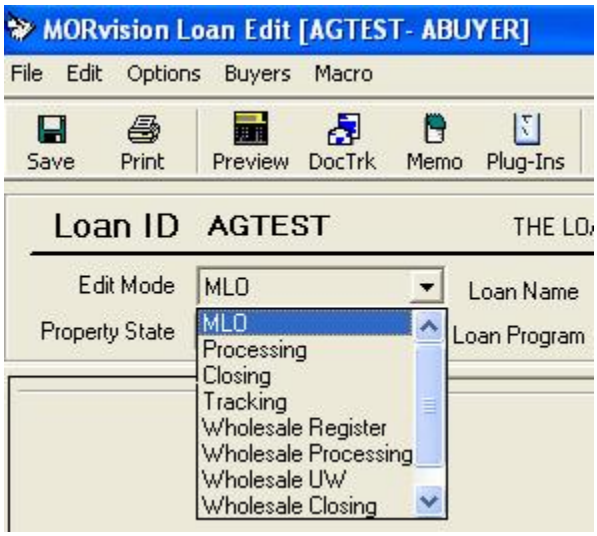


Dynatek MORvision™
Miracle Integration Guide
4/17/06

MORvision's data entry consists of different window modes. A spreadsheet has been created listing each data field per window mode (MORvision_datafields_by_screen.xls). The Lender has the ability to modify these window modes. Also, the Lender can add customized questions to these screens. The customized fields will not be exported from MORvision into Miracle, however.



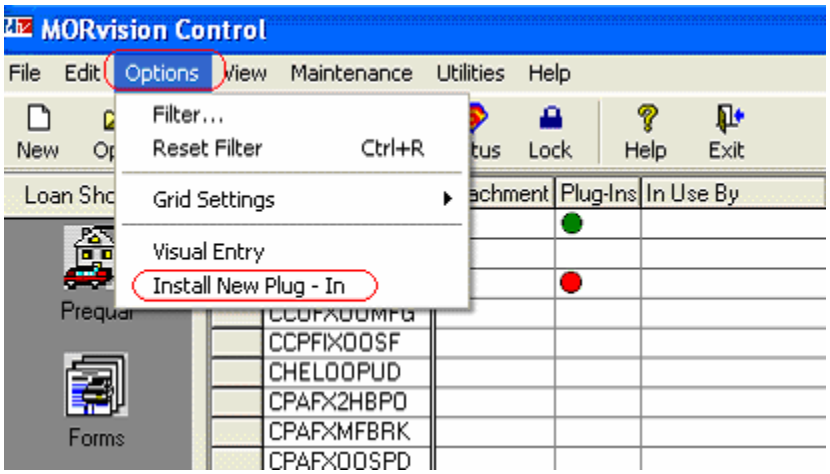
Before exporting a loan into Miracle there **must be a SOCIAL SECURITY NUMBER** for each Borrower in MORvision. The social security number should include the dashes. If the social security number is blank then the Borrower's name and title will not be imported into Miracle.



In MORvision, the Borrower's social security number (question B9) should be set as a required field. Under the heading "Question Information" in MORvision's Help, the information regarding the set up of a required field can be found.

Installation and Configuration of the MORvision Plug-In for Miracle

The Lender's Administrator will need to install and configure the MRG Plug-In. The first step will be to install the MRG Plug-In. On MORvision's Control screen, there is a toolbar across the top of the screen. Click on "Options". From the drop down menu, click on "Install New Plug-In".

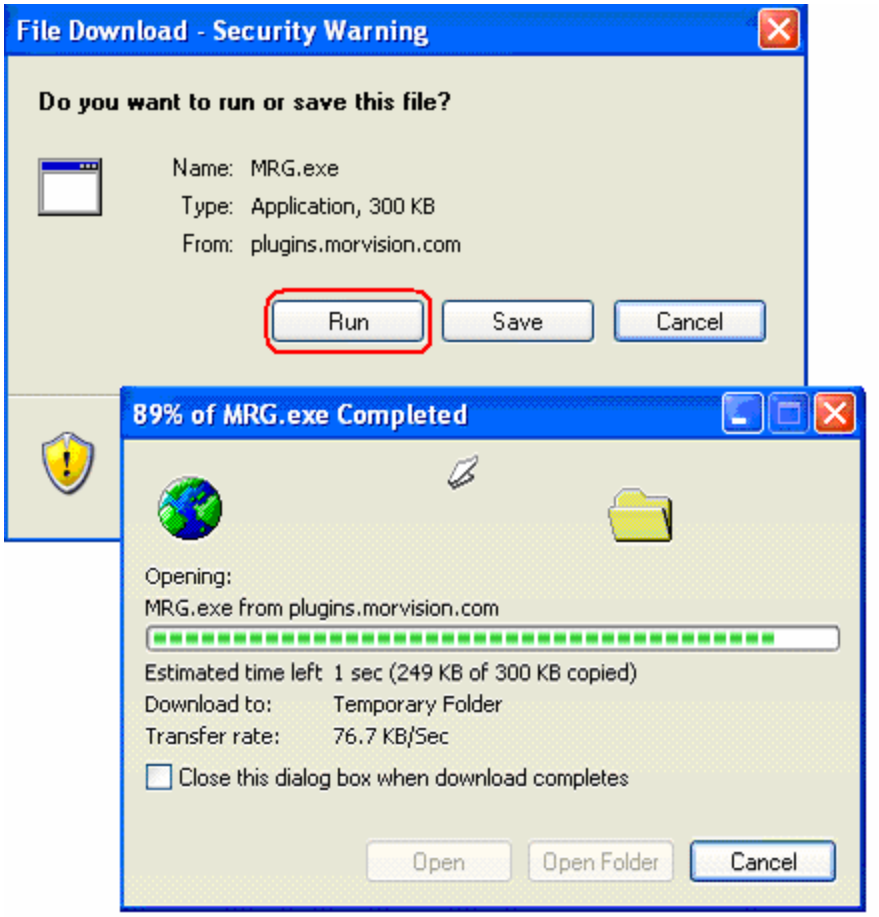


This will take the Lender's Administrator to Dynatek's MORvision Plug-In screen. From the plug-in list, click on "Doc Prep". From the Doc Prep screen, click on the "MRG" button.



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The “File Download” dialog box will appear. The Lender’s Administrator will click the “Run” button to install the MRG Plug-in.

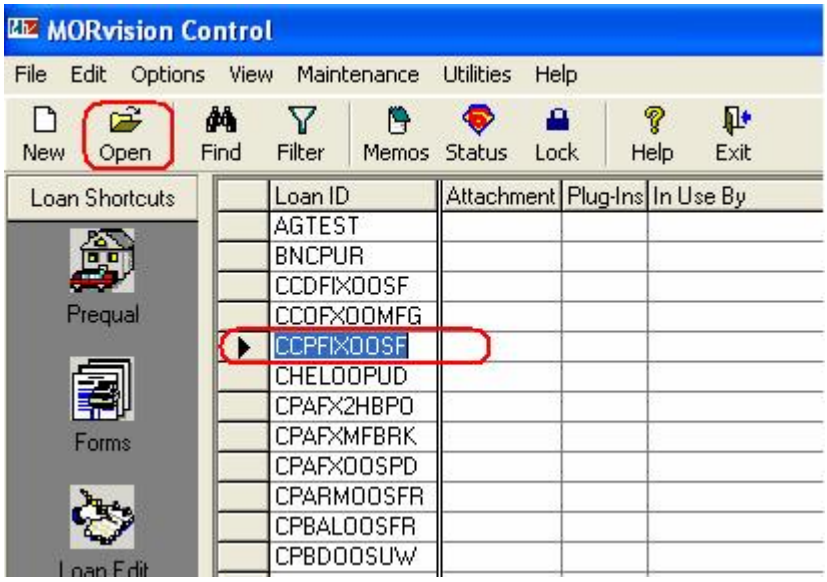


Click on the “Run” button to install software. The install will only take a couple of seconds. No message will appear once the install is complete.

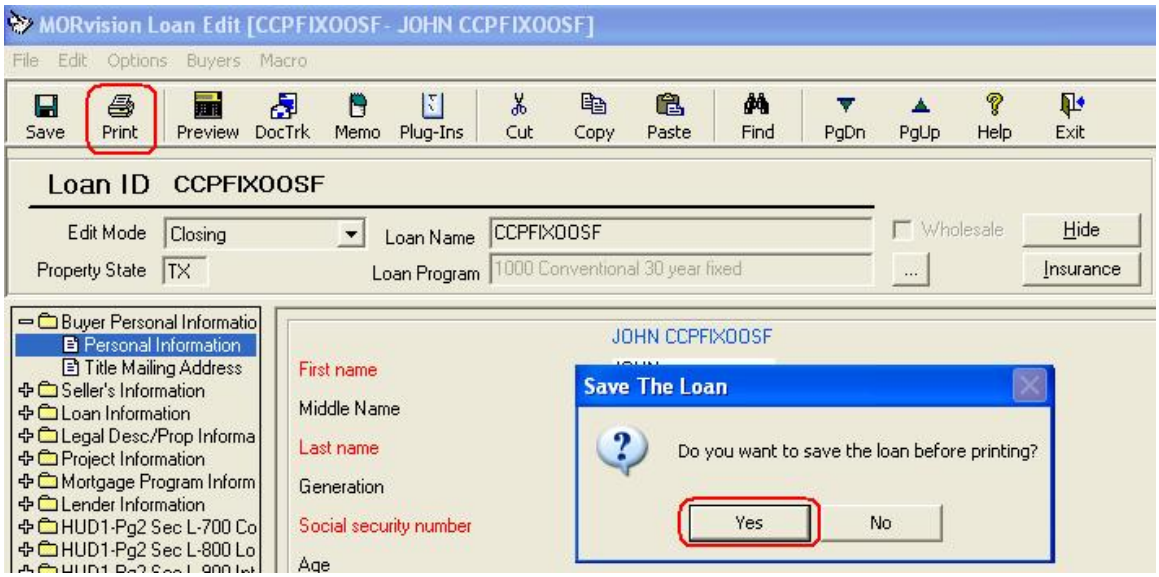


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The next step will be configuring the MRG Plug-In. The Lender's Administrator must select a loan first from MORvision's Control screen. Once the loan is selected, click on the "Open" button.



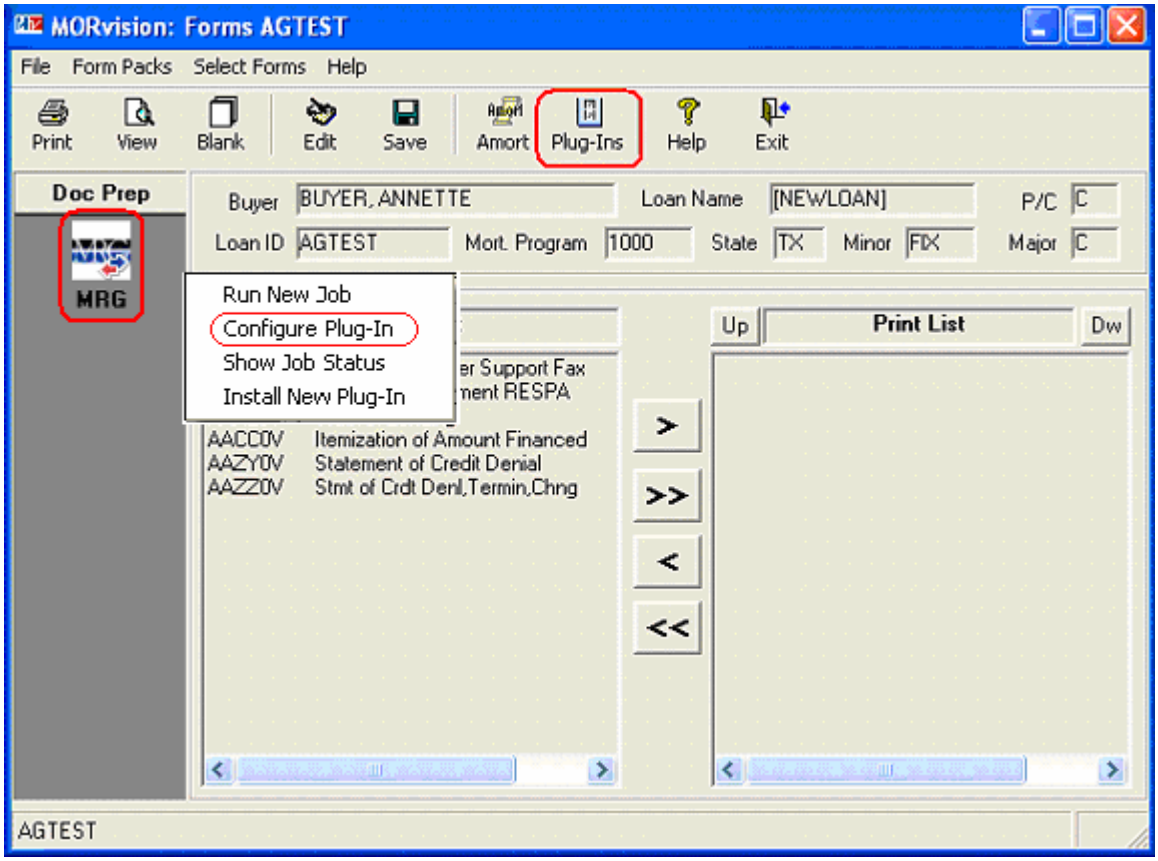
To configure the MRG Plug-In click on the "Print" button on the Loan Edit Screen.



The Lender's Administrator will be prompted to "Save the Loan", click on "Yes".

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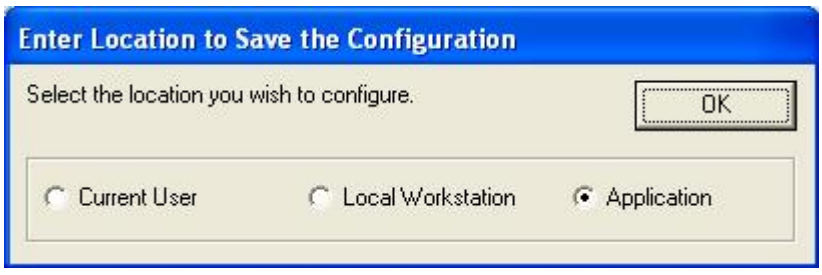
The “Forms” dialog box will appear. Click on the “Plug-Ins” button. The “Doc Prep” bar will display to the left of the Buyer’s name showing a “MRG” button. Right click on the “MRG” button then click on the “Configure Plug-In” option from the drop down list.



The “Location to Save the Configuration” dialog box will have three options:

- **Current User:** Specific user at all workstations.
- **Local Workstation:** All users that Log into this workstations.
- **Application:** Configures the settings for the entire application all users all workstations.

Select the “Application” radio button and click “OK”.

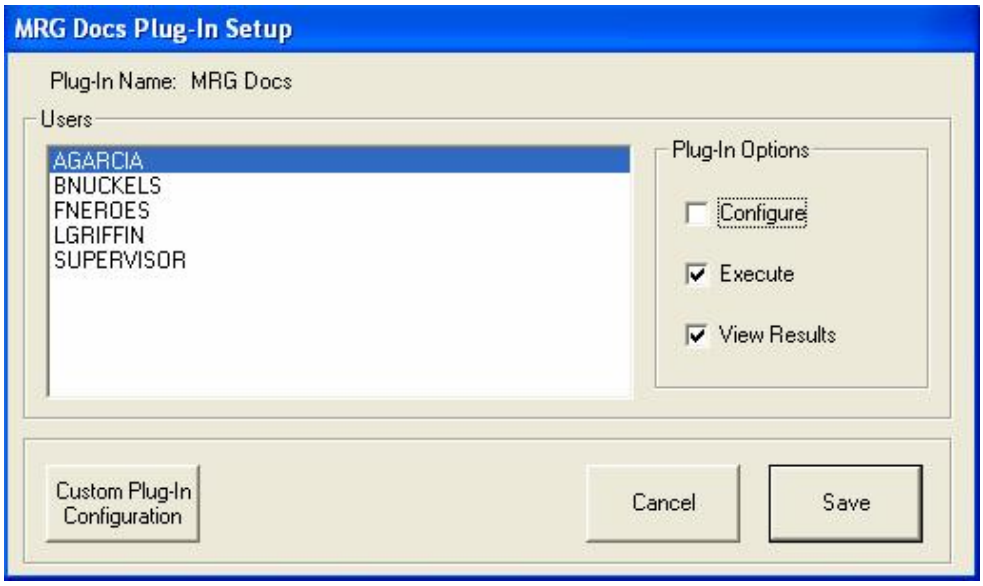


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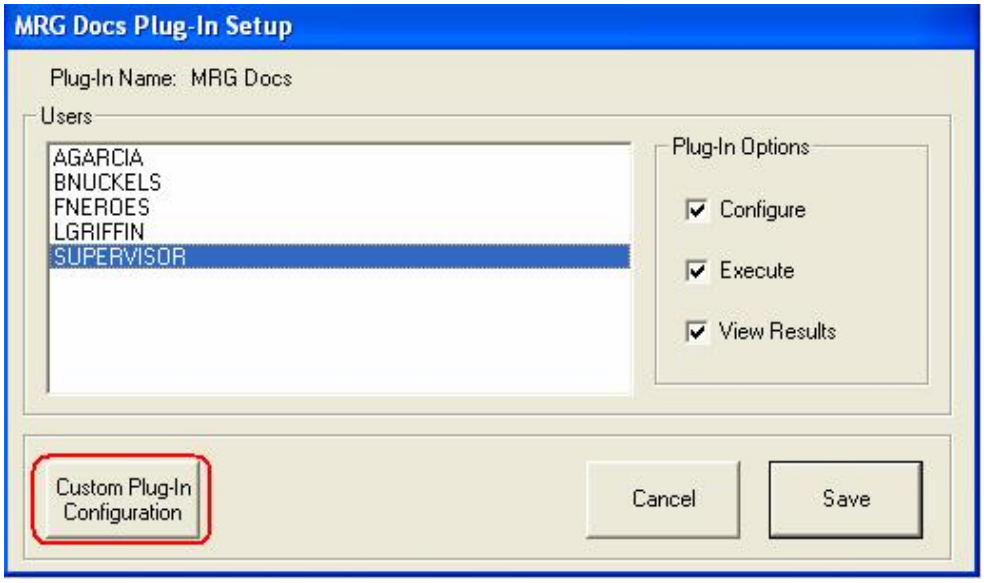
A list of users will be given, along with three Plug-In Options:

- **Configure** - Allow the user to administer the configuration option
- **Execute** – Allow the user to execute the plug-in selected
- **View Results** – Allow the user to view the "Results" dialog box

The Lender's Administrator will assign the appropriate options per user by selecting one user at a time and checking each option that is applicable to that user. When completed click on the "Save" button.



The Lender's Administrator will configure the MRG Plug-in by clicking on "Custom Plug-In Configuration" button.



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The hour glass will display for a couple of seconds then a Miracle Settings box will appear.



The Lender's Administrator will select "Web" for Miracle version. The Lender's Administrator will enter in the Miracle Client ID number, an IFACE User ID and IFACE password. Click "OK" when complete.

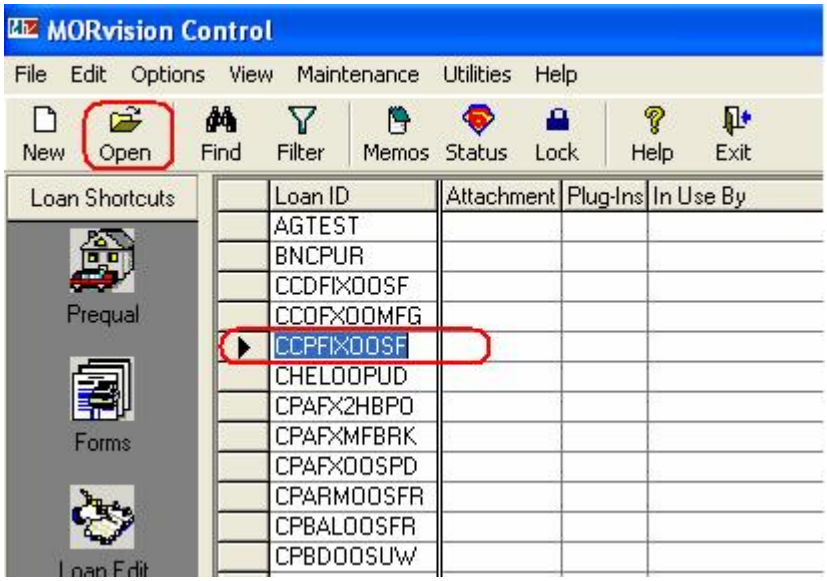
Each Lender is assigned a Miracle Client ID number, an IFACE User ID and an IFACE password. The Lender's Administrator will contact MRG Document Technologies for this information.

The Lender's Administrator has completed the installation and configuration process.

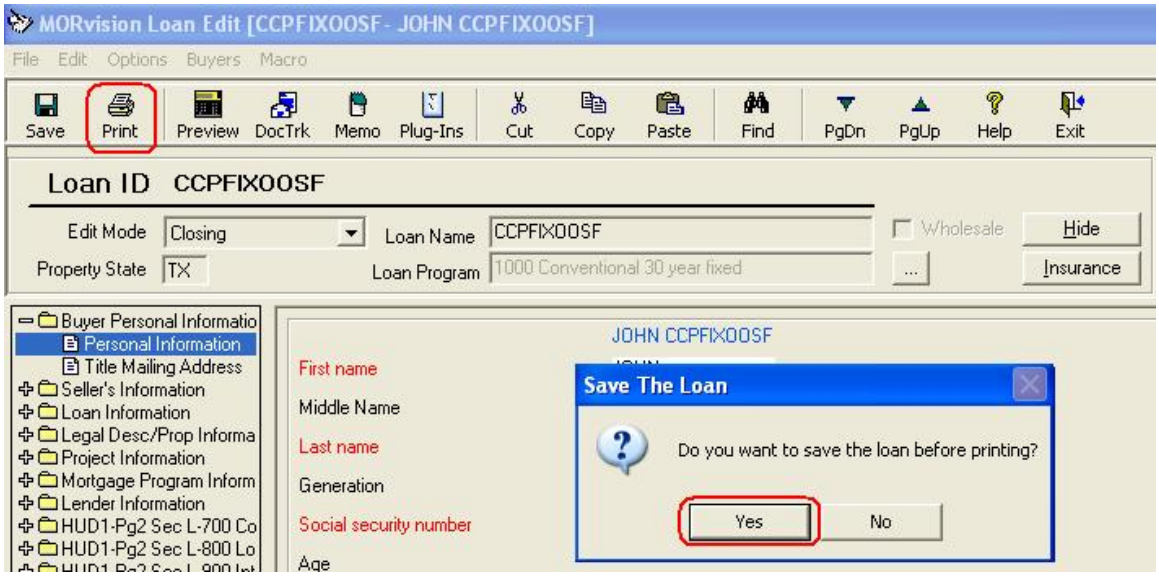
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Exporting Loans to Miracle

The Lender's user must first select the loan they wish to export to Miracle from the MORvision's Control screen. Click on the "Open" button.



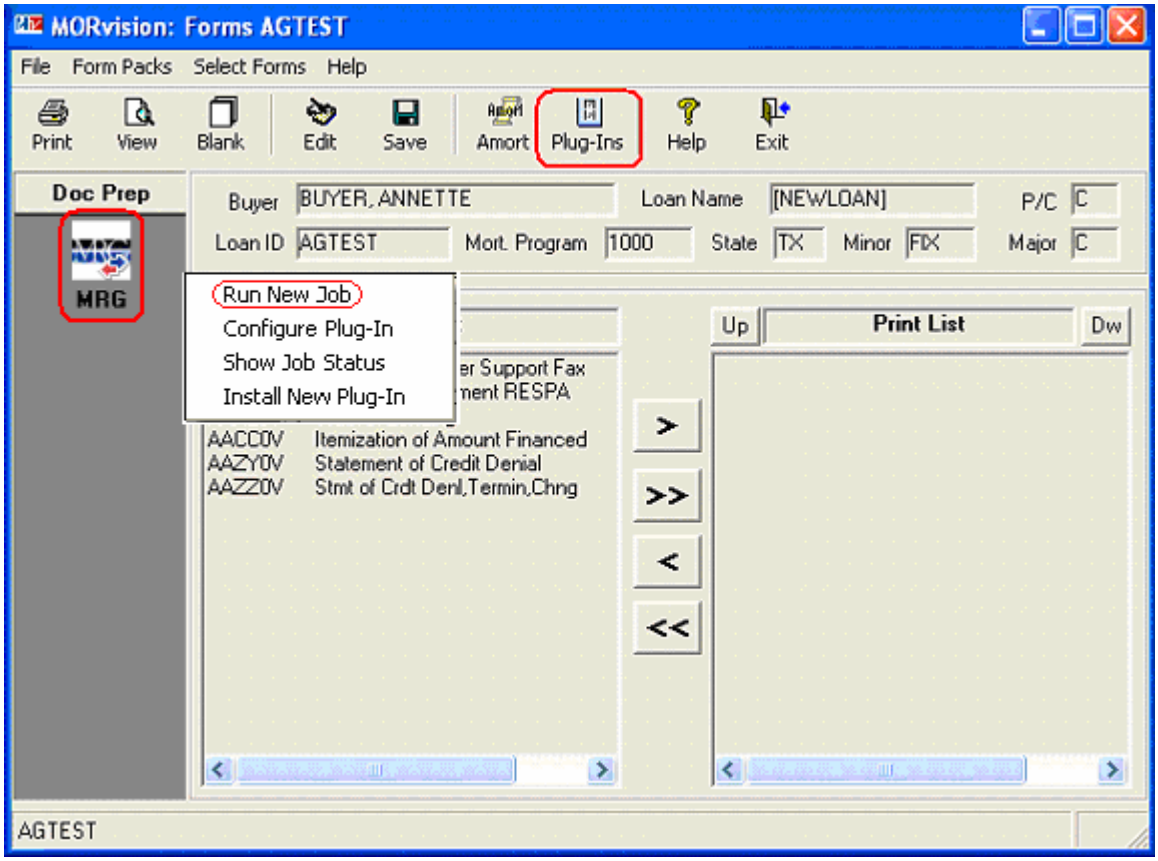
The MORvision Loan Edit screen is the basic screen used for entering information in a loan. To export the loan, click the "Print" button on the Loan Edit Screen.



The user will be prompted to "Save the Loan", click on "Yes".

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The "Forms" dialog box will appear. Click on the "Plug-Ins" button. The "Doc Prep" bar will display to the left the Buyer's name showing a "MRG" button. **Right click** on the "MRG" button and click on the "Run New Job" option.

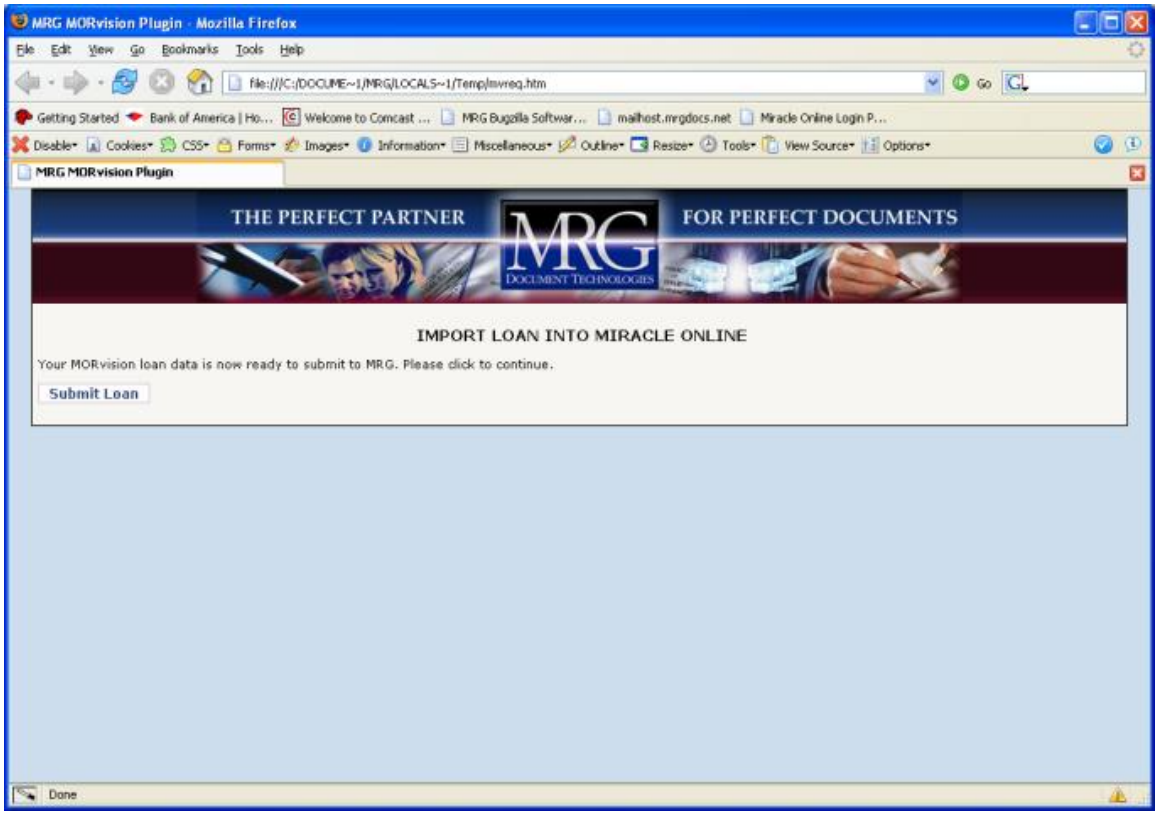


The "Form Printing" dialog box will indicate "You have selected no forms. Proceed?" It is not required for the user to select forms for the "Print List" before exporting a loan to Miracle. Click on "Yes" to proceed.



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The MORvision plugin will begin processing the selected loan. This will take several seconds while it exports the data. Once the data has been exported, your web browser will open, indicating the data is ready to be sent to MRG. You will need to click "Submit Loan" to send the loan to MRG.



At this point, if the loan is successfully imported you will be directed to the Miracle Online login screen where you will log in with your regular Miracle Online username and password and be taken straight into the loan you just imported.

If you receive an error message after clicking "Submit Loan", you may need to check your username, password, and Client ID in the plugin configuration screen. If your login information does not appear to be the problem, contact MRG for assistance.

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MORvision Usage Notes

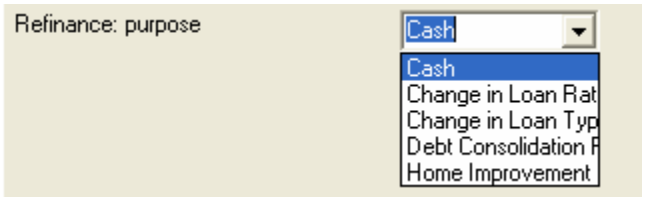
Lien Position

The Lien Position is set by question (L958) and not question (L99).



Refinance

When selecting Refinance in MORvision an additional question should be answered, question (L487) "Refinance Purpose".



If Refinance is selected the system defaults to "Cash Out" automatically unless otherwise indicated by Refinance purpose.

Miscellaneous Fees

The description field of any miscellaneous field must be completed in order to import into Miracle.



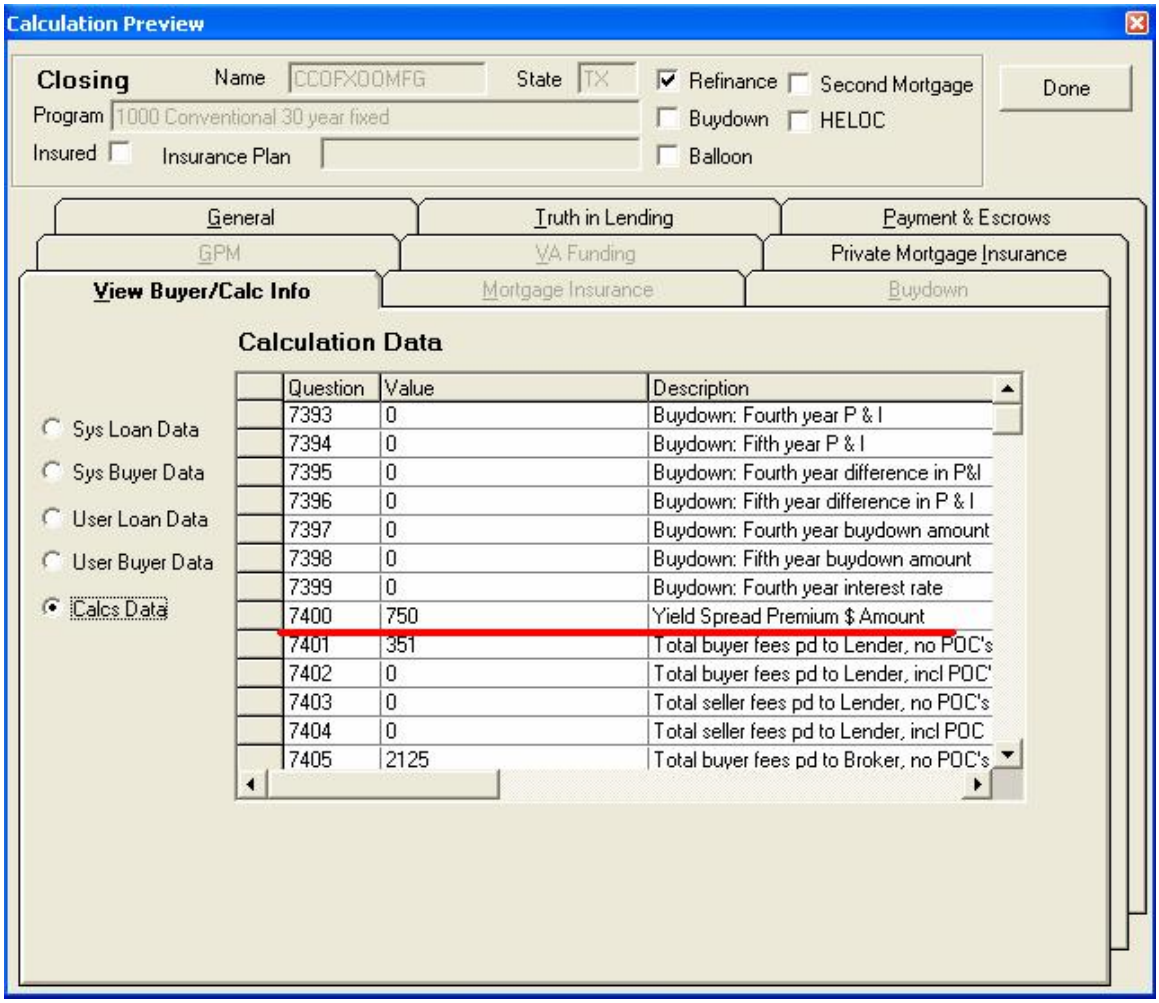
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Yield Spread Premium

The buy price is the yield spread premium. It can be found on the Funding Information screen. Enter the buy price on the loan in basis points (question L370).

Servicing Release Percent	.05
Buy Price	101.250

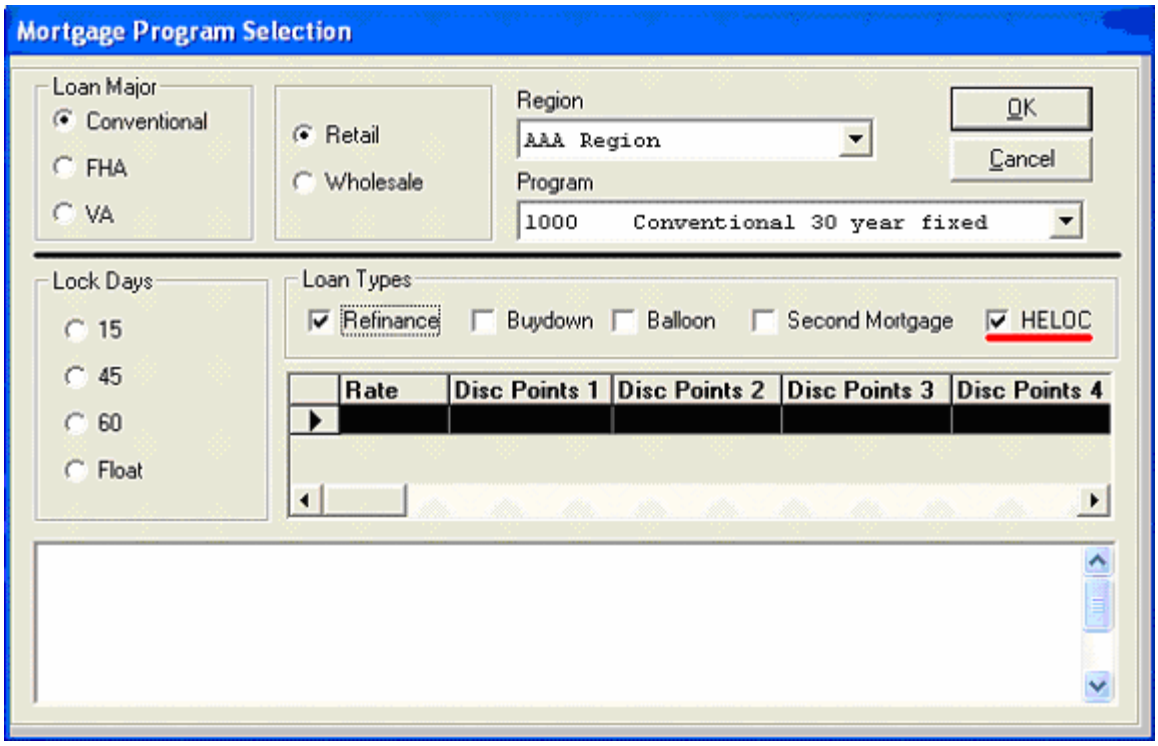
Once the buy price is entered MORvision will calculate the yield spread premium (question L7400). It can be seen on the View Buyer/Calc Info screen.



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HELOC

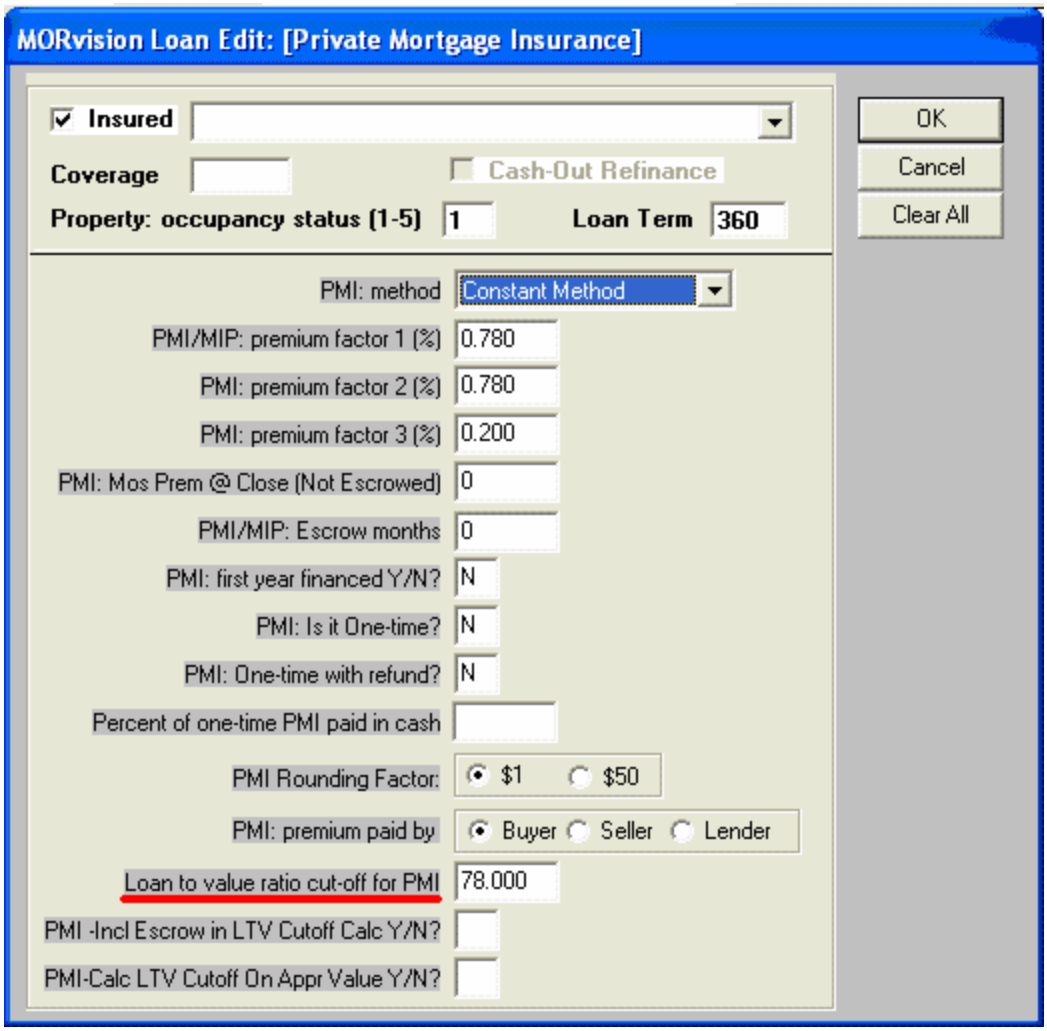
For an interface loan only - the HELOC loan type in MORvision is ignored in Miracle. The loan purpose in Miracle will be set by whether the loan is a purchase or refinance.



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Private Mortgage Insurance (PMI)

If MI is not being calculated then check the Loan to Value ratio cut-off for PMI (question L983) field is set.



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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

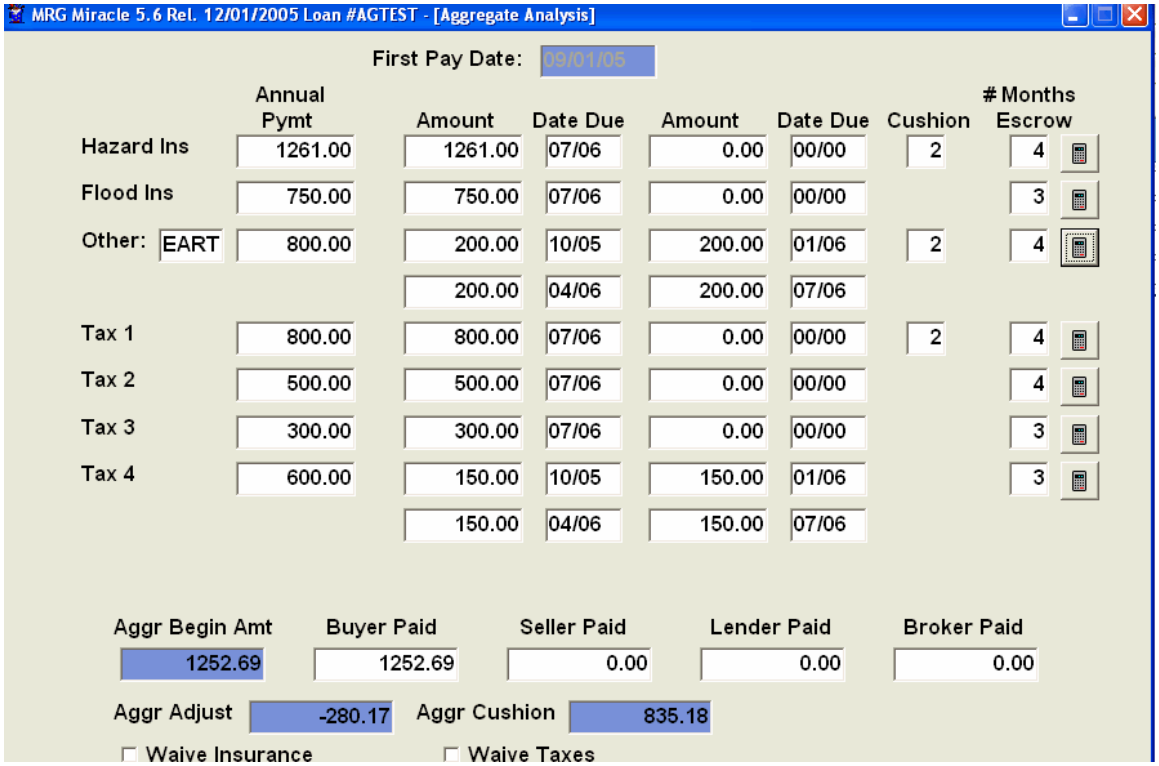
The importing of a miscellaneous insurance impound will import if the description of the miscellaneous impound does not contain the wording "TAX" then the miscellaneous impound will import into the "Other insurance" field.

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

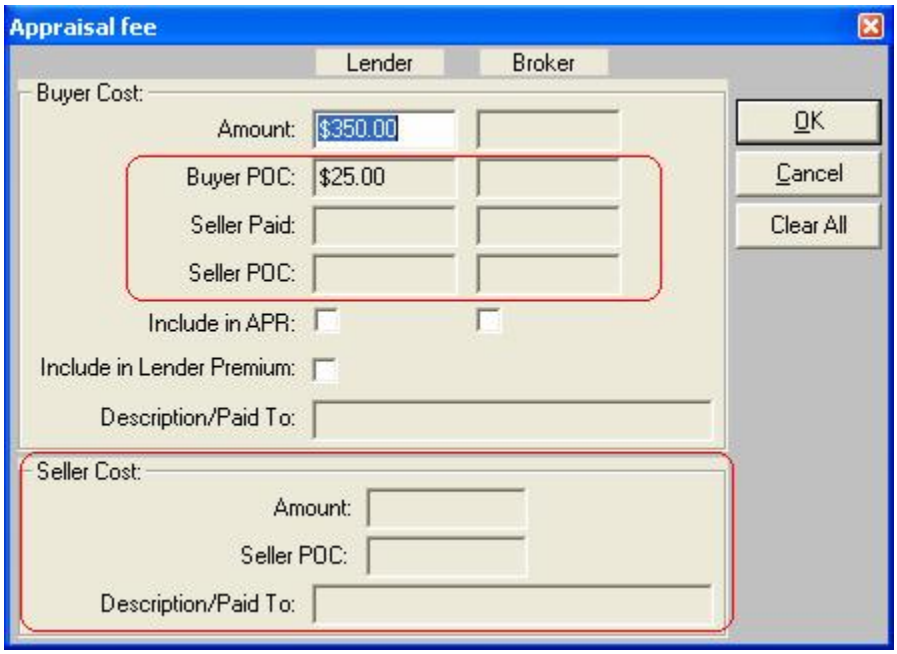
The importing of miscellaneous tax impounds will import if the description of the miscellaneous impound does contain the wording "TAX" and will import respectively into "'Tax 1" through "Tax 4" if blank. See above for Tax Impounds - Quarterly Disbursements.



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Service Pack 9 – New Release September 2005 (MORvision 6.09)

This release allows for Split Fees and a new section has been added to the fees details "Seller Cost". The "Seller Cost" area is for fees such as release of liens, FHA allowed fees, unpaid taxes, etc. This area will not be imported into Miracle.



Data not included in Export

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

Closer Name and phone number
Settlement Agent Contact Name and phone number
Title Agent Contact Name and phone number
Appraisal Company Address and phone number
Disbursement checks
Late Charge percentage
Legal Description
Yield Spread Premium
Service Release Premium
Broker Address and City State Zip
Broker Contact and phone number
Investor phone number
Underwriting Conditions
MI Term
VA Nearest Living Relative's phone

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