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# Data Capture for Mortgage Closing Forms

## CU\*BASE Mortgage Products

### INTRODUCTION

CU\*BASE loan forms have always consisted of loan data that is stored on the system. In the beginning, the system focused on Loan Notes and basic forms used after the loan was approved and created as an account in CU\*BASE.

CU\*BASE has a very complete application system tied to an extensive Household Database that allows credit unions to process the application on CU\*BASE prior to the lending decision. This stored information lets us produce several Application Forms, Denial Notices, and Loan Officer Worksheets. The system captures information necessary to process key mortgage forms through the extended mortgage loan process.

### CONTENTS

INTRODUCTION	2
SYSTEM FEATURES	2
SPECIAL NOTES	3
GETTING STARTED	4
MORTGAGE CLOSING/APPLICATION FORMS	5
SETTLEMENT STATEMENT	6
GOOD FAITH ESTIMATE SCREENS	10
CONSUMER MORTGAGE (WISCONSIN LEAGUE ONLY)	14
MORTGAGE (NON-CONSUMER) (WISCONSIN LEAGUE ONLY)	16
REAL ESTATE MORTGAGE NOTE (NON-CONSUMER) (WISCONSIN LEAGUE ONLY)	18

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For an updated copy of this booklet, check out the Reference Materials page of our website:  
[http://www.cuanswers.com/client\\_reference.php](http://www.cuanswers.com/client_reference.php)  
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# INTRODUCTION

CU\*BASE has an expanded database that captures key mortgage information during the loan application process, *prior to the loan being approved*. The screens and database are set up to be as standard and generic as possible, so that the data can be used with many different mortgage forms and layouts.

What does this mean for your credit union? Now you can submit mortgage forms, including **settlement statements, good faith estimates, applications**, and **promissory notes** to CU\*Answers for custom programming that will use the data from this new mortgage data capture system.

How many times has your mortgage lender said, “If only I had this information on the system I would not need to sort through that paper file every time the member called?” What can *your* credit union do with this new set of mortgage data?

## SYSTEM FEATURES

- ♦ **Data can begin being collected at the start** - Because the data is tied to the Loan Request (Application) Number, not the loan account number, you may begin capturing data for the mortgage forms when the loan application process begins, long before the loan is even approved or the final forms are ready to be printed. With the usual 60 to 90 days of activity between initial loan request and final mortgage closing, the ability to begin data collection immediately will save valuable time and effort and give everyone involved an up-to-date picture of the mortgage as it develops.
- ♦ **Multiple opportunities to print forms** - With the sheer volume of data that appears on most mortgage forms, one minor error used to mean laboriously retyping everything over again. But because the data is captured into a stored database, corrections can be made and forms reprinted again and again right up to the time the loan is approved and the account is created.
- ♦ **Integrated with CU\*BASE Underwriting Tools** - The same tools used for all other loan processing will also handle the collection and maintenance of mortgage data. No need to retrain lending personnel on where to go and what to do—the access is a simple keystroke away while working on the member’s loan application. Anyone checking on the progress of the application can see information such as whether or not the appraisal has been completed, what the fee was and who will be paid for the service.
- ♦ **Captured mortgage data will fit multiple credit union-defined form layouts** - Again, your credit union can now submit your mortgage forms for custom programming, and CU\*Answers will use the data collected in the mortgage data capture system to fill in your form layout.

## SPECIAL NOTES

Remember that because the data is tied to the loan request number, not the loan account itself, you must enter all data and print the final forms before the loan account is actually approved and created in CU\*BASE.

Also remember that the actual forms being printed may be custom-programmed for your credit union, and are therefore subject to the normal fees and lead times as other custom loan form programming. Contact a Client Service Representative for more information.

# GETTING STARTED

The starting point for collecting mortgage data and printing mortgage forms is the Loan Request Maintenance screen, the central point for working with any aspect of the loan request and application.

As usual, this screen can be accessed by using Action Code “WE” after selecting **Process Member Applications** on the Lending Functions (MNLOAN) menu, or by choosing a pending loan request in **Work/View Application Status** screens (also on the Lending Functions menu).

Loan Request Maintenance screen

Outstanding Loan Requests						
Account #	Loan Req #	Amount Requested	Category	Purpose	Application on File	
	128213	15,000.00	SIGN LN -SECURE	MISCELLANEOUS	YES	

## Helpful Hints

- ♦ Select the loan request number and use **Mortgage Forms** (F9) to begin creating mortgage closing forms at any time before the loan account is created.
- ♦ **Mortgage Forms** (F9) lets you view, change and print data for the various mortgage closing forms, shown starting on the following page.

**NOTE:** All the forms, except the Good Faith Estimate forms are also available via “Print Loan Forms” on the Lending Functions (MNLOAN) menu. From here, select “Mortgage Forms” (F9). This booklet will access the loans via the application side since all forms can be accessed in this manner.

# MORTGAGE CLOSING/APPLICATION FORMS

Screen 1

Description	Form Name	Selection
Settlement statement	GSET	<input type="radio"/> Create/Change <input type="radio"/> Delete <input type="radio"/> Print
Consumer mortgage	GMT1	<input type="radio"/> Create/Change <input type="radio"/> Delete <input type="radio"/> Print
Mortgage (non-consumer)	GMT2	<input type="radio"/> Create/Change <input type="radio"/> Delete <input type="radio"/> Print
Real estate mortgage note (non-consumer)	GMT3	<input type="radio"/> Create/Change <input type="radio"/> Delete <input type="radio"/> Print

This screen appears after using F9-Mortgage Forms on the Loan Request Maintenance screen. Notice that there are several forms for which data can be entered, depending on the type of mortgage being set up. Remember that while the actual form you print will depend on your credit union's own mortgage forms provider, the screens that are used to fill in the key data for the forms is "generic" for use in many different form layouts.

Select any of the forms and **Create/Change** to enter data:

- Settlement Statement - see Page 6
- Consumer Mortgage - see Page 14
- Mortgage (Non-Consumer) - see Page 16
- Real Estate Mortgage Note (Non-Consumer) - see Page 18

**NOTE:** The Consumer Mortgage, Mortgage (Non-Consumer), and Real Estate Mortgage Note (Non Consumer) forms are for use with the Wisconsin League only!

If a form has been started and you wish to delete all of the data and start fresh, select the form and **Delete**. One confirmation message will appear.

If all data has been entered and you wish to print the finished form, select the form and **Print**. The form will automatically print with no confirmation message to the custom forms printer configured for your terminal. Depending on your credit union's form and the printer you use, it may be single- or double-sided and/or on legal sized paper.

On all data entry screens, make sure to use Enter to save the changes made to the screen you are currently viewing. Once the next screen appears, you may use F7-Cancel to exit the form at any time. Also, remember that if you use the backup arrow to return to a previous screen, changes made on the current screen will NOT be saved unless Enter was also used first.

## SETTLEMENT STATEMENT

Screen 1

Session 0 CU\*BASE GOLD Edition - CU\*ANSWERS TEST CREDIT UNION (CU)

File Edit Tools Help

### Settlement Statement

Form created Jun 08, 2012

Borrower name BRIDGET

Address 01 CURRENT ADDRESS

Address 02 CURRENT ADDRESS

City / State / ZIP CURRENT CITY MI 99999 1827

Property Location (If Different)

Address 01 CURRENT ADDRESS OF LOAN

Address 02 CURRENT ADDRESS LINE 2 OF LOAN ACCOUNT

City / State / ZIP CURRENT CITY OF LOAN MI 99999 9999

Loan #

Settlement agent SETTLEMENT AGENT INFORMATION LISTED HERE ON THIS SCREEN

Place of settlement PLACE OF SETTLEMENT IS LISTED HERE AFTER MANUALLY ENTER

Settlement date Jan 31, 0113 [MMDDYYYY]

Delete

Continue

BT (2518) 808113

### Helpful Hints

- ◆ Because the loan account has not yet been created, in order to print the account base and suffix, you will need to just enter the loan suffix only (three digits only). For example, enter 700 to print 123-700 on the forms (where 123 is the account base).
- ◆ If anything is enter other than a three-digit number is entered in this field, then that number will be printed on the forms.

## Screen2

Items labeled P.O.C may be prepaid and therefore should not be itemized in closing fees. In these instances, check the P.O.C checkboxes.

Session 0 CU\*BASE GOLD Edition - Settlement Statement

800 Items Payable in Connection with Loan

801	Loan origination fee		500.00	
802	Your credit or charge (points)		350.00	
804	Appraisal fee to	APPRAISAL SERVICES LINE 804	350.00	<input checked="" type="checkbox"/> P.O.C.
805	Credit report fee to	INFORMATIVE RESEARCH LINE 805	30.00	
806	Tax service to	LINE 806 INFORMATION	75.00	
807	Flood certification		15.00	<input checked="" type="checkbox"/> P.O.C.
808	LINE 808 FEE INFORMATION		30.00	
809	LINE 809 FEE INFORMATION		25.00	
810	LINE 810 FEE INFORMATION		125.00	
811	LINE 811 FEE INFORMATION		50.00	
812	LINE 812 FEE INFORMATION		122.00	

Continue

Navigation icons: ← → ↑ || ⏏ i ? @

BT (2519)

## Helpful Hints

- ◆ Dollar amounts should be entered with two decimal places (5000 will print as 50.00).

## Screen 3

Session 0 CU\*BASE GOLD Edition - CU\*ANSWERS TEST CREDIT UNION (CU)

File Edit Tools Help

Settlement Statement Settlement Charges

900 Items Required by Lender to be Paid in Advance

901	Interest from	May 13	to	Jun 13	[MMDD]	2.54	per day	78.74
902	Mortgage insurance for	12	months to	LINE 902				1,300.00
903	Homeowner insurance for	1	year(s) to	LINE 903				2,200.00 <input checked="" type="checkbox"/> P.O.C.
904	ADDITIONAL ITEM 904 PAID BY LENDER							100.00
905	ADDITIONAL ITEM 905 PAID BY LENDER							200.00

1000 Reserves Deposited with Lender

1001	Initial deposit for your escrow account							500.00
1002	Homeowner's insurance	12	months at	50.00	per month			600.00
1003	Mortgage insurance	1	months at	300.00	per month			300.00
1004	Property taxes	6	months at	125.00	per month			750.00
1005	LINE 1005	12	months at	20.00	per month			240.00
1006	LINE 1006	5	months at	45.00	per month			225.00
1007	LINE 1007	8	months at	55.00	per month			440.00
1008	Aggregate adjustment							3,000.00

Recalculate/Continue

Navigation icons: ← → ↑ || ⏏ i ? @

BT (2520) 8/08/13

## Helpful Hints

- ◆ Using Enter on this screen will first recalculate any of the items on the bottom half of the screen. Use Enter again to continue to the next screen.

Screen 4

Session 0 CU\*BASE GOLD Edition - Settlement Statement

1100 Title Charges		
1101	Title services and lender's title insurance	250.00 <input checked="" type="checkbox"/> P.O.C.
1102	Settlement or closing fee	200.00
1103	Owner's title insurance	700.00
1104	Lender's title insurance	250.00
1105	Lender's title policy limit	75.00
1106	Owner's title policy limit	125.00
1107	Agent's portion of the title insurance premium	450.00
1108	Underwriter's portion of the title insurance premium	122.00
1109	LINE 1109 INFORMATION	650.00
1110	LINE 1110 INFORMATION	6,750.00
1111	LINE 1111 INFORMATION	700.00

Continue

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Screen 5

Session 0 CU\*BASE GOLD Edition - CU\*ANSWERS TEST CREDIT UNION (CU)

File Edit Tools Help

## Settlement Statement

### Settlement Charges

1200 Governmental Recording and Transfer Charges		
1201	Government recording charges	90.00
1202	Deed	20.00
	Mortgage	30.00
	Releases	30.00
1203	Transfer taxes	405.00
1204	City/county tax/stamps	125.00
	Mortgage	75.00
1205	State tax/stamps	45.75
	Mortgage	50.75
1206	LINE 1206 INFORMATION	99.99
1207	LINE 1207	12.07

1300 Additional Settlement Charges		
1301	Required services that you can shop for	13.01
1302	HOME WARRANTY PLAN	13.02
1303	LINE 1303	13.03
1304	LINE 1304	13.04
1305	LINE 1305	13.05

Continue

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## Screen 6

Session 0 CU\*BASE GOLD Edition - CU\*ANSWERS TEST CREDIT UNION (CU)

File Edit Tools Help

### Settlement Statement

Disbursements to Others

M. Disbursements to Others

1501	LINE 1501 INFORMATIO	15.01
1502	LINE 1502	15.02
1503	LINE 1503	15.03
1504	LINE 1504	15.04
1505	LINE 1505	15.05
1506	LINE 1506	15.06
1507	LINE 1507	15.07
1508	LINE 1508	15.08
1509	LINE 1509	15.09
1510	LINE 1510	15.10
1511	LINE 1511	15.11
1512	LINE 1512	15.12
1513	LINE 1513	15.13
1514	LINE 1514	15.14
1515	LINE 1515	15.15

Continue

BT (2523) 8/08/13

### Helpful Hints

- ◆ Depending on your actual form, figures entered here may be totaled with the calculated result to be printed on the appropriate line on the form.

## Screen 7

Session 0 CU\*BASE GOLD Edition - Settlement Statement

### N. Net Settlements

1600	Loan amount	58,000.00
1601	Plus (+) cash/check from borrower	240.00
1602	Minus (-) total settlement charges	4,745.89
1603	Minus (-) total disbursements to others	226.20
1604	Equals (=) disbursement to borrower	0.00

# of copies to print

Last modified by BRIDGETB Aug 05, 2013

Print  
Print Good Faith Est  
Recalculate/Save

BT (2524)

### Helpful Hints

- ◆ Using Enter on this screen will first recalculate the calculated items using figures from previous screens. Use Enter again to save the final changes before exiting the form with F7-Cancel.
- ◆ To print the form now, use **Print** (F14). The form will automatically print with no confirmation message to the custom forms printer configured for your terminal. Depending on your credit union's form and the printer you use, it may be single- or double-sided and/or on legal sized paper.

- ◆ **NOTE:** On the Settlement Statement there is a comparison of the estimate of the fees that were originally disclosed with the final fees charged to the member. This appears on the upper right corner of the back page of the Settlement Statement. The original fee are listed in the Good Faith Estimate column next the HUD-1A column, which discloses the final fees for the consumer. This way the consumer can see that fees are in line with what was originally disclosed.
- ◆ The **Print GF Estimate** feature (see following page) can be used to enter data for a custom Good Faith Estimate form. Contact a Client Service Representative for more information about good faith estimate loan forms.

## GOOD FAITH ESTIMATE SCREENS

Access the Good Faith Estimate Screens via *Print GF Estimate* (F20) from the final Settlement screen.

Screen 1

Session 0 CU\*BASE GOLD Edition - ABC CREDIT UNION  
File Edit Tools Help

### Good Faith Estimate

Loan account #  MARY G MEMBER Requested amount 25,000.00

Important Dates

1. The interest rate for this GFE is available through  Oct 31, 2014  [MMDDYYYY]
2. This estimate for all other settlement charges is available through  Nov 28, 2014  [MMDDYYYY]
3. After you lock your interest rate you must go to settlement within  30 days
4. You must lock the interest rate at least  45 days before settlement

Date of GFE  Oct 31, 2014  [MMDDYYYY]

Continue

Navigation icons: back, forward, up, down, search, help, @

TR (3637) 10/31/14

Screen 2

Session 0 CU\*BASE GOLD Edition - CU\*ANSWERS TEST CREDIT UNION (CU)

File Edit Tools Help

### Good Faith Estimate

Loan account # BRIDGET

#### Summary of Your Loan

Initial loan amount	6,000.00	Loan term	30 years	Initial interest rate	3.500 %
Initial monthly amount	269.53	Includes	<input checked="" type="checkbox"/> Principal <input checked="" type="checkbox"/> Interest <input checked="" type="checkbox"/> Mortgage insurance		
Interest rate can rise	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes	Maximum rate	4.250 %	Minimum rate	4.250 %
		The first increase can be in 96 DAYS and can change again every YEAR after 06/01/2013 .			
		Rate can increase or decrease by 2.000 %.			
Loan balance can rise	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes	Maximum	75,000.00		
Monthly amount can rise	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes	Rise to	250.00	in	10 YEARS
Prepayment penalty	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes	Maximum	75,000.00		
Balloon payment	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes	Maximum	700.00		
		Amount	4,500.00	due in	5 years
		On	Jun 08, 2032		[MMDDYYYY]

Continue

Navigation icons: back, forward, up, down, print, search, help, @

BT (3698) 8/08/13

Screen 3

Session 0 CU\*BASE GOLD Edition - CU\*ANSWERS TEST CREDIT UNION (CU)

File Edit Tools Help

### Good Faith Estimate

Loan account # BRIDGET

#### Escrow Account Information

No, you do not have an escrow account. You must pay these charges directly when due.

Yes, you have an escrow account. Monthly escrow payment 1,500.00

This includes:

- Property taxes
- Homeowner's insurance
- Flood insurance
- ADDITIONAL ESCRO
- ADDITIONAL INFO
- ADDITION ESCROW

#### Your Adjusted Origination Charges

1. Our origination charge 500.00

2. Your credit or charge (points) for the specific interest rate chosen:

- The credit or charge for the interest rate of 3.500 % is included
- You receive a credit of 500.00 for the interest rate of 2.000 %
- You pay a charge of 350.00 for the interest rate of 0.000 %

Continue

Navigation icons: back, forward, up, down, print, search, help, @

BT (3699) 8/08/13

Screen 4

Session 0 CU\*BASE GOLD Edition - CU\*ANSWERS TEST CREDIT UNION (CU)

File Edit Tools Help

### Good Faith Estimate

Loan account #

#### Your Adjusted Origination Charges

3. Required services that we select:

Appraisal fee	<input type="text" value="300.00"/>
Credit report	<input type="text" value="30.00"/>
Tax service	<input type="text" value="75.00"/>
Flood certification	<input type="text" value="20.00"/>
Mortgage insurance premium	<input type="text" value="3,200.00"/>
<b>COURIER FEE</b>	<input type="text" value="30.00"/>
<b>CITY LETTER</b>	<input type="text" value="25.00"/>

4. Title service and lenders title insurance

5. Owner's title insurance

Continue

Navigation icons: back, forward, up, down, print, search, help, @

BT (3700) 8/08/13

Screen 5

Session 0 CU\*BASE GOLD Edition - CU\*ANSWERS TEST CREDIT UNION (CU)

File Edit Tools Help

### Good Faith Estimate

Loan account #

#### Your Charges for All Other Settlement Services

6. Required services that you can shop for:

<b>HOME WARRANTY PLAN</b>	<input type="text" value="525.00"/>
LINE 1303	<input type="text" value="13.03"/>
LINE 1304	<input type="text" value="13.04"/>
LINE 1305	<input type="text" value="13.05"/>

7. Government recording charges

8. Transfer taxes

9. Initial deposit for your escrow account

Includes:

- All property taxes
- All insurance, and
- Other **OTHER INITIAL DEPOSIT**

Continue

Navigation icons: back, forward, up, down, print, search, help, @

BT (3701) 8/08/13

Screen 6

Session 0 CU\*BASE GOLD Edition - CU\*ANSWERS TEST CREDIT UNION (CU)

File Edit Tools Help

### Good Faith Estimate

Loan account # BRIDGET

**Your Charges for All Other Settlement Services**

10. Daily interest charges  
 This amount is  per day for  days (if your settlement is ).

11. Homeowners insurance:

HOMEOWNERS POLICY LISTING #1	<input type="text" value="250.00"/>
HOMEOWNERS POLICY LISTING #2	<input type="text" value="50.00"/>
HOMEOWNERS POLICY LISTING #3	<input type="text" value="1,000.00"/>

Continue

Navigation icons: back, forward, up, down, print, link, info, help, search

BT (3702) 8/08/13

Screen 7

Session 0 CU\*BASE GOLD Edition - CU\*ANSWERS TEST CREDIT UNION (CU)

File Edit Tools Help

### Good Faith Estimate

Loan account # BRIDGET

**Using the Tradeoff Table**

	This GFE	Lower Settlement Charges	Lower Interest Rate
Your initial loan amount	6,000.00	6,000.00	6,000.00
Your initial interest rate	3.500 %	<input type="text" value="3.000"/> %	<input type="text" value="2.000"/> %
Your initial monthly amount	269.53	<input type="text" value="257.55"/>	<input type="text" value="221.45"/>
Change in monthly amount		<input type="text" value="14.02"/>	<input type="text" value="60.08"/>
Change in settlement		<input type="text" value="200.00"/>	<input type="text" value="2,500.00"/>

Print Form

Navigation icons: back, forward, up, down, print, link, info, help, search

BT (3703) 8/08/13

# CONSUMER MORTGAGE (WISCONSIN LEAGUE ONLY)

## Screen 1

The screenshot shows a software window titled "Session 0 CU\*BASE GOLD Edition - CU\*ANSWERS TEST CREDIT UNION (CU)". The main heading is "Consumer Mortgage". The form contains the following fields and text:

- Account base: [redacted] BETTY [redacted]
- Requested amount: 146,693.99
- Form created: Feb 17, 2014
- Borrower name(s): BETTY B BOOP [redacted]  
SALLY S SHILTS [redacted]
- Real estate located in county of: KALAMZOO COUNTY
- This is  homestead of mortgagor
- Property legal description continued on additional sheet
- This is a construction mortgage

**1. Covenant of Title**

Institution name: COVENANT OF INSTITUTION NAME AND LOCATION LISTED HERE LINES 1 - 2  
COVENANT OF INSTITUTION NAME AND LOCATION LISTED HERE LINES 2 - 2

dated: 2/17/2014

and: BETTY B BOOP AND SALLY S SHILTS

Mortgagor will forever warrant guarantee and defend the title and quiet possession of the property.

Buttons: Delete, Continue

Navigation icons: back, forward, up, down, home, search, help, refresh

BT (2508) 3/04/14

## Helpful Hints

- ♦ The legal description for the property is actually entered as part of the Collateral record, when collateral is added to the loan (as part of creating the loan request).

## Screen 2

Session 0 CU\*BASE GOLD Edition - Consumer Mortgage

Help Tools Edit File

### Consumer Mortgage

Account base  BETTY

Requested amount 146,693.99

Note date February 17, 2014

Signed and sealed this 17th day of February, 2014

Mortgagor MORTGAGOR #1

Mortgagor MORTGAGOR #2

Mortgagor MORTGAGOR #3

State of Wisconsin, county of KALAMZOO COUNTY

This instrument was acknowledged before me on Feb 18, 2014 [MMDDYYYY]

by

E

Continue

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BT (2509) 3/04/14

## Helpful Hints

- ◆ Text such as spaces for dates, etc., will appear exactly as typed on this screen.

## Screen 3

Session 0 CU\*BASE GOLD Edition - Consumer Mortgage

Help Tools Edit File

### Consumer Mortgage

Account base  BETTY

Requested amount 146,693.99

#### Notary Public Information

Name NOTARY PUBLIC INFORMATION NAME LISTED HERE

For the county COUNTY OF NOTARY PUBLIC

My commission  Expires  Is 2/28/2014- FEBRUARY 14, 2014

This instrument was drafted by 89

Organization name CU\*ANSUERS TEST CREDIT UNION (CU) NMLSR ID# 111111111111

Loan originator CU\*ANSUERS CLIENT SUPPORT NMLSR ID# 111111111111

# of copies to print 1

Print & Save

Save Only

← → ↑ || 🖨️ 🔗 ⓘ ? @

BT (2510) 3/04/14

## Helpful Hints

- ◆ To print the form now, use **Print & Save** (F14). The form will automatically print with no confirmation message to the custom forms printer configured for your terminal. Depending on your credit union's form and the printer you use, it may be single- or double-sided and/or on legal sized paper.
- ◆ Be sure to use Enter to save the final changes before exiting the form with **Save Only**.

## MORTGAGE (NON-CONSUMER) (WISCONSIN LEAGUE ONLY)

### Screen 1

Session 0 CU\*BASE GOLD Edition - CU\*ANSWERS TEST CREDIT UNION (CU)

File Edit Tools Help

### Mortgage (Non-Consumer)

Account base  BETTY

Requested amount **146,693.99**

---

Form created **Feb 17, 2014**

Borrower name (FML)  BETTY B BOOP

SALLY S SHILTS

Real estate located in county of  ALLEN

Property legal description is continued on additional attached sheet

This is a construction mortgage

This is the homestead of the mortgagor

---

#### 1. Covenant of Title

First mortgage holder name  FIRST MORTGAGE HOLDER NAME HER

First mortgage date  Jan 01, 2014  [MMDDYYYY]

Covenant lines  COVENANT LINES AVAILABLE HERE

FOR ADDITIONAL INFORMATION REGARDING FIRST MORTGAGE HOLDER AND LOAN RE

Note date  February 17, 2014

Signed and sealed this  17th day of  February, 2014

Delete

Continue

BT (2514) 3/04/14

## Helpful Hints

- ◆ The legal description for the property is actually entered as part of the Collateral record, when collateral is added to the loan (as part of creating the loan request).





Screen 2

Session 0 CU\*BASE GOLD Edition - CU\*ANSWERS TEST CREDIT UNION (CU)

File Edit Tools Help

### Real Estate Mortgage Note (Non-Consumer)

Loan account # [REDACTED] BETTY [REDACTED]  
Disbursement amount 146,693.99

The initial rate specified is subject to change on [REDACTED] (the "Change Date").  
and thereafter on the [REDACTED]  
The note rate on each change date shall equal:  
[REDACTED]  
[REDACTED] (the "Index"),  plus  minus 1.500 percentage points.  
The note rate shall be rounded to the [REDACTED] percentage point.  
The note rate will not increase or decrease by more than 2.000 percentage points on any change date.

The note rate shall not exceed 15.000 % per year and shall not be lower than 4.000 % per year.

An increase or decrease in the note rate will result in an increase or decrease in:

The amount of each payment  
 The amount of the final payment  
 Other, please describe [REDACTED]

This note is secured by  a dwelling security agreement  a real estate mortgage

dated February 10, 2014  
from 123 TEST ROAD, FORT WAYNE, IN  
to credit union, and [REDACTED]

Continue

← → ↑ || 📄 🔗 ⓘ ? @

BT (2517) 3/04/14

Helpful Hints

- ◆ Text, including the free-form date field, will appear exactly as typed on this screen.

### Screen 3

The screenshot shows a software window titled "Session 0 CU\*BASE GOLD - CU\*ANSWERS TEST CREDIT UNION (CU)". The window has a menu bar with "File", "Edit", "Tools", and "Help". The main title bar reads "Real Estate Mortgage Note (Non-Consumer)".

Loan account # [redacted] BETTY [redacted]  
Disbursement amount 146,693.99

The note is a renewal of a note from borrower(s) to credit union dated Feb 10, 2014 [MMDDYYYY] and does not discharge or satisfy the prior note.

An installment paid within XXXXX days before or after its scheduled due date shall be treated as paid when due.

Borrower agrees to pay monthly to CU one-twelfth of the estimated annual taxes, assessments, and property insurance premiums upon the premises...

Signed and sealed this 10th day of February, 2014  
Organization NMLSR ID # 123456789012 Loan originator CU\*ANSWERS CLIENT SUPPORT XXXX NMLSR ID# [redacted]  
# of copies to print 1

Buttons: Print Form, Save

Navigation icons: back, forward, up, down, home, search, help, refresh

BT (5195) 304/14

### Helpful Hints

- ◆ To print the form now, use **Print Form** (F14). The form will automatically print with no confirmation message to the custom forms printer configured for your terminal. Depending on your credit union's form and the printer you use, it may be single- or double-sided and/or on legal sized paper.
- ◆ Be sure to use Enter to save the final changes before exiting the form with **Save**.