FICS Amortized Loan Statement and File Creation Program

The purpose of this proposal is to generate a *comma delimited* file to send to a vendor that contains the fields reflected on the standard Amortized Loan Statement produced in Mortgage Servicer™. The file will consist of a Header record and Trailer Record for the entire file, and then detail records outlined as follows for every loan written to the file.

The custom Amortized Loan Statement program will be accessible via the Customized Programs folder in Mortgage Servicer™.

The records included in the file are:

- HR   Header Record
- A   Borrower Property and Mailing Information Record
- B   Explanation of Amount Due Information Record
- C   Amount Due and Late Charge Billing Information Record
- D   Past Payment Breakdown Information Record
- E   Transaction Activity Information Record
- F   Delinquency Notice Detail Information Record
- G   Delinquency Notice Summary & Loss Mitigation Information Record

Records HR through G are comprised of all data currently reflected on the standard Amortized Loan Statement. If designing custom statements or generating statements through a vendor in lieu of generating the standard Amortized Loan Statements produced in Mortgage Servicer ™, see attached mockup for mapping the data from the file created by this program to the statement.

Additional Records: The following records are in addition to the information printed on the standard Amortized Loan Statement produced in Mortgage Servicer™. If using any of the additional fields when designing the statement with the vendor, it is recommended that, if printing the statements in MS, the Amortized Loan Statements not be stored in Radstar as they will not match the statements generated by the vendor.   It is recommended that the statements generated by the vendor be stored in Radstar or be made viewable in eStatus if they differentiate in any way, whether using the additional "H" and/or "I" records or not, from the standard Amortized Loan Statement produced in Mortgage Servicer™.

- H   Loan History Detail Information Record
- I   Additional Fields and Miscellaneous Information Record

NOTE: The Loan Statement Disclosure is not included in the file. The verbiage must be hard-coded by the vendor.

All field labels and all verbiage on each section of the statement must be hardcoded by statement vendor to correspond to the data being extracted from the file generated.

In addition to the current functionality of the Amortized Loan Statement program, the program will use the following logic:

1. If the program finds a loan where the miscellaneous field called "Exclude from Statement file" is set to "Y," then the loan will be excluded from the file that is generated.

Note: If also printing statements, this program will exclude any loans from printing if the Bypass Notice statement for Amortized Loan Statement box is checked on the "Bypass Borrower Notices" tab on the Loan Details window, however they will still be included in the file unless the value in the miscellaneous field called "Exclude from Stmt file" is a "Y."

Header Record (HR record):

Column	Description	Placement on Statement
1	Record Number: FICS will hardcode to "1."	
2	Record Code: FICS will hardcode to "HR."	
3	Servicer Name	See "HR3" on statement (top of statement and in payment stub section)
4	Statement Date: MM/DD/YY	See "HR4" on statement (top of statement, in payment stub section, and on Transaction Activity page)
5	Servicer Address	See "HR5" on statement
6	Servicer City	See "HR6" on statement
7	Servicer State	See "HR7" on statement
8	Servicer Zip	See "HR8" on statement
9	Servicer Phone	See "HR9" on statement
10	Servicer Toll	See "HR10" on statement ("Contact Us" section and in payment stub section)

11	Servicer E-mail	See "HR11" on statement
12	Total Records: Total Number of records in the file including header and trailer records.	
13	Total Accounts: This is the total number of loans in the file.	
14	Blank	
15	Blank	
16	Blank	
17	Blank	

There will be one "A" record for every loan in the file. This record contains the borrower's property address and mailing information.

Borrower Property and Mailing Information Record (A Record):

Column	Description	Placement on Statement
1	Record Number: Record Count in file. If this is the first loan in the file, the record number would be "2", since the Header Record was "1". Starting from the Header Record this count continues sequentially throughout the entire file with the final sequential Record Number being in the Trailer Record.	
2	Record Code: FICS will hardcode to "A".	
3	Loan Number	See "A3" on statement
4	Mailing Name	See "A4" on statement
5	Property Address	See "A5" on statement
6	Property city	See "A6" on statement
7	Property State	See "A7" on statement
8	Property Zip	See "A8" on statement
9	Mailing Address 1	See "A9" on statement
10	Mailing Address 2	See "A10" on statement

11	Mailing City	See "A11" on statement
12	Mailing State	See "A12" on statement
13	Mailing Zip	See "A13" on statement
14	Attention:	See "A14" on statement
15	Blank	
16	Blank	
17	Blank	
18	Blank	
19	Blank	
20	Blank	

There will be one "B" record following the "A" record for every loan in the file. This record contains the ~~loan's~~ billing information and explanation of the amount due.

Explanation of Amount Due Information Record (B Record):

Column	Description	Placement on Statement
1	Record Number: Record Count in file. If this is the first loan in the file, the record number would be "3", since the Header Record was "1" and the "A" record for this loan was "2". Starting from the Header Record this count continues sequentially throughout the entire file with the final sequential Record Number being in the Trailer Record.	
2	Record Code: FICS will hardcode to "B".	
3	Loan Number	See "A3" on statement
4	Billing Through Due Date: MM/DD/YY	See "B4" on statement
5	Principal	See "B5" on statement
6	Interest	See "B6" on statement
7	Tax and Insurance	See "B7" on statement
8	Miscellaneous Insurance	See "B8" on statement
9	Subsidy Payment	See "B9" on statement
10	Regular Monthly Payment	See "B10" on statement

11	Total Fees and Charges	See "B11" on statement
12	Accrued Late Charges	See "B12" on statement
13	Delinquent Payment	See "B13" on statement
14	Total Amount due	See "B14" on statement
		(Billing Information section of statement, Explanation of Amount Due section of statement, and payment stub section)
15	Fees/Charges Paid/Waived	See "B15" on statement
16	Maturity Date	See "B16" on statement
17	Prepayment Penalty (Yes or No)	See "B17" on statement
18	Interest Rate	See "B18" on statement
19	Principal Balance	See "B19" on statement
20	T&I Balance	See "B20" on statement
21	Subsidy Balance	See "B21" on statement
22	Unpaid Late Charge Balance	See "B22" on statement
23	Make Check Payable to:	See "B23" on statement
24	Next Rate Change Date	See "B24" on statement (only reflected for ARM loans)
25	Important Message	See "B25" on statement
26	Blank	
27	Blank	
28	Blank	
29	Blank	
30	Blank	

There can be multiple "C" records following the "B" record for the loan being written to the file. This record can contain unlimited entries beginning with the first unpaid due date and going through the billing through due date.

Amount Due and Late Charge Billing Information Record (C Record):

Column	Description	Placement on Statement
1	Record Number: Record Count in file. If this is the first loan in the file, the record number would be "4," since the Header Record was "1," the "A" record for this loan was "2" and the "B" record for this loan was "3." Starting from the Header Record this count continues sequentially throughout the entire file with the final sequential Record Number being in the Trailer Record.	
	If this is the first loan in the file and there are 3 "C" records, they will be Record Numbers 4, 5 and 6.	
	The records will sort from the oldest due date that hasn't been paid through the most current billing through due date. On the standard version of the Amortized Loan Statement, there is room for only 5 of these records. FICS is listing the most recent due date in the far right of the section. If there are more than 5 records, FICS is totaling all the records prior to the last 4 due dates and writing a sum of the information in the first column listed in the "Billing Information" section. If desired, the vendor can perform the same steps, however, all records will be listed in the file, even if the record count is greater than 5 records.	
2	Record Code: FICS will hardcode to "C."	
3	Loan Number	See "A3" on statement
4	Due Date: MM/DD/YY	See "C4" on statement
5	Amount Due	See "C5" on statement
6	Late Charge Date: MM/DD/YY	See "C6" on statement
7	Late Charge Amount	See "C7" on statement
8	Blank	
9	Blank	
10	Blank	
12	Blank	

There will be one "D" record following the "C" record(s) for every loan in the file. This record contains the borrower's totaled past payment breakdown information, which includes amounts paid since the last statement as well as year to date information.

Past Payment Breakdown Information Record (D record):

Column	Description	Placement on Statement
1	Record Number: Record Count in file. If this is the first loan in the file, and if there was only one "C" record (could be multiple) the "D" record would be Record Number "5," since the Header Record was "1," the "A" record for this loan was "2," the "B" record for this loan was "3," and the "C" record, if only one, for this loan was "4." Starting from the Header Record this count continues sequentially throughout the entire file with the final sequential Record Number being in the Trailer Record.	
2	Record Code: FICS will hardcode to "D."	
3	Loan Number	See "A3" on statement
4	Principal Paid Since Last Stmt	See "D4" on statement
5	Interest Paid Since Last Stmt	See "D5" on statement
6	T&I Paid Since Last Stmt	See "D6" on statement
7	Miscellaneous Ins Paid Since Last Stmt	See "D7" on statement
8	Subsidy Applied Since Last Stmt	See "D8" on statement
9	Fees Paid Since Last Stmt	See "D9" on statement
10	Amt Posted to Unapplied Since Last Stmt	See "D10" on statement
11	Ttl of All Payment Received Since Last Stmt	See "D11" on statement
12	Principal Paid Year to Date	See "D12" on statement
13	Interest Paid Year to Date	See "D13" on statement
14	T&I Paid Year to Date	See "D14" on statement
15	Miscellaneous Ins Paid Year to Date	See "D15" on statement
16	Subsidy Applied Year to Date	See "D16" on statement

17	Fees Paid Year to Date	See "D17" on statement
18	Unapplied Balance	See "D18" on statement
19	Ttl of All Payment Received Year to Date	See "D19" on statement
20	Total Paid Last Month – Unapplied	D11 – D10 on statement
21	Total Paid Year to Date – Unapplied Balance	D19 – D18 on statement
22	Blank	
23	Blank	
24	Blank	
25	Blank	

There can be multiple "E" records following the "D" record for the loan being written to the file. This record can contain unlimited entries which includes all totaled transaction charges and payments since the last statement generated.

Transaction Activity Information Record (E Record):

Column	Description	Placement on Statement
1	Record Number: Record Count in file. If this is the first loan in the file, and if there was only one "C" record (could be multiple) the "E" record would be Record Number "6," since the Header Record was "1," the "A" record for this loan was "2," the "B" record for this loan was "3," and the "C" record, if only one, for this loan was "4," and the "D" record was "5." Starting from the Header Record this count continues sequentially throughout the entire file with the final sequential Record Number being in the Trailer Record.	
2	Record Code: FICS will hardcode to "E."	
3	Loan Number	See "E3" on statement
4	Transaction Activity Beginning MM/DD/YY	See "E4" on statement
5	Transaction Activity Ending MM/DD/YY	See "E5" on statement
6	Statement Date: MM/DD/YY	See "E6" on statement
7	Date (Transaction MM/DD/YY)	See "E7" on statement
8	Description	See "E8" on statement

9	Charges	See "E9" on statement
10	Payments	See "E10" on statement
11	Blank	
12	Blank	
13	Blank	
14	Blank	
15	Blank	

There can be multiple "F" records following the "E" record(s) for the loan being written to the file. This record can contain unlimited entries which includes all delinquent information since the loan first became delinquent. NOTE: The standard Amortized Loan Statement only reflects the first six months of delinquent information.

<u>Delinquency Notice Detail Information Record</u> (F Record):

Column	**Description**	**Placement on Statement**
1	Record Number: Record Count in file. If this is the first loan in the file, and if there was only one "C" and only one "E" record (could be multiple of those two records) the "F" record would be Record Number "7," since the Header Record was "1," the "A" record for this loan was "2," the "B" record for this loan was "3," and the "C" record, if only one, for this loan was "4," and the "D" record was "5," and "E" record, if only one, is "6." Starting from the Header Record this count continues sequentially throughout the entire file with the final sequential Record Number being in the Trailer Record.	
2	Record Code: FICS will hardcode to "F."	
3	Loan Number	See "E3" on statement
4	Due Date MM/DD/YY	See "F4" on statement
5	Paid Date (Transaction MM/DD/YY)	See "F5" on statement
6	Amount Due	See "F6" on statement
7	Fees/Charges Paid/Waived	See "F7" on statement
8	Blank	

9	Blank
10	Blank
11	Blank
12	Blank

There will be one "G" record following the "F" record(s) for every loan in the file. This record contains the Delinquency Notice summary information and the Loss Mitigation information on the statement.

Delinquency Notice Summary & Loss Mitigation Information Record (G Record):

Column	Description	Placement on Statement
1	Record Number: Record Count in file. If this is the first loan in the file, and if there was only one "C" record, only one "E" record, and only one "F" record (could be multiple of those three records) the "G" record would be Record Number "8," since the Header Record was "1," the "A" record for this loan was "2," the "B" record for this loan was "3," and the "C" record, if only one, for this loan was "4," the "D" record was "5," the "E" record, if only one, was "6," and "F" record was "7." Starting from the Header Record this count continues sequentially throughout the entire file with the final sequential Record Number being in the Trailer Record.	
2	Record Code: FICS will hardcode to "G."	
3	Loan Number	See "E3" on statement
4	As of MM/DD/YY	See "G4" on statement
5	Delinquency Days	See "G5" on statement
6	First Delinquent Date MM/DD/YY	See "G6" on statement
7	Total Due:	See "G7" on statement
8	Loss Mitigation Program 1	See "G8" on statement
9	Loss Mitigation Program 2	See "G9" on statement

| 10 | Loss Mitigation Program 3 | See "G10" on statement |
| 11 | First Notice or Filing to Start MM/DD/YY | See "G11" on statement |

12	Blank
13	Blank
14	Blank
15	Blank

Additional records not included on standard Amortized Loan Statement:

There can be multiple "H" records following the "G" record for the loan being written to the file. This record can contain unlimited entries which includes all loan history transaction detail since the last statement was generated. The records will be sorted in Date Paid order from the oldest transaction to the most recent transaction.

<u>Loan History Detail Information Record</u> **(H Record):**

Column	Description	Placement on Statement
1	Record Number: Record Count in file. If this is the first loan in the file, and if there was only one "C" record, only one "E" record, and only one "F" record (could be multiple of those three records) the "H" record would be Record Number "9," since the Header Record was "1," the "A" record for this loan was "2," the "B" record for this loan was "3," the "C" record, if only one, for this loan was "4," the "D" record was "5," the "E" record, if only one, was "6," the "F" record was "7," and the "G" record was "8." Starting from the Header Record this count continues sequentially throughout the entire file with the final sequential Record Number being in the Trailer Record.	
2	Record Code: FICS will hardcode to "H."	
3	Loan Number	
4	Transaction Code	

5	Due Date: MM/DD/YY
6	Date Paid: MM/DD/YY
7	Amount Paid
8	Interest Paid
9	Principal Paid
10	Curtailment Paid
11	T&I Paid
12	Miscellaneous Insurance Paid
13	Late Charge Paid
14	Return Check Charge Paid
15	Subsidy Applied
16	FCL Fees Paid/Disbursed
17	Unapplied Amount
18	Miscellaneous Fees Paid/Disbursed
19	Loss Draft Amount Paid/Disbursed
20	Principal Balance (running balance from history)
21	T&I Balance (running balance from history)
22	FCL/Bank Fee Assessment
23	Late Charge Assessed/Waived
24	Late Charge Transaction Description
25	Return Check Charge Assessed/Waived
26	Return Check Transaction Description
27	Miscellaneous Fee Assessed
28	Payee (Disbursements)
29	Check Number (Disbursements)
30	Blank
31	Blank
32	Blank

33	Blank
34	Blank
35	Blank

There will be one "I" record following the "H" record(s) for every loan in the file. This record contains the additional/miscellaneous information that is not included on the standard Amortized Loan Statement generated in Mortgage Servicer™.

Additional Fields and Miscellaneous Information Record (I Record):

Column	Description	Placement on Statement
1	Record Number: Record Count in file. If this is the first loan in the file, and if there was only one "C" record, only one "E" record, only one "F" record and only one "H" record (could be multiple of those four records) the "I" record would be Record Number "10," since the Header Record was "1," the "A" record for this loan was "2," the "B" record for this loan was "3," the "C" record, if only one, for this loan was "4," the "D" record was "5," the "E" record, if only one, was "6," the "F" record was "7," the "G" record was "8," and the "H" record, if only one, was "9." Starting from the Header Record this count continues sequentially throughout the entire file with the final sequential Record Number being in the Trailer Record.	
2	Record Code: FICS will hardcode to "I."	
3	Loan Number	
4	Member Number	
5	SDI Flag (Y or N)	
6	Grace Days	
7	Return Check Charge Balance	
8	Miscellaneous Fee Balance	

9	FCL Bank Fees Balance	
10	Next Settlement Date (ACH)	
11	Billing Method	
12	Deferred Principal Balance	
13	Total Amount Due less Unapplied Balance	
14	Balloon Date	
15	Payment Frequency	
16	Custom Statement Message 1	Miscellaneous Field called "Custom Statement Message 1"
17	Custom Statement Message 2	Miscellaneous Field called "Custom Statement Message 2"
18	Custom Statement Message 3	Miscellaneous Field called "Custom Statement Message 3"
19	Custom Statement Message 4	Miscellaneous Field called "Custom Statement Message 4"
20	Custom Statement Message 5	Miscellaneous Field called "Custom Statement Message 5"
21	Blank	
22	Blank	
23	Blank	
24	Blank	
25	Blank	

26	Blank
27	Blank
28	Blank
29	Blank
30	Blank

Trailer Record (T Record)*:*

Column	Description	Placement on Statement
1	Record Number: This will be the last number of the last record in the file.	
2	Record Code: FICS will hardcode to "T."	
3	Total Records: Total number of records in the entire file including the Header and Trailer Record.	