



THE PERFECT PARTNER  
FOR PERFECT DOCUMENTS

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**Calyx® Point®**  
**Miracle Integration Guide**  
12/29/2011

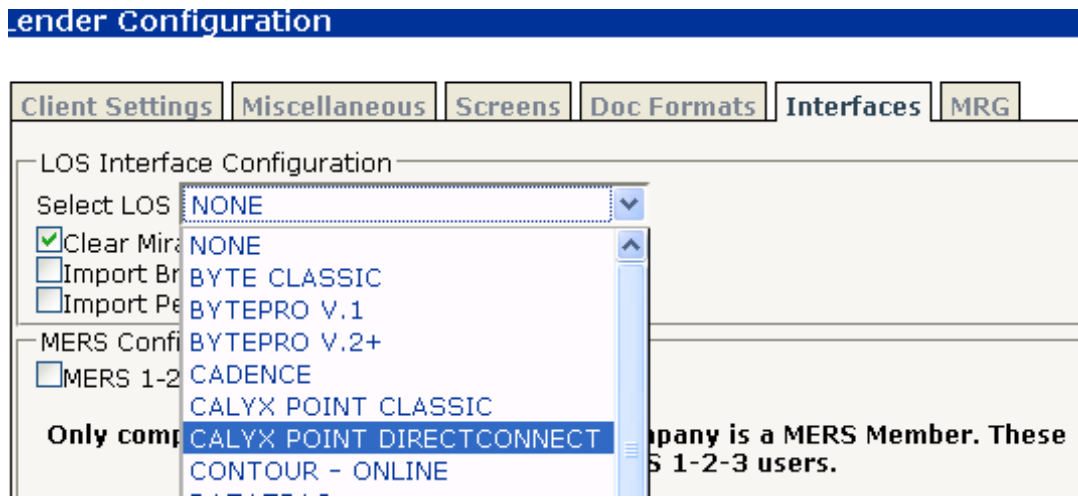
Calyx Point interfaces data to Miracle Online using a Calyx Software technology known as “Direct Connect”. This technology requires no additional software—only an Internet connection and Calyx Point.

The Direct Connect interface to Miracle enables the ordering of documents directly from Point. Point users can seamlessly enter data into Point, order documents, and bring the documents directly back into Point.

## Configuration of Miracle Online

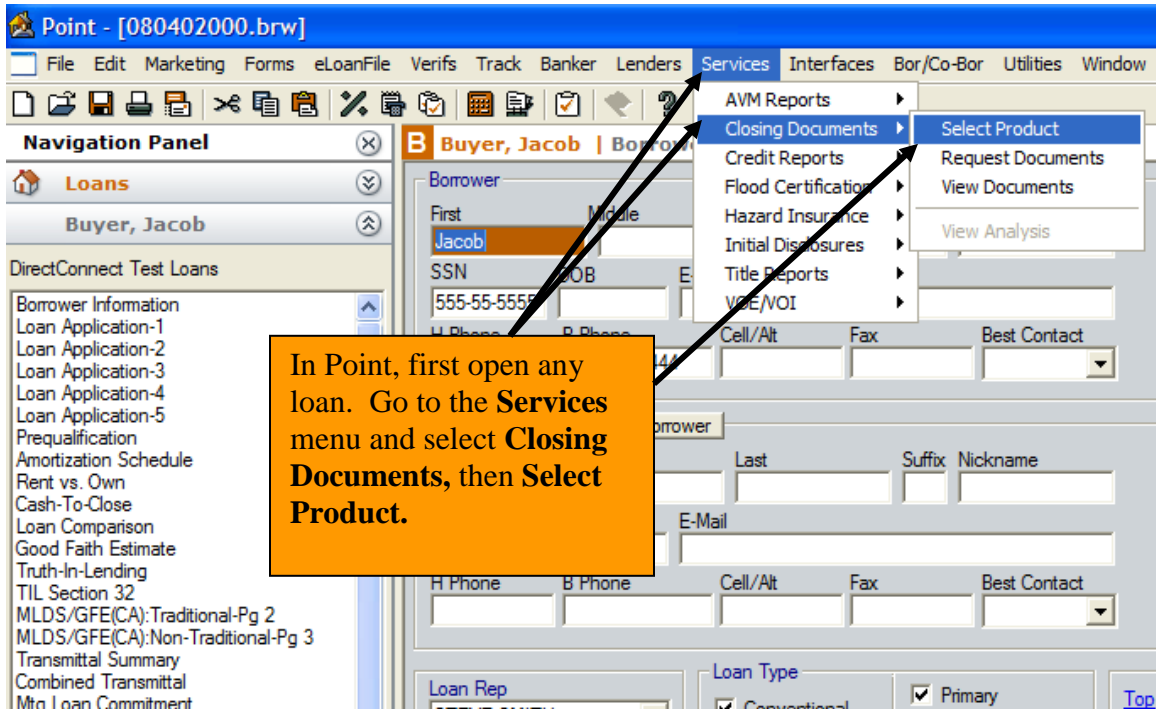
Calyx Point 6.1 or higher is required for Direct Connect support. Version 7.5 or higher is recommended. Please contact Calyx Sales at 800.362.2599 for assistance upgrading your software.

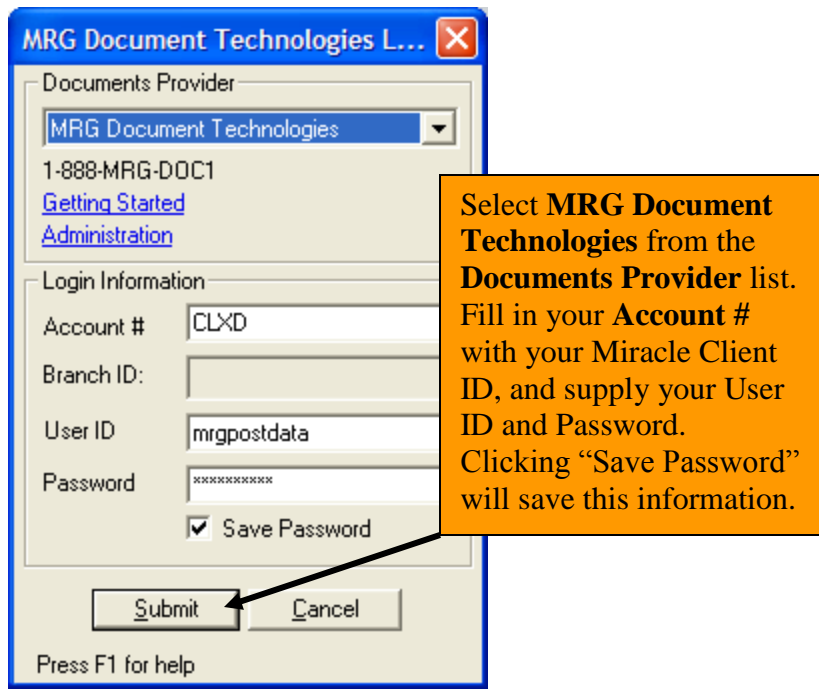
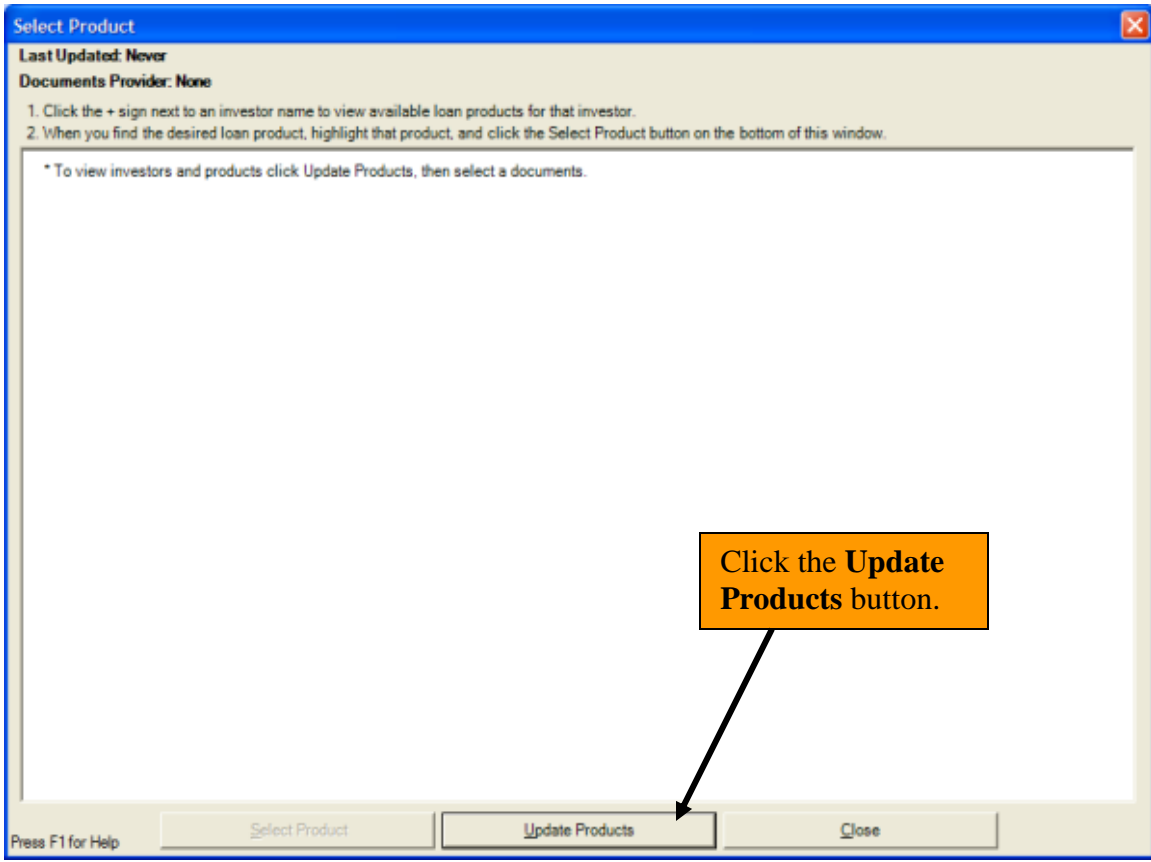
Before interfacing a loan from Calyx into Miracle Online, ensure your Miracle System Administrator has set 'Calyx Point DirectConnect' as the LOS in the 'Lender Configuration - Interfaces' tab.

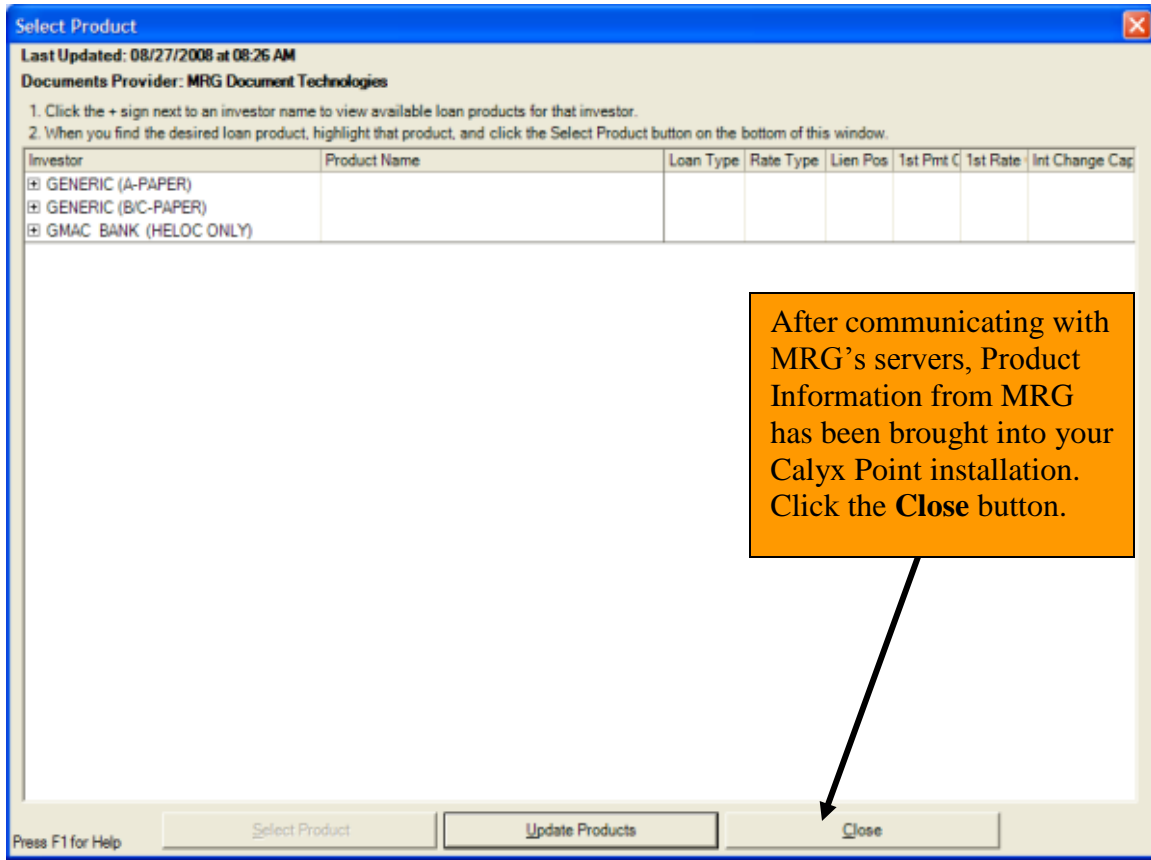


## Product Setup

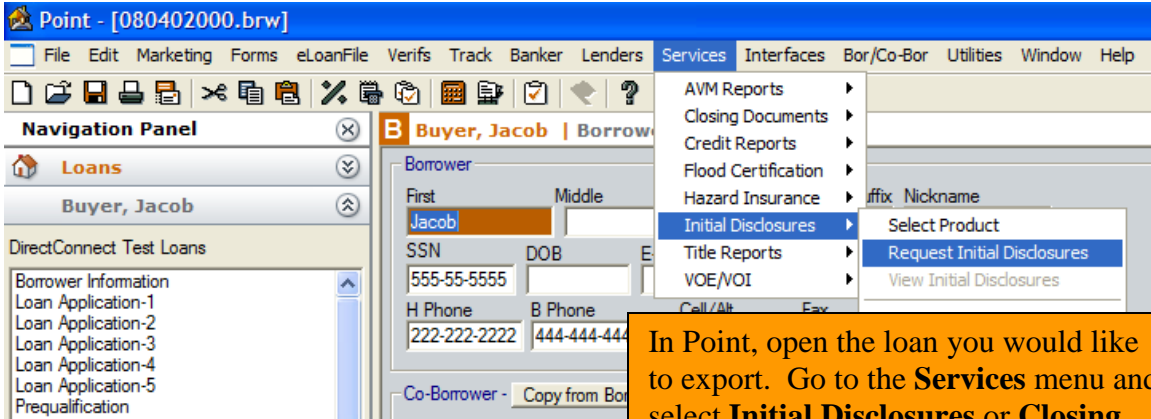
Prior to interfacing loans from Point to Miracle Online, Product Setup must be performed. This step should be performed once initially and then periodically in the future when MRG adds new supported products.



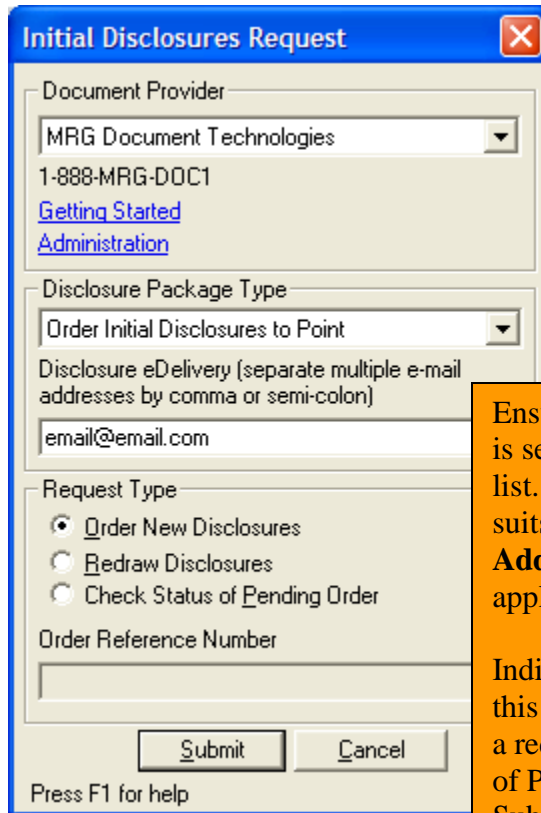




## Interfacing Loan Data to Miracle

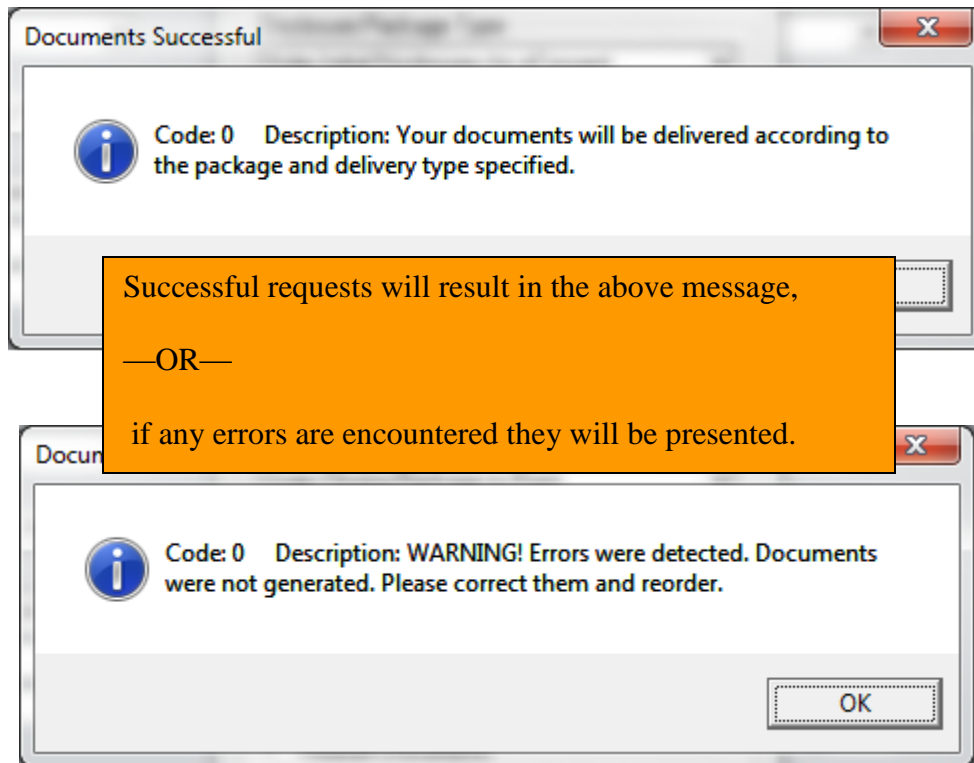
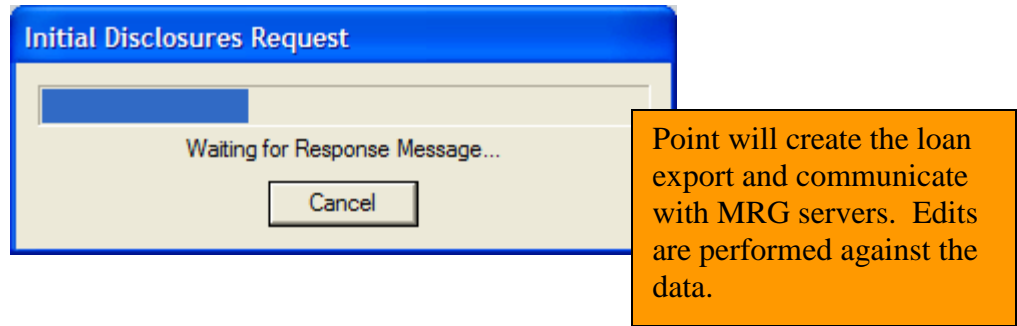
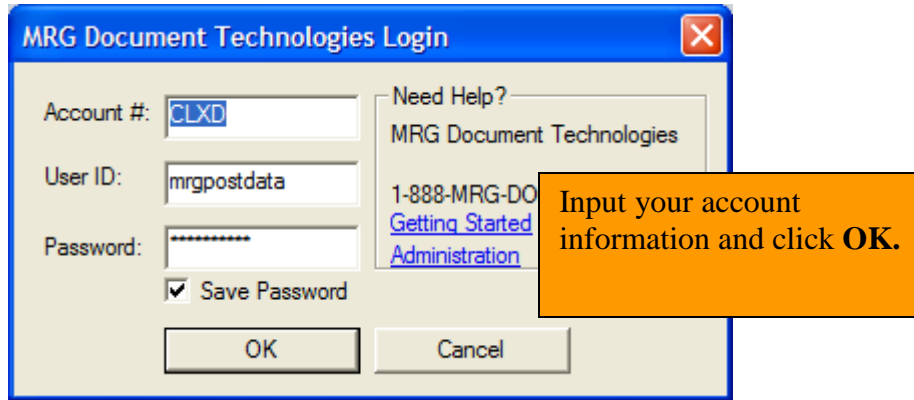


In Point, open the loan you would like to export. Go to the **Services** menu and select **Initial Disclosures** or **Closing Documents** as appropriate, and select either **Request Initial Disclosures** or **Request Documents**.



Ensure **MRG Document Technologies** is selected in the **Document Provider** list. Choose the **Package Type** that suits your needs and supply an **Email Address** for delivery notification, if applicable.

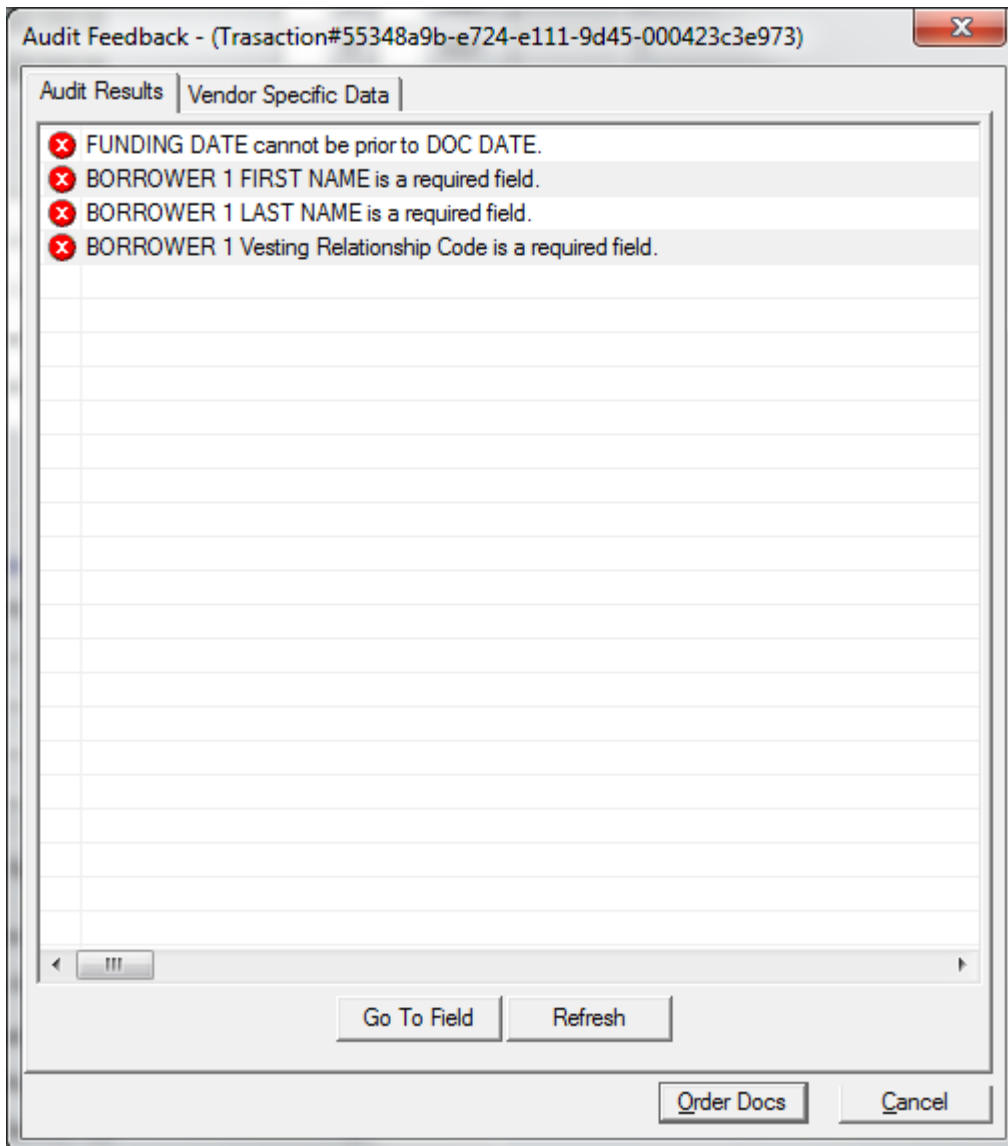
Indicate via the **Request Type** whether this is a request to order a new package, a redraw, or a request to Check Status of Pending Order, and then click **Submit**.



## Error Resolution

When submitting data from Point to MRG Document Technologies, there are data error checks that MRG will perform before documents can be generated. Point allows for an interactive error resolution process if any errors are detected during this step.

In the following example, borrower information has not been input into the loan. The Funding Date also needs to be corrected.



Select the error you would like to resolve and click “Go To Field” or double-click the error message to input the necessary data in Point.

After resolving all errors, resubmit your loan to MRG Document Technologies.

## **Retrieving Document Packages**

Successful submission of data to MRG with no errors means that a document package is being created.

If during the Interfacing Data to MRG step you selected one of the Package Types that indicates the package will be returned “to Point”, you will need to download your package from Point.

Within a short period of time, you will receive an email notification that your package has been created. To retrieve your package into Point, access the Services menu and select Closing Documents or Initial Disclosures as appropriate.

From the Request screen, make sure the Request Type is set to “Check Status of Pending Order”. The Order Reference Number should already have a value.

**Initial Disclosures Request**

Document Provider  
MRG Document Technologies  
1-888-MRG-DOC1  
[Getting Started](#)  
[Administration](#)

Disclosure Package Type  
Order Initial Disclosures to Point  
Disclosure eDelivery (separate multiple e-mail addresses by comma or semi-colon)

Request Type  
 Order New Disclosures  
 Redraw Disclosures  
 Check Status of Pending Order

Order Reference Number  
61d13c60-3f74-dd11-97dc-000423c3e973

Submit Cancel

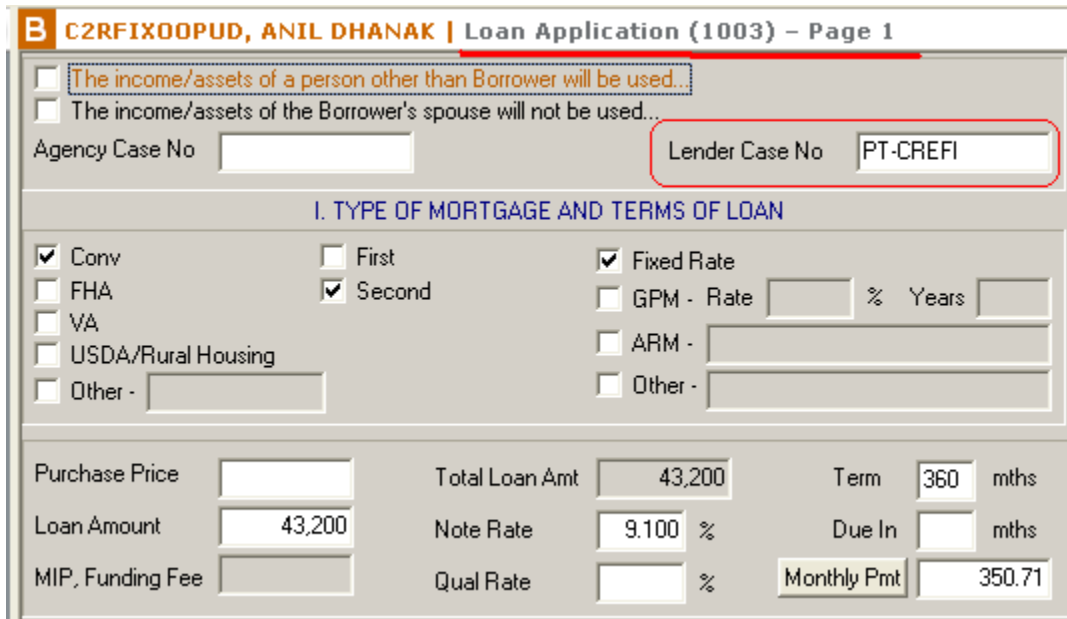
Press F1 for help

## Calyx Point Screens and Usage Notes

Data entry for Point consists of screens that emulate processing documents, such as the 1003, Good Faith Estimate, Truth In Lending and so on.

### Lender Case No

This value is used as the Loan Number in Miracle Online. Data must be entered in the Lender Case No field for a successful interface. This field is located on the Loan Application (1003) – Page 1 screen.



**B C2RFIX00PUD, ANIL DHANAK | Loan Application (1003) - Page 1**

The income/assets of a person other than Borrower will be used...  
 The income/assets of the Borrower's spouse will not be used...

Agency Case No  Lender Case No

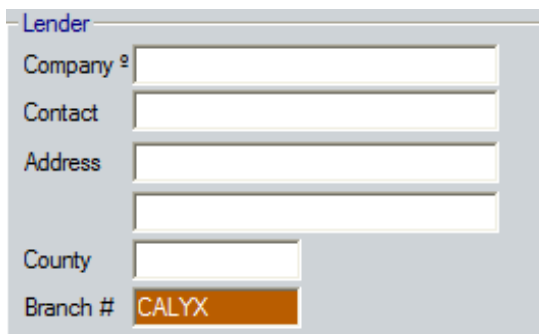
**I. TYPE OF MORTGAGE AND TERMS OF LOAN**

Conv  First  Fixed Rate  
 FHA  Second  GPM - Rate  % Years   
 VA  ARM -   
 USDA/Rural Housing  Other -   
 Other -

Purchase Price	<input type="text"/>	Total Loan Amt	<input type="text" value="43,200"/>	Term	<input type="text" value="360"/> mths
Loan Amount	<input type="text" value="43,200"/>	Note Rate	<input type="text" value="9.100"/> %	Due In	<input type="text"/> mths
MIP, Funding Fee	<input type="text"/>	Qual Rate	<input type="text"/> %	Monthly Pmt	<input type="text" value="350.71"/>

### Branch #

This value is used to indicate which Miracle Online branch to select for the loan. The value must match the Branch Name in Miracle Online. This field is located on the Tracking: Agent screen.



**Lender**

Company #

Contact

Address

County

Branch #



## **Screens for Closing**

Point offers several screens for Closing data that should be used to interface information such as the Loan Product, Legal Description, Closing Instructions and more. These screens will make the DirectConnect process work better and provide more accurate data to Miracle Online.

- eLoanFile – Borrower
  - This screen contains borrower specific data, including the “Relationship on Title” which is used for closing documents, Power of Attorney names, Alias names for the Name Affidavit, SSN, DOB and Email Address needed for eDisclosures, Credit Report information used on the Credit Score Disclosures, as well as the “Application Signed Date” which Miracle considers the Application Date.
- eLoanFile – Property
- eLoanFile – Loan Product
- Banker – Underwriting
  - This screen, as well as the GFE screen, contains the “Estimated Close Date” which MRG uses for the Doc Date / Note Date.
- Banker – Conditions
- Banker – Closing Documents
  - Basic Loan Information – Important Dates can be found here.
  - Borrower – Basic borrower information
  - Closing Instructions – Instructions to the Title company or Closing Agent
  - Construction
  - HUD-1 Settlement Statement
  - HUD-1A Settlement Statement
  - Loan Program Information
  - Property Information
  - State Specific Information
  - Trust
- Banker – Fees and Impounds
  - Many of the important date fields can be found on this screen. The First Payment Date and Disbursement Date (Funding Date) can be input on this screen.
- Banker – Recording
  - Trust fields can be found on this screen,
- Track – Title
  - Contains the Long Legal Description and Parcel Number

## Vendor Specific Data Screen

The Vendor Specific Data screen is a new screen which allows for the definition of “custom” fields by MRG. This screen will contain fields which are specific to Miracle Online and MRG, including both required and optional fields.

Vendor: MRG Document Technologies		
Name	Content	Message
Legal Text		An entry is required in either the LEGA
Attach Legal Text	True	An entry is required in either the LEGA
Prepay Penalty	00 - 0% no prepayment penalty	PREPAY PENALTY field must contain :
Renewal Type		A REFINANCE or REFINANCE SECOI
Buydown Rate 2	5.00	BUYDOWN RATE 2 must be >= BUYD
Credit Bureau Name		Credit Bureau Provider Name
Appraiser Name		Appraisal Provider Name
Excluded Atty Fees		
Excluded Lndr/Affil Fees		
Prior Prepay Penalty Amour		
Borrower FNMA bona fide		Enter the portion of the discount points
State High Cost bona fide		Enter the portion of the discount points
Required SHC Fees		Enter total of amounts for which Lende
Excluded SHC Fees		Enter total of amounts for which Lende
Sign 4506	False	Include Signed Copy of IRS 4506
Occupancy Affidavit	False	Include Occupancy Affidavit
Credit Provider is Affiliate	False	Credit Bureau Provider is a lender affil
Appraiser is Affiliate	False	Appraisal Provider is a lender affiliate.

## Compliance Tests Results Screen

The Compliance Test Results screen will appear when a document request was successful and there were no data “Errors”. This is where the user will check for any failures for the Federal and State compliance checks (i.e. HOEPA, State High Cost, Initial APR, etc.). If there are failures for any of the compliance checks, they must be corrected and the document order must be resubmitted.

Audit Feedback - (Transaction#88ccd219-6232-e111-9d45-000423c3e973)

Audit Results | Vendor Specific Data | **Compliance Tests**

Request made on: 12/29/2011 3:14:38 PM

HOEPA	SHC	Initial APR	High Price Mortgage
State HPM	RESPA 2010	TX Home Equity	Fannie Five
Passed Points/Fees Test and Passed APR Test			
<b>Fees Paid By Borrower</b>			
Lender/Investor Fees Included in APR	6876.83		
Broker Fees	0.00		
Settlement Agent Fees Included in APR	0.00		
Lender's Affiliate Non-APR Fees	0.00		
TOTAL Fees and Points	6876.83		
Fees Need to be decreased by at least	34387.41		

The Loan APR is 4.889 and the maximum for the APR is 11.10

Order Docs      Cancel

### **Accessing Loans via Miracle Online**

You may always access any loans which have been exported from Calyx directly inside of Miracle Online to take advantage of more advanced features in Miracle Online, such as ComplianceAnalyzer, using the URL:

<http://miracle.mrgdocs.com>