Data Entry Worksheet).



After tabbing to the next question, put your cursor on the control and right click to see the list of choices and click on 'Refresh Preset Definition'.



The preset answer will be refreshed to the new answer.

CreativeVisions - [CTI1037 - Conventional Fees & Charges]

File Edit View Window Help

PreSet All

	1. Preset All Answers
	2. Origination Fee Due To:
1.000	3. 801 Origination Percent
1,950.00	4. 801 Origination Fee
	5. Discount Fee Due To:
	6. 802 Discount Fee Percent
	7. 802 Discount Fee
	8. 802 Discount Fee Due To:
400.00	9. 802 Discount Fee Due To:
60.00	10. 804 Credit Report Fee Due To:
	11. 804 Credit Report Fee
	12. Inspection Fee Due To:
	13. 805 Inspection Fee
	14. Mortgage Ins. Application Fee Due To:
	15. 806 Mortgage Insurance Application Fee
	16. Assumption Fee Due To:
	17. 807 Assumption Fee
Micki's Mortgage Company	18. 808 Miscellaneous Fee Due To:
Processing Fee	19. 808 Fee Description
100.00	20. 808 Miscellaneous Fee
Micki's Mortgage Company	21. 809 Miscellaneous Fee Due To:

Ready

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10:40 AM