FPSGOLD

GOLD EventLetters

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GOLD EventLetters User's Guide

GOLD EventLetters™ is a user-friendly software application that merges a data file of information with pre-defined letter templates. The letters are sent out to your clients when certain events take place, such as ARM adjustments, loan payoffs, renewing a deposit account, safe deposit box billing, interest posting, and many more.

To use this software application, you will need to be using Windows 10 or later Operating System environments. Earlier operating systems (such as Windows 7 and Windows 8) are not certified and might cause performance issues.

GOLD EventLetters allows you flexibility and control when processing event letters. It is tailored to meet both the deposit and loan sides of your banking needs. For more detailed information concerning the Deposit and Loan systems, see Loan Event Processing Procedures, and Deposit Event Processing Procedures, respectively.

FPS GOLD Only—Loans

1. Institution option EVNT must be set for each event.

2. For institution option 7 MDYS, enter the number of days before the maturity date to create the letter (Event 25). Default is 120 days.

3. For institution option FHAD, enter the date the FHA Payoff letter is to be created (Events 35 and 36).

4. For institution option FHAF, enter the extra fee to be added to the FHA Payoff Letter (Events 35 and 36).

5. For institution option T EV29, enter a "Y" to stop sold loan letters (Event 29) from creating letters for disbursement types 10-19.

6. The Event Letter Report (FPSRP175) must be set to run daily. Refer to the FPS GOLD Only section in the Event Letter Report for the sort field options.

7. For Balloon Loans (Event 27), the first two characters of the **Miscellaneous Parameter** on the report setup are used for the number of days (1-99) before the balloon date to automatically produce a balloon letter. If the first two digits of the **Miscellaneous Parameters** are left blank, the balloon letter will generate on the balloon date.

8. To print the first 20 characters of the name instead of the short name, check the **Miscellaneous Options 1** box of the Event Letter Report (FPSRP175).

9. For Insurance Letter (before expiration date) (Event 32), the second two characters (positions 3 and 4) of the **Miscellaneous Parameters** on the report setup are used for the number of days (1-99) before the expiration date to automatically produce a letter. If the letter is automatically generated, institution options RDEX and RDE2 (below) must be used.

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10. Institution options RDEX and RDE2 are used to control which escrow/reserve types will generate an expiration letter for Events 32, 39, 51, and 52. Only escrow/reserve types entered in the institution option will automatically generate a letter.

11. To create a follow-up date for Events 44, 45, and 46, enter the number of days to add to the run date (0 to 99) in positions 5–6 of the **Miscellaneous Parameters** used.

12. For Event 51, Insurance Letter (before expiration date): Positions 7 and 8 of the **Miscellaneous Parameters** field on the Report Setup store the number of days (1-99) prior to the expiration date to create the letter.

13. For Event 52, Insurance Letter (after expiration date): Positions 9 and 10 of the **Miscellaneous Parameters** field on the Report Setup store the number of days (1-99) after the expiration date to create the letter.

14. To display the servicing officer instead of the origination officer on the report, check the **Miscellaneous Options 2** box on the Report Setup screen. (Must have "ML" in the **Input Records** to use this option.)

15. To stop a Delinquency Event letter (23) from generating on a bankrupt account, check the **Miscellaneous Options 3** box on the Report Setup screen.

16. Check the **Miscellaneous Options 4** box on the Report Setup screen to include general category 90 and 91 loans in the selection for event letters.

Overview

This manual is designed to give you a well-rounded understanding of the GOLD EventLetters™ program. It will guide you step-by-step through the event letter processing procedures, including downloading, printing, and saving the letters as well as setting up the event letters, tying them to data source files, and finally assigning merge letters to specific events.

This chapter gives you a brief overview of the GOLD EventLetters program and how it works. It also provides you with a summarized description of the events available and a list of the event merge fields.

GOLD EventLetters first requires that you set up merge letter templates on your PC using the Microsoft Word® "Mail Merge" function and linking the letters to a data source file. This is described in detail in GOLD EventLetters Setup Procedures.

The data file is created in the afterhours process using the host computer. The data file is created as a result of either automatic "events" occurring on one or several accounts, or a result of user-requested events. Examples of events could be new accounts, late payments, interest rate changes, deposit account maturity, etc. You can also have different letters for each event, such as a letter for new accounts opened with more than $25,000, or another letter for new accounts opened with less than $1,000. Each event has a possibility of 255 letters that can be created. The event information is explained in further detail in Loan Event Processing and Deposit Event Processing.

After the letters have been merged, you can preview a sample letter before you print the batch. You can either print all of the letters at once, print selected letters, or save the merged letter. This is described in Printing and Saving Event Letters.

GOLD EventLetters saves the data for the letters to the "Have Been Printed" folder on your PC. The data will stay there until you either move them to the "Archived Events" folder, you back them up to a diskette, or you delete them.

Before anyone at your institution can use GOLD EventLetters, they must first be set up with the proper security clearance. See Setting Up GOLD EventLetters Security for more information.

Additionally, you may want to set up files and other options where you can easily find your letters and data source files. See Setting Up the GOLD EventLetters System for more information.

Note: If your institution uses File Services Plus (GOLDVault), you can also save event letters so they can be accessed on your customers or on their accounts in CIM GOLD. Some events are not account specific (for example, address changes or safe deposit box notices), so they will only be accessible by the owner. You must also install PDFill (http://www.pdfill.com/) in order to save them as PDF files in File Services Plus, and you must set up a file type for deposit and loan event letters. (See the File Services Plus section.)

List of Loan System Events

The following is a list of Loan system events, followed by applicable event fields you can use to create the event letter. For more detailed information concerning the loan side of GOLD EventLetters, see Loan Event Processing.

1	ARM (adjustable rate mortgage)	automatic
2	ARM (adjustable rate mortgage)	automatic
3	ARM (adjustable rate mortgage)	automatic
4	ARM (adjustable rate mortgage)	automatic
5	Rate Sensitive	automatic
6	ARM (adjustable rate mortgage)	automatic
7	ARM (adjustable rate mortgage)	automatic
10	ARM (adjustable rate mortgage)	automatic
11	ARM (adjustable rate mortgage)	automatic
13	Tax Payment Letter	automatic
14	Payoff	requested
15	LIP Billing	automatic
16	LIP Billing reminder	requested
17	ARM (adjustable rate mortgage)	automatic
18	ARM (adjustable rate mortgage)	automatic
19	ARM (adjustable rate mortgage)	automatic
20	ARM (adjustable rate mortgage)	automatic
21	New Loan	automatic/requested
22	Closed Loan	automatic/requested
23	Delinquent Event	requested
24	Special Request	requested
25	Maturity (institution-defined days before maturity date)	automatic
26	Maturity (at maturity)	automatic/requested
27	Balloon Payment	automatic
28	Beneficiary Statement	requested
29	Loan Sold	requested

30	Buydown Payment Change (subsidy)	automatic/requested
31	Buydown Expiration (subsidy)	automatic/requested
32	Insurance Letter (before expiration date)	automatic/requested
33	Over-Credit-Limit Notification (LOC)	automatic/requested
34	ARM (adjustable rate mortgage)	automatic
35	FHA Payoff Letter (Mortgages Insured on or after August 2, 1985, and Closed Before January 21, 2015)	automatic/requested
36	FHA Payoff letter (Mortgages Closed on or After January 21, 2015)	automatic/requested
37	ARM (adjustable rate mortgage)	automatic
38	ARM (adjustable rate mortgage)	automatic
39	Insurance Letter (on expiration date)	automatic
40	ARM (adjustable rate mortgage)	automatic
41	Payment Change when LIP	automatic
42	LIP Rate Change	automatic
43	Charge Interest on Negative Escrow/Reserves Billing	requested
44	First Late Notice	automatic
45	Second Late Notice	automatic
46	Third Late Notice	automatic
47	Consumer Insurance Event	automatic
48	Loan Miscellaneous Fee Assessment Notice	automatic
49	Loan Miscellaneous Fee Reminder	requested
50	PMI	requested
51	Insurance Letter (before expiration date)	automatic
52	Insurance Letter (after expiration date)	automatic
53	ARM Loans Using the Base Index Rate	automatic
2040	Change of Address (Deposit Event)	automatic

NOTE

Additional events can be identified and merged with user-created databases. See Copying events for more information.

NOTE

FPS GOLD has elected to use Microsoft® Word as the word processing program. No other programming will be done for other word processing programs.

NOTE

For more information concerning the setup of GOLD EventLetters, see the following sections:

- Loan Event Processing
- Deposit Event Processing
- GOLD EventLetters Setup Procedures
- Working with GOLD EventLetters

The following loan event fields are currently available for use:

CIS Fields (All Events):
ACCOUNT FIRST MIDDLE LAST NAME 1
ACCOUNT FIRST NAME 1 ACCOUNT LAST NAME 1
ACCOUNT SUFFIX 1
ACCOUNT FIRST MIDDLE LAST NAME 2
ACCOUNT FIRST NAME 2
ACCOUNT LAST NAME 2
ACCOUNT SUFFIX 2
ACCOUNT FIRST MIDDLE LAST NAME 3
ACCOUNT FIRST NAME 3
ACCOUNT LAST NAME 3
ACCOUNT SUFFIX 3
ACCOUNT FIRST MIDDLE LAST NAME 4
ACCOUNT FIRST NAME 4
ACCOUNT LAST NAME 4
ACCOUNT SUFFIX 4
IRS OWNER FIRST MIDDLE LAST NAME
IRS OWNER FIRST NAME
IRS OWNER LAST NAME
IRS OWNER MIDDLE NAME
IRS OWNER SSN
IRS OWNER SUFFIX
IRS OWNER TITLE
LABEL LINE 1

LABEL LINE 2
LABEL LINE 3
LABEL LINE 4
LABEL LINE 5
LABEL LINE 6
LEGAL DESCRIPTION (Ten repetitions of this field. Will display the first 9 lines of the legal description or 540 characters (whichever comes first).)
MAIL ADDRESS CITY
MAIL ADDRESS CITY STATE ZIP
MAIL ADDRESS LINE 1
MAIL ADDRESS LINE 2
MAIL ADDRESS STATE
MAIL ADDRESS ZIP
MAIL ADDRESS ZIP4
NUMBER DWELLING UNITS (LODWEL)
PROPERTY ADDRESS CITY
PROPERTY ADDRESS CITY STATE ZIP
PROPERTY ADDRESS LINE 1
PROPERTY ADDRESS LINE 2
PROPERTY ADDRESS STATE
PROPERTY ADDRESS ZIP
PROPERTY ADDRESS ZIP4

Common Event Fields (All Loan Events):
ACCRUED INTEREST
APPOINTMENT DATE
APPOINTMENT TIME
APPRAISAL AMOUNT
APPRAISAL DATE
ARM 1ST RATE CHANGE DATE
ARM ACCRUAL RATE
ARM ACCRUAL RATE LIFETIME MAX
ARM ACCRUAL RATE LIFETIME MIN
ARM ACCRUAL RATE MAX PTS DOWN
ARM ACCRUAL RATE MAX PTS UP
ARM ACCRUAL RATE OFFSET
ARM MAX PRINCIPAL BALANCE
ARM NEXT ACCR RATE CHANGE DATE
ARM P/I PAYMENT CHANGE DATE
ASSET CLASSIFICATION
BALLOON DATE
BANK ROUTING NUMBER
BANK SOURCE ACCOUNT NUMBER
COLLATERAL DESCRIPTION
CURRENT LTV
DATE INTEREST PAID TO
DATE LAST ACCRUED
DATE LAST LATE
DATE OF LAST CHECK
DATE OPENED
DUE DATE
EFFECTIVE RATE X

ESCROW BAL PLUS RESERVE BAL
ESCROW BALANCE
ESCROW CON PLUS RESERVE CON
ESCROW PAYMENT
EVENT DATE (IN ALPHA FORMAT; FOR EXAMPLE: JANUARY 1, 2002 INSTEAD OF 01-01-02.)
EXTRA PRINCIPAL
FORMATTED LOAN NUMBER (USES XXXX-XXXXXX-XX)
FORMATTED LOAN NUMBER NO LEAD ZERO
INSURER CODE
INTEREST CALCULATION CODE
INTEREST RATE
INVESTOR GROUP
INVESTOR MASTER
INVESTOR NAME
LATE CHARGES
LATE CHARGES AND FEES
LATE CHARGE PROJECTED
LATE RATE
LEGAL DESCRIPTION
LINE OF CREDIT LIMIT
LIP ACCRUED INTEREST LIP CUSTOMER BALANCE
LIP DISBURSED BALANCE
LIP INTEREST RATE
LIP LIFETIME MAX
LIP LIFETIME MIN
LIP RATE OFFSET
LIP UNDISBURSED BALANCE
LOAN FEES
LOAN OFFICER NUMBER
MATURITY DATE
MISCELLANEOUS FUNDS
NEXT PAYMENT DUE
NEXT PAYMENT PRINCIPAL PORTION
NEXT PAYMENT INTEREST PORTION
NEXT PMT WITH EXTRA PRINCIPAL
NUMBER PAYMENTS DELINQUENT
ORIGINAL PRINCIPAL BALANCE
P/I PAYMENT
PARTIAL OR APPLIED TO PAYMENTS
PAYMENT FREQUENCY
PER DIEM
PRIME LOWER LIMIT
PRIME UPPER LIMIT
PRINCIPAL BALANCE
RATE OFFSET MARGIN
RATE ROUNDING FACTOR (displays as 1/4th, 1/8th, 1/10th, 1/16th, or none)
REMAIN PORTION DUE
REMAINING TERM
RESERVE BALANCE
RESERVE PAYMENT
SECURED ACCOUNT NUMBER (places X's in part of the account number, e.g., XXXX-XX1234-12)
SECURITY ACCOUNT
SUBSIDY BALANCE

SUBSIDY PAYMENT
TERM OF LOAN
TIMES 30 LATE LAST 12 MONTHS
TIMES 60 LATE LAST 24 MONTHS
TIMES LATE
TIMES LATE 10 TO 29
TIMES LATE 30 TO 59
TIMES LATE 60 TO 89
TIMES LATE 90 OVER
TIMES LATE LAST 2 YEARS
TOTAL DUE
TOTAL DUE AFTER GRACE
TOTAL DUE TO BALLOON OR MATURITY
TOTAL INT TO BALLOON OR MATURITY
TOTAL PAYMENTS DUE
TOTAL PMTS W FEES AND LATE CHGS
TOTAL PMTS W FEES AND PARTIAL
TOTAL PMTS W LATE AND PARTIAL
TOTAL PMTS WITH LATE CHARGES
TOT PMTS WITH LOAN FEES
TOT PMTS WITH PARTIAL
TOTAL PRINCIPAL AND INTEREST DUE
TRANSFER ACCOUNT
TYPE
USER DEFINED C17
USER DEFINED C34

Basic Loan Fields:
AMOUNT OVER CREDIT LIMIT
AMOUNT TO BE DISBURSED
CANCEL REQUEST DATE
COMPANY ADDRESS 1
COMPANY ADDRESS 2
COMPANY ADDRESS 3
COMPANY CITY STATE ZIP
COMPANY CONTACT
COMPANY NAME
COMPANY NUMBER
COMPANY PHONE NUMBER
DISBURSE EXPIRATION DATE
DAYS BEFORE PAYMENT CHANGE
DAYS BEFORE RATE CHANGE
FEE ASSESSMENT AMOUNT
FEE DESCRIPTION
FHA ACCOUNT NUMBER
FHA PAYOFF AMOUNT
FHA PAYOFF DATE
FHA PO AMOUNT WITH PO FEE
FHA PO FEE
INVESTOR ADDRESS 1
INVESTOR ADDRESS 2
INVESTOR ADDRESS 3
INVESTOR ADDRESS 4

INVESTOR ADDRESS 5
LAST INDEX
LIP CAP PERIOD LENGTH
LIP CHARGE AMOUNT
LIP CURRENT INTEREST DUE
LIP DATE PERIOD STARTS
LIP DAYS BEFORE RATE CHANGE
LIP INSPECTION DATE
LIP INTEREST RETENTION
LIP LAST BILLED AMOUNT
LIP NEXT BILL OR CHARGE DATE
LIP NEXT INDEX
LIP NEXT INTEREST RATE
LIP NEXT RATE
LIP OLD BILL OR CHARGE DATE
LIP PERIODIC RATE MAXIMUM
LIP PERIODIC RATE MINIMUM
LIP PERIODIC START RATE
LIP PREVIOUS INDEX
LIP PRIOR UNPAID CHARGES
LIP PRIOR UNPAID NEW CHARGES
LIP PRIOR UNPAID OLD CHARGES
LIP PRIOR UNPAID W PROJECTED LATE
LIP RATE CHANGE DATE
LIP RATE CHANGE FREQUENCY
LIP RETENTION AMOUNT
LIP TOTAL DUE WITH LATE AND FEES
LIP TOTAL DUE WITH LATE CHGS
LIP TOTAL INTEREST DUE
NEG R1 ACCRUED INTEREST
NEG R1 BALANCE
NEG R1 DATE LAST ACCRUED
NEG R1 INTEREST PAID
NEG R1 INTEREST RATE
NEG R2 ACCRUED INTEREST
NEG R2 BALANCE
NEG R2 DATE LAST ACCRUED
NEG R2 INTEREST PAID
NEG R2 INTEREST RATE
NEG RSV YTD INT PAID LAST YEAR
NEG RSV YTD INT PAID THIS YEAR
NEW INDEX
NEW PAYMENT WITH SUBSIDY
NEW PAYMENT WITHOUT SUBSIDY
NEW TOTAL PAYMENT
NEXT PAYMENT PRINCIPAL PORTION
NEXT PAYMENT INTEREST PORTION
NEXT SUBSIDY PAYMENT
OLD INDEX
OLD INTEREST RATE
OLD TOTAL PAYMENT
ORIGINAL ADD ON AMOUNT
PO ACCRUED INTEREST

PO AMOUNT
PO CUSTOMER MESSAGE LINE 1
PO CUSTOMER MESSAGE LINE 2
PO CUSTOMER MESSAGE LINE 3
PO DATE
PO EXPIRATION DATE
PO FEES
PO INTEREST CALCULATION CODE
PO INTEREST ON NEGATIVE ESCROW/RESERVES
PO LATE CHARGES
PO LIP ACCRUED INTEREST
PO LIP CUSTOMER BALANCE
PO LIP UNDISBURSED BALANCE
PO MISC ADJUSTMENT AMT 1
PO MISC ADJUSTMENT AMT 2
PO MISC ADJUSTMENT AMT 3
PO MISC ADJUSTMENT AMT 4
PO MISC ADJUSTMENT AMT 5
PO MISC DESCRIPTION 1
PO MISC DESCRIPTION 2
PO MISC DESCRIPTION 3
PO MISC DESCRIPTION 4
PO MISC DESCRIPTION 5
PO MISCELLANEOUS FUNDS
PO NAME LINE 1
PO NAME LINE 2
PO NAME LINE 3
PO NAME LINE 4
PO PARTIAL PAYMENTS
PO PER DIEM
PO PER DIEM CALCULATION CODE
PO PRINCIPAL BALANCE
PO RATE
PO RSV 1 AND RSV 2 BALANCES
PO RSV 1 AND RSV 2 INTEREST
PO SUBSIDY BALANCE
POLICY COVERAGE AMOUNT
POLICY NUMBER
ROUND RATE E T Q
SUBSIDY ACCRUED INTEREST
SUBSIDY EFFECTIVE DATE
SUBSIDY EXPIRATION DATE
78 PERCENT DATE
80 PERCENT AMOUNT
80 PERCENT DATE

ARM Fields:
ARM 2ND NEXT P/I CHANGE DATE
ARM 2ND NEXT RATE CHANGE DATE
ARM ACCRUAL INDEX 1
ARM ACCRUAL RATE 1
ARM ACCRUAL RATE EFFECTIVE DATE 1
ARM ACCRUAL INDEX 2

ARM ACCRUAL RATE 2
ARM ACCRUAL RATE EFFECTIVE DATE 2
ARM ACCRUAL INDEX 3
ARM ACCRUAL RATE 3
ARM ACCRUAL RATE EFFECTIVE DATE 3
ARM ACCRUAL INDEX 4
ARM ACCRUAL RATE 4
ARM ACCRUAL RATE EFFECTIVE DATE 4
ARM ACCRUAL INDEX 5
ARM ACCRUAL RATE 5
ARM ACCRUAL RATE EFFECTIVE DATE 5
ARM ACCRUAL INDEX 6
ARM ACCRUAL RATE 6
ARM ACCRUAL RATE EFFECTIVE DATE 6
ARM ACCRUAL INDEX 7
ARM ACCRUAL RATE 7
ARM ACCRUAL RATE EFFECTIVE DATE 7
ARM ACCRUAL INDEX 8
ARM ACCRUAL RATE 8
ARM ACCRUAL RATE EFFECTIVE DATE 8
ARM ACCRUAL INDEX 9
ARM ACCRUAL RATE 9
ARM ACCRUAL RATE EFFECTIVE DATE 9
ARM ACCRUAL INDEX 10
ARM ACCRUAL RATE 10
ARM ACCRUAL RATE EFFECTIVE DATE 10
ARM ACCRUAL INDEX 11
ARM ACCRUAL RATE 11
ARM ACCRUAL RATE EFFECTIVE DATE 11
ARM ACCRUAL INDEX 12
ARM ACCRUAL RATE 12
ARM ACCRUAL RATE EFFECTIVE DATE 12
ARM AMORTIZED P/I PAYMENT
ARM AMORTIZED PRINCIPAL BALANCE
ARM BASE INDEX CHANGE
ARM DAYS BEFORE RATE CHANGE
ARM DIFF BETWEEN NXT CURRENT INDEX
ARM DIFF BETWEEN NXT ORIGINAL RATE
ARM GRADUATED PMT INCREASE PERCENT
ARM INDEX PLUS OFFSET LESS ACCR RT
ARM INDEX PUBLISHING FREQUENCY
ARM INTEREST ACCRUAL RATE
ARM INTEREST ONLY P/I PAYMENT
ARM INTEREST RATE POINTER
ARM LENGTH OF RATE CAP PERIOD
ARM MOST RECENT P/I CHANGE DATE
ARM MOST RECENT P/I PAYMENT
ARM MOST RECENT TOTAL PAYMENT
ARM NAME OF RATE INDEX
ARM NEW INDEX
ARM NEW INDEX WITH OFFSET
ARM NEW P/I PAYMENT
ARM NEW R1 PAYMENT

ARM NEW R2 PAYMENT
ARM NEW SUBSIDY PAYMENT
ARM NEW TOTAL PAYMENT
ARM NEXT INTEREST ACCRUAL RATE
ARM NEXT RATE CHANGE DATE
ARM OLD INDEX ARM OLD P/I PAYMENT
ARM OLD R1 PAYMENT
ARM OLD R2 PAYMENT
ARM OLD SUBSIDY PAYMENT
ARM OLD TOTAL PAYMENT
ARM ORIGINAL RATE
ARM P/I PAYMENT BASED ON INC LIMIT
ARM P/I PAYMENT CHANGE COUNTER
ARM P/I PAYMENT CHANGE DATE
ARM P/I PAYMENT CHANGE FREQUENCY
ARM P/I PAYMENT INCREASE LIMIT
ARM PAYMENT RATE
ARM RATE AT PERIOD START
ARM RATE CHANGE FREQUENCY
ARM RATE CHANGE MINIMUM
ARM REMAINING TERM
ARM SOURCE OF RATE INDEX
ARM START OF ACCRUAL PERIOD
DEFERRED INTEREST
PREPAYMENT PENALTY END DATE
PROJECTED PMT PRINCIPAL PORTION
PROJECTED PMT INTEREST PORTION
YTD DEFERRED INTEREST

List of Deposit System Events

Currently, the following events have been defined and are available for deposits in the GOLD EventLetters program (see Deposit Event Descriptions for a full description of each event). Following this list is a list of applicable event fields you can use to create the event letter. For more detailed information concerning the Deposit side of GOLD EventLetters, see Deposit Event Processing.

Event #	Description
1010	Interest Postings
1020	Dormant Accounts
1030	Inactive Accounts
1040	Account Renewals
1050-1052	Safe Deposit Box Billing (Daily)
1051	Safe Deposit Box Billing (Monthly)
1060	Safe Deposit Box Past Due
1070	Account Holds Expiration Dates (Daily, Monthly)
1080	MMDA Limit Exceeded
1090	W-8 Form Expiration
2010	W-4R Notification
2020	Required Minimum Distribution
2030	Club Account Payouts
2040	Address Change
2050	Check Stop Payment
2090	70 ½ During Current Year
3010-3019	Account Hold Effective Dates
4010	Account Maturities
4020	Account Escheatment
4030	Safe Deposit Box Escheatment
5010-5019	Negative Balance Accounts
5030-5039	New Accounts
5050-5059	Closed Accounts
5070-5079	Excessive Returns

NOTE

Additional events can be identified and merged with user-created databases. See Copying events for more information.

OPTION

An option is available that will split out the "No Mail" letters to their own event. The system will add 100 to the original event number, and all "No Mail" letters (mail codes: 20 = Do Not Mail, 30 = Bad Address, 40 = Institution Attention, 50 = Earnings Ck Top Sort) will appear for that event (for example, no mail 1040 events will become 1140). These new events will need to be attached to a letter before they can be printed. If your institution would like to use this feature, you will need to tie the appropriate event numbers to your event letters.

If this option is not used, the "No Mail" letters will be intermingled with the letters to be mailed, but will still indicate the "No Mail" status.

The following event fields are currently available for use:

Event Date
Event Number
Event Letter
Account Office
Account Number
Amount Due
Box Branch Number
Box Number
Check Digit
Due Date
Formatted Account
IRS Owner Title
IRS Owner Name
IRS Owner Suffix
IRS Owner SSN
Mail Address Line 1
Mail Address Line 2
Mail Address City
Mail Address ZIP
Mail Address ZIP 4
Label Line 1
Label Line 2
Label Line 3
Label Line 4
Label Line 5
Label Line 6
Last Activity Date
IRS Owner First Name
IRS Owner Middle Name
IRS Owner Last Name
1st Owner First Name
1st Owner Middle Name
1st Owner Last Name
2nd Owner First Name
2nd Owner Middle Name
2nd Owner Last Name
3rd Owner First Name
3rd Owner Middle Name
3rd Owner Last Name
Amt of Last Deposit
Amt of Last Withdrawal
APY
Anticipated Balance
Base Rate
Bonus Expiration Date
Bonus Rate
Book Balance
Closing Reason Club

Club Payout Freq
Club Payout Holdback
Current Balance
Cycle High Balance
Cycle Low Balance
Cycle Start Date
Date Acct Went Neg
Date Closed
Date Int Last Paid
Date Last Return
Date Last W4 Notif
Date of Last ACH
Date of Last ATM
Date of Last Deposit
Date of Last WD
Date Opened
Deposit Type
Dormancy Date
End of YR Balance
Escheatment Date
Federal WH Amount
Fed WH Fixed Amount
Fed WH Percentage
General Category
Grace End Date
Hold Action Code
Hold Action Eff Date
Hold Action Exp Date
Inactive Date
Interest Rate
Last Activity Date
Last Cust Contact Date
Last Mat Roll Date
Last Overdraft Date
Last Srvc Chrg Date
Last Tran Date
Limit Checks in Cyc
Ltd Returned ACH
Ltd Returned Checks
Ltd Returned Items
Maturity Date
Maximum Rate
Minimum Balance
Minimum Rate
Monthend Balance
Negative Bal Limit
Next Maturity Date
Next Product Code
No Checks This Cyc

No WD Cycle
No Xfer Cycle
Nxt Cycle Start Date
OD Fee Pcnt Of Xfer
Officer Code
Old Account Number
Opening Balance
OTC Checks in Cycle
Overdraft Fee Code
Overdraft Amt Code
Overdraft Inc Amt
Payout Date
Plan Number
Product Code
Product Code Desc
Rate Offset
Reason Charge Waived
Returned ACH Cyc
Returned Chks Cycle
Secured Account (This will print X's based on your institution's account number option. The last four digits of the account number will display, as will the check digit.)
Source of Funds
Srvc Chrg Eff Date
State WH Amount
State WH Fixed Amnt
State WH Min Amount
State WH Percentage
Sub Category
Term
Term Type
Transaction Amount
Transaction Date
Transaction Desc
Transfers in Last Yr
Transfers Out Lst Yr
Uncollected Funds
W8 Expiration Date
YTD Interest
YTD Int Prior Yr
YTD Returned ACH
YTD Returned Checks
YTD Penalty
YTD Service Chrgs
YTD Transfers In
YTD Transfers Out
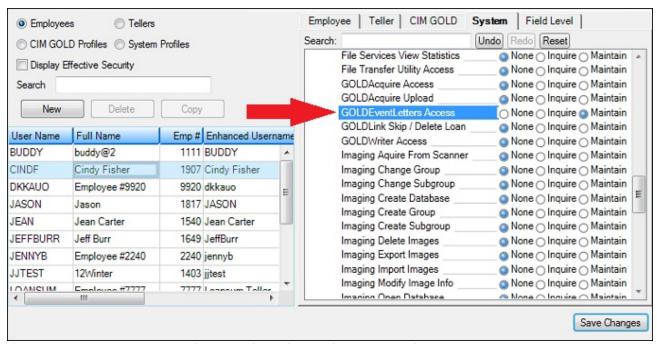
Setting Up GOLD EventLetters Security

Setting up security for <u>GOLD EventLetters</u> is specific to the <u>Loans</u> and <u>Deposits</u> systems. However, general security for the GOLD EventLetters program is set up as follows:

1. In CIM GOLD, access the Security > Setup screen from the left tree navigation.

2. Select the employee you are setting up in the employee list view, and then access the System tab.

3. Expand the FPS PC Applications menu, and scroll to the GOLDEventLetters Access option.

4. Select the **Maintain** radio button if this person should have access to GOLD EventLetters (as shown below).

Security > Setup Screen, System Tab in CIM GOLD

5. Click <Save Changes>.
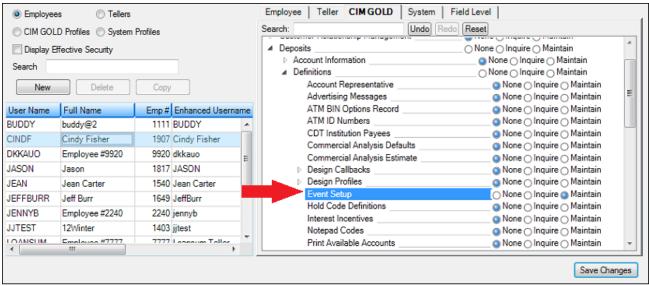
Deposits:

In order for employees to be able to request event letters on accounts, the employee must have screen-level access to the <u>Deposits > Definitions > Event Setup screen</u> in CIM GOLD.

FPS GOLD Only

In order for deposit events to generate, JCl FPSAHN.N must include FPSDEPEV and EVNTSRT.

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1. On the Security > Setup screen in CIM GOLD, access the CIM GOLD tab.

2. Expand the Deposits > Definitions menu, and scroll until you see **Event Setup**.

3. Select the **Maintain** button to the right of **Event Setup** (as shown below).

CIM GOLD > Security > Setup, CIM GOLD Tab
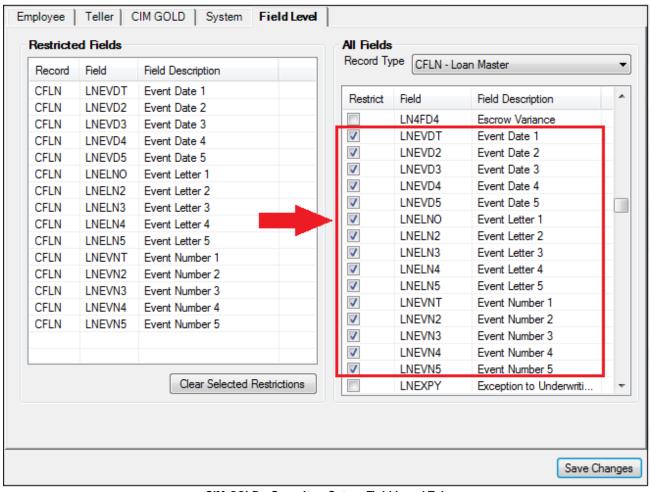
4. Click <Save Changes>. This employee now has access to the Deposit Event Setup screen.

Loans:

In order for employees to be able to request event letters on loan accounts, the employee must not be restricted from field-level access to the event fields found on the Letters & Actions tab found on various screens in the CIM GOLD Loans system.

To see if field-level security is restricted:

1. Access the Security > Setup screen for the employee who you are setting up security for, and then access the Field Level tab.

2. In the **Record Type** field in the All Fields field group, select "CFLN - Loan Master."

3. Click on the Field Description column heading to sort the fields alphabetically.

4. Scroll to the **Event Date 1** field (LNEVDT).

5. If those fields are checkmarked (as shown below), the employee is restricted from making changes to those fields on the Letters & Actions tab. Uncheck the fields and that employee should then have access to make changes to those fields.

CIM GOLD > Security > Setup, Field Level Tab

6.   Click <Save Changes>.

Loan Event Processing

This chapter guides you step-by-step through the loan event processing procedures.

- The Event Description section explains what an event is and how loan event letters are generated. In addition, it describes how to request a letter using the Letters & Actions tab found on various screens in the Loans system in CIM GOLD. This section also gives a detailed description of each loan event available for your use, as well as negative amortizing loans.

- See Appendix A for which fields in the Loans system are used in creating event letters.

Note: Additional events can be identified and merged with user-created databases. See Copying to Event File for more information concerning this process.

Note: For more information concerning the setup of GOLD EventLetters, please refer to GOLD EventLetters Setup Procedures.

Event Description

An *event* occurs when a pre-defined event affects a loan or when you manually request an event letter. Some examples are when a loan rolls a rate, when it is delinquent, or when a loan account is opened or closed.

Each pre-defined event has an assigned event number. When an event occurs, the system automatically generates an event data file. The next day your institution will then download the events data file and merge this data file into letter templates stored on your PC. When an event letter is generated, it is written in history.

WARNING

Customers are wholly responsible for the format and wording of event letters. FPS GOLD does not guarantee that sample letters comply with regulatory agencies. See Setup Procedures for detailed instructions on how to create the letter in Microsoft Word and use the Mail Merge function to merge GOLD EventLetters-generated data with the letter.
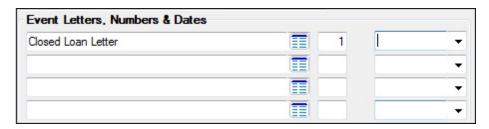
The Letters & Actions tab in CIM GOLD is used to manually request a letter or change the letter being created from the default (0) to a specific letter number. GOLD EventLetters does *not* allow two of the same event (even with differing letter numbers) to be ordered on the same night. Only the first event will be created.

NOTE

Unless you have manually requested the letter on the Letters & Actions tab, the letter number assigned by the system will *always* be 0 (default).

For example, if the system automatically generated a "closed loan letter," GOLD EventLetters would automatically assign it event 22, letter 0. However, if you want a different letter than the default letter, you would complete the following steps:

1. On the Letters & Actions tab, you would select event 22 (Closed Loan Letter) and type the specific letter number (1 through 255), and no date (as shown below) in the Event Letters, Number & Dates field group.

Event Letters, Numbers & Dates

Closed Loan Letter	▦	1	▼
	▦		▼
	▦		▼
	▦		▼

2. When the loan is paid off, GOLD EventLetters would generate the specific letter you specified in the **Letter Number** field.

☞*QUICK TIP*

If your institution has multiple versions of letters for certain events, you may want to save that information to the user-defined help. For example, your institution may have many different versions of the closed loan letter (Event 22), and you may want to create a different letter than the default letter (0). However, you can't remember which letter number should be used in which circumstance. You could save that information using user-defined help.

Complete the following steps to add user-defined help.

1. From the CIM GOLD Help menu, select "User Defined Help." The User-Defined Help dialog opens.

2. Type a description of the letter number that corresponds with the different versions of the closed loan letter, as shown below.

```
User-Defined Help

For Closed Loan Event Letter (Event 22):

Letter number 1 is for loans totalling more than $120,000.00
Letter number 2 is for loans paid off 10 years early.
Letter number 3 is for loans paid off 1 year early.
Letter number 4 is for loans less than $10,000.00

[ Font ]   [ Print ]   [ OK ]   [ Cancel ]
```

3. Click <OK>. This information is now saved to the screen until you change it again. You can access the information any time you access the user-defined help for this screen.

User-defined help is informational only.

If you want a letter to be created on a specific date, such as tonight, you would enter the event number, the letter number if other than letter 0 (default), and the date you want the letter created. During the night of the letter date, the system will create the letter.
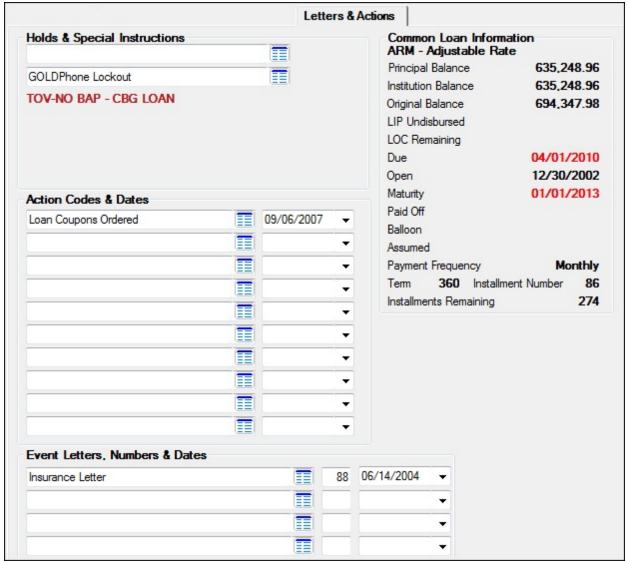
Loans with a general category of 80 and above or loans with an origination code of 3, 15, or 16 (loans purchased/serviced by others) will not create letters.

Information entered on the Letters & Actions tab from anywhere in the Loans system is saved, and the information appears on the tab wherever it exists in CIM GOLD. The Letters & Actions tab can be found on the following screens:

- Loans > Account Information > Account Detail screen
- Loans > Account Information > ARM Information screen
- Loans > Account Information > Line-of-Credit > Commercial Line-of-Credit screen
- Loans > Account Information > Line-of-Credit > Consumer Line-of-Credit screen
- Loans > Account Information > Payoff screen
- Loans > Account Information > Precomputed Loans screen
- Loans > Account Information > Tracking > Account Tracking Items screen

---

- Loans > Collections > Account Delinquency screen
- Loans > Collections > Bankruptcy screen
- Loans > Collections > Foreclosure & Repossession & Judgment

Also see Appendix A for a listing of fields pulled from the Loans system available for each event letter. The following is an example of this tab.

Letters & Actions Tab

The following chart lists the event numbers currently defined when an ARM loan (payment method 7 or payment method 6 ARM) rolls a rate.

Event Number	Subsidy Payment Change	Next Accrual Rate Change	Next P/I Payment Change	Periodic Rate Cap Used	Lifetime Rate Cap Used
1	no	up	no	yes	no

Event Number	Subsidy Payment Change	Next Accrual Rate Change	Next P/I Payment Change	Periodic Rate Cap Used	Lifetime Rate Cap Used
2	no	down	no	yes	no
3	no	up	yes	yes	no
4	no	down	yes	yes	no
6	no	down	no	no	no
7	no	down	yes	no	no
10	no	up	no	no	no
11	no	up	yes	no	no
17	no	up	yes	yes	yes
18	no	down	yes	yes	yes
19	no	up	yes	no	yes
20	no	down	yes	no	yes
34	no	down	yes	no	no
37	no	up/down	no	yes	yes (min/max)
38	no	up/down	no	no	yes (min/max)
40	no	up/down	yes	yes/no	yes/no
53	no	up/down	yes/no	yes/no	yes/no

Refer to event 40 described below.

Other events that do not pertain to ARM loan rate rolls are listed here with their event numbers.

Event	Event Number	Description
Rate Sensitive Event	5	This event automatically produces an event letter when the loan rate changes on a payment method 5 or a payment method 6 (non-ARM loan).
Tax Payment Letter	13	This event record is generated when the system encounters tran codes 440 (escrow disbursement), 448 (escrow disbursement correction), 640 (reserve disbursement), and 648 (reserve disbursement correction) for a single, family-owned (collateral code 1-4), owner-occupied loan (LNOWNR is checked) for escrow/reserve disbursement codes.
Loan Payoff Event	14	This event record is not generated automatically. It must be requested. This letter can also be requested by using the **Letter Date** and **Letter Number** fields on the Loans > Account

Event	Event Number	Description
		Information > Payoff screen. Only event letter number 14 can be requested from that screen.
LIP Billing Event	15	This event record is automatically generated when the **Prior Unpaid Charges** field on the Loans > Construction > Account Construction Detail screen is changed.
LIP Reminder Event	16	This event record is not generated automatically. It must be requested.
New Loan Event	21	This event record is generated when the system encounters tran code 680 (new loan). The origination officer's name and number are available for this letter.
Closed Loan Event	22	This event record is generated when the system encounters tran code 580 (close loan).
Delinquency Event	23	This event record is not generated automatically. It must be requested. The loan must be delinquent when this event is ordered or the letters will not generate. (The due date must be in the past.) Date and time of appointment can be set up in **Action Code** 210 and 211 on the Letters & Actions tab.
Specialty Request Letter	24	This is reserved for letters that are a special request of the institution. This is the same as event 23, except the loan does not have to be delinquent.
Prenotification of Loan Maturity Letter	25	This letter can be generated any number of days before the maturity date. You must inform FPS GOLD of the number of days prior to maturity the letters should be generated. The system defaults to 120 days. **FPS GOLD Only:** Set OPT7-MDYS to the desired number of days.
Loan Maturity Event Letter	26	This letter will be generated on the maturity date.
Loan Balloon Payment Letter	27	This letter will print when there is and action code 1 (Balloon Payment Due) on the loan. Action code 1 stops all activity on the loan. This letter can be generated from 1 to 99 days before the balloon date. You must inform FPS GOLD of the number of days (01–99) prior to the balloon date the letters should be generated. **FPS GOLD Only:** The first two positions of the **Miscellaneous Parameters** field should contain the number of days (01-30) prior to the balloon date that event 27 should be generated. If left blank, then the letter will generate on the balloon date. The parameters are set up on the FPS GOLD > Report Setups > Loan Reports screen for the GOLD EventLetters Report (FPSRP175).
Beneficiary Statement	28	This letter is generated upon request from this screen; however, if no payoff record exists it will not be created. If you attempt to set up this letter, the system will first check to see if a payoff record

Event	Event Number	Description
		exists. If it doesn't, you will receive the message "MUST CREATE PAYOFF RECORD FIRST." If it does, the letter will be created. You must lock in payoff, then unlock it (that creates the payoff record), then order event letter 28 on the Letters & Actions tab. Use the same date you used in the Letter Date field on the Loans > Account Information > Payoff screen.
Loan Sold Letter	29	This letter is generated when a loan is sold to allow you to inform all associated with the loan that it was sold. All information found on the Loans > Payee > Payee Information screen can be used to build this event letter. This event can be created with information regarding the company that disbursements are sent to. This event creates multiple letters; e.g., if you have three insurance companies set up, you will receive three separate letters. Institution option T EV29 will stop letters from being created for disbursement types 10 through 19 (taxes). If you would like this option, submit a work order. This event must be requested through a work order and set up manually.
Buydown Payment Change Letter	30	This letter is generated one month prior to the new subsidy effective date pulled from the Loans > Account Information > Escrow/Reserve > Escrow & Reserve Detail screen. Tracking subsidies is not currently available in CIM GOLD. Contact your FPS GOLD customer service representative for more information.
Buydown Expiration Letter	31	This letter is generated one month prior to the subsidy expiration date.
Insurance Letter (before expiration date)	32	This event will generate a letter to inform the customer that a disbursement item is about to expire. The letter will generate a specific number of days before the expiration date. Refer to events 39, 51, and 52.
Over Credit Limit Notification for Line-of-Credit Loans	33	This letter is generated when the credit limit for line-of-credit loans has been exceeded. This is for line-of-credit loans (payment method 5) only. Commercial line-of-credit loans (payment methods 9 and 10) will not generate this event. The letter will automatically be created when the date of the last transaction is today and the principal balance exceeds the credit limit. **Note:** A letter will be created each time the date of the last transaction changes; this may result in more than one letter being created within several days. (The date of the last transaction is for monetary activity only.) The letter can also be ordered manually.
P/I Payment Changes Only Letter	34	All P/I change fields are checked for a change, and any change is reported on the letter. No rate changes are included in this letter.
FHA Loan Payoff Letter (Mortgages Insured on or after August 2, 1985, and	35	This letter is sent once a year as required by the National Affordable Housing Act, section 329 and follows the format defined by HUD. In the afterhours on the date requested by the institution,

Event	Event Number	Description
Closed Before January 21, 2015)		the system automatically selects letter 35 or 36 using the **Date Opened** field on the Loans > Account Information > Account Detail screen, Origination tab. The letter prints the payoff amount, the fees pertaining to the payoff either as part of the total payoff amount or as a separate amount, and any requirements the borrower must fulfill to prevent accrual of interest on the mortgage loan after the pre-payment date. To request this letter, submit a work order to FPS GOLD indicating the telephone number of your Loan Service Department for the borrower to call, the name and title of the employee who signs the letter, and how the payoff fees are disclosed. To manually generate this letter, set up the event on the Letters & Actions tab. The payoff is calculated to the end of the month following the date that the event letter is requested.
FHA Loan Payoff Letter (Mortgages Closed on or After January 21, 2015)	36	This letter is generated and calculated the same as event 35 with the following exceptions: 1. This letter is for FHA loans closed on or after January 21, 2015. 2. One of the following sentences can be printed on the letter specified by your institution: Option 1: Otherwise, your prepayment will be refused until the next installment due date and interest will be charged to that date. Option 2: Otherwise, you may be required to pay interest on the amount prepaid through the end of the month.

FPS GOLD ONLY:

FHAD   Set this option (FHA Disclosure letter run date MMDD) to have the letters run every year on the same month and day.

FHAF   Set this option (FHA Disclosure extra fee) to disclose the fees pertaining to the payoff.

EVNT   Set this option (Event Letter Request) to include events 35 and 36.

Event	Event Number	Description
Insurance Letter (on expiration date)	39	Event 39 is the same as event 32 with the exception that the letter generates the day the disbursement item expires. This letter is automatically generated, and the following options must be set up: Institution options RDEX and RDE2 store the disbursement types for which the bank would like letters to be automatically generated. This event must be requested through a work order. Refer to events 32, 51, and 52.
P/I Payment Change Different than Rate Changes Letter (CNE040)	40	All P/I change fields are checked for a change, and any change is reported on the letter. The letter includes a summary of interest rate changes that have occurred since the last P/I change. This letter can only be generated if the **Use Event Letter 40** field on the Loans > Account Information > ARM Information screen, Rate Caps & Negative Amortization tab displays a checkmark, the rate change frequency is not the same as the P/I payment change frequency, and you have requested the event letter by work order. For example, if the next P/I change is on April 1, the last P/I change was April 1, and the interest rate does not change on April 1, the event letter will generate showing the next P/I change date and amount and all the rate changes since April 1.
Construction Rate and P/I Change Letter	41	Event 41 calculates the new P/I while the loan is still in the construction process. If the LIP method code is 1 or 101 and the loan fields on the Loans > Account Information > ARM Information screen call for a P/I change, the system will calculate the new loan accrual rate and P/I payment. <table><tr><td>**WARNING** While the loan is in the construction process and payments are posted, the installment number on the Loans > Account Information > Account Detail screen does not increase (it remains zero). Depending on the number of remaining months to be used in the P/I calculation, you may have to manually enter the installment number either from the pattern or prior to the system calculation. Example: you have a construction/permanent loan with a term of 360 months. The first 9 months is the construction period. The mortgage payments on the permanent loan are to</td></tr></table>

Event	Event Number	Description
		amortize over 351 months. In order for the new P/I to be calculated correctly, the installment number should be 9.
LIP Rate Change	42	Event 42 will generate an LIP rate change letter if the LIP (construction) rate changes are either based on a rate change date or for rate sensitive loans. This letter will only create if the LIP method code is 1 or 101.
Charge Interest on Negative Escrow/Reserves Billing	43	Event 43 will generate a billing letter for charging interest on negative escrow/reserves.
First Late Notice	44	Event 44 generates a letter for the first late notice. In order to generate late notices through the event letter system, the event number (44, 45, or 46) must be entered in the **Notice 1 Type**, **Notice 2 Type**, and **Notice 3 Type** fields on Loans > Account Information > Fees & Late Charges & Penalties screen, as well as the desired number of days.
Second Late Notice	45	Event 45 generates a letter for the second late notice. Also see the Past Due Notices help.
Third Late Notice	46	Event 46 generates a letter for the third late notice. Also see the Past Due Notices help.
Consumer Insurance Event	47	Event 47 will generate a letter anytime an insurance policy expires or a Force Place Insurance transaction (tran code 2870) is run.
Fee Assessment Notice	48	This event generates if a Miscellaneous Fee transaction or corresponding correction is processed on an account. Valid transaction codes are: Assess Misc. Fee—tran code 660/668 Waive Misc. Fee—tran code 670/678 Pay Misc. Fee—tran code 850/858
Fee Reminder Notice	49	This letter must be requested manually.
PMI Notice	50	This letter must be requested manually.
Insurance Letter (before expiration date)	51	This event will automatically generate letters for disbursement types 20-28 and 40-49 that *will expire within 75 days*. A separate letter is created for each disbursement item. **Note:** This event can also be manually requested within 75 days prior to the expiration date or any time after the expiration date. Refer to events 32, 39, and 52.

Event	Event Number	Description
Insurance Letter (after expiration date)	52	This event will automatically generate letters *after the expiration date* for disbursement types 20-28 and 40-49. A separate letter is created for each disbursement item. **Note:** This event can also be manually requested within 75 days prior to the expiration date or any time after the expiration date. Refer to events 32, 39, and 51.
ARM Loans Using the Base Index Rate	53	ARM event letter 53 will automatically generate for loans that have the **Use this Base Index Rate** option (LNBSIN) checked and that have an event that would trigger any of the following ARM event letters: 1, 2, 3, 4, 6, 7, 10, 11, 17, 18, 19, 20, 37, and 38. Instead of the normal event letter generating, it is switched to event 53. The triggering events need to be set up to be used in the institution's options. Only letter 0 is available for use.
Change of Address	2040	It is important to note that the change of address event letter for loan accounts is generated in the Deposit Events system. All 2040 address change event letters, regardless of whether they are for deposits or loans, will be generated in the Deposit Events system. If a loan event letter is ordered, it will show on the history for the loan. This event will generate a letter any time any part of the address mailing lines change for an open or closed deposit or loan account. If multiple accounts are tied to the same address, an event record will generate for the IRS owner tied to each account with that mailing address. One letter per IRS owner will be created. Letters should be sent to the "old" address (remember this when creating your mail merge document in Microsoft Word). The merge fields are as follows: OLD_MAILING_LINE_1 OLD_MAILING_LINE_2 OLD_MAILING_LINE_3 The "new" address should be indicated in the body of the letter using the new mailing line merge fields. The merge fields are as follows: NEW_MAILING_LINE_1 NEW_MAILING_LINE_2 NEW_MAILING_LINE_3 Only one account number for each IRS owner per address change will be available for the event, and all mailing address changes tied to deposit and loan accounts will be included.

Event	Event Number	Description
		For CIS clients, a letter will be created for the regular account address or the alternate address, whichever one is in effect at the time of the change. In order for this event to generate for a loan account, you must checkmark the **Address Change** checkbox field on the Deposits > Definitions > Event Setup screen. If you are already using the address change event letter, but want to add loan accounts, please send in a work order and the minimum one-time fee will be assessed. If you want to begin using the address event letter for the first time, send in a work order and a $450.00 one-time fee will be assessed for the use of this event. Be sure to indicate if you want loan accounts included. **FPS GOLD Only** Institution options OP15-ADEV (deposits) and OP16-ALEV (loans) must both be turned on to process the address change event for both deposit and loans.

Negative Amortizing Loans

If the loan is a negative amortizing loan (see the Loans > Account Information > ARM Information screen, Rate Caps & Negative Amortization screen), the letter number is the event number plus 200. For example, if event 1 is selected for a negative amortizing loan, the letter number is 201.

A letter from the 200 series is generated whenever the system calculates the next interest rate, the **Next P/I Payment**, or both and, because of the caps, the new calculated P/I is lower than the required **Amortized P/I** *and* the **Interest P/I**. For example:

New Calculated P/I	=$490
Required Amortized P/I	=$520
Interest P/I	=$500
	then a letter from the 200 series is generated.

If the new calculated P/I is lower than the **Amortized P/I**, but greater than the **Interest P/I**, then the 300 series letter is generated. For example:

New Calculated P/I	=	$490
Required Amortized P/I	=	$500
Interest P/I	=	$480
		then a letter from the 300 series is generated.

The system will calculate the **Amortized P/I** and the **Interest Only P/I**, and show these amounts on the Loans > Account Information > ARM Information screen, Rate Caps & Negative Amortization screen (for ARM loans, payment method 7). These amounts can also be printed on 200 and 300 series AML event letters using the correct merge fields. The borrower is not required to pay the **Amortized P/I**, but if the borrower does, the loan will continue to fully amortize over the remaining term of the loan. If the borrower chooses to pay the **Interest Only P/I**, then the **Interest Only** amount will be applied to the loan.
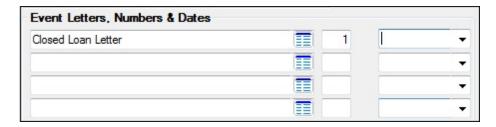
Requesting Loan Event Letters

The **Event #** and **Letter Number** fields on the Letters & Actions tab work together to request an event letter other than the default letters generated by the system. When the system detects a pre-defined event happening, it checks to see if the number in the **Event #** field is the event number that is happening. If so, the system will generate the letter number in the **Letter Number** field instead of using the default letter as the letter number.

When you enter a date in a **Letter Date** field, the system will generate an event record using the event number in the **Event #** field on that date, as if the event were happening. Using this event record, the system will generate the letter number entered in the **Letter Number** field.

When you use the **Letter Date** field to request an event letter on a specific date, the system will only generate the event record and the event letter. It does not cause the actual event to occur. GOLD EventLetters does *not* allow two of the same event (even with differing letter numbers) to be ordered on the same night. Only the first event will be created.

The following is an example of the Event Letters, Numbers & Dates field group on the Letters & Actions tab where event letters are manually requested.

Note: If you want an event to generate that is not currently defined, please submit a work order to your FPS GOLD loan banking consultant to have the event programmed.

Deposit Event Processing

Before your institution can use GOLD EventLetters for the Deposit system, several features must be set up on the host computer. This section will explain the process of setting up events on CIM GOLD so GOLD EventLetters will function properly for deposit events.

First, you must set up security to be able to access the Deposits > Definitions > Event Setup screen.

Second, use the Event Setup screen to set up which event letters you want generated for your institution.

Last, use the features in GOLD EventLetters and Microsoft Word to create your event letter and generate accounts where the event letter will be sent.

Deposit Event Descriptions

To set up which deposit events you want to generate, you will need to use the Deposits > Definitions > Event Setup screen. This section describes the events available for set up on the Event Setup screen. Deposit Event Letters can be used to notify your customers of a variety of events that can occur on deposit accounts, such as certificate maturities, new accounts, interest postings, retirement distributions, address changes, and much more.
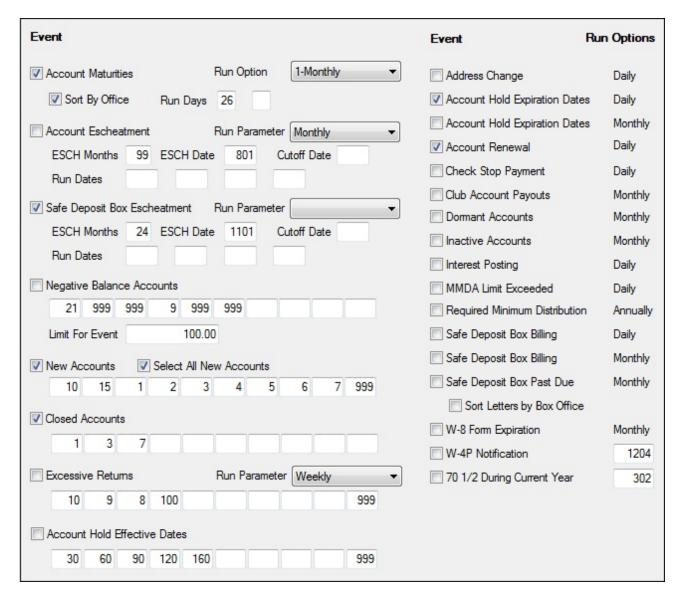
Features and options must be set up on this screen before any event letters can be processed through GOLD EventLetters™.

To make changes to the options on this screen, you must first give your employees the appropriate access and security.

You can print event letters using GOLD EventLetters and Microsoft® Word® and following these steps:

1. Download the day's events from GOLD EventLetters.

2. Create your letter using Microsoft Word, and insert merge fields from the file created by GOLD EventLetters. (This step may only have to be done once or updated periodically.) Also see Setting Up GOLD EventLetters (Deposits) for a list of merge fields available.

3. Assign the letter you created in Microsoft Word to data files in GOLD EventLetters.

4. Print the letters using GOLD EventLetters.

The following is an example of the Deposits > Definitions > Event Setup screen in CIM GOLD:

Event

☑ Account Maturities   Run Option   [1-Monthly ▼]

    ☑ Sort By Office   Run Days [26] [ ]

☐ Account Escheatment   Run Parameter [Monthly ▼]

    ESCH Months [99]   ESCH Date [801]   Cutoff Date [ ]

    Run Dates [ ] [ ] [ ] [ ]

☑ Safe Deposit Box Escheatment   Run Parameter [▼]

    ESCH Months [24]   ESCH Date [1101]   Cutoff Date [ ]

    Run Dates [ ] [ ] [ ] [ ]

☐ Negative Balance Accounts

    [21] [999] [999] [9] [999] [999] [ ] [ ]

    Limit For Event [100.00]

☑ New Accounts   ☑ Select All New Accounts

    [10] [15] [1] [2] [3] [4] [5] [6] [7] [999]

☑ Closed Accounts

    [1] [3] [7] [ ] [ ] [ ] [ ] [ ]

☐ Excessive Returns   Run Parameter [Weekly ▼]

    [10] [9] [8] [100] [ ] [ ] [ ] [999]

☐ Account Hold Effective Dates

    [30] [60] [90] [120] [160] [ ] [ ] [999]

Event	Run Options
☐ Address Change	Daily
☑ Account Hold Expiration Dates	Daily
☐ Account Hold Expiration Dates	Monthly
☑ Account Renewal	Daily
☐ Check Stop Payment	Daily
☐ Club Account Payouts	Monthly
☐ Dormant Accounts	Monthly
☐ Inactive Accounts	Monthly
☐ Interest Posting	Daily
☐ MMDA Limit Exceeded	Daily
☐ Required Minimum Distribution	Annually
☐ Safe Deposit Box Billing	Daily
☐ Safe Deposit Box Billing	Monthly
☐ Safe Deposit Box Past Due	Monthly
☐ Sort Letters by Box Office	
☐ W-8 Form Expiration	Monthly
☐ W-4P Notification	1204
☐ 70 1/2 During Current Year	302

Each event is preceded by a checkbox enabling your institution to mark whether you want to use the event or not. Enter a checkmark in the box if you want it, or leave it blank if you don't. Only the events marked with a checkmark will create letters. For events marked with a checkmark, run options must also be entered. Run options tell the system when to run events. Depending on the events, they can be run daily, weekly, monthly, yearly, or whenever your institution specifies as permitted.

Each event also has a system-defined event number. If different options are available based on account criteria, a four-digit event letter number is also listed. When there are different event letter numbers available, you can create different event letters in your Microsoft Word file. The numbers and letters are listed under the event in the following event descriptions. The following event descriptions specify what run options to use for each event.

<div style="border:1px solid black; padding:10px;">

"No Mail" Option

An option is available that will separate the "No Mail" letters to their own event. The system will add 100 to the original event number, and all "No Mail" letters will be generated for that event (for example, no mail 1040 events will become 1140). These new events will need to be attached to a letter before they can be printed. If your institution would like to use this feature, you will need to tie the appropriate event numbers to your event letters, then submit a work order to have the option turned on for the Event Letter Generation Report (FPSDR500). If this option is not used, the "No Mail" letters will be intermingled with the letters to be mailed, but will still indicate the "No Mail" status.

</div>

Event	Event Number	Event Letter	Description
Account Maturities	4010 4110 (No Mail - see Option box above)	Four-digit Product Code *Or* If the **Sort by Office** field under the **Account Maturities** field is checked, then the letter number will be the account's office number.	This event will run based on three different run options, with up to two different monthly run days. An anticipated balance and next maturity date are calculated and available for use with this event. For **Interest Destination** 1 (pay interest by check) and 2 (transfer interest by Customer Directed Transfers), the anticipated balance will be the current balance. For **Interest Destination** 0 (pay interest to the account), the anticipated balance will be the interest for the coming term added to the current balance. (**Interest Destination** is found on the Deposits > Account Information > Interest Fields screen in CIM GOLD.) The options are as follows: Run option 1 runs monthly. If you want all certificates with a maturity date in the next month to generate an event record, select "1=Monthly" from the **Run Options** field. The event will process each month on the day entered in the **Run Days** field. Run option 2 allows you to generate up to two different monthly run days. To use two run days, select "2=Two Different Run Days" from the **Run Options** field. For accounts maturing on days 1 through 15 of the *next* month, type any number between 1 and 15 in the first **Run Days** field. You must generate account maturity events for all accounts maturing from day 16 to the end of the current month. To do this, type a number between 16 and 31 in the second **Run Days** field.

Event	Event Number	Event Letter	Description
			Run option 3 runs weekly. Select "3=Weekly" in the **Run Options** field to use this option. It adds 28 days to the run date and generates records for accounts maturing between that day and the same day the following week. Type a number indicating the day of the week in the **Run Days** field: 2 Monday 3 Tuesday 4 Wednesday 5 Thursday 6 Friday 7 Saturday **Note:** Once you download the Account Maturities letters from GOLD EventLetters, the merge fields applicable to that letter can be inserted using Microsoft Word. The TERM_TYPE merge field will be plural unless the TERM merge field is equal to "1" (for example, 1 month, 1 year; 3 months, 3 years). We suggest that you make sure your Maturity Event Letters are grammatically correct with this in mind. For example, if you enter "your <<TERM>> <<TERM_TYPE>> certificate" and the certificate term is for three months, the letter would print "your 3 months certificate." Instead, you can write "your certificate matures in <<TERM>> <<TERM_TYPE>>," and the letter will print "your certificate matures in 3 months" when the fields are merged with actual data. See Tying Data Source Files to Event Letters for detailed instructions on merge fields.
Account Escheatment	4020 4120 (No Mail - see Option box above)	If account is > $25.00, then first two digits = 25. Last two digits: 01 = Checking 02 = Savings 03 = Certificate 04 = Retirement	To process this event, the escheatment months and escheatment date must also be filled in. Enter the number of escheatment months your institution is required to use in the **ESCH Months** field, and enter the escheatment date your institution is required to use in the **ESCH Date** field. The data in these fields overrides the institution options used for the notices generated during afterhours. Escheatment months are defined as the number of months from the date of last customer contact until an account becomes escheatable. The escheatment date is the month and date (MMDD) accounts escheat to the state each year. A certificate is not escheatable in its first term. An account with no dormancy term is not escheatable. The event can be run two ways. The first option you can use is the run dates. When using the run dates, up to four

Event	Event Number	Event Letter	Description
			different run dates in MMDD format can be used in the **Run Dates** field. All accounts that become escheatable by those four dates will create an event record. Use the cutoff date with the run dates. The cutoff date pulls the same accounts on each run date. The **Cutoff Date** field is file maintainable. If used, all accounts that become escheatable by the cutoff date instead of the run date will create an event record. The second option that can be used instead of the run dates is the run parameter. Valid data for the **Run Parameter** field is "M = Monthly," "Q = Quarterly," and "S = Semi-monthly." If a parameter is used, this event will run the last processing day of each month, quarter, or six months, depending on the parameter used. All accounts that become escheatable in the next month, quarter, or six months will be selected.
Safe Deposit Box Escheatment	4030 4130 (No Mail - see Option box above)	None, unless the **Sort All Box Letters by Box Office** field is checked. In which case, the safe deposit box office number will appear.	This event works similarly to deposit account escheatment. This event bases the escheatment on the date of last activity. Enter the number of escheatment months your institution is required by the state to use in the **Esch Months** field, and enter the escheatment date your institution is required to use in the **Esch Date** field. Escheatment months are defined as the number of months from the date of last customer access until a safe deposit box becomes escheatable. The escheatment date is the month and day (MMDD) accounts escheat to the state each year. The only fields used to create the safe deposit box escheatment event letter are as follows: Box Branch Number Box Number Last Activity Date Amount Due Due Date Date Box Opened Escheatment Date Account Number (if there is one tied to the safe deposit box)
Negative Balance Accounts	5010-5019 5110-5119 (No Mail - see Option box above)	0001 = Checking 0002 = Savings 0003 = Certificate 0004 = Retirement	This event runs daily in the afterhours. You need to choose the days negative you want letters generated on for negative accounts. Ten intervals can be entered in the **Run Options** column. Each interval has a separate event number. The first interval's event number is 5010, the second is 5011, third is 5012, fourth is 5013, fifth is 5014, sixth is 5015, seventh is 5016, eighth is 5017, ninth is 5018, and tenth is 5019.

Event	Event Number	Event Letter	Description
			Any account that has a negative balance will create an event record. You can specify an amount for the negative balance limit you want for letter creation. Enter a figure in the field under the negative balance account's intervals. The minus sign is already entered on the screen. You can choose to generate a record on the day an account goes negative and for nine other days. For example, if you want a letter to generate on the first day an account becomes negative and every week after, then type "1," "8," "15," "22," "29," and "30" in the **Run Options** column. You can generate up to 10 letters a month for negative accounts. If a run date falls on a non-processing day, the record will be generated the processing day *before* the run date you specified in the **Run Options** column. In the **Limit for Event** field, enter the negative balance limit you want to generate a letter. This amount needs to be a positive number because the system will calculate it as a negative amount (the minus (-) sign is already entered on the screen). If this field is left at zero, any account with negative balance will produce an event letter.
New Accounts	5030-5039 5130-5139 (No Mail - see Option box above)	0001 = Checking 0002 = Savings 0003 = Certificate 0004 = Retirement	This event runs daily in the afterhours. You need to choose the days you want letters generated for closed accounts. Any day of the month can be used; however, only 10 days can be entered in the **Run Options** column. Each day has a separate event number. The first day's event number is 5030, the second is 5031, third is 5032, fourth is 5033, fifth is 5034, sixth is 5035, seventh is 5036, eighth is 5037, ninth is 5038, and tenth is 5039. A new account will create an event record on the day you specify unless the owner of the account already has accounts with your institution. For example, if you want a letter to generate on the first day an account is opened and every week after, then type "1," "8," "15," "22," "29," and "30" in the **Run Options** column. If an account is going to reach a specified date on a non-processing day, it will be pulled in the processing day before it reaches the date specified in the **Run Options** column. Check the **Select All New Accounts** checkbox to produce letters for all new accounts for old and new customers. (If this box is not checked, New Account letters will only generate for new customers, not existing customers who opened new accounts.) This option will also produce letters for each account opened for the same

Event	Event Number	Event Letter	Description
			customer on the same day. The same Event 5030 will be used.
Select All New Accounts			Checking the New Accounts box produces letters for new accounts for new customers who do not have an existing accounts. Checking this box (**Select All New Accounts**) allows you to produce letters for all new accounts for both existing and new customers. This option will also produce letters for each new account opened for the same customer on the same day. The same event 5030 will be used. (See the New Accounts definition above for more information on event numbers.) Both **New Accounts** and **Select All New Accounts** must be checked to get "All New Accounts" letters.
Closed Accounts	5050-5059 5150-5159 (No Mail - see Option box above)	0001 = Checking 0002 = Savings 0003 = Certificate 0004 = Retirement	This event runs daily in the afterhours. You need to choose the days you want letters generated for closed accounts. Any day of the month can be used; however, only 10 days can be entered in the **Run Options** column. Each day has a separate event number. The first day's event number is 5050, the second is 5051, third is 5052, fourth is 5053, fifth is 5054, sixth is 5055, seventh is 5056, eighth is 5057, ninth is 5058, and tenth is 5059. Any closed account will create an event record on the day you specify. For example, if you want a letter to generate on the first day an account is closed and every week after, then type a "1," "8," "15," "22," "29," and "30" in the **Run Options** column. If an account is going to reach a specified date on a non-processing day, it will be pulled in the processing day before it reaches the date specified in the **Run Options** column. To prevent an account from generating a letter, type an asterisk (*) in the first character of the **Closing Reason** field. Closing transfers automatically have "* CLOSING TRANSFER" in the **Closing Reason** field, so an event record will not be created for transfer closings.
Excessive Returns	5070-5079 5170-5179 (No Mail - see Option box above)	0001 = Checking 0002 = Savings 0003 = Certificate 0004 = Retirement	This event runs in the afterhours either monthly, quarterly, or semi-annually. Type "M" (Monthly), "Q" (Quarterly), or "S" (Semi-Annually) in the **Run Parameter** field. Any account where the date of last return is in the prior week/month will be considered. The weekly option will run on Fridays, using Saturday as the start of the week. The monthly option will run on the last processing day of the month. If Friday is a non-processing day, then this event will run before, on Thursday when using the weekly option.

Event	Event Number	Event Letter	Description
			This event is based on the total life-to-date returns calculated by adding life-to-date returned checks (DMRALD) with life-to-date returned ACH items (DMRCLD). These fields are found on the Deposits > Account Information > Activity Information screen). If numbers 5, 10, and 15 are entered in the **Run Options** column, then accounts with five through nine returns will be event number 5070; accounts with 10 through 14 returns will be event number 5071; accounts with 15 or more returns will be event number 5072. This continues through all 10 spaces in the **Run Options** column.
Account Hold Effective Dates	3010-3019 3110-3119 (No Mail - see Option box above)	You can use any letter number you want for these events. Enter the number in the **Document** field on the Deposits > Account Information > Restrictions & Warnings screen, Restriction/Action Codes tab in CIM GOLD. *TIP:* We suggest you give the letter number the same number as the hold code.	This event notifies customers when a hold has been placed on their account. This letter can be sent to customers at designated intervals after the **Effective Date** of the hold until the customer takes the required action to update their account. To facilitate this event, you must check the box in front of the **Account Hold Effective Dates** field. Additionally, you can enter as many as 10 intervals at which to send event letters for a hold code applied on an account (on the Deposits > Account Information > Restrictions & Warnings screen). The intervals you enter added to the **Effective Date** of the hold determine the date each letter is generated. For example, an effective date of the 19th with an interval of 3 will generate a letter on the 22nd. In the screen example above, letters will be generated 30, 60, 90, 120, 160, and 999 days after the effective date of the hold. **Note:** If the customer takes the action required to remove the hold, you will need to manually remove the hold from the account, and the letter will stop generating for that account. This event allows for 10 different intervals of days to be entered in the boxes below the field (such as 30, 60, and 90 days), so you can create a unique letter for each time frame entered. Each of the boxes is assigned its own event number, as shown below: Box 1 is event number 3010 Box 2 is event number 3011 Box 3 is event number 3012 Box 4 is event number 3013 Box 5 is event number 3014 Box 6 is event number 3015 Box 7 is event number 3016

Event	Event Number	Event Letter	Description
			Box 8 is event number 3017 Box 9 is event number 3018 Box 10 is event number 3019 **Note:** This event is different from the Account Hold Expiration Dates event (1070, see below), which is based on the expiration date of a hold code and not the effective date.
Address Change	2040 2140 (No Mail - see Option box above)	None	This event will generate an event record any time any part of the address mailing lines change for an open deposit or loan account. If multiple accounts are tied to the *same* address, an event record will generate for the IRS owner tied to each account with that mailing address. One letter per IRS owner will be created. Letters should be sent to the "old" address (remember this when creating your mail merge document). The mnemonics are as follows: OLD_MAILING_LINE_1 OLD_MAILING_LINE_2 OLD_MAILING_LINE_3 The "new" address should be indicated in the body of the letter using the new mailing line mnemonics. The mnemonics are as follows: NEW_MAILING_LINE_1 NEW_MAILING_LINE_2 NEW_MAILING_LINE_3 Only one account number for each IRS owner per address change will be available for the event, and all mailing address changes tied to deposit and loan accounts are included. For CIS clients, a letter will be created for the regular account address or the alternate address, whichever one is in effect at the time of the change. **Note:** Events generated for loan accounts are still generated in the Deposit Events system. All 2040 address change events, regardless of whether they are a deposit or loan, will be generated in the Deposit Events system. If a loan event letter is ordered, it will show on the history for the loan. In order for this event to generate for a loan account, you must checkmark the **Address Change** checkbox field on this screen.

Event	Event Number	Event Letter	Description
			If you are already using the address change event letter, but want to add loan accounts, please send in a work order and the minimum one-time fee will be assessed. If you want to begin using the address event letter for the first time, send in a work order and a $450.00 one-time fee will be assessed for the use of this event. Be sure to indicate if you want loan accounts included. **Note:** Institution options OP15-ADEV and OP16-ALEV must both be turned on to process the address change event for both deposits and loans.
Account Holds Expiration Dates (Daily)	1070 1170 (No Mail - see Option box above)	Letter number entered on the Deposits > Account Information > Restrictions and Warnings screen.	If this box is checkmarked, this event will run in the daily afterhours. It creates an event record for hold codes expiring on the same date in the following month. An event record is only created if the hold code has a letter number in the **Document** field on the Deposits > Account Information > Restrictions and Warnings screen. The same account can have multiple hold event letters created if there are several holds expiring in the same month.
Account Holds Expiration Dates (Monthly)	1070 1170 (No Mail - see Option box above)	Letter number entered on the Deposits > Account Information > Restrictions and Warnings screen.	If this box is checkmarked, this event runs in the daily afterhours on the last processing day of the month. It creates an event record for hold codes expiring in the next month. An event record is only created if the hold code has a letter number in the **Document** field on the Deposits > Account Information > Restrictions and Warnings screen. The same account can have multiple hold event letters created if there are several holds expiring in the same month.
Account Renewal	1040 1140 (No Mail - see Option box above)	Same as product code number	This event runs daily in the afterhours. An event record is created for renewable certificates on the last day of the grace period. The Average Percentage Yield (APY) is computed, based on the number of days in the term and the interest amount that is calculated. This is a projected APY based on the amount of interest the CD will earn in the next year. Starting from the last maturity roll date (DMLMRD), the interest frequency, method, anniversary, options, and interest at maturity are all used in calculating the projected amount of interest for the next year. In leap years, institution options B366 and NOMT will also be used in the calculation. If the CD's term is for less than one year, a full year's interest will still be calculated as if the CD will be renewed to stay open for one year, and in order to analyze it for the APY.
Check Stop Payment	2050	None	This event will generate a record for all check stop payments added that day. This event runs daily in the

Event	Event Number	Event Letter	Description
	2150 (No Mail - see <u>Option box</u> above)		afterhours. The following fields are available when setting up the event letter in Microsoft Word to be merged with the file generated by GOLD EventLetters. BEGIN_CHECK_NUMBER ENDING_CHECK_NUMBER CHECK_STOP_AMOUNT DATE_STOP_ADDED DATE_CHECK_WRITTEN EXPIRATION_DATE PAYEE CHECK_STOP_REASON (**FPS GOLD Only:** "DT" must be added to input records on the Event Letter Generation Report (FPSDR500) to use this event.)
Club Account Payouts	2030 2130 (No Mail - see <u>Option box</u> above)	None	This event runs in the afterhours on the last processing day of the month. Any club account with a payout date in the next month will create an event record.
Dormant Accounts	1020 1120 (No Mail - see <u>Option box</u> above)	0001 = Checking 0002 = Savings 0003 = Certificate 0004 = Retirement	This event runs in the daily afterhours on the last processing day of the month. It creates an event record for all dormant accounts that became dormant during the past month.
Inactive Accounts	1030 1130 (No Mail - see <u>Option box</u> above)	0001 = Checking 0002 = Savings 0003 = Certificate 0004 = Retirement	This event runs in the daily afterhours on the last processing day of the month. It creates an event record for all inactive accounts that became inactive during the past month.
Interest Posting	1010 1110 (No Mail - see <u>Option box</u> above)	Same as **Interest Destination** found on the Deposits > Account Information > Interest Fields screen.	This event runs daily in the afterhours. All accounts that pay interest in the afterhours will create an event. You are able to select events to print by letter or number. This allows you to choose between printing and not printing certain interest destinations.
MMDA Limit Exceeded	1080 1180 (No Mail - see <u>Option box</u> above)	0005 = Savings account 0006 = Money market account	This event runs daily in the afterhours. Any money market account, general category 5 or 6, will create an event record on the last day of its cycle if it has exceeded the transaction limits. The transaction limit is six withdrawals. Checks, withdrawals, POS, transfers (DMFXCY), and GOLDPhone transfers (DMGTPN) (all on the Deposits >

Event	Event Number	Event Letter	Description
			Account Information > Activity Information, Deposit Activity tab) are added together to get total withdrawals.
Required Minimum Distribution	2020 2120 (No Mail - see Option box above)	None	This event will run the same night the required minimum distribution (RMD) update takes place, which is the last processing day of the year. If there are errors in calculating the RMD, or the RMD is on another plan, no event record will be created. You can refer to the Required Minimum Distribution Calc Reporting Report (FPSDR041) to determine what retirement plans had errors in calculating the RMD. Events will also be generated on the test run of the RMD update that is usually run in November of each year, as scheduled by your institution.
Safe Deposit Box Billing (Daily)	1050 1150 (No Mail - see Option box above)	0001 = if no account to charge 0002 = if account is charged	This event runs daily. An event record is created on the night of the due date for each safe deposit box. The only fields used in creating this event letter are as follows: **Box Branch Number** **Box Number** **Last Activity Date** **Amount Due** **Due Date** **Account Number** (if there is one tied to deposit billing) You cannot select "Daily" and "Monthly" at the same time. **Sort Letters by Box Office** If the **Sort Letters by Box Office** field is checkmarked, the following numbers are used: **Event Letter:** The safe deposit box office number **Event Numbers:** |	Mail	No Mail
---	---	---
No account to charge	1051	1151
Account is charged	1052	1152	
Safe Deposit Box Billing (Monthly)	1051, 1052 1151, 1152 (No Mail - see Option box above)	The letter number is the safe deposit box office number.	This event runs monthly. All boxes with a due date in the next month will be pulled. The only fields used in creating this event letter are as follows: **Box Branch Number** **Box Number** **Last Activity Date** **Amount Due** **Due Date**

Event	Event Number	Event Letter	Description
			You cannot select "Daily" and "Monthly" at the same time. **Sort Letters by Box Office** If the **Sort Letters by Box Office** field is checkmarked, the following numbers are used: **Event Letter:** The safe deposit box office number **Event Numbers:** <table><tr><td></td><td>**Mail**</td><td>**No Mail**</td></tr><tr><td>**No account to charge**</td><td>1051</td><td>1151</td></tr><tr><td>**Account is charged**</td><td>1052</td><td>1152</td></tr></table>
Safe Deposit Box Past Due	1060 1160 (No Mail - see Option box above)	None, unless the **Sort Letters By Box Office** field is checked. In which case, the safe deposit box office number be shown.	This event runs in the daily afterhours on the last processing day of the month. It creates an event record for all safe deposit boxes with billing at least one month overdue. The total amount past due will be calculated. The only fields used in creating this event letter are as follows: **Box Branch Number** **Box Number** **Last Activity Date** **Amount Due** **Due Date** **Account Number** (if there is one tied to the deposit box)
W-8 Form Expiration	1090 1190 (No Mail - see Option box above)	0001 = Checking 0002 = Savings 0003 = Certificate 0004 = Retirement	This event runs in the daily afterhours on the last processing day of the month. It creates an event for all accounts with a W-8 form on file that has an expiration date in the *next* month. You can use alternate addresses to mail the W-8 Expiration Form to addresses different from all other mailings for your accounts. Alternate addresses are set up in CIS.
W-4R Notification	2010 2110 (No Mail - see Option box above)	None	This event was designed to meet the regulations on notifying IRA owners of their right to change the withholding on their distributions. If the distributions are quarterly or more frequently, your institution needs to notify the customer annually. If the distributions are less frequently than quarterly, the customer needs to be notified with each distribution but not more than six months before the distribution. Customer-directed transfer records are read to find retirement distribution frequencies and scheduled distribution dates. This event has an annual run date

Event	Event Number	Event Letter	Description
			determined by your institution and entered in the **Run Options** column next to the **W-4R Notification** field. On the annual date, an event record is created for all retirement accounts in distribution with a distribution of quarterly or more frequently. This event also runs at each quarter-end. At this time, an event record is created for frequencies less often than quarterly, if the scheduled distribution is from three to six months in the future.
RMD During Current Year	2090 2190 (No Mail - see Option box above)	None	This event has an annual run date determined by your institution. Any retirement account in which the owner will be 73 years of age during the current calendar year will create an event record. This condition will occur only in the calendar year the owner will be 73 years of age and not in subsequent years. **Note:** You must notify FPS GOLD if you use this letter, because an Update Function 53 must coincide with this event.

Setting Up GOLD EventLetters (Deposits)

To use the GOLD EventLetters system, you need to set up merge-letter templates on your PC using the Microsoft Word® Mail Merge function, and link them to a data source file. The data file is created in the afterhours process using FPS GOLD's host computer. The data file is a result of either automatic events occurring on one or several accounts, or a result of user-requested events.

An *event* occurs when a pre-defined event affects an account or when you manually request an event letter. Some examples are when a CD account matures, a change of address, or a new account opening. Up to 255 events can be created this way, with each event having a possibility of 255 letters. Currently, the following events have been defined and are available in the Deposit GOLD EventLetter Processing (see Deposit Event Descriptions for a full description of each event). See the Tying Data Source Files to Event Letters help for more information.

Event #	Description
1010	Interest Postings
1020	Dormant Accounts
1030	Inactive Accounts
1040	Account Renewals
1050-1052	Safe Deposit Box Billing
1051	Safe Deposit Box Billing, daily
1151	Safe Deposit Box Billing, monthly
1060	Safe Deposit Box Past Due
1070	Account Hold Expiration Dates
1080	MMDA Limit Exceeded
1090	W-8 Form Expiration
2010	W-4R Notification
2020	Required Minimum Distribution
2030	Club Account Payouts
2040	Address Change
2050	Check Stop Payment
2090	70 ½ During Current Year
4010	Account Maturities
4020	Account Escheatment
4030	Safe Deposit Box Escheatment
5010-5019	Negative Balance Accounts
5030-5039	New Accounts
5050-5059	Closed Accounts
5070-5079	Excessive Returns

Note: Additional events can be identified and merged with user-created databases. This process is described in the Copying to Event Letter Files help.

Once the event letter templates have been set up with merge fields that match their corresponding data file, all that is left to do is merge the data file and letter together. This is done using the GOLD EventLetters program. See Assigning Merge Letters to Events for more information.

The following event fields are currently available for use:

Event Date	Club Payout Freq	No WD Cycle
Event Number	Club Payout Holdback	No Xfer Cycle
Event Letter	Current Balance	Nxt Cycle Start Date
Account Office	Cycle High Balance	OD Fee Pcnt Of Xfer

Account Number	Cycle Low Balance	Officer Code
Amount Due	Cycle Start Date	Old Account Number
Box Branch Number	Date Acct Went Neg	Opening Balance
Box Number	Date Closed	OTC Checks in Cycle
Check Digit	Date Int Last Paid	Overdraft Fee Code
Due Date	Date Last Return	Overdraft Amt Code
Formatted Account	Date Last W4 Notif	Overdraft Inc Amt
IRS Owner Title	Date of Last ACH	Payout Date
IRS Owner Name	Date of Last ATM	Plan Number
IRS Owner Suffix	Date of Last Deposit	Product Code
IRS Owner SSN	Date of Last WD	Product Code Desc
Mail Address Line 1	Date Opened	Rate Offset
Mail Address Line 2	Deposit Type	Reason Charge Waived
Mail Address City	Dormancy Date	Returned ACH Cyc
Mail Address ZIP	End of YR Balance	Returned Chks Cycle
Mail Address ZIP 4	Escheatment Date	Secured Account (This will print
Label Line 1	Federal WH Amount	X's based on your institution's
Label Line 2	Fed WH Fixed Amount	account number option. The last
Label Line 3	Fed WH Percentage	four digits of the account number
Label Line 4	General Category	will display, as will the check
Label Line 5	Grace End Date	digit.)
Label Line 6	Hold Action Code	Source of Funds
Last Activity Date	Hold Action Eff Date	Srvc Chrg Eff Date
IRS Owner First Name	Hold Action Exp Date	State WH Amount
IRS Owner Middle Name	Inactive Date	State WH Fixed Amnt
IRS Owner Last Name	Interest Rate	State WH Min Amount
1st Owner First Name	Last Activity Date	State WH Percentage
1st Owner Middle Name	Last Cust Contact Date	Sub Category
1st Owner Last Name	Last Mat Roll Date	Term
2nd Owner First Name	Last Overdraft Date	Term Type
2nd Owner Middle Name	Last Srvc Chrg Date	Transaction Amount
2nd Owner Last Name	Last Tran Date	Transaction Date
3rd Owner First Name	Limit Checks in Cyc	Transaction Desc
3rd Owner Middle Name	Ltd Returned ACH	Transfers in Last Yr
3rd Owner Last Name	Ltd Returned Checks	Transfers Out Lst Yr
Amt of Last Deposit	Ltd Returned Items	Uncollected Funds
Amt of Last Withdrawal	Maturity Date	W8 Expiration Date
APY	Maximum Rate	YTD Interest
Anticipated Balance	Minimum Balance	YTD Int Prior Yr
Base Rate	Minimum Rate	YTD Returned ACH
Bonus Expiration Date	Monthend Balance	YTD Returned Checks
Bonus Rate	Negative Bal Limit	YTD Penalty
Book Balance	Next Maturity Date	YTD Service Chrgs
Closing Reason Club	Next Product Code	YTD Transfers In
	No Checks This Cyc	YTD Transfers Out

After the letters have been merged, GOLD EventLetters allows you to preview the event letters before you print them. You can choose to print all the letters at once or print selected letters.

GOLD EventLetters will save the event letters to the "HAVE BEEN PRINTED" folder on your PC hard drive. The letters will stay there until you move them into the "ARCHIVED EVENTS" folder or delete them. Both folders are installed on the PC at the same time the program is installed.

Note: For more information concerning the set up of deposit event letters, please refer to the GOLD EventLetters Setup Procedures help.

Secondly, the Deposit GOLD EventLetter Report (FPSDR500) needs to be set up to generate the event records. Job Control Language (JCL) also needs to be added to the afterhours. A work order must be sent to FPS GOLD to have the report and JCL set up for your institution.

GOLD EventLetters will automatically delete event records more than seven days old and event records created the same day when a re-run occurs, and write an account file maintenance record for each event.

GOLD EventLetters Setup Procedures

The following sections explain how to set up the GOLD EventLetters program on your PC:

- Setup guides you through some of the initial setup process.

- Assigning Merge Letters to Events shows you how to tie your merged letter (data source file tied to event letter) to an event number. In addition, this section provides you with an example of a merged letter before and after the data is filled in.

- Tying Data Source File to Event Letters (Word 2010) explains how create an event letter in Microsoft Word 2010 using a data source file downloaded from GOLD EventLetters. Two or Three-Up Notices gives step-by-step instructions for setting up to three notices per page.

Setting Up the GOLD EventLetters System

Setting up the GOLD EventLetters process takes a few steps, and once you have completed the setup, there are only a few occasions when you may have to repeat some of the steps. Those occasions are:

- If you need to create a new merge letter file.
- If you need to change or add a letter-to-data file assignment.

Please see Tying Data Source Files to Event Letters for information on how to create or change your letters or their assignments.

Before using GOLD EventLetters for the first time, some options need to be set up *on your PC*. Once these options are set up on a PC, you do not need to set them up again on that PC.

> **NOTE**
>
> Your institution must have the Event Letter Report (FPSRP175) set up for the data file to be created for the Loan system, and the Deposit GOLD EventLetter Report (FPSDR500) for the Deposit system. If you do not have these reports set up, please submit a work order. For more information concerning specific needs of the Loan and Deposit systems with regards to GOLD EventLetters, see the previous sections describing the Loan and Deposit Event Processing.
>
> For deposit event letters, Job Control Language (JCL) also needs to be added to the afterhours. A work order must be sent to FPS GOLD to have the report and JCL set up for your institution.
>
> GOLD EventLetters will automatically delete event records more than seven days old and event records created the same day when a re-run occurs, and write an account file maintenance record for each event.
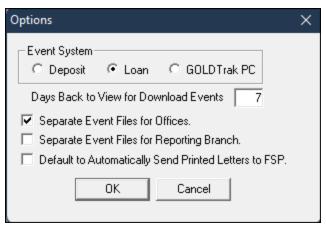
To set up these options on your computer, follow the steps below:

1. Select "Event Letter Options" from the Options menu. The options dialog will open, as shown below.
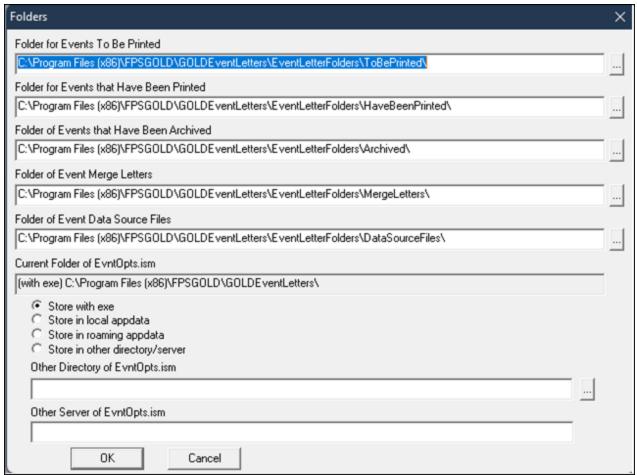
Options Dialog with Reporting Branch Option turned on

2. Verify which system you want to pull event letters from by selecting either the "Deposit" or "Loan" radio buttons. Depending on which system you select, only event letters from that system will be available to download in GOLD EventLetters. **Note:** GOLDTrak PC events are currently not available.

3. The **Days Back to View for Download Events** field on the Options dialog allows you to select how far back in history you want to download events. You can select a number from "1" to "7." This option resides on your computer, so it will be different for each user.

4. If you want to separate event files into their respective offices, click the **Separate Event Files for Offices** checkbox on the Options dialog.

5. If your institution uses the Reporting Branch Institution Option (RPBR) instead of the of office, mark the **Separate Event Files for Reporting Branch** checkbox

6. If you would like to automatically send printed letters to GOLDVault/File Services Plus, mark the **Default to Automatically Send Printed Letters to FSP** checkbox.

7. Click <OK> to update GOLD Event Letters.

Now you are ready to set up where you want event letters to be downloaded. The following steps explain how to do this.

1. Select "Folders" from the Options menu and the Folders dialog will open as shown below (see description of each of the folders following the screen example).

   Names and paths for five folders will be displayed. These folders and paths were created during the installation process. These paths are the folders where your data source files will be sent, and where you will save your letters and log files. You may change the path, including changing the path name, to a folder found on your network.

2. Verify that the paths for each folder are correct and click <OK>.

Folders Dialog

The following are descriptions of the folders shown above.

Folder for Events to Be Printed:
This is where you will save the Microsoft® Word letter that you created and merged with data source files downloaded from GOLD EventLetters. See Printing and Saving Event Letters for more information.

Folder for Events that Have Been Printed:
Once letters have been printed for events, this folder displays a log of all the events that were printed on a given day.

Folder of Events that Have Been Archived:
If you move events from the Events that Have Been Printed list to the Archived Events list on the Print Event Letters screen, this folder displays the log that was previously in the HaveBeenPrinted folder.

Folder of Event Merge Letters:
This is the folder to where you will save event letters when you initially create them in Microsoft® Word. You need to create merge fields where the finished data will go, such as customers' names, account balances, etc. The merge fields are pulled from the data source files (see below). These letters will later be assigned to specific events in GOLD EventLetters. See Tying Data Source Files and Assigning Merge Letters to Events for more information. Any letter you create must be saved in this folder. Otherwise, the event letter process will not work.

Folder of Event Data Source Files:
This is the source directory of event letter data files that will be the default "data source" for your word processor merge letter files. This is where the data (fields) to be merged into the letters are stored. You must first download events from GOLD EventLetters before they will be displayed in this folder. See Downloading Event Records for more information.

Tying Data Source Files Using Word 2010

The following instructions describe how to use the Mail Merge function in Microsoft® Word 2010 to tie the data source files generated by GOLD EventLetters into letters you create in Word to be sent to your customers.
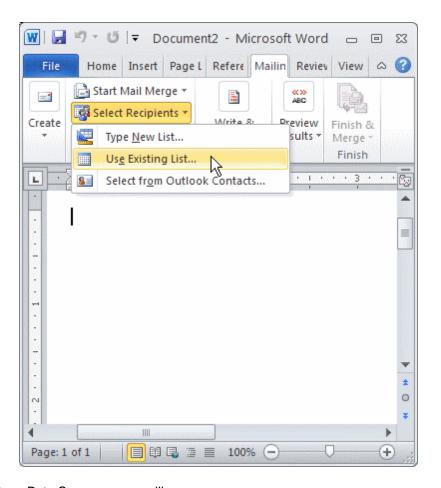
The data source file is where the loan fields are stored. The data source file is generated by GOLD EventLetters when you log on to that program and download the day's events. You must first download events in GOLD EventLetters before you can proceed with the steps outlined in this section.

There is one data file for each event. Each file (event) has specific fields available that can be used in the event letter. For example, loan event 1 is an ARM event. The data file has fields used specifically for ARM adjustments such as the next P/I, the amortized principal balance, date of next rate change, etc. Many fields are calculated in the "afterhours" process. Appendix A lists all common fields available for each loan event, as well as each field available for each of the loan events. The Deposit Event Descriptions section lists all fields for deposit events.

You can modify existing letters already on your PC or create new letters. As you create the letter and save it, or if you modify an existing letter already on your PC, save the letter to the "Merge Letters" folder in the following location: C:/Program Files/ FPSGOLD/ GOLDEventLetters/ EventLetterFolders/ Merge Letters. Then you can print the letters using GOLD EventLetters.
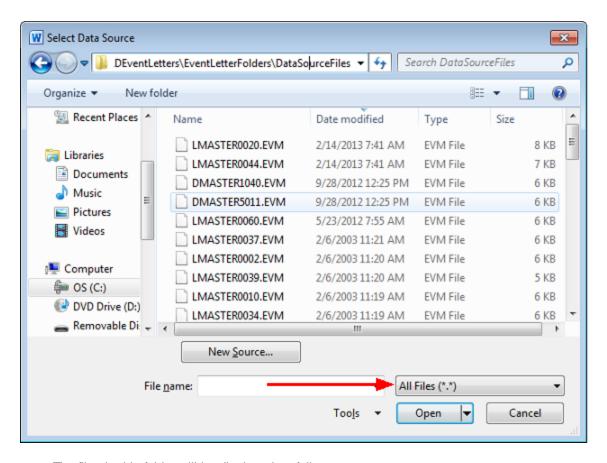
The following steps will explain how to tie a new or existing letter to its merge fields.

1.   Open Microsoft Word from the Start menu or your desktop. Microsoft Word will open with a blank document.

2.   Click the Mailings tab, then click **Select Recipients**, and then select "Use Existing List."

The Open Data Source screen will open.

3. In the **Look in** field at the top of the Open Data Source screen, navigate to the following location (for Windows 7 or higher):

    C:\Program Files (x86)\FPSGOLD\GOLDEventLetters\EventLetterFolders\DataSourceFiles

4. Click the down arrow in the **Files of Type** field at the bottom of the Open Data Source screen, and select "All Files." All the events generated by GOLD EventLetters will now open (see following example).

The files in this folder will be displayed as follows:
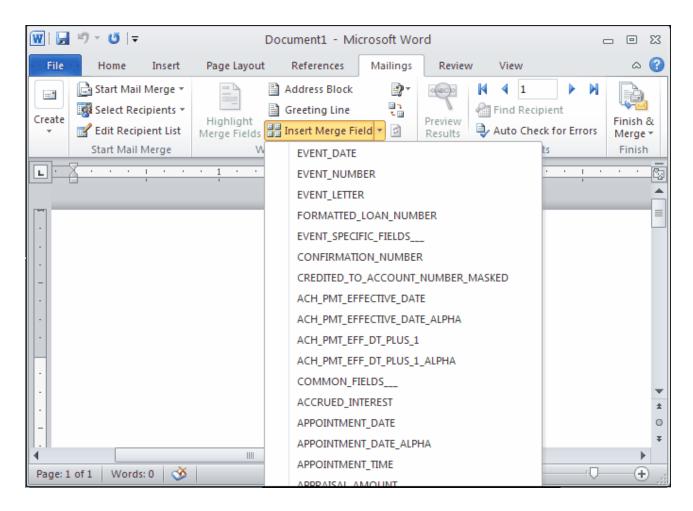
LMASTERXXXX.EVM or DMASTERXXXX.EVM

- "D" or "L" represents the event system from where you are working. "D" is for deposits, and "L" is for loans.
- Following the word "MASTER" in the file name, the next four characters represent the event number.
- The file extension, ".EVM", represents an event letter master source file.

> **TIP**
> If you want to use a data source file of your own making (from an Excel file, Report Writer, GOLDWriter data files, etc.), see Copying Events.

5. Double-click on the data source file (the event) you want to use. You will be returned to the blank Word document, and the **Insert Merge Fields** drop-down list will be file maintainable on the Mailings tab, as shown in the following example.

6.   If you are beginning a new letter, you would begin the letter at this point. Once you are ready to insert a merge field, proceed to the next step.

If you are using an existing letter, place the cursor at the desired insertion point, and then proceed to the next step.

7.   Click the **Insert Merge Field** drop-down list located on the Mailings tab. A list of fields available for that event will appear, as shown in the previous example.

8.   At the desired insertion point in the letter, select the first field you want from the **Insert Merge Field** drop-down list. When you select the field, the system will automatically place the field in the letter for you. Continue inserting fields in your letter, wherever needed, until you are finished. For an example of a finished letter, see Finished Letter.

9.   Save the finished letter that includes the merge fields in the Merge Letters folder by choosing "Save As" from the File menu.

For Windows 7 and above users, the Merge Letters folder is located at:

C:\Program Files (x86)\FPSGOLD\GOLDEventLetters\EventLetterFolders\MergeLetters

You may want to include the event record number in the drop-down **File name** field. For example, if you were finishing an event letter that welcomed new loan customers (event 21), you would enter "E21 L00 Welcome Letter" for the name of the letter.

10.   Close Microsoft® Word by clicking the X in the upper-corner of the application.

Now you are ready to assign the merge letter to a specific event.
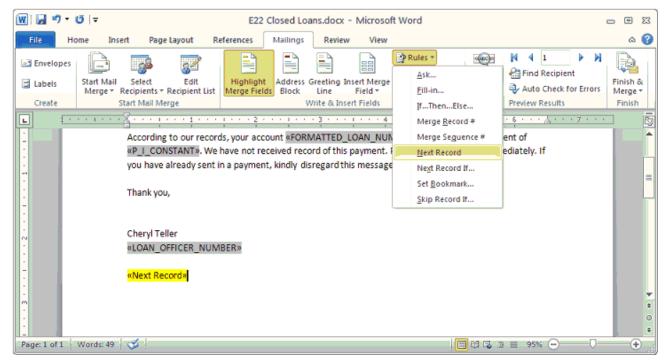
See also: Past Due Notices

3-Up Notices in Word 2010

It is possible to create two or three event letters per page (commonly known as 3-up event notices) by completing the following steps.

1.   Create section 1 by following steps 1-8 in Tying Data Source Files Using Word 2010.

2.   On the line above where you want the second and third sections of the 3-up notice to appear, insert <Next Record> merge field in your document in Microsoft® Word. This indicates the end of section 1 and the beginning of section 2, and the end of section 2 and the beginning of section 3.

To insert a <Next Record> field into your letter, on the Mailings tab, click **Rules**, and then select "Next Record" (as shown below).

3.   Copy and paste the information from section 1 into section 2.

4.   Insert another <Next Page> break from the **Rules** drop-down list, and then paste the information from section 1 into section 3.

> ➤
> **TIP**   Use perforated paper to separate the notices easier.

For an example of a finished 3-up letter, see Example of 3-up Letter.

Example of Finished Letter

The following examples show a letter with the merged fields followed by an example of a letter with a customers' actual data filled in. For more information on how to print event letters, see Printing and Saving Event Letters.

For information on creating 3-Up letters, see 3-Up Notices in Word 2010 or 3-Up Notices in Word 97.

Example of Letter with Merged Fields:

<<EVENT_DATE>>

<<IRS_OWNER_FIRST_MIDDLE_LAST_NAME>>
<<MAIL_ADDRESS_LINE1>>
<<MAIL_ADDRESS_CITY_STATE_ZIP>>

Dear <<IRS_OWNER_FIRST_NAME>>:

Welcome to FPS GOLD Bank. We thank you for giving us the opportunity to serve your financial needs. If you have any questions about your account <<FORMATTED_LOAN_NUMBER>>, please feel free to call.

At this time, we would like to confirm that we have entered your information correctly. Our records show your beginning balance of <<ORIGINAL_PRINCIPAL_BALANCE>> and your Social Security number as <<IRS_OWNER_SSN>>. If these are not correct, call one of our account representatives.

This loan opened on <<DATE_OPENED>> for a term of <<TERM>> <<TERM_TYPE>>, with an interest rate of <<INTEREST_RATE>>. This loan will mature on <<MATURITY_DATE>>.

Sincerely,

John Doe
<<OFFICER TITLE>>

<<EVENT_NUMBER>>/<<EVENT_LETTER>>

Example of Finished Letter with Data Filled In:

03-10-2013

Polly W. Cracker
620 Pelican Drive
Provo, UT 84604

Dear Polly:

Welcome to FPS GOLD Bank. We thank you for giving us the opportunity to serve your financial needs. If you have any questions about your account 0001 1112223 04, please feel free to call.

At this time, we would like to confirm that we have entered your information correctly. Our records show your beginning balance of $6,000.00 and your Social Security number as 123-45-6789. If these are not correct, call one of our account representatives.

This loan opened on 02-27-2013 for a term of 12 months, with an interest rate of 8.75000. This loan will   mature on 02-27-2014.

Sincerely,

John Doe
New Accounts Manager

E21/L00

Example of 3-Up Letter

The following are examples of a 3-Up letter. The first example displays the merge fields and the second letter displays the complete letter as it will appear after being printed with your customers' actual data.

Example of 3-Up Letter with Merge Fields:

<div align="center">

Past Due Notice

</div>

Past Due Since «DUE_DATE»
Loan Number: «FORMATTED_LOAN_NUMBER»

     «IRS_OWNER_FIRST_MIDDLE_LAST_NAME»
     «MAIL_ADDRESS_LINE1»
     «MAIL_ADDRESS_LINE2»
     «MAIL_ADDRESS_CITY_STATE_ZIP»

Your payment is now delinquent. A late fee has been assessed and is also due. Your immediate attention in this matter is necessary. You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

Amount past Due: «TOTAL_PAYMENTS_DUE»
Late Charges: «LATE_CHARGES»

Total Amount Due : «TOTAL_PMTS_WITH_LATE_CHARGES»

«Next Record»

Past Due Notice
Past Due Since «DUE_DATE»
Loan Number: <<FORMATTED_LOAN_NUMBER>>

        «IRS_OWNER_FIRST_MIDDLE_LAST_NAME»
        «MAIL_ADDRESS_LINE1»
        «MAIL_ADDRESS_LINE2»
        «MAIL_ADDRESS_CITY_STATE_ZIP»

Your payment is now Delinquent. A late fee has been assessed and is also due. Your immediate attention in this matter is necessary. You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

Amount past Due: «TOTAL_PAYMENTS_DUE»
Late Charges: «LATE_CHARGES»

Total Amount Due : «TOTAL_PMTS_WITH_LATE_CHARGES»

«Next Record»

Past Due Notice
Past Due Since «DUE_DATE»
Loan Number: «FORMATTED_LOAN_NUMBER»

        «IRS_OWNER_FIRST_MIDDLE_LAST_NAME»
        «MAIL_ADDRESS_LINE1»
        «MAIL_ADDRESS_LINE2»
        «MAIL_ADDRESS_CITY_STATE_ZIP»

Your payment is now Delinquent. A late fee has been assessed and is also due. Your immediate attention in this matter is necessary . You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

Amount past Due: «TOTAL_PAYMENTS_DUE»
Late Charges: «LATE_CHARGES»

Total Amount Due : «TOTAL_PMTS_WITH_LATE_CHARGES»

Example of Finished 3-Up Letter:

Past Due Notice
Past Due Since 12-01-2012

Loan Number: 0001-023455-01

MINDY MILLIONS
123 CASH STREET
PROVO UT 84608

Your payment is now Delinquent. A late fee has been assessed and is also due. Your immediate attention in this matter is necessary. You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

Amount past Due: 331.33
Late Charges: 10.57

Total Amount Due : 341.90

Past Due Notice

Past Due Since 12-01-2012
Loan Number: 0001-123456-02

GERALD GOOGLER
777 DICE WAY
PROVO UT 84604

Your payment is now Delinquent. A late fee has been assessed and is also due. Your immediate attention in this matter is necessary. You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

Amount past Due: 399.18
Late Charges: 18.51

Total Amount Due : 417.69

Past Due Notice

Past Due Since 12-01-2001
Loan Number: 0001-001122-03

BARRY BILLIONAIRE
700 MANSION 2, SUITE 4
OREM UT 84058

Your payment is now Delinquent. A late fee has been assessed and is also due. Your immediate attention in this matter is necessary. You are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

Amount past Due: 191.46
Late Charges: 7.51
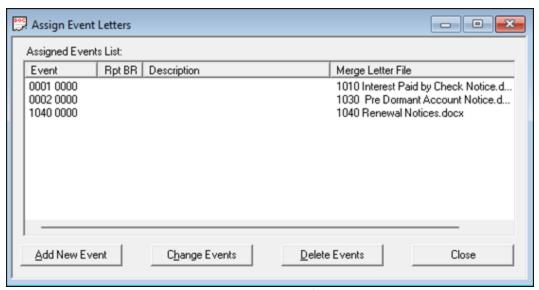
Total Amount Due : 198.97

Assigning Merge Letters to Events

Once you have created your letter in Microsoft Word (as explained in the Tying Data Source Files to Event Letters help), you can tie a specific letter to the event number and event letter number you want using GOLD EventLetters. The following steps explain how to do this.
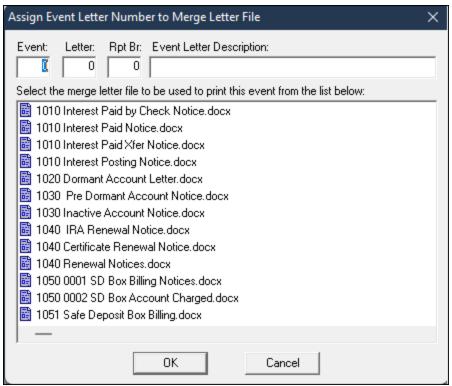
1.   From the Functions menu in the GOLD EventLetters system, select "Assign Event." You can also click the Assign Events icon found on the toolbar [icon].

The Assign Event Letters screen will open displaying the event and letter numbers that have already been assigned or "tied to" a specific merge letter. (If none have been assigned, the Merge Letter File column will be blank.)

Assign Event Letters Screen

2.   Click <Add New Event> or <Change Events>. The Assign Event Letter Number to Merge Letter File screen will open (as shown below).

Assign Event Letter Number to Merge Letter File Screen

3. Type the needed data in the **Event**, **Letter**, **Office**, **Reporting Branch** (if applicable), and **Event Letter Description** fields at the top of the screen.

   Note: The **Office** field will only be file maintainable if you have the Office option set on the Options dialog (select "Event Letter Options" from the Options menu). See the Setting Up the GOLD EventLetters System help section for more information on the Options dialog.

4. From the **Select the merge letter file to be used to print this event from the list below** field, highlight a merge letter file by left-clicking on one from the list.

   Note: You should have already created a letter before these steps, using Microsoft Word®, as explained in the Tying Data Source Files to Event Letters help.

5. Click <OK>. This returns you to the Assign Event Letters screen.

   You can continue to add new events or change event assignments from the Assign Event Letters screen by clicking <Add New Event> or <Change Events>.

6. The next step is to print the available letters found on the Print Event Letters screen. This process is explained in the Printing Event and Saving Event Letters help.

   See the examples of a letter with the merged fields and a letter with data filled in.

   See also examples of a 3-Up letter.

Past Due Notices (Loan events 44, 45, and 46)

Creating your past due notices in GOLD EventLetters eliminates any delay getting notification to your customer; notices can be printed and mailed the *same* day. It also allows you to control the verbiage and appearance of your notices, which eliminates any delay when a form change is needed.

In order for you to utilize the generation of late notices in GOLD EventLetters, you will need to do the following:

1. Create your notices in Microsoft® Word by following the steps for Two-Up or Three-Up Letters.

2. Request that your loan banking consultant *turn on* events 44, 45, and/or 46 (institution option EVNT).

3. Input the applicable event code in the **Late Notice Type** fields located on the Late Fees tab of the Loans > Account Information > Fees & Late Charges & Penalties screen in CIM GOLD. Contact your loan banking consultant if programming help is needed to populate these fields. You will also need to modify any loan patterns containing this information as well as GOLDTrak PC if applicable.

4. Determine if you would like a separate report reflecting late notices only and notify your loan banking consultant. If a separate report is not needed, the notices will appear on the Event Letter Report (FPSRP175) with other event letters generated on the same day.

Note: You can use some or all of the events, but each event is only valid in the specified field.

Event 44 is ONLY valid in the **Notice 1 Type** field.
Event 45 is ONLY valid in the **Notice 2 Type** field.
Event 46 is ONLY valid in the **Notice 3 Type** field.

Note: Events 44, 45, and 46 *will* be generated on loans with the following hold codes:

Hold Code	Description
1	Foreclosure completed
2	Charge-off
6	Deed in lieu of foreclosure
7	Legal hold
9	Legal hold
92	Voluntary surrender
93	Repossession by grantor

You may want to remove the event code from the **Notice Type** field on the Late Fees tab of the Loans > Account Information > Fees & Late Charges & Penalties screen in CIM GOLD at the time the hold code is placed on the account *if* late notices are not desired.

Loans with a general category of 80 and above *or* loans with an origination code of 3, 15, or 16 (loans purchased/serviced by others) will *not* create event letters.

Past Due Notice Report Options:

Past due notices generated through GOLD EventLetters will appear on the Event Letter Report (FPSRP175) with other event letters generated on the same day. Notify your FPS GOLD loan banking consultant if you would like this report set up for your institution.

A separate past-due notice only report (FPSRP018) can be run daily identifying the accounts that had notices generated in GOLD EventLetters. Refer to the Loan Reports Manual in DocsOnWeb for examples of both reports.

<div style="border:1px solid black; padding:10px;">

FPS GOLD Only:

A separate Past Due Notice report (FPSRP018) can be generated for notices generated through GOLD EventLetters with the following modifications to the report setup:

Pull field 12 (Late Notice Code 1) must include notice code 44.
Pull field 13 (Late Notice Code 2) must include notice code 45.
Pull field 14 (Late Notice Code 3) must include notice code 46.

To create a follow-up date for events, enter a number from 0 to 99 in positions 5–6 of the **Miscellaneous Parameters** field for FPSRP175.

</div>

Working with GOLD EventLetters

Use GOLD EventLetters to download the event record files needed to create the merge fields in Microsoft®
Word, to print the letters, and more. See the following sections.
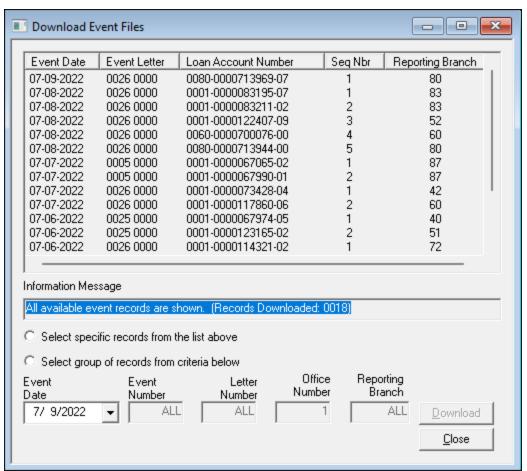
- Downloading event records.

- Printing and saving event letters.

- Copying events.

- Blocking certain events.

- Sorting separate events into offices.

Downloading Event Records

The following steps explain how to download your event letters from GOLD EventLetters.

1. From the Functions menu, select "Download Events." You can also click the Download Events icon on the toolbar ⏬.

    The Download Event Files screen will open displaying all the event records created the previous night by the overnight processing. It will also display those event records that were created on previous days. The following example shows event records created by the host.

Download Event Files Screen

The **Information Message** field displays the progress of the download. It also displays when the download is completed and any errors that are found.

This field will also display the following message if the Block Events feature is set up on your computer: "Block-Events-Feature-Activated." See Blocking Certain Events for more information concerning blocked events.

The default sort order is by the most recent date first, with ascending event letter and ascending account number within each event.

The records will remain on the host for *seven* calendar days.

Note: The information downloaded to this screen will change according to whether you are downloading deposit or loan events. See Setting Up GOLD EventLetters for more information.

2. Once all the event records are shown, select one of the two radio buttons labeled **Select specific records from the list above** or **Select group records from criteria below**.

   When selecting **Select specific records from the list above**, a single or group of records can be selected.

   When selecting **Select group of records from criteria below**, a group of event records for a certain date can be selected. The **Event Date** field will accept only dates. Enter the event number or the word "ALL" in the **Event Number** field; enter the letter number or the word "ALL" in the **Letter Number** field; and enter the office number or the word "ALL" in the **Office Number** field or **Reporting Branch** field (if applicable).

3. Click <Download> to begin downloading the event letter data files from the host.

   A message box will open if you have previously downloaded the same event and letter for that date. Press <Yes> if you want to overwrite the file event or <No> if you do not want to overwrite it.

   Note: The message box will open *only* if you have previously downloaded the same event and letter for a given date on this PC.

Once the event records are downloaded, they are saved as a data source file.

Use these data source files to include as merge fields in Microsoft® Word, as explained in the Tying Data Source Files section.

Printing and Saving Event Letters

The following steps explain how to print and save your finished event letters from GOLD EventLetters.
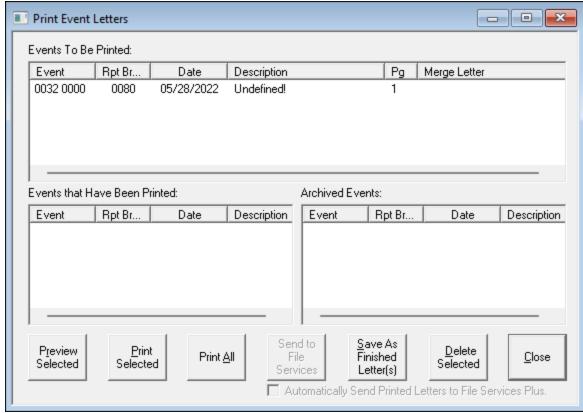
If you use File Services Plus (GOLDVault), you can also save event letters so they can be accessed on your customers or on their accounts in CIM GOLD. Some events are not account specific (for example, address changes or safe deposit box notices), so they will be attached to the owner and not an account. You must also install PDFill (http://www.pdfill.com/) in order to save them as PDF files in File Services Plus, using a file type of All > Event Letter. (See the File Services Plus section.)

WARNING: Do not send letters to File Services Plus until you have finalized the letters. If you send them multiple times, they will be attached multiple times.

1. Select "Print Event Letters" from the Functions menu. You can also click the Print Event Letters icon found on the toolbar. 🖨

    The Print Event Letters screen will open displaying three windows of letters (see following example):
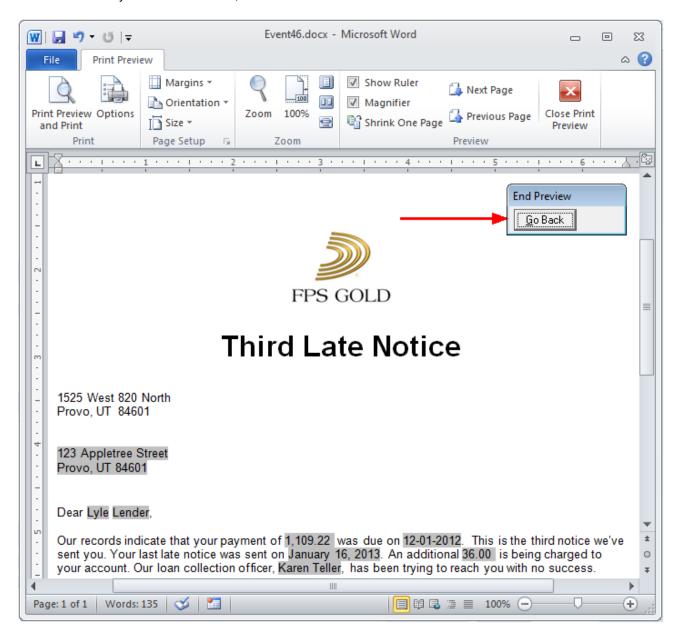
    - Events To Be Printed
    - Events that Have Been Printed
    - Archived Events

Print Event Letters Screen
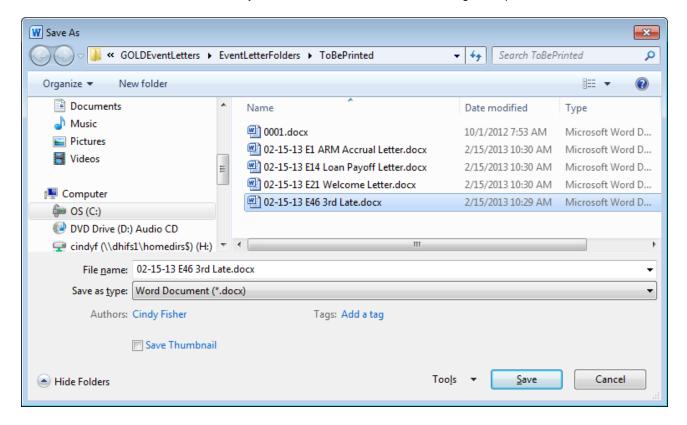
2. To preview event letters, highlight the line item from the Events To Be Printed window, then click the <Preview Selected> button. A preview of the letter in Microsoft® Word of what is to be printed will be displayed. (Letters can only be previewed from the Events To Be Printed list.)

WARNING: To close this window, you *must* click on the <Go Back> button located in the upper-right corner of your Preview screen, as shown below.

3. Click <Go Back> and click <Save As Finished Letter(s)> on the Print Event Letters screen. Microsoft® Word will automatically open again displaying the final merged letter.

   Microsoft® Word automatically merges the data from GOLD EventLetters with a letter you previously set up in Word. Refer to Tying Data Source Files for more information.

4. Save the finished *merged letters* in the ToBePrinted folder by choosing "Save As" from the File menu in Microsoft® Word. The ToBePrinted folder is located at:

   C:\Program Files (x86)\FPSGOLD\GOLDEventLetters\EventLetterFolders\HaveBeenPrinted
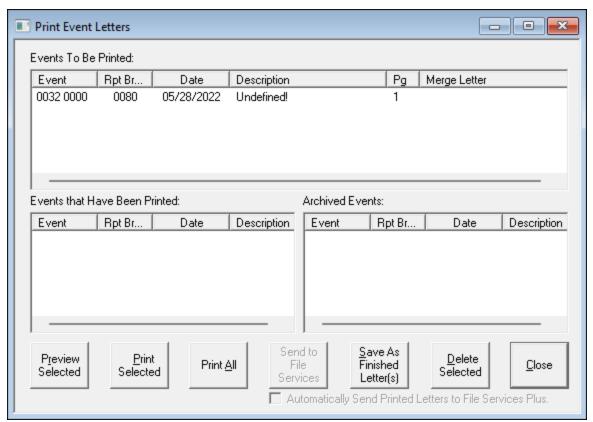
Be sure to enter the name of the letter or group of letters in the drop-down **File name** field, as shown below. For example, you should enter "02-15-13 3rd Late" which represents the third late notice letters from February 15, 2013. We recommend that you put the date first and then the description so that the saved letters will sort in order by date within folders. See the following example:

5. Click <Save> to save your entry.

6. Click <Go Back> to return to the GOLD EventLetters program.

7. Select the event(s) you want to print letters for in the Events To Be Printed list, then click <Print Selected> to print all the letters to your customers.

   Once printed, the event will be displayed in the Events that Have Been Printed list, as shown below:

Print Event Letters Screen

Any item in any of the three lists shown on the Print Event Letters screen can be moved from one list to another simply by clicking on the event and dragging it into a new list.

The system will place a log file of the printed event in the HaveBeenPrinted folder on your C: drive. If you move items to the Archived Events list, the system will move the log file to the Archived Events folder on your C: drive.

In addition, after you print your letters, you can save them to File Services Plus (GOLDVault) if your institution uses this product. (See the File Services Plus section.)

File Services Plus

If you use File Services Plus (GOLDVault), you can also save event letters so they can be accessed on your customers or on their accounts in CIM GOLD. Some events are not account specific (for example, File Services Plus address changes or safe deposit box notices), so they will be attached to the owner and not an account. You must also install PDFill (http://www.pdfill.com/) and save them as PDF files in File

Services Plus. Using subcategory "All" and File Type "Event Letter" will allow you to automatically upload your event letters. **Note:** You must type "All" and "Event Letters" in mixed case.

WARNING: Do not send letters to File Services Plus until you have finalized the letters. If you send them multiple times, they will be attached multiple times.
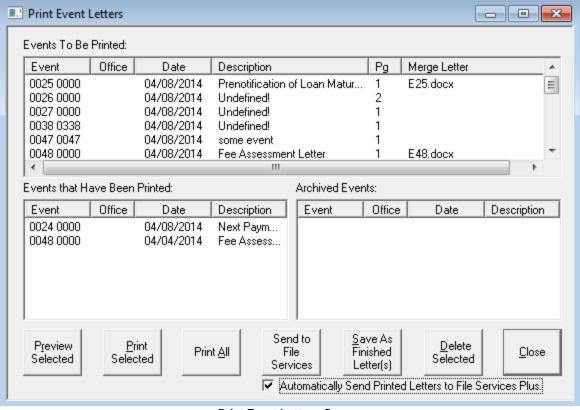
In addition, after you print your letters, you can save them to File Services Plus if your institution uses this product.

To manually send files to File Services Plus:
1. Select "Print Event Letters" from the Functions menu in GOLD EventLetters. You can also click the

    Print Event Letters icon found on the toolbar. 🖨

Print Event Letters Screen
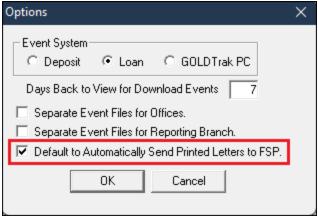
2. Select the event letter(s) you want sent to File Services Plus.

3. Click the <Send to File Services> button.

The files will be sent to File Services Plus and stored there. You can then use and manage them as any other file on File Services Plus.

An option is also available that allows you to default sending letters to File Services Plus when letters are printed.

To automatically send files to File Services Plus:

1. Select "Event Letter Options" from the Options menu in GOLD EventLetters. The following dialog will be displayed.

Options Dialog

2. Mark the **Default to Automatically Send Printed Letters to FSP** field. Immediately after you print the letters, they will be sent for you to File Services Plus.

3. You can change this at any time by unchecking the **Automatically Send Printed Letters to File Services Plus** box on the Print Event Letters screen (see the Print Event Letters screen above). For example, you may want to turn it off when testing a new event letter.

Copying events

GOLD EventLetters allows you to copy an existing data source file to a GOLD EventLetters file. This function will convert an ASCII-delimited file to an event letter data source file. For example, when you want to do a mailing and have a Report Writer file, GOLDMiner file, or GOLDWriter file already set up, you would use this function.

1.   From the Functions menu, select "Copy to Event File." You can also click the "Copy to Event File" icon on the toolbar .

     The Copy to Event File screen will open (as shown below).

Copy To Event File Screen

2.   In the **File to copy into a new event file** field, type the path and file name of the data source file you want to become an event letter data file. This file could have been created with Report Writer, Report Manager, GOLDWriter, or GOLDMiner. The file could also be an existing data source file that you are already using.

     WARNING: The data source file must be in ASCII-delimited format for the "Copy to event file" process to work. Using a tab delimiter will work the best.
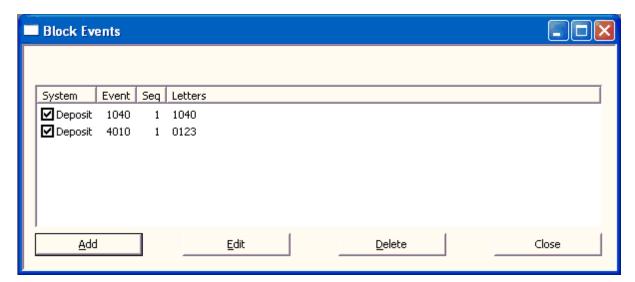
3.   Type the event date in the **Event Date** field, the event number in the **Event #** field, the letter number in the **Letter Number** field, and if using the office number option, enter the office number in the **Office** field. If using the Reporting Branch option, enter the reporting branch in the **Rpt Branch** field.

4.   Click <Copy>. The program will make a copy of the file specified in the **File to copy into a new event file** field, and save it in the To-Be-Printed Event folder. This file copy will be named based on the event date, event number, letter number, and office number (if used) entered in the fields provided. An event master source file is created in the Master Source Files directory.

5.   Now either create or modify the letter, and tie it to its data source file (as explained in the Tying Data Source Files to Event Letters help section).

6.   Print the letter using the GOLD EventLetters application.

Blocking certain events

GOLD EventLetters allows you to block certain events from being downloaded into the program. These blocks that you set up reside on the host computer (FPS GOLD's computer), so they will affect your entire institution. As events that are available for download are being read for display, the blocks you set up are searched. If the event letter fits the criteria set by a block, it will not display as an event available to be downloaded in the Download Event Files window.

The following steps explain how to block events from being downloaded:

1. Select "Block Events" from the Options menu, or click the Block Events icon on the toolbar 🅱. The Block Events screen will display (as shown below).

2. Click <Add> to add an event to be blocked. If you just want to change a block that has already been entered, select the block by clicking on it in the list, then click <Edit>. The Event Block Detail dialog will open whether you click <Add> or <Edit> (see the following example).

3. Enter the applicable information in the fields provided on the Event Filter Detail dialog. You can enter numbers, hyphens, or commas to specify letters and/or range of letters to be blocked. If you need to block all letters for a certain event, click the **All Letters** checkbox to display a checkmark.

You can also disable the blocked events (i.e., allow the events to be able to be downloaded again) by clicking the **Enabled** checkbox on the Event Filter Detail dialog, or by placing a checkmark next to the blocked event on the Block Events screen (see previous example).

4. Click <OK> to process your changes or additions. You will be returned to the Block Events screen, and your blocked events should appear in the list. From this screen you can add, edit, or delete events to be blocked, or click <Close> to exit out of the screen.

Now those events will be blocked from being downloaded. When you access the Download Event Files screen, the message "Block-Events-Feature Activated" will appear in the **Information Message** field.
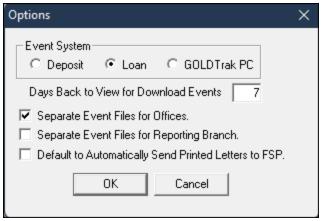
Note: If you are discontinuing the use of an event, do not use the block events feature. Contact your FPS GOLD banking consultant to have the event permanently disabled from being printed from GOLD EventLetters.

Sorting separate events into offices

GOLD EventLetters allows you to set up multiple letters for the same event. For example, you may want a separate letter for each office. Some setup is required before you can download specified events for individual offices.

To set up this feature:

1. Check the **Separate Event Files for Offices** checkbox field on the Options dialog (as shown below).

Options Dialog

- If this box does not contain a checkmark, the **Office** field will be read-only on the Assign Event Letter Number to Merge Letter File window.
- If no office is assigned, the **Office** column on the Assign Event Letters window will be blank, and this merge letter assignment will be the default if no document is assigned for a particular event-letter-office combination.
- If no Reporting Branch is assigned, the Reporting Branch column on the Assign Event Letters screen will be blank and the merge letter assignment will be the default if no document is assigned for a particular event letter.

2. Click <OK>.
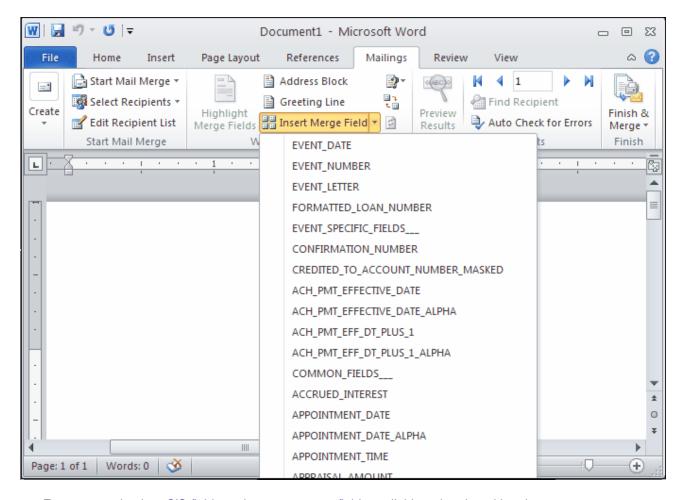
Contact your FPS GOLD banking consultant if you would like to use this feature and for any additional assistance.

Appendix A - Merge Field Descriptions (Loans)

The data source files generated by GOLD EventLetters are merged into letters using Microsoft® Word's Mail Merge function. The data source file from GOLD EventLetters is used to create a list of fields that can be inserted into letters. See Tying Data Source Files Using Word 2010 for more information on how to use Microsoft® Word's Mail Merge function to create letters.

Each letter has specific merge fields just for that letter. For example, the Loan Maturity Event Letter (event 26), contains the merge field called <<TOTAL_DUE_AT_MATURITY>>.

This appendix lists all the available loan event letters and the merge fields available for each letter. After you perform the steps outlined in Tying Data Source Files Using Word 2010, the GOLD EventLetters merge fields will appear in Microsoft Word on the Mailings tab, then click **Insert Merge Fields**, and the available fields for that event will appear in the drop-down list (see the following example).
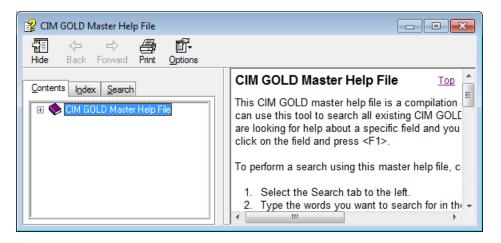
Every event also has CIS fields and common event fields available to be placed into letters.

☞ *QUICK TIP*

The field descriptions available for each event include a mnemonic. If you want to know exactly where the information for that field is pulled from in CIM GOLD, you can search for that mnemonic in the Master Help, as described in the following steps:
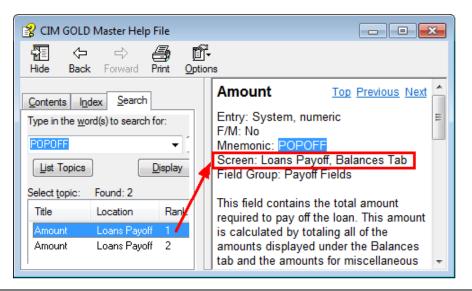
1. In the CIM GOLD program, select "Master Help Search" from the Help menu at the top of the screen.

   The following screen is displayed:

2. Click the Search tab, and in the search field, type the mnemonic, then click <List Topics>. All matching occurrences of that mnemonic will be listed.

3. Click any of the listed topics, and the help for that mnemonic will be displayed.

   The screen where you can find that field (or mnemonic) is listed in the help topic, as highlighted in the example below:

The following is a summarized list of the loan event numbers and their descriptions. For information about deposit events, see Deposit Event Processing.

Event #	Event Letter Description	How Created
1	ARM Accrual Rate Up, Rate Caps	automatic
2	ARM Accrual Rate Down, Rate Caps	automatic
3	ARM Accrual Rate Up, Payment Change, Rate Caps	automatic
4	ARM Accrual Rate Down, Payment Change, Rate Caps	automatic
5	Daily Simple Interest Rate Change	automatic
6	ARM Accrual Rate Down	automatic
7	ARM Accrual Rate Down, Payment Change	automatic
10	ARM Accrual Rate Up	automatic
11	ARM Accrual Rate Up, Payment Change	automatic
13	Tax Payment Letter	automatic
14	Payoff	requested from the Loans > Payoff screen
15	LIP Billing	automatic
16	LIP Billing Reminder	requested
17	ARM Accrual Rate Up, Payment Change, Rate Caps, Lifetime Caps	automatic
18	ARM Accrual Rate Down, Payment Change, Rate Caps, Lifetime Caps	automatic
19	ARM Accrual Rate Up, Payment Change, Lifetime Caps	automatic
20	ARM Accrual Rate Down, Payment Change, Lifetime Caps	automatic
21	New Loan	automatic/requested
22	Closed Loan	automatic/requested
23	Delinquency Event	requested
24	Specialty Request Letter	requested
25	Prenotification of Loan Maturity (institution defined days before automatic maturity date)	automatic/requested
26	Loan Maturity (at maturity)	automatic/requested

27	Balloon Payment	automatic
28	Beneficiary Statement	requested
29	Loan Sold	requested
30	Buydown Payment Change (subsidy)	automatic/requested
31	Buydown Expiration (subsidy)	automatic/requested
32	Insurance Letter (before expiration date)	automatic/requested
33	Over-Credit-Limit Notification (LOC)	automatic/requested
34	ARM (adjustable rate mortgage)	automatic
35	FHA Payoff letter (insured prior to August 2, 1985)	automatic/requested
36	FHA Payoff letter (on or after August 2, 1985)	automatic/requested
37	ARM (adjustable rate mortgage)	automatic
38	ARM (adjustable rate mortgage)	automatic
39	Insurance Letter (on expiration date)	automatic
40	ARM (adjustable rate mortgage)	automatic
41	Construction Rate and P/I Change Letter	automatic
42	LIP Rate Change	automatic
43	Charge Interest on Negative Escrow/Reserves Billing	requested
44	First Late Notice	automatic
45	Second Late Notice	automatic
46	Third Late Notice	automatic
47	Consumer Insurance Event	automatic
48	Loan Miscellaneous Fee Assessment Notice	automatic
49	Loan Miscellaneous Fee Reminder	requested
50	PMI	requested
51	Insurance Letter (before expiration date)	automatic
52	Insurance Letter (after expiration date)	automatic
53	ARM Loans Using the Base Index Rate	automatic
2040	Change of Address (Deposit Event)	automatic

Common Fields (All Events)

The following event fields are currently available for use in generating GOLD EventLetters for the Loan system. These fields are common to all loan events.

Merge Field	Field Mnemonic/ Calculation	From Screen	Description
BRANCH ADDRESS LINE 1	OBADD1	GOLD Services > Office Information	Address line 1 where the office is located
BRANCH ADDRESS LINE 2	OBADD2	GOLD Services > Office Information	Address line 2 where the office is located
BRANCH CITY STATE ZIP	OBCITY, OBSTAB, OBZIPC, OBZIP4	GOLD Services > Office Information	City, state, ZIP, and ZIP+4 where the office is located
BRANCH MANAGER NAME	LOONAM	Loans > System Setup > Officer Names & Phone Numbers	Adds the name of the servicing officer to the event letter
BRANCH NAME	OBFNAM	GOLD Services > Office Information	Name or description of office
BRANCH PHONE NUMBER	OBPHAC, PBPHPF, OBPHON	GOLD Services > Office Information	Phone number for the office formatted (xxx) xxx-xxxx
MONTHS TO 1ST RATE CHANGE	WKLMTH		Indicates the number of months from the opening of the loan to the first rate roll
ORIGINATION OFFICER	LOONAM	Loans > System Setup > Officer Names & Phone Numbers	Adds the name of the originating officer to the event letter
SERVICING OFFICER	see BRANCH MANAGER NAME		

CIS Fields (All Events)

The fields pulled from the CIS are used in all loan events generated by GOLD EventLetters. The following is a list of available CIS fields.

Note: If a name has a mailing exception of "Do Not Mail" in CIS, the name information will not be sent to the GOLD EventLetter system.

Merge Field	Field Mnemonic/ Calculation	From Screen	Description
ACCOUNT FIRST MIDDLE LAST NAME 1		Entity Maintenance to Name	First middle last name of name 1 on account
ACCOUNT FIRST NAME 1	PNFNAM	Entity Maintenance to Name	First name of name 1 on acct
ACCOUNT LAST NAME 1	PNLNAM	Entity Maintenance to Name	Last name of name 1 on acct
ACCOUNT SUFFIX 1	PNSFFX	Entity Maintenance to Name	Suffix of name 1 on acct
ACCOUNT FIRST MIDDLE LAST NAME 2		Entity Maintenance to Name	First middle last name of name 2 on account
ACCOUNT FIRST NAME 2	PNFNAM	Entity Maintenance to Name	First name of name 2 on account
ACCOUNT LAST NAME 2	PNLNAM	Entity Maintenance to Name	Last name of name 2 on account
ACCOUNT SUFFIX 2	PNSFFX	Entity Maintenance to Name	Suffix of name 2 on account
ACCOUNT FIRST MIDDLE LAST NAME 3		Entity Maintenance to Name	First middle last name of name 3 on account
ACCOUNT FIRST NAME 3	PNFNAM	Entity Maintenance to Name	First name of name 3 on account
ACCOUNT LAST NAME 3	PNLNAM	Entity Maintenance to Name	Last name of name 3 on account
ACCOUNT SUFFIX 3	MNSFFX	Entity Maintenance to Name	Suffix of name 3 on account
ACCOUNT FIRST MIDDLE LAST NAME 4		Entity Maintenance to Name	First middle last name of name 4 on account
ACCOUNT FIRST NAME 4	PNFNAM	Entity Maintenance to Name	First name of name 4 on account
ACCOUNT LAST NAME 4	PNLNAM	Entity Maintenance to Name	Last name of name 4 on account

Merge Field	Field Mnemonic/ Calculation	From Screen	Description
ACCOUNT SUFFIX 4	PNSFFX	Entity Maintenance to Name	Suffix of name 4 on account
IRS OWNER FIRST MIDDLE LAST NAME		Entity Maintenance to Name	IRS owner's first middle last name
IRS OWNER FIRST NAME	PNFNAM	Entity Maintenance to Name	IRS owner's first name
IRS OWNER LAST NAME	MNLNAM	Entity Maintenance to Name	IRS owner's last name
IRS OWNER MIDDLE NAME	MNMNAM	Entity Maintenance to Name	IRS owner's middle name
IRS OWNER SSN	MNCSSN	Entity Maintenance to Name	IRS owner's social security number
IRS OWNER SUFFIX	MNSFFX	Entity Maintenance to Name	IRS owner's suffix
IRS OWNER TITLE	MNTITL	Entity Maintenance to Name	IRS owner's title
MAIL ADDRESS CITY	MNCITY	Entity Maintenance to Mailing Label	Mailing address city
MAIL ADDRESS CITY STATE ZIP		Entity Maintenance to Mailing Label	Mailing address city, state and ZIP
MAIL ADDRESS LINE1	MNADD1	Entity Maintenance to Mailing Label	Mailing address line 1
MAIL ADDRESS LINE2	MNADD2	Entity Maintenance to Mailing Label	Mailing address line 2
MAIL ADDRESS STATE	MNSTAB	Entity Maintenance to Mailing Label	Mailing address state
MAIL ADDRESS ZIP	MNZIPC	Entity Maintenance to Mailing Label	Mailing address ZIP code
MAIL ADDRESS ZIP4	MNZIP4	Entity Maintenance to Mailing Label	Mailing address ZIP plus 4
NUMBER DWELLING UNITS	LODWEL		Number of dwelling units on the property securing the loan
LABEL LINE 1			Use Label Lines 1-6 instead of name and address lines to eliminate blank lines from appearing between the borrower names and address lines.

Merge Field	Field Mnemonic/ Calculation	From Screen	Description
			WARNING: If Label Lines are used, then all six must be set up in the letter. Basically, the number of street address lines on the account determines how many name lines will be printed, and up to four names will be printed depending on how many address lines are used.
LABEL LINE 2			
LABEL LINE 3			
LABEL LINE 4			
LABEL LINE 5			
LABEL LINE 6			
LEGAL DESCRIPTION			Ten repetitions of this field. Displays the first nine lines of the legal description or 540 characters, whichever comes first.
PROPERTY ADDRESS CITY	MNCITY	Entity Maintenance to Mailing Label	City where the property is located
PROPERTY ADDRESS CITY STATE ZIP		Entity Maintenance to Mailing Label	Property address city, state and ZIP
PROPERTY ADDRESS LINE1	MNADD1	Entity Maintenance to Mailing Label	Address line 1 where the property is located
PROPERTY ADDRESS LINE2	MNADD2	Entity Maintenance to Mailing Label	Address line 2 where the property is located
PROPERTY ADDRESS STATE	MNSTAB	Entity Maintenance to Mailing Label	State where the property is located
PROPERTY ADDRESS ZIP	MNZIPC	Entity Maintenance to Mailing Label	ZIP where the property is located
PROPERTY ADDRESS ZIP4	MNZIP4	Entity Maintenance to Mailing Label	ZIP plus 4 where the property is located

Basic Loan Fields

Merge Field	Field Mnemonic/ Calculation	Description
ACCRUED INTEREST	LNACIN	Accrued interest on loan
APPOINTMENT DATE	EVACDT	Date used with action code 210; only for event 23 and 24
APPOINTMENT TIME	EVTIME	Time used with action code 211; only for event 23 and 24
APPRAISAL AMOUNT	LNAPAM	Appraisal amount
APPRAISAL DATE	LNAPSR	Appraisal date
ARM 1ST RATE CHANGE DATE	LN1ROL	Date of 1st rate roll
ARM ACCRUAL RATE	LNAMRT	Accrual rate on loan
ARM ACCRUAL RATE LIFETIME MAX	LNAMHI	Maximum rate allowed on loan
ARM ACCRUAL RATE LIFETIME MIN	LNAMLO	Minimum rate allowed on loan
ARM ACCRUAL RATE MAX PTS DOWN	LNAMRD	Maximum points per period the rate can decrease
ARM ACCRUAL RATE MAX PTS UP	LNAMRU	Maximum points per period the rate can increase
ARM ACCRUAL RATE OFFSET	LNAMOF	Accrual rate offset
ARM MAX PRINCIPAL BALANCE	LNAMMX	Maximum principal balance that the loan is allowed to reach
ARM NEXT ACCR RATE CHANGE DATE	LNAMDT	Next rate change date
ARM P/I PAYMENT CHANGE DATE	LNPIEF	Next P/I change date
ASSET CLASSIFICATION	LNACLS	Asset classification
BALLOON DATE		Date used with action code 1

Merge Field	Field Mnemonic/ Calculation	Description
BANK ROUTING NUMBER	LNABNK	Bank routing/transit number
BANK SOURCE ACCOUNT NUMBER	LNANBR	Savings or checking that will be debited for loan payment
BRANCH ADDRESS LINE 1	OBADD1	Address line 1 where the office is located
BRANCH ADDRESS LINE 2	OBADD2	Address line 2 where the office is located
BRANCH CITY STATE ZIP	OBCITY, OBSTAB, OBZIPC, OBZIP4	City, state, ZIP, and ZIP+4 where the office is located
BRANCH MANAGER NAME	LOONAM	Adds the name of the Servicing Officer to the event letter
BRANCH NAME	OBFNAM	Name or description of office
BRANCH PHONE NUMBER	OBPHAC, PBPHPF, OBPHON	Phone number for the office formatted (xxx) xxx-xxxx
COLLATERAL DESCRIPTION	LNCLDS	Collateral description
CURRENT LTV	LNPBAL + LNBAL2 / LNSELL OR / LNAPAM	Current loan-to-value ratio which is the principal balance plus the secondary balance divided by the lesser of the selling price or the appraisal amount. If the selling price or appraisal amount fields are zero, the field with a value will be used for the calculation.
DATE INTEREST PAID TO	LNPDTO	Date interest is paid to
DATE LAST ACCRUED	LNDLAC	Date of last interest accrual
DATE LAST LATE	LNLTDT	Date of last late charge assessment
DATE OF LAST CHECK		Date used with action code 212
DATE OPENED	LNOPND	Date the loan was opened
DUE DATE	LNDUDT	Loan due date
EFFECTIVE RATE X	LNAMRT *OR* LNRATE *OR* LNLRAT	Loan effective rate: interest rate; accrual rate; LIP rate for LIP method code 1 or 101

Merge Field	Field Mnemonic/ Calculation	Description
EXTRA PRINCIPAL	LNOPMT	Amount of extra principal to be added to the principal
FORMATTED LOAN NUMBER		Uses XXXX-XXXXXX-XX instead of actual account number
FORMATTED LOAN NUMBER NO LEAD ZERO		Formats the Loan account number by automatically removing leading zeros.
FIRST DUE DATE	LN1DUE	Date the first payment is due
INSURER CODE	LNINSU	Insurer code
INTEREST CALCULATION CODE	LNIBAS	Base to use to calculate loan interest
INTEREST RATE	LNRATE	Annual interest rate or payment rate for payment method 7 loans
INVESTOR GROUP	LNIGRP	Investor group number
INVESTOR MASTER	LNIMST	Investor master number
INVESTOR NAME	IMNAM	Investor name
LATE CHARGES	LNLATE	Late charges on loan
LATE CHARGES AND FEES	LNLATE + LNFEES	Late charges plus total loan fees
LATE CHARGE PROJECTED	CALC LATE	Projected late charges for current payment
LATE RATE	LNLTRT	Late rate
LINE OF CREDIT LIMIT	LNRLCL	Line of credit limit
LIP ACCRUED INTEREST	LNLACC	LIP accrued interest
LIP CUSTOMER BALANCE	LNCBAL	LIP customer balance
LIP DISBURSED BALANCE	LNPBAL - LNLBAL	LIP disbursed balance
LIP INTEREST RATE	LNLRAT	LIP interest rate
LIP LIFETIME MAX	LNLMAX	LIP lifetime maximum rate
LIP LIFETIME MIN	LNLMIN	LIP lifetime minimum rate

Merge Field	Field Mnemonic/ Calculation	Description
LIP RATE OFFSET	LNLOFF	LIP rate offset
LIP UNDISBURSED BALANCE	LNLBAL	Amount of funds not yet disbursed
LOAN FEES	LNFEES	Total loan fees
LOAN OFFICER NUMBER	LNOFCR	Loan office number
MATURITY DATE	LNMATD	Loan maturity date
MISCELLANEOUS FUNDS	LNMISC	Loan miscellaneous funds
MONTHS TO 1ST RATE CHANGE	WKLMTH	Indicates the number of months from the opening of the loan to the first rate roll
NEXT PAYMENT DUE	CALC	Next payment due on the account
NEXT PAYMENT PRINCIPAL PORTION	Calculated	Principal portion of current next payment
NEXT PAYMENT INTEREST PORTION	Calculated	Interest portion of current next payment
NEXT PMT WITH EXTRA PRINCIPAL	CALC NEXT PYMT + LNOPMT	Calculated next payment plus extra principal
NUMBER PAYMENTS DELINQUENT	RUN DATE - LNDUDT + 1 / LNFREQ	Month's difference between current run date and due date plus one divided by the loan frequency. Bi-weekly loans calculate the number of payments delinquent by taking the days' difference between the run date and due date divided by 14 plus one.
ORIGINAL PRINCIPAL BALANCE	LNOBAL	Original principal balance
ORIGINATION OFFICER	LOONAM	Adds the name of the originating officer to the event letter
P/I PAYMENT	LNPICN	Principal/interest payment
PARTIAL OR APPLIED TO PAYMENTS	LNPRTL	Partial or applied to payments
PAYMENT FREQUENCY	LNFREQ	Loan payment frequency

Merge Field	Field Mnemonic/ Calculation	Description
PER DIEM	LNPBAL + LNRATX / LNIBAS	One day's interest calculated by taking the principal balance multiplied by the effective rate divided by the interest base.
PRIME LOWER LIMIT	LNPSLO	Minimum rate allowed on loan after adding index rate plus margin
PRIME UPPER LIMIT	LNPSHI	Maximum rate allowed on loan after adding index rate plus margin
PRINCIPAL BALANCE	LNPBAL	Principal balance on loan
PROJECTED PMT PRINCIPAL PORTION (for ARM loans)	Calculated	Principal portion of the projected payment
PROJECTED PMT INTEREST PORTION (for ARM loans)	Calculated	Interest portion of the projected new payment
RATE OFFSET MARGIN	LNROFF	Interest rate offset margin
RATE ROUNDING FACTOR	LNRRND	Prints the rounded rate factor, such as 1//4th, 1/8th, 1/10th, 1/16th, or none. This information is pulled from the **Round Rate To Nearest** field (LNRRND) on the Loans > Account Information > Account Detail screen in CIM GOLD.
REMAIN PORTION DUE	LNRPDU	Remaining unpaid portion of payment
REMAINING TERM	LNTERM / LNFREQ - LNINNO	Remaining term on the loan Loan term divided by the loan frequency minus the installment number. For bi-weekly loans, take the term in months divided by 12 multiplied by 26 to get the number of payments. Subtract the installment from the number of payments to get remaining payments. Take remaining payments divided by 26 then multiply by 12 to get remaining term in months.
ESCROW BAL PLUS RESERVE BAL	LNR1BL + LNR2BL	Sum of Escrow and Reserve balances
ESCROW BALANCE	LNR1BL	Escrow balance

Merge Field	Field Mnemonic/ Calculation	Description
ESCROW CON PLUS RESERVE CON	LNR1CN + LNR2CN	Sum of Escrow and Reserve payments
ESCROW PAYMENT	LNR1CN	Escrow payment
RESERVE BALANCE	LNR2BL	Reserve balance
RESERVE PAYMENT	LNR2CN	Reserve payment
SECURED ACCOUNT NUMBER		Places X's in part of the account number, e.g., XXXX-XX1234-12
SECURITY ACCOUNT	LNSECX	Deposit account that secures the loan
SERVICING OFFICER	LOONAM	Adds the name of the servicing officer to the event letter
SUBSIDY BALANCE	LNSBAL	Subsidy balance
SUBSIDY PAYMENT	LNSCON	Subsidy payment
TERM OF LOAN	LNTERM	Term of the loan
TIMES 30 LATE LAST 12 MONTHS	BU12M	30+ days late in the last 12 months
TIMES 60 LATE LAST 24 MONTHS	BU24M	60+ days late in the last 24 months
TIMES LATE	LNLTNO	Number of times the loan has been late
TIMES LATE 10 TO 29	LNLT10	Number of times over life of loan payment has been made 10-29 days after due date
TIMES LATE 30 TO 59	LNLT30	Number of times over life of loan payment has been made 30-59 days after due date
TIMES LATE 60 TO 89	LNLT60	Number of times over life of loan payment has been made 60-89 days after due date
TIMES LATE 90 OVER	LNLT90	Number of times over life of loan payment has been made 90+ days after due date
TIMES LATE LAST 2 YEARS	LNDELQ	Times late in past 2 years
TOTAL DUE	CALC PMTS + LNLATE + LNFEES - LNPRTL + LNRPDU For payment method 3 or 6 loans with option OP01 ILF6 set to "Y," the total due is calculated as follows:	All payments (principal, interest and escrow/reserves) that are due (all payments where the loan due date is less than or equal to the run date) plus late charges and loan fees minus partial plus remaining portion due; payment method 5 all payments that have been billed (total of all billings on the Billing & Coupons screen) plus late charges and loan

Merge Field	Field Mnemonic/ Calculation	Description
	PMTS + LNLATE + LNFEES - LNPRTL + LNRPDU + LNPDUE + LNVPRN	fees plus remaining portion due; LIP loans use prior unpaid charges plus late charges and loan fees.
TOTAL DUE AFTER GRACE	CALC PMTS + LNLATE + LNFEES - LNPRTL + LNRPDU For payment method 3 or 6 loans with option OP01 ILF6 set to "Y," the total due is calculated as follows: PMTS + LNLATE + LNFEES - LNPRTL + LNRPDU + LNPDUE + LNVPRN	All payments (principal, interest, and escrow/reserves) where the due date plus grace days is less than or equal to the run date plus late charges and loan fees minus partial plus remaining portion due; pmth 5 all payments that are billed (total of all billings on the Billing & Coupons screen) where the due date plus grace days is less than or equal to the run date plus remaining portion due plus late charges and fees; LIP loans only include late charges and loan fees.
TOTAL DUE TO BALLOON OR MATURITY	LNPBAL + CALC INT + LNLATE + LNFEES - LNR1BL - LNR2BL - LNSBAL - LNR1AI - LNR2A1 - LNMISC + NIR1AC + NIR2AC - LNLBAL - LNCBAL - LNPTRL (EXCLUDING MTHD 5 OR 6)	Total due (includes all charges due) to the lesser of the balloon date or the maturity day. If no balloon date or maturity date, interest will be calculated to the run date. This uses the current principal balance. Also see TOTAL DUE AT MATURITY (LETT01) for events 25, 26, and 27. It amortizes payments to maturity date. When the payments are amortized, the system makes pseudo-payments so the principal balance used is the amortized balance instead of the current principal balance.
TOTAL INT TO BALLOON OR MATURITY	CALC INT	Total interest due to the lesser of the balloon date or the maturity date. If no balloon or maturity date, interest will be calculated to the run date.
TOTAL PAYMENTS DUE	CALC PMTS	Total payments due (principal, interest, and escrow/reserves) where the loan due date is less than or equal to the run date
TOTAL PMTS W FEES AND LATE CHGS	CALC PMTS + LNLATE + LNFEES	Total payments due (principal, interest, and escrow/reserves) where the loan due date is less than or equal to the run date plus late charges and loan fees
TOTAL PMTS W FEES AND PARTIAL	CALC PMTS + LNFEES - LNPRTL	Total payments due (principal, interest, and escrow/reserves) where the due date is less than or equal to the run date plus loan fees minus partial
TOTAL PMTS W LATE AND PARTIAL	CAL PMTS + LNLATE - LNPRTL	Total payments due (principal, interest, and escrow/reserves) where the loan due date is

Merge Field	Field Mnemonic/ Calculation	Description
		less than or equal to the run date plus late charges minus partial
TOTAL PMTS WITH LATE CHARGES	CAL PMTS + LNLATE	Total payments due (principal, interest, and escrow/reserves) where the loan due date is less than or equal to the run date plus late charges
TOT PMTS WITH LOAN FEES	CALC PMTS + LNFEES	Total payments due (principal, interest, and escrow/reserve) where the loan due date is less than or equal to the run date plus loan fees
TOT PMTS WITH PARTIAL	CALC PMTS - LNPRTL	Total payments due (principal, interest, and escrow/reserve) where the loan due date is less than or equal to the run date minus partial
TOTAL PRINCIPAL AND INTEREST DUE	CALC PRIN / INT	Total principal and interest due where the due date is less than or equal to the run date (does not work for payment method 5)
TRANSFER ACCOUNT	LNXFRX	Account number of savings or checking account used as the transfer account
TYPE	LNTYPC	Type of loan account
USER DEFINED C17	UFC17	User-defined field C17
USER DEFINED C34	UFC34	User-defined field C34

Event 1, ARM Accrual Rate Up, Rate Caps

This event record is generated automatically when the accrual rate goes up and periodic rate caps are used (**Use Rate Cap** field on the Loans > Account Information > ARM Information screen displays a checkmark).

Merge Field	Field Mnemonic/ Calculation	Description
ARM 2ND NEXT RATE CHANGE DATE	LNAMDT + LNAMFQ	Next accrual rate change date plus the rate change frequency.
ARM AMORTIZED P/I PAYMENT	LNAPIC	The principal and interest payment required to fully amortize the loan.
ARM AMORTIZED PRINCIPAL BALANCE	AMTZ PRIN	The principal balance on which the new adjusted payment is based.
ARM BASE INDEX	LNBINX	Base index value used when calculating the new rate on the loan account when the **Use this Base Index Rate** displays a checkmark.
ARM BASE INDEX CHANGE	LWBIXC	Difference between the Original Base Rate and the newly calculated rate on the loan account when the **Use this Base Index Rate** field is checkmarked.
ARM DAYS BEFORE RATE CHANGE	LNAMAD	Days before the next accrual rate change date to calculate a new rate.
ARM DIFF BETWEEN NXT CURRENT INDEX	NEW INDEX - OLD INDEX	Difference between the next accrual index and current accrual index.
ARM DIFF BETWEEN NXT ORIGINAL RATE	LNAMNA - LNAMOA	Difference between the next accrual rate and the original rate.
ARM GRADUATED PMT INCREASE PERCENT	LNAMGI	The percentage the principal and interest payment will increase each P/I payment change frequency
ARM INDEX PUBLISHING FREQUENCY	PMFREQ	Frequency the index is published.
ARM INTEREST ACCRUAL RATE	LNAMRT	The rate at which interest should accrue for payment method 7 loans
ARM INTEREST ONLY P/I PAYMENT	LNIPIC	The P/I payment required to satisfy the calculated interest
ARM INTEREST RATE POINTER	LNAMPT	The accrual rate pointer that is tied to the rate index
ARM LENGTH OF RATE CAP PERIOD	LNAMLP	Length of rate cap period

Merge Field	Field Mnemonic/ Calculation	Description
ARM NAME OF RATE INDEX	RTCL34	Name of the index, such as SOFR.
ARM NEW INDEX	LNAPIN	New index (last index)
ARM NEW INDEX WITH OFFSET	LNAPIN + LNAMOF	New index plus accrual rate offset/margin
ARM NEXT INTEREST ACCRUAL RATE	LNAMNA	Next accrual rate for this account
ARM NEXT RATE CHANGE DATE	LNAMDT	Date of the next rate change on the loan
ARM OLD INDEX	TRLG	Old (prior) index
ARM OLD P/I PAYMENT	LNPICN	Old P/I payment in effect prior to the new payment change
ARM OLD R1 PAYMENT	EFFECTIVE R1	Escrow payment in effect prior to the new payment change
ARM OLD R2 PAYMENT	EFFECTIVE R2	Reserve payment in effect prior to the new payment change
ARM OLD SUBSIDY PAYMENT	EFFECTIVE SUBSIDY	Subsidy payment if effect prior to the new payment change
ARM OLD TOTAL PAYMENT	OLD P/I + OLD R1 + OLD R2 - OLD SUBSIDY	Old P/I payment plus old Escrow payment plus old Reserve payment minus old subsidy payment
ARM ORIGINAL RATE	LNAMOA	Original loan rate
ARM P/I PAYMENT CHANGE COUNTER	LNAMCC	Number of times the system calculates the next P/I payment automatically
ARM P/I PAYMENT CHANGE DATE	LNPIEF	The date that the next P/I payment will replace the P/I payment
ARM P/I PAYMENT CHANGE FREQUENCY	LNAMPC	Number of months that should occur between payment changes
ARM P/I PAYMENT INCREASE LIMIT	LNAMPL	The percentage the P/I payment can increase with a payment change
ARM RATE AT PERIOD START	LNAMSY	Rate at the start of the rate cap period

Merge Field	Field Mnemonic/ Calculation	Description
ARM RATE CHANGE FREQUENCY	LNAMFQ	Number of months that should occur between rate changes
ARM RATE CHANGE MINIMUM	LNAMCM	The minimum percentage by which the loan rate can be changed
ARM REMAINING TERM	LNMATD-LNAMDT	Month's difference between the maturity date and next accrual rate change date. For bi-weekly loans, take the term in months divided by 12 multiplied by 26 to get the number of payments. Subtract the installment from the number of payments to get remaining payments. Take remaining payments divided by 26, then multiply by 12 to get the remaining term in months.
ARM SOURCE OF RATE INDEX	PMCL60	Publishing source of the index rate.
ARM START OF ACCRUAL PERIOD	LNAMPD	Starting date of the current rate cap period
PREPAYMENT PENALTY END DATE	Calculated field	End date of the prepayment penalty
PROJECTED PMT PRINCIPAL PORTION	Calculated	Principal portion of the projected new payment.
PROJECTED PMT INTEREST PORTION	Calculated	Interest portion of the projected new payment.

Event 2, ARM Accrual Rate Down, Rate Caps

This event record is generated automatically when the accrual rate goes down and periodic rate caps are used (**Use Rate Cap** field on the Loans > Account Information > ARM Information screen (payment method 6 or 7 loans) displays a checkmark).

Merge Field	Field Mnemonic/ Calculation	Description
ARM 2ND NEXT RATE CHANGE DATE	LNAMDT + LNAMFQ	Next accrual rate change date plus the rate change frequency
ARM AMORTIZED P/I PAYMENT	LNAPIC	The P/I payment required to fully amortized the loan
ARM AMORTIZED PRINCIPAL BALANCE	AMTZ PRIN	The principal balance on which the new adjusted payment is based
ARM BASE INDEX	LNBINX	Base index value used when calculating the new rate on the loan account when the Use this Base Index Rate option is selected
ARM BASE INDEX CHANGE	LWBIXC	Difference between the Original Base Rate and the newly calculated rate on the loan account when the **Use this Base Index Rate** field is checkmarked.
ARM DAYS BEFORE RATE CHANGE	LNAMAD	Days before the next accrual rate change date to calculate a new rate
ARM DIFF BETWEEN NXT CURRENT INDEX	NEW INDEX - OLD INDEX	Difference between next accrual index and current accrual index
ARM DIFF BETWEEN NXT ORIGINAL RATE	LNAMNA - LNAMOA	Difference between the next accrual rate and the original rate
ARM GRADUATED PMT INCREASE PERCENT	LNAMGI	The percentage the P/I payment will increase each P/I payment change frequency
ARM INDEX PUBLISHING FREQUENCY	PMFREQ	Frequency the index is published
ARM INTEREST ACCRUAL RATE	LNAMRT	The rate at which interest should accrue for payment method 7 loans
ARM INTEREST ONLY P/I PAYMENT	LNIPIC	The P/I payment required to satisfy the calculated interest
ARM INTEREST RATE POINTER	LNAMPT	The accrual rate pointer that is tied to the rate index
ARM LENGTH OF RATE CAP PERIOD	LNAMLP	Length of rate cap period

Merge Field	Field Mnemonic/ Calculation	Description
ARM NAME OF RATE INDEX	RTCL34	Name of index, such as SOFR.
ARM NEW INDEX	LNAPIN	New index (last index)
ARM NEW INDEX WITH OFFSET	LNAPIN + LNAMOF	New index plus accrual rate offset/margin
ARM NEXT INTEREST ACCRUAL RATE	LNAMNA	Next accrual rate for this account
ARM NEXT RATE CHANGE DATE	LNAMDT	Date of the next rate change on the loan
ARM OLD INDEX	TRLG	Old (prior) index
ARM OLD P/I PAYMENT	LNPICN	Old P/I payment in effect prior to the new payment change
ARM OLD R1 PAYMENT	EFFECTIVE R1	Escrow payment in effect prior to the new payment change
ARM OLD R2 PAYMENT	EFFECTIVE R2	Reserve payment in effect prior to the new payment change
ARM OLD SUBSIDY PAYMENT	EFFECTIVE SUBSIDY	Subsidy payment if effect prior to the new payment change
ARM OLD TOTAL PAYMENT	OLD P/I + OLD R1 + OLD R2 - OLD SUBSIDY	Old P/I payment plus old Escrow payment plus old Reserve payment minus old subsidy payment
ARM ORIGINAL RATE	LNAMOA	Original loan rate
ARM P/I PAYMENT CHANGE COUNTER	LNAMCC	Number of times the system calculates the next P/I payment automatically
ARM P/I PAYMENT CHANGE DATE	LNPIEF	The date that the next P/I payment will replace the P/I payment
ARM P/I PAYMENT CHANGE FREQUENCY	LNAMPC	Number of months that should occur between payment changes
ARM P/I PAYMENT INCREASE LIMIT	LNAMPL	The percentage the P/I payment can increase with a payment change
ARM RATE AT PERIOD START	LNAMSY	Rate at the start of the rate cap period

Merge Field	Field Mnemonic/ Calculation	Description
ARM RATE CHANGE FREQUENCY	LNAMFQ	Number of months that should occur between rate changes
ARM RATE CHANGE MINIMUM	LNAMCM	The minimum percentage by which the loan rate can be changed
ARM REMAINING TERM	LNMATD - LNAMDT	Month's difference between the maturity date and next accrual rate change date. For bi-weekly loans, take the term in months divided by 12 multiplied by 26 to get the number of payments. Subtract the installment from the number of payments to get remaining payments. Take remaining payments divided by 26, then multiply by 12 to get the remaining term in months.
ARM SOURCE OF RATE INDEX	PMCL60	Publishing source of the index rate
ARM START OF ACCRUAL PERIOD	LNAMPD	Starting date of the current rate cap period
PREPAYMENT PENALTY END DATE	Calculated field	End date of the prepayment penalty
PROJECTED PMT PRINCIPAL PORTION	Calculated	Principal portion of the projected new payment.
PROJECTED PMT INTEREST PORTION	Calculated	Interest portion of the projected new payment.

Event 3, ARM Accrual Rate Up, Payment Change, Rate Caps

This event record is generated automatically when the accrual rate goes up, a new P/I payment is calculated and periodic rate caps are used (**Use Rate Cap** field on the Loans > Account Information > ARM Information screen (payment method 6 or 7 loans) displays a checkmark).

Merge Field	Field Mnemonic/ Calculation	Description
ARM 2ND NEXT P/I CHANGE DATE	LNPIEF + LNAMPC	P/I effective date plus the P/I payment change frequency
ARM 2ND NEXT RATE CHANGE DATE	LNAMDT + LNAMFQ	Next accrual rate change date plus the rate change frequency
ARM AMORTIZED P/I PAYMENT	LNAPIC	The P/I payment required to fully amortize the loan
ARM AMORTIZED PRINCIPAL BALANCE	AMTZ PRIN	The principal balance on which the new adjusted payment is based.
ARM BASE INDEX	LNBINX	Base index value used when calculating the new rate on the loan account when the **Use this Base Index Rate** option is selected
ARM BASE INDEX CHANGE	LWBIXC	Difference between the Original Base Rate and the newly calculated rate on the loan account when the **Use this Base Index Rate** field is checkmarked.
ARM DAYS BEFORE RATE CHANGE	LNAMAD	Days before the next accrual rate change date to calculate a new rate
ARM DIFF BETWEEN NXT CURRENT INDEX	NEW INDEX - OLD INDEX	Difference between the next accrual index and current accrual index
ARM DIFF BETWEEN NXT ORIGINAL RATE	LNAMNA - LNAMOA	Difference between the next accrual rate and the original rate
ARM GRADUATED PMT INCREASE PERCENT	LNAMGI	The percentage the P/I payment will increase each P/I payment frequency
ARM INDEX PLUS OFFSET LESS ACCR RT	NEW INDEX + LNAMOF - LNAMRT	New index plus the accrual rate offset/margin minus accrual rate
ARM INDEX PUBLISHING FREQUENCY	PMFREQ	Frequency the index is published
ARM INTEREST ACCRUAL RATE	LNAMRT	The rate at which interest should accrue for payment method 7 loans

Merge Field	Field Mnemonic/ Calculation	Description
ARM INTEREST ONLY P/I PAYMENT	LNIPIC	The P/I payment required to satisfy the calculated interest
ARM INTEREST RATE POINTER	LNAMPT	The accrual rate pointer that is tied to the rate index
ARM LENGTH OF RATE CAP PERIOD	LNAMLP	Length of rate cap period
ARM MOST RECENT P/I CHANGE DATE		Newest P/I change date on the ARM Rates and P/I Tables tab on the ARM Information screen
ARM MOST RECENT P/I PAYMENT		Newest P/I payment on the ARM Rates and P/I Tables tab on the ARM Information screen
ARM MOST RECENT TOTAL PAYMENT	MOST RECENT P/I + NEW R1 + NEW R2 - NEW SUBSIDY	Newest P/I payment on the ARM Rates and P/I Tables tab on the ARM Information screen, plus Escrow payment effective for the newest payment change date plus Reserve payment effective for the newest payment change date minus subsidy payment effective for the newest payment change date
ARM NAME OF RATE INDEX	RTCL34	Name of the index, such as SOFR.
ARM NEW INDEX	LNAPIN	New index (last index)
ARM NEW INDEX WITH OFFSET	LNAPIN + LNAMOF	New index plus accrual rate offset/margin
ARM NEW P/I PAYMENT	LNPINX	Newly calculated P/I payment
ARM NEW R1 PAYMENT	EFFECTIVE R1	Escrow payment effective with the new payment change
ARM NEW R2 PAYMENT	EFFECTIVE R2	Reserve payment effective with the new payment
ARM NEW SUBSIDY PAYMENT	EFFECTIVE SUBSIDY	The subsidy payment effective with the new payment
ARM NEW TOTAL PAYMENT	NEW P/I + NEW R1 + NEW R2 - NEW SUBSIDY	New P/I payment plus new Escrow payment plus new Reserve payment minus new subsidy payment
ARM NEXT INTEREST ACCRUAL RATE	LNAMNA	Next accrual rate for this account
ARM NEXT RATE CHANGE DATE	LNAMDT	Date of the next rate change on the loan

Merge Field	Field Mnemonic/ Calculation	Description
ARM OLD INDEX	TRLG	Old (prior) index
ARM OLD P/I PAYMENT	LNPICN	Old P/I payment in effect prior to the new payment change
ARM OLD R1 PAYMENT	EFFECTIVE R1	Escrow payment in effect prior to the new payment change
ARM OLD R2 PAYMENT	EFFECTIVE R2	Reserve payment in effect prior to the new payment change
ARM OLD SUBSIDY PAYMENT	EFFECTIVE SUBSIDY	Subsidy payment if effect prior to the new payment change
ARM OLD TOTAL PAYMENT	OLD P/I + OLD R1 + OLD R2 - OLD SUBSIDY	Old P/I payment plus old Escrow payment plus old Reserve payment minus old subsidy payment
ARM ORIGINAL RATE	LNAMOA	Original loan rate
ARM P/I PAYMENT BASED ON INC LMT	LNPICN* LNAMPL	Old P/I payment multiplied by the P/I payment increase limit
ARM P/I PAYMENT CHANGE COUNTER	LNAMCC	Number of times the system calculates the next P/I payment automatically
ARM P/I PAYMENT CHANGE DATE	LNPIEF	The date that the next P/I payment will replace the P/I payment
ARM P/I PAYMENT CHANGE FREQUENCY	LNAMPC	Number of months that should occur between payment changes
ARM P/I PAYMENT INCREASE LIMIT	LNAMPL	The percentage the P/I payment can increase with a payment change
ARM PAYMENT RATE	LNRATE	The payment rate
ARM RATE AT PERIOD START	LNAMSY	Rate at the start of the rate cap period
ARM RATE CHANGE FREQUENCY	LNAMFQ	Number of months that should occur between rate changes
ARM RATE CHANGE MINIMUM	LNAMCM	The minimum percentage by which the loan rate can be changed
ARM REMAINING TERM	LNMATD - LNAMDT	Month's difference between the maturity date and next accrual rate change date. For bi-weekly loans, take the term in months divided by 12 multiplied by 26 to get the number of payments. Subtract the installment from the number of payments to get

Merge Field	Field Mnemonic/ Calculation	Description
		remaining payments. Take remaining payments divided by 26 then multiply by 12 to get the remaining term in months.
ARM SOURCE OF RATE INDEX	PMCL60	Publishing source of the index rate
ARM START OF ACCRUAL PERIOD	LNAMPD	Starting date of the current rate cap period
PREPAYMENT PENALTY END DATE	Calculated field	End date of the prepayment penalty
PROJECTED PMT PRINCIPAL PORTION	Calculated	Principal portion of the projected new payment.
PROJECTED PMT INTEREST PORTION	Calculated	Interest portion of the projected new payment.

Event 4, ARM Accrual Rate Down, Payment Change, Rate Caps

This event record is generated automatically when the accrual rate goes down, a new P/I payment is calculated and periodic rate caps are used (**Use Rate Cap** field on the Loans > Account Information > ARM Information screen (payment method 6 or 7 loans) displays a checkmark).

Merge Field	Field Mnemonic/ Calculation	Description
ARM 2ND NEXT P/I CHANGE DATE	LNPIEF + LNAMPC	P/I effective date plus the P/I payment change frequency
ARM 2ND NEXT RATE CHANGE DATE	LNAMDT + LNAMFQ	Next accrual rate change date plus the rate change frequency
ARM AMORTIZED P/I PAYMENT	LNAPIC	The P/I payment required to fully amortize the loan
ARM AMORTIZED PRINCIPAL BALANCE	AMTZ PRIN	The principal balance on which the new adjusted payment is based
ARM BASE INDEX	LNBINX	Base index value used when calculating the new rate on the loan account when the **Use this Base Index Rate** option displays a checkmark
ARM BASE INDEX CHANGE	LWBIXC	Difference between the Original Base Rate and the newly calculated rate on the loan account when the **Use this Base Index Rate** field is checkmarked.
ARM DAYS BEFORE RATE CHANGE	LNAMAD	Days before the next accrual rate change date to calculate a new rate
ARM DIFF BETWEEN NXT CURRENT INDEX	NEW INDEX - OLD INDEX	Difference between the next accrual index and current accrual index
ARM DIFF BETWEEN NXT ORIGINAL RATE	LNAMNA - LNAMOA	Difference between the next accrual rate and the original rate
ARM GRADUATED PMT INCREASE PERCENT	LNAMGI	The percentage the P/I payment will increase each P/I payment change frequency
ARM INDEX PLUS OFFSET LESS ACCR RT	NEW INDEX + LNAMOF - LNAMRT	New index plus the accrual rate offset/margin minus accrual rate
ARM INDEX PUBLISHING FREQUENCY	PMCL60	Frequency the index is published
ARM INTEREST ACCRUAL RATE	LNAMRT	The rate at which interest should accrue for payment method 7 loans
ARM INTEREST ONLY P/I PAYMENT	LNIPIC	The P/I payment required to satisfy the calculated interest

Merge Field	Field Mnemonic/ Calculation	Description
ARM INTEREST RATE POINTER	LNAMPT	The accrual rate pointer that is tied to the rate index
ARM LENGTH OF RATE CAP PERIOD	LNAMLP	Length of rate cap period
ARM MOST RECENT P/I CHANGE DATE		Newest P/I change date on the ARM Rates and P/I Tables tab on the ARM Information screen
ARM MOST RECENT P/I PAYMENT		Newest P/I payment on the ARM Rates and P/I Tables tab on the ARM Information screen
ARM MOST RECENT TOTAL PAYMENT	MOST RECENT P/I + NEW R1 + NEW R2 - NEW SUBSIDY	Newest P/I payment in change table on the ARM Rates and P/I Tables tab on the ARM Information screen, plus Escrow payment effective for the newest payment change date plus Reserve payment effective for the newest payment change date minus subsidy payment effective for the newest payment change date
ARM NAME OF RATE INDEX	RTCL34	Name of the index, such as SOFR.
ARM NEW INDEX	LNAPIN	New index (last index)
ARM NEW INDEX WITH OFFSET	LNAPIN + LNAMOF	New index plus accrual rate offset/margin
ARM NEW P/I PAYMENT	LNPINX	Newly calculated P/I payment
ARM NEW R1 PAYMENT	EFFECTIVE R1	Escrow payment effective with the new payment change
ARM NEW R2 PAYMENT	EFFECTIVE R2	Reserve payment effective with the new payment change
ARM NEW SUBSIDY PAYMENT	EFFECTIVE SUBSIDY	The subsidy payment effective with the new payment change
ARM NEW TOTAL PAYMENT	NEW P/I + NEW R1 + NEW R2 - NEW SUBSIDY	New P/I payment plus new Escrow payment plus new Reserve payment minus new subsidy payment
ARM NEXT INTEREST ACCRUAL RATE	LNAMNA	Next accrual rate for this account
ARM NEXT RATE CHANGE DATE	LNAMDT	Date of the next rate change on the loan
ARM OLD INDEX	TRLG	Old (prior) index

Merge Field	Field Mnemonic/ Calculation	Description
ARM OLD P/I PAYMENT	LNPICN	Old P/I payment in effect prior to the new payment change
ARM OLD R1 PAYMENT	EFFECTIVE R1	Escrow payment in effect prior to the new payment change
ARM OLD R2 PAYMENT	EFFECTIVE R2	Reserve payment in effect prior to the new payment change
ARM OLD SUBSIDY PAYMENT	EFFECTIVE SUBSIDY	Subsidy payment if effect prior to the new payment change
ARM OLD TOTAL PAYMENT	OLD P/I + OLD R1 + OLD R2 - OLD SUBSIDY	Old P/I payment plus old Escrow payment plus old Reserve payment minus old subsidy payment
ARM ORIGINAL RATE	LNAMOA	Original loan rate
ARM P/I PAYMENT BASED ON INC LMT	LNPICN * LNAMPL	Old P/I payment multiplied by the P/I payment increase limit
ARM P/I PAYMENT CHANGE COUNTER	LNAMCC	Number of times the system calculates the next P/I payment automatically
ARM P/I PAYMENT CHANGE DATE	LNPIEF	The date that the next P/I payment will replace the P/I payment
ARM P/I PAYMENT CHANGE FREQUENCY	LNAMPC	Number of months that should occur between payment changes
ARM P/I PAYMENT INCREASE LIMIT	LNAMPL	The percentage the P/I payment can increase with a payment change
ARM PAYMENT RATE	LNRATE	The payment rate
ARM RATE AT PERIOD START	LNAMSY	Rate at the start of the rate cap period
ARM RATE CHANGE FREQUENCY	LNAMFQ	Number of months that should occur between rate changes
ARM RATE CHANGE MINIMUM	LNAMCM	The minimum percentage by which the loan rate can be changed
ARM REMAINING TERM	LNMATD - LNAMDT	Month's difference between the maturity date and next accrual rate change date. For bi-weekly loans, take the term in months divided by 12 multiplied by 26 to get the number of payments. Subtract the installment from the number of payments to get remaining payments. Take remaining payments

Merge Field	Field Mnemonic/ Calculation	Description
		divided by 26 then multiply by 12 to get the remaining term in months.
ARM SOURCE OF RATE INDEX	PMCL60	Publishing source of the index rate (e.g., Wall Street Journal)
ARM START OF ACCRUAL PERIOD	LNAMPD	Starting date of the current rate cap period
PREPAYMENT PENALTY END DATE	Calculated field	End date of the prepayment penalty
PROJECTED PMT PRINCIPAL PORTION	Calculated	Principal portion of the projected new payment.
PROJECTED PMT INTEREST PORTION	Calculated	Interest portion of the projected new payment.

Event 5, Daily Simple Interest Rate Change

This event automatically produces an event letter when the loan rate changes on a payment method 5 or a payment method 6 (non-ARM loan).

Merge Field	Field Mnemonic/ Calculation	Description
NEW INDEX	LNAPIN	New index (last index)
OLD INDEX	TRLG	Old (prior) index
OLD INTEREST RATE	TRLG	Old (prior) interest rate

Periodic Rate Caps & Scheduled Rate Changes

The Periodic Rate Cap for this screen is for Payment Method 6 loans only. ARM Loans and Construction Loans are handled separately, as discussed below.

Periodic rate caps must have a period start date and period length in months to roll forward in the afterhours. The period start date and period start rate will update with the same program that the rate roll is done in, either with the floating rate roll or the scheduled rate change.

Every night in the afterhours, it will add the period length in months to the period start date. If this calculated date is greater than or equal to the current run date and less than the next run date, the period start date and period start rate will update. The period start date will update to the new calculated date and the period start rate will update to the current loan rate.

If the loan happens to be updating the rate on the same night, it will use these new updated rate caps fields to determine the loan capping.

If periodic rate caps and scheduled rate changes are both used on a loan, the period rate caps frequency months must be in frequency with the scheduled rate change frequency and cannot be less than the scheduled rate change. This forces the period rate cap's period start date to change the same time as the scheduled rate change and allow for a scheduled rate change to occur once or multiple times during a periodic rate cap cycle.

ARM Loans and Construction Loans

Periodic Rate Cap maintenance for ARM loans is found on the Loans > Account Information > ARM Information screen.

Periodic Rate Cap maintenance for Construction Loans (LIP Method Code 1 or 101) may be set up; however, they will not affect the rate while in the Construction Phase. Rate caps must be set up on the Lifetime & Periodic Rate Caps tab on the Account Construction Detail screen if caps are required during the draw period.

Periodic Rate Caps Fields

These fields pertain to periodic rate caps, including the maximum points up/down, period start date and rate, and more. Periodic rate caps must have a period start date and period length in months to roll forward in the

afterhours. The period start date and period start rate will update with the same program that the rate roll is done in, either with the floating rate roll or the scheduled rate change.

Note: If periodic rate caps are set up on a construction loan (method code 1 or 101), they will not function until the method code is removed.

Field	Description
Use Rate Cap (L2PRCC)	When this box is checked, the loan will begin using rate caps. The rate cap sets the limit on the interest rate for the loan. The interest rate is not allowed to adjust above or below this cap.
Maximum Points Up (L2PRCH)	This is the most the rate can increase during a period. The maximum points the rate can go up from the period start date to the next period start date. When a new rate is calculated, it will look at the period start rate to be sure the rate has not increased by more than the maximum points up.
Maximum Points Down (L2PRCL)	This is the most the rate can decrease during a period. The maximum points the rate can go down from the period start date to the next period start date. When a new rate is calculated, it will look at the period start rate to be sure the rate has not decreased by more than the maximum points down.
Period Start Date (L2PRCD)	This is the start date of the rate cap period. **Note:** When the calculated next period start date is equal to the after hours run date, the period start date and the period start rate will update. The period start date will be file maintained to the next period start date and the period start rate will be F/M to the loan rate (LNRATE). When the loan is using scheduled rate changes, the period start date and the period length in months will be required to be in frequency with the scheduled rate change. This will force the frequency to be the same for both and the period start rate will roll when rate change occurs.
Period Start Rate (L2PRCR)	This is the rate on the loan at the start of the period. **Note:** When the calculated next period start date is equal to the after hours run date, the period start date and the period start rate will update. The period start date will be file maintained to the next period start date and the period start rate will be file maintained to the loan rate (LNRATE). **FPS GOLD Only** (training note): The **Period Start Rate** is the end of the prior periods rate. The rate cap date and period start rate roll first, then the rate is calculated and compared to the max points up and down.
Period Length in Months (L2PRCP)	This is the length of the current rate cap period. **Note:** When the loan is using scheduled rate changes, the period start date and the period length in months will be required to be in frequency with the scheduled rate change. This will force the frequency to be the same for both and the period start rate will roll when rate change occurs.
Rate Change Minimum (L2PRCP)	This is the minimum the rate must change, or else it will not change. When a new rate is calculated, it will compare the current rate to the new rate, and it must change by the rate change minimum, or the rate will not change.

Event 6, ARM Accrual Rate Down

This event is generated automatically when the accrual rate goes down.

Merge Field	Field Mnemonic/ Calculation	Description
ARM 2ND NEXT RATE CHANGE DATE	LNAMDT + LNAMFQ	Next accrual rate change date plus the rate change frequency
ARM AMORTIZED P/I PAYMENT	LNAPIC	The P/I payment required to fully amortize the loan
ARM AMORTIZED PRINCIPAL BALANCE	AMTZ PRIN	The principal balance on which the new adjusted payment is based
ARM BASE INDEX	LNBINX	Base index value used when calculating the new rate on the loan account when the Use this Base Index Rate option displays a checkmark
ARM BASE INDEX CHANGE	LWBIXC	Difference between the Original Base Rate and the newly calculated rate on the loan account when the **Use this Base Index Rate** field is checkmarked.
ARM DAYS BEFORE RATE CHANGE	LNAMAD	Days before the next accrual rate change date to calculate a new rate
ARM DIFF BETWEEN NXT CURRENT INDEX	NEW INDEX - OLD INDEX	Difference between the next accrual index and current accrual index
ARM DIFF BETWEEN NXT ORIGINAL RATE	LNAMNA - LNAMOA	Difference between the next accrual rate and the original rate
ARM GRADUATED PMT INCREASE PERCENT	LNAMGI	The percentage the P/I payment will increase each P/I payment change frequency
ARM INDEX PUBLISHING FREQUENCY	PMFREQ	Frequency the index is published (e.g., daily, weekly)
ARM INTEREST ACCRUAL RATE	LNAMRT	The rate at which interest should accrue for payment method 7 loans
ARM INTEREST ONLY P/I PAYMENT	LNIPIC	The P/I payment required to satisfy the calculated interest
ARM INTEREST RATE POINTER	LNAMPT	The accrual rate pointer that is tied to the rate index
ARM NAME OF RATE INDEX	RTCL34	Name of the index, such as SOFR.
ARM NEW INDEX	LNAPIN	New index (last index)

Merge Field	Field Mnemonic/ Calculation	Description
ARM NEW INDEX WITH OFFSET	LNAPIN + LNAMOF	New index plus accrual rate offset/margin
ARM NEXT INTEREST ACCRUAL RATE	LNAMNA	Next accrual rate for this account
ARM NEXT RATE CHANGE DATE	LNAMDT	Date of the next rate change on the loan
ARM OLD INDEX	TRLG	Old (prior) index
ARM OLD P/I PAYMENT	LNPICN	Old P/I payment in effect prior to the new payment change
ARM OLD R1 PAYMENT	EFFECTIVE R1	Escrow payment in effect prior to the new payment change
ARM OLD R2 PAYMENT	EFFECTIVE R2	Reserve payment in effect prior to the new payment change
ARM OLD SUBSIDY PAYMENT	EFFECTIVE SUBSIDY	Subsidy payment if effect prior to the new payment change
ARM OLD TOTAL PAYMENT	OLD P/I + OLD R1 + OLD R2 - OLD SUBSIDY	Old P/I payment plus old Escrow payment plus old Reserve payment minus old subsidy payment
ARM ORIGINAL RATE	LNAMOA	Original loan rate
ARM P/I PAYMENT CHANGE COUNTER	LNAMCC	Number of times the system calculates the next P/I payment automatically
ARM P/I PAYMENT CHANGE DATE	LNPIEF	The date that the next P/I payment will replace the P/I payment
ARM P/I PAYMENT CHANGE FREQUENCY	LNAMPC	Number of months that should occur between payment changes
ARM P/I PAYMENT INCREASE LIMIT	LNAMPL	The percentage the P/I payment can increase with a payment change
ARM PAYMENT RATE	LNRATE	The payment rate of the loan
ARM RATE CHANGE FREQUENCY	LNAMFQ	Number of months that should occur between rate changes
ARM RATE CHANGE MINIMUM	LNAMCM	The minimum percentage by which the loan rate can be changed
ARM REMAINING TERM	LNMATD- LNAMDT	Month's difference between the maturity date and next accrual rate change date. For bi-weekly loans, take the term in months divided by 12 multiplied by 26 to get the

Merge Field	Field Mnemonic/ Calculation	Description
		number of payments. Subtract the installment from the number of payments to get remaining payments. Take remaining payments divided by 26 then multiply by 12 to get the remaining term in months.
ARM SOURCE OF RATE INDEX	PMCL60	Publishing source of the index rate (e.g., Wall Street Journal)
DEFERRED INTEREST	LNDEFI	Deferred interest
PREPAYMENT PENALTY END DATE	Calculated field	End date of the prepayment penalty
PROJECTED PMT PRINCIPAL PORTION	Calculated	Principal portion of the projected new payment.
PROJECTED PMT INTEREST PORTION	Calculated	Interest portion of the projected new payment.
YTD DEFERRED INTEREST	LNYTDD	YTD deferred interest

Event 7, ARM Accrual Rate Down, Payment Change

This event is generated for ARM loans when the ARM accrual rate goes up and the borrower will have a principal and interest change, according to the rate tables set up on the ARM Rates & P/I Tables tab on the Loans > Account Information > ARM Information screen.

Merge Field	Field Mnemonic/ Calculation	Description
ARM 2ND NEXT P/I CHANGE DATE	LNPIEF + LNAMPC	P/I effective date plus the P/I payment change frequency
ARM 2ND NEXT RATE CHANGE DATE	LNAMDT + LNAMFQ	Next accrual rate change date plus the rate change frequency
ARM AMORTIZED P/I PAYMENT	LNAPIC	The P/I payment required to fully amortize the loan
ARM AMORTIZED PRINCIPAL BALANCE	AMTZ PRIN	The principal balance on which the new adjusted payment is based
ARM BASE INDEX	LNBINX	Base index value used when calculating the new rate on the loan account when the **Use this Base Index Rate** option displays a checkmark
ARM BASE INDEX CHANGE	LWBIXC	Difference between the Original Base Rate and the newly calculated rate on the loan account when the **Use this Base Index Rate** field is checkmarked.
ARM DAYS BEFORE RATE CHANGE	LNAMAD	Days before the next accrual rate change date to calculate a new rate
ARM DIFF BETWEEN NXT CURRENT INDEX	NEW INDEX - OLD INDEX	Difference between the next accrual index and current accrual index
ARM DIFF BETWEEN NXT ORIGINAL RATE	LNAMNA - LNAMOA	Difference between the next accrual rate and the original rate
ARM GRADUATED PMT INCREASE PERCENT	LNAMGI	The percentage the P/I payment will increase each P/I payment frequency
ARM INDEX PUBLISHING FREQUENCY	PMFREQ	Frequency the index is published (e.g., weekly, daily)
ARM INTEREST ACCRUAL RATE	LNAMRT	The rate at which interest should accrue for payment method 7 loans
ARM INTEREST ONLY P/I PAYMENT	LNIPIC	The P/I payment required to satisfy the calculated interest
ARM INTEREST RATE POINTER	LNAMPT	The accrual rate pointer that is tied to the rate index

Merge Field	Field Mnemonic/ Calculation	Description
ARM MOST RECENT P/I CHANGE DATE		Newest P/I change date on the ARM Rates & P/I Tables tab on the ARM Information screen.
ARM MOST RECENT P/I PAYMENT		Newest P/I payment on the ARM Rates & P/I Tables tab on the ARM Information screen.
ARM MOST RECENT TOTAL PAYMENT	MOST RECENT P/I + NEW R1 + NEW R2 - NEW SUBSIDY	Newest P/I payment on the ARM Rates & P/I Tables tab on the ARM Information screen, plus Escrow payment effective for the newest payment change date plus Reserve payment effective for the newest payment change date minus subsidy payment effective for the newest payment change date
ARM NAME OF RATE INDEX	RTCL34	Name of the index, such as SOFR.
ARM NEW INDEX	LNAPIN	New index (last index)
ARM NEW INDEX WITH OFFSET	LNAPIN + LNAMOF	New index plus accrual rate offset/margin
ARM NEW P/I PAYMENT	LNPINX	Newly calculated P/I payment
ARM NEW R1 PAYMENT	EFFECTIVE R1	Escrow payment effective with the new payment change
ARM NEW R2 PAYMENT	EFFECTIVE R2	Reserve payment effective with the new payment
ARM NEW SUBSIDY PAYMENT	EFFECTIVE SUBSIDY	The subsidy payment effective with the new payment
ARM NEW TOTAL PAYMENT	NEW P/I + NEW R1 + NEW R2 - NEW SUBSIDY	New P/I payment plus new Escrow payment plus new Reserve payment minus new subsidy payment
ARM NEXT INTEREST ACCRUAL RATE	LNAMNA	Next accrual rate for this account
ARM NEXT RATE CHANGE DATE	LNAMDT	Date of the next rate change on the loan
ARM OLD INDEX	TRLG	Old (prior) index
ARM OLD P/I PAYMENT	LNPICN	Old P/I payment in effect prior to the new payment change
ARM OLD R1 PAYMENT	EFFECTIVE R1	Escrow payment in effect prior to the new payment change

Merge Field	Field Mnemonic/ Calculation	Description
ARM OLD R2 PAYMENT	EFFECTIVE R2	Reserve payment in effect prior to the new payment change
ARM OLD SUBSIDY PAYMENT	EFFECTIVE SUBSIDY	Subsidy payment if effect prior to the new payment change
ARM OLD TOTAL PAYMENT	OLD P/I + OLD R1 + OLD R2 - OLD SUBSIDY	Old P/I payment plus old Escrow payment plus old Reserve payment minus old subsidy payment
ARM ORIGINAL RATE	LNAMOA	Original loan rate
ARM P/I PAYMENT BASED ON INC LMT	LNPICN * LNAMPL	Old P/I payment multiplied by the P/I payment increase limit
ARM P/I PAYMENT CHANGE COUNTER	LNAMCC	Number of times the system calculates the next P/I payment automatically
ARM P/I PAYMENT CHANGE DATE	LNPIEF	The date that the next P/I payment will replace the P/I payment
ARM P/I PAYMENT CHANGE FREQUENCY	LNAMPC	Number of months that should occur between payment changes
ARM P/I PAYMENT INCREASE LIMIT	LNAMPL	The percentage the P/I payment can increase with a payment change
ARM PAYMENT RATE	LNRATE	The payment rate on the loan
ARM RATE CHANGE FREQUENCY	LNAMFQ	Number of months that should occur between rate changes
ARM RATE CHANGE MINIMUM	LNAMCM	The minimum percentage by which the loan rate can be changed
ARM REMAINING TERM	LNMATD - LNAMDT	Month's difference between the maturity date and next accrual rate change date. For bi-weekly loans, take the term in months divided by 12 multiplied by 26 to get the number of payments. Subtract the installment from the number of payments to get remaining payments. Take remaining payments divided by 26 then multiply by 12 to get the remaining term in months.
ARM SOURCE OF RATE INDEX	PMFREQ	Publishing source of the index rate (e.g., Wall Street Journal)
PREPAYMENT PENALTY END DATE	Calculated field	End date of the prepayment penalty
PROJECTED PMT PRINCIPAL PORTION	Calculated	Principal portion of the projected new payment.

Merge Field	Field Mnemonic/ Calculation	Description
PROJECTED PMT INTEREST PORTION	Calculated	Interest portion of the projected new payment.

Event 10, ARM Accrual Rate Up

This event record is generated automatically when the ARM accrual rate goes up.

Merge Field	Field Mnemonic/ Calculation	Description
ARM 2ND NEXT RATE CHANGE DATE	LNAMDT + LNAMFQ	Next accrual rate change date plus the rate change frequency
ARM AMORTIZED P/I PAYMENT	LNAPIC	The P/I payment required to fully amortize the loan
ARM AMORTIZED PRINCIPAL BALANCE	AMTZ PRIN	The principal balance on which the new adjusted payment is based
ARM BASE INDEX	LNBINX	Base index value used when calculating the new rate on the loan account when the Use this Base Index Rate option displays a checkmark
ARM BASE INDEX CHANGE	LWBIXC	Difference between the Original Base Rate and the newly calculated rate on the loan account when the **Use this Base Index Rate** field is checkmarked.
ARM DAYS BEFORE RATE CHANGE	LNAMAD	Days before the next accrual rate change date to calculate a new rate
ARM DIFF BETWEEN NXT CURRENT INDEX	NEW INDEX - OLD INDEX	Difference between the next accrual index and current accrual index
ARM DIFF BETWEEN NXT ORIGINAL RATE	LNAMNA - LNAMOA	Difference between the next accrual rate and the original rate
ARM GRADUATED PMT INCREASE PERCENT	LNAMGI	The percentage the P/I payment will increase each P/I payment frequency
ARM INDEX PUBLISHING FREQUENCY	PMFREQ	Frequency the index is published (e.g., daily, weekly)
ARM INTEREST ACCRUAL RATE	LNAMRT	The rate at which interest should accrue for payment method 7 loans
ARM INTEREST ONLY P/I PAYMENT	LNIPIC	The P/I payment required to satisfy the calculated interest
ARM INTEREST RATE POINTER	LNAMPT	The accrual rate pointer that is tied to the rate index
ARM NAME OF RATE INDEX	RTCL34	Name of the index, such as SOFR.
ARM NEW INDEX	LNAPIN	New index (last index)
ARM NEW INDEX WITH OFFSET	LNAPIN + LNAMOF	New index plus accrual rate offset/margin

Merge Field	Field Mnemonic/ Calculation	Description
ARM NEXT INTEREST ACCRUAL RATE	LNAMNA	Next accrual rate for this account
ARM NEXT RATE CHANGE DATE	LNAMDT	Date of the next rate change on the loan
ARM OLD INDEX	TRLG	Old (prior) index
ARM OLD P/I PAYMENT	LNPICN	Old P/I payment in effect prior to the new payment change
ARM OLD R1 PAYMENT	EFFECTIVE R1	Escrow payment in effect prior to the new payment change
ARM OLD R2 PAYMENT	EFFECTIVE R2	Reserve payment in effect prior to the new payment change
ARM OLD SUBSIDY PAYMENT	EFFECTIVE SUBSIDY	Subsidy payment if effect prior to the new payment change
ARM OLD TOTAL PAYMENT	OLD P/I + OLD R1 + OLD R2 - OLD SUBSIDY	Old P/I payment plus old Escrow payment plus old Reserve payment minus old subsidy payment
ARM ORIGINAL RATE	LNAMOA	Original loan rate
ARM P/I PAYMENT CHANGE COUNTER	LNAMCC	Number of times the system calculates the next P/I payment automatically
ARM P/I PAYMENT CHANGE DATE	LNPIEF	The date that the next P/I payment will replace the P/I payment
ARM P/I PAYMENT CHANGE FREQUENCY	LNAMPC	Number of months that should occur between payment changes
ARM P/I PAYMENT INCREASE LIMIT	LNAMPL	The percentage the P/I payment can increase with a payment change
ARM PAYMENT RATE	LNRATE	The payment rate on the loan
ARM RATE CHANGE FREQUENCY	LNAMFQ	Number of months that should occur between rate changes
ARM RATE CHANGE MINIMUM	LNAMCM	The minimum percentage by which the loan rate can be changed
ARM REMAINING TERM	LNMATD - LNAMDT	Month's difference between the maturity date and next accrual rate change date. For bi-weekly loans, take the term in months divided by 12 multiplied by 26 to get the number of payments. Subtract the installment from the

Merge Field	Field Mnemonic/ Calculation	Description
		number of payments to get remaining payments. Take remaining payments divided by 26 then multiply by 12 to get the remaining term in months.
ARM SOURCE OF RATE INDEX	PMCL60	Publishing source of the index rate
DEFERRED INTEREST	LNDEFI	Deferred interest
PREPAYMENT PENALTY END DATE	Calculated field	End date of the prepayment penalty
PROJECTED PMT PRINCIPAL PORTION	Calculated	Principal portion of the projected new payment.
PROJECTED PMT INTEREST PORTION	Calculated	Interest portion of the projected new payment.
YTD DEFERRED INTEREST	LNYTDD	YTD deferred interest

Event 11, ARM Accrual Rate Up, Payment Change

This event record is generated automatically when the ARM accrual rate goes up and a new P/I payment is calculated.

Merge Field	Field Mnemonic/ Calculation	Description
ARM 2ND NEXT P/I CHANGE DATE	LNPIEF + LNAMPC	P/I effective date plus the P/I payment change frequency
ARM 2ND NEXT RATE CHANGE DATE	LNAMDT + LNAMFQ	Next accrual rate change date plus the rate change frequency
ARM AMORTIZED P/I PAYMENT	LNAPIC	The P/I payment required to fully amortize the loan
ARM AMORTIZED PRINCIPAL BALANCE	AMTZ PRIN	The principal balance on which the new adjusted payment is based
ARM BASE INDEX	LNBINX	Base index value used when calculating the new rate on the loan account when the **Use this Base Index Rate** option displays a checkmark
ARM BASE INDEX CHANGE	LWBIXC	Difference between the Original Base Rate and the newly calculated rate on the loan account when the **Use this Base Index Rate** field is checkmarked.
ARM DAYS BEFORE RATE CHANGE	LNAMAD	Days before the next accrual rate change date to calculate a new rate
ARM DIFF BETWEEN NXT CURRENT INDEX	NEW INDEX - OLD INDEX	Difference between the next accrual index and current accrual index
ARM DIFF BETWEEN NXT ORIGINAL RATE	LNAMNA - LNAMOA	Difference between the next accrual rate and the original rate
ARM GRADUATED PMT INCREASE PERCENT	LNAMGI	The percentage the P/I payment will increase each P/I payment frequency
ARM INDEX PUBLISHING FREQUENCY	PMFREQ	Frequency the index is published (e.g., weekly, daily)
ARM INTEREST ACCRUAL RATE	LNAMRT	The rate at which interest should accrue for payment method 7 loans
ARM INTEREST ONLY P/I PAYMENT	LNIPIC	The P/I payment required to satisfy the calculated interest
ARM INTEREST RATE POINTER	LNAMPT	The accrual rate pointer that is tied to the rate index

Merge Field	Field Mnemonic/ Calculation	Description
ARM MOST RECENT P/I CHANGE DATE		Newest P/I change date on the ARM Rates & P/I Tables tab on the ARM Information screen
ARM MOST RECENT P/I PAYMENT		Newest P/I payment on the ARM Rates & P/I Tables tab on the ARM Information screen
ARM MOST RECENT TOTAL PAYMENT	MOST RECENT P/I + NEW R1 + NEW R2 - NEW SUBSIDY	Newest P/I payment on the ARM Rates & P/I Tables tab on the ARM Information screen, plus Escrow payment effective for the newest payment change date plus Reserve payment effective for the newest payment change date minus subsidy payment effective for the newest payment change date
ARM NAME OF RATE INDEX	RTCL34	Name of the index, such as SOFR
ARM NEW INDEX	LNAPIN	New index (last index)
ARM NEW INDEX WITH OFFSET	LNAPIN + LNAMOF	New index plus accrual rate offset/margin
ARM NEW P/I PAYMENT	LNPINX	Newly calculated P/I payment
ARM NEW R1 PAYMENT	EFFECTIVE R1	Escrow payment effective with the new payment change
ARM NEW R2 PAYMENT	EFFECTIVE R2	Reserve payment effective with the new payment
ARM NEW SUBSIDY PAYMENT	EFFECTIVE SUBSIDY	The subsidy payment effective with the new payment
ARM NEW TOTAL PAYMENT	NEW P/I + NEW R1 + NEW R2 - NEW SUBSIDY	New P/I payment plus new Escrow payment plus new Reserve payment minus new subsidy payment
ARM NEXT INTEREST ACCRUAL RATE	LNAMNA	Next accrual rate for this account
ARM NEXT RATE CHANGE DATE	LNAMDT	Date of the next rate change on the loan
ARM OLD INDEX	TRLG	Old (prior) index
ARM OLD P/I PAYMENT	LNPICN	Old P/I payment in effect prior to the new payment change
ARM OLD R1 PAYMENT	EFFECTIVE R1	Escrow payment in effect prior to the new payment change

Merge Field	Field Mnemonic/ Calculation	Description
ARM OLD R2 PAYMENT	EFFECTIVE R2	Reserve payment in effect prior to the new payment change
ARM OLD SUBSIDY PAYMENT	EFFECTIVE SUBSIDY	Subsidy payment if effect prior to the new payment change
ARM OLD TOTAL PAYMENT	OLD P/I + OLD R1 + OLD R2 - OLD SUBSIDY	Old P/I payment plus old Escrow payment plus old Reserve payment minus old subsidy payment
ARM ORIGINAL RATE	LNAMOA	Original loan rate
ARM P/I PAYMENT BASED ON INC LMT	LNPICN * LNAMPL	Old P/I payment multiplied by the P/I payment increase limit
ARM P/I PAYMENT CHANGE COUNTER	LNAMCC	Number of times the system calculates the next P/I payment automatically
ARM P/I PAYMENT CHANGE DATE	LNPIEF	The date that the next P/I payment will replace the P/I payment
ARM P/I PAYMENT CHANGE FREQUENCY	LNAMPC	Number of months that should occur between payment changes
ARM P/I PAYMENT INCREASE LIMIT	LNAMPL	The percentage the P/I payment can increase with a payment change
ARM PAYMENT RATE	LNRATE	The payment rate on the loan
ARM RATE CHANGE FREQUENCY	LNAMFQ	Number of months that should occur between rate changes
ARM RATE CHANGE MINIMUM	LNAMCM	The minimum percentage by which the loan rate can be changed
ARM REMAINING TERM	LNMATD - LNAMDT	Month's difference between the maturity date and next accrual rate change date. For bi-weekly loans, take the term in months divided by 12 multiplied by 26 to get the number of payments. Subtract the installment from the number of payments to get remaining payments. Take remaining payments divided by 26 then multiply by 12 to get the remaining term in months.
ARM SOURCE OF RATE INDEX	PMCL60	Publishing source of the index rate
DEFERRED INTEREST	LNDEFI	Deferred interest
PREPAYMENT PENALTY END DATE	Calculated field	End date of the prepayment penalty

Merge Field	Field Mnemonic/ Calculation	Description
PROJECTED PMT PRINCIPAL PORTION	Calculated	Principal portion of the projected new payment.
PROJECTED PMT INTEREST PORTION	Calculated	Interest portion of the projected new payment.
YTD DEFERRED INTEREST	LNYTDD	YTD deferred interest

Event 13, Reserve Tax Payment Letter

This event record is generated when the system encounters tran codes 440 (escrow disbursement), 448 (escrow disbursement correction), 640 (reserve disbursement), and 648 (reserve disbursement correction) for a single family owner-occupied loan (collateral code 1-4 and LNOWNR is checked) for any of the following Escrow Type codes:

Code	Tax Code Description
10	Taxes paid from escrow/reserve funds
12	Additional taxes paid from escrow/reserve
16	Property taxes
17	Special assessments-property improvements
18	Special handling-taxes paid from multiple notices or on multiple properties
19	Delinquent taxes paid for prior years from escrow/reserve account
79	Property tax - town
80	Property tax - city
81	Property tax - school
82	Property tax - utility

An event letter will be generated for each separate escrow/reserve disbursement type code processed on the account. If multiple disbursements are performed for the same disbursement type code, only one event letter will be generated for the combined amount.

This event letter is automatically generated; it cannot be manually ordered.

Note: No event letter 13 will be generated if a tran code 448 or 648 is processed on the same day for the same amount as the original transaction.

Merge Field	Field Mnemonic/ Calculation	Description
TAX PAID AMOUNT	TRNLOG	Tax paid amount from escrow/reserve
TAX DESCRIPTION	TABLE	Tax code description pulled from the "Tax Code" table. These are FPS GOLD-defined codes.

Event 14, Loan Payoff Event

This event record is not generated automatically. It must be requested; however, if no payoff record exists the letter will not be created. This letter can also be requested by using the **Letter Date** and **Letter #** fields on the Loans > Payoff screen. Only event letter number 14 can be requested from that screen.

Merge Field	Field Mnemonic/ Calculation	Description	Format/ Example
ACCOUNT_FIRST_MIDDLE_LAST_NAME_1		First middle last name of name 1 on account	John H Doe
ACCOUNT_FIRST_MIDDLE_LAST_NAME_2		First middle last name of name 2 on account	Jane Q Public
ACCOUNT_FIRST_MIDDLE_LAST_NAME_3		First middle last name of name 3 on account	Sam B Adams
ACCOUNT_FIRST_MIDDLE_LAST_NAME_4		First middle last name of name 4 on account	Ann R Jones
ACCOUNT_FIRST_NAME_1	PNFNAM	First name of name 1 on acct	John
ACCOUNT_FIRST_NAME_2	PNFNAM	First name of name 2 on acct	Jane
ACCOUNT_FIRST_NAME_3	PNFNAM	First name of name 3 on acct	Sam
ACCOUNT_FIRST_NAME_4	PNFNAM	First name of name 4 on acct	Ann
ACCOUNT_LAST_NAME_1	PNLNAM	Last name of name 1 on acct	Doe
ACCOUNT_LAST_NAME_2	PNLNAM	Last name of name 2 on acct	Public
ACCOUNT_LAST_NAME_3	PNLNAM	Last name of name 3 on acct	Adams
ACCOUNT_LAST_NAME_4	PNLNAM	Last name of name 4 on acct	Jones
ACCOUNT_SUFFIX_1	PNSFFX	Suffix of name 1 on acct	
ACCOUNT_SUFFIX_2	PNSFFX	Suffix of name 2 on acct	
ACCOUNT_SUFFIX_3	PNSFFX	Suffix of name 3 on acct	
ACCOUNT_SUFFIX_4	PNSFFX	Suffix of name 4 on acct	
ACCRUED_INTEREST	LNACIN	Accrued interest on loan	2,140.40
APPOINTMENT_DATE	EVACDT	Date used with action code 210; only for events 23 and 24	
APPOINTMENT_DATE_ALPHA		Date used with action code 210 in alphanumeric format; only for events 23 and 24.	For example: January 2, 2018 instead of 01-02-18.

Merge Field	Field Mnemonic/ Calculation	Description	Format/ Example
APPOINTMENT_TIME	EVTIME	Time used with action code 211; only for events 23 and 24	
APPRAISAL_AMOUNT	LNAPAM	Appraisal amount	8,000,000.00
APPRAISAL_DATE	LNAPSR	Appraisal date	08-01-2017
APPRAISAL_DATE_ALPHA		Appraisal date in alphanumeric format	August 01, 2017
ARM_1ST_RATE_CHANGE_DATE	LN1ROL	Date of 1st rate roll	09-01-2017
ARM_1ST_RATE_CHANGE_DATE _ALPHA		Date of 1st rate roll in alphanumeric format	September 01, 2017
ARM_ACCRUAL_RATE	LNAMRT	Accrual rate on loan	.00000
ARM_ACCRUAL_RATE_LIFETIME _MIN	LNAMLO	Minimum rate allowed on loan	.00000
ARM_ACCRUAL_RATE_LIFETIME _MAX	LNAMHI	Maximum rate allowed on loan	.00000
ARM_ACCRUAL_RATE_MAX_PTS _DOWN	LNAMRD	Maximum points per period the rate can decrease	.00000
ARM_ACCRUAL_RATE_MAX_PTS _UP	LNAMRU	Maximum points per period the rate can increase	.00000
ARM_ACCRUAL_RATE_OFFSET	LNAMOF	Accrual rate offset	.00000
ARM_MAX_PRINCIPAL_BALANCE	LNAMMX	Maximum principal balance that the loan is allowed to reach	.00
ARM_NEXT_ACCR_RATE_CHANG E_DATE	LNAMDT	Next rate change date	09-01-2017
ARM_NEXT_ACCR_RATE_CHANG E_DATE_ALPHA		Next rate change date in alphanumeric format	September 01, 2017
ARM_P_I_CONSTANT_CHANGE_ DATE	LNPIEF	Next P/I change date	09-01-2017
ARM_P_I_CONSTANT_CHANGE_ DATE_ ALPHA		Next P/I change date in alphanumeric format	September 01, 2017
ASSET_CLASSIFICATION	LNACLS	Asset classification	0
BALLOON_DATE		Date used with action code 1	09-01-2017

Merge Field	Field Mnemonic/ Calculation	Description	Format/ Example
BALLOON_DATE_ALPHA		Date used with action code 1 in alphanumeric format	September 01, 2017
BANK_ROUTING_NUMBER	LNABNK	Bank routing/transit number	0
BANK_SOURCE_ACCOUNT_NUMBER	LNANBR	Savings or checking that will be debited for loan payment	
BRANCH_ADDRESS_LINE_1	OBADD1	Address line 1 where the office is located	PO Box 1099
BRANCH_ADDRESS_LINE_2	OBADD2	Address line 2 where the office is located	850 Cheetah Avenue
BRANCH_CITY_STATE_ZIP	OBCITY, OBSTAB, OBZIPC, OBZIP4	City, state, ZIP, and ZIP+4 where the office is located	Provo UT 84601-1234
BRANCH_MANAGER_NAME	LOONAM	Adds the name of the Servicing Officer to the event letter	John Jones
BRANCH_NAME	OBFNAM	Name or description of office	Provo
BRANCH_PHONE_NUMBER	OBPHAC, OBPHPF, OBPHON	Phone number for the office formatted (xxx) xxx-xxxx	(555) 469-7723
COLLATERAL_DESCRIPTION	LNCLDS	Collateral description	123 Boat Basin Rd., Provo, UT 84601
CURRENT_LTV	LNPBAL + LNBAL2 / LNSELL or / LNAPAM	Current loan-to-value ratio, which is the principal balance plus the secondary balance divided by the lesser of the selling price or the appraisal amount. If the selling price or appraisal amount fields are zero, the field with a value will be used for the calculation.	7.881
DATE_INTEREST_PAID_TO	LNPDTO	Date interest is paid to	12-01-2016
DATE_INTEREST_PAID_TO_ALPHA		Date interest is paid to in alphanumeric format	December 01, 2016
DATE_LAST_ACCRUED	LNDLAC	Date of last interest accrual	12-01-2016
DATE_LAST_ACCRUED_ALPHA		Date of last interest accrual in alphanumeric format	December 01, 2016

Merge Field	Field Mnemonic/ Calculation	Description	Format/ Example
DATE_LAST_LATE	LNLTDT	Date of last late charge assessment	02-16-2017
DATE_LAST_LATE_ALPHA		Date of last late charge assessment in alphanumeric format	February 16, 2017
DATE_OF_LAST_CHECK		Date used with action code 212	02-16-2017
DATE_OF_LAST_CHECK_ALPHA		Date used with action code 212 in alphanumeric format	February 16, 2017
DATE_OPENED	LNOPND	Date the loan was opened	09-16-1997
DATE_OPENED_ALPHA		Date the loan was opened in alphanumeric format	September 16, 1997
DUE_DATE	LNDUDT	Loan due date	01-01-2017
DUE_DATE_ALPHA		Loan due date in alphanumeric format	January 01, 2017
EFFECTIVE_RATE_X	LNAMRT or LNRATE or LNLRAT	Loan effective rate: interest rate; accrual rate; LIP rate for LIP method code 1 or 101	6.75000
EVENT_DATE	LNEVDT	Date of the event letter	03-08-2017
EVENT_DATE_ALPHA		Date of the event letter in alphanumeric format	March 08, 2017
EVENT_DATE1		Date of the first event letter	03-08-2017
EVENT_LETTER		Four-digit event number for events with different options	0000
EVENT_NUMBER		System-defined event number	0014
EXTRA_PRINCIPAL	LNOPMT	Amount of extra principal to be added to the principal	.00
FIRST_DUE_DATE	LN1DUE	Date the first payment is due	11-01-1997
FIRST_DUE_DATE_ALPHA		Date the first payment is due in alphanumeric format	November 01, 1997
FORMATTED_LOAN_NUMBER		Uses XXXX-XXXXXX-XX instead of actual account number	0001-109641-05
FORMATTED_LOAN_NUMBER_NO_LEAD_ZERO		Formats the Loan account number by automatically removing leading zeros.	1-109641-05
FUTURE_LATE_CHARGE	Calculated late charge	The late charge is calculated in the GOLD EventLetters program. It is not	.00

Merge Field	Field Mnemonic/ Calculation	Description	Format/ Example
		included in the PO_AMOUNT. You should use the TOTAL_WITH_FUTURE_LATE_CHARGE (see below) to disclose the payoff, including the future late charge. **Note**: To include future late charges in the payoff quote, institution option OP06 AFLC must be set.	
GRACE_DAYS	LNLTGR	Number of days after the due date that are allowed on the loan before the late charge is assessed	15
INSURER_CODE	LNINSU	Insurer code	0
INTEREST_CALCULATION_CODE	LNIBAS	Base to use to calculate loan interest	2
INTEREST_RATE	LNRATE	Annual interest rate or payment rate for payment method 7 loans	6.75000
INVESTOR_GROUP	LNIGRP	Investor group number	0
INVESTOR_MASTER	LNIMST	Investor master number	0
INVESTOR_NAME	IMNAM	Investor name	
IRS_OWNER_FIRST_MIDDLE_LAST_NAME		IRS owner's first middle last name	John H Doe
IRS_OWNER_FIRST_NAME	PNFNAM	IRS owner's first name	John
IRS_OWNER_LAST_NAME	MNLNAM	IRS owner's last name	Doe
IRS_OWNER_SSN	MNCSSN	IRS owner's social security number	550-39-7079
IRS_OWNER_SUFFIX	MNSFFX	IRS owner's suffix	E.g., Jr., DDS
IRS_OWNER_TITLE	MNTITL	IRS owner's title	E.g., Mrs., Dr.
LABEL_LINE1		Use Label Lines 1-6 instead of name and address lines to eliminate blank lines from appearing between the borrower names and address lines. **WARNING:** If Label Lines are used, then all six must be set up in the letter. Basically, the number of street address lines on the account determines how many name lines will be printed, and up to four names will	Communication Properties

Merge Field	Field Mnemonic/ Calculation	Description	Format/ Example
		be printed depending on how many address lines are used.	
LABEL_LINE2		See LABEL_LINE1 description.	PO Box 2017
LABEL_LINE3		See LABEL_LINE1 description.	Provo UT 84601
LABEL_LINE4		See LABEL_LINE1 description.	
LABEL_LINE5		See LABEL_LINE1 description.	
LABEL_LINE6		See LABEL_LINE1 description.	
LATE_CHARGES	LNLATE	Late charges on loan	637.38
LATE_CHARGES_AND_FEES	LNLATE + LNFEES	Late charges plus total loan fees	652.38
LATE_CHARGES_PROJECTED	Calculate LATE	Projected late charges for current payment	318.69
LATE_RATE	LNLTRT	Late rate	5.00
LINE_OF_CREDIT_LIMIT	LNRLCL	Line of credit limit	.00
LIP_ACCRUED_INTEREST	LNLACC	LIP accrued interest	.00
LIP_CUSTOMER_BALANCE	LNCBAL	LIP customer balance	.00
LIP_DISBURSED_BALANCE	LNPBAL - LNLBAL	LIP disbursed balance	380,514.90
LIP_INTEREST_RATE	LNLRAT	LIP interest rate	.00000
LIP_LIFETIME_MAX	LNLMAX	LIP lifetime maximum rate	.00000
LIP_LIFETIME_MIN	LNLMIN	LIP lifetime minimum rate	.00000
LIP_RATE_OFFSET	LNLOFF	LIP rate offset	.00000
LIP_UNDISBURSED_BALANCE	LNLBAL	Amount of funds not yet disbursed	.00
LOAN_FEES	LNFEES	Total loan fees	.00
LOAN_OFFICER_NUMBER	LNOFCR	Loan officer number	
MAIL_ADDRESS_CITY	MNCITY	Entity Maintenance to Mailing Label	Provo
MAIL_ADDRESS_CITY_STATE_ZIP		Entity Maintenance to Mailing Label	Provo UT 84601
MAIL_ADDRESS_LINE1	MNADD1	Entity Maintenance to Mailing Label	PO Box 2017

Merge Field	Field Mnemonic/ Calculation	Description	Format/ Example
MAIL_ADDRESS_LINE2	MNADD2	Entity Maintenance to Mailing Label	
MAIL_ADDRESS_STATE	MNSTAB	Entity Maintenance to Mailing Label	UT
MAIL_ADDRESS_ZIP	MNZIPC	Entity Maintenance to Mailing Label	84601
MAIL_ADDRESS_ZIP4	MNZIP4	Entity Maintenance to Mailing Label	1234
MATURITY_DATE	LNMATD	Loan maturity date	12-01-2023
MATURITY_DATE_ALPHA		Loan maturity date in alphanumeric format	December 01, 2023
MISCELLANEOUS_FUNDS	LNMISC	Loan miscellaneous funds	.00
NEXT_PAYMENT_DUE	Calculated	Next payment due on the account	6,373.77
NEXT_PAYMENT_INTEREST_PORTION	Calculated	Interest portion of current next payment	2,140.40
NEXT_PAYMENT_PRINCIPAL_PORTION	Calculated	Principal portion of current next payment	4,233.37
NEXT_PMT_WITH_EXTRA_PRINCIPAL	Calculate NEXT PYMT + LNOPMT	Calculated next payment plus extra principal	6,473.77
NUMBER_DWELLING_UNITS	LODWEL	Number of dwelling units on the property securing the loan	1
NUMBER_PAYMENTS_DELINQUENT	RUN DATE - LNDUDT + 1 / LNFREQ	Month's difference between current run date and due date plus one divided by the loan frequency. Bi-weekly loans calculate the number of payments delinquent by taking the days' difference between the run date and due date divided by 14 plus one.	3
ORIGINAL_PRINCIPAL_BALANCE	LNOBAL	Original principal balance	1,450,000.00
ORIGINATION_OFFICER	LOONAM	Adds the name of the originating officer to the event letter	Jeff Hyde
P_I_CONSTANT	LNPICN	Principal/interest payment	6,373.77
PARTIAL_OR_APPLIED_TO_PAYMENTS	LNPRTL	Partial or applied to payments	.00
PAYMENT_FREQUENCY	LNFREQ	Loan payment frequency	1
PER_DIEM	LNPBAL + LNRATX /	One day's interest calculated by taking the principal balance multiplied	71.35

Merge Field	Field Mnemonic/ Calculation	Description	Format/ Example
	LNIBAS	by the effective rate divided by the interest base.	
PO_ACCRUED_INTEREST	POACIN	Accrued interest applied to payoff	0.00
PO_AMOUNT	POPOFF	Payoff amount – includes all amounts applied to payoff. Refer to the TOTAL_WITH_FUTURE_LATE_CHAR GE field below for more information regarding the PO_AMOUNT.	388,072.90
PO_CUSTOMER_MESSAGE_LINE _1	POMES1	First customer message line from payoff record	
PO_CUSTOMER_MESSAGE_LINE _2	POMES2	Second customer message line from payoff record	
PO_CUSTOMER_MESSAGE_LINE _3	POMES3	Third customer message line from payoff record	
PO_DATE	PODATE	Payoff date	03-08-2017
PO_DATE_ALPHA		Payoff date in alphanumeric format	March 08, 2017
PO_EXPIRATION_DATE	POEXPD	Date the payoff expires	03-09-2017
PO_EXPIRATION_DATE_ALPHA		Date the payoff expires, in alphanumeric format	March 09, 2017
PO_FEES	POFEES	Loan fees applied to payoff	.00
PO_INTEREST_CALCULATION_C ODE	POIBAS	Interest calculation method from the payoff record	2
PO_INTEREST_ON_NEGATIVE_R ESERVES	POINRI	Interest on negative escrow/reserves applied to payoff	.00
PO_LATE_CHARGES	POLATE	Late charges applied to payoff	637.38
PO_LIP_ACCRUED_INTEREST	POLACC	LIP accrued interest applied to payoff	.00
PO_LIP_CUSTOMER_BALANCE	POCBAL	LIP customer balance applied to payoff	.00
PO_LIP_UNDISBURSED_BALANC E	POLBAL	LIP undisbursed balance applied to payoff	.00
PO_MISC_ADJUSTMENT_AMT_1	POAMT1	Payoff miscellaneous adjustment amount 1	.00

Merge Field	Field Mnemonic/ Calculation	Description	Format/ Example
PO_MISC_ADJUSTMENT_AMT_2	POAMT2	Payoff miscellaneous adjustment amount 2	.00
PO_MISC_ADJUSTMENT_AMT_3	POAMT3	Payoff miscellaneous adjustment amount 3	.00
PO_MISC_ADJUSTMENT_AMT_4	POAMT4	Payoff miscellaneous adjustment amount 4	.00
PO_MISC_ADJUSTMENT_AMT_5	POAMT5	Payoff miscellaneous adjustment amount 5	.00
PO_MISC_ADJUSTMENT_AMT_6	POAMT6	Payoff miscellaneous adjustment amount 6	.00
PO _MISC_ADJUSTMENT_AMT_7	POAMT7	Payoff miscellaneous adjustment amount 7	.00
PO_MISC_ADJUSTMENT_AMT_8	POAMT8	Payoff miscellaneous adjustment amount 8	.00
PO_MISC_ADJUSTMENT_AMT_9	POAMT9	Payoff miscellaneous adjustment amount 9	.00
PO_MISC_ADJUSTMENT_AMT_10	POAMT10	Payoff miscellaneous adjustment amount 10	.00
PO_MISC_ADJUSTMENT_AMT_11	POAMT11	Payoff miscellaneous adjustment amount 11	.00
PO_MISC_ADJUSTMENT_AMT_12	POAMT12	Payoff miscellaneous adjustment amount 12	.00
PO_MISC_DESCRIPTION_1	POFLD1	Payoff miscellaneous description 1	
PO_MISC_DESCRIPTION_2	POFLD2	Payoff miscellaneous description 2	
PO_MISC_DESCRIPTION_3	POFLD3	Payoff miscellaneous description 3	
PO_MISC_DESCRIPTION_4	POFLD4	Payoff miscellaneous description 4	
PO_MISC_DESCRIPTION_5	POFLD5	Payoff miscellaneous description 5	
PO_MISC_DESCRIPTION_6	POFLD6	Payoff miscellaneous description 6	
PO_MISC_DESCRIPTION_7	POFLD7	Payoff miscellaneous description 7	
PO_MISC_DESCRIPTION_8	POFLD8	Payoff miscellaneous description 8	
PO_MISC_DESCRIPTION_9	POFLD9	Payoff miscellaneous description 9	
PO_MISC_DESCRIPTION_10	POFLD10	Payoff miscellaneous description 10	

Merge Field	Field Mnemonic/ Calculation	Description	Format/ Example
PO_MISC_DESCRIPTION_11	POFLD11	Payoff miscellaneous description 11	
PO_MISC_DESCRIPTION_12	POFLD12	Payoff miscellaneous description 12	
PO_MISCELLANEOUS_FUNDS	POMISC	Miscellaneous funds applied to payoff	.00
PO_NAME_LINE_1	PONLN1	Name line 1 from the payoff record	
PO_NAME_LINE_2	PONLN2	Name line 2 from the payoff record	
PO_NAME_LINE_3	PONLN3	Name line 3 from the payoff record	
PO_NAME_LINE_4	PONLN4	Name line 4 from the payoff record	
PO_PARTIAL_PAYMENTS	POPRTL	Partial payments applied to payoff	.00
PO_PER_DIEM	PODIEM	One day's accrued interest of the principal balance plus deferred interest	71.35
PO_PER_DIEM_3_DECIMALS		One day's accrued interest of the principal balance plus deferred interest, to three decimal places	71.347
PO_PER_DIEM_CALCULATION_CODE	POPDBS	Interest method used to figure payoff per diem	2
PO_PRINCIPAL_BALANCE	POPBAL + PODEFI	Principal plus deferred interest applied to payoff	380,514.90
PO_RATE	PORATE	Payoff rate	6.75000
PO_RSV_1_AND_RSV_2_INTEREST	POR1AI + POR2AI	Escrow and Reserve interest subtracted from payoff	.00
PO_RSV_1_AND_RSV_2_BALANCES	POR1BL + POR2BL	Escrow and Reserve balances subtracted from payoff	.00
PO_SUBSIDY_BALANCE	POSBAL	Subsidy balance subtracted from payoff when applied	.00
PRIME_LOWER_LIMIT	LNPSLO	Minimum rate allowed on loan after adding index rate plus margin	.00000
PRIME_UPPER_LIMIT	LNPSHI	Maximum rate allowed on loan after adding index rate plus margin	.00000
PRINCIPAL_BALANCE	LNPBAL	Principal balance on loan	380,514.90
PROPERTY_ADDRESS_CITY	MNCITY	City where the property is located	Provo
PROPERTY_ADDRESS_CITY_STATE_ZIP		Property address city, state and ZIP	Provo UT 84601

Merge Field	Field Mnemonic/ Calculation	Description	Format/ Example
PROPERTY_ADDRESS_LINE1	MNADD1	Address line 1 where the property is located	1608 Boat Basin Rd
PROPERTY_ADDRESS_LINE2	MNADD2	Address line 2 where the property is located	Waterfront Inn
PROPERTY_ADDRESS_STATE	MNSTAB	State where the property is located	UT
PROPERTY_ADDRESS_ZIP	MNZIPC	ZIP where the property is located	84045
PROPERTY_ADDRESS_ZIP4	MNZIP4	ZIP plus 4 where the property is located	1234
PROPERTY_COUNTY			Fulton
PROPERTY_DESC_LINE_1			0827WE5139
PROPERTY_DESC_LINE_2			
PROPERTY_DESC_LINE_3			
PROPERTY_DESC_LINE_4			
PROPERTY_DESC_LINE_5			
PROPERTY_DESC_LINE_6			
PROPERTY_DESC_LINE_7			
PROPERTY_DESC_LINE_8			
PROPERTY_DESC_LINE_9			
PROPERTY_DESC_LINE_10			
RATE_OFFSET_MARGIN	LNROFF	Interest rate offset margin	.00000
RATE_ROUNDING_FACTOR	LNRRND	Prints the rounded rate factor, such as 1/4th, 1/8th, 1/10th, 1/16th, or none. This information is pulled from the **Round Rate To Nearest** field (LNRRND) on the Loans > Account Information > Account Detail screen in CIM GOLD.	NONE
REMAIN_PORTION_DUE__	LNRPDU	Remaining unpaid portion of payment	.00
REMAINING_TERM	LNTERM / LNFREQ - LNINNO	Remaining term on the loan.

Loan term divided by the loan frequency minus the installment number. | 84 |

Merge Field	Field Mnemonic/ Calculation	Description	Format/ Example
		For bi-weekly loans, take the term in months divided by 12 multiplied by 26 to get the number of payments. Subtract the installment from the number of payments to get remaining payments. Take remaining payments divided by 26, then multiply by 12 to get remaining term in months.	
RESERVE_1_BAL_PLUS_RESERVE_2_BAL	LNR1BL + LNR2BL	Sum of Escrow and Reserve balances	.00
RESERVE_1_BALANCE	LNR1BL	Escrow balance	.00
RESERVE_1_CON_PLUS_RESERVE_2_CON	LNR1CN + LNR2C	Sum of Escrow and Reserve payments	.00
RESERVE_1_CONSTANT	LNR1CN	Escrow payment	.00
RESERVE_2_BALANCE	LNR2BL	Reserve balance	.00
RESERVE_2_CONSTANT	LNR2CN	Reserve payment	.00
SECURED_ACCOUNT_NUMBER		Places X's in part of the account number, e.g., XX-XX1234-12	XX-XX1234-12
SECURITY_ACCOUNT	LNSECX	Deposit account that secures the loan	
SUBSIDY_BALANCE	LNSBAL	Subsidy balance	.00
SUBSIDY_CONSTANT	LNSCON	Subsidy payment	.00
TERM_OF_LOAN	LNTERM	Term of the loan	314
TIMES_30_LATE_LAST_12_MONTHS	BU12M	30+ days late in the last 12 months	2
TIMES_60_LATE_LAST_24_MONTHS	BU24M	60+ days late in the last 24 months	1
TIMES_LATE	LNLTNO	Number of times the loan has been late	2
TIMES_LATE_10_TO_29	LNLT10	Number of times over life of loan payment has been made 10-29 days after due date	3
TIMES_LATE_30_TO_59	LNLT30	Number of times over life of loan payment has been made 30-59 days after due date	1

Merge Field	Field Mnemonic/ Calculation	Description	Format/ Example
TIMES_LATE_60_TO_89	LNLT60	Number of times over life of loan payment has been made 60-89 days after due date	0
TIMES_LATE_90_OVER	LNLT90	Number of times over life of loan payment has been made 90+ days after due date	0
TIMES_LATE_LAST_2_YEARS	LNDELQ	Times late in past 2 years	2
TOTAL_DUE	Calculate PMTS + LNLATE + LNFEES - LNPRTL + LNRPDU For payment method 3 or 6 loans with option OP01 ILF6 set to "Y," the total due is calculated as follows: PMTS + LNLATE + LNFEES - LNPRTL + LNRPDU + LNPDUE + LNVPRN	All payments (principal, interest, and escrow/reserves) that are due (all payments where the loan due date is less than or equal to the run date) plus late charges and loan fees minus partial plus remaining portion due; payment method 5 all payments that have been billed (total of all billings on the Billing & Coupons screen) plus late charges and loan fees plus remaining portion due; LIP loans use prior unpaid charges plus late charges and loan fees.	19,758.69
TOTAL_DUE_AFTER_GRACE	Calculate PMTS + LNLATE + LNFEES - LNPRTL + LNRPDU For payment method 3 or 6 loans with option OP01 ILF6 set to "Y," the total due is calculated as follows:	All payments (principal, interest and escrow/reserves) that are due (all payments where the loan due date is less than or equal to the run date) plus late charges and loan fees minus partial plus remaining portion due; payment method 5 all payments that have been billed (total of all billings on the Billing & Coupons screen) plus late charges and loan fees plus remaining portion due; LIP loans use prior unpaid charges plus late charges and loan fees.	13,384.92

Merge Field	Field Mnemonic/ Calculation	Description	Format/ Example
	PMTS + LNLATE + LNFEES - LNPRTL + LNRPDU + LNPDUE + LNVPRN		
TOTAL_DUE_TO_BALLOON_OR_ MATURITY	LNPBAL + Calculate INT + LNLATE + LNFEES - LNR1BL - LNR2BL - LNSBAL - LNR1AI - LNR2A1 - LNMISC + NIR1AC + NIR2AC - LNLBAL - LNCBAL - LNPTRL (excluding method 5 OR 6)	Total due (includes all charges due) to the lesser of the balloon date or the maturity day. If no balloon date or maturity date, interest will be calculated to the run date. This uses the current principal balance. Also see TOTAL_DUE_AT_MATURITY (LETT01) for events 25, 26, and 27. It amortizes payments to maturity date. When the payments are amortized, the system makes pseudo-payments so the principal balance used is the amortized balance instead of the current principal balance.	560,945.57
TOTAL_INT_TO_BALLOON_OR_M ATURITY	Calculate INT	Total interest due to the lesser of the balloon date or the maturity date. If no balloon or maturity date, interest will be calculated to the run date.	793.29
TOTAL_PAYMENTS_DUE	Calculate PMTS	Total payments due (principal, interest, and escrow/reserves) where the loan due date is less than or equal to the run date	19,121.31
TOTAL_PMTS_W_FEES_AND_LA TE_CHGS	Calculate PMTS + LNLATE + LNFEES	Total payments due (principal, interest, and escrow/reserves) where the loan due date is less than or equal to the run date plus late charges and loan fees	19,758.69
TOTAL_PMTS_W_FEES_AND_PA RTIAL	Calculate PMTS + LNFEES - LNPRTL	Total payments due (principal, interest, and escrow/reserves) where the due date is less than or equal to the run date plus loan fees minus partial	19,121.31
TOTAL_PMTS_W_LATE_AND_PA RTIAL	Calculate PMTS + LNLATE -	Total payments due (principal, interest, and escrow/reserves) where	19,758.69

Merge Field	Field Mnemonic/ Calculation	Description	Format/ Example
	LNPRTL	the loan due date is less than or equal to the run date plus late charges minus partial	
TOTAL_PMTS_WITH_LATE_CHARGES	Calculate PMTS + LNLATE	Total payments due (principal, interest, and escrow/reserves) where the loan due date is less than or equal to the run date plus late charges	19,758.69
TOTAL_PMTS_WITH_LOAN_FEES	Calculate PMTS + LNFEES	Total payments due (principal, interest, and escrow/reserve) where the loan due date is less than or equal to the run date plus loan fees	19,121.31
TOTAL_PMTS_WITH_PARTIAL	Calculate PMTS - LNPRTL	Total payments due (principal, interest, and escrow/reserve) where the loan due date is less than or equal to the run date minus partial	19,121.31
TOTAL_PRINCIPAL_AND_INTEREST_DUE	Calculate LC PRIN / INT	Total principal and interest due where the due date is less than or equal to the run date (does not work for payment method 5)	19,121.31
TOTAL_WITH_FUTURE_LATE_CHARGE	POPOFF plus calculated late charge	This is the PO_AMOUNT plus the future late charge. Refer to the PO_AMOUNT field above for more information regarding this field. **Note:** To include future late charges in the payoff quote, institution option OP06 AFLC must be set.	388,072.90
TRANSFER_ACCOUNT	LNXFRX	Account number of savings or checking account used as the transfer account	
TYPE	LNTYPC	Type of loan account	1
USER_DEFINED_C17	UFC17	User-defined field C17	
USER_DEFINED_C34	UFC34	User-defined field C34	

Event 14 Sample Letter

See the following example of a loan payoff letter:

<<EVENT_DATE>>

<<PO_NAME_LINE_1>>
<<PO_NAME_LINE_2>>
<<PO_NAME_LINE_3>>
<<PO_NAME_LINE_4>>

RE: Loan Payoff Quote
        Reference Number:
        Loan number: <<FORMATTED_LOAN_NUMBER>>
        Customer Name: <<IRS_OWNER_FIRST_MIDDLE_LAST_NAME>>
        Property Address: <<PROPERTY_ADDRESS_LINE1>>
                          <<PROPERTY_ADDRESS_CITY_STATE_ZIP>>

Dear <<PO_NAME_LINE_1>>,

The following information is per your request for a loan payoff on <<PO_DATE>>. An itemized breakdown of the payoff amount left on this loan is listed below.

Principal Balance   . . . . $<<PRINCIPAL_BALANCE>>

Accrued Interest   . . . . $<<ACCRUED_INTEREST>>

<<PO_MISC_DESCRIPTION_1>> . . . . .$<<PO_MISC_ADJUSTMENT AMOUNT_1>>

<<PO_MISC_DESCRIPTION_2>> . . . . . $<<PO_MISC_ADJUSTMENT AMOUNT_2>>

Late Charges   . . . . $<<LATE_CHARGES>>

Future Late Charges   . . . . $<<FUTURE LATE CHARGE>>

Total with Future Late Charge . . . .$<<TOTAL WITH FUTURE LATE CHARGE>>

Total Payoff Amount (without future late charge) . . . . $<<PO_AMOUNT>>

The accrued interest shown above is calculated to <<PO_DATE>>. If the loan is paid off on a day other than the payoff date, the interest owed will be adjusted by a daily amount of <<PER_DIEM>>. This quote is valid until <<PO_EXPIRATION_DATE>>. Please call for an update if payoff will be received after this date. This loan must be kept current or a late charge will be assessed. This payoff is subject to a final audit.

Please deliver the payoff funds to the address below by <<PO_DATE>>. If possible, please provide us with the borrower's new address for follow-up documentation. Thank you.

Sincerely,

FPS GOLD Bank
E14/L##

Event 15, LIP Billing Event

This event record is automatically generated when the **Prior Unpaid Charges** field on the LIP Information Fields screen is changed. This event cannot be requested annually.

Merge Field	Field Mnemonic/ Calculation	Description
LIP CAP PERIOD LENGTH	LNLPLN	Length of the LIP rate cap period
LIP CHARGE AMOUNT	LNLCGA	LIP charge amount
LIP CURRENT INTEREST DUE	TRNLOG	Current LIP interest (same as last billed amount)
LIP DATE PERIOD STARTS	LNLPSD	Starting date of the current LIP rate cap period
LIP DAYS BEFORE RATE CHANGE	LNLDYS	Days before the LIP rate change date to calc next rate
LIP INSPECTION DATE	LNLIND	LIP date of last or next inspection
LIP INTEREST RETENTION	LNLRIN	LIP interest retention amount (To be used only if you do not use the LIP budgets)
LIP NEXT BILL OR CHARGE DATE	LNLDUE	Next date LIP interest is to be charged or billed
LIP NEXT INTEREST RATE	LNLNXT	Next LIP interest rate
LIP OLD BILL OR CHARGE DATE	TRNLOG	Current LIP billing date
LIP PERIODIC RATE MAXIMUM	LNLPMX	Maximum points per period the LIP rate can increase
LIP PERIODIC RATE MINIMUM	LNLPMN	Maximum points per period the LIP rate can decrease
LIP PERIODIC START RATE	LNLPSR	Starting rate of the rate cap period
LIP PRIOR UNPAID NEW CHARGES	LNLPCG	Prior unpaid interest after current LIP billing
LIP PRIOR UNPAID OLD CHARGES	TRNLOG	Prior unpaid interest before current LIP billing

Merge Field	Field Mnemonic/ Calculation	Description
LIP RATE CHANGE DATE	LNLCHD	Next date the LIP rate will change
LIP RATE CHANGE FREQUENCY	LNLFRQ	Number of months that pass between rate rolls
LIP RETENTION AMOUNT	LNLRET	LIP retention amount (Funds to be held for miscellaneous reasons. This should not be used if you use the LIP budgets.)
LIP TOTAL DUE WITH LATE AND FEES	TRNLOG + LNLATE + LNFEES	Total unpaid (current plus prior) interest plus late charges and loan fees
LIP TOTAL DUE WITH LATE CHGS	TRNLOG + LNLATE	Total unpaid (current plus prior) interest plus late charges
LIP TOTAL INTEREST DUE	TRNLOG	Total unpaid interest due (current interest plus prior unpaid interest)

Event 15 Sample Letter

See the following example of an LIP billing letter:

<<EVENT_DATE>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_1>>
<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_2>>
<<MAIL_ADDRESS_LINE1>>
<<MAIL_ADDRESS_CITY_STATE_ZIP>>

RE: Loan Number: <<FORMATTED_LOAN_NUMBER>>
       Loan Balance: $<<PRINCIPAL_BALANCE>>
       Property Address:
         <<PROPERTY_ADDRESS_LINE1>>
         <<PROPERTY_ADDRESS_CITY_STATE_ZIP>>

Dear Customer,

This letter is to inform you that the interest on your FPS GOLD Bank construction loan is due. The following is an itemized breakdown of what you owe.

        LIP Prior Unpaid Charges Due:
                <<DUE_DATE_ALPHA>>   <<LIP_PRIOR_UNPAID_OLD_CHARGES>>

Total Amount Due:
<<LIP_NEXT_BILL_OR_CHARGE_DATE>> $<<LIP_TOTAL_INTEREST_DUE>>

Grand Total Due: $<<LIP_TOTAL_DUE_WITH_LATE_CHGS>>

Please submit your payment to the address below by <<LIP_NEXT_BILL_OR_CHARGE_DATE>>. If you have any questions regarding this payment or your construction loan, please contact the Construction Department at (555) 555-5555. Thank you.

Sincerely,

FPS GOLD Bank

E15/L##

Event 16, LIP Reminder Event

This event record is not generated automatically. It must be requested.

Merge Field	Field Mnemonic/ Calculation	Description
LIP CAP PERIOD LENGTH	LNLPLN	Length of the LIP rate cap period
LIP CHARGE AMOUNT	LNLCGA	LIP charge amount
LIP DATE PERIOD STARTS	LNLPSD	Starting date of the current LIP rate cap period
LIP DAYS BEFORE RATE CHANGE	LNLDYS	Days before the LIP rate change date to calc next rate
LIP INSPECTION DATE	LNLIND	LIP date of last or next inspection
LIP INTEREST RETENTION	LNLRIN	LIP interest retention amount (To be used only if you do not use the LIP budgets.)
LIP LAST BILLED AMOUNT	LNLSTB	Last billed amount
LIP NEXT BILL OR CHARGE DATE	LNLDUE	Next date LIP interest is to be charged or billed
LIP NEXT INTEREST RATE	LNLNXT	Next LIP interest rate
LIP PERIODIC RATE MAXIMUM	LNLPMX	Maximum points per period the LIP rate can decrease
LIP PERIODIC START RATE	LNLPMN	Maximum points per period the LIP rate can decrease
LIP PERIODIC RATE MINIMUM	LNLPSR	Starting rate of the rate cap period
LIP PRIOR UNPAID CHARGES	LNLPCG	Prior unpaid interest after current LIP billing
LIP PRIOR UNPAID W PROJECTED LATE	LNLPCG + CALC LATE	Prior unpaid interest with projected late charges
LIP RATE CHANGE DATE	LNLCHD	Next date the LIP rate will change
LIP RATE CHANGE FREQUENCY	LNLFRQ	Number of months that pass between rate rolls
LIP RETENTION AMOUNT	LNLRET	LIP retention amount (Funds to be held for miscellaneous reasons. This should not be used if you use the LIP budgets.)

Merge Field	Field Mnemonic/ Calculation	Description
LIP TOTAL DUE WITH LATE AND FEES	LNLPCG + LNLATE + LNFEES	Total unpaid interest plus late charges and loan fees
LIP TOTAL DUE WITH LATE CHGS	LNLPCG+LNLATE	Total unpaid interest plus late charges

Event 16 Sample Letter

See the following example of an LIP reminder letter:

<<EVENT_DATE>>

<<IRS_OWNER_FIRST_MIDDLE_LAST_NAME>>
<<MAIL_ADDRESS_LINE1>>
<<MAIL_ADDRESS_CITY_STATE_ZIP>>

RE: Loan Number: <<FORMATTED_LOAN_NUMBER>>
        Loan Balance: <<PRINCIPAL_BALANCE>>
        Property Address:
          <<PROPERTY_ADDRESS_LINE1>>
          <<PROPERTY_ADDRESS_CITY_STATE_ZIP>>

Dear <<IRS_OWNER_FIRST_MIDDLE_LAST_NAME>>

The interest on your FPS GOLD Bank construction loan was due <<DUE_DATE_ALPHA>>.

You still owe $<<LIP_TOTAL_DUE_WITH_LATE_CHGS>> before your account will become current. Please submit the amount within five (5) days to avoid penalties. If you have any questions regarding this payment, contact the Construction Department at (555) 555-5555. Thank you.

Sincerely,

FPS GOLD Bank

E16/L##

Event 17, ARM Accrual Rate Up, Payment Change, Rate Caps, Lifetime Caps

This event record is generated automatically when the accrual rate goes up, a new P/I payment is calculated, periodic rate caps are used (**Use Rate Cap** field on the ARM Information screen (payment method 6 or 7 loans) is checked) and lifetime rate caps are used (the new rate is equal to the lifetime minimum cap or the lifetime maximum cap).

Merge Field	Field Mnemonic/ Calculation	Description
ARM 2ND NEXT P/I CHANGE DATE	LNPIEF + LNAMPC	P/I effective date plus the P/I payment change frequency
ARM 2ND NEXT RATE CHANGE DATE	LNAMDT + LNAMFQ	Next accrual rate change date plus the rate change frequency
ARM AMORTIZED P/I PAYMENT	LNAPIC	The P/I payment required to fully amortize the loan
ARM AMORTIZED PRINCIPAL BALANCE	AMTZ PRIN	The principal balance on which the new adjusted payment is based
ARM BASE INDEX	LNBINX	Base index value used when calculating the new rate on the loan account when the Use this Base Index Rate option displays a checkmark
ARM BASE INDEX CHANGE	LWBIXC	Difference between the Original Base Rate and the newly calculated rate on the loan account when the **Use this Base Index Rate** field is checkmarked.
ARM DAYS BEFORE RATE CHANGE	LNAMAD	Days before the next accrual rate change date to calculate a new rate
ARM DIFF BETWEEN NXT CURRENT INDEX	NEW INDEX-OLD INDEX	Difference between the next accrual index and current accrual index
ARM DIFF BETWEEN NXT ORIGINAL RATE	LNAMNA-LNAMOA	Difference between the next accrual rate and the original rate
ARM GRADUATED PMT INCREASE PERCENT	LNAMGI	The percentage the P/I payment will increase each P/I payment frequency
ARM INDEX PLUS OFFSET LESS ACCR RT	NEW INDEX+ LNAMOF-LNAMRT	New index plus the accrual rate offset/margin minus accrual rate
ARM INDEX PUBLISHING FREQUENCY	PMFREQ	Frequency the index is published (e.g., weekly, daily)
ARM INTEREST ACCRUAL RATE	LNAMRT	The rate at which interest should accrue for payment method 7 loans

Merge Field	Field Mnemonic/ Calculation	Description
ARM INTEREST ONLY P/I PAYMENT	LNIPIC	The P/I payment required to satisfy the calculated interest
ARM INTEREST RATE POINTER	LNAMPT	The accrual rate pointer that is tied to the rate index
ARM MOST RECENT P/I CHANGE DATE		Newest P/I change date on the ARM Rates & P/I Tables tab on the ARM Information screen
ARM MOST RECENT P/I PAYMENT		Newest P/I payment in accrual rate and P/I change table (ARM Rates & P/I Tables tab on the ARM Information screen)
ARM MOST RECENT TOTAL PAYMENT	MOST RECENT P/I + NEW R1 + NEW R2 - NEW SUBSIDY	Newest P/I payment on the ARM Rates & P/I Tables tab on the ARM Information screen, plus Escrow payment effective for the newest payment change date plus Reserve payment effective for the newest payment change date minus subsidy payment effective for the newest payment change date
ARM NAME OF RATE INDEX	RTCL34	Name of the index, such as SOFR.
ARM NEW INDEX	LNAPIN	New index (last index)
ARM NEW INDEX WITH OFFSET	LNAPIN + LNAMOF	New index plus accrual rate offset/margin
ARM NEW P/I PAYMENT	LNPINX	Newly calculated P/I payment
ARM NEW R1 PAYMENT	EFFECTIVE R1	Escrow payment effective with the new payment change
ARM NEW R2 PAYMENT	EFFECTIVE R2	Reserve payment effective with the new payment
ARM NEW SUBSIDY PAYMENT	EFFECTIVE SUBSIDY	The subsidy payment effective with the new payment
ARM NEW TOTAL PAYMENT	NEW P/I + NEW R1 + NEW R2 - NEW SUBSIDY	New P/I payment plus new Escrow payment plus new Reserve payment minus new subsidy payment
ARM NEXT INTEREST ACCRUAL RATE	LNAMNA	Next accrual rate for this account
ARM NEXT RATE CHANGE DATE	LNAMDT	Date of the next rate change on the loan
ARM OLD INDEX	TRLG	Old (prior) index

Merge Field	Field Mnemonic/ Calculation	Description
ARM OLD P/I PAYMENT	LNPICN	Old P/I payment in effect prior to the new payment change
ARM OLD R1 PAYMENT	EFFECTIVE R1	Escrow payment in effect prior to the new payment change
ARM OLD R2 PAYMENT	EFFECTIVE R2	Reserve payment in effect prior to the new payment change
ARM OLD SUBSIDY PAYMENT	EFFECTIVE SUBSIDY	Subsidy payment if effect prior to the new payment change
ARM OLD TOTAL PAYMENT	OLD P/I + OLD R1 + OLD R2 - OLD SUBSIDY	Old P/I payment plus old Escrow payment plus old Reserve payment minus old subsidy payment
ARM ORIGINAL RATE	LNAMOA	Original loan rate
ARM P/I PAYMENT BASED ON INC LMT	LNPICN * LNAMPL	Old P/I payment multiplied by the P/I payment increase limit
ARM P/I PAYMENT CHANGE COUNTER	LNAMCC	Number of times the system calculates the next P/I payment automatically
ARM P/I PAYMENT CHANGE DATE	LNPIEF	The date that the next P/I payment will replace the P/I payment
ARM P/I PAYMENT CHANGE FREQUENCY	LNAMPC	Number of months that should occur between payment changes
ARM P/I PAYMENT INCREASE LIMIT	LNAMPL	The percentage the P/I payment can increase with a payment change
ARM PAYMENT RATE	LNRATE	Payment rate
ARM RATE AT PERIOD START	LNAMSY	Rate at the start of the rate cap period
ARM RATE CHANGE FREQUENCY	LNAMFQ	Number of months that should occur between rate changes
ARM RATE CHANGE MINIMUM	LNAMCM	The minimum percentage by which the loan rate can be changed
ARM REMAINING TERM	LNMATD - LNAMDT	Month's difference between the maturity date and next accrual rate change date. For bi-weekly loans, take the term in months divided by 12 multiplied by 26 to get the number of payments. Subtract the installment from the number of payments to get remaining payments. Take remaining payments divided by 26 then multiply by 12 to get the remaining term in months.

Merge Field	Field Mnemonic/ Calculation	Description
ARM SOURCE OF RATE INDEX	PMCL60	Publishing source of the index rate (e.g., Wall Street Journal)
ARM START OF ACCRUAL PERIOD	LNAMPD	Starting date of the current rate cap period
PREPAYMENT PENALTY END DATE	Calculated field	End date of the prepayment penalty
PROJECTED PMT PRINCIPAL PORTION	Calculated	Principal portion of the projected new payment.
PROJECTED PMT INTEREST PORTION	Calculated	Interest portion of the projected new payment.

Event 18, ARM Accrual Rate Down, Payment Change, Rate Caps, Lifetime Caps

This event record is generated automatically when the accrual rate goes down, a new P/I payment is calculated, periodic rate caps are used (**Use Rate Cap** field displays a checkmark on the Loans > Account Information > ARM Information screen for payment method 6 or 7 loans) and lifetime rate caps are used. (The new rate is equal to the lifetime minimum cap or lifetime maximum cap.)

Merge Field	Field Mnemonic/ Calculation	Description
ARM 2ND NEXT P/I CHANGE DATE	LNPIEF + LNAMPC	P/I effective date plus the P/I payment change frequency
ARM 2ND NEXT RATE CHANGE DATE	LNAMDT + LNAMFQ	Next accrual rate change date plus the rate change frequency
ARM AMORTIZED P/I PAYMENT	LNAPIC	The P/I payment required to fully amortize the loan
ARM AMORTIZED PRINCIPAL BALANCE	AMTZ PRIN	The principal balance on which the new adjusted payment is based
ARM BASE INDEX	LNBINX	Base index value used when calculating the new rate on the loan account when the **Use this Base Index Rate** displays a checkmark
ARM BASE INDEX CHANGE	LWBIXC	Difference between the Original Base Rate and the newly calculated rate on the loan account when the **Use this Base Index Rate** field is checkmarked.
ARM DAYS BEFORE RATE CHANGE	LNAMAD	Days before the next accrual rate change date to calculate a new rate
ARM DIFF BETWEEN NXT CURRENT INDEX	NEW INDEX - OLD INDEX	Difference between the next accrual index and current accrual index
ARM DIFF BETWEEN NXT ORIGINAL RATE	LNAMNA- LNAMOA	Difference between the next accrual rate and the original rate
ARM GRADUATED PMT INCREASE PERCENT	LNAMGI	The percentage the P/I payment will increase each P/I payment frequency
ARM INDEX PLUS OFFSET LESS ACCR RT	NEW INDEX + LNAMOF - LNAMRT	New index plus the accrual rate offset/margin minus accrual rate
ARM INDEX PUBLISHING FREQUENCY	PMFREQ	Frequency the index is published (e.g., daily, weekly)
ARM INTEREST ACCRUAL RATE	LNAMRT	The rate at which interest should accrue for payment method 7 loans
ARM INTEREST ONLY P/I PAYMENT	LNIPIC	The P/I payment required to satisfy the calculated interest

Merge Field	Field Mnemonic/ Calculation	Description
ARM INTEREST RATE POINTER	LNAMPT	The accrual rate pointer that is tied to the rate index
ARM MOST RECENT P/I CHANGE DATE		Newest P/I change date on the ARM Rates & P/I Tables tab on the ARM Information screen
ARM MOST RECENT P/I PAYMENT		Newest P/I payment on the ARM Rates & P/I Tables tab on the ARM Information screen
ARM MOST RECENT TOTAL PAYMENT	MOST RECENT P/I + NEW R1 + NEW R2 - NEW SUBSIDY	Newest P/I payment on the ARM Rates & P/I Tables tab on the ARM Information screen, plus Escrow payment effective for the newest payment change date plus Reserve payment effective for the newest payment change date minus subsidy payment effective for the newest payment change date
ARM NAME OF RATE INDEX	RTCL34	Name of the index, such as SOFR.
ARM NEW INDEX	LNAPIN	New index (last index)
ARM NEW INDEX WITH OFFSET	LNAPIN + LNAMOF	New index plus accrual rate offset/margin
ARM NEW P/I PAYMENT	LNPINX	Newly calculated P/I payment
ARM NEW R1 PAYMENT	EFFECTIVE R1	Escrow payment effective with the new payment change
ARM NEW R2 PAYMENT	EFFECTIVE R2	Reserve payment effective with the new payment
ARM NEW SUBSIDY PAYMENT	EFFECTIVE SUBSIDY	The subsidy payment effective with the new payment
ARM NEW TOTAL PAYMENT	NEW P/I + NEW R1 + NEW R2 - NEW SUBSIDY	New P/I payment plus new Escrow payment plus new Reserve payment minus new subsidy payment
ARM NEXT INTEREST ACCRUAL RATE	LNAMNA	Next accrual rate for this account
ARM NEXT RATE CHANGE DATE	LNAMDT	Date of the next rate change on the loan
ARM OLD INDEX	TRLG	Old (prior) index
ARM OLD P/I PAYMENT	LNPICN	Old P/I payment in effect prior to the new payment change
ARM OLD R1 PAYMENT	EFFECTIVE R1	Escrow payment in effect prior to the new payment change

Merge Field	Field Mnemonic/ Calculation	Description
ARM OLD R2 PAYMENT	EFFECTIVE R2	Reserve payment in effect prior to the new payment change
ARM OLD SUBSIDY PAYMENT	EFFECTIVE SUBSIDY	Subsidy payment if effect prior to the new payment change
ARM OLD TOTAL PAYMENT	OLD P/I + OLD R1 + OLD R2 - OLD SUBSIDY	Old P/I payment plus old Escrow payment plus old Reserve payment minus old subsidy payment
ARM ORIGINAL RATE	LNAMOA	Original loan rate
ARM P/I PAYMENT BASED ON INC LMT	LNPICN * LNAMPL	Old P/I payment multiplied by the P/I payment increase limit
ARM P/I PAYMENT CHANGE COUNTER	LNAMCC	Number of times the system calculates the next P/I payment automatically
ARM P/I PAYMENT CHANGE DATE	LNPIEF	The date that the next P/I payment will replace the P/I payment
ARM P/I PAYMENT CHANGE FREQUENCY	LNAMPC	Number of months that should occur between payment changes
ARM P/I PAYMENT INCREASE LIMIT	LNAMPL	The percentage the P/I payment can increase with a payment change
ARM PAYMENT RATE	LNRATE	The payment rate on the loan
ARM RATE AT PERIOD START	LNAMSY	Rate at the start of the rate cap period
ARM RATE CHANGE FREQUENCY	LNAMFQ	Number of months that should occur between rate changes
ARM RATE CHANGE MINIMUM	LNAMCM	The minimum percentage by which the loan rate can be changed
ARM REMAINING TERM	LNMATD - LNAMDT	Month's difference between the maturity date and next accrual rate change date. For bi-weekly loans, take the term in months divided by 12 multiplied by 26 to get the number of payments. Subtract the installment from the number of payments to get remaining payments. Take remaining payments divided by 26 then multiply by 12 to get the remaining term in months.
ARM SOURCE OF RATE INDEX	PMCL60	Publishing source of the index rate (e.g., Wall Street Journal)
ARM START OF ACCRUAL PERIOD	LNAMPD	Starting date of the current rate cap period

Merge Field	Field Mnemonic/ Calculation	Description
PREPAYMENT PENALTY END DATE	Calculated field	End date of the prepayment penalty
PROJECTED PMT PRINCIPAL PORTION	Calculated	Principal portion of the projected new payment.
PROJECTED PMT INTEREST PORTION	Calculated	Interest portion of the projected new payment.

Event 19, ARM Accrual Rate Up, Payment Change, Lifetime Caps

This event record is generated automatically when the ARM accrual rate goes up, a new P/I payment is calculated, and lifetime rate caps are used (the new rate is equal to the lifetime minimum cap or the lifetime maximum cap).

Merge Field	Field Mnemonic/ Calculation	Description
ARM 2ND NEXT P/I CHANGE DATE	LNPIEF + LNAMPC	P/I effective date plus the P/I payment change frequency
ARM 2ND NEXT RATE CHANGE DATE	LNAMDT + LNAMFQ	Next accrual rate change date plus the rate change frequency
ARM AMORTIZED P/I PAYMENT	LNAPIC	The P/I payment required to fully amortize the loan
ARM AMORTIZED PRINCIPAL BALANCE	AMTZ PRIN	The principal balance on which the new adjusted payment is based
ARM BASE INDEX	LNBINX	Base index value used when calculating the new rate on the loan account when the **Use this Base Index Rate** field displays a checkmark
ARM BASE INDEX CHANGE	LWBIXC	Difference between the Original Base Rate and the newly calculated rate on the loan account when the **Use this Base Index Rate** field is checkmarked.
ARM DAYS BEFORE RATE CHANGE	LNAMAD	Days before the next accrual rate change date to calculate a new rate
ARM DIFF BETWEEN NXT CURRENT INDEX	NEW INDEX - OLD INDEX	Difference between the next accrual index and current accrual index
ARM DIFF BETWEEN NXT ORIGINAL RATE	LNAMNA - LNAMOA	Difference between the next accrual rate and the original rate
ARM GRADUATED PMT INCREASE PERCENT	LNAMGI	The percentage the P/I payment will increase each P/I payment frequency
ARM INDEX PUBLISHING FREQUENCY	PMFREQ	Frequency the index is published
ARM INTEREST ACCRUAL RATE	LNAMRT	The rate at which interest should accrue for payment method 7 loans
ARM INTEREST ONLY P/I PAYMENT	LNIPIC	The P/I payment required to satisfy the calculated interest
ARM INTEREST RATE POINTER	LNAMPT	The accrual rate pointer that is tied to the rate index

Merge Field	Field Mnemonic/ Calculation	Description
ARM MOST RECENT P/I CHANGE DATE		Newest P/I change date on the ARM Rates & P/I Tables tab on the ARM Information screen
ARM MOST RECENT P/I PAYMENT		Newest P/I payment on the ARM Rates & P/I Tables tab on the ARM Information screen
ARM MOST RECENT TOTAL PAYMENT	MOST RECENT P/I + NEW R1 + NEW R2 - NEW SUBSIDY	Newest P/I payment on the ARM Rates & P/I Tables tab on the ARM Information screen, plus Escrow payment effective for the newest payment change date plus Reserve payment effective for the newest payment change date minus subsidy payment effective for the newest payment change date
ARM NAME OF RATE INDEX	RTCL34	Name of the index, such as SOFR.
ARM NEW INDEX	LNAPIN	New index (last index)
ARM NEW INDEX WITH OFFSET	LNAPIN + LNAMOF	New index plus accrual rate offset/margin
ARM NEW P/I PAYMENT	LNPINX	Newly calculated P/I payment
ARM NEW R1 PAYMENT	EFFECTIVE R1	The Escrow payment effective with the new payment change
ARM NEW R2 PAYMENT	EFFECTIVE R2	Reserve payment effective with the new payment
ARM NEW SUBSIDY PAYMENT	EFFECTIVE SUBSIDY	The subsidy payment effective with the new payment
ARM NEW TOTAL PAYMENT	NEW P/I + NEW R1 + NEW R2 - NEW SUBSIDY	New P/I payment plus new Escrow payment plus new Reserve payment minus new subsidy payment
ARM NEXT INTEREST ACCRUAL RATE	LNAMNA	Next accrual rate for this account
ARM NEXT RATE CHANGE DATE	LNAMDT	Date of the next rate change on the loan
ARM OLD INDEX	TRLG	Old (prior) index
ARM OLD P/I PAYMENT	LNPICN	Old P/I payment in effect prior to the new payment change
ARM OLD R1 PAYMENT	EFFECTIVE R1	Escrow payment in effect prior to the new payment change
ARM OLD R2 PAYMENT	EFFECTIVE R2	Reserve payment in effect prior to the new payment change

Merge Field	Field Mnemonic/ Calculation	Description
ARM OLD SUBSIDY PAYMENT	EFFECTIVE SUBSIDY	Subsidy payment if effect prior to the new payment change
ARM OLD TOTAL PAYMENT	OLD P/I + OLD R1 + OLD R2 - OLD SUBSIDY	Old P/I payment plus old Escrow payment plus old Reserve payment minus old subsidy payment
ARM ORIGINAL RATE	LNAMOA	Original loan rate
ARM P/I PAYMENT BASED ON INC LMT	LNPICN* LNAMPL	Old P/I payment multiplied by the P/I payment increase limit
ARM P/I PAYMENT CHANGE COUNTER	LNAMCC	Number of times the system calculates the next P/I payment automatically
ARM P/I PAYMENT CHANGE DATE	LNPIEF	The date that the next P/I payment will replace the P/I payment
ARM P/I PAYMENT CHANGE FREQUENCY	LNAMPC	Number of months that should occur between payment changes
ARM P/I PAYMENT INCREASE LIMIT	LNAMPL	The percentage the P/I payment can increase with a payment change
ARM PAYMENT RATE	LNRATE	The payment rate on the loan
ARM RATE CHANGE FREQUENCY	LNAMFQ	Number of months that should occur between rate changes
ARM RATE CHANGE MINIMUM	LNAMCM	The minimum percentage by which the loan rate can be changed
ARM REMAINING TERM	LNMATD- LNAMDT	Month's difference between the maturity date and next accrual rate change date. For bi-weekly loans, take the term in months divided by 12 multiplied by 26 to get the number of payments. Subtract the installment from the number of payments to get remaining payments. Take remaining payments divided by 26 then multiply by 12 to get the remaining term in months.
ARM SOURCE OF RATE INDEX	PMCL40	Publishing source of the index rate (e.g., Wall Street Journal)
PREPAYMENT PENALTY END DATE	Calculated field	End date of the prepayment penalty
PROJECTED PMT PRINCIPAL PORTION	Calculated	Principal portion of the projected new payment.
PROJECTED PMT INTEREST PORTION	Calculated	Interest portion of the projected new payment.

Event 20, ARM Accrual Rate Down, Payment Change, Lifetime Caps

This event record is generated automatically when the ARM accrual rate goes down, a new P/I payment is calculated, and lifetime rate caps are used (the new rate is equal to the lifetime minimum cap or the lifetime maximum cap).

Merge Field	Field Mnemonic/ Calculation	Description
ARM 2ND NEXT P/I CHANGE DATE	LNPIEF + LNAMPC	P/I effective date plus the P/I payment change frequency
ARM 2ND NEXT RATE CHANGE DATE	LNAMDT + LNAMFQ	Next accrual rate change date plus the rate change frequency
ARM AMORTIZED P/I PAYMENT	LNAPIC	The P/I payment required to fully amortize the loan
ARM AMORTIZED PRINCIPAL BALANCE	AMTZ PRIN	The principal balance on which the new adjusted payment is based
ARM BASE INDEX	LNBINX	Base index value used when calculating the new rate on the loan account when the **Use this Base Index Rate** field displays a checkmark
ARM BASE INDEX CHANGE	LWBIXC	Difference between the Original Base Rate and the newly calculated rate on the loan account when the **Use this Base Index Rate** field is checkmarked.
ARM DAYS BEFORE RATE CHANGE	LNAMAD	Days before the next accrual rate change date to calculate a new rate
ARM DIFF BETWEEN NXT CURRENT INDEX	NEW INDEX- OLD INDEX	Difference between the next accrual index and current accrual index
ARM DIFF BETWEEN NXT ORIGINAL RATE	LNAMNA- LNAMOA	Difference between the next accrual rate and the original rate
ARM GRADUATED PMT INCREASE PERCENT	LNAMGI	The percentage the P/I payment will increase each P/I payment frequency
ARM INDEX PUBLISHING FREQUENCY	PMFREQ	Frequency the index is published (e.g., weekly, daily)
ARM INTEREST ACCRUAL RATE	LNAMRT	The rate at which interest should accrue for payment method 7 loans
ARM INTEREST ONLY P/I PAYMENT	LNIPIC	The P/I payment required to satisfy the calculated interest
ARM INTEREST RATE POINTER	LNAMPT	The accrual rate pointer that is tied to the rate index

Merge Field	Field Mnemonic/ Calculation	Description
ARM MOST RECENT P/I CHANGE DATE		Newest P/I change date on the ARM Rates & P/I Tables tab on the ARM Information screen
ARM MOST RECENT P/I PAYMENT		Newest P/I payment on the ARM Rates & P/I Tables tab on the ARM Information screen
ARM MOST RECENT TOTAL PAYMENT	MOST RECENT P/I + NEW R1 + NEW R2 - NEW SUBSIDY	Newest P/I payment on the ARM Rates & P/I Tables tab on the ARM Information screen, plus Escrow payment effective for the newest payment change date plus Reserve payment effective for the newest payment change date minus subsidy payment effective for the newest payment change date
ARM NAME OF RATE INDEX	RTCL34	Name of the index, such as SOFR.
ARM NEW INDEX	LNAPIN	New index (last index)
ARM NEW INDEX WITH OFFSET	LNAPIN + LNAMOF	New index plus accrual rate offset/margin
ARM NEW P/I PAYMENT	LNPINX	Newly calculated P/I payment
ARM NEW R1 PAYMENT	EFFECTIVE R1	Escrow payment effective with the new payment change
ARM NEW R2 PAYMENT	EFFECTIVE R2	Reserve payment effective with the new payment
ARM NEW SUBSIDY PAYMENT	EFFECTIVE SUBSIDY	The subsidy payment effective with the new payment
ARM NEW TOTAL PAYMENT	NEW P/I + NEW R1 + NEW R2 - NEW SUBSIDY	New P/I payment plus new Escrow payment plus new Reserve payment minus new subsidy payment
ARM NEXT INTEREST ACCRUAL RATE	LNAMNA	Next accrual rate for this account
ARM NEXT RATE CHANGE DATE	LNAMDT	Date of the next rate change on the loan
ARM OLD INDEX	TRLG	Old (prior) index
ARM OLD P/I PAYMENT	LNPICN	Old P/I payment in effect prior to the new payment change
ARM OLD R1 PAYMENT	EFFECTIVE R1	Escrow payment in effect prior to the new payment change
ARM OLD R2 PAYMENT	EFFECTIVE R2	Reserve payment in effect prior to the new payment change

Merge Field	Field Mnemonic/ Calculation	Description
ARM OLD SUBSIDY PAYMENT	EFFECTIVE SUBSIDY	Subsidy payment if effect prior to the new payment change
ARM OLD TOTAL PAYMENT	OLD P/I + OLD R1 + OLD R2 - OLD SUBSIDY	Old P/I payment plus old Escrow payment plus old Reserve payment minus old subsidy payment
ARM ORIGINAL RATE	LNAMOA	Original loan rate
ARM P/I PAYMENT BASED ON INC LMT	LNPICN * LNAMPL	Old P/I payment multiplied by the P/I payment increase limit
ARM P/I PAYMENT CHANGE COUNTER	LNAMCC	Number of times the system calculates the next P/I payment automatically
ARM P/I PAYMENT CHANGE DATE	LNPIEF	The date that the next P/I payment will replace the P/I payment
ARM P/I PAYMENT CHANGE FREQUENCY	LNAMPC	Number of months that should occur between payment changes
ARM P/I PAYMENT INCREASE LIMIT	LNAMPL	The percentage the P/I payment can increase with a payment change
ARM PAYMENT RATE	LNRATE	The payment rate on the loan
ARM RATE CHANGE FREQUENCY	LNAMFQ	Number of months that should occur between rate changes
ARM RATE CHANGE MINIMUM	LNAMCM	The minimum percentage by which the loan rate can be changed
ARM REMAINING TERM	LNMATD- LNAMDT	Month's difference between the maturity date and next accrual rate change date. For bi-weekly loans, take the term in months divided by 12 multiplied by 26 to get the number of payments. Subtract the installment from the number of payments to get remaining payments. Take remaining payments divided by 26 then multiply by 12 to get the remaining term in months.
ARM SOURCE OF RATE INDEX	PMCL40	Publishing source of the index rate (e.g., Wall Street Journal)
PREPAYMENT PENALTY END DATE	Calculated field	End date of the prepayment penalty
PROJECTED PMT PRINCIPAL PORTION	Calculated	Principal portion of the projected new payment.
PROJECTED PMT INTEREST PORTION	Calculated	Interest portion of the projected new payment.

Event 21, New Loan Event

This event record is generated when the system encounters tran code 680 (new loan) for ARM loans.

Merge Field	Field Mnemonic/ Calculation	Description
DAYS BEFORE PAYMENT CHANGE	LNAMID	Days prior to next P/I change date to calculate payment
DAYS BEFORE RATE CHANGE	LNAMAD	Days prior to next rate change date to calculate rate
ROUND RATE E T Q	LNRRND	Round rate to the eighth, tenth, or quarter

Event 21 Sample Letters

See the following examples of new loan event letters:

Example 1: New Loan Account

<<EVENT_DATE>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_1>>
<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_2>>
<<MAIL_ADDRESS_LINE1>>
<<MAIL_ADDRESS_CITY_STATE_ZIP>>

RE: Account number <<FORMATTED_LOAN_NUMBER>>

Dear Borrower:

I would like to take this opportunity to thank you for allowing us to assist you in meeting your financial needs. Your first payment will be due on <<DUE_DATE_ALPHA>>.

For your convenience we also have a pre-authorized payment plan which can be automatically withdrawn from your checking account on a special date each month and applied to your loan.

Should you have any questions regarding this information, please feel free to call us at (555) 555-5555.

Sincerely,

Loan Servicing

E21/L##

Example 2: Welcome Letter

<<EVENT_DATE>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_1>>
<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_2>>
<<MAIL_ADDRESS_LINE1>>
<<MAIL_ADDRESS_CITY_STATE_ZIP>>

RE: Loan No.: <<FORMATTED_LOAN_NUMBER>>

Dear Customer(s):

Welcome to FPS GOLD Bank. We are pleased that you chose FPS GOLD Bank for the recent financing of your loan. Please take the time to carefully review the documents provided to you at closing. We are very enthusiastic about serving you and providing you with excellent service.

Beginning <<DUE_DATE_ALPHA>>, your monthly loan payment will be in the amount of <<NEXT_PAYMENT_DUE>>.

You will be receiving monthly billing statements about two (2) weeks before your due date. Please make your check payable to FPS GOLD Bank. If you are interested in our automatic payment plan, please contact us.

We appreciate the opportunity to service you! Should you have any questions, please contact us at (555) 555-5555.

Sincerely,

John Doe
Title

E21/L##

Event 22, Closed Loan Event

This event record is generated when the system encounters tran code 580 (close loan).

Merge Field	Field Mnemonic/ Calculation	Description
PO ACCRUED INTEREST	POACIN	Accrued interest applied to payoff
PO AMOUNT	POPOFF	Payoff amount – includes all amounts applied to payoff
PO CUSTOMER MESSAGE LINE 1	POMES2	First customer message line from payoff record
PO CUSTOMER MESSAGE LINE 2	POMES2	Second customer message line from payoff record
PO CUSTOMER MESSAGE LINE 3	POMES3	Third customer message line from payoff record
PO DATE	PODATE	Payoff date
PO EXPIRATION DATE	POEXPD	Date the payoff expires
PO FEES	POFEES	Loan fees applied to payoff
PO INTEREST CALCULATION CODE	POIBAS	Interest calculation method from the payoff record
PO INTEREST ON NEGATIVE RESERVES	POINRI	Interest on negative escrow/reserves applied to payoff
PO LATE CHARGES	POLATE	Late charges applied to payoff
PO LIP ACCRUED INTEREST	POLACC	LIP accrued interest applied to payoff
PO LIP CUSTOMER BALANCE	POCBAL	LIP customer balance applied to payoff
PO LIP UNDISBURSED BALANCE	POLBAL	LIP undisbursed balance applied to payoff
PO MISC ADJUSTMENT AMT 1	POAMT1	Payoff miscellaneous adjustment amount 1
PO MISC ADJUSTMENT AMT 2	POAMT2	Payoff miscellaneous adjustment amount 2
PO MISC ADJUSTMENT AMT 3	POAMT3	Payoff miscellaneous adjustment amount 3
PO MISC ADJUSTMENT AMT 4	POAMT4	Payoff miscellaneous adjustment amount 4
PO MISC ADJUSTMENT AMT 5	POAMT5	Payoff miscellaneous adjustment amount 5

Merge Field	Field Mnemonic/ Calculation	Description
PO MISC DESCRIPTION 1	POFLD1	Payoff miscellaneous description 1
PO MISC DESCRIPTION 2	POFLD2	Payoff miscellaneous description 2
PO MISC DESCRIPTION 3	POFLD3	Payoff miscellaneous description 3
PO MISC DESCRIPTION 4	POFLD4	Payoff miscellaneous description 4
PO MISC DESCRIPTION 5	POFLD5	Payoff miscellaneous description 5
PO MISCELLANEOUS FUNDS	POMISC	Miscellaneous fund applied to payoff
PO NAME LINE 1	PONLN1	Name line 1 from the payoff record
PO NAME LINE 2	PONLN2	Name line 2 from the payoff record
PO NAME LINE 3	PONLN3	Name line 3 from the payoff record
PO NAME LINE 4	PONLN4	Name line 4 from the payoff record
PO PARTIAL PAYMENTS	POPRTL	Partial payments applied to payoff
PO PER DIEM	PODIEM	One day's accrued interest of the principal balance plus deferred interest
PO PER DIEM CALCULATION CODE	POPDBS	Interest method used to figure payoff per diem
PO PRINCIPAL BALANCE	POPBAL + PODEFI	Principal plus deferred interest applied to payoff
PO RATE	PORATE	Payoff rate
PO RSV 1 AND RSV 2 BALANCES	POR1BL + POR2BL	Escrow and Reserve balances subtracted from payoff
PO RSV 1 AND RSV 2 INTEREST	POR1AI + POR2AI	Escrow and Reserve interest subtracted from payoff
PO SUBSIDY BALANCE	POSBAL	Subsidy balance subtracted from payoff when applied

Event 22 Sample Letters

See the following examples of this event letter:

Example 1: Loan Payoff

<<EVENT_DATE>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_1>>
<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_2>>

<<MAIL_ADDRESS_LINE1>>
<<MAIL_ADDRESS_CITY_STATE_ZIP>>

RE: Loan #   <<FORMATTED_LOAN_NUMBER>>

Dear Borrower:

As your above numbered loan has been paid in full, we are enclosing the following documents for your files:

_____   Deed of Reconveyance

_____   Satisfaction of Mortgage

_____   Abstract of Title

_____   Insurance policy

_____   Various Tax Receipts

_____   Other

We would like to thank you for giving us the opportunity to serve you. If we can be of assistance in any matter in the future, please feel free to call us at (555) 555-5555.

Sincerely,

Loan Servicing

E22/L##

Example 2: Loan Payoff

<<EVENT_DATE>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_1>>
<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_2>>
<<MAIL_ADDRESS_LINE1>>
<<MAIL_ADDRESS_CITY_STATE_ZIP>>

RE: Loan No.: <<FORMATTED_LOAN_NUMBER>>
Property Address: <<PROPERTY_ADDRESS_LINE1>>
                <<PROPERTY_ADDRESS_CITY_STATE_ZIP>>

Dear Customer:

As the above referenced loan has been paid in full, a Full Reconveyance will be issued and a copy forwarded to you after it has been recorded.

I would like to thank you for allowing us this opportunity to assist you in meeting your financial needs. If you have any questions about your loan, or any other services offered by FPS GOLD Bank, please feel free to call us at (555) 555-5555.

Sincerely,

Loan Servicing Department

E22/L##

Event 23, Delinquency Event

This event record is not generated automatically. It must be requested. The loan must be delinquent when this event is ordered or the letters will not generate. (The due date must be in the past.)

Merge Field	Field Mnemonic/ Calculation	Description
APPOINTMENT_DATE	EVACDT	This is the delinquency letter appointment date. This field is entered when you select **Action Code** 210 on the Letters and Actions screen. This is the date the account owners should have contacted you or made a payment before action is taken. See the Event 23 Sample Letters for an example of how to use this field in your event letters.
APPOINTMENT_TIME	EVTIME	This is the delinquency letter appointment time. This field is entered when you select **Action Code** 211 on the Letters and Actions screen. The delinquency letter time is entered in the corresponding action date field as 01-HH-MM, where 01 is the month (e.g., 01=January, 02=February, 03=March, etc.), HH = hours, and MM = minutes, used in event 23 and 24 only).
DELINQUENCY DEMAND DATE		Date calculated using demand days (see below); alpha or numeric
DELINQUENCY DEMAND DAYS		Number of days that will be added to the date the event letter is created. Demand days are set up by loan type on the Delinquency Demand Days screen. **Note:** Contact your FPS GOLD Client Services Representative to set up the Demand Days. Example: Loan type 12 is set up for 10 demand days. The night the event letter is created, the program adds 10 days to the current run date and displays that date here.
DUE DATE DAY	LNDUDY	Loan due date day
FIRST DUE DATE	LN1DUE	First payment due date on the loan
LATE CHARGE VARIANCE	LNPDUE	Late charge variance–the amount of the regular payment that has not been paid because late charges were paid
ORIGINAL ADD ON AMOUNT	LNOADD	Total of amounts added to the principal
TOTAL LATE CHARGE AND FEE VARIANCE	CALC	Late charge variance plus total loan fee variance
TOTAL LOAN FEES VARIANCE	LNVPRN	Total loan fees variance–the amount of the regular payment that was not paid because of loan fees

Event 23 Sample Letters

See the following examples of different delinquency letters:

For Bi-Weekly Loans

<<EVENT_DATE>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_1>>
<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_2>>
<<MAIL_ADDRESS_LINE1>>
<<MAIL_ADDRESS_CITY_STATE_ZIP>>

RE: Loan No.   <<FORMATTED_LOAN_NUMBER>>

Dear Borrower(s):

According to the terms of your Note, you are to maintain an account with sufficient funds to pay the full amount of each bi-weekly payment on its due date. Our records indicate that your loan, referenced above, is seriously delinquent.

                    TOTAL PAYMENTS DUE: $<<TOTAL_PAYMENTS_DUE>>
                    LATE CHARGES DUE: $<<LATE_CHARGES>>

                    TOTAL AMOUNT DUE: $<<TOTAL_PMTS_WITH_LATE_CHARGES>>

Payments and late charges which become due after the date of this letter must also be included.

It is imperative that an immediate deposit be made into the designated account to cure your default. Failure to cure said default by <<APPOINTMENT_DATE>> may result in the immediate termination of the bi-weekly payments according to the terms of your note.

If you have any questions regarding this matter, please do not hesitate to call our Loan Service Department at (555) 555-5555.

Sincerely,

Jane Doe
Loan Service Representative

E23/L##

Foreclosure

NOTICE OF INTENT TO BEGIN FORECLOSURE

<<EVENT_DATE>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_1>>
<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_2>>
<<MAIL_ADDRESS_LINE1>>
<<MAIL_ADDRESS_CITY_STATE_ZIP>>

Re: Loan no.   <<FORMATTED_LOAN_NUMBER>>

Dear Borrower(s):

Our records reflect that your loan of $<<PRINCIPAL_BALANCE>>, plus interest thereon became due and payable on <<MATURITY_DATE_ALPHA>>. The total amount due must be paid by CERTIFIED FUNDS no later than <<APPOINTMENT_DATE>>. <u>Partial amounts will not be accepted</u>.

If your loan is not paid off, we will instruct our Trustee to proceed in filing a Notice of Default and may invoke the power of sale and any other remedies permitted by applicable law without further notification to you.

After the Notice of Default is filed, you have three months to pay off the balance, interest, Trustee's fees and other costs by CERTIFIED FUNDS. After the three-month period, the Association has the right to cause a Trustee's sale to be scheduled and held sometime subsequent to the expiration of twenty-one (21) days from the publication of the Notice of Trustee's Sale.

You have the right to file court action to assert the non-existence of a default or any other defense to the acceleration of your loan and sale of your property.

It is imperative you contact us immediately to verify the amount due to pay off your loan. Please call our Loan Service Department at (555) 555-5555.

Sincerely,

Delinquency Counselor

E23/L##

Foreclosure

<<EVENT_DATE>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_1>>
<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_2>>
<<MAIL_ADDRESS_LINE1>>
<<MAIL_ADDRESS_CITY_STATE_ZIP>>

PROPERTY ADDRESS:
<<PROPERTY_ADDRESS_LINE1>>
<<PROPERTY_ADDRESS_CITY_STATE_ZIP>>

Re: Loan No.   <<FORMATTED_LOAN_NUMBER>>

Dear Borrower(s):

You have failed to meet the terms of payment on your loan and, as a result, your loan has been placed in foreclosure.

After the Notice of Default is filed, there is a three-month redemption period in which there will be Trustee's fees that are due in addition to your delinquent payments, late charges and other fees. After the three-month redemption period, the association has the right to cause a Trustee's sale to be scheduled and held sometime subsequent to the expiration of twenty-one (21) days from the date of the publication of the Notice of the Trustee's Sale.

If you intend to bring your loan current, please contact our office for the amount needed, which must be paid by CERTIFIED FUNDS ONLY.

If you have any other questions regarding this matter, please call our Loan Service Department at (555) 555-5555.

Sincerely,

Jane Doe
Delinquency Counselor

E23/L##

Negative Credit Report

<<EVENT_DATE>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_1>>
<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_2>>
<<MAIL_ADDRESS_LINE1>>
<<MAIL_ADDRESS_CITY_STATE_ZIP>>

RE: Loan No.   <<FORMATTED_LOAN_NUMBER>>

Dear Borrowers:

We at FPS GOLD Bank are concerned that your loan payment is now thirty (30) days delinquent.

As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

As you are aware, your payments are to be made regularly each month on your scheduled due date. The following amounts are due at this time.

Payments . . . . $<<TOTAL_PAYMENTS_DUE>>

Late Charges due . . . . $<<LATE_CHARGES>>

Total due . . . . $<<TOTAL_PMTS_WITH_LATE_CHARGES>>

We are sure you want to bring your account current and avoid additional delinquency costs. If your account remains delinquent for ninety (90) days, we may be required to proceed with foreclosure or other legal action.

Please contact me immediately to resolve this matter.

Sincerely,

John Doe
Collections Department

E23/L##

Payment Past Due/Late Charge

CERTIFIED MAIL
RETURN RECEIPT REQUESTED

<<EVENT_DATE>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_1>>
<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_2>>
<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_3>>
<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_4>>
<<MAIL_ADDRESS_LINE1>>
<<MAIL_ADDRESS_LINE2>>
<<MAIL_ADDRESS_CITY_STATE_ZIP>>

Re: Loan No. <<FORMATTED_LOAN_NUMBER>>

Dear Customer:

Your loan remains delinquent for the payments that were due beginning <<DUE_DATE_ALPHA>>. The total amount due, including late charges, is <<TOTAL_DUE>>.

Demand is hereby made upon you to pay FPS GOLD Bank within seven (7) days from the date hereof. All delinquent installments on or before Month X, 200X should be made to the attention of Jane Doe, Loan Officer, 1525 West 820 North, Provo, Utah 84601.

You are further notified that failure to pay the delinquent installments as demanded within the time prescribed, will result in FPS GOLD Bank taking whatever legal action is deemed necessary to protect its interest as set forth in the Promissory Note dated <<DATE_OPENED_ALPHA>>.

Sincerely,

Jane Doe
Loan Officer

E23/L##

Payment Past Due

<<EVENT_DATE>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_1>>
<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_2>>
<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_3>>
<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_4>>
<<MAIL_ADDRESS_LINE1>>
<<MAIL_ADDRESS_LINE2>>
<<MAIL_ADDRESS_CITY_STATE_ZIP>>

Re: Loan No. <<FORMATTED_LOAN_NUMBER>>

Dear Customer:

Your loan remains delinquent for the payments that were due beginning <<DUE_DATE_ALPHA>>.

Unless we receive your remittance for the entire amount due on or before Month X, 200X, we will assign this matter of collection to our attorneys for legal action as outlined in our Promissory note.

If your loan is turned over to an attorney for collection, it will be necessary that you pay all attorney fees incurred in that process.

Please see that your loan is brought current prior to the above date to avoid the action outlined.

If you wish to communicate with us about this matter, please phone our office at (555) 555-5555 between the hours of #:## am and #:## pm, Monday through Friday.

Sincerely,

John Doe
Loan Officer

E23/L##

Payment Past Due/Late Charges

<<EVENT_DATE>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_1>>
<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_2>>
<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_3>>
<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_4>>
<<MAIL_ADDRESS_LINE1>>
<<MAIL_ADDRESS_LINE2>>
<<MAIL_ADDRESS_CITY_STATE_ZIP>>

Re: Loan No. <<FORMATTED_LOAN_NUMBER>>

Dear Customer:

Your payment on this loan is due as follows:

                    Amount of Payments Due: <<TOTAL_PAYMENTS_DUE>>
                    Late Charges: <<LATE_CHARGES>>
                                                   _____
                    Total Due: <<TOTAL_PMTS_WITH_LATE_CHARGES>>

Payments are due on the first of each month, and late charges are assessed for payments received after the 15th.

Please send the total amount due promptly to avoid any additional charges.

If you have any questions, please call us at (555) 555-5555.

Loan Servicing Department

E24/L##

Promissory Note in Default

<<EVENT_DATE>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_1>>
<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_2>>

<<MAIL_ADDRESS_LINE1>>
<<MAIL_ADDRESS_LINE2>>
<<MAIL_ADDRESS_CITY_STATE_ZIP>>

RE: Acceleration of all payments and calling in note #X

Dear Customer:

You are hereby notified that the above referenced promissory note is in default due to your failure to pay the required monthly installments of <<TOTAL_PAYMENTS_DUE>>. The note is presently three (3) months delinquent, as you have failed to make the payment due on <<DUE_DATE_ALPHA>>, and the payment due for each monththereafter. FPS GOLD Bank does hereby accelerate all remaining installments and calls the entire note due and payable.

Demand is hereby made upon you to pay FPS GOLD Bank within ten (10) days from the date hereof the entire note balance of <<TOTAL_DUE_TO_BALLOON_OR_MATURITY>>. Your payment of this note on or before Month X, 200X should be made to the attention of Mr. John Doe, Loan Officer at FPS GOLD Bank, 1525 West 820 North, Provo, Utah 84601.

If the matured note remains unpaid at the close of the business day on Month X, 200X, then it will be necessary for you to deliver to FPS GOLD Bank the collateral securing this note which is:

        LOAN ITEM(S)

Your failure to deliver the collateral to the association will result in FPS GOLD Bank taking whatever legal action is deemed necessary to protect its interest including repossession and the sale of the collateral and filing suit for any deficiency balance due on the note, plus interest and late charges accrued thereon, together with all reasonable attorney's fees and court costs as provided in the note.

Sincerely,

John Doe
Loan Officer

E23/L##

Property Taxes

<<EVENT_DATE>>

                    NOTICE OF INTENT TO BEGIN FORECLOSURE

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_1>>
<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_2>>
<<MAIL_ADDRESS_LINE1>>
<<MAIL_ADDRESS_LINE2>>
<<MAIL_ADDRESS_CITY_STATE_ZIP>>

Re: Loan No. <<FORMATTED_LOAN_NUMBER>>

Property Address: <<PROPERTY_ADDRESS_LINE1>>
<<PROPERTY_ADDRESS_CITY_STATE_ZIP>>

Dear Borrower(s):

Records received from the County Tax Assessor reflect the property taxes on your mobile home are seriously delinquent. According to your Security Agreement, you are required to pay promptly all taxes levied or assessed to said mobile home. Failure to meet terms places your loan in default and subject to foreclosure.

If these taxes are not paid and receipt evidencing such payment are not provided to us, in addition to all payments and late charges by <<APPOINTMENT_DATE>>, we will initiate foreclosure proceedings without further notification to you. Payments will not be accepted unless accompanied by proof your delinquent taxes have been paid.

AMOUNT OF PAYMENTS DUE: <<TOTAL_PAYMENTS_DUE>>
LATE CHARGES DUE: <<LATE_CHARGES>>
TOTAL AMOUNT DUE: <<TOTAL_PMTS_WITH_LATE_CHARGES>>

PAYMENTS AND LATE CHARGES WHICH BECOME DUE AFTER THE DATE OF THIS LETTER MUST ALSO BE PAID. PARTIAL AMOUNTS WILL NOT BE ACCEPTED. <u>PAYMENT BY CERTIFIED FUND ONLY</u>.

   PARCEL NUMBER   YR. OF DELINQUENCY   AMT. TO REDEEM TO:
   ------------   ------------------   ------------------

If you have any questions regarding this matter, please call our Loan Service Department at (XXX) 555-5555 or TOLL FREE at (800) 555-5555.

Sincerely,

Jane Doe
Delinquency Counselor
E23/L##

Property Taxes

<div align="center">NOTICE OF INTENT TO BEGIN FORECLOSURE</div>

<<EVENT_DATE>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME1>>
<<ACCOUNT_FIRST_MIDDLE_LAST_NAME2>>
<<MAIL_ADDRESS_LINE1>>
<<MAIL_ADDRESS_CITY_STATE_ZIP>>

  Re: Loan No.   <<FORMATTED_LOAN_NUMBER>>

Dear Borrower(s):

Records received from the County Tax Assessor reflect your property taxes are seriously delinquent. According to your Deed of Trust, you are required to pay all taxes and assessment affecting your property. Failure to meet terms places your loan in default and subject to foreclosure.

If these taxes are not paid and receipt evidencing such payment is not provided to us by <<APPOINTMENT_DATE>>, we will instruct our Trustee to proceed in filing a Notice of Default and may invoke the power of sale and any other remedies permitted by applicable law. Payments and late charges which become due after the date of this letter must also be paid. Payments will not be accepted unless accompanied by proof that your delinquent taxes have been paid.

PARCEL NUMBER   YR. OF DELINQUENCY   AMT. TO REDEEM TO
------------   -----------------   -----------------

After the Notice of Default is filed, you may have the legal right to bring your loan in good standing by paying all of your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of your loan, normally five (5) business days prior to the date set for the sale of your property. No sale date may be set until three months from the date the Notice of Default is filed.

You have the right to file court action to assert the non-existence of a default or any other defense to the acceleration of your loan and sale of your property.

If you have any questions regarding this matter, please call our Loan Service Department at (555) 555-5555 or TOLL FREE at (800) 555-5555.

Sincerely,

Jane Doe
Delinquency Counselor
E23/L##

Repossession

<<EVENT_DATE>>

NOTICE OF INTENT TO BEGIN FORECLOSURE

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_1>>
<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_2>>
<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_3>>
<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_4>>
<<MAIL_ADDRESS_LINE1>>
<<MAIL_ADDRESS_LINE2>>
<<MAIL_ADDRESS_CITY_STATE_ZIP>>

Re: Loan No. <<FORMATTED_LOAN_NUMBER>>

Dear Customer,

You are hereby notified that the undersigned has taken possession of the security described in the security agreement executed by you to the undersigned dated X, a list of which is as follows:

Unless, on or before the X day of Month, 200x, payment is made of $X on your account, plus any collection or repossession expenses, said security will be sold on the X day of MONTH, 200x, at X a.m. at the following place to-wit:

FPS GOLD BANK
1525 WEST 820 NORTH
PROVO, UTAH 84601

The above described chattel sells for less than $###.##, plus all interest, collection fees and repossession expenses, as well as the amount now due on your note. You will be liable for any deficiency resulting from the sale.

FPS GOLD BANK

By: _____

Certified Mail #xxx
Return Receipt Requested
E23/L##

Event 24, Specialty Request Letter

This is reserved for letters that are a special request of your institution. More than one letter per loan can be generated on the same day.

Merge Field	Field Mnemonic/ Calculation	Description
APPOINTMENT_DATE	EVACDT	This is the delinquency letter appointment date. This field is entered when you select **Action Code** 210 on the Letters and Actions screen. This is the date the account owners should have contacted you or made a payment before action is taken. See the Event 23 Sample Letters for an example of how to use this field in your event letters.
APPOINTMENT_TIME	EVTIME	This is the delinquency letter appointment time. This field is entered when you select **Action Code** 211 on the Letters and Actions screen. The delinquency letter time is entered in the corresponding action date field as 01-HH-MM, where 01 is the month (e.g., 01=January, 02=February, 03=March, etc.), HH = hours, and MM = minutes, used in event 23 and 24 only).
ARM 2ND NEXT RATE CHANGE DATE	LNAMDT + LNAMFQ	Next rate change date plus a rate change frequency
ARM 2ND P/I CHANGE DATE	LNPIEF + LNAMPC	Next payment change date plus a payment change frequency
ARM NEXT ACCRUAL RATE	LNAMNA	Next accrual rate
ARM NEXT P/I PAYMENT	LNPINX	Next principal/interest payment
DATE OF LAST PAYMENT	LNDTLP	This field shows the date that the last payment was posted. If a payment reversal (tran code 608) occurs, the system will look in the collection history for the previous last payment date and enter that date in this field. The last payment date is reported to the credit bureau. It is updated as payment activity occurs on the loan. **Note:** The loan transaction 590 (Charge **LIP Interest** to **LIP Undisbursed Balance**) also updates the date of last payment. However, the reversal of this transaction will not change the last payment date.
DELINQUENCY DEMAND DATE		Date calculated using demand days (see below); alpha or numeric.
DELINQUENCY DEMAND DAYS		Number of days that will be added to the date the event letter is created. Demand days are set up by loan type

Merge Field	Field Mnemonic/ Calculation	Description
		on the Delinquency Demand Days screen (function 805/806) in GOLD Services (Application 8). Example: Loan type 12 is set up for 10 demand days. The night the event letter is created, the program adds 10 days to the current run date and displays that date here.
FHA/VA ACCOUNT NUMBER	LNFVNO	This is the FHA- or VA-assigned number for this loan. Note: The institution's FHA servicer number is set up with institution option H FHAC. If you are servicing FHA loans, this must be set up in order for it to appear on the event letter. If you would like this option, please send in a work order.
INVESTOR ACCOUNT NUMBER	LNIACT	This is the account number assigned by the investor to this loan, if there is one.
LAST INDEX	LNAPIN	**Last Index Rate** on Loans > Account Information > ARM Information screen, ARM Detail tab
LATE CHARGE VARIANCE	LNPDUE	Late charge variance–amount of the regular payment not paid because late charges were paid
NEW TOTAL PAYMENT	LNPINX+LNR1NX+LNR2NX-LNSNXT	Next P/I payment + next Escrow payment + next Reserve payment - next subsidy payment. If next payments are zero, then current payments are used for calculating new total payment.
OLD TOTAL PAYMENT	LNPICN+LNR1CN+ LNR2CN-LNSCON	P/I payment + Escrow payment + Reserve payment - subsidy payment
ORIGINAL ADD ON AMOUNT	LNOADD	Total of amounts added on to the principal
ORIGINAL APR	LNOAPR	Annual percentage rate of the loan
SOLD AS OF DATE	LNASOF	This field will show the date the loan is sold as of, whether it is a due date, paid-to-date, or an actual date when the loan is sold using the Loans > Investor Reporting > Sell Loan to Investor function.
TOTAL LATE CHARGE AND FEE VARIANCE	CALC	Late charge variance plus total loan fee variance
TOTAL LOAN FEES VARIANCE	LNVPRN	Total loan fees variance–the amount of the regular payment that was not paid because of loan fees

Event 24 Sample Letters

See the following examples of different types of specialty request letters:

Example 1: Draft Authorization Card

<<EVENT_DATE>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_1>>
<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_2>>
<<MAIL_ADDRESS_LINE1>>
<<MAIL_ADDRESS_CITY_STATE_ZIP>>

RE: Loan #   <<FORMATTED_LOAN_NUMBER>>
Property Address: <<PROPERTY_ADDRESS_LINE1>>
                              <<PROPERTY_ADDRESS_CITY_STATE_ZIP>>

Dear Mortgage Loan Customer,

The enclosed Draft Authorization Card is provided per your request. After completing the form, please return it, along with a voided check or deposit slip in the enclosed prepaid envelope.

If you have any questions regarding this automatic draft, please call us at (555) 555-5555.

Sincerely,

LOAN SERVICING DEPARTMENT

E24/L##

Example 2: Cancellation of Automatic Loan Payment

<<EVENT_DATE>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_1>>
<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_2>>
<<MAIL_ADDRESS_LINE1>>
<<MAIL_ADDRESS_CITY_STATE_ZIP>>

RE: Loan #   <<FORMATTED_LOAN_NUMBER>>
Automatic Draft

Dear Loan customer,

Per your request, your mortgage payment will no longer be drafted automatically from your account.

You will be receiving a monthly billing notice in the future. Your loan is now due for the <<DUE_DATE_ALPHA>> payment.

If you have any questions regarding this automatic draft, please call us at (555) 555-5555.

Sincerely,

LOAN SERVICING DEPARTMENT

E24/L##

Example 3: Escrow

<<EVENT_DATE>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_1>>
<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_2>>
<<MAIL_ADDRESS_LINE1>>
<<MAIL_ADDRESS_CITY_STATE_ZIP>>

RE: <<FORMATTED_LOAN_NUMBER>>

Dear Mortgagor(s):

Because of a recent disbursement from your escrow account, the account has a negative balance of <<RESERVE_1_BALANCE>>.

In order to minimize your shortage at escrow analysis, please remit the amount indicated.

A postage paid envelope has been enclosed for your convenience. If you have any other questions, please feel free to contact us at (555) 555-5555.

Sincerely,

LOAN SERVICING DEPARTMENT

E24/L##

Example 4: Insurance (Lack of Current Coverage)

<<EVENT_DATE>>

<<ACCOUNT_FIRST_MIDDLE_LAST__NAME1>>
<<ACCOUNT_FIRST_MIDDLE_LAST_NAME2>>
<<MAIL_ADDRESS_LINE1>>
<<MAIL_ADDRESS_CITY_STATE_ZIP>>

Loan #   <<FORMATTED_LOAN_NUMBER>>

Dear <<ACCOUNT_FIRST_NAME_1>>:

Our records indicate that we do not have confirmation of current coverage on your home, and must assume that no coverage is in effect.

You have the option of furnishing your own insurance either by assignment of existing policies or by procuring and furnishing to us equivalent coverage through any insurance company authorized to transact business in the State of X.

Any policy purchased by you must contain a long form Loss Payable Clause in our favor.

If you have any questions, please call me at (555) 555-5555.

Sincerely,

John Doe
Loan Officer

TAH/mc

E24/L##

Example 5: Loan Credit/Payment History

<<EVENT_DATE>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_1>>
<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_2>>
<<MAIL_ADDRESS_LINE1>>
<<MAIL_ADDRESS_CITY_STATE_ZIP>>

RE: Loan #   <<FORMATTED_LOAN_NUMBER>>
Property address: <<PROPERTY_ADDRESS_LINE1>>
                      <<PROPERTY_ADDRESS_CITY_STATE_ZIP>>

Dear Account Holder:

As requested, we are furnishing the following information:

```
            (   )      Amortization Schedule
            (   )      Annual Loan Statement
            (   )      Escrow Analysis Statement
            (   )      Copy of Note and/or Deed of Trust
            (   )      Annual Ledger(s)
            (   )      Other
```

If we can be of further service, please do not hesitate to call us at (555) 555-5555.

Sincerely,

LOAN SERVICING DEPARTMENT

E24/L##

Example 6: Loan Credit/Payment History

<<EVENT_DATE>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_1>>
<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_2>>
<<MAIL_ADDRESS_LINE1>>
<<MAIL_ADDRESS_CITY_STATE_ZIP>>

Following your request, listed below is the current status and credit/payment history for our referenced loan.

Loan Number	<<FORMATTED_LOAN_NUMBER>>
Date of Loan	<<DATE_OPENED>>
Original Loan Amt.	$<<ORIGINAL_AMOUNT>>
Principal Balance	$<<PRINCIPAL_BALANCE>>
P & I Payment	$<<P_I_PAYMENT>>
Monthly Impound	$<<RESERVE_1_CON_PLUS_RESERVE_2_CON>>
Next Due Date	<<DUE_DATE_ALPHA>>

TIMES LATE:
Last Two Years <<TIMES_LATE_LAST_2_YEARS>>
Life of Loan   <<TIMES_LATE>>

This information is provided to you as a courtesy to our borrowers. Please contact them directly if you have any questions about the data in this report.

Sincerely,

E24/L##

Event 25, Prenotification of Loan Maturity

This letter can be generated any number of days before the maturity date. You must inform FPS GOLD of the number of days prior to maturity the letters should be generated. The system defaults to 120 days.

Merge Field	Field Mnemonic/ Calculation	Description
ROUND RATE E T Q	LNRRND	Round rate to the eighth, tenth, or quarter.
TOTAL DUE AT MATURITY	LETT01	Total amount due at maturity date. (Amortizes payments to maturity date. Also adds late charges, fees, subsidies, and negative interest, then subtracts escrow/reserve balance. Accrues interest to the maturity date. Payment method 5 loans include the current and prior finance charges. **Note:** When the payments are amortized, the system makes pseudo-payments so the principal balance used is the amortized balance instead of the current principal balance.

FPS GOLD ONLY

MDYS Set this option (days before maturity for event letter) to have the letters run a specified number of days before the maturity.

Event 25 Sample Letters

See the following examples of prenotification of loan maturity letters:

Example 1: Loan Maturity

<<EVENT_DATE>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_1>>
<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_2>>
<<MAIL_ADDRESS_LINE1>>
<<MAIL_ADDRESS_CITY_STATE_ZIP>>

RE: Matured Loan Number   <<FORMATTED_LOAN_NUMBER>>

Dear Customer:

Your loan matured Month X, 200X and is now in default. We ask that you contact us by Month X, 200X so that this problem can be resolved.

At present, the following is the amount due, and interest is assessed daily at the rate of <<PER_DIEM>> per diem.

        PRINCIPAL BALANCE   <<PRINCIPAL_BALANCE>>
        INTEREST PAID TO DATE   <<DATE_INTEREST_PAID_TO_ALPHA>>

I would appreciate your immediate attention to this matter, and ask that you contact me at (555) 555-5555 on or before Month X, 200X between the hours of #:## am and #:## pm Monday through Friday.

Sincerely,

John Doe
Loan Officer

TAH/mc

E25/L##

Example 2: Loan Maturity

MATURING NOTICE

<<EVENT_DATE>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_1>>
<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_2>>
<<MAIL_ADDRESS_LINE1>>
<<MAIL_ADDRESS_CITY_STATE_ZIP>>

RE: Loan Number   <<FORMATTED_LOAN_NUMBER>>
Principal Balance $<<PRINCIPAL_BALANCE>>

Dear <<ACCOUNT_FIRST_MIDDLE_LAST_NAME_1>>:

A payment on your note referenced above will mature on <<MATURITY_DATE_ALPHA>>. In the event that you are unable to pay the full amount due and to assure full consideration for renewal of your note, please provide us with the following:

        - Updated Loan Application (enclosed)
        - Current Financial Statements (personal and/or business)
        - Proposed principal reduction
        - Interest payment to maturity

If you require additional information or have any questions on any of the foregoing, please call me.

Very truly yours,

John Doe
Assistant Vice-President

E25/L##

Example 3: Loan Maturity

<<EVENT_DATE>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_1>>
<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_2>>
<<MAIL_ADDRESS_LINE1>>
<<MAIL_ADDRESS_CITY_STATE_ZIP>>

RE: Loan # <<FORMATTED_LOAN_NUMBER>>
Property Address: <<PROPERTY_ADDRESS_LINE1>>
                        <<PROPERTY_ADDRESS_CITY_STATE_ZIP>>

Dear Account Holder,

Please be advised that the above referenced loan is due to mature on <<MATURITY_DATE_ALPHA>>.

You will receive an itemized payoff statement approximately thirty (30) days prior to the maturity date.

If you have any questions, please contact us at (555) 555-5555.

Sincerely,

LOAN SERVICING DEPARTMENT

E25/L##

Example 4: Loan Maturity

<<EVENT_DATE>>

<<IRS_OWNER_FIRST_MIDDLE_LAST_NAME>>
<<MAIL_ADDRESS_LINE1>>
<<MAIL_ADDRESS_CITY_STATE_ZIP>>

RE: Pre-notification of maturity
         Loan Number: <<FORMATTED_LOAN_NUMBER>>
         Property Address:

<<PROPERTY_ADDRESS_LINE1>>
<<PROPERTY_ADDRESS_CITY_STATE_ZIP>>

Dear <<IRS_OWNER_FIRST_MIDDLE_LAST_NAME>>,

Your loan on the above referenced property will mature and be due and payable on <<MATURITY_DATE_ALPHA>>. The amount due on that date will be the outstanding principal balance plus accrued interest, late charges, advances and appropriate fees plus or minus any impound balance, if applicable.

Please contact this office for the total amount due prior to sending your final payment. You should initiate loan application promptly if refinancing will be necessary to pay this loan off.

If you have any questions, please contact our Loan Servicing Department at (555) 555-5555.

Sincerely,

Loan Servicing

E25/L##

Example 5: Loan Maturity

<<EVENT_DATE>>

<<IRS_OWNER_FIRST_MIDDLE_LAST_NAME>>
<<MAIL_ADDRESS_LINE1>>
<<MAIL_ADDRESS_CITY_STATE_ZIP>>

RE: Loan Maturity Notice
         Loan Number: <<FORMATTED_LOAN_NUMBER>>
         Property Address:
                 <<PROPERTY_ADDRESS_LINE1>>
                 <<PROPERTY_ADDRESS_CITY_STATE_ZIP>>

Dear <<IRS_OWNER_FIRST_MIDDLE_LAST_NAME>>,

Our records indicate that the loan referenced above matures on <<MATURITY_DATE_ALPHA>>. The payoff amount will include a principal balance of $<<PRINCIPAL_BALANCE>>, interest as of the quoted payoff date and other fees.

Please contact our Loan Servicing Department at (555) 555-5555 as soon as possible for the total amount required to payoff your loan.

Thank you.

Sincerely,

Loan Servicing

E25/L##

Event 26, Loan Maturity Event Letter

This letter will be generated on the maturity date.

Merge Field	Field Mnemonic/ Calculation	Description
ROUND RATE E T Q	LNRRND	Round rate to the eighth, tenth, or quarter.
TOTAL DUE AT MATURITY	LETT01	Total amount due at maturity date. (Amortizes payments to maturity date. Also adds late charges, fees, subsidies, and negative interest, then subtracts escrow/reserve balance. Accrues interest to the maturity date. Payment method 5 loans include the current and prior finance charges. **Note:** When the payments are amortized, the system makes pseudo-payments so the principal balance used is the amortized balance instead of the current principal balance.

Event 27, Loan Balloon Payment Letter

This letter will print when there is a "1" in the **Action Code** field on the Letters & Actions tab, and the date of the action code is today's date. Action code 1 stops all activity on the loan. This letter can be generated from 1 to 99 days before the balloon date. You must inform FPS GOLD of the number of days (01–99) prior to the balloon date the letters should be generated.

> ➢ *FPS GOLD Only:* **Miscellaneous Parameters 1-2** store the number of days prior to the balloon date to create the letter.
> ➢ *FPS GOLD Only:* If the first two digits of the **Miscellaneous Parameters** field are left blank, the balloon letter will generate on the balloon date.

Merge Field	Field Mnemonic/ Calculation	Description
ROUND RATE E T Q	LNRRND	Round rate to the eighth, tenth, or quarter.
TOTAL DUE AT BALLOON DATE	LETT01	Total amount due at balloon date. (Amortizes payments to balloon date. Also adds late charges, fees, subsidies, and negative interest, then subtracts escrow/reserve balance. Accrues interest to the balloon date. Payment method 5 loans include the current and prior finance charges. **Note:** When the payments are amortized, the system makes pseudo-payments so the principal balance used is the amortized balance instead of the current principal balance.

Event 28, Beneficiary Statement

This letter is generated upon request. However, if no payoff record exists, it will not be created.

Merge Field	Field Mnemonic/ Calculation	Description
PO ACCRUED INTEREST	POACIN	Accrued interest applied to payoff
PO AMOUNT	POPOFF	Payoff amount – includes all amounts applied to payoff
PO CUSTOMER MESSAGE LINE 1	PEMES1	First customer message line from payoff record
PO CUSTOMER MESSAGE LINE 2	PEMES2	Second customer message line from payoff record
PO CUSTOMER MESSAGE LINE 3	PEMES3	Third customer message line from payoff record
PODATE	PODATE	Payoff date
PO EXPIRATION DATE	POEXPD	Date the payoff expires
PO FEES	POFEES	Loan fees applied to payoff
PO INTEREST CALCULATION CODE	POIBAS	Interest calculation method from the payoff record
PO INTEREST ON NEGATIVE RESERVES	POINRI	Interest on negative escrow/reserves applied to payoff
PO LATE CHARGES	POLATE	Late charges applied to payoff
PO LIP ACCRUED INTEREST	POLACC	LIP accrued interest applied to payoff
PO LIP CUSTOMER BALANCE	POCBAL	LIP customer balance applied to payoff
PO LIP UNDISBURSED BALANCE	POLBAL	LIP undisbursed balance applied to payoff
PO MISC ADJUSTMENT AMT 1	POAMT1	Payoff miscellaneous adjustment amount 1
PO MISC ADJUSTMENT AMT 2	POAMT2	Payoff miscellaneous adjustment amount 2
PO MISC ADJUSTMENT AMT 3	POAMT3	Payoff miscellaneous adjustment amount 3
PO MISC ADJUSTMENT AMT 4	POAMT4	Payoff miscellaneous adjustment amount 4
PO MISC ADJUSTMENT AMT 5	POAMT5	Payoff miscellaneous adjustment amount 5
PO MISC DESCRIPTION 1	POFLD1	Payoff miscellaneous description 1
PO MISC DESCRIPTION 2	POFLD2	Payoff miscellaneous description 2
PO MISC DESCRIPTION 3	POFLD3	Payoff miscellaneous description 3
PO MISC DESCRIPTION 4	POFLD4	Payoff miscellaneous description 4

Merge Field	Field Mnemonic/ Calculation	Description
PO MISC DESCRIPTION 5	POFLD5	Payoff miscellaneous description 5
PO MISCELLANEOUS FUNDS	POMISC	Miscellaneous funds applied to payoff
PO NAME LINE 1	PONLN1	Name line 1 from the payoff record
PO NAME LINE 2	PONLN2	Name line 2 from the payoff record
PO NAME LINE 3	PONLN3	Name line 3 from the payoff record
PO NAME LINE 4	PONLN4	Name line 4 from the payoff record
PO PARTIAL PAYMENTS	POPRTL	Partial payments applied to payoff
PO PER DIEM	PODIEM	One day's accrued interest of principal plus deferred
PO PER DIEM CALCULATION CODE	POPDBS	Interest method used to figure payoff per diem
PO PRINCIPAL BALANCE	POPBAL + PODEFI	Principal plus deferred interest applied to payoff
PO RATE	PORATE	Payoff rate
PO RSV 1 AND RSV 2 BALANCES	POR1BL + POR2A1	Escrow and Reserve balance subtracted from payoff
PO RSV 1 AND RSV 2 INTEREST	POR1A1 + POR2A1	Escrow and Reserve interest subtracted from payoff
PO SUBSIDY BALANCE	POSBAL	Subsidy balance subtracted from payoff when applied

Event 29, Loan Sold

This letter is generated when a loan is sold to allow you to inform all associated with the loan that it was sold. Information found on the Loans > Payee > Payee Information screen can be used with this event letter. This event can be created with information regarding the company that escrow/reserve disbursements are sent to. This event creates multiple letters; e.g., if you have three insurance companies set up, you will receive three separate letters. Institution option T EV29 will stop letters from being created for disbursement types 10 through 19 (taxes). If you would like this option, submit a work order. This letter must be ordered manually.

Merge Field	Field Mnemonic/ Calculation	Description
AMOUNT TO BE DISBURSED	RDAMNT	Amount that will be disbursed on the escrow/reserve
COMPANY ADDRESS 1	CAADD1	Payee address line 1
COMPANY ADDRESS 2	CAADD2	Payee address line 2
COMPANY ADDRESS 3	CAADD3	Payee address line 3
COMPANY CITY STATE ZIP	CACITY, CASTAT, CAZIPC	Payee's city, state, and ZIP
COMPANY CONTACT	CACONT	Contact for the payee
COMPANY NAME	CANAME	Payee's name
COMPANY NUMBER	RDCONO	Number assigned to payee information
COMPANY PHONE NUMBER	CAPHNE	Payee's phone number
DISBURSE EXPIRATION DATE	RDSEXP	Escrow/Reserve disbursement expiration date
FLOOD_INSURANCE_ EXPIRATION_DATE	LOFEXD	Date the flood insurance expired.
FLOOD_INSURANCE_ EXPIRATION_DATE_AL PHA		Date the flood insurance expired in alphanumeric format.
FLOOD_MAP	LOFMAP	This is the flood map number.
FLOOD_MAP_SUFFIX	LOFMAS	This is the suffix to the flood map.
FLOOD_MAP_DATE	LOFDAT	This is the date of the flood map.
FLOOD_MAP_DATE_A LPHA		This is date of the flood map written out.
FLOOD_ZONE	LOFZON	This is the flood zone.

Merge Field	Field Mnemonic/ Calculation	Description
FLOOD_PANEL	LOFPNL	This is the flood panel.
FLOOD_PANEL_DATE	LOFPDT	This is the flood panel date.
FLOOD_PANEL_DATE _ALPHA		This is the flood panel date written out.
FLOOD_CERTIFICATE	LOFCRT	This is the flood certificate.
FLOOD_DETERMINATI ON	LOFDTR	This is the flood determination.
INVESTOR ADDRESS 1	IMA11	Investor address 1
INVESTOR ADDRESS 2	IMA12	Investor address 2
INVESTOR ADDRESS 3	IMA13	Investor address 3
INVESTOR ADDRESS 4	IMA14	Investor address 4
INVESTOR ADDRESS 5	IMA15	Investor address 5
POLICY COVERAGE AMOUNT	RDPCVR	Amount of the policy or coverage on the property
POLICY NUMBER	RDPLCY	Insurance policy number

Event 29 Sample Letters

See the following examples of sold loan letters:

Example 1: Letter to Insurance Company Concerning New Loan

```
<<EVENT_DATE>>


<<COMPANY_NAME>>
<<COMPANY_ADDRESS_1>>
<<COMPANY_ADDRESS_2>>
<<COMPANY_ADDRESS_3>>
<<COMPANY_CITY_STATE_ZIP>>


RE:     Loan No:      <<FORMATTED_LOAN_NUMBER>>
```

```
Policy:          <<POLICY_NUMBER>>
Insured:         <<ACCOUNT_FIRST_MIDDLE_LAST_NAME_1>>
Property:        <<PROPERTY_ADDRESS_LINE1>>
                 <<PROPERTY_ADDRESS_CITY_STATE_ZIP>>
```

Dear Borrower(s):

Please be advised that effective Month X, 200X the above referenced loan is being transferred to FPS GOLD Bank. Please change the Mortgagee Clause on the insurance policy to read as follows:

> FPS GOLD Bank
> 1525 West 820 North
> Provo, Utah 84601

If your records do not reflect the policy on this account as currently in force, please contact a representative of FPS GOLD Bank at (555) 555-5555. Otherwise, please send the endorsement for the requested change, as well as all future correspondence and notices, to FPS GOLD Bank. Please reference our loan number <<FORMATTED_LOAN_NUMBER>>.

Sincerely,

John Doe
Title

E29/L##

Example 2: Sale of Servicing

<<EVENT_DATE>>

<<COMPANY_NAME>>
<<COMPANY_ADDRESS_1>>
<<COMPANY_ADDRESS_2>>
<<COMPANY_ADDRESS_3>>
<<COMPANY_CITY_STATE_ZIP>>

RE: Loan #   <<FORMATTED_LOAN_NUMBER>>

Dear Borrower:

It is customary practice in the Mortgage Lending Industry for lenders to purchase or sell servicing rights.

The servicing of the above mentioned loan will be transferred to FPS GOLD Bank. Your <<DUE_DATE>> payment should be sent to FPS GOLD Bank, who maintains an effective Customer Service Department that will answer any questions or assist in the resolution of any problems that may develop related to your loan. The Customer Service number is 1-800-555-5555, extension #5555.

In the immediate future, FPS GOLD Bank will furnish you with information as to their procedures and payment instructions. Prior to the receipt of this information from them, your payment should be directed to FPS GOLD Bank, 1525 West 820 North, Provo, Utah 84601.

Please include your current payment coupon until new coupons are issued by FPS GOLD Bank. All payments that have been directed to Old Savings Bank prior to the receipt of this letter will be promptly credited and it will not be necessary for you to communicate with us in this regard. All information concerning your loan file has been transferred to FPS GOLD Bank. A statement reflecting year-to-date interest paid to Old Savings Bank for the current year through the date of transfer will be provided by Old Savings Bank.

Sincerely,

Old Savings Bank

E29/L##

Event 30, Buydown Payment Change

This letter is generated one month prior to the new subsidy effective date in the Loan system.

Merge Field	Field Mnemonic/ Calculation	Description
DAYS BEFORE PAYMENT CHANGE	LNAMID	Days prior to next P/I change date to calculate pmt
DAYS BEFORE RATE CHANGE	LNAMAD	Days prior to next rate change date to calculate rate
NEW PAYMENT WITHOUT SUBSIDY	LNPICN + EFF LNR1CN + EFF LNR2CN	P/I payment + effective Escrow payment + effective Reserve payment ***new payment amounts are calculated using payments that are in effect as of the subsidy effective date
NEW PAYMENT WITH SUBSIDY	LNPICN + EFF LNR1CN + EFF LNR2CN - LNSNXT	P/I payment + effective Escrow payment + effective Reserve payment - next subsidy payment ***new payment amounts are calculated using payments that are in effect as of the subsidy effective date
NEXT SUBSIDY PAYMENT	LNSNXT	Next subsidy payment
ROUND RATE E T Q	LNRRND	Round rate to the eighth, tenth or quarter
SUBSIDY ACCRUED INTEREST	LNSACI	Subsidy accrued interest
SUBSIDY EFFECTIVE DATE	LNSEFF	Subsidy effective date
SUBSIDY EXPIRATION DATE	LNSEXP	Subsidy expiration date

Event 31, Buydown Expiration Letter

This letter is generated one month prior to the subsidy expiration date.

Merge Field	Field Mnemonic/ Calculation	Description
DAYS BEFORE PAYMENT CHANGE	LNAMID	Days prior to next P/I change date to calculate pmt
DAYS BEFORE RATE CHANGE	LNAMAD	Days prior to next rate change date to calculate rate
NEW PAYMENT WITHOUT SUBSIDY	LNPICN + EFF LNR1CN + EFF LNR2CN	P/I payment + effective Escrow payment + effective Reserve payment *** new payment amounts are calculated using payments that are in effect as of the subsidy effective date
NEW PAYMENT WITH SUBSIDY	LNPICN + EFF LNR1CN + EFF LNR2CN - LNSNXT	P/I payment + effective Escrow payment + effective Reserve payment - next subsidy payment *** new payment amounts are calculated using payments that are in effect as of the subsidy effective date
NEXT SUBSIDY PAYMENT	LNSNXT	Next subsidy payment
ROUND RATE E T Q	LNRRND	Round rate to the eighth, tenth, or quarter
SUBSIDY ACCRUED INTEREST	LNSAC1	Subsidy accrued interest
SUBSIDY EFFECTIVE DATE	LNSEFF	Subsidy effective date
SUBSIDY EXPIRATION DATE	LNSEXP	Subsidy expiration date

Event 32, Insurance Letter (before expiration date)

This event will automatically generate letters for disbursement types 20-28 and 40-49 that *will expire within 75 days*. A separate letter is created for each disbursement item. **Note:** This event can also be manually requested within 75 days prior to the expiration date or any time after the expiration date.

This event will generate a letter to inform the customer that a disbursement item is about to expire. The letter will generate a specific number of days before the expiration date.

Note: This event can be manually ordered after the loan is closed for 60 days. This would be used, for example, to notify the insurance company to remove the bank as the mortgagee on the policy.

Options:

- A report option is available which indicates how many days prior to the expiration date a letter will be automatically generated; if this option is not set the letter will generate *on the expiration date*.
  - ➢ *FPS GOLD Only:* **Miscellaneous Parameters 3-4** stores the number of days prior to the expiration date to create the letter.
- Institution options RDEX and RDE2 are available to store the disbursement types for which the bank would like letters to be automatically generated. For example, if you only want letters for reserve disbursement types 20-25 or 40-45.

Information used in the letters is pulled from Loans > Account Information > Escrow/Reserve > Escrow & Reserve Detail screen. This event must be requested through a work order.

Also see events 39, 51, and 52.

Merge Field	Field Mnemonic/Calculation	Description
AMOUNT TO BE DISBURSED	RDAMNT	Amount that will be disbursed on the escrow/reserve
COMPANY ADDRESS 1	CAADD1	Payee address line 1
COMPANY ADDRESS 2	CAADD2	Payee address line 2
COMPANY ADDRESS 3	CAADD3	Payee address line 3
COMPANY CITY STATE ZIP	CACITY, CASTAT, CAZIPC	Payee's city, state, and ZIP
COMPANY CONTACT	CACONT	Contact for the payee
COMPANY NAME	CANAME	Payee's name
COMPANY NUMBER	RDCONO	Number assigned to payee information
COMPANY PHONE NUMBER	CAPHNE	Payee's phone number

Merge Field	Field Mnemonic/Calculation	Description
DISBURSE EXPIRATION DATE	RDSEXP	Escrow/Reserve disbursement expiration date
FLOOD_INSURANCE_ EXPIRATION_DATE	LOFEXD	Date the flood insurance expired.
FLOOD_INSURANCE_ EXPIRATION_DATE_AL PHA		Date the flood insurance expired in alphanumeric format.
FLOOD_MAP	LOFMAP	This is the flood map number.
FLOOD_MAP_SUFFIX	LOFMAS	This is the suffix to the flood map.
FLOOD_MAP_DATE	LOFDAT	This is the date of the flood map.
FLOOD_MAP_DATE_A LPHA		This is date of the flood map written out.
FLOOD_ZONE	LOFZON	This is the flood zone.
FLOOD_PANEL	LOFPNL	This is the flood panel.
FLOOD_PANEL_DATE	LOFPDT	This is the flood panel date.
FLOOD_PANEL_DATE _ALPHA		This is the flood panel date written out.
FLOOD_CERTIFICATE	LOFCRT	This is the flood certificate.
FLOOD_DETERMINATI ON	LOFDTR	This is the flood determination.
INVESTOR ADDRESS 1	IMA11	Investor address 1
INVESTOR ADDRESS 2	IMA12	Investor address 2
INVESTOR ADDRESS 3	IMA13	Investor address 3
INVESTOR ADDRESS 4	IMA14	Investor address 4
INVESTOR ADDRESS 5	IMA15	Investor address 5
POLICY COVERAGE AMOUNT	RDPCVR	Amount of the policy or coverage on the property
POLICY NUMBER	RDPLCY	Insurance policy number

Event 32 Sample Letters

See the following examples of event letter 32:

Example 1: Insurance (Expiration of Hazard)

<<EVENT_DATE>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_1>>
<<COMPANY_ADDRESS_1>>
<<COMPANY_ADDRESS_2>>
<<COMPANY_CITY_STATE_ZIP>>

RE: Loan Number: <<FORMATTED_LOAN_NUMBER>>
Insured: <<ACCOUNT_FIRST_MIDDLE_LAST_NAME_1>>
Policy #   <<POLICY_NUMBER>>
Property: <<PROPERTY_ADDRESS_LINE1>>
Expiration date: <<DISBURSE_EXPIRATION_DATE>>

Your hazard insurance policy will expire on the date indicated above. Your mortgage loan agreement requires that you provide us with a renewal policy prior to expiration.

To date, we have not received a renewal policy from your insurance agent. If you have not received a renewal notice, please have your agent or company send us a renewal policy immediately and advice them of the proper mortgage clause as follows:

    FPS GOLD Bank
    Its Successors and/or Assigns
    1525 West 820 North
    Provo, Utah 84601

If your loan does not provide an escrow account for hazard insurance, please forward evidence of coverage immediately. If we do not receive a renewal policy within fifteen (15) days or by the date of expiration, we will purchase a fire policy in the amount of your principal balance to protect our interest in the property. Your escrow account will be charged accordingly. If you do not have an escrow account, one will be created for you. Any renewal policy received after we have issued fire coverage, with an agent of our choice, must be accompanied by a paid receipt for the first year, plus a $10.00 substitution fee.

Should you require additional information, please contact us at (555) 555-5555.

Sincerely,

LOAN SERVICING DEPARTMENT

E32/L##

Example 2: Insurance (Loan Paid in Full)

<<EVENT_DATE>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_1>>
<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_2>>
<<MAIL_ADDRESS_LINE1>>
<<MAIL_ADDRESS_CITY_STATE_ZIP>>

RE: Loan # <<FORMATTED_LOAN_NUMBER>>
        Policy # <<POLICY_NUMBER>>
        Insured: <<ACCOUNT_FIRST_MIDDLE_LAST_NAME_1>>

Dear Account Holder:

We are returning the above mentioned policy. This loan has been paid in full and FPS GOLD Bank no longer receives mortgage payments from the insured on this loan.

Sincerely,

LOAN SERVICING DEPARTMENT

E32/L##

Example 3: Lapse in Coverage

<<EVENT_DATE>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_1>>
<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_2>>
<<MAIL_ADDRESS_LINE1>>
<<MAIL_ADDRESS_CITY_STATE_ZIP>>

PROPERTY ADDRESS:
<<PROPERTY_ADDRESS_LINE1>>
<<PROPERTY_ADDRESS_CITY_STATE_ZIP>>

Re: Loan No.   <<FORMATTED_LOAN_NUMBER>>

Dear Borrower(s):

We have received the new policy/binder from _____ effective <<APPOINTMENT_DATE>> and have cancelled the Rocky Mountain Insurance Company policy as of that date.

Due to the lapse in coverage from _____ to _____, we are charging your loan for $_____, which represents the earned premium on the Rocky Mountain Company policy. The amount of $_____ must be included with your net payment.

If you have any questions regarding this matter, please do not hesitate to contact our Loan Service Department at (555) 555-5555.

Sincerely,

Jane Doe
Loan Service Representative

E32/L##

Event 33, Over-Credit-Limit Notification for Line-of-Credit Loans

This letter is generated when the credit limit for line-of-credit loans has been exceeded. The letter will automatically be created when the date of the last transaction is today and the principal balance exceeds the credit limit. Note: A letter will be created each time the date of the last transaction changes; this may result in more than one letter being created within several days. (The date of the last transaction is for monetary activity only.) The letter can also be ordered manually.

If the loan is a non-revolving line-of-credit, this letter is not available.

Merge Field	Field Mnemonic/ Calculation	Description
AMOUNT OVER CREDIT LIMIT	LNPBAL-LNRLCL	Amount over the credit limit: principal balance - credit limit

Event 34, ARM P/I Payment Changes Only Letter

All P/I change fields are checked for a change, and any change is reported on the letter. No rate changes are included in this letter.

Merge Field	Field Mnemonic/ Calculation	Description
ARM 2ND NEXT P/I CHANGE DATE	LNPIEF + LNAMPC	P/I effective date plus the P/I payment change frequency
ARM AMORTIZED P/I PAYMENT	LNAPIC	The P/I payment required to fully amortize the loan
ARM AMORTIZED PRINCIPAL BALANCE	AMTZ PRIN	The principal balance on which the new adjusted payment is based
ARM GRADUATED PMT INCREASE PERCENT	LNAMGI	The percentage the P/I payment will increase each P/I payment frequency
ARM INTEREST ACCRUAL RATE	LNAMRT	The rate at which interest should accrue for payment method 7 loans
ARM INTEREST ONLY P/I PAYMENT	LNIPIC	The P/I payment required to satisfy the calculated interest
ARM INTEREST RATE POINTER	LNAMPT	The accrual rate pointer that is tied to the rate index
ARM NEW INDEX	LNAPIN	New index (last index)
ARM NEW P/I PAYMENT	LNPINX	Newly calculated P/I payment
ARM NEW R1 PAYMENT	EFFECTIVE R1	The Escrow payment effective with the new payment change
ARM NEW R2 PAYMENT	EFFECTIVE R2	The Reserve paymentt effective with the new payment
ARM NEW SUBSIDY PAYMENT	EFFECTIVE SUBSIDY	The subsidy payment effective with the new payment
ARM NEW TOTAL PAYMENT	NEW P/I + NEW R1 + NEW R2 - NEW SUBSIDY	New P/I payment plus new Escrow payment plus new Reserve payment minus new subsidy payment
ARM OLD P/I PAYMENT	LNPICN	Old P/I payment in effect prior to the new payment change
ARM OLD R1 PAYMENT	EFFECTIVE R1	Escrow payment in effect prior to the new payment change

Merge Field	Field Mnemonic/ Calculation	Description
ARM OLD R2 PAYMENT	EFFECTIVE R2	Reserve payment in effect prior to the new payment change
ARM OLD SUBSIDY PAYMENT	EFFECTIVE SUBSIDY	Subsidy payment if effect prior to the new payment change
ARM OLD TOTAL PAYMENT	OLD P/I + OLD R1 + OLD R2 - OLD SUBSIDY	Old P/I payment plus old Escrow payment plus old Reserve payment minus old subsidy payment
ARM P/I PAYMENT BASED ON INC LMT	LNPICN* LNAMPL	Old P/I payment multiplied by the P/I payment increase limit
ARM P/I PAYMENT CHANGE COUNTER	LNAMCC	Number of times the system calculates the next P/I payment automatically
ARM P/I PAYMENT CHANGE DATE	LNPIEF	The date that the next P/I payment will replace the P/I payment
ARM P/I PAYMENT CHANGE FREQUENCY	LNAMPC	Number of months that should occur between payment changes
ARM P/I PAYMENT INCREASE LIMIT	LNAMPL	The percentage the P/I payment can increase with a payment change
ARM REMAINING TERM	LNMATD - LNAMDT	Month's difference between the maturity date and next accrual rate change date. For bi-weekly loans, take the term in months divided by 12 multiplied by 26 to get the number of payments. Subtract the installment from the number of payments to get remaining payments. Take remaining payments divided by 26 then multiply by 12 to get the remaining term in months.
PROJECTED PMT PRINCIPAL PORTION	Calculated	Principal portion of the projected new payment.
PROJECTED PMT INTEREST PORTION	Calculated	Interest portion of the projected new payment.

Event 35, FHA Loan Payoff Letter (Mortgages Issued on or after August 2, 1985, and Closed Before January 21, 2015)

This letter is sent once a year as required by the National Affordable Housing Act, section 329 and follows the format defined by HUD. In the afterhours on the date requested by the institution, the system automatically selects letter 35 or 36 using the **Date Opened** field (LNOPND). The letter prints the payoff amount, the fees pertaining to the payoff either as part of the total payoff amount or as a separate amount, and any requirements the borrower must fulfil to prevent accrual of interest on the mortgage loan after the pre-payment date.

To request this letter, submit a work order to FPS GOLD indicating the telephone number of your Loan Service Department for the borrower to call, the name and title of the employee who signs the letter, and how the payoff fees are disclosed.

To manually generate this letter, set up the event in the **Event Letters, Numbers & Dates** fields on the Letters & Actions tab on various screens in CIM GOLD. The payoff is calculated to the end of the month following the date that the event letter is requested.

The payoff is calculated as follows: **Principal Balance** on the date the letter is created multiplied by the **Interest Rate**, then divided by 12 (months). The system then adjusts the interest amount for prepaid or delinquent loans. The interest is always calculated through the end of the month following the month the letter was created.

Example: If the letter was created in December, the calculation is through January 31. Escrow/Reserves are not subtracted from the payoff amount.

For ease in your being able to tie to our figures, the escrow/reserves are not subtracted from the payoff amount (you don't have to worry about interest on escrow/reserves). The event will only generate on loans with an **Insurer** code (LNINSU) of 1 (FHA) found on the Loans > Account Information > Account Detail screen.

Merge Field	Field Mnemonic/ Calculation	Description
FHA ACCOUNT NUMBER	LNFVNO	FHA account number
FHA PAYOFF AMOUNT	LNPBAL * CALC INT + LNLATE + LNFEES	principal balance + interest (principal * loan rate / 12 * # of months prepaid or delinquent) + late charges + total loan fees
FHA PAYOFF DATE	RUN DATE + 1 MON THEN MAKE END OF MONTH	Date the payoff is calculated to (end of the month following the month the letter was created)
FHA PO AMOUNT WITH PO FEE	LNPBAL * CALC INT + LNLATE + LNFEES + OPT FHAF	FHA PAYOFF AMOUNT plus payoff fee from inst options
FHA PO FEE	OPT FHAF	Payoff fee from the institution option
DEF Orig Int Bearing UPB	LWORIB	This is the original interest-bearing unpaid principal balance. This is the principal balance after the principal adjustment has been processed.

Merge Field	Field Mnemonic/ Calculation	Description
DEF Orig Deferred UPB	LWORDB	This is the original deferred unpaid principal balance. This is the amount of the principal adjustment.
DEF Orig Total UPB	LWORIB + LWORDB	This is the sum of the original interest-bearing principal balance and the original deferred unpaid principal balance.
DEF Curr Int Bearing UPB	LNPBAL	This is the current interest-bearing unpaid principal balance.
DEF Curr Deferred UPB	LWDUPB	This is the current deferred unpaid principal balance. Generally, this amount would always be the same as the original deferred unpaid principal balance.
DEF Curr Total UPB	LNPBAL + LWDUPB	This is the sum of the current interest-bearing principal balance and the current deferred unpaid principal balance. This is the total principal balance the customer owes before the loan can be paid off.
DEF Interest Deferral Amount	LWDINT	This the interest adjustment amount entered using the Modification Transaction tab.
DEF Late Charge Deferral Amount	LWDLTC	This the late charge adjustment amount entered using the Modification Transaction tab.
DEF Escrow Deferral Amount	LWDESC	This the escrow adjustment amount entered using the Modification Transaction tab.
DEF Misc Fee Deferral Amount	LWDFEE	This the Misc. Fee adjustment amount entered using the Modification Transaction tab.

FPS GOLD ONLY

FHAD   Set this option (FHA Disclosure letter run date MMDD) to have the letters run every year on the same month and day.

FHAF   Set this option (FHA Disclosure extra fee) to disclose the fees pertaining to the payoff.

Event 36, FHA Loan Payoff Letter (Mortgages Closed on or after January 21, 2015)

This letter is generated and calculated the same as event 35 with the following exception: This letter is for FHA loans for mortgages closed on or after January 21, 2015.

Merge Field	Field Mnemonic/ Calculation	Description
FHA ACCOUNT NUMBER	LNFVNO	FHA account number
FHA PAYOFF AMOUNT	LNPBAL * CALC INT + LNLATE + LNFEES	principal balance + interest (principal * loan rate / 12 * # of months prepaid or delinquent) + late charges + total loan fees
FHA PAYOFF DATE	RUN DATE + 1 MON THEN MAKE END OF MONTH	Date the payoff is calculated to (end of the month following the month the letter was created)
FHA PO AMOUNT WITH PO FEE	LNPBAL * CALC INT + LNLATE + LNFEES + OPT FHAF	FHA PAYOFF AMOUNT plus payoff fee from inst options
FHA PO FEE	OPT FHAF	Payoff fee from the institution option
DEF Orig Int Bearing UPB	LWORIB	This is the original interest-bearing unpaid principal balance. This is the principal balance after the principal adjustment has been processed.
DEF Orig Deferred UPB	LWORDB	This is the original deferred unpaid principal balance. This is the amount of the principal adjustment.
DEF Orig Total UPB	LWORIB + LWORDB	This is the sum of the original interest-bearing principal balance and the original deferred unpaid principal balance.
DEF Curr Int Bearing UPB	LNPBAL	This is the current interest-bearing unpaid principal balance.
DEF Curr Deferred UPB	LWDUPB	This is the current deferred unpaid principal balance. Generally, this amount would always be the same as the original deferred unpaid principal balance.
DEF Curr Total UPB	LNPBAL + LWDUPB	This is the sum of the current interest-bearing principal balance and the current deferred unpaid principal balance. This is the total principal balance the customer owes before the loan can be paid off.
DEF Interest Deferral Amount	LWDINT	This the interest adjustment amount entered using the Modification Transaction tab.
DEF Late Charge Deferral Amount	LWDLTC	This the late charge adjustment amount entered using the Modification Transaction tab.

Merge Field	Field Mnemonic/ Calculation	Description
DEF Escrow Deferral Amount	LWDESC	This the escrow adjustment amount entered using the Modification Transaction tab.
DEF Misc Fee Deferral Amount	LWDFEE	This the Misc. Fee adjustment amount entered using the Modification Transaction tab.

Event 37, ARM Accrual Rate Up/Down, Rate Caps, Lifetime Rate Caps

This event record is generated automatically when the accrual rate goes up or down, periodic rate caps are used (**Use Rate Cap** field displays a checkmark on the Loans > Account Information > ARM Information screen for payment method 6 or 7 loans) and lifetime rate caps are used (the new rate is equal to the lifetime minimum cap or the lifetime maximum cap).

Merge Field	Field Mnemonic/ Calculation	Description
ARM 2ND NEXT RATE CHANGE DATE	LNAMDT + LNAMFQ	Next accrual rate change date plus the rate change frequency
ARM AMORTIZED P/I PAYMENT	LNAPIC	The P/I payment required to fully amortize the loan
ARM AMORTIZED PRINCIPAL BALANCE	AMTZ PRIN	The principal balance on which the new adjusted payment is based
ARM BASE INDEX	LNBINX	Base index value used when calculating the new rate on the loan account when the Use this Base Index Rate option is selected
ARM BASE INDEX CHANGE	LWBIXC	Difference between the Original Base Rate and the newly calculated rate on the loan account with the **Use this Base Index Rate** option is checkmarked.
ARM DAYS BEFORE RATE CHANGE	LNAMAD	Days before the next accrual rate change date to calculate a new rate
ARM DIFF BETWEEN NXT CURRENT INDEX	NEW INDEX - OLD INDEX	Difference between the next accrual index and current accrual index
ARM DIFF BETWEEN NXT ORIGINAL RATE	LNAMNA - LNAMOA	Difference between the next accrual rate and the original rate
ARM GRADUATED PMT INCREASE PERCENT	LNAMGI	The percentage the P/I payment will increase each P/I payment frequency
ARM INDEX PLUS OFFSET LESS ACCR RT	NEW INDEX + LNAMO F - LNAMRT	New index plus the accrual rate offset/margin minus accrual rate
ARM INDEX PUBLISHING FREQUENCY	PMFREQ	Frequency the index is published (e.g., weekly, daily)
ARM INTEREST ACCRUAL RATE	LNAMRT	The rate at which interest should accrue for payment method 7 loans

Merge Field	Field Mnemonic/ Calculation	Description
ARM INTEREST ONLY P/I PAYMENT	LNIPIC	The P/I payment required to satisfy the calculated interest
ARM INTEREST RATE POINTER	LNAMPT	The accrual rate pointer that is tied to the rate index
ARM LENGTH OF RATE CAP PERIOD	LNAMLP	Length of rate cap period
ARM NAME OF RATE INDEX	RTCL34	Name of the index, such as SOFR.
ARM NEW INDEX	LNAPIN	New index (last index)
ARM NEW INDEX WITH OFFSET	LNAPIN + LNAMOF	New index plus accrual rate offset/margin
ARM NEXT INTEREST ACCRUAL RATE	LNAMNA	Next accrual rate for this account
ARM NEXT RATE CHANGE DATE	LNAMDT	Date of the next rate change on the loan
ARM OLD INDEX	TRLG	Old (prior) index
ARM OLD P/I PAYMENT	LNPICN	Old P/I payment in effect prior to the new payment change
ARM OLD R1 PAYMENT	EFFECTIVE R1	Escrow payment in effect prior to the new payment change
ARM OLD R2 PAYMENT	EFFECTIVE R2	Reserve payment in effect prior to the new payment change
ARM OLD SUBSIDY PAYMENT	EFFECTIVE SUBSIDY	Subsidy payment if effect prior to the new payment change
ARM OLD TOTAL PAYMENT	OLD P/I + OLD R1 + OLD R2 - OLD SUBSIDY	Old P/I payment plus old Escrow payment plus old Reserve payment minus old subsidy payment
ARM ORIGINAL RATE	LNAMOA	Original loan rate
ARM P/I PAYMENT BASED ON INC LMT	LNPICN * LNAMPL	Old P/I payment multiplied by the P/I payment increase limit
ARM P/I PAYMENT CHANGE COUNTER	LNAMCC	Number of times the system calculates the next P/I payment automatically
ARM P/I PAYMENT CHANGE DATE	LNPIEF	The date that the next P/I payment will replace the P/I payment

Merge Field	Field Mnemonic/ Calculation	Description
ARM P/I PAYMENT CHANGE FREQUENCY	LNAMPC	Number of months that should occur between payment changes
ARM P/I PAYMENT INCREASE LIMIT	LNAMPL	The percentage the P/I payment can increase with a payment change
ARM PAYMENT RATE	LNRATE	The payment rate on the loan
ARM RATE AT PERIOD START	LNAMSY	Rate at the start of the rate cap period
ARM RATE CHANGE FREQUENCY	LNAMFQ	Number of months that should occur between rate changes
ARM RATE CHANGE MINIMUM	LNAMCM	The minimum percentage by which the loan rate can be changed
ARM REMAINING TERM	LNMATD - LNAMDT	Month's difference between the maturity date and next accrual rate change date. For bi-weekly loans, take the term in months divided by 12 multiplied by 26 to get the number of payments. Subtract the installment from the number of payments to get remaining payments. Take remaining payments divided by 26 then multiply by 12 to get the remaining term in months.
ARM SOURCE OF RATE INDEX	PMCL40	Publishing source of the index rate (e.g., Wall Street Journal)
ARM START OF ACCRUAL PERIOD	LNAMPD	Starting date of the current rate cap period
PREPAYMENT PENALTY END DATE	Calculated field	End date of the prepayment penalty
PROJECTED PMT PRINCIPAL PORTION	Calculated	Principal portion of the projected new payment.
PROJECTED PMT INTEREST PORTION	Calculated	Interest portion of the projected new payment.

Event 38, ARM Accrual Rate Up/Down, Lifetime Rate Caps

This event record is generated automatically when the accrual rate goes up or down and lifetime rate caps are used (the new rate is equal to the lifetime minimum cap or the lifetime maximum cap).

Merge Field	Field Mnemonic/ Calculation	Description
ARM 2ND NEXT RATE CHANGE DATE	LNAMDT + LNAMFQ	Next accrual rate change date plus the rate change frequency
ARM AMORTIZED P/I PAYMENT	LNAPIC	The P/I payment required to fully amortize the loan
ARM AMORTIZED PRINCIPAL BALANCE	AMTZ PRIN	The principal balance on which the new adjusted payment is based
ARM BASE INDEX	LNBINX	Base index value used when calculating the new rate on the loan account when the **Use this Base Index Rate** field displays a checkmark
ARM BASE INDEX CHANGE	LWBIXC	Difference between the Original Base Rate and the newly calculated rate on the loan account with the **Use this Base Index Rate** option is checkmarked.
ARM DAYS BEFORE RATE CHANGE	LNAMAD	Days before the next accrual rate change date to calculate a new rate
ARM DIFF BETWEEN NXT CURRENT INDEX	NEW INDEX-OLD INDEX	Difference between the next accrual index and current accrual index
ARM DIFF BETWEEN NXT ORIGINAL RATE	LNAMNA-LNAMOA	Difference between the next accrual rate and the original rate
ARM GRADUATED PMT INCREASE PERCENT	LNAMGI	The percentage the P/I payment will increase each P/I payment frequency
ARM INDEX PUBLISHING FREQUENCY	PMFREQ	Frequency the index is published (e.g., weekly, daily)
ARM INTEREST ACCRUAL RATE	LNAMRT	The rate at which interest should accrue for payment method 7 loans
ARM INTEREST ONLY P/I PAYMENT	LNIPIC	The P/I payment required to satisfy the calculated interest
ARM INTEREST RATE POINTER	LNAMPT	The accrual rate pointer that is tied to the rate index

Merge Field	Field Mnemonic/ Calculation	Description
ARM NAME OF RATE INDEX	RTCL34	Name of the index, such as SOFR.
ARM NEW INDEX	LNAPIN	New index (last index)
ARM NEW INDEX WITH OFFSET	LNAPIN + LNAMOF	New index plus accrual rate offset/margin
ARM NEXT INTEREST ACCRUAL RATE	LNAMNA	Next accrual rate for this account
ARM NEXT RATE CHANGE DATE	LNAMDT	Date of the next rate change on the loan
ARM OLD INDEX	TRLG	Old (prior) index
ARM OLD P/I PAYMENT	LNPICN	Old P/I payment in effect prior to the new payment change
ARM OLD R1 PAYMENT	EFFECTIVE R1	Escrow payment in effect prior to the new payment change
ARM OLD R2 PAYMENT	EFFECTIVE R2	Reserve payment in effect prior to the new payment change
ARM OLD SUBSIDY PAYMENT	EFFECTIVE SUBSIDY	Subsidy payment if effect prior to the new payment change
ARM OLD TOTAL PAYMENT	OLD P/I + OLD R1 + OLD R2 - OLD SUBSIDY	Old P/I payment plus old Escrow payment plus old Reserve payment minus old subsidy payment
ARM ORIGINAL RATE	LNAMOA	Original loan rate
ARM P/I PAYMENT BASED ON INC LMT	LNPICN * LNAMPL	Old P/I payment multiplied by the P/I payment increase limit
ARM P/I PAYMENT CHANGE COUNTER	LNAMCC	Number of times the system calculates the next P/I payment automatically
ARM P/I PAYMENT CHANGE DATE	LNPIEF	The date that the next P/I payment will replace the P/I payment
ARM P/I PAYMENT CHANGE FREQUENCY	LNAMPC	Number of months that should occur between payment changes
ARM P/I PAYMENT INCREASE LIMIT	LNAMPL	The percentage the P/I payment can increase with a payment change

Merge Field	Field Mnemonic/ Calculation	Description
ARM PAYMENT RATE	LNRATE	The payment rate on the loan
ARM RATE CHANGE FREQUENCY	LNAMFQ	Number of months that should occur between rate changes
ARM RATE CHANGE MINIMUM	LNAMCM	The minimum percentage by which the loan rate can be changed
ARM REMAINING TERM	LNMATD-LNAMDT	Month's difference between the maturity date and next accrual rate change date. For bi-weekly loans, take the term in months divided by 12 multiplied by 26 to get the number of payments. Subtract the installment from the number of payments to get remaining payments. Take remaining payments divided by 26 then multiply by 12 to get the remaining term in months.
ARM SOURCE OF RATE INDEX	PMCL40	Publishing source of the index rate (e.g., Wall Street Journal)
PREPAYMENT PENALTY END DATE	Calculated field	End date of the prepayment penalty
PROJECTED PMT PRINCIPAL PORTION	Calculated	Principal portion of the projected new payment.
PROJECTED PMT INTEREST PORTION	Calculated	Interest portion of the projected new payment.

Event 39, Insurance Letter (on expiration date)

This event will automatically generate letters on the expiration date for disbursement types 20-28 and 40-49. A separate letter is created for each reserve disbursement item. **Note:** This event cannot be manually requested.

Options:
- There is *not* an option that controls when the letter is automatically generated; it will always generate on the expiration date.

- Institution options RDEX and RDE2 are available to store the disbursement types for which the bank would like letters to be automatically generated. For example, if you only want letters for disbursement types 20-25 or 40-45.

Information used in the letters is pulled from Loans > Account Information > Escrow/Reserve > Escrow & Reserve Detail screen. This event must be requested through a work order.

Also see events 32, 51, and 52.

Merge Field	Field Mnemonic/ Calculation	Description
AMOUNT TO BE DISBURSED	RDAMNT	Amount that will be disbursed on the escrow/reserve
COMPANY ADDRESS 1	CAA401	Payee address line 1
COMPANY ADDRESS 2	CAA402	Payee address line 2
COMPANY ADDRESS 3	CAA403	Payee address line 3
COMPANY CITY STATE ZIP	CACT40, CASTAB, CAZIP5	Payee's city, state, and ZIP
COMPANY CONTACT	CACCON	Contact name for the payee
COMPANY NAME	CACOMP	Payee's name
FLOOD_INSURANCE_EXPIRATION_DATE	LOFEXD	Date the flood insurance expired.
FLOOD_INSURANCE_EXPIRATION_DATE_ALPHA		Date the flood insurance expired in alphanumeric format.
FLOOD_MAP	LOFMAP	This is the flood map number.
FLOOD_MAP_SUFFIX	LOFMAS	This is the suffix to the flood map.
FLOOD_MAP_DATE	LOFDAT	This is the date of the flood map.
FLOOD_MAP_DATE_ALPHA		This is date of the flood map written out.
FLOOD_ZONE	LOFZON	This is the flood zone.

Merge Field	Field Mnemonic/ Calculation	Description
FLOOD_PANEL	LOFPNL	This is the flood panel.
FLOOD_PANEL_DATE	LOFPDT	This is the flood panel date.
FLOOD_PANEL_DATE_ALPHA		This is the flood panel date written out.
FLOOD_CERTIFICATE	LOFCRT	This is the flood certificate.
FLOOD_DETERMINATION	LOFDTR	This is the flood determination.
COMPANY NUMBER	RDCONO	Number assigned to payee information
COMPANY PHONE NUMBER	CAPHNE	Payee's phone number
DISBURSE EXPIRATION DATE	RDSEXP	Escrow/Reserve disbursement expiration date
INVESTOR ADDRESS 1	IMA11	Investor address 1
INVESTOR ADDRESS 2	IMA12	Investor address 2
INVESTOR ADDRESS 3	IMA13	Investor address 3
INVESTOR ADDRESS 4	IMA14	Investor address 4
INVESTOR ADDRESS 5	IMA15	Investor address 5
POLICY COVERAGE AMOUNT	RDPCVR	Amount of the policy or coverage on the property
POLICY NUMBER	RDPLCY	Insurance policy number
AMOUNT TO BE DISBURSED	RDAMNT	Amount that will be disbursed on the reserve
COMPANY ADDRESS 1	CAA401	Payee address line 1
COMPANY ADDRESS 2	CAA402	Payee address line 2
COMPANY ADDRESS 3	CAA403	Payee address line 3
COMPANY CITY STATE ZIP	CACT40, CASTAB, CAZIP5	Payee's city, state, and ZIP
COMPANY CONTACT	CACCON	Contact for the payee
COMPANY NAME	CACOMP	Payee's name
COMPANY NUMBER	RDCONO	Number assigned to payee information

Merge Field	Field Mnemonic/ Calculation	Description
COMPANY PHONE NUMBER	CAPHNE	Payee's phone number
DISBURSE EXPIRATION DATE	RDSEXP	Escrow/Reserve disbursement expiration date
INVESTOR ADDRESS 1	IMA11	Investor address 1
INVESTOR ADDRESS 2	IMA12	Investor address 2
INVESTOR ADDRESS 3	IMA13	Investor address 3
INVESTOR ADDRESS 4	IMA14	Investor address 4
INVESTOR ADDRESS 5	IMA15	Investor address 5
POLICY COVERAGE AMOUNT	RDPCVR	Amount of the policy or coverage on the property
POLICY NUMBER	RDPLCY	Insurance policy number

Event 39 Sample Letters

See the following examples of event 39:

Example 1: Insurance Letter

<<EVENT_DATE>>

<<ACCOUNT_FIRST_MIDDLE_LAST__NAME1>>
<<ACCOUNT_FIRST_MIDDLE_LAST_NAME2>>
<<MAIL_ADDRESS_LINE1>>
<<MAIL_ADDRESS_CITY_STATE_ZIP>>

RE: Loan #   <<FORMATTED_LOAN_NUMBER>>
Investor Name: <<INVESTOR_NAME>>
Property Address: <<PROPERTY_ADDRESS_LINE1>>
                             <<PROPERTY_ADDRESS_CITY_STATE_ZIP>>

Policy Number: <<POLICY_NUMBER>>

Dear Loan customer,

This will confirm our telephone conversation of Month X, 20XX that insurance coverage is in force on the above captioned property so that we can document our file. Please send the following:

      (   )   A Binder/Certificate of Insurance effective indicating that coverage is in force;

( ) The original Renewal Policy as we have not received it or a true and certified copy of the original policy;

( ) A current Binder/Policy if the above policy has been re-written; and

( ) A copy of the Reinstatement Notice.

Please mail the required information to FPS GOLD Bank, 1525 West 820 North, Provo, Utah 84601.

If you have any questions regarding this matter, please call us at (555) 555-5555.

Sincerely,

LOAN SERVICING DEPARTMENT

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Example 2: Insurance Letter (Lack of Current Coverage)

<<EVENT_DATE>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_1>>
<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_2>>
<<MAIL_ADDRESS_LINE1>>
<<MAIL_ADDRESS_CITY_STATE_ZIP>>

RE: Loan #   <<FORMATTED_LOAN_NUMBER>>
       Policy #   <<POLICY_NUMBER>>
Property address: <<PROPERTY_ADDRESS_LINE1>>
                         <<PROPERTY_ADDRESS_CITY_STATE_ZIP>>

Dear Mortgagor(s):

FPS GOLD Bank has received notification that the referenced policy will be cancelled effective _____. In accordance with your Deed of Trust, adequate insurance coverage must be maintained at all times on the property securing your mortgage loan.

You must provide us with an acceptable replacement policy no later than _____ in order to pay the premium escrowed funds. If we do not receive the policy by this date, we will procure fire coverage through an agent of our choice in order to cover our interest in the property. Your escrow account will be charged accordingly. We will require a $10.00 substitution fee and paid receipt for the first year's premium in order to accept any renewal policy received after this date.

Should you require additional information, please contact a Customer service representative of the Loan Servicing Department at (555) 555-5555.

Sincerely,

LOAN SERVICING DEPARTMENT

E39/L##

Example 3: Insurance Letter (Lapse in Current Coverage)

<<EVENT_DATE>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_1>>
<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_2>>
<<MAIL_ADDRESS_LINE1>>
<<MAIL_ADDRESS_CITY_STATE_ZIP>>

PROPERTY ADDRESS:
<<PROPERTY_ADDRESS_LINE1>>
<<PROPERTY_ADDRESS_CITY_STATE_ZIP>>

Re: Loan No.   <<FORMATTED_LOAN_NUMBER>>

Dear Customer Name:

Our records indicate that we do not have confirmation of current insurance coverage on your automobile, and must assume that no coverage is in effect. Therefore, we have purchased Single Interest Coverage on your automobile as permitted by the terms of our contract. This Single Interest Policy which protects the bank's interest only is effective for twelve (12) months, starting Month X, 200X.

The cost of the premium, plus finance charge will be financed through this bank. A separate account number under your name will be issued. You will receive a new payment coupon book shortly.

PAYMENT AMOUNT   <<NEXT_PAYMENT_DUE>>
FIRST PAYMENT DUE <<DUE_DATE_ALPHA>>
APR   <<INTEREST_RATE>>%

In the event you have obtained coverage, of which we are not aware, please advise us promptly so that we might cancel the policy we have placed. Should you have any questions concerning this matter, please contact us at you earliest possible convenience.

Yours very truly,

John Doe
Loan Officer

TAH/mc

E39/L##

Example 4: Insurance (Cancellation Request of Hazard)

<<EVENT_DATE>>

<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_1>>
<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_2>>
<<MAIL_ADDRESS_LINE1>>
<<MAIL_ADDRESS_CITY_STATE_ZIP>>

RE: Loan #   <<FORMATTED_LOAN_NUMBER>>
       Policy #   <<POLICY_NUMBER>>
       Insured: <<ACCOUNT_FIRST_MIDDLE_LAST_NAME_1>>

<div align="center">HAZARD INSURANCE CANCELLATION REQUEST</div>

Dear Account Holder:

We are enclosing the referenced policy, to be cancelled effective Month X, 200X. This policy has been replaced by policy number _____.

In order to process the payment for the replacement policy, we require a revised billing statement detailing the total premium, credit for the unearned cancellation premium and the remaining balance due. Please send the revised statement to the attention of _____ to:

    FPS GOLD Bank
    1525 West 820 North
    Provo, Utah 84601

Please refer to the loan number in any correspondence or inquiry regarding this policy.

Should you require additional information, you may contact a Customer Service Representative of the Loan Servicing Department at (555) 555-5555.

Sincerely,

LOAN SERVICING DEPARTMENT

E39/L##

Example 5: Insurance (Termination of Hazard)

<<EVENT_DATE>>

<<COMPANY_NAME>>
<<ACCOUNT_FIRST_MIDDLE_LAST_NAME_2>>
<<MAIL_ADDRESS_LINE1>>
<<MAIL_ADDRESS_CITY_STATE_ZIP>>

RE: Loan No: <<FORMATTED_LOAN_NUMBER>>
Property Address: <<PROPERTY_ADDRESS_LINE1>>
                        <<PROPERTY_ADDRESS_CITY_STATE_ZIP>>

Our records indicate that hazard insurance coverage on the above-referenced property will be/was terminated on <<APPOINTMENT_DATE>>.

Pursuant to the terms and conditions of your loan, FPS GOLD Bank is to be provided with evidence of insurance at all times. If we do not receive this by <<DATE_OF_LAST_CHECK>>, it will be necessary for us to obtain coverage through a company of our choice and your mortgage payment may be increased to pay the premium due.

Should you or your agent require assistance in this matter, please contact our Loan Servicing Department at (555) 555-5555.

Sincerely,

INSURANCE DEPARTMENT

E39/L##

Event 40, ARM Accrual Rate Up/Down, Payment Change, Rate Caps, Lifetime Rate Caps

All P/I change fields are checked for a change, and any change is reported on the letter. The letter includes a summary of interest rate changes that have occurred since the last P/I change. This letter can only be generated if the **Use Event Letter 40** field on the Rate Caps & Negative Amortization tab is checkmarked (Loans > Account Information > ARM Information screen in CIM GOLD), the **Rate Change Frequency** is not the same as the **P/I Change Frequency**, and you have requested the event letter by work order.

For example, if the next P/I change is on April 1, the last P/I change was April 1, and the interest rate does not change on April 1, the event letter will generate showing the next P/I change date and amount and all the rate changes since April 1.

If this letter is turned on, a new section of the Event Letter Report (FPSRP175) is created called "Accounts with Accrual Rate Change Only."

Merge Field	Field Mnemonic/ Calculation	Description
ARM 2ND NEXT P/I CHANGE DATE	LNPIEF + LNAMPC	Next P/I Change Date plus the P/I Change Frequency
ARM 2ND NEXT RATE CHANGE DATE	LNAMDT + LNAMFQ	Next Rate Change Date plus the Rate Change Frequency
ARM ACCRUAL INDEX 1		Oldest index in rate table
ARM ACCRUAL RATE 1		Oldest accrual rate in table
ARM ACCRUAL RATE EFFECTIVE DATE 1		Oldest accrual rate effective date in table
ARM ACCRUAL INDEX 2		Index 2 in rate table
ARM ACCRUAL RATE 2		Accrual rate 2 in table
ARM ACCRUAL RATE EFFECTIVE DATE 2		Accrual rate 2 effective date in table
ARM ACCRUAL INDEX 3		Index 3 in rate table
ARM ACCRUAL RATE 3		Accrual rate 3 in table
ARM ACCRUAL RATE EFFECTIVE DATE 3		Accrual rate 3 effective date in table
ARM ACCRUAL INDEX 4		Index 4 in rate table
ARM ACCRUAL RATE 4		Accrual rate 4 in table
ARM ACCRUAL RATE EFFECTIVE DATE 4		Accrual rate 4 effective date in table
ARM ACCRUAL INDEX 5		Index 5 is in rate table

Merge Field	Field Mnemonic/ Calculation	Description
ARM ACCRUAL RATE 5		Accrual rate 5 in table
ARM ACCRUAL RATE EFFECTIVE DATE 5		Accrual rate 5 effective date in table
ARM ACCRUAL INDEX 6		Index 6 in rate table
ARM ACCRUAL RATE 6		Accrual rate 6 in table
ARM ACCRUAL RATE EFFECTIVE DATE 6		Accrual rate 6 effective date in table
ARM ACCRUAL INDEX 7		Index 7 in rate table
ARM ACCRUAL RATE 7		Accrual rate 7 in table
ARM ACCRUAL RATE EFFECTIVE DATE 7		Accrual rate 7 effective date in table
ARM ACCRUAL INDEX 8		Index 8 in rate table
ARM ACCRUAL RATE 8		Accrual rate 8 in table
ARM ACCRUAL RATE EFFECTIVE DATE 8		Accrual rate 8 effective date in table
ARM ACCRUAL INDEX 9		Index 9 in rate table
ARM ACCRUAL RATE 9		Accrual rate 9 in table
ARM ACCRUAL RATE EFFECTIVE DATE 9		Accrual rate 9 effective date in table
ARM ACCRUAL INDEX 10		Index 10 in rate table
ARM ACCRUAL RATE 10		Accrual rate 10 in table
ARM ACCRUAL RATE EFFECTIVE DATE 10		Accrual rate 10 effective date in table
ARM ACCRUAL INDEX 11		Index 11 in rate table
ARM ACCRUAL RATE 11		Accrual rate 11 in table
ARM ACCRUAL RATE EFFECTIVE DATE 11		Accrual rate 11 effective date in table
ARM ACCRUAL INDEX 12		Index 12 in rate table
ARM ACCRUAL RATE 12		Accrual rate 12 in table

Merge Field	Field Mnemonic/ Calculation	Description
ARM ACCRUAL RATE EFFECTIVE DATE 12		Accrual rate 12 effective date in table
ARM AMORTIZED P/I PAYMENT	LNAPIC or LNPINX	**Amortized P/I** field: The P/I payment required to fully amortize the loan. If this amount is zero, the amount in the **Next P/I** field (LNPINX) will be used.
ARM AMORTIZED PRINCIPAL BALANCE	AMTZ PRIN	The principal balance on which the new adjusted payment is based.
ARM BASE INDEX	LNBINX	Base index value used when calculating the new rate on the loan account when the **Use this Base Index** option is checked.
ARM BASE INDEX CHANGE	LWBIXC	Difference between the Original Base Rate and the newly calculated rate on the loan account with the **Use this Base Index Rate** option is checkmarked.
ARM DAYS BEFORE RATE CHANGE	LNAMAD	**Days Before Rate Change** field: Days before the next accrual rate change date to calculate a new rate.
ARM DIFF BETWEEN NXT CURRENT INDEX	NEW INDEX-OLD INDEX	Difference between the next accrual index and current accrual index
ARM DIFF BETWEEN NXT ORIGINAL RATE	LNAMNA-LNAMOA	Difference between the next accrual rate and the original rate
ARM GRADUATED PMT INCREASE PERCENT	LNAMGI	**Repay Percent** field: The percentage the P/I payment that will increase each P/I change frequency. This field is obsolete.
ARM INDEX PUBLISHING FREQUENCY	PMFREQ	Frequency the index is published (e.g., weekly, daily)
ARM INTEREST ACCRUAL RATE	LNAMRT	**Current Rate** field: The rate at which interest is accruing for this ARM loan.
ARM INTEREST ONLY P/I PAYMENT	LNIPIC	**Interest Only P/I** field: The P/I payment required to satisfy the calculated interest.
ARM INTEREST RATE POINTER	LNAMPT	**Index Rate Pointer** field: The accrual rate pointer that is tied to the rate index.
ARM LENGTH OF RATE CAP PERIOD	LNAMLP	**Length of Rate Cap Period** field
ARM NAME OF RATE INDEX	RTCL34	Name of the index, such as SOFR.
ARM NEW INDEX	LNAPIN	**Last Index Rate** field

Merge Field	Field Mnemonic/ Calculation	Description
ARM NEW INDEX WITH OFFSET	LNAPIN+ LNAMOF	**Last Index Rate** plus **Interest Rate Margin**
ARM NEW P/I PAYMENT	LNPINX	**Next P/I** field: Newly calculated P/I payment.
ARM NEW R1 PAYMENT	Effective Escrow Payment	Escrow payment effective with the new loan payment change.
ARM NEW R2 PAYMENT	Effective Reserve Payment	Reserve payment effective with the new loan payment.
ARM NEW SUBSIDY PAYMENT	Effective Subsidy Payment	The subsidy payment effective with the new loan payment.
ARM NEW TOTAL PAYMENT	NEW P/I+ NEW R1+ NEW R2- NEW SUBSIDY	New P/I payment plus new Escrow payment plus new Reserve payment minus new Subsidy payment.
ARM NEXT INTEREST ACCRUAL RATE	LNAMNA	**Next Rate** field: Next accrual rate for this account.
ARM NEXT RATE CHANGE DATE	LNAMDT	**Next Rate Change Date** field
ARM OLD INDEX	TRLG	Old (prior) index
ARM OLD P/I PAYMENT	LNPICN	Current P/I payment in effect prior to the new payment change.
ARM OLD R1 PAYMENT	Effective Escrow Payment	Escrow payment in effect prior to the new loan payment change.
ARM OLD R2 PAYMENT	Effective Reserve Payment	Reserve payment in effect prior to the new loan payment change
ARM OLD SUBSIDY PAYMENT	Effective Subsidy	Subsidy payment in effect prior to the new loan payment change.
ARM OLD TOTAL PAYMENT	OLD P/I + OLD R1 + OLD R2 - OLD SUBSIDY	Old P/I loan payment plus old Escrow payment plus old Reserve payment minus old Subsidy payment.
ARM ORIGINAL RATE	LNAMOA	**Original Rate** field
ARM P/I PAYMENT BASED ON INC LMT	LNPICN * LNAMPL	**Current P/I** payment multiplied by the **P/I Increase Limit**
ARM P/I PAYMENT CHANGE COUNTER	LNAMCC	**P/I Change Counter** field: Number of times the system calculates the next P/I payment automatically.

Merge Field	Field Mnemonic/ Calculation	Description
ARM P/I PAYMENT CHANGE DATE	LNPIEF	**Next P/I Change Date** field: The date that the next P/I payment will replace the current P/I payment.
ARM P/I PAYMENT CHANGE FREQUENCY	LNAMPC	**P/I Change Frequency** field: Number of months that should occur between payment changes.
ARM P/I PAYMENT INCREASE LIMIT	LNAMPL	**P/I Increase Limit** field: The percentage the P/I payment can increase with a payment change.
ARM PAYMENT RATE	LNRATE	**Payment Rate** field
ARM RATE AT PERIOD START	LNAMSY	**Rate at Period Start** field: Interest rate at the start of the rate cap period.
ARM RATE CHANGE FREQUENCY	LNAMFQ	**Rate Change Frequency** field: Number of months that should occur between rate changes.
ARM RATE CHANGE MINIMUM	LNAMCM	**Rate Change Minimum** field: The minimum percentage by which the loan rate can be changed
ARM REMAINING TERM	LNMATD-LNAMDT	Month's difference between the maturity date and next accrual rate change date. For bi-weekly loans, take the term in months divided by 12 multiplied by 26 to get the number of payments. Subtract the installment from the number of payments to get remaining payments. Take remaining payments divided by 26 then multiply by 12 to get the remaining term in months.
ARM START OF ACCRUAL PERIOD	LNAMPD	Start of **Accrual Period** field: Starting date of the current rate cap period.
ARM SOURCE OF RATE INDEX	PMCL40	Publishing source of the index rate (e.g., Wall Street Journal)
DEFERRED INTEREST	LNDEFI	**Deferred Interest** field
PREPAYMENT PENALTY END DATE	Calculated field	End date of the prepayment penalty
YTD DEFERRED INTEREST	LNYTDD	**Year-to-Date Deferred Interest Paid** field
PROJECTED PMT PRINCIPAL PORTION	Calculated	Principal portion of the projected new payment.
PROJECTED PMT INTEREST PORTION	Calculated	Interest portion of the projected new payment.

Event 41, Construction Rate and P/I Change Letter

Event 41 calculates the new P/I while the loan is still in the construction process. If the LIP method code is 1 or 101 and the loan fields on the ARM Loan Information screen (payment method 6 or 7 loans) call for a P/I change, the system will calculate the new loan accrual rate and P/I payment.

> **WARNING**
>
> While the loan is in the construction process and payments are posted, the installment number (on the Loans > Account Information > Account Detail, Payment Detail tab) does not increase (it remains zero). Depending on the number of remaining months to be used in the P/I calculation, you may have to manually enter the installment number either from the pattern or prior to the system calculation. Example: You have a construction/permanent loan with a term of 360 months. The first 9 months is the construction period. The mortgage payments on the permanent loan are to amortize over 351 months. In order for the new P/I to be calculated correctly, the installment number should be 9.

Merge Field	Field Mnemonic/ Calculation	Description
ARM 2ND NEXT P/I CHANGE DATE	LNPIEF + LNAMPC	P/I effective date plus the P/I payment change frequency
ARM 2ND NEXT RATE CHANGE DATE	LNAMDT + LNAMFQ	Next accrual rate change date plus the rate change frequency
ARM AMORTIZED P/I PAYMENT	LNAPIC	The P/I payment required to fully amortize the loan
ARM AMORTIZED PRINCIPAL BALANCE	AMTZ PRIN	The principal balance on which the new adjusted payment is based
ARM DAYS BEFORE RATE CHANGE	LNAMAD	Days before the next accrual rate change date to calculate a new rate
ARM DIFF BETWEEN NXT CURRENT INDEX	NEW INDEX - OLD INDEX	Difference between the next accrual index and current accrual index
ARM DIFF BETWEEN NXT ORIGINAL RATE	LNAMNA - LNAMOA	Difference between the next accrual rate and the original rate
ARM GRADUATED PMT INCREASE PERCENT	LNAMGI	The percentage the P/I payment will increase each P/I payment frequency
ARM INDEX PLUS OFFSET LESS ACCR RT	NEW INDEX + LNAMOF - LNAMRT	New index plus the accrual rate offset/margin minus accrual rate
ARM INTEREST ACCRUAL RATE	LNAMRT	The rate at which interest should accrue for payment method 7 loans

Merge Field	Field Mnemonic/ Calculation	Description
ARM INTEREST ONLY P/I PAYMENT	LNIPIC	The P/I payment required to satisfy the calculated interest
ARM LENGTH OF RATE CAP PERIOD	LNAMLP	Length of rate cap period
ARM MOST RECENT P/I CHANGE DATE		Newest P/I change date on the ARM Rates & P/I Tables tab on the ARM Information screen
ARM MOST RECENT P/I PAYMENT		Newest P/I payment on the ARM Rates & P/I Tables tab on the ARM Information screen
ARM MOST RECENT TOTAL PAYMENT	MOST RECENT P/I + NEW R1 + NEW R2 - NEW SUBSIDY	Newest P/I payment on the ARM Rates & P/I Tables tab on the ARM Information screen, plus Escrow payment effective for the newest payment change date plus Reserve payment effective for the newest payment change date minus subsidy payment effective for the newest payment change date
ARM NEW INDEX	LNAPIN	New index (last index)
ARM NEW INDEX WITH OFFSET	LNAPIN + LNAMOF	New index plus accrual rate offset/margin
ARM NEW P/I PAYMENT	LNPINX	Newly calculated P/I payment
ARM NEW R1 PAYMENT	EFFECTIVE R1	The Escrow payment effective with the new payment change
ARM NEW R2 PAYMENT	EFFECTIVE R2	The Reserve payment effective with the new payment
ARM NEW SUBSIDY PAYMENT	EFFECTIVE SUBSIDY	The subsidy payment effective with the new payment
ARM NEW TOTAL PAYMENT	NEW P/I + NEW R1 + NEW R2 - NEW SUBSIDY	New P/I payment plus new Escrow payment plus new Reserve payment minus new subsidy payment
ARM NEXT INTEREST ACCRUAL RATE	LNAMNA	Next accrual rate for this account
ARM NEXT RATE CHANGE DATE	LNAMDT	Date of the next rate change on the loan
ARM OLD INDEX	TRLG	Old (prior) index
ARM OLD P/I PAYMENT	LNPICN	Old P/I payment in effect prior to the new payment change

Merge Field	Field Mnemonic/ Calculation	Description
ARM OLD R1 PAYMENT	EFFECTIVE R1	Escrow payment in effect prior to the new payment change
ARM OLD R2 PAYMENT	EFFECTIVE R2	Reserve payment in effect prior to the new payment change
ARM OLD SUBSIDY PAYMENT	EFFECTIVE SUBSIDY	Subsidy payment if effect prior to the new payment change
ARM OLD TOTAL PAYMENT	OLD P/I + OLD R1 + OLD R2 - OLD SUBSIDY	Old P/I payment plus old Escrow payment plus old Reserve payment minus old subsidy payment
ARM ORIGINAL RATE	LNAMOA	Original loan rate
ARM P/I PAYMENT BASED ON INC LMT	LNPICN * LNAMPL	Old P/I payment multiplied by the P/I payment increase limit
ARM P/I PAYMENT CHANGE COUNTER	LNAMCC	Number of times the system calculates the next P/I payment automatically
ARM P/I PAYMENT CHANGE DATE	LNPIEF	The date that the next P/I payment will replace the P/I payment
ARM P/I PAYMENT CHANGE FREQUENCY	LNAMPC	Number of months that should occur between payment changes
ARM P/I PAYMENT INCREASE LIMIT	LNAMPL	The percentage the P/I payment can increase with a payment change
ARM PAYMENT RATE	LNRATE	The payment rate on the loan
ARM RATE AT PERIOD START	LNAMSY	Rate at the start of the rate cap period
ARM RATE CHANGE FREQUENCY	LNAMFQ	Number of months that should occur between rate changes
ARM RATE CHANGE MINIMUM	LNAMCM	The minimum percentage by which the loan rate can be changed
ARM REMAINING TERM	LNMATD - LNAMDT	Month's difference between the maturity date and next accrual rate change date. For bi-weekly loans, take the term in months divided by 12 multiplied by 26 to get the number of payments. Subtract the installment from the number of payments to get remaining payments. Take remaining payments divided by 26 then multiply by 12 to get the remaining term in months.

Merge Field	Field Mnemonic/ Calculation	Description
ARM START OF ACCRUAL PERIOD	LNAMPD	Starting date of the current rate cap period
LIP NEXT RATE	LNLNXT	Next LIP rate
LIP NEXT INDEX	LNLNPR	Base index used to calculate the next LIP interest rate
LIP PREVIOUS INDEX	LNLPIN	Base index used to calculate the current LIP interest rate
LIP RATE CHANGE DATE	LNLCHD	Effective date of the next LIP rate change

Event 42, LIP Rate Change Letter

Event 42 will generate an LIP rate change letter if the LIP rate changes are based on either a rate change date or rate sensitive loans. This letter will only create if the LIP method code is 1 or 101.

Merge Field	Field Mnemonic/ Calculation	Description
LIP NEXT RATE	LNLNXT	Next LIP rate
LIP NEXT INDEX	LNLNPR	Base index used to calculate the next LIP interest rate
LIP PREVIOUS INDEX	LNLPIN	Base index used to calculate the current LIP interest rate
LIP RATE CHANGE DATE	LNLCHD	Effective date of the next LIP rate change

Event 43, Charge Interest on Negative Reserves

Event 43 will generate a billing letter for charging interest on negative reserves. Must order letter manually.

Merge Field	Field Mnemonic/ Calculation	Description
NEG R1 ACCRUED INTEREST	NIR1AC	Escrow accrued interest on negative reserve balance
NEG R1 BALANCE	NIR1BA	Escrow balance
NEG R1 DATE LAST ACCRUED	NIR1DT	Escrow date last accrued
NEG R1 INTEREST PAID	NIR1PD	Escrow interest paid on negative reserve balance
NEG R1 INTEREST RATE	NIR1RT OR LNRATE OR LNAMRT	Escrow interest rate ***If the **Use This Interest Rate** field is selected on the Loans > Account Information > Escrow/Reserve > Escrow & Reserve Detail screen, Interest on Negative Escrow/Reserve tab, the effective rate on the loan will be used.
NEG R2 ACCRUED INTEREST	NIR2AC	Reserve accrued interest on negative Reserve balance
NEG R2 BALANCE	NIR2BA	Reserve balance
NEG R2 DATE LAST ACCRUED	NIR2DT	Reserve date last accrued
NEG R2 INTEREST PAID	NIR2PD	Reserve interest paid
NEG R2 INTEREST RATE	NIR2RT OR LNRATE OR LNAMRT	Reserve interest rate ***If the **Use This Interest Rate** field is selected on the Loans > Account Information > Escrow/Reserve > Escrow & Reserve Detail screen, Interest on Negative Escrow/Reserve tab, the effective rate on the loan will be used.
NEG RSV YTD INT PAID LAST YEAR	NIRYTD	YTD escrow/reserve interest paid last year
NEG RSV YTD INT PAID THIS YEAR	NICYTD	YTD escrow/reserve interest paid this year

Event 44, First Late Notice Event

Event 44 will generate a letter for the first late notice. We recommend you use 3-up notices for these late notices. Refer to the Past Due Notices section previously in this document for more information.

Merge Field	Field Mnemonic/ Calculation	Description
FOLLOW UP DATE	CALC	This field will calculate a date in the future that can be printed on the letter. If the letter is a notice of default, for example, you can have the letter display the date by which the account must be current. The date can be displayed in either alphanumeric or numeric characters. If the date is 4-14 and the option is 30 days, then the follow-up date would be 5-14. The original date of 4-14 isn't included in the calculation. To use this merge field, you must have a report option turned on. Please contact your FPS GOLD banking consultant. **FPS GOLD Only:** To create a follow-up date for events, enter a number from 0 to 99 in positions 5–6 of the **Miscellaneous Parameters** field.
LATE CHARGE VARIANCE	LNPDUE	Late charge variance—amount of the regular payment not paid because late charges were paid
LOAN COLLECTION OFFICER	LNCTOR	Collector number assigned to the loan
LOAN NEXT PAYMENT DUE	LNLSTB	For non-LIP loans, this is the same as the common field **Next Payment Due**. For LIP loans, this contains the last billed amount from the Loans > Construction > Account Construction Detail screen, Balances, Rates & Billing tab.
LOAN P/I PAYMENT	LNLSTB	For non-LIP loans, this is the same as the common field **P/I Payment**. For LIP loans, this contains the last billed amount from the Loans > Construction > Account Construction Detail screen, Balances, Rates & Billing tab.
LOAN TOTAL DUE	LNLPCG + LNLATE	For non-LIP loans, this is the same as the common field TOTAL DUE. For LIP loans, this contains the **Prior Unpaid Charges + Late Charges Due**.
LOAN TOTAL DUE AFTER GRACE	LNLPCG + LNLATE + CALC	For non-LIP loans, this is the same as the common field TOTAL DUE AFTER GRACE.

Merge Field	Field Mnemonic/ Calculation	Description
		For LIP loans, this contains the **Prior Unpaid Charges + Late Charges Due** + current calculated late charges on the **Last Billed Amount**.
LOAN TOTAL PMTS W FEES AND PARTIAL	LNLPCG + LNFEES - LNPRTL	For non-LIP loans, this is the same as the common field TOTAL PMTS W FEES AND PARTIAL.

For LIP loans, this contains the **Prior Unpaid Charges + Total Loan Fees - Partial Payments**. |
| LOAN TOTAL PMTS W FEES W LATE CHGS | LNLPCG + LNFEES + LNLATE | For non-LIP loans, this is the same as the common field TOTAL PMTS W FEES AND LATE CHGS.

For LIP loans, this contains the **Prior Unpaid Charges + Total Loan Fees + Late Charges Due**. |
| LOAN TOTAL PMTS W LATE AND PARTIAL | LNLPCG + LNLATE - LNPRTL | For non-LIP loans, this is the same as the common field TOTAL PMTS W LATE AND PARTIAL.

For LIP loans, this contains the **Prior Unpaid Charges + Late Charges Due - Partial Payments**. |
| LOAN TOTAL PMTS WITH LATE CHARGES | LNLPCG + LNLATE | For non-LIP loans, this is the same as the common field TOTAL PMTS WITH LATE CHARGES.

For LIP loans, this contains the **Prior Unpaid Charges + Late Charges Due**. |
| LOAN TOTAL PMTS WITH LOAN FEES | LNLPCG + LNFEES | For non-LIP loans, this is the same as the common field TOTAL PMTS WITH LOAN FEES.

For LIP loans, this contains the **Prior Unpaid Charges + Total Loan Fees**. |
| LOAN TOTAL PMTS WITH PARTIAL | LNLPCG + LNPRTL | For non-LIP loans, this is the same as the common field TOTAL PMTS WITH PARTIAL.

For LIP loans, this contains the **Prior Unpaid Charges + Partial Payments**. |
| TOTAL LATE CHARGE AND FEE VARIANCE | CALC | Late charge variance plus total loan fees variance |
| TOTAL LOAN FEES VARIANCE | LNVPRN | Total loan fees variance—the amount of the regular payment that was not paid because of loan fees |

Event 45, Second Late Notice Event

Event 45 will generate a letter for the second late notice. Refer to the <u>Past Due Notices</u> section previously in this document for more information.

Merge Field	Field Mnemonic/ Calculation	Description
FOLLOW-UP DATE	CALC	This field will calculate a date in the future that can be printed on the letter. If the letter is a notice of default, for example, you can have the letter display the date by which the account must be current. The date can be displayed in either alphanumeric characters. If the date is 4-14 and the option is 30 days, then the follow-up date would be 5-14. The original date of 4-14 isn't included in the calculation. To use this merge field, you must have a report option turned on. Please contact your FPS GOLD banking consultant. **FPS GOLD Only:** To create a follow-up date for events, enter a number from 0 to 99 in positions 5–6 of the **Miscellaneous Parameters** field.
LATE CHARGE VARIANCE	LNPDUE	Late charge variance—amount of the regular payment not paid because late charges were paid
LOAN COLLECTION OFFICER	LNCTOR	Collector number assigned to the loan
LOAN NEXT PAYMENT DUE	LNLSTB	For non-LIP loans, this is the same as the common field **Next Payment Due**. For LIP loans, this contains the last billed amount from the Loans > Construction > Account Construction Detail screen, Balances, Rates & Billing tab.
LOAN P/I PAYMENT	LNLSTB	For non-LIP loans, this is the same as the common field **P/I Payment**. For LIP loans, this contains the last billed amount from the Loans > Construction > Account Construction Detail screen, Balances, Rates & Billing tab.
LOAN TOTAL DUE	LNLPCG + LNLATE	For non-LIP loans, this is the same as the common field **Total Due**. For LIP loans, this contains the **Prior Unpaid Charges + Late Charges Due**.
LOAN TOTAL DUE AFTER GRACE	LNLPCG + LNLATE + CALC	For non-LIP loans, this is the same as the common field **Total Due After Grace**.

Merge Field	Field Mnemonic/ Calculation	Description
		For LIP loans, this contains the Prior Unpaid Charges + Late Charges Due + current calculated late charges on the **Last Billed Amount**.
LOAN TOTAL PMTS W FEES AND PARTIAL	LNLPCG + LNFEES - LNPRTL	For non-LIP loans, this is the same as the common field **Total Payment with Fees** and **Partial Payments**. For LIP loans, this contains the **Prior Unpaid Charges + Total Loan Fees - Partial Payments**.
LOAN TOTAL PMTS W FEES W LATE CHGS	LNLPCG + LNFEES + LNLATE	For non-LIP loans, this is the same as the common field **Total Payment with Fees** and **Late Charges**. For LIP loans, this contains the **Prior Unpaid Charges + Total Loan Fees + Late Charges Due**.
LOAN TOTAL PMTS W LATE AND PARTIAL	LNLPCG + LNLATE - LNPRTL	For non-LIP loans, this is the same as the common field **Total Payment with Fees** and **Partial Payments**. For LIP loans, this contains the **Prior Unpaid Charges + Late Charges Due - Partial Payments**.
LOAN TOTAL PMTS WITH LATE CHARGES	LNLPCG + LNLATE	For non-LIP loans, this is the same as the common field **Total Payment with Late Charges**. For LIP loans, this contains the **Prior Unpaid Charges + Late Charges Due**.
LOAN TOTAL PMTS WITH LOAN FEES	LNLPCG + LNFEES	For non-LIP loans, this is the same as the common field **Total Payment with Fees**. For LIP loans, this contains the **Prior Unpaid Charges + Total Loan Fees**.
LOAN TOTAL PMTS WITH PARTIAL	LNLPCG + LNPRTL	For non-LIP loans, this is the same as the common field **Total Payment with Partial Payments**. For LIP loans, this contains the **Prior Unpaid Charges + Partial Payments**.
TOTAL LATE CHARGE AND FEE VARIANCE	CALC	Late charge variance plus total loan fees variance
TOTAL LOAN FEES VARIANCE	LNVPRN	Total loan fees variance—the amount of the regular payment that was not paid because of loan fees

Event 46, Third Late Notice Event

Event 46 will generate a letter for the third late notice. Refer to the section previously in this document for more information.

Merge Field	Field Mnemonic/ Calculation	Description
FOLLOW-UP DATE	CALC	This field will calculate a date in the future that can be printed on the letter. If the letter is a notice of default, for example, you can have the letter display the date by which the account must be current. The date can be displayed in alphanumeric characters. If the date is 4-14 and the option is 30 days, then the follow-up date would be 5-14. The original date of 4-14 isn't included in the calculation. To use this merge field, you must have a report option turned on. Please contact your FPS GOLD banking consultant. **FPS GOLD Only:** To create a follow-up date for events, enter a number from 0 to 99 in positions 5–6 of the **Miscellaneous Parameters** field.
LATE CHARGE VARIANCE	LNPDUE	Late charge variance—amount of the regular payment not paid because late charges were paid
LOAN COLLECTION OFFICER	LNCTOR	Collector number assigned to the loan
LOAN NEXT PAYMENT DUE	LNLSTB	For non-LIP loans, this is the same as the common field **Next Payment Due**. For LIP loans, this contains the last billed amount from the Loans > Construction > Account Construction Detail screen, Balances, Rates & Billing tab.
LOAN P/I PAYMENT	LNLSTB	For non-LIP loans, this is the same as the common field **P/I Payment**. For LIP loans, this contains the last billed amount from the Loans > Construction > Account Construction Detail screen, Balances, Rates & Billing tab.
LOAN TOTAL DUE	LNLPCG + LNLATE	For non-LIP loans, this is the same as the common field **Total Due**. For LIP loans, this contains the **Prior Unpaid Charges + Late Charges Due**.
LOAN TOTAL DUE AFTER GRACE	LNLPCG + LNLATE + CALC	For non-LIP loans, this is the same as the common field **Total Due After Grace**.

Merge Field	Field Mnemonic/ Calculation	Description
		For LIP loans, this contains the **Prior Unpaid Charges + Late Charges Due** + current calculated late charges on the **Last Billed Amount**.
LOAN TOTAL PMTS W FEES AND PARTIAL	LNLPCG + LNFEES - LNPRTL	For non-LIP loans, this is the same as the common field **Total Payments with Fees** and **Partial Payments**. For LIP loans, this contains the **Prior Unpaid Charges + Total Loan Fees - Partial Payments**.
LOAN TOTAL PMTS W FEES W LATE CHGS	LNLPCG + LNFEES + LNLATE	For non-LIP loans, this is the same as the common field **Total Payments with Fees** and **Late Charges**. For LIP loans, this contains the **Prior Unpaid Charges + Total Loan Fees + Late Charges Due**.
LOAN TOTAL PMTS W LATE AND PARTIAL	LNLPCG + LNLATE - LNPRTL	For non-LIP loans, this is the same as the common field **Total Payments with Late Charges** and **Partial Payments**. For LIP loans, this contains the **Prior Unpaid Charges + Late Charges Due - Partial Payments**.
LOAN TOTAL PMTS WITH LATE CHARGES	LNLPCG + LNLATE	For non-LIP loans, this is the same as the common field **Total Payments with Late Charges**. For LIP loans, this contains the **Prior Unpaid Charges + Late Charges Due**.
LOAN TOTAL PMTS WITH LOAN FEES	LNLPCG + LNFEES	For non-LIP loans, this is the same as the common field **Total Payments with Loan Fees**. For LIP loans, this contains the **Prior Unpaid Charges + Total Loan Fees**.
LOAN TOTAL PMTS WITH PARTIAL	LNLPCG + LNPRTL	For non-LIP loans, this is the same as the common field **Total Payments with Partial Payments**. For LIP loans, this contains the **Prior Unpaid Charges + Partial Payments**.
TOTAL LATE CHARGE AND FEE VARIANCE	CALC	Late charge variance plus total loan fees variance
TOTAL LOAN FEES VARIANCE	LNVPRN	Total loan fees variance—the amount of the regular payment that was not paid because of loan fees

Event 47, Consumer Insurance Event

Event 47 will generate a letter anytime an insurance policy expires or a Force Place Insurance transaction (tran code 2870) is run.

Merge Field	Field Mnemonic/ Calculation	Description
OPENING BALANCE	INOBAL	This field displays the add-on insurance premium amount. It is pulled from the **Original Premium** field on the Loans > Account Information > Credit Life & Disability screen.
POLICY NUMBER	INPLCY	This displays the policy number of the insurance policy.
DATE OPENED	LNOPND	This field displays, in MMDDYY format, the date the loan was opened or funded.
INSURANCE EXPIRATION DATE	POEXPD	The date in this field has two purposes: 1. It is the date the payoff quote record expires. The system will save the payoff quote record until the afterhours of the date in this field, then it will automatically be dropped from the Loan system in the afterhours processing. 2. It is the expiration date of the lock-in, if the loan record is locked-in. The lock-in will be released after this date.
DESCRIPTION	INDESC	This field is used to specify the insurance company or to describe the type of insurance. The description placed in this field is automatically entered in the Amount column on the Adjustments tab of the Loans > Account Information > Payoff screen.
TERM IN MONTHS	INTERM	This field contains the term of the insurance policy in months.
ACCOUNT TYPE	INTYPC	This is the type of insurance set up for this loan.
AGENT NUMBER	INAGNO	This field displays the code number of the insurance agent.
COMPANY NUMBER	INCONO	This field displays the company number of the insurance company.
NEXT PRINCIPAL AND INTEREST PAYMENT	LNPINX	This is the amount of the next payment due. It may include principal, interest, late charges, or any other factors pertinent to an individual loan, such as escrow/reserves, based on what is entered in the **Payment Application** field on the Loans > Account Information > Account Detail screen.

Merge Field	Field Mnemonic/ Calculation	Description
ORIGINAL FINANCE CHARGE	INNORG	This field displays the original amount of the insurance finance charge. These fields are used in connection with Forced-placed VSI insurance for loans with precomputed interest (payment method 3). The finance charge is the amount of interest added to the VSI premium. This amount is amortized each month and posted to the General Ledger. In addition, if the policy is cancelled using the Cancel VSI transaction (tran code 2890-00), the unamortized amount is refunded to the borrower as a principal decrease. See also the Force Place VSI transaction (tran code 2870-00).
REMAINING TERM BEFORE EXPIRATION	Calculation Field	When using premium rate tables, this is the rate pulled out of the table, based on the remaining term of the insurance policy. It will only appear if using amortization method 3 (renegotiable rate) and a valid table number is in the **Premium Rate Table** field (INTBLN) on the Loans > Account Information > Credit Life & Disability screen, Miscellaneous Fields tab.

Event 48, Fee Assessment Letter

This event record is generated when the system encounters tran code 660 (fee assessed), 668 (fee corrected), 670 (fee waived), 678 (fee waive corrected), 850 (fee paid), 858 (fee paid corrected). This event will generate multiple letters per account if the fee code changes.

This event letter is automatically generated; it cannot be manually ordered. If you manually request event 48, the system will automatically create event 49 instead.

Merge Field	Field Mnemonic/ Calculation	Description
FEE ASSESSMENT AMOUNT	TRNLOG	Fee assessment amount
FEE DESCRIPTION	TABLE	Fee description pulled from the "Fee Code" table. These are FPS GOLD defined codes.

Event 49, Fee Reminder Letter

This event letter must be manually requested.

<div style="border:1px solid black;padding:1em;">

NOTE

If you manually request <u>event 48</u> (meaning you enter event 48 on the <u>Letters & Actions tab</u>), the system will generate event 49 instead.

</div>

Merge Field	Field Mnemonic/ Calculation	Description
FEE DESCRIPTION	LNFEES	Fee description. In the letter it will display "Miscellaneous Fee." (No individual fee descriptions are used.)

Event 50, PMI Letter

This letter must be requested manually. This letter is used when a borrower requests that PMI be canceled off their loan. Information for this letter is pulled from the Loans > Account Information > Escrow/Reserve > Private Mortgage Insurance screen.

Merge Field	Field Mnemonic/ Calculation	Description
CANCEL REQUEST DATE	PICRQU	Date letter received requesting PMI be canceled.
78 PERCENT DATE	PI78DT	First date scheduled to reach 78% loan to value
80 PERCENT DATE	PI80DT	First date scheduled to reach 80% loan to value
80 PERCENT AMOUNT	PI8AMT	Balance when the loan will reach 80% loan to value

Event 51, Insurance Letter (before expiration date)

This event will automatically generate letters for disbursement types 20-28 and 40-49 that *will expire within 75 days*. A separate letter is created for each disbursement item. **Note:** This event can also be manually requested within 75 days prior to the expiration date or any time after the expiration date.

This event will generate a letter to inform the customer that a disbursement item is about to expire. The letter will generate a specific number of days before the expiration date.

Options:

- A report option is available which indicates how many days prior to the expiration date a letter will be automatically generated; if this option is not set the letter will generate *on the expiration date*.
  - ➤ *FPS GOLD Only:* **Miscellaneous Parameters 7-8** store the number of days prior to the expiration date to create the letter.
- Institution options RDEX and RDE2 are available to store the disbursement types for which the bank would like letters to be automatically generated. For example, if you only want letters for disbursement types 20-25 or 40-45.

Information used in the letters is pulled from Loans > Account Information > Escrow/Reserve > Escrow & Reserve Detail screen. This event must be requested through a work order.

Also see events 32, 39, and 52.

Merge Field	Field Mnemonic/ Calculation	Description
AMOUNT TO BE DISBURSED	RDAMNT	Amount that will be disbursed on the escrow/reserve
COMPANY ADDRESS 1	CAADD1	Payee address line 1
COMPANY ADDRESS 2	CAADD2	Payee address line 2
COMPANY ADDRESS 3	CAADD3	Payee address line 3
COMPANY CITY STATE ZIP	CACITY, CASTAT, CAZIPC	Payee's city, state, and ZIP
COMPANY CONTACT	CACONT	Contact for the payee
COMPANY NAME	CANAME	Payee's name
COMPANY NUMBER	RDCONO	Number assigned to payee information
COMPANY PHONE NUMBER	CAPHNE	Payee's phone number
DISBURSE EXPIRATION DATE	RDSEXP	Escrow/Reserve disbursement expiration date
FLOOD_INSURANCE_EXPIRATION_DATE	LOFEXD	Date the flood insurance expired.
FLOOD_INSURANCE_EXPIRATION_DATE_ALPHA		Date the flood insurance expired in alphanumeric format.

Merge Field	Field Mnemonic/ Calculation	Description
FLOOD_MAP	LOFMAP	This is the flood map number.
FLOOD_MAP_SUFFIX	LOFMAS	This is the suffix to the flood map.
FLOOD_MAP_DATE	LOFDAT	This is the date of the flood map.
FLOOD_MAP_DATE_ALPHA		This is date of the flood map written out.
FLOOD_ZONE	LOFZON	This is the flood zone.
FLOOD_PANEL	LOFPNL	This is the flood panel.
FLOOD_PANEL_DATE	LOFPDT	This is the flood panel date.
FLOOD_PANEL_DATE_ALPHA		This is the flood panel date written out.
FLOOD_CERTIFICATE	LOFCRT	This is the flood certificate.
FLOOD_DETERMINATION	LOFDTR	This is the flood determination.
INVESTOR ADDRESS 1	IMA11	Investor address 1
INVESTOR ADDRESS 2	IMA12	Investor address 2
INVESTOR ADDRESS 3	IMA13	Investor address 3
INVESTOR ADDRESS 4	IMA14	Investor address 4
INVESTOR ADDRESS 5	IMA15	Investor address 5
POLICY COVERAGE AMOUNT	RDPCVR	Amount of the policy or coverage on the property
POLICY NUMBER	RDPLCY	Insurance policy number

Event 52, Insurance Letter (after expiration date)

This event will automatically generate letters after the expiration date for disbursement types 20-28 and 40-49. A separate letter is created for each reserve disbursement item. **Note:** This event can also be manually requested within 75 days prior to the expiration date or any time after the expiration date.

Options:

- A report option is available which indicates how many days *after the expiration date* a letter will be automatically generated. If this option is not set, the letter will generate *on the expiration date*.
  - ➢ *FPS GOLD Only:* **Miscellaneous Parameters 9-10** stores the number of days after the expiration date to create the letter.
- Institution options RDEX and RDE2 are available to store the disbursement types for which the bank would like letters to be automatically generated. For example, if you only want letters for disbursement types 20-25 or 40-45.

Information used in the letters is pulled from Loans > Account Information > Escrow/Reserve > Escrow & Reserve Detail screen. This event must be requested through a work order.

Also see events 32, 39, and 51.

Merge Field	Field Mnemonic/ Calculation	Description
AMOUNT TO BE DISBURSED	RDAMNT	Amount that will be disbursed on the escrow/reserve
COMPANY ADDRESS 1	CAADD1	Payee address line 1
COMPANY ADDRESS 2	CAADD2	Payee address line 2
COMPANY ADDRESS 3	CAADD3	Payee address line 3
COMPANY CITY STATE ZIP	CACITY, CASTAT, CAZIPC	Payee's city, state, and ZIP
COMPANY CONTACT	CACONT	Contact for the payee
COMPANY NAME	CANAME	Payee's name
COMPANY NUMBER	RDCONO	Number assigned to payee information
COMPANY PHONE NUMBER	CAPHNE	Payee's phone number
DISBURSE EXPIRATION DATE	RDSEXP	Escrow/Reserve disbursement expiration date
FLOOD_INSURANCE_EXPIRATION_DATE	LOFEXD	Date the flood insurance expired.
FLOOD_INSURANCE_EXPIRATION_DATE_ALPHA		Date the flood insurance expired in alphanumeric format.
FLOOD_MAP	LOFMAP	This is the flood map number.

Merge Field	Field Mnemonic/ Calculation	Description
FLOOD_MAP_SUFFIX	LOFMAS	This is the suffix to the flood map.
FLOOD_MAP_DATE	LOFDAT	This is the date of the flood map.
FLOOD_MAP_DATE_ALPHA		This is date of the flood map written out.
FLOOD_ZONE	LOFZON	This is the flood zone.
FLOOD_PANEL	LOFPNL	This is the flood panel.
FLOOD_PANEL_DATE	LOFPDT	This is the flood panel date.
FLOOD_PANEL_DATE_ALPHA		This is the flood panel date written out.
FLOOD_CERTIFICATE	LOFCRT	This is the flood certificate.
FLOOD_DETERMINATION	LOFDTR	This is the flood determination.
INVESTOR ADDRESS 1	IMA11	Investor address 1
INVESTOR ADDRESS 2	IMA12	Investor address 2
INVESTOR ADDRESS 3	IMA13	Investor address 3
INVESTOR ADDRESS 4	IMA14	Investor address 4
INVESTOR ADDRESS 5	IMA15	Investor address 5
POLICY COVERAGE AMOUNT	RDPCVR	Amount of the policy or coverage on the property
POLICY NUMBER	RDPLCY	Insurance policy number

Event 53, ARM Loans Using the Base Index Rate

ARM event letter 53 will automatically generate for loans that have the **Use this Base Index Rate** option (LNBSIN) checked and that have an event that would trigger any of the following ARM event letters: 1, 2, 3, 4, 6, 7, 10, 11, 17, 18, 19, 20, 37, and 38. Instead of the normal event letter generating, it is switched to event 53. The triggering events need to be set up in institution option EVNT; however, event 53 does *not* need to be entered in option EVNT (see the FPS GOLD Only box on the main GOLD EventLetters page for more information). Only letter 0 is available for use.

Merge Field	Field Mnemonic/ Calculation	Description
ARM 2ND NEXT P/I CHANGE DATE	LNPIEF + LNAMPC	P/I effective date plus the P/I payment change frequency.
ARM 2ND NEXT RATE CHANGE DATE	LNAMDT + LNAMFQ	Next accrual rate change date plus the rate change frequency.
ARM AMORTIZED P/I PAYMENT	LNAPIC	The principal and interest payment required to fully amortize the loan.
ARM AMORTIZED PRINCIPAL BALANCE	AMTZ PRIN	The principal balance on which the new adjusted payment is based.
ARM BASE INDEX	LNBINX	Base index value used when calculating the new rate on the loan account when the **Use this Base Index Rate** option is checkmarked.
ARM BASE INDEX CHANGE	LWBIXC	Difference between the Original Base Rate and the newly calculated rate on the loan account with the **Use this Base Index Rate** option is checkmarked.
ARM DAYS BEFORE RATE CHANGE	LNAMAD	Days before the next accrual rate change date to calculate a new rate.
ARM DIFF BETWEEN NXT CURRENT INDEX	NEW INDEX - OLD INDEX	Difference between the next accrual index and current accrual index.
ARM DIFF BETWEEN NXT ORIGINAL RATE	LNAMNA - LNAMOA	Difference between the next accrual rate and the original rate.
ARM GRADUATED PMT INCREASE PERCENT	LNAMGI	The percentage the principal and interest payment will increase each P/I change frequency.
ARM INDEX PLUS OFFSET LESS ACCR RT	NEW INDEX + LNAMOF - LNAMRT	New index plus the accrual rate offset/margin minus accrual rate.
ARM INDEX PUBLISHING FREQUENCY	PMFREQ	Frequency the index is published.
ARM INTEREST ACCRUAL RATE	LNAMRT	The rate at which interest should accrue for payment method 7 loans.

Merge Field	Field Mnemonic/ Calculation	Description
ARM INTEREST ONLY P/I PAYMENT	LNIPIC	The P/I payment required to satisfy the calculated interest.
ARM INTEREST RATE POINTER	LNAMPT	The accrual rate pointer that is tied to the rate index.
ARM LENGTH OF RATE CAP PERIOD	LNAMLP	Length of rate cap period.
ARM MOST RECENT P/I CHANGE DATE		Newest P/I change date on the ARM Rates and P/I Tables tab on the ARM Information screen.
ARM MOST RECENT P/I PAYMENT		Newest P/I payment on the ARM Rates and P/I Tables tab on the ARM Information screen.
ARM NAME OF RATE INDEX	RTCL34	Name of the index, such as SOFR.
ARM NEW INDEX	LNAPIN	New index (**Last Index Rate** field).
ARM NEW INDEX WITH OFFSET	LNAPIN + LNAMOF	New index plus accrual rate offset/margin.
ARM NEW P/I PAYMENT	LNPINX	Newly calculated P/I payment.
ARM NEW R1 PAYMENT	Effective Escrow Payment	Escrow payment effective with the new loan payment change.
ARM NEW R2 PAYMENT	Effective Reserve Payment	Reserve payment effective with the new loan payment.
ARM NEW SUBSIDY PAYMENT	Effective Subsidy Payment	The subsidy payment effective with the new loan payment.
ARM NEW TOTAL PAYMENT	NEW P/I + NEW R1 + NEW R2 - NEW SUBSIDY	New P/I payment plus new Escrow payment plus new Reserve payment minus new subsidy payment.
ARM NEXT INTEREST ACCRUAL RATE	LNAMNA	Next accrual rate for this account.
ARM NEXT RATE CHANGE DATE	LNAMDT	Date of the next rate change on the loan.
ARM OLD INDEX	TRLG	Old (prior) index.
ARM OLD P/I PAYMENT	LNPICN	Old P/I payment in effect prior to the new payment change.
ARM OLD R1 PAYMENT	Effective Escrow Payment	Escrow payment in effect prior to the new loan payment change.

Merge Field	Field Mnemonic/ Calculation	Description
ARM OLD R2 PAYMENT	Effective Reserve Payment	Reserve payment in effect prior to the new loan payment change
ARM OLD SUBSIDY PAYMENT	Effective Subsidy	Subsidy payment in effect prior to the new loan payment change.
ARM OLD TOTAL PAYMENT	OLD P/I + OLD R1 + OLD R2 - OLD SUBSIDY	Old P/I loan payment plus old Escrow payment plus old Reserve payment minus old subsidy payment.
ARM ORIGINAL RATE	LNAMOA	Original loan rate.
ARM P/I PAYMENT BASED ON INC LMT	LNPICN * LNAMPL	Old P/I payment multiplied by the P/I payment increase limit.
ARM P/I PAYMENT CHANGE COUNTER	LNAMCC	Number of times the system calculates the next P/I payment automatically (**P/I Change Counter** field).
ARM P/I PAYMENT CHANGE DATE	LNPIEF	The date that the next P/I payment will replace the current P/I payment.
ARM P/I PAYMENT CHANGE FREQUENCY	LNAMPC	Number of months that should occur between payment changes.
ARM P/I PAYMENT INCREASE LIMIT	LNAMPL	The percentage the P/I payment can increase with a payment change.
ARM PAYMENT RATE	LNRATE	The payment rate.
ARM RATE AT PERIOD START	LNAMSY	Interest rate at the start of the rate cap period.
ARM RATE CHANGE FREQUENCY	LNAMFQ	Number of months that should occur between rate changes.
ARM RATE CHANGE MINIMUM	LNAMCM	The minimum percentage by which the loan rate can be changed.
ARM REMAINING TERM	LNMATD - LNAMDT	Months difference between the maturity date and next accrual rate change date. For bi-weekly loans, take the term in months divided by 12 multiplied by 26 to get the number of payments. Subtract the installment from the number of payments to get the remaining payments. Take the remaining payments divided by 26, then multiply by 12 to get the remaining term in months.
ARM SOURCE OF RATE INDEX	PMCL60	Publishing source of the index rate.
DEFERRED INTEREST	LNDEFI	Deferred interest.

Merge Field	Field Mnemonic/ Calculation	Description
ARM START OF ACCRUAL PERIOD	LNAMPD	Starting date of the current rate cap period.
PREPAYMENT PENALTY END DATE	Calculated field	End date of the prepayment penalty.
PROJECTED PMT PRINCIPAL PORTION	Calculated	Principal portion of the projected new payment.
PROJECTED PMT INTEREST PORTION	Calculated	Interest portion of the projected new payment.
YTD DEFERRED INTEREST	LNYTDD	YTD deferred interest.

Event 2040, Change of Address (Deposit Events)

This event is created in the Deposit Events system, but it shows in Loan History if the address change involves a loan account.

This event will generate an event record any time any of the mailing address lines change for an open deposit or loan account. If multiple accounts are tied to the same address, an event record will generate for the IRS owner tied to each account with that mailing address. One letter per IRS owner will be created. Letters should be sent to the "old" address (remember this when creating your mail merge document). The mnemonics are as follows:

OLD_MAILING_LINE_1
OLD_MAILING_LINE_2
OLD_MAILING_LINE_3

The "new" address should be indicated in the body of the letter using the new mailing line mnemonics. The mnemonics are as follows:

NEW_MAILING_LINE_1
NEW_MAILING_LINE_2
NEW_MAILING_LINE_3

Only one account number for each IRS owner will be available for the event, and all mailing address changes tied to deposit and loan accounts will be included.

In order for this event to generate for a loan account, you must checkmark the **Address Change** checkbox field on the Deposits > Definitions > Event Setup screen. If you are already using the address change event letter but want to add loan accounts, please send in a work order. A one-time fee of $75.00 will be assessed. If you want to begin using the address event letter for the first time, send in a work order and a one-time fee of $450.00 will be assessed for the use of this event. Be sure to indicate if you want loan accounts included.

NOTE

Institution options OP15-ADEV (deposits) and OP16-ALEV (loans) must both be turned on to process the address change event for both deposit and loan accounts.

Merge Field	Field Mnemonic/ Calculation	Description
Any part of the address (fields found in CIS).	Refer to Common CIS Fields.	Anytime any part of the mailing address tied to a loan account changes, this event letter will be generated. For more information, see the deposit event documentation in this manual for event letter 2040.

Support

When you encounter problems using GOLD EventLetters, your institution's liaison should contact your institution's Client Services representative. Use the following link to find information on how to contact your representative.

Client Services User Guide