

Interface with Mortgage Office Software

Mortgage Office Software

All loan data resides in
Mortgage Office Software

Core System

No loan data on Core System

Loan Origination and Processing

Loan Application
Document Printing
Funding

Check Printing
HMDA Reporting
Loan Sales

) -----> [Post to GL Accounts]
(MBPDDAGL) [Transfer DDA Custodial Account]

Construction

Disburse Funds

Write Checks

) -----> [Post to GL Accounts]
(CAPDDAGL)

Loan Servicing

Loan Data Base
Prepare Payment Coupons

Receive Payments (←----- [Receive 1 payment per month per loan]
(LSDDATL) (Teller payments)
(On-line banking)
- Debit - Cash In
- Credit - Unposted RE Loans

Spread Payments) -----> [Post to GL Accounts]
(MRPDDAGL) [Credit Custodial Checking Accounts]
- Debit - Unposted RE Loans
- Credit - GL Accounts
- Custodial DDA Accounts

Billing from DDA Accounts	)-----→ (LSDDABL1)	[Receive file]
	(←----- (LSDDAPY1)	[Draw funds and send to MC]
Spread Payments	)-----→ (MRPDDAGL)	[Post to GL Accounts] [Credit Custodial Checking Accounts] - Debit - Unposted RE Loans - Credit - GL Accounts - Custodial DDA Accounts

Escrow Accounts
Write Checks for Escrows
ARM Notices
Annual Statements
Annual Escrow Analysis
IRS Reporting
Investor Reporting
Collections
Foreclosures
Bankruptcies

Loan Status	)-----→ (LSDDAIQX)	[How Credit Union wants to utilize]
Loan History	)-----→ (LSDDAHSTX)	[How Credit Union wants to utilize]
Credit Line Stop Draws	)-----→ (CLMASTER)	[How Credit Union wants to utilize]

Optional Interface Mortgage Office Real-Time Interface

All transactions write to the Mortgage Office GL account package. This provides for comparison or for posting only once a month to the main General Ledger.

All checks are written using the Mortgage Office Cashbook software program and utilize the Cashbook Reconciliation program.

Mortgage Office

Files Transferred, Files Received

STATUS-INQUIRY

UPDATED STATUS RECORDS	<i>Transferred</i> from MC	LSDDAIQX
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TELLER PAYMENTS

RECEIVE TELLER PAYMENTS	<i>Received</i> into MC	LSDDATL
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DDA PAYMENTS

BILLING OF PAYMENTS	<i>Transferred</i> from MC	LSDDABL1
RECEIPT OF BILLED ACCTS	<i>Received</i> into MC	LSDDAPY1

TRANSACTION HISTORY

TRANSFER HISTORY	<i>Transferred</i> from MC	LSDDAHSTX
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ACCOUNTING TRANSFER

LS INTERFACE UPDATE GL	<i>Transferred</i> from MC	MRPDDAGL
MB INTERFACE UPDATE GL	<i>Transferred</i> from MC	MBPDDAGL
CA INTERFACE UPDATE GL	<i>Transferred</i> from MC	CAPDDAGL

CREDIT LINE

STOP DRAWS TO MAILBOX	<i>Transferred</i> from MC	CLMASTER
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Loan Servicing Status Inquiry File

File Name: LSDDAIQX

Record Length: 1128 Bytes

Note: All dates are in the format (YYMMDD)

<u>FIELD NAME</u>	<u>POSITION</u>	<u>LENGTH</u>	<u>COMMENTS</u>
Control Number	1-3	3	
Loan Number	4-13	10	
DDA Bank Number	14-16	3	
DDA Branch Number	17-19	3	
DDA Account Number	20-29	10	
Borrower Name	30-59	30	
Co-Borrower Name	60-89	30	
Mailing Street 1	90-119	30	
Mailing Street 2	120-149	30	
Mailing City	150-169	20	
Mailing State	170-171	2	
Borrower Home Phone Number	172-183	12	
Freeze Code	184	1	
Freeze Code Description	185-194	10	
Borrower Social Security Number	195-206	12	
Co-Borrower Social Security Number	207-218	12	
Additional Borrower Social Security Number(s)	219-290	72	Occurs 6 times (additional borrower file)
Borrower Other Identifier	291-301	11	
Co-Borrower Other Identifier	302-312	11	
Additional Borrower Other Identifier(s)	313-378	66	Occurs 6 times (additional borrower file)
Loan Officer	379-382	4	
Filler	383-399	17	Filler
Original Date of Loan	400-405	6	
Interest Paid to Date	406-411	6	
Maturity Term	412-414	3	
Original Loan Amount	415-426	12	
Purpose of Loan	427	1	0 = Purchase 1 = Construction - Permanent 2 = Construction 3 and 4 = Refinance 5, 6, 7, 8, and 9 = Other
Current System Date	428-433	6	
Mailing ZIP Code	434-442	9	
Principal Balance (UPB)	443-454	12	
Partial Balance	455-463	9	
Total Escrow Balance	464-474	11	
P&I Payment Constant	475-483	9	
Total Escrow Constant	484-491	8	
Late Fees Due	492-499	8	
Number of Installments Due	500-502	3	
Computed Total Due	503-513	11	Includes P&I Payment Constant <i>plus</i> Escrow Constant <i>times</i> Installments Due <i>plus</i> Late Fees Due <i>plus</i> Fees-Charges Due <i>less</i> Partial Balance
Current Subsidized Constant	514-522	9	
Current Interest Rate	523-528	6	
Repayment Frequency	529	1	
Loan Type	530-531	2	
Original Appraisal	532-541	10	
Number of Times Late Year to Date	542-543	2	
Total Number of Times Late	544-546	3	
Next Payment Date	547-552	6	
Maturity Date	553-558	6	
Interest Adjustment Date	559-564	6	From the Payment Adjustment Table

New P&I Constant	565-573	9	From the Payment Adjustment Table
Next Interest Adjustment Date	574-579	6	
New Interest Rate	580-585	6	From the Payment Adjustment Table
Last Payment Billed Date	586-591	6	
Total Amount Billed	592-600	9	
Investor Number - Set 1	601-603	3	Investor Information occurs 5 times
Investor Loan Number - Set 1	604-613	10	
Percent Investor - Set 1	614-620	7	
Investor Number - Set 2	621-623	3	
Investor Loan Number - Set 2	624-633	10	
Percent Investor - Set 2	634-640	7	
Investor Number - Set 3	641-643	3	
Investor Loan Number - Set 3	644-653	10	
Percent Investor - Set 3	654-660	7	
Investor Number - Set 4	661-663	3	
Investor Loan Number - Set 4	664-673	10	
Percent Investor - Set 4	674-680	7	
Investor Number - Set 5	681-683	3	
Investor Loan Number - Set 5	684-693	10	
Percent Investor - Set 5	694-700	7	
Year-to-Date Interest	701-711	11	
Standard Curtailment	712-720	9	
Late Year-to-Date	721-722	2	
Fees-Charges Due	723-730	8	
Mailing Street 1	731-765	35	
Mailing Street 2	766-800	35	
Mailing City	801-830	30	
Mailing State	831-832	2	
Mailing ZIP Code First 5 Digits	833-837	5	
Mailing ZIP Code Last 4 Digits	838-841	4	
Property Street 1	842-876	35	
Property City	877-896	20	
Property ZIP Code First 5 Digits	897-901	5	
Property ZIP Code Last 4 Digits	902-905	4	
Property State	906-907	2	
Original Interest Rate	908-913	6	
Interest Index Table	914-915	2	
Margin Spread	916-921	6	
Current LTV	922-926	5	
Amortization Term	927-929	3	
Co-Borrower Name(s)	930-1109	180	Occurs 6 times
Year Portion of Coupon Sent Date	1110-1111	2	
Month Portion of Coupon Sent Date	1112-1113	2	
Day Portion of Coupon Sent Date	1114-1115	2	
Year Portion of Coupon Start Date	1116-1117	2	
Month Portion of Coupon Start Date	1118-1119	2	
Year Portion of Account Analyzed Date	1120-1121	2	
Month Portion of Account Analyzed Date	1122-1123	2	
Day Portion of Account Analyzed Date	1124-1125	2	
Filler	1126-1128	2	

Loan Servicing Teller Payment File

File Name: LSDDATL

Record Length: 40 Bytes

<u>FIELD DESCRIPTION</u>	<u>POSITION</u>	<u>LENGTH</u>	<u>COMMENTS</u>
Control Number	1-3	3	
Loan Number	4-13	10	
Transaction Code for Entry	14-15	2	
Amount of Transaction	16-27	12	
Type	28	1	A = Cash B = Check C = Certified Check D = E.F.T.
From	29	1	1 = Borrower 2 = Co-Borrower 3 = Garnishment 4 = Trust Officer
Description	30-39	10	Comment for printed report
Filler	40	1	

Loan Servicing DDA Billing File

File Name: LSDDABL1

Record Length: 80 Bytes

<u>FIELD DESCRIPTION</u>	<u>POSITION</u>	<u>LENGTH</u>	<u>COMMENTS</u>
Control Number	1-3	3	
Loan Number	4-13	10	
DDA Bank/Branch/Account Number	14-29	16	
Short Name	30-41	12	
Transaction Code	42-43	2	
Amount of Transaction	44-55	12	
Year Portion of Next Payment Date	56-57	2	
Month Portion of Next Payment Date	58-59	2	
Day Portion of Next Payment Date	60-61	2	
Borrower Social Security Number	62-70	9	
Filler	71-80	10	

Loan Servicing Transfer History File

File Name: LSDDAHSTX

Record Length: 142

<u>FIELD NAME</u>	<u>POSITION</u>	<u>LENGTH</u>	<u>COMMENTS</u>
Control Number	1-3	3	
Loan Number	4-13	10	
Counter	14-19	6	
Transaction Date - Year	20-21	2	
Transaction Date - Month	22-23	2	
Transaction Date - Day	24-25	2	
Transaction Code	26-27	2	
Transaction Amount	28-38	11	
Interest Amount	39-49	11	
Principal Amount	50-60	11	
Escrow Amount	61-69	9	
Partial Amount	70-78	9	
Late Charge	79-86	8	
Reversal Flag	87	1	X = Transaction Reversed
Next Payment Date - Month	88-89	2	
Next Payment Date - Day	90-91	2	
Next Payment Date - Year	92-93	2	
Interest Balance	94-104	11	
Ending Principal Balance	105-115	11	
Escrow Balance	116-124	9	
Multiple Transactions Entry Flag	125-130	6	* Number = Zero means a multiple transaction memo entry. * Number > Zero is the transaction number of the memo entry to which the entry belongs. * Low-values = Not associated with a multiple transaction.
Beginning Principal Balance	131-141	11	
Payoff Transaction	142	1	Filler

Loan Servicing DDA Payment File

File Name: LSDDAPY1

Record Length: 80 Bytes

<u>FIELD DESCRIPTION</u>	<u>POSITION</u>	<u>LENGTH</u>	<u>COMMENTS</u>
Control Number	1-3	3	
Loan Number	4-13	10	
DDA Bank/Branch/Account Number	14-29	16	
Transaction Code	30-31	2	
Amount of Transaction	32-43	12	
Exception Code	44-45	2	00 = Valid Payment for Correct Amount 01 = Insufficient Funds in Account 02 = Account Closed 99 = Miscellaneous, give a reason
Exception Reason	46-75	30	Explanation of 99 Code
Filler	76-80	5	

Loan Servicing Interface Update File

File Name: MRPDDAGL

Record Length: 80 Bytes

<u>FIELD DESCRIPTION</u>	<u>POSITION</u>	<u>LENGTH</u>	<u>COMMENTS</u>
GL Account from Accounting > General Ledger > General Ledger Setup > Servicing	1-7	7	
Bank Account from Accounting > Cashbook Reconciliation > Bank Codes and Accounts	8-10	3	
Bank Account Number from Accounting > Cashbook Reconciliation > Bank Codes and Accounts	11-26	16	
Activity Date (YYMMDD)	27-32	6	
Time from system the activity occurred	33-36	4	
Account description from Accounting > General Ledger > General Ledger Setup > Servicing	37-56	20	
GL Amount	57-67	11	
Bank Account Amount	68-78	11	
Filler	79-80	2	

Mortgage Office Real-Time Interface

This document specifies the interface between Core Vendors and Mortgage Office Software. The Core Vendor server must have http or https access to the Mortgage Office server. The Mortgage Office server will have a URL that will take http "GET" requests. The body of the request will be an xml document that will request data from the Mortgage Office server. The Mortgage Office server will respond with an xml document in the body of the response with the requested data. There are three different types of requests that can be made – Transaction (teller payment), General Information (loan status), and History. Depending on the request type, different data will be returned in the xml document.

The Request

An http "GET" is used to send a request to the Mortgage Office server. The request is sent as an xml document with the following definition.

Tag	Number	Parent	Children	Attributes	Description
REAL_TIME_ACCESS	1	NA	REQUEST_DATA	None	Top level tag.
REQUEST_DATA	1	REAL_TIME_ACCESS	CONNECTION DEBUG	LoanNumber RequestType RequestingCompany Requestor	Describes what kind of data is being requested and which loan it is requested for.
CONNECTION	1	REQUEST_DATA	None	ApplicationPassword ApplicationUserID DataSourceName DatabasePassword DatabaseType DatabaseUserId	Gives authentication information so that only authorized users can access the loan data.
TRANSACTION	0 or 1	REQUEST_DATA	None	AmountReceived _Description _Type	The data required to make a transaction. Only used if RequestType is Transaction
DEBUG	0 or 1	REQUEST_DATA	None	_LogFilePath _Mode	Lets the server know if this request should be logged in a file for debugging purposes.

Attribute	Type	Description
LoanNumber	Integer	An identifier for the loan
RequestType	One of three values: Transaction GeneralInformation History	Identifies what kind of data is expected to be returned.
RequestingCompany	String	The company that is requesting the data
Requestor	String	The person requesting the data
ApplicationPassword	String	Password to access the loan processing application
ApplicationUserID	String	The User Id that is used to access the loan processing application
DataSourceName	String	
DatabasePassword	String	
DatabaseType	String	
DatabaseUserId	String	
AmountRecieved	Money	The amount that the person paid
_Description	String	Some text about the payment
_Type	String	One of the following: REG ???
_LogFilePath	String	Where the log file should go
_Mode	One of two values: Y N	Sets whether debug logging is on or off

Examples

```
<?xml version="1.0" ?>
<REAL_TIME_ACCESS>
  <REQUEST_DATA LoanNumber="901" RequestType="GeneralInformation"
  RequestingCompany="Core Sys" Requestor="Employee">
    <CONNECTION ApplicationPassword="pass" ApplicationUserID="userId"
    DataSourceName="dsn" DatabasePassword="pass" DatabaseType="mysql"
    DatabaseUserID="admin"></CONNECTION>
    <DEBUG _LogFilePath="C:\ _Mode="Y"></DEBUG>
  </REQUEST_DATA>
</REAL_TIME_ACCESS>
```

```
<?xml version="1.0" ?>
<REAL_TIME_ACCESS>
  <REQUEST_DATA LoanNumber="1257" RequestType="Transaction"
  RequestingCompany="CoreSys@" Requestor="Employee">
    <CONNECTION ApplicationPassword="teller" ApplicationUserID="sos"
    DataSourceName="MCOffice" DatabasePassword="1371" DatabaseType="SQL" DatabaseUserID="supervisor">
    </CONNECTION>
    <TRANSACTION AmountReceived="782.78" _Description="e*Teller - 009" _Type="REG">
    </TRANSACTION>
    <DEBUG _LogFilePath="C:\ _Mode="Y">
    </DEBUG>
  </REQUEST_DATA>
</REAL_TIME_ACCESS>
```

The Response: General Information

The response is also an xml document. This is the definition of a "GeneralInformation" response:

Tag	Number	Parent	Children	Attributes	Description
REAL_TIME_ACCESS	1	NA	REQUEST_DATA RESPONSE_DATA	None	Top level tag.
REQUEST_DATA	1	REAL_TIME_ACCESS	Several	Several	A repeat of what was sent in the request
RESPONSE_DATA	1	REAL_TIME_ACCESS	MESSAGE PAYMENT_INFORMATION	RealTimeAccessVersion ResponseDateTime LoanNumber Bank Investor Group InterestRate PaymentFrequency OriginalLoanAmount FundingDate MaturityDate PayHistory PrincipalPaidYearToDate InterestPaidYearToDate DateOfOccurrence LateChargeGracePeriod ForecastedLateCharge LastPaymentDate DateOfNote LoanType TermInMonths BillingMethod LoanPlanName	The data that was requested
MESSAGE	1	RESPONSE_DATA	_TEXT	None	Just something to hold the text of the message
_TEXT	1	MESSAGE	None	None	One of the following: Request Failed Request Successful Transaction Failed Transaction Successful
PAYMENT_INFORMATION	1	RESPONSE_DATA	None	DueDateNextPayment PrincipalAndInterest TaxAndInsurance TotalPayment	Information about the next payment
PAYMENTS_DUE	1	RESPONSE_DATA	None	LastBilledDate TotalAmountDue TotalLateFeesDue LastAmountBilled	Information about payments due
BALANCE	0-1	RESPONSE_DATA	None	Principal TaxAndInsurance	The current state of the loan
PROPERTY_DETAILS	0-1	RESPONSE_DATA	None	CurrentAppraisedAmount	Details about the property

Attribute	Type	Description
RealTimeAccessVersion	String	Version number of the program that created this document. Can also be used as the version number of the document itself.
ResponseDateTime	Time	Time the response, given as "mm/dd/yy hh:mm:ss"
LoanNumber	Integer	Identifier of the loan. Should be the same as the request
Bank	Integer	Unknown
Investor	Integer	Unknown
Group	Integer	Unknown
InterestRate	Decimal	Given as "6.500", not "0.06500"
PaymentFrequency	String	One of the following valid values: Monthly ???
OriginalLoanAmount	Money	Two decimal places, with or without a comma separator
FundingDate	Date	mm/dd/yy
MaturityDate	Date	mm/dd/yy
PayHistory	String	Unknown
PrincipalPaidYearToDate	Money	Self-explanatory
InterestPaidYearToDate	Money	Self-explanatory
DateOfOccurence	Date	???
LateChargeGracePeriod	Integer	In Days
ForecastedLateCharge	Money	Self-explanatory
LastPaymentDate	Date	Self-explanatory
DateOfNote	Date	Self-explanatory
LoanType	String	One of the following: Conventional ???
TermInMonths	Integer	Self-explanatory
BillingMethod	String	One of the following: Coupons ???
LoanPlanName	String	Name given to the type of loan
DueDateNamePayment	Date	The date that the next payment is due.
PrincipalAndInterest	Money	Principal and interest that will be paid on the next payment
TaxAndInsurance (payment)	Money	Tax and insurance that will be paid on the next payment
TotalPayment	Money	The amount due for the next payment
LastBilledDate	Date	Date of last billing
TotalAmountDue	Money	Total payments due plus total late fees due
TotalLateFeesDue	Money	All outstanding late fees
LastAmountBilled	Money	Last billing amount
Principal	Money	The current principal of the loan
TaxAndInsurance (Balance)	Money	The current balance in taxes and insurance
CurrentAppraisedAmount	Money	The current value of the property

The Response: Transaction

The response is also an xml document. This is the definition of a "Transaction" response:

Tag	Number	Parent	Children	Attributes	Description
REAL_TIME_ACCESS	1	NA	REQUEST_DATA RESPONSE_DATA	None	Top level tag.
REQUEST_DATA	1	REAL_TIME_ACCESS	Several	Several	A repeat of what was sent in the request
RESPONSE_DATA	1	REAL_TIME_ACCESS	MESSAGE PAYMENT_INFORMATION BALANCE PROPERTY_DETAILS HISTORY	RealTimeAccessVersion ResponseDateTime LoanNumber Bank Investor Group InterestRate PaymentFrequency OriginalLoanAmount FundingDate MaturityDate BalloonDate BalloonPayment PayHistory	The data that was requested
MESSAGE	1	RESPONSE_DATA	_TEXT	None	Just something to hold the text of the message
_TEXT	1	MESSAGE	None	None	One of the following: Transaction Failed Transaction Successful The following are not used when doing a transaction: Request Failed Request Successful
PAYMENT_INFORMATION	1	RESPONSE_DATA	None	DueDateNextPayment PrincipalAndInterest TaxAndInsurance TotalPayment	Information about the next payment
PAYMENTS_DUE	1	RESPONSE_DATA	None	LastBilledDate TotalAmountDue TotalLateFeesDue LastAmountBilled	Information about payments due
BALANCE	0-1	RESPONSE_DATA	None	Principal TaxAndInsurance	The current state of the loan

PROPERTY_DETAILS	0-1	RESPONSE_DATA	None	CurrentAppraisedAmount	Details about the property
HISTORY	1	RESPONSE_DATA	None	_ID TransactionType DueDate PaidDate PaymentAmount TransactionDescription UserID Principal Interest TaxAndInsurance ActualDateTime Bank Investor Group InvestorLoanNumber PrincipalBalance TaxAndInsuranceBalance PrincipalPaidYearToDate InterestPaidYearToDate	

Attribute	Type	Description
RealTimeAccessVersion	String	Version number of the program that created this document. Can also be used as the version number of the document itself.
ResponseDateTime	Timestamp	Time the response, given as "mm/dd/yy hh:mm:ss"
LoanNumber	Integer	Identifier of the loan. Should be the same as the request
Bank	Integer	Unknown
Investor	Integer	Unknown
Group	Integer	Unknown
InterestRate	Decimal	Given as "6.500", not "0.06500"
PaymentFrequency	String	One of the following valid values: Monthly ???
OriginalLoanAmount	Money	Two decimal places, with or without a comma separator
FundingDate	Date	mm/dd/yy
MaturityDate	Date	mm/dd/yy
BalloonDate	Date	???
BalloonPayment	Money	???
PayHistory	String	Unknown
DueDateNextPayment	Date	The date that the next payment is due.
PrincipalAndInterest	Money	Principal and interest that will be paid on the next payment
TaxAndInsurance (payment)	Money	Tax and insurance that will be paid on the next payment
TotalPayment	Money	The amount due for the next payment
LastBilledDate	Date	Date of last billing

TotalAmountDue	Money	Total payments due plus total late fees due
TotalLateFeesDue	Money	All outstanding late fees
LastAmountBilled	Money	Last billing amount
Principal	Money	The current principal of the loan
TaxAndInsurance (Balance)	Money	The current balance in taxes and insurance
CurrentAppraisedAmount	Money	The current value of the property
_ID	Integer	The id of the payment
TransactionType	String	One of the following: REG ???
DueDate	Date	Self-explanatory
PaidDate	Date	Self-explanatory
PaymentAmount	Money	Self-explanatory
UserID	String	Id of person or computer that did the transaction
TransactionDescription	Text	Whatever you want
Principal	Money	Amount of payment that went to principal
Interest	Money	Amount of payment that went to Interest
TaxAndInsurance	Money	Amount of payment that went to Tax and Insurance
ActualDateTime	Timestamp	mm/dd/yy hh:mm:ss
InvestorLoanNumer	Integer	???
PrincipalBalance	Money	Principal after payment is applied
TaxAndInsuranceBalance	Money	Current amount in the tax and insurance
PrincipalPaidYearToDate	Money	Self-explanatory
InterestPaidYearToDate	Money	Self-explanatory

An Example

```
<?xml version="1.0"?>
<REAL_TIME_ACCESS>
  <REQUEST_DATA LoanNumber="1257" RequestType="Transaction"
  RequestingCompany="CoreSys@" Requestor="Employee">
    <CONNECTION ApplicationPassword="password" ApplicationUserID="userId"
  DataSourceName="MCOffice" DatabasePassword="password" DatabaseType="SQL" DatabaseUserID="admin">
    </CONNECTION>
    <TRANSACTION AmountReceived="782.78" _Description="e*Teller - 009" _Type="REG">
    </TRANSACTION>
    <DEBUG _LogFilePath="C:\\" _Mode="Y">
    </DEBUG>
  </REQUEST_DATA>
  <RESPONSE_DATA RealTimeAccessVersion = "1.71" ResponseDateTime = "2/24/06 10:39:30"
  LoanNumber = "1257" Bank = "02" Investor = "001" Group = "001" InterestRate = "5.00000" PaymentFrequency =
  "Monthly" OriginalLoanAmount = "107,000.00" FundingDate = "12/20/02" MaturityDate = "01/01/33"
  BalloonDate = "01/01/08" BalloonPayment = "98,831.08" PayHistory = "000000000000000000000000">
    <MESSAGE>
      <_TEXT>Transaction Successful</_TEXT>
    </MESSAGE>
    <PAYMENT_INFORMATION DueDateNextPayment = "04/01/06" PrincipalAndInterest =
  "574.40" TaxAndInsurance = "204.29" TotalPayment = "778.69"/>
    <PAYMENTS_DUE LastBilledDate = "03/01/06" TotalAmountDue = "778.69"
  TotalLateFeesDue = "0.00" LastAmountBilled = "778.69"/>
    <BALANCE Principal = "101,718.34" TaxAndInsurance = "1,455.67"/>
    <HISTORY _ID = "1" TransactionType = "REG" DueDate = "03/01/06" PaidDate = "02/24/06"
  PaymentAmount = "782.78" TransactionDescription = "e*Teller - 009" UserID = "sos" Principal = "149.95" Interest
  = "424.45" TaxAndInsurance = "208.38" ActualDateTime = "02/24/06 10:39:30" Bank= "02" Investor = "001"
  Group = "001" InvestorLoanNumber = "1257" PrincipalBalance = "101,718.34" TaxAndInsuranceBalance =
  "1,455.67" PrincipalPaidYearToDate = "447.99" InterestPaidYearToDate = "1,275.21"/>
  </RESPONSE_DATA>
</REAL_TIME_ACCESS>
```

The Response: History

The response is also an xml document. This is the definition of a "History" response:

Tag	Number	Parent	Children	Attributes	Description
REAL_TIME_ACCESS	1	NA	REQUEST_DATA RESPONSE_DATA	None	Top level tag.
REQUEST_DATA	1	REAL_TIME_ACCESS	Several	Several	A repeat of what was sent in the request
RESPONSE_DATA	1	REAL_TIME_ACCESS	MESSAGE HISTORY	RealTimeAccessVersion ResponseDateTime	The data that was requested
MESSAGE	1	RESPONSE_DATA	_TEXT	None	Just something to hold the text of the message
_TEXT	1	MESSAGE	None	None	One of the following: Transaction Failed Transaction Successful The following are not used when doing a transaction: Request Failed Request Successful
HISTORY	1-*	RESPONSE_DATA	None	_ID TransactionType DueDate PaidDate PaymentAmount TransactionDescription UserID Principal Interest Bank Investor Group Curtailement ServiceFee ActualDateTime InvestorLoanNumber PrincipalBalance InterestPaidYearToDate ReversedFlag	The requested history data

Attribute	Type	Description
RealTimeAccessVersion	String	Version number of the program that created this document. Can also be used as the version number of the document itself.
ResponseDateTime	Time	Time the response, given as “mm/dd/yy hh:mm:ss”
_ID	Integer	Index number of the history, starting at one
TransactionType	String	One of the following: BEG REG ???
DueDate	Date	Self-explanatory
PaidDate	Date	Self-explanatory
PaymentAmount	Money	Self-explanatory, not used on transactions of type “BEG”
TransactionDescription	String	Whatever you want
UserID	String	Name of person doing the transaction
Principal	Money	Amount of payment that went to principal
Interest	Money	Amount of payment that went to Interest
Bank	Integer	Unknown
Investor	Integer	Unknown
Group	Integer	Unknown
Curtailment	Money	???
ServiceFee	Money	Self explanatory
ActualDateTime	Timestamp	mm/dd/yy hh:mm:ss Actual time of the transaction
InvestorLoanNumber	Integer	Investor id number
PrincipalBalance	Money	Self explanatory
InterestPaidYearToDate	Money	Self explanatory
ReversedFlag	Character	“Y” or “N”, tells whether this transaction has been reversed

An Example

```
<?xml version="1.0"?>
<REAL_TIME_ACCESS>
  <REQUEST_DATA EndingDate="03/30/2006" HistoryTransactionsRequested="99"
  LoanNumber="1724" RequestType="History" RequestingCompany="CoreSys@" Requestor="Employee"
  StartingDate="02/28/2006">
    <CONNECTION ApplicationPassword="password" ApplicationUserID="userId"
  DataSourceName="MCOffice" DatabasePassword="password" DatabaseType="SQL" DatabaseUserID="admin">
      </CONNECTION>
      <DEBUG_LogFilePath="C:\\" _Mode="Y">
        </DEBUG>
      </REQUEST_DATA>
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