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BytePro®
Miracle Integration Guide

7/19/07

BytePro 1.x interfaces data to Miracle Online using an application provided by MRG called MRGIFace. MRGIFace is available for download from the Miracle Online website <http://www.mrgdocs.com/BytePro.shtm>.

Installation and Configuration of MRG System Interface

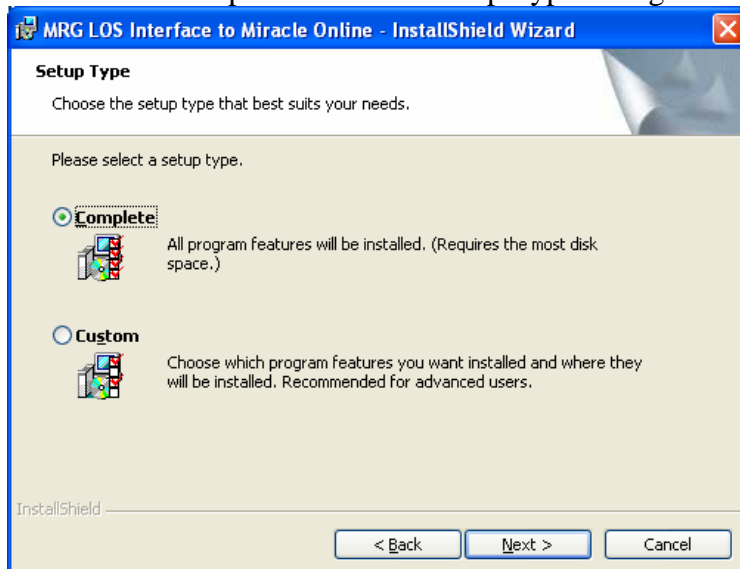
In order to utilize the BytePro Miracle Online interface, MRGIFace must be downloaded from the Miracle Online website and installed.

Installation

Administrators have two options when installing MRGIFace—install each workstation as a Standalone Installation, or a Client/Server model. MRG recommends the Standalone Installation to simplify the process and eliminate possible multi-user database conflicts with the Borland Database Engine.

Option 1 – Standalone Intallation

1. Download and install MRGFace from **each** workstation running BytePro. Installation will require administrative privileges. During the setup process choose “Complete” from the Setup Type dialog.

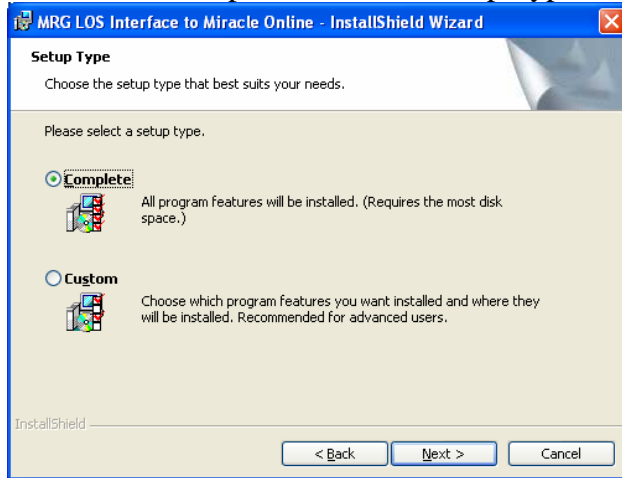


2. Launch MRGIFace from the desktop shortcut and follow the **Configuration** instructions below.
3. Repeat for all BytePro workstations.

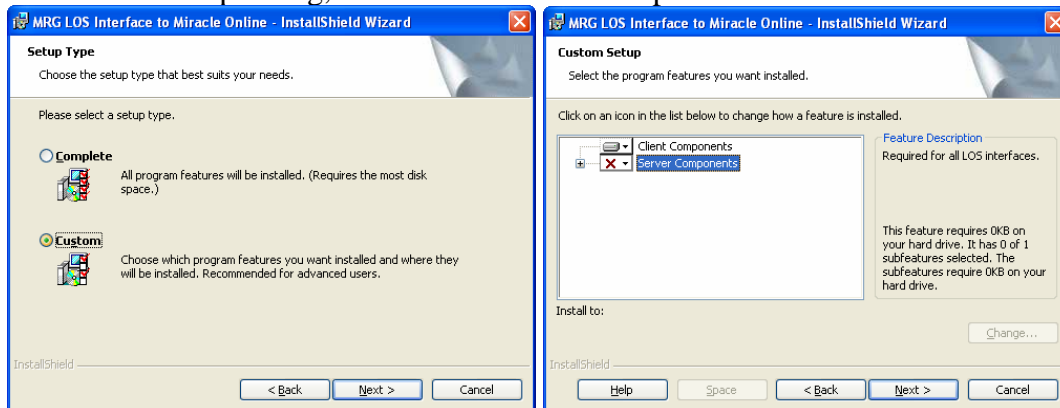
NOTE: The MRG System Interface should **NOT** be left running. The interface will be executed by BytePro.

Option 2 – Client/Server Installation

1. From the server, download and install MRGIFace. During the setup process choose “Complete” from the Setup Type dialog.



2. From the server, share the target installation folder that is created during the installation. The IFace folder will be found in the directory you installed MRGIFace to, typically, “C:\Program Files\MRG Document Technologies\MRGIFace”. This share will need to be accessible to all workstations.
3. From the server, launch MRGIFace from the desktop shortcut and follow the **Configuration** instructions below.
4. From each workstation running BytePro, download and run the MRGIFace setup. During the setup process choose “Custom” from the Setup Type dialog. From the Custom Setup dialog, disable the “Server Components” feature.



5. From each workstation, map a drive letter to the share created in step 2.
6. From each workstation, browse to the drive letter which was mapped in step 5, enter the “Bin” folder and execute MRGIFace.exe. This configures the workstation for BytePro export.
7. Close MRGIFace.

NOTE: The MRG System Interface should **NOT** be left running. The interface will be executed by BytePro.

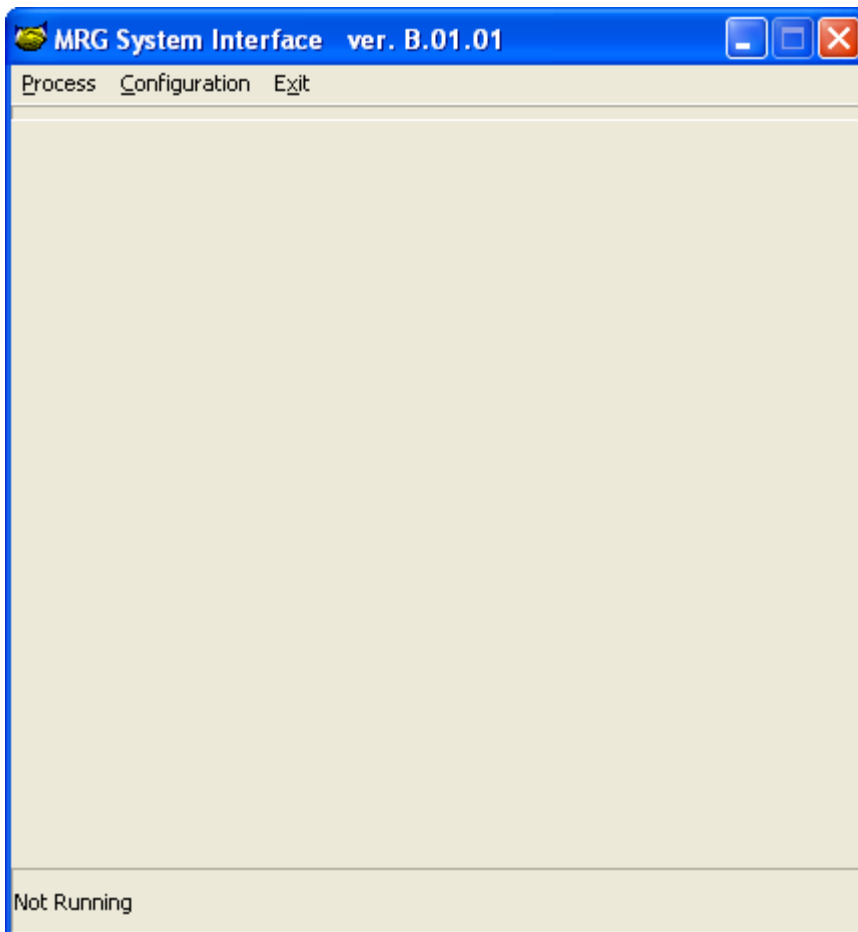
Configuration

Double-click on the MRG Interface icon



MRG System Interface.Ink

Click “Configuration” to view the current interface settings.



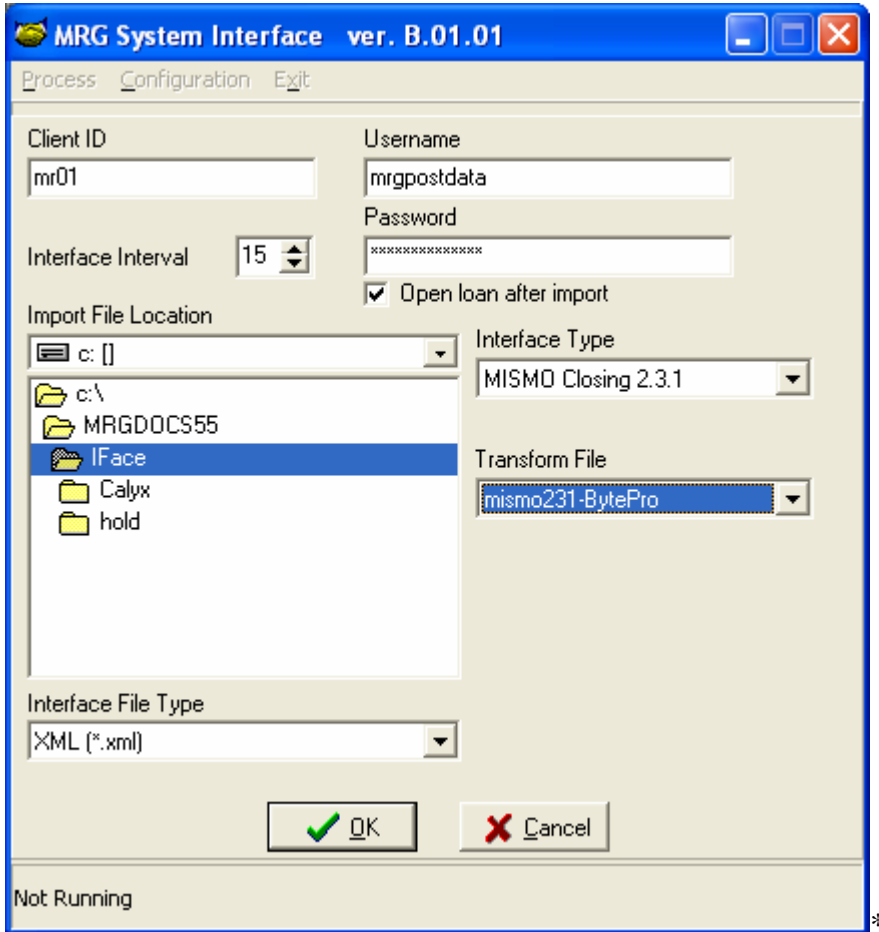
Verify the directory for Import File Location.

For Standalone Installations, this should be the IFace folder underneath the installation directory, typically “C:\Program Files\MRG Document Technologies\MRGIFace\IFace”.

Select “MISMO Closing 2.3.1” for Interface Type, “mismo231-BytePro” as the Transform File, and “XML (*.xml)” for the Interface File Type. Additionally, fill out

Client ID, Username, and Password with the information provided by MRG staff. If you would like your web browser to open to the loan file after export, check the “Open loan after import” checkbox.

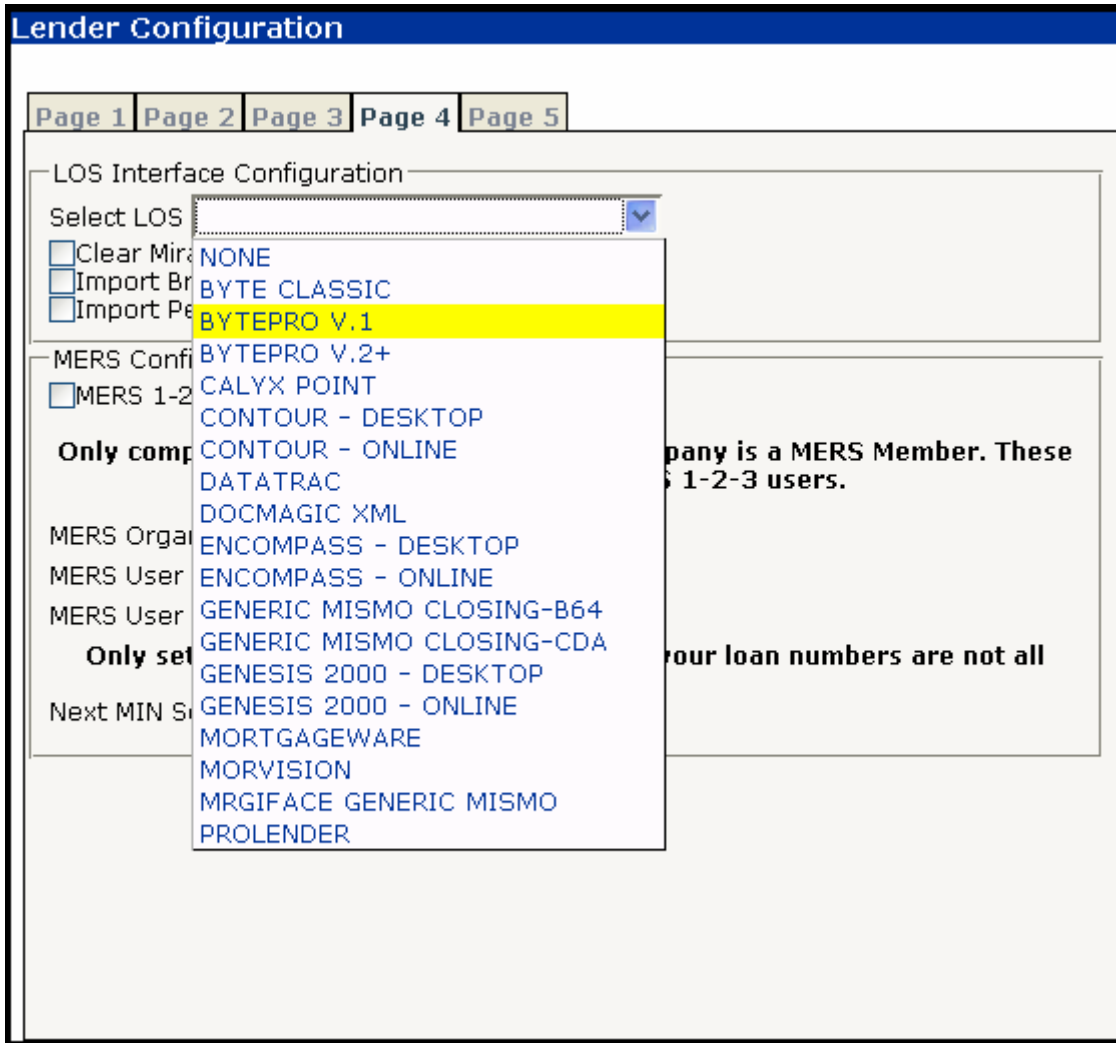
Click “OK” when complete and exit.



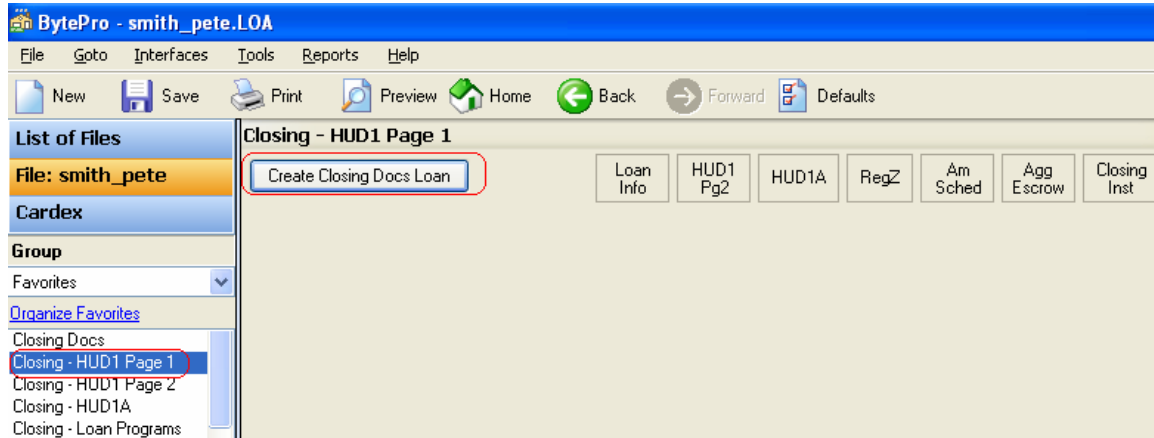
** Drive letters and folders may vary from what is displayed, depending on install path chosen.*

Exporting Loans to Miracle

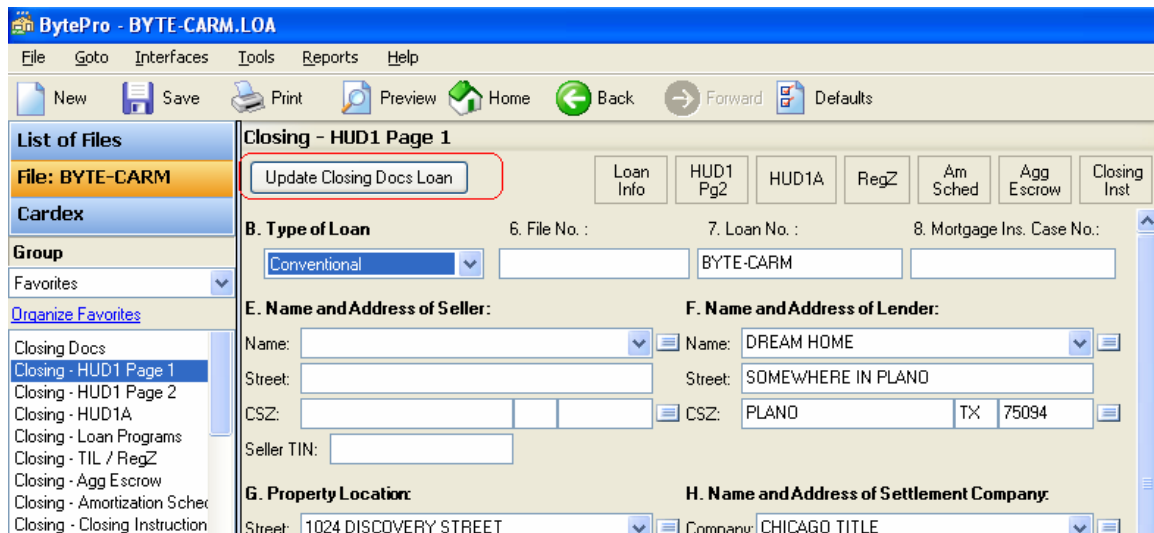
Before interfacing a loan from BytePro 1.x into Miracle Online, ensure your Miracle System Administrator has set 'BytePro V.1' to be the LOS in the 'Lender Configuration - Page 4'.



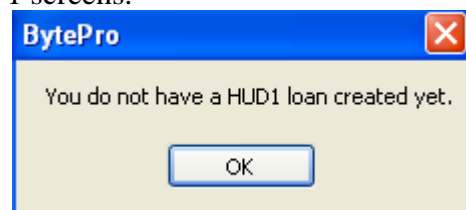
In preparation for exporting a loan, the end user must first review the closing screens. On the Closing-HUD1 page 1 screen, the end user **must** first click the “Create Closing Docs Loan” button. This will move the Good Faith Estimates loan program information, prepaids and fees to the HUD 1 Settlement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



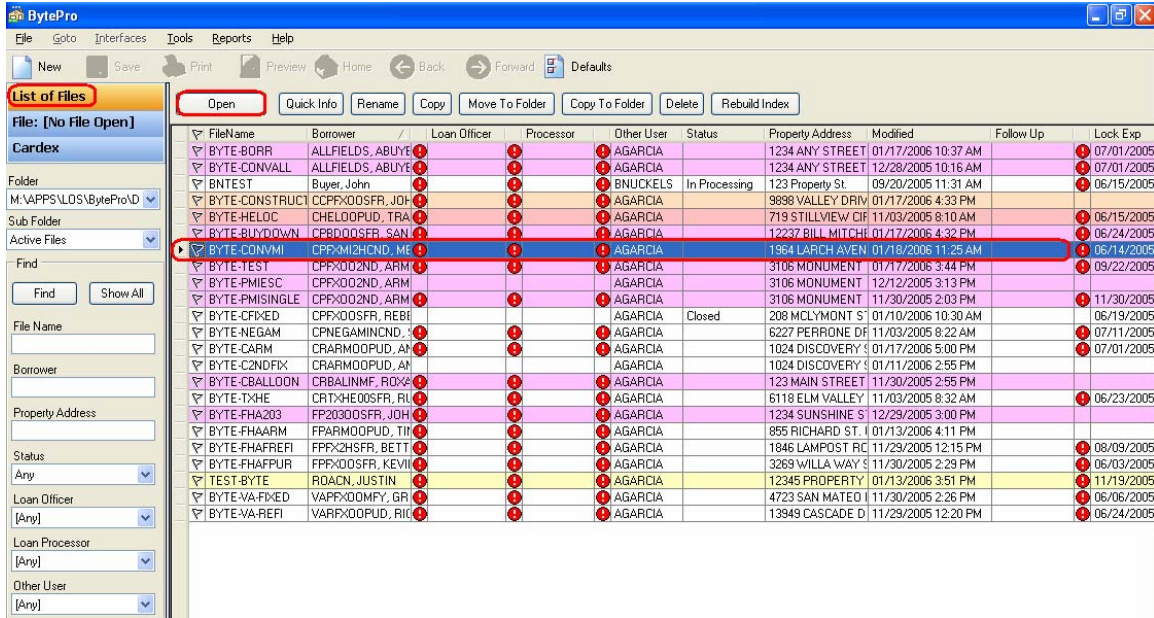
Thereafter, any time the end user makes any changes to the Good Faith Estimate information, the end user will have to click on the "Update Closing Docs Loan" button which is found at the top of all the closing screens.



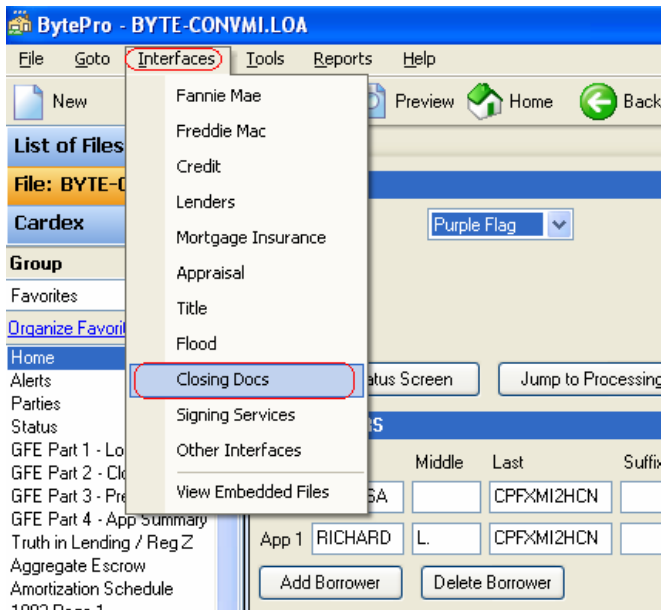
The end users will receive an error message if they try to submit a loan to export before they review the HUD 1 screens.



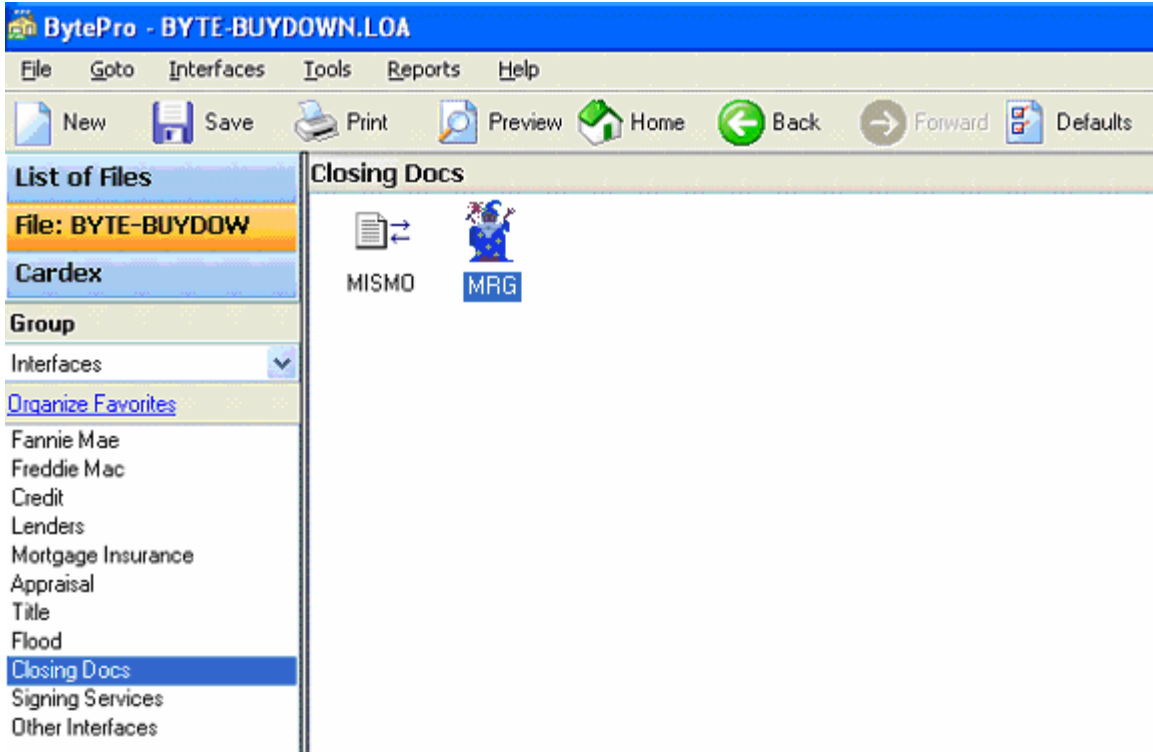
Select a loan from “List of files” then click on “Open” button.



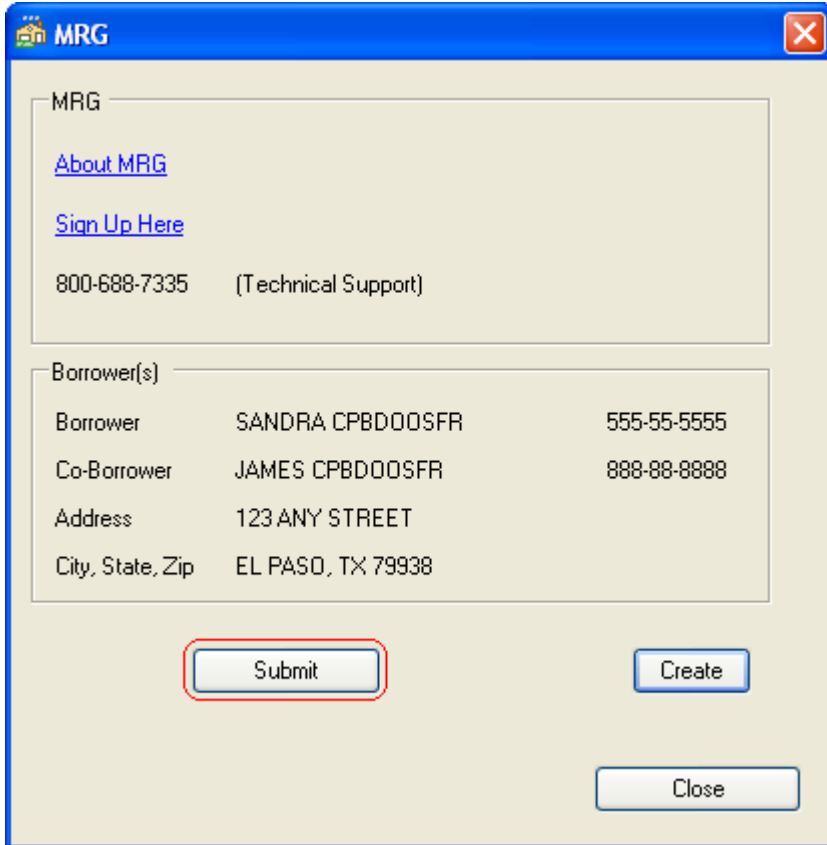
Click on the “Interfaces” button on the toolbar then select “Closing Docs” from the drop down list.

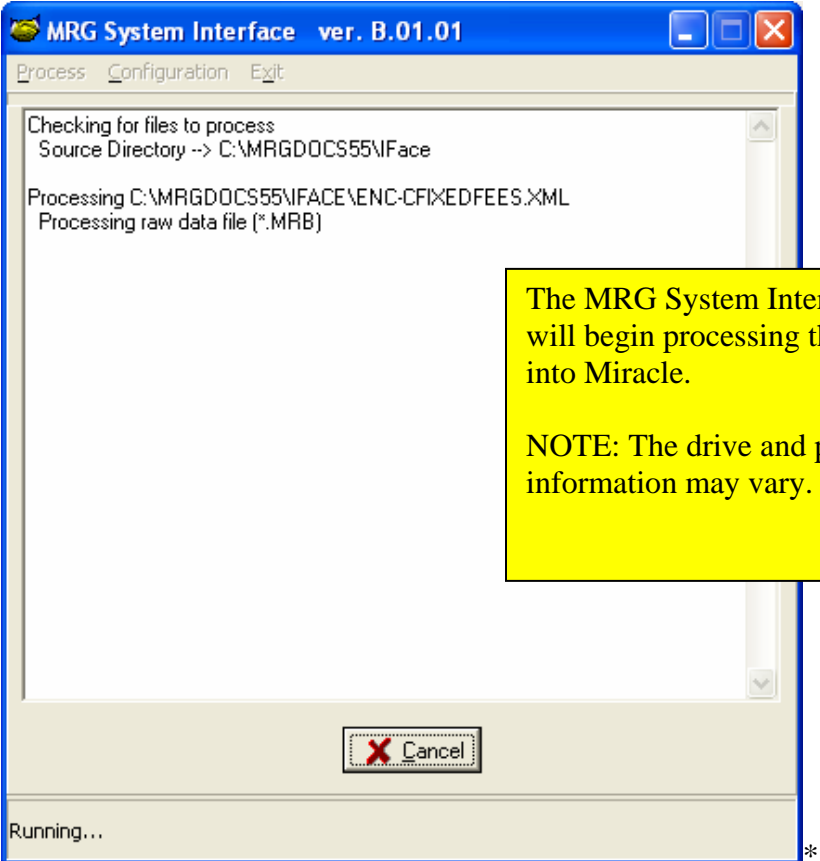


Double click on “MRG” icon.



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





The MRG System Interface will begin processing the loan into Miracle.

NOTE: The drive and path information may vary.

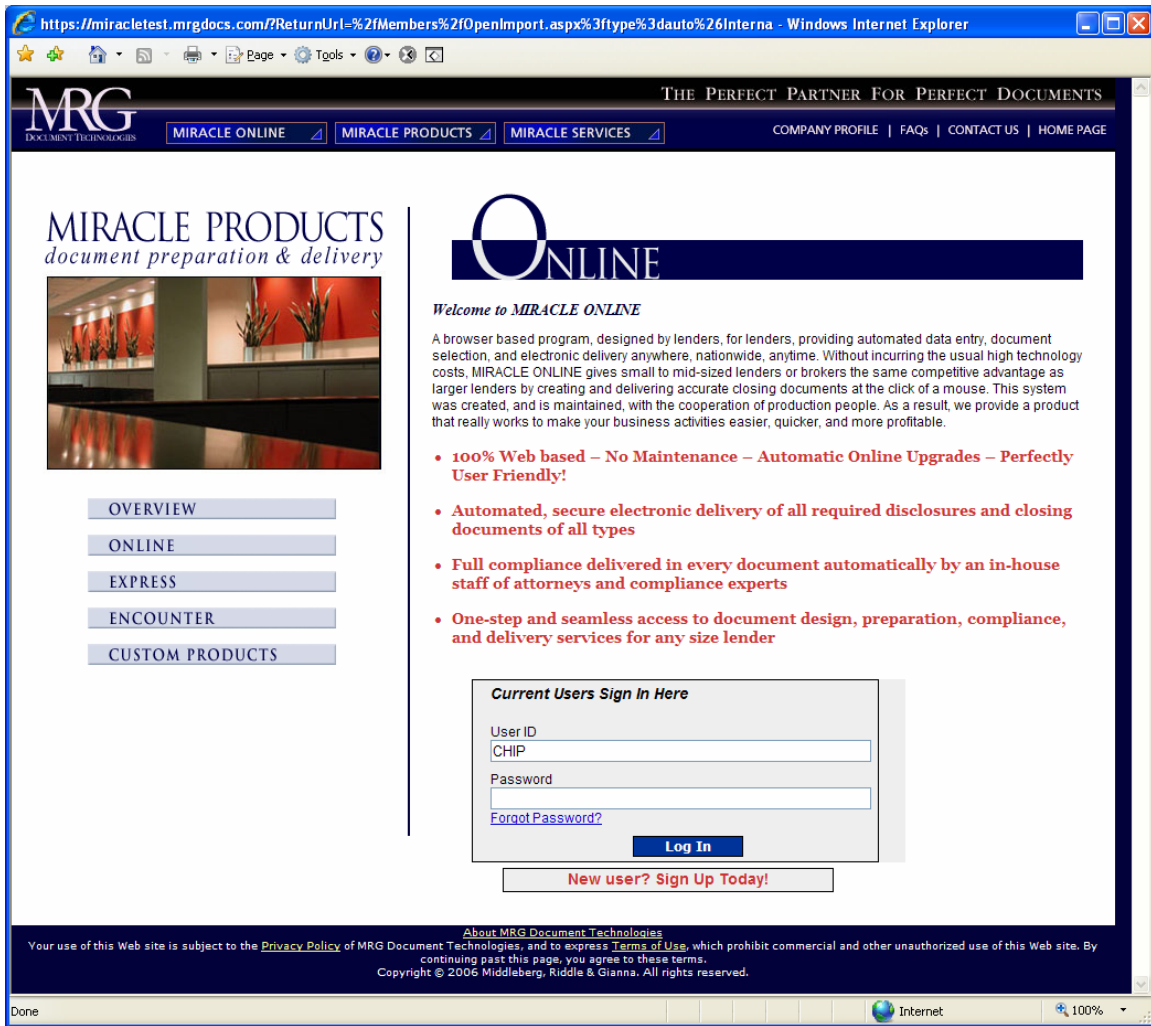
Once the data has been successfully imported the following message will be displayed



* Drive letters and folders may vary from what is displayed, depending on install path chosen.

If the loan is successfully imported and you have enabled the "Open loan after import" checkbox in MRGIFace configuration, you will be directed to the Miracle Online login screen. 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.

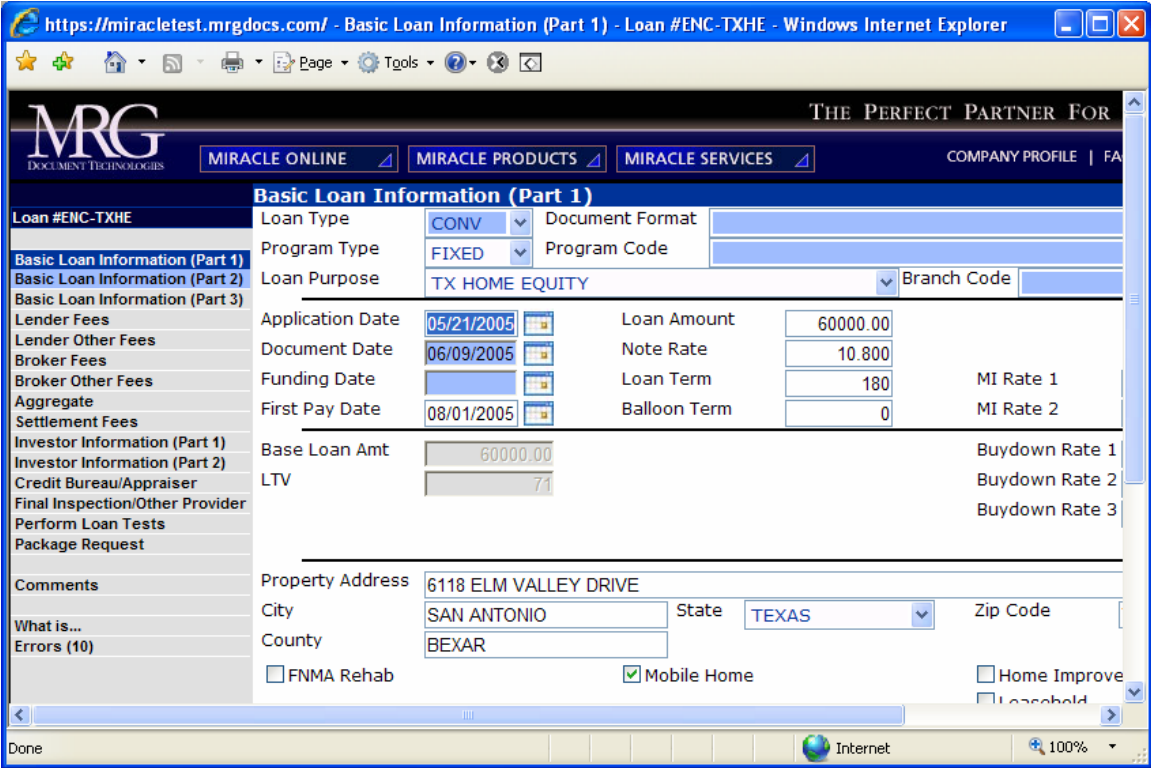
Press either Open Using Standard Screens or Open Using Rapid Data

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

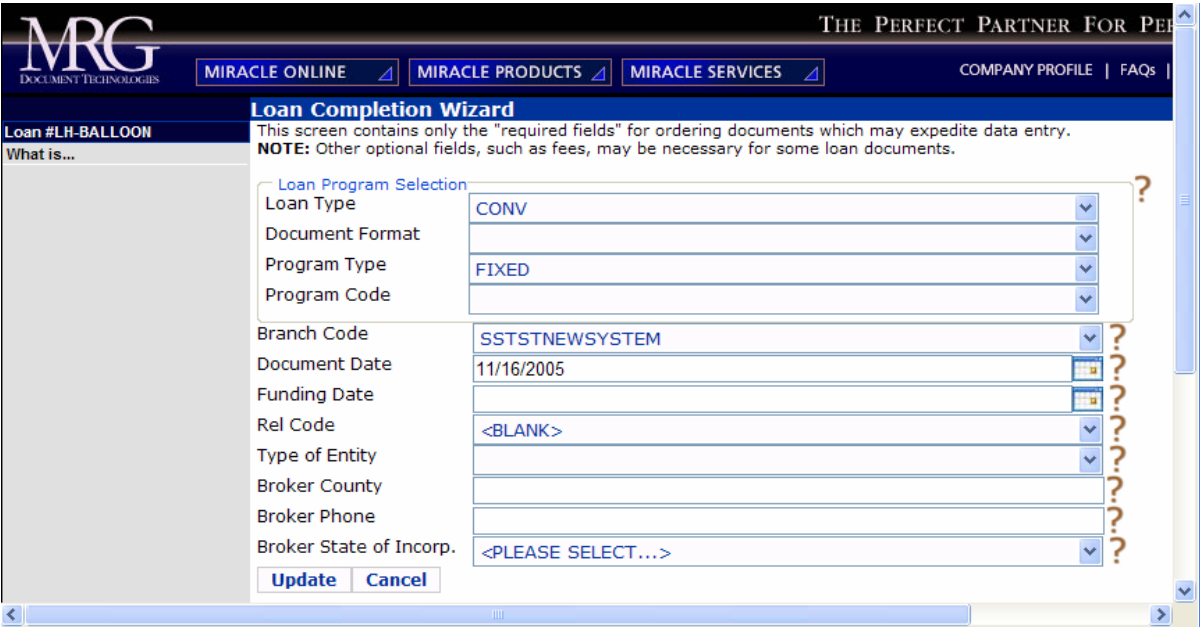
... Rapid Data - opens the loan with a new feature that only displays the remaining required fields to order a loan package.



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 – Prepays 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 - Prepays

1005	HDD 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.	<input type="text"/>				0.00	<input type="button" value="Jump To Agg Esc."/>

	Total		Paid by Seller		Paid by Borrower
Prepays 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 Prepays	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.

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: 09/10/05

	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		

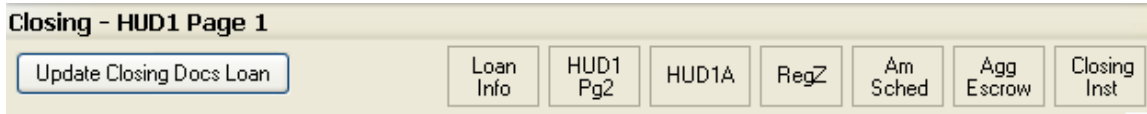
Aggr Begin Amt	Buyer Paid	Seller Paid	Lender Paid	Broker Paid
1252.69	1252.69	0.00	0.00	0.00

Aggr Adjust	Aggr Cushion
-280.17	835.18

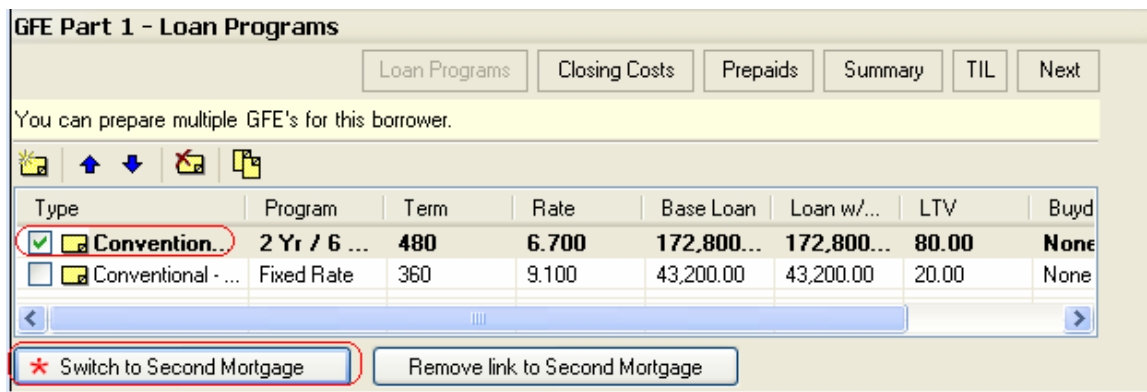
Waive Insurance Waive Taxes

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).

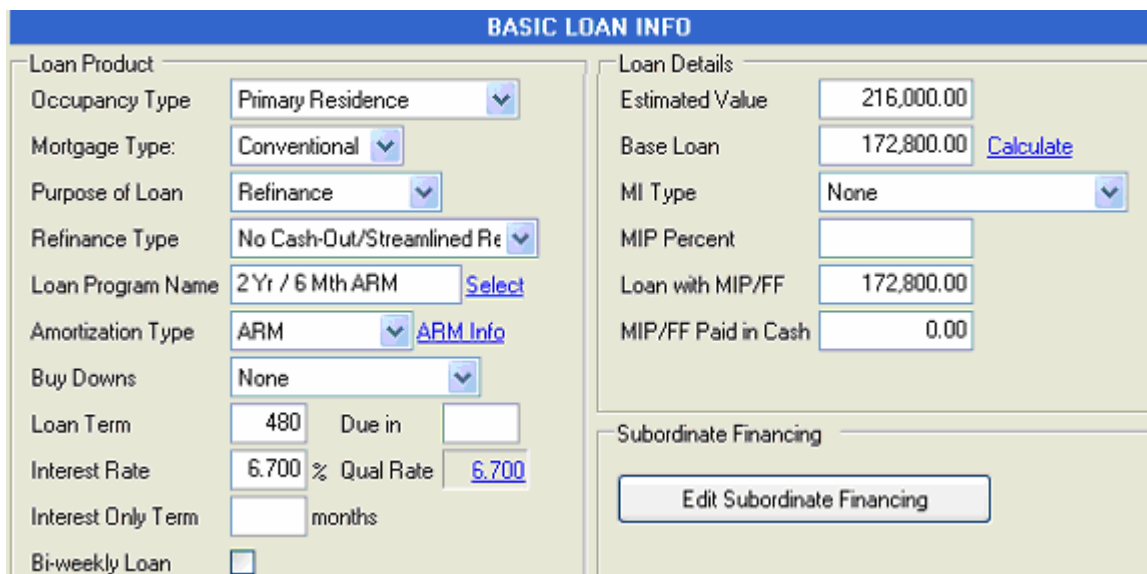


1. Open the loan and go to the GFE Part 1 – Loan Programs screen. Verify that the correct loan is checked.



* 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:

The screenshot shows a software interface titled "Profitability". It has three tabs: "Closing Costs", "Closing Instructions", and "Trust Account". The "Lender" is set to "AMISTAD". Below the tabs is a table with the following columns: "Line No", "Name", "Points", "Amount", "POC", "Do Not Count", "Paid To", "All to Broker", "Amt Paid to Broker", and "Amt Paid to Others". The "Yield Spread Premium" is shown as a text input field. The row for "806 Courier" has "Points" of 70.00, "Amount" of 70.00, and "Paid To" set to a dropdown menu. The "Amt Paid to Broker" is 40.00 and "Amt Paid to Others" is 30.00, both of which are circled in red in the original image.

Broker Information
Split Fees – Paid To