

The following worksheets will help you to prepare for the Setup portion of your training. Please complete these worksheets **PRIOR** to the training.

General Setup – Lender

Complete the Lender Setup page(s) for all branches that need to print their own address or have unique setup. *(Copy this page if needed)*

What address do you print on loan documents?

- Main Institution address all locations
- Branch address where a loan is originated
- Processing center for all loans
- Other, please explain

Institution Name: _____

Address, City & State: _____

Phone: _____

Fax: _____

General E-mail Address: _____

Web Address: _____

Lender ID: _____

Flood Lender ID: _____

Federal Tax ID Number _____

State Tax ID (if different than Federal) _____

Charter: National State

Established under laws of a different state than listed above: Yes No

Flood Lender ID: _____

HMDA Reporting:

Wiz Basis Institution ID (provided by Wiz Basic): _____

HMDA Respondent ID: _____

HMDA Agency: OCC FRS FDIC
 OTS NUCA HUD

General Setup – Lender continued

Type of Institution: Bank Savings and Loan

Reg B Regulator Information:

Name: _____

Address: _____

City, State & Zip: _____

Credit Bureau:

Consumer (non-mortgage)

Account Identifier: _____

Access Code: _____

Relationships: Equifax Experian TransUnion

Consumer Mortgage:

Account Identifier: _____

Access Code: _____

Relationships: Equifax Experian TransUnion

Credit Reporting Agencies:

Agency Name _____

Address _____

City, State, Zip Code _____

Phone number _____

Agency Name _____

Address _____

City, State, Zip Code _____

Phone number _____

Agency Name _____

Address _____

City, State, Zip Code _____

Phone number _____

Agency Name _____

Address _____

City, State, Zip Code _____

Phone number _____

Automated Underwriting:

(Assigned with customer order)

Account Identifier: _____

User ID: _____

Password: _____

General Setup – Groups

Your security planning should take into account how you want to control the various job functions and tasks outlined in the Group Setup picture.

Security planning is an individualized process for each organization. For example some institutions may allow full program access to all users, while others may want to restrict setup functions, and still others would want to specify each program function by branch and specific users.

An added benefit of assigning program access to a user by Group permission is that ARTA Lending will dynamically change what the user sees, depending on the Group permissions. This means that users belonging to a Group that only performs Loan processing and printing of early disclosures, will not see Setup related options on the Navigator. This can make staff training easier and increase the ease-of-use for your users.

INSTRUCTIONS FOR COMPLETING

1. Make as many copies of the Worksheet on pages 5 and 6 as you'll need to specify the security Groups and User IDs for your institution.
2. Create at least one security Group.
3. Give each Group a name (at least one alphanumeric character; spaces allowed).
4. Mark the check box, or circle the option to designate each program permission you want this Group to have.
5. List the names of the users who should belong to this Group (page 6).
6. Assign a user ID to each user name (1-35 alphanumeric characters; no special characters; spaces allowed).
7. You can assign the same initial password to each user. Each user can then change their password at logon. (Passwords are 5-35 alphanumeric characters; no special characters*; no spaces; case-sensitive.)

General Setup – Groups continued

(Make copies of this page; one for each group)

Group Name: _____

Program permissions:

- Early Disclosures setup & print Early Disclosure Print Only Loans
 Transaction PMI Validation Override

Modules:

- Applications Credit Bureau Access
 Loan Decision/ Automated Underwriting
 Decision for Others
 Override a Denial or approve a Refer recommendation
 Transfer denied applications to loans

Setup permissions:

- Lending Setup:
 Policy Templates Rates Repayment Methods
 Indexes Documents Reports Underwriting Guideline
 Insurance Setup
 Lenders (institution name address, etc)
 Users and Groups
 Data Exchange
 Utilities

General Setup – Users

(Make copies of this page for all needed users)

User Full Name: _____

User ID (login): _____

Member of what group: _____

Loan Officer Code: _____ Title: _____

Phone Number: _____

PCiWiz Logon *(if applicable)*

Flood Certification User Name: _____ Password: _____

HOEPA User Name: _____ Password: _____

HMDA User Name: _____ Password: _____

User Full Name: _____

User ID (login): _____

Member of what group: _____

Loan Officer Code: _____ Title: _____

Phone Number: _____

PCiWiz Logon: *(if applicable)*

Flood Certification User Name: _____ Password: _____

HOEPA User Name: _____ Password: _____

HMDA User Name: _____ Password: _____

Lending Setup - Policies

(Select all that are applicable)

	Consumer	Commercial/AG	Consumer Real Estate
ACCRUAL METHODS: <i>Please note—not all accrual methods are available in all jurisdictions. Only check those that are applicable to your institution's policies.</i>	Installment loans <input type="checkbox"/> Actual/365 <input type="checkbox"/> Actual/360 <input type="checkbox"/> Actual/Actual <input type="checkbox"/> Periodic <input type="checkbox"/> Precomputed add-on <input type="checkbox"/> Precomputed simple <input type="checkbox"/> Precomputed discount <input type="checkbox"/> Split rate add-on <input type="checkbox"/> Split rate simple Single pay loans <input type="checkbox"/> Actual/365 <input type="checkbox"/> Actual/360 <input type="checkbox"/> Actual/Actual Other loans <input type="checkbox"/> Actual/365 <input type="checkbox"/> Actual/360 <input type="checkbox"/> Actual/Actual <input type="checkbox"/> Periodic	Installment loans <input type="checkbox"/> Actual/365 <input type="checkbox"/> Actual/360 <input type="checkbox"/> Actual/Actual <input type="checkbox"/> Periodic <input type="checkbox"/> Precomputed add-on <input type="checkbox"/> Precomputed simple <input type="checkbox"/> Precomputed discount <input type="checkbox"/> Split rate add-on <input type="checkbox"/> Split rate simple Single pay loans <input type="checkbox"/> Actual/365 <input type="checkbox"/> Actual/360 <input type="checkbox"/> Actual/Actual Other loans <input type="checkbox"/> Actual/365 <input type="checkbox"/> Actual/360 <input type="checkbox"/> Actual/Actual <input type="checkbox"/> Periodic	Installment loans <input type="checkbox"/> Actual/365 <input type="checkbox"/> Actual/360 <input type="checkbox"/> Actual/Actual <input type="checkbox"/> Periodic <input type="checkbox"/> Precomputed add-on <input type="checkbox"/> Precomputed simple <input type="checkbox"/> Precomputed discount <input type="checkbox"/> Split rate add-on <input type="checkbox"/> Split rate simple Single pay loans <input type="checkbox"/> Actual/365 <input type="checkbox"/> Actual/360 <input type="checkbox"/> Actual/Actual Other loans <input type="checkbox"/> Actual/365 <input type="checkbox"/> Actual/360 <input type="checkbox"/> Actual/Actual <input type="checkbox"/> Periodic
LATE CHARGE POLICY: <ul style="list-style-type: none"> • Days until payment is late: _____ • Late charge percentage: _____ • Minimum late charge: _____ • Maximum late charge: _____ 	CONSUMER _____ _____ _____	COMMERCIAL/AG _____ _____ _____	REAL ESTATE _____ _____ _____
CALCULATION OPTIONS: <ul style="list-style-type: none"> • Negative amortization: <ul style="list-style-type: none"> <input type="checkbox"/> Simple <input type="checkbox"/> Compound 	CONSUMER <input type="checkbox"/> Simple <input type="checkbox"/> Compound	COMMERCIAL/AG <input type="checkbox"/> Simple <input type="checkbox"/> Compound	REAL ESTATE <input type="checkbox"/> Simple <input type="checkbox"/> Compound
<ul style="list-style-type: none"> • Payment rounding: <ul style="list-style-type: none"> <input type="checkbox"/> Up to the nearest .01 <input type="checkbox"/> Down to the nearest .01 <input type="checkbox"/> To the nearest .01 	<input type="checkbox"/> Up to the nearest .01 <input type="checkbox"/> Down to the nearest .01 <input type="checkbox"/> To the nearest .01	<input type="checkbox"/> Up to the nearest .01 <input type="checkbox"/> Down to the nearest .01 <input type="checkbox"/> To the nearest .01	<input type="checkbox"/> Up to the nearest .01 <input type="checkbox"/> Down to the nearest .01 <input type="checkbox"/> To the nearest .01
<ul style="list-style-type: none"> • Minimum interest (fee in lieu of interest): \$ _____ • Minimum interest (prepayment penalty): \$ _____ <p><i>May not be available in all jurisdictions</i></p>	\$ _____ \$ _____	\$ _____ \$ _____	\$ _____ \$ _____
<ul style="list-style-type: none"> • Split rate setup: <ul style="list-style-type: none"> <input type="checkbox"/> Applicable <input type="checkbox"/> Not applicable • Pro rata charge – collect odd cents with final payment: <ul style="list-style-type: none"> <input type="checkbox"/> Applicable <input type="checkbox"/> Not applicable • Disclose the final payment separately for installment loans: <ul style="list-style-type: none"> <input type="checkbox"/> Applicable <input type="checkbox"/> Not applicable 	<input type="checkbox"/> Applicable <input type="checkbox"/> Not applicable <input type="checkbox"/> Applicable <input type="checkbox"/> Not applicable <input type="checkbox"/> Applicable <input type="checkbox"/> Not applicable	<input type="checkbox"/> Applicable <input type="checkbox"/> Not applicable <input type="checkbox"/> Applicable <input type="checkbox"/> Not applicable <input type="checkbox"/> Applicable <input type="checkbox"/> Not applicable	<input type="checkbox"/> Applicable <input type="checkbox"/> Not applicable <input type="checkbox"/> Applicable <input type="checkbox"/> Not applicable <input type="checkbox"/> Applicable <input type="checkbox"/> Not applicable

Lending Setup – Policies continued

	CONSUMER	COMMERCIAL/AG	REAL ESTATE
REAL ESTATE VESTING LANGUAGE: <i>(This is language that would print on Mortgages or Deeds of Trust. Example: “as husband and wife, “ as a single debtor”, etc)</i>	Single debtor: _____ _____ _____ Multiple debtors: _____ _____ _____	_____ _____ _____	Single debtor: _____ _____ _____ Multiple debtors: _____ _____ _____
Trustee Information for Deed of Trust states Name Address Federal Tax ID Number	_____ _____ _____ _____	_____ _____ _____ _____	_____ _____ _____ _____
MISCELLANEOUS: Always take deposit accounts as security:	<input type="checkbox"/> Applicable <input type="checkbox"/> Not applicable	<input type="checkbox"/> Applicable <input type="checkbox"/> Not applicable	<input type="checkbox"/> Applicable <input type="checkbox"/> Not applicable

Lending Setup – Indexes and Rate Plans

Variable Rate Indexes *(select all applicable indexes used by your institution)*

- | | | |
|--------------------------------------------------|-------------------------------------------------|-------------------------------------------------------------|
| <input type="checkbox"/> One Year Treasury | <input type="checkbox"/> Three Year Treasury | <input type="checkbox"/> Five Year Treasury |
| <input type="checkbox"/> Ten Year Treasury | <input type="checkbox"/> National Monthly COF | <input type="checkbox"/> Quarterly National COF |
| <input type="checkbox"/> Semiannual National COF | <input type="checkbox"/> JP Morgan Chase Prime | <input type="checkbox"/> 11 th District FHLB COF |
| <input type="checkbox"/> 26 Week T-Bill Rate | <input type="checkbox"/> National Avg. Contract | <input type="checkbox"/> Wall Street Journal Prime |
- Complete the following details for ALL other Indexes that are NOT listed above:

Index Name: _____

Description of Index: _____

As Of: *(this is the period of time when the index values were obtained, such as "the first week ending in" or "the first business day of.)* _____

Source: *(this is where the index was obtained from):* _____

Current Rate: _____

Index Name: _____

Description of Index: _____

As Of: *(this is the period of time when the index values were obtained, such as "the first week ending in" or "the first business day of.)* _____

Source: *(this is where the index was obtained from):* _____

Current Rate: _____

Lending Setup – Repayment Methods

Consumer Open End Repayment Methods: Select the option used by your institution:

(This would include Home Equity, personal line of credit and Overdraft Protection)

Customer is able to draw and will be repaying the entire term of the loan. (Example the customer can take advances during the entire loan term). *This is referred to as the DRAW PERIOD, if you checked this option complete this page ONLY.*

Customer is only allowed to draw for part of the loan term and the remainder of the loan term will be used to repay the loan. (Example: loan term is for 10 years, the customer can only draw during the first five years of the loan, the last five years the customer will only be repaying the loan only). *This is referred to as the REPAY PERIOD, if you checked this option complete this page AND page 11.*

Draw Period *(select ALL repayment methods that are used for Draw period)*

- Amount of accrued finance charges on the last day of the billing cycle.
- Dollar amount \$ _____
- Amount of accrued finance charges on the last day of the billing cycle plus dollar amount \$ _____.
- _____% of the principal balance outstanding on the last day of the billing cycle.
- _____% of the principal balance outstanding on the last day of the billing cycle, for the last billing cycle in which an advance was made.
- _____% of the initial principal balance.
- Amount of the accrued finance charges plus _____% of the principal balance outstanding on the last day of the billing cycle.
- Amount of the accrued finance charges plus _____% of the principal balance outstanding on the last day of the billing cycle, for the last billing cycle in which an advance was made.
- Amount of accrued finance changes plus _____% of the initial principal balance.
- _____% of the loan account balance on the last day of the billing cycle.
- _____% of the loan account balance on the last day of the billing cycle, for the last billing cycle in which an advance was made.
- Range of balances.
- An amortized payment of the loan account balance on the last day of the billing cycle, for the last billing cycle in which an advance was made. This balance will be amortized over _____.
- An amortized payment of the loan account balance on the last day of the billing cycle, for the last billing cycle in which an advance was made. This balance will be amortized over the remaining term of the agreement.
- An amortized payment of the loan account balance on the last day of the billing cycle, for the last billing cycle in which an advance was made. This balance will be amortized over the remaining term corresponding to the range in which it falls as reflected in this range of balances table.

If more than ONE repayment method selected use:

- The greater value The lesser value

Lending Setup – Repayment Methods continued

Repay Period Only (select ALL repayment methods that are used for the repayment period)

- Amount of accrued finance charges on the last day of the billing cycle.
- Dollar amount \$_____
- Amount of accrued finance charges on the last day of the billing cycle plus dollar amount \$_____.
- _____% of the principal balance outstanding on the last day of the billing cycle.
- _____% of the principal balance outstanding on the last day of the billing cycle, for the last billing cycle in which an advance was made.
- _____% of the initial principal balance.
- Amount of the accrued finance charges plus _____% of the principal balance outstanding on the last day of the billing cycle.
- Amount of the accrued finance charges plus _____% of the principal balance outstanding on the last day of the billing cycle, for the last billing cycle in which an advance was made.
- Amount of accrued finance changes plus _____% of the initial principal balance.
- _____% of the loan account balance on the last day of the billing cycle.
- _____% of the loan account balance on the last day of the billing cycle, for the last billing cycle in which an advance was made.
- Range of balances.
- _____% of the principal outstanding balance on the last day of the draw period.
- _____% of the loan account balance on the last day of the draw period.
- Amount of accrued finance charges plus _____% of the principal balance outstanding on the last day of the draw period.
- An amortized payment of the loan account balance on the last day of the draw period. This balance will be amortized over _____.

If more than ONE repayment method selected use

- The greater value
- The lesser value

Early Disclosure – Home Equity Plans

(If you have more than one Home Equity plan make copies for each plan and complete for each plan you offer)

Plan Name (prints on early disclosure): _____

Lender has more than one early disclosure form for all plans:

YES No

Minimum Draw Request:

Funds will be advanced in exactly the amount requested

Funds advanced subject to minimum amount

Funds requested subject to minimum amount

Limitations of Credit: *(leave blank if not applicable)*

Borrower may not request advances totaling more than \$ _____ per _____

Borrower may not request more than _____ advances per _____

Minimum initial advance amount: \$ _____

Minimum account balance: _____

Lenders plan will support plans in excess of \$10,000.00 YES NO

Payment Frequency: Monthly Weekly Other: _____

Additional Payment Frequency *(if applicable)*: _____

Round Payments:

Up to the nearest Down to the nearest To the nearest

.01 \$1.00 \$5.00

\$10.00 \$25.00 \$50.00

\$100.00 \$1000.00

Draw Period: _____ Months Years

Repay Period: _____ Months Years *(leave blank if not applicable)*

Account balances of \$ _____ must be paid in full.

(if not applicable leave blank)

Early Disclosure – Home Equity Plans continued

Rate: Fixed Rate of _____

Variable Rate Index: _____

Index month used for disclosure: _____

Margin: _____

Rounding of Interest Rate:

Up to the nearest Down to the Nearest

To the nearest No rounding

Initial Rate: Equal to Market Premium _____

Discount _____ Specific Value _____

Initial Rate Hold: _____

Days Weeks Semimonths Months Years

Subsequent Rate Changes:

Daily Weekly Every other week Semimonthly

Monthly Quarterly Semiannually Years

Periodic caps:

Do not apply Apply per annual basis Apply per adjustment

Floor:

None Equal to initial Specific value _____

Relative to initial rate Relative to market rate

Ceiling:

Relative to initial Relative to market Specific value

Ceiling Rate: _____% Ceiling Rate Range: _____% to _____%

Interest Carry Over Applies: Yes No

(Interest rate carryover means that interest rate increases or decreases can be carried over to subsequent periods if a full implementation of the change was prevented by a rate cap.)

Allow customer to convert from variable rate to fixed rate:

Yes No

Early Disclosure – ARM

Program Name: *(prints on early disclosure)*: _____

Jurisdiction: _____

Lender had more than one early disclosure form for all plans

Yes No

Documents to be used:

FNMA/FHLMC Non FNMA/FHLMC

Negative amortization method:

Simple (US rule) Compound

Repayment Method:

Installment Balloon/Amortized balloon

Payment Frequency: *(example monthly, weekly etc)*: _____

Loan Term: _____ Months Years

Demand Feature: Yes No

Negative amortization limit: *(skip if does not apply)*

_____ % of Loan amount Market Value

Round Payments:

up to nearest .01 down to nearest .01 nearest .01

Index Used: _____

Index Month: _____ Margin: _____

Round Interest Rate:

Up Down Nearest

.001 .01 .1 .125

.25 .5 1.0

Initial Rate:

Equal to market Premium Discount Specific Value _____

Rate change affects:

Payment Final Payment Number of payments

Number of payments until first payment change _____

OR

Number of payments until first payment change _____ to _____

Subsequent payment changes every _____ payments.

Periodic Caps:

Do not apply

Annual basis

Per adjustment basis

Periodic cap increase:

Single value _____ Range _____ to _____

Periodic cap decrease:

Single value _____ Range _____ to _____

Payment Cap _____ %

Floor:

None

Specific Value

Equal to Initial

Other _____

Ceiling:

Specific Value _____

Relative to initial

Relative to market

Interest Carry Over Applies:

Yes

No

(Interest rate carryover means that interest rate increases or decreases can be carried over to subsequent periods if a full implementation of the change was prevented by a rate cap.)

Allow customer to convert from variable rate to fixed rate:

Yes

No

Disclosure Type:

Simplified *(worst case example from 15 year history)*

Simplified 15 Year history *(15 year history)*

Combined *(15 year history with a worst case example)*

Insurance – PMI Rate tables

(Make copies of this page for each PMI rate plan you offer. Skip this section if not applicable)

PMI Insurance plan: _____

Coverage Type: **Level Balance** *(balance that insures the loan amount over the coverage term and the amount of coverage do not decline)*

Declining Balance *(balance that is used to calculate the premium declines on an annual basis)*

Single premium *(premium that is calculated and paid at the beginning of the loan)*

Prepaid Premium:

 Number of payments prepaid: _____

 Prepaid rate (optional): _____

Escrow Premium:

 Number of payments in escrow: _____

 Escrow rate (optional) : _____

Include escrow PMI payments in the payment stream through termination point

(By checking no the payments in escrow will be applied to the final scheduled PMI payment, Check Yes, if the payments in escrow will not be applied to the final PMI payments and will be refunded.)

Yes

No

PMI Rate Table:

Month	Rate

Lending Setup - Templates

(Check all that might apply)

COMMON LOAN TEMPLATES IDEAS		
CONSUMER	COMMERCIAL/AG	RESIDENTIAL REAL ESTATE
<input type="checkbox"/> Automobile-Purchase <input type="checkbox"/> Automobile-Non-Purchase <input type="checkbox"/> Certificate of Deposit <input type="checkbox"/> Stock <input type="checkbox"/> Life Insurance <input type="checkbox"/> Other Secured <input type="checkbox"/> Unsecured <input type="checkbox"/> Personal Line of Credit <input type="checkbox"/> Others (list):	<input type="checkbox"/> Term Unsecured <input type="checkbox"/> Term Secured (any collateral) <input type="checkbox"/> Line of Credit Unsecured <input type="checkbox"/> Line of Credit Secured (any collateral) <input type="checkbox"/> Others: (list)	<input type="checkbox"/> Purchase Money <input type="checkbox"/> Refinance <input type="checkbox"/> Construction (Without perm financing) <input type="checkbox"/> Construction (With Perm financing) <input type="checkbox"/> Home Equity <input type="checkbox"/> Home Equity Line of credit <input type="checkbox"/> Others: (list)

Other documentation that might be needed during training

In addition to this implementation guide, it is recommended you have the following documents available at the beginning of training (or during template creation):

- RESPA Good Faith Estimate
- RESPA Service and Disclosure Statement
- HUD Settlement Statement (HUD I/II and HUD 1A)

- Credit Life and Disability –contact your insurance company and request copies of the Arta Lending Credit Insurance worksheets. If the insurance company does not have them, they are available on the Arta Lending CD.