

Avista Solutions - Agile LOS
DocMagic Interface Guide
Version 1.1



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Revision History

2011-04-25	<input type="checkbox"/> Update to include rendering of Loan Details Report on Proof Sheet tabs.
2009-05-11	<input type="checkbox"/> Initial Revision

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This document provides information regarding clients using Avista Solutions' *Agile LOS* platform.

1. Background

1.1. Interface

- ❑ Seamless DocMagic Direct integration.

1.2. Account

- ❑ Before utilizing this interface, the client must have an account with DSI.

1.3. Plan Management

- ❑ Plan management is performed through DSI's Account Administration system

2. Configuring DocMagic Services

The parameters of the DocMagic service are configured within the Avista Admin system. Please contact your relationship manager at Avista for assistance.

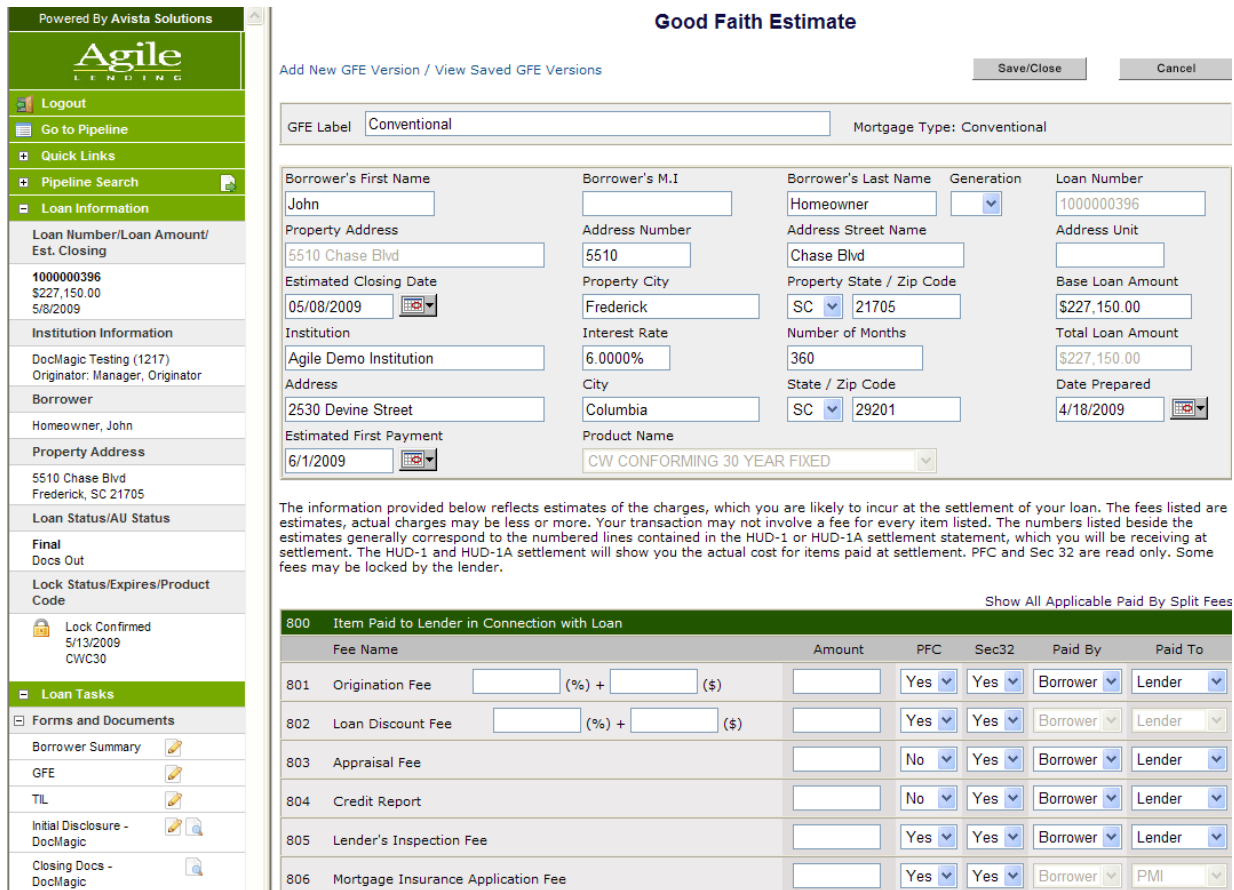
3. Accessing DocMagic Services

3.1. Initial Disclosures

Preparing the Loan - The interface with DocMagic is based on the GFE and TIL. If the GFE and TIL have not been accessed for the loan, the user will not be able to submit a request for Initial Disclosures.

3.1.1. Good Faith Estimate (GFE) Screen

From the **Loan Tasks** list, select  Edit GFE to access the Good Faith Estimate.



Good Faith Estimate

Add New GFE Version / View Saved GFE Versions Save/Close Cancel

GFE Label: Mortgage Type: Conventional

Borrower's First Name <input type="text" value="John"/>	Borrower's M.I. <input type="text"/>	Borrower's Last Name <input type="text" value="Homeowner"/>	Generation <input type="text" value="Homeowner"/>	Loan Number <input type="text" value="1000000396"/>
Property Address <input type="text" value="5510 Chase Blvd"/>	Address Number <input type="text" value="5510"/>	Address Street Name <input type="text" value="Chase Blvd"/>	Address Unit <input type="text"/>	
Estimated Closing Date <input type="text" value="05/08/2009"/>	Property City <input type="text" value="Frederick"/>	Property State / Zip Code <input type="text" value="SC 21705"/>	Base Loan Amount <input type="text" value="\$227,150.00"/>	Total Loan Amount <input type="text" value="\$227,150.00"/>
Institution <input type="text" value="Agile Demo Institution"/>	Interest Rate <input type="text" value="6.0000%"/>	Number of Months <input type="text" value="360"/>	Date Prepared <input type="text" value="4/18/2009"/>	
Address <input type="text" value="2530 Devine Street"/>	City <input type="text" value="Columbia"/>	State / Zip Code <input type="text" value="SC 29201"/>		
Estimated First Payment <input type="text" value="6/1/2009"/>	Product Name <input type="text" value="CW CONFORMING 30 YEAR FIXED"/>			


The information provided below reflects estimates of the charges, which you are likely to incur at the settlement of your loan. The fees listed are estimates, actual charges may be less or more. Your transaction may not involve a fee for every item listed. The numbers listed beside the estimates generally correspond to the numbered lines contained in the HUD-1 or HUD-1A settlement statement, which you will be receiving at settlement. The HUD-1 and HUD-1A settlement will show you the actual cost for items paid at settlement. PFC and Sec 32 are read only. Some fees may be locked by the lender.

Show All Applicable Paid By Split Fees

Item	Fee Name	Amount	PFC	Sec32	Paid By	Paid To
800	Item Paid to Lender in Connection with Loan					
801	Origination Fee	<input type="text"/> (%) + <input type="text"/> (\$)	Yes	Yes	Borrower	Lender
802	Loan Discount Fee	<input type="text"/> (%) + <input type="text"/> (\$)	Yes	Yes	Borrower	Lender
803	Appraisal Fee	<input type="text"/>	No	Yes	Borrower	Lender
804	Credit Report	<input type="text"/>	No	Yes	Borrower	Lender
805	Lender's Inspection Fee	<input type="text"/>	Yes	Yes	Borrower	Lender
806	Mortgage Insurance Application Fee	<input type="text"/>	Yes	Yes	Borrower	PMI

Figure 1

After completing the information, click the **Save/Close** button.

3.1.2. Truth-In-Lending (TIL) Screen
 From the **Loan Tasks** list, select  Edit TIL.

Powered By Avista Solutions



Logout

Go to Pipeline

Quick Links

Pipeline Search

Loan Information

Loan Number/Loan Amount/
Est. Closing

1000000396
\$227,150.00
5/8/2009

Institution Information

DocMagic Testing (1217)
Originator: Manager, Originator

Borrower

Homeowner, John

Property Address

5510 Chase Blvd
Frederick, SC 21705

Loan Status/AU Status

Final
Docs Out

Truth In Lending

Borrower & Property Information

Borrower's First Name	Borrower's M.I	Borrower's Last Name	Generation	Loan Number
John		Homeowner	▼	1000000396
Property Address	Property City	Property State / Zip Code	Date Prepared	
5510 Chase Blvd	Frederick	SC ▼ 21705	4/18/2009	
Address	City	State / Zip Code	Institution	
2530 Devine Street	Columbia	SC ▼ 29201	Agile Demo Institution	
Product Name	CW CONFORMING 30 YEAR FIXED ▼			

TIL Statement

APR	Note Rate	Total Loan Amount	Prepaid Finance Charges	Purchase Price	Term (mths)
6.1936%	6.0000%	\$227,150.00	\$4,639.34	\$307,150.00	360

Payment Schedule First Payment: Jun ▼ 1 ▼ 2009 ▼

# of Payments	Int. Rate	Monthly Payment	Balance
359	6.0000%	\$1,361.88	\$1,354.14
1	6.0000%	\$1,360.91	\$0.00
Total Payments: \$490,275.83		Amount Financed: \$222,510.66	Finance Charge: \$267,765.17

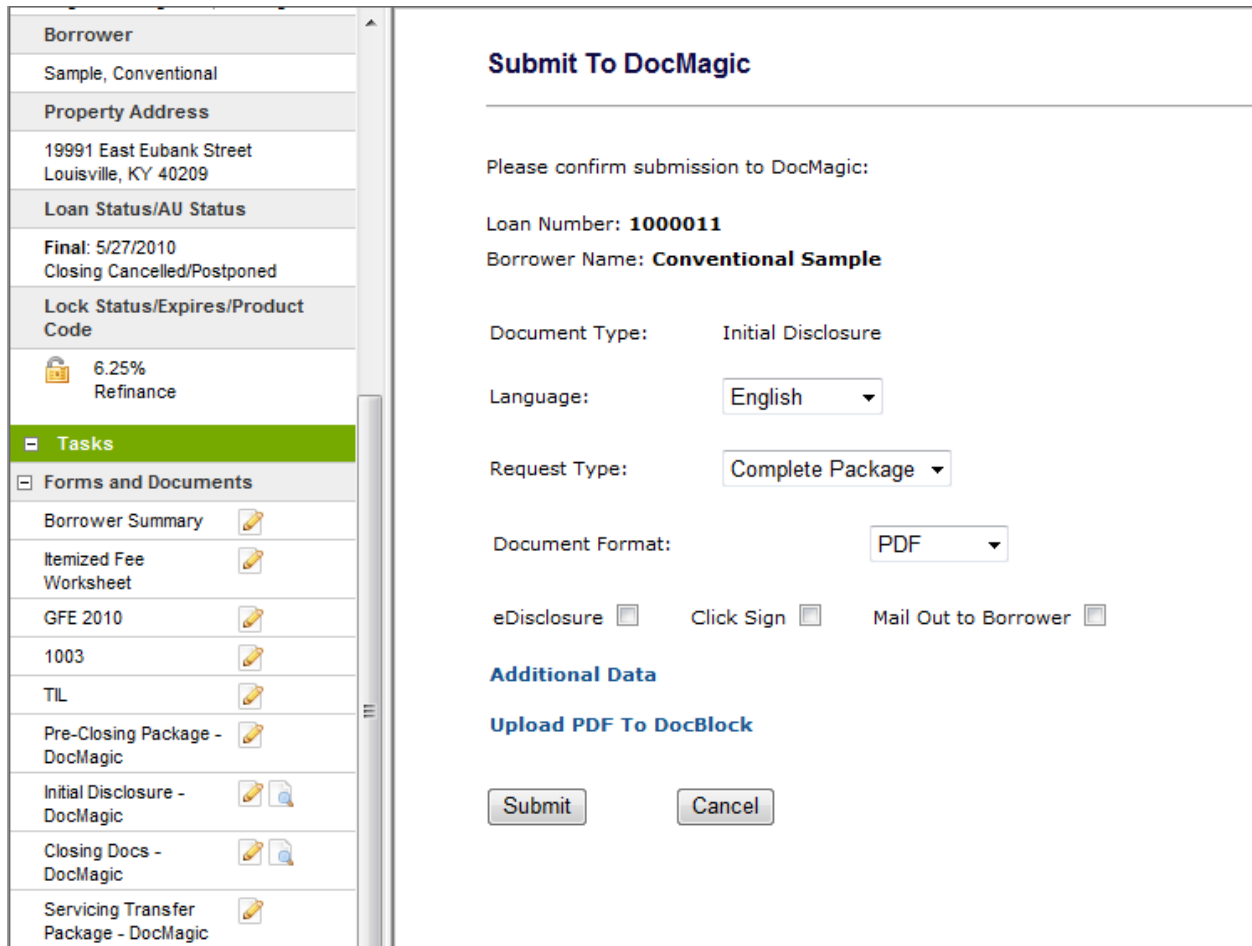
Full Amortization Schedule

Figure 2

After completing the information, click the **Save/Close** button.

3.1.3. Submitting Request for Initial Disclosures

From the **Loan Tasks** list, select  **Edit Initial Disclosures - DocMagic**.














Borrower
Sample, Conventional

Property Address
19991 East Eubank Street
Louisville, KY 40209

Loan Status/AU Status
Final: 5/27/2010
Closing Cancelled/Postponed

Lock Status/Expires/Product Code
6.25%
Refinance

Tasks

- Forms and Documents
 - Borrower Summary 
 - Itemized Fee Worksheet 
 - GFE 2010 
 - 1003 
 - TIL 
 - Pre-Closing Package - DocMagic 
 - Initial Disclosure - DocMagic**  
 - Closing Docs - DocMagic  
 - Servicing Transfer Package - DocMagic 

Submit To DocMagic

Please confirm submission to DocMagic:

Loan Number: **1000011**
Borrower Name: **Conventional Sample**

Document Type: Initial Disclosure

Language: English

Request Type: Complete Package

Document Format: PDF

eDisclosure Click Sign Mail Out to Borrower

Additional Data

Upload PDF To DocBlock

Submit Cancel

Figure 3


Submission options

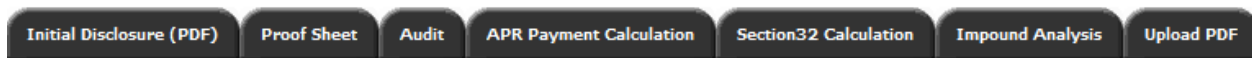
Item	Description
Language	Specifies the language for inclusion of non-English disclosures
Request Type	<p><i>Audit</i> Submits the loan for data validation and regulatory analysis without ordering documents.</p> <p><i>Complete Package</i> Submits the loan for data validation, regulator analysis, and generates document package.</p>
Document Format	<p><i>PDF</i> – Portable Document Format</p> <p><i>DBK</i> – DocMagic’s DocBlock Format for viewing in DocMaster</p>
eDisclosure	Enables electronic delivery to Borrower using DocMagic’s eSign platform.

Click Sign	Used with the eDisclosure option to allow borrowers' to electronically authorize documents within the package.
Mail out to Borrower	Utilizes DocMagic's In-house department for the printing and mailing of the disclosure package to the borrower.
Upload PDF to DocBlock	Provides the ability to attach additional documents to the package returned by DocMagic.

Click **Submit** to order the Initial Disclosures. Upon submission, the system will return you to the **Loan Pipeline** screen.

3.1.4. Reviewing Initial Disclosure Order

To access the documents and analysis, click the  **View Initial Disclosures** link. The results from DocMagic will be displayed through seven (7) tabs.



Loan Detail Report for Worksheet 1000011

Loan Number: 1000011	Worksheet #: 1000011
Borrower: Conventional Sample	Client #: 232935
Property: 19991 East Eubank Street, Louisville KY ...	Report Date: 04/25/2011



Transaction Details
Compliance Audit
Jump to: -- Select a Table --
Collapse All 

Details

Loan Program: 5/1 1YR T-BILL ARM (51YRT)	Est. Avail. Through: 08/23/2010	
Lender Name: Agile Lending	Rate Lock Date:	
Transfer To:	Rate Lock Days: 20 days	
Loan Type: Conventional	FHA/VA Case #:	Rate Avail. Through: 08/18/2010
Loan Purpose: Refinance	FHA Section #:	Time: 12:00 AM
Loan Number: 1000011	Application Date: 05/27/2010	Lock Prior to Close: 15 days
Origination Type: Broker	Document Date: 08/09/2010	Pre-Z Send Date:
Broker Name: DocMagic Test	Closing Date: 04/30/2011	Re-Disc Send Date:
Loan Rep: DocMagic Originator	Signing Date:	Re-Disc Method:
Branch:	Cancel Date: 04/05/2011	Re-Disc Recv. Date:
MERS #: 100637500010000113	Disbursement Date: 06/17/2010	Last Disclosed APR:

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Borrowers/Sellers

Borrowers

Conventional Sample		
---------------------	--	--

Figure 4

Initial Disclosures (PDF)

Click this tab heading to display the Initial Disclosure document package.

Proof Sheet (Loan Detail Report)

The default display for the results is the Proof Sheet (Loan Detail Report). The content is separated into two (2) primary areas –

- ❑ Transaction Details
The **Transaction Details** tab provides a summary of the information gathered for the loan.
- ❑ Compliance Audit
The **Compliance Audit** tab contains all of the data validation and regulatory analysis for the subject loan.

Audit

The Audit tab displays the list of data validation items detected for the loan. DocMagic’s Goof-Proof Audit system instantly detects problems with incoming data and organizes any issues into warning and fatal error messages.

Type	Message	Details
Warning	No Property County	
Warning	First Interest Change Date does not match plan default	
Warning	First Payment Change Date does not match Plan Default	
Warning	Individual Change Cap does not match Plan Default	
Warning	Life Cap does not match Plan Default	
Warning	Document Date is more than '5' days in the past	
Warning	Vesting To Read does not match default	
Warning	Disbursement Date must be after Cancel Date	
Warning	Disbursement Date must be after Document Date	
Warning	Disbursement Date must be on or after Closing Date	
Warning	Is mortgage insurance required? (LTV > 80%)	
Warning	No Date for Impound:COUNTY PROPERTY TAX	
Warning	No Date for Impound:ASSESSMENT	
Warning	Number of Months is missing for Impound : CT:COUNTY PROPERTY TAX	
Warning	Number of Months is missing for Impound : AA:ASSESSMENT	
Warning	NOAOST.MSC: not in INVENTORY file!	
Warning	IAF.TIL : Conventional Sample BY Testing Trustee Inform... : the data did not fit	
Warning	928005B.MSC : DocMagic Test~20... The following data was NOT split at line breaks	
Warning	RELCL.MSC : Conventional Sample BY Testing Trustee Info... : the data did not fit	

Fatal

Fatal errors stop processing until the problem is remedied. These errors **MUST** be corrected before DocMagic will allow you to continue to the document processing stage of the program. These errors indicate an item in the worksheet that is critical to successful loan document production.

Warning

These errors indicate that the information entered in the reported field differs from the information DocMagic expects to see. This audit is only to tell you that DocMagic has found something in your worksheet that is not normal and will not prevent you from processing.

APR Payment Calculation

The **APR Payment Calculation** tab provides a breakdown of the APR calculation and payment schedule.


Section32 Calculation

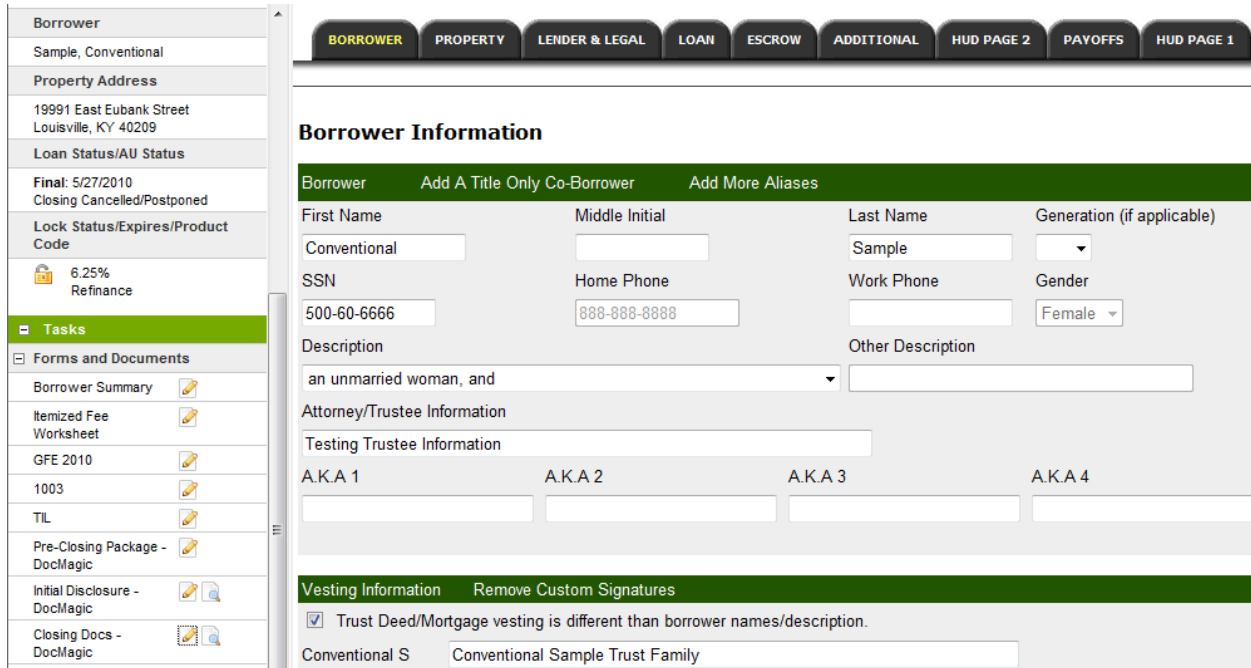
The **Section32 Calculation** tab provides the collection of High Cost test for Federal, State, County, Fannie Mae and Freddie Mac.

Impound Analysis

The **Impound Analysis** tab provides the 12 month Aggregate Escrow Account detail.

3.2. Closing Documents

From the **Loan Tasks** list, select  **Edit Closing Docs - DocMagic**. This area provides the ability to augment the loan data with information required for the closing of a loan – Borrower, Property, Lender & Legal, Escrow, etc.



Borrower Information

Borrower Add A Title Only Co-Borrower Add More Aliases

First Name Middle Initial Last Name Generation (if applicable)
Conventional [] Sample []

SSN Home Phone Work Phone Gender
500-60-6666 888-888-8888 [] Female []

Description Other Description
an unmarried woman, and []

Attorney/Trustee Information
Testing Trustee Information []

A.K.A 1 A.K.A 2 A.K.A 3 A.K.A 4
[] [] [] []
















Vesting Information Remove Custom Signatures

Trust Deed/Mortgage vesting is different than borrower names/description.

Conventional S Conventional Sample Trust Family

Figure 5

After completing the information on a specific tab, click the **Save/Close** button. When ready to order the Closing Documents, click the **Submit** button to access the order screen.

Property Address	19991a East Eubank Street Louisville, FL 40209
Loan Status/AU Status	Final: 5/27/2010 Docs Out
Lock Status/Expires/Product Code	 Lock Expired 6/29/2010 C30 6.25% Refinance
Tasks	
Forms and Documents	
Borrower Summary	
GFE 2010	
1003	
TIL	
Pre-Closing Package - DocMagic	 
Initial Disclosure - DocMagic	 
Lock	
U/W Conditions/ Decision	
Closing Docs - DocMagic	 
Servicing Transfer Package - DocMagic	 
Actions	

Submit To DocMagic

Please confirm submission to DocMagic:

Loan Number: **1000007**
Borrower Name: **Conventional Sample**

Document Type: Closing Documents

Language:

Request Type:

Document Format:

Plan Code:

Email To Closing Agents

Upload PDF To DocBlock


Figure 6

Submission options

Item	Description
Language	Specifies the language for inclusion of non-English documents
Request Type	<i>Audit</i> Submits the loan for data validation and regulatory analysis without ordering documents. <i>Complete Package</i> Submits the loan for data validation, regulator analysis, and generates document package.
Document Format	<i>PDF</i> – Portable Document Format <i>DBK</i> – DocMagic’s DocBlock Format for viewing in DocMaster
Email to Closing Agents	Enables electronic delivery of the Closing Documents to the Settlement Agent using DocMagic’s secure DocMail system.
Upload PDF to DocBlock	Provides the ability to attach additional documents to the package returned by DocMagic.

Click **Submit** to complete the order for Closing Documents. Upon submission, the system will return you to the **Loan Pipeline** screen.

3.2.1. Reviewing Closing Documents Order

To access the documents and analysis, click the  **View Closing Docs – DocMagic** link. The results from DocMagic will be displayed through seven (7) tabs.



Loan Detail Report for Worksheet 1000007

Loan Number: 1000007 Worksheet #: 1000007
Borrower: Conventional Sample, Christine Sample Client #: 232935
Property: 19991a East Eubank Street, Louisville FL... Report Date: 04/25/2011

Transaction Details Compliance Audit Jump to: -- Select a Table -- Collapse All

Details

Loan Program:	ALL FIXED LOANS (CONV)	Est. Avail. Through:	01/24/2011
Lender Name:	AVISTA SOLUTIONS	Rate Lock Date:	04/30/2010
Transfer To:		Rate Lock Days:	60 days
Loan Type:	Conventional	FHA/VA Case #:	
Loan Purpose:	StreamlineRefinance	FHA Section #:	
Loan Number:	1000007	Application Date:	06/02/2011
Origination Type:	Broker	Document Date:	06/21/2011
Broker Name:	DocMagic Test	Closing Date:	06/21/2011
Loan Rep:	DocMagic Originator	Signing Date:	06/21/2011
Branch:	Agile LOS	Cancel Date:	
MERS #:	10063750000000180	Disbursement Date:	06/16/2011

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Borrowers/Sellers

Borrowers

Conventional Sample			
Type:	Individual	SSN:	XXX.XX-6666
Vesting:			AN UNMARRIED PERSON

Closing Docs (PDF)

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Impound Analysis

The **Impound Analysis** tab provides the 12 month Aggregate Escrow Account detail.

4. Company Information

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Suite 300
Charleston, SC 29492
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4.1. Product Information

“Avista Solutions’ suite of mortgage lending software is designed to streamline each step of your loan origination process, reduce your operating costs, heighten your level of customer service and make your business more agile. As professionals in technology and mortgage banking, we’re in touch with the software needs of lenders, and our innovative system is sure to meet those needs.

Avista Agile LOS™ is our 100% web-based, end-to-end mortgage loan origination system that is available in Retail, Wholesale, and Correspondent platforms. Our unique features, such as the built-in Product & Pricing engine, Consumer Direct website and fully integrated vendor service options truly make Avista a convenient, user-friendly, all-in-one solution.”