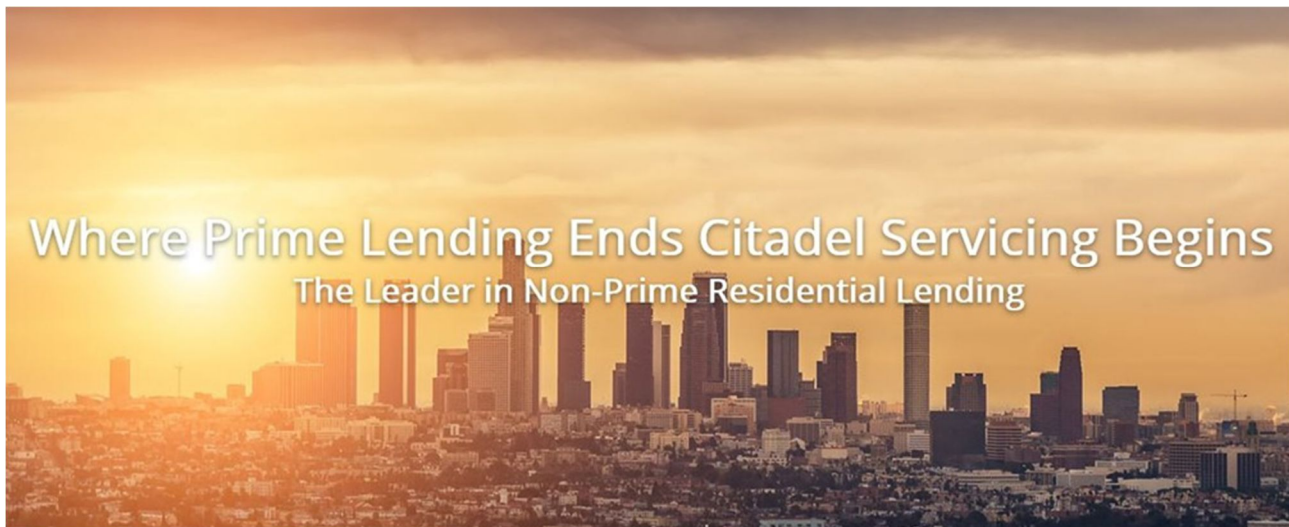




Tax & Insurance Guide Module

Servicing



Tax & Insurance Module



From the Start menu you will select the Customer Service or Tracking button depending on the function you will be performing.

Tracking
File Options Help

Details New Ins New Tax Analysis Escrow Info Flood Guaranty

Loan ID: [Redacted] Name: [Redacted]
 Status: Active Property: [Redacted]
 Due Date: 03/01/2018 Escrow Bal: \$587.55 Escrow Payment: \$293.11
 Original Escrow Required: Unknown Current Escrow Required: Escrowed All

Insurance Description	Responsibility	OKtoPay	Due Date	Amount	Policy Number	Cancel Date	Collateral #
Hazard	Lender	No	02/21/2019	\$873.00	FD-000203870		0
HQA	Borrower	No	01/01/2018	\$16.88			0

Tax Description	Responsibility	OKtoPay	Due Date	Amount	Pay
County	Lender	No	11/01/2018	\$2,676.36	155

Tracking - Choose Loan ID

Loan ID: [Redacted] Locate...

OK

Cancel

A pop-up will appear. Enter the Loan ID click OK and the account will appear.

Notes:



Tax & Insurance Module

File Options Help

Details New Ins New Tax Analysis Escrow Info Flood Guaranty

Loan ID: [REDACTED] Name: [REDACTED]
Status: Active Property: [REDACTED]
Due Date: 03/01/2018 Escrow Bal: \$587.55 Escrow Payment: \$293.11
Original Escrow Required: Unknown Current Escrow Required: Escrowed All

Insurance Description Responsibility OKtoPay Due Date Amount Policy Number Cancel Date Collateral #

Hazard	Lender	No	02/21/2013	\$878.00	FD-000203870...	0	
HQA	Borrower	No	01/01/2018	\$16.88		0	

Tax Description Responsibility OKtoPay Due Date Amount Parcel Number Expiration Dt Collateral #

County	Lender	No	11/01/2018	\$2,676.36	155550-6695		0
--------	--------	----	------------	------------	-------------	--	---

The Loan will display, you will choose between Insurance or Taxes depending on what function you are doing.

Tax & Insurance Module

Tracking - Insurance Details

Loan ID: [REDACTED] Escrow Ctr: 3520 Principal Bal: \$1,983,169.00
 Primary: Active Legal: Warning: Insurance Stop: No
 Site Value: \$0.00 Replacement Cost New: \$0.00

Policy Information

☐ Blanket Policy

Policy Number: OH2000956
 Type: Hazard
 Borrower: [REDACTED]
 Birth Date: [REDACTED]
 Beneficiary: [REDACTED]
 Coverage Amt: \$581,500.00
 Deductible: \$2,500.00
 Expiration Date: [REDACTED]
 Responsibility: Lender
 Cancel Date: [REDACTED]
 MI Cancel Reason: None
 Renewal Date: [REDACTED]
 Collateral #: 0 - Primary

Premium Information

Due Date: 02/28/2019 OK
 Premium Due: \$2,141.00
 Payment Type: Amount Changes
 Payment Freq: 12 months
 Prior Premium Change Date: [REDACTED]
 Refundable: not used Batch ID
☒ Continuous Policy

Force Placed Miscellaneous Info

Proof of Insurance: Not Required
 Force-Placed Premium Amount Estimate: \$0.00

Payee Information

☒ Company Safeco OREG Safeco Insurance Phone #: (999) 999-9999 Find C
 PO BOX 66545
 St Louis, MO

☐ Agent MOSAIC MOSAIC INSURANCE ALLIANCE Phone #: (360) 653-5433 Find
 2122 164H ST SW SUITE 301
 LYNWOOD, WA

Comments: [REDACTED]

Field Logging History Add to Batch Choose ID... Add'l Info... OK

On this screen you will be reviewing the fields that are highlighted. Those are the areas you will review for **Insurance**. In reviewing this screen you will need to be sure that the highlighted fields are completed.

This screen is where you will update information as well.



Tax & Insurance Module

Tracking - Tax Details

Loan ID: [REDACTED] Escrow Ctr: 2498 County: King
Primary: Active Legal: Warning: Tax Stop: No
Tax Service: Lereta Corp

Payment Information

Bill Amount	Due Date	OK to Pay	Batch ID	Disbursed Amount
1 \$9,549.09	10/01/2018	<input type="checkbox"/>	0	\$9,549.09
2 \$9,549.12	04/01/2018	<input type="checkbox"/>	0	\$0.00
3 \$0.00		<input type="checkbox"/>	0	\$0.00
4 \$0.00		<input type="checkbox"/>	0	\$0.00

Payee Information

Payee: KCT KING COUNTY TREASURY - WA Phone #: (999) 999-9999
500 Fourth Avenue Room 600
Seattle, WA

Payment Info: Payee Payee...

Tax Information

Tax Type: County Payment Frequency: Twice a year
Responsibility: Lender Expiration Date:
Contract #: 89827662 Collateral Number: 0 - Primary
Parcel #: 242504-9226-08
Comments:

Field Logging History Add to Batch Choose ID... OK








Number	Expiration Dt	Collateral #
--------	---------------	--------------

On this screen you will be reviewing the fields that are highlighted. Those are the areas you will review for **Tax Information**. In reviewing this screen you will need to be sure that the highlighted fields are completed.

This screen is where you will update information as well.

Tax & Insurance Module

Tracking
 File Options Help

 Details
  New Ins
  New Tax
  Analysis
  **Escrow Info**
 Flood
  Guaranty

Loan ID: [Redacted] Name: [Redacted]
 Status: Active Property: [Redacted]
 Due Date: 03/01/2018 Escrow Bal: \$9,451.15 Escrow Payment: \$1,761.77
 Original Escrow Required: Unknown Current Escrow Required: Escrowed All

Insurance Description	Responsibility	OKtoPay	Due Date	Amount	Policy Number	Cancel Date	Collateral #
Hazard	Lender	No	02/28/2019	\$2,141.00	OH2000956		0

By selecting the **Escrow Info** button, it bring you to the Escrow Information screen shown below.

Tracking - Escrow Information

Loan ID: [Redacted]
 Property Address: [Redacted]
 Due Date: 03/01/2018 Escrow Balance: \$9,451.15 Escrow Payment: \$1,761.77

Loan Information
 Loan Type: Conventional
 Investor ID: LVSII
 Payment Frequency: Monthly
 Orig Escrow Required: Unknown

Tracking Information
☐ Insurance Stop
☐ Tax Stop
 County: King
 Tax Service: Lereta Corp

Analysis Information
 Date Last Analyzed: 05/01/2017 Date Last Non-Update Analysis:
 Analysis Month: 5 Documents Review: No review of documents
 Escrow Pmt Chg Month: 0 Pmt Cushion Per Documents: 2
 Escrow Pmt Chg Amount: \$0.00 Pmt Cushion Selected: 2 months
 Escrow Rounding Amount: \$0.00 Analysis Stop Code: None
 Escrow Spread Months: 0

Escrow Account Closure
 Date Escrow Closes: [Redacted] ☐ Borrower Requested
 Response Deadline: [Redacted] Closing Fee: \$0.00

Tax Contract Choose ID... OK Cancel

The highlighted field are the fields you will review to determine when the loan was last analyzed and determine when it will re-analyzed.

Tax & Insurance Module

Tracking - Insurance Details

Loan ID: [REDACTED] Escrow Ctr: [REDACTED] Principal Bal: \$1,983,169.05
 Primary: Active Legal: [REDACTED] Warning: [REDACTED] Insurance Stop: No
 Site Value: \$0.00 Replacement Cost New: \$0.00

Policy Information

☐ Blanket Policy

Policy Number: [REDACTED]
 Type: [REDACTED]
 Borrower: [REDACTED]
 Birth Date: [REDACTED]
 Beneficiary: [REDACTED]
 Coverage Amt: \$0.00
 Deductible: \$0.00
 Expiration Date: [REDACTED]
 Responsibility: Lender
 Cancel Date: [REDACTED]
 MI Cancel Reason: None
 Renewal Date: [REDACTED]
 Collateral #: 0 - Primary

Premium Information

Due Date: [REDACTED] ☐ OK to Pay
 Premium Due: \$0.00
 Payment Type: Amount Changes
 Payment Freq: 0 months
 Prior Premium Change Date: [REDACTED]
 Refundable: not used Batch ID: 0
☐ Continuous Policy

Force Placed Miscellaneous Info

Proof of Insurance: Not Required
 Force-Placed Premium Amount Estimate: \$0.00

Payee Information

☒ Company [REDACTED] Phone #: [REDACTED]
☐ Agent [REDACTED] Phone #: [REDACTED]

Comments: [REDACTED]

Field Logging History Add to Batch Choose ID... Add'l Info... OK Cancel

Renewal Date: [REDACTED] Proof of Insurance: Not Required
 Collateral #: 0 - Primary Force-Placed Premium Amount Estimate: \$0.00

Payee Information

☒ Company **Safeco Insurance** Phone #: (999) 999-9999 **Find Company...**
 PO BOX 66545
 St Louis, MO

☐ Agent **MOSAIC** Phone #: (360) 653-5433 **Find Agent...**
 MOSAIC INSURANCE ALLIANCE,
 2122 164H ST SW SUITE 301
 LYNWOOD, WA

This screen is to create New Insurance information. The bottom screen is where you can search for Insurance Companies listed in the system.



Tax & Insurance Module

Tracking - Find Company ✕

Payee Information

Payee Indicator: Insurance Company Payee ID: ☐ Include Inactive Payees

Name Line 1: SAFECO*

Name Line 2:

ID	Ind	Name1	Name2	Address	City	State

You will then complete the information once the Insurance Company is located.

Notes:



Tax & Insurance Module

Tracking - Tax Details

Loan ID: [Redacted] Escrow Ctr: [Redacted] County: King
Primary: Active Legal: [Redacted] Warning: [Redacted] Tax Stop: No
Tax Service: Lereta Corp

Payment Information

	Bill Amount	Due Date	OK to Pay	Batch ID	Disbursed Amount
1	0.00	[Redacted]	<input type="checkbox"/>	0	\$0.00
2	\$0.00	[Redacted]	<input type="checkbox"/>	0	\$0.00
3	\$0.00	[Redacted]	<input type="checkbox"/>	0	\$0.00
4	\$0.00	[Redacted]	<input type="checkbox"/>	0	\$0.00

Payee Information

Payee: [Redacted] Phone #: () -
Payment Info: Payee [Redacted] Payee...

Tax Information

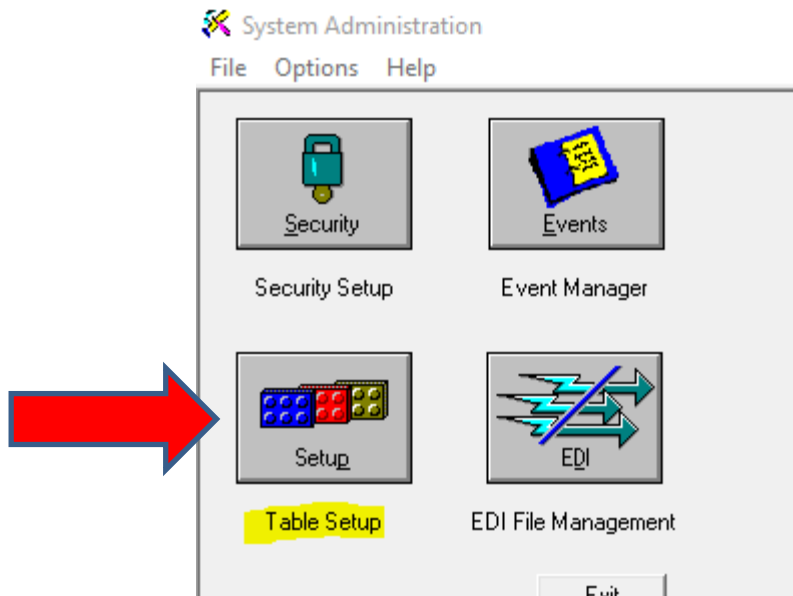
Tax Type: [Redacted] Payment Frequency: No payments [Redacted]
Responsibility: Lender [Redacted] Expiration Date: [Redacted]
Contract #: [Redacted] Collateral Number: 0 - Primary [Redacted]
Parcel #: [Redacted]
Comments: [Redacted]

Field Logging History Add to Batch Choose ID... OK Cancel

Number	Expiration Dt	Collateral #
--------	---------------	--------------

The screen above has all of the fields you will input to complete.

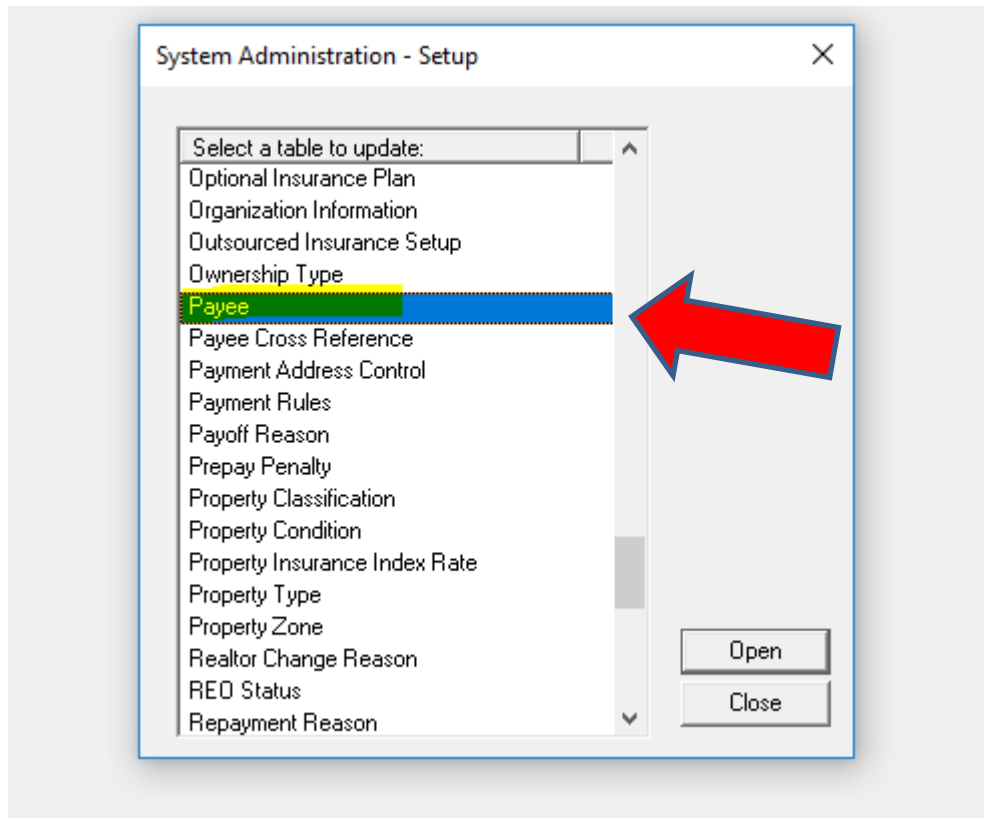
Tax & Insurance – System Admin



To create a new Payee you will begin at the Table Set Up screen

Notes:

Tax & Insurance – System Admin



Select from the drop down.

Payee Information

Payee Indicator: All Payee ID: ☐ Include Inactive Payees

Name Line 1:

Name Line 2:

ID	Ind	Name1	Name2	Address	City	State

This “Pop-up” Box will appear. Select New

Taxes & Insurance – System Admin

System Administration - New Payee

Payee Information

Payee ID: ☐ Inactive

Payee Indicator: **Insurance Agent** BEST/NAIC Code:

Name Line 1:

Name Line 2:

Address Line 1:

Address Line 2:

Country: **UNITED STATES**

City:

State: Zip Code:

Phone: Foreign Phone ☐ Country Code: Phone #: () -

Fax: Foreign Fax ☐ Country Code: Fax #: () -

Comments:

E-mail Address:

Tax Type: **SSN** Tax ID: ☐ 1099 Reportable

W9 Received: Entity Type:

DMS Payee Indicator: **None** Maximum Items Per Check: 0

Blanket Policy Number:

Other Options Due Dates Next **OK** Cancel

You will complete all of the information that is highlighted on this page.
IMPORTANT: You must complete the Payee Indicator.

Notes:

Taxes & Insurance – Customer Service

File Options Other Help

History Payoffs ACH **Comments** Loan Info **Borrower**

Interest Rate: 7.00000% Due: 03/01/2018 Other loans: 0007
 Collector: Default Collector Currency: US Dollars
 Loan Type: Conventional AML Type: N/A
 SPOC:
 Investor: LVSII-LVS II Title Trust II

Property
 [Redacted] **Property**
 Additional Collateral: No
 Site Location:

Mailing
 [Redacted] **Mailing**
 Medina
 WA 98039
 Returned Mail: No

Dates
 Last Pmt Recd: 02/01/2018 **Dates**
 Last Analyzed: 05/01/2017
 LC Last Charged: 06/30/2017

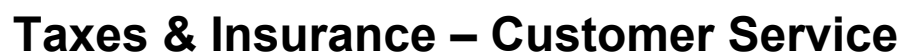
Status
 Primary: Active
 Legal:
 Warning:
 Additional: No
 SR Status:

Payment
 P&I: \$13,306.05
 Escrow: \$1,761.77
 Other Funds: \$0.00
 Reserve Pmt: \$0.00
 Assistance (-): \$0.00
 Borrower: \$15,067.82

Balances
 Principal: \$1,983,169.05
 Escrow: \$9,451.15
 Late Charge: \$0.00

The use of the Comments section will be for the following:

- ✓ General Comments
- ✓ Escrow Balance is shown outlined in red
- ✓ Borrower information – choosing this button you will have access to Phone, E-mail etc.
- ✓ Mailing button – Borrower Address etc.



Customer Service - Dates

Interest Rate: 7.00000% Due: 03/01/2018

Special Dates

Loan Closed: 03/10/2017 Last Analyzed: 05/01/2017 LC Last Charged: 06/30/2017

First Due: 05/01/2017 Next Coupon/Bill: 02/19/2018 Next Periodic Bill: 02/19/2018

Maturity: 04/01/2024 Last Coupon/Bill: 01/19/2018 Last Periodic Bill: 01/19/2018

Funding Date: 03/10/2017 Ballon Date: Modified:

Acquired: Acquired Due Date:

Transaction Dates

Loan Added: 03/10/2017 Payoff Stmt: Last Maintenance: 02/01/2018

Last Pmt Recd: 02/01/2018 Assumption Stmt: Last Update: 02/05/2018

Last Cancellation: Date Inactive: Date Assumed:

Next Rate Chg Date: 04/01/2024 Next P&L Chg Date: 05/01/2024

Choose ID... OK Cancel

The top screen shows information related to the last time the loan was analyzed. By reviewing the lower this screen you will see all of the loan information that is highlighted.



Taxes & Insurance – Customer Service

Assistance [-]:	\$0.00
Borrower:	\$15,067.82
Balances	
Principal:	\$1,983,169.05
Escrow:	\$9,451.15
Late Charge:	\$0.00

Balances

The highlighted field above shows you the Escrow Balance.

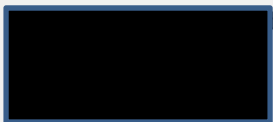
Notes:

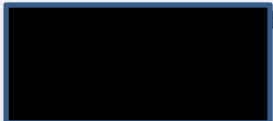
Taxes & Insurance – Customer Service

File Options Other Help

History Payoffs ACH Comments Loan Info Borrower

Interest Rate: 7.00000% Due: 03/01/2018 Other loans: 0007
 Collector: Default Collector Currency: US Dollars
 Loan Type: Conventional AML Type: N/A
 SPOC:
 Investor: LVSII-LVS II Title Trust II

Property

 Site Location: [Property](#)

Mailing

 Returned Mail: No [Mailing](#)

Dates
 Last Pmt Recd: 02/01/2018
 Last Analyzed: 05/01/2017
 LC Last Charged: 06/30/2017 [Dates](#)

Status
 Primary: Active
 Legal:
 Warning:
 Additional: No
 SR Status:

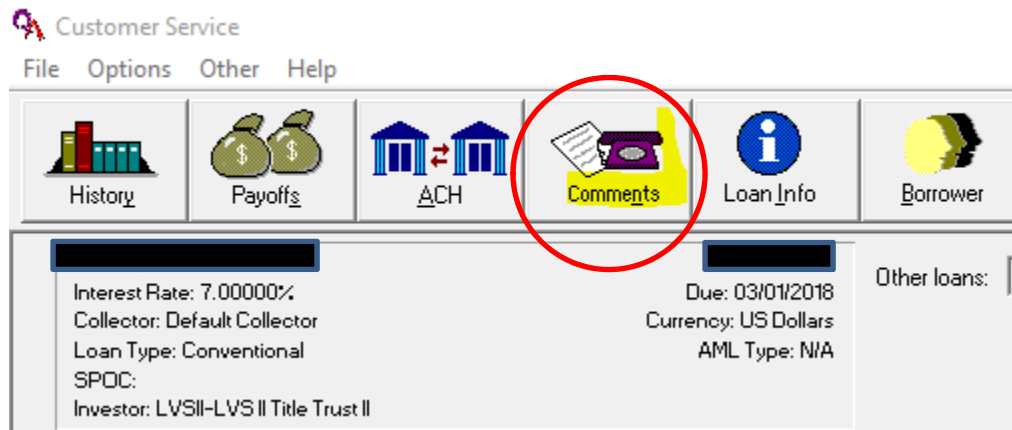
Payment
 P&I: \$13,306.05
 Escrow: \$1,761.77
 Other Funds: \$0.00
 Reserve Pmt: \$0.00
 Assistance (-): \$0.00
 Borrower: \$15,067.82

Balances
 Principal: \$1,983,169.05
 Escrow: \$9,451.15
 Late Charge: \$0.00

By clicking on the History icon you will see all of the payments on the account.



Taxes & Insurance – Customer Service



By clicking on the **Comments** icon you will have access to all of the comments on the account and to add new comments as well.

Notes:

Taxes & Insurance – Customer Service

+ Customer Service - Select Comment

Interest Rate: 7.00000% Due: 03/01/2018

Limit Selection

☒ All Comments

☐ Select by Type

☐ Select by Department

Date	Record	Comment	User
01/19/2018	Letter	Periodic Billing Statement	Loan Servicing
12/19/2017	Letter	Periodic Billing Statement	Loan Servicing
10/19/2017	Letter	Periodic Billing Statement	Loan Servicing
10/17/2017	Comment	Tax Payment	anhc
09/22/2017	Letter	Periodic Billing Statement	Loan Servicing
09/15/2017	Letter	Periodic Billing Statement	Loan Servicing
08/18/2017	Letter	Periodic Billing Statement	Loan Servicing
08/17/2017	Letter	Periodic Billing Statement	Loan Servicing
08/17/2017	Letter	Periodic Billing Statement	Loan Servicing
08/17/2017	Letter	Periodic Billing Statement	Loan Servicing
08/17/2017	Letter	Periodic Billing Statement	Loan Servicing
08/16/2017	Letter	Periodic Billing Statement	Loan Servicing
08/16/2017	Letter	Periodic Billing Statement	Loan Servicing

Comment History

New

Edit

Delete

Choose ID...

All Changes

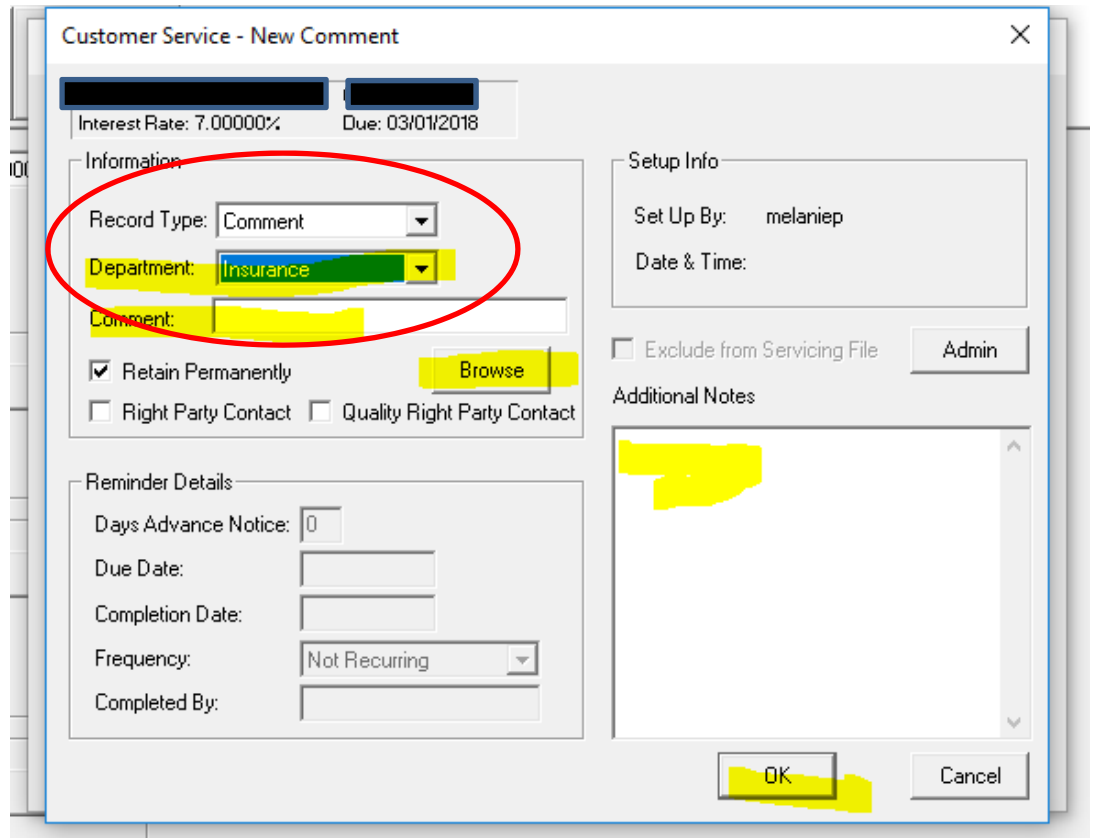
Print

Close

By clicking on the **Comment History** and all comments related to the loan.

Select the **New** button you may create a new comment on the account.

Taxes & Insurance – Customer Service



Customer Service - New Comment

Interest Rate: 7.000000% Due: 03/01/2018

Information

Record Type: Comment

Department: Insurance

Comment:

☒ Retain Permanently ☐ Right Party Contact ☐ Quality Right Party Contact

Browse

Reminder Details

Days Advance Notice: 0

Due Date:

Completion Date:

Frequency: Not Recurring

Completed By:

Setup Info

Set Up By: melaniep

Date & Time:

☐ Exclude from Servicing File Admin

Additional Notes

OK Cancel

By clicking on the **New** button you may create a new comment on the account.

Taxes & Insurance – Customer Service



Customer Service - Borrower

Salemi, Mohammad M Loan ID: 0007007034
Interest Rate: 7.00000% Due: 03/01/2018

Borrower Names	Position
Salemi, Mohammad M	Primary

Name
First & Middle: Mohammad M
Last: Salemi

Details
Type: Individual Title:
Sector:

Phone Numbers and Other Information
Primary: (786) 298-1122
Primary Work: (786) 298-1122 Ext:
☐ Additional Phone Numbers

Best Time to Call: None Time Zone: Unknown
E-Mail Address: m.salemi@me.com

Tax Type: SSN
Tax ID #: XXX-XX-5133 ☐ Tax ID # Certified

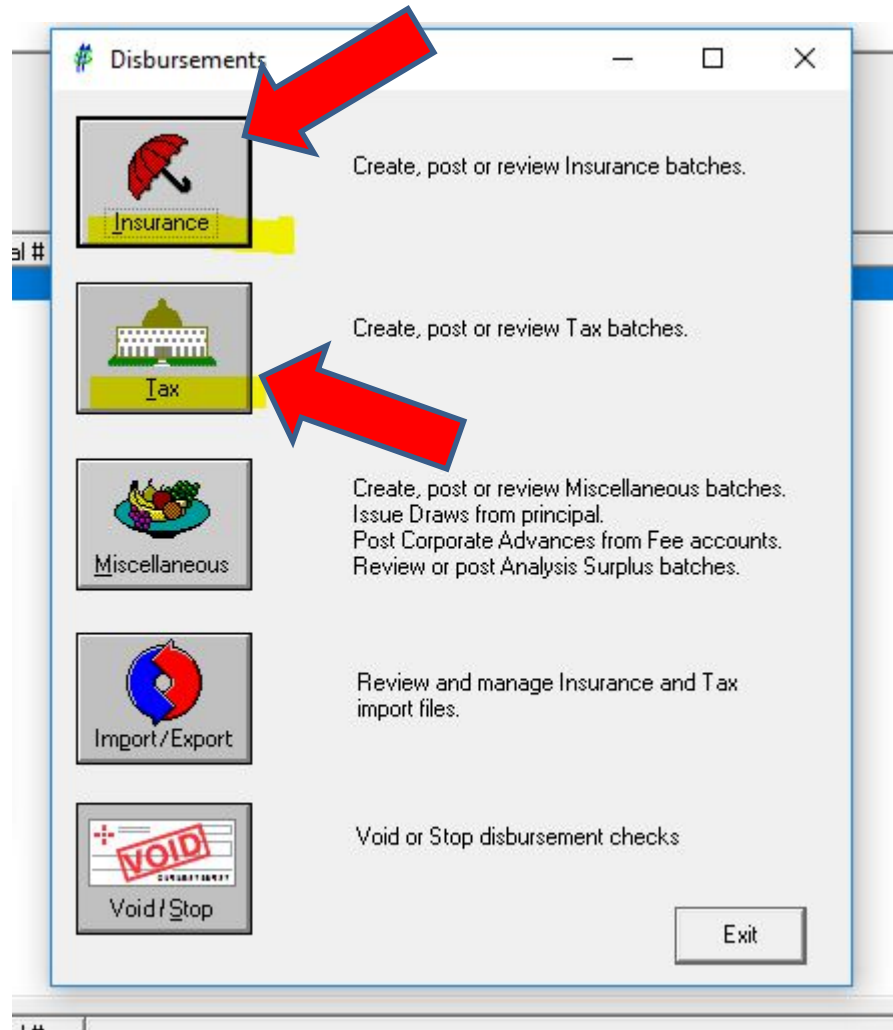
☐ Foreign Citizen ☐ W-8 Received
☐ Employee ☐ Business
Birth Date: ☐ Deceased
Language:
Responsibility: None

New Edit Delete Choose ID... Tax ID Close

By clicking on the Borrower icon you will verify the callers:

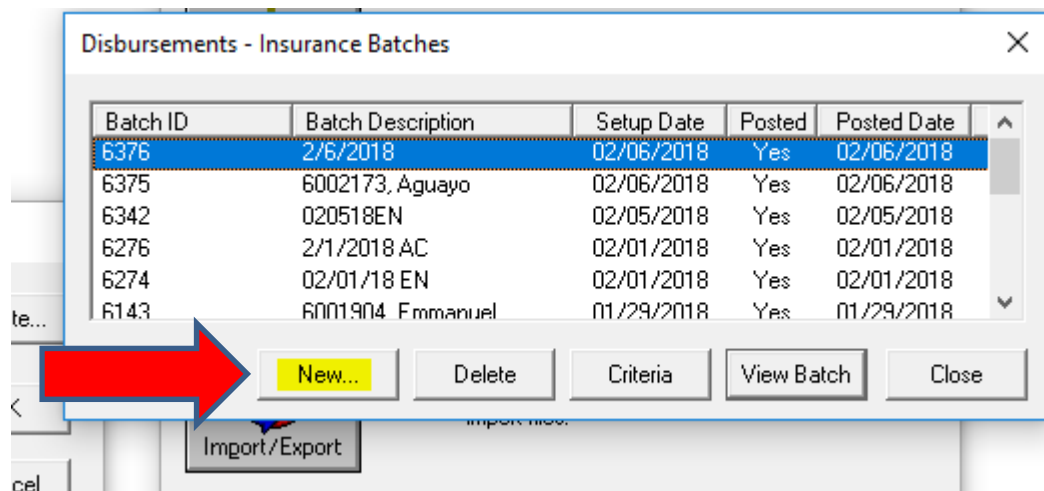
- ✓ Verify the last 4 of the social security number
- ✓ Email address
- ✓ Address

Taxes & Insurance – Disbursements



- ✓ These two icons **Insurance** and **Tax** when you are paying bills in the system you choose one of them

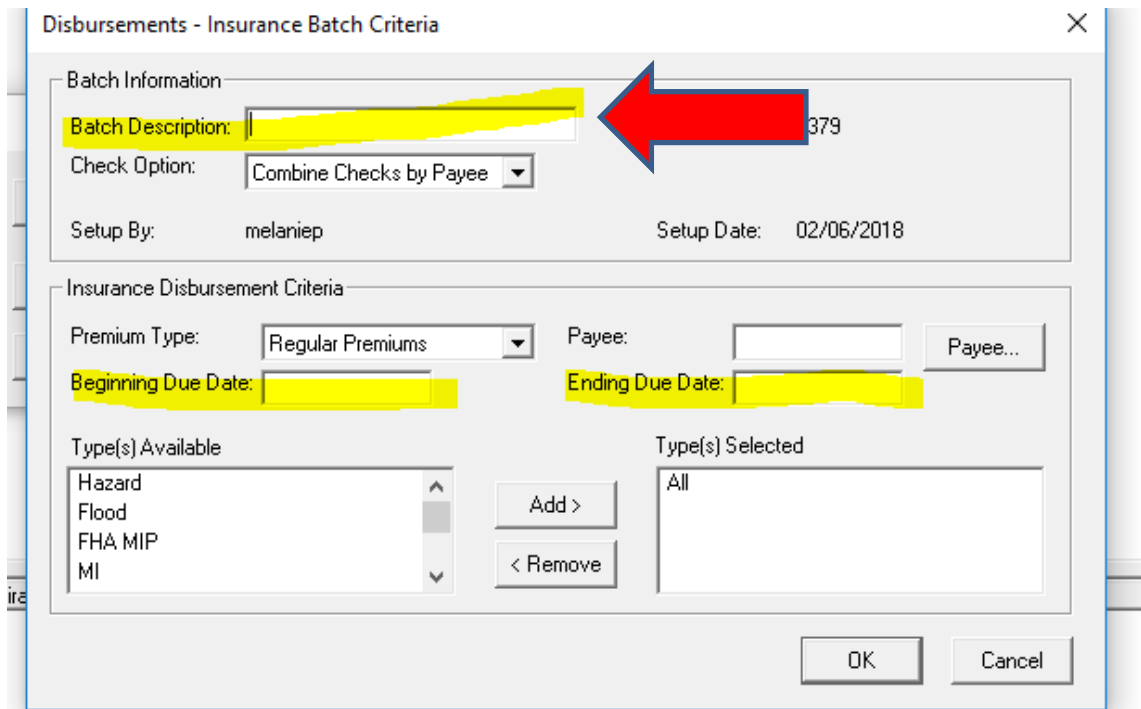
Taxes & Insurance – Disbursements



Select the **New** button to create a new batch –specific to paying the Taxes and Insurance click the new button.

Notes:

Taxes & Insurance – Disbursements



Disbursements - Insurance Batch Criteria

Batch Information

Batch Description: 379

Check Option:

Setup By: melaniep Setup Date: 02/06/2018

Insurance Disbursement Criteria

Premium Type: Payee: Payee...

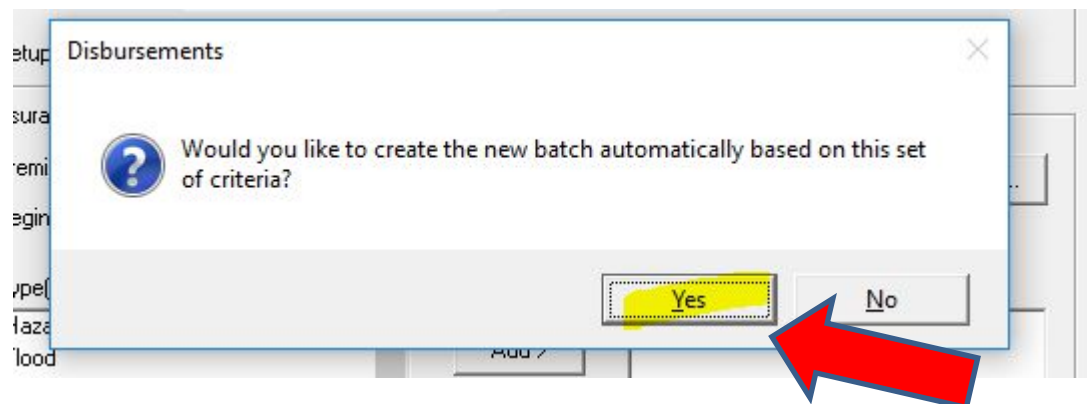
Beginning Due Date: Ending Due Date:

Type(s) Available: Hazard, Flood, FHA MIP, MI

Type(s) Selected: All

Add > < Remove

OK Cancel



Disbursements

Would you like to create the new batch automatically based on this set of criteria?








Yes No

Enter the **Batch Description** and the **Beginning Date** and **Ending Date**. You will then click “**Yes**” to complete the Batch.

Taxes & Insurance – Disbursements

Insurance - Disbursements

File Options Help

 History
  Add Disb
  New Batch...
  Select Batch
  Details
  View Stops
  Post Batch...

Batch Information

Batch Desc: LKAF;LKA
 Batch ID: 6379
 Setup By: melaniep
 Setup Date: 02/06/2018

Batch Totals

Disbursement Items:
 Amount Posted:
 Amount Unposted:
 Total Amount:

Select Loan

Enter the Loan ID you're looking for or select the loan ID from the list.

Loan ID	Description	TC	Amount	Posted	Override	Stop	Reject	Due Date
0007007034	Hazard	530	(\$2,141.00)	No	No	No	No	02/28/2019

Post the Batch – Then if you have items that did not post, you click **View Stops** to view and override the Stop.

Notes:

Taxes & Insurance – Disbursements

File Options Help

History **Add Disb** New Batch... Select Batch Details View Stops Post Batch...

Batch Information
 Batch Desc: LKAF,LKA
 Batch ID: 6379
 Setup By: melaniep
 Setup Date: 02/06/2018

Batch Totals
 Disbursement Items: 0
 \$0.00
 \$0.00
 \$0.00

Select Loan
 Enter the Loan ID you're looking for or select the loan ID from the list.

Loan ID Description TC Amount Posted DrawID Los

Disbursements - Choose Loan ID

Loan ID: Locate... OK Cancel

When selecting the Add Disbursement and entering the Loan ID the screen below will appear, adding all of the information previously entered for the batch.

File Options Help

History Add Disb New Batch... Select Batch Details View Stops Post Batch...

Batch Information
 Batch Desc: LKAF,LKA
 Batch ID: 6379
 Setup By: melaniep
 Setup Date: 02/06/2018

Batch Totals
 Disbursement Items: 1
 Amount Posted: \$0.00
 Amount Unposted: (\$2,141.00)
 Total Amount: (\$2,141.00)

Select Loan
 Enter the Loan ID you're looking for or select the loan ID from the list.

Loan ID	Description	TC	Amount	Posted	Override	Stop	Reject	Due Date	Draw
0007007034	Hazard	530	(\$2,141.00)	No	No	No	No	02/28/2019	

