



THE PERFECT PARTNER
FOR PERFECT DOCUMENTS

Calyx® Point®
Miracle Integration Guide
3/1/2014

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 7.3+' as the LOS in the 'Lender Configuration - Interfaces' tab.

Lender Configuration

Client Settings Miscellaneous Screens Doc Formats Interfaces MRG

LOS Interface Configuration

Select LOS CALYX POINT 7.3+

Clear Loan
 Import B
 Import Pe

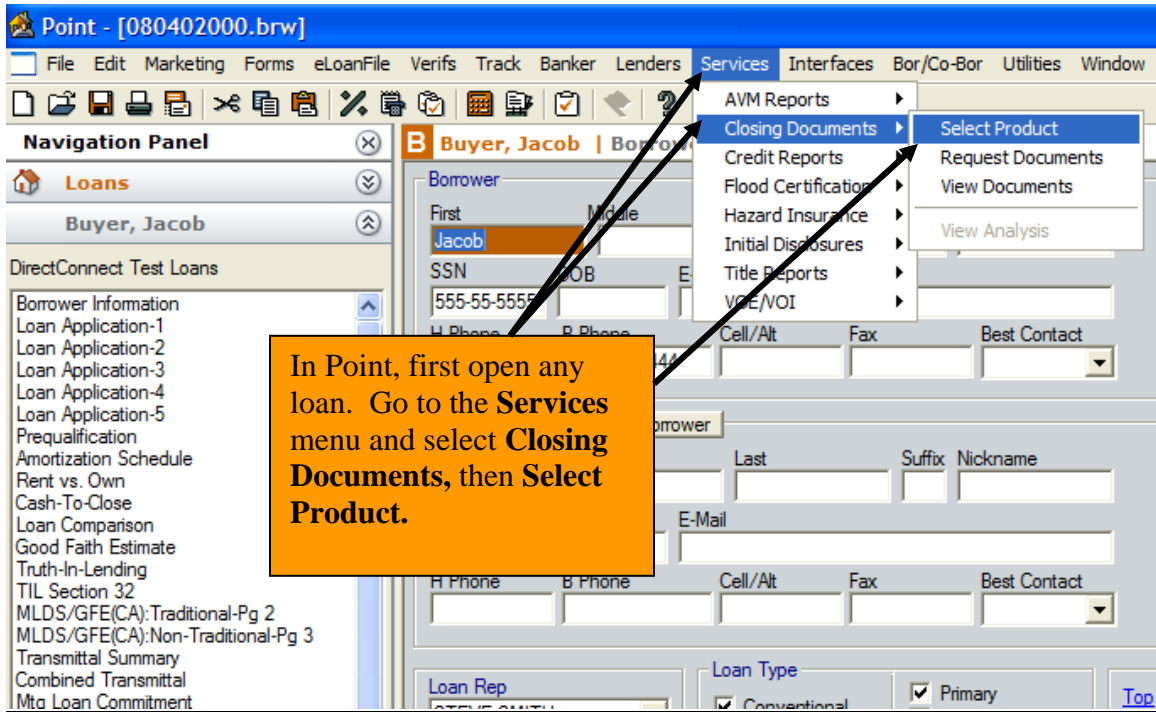
MERS Conf
Only

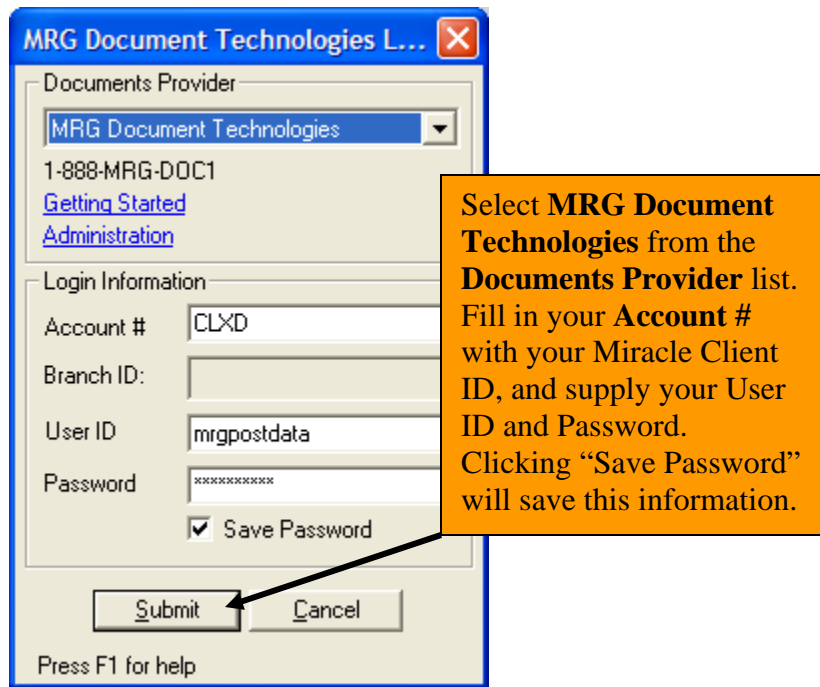
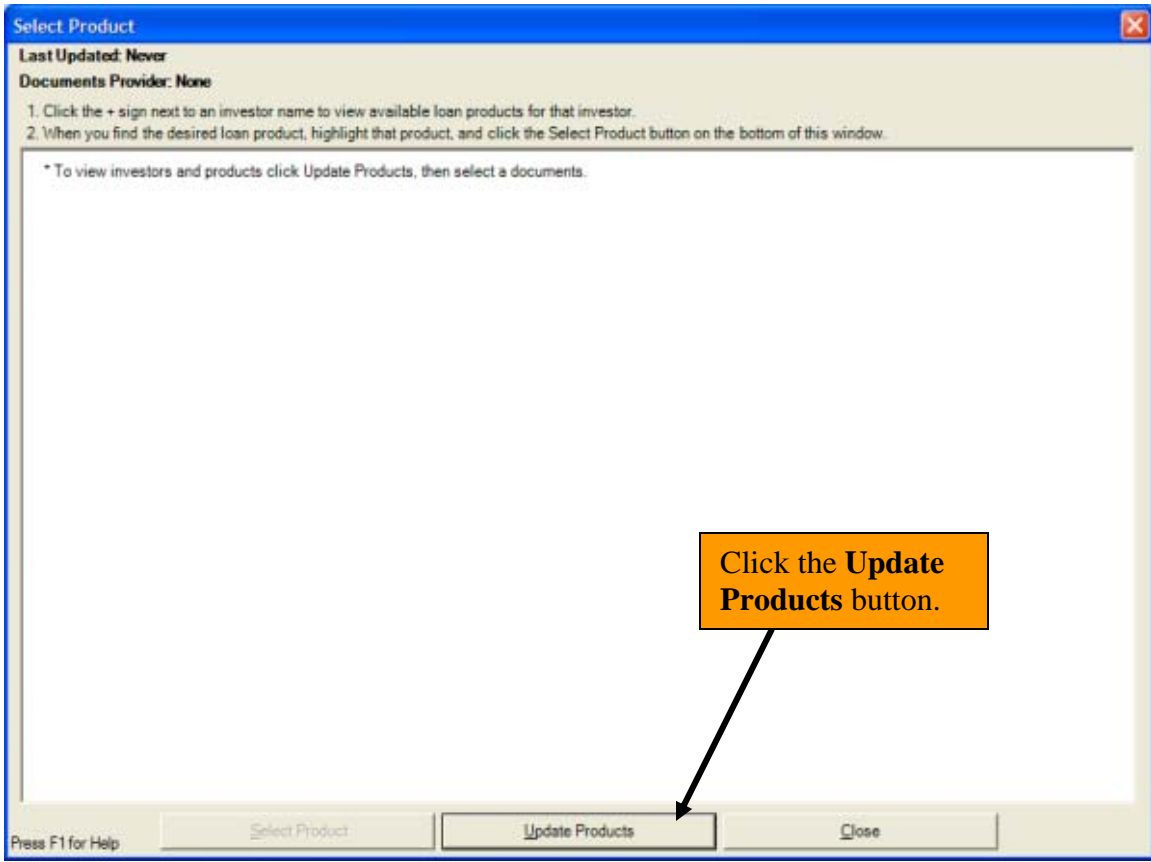
MERS Orga
MERS User

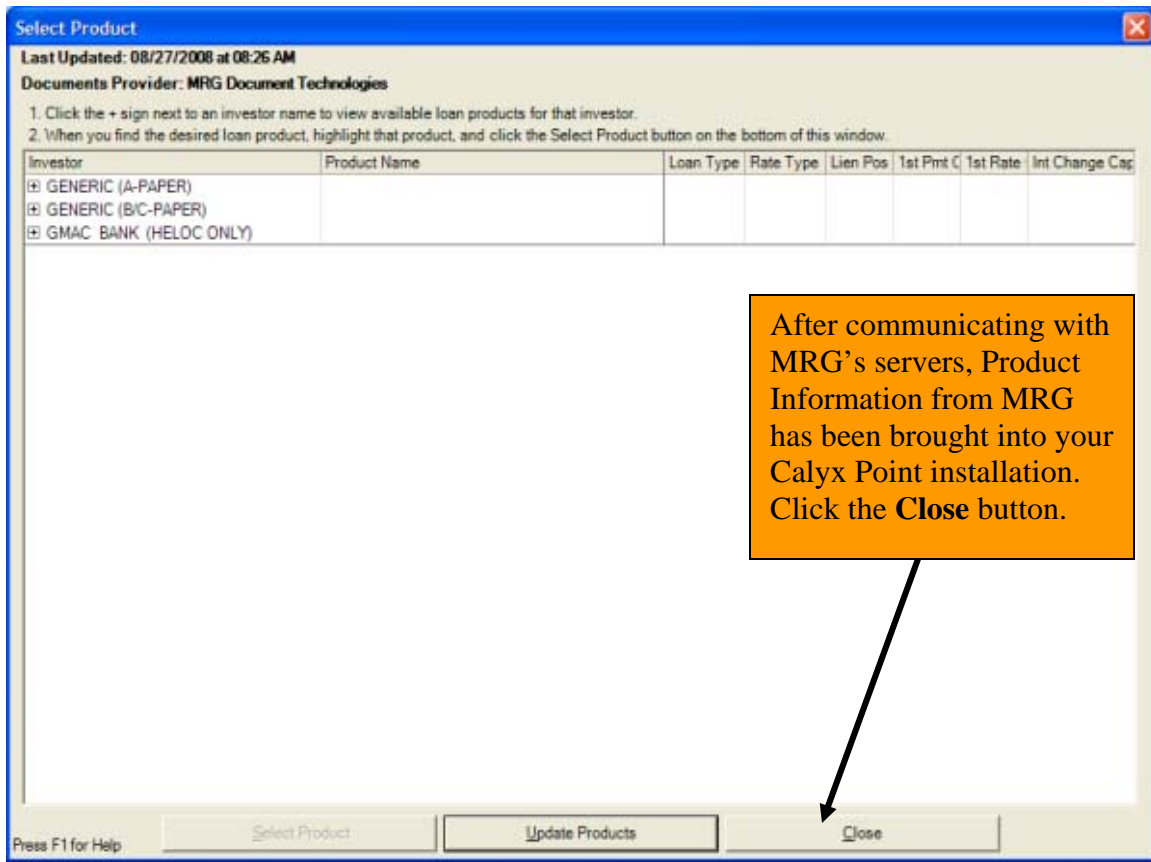
company is a MERS Member.

Product Setup

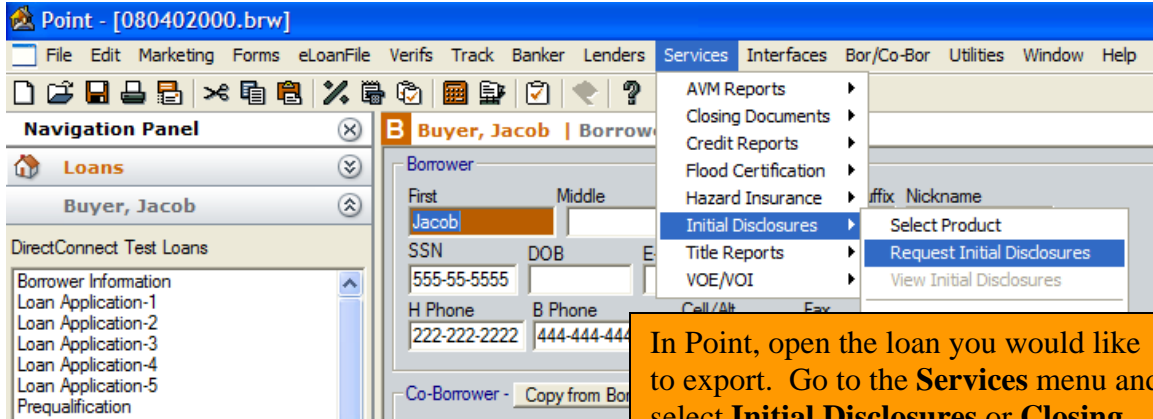
Prior to interfacing loans from Point to Miracle Online, Product Setup must be performed. This step should be performed once initially and then periodically in the future when MRG adds new supported products.



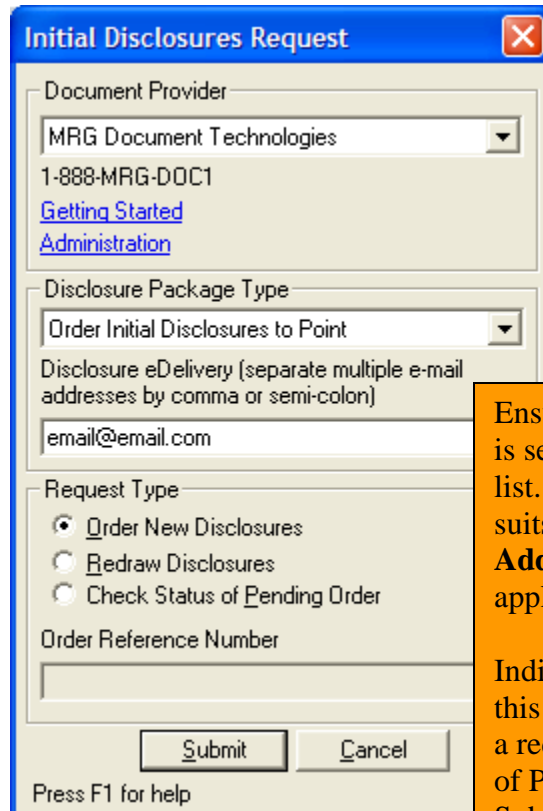




Interfacing Loan Data to Miracle

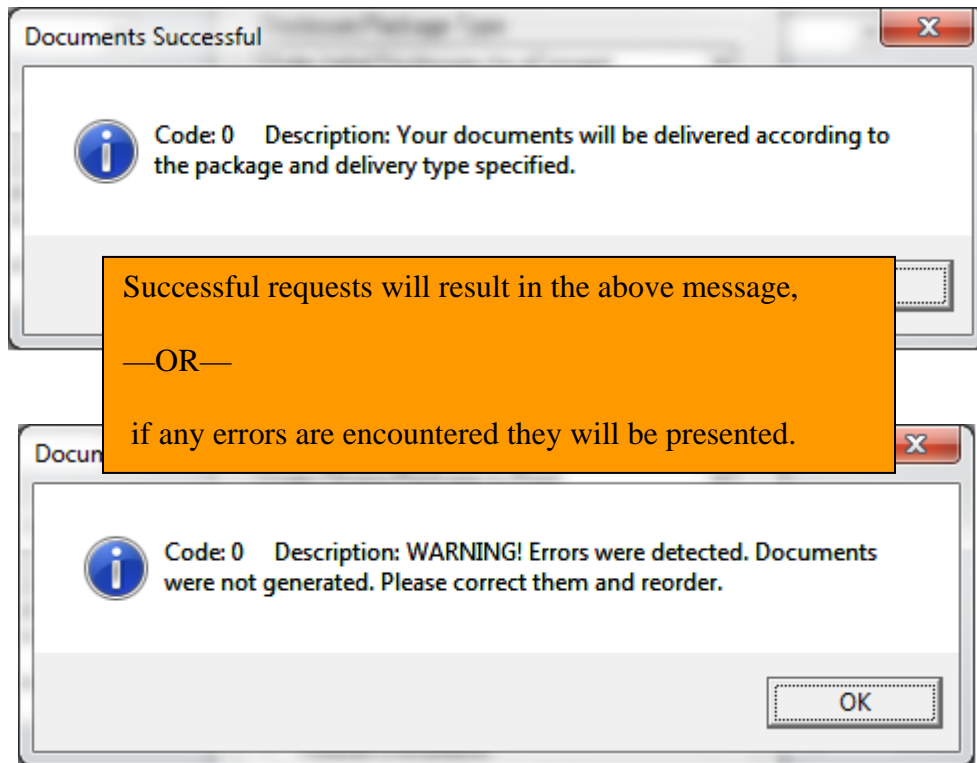
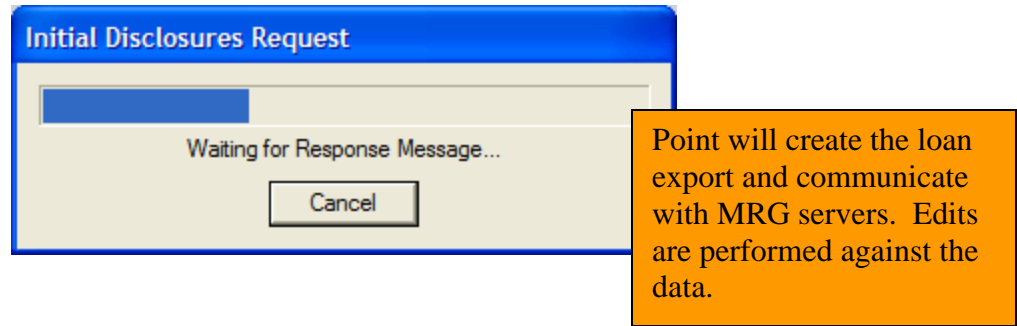
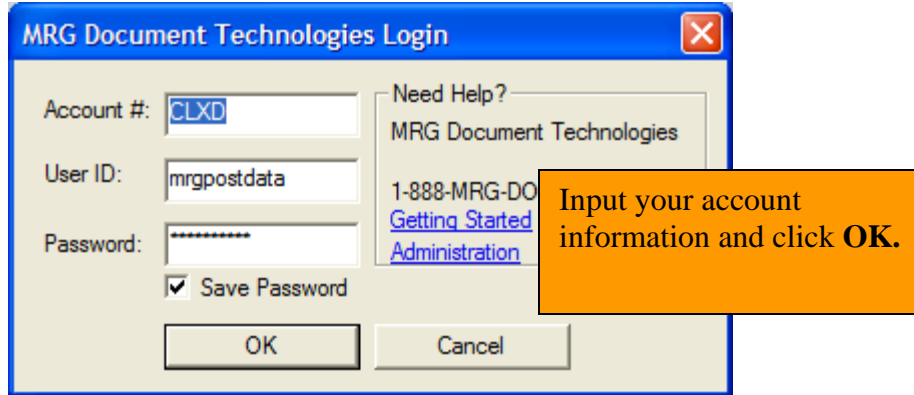


In Point, open the loan you would like to export. Go to the **Services** menu and select **Initial Disclosures** or **Closing Documents** as appropriate, and select either **Request Initial Disclosures** or **Request Documents**.



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.

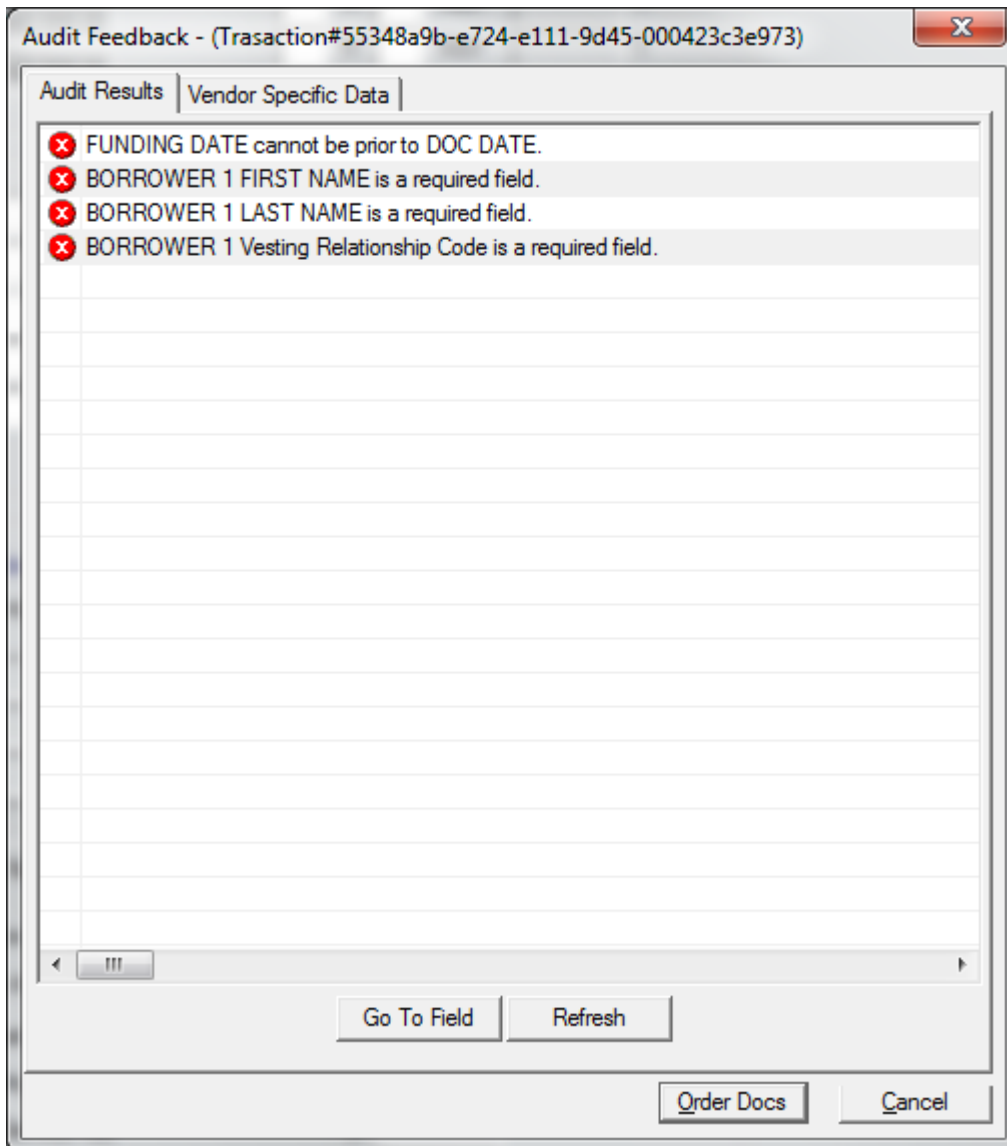
Indicate via the **Request Type** whether this is a request to order a new package, a redraw, or a request to Check Status of Pending Order, and then click **Submit**.



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 Total Loan Amt Term mths
 Loan Amount Note Rate % Due In mths
 MIP, Funding Fee Qual Rate % Monthly Pmt

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 List screen.

Lender

Company #

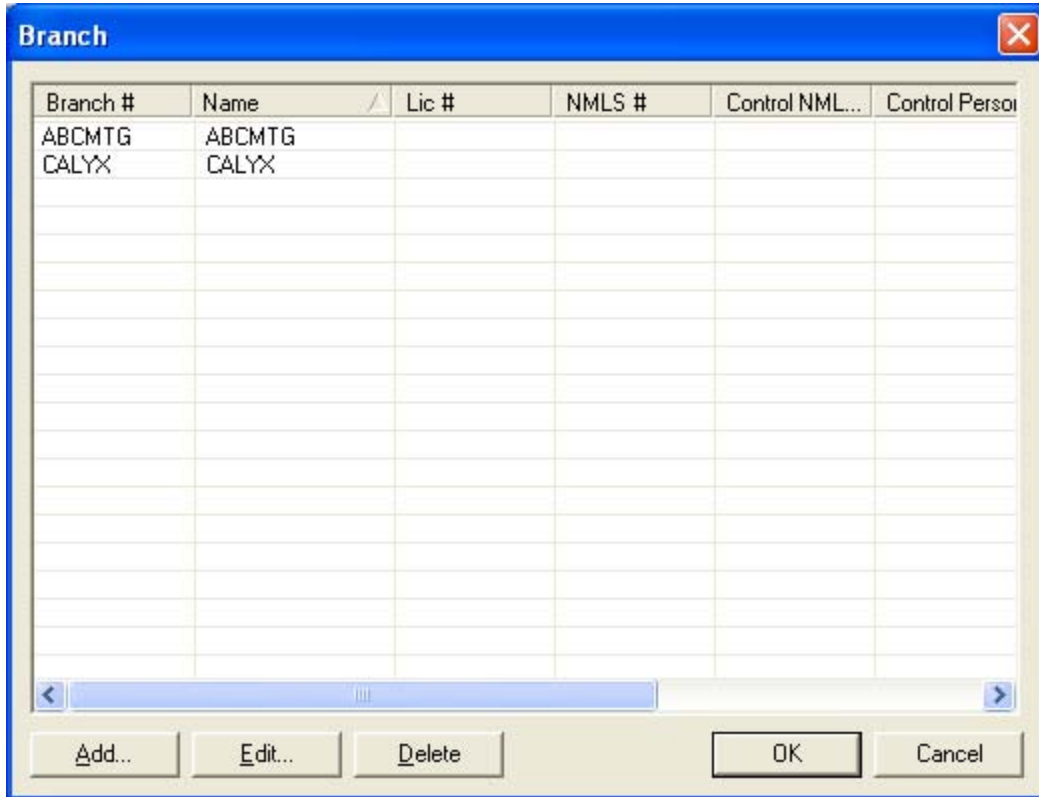
Contact

Address

County

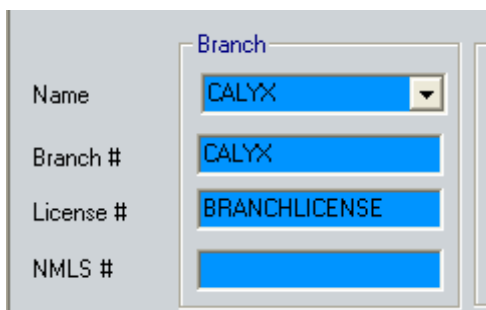
Branch #

This value *must* equal a valid branch code as defined in Miracle Online's Branch Configuration setup. Your Miracle Administrator, or MRG Customer Service, can provide you with the list of valid branch codes for your organization. Point contains a branch list maintenance screen which makes keeping track of these branch codes easier. Navigate to this screen through the Point menus "Utilities...Dropdown Lists...Branch".



By populating the "Branch #" in this list, you can maintain a cross-reference of MRG branch codes with your actual Calyx Point branches.

If you have setup your Branch List in Point, you can select the applicable branch for a loan file in the Track: Branch/Team screen. Select your branch from the "Name" dropdown list and the associated values from the Branch List will be applied to your loan.



Exporting Escrows

The following are helpful tips and must be performed prior to interfacing a loan from Point to Miracle Online.

1. Go to the Good Faith Estimate screen, if property taxes and/or insurance are included, in section 9 “Initial Deposit in Escrow Account” mark the following boxes, if applicable. Otherwise, leaving the boxes blank will waive property taxes and/or insurance.

2. Go to the Fee Worksheet screen, scroll to section 9 “Initial Deposit for Your Escrow Account” be sure the lock box next to Aggregate Adjustment is UNLOCKED. The Aggregate Adjustment button should NOT be grayed-out. Next, click the Aggregate Adjustment button. The escrow dialog window will appear enter the number of months when escrows are paid, cushion months, click OK, and order docs.

Reserve Category	Lender	Term	Rate	Amount	Button	Lock
Hazard Insurance Reserves	Lender	Perfect Lending		\$ 318.75	Borrower	<input type="checkbox"/>
PMI/MIP/VA FF/USDA Reserves				\$	Borrower	<input type="checkbox"/>
County Property Tax Reserves	Lender	Perfect Lending		\$ 3,900.00	Borrower	<input type="checkbox"/>
School Taxes Reserves				\$	Borrower	<input type="checkbox"/>
Flood Insurance Reserves		Perfect Lending		\$	Borrower	<input type="checkbox"/>
Aggregate Adjustment				\$ -212.50	Borrower	<input type="checkbox"/>

Track- Branch/Team

This screen contains the Loan Originator Information (Name/Phone/Fax/E-Mail/NMLS License Number)

B Buyer, | Tracking: Branch/Team

Division	<input type="text" value=""/>
Region	<input type="text" value=""/>
Originator	
Name	<input type="text" value="John Originator"/>
Title	<input type="text" value=""/>
Phone	<input type="text" value="999-888-7777"/>
Fax	<input type="text" value="999-666-5555"/>
Cell/Alt	<input type="text" value=""/>
E-Mail	<input type="text" value="johnoriginator@test.com"/>
ID	<input type="text" value=""/>
Team	<input type="text" value=""/>
License #	<input type="text" value=""/>
NMLS #	<input type="text" value="890123"/>
Processor	
Name	<input type="text" value="Barb Estrada"/>
Title	<input type="text" value=""/>
Phone	<input type="text" value=""/>
Fax	<input type="text" value=""/>
Cell/Alt	<input type="text" value=""/>
E-Mail	<input type="text" value=""/>
ID	<input type="text" value=""/>
Team	<input type="text" value=""/>
Underwriter	
Name	<input type="text" value=""/>
Title	<input type="text" value=""/>
Phone	<input type="text" value=""/>
Fax	<input type="text" value=""/>
Cell/Alt	<input type="text" value=""/>
E-Mail	<input type="text" value=""/>
ID	<input type="text" value=""/>
Team	<input type="text" value=""/>
Branch	
Name	<input type="text" value=""/>
Branch #	<input type="text" value="CALYX"/>
License #	<input type="text" value=""/>
NMLS #	<input type="text" value=""/>
Control Person	
Name	<input type="text" value=""/>
Phone	<input type="text" value=""/>
Fax	<input type="text" value=""/>
Cell/Alt	<input type="text" value=""/>
E-Mail	<input type="text" value=""/>
ID	<input type="text" value=""/>

Screens for Upfront Disclosures

Point offers several screens for Upfront data that should be completed to interface information such as the Loan Product, GFE Fees, Credit Score Info, and more. These screens will make the DirectConnect process work better and provide data elements that are more accurate to Miracle Online.

- **Loan Application (1003)- page 1**
This screen contains the Lender Case No. (Loan Number), Agency Case No (FHA/VA Case Number), Loan Type, Lien Position, Subject Property Address, Basic Borrower Information, Present Address, and Mailing Address fields
- **Fees Worksheet**
This screen contains the Good Faith Estimate fees and Estimated Close Date (Doc Date/Note Date) fields. NOTE: Each fee must reflect a Pay To name. If not, the fee will not be included in the export to MRG.
 - Agg Escrow - Impounds are entered on this screen
 - Mtg Insurance - Mortgage Insurance is entered on this screen
- **Good Faith Estimate**
This screen contains the GFE Important Dates and Tradeoff Table fields
 - Changed Circumstance – Change Date, Re-disclosed Date, Details of Change, Fee Description, and New Fee Amount
- **Truth-In-Lending**
Disclosure Date, Disclosed APR, First Payment Date, Re-disclosed Date, and Re-disclosed APR fields are located on this screen
- **GFE Service Providers List**
Note: If the loan originator permits a borrower to shop for third-party settlement services, covered in Blocks 4, 5, or 6, the loan originator must provide the borrower with a written list of settlement service providers at the time of the GFE, on a separate sheet of paper. Therefore, if settlement service providers are typed in Point, MRG will include a “Required Services That You Can Shop For” disclosure in an Upfront Disclosure package.
- **eLoanFile – Borrower**
This screen contains borrower specific data, including the 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**
This screen contains the “Property Type” information such as Detached (Single), Attached (Multi Family), Planned Unit Development (PUD), or Manufactured Home
- **eLoanFile – Loan Product**
- **eLoanFile – Additional Loan Data**
This screen contains additional fields for the user to select the “Premium Paid By” for the Mortgage Insurance; and “Duration Type”

- **Track – Registration & Lock**
Rate Lock status fields are located on this screen
- **Track – Agent List**
The lender must enter the Branch # (Branch Code)
- **Track- Branch/Team**
This screen contains the Loan Originator Information, Loan Originator Phone Number and Email Address, which prints on the Good Faith Estimate. NOTE: All Loan Originator Information fields are located on this screen, such as the Name, Phone, Fax, E-Mail, and License Number.
- **Banker – Fees and Impounds**
The First Payment Date and Disbursement Date (Funding Date) can be found at the bottom of the screen.

Screens for Closing

Point offers several screens for Closing data that should be completed 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 data elements that are more accurate 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, 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**
This screen contains the “Property Type” information such as Detached (Single), Attached (Multi Family), Planned Unit Development (PUD), or Manufactured Home
- **eLoanFile – Loan Product**
- **eLoanFile – Government (FHA/VA)**
VA “Nearest Relative Not Living with Borrower” fields are located on this screen. Note: Please see the “FHA Transmittal Summary” screen for additional FHA fields (FHA Case Number).
- **eLoanFile – Additional Loan Data**
This screen contains additional fields for the user to select the “Premium Paid By” for the Mortgage Insurance; and “Duration Type”
- **Track – Registration & Lock**
Rate Lock status fields are located on this screen
- **Track – Agent List**
The lender must enter the Branch # (Branch Code)
- **Track- Branch/Team**
This screen contains the Loan Originator Information (Name/License Number)
- **Banker – Underwriting**
This screen, as well as the Fee Worksheet screen, contains the “Estimated Close Date” which MRG uses for the (Doc Date/Note Date)
- **Banker – Conditions**
- **Banker – Fees and Impounds**
The First Payment Date and Disbursement Date (Funding Date) can be found at the bottom of the screen.
- **Banker – Closing Documents**
 - Basic Loan Information – Seller and Closer/Funder information
 - Borrower – Basic borrower information, Borrower Aliases for the Name Affidavit
 - Closing Instructions – Additional Conditions and Forms, 4506T, Assessor’s Parcel No., Long Legal Description, and Title Company/Settlement Agent address fields are located on this screen

- Construction
- HUD-1 Settlement Statement
- HUD-1A Settlement Statement
- Loan Program Information
- Property Information
- State Specific Information
- Trust
- **Banker – Recording**
MERS MIN fields can be found on this screen

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			
Fees Paid By Borrower			
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 Compliance Analyzer, using the URL:

<http://miracle.mrgdocs.com>