

The logo for MRG Document Technologies features the letters 'MRG' in a large, white, serif font with a blue gradient shadow effect, set against a dark blue background. Below the letters, the words 'DOCUMENT TECHNOLOGIES' are written in a smaller, white, sans-serif font.

DOCUMENT TECHNOLOGIES

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**Dynatek MORvision™
Miracle Integration Guide**

7/19/07

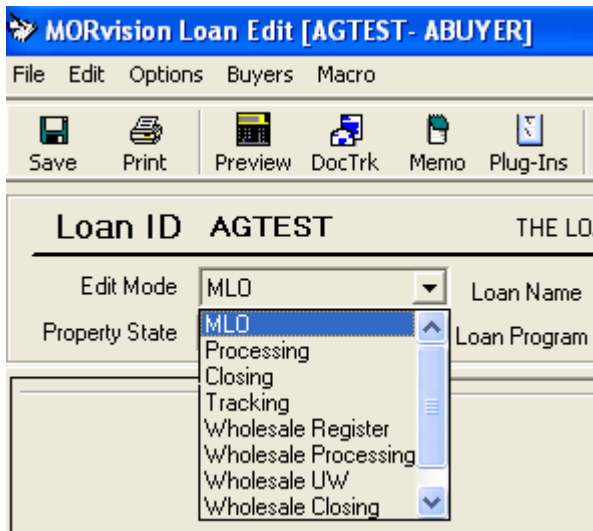
MORvision uses a plug-in, downloadable from Dynatek to interface between itself and Miracle Online. You will need Administrative privileges to access, install and configure the Plug-in.

1-888-MRGDOC1

www.mrgdocs.com

Important Information:

MORvision’s data entry consists of different window modes. A spreadsheet has been created listing each data field per window mode (MORvision_datafields_by_screen.xls). The Lender has the ability to modify these window modes. Also, the Lender can add customized questions to these screens. The customized fields will not be exported from MORvision into Miracle, however.



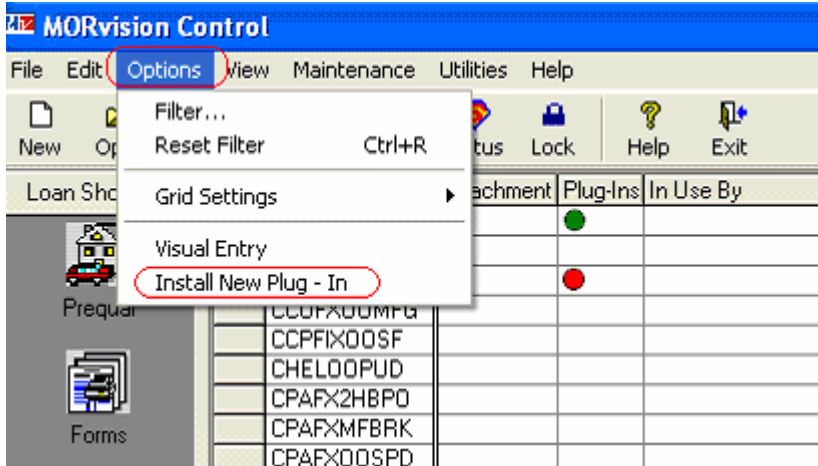
Before exporting a loan into Miracle there **must be a SOCIAL SECURITY NUMBER** for each Borrower in MORvision. The social security number should include the dashes. If the social security number is blank then the Borrower’s name and title will not be imported into Miracle.

	OLIVERIO CCDFIXO	REBECCA CCDFIXO
First name	OLIVERIO	REBECCA
Middle Name		
Last name	CCDFIXOOSF	CCDFIXOOSF
Generation	JR.	
Social security number	<u>888-88-8888</u>	<u>999-99-9999</u>
Title	, Her Husband	, His Wife

In MORvision, the Borrower’s social security number (question B9) should be set as a required field. Under the heading “Question Information” in MORvision’s Help, the information regarding the set up of a required field can be found.

Installation and Configuration of the MORvision Plug-In for Miracle

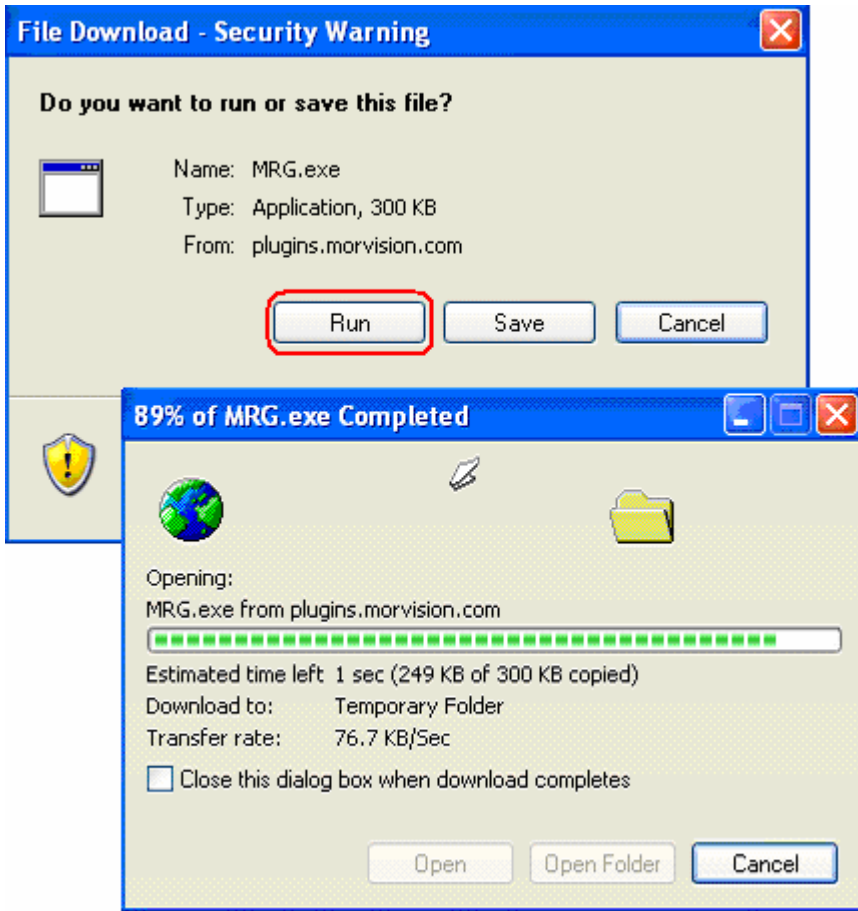
The Lender’s Administrator will need to install and configure the MRG Plug-In. The first step will be to install the MRG Plug-In. On MORvision’s Control screen, there is a toolbar across the top of the screen. Click on “Options”. From the drop down menu, click on “Install New Plug-In”.



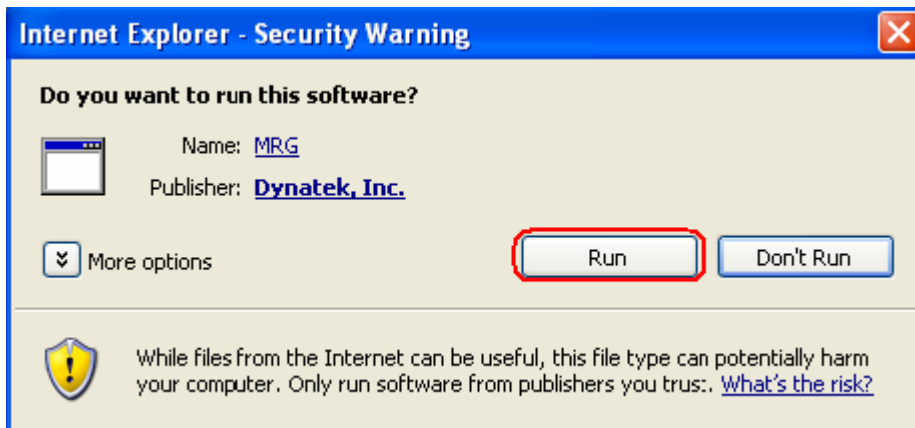
This will take the Lender’s Administrator to Dynatek’s MORvision Plug-In screen. From the plug-in list, click on “Doc Prep”. From the Doc Prep screen, click on the “MRG” button.



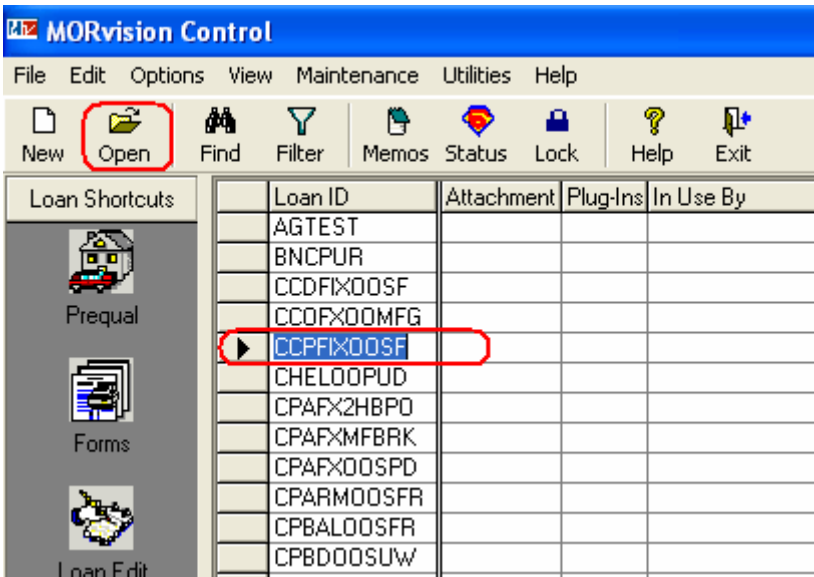
The “File Download” dialog box will appear. The Lender’s Administrator will click the “Run” button to install the MRG Plug-in.



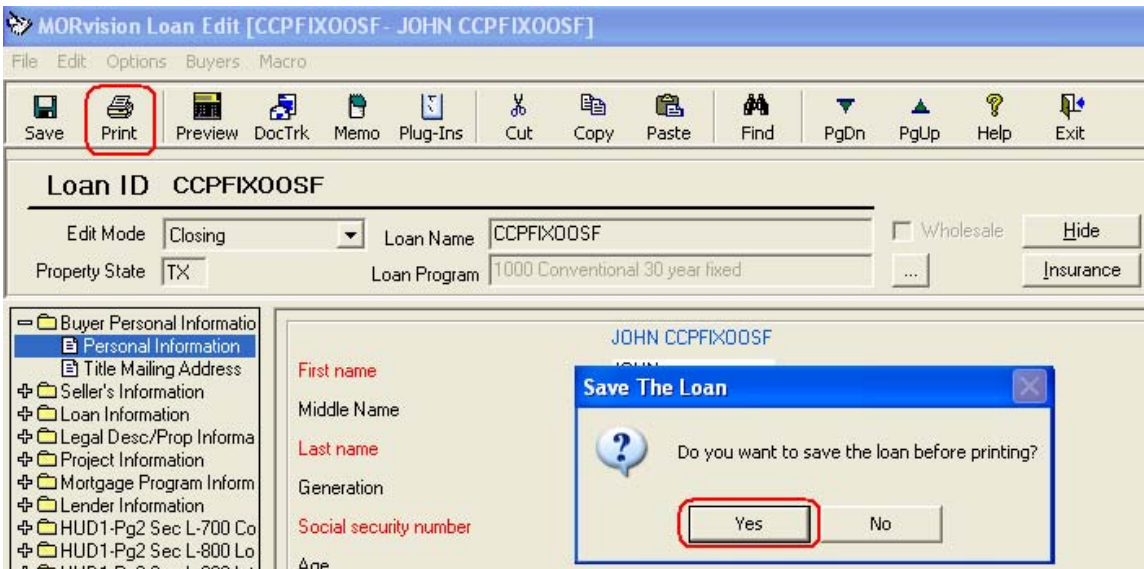
Click on the “Run” button to install software. The install will only take a couple of seconds. No message will appear once the install is complete.



The next step will be configuring the MRG Plug-In. The Lender’s Administrator must select a loan first from MORvision’s Control screen. Once the loan is selected, click on the “Open” button.

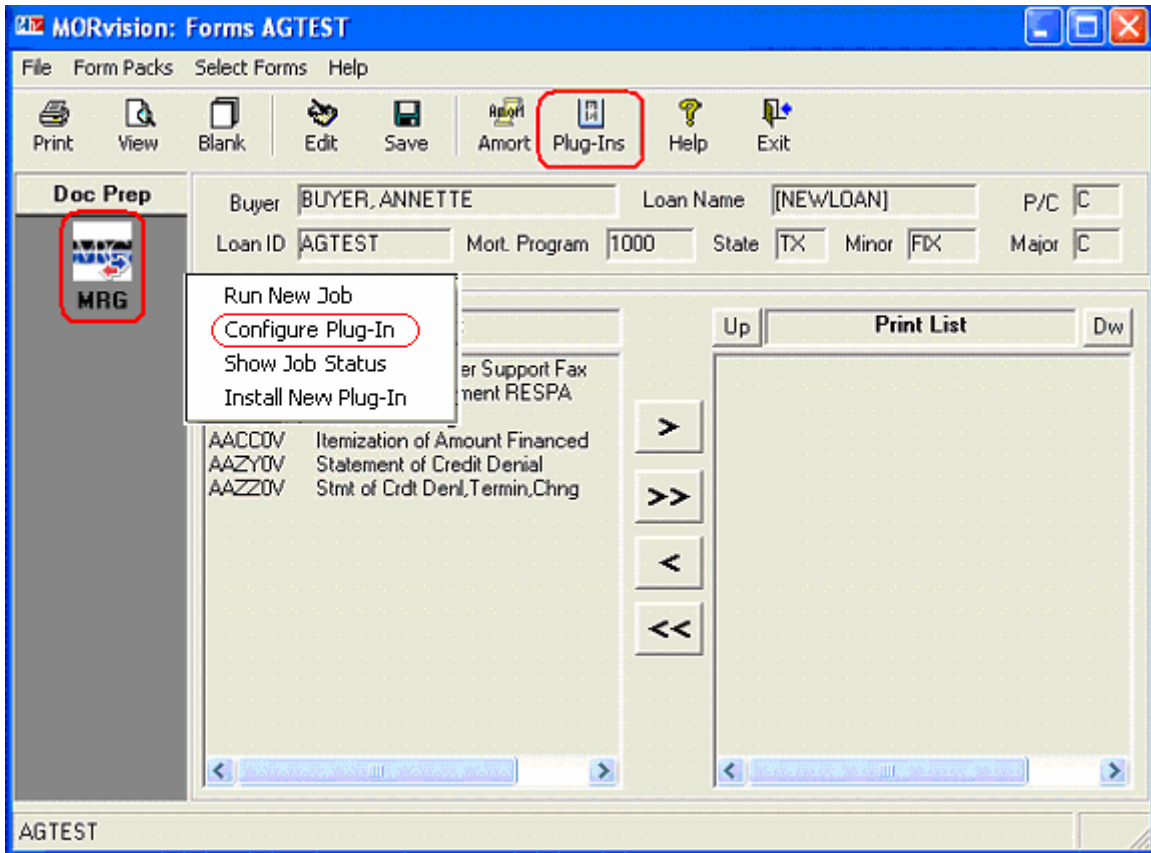


To configure the MRG Plug-In click on the “Print” button on the Loan Edit Screen.



The Lender’s Administrator will be prompted to “Save the Loan”, click on “Yes”.

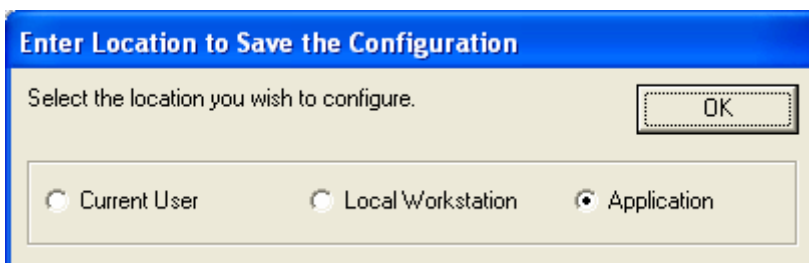
The “Forms” dialog box will appear. Click on the “Plug-Ins” button. The “Doc Prep” bar will display to the left of the Buyer’s name showing a “MRG” button. Right click on the “MRG” button then click on the “Configure Plug-In” option from the drop down list.



The “Location to Save the Configuration” dialog box will have three options:

- **Current User:** Specific user at all workstations.
- **Local Workstation:** All users that Log into this workstations.
- **Application:** Configures the settings for the entire application all users all workstations.

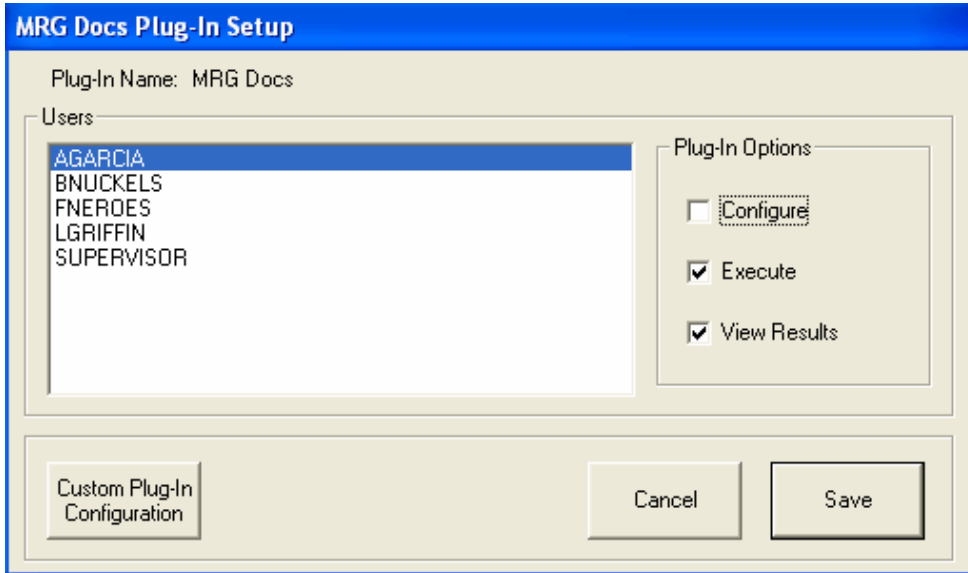
Select the “Application” radio button and click “OK”.



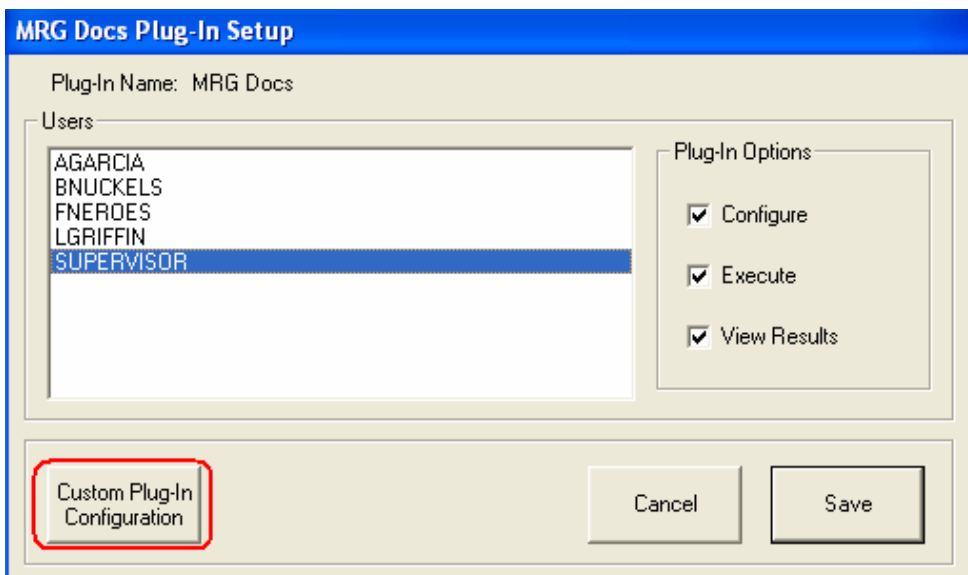
A list of users will be given, along with three Plug-In Options:

- **Configure** - Allow the user to administer the configuration option
- **Execute** – Allow the user to execute the plug-in selected
- **View Results** – Allow the user to view the “Results” dialog box

The Lender’s Administrator will assign the appropriate options per user by selecting one user at a time and checking each option that is applicable to that user. When completed click on the “Save” button.



The Lender’s Administrator will configure the MRG Plug-in by clicking on “Custom Plug-In Configuration” button.



The hour glass will display for a couple of seconds then a Miracle Settings box will appear.



Miracle Settings

Select which version of Miracle you are using

Web
 Desktop

The following settings apply only to Web:

Miracle Client ID

IFace User ID

IFace Password

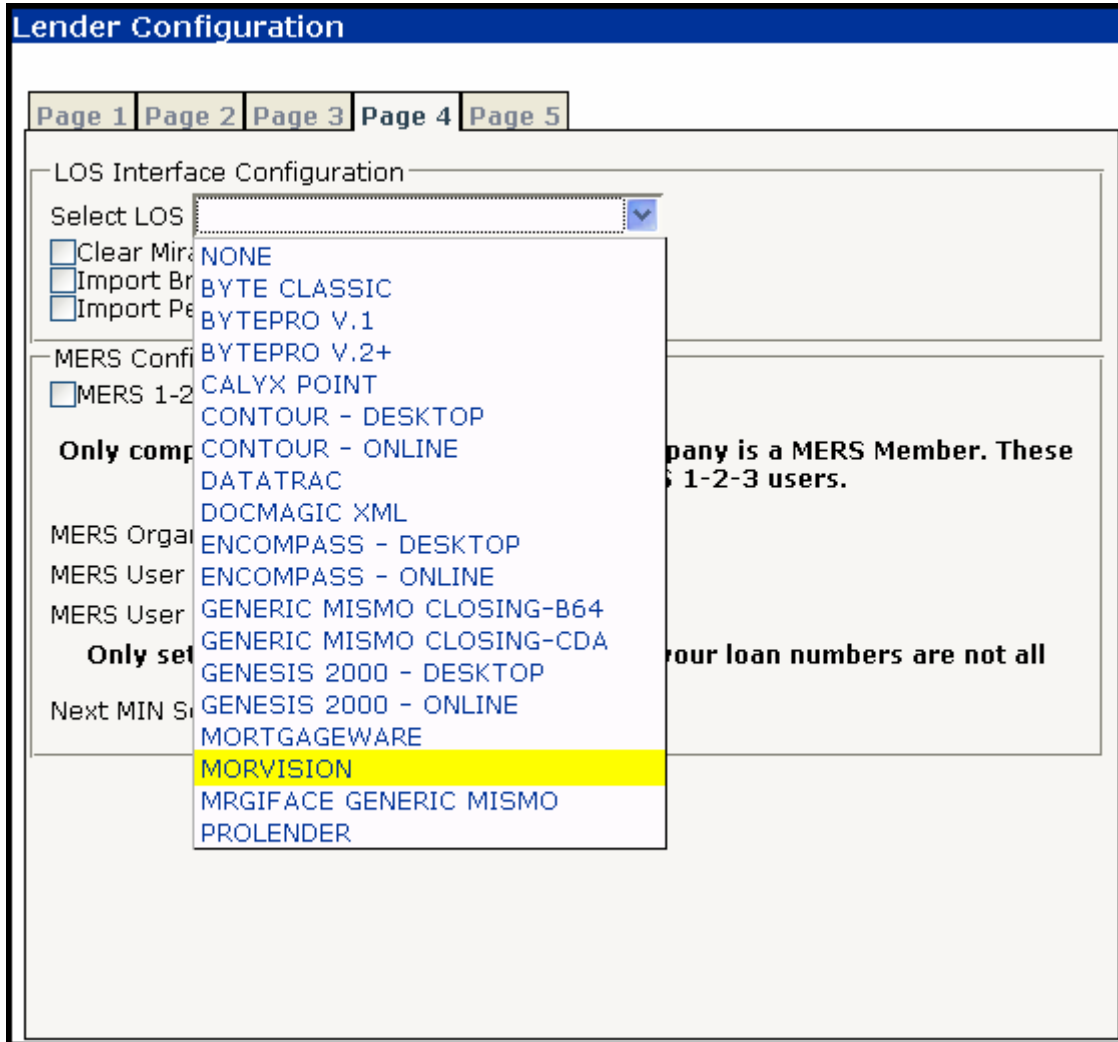
OK Cancel

The Lender's Administrator will select "Web" for Miracle version. The Lender's Administrator will enter in the Miracle Client ID number, an IFACE User ID and IFACE password. Click "OK" when complete.

Each Lender is assigned a Miracle Client ID number, an IFACE User ID and an IFACE password. The Lender's Administrator will contact MRG Document Technologies for this information.

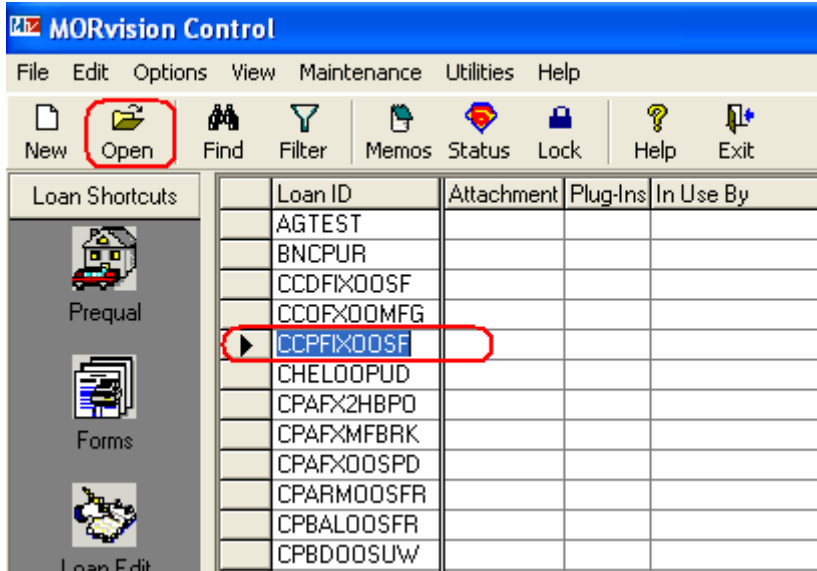
The Lender's Administrator has completed the installation and configuration process.

Before interfacing a loan from MORVision into Miracle Online, ensure your Miracle System Administrator has set 'MORVISION' to be the LOS in the 'Lender Configuration - Page 4'.

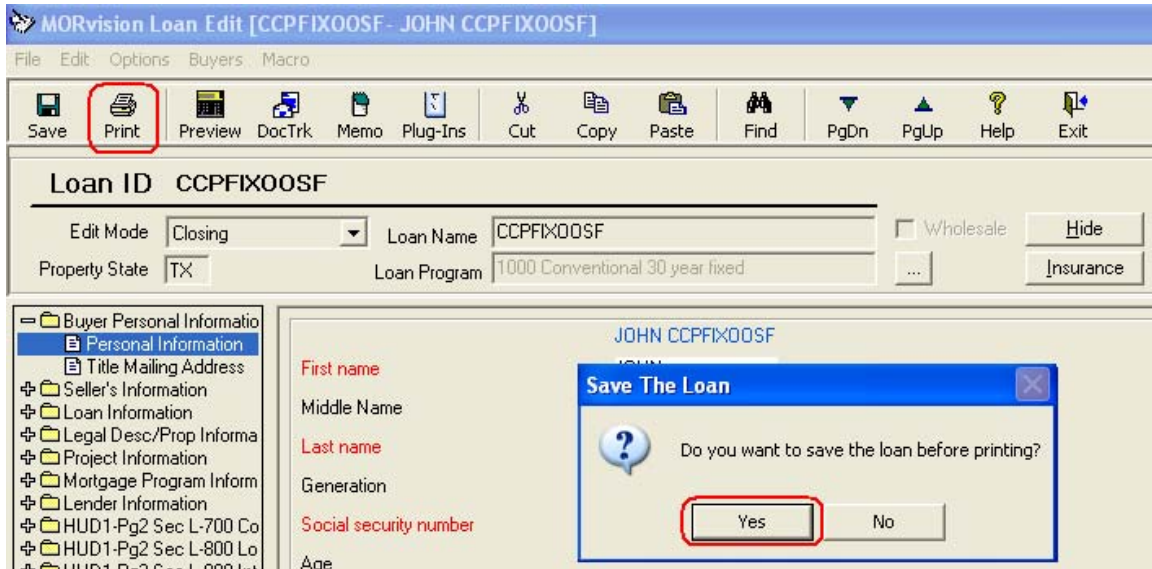


Exporting Loans to Miracle

The Lender’s user must first select the loan they wish to export to Miracle from the MORvision’s Control screen. Click on the “Open” button.

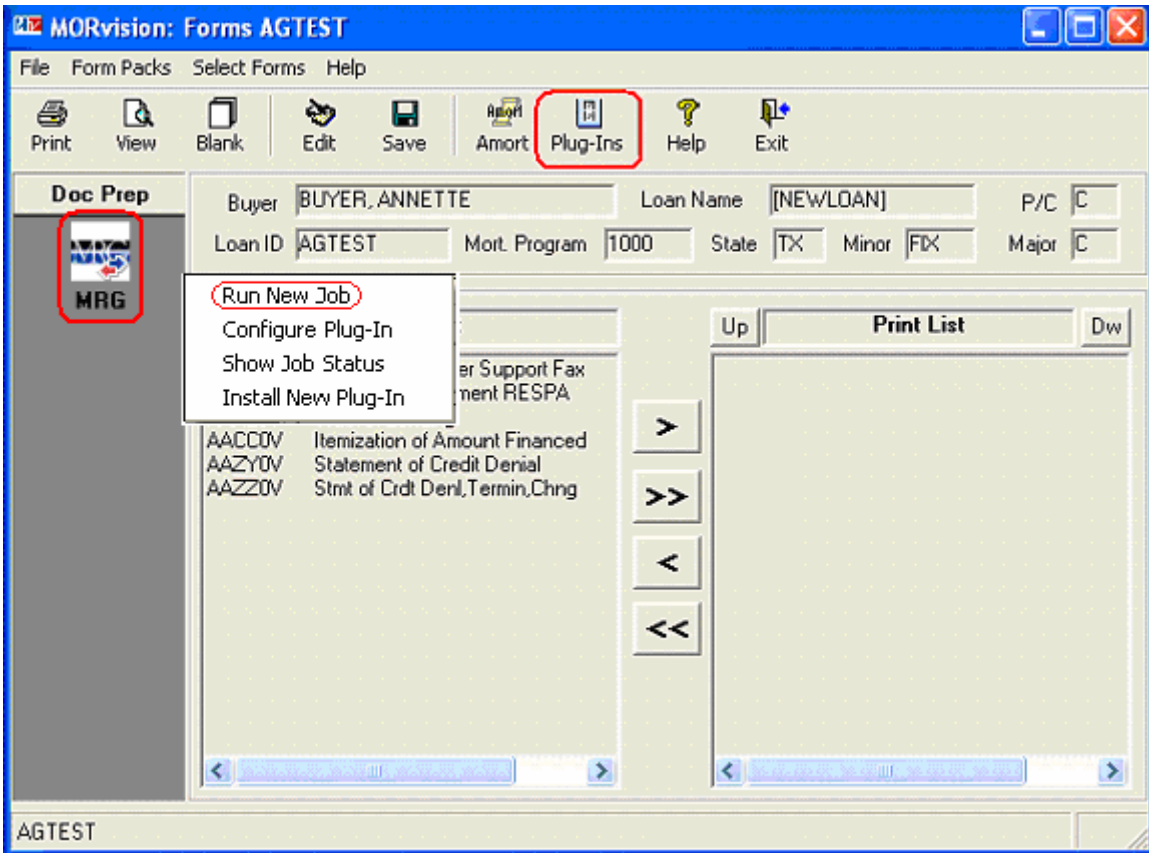


The MORvision Loan Edit screen is the basic screen used for entering information in a loan. To export the loan, click the “Print” button on the Loan Edit Screen.

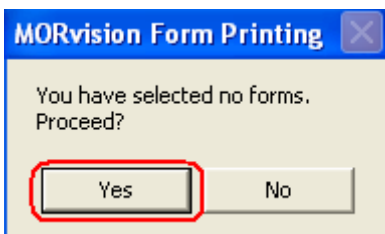


The user will be prompted to “Save the Loan”, click on “Yes”.

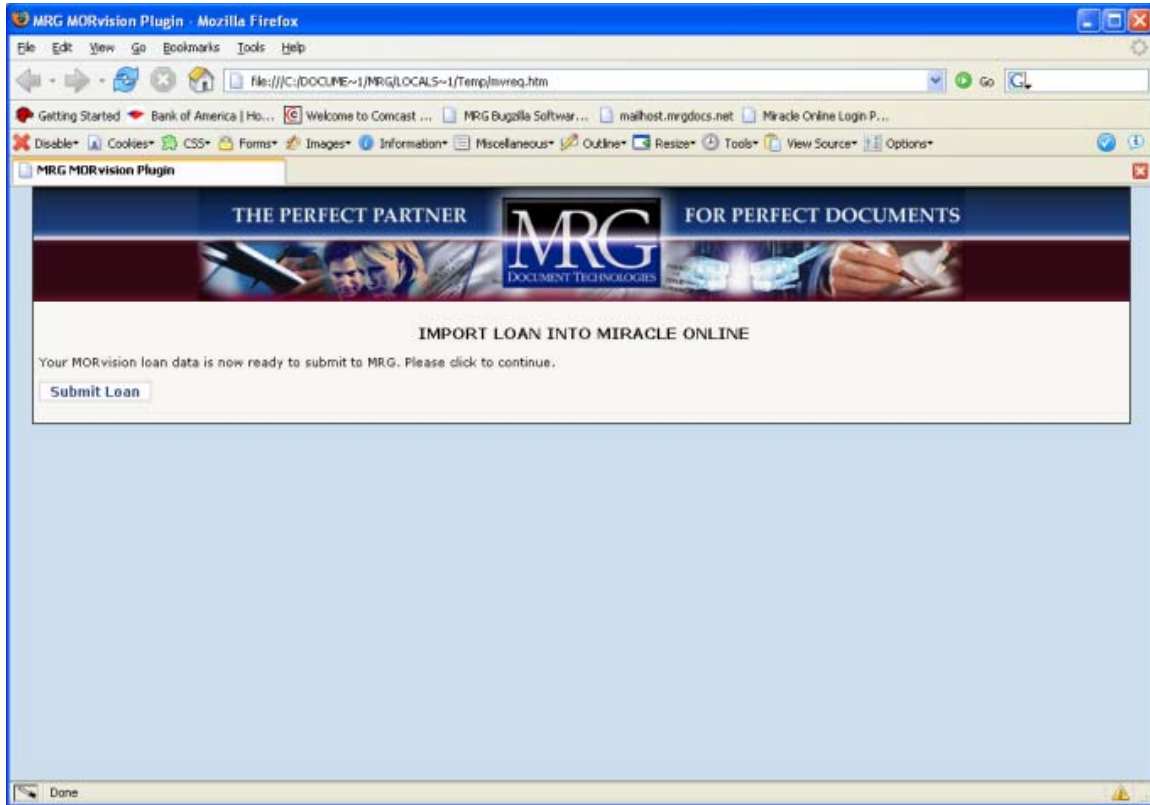
The “Forms” dialog box will appear. Click on the “Plug-Ins” button. The “Doc Prep” bar will display to the left the Buyer’s name showing a “MRG” button. **Right click** on the “MRG” button and click on the “Run New Job” option.



The “Form Printing” dialog box will indicate “You have selected no forms. Proceed?” It is not required for the user to select forms for the “Print List” before exporting a loan to Miracle. Click on “Yes” to proceed.



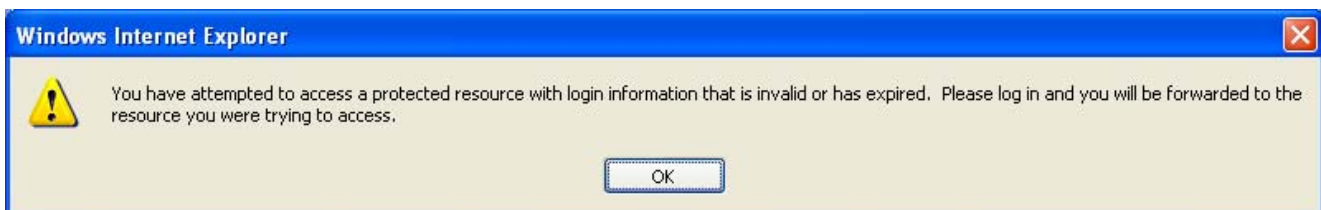
The MORvision plugin will begin processing the selected loan. This will take several seconds while it exports the data. Once the data has been exported, your web browser will open, indicating the data is ready to be sent to MRG. You will need to click “Submit Loan” to send the loan to MRG.

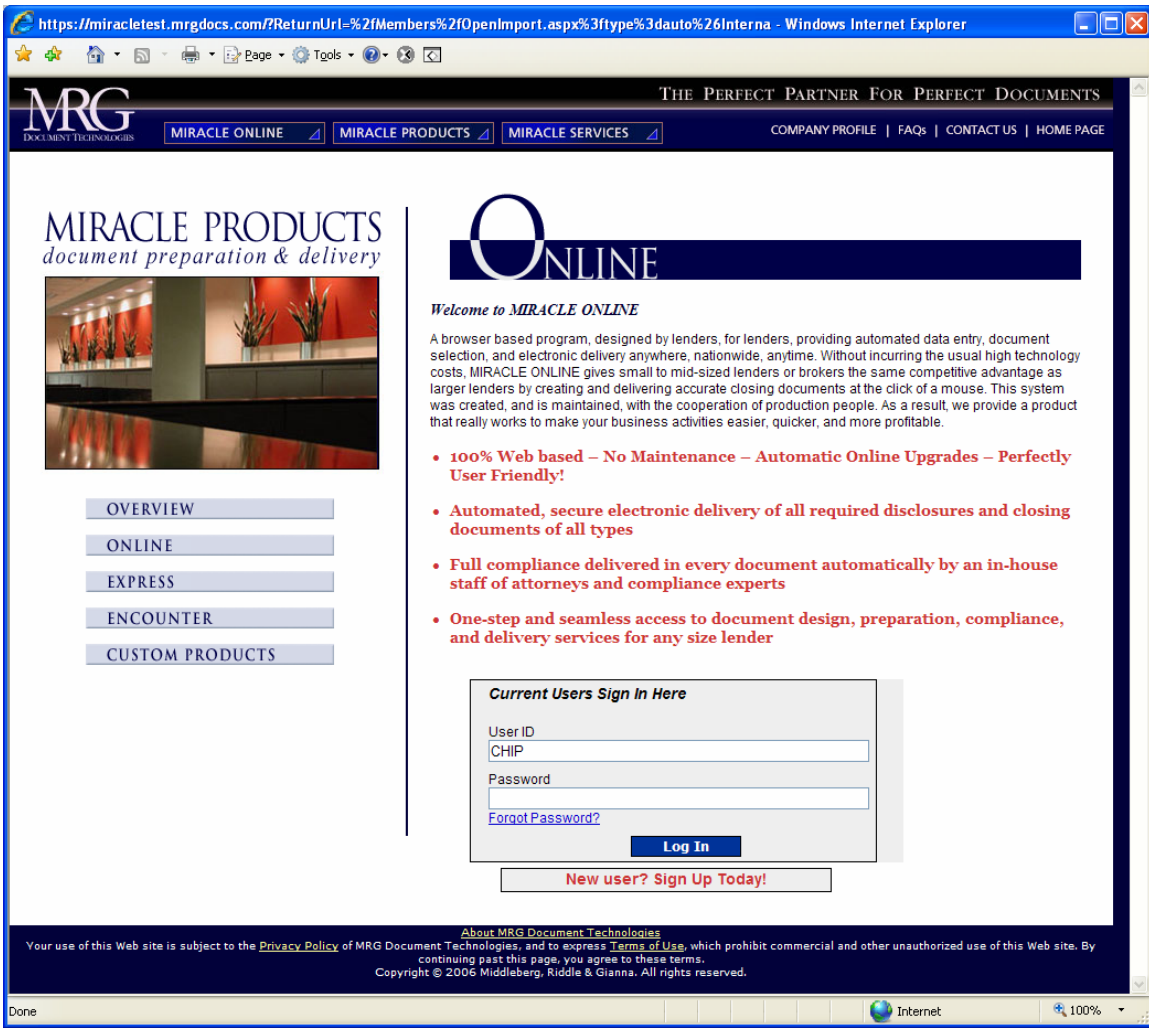


If you receive an error message after clicking “Submit Loan”, you may need to check your username, password, and Client ID in the plugin configuration screen. If your login information does not appear to be the problem, contact MRG for assistance.

At this point, if the loan is successfully imported you will be directed to the Miracle Online login screen where you will log in with your regular Miracle Online username and password and be taken straight into the loan you just imported.

If you are not currently logged into Miracle Online, you will be presented with the following:





You will then be asked how you would like to open the loan.

Select either Upfront/Initial Disclosure Package or Final Closing Package.

Press either Open Using Standard Screens or Open Using Rapid Data

... Standard Screens - opens the loan to the Basic Loan Information (Part 1).

... Rapid Data - opens the loan with a new feature that only displays the remaining required fields to order a loan package.



Pressing Open Using Standard Screens opens Miracle Online into the loan you just interfaced to Basic Loan Information (Part 1).

https://miracletest.mrgdocs.com/ - Basic Loan Information (Part 1) - Loan #ENC-TXHE - Windows Internet Explorer

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Basic Loan Information (Part 1)

Loan #ENC-TXHE

Loan Type	CONV	Document Format	
Program Type	FIXED	Program Code	
Loan Purpose	TX HOME EQUITY	Branch Code	
Application Date	05/21/2005	Loan Amount	60000.00
Document Date	06/09/2005	Note Rate	10.800
Funding Date		Loan Term	180
First Pay Date	08/01/2005	Balloon Term	0
		MI Rate 1	
		MI Rate 2	
Base Loan Amt	60000.00	Buydown Rate 1	
LTV	71	Buydown Rate 2	
		Buydown Rate 3	

Property Address 6118 ELM VALLEY DRIVE
 City SAN ANTONIO State TEXAS Zip Code
 County BEXAR
 FNMA Rehab Mobile Home Home Improve Leasehold

Pressing Open Using Rapid Data opens Miracle Online into the loan you just interfaced to the Loan Completion Wizard screen.

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Loan Completion Wizard

Loan #LH-BALLOON

This screen contains only the "required fields" for ordering documents which may expedite data entry.
NOTE: Other optional fields, such as fees, may be necessary for some loan documents.

Loan Program Selection	
Loan Type	CONV
Document Format	
Program Type	FIXED
Program Code	
Branch Code	SSTSTNEWSYSTEM
Document Date	11/16/2005
Funding Date	
Rel Code	<BLANK>
Type of Entity	
Broker County	
Broker Phone	
Broker State of Incorp.	<PLEASE SELECT...>

Update Cancel

MORvision Usage Notes

Lien Position

The Lien Position is set by question (L958) and not question (L99).

Lien Position	2	(L99)
Lien: F]irst mortgage O]ther	0	(L958)

Refinance

When selecting Refinance in MORvision an additional question should be answered, question (L487) “Refinance Purpose”.

Refinance: purpose	<div style="border: 1px solid black; padding: 2px;"> Cash </div> <div style="border: 1px solid black; padding: 2px; margin-top: 2px;"> Cash Change in Loan Rat Change in Loan Typ Debt Consolidation F Home Improvement </div>
--------------------	--

If Refinance is selected the system defaults to “Cash Out” automatically unless otherwise indicated by Refinance purpose.

Miscellaneous Fees

The description field of any miscellaneous field must be completed in order to import into Miracle.

800-Additional Settlement Fee 1 \$525.00 ...

X
800-Additional Settlement Fee 1

Lender Broker

Paid By Buyer:

Amount: \$525.00	
---	--

Paid By Seller:

Amount: 	
---	--

<input type="checkbox"/> POC	<input type="checkbox"/> POC
<input checked="" type="checkbox"/> In APR	<input type="checkbox"/> In APR

Description/Paid To: ADMIN FEE

OK
Cancel
Clear All

Yield Spread Premium

The buy price is the yield spread premium. It can be found on the Funding Information screen. Enter the buy price on the loan in basis points (question L370).

Servicing Release Percent	.05
Buy Price	101.250

Once the buy price is entered MORvision will calculate the yield spread premium (question L7400). It can be seen on the View Buyer/Calc Info screen.

Calculation Preview

Closing Name: CCOFX00MFG State: TX Refinance Second Mortgage Buydown HELOC Balloon Insured Insurance Plan: Done

Program: 1000 Conventional 30 year fixed

Calculation Data

	Question	Value	Description
<input type="radio"/> Sys Loan Data	7393	0	Buydown: Fourth year P & I
	7394	0	Buydown: Fifth year P & I
<input type="radio"/> Sys Buyer Data	7395	0	Buydown: Fourth year difference in P&I
	7396	0	Buydown: Fifth year difference in P & I
<input type="radio"/> User Loan Data	7397	0	Buydown: Fourth year buydown amount
	7398	0	Buydown: Fifth year buydown amount
<input type="radio"/> User Buyer Data	7399	0	Buydown: Fourth year interest rate
<input checked="" type="radio"/> Calcs Data	7400	750	Yield Spread Premium \$ Amount
	7401	351	Total buyer fees pd to Lender, no POC's
	7402	0	Total buyer fees pd to Lender, incl POC's
	7403	0	Total seller fees pd to Lender, no POC's
	7404	0	Total seller fees pd to Lender, incl POC's
	7405	2125	Total buyer fees pd to Broker, no POC's

HELOC

For an interface loan only - the HELOC loan type in MORvision is ignored in Miracle. The loan purpose in Miracle will be set by whether the loan is a purchase or refinance.

Mortgage Program Selection

Loan Major
 Conventional
 FHA
 VA
 Retail
 Wholesale

Region
 AAA Region

Program
 1000 Conventional 30 year fixed

Lock Days
 15
 45
 60
 Float

Loan Types
 Refinance
 Buydown
 Balloon
 Second Mortgage
 HELOC

	Rate	Disc Points 1	Disc Points 2	Disc Points 3	Disc Points 4
▶					

Private Mortgage Insurance (PMI)

If MI is not being calculated then check the Loan to Value ratio cut-off for PMI (question L983) field is set.

MORvision Loan Edit: [Private Mortgage Insurance]

Insured

Coverage **Cash-Out Refinance**

Property: occupancy status (1-5) **Loan Term**

PMI: method

PMI/MIP: premium factor 1 (%)

PMI: premium factor 2 (%)

PMI: premium factor 3 (%)

PMI: Mos Prem @ Close (Not Escrowed)

PMI/MIP: Escrow months

PMI: first year financed Y/N?

PMI: Is it One-time?

PMI: One-time with refund?

Percent of one-time PMI paid in cash

PMI Rounding Factor: \$1 \$50

PMI: premium paid by Buyer Seller Lender

Loan to value ratio cut-off for PMI

PMI -Incl Escrow in LTV Cutoff Calc Y/N?

PMI-Calc LTV Cutoff On Appr Value Y/N?

OK
Cancel
Clear All

Insurance Impounds - Quarterly Disbursements

The current version of Miracle contains only one quarterly insurance impound "Other Insurance". If Hazard or Flood Insurance have a quarterly disbursement then MRG's interface will display only the first two disbursements for either one of these insurance impounds.

Insurance Impounds - Miscellaneous Insurance Impounds

The importing of a miscellaneous insurance impound will import if the description of the miscellaneous impound does not contain the wording "TAX" then the miscellaneous impound will import into the "Other insurance" field.

Tax Impounds - Quarterly Disbursements

The current version of Miracle contains only one quarterly tax impound "Tax 4", the first quarterly tax found will import into "Tax 4" and remaining taxes will import respectively into "Tax 1" through "Tax 3" if blank, displaying only the first two disbursements .

Tax Impounds - Miscellaneous Tax Impounds

The importing of miscellaneous tax impounds will import if the description of the miscellaneous impound does contain the wording "TAX" and will import respectively into "Tax 1" through "Tax 4" if blank. See above for Tax Impounds - Quarterly Disbursements.

MRG Miracle 5.6 Rel. 12/01/2005 Loan #AGTEST - [Aggregate Analysis]

First Pay Date: 09/01/05

	Annual Pymt	Amount	Date Due	Amount	Date Due	Cushion	# Months Escrow
Hazard Ins	1261.00	1261.00	07/06	0.00	00/00	2	4
Flood Ins	750.00	750.00	07/06	0.00	00/00		3
Other: EART	800.00	200.00	10/05	200.00	01/06	2	4
		200.00	04/06	200.00	07/06		
Tax 1	800.00	800.00	07/06	0.00	00/00	2	4
Tax 2	500.00	500.00	07/06	0.00	00/00		4
Tax 3	300.00	300.00	07/06	0.00	00/00		3
Tax 4	600.00	150.00	10/05	150.00	01/06		3
		150.00	04/06	150.00	07/06		

Aggr Begin Amt	Buyer Paid	Seller Paid	Lender Paid	Broker Paid
1252.69	1252.69	0.00	0.00	0.00

Aggr Adjust	Aggr Cushion
-280.17	835.18

Waive Insurance Waive Taxes

Service Pack 9 – New Release September 2005 (MORvision 6.09)

This release allows for Split Fees and a new section has been added to the fees details “Seller Cost”. The “Seller Cost” area is for fees such as release of liens, FHA allowed fees, unpaid taxes, etc. This area will not be imported into Miracle.

The screenshot shows the 'Appraisal fee' dialog box with the following fields and controls:

- Buyer Cost:**
 - Amount: \$350.00
 - Buyer POC: \$25.00
 - Seller Paid: [Empty]
 - Seller POC: [Empty]
 - Include in APR: [Lender] [Broker]
 - Include in Lender Premium:
 - Description/Paid To: [Empty]
- Seller Cost:**
 - Amount: [Empty]
 - Seller POC: [Empty]
 - Description/Paid To: [Empty]
- Buttons:** OK, Cancel, Clear All

Data not included in Export

The following is a list of items that are not included in the export file from MORvision:

- Closer Name and phone number
- Settlement Agent Contact Name and phone number
- Title Agent Contact Name and phone number
- Appraisal Company Address and phone number
- Disbursement checks
- Late Charge percentage
- Legal Description
- Yield Spread Premium
- Service Release Premium
- Broker Address and City State Zip
- Broker Contact and phone number
- Investor phone number
- Underwriting Conditions
- MI Term
- VA Nearest Living Relative's phone