

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

DOCUMENT TECHNOLOGIES

THE PERFECT PARTNER
FOR PERFECT DOCUMENTS

BytePro® 2.0
Miracle Integration Guide

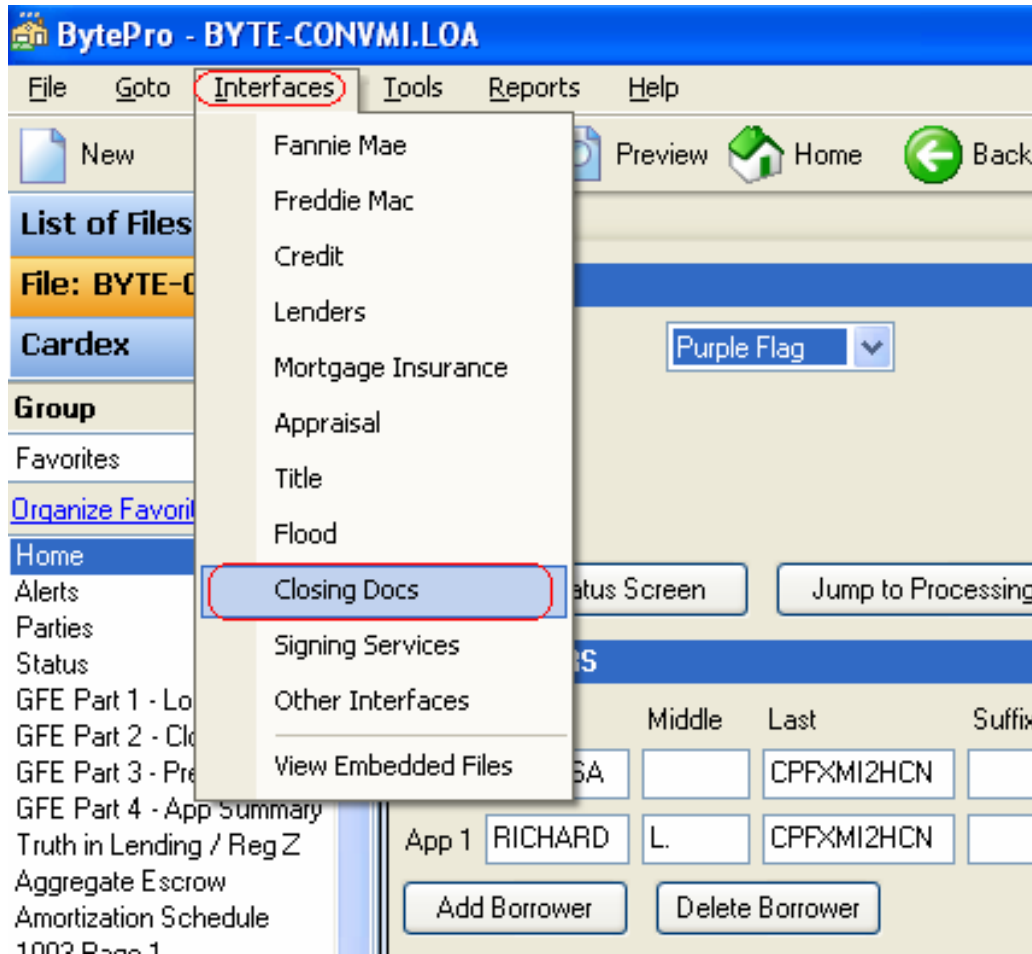
7/19/07

BytePro 2.0 no longer requires the MRG interface application (mrgiface.exe) to interface data to Miracle Online. BytePro 2.0 now seamlessly interacts with Miracle Online within the LOS application.

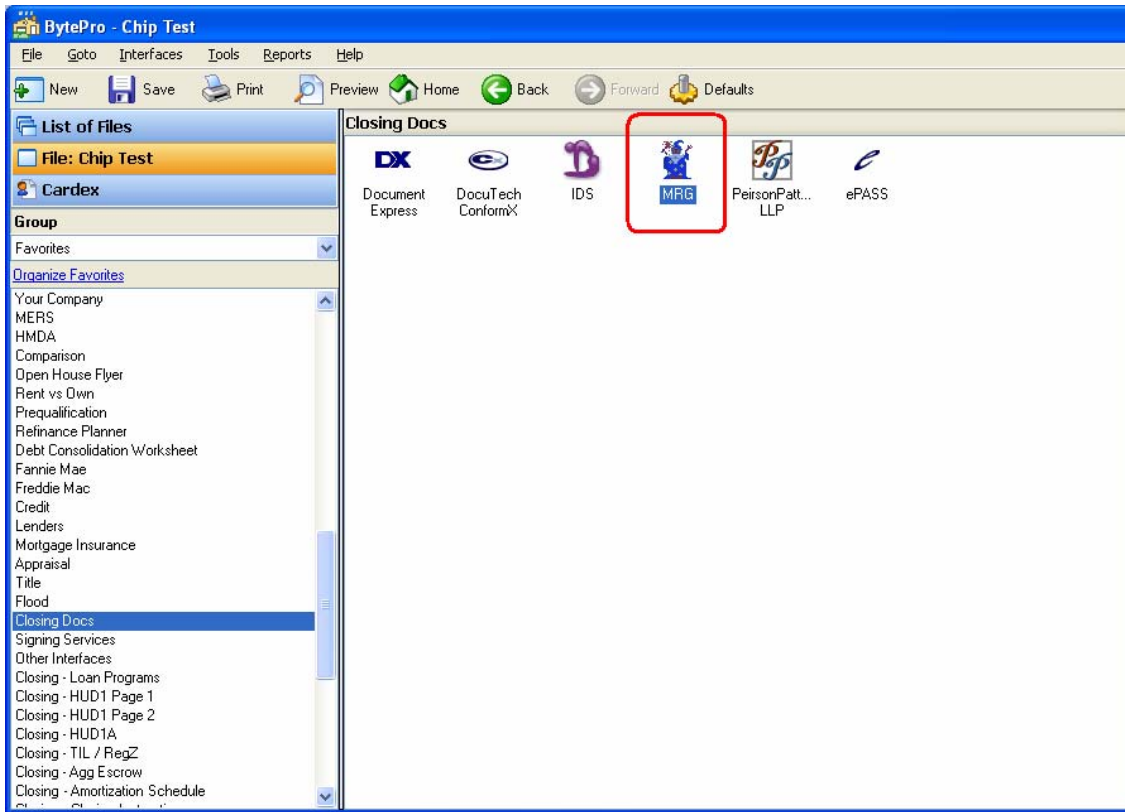
Configuration of the MRG Interface within BytePro 2.0

In order to utilize the MRG interface that is built into BytePro 2.0, you must configure the MRG interface default settings.

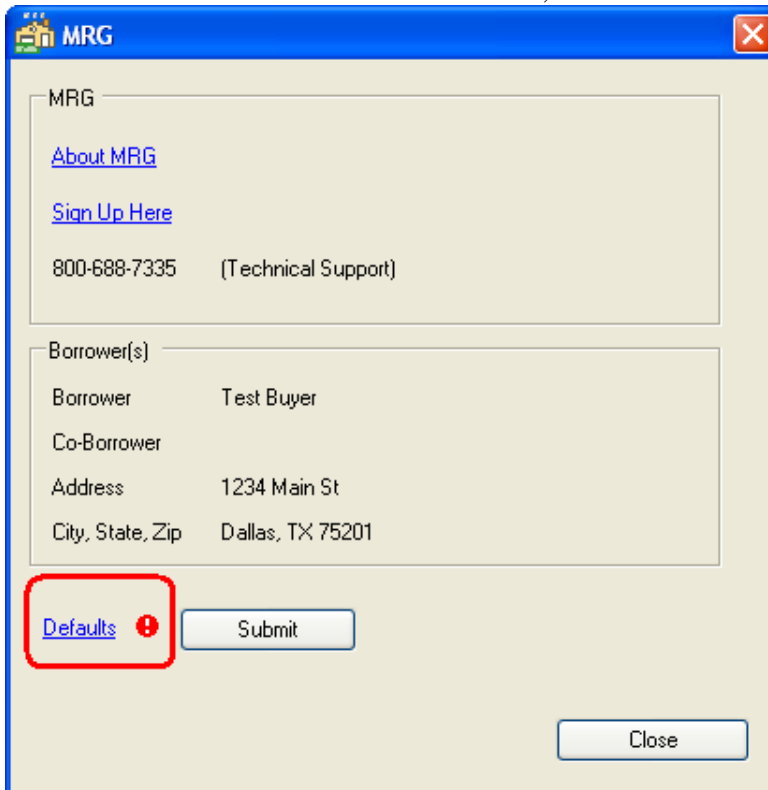
Click on the “Interfaces” button on the toolbar then select “Closing Docs” from the drop down list. – *Note: You need to have a loan selected to access the Interface toolbar.



Double click on the “MRG” icon.



Press ‘Defaults’ - The exclamation mark, indicates this has not yet been setup.



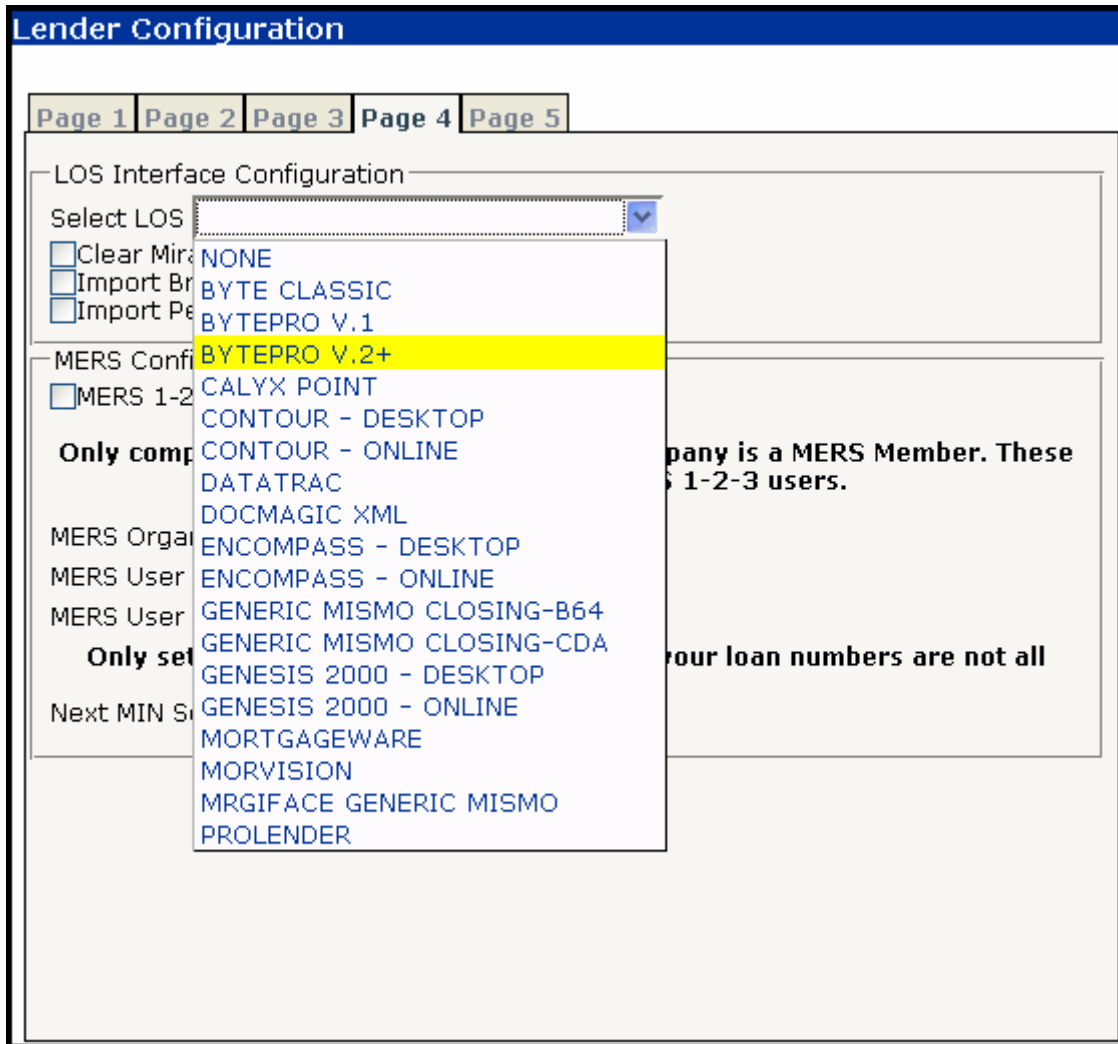
If you are using Miracle Desktop (Pmiracle.exe) select the checkbox for “Use MRG Desktop Application). If you are using Miracle Online fill in the following fields: ‘Account Identifier’, ‘Username’, and ‘Password’. Press Close when complete.

The screenshot shows the 'Defaults' dialog box with the 'MRG' section selected. The 'Use MRG Desktop Application' checkbox is highlighted with a red box. The 'Account Identifier' field contains 'Mxxx or Rxxx', the 'Username' field contains 'Mxxx\FACE', and the 'Password' field is masked with dots. A 'Close' button is located at the bottom right of the dialog.

You have successfully configured your MRG interface for Miracle Online. The exclamation mark has been removed and settings are saved. Press the ‘Close’ button.

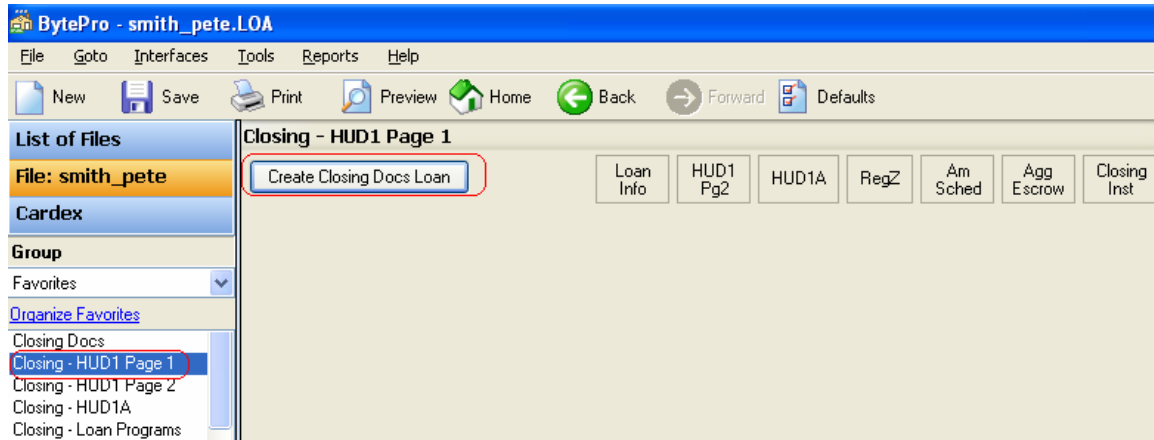
The screenshot shows the bottom section of the dialog box. The 'Defaults' link and the 'Submit' button are highlighted with a red box. A 'Close' button is located at the bottom right.

Before interfacing a loan from BytePro 2.0 into Miracle Online, ensure your Miracle System Administrator has set 'BytePro V.2+' to be the LOS in the 'Lender Configuration - Page 4'.

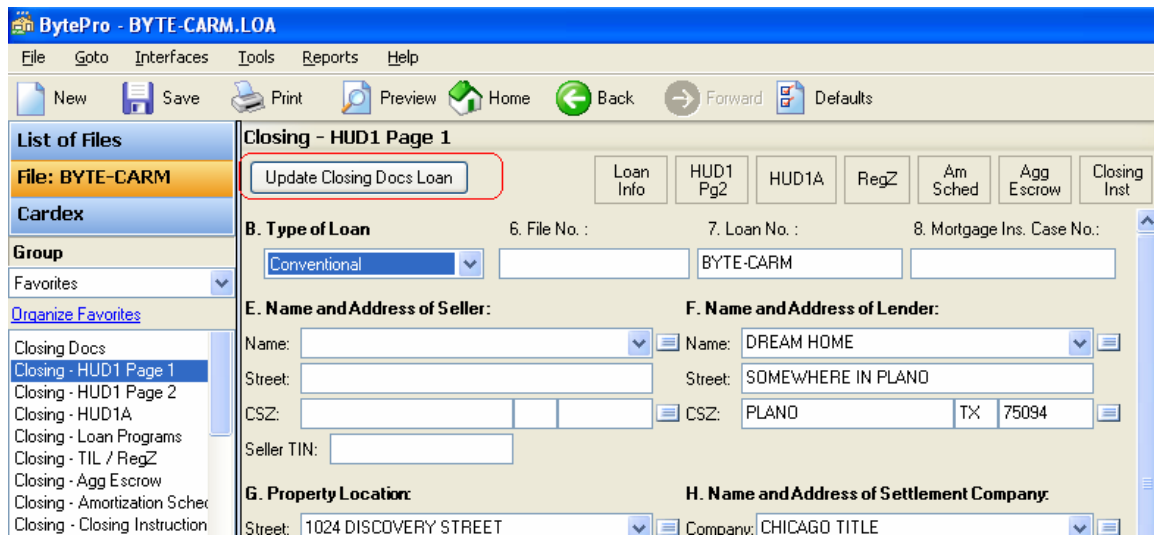


Exporting Loans to Miracle

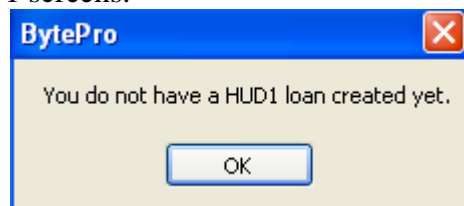
In preparation for exporting a loan, the end user must first review the closing screens. On the Closing-HUD1 page 1 screen, the end user **must** first click the “Create Closing Docs Loan” button. This will move the Good Faith Estimates loan program information, prepaids and fees to the HUD 1 Settlement screens.



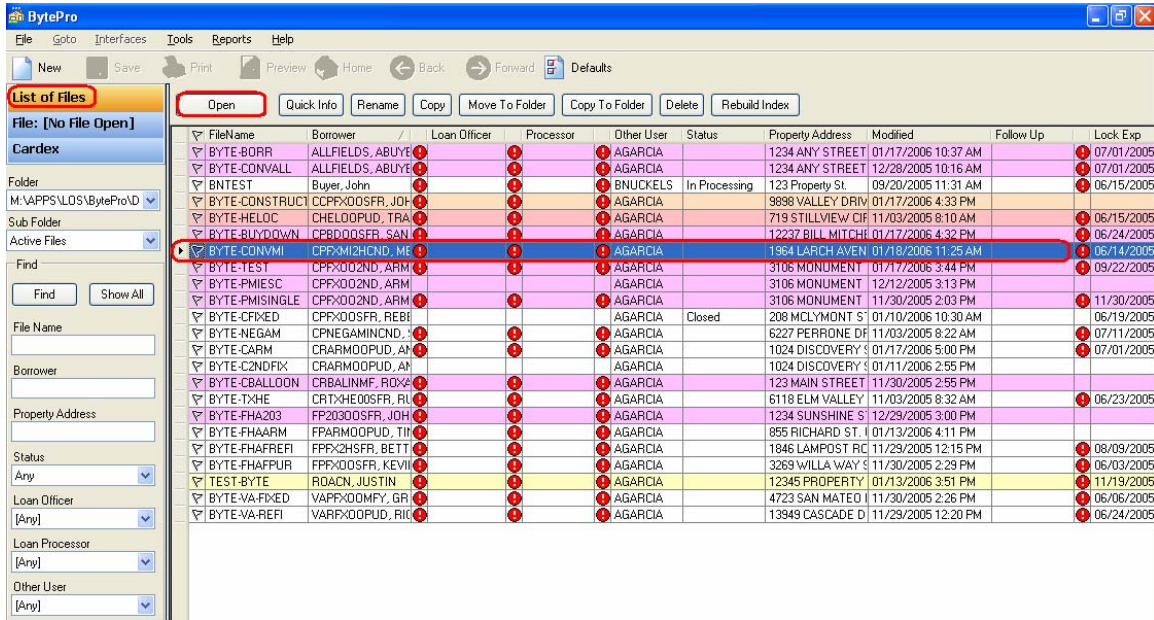
Thereafter, any time the end user makes any changes to the Good Faith Estimate information, the end user will have to click on the "Update Closing Docs Loan" button which is found at the top of all the closing screens.



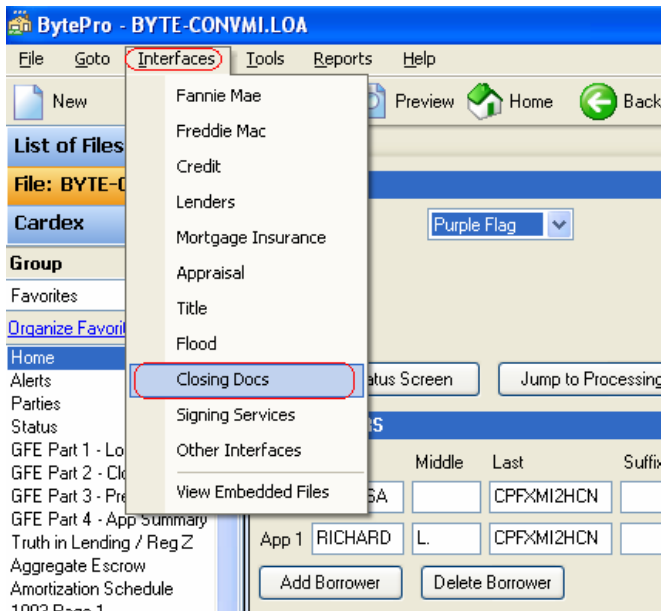
The end users will receive an error message if they try to submit a loan to export before they review the HUD 1 screens.



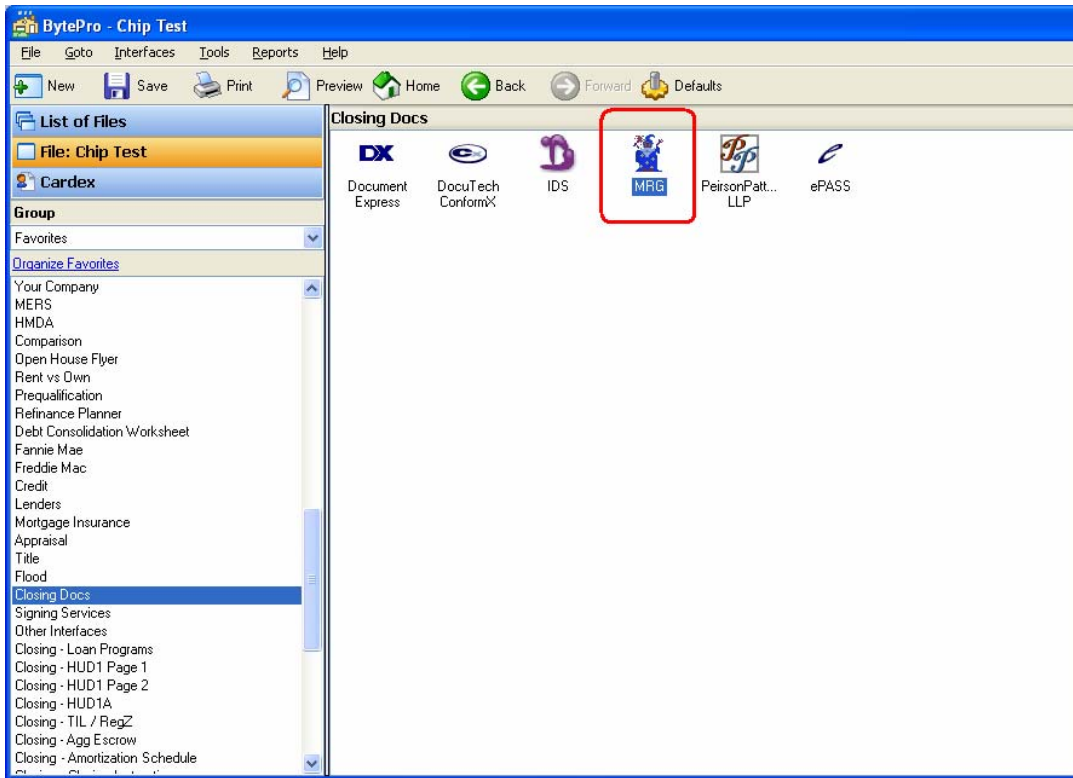
Select a loan from “List of files” then click on “Open” button.



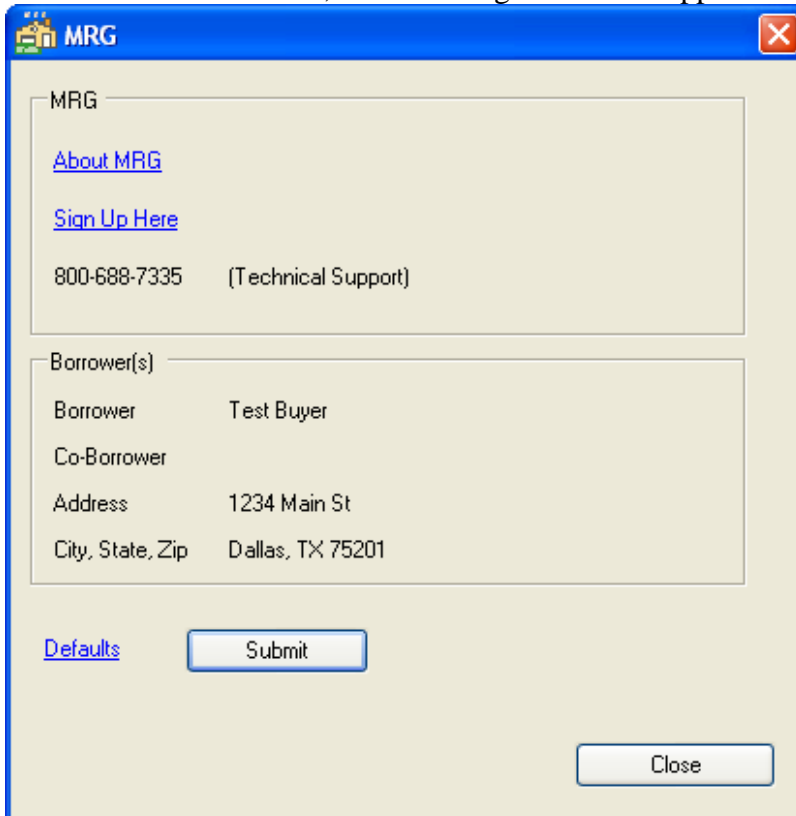
Click on the “Interfaces” button on the toolbar then select “Closing Docs” from the drop down list.



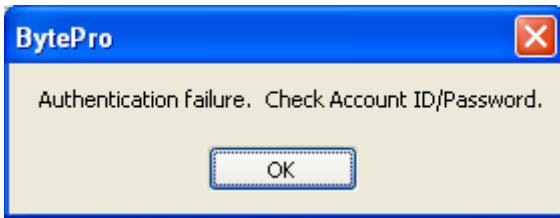
Double click on “MRG” icon.



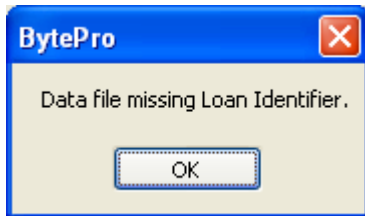
Once “MRG” is selected, the following screen will appear. Click on “Submit”.



If you receive the following error, verify Username and Password within the 'Defaults' link.

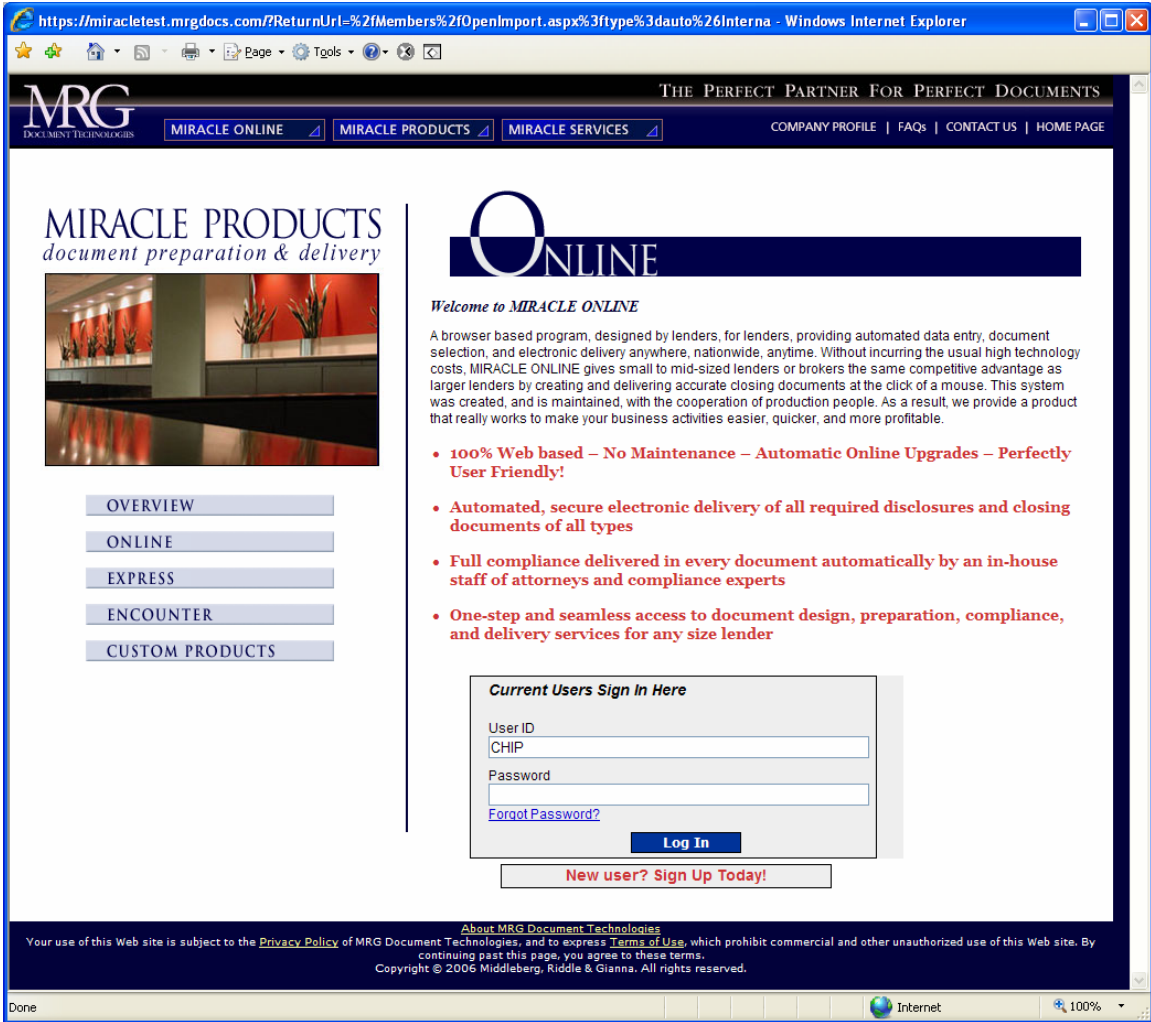


The following error indicates a missing 'Lender Case Number' within the 1003 page 1 of the loan file.



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.

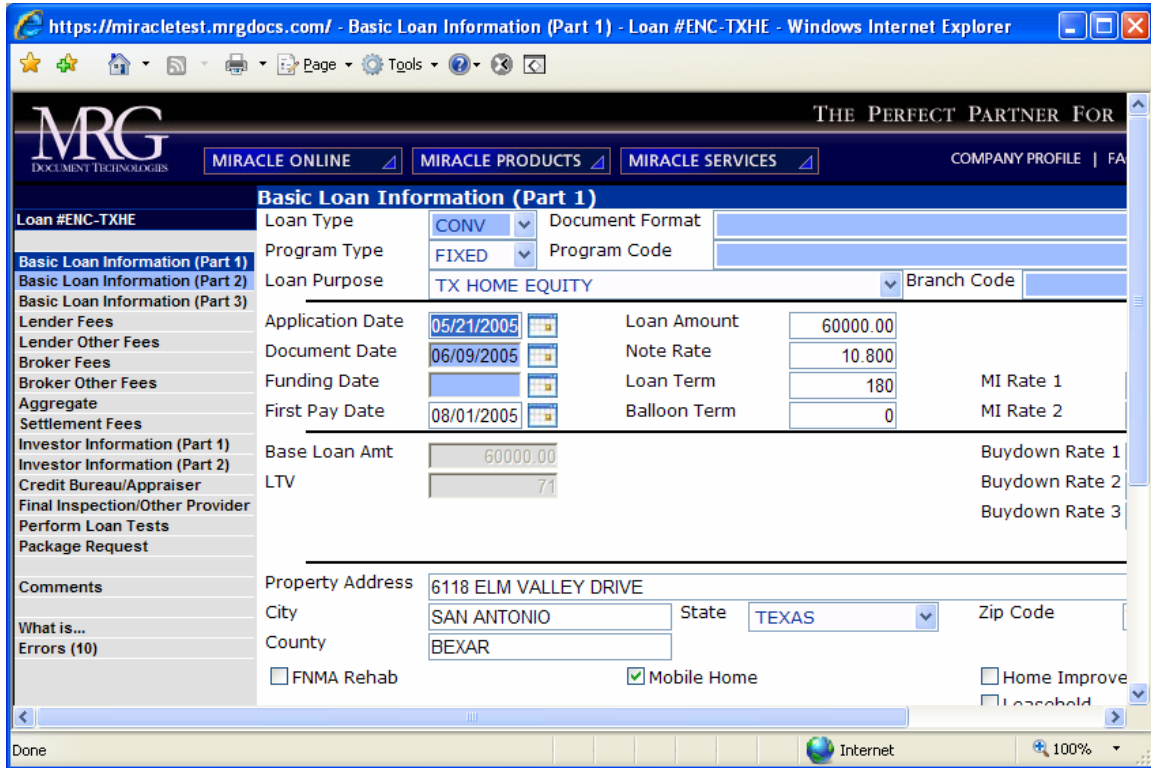
Press either Open Using Standard Screens or Open Using Rapid Data

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

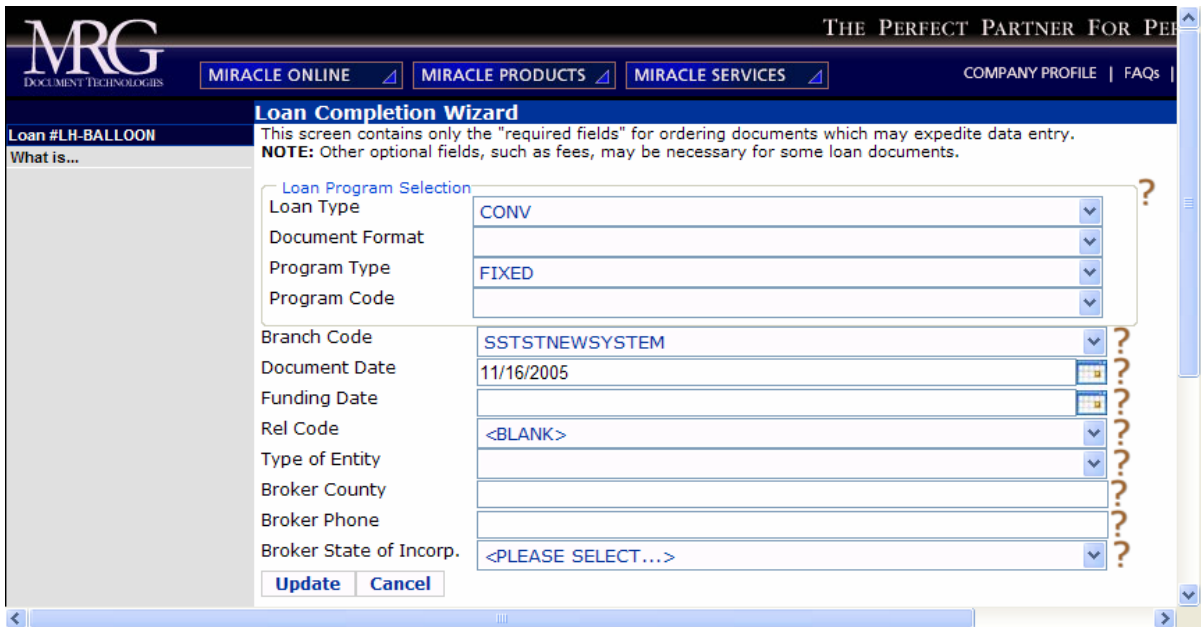
... Rapid Data - opens the loan with a new feature that only displays the remaining required fields to order a loan package.



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



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



BytePro Usage Notes

Calculation Basis for Odd Days Interest – Fed days or Actual days

In setting up system configurations for BytePro and Miracle, the administrator can setup the calculation basis for odd days interest to 360 or 365. The export file from BytePro contains this information and will overwrite the calculation basis in Miracle. This should not be an issue if the administrator will be consistent between both software packages.

Yield Spread Premium

The bottom portion of Good Faith Estimate Part 3 – Prepaids screen, displays the heading “ADDITIONAL WORDING “ (a button labeled “Add'l Wording” will also take user to this area also) this is the area which allows the user to enter in the yield spread premium.

GFE Part 3 - Prepaids

1005	HOJ Payment Res	<input type="text"/>	mths @	<input type="text"/>	/ mth =	<input type="text"/>	
1006	Flood Insurance Res	<input type="text"/>	mths @	<input type="text"/>	/ mth =	<input type="text"/>	54.00 <input type="button" value="Copy"/>
1007	<input type="text"/>	<input type="text"/>	mths @	<input type="text"/>	/ mth =	<input type="text"/>	<input type="button" value="Copy"/>
1008	Aggregate Account Adj.					0.00	<input type="button" value="Jump To Agg Esc."/>

	Total	Paid by Seller	Paid by Borrower
Prepaids Subtotal	415.52 -	0.00 =	415.52
MI Annual Premium	0.00 -	0.00 =	0.00
Financed MI Paid in Cash	0.00 -	0.00 =	0.00
Total Prepaids	415.52 -	0.00 =	415.52

ADDITIONAL WORDING

The following wording prints on the bottom of each GFE. [Click here](#) to edit.

This Good Faith Estimate is being provided by MRG Document Technologies, a mortgage broker, and no lender has been obtained.

A mortgage broker fee of % to % is being paid by the lender for this transaction.

[Edit broker fee](#)

Use of a particular provider of service is required and the estimate is based on charges of the provider. See attached Addendum.

These estimates are provided pursuant to the Real Estate Settlement Procedures Act of 1974, as amended (RESPA). Additional information can be found in the HUD Special Information Booklet, which is to be provided to you by your mortgage broker or lender. The undersigned acknowledges receipt to the booklet "Settlement Costs," and the Consumer Handbook on ARM Mortgages, if applicable.

The User must click “Edit broker fee” then select the type of Broker compensation and value.

For the Yield Spread Premium to export into the XML file, you **MUST** fill out the amount on the Profitability screen for YSP.

Profitability

Closing Costs Closing Instructions Trust Account Lender: LONG BEACH MORTGAGE COMPA

Line No	Name	Points	Amount	POC	Do Not Count	Paid To	All to Broker	Amt Paid to Broker	Amt Paid to Others
	Yield Spread Premium		\$500.00					500.00	

Borrower and Co-Borrower’s Application Signed Date

This information is located on the 1003 page 3 under Section IV Acknowledgment and Agreement.

IX. ACKNOWLEDGMENT AND AGREEMENT

Date Borrower Signed: 05/20/2005 Date Co-Borrower Signed: 05/20/2005

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	-280.17	Aggr Cushion	835.18
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Waive Insurance Waive Taxes

Steps to export 1st lien with piggyback 2nd

The “Update Closing Doc Loan” button is **key** to exporting 1st lien with piggyback 2nd loans. The “Update Closing Doc Loan” button is found on all the Closing screens (Upper left-hand corner).

Closing - HUD1 Page 1

Update Closing Docs Loan Loan Info HUD1 Pg2 HUD1A RegZ Am Sched Agg Escrow Closing Inst

1. Open the loan and go to the GFE Part 1 – Loan Programs screen. Verify that the correct loan is checked.

GFE Part 1 - Loan Programs

Loan Programs Closing Costs Prepaids Summary TIL Next

You can prepare multiple GFE's for this borrower.

Type	Program	Term	Rate	Base Loan	Loan w/...	LTV	Buyd
<input checked="" type="checkbox"/> Convention...	2 Yr / 6 ...	480	6.700	172,800...	172,800...	80.00	None
<input type="checkbox"/> Conventional - ...	Fixed Rate	360	9.100	43,200.00	43,200.00	20.00	None

Switch to Second Mortgage Remove link to Second Mortgage

* Switching between the 1st and the 2nd is can only be done on this screen.

2. Select a closing screen, we recommend using the Closing – Loan Program screen because clicking on the “Update Closing Doc Loan” button will update the screen. This will allow the user to check the “Basic Loan Info” section.

The information from the Closing – Loan Program screen is used in the XML file that is exported to MRG.

3. Once the information is verified then the user can begin exporting the loan to MRG.
4. After exporting the 1st lien, the user can go back to step1 for the 2nd lien and click on the “Switch to Second Mortgage” button and repeat steps 2 and 3.

Data not included in Export

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

Line No	Name	Points	Amount	POC	Do Not Count	Paid To	All to Broker	Amt Paid to Broker	Amt Paid to Others
806	Courier	70.00						40.00	30.00

Broker Information
Split Fees – Paid To