

# Payoff Processing System

Developed by I/O Technologies, Inc  
We write custom software, tailored to your business needs

## The requestor screen.

Users in each bank location access this screen via WAN or Citrix Metaframe to add requests for payoff letters to the queue.

Payoff Request

Queue

Account Number 123-4567890

Refi In  Refi Out  Owner Pay  Sale

Requestor

Date of Request 06/23/2003 04:20:02 P

Company Name

Company Addr1

Addr2

C/S/Z WI -

Phone # - - X - - Fax # - -

Monthly payment to be made

Escrows to be refunded and not credited to payoff amount

Email Address

Alternate Email

OR Alternate Fax # - -

Mortgage Name

Prop Addr

Mail Addr

C/S/Z

C/S/Z

Date of Payoff / / Void Date / /

Add Edit Delete Save Find Cancel

Several fields, such as requestor, company name, email address, etc have built-in memory. I.e., requestors need only type their name, company, email address once; this information will be 'remembered' for future data entry. However, users are able to override these values if desired.

Users with 'Request Only' status are able to add new requests. They can also edit and delete requests, provided that they haven't already been processed.

Although users who have 'Request Only' status can view the Queue, they cannot process payoff requests that are in the queue. In other words, they have ReadOnly access to items that have been added to the queue.

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## The Queue Manager screen.

Specialists in the Payoff Department in Corporate Headquarters access this screen via a network share.

Status	Date Requested	Requestor	Account #	Dt Processed	Processed by	Borrower
<input type="checkbox"/>	06/02/2003 02:50:11 PM	JANET	121-6011796	// : : AM		DUCHATEAL
<input type="checkbox"/>	06/02/2003 02:35:29 PM	ROCHELLE	040-0155221	// : : AM		SCHIMPF, DA
<input type="checkbox"/>	06/02/2003 02:29:50 PM	WENDY	280-0016136	// : : AM		CHELIUS, PE
<input type="checkbox"/>	06/02/2003 02:14:50 PM	Dennis	170-0004101	// : : AM		ANDERSON,
<input checked="" type="checkbox"/>	06/02/2003 06:01:01 PM	Michelle McCa	450-0079141	06/02/2003 06:01:59 PM	GJValuka	PLACE
<input checked="" type="checkbox"/>	06/02/2003 05:56:54 PM	Stacy Sturz	742-6000087	06/02/2003 05:58:01 PM	GJValuka	MAKI
<input checked="" type="checkbox"/>	06/02/2003 05:50:05 PM	Vicki Kressin	430-0156917	06/02/2003 05:51:13 PM	GJValuka	COEQUYT
<input checked="" type="checkbox"/>	06/02/2003 05:44:59 PM	Vicki Kressin	430-0157451	06/02/2003 05:46:24 PM	GJValuka	DOOLEY
<input checked="" type="checkbox"/>	06/02/2003 03:27:43 PM	Sterling Finan	180-0012293	06/02/2003 03:41:57 PM	GJValuka	DIXON
<input checked="" type="checkbox"/>	06/02/2003 02:10:38 PM	E RANDALL S	191-6209913	06/02/2003 04:25:50 PM	GJValuka	SONNABEND
<input checked="" type="checkbox"/>	06/02/2003 01:58:21 PM	Paula Pyle	091-6012875	06/02/2003 01:59:34 PM	GJValuka	KOHN
<input checked="" type="checkbox"/>	06/02/2003 01:52:47 PM	Heather	741-6002168	06/02/2003 01:55:06 PM	GJValuka	NELSESTUEH
<input checked="" type="checkbox"/>	06/02/2003 12:59:54 PM	Cindi Etringer	121-6004870	06/02/2003 01:23:35 PM	GJValuka	AMBLE
<input checked="" type="checkbox"/>	06/02/2003 12:48:41 PM	Stacy Sturz	570-0007204	06/02/2003 12:49:51 PM	GJValuka	SEVERSON

Records that have been processed successfully have a red background. If problems are encountered, such as prepayment penalty issues, the background turns yellow.

Payoff personnel automatically fetch up-to-date information from Fiserv by clicking on the status checkbox. This action builds a list of requests for the Fiserv mainframe, launches Transend and then populates the payoff detail record based on information received.

Records are ordered by the date and time each request was made. Unprocessed requests have a white background.

To view/edit/print the payoff detail record, processors double-click a record. The Payoff Detail screen appears on the next page.

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## Payoff Detail screen.

Specialists in the Payoff Department view this screen to confirm borrower information, charges and credits to the payoff transaction.

Payoff Detail - Loan Number 430-0152064

Stmnt Date: 06/23/2003

Recipient: VICKI

Company: AMERICAN TITLE

Address 1: 1903 KEITH ST

Address 2:

C/S/Z: EAU CLAIRE WI 54701-

Loan Balance: \$ 398898.00

Description	Amount
Fax Fee	10.00
Recording Fee	11.00
<b>Subtotal - Charges</b> 21.00	

Amount due to pay account in full as of 05/19/2003 \$ 398919.00

Per diem due for each day until remittance is received: 25.17

Statement void date: 06/02/2003 Statement prepared by: Test Preparer

Buttons: Fisy Hist, Undo, Save, Print, Close

When users click the Print button, a dialog appears, prompting for output format, contents and destination. See next page for a snapshot.

Payoff specialists can add or remove charges and credits as applicable to individual situations. As items are added or subtracted, the amount due is updated automatically.

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## Print request screen.

Specialists in the Payoff Department use this dialog to print payoff letters and envelopes. They may also generate PDFs and send them via email automatically.

Payoff Detail - Loan Number 430-0152064

Stmt Date: 06/23/2003

Recipient: VICKI

Company: AMERICAN TITLE

Address 1: 1903 KEITH ST

Address 2:

C/S/Z: EAU CLA

Charges

Credits

B1 F/M/L: Test Borrower

B2 F/M/L: Test Coborrower Name

Prop Add1: Test Property Address

Prop Add2:

WI 54366

398898.00

**Print options**

Preview

Print  Print envelope

Email to

Email to

OK Cancel

Subtotal - Charges 21.00

Amount due to pay account in full as of 05/19/2003 \$ 398919.00

Per diem due for each day until remittance is received: 25.17

Statement void date: 06/02/2003 Statement prepared by: Test Preparer

Eisv Hist Edit Save Print Close

Users may choose any of the options identified above.

If either 'Email' checkbox is selected, the application generates a PDF file and emails it to the address(es) specified.

By default, the email address fill forward to this dialog from the requestor screen. But the email addresses may be overridden in case users wish to email payoff letters to additional email addresses.