Foreclosure Affidavit Training

Validation and Signing Process

Default Servicing Compliance

Together we'll go far

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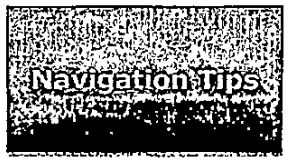
WF 396

Before You Begin

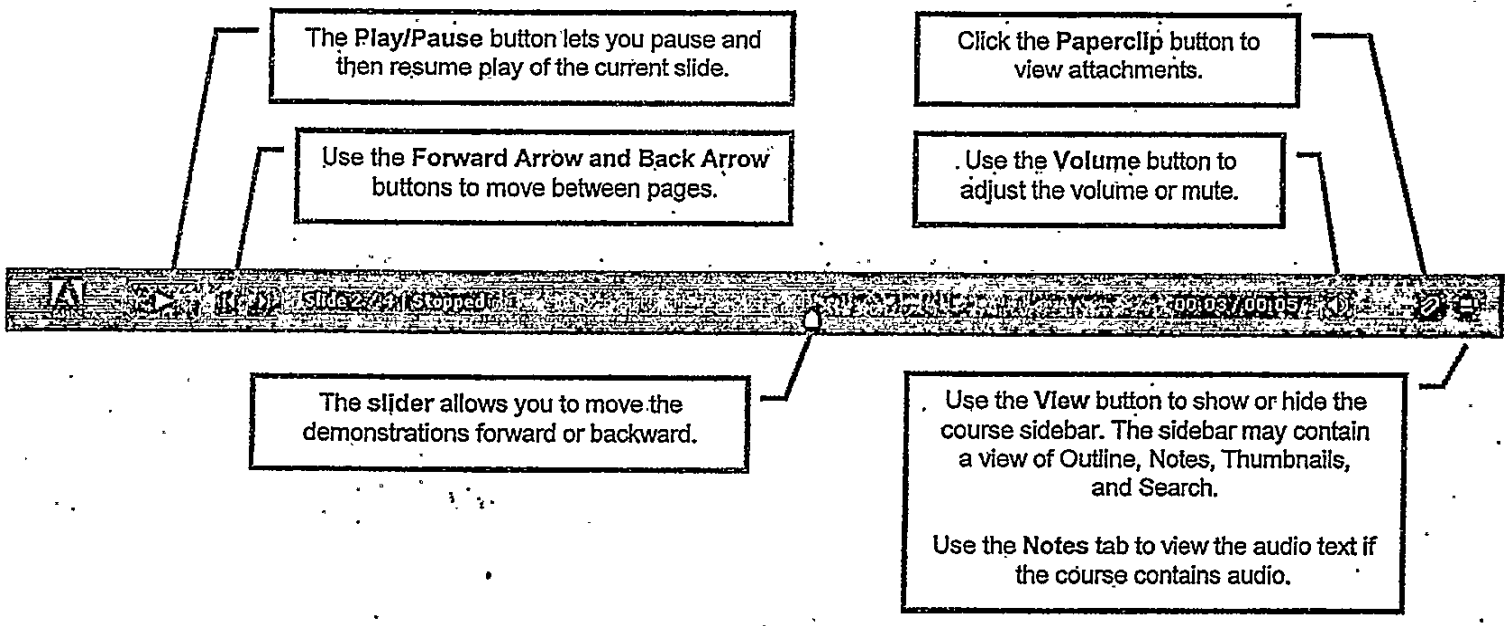
- Close all other programs.
- View **every page** to successfully complete this course.
- Answer each quiz question. The questions are **scored** and you must answer each question correctly to receive credit for this course.
- Allow approximately 30 - 45 minutes to complete this course.
- When finished, click the **X** button in the upper right corner to exit and receive course credit.

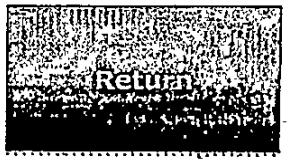


Click Navigation Tips for directions on how to navigate within this course.

WF 397

Navigation Tips





Click Return to continue with the course.

WF 398

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Course Objectives

After completing this course, the participant will know:

- What a Judgment Affidavit is
- How to validate a Judgment Affidavit for signing
- Specific requirements for Judgment Affidavits
- Reasons for Judgment Affidavit Rejections

Foreclosure Overview

Foreclosure is a legal procedure in which a mortgaged property is sold in a legal process to pay the outstanding debt in cases of default.

The Foreclosure Department is responsible for completing the foreclosure process within investor guidelines and any applicable laws.

Foreclosure Overview

During the foreclosure process, it may be necessary for the lender to execute certain documents to prove that a borrower is in default.

The documents may contain figures, including a detailed summary of the amount of default, or other information about the loan or the mortgaged property.

One of these documents may be a Judgment Affidavit.

What is a Judgment Affidavit?

- A judgment affidavit typically includes information about the borrower's debt in support of the requested foreclosure proceeding.
- It is a statement about the borrower's default that is submitted in a foreclosure proceeding.
- In many states in which the foreclosure action is a judicial or "quasi" judicial proceeding, this document must be sworn under penalty of perjury and submitted to a court or to a clerk of court.

What is a Judgment Affidavit?

- Validation of the Judgment Affidavit must be completed to ensure the data within the affidavit is accurate based on information contained within our record-keeping system.

- Once the affidavit is validated, signed and notarized it will be sent to the attorney for submission to the court.

Judgment Affidavit Validation and Signer Responsibilities

- As an officer or authorized signer of documents you are responsible to ensure the accuracy of the documents and validate the data contained therein.
- You must understand the content of the document and its purpose in the foreclosure process.
- You should read everything. If something is unclear or if there is an error, do not sign the document. Instead, reject it for correction and/or clarification.
- You should understand the correct signing protocol and the notary requirements in the state in which you reside.
- You will be required to take training and certify that you understand the process and your responsibilities.

Judgment Affidavit Validation and Signing Process

- To complete the validation process, the signer will need to use or have access to: the affidavit with any exhibits, the system of record and the foreclosing entity information.
- The affidavit signer will receive the affidavit package and begin the validation process.
- The affidavit signer **must** read and validate all of the data and statements on the affidavit against the appropriate screen(s) from the system of record.
- An affidavit checklist is required to be completed as the data elements are reviewed and validated.
- Once validated the affidavit must be executed and sworn in the presence of a notary.

WF 405

Judgment Affidavit Validation and Signing Process

The following items typically need to be validated in most or all states:

- Vesting/Foreclosing Entity
- Borrower's Name
- Signer's Name
- Signer's Title
- Company Information
- State and County of Signer

Judgment Affidavit Validation and Signing Process

The following fee block items are common to all states and include:

- Good Through Date
- Unpaid Principal Balance
- Interest Amount
- Interest Rate
- Late Charges
- Tax Disbursements
- Hazard Insurance Disbursements
- Property Inspections
- PMI/MIP Insurance
- Other Fees/Costs
- Total Amount

Specific State Requirements for Judgment Affidavits

The following items may also need to be validated, depending on the jurisdiction:

- Note Holder
- Original Principle Balance & Original Note Date
- Legal Description, Property County, Property State & Mortgage Recorded Date
- Mortgage Execution Date
- Notice of Default Date
- Mortgage Execution County & Verification of Assignments
- Instrument Number
- Investor Name
- Payment History
- Interest Per Diem

Judgment Affidavit Rejection Reasons

There are multiple reasons why an affidavit may not be approved to be signed, some reasons include:

- Invalid Affidavit Version
- Incorrect Borrower Information
- Wrong Foreclosing Entity (Beneficiary) Listed
- Fee Block Figures are Incorrect
- Missing or Invalid Supporting Documentation

Note: Do <u>NOT</u> sign the affidavit if it cannot be validated; it must be rejected and returned for corrective action.

Check Your Knowledge

- You will now have an opportunity to check your knowledge based on what you have learned.
- You must answer each question to continue.
- You need to answer each question correctly to receive credit for the course.
- If you score less than 100%, the course will remain as incomplete on your Learning Center transcripts and you will need to return to the Learning Center to retake the course.

The foreclosure department is required to:

- ○ A) Serve an eviction notice
- ◉ B) Complete the foreclosure process within investor guidelines and applicable laws
- ○ C) Foreclose on homes as quickly as possible
- ○ D) Put homes for sale on the market

Correct - Click anywhere to continue

Incorrect - Click anywhere to continue

You must answer the question before continuing

Submit Clear

PQ

A judgment affidavit is:

- A) Sent to the borrower to collect the past due amount
- B) Filed with the court by the attorney for reinstatement of a past due account
- C) A statement about the borrower's default that is submitted in a foreclosure proceeding
- D) Used for eviction

Correct - Click anywhere to continue

Incorrect - Click anywhere to continue

You must answer the question before continuing

Submit Clear

WF 412

The signer (affiant) must validate all the data and statements on the affidavit?

- (●) A) True
- ( ) B) False

Correct - Click anywhere to continue

Incorrect - Click anywhere to continue

You must answer the question before continuing

Submit

Clear

WF 413

Once validated, the affidavit must be executed and sworn in the presence of a notary?

- (•) A) True
- ( ) B) False

Correct - Click anywhere to continue

Incorrect - Click anywhere to continue

You must answer the question before continuing

Submit | Clear

The signer (affiant) must verify specific data elements on the affidavit and compare them to the system of record?

- (●) A) True
- ( ) B) False

Correct - Click anywhere to continue

Incorrect - Click anywhere to continue

You must answer the question before continuing

Submit

Clear

All members within your team are able to sign judgment affidavits?

- ○ A) True
- ◉ B) False

Correct - Click anywhere to continue

Incorrect - Click anywhere to continue

You must answer the question before continuing

Submit | Clear

Which of the following is an example(s) of a reason to reject an affidavit?

- ○ A) Incorrect borrower information
- ○ B) Fee Block figures are incorrect
- ○ C) Invalid affidavit version
- ◉ D) All of the above

Correct - Click anywhere to continue

Incorrect - Click anywhere to continue

You must answer the question before continuing

Submit

Clear

An affidavit checklist is required to be completed as part of the validation process?

- (●) A) True
- ( ) B) False

Correct - Click anywhere to continue

Incorrect - Click anywhere to continue

You must answer the question before continuing

Submit

Clear

It is acceptable to sign a series of affidavits and then hand them off to a notary to complete the process?

- ○ A) True
- ◉ B) False

Correct - Click anywhere to continue

Incorrect - Click anywhere to continue

You must answer the question before continuing

Submit

Clear

WF 419

When validating an affidavit, if something is unclear or if there is an error, you must:

- ○ A) Sign the document
- ○ B) Do not sign the document
- ○ C) Ask a co-worker to read and sign the document
- ○ D) Reject the document for correction and/or clarification
- ◉ E) B and D

Correct - Click anywhere to continue

Incorrect - Click anywhere to continue

You must answer the question before continuing

Submit

Clear

WF 420

Quiz

Your Score	{score}
Max Score	{max-score}
Number of Quiz Attempts	{total-attempts}

Question Feedback/Review Information Will Appear Here

Continue

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Next Steps

Thank you for completing the Foreclosure Affidavit Training – Validation and Signing Process training course!

Please ensure that you follow the state specific judicial affidavit procedures for your area.

Please contact your manager for detailed procedures.

Receiving Course Credit

- To ensure that you receive credit for this course, click the **X** button in the upper right corner of the browser.
- Your Learning Center transcript will be updated within the next day to show that you have successfully completed this course.
- *Reminder* – If you scored less than 100%, this course will remain as incomplete on your transcripts and you will need to retake the Foreclosure Affidavit Training – Validation and Signing Process module.
- If you need to retake the course, close out of this session, return to the Learning Center and under Current Training, click on the course name to access and retake the course.

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TRAINING CERTIFICATION

I _____ certify that on _____ I completed training regarding my role as related to foreclosure documents, including affidavits. The training included a review of the loan boarding process, payment processing, and default related activities. If applicable to my role, I was trained on the appropriate method to review an affidavit, compare that affidavit to the appropriate documents or Wells Fargo's electronic recordkeeping system, and to ensure that all aspects of the affidavit are true and correct. Any questions I had concerning the process were adequately answered. I was trained that if the affidavit is required to be notarized, I must sign the affidavit in the presence of a notary public.

_____
(Signature)

Name:_____

Title:_____

I _____ (interviewer) certify that on _____ I conducted a post-training interview to confirm the above individual attended all training necessary to perform their responsibilities as related to their role and successfully passed their post-training interview. I further certify this individual has demonstrated an understanding of the training content.

_____
(Signature)

Interviewer Name:_____

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SENIOR MANAGEMENT ASSESSMENT FORM

TEAM MEMBER INFORFOMATION:
Name:
EID #
Current Department
Current Job Title:
Current Manager:
Interviewer:

MANAGER QUESTIONS:
Based on your training and certification, do you feel you have a good understanding of the processes specifically associated to your job responsibilities? These may include the preparation, review, data validation, correctable measures and signing process for executable documents? **Yes or no, and please provide brief explanation:**
Based on your training and certification, are you are clearly able to explain and articulate your specific role and responsibilities within this initiative? **Yes or no, and please provide brief explanation:**
Based on your training and certification, do you feel that you have a good understanding of key process terms and definitions, as well as being able clearly explain and articulate them if asked? **Yes or no, and please provide brief explanation:**
Do you feel that you have received adequate training related to fulfill your specific job assignments within this initiative? **Yes or no, please provide brief explanation:**

CANDIDATE EVALUATION

	Poor	Fair	Satisfactory	Good	Excellent
Knowledge of Specific Job Skills Required	☐	☐	☐	☐	☐
Related Job Experience	☐	☐	☐	☐	☐
Initiative	☐	☐	☐	☐	☐
Communication/Listening Skills	☐	☐	☐	☐	☐
Attitude	☐	☐	☐	☐	☐

STRENGTHS

WEAKNESSES

ADDITIONAL COMMENTS

MANAGER ASSESSMENT

Capable ☐ Additional coaching required ☐

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Foreclosure Affidavit Signer's Checklist

New Jersey

Signer's Name _____

Loan Number _____

Date _____

Exceptions
Invalid Affidavit Version
Wrong Foreclosing Entity/Beneficiary
Incorrect Borrower Information
Fee Block Figures Incorrect
State Specific Item Incorrect
Missing/ Invalid Supporting Documentation

Affidavit Data Elements	Validated (√)	Exception Type	Corrective Action/Comments
Common Data Elements			
Vesting/Foreclosure Entity	☐		
Borrower's Name	☐		
Signer's Name	☐		
Company Information	☐		
Signer's Title	☐		
Note Holder	☐		
Statement of Amount Due			
Date of Note and Mortgage	☐		
Recording Date of Mortgage	☐		
County Mortgage Recorded In	☐		
Book and Page	☐		
Property Address	☐		
Mortgage Holder	☐		
Good Through Date	☐		
Unpaid Principal Balance	☐		
Interest From/To Date	☐		
Interest Amount	☐		
Interest Rate	☐		
Daily Interest Amount	☐		
Number of days used in Calculation	☐		
Late Charges From/To Date	☐		
Monthly Late Charge Amount	☐		
Number of Months used in Calculation	☐		
Late Charges	☐		
Good Through Date	☐		
Real Estate Taxes	☐		
Home Owners Insurance Premiums	☐		
Mortgage Insurance Premiums	☐		
Inspections	☐		
Winterizing/Securing	☐		

Checklist-001-NJ-V3

Sub-total of Advances	☐		
Escrow Balance Credit	☐		
Net Advances	☐		
Total of Advances	☐		
Interest on Advances From/To Date	☐		
Interest of Advances Amount	☐		
Other Charges	☐		
Good Through Date	☐		
Total Amount	☐		
State Specific Data Elements			
Per Diem	☐		
Good Through Date	☐		
R&P Chain of Title Validation (if applicable)			
OCC Letter attached as Exhibit	☐		
Notice of Amendment of Charter and Bylaws letter attached as Exhibit	☐		
Articles of Combination attached as Exhibit	☐		

Affidavit Approved YES ☐ NO ☐ **Signer's Initials** _____

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Overview

Effective 2/16/2011, Operational Risk Management (ORM) implemented a daily preventive and on-going detective testing program. The review's overall objective is to ensure accuracy of the Foreclosure Affidavit execution. As a result, four work streams have been implemented as part of the review process. This document addresses the pre-judgment Judicial Foreclosure Affidavit process.

Objectives

The work stream to review Foreclosure Affidavits contains an accuracy and observational review.

The objectives of the accuracy review were to:

- Validate the loan was actively in foreclosure when the affidavit was signed.
- Ensure the correct signing and notary authority was in place.
- Verify signers and notaries completed and passed the required training.
- Validate the accuracy of the required fields on the affidavit.
- Ensure all figures were calculated accurately.
- Validate all state specific checklists and forms were used.
- Ensure all executed affidavits and supporting material have been imaged.
- Ensures the chain of title was followed during the foreclosure process (if required by state).

The objectives of the observational review (retired 3/16/11) were to:

- Read and analyze all process maps, process narratives, procedures and provide sign off, which will be maintained with work papers.
- Read and analyze all training material to ensure it is sufficient and provide sign off, which will be maintained with work papers.
- Observe all aspects of the Foreclosure Affidavit process to ensure procedures are being followed; testing will continue until the Tester determines the controls are working as intended.
- Be available to answer questions from signers, notaries, and other team members involved in the process to ensure they maintain consistency in following signing procedures.
- Maintain open communications with testing groups to ensure any findings from Foreclosure Affidavit testing is communicated back to the site lead and trainer. Partner with the site lead and trainer to ensure team members are given instruction to mitigate errors noted by the testers.

Sampling

A review of 50 affidavits is conducted for each new state introduced. After error rates are determined to be within tolerable measures for the initial review, daily judgmental sampling continues of 10% of the full population up to 30 affidavits daily. This approach will be consistent until all volumes are at new production. At that time, testing will transition to a monthly routine basis for all states.

Procedures

The test script and job aid are available upon request.

Reporting

Results of the review are published daily and discussed on a daily call with management to review any identified exceptions. As the volume moves to new production, routine review results will be reported on a monthly basis.

Frequency

The frequency of testing of this review will be conducted daily until such time that the new production begins. Monthly routine testing will occur for any new production.

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Document Preparation Job Aid

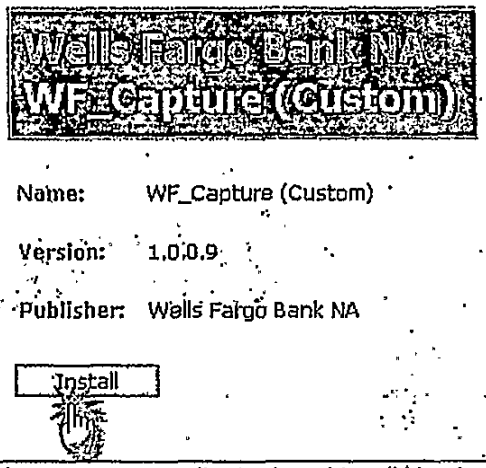
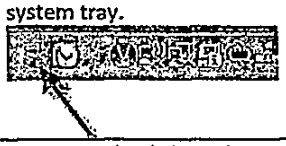
Introduction

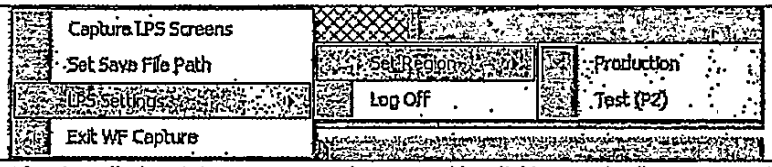
Your role as a document prepper is to prepare a file for the judgment affidavit review. This job aid will walk you thru the process of preparing the file and moving it to the next stage of the process.

Before you Begin:

Install the WF_Capture program

The affidavit file that you will prepare for review and execution must contain hard copies of screen prints from our systems. The WF_Capture program will pull and print screen shots from MSP for you to place in the file folder to prepare it for review. You will have to install this application one time before you start to start your role as a doc prepper. Follow the below steps to install:

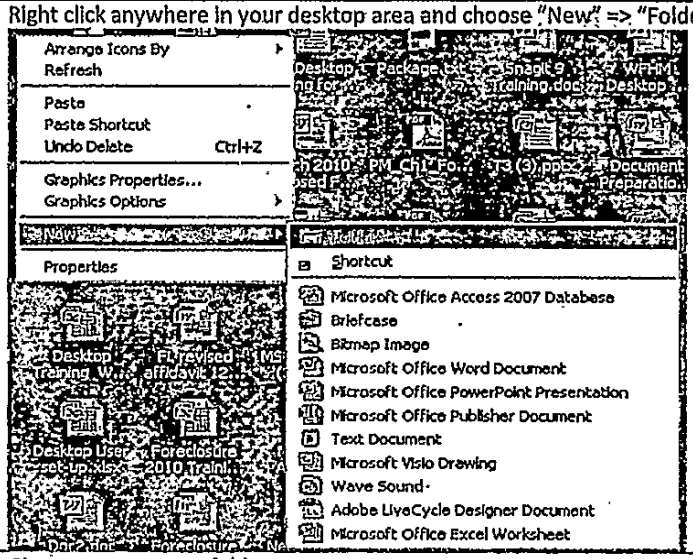
Step 1: Open the link to install	http://[redacted]
Step 2: Click the install button	
Step 3: Verify Installation	The WF_Capture application is now installed and you should see an icon in your system tray. 
Step 4: Set the LPS Region	a. Right click on the WF_Capture icon on your system tray b. Select "LPS Settings" => "Set Region"=> "Production"

	
Step 5: Open the application	After installation, WF_Capture can be opened by clicking on the "Start Button" and selecting "All Programs" => "Wells Fargo Bank NA" => "WF_Capture"

Daily Doc Prep Process:

1. Receive Your Daily Loans and Save them to your Desktop

Each day you will receive an [redacted] you are responsible for preparing for review. You will create a folder on your Desktop to store all of the excel documents that you receive for preparation. It is important that you create a folder, as you will use this folder later on in the process.

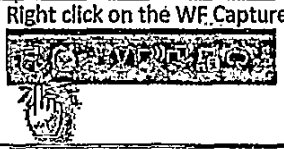
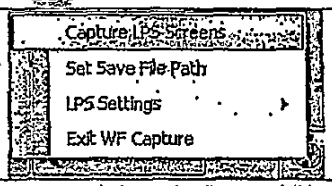
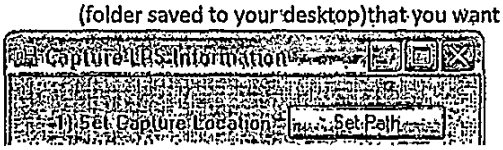
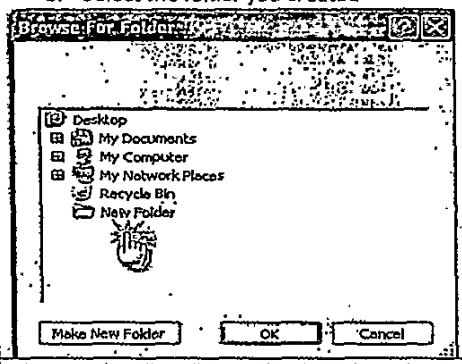
Step 1: Create a folder on your desktop	Right click anywhere in your desktop area and choose "New" => "Folder" 
Step 2: Name your folder	Give a name to your folder.
Step 3: Save Excel worksheet to the folder	a. Navigate back to the Excel document provided in the email b. Click "Save As" => "Excel Workbook" c. Select the folder you created and hit "Save"

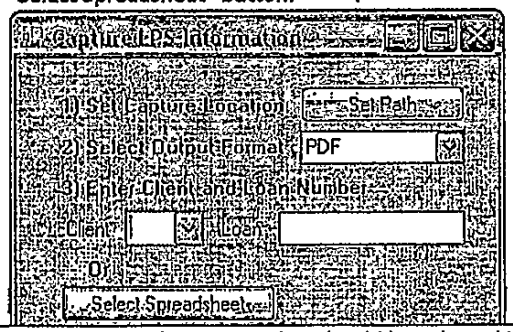
2. Attach label and label file folder with client and loan Number.

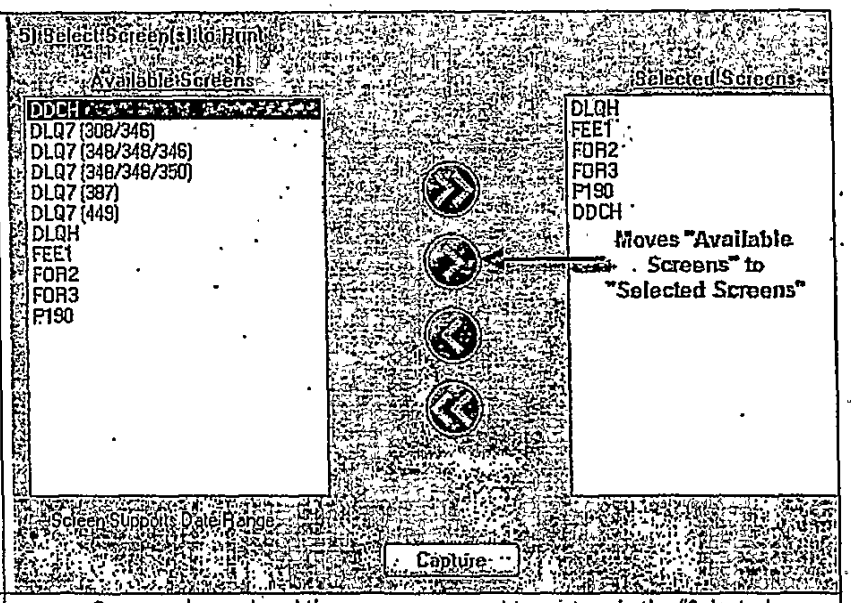
Place the standard adhesive label on the front of each file folder you prepare and label the file folder with the Client Number and loan on the file folder tab.

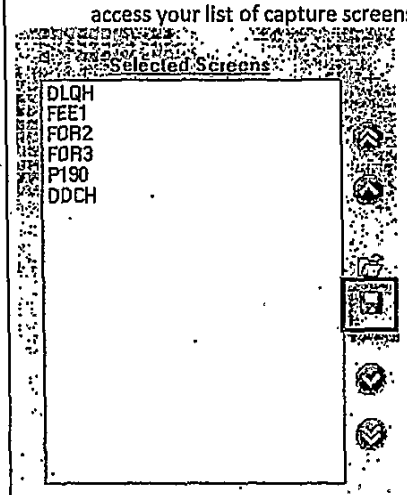
3. Run the WF_Capture application and print MSP Screen Shots

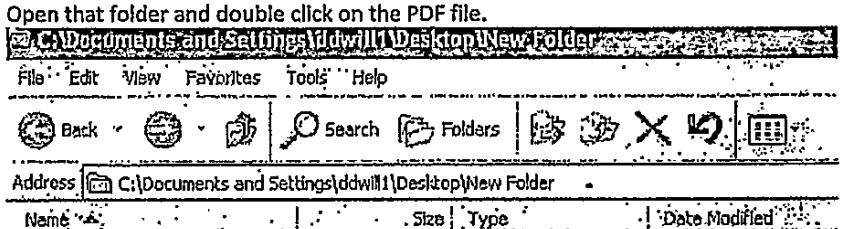
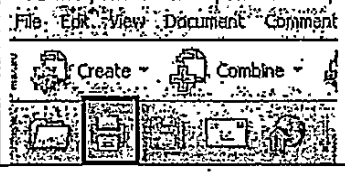
Follow the steps below to print the necessary MSP screens for your files using WF_Capture:

Step 1: Open the application	Right click on the WF Capture icon on your system tray. 
Step 2: Select Capture LPS Screens	
Step 3: Click on "Set Path" button	a. Click on the "Set Path" button. This will allow you to select the output folder (folder saved to your desktop) that you want to use.  b. Select the folder you created 
Step 4: Select the Output format	Always select "PDF" from the drop down box.

Step 5: Select Spreadsheet	Select the input spreadsheet (Excel file saved to folder on desktop) by clicking on "Select Spreadsheet" button. 
Step 6: Select Screens to Print	*For all Loans:* the screens that should be selected include: FOR2 P190 DLQH – only if affidavit is itemized. ***Use the Appendix to check if additional screen prints are needed according to state.*** Select the screen and hit the red arrow to move the screen to the "Selected Screens" field.



Step 6 TIP: Save your Capture Selected Screen List	a. Once you have placed the screens you want to capture in the "Selected Screens ", you can save the list by clicking the save icon. This way, you can access your list of capture screens in one click.  b. Save your capture screen list in the folder in your desktop.
Step 7: Capture Screen Shots	Click the "Capture" button Capture
Step 8: Enter your User ID and Password	***NOTE: Synchronize all of your passwords for all MSP Clients before you run the WF_Capture application. This allows the application to capture from multiple Clients.

	a. Enter your three digit MSP ID (last three digits of user ID) b. Select "Yes" for "Are your passwords In Sych?" c. Type In your synchronized password d. Click "OK"
Step 9: Print the Captures	WF_Capture has placed the captures of the screens in the folder on your desktop. Open that folder and double click on the PDF file.  Use the print icon to print the captures to the appropriate network printer 

4. Print the Judgment Figure message and Vendor Instructions from Vendorscape

Use the Vendorscape job aid to access and print the judgment figure message and the vendor instruction from Vendorscape for each file.

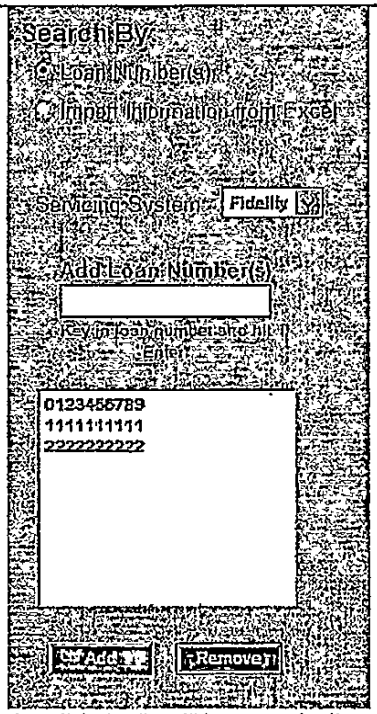
5. Print loan documents from LIV

Some states require review and/or attachment of loan documents to be submitted to the court with the judgment affidavit. (See Appendix for state specific requirements) When the reviewer/signer is required to review these documents or the court requires these documents to be attached, you will be responsible for placing them in the file folder. In these scenarios, you will:

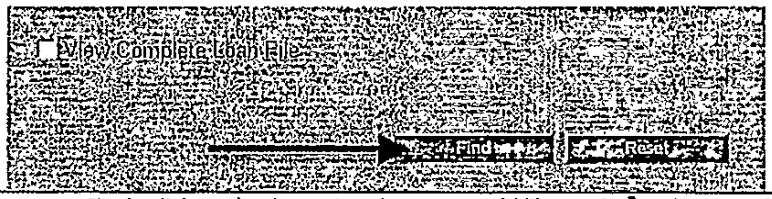
In SharePoint, check to see if the attorney has attached the required and/or needed loan documents to the affidavit. Use the Appendix to determine state requirements.

If the appropriate documents are not present, follow the instructions below:

Step 1: Access Loan Image Viewer	To access Loan Image Viewer, enter the loan search URL (https://loanimageviewer.wellsfargo.com/) into your browser. Access is granted to the application thru your LAN ID and password.
Step 2: Search for Documents	a. Click Loan Number (1) to search by one or more loan numbers. This is the default selection when you access the application. b. Select "Fidelity" from the drop down box in the "Servicing System" field. c. In the box under Add Loan Number(s) type in the loan number and hit enter or click the "Add" button as you have the ability to search for multiple loan documents. *Note - If you would like to remove a loan from the list if you are searching for multiple loan documents you would need to click the "Remove" button.



d. Click the "Find" button. The list of documents attached to the loan will populate.



Step 3: Viewing a document	a. Single click on the document that you would like to view and a second window will open containing the document b. The scroll bar will allow you to move up or down on the current page c. The page buttons at the top of the page will allow you to advance to the next page and return to the previous page

Selected	Description	Loan Number	Client	Imaging Status	Page Count	Con
☐	Authorization to Contact Third Party		936		2	2/9/
☐	Credit Disputes		936		1	12/3
☐	Assumption Package		000		8	10/1
☐	Assumption Package		000		58	10/1
☐	Misc Origination		936		1	12/1
☐	Misc Origination		936		1	12/1
☐	Final Loan Application		936		26	12/1
☐	Appraisal		936		14	12/1
☐	Origination - Appraisal Conditions		936		5	12/1
☐	Origination - Disclosures		936		8	12/1

NOTE

NOTICE: THIS LOAN IS NOT ASSUMABLE WITHOUT THE APPROVAL OF THE DEPARTMENT OF VETERANS AFFAIRS OR ITS AUTHORIZED AGENT.

JANUARY 28, 2005 [Date] MONUMENT [City] COLORADO [State]

[Property Address]

1. BORROWER'S PROMISE TO PAY

Step 4: Printing a document

Use the print icon to print the needed document

Document 1 of 1 Page 1 of 4

6. Place all printed documents in the file folder

Take all printed documents off of the printer and place them into the appropriate file folder. Hand the file folder to a SharePoint team member.

Appendix

State Requirements

State	System of Record	Document Requirements
New Jersey	LIV	Note
		Deed of Trust
		Mortgage

PQ

B

MSP

Introduction

This guide is intended to provide direction to Team members on how log on and navigate through the Mortgage Servicing Platform or MSP. MSP is the system of record that Wells Fargo Home Mortgage maintains for servicing our loan portfolio. This guide will walk you through:

- How to access MSP
- How to Log-In
- Quick tips for navigating MSP
- Descriptions of common screens/workstations and fields used for the affidavit process

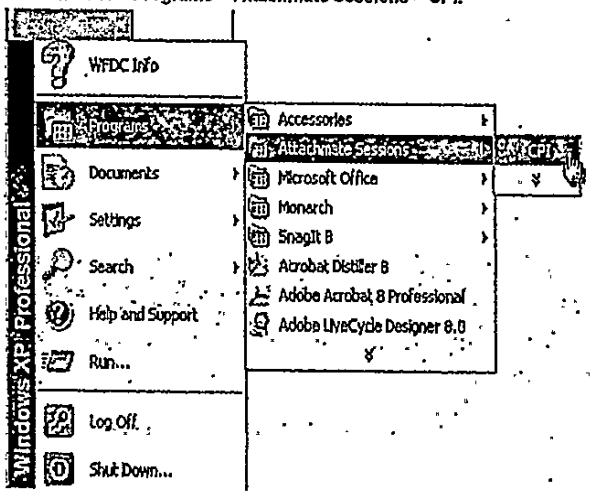
Accessing MSP

1. Click on "Start", then "Programs", then "Attachmate Sessions", then "CPI

***NOTE: There are several CPI sessions available. Each session houses loans in a separate Client number. For Example:

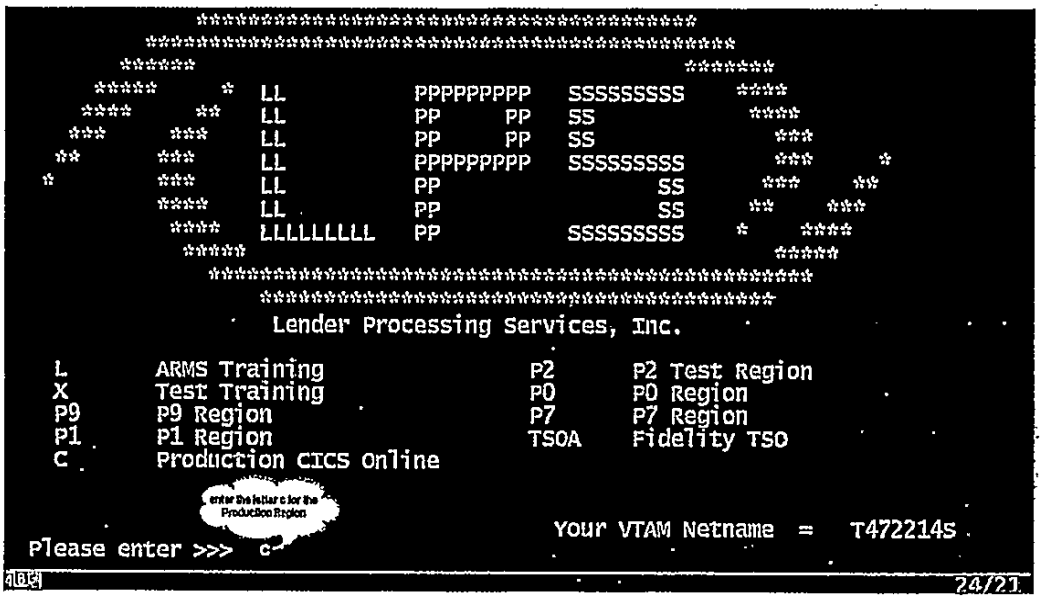
472 – CPI
591 – CPI 2
685 – CPI 3
708 – CPI 4
936 – CPI 5
106 – CPI 6

Click on Start > Programs > Attachmate Sessions > CPI.



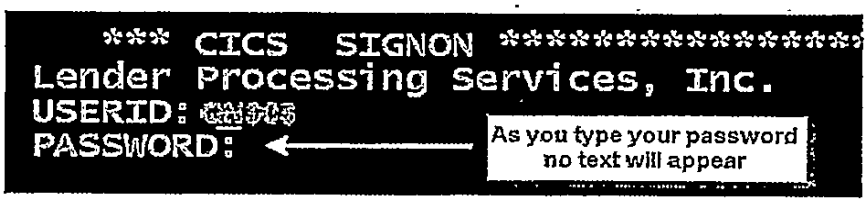
Logging on to MSP

1. Enter "C" into the field when the sign on screen displays. Hit "Enter".

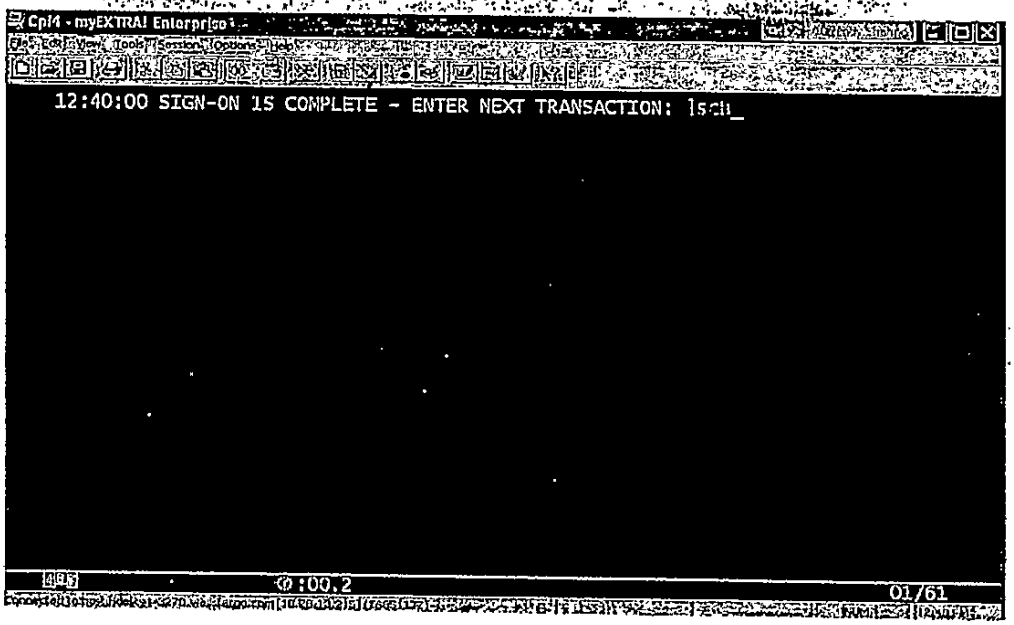


2. Key in your username and password that has been assigned to you. The first two letters will indicate the client number in which you are logging in. Hit "Enter".

Client #	Prefix
472	NO
591	PN
685	RK
708	QN
936	GU
106	KU



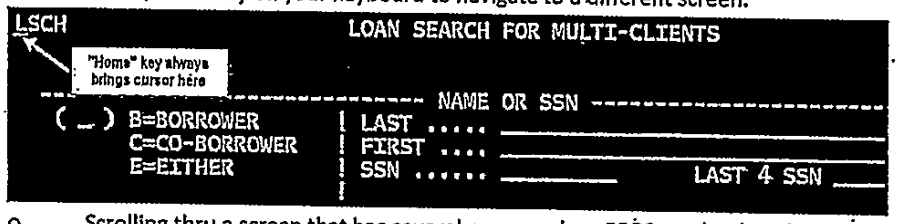
3. The sign on is complete. MSP will prompt you to enter the next transaction. In this field, type in the screen that you want to display (i.e. P190, FOR2, FOR3)



Quick Tips for Navigation

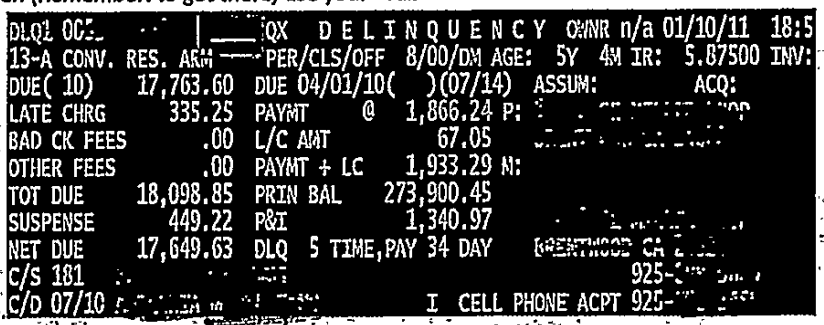
MSP is not a "mouse friendly" application. The less you use your mouse the better.

- Use tab key to move throughout screens. The tab key will place your cursor in the next available field where information can be entered
- Use "Home" key on your keyboard to navigate to a different screen.



- Scrolling thru a screen that has several pages such as FOR2 can be done by using the "F7" and "F8" keys.

- The empty field next to the screen name is called the "window", this can bring you to a sub screen (Remember: to get there, use your "Tab"



key).

- Typically, fields in which you can enter information will be either red or green.

If the application seems to "freeze"

- If you have attempted to perform a function in the system that is not allowed, you will get a "x" icon on the bottom of the screen.
- If MSP does not allow you to move any further, press "Esc" to unlock the application.

To exit the session

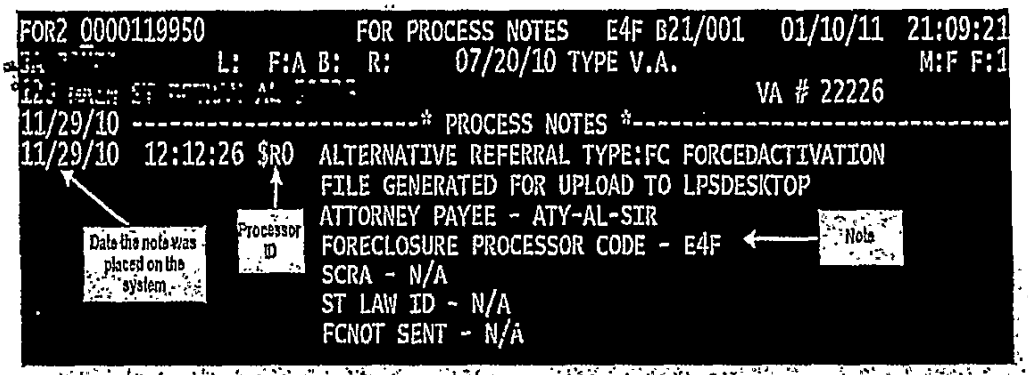
- Use your mouse to click on the binocular icon

Description of common screens/workstations used in the affidavit process

FOR2 ,

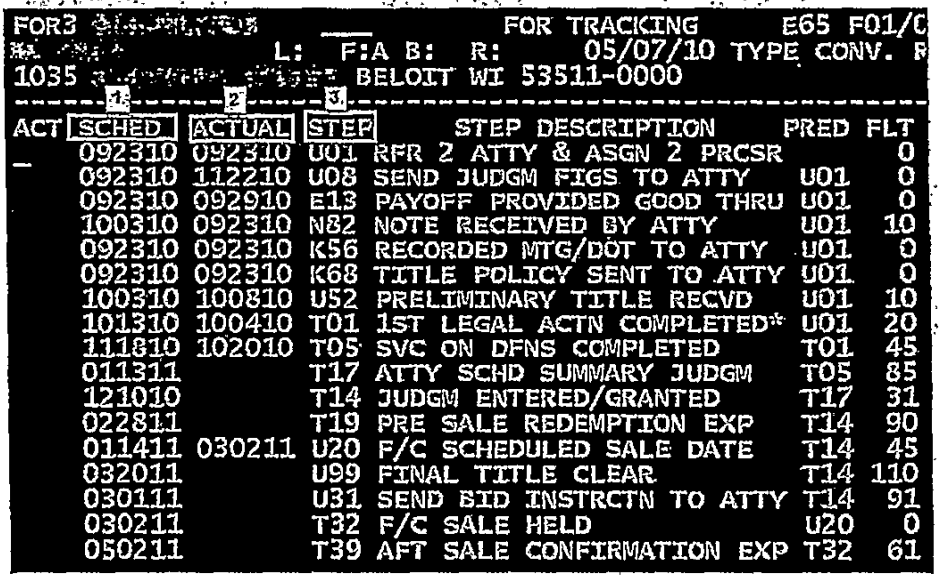
This screen contains all of the notes on the loan relating to foreclosure.

- Use "F7" and "F8" keys to scroll thru the notes.



FOR3

This screen tracks the steps needed in order to complete the foreclosure as well as the dates these steps are scheduled to be complete and when they are actually completed.



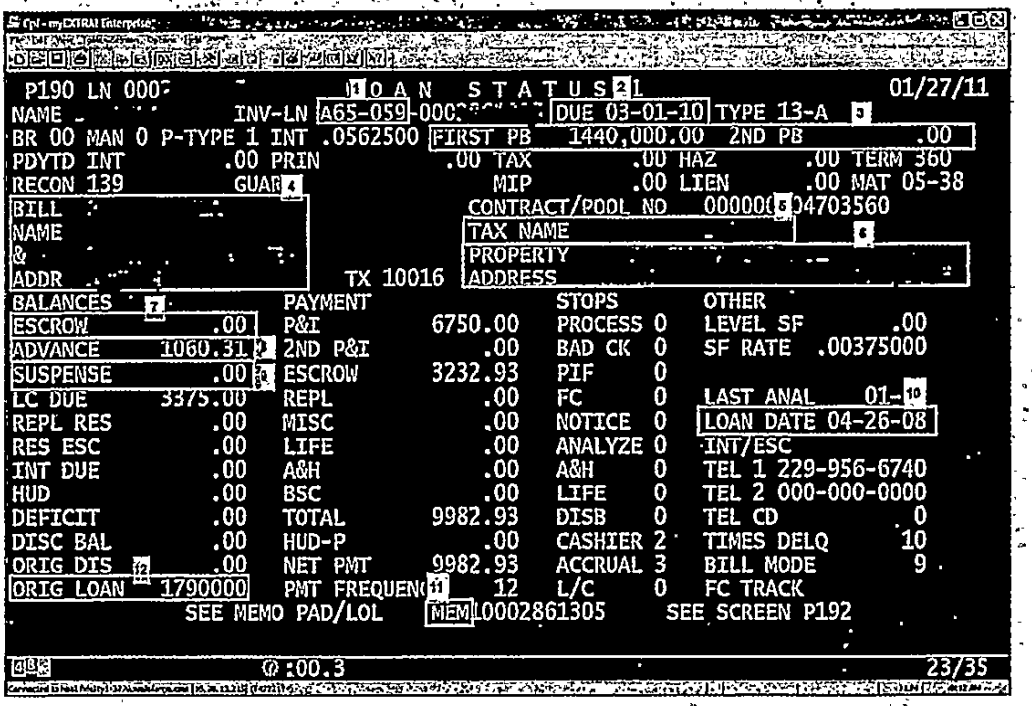
ACT	SCHED	ACTUAL	STEP	STEP DESCRIPTION	PRED	FLT
_	092310	092310	U01	RFR 2 ATTY & ASGN 2 PRCSR		0
	092310	112210	U08	SEND JUDGM FIGS TO ATTY	U01	0
	092310	092910	E13	PAYOFF PROVIDED GOOD THRU	U01	0
	100310	092310	N82	NOTE RECEIVED BY ATTY	U01	10
	092310	092310	K56	RECORDED MTG/DOT TO ATTY	U01	0
	092310	092310	K68	TITLE POLICY SENT TO ATTY	U01	0
	100310	100810	U52	PRELIMINARY TITLE RECVD	U01	10
	101310	100410	T01	1ST LEGAL ACTN COMPLETED*	U01	20
	111810	102010	T05	SVC ON DFNS COMPLETED	T01	45
	011311		T17	ATTY SCHD SUMMARY JUDGM	T05	85
	121010		T14	JUDGM ENTERED/GRANTED	T17	31
	022811		T19	PRE SALE REDEMPTION EXP	T14	90
	011411	030211	U20	F/C SCHEDULED SALE DATE	T14	45
	032011		U99	FINAL TITLE CLEAR	T14	110
	030111		U31	SEND BID INSTRCTN TO ATTY	T14	91
	030211		T32	F/C SALE HELD	U20	0
	050211		T39	AFT SALE CONFIRMATION EXP	T32	61

1. SCHED – this column indicates the date the step is scheduled for completion
2. ACTUAL – this column indicates the date the step is completed
3. STEP – this column contains step codes. These codes are represent steps in the foreclosure process

P190

The P190 lists the borrower (defendant) information, due date of the loan and investor number, along with loan status information. You will use this screen to validate the name of the borrower (defendant) is correct on the affidavit.

Note: Although you will receive a screenshot of the P190 with your file, you should navigate to and view P190 within MSP at the time of review, to ensure the status of the loan has not changed.



1. Investor Number and Category – each investor is assigned a specific number and category.
2. Due Date – the date the first delinquent payment was due
3. Principle Balance – this is the current first and second (in the case of a second mortgage) principle balance on the property
4. Bill Name and Address – the name and address in which bills are mailed to.
5. Tax Name – the name in which local taxes are paid in.
6. Property Address – the physical location of the property the loan is on
7. Escrow – the current escrow balance
8. Advance – the current escrow advance (amount paid into escrow by Wells Fargo, where the mortgagor's escrow balance did not cover the costs; borrower owes)
9. Suspense – the suspense balance
10. Loan Date – the date in which the loan was originated.
11. Area in the P190 screen where you go to enter the name of the next screen you want to display

12. Orig Loan – amount of the original loan.

DDCH, FEE1, DLQH

These three screens may be utilized to validate the figures in the fee block when itemization is encountered. Itemization occurs when the attorney has broken down a fee total in the affidavit, for example Tax Advances (Tax Disbursements), into line items that show a description, amount and date for each disbursement included in the total.

Example

TAX DISBURSEMENTS 2,404.77

10/30/2009 COUNTY TAX 789.02
11/01/2010 COUNTY TAX DISBURSEMENT
1,615.75

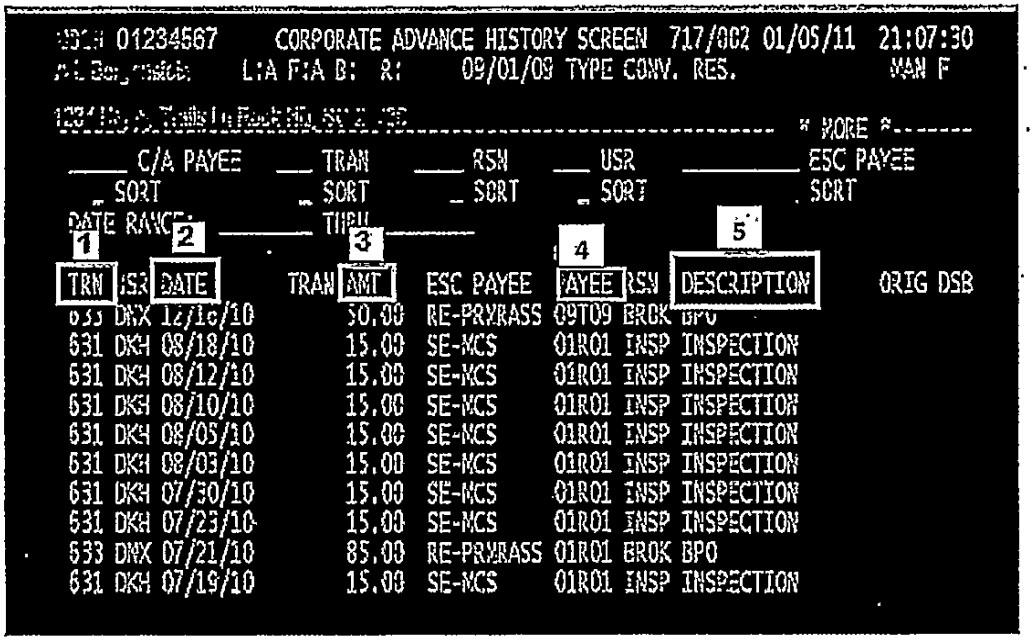
copy the itemized items from the affidavit and paste

DDCH.

The DDCH lists the corporate advance balance for inspections (after foreclosure begins), BPO/Appraisals, property preservation, and Bankruptcy. You may need to use this screen to research itemized corporate advance figures.

Judgment Figures Example

Corporate Advance		$4,230.53
Inspections	$1,646.34	
BPO/Appraisals	$0.00	
Property Preservation Adv(s)	$2,584.19	
Bankruptcy Balance	$0.00	
Bankruptcy Fees and Costs	$0.00	
Corp. Adv. for unpaid Haz/Tax	$0.00	
Misc. Corporate Adv(s)	$0.00	



```
DDCH 01234567     CORPORATE ADVANCE HISTORY SCREEN  717/002 01/05/11  21:07:30
              L:A F:A B:  R:     09/01/09 TYPE CONV. RES.              WAN F

                                                                  * MORE *
 _____ C/A PAYEE   ___ TRAN     ____ RSN     ___ USR      _______ ESC PAYEE
   _ SORT            _ SORT       _ SORT       _ SORT             . SORT
 DATE RANGE: _____ THRU _____
   1         2          3          4                5
TRN  SR DATE      TRAN AMT    ESC PAYEE   PAYEE RSN DESCRIPTION      ORIG DSB
633 DMX 12/16/10      $0.00   RE-PRVRASS  09T09 BROK BPO
631 DKH 08/18/10     15.00    SE-MCS      01R01 INSP INSPECTION
631 DKH 08/12/10     15.00    SE-MCS      01R01 INSP INSPECTION
631 DKH 08/10/10     15.00    SE-MCS      01R01 INSP INSPECTION
631 DKH 08/05/10     15.00    SE-MCS      01R01 INSP INSPECTION
631 DKH 08/03/10     15.00    SE-MCS      01R01 INSP INSPECTION
631 DKH 07/30/10     15.00    SE-MCS      01R01 INSP INSPECTION
631 DKH 07/23/10     15.00    SE-MCS      01R01 INSP INSPECTION
633 DMX 07/21/10     85.00    RE-PRVRASS  01R01 BROK BPO
631 DKH 07/19/10     15.00    SE-MCS      01R01 INSP INSPECTION
```

DDCH Screen

1. Transaction Code – the code that is assigned to monetary transactions that are corporate advances on the loan
2. Date – date the advance was made
3. Amount – the amount of the transaction
4. Payee Code – this is a coding system that denotes if the fee is recoverable (R), non-recoverable (N), or third-party (T) (meaning the investor will pay the fee)
5. Description – the description of the transaction that took place

Fee 1

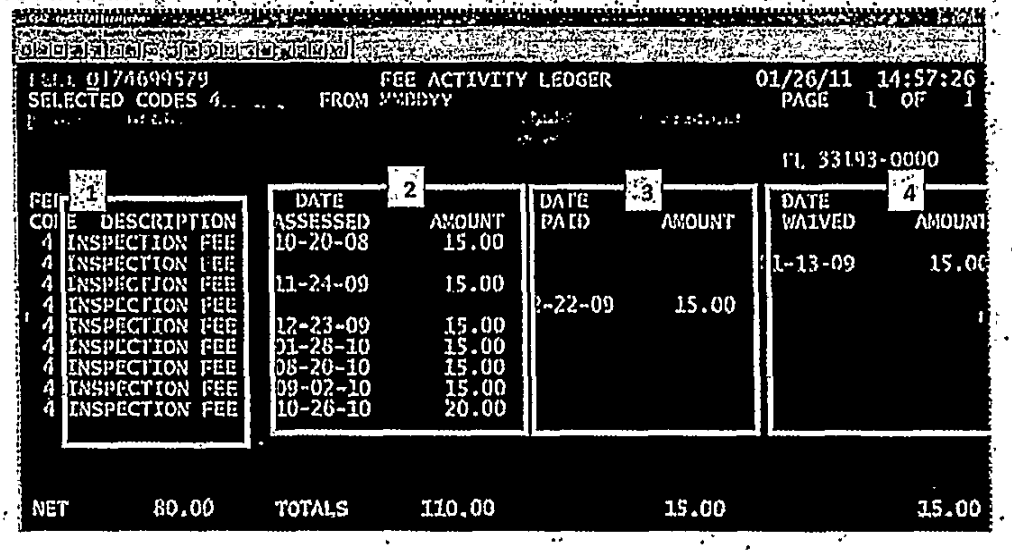
The FEE 1 lists a history of late fees, NSF (non-sufficient funds) fees, inspection fees (prior to the start of foreclosure process) and other fees. You may need to use this screen to research itemized "Other" fees:

Judgment Figures Example

```
203K Disbursement .....................$0.00
Other Fees (Prior to Foreclosure). . . . . $165.00
        Other Returned Items. . . . . .$0.00
        Other Inspection Fees. . . . . $165.00
        Other Miscellaneous Fees. .. . $0.00
        Other Pymt Shortage Advanced by Servicer on your behalf . . $0.00
Total Debt as of Judgment Date . . . . . .$171,646.31

Sincerely,
Pre-Foreclosure Specialist
```

Fee1 Screen:



LN: 0174699579 FEE ACTIVITY LEDGER 01/26/11 14:57:26
SELECTED CODES 4 FROM MMDDYY PAGE 1 OF 1

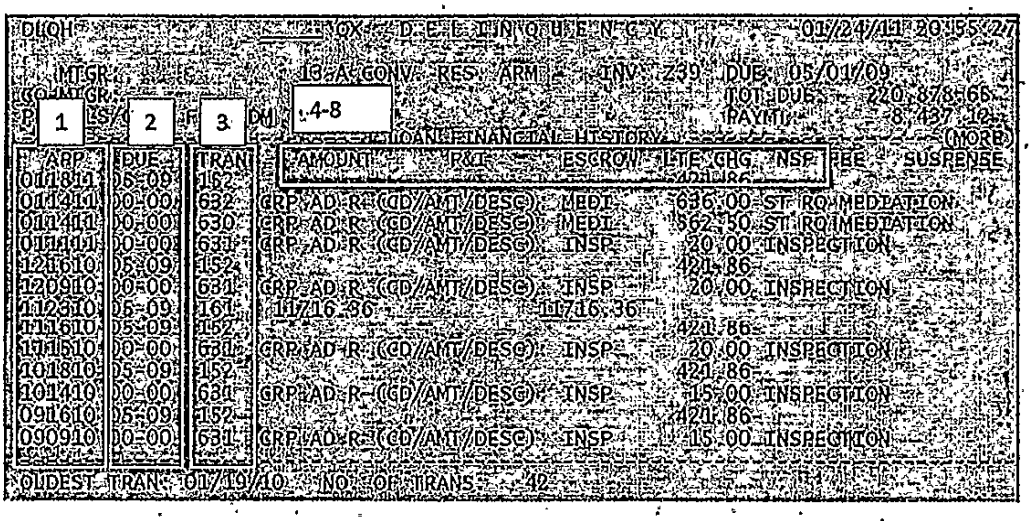
FL 33193-0000

1 FEE CODE	DESCRIPTION	2 DATE ASSESSED	AMOUNT	3 DATE PAID	AMOUNT	4 DATE WAIVED	AMOUNT
4	INSPECTION FEE	10-20-08	15.00				
4	INSPECTION FEE					1-13-09	15.00
4	INSPECTION FEE	11-24-09	15.00				
4	INSPECTION FEE			2-22-09	15.00		
4	INSPECTION FEE	12-23-09	15.00				
4	INSPECTION FEE	01-28-10	15.00				
4	INSPECTION FEE	08-20-10	15.00				
4	INSPECTION FEE	09-02-10	15.00				
4	INSPECTION FEE	10-26-10	20.00				
NET	80.00	TOTALS	110.00		15.00		15.00

1. Description – this provides a description of the fee
2. Date Assessed and Amount – this column indicates the date in which the described fee was charged to the borrower's account and the amount assessed
3. Date Paid and Amount – these columns will be filed out when the borrower has paid the fee assessed. The date and amount paid will be filled-out
4. Date Waived and Amount – these columns will be filled out if the fee was waived (meaning did not need to be paid by the borrower. It will include the date it was waived and the amount waived

DLQH

The DLQH lists the detailed payment history of *all* payments applied to the loan. You may need to use this screen to understand itemized escrow advance fees (Hazard Insurance Disbursements, Tax Disbursements, PMI/MIP Disbursements).



The easiest way to read this screen is line by line. Different columns on the screen will be filled out, depending on what type of transaction took place.

1. Applied – date the fee was applied to the account
2. Due – date the fee was due, as well as the due date of the loan
3. Transaction code – this is a code that denotes the type of transaction that took place. This code will help you understand what the fee was for.
4. Amount – this column indicates amounts of the transactions made on the loan
5. P&I – indicates whether amount paid was applied to principal and interest. If a discrepancy exists with the Principal Balance on an affidavit this may assist in resolving
6. Escrow – indicates whether amount paid was applied to the escrow account. Negative amounts represent a disbursement from the escrow account
7. Late charge – assessments of late charges
8. NSF Fee – Non Sufficient Funds – if the borrower has sent in a payment via check and the check is returned as not payable due to insufficient funds in the borrower's bank account

PQ

C

Transaction Code and Descriptions Job Aid

In your validation, you can use this table to help you understand transactions listed in MSP. The most common transaction codes seen are highlighted in yellow.

Tran	Description	Tran	Description
110	F/C Dept. Attorney Advance	306	Overage in Escrow refunded to mort.
111	F/C Dept Property Preservation	307	Escrow refund to mort on PIF loan
112	F/C Dept Statutory Expense	310	Mortgage Ins. Disbursement
113	F/C Deposit	311	Tax Disbursed for Consolidated Taxes
114	F/C Deposit	312	Tax Disbursement for County Taxes
118	Interest Accrued Monthly	313	Tax Disbursement for City Taxes
121	Loan Payment Due Date Change	314	Lien/Assessment Disbursement
132	L/C being Waived from loan	315	Borough Tax or Condo Charge disbursed
142	New Loan set-up (change to Prin)	316	Township Tax Disbursed
143	Non-Cash balance adjustment	317	Town Tax Disbursed
144	Redistribution of P&I	318	Village Tax Disbursed
145	Restricted money adjustment	319	Utility Tax Disbursed
146	Bad Check reversal (short form)	320	Land Tax Disbursed
147	Reversal of Misapplied Payment	321	Public Utility District (Texas)
148	Bad Check Reversal (long form)	322	Sanitation/Garbage
152	L/C applied to acct (16th of Month)	323	Non-tax Lien
156	Servicing Release	324	Fire, Hydrant
158	Sold Servicing Released	325	Paving Tax & Improvement Tax
160	Interest paid to the escrow account	326	Add. Consolidated City Tax
161	Escrow advance	327	Condo Assessment
162	MIP/PMI Refund Deposit	328	Bond Tax
163	Hazard Ins Prem refunded to escrow	329	Special Assessment
164	Tax Refund	330	Attorney Preservation
165	Lien Refund	331	Property Preservation
166	Special Deposit to Escrow	332	Statutory Expenses
167	HUD Subsidy Deposit	333	Misc. F/C Expense
168	Escrow Advance Recovery	351	Hazard Ins. Disbursement
169	Deposit to Restricted Escrow	352	Flood Ins. Disbursed
170	Initial Escrow Deposit	353	Windstorm Ins Disbursed
171	Mort. Pmt applied by coupon	354	Earthquake Ins. Disbursed
172	Modified Payment applied	355	Add. Hazard Ins Disbursed (condo)
173	Irregular/Non-coupon pmt	493	Interest rate change/ARM Loan
174	Pmt from Escrow – Irregular pmt	494	ARM conversion
175	Additional Principal payment	601	Misc. Corp Disbursement
179	Special Opt Ins pmt or reversal	630	Attorney Advance Disbursement
181	Loan Paid in Full	631	Property Inspection/Maintenance
182	Loan removed through F/C Action	632	Attorney Costs
183	Pool Payoff interest paid by Servicer	633	Misc. Expense (F/C, BK, REO)
186	Investor Report of Principal Balance	710	Attorney Advance Repayment
301	Misc. Escrow Disbursement	712	Statutory Expense Repayment
302	Refund Assistance to HUD	713	REO
303	Replace Reserve Disbursement	714	F/C Investor Repayment
304	Restricted Escrow Disbursement	745	Corp Advance Adjustment
305	Escrow Disbursement	765	Misc. Repayment