

Mortgage+Care

HOW TO DOC

Getting Started

Menu Items

Once Mortgage+Care is open, you will see the menu and icons as shown here.

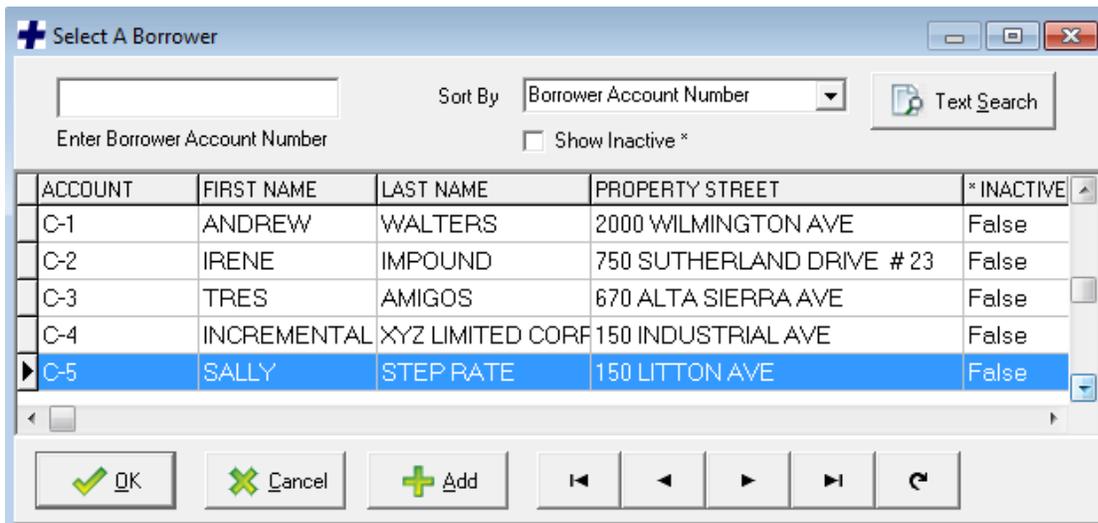
Rollover the icons below to discover their function. You can also access the functions from the top menu bar.



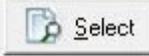
Navigating Between Existing Borrowers or Loans

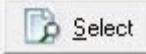
1. From with-in Mortgage+Care, click the first icon (the green person).

Note: The first visit to Mortgage+Care displays the "Select A Borrower" dialog box.

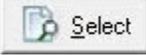


2. Select the Borrower/Loan you would like to view and click OK.

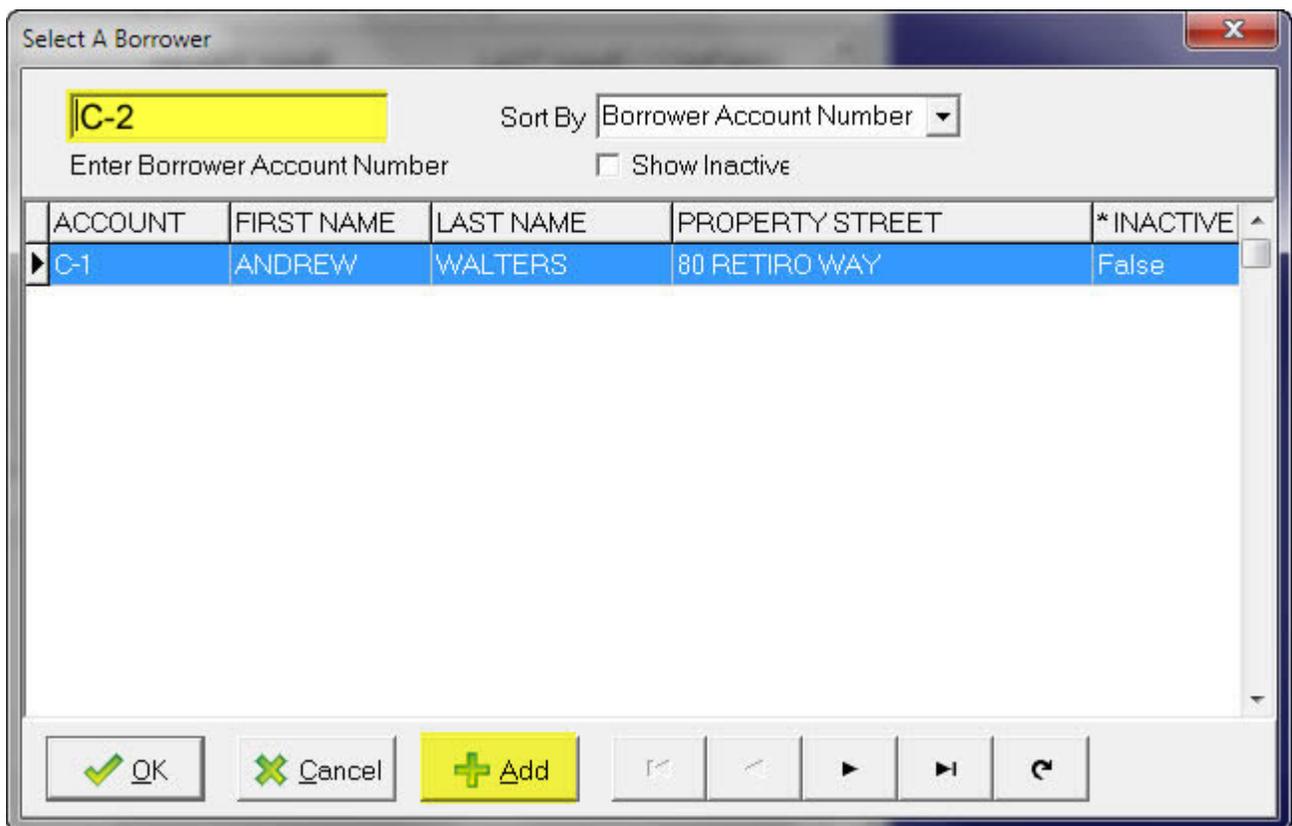
3. To move to another Borrower/Loan, click the Select Button  and this will pull up your loan list again.

NOTE: To change between Borrower/Loan accounts or create a new account, you will always click the Select Button. 

Entering a New Borrower/Loan

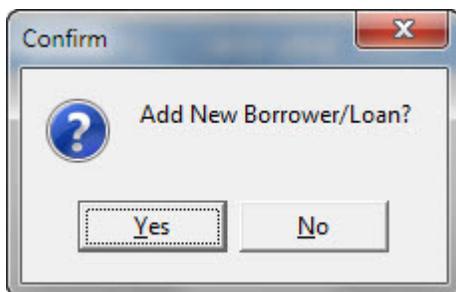
1. Click  to open the Borrower/Loan selector screen. If you already have a loan open, click the Select Button. 

2. If you want to specify the Borrower/Loan number, just enter this in the field where we show C-2 below. Otherwise you can leave blank and the system will auto generate your numbers for you. IE: 1000, 1001, 1002, etc... Then click the Add Button.



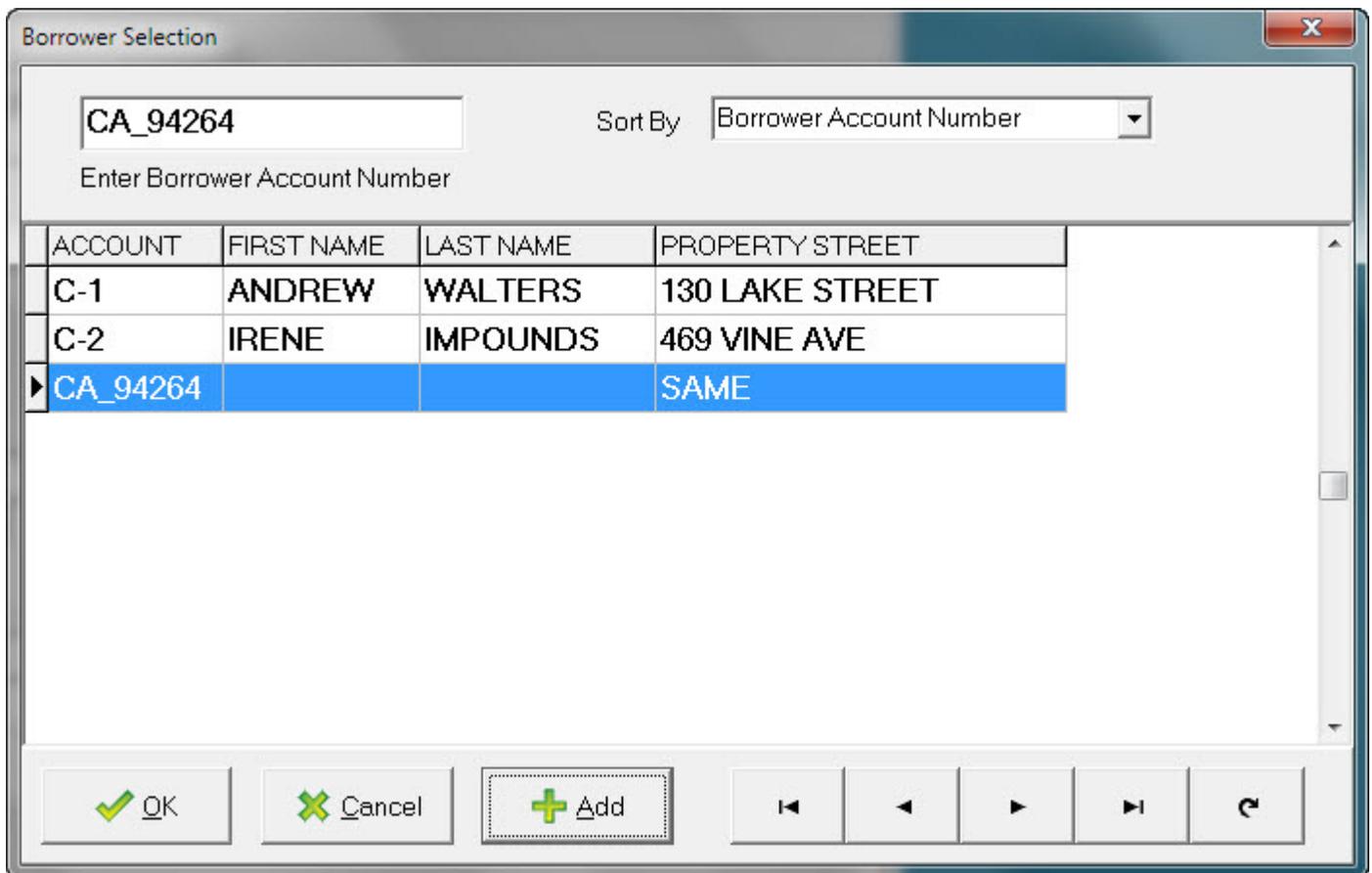
ACCOUNT	FIRST NAME	LAST NAME	PROPERTY STREET	*INACTIVE
C-1	ANDREW	WALTERS	80 RETIRO WAY	False

4. Confirm that you want to Add the new Borrower.



You are immediately placed into the Borrower Info screen so you can complete all information about the borrower.

NOTE: The next time you see your "Select A Borrower" screen, you will see your additional Borrower/Loan, as shown below.



Entering or Editing Borrower/Loan Information

Once you have chosen a borrower, there are tabs at the top of the display.



By default, you are placed onto the first tab, Borrower Info.

*NOTE: Before closing a Borrower/Loan screen, you must complete **ALL RED FIELDS**, otherwise error messages will display. The tabs that REQUIRE data entry are: Borrower Info, Loan Info, and Distribution*

1. In the Borrower Info tab, enter information into **ALL RED FIELDS**, as shown below.

Edit Borrower Information
Borrower Account Number C-1
Red fields are required

Borrower Info | Loan Info | Property | Agent | Encumbrance | Closing Cost | Distribution | Custom

General Information

MR/MRS	FIRST NAME	MIDDLE NAME	LAST NAME / COMPANY
BORROWER: MR	ANDREW	L	WALTERS
CO-BORROWER: MRS	SUSAN	BEE	WALTERS

PRESENT ADDRESS: 4311 MOTON STREET
ADDRESS LINE 2: UNIT 1237
CITY: SAN FRANCISCO
STATE: CA ZIP: 90001

SOCIAL SECURITY #: 555-12-4444

PROPERTY ADDRESS: 2000 WILMINGTON AVE
CITY, STATE, ZIP: SAN FRANCISCO, CA 90001

PHONE NUMBERS
WORK: (415)450-1234
HOME: (412)222-4300
CELL:
FAX:
EMAIL:

Exclude from Printed 1098's

Misc. Information

2. On the Loan Info tab, enter information into **ALL RED FIELDS**, as shown below.

Edit Borrower Information
Borrower Account Number 1002
Red fields are required

Borrower Info | Loan Info | Property | Agent | Encumbrance | Closing Cost | Distribution | Custom

Loan Amount 30,000.00 Int. Rate 12.000 Term 360 Mo Deed Position 1

Fixed / Adjustable Fixed Loan Type New Adjustment Date

Amortization Type Interest Only Monthly Pmt 300.00 Balloon Amount 30,300.00

Mo. 'til Balloon Pmt 360 Late Charge % 5.000 Late Charge \$ 15.00 in 10 Days

Remaining Balance 30,000.00 Borrower Fee 0.00 Pre-payment Penalty

Loan Status Active
Funded As Agent

Inactive Loan
 Existing Note *
 Incremental Loan Increments
 Commercial Loan *
 Step Rate Loan Details
 Cross Collateralized *
 California DRE *

* = See page tab

Date Opened 03/01/2012
Document Date
Date Funded 03/01/2012
Closing Date
1st Payment Date 04/01/2012
Final Payment Date 03/01/2042

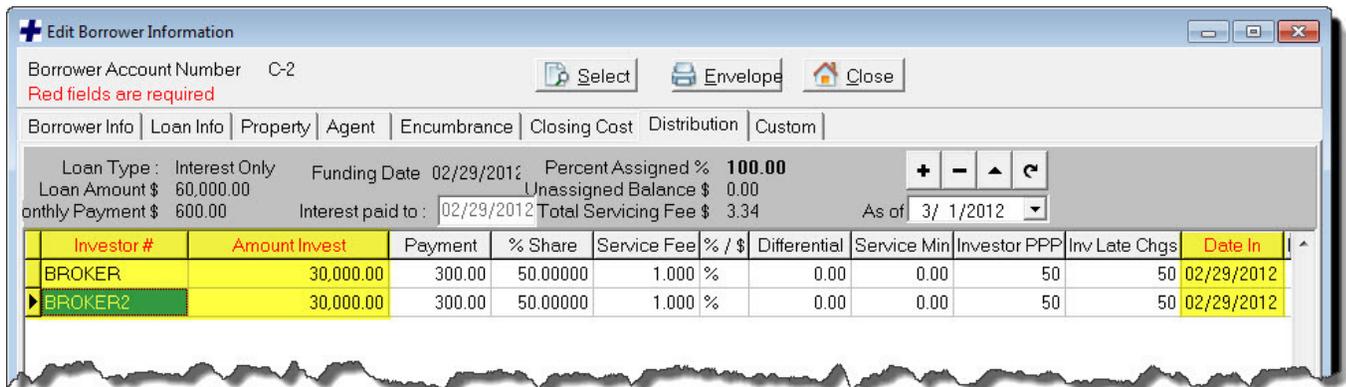
Loan Beneficiary
No of Beneficiaries 0

Misc. Information

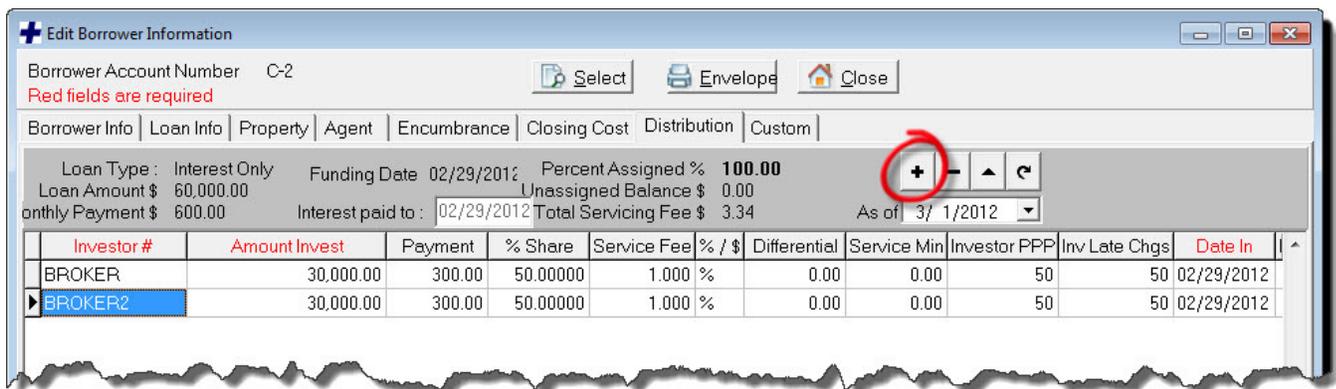
Delinquency Information Rollover From
Non-performing

3. Again, if you close the screen before all required data is entered, you will see a warning to return and finish entering information.

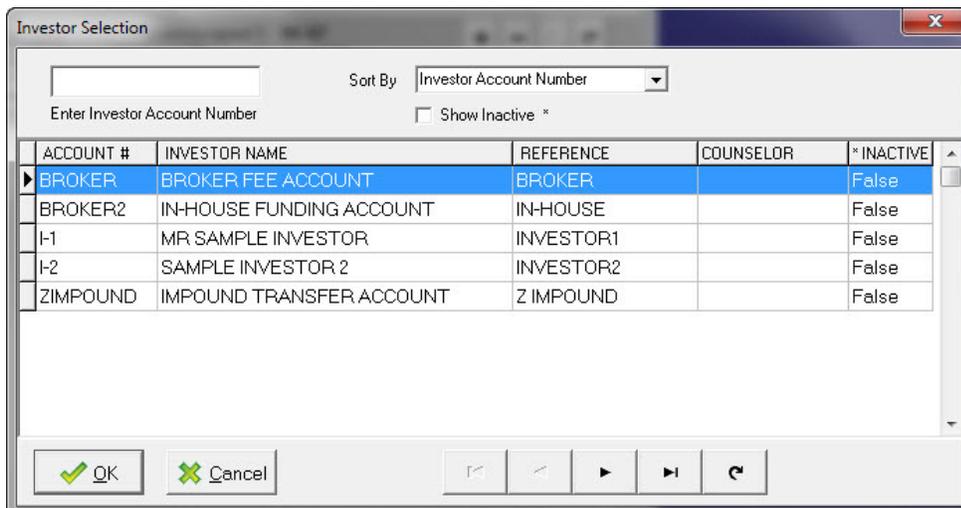
4. The last screen with **RED FIELDS** is the Distribution tab. Enter the required data. The example below shows a completed Distribution for a \$60,000 loan.



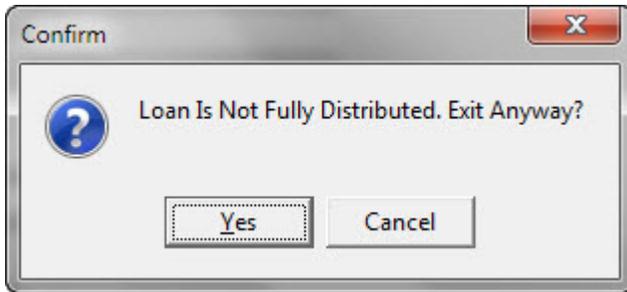
5. To add Investors for your loans, click the + button as shown below.



6. Choose an Investor and enter all required data that resides in the Red Fields.



If you have entered all required data, you may close the window. If there are any outstanding data, you will receive a pop up screen telling you so.



Entering Borrower Payments

Once your borrower payments come in, you'll need to make sure you enter them into the system. Here are some explanations on how to do that.



1. Click the  button and select the correct Borrower/Loan account. The LAST account you opened, will automatically display. If you wish to enter a payment for a different Borrower/Loan, click the Select button and choose the correct account.

Borrower Name ANDREW WALTERS **Loan Number** C-1

Loan Amount \$10,000.00 **Balloon Date** 01/01/2015

Payment \$100.00 **Loan Type** Interest Only

Late Charge \$10.00 **Interest** In Arrears

Date Due 02/01/2010 **Status** Current **Comments** Payment Late

Payment # 1 **Borrower Check #** 1003

Add'l Payment # 0

Int. Paid To Date 02/01/2010 **Add Payment**

Payment Due Date 02/01/2010 **Edit Unapplied**

Date Received 02/15/2010 **Impounds**

Deposit Date 02/15/2010 **Post Payment**

Next Payment 03/01/2010

Amount Due 110.00 **Interest** 100.00

Amount Received 110.00 **Principal** 0.00

New Loan Balance 10,000.00 **Late Fees** 10.00

Past Due / Unapplied 0.00 **Other Fees** 0.00

Past Due Balance 0.00 **Impound** 0.00

Total \$110.00



3. Click Add Payment  button.

4. A new **date** is now displayed on the far left side under the Date Due column. An * beside the date shows you which one you are entering data on.

*NOTE: It is **especially important** on this particular screen that you use the Tab key on your keyboard to move between fields.*

5. When finished, click Post Payment.

If there are any errors or missing data, Mortgage+Care will pop up a dialog box requesting a correction.