

TECHNICAL/PROCEDURAL Writing

Prepared by Daniel J. Cameron for Dovenmuehle Mortgage, Inc.

To gain access to the Flushing Savings Bank Spreadsheet

Run /F:
Open "Dept"
Open "Group Files"
Go to the Commercial bin
Open "Investors"
Open "Flushing Savings Bank"
Open "Insurance"
Run "Flushing Renewal Status Monthly Report Sheet"

To search for an internal employee's e-mail and information


Use the **Info Mgr** box. Select the **phone directory** option from the drop-down menu and enter the desired search term.


To search for scanned documents using Océ

The need will arise to research accounts for processed checks, previous policies, and mortgage notes. Océ will also help you search for policy numbers, loan numbers, and other information. Access Océ by following this link:

<http://dmiscan1/documentmanager/>.

You may add it to your favorite places on Internet Explorer for quicker access.

Click on the  icon to the left of 'Mortgage Loans' to search previous scanned documents. Enter the loan number and click on the word "Search" (Don't press enter).

Click the  icon by the item you wish to see.

To Verify Incoming Phone Calls

When answering phone calls, use the name that appears on the call ID. Before you start, always get the following information from the borrower, regardless of his or her issue:

- Loan number
- Last 4 digits of federal tax ID number
- Property address

Make sure the information provided matches that found on the **SER1** screen. You need not obtain this information from an insurance agent.

Sample Pay-By-Phone screen

The screenshot shows a terminal window titled 'DMI-CPI - EXTRA! Personal Client'. The main screen displays loan information for 'SER1 1410770240'. A pop-up window titled 'Phone Pay by Agent - Customer's Account Number' is overlaid on the screen. The pop-up window contains the following fields and values:

- Loan Number: 1410770240 (indicated by '4')
- Date: 05/15/2006 (indicated by '7')
- Amount: 850 (indicated by '8' and '0')
- Account Type: Personal Check (indicated by '6')
- Check Number: 1011 (indicated by '10' and '11')

The main screen also shows a payment schedule table:

DATE	DESCRIPTION	AMOUNT
03/15/06	PMT	1201.69
	1ST P&I	883.47
	*COUNTY	318.22
	*TOT PMT	1201.69
04/06	PENDING PAYMENT	4011.70
	LC DUE	123.68
	OTH FEES	.00
	TOT DUE	9348.77

To Process A Payment Over the Phone

1. Call up the **SER1** screen that will show the borrower's monthly payment amount.
2. Make sure the borrower has been fully verified.
3. Call up the Pay-By-Phone Agent and enter your initials.
4. Enter the loan number in the upper right hand field. Usually the billing address will automatically show. If not, obtain it from the borrower. (see above)
5. Ask whether the payment will be processed from a personal or business account.
6. If a business account, type the authorized account holder's name over "Personal Check." The flag at the top will change to blue. (see above)
7. Enter the customer's check number in the field above today's date. (see above)
8. Use the drop-down menu to choose the account the check will go to. (see above)
9. Click on the amount field and enter the customer's monthly payment from the **SER1** screen in the "regular payment" field. Advise the borrower of the total with the \$8.50 processing fee (to waive this fee delete the \$8.50 from the Phone Pay Fee field and enter the reason code). Press enter. (see above)
10. Enter the month in the MEMO field (see above)
11. Obtain the routing and checking account information and enter them respectively in the left and right fields at the bottom of the Agent screen. Confirm bank when it pops up. For business accounts there will be three fields; enter the information into the second two fields. For both types, add the check number without a space after the account number. (see above)
12. Press F10 or right-click the mouse and choose "Accept Transaction."

13. Give the borrower the last seven digits of the confirmation number and note the **SERN** screen by pressing F5. The information will be on the clipboard.

Letters Instructions – Flushing Savings Bank

All loans are equally important to update and/or disburse. However, we only track progress with Flushing Savings Bank. Loan numbers starting with 1414 or 1407 identify Flushing loans.

Escrowed and Non-escrowed Loans (FSB)

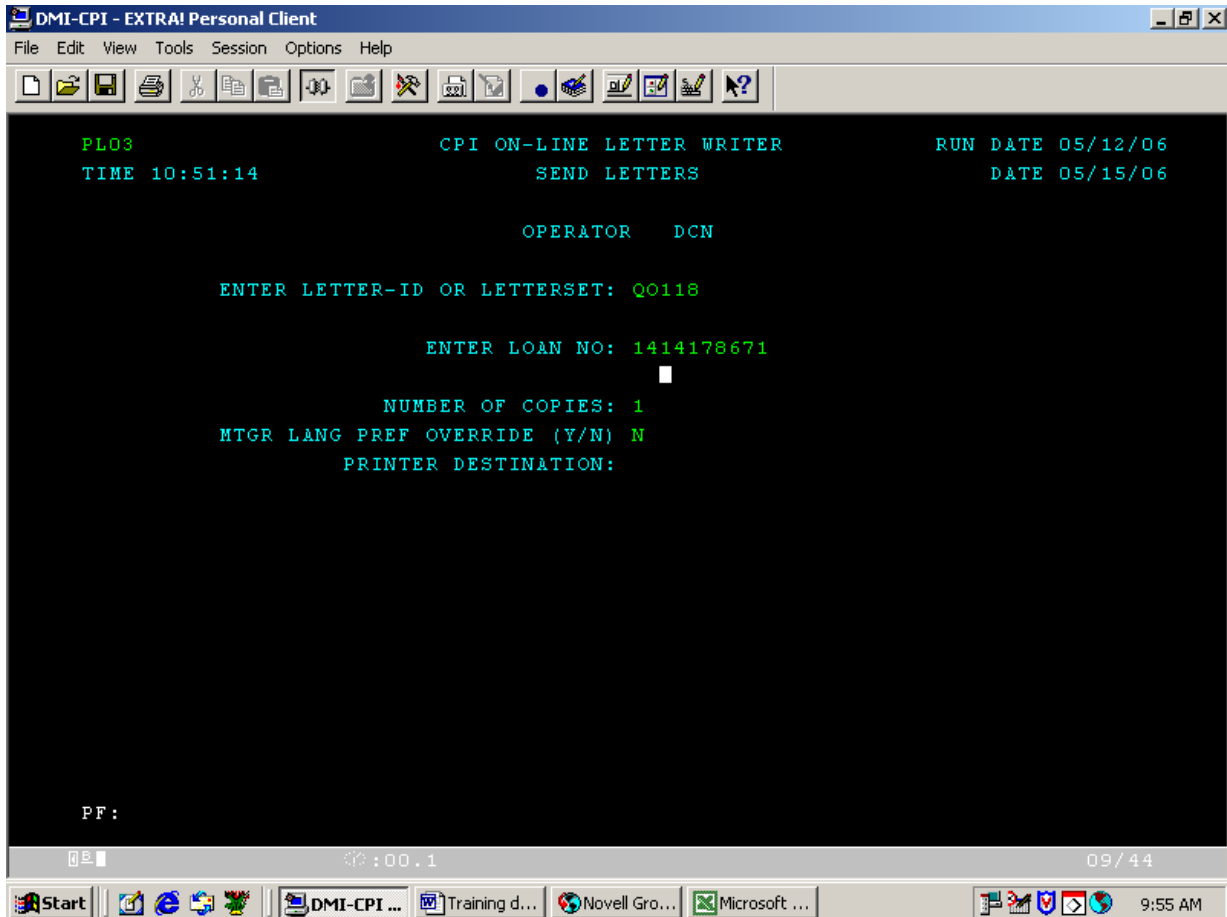
- 30 days prior to expiration, send certified letter **QO118** to the borrower requesting insurance coverage in the form of a declaration page.
- 15 days prior to expiration, call borrower requesting evidence of insurance (EOI)
- 5 days prior to expiration make a followup call + try to obtain EOI a second time
- 1 day after expiration send letter **QO038** to borrower

ZC Sterling will review Fidelity notes to determine if there was a change in the insurance carrier. If a change in carrier is in process, ZC will not update the renewal coverage or pay the insurance premium. If there is no evidence of a change in carrier, ZC Sterling will update the insurance coverage.

If insurance is not received on the day of expiration, ZC Sterling will send a notice of expiration and will continue the lender-placed cycle, resulting in a disbursement for force place coverage after 58 days.

If renewal coverage is received subsequent to forced place coverage, fax the insurance information to ZC Sterling, 949-555-0349. They will refund the insurance premium within 10 days and the Escrow Dept. will send Commercial a request to analyze the loan.

PL03 Screen



This shows the **PL03** screen. Simply enter the letter ID and the loan number and press enter. Retrieve the letters from the community printer. Print jobs larger than 10 items may take some time to complete. Because of this, it's helpful to print all the letters you need first thing in the morning. You will also use the **PL03** screen to order temporary coupon booklets printed for mortgage payments.

You can use the **PL05** screen to verify that the letter you requested was printed.

Letter Codes

- QO118 – Expiring
- QO038 – Expired
- QO019 – Verification of Mortgage
- QO036 – Temporary Coupon Booklet

Sample Spreadsheet for Flushing Savings Bank

Loan Number	Expiration Date	Date First Sent Letter to Management Co. (30 days prior to expiration)	Date called management co/principal (15 days prior to expiration)	Date Follow up call with contact (5) days prior to expiration date	Date Expired Letter Sent To Management Co.	Date Received Renewal Coverage	Comments
1407061710	04/01/21	03/02/21				03/06/21	
1414182582	04/01/21	03/02/21	03/16/21	03/26/21	04/01/21	04/05/21	
1414183473	04/01/21	03/02/21	03/16/21	03/26/21	04/01/21	04/01/21	Letters cross in mail
1414184398	04/01/21	03/02/21	03/16/21	03/26/21	04/01/21	04/02/21	Letters cross in mail
1414187425	04/01/21	03/02/21	03/16/21	03/26/21	04/01/21	04/15/21	Left msg. 4/5 718-555-0101 Bridget will fax it to ZC by 4/6.
1414190072	04/01/21	03/02/21				03/11/21	
1414190940	04/01/21	03/02/21	03/16/21			03/17/21	
1407019593	04/01/21					02/28/21	
1414182707	04/01/21	03/02/21	03/16/21			03/18/21	
1414193076	04/01/21	03/02/21	03/16/21	03/26/21	04/01/21		Left msg. 718-232-7489 4/28, 5/9. Sandy.
1414193084	04/01/21	03/02/21	03/16/21			03/17/21	
1414198430	04/01/21	03/02/21	03/16/21			03/17/21	
1414191310	04/01/21	03/02/21	03/16/21	03/26/21	04/01/21		Left msg. Re: Flood Ins. 4/28,

A total of two letters and a minimum of two phone calls go to the borrower as a courtesy before the loan falls into force place status. This table shows when the calls were placed and when the letters were sent. Once renewal coverage has been received no further correspondence is necessary.

Note that for two loans in the above example coverage was not received until the day of expiration or shortly after. Expiration letters had already been sent out. In these cases, if a borrower or agent calls to request an explanation, it is OK to tell him or her to disregard the letter.

Use the spreadsheet to keep track of which Flushing accounts' insurance policies are current and which are overdue. Spend an equal amount of time on other accounts, but remember if you finish updating a Flushing loan to update the spreadsheet right away.

After a policy has expired without the EOI making it to our office, it becomes useful to use the comments field to note which number you called, who you spoke to, their relationship to the account, the other dates that you called on and what action is pending. The comments field is also useful to note which accounts carry more than one policy.

Make phone calls daily and update the spreadsheet as you go. Use the numbers listed on the **SER1** screen.

As you make your phone calls, give 949-555-7253 as the number borrowers should fax EOIs/invoices to. The only time to utilize 847-555-5865 is when the policy renewal is close to being overdue or there is a communication problem between the borrower/agent and ZC Sterling.

Tip: Before you begin making phone calls, double check Fidelity to see if ZC Sterling has updated the insurance line.

When making calls on loans, if you leave a voicemail, be sure to include the loan number so when they call you back you know which loan to reference.

Physical Mailing Instructions – Certified Mail

Along with the letters, you will need a certified mail receipt, a light green domestic return receipt, the FSB stamp, mailing labels and FSB envelopes.

- If the borrower's address is a P.O. Box, you can send the document out by regular mail.

1. Stamp the domestic return receipts with Flushing's P.O. box number in the large rectangle on the front side.
2. Write the loan number on the lower right and your initials on the lower left.
3. Write the loan number in the "send to" space on the certified mail receipt.
4. Detach the certified mail receipt along the perforation and file the portion containing the loan number.
5. Remove the sticker with the 20 digit tracking number and place on the back side of the domestic return receipt in the "article number" space.
6. Check "Certified Mail" in box 3.
7. Place the appropriate mailing label in the space for the article addressee.
8. Ensure that the loan numbers on the letter match if more than one page.
9. Fold the letter accordion-style and place it in the envelope so the address shows.
10. Seal the envelope using the stickers on the domestic return receipt. Attach it so the FSB stamp on the back side is concealed.
11. Note on the spreadsheet the date the letter was sent.
12. Place in the outgoing mail bin*. Use a rubber band if more than five letters.

*3:30 p.m. is the last pickup. If you are preparing a mailing to go out to ZC, make sure it gets sealed and placed in the outbox beforehand.

HAZ1 Screen

Ins. Type Loan Number Command Area

351=Hazard

352=Flood

353=Liability*

354=Earthquake*

355=Contents*

Name / Address of Insured

Y=Commercial

DMI-CPI - EXTRA! Personal Client

File Edit View Tools Session Options Help

HAZ1 1407066503 HAZARD & FLOOD INSURANCE 05/03/06 12:21:00

351 NAME KA ASSOCIAT TYPE CONV. RES. ARM UNIT ID

PROP 455 WYONA STREET BROOKLYN NY 11207 MAN Y GROUP

-----MAIN-----

TYP	AGENT	INSCO	DUE	EXPIRES	PREMIUM	TRM	COVERAGE	P	C	POLICY NUMBER
351	C7088	71563	05/07	05/19/07	4424.00	12	400000	3	F	L71974

ACT C DISB CD ADD. PREM MTG CL N 00/00/00 VERIFY PAYEE Y OVR

PROCESSING NOTES ARE PRESENT SPECIAL MTG CLAUSE REQUIRED

LAST UPDATED BY DCM 05/04/06 12:20

AGENT A.P.P. ASSOCIATES		DISBURSEMENT AND REFUND HISTORY				
PAY	ADDRESS	TYP	PAYEE	DUE	PAID	AMOUNT
	47-14 32ND PLACE	351	C7088	05-06	04-27-06	4,424.00
	10-51 48TH AVENUE	307		00-00	11-21-05	1,838.80
	LONG ISLAND NY NY 11101	351	C7088	05-06	05-03-05	4,424.00

INSCO UNITED NATL INS CO.

PAY TO AGENT ONLY

XXXXXXXXXXXXXXXXXXXX

PAY TO AGENT ONLY 19004

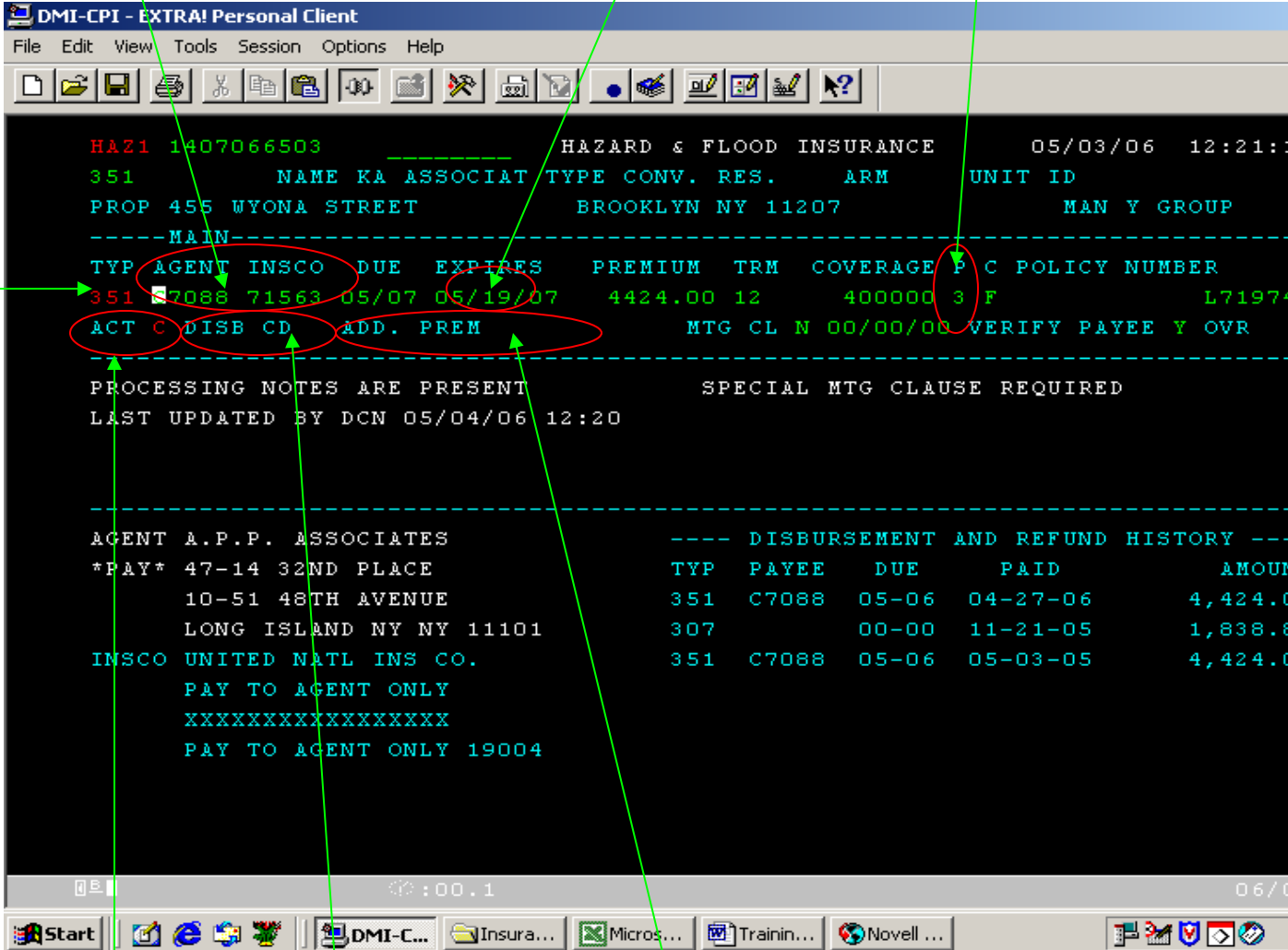
This information across the top duplicates the header information of the **SER1** screen.

To make changes in the “Main” section, enter the updated information when processing an EOI (Evidence of Insurance). Simply type over the information that is already there. Enter your initials by the batch code field when you make any changes.

***We do not escrow unless part of a package policy**

Insurance Agent/Company Codes Premium Due Date / Expiration

Payee Code*



Action Code

Disbursement

Additional Premium

-‘X’ to undo last

-‘C’ to generate

-Enter Amt. to Pay if add’l premium

The “Main” section

Use this section to make disbursements and update the insurance line. When you check if renewal coverage has been received, always press F1 while in the insurance type field to check for additional policies, flood insurance for example.

***Payee Codes: 1, 3 = Agent Paid**

2, 6 = Insurance Company Paid

7 = Non-escrowed, insured paid

8 = We do not track

To Update the Insurance Line

If the policy is two weeks or more out, you can mail or fax the documents to ZC Sterling. Processing EOIs and Invoices takes between 24 and 48 hours.

When checking whether renewal coverage has been received, always press F1 while in the insurance field to check for additional policies. You can also do this by checking the **SER1** add'l messages section. Press F2 to scroll + look for "Additional Policies Present."

*In the **HAZ1** screen, be particularly careful to avoid pressing **F5** as it will erase all the information in the insurance line. If you press **F5** on this screen, press **Pause/Break** and then **Enter** to avoid losing the information.*

If the account has gone into force place, check the **HAZM** screen to determine whether the loan was previously escrowed to an agency or an insurance company.

If non-escrowed, change the code back to 7. If escrowed, change the code back to 3.

Update the insurance line including agent code, insurance company code, due dates (unless you are also making a disbursement), premium amount, coverage amount, payee code, policy number, etc. If you are making a disbursement, the dates will roll one year forward automatically. The information will take 24 hours to show on other networks.

Three-year policies must be updated with an annual premium and expiration date to enable accurate escrow analysis. This means the agent must be willing to accept an annual instead of a three-year payment amount.

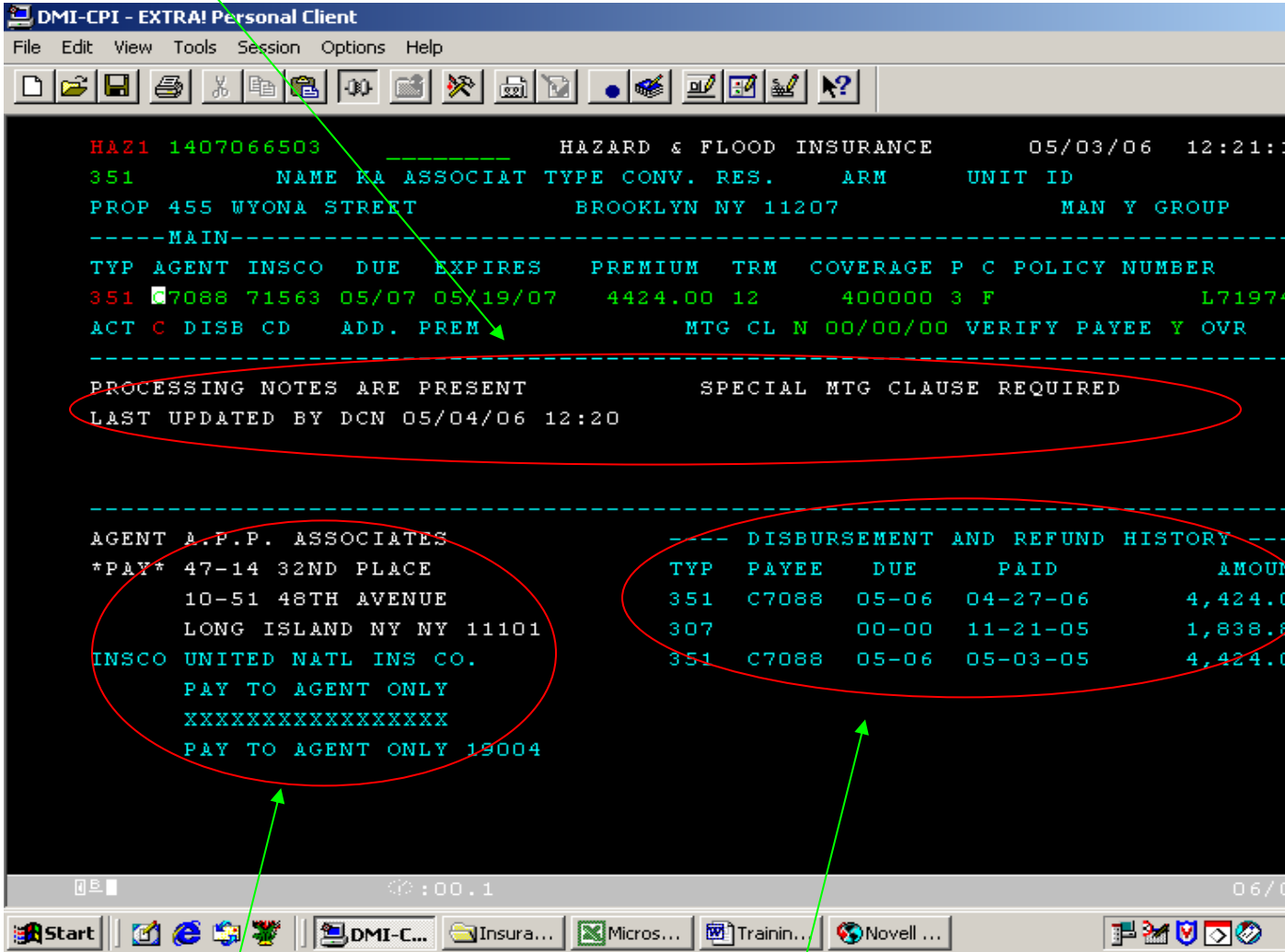
The only time you will ever update a policy that includes liability is when it is part of a package policy.

ALWAYS note the **HAZN** screen with specific information by pressing F5. For Flushing loans, also note on the spreadsheet the date the coverage was received.

Dovenmuehle Mortgage does **not** accept insurance policies rating below A- according to the Best Key Rating Guide for Property Insurance.

Special Notes Area

This area shows any open tasks, identifies who last updated the account, acquisition information, insurance notes, loan assumability, prepayment penalties and all other information regarding the loan.



Agent & Insurance Company Details

F6 to scroll

Previous Payment Information

Note if the Payee starts with "7ZC" it shows that a disbursement was made from the escrow for FCI.

HAZM Screen

Date of Action Group Action (S= Selected, X= Cancelled) Employee Initials

HAZM LN	LN	097583511	HAZARD MAINTENANCE HISTORY										05/03/06	13:40:22	
DATE	GROUP	ACTION	USER	TYP	AGENT	INSCO	DUE	EXPIRE	PREMIUM	TM	P	C	COVERAGE	POLICY NUMBER.....	DISB
04-19-06	48R	FCI	X	351	A2912	C7438	0407	041607	4094.49	12	3	H	320000	PAC6461693	
04-18-06	48R	FCI	S	351	A2912	C7438	0406	041606	4094.49	12	3	H	320000	PAC6461693	
04-18-06	HHN	SUB	072	351	A2912	C7438	0406	041606	4094.49	12	3	H	320000	PAC6461693	
04-11-06	HHD	CHANGE	079	351	A2912	C7438	0406	041606	4094.49	12	3	H	320000	PAC6461693	
04-07-06	HDC	CHANGE	039	351	C7438	ZCSCM	0406	041606	4129.27	12	6	H	320000	PAC6377191	
04-13-05	HHH	CHANGE		351	A6474	C7438	0405	041605	4129.27	12	3	H	320000	PAC6377191	
04-05-05	HHH	CHANGE		351	A6474	C7438	0405	041605	412.27	12	3	H	320000	TAC6377191	

This section duplicates the information in “Main”

This example shows that on 04/19, the FCI (Forced Coverage Insurance) was cancelled by 48R. Normally letter initials signify Dovenmuehle, and numerics signify ZC Sterling.

Note here that on 04/07, when the policy expired, the insurance company code was changed to **ZCSCM** because force place action with ZC Sterling was pending. The payee code also changed to 6 because the premium would have been disbursed to ZC Sterling, not the agent, after the 58-day cycle completed. On 04/11 the code was changed back because we received evidence that the borrower’s policy had renewed. The year rolled forward one year, the premium amount was adjusted slightly and the payee code changed back to 3.

HAZ1 Screen

```
HAZ1 1407069515 HAZARD & FLOOD INSURANCE 05/12/06 11:53:07
351 NAME A LALL TYPE CONV. RES. ARM UNIT ID
PROP 107/09 ROCKAWAY BOUL OZONE PARK NY 11417 MAN Y GROUP
-----MAIN-----
TYP AGENT INSCO DUE EXPIRES PREMIUM TRM COVERAGE P C POLICY NUMBER
351 7ZCS1 7ZCS1 02/07 02/12/07 3450.00 12 250000 6 F LRE540113258
ACT C DISB CD ADD. PREM MTG CL N 00/00/00 VERIFY PAYEE Y OVR
-----
ICTWTM: DELQ TAX NOTCE RECD - METER CHARGES
PROCESSING NOTES ARE PRESENT SPECIAL MTG CLAUSE REQUIRED
COVERAGE AMT 66,720 < PRINCIPAL
-----
AGENT ZC STERLING INS AGENCY ----- DISBURSEMENT AND REFUND HISTORY -----
LENDER PLACED FIRE&WIND TYP PAYEE DUE PAID AMOUNT
9800 MUIRLANDS BLVD 351 7ZCS1 02-06 04-25-06 3,450.00-
IRVINE CA 92618 387 00-00 11-21-05 2,991.37-
INSCO ZC STERLING INS AGENCY
*PAY* LENDER PLACED FIRE&WIND
9800 MUIRLANDS BLVD
IRVINE CA 92618
```

When 58 days have passed since expiration, a disbursement will be made from the escrow account. This will show in disbursement and refund history field.

ZC Sterling's code will also replace the agent and insurance company information.

Contact ZC Sterling after you make the update and/or disbursement for a refund if a disbursement has been made, denoted by codes beginning with **7ZC**. When you update the insurance on these policies, refund processes automatically within 3-5 business days.

Processing Invoices & Making Payments

When you receive an invoice or EOI, if the due date or effective date is two or more weeks out, fax or mail the document to ZC Sterling at 949-555-7253.

To search for a loan number, use the **LSCH** screen. The best way to search is usually by zip code. Use F7 and F8 to scroll. If necessary, contact the agent to find the number.

When you receive invoices first identify whether we are responsible for the premium. Use the **HAZ1** screen. If the Payee code reads '7' and the premium is \$1.00, it is a non-escrowed loan and the borrower is responsible for payment.

We only pay liability insurance. If the bill says to pay boiler or any other type of insurance other than Hazard (**Code 351**) or Flood (**Code 352**), note the **HAZN** screen and forward to ZC Sterling.

The borrower is responsible for the premium for the first year the loan is held. Use **P190** to find out when the loan closed (Loan date).

If we are responsible, identify the agent and insurance company + notify them promptly.

To search for the payee or agent code of an insurance company or agency, use the **USCH** screen. In the index key field, type in any keyword such as client name. Again, F7 and F8 scroll. To obtain additional information about the searched item, continue to the **P224** screen. Make sure the address on the invoice matches the address for the payee code.

Enter the appropriate information. Make any changes to the insurance line reflected by the EOI or payment, including agent code, insurance company code, due dates (unless you are making a disbursement), premium amount, coverage amount, payee code, policy number, etc. If you *are* making a disbursement, the dates will roll one year forward automatically.

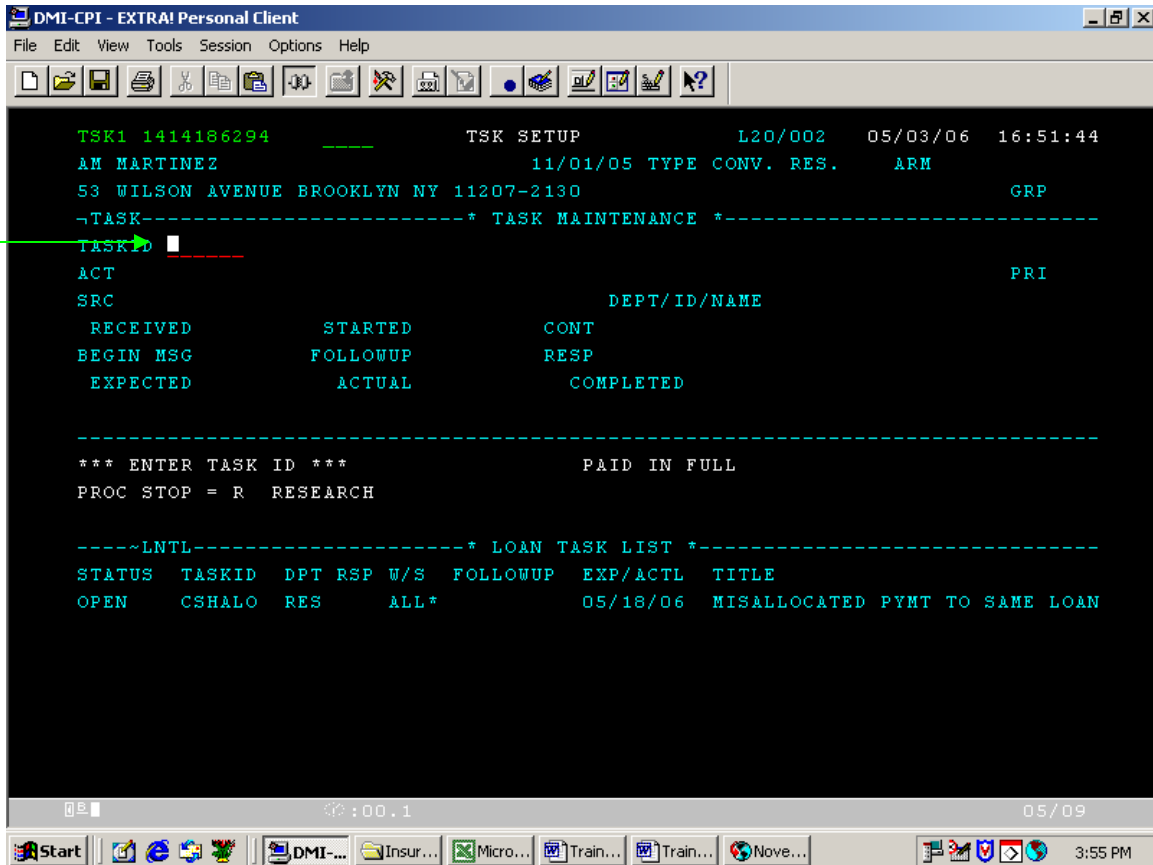
Work carefully; sometimes policies look the same except for a special code at the end.

For invoices \$10,000.00 and over obtain a signature from a supervisor such as Iris.

Follow the instructions to open a task to hold the check.

TSK1 Screen

After a disbursement is generated, a task must be opened.



The screenshot shows a terminal window titled "DMI-CPI - EXTRA! Personal Client". The main display area contains the following text:

```
TSK1 1414186294      TSK SETUP      L20/002      05/03/06      16:51:44
AM MARTINEZ          11/01/05 TYPE CONV. RES.      ARM
53 WILSON AVENUE BROOKLYN NY 11207-2130      GRP
-TASK-----* TASK MAINTENANCE *-----
TASKID █
ACT
SRC
RECEIVED          STARTED          CONT
BEGIN MSG         FOLLOWUP          RESP
EXPECTED          ACTUAL           COMPLETED

-----
*** ENTER TASK ID ***          PAID IN FULL
PROC STOP = R RESEARCH

-----~LNTL-----* LOAN TASK LIST *-----
STATUS TASKID  DPT RSP W/S FOLLOWUP EXP/ACTL TITLE
OPEN   CSHALO RES   ALL*          05/18/06 MISALLOCATED PYMT TO SAME LOAN
```

A green arrow points to the "TASKID" field in the terminal window.

The keystrokes to create a task to hold a disbursement check are as follows:

- Starting here:
- Type "CHKHLD"
- Press ENTER
- Press ENTER
- Press TAB
- Type "TSKN"
- Press ENTER
- Press TAB
- Type "CHKHLD + amt + batch code (HAZ1)"
- Press ENTER

Next, obtain an order to pull a check that was disbursed. Enter **DMI application launcher**. Choose the **Dataview** box. Select **Report # Z962P1** and the date the disbursement was generated. Click the magnifying class icon to search for the string, and enter the loan number. You can also search by check number or client name. When the order is highlighted in yellow, click the print icon. Click "Current Page" and bring the printed order to Natasha to print. When you receive the check back from her, make a copy of the bill and the check. Obtain a check envelope with the appropriate client name on it and insert the actual check and a copy of the invoice into the envelope. Send the payment out by regular mail and note the system **HAZN** and **SERN** screens of the check number, amount of payment and where the payment was mailed to.

Sample Dataview String

Data View : DOVENMUEHLE MORTGAGE INC. [Version :4.4.566]
 File Opened => \\DMI3\RPTS\REPORTS\DMI\Z962P1\96205026. File Date : 05/03/2006

Select Report: Z962P1 Select Date: 05/02/2006 Goto Page: 0

File Contents...

& ADDRESS 227 CANAL STREET
 SUITE 204
 NEW YORK, NY 10013

PAYEE CODE: A1185 BATCH:HAZ PAGE 1 OF 1

LOAN-NO	SHORT-NAME	DESCRIPTION	TRAN DATE	AMOUNT
	INIT NAME		CODE	DUE
	PROPERTY ADDRESS			
1414192391	YL LLC	H543002849-01	351 05-06	2,186.78
CHECK TOTAL				2,186.78
023101-962				05/02/06
DOVENMUEHLE MORTGAGE INC.				PAGE 420
MACHINE DISBURSEMENT CHECK VOUCHER				
PAYEE NAME TOWER INSURANCE CO OF NY			CHECK-NUMBER : 952049	
& ADDRESS ATTN PAYMENT DEPT				
PO BOX 29919				
NEW YORK NY 10087				

Show Ruler Row : 8389 User: Daniel Cameron Right Mouse Click for Menu

This example shows that the disbursement that was generated on 5/02/2006 for loan number 1414192392, which is selected.

Helpful Notes

Pause/Break = Escape button

15 day grace period for payments. Last day to accept is Tuesday after the weekend of the due date; tell borrowers Monday.

FEE1 = Fee screen

For copies of the bill go to the website.

Lien = Water bill

PLO5 = Letter Log

Press X + F3 to update letter body.

Scroll by F1 to go up and F2 to go down

SAF1 – Stops checks on accounts

SER4 – Regular coupon requests

PL03 – Temp coupon requests code (**QO036**)

PL02 – List of letters w/ codes

MAS1, ADD2 –to change mailing address
(Need request in writing to change).

DLQ1 – Christine's collection page – alternate way to get payment history

MAS1, NOT1 – Maturity date

ANA1 – Shows recent analysis information.

-2 month cushion

-Use **LAST, LAST2** to view the last two analyses

-Use **PL06** to answer shortage/increase related questions

Lease Security Agreements

- Checking account
- Security deposits
- Astoria Only (Matt Davies, Supervisor)

In **NOTS**, reps from ZC Sterling will show as a three-digit number, and Dovenmuehle reps will show as a three-letter code

Always write down the loan number when you begin a phone call so if you lose it during screen changes, you'll have it and you won't have to ask the borrower a second time.

For payoffs, it usually takes 5-7 business days to process, need request in writing.

Residual Escrow = Held funds for violations, loss drafts.

We don't do construction loans! We don't pay liability insurance!

MAS1, LTE1 for grace periods.

PMTA to remove late fees.

Go to **NYC.GOV** if borrower disputes tax rate increases.

Beginning Calls

Hello, this is Daniel from commercial servicing. Could I have your loan number please?

Thank you, and who am I speaking with?

Thank you. Can you verify the federal tax ID number and property address for me?

Thanks. How can I help you today?

Would you mind holding while I research this issue? (If necessary)

Insurance Department

Pay current bills

Research errors

Route unpaid bills to ZC Sterling

If borrower needs a new bill, request temporary coupons using **PL03** and **SER4** to order regular coupons.

Insurance payments will show in the system as “Hazard Disbursement.”

Astoria loans > Todd

Flushing loans > Mike

Escrow Advance Balance

Advances are deficits on the bank’s money. Large amounts indicate FCI.

Astoria Accounts begin with 509 and 510.

Flushing loans begin with 1414 and 1407.

Carver loans begin with 14108.

Use the **P309** screen to get a mortgage payment history, which may be helpful.

Scan everything except what you send to ZC Sterling.

Keep old outgoing faxes, preferably with the communication journal attached.

ZC Sterling Direct = Old scanned documents

Tina’s Notes (Person who occupied role before me---haven’t really haven’t to use them)

SER1 – ARMB

Interest rates

PRWS = Prime Rate

To Calculate Interest for Payments

Multiply principal amount x interest rate
(round interest rate to the nearest hundredth)

Final Word

This job is pretty fast-paced, so you won’t get bored. I hope you do well and adjust faster than I did when I started, because there was no type of written training manual and it was difficult to acclimate myself. I wish I could stay in this position because the pay is good and the people are friendly, but I cannot commute to Lake Zurich currently. Best of luck!